



WOMEN DOING WELL

DIRECTIONS IN WOMEN'S GIVING 2012

A Women Doing Well Survey
Full Report

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For additional print copies (\$15 each), contact:
Women Doing Well™
P.O. Box 836591
Richardson, TX 75083

For media and speaking engagement purposes, contact Women Doing Well at:
www.womendoingwell.org or 770.778.6221

Amy L. Sherman, Ph.D., is a Senior Fellow at the Sagamore Institute for Policy Research, where she directs the Center on Faith in Communities. The author gratefully acknowledges the help of Sagamore staff members Jay Hein, Laurel Christensen, Beverly Saddler, Kelly Givens, and Jessica Fink as well as volunteers Mary Jo Hein and Alex Hwang in the preparation of this report. Thanks also go to Anthony Matonis and Michelle Henry of the Center for Marketing and Opinion Research (Akron, OH) and to Dr. Byron Johnson and Young Il-Kim of the Institute for the Study of Religion at Baylor University.

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Table of Contents

Introduction from Women Doing Well™ Executive	4
Summary	5
Introduction and Background	9
Project Overview	10
What Do We Know from Prior Research?	10
What Do We Know from Giving Group Leaders?	12
The Women Doing Well™ Survey	14
Demographics of the Sample	14
Subgroups Within the Sample	15
Key Findings	17
Digging Deeper I: A Closer Look at “Women Giving Well”	26
Digging Deeper II: Examining the Most and Least Generous Groups	30
Digging Deeper III: A Closer Look at “Women Wanting Inclusion”	32
Conclusions	33
Recommendations for Next Steps by Women Doing Well™	35
Appendix A. How Do These Findings Compare with Prior Research?	38
Appendix B. Women Doing Well™ 2001 Survey Questionnaire	40
End Notes	47

Could it be that more resources in the hands of more equipped women will mean a fresh wave of giving that will sweep across the world?

Introduction from Women Doing Well™

Women Doing Well (WDW) exists to inspire a movement of women living and giving generously. Over months of intentional conversations with women, we have explored the gap in meaningful engagement for Christian women to give in accordance with their ability and their calling.

We desire to see generous women in strategic holistic philanthropy of time, talent and treasure. We believe that as women move into their role as stewards, we will see tremendous economic, intellectual and spiritual strength unleashed for good through the family, into the community and extending to the world.

In this groundbreaking study, Christian women have been asked about their encouragements and barriers towards greater generosity. The overwhelming and enthusiastic response from women participating tells us we have struck a chord of resonance on this topic.

In this era, women are achieving new heights in educational and financial wealth. Consider a few statistics regarding their rising economic empowerment.

- Today, women control 51.3%, or \$14 trillion, in personal wealth, and that figure is expected to grow to \$22 trillion within the next decade.¹
- Both the amount of wealth controlled by women and the rate at which it is increasing are extraordinary—95% of women will be their family's primary financial decision maker at some point in their lives.²
- 58% of college graduates in 2010 were women.³
- 60% of women work outside home; representing 66 million women of which 74% work full time.⁴
- Less than 1 in 5 married couple families are financially supported by the husband alone. In 1987, 24% of women earned more than their husband; today almost 40% of working wives make more money than their husbands.⁵
- In the majority of U.S. metro areas, single women make more per dollar than their male peers.⁶
- 13 million firms are led by women which combined generate about \$2.6 trillion in revenue and employ about 16 million people.⁷

Could it be that more resources in the hands of more equipped women will mean a fresh wave of giving that will sweep across the world?

It is our hope that this research will be used broadly by organizations from the front line to the boardroom; and that it will provide new engagement insights paving the way for an intentional emphasis on reaching half of the marketplace, women, in a new and relevant way.

Women Doing Well

Ann McKusick



Pamela Pugh



Sharon Epps



Sharla Langston



¹ Fara Warner, *Power of the Purse: How Smart Businesses Are Adapting to the World's Most Important Consumers* (New Jersey, Pearson Education Inc., 2006), p. 12 ² Financial Experience & Behaviors Among Women (Prudential Research Study, 2010–2011).

³ The Condition of Education 2011 (NCES 2011-033), Indicator 26. U.S. Department of Education, National Center for Education Statistics, 2011).

⁴ Women and the Economy 2010: 25 Years of Progress But Challenges Remain (U.S. Congress Joint Economic Committee, August 2010).

⁵ Liza Mundy, "Women, Money and Power," *Time* (March 26, 2012), p. 30

⁶ *Ibid*, p. 30.

⁷ The State of Women-Owned Business Report (American Express OPEN, March 2012)

Executive Summary

Considerable research on philanthropy demonstrates that Americans are among the most generous people on earth. Researchers seeking to understand American generosity have undertaken studies of particular groups. Arthur Brooks, a leading expert, has focused on the role of religion and philanthropy, arguing persuasively from a plethora of studies that religious citizens are America's most generous. Debra Mesch, another veteran scholar of philanthropy, has led the way in researching the role of women in philanthropy. Her landmark study, *Women Give 2010*, offered evidence that women are often more generous than men.¹

This present study is the first and largest to examine philanthropy specifically among Christian women.

Interest in understanding the role of women in philanthropy has grown significantly in the past decade. This trend has emerged in large part due to both women's greater longevity and the significant growth in women's wealth. Today women increasingly control considerable financial assets. Women now own over 50 percent of the investment wealth in the United States and control over 80 percent of home purchasing decisions. In 2009, the Bureau of Labor Statistics reported that nearly 4 in 10 working wives out earned their husbands. This was an increase of more than 50 percent from 20 years earlier.² Moreover, since women on average live longer than men, they "will end up in charge of much of the \$41 trillion expected to pass from generation to generation over the next fifty years."³

An inquiry into the giving patterns, attitudes, and practices of Christian women is needed for at least two reasons. First, while research has shown that religious people give more to charity than nonreligious people, there is still plenty of room for growth. In *Passing the Plate: Why American Christians Don't Give Away More Money*, scholars Christian Smith and Michael Emerson argue that a significant gap exists between the giving capacity of most American Christians and their actual giving practices. Second, within the Christian community, conversations about charitable giving have paid insufficient attention to the role of women. "Too often, the conversation about generosity and stewardship in the church has been a 'man-to-man' conversation," reports Chris Willard of Leadership Network. Willard oversaw Leadership Network's ambitious, multi-year effort to encourage church leaders in cultivating "whole life" generosity among their flocks. "In fundraising circles, pastors or ministry leaders typically talk to men who work or men who have significant resources," Willard says. "What they often forget is there might be a wife or another significant money earner in that conversation who views things differently."⁴

"Christian ministry leaders are not addressing the 2012 woman. They are addressing the 1950's woman, treating women as if we're still in the 1950's. Not that I'm a 'women's libber,' because I'm not. But, if you look at statistics now—a huge amount of us work either part-time or full-time outside the home. We have different interests, different likes than we did 40 years ago, and that's being missed. The churches are still focusing on the man. And he's not typically the one who's making giving decisions anymore—the wife is!" — A Giving Champion

To examine philanthropy among Christian women, Women Doing Well™ commissioned Sagamore Institute's Center on Faith in Communities and Baylor University's Institute for the Study of Religion (ISR) to design and implement a mixed-methods investigation. Sagamore launched an online survey in fall 2011 and conducted eleven Focus Groups and multiple in-depth interviews with "giving champions" to explore Christian women's motivations for giving time and treasure, their giving practices and preferences, the influences that have nurtured their generosity, the barriers they have faced, and the resources and experiences they have found most helpful. Scholars at Baylor's ISR assisted in the review and analysis of the survey data.

With the help of several co-sponsors who invited their female donors and constituents to participate in the online survey, a remarkable 7,336 women completed the in-depth questionnaire. Another 104 women participated in the Focus Groups. Demographically, most respondents were white, middle-aged, highly educated, and married. Approximately 2/3rds had incomes under \$100,000, though 618 had incomes over \$200,000. The median income range was \$70,000-\$79,999. The median age was 43.

Key Findings

Finding #1: Christian Women are Generous with Their Time and Money. The women in the Women Doing Well™ (WDW) survey give financially far beyond the U.S. averages. Median giving reported by the WDW respondents was 10 percent of annual income.⁵ This compares to average giving of 2.5 percent to 3 percent among American households.⁶ Additionally, some 13 percent of the survey respondents indicated that they gave 20 percent or more of their income annually to charity. Participants in the WDW survey also volunteer in rates far beyond the U.S. averages. A remarkable 93 percent of survey respondents reported that they had volunteered in the past 12 months. By comparison, according to the Bureau of Labor Statistics, the national volunteering rate (for 2010) was 26.3 percent.

Finding #2: Discipleship Plays the Major Role in Shaping Generosity Among Christian Women. Christian women's faith is the vital shaping force behind their generosity. The top three influences that women report as having had significant power in nurturing their generosity are religious in nature: growing in the conviction that "God owns it all," personal spiritual disciplines such as prayer and Bible study; and Biblical teaching on stewardship that the respondents have heard. The research revealed that women with a strong understanding of Biblical teaching on stewardship gave higher percentages of their income to charity. Frequency of Bible reading was also strongly correlated with giving. And by far the most important motivation for charitable giving was "a desire to be obedient and honoring to God's Word."

Finding #3: Women with a Strong Sense of Calling/Purpose Are More Generous Than Those Without. The research also indicated strong positive correlations between a women's clarity of calling/purpose for giving and her generosity. Women with the highest score on personal sense of calling gave on average 13.7 percent of their income to charity while women with the lowest scores on this scale gave 9 percent on average.⁷ We also found that lacking a strong sense of calling/purpose/passion in giving is associated with having a self-rating that one's *actual* giving is significantly less than one's *capacity* for giving. Among those who rated themselves only a "1" on the 5-point scale measuring calling, 27.6 percent indicated they "could be giving far more." By contrast, only 2.1 percent of those rating themselves a "5" on this scale said they could be giving far more.

Finding #4: There is Significant Opportunity for Growing "Women Giving Well." Only six percent of the sample met the criteria the research sponsors established to define a "Woman Giving Well." This giving "virtuoso" is a woman with a strong sense of calling/purpose for giving; a high level of confidence in her giving; and active practices of generosity (such as volunteering at least four hours/month and giving at least 20 percent of her income to charity).

Finding #5. Debt is the Most Commonly Cited Current Challenge to Generosity. The survey examined nine potential barriers to generosity. Overall, the most common current challenge women listed was having financial debt that limits their ability to give. Just over 28 percent of respondents indicated this was a current challenge. The next most common challenges identified were consumerism/materialism and fear that giving more would mean one's own family might not have enough.

Finding #6. Among "Aspiring Givers," Lack of Financial Planning and Lack of Clarity of Purpose Are the Most Common Challenges to Generosity. Among one small but important subgroup in the sample, debt was not the principal barrier to generosity. One hundred nineteen women were classified as "Aspiring Givers" due to their low self-ratings on confidence in giving and having a sense of passion/purpose/calling in their giving. Aspiring Givers face more, and different, challenges to generosity than those reported by respondents overall. Specifically, the most common challenges to generosity for these women are lack of financial planning; lack of clarity of purpose/passion for giving; and lack of accountability partners.

Finding #7. There is Significant Capacity for Greater Financial Generosity Among Christian Women. We asked women to rate themselves on a 5-point scale, where "1" indicated that they could be giving far more and "5" indicated they were giving to their maximum capacity. Only 21 percent of the women rated themselves a 5. Taking together women who rated themselves a 1 or a 2, we see that at least 13 percent of those sampled could be giving much more than they are currently, and another 25 percent (those rating themselves a 3) have some capacity for greater giving. Additionally, among the 618 high net worth women in the sample (those with incomes over \$200,000 annually), 15 percent indicated they could be giving much more.

Finding #8. Some Women Want to be Much More Included by the Organizations They Support. A small but important subset of the sample indicated strong interest in being more included by the ministries to which they give. Roughly five percent of the sample,

or 364 women, reported being “very interested” in meeting personally with ministry leaders so as to better understand their needs and opportunities for making a difference. This group also expressed strong interest in having opportunities to visit the work of ministries “in the field.” This “Women Wanting Inclusion” group also indicated that being kept informed by recipient organizations as to their progress in achieving results, and being included by recipient organizations in conversations about financial contributions, was very important to them. The “Women Wanting Inclusion” group differed from other respondents on a variety of items in the survey. Their motivations for giving tend to emphasize collaboration; they place a higher importance on “return on investment” in their giving; and higher percentages than among the sample at large strongly agree that they do “a lot” of research on potential recipients before making contributions.

Finding #9. Most women surveyed have not been reached by the traditional resources and organizations in the “Christian generosity movement.” Although many women in the Focus Groups were familiar with organizations such as Crown Financial Ministries and Generous Giving—and had found their materials and conferences helpful—large majorities among the survey respondents indicated that they had not used such groups/resources. Between 70 and 75 percent had not used materials from Dave Ramsey and Crown Financial Ministries. Between 80 and 90 percent had not used materials from Ron Blue, Randy Alcorn, or Generous Giving. Approximately 95 percent had not used resources from National Christian Foundation or The Gathering.

Conclusions

This study of “whole life” stewardship by Christian women found that they are far more generous than average Americans. At the same time, it found much capacity for increased giving by these women that could fund advances in the work of the Kingdom.

The study shows clearly that most Christian women givers are very intentional and deliberate about the ways they invest their time and money. Their understanding of discipleship and their experience of God’s faithfulness has compelled them to be active in supporting Christian causes, especially ministries that attend to both spiritual and physical needs. They take seriously their responsibility to be a good steward of the resources God has given to them. Most take significant time to research potential recipients. Through prayer, scripture study, Biblical teaching they have received, and the counsel of trusted friends and family members, most report that they have discerned their calling and passion and direct their giving accordingly. Though moved emotionally by needs they have been exposed to, they largely eschew spontaneous giving in favor of more deliberate approaches. Most invest in people and organizations known personally to them or in ministries where they have been personally involved. They care about the integrity and transparency of the groups they fund and have made deliberate choices to support nonprofits that align with their values and are engaged in work they see as having eternal significance. Their faith has been central to the growth of their generosity and to the direction of their investments.

Through more in-depth conversations with Christian women donors, the project also revealed that many feel that church and ministry leaders neglect the key role they play in directing their charitable investments. Recipient organizations have sometimes addressed only their husbands. Moreover, the majority of these women have apparently not been reached by traditional Evangelical stewardship education organizations such as Crown Financial Ministries, Dave Ramsey’s Financial Peace University, and Generous Giving, or by the writings of stewardship experts Randy Alcorn and Ron Blue. Anywhere between 70 and 95 percent of the women surveyed chose “not applicable/not used” when asked about these resources and organizations. In addition, less than 40 percent of the women surveyed reported that teaching from their local congregation had been “very helpful” in nurturing their generosity. This accorded well with findings from the Focus Groups and Giving Champions interviewed at length. Among these women, some two-thirds report their church has been of little help in this arena of discipleship. We heard many women lament that talk about money has been “taboo” in the churches in which they’d participated—and they wish this would change.

Meanwhile, Focus Group participants strongly voiced their enjoyment of the opportunity to spend time learning from one another and talking openly about giving practices. Some of these women were also involved in giving groups/circles and reported that the experience of community had significantly deepened their awareness of need, improved the quality and strategy of their giving, stretched their generosity, and increased their joy.

Though most of the women were relatively confident givers (with older ones more so than the younger ones), significant percentages indicated interest in receiving further guidance and education. Close to 2/3rds are at least “somewhat interested” in such aids as financial planning to maximize their giving, guidance in raising generous children, and help identifying the most effective ministries to support. Additionally, many are eager for even greater engagement—visiting charitable work “in the field,” having opportunities to serve using their particular vocational talents, and participating in joint philanthropic projects with friends or family.

By providing such aids—and working more intentionally on reaching and respecting Christian women—church and ministry leaders can help increase both the quantity and quality of women’s philanthropic investments to further the Kingdom of God.

Introduction and Background

Generosity is a Christian virtue and an honored American value. Scholars of U.S. private foreign aid, such as Dr. Carol Adelman of the Hudson Institute, and of charity here at home, such as Dr. Arthur Brooks of the American Enterprise Institute, have demonstrated that American citizens are the most generous in the world.⁸ Further research has shown that within the U.S., religious citizens give more and volunteer more than nonreligious Americans. In *Who Really Cares*, Brooks sums up simply, “[T]he evidence leaves no room for doubt: religious people are far more charitable than non-religious people.”⁹ Importantly, this finding holds when controlled for other possible interven-ing influences such as income, race, and education.¹⁰

Simultaneously, though, it is also clear that there remains substantial room for growth in philanthropy—including by Christians. In *Passing the Plate: Why American Christians Don’t Give Away More Money*, scholars Christian Smith and Michael Emerson argue that a significant gap exists between the giving capacity of most American Christians and their actual giving practices.¹¹ Smith and Emerson report that roughly 20 percent of all U.S. Christians give nothing to church, para-church, or nonreligious charities.¹² Moreover, they assert, most American Christians give relatively little to charity, and higher income Christians don’t give a larger percentage than lower income believers.¹³

Christian orthodoxy teaches its adherents that everything—life, breath, material possessions, natural gifts—belong to God. Christ followers are meant to be faithful and wise stewards of all the resources they have been given, managing them for God’s glory and their neighbor’s good. Several organizations—Generous Giving, The Gathering, Kingdom Advisors, the National Christian Foundation, and others—make the cultivation of generosity among believers their mission. Church leaders, too, recognize the need to instruct their members on generosity and stewardship, though some hesitate to do so for fear of being misunderstood. Christian nonprofits are, of course, very interested in the topic, since they rely on the charitable investments of people of good will to conduct their various operations throughout the world and here at home. Clearly, for the good of the Church, the good of individual believers, and the good of the world, a deeper, richer understanding of what makes for generosity, what motivates it, what grows it, and what sustains it, is vital.

This present study, commissioned by Women Doing Well™, was designed to offer illumination on these important topics.

This research project focuses specifically on generosity among Christian women. The reasons for this are several. Today women increasingly control considerable financial assets. Women now own over 50 percent of the investment wealth in the United States and control over 80 percent of home purchasing decisions. Since women on average live longer than men, they “will end up in charge of much of the \$41 trillion expected to pass from generation to genera-tion over the next fifty years.”¹⁴ Moreover, according to the leading scholar in the field, Debra Mesch, “research in the field of women’s philanthropy is in its infancy—and there are many more questions to be addressed than have been have answered.”¹⁵ Most of the empirical research on women and philanthropy has been conducted within just the last ten years. And if research on women’s philanthropy, in general, is limited, much more so is there a dearth in understanding the giving attitudes and practices of *Christian* women.

For the good of the Church, the good of individual believers, and the good of the world, a deeper, richer understanding of what makes for generosity, what motivates it, what grows it, and what sustains it, is vital.

Increasingly, Christian leaders are recognizing the need to focus greater attention on issues of women’s giving, because they see that a faulty assumption has prevailed: that only men, or husbands, are the active decision makers. “Too often, the conversation about generosity and stewardship in the church has been a ‘man-to-man’ conversa-tion,” reports Chris Willard. Willard oversaw Leadership Network’s ambitious, multi-year effort to encourage church leaders in cultivating “whole life” generosity among their flocks. “In fundraising circles, pastors or ministry leaders typically talk to men who work or men who have significant resources,” Willard says. “What they often forget is there might be a wife or another significant money earner in that conversation who views things differently.”¹⁶

Women Doing Well™ and the many partners underwriting this research project wanted to take a good, long look at Christian women’s stewardship in the hopes that the knowledge gleaned could be put to work practically in efforts

to serve female donors and clients and to encourage Christian women to grow more joyful, more purposeful, more confident, and more strategic in the giving of their time and money.

Project Overview

The Women Doing Well™ investigation of whole life stewardship by Christian women used a mixed-methods research design. At the heart of the study was a 100+ question survey administered online between mid-October and late November 2011. (See Appendix B for a copy of the survey instrument.) Invitations to participate in the survey were sent to previously identified female donors, to a number of large Christian nonprofits, as well as to members and constituents of Christian organizations in the “generosity movement” such as Kingdom Advisors, Generous Giving, and National Christian Foundation among others. During the six-week survey a remarkable total of 7,336 women completed the survey.

The research began in earnest in spring 2011 with a literature review of prior research on charitable giving (in general, and specifically on women). Dr. Amy Sherman, principal researcher, also conducted telephone interviews with leaders of five women’s giving groups (Women of Vision; Kingdom Investments; The Giving Circle; SEEDS San Diego; and Dallas 100 Shares).

Before and after the launch of the online survey, we also conducted a total of eleven Focus Groups with Christian women in five cities: Indianapolis, Columbus, Los Angeles, Washington, DC, and Dallas. Partner organizations in each locale issued invitations to women donors they knew and provided meeting spaces in offices and private homes for the gatherings.¹⁷ All together a total of 104 women participated in the Focus Groups. Each group ran for about 90 minutes and followed the same discussion protocol.

Sherman also conducted in-depth, structured, one-on-one telephone interviews with eleven “Giving Champions” identified by the Women Doing Well™ team. The WDW team defined Giving Champions as women of significant means who they knew to be very generous and/or who had been held up as models of generosity by such Christian organizations as The Gathering and Generous Giving. These women are “veteran” givers with a long history of strategic and intentional philanthropy aligned with their passion and calling. Most were also women known by the WDW team to have been active in encouraging generosity on the part of other Christian women. An interview protocol very similar to that used in the Focus Groups guided these conversations.

What Do We Know from Prior Research?

To set the current study in its larger context, it is worth mentioning some key findings of earlier research on charitable giving in the U.S. The literature is rich and cannot be summarized fully here, but several points of particular relevance to the Women Doing Well™ study can be highlighted.

First, and as noted earlier, a number of studies have found that religious people give to charity and volunteer more often than nonreligious people. We expected to find relatively high levels of both charitable giving and volunteering among the women we studied and we were not disappointed. Indeed, the Christian women participating in our survey reported even higher levels of giving and volunteering than those reported from other surveys that have included religious women.

Second, the research literature on generosity suggests a positive relationship between volunteering and donating to charity.¹⁸ These forms of generosity frequently go together and personal involvement in a particular cause or organization is often associated with financial contributions. Women who volunteer “are more likely to provide financial support to the same organizations where they or family members contribute their time,” as this helps them to “feel connected to the cause and to the community.”¹⁹ The Women Doing Well™ study also found significant linkages between giving and volunteering. For example, three-quarters of respondents agreed that an important motivation directing their giving was being generous financially to organizations where they were already personally involved.²⁰

Third, prior research has demonstrated that the wealthy do not give more than the poor. While frequency of giving does tend to increase as income increases, the wealthy are not more generous than the poor in terms of the percentage of income given.

In concert with prior research, the WDW survey found that higher levels of giving were not significantly correlated with higher levels of income.

Arthur Brooks reports from his exhaustive review of the research literature that low-income working families give on average 4.5 percent of their income to charity, the middle-class roughly 2.5 percent, and the wealthy about 3 percent.²¹ Research by Independent Sector concurs.²² In concert with this research, the WDW survey also indicated that higher levels of giving were not significantly correlated with higher levels of income.

What Does Prior Research Reveal About Giving by Women?

In 2010 the Women's Philanthropy Institute at the Center on Philanthropy at Indiana University published a landmark study on charitable giving called **Women Give 2010**.²³ The study examined giving by single-headed households (female-headed households and male-headed households). It left out married couples in order to get a closer look at giving patterns by women. Single women, women who were separated or divorced, and women who were widowed were all included in the research. This research highlighted some unique differences between men's and women's giving. First, it found that single women are more philanthropic than single men.

Three-quarters of respondents said that it was important to them to give financially to the organizations where they were investing their time. Moreover, those indicating that they were volunteering to their "maximum capacity" were twice as likely than respondents overall to be giving 30 percent or more of their income to charity.

They give more money and volunteer more often. Second, the research showed that women are more likely than men to give to religious organizations. A third of women in the **Women Give** survey said they were more likely to support religious institutions over other causes, while only a

quarter of men shared that view.²⁴ Additionally, this research indicated that women tend to spread out their giving, by making donations to a more varied number of charities, while men tend to concentrate their giving on a few organizations. The **Women Give** study also showed that women have a greater sense of collaboration, and will often work together to gather opinions and achieve shared goals. Men, on the other hand, are more likely to make individual decisions, and employ their own counsel.²⁵

The Women Doing Well™ survey did not probe for differences between men and women and did not ask the same questions as those posed in the **Women Give 2010** study. Some similar topics, though, were explored. Some of our findings echo those of the **Women Give** study while others differ. For example, just as the **Women Give** study showed that women have enthusiasm for giving to religious causes, very high percentages of the women in our study also

gave generously to religious causes.²⁶ However, the women in our study differed from those surveyed in the **Women Give** study on issues of decision making and giving preferences. Specifically, nearly two-thirds of our respondents (61%) disagreed with the statement that "their decisions about charitable giving are influenced quite a bit by others" and only 20 percent agreed that they "tended to spread their giving out among a large number of recipients."

A few other studies have also sought to understand giving by women. The Barclays Wealth "Tomorrow's Philanthropist" study focused specifically on wealthy women (defined as women with over \$1 million dollars in investable

How Do Christian Women Give?

Approximately 39 percent of our survey respondents indicated that they were the primary decision makers for their household on charitable giving matters. Just over half (53%) reported that they made giving decisions equally and jointly with their spouses. In less than 6 percent of cases did women report that such decisions were made primarily by their husbands.

Discussions in the Focus Groups and one-on-one interviews with wealthy women who are major donors to Christian ministries ("Giving Champions") enabled us to probe more deeply into the "mechanics" of these women's giving. One clear theme that emerged was that most had been on a journey toward more narrow and deep giving. This finding accords well with the survey results, where nearly two-thirds of respondents disagreed or strongly disagreed with the statement: "I tend to spread my charitable giving out among a large number of recipients rather than concentrating it on a few organizations/causes."¹ Women in the Focus Groups reported that they had come to realize that (a) they could achieve a greater impact by focusing more money on fewer groups and (b) that such pruning was necessary if they were going to be able to maintain personal contact and involvement with the recipient organizations.

Notably, though, in almost every Focus Group a significant number of participants reported that they kept some small portion of their giving in a separate column or "pot." In other words, while most of what they'd determined to give would be invested in the handful of causes/organizations they had determined aligned with their passions and giving criteria, some small amount was held back in order to provide the means for funding short-term, one-time, or unexpected needs. Generally the women eschewed spontaneous giving in favor of planned giving, but they enjoyed having some small fund that could be given "as the Lord led."

A second theme concerned the role of community in the women's lives. Many spoke of the importance of the relationships they had forged in their churches (or in classes like those hosted by Crown Financial Ministries),

¹ This was an interesting point of contrast between the WDW survey and previous studies of women's philanthropy. Taylor and Shaw-Hardy, for example, report from their research that women tend to spread out their giving by making donations to a more varied number of charities than men. (See Martha A. Taylor and Sondra Shaw-Hardy (eds.), *The Transformative Power of Women's Philanthropy*. New Directions for Philanthropic Fundraising, No. 50, Winter 2005, pp 74.

or through a Giving Circle. These relationships had provided inspiration, accountability, and practical guidance on issues like establishing a family foundation or defining criteria to guide charitable investments.

A third theme centered on keys to women's loyalty in giving. Women reported that they stuck with organizations that maintained good communication with them; whose leaders demonstrated integrity; and whose operations were "lean." They were attentive to whether recipient organizations were certified by the Evangelical Council for Financial Accountability (ECFA) and to the proportion of resources recipient organizations devoted to overhead.

A less prominent but important theme among the Giving Champions and some of the Focus Group members might be called "hard lessons learned in philanthropy." A handful of women told stories about funding decisions they regretted. One said she had learned the hard way to be ruthless in purging out wrong motivations for giving. Another expressed pain over the way her involvement in a major charitable project had been misunderstood. Through it she had learned the importance of clearer communication. A few noted that before their introduction to what they called "smart" or "intelligent" giving through ministries like The Gathering, they had followed a scattershot approach that did not maximize the effectiveness of their giving. Another spoke of the missteps she and her family had made initially as they set up their Family Foundation and the remedies they had had to take. All of these women emphasized that they had learned that giving well was not easy, and required prayer and wise counsel from those more experienced in philanthropy.

For most of the women we spoke with, the decision to get started in supporting a particular organization began with a personal relationship or connection to that ministry. Many reported a high degree of coherence between their financial giving and the giving of their time; that is, they were supporting organizations where they were volunteering. Just about as often, "personal passion" was listed as the primary driver for charitable investment.

The role of financial advisors was not a prominent theme overall, though a few of the women in the Focus Groups, and a few among the Giving Champions, did report having an advisor and that he/she had been helpful in both encouraging "stretch" giving and in setting up systems that aided them in the mechanics of giving.

"Women are not afraid to share ideas and to learn from each other about what is the best strategy or what is the best consortium of organizations. Men tend to make decisions that are more individual in nature, and don't necessarily look for a lot of group opinion."

— Barclays Wealth, "Tomorrow's Philanthropist" Study

assets). It found that high net worth women in the U.S. give a greater percentage of their income to charity than do high net worth men. On average, high net worth women give 3.5 per cent of their total net worth to charity each year, almost double the 1.8 percent given by men.²⁷ This finding is particularly important given the rise in high net worth women in recent years. It is also important because women, more than men, talk with their children about philanthropic giving.²⁸ Thus their influence on the next generation of givers is significant. (For details on how the high net worth women respondents in our survey compare to high net worth women in other studies, see Appendix A.)

In their important book, *The Transformative Power of Women's Philanthropy*, veteran researchers Martha Taylor and Sondra Shaw-Hardy shed further light on women's giving. They argue that women's influence encourages greater generosity by their husbands, in terms of the couple's financial giving. In a 2002 survey, it was shown that when married couples make decisions about philanthropic giving together, they give away 3.4 percent of their household income. When they make decisions separately, they give away 2.9 percent.²⁹

The Women Doing Well™ study did ask participants to indicate who was the primary decision-maker in the household when it came to charitable giving. Overall, approximately 39 percent of respondents said that they were; 53 per-cent indicated decisions were made jointly with their spouse; and just under

6 percent indicated that their husband was the primary decision maker. The effect of the woman as primary decision maker was mixed. On the one hand, when women are the primary decision makers, the household was

Overall, approximately 92 percent of respondents in the WDW survey indicated that they are primary or equal decision makers in their household on matters of charitable giving.

more likely to be giving to its maximum capacity; was slightly more likely to be giving over 30 percent of income to charity; and was slightly less likely to be represented in the "non-giver" category. On the other hand, the average percentage of giving showed little difference. Average giving in households where women were the primary decision makers was 10 percent, the same percentage as when the husband was the household's primary decision maker. Giving rose slightly—to an average of 11 percent—when both spouses decided jointly.

What Do We Know from Women's Giving Group Leaders?

In addition to reviewing extant literature, we sought to gain insight about Christian women's giving by interviewing leaders of several giving group models across the U.S.³⁰ According to 2007 research from the Forum of Regional Associations of Grantmakers, the U.S. boasts some 400 "Giving Circles."³¹ These are philanthropic vehicles through which individuals pool

money and other resources and decide together where to invest. The Forum's 2007 study found that "donors in giving circles give more, give more strategically, and are more engaged in their communities."³²

Based on our limited assessment of Christian women's giving groups, it appears that the findings from the Forum's study hold true for the Christian groups. Becky Nissen of Kingdom Investment Foundation in Tuscon, for example, reports that she has witnessed women becoming more generous and compassionate through their participation in the organization. In addition, forty respondents in the WDW survey were members of an Indianapolis-based women's Giving Circle and these women were among the most generous in the entire sample—both in terms of giving as a percentage of income and in the very high numbers of volunteer hours they serve the city.

The most visible change, though, that Giving Circle leaders have seen in the participating women is their growth in more intentional and strategic giving. Nissen says the members of her Circle's grant review committee have become more discerning about charitable giving. As they practice diligently reviewing requests for funding, they are becoming "smarter givers." Another Giving Circle leader emphasized that members are learning about the responsibility of giving, the complications that arise from it, and how important it is to be strategic about giving. Leaders also reported that exposing members to good teaching has reshaped how the women think about helping others. One Circle distributes Randy Alcorn's *The Treasure Principle* to all new members. Mary Jensen at SEEDS encouraged her members to read *When Helping Hurts* by Steve Corbett and Brian Fikkert. Jensen reports wryly that prior to reading that book, she "had great plans for some unsuspecting village in Africa." After being challenged by what she had learned, her group is more focused on educating its members about the importance of *sustainability*, and this has shaped their giving decisions.

Another interesting insight from the model interviewees concerned their comments on recruitment. All indicated that getting women to join a giving group had not been very difficult. Cindy Briehl of Women of Vision, for example, says that "women find us"—many after being exposed to the lessons in World Vision CEO Rich Sterns' book, *The Hole in Our Gospel*. Briehl says that Women of Vision members have a "contagious" enthusiasm that they naturally share with women in their various spheres of influence. Other Circle founders said they started simply by inviting their friends to get together to talk about giving and serving. Friends then asked other friends. Sally Wilson started Dallas 100 Shares with just five friends in 2008. As of 2011 there were 104 women involved.

Most of these leaders also emphasized the positive role of site visits on women's generosity and commitment levels. Susan Patton of Nashville's Giving Circle says that field trips to see firsthand the work of grant recipients have allowed members to connect their giving with something very concrete. Briehl from Women of Vision agrees. First-hand exposure to both international and local projects in the field creates meaningful connections for members and solidifies long-term investment commitments.

The WDW survey included one question related to giving circles, asking women whether participation in such a group had been a helpful aid to her own growth in generosity. The vast majority (95%) had not participated in a giving group. Of the relatively small group who did we found that those saying their participation had been helpful were more likely than respondents overall to be represented in the highest giving categories (giving 20-29% or over 30% of their income annually). Giving circle participants were also much more likely than respondents overall to have made plans for giving after their death: 34% reported they had done this compared with only 16% of respondents overall.

Fewer women in giving groups rated themselves as "giving to their maximum capacity" than did respondents overall. One interpretation of this could be that giving circle members are less generous than non-circle members. However, based on the general research on giving circles already noted, as well as numerous comments in the Focus Groups from women active in giving circles now, a different interpretation seems more likely. Namely, that giving group members are less satisfied with their own levels of generosity and are wrestling more intentionally with the question of "how much should I be giving?" In Focus Groups, women active in giving circles talked about how they were being challenged to ask: "How much is enough?" when it came to their own life style. They also indicated that their exposure to poverty and suffering had begun eroding the hold of materialism upon them and that they were aspiring to greater levels of sacrificial giving. In short, it appears that these women may say they are not giving to their maximum capacity because their definition of what their maximum capacity is has expanded—and they are now trying to stretch toward that level of philanthropy.

The 2011 Women Doing Well™ Survey

Upon completion of interviews with women's giving group leaders and the first three Focus Groups, Sagamore Institute launched a detailed online survey³³ in mid-October 2011. The survey examined such topics as:

- Motivations for Giving;
- Barriers to Giving;
- Giving Patterns (such as who makes the decisions, how decisions are made);
- Influences that have Helped Grow Generosity;
- Resources/Experiences Female Donors Are Interested In;
- Religiosity; and
- Attitudes on What Defines A Good Person.

As noted earlier, a total of 7,336 women completed the survey.

Demographics of the Sample

The typical respondent in the WDW survey was a middle-aged, highly educated, married white woman who was likely to be working at least part-time, had a household income of between \$70,000-\$79,999, and self-identified as an Evangelical. Table 1 shows how this sample of women compare to women overall in the U.S. Generally, women in the WDW survey tended to be older and more educated, and were more likely to be married.

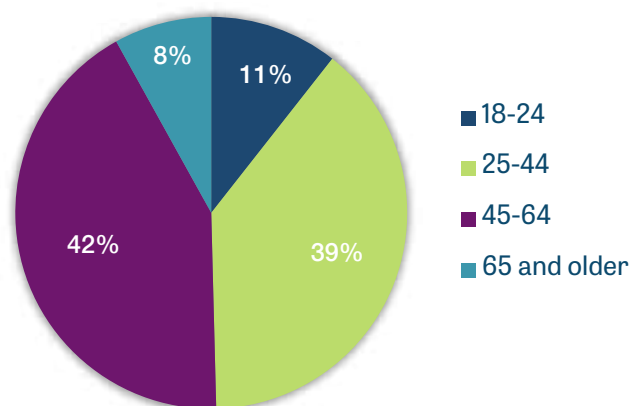
Table 1. Surveyed Women Compared to U.S. Women Overall

Variable	American Women Overall	Survey Sample
Median age	35.3 years old	43 years old
% in labor force	58.6%	61.9%
% married	48%	69.3%
% college educated or above	30%	77.8%

Further demographic information on the respondents is described below.

Age. The median age of the respondents was 43. The most commonly represented demographic was women ranging in age from 45 to 65. (See Figure 1.)

Figure 1. Age of Respondents



Income. Roughly 2/3rds of the sample had incomes under \$100,00 annually and 1/3rd incomes over \$100,000. Six hundred and eighteen women, or approximately 8.4 percent of the sample, reported incomes over \$200,000. Just over thirteen percent of respondents reported annual household incomes of below \$29,999. The median income range was \$70,000-\$79,999.

Marital Status. Most of the respondents, nearly 70 percent, were married. Twenty-two percent were single and just under three percent were widows (see Table 2).

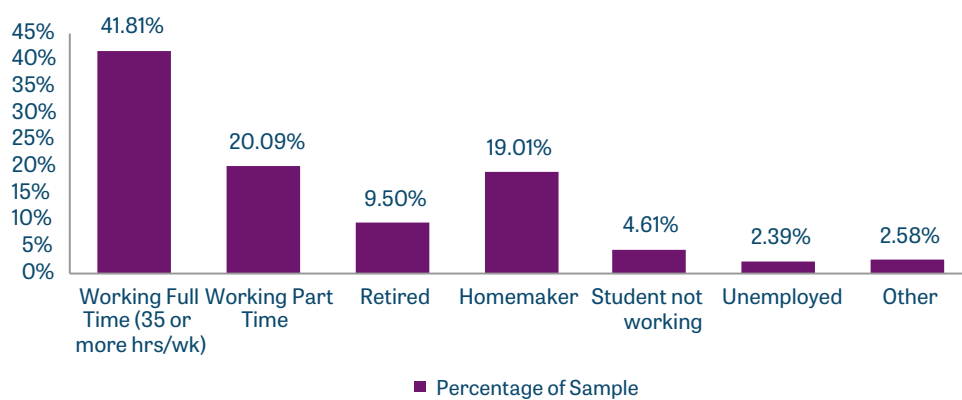
Table 2. Respondents' Marital Status

Marital Status	Percentage of Sample
Single, never married	22.15%
Divorced	5.41%
Separated	.55%
Widowed	2.6%
Married	69.3%

Race. By far the majority of survey respondents are white (89.16%). The next largest group was Asian (4.8%).

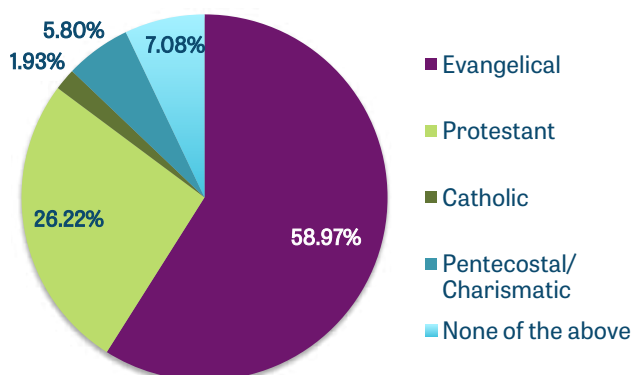
Employment Status. The majority of respondents (roughly 62%) were working at least part time. Approximately nine percent were retired and 19 percent were homemakers not working for pay outside the home (see Figure 2).

Figure 2. Employment Status



Religious Affiliation. Evangelicals were in the majority in the survey, though a quarter of respondents identified themselves as Protestant and nearly 6 percent chose Pentecostal/Charismatic (see Figure 3).

Figure 3. Religious Affiliation



Subgroups Within the Sample

To better understand the wealth of information afforded by the huge sample, we created four subgroups based on a variety of criteria:

- **Women Giving Well** – women highly generous with their time and money who have a strong sense of calling and confidence in giving. 460 women fit this description.
- **Women Wanting Inclusion** – women who indicate that they desire more involvement with the organizations to which they give. 364 women fit this profile.
- **Women Wanting Guidance** – women who indicate they need help in clarifying their sense of calling/purpose for giving and want guidance in various ways, including planning their finances. 431 fit this description.

- **Aspiring Givers** – women who rate themselves low on both calling for giving and confidence in giving. 119 women fit this profile.

Table 3 summarizes the key differences among these groups.

Variable	All cases	Women Giving Well	Aspiring Givers	Women Wanting Inclusion	Woman Wanting Guidance
Age: 18-24	10.60%	3.10%	38.60%	16.90%	19.34%
Age: 25-44	39.00%	22.84%	40.68%	47.65%	45.99%
Marital Status: Single	22.15%	12.27%	45.38%	30.58%	35.28%
Median Income Range	\$70,000-79,999	\$70,000-\$79,999	\$70,000-\$79,999	\$70,000-\$79,999	\$60,000-\$69,999
Average % income given to charity	10%	15%	9%	10%	10%
% that gives 20% or more to charity annually	12.68%	38.04%	7.56%	19.5%	14.39%
Religious Affiliation: Evangelical	58.97%	66.23%	35.29%	63.19%	54.67%
Employment Status: Working Full Time	41.81%	29.32%	48.31%	41.87%	44.88%
I budget for financial giving (% yes)	56.89%	67.32%	32.20%	63.36%	54.76%
I am the primary decision maker on charitable giving (% yes)	38.56%	34.13%	45.76%	42.70%	48.96%
I have a strong, clear sense of purpose/calling that directs my giving (% yes)	50.70%	98.70%	0%	51.92%	44.08%
I am giving to my maximum capacity (% yes)	21.09%	86.74%	8.40%	19.23%	16.28%
I am volunteering to my maximum capacity (% yes)	25.64%	94.55%	15.25%	27.75%	23.54%
Skepticism/distrust of what the charitable gift will be used for is a current challenge to my giving (% yes)	16.80%	13.47%	38.60%	21.21%	16.71%
% saying "very likely" that they would volunteer if asked to serve using their specific vocational skills	72.5%	81.4%	74%	85.4%	80.7%
In order to be a good person, I believe it is very important to seek social and economic justice (% strongly agree)	26.83%	29.61%	33.62%	46.11%	40.66%
In order to be a good person, I believe it is very important to consume or use fewer goods (% strongly agree)	15.21%	22.07%	13.56%	25.63%	25.06%

As Table 3 indicates, **Aspiring Givers** are more likely than others to be single and young (under 44). They are also less likely to call themselves "Evangelicals." These women report having significantly greater capacity for giving and volunteering than their actual current practice. They are also more likely to report that skepticism or distrust of what their charitable gift might be used for is a current barrier to generosity.

By contrast, three-quarters of **Women Giving Well** are over age 44; are more likely to be married; and are more likely to identify as Evangelicals. They are less likely than respondents overall to be working full time.

The **Women Wanting Inclusion** and **Women Wanting Guidance** subgroups are composed generally of women under age 44 (only one-third is over age 44). They are more likely than respondents overall to be single. Over 80 percent indicate that they are not giving to their maximum capacity.

The typical respondent in the WDW survey was a middle-aged, highly educated, married white woman who was likely to be working at least part-time, had a household income of between \$70,000-\$79,999, and self-identified as an Evangelical.

Key Findings

In-depth analysis of the rich data afforded by the very large Women Doing Well™ sample indicated nine key findings, described below.

Finding #1. Christian Women are Generous with Their Time and Money

The women in the Women Doing Well™ (WDW) survey give financially far beyond the U.S. averages. Median giving reported by the WDW respondents was 10 percent of annual income. This compares against the average giving of 2.5 percent to 3 percent among American households as reported by scholar Arthur Brooks.³⁴ Additionally, some 13 percent of the survey respondents indicated that they gave 20 percent or more of their income annually to charity.

Participants in the WDW survey also volunteer in rates far beyond the U.S. averages. A remarkable 93% of survey respondents reported that they had volunteered in the past 12 months. By comparison, according to the Bureau of Labor Statistics, the national volunteering rate (for 2010) was 26.3%.

The WDW survey indicates that it is not only religious institutions that benefit from the generosity of Christian women. This is especially evident in the voluntarism patterns of survey participants. Respondents were asked whether they volunteered for their church or for their community (either through their congregation or some other entity). Large numbers of respondents were active in serving the community and many gave a significant numbers of hours per month. We worded three inquiries about volunteering with the same language as that used by Baylor University's Institute for the Study of Religion (ISR) in its important 2007 national random survey, "Values and Beliefs of the American Public."³⁵ WDW respondents volunteered more often in every category than did the women surveyed by Baylor's ISR (see Table 4).

In terms of financial giving, although on average 55 percent of the respondents' giving was directed to their congregations, a not insignificant amount (8.6%) is directed to nonreligious organizations and causes.

"Obviously there are a lot of things that you could do, but if your desire really is to be the best steward of the abilities and talents and resources that God has given you, then you are looking for the things that He would have you to do and it helps you prioritize and learn how to graciously say, 'No, I'm sorry. I'm not able to help you.'"

— A Focus Group participant

Giving Attitudes and Practices of the Old and Young

The 2011 Women Doing Well™ Survey revealed differences in giving practices and attitudes by women of different age groups. We divided respondents into four age groups: Millennials (women aged 18-29); Generation X (women aged 30-45); Boomers (women aged 46-65); and Seniors (women over 65 years old). Based on respondents' answers to several questions, it appears that with age comes increased clarity and focus in giving. For example, only about one-third of the Millennials rate themselves a "5" on clarity of calling for giving, compared with 70 percent of women over 65. Similarly, 44% of the youngest women gave themselves the highest rating on "giving confidence." By contrast, 58% of Generation Xers, 66% of Boomers, and 75% of Seniors gave themselves the highest rating. Moreover, as age increased, so did the percentage of women agreeing with the statement that they "only give to causes/needs in alignment with my personal passion and calling."

Younger women also appear to be more emotional givers. They were more likely than older women to agree with the statement "most of my giving is spontaneous, not planned" and with the statement, "most of the time with my giving, I am responding to a need that has moved me emotionally." Also, as age increased, so did women's concern for "return on investment." Less than one-quarter (21%) of Millennials agreed with the statement: "Even if I give a generous donation, I don't think my charitable giving is good stewardship if it doesn't actually produce good results." By contrast, 31% of Generation Xers, 35% of Boomers, and 44% of Seniors agreed with that statement.

Women of different ages also noted different giving barriers. For example, 43 percent of Millennials listed consumerism as a "current challenge" to generosity. For Generation Xers this figure was 31%, for Boomers 18% and for Seniors just 7%. Millennials were also more likely than older women to say that lack of accountability and financial debt were current barriers.

Table 4. Volunteering

	1-2 hours/month		3-4 hours/month		5-10 hours/month		11 or more hrs/month	
	Baylor's Nat'l Survey (women)	WDW	Baylor's Nat'l Survey (women)	WDW	Baylor's Nat'l Survey (women)	WDW	Baylor's Nat'l Survey (women)	WDW
Volunteer at congregation	17.6	25.7	8.5	20.6	6.7	18.5	4.1	12.5
Volunteer for community, through congregation	18.1	30.4	5.7	11.2	3.1	6.1	3.3	4.8
Volunteer for community, not through congregation	20.5	23.8	11.9	14.6	6.8	10.7	6.2	10.8

Finding #2. Discipleship Plays the Major Role in Shaping Generosity Among Christian Women

Christian women's faith is the vital shaping force behind their generosity. This was evident through both the quantitative and qualitative research we conducted.

A common theme among Focus Group participants was their connection of generosity with spiritual maturity. Disciplines of prayer and Bible study had been vital in nurturing their generosity and also in directing their philanthropic investments. As one woman from Indianapolis put it:

So much of it just really goes back to: it is spiritual maturity that leads to giving. That and being touched by God's Word. I think if you are not coming along [growing] on your own faith walk, there isn't a pastor in the world who could say anything [about giving] that would really matter.

The women strongly emphasized that growing in their faith had helped them to overcome their fear that being generous might leave them “short” for their own, or their family's, needs. Many women also talked about the influence of other Christians in their lives, who had inspired them by example to grow in generosity. Several noted that, when they were younger in their faith, more mature Christians had mentored them and taught them about the joy of giving. Some who became Christians as adults noted that preaching they had heard on tithing, or participating in church-based adult education groups that studied Biblical principles of stewardship, had strongly influenced their own growth in generosity. One woman reported that, upon learning about the concept of the Biblical tithe, she reviewed her and her husband's tax returns from the outset of their marriage. She then calculated what they would have given to charity in those previous years if they had tithed, and then gave away that amount. She called it a “ret-roactive tithe.”

Analysis from the online survey revealed that the top three influences that women report as having had significant power in nurturing their generosity are religious in nature: growing in the conviction that “God owns it all,” personal spiritual disciplines such as prayer and Bible study; and Biblical teaching on stewardship that the respondents had heard (see Table 5).

Table 5: Influences Shaping Generosity

How strong of an influence has each of the following had in shaping your financial generosity?

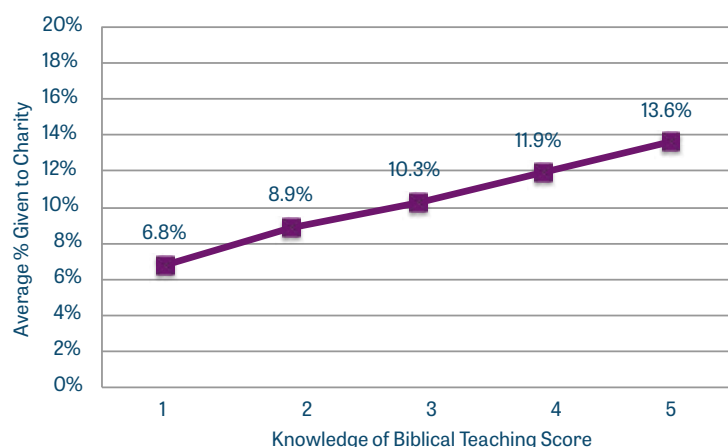
Influence Factor	% all respondents saying “a lot of influence”
Growing in conviction that “God owns it all”	89.9%
Personal spiritual disciplines (Bible study, prayer)	80.6%
Biblical teaching on stewardship that I've heard	76.1%
Gratitude—feeling blessed and desiring to give back	71.7%
Family values I grew up with	54.4%
Being inspired by examples of generous Christians	44.5%
Desiring to be a role model of giving before my children/family	42%
Learning to budget/plan my finances for charitable giving	39%
Having accountability with trusted friends/family who ask about my charitable giving	9.8%
Knowing my church has high expectations for generous giving	8.8%

I'd thought that scripture—"The earth is the Lord's and everything in it"—was a nice verse. I had never applied that to [giving]. But when someone actually said, "This means that what we have is God's. We are not giving to God. We are keeping what is His!" It was so mind-boggling to me! I had read that verse. I knew that verse. But when someone actually said [that the issue is] how much am I going to keep that is God's, that just turned the whole table [for me].

— A Focus Group participant

Furthermore, the survey found that knowledge of Biblical teaching on financial stewardship and levels of financial giving are also strongly correlated: The stronger the woman's knowledge of Biblical teaching on stewardship is, the higher the percentage of income she gives to charity. Women rated themselves on a scale of 1 to 5 where "5" represented having a very strong understanding of Biblical principles of stewardship. Women rating themselves a "5" gave on average 13.6% of their income to charity compared with 6.8% by women rating themselves a "1" (see Figure 4). These differences are statistically significant and hold when controlled for age, marital status, and income.

Figure 4. Knowledge of Biblical Teaching and Percentage Given to Charity



In analyzing the data from the survey, we composed six giving categories based on the percent of annual income given to charity. "Radical Givers" were defined as those giving 30 percent or more of their annual income to charity. "Generous Givers" were those giving 20% to 29% of their income. "Stretch Givers" were those giving between 11% and 19%; Tithers as those giving 10%; and "Modest Givers" as those giving between 3% and 9%. The "Least Charitable" were defined as those giving less than 3 percent.

Analysis indicated that significant numbers of Radical Givers (63.6%) report that knowledge of Biblical teaching on stewardship has had "a lot of influence" in shaping their generosity. By contrast, among the Least Charitable givers, only 27.6% indicated that knowledge of Biblical teaching on stewardship had had "a lot of influence" on their generosity (see Figure 5).

"Your spiritual life is central to you being a giver. I don't think anything is more important than your own spiritual life, your own growing in the knowledge of God, and your own growing and becoming more like Christ....If you don't have a deep spiritual life, you aren't going to be a good giver."

— A "Giving Champion"

Why do Christian Women Volunteer?

In Focus Groups with Christian women from around the country, we learned about the factors motivating their volunteer work. It was common for mothers to report that when their children were school age, much of their volunteer work centered around their activities. Women felt they needed to contribute to the organizations (schools, church, youth-oriented nonprofits) that were serving their sons and daughters. Much of this volunteer work was taken on not necessarily out of passion or the "fit" with one's skills but rather out of a sense of responsibility—and the opportunity afforded by this volunteer work to spend more time with their children.

However, once that season of life passed, women reported, they became more discriminating in investing their time. Three-quarters listed "personal passion" as the primary motivator for service and more than half indicated the desire to serve in roles that fit their personal skills and giftedness. Many said that they had had to learn to say "no" and to overcome feelings of false guilt. Most felt that with age, and trial and error, they were now at a point where their self-understanding was fairly mature. They had a fairly clear sense of their skill sets and of the callings they believed God had placed upon them. Many also mentioned the vital role of prayer in guiding their decisions about when and where to serve.

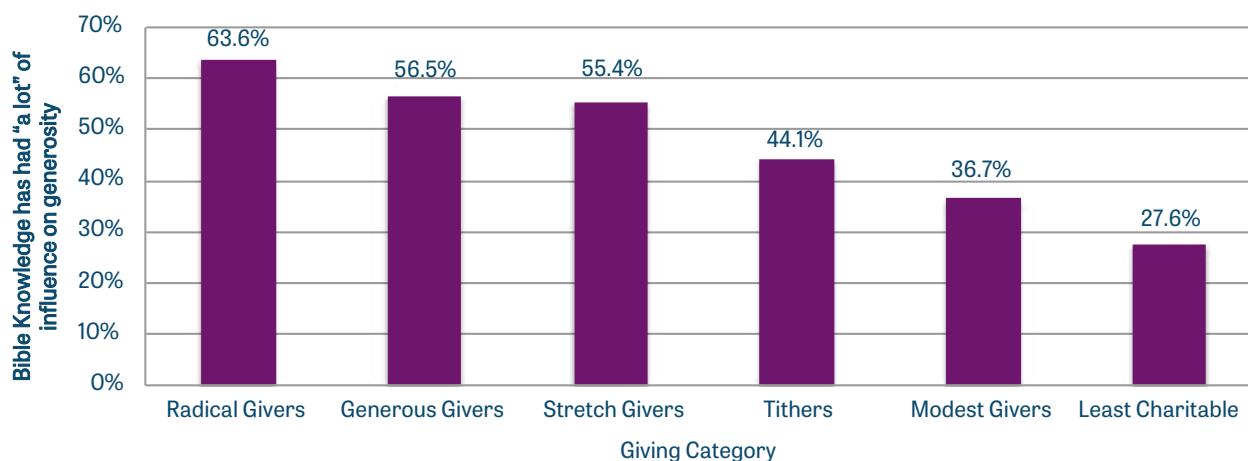
Most women in the Focus Groups wanted to volunteer in organizations that were holistic; that addressed both spiritual and physical needs. They believed these types of groups had the best chance of bringing about genuine life change and "advancing the Kingdom of God." They wanted to be part of "something that had eternal value."

In only two of the eleven Focus Groups was "the need" mentioned *first* as a motivator for service. In five groups "need" was not spoken of at all until it was introduced by the facilitator. Taking all the Focus Groups together, the general feeling appeared to be that the need was important—and often provided emotional energy for engagement. But, as one woman put it, "the need is not the call."

Several participants noted that being asked personally to serve was important to them. They also reported that they appreciated it when organizations offered them volunteer opportunities that fit their particular skills and interests. Groups were typically split about 60%-40% over the question: "Have organizations asked you to volunteer in ways that specifically drew upon your vocational skills?" That is, just under half said yes while the majority said no.

When asked what experiences or resources had helped them to clarify their sense of calling and passion, a number of women mentioned taking a spiritual gifts class. Some also reported that they consulted friends and family when faced with an opportunity to serve. They would describe the opportunity and then seek counsel from those who knew them well as to whether they thought it was a good use of their time and talents.

Figure 5. Influence of Biblical Knowledge and Generosity



The WDW survey also revealed that frequency of Bible reading and levels of generosity are correlated. The more frequently women reported reading the Bible, the larger the percentage of income they gave to charity—and this relationship holds when controlled for age, marital status, and income.

The importance of Christian discipleship on generosity is also seen in the fact that the WDW study indicated that the most important motivation for giving among the respondents was “to be obedient and honoring to God’s Word” (see Table 6).

Figure 6. Bible Reading and Charitable Giving
How often did you read the Bible in the last year?

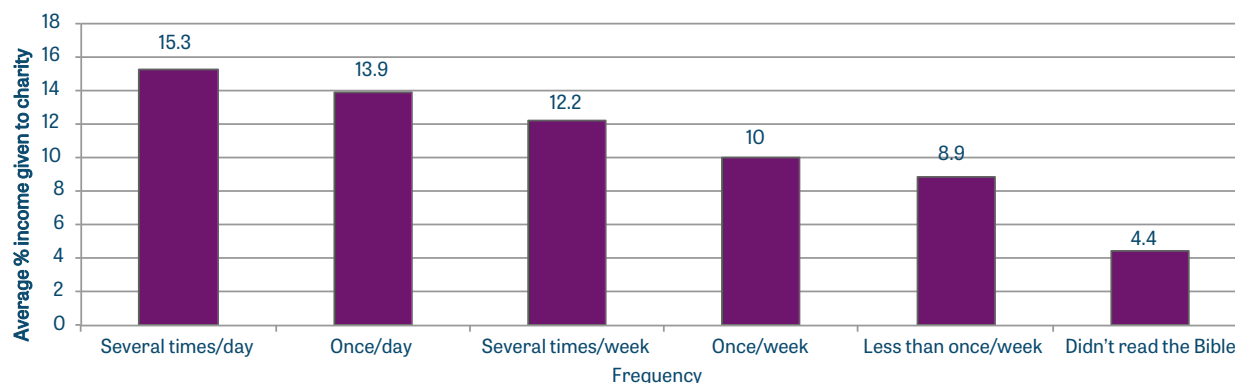


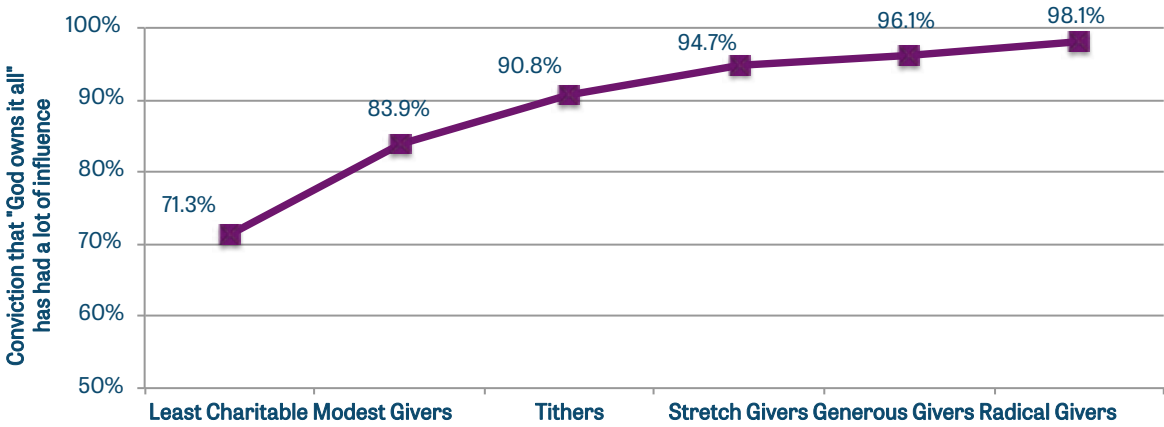
Table 6. Motivations for Charitable Giving

There are many reasons that motivate people to give financially. How important has each of the following been to you in your practice of giving?

Motivation	% All Respondents saying "very important"
To be obedient and honoring to God's Word	95.6%
To make a positive difference	79.3%
To "give back"	48.6%
To feel connected to those I am helping	35.4%
To provide money to organizations where I am committing my time	28.4%
I feel good when I give	25.7%
To have fun and share meaningful experiences with those whom I'm partnering in giving	18.2%
To provide money to organizations from which I also benefit	9.1%

We also found that women in the higher giving level categories were more likely than those in the lower giving categories to report that the conviction that “God owns it all” has had “a lot of influence” on their stewardship (see Figure 7).

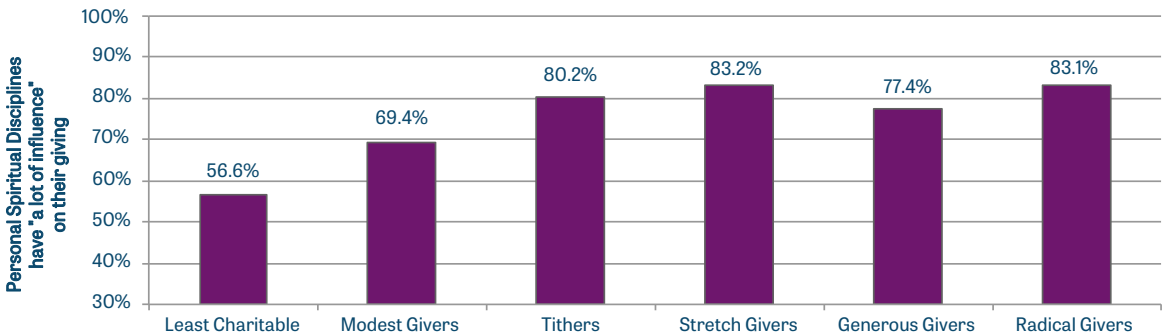
Figure 7. Generosity and the Conviction that “God Owns it All”



Women with the highest score on personal sense of calling gave on average 13.7% of their income to charity. Women with the lowest scores on this scale gave 9% on average.

In addition, women in the higher giving categories were, generally, more likely than those in the lower giving categories to report that time spent in personal spiritual disciplines has had “a lot of influence” on their giving (see Figure 8).

Figure 8. Personal Spiritual Disciplines and Generosity



Women in the Focus Groups certainly pointed to prayer and Bible reading as key influencers in their charitable giving. They were motivated to give out of obedience. Many also mentioned that their experience of God’s faithfulness and provision for them had spurred them on in their journey to become more generous. Virtually all Focus Group participants indicated that the bulk of their charitable giving was directed to Christian organizations—typically their local congregation (first) and a small number of Christian nonprofits. Several women communicated that they wanted to give to Christian causes because there were plenty of nonbelievers available to give money to the good, “secular” causes (e.g., medical research, building a playground, supporting the high school band).

Finding #3. Women with a Strong Sense of Calling/Purpose Are More Generous Than Those Without

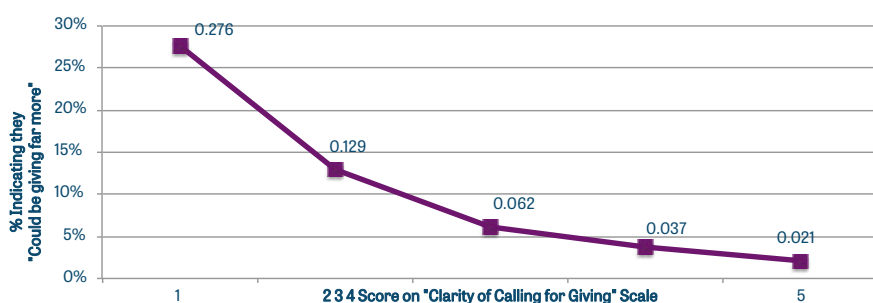
Most women in the sample indicated that they had a strong or very strong sense of personal calling/purpose in their charitable giving. However, an important minority (approximately 17%) indicated room for growth in this.

We asked women to rate themselves on a 5-point scale regarding the degree to which they had a “strong, clear sense of personal calling” that directs their giving. Women who rated themselves very high (5) on this scale gave a higher percentage of their annual income to charity than did women who rated themselves very low (1). Women with a score of 5 on this scale gave on average 13.7% of their income to charity whereas women scoring 1 on this scale gave 9% on average.³⁵ (This finding held when controlled for marital status but not at every income level.)

Relatedly, survey respondents who indicated that “lacking clarity of purpose” was a current challenge to giving gave 10 percent on average, whereas those for whom this is not a challenge gave 11 percent. This difference is statistically significant. Also, the Least Charitable respondents are more likely than the Radical Givers to report that “lacking a strong sense of calling” was a current challenge/barrier for their generosity. Over 17 percent of Least Charitable respondents report this as a current challenge versus only 9.3 percent of Radical Givers.

We also found that lacking a strong sense of calling/purpose/passion in giving is associated with having a self-rating that one’s **actual** giving is significantly less than one’s **capacity** for giving. Among those who rated themselves only a 1 on the scale, 27.6% indicated they “could be giving far more.” By contrast, only 2.1% of those rating themselves a 5 on the scale said they could be giving far more (see Figure 9).

Figure 9. Clarity of Calling and Capacity for Giving More



Finding #4. There is Significant Opportunity for Growing “Women Giving Well”

Using responses to several key questions in the survey, we created a group within the sample that we labeled “Women Giving Well.” As noted earlier, these were respondents marked by the attitudes and practices that the Women Doing Well™ organization desires to see replicated among Christian women around the country. Specifically, a “Woman Giving Well” was defined as one who met 6 of the following 7 criteria:

- Has a very strong clear sense of personal calling that directs her giving
- Feels “very confident” that she is investing in the right organizations/causes
- Reports she is “giving to her maximum capacity”
- Reports she is “volunteering to her maximum capacity”
- Has a strong, clear sense of personal calling that directs her volunteering
- Gave 20% or more of her income last year to charity
- Volunteers roughly 4 hours/week or more

Overall, just over 6 percent of the survey respondents (460 women) met the criteria for being labeled a Woman Giving Well. This indicates that there is much work yet to be done to cultivate these “giving virtuosos” who live with a strong sense of calling and confidence, generously investing their time, talent, and treasure in charitable endeavors.

A deeper examination of the Women Giving Well group is presented later in this report.

How Do Women Grow in Generosity?

Women in the Focus Groups had much to say about the process of growing in generosity. Not surprisingly, many spoke of this in spiritual terms. They talked about God’s work in their hearts through prayer and scripture study. Several mentioned specific Christian resources/teaching on stewardship that had been helpful. For example, we heard numerous mentions of Crown Financial Ministries, Dave Ramsey’s Financial Peace University, Ron Blue’s books, and conferences focused on stewardship such as those hosted by Generous Giving and The Gathering.¹ Just as often, though, women pointed to Christian teaching on prayer, listening to God, discerning one’s calling, and learning about God’s heart for the poor as having helped grow them in generosity. In other words, while teaching specifically on stewardship and financial planning was helpful, women credited any kind of teaching or experiences that simply deepened their faith and their understanding of God and his priorities as encouraging their journey of generosity. In short, according to these women, anything that helps one grow closer to God and more skilled in listening to his leading was connected with growth in whole life stewardship.

Women also told powerful stories about the role of **community**, of **first-hand exposure to need**, and of **story** in their journey towards greater generosity. Five Focus Groups included women who were part of Giving Circles or a giving group like Women of Vision. Without exception, women credited their involvement in these giving groups for increasing the amount of their giving. As a member of a giving circle in the Midwest said, “I feel like generosity begets generosity. And when you hear and see other people, other Christians being generous, it just makes you want to be more generous.” Membership in a giving circle also helped women grow in purposefulness and confidence in giving. As one participant reported:

I want to say I felt so much more comfortable giving [since her involvement in the giving circle] There are so many needs. They are everywhere. And for me, I wasn’t educated enough. And [the circle] provided an education and people to go out and look at these needs and analyze them.

In the WDW survey, 69 percent of respondents noted that “personal exposure to need” had been “very helpful” in growing

¹ In the survey, though, most respondents had not used resources for these groups.

their generosity. This was strongly echoed by women in the Focus Groups. Many had stories to tell about their first-hand exposure to poverty at home or abroad and how deeply this had affected them. One woman likened her first sight of Third World poverty to the experience of the children in C.S. Lewis' novel, *Voyage of the Dawn Treader*. In it, the children stare at a picture of a ship sailing the ocean—and then by magic are transported into the painting and onto the ship. This woman said she had “seen” poverty on the TV news. But being physically in a slum in a developing country—“really touching the poverty”—brought home its reality in a way that has forever committed her to personal engagement.

Focus Group participants also often mentioned the powerful effect of hearing testimonies on giving. “Stories of other people who are generous [stretch] me,” said one woman—who still recalled the testimony of a generous businessman she had heard over thirty-five years earlier in college. Another reported that the key to her overcoming her fear and learning to give more generously had been seeing this modeled:

For me I think it has been getting involved with the community of other believers who have already taken those kinds of leaps. They have not only told me stories, but they have modeled the fact that they gave their money away. [And when] they don't have a lot, but when they needed something, God provided. [They modeled that] it's trust in the Lord that is the key.

Another added simply, “Seeing people who are living as generous givers is really motivating.”

Finding #5. Debt is the Most Commonly Cited Current Challenge to Generosity

The WDW survey examined potential barriers to generosity. We listed nine possible barriers and asked women whether each was a current challenge to generosity, a former challenge, or one that never was a challenge. Overall, the most common current challenges were having financial debt that limits ability to give; consumerism/materialism; and fear that giving more would mean one's own family might not have enough (see Table 7.)

Table 7. Barriers to Giving

Challenge	All Respondents
Having financial debt that limits ability to give	28.2%
Consumerism/materialism	26.8%
Fear that giving may mean you/your family won't have enough	24.2%
Distrust of what the charitable gift will be used for	16.8%
Lack of financial planning/budgeting	16.7%
Lack of accountability	14.1%
Lack of unity with spouse/family members on charitable giving	10.9%
Lack of clarity of purpose/passion for giving	9.9%
Lack of knowledge of Biblical principles of stewardship	2.7%

Indebtedness levels are high in the general U.S. population³⁶ and clearly some of the women in the WDW survey do struggle with debt. This is significant because of the correlation between debt and generosity: those for whom debt is a current challenge give on average 10 percent of annual income versus 12 percent for those for whom debt is not a challenge.³⁷

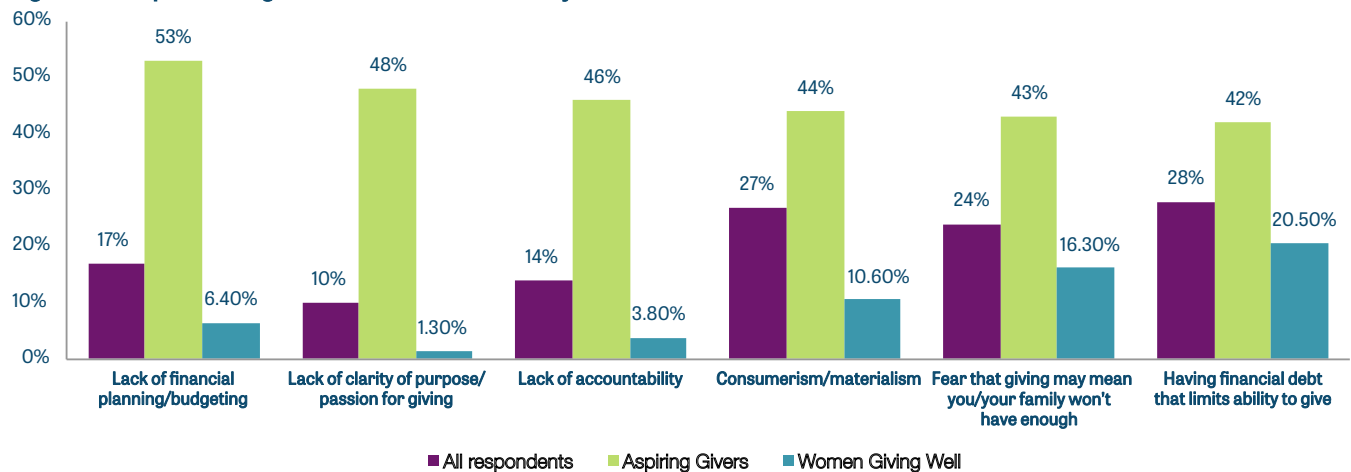
Further revealing the importance of debt is the fact that the survey found that the Least Charitable respondents were more likely than the Radical Givers to report that “having financial debt that limits ability to give” was a current challenge/barrier for their generosity. Almost half (48.9%) of Least Charitable respondents report this as a current challenge versus only 13.8% of Radical Givers.

Finding #6. Among “Aspiring Givers,” Lack of Financial Planning and Lack of Clarity of Purpose Are the Most Common Challenges to Generosity

As noted earlier, to deeply probe the rich data set gathered by the WDW survey we composed several subgroups based on answers to different variables. One small but important group is the “Aspiring Givers”—those who lack a strong sense of personal calling to direct their giving and who lack confidence about their giving decisions. 119 women fit this category.

We found that Aspiring Givers face more, and different, challenges to generosity than those reported by respondents overall and by members of the subgroup “Women Giving Well.” Specifically, the most common challenges to generosity for Aspiring Givers are lack of financial planning and lack of clarity of purpose/passion for giving (see Figure 10).

Figure 10. Top Challenges to Financial Generosity



“I think a lot of times we need to think about intentionality when it comes to our finances. It helps re-move the fear if we really put some work into thinking about: ‘Where are we financially? [You need to] become better informed about where you are, what your real needs are, versus your perceived needs and fears, and really ask some hard questions like: ‘What is an appropriate life style? And where are we going to draw the line?’”

—A Focus Group participant

Finding #7. There is Significant Capacity for Greater Financial Generosity Among Christian Women

We asked women to rate themselves on a 5-point scale, where “1” indicated that they could be giving far more and “5” indicated they were giving to their maximum capacity. Overall, only 21 percent of the women rated themselves a 5.

Taking together women who rated themselves a 1 or a 2, we see that at least 13 percent of those sampled could be giving much more than they are currently, and another 25 percent (those rating themselves a 3) have some capacity for greater giving. Among the 618 high net worth women in the sample (those with incomes over \$200,000 annually), 15 percent indicated they could be giving much more.

An even greater number of women whom we labeled “Want Guidance” indicated their capacity for greater giving: 21 percent of this group said they could be giving far more. As described earlier, the “Women Wanting Guidance” group (431 respondents) is composed of respondents who indicated they are “very interested” in the following aids: receiving help to plan their finances; receiving guidance to clarify their passions/purpose; receiving guidance on composing a family giving plan; and receiving guidance on financial planning for various life transitions, such as retirement. Notably, thirty percent of the women in the “Want Guidance” group report having annual incomes over \$100,000.

Finding #8. Some Women Want to Be Much More Included By The Ministries They Support

A small but important subset of the sample indicated strong interest in being more included by the ministries to which they give. Roughly 5 percent of the sample, or 364 women, met the four criteria established for being a “Woman Wanting Inclusion.” These were women who indicated (1) strong interest in meeting with ministry leaders, (2) desire to see work “in the field,” (3) desire to be included by recipient organizations in conversations about financial contributions, and (4) being kept informed by recipient organizations as to their progress in achieving results.

“Church leaders don’t typically talk to women as the ones that can give. It really demoralizes me. They think it’s [only] my husband’s decision.”

—A Focus Group participant

The “Women Wanting Inclusion” displayed some significantly different motivations for their charitable giving as compared to the rest of the sample (see Table 8). Nonprofit leaders may find it helpful, in engaging these kinds of women better, to offer more opportunities for personal connections and fun group projects.

Table 8. Motivations for Charitable Giving

There are many reasons that motivate people to give financially. How important has each of the following been to you in your practice of giving?

Motivation	% All respondents saying "very important"	% Women Wanting Inclusion saying "very important"
To feel connected to those I am helping	35.44%	63%
To have fun and share meaningful experiences with those whom I'm partnering in giving	18%	37%
To provide money to organizations from which I also benefit	9%	14%

66% of respondents say it is very important to them to receive updates from the nonprofits they support, as to their progress in achieving stated goals. Another 28% are very interested in visiting ministry work "in the field."

The "Women Wanting Inclusion" group differed from the rest of the respondents in additional interesting ways. These are discussed in the "Digging Deeper III" section of the report.

Finding #9. Most women surveyed have not been reached by the traditional resources and organizations in the "Christian generosity movement."

The survey asked women to assess a variety of potential resources that aim at nurturing generosity. Our list included resources offered by organizations such as Generous Giving, the National Christian Foundation, and Crown Financial Ministries, as well as by individual financial stewardship experts like Ron Blue, Dave Ramsey, and Randy Alcorn.

Although many women in the Focus Groups were familiar with these organizations and authors—and had found their materials and conferences helpful—large majorities among the survey respondents indicated that they had *not* used such groups/resources. Between 70 and 75 percent had not used materials from Dave Ramsey and Crown Financial Ministries; between 80 and 90 percent had not used materials from Ron Blue, Randy Alcorn, or Generous Giving; and approximately 95 percent had not used resources from National Christian Foundation and The Gathering (see Table 9). Among the small number of women who had used resources like these, most felt that they were at least "somewhat" helpful (see Table 10).

Table 9. Usage of Traditional Generosity Resources

Resource/Organization	% saying "Not Used/Not Applicable"
Purpose-Driven Life	60%
Crown Financial Ministries	71%
Dave Ramsey's Financial Peace University	74%
Randy Alcorn's materials	84%
Generous Giving	88.5%
Ron Blue's materials	89%
National Christian Foundation	94%
The Gathering	96%

Do Churches Encourage Generosity?

Only a minority (37%) of survey respondents indicated that preaching/teaching at their local congregation on financial stewardship had been "very helpful" in growing their financial generosity. This accorded fairly closely with reports from women in the Focus Groups: typically, only about one third of the women in each group said their church had been helpful in nurturing their growth in generosity. Moreover, a few of the "Giving Champions" interviewed one-on-one credited churches they had been part of for helping them grow in generosity.

Clearly, this suggests that about two-thirds of congregational leaders have room for improvement. We asked women what they would recommend. One of the Giving Champions believes the problem starts with seminaries:

Typically pastors are not taught in seminary how to talk about giving and generosity. As a result it's missed in the church, and it's only talked at one dreaded Sunday when they balance the budget.

Women not only suggested that pastors talk more about giving, but more importantly, that they simply talk more about the Church's role in God's mission in the world. The message about giving, they stressed, should be connected to this larger mission. People will be more motivated to give, they argued, if they can see the good that that giving is going to accomplish. *That* generates excitement, not talking about meeting the church's budget or funding its internal needs. As one Giving Champion said bluntly, "Where it falls apart is when [pastors] give as their example [for why you should give] some self-serving program within their own church community. And you think, 'Why should I increase my giving so we can have another talent show and spaghetti dinner?'"

Although the majority of women we heard from did not point to their church as a meaningful contributor to their generosity journey, a minority was able to share encouraging stories about initiatives their churches had undertaken that had helped them. Some, for example, highlighted specific preaching series or adult education classes on biblical stewardship. Some noted special programs such as "the Advent Conspiracy" that nudged members away from consumerism and towards generous giving to God's Kingdom work. Others reported on powerful times they'd experienced in their church when pastors and elders would talk very candidly about their own practices of financial stewardship and/or show video testimonies of members who were powerful models of sacrificial giving. Two said that their pastors had actually paid for selected lay members to attend a Generous Giving conference. And in a Focus Group in Texas, three women from one particular nondenominational church reported that their leaders encouraged the congregation's home fellowship groups to take time to review each others' tax returns and talk openly about their charitable giving.

Table 10. Helpfulness of Traditional Stewardship Education Materials

	Purpose-Driven	Crown	Ramsey	Gen. Giving	R. Alcorn	R. Blue	NCF	The Gathering
# Users	1,164	822	698	430	470	365	283	175
% Users saying "Very Helpful"	17.3%	37.8%	47.3%	28.4%	31.4%	26.7%	24.5%	17.8%
% Users saying "Some-what Helpful"	63.4%	52.1%	44.8%	51%	54.6%	55.4%	41.7%	35.6%
% Users saying "Not At All Helpful"	19.3%	10.1%	7.9%	20.6%	14%	17.9%	33.8%	46.5%

Although many women in the Focus Groups were familiar with traditional Christian stewardship education organizations and authors—and had found their materials and conferences helpful—large majorities among the survey respondents indicated that they had not used materials from such organizations/authors.

Digging Deeper I: A Closer Look at "Women Giving Well"

The 460 women in the *Women Giving Well* subgroup share in common a strong sense of purpose and confidence in giving as well as active practices of generous giving of their finances and time.

Demographically the *Women Giving Well* group is similar to the overall sample in terms of income, race, and education. The majority is white and well-educated, with 2/3rds reporting incomes under \$100,000. The median household income range for *Women Giving Well* is the same as for respondents overall (\$70,000-\$79,999).

However, there were some notable differences between this group and the sample as a whole. These are described below.

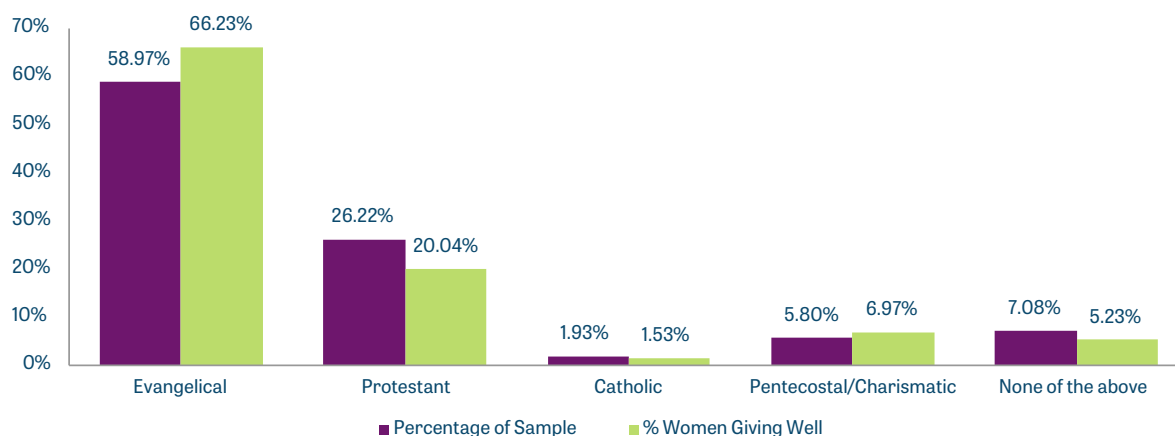
First, members of the *Women Giving Well* group were less likely to be single (see Table 11).

Table 11. Marital Status of "Women Giving Well"

Marital Status	% All respondents	% Women Giving Well
Single, never married	22.15%	12.23%
Divorced	5.41%	7.42%
Separated	.55%	.66%
Widowed	2.6%	6.11%
Married	69.3%	73.58%

Second, the *Women Giving Well* were more likely to identify themselves as Evangelicals (see Figure 11).

Figure 11. Religious Affiliation



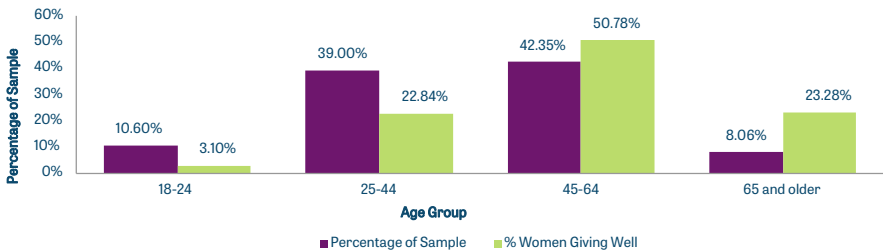
Third, *Women Giving Well* were less likely to be working full time and more likely to be retired than women in the sample overall (see Table 12).

Table 12. Employment Status

Employment Status	Percentage of Sample	% Women Giving Well
Working Full Time (35 or more hours/wk)	41.81%	29.32%
Working Part Time	20.09%	19.69%
Retired	9.5%	22.32%
Homemaker	19.01%	19.04%
Student not working	4.61%	1.53%
Unemployed	2.39%	1.53%

Fourth, *Women Giving Well* were generally older. Only 3.1% of the *Women Giving Well* group were 18-24 years of age, versus 10.6% of the entire sample. They were also nearly three times as likely to be over age 65 than the rest of the sample (see Figure 12).

Figure 12. Age of Respondents



What Influences have been Important for “Women Giving Well”?

Generally, the most common influences on giving as reported by the respondents overall matched those of the *Women Giving Well*. As was the case with the whole sample, the three top influences on giving for the *Women Giving Well* were religious: growing in the conviction that “God owns it all;” personal spiritual disciplines practiced; and Biblical teaching the respondent had heard. For each of these three factors, though, higher percentages of the *Women Giving Well* indicated that they had “a lot” of influence. Addition-ally, one influence of importance stood out uniquely for the *Women Giving Well*: having learned to make a budget for financial giving. Nearly 51% of the *Women Giving Well* reported that as having “a lot of influence” on their generosity whereas only 39% of respondents overall said that (see Table 13).

Nearly 51% of the Women Giving Well reported that learning to budget for giving had had “a lot of influence” on their generosity, compared to only 39% of respondents overall.

Giving, A Family Affair

Some women among the Focus Groups and Giving Champions reported creative ways they were seeking to train up their children in generosity. For example, some had taken older children with them to generosity conferences, like those put on by The Gathering. Others had informed their teenage children of their even-tual role in the family’s private charitable foundation and explained how they reviewed ministry requests and set priorities and criteria for giving. Some had given their children set sums of money (in one case, \$10,000 each) and assigned them to conduct research and decide whom the recipient of that money would be. Virtually all the married women interviewed spoke of establishing set times, often at the very end or very beginning of the year, during which they and their husbands would pray and determine giving amounts for various organizations. Often the husband and wife would do this separately at first and then come together to share their thoughts. Where those matched, they would agree to give. Some would not give to a group unless both spouses were excited about it. In other cases, women reported that if their husband felt called to give to a particular cause/organization they would support that, even if their own enthusiasm level were less. This also worked in reverse, with their husbands agreeing to support that which the wife felt called to support.

In a small number of cases, women reported having family foundations in which their siblings or other relatives were involved. These women explained how the family would come together on a regular basis to determine giving criteria and set priorities. Many of these individuals spoke highly of Generous Giving, National Christian Foundation, and The Gathering as organizations that had provided much coaching and practical education in the mechanics of establishing such family foundations and understanding their various legal and tax implications.

Table 13: Influences Shaping Generosity

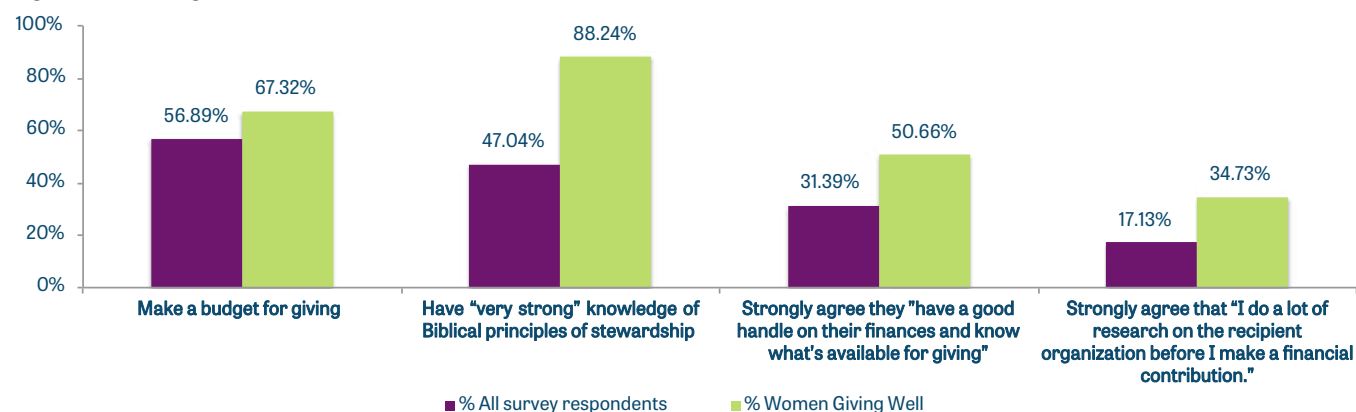
How strong of an influence has each of the following had in shaping your financial generosity?

Influence Factor	% all respondents saying “a lot of influence”	% of Women Giving Well” saying “a lot of influence”
Growing in conviction that “God owns it all”	89.98%	96.7%
Personal spiritual disciplines (Bible study, prayer)	80.6%	91.2%
Biblical teaching on stewardship that I’ve heard	76.14%	82.5%
Gratitude—feeling blessed and desiring to give back	71.68%	75%
Family values I grew up with	54.43%	59.9%
Being inspired by examples of generous Christians	44.48%	47%
Desiring to a role model of giving before my children/family	42.01%	46.3%
Learning to budget/plan my finances for charitable giving	39.03%	50.8%
Having accountability with trusted friends/family who ask about my charitable giving	9.77%	12%
Knowing my church has high expectations for generous giving	8.83%	10.3%

What are the Unique Giving Practices and Attitudes of “Women Giving Well”?

Women Giving Well differed from respondents overall on a few important giving practices and attitudes. As just noted, they were more likely than respondents overall to budget a specific amount annually for charitable giving. They were also more likely to report that they “have a good handle on their finances and know what is available for giving.” Members of the *Women Giving Well* group were also more likely to indicate that they had a very strong understanding of Biblical principles of stewardship and that they conducted “a lot” of research on recipient organizations before making a gift (see Figure 13).

Figure 13. Giving Practices and Attitudes



What Motivates “Women Giving Well”?

In terms of their motivations for giving, *Women Giving Well* had much in common with the rest of the respondents. For example, very high percentages of the *Women Giving Well*, and of all survey respondents taken together, reported that giving as an expression of obedience to God and His Word was a very important motivation. Very high percentages of women overall, and of the *Women Giving Well*, also listed “making a positive difference” as a very important motivation. However, respondents in the *Women Giving Well* group were more likely than respondents overall to say that “feeling connected to the people you are helping” and “to provide money to organizations where I am personally involved” were also very important motivations (see Table 14).

Table 14. Motivations for Giving

There are many reasons that motivate people to give financially. How important have each of the following been to you in your giving? (Very important, Somewhat Important or Not Very Important)

Motivation	% All respondents "very important"	% Women Giving Well "very important"
To make a positive difference	79.29%	85.09%
To feel connected to those you are helping	35.44%	44.71%
To provide funding to organizations where you are personally involved	28.4%	40.97%
To provide funding to organizations from which you also benefit	9.07%	10.55%
I feel good when I give	25.66%	29.80%
To have fun and share meaningful experiences with partners in giving	18.18%	20.97%
To "give back"	48.57%	49.22%
To be obedient and honoring to God's Word	95.50%	98.91%

"Women Giving Well" were more likely than respondents overall to report that they "have a good handle on their finances and know what is available for giving."

What Factors Predict A "Woman Giving Well"?

The commissioners of this research project are eager to see more Christian women living as "Women Giving Well;" that is, giving with generosity, confidence, and purpose out of an embrace of Biblical teaching on stewardship. Thus they were interested in knowing what variables "predict" a woman giving well. The top five variables associated with a respondents' likelihood of being in the "Women Giving Well" category were:

1. Ranking higher on their knowledge of Biblical principles of stewardship;
2. Being older;
3. Volunteering a higher number of hours for the community, not through their place of worship;
4. More frequently reading the Bible; and
5. Volunteering a higher number of hours for their congregation.

What Resources/Experiences Have Helped Grow Generosity Among "Women Giving Well"?

The survey also sought to learn what resources and experiences *Women Giving Well* had found "very helpful" in growing their own generosity. Table 13 highlights the top five items mentioned by *Women Giving Well*:

Table 15. Top 5 Resources/Experiences for Growing Generosity Among Women Giving Well

Resource/Experience	% of Women Giving Well Saying "Very Helpful"
Personal exposure to needs	70.8%
Being personally involved with/volunteering in charitable organizations	68.7%
Dave Ramsey's resources	54.6%
Teaching from my local congregation	44%
Generous Giving's resources/conferences	40.3%

Digging Deeper II: Examining the Most and Least Generous Groups

As noted earlier, we used information on giving percentages to compose six groups of givers:

Giving Category	Description	Number (n)
Least Charitable	Give less than 3% of annual income to charity	562
Modest Givers	Give 3-9% of annual income to charity	1155
Tithers	Give 10% of annual income to charity	1686
Stretch Givers	Give 11-19% of annual income to charity	2216
Generous Givers	Give 20-29% of annual income to charity	771
Radical Givers	Give 30% or more of annual income to charity	152

(Note: 1.7% of respondents indicated that they had not given anything to charity in the previous year.)

We then reviewed the data looking for patterns and similarities/differences among these groups. Nonprofit leaders and staff of ministries within the “generosity movement” are, of course, very interested in understanding the factors that help produce highly generous people as well as the characteristics of those who are the least charitable (in order to design interventions to aid in the growth of generosity).

The Role of Demographics

We first explored the role of demographics (income, age, marital status, education, and presence of children in the household).

Overall, we found that income had little to do with which category respondents belonged.³⁸ Four of the categories had the same median income range (\$70,000-\$79,000). Modest Givers had a median income range of \$80,000-\$89,000. Interestingly, Radical Givers had the lowest median income range (\$60,000-\$69,000).

Age and generosity were correlated, with women above 65 showing greater generosity than women in the 25-44 age group. Although respondents in the age 65 and above category composed only 8.1 percent of the total sample, they comprised 22 percent of the Radical Givers. Meanwhile, the 25-44 year old age group composed 39 percent of the sample overall but only 17.6% of the Radical Givers (and they comprised 45.2% of the Least Charitable Group). There was also a considerable difference in the median ages between the Least Charitable group (40) and the Radical Givers (54). Table 16 provides details.

Table 16. Age and Giving Categories

Age	All Cases	Least Charitable Group	Modest Givers Group	Tithers Group	Stretch Givers Group	Generous Givers Group	Radical Givers Group
18-24	10.6%	13.3%	9.8%	11.3%	7%	10.8%	13.2%
25-44	39%	45.2%	41.7%	41%	41.9%	33.4%	17.6%
45-64	42.3%	38.7%	44%	41%	43.6%	39.1%	47.2%
65 and older	8.1%	2.9%	4.5%	6.7%	7.5%	16.8%	22%
Totals	100%	100%	100%	100%	100%	100%	100%

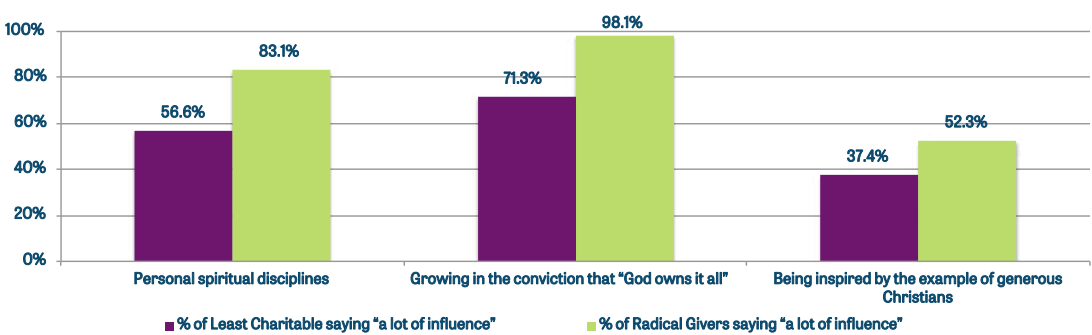
Education levels did not vary much among the groups, with nearly $\frac{3}{4}$ or more of each having completed college or graduate studies.

Generally, marital status was not a strong predictor of generosity, except among widows. Widows composed just 2.62% of the survey respondents in total but comprised 6.3% of the “Generous Givers” category and 4.3% of the Radical Givers category. The presence of children in the home also affected generosity levels: among the Least Charitable group 41.2% reported having children at home compared to only 19.3% of the Radical Givers group.

What influences shape greater levels of generosity?

We then explored factors outside of demographics to learn which sections were associated with higher levels of generosity. One section of the survey examined influences that can shape generosity. We posited ten potentially influential factors—such things as family values one grew up with, having accountability with others, personal spiritual disciplines, and one’s level of gratitude, among others. Among the 10 influences tested, strong correlations were found with three: personal spiritual disciplines; growth in the conviction that “God owns it all,” and being inspired by the example of generous Christians (see Figure 14).

Figure 14. Influences on Generosity



Widows in the study were more likely than any other category of women to be highly represented in the “Radical Givers” category—giving 30 percent or more of their income to charity annually.

Barriers to Generosity

As noted earlier, the WDW survey also explored the topic of barriers to generosity. Not surprisingly, members of the Least Charitable category reported higher incidences of barriers than the sample as a whole. Among the Least Charitable group, the top five most important current challenges reported were debt; lack of unity with a spouse over charitable giving matters; fear that giving might jeopardize one’s own needs; lack of financial planning for charitable giving; and materialism/consumerism (see Table 17).

Table 17. Most Important Barriers to Giving Among the Least Charitable

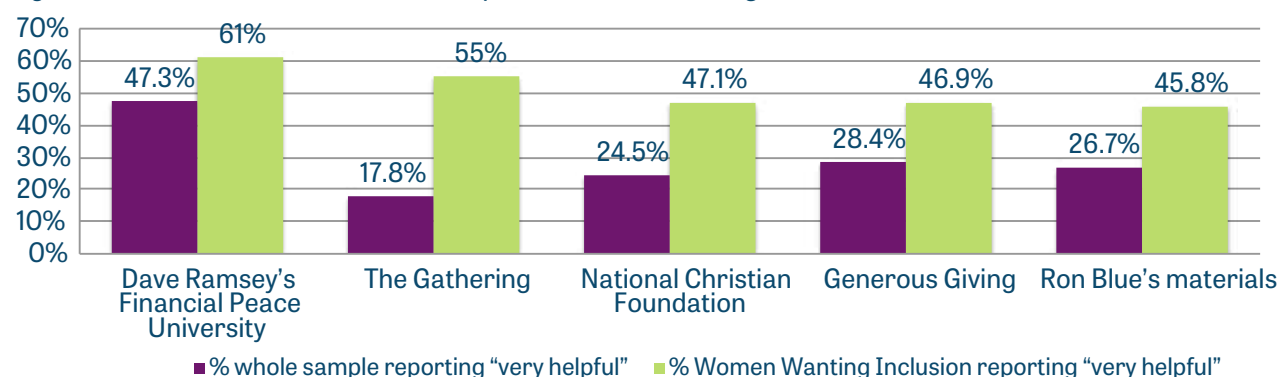
Barrier	All respondents reporting this as “current challenge”	Least Charitable respondents reporting this as “current challenge”	Radical Givers reporting this as “current challenge”
Financial debt	28.2%	48.9%	13.8%
Lack of unity with spouse on giving matters	10.9%	48.9%	4.3%
Fear	24.2%	44.5%	11.9%
Lack of financial planning	16.7%	40.6%	15%
Materialism	26.8%	33.9%	16.1%

Not surprisingly, given the finding noted earlier about the importance of a sense of calling for giving, we also found a correlation between lacking a sense of purpose, calling or passion for giving and the level of financial giving. Those for whom “lacking clarity of purpose” was a current challenge gave 10 percent on average whereas those for whom this is not a challenge gave 11 percent, and this difference is statistically significant.

Digging Deeper III: *Women Wanting Inclusion*

A small but important subgroup in the sample indicated strong desires for being more included in conversations and relationships with recipient organizations. These ***Women Wanting Inclusion*** were more likely to be single and under age 44 (64.5%) than respondents overall (49.6%). They are also modestly more likely to be Asian (7.16% of the ***Women Wanting Inclusion*** report their race as Asian versus only 4.8% of the sample overall). Based on their answers to several queries in the survey, this group appears to be very well-versed in Biblical stewardship. They are more likely than respondents overall to have been helped by the resources offered by organizations like The Gathering and National Christian Foundation, as well as by “stewardship gurus” like Dave Ramsey and Ron Blue (see Figure 15).³⁹ ***Women Wanting Inclusion*** were also much more likely than sampled women overall to report that being in a Giving Circle had been a “very helpful” influence on their generosity (62% versus 20%).

Figure 15. Resources That Have Been Helpful to ***Women Wanting Inclusion***



“I think the best ‘ask’ is from someone we know. An email, a letter, perhaps a phone call. And it says ‘here’s the need.’ A good ask is when they know what your interests are. They know that you have a heart for [what they’re asking support for] and an interest in it and they want to make you aware of an opportunity to give to [something] that aligns with your passion.”

— A Focus Group participant

More than the sampled women at large, ***Women Wanting Inclusion*** say that their giving decisions are more likely to be influenced by others (21% indicate this versus just 16% of women overall). They are also more likely to say that “being inspired by the example of generous Christians” has had “a lot” of influence on their own giving. Roughly 65% indicated that, versus 45% among respondents overall.

“Women Wanting Inclusion” do a lot of research on potential recipients and care more about return on investment. They are also more likely to be giving over 20 percent of their annual income.

This group is also more likely than respondents overall to be represented in the highest giving categories. Just over 4% of ***Women Wanting Inclusion*** are members of the “Radical Givers” group, double that of respondents as a whole. Just over 15 percent of ***Women Wanting Inclusion*** are represented in the Generous Givers category, versus 10.5% of women overall.

Women Wanting Inclusion approach their charitable giving with great intentionality: nearly 81% report that they do “a lot” of research” on potential recipients (versus 68% overall). They also appear to care more than other respondents about “return on investment.” Survey participants were asked their level of agreement or disagreement with the statement: “Even if I make a generous donation, I don’t think my charitable giving is good stewardship if it doesn’t actually produce good results.” Nearly 18% of ***Women Wanting Inclusion***—more than double respondents overall, and more than any other subgroup in the sample—strongly agreed with the statement. At the same time, these women give with their hearts as well as their heads. Over 2/3rds (66.6%) say that most of the time their giving is in response to a need that has moved them emotionally. By contrast, among the sample at large, that figure was 53.8%.

Another distinction of the ***Women Wanting Inclusion*** concerns where they direct their charitable giving. Unlike

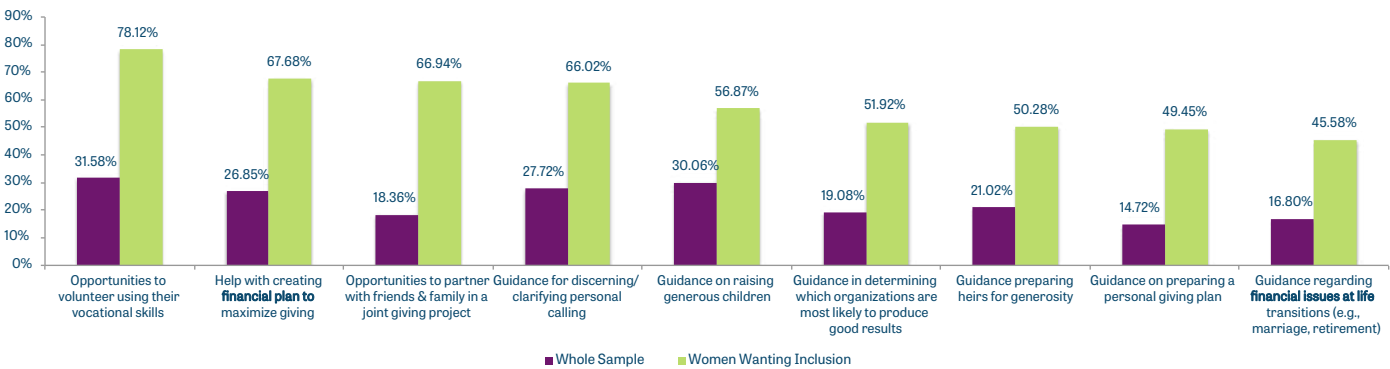
others in the survey, less than half (47%) of the total charitable contributions made by **Women Wanting Inclusion** is directed to their local religious congregation. Roughly 45% of their giving is directed to religious nonprofits, a higher proportion than for respondents overall (see Table 18).

Table 18. Where Do Women Wanting Inclusion Give?

Recipient	Whole Sample	Women Wanting Inclusion
% of total charitable dollars given to local religious congregation	54.85%	47.24%
% given to other religious organizations	36.51%	44.86%
% given to nonreligious organizations	8.64%	7.90%

Finally, **Women Wanting Inclusion** had much firmer opinions than respondents overall regarding the kinds of assistance they would be very interested in, in terms of strengthening their stewardship. High percentages of these women indicate strong interest in receiving guidance on financial planning, on clarifying their calling/purpose, and on preparing heirs for generosity, among other aids (see Figure 16). They also are very interested in opportunities to participate with their friends and family members in joint giving projects and in opportunities to volunteer that draw specifically upon their particular vocational skills and expertise.

Figure 16. Resources Women Wanting Inclusion Are “Very Interested” In



Conclusions

This study of “whole life” stewardship by Christian women found that they are far more generous than average Americans. Women are extremely active in volunteering their time on behalf of both their local church and local community organizations. Nearly all (98%) had made a charitable contribution in the past year, and their median reported giving as measured by a percentage of annual income was 10 percent. Approximately 13 percent reported giving over 20 percent of their income each year.

At the same time, our research found much capacity for increased giving by these women that could fund advances in the work of the Kingdom. Roughly one quarter of survey respondents give less than the Biblical tithe. Only 21 percent say that they are giving to their “maximum capacity” and almost 30 percent say that having financial debt is a current challenge to greater generosity.

For the women in this study, personal faith has been central to their growth in generosity and significantly shapes the direction of their investments. They take seriously their responsibility to be a good steward of the resources God has given to them. Most take significant time to research potential recipients. Through prayer, scripture study, Biblical teaching they have received, and the counsel of trusted friends and family members, most report that they have discerned their calling and passion and direct their giving accordingly. Their understanding of discipleship and their experience of God’s faithfulness has compelled them to be active in supporting Christian causes, especially ministries that attend to both spiritual and physical needs.

Based on both the quantitative and qualitative aspects of this research, it appears that most Christian female givers are very intentional and deliberate about the ways they invest their time and money. Though moved emotionally by needs they have been exposed to, they largely eschew spontaneous giving in favor of more deliberate approaches.

Most invest in people and organizations known personally to them or in ministries where they have been personally involved. They care about the integrity and transparency of the groups they fund and have made deliberate choices to support nonprofits that align with their values and are engaged in work they see as having eternal significance. We heard numerous reports of women taking concerted time to pray for God's guidance in their giving decisions, to read through information and reports from the organizations they support and/or meet with ministry leaders; and to discuss giving issues with family members (mostly spouses) during set times each year.

Through more in-depth conversations with Christian women donors, the project also revealed that many feel that church and ministry leaders neglect the key role they play in directing their charitable investments. Recipient organizations have sometimes addressed only their husbands, and they feel ignored and disrespected. Moreover, the majority of these women have apparently not been reached well by traditional Christian stewardship organizations (e.g., Crown Financial Ministries, Dave Ramsey's Financial Peace University, Generous Giving) or by the writings of stewardship experts like Randy Alcorn and Ron Blue. Anywhere between 70 and 95 percent of the women surveyed chose "not applicable/not used" when asked about these various resources and organizations.

While a minority of the women we heard from reported that their local congregation had been influential in their journey of generosity, just over 60 percent had *not* found their church very helpful. This accorded with sentiments heard in the Focus Groups and from the Giving Champions interviewed at length. Among those women, some two-thirds reported that their church has been of little help in this arena of discipleship. We heard many women lament that talk about money had been "taboo" in the churches in which they'd participated—and they wished this would change.

Meanwhile, Focus Group participants strongly voiced their enjoyment of the opportunity to spend time learning from one another about giving practices. For some this had been the first opportunity to talk with other women at length about stewardship issues and many asked whether this kind of experience could be repeated. Some of these women were also involved in giving groups/circles. They reported that the experience of community had significantly deepened their awareness of need, improved the quality and strategy of their giving, stretched their generosity, and increased their joy.

Though most of the women were relatively confident givers (with older ones more so than the younger ones), significant percentages indicated interest in receiving further guidance and education. Close to 2/3rds are at least "some-what interested" in such aids as financial planning to maximum their giving, guidance in raising generous children, and help identifying the most effective ministries to support. A small but significant group is hungry for greater inclusion by the organizations they support, wanting to participate in conversations with ministry leaders about where their giving could do the most good. And many women report eagerness for greater hands-on engagement—visiting charitable work "in the field," having opportunities to serve using their particular vocational talents, and participating in joint philanthropic projects with friends or family.

By providing such aids—and working more intentionally on reaching and respecting Christian women—church and ministry leaders can help increase both the quantity and quality of women's philanthropic investments to further the Kingdom of God.

Taking the Next Step with Women Doing Well

The purpose of the Christian Women's Philanthropy Research Project was to listen to the voice of the Christian woman and learn of her stewardship views, ideals and needs so that organizations desiring to relate to Christian women could relate with relevancy and understanding. The feedback affirmed our hypothesis that women process information holistically and therefore they seek alignment between their calling, finances and giving. As big picture thinkers and nurturers, they have a strong desire to make the world a better place. With a style that embraces community, women have a desire to bring others along and therefore, when engaged well, they can become fantastic message carriers of organizations that they believe in.

The broad base of Christian women surveyed as well as the methods used by the survey team lead us to reside with confidence in the accuracy of the findings. This is good news for the giving community and presents a clear opportunity to engage in new ways with women.

Women want to be known and understood in all relationships so that together they can seek to be the best stewards possible. Although many of our financial systems rely more upon the masculine principles, philanthropy is a world in which the feminine principles thrive. The women we have talked with are intrigued with the thought that the marketplace might respond by adding the feminine viewpoint into the stewardship conversation.

As you share the report within your organization, Women Doing Well (WDW) is available to help you evaluate your current responsiveness to women and bring fresh ideas to add the female viewpoint into your systems, relational engagements and communications. In the collaborative spirit of a woman, we invite the giving community to respond together to the exciting opportunity to enable more women to become A Woman Giving Well.

Consider a few high level tips for a fresh approach to speaking the language of a Woman Giving Well:

- I. Value relationship like she does.**
 - Exhibit respect by engaging her as a decision maker.
 - Communicate with a personal touch, i.e. addressing letters to her, and knowing her interests
 - Invite a feminine voice into problems your organization seeks to solve.
- II. Engage her within her strengths.**
 - She is open to volunteering, particularly in the area of her vocational skills. Establish systems which support creative volunteerism as her giving will follow her personal involvement.
 - As she grows in giving, her focus typically becomes narrower, deeper and intentional. Win her support early on.
 - Find the aligning intersection of what she is passionate about and the “why” of your organization.
- III. Support her quest for Whole Life Stewardship.**
 - A growing conviction that God owns it all is the highest influence for a Christian woman as she considers how to give. Affirm this influence when you communicate with her.
 - She gives best and most when finding alignment between calling and giving.
 - Working with advisors to budget and plan giving enables greater generosity. Inquire if she has a great advisor.
 - Build collaborations with other organizations that offer the full suite of Whole Life Stewardship resources so that you maybe a bridge builder for her.
- IV. Provide tools which fit the hand of a woman.**
 - She wants to know more about family giving plans and raising generous children, among other topics. Be a link to these resources.
 - Consider new tools that speak the language of a woman.
 - Align what you offer with the way she learns and grows.
- V. Fan the flame of interest thru community.**
 - Give her opportunities to learn in peer group settings.
 - She is motivated by feeling connected to those she is helping. As she is up for an adventure, therefore create opportunities for her to have personal exposure to those she is helping.
 - Meet her in community and allow her to be your biggest fan.

For additional ideas for building a bridge to women, download WDW's whitepaper “Understanding a Woman Doing Well” available at www.womendoingwell.org.

Take the assessment and see how your organization is doing. Download the Advisor or Ministry Check Up at www.womendoingwell.org.

We would like to collaborate with you as we all seek to reach women more effectively. Please contact us to explore how we might further serve your organization's needs.

Women Doing Well **Email: Info@womendoingwell.org** **Website: www.womendoingwell.org**

Could it be that God is resourcing women so that through their hearts and through their hands the world will experience a wave of generosity in His name?

Directions in Womens Giving 2012

The Women Doing Well Christian Women's Philanthropy Research Project was produced in collaboration with Sagamore Institute and Baylor University's Institute for the Study of Religion Program on Faith and Generosity. WDW offers sincere gratitude the teams at both organizations for their diligent and professional work through the entire process. An enormous thank you to Amy Sherman and Jay Hein for a job well done!



Sagamore Institute for Policy Research is a nonprofit, nonpartisan public policy research organization headquartered in America's heartland. Sagamore provides quality, independent research and analysis in order to develop innovative and collaborative approaches to issues of public significance. Sagamore is committed to applied research--investigation that puts ideas to the test in the real world. We work along-side of innovative practitioners, learning from them, and measuring the effectiveness of their work.



Baylor University's Institute for the Study of Religion (ISR) Program on Faith & Generosity The ISR Program on Faith and Generosity has two aspects, both of them appropriate for a research institute. The first is to assess the role of faith in motivating generosity in hopes of discovering ways to make the link more effective and better organized. The second is to evaluate the results of faith-based generosity in terms of how well recipient groups and programs achieve their goals or can be made more effective.



Amy L. Sherman, Ph.D., is a Senior Fellow at the Sagamore Institute, where she directs the Center on Faith in Communities. She also serves as a Sr. Fellow at Baylor University's Institute for the Study of Religion (ISR) Program on Faith and Generosity. Sherman is the author of six books and over 75 published articles in a variety of religious and secular periodicals. Sherman oversaw the first major study of faith-based intermediary organizations (2002) and the largest national survey of Hispanic church-based community ministries in the U.S. (2003). She is a leading national expert on charitable choice, has served as an advisor to the White House Office of Faith-Based and Community Initiatives, and been the principal researcher on various national evaluation studies of social-service nonprofits.



Jay F. Hein, Co-Director of the Program on Faith & Generosity at Baylor University's Institute for the Study of Religion (ISR) and President, Sagamore Institute Mr. Hein serves as president of Sagamore Institute which is a think tank dedicated to moving ideas into action. He directs the Institute's research portfolio including such subjects as education reform, economics, religion and foreign aid. Hein also serves as a Distinguished Senior Fellow of the Institute for the Study of Religion at Baylor University, where he oversees the Program on Faith and Generosity. Previously, Hein served as Deputy Assistant to President George W. Bush and served as the Director of the Office of Faith-Based and Community Initiatives from August 2006 to September 2008. In this role, Mr. Hein worked to implement President Bush's compassion agenda by engaging public-private partnerships toward society's most stubborn social challenges.

Women Doing Well™ would like to thank the following organizations and individuals for stepping forward to help us capture the voice of the Christian woman and her stewardship views, ideals and needs. Sponsors generously contributed time from their staff and executive leadership, engaged their donor base, financially supported the research and offered platforms to share the findings over the course of the nine month project.

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Appendix A

How Do the Findings of the WDW Survey Compare with Prior Research?

We deliberately asked several questions in the online survey that were borrowed from the survey instruments used in other studies so that we could make comparisons.

Baylor University's Institute for the Study of Religion: "American Piety in the 21st Century" Study

In 2005, Baylor University's Institute for the Study of Religion queried 1,721 adults in the U.S. for their "American Piety in the 21st Century" project. In one series of questions, they sought to gain understanding as to how respondents defined "being a good person." Researchers listed several potential behaviors and attitudes and asked whether each was important for being a good person." We asked the same series of questions in the Women Doing Well™ survey. Table A-1 shows the comparisons.

Table A-1. Elements of "Being A Good Person"

<i>To be a good person, it is very important to...</i>	Baylor's Nat'l Study		WDW	
	All Respondents	Women Only	All Cases	"Women Giving Well"
Actively seek social and economic justice	36.8	40.8	28.6	29.61
Take care of the sick and needy	62.9	68.2	63.6	69.68
Teach others your morals	23.5	26.2	28.9	41.65
Convert others to your religious faith	10.1	10.9	33.9	46.92
Serve in the military	13.9	12.1	3.3	6.64
Consume or use fewer goods	16.6	19.7	15.2	22.07

Women's Legacy Survey (2002)

In 2002, the United Way of Metropolitan Atlanta commissioned the "Women's Legacy Survey."⁴¹ Through it, 1,724 residents in the greater Atlanta area were asked a number of questions about charitable giving. Specifically, this survey asked respondents whether or not they made a budget annually for charitable giving; who within their household was the primary decision maker on charitable giving matters; and whether they had made a plan for charitable giving upon their death. We used the same questions in the WDW survey and the comparative results are displayed in Table A-2:

Table A-2. Giving Practices

Giving Practice	Women's Legacy Survey	WDW Survey
% Makes budget for giving	34%	56.9%
% Has made plan for giving post-death	14%	16.2%
% Woman is the primary decision-maker	60%	38.6%

Indiana University Center on Philanthropy/Bank of America Study: 2011 Study of High Net Worth Women's Philanthropy

Just as we were closing our online survey, Indiana University's Center on Philanthropy released its findings from a study it conducted (commissioned by Bank of America/Merrill Lynch) on the charitable activities of high net worth women.⁴² Their study included 283 women with annual incomes of \$200,000 or more. The WDW survey did not ask the same exact questions as the IU Center on Philanthropy's study, but we did have 618 women in our sample with incomes over \$200,000 and we did probe some similar topics.

Regarding motivations for giving, their survey and ours asked some similar questions—and elicited similar answers. For example, 43.6% of their survey respondents said that they were motivated in their giving by their desire to set an example for young people. In the WDW study, we asked respondents how much influence the "desire to be a role model of giving before your children/family" had in shaping their generosity. 48.4% of the high net worth women indicated this had "a lot" of influence. In the IU Center on Philanthropy study, 81.7% of the high net worth women said that the "opportunity to make a difference" was an important motivation for giving. Similarly, 81.6% of the high net worth women in the

WDW study indicated that “making a positive difference” was a very important motivation for giving.

There were both similarities and differences in terms of giving practices. Both studies asked respondents who was the primary decision maker in the household regarding charitable giving. Roughly the same percentage from both surveys (38%) indicated they were the primary decision maker. Also, majorities of women from both studies tended to financially support organizations where they were personally involved. Among the women in the IU study, 65.7 percent of respondents gave to the organizations in which they volunteered. Among the WDW respondents, an even higher number (76%) said that supporting the organizations where they were personally involved was an important motivator for giving. A sharp difference between the two groups of wealthy women may be indicated by their thoughts on spontaneous giving. However, the two studies did not word the question exactly the same, so caution is warranted. Wealthy women in the WDW study were unlikely to say that their giving was spontaneous. Only 7 percent agreed with the statement “most of my giving is spontaneous, not planned.” The IU survey asked the question differently. Among their respondents, 48.2% reported that they “give spontaneously to support a need.” The two groups also differed in terms of budgeting for giving. Among the wealthy women in the IU study, 78% said they had a “strategy or budget directing their giving.” In the WDW study, we asked whether respondents “budget a fixed amount of money each year for charitable giving.” Fifty-six percent of the high net worth respondents said yes.

Additionally, among the IU survey respondents, 66.3% said giving was family tradition. The WDW study did not ask the same question. We asked whether “family values you grew up with” were influential in shaping respondents’ own generosity. 53.4% of the high net women in the WDW said this had “had a lot of influence” on their own giving.

Passing the Plate: Why American Christians Don’t Give Away More Money

Results from the WDW survey offer some different perspectives to the research conducted by Christian Smith and Michael Emerson for their book, *Passing the Plate: Why American Christians Don’t Give Away More Money*.⁴³ Based on their research, they found that 20 percent of Christians gave nothing to charity. This was very different from the data reported by respondents in the WDW study. Our survey indicated that only 1.7 percent of respondents had given nothing to charity in the prior year.

Using data from the 1998 General Social Survey, Emerson and Smith reported that “the amount of (pre-tax) household income contributed by the average American Christian is 2.9 percent.”⁴⁴ They also cite data indicating that Christians with incomes over \$70,000 gave only 1.2 percent of their income.

By comparison, the median income range for the respondents in the WDW study was \$70,000-79,999 and the median percentage reported for charitable giving was 10 percent. Among high net worth women in the WDW study (those with incomes over \$200,000), the reported giving percentage was 12 percent. Given that overall the median income range of respondents in the WDW study was between \$70,000-\$79,000, and the median total charitable giving amount was \$5,500, it may be that a more accurate estimate of the annual average percentage giving by respondents was in the 7 percent range rather than 10 percent. Even if this is so, however, it still significantly exceeds Smith and Emerson’s reported 1.2 percent. The considerable differences may be explained by the high levels of religiosity among the WDW respondents. Emerson and Smith argue that giving by Christians might increase if their understanding of Biblical teaching on stewardship improved and their churches had higher expectations for giving. The WDW study clearly indicated that women with strong Biblical knowledge were more generous than those without.

Appendix B. Survey Questionnaire

Thank you for taking the time to share your opinions and experiences. This survey will take about 15 minutes and all your responses will be anonymous and confidential. Your input is important!

In the past 12 months, have you volunteered your time for or through a formal organization such as a congregation, school, ministry, or nonprofit organization?*

☐ Yes ☐ No

About how many hours per month would you say you volunteer your time?

☐ 1-2 hours per month ☐ More than 4 hours per month
☐ 3-4 hours per month (i.e., roughly an hour each week) ☐ I don't volunteer my time regularly

Thinking about your particular vocational knowledge and skills, has your church, a Christian ministry, or another charitable organization you are involved with ever asked you to donate your time specifically using those vocational abilities?

☐ Yes ☐ No

If you were asked by your church, a Christian ministry or charitable organization to volunteer your time in roles or projects that specifically drew upon your vocational talents and skills, how likely would you be to donate your time in that way?

☐ Very likely ☐ Somewhat likely ☐ Not at all likely

About how many hours per month do you volunteer...

	1-2 hours	3-4 hours	5-10 hours	11 or more hours	Not applicable*
for the community, through your place of worship?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
for the community, not through your place of worship?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
for your place of worship?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Not applicable means you did not volunteer on a monthly basis and/or that you do not have a place of worship.

Did you give financially to any charitable organizations last year?

☐ Yes ☐ No

Approximately how much in total (in U.S. dollars) did you give to charity last year? _____

Of the amount of money YOU GAVE TO CHARITY LAST YEAR, about what percentage of it went to... (the total of all 3 should be 100%)

_____ Your local religious congregation?

_____ Other religious organizations/
causes? _____ Nonreligious
organizations/causes?

Was the amount that you gave to charity in the past year...?

☐ About the same as you gave the year before
☐ More than you gave the year before
☐ Less than you gave the year before

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

☐ Yes ☐ No

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

☐ Yes ☐ No

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

☐ Me ☐ Other family members and I together
☐ My spouse equally
☐ My spouse and I together equally ☐ Other family members

For each of the following statements please indicate how you would describe yourself on a scale from 1 to 5.

	I do not have a strong, clear sense of personal calling (1)	(2)	(3)	(4)	I have a strong, clear sense of personal calling (5)
When it comes to my CLARITY OF PURPOSE/CALLING for directing my charitable giving...	[]	[]	[]	[]	[]

	I am not very confident(1)	(2)	(3)	(4)	I feel very confident (5)
When it comes to my CONFIDENCE LEVEL about whether I'm making good decisions about my financial giving...	[]	[]	[]	[]	[]

	I could be giving far more (1)	(2)	(3)	(4)	I am giving at my maximum capacity(5)
When it comes to GIVING MONEY for charitable purposes...	[]	[]	[]	[]	[]

	I could be volunteering a lot more (1)	(2)	(3)	(4)	I am volunteering to my maximum capacity (5)
When it comes to giving MY TIME ...	[]	[]	[]	[]	[]

	I do not have a strong, clear sense (1)	(2)	(3)	(4)	I have a strong, clear sense (5)
When it comes to my CLARITY OF PURPOSE/CALLING for direct-ing the giving of my TIME & SKILLS through volunteer work...	[]	[]	[]	[]	[]

	I have a weak knowledge/ understanding (1)	(2)	(3)	(4)	I have a very strong knowledge/ understanding (5)
When it comes to knowledge and understanding of Biblical teaching on the stewardship of my time, talents, and money...	[]	[]	[]	[]	[]

People often have different attitudes and practices when it comes to charitable giving. For each of the following, please indicate whether you agree with the statement or not.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I prefer to give to new projects or ideas rather than providing maintenance/sustaining support to existing organizations.	[]	[]	[]	[]	[]
I do a lot of research into the recipient organization before I make a financial contribution.	[]	[]	[]	[]	[]
Most of the time with my giving, I am responding to a need that has moved me emotionally.	[]	[]	[]	[]	[]
I tend to spread my charitable giving out among a large number of recipients rather than concentrating it on a few organizations/causes.	[]	[]	[]	[]	[]
For the most part, I only give to causes/needs that are in close alignment with my own personal passions or sense of calling.	[]	[]	[]	[]	[]

(...continued) People often have different attitudes and practices when it comes to charitable giving. For each of the following, please indicate whether you agree with the statement or not.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Most of my giving is spontaneous, not planned.	[]	[]	[]	[]	[]
My decisions about charitable giving are influenced quite a bit by others (e.g., friends, family members, advisors, church leaders).	[]	[]	[]	[]	[]
I have a good handle on my finances and know what's available for charitable giving.	[]	[]	[]	[]	[]
Even if I make a generous donation, I don't think my charitable giving is good stewardship if it doesn't actually produce good results.	[]	[]	[]	[]	[]
It is very important to me to receive information from the organizations I contribute to, as to their results in making progress solving the problems/meeting the needs they are focused on.	[]	[]	[]	[]	[]
It is important to me that the nonprofits I support include me in conversations and communicate with me about my financial contributions.	[]	[]	[]	[]	[]

There are many reasons that motivate people to give financially. Please indicate how important each of the following have been to you in your practice of financial giving.

	Very important	Somewhat important	Not very important
To make a positive difference through your giving	[]	[]	[]
To feel connected to the people you are helping or those involved in the project you are funding	[]	[]	[]
To provide money to the organizations where you are personally committing your time	[]	[]	[]
To provide funding to organizations from which you also benefit (e.g., giving to arts organizations whose events you attend)	[]	[]	[]
You feel good when you give	[]	[]	[]
To have fun and share meaningful experiences with others with whom you are partnering in giving	[]	[]	[]
To "give back"	[]	[]	[]
To be obedient and honoring to God's word	[]	[]	[]

People are influenced to give financially in a variety of ways. Please indicate how much of an influence each of the following has been in shaping your financial generosity. (Choose "N/A" for "Not Applicable" if the reason described has not been part of your personal experience.)

	No influence	A little influence	A lot of influence	N/A
Personal spiritual disciplines (e.g., Bible study you've done, prayer)	[]	[]	[]	[]
Family values you grew up with	[]	[]	[]	[]
Having accountability with trusted friends/family members who ask you about your charitable giving	[]	[]	[]	[]
Biblical teaching on financial stewardship that you have heard	[]	[]	[]	[]
Growing in your conviction that all you possess is truly owned by God, and you are His steward	[]	[]	[]	[]
Gratitude – feeling blessed and wanting to "give back"	[]	[]	[]	[]
Knowing your church has high expectations for generous giving	[]	[]	[]	[]
Desiring to be a role model of giving in front of your children/family	[]	[]	[]	[]
Having learned to budget/plan finances for charitable giving	[]	[]	[]	[]
Being inspired by the example of generous Christians	[]	[]	[]	[]

People sometimes find that there are challenges to giving as much as they would like. For each challenge listed, please indicate whether it is a challenge you currently face, a challenge you have faced in the past but not now, or has never really been a challenge for you.

	Current challenge	Former challenge, but not now	Never really been a challenge
Skepticism or distrust of what the charitable gift will be used for	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of clarity about your purpose, passion or calling in giving	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fear that giving more may mean your own family won't have enough	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of financial planning or budgeting for giving	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consumerism/materialism	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of understanding of Biblical principles of financial stewardship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of unity with spouse or family members on matters related to giving	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accountability—no one asks you about your financial stewardship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having financial debt that limits your ability to give	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

There are many resources and experiences (e.g., books, organizations, conferences) that are helpful in growing your commitment to generous living. For each resource/experience listed, please indicate whether it has been very helpful, somewhat helpful, or not at all helpful. If you have not used a particular resource please select “not used.”

	Very helpful	Somewhat helpful	Not at all helpful	Not used/ Not applicable
Being personally exposed to needs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Crown Ministries' books, conferences, teaching materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Being personally involved with/volunteering in charitable organizations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dave Ramsey's "Financial Peace University" materials/teaching	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Generous Giving's materials (conference, website)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your financial advisor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
National Christian Foundation's resources	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Participating in a "Giving Circle"	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Participating in a joint giving project with family members or friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preaching/Teaching/Classes at your local congregation on financial stewardship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
"Purpose-Driven Life" resources, books, teaching	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Randy Alcorn's books, teaching	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ron Blue's books, teaching	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spiritual Gifts discovery tools/classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Gathering (conference, web resources)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Teaching, books, materials, and advice provided by a ministry or non-profit about giving, financial matters, and Biblical stewardship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

There are many resources that may be helpful in making decisions about giving your time and money. Please indicate how interested you are in using each of the following resources.

	Not very interested	Somewhat interested	Very interested
Guidance on determining which charitable organizations are the most likely to produce good results	[]	[]	[]
Guidance on raising generous children	[]	[]	[]
Guidance for preparing your heirs for generosity	[]	[]	[]
Opportunities to volunteer using your specific vocational skills/expertise	[]	[]	[]
Guidance on planning your finances so as to maximize your giving	[]	[]	[]
Guidance for discovering or clarifying your own sense of purpose, passion, and calling	[]	[]	[]
Meeting with leaders of charitable organizations to better understand their needs and opportunities for you to make a difference	[]	[]	[]
Opportunities to visit/see local or international ministry work "in the field"	[]	[]	[]
Opportunities to partner with friends or family members in a giving project	[]	[]	[]
Guidance in preparing a family or personal giving plan	[]	[]	[]
Guidance about financial and giving issues important during life transitions such as marriage, widowhood, divorce, retirement, and end-of-life	[]	[]	[]

Which of the following terms best describes your religious affiliation?

- ☐ Evangelical
☐ Protestant
☐ Catholic
☐ Pentecostal/Charismatic
☐ None of the above

How often do you pray?

- ☐ Several times a day
☐ Once a day
☐ Several times a week
☐ Once a week
☐ Less than once a week
☐ Never

How often do you attend religious services?

- ☐ Never
☐ Less than once a year
☐ Once a year
☐ Several times a year ()
☐ Once a month
☐ 2-3 times a month
☐ Nearly every week
☐ Every week
☐ More than once/week

How often did you read the Bible in the last year?

- ☐ Several times a day
☐ Once a day
☐ Several times a week
☐ Once a week
☐ Less than once a week
☐ Didn't read from the Bible last year

How important is it to do the following if one wishes to be a good person?

	Very important	Somewhat important	Not very important	Not important
Actively seek social and economic justice	()	()	()	()
Have faith in God	()	()	()	()
Take care of the sick and needy	()	()	()	()
Teach others your morals	()	()	()	()
Convert others to your religious faith	()	()	()	()
Serve in the military	()	()	()	()
Consume or use fewer goods	()	()	()	()

How important do you think it is to follow faithfully the teachings of your church on a scale from 1 to 5 where 1 means very unimportant and 5 means very important?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Would you say that you look to God for strength, support, guidance...

☐ A great deal
☐ Quite a bit ☐
Somewhat

☐ Not at all
☐ Don't know ☐
Not applicable

Please indicate your level of agreement with this statement:

I try hard to carry my religious beliefs over into all my other dealings in life.

☐ Strongly agree
☐ Agree
☐ Disagree

☐ Strongly disagree
☐ Don't know
☐ N/A

In what year were you born? How _____

would you describe your race?

☐ White
☐ Black/African-American
☐ Asian

☐ Native Hawaiian/Other Pacific Islander
☐ American Indian/Alaska Native
☐ Something else

Was your total family income last year under or over \$100,000?

☐ Under \$100,000 ☐ Over \$100,000

In which of these groups did your total family income, from all sources, fall last year before taxes?

☐ Under \$29,999
☐ \$30,000 - \$39,999
☐ \$40,000 - \$49,999
☐ \$50,000 - \$59,999

☐ \$60,000 - \$69,999
☐ \$70,000 - \$79,999
☐ \$80,000 - \$89,999
☐ \$90,000 - \$99,999

Copy of In which of these groups did your total family income, from all sources, fall last year before taxes?

☐ \$100,000 - \$109,999
☐ \$110,000 - \$119,999
☐ \$120,000 - \$129,999
☐ \$130,000 - \$139,999
☐ \$140,000 - \$149,999
☐ \$150,000 - \$174,999

☐ \$175,000 - \$199,999
☐ \$200,000 - \$224,999
☐ \$225,000 - \$249,999
☐ \$250,000 - \$274,999
☐ \$275,000 - \$299,999
☐ Over \$300,000

Approximately, what percentage of your total income did you give to charity this past year? _____

What is the highest grade of school or year of college you have completed?

☐ Less than high school
☐ Some high school
☐ High school diploma

☐ Some college/2-year degree/Associate's degree
☐ College graduate/Bachelor's degree
☐ Post graduate degree

What is your current employment status?

☐ Full-time, 35 or more hours per week
☐ Part-time, 34 or fewer hours per week
☐ Retired
☐ Homemaker, not employed outside the home

☐ Student not working
☐ Unemployed
☐ Other

In the past few years, have you seen your income:

☐ Increase ☐ Stay the same ☐ Decrease

Do you have any children (ages 0-18) currently living in your home with you?

☐ Yes ☐ No

What is your current marital status?

☐ Single, never married
☐ Divorced
☐ Separated

☐ Widowed
☐ Married

Endnotes

1. Debra Mesch, *Women Give 2010: New Research About Women and Giving* (Indiana University Center on Philanthropy, 2010). Mesch's study looked at female-only headed households (singles, widows, divorcees) and male-only headed households. She found that women at virtually all income levels give more to charity than men, even after controlling for effects of income and education.
2. Liza Mundy, "Women, Money and Power," *Time* (March 26, 2012), p. 30. Mundy also reports that women make up nearly 60 percent of U.S. college students and earn the majority of doctorates and master's degrees.
3. "Women's Wealth and Philanthropy," Virginia Tech Women in Leadership and Philanthropy. <http://www.wlp.givingto.vt.edu/wealth/index.html>
4. Chris Willard, "Generosity Becoming a Fundamental Spiritual Discipline for Churches," Leadership Network, 2011, p. 4. http://lead-net.org/resources/download/generosity_becoming_a_fundamental_spiritual_discipline_for_churches
5. The survey relied on self-reported data. Given that overall the median income range of respondents was between \$70,000-\$79,000, and the median total charitable giving amount was \$5,500, it may be that a more accurate estimate of the annual average percentage giving by respondents was in the 7 percent range rather than 10 percent. Even if this is so it still significantly exceeds the nationwide average giving percentage.
6. Arthur C. Brooks, "A Nation of Givers," *The American* (American Enterprise Institute, Mar-April 2008). <http://www.american.com/archive/2008/march-april-magazine-contents/a-nation-of-givers>
7. This difference is statistically significant and holds when controlled for age. However when controlled for income it was not statistically significant at all income levels.
8. "Carol Adelman on The O'Reilly Factor: How Does U.S. Aid Stack Up?" (Hudson Institute, January 3, 2005). http://acc.hudson.org/index.cfm?fuseaction=publication_details&id=3585 For detailed information on U.S. private charitable giving abroad see *The 2011 Index of Global Philanthropy and Remittances*, (Hudson Institute, Center for Global Prosperity, 2011). <http://www.hudson.org/files/documents/2011%20Index%20of%20Global%20Philanthropy%20and%20Remittances%20downloadable%20version.pdf>
9. Arthur C. Brooks, *Who Really Cares: The Surprising Truth About Compassionate Conservatism* (New York: Basic Books, 2006), p. 34.
10. Ibid., p. 35.
11. Christian Smith and Michael O. Emerson with Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money*. (New York: Oxford University Press, 2008.)
12. Ibid., p. 29.
13. Ibid., p. 43.
14. Debra Mesch, "Women and Philanthropy: A Research Review," Women's Philanthropy Institute, Center on Philanthropy, Indiana University, April 2009, p. 1. <http://www.philanthropy.iupui.edu/womensphilanthropyinstitute/research/LiteratureReview/>
15. Mesch, "Women and Philanthropy: A Research Review," p. 7.
16. Chris Willard, "Generosity Becoming a Fundamental Spiritual Discipline for Churches," Leadership Network, 2011, p. 4.
17. Partners included: Kaleo-Indianapolis and Kaleo-Columbus; the National Christian Foundation; World Vision; The Seed Company; Biola University; and Campus Crusade.
18. See, for example, Renè Bekkers and Pamala Wiepking, "Generosity and Philanthropy: A Literature Review," (Science of Generosity, 2007). http://generosityresearch.nd.edu/assets/17632/generosity_and_philanthropy_final.pdf
19. P.H. Parsons, *Women's Philanthropy: Motivations for giving*. Unpublished 2004 doctoral dissertation. Retrieved from ProQuest Doctoral Disserta
20. In addition, we found statistically significant differences in the levels of charitable giving between respondents who reported that they were "volunteering to their maximum capacity" and respondents as a whole. Among the former, 4.9 percent gave over 30 percent of their income to charity whereas only 2.21 percent of "all cases" were giving that much. The "maximum volunteers" were also roughly 2 percentage points more likely than respondents overall to be giving 20-29% of their income to charity and 8 percentage points more likely to be giving 15-19% of their income to charity.
21. Arthur Brooks, "A Nation of Givers," *The American* (American Enterprise Institute, March/April 2008). <http://www.american.com/archive/2008/march-april-magazine-contents/a-nation-of-givers>.
22. Independent Sector's study, *Giving and Volunteering 2001*, concluded that households earning less than \$25,000 per year gave away an average of 4.2 percent of their incomes while those with earnings of more than \$75,000 gave away 2.7 percent. See *Giving and Volunteering 2001* (Washington, DC: Independent Sector, 2001), p. 30.

23. <http://www.womenscolleges.org/files/pdfs/womengive2010report.pdf>
24. Raymond Flandez, "Women Give to Same Causes as Men, Study Finds," *The Chronicle of Philanthropy* (Dec. 9, 2010). <http://philanthropy.com/blogs/prospecting/women-give-to-same-causes-as-men-study-finds/28066>
25. Studies have revealed a number of additional differences in the giving practices of men and women. For example, women are more likely than men to give to human services, children, and health-related charities (e.g., Einolf, 2006; Marx, 2000; Midlarsky & Hannah, 1989; Piper & Schnepf, 2008). Women are also more likely to give specifically to educational causes than men (e.g., Einolf, 2006; Piper & Schnepf, 2008; Rooney, Brown, & Mesch, 2007). Men are less likely than women to cite religious motives for charitable giving (Van Slyke and Brooks, 2005). Additionally, women, more than men, give out of a sense of duty (Kottasz, 2004). These findings are summarized in "Women and Philanthropy: A Research Review" by Deborah Mesch, Women's Philanthropy Institute, Center on Philanthropy, Indiana University, April 2009. http://www.philanthropy.iupui.edu/womensphilanthropyinstitute/research/LiteratureReview/docs/WomenAndPhilanthropy_ALiteratureReview.pdf
26. Whether this is a result of their gender or their religiosity is unclear, though.
27. "Tomorrow's Philanthropist," (Barclay's Wealth, 2009), p. 8. <http://www.barclayswealth.com>
28. Ibid.
29. Martha A. Taylor and Sondra Shaw-Hardy (eds.). *The Transformative Power of Women's Philanthropy*. New Directions for Philanthropic Fundraising, No. 50, Winter 2005, pp.74-77.
30. The five Christian giving circles were Dallas 110 Shares; Kingdom Investment Foundation; Women of Vision; The Giving Circle, Nashville; and SEEDS.
31. Angela Eikenberry, Jessica Bearman et al., *The Impact of Giving Together* (Forum of Regional Associations of Grantmakers, with the Indiana University Center on Philanthropy and the University of Nebraska at Omaha, 2007). http://www.givingforum.org/s_forum/bin.asp?CID=611&DID=25090&DOC=FILE.PDF
32. Ibid.
33. The online survey was administered by the Center for Marketing and Opinion Research in Akron, Ohio.
34. In 2001, research by Independent Sector concluded that the average household in the U.S. gave 3.1 percent of household income to charity. See *Giving and Volunteering 2001* (Washington, DC: Independent Sector, 2001). <http://www.independentsector.org/uploads/Resources/GV01keyfind.pdf>
35. http://www.baylorisr.org/wp-content/uploads/isr_wave22007_survey.pdf
36. The average U.S. household debt is 136 percent of household income. 47 percent of all U.S. families carry an installment loan and 46 percent carry a credit card balance. Robert O. Weagley, "One Big Difference Between Chinese and American Households: Debt," *Forbes* (June 24, 2010). <http://www.forbes.com/sites/moneybuilder/2010/06/24/one-big-difference-between-chinese-and-american-households-debt/>
37. This difference was statistically significant and holds when controlled for income, age, and marital status.
38. Very wealthy women did report giving a higher percentage of their income to charity. The median annual giving percentage reported by High Net Worth women (those with incomes over \$200,000 annually) was 12 percent, compared to 10 percent for respondents overall.
39. Generally, survey respondents had not used materials from these various groups. For example, 71 percent had not used resources from Crown Financial Ministries; 74 percent had not used Dave Ramsey's materials, 94 had not used National Christian Foundation's resources, and 88.5 percent had not used Generous Giving's resources. Roughly 85 to 90 percent of respondents had used Ron Blue's or Randy Alcorn's books. The percentages shown in Figure 15 are from the relatively small group of women who did report using these various materials.
40. <http://www.baylor.edu/content/services/document.php/33304.pdf>
41. See Sarah L. Eschholz and David M. Van Slyke, "New Evidence About Women and Philanthropy: Findings from Metro Atlanta," (United Way of Metropolitan Atlanta, March 2002) <http://aysps.gsu.edu/publications/womensphilanthropy.pdf> Dr. Sherman also received information through personal correspondence with Dr. Van Slyke.
42. http://corp.bankofamerica.com/publicpdf/landing/hnw-2011/Study_HNW_Womens_Philanthropy.pdf
43. Christian Smith and Michael O. Emerson, *Passing the Plate: Why American Christians Don't Give More to Charity* (Oxford University Press, 2008).
44. Ibid., p. 34.