



WOMEN DOING WELL

# DIRECTIONS IN WOMEN'S GIVING 2012

**A Women Doing Well Survey**  
Executive Summary

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*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.<sup>1</sup>
- 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.<sup>2</sup>
- 58% of college graduates in 2010 were women.<sup>3</sup>
- 60% of women work outside home; representing 66 million women of which 74% work full time.<sup>4</sup>
- 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.<sup>5</sup>
- In the majority of U.S. metro areas, single women make more per dollar than their male peers.<sup>6</sup>
- 13 million firms are led by women which combined generate about \$2.6 trillion in revenue and employ about 16 million people.<sup>7</sup>

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



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<sup>1</sup> 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

<sup>2</sup> *Financial Experience & Behaviors Among Women* (Prudential Research Study, 2010–2011).

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

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

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

<sup>6</sup> *Ibid*, p.30.

<sup>7</sup> *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.<sup>1</sup>

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.<sup>2</sup> 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."<sup>3</sup>

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."<sup>4</sup>

*"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.<sup>5</sup> This compares to average giving of 2.5 percent to 3 percent among American households.<sup>6</sup> 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.<sup>7</sup> 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.

# 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 through 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](http://www.womendoingwell.org). Take the assessment and see how your organization is doing. Download the Advisor or Ministry Check Up at [www.womendoingwell.org](http://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**   [info@womendoingwell.org](mailto:info@womendoingwell.org)   [www.womendoingwell.org](http://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 alongside 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 in-stitute. 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.

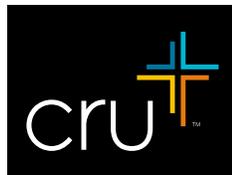
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## Endnotes

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://leadnet.org/resources/download/generosity\\_becoming\\_a\\_fundamental\\_spiritual\\_discipline\\_for\\_churches](http://leadnet.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.