

Gender differences in giving behaviour and the effect of household giving

Greg Piper and Sylke V. Schnepf

Extract of the forthcoming paper “Gender differences in charitable giving”.¹

Introduction

It is widely reported that women tend to be more likely to give to charity and that men tend to give more. We find in this paper that while the former is true, the idea that male donors tend to give more (based on higher mean amounts in survey data) does not reflect the overall giving patterns.

The default explanation of the disparity between the proportion of women and the proportion of men giving to charity is simply that women are more generous. Whether imagined as an inherent quality or the effect of socialisation, this assertion should be examined more closely. In this conference paper, we examine briefly the question of whether the apparent gender differences in charitable giving stem from household giving. All of the analyses in this paper are based on data from the CAF/NCVO Individual Giving Survey (IGS) of the years 2004/05 and 2005/06 comprising six rounds conducted between July 2004 and February 2006.

This conference paper is an extract of the paper “Gender differences in charitable giving”. This longer paper will present updated findings, drawing on a larger sample of 9 rounds of the Omnibus survey (by adding data from the financial year 2006/07, allowing almost 13,000 observations) and examines gender differences in giving in greater detail. In particular, we explore the impact of age, education and other background factors on gender giving, and do this separately for single people and married/cohabiting people. Furthermore, focusing on both the probability of giving and the amount given we examine whether gender differences remain once it is controlled for background characteristics like income, proxies for wealth, education and age.

Literature Review

The literature on the relationship between gender and charitable giving is diverse but still does not present a coherent picture of the situation. The more theoretical work has been done mainly in the US. The research is presented either in peer-reviewed journals or in reports designed for direct practical use in the voluntary and community sector. We draw on both of these sources in our review.

Women are playing an increasingly important role in philanthropy, as evidenced in a substantial research literature, particularly in the US. Indeed there is an entire issue of *New Directions for Philanthropic Fundraising* devoted to this topic, Taylor et al. (2005). While this is important from a fundraising perspective, large-scale philanthropy is outside the scope of this paper. Instead, we focus on charitable giving by the general population. In this context, a monthly gift of £100 is considered unusually high and the median gift among those who give in a specified month is £10 (see Pharoah et al. (2006)).

¹ Corresponding author Sylke V. Schnepf at Southampton Statistical Sciences Research Institute, University of Southampton: svs@soton.ac.uk.

Much of the academic literature is focused on specific elements of the debate rather than a broader overview. As such, we begin with voluntary sector research reports.

The CAF/NCVO *UK Giving* reports (Wilding et al. (2005) and Pharoah et al. (2006)) present brief analyses of gender patterns in giving for the corresponding financial years. In 2005/06, 61% of women and 53% of men gave each month, while the mean amount given by women is £25 per donor, men give £29 per donor.

A similar pattern is presented in Breeze et al. (2005), which reports that: “Girls were more likely than boys to have given to charity the last time they were asked (87% vs 74%)”. The research also identified that 62% of children had seen their mother give to charity, while only 42% had seen their father give, although the report also mentions that this is likely to be in part due to the fact that children typically spend more time with their mothers. The mother was found to influence the child’s giving behaviour while the father had no impact. However, details on the statistical significance of these analyses are not presented.

The focus of Andreoni et al. (2003) is the role of the household’s main decision-maker in the context of charitable giving. The study took place in Canada although we might expect the results to hold in a broader context. After identifying that preferences for giving are different for men and women in single-person households, the paper asserts that in married households, the giving tends to follow the husband’s preferences. The study also finds that when the wife is the decision-maker, she tends to distribute the donations over more charities, giving less to each.

In Wiepking et al. (2005) it is identified that traditional norms can play a significant role in financial decision making and “couples with more traditional values are more likely to have the husband decide rather than the wife.” The paper also identifies that “when religious affiliation is controlled for, it does not matter who decides.”

In all of this, there is the sense of a growing theory, but one which needs a substantial effort to bring together into a coherent whole. In the current paper, we aim to study various aspects of gender patterns, although the analyses will be developed in greater detail in a longer paper, which will further clarify the role of gender and offer a robust platform for further research.

The research in this paper is based on the CAF/NCVO Individual Giving Survey.

Methods

The CAF/NCVO Individual Giving Survey

Survey methodology

The CAF/NCVO Individual Giving Survey is run three times each year as a module in the Omnibus survey carried out by Office for National Statistics (ONS).

The ONS Omnibus Survey is carried out as a face-to-face survey using Computer Assisted Personal Interviewing. Respondents are asked about their donations to charity over the previous four weeks. The pattern of the questions is to ask about giving to a cause, then to ask the amount given by each method to that cause. (Lists of cause and method are provided below.) The ONS Omnibus Survey also includes a broad range of demographic questions, which are provided along with responses to

modules. We discuss the key methodological issues below; further details are available at www.statistics.gov.uk/about/services/omnibus.

Sample

The ONS Omnibus uses random probability sampling stratified by region, car ownership, socio-economic status and age. The sample is drawn from the Royal Mail's Postcode Address File (PAF) of 'small users'. The Omnibus sample taken from the PAF covers Great Britain but not Northern Ireland.

Only one person per household is interviewed. For the following analysis we use a weights correcting for the higher probability of people in small households being selected. For the 2005/06 data the Omnibus survey provides in addition a weight correcting for non-response bias. We did not use this non-response weight. However, we compared results for 2005/06 using both weights and differences observed were negligible.

We have merged data from six Omnibus modules that were conducted during the years 2004/05 and 2005/6. The total sample size is 9,050. The response rate in each survey round is between 55% and 60%.

The sample size of the main paper is higher since it includes also results from the financial year 2006/07.

Data cleaning

The raw data was carefully cleaned before analysis was carried out to remove obvious reporting/recording errors including money that had been fundraised through events being reported as individual gifts, and other anomalies. The cleaning procedure included the deletion of high value gifts that did not seem to be appropriate given the method of giving used. For example, an event gift of £2,000 is very likely to reflect giving from fundraising and not an individual gift and should therefore not be in the data set.² However, since mean amount given is around £30 per donor the deletion of extremely high gifts has an impact on mean amounts reported. We therefore predominantly discuss median amounts given that those are not sensitive to high value gifts.

Findings

General results

We begin with a descriptive analysis of the patterns of charitable giving for men and women. This presents the broad picture and is generally consistent across different surveys, although at this stage we do not give a more detailed statistical analysis. After this introductory analysis, we consider whether household giving might explain these patterns.

² The authors can provide on request information of the cleaning rules applied and the impact of different cleaning rules on results observed.

Table 1. Core data on giving behaviour, by gender

	% donors ³	Amount given per donor		Amount given per head	
		Mean	Median	Mean	Median
Men	50.4	29.39	10	14.82	0.50
Women	59.7	24.85	10	14.84	2.50
All	55.4	26.75	10	14.83	2.00

As expected, we find a higher percentage of donors for women than for men. The difference in giving proportions is significant at the 1% level.

When we look at the means, male donors appear to give more than female donors. In the survey data, this difference arises because of a greater percentage (but not absolute number) of male donors giving £50 or more. It is instructive to consider the median amount given among donors, which is not sensitive to the high values at the top of the distribution. The median is £10 for both men and women.

Despite the differences reported above, the mean amount *per head* is approximately the same for men and women. Of course, this figure conceals some interesting complexities. Although women are more likely to give and male donors appear to give more, we find that in looking at the mean amount given per head of population (and consequently, the total amount given by the male and female populations), these two differences effectively cancel each other out.

Giving by cause

The results up to now refer only to giving as a whole. We can also ask whether there are distinct gender patterns in the levels of support for different causes. It is important to note that, although we may discuss a choice of cause, this is not necessarily how it appears to a donor. A donor does not, of course, make a selection from a list of causes. Rather, the cause a person supports arises from a combination of personal motivations, marketing activity and chance events.

Table 2 presents descriptive data suggesting the differences in the choice of causes of men and women.

³ This gives the percentage that gave in the four weeks prior to the survey interview.

Table 2. Different preferences for causes by gender, % donor

	Men	Women	Ratio
Animal	6.0	9.3	1.6
Hospital	11.4	15.9	1.4
Children	11.6	16.0	1.4
Elderly	3.6	4.9	1.4
School	3.9	5.3	1.4
Disability	6.2	8.1	1.3
Medical research	18.4	24.2	1.3
Homeless	4.4	5.7	1.3
Overseas	9.1	11.5	1.3
Mental Health	3.5	4.3	1.2
Religious	6.0	7.1	1.2
Conservation	2.6	2.9	1.1
Other	6.8	5.6	0.8
Arts	0.6	0.4	0.7
Sports	2.2	1.3	0.6
All	50.4	59.7	1.2

Note: data are sorted by the “% giving” ratio for each month. This is the ratio between the percent of women giving to a cause and the percent given by men.

We find that the percentage of female donors is significantly⁴ higher than that of male donors for almost all causes. Gender differences in the percentage giving are highest for causes related to animal welfare. The percentage of donors for that cause is about 60% higher for women than for men. In absolute terms, 3% more women than men give to that cause. Also for children, the elderly, education and schools the percentage of women's donors compared to men's is about 40 % higher. Gender differences however are very small for causes related to the environment, religious organisations and mental health.

Those causes for which men appear to be more likely to give (Arts, Sports and “Other”) attract relatively few donors overall so even if a statistically reliable conclusion could be drawn, it would have little impact on the overall patterns of giving. Nevertheless, within these specific areas, the possible greater involvement of men is noteworthy and further carefully targeted research on the demographics and motivations of these donors would be rewarding.

Looking at the mean amounts given per donor (results not reported), we find that for almost all causes women give lower or similar amounts to those of men per donor. However, these differences are not significant, except for religious organisations, for which male donors give significantly more than female donors (£46 compared with £28).

In addition to the differences in giving proportions and amounts, we also find that men and women have a different profile when we look at the number of causes supported.

⁴ Based on three years data, the association between donors and gender is significant at the 1 % level for all causes except mental health, other causes, environment and arts causes.

Table 3. Number of causes given to by donors of different gender

	Percentage giving to different numbers of causes				Total
	1	2	3	4 or more	
Men	53	25	11	11	100
Women	46	27	14	13	100
Total	49	26	13	12	100

We find that women on average give to more causes. In the survey data, 53% of male donors support only one cause, compared with 46% of female donors. This contributes to the higher percentage of female donors giving to particular causes. In addition, this means that women tend to give smaller individual gifts since they distribute the total amount given among more causes. Note that, although this seems likely, it is not certain: the IGS records the total amount given by each method to each cause but does not record the exact number of gifts.

Household giving

The Omnibus module on charitable giving aims at measuring individual giving. In particular, it asks each individual how much they gave to specific causes. This assumes that there is for all people a concept of individual giving. This might not be true. Couples living in one household might very well decide together about their household spending and this spending might also include giving to charitable causes. As such both the decision to give and the amount given may derive from the household and not individual. The core question is whether people report household gifts which they would not have made as an individual (meaning the person might not have been a donor in the first place). Similarly we can ask whether the amount reported includes household giving, potentially increasing the apparent level of giving.

Regarding the examination of gender differences, this problem of household vs. individual giving is only of importance if one gender is more inclined than the other to report household giving. The patterns observed in the data so far could result from women reporting more household giving.

One way of exploring these issues is to compare married/cohabiting people with single people. To consider the idea that women may be more likely to report household giving, we note that, according to Andreoni et al., in negotiating household giving, “married couples tend to resolve these conflicts in favour of the husband’s preferences”.⁵ This implies that if women are indeed more likely to report household giving as their own, the preferences of causes for household giving would differ for married and single women, as giving is diverted towards the husband’s preferences.

The remainder of this conference paper explores this issue. As an aside, this analysis also raises the question of whether the notion of “individual giving” makes sense at all.

Before presenting this analysis, it is important to be clear that a comparison of married/cohabiting and single people is complicated by the fact that other aspects of life stage (such as income, wealth or house ownership) might also be expected to

⁵ It should be noted that this study was based in the USA. As such, we must be cautious in using this to make conclusions about giving in the UK. Nevertheless, we suggest that the patterns will not differ radically. A similar study based in the UK would be of value.

influence giving behaviour. As well as matters of income, there are natural ways in which a person's personal circumstances might influence their choice of charitable cause. For example, we might expect the pattern of giving to schools or children's charities to change once a person has children. Similarly, an older person might have a greater awareness of health issues and this might lead to an increase in giving to medical research or healthcare organisations. As a final example of these differences, we might also expect differences in attitudes, which may be manifested, for example, by the finding that, men are nearly twice as likely to support religious organisations if they are married or cohabiting.

The gender differences among single people are broadly similar to those among married/cohabiting people.

Table 4. Percent donors for married/cohabiting and single people

	Married / cohabiting			Single			All
	Men	Women	Ratio	Men	Women	Ratio	Ratio
Animal	6.4	9.3	1.5	5.2	9.2	1.8	1.6
Schools	4.4	6.5	1.5	3.0	3.3	1.1	1.4
Children	12.1	17.5	1.4	10.5	13.6	1.3	1.4
Hospitals	13.1	17.5	1.3	7.9	13.2	1.7	1.4
Elderly	4.0	5.3	1.3	3.0	4.3	1.4	1.4
Disability	6.3	8.7	1.4	5.8	7.2	1.2	1.3
Medical research	19.2	25.6	1.3	16.6	21.9	1.3	1.3
Overseas	9.5	12.4	1.3	8.5	10.2	1.2	1.3
Homeless	4.1	5.3	1.3	4.9	6.3	1.3	1.3
Health care	3.7	4.4	1.2	3.0	4.1	1.4	1.2
Religious	7.4	7.5	1.0	3.4	6.5	1.9	1.2
Environment	2.9	3.1	1.1	2.0	2.5	1.3	1.1
Other	7.2	6.0	0.8	6.0	5.0	0.8	0.8
Arts	0.6	0.5	0.8	0.6	0.4	0.7	0.7
Sports	2.5	1.7	0.7	1.5	0.6	0.4	0.6
All	50.9	59.8	1.2	47.5	59.1	1.2	1.2
Observations used	2358	2571	4929	1630	2491	4121	9050

As with the overall population, the pattern of women being more likely to give can be seen in both the single and the married/cohabiting populations. In addition, the ratios of giving are very similar between married/cohabiting people and single people, indicating that it is not household giving that leads to a higher percentage of female donors.

Gender differences in giving conditional on individual characteristics

Up to now we have presented straightforward descriptive results. In the main paper we go beyond this to examine whether women are still more likely to donate to charities once differences in their background characteristics (such as income or

education) are taken into account.⁶ We do this separately for cohabiting/married people and single people. We find that even when factors such as income and education are taken into account, gender persists as an important predictor of giving behaviour.

One interesting finding in Table 4 is that single women appear almost twice as likely to give to religious and animal causes than single men. This might be due to the quite different composition of these two groups, aside from the defining characteristics. Using data for all three years of the survey, we see that more than a quarter of single women are above 64 years old, while only 15% of single men are in this age group. In addition, more than 50 % of these women are living alone but only 30% of the men. If giving is positively associated with higher age and living alone, gender differences found for single people could be due solely to these compositional differences between men and women.

We therefore examine whether the gender differences in the probability of giving to both causes changed once it was controlled for different background characteristics (like income, wealth, age, living alone and education). Regarding giving to animal charities, the ratio would stay very similar if male and female singles had the same composition in terms of age, income and education. For giving to religion, the ratio would decrease slightly if different compositions of single men and women are taken into account.

Results based on three year data show that women's probability of being a donor is relatively similar unconditional and conditional on a combination of individual characteristics.

In addition, we examine whether the amount given is significantly different at differing percentiles of the distribution between women and men.⁷ This allows us to examine giving amounts in a way that is not distorted by the relatively few high-level donors.

Gender differences for married people are insignificant for most of the regressions we run. However, single women donate significantly more money than men. This result was robust at different parts of the distribution of amounts given. These results are explained in greater detail in the forthcoming main paper.

Conclusions

A number of interesting points have arisen from this analysis. Although we explore this in greater detail in the full paper, we present now a summary of the key findings.

- Women are significantly more likely than men to give to charities.
- The focus on mean amounts given is problematic due to the high skew of data. In general we do not find any gender difference in median amount given.
- Gender differences found could be in general due to gender differences in reporting household giving. Examining results separately for married and cohabiting people and for single people demonstrates that the gender pattern on the percentage of donors remains relatively stable. This indicates that

⁶ We first use a logistic regression model with the dependent variable being giving status (to all causes and specific causes) and the independent variable being gender. Results for this regression model capture descriptive unconditional results. In a second model, we add control factors such as income, proxies for wealth, education and occupation. We then compare the gender coefficient of the unconditional and conditional models. Results are described in the full paper.

⁷ For this, we use quantile regression.

gender differences observed do not merely derive from the reporting of household giving.

- Women tend to give to more causes than men.
- Women and men have different preferences for causes. Women are more likely to give to animals (and this gender difference is greater for single people and not only due to compositional differences between single men and women). In addition they also give more to charities concerned with education and the elderly.
- Gender differences in the percent of donors are not due to background factors as such as income or education.
- There are no significant differences in median amount given between married and cohabiting women and men. This remains true when we control for factors like income and wealth.
- For single donors we find that women give higher amounts than men conditional and unconditional on background characteristics.

The last results stem from the forthcoming paper “Gender differences in charitable giving”.

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