

BY MARY WANSER

here is "nowhere on earth where women are equal to men," according to the Bill and Melinda Gates Foundation. And that holds fast in the realm of charitable giving. Studies across geography, races, generations, and economy overwhelmingly show a gender disparity in philanthropy.

THE GAP

"Women are at the forefront of philanthropic engagement and impact." That's a key finding from a study conducted in 2018 of wealthy American donors by U.S. Trust (now Bank of America) in partnership with the Indiana University Lilly Family School of Philanthropy. And this is not a new reality.

A 2010 headline from The Chronicle of Philanthropy out of Washington D.C. reads, "Most Women Give More Than Men, New Study Finds." The study referred to was one of the first conducted by the IU Lilly Family School in its gender series on giving. After surveying 8,000 American households, it found, "Women at every income level give to charity more often than men do—and they tend to donate more money on average than their male counterparts." In fact, widowhood is the only time when women do not donate more than men, and at that time, females are known to fall behind males only by 6%.

The Women's Philanthropy Institute (WPI), an Indianapolis nonprofit organization at the IU Lilly School, has been conducting rigorous nationwide research over the course of several years. It began in 2010 and by 2014 was funded in part by a \$2.1million multi-year grant from the Gates Foundation. WPI's ongoing studies are published as the Women Give series, now reporting on multiple studies per year, not only annual reports.

Each year, a different aspect of gender and philanthropy is viewed, including delving deeper into previous research that counted couples as a single unit when looking at household giving and, instead, considering other contributing factors to how, how much, and where a household gives to charity. WPI found that the gender of the partner leading the decision-making matters.

Beyond America's borders, in countries with developed economies, the story is the same. One example is that in 2017, the Institute of Fundraising based in the UK conducted a survey that revealed 54% of women had given to charity in the prior year and only 40% of men.



A gender lens to better understand

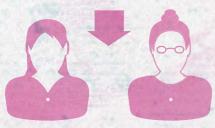
WHERE HOW

AND WHY

women and men give differently.

DEMOGRAPHICS

Who is philanthropic, and how do factors such as age, family dynamics, marital status, and income affect giving by women and men?



WOMEN ACROSS GENERATIONS

Are more likely than men to give.



MOTIVATIONS

WHY do women and men give, and how do these motivations influence their giving?



WOMEN
Giving is based on

based on

Empathy
FOR OTHERS



Giving is often more about

Self

THE DIFFERENCES

Women not only only give more and give more often than men, WPI concluded, "Women and men give differently." Nationally, women tend to give for reasons of sentiment and spontaneity while men tend to strategically plan their giving. The Institute partnered with the YWCA and Facebook to spotlight stories of individual women philanthropists, showing that in addition to their testimonies, females tend more so than males to donate their time and talent, not only their treasure, in an effort to improve life around the world. These statistics counter the generally held vision that philanthropy conjures—that of old, wealthy, white men donating large sums of money. The Chicago women profiled in the videos posted on YouTube dispel that myth, showing that every day, middle class folks, more women than men, are givers. And that phenomenon unfolds beyond America's borders as well.

The trend in gender differences in giving is a global one according to Andrea Pactor, associate director of WPI. "Men are from Mars, and women are from Venus," said John Gray, relationship counselor and author, in 40 different languages in the 1990s while selling more than 15 million copies of his book published by that name. The worldwide gender disparity, research shows, is so when it comes to charitable giving, even here at home.

"Men and women give differently in Northeast Florida," said Joanne Cohen, vice president of Philanthropic Services at The Community Foundation (TCF) based in Jacksonville. This comes from an organization that serves 13 local counties and works with couples as well as singles, "connecting people to the things they're passionate about." The Community Foundation has giving circles, individual contributors, and family funds. They know the nonprofits, the needs of the community, and the donors. They have a front-row view of the topic.

Locally, the gender difference is seen in the how women give, not necessarily in the how much. There's a difference between the sexes in how they choose to be engaged. "Women prefer multi-level engagement," noted Cohen. Most women would rather not only write a check; they want to meet the people they help and discuss it with their friends. Cohen's observation is that the more women learn, the more they talk. The more they talk, the more they get involved. The more they get involved, the more they care. And so on.

"Women are not reactionary in their giving, but yes, they are more empathic than men," Cohen said. For example, if a woman gives to a cause providing school-aged children access to mental health counseling, that woman probably has a personal connection to a school-aged child in need of mental health counseling. "Women will ask questions and talk about it."

Conversely, "Men take different things into consideration when giving," Cohen said. Yes, men care about the causes they give to, "but the giving is more a transactional event," she said. "They don't necessarily want an ongoing personal connection to those they're helping." She went on to say, "Women are more experiential than I tend to see men."

Cohen pointed out, "Giving together is a trend" for women. In fact, 70% of all United States giving circles' membership consists of a female majority, the Collective Giving Research Group reported in 2016. A local example of this collective giving is the Women's Giving Alliance (WGA), an initiative of The Community Foundation. A network of individual women who pool their gifts, and it is The Community Foundation's largest giving circle with 478 members. And women, whether in circles or not, tend to spread their giving among several organizations in a variety of charitable subsectors, research shows. In contrast, men's giving is more concentrated.

Pactor found that not only do many women like to give in community with other women, while men are more individual givers, but also that "self-interest tends to be the motivation" for men's giving. "If it's good for them, men are more inclined to engage in it," she said, and she referenced the Poverty Relief Experiment conducted a few years ago (not by WPI), which found that men resonated with the message "opportunity to strengthen your community." That message did not resonate so much with women because they generally engage more in causes that are for the good of others before considering themselves, Pactor said.

Pactor's perspective can be juxtaposed with feedback from the 2019 Individual Giving Survey conducted by the Florida Nonprofit Alliance (FNA) in partnership with the Florida Department of Agriculture and Consumer Services (FDACS). Although results were not sorted by gender, a point of interest is that of the 3,782 full-time and parttime Florida residents who responded to the survey for the sake of research about their giving habits, 60% were female, and 40% were male. More glaring is that for this article about gender differences in giving, of the nine women contacted for comment, seven responded, while six of the six local men who were contacted remained reticent. Could this be because the answering of personal questions would have involved a giving of time and the research would not directly benefit the men questioned but serve instead as information for the nonprofit field at large?

The United Way reported, "Women are more likely to volunteer and volunteer more hours than men." WGA President Mary Pietan said, "We find women tend to give more time than money." And that aligned with what the WGA tries to teach women in educational sessions on philanthropy. They inspire women to be strategic philanthropists and to invest in the lives of women and girls in

"Gender matters in philanthropy."

- Andrea Pactor, associate director, Women's Philanthropy Institute

Northeast Florida. Not many men contribute to WGA. When they do, "it is a gift in honor of their mothers or wives," Pietan said.

Pietan noticed locally that women's age is a factor in their giving. "Older women often have more discretionary money to give." Nationally though, WPI reported, "When gender and age are considered together, a unique pattern emerges where women seem to give consistently over time . . . Men, on the other hand, give less when they are younger." Head-to-head though, again the research shows that women are more likely to give than their male counterparts across generations, although Gen-X tends to be the exception. In 2012, WPI reported that Baby Boomer women (those born between 1946 and 1964) gave a whopping 89% more than men from the same generation.

When considering gender and marital status, Pietan said that if the women of WGA are married, she sees "a tendency to discuss their giving plans so that it fits into the family budget." Cohen agreed that married women tend to influence couples' philanthropic decisions more than their husbands do. She also said that single women are likely to give more than single men. "Never-married males are the least likely to give to charity than all other groups," WPI found. They also reported, "For women, marriage does not have a significant impact on overall charitable giving." So, when a woman gets married, if she's responsible for the giving decisions, the couple will give more as compared to a couple whose giving decisions are made by the male partner, just as if they were single. On the flip side, "research shows that marriage makes men

more likely to give." Even though he's more likely to give as a spouse than when he was single, the couple's donation is predictably lower than if his wife were the deciding spouse.

A 2019 report in the Women Give series confirmed that when it comes to gender differences in giving, race plays no part. "Women are more likely to give across race and ethnicity."

Economic factors have not reversed the trend either. Over the past four decades, women's participation in the labor force along with their median earnings have risen. WPI found that a woman's increase in wealth makes her more likely to give to charity than her male counterpart.

From a variety of angles—geography, age, marital status, race, income—overall, women top men in their giving.







HOW do women and men give? Which platforms and approaches to they use when it comes to their philanthropy?



WOMEN LIKE TO

Give Collectively

Of giving circles are majority-women.

On every



MORE WOMEN GIVING MEANS MORE MONEY RAISED FROM WOMEN

CAUSES

Women tend to give more time than money.



Volunteer and volunteer more hours than men.

THE TERMS

At first blush, therefore, it may seem fair to label women as being more generous than men. But maybe it's a matter of terminology.

Steve Gunderson is former president of the Council on Foundations, an organization whose purpose since 1949 has been to promote, encourage, and enhance the public good through private giving. "Charity tends to be the emotional, immediate response which mainly focuses on rescue and relief, whereas philanthropy is more strategic and built on rebuilding," he said. "The main difference is that charity aims to relieve the pain of a particular social problem, whereas philanthropy attempts to address the root cause of the problem." Could it be then that the research, surveys, and studies that say women give more and more often than men are comparing apples to oranges? Could it be that women, in general, are charitable givers but men lean more toward being philanthropists?

"There is most definitely a difference

between charitable giving and philanthropy."

— **Mary Pietan,** President, Women's Giving Alliance

A case in point might be another finding in the Women Give series. "When the woman's income increases, the couple is more likely to give — and give a larger amount — to charities that provide basic human needs." But "male-deciding households are associated with lower likelihood of giving to basic needs organizations." Some might wonder if that's because men would rather give to causes that will address the roots of the lack of basic needs, to philanthropic endeavors by Gunderson's definition.

According to Cohen, the two terms, charity, and philanthropy, are used interchangeably. "They're basically the same thing," she said, but not exactly. She explained that charity is for more immediate relief. If someone is hungry, he's given food. If someone is cold, he's given a blanket. "But philanthropy is a much broader term." It "encompasses all of the assets a giver has to deploy," she said. For The Community Foundation, philanthropy is about the giving of the four T's: time, treasure, talent, and ties (meaning connections).

Pactor shared another definition of philanthropy – "voluntary action for the public good" – and it includes a fifth T—testimony. "Philanthropy is the broadest interpretation of giving, and it is a journey." In holds true of women who are in and out of the job market due to raising children at home. Although they don't necessarily have money to give consistently, but in those times, their giving shifts to sharing their time and talent until they're able to again share from their monetary treasure.

"There is most definitely a difference between charitable giving and philanthropy," Pietan said. The latter she sees as a more strategic form of giving that considers not only money but all forms of capital—things like intellectual knowledge, social networks, and the ability to influence. In fact, WGA involvement often leads to opportunities to serve on other nonprofit boards.

Regardless of which term is used, charity or philanthropy, both approaches are essential to the nonprofit sector, neither path is reserved for the wealthy, and there still exists a gender difference in the giving.

THE REASONS

The question then becomes why?

"Men and women tend to have different motivations for giving. One's not better than the other, simply different," Pactor said. She said she believes it's because "women are socialized to be caring and nurturing." In fact, she shared that studies show many women become entrepreneurs so that they will have the resources to affect the change they want to see. "From a motivation point of view, empathy matters," she said, noting that the data is the same as it has been in the past, but what's changed is the way we talk about it. "We're not trying to pit men against women," she confirmed. "But it's true, overall, that empathy is stronger among women than men."

"The old rule is that people give to people, regardless of gender."

- Rena Coughlin, chief executive officer, Nonprofit Center of Northeast Florida

Pactor's words echoed a survey released in 2016 by Fidelity Charitable, a 501(c)(3) public charity that touts being the nation's top grant maker, which states "Women are more empathic." The survey also spoke on women being fueled by community connection, stating, "Women report more connection with the emotional side of philanthropy than men, who tend to seek a more strategic approach."

Cohen seems to agree that women give from the heart, men from the head. "Philanthropy is all about connection, and women tend to want to be more connected," Cohen said. And that's by nature. It has to do with anthropology as well as psychology.

THE UPSIDE

The survey results and study findings presented in this article are academic, not opinionative. But it's important to bear in mind that not all men and all women fit into the models discussed here. There definitely are trends, but there are also exceptions. The conversation will be very different two decades from now, as gender lines continue to blur within cultures, Pactor said, adding that there's growth happening in identity-based giving, particularly mentioning the LGBTQ, Asian-American, and African-American communities.

Rena Coughlin, chief executive officer of the Nonprofit Center of Northeast Florida, concurred. "People give to people, regardless of gender."

Despite the differences in how and how much, the good news is that 98% of Florida adults ages 18 and older made charitable donations in the 12 months prior to FNA/FDACS's Individual Giving Survey that launched on May 15, 2019 and closed on August 15, 2019, and 59% of them regularly give to charities in Florida. More good news that came to light from the survey is that the FDACS is making tremendous efforts to prevent charity fraud—a fact that 60% of the responders had previously not been familiar with.

