

# **Who Decides and Why It Matters: Married Couples and Charitable Decision Making**

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Presentation by:

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# Overview and Significance of Research

- To understand the potential influence of other family members on household giving.
  - Men and women give differently when single, so what happens in marriage?
- To get a more accurate picture of household charitable giving.
  - How does decision-making within households influence the average amount of household charitable giving?
  - If we can predict who's in charge of the decision, does that help us to estimate how much will be given and where it will go?
- To help fundraisers to better target, solicit, and cultivate different donors.
- To better inform policymakers on charitable giving-related issues.

# Data

- **COPPS: 2005 *Center on Philanthropy Panel Study***
  - High response rate (95-97%);
  - Low rate of missing data (1.2%);
  - Designed to facilitate the recall of past giving.
- **Demographic data (controls):**
  - Household income and wealth;
  - Age, race, education, religious attendance;
  - # of children under 18 living in house, age of youngest child;
  - Length of marriage.

# Who Decides?

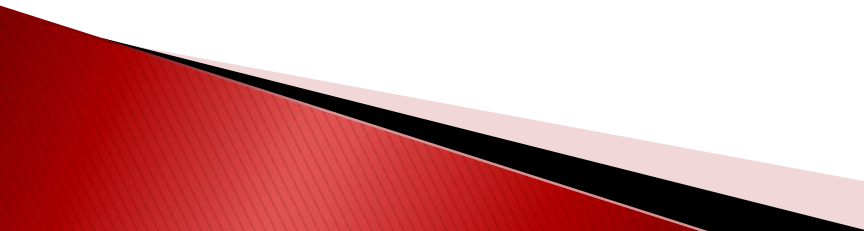
*Among U.S. households in which donating couples decide how much to give and to what causes, who is the primary decision maker?*

- **Sample:** 2,971 households (married couples only)
  - Husband deciding couples: 12%
  - Wife deciding couples: 27%
  - Jointly deciding couples: 50%
  - Separately deciding couples: 11%

# Which Decision Mode Means More Giving?

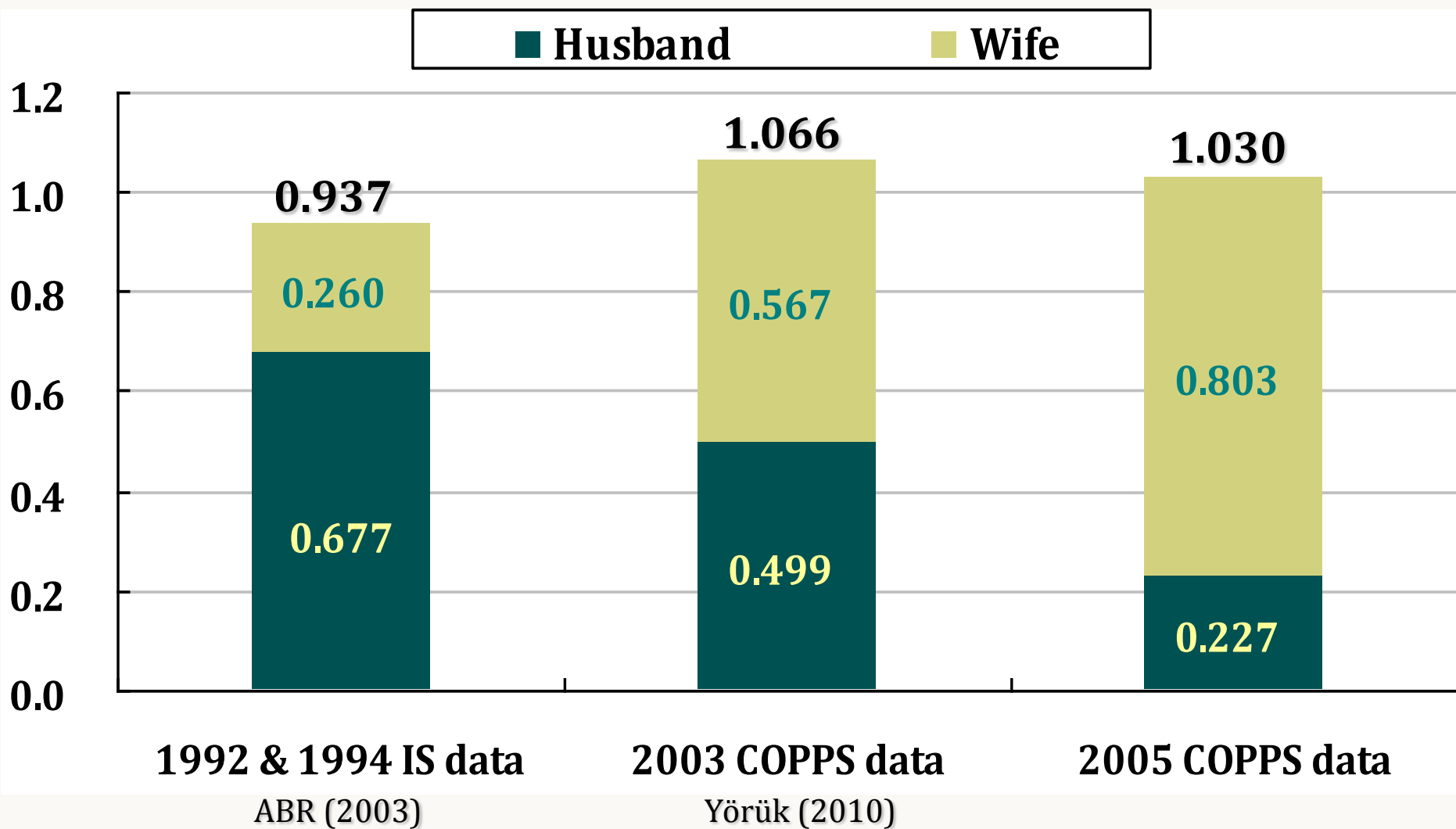
	Wife vs. Husband	Wife vs. Joint	Wife vs. Separate
All Charities	Husband, 14%*	Joint, 26%***	
Religion		Joint, 37%***	
Secular		Joint, 18%*	
Health		Wife, 27%***	
Education		Wife, 28%***	
Youth and family services		Wife, 17%*	
Basic necessities	Wife, 24%*		
Environment		Joint, 12%*	Separate, 33%***
Arts, culture, or ethnic awareness		Joint, 14%*	Separate, 23%***
Combined purposes			Separate, 29%**
International/ Peace			
Neighborhood / Community improvement	Husband, 33%***		
Other	Husband, 26%*		

# Do Wives & Husbands Give to Different Causes?

- ▶ ***The nurturer***: A household will give more to the needy, health, education and youth if the wife decides.
  - ▶ ***The citizen***: A household will give more to neighborhood and community causes if the husband decides.
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# Bargaining within Jointly Deciding Couples

## Bargaining Power of Husband vs. Wife



How is *POWER* determined?

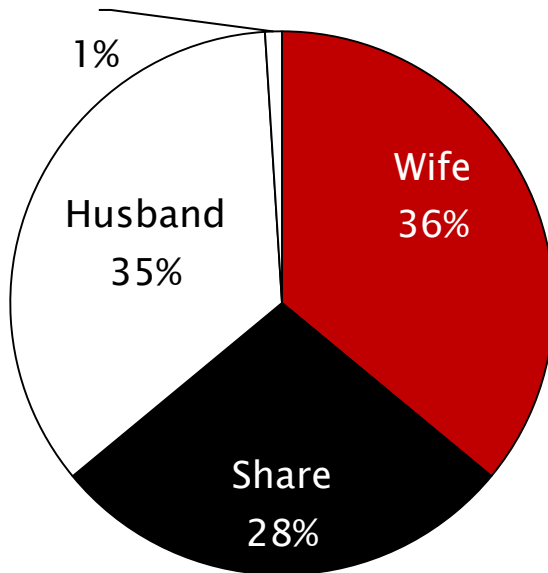
**EDUCATION**



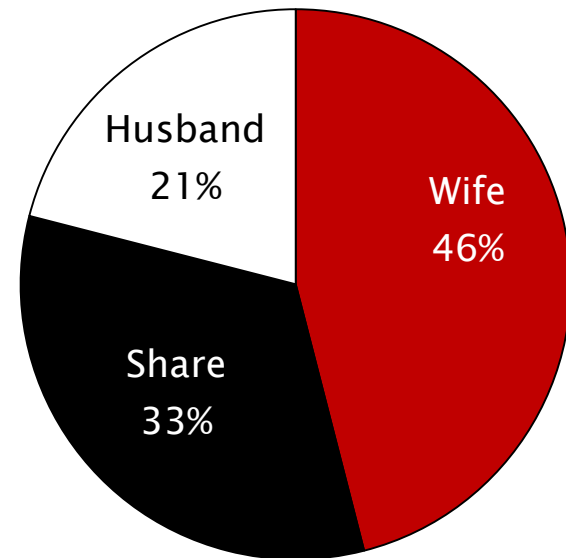
# Household *Financial Decision Making* by Married Couples

% saying which spouse usually has the final say when...

Husband earns more



Wife earns more

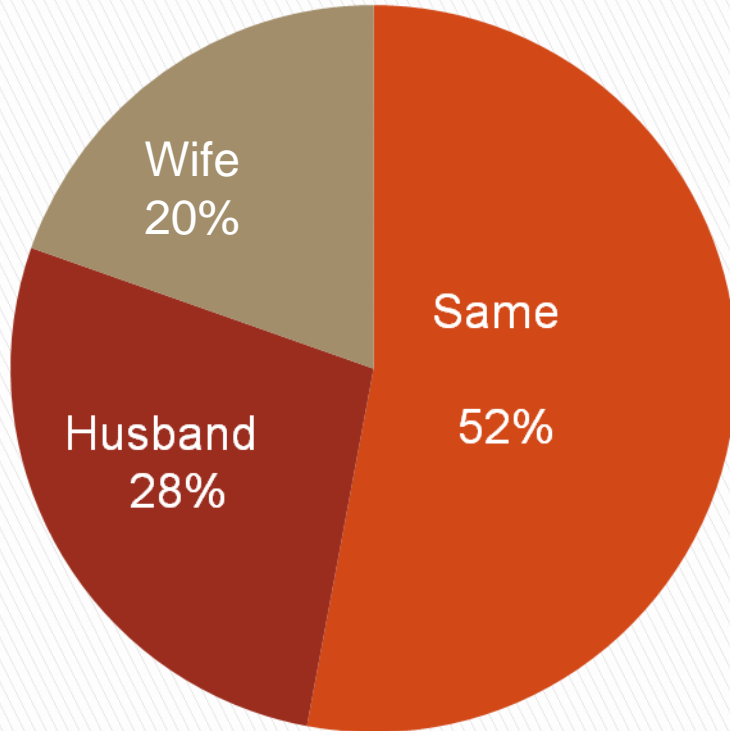


Source: Richard Fry and D'Vera Cohn, "Women, Men, and the New Economics of Marriage," Pew Research Center, January 2010.

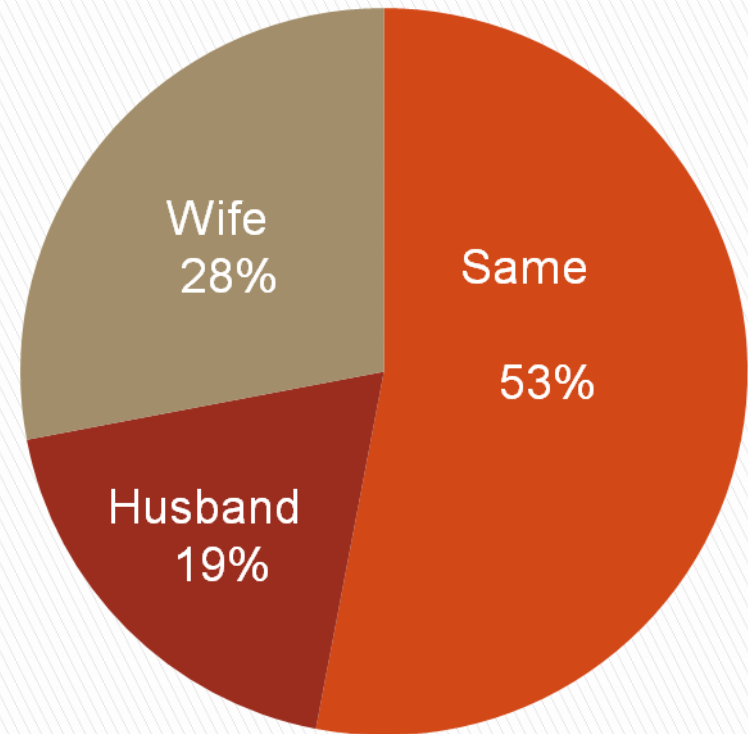
# The Rise of Wives, 1970-2007

## The More Highly Educated Spouse

1970



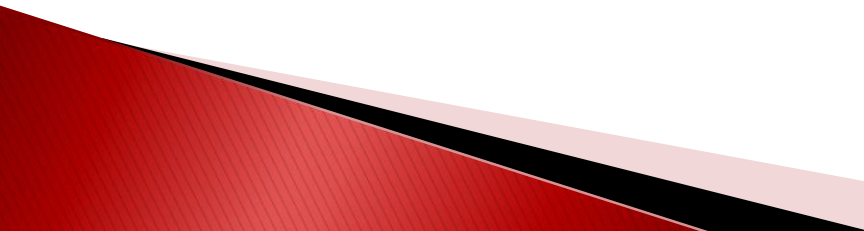
2007



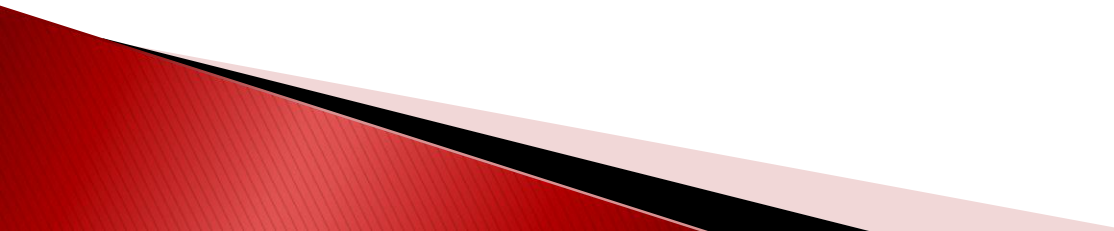
**Notes:** Includes only native-born 30- to 44-year olds.

**Source:** Richard Fry and D'Vera Cohn, "Women, Men, and the New Economics of Marriage," Pew Research Center, January 2010.

# Factors that Impact Household Giving

- Both husband's and wife's **educational** level impacts SECULAR giving positively.
  - Both husband's and wife's **religious attendance** impacts RELIGIOUS giving positively but has a small negative impact on secular giving.
  - Household **income** has a strong positive impact on RELIGIOUS and SECULAR giving.
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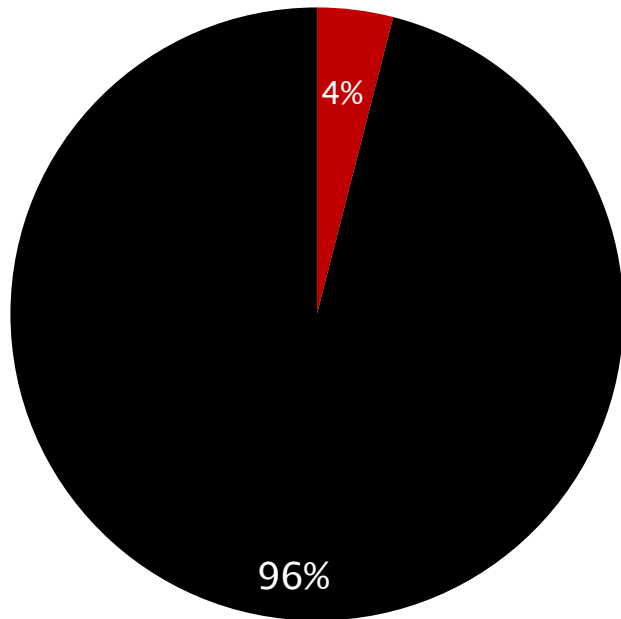
# Factors that Impact Household Giving

- **Wealth** has a small positive impact on SECULAR giving.
  - **Length of marriage** has a positive impact on RELIGIOUS giving but not on SECULAR giving.
  - The **number of children** has a positive impact on RELIGIOUS giving.
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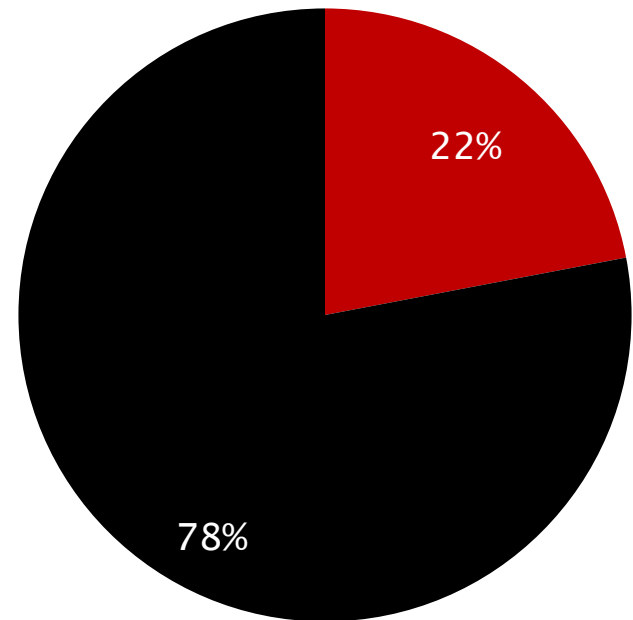
# The Rise of Wives, 1970 to 2007

Share of Husbands Whose Wife's Earnings Top His

1970



2007



Notes: Includes only native-born 30- to 44-year olds.  
Source: Richard Fry and D'Vera Cohn, "Women, Men, and the New Economics of Marriage," Pew Research Center, January 2010.

# For More Information

## **Women's Philanthropy Institute**

[www.philanthropy.iupui.edu/womensphilanthropyinstitute](http://www.philanthropy.iupui.edu/womensphilanthropyinstitute)

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