

# Who Decides and Why It Matters:

## Married Couples and Charitable Decision Making

**Debra Mesch**, Ph.D., Director, Women's Philanthropy Institute &  
Professor of Public and Nonprofit Management, School of Public and Environmental Affairs,  
Indiana University

**Eleanor Brown**, James Irvine Professor of Economics, Pomona College, CA

**Women's Philanthropy Institute**  
**at the Center on Philanthropy at Indiana University**  
<http://www.philanthropy.iupui.edu/womensphilanthropyinstitute/>

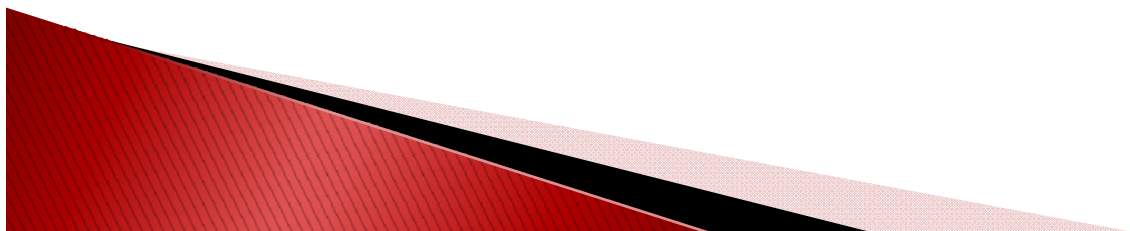
# Women's Philanthropy Institute at the Center on Philanthropy at Indiana University

---

The Women's Philanthropy Institute furthers the understanding of women's philanthropy through research, education, and knowledge dissemination.

## Examples:

- ▶ Convened first ever WPI Research Committee with IU faculty and academics from around the world
- ▶ Developed two-day curriculum on "Dynamics of Women's Giving"
- ▶ Developed online course with NYT Knowledge Network  
<http://www.nytimesknownow.com/index.php/women-and-philanthropy-the-time-is-now/>



# Overview

- Men and women give differently when single, so what happens in marriage?
- For married couples, the other spouse matters even when only one decides.
- 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?
- Is decision making influence in married couples changing, and if so how do we anticipate new charitable giving dynamics in the family?



# 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?

- Husband 12%
- Wife 27%
- Both husband and wife 61%

# When The Husband Decides...

**...does the wife still have influence?**

Yes, household giving increases with the wife's church attendance, and is higher if she is a college graduate.

# When The Wife Decides...

**...does the husband still have influence?**

Yes. Giving increases with the husband's church attendance, and is higher if he has more than four years of college education.

# When Both are Involved...

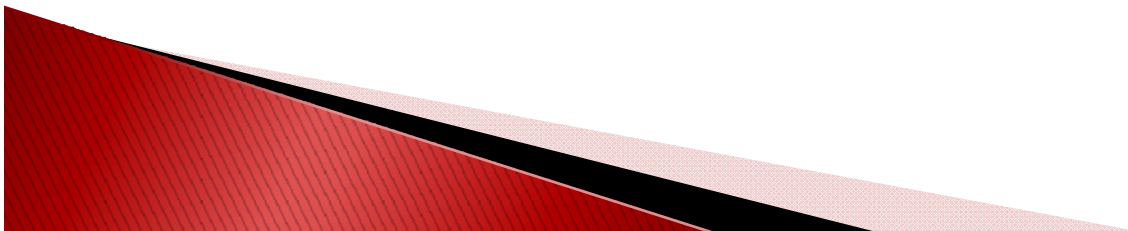
- ▶ More is given than when only the wife is involved;
- ▶ The amount given is sensitive to the husband's education level generally;
- ▶ The amount given is sensitive to the wife's education only if she has more than four years of college.

# Findings from Focus Groups

- ▶ Decision-making about charitable giving is not that different from decision making about other household budget items.
- ▶ Recurring gifts are normally discussed; irregular giving opportunities, however, are often handled independently.

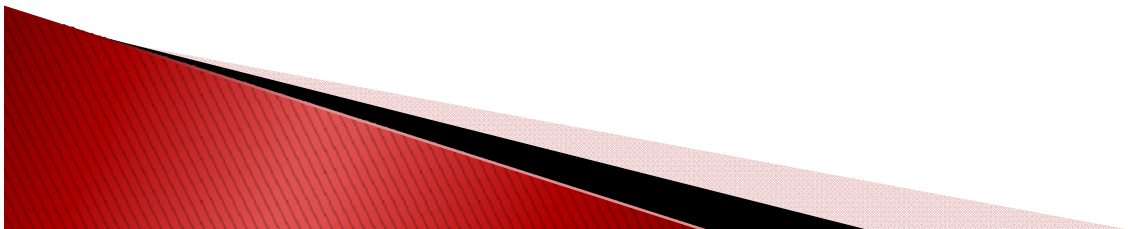
# Do Wives & Husbands Think Differently About Giving?

- ▶ *The egalitarian:* Wives tend to spread their giving across a greater number of charitable activities.
- ▶ *The strategist:* Men tend to respond more to strategic concerns, such as tax advantages.



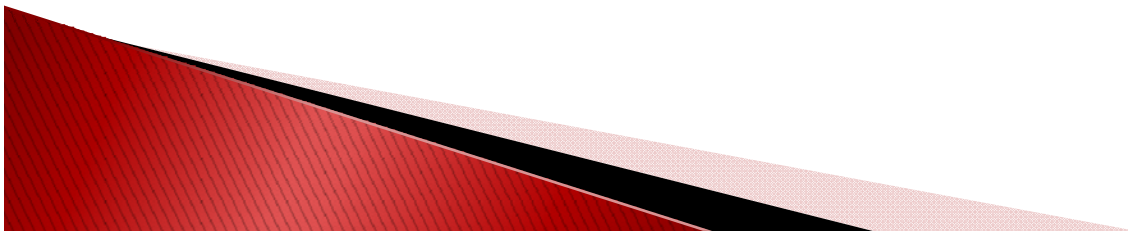
# Do Wives & Husbands Give to Different Causes?

- ▶ *The nurturer*: A household will give more to the needy if the wife decides. In some studies, more to health, education as well.
- ▶ *The citizen*: A household will give more to neighborhood and community causes if the husband decides.



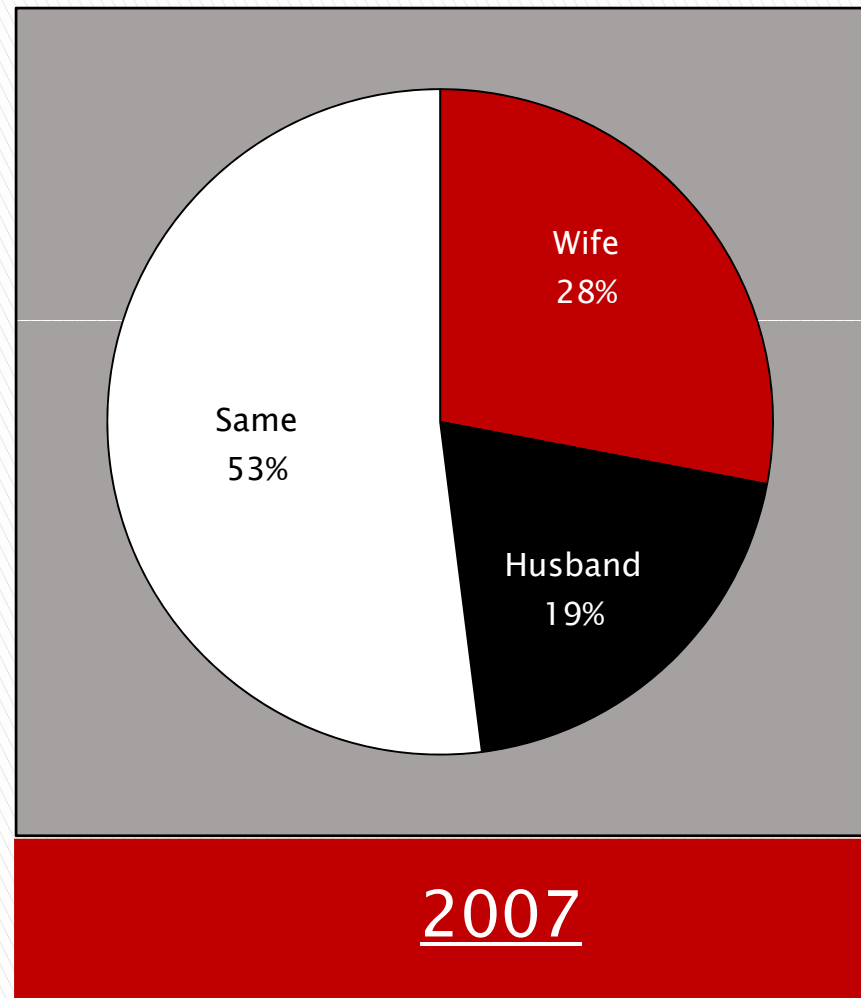
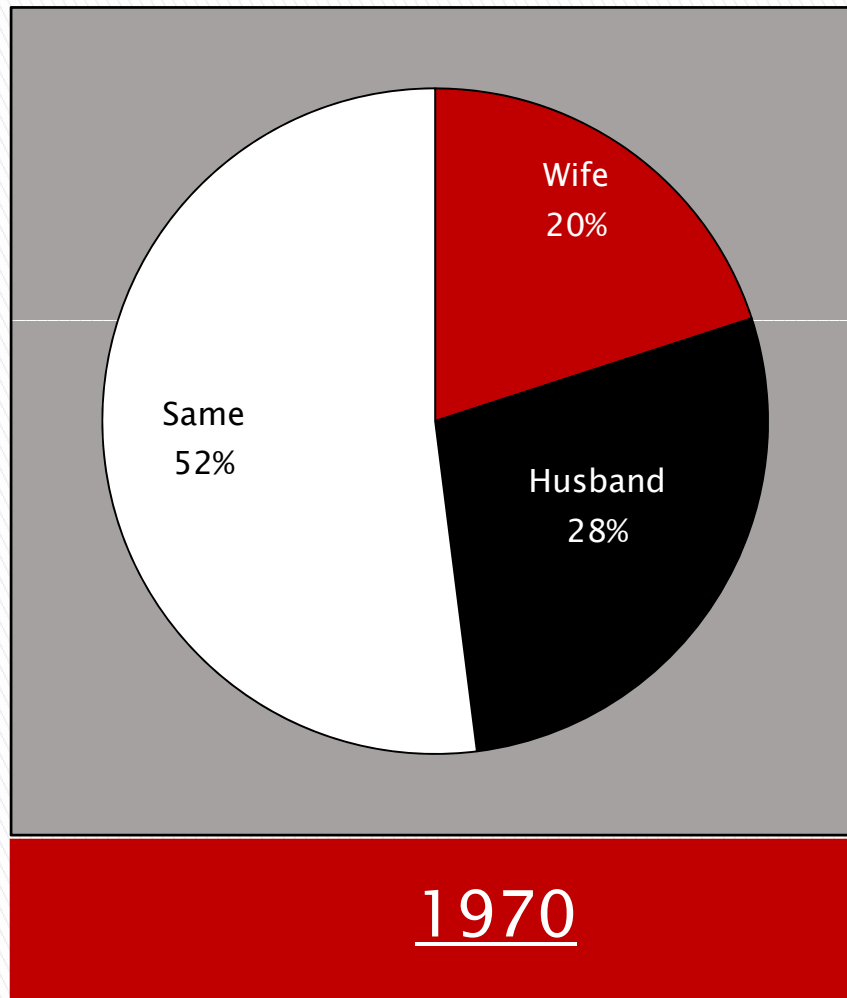
# How is *POWER* determined?

- ▶ Education
- ▶ Earnings



# The Rise of Wives, 1970–2007

## The More Highly Educated Spouse



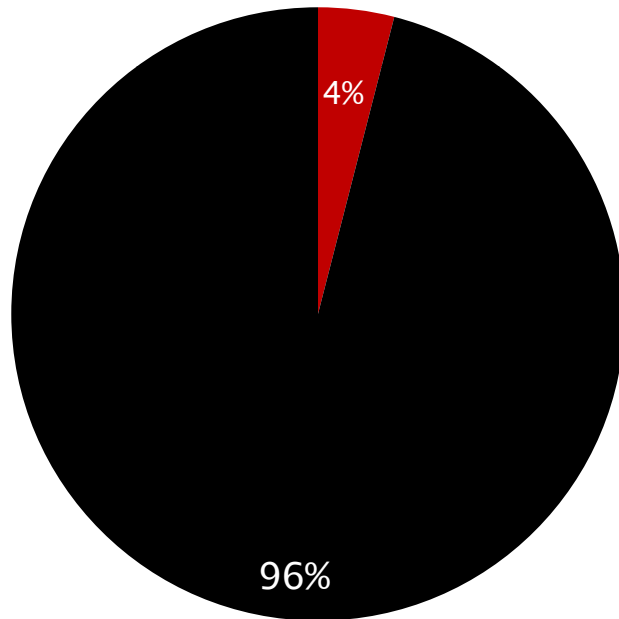
Notes: Includes only native-born 30- to 44-year olds.

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

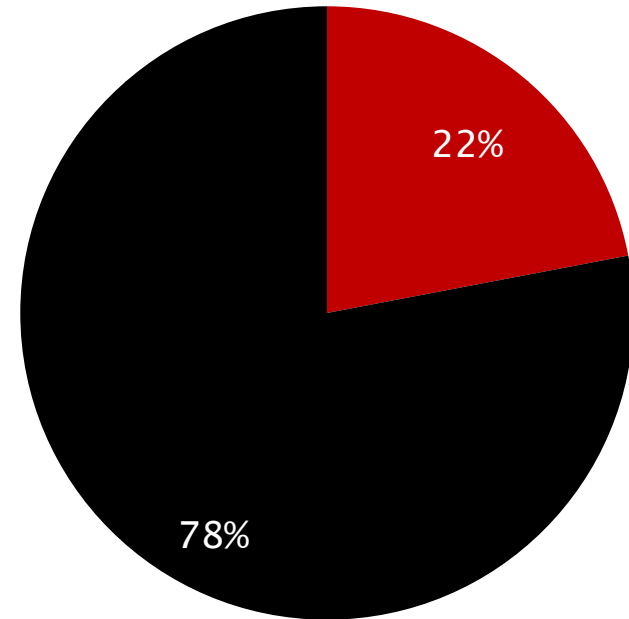
# The Rise of Wives, 1970 to 2007

Share of Husbands Whose Wife's Earnings Top His

1970



2007

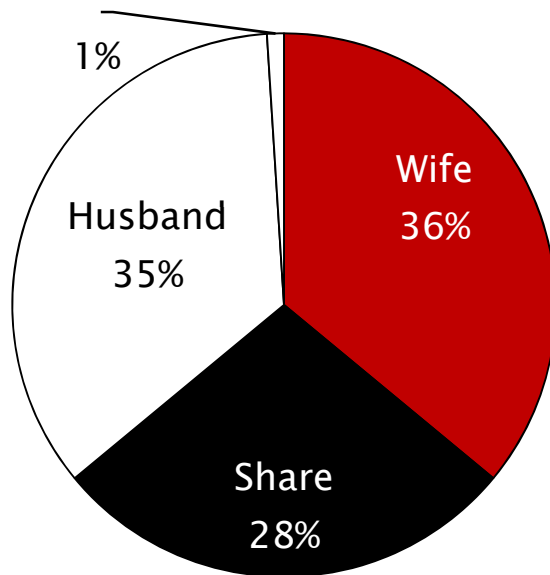


Notes: Includes only native-born 30- to 44-year olds.  
Source: Richard Fry and D'Vera Cohn, "Women, Men, and the New Economics of Marriage," Pew Research Center, January 2010.

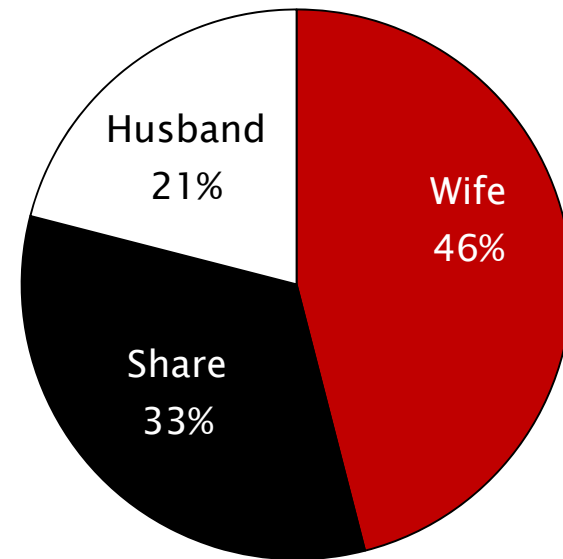
# Household Financial Decision Making by Married Couples

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

Husband earns more



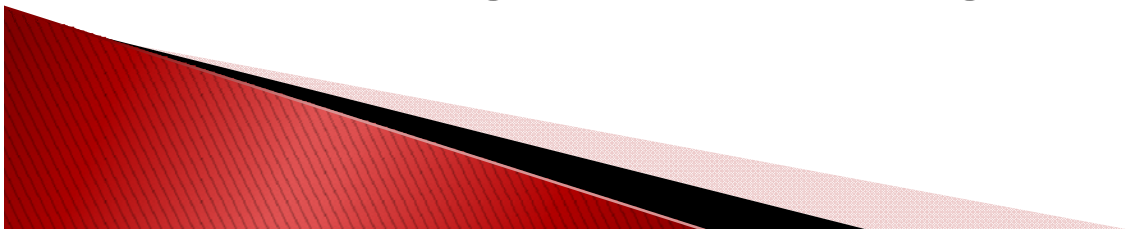
Wife earns more



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

# Conversation Topics

- ▶ Have fundraisers, in your experience, generally understood the decision making dynamics in your household? If not, what mistaken impressions have they started from? Do these sorts of *faux pas* affect your household giving?
- ▶ Do you see generational differences in decision making strategies across members of your parents' generation, your peers, and your children's cohort? If so, how is giving affected: when to give, where to give, how much to give?



# Who Decides and Why It Matters:

## Married Couples and Charitable Decision Making

**Debra Mesch**, Ph.D., Director, Women's Philanthropy Institute

**Eleanor Brown**, James Irvine Professor of Economics, Pomona College

**Women's Philanthropy Institute**  
**at the Center on Philanthropy at Indiana University**  
<http://www.philanthropy.iupui.edu/womensphilanthropyinstitute/>