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20 YEARS OF GENDER & GIVING TRENDS

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WOMEN'S PHILANTHROPY INSTITUTE

LILLY FAMILY SCHOOL OF PHILANTHROPY
Indiana University

RESEARCH THAT GROWS WOMEN'S PHILANTHROPY

WRITTEN & RESEARCHED BY

Women's Philanthropy Institute

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HIGHLIGHTS

Women Give 2024 examines how giving by women and men in the U.S. has changed since the turn of the century. Numerous events have transformed society over the last two decades—including the attacks on September 11, 2001; the Great Recession; and more recently, the COVID-19 pandemic. These events have also indelibly changed charitable giving, influencing who gives, how much, and to which causes. This study seeks to understand these giving changes by describing the gendered trends in philanthropy taking place from the turn of the century through the pandemic.

Examining these gender differences is key because of transformations in both U.S. households and in charitable giving. The structure and behaviors of U.S. households have shifted dramatically in recent decades; delayed marriage, declining birth rates, and increasing numbers of young adults living with parents are all examples of these changes. At the same time, women's incomes have become more central to families' economic wellbeing; women's growing leadership in households, the workforce, and society more broadly is influencing patterns of generosity. And while women were disproportionately impacted by the COVID-19 pandemic, they have also exhibited remarkable resilience and adaptability.

Even as households are changing, charitable giving in the U.S. is also experiencing transitions and disruptions. Participation in charitable giving has declined overall in recent decades; while total giving has increased, it now comes from a smaller portion of the U.S. population. *Women Give 2024* asks the question: **How has giving by U.S. women and men changed over the last 20 years, and especially in response to COVID-19?** In addressing this subject, this study allows for a better understanding of the philanthropic landscape prior to and during the pandemic.

KEY FINDINGS

1. While the “declining donors” phenomenon is true for both men and women from 2000-2020, the decline started later and was less pronounced for single women, compared to single men.
2. While the average amount given by donor households has been relatively steady over 2000-2020, single women's giving increased overall and to secular causes during the COVID-19 period, compared to single men.
3. Single women's giving participation declined during COVID-19, but their average giving amounts increased. This indicates that women's giving rates were more resilient prior to COVID-19, and that their giving during 2020 reversed a long trend.
4. Women who lost earnings during the COVID-19 pandemic were less likely to give to charity, appearing less resilient in their giving than single men or married couples.

INTRODUCTION

Charitable giving in the U.S. has seen significant changes in recent years, influenced by evolving societal norms and external crises. *Women Give 2024* investigates how giving by women and men has shifted over two decades, offering a deeper examination of the dynamics of gender and philanthropy.

Understanding gender differences in charitable giving is crucial because U.S. households have transformed dramatically in recent decades. Younger people are delaying marriage and children, or are not marrying or having children at all.¹ More young adults are living at home with their parents.² At the same time, women's influence in households—and all areas of society—is growing. Women's income has become more important to their families' economic wellbeing; and women's labor force participation and earnings have risen steadily—at least, until the pandemic.³ However, these gains have not been consistent, especially in recent years.⁴ Women were disproportionately affected by COVID, experiencing job losses or leaving the workforce, often due to lack of childcare options.

In addition to household changes, charitable giving itself is in flux. In 2021, the Indiana University Lilly Family School of Philanthropy published *The Giving Environment: Understanding Pre-Pandemic Trends in Charitable Giving*, which highlighted the overall decline in U.S. households donating to charity; the study also found that trust plays an important role in charitable giving, especially for younger Americans.⁵ A follow-up study was published in 2024; *The Giving Environment: Giving During Times of Uncertainty* went into detail about how giving trends changed during the pandemic.⁶

Women Give 2024 builds on these two studies to understand whether these larger trends in giving differ for women and men. A long history of research by the Women's Philanthropy Institute (WPI) has demonstrated that women give differently than men.⁷ Broadly, women and men have different patterns of giving and respond to different motivations and messages. WPI's *Women Give 2016* study also found that giving by younger women in the early 2000s was comparable to giving by younger women several decades prior, whereas giving by single men and married couples was lower than their counterparts several decades prior.⁸ In 2020 and 2021, WPI published two studies on how COVID-19 impacted giving by gender.⁹ These reports indicated that while giving in some areas was quick to recover, the impacts on single women's charitable giving might be greater than anticipated compared to previous crises.

By asking, "How has giving by U.S. women and men changed over the last 20 years?" *Women Give 2024* provides critical insights into the philanthropic landscape before and during the COVID-19 pandemic.

BACKGROUND

How crises affect charitable giving

Charitable giving has historically been sensitive to economic and societal crises.¹⁰ During economic downturns, households often reduce discretionary spending, leading to declines in giving participation.¹¹ However, the patterns of decline often vary by donor demographics, including gender. Research indicates that women's giving is more resilient during crises, with women donors more likely to prioritize essential needs and community-oriented causes in times of uncertainty.¹² This trend was evident during the Great Recession when women donors maintained higher levels of philanthropic engagement compared to their male counterparts.

During crises, women also exhibit stronger tendencies toward informal generosity, such as mutual aid and direct support to individuals, which may not always be captured in traditional philanthropy metrics. These behaviors reflect broader gendered differences in giving motivations and priorities.

The impact of COVID-19 on giving

The COVID-19 pandemic disrupted nearly every aspect of life, including philanthropy. Early research found that giving participation rates declined as households faced economic challenges.¹³ The “donors down, dollars up” phenomenon, where fewer households participate in charitable giving but those who give contribute larger amounts, has been a consistent trend since the turn of the century. During the COVID-19 pandemic, this pattern became particularly evident, as economic uncertainty led more households to drop out of the donor pool, but overall giving amounts increased to address urgent needs.¹⁴

Gender differences played a critical role in charitable giving during COVID-19. Women donors were more likely to shift or increase their giving to causes addressing urgent community needs, such as healthcare and basic needs.¹⁵ The pandemic also highlighted the precarious economic situation of many women, who were disproportionately affected by caregiving responsibilities and job losses.¹⁶ These economic disruptions influenced many women's ability to give but did not entirely deter their generosity.

Trust and community context

Trust has emerged as a critical factor influencing giving behaviors, especially among younger donors.¹⁷ Women are more likely than men to factor trust and transparency into their giving decisions.¹⁸ They are also more likely to give to local or grassroots organizations where they can see the direct impact of their contributions.¹⁹

The COVID-19 pandemic underscored the importance of community-level dynamics in giving. For example, research has shown that individuals in regions with higher pandemic-related impacts, such as shutdowns or infection rates, were more likely to increase their charitable giving.²⁰

New questions about gender and charitable giving

Research from the Women's Philanthropy Institute and others has consistently demonstrated that gender matters in philanthropy. Women and men have different patterns of giving, give for different reasons, and to different causes. *Women Give 2024* investigates how gender influences the “donors down, dollars up” phenomenon identified in previous research. This study seeks to answer the following questions:

- How have women's and men's giving rates and giving amounts changed from 2000-2020—overall, and to secular and religious causes?
- To what extent is the “donors down, dollars up” trend true for women and men?
- How did women's and men's giving change during COVID-19?
- What effects of the COVID-19 pandemic were most important for women's charitable giving?

This report responds to a moment in time when the philanthropic sector is grappling with the implications of having fewer donors contributing a greater portion of charitable dollars. This study examines this trend with a gender lens, and explores how to build resiliency among donors, especially women.

CONTRIBUTIONS OF THE STUDY

Women Give 2024 contributes to the philanthropic literature by examining how gender shapes charitable giving over a 20-year period. While prior research has explored gender differences in philanthropy, this study is unique in several ways.

First, *Women Give 2024* uses longitudinal data. Many studies have examined gender differences in giving at specific points in time, but few have analyzed these patterns over multiple decades. By tracking giving behaviors from 2000-2020, this study reveals how women's and men's philanthropy has evolved in response to major societal changes, including economic recessions and the COVID-19 pandemic.

Second, this report uses data from the Philanthropy Panel Study (PPS), the largest and longest-running longitudinal study of philanthropy in the U.S.²¹ While the PPS provides a nationally representative sample of households, it is important to note that the dataset does not include the highest-net-worth households, which limits its ability to capture giving trends among the wealthiest donors, who often supply a disproportionate amount of charitable giving. Using a nationally representative sample means results are particularly relevant for understanding mainstream giving trends, but are less applicable to giving behaviors driven by extreme wealth. This study's findings are generalizable to the broader U.S. population and relevant to a wide range of stakeholders.

While this report uses the Lilly Family School of Philanthropy's *Giving Environment* research series as a model, its gender lens is key to understanding how women's philanthropy has changed over the years, and how to continue to grow and cultivate women's giving.

STUDY METHODS

This study uses data from the Philanthropy Panel Study (PPS). The PPS is a module in the Panel Study of Income Dynamics (PSID) and is the longest-running panel study of philanthropy in the United States.²² The PSID offers a nationally representative sample for the U.S. population, initially including more than 18,000 individuals and 5,000 households.

The PPS module of the PSID dates back to 2000. The study follows the same households over time, allowing researchers to examine changes in giving behavior within individuals, households, and families. Participants answer surveys every two years during odd years about their giving behaviors from the previous (even) year. For example, the 2001 wave of the PPS asked respondents about their charitable giving in 2000. In each wave, the PPS asks respondents questions about their charitable giving, including whether they donated to charitable/nonprofit organizations, how much they donated, and to which causes. The survey defines donations as money, assets, property, or other goods, and excludes political contributions. Charitable organizations include both religious congregations and secular organizations. PPS data also include a number of demographic and socioeconomic measures, which can be used to understand how giving patterns change while taking these measures into account. Please note that the text and figures for this report refer to the year about which data were collected, i.e. the even-numbered years.

The 2021 wave of the PPS was fielded after the onset of the COVID-19 pandemic, and asked about respondents' charitable giving during 2020. Several questions were added to the 2021 survey to understand households' pandemic experiences. The methodology for this study closely mirrors the methods used in *The Giving Environment* research study series; please consult these reports for more detailed information.²³

This study presents findings for three types of households: those headed by single women; those headed by single men; and those headed by a married couple. The PPS also includes data on cohabiting couples which are not shown in this report's figures; cohabiting households constitute a very small portion of the sample, and their giving patterns often fluctuate due to factors that are linked to other societal trends, making it difficult to analyze their giving.

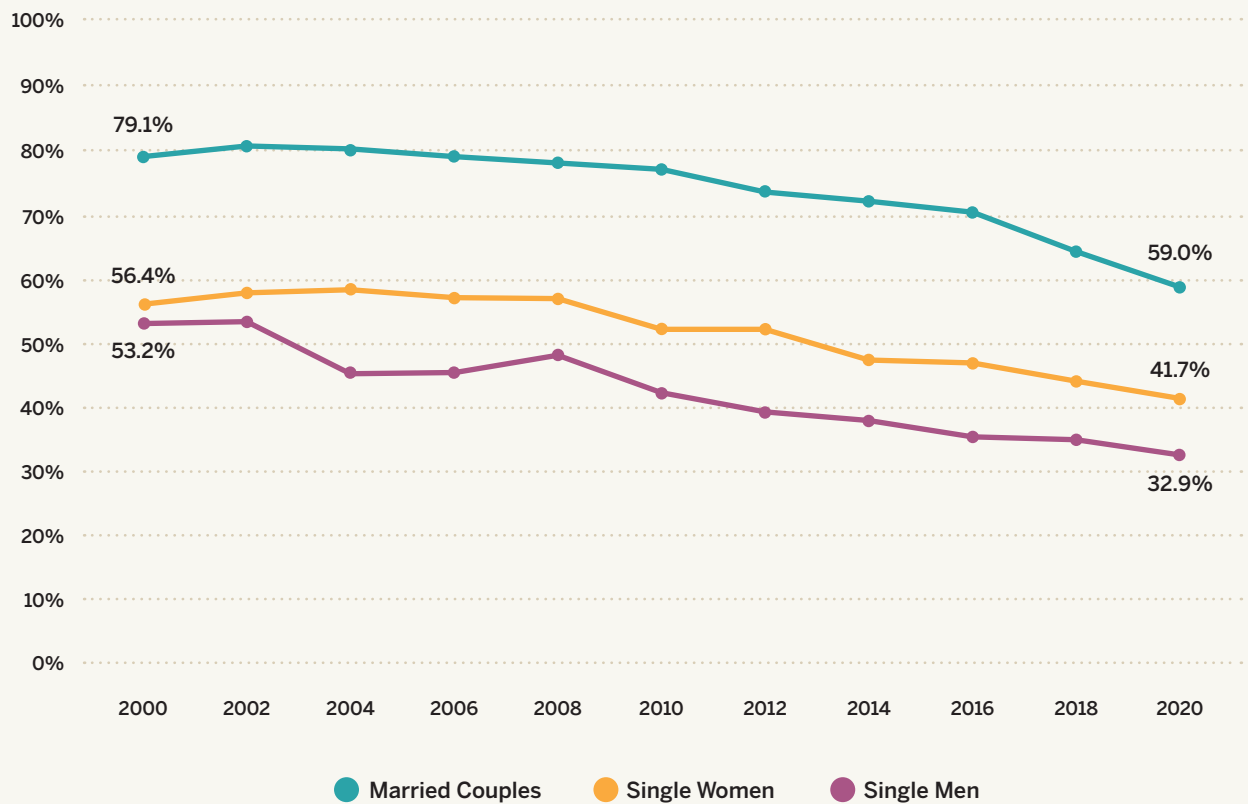
FINDINGS

Previous research has demonstrated a trend often termed “declining donors” or “donors down, dollars up”—referring to the declining percentage of U.S. households giving to charity, despite record-high total charitable giving. The declining portion of the U.S. population that donates to charities is documented in the 2021 *Giving Environment* study.²⁴ The “dollars up” part of the term refers to the idea that total charitable giving, as measured in *Giving USA*, continues to rise even as fewer households donate.²⁵ The first findings of this study seek to understand whether this phenomenon is true across gender.

Finding 1: While the “declining donors” phenomenon is true for both men and women from 2000-2020, the decline started later and was less pronounced for single women, compared to single men.

The 2021 *Giving Environment* study found that the share of U.S. households that donate to charity has steadily declined since the Great Recession—from around two-thirds of households in 2000 to less than half in 2018.²⁶ As shown in Figure 1, it appears that this decline is true for all types of households analyzed in this study (single women, single men, and married couples). However, the decline started later and was less pronounced for single women, especially as compared to single men.

FIGURE 1: Share of U.S. households giving to charity



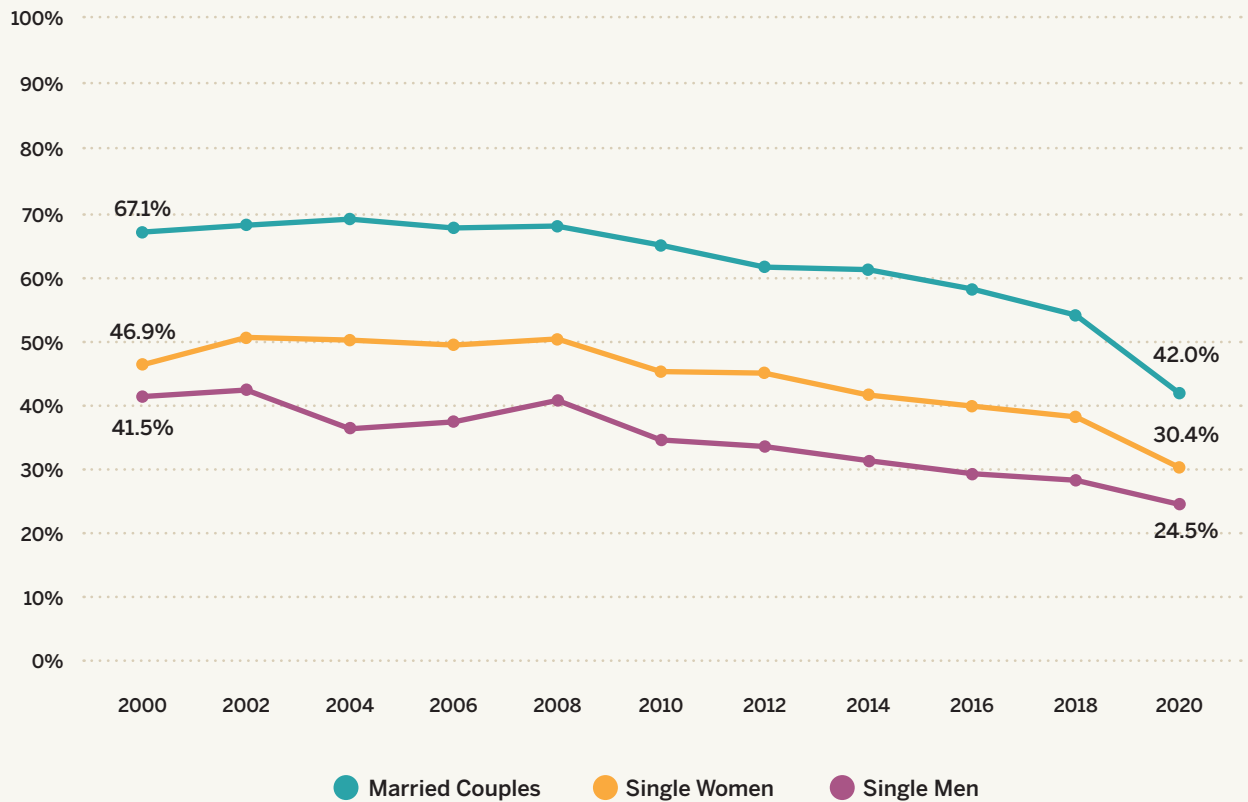
Data source: Philanthropy Panel Study, Indiana University Lilly Family School of Philanthropy
Note: Figures are summary statistics and do not control for other demographic factors.

From 2000-2020, the percentage of single men and married couples giving to charity decreased over 20 percentage points each, compared to 15 percentage points for single women. Married couples' giving rates declined from 79.1% to 59.0%; single men's giving rates dropped from 53.2% to 32.9%. While single women's giving participation rates also declined from 56.4% to 41.7%, this drop was 14.7 percentage points, significantly less than other households. Interestingly, the broad finding from WPI research that married couples are most likely to give, followed by single women, and then single men, holds true not just over the 20-year period but for each individual year on record.

Figure 1 also illustrates when in the 20-year study period the greatest change in donor participation occurred. Decreases for single women and married couples appear to take place primarily starting with the Great Recession. However, the decline began much earlier for single men compared to single women and married couples.

Figures 2 and 3 show this trend for secular and religious giving, respectively. The relative resilience of women's giving is most notable when examining religious causes.

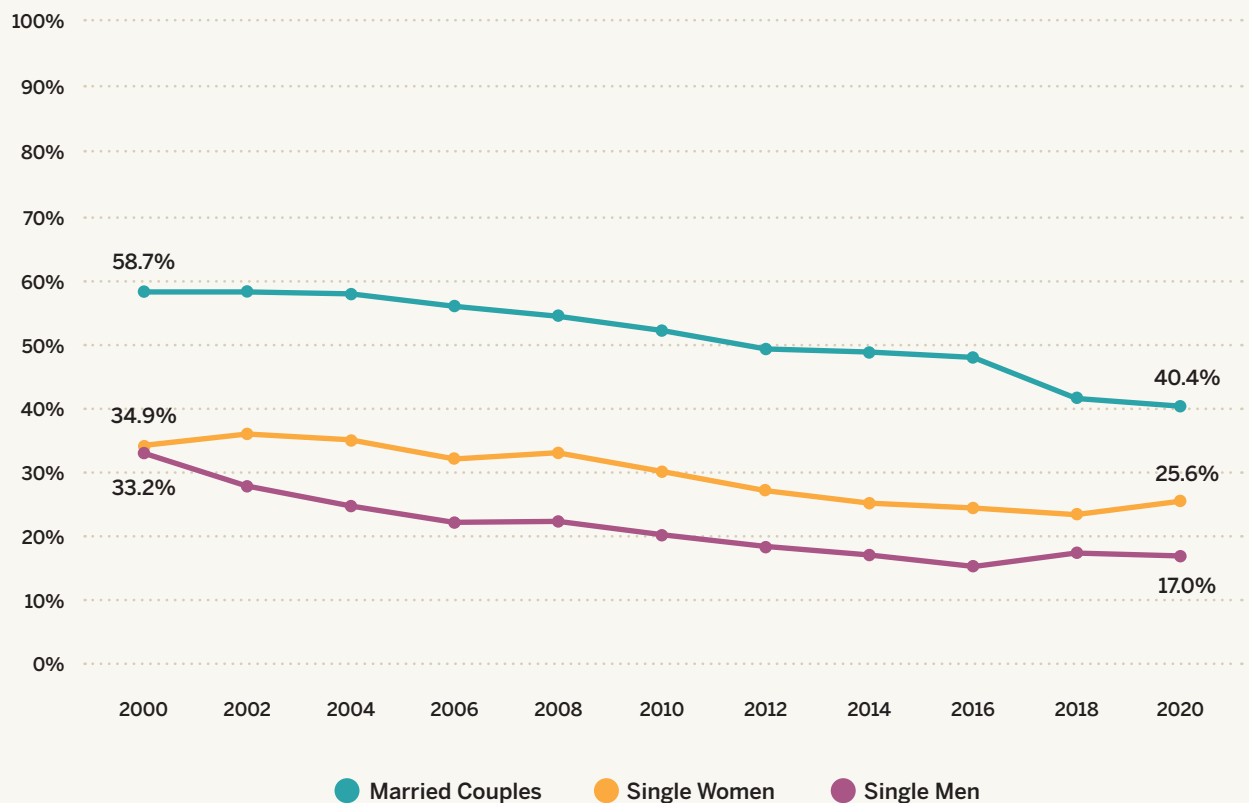
FIGURE 2: Share of U.S. households giving to secular causes



Data source: Philanthropy Panel Study, Indiana University Lilly Family School of Philanthropy
 Note: Figures are summary statistics and do not control for other demographic factors.

As seen in Figure 2, from 2000-2020, the percentage of married couples giving to secular causes declined 25.1 percentage points, from 67.1% to 42.0%. In contrast, single men and single women saw a slightly smaller decline in giving rates to secular causes. Single men's giving participation dropped from 41.5% to 24.5%, a 17.0 percentage point decline. Single women's giving participation declined a very similar 16.5 percentage points, from 46.9% to 30.4%. As in Figure 1, married couples are consistently the most likely to give to secular causes, followed by single women, and finally single men—though the difference between the three groups shrank over the study period.

FIGURE 3: Share of U.S. households giving to religious causes



Data source: Philanthropy Panel Study, Indiana University Lilly Family School of Philanthropy
 Note: Figures are summary statistics and do not control for other demographic factors.

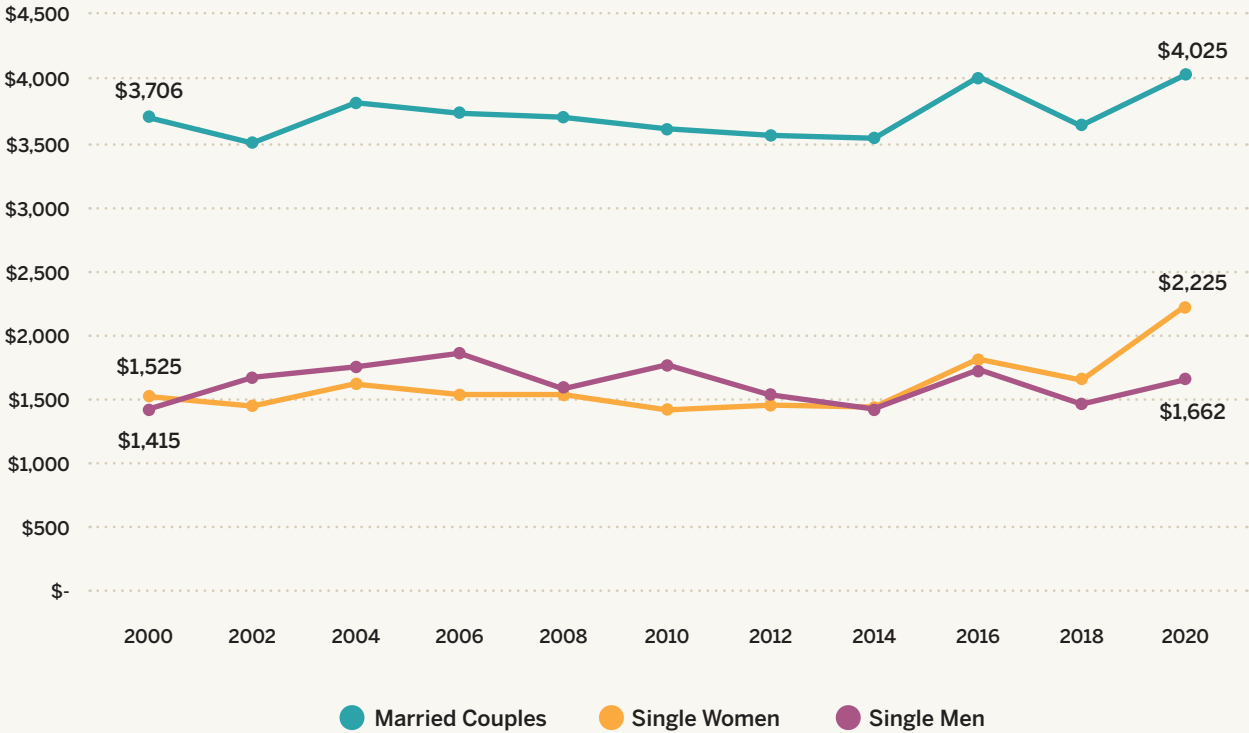
Figure 3 shows that from 2000-2020, the percentage of married couples giving to religious causes declined 18.3 percentage points, from 58.7% to 40.4%. Single men's giving rates to religious causes saw a similar rate of decline, from 33.2% to 17.0%, a change of 16.2 percentage points. In contrast, single women's giving rates to religious causes declined just 9.3 percentage points, from 34.9% to 25.6%. This mirrors the trends in Figure 1, and shows consistency in that married couples are most likely to give to religious causes, followed by single women, and finally single men.

Finding 2: While the average amount given by donor households has been relatively steady over 2000-2020, single women’s giving increased overall and to secular causes during the COVID-19 period, compared to single men.

The 2021 *Giving Environment* study demonstrated that average giving amounts from donor households remained relatively steady from 2000-2018.²⁷ Figure 4 shows that this is also true when looking at households by gender and marital status, as single women, single men, and married couples all reflect a steady trend over most years. Single women’s giving amounts appear to increase for overall charitable giving and to secular causes in particular during the COVID-19 period (2020).

Figures 4, 5, and 6 share summary statistics for donors only. When non-donors are included in average giving amounts, those amounts decline significantly, reflecting the declining donor participation.

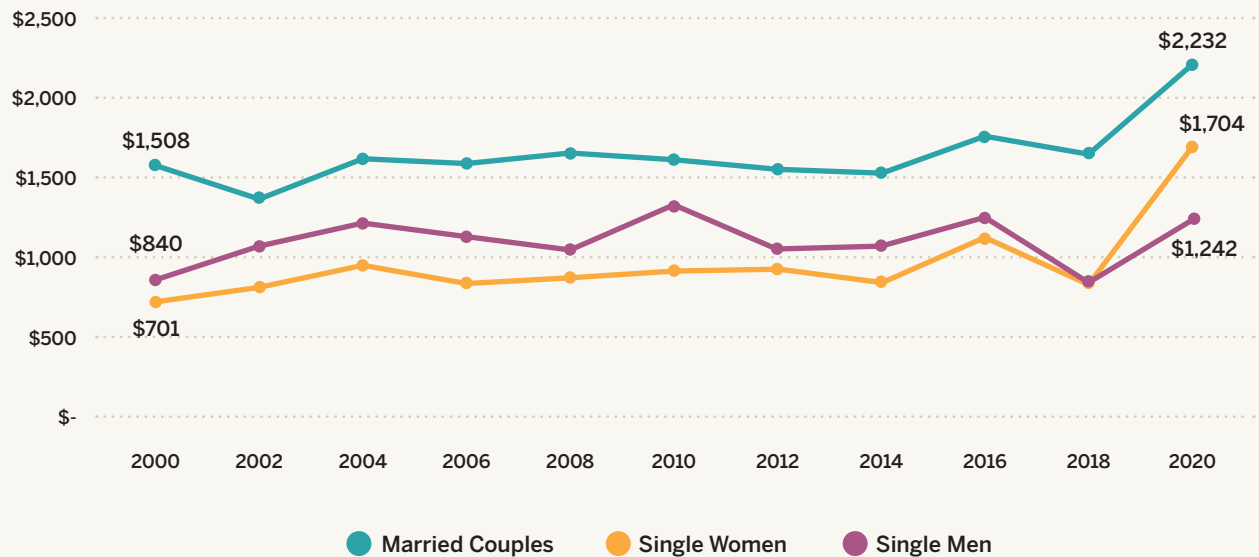
FIGURE 4: Average amount of charitable giving (donor households only)



Data source: Philanthropy Panel Study, Indiana University Lilly Family School of Philanthropy
 Note: Figures are summary statistics and do not control for other demographic factors. Dollars are nominal.

Figures 5 and 6 show this trend for secular and religious giving, respectively. Interestingly, the average household giving amounts to secular causes appear to fluctuate more drastically than overall or religious giving, especially in more recent years.

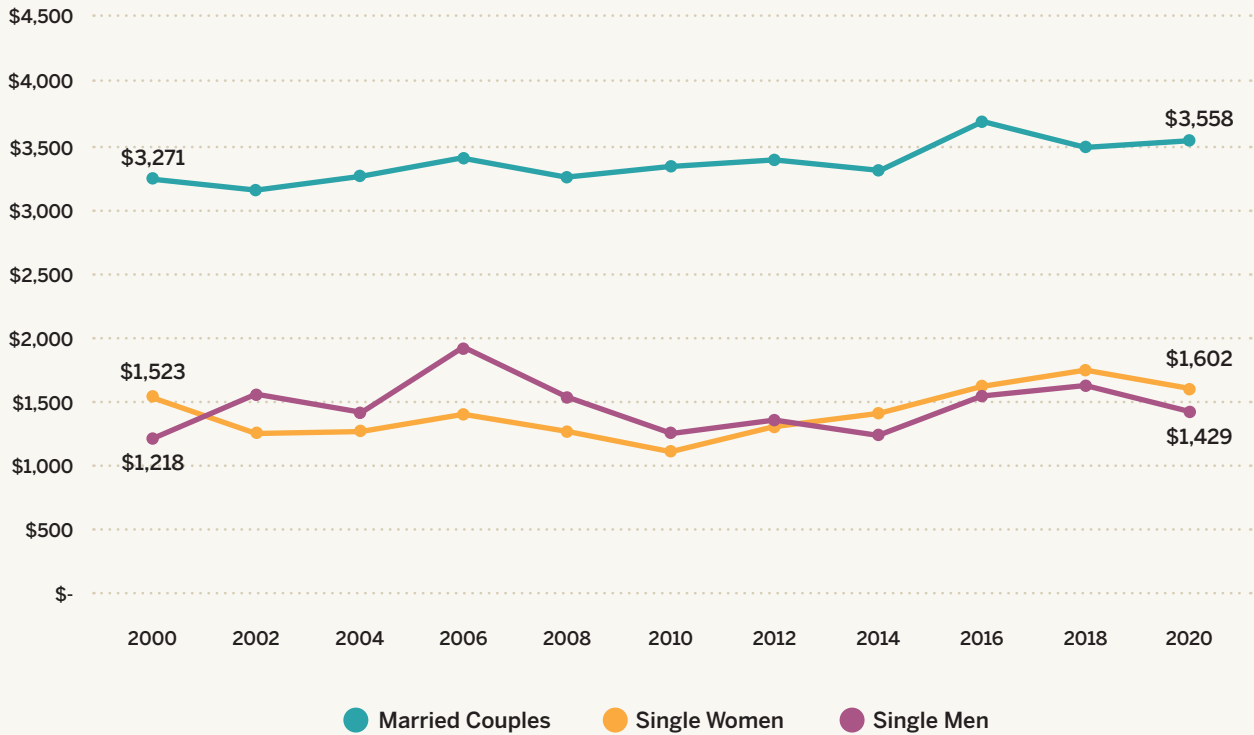
FIGURE 5: Average amount of charitable giving to secular causes (donor households only)



Data source: Philanthropy Panel Study, Indiana University Lilly Family School of Philanthropy
 Note: Figures are summary statistics and do not control for other demographic factors. Dollars are nominal.

In Figure 5, the average giving amounts for different types of households to secular causes appears to be relatively stable for most of the time period studied, but shifts dramatically in 2020, declining just before the pandemic and rising higher than ever (for single women and married couples) during COVID-19. By contrast, Figure 6 shows the average giving amount to religious causes remaining relatively stable over the entire study period, including 2020.

FIGURE 6: Average amount of charitable giving to religious causes (donor households only)



Data source: Philanthropy Panel Study, Indiana University Lilly Family School of Philanthropy
 Note: Figures are summary statistics and do not control for other demographic factors. Dollars are nominal.

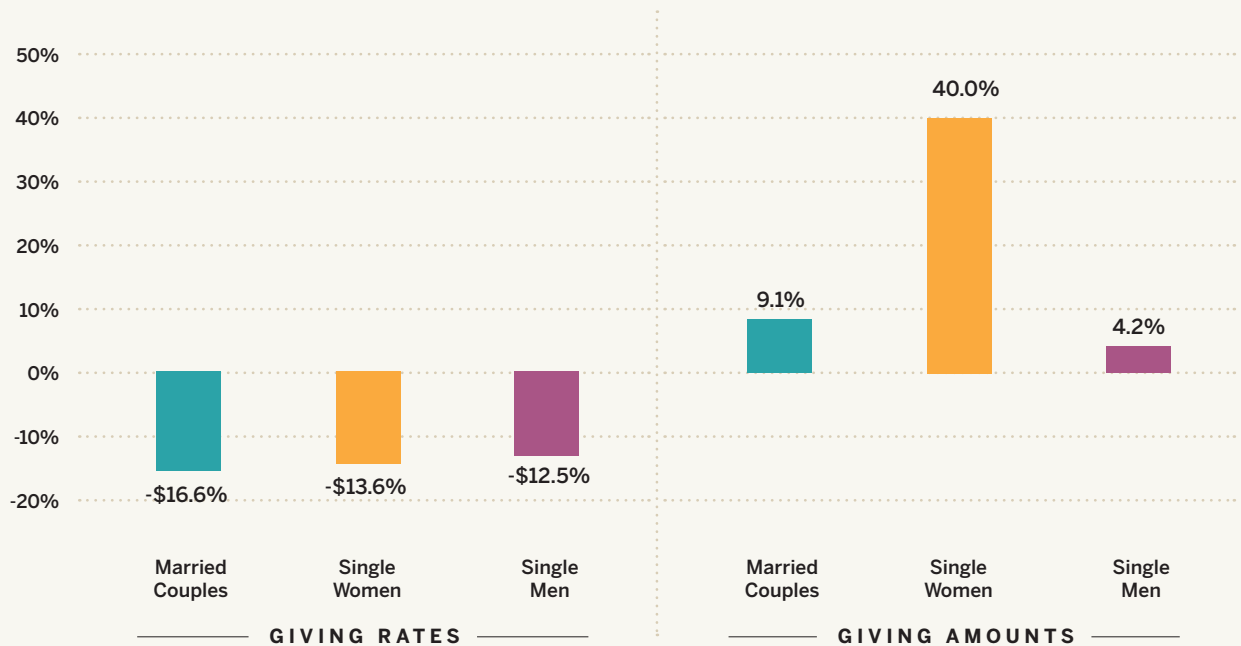
It is important to note that the figures in Finding 2 show summary statistics and do not control for other demographic factors. For example, in Figures 4, 5, and 6, single women often are shown to give lower amounts compared to single men—but this is the case in large part because generally, women also have lower incomes and wealth compared to men. In additional analyses that take these factors into account, single women do give higher amounts compared to similarly-situated single men.

The first two findings demonstrated giving trends for single women, single men, and married couples over 20 years, showing that women’s giving rates declined at a more modest pace compared to other groups, and that average donor household giving amounts generally held steady throughout much of this time period. Next, the study will more closely examine the last few years of data to focus on the impacts of COVID-19 on charitable giving.

Finding 3: Single women’s giving participation declined during COVID-19, but their average giving amounts increased. This indicates that women’s giving rates were more resilient prior to COVID-19, and that their giving during 2020 reversed a long trend.

This report has shown that the “donors down, dollars up” trend is true overall and for some types of donors, but that single women—especially single women who give to secular causes—conform to this trend to a lesser extent than single men. However, giving during COVID-19 appears to reverse this trend, as shown in Figure 7. Single women were less likely to give during 2020, and those who did give, gave higher amounts—overall, and to secular causes in particular.

FIGURE 7: Percentage change in giving rates and giving amounts during the COVID-19 pandemic



Data source: Philanthropy Panel Study, Indiana University Lilly Family School of Philanthropy

Note: Figures are summary statistics and do not control for other demographic factors. Change in average giving amounts is calculated using donor households only.

The left side of Figure 7 shows that the drop in giving participation during the COVID-19 pandemic was higher for married couples (a drop of 16.6%) than for single-headed households (a drop of 13.6% for single women and 12.5% for single men). Single women’s giving rates dropped more than single men’s, both overall and to secular causes. Giving rates to religious congregations did not change significantly after the pandemic; single women’s giving to these organizations was particularly resilient.

While donation rates declined during COVID-19, the average amount donor households gave increased, as shown on the right side of Figure 7. Single women donated significantly higher amounts during the COVID-19 pandemic compared to pre-pandemic. This 40.0% increase is much higher than increases by single men (4.2%) or married couples (9.1%), and is driven primarily by an increase in giving to secular causes. Single men's giving amounts increased the least during the pandemic, compared to single women and married couples.

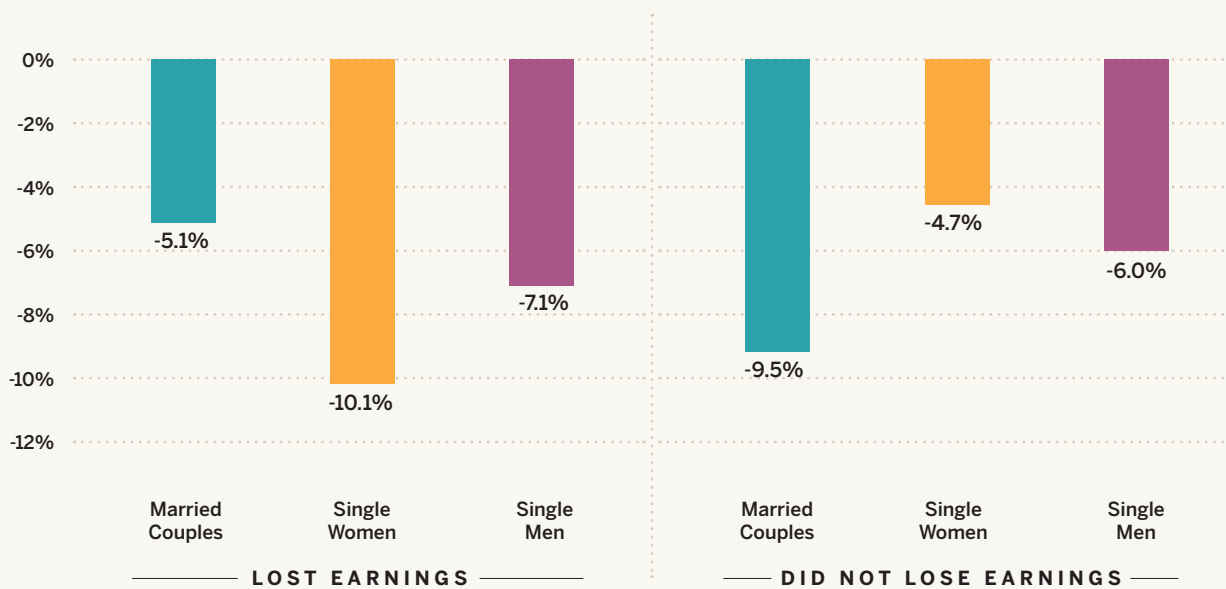
To summarize, single women were less likely to donate to charity during the pandemic than before, especially to secular causes. However, single women who did donate, donated significantly higher amounts overall and to secular causes, compared to single men and married couples. While “donors down, dollars up” has not always characterized the changes in women's philanthropy over the long term, it certainly appears to apply to the COVID-19 era.

Finding 4: Women who lost earnings during the COVID-19 pandemic were less likely to give to charity, appearing less resilient in their giving than single men or married couples.

The final finding in this study examines how households' charitable giving varied based on their individual experiences during the pandemic—such as COVID-19 infection, the ability to work from home, being laid off, or experiencing lost income. While many experiences influenced charitable giving trends as seen in the 2024 *Giving Environment* study, they usually did not influence households differently depending on gender.

The one exception where gender matters is for households experiencing income loss during the pandemic. Single women who lost earnings were less likely to give compared to single men or married couples, as seen in Figure 8. This was true overall and especially for secular giving, but was less significant for religious giving. Additional research is needed to understand why job loss was associated with declining donor rates for single women but not other groups. However, one possibility is that these households may be more likely to have young children, and the pandemic forced many mothers to exit the workforce to care for children at home.

FIGURE 8: Percentage change in giving rates before and during the COVID-19 pandemic, by household earning loss status



Data source: Philanthropy Panel Study, Indiana University Lilly Family School of Philanthropy
Note: Figures are summary statistics and do not control for other demographic factors.

DISCUSSION

Women Give 2024 offers a nuanced understanding of how gender shapes charitable giving, combining a big-picture analysis of the last two decades with an in-depth focus on the COVID-19 pandemic. While the “declining donors” phenomenon—fewer households giving, but higher amounts from those who do—has affected all household types, single women stand out for their resilience. Until the pandemic, single women experienced a less severe decline in participation compared to single men, particularly in response to economic challenges like the Great Recession.

However, the pandemic disrupted this trend. Single women showed a sharper decline in giving participation than single men during COVID-19, while married couples saw the steepest drop overall. Despite this, the amounts given by donor households increased, with single women who continued to give contributing much higher amounts, especially to secular causes.

These findings align with and extend prior research on gender and philanthropy. Decades of studies by the Women’s Philanthropy Institute and others have demonstrated that women and men give differently. This study confirms these patterns over the long term, but also highlights important insights around giving during periods of crisis. Importantly, although women’s charitable giving is often resilient in the face of economic or social crises, the COVID-19 pandemic has depressed women’s philanthropy in unprecedented ways.

While *Women Give 2024* provides important insights, it also raises questions that merit further investigation:

- COVID-era interventions: While this report examines giving during the pandemic, the specific effects of certain policies remain unclear. For example, does giving by women and men differ depending on receiving government stimulus funds, or living in a state or municipality with stricter COVID-19-related restrictions? Understanding these nuances will help illuminate how women and men have adapted their philanthropy during and after the pandemic.
- Intersectionality in giving: This study focuses on gender but does not fully explore how intersecting identities—like race, ethnicity, sexual orientation, or socioeconomic status—shape giving behaviors. Future research can examine these intersections to provide a more comprehensive understanding of diverse donors with overlapping identities, including a closer look at generational dynamics and shifts.
- Informal giving: Women’s generosity often extends beyond formal charitable giving to include mutual aid, direct support to individuals, and other informal channels. While the PPS contains limited data about informal giving, future studies should examine these contributions in greater detail (as well as data from other sources) to understand the role of informal giving in the larger philanthropic ecosystem.

This study reaffirms the critical role of women in philanthropy, over the long term and during times of crisis. The changing dynamics of philanthropy and the household call for an ongoing commitment to exploring how gender shapes generosity and how research insights can be used to create a more vibrant and resilient philanthropic landscape.

IMPLICATIONS

The findings in this study have implications for key stakeholders in the philanthropic ecosystem. Women donors in particular can use this research to better understand and harness their giving power, recognizing their unique ability to drive change, even during challenging times. Women who continue to give post-COVID-19 are donating higher amounts, demonstrating their enduring commitment and the outsized impact they can have on the causes and organizations they care about.

Nonprofit leaders and fundraisers should recognize this research reinforces long-term trends in women's philanthropy and underscores the importance of segmenting donors by gender to tailor messaging and other engagement strategies. While nonprofits may seek to re-engage lapsed donors—particularly women whose giving dropped off during COVID-19—the women donors giving the largest amounts have already demonstrated remarkable resilience. These women donors have maintained or increased their giving, and now is the time for nonprofits to recognize, celebrate, and deepen relationships with these loyal supporters.

Building stronger connections with these committed women donors should go beyond simple gift acknowledgments to include creating opportunities for donors to become meaningfully involved; personalized communication; and showcasing the tangible impact of their contributions. At the same time, organizations should not overlook opportunities to rebuild their donor pool more broadly, especially among everyday donors who may have lapsed due to financial challenges.

The implications of *Women Give 2024* extend beyond the nonprofit sector. For example, policymakers can play a critical role in supporting charitable giving by addressing economic instability and creating policies that mitigate income loss and childcare challenges, especially for women. These efforts are essential to foster a more inclusive and robust philanthropic landscape.

By understanding and leveraging the unique behaviors and preferences of women donors, stakeholders can foster more inclusive charitable giving that can rebound after crises. Recognizing the contributions of resilient donors while seeking to re-engage others can help sustain and expand philanthropy's impact moving forward.

THE WOMEN GIVE RESEARCH SERIES

Women Give 2024 is the 14th in a series of signature research reports conducted at the Women's Philanthropy Institute that focus on gender differences in giving to charitable organizations. Each report explores unique questions about the factors that shape gender-based giving patterns—including age, religion, race/ethnicity, income/wealth, and marital status—in order to increase understanding about how gender influences philanthropy. The *Women Give* reports are available at <https://philanthropy.indianapolis.iu.edu/ResearchWPI>.

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