

**CHARITABLE GIVING IN MARRIED COUPLES: UNTANGLING THE EFFECTS OF
EDUCATION AND INCOME ON SPOUSES' GIVING**

**Debra J. Mesch
Una Okonkwo Osili
Elizabeth J. Dale (corresponding author)
Jacqueline Ackerman
Jon Bergdoll
Heather A. O'Connor**

Authors' Note:

The authors wish to thank Dr. Susan D. Phillips and the three anonymous reviewers for their insights and comments on earlier versions of this article and to the Bill & Melinda Gates Foundation for supporting this research.

Keywords: Marriage; Charitable Giving; Gender; Income; Education

Please address correspondence to:

Elizabeth J. Dale
Seattle University
901 12th Avenue
P.O. Box 222000
Seattle, WA 98122
USA
Phone: 206-296-5484
Email: dalee@seattleu.edu

**CHARITABLE GIVING IN MARRIED COUPLES: UNTANGLING THE EFFECTS OF
EDUCATION AND INCOME ON SPOUSES' GIVING**

Abstract

This research note looks beyond the unitary household model and analyzes the influence of household resources by gender on charitable giving. We investigate the intra-household variables of income and education and their effects on giving behaviors in married couples. We use data from the longitudinal Philanthropy Panel Study (2005-2017) to examine how spouses' income and educational differences affect charitable giving behaviors and introduce fixed effects to control for unobserved heterogeneity. Initially, we find a positive relationship between both the husband's and wife's earned and unearned incomes and the likelihood and amount of giving by married couples. However, when fixed effects are used, we find women's earned income to be significantly associated with all forms of giving, showing that women's labor market earnings disproportionately influence giving behavior. Education is less of a factor in whether couples give and influences giving only when the husband has more education than the wife.

Each year, the largest portion of charitable giving in the United States comes from individuals and families and among all types of households, research consistently finds that married couples are more generous than single individuals (Bekkers & Wiepking, 2011; Mesch, Rooney, Steinberg, & Denton, 2006). Yet most of the literature on charitable giving treats a married couple as a single entity, viewing all income and wealth as jointly held and assuming an equal bargaining relationship (see Burgoyne, Young & Walker, 2005 and Einolf, Curran, & Brown, 2018 for exceptions). However, rarely are the resources each partner brings to the household and financial decision-making 100% equal. Several studies have shown how couples bargain over charitable giving, making decisions jointly, separately, or a combination of both, with one partner acting as the “gas pedal” or the other the “brakes” (Burgoyne et al., 2005; Einolf et al., 2018). But how do the resources that each person brings into the household influence charitable giving? Does it matter which spouse earns more or is more highly educated?

Only recently have economists opened the “black box” of the household, disentangling a couples’ household resources and human capital. This effort helps to increase understanding of the interrelationships of gender and marriage on financial decisions. Factors that can affect within-household distribution and financial decision making include wage levels and nonlabor incomes, as well as individual characteristics of each person, like education (Bertocchi, Burnett, & Torricelli, 2014). In particular, numerous researchers have investigated how within-household financial processes, such as the control and management of money within couples, are gendered (see Bennett, 2013 for a review). As women’s labor force participation, age of first marriage, educational attainment, and breadwinner status have increased dramatically in the past 50 years, women’s contributions have become integral to the economic well-being of families (Bauman &

Ryan, 2015; Bureau of Labor Statistics, 2018; Teachman, Tedrow & Crowder, 2000; Wang, Parker & Taylor, 2013).

Research findings from multiple disciplines indicate that these demographic shifts have resulted in women's increased influence in household economic decisions (Bertocchi et al., 2014). Literature on intra-household decisions is growing and several studies have examined the role of purchase decision making within married couples (e.g., Reiss & Webster, 2004; Treas & Tai, 2012). A cross-national study found that women, and not men, are more likely to take sole charge of household decision making when their income is higher than their husband's income (Treas & Tai, 2012). Another study examined the extent to which changes in women's labor market participation and changing gender roles affected the ways in which couples organize a household's financial resources (Vogler, Brockmann & Wiggins, 2006). Vogler et al.'s (2006) findings support the decline in the male breadwinner model of the household, in which male partners expressed less traditional gender ideologies when couples depend on two incomes.

This study investigates how changing labor market patterns and couples' resources within the household influence charitable giving. While some research has examined intra-household factors in questions of gender differences in giving (i.e. Andreoni, Brown & Rischall, 2003; Einolf et al., 2018; Yörük, 2010), such work has not specifically considered the factors of education and income distribution *within* couples. Furthermore, past research on intra-household factors in charitable behavior have not explored variations in total household income. By investigating married couples over seven waves of the Philanthropy Panel Study (PPS), we show that while both husbands' and wives' incomes affect the likelihood and amount of giving by married couples, it's women's earned income that most strongly drives the household's charitable behavior.

Literature Review and Research Questions

While numerous studies have examined the role of income and education on giving, we know of none that have done so as an intra-household analysis to disentangle the effects of gender. This study looks inside the household unit of analysis to explore how spouses' education, income, and the distribution of income within the household affects charitable giving. In other words, we ask, how do husbands' and wives' individual incomes and educational levels influence giving in the household?

This question is related to a broader body of research that has demonstrated that individual characteristics such as marital status, income, and education may serve as intervening factors in determining the propensity to give. A review of the literature finds that the characteristics of typical donors are marriage, religious involvement, parenthood, higher age, advanced education, higher income, and home ownership (Bekkers & Wiepking, 2011). Of these characteristics, two of the more consistent factors related to increased charitable activity are income and education (Bekkers & Wiepking, 2011; Wiepking & Bekkers, 2012). Higher levels of income and wealth consistently have been found to correspond to higher levels of philanthropic donations (McClelland & Brooks, 2004; Wiepking & Bekkers, 2012). Similarly, a strong relationship exists between donors' level of education and the amount of philanthropic giving (Bekkers, 2003, 2006; Bielefeld, Rooney & Steinberg, 2005; Mesch et al., 2006; Schervish & Havens, 1997; Wilhelm, Brown, Rooney, & Steinberg, 2008; Wiepking & Maas, 2009).

While income and education are known to affect charitable giving, gender differences in giving have been primarily studied among individuals. One challenge to understanding men's and women's giving is that survey data are often collected at the household level and married

couples' giving is combined. This is not surprising as married couples frequently pool their income and make giving decisions together; however, it is difficult to analyze whether there are differences based on gender. To address this, several past studies isolate their analysis to households headed by single men and single women so that giving by married couples does not confuse the results. Among these studies, research shows that single-headed female households are significantly more likely to give and give higher amounts than male-headed households when income and other demographic factors are held constant (Brown, Mesch, & Hayat, 2016; Eckel & Grossman, 1998; Eckel, Grossman, & Johnston, 2005; Mesch, et al., 2006; Mesch, 2010; Piper & Schnepf, 2008).

Research shows that marriage itself has differing impacts for men's and women's giving. Overall, marriage typically results in higher levels of charitable giving and married people are more likely to give than singles of either sex (Brooks, 2007; Mesch et al., 2006; Rooney, Mesch, Chin, & Steinberg, 2005; Piper & Schnepf, 2008; Wiepking & Bekkers, 2012). This is thought to be due, in large part, to the fact that married people have more extensive social networks. In particular, research shows that marriage makes men more likely to give to charity and to give larger amounts (Einolf & Philbrick, 2014). Further, the effect was stronger on religious giving for men, and it was stronger the longer the participants were married. For women, marriage does not have a significant impact on overall charitable giving, but it does have a positive effect on religious giving (Einolf & Philbrick, 2014). Other research finds that single and married women are more likely to donate than married men, who are themselves more likely to donate than single men (Rooney et al., 2005; Mesch et al., 2006).

Taken together, we ask, if women are more likely to give than men, and give more *ceteris parabis*, then within a couple, if women have higher earnings, whether earned or unearned, or

higher education do they influence the household to give more? This study extends beyond the unitary household model and looks at the income and educational differences between members of a couple to understand their effects on charitable giving.

Data and Methods

To investigate this question, we use data from the Philanthropy Panel Study (PPS). The PPS is a nationally-representative, longitudinal panel sample and is the most comprehensive household survey about charitable giving, conducted in partnership with the University of Michigan Institute for Social Research's Panel Study of Income Dynamics (PSID). The Indiana University Lilly Family School of Philanthropy designed and sponsored a philanthropy component beginning in 2001 and conducts the PPS every two years. The PPS is seen as a high-quality data source in philanthropic studies because of its regularity and its partnership with the PSID (Wilhelm, 2006).

Our analysis pools seven waves of PPS data from 2005-2017. We include all three subsamples: the nationally representative Survey Research Center (SRC) sample, the low-income sample (SEO) and the immigrant refresher sample. PSID family weights are used in summary statistics and all regression analyses. We exclude the 2001 and 2003 waves of PPS because some components of income were not available before 2005. This produces a pooled sample size of 59,070 and 51.5 percent of these households indicated that they gave to charity in the past year. Among all the households that give, the average amount given to charity is \$2,486 (2016 dollars). Table 1 displays the summary results of each household type, which shows that married couples are both more likely to give and give higher amounts than single-headed households.

[Insert Table 1 here]

Methods

To understand how husbands' and wives' relative income and education attainment among the couple influences the household's giving, we restrict our analysis to "stable couples" in the panel study defined as husbands and wives who stayed married in all available waves of PPS from 2005-2017¹. The pooled sample size for our analysis is 17,011, representing 2,839 unique households (n=2,839); not all households appear in each wave of the study. The PSID provides three major income categories for household head/reference person, "wife" (or spouse/partner of reference person) and other family members (if any). They are taxable income, transfer income, and social security income. We used several different models to assess income. The most robust results were found in the income models that included both earned (wages) and unearned income (trusts and investments) for both partners, which is consistent with the literature and less likely to introduce endogeneity (Phipps & Burton, 1998). We define earned income as income from wages and salary (including bonuses, overtime, tips commissions, market gardening and professional development), farm income, and the labor portion of business income. Farm income is only available at family level but there is a question about which family member did most farming, so we assign farm income to the individual who does the most farming.² All other types of income are defined as unearned income (including assets, retirement, pensions, and social security among others). The separation of earned and unearned income was an important empirical concern because not all household members have labor income, as the decision to work is often a choice that the household makes based on preferences, relative earning potential, and other family considerations. Other models are described in the robustness section below.

We use Probit analysis for examining the incidence of giving and Tobit analysis for examining the amount of giving. In the Tobit case, donations can only take non-negative values. Hence, the likelihood function to be estimated takes left-censoring into account. Generally, findings about the amount of giving are more sensitive to specification, because giving is highly skewed (a number of households do not give at all to charity, and some households give a large amount); therefore, we tested additional specifications including OLS and quantile regression. We also tested alternative specifications of the dependent variable, the amount of giving, before settling on using log of amount +1. We present marginal effects for both Probit and Tobit results.³

All models include, wealth (without home equity), number of children, state of residence, and dummy variables for different survey years. We use wealth without home equity as home equity tends to be an illiquid form of wealth from which donors can make contributions. For each person within the couple, we also include control variables of age, race, education (number of years), working status and health status. Since we are pooling seven waves of the PPS, standard errors in all regressions are clustered at household level.

Results

First, we analyze the impact of each spouse's earned and unearned income on charitable giving. We find significant positive associations with all four types of income—both the husband's and wife's earned and unearned income—on the incidence and amount of total giving and secular giving (see Table 2). For example, the wife's earned income has the largest marginal effects on both the incidence and log amount of giving among the four income components. A \$10,000 increase in the wife's earned income is associated with a 2.62% increase in the likelihood of giving and a 5.73% increase in donation amounts, holding other factors constant.

We find that neither the husband or wife's earned income is associated with religious giving, but that an increase in women's unearned income results in a lower likelihood to give to religious causes and to give lower amounts.

[Insert Table 2 here]

However, in the results from Table 2, income could be endogenous because of unobserved factors. For example, income could actually reflect the choices the household has made about the labor market and it could be something unobserved about the household that has led to those labor market outcomes, such as whether both members of a couple work and how many hours they work. For example, the couple could make a decision to only have one spouse work, even if the other spouse could increase the household's income by working outside the home. Therefore, we conduct fixed effects analysis, which provides consistent results if unobserved factors related to both income and giving do not change over time. In Table 3, only the wife's earned income is significant for the incidence and amount of religious, secular, and total giving. We find both husbands' and wives' unearned income to be significant for the amount of total and religious giving (see Table 3). The size of marginal effects are generally smaller compared with those in Table 2, indicating that the OLS estimates likely have upward bias.

[Insert Table 3 here]

As earned and unearned income tends to vary over time and depends on labor and asset markets, we also examined permanent income (the average over a six-year period) and found similar results.⁴

To analyze the effect of education, we divided the sample of married or cohabiting households into three groups: the husband has a higher education level than the wife, the

husband and wife have an equal level of education (the reference category), and the husband has a lower level of education than the wife. In Table 4, we find that for secular giving, households where the husband has a higher education relative to the wife are more likely to give and give higher amounts. Unlike prior research, we find that intra-household education differences do not appear to have a significant effect on the incidence and amount of religious giving among couples.

[Insert Table 4 here]

Consistency with High Net Worth Populations

The PPS is representative up to the 97 percentile of household income level. Therefore, we conducted additional analyses on high-net-worth couples using the 2012 and 2014 Bank of America/U.S. Trust Studies of High Net Worth Philanthropy, which are point-in-time studies, for comparison. Since income data is collected differently, we explored a number of ways of measuring income, first, by looking at the share of the total household income earned by the husband versus the wife. We found no significant difference between men and women in the incidence or amounts of giving using this income measurement. When we analyze the imputed incomes of the husband and wife (estimated according to the share of household income and the income bracket identified), we find that the husband's imputed income has a positive, significant relationship with the amount of giving overall, and specifically to secular causes. The wife's income, however, has a significant negative effect on the amount of secular giving. Neither the income of the husband nor wife seems to impact the incidence of giving or the amount of giving to religious causes.

We also divided all couples into the same three intra-household education groups used in the PPS analysis. Results show no significant difference in the incidence or amount of total, religious, and secular giving based on education level. These results are available upon request.

Robustness Checks

One important concern with the results presented above is the possible endogeneity of household income—particularly labor income. In particular, the husband's and wife's income measures may be a consequence of the labor choices the household has made; for example, a husband and wife may decide together that the wife will work within the home, and this may result in the wife's income being substantially lower than that of her husband (or vice versa). Therefore, changes in or distributions of household income may reflect underlying choices that may also be correlated with the decision to give – which would lead to biased estimates on the income variables. Such choices are likely to change over time so fixed effects models are unable to eliminate the bias. To address this concern, we looked at different ways of adjusting for household income besides looking at raw overall income levels of the husband and wife. This involves looking at the share of household income each spouse earns. We code their relative incomes as a categorical variable, looking at households by the husband's income being < 50%, 50%-150%, and > 150% of the wife's income.⁵ We also group the households into a categorical variable divided by relative wage rate (using the same percent cut-offs as used for relative income). This is because wage rate may reflect the opportunity cost of a husband's or wife's outside income-generating opportunities rather than the raw income. Because hours worked is a choice variable, and income is wages multiplied by hours, the wage rate helps to address this potential bias by breaking these two components apart. Examining these other measures of income can give us a sense of how important these variables might be.

We tested the robustness of our findings by using these two different methods of measuring intra-household income and running our models on these variables in place of the raw values. Only the category of the husband's wage rate being less than 50% of the wife's wage rate influences the incidence of giving (see Table 5). None of the other categorical variables were significant.

[Insert Table 5 here]

Discussion and Conclusion

While previous research has examined factors related to charitable giving at the household level, we believe this paper is the first to look within households to examine the influence of income and education by husbands and wives as individuals. First, we find that both husbands' and wives' incomes have positive and significant effects on household giving behaviors, but that a wife's earned income is the main predictor of a household's giving in the fixed effects models. By being able to look at the different sources of income each person brings to the household, we provide evidence to support the growth of women's bargaining power in couples, especially in making charitable giving decisions as women's earned income grows. This is especially important for fundraisers working with donor couples, as women may actually influence their household's decisions to give and give more generously as their incomes increase.

Second, we find that differences in education levels within the household matter less to household giving as compared to prior studies (Andreoni et al. 2003; Rooney, Brown, Mesch, 2007). When husbands' educational levels are higher than those of their wives, we see a small increase in the incidence and amount of giving to secular causes. This finding is similar to Andreoni et al.'s, (2003) finding where in a married couple, higher education is correlated with the person making the charitable giving decisions and that only the husband's education is

significant among couples who decide jointly. Because the PPS has not asked the question of “Who decides?” since 2005, we were unable to investigate the role of decision making in our study. However, when husbands have higher education than their wives, secular giving might increase due to having expanded social networks, which offer more opportunities to give. For example, higher education may result in being asked to serve on a nonprofit board, which would likely increase one’s charitable giving. This explanation would be consistent with studies on social trust and giving, but requires further testing (Wang & Graddy, 2008). Lastly, we show that these findings apply to the general population of households, whereas our analysis of HNW households revealed fewer giving differences based on each person’s resources within the couple. One limitation is that education and income may be endogenous and are often closely linked in empirical analysis. However, by examining relative education and income categories between husbands and wives, we see how the categorical differences between individual’s income and education within the couple can differently influence giving.

More specifically, our analysis reveals a consistent, positive relationship between the wife’s income and the likelihood and amount of giving by married couples among the general population. We do see that the effects of income may be due to choices the household makes; when looking at earning potential, as defined by the wage rate, households in which the husband’s income is less than 50% of the wife’s income are associated with a higher incidence of giving. This finding suggests that when women earn significantly more than their husbands, charitable giving in the family would increase. For both donors and fundraising practitioners, this new information reveals the driving force of a female breadwinner for a household’s giving and paints a more robust picture of charitable giving and the need to understand donor couples as having multiple and diverse economic influences and arrangements. We also see, consistent with

the literature on gender and giving, that within couples, women's earned income can positively influence a household's decision to give and the amount they give to charitable causes.

Why do we see far fewer differences among male and female high-net-worth donors than among the general population? First, within this population, there is less variation among household variables such as income and wealth. Second, when couples marry, being a high-income household is far more important than who is earning the money, though we still see a slight increase in charitable giving when husbands earn more. Therefore, at the highest income levels, we see that both men and women can be generous givers, an important finding for fundraisers working with major donors.

In this study, we have started to untangle the relationship between income and gender in married couples to explore how the distribution of resources throughout the household affects charitable giving. In the past, fundraisers and researchers may have assumed that all charitable giving would "follow the money." However, before income is even earned, husbands and wives must decide who will work outside the home and how much. We find that when both individuals earn income, charitable decision making is equally affected by the husband's and the wife's earned income. However, when women's wage rates are significantly higher, taking hours worked into account, charitable giving increases, relative to couples with similar wage rates.

As our understanding of the factors that influence charitable giving continue to shift, more research is needed to understand the implications of attitudes, decision-making, and specific types of financial resources on philanthropy. An area for future research is to examine women's attitudes about ownership and guardianship of the household financial resources. For example, is there a difference in household giving based on whether or not a woman earns money or inherits it? Research should also revisit the question of who is making the financial

decisions considering women's increasing earnings and their influence within the household.

We encourage scholars to engage these questions to enhance our understanding of gender and giving among the many different models today's households take.

Endnotes

1. The motive to restrict the sample to “stable families” is because that The *PSID*’s unit of analysis for measuring giving and income is the family. However, membership in a family unit can, and often does, change across time, as people marry/partner/separate. Therefore, to conduct fixed effects analysis at the family level, we need to make sure that the reference person and partner of reference person across years does not change. Doing so excludes families that experienced marriage/separation/divorce during the study period.
2. Less than 5% of households in the PPS report any farm income.
3. In Tobit models, the marginal effects presented are not conditioned on being censored.
4. In addition to alternate income measurements, we also analyzed the husband’s employment status relative to the wife. Our results show that couples where only the husband works have a higher incidence of giving to secular causes, as compared to couples where both husband and wife work. Couples where only the husband works also tend to give more to charity, both in total giving and for secular giving in particular. These tables are not included in this text but are available upon request.
5. We also conducted analysis with different sets of different cut-off ratios. Results are similar and are available upon request.

References

- Andreoni, J., Brown, E., & Rischall, I. (2003). Charitable giving by married couples: Who decides and why does it matter? *Journal of Human Resources*, 38(1), 111-133.
- Bauman, K., & Ryan, C. (2015, October 7). Women now at the head of the class, lead men in college attainment. [Web log post]. Retrieved from <https://www.census.gov/newsroom/blogs/random-samplings/2015/10/women-now-at-the-head-of-the-class-lead-men-in-college-attainment.html>
- Bekkers, R. (2003). Trust, accreditation, and philanthropy in the Netherlands, *Nonprofit and Voluntary Sector Quarterly*, 32(4), 596-615.
- Bekkers, R. (2006). Traditional and health related philanthropy: The role of resources and personality, *Social Psychology Quarterly*, 68(4), 349-66.
- Bekkers, R., & Wiepking, P. (2011). Who gives? A literature review of predictors of charitable giving part one: religion, education, age and socialization. *Voluntary Sector Review*, 2(3), 337-365.
- Bennett, F. (2013), Researching within-household distribution: Overview, developments, debates, and methodological challenges. *Journal of Marriage and Family*, 75(3), 582-597. doi:10.1111/jomf.12020
- Bertocchi, Burnetti, Torricelli (2014). Who holds the purse strings within the household? The determinants of intra-family decision making. *Journal of Economic Behavior & Organization*, 101, 65-86.
- Bielefeld, W., Rooney, P. & Steinberg, K. (2005). How do need, capacity, geography, and politics influence giving? In A.C. Brooks (Ed.), *Gifts of money in America's communities* (pp.127-158). Lanham, MD: Rowman & Littlefield.

- Brooks, A. C. (2007). Income tax policy and charitable giving. *Journal of Policy Analysis and Management*, 26(3), 599-612.
- Brown, E., Mesch, D. J., & Hayat, A. D. (2016). Life expectancy and the search for a bag lady effect in charitable giving. *Nonprofit and Voluntary Sector Quarterly*, 45(3), 630-645.
- Bureau of Labor Statistics. (2018, April 19). Employment characteristics of families -- 2017. Washington, DC: United States Department of Labor. Retrieved from <https://www.bls.gov/news.release/famee.nr0.htm>
- Eckel, C. C., & Grossman, P. J. (1998). Are women less selfish than men? Evidence from dictator experiments. *The Economic Journal*, 108(448), 726-735.
- Eckel, C. C., Grossman, P. J., & Johnston, R. M. (2005). An experimental test of the crowding out hypothesis. *Journal of Public Economics*, 89(8), 1543-1560.
- Einolf, C. J., & Philbrick, D. (2014). Generous or greedy marriage? A longitudinal study of volunteering and charitable giving. *Journal of Marriage and Family*, 76(3), 573-586.
- Einolf, C. J., Curran, H. D., & Brown, K. C. (2018). How married couples make charitable giving decisions. *Nonprofit and Voluntary Sector Quarterly*, 47(3), 657-669.
- McClelland, R., & Brooks, A.C. (2004). What is the real relationship between income and charitable giving? *Public Finance Review*, 32(5), 483-497.
- Mesch, D. (2010). *Women give 2010. New research about women and giving*. The Center of Philanthropy at Indiana University. Retrieved from https://scholarworks.iupui.edu/bitstream/handle/1805/6337/women_give_2010_report.pdf?sequence=1&isAllowed=y

- Mesch, D. J., Rooney, P. M., Steinberg, K. S., & Denton, B. (2006). The effects of race, gender, and marital status on giving and volunteering in Indiana. *Nonprofit and Voluntary Sector Quarterly*, 35(4), 565-587.
- Piper, G., & Schnepf, S. V. (2008). Gender differences in charitable giving in Great Britain. *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, 19(2), 103-124.
- Phipps, S. and Burton, P. (1998). What's mine is yours? The influence of male and female incomes on patterns of household expenditure, *Economica* 65(260), 599-613.
- Reiss, M.C. & Webster, C. (2004). An examination of established antecedents of power in purchase decision making: Married and nontraditional couples. *Journal of Applied Social Psychology*, 34(9), 1825-1845.
- Rooney, P. M., Mesch, D. J., Chin, W., & Steinberg, K. S. (2005). The effects of race, gender, and survey methodologies on giving in the US. *Economics Letters*, 86(2), 173-180.
- Schervish, P.G., & Havens, J.J. (1997) Social participation and charitable giving: A multivariate analysis, *Voluntas*, 8(3), 235-60.
- Taylor, P. (2014). *The next America: boomers, millennials, and the looming generational showdown*. New York, NY: Public Affairs.
- Teachman, J.D., Tedrow, L.M., & Crowder, K.D. (2000). The changing demography of American's Families. *Journal of Marriage and the Family*, 62, 1234-1246.
- Treas, J. & Tai, T (2012). How couples manage the household: Work and power in cross-national perspective. *Journal of Family Issues*, 33(8): 1088-1116.

- Vogler, C., Brockmann, M., & Wiggins, R.D. (2006). Intimate relationships and changing patterns of money management at the beginning of the twenty-first century. *The British Journal of Sociology*, 57(3), 455-482.
- Wang, W., Parker, K. C., & Taylor, P. (2013). *Breadwinner moms: Mothers are the sole of primary provider in four-in-ten households with children—Public conflicted about the growing trend*. Washington, D.C.: Pew Research Center.
- Wang, L., & Graddy, E. (2008). Social capital, volunteering, and charitable giving. *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, 19(1), 23-42.
- Wiepking, P., & Bekkers, R. (2012). Who gives? A literature review of predictors of charitable giving. Part Two: Gender, family composition and income. *Voluntary Sector Review*, 3(2), 217-245.
- Wiepking, P., & Maas, I. (2009). Resources that make you generous: effects of social and human resources on charitable giving, *Social Forces*, 87(4), 1973–96.
- Wilhelm, M. (2006). New data on charitable giving in the PSID. *Economics Letters*, 92(1), 26-31.
- Wilhelm, M.O., Brown, E., Rooney, P.M. and Steinberg, R.S. (2008). The intergenerational transmission of generosity, *Journal of Public Economics*, 92(10-11): 2146–56.
- Yörük, B.K. (2010). Charitable giving by married couples revisited. *The Journal of Human Resources*, 45(2), 497-516.

Biographical Paragraphs

Debra J. Mesch is Professor of Philanthropic Studies and holds the Eileen Lamb O’Gara Chair in Women’s Philanthropy at the Indiana University Lilly Family School of Philanthropy.

Una Okonkwo Osili is Professor of Economics and Philanthropic Studies and Director of Research at the Indiana University Lilly Family School of Philanthropy.

Elizabeth J. Dale is Assistant Professor in Nonprofit Leadership at Seattle University and received her Ph.D. from the Indiana University Lilly Family School of Philanthropy. A former development director and CFRE, she studies the intersection of gender and philanthropy, LGBTQ individuals’ giving, and diversity, equity and inclusion in fundraising.

Jacqueline Ackerman is Associate Director for Research for the Women’s Philanthropy Institute at the Indiana University Lilly Family School of Philanthropy. She received her master’s degree in Public Affairs from the School of Public and Environmental Affairs at Indiana University–Bloomington.

Jon Bergdoll is an applied statistician at the Indiana University Lilly Family School of Philanthropy. He received his B.S. in Biomedical Engineering and Electrical Engineering from Rose-Hulman Institute of Technology and a M.S. in Bioengineering from Georgia Institute of Technology.

Heather A. O'Connor is a Ph.D. Candidate at the Indiana University Lilly Family School of Philanthropy. Her research interests include women's charitable giving, message framing in charitable appeals, and the intersection of identity and philanthropic behavior.

Tables

Table 1: Philanthropy Panel Study (PPS) Summary Statistics of the Pooled Sample (2005-2017)

	Percentage of Total Households	Incidence of Giving (2005-2017)	Total Observations	Unique households in study
Couples	55.2%	61.7%	32,587	7,807
Single Male	14.8%	34.1%	8,768	--
Single Female	30.0%	41.3%	17,715	--
Total	100.0%	51.5%	59,070	--
“Stable couple”	28.8%	74.1%	17,011	2,839
<hr/>				
	Average Giving Amount Conditional on Giving (2005-2017)	Median Giving Amount Conditional on Giving (2005-2017)	Observations of Donor Households	
Couples	\$2,972	\$1,147	20,097	
Single Male	\$1,570	\$515	2,987	
Single Female	\$1,527	\$588	7,313	
Total	\$2,486	\$888	30,397	
“Stable couple”	\$3,531	\$1,500	12,599	

Table 2: Philanthropy Panel Study (PPS) Results for “Stable” Married/Cohabiting Households: Earned and Unearned Incomes, 2005-2017 Pooled Sample

	Incidence of giving (Probit)			Amount of giving (Tobit)		
	Total Giving	Religious Giving	Secular Giving	Total Giving	Religious Giving	Secular Giving
Husband’s earned income	0.0186*** (4.67)	0.00524 (1.12)	0.0239*** (5.84)	0.0482*** (3.90)	0.0332 (1.73)	0.0599*** (4.46)
Wife’s earned income	0.0262*** (4.27)	0.00625 (1.33)	0.0255*** (3.71)	0.0573** (3.16)	0.0476 (1.79)	0.0687*** (3.31)
Husband’s unearned income	0.0111*** (6.98)	0.000967 (1.12)	0.0138*** (9.24)	0.0225*** (4.76)	0.00941* (2.07)	0.0292*** (5.28)
Wife’s unearned income	0.00994*** (4.35)	-0.00658** (-2.92)	0.0122*** (4.81)	0.0511*** (4.61)	-0.0509* (-2.52)	0.0737*** (6.16)
Observations	15622	15636	15619	15636	15636	15636

Notes: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. T-statistics in parentheses. Analysis is on 2005-2017 waves of data. Variables in the left-hand column are all measured in \$/10,000. FU = family unit. Standard errors are clustered at household level. Marginal effects reported in Probit and Tobit models.

Table 3: Philanthropy Panel Study (PPS) Results for “Stable” Married/Cohabiting Households: Earned and Unearned Incomes, 2005-2017 Pooled Sample with Fixed Effects

	Incidence of giving (Probit)			Amount of giving (Tobit)		
	Total Giving	Religious Giving	Secular Giving	Total Giving	Religious Giving	Secular Giving
Husband’s earned income	0.000420 (0.87)	0.00108 (1.35)	0.00137 (1.74)	0.00418 (1.07)	0.00630 (0.98)	0.00685 (1.42)
Wife’s earned income	0.00247* (2.44)	0.00491** (2.92)	0.00438** (2.64)	0.0168* (2.03)	0.0320** (2.91)	0.0239* (2.09)
Husband’s unearned income	-0.0000617 (-0.26)	-0.000406 (-1.14)	0.000310 (0.95)	0.00610** (2.82)	0.000320 (0.12)	0.00952*** (3.32)
Wife’s unearned income	0.00174 (1.35)	-0.00213 (-1.14)	0.00193 (1.20)	0.0200* (2.09)	-0.00598 (-0.43)	0.0219* (2.04)
Observations	15622	15636	15619	15636	15636	15636

Notes: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. T-statistics in parentheses. Analysis is on 2005-2017 waves of data. Variables in the left-hand column are all measured in \$/10,000. FU = family unit. Standard errors are clustered at household level. Marginal effects reported in Probit and Tobit models.

Table 4: Philanthropy Panel Study (PPS) Results for “Stable” Married/Cohabiting Households: Education, 2005-2017 pooled sample

	Incidence of giving (Probit)			Amount of giving (Tobit)		
	Total Giving	Religious Giving	Secular Giving	Total Giving	Religious Giving	Secular Giving
Husband has higher education	0.0299* (2.04)	0.00619 (0.26)	0.0387* (2.21)	0.232 (1.62)	0.0389 (0.19)	0.280* (2.04)
Wife has higher education	-0.0225 (-1.49)	-0.0283 (-1.21)	-0.0204 (-1.17)	-0.243 (-1.58)	-0.298 (-1.45)	-0.161 (-1.12)
Observations	15736	15750	15733	15750	15750	15750

Notes: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. T-statistics in parentheses. Analysis is on 2015 wave of data. Reference group is couples where husband and wife are equally educated. Standard errors are clustered at household level. Marginal effects reported in Probit and Tobit models.

Table 5: Philanthropy Panel Study (PPS) Alternate Income Models (General Population Sample)

	Total Giving Incidence	Log Total Giving	Total Giving Incidence	Log Total Giving
	Probit Marginal Effects	Tobit Marginal Effects	Probit Marginal Effects	Tobit Marginal Effects
	Relative Wage Rate Model	Relative Wage Rate Model	Relative Total Income Model	Relative Total Income Model
Husband's wage rate > 150% Wife's	0.00687 (0.71)	0.0656 (0.73)		
Husband's wage rate < 50% Wife's	0.0258* (2.00)	0.183 (1.55)		
Husband's total income > 150% Wife's			-0.00913 (-0.95)	-0.00000861 (-0.00)
Husband's total income < 50% Wife's			0.00920 (0.57)	-0.0283 (-0.20)
Observations	15622	15636	15622	15636

Notes: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Control variables not shown. Standard errors are clustered at household level. Marginal effects reported in Probit and Tobit models.