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New Research on Women, Religion and Giving

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HIGHLIGHTS

Women Give 2014 investigates how the nexus of religiosity, gender, and age is related to charitable giving. The religiosity-giving relationship, which has been assumed to be the same regardless of gender and age, is a more complex relationship than previously thought. For the first time, this research examines the intersection of religiosity, gender, and age in a single analysis and finds a significant change in patterns of giving. **In an important shift from the standard religiosity-giving story found in most previous research, young single women who are religiously unaffiliated – the "Nones" – give roughly two times larger amounts to charitable organizations than women who are affiliated but infrequently attend religious services.**

WHY THE SHIFTING LANDSCAPE MATTERS

The influence of religiosity on giving is frequently used to argue that those who are more deeply engaged in religion are more likely to give and give more to charitable organizations - the standard religiosity-giving story. Yet, in the 25 years from 1987 to 2012, the percentage of American adults expressing no religious preference increased from 7 to 20 percent–the so-called "Nones" - religiously unaffiliated Americans.[1] [2] At the same time, the most religious generations in American history–those born 1905-1924–are passing away while the new generations entering adulthood have weaker attachment to organized religions.[3]

In light of the relationship between religiosity and giving to charitable organizations, do Americans' weakening attachment to organized religion suggest that their commitment to charitable organizations will also weaken? Will weakening attachment to organized religion among women and among men have similar implications for their respective charitable giving?

INNOVATIVE APPROACH

Women Give 2014 uses a multi-layered and nuanced methodology. The detailed methodology is included in the Appendix; a brief overview is below.

- The study uses data describing the giving behavior of single Americans drawn from the *2013 National Study of American Religious Giving* (*NSARG*).
- The sample (N=762) is divided into two categories by age – people 44 years old and younger and people 45 years old and older.

- Religiosity is defined as affiliation and attendance at religious services. Affiliation is Protestant, Roman Catholic, and other religions with the exception of Jews who are not included in *Women Give 2014*.
- The study sorts people into three groups: people who frequently attend religious services, people who infrequently attend religious services, and people who are not affiliated with a religious tradition. This last group has been labeled the "Nones."
- The study focuses on giving to two groups of charitable organizations *outside of congregations* - Religiously identified organizations and Not-religiously identified organizations (NRIOs). This further delineation provides an opportunity to explore the extent to which religiosity drives giving to charitable organizations other than congregations.
- Finally, the study divides the sample by gender.

IMPLICATIONS

By examining the intersection of religiosity, gender, and age for the first time, *Women Give 2014* finds encouraging results for philanthropy. Those who have been concerned that the falling rate of religious affiliation would have an adverse effect on charitable giving outside of congregations can take heart from these findings: Younger women who are Nones give larger amounts to NRIOs than do middle-age and older women who are Nones. This analysis cannot tell if this is a cohort effect–that Gen X and Millennial women will continue to give generously to NRIOs as they age–or whether there is an age effect–that today's middle-age and older women also gave generously to NRIOs when they were younger. These results suggest that NRIOs be on guard for the possibility of an age effect, and maintain relationships with Gen Xers and Millennials as they age.

Also, the finding that younger women who are Nones give generously to NRIOs may indicate problems on the horizon for religiously identified charitable organizations. Young people entering adulthood since 2000 express even less affiliation with organized religion than any previous cohort, and this trend is expected to continue. Will this trend, in combination with the passing of the oldest and most religious cohort, affect giving to religiously identified organizations? Can leaders of religiously identified organizations create new strategies to engage young people, especially women, who are Nones? Or will younger cohorts of women, who are increasingly entering adulthood as Nones, continue to contribute primarily to NRIOs?

This study suggests that the trend of declining affiliation does not foreshadow a decline in giving to charitable organizations. It suggests, instead, the need for nonprofits, both religiously identified and NRIOs, to create different relationships with, and build different networks among, constituents by gender and age to assure that resources continue to be available to meet society's pressing challenges.

KEY FINDINGS

Among younger single women, Nones give, on average, roughly two times larger amounts to charitable organizations than women who are affiliated but infrequently attend religious services.

Among younger single women, Nones give roughly two times larger amounts to Not-religiously identified organizations (NRIOs) than they do to religiously identified organizations.

Among younger single people who are Nones, young women give roughly two times larger amounts to charitable organizations than do young men.

Considering giving to all charitable organizations (i.e. religiously identified organizations and NRIOs combined), younger women who are Nones give more than two and a half times larger amounts than middle-age and older women who are Nones.

THE STANDARD RELIGIOSITY AND GIVING STORY

Americans are highly committed to philanthropy, and the standard religiosity-giving story is that those individuals who exhibit more intensive religiosity give larger amounts to charitable and nonprofit organizations.[4] Commenting on Brooks' 2006 study *Who Really Cares*,[5] George Will summarized the standard story, if somewhat bluntly: "America is largely divided between religious givers and secular nongivers."[6]

However, religious life in America is changing. Although the percentage of Americans attending religious services weekly has been stable since 1990[7], more Americans report being unaffiliated with a specific religious denomination. In 2012 the Pew Forum on Religion and Public Life reported that 20 percent of Americans do not identify with any religion–the "Nones"– having risen from just 7 percent in 1987.[8]

The "rise of the Nones" is more dramatic among younger Americans:

> One-third of Americans under 30 have no religious affiliation.[9]

In light of the relationship between religiosity and giving to charitable organizations, do Americans' weakening attachment to organized religion suggest that their commitment to charitable organizations will also weaken? Will weakening attachment to organized religion among women and among men have similar implications for their respective charitable giving?

The questions explored in *Women Give 2014* address issues that may affect future patterns of giving in the United States. Although the religiosity-giving relationship, gender-religiosity relationship, and gender-giving relationship have been separately studied, no research has examined gender, religiosity, and giving in a single analysis. If religiosity-giving patterns differ between women and men, what does this mean for American charitable organizations?

GENDER, RELIGIOSITY, AND GIVING

No research has examined whether the religiosity-giving relationship is different for men and women. However, several theories about this relationship posit why women are more religious than men. Among the theories are (1) men and women are socialized into gender specific roles where women's traditional family role is caregiver, nurturer, and mother. As prime socializers of their children, mothers model religious behavior such as affiliation

and attendance to set examples for their children. (2) Women have more time to devote to religion because of the gender-based division of labor within the home. Working less outside the home provides women with more time to pursue religious-related activities. (3) Women are more religious because of their aversion to the risk associated with being irreligious. Some have argued that a risk-averse person will deal with uncertainties such as weather, disease and even death in culturally appropriate ways such as participating in religion.[10]

A 2002 Gallup poll found substantial differences between men's and women's religious views and practices. Gallup's polling found that women are more likely than men to consider religion to be important in their lives, believe that religion can answer most problems, look to God in their personal decision-making, belong to congregations, attend religious services, and regularly study the Bible. These gender differences in religiosity are larger than other demographic differences and have been for decades.[11]

Much research has addressed the gender-giving relationship. Previous *Women Give* reports as well as other research demonstrate that men and women differ in their charitable giving. Although findings differ as to whether or not single women give larger amounts than do single men, perhaps because some studies have analyzed giving to congregations separately from giving to other charitable organizations,[12] other research reveals systematic differences in patterns of giving: women tend to spread their giving across a larger number of purposes/types of organizations;[13] and men and women often give to different causes.[14] [15]

Women Give 2014 examines for the first time another potential gender difference in giving–religiosity. The study's primary research question is: How is the relationship between religiosity and giving different among women than it is among men?

OVERVIEW OF THE STUDY'S METHODS

The study uses data describing the giving behavior of single Americans drawn from the *2013 National Study of American Religious Giving*. (*NSARG*). It defers analysis of married and cohabiting people because for couples, giving is analyzed as a household-level decision but the religiosity of the couple is not straightforward to measure when the religiosities of the two partners are different. The sample size is N = 762.

Religiosity is defined as affiliation with a religious tradition and frequency of attendance at religious services. Affiliation is with Protestant, Roman Catholic, and other religions, although the majority of the sample is Protestant of some kind (e.g., Baptist, Methodist, non-denominational, etc.; 41 percent of the sample) or Roman Catholic (23 percent). Respondents were asked how often they attend religious services: every week, once or twice a month, a few times a year, hardly ever, or never. Thirty percent of the sample is not affiliated with a religious tradition–the "Nones." These are people who say they are atheist, agnostic, or "nothing in particular." Respondents who are Nones were not asked how often they attend religious services, because the number of frequently attending Nones is too small to separately analyze.[16]

The study uses a three-category measure of religiosity which sorts people into three groups: people who frequently attend religious services (once or twice a month or more), who are affiliated with a religious tradition but infrequently attend religious services (a few times a year or less), and who are not affiliated with a religious tradition. In this sample, 34 percent frequently attend, 37 percent are affiliated but infrequently attend, and 30 percent are Nones.

Giving to charitable organizations is measured as gifts of money, assets, and property/goods to organizations whose primary purposes are one or more of the following:

- to help people in need
- to provide health care or conduct medical research (e.g., hospitals, cancer charities, telethons)
- to deliver education (e.g., schools, universities, PTAs, libraries)
- to provide youth and family services (e.g., boys' and girls' clubs, Big Brothers or Sisters, sports leagues)
- to promote arts and culture (e.g., museums, theatre, public broadcasting)
- to improve neighborhoods and communities (e.g., community associations, service clubs)
- to preserve the environment or advance sustainability
- to provide international aid (e.g., international children's funds, disaster relief, human rights)
- to engage in civic or social advocacy

> *Women Give 2014* does not include giving to religious congregations.

This study does not include giving to religious congregations (e.g., churches, synagogues, mosques) and other organizations (e.g., TV and radio ministries) whose primary purpose is religious activity or spiritual development. Thus, the study is able to assess the extent to which religiosity drives giving to charitable organizations other than congregations.

Although charitable organizations differ as to the primary purposes they work to achieve, organizations also differ along a second dimension: whether they carry out their work with an explicitly religious identity or not. For example, World Vision and CARE both provide international aid; World Vision has a religious identity, whereas CARE does not. Compassion International and Save the Children both provide help to children in need through child-sponsorships; Compassion International has a religious identity, whereas Save the Children does not. Catholic Charities and the United Way serve a combination of the above purposes (mostly helping people in need and providing youth and family services); Catholic Charities has a religious identity, whereas the United Way does not.

Respondents in the *NSARG* were asked whether or not they made a donation to organizations pursuing each of the nine purposes listed above (plus whether a donation was made to organizations pursuing a combination of those purpose, plus whether a donation was made to an organization pursuing a purpose not listed above), and if so, how much was donated. After that, respondents were asked how much of the donated amount went to religious organizations pursuing that purpose. For example, if the respondent was a Christian, she would have been asked, "How much of that was to Christian and other religious organizations that help people in need?"

> The study sorts organizations into two groups – Religiously identified organizations and Not-religiously identified organizations (NRIOs).

The answers to these questions allow this analysis to split giving to charitable and non-profit organizations into a part that goes to such organizations that have a religious identity and a part that goes to organizations that do not. The following terms characterize this split:

Religiously identified organizations: Organizations that work toward the above nine purposes with an explicitly religious identity or religious value frame.

Not religiously identified organizations (NRIOs): Organizations that work toward the above nine purposes without an explicitly religious identity or religious value frame. Throughout the report these organizations are referred with the shorthand "NRIOs."

It is important to remember that religiously identified organizations do not include religious congregations, because the primary purpose of religious congregations is religious activity and spiritual development, not one of the nine purposes listed above. The breakthrough finding in *Connected to Give: Faith Communities* is that of all the giving that goes to charitable organizations (not congregations), 54 percent goes to religiously identified organizations and 46 percent goes to NRIOs.[17]

The findings reported below describing differences between women and men, or between people with different intensities of religiosity, are based on analyses that statistically control for other important differences between people that are related to their giving: income, education, age, number of children, race, and region. This prevents misattributing a difference to gender that is really due to another demographic factor such as the difference in income between women and men. More details of the statistical procedures are provided in the Appendix.

INNOVATIONS IN THE STUDY

Women Give 2014 includes several innovations in methodology.

Women Give 2014's primary innovation is that gender, religiosity, and giving are investigated in a single analysis. Four additional innovations are incorporated. First, people's religiosity is measured with three categories: frequently attending religious services (once or twice per month or more), being affiliated with a religious tradition but infrequently attending (a few times per year or less), and not being affiliated with a religious tradition–the "Nones." This three-category measure of religiosity allows investigation of religiosity–giving patterns that cannot be revealed by the usual dichotomous religious/not-religious measures.[18]

Second, to investigate the gender–religiosity–giving relationship by age, the sample is divided into two categories - people 44 years old and younger and people 45 years old and older. Generational succession has been identified as a major factor behind Americans' declining identification with organized religions.[19] The most religious generations in American history (those born 1905-1924) are passing away while the new generations entering adulthood have substantially weaker attachment to organized religion.[20] Thus, it is likely that the gender–religiosity–giving patterns differ between younger people and middle-age/older people.

Third, *Women Give 2014* investigates giving to charitable organizations that help those in need or that serve and support the public interest, other than religious congregations. Many previous studies analyze giving to charitable organizations aggregated together with giving to religious congregations.[21] Thus, it is hardly surprising that a relationship is then found between people's religiosity and a giving aggregate that includes giving to religious congregations. Moreover, such analyses overstate the religiosity–giving relationship if the intended use is to draw implications for charitable organizations.

Fourth, the study disentangles giving to charitable organizations into two parts: giving that goes to organizations that have a religious identity (e.g., World Vision), and giving that goes to organizations doing the same kind of work but which do not have a religious identity (e.g., CARE). The separate analysis of charitable organizations that have a religious identity and those that do not follows *Connected to Give: Faith Communities*.[22]

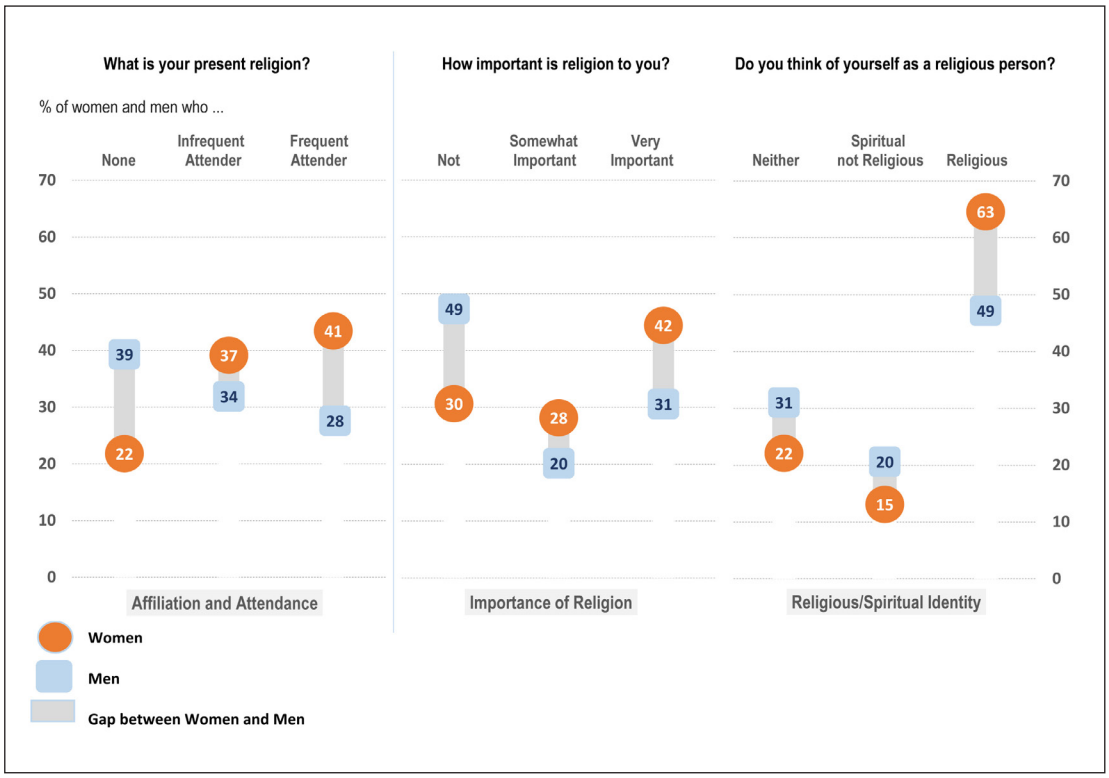
Within this framework, *Women Give 2014* examines religiosity and charitable giving by gender and age to learn whether religiosity affects giving to religiously identified organizations and NRIOs.

THE BACKGROUND PICTURE

Prior to conducting a more in depth analysis, the first phase of the study examines the overall religiosity patterns of single women and men and middle-age and older individuals in the sample.

Finding 1. Single women exhibit more intensive religiosity than single men.

FIGURE 1. Religiosity of women and men

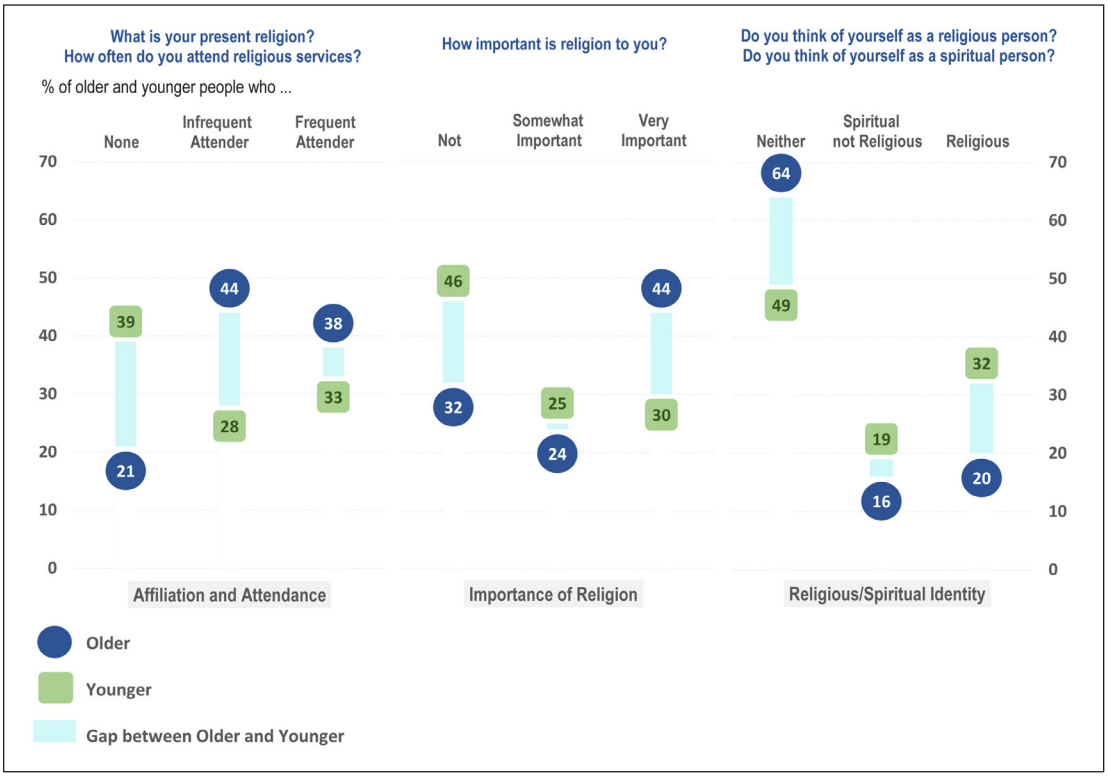


In all measures of religiosity, women exhibit more intensive religiosity than men.

- Women are more frequent attenders.
- Women more than men indicate religion is very important.
- Women more than men think of themselves as religious.

Finding 2. Middle-age and older people exhibit more intensive religiosity than younger people.

FIGURE 2. Religiosity of middle-age and older people and younger people



In all measures of religiosity, middle-age and older people exhibit more religiosity than younger people.

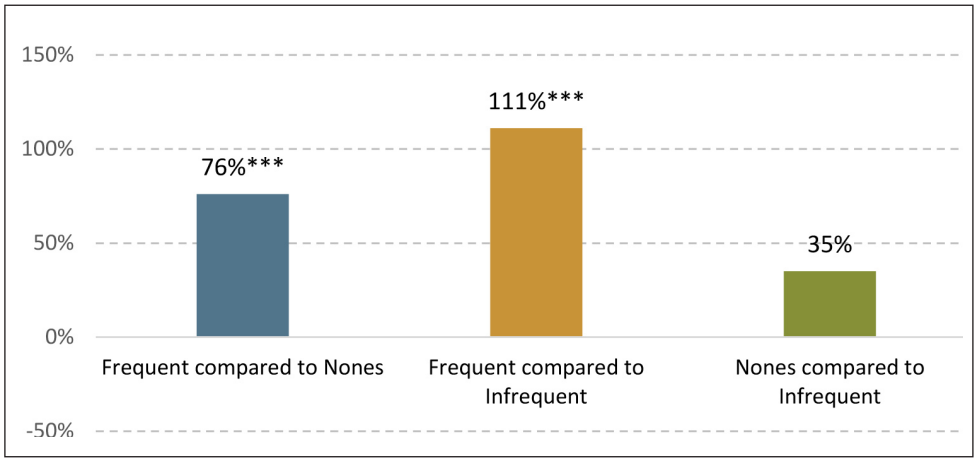
- Middle-age and older people are more frequent attenders than younger people.
- Middle-age and older people, more than younger people, indicate religion is very important.
- Middle-age and older people, more than younger people, think of themselves as religious.

THE STANDARD RELIGIOSITY-GIVING STORY: FINDINGS

In the second phase of the study the religiosity-giving relationship is examined across the entire sample, as well as by gender and age. The results confirm the standard story, especially for giving to religiously identified organizations and for middle-aged and older Americans.

Finding 3. Religiosity is significantly related to giving larger amounts to charitable organizations.

FIGURE 3. Giving to charitable organizations (Religiously identified organizations and NRIOs)



Single people who frequently attend religious services give 76 percent larger amounts than do single people who are Nones and 111 percent larger amounts than do single people who are affiliated but infrequently attend.* This result confirms the standard religiosity-giving story.

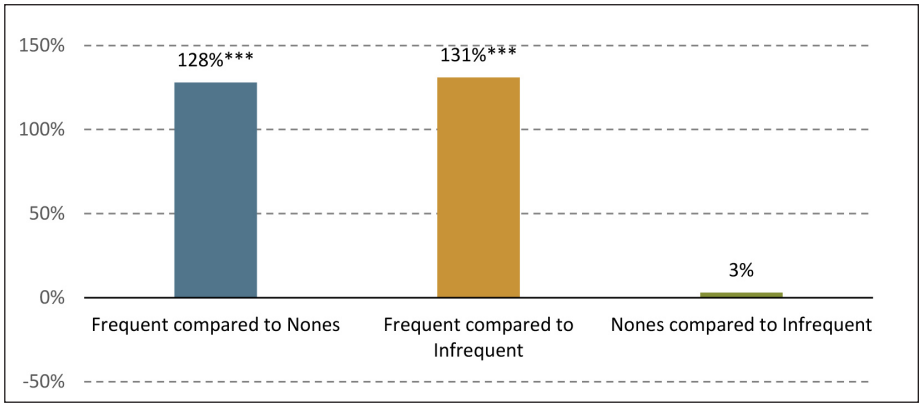
It is important to keep in mind that the giving being analyzed here is to organizations that provide people with basic necessities of life, deliver health care, offer family and youth services, present arts and culture, improve neighborhoods, and serve other purposes, but which are not religious congregations whose primary purposes are religious activity and spiritual development.

*** Statistical significance for all results: *p<.05; **p<.01; ***p<.001**

Finding 4. Religiosity is strongly related to giving larger amounts to religiously identified charitable organizations.

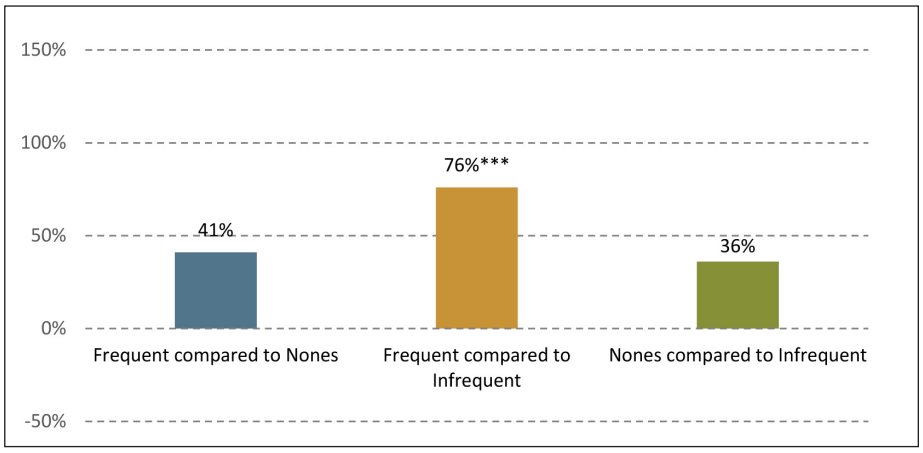
The finding reported in *Connected to Give: Faith Communities*[23] applies here to our sample of single Americans: the standard religiosity-giving story seen in Finding 3 is largely driven by people's religiosity being related to larger amounts given to religiously identified charitable organizations.

FIGURE 4.1. Giving to religiously identified organizations



In terms of giving to religiously identified charitable organizations, single people who attend frequently give 128 percent larger amounts than those who are Nones and 131 percent larger amounts than those who are affiliated but infrequently attend.

FIGURE 4.2. Giving to NRIOs

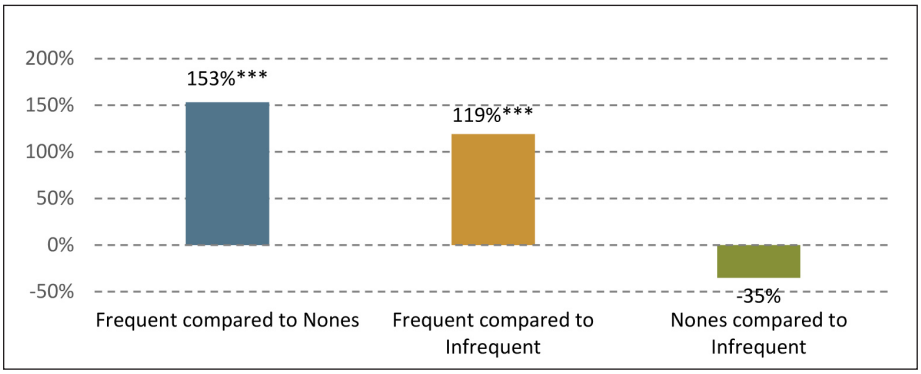


Findings 3 and 4 reaffirm the standard religiosity–giving story. Figures 4.1 and 4.2 show that those who exhibit more intensive religiosity are giving larger amounts to RIOs than to NRIOs.

These results do not differ much between women and men. However, important gender differences emerge through analysis by age when single people 44 years and younger are analyzed separately from middle-age and older singles.

Finding 5. Among middle-age and older women and men, religiosity is strongly related to giving to charitable organizations.

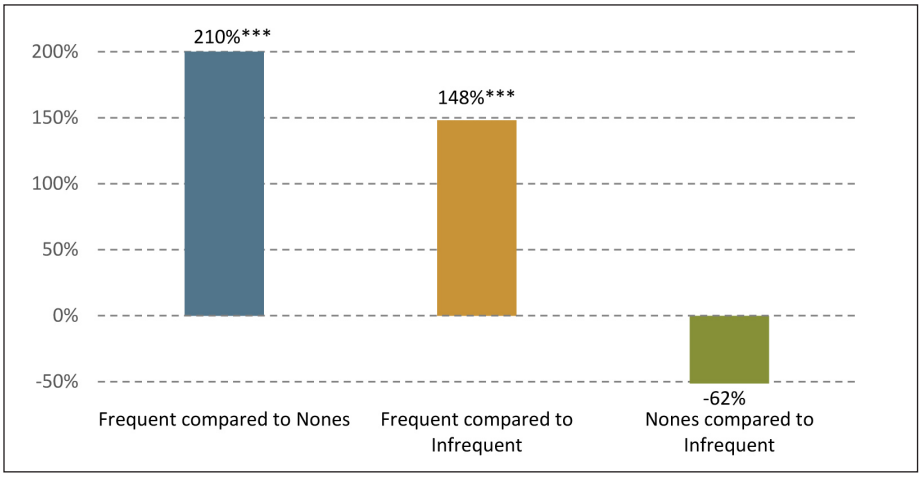
FIGURE 5.1. Middle-age and older giving to charitable organizations (Religiously identified organizations and NRIOs)



Note: The scale is different in Figures 5.1 through 5.3 as compared to the other figures in the report.

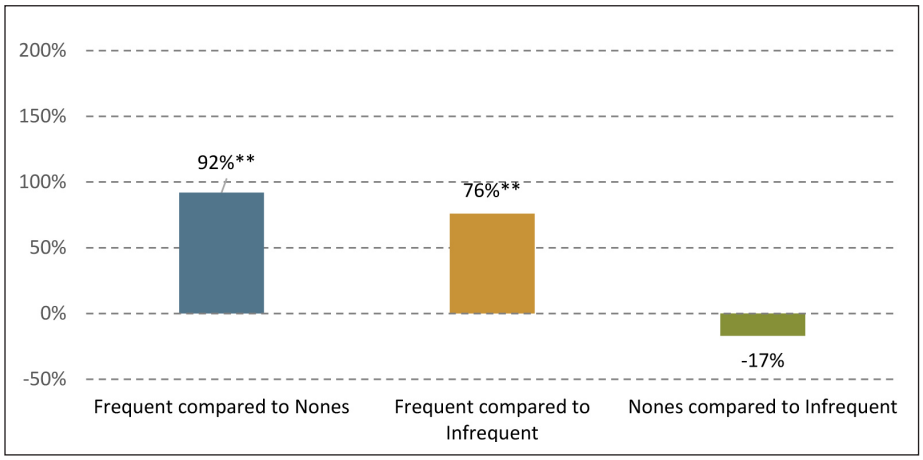
The standard religiosity-giving story describes very well the giving of single people ages 45 and older. Among middle-age and older people, those who frequently attend give, on average, 153 percent larger amounts than do Nones and, on average, 119 percent larger amounts than do those who are affiliated but infrequently attend. People who are affiliated but infrequently attend give 35 percent larger amounts (not statistically significant) than do people who are Nones.

FIGURE 5.2. Middle-age and older giving to Religiously identified organizations



These differences are largely, though not entirely, driven by the religiosity of middle-age and older people and their giving to religiously identified charitable organizations. For example, in terms of giving to religiously identified charitable organizations, middle-age and older people who attend frequently give 210 percent larger amounts than those in the same age group who are Nones; they give 148 percent larger amounts than those in the same age group who are affiliated but infrequently attend.

FIGURE 5.3. Middle-age and older giving to NRIOs



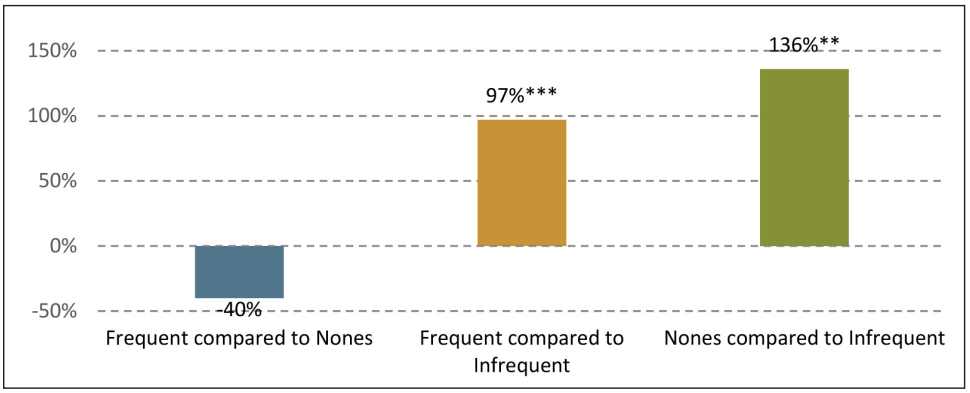
Figures 5.2 and 5.3 again reaffirm the standard religiosity–giving story; those who exhibit more intensive religiosity are giving larger amounts to RIOs than to NRIOs.

THE NEW PICTURE: A New Pattern of Charitable Giving Emerges for the Younger Women

In an important shift in patterns, the standard religiosity-giving story does not apply to younger single women.

Finding 6. Among younger women, Nones give large amounts to charitable organizations: roughly two times larger amounts, on average, than women who are affiliated but infrequently attend religious services.

FIGURE 6.1. Younger women: Giving to charitable organizations (Religiously identified organizations and NRIOs)



Nones give 40 percent larger amounts than do women who frequently attend, but this difference is not large enough to attain statistical significance.

Younger women who frequently attend give 97 percent larger amounts than do women who are affiliated but infrequently attend.**

** Hence, the religiosity–giving pattern among younger single women is non-standard, rather than linear, with Nones and frequently attending women giving the larger amounts.

Finding 7. Among younger women, Nones give roughly two times larger amounts to NRIOs than they do to religiously–identified organizations.

FIGURE 7.1. Younger women: Giving to NRIOs compared to giving to Religiously identified organizations

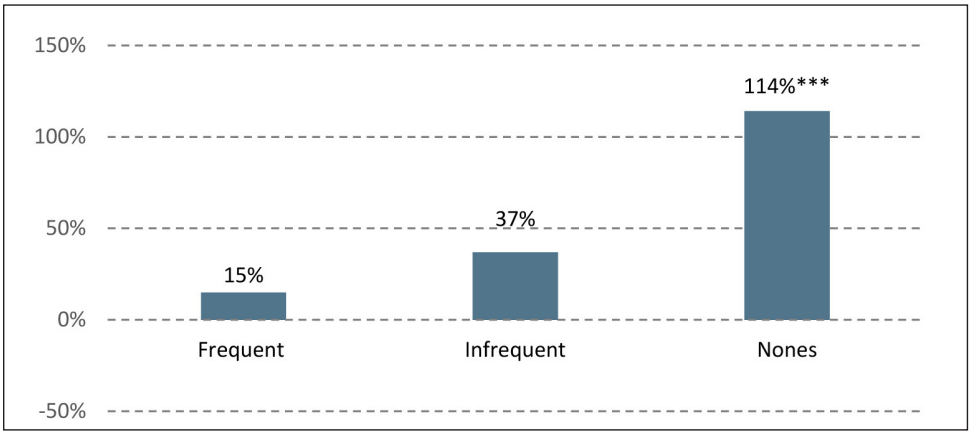
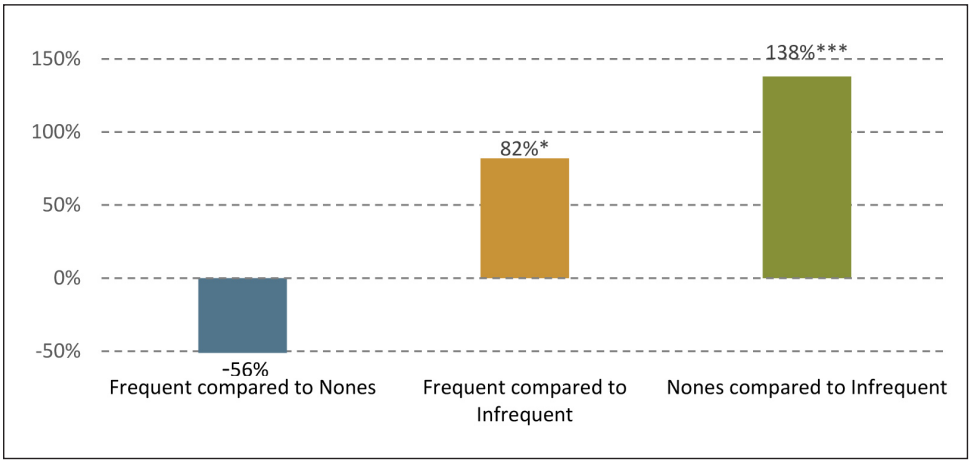


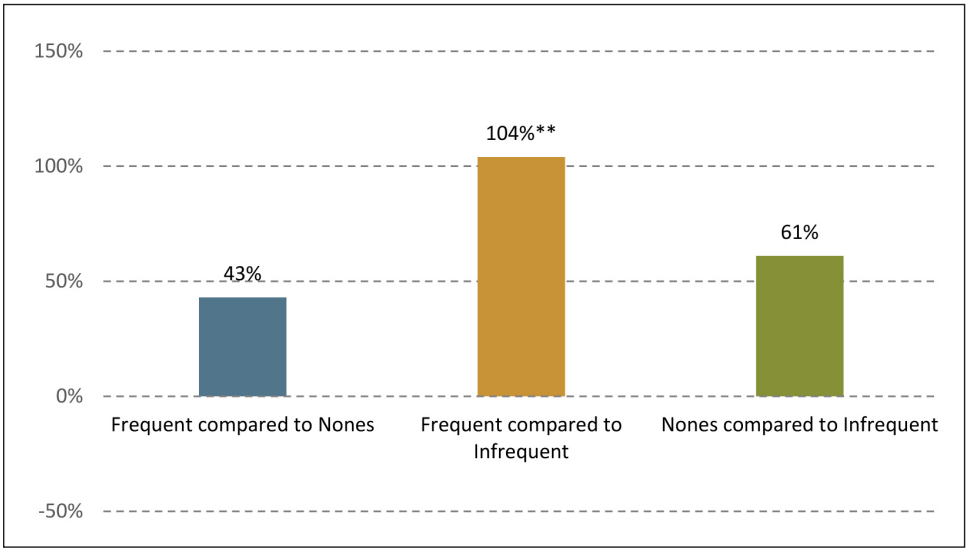
FIGURE 7.2. Younger women: Giving to NRIOs



The non-standard religiosity–giving pattern among younger single women is primarily due to their giving pattern to NRIOs: Nones give 138 percent larger amounts, on average, than women who are affiliated but infrequently attend, and 56 percent larger amounts (not statistically significant) than do women who frequently attend.

One possible explanation for younger women's patterns of giving more to NRIOs is that younger women who are Nones are finding social connections and networks that encourage giving outside of congregations. More research is needed to explain the differences between younger and older women's giving patterns as well as differences between younger women's and younger men's patterns of charitable giving.

FIGURE 7.3. Younger women: Giving to Religiously identified organizations

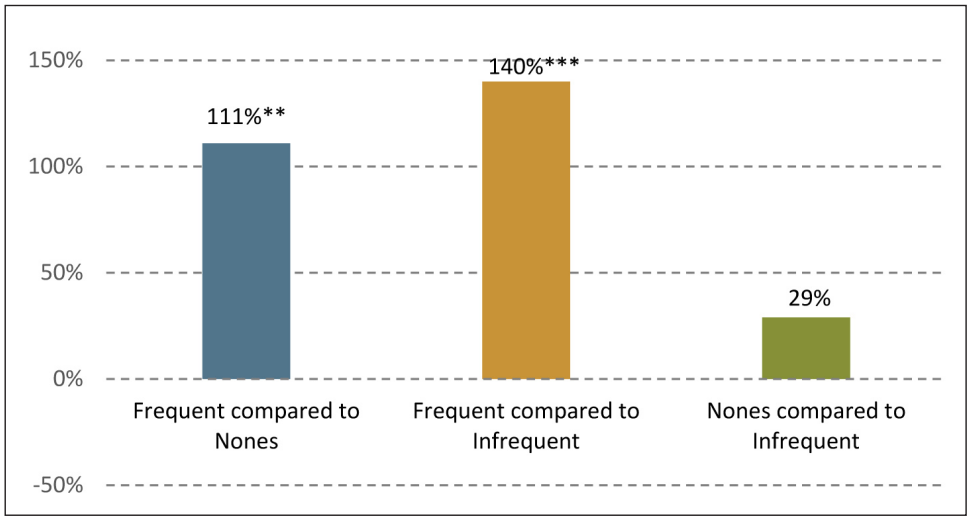


There is a non-standard pattern in giving to religiously–identified organizations, but it is less dramatic: Nones give 61 percent larger amounts than do women who are affiliated but infrequently attend, and 43 percent smaller amounts than do women who frequently attend, but neither difference is large enough to attain statistical significance.

The standard religiosity-giving story applies to the younger single men.

Finding 8. Among younger men, those who frequently attend give 140 percent larger amounts to charitable organizations than do those who are affiliated but infrequently attend, and 111 percent larger amounts than do those who are Nones.

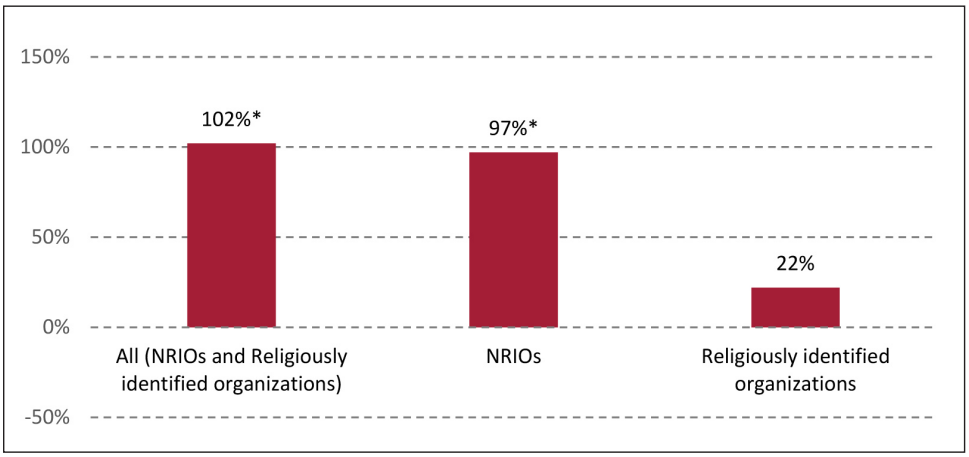
FIGURE 8.1 Younger men: Giving to charitable organizations (Religiously identified organizations and NRIOs)



Unlike the younger cohort of women, younger men who are Nones do not give much larger amounts than younger men who are affiliated but infrequently attend. Among younger men, Nones give 29 percent larger amounts to charitable organizations than do younger men who are affiliated but infrequently attend, but this difference is not statistically significant.

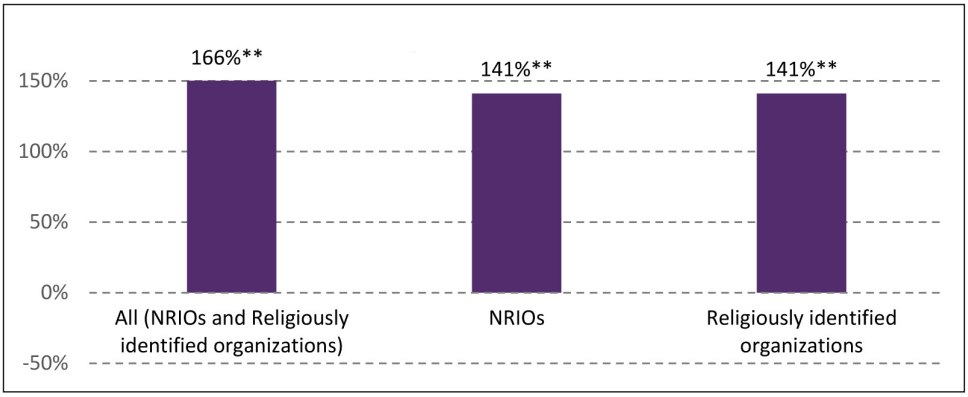
Finding 9. Not all Nones are alike.

FIGURE 9.1. Nones: Young women give larger amounts than young men



Among younger people who are Nones, women give roughly two times larger amounts to charitable organizations than do men. This giving is allocated mainly toward NRIOs: 97 percent larger amounts to NRIOs but only 22 percent larger amounts (not statistically significant) to religiously identified organizations.

FIGURE 9.2. Nones: Young women give larger amounts than middle-age and older women



Considering giving to all charitable organizations, NRIOs and religiously identified organizations combined, younger women who are Nones give more than two and a half times larger amounts than middle-age and older women who are Nones. Young women who are Nones give 141 percent larger amounts to religiously identified organizations and to NRIOs.

CONCLUSION

Although a vast literature has explored issues around religiosity and giving, *Women Give 2014* is the first to examine how the intersection of religiosity, gender, and age relates to charitable giving. As indicated in the Highlights section of the report, it is too early to tell whether the younger women Nones behavior is a cohort effect–that is to say, a new pattern–or an age effect.

THE WOMEN GIVE RESEARCH SERIES

Women Give 2014 is the fifth in a series of signature research reports conducted at the Women's Philanthropy Institute that focus on gender differences in giving to charitable organizations. Previous reports have examined differences between adult male- and female-headed households, looking at gender differences in charitable giving across income levels, marital status, age/generation, and types of charitable organizations receiving the giving. These reports, as well as the research literature, find significant gender differences in philanthropic behavior. *Women Give 2013* assessed whether the gender differences observed in adult charitable giving begin to emerge at younger ages. The *Women Give* reports are available at: http://www.philanthropy.iupui.edu/womengive.

APPENDIX

METHODOLOGY

What Counts as "Giving"?

For the purposes of this report, giving consists of contributions made in cash, assets, or property/goods. The data reflect gifts made to religious or charitable organizations in calendar year 2012.

Forty-five percent of the single people in the sample report giving more than $25 to charitable organizations. The average amount given across the entire sample (including the 55 percent who did not give more than $25, with their amounts set to zero) is $417. Recall, that the distribution of giving is highly skewed, implying that the average amount given is much higher than the median amount given by the "typical" giver (the "typical" person being the one at the middle of the distribution). If we set aside the five respondents who gave the largest amounts, the average amount given averaged across the remaining respondents is $297. Among those who gave more than $25, the median amount given is $247.

Methods

The key findings for *Women Give 2014: Women, Religion, and Giving* were derived from analysis of the *National Study of American Religious Giving* (*NSARG*). The *NSARG* was conducted in early 2013 and assessed respondents' 2012 giving behaviors.

The *NSARG* survey was administered by email invitation to web-based panels hosted by Mountain West Research Center, a division of Survey Sampling International. The panel, which is regularly updated and consists of nearly 900,000 Americans, has been compiled through a mixture of consumer databases, recruitment through random digit dialing, and internet advertising. The *NSARG* surveyed 1,951 people in non-Jewish households, including an oversample of households with incomes of $100,000 and higher. There were 762 respondents who were neither married nor in a cohabiting relationship; these people form our analysis sample of single people.

The survey instrument used to measure giving was based on Indiana University Lilly Family School of Philanthropy's biennial Philanthropy Panel Study (PPS). The PPS giving instrument, first fielded in 2001 as a module within the Panel Study of Income Dynamics, serves as the benchmark measure for American charitable giving.

After a careful description of charitable and religious organizations, the kinds of donations people typically make (money, assets, property/goods), and some easy-to-forget ways donations can get made (payroll deduction and on the Internet), the respondent was asked, "**In 2012**, did you or your partner (if married/cohabiting) donate money, assets, or property/goods, with a combined value of **more than $25** to religious or charitable organizations?" (emphasis in the original). This screening question served two purposes. First, if the answer was "no," we did not ask the respondent 14 sets of questions about amounts given to two different religious congregations and twelve different types of charitable organizations. Second, by setting the threshold at $25, rather than $0, we mitigate self-presentation effects. We gave the respondents a socially acceptable way to say "no."

The estimates of giving from the *NSARG* sample are close to those estimated from the Indiana University Lilly Family School of Philanthropy Panel Study (PPS). The present study's estimate of the giving rate by single people to charitable and nonprofit organizations is 45 percent, compared to the 2010 estimate from the PPS of 42 percent. In the present study, the average amount given averaged across all single respondents (including the 55 percent who do not give more than $25) is $417; the PPS 2010 estimate is $377 (in 2012 dollars). Recall, that the distribution of giving is highly skewed. If we set aside the five respondents in both studies who gave the largest amounts, the average amount given averaged across the remaining respondents is $297 (present study) compared to $304 (PPS).

After an *NSARG* respondent reported how much she gave to organizations serving a particular purpose, for example helping people with basic needs, she was asked how much of that was given to religious organizations that do that kind of work. For instance, if the respondent was a Christian, she would have been asked, "How much of that was to Christian and other religious organizations that help people in need?" If the respondent was a "None," she would have been asked, "How much of that was to other religious organizations that help people in need?" Using these answers to these questions, we split giving to charitable organizations into amounts going to religiously identified organizations and amounts going to NRIOs. The only previous work splitting giving into amounts going to religiously identified organizations and amounts going to NRIOs was done by Vaidyanathan, Hill, and Smith (2011), who asked respondents one question to split their total giving.[24] The present report extends this previous work by asking about the split for each charitable purpose, one at a time.[25]

The instrument used to measure affiliation with religious traditions replicated the Pew Forum on Religion and Public Life's U.S. Religious Landscape Survey (2007). Following the Pew Forum (2012), respondents self-identifying as atheist, agnostic, or "nothing in particular" form the "not affiliated" group—the Nones. The religious attendance question was drawn from the General Social Survey. The question about the importance of religion was drawn from the Pew Religious Landscape Survey. The questions about self-identity as a religious person and a spiritual person are drawn from research on religion and spirituality.[26]

In reporting percentage differences in the amounts given by people with different characteristics (e.g., religiosity, gender, and age) we statistically control, using multiple regression methods, the demographic and socio-economic differences among people. Specifically, the comparisons of giving rates hold constant: age, gender, religiosity (frequently attend, infrequently attend, Nones), the number of children living at home, race, ethnicity, region, education (high school graduate, post-high school training, some college, college graduate, graduate school), 2012 total household income, and subjective financial situation (well-off, have extra money, have enough money, just making end meet, cannot make ends meet). The multiple regressions used in the report directly estimate percentage differences between groups, the preferred approach to mitigating undue influence of the highly skewed distribution of giving on the estimates.

ENDNOTES

[1] Hout, M. & Fischer, C. S. (2014). Explaining why more Americans have no religious preference: Political Backlash and Generational Succession, 1987-2012. NYU Population Center, Working Paper Series, Number 2014-03.

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[12] See *Women Give 2010*. Indiana University Lilly Family School of Philanthropy. Retrieved from: http://www.philanthropy.iupui.edu/files/file/women_give_2010_report.pdf. Also 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; Andreoni, J., Brown, E. and Rischall, I. (2003). Charitable giving by married couples: Who decides and why does it matter? *The Journal of Human Resources, 38*(1), 111–33; and Brown, E. & Ferris, J.M. (2007). Social capital and philanthropy: An analysis of the impact of social capital on individual giving and volunteering. *Nonprofit and Voluntary Sector Quarterly, 36*, 85-99.

[13] See Andreoni, Brown and Rischall (2003) and Piper and Schnepf (2008).

[14] Andreoni, Brown and Rischall (2003) and Yörük, B.K. (2010). Charitable giving by married couples revisited. *The Journal of Human Resources, 45*, 497-516.

[15] For a review of this literature see 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*, 217-245.

[16] Pew (2007) indicates that only 10 percent of all Nones attend religious services once per month or more. Using the GSS, Hout and Fischer (2014) put the figure at 7 percent. Restricting the analysis to single people in the GSS the figure ranges from 5 percent to 9 percent over recent years (corresponding to 1 percent to 2.5 percent of the population of singles). See Pew (2007) http://religions.pewforum.org/pdf/report-religious-landscape-study-topline.pdf

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[20] Ibid.

[21] See Brooks (2006).

[22] McKitrick et al. (2013).

[23] Ibid.

[24] Vaidyanathan, B., Hill, J. P., and Smith, C. (2011). Religion and charitable financial giving to religious and secular causes: Does political ideology matter? *Journal for the Scientific Study of Religion 50*(3), 450-469.

[25] Jews were not sampled in the *NSARG* because they were the focus of a parallel study–the *National Study of American Jewish Giving (NSAJG)*. We did not combine the two studies in *Women Give 2014* because Jews in the *NSAJG* were asked questions like "How much of that was to Jewish organizations that help people in need?" and while many Jewish charitable organizations do have a religious component to their identity, not all do.

[26] See, for example, Roof, W. C., & Greer, B. (1993). *A generation of seekers: The spiritual journeys of the baby boom generation*. San Francisco: HarperSanFrancisco.

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