Transmitting Generosity
to Daughters and Sons
Written & Researched by

Women's Philanthropy Institute

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This research was completed with funding from the Bill & Melinda Gates Foundation. The findings and conclusions contained within are those of the authors and do not necessarily reflect official positions or policies of the Bill & Melinda Gates Foundation.

Women Give 2018 is supported by the Goodrid Family Fund, a fund of the Central Indiana Community Foundation. Special thanks to Wells Fargo, official sponsor of the launch event for Women Give 2018.
Highlights

*Women Give 2018* asks how parents transmit generosity to their children and whether this differs for sons and daughters. The study first explores the linkage between whether parents give to charitable organizations and whether their adult children give. It then examines frequency and amount of parental giving as well as the parents’ wealth level to assess how these factors relate to charitable giving by the adult children.

The study finds that the relationship between giving patterns of parents with their sons’ and daughters’ giving differs. Although adult children – both sons and daughters – whose parents give to charity are more likely to give, the relationship between parents’ and adult daughters’ giving is stronger. Parental frequency of giving matters more for daughters, and adult daughters’ giving has a stronger relationship with parents’ giving as parental wealth increases.

Deepening understanding about how the transmission of generosity takes place between generations and whether gender differences exist is timely in light of the continuing intergenerational transfer of wealth and its potential to increase charitable giving. By looking at the giving behavior of adult children, *Women Give 2018* affirms that parents have the ability to influence children while they live in the same household, and children can carry this behavior into adulthood. If giving is to increase to continue to address the pressing challenges of today’s society, then society in turn must find ways to ensure that these values are passed on to both sons and daughters.

Key Findings

- **Adult children** – both sons and daughters – whose parents give to charity are more likely to give to charity.

- The relationship between parents’ and adult daughters’ giving is stronger than the relationship between parents’ and adult sons’ giving.

- Parents’ giving frequency matters more for adult daughters’ giving than for adult sons’ giving.

- The gender difference in how parents’ giving is related to their adult daughters’ and sons’ giving, is driven by higher-wealth parents.
What can parents do within their own households to pass on a legacy of giving, and to raise sons and daughters who want to make the world a better place? Do gender differences exist regarding how generosity is transmitted to future generations? In recent decades, women’s visibility as leaders and decision-makers in society has risen. Women’s participation in the labor force, as well as their financial earnings, have increased steadily. Women are also much more likely to be the family breadwinners today than ever before. These societal gains for women will result in their increasing influence within their families, not only in making financial decisions, but also in guiding how families engage in philanthropy.

There is a saying in Jewish tradition, “As my parents planted for me, so do I plant for those who will come after me.” Families embody connectivity, transferring values and human capital from generation to generation in many ways, including passing on traditions of philanthropy. A large body of research across several disciplines has explored how parents invest in their children. In *Our Kids: The American Dream in Crisis*, political scientist Robert Putnam posits that “[P]arents from all social backgrounds nowadays invest more money and more time in raising their children than was true a generation ago,” but that more affluent families have more time and money to invest. He describes how parents from different socioeconomic levels invest differently in their children in areas as widely ranging as having dinner together, childcare, education, reading, and conversation.

Given the increasing disparities in the United States today, many parents from across the income spectrum want to raise children who care about fairness and equity in their communities. What can parents do to ensure their children want to help others and make a positive difference in the world? Although society is far from equitable, Warren Buffett expressed the opinion that “most children are going to live far better than their parents did.” What are the implications of these changes for philanthropy?

Against the backdrop of this complex social and economic landscape, *Women Give 2018* focuses on how parents pass on generosity to their children with the end goal of increasing philanthropy. This study analyzes the relationship between parents and their adult sons and daughters in that transmission of generosity.

**What can parents do to ensure their children want to help others and make a positive difference in the world?**
**Women Give 2018 asks:**

- Are there different patterns of parental investment in the philanthropic behavior of sons and daughters?
- Do adult sons and daughters exhibit the same giving patterns as their parents, or do gender differences exist?
- What are the implications of the findings for how parents can pass on philanthropic values? What does this mean for parents who want to raise generous children?

**Transmission of values**

Scholars have long been interested in better understanding how values are passed from one generation to the next. One premise is that socialization plays a crucial role. Through the socialization process in which children learn from others, shared beliefs are transferred from parents to their children. For example, research finds that parents who invest more in the upbringing of their children are more similar to them with respect to risk and trust attitudes and thus transmit their own attitudes more strongly.

Recently researchers have begun to explore how parents communicate philanthropic values, such as prosocial behavior and generosity, to their children. Prosocial behavior involves actions that benefit others, including care, concern, helping, and sharing. Parents influence their children’s prosocial behavior early in life; methods may include “modeling, instruction, reinforcement; ...empathic, positive, and responsive caregiving; ...and conversations.”

Charitable giving is another example of prosocial behavior. Giving to charitable organizations by (adult) children is related to the charitable giving done by their parents. Parents positively influence their children’s decision to give to charity; that influence is stronger for certain types of giving, such as to religious congregations or international relief organizations. Multiple generations (e.g., grandparents) within a family may also “share preferences, environments, and patterns of income, wealth, and consumption.”

Many families have traditions around philanthropy; parents may care about a particular cause and share that with their children, or involve their children in volunteering or fundraising for an organization. One series of studies about high net worth philanthropy finds that the majority of parents in the study involve and educate their children about charitable giving, and that when households have traditions around philanthropy, they are more likely to engage their children in the household’s charitable decisions.
While some research has explored the philanthropic traditions of families, there has not been an effort to study whether parents treat sons and daughters differently, or if parents are cultivating different kinds of philanthropic traditions depending on the gender of their children.

**Parental investment in sons and daughters may differ**

There is some evidence that parents may invest in sons differently than in daughters. Studies have shown that sons benefit more than daughters in areas such as nutrition, healthcare, vaccination rates, and breastfeeding. Parents may also raise their sons to embrace risk more compared with their daughters; some studies find that mothers and daughters often share risk preferences, but this is not the case for mothers and sons. Another study found that although parents invest about the same in boys and girls at very young ages, parents spend more time reading and teaching the alphabet to girls at very young ages.

In these areas, parents invest differently in their children by gender. There are several reasons why this might be the case. First, parents may want different outcomes for their sons compared to their daughters. Second, there may be biological differences between boys and girls that drive different parental investments; a parent may make the same investment (of time reading, of funding for school, etc.) and see different results. Third, parents may invest differently in sons and daughters if the same investment “costs” more; for example, it may take a parent more effort to read to a son for an hour than to a daughter.

**Transmission of philanthropic values by gender**

Less research has investigated whether parents encourage philanthropic behavior differently for their sons and daughters. Women Give 2013 examined whether and how two specific charitable behaviors – talking and role-modeling – make a difference in children’s giving to charity. The study found that talking to children about charity has a greater impact on children’s giving than role-modeling alone. However, there are gender differences: role-modeling was found to have a stronger effect on girls’ giving. At this stage in their lives (adolescence), girls and boys are equally likely to give to charity, but girls are more likely than boys to volunteer.

Women Give 2018 asks whether the parent-adult child giving relationship documented in earlier work is the same for sons and daughters, or if gender differences exist. The study focuses on the relationship between whether parents give and whether their adult children give. Women Give 2018 contributes to the growing body of knowledge around how parents pass on giving patterns by exploring the connection among charitable giving, the gender of the adult children, the frequency with which parents give, and parental wealth.
Study Methods

This study uses data from the Philanthropy Panel Study (PPS), a module in the Panel Study of Income Dynamics (PSID). The PPS is the longest-running study of philanthropy in the United States. It is also a generational study, thereby providing a unique opportunity to investigate the relationship between parents’ giving and their adult children’s giving. This report uses the nationally representative Survey Research Center sample (SRC) portion of the PPS for seven calendar years of data, collected every two years from 2001 to 2013.

The report investigates the charitable giving of adult children who were heads of households or partners of heads of households in at least three of the seven years of data, and who could be matched to parents who were also in at least three years of data. The sample size for this study is 3,700 adult children: 1,935 daughters and 1,765 sons. They range in age from 19 to 65 years old, with an average age of 36. The charitable giving of each child is averaged over the years they appear in the data, from at least three years and up to seven.  

See the Methodology section at the end of this report for further detail.

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1 “Charitable giving” is defined in this study as donations to organizations that help people in need, provide health care, deliver education, provide youth and family services, promote the arts, improve neighborhoods, preserve the environment, and/or provide international aid. This definition does not include giving to religious congregations. See the Methodology for further detail.
Setting the Context

To understand the relationship between parents’ and adult children’s giving, a first step is to examine the simple average percentages of people who give to charitable organizations. Figure A is based on summary statistics only, and does not account for any demographic factors. Because all findings are from data on adult children, any references below to daughters and sons should be understood as describing adult children (as opposed to children under 18).

![Figure A: Percentage of Parents and Their Adult Children Who Give](image)

Notes: Percentages are those in each category (parents, all adult children, daughters, sons) who gave to charitable organizations in at least one of the years they appeared in the data. Each person appeared in the data at least three years and up to seven years.

To set the context, the vast majority of both the parents and their adult children in the sample gave to charity at least once during the multi-year study period – 86.6 percent of parents, and 79.4 percent of children. Looking in more depth at children according to gender, daughters are slightly more likely to give than sons (80.2 percent compared to 78.5 percent); this difference is not statistically significant.

In addition to being somewhat more likely to give than their children, the average dollar amount that parents in the data give to charity is higher than that of their children. Parents give an average of $946, and their children give an average of $700. Looking more closely at children by gender, sons tend to give more on average than daughters ($743 compared to $662). However, these summary statistics do not take into account demographic factors, such as the gender gap in income and wealth levels that may explain much of this difference. This initial picture of giving does not show major differences between sons’ and daughters’ giving.

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Statistical significance means that a particular result is not likely due to chance. See the Methodology for further detail.
Findings

The central theme of this report is the transmission of generosity from parents to children. Findings begin by exploring how parents’ and their children’s likelihood of giving may be linked. The first finding examines this linkage for parents and their children, regardless of gender. Percentages in Findings 1, 2, and 3 are predicted values based on regression analysis, meaning that they control for individual and family characteristics that can affect giving (such as income and education).

**Finding 1: Adult children – both sons and daughters – whose parents give to charity are more likely to give to charity.**

![Figure 1: Percentage of Adult Children Who Give, by Parents' Giving](image)

Notes: Percentages are predicted values based on Ordinary Least Squares regression; additional controls are used and listed in the Methodology. The difference in giving incidence between adult children whose parents give and adult children whose parents do not give is statistically significant at the $p < 0.05$ level.

When parents give to charity, their children (both their sons and their daughters) are more likely to give to charity. Parental giving is linked with an 8.7 percentage point increase in their children’s likelihood of giving; this relationship is statistically significant. iii

**Parental giving is linked with an increase in their children’s likelihood of giving.**

iii A percentage point is the difference between two percentages; this is different from a percentage increase. For example, moving from 20 percent to 30 percent is a 10 percentage point increase, but is a 50 percent increase in what is being measured.
Finding 2 explores the relationship between parents’ and children’s likelihood of giving by gender.

Finding 2: The relationship between parents’ and adult daughters’ giving is stronger than the relationship between parents’ and adult sons’ giving.

Figure 2: Percentage of Adult Daughters and Sons Who Give, by Parents’ Giving

See notes to Figure 1. The difference in giving incidence for adult daughters whose parents give and adult daughters whose parents do not give is statistically significant at the $p < 0.05$ level.

Finding 1 revealed that when parents give to charity, their children are more likely to give to charity. Finding 2 shows that this linkage is stronger among daughters. Parental giving is linked with a 3.6 percentage point increase in sons’ likelihood of giving, but a larger 12.9 percentage point increase in daughters’ likelihood of giving.

Findings 1 and 2 show a clear relationship between whether parents give at all, and their children’s giving – and that this relationship is stronger for daughters. Since the vast majority of parents give, Finding 3 explores whether the relationship between parents’ and children’s giving varies depending on how often parents give. Does the frequency of parents’ giving matter for their children’s giving? To answer this question, Finding 3 looks at three groups of children according to whether their parents give infrequently, occasionally, or frequently. These terms are based on the number of years in which parents donated to charity. More detail on these terms is available in the Methodology.

The linkage between parents’ and daughters’ likelihood of giving is stronger than that between parents and sons.
When parents give frequently, their children (both daughters and sons) are more likely to give – but frequency matters more for daughters. Sons’ likelihood of giving is only 5.4 percentage points higher if their parents give frequently than if their parents give infrequently (79.3 percent of sons give when their parents give frequently, compared to 73.9 percent when their parents give infrequently). Daughters’ likelihood of giving is 11.5 percentage points higher if their parents give frequently than if their parents give infrequently (84.3 percent of daughters give when their parents give frequently, compared to 72.8 percent when their parents give infrequently). Frequency of parents’ giving matters for all children, but it matters more for daughters than for sons.

Finding 3: Parents’ giving frequency matters more for adult daughters’ giving than for adult sons’ giving.

Figure 3: Percentage of Adult Daughters and Sons Who Give, by Frequency of Parents’ Giving

See notes to Figure 1. The difference in giving incidence for adult daughters whose parents give frequently and whose parents give infrequently is statistically significant at the $p < 0.05$ level; the difference in giving incidence for adult sons whose parents give frequently and whose parents give infrequently is also statistically significant at the $p < 0.05$ level.

Does the amount parents give matter for their children’s giving?

Findings in this report deal with incidence of giving – the percentage of adult daughters and sons who give to charity during the study period. Women Give 2018 examines whether parents give or not, and how often parents give, in relation to children’s incidence of giving.

There is also a relationship between the amount that parents give and the amount their children give. Children give higher amounts to charity when their parents give more.

There is no gender difference between the amount daughters and sons give, and the amount parents give; when a parent gives more to charity, their children, whether daughters or sons, give more to charity. In the transmission of giving from parents to children, the difference between passing on to daughters and passing on to sons is all about whether or not parents give.
Thus far, findings have shown that children’s giving is related to their parents’ giving, and that this relationship is stronger for daughters than sons. Finding 4 expands this inquiry to ask whether parents’ wealth plays a role in this relationship. Financial indicators like income and wealth have a well-established relationship with charitable giving. As described by Putnam in the background to this study, more affluent parents may also have more time and resources to invest in their children. Does the transmission of generosity from parents to children differ for parents with different levels of wealth?

To answer this question, Finding 4 looks at two groups of children based on their parents’ wealth levels: less than $100,000, and $100,000 or more. Wealth (i.e., assets) is used because a large portion of parents in this study are retired, and wealth is a more meaningful measure of financial capacity than income for this group. Many retired people have very low incomes, which do not reflect their financial capacity if they are living off of accrued wealth. Unlike Findings 1, 2, and 3 that control for many differences between children (income, education, age, etc.), Finding 4 relies on a simple comparison of giving patterns: the parent-daughter (and parent-son) giving pattern among parents with higher wealth, compared to the giving pattern among parents with lower wealth.

Finding 4: The gender difference in how parents’ giving is related to their adult daughters’ and sons’ giving, is driven by higher-wealth parents.

Figure 4: Percentage of Adult Daughters and Sons Who Give, by Parents’ Giving and Parents’ Wealth

See notes to Figure A. Within each of the four categories, the differences between adult children with donor parents and with non-donor parents is statistically significant at the p < 0.01 level; except for sons of parents with wealth ≥$100,000 (87.5% of these sons give, whether or not their parents give).
Finding 4 reveals that gender differences in the transmission of giving from parents to children emerge by wealth group.

For children whose parents have wealth of less than $100,000, the relationship between parents’ and children’s giving follows the pattern established in earlier findings. All children (both daughters and sons) with lower-wealth parents have a higher likelihood of giving if their parents give, echoing Finding 1. This relationship is stronger for daughters than for sons, echoing Finding 2.

For children whose parents have wealth of $100,000 or more, gender differences in the relationship between parents’ and children’s giving are even more pronounced. Daughters’ likelihood of giving is 27 percentage points higher if their parents give than if their parents do not give (92.4 percent of daughters give when their higher-wealth parents give, compared to 65.4 percent when their higher-wealth parents do not give). Sons’ likelihood of giving does not change depending on their parents’ giving (87.5 percent of sons give, whether their higher-wealth parents give or not).

This is a statistically significant gender effect: for children with higher-wealth parents, the likelihood of sons’ giving does not depend on whether their parents give, but the likelihood of daughters’ giving is highly influenced by their parents’ giving.

For children with higher-wealth parents, the likelihood of sons’ giving does not depend on whether their parents give, but the likelihood of daughters’ giving is highly influenced by their parents’ giving.
Discussion

*Women Give 2018* confirms that parental giving matters for the intergenerational transmission of generosity. Whether parents give, and how frequently parents give, is related to whether their adult children give.

Moreover, differences exist for sons and daughters:

- Whether parents give matters *more* for whether their daughters give than for whether their sons give.
- How frequently parents give matters *more* for whether their daughters give than for whether their sons give.
- Whether parents with higher wealth levels give matters *more* for whether their daughters give than for whether their sons give.

Previous research has found that whether or not parents give is linked to whether or not their adult children give.\(^25\) This could be because children are influenced by their parents’ role-modeling of giving, or because parents who give also make sure to socialize their children to give, for example by talking to them about giving.\(^26\) Surprisingly, the present study provides evidence that this “giving link” between parents and their adult children is stronger for daughters than for sons.

There are several possible explanations for the stronger linkage between whether parents give and whether daughters give. Research has explored how parents influence their adolescent children’s giving, and has found that parental role-modeling has a stronger effect on whether adolescent daughters give than on whether adolescent sons give.\(^27\) Parents talking about giving has a stronger effect on whether adolescent sons give.\(^28\) However, parents talk less about giving as their children age through adolescence.\(^29\) Perhaps parents continue to give over time, which daughters pick up on, but parents talk less about that giving, weakening the influence on sons. *Women Give 2018* finds that how frequently parents give matters more for daughters’ giving, which supports this explanation.

A second possible explanation is that daughters are more likely than sons to be socialized into a caretaking role, as Gilligan argued in *In a Different Voice*.\(^30\) Eagly describes gender role beliefs as “both descriptive and prescriptive in that they indicate what men and women usually do and what they should do” – and daughters and sons are socialized into these gender roles in a variety of ways, which can affect charitable giving.\(^31\) In other words, parents who give may be taking additional
actions, whether they mean to or not, that signal more strongly to their daughters (than to their sons) that giving is a form of caretaking. Both of these explanations – that daughters are more attuned to their parents’ role-modeling of giving, and that parents socialize their daughters more into a caregiving role – can be true at the same time.

Whether parents give, and how frequently they give, may be more strongly linked to their daughters’ giving because daughters are receiving different messages, or because daughters are responding to the same messages in different ways.

Finally, this study found that the parent-daughter giving link is stronger among high-wealth parents. This may indicate that parents’ investments in their daughters’ giving behavior varies with wealth – which ties into Putnam’s general idea that parents with different wealth levels invest differently in their children.\textsuperscript{32} This possibility is an important topic for future research.

**Significance of the Study**

Although this study does not explore how parents pass on wealth to their children, it shows that parents’ giving behavior is linked to how they transmit generosity to their children. Deepening understanding about how the transmission of generosity occurs between generations is noteworthy in light of the significant intergenerational transfer of wealth and its potential to increase charitable giving. In 2016, 72 percent of all charitable giving came from individuals.\textsuperscript{33} Recognizing that individual donors are driving charitable giving, this is an opportune time to grow philanthropy.

This giving from individuals is sustained, or not, to the extent parents transmit to their children a willingness to give. By looking at the giving behavior of adult children, *Women Give 2018* confirms previous research showing that charitable giving is transmitted from parents to children. However, because daughters and sons are receiving different messages, or responding to the same messages in different ways, parents’ giving is more strongly linked to whether daughters give than whether sons give.

These findings are important for all parents. For parents of sons, this report suggests that sons need to be more actively socialized into the practice of giving; parents should send messages to their sons about giving, and should also check to be sure those messages have been received. Parents of daughters should understand that a pivotal component socializing daughters into giving is the parents’ own giving.
Thinking about messages parents send their children about giving leads to important questions for reflection.

- How often do I give, and what does that tell my children about the importance of giving in my life?
- What deeper values about giving am I sending my children?
- What are my children’s questions about giving? What purposes and causes are my children interested in?

When it comes to instilling values of generosity in children, intentionality is crucial. Many tools are available for parents, educators, and others to teach children about giving, and parents should choose the ones that work best for their sons and daughters. Generosity For Life, a website with giving data and stories about charitable children, and Learning to Give, a curriculum for teaching philanthropy in K-12 classrooms, are two such resources. Women Give 2018 demonstrates the need for parents to effectively transmit generosity to their children, and tools like these – and others still in development – will enable them to do so.

The Women Give Research Series

Women Give 2018 is the ninth 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, income, marital status and more – in order to increase understanding about how gender influences philanthropy. The Women Give reports are available at: https://philanthropy.iupui.edu/womengive.
Methodology

The Data
The sample for this report is drawn from the Philanthropy Panel Study (PPS), the generosity module of the Panel Study of Income Dynamics (PSID). As part of the PSID, the PPS tracks the same families’ charitable giving biennially. To collect these data, the Indiana University Lilly Family School of Philanthropy partners with the University of Michigan’s Institute for Social Research, which directs the PSID. The present study uses seven waves of the PPS: 2001, 2003, 2005, 2007, 2009, 2011, and 2013, and includes only the national representative Survey Research Center (SRC) sample.

The Sample
The sample for the present study consists of individuals who were heads of households or partners of heads of households in at least three of the seven biennial waves, and who were adult children matched to parents also in at least three of the seven waves. The sample size for this study is 3,700 adult children: 1,935 daughters and 1,765 sons. The age of the 3,700 adult children ranged from 19 to 65; the average age was 36.1 and the median was 33.1. About half (52.1 percent) of the 3,700 adult children appear in all seven years of data; the remainder are spread out roughly evenly in the number of years they appear in the data, between three and six years.

Linking Individuals to Their Parents
Parents were linked to children using the Family Identification Mapping System (FIMS) file, which tracks family connections within the PSID. For cases where an adult child had two separate parent households (for example, if the parents had been married, but then divorced or separated), data on amounts given by the two-parent households are averaged for each year.

Measuring Charitable Giving
Giving to charitable and nonprofit organizations is measured in gifts of money, assets, and property/goods to organizations whose primary purposes are 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)

This report does not investigate 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.

Giving incidence equals 1 if the adult child gave in at least one year, among the years the child appeared in the data. If the child gave in none of these years, giving incidence is 0.

Giving amounts are averages across the years. For example, if an adult child appears in six years of the data, the child’s giving in those six years are added together and divided by six. Note that any year in which the child gave $0 would be averaged in as would any other year. Amounts were adjusted to 2012 US dollars based on the Consumer Price Index available at the Bureau of Labor Statistics.

Giving frequency is a categorical variable developed for Finding 3. Parents’ giving frequency is split into three categories, defined as follows:

• Parents who gave infrequently, gave in 25% or fewer of the waves in which they appear.
• Parents who gave occasionally, gave in more than 25% of the waves, up to and including 66.7% (2/3) of the waves in which they appear.
• Parents who gave frequently, gave in more than 66.7% (2/3) of the waves in which they appear.

Statistical Methods
Findings 1, 2, and 3 are derived from regression analysis; all such analyses use an Ordinary Least Squares model. Standard errors were clustered at the sibling level (specifically, observations that shared all parent data were clustered together). For these analyses, in addition to the charitable giving variables, we also statistically controlled for the following characteristics:

• Age and age-squared of individuals (time-averaged)
• Gender of individuals
• Race/ethnicity of individuals
• Number of children (including birth children and/or adopted and foster children) in household (time-averaged)
• No children in the household (time-averaged indicator variable)
• Education indicator variables: high school, college (time-constant maximum value)
• Employment (time-averaged indicator variable, household level)
• Retirement (time-averaged indicator variable)
• Health as fair or poor (time-averaged indicator variable)
• Married (time-averaged indicator variable)
• Cohabiting non-married (time-averaged indicator variable)
• Live in the South (time-averaged indicator variable)
• Live in a large metropolitan area (time-averaged indicator variable)
• Log of real household income (time-averaged, converted to 2012 US dollars)
• Log of real household wealth excluding housing value (time-averaged, converted to 2012 US dollars)
• Negative or zero wealth (time-averaged indicator variable)
• Log of home equity (time-averaged, converted to 2012 US dollars)
• Negative or zero home equity (time-averaged indicator variable)
• Religious preference of individuals (time-constant, most recent recorded value)

The robustness of the results was checked by estimating the regressions without these controls.

Women Give 2018 refers to some results as being statistically significant. Statistical significance is a term used to describe results that are unlikely to have occurred by chance. Significance is a statistical term that states the level of certainty that a difference or relationship exists. In Women Give 2018, results are described as statistically significant if there was less than either a one percent or five percent probability that the result obtained was due to chance. (Whether the “by chance” probability was one or five percent varies by finding and is referenced in the notes on relevant figures.)
Endnotes


9 Newton et al. (2014).

10 Brownell et al. (2013).


TRANSMITTING GENEROSITY TO DAUGHTERS AND SONS


24 For example, Wilhelm et al. (2008).


