Study: Many Churches Overlook Women As Donors

Many churches are missing opportunities to involve Christian women in philanthropy, with ministry leaders too often speaking “man to man”—despite the fact that women now control more than 51 percent of personal wealth nationally, according to a 2012 national survey.

While Christian women are far more generous than the average person, the report—“Directions in Women’s Giving 2012”—shows that many donors feel that church and ministry leaders neglect the role women play in charitable giving, instead addressing only husbands. The report was commissioned by Women Doing Well, a Georgia-based national organization founded in 2010 to assist Christian women in stewardship.

The survey of more than 7,400 Christian women was analyzed by Baylor University’s Institute for Studies of Religion (ISR) and conducted by Sagamore Institute’s Center on Faith in Communities.

“My sorrow is that the church isn’t a more important and relevant factor,” said study author Amy L. Sherman, Ph.D., a senior fellow in Baylor’s Institute for Studies of Religion and a senior fellow at Sagamore Institute for Policy Research.

“We heard many women lament that talking about money has been ‘taboo’ in the churches in which they participate—and they wish this would change,” Sherman said. “The significant take-away is that women really are so frequently the decision-makers or at least equal in making decisions, and yet the fund-development world hasn’t caught up to that truth yet.”

Although many churches have not recognized the need to focus on women’s giving, women are “extremely active in volunteering their time on behalf of both their local churches and local community organizations," the report said.

Nearly all (98 percent of women surveyed) had contributed to charity in the past year, with median giving at 10 percent of their annual income. That compares to average giving of about 3 percent among American households. More than 13 percent reported giving more than 20 percent of their income yearly, the report said.

"Secular researchers will acknowledge that religious people are more generous than non-religious ones, but it is important to ask the question 'Why?'" Sherman said.

In the study, Christian women report the top three influences for giving their time and money are the conviction that "God owns it all"; personal spiritual disciplines such as prayer and Bible study; and biblical teaching on stewardship.

Giving and a strong sense of calling are correlated, and those indicating that they lacked a strong sense of calling also reported that their actual giving is significantly less than their capacity for giving. Debt is the most commonly cited challenge to generosity, followed by consumerism/materialism and fear that giving more would mean one's family might not have enough.

Meanwhile, among "aspiring givers," lack of financial planning and lack of a clarity of purpose are the most common challenges.

The report also showed that most women surveyed have not been reached by traditional resources, organizations and writings in the so-called "Christian generosity movement."

Survey participants responded to a 100-plus questionnaire online. In addition, focus groups were held with more than 100 women from six different cities and one-on-one in-depth interviews conducted with 11 female "champions in giving" because of their major donations of money and time to

Christian ministries. The research project spanned 11 months.

“Christian women are generous and have told us what will help them increase in their generosity,” said Pam Pugh, a partner in Women Doing Well. “We hope to influence the Christian culture to engage women holistically in their stewardship journey so that more women are equipped to be free to live and give in God’s image. Could it be that God is resourcing women so that through their hearts and hands the world will experience a wave of generosity in His name?”

The report cited statistics showing that:

- Women now own 51.3 percent of all personal wealth in the United States, according to a survey by the Federal Reserve Board.
- Nearly 40 percent of working wives now make more money than their husbands, according to the Bureau of Labor Statistics.
- 95 percent of women are involved in household financial decisions, with 25 percent acting as primary decision-makers, according to Prudential Financial Inc.’s Research Study “Financial Experience and Behaviors Among Women” (2010-2012).