

How Couples Give

Report summary

Giving decisions are often intensely personal, but they are rarely made in isolation. Eighty-one percent of Fidelity Charitable® donors are married or live with a partner—meaning their giving decisions are impacted by the overall attitudes and finances of their household.

This report, based on a study of 694 Fidelity Charitable® donors who are married or live with a partner, explores how couples make giving decisions, from how they approach these choices to how much they agree on certain aspects of giving to who takes the lead in deciding.

In general, giving is a source of agreement in a relationship. **Eight in 10 married donors make giving decisions together**, such as which charities to support or how much and which assets to give to charity. **Most couples disagree rarely or not at all**; on average, only 11 percent say they at times disagree about these giving decisions. Even among those couples who disagree, half reported less debate over philanthropic plans than other financial decision-making.

On the whole, couples equally share various household giving decisions. Still, some differences emerge by gender when it comes to specific giving tasks. **Men and women hold differing views on who takes the lead role in giving decisions** and how equally they share in the decisions they make with their spouses or partners.

Key Insights



Most couples
discuss giving
decisions



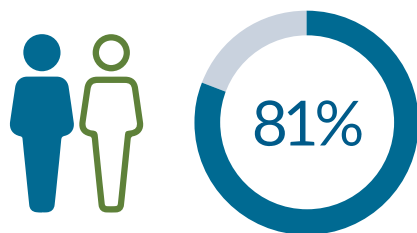
Giving is a source of
agreement
among couples



Men &
women
hold differing
views on who takes
the lead role in
giving decisions

Most couples discuss giving decisions...

Couples report strong cooperation with their partners in giving decisions.¹ Eight in 10 donors who are married or who live with a partner say they make giving decisions as a couple. While other studies cite this figure anywhere between half to three-quarters of married or partnered donors,² this figure may be higher among couples with donor-advised funds because DAFs enable users to plan their philanthropy over time and track household giving. This can foster more conversation about both the resources a couple dedicates to giving and which nonprofits they want to support.



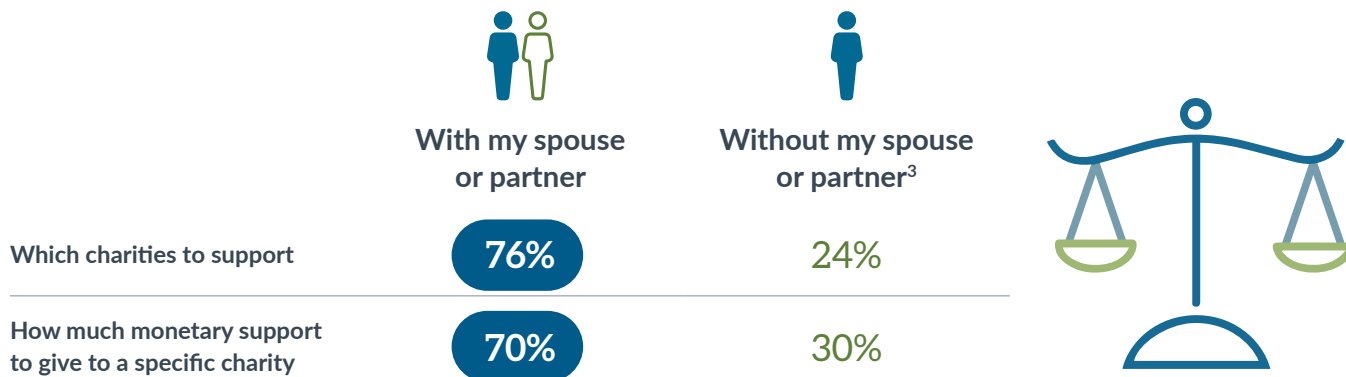
of donors with a spouse/partner discuss giving decisions as a couple

...but not all giving decisions are shared equally.

Although most couples discuss giving broadly, they do not necessarily consult with a spouse or partner across the entire spectrum of the giving process, which encompasses identifying resources for charitable dollars and managing the household giving budget in addition to supporting nonprofits.

Couples are most likely to discuss giving decisions regarding which charities to support and how much support to send specific nonprofits—two actions that also comprise the most frequent giving choices a donor makes. These types of decisions are often the core of donors' ongoing charitable interests and naturally involve more coordination between spouses.

I make the decision...



¹ Unless specified, the donor giving decisions in this study encompass activity related to donors' Fidelity Charitable® Giving Account® as well as giving outside of donor-advised fund.

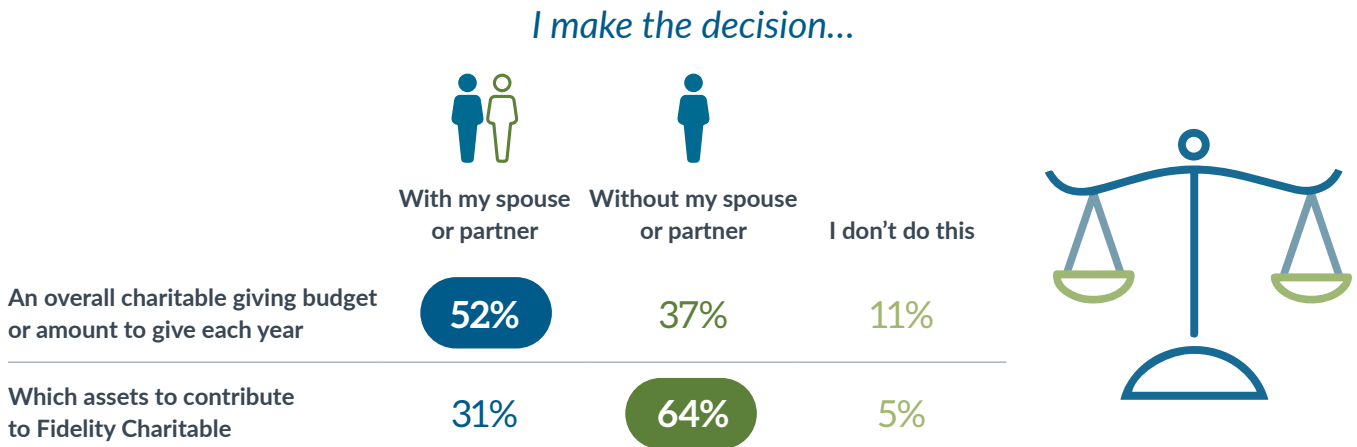
² Indiana University Lilly Family School of Philanthropy, "How and Why Women Give," 2015.

³ Less than 1% of donors chose the option "I do not do this."

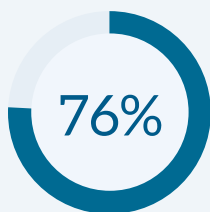
However, decision dynamics change regarding long-term charitable planning and types of assets to give—options that usually involve the head more than the heart.

For example, only half of donors decide a yearly charitable budget with their spouse. This may reflect how closely tied giving budgets are with overall household finances, where donors draw from a finite pool of resources. And while 37 percent choose a giving budget without consulting a spouse or partner, one in 10 donors simply don't create an annual giving budget.

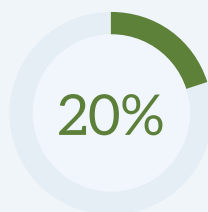
Deciding what to give is also a task-for-one where many couples are concerned. Only one in three consult their spouse or partner on what assets to contribute to Fidelity Charitable.



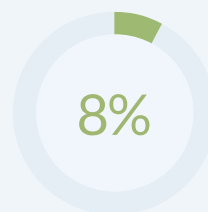
While many couples have an advisor, only some consult their advisor on the finances of giving.



Have an advisor



Consult their advisor on what to give

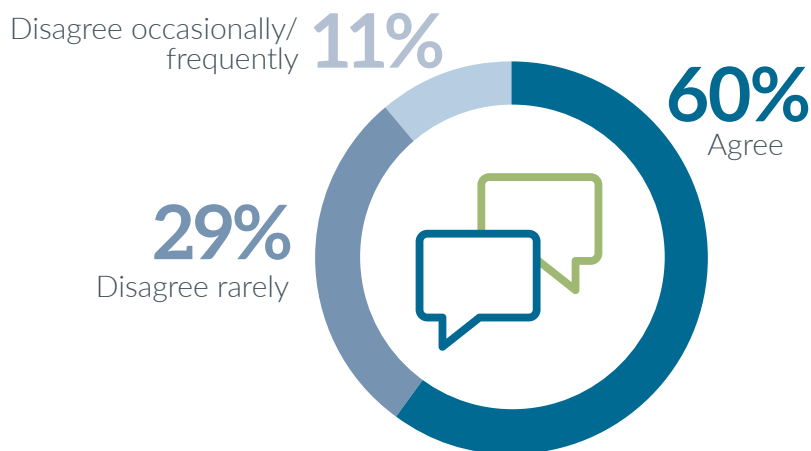


Consult their advisor on a yearly charitable giving budget

Couples find agreement in giving

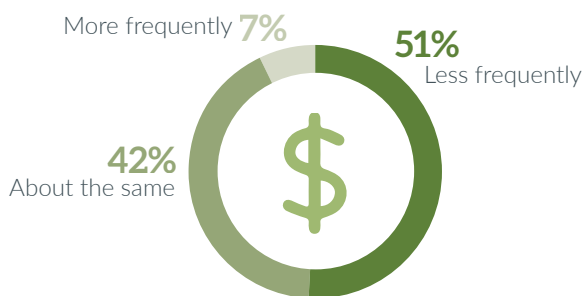
While financial disagreements can present stumbling blocks on the path to a happy household, the finances of giving often are paved with accord. On average, 60 percent of couples who discuss giving decisions with one another say their choices are made in harmony. Strong disagreement is rare—only 11 percent of couples are occasionally or frequently at odds about various giving decisions.

When discussing various giving decisions, on average, married/partnered couples...



Even among those couples who disagree, half say they are less likely to quarrel about the finances of giving when compared with their typical finances. Forty-two percent say they disagree about the same as they do with other financial decisions.

When compared to other financial decisions, couples who make giving decisions together disagree...⁴



Couples may frequently find common ground in their giving decisions thanks to the guidance of a shared values and belief system—as reflected in the top three reasons married/partnered donors say they give. These reasons illustrate deeply personal causes for giving. While couples may occasionally disagree on the parameters for their philanthropy, their motivations to give are ultimately woven into the fabric of their relationship.

Top three reasons married/partnered donors say they give



- 50% The cause or organization is **important** to me
- 44% Giving is part of my **values** or my family's values
- 42% **A sense of gratitude** for what I have in my life

⁴ Among couples who disagree about any aspect of giving



Who's in charge of giving? When it comes to gender, it depends on whom you ask.

Couples who give may agree more often than not on their philanthropy plans, but some differences emerge when comparing men and women. In general, both men and women are most likely to say they share the decision-making around giving equally. But they hold differing views about certain giving tasks, including who takes the lead role in decision-making. More men say they share equally with their partners in decisions about which charities to support and how much to give to each. But more women say they make most of these decisions alone.

Even greater discrepancies emerge when it comes to deciding what resources to give to charity. Here, almost three in four women believe they equally share the decision of what assets to give, while men are more likely to say they take the lead on those decisions, with half saying they make them alone. One area in which there is near-perfect agreement among gender is deciding an annual charitable budget; about two in three men and women say they share this decision equally.

	 Women		 Men	
	I make most of the decisions	We share decision-making equally	I make most of the decisions	We share decision-making equally
Which charities to support	46%	54%	32%	67%
How much monetary support to give to a specific charity	44%	55%	34%	65%
An overall charitable budget or amount to give each year	33%	63%	33%	66%
Which assets to contribute to Fidelity Charitable	24%	73%	49%	49%

Married women say a third of the charitable dollars in their household go to organizations primarily important solely to them, while more married men believe the household sends more charitable dollars to organizations important to both partners.

	 Women	 Men
Organizations primarily important to you	33%	23%
Organizations equally important to both of us	52%	63%
Organizations primarily important to your spouse or partner	15%	13%



Methodology

This report is based on a survey of 694 married or partnered Fidelity Charitable donors, conducted in 2016. The survey was conducted by Ipsos, an independent research firm. Throughout the report, “donors” refers to either the primary or secondary donor connected to the Giving Account.® All Giving Accounts have one person designated as the primary Account Holder (or in the case of Organizational accounts, the primary Organization contact), although each Giving Account may have more than one Account Holder (i.e., person with advisory privileges, including the ability to recommend grants) associated with it.

About Fidelity Charitable

Fidelity Charitable is an independent public charity that has helped donors support more than 219,000 nonprofit organizations with more than \$25 billion in grants. Established in 1991, Fidelity Charitable launched the first national donor-advised fund program. The mission of the organization is to further the American tradition of philanthropy by providing programs that make charitable giving simple, effective, and accessible.

Fidelity Charitable is the brand name for the Fidelity Investments® Charitable Gift Fund, an independent public charity with a donor-advised fund program. Various Fidelity companies provide services to Fidelity Charitable. The Fidelity Charitable name and logo and Fidelity are registered service marks of FMR LLC, used by Fidelity Charitable under license.

Fidelity Family Office Services is a division of Fidelity Brokerage Services LLC, Member NYSE, SIPC. Fidelity Clearing and Custody Solutions provides clearing, custody or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC. 200 Seaport Boulevard, Boston, MA 02210 © 2017 FMR LLC. All rights reserved.

789798.1.0