Federal Reserve Bank of Chicago

The Widow's Offering: Inheritance, Family Structure, and the Charitable Gifts of Women

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And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much. And there came a certain poor widow, and she threw in two mites, which make a farthing. And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living. Mark 12:41-44.[1]

I. Introduction

One lesson from the Biblical story of the widow's offering is that the generosity of individuals cannot be evaluated independent of knowledge of their circumstances. The fact that the poor donor in this story is female is not coincidental. In the historical and modern contexts, women have controlled significantly fewer assets than men both inside and outside marriage. Single and widowed women have been disadvantaged by inheritance practices which have limited their wealth and by discrimination in the labor and education markets which has limited their earnings. Within marriage, women have traditionally exercised less control over assets than their partners because of lower or non-existent earnings and because of legal restrictions. In light of these realities, women may be expected to give less to charitable institutions, but were they to do so, the story of the widow's offering warns against concluding that women are less generous or less willing to give than men.

Many observers have commented on differences in the giving patterns of men and women and have concluded that one sex is more generous than another. Most empirical investigations using modern data have found that women are more generous with their time and assets than men (for a summary see Mesch et al 2006).

By contrast, the relative lack of generosity of women was a widely held belief in

earlier periods. The clearest articulation of this position is by Adam Smith in *The Theory of Moral Sentiments*, first published in 1759. Smith writes: "Humanity is the virtue of a woman, generosity of a man. The fair-sex, who have commonly much more tenderness than ours, have seldom so much generosity. That women rarely make considerable donations is an observation of the civil law (Smith, 1790)." According to the modern editors of Smith's works, Smith was citing a civil law maxim based on 13th century comments on the miserliness of women.   This maxim from the Gloss of Accursius states "Raro mulieres donare solent," roughly translated "women rarely are frequent givers."

The notion that members of the fair-sex were less generous is reiterated by W. K. Jordan in a study of charitable gifts made in 10 English counties between 1480 and 1660. Jordan looks at gifts made in wills and large recorded donations outside of wills. He finds that 8.77% of charitable gifts came from female donors. Based on this he concludes: "we have conclusive evidence that women were not relatively so charitably inclined in the disposing of their wealth as were the generality of men in the era." (Jordan, 1959, pg. 354.). Jordan's conclusion is solely based on the low percentage of gifts coming from women. He did not collect data on overall asset value, so he is unable to compare the percentage of assets controlled by women and men.

While both Smith and Jordan claim that women's charitable donations yield them less generous than men, in her recent book on women's property rights, Amy Louise Erickson asserts that women in this period gave more than their male peers. She finds that in Yorkshire, Lincolnshire and Sussex 32 percent of women and 29 percent of men made gifts to the poor in their wills prior to the mid-seventeenth century and 17 per cent

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[1] From the King James Version of the Bible, available at www.gospelcom.net.

of women and 14 per cent of men after the mid-seventeenth century (Erickson, 1995).[2]

Erickson, Smith and Jordan, fails to control for income or family structure in comparing the gifts of men and women. While male testators were surely richer than women (biasing the results against women), it is also true that male and female testators were in different parts of the lifecycle when they wrote their wills (likely biasing the results against men). Female testators were unmarried, while the majority of male testators were married. As a result, men needed to provide for surviving spouses in their wills while women did not. In addition, women were leaving behind older children who may have been less in need of their parent's beneficence. The needs of spouses and young children may have crowded out gifts to the poor.

This paper compares the charitable gifts of men and women using information on charitable bequests in the Seventeenth Century. I argue that women and men were equally generous in the Seventeenth Century. I further assert that the small percentage of gifts coming from women during this period can be explained by a lack of assets on the part of women and should not be attributed to a lack of inclination towards giving.

The paper begins with a discussion of three possible motivations for differences in giving behavior between men and women. After discussing these motivations, I turn to the data used to investigate behavior in the Seventeenth Century. I first discuss the legal and economic condition of women and then use data from the wills of unmarried testators to test whether women's charitable giving differed from that of men when women are compared with men in similar circumstances. I look at both the probability of making a charitable bequest and on the magnitude of the gifts. I find that controlling for wealth and

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[2] Simple t-tests demonstrate that these percentages are not significantly different from each other at conventional significance levels because of small sample sizes

family structure there is no systematic difference between the probability of giving between men and women.

II.   Differences in Charitable Giving by Gender

Why might men and women have different giving patterns? Before answering this question, we need to consider a more fundamental question: Why do people make charitable donations in the first place? This issue has perplexed neoclassical economists who believe that actions in the marketplace are predicated on exchange. Three different types of answers to the question of what people get in exchange for their beneficence have been proffered. Answer one suggests that an individual receives a direct or tangible benefit from his donation – an example of a direct benefit would be a gift such as a totebag, or free admission into a museum or play. Answer two is that he or she receives an indirect benefit such as public acclamation or recognition as a generous person – this may be satisfied by seeing one's name in a program book or other publication and is based on a desire for the public approval given to charitable giving. Answer three is that the donor is altruistic and benefits from the enjoyment others gain from the gift – in the case of gifts to the needy, this means that the giver derives utility from the increased utility of the poor.[3]

Each of these three motivations may appeal differently to men and women and differences between in giving between men and women may help to clarify why people give. For example, many of the tangible "bonuses" of giving may appeal to women more than men. Women may be more likely to enjoy the totebags or magazine subscriptions that frequently accompany modern donations. On the other hand, some of the intangible

benefits of giving may appeal more to men than women. Men are more likely to work outside the home and may therefore be more concerned with having a reputation as a communitarian. The altruistic motivation offers a number of potential reasons for differences between men and women. In the Seventeenth Century data, I deal exclusively with gifts to the poor. Because the poor tended to be female, women may have had stronger empathetic feelings towards them. Conversely, if givers are deciding how to split a fixed amount of money between their children and the poor, men may be more likely to give to the poor because women have more of a nurturing and protective role within the family. In short, theory suggests a variety of reasons for disparities (in either direction) between the gifts of men and women.

This discussion highlights the importance of comparing men and women in similar circumstances. In this paper, I will compare giving in wills of men and women controlling for income and family structure. In doing so, I will be able to distinguish differences created by circumstances from differences in underlying generosity.

III. The Status of Women

Before turning to the empirical section of the paper, I briefly discuss the economic status of women in the Seventeen Century.   Smith and Jordan both support their comments on women's relative miserliness with reference to the fact that few gifts came from women. The data used in this paper support their observation -- 83% of givers were male and 86% of funds came from men. The 14% of funds coming from women is greater than the 8.33% found by Jordan, but still a small amount given that women are about half of the adult population. However, a brief discussion of the legal condition of

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[3] See Amos (1982) for a thorough discussion of motivations for giving.

women goes a long way towards explaining the small proportion of gifts that came from women.

One reason why a small percent of gifts in wills came from women is that far more men than women wrote wills. In the sample used for this paper 79% of will writers were male. Many women were married and a married women was not allowed to wills without the consent of her husband because of the doctrine of coverture. Coverture stated that a woman's legal identity was subsumed in the identity of her husband. In addition, the husband gained control over all the wife's assets upon marriage. Therefore, married women neither had goods they could distribute by will, nor had the legal right to write such a legal document.

Therefore, coverture severely limited the number of female testators --in the data used for this paper, there are 1078 male testators compared with 273 female testators.[4] Coverture also affected giving patterns during life. Given that husbands singularly owned all property (as contrasted to the modern norm of joint ownership), gifts from married couples to charities were nearly always recorded as coming from the husband. Therefore, a measure of the percentage of gifts, both during life and at death, coming from women is a highly unsatisfactory measure of differences in the willingness of the two sexes to give to charity.

In addition, women had significantly fewer assets than men. This was largely the result inheritance law and practice. As daughters, women were disadvantaged by primogeniture which granted all real property to their brothers. In the absence of a will

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[4] There is also a question of differential selection into the sample of will writers. Will writing was a right rather than an obligation and people had the option not to leave a will. A preliminary investigation of data on testate and intestate individuals suggest than women and men's selection behavior was similar.

siblings were given an equal proportion of their parents' chattel.[5] As widows, women

were returned the free and copyhold land they owned prior to marriage, received a share

of their husband's chattel, and were also given an interest in a third of their husband's

lands. In contrast, widowers kept all of their own lands and also received all of their

wives lands and chattel (Erickson, 1995). Inheritance law restrictions meant that young

men controlled more assets than young women and that widowers controlled more assets

than widows.

At the same time, asking what percent of male and female testators gave to the

poor, as is done by Erikson, is also troubling. Because most male testators were married

and very few female testators were, male testators had more and younger dependents to

whom to distribute goods.[6]

IV. Data

In order to address the question of relative generosity, I investigate the

difference between male and female giving patterns in a context where I can control for

wealth and family structure.   I investigate charitable giving in the wills of 1351 testators

who died in Suffolk, England in the 1620's and 1630's. The sample combines two

groups of wills published by the Suffolk Records Society (Allen, 1989 and Evans, 1993).

These wills come from the records of the two Archdeaconries comprising of the county

of Suffolk. These are the wills of the middle classes of the area -- Yeoman,

Husbandman, Skilled Craft Workers, and their widows and daughters. Significant groups

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[5] Primogeniture and the equal division of chattel only held in the case of intestate individuals. Will writers
were granted almost complete power over the disposition of their goods.
[6] A married woman could write a will if her husband contracted with another man to allow her to do so
prior to marriage.

are not represented. The wills of individuals who owned land in more than one

archdeaconry are absent because these wills were recorded by a higher ecclesiastical

court; this would have included the upper classes and the gentry of the area.   In addition,

the estates of individuals who did not write a will are not included in the sample. Poor

and young individuals and those who died unexpectedly would not have had wills.

Most wills generally followed a set form and provide information about the

testator's wealth and family structure. The wills begin with an indication of whether the

will was spoken (nuncupative) or written and if written whether the testator was capable

of signing his or her name. This is followed by a religious preamble which provides a

statement of faith. The testator then details how he would like his goods distributed

among his beneficiaries including family members and the parish poor.

From these wills, I create a number of variables reflecting the circumstances of

the testator.   I create a number of wealth proxies. First, I use the type of will and the

nature of the signature to measure testator literacy.   Individuals are considered illiterate

if the will was written by another and marked with an "X". In contrast, individuals are

considered literate if they signed their name on their will, independent of whether the will

was written by them or by another. Finally, a testator is coded as having a spoken will if

the will was spoken to witnesses and then orally repeated to authorities. Individuals with

spoken wills are assumed to be poorer than others because spoken wills were cheaper to

make because a scribe did not need to be called and paper was not used.[7] Literate

individuals are assumed to be richer than both illiterate individuals and those with spoken

wills. Second, I use an indicator of whether household servants are mentioned in the will

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[7] The circumstances of death could also influence whether a will was spoken. Individuals who did not have time to call a scribe may also have told witnesses their wished.

as a sign of wealth. Next, I create the sum the parcels of land that are bequeathed and the sum of the number of houses that are bequeathed. The land and house measures contain no indication of size or value.[8] Finally, I add together all monetary gifts, including monetary gifts to the poor, to measure financial wealth.[9] Money is often bequeathed out of land and houses (i.e. "I give my son John my lands provided that he gives his sister Sarah £50"). As a result, the monetary gifts may be an indicator of land value.

I use information on the beneficiaries mentioned in the will to determine the testator's family structure.   A testator is coded as having as being married if a wife or husband is mentioned in the will. Similarly, the number of children is the sum of all children mentioned. I also separate children by gender and create an indicator for whether any children were mentioned. Occasionally testators mention unborn children, these are included and randomly assigned a gender.

I determine the sex of the testator based on the first name of the will writer.

Bequests to the poor have been specified in two ways: first as a dummy variable for giving, and second in terms of an amount given. The great majority of gifts were cash amounts given to "the poor" of the testator's parish or of other parishes where he owed land. (This matches the obligation of the Poor Laws where rates were based on parish property ownership.) However, some testators chose other forms of donation either by making in-kind donations or specifying to whom among the poor (such as poor widows) the money was to be distributed. I value in-kind gifts using information on valuation

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[8] Copyhold and freehold land are not separated in the coding because testators often did not give any indication of the nature of their land tenure. In addition, the values of the two types of land were converging during this period (Erickson, 1995).

[9] Note that monetary gifts were often made out of land and chattel. Therefore this does not represent a fixed amount of coin. Because of this, Money might be endogenous -- i.e., partly determined by the amount given to the poor. Estimating the equations with money net of that given to the poor gives similar estimates. However, this second measure of money seems clearly endogenous.

provided in other wills, but such valuations are bound to be imprecise. Because of the issue of valuing in kind gifts, I will give more weight to estimates based on the presence of giving.[10]

Table 1 presents the means of these variables separately by gender and separately by gender for the unmarried. The table also indicates whether the male and female means are statistically significantly different from one another. In contrast to Erikson, I find that a slight higher percentage of men than women give to the poor (although the difference is not statistically significant at conventional levels).

I find differences in wealth between the men and women. As anticipated, men control significantly more assets than women do. The men in the sample are also far more likely to be married than the women – 70% as compared to 2%. In addition, the men have more children than the women indicating that they are at a different point in the lifecycle.

The comparisons between the unmarried men and women are presented in the second panel of Table 1. Unmarried men are more likely to make a donation than are unmarried women. The men continue to far exceed the women on every wealth measure. The men have nearly twice as much money, have four times as many parcels of land, three times as many houses, are less likely to be illiterate, and are less likely to have a costless, spoken will.   Unmarried men are also less likely to have children.

In order to compare the generosity of men and women, the best comparison is between unmarried men and unmarried women. The few married women in the sample were highly unusual and are not similar to the married men in the sample. However, in comparing men and women, I want to control attributes other than gender, in particular

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[10] Jordan has a similar problem in his data.

wealth and family structure that may influence giving.

V. Estimation and Metholodgy

My goals are to investigate the effects gender on charitable giving controlling
for wealth and family structure and to measure the impact of disparities in wealth and
family structure on the observed gap in giving. I compare the giving patterns of
unmarried men to those of unmarried women. I begin with the following functional form
as determining bequests to the poor:

$$b_p* = \alpha + \beta_1 Wealth + \beta_2 Children + \beta_3 Sex + \varepsilon \ ^{11} \qquad \text{Equation 1}$$

Where $b_p *$ is the optimal gift to the poor.

Wealth combines the Land Holdings, Houses, Money, Literacy and Servant
variables.

Children measures the number of children or their attributes

Sex is straightforward.

Gifts to the poor are constrained to be positive.

If I assume that I only observe whether a gift was given or not and that the error
term is normally distributed, I use a standard probit model to maximize the function:

$$\Pr(Gift\ to\ poor = 1) = \Phi(\beta'x) \qquad \text{Equation 2}$$

I estimate this model including a sex dummy variable, and also perform probit analogues
to Blinder-Oaxaca decompositions to investigate differences by sex.

Subsequently, I assume that I observe the amount of the gift, provided that the

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[11] For a justification of the functional form see McGranahan 2000. In that paper, I include a number of
other variables which are omitted here because this paper exclusively focuses on the role of family and
wealth.

gift was positive, I estimate a tobit model and maximize the function:

$$E[\textit{Value of gift}] = \Phi\left(\frac{\beta' x}{\sigma}\right)\left(\beta' x + \sigma\left(\frac{\phi(\beta' x/\sigma)}{\Phi(\beta' x/\sigma)}\right)\right) \text{ Equation 3}$$

I estimate this model including a sex dummy variable, and also perform tobit analogues

to Blinder-Oaxaca decompositions to investigate differences by sex.

VI. Probit Results

Probit estimates for the unmarried sample are presented in Table 2. Different

columns in the Table represent different treatments of the variables measuring the

attributes of children. In the first column I include the number of children, in the second

a dummy variable measuring the whether the testator had any children, and in the third

column, I separate the number of sons and daughters. In the final column I include both

the number of children and a dummy measuring whether the testator had any children.

I find that wealth has a strong positive effect on giving. Money and land

increase the probability of giving to the poor. Having servants in the household increases

the probability of giving by over 30%. Additionally, individuals who were able to sign

their written wills, were 10% more likely to make a donation than individuals who were

unable to sign their will, while individuals who had a spoken will were 20% less likely to

make a donation. I also find that the presence of children has a strong negative effect on

giving independent of how children are measured. The final column in the Table

indicates that the presence of children matters more than the number of children. All of

these measures of children indicate that the needs of children crowd out resources

available to the poor. In all specification,s the sex of the testator does not have a

statistically significant effect on giving. As an additional test of the effect of sex on

giving, I re-estimate the model in column two including sex and complete set of sex

interactions. I fail to reject that sex and all of its interactions have no effect on giving.

In Tables 3, I present probit estimates separately by gender. I perform this

analysis to see whether there appear to be differences in the coefficients across the

different sexes.[12] The effects of wealth and children, particularly sons, appear to be

stronger for men, although these differences are not statistically significant. There are a

couple possible reasons why the influence of children may differ by gender. Men were

responsible for passing on the majority of the family's assets to the next generation. As a

result, when men were dying their children probably had few assets. For women with

children who are writing a will, the father of the child had already died and passed on his

estate. As a result the children are richer than are the children who are receiving bequests

from fathers. Unfortunately, I do not have data on the wealth of recipients of bequests so

I cannot test this conjecture. In addition, women's assets may have primarily consisted of

personal items that may have been more relevant for daughters, or alternatively the

female poor, and may have held little value for sons.   This may explain the more

important role of daughters in crowding out women's gifts.

An alternative way to investigate differences between the giving patterns of men

and women is to use Blinder-Oaxaca decomposition. This allows me to measure the

contribution of differences in attributes to the differential giving patterns of men and

women. Unmarried women in the sample were both poorer and more likely to have

children than the unmarried men in the sample. Because both of these serve to depress

giving to the poor, these attributes may explain the gap in rates of donation between men

and women. I do this using the non-linear analogue of the decomposition developed by

Farlie (1999: 2003). Fairly defines the gap between donation rates of males, $\overline{Y}^M$, and

donation rates of females, $\overline{Y}^F$ in the following way:

$$\overline{Y}^M - \overline{Y}^F = \left[\sum_{i=1}^{N^M} \frac{\Phi\left(X_i^M \hat{\beta}^M\right)}{N^M} - \sum_{i=1}^{N^F} \frac{\Phi\left(X_i^F \hat{\beta}^M\right)}{N^F} \right] + \left[\sum_{i=1}^{N^F} \frac{\Phi\left(X_i^F \hat{\beta}^M\right)}{N^F} - \sum_{i=1}^{N^F} \frac{\Phi\left(X_i^F \hat{\beta}^F\right)}{N^F} \right] \text{ Equation 4}$$

The first term measures the portion of the gap due to differences in the distribution of

endowments among men and women, while the second term measures the unexplained

part of the gap.

In addition to allowing measurement of the contribution of all variables to the

gap, Fairlie's methodology allows for the measurement of the contribution of individual

variables or groups of variables. This is done by replacing the distribution of the variable

from one group (men) with the distribution from the other group (women), while holding

other variables constant. Equation 4 uses the male coefficients as the index. As is the

case with other decomposition techniques, using the coefficients from either the male,

female or pooled regressions influences conclusions. I present measures of the

contribution of wealth, will type, and family structure variables to the overall gap in

charitable giving between men and women in Table 4. The different columns represent

the use of coefficients from different regressions. When I use the male regression

coefficients, I find that differences in characteristics between men and women can

explain 99% of the difference in charitable giving. The majority of the gap can be

explained by the differences in the wealth of men and women. If women had the same

wealth as men and had behaved in the same manner as men, the gap in giving between

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[12] This is also tested in the fully interacted model.

men and women would have been 61% smaller. Differences in the presence of children and the circumstances of will writing also contribute to the gap between men and women. When I use the female coefficients, I can explain 58% of the gap. Using women as the index, the largest contribution comes from differences in the circumstances of will writing. The lower level of literacy and higher incidence of spoken wills among women depress their charitable giving.   Results from the pooled sample are closer to the results from the larger male sample.   The lower wealth of women, the less formal circumstances of will writing, and the higher number of children among unmarried women serve to depress their giving to the poor.   In Table 5, I present predicted values of the percent making a charitable bequest based on the male and female attributes and the male and female coefficients. This table confirms the earlier findings as the largest disparities are based on the differences in the sample chosen rather than the differences in the coefficients used.

Based on a number of different methodologies, I find that differences in observed probabilities of giving between unmarried men and women can be explained by differences in their circumstances. Men and women do not appear to be differently charitably inclined, or differently generous, rather they have different wealth levels, different family structures, and write wills in different circumstances.

VII. Tobit Results

I now turn to an analysis that takes into account the value of the gifts given to the poor by men and women rather than just the presence of gifts, as was done in the previous section. As mentioned earlier, one problem with this analysis is the difficulty of

assigning a value to the in kind gifts, many of which were given by women.   As was shown in equations 1 and 3, I assume that each testator determines an optimal gift to the poor, b^*, and that we only observe b^* if it is greater than zero.

In parallel to the previous section, I begin by estimating a Tobit model that includes a sex dummy variable.   The results for regressions for different measures of the presence of children are presented in Table 6. These results are broadly consistent with the probit results. While wealth, children, and will writing circumstances continue to affect giving, the sex of the testator has no effect on giving.   When I reestimate the model including sex and its interactions, I find that they are jointly insignificant. However, I do find that having sons is more of a detriment to the giving of men.   I estimate the tobit model separately by gender, and by the gender of children and report the results in Table 7.   The results are similar for men and women, although the men's coefficients tend to be larger and more precisely estimated.

Before turning to the Blinder-Oaxaca decompositions, I present predicted values based on the men and women's attributes and the coefficients from the separate tobit models. These are presented in three ways in Table 8, first based on predictions of the latent variable, b^*, second based on the conditional expectation of the latent variable, $b^*|b>0$, and third based on the conditional expectation of the observed bequest, $b|b>0$. The final column presents the expected probability that the observation is uncensored, and is the analogue of the probit model. The data are in bold if the stacked values are statistically different from one another at the 95% level.

If I think of generosity as the underlying desire to make a charitable donation, this is captured in column 1. Here I find that if I use the women's data rather than the

men's data, keeping the coefficients fixed, charitable bequests fall (become more negative). This is consistent with the earlier findings that the more modest circumstances of women served to depress giving. By contrast, I find that when I use the women's behavioral coefficients rather than the men's, holding the underlying attributes fixed, giving increases (becomes less negative). This suggests that the women had more generous impulses than the men. This result changes in the second column when I condition of having a positive charitable donation. In this case, using the men's coefficients increases expected donations. This implies that for the same set of attributes, men's behavior leads to greater observed donations. Given these conflicting results, it is hard to make a simple conclusion concerning generosity. Men are more generous because they want to give more to the poor, while women are more generous because, if they could, they would take less from them. This same pattern obtains if I use different specifications of the wealth variables.

Another way to investigate this same question is to present the Blinder-Oaxaca decomposition of the Tobit model. This is presented in Table 9. In the top part of the table, I repeat the earlier findings that while men have higher observed donations in the data, women's optimal donations are higher (less negative). The decomposition breaks down this gap in optimal donations. I find that the different characteristics of men and women serve to increase this gap. If women had the men's attributes, the gap in donations would be even larger.

Overall the results from the tobit model are fairly complex, but two conclusions arise. First, the attributes of women serve to depress their levels of giving. Second, the assumption that women are less generous than men is inconsistent with some attributes of

the data, most importantly the higher optimal donation rate among women.

VIII Interpretation

W.K. Jordan and others have noted that few charitable donations came from women. Two features serve to explain this gap in 17th Century data. First, many women were unable to make charitable contributions because they were married. Second unmarried women were dying in circumstances less conducive to giving than were unmarried men. Unmarried women had fewer assets than unmarried men, were more likely to be illiterate or have informal spoken wills, and were more likely to need to provide for surviving children. All of these served to depress giving to the poor among both men and women and can explain the lower probability of donation among women.

IX Modern Extensions

The findings in this paper also have some implications for modern analyses of differential giving patterns between men and women. In current analyses, women are more often viewed as the more generous sex and more likely to make donations to the poor. In Table 9, I display the pattern of charitable bequests among individuals who died in 2001 in the United States and had estates with potential tax liability (above $675,000). The numbers in the top section of the paper support the conjecture that women are more generous than men. Sixty-three percent of the dollars bequeathed to charity were given by women and 22.1% of women made donations as compared with 12.6% of men. While women gave 9.1% of their estate to charity, men gave less than half as much, only 4.3%. However, men and women who die may face differing circumstances. Women

often survive their husbands.   While 61% of men with assets above $675,000 leave a wife behind, only 24% of women do.

Looking at patterns of giving by marital status tempers the finding that women were more generous. In 2001, married men and women gave an identical portion of their estates to charity. Single and widowed women gave more than single and widowed men. These within marital status categories are not consistent over time. For instance in 1989, single and married men gave a higher portion of their assets to charity than single and married women. However, the differences across marital status categories have been consistent, with singles giving a higher portion of their assets than widows who give a higher portion of their assets than married individuals.   Upon inspection, it is found that the differences in the "All" category are driven by the fact that widows and widowers give more than married decedents and women are far more likely to be widowed than men. Overall, the bequest data suggest that patterns of giving crucially depend on the giver's position in the lifecycle.

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Table 1: Sample Means by Gender and Marital Status

	Men		Women	
	mean	sd	mean	sd
Dummy=1 if Gift to Poor	0.253	0.435	0.201	0.401
Amount to Poor in Lbs	0.867	4.945	0.552	2.050
Signed Written Will*	0.426	0.495	0.222	0.416
Illiterate*	0.455	0.498	0.563	0.497
Spoken Will/Literacy Unknown*	0.119	0.324	0.215	0.412
Dummy=1 if Household Contains Servants	0.071	0.258	0.075	0.264
Number of Lands Bequeathed*	1.698	2.698	0.341	1.036
Number of Houses Bequeathed*	1.299	1.763	0.355	1.166
Amount of Money Bequeathed*	82.909	174.025	39.037	114.579
Dummy=1 if Married*	0.699	0.459	0.022	0.145
Dummy=1 if Any Children*	0.737	0.441	0.645	0.479
Number of Children*	2.614	2.337	2.090	2.126
Number of Sons*	1.353	1.470	1.065	1.304
Number of Daughters*	1.261	1.389	1.025	1.296
Sex=1 if Female*	0.000	0.000	1.000	0.000
N	1078		279	

* Indicate that Men and Women's means significantly different at 5% level.

	Unmarried Men		Unmarried Women	
	mean	sd	mean	sd
Dummy=1 if Gift to Poor*	0.321	0.468	0.198	0.399
Amount to Poor in Lbs	1.117	6.549	0.524	1.990
Signed Written Will*	0.420	0.494	0.216	0.412
Illiterate*	0.435	0.497	0.568	0.496
Spoken Will/Literacy Unknown*	0.145	0.353	0.216	0.412
Dummy=1 if Household Contains Servants	0.083	0.277	0.077	0.267
Number of Lands Bequeathed*	1.386	1.993	0.330	1.008
Number of Houses Bequeathed*	1.096	1.536	0.300	0.765
Amount of Money Bequeathed*	72.450	150.661	37.396	114.322
Dummy=1 if Married	0.000	0.000	0.000	0.000
Dummy=1 if Any Children*	0.534	0.500	0.652	0.477
Number of Children	1.969	2.330	2.110	2.127
Number of Sons	0.969	1.385	1.077	1.311
Number of Daughters	1.000	1.361	1.033	1.299
Sex=1 if Female*	0.000	0.000	1.000	0.000
N	324		273	

* Indicate that Men and Women's means significantly different at 5% level.

	(1)	(2)	(3)	(4)
	Number of Children	Any Children	Sex of Children	Presence and Number of Children
Number of Lands Bequeathed	0.033**	0.031**	0.031*	0.033**
	(0.016)	(0.015)	(0.016)	(0.016)
Number of Houses Bequeathed	0.013	0.015	0.014	0.015
	(0.020)	(0.020)	(0.020)	(0.020)
Amount of Money Bequeathed	0.001***	0.000***	0.001***	0.000***
	(0.000)	(0.000)	(0.000)	(0.000)
Spoken Will/Literacy Unknown	-0.201***	-0.203***	-0.202***	-0.204***
	(0.039)	(0.038)	(0.039)	(0.038)
Signed Written Will	0.100**	0.105**	0.099**	0.101**
	(0.043)	(0.043)	(0.043)	(0.043)
Dummy=1 if Household Contains Servants	0.319***	0.357***	0.318***	0.350***
	(0.082)	(0.082)	(0.082)	(0.083)
Number of Children	-0.037***			-0.010
	(0.009)			(0.014)
Sex=1 if Female	-0.023	-0.010	-0.024	-0.011
	(0.040)	(0.040)	(0.040)	(0.040)
Dummy=1 if Any Children		-0.192***		-0.155**
		(0.041)		(0.064)
Number of Daughters			-0.048***	
			(0.016)	
Number of Sons			-0.026*	
			(0.016)	
Observations	597	597	597	597
Pseudo R-Squared	0.19	0.20	0.19	0.20

Standard errors in parentheses
* significant at 10%; ** significant at 5%; *** significant at 1%

Table 3: Probit Estimates Separately by Sex

	(1)	(2)	(3)	(4)
	Men -- Any Children	Women -- Any Children	Men -- Sex of Children	Women -- Sex of Children
Number of Lands Bequeathed	0.038*	0.025	0.043**	0.025
	(0.020)	(0.027)	(0.022)	(0.028)
Number of Houses Bequeathed	0.030	-0.032	0.023	-0.030
	(0.027)	(0.039)	(0.027)	(0.039)
Amount of Money Bequeathed	0.001**	0.000	0.001***	0.000*
	(0.000)	(0.000)	(0.000)	(0.000)
Spoken Will/Literacy Unknown	-0.225***	-0.174***	-0.215***	-0.176***
	(0.067)	(0.042)	(0.069)	(0.042)
Signed Written Will	0.083	0.126*	0.078	0.118*
	(0.061)	(0.065)	(0.061)	(0.064)
Dummy=1 if Household Contains Servants	0.410***	0.313***	0.359***	0.284**
	(0.108)	(0.120)	(0.111)	(0.119)
Dummy=1 if Any Children	-0.256***	-0.130**		
	(0.059)	(0.055)		
Number of Sons			-0.056**	-0.006
			(0.026)	(0.019)
Number of Daughters			-0.047*	-0.044**
			(0.025)	(0.021)
Observations	324	273	324	273
Pseudo R-Squared	0.22	0.16	0.21	0.16

Standard errors in parentheses

* significant at 10%; ** significant at 5%; *** significant at 1%

Table 4: Non-Linear Decompositions of Male/Female Gap in Charitable Giving Using Various Coefficient Estimates

Sample used for coefficients	Male	Female	Male/Female Pooled
Donation Rate of Unmarried Men	0.321	0.321	0.321
Donation Rate of Unmarried Women	0.198	0.198	0.198
Male/Female gap	0.123	0.123	0.123
Contributions from Differences is			
Lands, Houses, Money, Servants	0.076 ***	0.016	0.064 ***
	(0.013)	(0.030)	(0.012)
	61%	13%	52%
Spoken Will/Literacy Unkown, Signed Written Will	0.025 **	0.040 ***	0.033 ***
	(0.013)	(0.015)	(0.009)
	20%	33%	27%
Any Children	0.022 ***	0.015 **	0.018 ***
	(0.006)	(0.007)	(0.004)
	18%	12%	15%
All Variables	0.122 ***	0.071 **	0.115 ***
	(0.015)	(0.033)	(0.013)
	99%	58%	94%

*,**,*** indicated estimate significantly different from zero at 10% 5% 1% level, respectively

Note: Standard errors are bootstrapped based on 5000 repetitions. The variable ordering is randomized in the bootstrapping.

Table 5: Predicted Donation Levels

Predicted Probability of Giving

Men's Coefficients	Men's Data	0.319
		(0.235)
Women's Coefficient	Men's Data	0.268
		(0.192)
Men's Coefficients	Men's Data	**0.319**
		(0.235)
Men's Coefficients	Women's Data	**0.196**
		(0.178)
Women's Coefficient	Men's Data	**0.268**
		(0.192)
Women's Coefficient	Women's Data	**0.197**
		(0.161)
Women's Coefficient	Women's Data	0.197
		(0.161)
Men's Coefficents	Women's Data	0.196
		(0.178)

Coefficients in bold if stacked columns significantly different from one another at 95% level.

Table 6: Tobit Estimates of Donation Amount

	(1)	(2)	(3)	(4)
	Number of Children	Any Children	Sex of Children	Presence and Number of
Number of Lands Bequeathed	0.977**	0.969**	1.044**	0.982**
	(0.432)	(0.429)	(0.431)	(0.430)
Number of Houses Bequeathed	-0.234	-0.230	-0.205	-0.217
	(0.581)	(0.578)	(0.575)	(0.579)
Amount of Money Bequeathed	0.018***	0.017***	0.018***	0.017***
	(0.003)	(0.003)	(0.003)	(0.003)
Spoken Will/Literacy Unknown	-7.242***	-7.407***	-7.169***	-7.450***
	(2.343)	(2.378)	(2.334)	(2.376)
Signed Written Will	2.622**	2.640**	2.747**	2.588**
	(1.235)	(1.233)	(1.218)	(1.238)
Dummy=1 if Household Contains Servants	7.163***	7.749***	7.087***	7.652***
	(1.688)	(1.701)	(1.683)	(1.714)
Number of Children	-0.792***			-0.181
	(0.269)			(0.417)
Sex=1 if Female	-0.777	-0.483		-0.494
	(1.238)	(1.250)		(1.250)
Dummy=1 if Any Children		-4.153***		-3.514*
		(1.199)		(1.887)
Number of Daughters			-0.552	
			(0.486)	
Number of Sons			-1.061**	
			(0.479)	
Constant	-8.967***	-8.318***	-9.367***	-8.313***
	(1.322)	(1.352)	(1.158)	(1.351)
Observations	597	597	597	597
Pseudo R-Squared	0.08	0.08	0.08	0.08
Sigma	9.74	9.73	9.71	9.73

Standard errors in parentheses
* significant at 10%; ** significant at 5%; *** significant at 1%

Table 5: Tobit Estimates Separately by Sex

	(1) Men -- Any Children	(2) Women -- Any Children	(3) Men -- Any Children	(4) Women -- Any Children
Number of Lands Bequeathed	1.130** (0.556)	0.321 (0.494)	1.459** (0.571)	0.297 (0.494)
Number of Houses Bequeathed	-0.203 (0.736)	0.075 (0.755)	-0.426 (0.729)	0.090 (0.744)
Amount of Money Bequeathed	0.020*** (0.005)	0.008** (0.003)	0.021*** (0.005)	0.009*** (0.003)
Spoken Will/Literacy Unknown	-7.477** (3.681)	-4.927** (1.918)	-6.805* (3.564)	-4.856** (1.887)
Signed Written Will	2.736 (1.824)	1.279 (1.058)	2.834 (1.792)	1.268 (1.058)
Dummy=1 if Household Contains Servants	9.270*** (2.541)	4.284*** (1.444)	8.135*** (2.486)	4.018*** (1.427)
Dummy=1 if Any Children	-5.138*** (1.791)	-1.859* (1.007)		
Number of Sons			-2.111*** (0.744)	0.093 (0.380)
Number of Daughters			0.074 (0.707)	-0.730* (0.425)
Constant	-9.798*** (1.811)	-4.236*** (1.056)	-10.630*** (1.727)	-4.794*** (1.010)
Observations	324	273	324	273
Pseudo R-Squared	0.08	0.08	0.08	0.08
Sigma	11.13	5.24	10.93	5.23

Standard errors in parentheses
* significant at 10%; ** significant at 5%; *** significant at 1%

Table 6: Predicted Values From Tobit Model, Separately by Sex

		Linear Prediction	Unconditional Expected Value	Predicted Value, Conditional on Being Uncensored	Probability Uncensored
		E(poor*)	E(poor*|poor>0)	E(poor|poor>0)	Pr(poor>0)
Men's Coefficients	Men's Data	**-8.913**	**1.999**	**6.666**	0.241
		(7.074)	(2.809)	(2.342)	(0.181)
Women's Coefficients	Men's Data	**-3.972**	**0.978**	**3.177**	0.256
		(3.316)	(1.147)	(0.968)	(0.176)
Men's Coefficients	Men's Data	**-8.913**	**1.999**	**6.666**	**0.241**
		(7.074)	(2.809)	(2.342)	**(0.181)**
Men's Coefficients	Women's Data	-12.400	1.148	5.817	**0.160**
		(6.138)	(1.873)	(1.676)	**(0.136)**
Women's Coefficients	Women's Data	**-5.495**	**0.609**	**2.812**	0.181
		(3.100)	(0.812)	(0.754)	(0.139)
Men's Coefficients	Women's Data	-12.400	1.148	5.817	0.160
		(6.138)	(1.873)	(1.676)	(0.136)
Women's Coefficients	Men's Data	-3.972	0.978	3.177	**0.256**
		(3.316)	(1.147)	(0.968)	**(0.176)**
Women's Coefficients	Women's Data	-5.495	0.609	2.812	**0.181**
		(3.100)	(0.812)	(0.754)	**(0.139)**

Table 7: Blinder Oaxaca Decomposition for Tobit Model

Sample used for coefficients	Male	Female	Male/Female Pooled
Average Donation of Unmarried Men	1.117	1.117	1.117
Average Donation of Unmarried Women	0.524	0.524	0.524
Male/Female gap	0.593	0.593	0.593
Average Optimal Donation of Unmarried Men: E(b*)	-8.913	-8.913	-8.913
Average Optimal Donation of Unmarried Women: E(b*)	-5.495	-5.495	-5.495
Male/Female gap	-3.418	-3.418	-3.418
Explained Gap	3.487**	1.522	2.042***
	(1.579)	(1.531)	(0.782)
Unexplained	-6.905	-4.941	-5.460
	(5.413)	(4.056)	(4.304)

Table 9: Differentials Between Charitable Bequests of Men and Women, 2001

	Men	Women
All		
Total Number of Returns	56050	52280
Number of Returns with Charitable Bequest	7086	11553
Percent Contributing	12.6%	22.1%
Total Contributions (1000s of $)	$4,704,773	$8,084,705
Average Contribution ($)	$83,939	$154,642
Total Estate Size (1000s of $)	$110,315,966	$88,501,781
Average Estate Size ($)	$1,968,171	$1,692,842
Percent of Estate Given	4.3%	9.1%
Married		
Total Number of Returns	34373	12661
Number of Returns with Charitable Bequest	2116	825
Percent Contributing	6.2%	6.5%
Total Contributions (1000s of $)	$1,069,362	$328,892
Average Contribution ($)	$31,111	$25,977
Total Estate Size (1000s of $)	$72,368,677	$21,353,535
Average Estate Size ($)	$2,105,393	$1,686,560
Percent of Estate Given	1.5%	1.5%
Widowed		
Total Number of Returns	13938	31994
Number of Returns with Charitable Bequest	2833	7925
Percent Contributing	20.3%	24.8%
Total Contributions (1000s of $)	$1,966,706	$5,970,603
Average Contribution ($)	$141,104	$186,616
Total Estate Size (1000s of $)	$24,138,137	$55,698,373
Average Estate Size ($)	$1,731,822	$1,740,901
Percent of Estate Given	8.1%	10.7%
Single		
Total Number of Returns	5044	5059
Number of Returns with Charitable Bequest	1725	2267
Percent Contributing	34.2%	44.8%
Total Contributions (1000s of $)	$1,366,845	$1,559,344
Average Contribution ($)	$270,984	$308,232
Total Estate Size (1000s of $)	$8,512,614	$7,540,087
Average Estate Size ($)	$1,687,671	$1,490,430
Percent of Estate Given	16.1%	20.7%
Other		
Total Number of Returns	2694	2567
Number of Returns with Charitable Bequest	413	536
Percent Contributing	15.3%	20.9%
Total Contributions (1000s of $)	$301,860	$225,865
Average Contribution ($)	$112,049	$87,988
Total Estate Size (1000s of $)	$5,296,537	$3,909,786
Average Estate Size ($)	$1,966,049	$1,523,095
Percent of Estate Given	5.7%	5.8%

Notes: Other category includes divorced, legally separated, or marital status unknown.

Average contribution and percent given are not conditional on giving, but include all Decedents.

Tabulations are only for individuals with gross estate valued at $675,000 or more.

Smaller estates are not taxable by the Federal estate tax.

Source: IRS Statistics of Income Bulletin, Summer 2005, Publication 1136 (Rev 09-2005).

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