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New Data: Confidence, Not Income, May Be the Biggest Driver of Women's Giving

Findings from the second theme of the Women, Wealth, and Faith study reveal confidence shaped by personal experience is a key factor in how much women give

CHATTANOOGA, TN — Women Doing Well today released the second theme from the **latest Women, Wealth, and Faith report**—the second study of its kind examining Christian women and philanthropy.* The findings show that confidence, not income, may be one of the strongest drivers of women's generosity. In fact, 90% of women report feeling confident in their giving purpose, and that confidence is linked to giving more. Additionally, personal experiences with a nonprofit or a cause are key to developing women's confidence in giving. The second findings are now available to download at womenwealthandfaith.org.

As an estimated \$124 trillion is expected to transfer to women and younger generations in the coming decades, understanding what shapes women's financial and philanthropic decisions has become increasingly urgent.

While much of the conversation has focused on wealth accumulation, this research points to a deeper driver: confidence, often built through personal experience. The study challenges long-held assumptions about what influences giving. While financial advice, research, and formal teaching all play a role, women overwhelmingly point to personal experience as the most powerful factor in developing their generosity.

“Our research shows that a woman's confidence in her giving purpose is strongly correlated with increased financial giving. At the same time, women tell us their generosity moves from intention to action through personal experience, whether that's a vision trip or a hands-on serving opportunity,” **said Julie Wilson, President of Women Doing Well.** “Through the Women, Wealth, and Faith study, we are ready to serve women better so they can feel confident in their financial choices.”

“When a woman's sense of purpose is paired with values-aligned planning, her generosity becomes both intentional and enduring. The opportunity is helping translate what she feels called to do into a clear, actionable path,” **said Tina Lovejoy, Family Legacy Advisor, at Blue Trust, a collaborating partner in the Women, Wealth & Faith study.**

In 2012, Women Doing Well commissioned the first and largest study of its time to examine philanthropy specifically among Christian women. In the subsequent decade since that initial report, the field of faith and philanthropy has only grown. This report presents the initial findings from the new follow-up study, which builds on the original research revisiting themes related to

women's wealth and faith. The report was conducted to understand how women's generosity movements and donor demographics have shifted with time and shaped faith-motivated individuals and families.

The Women, Wealth, and Faith report presents findings from a national survey conducted for Women Doing Well by Lake Institute on Faith & Giving at the Indiana University Lilly Family School of Philanthropy in collaboration with Blue Trust. The data comes from approximately 1,300 online interviews with Christian women recruited through Women Doing Well, Blue Trust and other organizations providing financial and generosity advice and resources, the majority of which are married (73%) and over 45 years of age (73%). Data was collected from October to December 2025.*

Key findings analyzed in Theme #2: From Intention to Impact – What is moving women from purpose to action

Key findings include:

- **When Well-Equipped, Women are More Confident Givers.**

Nine in 10 (90%) women in this sample (sourced from financial advisory and generosity organizations) somewhat or strongly agree that they feel confident in their giving purpose/passion, while 89% of women somewhat or strongly agree that they feel well-equipped to give (page 5).

Feeling confident in their giving purpose is strongly correlated with increased financial giving. Additionally, feeling confident in their giving purpose was also associated with a higher percentage of income given (page 6).

- **Experience Breeds Confidence in Financial Giving.**

A majority (86%) of women 45 and under reported feeling confident in their giving compared to nearly all (91%) of women over 45 feeling confident in their giving purpose (page 6).

- **Personal Experiences Matter for Giving.**

Close to half of women named “being personally exposed to needs” (43%) and “being involved with nonprofit organizations” (43%) as the most important resources for developing their giving (page 8). These experiential factors were more impactful than church teaching on stewardship (34%) or reading books on generosity (15%) (page 8).

- **Financial Advisors May Help to Cultivate Giving Purpose and Passion.**

Compared to women without financial advisors, women with financial advisors (92%) reported feeling more knowledgeable about giving options (82%) and more confident about giving purpose (84%) than those without financial advisors (page 10).

What's Next: More Monthly Insights

Through July 2026, Women Doing Well will release findings, exploring four themes that reveal how Christian women approach generosity, what motivates them, and how organizations can partner with them effectively. The full executive report will be released in July.

To download the first findings, visit womenwealthandfaith.org.

About Women Doing Well

Women Doing Well is dedicated to equipping women to live and give generously, making a positive impact on the world around them. Through research-backed content, curated conversations, and practical tools, we help women discover their God-given purpose, align their resources with their passions, and step into a life of joyful generosity.

Research Collaboration Partner: Blue Trust

Other research partners include: Kingdom Advisors, National Christian Foundation, Beyond Translation, Generous Giving, Hope Media Group, Houston Philanthropy Circle, Terra and Kevin Seidel, Braley Family Foundation, Kia Williams-Relevant Solutions Group, Evangelical Council for Financial Accountability, Hope International, World Vision, Never Alone Widows, Diane Paddison—Founder 4-Word and Chris Paddison.

* *Directions in Women's Giving 2012*, the first and largest study on women's generosity ever conducted.

About Lake Institute on Faith & Giving

[Lake Institute on Faith & Giving](#) exists to serve the public good by exploring the multiple connections between philanthropy and faith within the major religious traditions. Its mission is to foster greater understanding of the ways in which faith inspires and informs giving. Lake Institute is a program of the Indiana University Lilly Family School of Philanthropy. Follow us on [X](#) or “Like” us on [Facebook](#).

About the Indiana University Lilly Family School of Philanthropy

The [Lilly Family School of Philanthropy](#) is dedicated to improving philanthropy and the world by training and empowering students and professionals to be innovators and leaders who create positive and lasting change. The school offers a comprehensive approach to philanthropy through its [undergraduate](#), [graduate](#), [Ph.D.](#), [PhID](#), [certificate](#) and professional development programs, its research and international programs, and through The Fund Raising School, Lake Institute on Faith & Giving, Mays Family Institute on Diverse Philanthropy, Women's Philanthropy Institute, and the Muslim Philanthropy Initiative. Follow us on [X](#), [LinkedIn](#), and [Facebook](#).