Putting Paid to Prescribed Roles: A New Era for Australian Women and Philanthropy

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Introduction

In redefining our understanding of women's roles in contemporary Australian philanthropy, the impact of major contextual and demographic changes, as well as changes in women's roles, responsibilities and opportunities need to be considered. Although academic study of philanthropy and the wider third sector is increasing in Australia, literature searches have revealed little current data on the giving patterns and philanthropic drivers for contemporary Australian women, particularly emerging cohorts (one ABS survey looks at giving patterns – ABS, 2000b: 32). In contrast, there is increasing interest in the US, where it is acknowledged that more women are becoming independent holders of wealth; and that interested donors have specific needs, desires and motivations in terms of knowledge, power, marketing and response to their philanthropy (see for example, Grace 2000; McCarthy 2001; Women's Philanthropy Institute 2002). These varied demographic, social and economic drivers, which could also be expected to encourage new cohorts of Australian women to give, will be examined within our definition of women in philanthropy, and a brief history of women's philanthropy in Australia, in order to inform future in-depth analyses of Australian women donors.

Towards a definition

The US Women's Philanthropy Institute's mission statement provides a succinct reason to study Australian women in philanthropy:

> *Today women are poised to discover their capacity to transform the world through financial giving. They are earning more college degrees than men. They are starting up businesses. They are making money. Sometimes women hold back in their giving because of barriers arising from their socialization about money. The Women's Philanthropy Institute was formed to help women gain confidence in their capabilities as financial donors and break down the barriers standing between them and their giving* (Women's Philanthropy Institute website 2002).

This realisation of women's value in philanthropic activity is recent. Available US literature is still in the early stages of quantifiable analysis of women's actual, or potential, philanthropic achievements, and there is almost no comparable Australian literature offering a benchmark definition for our purposes of 'women in philanthropy'. Defining women as donors has been broadened by the incorporation of diverse activities (from volunteering to establishing a foundation) under the banner of 'philanthropy'. While recognising volunteering as part of philanthropy, this paper focuses on women as donors of their wealth. Our chosen definition of women in philanthropy is therefore: the emergence as givers of well-off Australian women with primary access to their own money. This area, rarely touched on in the literature, is worth discussing in its own right (for a breakdown of Australian individual tax payer donors by income band, see McGregor-Lowndes et al 2002: 51).

Though created for our specific purposes, the above definition is informed by previous definitions of philanthropy, including their inadequacies. Philanthropy Australia offers a threefold definition of philanthropy: first, the historic 'love for mankind' – changed to 'love of humankind' in the 2002 Directory (Philanthropy Australia 2002); it then states that the definition of philanthropy today includes both 'the concept of voluntary action for the public good' and 'grants of money given by Foundations to not-for-profit organisations' (Philanthropy Australia 2002b). The Australian OED also uses 'love of humankind', supplemented with 'practical benevolence' – equally problematic for our purposes if 'practical' includes women as givers of time, not money (*Oxford English Dictionary* 1997). Whilst the achievements of Australia's many generous volunteers should never be overlooked, recent efforts to improve the public perception of

volunteering – historically often seen as 'women's work' or not 'real' (paid) work – appears to have further removed discussion of women as donors of significant amounts of money from the Australian academic agenda.

Robert Payton's (1988) economical definition sees philanthropy as 'rational, large-scale giving by foundations and individuals to enhance the quality of life in the community, and the extension of that grantmaking activity to corporations', while more culturally-specific definitions can be found within commentary on the major religions. These analyses show philanthropy as incorporating everything from the Christian tithe obligation and 'ameliorative charity' approaches (Ilchman, Katz & Queen 1998: 243), to Islam's 'Zakat' (disciplined and obligatory giving of money) and the Chinese 'Hui' (pot of money contributed by family members) (Gaudiani 1998). Other Western visions include 'responsive philanthropy' (responsive to greatest need) and 'venture philanthropy' (the application of certain principles of venture capitalism to the nonprofit environment) (National Committee for Responsive Philanthropy 2001; Philanthropy Australia 2002b).

Specific definitions of women and philanthropy most commonly discuss philanthropy *for* women, occasionally funded *by* women, usually in a collective sense rather than crediting an individual donor. A strong move towards the creation of 'women's foundations' to support causes and issues affecting women is evident, particularly in the US; such organisations include the Women's Funding Network, Women's Way and Emily's List, as well as The Canadian Women's Foundation. Many women's foundations are supported by volunteer time and smaller scale donations by women active in volunteering for a particular cause. An increasing visibility of larger donations by women is evident in literature from the mid '90s onwards, with foundations and charities responding to this in their marketing: Emily's List, for example, has a minimum donation (US$200 plus membership fees) for eligibility to join its list of supporters of high-level female Democratic politicians (*The New Glass Ceiling* 2002).

'Women are having a major impact in the field, as donors, as managers of major foundations, and as beneficiaries of a growing crop of women's foundations' (*To The Contrary* 1999). However, celebrating the 'success' of increasing participation in philanthropic activity must be tempered by consideration of disparities in wealth between women and men, and among women of varying ethnicities- the 'paradox of wealth' (Women's Philanthropy Institute in Poggi 2000): as the wealthiest women become more wealthy, other women and 'communities of color' are reported as 'paying a steep price for this wild economic growth with housing shortages, low-income jobs, migration, displacement' (Poggi 2000).

These relativities need to be understood. Thus, while our definition focuses on a target group of women selected purely using financial parameters, it needs to be used within the context of the demographic changes occurring, which indicate different skills, needs and socio-economic considerations for different Australian women (see for example, *Mapping the Future* 2002).

The following section provides a brief overview of colonial and contemporary Australian women's roles in philanthropy, with particular emphasis on drivers for giving, before exploring major contextual and demographic changes and their potential impact on these traditional motivations for giving.

Women's changing roles and responsibilities: History/Herstory

Although analysis of early Australian women's lives and roles is increasingly available, and women's philanthropy forms part of these recorded stories and data collections, no single examination of the history of women's philanthropy (according to our definition) – or of its contemporary incarnation – currently exists. Shurlee Swain's work has a focus on the volunteering aspect of early Australian philanthropy, and touches on the history of giving. Swain's and similar histories offer explanations for the absence of available details about women as donors: women's work often went on 'behind the scenes' in organisations; women's donations were often made under their husbands' names, or credited to their husbands or fathers regardless of the origin of the money; women were rarely in control of their own funds, or in well-paid employment (Swain 1998; Swain 1996). These trends only substantially changed after the 1960s.

Cultural differences are also significant in understanding the paucity of recorded philanthropic stories. It has been suggested that, even in contemporary times, the Australian reticence to 'blow one's own trumpet', compared to greater American confidence in publicising wealth and giving, for example, has resulted in much anonymity in Australian philanthropy. Nevertheless, while not detailed about women donors, available Australian histories provide some understanding of colonial women's interest in philanthropic activity.

Philanthropy, at its peak in Britain at the time of Australian colonisation, was adopted in the colonies as a sign of civility (Swain 1996). With no 'Poor Law' or provision from government to provide alms, volunteer work and benevolent organisations, privately funded and occasionally underwritten by government subsidy, were instigated by religious groups or individuals keen to 'do good' in the new colonies. While men dominated larger scale public giving, charitable work became the domain of women, given their gender-defined roles as carers and nurturers. Drivers for colonial women appeared to be access to freedom, skills, power, or structures from which they were usually excluded, religion and class activism.

In discussing 19th century Australian philanthropy, Swain (1996) suggests that it did not bestow the same personal prestige as in the US or Canada, nor allow women to build a career on the basis of philanthropic activity. Colonial women, however, were able to use philanthropy to confer a certain freedom and power: a chance to control the funds of small charitable organisations (in lieu of any control of family money); or in having a 'job' to do in the public domain (rather than being restricted to domestic tasks). In some cases, women's responsibilities eventually extended to membership of committees, offering rare opportunities for leadership training (though often an advisory committee of men handled 'complicated' finance or property investment). Most hands-on work was performed by women of slightly lower status than the very wealthy; women with fewer demands or chores than poorer classes, but a lower commitment to social rounds (Swain 1996). The very wealthy women were thus often in the position of donors, or influencers of their husbands' philanthropic activity.

Religion was an important driver for charitable work – particularly for protestant women (having no formal opportunity, or entity like the Catholic sisterhoods, to perform charitable work). Christianity provided motivation (doing good, following in the footsteps of the Lord) and justification (allowing women to broaden their public role without challenging class distinctions) (Swain 1998). Religious bodies acknowledged that women were 'peculiarly fitted' for such work (Argus, 12 July 1897 in Swain 1998: 32). Hence, using religion as validation, upper-class women could extend their sphere of activity (for example, contact with the lower classes, or involvement in certain menial or physical activities), engaging in visible, public 'work', without overtly challenging the system.

Some philanthropic women used their position in the public sphere to agitate for social reform, but, for many, direct challenge to the systemic causes of poverty included the risk of loss of one's own class status (Swain 1998). Swain (1998: 31) suggests that many women embraced the notion of a labour of love partly for its superior and virtuous connotations – with philanthropy eventually becoming 'an essential element of gentility'. It is clear also that women exercised their positions of affluence or power at the expense of those they were helping, leading to the eventual criticism of philanthropy for focussing on ameliorative giving rather than activism. The introduction of a welfare state in Australia finally discredited the women's charitable movement in its colonial form (Swain 1996).

In the last 20 years, however, government welfare has withdrawn in many areas, prompting new ways of viewing the nonprofit sector, and, along with other significant changes in women's roles, offering new opportunities for women's philanthropy. Even so, there remains a need to examine the changing opportunities for increasing numbers of women with high incomes. A new generation of potential women philanthropists (in terms of givers of larger sums of money) are privileged in a non-traditional sense: they are 'a new generation of highly educated women with a salaried income rather than inherited wealth. In the US this new generation includes women of colour and white women who are the beneficiaries of affirmative action' (Lott 1994: 167). Hence, our definition of philanthropic women, as givers of their own wealth, needs to be considered against information on the changing world of women, including demographic and related data, in order to explore potential changes in the fundamental ethos of Australian women's giving.

Changes in women's lives

Women, today, are living in times of enormous change, contextually, demographically and in their roles, responsibilities and opportunities. In the broad context, we have moved rapidly from 20th to 21st century features: the Industrial Age to the Knowledge Age, transformed by information communication technologies (ICT); a national to a global society, with a weakening of the nation state; minority/majority populations to diversity; scientific advances to bio- and gene-technology, including potential for post-human transformations; resource growth to resource constraint; and population growth to a population explosion.

Globally, the world's population has doubled since 1960; in large part due to reduced child and maternal mortality, as well as increased longevity. These trends reflect substantial human progress: education, especially of women; improved nutrition, health care and access to family planning; and longer life expectancies. In contrast are the impacts of war/terrorism, famine, diseases such as malaria and HIV/AIDS; illiteracy; environmental degradation; and poverty. Other factors such as rapid urbanisation, loss of agricultural land and lack of access to clean drinking water or sanitation, adversely impact on women's lives (UN Population Division 2001). Populations are also ageing, because of decreased fertility as well as increased longevity; some of the largest ageing rates occurring in our region (eg. Indonesia). The feminisation of ageing is also significant, especially for the very old (the female:male ratio for centenarians is 386:100) (UN Population Fund modules 2002).

These global factors have the potential to influence Australia and Australian women's lives through a myriad of systemic and personal channels. Within Australia, similar changes are impacting on women's lives. Australia's population, 13 million in 1971, is projected to be around 25.4 million by 2051, although growth per year has tended down. Decreased fertility rates (1.73) and increased longevity mean a decline in the number of children aged 0-14 years, and

increasing numbers aged 65+, with the most rapid increase in the very old (80+), particularly women (ABS Population 2000; ABS Births 2002).

Two groups need special mention. Indigenous populations are growing faster than the general population, have a much younger age structure, but nevertheless are ageing. They have a life expectancy up to 20 years below the total Australian population, their additional morbidity and mortality tragically being largely from conditions responsive to preventive strategies (ABS Australia Social Trends 2002). In contrast, people from culturally and linguistically diverse backgrounds have longer life expectancies (Williams et al 1999). Immigration has resulted in 23% of Australia's population having been born overseas, originating from more than 200 countries, including one third of Australians aged over 65 (ABS Australia Social Trends 2002b).

Reflecting global trends, Australia is highly urbanised; many rural populations face a decline, with loss of (often younger) members seeking education or work; and retiring members a new life-style. Structural changes have included a reduction of farm population, business and services being centralised into larger centres, with a contraction of face-to-face services forcing reliance on ICT, if possible (Nichols & Steinberg 1999). Significant differentials range from reduced education, literacy and employment levels, to poorer health and service access, to greater exposure to harsher environments and occupational hazards.

These population and structural changes have implications for women in philanthropy as both donors (including involvement in distribution) and receivers of funds/services (including as secondary agents). Parallel with these movements have been radical changes in the more personal aspects of women's lives: in families and households and in roles/responsibilities, which provide greater freedom and opportunities for involvement beyond home and local community. With increasing levels of choice, including the availability of contraception, women are having fewer children and having them later, the average age for birth of the first child approaching 30 (ABS Population 2002c). Decreased fertility has led to smaller families; which in turn has reduced the number of lateral kinships (siblings, cousins etc), with the potential to increase attention to and/or demands on children. Increased mobility means that family members may be scattered, even across several countries. Increased longevity means the potential for four or five generations of a family to be alive at once (the WHO 'bean-pole family'), although with, as already mentioned through reduced fertility, fewer members of each generation. Great-grandparents will become the norm, with two generations of retired people within the family, unless life-long earning becomes another norm. Baby boomers may spend more time caring for their parents than their children. Most importantly for this discussion, inheritance will be delayed.

Formal contractual relationships which have underpinned families for generations have also changed, with women delaying marriage or children, increasing de facto or same sex relationships, increased levels of divorce and repartnering or reconstructed families, and increasing cultural diversity in marriage partners. Some enrich family relationships, others may cause disruption, complexities, even hardship. Some grandparents are critical in stabilising families, others may be isolated. Smaller, more complex and more diverse families have resulted in smaller households, with an increase in single person households, sole parent families (84% headed by women), older people (particularly women) living alone, and frail spousal dyads (*Mapping the Future* 2002).

Housing provides a major asset for many Australians, with AUD$174 billion in home equity. A high level (75%) of home ownership has contributed to the increased wealth of Australians aged 65+ compared with 24-34 year olds (ABS Social Trends 2001). Wealth of Australians aged 65-74 has increased by 115% from 1986-1998, underwritten by a doubling of house prices (Harding

& Kelly 2001). Depending on factors such as spending and gifting practices, interest rates, and the share and property markets, it is possible that the largest intergenerational transfer of wealth in history may be about to occur, based, in addition to housing, largely on superannuation, savings and investments (well documented in US literature, see for example Billitteri 1999). This may be further modified in Australia by concern about potential future costs associated with women's increased longevity and morbidity linked to chronic conditions. Diminished trust or sense of security resulting from trends towards 'user-pays' treatment and support services may further reduce their willingness to give.

Despite obvious advances, major differentials remain in access to and quantum of superannuation, savings and income, based on gender, age, income, type of work and employer. For example, women generally have lower overall lifetime income, lower levels of savings and assets (young women have become one of the fastest growing groups declaring bankruptcy in Australia due to credit card debt (*Mapping the Future* 2002)), and less superannuation. Many will still be dependent on the age pension. In the early 1980s, superannuation funds covered fewer than half of the workforce, mainly public sector, large employers and males. In 1986 employer-provided superannuation benefits were extended into individual awards. The Superannuation Guarantee, introduced in 1992, to be phased in over 10 years, will still be inadequate to fund contemporary retirement.

Access to education and to paid work have not only changed women's lives, but in enabling independence and access to skills and capital, will facilitate increasing opportunities for women to be involved in philanthropy. New technologies and globilisation are changing the nature and availability of the world's knowledge. Educating women has become a priority of organisations such as the World Bank, WHO and the UN, in order to decrease poverty, and improve health and social outcomes. Educational participation and attainment differ by age, socio-economic status, rurality, ethnicity and educational institution. Importantly, the majority of young girls now complete Year 12 in Australia (79.1% in 2001, compared with 68.1% for boys). In 2001, women made up 58.9% of domestic students commencing a Bachelor degree and 51.9% of research higher degree students. Women continue to be well represented across a range of study areas, including some traditionally dominated by men, such as law, science and medicine (*Women 2002* 2002). Early leavers may have a bleaker future; in 2002, of women aged 20-24 who did not complete high school or further education, 69% were unemployed, worked part-time or were not in the labour force, compared to 35% of men (Norton cited in *Mapping the Future* 2002: 53). Moves towards a life course approach to learning and earning within the EU, WHO and UN, starting to be reflected in Australia, will help ensure entry and re-entry to the workforce and its benefits in times of major change in the nature and organisation of work (See for example, WHO 2002).

Key trends in industry composition and the occupational structure of employment in Australia include a decline in manufacturing and agriculture and a substantial increase in the service, information/technology and environment sectors; with reduced requirement for physical skills and increased need for technological, cognitive, interactive and interpersonal skills; qualities often attributed to women. A move from core to peripheral organisation of work has led to greater use of flexible labour; with an increase in casualisation, part-time work, temporary and short term contracts, and of 'portfolio' employment – often suitable for women's multi-task lives. However, job insecurity is common for many employees, including older workers (Taylor, Steinberg & Walley 2000); and in some job-poor neighbourhoods, unemployment extends into three generations. As well, indigenous, migrant and rural populations generally have reduced access to work, or poor conditions. Many women in the service sector also have poorer conditions than male counterparts. There are also winners – often highly educated couples in two income families in job-rich neighbourhoods. Women have a high success rate in establishing

and managing small businesses; more are entering senior management, including Board positions (*Mapping the Future* 2002). One of the major changes as a result of the movement of women into the workforce has been pressure for child and elder care, and other family friendly policies, which continue to be negotiated.

These dramatic changes in the lifestyles and social circumstances of contemporary women open up new possibilities for philanthropic activity. Many women's roles now involve paid employment and control of their own finances, and they will have fewer children than previous generations (or indeed none), bringing additional changes in family and individual financial structure. Thus, it is logical to assume that future generations, and today's older women, are likely to have more personal money available for philanthropic activity. In awareness of this, women's values and motivations for giving need to be ascertained so that fundraisers might appeal to women donors, and potential women donors be offered opportunities to give.

US statistics show that in 1995, there were around 1.6 million female top wealth holders with a combined net worth of over US$2.2 trillion. The average net worth for the group was US$1.38 million – which was slightly less than for male wealth holders; and the females carried less debt. Yet, women made fewer large donations and bequests than men (though more smaller donations and volunteer activities) (*To The Contrary* 1999; Women's Philanthropy Institute website 2002). Recent statistics show that women control more than half (around 51.3%) of the privately held wealth in the US. Furthermore, as women frequently outlive their husbands, future transferred wealth will often fall to women (Washington Area Women's Foundation 2002). It is therefore of increasing concern that the Women's Philanthropy Institute (2002) suggests some women are still unsure about opportunities to give; fearing the future, lacking familiarity with financial matters, and having few philanthropic role models (Washington Area Women's Foundation 2002). In Australia, the ABS reports that more women than men give, and that woman give a higher percentage of their taxable income (ABS 2002b: 32).

Encouragement and marketing of causes and financial options will need to be tailored to these emerging generations of women with donor potential. It is important that the philanthropic sector understands these significant changes in women's roles and responsibilities and their impact on previously identified drivers of women's philanthropy, reflecting greater independence, and underwriting a move from the historical factors of access to freedom/power, class activism and religion towards personal motivation/a wish to 'make a difference' as the primary driver for contemporary Australian women donors.

Changing values and motivations for women's philanthropy

Power, independence and making a difference

The 'Third Wave' of feminism is concerned with creating spaces specifically for women, and recognising women's particular talents and abilities. Contemporary feminism for many is about working with, rather than against, gender differences. Many newer social policies (such as maternity leave) reflect this ethos; and US literature on giving similarly reflects women's unique interactions with philanthropy. For example, according to Grace (2000), women seek 'relationships not recognition' and greater involvement in the charities they fund. She also suggests that women feel a responsibility to give, having a keener sense of community and social responsibility than men. Making a difference, an important rationale for philanthropy, is a more significant factor in women's conditioning for personal and professional validation than for men, whose conditioning is said to be more individualistic.

In addition, empowering opportunities for control of finance and board/management positions can be found through philanthropy: by establishing a foundation, for example. Though most continue to be founded by men, the proportion of foundations created by women rose post 1970 to 48% from 20%, possibly reflecting the gradually more emancipated women's desire to create 'a new and legally complex organization rather than, for example, giving directly to charity' (Leat 2002: 8).

The desire to make a difference, for women or men, can also be linked with a broader diminution of faith in institutions (eg. government or religion), equally apparent in contemporary Australia (see for example, Ruthven 2002). For many, such disillusionment has led to greater desire for self-reliance – evidenced in the increasing number of nonprofit organisations and the social capital/civil society debates – and thus a renewed interest in philanthropy (see for example, McCarthy 1999).

Additionally, the education of women allows them greater understanding of world events and of systemic causes of poverty. These may in turn provide motivation and opportunity to effect real change through donation; empowering to contemporary women, and in some cases, offering the motivation and confirmation once provided by traditional religion.

Religion

Philanthropy motivated by religion may be undergoing major change in Australia, if religious motivation is measured by close association with religious institutions (such as attendance), rather than with underlying value systems. Attendance is one area in which US data provide few useful Australian comparisons. It has been estimated that 65% of American adults regularly attend church (Hodgkinson 1990). Australian attendance, however, has declined, especially among the young (with the exception of the independent 'charismatic' churches) to around 20-30%, with those in the 20-29 year age group the most infrequent attendees. This is likely to be passed to their children, causing ongoing reduction in church membership. Congregations are also ageing, the majority being 60-70 year olds (Bellamy et al 2002). As most substantial donors are likely to be older, religion may provide philanthropic motivation more at present than will be the case for emerging cohorts.

Church membership has traditionally provided a means of expressing association with a community, of social networking and support, as well as education, sport and leisure activities. The introduction of Sunday sport and shopping has offered alternatives to church attendance for many such activities. Contemporary women now find friends, business associates and social interactions through a variety of other networks. Public life is no longer centred in the local community – many people travel to a city for work, education or entertainment. Other traditional domains of women, such as grocery shopping, have also been moved from small, local providers to large, central areas. Even the increase in labour saving devices and cars allows women to spend less time in the home and the local neighbourhood (Hughes, Bellamy & Black 2002). Hence, women are no longer reliant on the church for their entry into the public arena – and it is doubtful that today's Australian women would view religiously motivated philanthropy as a social opportunity alone (Bellamy et al 2002).

The overall low levels reported above suggest that the majority of donors have motivations for giving stronger than religious attendance. Australians participating in religious activity report high levels of care for the community, voluntary activity and donation, with a strong link reported between health and educational professionals, church going and philanthropy (Bellamy et al 2002). This could suggest that church going might influence one's choice of a caring career, but also that there may be other reasons for church goers to be in a position to give (eg. higher incomes for some professions). Religious beliefs may also be losing their influence in (women's)

decision-making about complex and sensitive matters such as end-of-life decisions, particularly for younger women (Steinberg et al 1996) and those from metropolitan areas (Cartwright, Parker & Steinberg 1998).

The ABS reports that in Australia, more donations are made by those who do not participate in voluntary work, but those who do volunteer give more (ABS 2000b: 32). While no Australian data are available on the motivations of donors for giving money, 2001 ABS figures reveal motivations for volunteer work: 47% volunteered to help others or the community; 43% for personal satisfaction; 31% for family involvement; 30% to do something worthwhile; 18% for social contact; and 12% for religious beliefs (CRA 2002). In a recent survey of Australian financial advisers, 85% believed improving/giving back to the community and interest in a particular cause to be the major motivations for their clients' philanthropic activity (with 58% citing religion as a major motivator) (McGregor-Lowndes 2002).

Exposure to cultural diversity, through our own multicultural society, travel and global communications, has helped broaden the value system for many Australian women, particularly the young, with the most dominant Australian spiritual outlook now said to be 'pragmatic relativism' – beliefs based on a personalised understanding of truth (Bellamy et al 2002). So, while Australia's fundamental notions of 'good' and 'bad' doubtless derive from Judeo-Christian traditions, their manifestations are not necessarily directly linked to organised religion. However, traditional definitions of what constitutes a 'good' person do remain significant drivers for philanthropy.

Conclusion

There is considerable recognition that, within global and Australian contexts, changes which will impact on women's lives are occurring, including population changes, changes within families and households, and greater access to education, employment and income. These also have the potential to alter donor attitudes and practices of cohorts of Australian women.

An ageing population means not only an increased pool of potential donors, as older people are considered to be major philanthropists, but also greater potential needs (eg. personal care); unless life-course and preventive approaches, perhaps combined with life-long earning, reduce demands on formal and informal services. Particular population groups suggest other shifts, including increased philanthropic interest in Indigenous matters, particularly prevention (for example, domestic violence, alcohol or other substance abuse), or the emergence of a considerable number of culturally and linguistically diverse women as donors. Declining rural populations may reduce a traditionally rich source of philanthropic support as well as indicating new areas of need.

Similarly, some of the changes in families and households, such as fewer children or lateral kinships, complex partnering and repartnering, greater mobility and time outside the house and community may weaken family bonds. This could, for example, increase the quantum of money available for distribution through philanthropic activity. On the other hand, increasing numbers of generations alive at once have the potential not only to delay inheritance, but also to increase demands for support, even care (for example, one generation of children and two in retirement).

The majority of young Australian women have better education, access to money and superannuation than older cohorts; but may also find it more difficult to enter the housing or other wealth creation markets, and a concerning number are carrying substantial debt.

These changes, which have endowed contemporary Australian women with greatly increased levels of independence, offer opportunities for increasing numbers to become involved in philanthropy as donors in their own right. In order to capitalise on this opportunity, any impact of this changing world of women on their motives for giving needs to be better understood. Central to this appears to be a move away from a need (for religious or social reasons) for many Australian women, particularly younger cohorts, to attend church. 'Religious' values which formerly drove much of women's philanthropic work, together with a search for freedom/power or class activism, may be being reinterpreted or transformed as personal fulfilment and 'making a difference'/'giving back to the community'.

It is therefore important to document the impact of these changes, which are unprecedented in human history, on cohorts of Australian women donors' attitudes towards motivations, and current and potential philanthropic practices.

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