

# Is it worth more than small change?

*An assessment of  
charitable giving in  
Northern Ireland*



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## Executive Summary

In today's consumer driven society we demand cost-effectiveness, yet we often are not aware what happens to the money we give through charitable donations. This research carried out by NICVA provides a detailed insight into the profile of donors and giving patterns in Northern Ireland.

The average monthly donation in Northern Ireland is £12.76 per person (including donations made in place of worship). This accounts for an annual financial contribution of £199 million<sup>1</sup>, representing 32% of the total income of the sector<sup>2</sup>. In today's volatile funding environment, this money is very important to the sector. The process of an individual donating to charity is an emotional one. Individuals subconsciously decide which charities they deem worthy and unworthy. Individuals usually donate because of feelings of compassion. This explains why there is usually an upsurge in giving after a disaster is reported in the media. However the media spotlight varies and issues do not remain in its glare for very long. Furthermore we do not need to look beyond our own cities and towns to find people in real need. These people rely on the support of various voluntary and community organisations in many aspects of their lives. It is important to analyse how much we support those who do not always have the glare of the media to illuminate their needs. Association is one of the strongest motivating factors; if we can associate with a cause we are more inclined to financially support its work. In addition, a number of religious organisations urge individuals to help the less fortunate. The combination of these value judgements explains why medical research charities and religious organisations attract the most donor support in Northern Ireland<sup>3</sup>.

There are various methods by which people can make donations — philanthropic, purchase and planned giving. Philanthropic giving is the most popular in Northern Ireland, characterised by methods by which individuals are approached and asked for donations, often on the street or doorstep. Traditionally this has yielded small change as a donation, whereas planned giving requires commitment on the part of the donor and obtains higher yields.

In 2000, the UK government introduced a number of tax incentives to encourage planned giving but despite changes, planned giving is only used by a minority of donors. As part of these changes gift aid was introduced by government to allow charities to claim tax relief on any one-off or regular donations. This research found that only 22% of individuals gift aided their donations. The propensity to use gift aid is related to the type of giving, with planned giving attracting more gift aided donations than spontaneous donations. The loss of these potential extra monies cannot be under-estimated in a time of uncertainty in relation to funding. If every £1 donation was gift aided, it would be worth £1.28. On an annual basis this equates to approximately £33 million that the sector could receive if all donations were gift aided. It is time the sector and the general public recognised the huge difference gift aiding and tax efficient giving could make to their work.

Based on this research there appears to be a small change culture to charitable giving in Northern Ireland, partially because of the popularity of philanthropic forms

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<sup>1</sup> Estimate from analysis of *State of Sector IV* due to be published later this year.

<sup>2</sup> As above.

<sup>3</sup> See section 'How do people give and to what cause?' on page 5.

of giving<sup>4</sup>. The benefits of planned, tax-efficient giving have not infiltrated through mainstream society. Until this occurs the sector will continue to watch potential money being washed down the drain.

The empirical research for this study was carried out by Research Evaluation Services in October 2004. It revealed individuals in Northern Ireland are very generous. 93.8% of all individuals surveyed had made a donation, with an average monthly donation of £12.76, compared with the rest of the UK where 65.8% of individuals donate to charity, and their average monthly donation in 2003 stood at £12.32 (NCVO/CAF, 2004)<sup>5</sup>. This is 3.5% less than the average donation given in Northern Ireland.

The purpose of this report is to present a profile of individual giving in Northern Ireland. This will be analysed from the perspective of the various types of giving. This information provides a detailed insight into donors and donor behaviour. Outlined below is an overview of this research, in terms of who gives, how they give, what they give to.

### **Who gives?**

- Amongst women there is a slightly greater propensity to give compared to men (95% of women give compared to 93% of men). The average donation made by men was £13.70 compared with £12.08 for women. In the rest of the UK women are found to be more generous (£13.55 compared with £10.81 for men) and are also more likely to give (70.7% of women compared with 60.1% of men).
- Those aged 25 to 34 are most likely of all the age groups to make donations. However individuals aged over 65 give the highest average donations (£14.72 compared to the lowest average donation of £8.28 made by 16 to 24 year olds).
- Those individuals who are married are more likely to give to charity than any other group according to this survey.
- There is little difference between the likelihood of individuals with or without dependants aged under 17 to give to charity. However, those individuals without dependants donate on average a higher amount than those with dependants (£13.35 compared to £11.85).
- Individuals in full-time employment make the highest average donation to charity (£14.78).
- Individuals who earn between £26,000 and £30,000 are more inclined to give to charity than any of the other income groups. This group also makes the highest average donation (£17.84).
- Individuals in the lowest income bracket donate 2.3% of their annual income to charity compared to 0.3% of annual income donated to charity by those individuals in the highest income bracket.

<sup>4</sup> See Section 'How do people give and to what cause?' on page 6.

<sup>5</sup> It is important to note while both surveys were carried out at different times they employed the same methodology to calculate the average monthly donation. When determining the percentage of individuals who made charitable donations, the NCVO/CAF research asked "did you make a charitable donation in the previous four weeks?", whereas in Northern Ireland individuals were asked did you make a charitable donation by each of the named methods?

### How do people give and to what cause?

- Philanthropic giving is the most popular form of giving. This form of giving is characterised by methods where the individual is approached and asked for a donation, such as door to door or street collections. 62.1% of all individuals gave charitable donations via these methods. However the yield is relatively low, with an average donation of £8.91 (excluding cash donations made at place of worship).
- Planned giving is used by a small minority of the population, with only 7.8% of the population using payroll giving which yields an average donation of £10.68 per month. Share giving is only used by 0.6% of individuals and the average donation made was £15.40.
- The two most popular causes that draw the widest support are medical research (22.1% of the population) and religious organisations (15.9% of the population).
- Almost one in every ten individuals who made donations to a charitable cause did not notice the cause.
- Less than a quarter (22%) of all charitable donations were gift aided.

### How much to give?

In a volatile funding environment the importance of individual giving cannot be under-estimated. This research has revealed that the average monthly donation made in Northern Ireland is £12.76. However approximately two-thirds (63.2%) of individuals surveyed gave £10 or less to charity in a typical month. At the other end of the spectrum, less than one in every twenty people (4.5%) gave £50 or more in a typical month. Clearly there is a small change culture towards giving in Northern Ireland. This culture also exists in the rest of the UK where 66% of the population donate £5 or less to charity in a typical month. The dominance of spare change giving in the UK makes charitable giving vulnerable to other demands of pocket change, whereas in the USA average donations are much greater, reflecting the dominance of planned giving. In the USA individual giving accounts for 2% of GDP, whereas in the UK it equates to less than 1% (Wright, 2002). Despite changes by the government in 2000 to encourage planned giving through a number of tax incentives, the full potential of tax effective giving is not being realised. A key challenge for the sector in Northern Ireland and the rest of the UK is to make better use of planned, tax-efficient giving.

## 1. Introduction

*"Giving pays the highest interest rate, and has the longest term, of any investment available."*

Interest in individual giving attracts the attention of the voluntary and community sector, policy makers, the media and the general public at large. We see figures on individual giving as evidence that we are a healthy, generous society. For this reason we want to know who gives, who we give to, what causes are most popular and what methods we use to give. Particular groups are interested in individual giving for various reasons:

- For the voluntary and community sector, analysis of individual giving is important because of its dependence on the public for financial support. *State of the Sector IV* (2004) found that individual donations account for approximately one-third of the total income of the voluntary and community sector in Northern Ireland. This research on individual giving allows those within the sector to question what methods are working and what ways of donating have further scope for development? The sector is operating in an increasingly uncertain funding environment where restricted funds are being more tightly regulated and where donations from the general public offer an alternative source of unrestricted income.
- Policy-makers are increasingly recognising the role the voluntary and community sector plays in certain aspects of society. As the sector provides elements of service provision, questions of financial support to the sector become ever more pressing. This research will provide an insight on the extent that services provided in the sector are dependent on public donations.
- The media's interest in individual giving is to provide the general public with a snapshot of an activity that almost every individual in society has contributed to, and many continue to contribute to on a regular basis. In a consumer driven world we demand cost effectiveness and increasingly the general public is asking how effective their donations are.

This report, by profiling individual charitable giving in Northern Ireland, looks to provide a starting point from which the debate about the contribution the general public makes to the voluntary and community sector can begin. However, before we can look at charitable giving in Northern Ireland, it is important to look at giving from an international perspective in terms of the most influential developments in recent years.

### 1.1 USA and UK perspectives

Planned giving is the most popular method of charitable giving in the USA. There are a number of tax incentives for Americans to use planned giving, and now the phrase '*your donation is tax-deductible*' has become a major marketing tool of many within the sector in America (<http://nonprofit.about.com/library/weekly/oa02/803.htm> 2004). Planned giving generates much higher donations than spontaneous giving, as illustrated in Table 1.1 below. This form of giving usually requires more thought and often more commitment than spontaneous giving. Within the UK, planned giving only makes up a small minority of all individual giving, with the majority of individuals preferring spontaneous, unplanned giving.



**Table 1.1: Giving patterns in the USA and UK**

	USA	UK
<b>Levels</b>	2.0+% of GDP 1.7% of average household income	<1% of GDP 0.63 % of average household income
<b>Participation</b>	68-75% of households contribute (1991-1998)	65-81% of households contribute (1992-2000)
<b>Modes</b>	Church collection: \$15/week* Payroll deduction: \$170/year* Direct mail solicitation Telephone solicitation	Collecting tin: £0.50/gift* Door to door collection: £1/gift* Raffles
<b>Causes</b>	Religion, human services, health, youth	International aid, medical research, welfare, religion, animals

Sources: Saxon-Harold, 1999; AAFRC, 1999; Passey and Hems, 1997; Salamon et al., 1996 cited in Wright 2002

Note: £1 equals approximately \$1.45-1.65, \*=mean, + =median

The UK government has recognised the potential of planned giving and in March 1999 the government announced plans to encourage such donations. These changes were introduced in April 2000.

The new tax benefits include changes to gift aid payments, Give As You Earn, Settler-Interested Trusts and tax relief on stocks and shares. The long-term aim of these changes is to encourage a culture of giving. However, research carried out by BACS Payment Scheme found that potential charities' benefactors are missing out on more than £419 million per annum as British tax-payers fail to take advantage of the tax breaks afforded to charities (<http://www.bacs.co.uk/BPSL/corporate/presscentre/pressreleases/pressrelease.htm>, 25 April 2005).

This research will analyse if these changes are making a difference to individual giving patterns in Northern Ireland.

Outlined below are the various different types of planned giving:

- **Membership fees or subscriptions:** this form of giving requires commitment on the part of the individual. It also establishes a relationship between the donor and the organisation to which they are making their donation. Therefore this form of giving has the potential to establish long-term givers.
- **Payroll Giving:** this method of giving directly from your salary where money is given before tax is levied makes it one of the most tax-effective means of giving. As part of the changes to tax efficient giving the limit of £1,200 on gifts made through payroll giving has been removed. It is estimated that 60% of the UK's 250 Financial Times Stock Exchange (FTSE) organisations operate a payroll giving scheme (CAF, 2004).
- **Direct debits:** can be set up where a donation is automatically donated from a person's bank account. Direct debits can be easily set up and require little

effort on the part of the donor. However they require the donor to commit to giving a regular donation, until such times as they stop the direct debit.

- **Share Giving:** tax relief can be gained on most shares given to charity. According to the Sunday Times this form of giving is now worth £150 million to charities every year in the UK (18 April 2004).
- **Gift Aid:** tax relief of 28p in every £1 can be claimed on any regular or one-off donations.

It is important to examine the current profile of individual giving in the UK. Individual giving to charities in the UK in 2003 was estimated to be worth £7.1 billion (NCVO/CAF, 2004). Average monthly donations to charity in 2003 were £12.32. This represents an increase after declining average monthly donations in the late nineties. There are variations on the amount given; 4.7% of donors in 2003 gave £50 or more to charity a month. These individuals are classified as elite givers, and the percentage of people in this group has increased from 3% of the population in 2000 (NCVO, 2002).

Individuals give to a wide range of charitable causes. NCVO (2004) found that the most popular causes in the UK are medical research, and children and young people, with 24.4% and 20.2% of donors respectively. NCVO also found that 10% of individuals surveyed supported religious organisations. There are a number of ways in which individuals can make such donations. Despite efforts to promote planned giving throughout the UK, spontaneous methods of giving are the most popular, with one in five donors giving via street collections. Traditionally this method of giving has been associated with small change giving, reflected in the fact that despite the popularity of street collections in the UK (used by 18.8% of the population), it only generated 3.6% of total donations in 2003. This can be compared with donations made in places of worship, where 10% of the population made 14.4% of the total individual donations made in the UK in 2003.

Research on individual giving in the UK found that women are more likely to make donations (70.7% compared with 60.1% of men) and their donations are higher than those of their male counterparts (£13.55, compared with £10.81 for men). People in higher social groups are more likely to give than those in lower social groups. People aged 55 to 64 are more likely to give to charity than other age groups. However those in the age group 35 to 44 give the highest average donations.

As illuminating as these statistics are, there is a much more fundamental question that needs to be answered and that is why do people give to charities at all?

## 1.2 Why do people give?

Charitable giving can take many forms: small or large donations can be made repeatedly or on single occasions, they can be made as gifts or in exchange for services such as subscriptions, as sponsorship etc. Different ways of giving will be directed by different motivations, but there is a common process that underlies any decision to give. By drawing on the social psychological literature on helping illuminates the process involved in charitable giving.

The key issue here is that in giving we make a value judgement based on trust. Charitable giving is also tied to emotions. The issue of trust and values underpins the

work of the sector. People trust that by donating to the sector, their money will benefit the particular organisation's work.

*"Trust can be viewed as the basis for voluntary association itself. Agents do not come together in voluntary associations on the back of a contractual relationship, but instead do so on the basis of trust. This model also holds for the act of individual giving. The donation of time or money represents a form of 'gift' which does not require an immediate return or exchange. Rather, it generates a kind of symbolic credit which contributes to a larger social good."*  
(Tonkiss and Passey, 1999, p 262)

Theories from widely different disciplines such as political science, legal theory and economics imply that trust is of utmost importance for charitable giving. It has been shown that as trust increases the amount of money people give to charitable causes also increases (Bekkers, 2003). When an individual makes a donation they often do not know what exactly happens to it and how much of it actually reaches the intended beneficiary. Due to this lack of information, donors rely on their impression of trustworthiness of voluntary and community organisations.

The value judgements used to make a donation are complex and often involve a thought process around a number of issues including:

- **Perceived need:** we tend to give to those we believe are less well-off than ourselves. In making this decision we also unconsciously decide which causes are less worthy. Usually this involves making value judgements of whether the less fortunate are in the situation because of their own actions or because of external factors. This explains why traditionally children's charities have been so well supported.
- **Feelings of compassion** often form the basis of decisions to donate. We were all moved by the footage after the Tsunami disaster on 26 December 2004. Over 250,000 people died after a violent earthquake under the sea near Northern Indonesia sent huge waves crashing into coastal areas across South and East Asia. Before this disaster, Sri Lanka and Thailand were associated with beautiful beaches and cultural treasures, now they are associated with death, destruction and disease. Global aid organisations launched urgent appeals for donations to help the survivors. Feelings of helplessness in a situation we cannot make sense of encouraged us to make such donations. While no amount of money can put a price on the loss of life and the tragedy, individuals trust that it may go some way to begin to rebuild the lives of those left. These scenes have tugged on the heart strings of most of us and despite being thousands of miles away we have dug deep to show our support to those affected.
- **The 'Art of Association':** we often judge causes we can identify with as worthy causes. Many individuals choose to support medical charities which are associated with a particular illness which has affected a family member or friend.
- **Altruism and egoism** often influence individual giving. Altruistic giving is when an individual gives only to relieve the other person's suffering. If seeing someone in need provokes anxiety in someone else, this person has various options to relieve the negative feeling, such as attributing their anxiety to

something else, or turning their back on the situation and let the anxiety decrease over time. If the person chooses to relieve their anxiety by helping the other person, this is an obvious case of egoistic helping. Another example of an egoistic motive is when someone is feeling guilty about being better off than a person in need, and is driven to help by the desire to avoid or diminish their feelings of guilt (Watt, 2001).

- **A tradition of giving:** many religious teachings urge individuals to help the less fortunate, and this can influence an individual's decision to give. This is especially apparent with donations made in places of worship where "*moral motivation is deeply rooted in collective duty.*" (Wright, 2002, p 24).
- **Being asked:** a primary reason for a person giving is if they are asked, as the majority of individuals will not make donations without being asked (Botting and Norton, 2003).

The recurring theme in the value judgements made when deciding to give is that individuals support those that they trust to be 'worthy'. In addition to traditional trust in the sector to work for the good of others, there is an increasing need to be assured of the sector's ability to do well (Jas, 2000; Tonkiss and Passey, 1999).

In the last number of years the sector has witnessed enormous change, with the growth in number of voluntary and community organisations. Some parts of the sector are now involved in the delivery of elements of public services. Given the different usages and roles of the sector, it is hardly surprising that the prominence of trust in the sector can be problematic. Trust lies at the heart of voluntary and community organisations that they will work for the benefit of those they represent. However funders and increasingly the general public demand confidence in the sector in terms of efficiency and effectiveness in terms of value for money (Tonkiss and Passey, 1999). Increased interest in the sector has brought with it some criticism, and some academics claim this has impacted on individual giving (Sargeant and Lee, 2004). Research by CAF (2004) revealed the low priority of individual giving in UK household expenditure. The top priority is eating out at £30.50 per week, compared to charitable giving which is last on the list of priorities with an average expenditure of only £1.70 per week ([http://www.cafonline.org/news/news\\_story.cfm?whichStory=3324](http://www.cafonline.org/news/news_story.cfm?whichStory=3324), 28 October 2004).

The importance of individual giving cannot be underestimated. It is considered to be free income that can be used by organisations to support their activities outside the normal restrictions of project funding for example. This enables the sector to deliver services to their beneficiaries at a rate below the market value, and in turn this increases the sphere of influence of the sector. For this reason it is essential to understand individual giving.

### 1.3 How do people give?

Individuals can give to charity in a number of ways. These can be sub-divided into three main categories: philanthropic, purchase and planned.

**Philanthropic Giving:** the word 'philanthropy' is Greek and refers to the love of mankind. Philanthropic giving refers to individual or group giving to promote common good. This type of giving is characterised by methods where individuals are

approached and asked for donations. This form of giving requires little effort on the part of the donor and they generally receive, at most, a sticker in return. Examples of this include door-to-door collections, street collections, sponsorship, church collections and shop counter collections. These forms of giving traditionally employed a tin can and generated people's gifts of small change. In many respects the tin can has now been replaced by a plastic container with a slot; however small change remains the gift it attracts.

**Purchase:** this method of giving involves individuals receiving something in return for their donation. Examples include buying raffle tickets, buying at a jumble sale and buying in a charity shop. Donations made through this method are usually relatively modest.

**Planned:** this method of giving, as the name suggests, requires more thought on the part of the individual. These forms of giving are often tax effective. Public awareness and use of these forms of giving have been growing steadily in recent years, following changes made by government in April 2000 to tax efficient giving schemes. This was part of a government campaign to engender a 'New giving age'. As part of this, 'The Giving Campaign' was launched in July 2001 to educate charities and the public about the tax relief incentives and how to use them more widely.

In addition individuals can give to voluntary and community organisations in a number of other ways. These include giving of their time to volunteer, giving clothes and household items to charity shops. However it is beyond the scope of this research to analyse their impact.

Within the next section of this report individual giving in Northern Ireland will be analysed with reference to the three different financial types of giving.

#### 1.4 Methodology

All the reasons for giving outlined above highlight the importance of analysing individual giving in Northern Ireland. In order to do this effectively NICVA commissioned Research and Evaluation Services (RES) to carry out a survey of individual charitable giving as part of their omnibus survey in October 2004. During the telephone interviews 1,000 individuals (aged 16 and over) were asked about their giving behaviour in the four previous weeks. Questions were asked on how much people give, how they give and what the motivational and demotivational factors are which affect their behaviour.

Respondents were drawn from the 2001 Register of Electors and the sample was generated using a probability based stratified random sample utilising probability proportionate to size (PPS). A sample of 1,000 was used to gain a picture of individual charitable giving in Northern Ireland by sex, age, social class and region.

With surveys of this nature there is always a risk that some individuals may give socially desirable answers, rather than true opinions. In order to validate the data, demographic and socio-economic details of respondents were also collected, thereby allowing the researcher and reader to place their responses in some context.

Before analysing the giving behaviours of the individuals questioned, it was important to firstly outline the profile of those questioned. The profile of individuals surveyed should be borne in mind when analysing the patterns and behaviours of

individual giving in Northern Ireland. The profile of the 1,000 people surveyed can be found in Appendix 1.

Comparisons with the Northern Ireland Census, 2001 ([www.nica.nisra.gov.uk](http://www.nica.nisra.gov.uk)) indicate that in terms of gender, age, marital status and employment status the sample generated for this research closely approximates the distribution of respondents in the population at large. The data can therefore confidently be used to draw conclusions which will apply nationally to the population as a whole.

## 2. Profile of individual giving in Northern Ireland

Individual giving in Northern Ireland is very high; this research revealed that 93.8% of all individuals surveyed had given some form of charitable donation<sup>6</sup>. This is considerably higher than the rest of the UK, where 67.3% of respondents give regularly to charity (NCVO, 2004). Among the 93.8% of individuals who stated they had made a charitable donation over a four week period there is a great deal of variation in the different methods by which the donations were made.

**Figure 2.1: Percentage of individuals in Northern Ireland that used the various forms of giving**

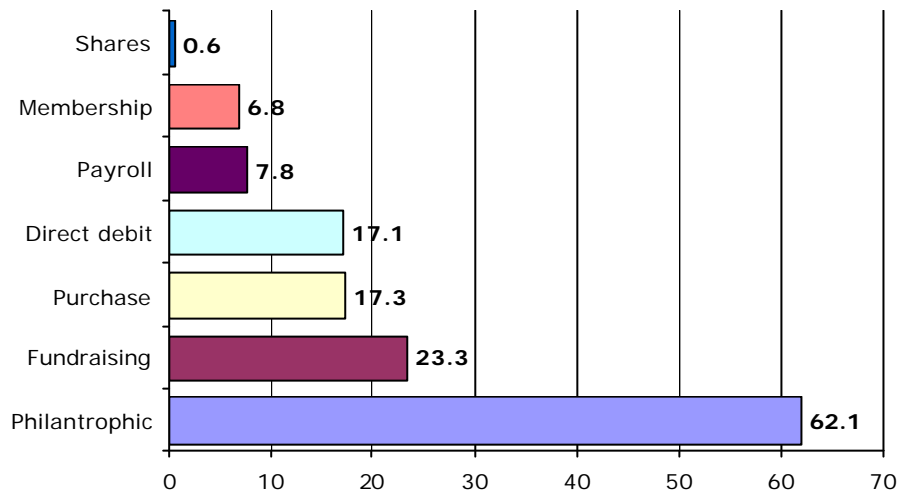


Figure 2.1 shows that spontaneous forms of giving, such as philanthropic (used by 62.1% of respondents), are more popular than planned forms of giving such as payroll or shares (used by 7.8% and 0.6% of respondents respectively).

This research found that the average donation made by individuals in Northern Ireland in 2004 was £12.76<sup>7</sup>. *State of the Sector III* (2002) found that at that time the average monthly donation was £12.17, in today's money this would be equivalent to £12.86. Therefore over the last two years there has been little significant change in average monthly donations in Northern Ireland. The average donation made in the rest of the UK is 3.5% less than in Northern Ireland and it stood at £12.32 in 2003 (CAF/NCVO, 2004).

These statistics paint only a small part of the picture in so far that they do not give the profile of an average donor. This information is of particular importance to charities that have to develop fundraising strategies and target gaps in their donor profiles.

<sup>6</sup> Previous research carried out by NICVA in 2002 found that 78.6% of respondents regularly gave charitable donations. In 2004, 93.8% of respondents stated they had made a charitable donation in the previous four weeks. This may be partially as a result of the change in the methodology. In 2002, individuals were asked did they make charitable donations regularly, whereas in 2004, individuals were asked did they make charitable donations through each of the named types of giving.

<sup>7</sup> It is not possible to ascertain how much of the average £12.76 monthly donation was given to a Northern Ireland or an international charity.

## Donor Profile of individual giving in Northern Ireland

- Six in every ten people who make a charitable donation are female, however their average donation is 11.8% lower than an average male donation (£12.08 compared to £13.70 for male counterparts).
- Individuals aged 25 to 34 are most inclined to make charitable donations.
- Almost six in every ten people who make charitable donations are married.
- The average donation made by individuals with no dependants is 12.6% higher than those with dependants (£13.35 compared to £11.85).
- Educational background appears to have a bearing on the size of average donations, with people with higher educational qualifications donating more than any other grouping.
- Individuals who are in full-time employment made the highest average donation over the four week period covered by this research.
- Individuals who earn between £26,000 and £29,999 are more inclined to give to charity than any of the other income groups. This group also makes the highest average donation (£17.84). This finding must be set in some sort of context given that over a third of respondents in this research did not disclose their income or did not have an annual income.
- Interestingly individuals who earn less than £10,000 per annum, give on average 2.3% of their income to charity, compared to individuals who earn more than £40,000 per annum who give 0.3% of their income to charity.

**The face of an average donor:** If I am a highly educated female, aged between 25 and 34, married, with no dependants, in full-time employment, I will be most likely to make a charitable donation.

The following information goes some way to provide a baseline from which fundraising strategies could be informed and it also provides a detailed picture of the donor profile of individuals in Northern Ireland.

**Table 2.1: Average monthly donation by gender**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Male	£13.70	43.6%	92.7%
Female	£12.08	56.4%	94.6%
<b>Overall</b>	<b>£12.76</b>	<b>100%</b>	<b>93.8%</b>

938 respondents claimed to have made a donation to a charity over a four week period

Table 2.1 shows that females are more likely to give than men; however it is males who donate the greater amount on average each month. This is contrary to findings for the rest of the UK, where research has found that on average females give more to charity (CAF, 2004).



**Table 2.2: Average monthly donation by age**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of the group giving to charity (%)
16-24	£8.28	11.4	96.3%
25-34	£12.37	19.7	98.4%
35-49	£13.55	29.3	91.3%
50-64	£13.04	21.9	94.0%
65+	£14.72	17.7	91.2%
<b>Overall</b>	<b>£12.76</b>	<b>100%</b>	<b>93.8%</b>

938 respondents claimed to have made a donation to a charity over a four week period

This table shows that the 25 - 34 age group are most likely to give to charity, while those in the 65 plus age group make the largest average donations (however, individuals in this age group are the least likely to donate to charity). This finding confirms the outcome of research carried out by CAF that found that households headed by older people tend to give more per person per week to charity, than those headed by any other age group (2005). The changing demographic make-up of the population is being reflected in terms of giving in the UK, as commented on by Cathy Pharoah, Director of Research at CAF:

*"The proportion of seventy year olds giving to charity has been growing steadily for the last twenty-five years. What this seems to indicate is that our ageing population, far from being a drain on society, has a firmly entrenched sense of social responsibility."* (2005, available from: [http://www.cafonline.org/news/news\\_story.cfm?whichStory=3524](http://www.cafonline.org/news/news_story.cfm?whichStory=3524))

**Table 2.3: Average monthly donation by marital status**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Married	£13.72	57.5%	96.4%
Single	£11.36	25.9%	94.3%
Widowed	£12.61	8.7%	86.1%
Separated	£12.80	3.1%	87.8%
Divorced	£9.53	2.8%	86.6%
Co-habiting	£6.88	2.0%	100%
<b>Overall</b>	<b>£12.76</b>	<b>100%</b>	<b>93.5%</b>

Base: 935 respondents claimed to have made a donation to a charity over a four week period (3 respondents refused to give details)

Aside from those individuals which co-habit (only 2.0% of the sample), being married appears to have an effect on the propensity to give and the amount donated to charity. The average donation given by married people is slightly greater than in other groups but the tendency for married couples to give compared to other groups is more pronounced. However it is worth noting that some of the married individuals, despite being asked their individual giving, may have cited the combined charitable donations for both themselves and their partner for social desirability reasons.

**Table 2.4: Average monthly donation made by those with and without dependant children under age of seventeen**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Yes	£11.85	36.6%	94.0%
No	£13.35	63.4%	93.7%
<b>Overall</b>	<b>£12.76</b>	<b>100%</b>	<b>93.1%</b>

Base: 931 respondents claimed to have made a donation to a charity over a four week period (7 respondents refused to give details)

Table 2.4 reveals having dependants is a factor which influences individual giving. Proportionally the numbers of individuals who donate to charitable causes do not differ significantly whether they have dependants. However what appears to be evident from the findings is that the amount donated does vary when this particular characteristic of the sample is considered. Indeed, the average donation given by individuals with no dependant children is 12.6% more than those with dependant children. This difference may be a reflection of the financial cost of supporting children under the age of seventeen resulting in a limited disposable income.

**Table 2.5: Average monthly donation by employment status**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Working full-time	£14.78	35.2%	94.9
Self-employed	£13.95	7.2%	89.0
Retired	£13.67	24.5%	92.1
Not working	£12.08	6.7%	93.8
Working part-time	£10.34	13.5%	93.8
Homemaker	£10.12	6.4%	96.6
Student	£7.77	5.2%	95.9
Other	£4.94	1.3%	91.6
<b>Overall</b>	<b>£12.76</b>	<b>100%</b>	<b>90.9%</b>

Base: 909 respondents claimed to have made a donation to a charity over a four week period (29 respondents refused to give details)

Table 2.5 shows that those individuals in full-time employment make the highest average donations to charitable causes. Those individuals which describe themselves as homemakers are the group most likely to make a donation to charities but across the range of groups the likelihood to make a donation is fairly similar.

**Table 2.6: Average monthly donation by educational background**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
BTEC (Higher)	£17.21	6.9%	94.0%
Degree or higher	£17.05	23.2%	96.3%
GCE A Level	£12.08	13.5%	93.8%
BTEC (National)	£10.98	3.5%	96.9%
GCSE	£10.63	23.5%	92.6%
No formal	£10.29	22.5%	92.3%
Other	£9.36	3.7%	87.1%
CSE	£8.13	2.9%	100%
<b>Overall</b>	<b>£12.76</b>	<b>100%</b>	<b>90.9%</b>

Base: 909 respondents claimed to have made a donation to a charity over a four week period (29 respondents refused to give details)

Table 2.6 reveals as the level of educational attainment increases the average donation to charity also increases. Indeed those individuals with a degree or a BTEC (National) are the most likely to make a donation compared to other categories.

Tables 2.5 and 2.6 can be seen as proxy measures for an individual's capacity to earn a higher income. Of course this is a generalisation but Table 2.7 does attempt to show if an individual's income has any bearing on the level they donate to charity.

**Table 2.7: Average monthly donation by annual income**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)	Annual donation as a proportion of income <sup>8</sup> (%)
Less than £10,000	£9.70	40.6%	93.2	2.3
£10,000-£14,999	£11.41	16.9%	90.4	1.0
£15,000-£19,999	£14.09	14.5%	94.6	0.9
£20,000-£25,999	£15.71	12.5%	91.6	0.8
£26,000-£29,999	£17.84	5.2%	100	0.7
£30,000-£39,999	£17.69	7.0%	97.7	0.6
£40,000+	£13.75	3.3%	95.2	0.3

Base: 614 respondents claimed to have made a donation to a charity over a four week period (324 respondents either refused or did not have an annual income)

Table 2.7 reveals individuals in the three highest income brackets are the most likely to give to charity. What is interesting from Table 2.7 is the level to which individuals in the lowest income bracket give to charity. Understandably the average donation is lower for this group than any other but the proportion that give to charity is only exceeded by those individuals in the three highest income brackets. This finding is

<sup>8</sup> Annual income taken as the mid-point on each scale (for those in the £40,000 plus income bracket the average was taken to be £50,000).

substantiated by other research and in particular the Social Market Foundation (2001) which found:

*"...the poor give more generously than the rich even though charities help the needy less than many believe, is based on analysis of more than one-thousand donors to ten British charities ranging in focus from poverty to animal welfare, culture and disaster relief."* (cited in Society.Guardian.co.uk, accessed 20 April 2004).

Also 'Campaign Review: The Giving Campaign 2001-2004' which stated:

*"Generally wealthy people give a lower proportion of their income to charity than those well-off. Amongst donors, the richest 20% give 0.7% of their household expenditure to charity, while the poorest 20% give 3%."* (p 6)

As can be seen in Table 2.7 the situation described in the *Campaign Review* is replicated in Northern Ireland. Individuals in the lowest income bracket donate 2.3% of their annual income to charity compared to 0.3% of annual income donated to charity by those individuals in the highest income bracket. According to the New Earnings Survey (DETI, 2004) the average annual income for all workers in Northern Ireland for 2004 was £16,170. When the annual amount donated by individuals in Northern Ireland (£153.12) is taken as a proportion of this, a total of 0.9% of annual income is donated to charities.

## 2.1 Elite givers

This research has revealed the majority of donations made are relatively small. This is a reflection of the popularity of spontaneous forms of giving that usually yield small amounts in the form of spare change. Elite givers are defined as individuals who give £50 or more to charity per month. These larger average donations are usually associated with planned forms of giving. Within Northern Ireland and the rest of the UK planned giving takes second place to more traditional, spontaneous methods. Given the characteristics of spontaneous giving the number of elite givers is always going to be low if this form of giving perpetuates. From Table 2.8 there is clearly a threshold in terms of how much an individual will donate to charity in any given month.

**Table 2.8: Size of average donations in Northern Ireland**

	% of sample who regularly donate	Average donation (£/ four weeks)	Share of total donations (%)
1p – 50p	1.0	45p	0.03
51p - £1	7.0	97p	0.5
£1.01 - £2	8.5	£1.83	1.2
£2.01 - £5	23.4	£3.91	7.1
£5.01 - £10	23.3	£8.13	14.8
£10.01 - £20	20.3	£15.42	24.5
£20.01 - £50	13.6	£33.98	36.1
Over £50	2.3	£85.28	15.5

The table above illustrates that nearly two-thirds of all donations made are £10 or under (63.2%) . Despite this large number of donations made at this level the actual amount in terms of total donations this represents is relatively small (only 23.6%) At the other end of the scale only 2.3% of those individuals surveyed gave average donation of £50 or more. However their donation represents 15.5% of the total amount donated.

## 2.2 Methods of giving

As highlighted above there are a number of ways to give to charity: philanthropic giving, purchase giving and planned giving. The table below reveals the popularity of each of these types of giving.

**Table 2.9: Popularity of each of the types of giving**

Type of giving	Method of giving	Average donation (£/four weeks)	% of sample who use each method
<b>Philanthropic giving</b>	All cash donations	£17.82	62.1
	<i>Cash (not at place of worship)</i>	£8.91	53.1
	<i>Cash (at place of worship)</i>	£20.34	40.8
<b>Purchase giving</b>	Buying for a charitable cause	£10.17	17.3
	Fundraising events, raffles	£12.17	23.3
<b>Planned giving</b>	Membership fees	£12.90	6.8
	Payroll giving	£10.68	7.8
	Direct debits	£12.74	17.1
	Share giving	£15.40	0.6

This table clearly reveals that philanthropic giving is the most popular form of giving. This form of giving requires little commitment on the part of the donor, whereas planned giving is utilised by a small minority of the population.

The highest average donations are made in places of worship. The reasoning for higher financial donations being made in places of worship will be examined later in this report.

## 2.3 Gift aid

In April 2000 the government introduced a number of policies to encourage planned giving. However this research has revealed that planned giving is being used by only a small proportion of the population.

Gift aid is a scheme set up to enable charities to make the most of any donations made. Initially the minimum donation that could be gift aided was £250; however as part of government changes to promote planned giving this limit was removed. The only requirement placed on the donor is to complete the requisite gift aid declaration. This allows the charity to claim tax relief on any regular or one-off donations made by individuals. It makes donations worth almost 30% more, by

allowing the charity to claim 28p of tax back on every £1 donation made. For example if a £10 donation to charity is gift aided it is worth £12.80 for the charity. Higher rate tax payers can reclaim a further 18% on their tax returns. Gift aid is quoted as being "*the best way to claim back tax on a one-off donation*" (Times Online, <http://www.timesonline.co.uk/article/0,,145-839499,00.html>, 28 September 2004). There has been considerable growth in gift aiding of donations in the UK between 2002/03 and 2003/04, such donations rose by 12% to £2.7 million (CAF, 2004, <http://www.fundraising.co.uk/news/5344/news>, 11 November 2004).

It was felt necessary to examine how prevalent gift aiding of donations is in Northern Ireland. 56.1% of individuals who had made a donation to charity in the previous four weeks were aware of the gift aid scheme. However less than a quarter (22%) of all charitable donations eligible for gift aiding had been gift aided. This equates to approximately £32.8 million per year that the sector could receive if all donations were gift aided. It is important to establish if there is any correlation between the method of giving and those who gift aid their donations.

**Table 2.10: Percentage of individuals who gift aided their donation**

Method of giving	Description of giving	Yes (%)	No (%)	Don't know (%)	Not aware of it (%)
Direct debit	Planned	44	44.9	7.7	3.4
Cash (worship)	Planned/ Spontaneous	29.1	66	2.8	2.1
Other	Spontaneous	16.7	61.1	11.1	11.1
Fundraising	Spontaneous	12.1	83.1	3.2	1.6
Cash (not place of worship)	Spontaneous	10	82.8	2.7	4.6

From the research there appears to be a link between an individual's propensity to gift aid a donation and the method by which they give. Individuals are more inclined to gift aid their donations if they use planned forms of giving and individuals who make spontaneous donations are less likely to gift aid their donations. This is a reflection of the opportunities to gift aid being more readily available in planned forms of giving than spontaneous forms of giving. Gift aid is a largely untapped source and has the potential to vastly increase the funding available to the sector. This source of potential additional monies should be borne in mind in the analysis of each of these types of giving.

**Table 2.11: Estimated value of non gift aided donations**

Method of giving	Estimated of value of annual donations (£ million)	% not gift aided	Estimated value of lost revenue (£ million)
Direct debit	£33.4	56.0	£5.2
Cash (not at place of worship)	£67.3	90.0	£16.9
Fundraising	£43.5	87.9	£10.7
<b>Total (excluding cash worship)</b>	<b>£144</b>		<b>£32.8</b>
Cash (at place of worship)	£127.4	70.9	£25.3
<b>Total (including cash worship)</b>	<b>£271.4</b>		<b>£58.1</b>

As mentioned above not all methods by which we can give to charity are predisposed to using gift aid. However there is an issue that needs redressing. In particular, methods of giving such as fundraising would require little more than a tick of a box when using such methods of giving, to make them tax effective.

The estimated value of lost gift aid revenue in places of worship have been listed separately as it is beyond the scope of this research to determine the how much of donations made in places of worship reach the sector.

This information has built a profile of the characteristics of an average donor. However it is also important to see the types of causes the general public are donating their money to.

**Table 2.12: Number of donations made to each charitable cause**

	% of sample who donated to each cause	Average donation (£/four weeks)
Medical research	22.8	£11.84
Religious organisations	15.7	£24.60
Overseas aid or disaster	13.0	£18.31
Didn't notice	9.4	£8.42
Children or youth	8.7	£10.66
Hospitals and hospices	6.2	£12.41
Disabled people	5.1	£10.47
Physical and mental health care	4.2	£9.03
Any other charitable cause	4.1	£13.89
Homeless people	3.7	£12.97
Elderly people	2.6	£10.08
Animal welfare	2.1	£14.87
Conservation	1.0	£13.11
Schools, colleges	0.9	£10.77
Sports	0.3	£22.45
Art	0.2	£30.00

As in the rest of the UK, medical research charities are the most popular type of charity in Northern Ireland. The reasoning behind the popularity of medical research is possibly because of the art of association. Individuals support medical research charities for both altruistic and egoistic reasons. Most individuals know someone who has suffered from an illness. To support medical research offers hope to find a cure to such illnesses. As no-one knows the future, individuals may fear that some day they may suffer from illness. Therefore their support of medical research may assist in the finding cures for illness that could affect them.

The second most popular supported cause in Northern Ireland is religious organisations just like the rest of the UK. A number of religious traditions encourage charitable giving, thereby explaining why 15.7% of all individuals who make donations support religious organisations.

At the other end of the spectrum, art, sports, schools and conservation are supported by only a small minority of the population.



### 3. Charitable giving

As shown in the previous section there are various forms of giving available. This section of the report will analyse the donor profiles and giving patterns of individuals who use each of the forms of giving. Analysis reveals that spontaneous, philanthropic forms of giving are the most popular. Planned giving offers charities the opportunity to promote tax-effective giving. However this is utilised by only a minority of respondents.

#### 3.1 Philanthropic giving

*"Philanthropy is the rent we pay for the joy and privilege we have for our space on this earth."*

Most of us learned as children that sharing is a good thing. We didn't know we were practicing philanthropy; we just knew that giving to other people or important causes made us feel good. At its core, philanthropy is anything that represents a direct effort to help others; ideally, effort expended without expectations of getting something in return.

For the purposes of this research this will be further divided into:

- All cash donations (includes donations made by cheque or credit/debit card)
- Cash donations (not at place of worship)
- Cash donations (place of worship)

Cash donations made in places of worship are usually higher than other cash donations, and this sub-division will avoid the results being skewed.

#### 3.2 All cash donations

Almost two thirds (62.1%) of individuals surveyed had given cash donations in the previous four weeks. The average cash donation, including those made in both place of worship and elsewhere, was £17.82. 28.9% of all cash donations were gift aided. From the data available it is possible to develop a profile of an average donor who makes cash donations.

#### Summary of donor profile of those who make cash donations

- 62.1% of those surveyed had given cash donations in the previous four weeks.
- The average cash donation made was £17.82.
- Females are more likely than males to make a cash donation (69.7% compared to 61.6% of males); however the average cash donation made by males is 7.3% greater than females.
- Individuals who earn £40,000 and over per annum are the most likely to make cash donations (75%).
- Those who earn £26,000 to £29,999 per annum give the highest average donations (£27.12).
- 35 to 49 year olds are most likely of all the age groups to make cash donations; however it is the 50 to 64 years age group who give the highest average donations.

- Those without dependants made higher average cash donations than those respondents with dependants (£18.97 for those without dependants compared to £15.92 for those with dependants). However respondents with dependants were more likely to make a cash donation than those without dependants.

### **Donor profile for respondents who made cash donations (all cash donations including donations made in places of worship)**

Females are more likely than males to make a cash donation (69.7% compared to 61.6% as shown in Appendix 2, Table 1). However the average cash donation made by males is 7.3% greater than their female counterparts (£18.57 compared to £17.30). These findings are contrary to research reports by NCVO and CAF which found that females give more to charity than their male counterparts (NCVO, 2003; CAF, 2004). The findings in Northern Ireland may be a reflection of differences in incomes by gender. In this research it is possible to determine if there are any differences in the incomes of male and female respondents. 81.4% of females surveyed earned less than £20,000 per annum compared with 62.3% of males (see Appendix 2, Table 2), whereas 37.3% of males earned over £20,000 per annum compared to 18.63% of females. This may partially explain why average cash donations made by females are lower than their male counterparts. It possible to determine the extent that income influences cash giving patterns in Northern Ireland.

Analysis reveals with the exception of those respondents who earn £40,000 or more a year the propensity for different income groups to donate to charity is fairly consistent (see Appendix 2, Table 3). Where there is a very distinct pattern to emerge is in relation to average donations. As annual income increases the average donation in cash made to charities also increases to a certain point (those in the £26,000 to £29,999 income bracket make the highest average donation) after which it falls again.

Age is a factor which can also have a part to play in giving patterns. This research has found that 35 to 49 year olds are most likely to give cash donations followed by 16 to 24 year olds. The largest average donation is made by those individuals in the 50 to 64 age group. (£21.39 compared to the lowest average donation of £13.92 made by the 16 to 24 age group) (refer to Appendix 2, Table 4).

The disposable income an individual has can be influenced by whether they have dependant children. Individuals without dependants are more likely to make a higher donation than those individuals with dependant (£18.96 as opposed £15.92 over a four week period). However those individuals with dependants who donate to charity are more likely to use this method to make a donation compared to those without dependants (see Appendix 2, Table 5).

Now that we have developed an understanding of the type of person who makes cash donations it is important to outline the causes to which they choose to give their money.

**Table 3.1: Average cash donations (all) to identifiable causes**

	Average donation (£/ four weeks)	Proportion giving to this cause (%)	% of elite givers (£50 and over)	% of donations between £10 and £50	% of donations between £5 and £10	% of donations £5 or under
Religious organisations	£22.66	23.7	11.9	37.1	20.5	30.5
Medical research	£8.46	22.0	2.6	16.3	13.9	67.2
Overseas aid or disaster	£15.78	13.2	7.7	27.3	24.8	40.2
Didn't notice	£5.13	9.5	1.2	5.9	13.1	79.8
Children or youth	£7.61	7.0	1.6	9.8	8.1	66.1
Hospitals and hospices	£8.76	6.5	3.5	22.4	13.8	60.3
Disabled people	£5.81	4.4	2.6	10.2	10.3	76.9
Physical and mental health care	£9.37	3.9	8.6	16.9	5.7	71.4
Any other charitable cause	£10.21	2.9	7.7	19.2	7.7	65.4
Homeless people	£16.13	2.6	13.0	17.4	13.1	56.5
Elderly people	£7.62	1.9	0.0	11.7	17.7	70.6
Animal welfare	£14.67	1.0	22.2	0.0	11.1	66.7
Conservation	£9.00	0.7	0.0	33.4	33.3	33.3
Schools, colleges	£16.50	0.5	25.0	0.0	0.0	75
Sports	£18.75	0.2	0.0	50.0	50.0	0.0
Art	£0.00	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>£17.86</b>	<b>100</b>	<b>6.2</b>	<b>16.2</b>	<b>22.0</b>	<b>55.6</b>

Total donations: 887 (respondents could select more than one cause)

Table 3.1 reveals that the most popular cause to which cash donations are made is religious organisations; 23.7% of all individuals made cash donations to this cause. As outlined above, both religious and moral teaching encourages donations. The second most popular cause that people make cash donations to is medical research. This can be partially explained by fear of illness, for example most of us know someone who has been affected by cancer. Many forms of cancer cannot be cured and this may encourage individuals to donate to charities such as cancer research in the hope that a cure may be found. The third most popular cause is overseas aid and disaster (13.2% of individuals made donations to this cause). The portrayal of such disasters in the media often encourages us to make such donations. The donations made after the Tsunami disaster reflect the power of the media to display the magnitude of suffering, loss and disaster. Interestingly a significant number of people did not notice the cause to which they made cash donations. This may be because cash donations are often made spontaneously and the donor does not take much time to consider the cause. It also may be a reflection of a sense of collectivism whereby individuals see a donation (no matter how small) as a way to help others and by donating to charity there is a personal feeling of well-being, thus both egoistic and altruistic motives for giving are being displayed.

From the data it is possible to analyse further the amount of cash donations made. When we look at elite givers, the causes that have the highest number of elite givers correspond with the three most popular causes. A significant number of individuals fell into the elite givers category in terms of donations made to religious organisations (11.9% of all donations made to religious organisations were £50 or

over). These higher donations may be partially explained by moral teaching that encourages giving. 7.7% of all those individuals who make donations to overseas aid or disaster give donations of £50 or more. The inclination to give large cash donations to overseas aid or disaster relief may be because they only require one off donations from individuals.

Table 3.1 also reveals that the majority of people who make cash donations give £5 or less to any charitable causes (55.6%). This reflects the fact that most of these donations are typically spontaneous. These spontaneous methods involve the collecting tin or plastic box, door-to-door collections and raffles. The physical instruments used to collect these donations, usually through a slotted box, encourage spare change donations (Wright, 2002). While all these forms of collection are essential, they generally yield relatively small donations.

### **3.3 Cash donations - not place of worship**

More than half (53.1%) of all those surveyed stated they had given cash donations, not at place of worship, in the four previous weeks. The average donation made equates to £8.91 per month. This research found only 10% of cash donations (not at a place of worship) made were gift aided. In addition to these basic financial facts it is important to build a picture of who gives these cash donations and to what causes.

#### **Summary of donor profile of those who give cash donations (not at place of worship)**

- 53.1% of individuals surveyed claimed to have given cash donations (not at place of worship) in the four weeks prior to being surveyed.
- Females are more likely than males to give via this method and their average donation is slightly higher than males (£8.96 compared to £8.84).
- Persons in the 35 to 49 age group are most likely to donate using this method.
- The most generous age group is persons aged 50 to 64, with an average donation of £9.98.
- Individuals who give using this method who earn less than £10,000 per annum are the most likely to give this way. However their average donation is the lowest of all the income groups (£6.89 per month).
- The highest average cash donation (not at place of worship) is £12.91 which is made by those earning £26,000 to £29,999.
- Those without dependants are more likely to give using this method but those without dependants make a higher average donation (£9.82 compared to £7.57).

#### **Donor profile of individuals who made cash donations (not at place of worship)**

Females are more likely to make cash donations not at a place of worship (60.4% compared to 51.5% for males), and their average donation is slightly higher than that of their male counterparts (£8.96 compared to £8.84) (see Appendix 2, Table 6).

When building a picture of a donor it is important to analyse any difference in giving by age. This research revealed that it is the 35 to 49 age group which is most likely to give cash donations not at a place of worship. However it is the 50 to 64 age

group which gives the highest average donation. Those over the age of 65 are least likely to make cash donations not at place of worship. However those in this age group that make donations give the second highest average donation of £9.87 per month (see Appendix 2, Table 7).

As an individual's annual income increases it is important to examine the effect it has on charitable giving? It is evident that those who earn less than £10,000 are most likely to give cash donations (not at place of worship), however their donations are lower than those of the other income groups (see Appendix 2, Table 8).

The amount of disposable income an individual has can also be influenced by whether a person has dependants. Those without dependant children are less likely to give than those with dependants but they make a higher average donation (£9.82 compared with £7.57 for those with dependant children). This may be because those without dependants have a larger disposable income available (see Appendix 2, Table 9).

It is important now to analyse what charitable causes are popular using this form of giving.

**Table 3.2: Average cash donations (not place of worship) to identifiable causes**

	Average donation (£/ four weeks)	Proportion giving to this cause (%)	% of elite givers (£50 and over)	% of donations between £10 and £50	% of donations between £5 and £10	% of donations £5 or under
Medical research	£7.35	33.5	1.4	25.9	12.3	60.4
Didn't notice	£2.96	12.8	0.0	12.3	7.4	80.3
Children or youth	£7.36	10.0	1.6	28.5	6.4	63.5
Hospitals and hospices	£8.10	9.2	3.5	30.9	12.1	53.5
Overseas aid or disaster	£14.76	7.6	6.3	50.0	8.3	35.4
Disabled people	£5.81	6.5	2.4	14.6	9.8	73.2
Physical and mental health care	£8.82	5.8	5.4	24.3	5.4	64.9
Religious organisations	£14.07	3.2	15.0	35.0	10.0	40.0
Homeless people	£8.47	3.2	5.0	35.0	5.0	55.0
Elderly people	£5.56	2.7	0.0	11.7	11.8	76.5
Any other charitable cause	£5.73	2.5	6.3	18.7	0.0	75.0
Animal welfare	£14.67	1.4	11.1	11.1	11.1	66.7
Conservation	£3.50	0.8	0.0	40.0	40.0	20.0
Schools, colleges	£16.50	0.6	25.0	25.0	0.0	50.0
Sports	£18.75	0.2	0.0	50.0	50.0	0.0
Art	0.00	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>£8.91</b>	<b>100</b>	<b>3.0</b>	<b>25.9</b>	<b>9.8</b>	<b>61.3</b>

Total donations: 633 (respondents could select more than one cause)

This table reveals that the most popular causes people give cash donations to (not place of worship) are medical research, followed by individuals did not notice the charity and then children or youth. It is important to point out 12.8% of individuals

made cash donations (not place of worship) and didn't notice the charitable cause, these donations were very small (£2.96 per month).

When making any judgement on the average donation it is important to consider it with reference to the number of people who made donations. For example the average cash donations (not place of worship) given to schools and colleges is £16.50; however only four people in the sample made such donations whereas 212 people surveyed gave an average donation of £7.35 to medical research.

This table also clearly reveals that the majority of cash donations made, not at place of worship, are less than £5 (six out of every ten donations), adding weight to the argument that we have a spare change culture when using this form of spontaneous giving.

### **3.4 Cash donations - place of worship**

Religious faith is a strong motivator behind individual giving. Some religious ideologies encourage charitable giving to help fellow human beings and proclaim that it is in giving that we receive. Some religions practise tithing where individuals are encouraged to give one-tenth of their salary to the place of worship as an offering. These religious teachings provide a meaningful reason to donate. By giving donations in places of worship a person may feel they are paying their dues for the support and services they receive. Another motivation may be they wish to contribute to something that they feel can make a real difference. In this context, the religious community provides the donor with the reassurance that the money will be used appropriately. A common reason for giving in places of worship is to give thanks for what they have received in life (Mollegen, 2004). These are among the factors that lead to high levels of individual giving in places of worship.

From all those surveyed, 40.8% of individuals had made cash donations in a place of worship in the four weeks prior to the questionnaire. This figure is slightly lower than the 53.1% of people who had made cash donations (not at place of worship). This can be partially explained by the fact that not all individuals practise religion and therefore would not be in a position where this method of giving is available to them.

The average cash donation made in a place of worship was £20.34. This is 128.3% greater than the average cash donation made not in a place of worship of £8.91. The higher donation reflects the influence of religious teaching on the importance of giving. Only 29.2% of cash donations made in a place of worship were gift aided.

#### **Summary of donor profile of those who give cash donations at place of worship**

- 40.8% of individuals surveyed had made a cash donation at their place of worship in the four previous weeks.
- The average monthly cash donation made in a place of worship was £20.34.
- Females are more likely to make cash donations at a place of worship (48.8% compared to 36.7% of males); however their donations are lower than that of their male counterparts (£18.11 compared to £24.24).
- Persons aged 50 to 64 donate the most frequently using this method and give the largest average monthly donations (£22.93 per month).

- The highest average donation is made by respondents in the £26,000 to £29,999 income bracket (£30.55). Individuals in the £40,000 and over income bracket are the most likely to make a donation at a place of worship.
- The vast majority of people who made cash donations at a place of worship defined their religion as Protestant or Roman Catholic (93.5%). Protestants tend to make higher average donations (£22.35 compared to £17.37 donated by Catholics). However, Catholics are more likely to make a donation at a place of worship than Protestants (43.8% of all Catholics who donate to charity give at a place of worship compared to 35.6% of Protestants).

### **Donor profile of individuals who make cash donations in place of worship**

Females are more likely to make cash donations at a place of worship (48.8% compared to 36.7%) (see Appendix 2, Table 10). However on average those males who make cash donations at a place of worship give 33.8% more than their female counterparts (£24.24 compared to £18.11).

Furthermore this research found differences in giving patterns of individuals by their age. Individuals in the 50 to 64 age group are most likely to make a cash donation at a place of worship. This group is also the one which makes the highest average donations of £22.93 (compared to the lowest average donation of £16.69 made by the 16 to 24 age group) (see Appendix 2, Table 11). The dominance of the middle and older age groups in respect of cash donations may be a reflection of the changing demographic structure of Northern Ireland or the fact that fewer younger people are going to church. Also as expected the average donation made by the 16 to 24 age group is the lowest of all the age groups. This is a reflection of their limited disposable income

When building a profile of a person it is important to examine if income is an influencing factor. Various religions teach of the importance of the rich giving to the poor, for example in the Christian church, people are taught *"it is easier for a camel to go through an eye of a needle, than a rich man to enter the kingdom of God."* Therefore if this is the case, it would follow that those in the higher income groups should give larger donations in places of worship. Those who earn less than £10,000 make up 36.9% of all individuals who make cash donations at place of worship, however their average donation of £14.20 is lower than any of the other income groups (see Appendix 2, Table 12). The highest average donation is made by respondents in the £26,000 to £29,999 income bracket (£30.55). Individuals in the £40,000 and over income bracket are proportionally most likely to make a donation at a place of worship. This mirrors findings as far back as a nineteenth century edition of the Christian Mothers Magazine that stated: *"Poor contributions whether we consider the proportion which they bear to the whole wealth of the givers or their aggregate amount are, in effect, beyond all compassion the most important"*.

Another factor which can influence individual giving is whether a person has dependant children. There appears to be no difference in the likelihood of individuals with or without dependants to make donations at a place of worship and the average donations also vary very little between the two groups (see Appendix 2, Table 13).

When analysing cash donations at place of worship we can analyse if there is any difference in the donations made by defined religion. The majority of people who made cash donations at a place of worship defined their religion as Protestant or Roman Catholic (93.5%). Protestants tend to make higher average donations

(£22.35 compared to £17.37 donated by Catholics). However, Catholics are more likely to make a donation at a place of worship than Protestants (43.8% of all Roman Catholics who donate to charity give at a place of worship compared to 35.6% of Protestants) (see Appendix 2, Table 14).

While it is important to understand the profile of those who make cash donations at places of worship, it is equally important to understand the destination of these donations.

**Table 3.3: Average cash donations at place of worship to identifiable causes**

	Average donation (£/ four weeks)	Proportion giving to this cause (%)	% of elite givers (£50 and over)	% of donations between £10 and £50	% of donations between £5 and £10	% of donations £5 or under
Religious organisations	£21.64	55.7	6.4	43.8	20.4	29.4
Overseas aid or disaster	£15.45	23.8	1.1	32.6	30.2	36.1
Medical research	£19.27	4.2	0.0	66.7	6.6	26.7
Didn't notice	£16.54	3.9	0.6	30.1	30.8	38.5
Any other charitable cause	£13.64	3.9	0.3	42.5	14.3	42.9
Hospitals and hospices	£8.58	3.3	0.0	16.7	33.3	50.0
Homeless People	£30.50	2.2	0.6	49.4	25.0	25.0
Children or youth	£9.00	1.4	0.0	20.0	40.0	40.0
Elderly people	£20.25	0.6	0.0	50.0	0.0	50.0
Conservation	£20.00	0.6	0.0	100	0.0	0.0
Physical and mental health care	£14.00	0.6	0.0	50.0	0.0	50.0
Disabled people	0	0.0	0.0	0.0	0.0	0.0
Schools, colleges	0	0.0	0.0	0.0	0.0	0.0
Animal welfare	0	0.0	0.0	0.0	0.0	0.0
Art	0	0.0	0.0	0.0	0.0	0.0
Sports	0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>£20.34</b>	<b>100</b>	<b>3.9</b>	<b>40.8</b>	<b>22.8</b>	<b>32.6</b>

Total donations: 361 (respondents could select more than one cause)

As would be expected the largest amount of giving at place of worship is for the purposes of religious organisations themselves (55.7%). These donations can be set in context. The individual giving occurs in a religious organisation where the donor trusts that the money will be used responsibly (Broswell, 2004). The second most popular cause was overseas aid or disaster and this goes to underline the tendency of places of worship to support these causes, for example Trocaire and The Salvation Army both use places of worship to make collections in order to support overseas aid and disaster funds.

By examining the table further it is possible to determine how many of these donations were made by elite givers. 6.4% of those who made cash donations at place of worship for the religious organisation donated £50 or more. This may be explained by the tradition held by some religions to make a commitment to tithe, whereby they donate 10% of their salary to their religious organisation. Also over 1% of those who made cash donations in a place of worship for overseas aid or



disasters gave £50 or more. These higher donations for overseas aid may be a reflection of the immediate impact of such events on individuals. Table 3.3 also reveals that on average over half of all cash donations made in a place of worship are of £10 or less. This reflects our inclination towards spontaneous giving that usually generates relatively small amounts.

### **3.5 Purchase giving**

Purchase giving is a form of giving where the donor gives money to some form of charitable cause and receives something in return. This may be in the form of buying a product from a charity shop or purchasing an item from a fundraising event. Purchases are made with the understanding that it will benefit a particular cause. Therefore the reasons for purchasing such an item may be satisfying both altruistic and egoistic feelings. Donors may believe that by making such a purchase they are directly benefiting the named cause. However receiving something in return can also fulfil egoistic feelings where the donor may feel good from obtaining such a purchase.

For the purposes of this research the following items will be included under purchase giving:

- Buying a product for a charitable cause, including charity shop or catalogue purchases.
- Fundraising events, raffles and lotteries (but not the National Lottery).

### **3.6 Buying a product for a charitable cause**

Almost one in six (17.3%) of those surveyed claimed to have purchased an item for a charitable cause in the four previous weeks. The average amount spent by individuals per month on charitable purchases equated to £10.17.

#### **Donor profile of those who bought an item for a charitable cause**

- 17.3% of those surveyed had bought a product for a charitable cause.
- The average cost of an item(s) purchased for a charitable cause was £10.17.
- Females are more likely to buy products for a charitable cause than males 18.5% of females compared to 10.2% of males. However there is little difference in their individual giving using this method (£10.01 for females compared to £10.58 for males).
- Individuals aged 16 to 24 and those aged 35 to 49 are the two groups most likely to buy a product for a charitable cause. Individuals aged 35 to 49 make the highest average donation (£13.68) than that of the other age groups.
- Individuals who buy a product for a charitable cause tend to be in the lower income groups.
- Those without dependant children on average spend more on products for charitable causes but are less likely to make such a donation than individuals with dependant s.

Seven out of every ten individuals who buy products for a charitable cause are female, illustrating that this is not a very popular form of giving with men (see to Appendix 3, Table 15). As a proportion of the entire sample females are also more inclined to use this form of giving (18.5% of females compared to 10.2% of males). In addition this research has revealed this form of giving is most popular with

individuals aged between 35 and 49 (one in every five individuals in this age group who make donations to charity do so by buying a product for a charitable cause) and the donations they make of £13.68 are much higher than those of the other age groups (see Appendix 3, Table 16).

It is also possible to examine whether a person's income affects their tendency to buy a product for a charitable cause. As a person's income increases, the tendency to buy a product for a charitable cause generally decreases (see Appendix 3, Table 17). The exception to this is individuals who earn £30,000 to £39,999 per annum, where one in four who donate something to charity do so using this way to make charitable donations. One in five people in the less than £10,000 per annum income bracket buy a product for a charitable cause compared to one in ten in the £40,000 plus income bracket. Products sold in charity shops are often relatively cheap. As those in the lower income brackets often have limited disposable income this may be a way to purchase items at a rate lower than the market value.

This research examined whether the issue of having dependant children under the age of 17 affects those who buy a product for charitable causes. Those with dependant children are more inclined to buy a product for a charitable cause but the average donation of £7.94 they make is 32% lower than those with dependants (see Appendix 3, Table 18).

From the data set it is possible to analyse the most popular causes that benefit from people buying a product for a charitable cause.

**Table 3.4: Average donations for buying a product for a charitable cause**

	Average donation (£/ four weeks)	Proportion giving to this cause (%)	% of elite givers (£50 and over)	% of donations between £10 and £50	% of donations between £5 and £10	% of donations £5 or under
Medical research	£9.75	33.8	4.2	21.2	10.0	64.6
Didn't notice	£15.00	10.6	6.7	26.6	6.7	60.0
Overseas aid or disaster	£10.73	10.6	0.0	20.0	40.0	40.0
Any other charitable cause	£9.96	9.9	0.0	28.6	42.8	28.6
Homeless people	£2.16	9.2	0.0	0.0	0.0	100.0
Hospitals and hospices	£11.94	6.3	0.0	44.4	11.2	44.4
Children or youth	£7.39	6.3	0.0	22.2	22.2	55.6
Disabled people	£11.20	3.5	0.0	60.0	0.0	40.0
Physical and mental health care	£5.80	3.5	0.0	0.0	40.0	60.0
Animal welfare	£10.00	2.8	0.0	50.0	25.0	25.0
Elderly people	£22.50	1.4	0.0	0.0	0.0	100
Religious organisations	£5.00	1.4	0.0	0.0	50.0	50.0
Conservation	£50.00	0.7	0.0	0.0	0.0	0.0
Schools, colleges	0	0.0	0.0	0.0	0.0	0.0
Art	0	0.0	0.0	0.0	0.0	0.0
Sports	0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>£10.17</b>	<b>100</b>	<b>2.8</b>	<b>22.7</b>	<b>17.5</b>	<b>57.1</b>

Total donations: 142 (respondents could select more than one cause)

Table 3.4 reveals that 33.8% of individuals who buy a product for a charitable cause named medical research as the beneficiary. This is followed by 10.6% of people who buy a product for a charitable cause who named overseas aid or disaster, along with 10.6% of people who did not notice the beneficiary of the product beyond the fact that it was for a charitable cause. People who give donations to charity without noticing the charity may do so because of a combination of reasons, including not feeling it was giving to charity as they received something in return; or because it was cheap they didn't care; or it may be because of trust people have in charities. This form of giving attracts few elite givers compared with other forms of giving, with three quarters (74.6%) of donations being £10 or under.

Giving products or clothes to charitable organisations or jumble sales is a significant form of giving; however it was outside the remit and scope of this research to examine this issue.

### **3.7 Fundraising events, raffles and lotteries (but not the National Lottery)**

Fundraising is an integral part of the work of the voluntary and community sector. People often give donations when they are asked and they rarely give when they are not asked (<http://www.grassrootsfundraising.org/howto/index.html>, 11 November 2004). For this reason it is important that voluntary and community organisations put energy into fundraising. The sector relies on this income and many people are actively involved in fundraising events. These events can vary from large scale, organised events that receive national media coverage such as Comic Relief or Children in Need, to much smaller events such as a quiz, raffle or lotteries.

Although the National Lottery donates a percentage of the income it generates to good causes, there has been some controversy about the effect it has on charitable giving in the UK (Wright, 2002). Research by Passey and Hems (1997) found that the majority of people surveyed saw purchasing a lottery ticket as a positive way to help charities. However, 48% of people believed that buying a lottery ticket would decrease any other monies they give to charity. The NICVA survey has purposely not included buying a National Lottery ticket as a method of purchase giving. However there is scope for future research into the donating habits of those who buy National Lottery tickets and those who do not in Northern Ireland.

Just under a quarter (23.3%) of those surveyed claimed to have made a donation through some form of fundraising in the previous four weeks, and the average donation made was £12.17. 12.1% of all donations made through fundraising events were gift aided.

#### **Donor profile of those who make donations using fundraising, raffles and lotteries**

- 23.3% of those surveyed had made donations using various forms of fundraising and the average donation was £12.17.
- Females are more likely to make donations using fundraising than males; however females donations are 6.1% lower than the average male donation (£11.86 compared to £12.63 for males).
- Those aged 16 to 24 are more likely to using this form of charitable giving, closely followed by those aged between 35 and 49.
- Three out of ten individuals in the £40,000 and more income bracket give to charity this way.

- From all the income groups the highest average donation of £26.47 is made by those who earn £20,000 to £25,999 per annum.
- Those without dependant children are more likely to donate and make higher average donations using this form of charitable giving compared to individuals without dependants.

### **A breakdown of a typical profile of individuals who donate to various forms of fundraising**

One in four females who make donations to charity stated they donate using this form of charitable giving. However their donations are on average 6.1% lower than male donations (see Appendix 3, Table 19). This research also found that 16 to 24 year olds and 35 to 49 year olds are the groups most likely to use this method of charitable giving (see Appendix 3, Table 20). While individuals over the age of 65 are the least likely to use fundraising as a form of giving, their average donation of £22.25 is the highest of all the age groups.

It is also important to examine if those who make donations using various forms of fundraising differs by income. Individuals who earn over £40,000 per annum are the most likely to donate to charity through fundraising events (three out of every ten individuals who donate to charity in this income bracket use this form of giving). Those who earn £20,000 to £25,999 per annum made the largest average donation of £26.47 per month. This is substantially higher than any other average donation made by the other income groupings (see Appendix 3, Table 21).

Those without dependants are more likely to donate and make higher average donations using this form of charitable giving compared with individuals without dependants (see Appendix 3, Table 22).

Table 3.5 below outlines the causes to which people donated to various forms of fundraising.

**Table 3.5: Average donations from various forms of fundraising**

	Average donation (£/ four weeks)	Proportion giving to this cause (%)	% of elite givers (£50 and over)	% of donations between £10 and £50	% of donations between £5 and £10	% of donations £5 or under
Medical research	£11.00	29.9	9.4	24.6	15.1	50.9
Didn't notice	£8.11	13.0	0.0	22.0	12.8	65.2
Hospitals and hospices	£9.39	10.2	16.7	11.1	27.8	44.4
Children or youth	£10.27	8.5	6.7	20.0	20.0	53.3
Disabled people	£18.50	7.9	0.0	43.0	14.1	42.9
Physical and mental health care	£7.80	5.6	0.0	20.0	20	60.0
Schools, colleges	£7.88	4.5	12.5	12.5	12.5	62.5
Sports	£23.14	4.0	28.6	14.2	14.3	42.9
Overseas aid or disaster	£19.71	4.0	0.0	0.0	100	0.0
Religious organisations	£21.00	2.8	20.0	40.0	20.0	20.0
Any other charitable cause	£7.80	2.8	20.0	0.0	20.0	60.0
Animal welfare	£2.80	2.8	0.0	40.0	20.0	40.0
Elderly people	£6.63	2.3	0.0	50.0	0.0	50.0
Homeless people	£10.33	1.7	0.0	33.0	0.3	66.7
Conservation	0	0.0	0.0	0.0	0.0	0.0
Art	0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>£12.17</b>	<b>100</b>	<b>7.9</b>	<b>22.7</b>	<b>19.7</b>	<b>49.7</b>

Total donations: 177 (respondents could select more than one cause)

Medical research is the most popular cause to which individuals made donations through fundraising (29.9% of the sample). This can be attributed to strong fundraising techniques by medical research organisations. It is also a reflection of the empathy the general public has towards medical research charities in Northern Ireland.

This is followed by people not noticing the cause to which they had donated. This is similar to the findings above, where a large number of those who bought a product for a charitable cause did not notice the cause. One may question why the final destination of their money does not seem as important in purchase giving. This may be partially explained by the fact that the donors themselves are receiving something in return and therefore are more interested in what they receive or may potentially receive.

At the other end of the spectrum the bottom two causes, art and conservation, did not generate any money from fundraising according to this research. This raises questions about the fundraising techniques used by representatives of these causes. However fundraising and marketing in a voluntary and community organisation is no simple task. Individual giving is tied up in emotions, and what we perceive to be 'need'. The need for medical research is clear and most of us donate because of association with or fear of illness (see discussion on page ten on the 'art of association) whereas the need for donations to art or conservation organisations is less clear and so many of us do not take the time to consider their need for assistance. Other causes continue to suffer from a negative image. This has been recognised by the Simon Community which now marketing its work as '*Homeless, no*

*less a person*'. By design, this aims to challenge us to re-evaluate the stereotypes that many of us associate with homeless people. A previous slogan was *'Most people are only two and half pay cheques away from being homeless'*. This purposely aims to develop an association with the homeless and forces us to see how close each of us is to being in a similar situation.

The percentage of people who made elite donations (7.9%) to various forms of fundraising must be examined with a degree of caution, as only 177 people in total claimed to use this form of giving. From those individuals who used this form of giving, a significant made elite donations to certain charities (hospitals and hospices or medical research). This may be a reflection of the one off nature of many fundraising activities that encourages some people to give generously.

Table 3.6 also reveals that just under half of people who make donations using this method give £5 or less (49.7%). Once again this is evidence of the small change culture that prevails in terms of charitable giving in Northern Ireland.

### **3.8 Planned giving**

As a form of giving this usually requires more thought and often more commitment on the part of the individual than is the case for spontaneous giving. Within the UK, planned giving only makes up a small proportion of all individual giving. As was discussed earlier this is not the case in the USA where planned giving represents the most popular type of giving, with the majority of individuals continuing to use low yield methods of giving. There are a number of tax incentives for Americans to use planned giving, and now the phrase *'your donation is tax-deductible'* has become a major marketing tool of many within the sector in the USA (<http://nonprofit.about.com/library/weekly/oa02/803.htm>, 2004).

In recent years, the UK government has increasingly tried to promote planned giving and a number of tax incentives have been introduced by the government to encourage people to use planned giving. Each of the following methods will be discussed below:

- Membership fees or subscriptions
- Payroll giving
- Direct debit
- Share giving

In addition, gift aid is a scheme set up to enable charities to make the most of any donations made. It allows charities to claim tax relief on any regular or one-off donations made by individuals. It makes donations worth almost 30% more, by allowing the charity to claim 28p of tax back in every £1 donation made. The Giving Campaign set up in 2001 for a three year period to promote this form of giving recorded that the amount donated rose from £55 million in 2001 to £86 million in 2003 (CAF/NCVO, 2003 cited in *A Blueprint for Giving*, 2004).

Planned giving offers voluntary and community organisations the opportunity to make the most of all donations made. However within the UK there is still a long way to go in making the most of this form of giving. Research by Direct Debit reveals that up to £395 million a year is effectively being washed down the drain (in so far that the money is retained by government) via donations that do not use the tax breaks offered to the sector

([http://www.ivillage.co.uk/money/money/articles/0,,184282\\_621969,00html](http://www.ivillage.co.uk/money/money/articles/0,,184282_621969,00html), 29 September 2004).

### **3.9 Membership fees and subscriptions paid to charities**

Many voluntary and community organisations have membership schemes that enable interested individuals to obtain benefits from being associated with their organisation. Membership fees are paid annually and generate income for the organisation. Membership fees and subscriptions made to charities can be made tax effective provided the donor is a UK tax payer and has so declared (by ticking a box or filling out a form). The benefits received by the member are limited to 25% for a donation or subscription up to £100, £25 between £101 and £1,000 and 2.5% above £1,000 with an overall maximum of £2500.

This research found that 6.8% of respondents had paid membership or subscription fees to charities in the four previous weeks and the average donation made was £12.90.

#### **Donor profile of individuals who paid membership or subscription fees**

- There was very little difference in terms of the likelihood of either males or females to give via membership or subscription fees. However, the average monthly donation of females was higher than males (£13.38 compared to £12.33).
- Individuals aged between 50 and 64 are more likely to donate using this form of giving than any other age group.
- Individuals who earn between £30,000 and £39,999 per annum are more inclined to donate via membership and subscription fees.
- Those without dependant children on average donate more via membership fees or subscriptions (£13.71 compared to £11.33) but there is little difference in the likelihood that those with or without dependants will donate using this method.

#### **Breakdown of a donor profile of individuals who pay membership fees**

Although there is little difference in the likelihood of either males or females to give via membership or subscription fees, the average donation made by females is 8.5% higher than donations made by males (£13.38 compared to £12.33) (see Appendix 4, Table 23). This research also found that 36.4% of those who paid membership or subscription fees are aged between 50 and 64 years. As a proportion of the entire sample, 50-64 year olds were more inclined to use this form of giving (7.8% of all 50 - 64 year olds) and 16-24 year olds were least inclined (1.8% of all 16 - 24 year olds). However the highest average donation of £18.50 made using this method is by people aged over 65 (refer to Appendix 4, Table 24).

Individuals who earn between £30,000 and £39,999 per annum are more inclined to donate via membership and subscription fees. The highest average donations are made by individuals in the £20,000 to £25,999 and £26,000 to £29,999 income brackets (the lowest is £10 per month being made by those who earn £40,000 plus, see Appendix 4, Table 25).

Those without dependant children on average donate more via membership fees or subscriptions (£13.71 compared to £11.33) but there is little difference in the

likelihood that those with or without dependants will donate using this method (see to Appendix 4, Table 26).

Table 3.6 outlines the causes supported by membership and subscription fees.

**Table 3.6: Average subscription or membership fees paid to identifiable causes**

	Average donation (£/ four weeks)	Proportion giving to this cause (%)	% of elite givers (£50 and over)	% of donations between £10 and £50	% of donations between £5 and £10	% of donations £5 or under
Overseas aid or disaster	£12.18	21.2	0.0	36.4	45.5	18.2
Animal welfare	£14.67	11.5	0.0	50.0	50.0	0.0
Medical research	£6.58	11.5	0.0	50.0	0.0	50.0
Any other charitable cause	£10.80	9.6	0.0	40.0	20.0	40.0
Children or youth	£7.90	9.6	0.0	40.0	20.0	40.0
Conservation	£5.83	5.8	0.0	0.0	33.3	66.7
Hospitals and hospices	£3.17	5.8	0.0	66.7	0.0	33.3
Religious organisations	£20.00	3.8	0.0	50.0	50.0	0.0
Didn't notice	£15.00	3.8	0.0	50.0	50.0	0.0
Disabled people	£11.75	3.8	0.0	50.0	0.0	50.0
Physical and mental health care	£7.50	3.8	0.0	0.0	50.0	50.0
Elderly people	£5.00	3.8	0.0	50.0	0.0	50.0
Art	£30.00	1.9	0.0	100	0.0	0.0
Sports	£20.00	1.9	0.0	100	0.0	0.0
Homeless people	£17.00	1.9	0.0	100	0.0	0.0
Schools, colleges	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>£12.90</b>	<b>100</b>	<b>0.0</b>	<b>44.2</b>	<b>26.9</b>	<b>28.8</b>

Total donations: 52 (respondents could select more than one cause)

Table 3.6 illustrates that overseas aid or disaster was the biggest recipient of giving via subscription or membership (11 individuals). Six people paid subscription or membership fees for medical research charities. This is surprising as medical research is identified as one of the most popular charitable causes, therefore subscription or membership fees is possibly an area for further development.

Interestingly there are no elite givers in the donations made by paying subscription or membership fees for a charitable cause. This could be indicative of a ceiling in terms of how much individuals are willing to pay for membership or subscriptions on a monthly basis.

### 3.10 Payroll giving

Payroll giving enables donations to be made directly from an individual's salary. This means the money is donated prior to tax being levied, for example if a basic rate tax payer makes a donation of £20 it will only cost them £15.60. This is one of the most tax-effective forms of giving, and within the USA it generates significant giving. However in the UK payroll giving is less popular, with research finding that only 1%



of UK employers participate in payroll giving, approximately 3% of their employees sign up to this form of giving, and the majority of donations made are under £5 per month (Romney-Alexander, 2000 cited in Wright, 2002). This survey found that in Northern Ireland 14.5% of individuals' employers surveyed offer the payroll giving scheme and 7.8% of all individuals questioned donate using payroll giving. The average donation is £10.68.

The importance of payroll giving cannot be underestimated. Inland Revenue figures indicate that on average payroll givers give for around nine years, a substantial commitment in time for a regular gift (cited in Botting and Norton, 2003).

### **Donor profile of individuals who use payroll giving**

- Males are more inclined to donate via payroll giving compared to females and average donations are also greater than their female counterparts (£12.33 compared to £9.05).
- The highest average monthly payroll donation of £16.13 is made by individuals aged between 25 and 34.
- The highest average monthly donation of all the income groups using payroll giving is made by individuals who earn between £30,000 and £39,999 per annum (£22.71).
- Individuals without dependant children under the age of 17 are less inclined to use this form of giving compared to those with dependants.

### **Breakdown of a typical donor profile**

Males are more inclined to use payroll giving and the average donation they make is 36.2% higher than donations made by females (£12.33 compared to £9.05) (see Appendix 4, Table 27). Payroll giving is most popular with individuals aged between 35 and 49; however their average donation is the second lowest of all the age groups. The highest average donation of £16.13 is made by individuals aged between 25 and 34 (see Appendix 4, Table 28).

This form of giving has been promoted as '*Give As You Earn*'; for this reason this research has sought to determine if there is any correlation with income. This research suggests a positive relationship between income and payroll giving exists (see Appendix 4, Table 29). It is also important to examine the employment status of those who use payroll giving (see Appendix 4, Table 30). 65 individuals surveyed used Pay As You Earn (PAYE) of which 76.9% were full time employees. Interestingly 7.7% of individuals who use payroll giving define their employment status as retired. These individuals must have set up payroll giving from their pensions.

Those without dependant children are only slightly less inclined to use payroll giving but their average donation is 13.8% greater than those with dependant children (£11.44 compared to £10.05) (see Appendix 4, Table 31).

From this research it is possible to examine what causes people support using payroll giving.

**Table 3.7: Average payroll donations to identifiable causes**

	Average donation (£/ four weeks)	Proportion giving to this cause (%)	% of elite givers (£50 and over)	% of donations between £10 and £50	% of donations between £5 and £10	% of donations £5 or under
Medical research	£9.72	31.9	4.6	13.6	40.9	40.9
Children or youth	£7.98	14.5	0.0	20.0	40.0	40.0
Didn't notice	£6.56	13.0	0.0	11.1	22.2	66.7
Hospitals and hospices	£14.25	11.6	12.5	25.0	25.0	37.5
Homeless people	£4.80	7.2	0.0	0.0	20.0	80.0
Overseas aid or disaster	£23.00	5.8	0.0	100	0.0	0.0
Animal welfare	£9.50	5.8	0.0	25.0	25.0	50.0
Any other charitable cause	£9.17	4.3	0.0	33.4	33.3	33.3
Religious organisations	£20.00	2.9	0.0	100	0.0	0.0
Physical and mental health care	£10.00	1.4	0.0	0.0	100	0.0
Elderly people	£8.00	1.4	0.0	0.0	100	0.0
Disabled people	0	0.0	0.0	0.0	0.0	0.0
Schools, colleges	0	0.0	0.0	0.0	0.0	0.0
Conservation	0	0.0	0.0	0.0	0.0	0.0
Art	0	0.0	0.0	0.0	0.0	0.0
Sports	0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>£10.68</b>	<b>100</b>	<b>2.9</b>	<b>23.2</b>	<b>31.9</b>	<b>42.0</b>

Total donations: 69 (respondents could select more than one cause)

The most popular cause supported using payroll giving is medical research, followed by children and youth. This research found these causes to be very popular in all types of giving. Surprisingly 13% of people who are involved in payroll giving did not notice the cause to which they donate. Given the planned nature of payroll giving one would have expected a much smaller percentage of people who did not notice the cause, as it is part of a scheme where a person must nominate a cause or charity to donate to on a monthly basis.

The table above illustrates that payroll giving attracts few elite givers. Individuals using payroll giving only gave £50 or more to medical research and hospitals and hospices.

Table 3.7 shows that just under three quarters of donations made using planned giving are of £10 or less (73.9%). More interesting is the number of causes that did not receive any donations from payroll giving. This research has revealed that payroll giving is not attracting the attention of many individuals in Northern Ireland.

Any donations made in this way receive immediate tax relief at the person's top rate of tax, and from April 2003 the chosen charity received an extra 10% top-up from Government. This is a substantial loss of money to charitable causes in Northern Ireland. This leads one to question why is more not being done to promote this form of giving? This can be partially explained by the '*spare change culture*' that exists in Northern Ireland, but it is also a reflection of the low promotion of the tax relief scheme and its benefits.

### **3.11 Direct debits, standing orders and covenants**

17.1% of individuals in the survey had made a charitable donation using direct debits, standing orders or covenants and their average monthly donation was £12.74. From the individuals who choose to use this form of giving, 44% gift aided their donations.

#### **Donor profile of individuals who use direct debits, standing orders and covenants to make charitable donations**

- Females are slightly more inclined to donate and give higher donations using direct debits, standing orders and covenants than their male counterparts.
- Individuals aged 35 to 49 make the most generous donations using direct debits, standing orders and covenants (with an average donation of £15.83).
- The highest average donations were made by individuals who earn between £10,000 and £14,999 per annum (£19.44 per month). Those who earn between £26,000 and £29,000 per annum are more inclined than any other group to make donations using this method.

#### **Breakdown of a typical donor profile**

Females are slightly more inclined to use direct debits, standing orders and covenants to make donations and the average donation made is higher than that of their male counterparts (£13.01 compared to £12.34 as outlined in Appendix 4, Table 32). This research also found that people aged 35 to 49 are slightly more inclined to make donations using direct debits, standing orders or covenants than any other age group. The average donation made by individuals in this group is significantly higher than that of the other age groups (see Appendix 4, Table 33). Individuals aged between 16 and 24 are least likely to use this method to make donations (approximately one in ten of all individuals who make donations to charity in this age group use this method of giving).

Individuals who earn between £10,000 and £14,999 make the highest donation via direct debits compared to any other income grouping (£19.44). However individuals who earn between £26,000 and £29,999 are more likely than other group to donate using this method (see Appendix 4, Table 34).

With reference to direct debits, standing orders or covenant donations individuals with dependants are slightly more inclined to use this form of giving than those without dependants. Those with dependants donate on average 24.2% more than those without dependants (see Appendix 4, Table 35).

It is important to establish the causes to which people use direct debits, standing orders or covenants to support.

**Table 3.8: Average donations made by direct debit, standing orders and covenants**

	Average donation (£/ four weeks)	Proportion giving to this cause (%)	% of elite givers (£50 and over)	% of donations between £10 and £50	% of donations between £5 and £10	% of donations £5 or under
Overseas aid or disaster	£10.69	19.2	0	34.5	28	37.5
Medical research	£8.81	18.0	3.33	23.4	23.3	50
Children or youth	£11.60	15.6	0	34.6	46.2	19.2
Religious organisations	£19.27	9.0	20	33.3	20	26.7
Any other charitable cause	£13.38	4.8	12.5	12.5	50	25
Hospitals and hospices	£10.88	4.8	0	12.5	50	37.5
Elderly people	£6.50	4.8	0	12.5	25	62.5
Disabled People	£5.13	4.8	0	12.5	25	62.5
Homeless people	£10.61	4.2	0	14.3	71.4	14.3
Physical and mental health care	£5.57	4.2	0	28.5	28.6	42.9
Conservation	£7.77	3.6	0	16.7	50	33.3
Didn't notice	£18.20	3.0	20.0	40.0	20	20
Animal welfare	£1.75	2.4	0	50.0	0	50
Schools, colleges	£5.50	1.2	0	0.0	50	50
Sports	£5.00	0.6	0	0.0	0	100
Art	0	0.0	0	0.0	0	0
<b>Total</b>	<b>£12.74</b>	<b>100</b>	<b>3.6</b>	<b>26.4</b>	<b>32.9</b>	<b>37.1</b>

Total donations: 167 (respondents could select more than one cause)

The most popular cause supported using direct debits, standing orders or covenants is overseas aid or disaster. This may be a reflection of the many high profile media campaigns that often accompany the need for relief to overseas disasters. Telethons are used as a mechanism to enable people to make direct debits in the immediate aftermath of such disasters.

The second and third most popular supported causes are medical research and children or youth. The next most popular cause to be supported by direct debits, standing orders or covenants is religious organisations. As outlined above some religious teaching encourages individuals to support the less well off by tithing their salary using this form of giving. Tithing involves an individual donating 10% of their salary each month to the church. This is set up using either direct debits or covenants, hence explaining the popularity of religious organisations in this form of giving.

There was a minority of elite donations using direct debits, standing orders or covenants (3.6% of all donations were £50 or over). Seven out of every ten donations made via direct debit were less than £10. This is comparable to the rest of the UK where most of such donations are less than £5 (CAF, 2004).

### 3.12 Share and other valuable non-money gifts

The giving of shares to charity is now being promoted as another tax-effective method of giving. Individuals who give shares to charity are entitled to claim back full tax relief against the worth of the shares. For example giving shares worth £1,000 will only cost £780 for the lower rate taxpayer and £600 for a higher rate taxpayer. This research revealed that only 0.6% of all individuals surveyed had made a donation in this way.

During the research for this project a total of five individuals revealed that they had donated a total of £77 using this method of giving. This research found shares and other valuable non-money gifts attracts minimal donations, and as a method of giving it does not appear to be a viable or attract form of giving for most individuals. Obviously the level of share ownership is an issue here and that is a limiting factor as far as the number of donations that can be potentially made is concerned.

### 3.13 Why did people make charitable donations?

Within this research we also sought to discover what motivates individuals to make donations using the various forms of giving. It is also important to analyse if there is any difference in what motivates people to make spontaneous or planned donations.

**Table 3.9 Motivations for making donations**

	Cash	Buying a product	Fundraising	Membership fees	Payroll	Direct debit	Shares	Other	Overall
Own initiative	30.4	34.4	20.2	32.1	35.4	35.3	7.1	44.4	<b>29.8</b>
A specific appeal or campaign	27.9	22.2	28.2	25.6	19.5	22.7	21.4	5.6	<b>26.4</b>
Being asked face to face by a charity representative	16.7	8.9	13.7	9.0	17.1	2.9	0.0	0.0	<b>14.5</b>
Don't know	8.6	13.9	14.1	10.3	12.2	14.0	9.5	11.1	<b>8.5</b>
Other	5.9	7.2	3.2	3.8	7.3	1.9	47.6	16.7	<b>5.2</b>
Being asked by friend or family	3.1	2.8	16.5	7.7	3.7	2.9	4.8	11.1	<b>4.9</b>
A general charity advertisement	2.5	5.0	1.6	5.1	1.2	3.4	4.8	5.6	<b>2.8</b>
A routine/regular charity letter or news	2.6	0.0	0.8	3.8	2.4	2.4	0.0	0.0	<b>2.1</b>
Personal letter	0.8	2.8	1.6	2.6	1.2	5.8	0.0	5.6	<b>1.6</b>
Leaflet in newspaper or magazine	0.6	2.2	0.0	0.0	0.0	1.0	2.4	0.0	<b>0.7</b>
<b>Total responses</b>	<b>1,233</b>	<b>180</b>	<b>248</b>	<b>78</b>	<b>82</b>	<b>171</b>	<b>42</b>	<b>18</b>	<b>2,070</b>

Base: Responses exceeds 938 as it was a multiple response question for each method of giving

The table above reveals that the motivations for across each of the different methods of giving are similar. The biggest motivator that encourages an individual to donate is their own initiative. It could be argued that the initiative to make such donations is

partially to fulfil both altruistic and egoistic emotions. The second most popular reason for making a donation is as a result of a specific appeal or campaign. The huge influence of appeals and campaigns can be partially attributed to the media that can bring us the enormity of issues in pictures, words and sounds. Another motivating factor which encourages both planned and spontaneous giving is being asked face-to-face by a charity representative. Again this is highlighting the importance of fundraising and marketing within the sector. The use of leaflets in a newspaper or magazine, or a routine charity letter or general charity letter was viewed as a motivating factor by a small minority of people.

### **3.14 Those who did not give to charity**

Any examination of individual giving cannot be complete without being aware of those who do not give to charity. 6.2% of people surveyed stated that they had not given to any charitable cause in the previous four weeks. It is possible to build a profile of those who chose not to donate to charity. When examining the profile of those who did not donate to any charitable causes it is important to remember that this only applies to a small proportion of individuals surveyed.

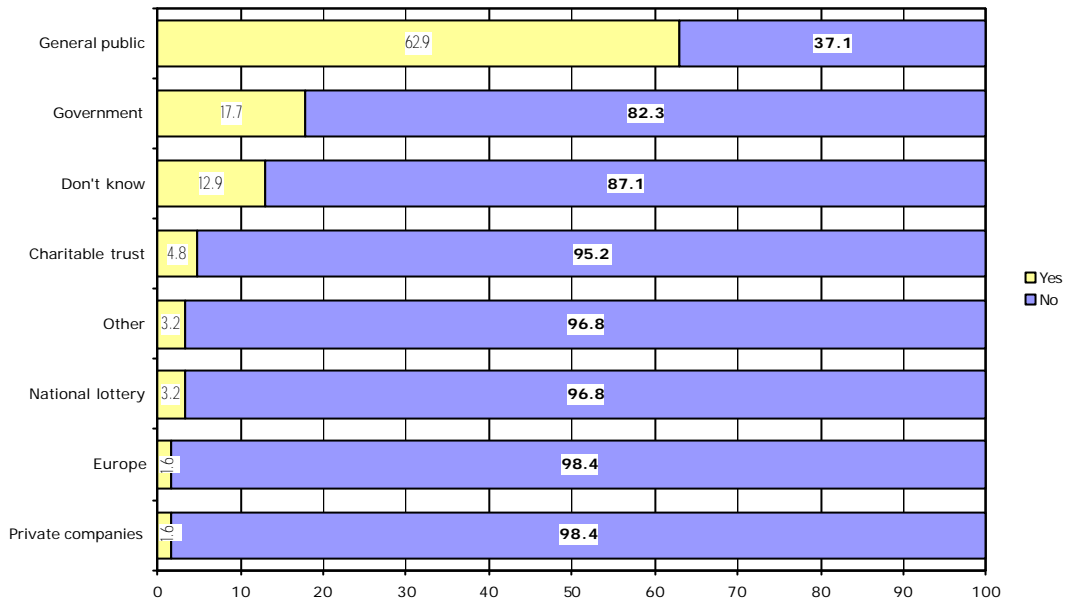
- 7.3% of all males and 5.4% of females made no donations at all during the four week period covered by this research.
- Those individuals aged over 65 are the group least likely to donate to charity.
- Individuals who have been widowed are the least likely to have made a donation to charity over the four weeks covered by this survey.

This raises the question why do 6.2% of people choose not to give to charity? In many ways this question is as important as determining why someone chooses to give to charity.

### **3.15 Why did these individuals not make charitable donations?**

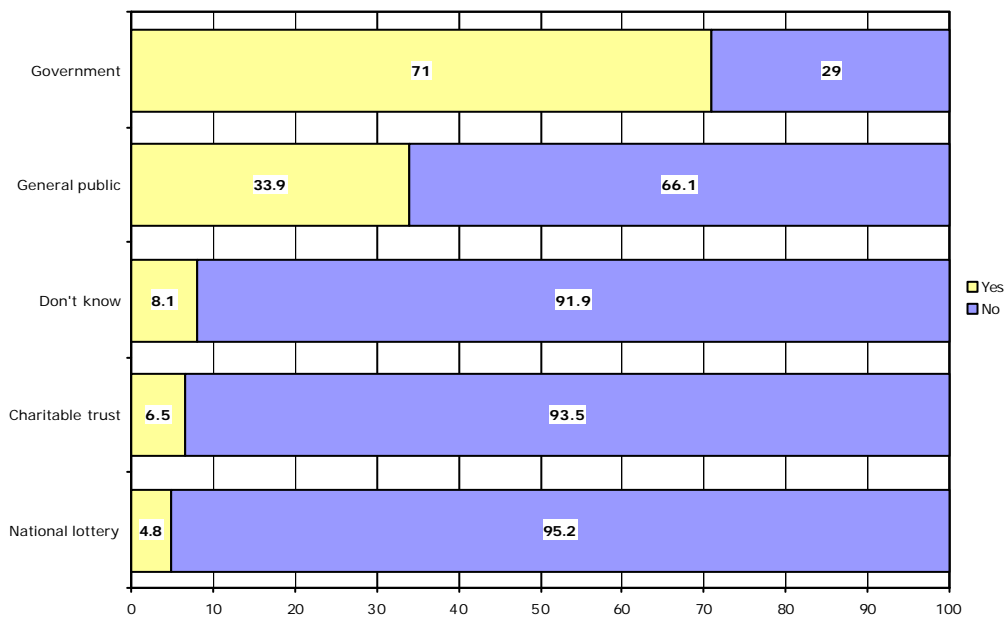
There are a number of reasons why a person may not choose to donate. Recent research published by CAF revealed that *"donating to charity is not a priority for the British public"* ([http://www.cafonline.org/news/news\\_story.cfm](http://www.cafonline.org/news/news_story.cfm)? 28 October 2004). It is important to examine the views of those surveyed in this research who stated they did not donate to any charitable cause. Almost two-thirds (62.9%) of the people who did not give to charity believe that charities play an essential role in society in satisfying unmet needs, furthermore 83.8% of these individuals believe that charities should remain non-profit making. 64.5% of people who did not make any donations believed that a society with lots of voluntary and community organisations is a caring society. When asked about the purpose of voluntary and community organisations, 64.5% of these individuals believed that they help people help themselves and 61.3% believed that their existence gives them a voice in their local area. This research has revealed that the majority of people who do not donate to charity recognise the role of voluntary and community organisations. Figure 3.2 below outlines where those who do not donate believe that charitable organisations get the bulk of their funding.

**Figure 3.1: Where those who do not donate to charity believe the voluntary and community sector receives the bulk of funding from?**



This graph clearly illustrates that approximately two-thirds (62.9%) of people who do not donate to charitable causes believe that funding for the voluntary and community sector comes from the general public. However for a multitude of reasons these individuals did not make a donation to charity over the four weeks covered by this survey. It is beyond the remit of this research to fully investigate why these individuals did not make a donation but we can look at where these individuals believe the voluntary and community sector should receive its funding from.

**Figure 3.2: Where those who do not donate to charity believe the voluntary and community sector should receive the bulk of its funding from?**



The majority of people who do not donate to charity believe that the government should fund the voluntary and community sector. These individuals may be of the opinion that government should provide funding and services directly and it should not be reliant on the general public to carry the burden.

This research also revealed that 62.9% of individuals who did not give to charity had little or no confidence in central government and 72.6% of them had little or no confidence in local government. The lack of confidence in central and local government by individuals who do not donate is ironic given the majority of these individuals believe government should fund the sector. The issue of confidence in the sector has become increasingly important and will be discussed in the next section, with reference to its potential impact on individual giving.



#### 4. Trust in charities: a relationship to giving?

As outlined above the process of giving to charity is tied to emotions. Individuals make value judgements of charities when deciding whether to make a donation and they trust that the money will be used appropriately. As individuals often do not know what exactly happens to their donations, the issue of trust is very important in the process of individual giving. For this reason it was considered imperative to look at the issue of trust in the sector and its relationship to giving was considered in this research.

The issues of trust and confidence are recurring themes related to individual giving and they have the potential to influence individual giving (Sargeant and Lee, 2004; Tonkiss and Passey, 1999). During the last 15 years, research has shown there has been a decline in trust in public institutions. A similar lack of trust or confidence was evident in terms of the findings associated with this research (it is not possible to look at change over time as this is the first time this question has been included in this survey). Approximately two-thirds of all individuals surveyed had little or no confidence in central government (64.6%) or local government (62.9%). Furthermore over three-quarters (76.4%) of individuals had little or no confidence in political parties.

Research has also revealed that *"voluntary organisations are subject to what is seen as a general 'crisis' of public confidence in institutions"* (The Healey Centre, 1997 cited in Tonkiss and Passey, 1999). As outlined above confidence in local and central government is low in Northern Ireland. Over half of individuals surveyed in this research (55.6%) had little or no confidence in trade unions or major companies (54.5%). The public often relies on the media to keep them informed, however this survey found that 77% of individuals had little to no confidence in the press and 61.2% of people had little to no confidence in television. These statistics indicate that the general public holds low levels of trust and confidence. However this is not true for all aspects of society; this research found individuals had confidence in certain elements of society. 64.2% of individuals claimed they had a great deal or quite a lot of confidence in the church.

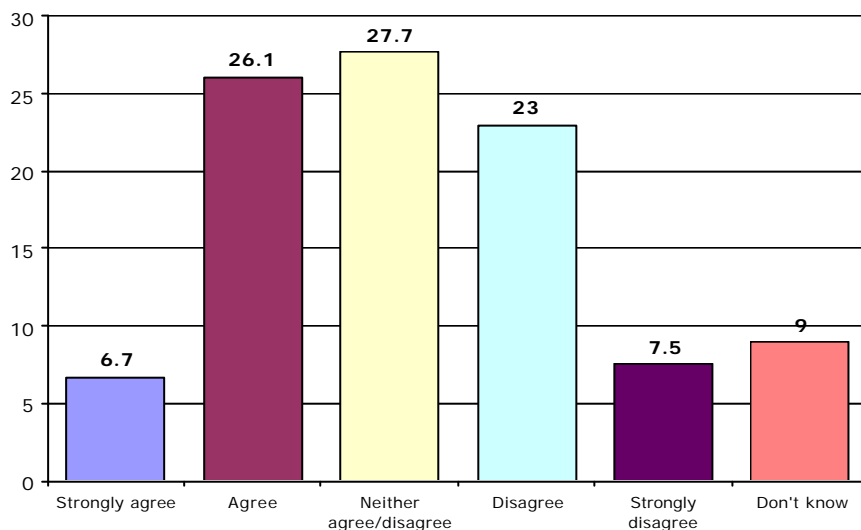
Declining trust in society may also influence levels of trust and confidence in the voluntary and community sector. Voluntary and community organisations often exist in the sphere beyond the private home, closer to individuals than local government or the public sphere. There is a widespread public perception that the sector exists to help *'less fortunate people'*, with 74.5% of individuals surveyed in this research believing that one of the most important things about charities is the values they hold. The voluntary and community sector has a long history in Northern Ireland and its role in the search for peace is well documented. Partnership arrangements with government are now commonplace within this country. However this research revealed that 59.7% of individuals believed that the voluntary and community sector does not challenge the government enough to defend people's interests. In this respect voluntary and community organisations face somewhat of a dilemma; on one hand the public wishes them to remain distinct from government, but the changing funding environment often places contractual commitment upon them (Tonkiss and Passey, 1999). This sometimes has been interpreted as the sector fearing to *'bite the hand that feeds them'*.

Overall 77.4% of individuals surveyed in this research claimed to have a great deal or quite a lot of confidence in charities. More worrying is that 18.4% of individuals

surveyed had little or no confidence in charities. When asked if they had complete confidence in charities, only 37.1% of individuals agreed. Confidence is built from the knowledge that one will know what to expect in a situation, and can impose sanctions if such outcome is not obtained (Sargent and Lee, 2004). Particularly in the case of funders, confidence in voluntary and community organisations is dependent upon the efficiency, transparency, accountability and general honesty of the organisation. Ensuring the confidence of the sector has been further highlighted by the media, which raised the question 'Voluntary sector opens itself up to scrutiny: How do we know non-governmental organisations do the right thing?' (The Guardian, <http://society.guardian.co.uk/voluntary/story/0,7890,426375,00.html>, 29 September 2004).

The issue of the accountability of the sector is important and is examined in the graph below:

**Figure 4.1: When charities do something wrong I know if I complain someone will listen**



Fewer than a third of people surveyed believed that if a charity did something wrong there would be someone there to listen. This leads one to question what steps the sector is taking to demonstrate its willingness to be accountable. The Task Force's 'Investing Together' (October 2004) report<sup>8</sup> recognised the need for accountability of the sector and recommended a review of charity law. The Government's response to this report supported the need for such a review of charities regulation. A public consultation on proposals for changing the regulation of charity law in Northern Ireland, including proposals to establish a register of charities and a Northern Ireland Charities Commission, took place in early 2005. The recommendations from this consultation will be taken forward within the coming months.

This perceived crisis in public confidence may have also influenced the general opinion of charitable organisations. The voluntary and community sector has limited

<sup>8</sup> This report makes recommendations for Government on longer term planning and funding of the sector. It recommends removing unnecessary bureaucracy associated with public funding and developing better governance and skills to help modernise the sector.

control over the public's general trust and confidence in society. However it can work to improve trust and confidence in the sector. By doing this, it may be possible to increase individual giving, as research has shown that as general social trust increases, the amount people give to charitable causes also increases (Bekkers, 2003).

The research by Bekkers (2003) revealed that public goodwill is essential to ensure the support of the sector, with trust and confidence being factors that influence individual giving. For this reason the sector should make it a priority to build public trust. In order for anyone to have trust, they must understand the structure, composition and values of the sector. Within Northern Ireland it is estimated there are in the region of 4,500 voluntary and community organisations. Due to the large number of organisations within the sector there is potential for confusion within the general public. This may partially explain why a number of people surveyed in this research did not notice the charity they donated to in the past four weeks. In this research, a number of organisations were outlined and individuals were asked which they believed were charities.

**Table 4.1: Which of these is a charity?**

	Yes	No	Don't know
Barnardo's	94.3	3.8	1.9
Northern Ireland Hospice	92.7	5.0	2.3
Ulster Cancer Foundation	90.2	6.2	3.6
National trust	59.0	33.3	7.7
Local churches	49.7	46.1	4.2
Citizens Advice Bureau	43.5	50.5	6.0
National Lottery	36.8	57.7	5.5
Child Support Agency	33.8	60.8	5.4
Arts Council	24.8	65.1	10.1
Ulster Orchestra	18.3	72.4	9.3
Social Security Agency	13.2	82.2	4.6
University of Ulster	11.1	83.3	5.6
The Body Shop	8.8	84.0	7.2
Campbell College	6.4	78.2	15.4

Base: 1,000

This table reveals that while some charities are easily recognisable, such as Barnardo's and Northern Ireland Hospice, others are less recognised as a charity such as the Citizens Advice Bureau. Over a third of individuals surveyed believed that the Child Support Agency is a charity though it is actually a government body. Also 8.8% of people believed the Body Shop is a charity when it is actually a commercial enterprise. There is scope within the sector to improve public awareness of its purpose and role within Northern Ireland.

In some other countries, such as Holland, a charitable marking of accreditation has been introduced as a method to improve the trust of the sector. In Holland "*donors who know about the accreditation system have more trust in charities than those who do not and give more to charitable causes*" (Bekkers, 2003, p 613). This may make the introduction of an accreditation system in Northern Ireland a worthwhile initiative.

Another way to increase the trust of the sector is to enhance the transparency of the sector as:

*"Donors often do not know what happens to their donations ... This lack of transparency is dangerous because an occasional media report of poor performance and misallocation of funds may easily scandalise the entire philanthropic sector". (Bekkers, 2003, p 596)*

In this research 38.4% of individuals surveyed believed that much of the money donated to charities is wasted and 24% of individuals believed that many charities are dishonest. This perception can be changed by increasing the transparency of the sector. Voluntary and community organisations need to help donors understand the complexity of providing services and campaigning in today's world.

An overwhelming majority of individuals (79.7%) believed that charities are successful in helping the disadvantaged. This common perception of charities existing to help the disadvantaged or less fortunate implies a limited model of the relationship between the sector and its users. Yet this image does not reflect the wide and varied work within the sector. Therefore in order for the sector to progress in the dynamic and changing environment, it is essential that the sector makes a concerted effort to promote its work and achievements. This can be achieved by working to increase the transparency of the sector. There is a role for the media in this work. Recent research commissioned by NICVA (2005) found that coverage accorded to the sector was generally positive.<sup>9</sup>

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<sup>9</sup> From NICVA (2005) *Assessing the State of Civil Society: A Media Role*, forthcoming.

## 5. Recommendations

This research has revealed that the general public in Northern Ireland is very generous, with over 93% of all individuals making regular monthly donations to charity. The unrestricted income gained through individual giving enables the voluntary and community sector to carry out diverse work and provide a wide range of facilities and services.

As mentioned throughout this report tax efficient giving offers an opportunity for the sector to increase its income. The three main forms of tax-efficient giving, payroll giving, share giving and gift aid are not being utilised to their potential. As a result charities and the general public are not taking advantage of this potential extra money. There should be a high profile campaign involving the sector, local, national and UK governments and the media to convince people of the value of planned and tax-efficient giving.

Trust is an underlying thread to charitable giving. It has been shown by other research that as trust increases, the amount of money people give to charitable causes also increases. Although this research did not fully investigate this phenomenon it is clear that there is something of a general 'crisis' of public confidence in institutions and organisations. For this reason the charities should look at ways to sustain and develop public trust and understanding of what they do and how the money is being spent. Within Northern Ireland it is estimated there are 4,500 voluntary and community organisations. There is scope to raise awareness of the work and aims and values that underpin the sector. By increasing transparency of the sector there is the potential to increase trust and in turn to increase individual giving.

From carrying out this research the following recommendations can be made:

- Transparency and trust in charities have emerged during this research as a key issue and one that ultimately affects the level of support the general public is willing to give. If the destination of donations was made clearer to the general public they may be encouraged to make donations.
- A recent consultation on changing charity law in Northern Ireland included proposals to establish a register of charities and a Charity Commission. Early indications of the responses to this consultation reveal wide support for these changes. This research has found that in other countries such as The Netherlands where a system of kite marking exists, it has increased both trust in the sector and individual giving. Efforts should be made to introduce such a system along with a Charity Commission in Northern Ireland.
- Philanthropic giving is the most popular mechanism used to make donations in Northern Ireland. However this form of giving usually yields small donations. Planned, tax-efficient forms of giving tend to yield higher average donations. Despite changes made by government in 2000 to encourage planned giving, it is used by only a minority of individuals in Northern Ireland. There should be a sustained public information campaign involving the sector, government, the media, private industry and the general public to convince people of the benefits of planned giving.

- Gift aid enables charities to claim tax relief on any donation made. The only requirement placed on the donor is that they complete a gift aid declaration. However gift aid suffers from being misunderstood by many within the general public and it is not utilised by many within the sector. Similar to planned giving, there is a need for a high profile campaign to promote the benefits of gift aiding donations. The focus should be on the simplicity of gift aiding a donation.
- Individual giving is a low priority for households in financial terms in Northern Ireland and the rest of the UK. The promotion of planned giving has the potential also to increase the priority of household giving. Awareness of the benefits of planned giving should be implemented.

It is incumbent upon charities to be more innovative in their approach to fundraising and how they engage with the public. In order for the sector to maintain the support of the general public, it must invest in fundraising and actively promoting its work. This requires resources and the commitment of the sector to interact with the community. In a volatile funding environment, individual giving is essential and therefore the sector should seek to learn from these findings.

## 6. Conclusion

Individuals in Northern Ireland give more to charity, and more individuals give, than in the rest of the UK. 93.8% of individuals surveyed in Northern Ireland have given some form of charitable donation in the previous four weeks, whereas in the rest of the UK 67.3% of residents regularly give to charity. The average monthly charitable donation given in Northern Ireland is £12.76 which is 3.5% greater than the UK average of £12.32<sup>10</sup>.

This research provided a detailed insight into the donor profiles and giving patterns in Northern Ireland. Factors to take into consideration when looking at these include problems with recall and social desirability. Males were found to give more, although it was females who were more prominent among those who gave. Also, males who responded may have given figures for the household in which they live.

Philanthropic methods of charitable giving, including door to door and street collection, are the most popular in Northern Ireland. Due to the spontaneous nature of this form of giving, it yields small average donations. Despite government changes in the UK to encourage planned giving it is only utilised by a minority of individuals in Northern Ireland. For example, less than one-quarter (23.7%) of individuals who made charitable donations gift aided them. This represents a loss of 28p in every £1 of three-quarters of all donations made in Northern Ireland. There is an urgent need to raise public awareness of the benefits of planned giving. If this does not occur, individual giving in Northern Ireland will always remain spare change and will remain in competition with other demands of pocket change.

The process of making donations is closely tied to our emotions. Individuals make a number of value judgements when choosing financially to support a charity. These value judgements include deciding which charities are 'worthy', whether there is an association with the charity, whether there is a feeling of compassion towards the charity, whether there is a tradition of giving. Also individuals usually only give charitable donations when they are asked. Medical research, religious organisations and children or young people are the causes which receive the most support, both in terms of amount donated and the percentage of individuals who donate to these causes. These findings are similar to research done by NCVO (2004) in the rest of the UK.

When an individual makes a donation to charity, they often do not know what exactly happens to their donation. Trust is at the heart of the sector and as trust increases so to does individual giving. The sector should recognise the need actively to engage with donors to let them know what happens to their donations and the impact that these donations have on society in Northern Ireland. Voluntary and community organisations must increase awareness and understanding of their activities and how the general public's money is being used. This will promote the transparency of the sector. The activities of the voluntary and community sector are to a large extent dependent upon the generosity of the general public and the sector should not become complacent with regard to this support. Organisations should continue to look at ways in which this support can be maintained and built upon in the future.

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<sup>10</sup> The statistics for the UK were found by NCVO/CAF, 2004 and measured average monthly donations in 2003.

**Appendix 1**  
**Profile of respondents**

**Table 1: Gender of respondents**

	Number of respondents	% of overall respondents	Number donating to charity	% donating to charity
Male	441	44.1	409	43.6
Female	559	55.9	529	56.3
<b>Total</b>	<b>1,000</b>	<b>100</b>	<b>938</b>	<b>100</b>

**Table 2: Age of respondents**

	Number of respondents	% of overall respondents	Number donating to charity	% donating to charity
16-24	111	11.1	107	11.4
25-34	188	18.8	185	19.7
35-49	301	30.1	275	29.3
50-64	218	21.8	205	21.9
65+	182	18.2	166	17.7
<b>Total</b>	<b>1,000</b>	<b>100</b>	<b>938</b>	<b>100</b>

There is a spread of individuals in all the age groups. However it is important to note that 40% of individuals surveyed were aged 50+. This is a reflection of the changing demographic profile in Northern Ireland. According to the Census (2001) 34.8% of all individuals were aged 45 and over. Furthermore 18.2% of all individuals surveyed stated they were aged 65+. Compare this to Census (1991) figures which found that 17.6% of all individuals were aged 65 and over.

**Table 3: Marital status of respondents**

	Number of respondents	% of overall respondents	Number donating to charity	% donating to charity
Single	251	25.1	242	25.8
Married	570	57	538	57.4
Co-habiting	19	1.9	19	2.0
Separated	33	3.3	29	3.1
Divorced	30	3	26	2.8
Widowed	94	9.4	81	8.6
Refused	3	0.3	3	0.3
<b>Total</b>	<b>1,000</b>	<b>100</b>	<b>938</b>	<b>100</b>



**Table 4: Do you have dependants under the age of 17?**

	Number of respondents	% of overall respondents	Number donating to charity	% donating to charity
Yes	363	36.3	341	36.4
No	630	63	590	62.9
Refused	7	0.7	7	0.7
<b>Total</b>	<b>1,000</b>	<b>100</b>	<b>938</b>	<b>100</b>

Almost two-thirds of all the respondents questioned had no dependant children under the age of 17.

**Table 5: Highest educational qualification of respondents**

	Number of respondents	% of overall respondents	Number donating to charity	% donating to charity
Degree level or higher	219	21.9	211	22.5
BTEC (Higher)	67	6.7	63	6.7
GCE A Level	131	13.1	123	13.1
BTEC	33	3.3	32	3.4
GCSE	231	23.1	214	22.8
CSE	27	2.7	27	2.9
Other	39	3.9	34	3.6
No formal qualification	222	22.2	205	21.9
Refused	31	3.1	29	3.1
<b>Total</b>	<b>1,000</b>	<b>100</b>	<b>938</b>	<b>100</b>

**Table 6: Religion of respondents**

	Number of respondents	% of overall respondents	Number donating to charity	% donating to charity
Protestant	472	47.2	457	48.7
Catholic	349	34.9	335	35.7
None	69	6.9	65	6.9
Other	63	6.3	36	3.8
Refused	47	4.7	45	4.8
<b>Total</b>	<b>1,000</b>	<b>100</b>	<b>938</b>	<b>100</b>

The table reveals that the majority of respondents describe their religion as Protestant or Catholic (47.2% and 34.9% respectively). Interestingly a minority of respondents (4.7%) refused to answer this question.

**Table 7: Employment status of respondents**

	Number of respondents	% of overall respondents	Number donating to charity	% donating to charity
Self-employed	73	7.3	65	6.9
Working full-time	337	33.7	320	34.1
Working part-time	131	13.1	123	13.1
Not working	65	6.5	61	6.5
On government training scheme	1	0.1	1	0.1
Retired	242	24.2	223	23.8
Student	49	4.9	47	5.0
Homemaker	60	6.0	58	6.2
Other	12	1.2	11	1.2
Refused	30	3.0	29	3.1
<b>Total</b>	<b>1,000</b>	<b>100</b>	<b>938</b>	<b>100</b>

**Table 8: Income of respondents**

	Number of respondents	% of overall respondents	Number donating to charity	% donating to charity
Less than £10,000	267	40.6	249	40.6
£10,000-£14,999	115	17.5	104	16.9
£15,000-£19,999	94	14.3	89	14.5
£20,000-£25,999	84	12.8	77	12.5
£26,000-£29,999	32	4.9	32	5.2
£30,000-£39,999	44	6.7	43	7.0
£40,000+	21	3.2	20	3.3
<b>Total</b>	<b>657</b>	<b>100</b>	<b>614</b>	<b>100</b>
<i>Missing</i>	<i>343</i>		<i>324</i>	

The table above outlines the income of the respondents. Income is an issue that some people do not like to disclose. This is illustrated in this questionnaire where 343 people do not disclose their income. Therefore as approximately one-thirds of respondents did not disclose their income, this must be taken into consideration with any analysis of income.

In addition to this, 40.6% of all individuals who disclosed their income stated it was less than £10,000. However this equates to 26.7% of the total 1,000 respondents questioned.

**Appendix 2**  
**Profile of respondents who make cash donations**

**All cash donations**

**Table 1: Average cash donation by gender**

	<b>Average donation (£/ four weeks)</b>	<b>% of sample (donating over four week period)</b>	<b>Proportion of group giving to charity (%)</b>
Male	£18.57	40.6	61.6%
Female	£17.30	59.4	69.7%

Base: 621

**Table 2: Percentages of individuals in each of the income groups**

	<b>Male (%)</b>	<b>Female (%)</b>
Less than £10,000	30.8	49.3
£10,000-£14,999	15.9	18.9
£15,000-£19,999	15.6	13.2
£20,000-£25,999	17.5	8.6
£26,000-£29,999	5.2	4.6
£30,000-£39,999	10.4	3.4
£40,000 +	4.6	2.0

Base: 413

**Table 3: Average cash donations by income group**

	<b>Average donation (£/ four weeks)</b>	<b>% of sample (donating over four week period)</b>	<b>Proportion of group giving to charity (%)</b>
Less than £10,000	£13.15	41.1	68.2
£10,000-£14,999	£16.34	16.9	67.3
£15,000-£19,999	£21.65	13.5	62.9
£20,000-£25,999	£19.13	12.8	68.8
£26,000-£29,999	£27.12	4.8	62.5
£30,000-£39,999	£19.65	7.0	67.4
£40,000 +	£19.70	3.6	75.0

Base: 413

**Table 4: Average cash donations by age**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
16-24	£13.92	12.2	71.0
25-34	£14.95	18.2	61.0
35-49	£17.42	31.9	72.0
50-64	£21.39	22.1	66.8
65+	£19.96	15.6	58.4

**Table 5: Average cash donations for those with and without dependants**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Yes	£15.92	40.2	70.3
No	£18.97	59.8	62.7

**Cash donations (not at place of worship)**

**Table 6: Average cash donations (not at place of worship) by gender**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Male	£8.84	40.8	51.5
Female	£8.96	59.2	60.4

Base: 531

**Table 7: Average cash donations (not place of worship) by age**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
16-24	£7.74	12.6	57.9
25-34	£9.22	20.4	57.2
35-49	£8.10	33.0	61.4
50-64	£9.98	21.9	57.0
65+	£9.87	12.1	46.3

**Table 8: Cash donations (not at place of worship) by income**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Less than £10,000	£6.89	42.9	62.2
£10,000-£14,999	£8.75	15.9	52.8
£15,000-£19,999	£8.96	12.1	48.3
£20,000-£25,999	£8.32	13.0	55.8
£26,000-£29,999	£12.91	5.1	53.1
£30,000-£39,999	£11.88	7.6	55.8
£40,000+	£11.41	3.5	55.0

Base: 348

**Table 9: Average monthly donations (not at place of worship) for those with and without dependant children**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Yes	£7.57	41.5	65.1
No	£9.82	58.0	52.0

### Cash donations (place of worship)

**Table 10: Average cash donations at place of worship by gender**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Male	£24.24	36.4	36.7
Female	£18.11	63.6	48.8

Base: 408

**Table 11: Average cash donations at place of worship by age**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
16-24	£16.69	10.7	33.6
25-34	£17.89	13.3	24.3
35-49	£20.11	32.3	39.6
50-64	£22.93	24.6	40.4
65+	£21.14	19.2	39.1

**Table 12: Cash donations at place of worship by income**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Less than £10,000	£14.20	41.1	36.9
£10,000-£14,999	£17.68	17.9	38.4
£15,000-£19,999	£27.25	14.3	35.9
£20,000-£25,999	£23.21	13.0	37.6
£26,000-£29,999	£30.55	4.9	34.3
£30,000-£39,999	£25.91	4.9	25.5
£40,000+	£18.89	4.0	45.0

**Table 13: Average monthly donations at place of worship for those with and without dependants**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Yes	£19.68	36.6	36.0
No	£20.77	63.4	36.1

**Table 14: Average monthly cash donation at place of worship by religion**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Protestant	£22.35	48.3	35.6
Catholic	£17.37	45.2	43.8
None	£28.00	0.9	4.6
Other	£30.44	5.5	44.6

### Appendix 3

#### Profile of respondents who purchase items for a charitable cause

##### Buying a product for a charitable cause

**Table 15: Average donation for buying a product for a charitable cause by gender**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Male	£10.58	30.0	10.2
Female	£10.01	70.0	18.5

Base: 173

**Table 16: Average donation for buying a product for a charitable cause by age**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
16-24	£7.74	16.4	22.4
25-34	£7.68	20.0	18.3
35-49	£13.68	31.4	22.1
50-64	£9.98	21.4	16.5
65+	£8.77	10.7	12.0

**Table 17: Average donation for buying a product for a charitable cause by income**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Less than £10,000	£10.30	42.7	20.0
£10,000-£14,999	£9.24	22.3	24.0
£15,000-£19,999	£10.04	12.6	14.6
£20,000-£25,999	£15.21	6.8	12.9
£26,000-£29,999	£5.33	2.9	12.5
£30,000-£39,999	£17.95	10.7	25.5
£40,000+	£3.00	1.9	10.0

**Table 18: Individuals who buy a product for a charitable cause by whether they have dependants**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Yes	£7.94	40.0	20.2
No	£11.68	60.0	17.4

**Fundraising events, raffles and lotteries (but not the National Lottery)**

**Table 19: Average fundraising donations by gender**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Male	£12.63	40.0	22.7
Female	£11.86	60.0	26.2

Base: 233

**Table 20: Average fundraising donations by age**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
16-24	£8.46	15.2	23.3
25-34	£14.61	21.8	19.4
35-49	£10.25	38.2	22.9
50-64	£12.33	17.6	14.1
65+	£22.25	7.3	7.2

**Table 21: Fundraising donations by income**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Less than £10,000	£9.84	35.8	17.6
£10,000-£14,999	£7.33	19.5	23.0
£15,000-£19,999	£5.00	13.0	17.9
£20,000-£25,999	£26.47	12.2	19.4
£26,000-£29,999	£9.38	6.5	25.0
£30,000-£39,999	£14.30	8.1	23.2
£40,000+	£14.17	4.9	30.0



**Table 22: Fundraising donations by whether they have dependants**

	<b>Average donation (£/four weeks)</b>	<b>% of sample (donating over four week period)</b>	<b>Proportion of group giving to charity (%)</b>
Yes	£12.27	48.2	23.1
No	£12.19	51.8	14.4

**Appendix 4**  
**Profile of respondents who use planned giving**

**Membership Fees**

**Table 23: Average membership or subscription fees by gender**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Male	£12.33	45.5	4.8
Female	£13.38	54.5	4.5

**Table 24: Membership or subscription fees by age group**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
16-24	£5.50	4.6	1.8
25-34	£11.14	15.9	3.7
35-49	£11.79	31.8	5.0
50-64	£13.81	36.4	7.8
65+	£18.50	11.4	3.0

**Table 25: Subscription and membership fees by income**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Less than £10,000	£11.73	31.4	4.4
£10,000-£14,999	£14.64	20.0	6.7
£15,000-£19,999	£12.50	11.4	4.4
£20,000-£25,999	£15.00	8.6	3.8
£26,000-£29,999	£15.00	5.7	6.2
£30,000-£39,999	£14.50	20.0	16.2
£40,000+	£10.00	2.9	5.0

**Table 26: Average subscription fees for those with and without dependants**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Yes	£11.33	34.1	4.3
No	£13.71	65.9	4.9

## Payroll giving

**Table 27: Average payroll donation by gender**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Male	£12.33	55.4	8.8
Female	£9.05	44.6	5.4

**Table 28: Payroll giving by age**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
16-24	£7.33	9.2	5.6
25-34	£16.13	23.1	8.1
35-49	£7.82	41.5	9.8
50-64	£13.25	18.5	5.8
65+	£10.00	7.7	3.0

**Table 29: Payroll giving by income**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Less than £10,000	£7.50	12.0	2.4
£10,000-£14,999	£6.77	22.0	10.5
£15,000-£19,999	£8.98	18.0	10.1
£20,000-£25,999	£13.20	20.0	12.9
£26,000-£29,999	£7.80	10.0	15.6
£30,000-£39,999	£22.71	14.0	16.2
£40,000+	£18.50	4.0	10.0

**Table 30: Payroll giving by employment status**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Self-employed	£20.00	1.5	1.5
Working full-time	£11.46	76.9	15.6
Working part-time	£9.25	12.3	6.5
Retired	£7.00	7.7	22.4
Student	£4.00	1.5	2.1

**Table 31 Payroll giving by those with and without dependants**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Yes	£10.05	41.5	7.9
No	£11.44	58.5	6.4

### Direct debits

**Table 32: Average direct debit donation by gender**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Male	£12.34	41.3	13.9
Female	£13.01	58.7	15.3

**Table 33: Average direct debit donations by age**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
16-24	£6.46	7.3	9.3
25-34	£9.69	21.0	15.6
35-49	£15.83	35.5	17.8
50-64	£12.80	23.2	15.6
65+	£12.61	13.0	10.8

**Table 34: Average direct debit, standing orders or covenants donations by income**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Less than £10,000	£9.91	22.5	10.0
£10,000-£14,999	£19.44	16.2	17.3
£15,000-£19,999	£10.54	21.6	26.9
£20,000-£25,999	£13.72	15.3	22.0
£26,000-£29,999	£11.10	9.0	31.2
£30,000-£39,999	£10.92	10.8	27.9
£40,000+	£10.80	4.5	25.0

**Table 35: Average direct debit, standing order or covenant donation by those with and without dependants**

	Average donation (£/four weeks)	% of sample (donating over four week period)	Proportion of group giving to charity (%)
Yes	£14.55	39.7	15.8
No	£11.71	60.3	13.8

## Appendix 5

### Profile of respondents who did not give to charity

**Table 36: Gender of those who chose not to give to charity**

	Number of respondents	% of respondents	Proportion of group not giving to charity (%)
Male	32	51.6	7.3%
Female	30	48.4	5.4%

Base: 62

**Table 37: Age of those who did not donate to charity**

	Number of respondents	% of respondents	Proportion of group not giving to charity (%)
16-24	4	6.5	3.7
25-34	3	4.8	1.6
35-49	26	41.9	8.7
50-64	13	21.0	6.0
65+	16	25.8	8.8

**Table 38: Marital status of those who did not donate**

	Number of respondents	% of respondents	Proportion of group not giving to charity (%)
Single	9	14.5	5.2
Married	32	51.6	3.6
Separated	4	6.5	12.2
Divorced	4	6.5	13.4
Widowed	13	21.0	13.9

**Table 39: The issue of whether individuals had dependants by those who did not donate**

	Number of respondents	% of respondents	Proportion of group not giving to charity (%)
Yes	22	35.5	6.0
No	40	64.5	6.3

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