



UK Giving 2005/06

Results of the 2005/06 survey of individual charitable giving in the UK



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1 Executive summary of results

This 2005/06 report on UK giving presents results from the second year of the redesigned survey, which CAF and NCVO introduced in 2004/05, to improve the relevance and accuracy of the measurement of annual individual giving.

The new approach was designed to reflect the changing context for giving over the last decade which has seen some significant shifts including:

- many government policies to encourage people to engage with their communities
- initiatives to stimulate new cultures of giving, and greater use of tax-efficient methods
- changing patterns of wealth distribution
- the potential emergence of a new generation of wealthy philanthropists.

The pattern of charitable giving is fairly consistent from year to year, with around three-fifths of the population giving to charity each month, and the value of donations remaining at 0.9% of GDP. This suggests that there is considerable opportunity for charities to engage more donors and encourage the public to give more of their income to charities. The survey results provide important new insights into today's giving patterns.

The survey is carried out through a module of questions which are run as part of the Office of National Statistics (ONS) Omnibus Survey of a representative sample of adults in the UK. The questions ask individuals about donations of money to a selected range of charitable causes over the previous four weeks. Details on the methodology are presented in Appendix A1.

Key messages for policy and fundraising

- There is encouraging evidence of a growth in regular giving through Direct Debit, though cash collections also seem to have increased, indicating that so far there has been limited drive to shift giving towards more planned methods and that ongoing initiatives to tackle this are needed.
- There has not been a significant change in the proportion of donors or of the amount given using Gift Aid. Moreover, there is some evidence of a fall in the proportion of high-level donors using tax-breaks on giving and there should be renewed efforts to attract donors into tax-efficient methods of giving.
- For some causes, charities have converted their Direct Debit donors to Gift Aid at a much higher rate than others, and the causes with the greatest success in this area set an example and standard

which others could follow.

- The strong regional bias in participation in giving should be addressed: levels of participation are particularly low in certain regions, indicating that civil society organisations and activities may have a weaker presence in these areas, giving people fewer opportunities to get involved.
- The high level of giving achieved in 2005/06 provides great encouragement to fundraisers, charities and policy-makers although giving has still not significantly increased its share of GDP.

Headline figures

How many people give to charity and how much do they give?

- The average total amount donated per UK adult in 2005/06 was £183.36.
- The total amount donated in 2005/06 is estimated at £8.9 billion: this indicates that giving has at least maintained the 2004/05 level.
- In 2005/06, almost three-fifths (57.6%) of the UK adult population – 28 million people – gave at least once per month, maintaining last year's giving levels.

Who gives to charity?

- Women remained more likely to give than men, with 61% of the adult UK female population giving per month compared with 53% of the male population, a result close to that for 2004/05. Also as last year, men give more per donor than women at £29 per month, compared with £25 for women.
- Giving per head of population was higher than the national average in London, South East England and the East of England.
- Participation was higher than average in the North East, the East of England, the North West, Scotland and the South West.
- The profile of givers is dominated by people in managerial and professional occupations who contribute 57% of all giving by value.

What are the main ways of giving to charity?

- Direct Debits moved up to top place as the method donating the highest amount of money for charity in 2005/06, at 22% of the total, an increase of 3% on last year. This may reflect a broader change in consumer behaviour.
- Though yielding just 16% of the total amount given, cash persists as the most widely used method of giving, actually increasing its proportion of donors from 43% last year to 49% in 2005/06. The average total amount given in cash per month was £9 per donor.
- The highest average monthly amount is still given through cards

and cheques at £37, but this is considerably lower than last year where the higher figure may have reflected some major giving to the tsunami appeals.

What causes do people give to?

- Medical research increased the dominance of its position as the most popular cause: its share of donors rose from 34% last year to 40%, while its share of the total amount given increased from 13% to 19%.
- The proportion of donors supporting overseas causes appeared to go up from 14% to 20%, possibly reflecting a growing awareness of global needs and a series of disaster appeals. However, overseas causes did not increase their share of the amount given, which remained at 13%.
- Religious organisations received the second highest share of the amount given at 16% in 2005/06, an increase of 3% on last year.
- The patterns of giving between high-level donors and others are different: high-level donors are three times more likely to support religious causes than other donors do, and twice as likely to support overseas causes.

How widespread is tax-efficient giving?

- Around one-third of donors used Gift Aid for at least one of their donations, a result showing no change from last year.
- 57% of high-level donors used Gift Aid in 2005/06, considerably lower than last year: this finding may be due to an unusually high use of tax-efficient giving to the tsunami appeals last year. In contrast, donors giving less than £5 per month were unlikely to Gift Aid their contribution, with only 17% making their gift tax-efficient.

2 The context of UK Giving 2005/06

2.1. Introduction

People can support charities through donations of time, goods, expertise and money. While all of these are crucial elements of the voluntary and community sector, the UK Giving reports focus specifically on gifts of money to charities and religious organisations; they aim to provide a comprehensive picture of individual donations.

Giving to charity is one of the most prominent ways in which people show that they care for others in society or express support for issues that matter to them. This public support is fundamental to the success of charities and also plays a crucial role in maintaining their independence from the public and private sector. Donating also has a wider significance: the extent to which the UK adult population gives to charity, and whether we are getting more or less generous, are often used as indicators in the 'active citizenship' debate, namely the extent to which people are involved in meeting the needs of their communities.

Unsurprisingly, giving is therefore of interest to stakeholders in the public, private and voluntary sectors. Politicians, academics, journalists, religious leaders and policy-makers can benefit from up-to-date, robust indicators of who gives, how much they give, and to which causes.

This report, the second in a revised annual series, aims to provide an assessment of levels of UK charitable giving. CAF and NCVO work together to provide annual statistics on giving, and this continues a research programme that both organisations have undertaken since the 1980s.

2.2. Factors influencing charitable giving

Giving does not take place in a vacuum. A wide range of factors influence an individual's ability and willingness to give to charitable causes, as well as the methods by which donations are made. Although considerable research would be needed to elaborate on the exact impact of changing environmental factors, it is worth bearing them in mind when considering the results presented in this report.

Policy

The rise of tax-efficient giving

The scope for regular tax-efficient giving widened considerably at the end of the 1980s with the introduction of payroll giving and then again in 1990 with the introduction of Gift Aid. Originally restricted to large gifts, the Gift Aid scheme was extended to all levels of gift in the Finance Act 2000, as long as the donor could be identified as a taxpayer who had paid enough tax to cover

the tax reclaim. In 2006, the Institute of Fundraising launched a new initiative to promote tax-efficient fundraising by small and medium-sized charities. The CAF/NCVO giving surveys reveal that although the use of Gift Aid has increased enormously since 2000, there is still considerable scope for improvement.

Fundraising activity

Changes in fundraising methods

The methods used by charities to raise funds can have a substantial effect on the amount and the distribution of charitable giving. This may lead to higher support for particular causes or the increasing dominance of very large charitable organisations. Fundraising in 2005/06 was characterised by an ever-growing involvement of celebrities, participative events, and sponsorships, boosted by opportunities for online tax-efficient giving.

Disaster relief appeals in an increasingly global society

The tsunami appeal of 2004/05 which evoked an unprecedented public response was followed in 2005/06 by a series of further disaster appeals, including the London bombings, the famine in Darfur, Hurricane Katrina and the Pakistan earthquake. The success of these appeals demonstrates a high level of awareness of global issues and a willingness to engage in a positive way. However, it is important to be aware of whether this is leading to a reduction in giving to non-disaster charities or a change in the balance of planned giving and one-off donations.

The social context

Social and economic regeneration

Voluntary and community organisations can potentially play an important role in involving people at the local level. For this reason it has become increasingly important to measure and compare participation in giving not only at the national level, but also at regional level. Future research also needs to assess sub-regional local giving, which is outside the scope of the present survey.

Demographics

Changes in the distribution of wealth in society

Until the mid-1990s the gap between rich and poor was widening fairly sharply, and since then has seen little change. This seemed to lead to a decreasing participation in charitable giving, although this trend is not apparent in the more recent surveys.

A group of 'super-rich' individuals has also emerged (Sunday Times Rich List, April 2004 and April 2005), with the potential to become a new generation of high-level philanthropists. The high-level donors apparent in the survey results reflect the wealthy, although they may also include some less wealthy donors who are unusually committed to a cause.

An ageing population

In previous years, older age groups have given more to charity per person than younger ones. However, this year there has been a noticeable increase in the average gift size of younger donors, perhaps reflecting a higher level of civic awareness inspired by high-profile emergency appeals. Whether this is a genuine change in the underlying trend or a short-term variation is not yet clear.

Increase in single-person households

Due to family fragmentation, the ageing population and broader social changes, there is an increasing number of single-person households. Many of these households have low disposable incomes and may have found themselves less able to participate in charitable giving. Although Chapter 4 explores the relationship between giving and income, an analysis of disposable income is beyond the scope of this report.

2.3. New insights into today's giving patterns

Although a detailed analysis of the factors listed above is outside the scope of this report, the survey results are useful for considering the important issues. In particular, they provide a clearer basis for assessing:

- the impact of government policies to shape and encourage giving
- charities' success in maintaining or growing levels of public support in a changing social context
- the changing characteristics of donors, ways of giving, and levels of giving.

3 Results of the survey

3.1 How much did people give to charity in 2005/06¹?

- The total amount given in 2005/06 by the UK population is estimated at £8.9bn. The apparent increase from last year's level is not statistically significant however, so it is not clear whether there has been a genuine increase in the total giving amount. Nevertheless, the results indicate that the level of giving reached in 2004/05 has at least been maintained.
- The average annual donation per UK adult for 2005/06 was £183.36.
- The average monthly amount given per person was £15.28. This equates to £26.53 per donor (see Table 1).
- In 2005/06, 57.6% of UK adults gave to charity in an average month, very close to the 2004/05 figure.

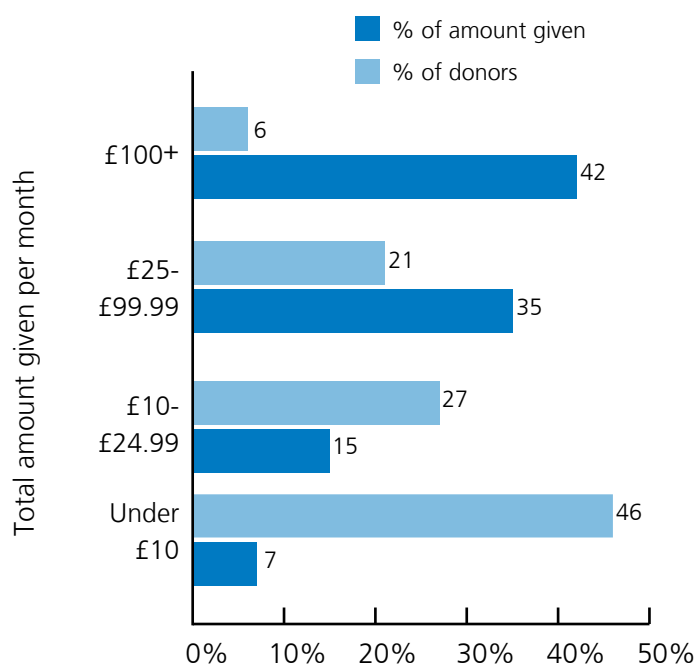
Table 1: The average amount given to charity (to the nearest £)

	Monthly amount	
	2005/06	2004/05
Per head of the UK adult population	£15	£14
Per donor	£27	£25

Analysis of giving by monthly amounts given

The average monthly amount given per person varies enormously, from one or two pence to more than £1,000². In an average month, three-quarters of the total is given by the one-quarter of donors, who give £25 or more.

Figure 1: Donor population and total amount given, by gift size



¹These data relate to the financial year 2005/06, from the beginning of April 2005 to the end of March 2006. Some of the giving figures are averaged out across the UK adult population. In other instances, average figures just represented those who give. The text indicates whether the average is for the whole population or just for donors.

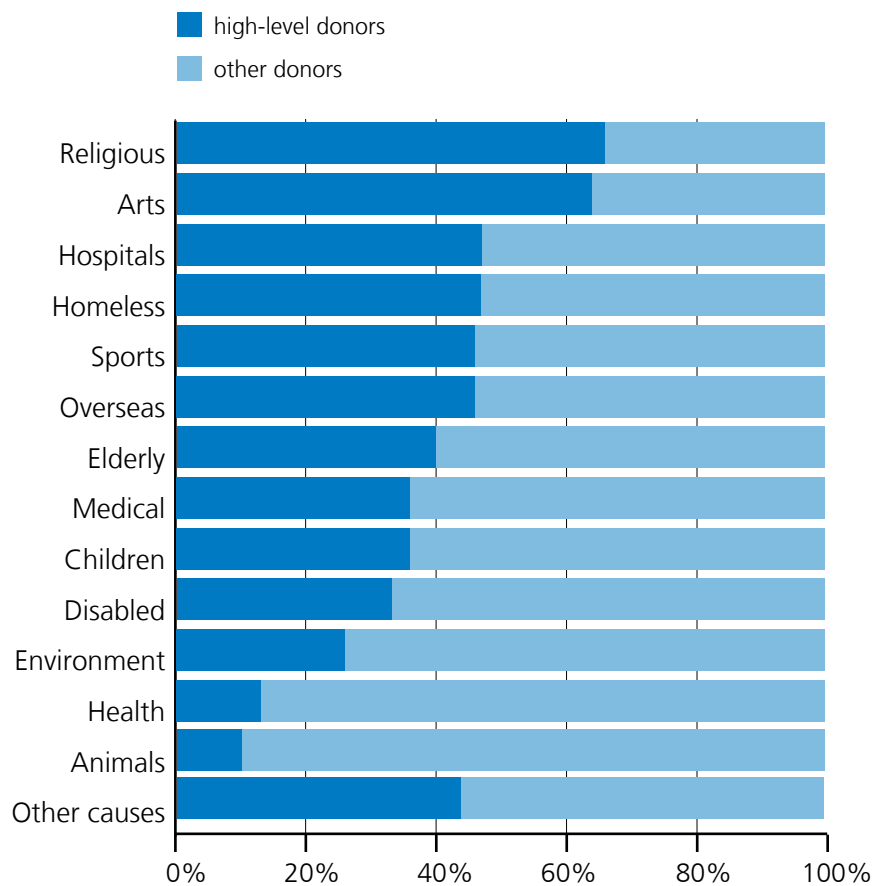
²Total monthly donations may consist of several individual donations as the data is gathered per individual and not per individual donation.

The mean giving level of £27 per donor is pulled up considerably by the donations of high-level donors. Figure 1 demonstrates that nearly half of all donors give under £10 and about three quarters give under £25. The nature of the “high-level donors” is explored further in the next section.

3.2 High-level donors

High-level donors have been identified as those who give £100 or more in an average month, representing 6% of donors in 2005/06. These donors have a major impact on the overall giving levels: the average monthly amount per donor falls from £27 to £16 if the high-level donors are excluded from the calculation. High-level donors have a distinct profile from other donors in terms of the amounts and the ways in which they give. For example, as Figure 2 shows, high-level donors contribute a very large proportion of the total amount given to religious organisations (66%) and Arts (64%) charities but a relatively small proportion to Health (13%) and Animal (10%) charities.

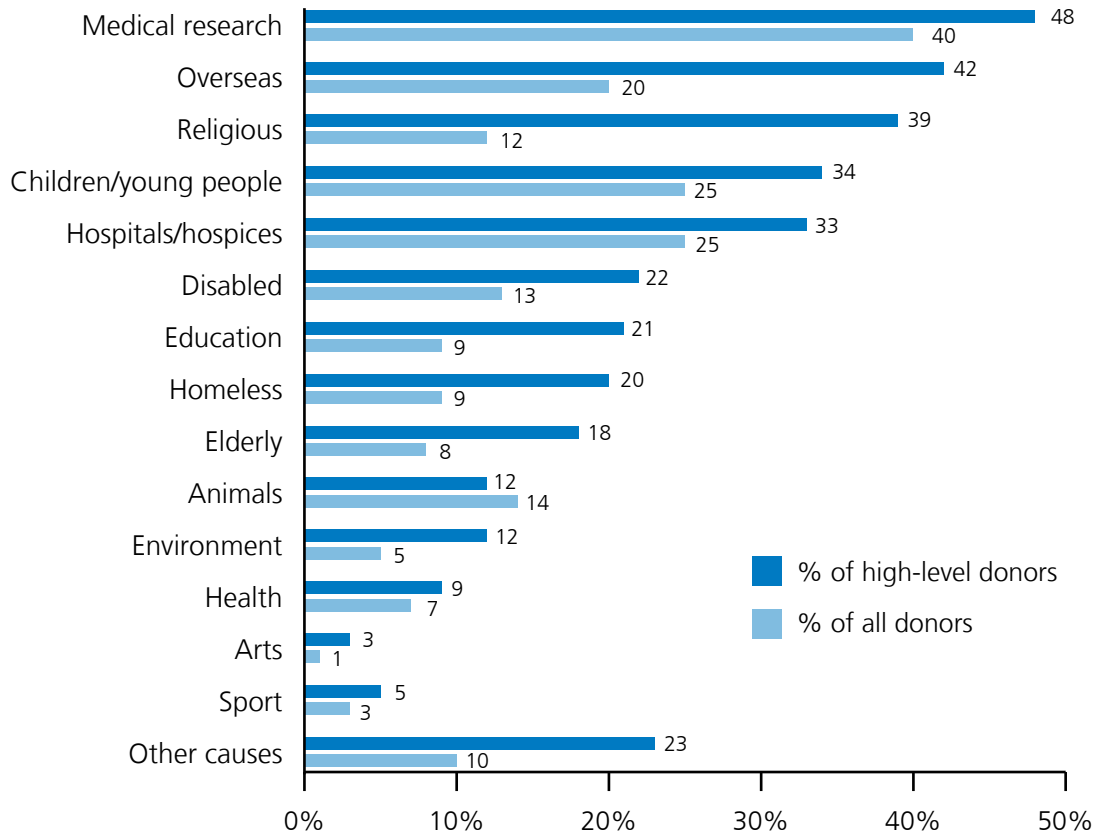
Figure 2. Share of total amount given to different causes, by high-level donors and other donors



An unusually high proportion of high-level donors support religious causes (39%, compared with 12% of all donors) and overseas causes (42% compared with 20% of all donors). For most other causes, the proportion of high-level donors is somewhat higher than the overall proportion but not to such a noticeable extent. Animal charities are an exception, receiving support from a smaller proportion of high-level donors than from overall donors (12% compared with 14%).

Note that on average, a high-level donor tends to give to more causes than other donors. Consequently, the proportion of high-level donors supporting a cause is higher for almost all causes.

Figure 3: Comparison of causes supported between all donors and high-level donors*



* The figures shown for 2005/06 should not be compared with the corresponding figures in UK Giving 2004/05, which were reported incorrectly.

Characteristics of high-level donors

As levels of wealth and levels of giving are closely positively related, high-level donors are much more likely to be male, older and of a higher socio-economic group than other donors.

- Nearly half (49%) of high-level donors are male compared with 42% for all donors.
- Almost two-thirds (64%) of high-level donors are in managerial and professional occupations compared with 38% for all donors.

This proportion has fallen markedly from 71% in 2004/05, and this may be because of the large numbers of high-level donors who gave to the tsunami appeals last year.

- High-level donors are represented in all age groups, but tend to be particularly well-represented among people aged between 35 and 65. Exactly one quarter are aged between 35 and 44.
- Substantially higher proportions of high-level donors than of all donors live in London (16% compared with 10%, see Table 2), while the differences in other regions are much less marked. One third of high-level donors came from London and the South East (34%).

Table 2: Location of high-level donors compared with all donors

	London	South East
High-level donors	16.4%	18.0%
All donors	9.5%	15.2%

3.3 Who gives to charity?

Level of personal income is related to a range of demographic categories including age, gender, region and socio-economic group. (For example: men earn more than women; salaries for professional and managerial jobs are higher than for other types of work; and average earnings vary between regions). For this survey, a new analysis of the relationship between income and level of giving has been carried out and is reported in section 4. The important links between giving and the other factors related to income are explored below.

Gender and giving

Women are much more likely to give to charity than men in an average month, with 61% giving compared with 53% of men (see Table 3), which are similar proportions to last year. The predominance of women in giving is a long-term pattern observed in previous UK surveys and in other developed countries. Per donor however, men give more than women, with average monthly giving of £29 compared with £25. This difference may be related to continuing inequalities in pay and differences in lifestyle, such as women having more fragmented career patterns.

Table 3: Giving to charity, by gender

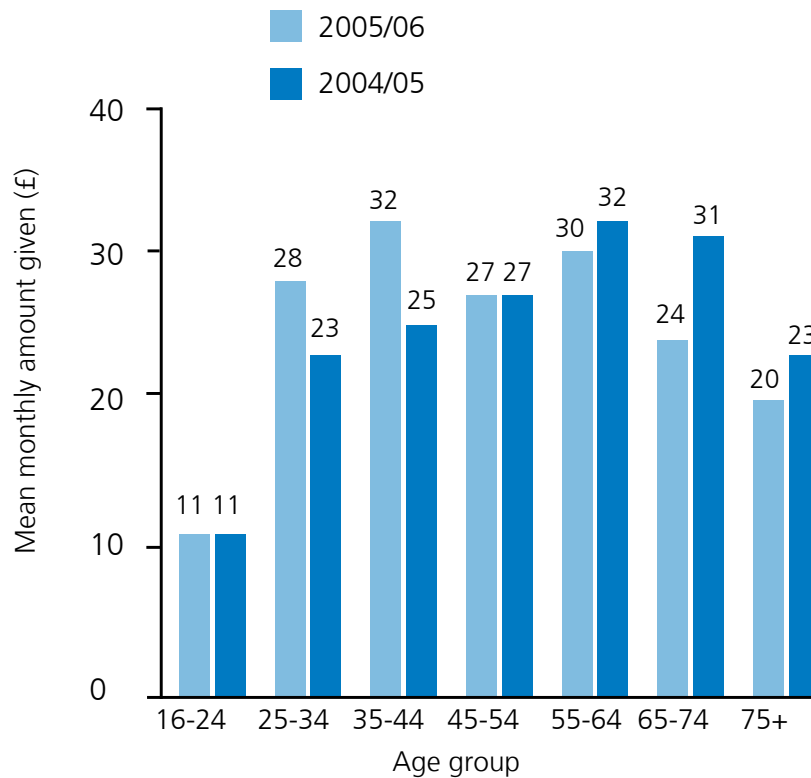
Group	Average monthly gift per donor	Proportion giving per month	Total given in 2005/06
Men	£29	53%	£4.4bn
Women	£25	61%	£4.5bn
All	£27	58%	£8.9bn

Age and giving

As Figure 4 shows, because age and earning capacity directly influence the level of giving, the youngest and oldest age groups have the lowest monthly giving figures in terms of amount given.

The age group donating the most in an average month in 2005/06 is the 35–44 year-olds, at £32 per donor.

Figure 4: Amount given in an average month per donor, by age



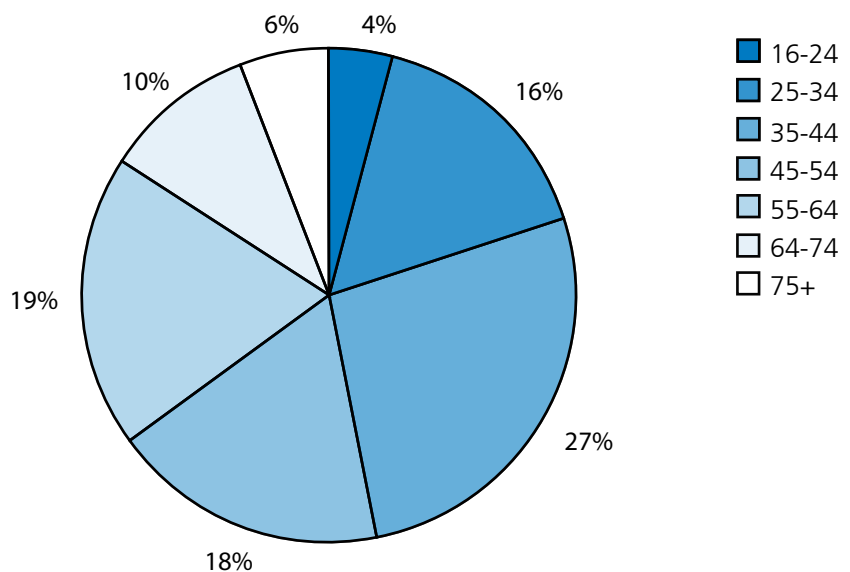
In comparison with 2004/05, however, the age profile for giving in 2005/06 shows a shift towards younger age groups giving more (see Table 4). Without further research, this is not easy to explain, although many fundraisers and policy-makers will be delighted to see an emerging trend towards more giving among younger age groups. The change may be due to a small adjustment to the methodology in 2005/06, but it is possible that the levels of disaster fundraising in 2005/06 attracted an increased level of giving among the 25-34 and 35-44 age groups. Further years' data will be needed before the significance of this finding can be fully assessed.

Table 4: Average amount given by age group (£): 2004/05 and 2005/06

Age	2005/06	2004/05
16–24	11	11
25–34	28	23
35–44	32	25
45–54	27	27
55–64	30	32
65–74	24	31
75 plus	20	23

In order to see how much each age group contributes to the total amount given it is necessary to multiply the average giving within each group by the population size of the group. As Figure 5 shows, the group contributing the highest amount is the 35-44 age group, followed by the 55-64 group.

Figure 5: Proportion contributed by each age group to total amount given



Socio-economic status³ and giving

Because of its very direct link with income, occupational status is strongly related to giving.

- Those in managerial/professional occupations are the most likely to give, with two-thirds (66%) giving to charity in an average month, compared with about three-fifths (58%) of those in intermediate occupations and just over half (51%) of those in routine/manual occupations.

³The Office for National Statistics' (ONS) socio-economic classification is an occupationally based classification but has rules to provide coverage of the whole UK adult population. It takes into account responsibilities at work and is strongly related to income. The simplified version has three classifications: managerial and professional occupations, intermediate occupations and routine and manual occupations.

⁴Note that regional data is not available for Northern Ireland. The potential implication of this omission is discussed in Appendix A1. The mid-2005 population of Northern Ireland is approximately 1,343,000.

- Those in managerial/professional occupations give most per month at £24.27, compared with intermediate occupations at £11.41 and routine/manual occupations at £9.21.
- The managerial/professional occupations represent the biggest single group of donors, at 38% of all donors (see Table 5 below). This group also contributes 57% of all giving by value.

Table 5: Socio-economic profile of giving and givers

Socio-economic status	% of total given	% of all donors
Managerial/professional	57	38
Intermediate	19	21
Routine and manual	19	34
Not classified	5	7

Country/region and giving

Table 6 illustrates the relationship between residence (classified here as either Government Office Region or country of residence) and giving⁴.

While differences in giving broadly reflect geographical inequalities in socio-economic status and demographic variation, low participation in giving can also be taken as an indicator that voluntary and community organisations have a weaker presence. It is therefore important to address regional differences.

Table 6: Average monthly giving, by region and country of UK 2005/06

Region/country	Average amount given		Donors %
	per head of population £	per donor £	
London	23	43	53
East of England	20	33	61
South East	17	30	56
North East	15	25	60
United Kingdom	15	27	58
South West	14	25	58
Wales	14	20	67
Yorkshire/Humber	14	27	53
Scotland	13	21	63
East Midlands	12	22	56
West Midlands	12	22	54
North West	11	19	59

- The proportion of adults who gave in 2005/06 is at or above the national average in the North East, the East of England, the North West, the South West and Scotland. London is well below the national average for participation in giving.
- The amount given per head of population was at or above the national average in the North East, the South East, the East of England and London.
- The fact that London had the highest average gift, but a fairly low proportion of people giving reflects the polarisation of social groups in this region, which contains some of the wealthiest and poorest groups in the country.
- London overall contributes almost one-fifth of all giving, followed by the South East at 15% and the East of England at 12%. This means that there is a fairly strong concentration of giving in and around London (see Table 7).

Table 7: Contribution of region and country to total UK giving 2005/06

Region/country	Average monthly gift per person £	Population in 000s	Total amount given per year £m	Proportion of total UK amount %
London	23	6,068	1,672	19
East of England	20	4,463	1,071	12
South East	17	6,584	1,335	15
North East	15	2,083	379	4
United Kingdom	15	48,611	8,902	100
South West	14	4,141	713	8
Wales	14	2,392	391	4
Yorkshire/Humber	14	4,079	698	8
Scotland	13	4,166	647	7
East Midlands	12	3,484	512	6
West Midlands	12	4,298	604	7
North West	11	5,508	754	8

3.4 The methods used to give to charity⁵

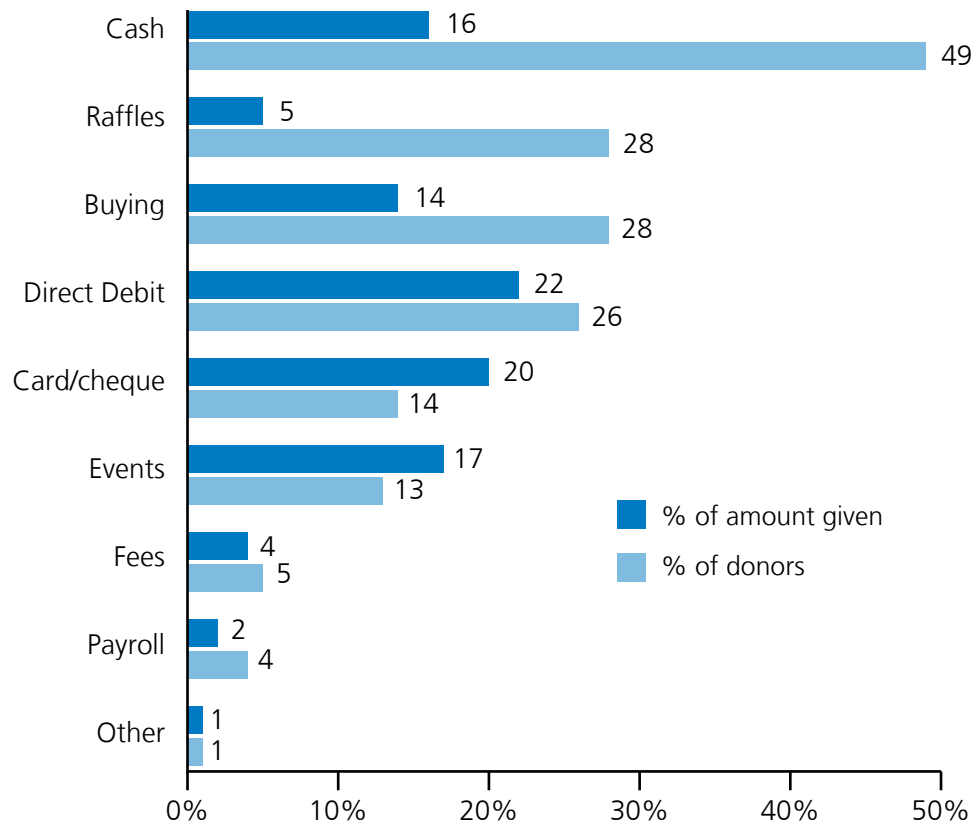
There is a variety of ways of giving to charity available to donors. Cash collection tins in the street and envelopes through doors can raise a charity's profile and reach a wide donor base but generally attract small gifts, whereas targeted direct mailings may attract

⁵A full list of giving methods as expressed in the survey can be found in the appendix (A2). The labels of the methods are abbreviated here for brevity. It should also be noted that survey respondents were asked to classify their own giving methods, so a degree of caution should be used in the interpretation of these figures.

a smaller number of larger gifts. Also, while many charities may prefer a regular income from planned gifts, there are times when particular appeals need an immediate and exceptional response. Figure 5 looks at the proportion of givers using each method, as well as the proportion of the total amount raised accounted for by each method. It should be remembered that people give through more than one method.

- Overall, cash giving was still the most popular way of giving in 2005/06, increasing its share of donors to nearly half. But this method generated only 16% of the total amount donated, meaning that while it is a popular way to give, it generates relatively small donations.
- Similarly, more than a quarter (28%) of donors have given by buying a raffle ticket in an average month, but raffle tickets generate only 5% of the total amount donated.
- The opposite is true for giving by cheque or credit/debit card, which despite being used by only 14% of donors in an average month, generated one-fifth of the total amount raised (20%). This is because people give relatively large donations by these methods.
- Direct Debits emerged in 2005/06 as the method yielding the largest amount given at 22% of the total, overtaking cheques and cards. This may be evidence of Direct Debit emerging into a dominant position in terms of giving. It was used by 26% of all donors. This is good news for charities who have been promoting Direct Debit, as it is now widely considered to be the best way of giving regularly to charity, with enormous potential for easy conversion to tax-efficiency through Gift Aid.

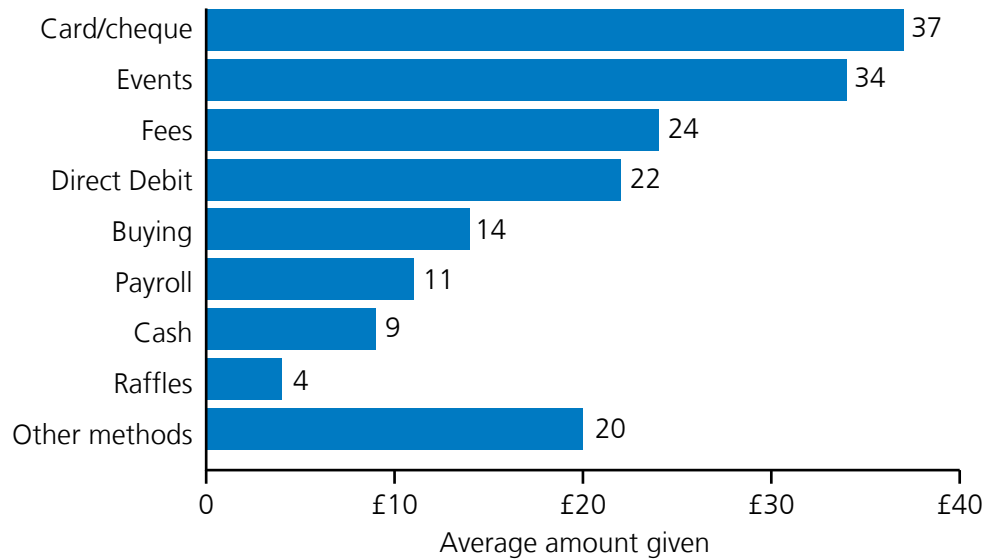
Figure 6: Methods of giving: by proportion of donors and of total amount given



As Figure 7 shows, the average amount given per donor varies in size between methods quite considerably.

- The highest average amount given in a month was through credit/debit cards and cheques, at £37. This was considerably lower than last year's figure of £51, possibly because last year's figure was boosted by many high-level one-off donations to the tsunami appeals. The reduction may also be due to the way people record their gifts.
- Only around 5% of people gave through membership fees/subscriptions, but these payments are relatively high at a monthly £24 per donor.
- Raffle tickets also account for 5% of giving, but are bought by a larger proportion of the population, at 28%. This was a large increase on last year's 16%. However, this method only yielded an average £4 per donor in a typical month.
- The average monthly giving yielded by fundraising events went up to £34, from last year's £23: this may be due to changing fundraising patterns or to changes in methods of recording.

Figure 7: Average amount given per donor by each method*

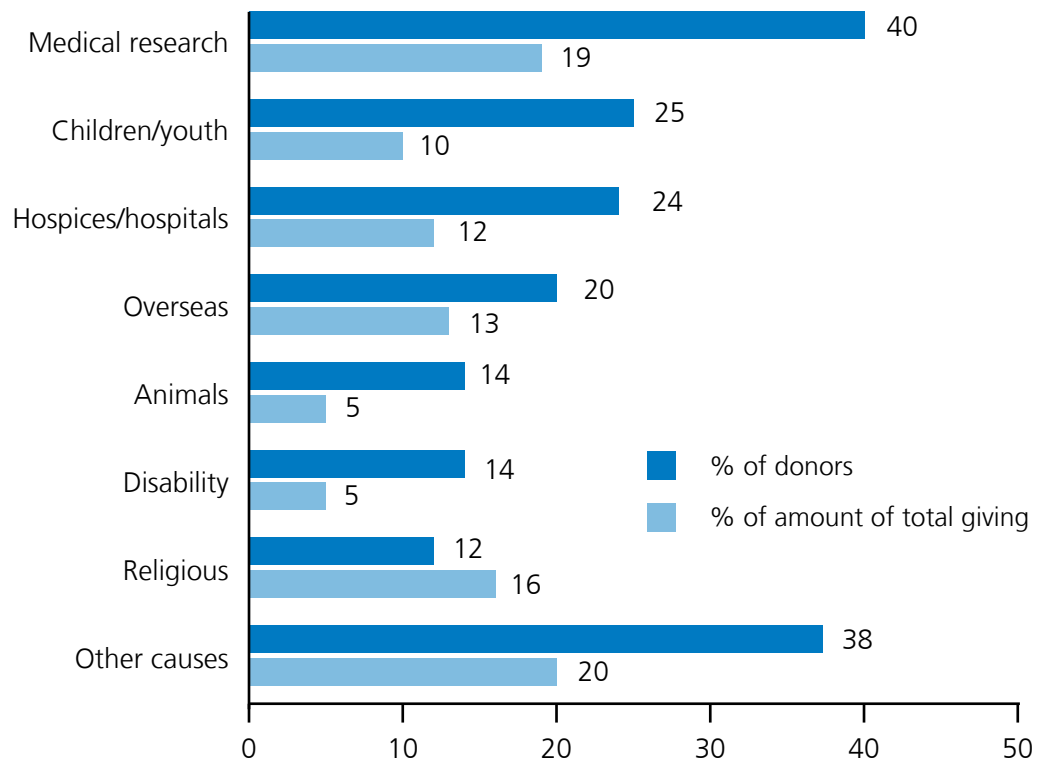


* Here, the average for each method is taken over all donors using that method, not over the full donor population.

3.5 The causes to which people give⁶

The wide range of charitable causes means that donors have a lot of options. There is huge variation in the levels of support for different causes, but certain causes are consistently popular. The survey asks about giving to many different causes, but only the findings for the most popular causes are shown here.

Figure 8: Causes supported



⁶A full list of the causes as expressed in the survey can be found in the appendix (A2). The causes are abbreviated here for clarity. It should also be noted that survey respondents were asked to classify their own donations into causes, so a degree of caution should be used in the interpretation of these figures as many charities could fall into more than one category.

Figure 8 compares the proportions of donors who support each cause with the proportion of total giving raised by each cause. It reveals some interesting differences between the causes.

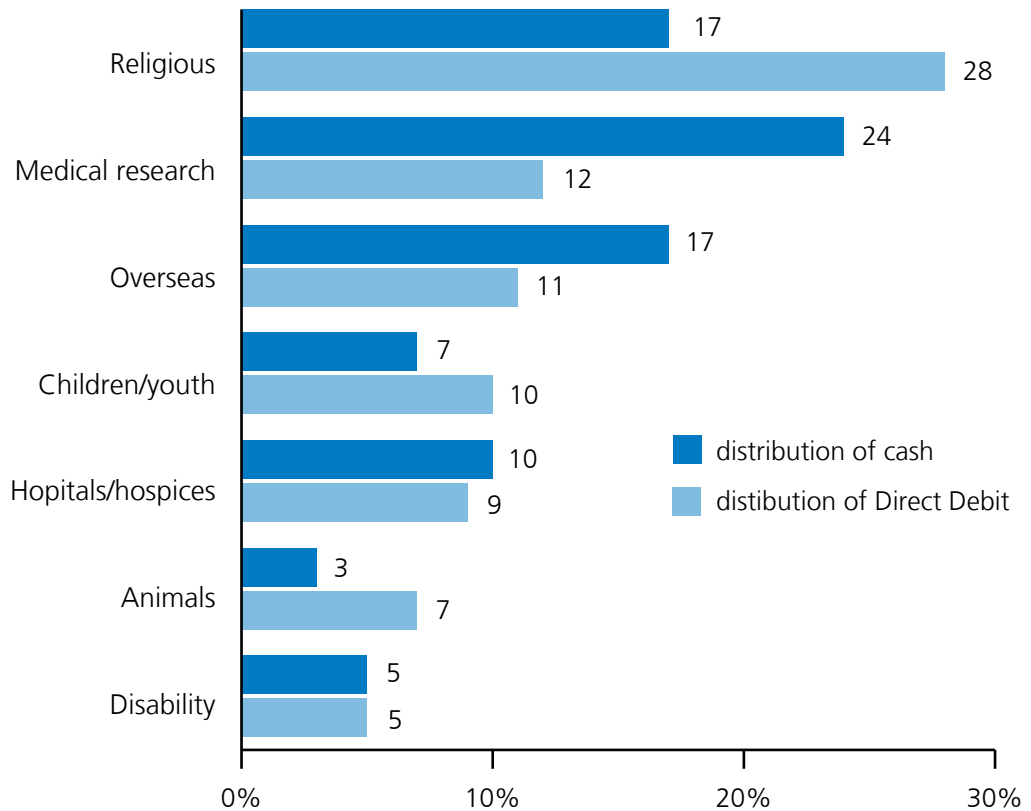
The single biggest cause in terms of both proportion of donors and amount raised remained medical research in 2005/06, supported by two-fifths of donors in an average month, a noticeable increase on last year's 34%. It also attracted 19% of the total amount donated⁷, an increase from last year's 13%, though it is impossible to say at this stage whether this result signals a new trend.

There is huge variation in the way that different causes derive their income from the public. Figure 9 compares the distribution across causes of the amount collected from spontaneous one-off cash donations with the distribution of the amount donated through Direct Debits, which are emerging as the most important regular and committed way of giving. The survey highlighted some interesting patterns.

- Religious causes receive well over a quarter (28%) of all money given through Direct Debit, greatly exceeding the amount any other cause receives through Direct Debit, both as a raw amount and as a proportion of the total amount received.
- Medical research receives 12% of all giving through Direct Debit, but receives a much larger proportion of all giving through cash at 24%. Since medical research receives the most amount of money overall, these figures show that causes within this field have considerable scope to increase their giving through Direct Debit.
- A large amount of cash (17%) is given to overseas causes, and only 11% of Direct Debit money. This indicates scope for more tax-efficient fundraising in this field, although for emergency appeals, this is more likely to be through credit/debit card giving than Direct Debit giving.

⁷These results may seem inconsistent with CAF's survey of the top 500 fundraising charities, which reports international causes as the highest fundraiser. This discrepancy occurs because the top 500 list includes donations from companies and trusts as well as from individuals.

Figure 9: The distribution of the total amount donated through Direct Debit and through cash, across causes



3.6 Regular and tax-efficient giving

Regular giving

Around a fifth (18.6%) of adults (10m people) give in a planned and regular way to charity, and these donations make up around one quarter of the total given in an average month. Planned and regular giving includes Direct Debits/standing orders, covenants, payroll giving and membership fees.

The average amount donated through these planned regular methods in an average month is relatively high when compared with other methods such as cash giving or buying – £24 for membership fees and subscriptions and £22 for Direct Debits/standing orders and covenants. Payroll giving has a lower average at £11 (see Figure 7).

These average amounts are not as high as those given through card or cheque payments (£37) and giving at events (£34). If charities could convert more of their one-off payments to regular donations, it would have a significant effect on their incomes. Table 8 shows the distribution (%) across causes of the total income derived from planned and regular methods of giving, demonstrating which causes are benefiting the most.

Table 8: Share of planned and regular giving by cause (%)

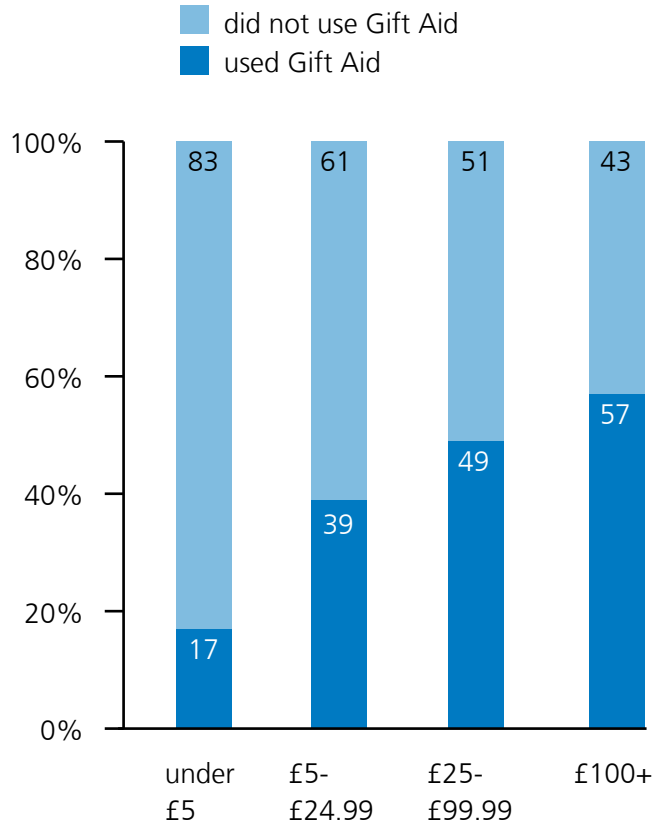
	Direct Debit	Membership fees	Payroll giving
Religious	28	18	8
Medical	12	5	34
Overseas	11	2	6
Children	10	6	21
Hospitals	9	2	16
Animals	7	9	2
Disabled	5	6	5
Homeless	5	2	1
Environment	4	25	1
Other causes	4	16	4
Education	3	0	0
Health	2	0	2
Elderly	1	1	0
Arts	1	7	0
Sports	0	0	1
Total	100	100	100

Tax-efficient giving

There are two main ways in which donors can make their donations to charity tax-efficient, namely by Gift Aiding their donations or by giving through their payroll. Gift Aid accounts for over 90% of all tax-efficient giving. Legacies provide a further tax-efficient source of income to charities, but as these are given after a person has died they are not covered in this survey.

- This survey showed that 4% of donors used payroll giving to make a donation to charity in an average month, while about one third (34%) of givers used Gift Aid for one or more of their donations.
- This means that overall just over one-third of donors (36%) gave one or all of their gifts tax-efficiently in an average month in 2005/06, with half of all payroll donors also using Gift Aid. The proportion of donors giving tax-efficiently has remained static for the past few years.
- Nearly half of high-level donors (43%, see Figure 10) giving £100 per month are not giving tax-efficiently. This is particularly worrying as the use of Gift Aid among the high-level donors has dropped substantially since 2004/05. The use of tax-efficient giving among other groups remains fairly static. High-level donors who are not using Gift Aid should be a prime target for Gift Aid promotion.
- Charities should also be concerned that approximately half (51%) of those giving between £25 and £100 per month are not giving tax-efficiently, because they could be receiving larger gifts from these people.

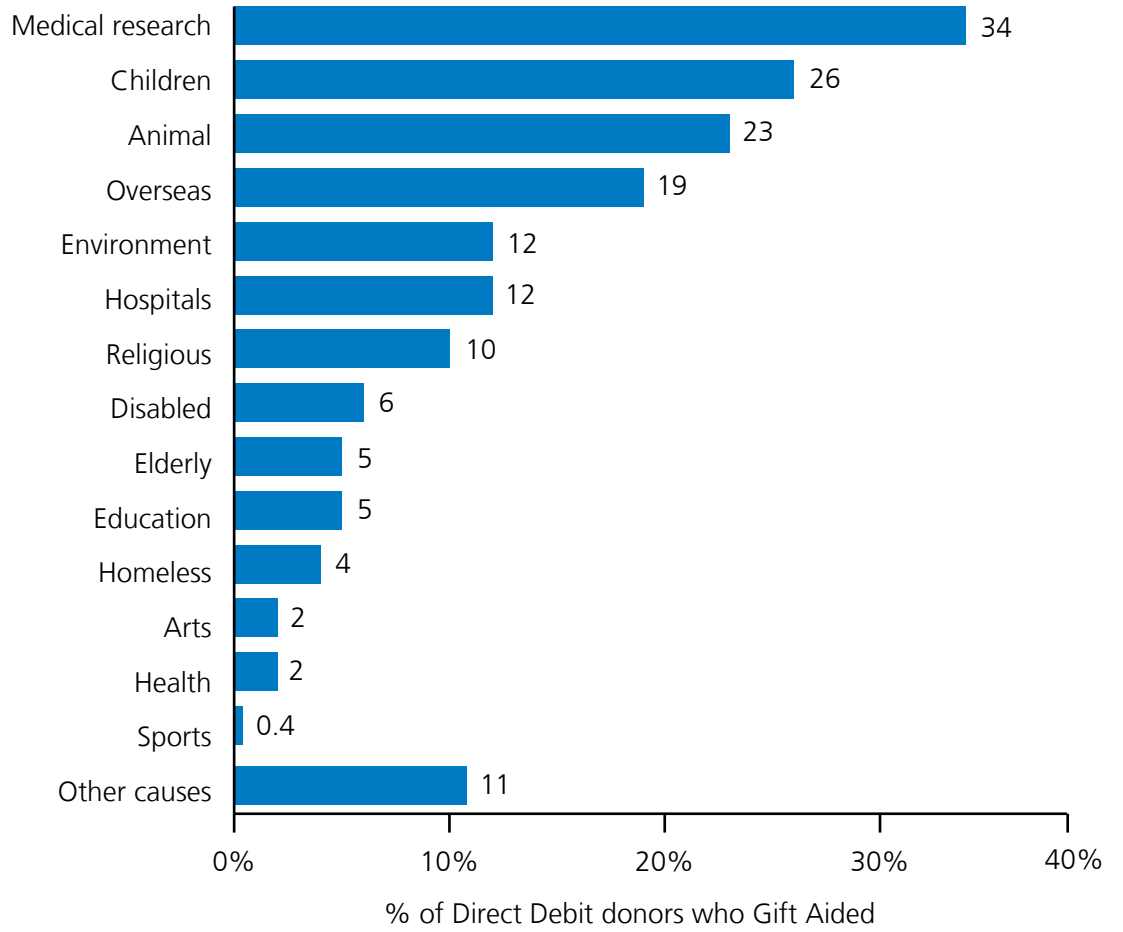
Figure 10: Use of Gift Aid, by size of average monthly gift (% of donors)



Converting Direct Debits to Gift Aid

The link between Direct Debit giving and giving through Gift Aid seems very strong, and a new analysis was carried out in this survey to look at current links between the two. The results suggested that just over one-fifth (22%) of people using Direct Debits to give to charity, Gift Aided their Direct Debit gifts. Different causes had very different results for Gift Aided Direct Debits, as Figure 11 shows. These results suggest that charities, particularly in the non-medical causes, may have considerable scope to convert Direct Debits to Gift Aid, although of course not all donors are tax-payers.

Figure 11: Proportion of donors giving by Direct Debit who Gift Aided, by cause



4 Analysis of giving and income

4.1 Income and the survey methodology

Section 3.2 examined the distinct profile of 'high-level' donors. Although there is a considerable overlap between high-level donors and higher-income donors, the two groups are not the same. In fact, about two fifths (39%) of high-level givers are recorded as having an annual gross individual income of over £26,000.

This chapter investigates how people's giving to charitable causes varies with their income. Some questions of particular interest are:

- how does the percentage of people who give change with increasing levels of income?
- how much more do richer people give?
- do they give a greater proportion of their income to charity?
- do richer people favour different causes to those preferred by people with lower incomes?

The survey provides information on individuals' own incomes, but not on the incomes of people they may live with, such as spouses, partners or grown-up children still living at home (the survey interviews only one person in each household, so the household totals cannot be deduced by simply adding up individual incomes). This is an important qualification and needs to be borne in mind when considering some of the results. Information solely about 'own income' may not give the full picture of the resources from which a person can make donations to charitable causes.

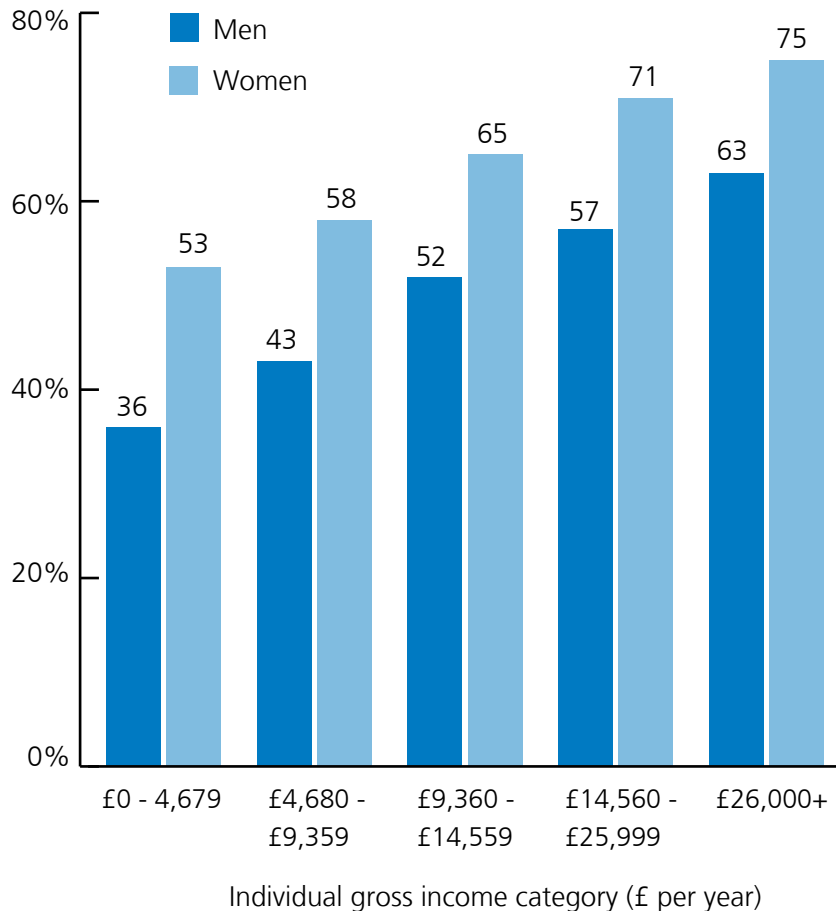
Some people will have access to income besides their own. Others will need to share their income with other people in the household, such as a partner without paid employment, and some couples pool all their income. Nevertheless, people have a stronger command over their own individual income than they do over the incomes of the people they live with. Hence, seeing how people use their own money to make charitable donations is certainly of interest, even if it does not tell the full story.

In the survey, individual income in the giving survey refers to gross annual income from all sources and is described in more detail in Appendix 3. The appendix also reports on a comparison of individual and household income in the Family Resources Survey, a large government survey which, unlike the CAF/NCVO survey, does contain information on the wider household picture in terms of income. This survey shows that the large majority of individuals with a high income of their own live in households where there are other significant sources of money.

4.2 Giving to all causes and income level

Figure 12 shows how the percentage of people who make donations (to any cause) varies with the level of individual income. Five income groups are distinguished, each containing approximately 20% of all individuals in the giving survey who report their income⁸.

Figure 12: Percentage of people giving, by annual income

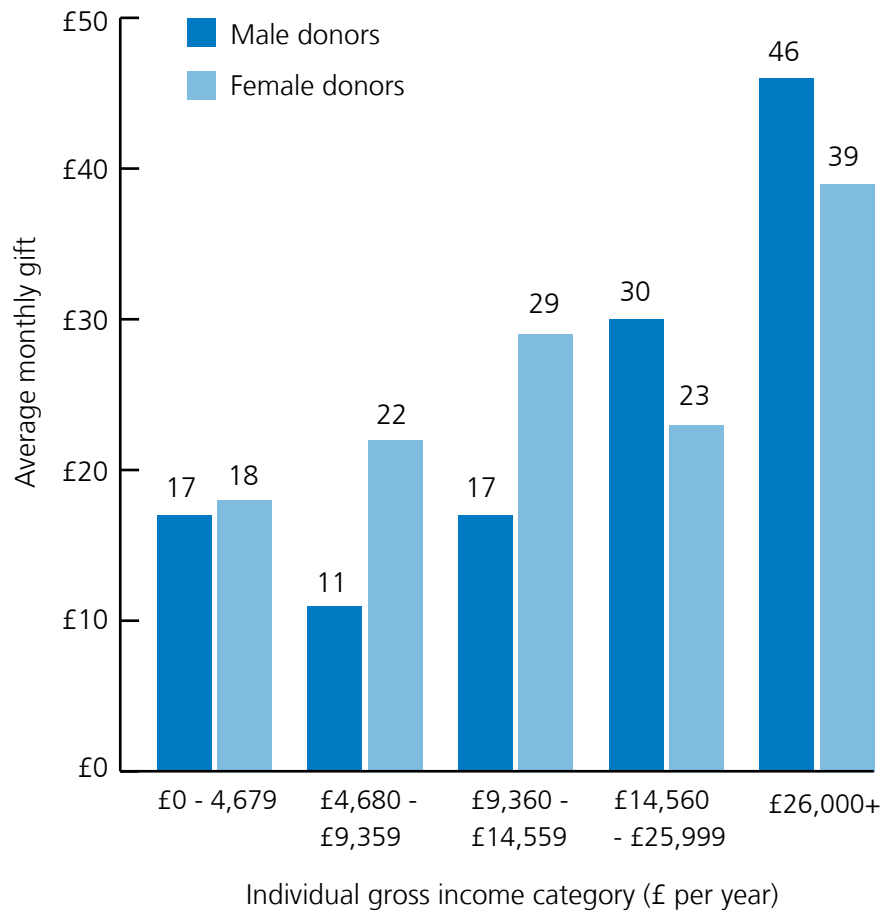


- The percentage of people who give rises as income increases. There is a clear rise across the income groups for both men and women. The figure rises by 27 percentage points between the lowest and the highest income groups for men, and by 22 points for women.
- A higher proportion of women give than men in all income groups.
- In the highest income group, a third of men and a quarter of women did not donate to charitable causes in the month in which they were interviewed for the giving survey.
- This trend is not due to the giving survey's restriction to individual or own income. Results of individuals living in single-adult households (where individual income equals total household income) are similar, although the rise in the figure between the lowest and highest groups is somewhat larger for both men and women.

⁸8% of people in the survey declined to report their income and are excluded from all the analyses of this chapter. This means that figures in this chapter for the percentage of all people who give and the average amount given differ slightly from those in Chapter 3.

The average amounts given per month by those people who make donations are shown in Figure 13. The pattern of change with income level is more complicated than for the percentages in Figure 12.

Figure 13: Average amount per month (£s) given by donors, by annual income



- Donors in the highest income group (£26,000 per year or more) give substantially more on average than donors in lower income groups.
- Women in the highest group donate £39 per month on average, twice as much as the average of £18 given by those women who donate in the lowest group (income of less than £4,680).
- For men, the differences in the average amount given are even greater between the lowest and highest groups, rising from £17 to £46.
- For both genders, the changes in the average amount given between the first four income groups are not straightforward. For women the figure rises and then falls, while for men it falls between the first and second groups and then rises.
- The pattern of change in the average amounts given for individuals living in single-adult households is very similar to that for all individuals, especially for women.

4.3 Levels of giving in proportion to income

People with higher incomes of their own are more likely to donate, and when they do give they donate larger amounts on average than other people. However, do they also give more in proportion to their income?

Higher-income individuals are defined in the rest of this section as those people in the highest income group in Figures 12 and 13, that is to say people with annual gross incomes of £26,000 or more. Although this definition of 'high income' does not correspond to common perceptions of the rich, everyone with high income defined in this way is in the top fifth of the distribution of individual incomes. It also defines a group that is sufficiently large to allow the type of disaggregated analysis with the survey data that is needed to investigate the different charitable causes to which richer people give.

- The total amount given to charitable causes by all individuals (irrespective of income level) represents 1.2% of their total income, expressed in monthly terms.
- For higher-income people, the figure is only 0.8%. That is, although people with high individual income give more often to charitable causes than other people, and give larger amounts, as a proportion of their total income they give somewhat less.
- The income measure in the survey refers to gross income, before deductions due to tax and National Insurance contributions. If the income measure in the survey were to refer to net incomes, then after deductions the percentages cited above would be higher. Moreover, since people with higher incomes pay higher taxes as a proportion of their income, the figure would rise more for the higher-income group. Nevertheless, it is very unlikely that the figure for the higher-income group (0.8%) would rise above that for all people (1.2%) as a result.
- The same pattern of difference between people with high income and all people is found if attention is restricted to individuals in single-adult households (where individual income equals total household income). In order to increase the sample for this analysis, data from the 2004/05 and 2005/06 surveys are used. Total donations by individuals in single-adult households represent 1.1% of total income, but for those with incomes of £26,000 or more, the figure is again lower at 0.9%.

The finding that donations as a percentage of total income is somewhat lower for higher-income people than for all people is in line with findings from a study for the early 1990s that was based on the Family Expenditure Survey. The study looked at all giving within households and its relationship with total household incomes, and showed that the poorest 10% of households at that time spent almost 3% of their total weekly spending on charitable donations. The figure fell as income rose, and was little more than 1% for the

richest 10% of households. It should be noted that coverage of donations by the Family Expenditure Survey differed from that in UK Giving, so the precise levels of these shares of weekly spending cannot be directly compared with those given above⁹.

4.4 Do people with higher incomes give to different causes?

Table 9 shows the average amount per person given each month to each cause, for all people and for people with a higher-income. These are averages that were calculated across all people and not just donors. They reflect both the decision to donate any money at all and the amounts that are given by people who do give. The ratio in the final column of the table shows how higher-income people favour each cause compared with all people. Taking all causes together, people with a higher income on average give 1.9 times more per person – in other words 90% more than for all people.

Sample sizes in the CAF/NCVO giving survey are not large enough to allow reliable analysis of how donations differ for the higher-income group for those causes that tend to attract lower levels of support, such as the arts and sport. These are amalgamated in the 'other causes' category.

Table 9: Average monthly amounts given to different causes per person, by income level

	All people £s	Higher-income people £s	Ratio
Children/young people	1.62	4.38	2.7
Environment	0.45	1.25	2.7
Other causes	1.60	3.85	2.4
Faith-based	2.45	5.28	2.2
Education	0.71	1.45	2.1
Overseas	2.04	3.73	1.8
Hospitals/hospices	1.83	2.71	1.5
Disabled	0.81	1.21	1.5
Medical research	2.84	3.63	1.3
Animals	0.70	0.82	1.2
Elderly	0.38	0.47	1.2
All causes	15.43	28.79	1.9

Note: 'higher-income' is defined as having own income of £26,000 a year or more.

⁹The figures for the Family Expenditure Survey relate to 1992-3 and are shown in Figure 2.4 of J Banks and S Tanner, *The state of donations: household gifts to charity, 1974-96*, Commentary 62, The Institute for Fiscal Studies, London, 1997.

- Charities that help children and the environment are strongly supported by higher-income people, who give over two and a half times more per person to these causes than all people taken together.
- By contrast, higher-income people give little more per person to the elderly and animal welfare – only about 20% more. It should be noted that many of the donations made to medical research and hospitals and hospices also benefit the elderly. However, for both these causes, higher-income people also give only about 30–50% more per person than all people.
- Overseas causes is an example from the middle of the table. People with high income give 80% more per person to overseas causes than do all people taken together.
- ‘Other causes’ are relatively more favoured by higher-income people. The data suggest that this is particularly true for the arts and sport but sample sizes are too small to be conclusive on this issue.

Further investigation shows that these differences associated with higher income are due both to differences in the decisions to give at all and in the amounts that are donated to specific causes by those who do give. For example, 8% of higher-income people donate to animal charities, exactly the same as the figure for all people, with the average amounts per month given by donors being not dissimilar, £9.95 and £8.54 respectively. However, 21% of people with a high income give to children’s charities compared with only 15% of all people. And the amounts donors give each month are almost twice as high on average, £21.26 compared with £10.89.

The differences in giving can be partly explained by other factors associated with higher incomes. For example, people with a high income are more likely to be parents of dependent children (1 in 3 compared with 1 in 4 for all people). Parents are more likely to give to charities supporting children or education: 23% of all parents give to children’s charities compared with 12% of people without children. The difference is even greater for education charities: 12 % compared with 3%. However, higher-income parents still give more per person to children’s charities and education charities than all parents taken together, and the same pattern with income level is found for people without children. Hence income as well as parental status explains the differences in giving to children and education between people with a higher income and all people.

5 Endnote

This report has presented a set of headline analyses from the data in the new 2005/06 survey of giving. CAF/NCVO selected the results which would be of most general interest and would provide some baseline measurements for tracking and for comparison. The report focuses mainly on:

- the overall amounts given and the average levels of giving
- how much is given by different age-groups, genders and socio-economic groups
- the extent to which giving is tax-efficient.

It also looks at how all these factors relate to giving to different causes.

The data contains considerable further material and we hope to provide some of the more detailed analyses in further papers. Some people will have more specialised interests or information requirements. We would welcome suggestions on analyses which readers would find useful or interesting and would be happy to discuss these.

Appendices

A1: Details of the survey

The data in this report are based on a module of questions run, on behalf of NCVO and CAF, as part of an omnibus survey carried out by Office for National Statistics (ONS). This is the first report based on data from this survey. The module of charitable giving questions is run as part of the ONS Omnibus Survey three times a year. In a face-to-face survey using Computer Assisted Personal Interviewing, respondents are asked a number of questions about their donations to charity over the previous four weeks.

Changes to the survey, including the sampling method and the questions asked, mean that it is not possible to make direct comparisons with previous published data prior to UK Giving 2004/05. The survey is also now based on financial years rather than calendar years, making it more in line with other financial data sources.

Sample

ONS uses a random probability sample of private households in Britain using the Postcode Address File as a sample frame. This is different to the previous survey used by NCVO and CAF for measuring giving, which used a quota sample. One adult (aged 16 or over) is interviewed per household. Because only one household member is interviewed at each address, those in households containing fewer adults have a higher chance of being interviewed than those in larger households. Weights are applied to correct for this. In a typical month the sample will be around 1250. As the module was run three times in the financial year 2005/06 (in June, October and February), the resulting sample for the data reported here was 3745.

Northern Ireland

The ONS Omnibus survey is based on a sample of the population of Great Britain. Unfortunately, this means that Northern Ireland is not represented. Although this prevents any analysis focused specifically on Northern Ireland, it should not have a major influence on the observed pattern of giving or on the estimate of total UK giving. In calculating the UK giving estimate of £8.9bn, the mean giving amount is multiplied by the size of the UK population. The inherent assumption here is that when it comes to charitable giving, the Northern Ireland population is essentially the same as the Great Britain population.

We can estimate the possible error by considering population data from other sources. The Northern Ireland Statistics and Research Agency provides an estimate of the NI adult population (1.34m), while the Northern Ireland Council for Voluntary Organisations

provides an estimate of the mean amount given per person (£12.76). This means that (if we accept the accuracy of these figures) we would be overestimating by $\text{£}1.34\text{m} \times (15.28 - 12.76) \times 12 = \text{£}40\text{m}$, which is less than half of 1% of £8.9bn and does not change the estimate at all after rounding.

Asking about causes and methods

The survey uses a showcard to ask people whether they have given via any of nine methods in the previous four weeks. Respondents could select as many as they liked. Then, for each of the methods that they say they have used, another showcard is used to ask which of 15 causes they have given to. Again, respondents can select as many as they like as they may have given to more than one cause by a single method. Then, for each cause given to by each method, they are asked how much they gave and finally, whether any of their donations were Gift Aided.

The 2004/05 and 2005/06 surveys use more detailed descriptions of methods and causes than earlier surveys, prompting better recall, with the intention of capturing gifts that may have been missed by the previous survey. Also, the survey asks for more detail about each gift: how much was given by a particular method to a particular cause as opposed to simply the total amount given by each method. This, along with the fact that the new survey is much more explicit about the time period being asked about, makes it more unlikely that respondents will provide irrelevant details, or mention gifts that happened prior to the reference period.

Data cleaning

The raw data was extensively cleaned before analysis was carried out to remove obvious reporting/recording errors including money that had been fundraised through events being reported as individual gifts, and other anomalies.

Comparison with CAF/NCVO surveys from 2003 and before

It would be wrong to attribute the higher level of giving now captured in the 2004/05 and 2005/06 surveys (compared with the previous series of CAF/ NCVO surveys), to growth in giving. As noted in the introduction, the two approaches to measuring giving are markedly different, and it is not possible to compare them directly.

The total for giving published by CAF and NCVO in the last of the old series in 2003 was £7.1bn. Adjusting for inflation, this would be worth £7.5bn now. As noted above, it is also likely that this figure also needs to be adjusted upwards by at least a further £400–500m, to allow for a previous underestimate of tax-efficient giving.

This difference between the results captured in the two different series of surveys is partly explained by the new survey capturing more large gifts than the previous survey. Within the new survey series, results for 2005/06 have shown a substantial rise on 2004/05, but some additional future years' results will be needed before it can be determined whether the result for 2005/06 was the start of a new upward trend.

[A2: Methods and causes: descriptions used in the survey](#)

These are the full descriptions used for the list of methods and causes on the survey showcards.

Table A1: Methods of giving

Abbreviation	Full description
Card/cheque	Cheque or credit/debit card
Direct Debit	Direct Debit, standing order or covenant
Payroll	Payroll Giving/regular deduction direct from salary
Buying	Buying goods (e.g. charity shop, charity catalogue purchase, the Big Issue)
Event	Fundraising event (e.g. jumble sales, fetes, charity dinners)
Raffle	Buying a raffle or lottery ticket (not the National Lottery)
Fees	Membership fees and subscriptions paid to charities
Cash	Cash gifts (e.g. collections at work, school, street, pub or place of worship, or sponsoring someone by cash)
Other methods	Other method of giving to charity (please specify)

Table A2: Causes - full list and abbreviations

Abbreviation	Full description
Medical research	Medical research
Hospitals/hospices	Hospitals and hospices
Health	Physical and mental health care
Disabled	Disabled people (including blind and deaf people)
Education	Schools, colleges, universities and other education
Children/young people	Children or young people
Homeless	Homeless people, housing and refuge shelters in UK
Overseas	Overseas aid and disaster relief
Elderly	Elderly people
Animals	Animal welfare
Environment	Conservation, the environment and heritage
Religious	Religious organisations (inc. churches, mosques and synagogues)
Arts	Arts
Sports	Sports and recreation
Other causes	Other (including rescue services, human rights, benevolent funds and refugees) (please specify)

A3: Further notes on income and giving

Income data

The monthly ONS Omnibus Survey, which provides the vehicle for the CAF/NCVO survey module, contains a single question on levels of income. Respondents are shown a card with various income groups, that is, bands of income, and are asked: "Will you please look at this card and tell me which group represents your total [annual] income from all these sources before deductions for income tax, National Insurance etc".

The card lists various possible sources of income: for example, earnings from employment or self-employment, pensions, child benefit, and income support. There are 38 income bands, with the highest in 2005/6 being £52,000 or more (the bands are wider at the higher levels of income). In the three months during 2005/6 when the CAF/NCVO module was included in the ONS Omnibus Survey, 8% of people declined to respond to the question. These people were excluded from the analysis presented in Section 4.

Calculation of donations as a proportion of total income

The calculations of donations as a proportion of total income in Section 4 require that a mean income is estimated for each of the 38 income bands identified in the giving survey. The mid-points are taken for all the closed bands. For the highest unbounded range of £52,000 or more (which contains only 3.3% of the sample), an estimate is made by fitting a Pareto tail to the distribution (based on fitting to the interval £39,000 to £52,000, which combines several income bands). This yields an estimated mean of £88,480, which is quite close to the figure found in the FRS in 2004/5 of £91,990 for persons in this income range.

It is worth noting that *UK Giving's* restriction to individual, or own, income has no drawbacks for the calculation of total donations as a percentage of total income, provided the calculation is made for all people. The total income of all individuals should give a good estimate of the total income of all households, given that weights are applied in the calculation that allow for the probability of selection within the household.

The relationship between individual income and household level income

A detailed comparison has been made of the distribution of gross individual income in the 2005/6 giving survey with those shown in the Family Resources Survey (FRS) and the Expenditure and Food Survey (EFS)¹⁰. The FRS and EFS not only provide much larger samples but also collect information on incomes in much more detail than the Omnibus Survey, questioning respondents about the exact amounts of each income source. The comparison of the distributions in the three sources took into account as much as possible the differences in definitions and coverage in the surveys. The results are encouraging, suggesting that the Omnibus Survey provides a reasonably reliable estimate of the distribution of individual income (including the upper parts of the distribution).

The Omnibus Survey collects information only on an individual's own income and not on that of any other person in the individual's household. And since only one person in each household is interviewed, the total household incomes cannot be calculated by simply summing up individual incomes. Analysis of the FRS, which does collect information on the incomes of all people in each household, sheds light on the relationship between individual, or own, income and household income¹¹.

Having low own income does not necessarily imply that an individual also has low household income. For example, almost 1 in 10 people in the FRS with individual income below £5,000

¹⁰This comparison is reported in a forthcoming working paper by J Micklewright and S V Schnepf from the Southampton Statistical Sciences Research Institute (S3RI), University of Southampton.

per year (a group that contains about 20% of all people aged 16 or above) live in households where the total household income calculated as an average per adult in the household is above £20,000 per year. Average household income per adult for this group of low income individuals in the FRS is as high as £10,730. However, having high individual income does generally imply living in a household with high household income. Almost all adults (98%) with an individual income of £26,000 or more are in the top half of the distribution of household income per adult; 3 out of 4 are in the top quarter of the distribution. The average income per adult of this group defined as higher-income in Chapter 4 is £33,820. These figures imply that one can be reasonably sure that people identified in the giving survey as having high income live in households where there are also significant sources of other incomes.

A4: Overview of giving surveys in the UK

The CAF/NCVO *UK Giving* survey aims to provide a reliable and accurate estimate of individual giving in the UK. But in a typical year there are numerous surveys of the giving habits of the UK population, most of which use their own unique approach to what is covered: there are differences in definitions (whether the gift is from a household or an individual), timing (giving in the previous month or year), subject of interest (such as family spending patterns or the use of Direct Debits), and the concept of 'charity' (e.g. registered charities or local self-help groups or churches).

This provides the media with a good source of human-interest stories that are popular with readers of the mainstream press (particularly if they can compare their own level of generosity). However, for policy-makers attempting to develop evidence-informed policy on giving, the plethora of surveys and results presents real challenges of comparison, confusion and contradiction. In short, which survey is right? A brief overview of surveys of charitable giving in the UK, first published in *UK Giving 2004/05*, can be found at <http://www.ncvo-vol.org.uk/research>.

A5: Useful websites

The CAF website has information on giving for individuals, companies and charities.
www.cafonline.org

The Giving Campaign closed in Spring 2004, but its website is still accessible, and contains a range of free reports on various aspects of charitable giving.
www.givingcampaign.org.uk

¹¹This analysis is also reported in the paper described in footnote 3 and again refers to data for 2004/5.

[HM Revenue and Customs'](#) website has information on tax-efficient giving, including payroll giving, Gift Aid and the giving of assets.

www.hmrc.gov.uk/charities

[Institute for Philanthropy](#) is a non-profit making organisation, which aims to develop a better understanding of philanthropy and its role in society.

www.instituteforphilanthropy.org.uk

[Philanthropy UK](#) is a project hosted by the Association of Charitable Foundations. It aims to develop new philanthropy by promoting knowledge and best practice to those involved in giving.

www.philanthropyuk.org/

Details of [NCVO and CAF's](#) programme of giving research can be found on NCVO's giving web page.

www.ncvo-vol.org.uk/giving

[New Philanthropy Capital](#) aims to help donors and charities to understand where and how funds can be targeted most effectively.

www.philanthropycapital.org/

[Social Market Foundation](#) is a think tank which explores the relationship between the state and the market. They have a number of reports on charitable giving.

www.smf.co.uk/

The [Institute of Fundraising](#) works to promote the highest standards in fundraising practice and management

www.institute-of-fundraising.org.uk

[A6: Useful reports and further reading](#)

ESRC and NCVO (2005) [Charitable giving and donor motivation](#).

ESRC

www.esrc.ac.uk

Pauline Jas (2000) [A gift relationship? Charitable giving in theory and practice](#). London: NCVO.

www.ncvo-vol.org.uk

Theresa Lloyd (2004) [Why rich people give](#). London: Association of Charitable Foundations

www.philanthropyuk.org

Catherine Walker, Cathy Pharoah, Pauline Jas, Andrew Passey and Debbie Romney-Alexander (2002) [A lot of give: trends in charitable giving for the 21st century](#). Hodder & Stoughton
www.cafonline.org/Default.aspx?page=7588

New Philanthropy Capital (2005) [Intelligent giving. A strategic approach to effective charitable donations](#).
www.philanthropycapital.org/

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