## CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword</td>
<td>3</td>
</tr>
<tr>
<td>Introduction</td>
<td>4</td>
</tr>
<tr>
<td>About CAF</td>
<td>4</td>
</tr>
<tr>
<td>Key findings</td>
<td>5</td>
</tr>
<tr>
<td>Detailed findings</td>
<td>6</td>
</tr>
<tr>
<td>Overall picture of how people get involved</td>
<td>6</td>
</tr>
<tr>
<td><strong>How people get involved – detail</strong></td>
<td>8</td>
</tr>
<tr>
<td>Giving money</td>
<td>8</td>
</tr>
<tr>
<td>Giving goods</td>
<td>8</td>
</tr>
<tr>
<td>Volunteering</td>
<td>9</td>
</tr>
<tr>
<td>Protesting and petitioning</td>
<td>9</td>
</tr>
<tr>
<td>Who engages most?</td>
<td>10</td>
</tr>
<tr>
<td>Frequency of giving</td>
<td>10</td>
</tr>
<tr>
<td>Total amount given</td>
<td>10</td>
</tr>
<tr>
<td>Typical amount given</td>
<td>11</td>
</tr>
<tr>
<td>What people give to</td>
<td>11</td>
</tr>
<tr>
<td>Who gives to what?</td>
<td>12</td>
</tr>
<tr>
<td>How people give</td>
<td>12</td>
</tr>
<tr>
<td>Being asked to give</td>
<td>13</td>
</tr>
<tr>
<td>Trust in charities</td>
<td>14</td>
</tr>
<tr>
<td><strong>Method</strong></td>
<td>14</td>
</tr>
<tr>
<td><strong>How CAF helps charities</strong></td>
<td>15</td>
</tr>
</tbody>
</table>

Copyright © The Trustees of the Charities Aid Foundation 2019
All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, including electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of Charities Aid Foundation, the copyright owner.
Nearly all of us turn to charity at some point in our lives, often without us even realising that we are using one of the thousands of charities operating across Scotland. Our charities are part of the fabric of who we are, they underpin our way of life and cut across so many of our cultural, social, religious and educational activities.

As Scots, we are known for our openness and our generosity and this year’s Scotland Giving report, our third, reveals a level of commitment to community and to helping others of which we can all be rightly proud. But it is not something that our charities, politicians and our wider communities can ever take for granted.

Scotland Giving provides us with a very mixed picture this year, complete with some bright spots when it comes to the truly impressive numbers of Scots participating in charitable or social activities, but also some worrying trends in giving money to charity, sponsoring friends, family or loved ones in charitable pursuits and the frequency with which we give.

The report finds not only has the number of people giving gone down – with a corresponding lack in funds being raised – but the frequency with which people are giving is also in decline. Combined, this presents a worrying picture.

People give because they are inspired, because they are touched by a charity’s work and because they know that their donations make a tangible difference. It rests with all of us to make the case on behalf of our charities, be they small groups gathering in a village hall to address a local need or a national organisation tackling widespread issues.

In Scotland, charities provide invaluable services, but they also serve to bring our communities together in a bid to make the world a better place. In times of economic and political uncertainty, those bonds are more important than ever and are worth fighting to protect.

Sir John Low
Chief Executive
Charities Aid Foundation
INTRODUCTION

With a clear goal of assisting charities, government and wider society to better understand charitable giving in Scotland, CAF has produced its dedicated Scotland Giving report for the third year.

In examining how people give across Scotland, we interview at least 100 individuals across the country each month of the year. The report is therefore based on a yearly total of c.1,200 individual interviews and is the only study of this nature into giving behaviour in Scotland made freely available to charities and those interested in the topic. We hope it serves to both inform and act as a catalyst for debate around Scotland’s charitable landscape.

We produce a number of research reports each year and all of these are freely available; you can receive them straight into your email and you can sign up at: www.cafonline.org/about-us/research. We do hope you find this report both topical and useful – if you do have any questions, comments or suggestions, please contact the CAF Research team at research@cafonline.org

ABOUT CAF

CAF exists to make giving go further, so that more lives and communities around the world can be transformed.

CAF is a charity and a champion for better giving, and for over 90 years has helped donors, companies, charities and social organisations make a bigger impact. Through CAF Bank, it offers simple and straightforward day-to-day banking, designed exclusively for charities.
The key findings for Scotland Giving in 2019 are:

- The same number of people took part in a charitable or social activity over the last year in 2018 as in 2017 (90%).

- Scots were considerably more likely than the UK as a whole to have participated in a charitable or social activity in the last four weeks (76% vs 64% – a gap of 12 percentage points).

- There was a decrease in the percentage of people donating money to charity in the last four weeks between 2016 and 2018 (from 37% to 32%). Sponsoring someone for charity has also decreased from 13% to 9% over this period.

- Frequency of giving has decreased significantly from 31% giving weekly or monthly in 2017 to 27% in 2018.

- An estimated £851 million was donated to charity by people in 2018, having decreased from the peak of £1.2 billion in 2017 – largely driven by fewer people donating and a lower number of large donations.

- The top three causes that people chose to support remained the same across the three years covered in Scotland Giving: children and young people, medical research and animal welfare.

- There has been a decrease in the methods by which people are asked to give, with on-the-street and direct mail in particular having fallen back year on year.
Overall picture of how people get involved

All those interviewed were shown a list of actions and asked whether they had done any in the last four weeks or 12 months. The behaviours are shown in a way that differentiates between charitable and social actions.

Figure 1: Which, if any, of the following have you done in the last year?

- **Donated money to charity**
  - 2018: 61%
  - 2017: 63%
  - 2016: 65%

- **Given goods to charity**
  - 2018: 37%
  - 2017: 39%
  - 2016: 40%

- **Sponsored someone for a charity**
  - 2018: 16%
  - 2017: 17%
  - 2016: 19%

- **Volunteered for a charity**
  - 2018: 29%
  - 2017: 31%
  - 2016: 27%

- **Signed a petition**
  - 2018: 50%
  - 2017: 56%
  - 2016: 56%

- **Bought an ethical product**
  - 2018: 14%
  - 2017: 29%
  - 2016: 31%

- **Taken part in a local public consultation**
  - 2018: 12%
  - 2017: 13%
  - 2016: 13%

- **Taken part in a public demonstration/protest**
  - 2018: 8%
  - 2017: 8%
  - 2016: 8%

- **None of the above**
  - 2018: 10%
  - 2017: 11%
  - 2016: 9%

Overall the number of individuals saying they have taken part in a charitable or social activity in the last year has remained around the same over the last three years with 90% saying they have taken part in at least one in the last year. This is a higher level of participation than we saw in the UK as a whole in 2018 where 87% took part in at least one activity. Indeed, in the UK as a whole we have also seen a directional decrease in the levels taking part in charitable and social activity over the last three years.

Last year we commented that there had been a significant increase in the number of people having taken part in at least one charitable or social activity in the last four weeks and it is positive to see that this trend has held up, with 76% having participated, exactly the same figure as 2017.

The gap between the UK as a whole and Scotland in its own right has however widened in 2018. Specifically, 64% across the UK as a whole had taken part in at least one charitable or social activity in the last four weeks compared to the 76% in Scotland. This means that there is now a gap of 12 percentage points (the gap was 11 percentage points in 2017).

We will look at each of these measures in more detail in subsequent paragraphs.
This section of the report looks at people’s charitable behaviour in more detail.

### Giving money

In last year’s report we commented that some of the giving money measures had started to move in a downwards trajectory and that we would monitor this over time to see if this became a trend and if the results became statistically significant. This year, looking between 2016 when we started tracking giving behaviour in Scotland, and 2018, we see a significant decline in the percentage of individuals giving money to charity, both in terms of the last 12 months and the last four weeks. Specifically, those having given money in the last 12 months has dropped from 65% to 61% over the three years and those having given in the last four weeks has dropped from 37% to 32% over the same period.

When it comes to sponsoring someone for charity we see a similar pattern to giving money, with a directional decline over the last three years in terms of those having sponsored someone in the last 12 months, from 40% in 2016 to 37% in 2018. We see a significant decline in those having sponsored someone in the last four weeks, which has declined over the last three years from 13% to 9%.

As a result of these decreases for both giving money and sponsoring someone, the cumulative effect for donating money or sponsoring someone over the last 12 months has steadily declined since 2016 from a high of 74% to 68% this year.

These declines can also be seen more widely across the UK as a whole, where with drops year on year, in 2018 we have seen 65% having donated money to charity or sponsored someone in the last 12 months.

The number of people who have donated money who say they have used Gift Aid continues to remain at similar levels to previous years. Specifically, in 2018, 54% claim to have used Gift Aid on their donation, with 51% saying they had done so in 2017 compared to 53% in 2016.

### Giving goods

Giving goods to charity is the second largest way in which people engaged with charity in 2018. The number having given in this way in the last 12 months bounced back in 2018 to the level recorded in 2016 (58%) after a slight decrease to 55% in 2017. Those having given goods in the last four weeks has increased significantly since 2016 (from 23% to 27% in 2018).

Although women continue to be more likely to give goods than men in the last four weeks (33% vs 21%), the level amongst men is the highest we have seen over the three years we have been looking at giving. While those aged 65+ continue to be the most likely to give goods to charity (35%), there has been a significant increase in the number of 16-24 years olds giving in this way – up from 4% in 2016 and 2017 to 14% between 2017 and 2018.
Volunteering

In 2018 the number of people who said they had volunteered in Scotland over the last four weeks was significantly lower than in 2016 when we saw the peak level. Specifically, in 2016, 11% said they had volunteered in the previous four weeks compared to 9% in 2017 and 8% in 2018. Although not statistically significant, the numbers saying they have volunteered in the last 12 months has also seen a directional decline, from 19% to 16% over the three year period.

As we have seen every year we have produced this report, women are more likely than men to have volunteered, with 19% having done so in the last year compared to 13% of men. When we look at this for the last four weeks, 10% of women claim to have volunteered compared to 6% of men. There are no key differences on volunteering by any other demographics.

In order to increase volunteer numbers, we at CAF have long called for progress to be made on volunteering initiatives and have come up with a series of recommendations based on our Growing Giving campaign which has included recommending a Post Careers Advice Service designed to encourage older people to volunteer. One of the key recommendations was to encourage people to engage with charities as they transition out of employment and into retirement and called for the establishment of a Post Careers Advice Service to provide people with information about how they can go on giving later in life.

We welcome the announcement in April 2019 of the Volunteering Outcomes Network which seeks to reduce barriers to volunteering for people across Scotland.

Protesting and petitioning

Taking part in a protest has remained consistent over the last three years. Specifically, 8% each year in Scotland said they had taken part in a public demonstration/protest in the last year whilst 2% say they have done so in the last four weeks.

When it comes to signing a petition however, in 2016 and 2017 we saw 56% respectively having done so in the last year and in 2018 this has dropped to 50%. At the same time we have seen a decrease in those who say they have signed a petition in the last four weeks (22% compared to 27% in 2017 and 29% in 2016). Although there has been a decrease, these are still very high levels of social engagement.

Over the course of 2018, there were no key differences to signing a petition on a month by month basis. September was the lowest for having signed a petition in the last four weeks (9%), all other months were very similar. In terms of taking part in a protest, May was the highest month at 7%.

Demographically, there were no differences in those having signed a petition or having protested in 2018.

1 https://www.cafonline.org/about-us/caf-campaigns/a-champion-for-charities/previous-campaigns-and-projects/growing-giving
3 http://thirdforcenews.org.uk/tfn-news/volunteering-masterplan-unveiled
Who engages most?

As seen in each of the previous three years in Scotland, and we have seen this consistently across the UK as a whole over a number of years, women are more likely than men to engage in charitable or social activities. This year we see 92% of women having done so in the last 12 months compared to 88% of men. This is driven by the ‘charitable’ activities where women are significantly more likely than men to do each of these. On the ‘social’ activities of taking part in a public demonstration or protest, signing a petition and taking part in a consultation there is no significant difference between men and women.

Last year we highlighted that involvement in charitable or social activity increased through each of the age groups for the first time. This has happened again this year, with 85% of 16-24 year olds having taken part in at least one activity over the last year through to 96% amongst those aged 65+.

Frequency of giving

When asked about how often they give to charity, the majority of people say that they usually give to charity from time-to-time (53%), with a further quarter (23%) giving monthly. Around one in 20 (4%) give weekly. These are slightly different to the levels seen in 2017, with the frequency of giving having decreased significantly, from 31% in 2017 having given weekly or monthly compared to 27% in 2018.

Although more regular giving increases with age, this year we are seeing that the overall decrease in regular giving is happening in all age groups except the youngest of those aged 16-24 where we have seen an increase year on year from 14% to 17% of this age group giving weekly or monthly. For the older age groups regular giving decreased by an average of four percentage points since 2017, with the largest decrease of six percentage points amongst those aged 65+.

Total amount given

At an overall level, those living in Scotland donated £851 million to charity in 2018. This is higher than the £813 million donated in 2016 but lower than last year’s peak of £1.2 billion. The total UK figure for 2018 was £10.1 billion.
This decrease in total monetary amount was due to fewer people giving and amongst those giving, fewer giving very large donations. This will be explored in the next section.

It is important to note that the Scotland Giving estimate for total giving is calculated from reported giving, as recalled and relayed by individual survey participants, and so is subject to respondent reliability, as well as other considerations that apply to all surveys based on a sample of a population rather than a census.

**Typical amount given**

The typical (median)\(^4\) monthly amount given by a donor in 2018, either donating or sponsoring in the last four weeks has remained exactly the same as 2016 and 2017, at £20. However, where we see a difference from 2017 is in the mean donation which decreased from £60.10 to £39.01 year on year. Three years ago, in 2016, the mean donation was however lower than in 2018 at £36.16. Given the decrease in the overall amount given in 2018, this shows that fewer people were making big ticket donations.

As we stated last year, with fewer people giving, and in turn, relying on fewer people to give higher amounts, it does lead to a key policy question for civil society, government and communities about how to encourage giving and whether it should be targeting getting more people to give or getting those who give to give more, or indeed, a combination of both.

**What people give to**

The top five causes donated to in the last four weeks is shown in Figure 4 below.

---

**Figure 4: Which of the following causes did you donate to?**

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children and young people</td>
<td>30%</td>
<td>28%</td>
<td>27%</td>
</tr>
<tr>
<td>Medical research</td>
<td>28%</td>
<td>27%</td>
<td>27%</td>
</tr>
<tr>
<td>Animal welfare</td>
<td>28%</td>
<td>25%</td>
<td>24%</td>
</tr>
<tr>
<td>Homeless people, housing and refuge shelters in the UK</td>
<td>28%</td>
<td>27%</td>
<td>19%</td>
</tr>
<tr>
<td>Hospitals and Hospices</td>
<td>28%</td>
<td>14%</td>
<td>16%</td>
</tr>
</tbody>
</table>


---

\(^4\) The Median = middle value of all amounts given by individuals. The Mean = average amount given across all individuals.
When it comes to the top causes which people donate to directly, the top three remain the same as in both previous years and the order of the three remains the same as in 2017. Specifically, children and young people ranked first in 2018 and has actually increased year on year from 27% in 2016 to 30% in 2018. Medical research is in second place at 28%, followed by animal welfare at 24%.

Homeless people, housing and refuge shelters has become the fourth largest cause area donated to, and almost one fifth (19%) have given to this. Giving to this cause area has in fact increased the most over the three years, by five percentage points since 2016. Homeless people, housing and refuge centres has replaced overseas aid and disasters relief in the top five, which this year 15% gave to (compared to 24% in 2017). This is likely due to fewer large natural disasters occurring in 2018 compared to 2017.

Who gives to what?

There are only two differences between men and women in terms of the cause areas they give to, with women more likely than men to give to children and young people (35% vs 23%) and conservation, the environment and heritage (14% vs 7%). On age, there are no significant differences at all.

How people give

People were also asked how they gave money to charity and what method they preferred. As the question text was changed from 2017 to 2018 to reflect some of the more modern technologies, we are unable to make year on year comparisons, but the findings from 2018 are presented below.

Figure 5: In the last 12 months, have you given to charity by any of these methods?

![Pie chart showing the methods of giving]

Base: All those who have donated in the last 12 months (856)

The main way in which those who donated did so in the last 12 months is equal between giving via cash and giving via direct debit/standing orders (43% respectively). There is then quite a drop off to the third largest way of giving, which is buying a raffle or lottery ticket at 25% followed by buying goods at 23%.
Consistently we see that the main way of being asked to give in Scotland is on the street. This however has decreased to 37% in 2018, a fall from the high of 43% in 2017. The second most common way to be asked is via television although this has also fallen back since 2017, from 32% to 27%. Direct mail has been on a downwards trajectory since 2016, falling from 31% in 2016 to 26% in 2017 and 24% in 2018.

This decrease in direct mail is likely to be as a result of the GDPR legislation which came into effect in May 2018 and resulted in many charities cleaning their direct mail lists in order to ensure consent in receiving mailings.

Around one in five (21%) said they had been asked to donate online. Within this, we explored in which ways they had been asked. Overall, 53% of this group had been asked to donate via social media with 38% specifically saying it was a social media advert and 23% saying it was on a social media channel they follow.

Being asked to give

All respondents, regardless of whether or not they had given to charity were asked how they had been approached to donate to charity in the last four weeks. Figure 6 below shows the results to this question.

Figure 6: Regardless of whether you gave to charity or not, in which of the following ways have you been approached to donate to charity in the last four weeks?

Base: All adults 16+ (1397)

Consistently we see that the main way of being asked to give in Scotland is on the street. This however has decreased to 37% in 2018, a fall from the high of 43% in 2017. The second most common way to be asked is via television although this has also fallen back since 2017, from 32% to 27%. Direct mail has been on a downwards trajectory since 2016, falling from 31% in 2016 to 26% in 2017 and 24% in 2018.

This decrease in direct mail is likely to be as a result of the GDPR legislation which came into effect in May 2018 and resulted in many charities cleaning their direct mail lists in order to ensure consent in receiving mailings.

Around one in five (21%) said they had been asked to donate online. Within this, we explored in which ways they had been asked. Overall, 53% of this group had been asked to donate via social media with 38% specifically saying it was a social media advert and 23% saying it was on a social media channel they follow.

---

5. https://eugdpr.org/
Trust in charities

As the issue of trust in charity has become a key topic of debate over recent years, we have been tracking this month by month since May 2016. In Scotland, the figure of those saying they ‘strongly’ or ‘tend to’ trust charities in 2018 was very similar to 2017 at 49% (compared to 50% in 2017 and 52% in 2016). In the UK as a whole, the figure is 48% which was significantly lower than 2017’s figure of 51%. This indicates that trust in Scotland is slightly more resilient than it is in the UK as a whole. It is hard to quantify whether overall levels of trust have a direct effect on levels of giving. This is an area where more research is required.

Demographically there are no real differences in terms of those who trust charities.

METHOD

CAF has been producing the UK Giving report since 2004, and has been tracking giving in the UK for several decades. In that time, there have been a number of changes to how the study is conducted in terms of approach and questions asked.

During 2016, the UK Giving survey transitioned from a quarterly face-to-face survey with 1,000 responses each quarter, to a monthly survey with 1,000 responses conducted online using the market research agency, YouGov. This enabled us to cut the data in order to be able to look at Scotland within its own right. In 2018 we boosted the sample in Scotland to ensure that we had a minimum of 100 interviews each month so that we could look at any monthly trends.

The new method of interviewing began in May 2016 and so the 2016 results contain data from eight months to December 2016. In 2017 we conducted interviews across the 12 months and reported on a total sample size for Scotland of 1,061 and for 2018, we are reporting on a total sample size of 1,397.
HOW CAF HELPS CHARITIES

Charities can:

- Manage their day to day banking through our current and savings accounts or apply for secured loans via CAF Bank.
- Take control of their investment portfolio through the CAF Investment Account, the UK’s only secure, digital trading platform for charities.
- Apply for short term funding through CAF Venturesome, our pioneering social investment arm.
- Fundraise with ease and speed online through CAF Donate.
- Reduce the burden of Gift Aid, as we can claim Gift Aid on donations made through CAF on their behalf.
- Receive guidance on all areas of governance, fundraising, finance and grantmaking through our team of experts.
- Reap the benefits of CAF’s successful campaigning work to get real change to policy and celebrate the great work of the sector with #GivingTuesday.
- Grow knowledge and awareness of UK and international giving trends, through our ground-breaking research such as UK Giving and CAF World Giving Index.

*Facts are correct as at April 2018*