CAF SCOTLAND GIVING 2018
An overview of charitable giving in Scotland
#ScotlandGiving
June 2018
Generosity is at the core of the Scottish people; it is one of the things that makes us what we are. Whether it is helping others by donating time or money to a charitable cause, or a generosity of spirit, this is part of the open, generous nature which marks out Scots both at home or wherever we live and work.

I am delighted to be able to introduce the second annual CAF Scotland Giving report, the only major study of its kind. The positive reaction to last year’s inaugural publication, stimulating discussion and debate about how to maintain and grow our culture of giving, meant that we at CAF were determined to make this an annual event – supporting charities and helping provoke healthy debate about the future.

Around the same number of people took part in charitable or social activities in 2017 as they did the year before. Activism continues to be high, reflecting the turbulent times in which we live. Overall, this paints a picture of a thriving, vibrant society of which we should all be proud.

It is easy to take the work of our charities for granted – indeed our research over many years shows that millions of people benefit from their work without even realising it.

But what this report shows is the place charities hold in people’s minds and the vast support – running to £1.2 billion in Scotland last year – that people give. Without that support, we would all be so much the poorer.

CAF exists to make giving count, and we hope this report will help us achieve that goal by giving charities an insight into how and why people give and help all of us think more clearly about the culture of generosity we enjoy, and how to make it stronger still in the years ahead.

Sir John Low
Chief Executive
Charities Aid Foundation
INTRODUCTION

Following its success in 2017, this is the second year in which CAF has produced the Scotland Giving report, looking at how people give across Scotland. Since 2004, CAF has been tracking giving in the UK as a whole under the ‘UK Giving’ banner and has been monitoring giving behaviours for several decades. We are delighted to be able to produce this annual look at charitable giving in Scotland much earlier in the calendar year for 2018 so that charities can start benefiting from it as soon as possible.

Across the UK, we interview a representative sample of c.1,000 individuals each month of the year, generating 12,211 interviews in 2017 alone. This means that within Scotland, we have a larger sample size of 1,061 to report on this year. This increased sample size enables us to look at the results in more detail than previously.

We believe that this is the only study of giving behaviour in Scotland made freely available to charities and those interested in the topic, and we hope that this report will be able to inform debate around charitable giving in Scotland. We are really thrilled about the fact that we can now produce a bespoke report for the Scottish environment on an annual basis.

We hope you find this report useful and if you do have any comments, we would love to receive any feedback from those reading this report at research@cafonline.org

ABOUT CAF

At CAF we exist to make giving go further, so together we can transform more lives and communities around the world.

We are a charity, a bank and champion for better giving, and for over 90 years we’ve been helping donors, companies, charities and social organisations make a bigger impact.

We are CAF and we make giving count.
The key findings for Scotland Giving in 2018 are:

- £1.2 billion was donated by individuals in Scotland in 2017, up from £813 million in 2016, and accounting for 11.8% of the UK total, with Scotland punching above its weight relative to its population size.

- There has been no increase in the proportion of people giving money to charity, with the increase in donations driven by a small proportion of people giving more (mean donation increased from £36 in 2016 to £60 in 2017).

- The top 3 causes donated to were the same as 2016: children and young people, medical research and animal welfare. Overseas aid and disasters relief had the largest increase year on year (20% vs 24%).

- Despite innovation in charitable giving over the years, cash remains the main way in which people give and this has actually increased between 2016 and 2017.

- The proportion of people who took part in a charitable or social activity in 2017 has remained similar to 2016.

- Social action through signing petitions and taking part in demonstrations remained high in 2017 suggesting increased engagement has become a trend.
Overall picture of how people get involved

All those interviewed were shown a list of behaviours and asked whether they had done any of these a) in the last 12 months; b) in the last 4 weeks. These include a range of charitable and social actions. Figure 1 shows those actions undertaken in the last 12 months.

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

<table>
<thead>
<tr>
<th>Action</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donated money to charity</td>
<td>65%</td>
<td>63%</td>
</tr>
<tr>
<td>Signed a petition</td>
<td>56%</td>
<td>56%</td>
</tr>
<tr>
<td>Given goods to charity</td>
<td>58%</td>
<td>55%</td>
</tr>
<tr>
<td>Sponsored someone for a charity</td>
<td>40%</td>
<td>39%</td>
</tr>
<tr>
<td>Bought an ethical product</td>
<td>27%</td>
<td>31%</td>
</tr>
<tr>
<td>Volunteered for a charity</td>
<td>19%</td>
<td>17%</td>
</tr>
<tr>
<td>Taken part in a local public consultation</td>
<td>13%</td>
<td>12%</td>
</tr>
<tr>
<td>Taken part in a public demonstration/protest</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>None of the above</td>
<td>9%</td>
<td>11%</td>
</tr>
</tbody>
</table>

Base: All adults 16+ (2016, n=712; 2017, n=1,061)

Overall there has been very little movement in the number of people saying they have taken part in any charitable or social activity in 2017 compared to 2016. The number of people taking part in at least one of these over the previous year remained consistent across 2016 and 2017 at around nine in ten (91% and 89% respectively). This is also a similar figure to the UK as a whole in 2017 (88%).
There has been a small decline in the proportion of people having taken part in a charitable or social activity in the last four weeks (from 70% in 2016 to 66% in 2017). The picture in Scotland is therefore very similar to that of the UK as a whole, where 65% had done at least one of these actions in the last four weeks.
This section of the report looks at people’s charitable behaviour in more detail.

## Giving money

In 2017, 63% of those living in Scotland claimed to have donated money to charity in the last 12 months, compared to a similar 65% in 2016. Those saying that they had donated money in the last four weeks also remained around the same, with 33% having done so in 2017 compared to 37% in 2016. The peak month for having donated money in the last four weeks was December (41%) when there are a number of Christmas appeals taking place. This was also the peak month across the UK as a whole.

Sponsoring someone for charity in the last 12 months also remained similar year on year, with 39% having done so in 2017 compared to 40% in 2016. In terms of those having sponsored someone in the last four weeks, 11% said they had done this, compared to 13% in 2016. The peak month for sponsorship in the last four weeks was August (20%), which is likely to tie into the number of sporting sponsorship events which take place over the summer.

The cumulative effect for donating money or sponsoring someone over the last 12 months in 2017 was 71%, a similar level to the 74% seen in 2016. The number having done either of these in the last four weeks was 42% in 2016 and 38% in 2017.

Although none of the movements in the numbers shown above are statistically significant year on year, they are all moving in the same downwards direction. It is too early to say whether or not this is concerning but it is something we will continue to monitor over time.

A similar proportion of those who donated money to charity said that they had used Gift Aid in 2016 and 2017, with 51% saying they had done so in 2017 compared to 53% in 2016. Although not directly comparable, this tallies with recent HMRC research which showed that Gift Aid was added to 52% of the total value of donations in the UK. Through this research, HMRC calculated that across the UK as a whole, charities were losing out on £600 million a year on Gift Aid which could have been claimed.

Gift Aid is enormously valuable to the charitable sector and the thousands of causes charities support. UK Government figures show that it generates an additional £1.27 billion for charities each year, and it is important that they can use it to best effect. However, as can be seen from HMRC’s report and Scotland Giving, it remains an under-utilised resource, and in Scotland alone, could generate hundreds of millions of pounds more for the causes that need it most if everyone who was eligible made a Gift Aid declaration - which can be as simple as ticking a box when donating online.

At CAF, we have been long term advocates of reforming Gift Aid to make it easier for charities to access its benefits. Such measures include using new technology to enable a one-off universal Gift Aid declaration that can cover all of a person’s subsequent donations, thus reducing the ‘friction’ of giving via Gift Aid. There is also huge potential to use insights from behavioural economics to identify the levers that can have a significant impact on people’s willingness to use the system.

**Volunteering**

The proportion of people saying they volunteered in the last 12 months remained stable between 2016 (19%) and 2017 (17%). Those saying they had done so in the last four weeks was also quite consistent (9% vs 11% in 2016).

As seen in last year’s report, there remain demographic differences, with women more likely than men to have volunteered both in the last 12 months and in the last four weeks. The difference between the sexes is however not as pronounced as it was in 2016. In 2017 there is a gap of 5 percentage points between the sexes on this, (19% vs 14%) compared to a gap of 8 percentage points in 2016 (23% vs 15%). The narrowing of the gap is mainly caused by fewer women saying they volunteer rather than more men saying that they do so.

In 2016, although those aged 16-24 were more likely than other groups to volunteer, they were not significantly so. This year, they are significantly more likely than other age groups to have volunteered in the last 12 months (26% vs 17% overall). Although for those aged 16-24, volunteering levels remained the same year on year, for Scotland as a whole, it decreased slightly from 19% to 17%. The level for full time students is also higher than average across the population, at a similar 27%.

The lowest level of volunteering occurs within people’s mid years, with only 13% of those aged 35-54 having done so in the last 12 months. This is likely to be a reflection of relative free time amongst other commitments.
Giving goods

Giving goods to charity was the second most common way in which people engaged with charity in 2016. In 2017 however, this action has moved slightly behind signing a petition and is now in third position. Those saying they had given goods in the last 12 months saw a slight downward shift year on year (58% in 2016 to 55% in 2017), although those saying they had done this in the last four weeks remained similar (23% vs 25%).

As we saw in last year’s report, giving goods increases with age, peaking amongst those aged 65+. This has strengthened slightly this year with 38% of those aged 65+ giving in this way in the last four weeks, compared to 31% in 2016. At the lower end of the age groups, only 4% of 16-24 year olds said they had given in this way in the last four weeks, exactly the same level as 2016. It will be interesting to monitor this difference over time – it may be something that people become more likely to do as they get older or, it may be that it is a generational difference. If it is the latter, this could become a risk to many charities that rely on goods to sell to generate income.

On giving goods, the gap between women and men is also widening. Women remain more likely than men to engage in this way with 33% of women giving goods compared to 16% of men (29% and 18% respectively last year).

Protesting and petitioning

In last year’s report we saw that over half (56%) of those interviewed in Scotland had signed a petition in the previous 12 months whilst 29% had done so over the previous four weeks. At the time we speculated that this high level may be due to the number of tumultuous events that took place in 2016, including the EU referendum vote towards the end of June. However, in 2017 we saw exactly the same level having signed a petition in the last 12 months and a very similar 27% having done so in the last four weeks. This mirrors the pattern across the UK as a whole and reflects the findings from other research.

Specifically, in 2016 we started to see that recent events appeared to have awoken a spirit of activism within the population. Our report A Stronger Britain2 which we produced in late 2016 showed that people were engaging more in their local communities and were more likely to want to make a difference. From the Scotland Giving findings, this appears to have been borne out over the last two years.

Although the overall pattern is similar to 2016, demographically, there have been some changes year on year. Whilst in 2016 younger people were much more likely than older people to have signed a petition (72% of 16-24 year olds vs 47% of over 65s), this gap is no longer as large.

Although there remains a gap, it has narrowed from 25 percentage points to 11 percentage points (64% vs 53%) indicating that it has become more generationally spread out. Despite this lower level amongst 16-24 year olds year on year, this does, however, remain the charitable or social action most undertaken by this age group in Scotland and this has been the case two years in a row.

Those having taken part in a public demonstration remained at exactly the same level in 2017 as it did in 2016 (8%). Taking part in this activity reduces through the ages from 13% amongst 16-24s through to 3% amongst those aged 65+.

Who engages most?

As we saw in 2016 in Scotland, and we have seen 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 93% of women having done so in the last 12 months compared to 85% of men. The level for women year on year has remained consistent with 2016 (94% in 2016) whilst men have fallen back slightly from 88%.

In last year’s report we highlighted that there was no difference in the overall charitable and social activity between the oldest and youngest age groups. This year however this is no longer the case with involvement in charitable or social activity increasing through each of the age groups. This ranges from 82% amongst 16-24 year olds to 94% amongst 65+ year olds.

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 (51%), with a further quarter (26%) giving monthly. Around one in twenty (5%) give weekly. These are very similar levels to those seen in 2016.

Figure 3: Which of the following best describes how often you give to charity?

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly</td>
<td>5%</td>
</tr>
<tr>
<td>Monthly</td>
<td>26%</td>
</tr>
<tr>
<td>From time to time</td>
<td>51%</td>
</tr>
<tr>
<td>Rarely</td>
<td>11%</td>
</tr>
<tr>
<td>Never</td>
<td>4%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2%</td>
</tr>
</tbody>
</table>

Base: All adults 16+ (n=1,061)
Frequency of giving increases with age, as a giving behaviour seems to become more entrenched. Fourteen percent of 16-24 year olds give weekly or monthly, rising to 25% for 25-44s, 34% for 45-64 and 45% for 65+.

Women continue to donate more regularly than men, following the pattern seen last year, with around one in ten women (11%) giving rarely or never compared to a fifth of men (21%).

**Total amount given**

At an overall level, those living in Scotland donated £1.2 billion to charity in 2017, an increase from £813 million in 2016. The total UK figure for 2017 was £10.3 billion and thus means that with Scotland accounting for 8.2% of the UK population, it punches above its weight on charitable donating, accounting for 11.8% of the UK total amount given in 2017. This percentage of the UK total is higher than in 2016 when the amount given in Scotland accounted for 8.4% of the UK total.

As highlighted earlier in this report, there are fewer people giving in 2017 than in 2016 across Scotland and, as such, this increase in total monetary amount is due to fewer people giving more. 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) monthly amount given by a donor in 2017, either donating or sponsoring in the last four weeks, was £20, exactly the same as 2016. However, where we see a large difference from 2016 is the mean donation which increased from £36 to £60. The median is identical to the UK as a whole but the mean is £20 higher this year in Scotland. This means that within the overall amount given, there are a number of people giving high amounts, and more so than in 2016.

Whilst it is positive that more money overall was given to charity in Scotland in 2017, it is of some concern that fewer people gave overall. This leads to a key policy question about how to encourage giving and whether it should focus on getting more people to give or getting those who give to give more, or indeed, a combination of both.

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4 The Median = middle value of all amounts given by individuals.
5 The Mean = average amount given across all individuals.
Sponsorship

Last year we identified that the amounts people give when they sponsor someone tend to be lower than the amounts they give when they donate directly, and this continues to be the case. However, the mean amount given for sponsorship has increased year on year, from £25 to £37 in 2017.

This £37 is, however, still lower than the £58 average for direct donations. As mentioned last year, this may be because when a donor sponsors someone, they are giving to a cause chosen by the person being sponsored; with a direct donation they are more likely to be giving to a cause that the donor has personally chosen themselves.

In terms of the causes people are most likely to sponsor others for, the most common cause remained the same in 2017 as 2016, namely medical research (33% vs 37% in 2016). The second most common cause in 2017 was hospitals and hospices (29%) followed by children and young people (26%).

Although children and young people also occupied third place in 2016, it was physical and mental health charities which occupied second place in 2016, a cause area which has fallen to 19% from 26% in 2017 and thus is now in fourth place.

What people give to

The top 5 causes donated to in the last four weeks are shown in Figure 4 below.

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

Base: All those who have donated in the last 4 weeks (2016, n=285; 2017, n=361)
When it comes to the top causes which people donate to directly, the overall top three remain the same as in 2016 although there was a slight change in the order of the three. Children and young people was first in 2017 at 28%, followed by medical research (27%) and animal welfare (25%).

Overseas aid and disasters relief recorded the largest increase from 2016 to 2017, with around a quarter (24%) giving to this cause area. This rise is likely due to the number of large scale, highly covered international disasters which unfortunately occurred in 2017, including the Rohingya crisis, Hurricanes Harvey and Maria, the earthquake in Mexico, and monsoon flooding in Bangladesh, Sierra Leone and Colombia. We have seen in other research the fantastic generosity across the UK public in response to disaster appeals and this finding supports that.

It is worth noting at this point that the fieldwork for this report ended in December 2017 so does not give insight into whether the turbulence for the international development sector in 2018 has had an effect on giving. CAF’s research in March 2018 showed that levels of trust in charities had not fallen in the weeks following a series of negative press reports on charities and this is something we are continuing to monitor.

At the other end of the scale, four causes are donated to by less than 10% of people in Scotland: the arts (3%), sport and recreation (3%), schools, colleges and education (4%) and elderly people (6%). This is the same pattern as we see across the UK as a whole.

**Who gives to what?**

In the 2017 report we saw that there were very few demographic differences in terms of who gives to what causes across Scotland, and this remains the case in 2017. This year the only difference between men and women is that women are more likely to give to physical and mental health care (21% vs 12% of men). On age, there are no significant differences at all whilst on social class there are two key differences of note. Those in the social classes DE are twice as likely to have given to physical and mental health care than those of social classes AB (27% vs 13%). On the flipside, those in social classes AB are more likely to have given to overseas aid and disaster relief (30% vs 14%).
How people give

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

Base: All those who have donated in the last 12 months (2016, n=480; 2017, n=698)

The ranking in methods used to give to charity in the previous 12 months is unchanged between 2016 and 2017. Cash remains the most common way of giving to charity, and at 60% it has in fact grown since 2016. Given the societal increase in using non-cash methods for payment, it is interesting that giving by cash continues to be so high whilst newer ways of giving such as online (24%), remain at less than half the level of cash and have not strengthened between 2016 and 2017.

Buying goods and buying raffle/lottery tickets are the joint second most common ways of giving (43% respectively), followed by direct debit.

The ways to give can be grouped together into structured and ad hoc giving. When grouped in this way, we can see that Scotland, like the rest of the UK, is a nation predominantly of ad hoc givers. Specifically, 92% used an ad hoc method whilst just two fifths (40%) had used at least one way of structured giving.
Being asked to give

In 2017 the main way of being asked to give to charity remained the same as 2016, namely, on the street. This did, however, increase from 38% to 43% since 2016. The second most common way to be asked was by television (32%) and then direct mail at 26%. Direct mail did however decrease by 5 percentage points from 2016.

Under new GDPR regulations which came into force in May 2018, which many charities have been affected by, it will be interesting to monitor how people are asked to give going forward, with GDPR potentially having an impact on people being asked to give via direct mail for example.

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’ agree that most charities are trustworthy in 2017 was 50% compared to 52% in 2016. The figure is also similar to that of the UK as a whole (51%).

Demographically, men and women are as likely as each other to say that most charities are trustworthy (49% and 50% respectively). This is a slightly different picture to the UK as a whole where men were less likely to agree than women.

In Scotland there is also very little difference on trust between the age groups. Where there is a difference though is on social class, with 59% of ABs agreeing that most charities are trustworthy compared to only 44% of C2DEs.
As 2018 is the Year of Young People in Scotland, we have added on a section focusing on the younger generation. As the youngest age we interview is 16, we cannot look at the lower end of the age groups included in the Year of Young People but in this section we will look at those aged 16-26.

**YEAR OF YOUNG PEOPLE**

**YOUNG PEOPLE ARE...**

Amongst the most likely age groups to **volunteer their time** (24% in the last year)

More likely to **buy an ethical product**
(40% vs 31% overall in the last year)

Of all the charitable or social activities are most likely to have **signed a petition**
(65% in the last year)

Likely to **give to charity from time to time**
(55% of young donors)

Likely to have donated via **cash**
(66% of young donors) and by **buying goods**
(53% of young donors)
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.

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 thus have a total sample size for Scotland of 1,061 across the year.
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 grant making 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*