WHY WE GIVE
About Charities Aid Foundation

Charities Aid Foundation (CAF) is an international charity registered in the UK. Its mission is to motivate society to give ever more effectively and help transform lives and communities around the world. CAF advises on and distributes charitable funds around the world and has offices in nine countries: Australia, Brazil, Bulgaria, India, Russia, Singapore, South Africa, the UK and the United States of America.
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Summary

The average Briton gives away £10 a month to good causes. But many people give away far, far more than that.

They might not be able to muster the millions that major philanthropists can devote to the causes we all care about, but they devote thousands of pounds a year to doing good.

What marks these people out? What makes them special?

To find out, we surveyed more than 700 of Britain’s most generous people – people who give thousands of pounds a year to good causes through the Charities Aid Foundation (CAF). We have spoken to many of them as well, asking what motivates them to give, and what they get in return.

The result is an inspiring insight into the lives of people who go the extra mile to help others. What drives them is a desire to give something back to those less fortunate than themselves, their personal faith, and a sense of moral obligation; but also a feeling of achievement, of making a difference.

CAF exists to encourage giving and help people support the causes they care about. We are proud to help these generous people make a difference.

Methodology

722 CAF customers completed the online survey, this survey were completed from 22 – 30 April 2013. For the case studies in this report, respondents were selected on the basis of their giving consent to be interviewed.
Section 1

**What influences people to give?**

What makes charity donors tick? What motivates them to make donations time and again, running into the thousands of pounds?

We decided to ask them. They told us that personal values, ethics and morals stand head and shoulders above other considerations when they decide to help others and give.

Beyond this, three quarters said their "belief in a specific cause" is an important motivator for their giving. Only slightly fewer (71%) pointed to their faith, something echoing CAF’s annual UK Giving research, which shows that giving to religious and faith based causes has attracted the highest average donation in the last three years of the survey.

Nearly two thirds (61%) of people pointed to a personal experience having driven their giving, while over half said their support comes from the belief that charities cannot do enough alone. Just 38% thought that leaving a positive legacy was a key driver for their giving. And only a quarter thought that relationships they had forged through their giving were a motivator.

**Figure 1**

<table>
<thead>
<tr>
<th>Influence</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>My personal values</td>
<td>97%</td>
</tr>
<tr>
<td>My own sense of morality/ethics</td>
<td>96%</td>
</tr>
<tr>
<td>A particular belief I have in a specific cause</td>
<td>75%</td>
</tr>
<tr>
<td>My faith</td>
<td>71%</td>
</tr>
<tr>
<td>Personal experiences that I have had</td>
<td>61%</td>
</tr>
<tr>
<td>A belief I hold that charities cannot do enough alone</td>
<td>53%</td>
</tr>
<tr>
<td>My family</td>
<td>48%</td>
</tr>
<tr>
<td>The enjoyment that I get from giving</td>
<td>42%</td>
</tr>
<tr>
<td>My determination to leave a positive legacy</td>
<td>38%</td>
</tr>
<tr>
<td>Relationships I have forged through my giving</td>
<td>25%</td>
</tr>
</tbody>
</table>

Question asked: “How strongly would you say the following has influenced your desire to give to charity?”

Base: 722
Source: Survey conducted by Charities Aid Foundation 22-29 April 2013
My personal values and sense of morality and ethics

When we spoke to some of our most generous regular givers, what emerged again and again was their sense of duty to give back to society and tackle inequality – the desire to use their own good fortune to help others.

For most people, they wanted to give simply because it felt like the right thing to do, a feeling very much bound up in each person’s values and personal code of morality.

AJ Finch is a 46 year old computer programmer who lives in Tunbridge Wells. The investment bank he works for offers payroll giving, so most of his charitable giving goes through this mechanism.

The bulk of his donations goes to the church he regularly attends, but he and his wife also give regularly to his old school and to sponsor a child in Rwanda.

“I think it’s right to give a fair bit away, as well as giving some of your time and energy to people who need it. Supporting causes you care about is great fun, but it’s not just about giving money. If you are personally involved with the group you give to it means 100 times more.

“Being able to give is a privilege – there’s nothing better than putting a smile on someone’s face and giving money is a great way to do that. I like to give regularly so that charities have some sense of sustainability, but I have also enjoyed giving one off gifts. When I was self-employed, I bought the coffee machine for a charity that was setting up a coffee shop and it was great to be able to provide something concrete for them.

“My faith informs my giving and when I give regularly to the church it is nice to know that I am contributing towards a church project or towards paying the salary of one of its workers. I think as a society to some extent we don’t value giving enough, but it’s encouraging being in a church where you can clearly see the generosity of other congregation members.”
“I think it’s right to give a fair bit away, as well as giving some of your time and energy to help people who need it.”

AJ Finch
We know Britain is a very generous country – and our annual UK Giving survey shows how donations are spread across the many different causes. Almost everyone we spoke to identified a specific type of charity that they were particularly passionate about. Some mentioned broad concerns, such as international development or the arts and others were more specifically focused, on providing basic human rights, for example, or restoring old buildings.

Hamish Craig is a retired teacher and naval officer who now runs an environmental education centre in Somerset – Carrymoor Environmental Trust. He and his wife give to more than a dozen charities and are particularly passionate about environmental and development causes. Through international development charity Compassion, they’ve been supporting a girl in the Philippines from a young age, helping her through ten years of education...

“My hobby has always been fell walking and mountain hiking and I’ve walked all over the UK – from Scotland to the south coast – and when I joined the Navy, this was only encouraged. My father was a farmer – so I grew up very conscious of the deterioration of wildlife around me – which got me thinking that I should preserve it. Those two things definitely started my passion for wildlife and environmental conservation, and that must have somehow got me into charitable work.

“The Navy took me to the Arctic and the Antarctic and one of my sisters also lives in Canada – so I’m very well travelled. Having visited places like Bangladesh, Mumbai, Nepal, among others, you realise how horrendous life is around the world.

“Rio hit me far more than other places because it was Western. We were there in 1982 and were menaced the whole time. It was very difficult because if you gave money to anyone, you had to give to a whole load of people. So I suppose for this reason we support a lot of charities focused on international development.

“Most of the time, we think we can’t give enough for charities. A phrase we’ve been thinking about lately when it comes to environment is: ‘think globally, act locally’. And I think the same thing must apply to giving.”
“My father was a farmer - so I grew up very conscious of the deterioration of wildlife around me - which got me thinking that I should preserve it”

Hamish & Gillian Craig
Our interviews also brought out an overwhelming number of religiously motivated givers, who pointed to their beliefs and the tradition of tithing as a key influence on their commitment to charities.

Amy Bright, 75, is a retired project manager living in Crediton, Devon, with her husband. They have been giving to charities and their local church from very early on in their marriage and set up a CAF Charity Account for their charitable giving in the 1970s.

As Christians, they set aside 10% of their gross income to give to the church they regularly attend and to a range of predominately Christian based charities.

“Our giving is based on the belief that everything we have belongs to God and that we should give back both to the church and those in need. We started giving following a church campaign to get people thinking about how to give generously and steward their money well. At the time we had a small income and a large mortgage, but we started giving and its just grown from there.

“If you have some of the good things in life, it is important to consider helping those who don’t. We encouraged our two children to give to charity and used to get them to put a small amount of their pocket money in the church collection box each week so that they were encouraged to be generous from an early age. From my experience as a church treasurer, I am led to believe that people do not give much and people are quick to use the financial crisis and their own disadvantages as an excuse not to give, even if they may be very well off compared to those in need. It’s a shame, as they are missing out on the warm feeling you get from knowing that your money is having an impact.”
“Our giving is based on the belief that everything we have belongs to God and that we should give back both to the church and those in need.”

Amy Bright
Many of those we spoke to told of life-changing experiences which have sparked their commitment to giving – some have travelled overseas and seen the hardships of the developing world first hand, others have suffered loss in their family or battled with diseases.

Charm Robson is a 73-year-old retired teacher from St Bees, Cumbria and a mother of five. She gives a substantial amount of money to charity every year and she and her husband also do a lot of fundraising for their church and for Christian Aid, by giving talks at a local hotel and by opening their garden to the local children and their parents once a year. Charm still runs marathons to collect sponsorship – and is already planning her next fundraising effort in Ethiopia.

“When we lived in Uganda in the 1960s we were very aware that, relatively speaking, we were rich as the rest of the country was poor, so we knew that we had a moral obligation to do something. We often give to developing world causes, environment causes and Christian causes – but not often to illness charities, because that’s what most people support.

“A couple of years ago, we ran the London marathon for our golden wedding anniversary for Alzheimer’s Research UK and raised £4000 for them. But with a more obscure charity this year I only raised £600. People definitely connect more with health charities such as Alzheimer’s because they think – that could happen to me.

“I have always known that we are very privileged compared with many other people and, as a Christian, I think that all gifts come from God and to God we return them. They are not ours, they are given to us by God – whether it’s the brains, opportunities or health to earn the money, or the inherited wealth. I would encourage anyone who doesn’t give to think about those who are less fortunate than themselves.”
“When we lived in Uganda in the 1960s we were rich as the rest of the country was poor, so we knew that we had a moral obligation to do something.”

Charm Robson
Section 2

How do major donors think?

We asked donors about the voluntary sector, their relationship with charities and the general state of the economy.

Most donors believe that more can be done to increase giving in the UK. 61% think the wealthy can help by talking about their own giving, and nearly half hold the view that society is too cynical about people who give to charity.

Only a quarter thought the government does enough to help charities.

Most major donors (79%) believe that charities are struggling financially at the moment. However, only four out of ten respondents think their giving will increase in the coming years, which could be linked to a lack of confidence in the UK economy.

Only 14% said they were confident in the economy. Another 72% agreed that they would only invest in charities that demonstrated their impact clearly. However, over three quarters (76%) are satisfied with the feedback they already receive.

Figure 2

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Statement</th>
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<tbody>
<tr>
<td>79%</td>
<td>I believe most charities are struggling financially at the moment</td>
</tr>
<tr>
<td>76%</td>
<td>I am satisfied with the feedback I receive from charities about the impact of my donations</td>
</tr>
<tr>
<td>72%</td>
<td>I only invest in charities who demonstrate their impact clearly</td>
</tr>
<tr>
<td>61%</td>
<td>I believe that the wealthy can help increase giving by talking about their giving</td>
</tr>
<tr>
<td>49%</td>
<td>Society is too cynical about people who give substantial donations to charity</td>
</tr>
<tr>
<td>40%</td>
<td>I think my giving will increase in the coming years</td>
</tr>
<tr>
<td>26%</td>
<td>I believe the government does enough to help charities</td>
</tr>
<tr>
<td>14%</td>
<td>I am confident in the economy</td>
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</tbody>
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Question asked: “How strongly do you agree or disagree with each of the following statements?”

Base: 722

Source: Survey conducted by Charities Aid Foundation 22-29 April 2013

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Why we give
Many of our interviewees touched on their experiences with charities over the last few years, and how they have seen society and the sector struggling under increased financial pressure. A lot of them expressed a wish to be able to help make a lasting change with their charitable work, rather than just providing a temporary solution – whether in the UK or overseas.

An unnamed CAF customer has been a vicar for 40 years and is a father of five. His parish covers some very deprived areas, and the church does a lot of outreach work, giving sums of money to local people and running a food bank. He sometimes prefers to give out sums of money anonymously, slipping them under the doors of people he knows are in need...

“There are moments when you think to yourself: I’d be able to have a bigger newer and better car or a better holiday, if I didn’t give away so much – but it’s so rewarding to be able to help people and make a real difference. I tend to find that when people are in dire need, it is not £10 or £15 that will help them – it is £200 or £300, and being able to make these bigger contributions is really important.

“At the church, we run a food bank which has provided 1000 people with meals for three days. These are generally people who are having their benefits changed and the money has not come through. The fact that we have a food bank is something of which I am both proud of and ashamed of in a country as wealthy as this. In the last 12 months people have given a ton of food to us, and that sort of generosity is heart warming.

“In my position, I do not draw a line between work and volunteering. I say to people that at the end of the day you never finish, you stop. It is very nice to be able to help individuals through the church – sometimes I give them some money directly, or sometimes I slip it through the door anonymously when I know they’re in need. But I never lend money because I think that just increases people’s problems.

“When I do give to Oxfam, Christian Aid or TEAR Fund, I know it is a very small amount relative to the needs they are trying to meet. But I think it is important to give to them. The other big part of my giving is sponsorship. I find that I can give a lot more to people raising money – and encourage them as a result of that. I like to give people £10 per every mile, for example.

“Generosity does in fact breed generosity. It not only effects your giving in the financial sense, but your attitude.”
Section 3

What could grow giving?

With our last UK Giving report showing a decline in charity donations from the general public, we chose to ask donors what could be done to grow charitable giving.

More than eight out of 10 (81%) said that more hard evidence on the impact of charities’ work would be likely to increase giving significantly. This underlines an appetite for a yet greater level of communication between donor and cause, and more transparency in the ways charities work. The second most common response was that companies need to do more to support charities, with 78% agreeing with this statement.

Tax also plays a key role. Three quarters (77%) of those we surveyed thought it was likely that if donors had a better understanding of existing tax incentives it would increase giving significantly, and a similar proportion (76%) said that they would welcome more generous tax breaks. Almost two thirds (62%) of respondents thought that increased co-operation between schools and charities would be likely to significantly increase giving. This would help to grow giving and embed charitable behaviours in children to the benefit of civil society. CAF’s ‘Growing Up Giving’ report echoes this potential for the education system to play a greater role in encouraging philanthropy.

Just over half (53%) of all donors believe that technology can play a key role in growing giving, and nearly half (47%) would welcome a UK version of the ‘Giving Pledge’.

The Giving Pledge currently provides a platform for the world’s wealthiest individuals and families to commit to dedicating the majority of their wealth to philanthropy. The first UK billionaires signed up to the pledge earlier this year.

“Stories help. The stories of the improvements that are made on the international front through quite small changes, the story of a guy I was mentoring last year who now has a job, stories from Jamaica, where we’re funding two development projects. Telling people stories I think helps. When you’re dealing with international development you can create a very, very great impact with a very little input.” Keith Stephenson

“I think the Government has been doing a good job to encourage giving and keeping tax returns for charity giving. However I do think politicians could be more vocal about the importance of the charity sector and the need to support charities.” Anonymous
Figure 3

81% More hard evidence of the impact of charities’ work
78% Companies doing more to support charity
77% Donors having a better understanding of existing tax incentives

76% More generous tax breaks for charitable giving
65% More media coverage of philanthropy
62% More co-operation between charities and schools

53% Embracing new technology to allow donors to interact with charities in innovative ways
47% A UK version of the ‘Giving Pledge’

Question asked: “How likely is it that the following statements could help grow giving in the UK?”
Base: 722
Source: Survey conducted by Charities Aid Foundation 22-29 April 2013
Section 4

How much of their wealth should the more affluent give to charity in their lifetime?

Finally, we asked donors how much the wealthy should give away in their lifetime.

The figure below shows most respondents believe that as much as 15% of a person’s wealth should be given away in the course of their life.

Figure 4

10% 15% 10%
Median Mean Mode

Question asked: “How much should the wealthy give away in their lifetime?”

Base: 419
Source: Survey conducted by Charities Aid Foundation 22-29 April 2013

Of course, there are different types of average1.

This 15% is the ‘mean’ proportion. But using other averages - the median and mode – showed a 10% recommendation, which is in alignment with the 10% tithe encouraged by other religious groups.

Tithing was a popular concept among our interviewees as well. Many of them quoted the 10% figure as their ideal amount to give away, though some admitted not to always be able to afford to give this much, and others felt obliged to give more.

David Bee, 63, is a part-retired veterinary surgeon living in Buriton in Hampshire.

“My wife and I have been giving away 10% of our gross income every year for about 20 years. We support a variety of charities financially, including Bristol Refugee Rights, where our daughter works part time. It makes all the difference when you know someone who works at the charity you are supporting as you can really see your support having an impact.

“I also go every year to East Africa to do voluntary veterinary work for a charity and I am currently training to do a 140 mile cycle ride to raise money for Christian Aid. We also support the Church Urban Fund and I’m a voluntary speaker for them. So our support goes much further than just giving away 10% of our income.

“Giving money to charities is an entirely win-win situation. The money you donate does a lot of good and you are a happier person if you are generous with what you’ve got.”

1 There are three types of average;
1. Mean (also known as the average) – the total of all the values divided by the number of responses received
2. Median – the middle value in a series of values arranged from smallest to largest
3. Mode – the most frequent value in a set of values
“Our support goes much further than just giving away 10% of our income”

David Bee