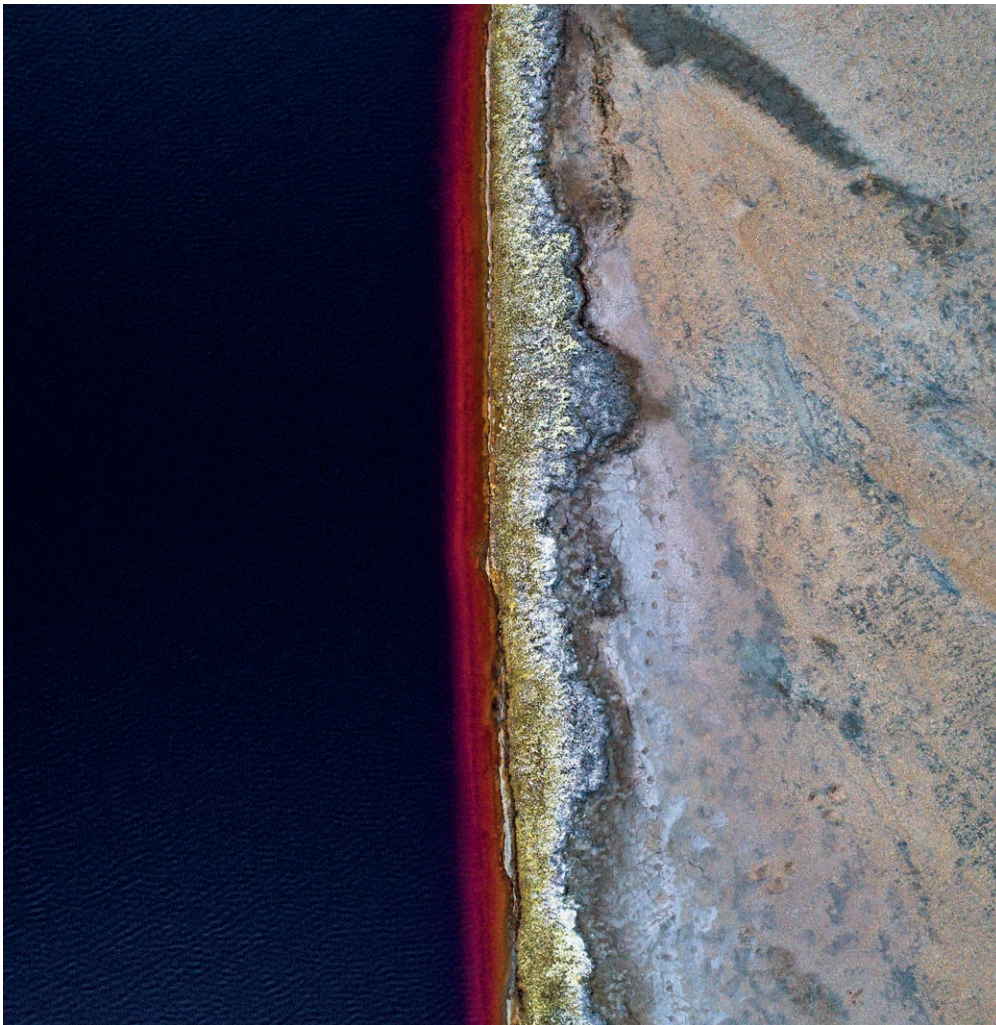


# JBWere NAB Charitable Giving Index

January 2022



## A timely examination of giving in Australia

Recovery in giving is confirmed but not yet to pre-pandemic levels.

John McLeod, Senior Consultant – Philanthropic Services, JBWere  
Brien McDonald, Senior Economist – Industry and Behavioural Economics, NAB



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# | Methodology

The charitable giving index is derived from NAB transaction data. Total giving recorded by this analysis represents around one fifth of total giving reported by the charity sector to the Australian Charities and Not-for-profits Commission and therefore provides an excellent view of current giving trends in Australia, particularly by mass market and recurrent donors.

It captures spending by donors using various electronic payment methods such as eftpos, credit cards, BPAY and PayPal. Cash transactions and direct transfers into charity bank accounts are not included.

It compiles all donations from non-business customers and uses the International Classification of non-profit organisations (ICNPO) to divide that giving into the different cause areas. This giving taxonomy is described in the individual cause areas through the report.

There have also been some updates to both data capture and population ratios used in the analysis resulting in small changes to past data trends. In addition, we have split out Culture and Recreation, Education and Medical Research, Environment and Animal Protection in the individual sector analysis.

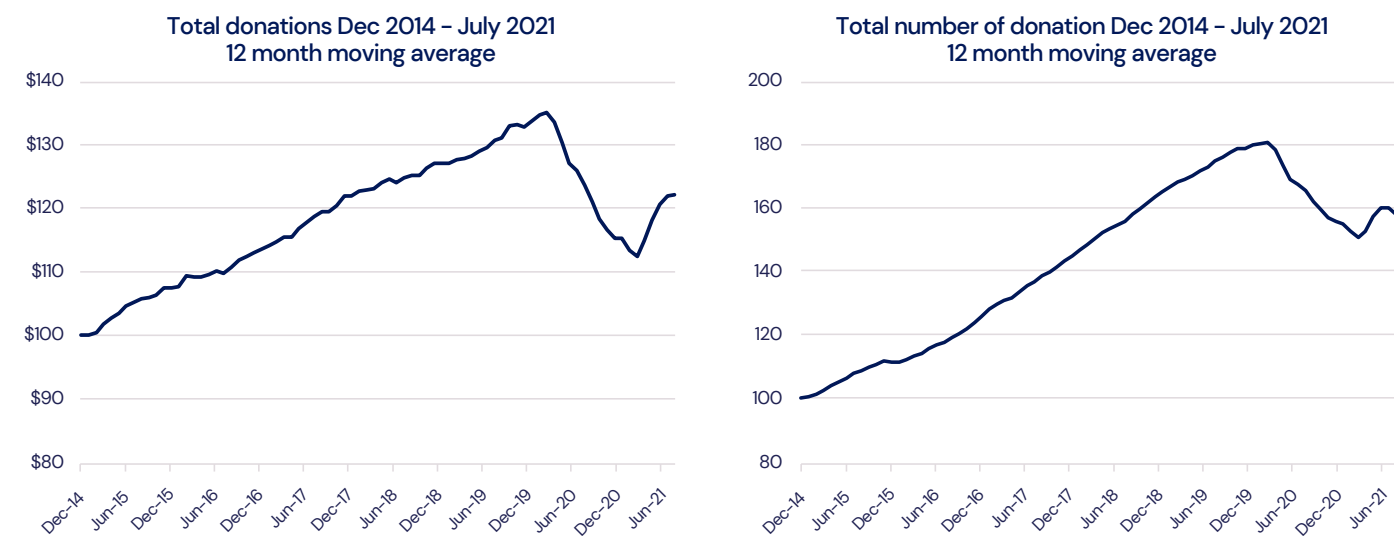
## | Executive Summary

The fall in giving for 2019/20 and again in 2020/21 have been confirmed through the charitable giving index data but it has also now confirmed that a significant recovery commenced around December 2020 and should propel giving levels back to previous record levels for 2021/22. We have also looked at the changes in income and the balance sheet of each cause area over the 5 years of ACNC data from 2014 to 2019 and the growing reliance on Government funding which is expected to have accelerated in 2020 and 2021 when data is compiled.

Highlights from the report include:

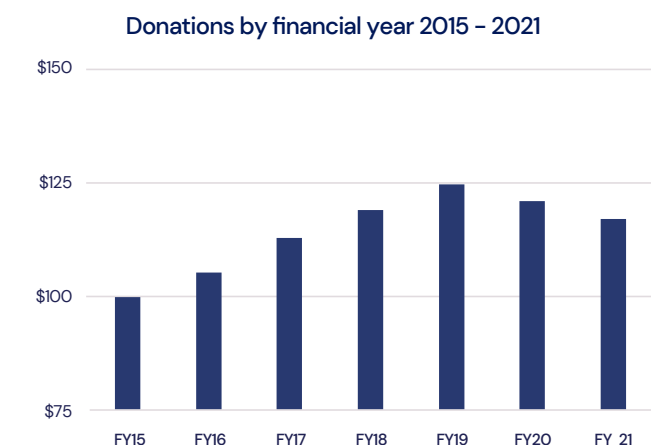
- Both total sector income and donations grew by 60% from 2014 to 2019 although self-earned income growth was slower and Government funding grew at a faster rate.
- While the annual falls in giving due to COVID were modest at 3% and 4% in 2020 and 2021, measured against past trends, the income loss was almost \$1 billion per year.
- Giving to Health has fared best through COVID while Animal protection has also held up well post the bushfire support of 2019/20. Good recoveries have also been seen in giving to culture and arts, environment and religion while other causes have seen only modest improvements.
- The only States/Territories to be back at previous highs for donations are Tasmania and the ACT while South Australia and Western Australia have lagged in their giving recovery.
- Regional giving has significantly closed the gap on metro support during 2021.

# Overall giving trends



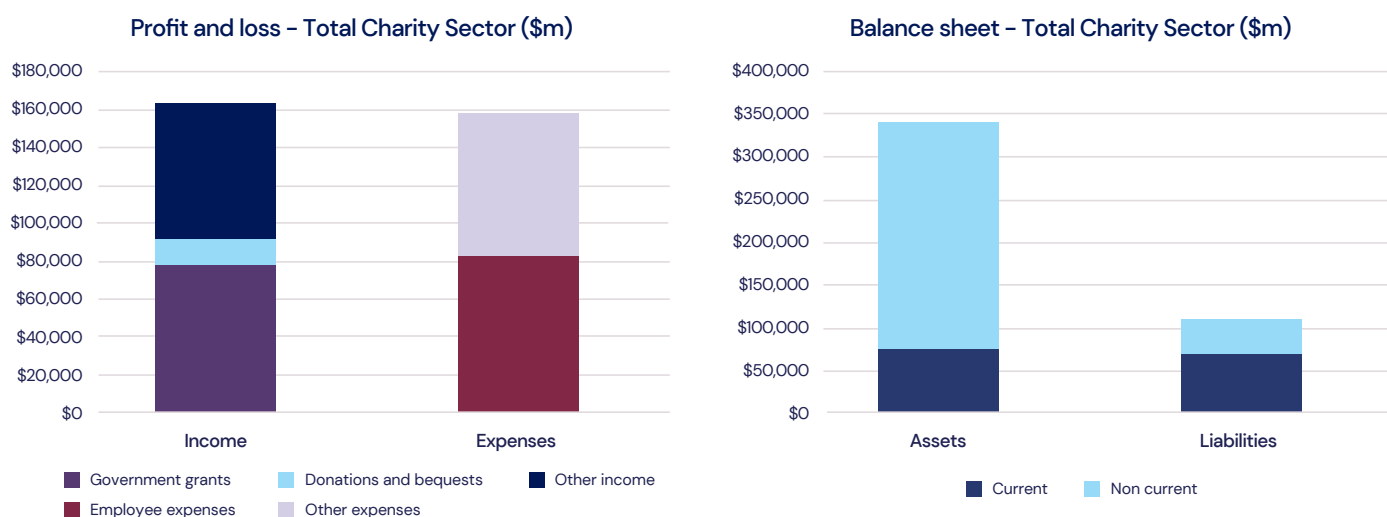
Source – NAB Charitable Giving Index, JBWere Philanthropic Services

In our previous Charitable Giving Index report we highlighted the unprecedented fall in giving after the 2019/20 bushfire support caused mainly by COVID and the inability to hold fundraising events. We also commented that the data to Dec 2020 seemed to be hinting at a bottoming out of that fall. Thankfully, the data to July 2021 has confirmed that recovery, albeit not yet to previous levels. There has been a plateauing of the recovery as lockdowns were reintroduced during 2021 but we expect that to only be a stalling in the recovery. Consistent with past major falls in giving during recessions or the global financial crisis, recovery tends to be fast. While donor numbers also recovered, they were more affected by the reintroduction of lockdowns in mid 2021.



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

When donations are seen in an FY basis, the declines aren't as dramatic as 2020 benefited from bushfire giving before COVID hit and 2021 saw the beginnings of the recovery. However, the falls of 3% and 4% respectively should be seen against the regular annual growth of over 5% meaning a reduction of almost \$1 billion in fundraising income overall from pre COVID expectations. The recovery seen to date suggests that totals in 2022 should again reach the previous high seen in 2019.



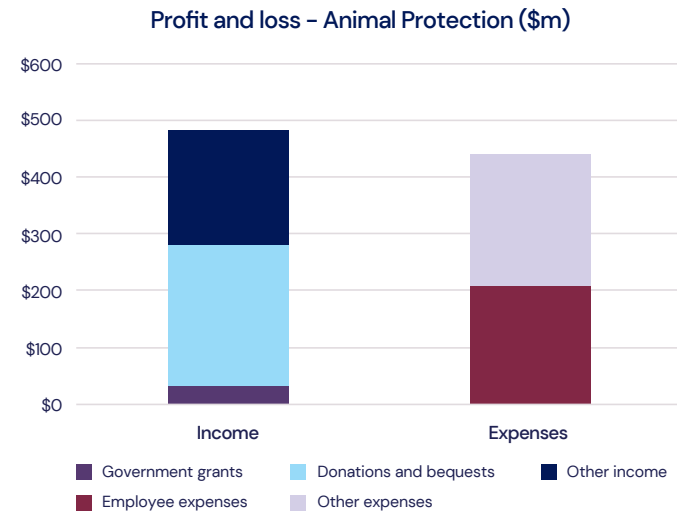
Source – ACNC 2019 Annual Information Statements

The charity sector overall has seen an increase in total donations and bequests of \$4.2 billion or 60% between 2014 and 2019. This is likely to fall slightly in 2020 and again in 2021 before passing that 2019 high in 2022. Total income for the sector also rose 60% from 2014 to 2019 but this was largely due to Government funding rising 79% over that period and other (self-earned) income rising more slowly at 44%. This increased reliance on Government funding will have only increased in 2020 and 2021 through job keeper payments. Sector assets grew by 57% over the same 5 year period but the surplus fell from 7.5% of income in 2014 to 6.0% in 2019 highlighting the continuing challenge of only being reimbursed for the impact created and not being rewarded for its true value.

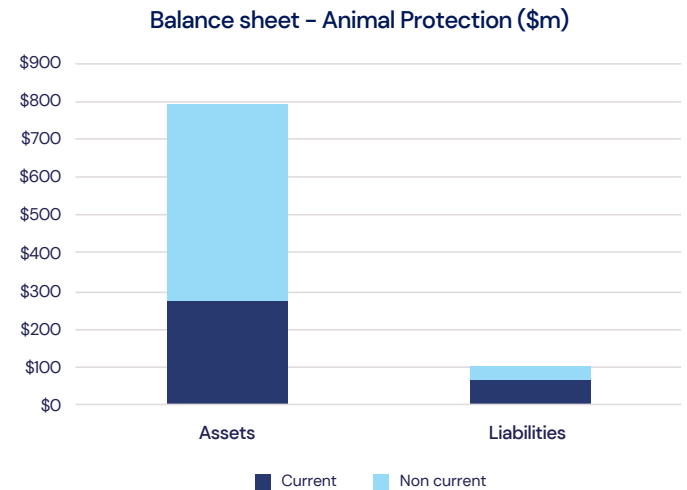
# | Animal Protection

## Cause area description – ICNPO GROUP 5: ENVIRONMENT

### 5 200 Animal Protection

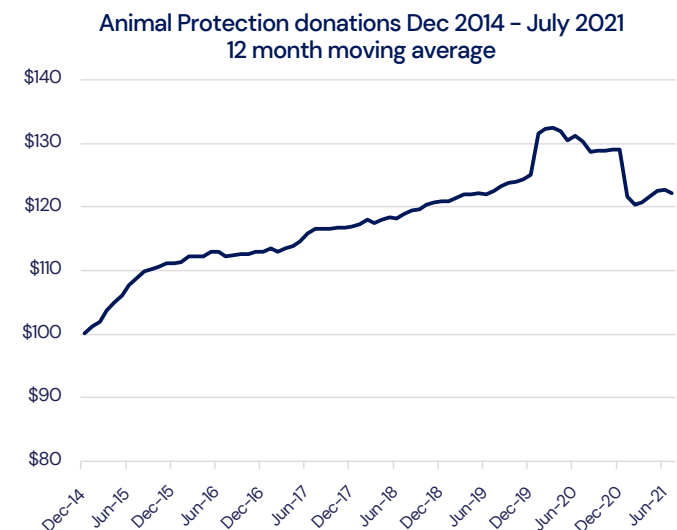


Source – ACNC 2019 Annual Information Statements

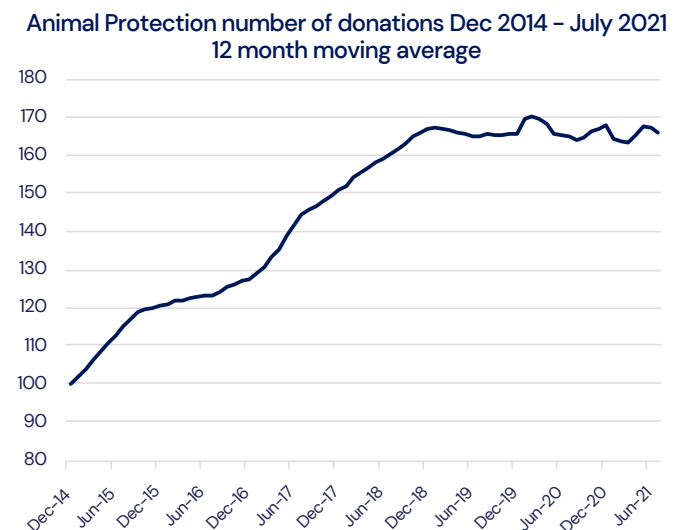


Source – ACNC 2019 Annual Information Statements

Animal protection has seen an increase in total donations and bequests of 64% against a total income increase of 46% and net asset growth of 55% between 2014 and 2019. The increase in support from donations has continued with only a relatively mild fall during COVID after the bushfire boost in giving. This meant the recovery in donations during 2021 has been more a return to trend growth rates. In addition, donor numbers have held up remarkably well.



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

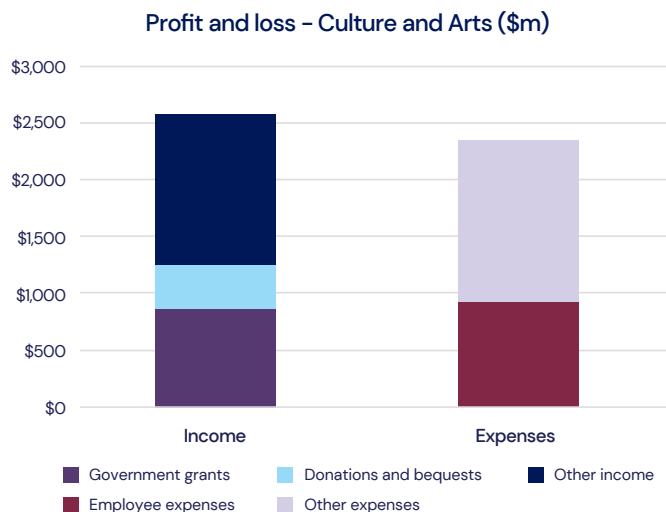


Source – NAB Charitable Giving Index, JBWere Philanthropic Services

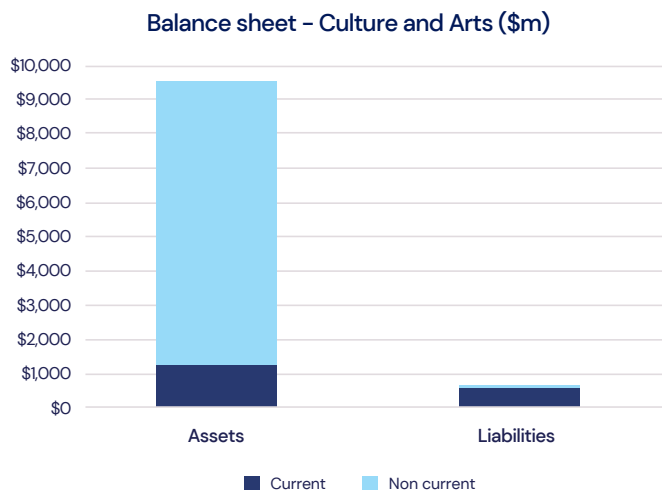
# Culture and Arts

## Cause area description – ICNPO GROUP 1: CULTURE AND RECREATION

### 1100 Culture and Arts

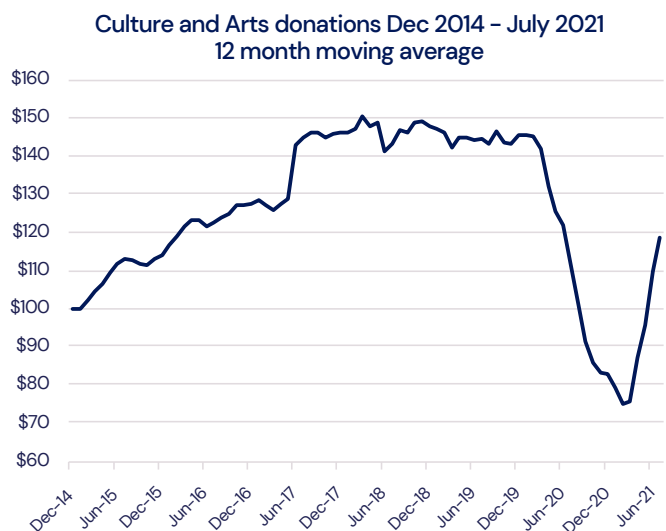


Source – ACNC 2019 Annual Information Statements

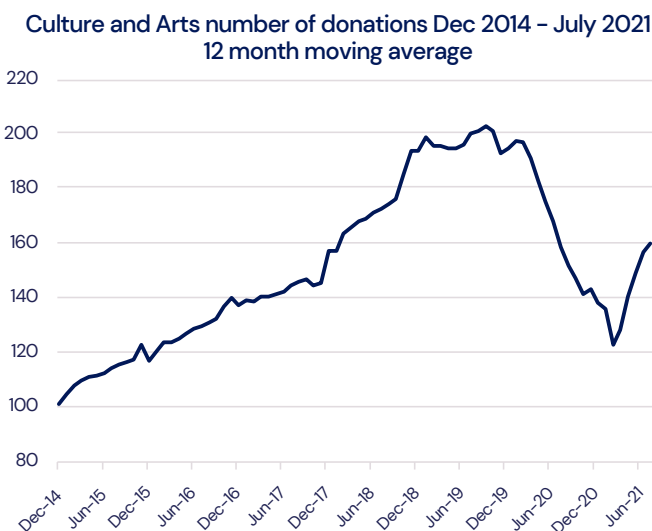


Source – ACNC 2019 Annual Information Statements

Culture and arts has seen an increase in total donations and bequests of 76% against a total income increase of 50% and net asset growth of 93% between 2014 and 2019. While data isn't fully available post COVID, the falls in both donations and earned income will be severe, rescued in part by job keeper and lower operating costs. The recovery in donations support in 2021 has been as dramatic as the fall during 2020, showing the latent support behind the sector. Donor numbers have recovered well, although not to the same extent as funds received.



Source – NAB Charitable Giving Index, JBWere Philanthropic Services



Source – NAB Charitable Giving Index, JBWere Philanthropic Services



# Development and Housing

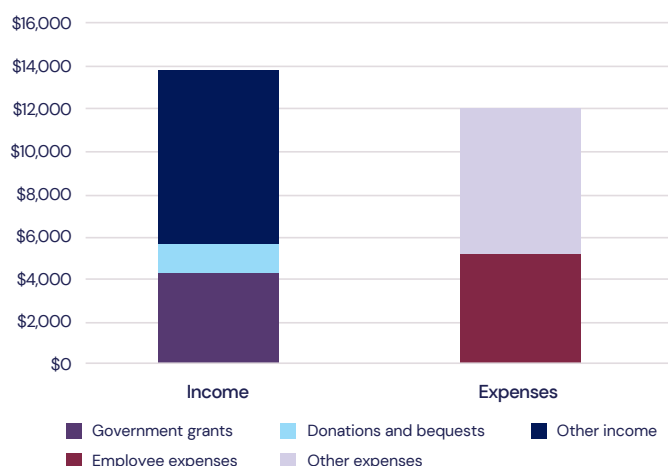
## Cause area description – ICNPO GROUP 6: DEVELOPMENT AND HOUSING

6 100 Economic, Social and Community Development

6 200 Housing

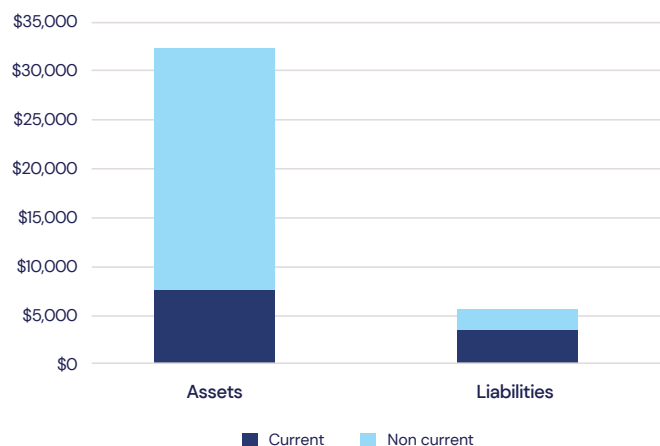
6 300 Employment and Training

Profit and loss – Development and Housing (\$m)



Source – ACNC 2019 Annual Information Statements

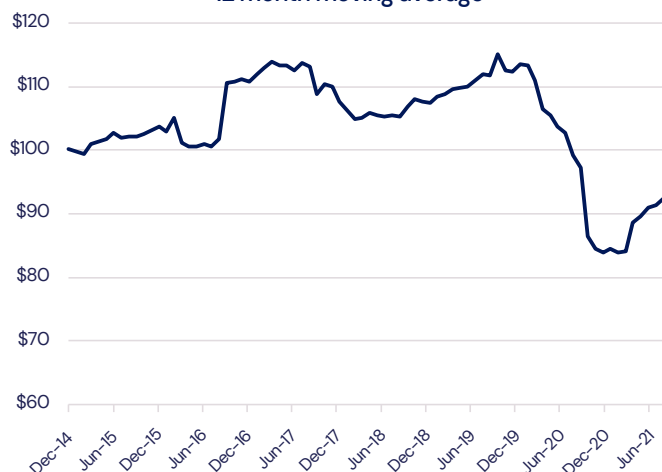
Balance sheet – Development and Housing (\$m)



Source – ACNC 2019 Annual Information Statements

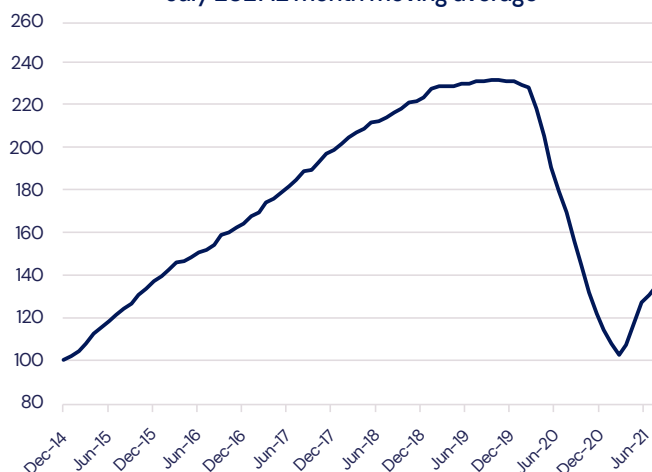
Development and housing has seen an increase in total donations and bequests of 140% against a total income increase of 79% and net asset growth of 98% between 2014 and 2019. The decline in support during COVID was significant and the recovery to date only mild. Donor numbers also mirrored this pattern. Hopefully, the recovery will continue and support the good sector gains in raising giving from 6.8% of income back to the 9.2% seen in 2019.

Development and Housing donations Dec 2014 – July 2021  
12 month moving average



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

Development and Housing number of donations Dec 2014 – July 2021  
12 month moving average



Source – NAB Charitable Giving Index, JBWere Philanthropic Services



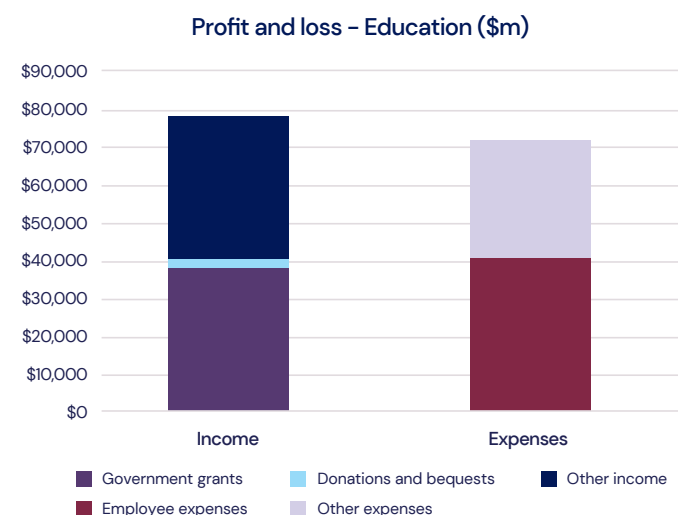
# Education

## Cause area description – ICNPO GROUP 2: EDUCATION AND RESEARCH

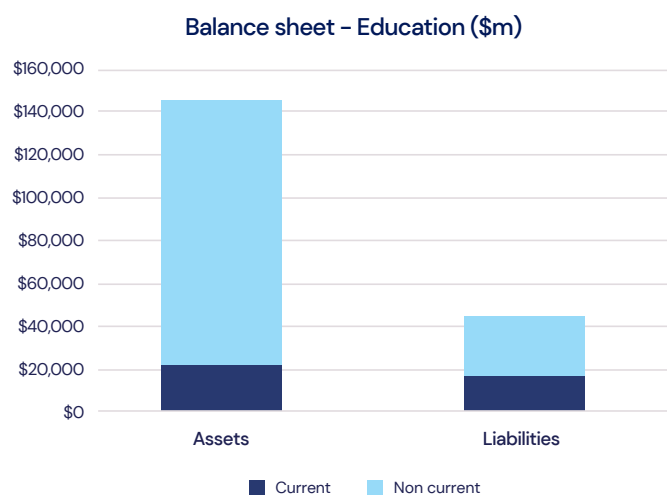
2 100 Primary and Secondary Education

2 200 Higher Education

2 300 Other Education

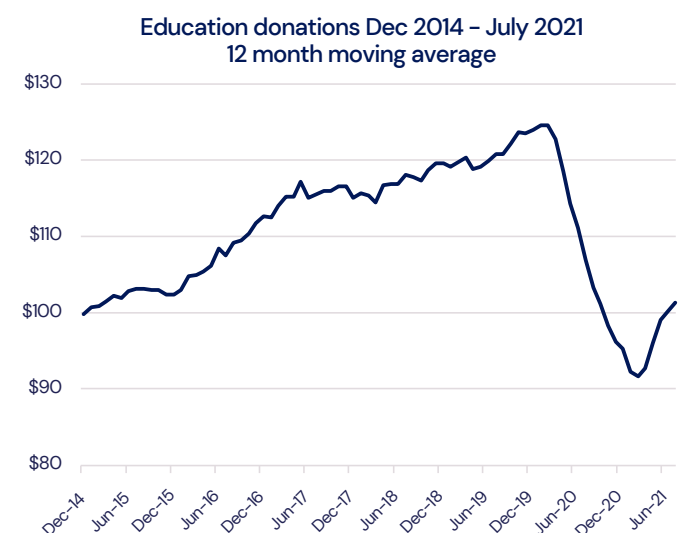


Source – ACNC 2019 Annual Information Statements

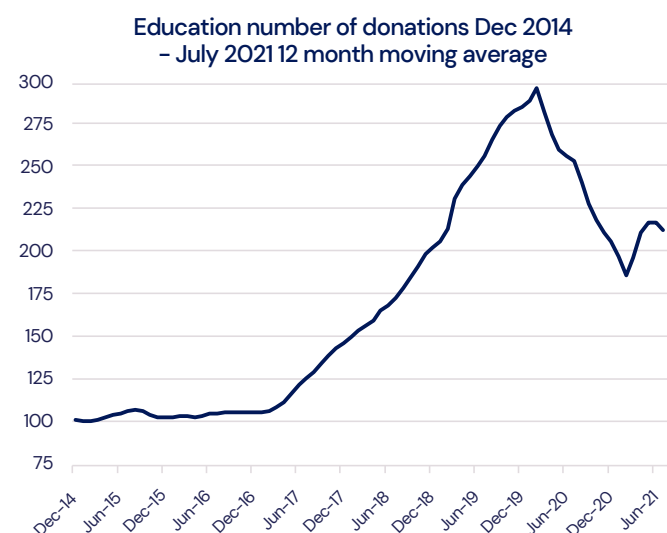


Source – ACNC 2019 Annual Information Statements

Education has seen an increase in total donations and bequests of 63% against a total income increase of 97% and net asset growth of 70% between 2014 and 2019. While there has been good growth in giving, it still only represented 1.7% of sector income. There had been a significant decline in 2020 and only a slow recovery in 2021 as the difficulties in face to face learning continued. Similarly, donor numbers have only seen a modest recovery.



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

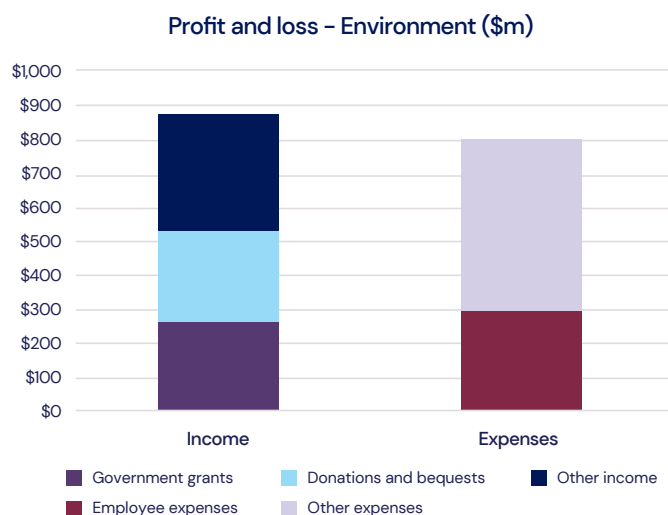


Source – NAB Charitable Giving Index, JBWere Philanthropic Services

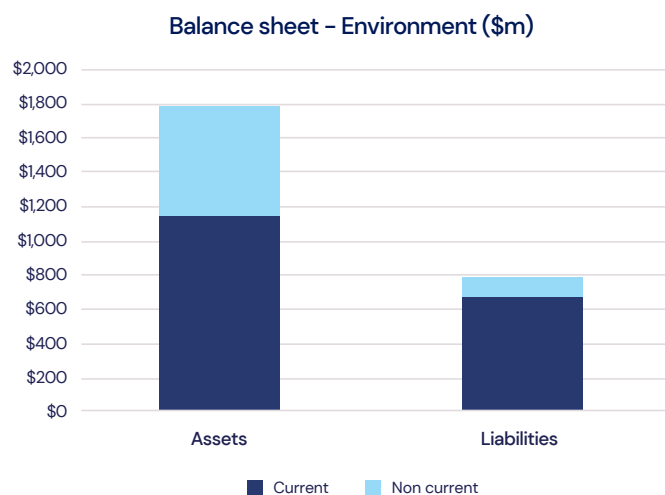
# Environment

## Cause area description – ICNPO GROUP 5: ENVIRONMENT

### 5 100 Environment

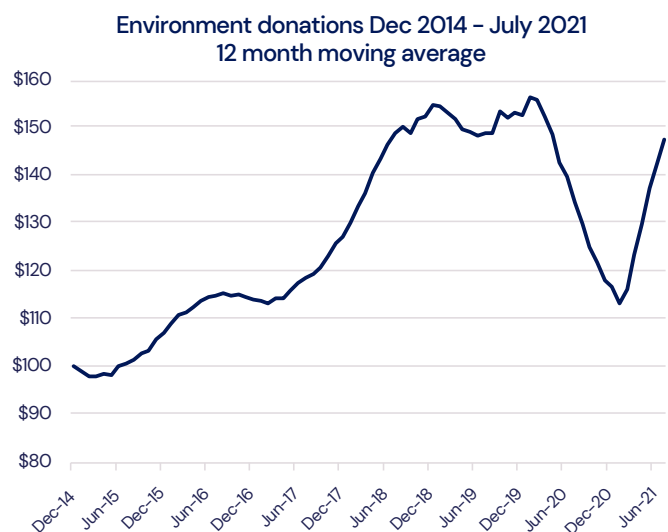


Source – ACNC 2019 Annual Information Statements

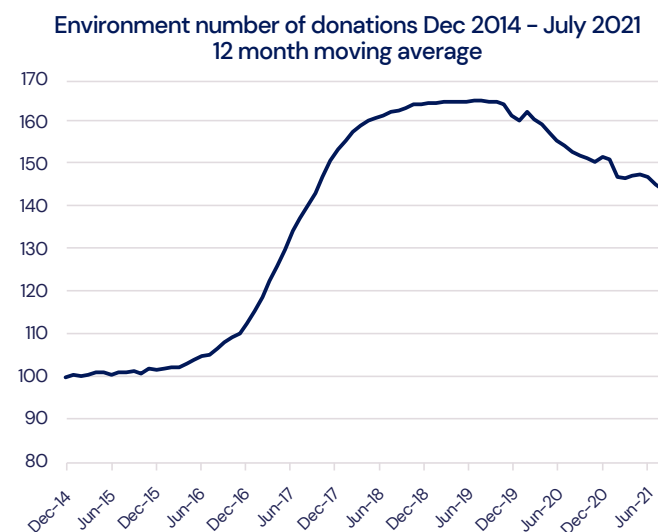


Source – ACNC 2019 Annual Information Statements

Environment has seen an increase in total donations and bequests of 55% against a total income increase of 37% and net asset growth of 55% between 2014 and 2019. This has pushed sector reliance on donation income above 30%. The increase in support from donations continued in 2020 aided by bushfire giving with only a relatively modest fall during COVID but strong recovery into 2021 boosted by the focus around COP 26. Donor numbers have held up reasonably well during COVID.



Source – NAB Charitable Giving Index, JBWere Philanthropic Services



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

# Health

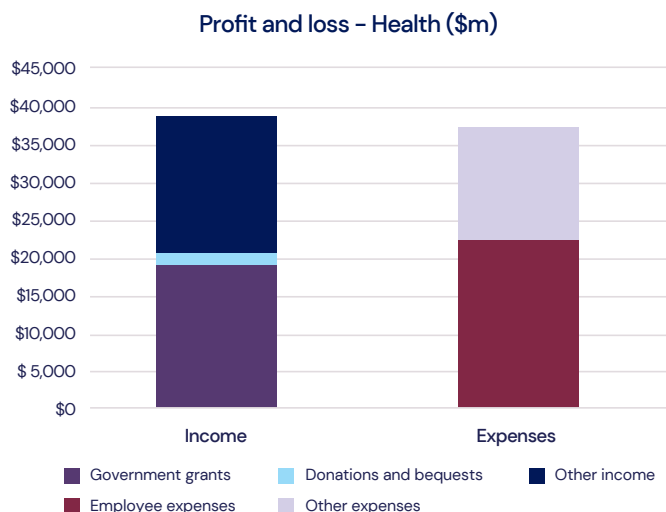
## Cause area description – ICNPO GROUP 3: HEALTH

3 100 Hospitals and Rehabilitation

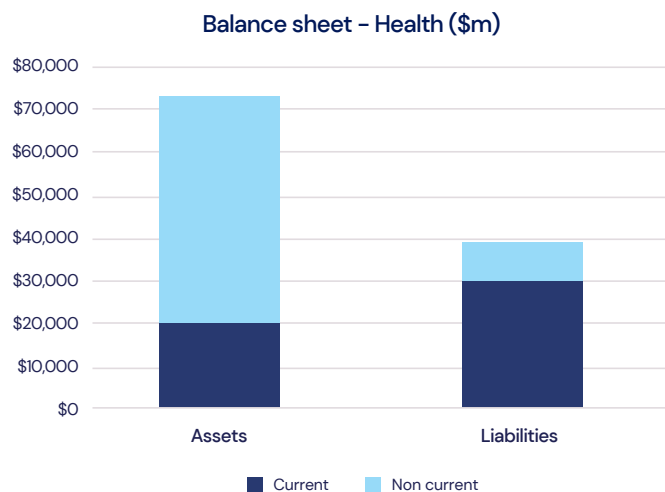
3 200 Nursing Homes

3 300 Mental Health and Crisis Intervention

3 400 Other Health Services

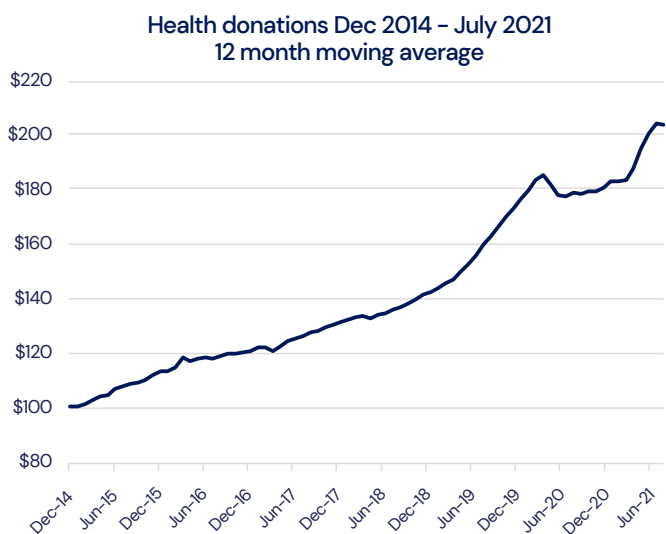


Source – ACNC 2019 Annual Information Statements

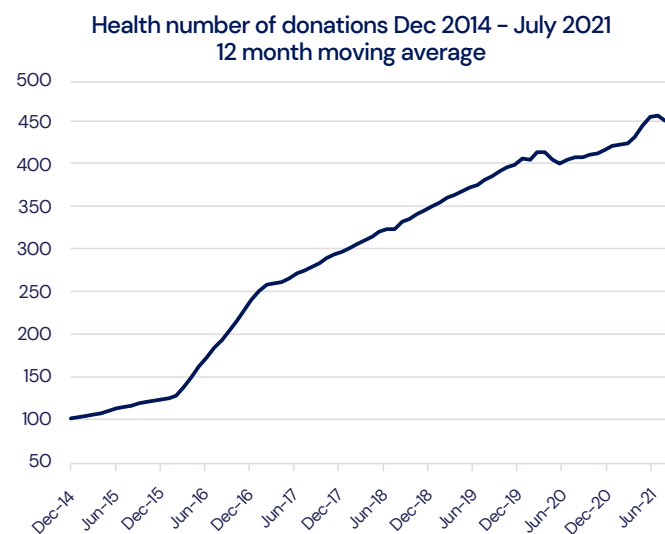


Source – ACNC 2019 Annual Information Statements

Health has seen an increase in total donations and bequests of 51% against a total income increase of 34% and net asset growth of 33% between 2014 and 2019. The strongest gains have come from support for the mental health sector. Overall giving now represents over 3.1% of total income, although margins remain tight for the sector which has the lowest surplus to income ratio of all charity sectors. Apart from a small dip at the outset of COVID, health was the only sector to see new highs in giving post COVID in both value and number of donors.



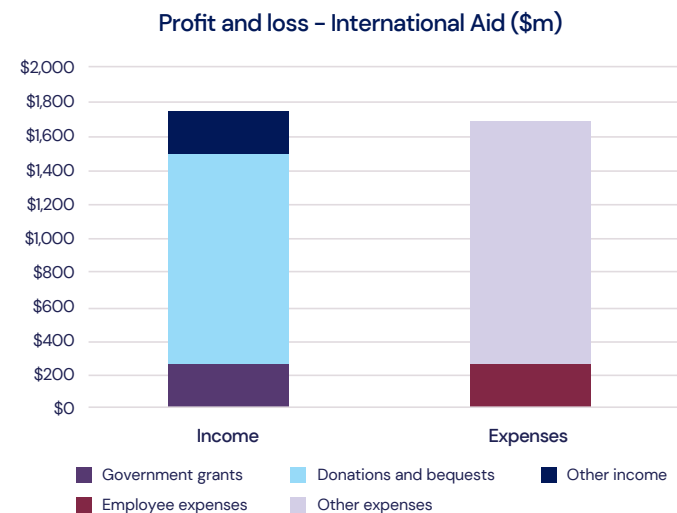
Source – NAB Charitable Giving Index, JBWere Philanthropic Services



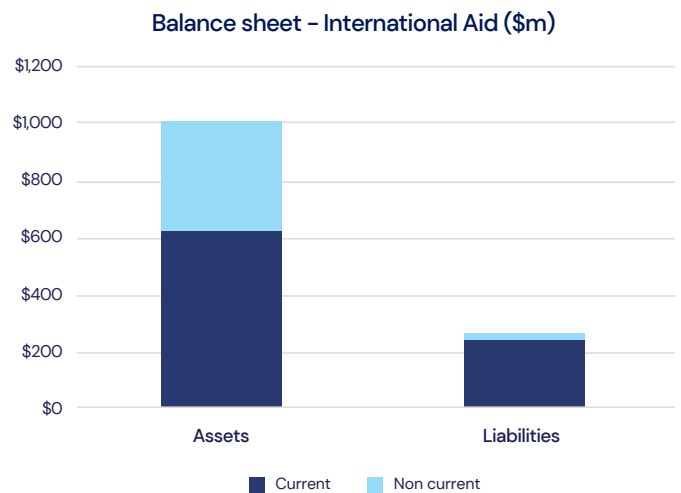
Source – NAB Charitable Giving Index, JBWere Philanthropic Services

# International Aid

## Cause area description – ICNPO GROUP 9: INTERNATIONAL

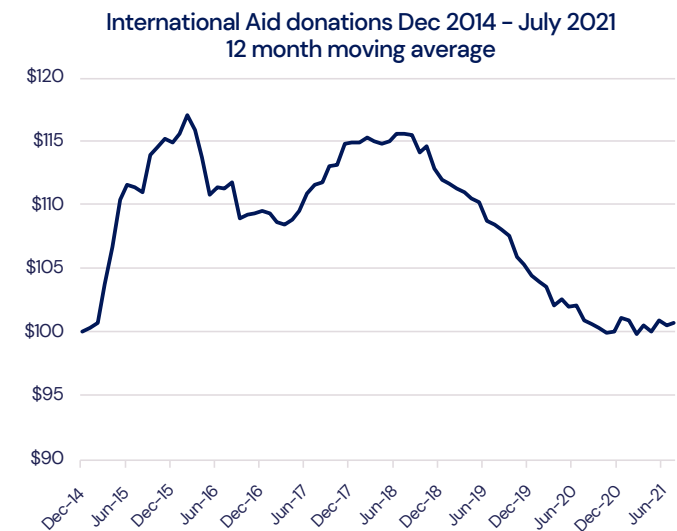


Source – ACNC 2019 Annual Information Statements

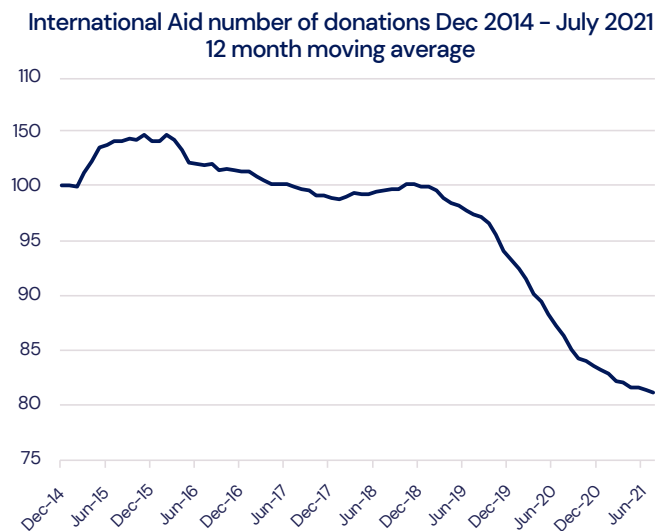


Source – ACNC 2019 Annual Information Statements

International aid has seen an increase in total donations and bequests of 71% against a total income increase of 76% and net asset growth of 113% between 2014 and 2019. Some diversification in income sources helped although the sector still relies on donations for 72% of total income. The growth in net assets is more reflective of the low starting point and with still thin surpluses, further gains will be slow. Donations held up well during COVID although donor number slid, continuing a challenging trend.



Source – NAB Charitable Giving Index, JBWere Philanthropic Services



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

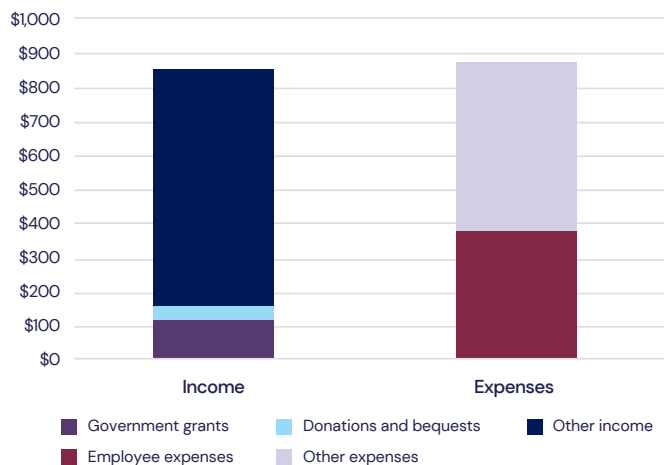
# Sports and Recreation

## Cause area description – ICNPO GROUP 1: CULTURE AND RECREATION

1200 Sports

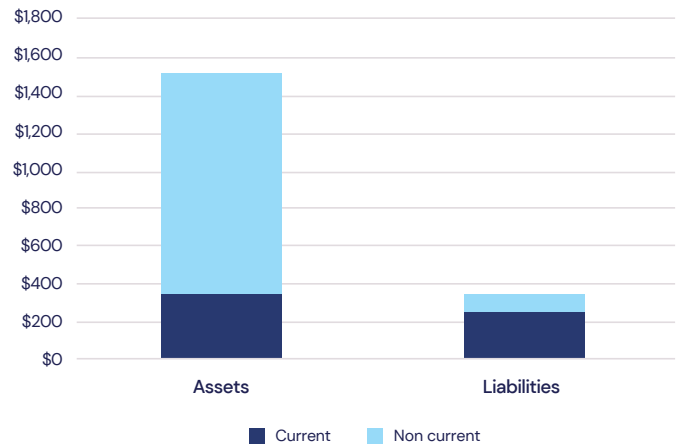
1300 Other Recreation and Social Clubs

Profit and loss – Sports and Recreation (\$m)



Source – ACNC 2019 Annual Information Statements

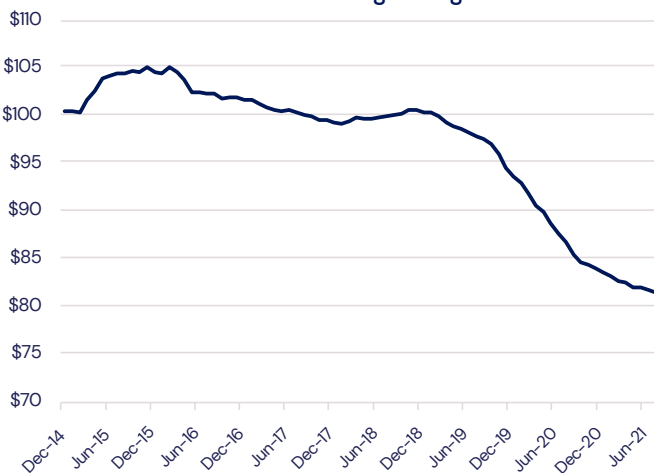
Balance sheet – Sports and Recreation (\$m)



Source – ACNC 2019 Annual Information Statements

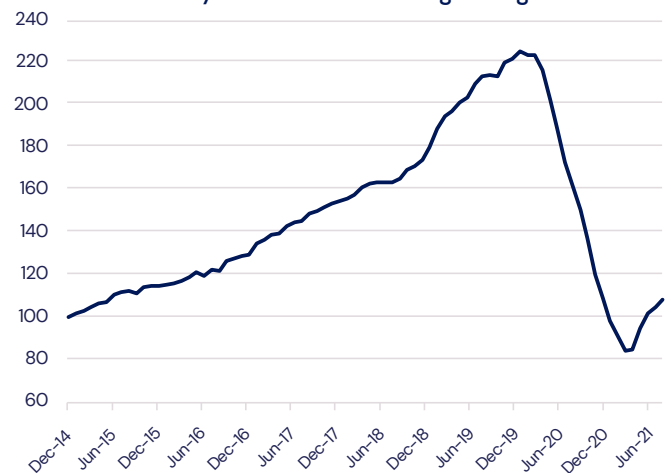
Sport (non professional) and recreation has seen an increase in total donations and bequests of 100% against a total income increase of 50% and net asset growth of 215% between 2014 and 2019. However, during COVID both donations and donor numbers declined significantly and at best, have only bounced off their lows compared to the recovery seen in other sectors, highlighting the strong link between connections/activity and support.

Sports and Recreation donations Dec 2014 – July 2021  
12 month moving average



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

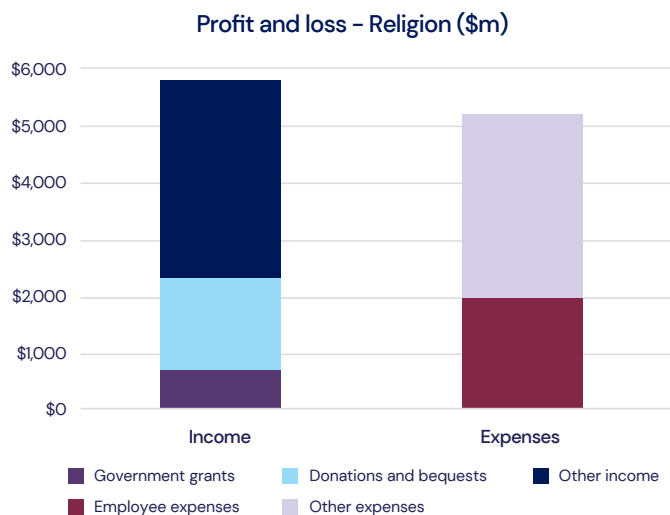
Sports and Recreation number of donations Dec 2014 – July 2021  
12 month moving average



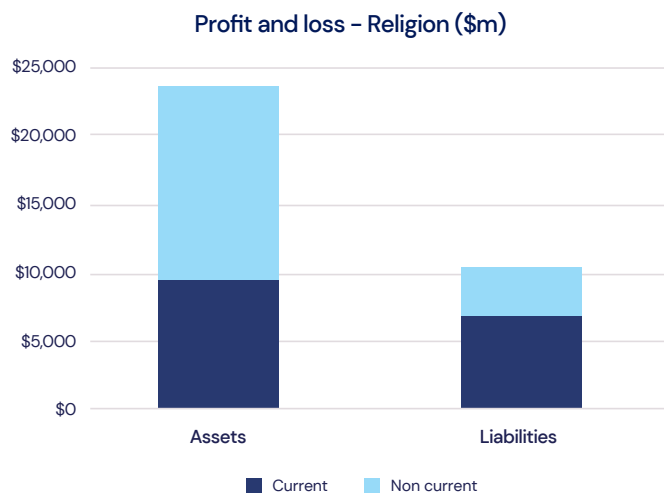
Source – NAB Charitable Giving Index, JBWere Philanthropic Services

# Religion

## Cause area description – ICNPO GROUP 10: RELIGION

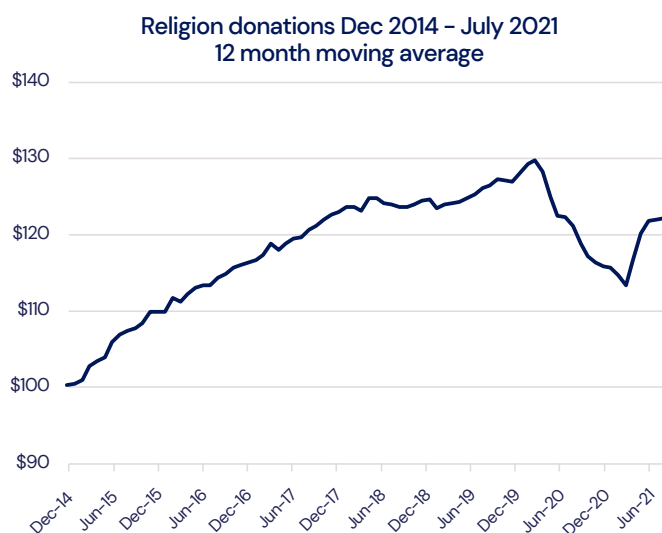


Source – ACNC 2019 Annual Information Statements

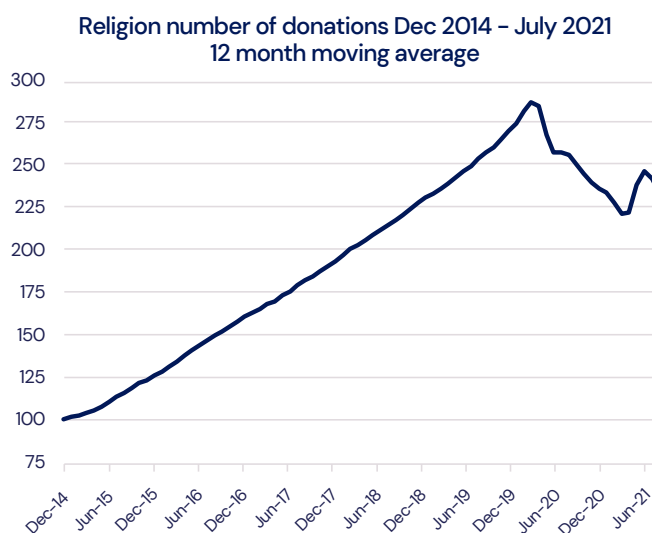


Source – ACNC 2019 Annual Information Statements

Religion has seen an increase in total donations and bequests of 50% against a total income increase of 99% but slower net asset growth of 35% between 2014 and 2019. Although the surplus to income has slipped, it remains one of the strongest within all cause areas. While there was a fall in both donations and donor numbers during COVID, it was milder than many other sectors. Into 2021, donations saw a good recovery only partly matched by donor numbers.



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

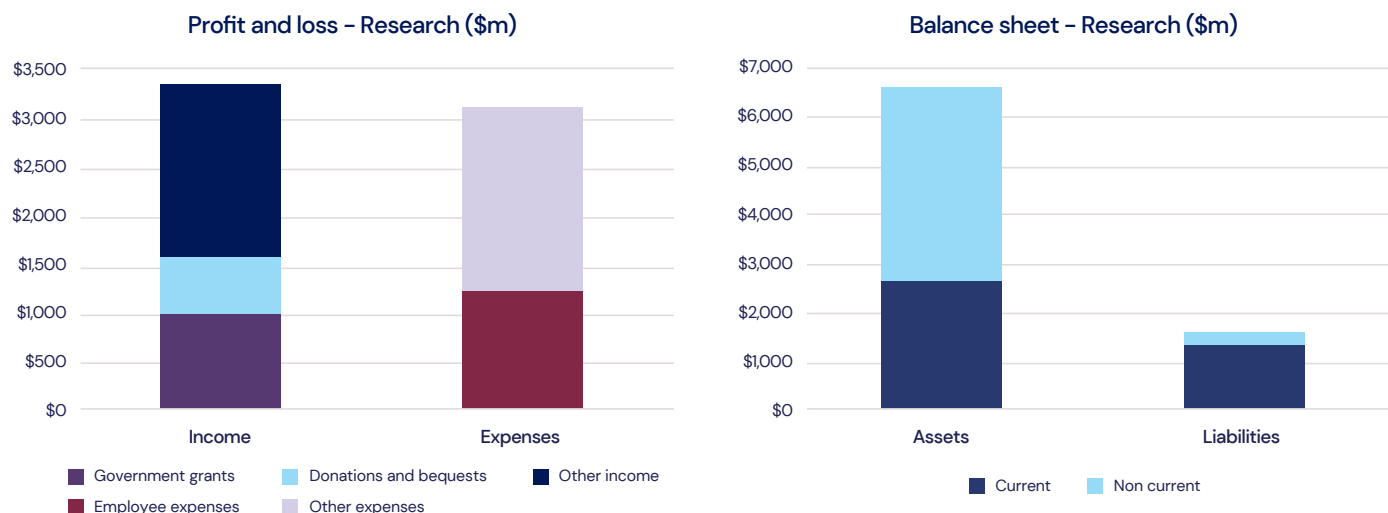


Source – NAB Charitable Giving Index, JBWere Philanthropic Services

# | Research (mainly Medical)

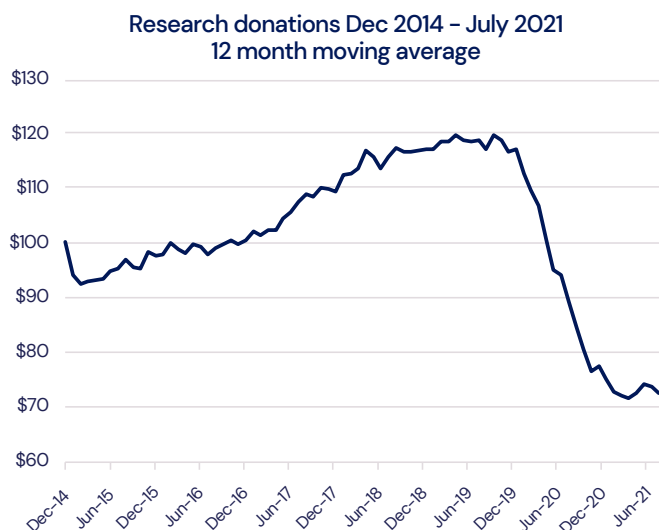
## Cause area description – ICNPO GROUP 2: EDUCATION AND RESEARCH

2 400 Research

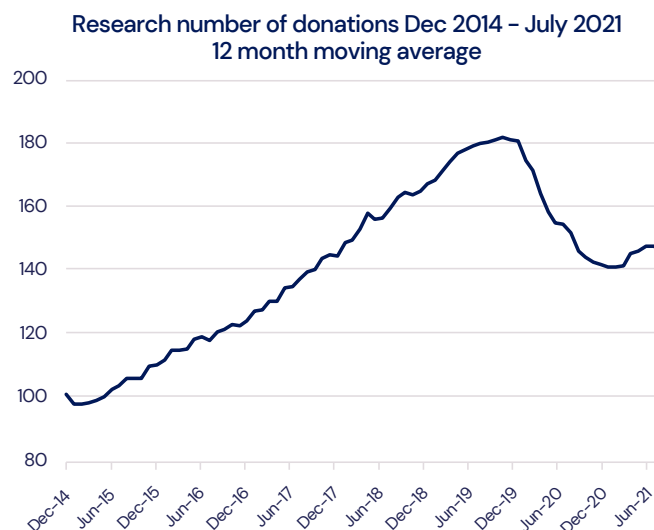


Source – ACNC 2019 Annual Information Statements

Medical research has seen an increase in total donations and bequests of 89% against a total income increase of 57% and net asset growth of 27% between 2014 and 2019. The strong growth in donations comes with an improved focus on fundraising by the medical institutes in recent years. Donations, particularly mass market, fell heavily during COVID although the number of donors saw better results. The sectors greater reliance on larger donors also helped during COVID.



Source – NAB Charitable Giving Index, JBWere Philanthropic Services



Source – NAB Charitable Giving Index, JBWere Philanthropic Services



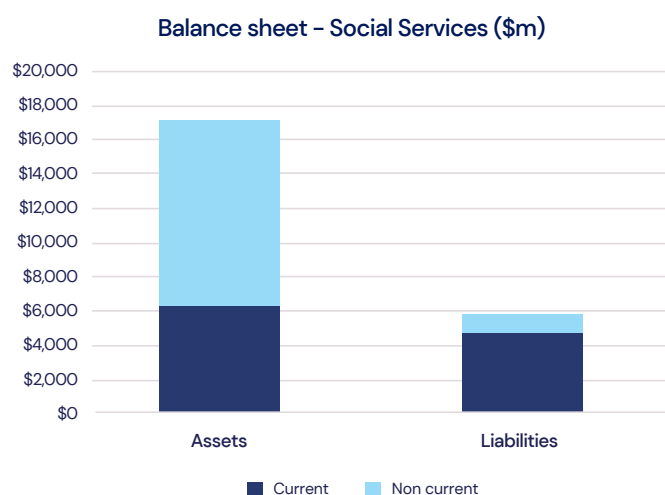
# Social Services

## Cause area description – ICNPO GROUP 4: SOCIAL SERVICES

4 100 Social Services

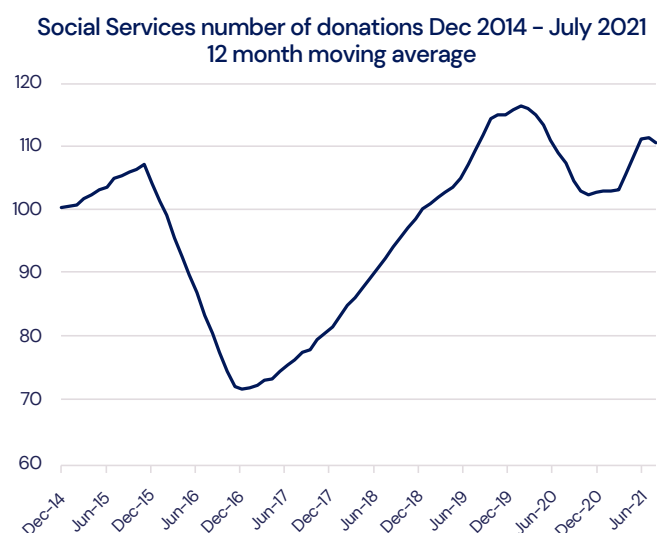
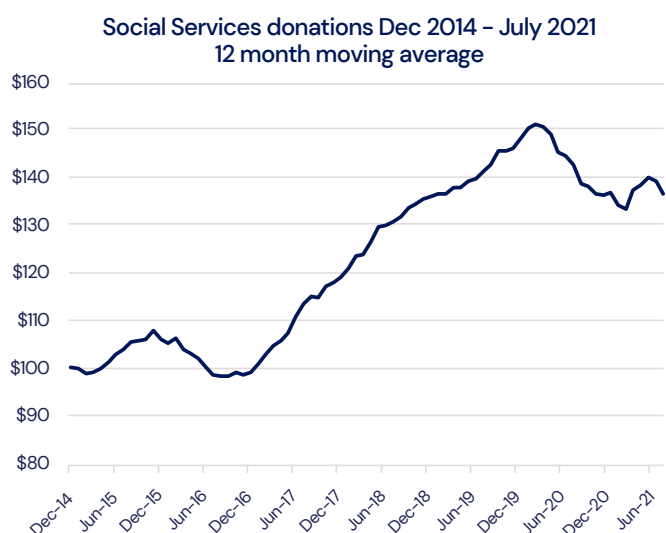
4 200 Emergency and Relief

4 300 Income Support and Maintenance



Source – ACNC 2019 Annual Information Statements

Social services has seen an increase in total donations and bequests of 99% against a total income increase of 96% and net asset growth of 84% between 2014 and 2019. The consistency in growth of each element is matched by the sectors 8.7% of total income from donations, the same as five years earlier. Recovery from the COVID fall in donations has been slow in value terms, although donor numbers have improved.



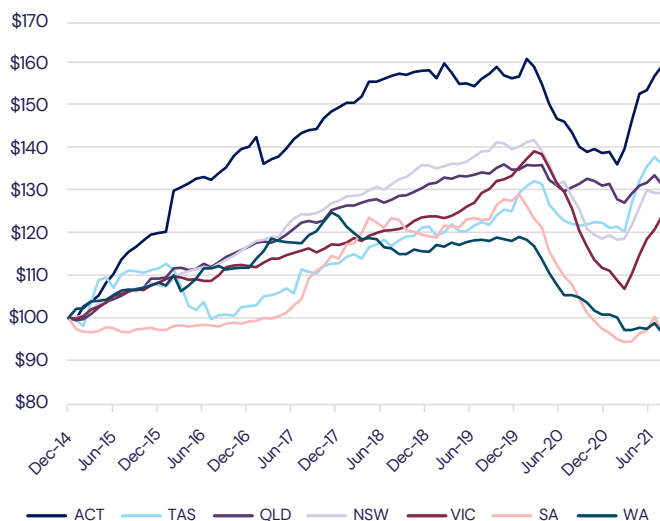
Source – NAB Charitable Giving Index, JBWere Philanthropic Services

Source – NAB Charitable Giving Index, JBWere Philanthropic Services

# | State and metro versus regional differences

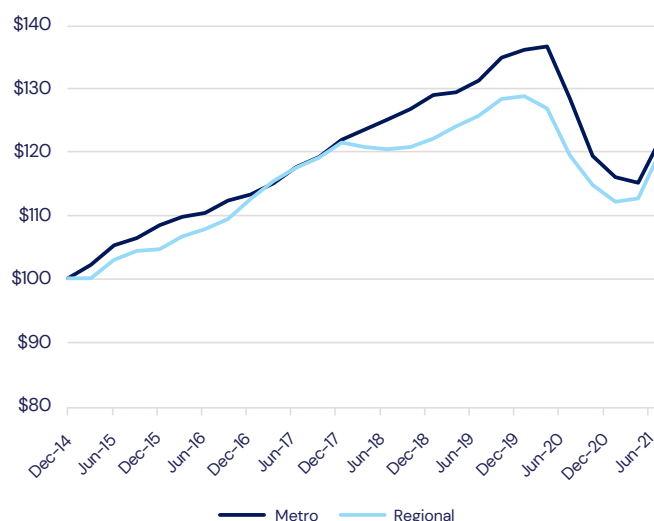
While all States saw falls in giving during 2020, only the ACT and Tasmania are back to or above pre pandemic levels. Apart from South Australia and Western Australia which have not yet experienced a significant recovery, all other States have shown good rebounds from their late 2020 lows. Queensland and Tasmania were the only States to show little decline in giving during COVID.

Giving by State Dec 2014 – July 2021



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

Metro versus Regional donations Dec 2014 – Jun 2021



Source – NAB Charitable Giving Index, JBWere Philanthropic Services

While the extent of the fall was similar, the recovery in giving in 2021 has been a little faster in regional locations than metro areas which generally saw more extended lockdowns and higher COVID case numbers. The gap between giving levels that had built up over the previous 3 years, has closed considerably. It is too early to speculate on the sea and tree change desires of many influencing giving levels or if it simply related to the greater ability to fundraise in those locations.

## | About JBWere

JBWere provides a wide range of investment advisory, research and wealth management services to a substantial and diversified client base. We have over 500 staff and offices in Melbourne, Sydney, Brisbane, Canberra, Adelaide, Perth, Auckland, Christchurch and Wellington.

Our clients include for-purpose groups and organisations, government bodies, financial institution, high-net-worth individuals and families across Australia and New Zealand. We are proud to be the leading provider of philanthropic, governance, strategy and investment advice to the for-purpose sector, who have entrusted us with more than \$11 billion of their financial assets.

Since 1840, JBWere has provided world-class investment advice and superior service to our discerning clients. Our reputation as a market leader is founded on our commitment to excellence, our diverse service offering and the expertise of our people.

JBWere has evolved over the decades from a privately owned Australian partnership and is now 100% owned by National Australia Bank. We have research alliances with UBS, MSCI and Moelis Australia.

To discuss how we might be able to work with you please contact us on 1300 263 166 or [Philanthropic.Services@jbwere.com](mailto:Philanthropic.Services@jbwere.com)

## | About NAB

For 160 years, we've been helping our customers with their money. Today, we have more than 30,000 people serving nine million customers at more than 900 locations in Australia, New Zealand and around the world. As Australia's largest business bank, we work with small, medium and large businesses to help them start, run and grow. We fund some of the most important infrastructure in our communities – including schools, hospitals and roads. And we do it in a way that's responsible, inclusive and innovative. You can find out more about how NAB backs our community by visiting: [nab.com.au/backingcommunities](https://nab.com.au/backingcommunities)



For more information email

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