

WORK-IN-PROGRESS  
Please do not cite or  
reproduce without  
permission of the author

**PRIVATE DONATIONS AND  
AUSTRALIA'S WELFARE STATE**

**MARK LYONS**

**CACOM WORKING PAPER NO 15**

**SEPTEMBER 1993**

An earlier version of this paper was presented to the National Social Policy Conference at the University of New South Wales, 14 May 1993.

Mark Lyons is an Associate Professor in the School of Management, University of Technology, Sydney and Director of the Centre for Australian Community Organisations and Management (CACOM).

ISSN: 1036 823X  
ISBN: 1 86365 119 5

## CENTRE FOR AUSTRALIAN COMMUNITY ORGANISATIONS AND MANAGEMENT (CACOM)

Community organisations are the product of group or community initiatives. They are formed to provide services to their members or to a wider public. Community organisations are particularly active in providing community services, health, housing, culture and recreation, education and training, finance, religion and in the organised representation of interests.

Community organisations are not run to make a profit for owners or shareholders and are not under the formal control of government. As a class they differ in important ways from both for-profit and government organisations. They differ in the ways they are governed, in the variety of their sources of income and in their frequent reliance on volunteers.

It is the mission of the Centre for Australian Community Organisations and Management (CACOM) to strengthen the Australian community sector and its management through research, management training and publication.

Among CACOM's objectives are:

- . to promote a better understanding of the Australian community sector by undertaking and publicising basic research on its size, its resources, its management practices, its history and its relations with government and other sectors of the economy; and,
- . to provide an information resource by collecting and disseminating research and other information vital to the community sector.

To this end CACOM sponsors a Working Paper Series.

Generally, CACOM Working Papers will publish research undertaken by CACOM members or encouraged by CACOM. The aim is to make the results of research widely available as quickly as possible to encourage discussion. In some cases, the research reported in a working paper will be further refined for refereed publication.

Working papers are available to academics, researchers, community sector managers, public servants and others who are interested in better understanding the Australian community sector.

If you wish to comment on this paper or seek further details of CACOM's activities and publications, write to:

The Director  
Centre for Australian Community  
Organisations and Management (CACOM),  
University of Technology, Sydney,  
Kuring-gai Campus, P O Box 222,  
LINDFIELD NSW 2070, AUSTRALIA

Phone: (02) 330 5311  
Fax: (02) 330 5583

## A B S T R A C T

*Although many of Australia's nonprofit organisations rely heavily for their revenue on government grants, many also they receive significant assistance from private donations as well. This paper reviews data on giving by Australian households, businesses and foundations. It finds some support for the U-shaped relationship between giving and income that has been observed in America. However when household expenditure is adjusted for household size, giving as a percentage of household expenditure slowly increases, as intuition suggests it should. The paper also finds that the aged and people born overseas (excluding the UK or New Zealand) are more generous than others with the same capacity to give. Most interestingly, it finds that Australian business is very generous, giving as much collectively as individuals and households. By comparison with the United States, Australians are not generous and the paper concludes with an examination of possible reasons for this.*

# CONTENTS

|  | <u>Page</u> |
|--|-------------|
| Abstract   | 1           |
| Introduction   | 2           |
| The Importance of Donated Income to Nonprofit Organisations  | 2           |
| Data on Giving in Australia  | 6           |
| - Giving by Individuals and Households   | 8           |
| - Giving by Business   | 13          |
| Comparisons  | 16          |
| Conclusion   | 22          |
| References   | 24          |
| Tables:  |             |
| Table 1: Ten largest non-profit organisations in NSW in each of 10 industry classes proportion of revenue (%) from various sources for each class 1989/90                      | 3           |
| Table 2: 30 largest nonprofit welfare organisations in NSW: % of revenue from various sources 1989-90  | 3           |
| Table 3: Non profit welfare organisations receiving community services Victoria department grants. % revenue from various sources, 1989/90                                     | 4           |
| Table 4: Australian non government welfare organisations. Percentage of revenue from various sources, 1980   | 4           |
| Table 5: 30 largest nonprofit welfare organisations in NSW. Distribution by proportion of revenue obtained from fundraising/donations in 1989/90                               | 5           |
| Table 6: Nonprofit welfare organisations which are members of councils of social service. Distribution by proportion of revenue obtained from fundraising/donations in 1991/92 | 5           |
| Table 7: Private support for nonprofit organisation by donations, Australia, 1989  | 7           |
| Table 8: Australian giving by destination of donation  | 7           |
| Table 9: Giving by individuals/households in Australia estimated by different surveys conducted in 1988/89   | 8           |

|  |    |
|--|----|
| Table 10: Australian households. Average annual giving and giving as a percentage of expenditure. By gross income quintile, 1988/89.   | 10 |
| Table 11: Australian households. Average annual giving and giving as a percentage of expenditure for adjusted expenditure quintiles. 1988/89.  | 10 |
| Table 12: Giving as a percentage of equivalent expenditure by age of household reference person. All households, by equivalent expenditure quintiles. Australia 1988/89.               | 11 |
| Table 13: Donations as a percentage of equivalent expenditure by country of birth of household reference person. All households, by adjusted expenditure quintiles. Australia 1988/89. | 11 |
| Table 14: Average weekly giving by households by states/territories. 1988/89   | 12 |
| Table 15: Donations as percentage adjusted household expenditure. By place of residence. All household are by adjusted expenditure quintiles. Australia, 1988/89                       | 13 |
| Table 16: Distribution of giving to destinations as a proportion of total giving by age  | 13 |
| Table 17: Distribution of giving to destinations as a proportion of total giving by gross household income   | 14 |
| Table 18: Giving by Australian Business. Re estimation of AAP data   | 15 |
| Table 19: Proportion of giving to various destinations by different levels of business and by individuals/households   | 15 |
| Table 20: Giving in Australia 1988/89 - re-estimation  | 16 |
| Table 21: Amount given by source of donation as % of total giving, giving per capita, giving as % national income, Australia 1988/89, USA, 1989.                                       | 17 |
| Table 22: Individual/household giving and total giving by percentage of donations going to particular destination. Australia 1988/89; United States, 1989.                             | 19 |
| Table 23: Individual and households giving as % GDP, US, Canada, UK and Australia.   | 21 |

## INTRODUCTION

Nonprofit organisations play an important though largely unrecognised part in Australia's society, economy and polity. Formed as the outcome of group endeavours, either for self-help or to aid others, they differ in significant ways to government organisations and to the more numerous for-profit organisations. As Australia reviews the pattern of the state institutions laid down around the turn of the century, it is likely that nonprofit organisations will come to play an even more important role than at present. This is particularly true of those organisations which exist to serve others, or public benefit organisations, which constitute an important part of the institutional structure of Australia's welfare state. Nonprofit organisations provide the majority of Australia's welfare or community services and are significant providers of health, schooling, and the organised provision of sport and recreation.

If nonprofit organisations are to play a more important role than previously, or even if they are to maintain their existing range of services at a time when the state is generally seeking a smaller, rather than a larger role for itself, then they cannot rely on government funds for their expansion. This suggests that it is appropriate to have another look at philanthropy, or giving, in Australia: how important is it; what are its dimensions; is there scope for expansion? This paper will indicate the relative importance of donations to nonprofit organisations, explore patterns of giving in Australia, by source and destination and compare giving in Australia with that in the United States. It concludes with a brief speculation about the future prospects of Australian philanthropy.

## THE IMPORTANCE OF DONATED INCOME TO NONPROFIT ORGANISATIONS

It is conventionally thought that Australian nonprofit organisations rely largely on government grants. For example, to derive an estimate of expenditure for the great bulk of nonprofit organisations to include in the National Accounts, the Australian Bureau of Statistics (ABS) uses government grants to nonprofit organisations as a proxy.

The picture, however, is rather more varied than that. [Table 1](#) shows the proportion of revenue received from various sources by the ten largest nonprofit organisations in NSW in each of the ten industry classes in which there is a significant nonprofit involvement (excluding the finance industry).

**TABLE 1: TEN LARGEST NON-PROFIT ORGANISATIONS IN NSW IN EACH OF 10 INDUSTRY CLASSES PROPORTION OF REVENUE (%) FROM VARIOUS SOURCES FOR EACH CLASS 1989/90**

| Industry  | Source of Revenue         |             |                  |                      |       |
|---|---------------------------|-------------|------------------|----------------------|-------|
|   | Fundraising/<br>Donations | Investments | Fees/<br>Charges | Government<br>Grants | Other |
| Hospitals   | 1                         | 0           | 35               | 64                   | 0     |
| Other Health  | 27                        | 19          | 12               | 40                   | 2     |
| Aged Accommodation  | 4                         | 3           | 34               | 42                   | 17    |
| Schools   | 5                         | 1           | 16               | 65                   | 13    |
| Welfare   | 7                         | 4           | 26               | 53                   | 10    |
| Business and Labour<br>Associations                         | 0                         | 12          | 77               | 0                    | 11    |
| Other Community Organisations<br>(interest/advocacy groups) | 8                         | 15          | 71               | 0                    | 6     |
| Entertainment (mainly<br>performing arts)                   | 16                        | 0           | 62               | 16                   | 6     |
| Sport and Recreation  | 3                         | 5           | 49               | 42                   | 1     |
| Clubs   | 0                         | 4           | 92               | 0                    | 8     |

Source: Annual Reports of Organisations

It is highly likely that, had one been able to take a random sample of organisations of all sizes within these industries, the picture would have been somewhat different. Nonetheless, the importance of money obtained from fund raising and donations (including bequests) is evident for certain industries. To illustrate this point, [Table 2](#) indicates the source of revenue for the 30 largest nonprofit welfare organisations in NSW. It can be seen that revenue from fund raising and donations is more important for that group than it was for the ten largest organisations.

**TABLE 2: 30 LARGEST NONPROFIT WELFARE ORGANISATIONS IN NSW: % OF REVENUE FROM VARIOUS SOURCES 1989-90**

| % Revenue | Source of Revenue         |             |              |            |       |
|-----------|---------------------------|-------------|--------------|------------|-------|
|           | Fundraising/<br>Donations | Investments | Fees/Charges | Government | Other |
|           | 15                        | 7           | 18           | 45         | 15    |

Source: Annual Reports of Organisations

A similar picture emerges if we look at data from nonprofit organisations which were receiving some funding from the Community Services Department in Victoria in 1989/90.

**TABLE 3: NONPROFIT WELFARE ORGANISATIONS RECEIVING COMMUNITY SERVICES VICTORIA DEPARTMENT GRANTS. % REVENUE FROM VARIOUS SOURCES, 1989/90**

|           | Source of Revenue         |             |              |            |       |
|-----------|---------------------------|-------------|--------------|------------|-------|
|           | Fundraising/<br>Donations | Investments | Fees/Charges | Government | Other |
| % Revenue | 15                        | 4           | 10           | 67         | 5     |

Source: CSV (1992) Table 2.1

Responses from some 500 nonprofit welfare organisations, drawn Australia-wide in 1980 by the Social Welfare Research Centre, showed an even greater reliance on revenue from fund raising and donations.

**TABLE 4: AUSTRALIAN NON GOVERNMENT WELFARE ORGANISATIONS. PERCENTAGE OF REVENUE FROM VARIOUS SOURCES, 1980**

|           | Source of Revenue         |             |              |            |       |
|-----------|---------------------------|-------------|--------------|------------|-------|
|           | Fundraising/<br>Donations | Investments | Fees/Charges | Government | Other |
| % Revenue | 28                        | 2.0         | 22.5         | 36.8       | 10.7  |

Source: Milligan et al (1984) Table 5.24

The above tables show the mean or average reliance on fundraising/donations as a source of revenue for various groups of organisations. As might be expected, there is considerable variation around that mean. [Table 5](#) shows the distribution of reliance on fund raising/donations as a source of revenue for the 27 of the 30 largest nonprofit welfare organisations in NSW for which reliable data could be obtained. [Table 6](#) shows a similar distribution from nonprofit welfare organisations which are members of Councils for Social Service around Australia. It shows that more than a quarter of organisations receive no revenue at all from fund-raising/donations. In some cases this is because of a policy of not seeking of funds from this source.



**TABLE 5: 30 LARGEST NONPROFIT WELFARE ORGANISATIONS IN NSW. DISTRIBUTION BY PROPORTION OF REVENUE OBTAINED FROM FUNDRAISING/DONATIONS IN 1989/90**

| Donations as % of Revenue | 0-10 | 11-20 | 21-30 | 31-40 | 41-50 | 51-60 | 61-70 |
|---------------------------|------|-------|-------|-------|-------|-------|-------|
| Number of Organisations   | 14   | 1     | 4     | 3     | -     | 3     | 2     |

Source: Annual Reports of Organisation

**TABLE 6 NONPROFIT WELFARE ORGANISATIONS WHICH ARE MEMBERS OF COUNCILS OF SOCIAL SERVICE. DISTRIBUTION BY PROPORTION OF REVENUE OBTAINED FROM FUNDRAISING/DONATIONS IN 1991/92 (Mean = 12%; Median = 3%)**

| Donations as % Revenue           | 0   | .1-10 | 11-20 | 21-30 | 31-40 | 41-50 | 51-60 | 61-70 | 71-80 | 81-90 | 91-100 |
|----------------------------------|-----|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| No. of Organisations (h=500)     | 140 | 258   | 45    | 21    | 6     | 5     | 5     | 4     | 3     | 7     | 6      |
| % of all Organisations as Sample | 28  | 52    | 9     | 4     | 1.2   | 1     | 1     | 0.8   | 0.6   | 1.4   | 1.2    |

Source: Completed questinnaires classed by organisations (n=50)

From this data it is possible to conclude whilst revenue from fundraising/donations contributes to the overall income stream for most nonprofit organisations, it is of vital importance for only a few. For these few it provides more than 50% of revenue.

It should be noted that revenue from donations/fundraising includes:

- Gifts, usually money, given without any consideration of a return.
- Bequests (money, property).
- Fund raising (revenue raised from raffles, bingo, cake stalls, and events such as fun runs and from sponsorship. In all of these cases there is some return to the donor although, except perhaps for sponsorship, it is generally significantly less than the value of the donation).

Those making donations might include:

- Individuals and households
- Companies
- Private trusts and foundations
- Deceased estates in the form of bequests.

## DATA ON GIVING IN AUSTRALIA

The preceding section demonstrated the importance of revenue from fundraising and donations to non profit organisations. The paper now turns to data on giving obtained from the source of donations. This will enable some estimates to be made of the overall size of such giving, its proportional distribution to organisations in different fields of activities or industries and some idea of its size in this country compared to countries that are similar in important respects to Australia, particularly the United States of America. Two caveats are necessary. They explain why data on giving by source cannot be matched with data on revenue received by nonprofit organisations from donations and fundraising, such as used in the preceding section. First of all it should be noted that, whilst nonprofit organisations are the recipients of the bulk of donated funds, some government organisations also seek and obtain donations from the public. These include museums, government hospitals and, increasingly, government schools. Universities, too, are increasingly seeking donations. Generally they are viewed as government organisations although, in a strict legal sense, they probably should be classed in the nonprofit sector of the economy. Secondly, it must be recognised that the data described and analysed below is data on giving (including bequests). It does not include expenditure on purchases of raffle tickets or goods sold as part of fundraising activities, nor sponsorship. Nonetheless, the boundary is a blurred one and it is possible that some expenditure that was not exclusively a gift is included.

Research into giving in Australia is assisted by three surveys conducted during 1988/89. These were:

- The Australian Bureau of Statistics via its household expenditure survey (HES) which collected data from a sample of 7,405 households via expenditure diaries kept for two weeks by all members of sampled households. Sampling was spread over the whole of the 12 month period.
- Australian Association of Philanthropy which employed Reark Research, a Melbourne market research firm to collect data from a sample of 1500 individuals in mainland capital cities via face to face interviews. The AAP project also collected data on giving by private firms, foundations and trusts, and via bequests.

- O’Keefe-Panas, a firm of fundraising consultants which employed AGB-McNair, a market research firm to collect data from 1200 individuals Australia wide via face to face interview.

Only the AAP study sought to collect data on all aspects of giving. Table 7 provides overview of giving by source from the AAP study, whilst Table 8 provides an overview of the destination of giving, again derived from that AAP study. The destination categories used by the AAP study are not exactly similar to the industry classification used in the preceding section.

**TABLE 7: PRIVATE SUPPORT FOR NONPROFIT ORGANISATION BY SOURCE OF DONATIONS, AUSTRALIA, 1989**

| Donor Category | \$ million   | % of total  |
|----------------|--------------|-------------|
| Individuals    | 839          | 49.7        |
| Business       | 471          | 27.9        |
| Foundations    | 122          | 7.2         |
| Bequests       | 256          | 15.2        |
| <b>Total</b>   | <b>1,687</b> | <b>100%</b> |

Source: AAP, 1991a. Column does not add due to rounding of donor category rows.

Note: This table excludes any "giving" where value of return to giver exceeded 10% of value of gift (ie, some fundraising, sponsorship)

**TABLE 8: AUSTRALIAN GIVING BY DESTINATION OF DONATION**

| Destination   | \$Million   | % of Total  |
|---|-------------|-------------|
| Specialist Human Services                           | 424         | 25.1        |
| Health  | 398         | 23.6        |
| Religion  | 384         | 22.8        |
| Education   | 189         | 11.2        |
| General Social Benefit (e.g. RSPCA, Nat.Trust, ACF) | 124         | 7.4         |
| Arts/Culture  | 88          | 5.2         |
| Unclassified  | 80          | 4.7         |
| <b>TOTAL</b>  | <b>1687</b> | <b>100%</b> |

Source: AAP, 1991a.

The AAP study was an important and pioneering effort. However, it is likely that estimates from at least three of its four major sources understate the extent of giving. These will be explored in turn below, with the greatest emphasis being given to exploring some of the dimensions of giving by individuals and households.

### Giving by individuals and households

Table 9 sets out the estimates derived by the three surveys of giving in Australia conducted during 1988/89. Because it is based on real time recording, rather than recollection, the ABS HES estimate is likely to be the more reliable.

**TABLE 9: GIVING BY INDIVIDUALS/HOUSEHOLDS IN AUSTRALIA ESTIMATED BY DIFFERENT SURVEYS CONDUCTED IN 1988/89**

| Survey  | Method                 | Sample size                           | Estimates (\$million) |
|---|------------------------|---------------------------------------|-----------------------|
| ABS, Household Expenditure Survey (HES)                       | Diary                  | 7405 householders                     | 1018                  |
| O'Keefe/Panas (AGB McNair)                                    | Face to face interview | 1200 individuals                      | 869                   |
| Australian Association of Philanthropy (AAP) (Reark Research) | Face to face interview | 1500 individuals in mainland capitals | 839                   |

It is possible to look a little more closely at some of the data on individual/household giving, in particular, at who gives and how generously. In a valuable review article summarising research on giving in the United States, Christopher Jencks (1987) noted the existence of a U-shaped relationship between giving and income. That is to say, the percentage of donations to income falls as income rises, up to a certain point (about \$50,000 in 1983), and then rises again. Jencks also notes evidence that:

- The aged give more than others in the same income bracket
- Those with dependents give more than those without in the same income bracket
- Those with higher levels of education give more, within the same income brackets

Jencks suggested that giving can be seen as the product of two broad motives: "paying your dues" and "giving away your surplus". Paying your dues applies to those who use particular services which they support with donations (and maybe paying fees as well) - e.g. private schools, sporting

organisations, and religion. It is likely also to be the motive of younger people. Giving away your surplus motives are more likely to apply to those who are older and/or in a high income/wealth bracket, and to be a more important motive for giving to special human services and to health. He also suggests that high giving by the aged might not (just) be a product of "giving away your surplus" but of a value set established early in the century that emphasised altruism to a greater extent than value sets held by younger generations.

Jencks conclusions were drawn from analyses of taxation statistics on the donations for which deductions were claimed. Such a source is not available in Australia. Some more recent research on giving in the United States, based on sample survey data, confirms the U-shaped curve, but suggests that the left-hand of the U is higher than the right; that is, that people with low incomes (\$7,000-\$10,000 in 1989) gave more proportionately than any other group (about 4.7% of their income). Those on incomes of \$10,000-\$15,000 gave 4.3% of their income, while the third most generous group were those on incomes between \$75,000 and \$100,000 who gave 3.5% and those whose incomes in excess of \$100,000 who gave 2.3% of their income on average. But it has recently been noted that this data applied to members of those income bands who actually gave. When the data is adjusted to include all households in each income range, the U-shape remains, but it is flatter and the highest group is on the right hand side of the U; those households with an income between \$75,000 and \$100,000 gave 3.3% of their income. Those on \$100,000 plus and those on incomes between \$10,000 - \$15,000 each gave 2.8%. The least generous set of households were those with an income between \$30,000 - \$60,000 which gave 1.8% of their gross income (Goss, 1993). Let us look at some Australian data.

Table 10 draws on data from the HES to present a picture of giving by Australian households organised by gross income quintiles. It is not possible to derive a figure for giving as a proportion of income but giving as a proportion of expenditure is provided. As this is likely to be less than income, the relative proportion of giving by Australians compared to Americans is instructive. It can be seen, though, that there is the faintest hint of a U-shaped curve.

**TABLE 10 AUSTRALIAN HOUSEHOLDS. AVERAGE ANNUAL GIVING AND GIVING AS A PERCENTAGE OF EXPENDITURE. BY GROSS INCOME QUINTILE, 1988/89.**

|                     | Income Quintile |                    |                   |                    |                     |                   |
|---------------------|-----------------|--------------------|-------------------|--------------------|---------------------|-------------------|
|                     | Lowest<br>20%   | Second<br>Quintile | Third<br>Quintile | Fourth<br>Quintile | Highest<br>Quintile | All<br>Households |
| Amount given (\$A)  | 81              | 104                | 142               | 216                | 394                 | 188               |
| As % of Expenditure | 0.66            | 0.58               | 0.58              | 0.68               | 0.90                | 0.72              |

Source: ABS, 1990b.

It should be noted that this data is for all surveyed households and included those who gave and those who did not alike. However, the grouping of households into gross income deciles tends to obscure a major factor in a household's capacity to give: namely, the number of persons in the household. It is preferable to group households according to their capacity to give, by using some sort of equivalence scale. A variety of equivalence scales have been used in poverty research (Buhmann et al, 1988), but a simple scale utilised in some of the research undertaken at the Social Policy Research Centre at the University of New South Wales is created by dividing the gross income of the household by the square root of the number of persons in the household. When this adjustment is made, the U-shaped distribution disappears. Table 11 shows that giving as a percentage of (adjusted) household expenditure slowly increases as expenditures increases.<sup>1</sup> This accords with intuition though it contradicts the sometimes cited belief that the poor are more generous.

**TABLE 11 AUSTRALIAN HOUSEHOLDS. AVERAGE ANNUAL GIVING AND GIVING AS A PERCENTAGE OF EXPENDITURE FOR ADJUSTED EXPENDITURE QUINTILES. 1988/89.**

|                     | Lowest<br>20% | Second<br>Quintile | Third<br>Quintile | Fourth<br>Quintile | Highest<br>Quintile | All<br>Households |
|---------------------|---------------|--------------------|-------------------|--------------------|---------------------|-------------------|
| Amount given (\$A)  | 54.6          | 101                | 133               | 233                | 413                 | 187               |
| As % of Expenditure | 0.94          | 1.02               | 1.00              | 1.26               | 1.34                | 1.11              |

ABS, unpublished data from 1988-89 HES

The United States research suggests that age is an important determinant of giving. This finding is supported by the Australian data.

**TABLE 12 GIVING AS A PERCENTAGE OF EQUIVALENT EXPENDITURE BY AGE OF HOUSEHOLD REFERENCE PERSON. ALL HOUSEHOLDS, BY EQUIVALENT EXPENDITURE QUINTILES. AUSTRALIA 1988/89.**

|                 | < 25 | 25-39 | 40-54 | 55-64 | > 65 |
|-----------------|------|-------|-------|-------|------|
| All households  | 0.64 | 0.82  | 1.2   | 1.11  | 1.44 |
| Lowest 20%      | 0.11 | 0.4   | 0.76  | 0.91  | 1.37 |
| Second Quintile | 0.51 | 1.06  | 0.58  | 0.79  | 1.67 |
| Third Quintile  | 0.55 | 0.84  | 0.97  | 1.31  | 1.44 |
| Fourth Quintile | 0.10 | 0.93  | 1.68  | 1.57  | 1.31 |
| Highest 20%     | 1.37 | 0.76  | 1.47  | 1.30  | 4.11 |

Source: ABS, unpublished data from 1988/89 HES

There is no reliable Australian data correlating levels of giving by education.

Several other variables appear important as determinants of giving in Australia. In most cases these hold across adjusted expenditure quintiles. One important variable is the country of birth of household reference person. It can be seen that households where the reference person was born overseas, other than in the UK or New Zealand, are the most generous while those born in the United Kingdom or New Zealand are the least.

**TABLE 13 : DONATIONS AS A PERCENTAGE OF EQUIVALENT EXPENDITURE BY COUNTRY OF BIRTH OF HOUSEHOLD REFERENCE PERSON. ALL HOUSEHOLDS, BY ADJUSTED EXPENDITURE QUINTILES. AUSTRALIA 1988/89.**

|                 | Country of Birth of Household Reference Person |          |       |
|-----------------|--|----------|-------|
|                 | Australia                                      | UK or NZ | Other |
| All households  | 1.1  | 0.99     | 1.27  |
| Lowest 20%      | 1.04   | 0.81     | 0.51  |
| Second Quintile | 1.04   | 0.85     | 1.08  |
| Third Quintile  | 0.99   | 0.80     | 1.18  |
| Fourth Quintile | 1.17   | 1.07     | 1.70  |
| Highest 20%     | 1.27   | 1.31     | 1.73  |

Source: ABS, unpublished data from 1988/89 HES

Another variable referred to in Australian literature on giving is that of the state of residence and whether a person lives in the country or the city. Conventionally it is thought that Queensland and Western Australia are the most generous states and that country people are more generous than city people. HES data on average giving by state of residence of household is available (unit record data used to develop equivalence scales is not available broken down by states). It shows that the conventional wisdom is far from the mark.

TABLE 14: AVERAGE WEEKLY GIVING BY HOUSEHOLDS BY STATES/TERRITORIES. 1988/89

|                     | States/Territories |      |      |     |      |      |      |      |      |
|---------------------|--------------------|------|------|-----|------|------|------|------|------|
|                     | NSW                | Vic  | Qld  | SA  | WA   | Tas  | NT   | ACT  | Aust |
| Average Weekly gift | 3.17               | 4.95 | 2.53 | 3.8 | 2.99 | 3.67 | 2.12 | 6.11 | 3.61 |

Source: ABS, 1990b

If we allow that the high level of giving in the ACT reflects the relatively high average income of Canberra compared with the rest of Australia, then the relatively high levels of giving by Victorians is suggestive. Victoria is conventionally thought to have a more extensive nonprofit sector than other states. Certainly, many more grant making trusts and foundations are located there. This suggests correlation between "demand" for donations (by nonprofit organisations) and levels of giving and also some form of demonstration effect created by the presence of large institutional givers, often bearing the name of the family founder (e.g. Myer Foundation, Felton Bequest). Interestingly, in the light of some United States' evidence that high levels of government grants will depress private giving, unpublished ABS public finance statistics in the author's possession suggest that government grants to nonprofit organisations as a proportion of overall government outlays are higher in Victoria than any other state.

Household equivalent data distinguishing between residents of capital cities, other urban centres (ie. town and cities with populations over 1,000 people) and rural areas is available. It is provided below for the population as a whole and for adjusted expenditure quintiles. Generally it supports the conventional wisdom.



**TABLE 15: DONATIONS AS PERCENTAGE ADJUSTED HOUSEHOLD EXPENDITURE. BY PLACE OF RESIDENCE. ALL HOUSEHOLD ARE BY ADJUSTED EXPENDITURE QUINTILES. AUSTRALIA, 1988/89**

|                 | Capital Cities | Other Urban | Rural |
|-----------------|----------------|-------------|-------|
| All households  | 1.09           | 1.12        | 1.29  |
| Lowest 20%      | 0.74           | 0.93        | 1.85  |
| Second Quintile | 0.98           | 1.15        | 0.85  |
| Third Quintile  | 1.0            | 1.15        | 0.57  |
| Fourth Quintile | 1.24           | 1.34        | 1.1   |
| Highest 20%     | 1.33           | 1.12        | 2.64  |

Source: ABS, unpublished data from 1988/89 HES

#### Destination of Individual Household Giving

One of the interesting questions is who gives to what sorts of causes. The AAP survey provides a good deal of interesting data on that point. The percentage of giving going to different classes of destination is provided for age cohorts (Table 16) and for income groups (Table 17).

**TABLE 16 DISTRIBUTION OF GIVING TO DESTINATIONS AS A PROPORTION OF TOTAL GIVING BY AGE**

| Destination               | Age Cohort |       |       |       |       |       |      |
|---------------------------|------------|-------|-------|-------|-------|-------|------|
|                           | Total      | 18-19 | 20-29 | 30-39 | 40-48 | 50-59 | 65+  |
| Specialist/Human services | 24.4       | 6.0   | 18.7  | 23.0  | 36.6  | 15.6  | 27.4 |
| Health                    | 21.6       | 10.4  | 19.2  | 24.5  | 15.7  | 22.2  | 28.9 |
| Religion                  | 30.7       | 25.6  | 39.2  | 24.9  | 30.1  | 36.2  | 24.7 |
| Education                 | 10.5       | 48.8  | 11.4  | 13.6  | 9.1   | 8.8   | 5.5  |
| General Social Benefit    | 7.2        | 8.9   | 8.0   | 8.6   | 5.1   | 6.8   | 8.5  |
| Arts/Culture              | 1.9        | 0.3   | 1.5   | 3.4   | 1.1   | 1.2   | 2.8  |
| Unclassified              | 3.7        | 0     | 2.0   | 2.0   | 2.4   | 9.2   | 2.3  |

Source: AAP, 1991b App.1, Table 33

**TABLE 17 DISTRIBUTION OF GIVING TO DESTINATIONS AS A PROPORTION OF TOTAL GIVING BY GROSS HOUSEHOLD INCOME**

| Destination               | Household Income (\$000) |      |       |       |       |      |
|---------------------------|--------------------------|------|-------|-------|-------|------|
|                           | Total                    | > 11 | 11-22 | 22-33 | 33-55 | 55+  |
| Specialist/Human services | 24.4                     | 32.1 | 22.7  | 27.2  | 22.7  | 15.6 |
| Health                    | 21.6                     | 29.0 | 29.7  | 17.8  | 19.8  | 22.2 |
| Religion                  | 30.7                     | 13.4 | 29.3  | 38.6  | 29.8  | 36.2 |
| Education                 | 10.5                     | 4.8  | 7.3   | 7.3   | 13.6  | 8.8  |
| General Social Benefit    | 7.2                      | 12.7 | 6.9   | 7.0   | 7.0   | 6.8  |
| Arts/Culture              | 1.9                      | 3.5  | 0.9   | 0.8   | 1.7   | 1.2  |
| Unclassified              | 3.7                      | 4.5  | 3.2   | 1.3   | 5.4   | 9.2  |

Source: AAP, 1991b, App.1, Table 36

### Giving by Business

The AAP study divided business into cells according to the numbers employed. They surveyed a stratified 10% sample of the 360 private businesses employing more than 1,000 people and a stratified 2.6% sample of the 46,000 businesses employing 10-19 people. The names and addresses of businesses surveyed in both categories were obtained from a private data base. They collected data from 300 of these by means of a phone survey. They hoped to be able to derive the mathematical relationship between employee size and donations to extrapolate from the two cells studied to the whole population of private business. However, they could find no correlation either between numbers of employees or turnover and giving that would enable them to obtain regression based estimates for giving by the whole population of business. Therefore, they merely reported the data on giving they had obtained from these two cells. Clearly, it is a considerable underestimation.

If one is to be a little cavalier it would be possible to develop a rough estimation of giving by all levels of business based on conservative assumptions. Table 18 sets out these assumptions

**TABLE 18: GIVING BY AUSTRALIAN BUSINESS. RE-ESTIMATION OF AAP DATA**

| Number of Businesses  | Size (Employees) | Average Giving per firm | Total Giving   |
|-----------------------|------------------|-------------------------|----------------|
| <b>From AAP Study</b> |                  |                         |                |
| 360                   | 1000+            | 494,000                 | 176            |
| 43,000                | 10-19            | 7,000                   | 295            |
| <b>Assumptions</b>    |                  |                         |                |
| 476,000               | 1-4              | 200                     | 95             |
| 120,000               | 5-9              | 2,000                   | 240            |
| 260,000               | 20-49            | 7,000                   | 182            |
| 9,000                 | 50-99            | 10,000                  | 90             |
| 7,000                 | 100-999          | 20,000                  | 140            |
| <b>TOTAL</b>          |                  |                         | <b>\$1,218</b> |

This suggests that business giving outstrips individual giving. We will return to this later.

The AAP study provided data on the destination of donations by business in the two cells/surveyed. They display some marked differences. It is also worth noting that giving by the smaller business more closely approximates the pattern of giving by individuals and households suggesting that, perhaps for tax reasons, individual giving by the self employed and small business people in Australia is done through company structures. Table 19 presents this data

**TABLE 19: PROPORTION OF GIVING TO VARIOUS DESTINATIONS BY DIFFERENT LEVELS OF BUSINESS AND BY INDIVIDUALS/HOUSEHOLDS**

| Destination               | Companies Employing 1000+ | Companies Employing 10-19 | Individuals/ Households |
|---------------------------|---------------------------|---------------------------|-------------------------|
| Specialist Human Services | 15                        | 34                        | 24                      |
| Health                    | 21                        | 30                        | 22                      |
| Religion                  | 0.5                       | 20                        | 31                      |
| Education                 | 25                        | 6                         | 10                      |
| General Social Benefit    | 15.5                      | 3                         | 7                       |
| Arts/Culture              | 19                        | 4                         | 2                       |
| Unclassified              | 4                         | 3                         | 4                       |

Source: AAP, 1991 (a), Fig. 4.2, 4.4, & 3.3

## Bequests

The AAP method of estimating bequests was based on interviews with three people in Victoria with detailed professional knowledge of probate. On the basis on their knowledge it was assumed that only estates of \$500,000 or more were likely to contain any bequests of any value; that only 10% of all estates were of this size and only 80% of those would contain a bequest at all, and, finally, that each of these of bequests had on average a value of \$40,000. On this basis the AAP researchers were able to derive an estimate for giving via bequests.

These assumptions are likely to underestimate giving from this source. Examination of the records of 20 organisations which received bequests suggest that the great bulk of those bequests are for amounts smaller than \$40,000 and come from estates of lower value than \$500,000. Thus it seems not unreasonable to conclude that the 90% of estates omitted by the AAP study are likely to contribute at least as much again as those included in the study. This would make the total value of bequests \$500,000,000.

These adjustments enable us to derive a rough re-estimation of giving in Australia in 1988/89. The original AAP estimates are given in brackets.

**TABLE 20: GIVING IN AUSTRALIA 1988/89 - RE-ESTIMATION [ORIGINAL AAP ESTIMATES IN BRACKETS]**

| Source                 | Amount (\$m) | % of Total |
|------------------------|--------------|------------|
| Individuals\Households | 1018 (839)   | 36 (50)    |
| Business               | 1200 (471)   | 42 (28)    |
| Foundations            | 122 (122)    | 4 (7)      |
| Bequests               | 500 (256)    | 18 (15)    |
|                        | 2,840        | 100%       |

## **COMPARISONS**

It was noted above that Australian giving roughly approximates that in the United States in the shape of the relationship between levels of giving, or philanthropic effort, and income and age. However, when we come to compare levels of giving in each country, the differences are striking. As Table 21 shows, by comparison with Americans, Australians are a miserly people. Australian business, however, is extremely generous.

TABLE 21: AMOUNT GIVEN BY SOURCE OF DONATION AS % OF TOTAL GIVING, GIVING PER CAPITA, GIVING AS % NATIONAL INCOME, AUSTRALIA 1988/89, USA, 1989.

| Source                                 | Australia (AAP) |         |                |               |              | Australia (extended) |                |               |               |               | U.S.A           |              |  |  |  |
|--|-----------------|---------|----------------|---------------|--------------|----------------------|----------------|---------------|---------------|---------------|-----------------|--------------|--|--|--|
|  | Given           | % Total | \$A per capita | % Nat. Income | Given (\$Am) | % total given        | \$A per capita | % Nat. Income | Given (\$USm) | % total given | \$US per capita | % Nat Income |  |  |  |
| Total                                  | 1687            | 100     | 99             | 0.61          | 2840         | 100                  | 167            | 1.04          | 115,900       | 100           | 466             | 2.7          |  |  |  |
| Individual/Household                   | 839             | 50      | 49             | 0.31          | 1018         | 36                   | 60             | 0.37          | 96,780        | 84            | 389             | 2.3          |  |  |  |
| Business                               | 471             | 28      | 28             | 0.17          | 1200         | 42                   | 71             | 0.44          | 5,600         | 5             | 23              | 0.13         |  |  |  |
| Business & Foundations                 | 593             | 35      | 35             | 0.22          | 1322         | 47                   | 78             | 0.48          | 12,150        | 11            | 49              | 0.29         |  |  |  |
| Total with giving to religion excluded | 1303            | 77      | 76             | 0.48          | 2193         | 77                   | 129            | 0.8           | 53,390        | 46            | 215             | 1.3          |  |  |  |

Sources: Australia data from AAP, 1991(a) extended by methods outlined above; Estimates of National Income from ABS, 1990, Table 4.  
 USA data from Weber, 1991, Table 4. Estimates of Population and National Income from Hodgkinson et al, 1992. Table 2.1

A few words of explanations are required. There are two sources of US data on giving. The most comprehensive is published annually by the AAFRC Trust for Philanthropy as Giving USA. It provides estimates of giving by source and by destination of giving and was a model for the AAP study used above. The estimates of giving contained in Giving USA are developed from numerous sources, including econometric modelling, nationwide surveys of donors and certain classes of recipients, and data from the Internal Revenue Service (IRS) (Weber, 1991: 214-19). The second source is biennial surveys conducted by the Independent Sector, the peak organisation in the American nonprofit sector. These surveys are conducted by the Gallup Organisation of a stratified sample of 2,000 households. The Giving USA study draws on some data from the Independent Sector survey but not for its estimates of giving by individuals/households. For comparative purposes the Giving USA data is used.

To draw comparisons between giving in the two countries, two sets of adjusted figures are used: giving per capita and, so as to reflect the relatively weaker economic performance of Australia, giving as a percentage of national income. Both AAP data and the expanded estimates are given for Australia. To compensate for the possibility of a good deal more American business donations being channelled through foundations, business and foundation giving are grouped. It can be seen that giving by individuals and households is far less in Australia than in the United States. Giving by business, however, is larger, particularly if we use the expanded estimate of business giving. Giving by business and foundations together, however, is marginally lower in Australia unless we use the expanded estimate when it becomes significantly higher than in the USA. Finally, in order to remove the possible effect of the much higher level of giving to religion in the United States, the estimates are presented with giving to religion omitted. In that case Australia's position improves but only marginally.

Table 22 presents data from Australia and the United States on the percentage of donations going to particular destinations or causes. Data is presented both for individual and household giving and for total giving. In the US case it can be seen even more strikingly than in the Australian case that the pattern of company and foundation giving is significantly different to the pattern of giving displayed by individuals and households. As in the Australian case the shift is away from giving to religion and towards giving to the arts and culture. Comparison between the two countries, however, again indicate some startlingly differences. The proportion of giving going to religion in the United States is more than twice that in Australia. By contrast the proportion of giving going to specialist human services and to health in Australia is, respectively, more than twice and more than three times higher than in the United States.

**TABLE 22 INDIVIDUAL/HOUSEHOLD GIVING AND TOTAL GIVING BY PERCENTAGE OF DONATIONS GOING TO PARTICULAR DESTINATION. AUSTRALIA 1988/89; UNITED STATES, 1989.**

| Destination               | Australia                |       | United States            |       |
|---------------------------|--------------------------|-------|--------------------------|-------|
|                           | Individual/<br>Household | Total | Individual/<br>Household | Total |
| Specialist Human Services | 24.4                     | 25.1  | 13.1                     | 9.8   |
| Health                    | 21.6                     | 23.6  | 6.2                      | 8.6   |
| Religion                  | 30.7                     | 22.8  | 64.5                     | 53.9  |
| Education                 | 10.5                     | 11.2  | 7.6                      | 9.4   |
| General Social Benefit    | 7.2                      | 7.4   | 4.2                      | 4.8   |
| Arts/Culture              | 1.9                      | 5.2   | 2.6                      | 6.5   |
| Unclassified              | 3.7                      | 4.7   | 1.9                      | 6.5   |

Sources: For Australia, AAP, 1991 (a)

For United States, Individual/Household, Hodgkinson et al 1992. Table 2.24  
Total, Weber, 1991, Table 5.

There are number of factors which might help explain why giving, especially giving by individuals and households, is much greater in the United States than Australia. However, on closer scrutiny, most of these do not stand up.

One is that United States has a larger nonprofit sector than Australia. A far higher proportion of hospitals in the United States are then in contrast to Australia. Most of the large metropolitan museums are private nonprofit. Many universities in the United States are counted in the nonprofit sector, while in Australia they are still counted as part of the government sector. The greater commitment to religious observance by the American people might lead one to expect more churches and church employment per head of population in the United States than Australia. Nonetheless, too much can be made of these differences. Preliminary estimates suggests that nonprofit employment in Australia as a percentage of total employment is a little over 80% of the United States figure. As well, although in Australia most leading hospitals, all the major museums and universities are considered part of the government sector, they all behave a little like nonprofit organisations in that they all engage in fundraising to various degrees.

It might be thought that government support for nonprofit organisations is much greater in Australia than in the United States and that this acts as a significant disincentive for individual giving. Certainly, United States research suggests that giving is somewhat reduced by increases in

government grants (Steinberg, 1989). However, government grants to nonprofit organisations in the United States in 1987 were \$350 per capita (Hodgkinson and Weitzman, 1989, Tables 2.1 and 3.1), whilst in Australia they were only a little over \$200.

Another explanation often advanced by Australians is that Australians prefer to volunteer time rather than give money. That may be true, but they are also less generous in their volunteering than are Americans. Again, comparisons are not easy because of the scarcity of Australian data. However it seems that about 30% adult Australian volunteers for an average of a little over two hours per week (Lyons, 1991).

It might be thought that the United States provides more tax incentive for giving than in Australia. The tax treatment of donations varies between the two countries in two important ways, though they are ways that tend to cancel each other out. Both countries allow donors to a certain range of nonprofit organisations to deduct these donations from their taxable income. The range of organisations that can provide deductibility is greater in the United States than in Australia. In the United States, deductibility is allowed for donations to organisations which would generally qualify as charities; that is to organisations contributing to the relief of poverty (including hospitals), the advancement of education and of religion and other purposes of public benefit. In Australia only some charitable purposes can convey tax deductibility. Basically an organisation has to be a public benevolent institution (defined as providing tangible help to someone who is poor), a public or nonprofit hospital, a medical research fund; a university or a school building fund. Other charities are not eligible unless specifically mentioned in the Income Assessment Act. For example, giving to religion is not tax deductible; neither are donations to community welfare organisations engaged in advocacy or community development work. However, over the past thirty years successive governments have added other organisations or groups of organisations to those able to give their donors a tax deduction. They include many nonprofit arts, environment and sporting organisations. Nonetheless, in the AAP study only 45 percent of individuals surveyed indicated that they claimed a tax deduction for more or all of their donations. By contrast 76% of businesses indicated that they made claims (Australian Association of Philanthropy, 1991a). Whether the relatively low figure for individual giving reflects a lack of awareness and incentive provided by the tax system or a higher proportion of donations made to organisations which cannot give a tax deduction (eg churches) is not clear.

Counteracting this incentive for giving to a wider range of organisations in the United States is a



characteristic of that country's taxation regime which reduces the incentive for givers on low to middle incomes. That is a standard deduction which covers a number of tax deductible expenditures. Tax payers can claim this standard deduction automatically and irrespective of whether or not they have made a donation. However, those whose expenditure on these items is relatively high, are entitled to "itemise" and claim a larger deduction. Understandably, those who itemise tend to be larger donors and to have high household income (Hodgkinson & Weitzman, 1992, 8). By contrast, in Australia any donation over \$2 to an eligible organisation is tax deductible. It is likely that the apparently higher levels of personal income tax imposed through Australia's single system of income tax would provide a greater incentive to giving than the more complex system of local, state, national and social security taxes that prevail in the United States.

A more important reason for the difference between the two countries is likely to be historical and cultural. Americans have for years recognised the strength of their nonprofit sector and to have been encouraged to be supportive with donations. Australians, however, remain largely ignorant of their nonprofit organisations and of the extent to which collectively they support them through donations.

Other international comparisons are more difficult to develop. Some rough comparisons are possible however with the United Kingdom and with Canada as well as with the United States. The data for those three countries is for 1985. The equivalent data for Australia is for the preceding year. Table 23 compares giving by individuals and households as a percentage of gross domestic product. It shows dramatically how much lower is Australian giving than those other countries.

**TABLE 23: INDIVIDUAL AND HOUSEHOLDS GIVING AS % GDP, US, CANADA, UK AND AUSTRALIA.**

| Country               | Giving       | GDP            | Giving % GDP |
|-----------------------|--------------|----------------|--------------|
| United States (1985)  | \$US 65,930m | \$US 3,984,233 | 1.66         |
| Canada (1985)         | \$Can 3,050m | \$Can 481,528m | 0.63         |
| United Kingdom (1985) | £ 1561m      | £349,090m      | 0.45         |
| Australia (1984)      | \$A 781m     | \$A203,561m    | 0.38         |

Sources: For US, Canada, UK. Hodgkinson et al, 1992, Tables 2.21 & 2.22  
For Australia: ABS, 1986 and ABS 1990, Table 15

## CONCLUSION

The figures are interesting. Overall, if the data is to be believed, and depending on which estimates are used, giving in Australia is between 22% and 40% of that in the United States on a national income adjusted basis. Individual and household giving is about 16% of that in the United States. Individual giving is also significantly smaller than giving in the United Kingdom or Canada.

By comparison with the United States what else stands out is the far greater level of business support for nonprofit organisations in Australia. Giving by Australian business, whether one uses the limited AAP calculations or the expanded estimates developed here is far larger, when adjusted for population or national income, than in the United States, though that is true of business and foundation giving together only if one uses the expanded estimate for business giving in Australia. It could be that the Australia data is more reliable and that US estimates significantly underestimate business giving. The US data are based on tax claims by business which exclude giving by businesses which have no taxable income in that particular year (although, provided the business survived, it could carry its deductions forward to a year when it did have a taxable income).

The relatively low level of giving by Australian individuals and households suggests that there is considerable potential for nonprofit organisations to expand their revenue by donations. However, to take advantage of this possibility requires analysis of possible reasons for the marked discrepancy. The paper concludes with some notes to this end.

Australians have long believed that they have a highly egalitarian society characterised by a high level of taxation, an overlarge government sector and a well developed welfare state. Each one of these believes militates against giving or against giving generously to nonprofit organisations. It is widely believed that nonprofit organisations fill some gaps in the state system but that they and the state system are supported generously by all Australians through taxation.

Yet, over the past few years these beliefs have been shown to be false. By comparison with most other OECD countries, Australia has a relatively inegalitarian society, a low tax, low spending government system and a miserly and highly targeted welfare state. It is rather like the United States except that its social expenditure is far more efficiently and effectively allocated, thus

ensuring that Australia remains largely free of the terrible poverty that affects large tracts of America's cities.

As these myths about Australia are gradually demolished, it is possible that nonprofit organisations will find it easier to seek donations from the public. Perhaps their appeals could help educate population about the true nature of Australia's welfare state. This would require some care. It should not be suggested that private giving will expand if government grants are cut. That approach was tried in the United States in the 1980s and failed (Lyons, 1991). Rather, it should be stressed that with low levels of taxation, governments in Australia cannot provide sufficient resources to meet the need for community and similar services. Unless Australians are prepared to pay more in taxation, they should be prepared to be more generous in their support for the nonprofit organisations that provide so much of the support that is relied on by so many low income or in other ways disadvantaged Australians.

Footnote 1 (p.10)

I should like to thank Bruce Bradbury of the Social Policy Research Centre for generating the data on adjusted household expenditure from the unit record data of the 1988/89 Household Expenditure Survey.

## REFERENCES

- AAP (Australian Association of Philanthropy) 1991(a), Giving Australia Vol. 1, AAP, Melbourne.
- AAP (1991b), Giving Australia Vol. 2, AAP, Melbourne.
- ABS (Australia Bureau of Statistics) (1986), 1984 Household Expenditure Survey, Australia. Detailed Expenditure Items. Cat. No. 6535.0, ABS, Canberra.
- ABS (1990a), Australian National Accounts National Income and Expenditure 1988-89 Cat. No. 5204.0, ABS, Canberra.
- ABS (1990b), 1988-89 Household Expenditure Survey Australia. Detailed Expenditure Items. Cat No. 6535.0, ABS, Canberra.
- Buhmann, Brigitte et al (1988), 'Equivalence Scales, Well-Being, Inequality, and Poverty: Sensitivity to Studies Across Ten Countries using the Luxembourg Income Study (LIS) Database', Review of Income and Wealth, June pp115-141.
- CSV (Community Services Victoria) (1992), Welfare as an Industry - A Study of Community Services in Victoria. CSV, Melbourne.
- Goss, Kirstina (1993), 'Who's More Generous, the Poor or the Rich? It Depends on How You Count, Scholars Say' The Chronicle of Philanthropy, 9 February, pp7-9.
- Hodgkinson, Virginia A. & Weitzman, Murray S. (1989). Dimensions of the Independent Sector. A Statistical Profile. Third Edition, Independent Sector, Washington.
- Hodgkinson, Virginia Ann et al (1992), Nonprofit Almanac 1992-1993. Dimensions of the Independent Sector. Jossey-Bass, San Francisco.
- Hodgkinson, Virginia A. & Weitzman, Murray S. (1992), Giving and Volunteering in the United States. Findings from a National Survey. Independent Sector, Washington.
- Jencks, Christopher (1987), 'Who Gives to What?' W.W. Powell (ed). The Nonprofit Sector A Research Handbook. Yale UP, New Haven.
- Lyons, Mark (1991), Private and Public Support for Community Organisations. Some Comparative Data and Policy Issues. Working Paper No.4, Centre for Australian Community Organisations and Management (CACOM), University of Technology, Sydney, Lindfield.
- Milligan, Vivienne et al (1984), Non Government Welfare Organisation in Australia: A National Classification. SWRC Reports and Proceedings No 51. Social Welfare Research Centre, Sydney.
- O'Keefe, Panas (1989), Who Gives to What in Australia, Author, Sydney.
- Steinberg, Richard (1989). 'The Theory of Crowding Out: Donations, Local Government Spending and the "New Federalism"'. Richard Magat ed., Philanthropic Giving. Studies in Varieties and Goals. Oxford University Press, New York.
- Weber, Nathan (ed) (1991), Giving USA. The Annual Report on Philanthropy for the Year 1990. AAFRC Trust for Philanthropy, New York.