

02

RESEARCH  
CENTER  
*for*  
CIVIL  
SOCIETY

'25

DONOR  
PROFILING  
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## ABOUT THE RESEARCH CENTER FOR CIVIL SOCIETY

The Research Center *for* Civil Society is a flagship program of the Center for the Study of Democracy (CSD), funded by the Romanian American Foundation (RAF). Our mission is to empower CSOs to use reliable data to drive impact on pressing societal challenges.

We aim to serve civil society by equipping organizations with the skills and tools to collect and use relevant, reliable data in their practice. The Center supports civil society organizations to build their capacity for data collection, analysis, and interpretation, increase their data literacy, and their abilities for impact measurement and management. We do this by conducting research and providing training, resources, and specialized services (research consultancy).

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- **Research Consultancy Services:** We offer practical solutions to existing issues through designing and implementing tailored studies and analyses.
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The Center aims to become a trusted partner for civil society organizations seeking to enhance their knowledge and skills to become more impactful.

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## DISCLOSURES AND ACKNOWLEDGMENTS

The preparation of this report would not have been possible without the contributions of our partners, supporters, and peers. Our thanks and appreciation go to the Association for Community Relations (ARC) for providing access to the data on individual donor behavior from the 2023 study, “How generous are Romanians?”.

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### Insights for Impact

The Research Center *for* Civil Society is a flagship program of the Center for the Study of Democracy, funded by our strategic funding partner, the Romanian American Foundation. Developed in response to the sector’s needs, the Center’s mission is to empower organizations with the skills and tools to collect and use relevant, reliable data to address pressing societal issues by providing open-access research, training, resources, and specialized services (research and impact measurement consultancy).

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## FOREWORD

**Lev Fejes** - Director, Research Center *for* Civil Society



The objective of research is to gain more knowledge and understanding about a topic through systematic empirical observation, data collection, and rigorous scientific analysis. However, research should do more than describe the world. Its objective should not be only to expand our understanding of social phenomena but also to guide action. At the Research Center *for* Civil Society, our goal is to generate evidence that civil society organizations can use today to better serve communities. By expanding our understanding of Romanian donors and non-donors, this study aims to do just that.

Previous analyses championed by ARC allowed us to know the key differences between donors and non-donors. The current analysis allows us to paint a more detailed picture *of who gives, who doesn't, and why, in order to help practitioners find ways to encourage more giving*. Knowing the values donors hold enables fundraising professionals to connect with supporters on a deeper level. In this way, not only can they spark the action of giving, inspiring donors to turn their beliefs of helping fellow humans in need into a reality, but they can also build a lasting connection, paving the road to broader societal support and a more sustainable civil society.

This analysis also showed that we do not always need to conduct new (costly) surveys to gain new insights. Much can be achieved by taking another look at our existing datasets, reframing questions, and interpreting the data using different statistical analyses.

We do not have enough data on civil society (big gaps still need to be filled), nor enough capacity (skilled individuals within civil society and academia) to analyze them, nor enough time, money, or mental space for research. Numerous datasets are gathering 'digital dust' on the hard drives of civil society professionals due to the lack of resources required to analyze them. While we might not be able to raise the resources needed "overnight", we can (temporarily) bridge the gap by having the vision and the willingness to share and collaborate. To advance Romanian civil society, we must learn to share not only insights but also data, and to collaborate with others to learn more from it.

This study was born out of such a collaboration. We are grateful for the vision and support of our strategic funding partner, the Romanian American Foundation, and the openness of our project partner, ARC, who enabled this work by sharing the data on individual donor behavior.

We hope that the insights in this report support civil society organizations on their path to sustainability, and that the story behind the study inspires others to 'dust off' existing datasets, to share them responsibly, and collaborate for the benefit of all civil society. After all, as our analysis showed, sharing their possessions with other people is one of the fundamental values of our donors. We should not only learn "*of our donors*" but also "*from them*".

[1]



# INTRODUCTION

## I. INTRODUCTION

### 1. WHY THIS STUDY?

Understanding donors is crucial for nonprofit organizations and charities alike, since they need considerable information about donor types to improve fundraising (Drouvelis & Marx, 2020). Knowing who donors are, what they value, what motivates them, what turns them away, and what could turn them into long-term supporters is extremely valuable information that can lead to increased support for NGOs that know how to address and motivate donors to build loyalty.

Drouvelis and Marx (2020) recently indicated that by exploiting previously unstudied correlations between dimensions of donor preferences, a fundraising strategy can increase donations by an estimated 30%. This is precisely the main aim of this study: to explore in depth the information available on individual donors in Romania before recently collected data becomes obsolete and thus of limited value to fundraising practitioners and NGOs.

In order to do that, we conducted analyses to gain a deeper understanding (beyond the overview by Fejes, 2023) of who gives and who does not give in the Romanian context, and had the express aim of identifying leverage points for practitioners to use in mobilizing more donors to support charitable causes.

### 1.1 METHODOLOGICAL ASPECTS

This report is based on survey data collected in 2023. The data were collected as part of the enduring efforts of the Association for Community Relations (ARC) to map philanthropic behavior in Romania. The survey was conducted in February and March 2023. It included 2,179 respondents, representing the Romanian urban population aged 18 to 65. The final sample consisted of 1,114 donors and 1,065 non-donors.

The study used two questionnaires to gather data. The first questionnaire was applied to the first 1,000 respondents. It helped identify the incidence of donors or non-donors in the population. The questionnaire also covered past donation behavior, potential for future donations, barriers to giving, and respondents' socio-demographic details, pro-social behaviors, values, and attitudes. The second questionnaire was given only to donors. It explored in detail their reasons for giving, where and how much they donated, and their future intentions.

After establishing the prevalence of donors in the population, sampling of non-donors continued until a nationally representative sample of this group was obtained. Having two

representative samples for donors and non-donors allows researchers to draw valid conclusions about both groups. This characteristic of the samples was exploited in this study to examine in more depth the profiles of both donors and non-donors.

## 1.2 CONCEPTS AND DEFINITIONS

Since this study examines a number of subgroups of donors and non-donors, we clarify below the various labels used in the report to designate the different categories of donors and non-donors discussed in the text.

Thus, **donors** are respondents who reported making at least one monetary donation in the past 12 months (n=1114), prior to the application of the questionnaire. Conversely, respondents who did not make a donation in the past 12 months are considered **non-donors** (n=1065).

Because the frequency of monetary giving is not uniform among donors, we differentiate between **occasional donors**, who seldom give (especially around the holidays; n=966), and **recurrent donors**, who give regularly (n=148).

The category of **non-donors** covers people who **never donated before**, called in this report **never-givers** (n=483), and **people who used to donate money**, but did not do so in the past 12 months, labelled as **lapsed donors** (n=582). Within the category of never-givers, we differentiate between respondents who have never donated and do not intend to donate in the future (**non-intenders**; n=114) and those who, although they have never donated, intend to start giving in the future (**intenders**; n=369).

Furthermore, the report reflects the diverse destinations of donors' financial contributions by differentiating between subgroups of donors based on the entities they donate to. Because the two popular destinations for monetary giving are NGOs and the Church, and because these two types of receiving entities are also successful at building donor loyalty, the analyses will often refer to **NGO donors** (n=704) and **Church donors** (n=617).

Last but not least, acknowledging that philanthropic behavior extends beyond monetary giving, the report includes analyses of **volunteers** (n=448) and **blood donors** (n=364). While in-kind donations are also a form of non-monetary giving, our sample includes a very small segment of respondents who reported this type of giving (n=36), which is why **in-kind donors** are not discussed in the report.

## 1.2 LIMITATIONS

This study has several limitations that should be kept in mind when interpreting the findings. It is important to note that, as this study is based on survey data, all information reflects either perceptions, attitudes, and self-reported behaviors, *not* actual behaviors. Since we have no way of checking whether donors have actually donated, we treat their answers as a baseline, while acknowledging that not all of them may be accurate (or true) due to social desirability to appear more generous than they really are.

The sample includes only urban residents aged 18–65, so the results cannot be generalized to rural areas or to older age groups, and they do not capture late-life or legacy giving. Because the study uses a single cross-sectional survey, it can only document correlations, not causal relationships. The data also did not allow us to assess how many intenders actually become donors over time, so the true size of the intention–behavior gap remains unknown, which is particularly important for older intenders whose expressed willingness to give may partly reflect social pressure rather than genuine intent. Finally, the age–giving pattern (inverted U-shape versus steady decline) remains uncertain, given conflicting evidence from other Romanian studies. Therefore, a number of recommendations for future studies are also included in this report.

[2]



# DONORS & NON-DONORS

## II. WHAT DO DONORS & NON-DONORS LOOK LIKE AND WHAT VALUES DO THEY HOLD?

### 2. INTRODUCTION. SOCIODEMOGRAPHIC CHARACTERISTICS “TYPICAL” OF DONORS

Comprehensive reviews of the literature (Bekkers & Wiepking, 2011) indicated a series of sociodemographic and economic characteristics that are ‘typical for donors’<sup>1</sup> such as:

- affiliation with a religion (especially Judaism and Protestantism);
- stronger religious involvement;
- higher age;
- having a higher level of education;
- higher income and wealth;
- home ownership;
- better subjective financial position (i.e., perceiving oneself as being well-off);
- being married;
- having children;
- having a paid job;
- higher cognitive ability;
- having prosocial personality characteristics such as empathy;
- growing up with parents with higher education, income, religiosity, and volunteering activity.

Bekkers and Wiepking (2011) indicated that while evidence for a host of these characteristics is strong, the evidence on gender and political preference is mixed.

The latest major study on individual giving in Romania (Fejes, 2023) published by ARC, included most of these variables<sup>2</sup>, as well as other relevant ones (e.g., volunteering). Still, not all of these have been examined in depth<sup>3</sup>. The present study aims to conduct additional analyses to gain a deeper understanding of who gives and who does not give in the Romanian context, and to identify leverage points for practitioners to use in mobilizing more donors to support charitable causes.

## 2.1 THE SOCIODEMOGRAPHIC CHARACTERISTICS OF ROMANIAN DONORS & NON-DONORS, AND INDIVIDUAL GIVING BEHAVIOR

We examined how sociodemographic factors, such as age, gender, education, religion, religiosity, and income, along with trust and prosocial values or behaviors, relate to individual giving. The comparative analysis first looked at comparing the largest groups, donors (n=1114) and non-donors (n=1065), to identify differences in:

1. The socio-demographic profiles, trust in institutions, prosocial values & altruism, religious affiliation & religiosity, and political orientation
2. Levels of engagement in other forms of giving (volunteering, blood, and in-kind donations).

The primary objective of this section is to provide a comprehensive overview of various objective and attitudinal attributes that characterize both donors and non-donors. We examine in more detail the different types of giving (volunteering, blood donations) and how they relate to monetary giving and sociodemographic factors. Overall, we find that, in terms of objective attributes, donors and non-donors differ to some extent in age, gender, and income.

## 2.3 AGE AND GIVING

Most studies in philanthropy show that people tend to give more as they age (Gittell & Tebaldi, 2006; Bekkers & Wiepking, 2011). Older adults are generally more likely to donate money and to donate larger amounts, likely because they are more financially stable and have a higher net worth than younger adults (Taylor et al., 2011). Conversely, younger donors, although they give less money, contribute through volunteering and engage in cause-related activities (Bekkers & Wiepking, 2011).

We see a similar picture emerging from our findings. As Figure 1 clearly shows, most donors are in the 35-49 age group, accounting for over 40% of all donors<sup>4</sup>. In fact, within the 35-49 age category, 72% of respondents are donors. The difference between donors and non-donors among the two youngest age groups (18-24, 25-34 years old) is less than 10%. In contrast, the 50-65 age group has the fewest donors at 35.4%<sup>5</sup>.

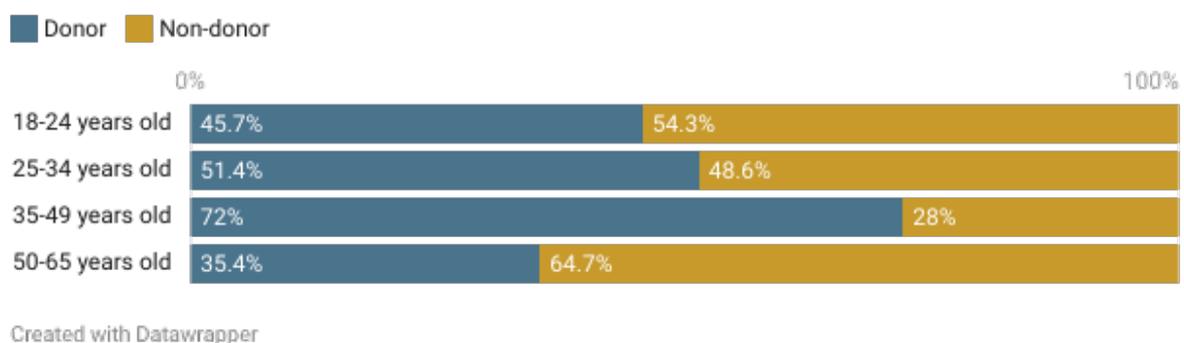


Figure 1. Distribution of Donors & Non-Donors based on age

However, the relationship between age and giving is not linear (people don't give more and more as they age), but rather an inverted U-shaped curve (see Figure 1). People tend to give more as they transition from young adulthood to middle age, but their giving slows down and declines around the time of retirement. Previous studies show that the turning point typically occurs around the age of 65<sup>6</sup>. In our data, we see a similar trend, but the decline appears to happen earlier in the Romanian sample (see Figure 1). Unfortunately, the way the age groups are coded may obscure the actual age at which this occurs. Additionally, the cutoff at age 65 in our sample might be a limitation in this regard<sup>7</sup>, as no information is available on giving at an older age. Moreover, older age in Romania is also associated with a significant decline in income, which may also explain this distribution of donations according to age intervals.

While this nonlinear relationship holds, it may not count for much, as we may see declining giving in the age groups in which we would expect more giving to occur, for a variety of reasons. For example, Fejes (2023) found that from March 2022 to March 2023, 52% of urban residents donated to a charity, which is lower than the 63% reported in 2016. In addition, the study published earlier this year by the Indiana University Lilly Family School of Philanthropy (2025) showed that donations began to decline *across all generations starting in 2008*.

Furthermore, the relationship between age and monetary donations may also be influenced by contextual factors. Recently, Konstantinou and Jones (2022) examined Gen Z donors in the UK, revealing their preferences for causes and charities with which they feel a connection, as well as their openness to recommendations from peers or social media channels. In the Polish context, Major-Kalinowska (2024) examined the reasons behind the philanthropic behavior of Generations X, Y (Millennials), and Z and found a significant convergence among the three generational groups: the primary motivators for people to donate are their personal convictions about helping others, the satisfaction derived from helping, and the intention to help a particular individual.

Other recent studies in Romania (Voicu et al., 2024 for CSDF), which included both urban and rural populations but focused only on donations to NGOs, found that rather than having an inverted U-shape, giving declines steadily<sup>8</sup> with age. According to Voicu et al. (2024a), monetary giving to NGOs is highest in early adulthood (34.9% for ages 18-29), dips slightly during professional life (30.4% for ages 30-49), then drops more sharply in the 50-64 group (18%) and the 65+ group (14%). However, the age bands used in the CSDF study do not align with the usual life stages<sup>9</sup>. This, along with their exclusive focus on NGO donors<sup>10</sup> and differences in the sampling base and methodologies employed, may explain why their results differ significantly from ours and from what is generally reported in studies conducted in the same timeframe<sup>11</sup>.

Overall, our findings suggest a strong concentration of donation behavior among urban residents (the 35-49 age group), which is a potential cause for concern for the future. Future research should expand the sampling base to better understand how younger groups perceive donations and the potential for future donations, as well as the donation behavior of older groups (65 and above), to assess the potential for legacy giving<sup>12</sup> in both urban and rural contexts.

It is important to note that some recent studies (Nakamura et al., 2025) including 22 countries show that older people tend to give more<sup>13</sup>. Future research on giving in Romania should include a broader range of age groups to confirm further the inverted U-shaped (mid-life peak) pattern among Romanian donors and offer more insight into how older generations donate. Subsequent studies should also investigate whether people change their donation targets over the course of their lives, with people potentially giving to NGOs when they are young and later shifting their support to the Church.

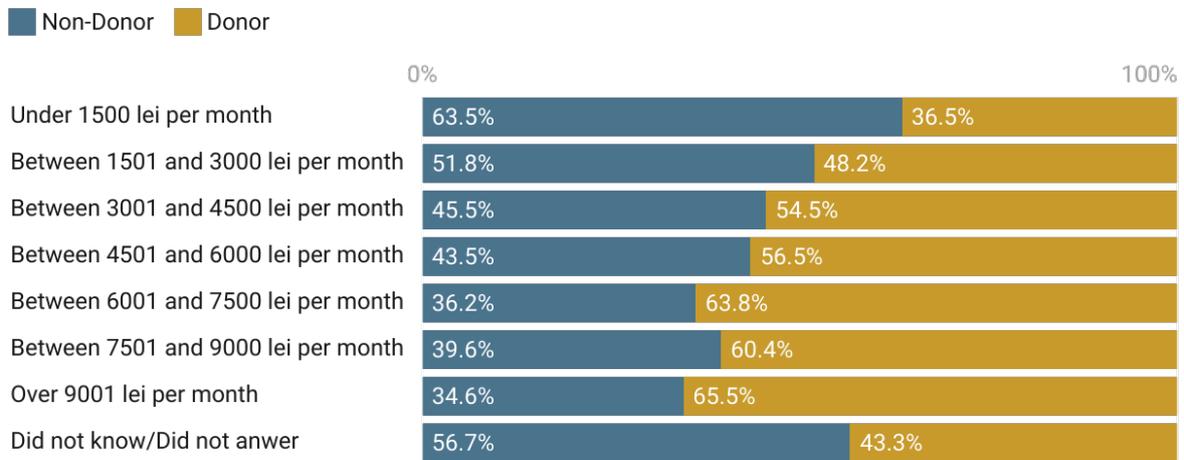
## 2.4 GIVING BY GENDER

Examining donors by gender reveals that Romanian donors are almost evenly split between men and women, with men comprising a slightly larger share. Just over half of donors (52.4%) are men, while 48.6% are women. However, when we break this down by age, the situation looks dramatically different. In the youngest group (18-24 years old), the vast majority (86%) of women<sup>14</sup> are donors, whereas only 28.2% of men<sup>15</sup> give to charity or other causes. In the next age group (26-34 years old), the situation is reversed. Here, 67.7% of men donate, while less than half of women (43%) support charitable causes.

In the age category with the most donors (35-49), women ‘take the lead’ again, with 78.2% of women donating compared to 65.7% of men. In the 50 to 65 age group, only slightly more than a quarter (25.7%) of women donate, compared to almost half (47.45%) of the men. Consequently, we can discern a crossover pattern which shows that more women donate in the youngest (18-25) and middle-aged (35-49) groups, but more men donate in the 26-34 and 50-65 age groups. This finding is consistent with life-stage differences (e.g., income stability, caregiving, employment). However, it would be interesting to determine whether this trend reverses again in the higher age groups, as women tend to live longer than men. Nevertheless, these findings have significant implications for fundraising practice, suggesting which gender is more likely to give in each age group, helping professionals to target their efforts more precisely.

## 2.5 INCOME AND GIVING

Previous studies have shown that income is a key factor in charitable giving, in the sense that higher income (generally) leads to more donations (Gittell & Tebaldi, 2006; Choi & Chou, 2010). Our results align with these findings, showing a nearly linear relationship between income and donations over the past 12 months. When we divide income into 1500 RON (~300 EUR) increments, we see that the lowest share of donors (36.5%) is in the lowest income group (less than 1500 RON/~300 EUR). This share rises steadily with each higher income bracket, reaching 63.8% in the 6001-7500 RON (~1200-1500 EUR) group and peaking at 65.5% in the highest group (more than 9001 RON/~1800 EUR). These results suggest an association between income and giving, and that as disposable income increases, more higher-income individuals tend to give. However, this is not a straightforward relationship, as a higher level of education can improve economic capacity, for example, by expanding professional networks or increasing income. Therefore, income levels alone are not enough information for fundraising professionals.

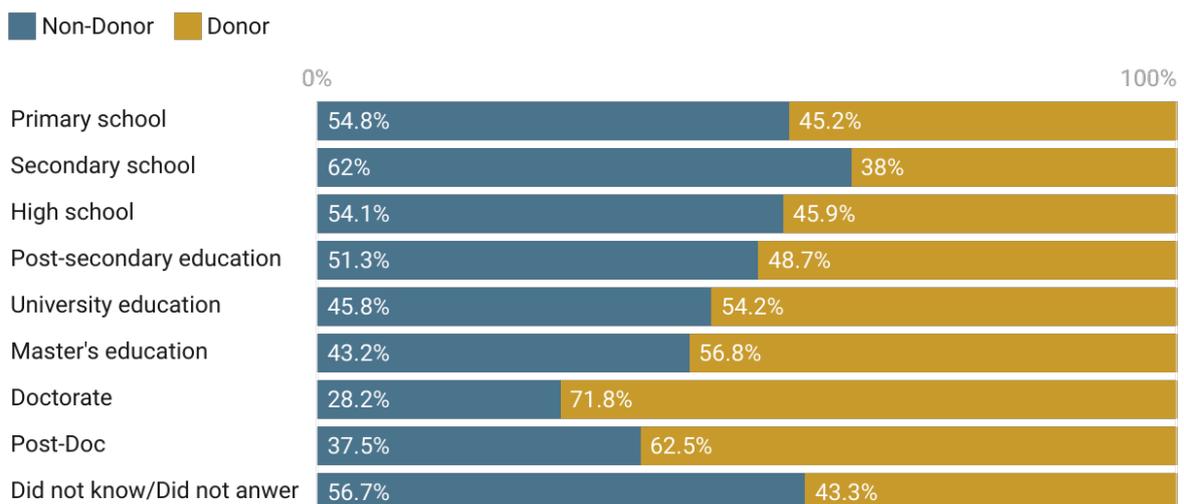


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Figure 2. Distribution of Donors & Non-Donors based on income

## 2.6 EDUCATION AND GIVING

In general, studies find that people with more education are more likely to donate (Bekkers & Wiepking, 2011). The same result emerges from our analysis: most urban donors are aged 35-49 and have higher education levels. In other words, over half of university graduates give, compared to less than half of those with less education.



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Figure 3. Distribution of Donors & Non-Donors by level of education

Education matters when it comes to giving also because it shapes cognitive factors like prosocial values and awareness of societal needs. Furthermore, long-term habits (related to giving) are reinforced through civic education and experiences during socialization or schooling (Brown & Ferris, 2004).

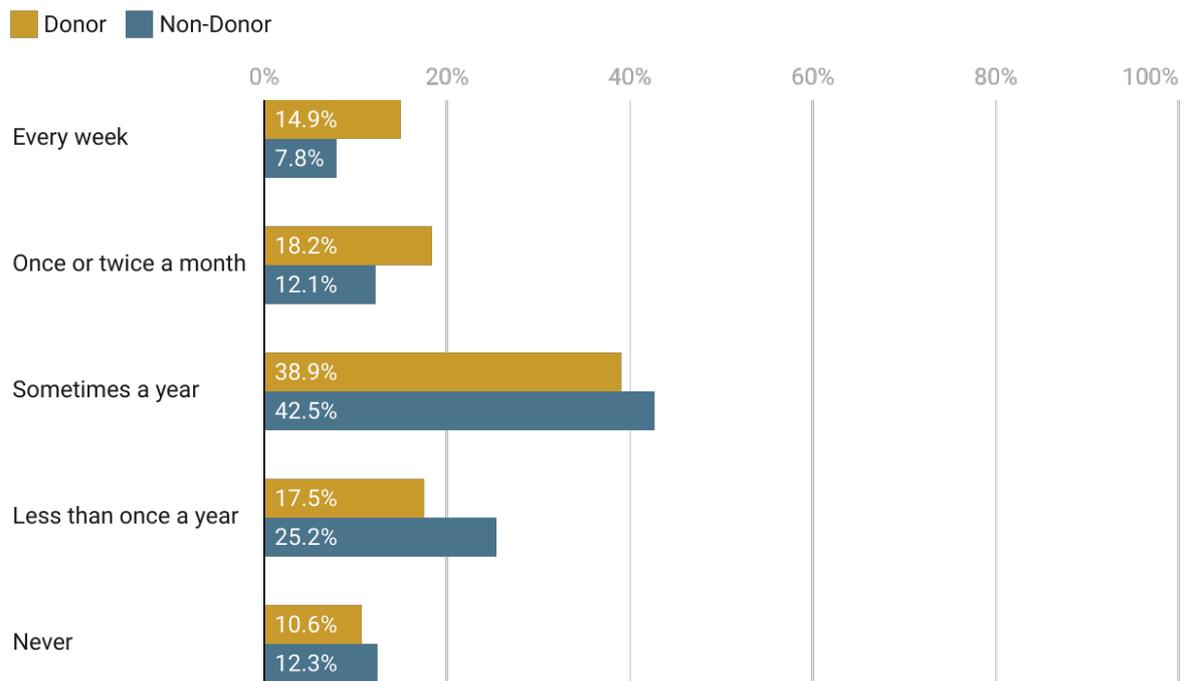
Literature also indicates that the relationship between education and giving is not evenly distributed across all causes (Bekkers & Wiepking, 2011). Higher education also influences the causes they support, as people with more education are more likely to donate to human rights, development, and environmental or animal protection, while being less likely to give to emergency aid and healthcare.

Overall, our results indicate a strong connection between education, income, and giving. This means that socio-economic status is closely related to charitable giving, since higher education is often correlated with income.

## **2.7 RELIGION, RELIGIOSITY, AND GIVING**

Religious identification and participation are also often linked to giving behavior, as many donations occur through religious groups in different societies. Research<sup>16</sup> shows that church members and those with higher church attendance (both connected with religiosity) are more likely to donate and tend to give larger amounts. Some denominations are more closely connected to giving, but the evidence varies across groups and regions. Some studies (e.g., Chaves, 2002; Berger, 2006; Bekkers and Schuyt, 2008) found that members of Judaist and Protestant denominations are more likely to give, and that Protestants often give more than Catholics. Lastly, peer expectations or community belonging (religious social networks) reinforce charitable behavior (Bekkers and Wiepking 2011). Finally, religiosity is a culturally contingent measure: church attendance means different things in different contexts and different time frames. Therefore, we consider that religiosity should be understood as a consequence of certain cultural societal features (i.e., traditionalism, etc.), rather than an independent variable itself.

Romania does not display significant religious diversity (in reality and in the sample), but we can observe whether religiosity (i.e., participating more in religious service) affects the decision to donate. The data show a clear pattern: higher rates of church attendance are clearly associated with donations of all kinds. This means that people who go to church more often, no matter their denomination, are more likely to donate. Over 33% of donors attended church at least once a month, compared to about 20% of non-donors.



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Figure 4. Percentage of Donors & Non-Donors across their frequency of church attendance<sup>17</sup>

Donation amount is strongly related to church attendance, almost in a linear fashion, if non-church goers/agnostics/atheists are excluded. The largest average donation is found within the group of weekly churchgoers (1367 RON/year) and steadily decreases to 482 RON/year among the group of those going to church less than once a year. The amount then increases to 623 RON/year among those who never go to church.

Table 1. Donation amounts distributed based on frequency of church attendance

Frequency of church attendance	Mean donation	Median donation	Mode donation	Maximum donation	Minimum donation	Standard deviation
Every week	1367.04	650	200	21000	10	2215.69
Once or twice a month	818.51	480	300	8620	10	1142.54
A few times a year	631.43	300	100	9000	10	972.35
Less than once a year	482.49	200	100	5000	10	779.78
Never	623.64	305	100	9300	20	1160.32

In this context, it is important to note that, generally, studies indicate that individuals who are religiously affiliated are more likely to donate to both secular and religious causes. In this respect, our findings are both in line with the literature and encouraging from the perspective of donation behavior (Hill & Vaidyanathan, 2011)<sup>18</sup>. However, there are notable differences between generations. Research shows that while generations share some motivations and preferences for giving, they also differ in their reasons, favorite causes, ways of getting involved, and how likely they are to donate.

A recent US study found that from 2003 to 2021, people of all ages were most motivated to give by religious causes and their concern for basic needs (Indiana University Lilly Family School of Philanthropy, 2025). Among younger donors, Millennials and Gen Z stand out: Gen Z donors who give to religious causes are *less likely* than Millennials to also support secular causes. Both groups are more likely than older generations to donate online (Indiana University Lilly Family School of Philanthropy, 2025). Because each generation prefers different ways of interacting with nonprofits, organizations can better engage and retain donors by adjusting their communication to meet the expectations of each age group (Parker et al., 2024a, 2024b).

Some NGOs may find these results concerning, as they could suggest a shift to an ‘either-or’ choice, potentially indicating a weakening support for (secular) organizations in the future. However, future research should address this aspect for the Romanian population in order to confirm the presence of this trend in our country.

## 2.8 TRUST AND GIVING

The idea that trust is a catalyst for altruistic behaviors, charitable giving included, is well documented in the literature (Uslaner, 2002). People with higher social trust are more likely to volunteer and perform small acts of kindness. Trust is also important for the health and resilience of a democracy, as democracies that perform well tend to have higher trust in public institutions (OECD, 2022).

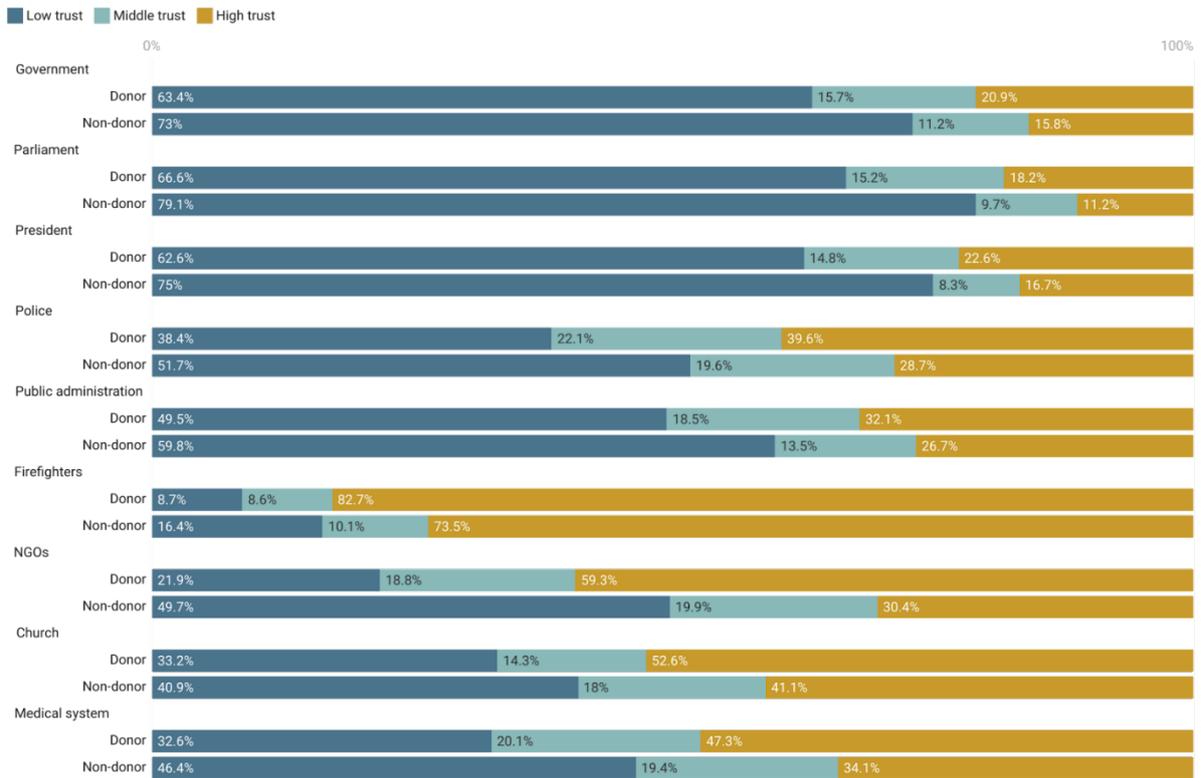
Given its importance, trust has been extensively studied in relation to individual giving. Bekkers (2003) found that people's trust in charitable organizations affects their willingness to donate. This suggests that organizations can attract donors by building a strong reputation and demonstrating their trustworthiness. Still, trust is complicated. People trust not only other individuals (social trust), but also the institutions in their communities and society as a whole (Newton & Zmerli, 2011; Sønderskov & Dinesen, 2016). Accordingly, as Bekkers (2003) also showed, trust in charities depends on a wider general trust in institutions and people, which charities cannot fully control.

In line with this, Evers and Gesthuizen (2011) have shown that, at the individual level, both social and institutional trust have a positive effect on donations across organizational types, with the strongest effect observed for activist organizations. Conversely, at the national level, high social trust positively influences donations, while high institutional trust negatively correlates with giving, suggesting that individuals feel their charity is less necessary when government institutions are perceived as highly functional (Evers & Gesthuizen, 2011).

A recent systematic review that evaluated the strength of the relationship between charitable giving and different types of trust in 42 studies conducted between 1988 and 2020 (Chapman, Hornsey & Gillespie, 2021) found that people who trust more also tend to give more, especially when their trust is aimed at specific organizations. They found that the effect is stronger when trust is directed at specific organizations or the sector, but weaker when trust relates to people in general (social trust) or institutions (institutional trust - understood as trust in political/public institutions).

Given this well-documented relationship, in creating a more detailed profile of the Romanian donor, we have also explored correlations between the decision to donate and the level of trust in institutions. As Figure 5 illustrates, donors tend to have higher trust in institutions, which aligns with the philanthropic research literature. In addition, more donors (33.9%) consider that most people are trustworthy, as opposed to 17% of the non-donors<sup>19</sup>.

Although differences between non-donors and donors are small, there are more donors who have high trust in the main political institutions. The differences are even more pronounced in the case of trust in other institutions, such as the police, the Church, and the medical system. However, the starkest difference is in the case of trust in NGOs, where almost 60% of donors report having high trust, compared with a little over 30% of non-donors.



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Figure 5. Institutional trust of Donors & Non-Donors

Overall, these findings are in line with previous research, underlining the importance of trust in the process of giving. At the same time, they also suggest that donors are not just more generous individuals but also more engaged citizens, which highlights the relevance of giving in the context of broader discussions on civic engagement (see Fejes et al., 2024). Nevertheless, while trust is central to giving, people with higher levels of trust tend to engage in volunteering and perform small acts of kindness, often due to the moral reasons underlying their trust (see Uslaner, 2002). Therefore, fundraising practitioners should also consider the motivations<sup>20</sup> of donors.

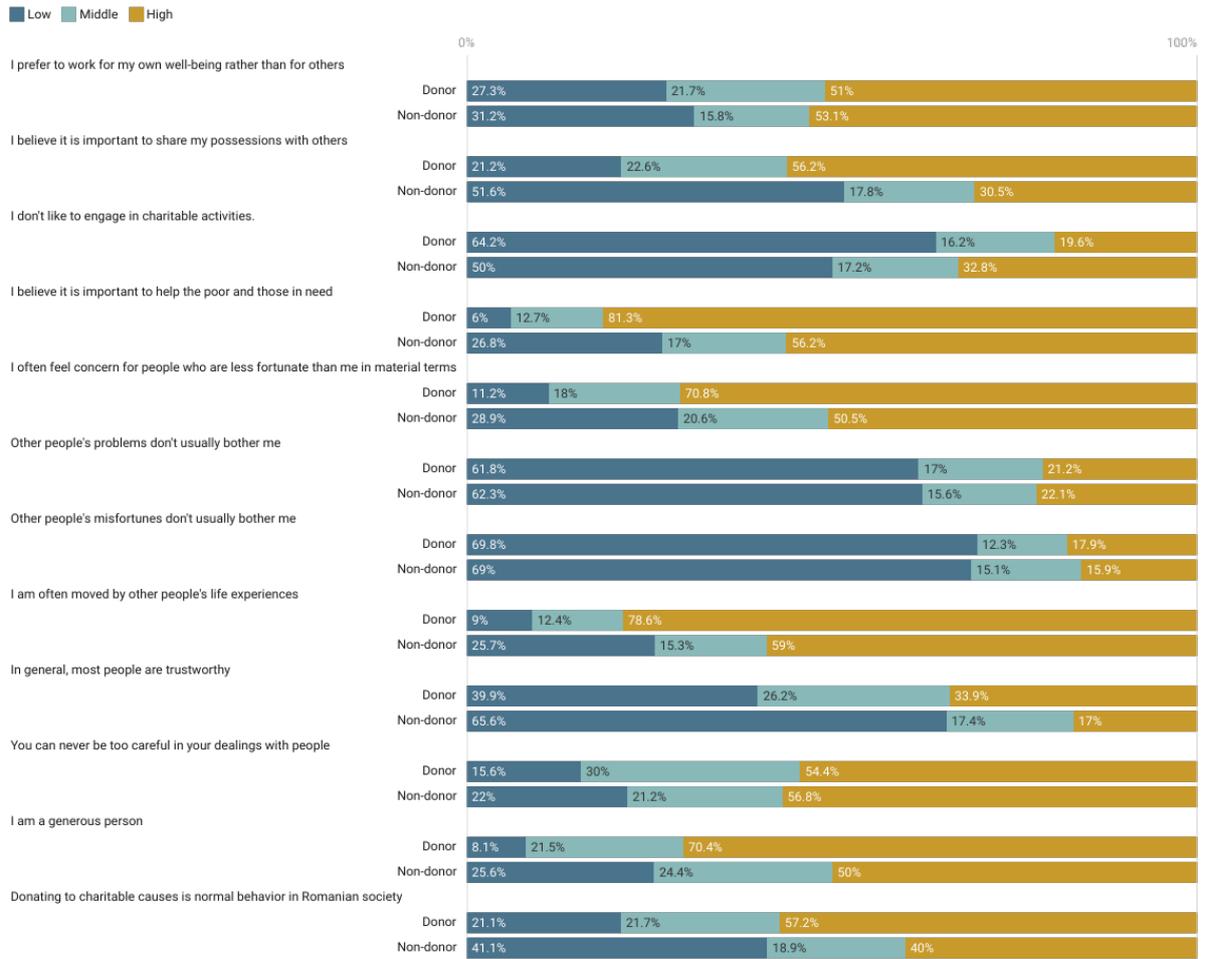
## 2.9 PROSOCIAL VALUES AND GIVING

Giving is a form of prosocial behavior, often modeled by parents. Studies have found that people who volunteered in their youth not only continued to give as adults, but also gave more (Bekkers, 2005; Feldman, 2010). Accordingly, prosocial values influence the donation decision and giving behavior.

To create a more precise profile of the Romanian donor, we analyzed the decision to donate in relation to prosocial values. The results indicate that donors and non-donors bear similarities on relatively few values<sup>21</sup>, but they are truly different in terms of the majority of items measuring prosocial behavior, meaning that donors have a markedly different prosocial value profile in comparison to non-donors.

As expected, donors view themselves as more altruistic, with 56.2% considering it important to share their possessions with others, compared to less than a third (30.5%) of non-donors. Conversely, while donors strongly endorse helping the poor and those in need (81.3%)<sup>22</sup>, supporting environmental causes, and view charitable giving as normal (a ~20% difference between donors and non-donors), yet they are no more likely than non-donors to say they are 'bothered by other people's problems, ' and many prioritize their own well-being. This may seem like a contradiction, but it is not. People can believe it is important to help, and actually help by giving, without wanting to feel emotionally burdened by every problem. This finding suggests that donors might be motivated by social norms (i.e., what society considers the right thing to do) rather than by strong emotional reactivity to other people's problems.

For practitioners, this may be a significant insight. Previous analyses of this data (Fejes, 2023) indicated that donors make predominantly spontaneous decisions (71%), while less than a quarter of donors (24%) make a calculated decision with the intention of maximizing the impact of their donation. Taken together, these findings suggest that while donors often respond to emotional prompts, their underlying (prosocial) values and norms also influence the decision to give. Although causality is difficult to ascertain with a single survey dataset, it is highly likely that while emotions inspire people to give, their values determine (and can be used to predict) who is most likely to give.



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Figure 6. Social values of Donors & Non-Donors<sup>23</sup>

[3]



# THE DONOR CONTINUUM

## III. THE DONOR CONTINUUM

### 3. INTRODUCTION TO THE NON-DONOR TO RECURRENT DONOR CONTINUUM

When it comes to donation behavior, individuals are generally split into two categories: those who give (donors) and those who do not (non-donors). This type of segmentation is useful in understanding the main differences between the two groups (as we did in the previous sections of this analysis). However, further dividing the two categories into subgroups is also useful. This allows us not only to get a more nuanced picture of the different types of behaviors but also to identify leverage points that fundraising professionals can use to better target their fundraising campaigns and messages.

Based on a study developed for the RDFN (Fejes et al., 2025), we suggest that donor behavior subtypes constitute a continuum, ranging from never-givers to recurring donors as follows:

Within the category of **non-donors**<sup>24</sup>, we differentiate between:

1. **Never-givers**<sup>25</sup> - those who have never donated before, split into
  - a. **Intenders**<sup>26</sup> - those who never donated before, but indicated willingness to do so in the future,
  - b. **Non-intenders**<sup>27</sup> - those who never donated before, and have not indicated willingness to do so,
2. **Lapsed donors**<sup>28</sup> - those who donated in the past, but (for various reasons) did not do so in the past 12 months.

For the category of donors<sup>29</sup>, we differentiate between<sup>30</sup>:

1. **Occasional donors**<sup>31</sup> - those who give a single, non-recurring gift, often in response to specific campaigns, urgent needs, or around the religious holidays,
2. **Recurring donors**<sup>32</sup> - those who make regular donations, typically on a monthly basis.

In this section, we focus on non-donors. More specifically, on the two subcategories of never-givers: the intenders and the non-intenders, examining the differences and similarities between the subgroups. Section IV discusses differences and similarities between the donor subgroups.

#### 3.1 INTENDERS THROUGH THE LENS OF THE INTENTION-BEHAVIOR GAP LITERATURE

At first glance, intenders may seem a suitable target for nonprofits to increase their donor base, having declared their potential willingness to donate. This is why surveys often ask about

future intentions (alongside what needs to change for intenders to donate), and NGO staff use these answers to predict donations when they do not have actual giving data. However, intenders are people who say they plan to donate but may not follow through, which creates an 'intention-behavior gap' and raises questions about how useful these measures really are.

In the context of limited resources and increased scrutiny, NGO leaders need to know if they can trust these survey measures or if they should rely more on their 'gut feelings' and field experience. In the absence of longitudinal data for the Romanian context, we review the literature and examine whether the intenders in our sample are more likely donors based on comparative analyses of trust and prosocial values.

Previous research has addressed the 'intention-behavior gap', highlighting that these measures don't always reliably reflect future behavior, by either underestimating or overestimating it. The main reasons why people with clear giving intentions fail to act can be very practical (Nguyen et al., 2022), such as individuals feeling that they do not have enough time or energy<sup>33</sup>, or that they lack the necessary resources<sup>34</sup> to follow through on their intentions. The patterns differ by the type of (intended) support (money, in-kind, or volunteering).

Studies have also found that donation intentions do predict later donations, but this link is stronger when people believe others both approve of and actually engage in donating behavior (Gugenishvili, 2022). Moreover, Warner et al. (2023) found that the main difference<sup>35</sup> between people who plan to donate and those who do not is what they think people close to them actually do. In other words, seeing or believing that friends, family, and neighbors donate<sup>36</sup> has a stronger effect than simply thinking others (generally) approve of donating<sup>37</sup>, meaning that they see donation behavior as 'being normal'.

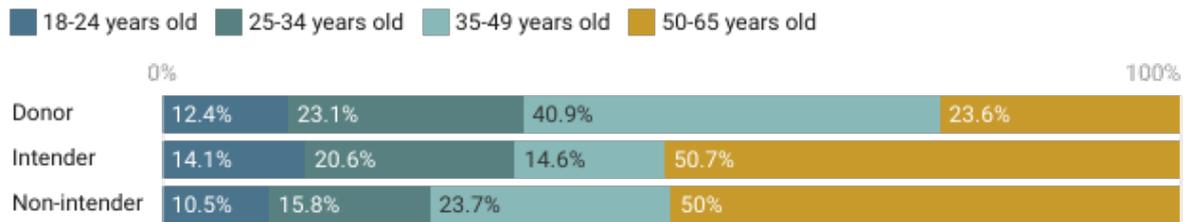
### **3.2 SOCIO-DEMOGRAPHIC CHARACTERISTICS OF INTENDERS**

Based on the literature on individual giving, we expected intenders to resemble donors more than non-intenders in terms of the values they hold and their levels of trust (in others and in institutions). Conversely, we expected that they would score lower than donors on measures of prosocial values and altruism, thus resembling non-intenders more on these characteristics.

To test this, we examined whether intenders are more like donors or non-intenders on several important factors such as their socio-demographic profiles, trust in institutions, prosocial values, religious affiliation, and religiosity.

### 3.3 AGE AND THE INTENTION TO DONATE

In terms of the profile of intenders, Warner and colleagues (2023) found that intenders are usually younger, have higher education and income, and are more likely to have donated before. Surprisingly, in our sample, the oldest age group (50-65) makes up the largest share of intenders (50.7%) but also among non-intenders (50%). This suggests that a fairly large portion of the older individuals may be persuaded to donate.



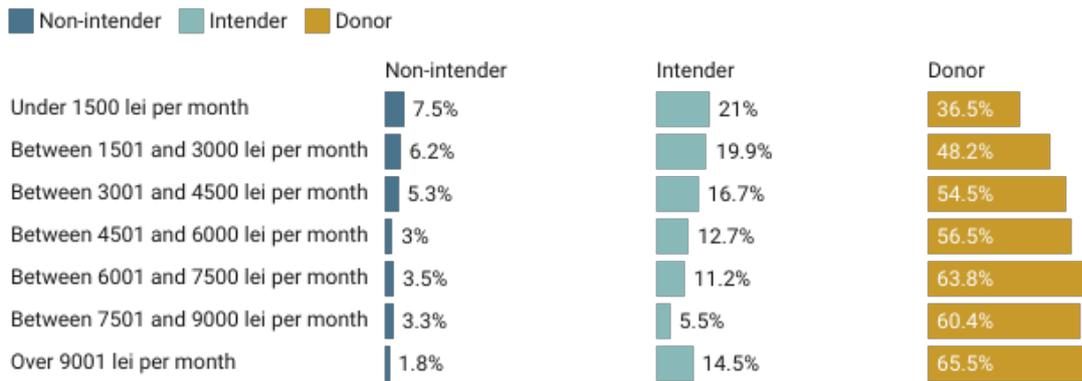
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Figure 7. Distribution of Donors, Intenders & Non-intenders based on age

However, this relatively high percentage of intenders (especially compared with other age groups) may be due to social desirability. Some respondents have stated that they plan to donate but face ‘objective barriers’<sup>38</sup>. The large proportion of older respondents within the intenders’ group may be due to existing social pressures to appear generous<sup>39</sup>, even if they are actually non-donors, and have no intention to give. Therefore, while older urbanites may have high potential for donations, more information is required to understand who exactly among them would be worth targeting with fundraising efforts.

### 3.4 INCOME AND THE INTENTION TO DONATE

When looking at differences among these three categories (non-intenders<sup>40</sup>, intenders<sup>41</sup>, and donors<sup>42</sup>), it is clear that income plays a significant role, as intenders are concentrated in the lower income brackets. Even at the lowest income band (less than 1500 RON/~300 EUR), more people donate (36.5%) than there are intenders (21%) and non-intenders (7.5%) combined (See Figure 8). From the next bracket (~3,001–4,500 RON/~800 EUR) upward, donors increasingly make up a larger share of respondents, reflecting the role that disposable income plays in giving. This finding suggests that while income is an objective barrier<sup>43</sup> in the face of giving, with lower-income individuals having less disposable income to donate, a more subjective approach to wealth (subjective financial position) may be a more methodologically suitable factor in the decision to donate at lower income brackets. Based on these results, we argue that some intenders are likely future donors once their income increases, but, as previous research has shown, the lack of practical barriers to giving (i.e., having more money) does not automatically translate into giving.

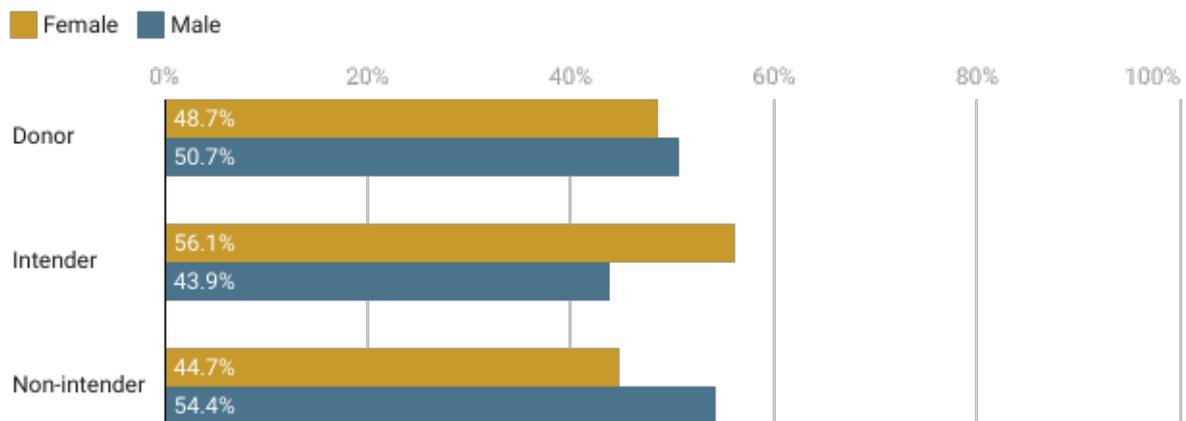


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Figure 8. Share of Donors, Intenders & Non-intenders across income categories<sup>44</sup>

### 3.5 GENDER AND THE INTENTION TO DONATE

Although gender did not show up as a significant predictor in the distinction between donors and non-donors (See Section 2.4), in the case of intenders, this difference is more substantial. Over half of the intenders are women (56.1%), and only 43.9% are men. Similarly, in the case of non-intenders, men again make up a slightly larger share (54.4%). While social desirability and the intention-behavior gap may significantly influence these results, they also suggest that fundraisers might be better off directing their efforts towards women, since their commitment to philanthropy seems to be slightly higher than men's, at least when it comes to intenders.



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Figure 9. Distribution of Donors, Intenders, & Non-intenders based on gender

### 3.6 EDUCATION AND THE INTENTION TO DONATE

In terms of education, the differences are substantial. Overall, more donors tend to have higher education than non-donors (intenders and non-intenders, alike). Intenders are more numerous in the lower end of the educational attainment, a sizable portion having primary, secondary, and high school education.

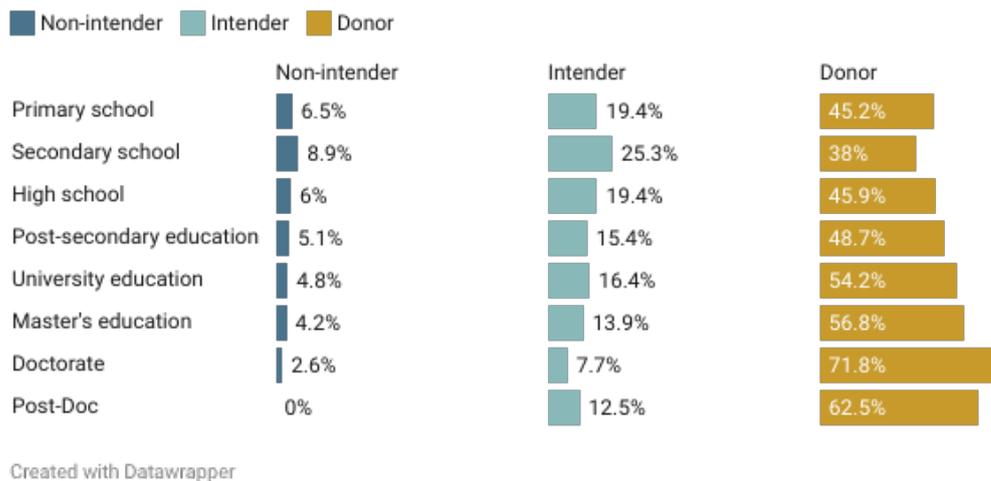


Figure 10. Share of Donors, Intenders, & Non-intenders by education<sup>45</sup>

If indeed intent is truly this high (and not an artifact from social desirability), the main challenge is getting them to follow through on their intent. Because these individuals have lower education, practitioners may consider using simple(r) language, easy payment options, and local examples/proof that others also support the cause. They may also want to try small first donations (aiming to gain more support over time) to help intenders take the first (low-risk) action.

### 3.7 RELIGION/RELIGIOSITY AND THE INTENTION TO DONATE

The percentages of intenders (18.2%) and non-intenders (5.4%) are highest among Orthodox respondents compared to other denominations. While the corresponding category within other denominations ranges from 6% to 9%, suggesting lower levels, these denominations have a small n<sup>46</sup> (i.e., few participants, ranging from 12 to 81); therefore, we interpret this finding with caution. Nevertheless, Orthodox intenders can be individuals who have a reasonable chance of becoming donors if mobilized.

Overall, findings suggest that the higher the church attendance, the higher the percentage of donors. Consequently, it is worth considering that churches are indeed (in line with literature) a fruitful ground for being socialized into a philanthropic mindset. Especially, as our results indicate, a bigger proportion of donors attend church every week or once or twice a month,

compared to non-intenders and intenders (Figure 11). When examining the frequency of church attendance among donors, non-intenders, and intenders, we observe that intenders are individuals who do not participate in religious activities or do so only rarely (Figure 11). However, this does not mean that they see themselves as less religious.

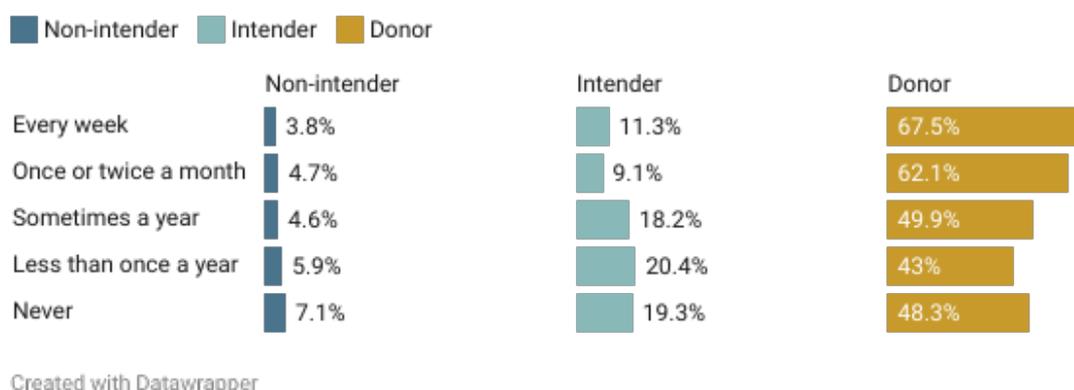


Figure 11. Share of Donors, Intenders, & Non-intenders by frequency of church attendance<sup>47</sup>

Therefore, religion, more specifically, core values that resonate with the philanthropic sector’s values and mission (e.g., helping those in need) can be a leverage point that NGOs should consider. “Calling in”, as per the advice of Loretta J. Ross (2025), by emphasizing common values between the Church and secular NGOs addressing similar societal problems, could prove an excellent strategy for NGOs, as they could not only attract religious donors, but also build donor loyalty.

### 3.8 TRUST, PROSOCIAL BEHAVIOR, AND THE INTENTION TO DONATE

Based on their expressed willingness to engage philanthropically in the future, intenders were reasonably expected to be more concerned with society and to hold more prosocial values than non-intenders. However, data analysis revealed a different picture.

#### 3.8.1 LEVELS OF TRUST

Overall, the results indicate that all three groups have low overall levels of trust (social and institutional), reflecting trust levels of the larger population. Compared with donors and non-intenders, intenders are generally ‘placed’ between donors and non-intenders. In terms of trust in institutions, intenders are much closer to non-intenders, rather than to donors.

At the top of the list of the least trusted institutions we find the Parliament, the Government, and the President. However, even in this low-trust context and among the least trusted institutions, donors have higher trust (10 percentage points) than intenders and non-intenders.

At the opposite end of the spectrum, firefighters, NGOs, and the Church are the most trusted institutions. However, this trust is not distributed equally between entities. For example, although all three groups have high trust in firefighters<sup>48</sup>, little over half of donors<sup>49</sup> (59.3%),

but less than a third of intenders (29.9%) and non-intenders (23.6%) have expressed having high trust in NGOs. Overall, the number of those who have low trust in NGOs is higher compared to those who have high trust in these entities. Donors trust the Church the most (59.3%), but the level of trust is lower among both intenders (40.6%) and non-intenders (24.1%).

Examining social trust (trust in others), we observe that it is also fairly low across all three groups. Although there is an almost equal distribution among the three groups in whether they consider that one can “never be too careful in your dealings with people”<sup>50</sup>, the percentage of those who believe that most people are trustworthy is twice as high among donors (33.9%), compared to non-intenders (14.1%) and intenders (14.1%).

Overall, the intenders’ level of trust is much closer to that of non-intenders than to that of donors, making them more akin to never-givers. The higher levels of trust observed among donors may also be the result of engaging with philanthropy. That is not to say that donors do not start out with a higher level of trust to begin with, but rather that trust ‘breeds’ trust. Therefore, one key leverage point for NGOs in converting intenders could be increasing trust in NGOs and individuals/communities. One way to do so is to have local examples of giving that ‘normalize’ the behavior through the example or endorsement of local people they trust.

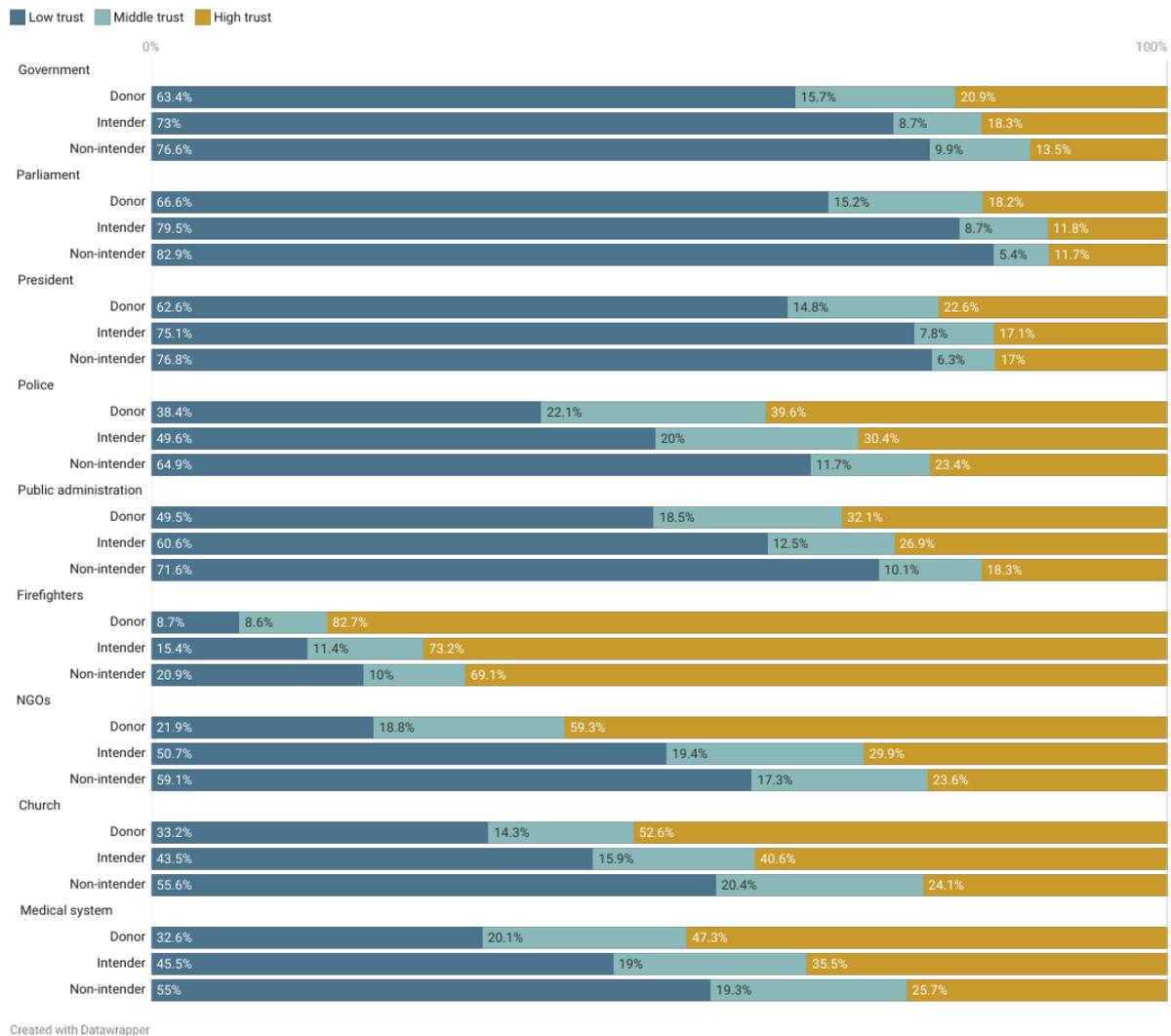


Figure 12. Institutional trust of Donors, Intenders, & Non-intenders

### 3.8.2 PROSOCIAL BEHAVIOR ACROSS THE THREE CATEGORIES

Data on prosocial values/behavior among intenders suggests a clear difference between them and donors. Overall, intenders score lower than donors on prosocial values and altruism and resemble non-intenders more closely in this respect.

A much greater discrepancy between donors, intenders, and non-intenders can be observed when looking at whether they are moved by other people's life experiences<sup>51</sup>. The vast majority of donors (78.6%) reported feeling empathy, while only a little over half of intenders (58.3%), but little under half of non-intenders (45.6%) reported the same. The same discrepancy between the 3 groups can be observed regarding concern for less fortunate people, with the majority of donors (70.8%) reporting concern, while only about 40% of intenders (47.2%) and non-intenders (43%) did the same.

The pattern is similar when looking at how they would help those in need. For example, more than half of donors (56.2%) consider it important to share their possessions, while less than a quarter of non-intenders (21.9%) and about a quarter of intenders (25.7%) believe the same. This aligns with how they see themselves: 70.4% of donors view themselves as generous,

compared with fewer than half of non-intenders (43%) and intenders (48.5%). When asked about engaging in charitable activities, more than half of donors (64.2%) would be willing to engage, as opposed to less than half of intenders (46.3%) and non-intenders (46.5%), showing a similar pattern. Lastly, and perhaps most revealingly, little over half of donors (57.2%) consider that donating to charitable causes is normal behavior in Romanian society, while only 37.1% of intenders and 28.1% of non-intenders see it the same way.

Taken together, these results suggest that intenders resemble non-intenders more than they resemble donors. There is something different about them when it comes to their core values. More specifically, donors score higher on prosocial norms/values (e.g., helping the poor, viewing donating as normal) and on empathy items (e.g., moved by others' experiences). However, intenders look 'value-weaker', rather than 'value-opposed', meaning that they do not have different values, but that they hold/endorse these prosocial norms *less* than donors, but slightly more than non-intenders. The limited concern for others, as well as the limited ability to identify with those in need (i.e., low empathy), may constitute key differences between donors, intenders, and non-intenders.

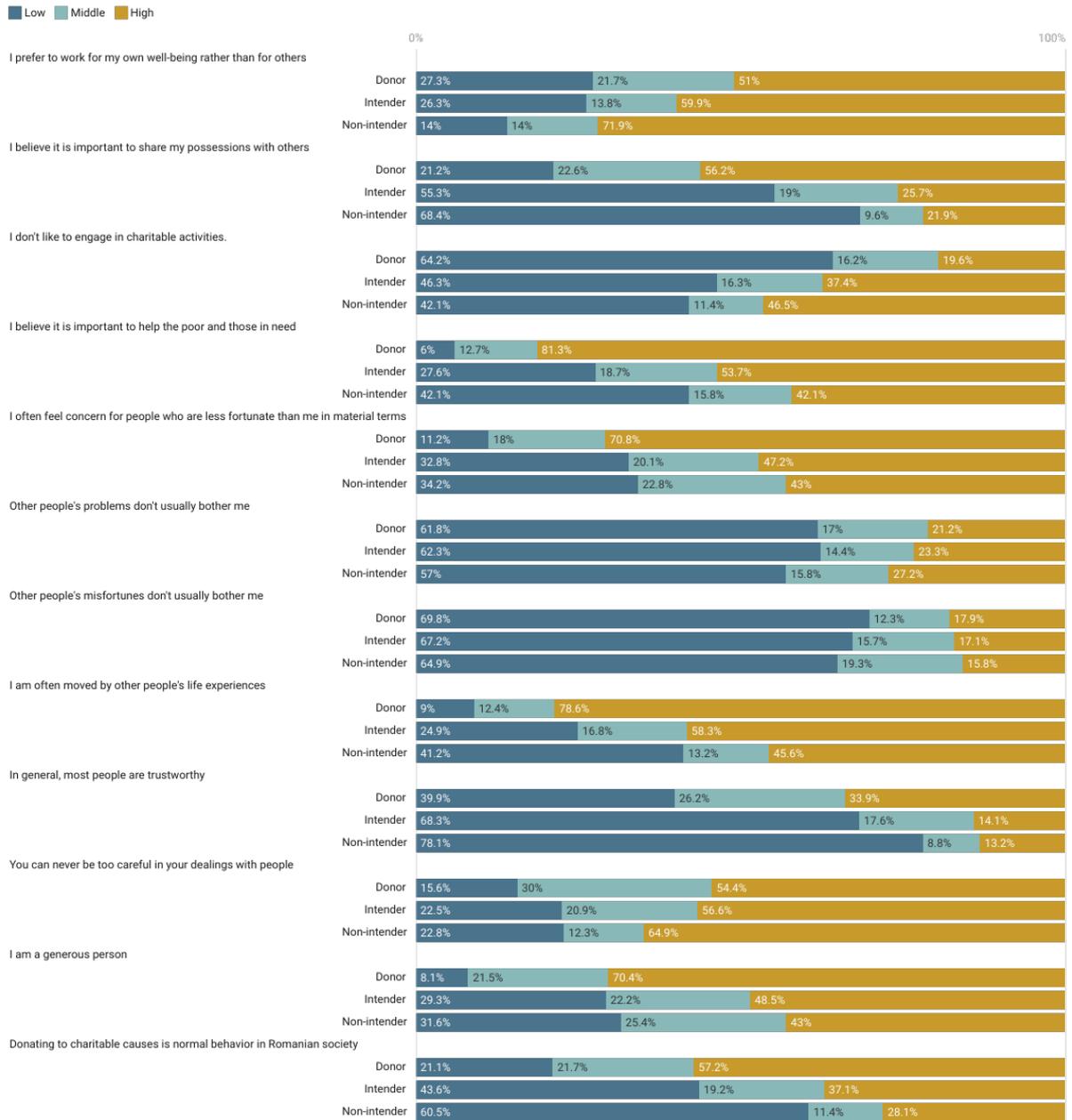
For fundraising practice, this means that when crafting their messages and approaches, practitioners should focus on values where there is a smaller gap between intenders and donors. Since intenders perceive themselves as being generous individuals who believe in sharing and helping, reframing the cause by shifting away from depicting other people's "problems" to focusing on the would-be donor's willingness to help may be a more successful approach.

It is worth noting that the existing data does not allow testing the extent of the gap between intention and behavior, and future studies aimed at donor behavior should take this into account in the design phase.

### **3.8.3 POLITICAL PARTICIPATION AND THE INTENTION TO DONATE**

Regarding political engagement, we observe that a significant proportion (around one-third) of intenders (30%) and non-intenders (38.2%) did not vote. Comparatively, voting participation is very high among donors, with only 14.5% not voting. This suggests that donors not only have higher trust but also participate more, findings that contour the profile of individuals who engage more with politics and society than non-donors.

We also examined donors' political preferences (which party they voted for at the last election). However, the data do not allow detailed comparisons due to the small number of respondents in some categories. We suggest that future data include questions about political preferences for both donors and non-donors, to enable meaningful, statistically significant comparisons across subgroups on this relevant aspect.



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Figure 13. Prosocial values of Donors, Intenders, & Non-intenders

[4]



# BARRIERS & FACILITATORS

## IV. FROM NEVER-GIVERS TO RECURRENT DONORS. BARRIERS AND FACILITATORS OF INDIVIDUAL GIVING ACROSS THE CONTINUUM

### 4. COMPARISONS AND DISTINCTIONS

This section is a comparative analysis between never-givers, lapsed donors, occasional donors, and recurrent donors to gauge differences between them in terms of:

1. The socio-demographic profiles, trust in institutions, prosocial values, altruism, religious affiliation, and religiosity,
2. Motivations for giving and changes needed to start giving again/give more frequently,
3. Supported fields,
4. Preferred methods of donation,
5. Engagement with other forms of giving (volunteering, blood, and in-kind donations).

The comparisons in this section focus on distinctions between never givers and lapsed donors on the one hand, and occasional and recurrent donors on the other. This analysis aims to explore the complex ways in which individuals become engaged in the act of donation and how some become recurrent donors.

Importantly, this section introduces the discussion of lapsed donors, a category of non-donors who have donated in the past but have not made any monetary donation in the past 12 months. Their history of giving sets them apart from never-givers, while also distinguishing them from occasional and recurrent donors, both of which made monetary contributions during the year preceding the survey.

## 4.1 SOCIOECONOMIC CHARACTERISTICS ACROSS NEVER-GIVERS, LAPSED DONORS, OCCASIONAL, AND RECURRENT DONORS

When it comes to gender distribution by donor type, we observe that never-givers and lapsed donors are primarily women, while occasional and recurrent donors are mostly men. However, occasional donors are almost equally men and women.

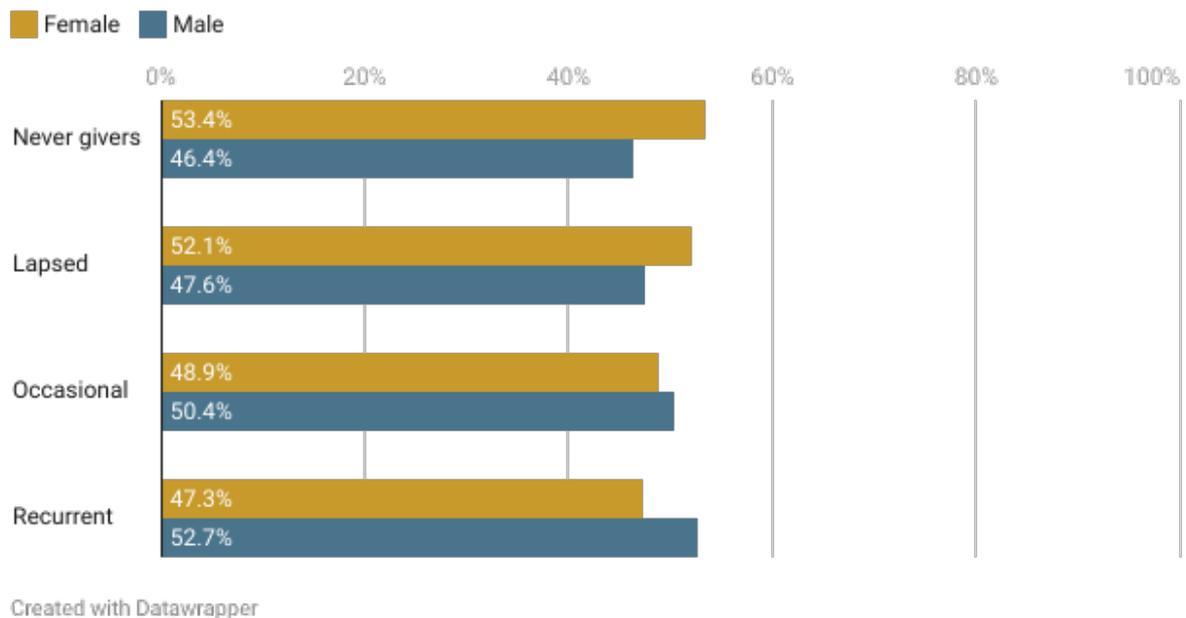


Figure 14. Distribution of Never givers, Lapsed, Occasional, & Recurrent donors based on gender

Unsurprisingly, the fewest donors are recurrent donors, irrespective of age. It is worth noting that the 35–49-year-olds have the highest percentage (9.8%) of recurrent donors. Lapsed donors are the most numerous among 50- to 65-year-olds but also have a rather high representation in the youngest group (18–24-year-olds; 19.7%). Notably, never-givers are the most numerous in the same age bands: the oldest (50-65 = 32.8%) and the youngest (18-24 = 21.8%).

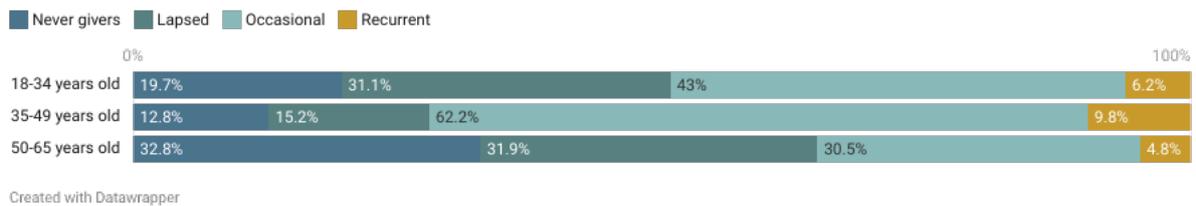


Figure 15. Share of Never-givers, Lapsed, Occasional, & Recurrent donors across age categories

The majority of recurrent donors have graduate degrees (BA, MA, or Ph.D.). Lapsed and occasional donors also have higher education, but the percentage of individuals with such degrees is lower in comparison to the recurrent donor group. At the opposite end of the spectrum, the never-givers have a fairly high number of high school graduates (32.8%), but also a similar amount (36.2%) of individuals with university education.

The results also show that a sizable portion (41.6%) of Orthodox donors are occasional donors, almost one third (28.1%) are lapsed donors, and only a small minority (6.6%) are recurrent donors. While other denominations are present in the sample, their respective numbers are too small<sup>52</sup> for meaningful conclusions to be drawn.

Looking at income bands, we observe that in each, occasional donors are the most numerous (Figure 17). One notable exception is the lowest income band (under 1500 RON/~300 EUR), where one-third are lapsed donors (34.9%) and one-third are occasional donors (32.1%). Recurrent donors constitute the smallest group across all income categories (ranging from 4.4% in the lowest income band to 14.5% in the highest income band).

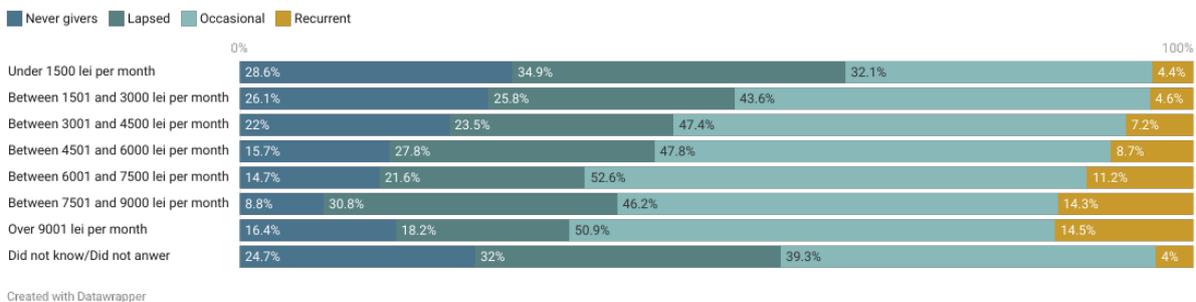


Figure 16. Share of Never-givers, Lapsed, Occasional, & Recurrent donors across income categories

## 4.2 TRUST AND PROSOCIAL BEHAVIOR AMONG NEVER-GIVERS, LAPSED DONORS, OCCASIONAL, AND RECURRENT DONORS

All examined groups trust firefighters the most, and trust the three main political institutions (the Parliament, the President, and the Government) the least.

Never-givers have the lowest levels of trust in any of the institutions compared to the other groups. They consistently score lower, including on the otherwise 'high-scoring' institutions (e.g., firefighters). They trust the Church second-most, and the medical system third. Unsurprisingly, their trust in NGOs is the lowest (28,4% complete trust; 18,9% medium trust).

Lapsed donors also trust the Church second most (44.7%), and the medical system third (34.9%). Their trust in NGOs is low, with only 31.9% trusting them completely, compared to 47.3% who do not trust them at all.

By comparison, distrust is lower among occasional donors. They also trust the Church second-most (52.6%), but their trust in NGOs is higher (57.9%) than their trust in the medical system (47.2%).

Comparably, recurrent donors trust the Parliament (67,6%), the President (58,1%), and the Government (61.5%) the least, but have the highest levels of trust in firefighters (83%) and the Church (68,7%). Their trust in NGOs is also the highest (68,7%), more than 10 percentage points above occasional donors, more than twice as much as lapsed donors, and more than twice as much as never-givers.

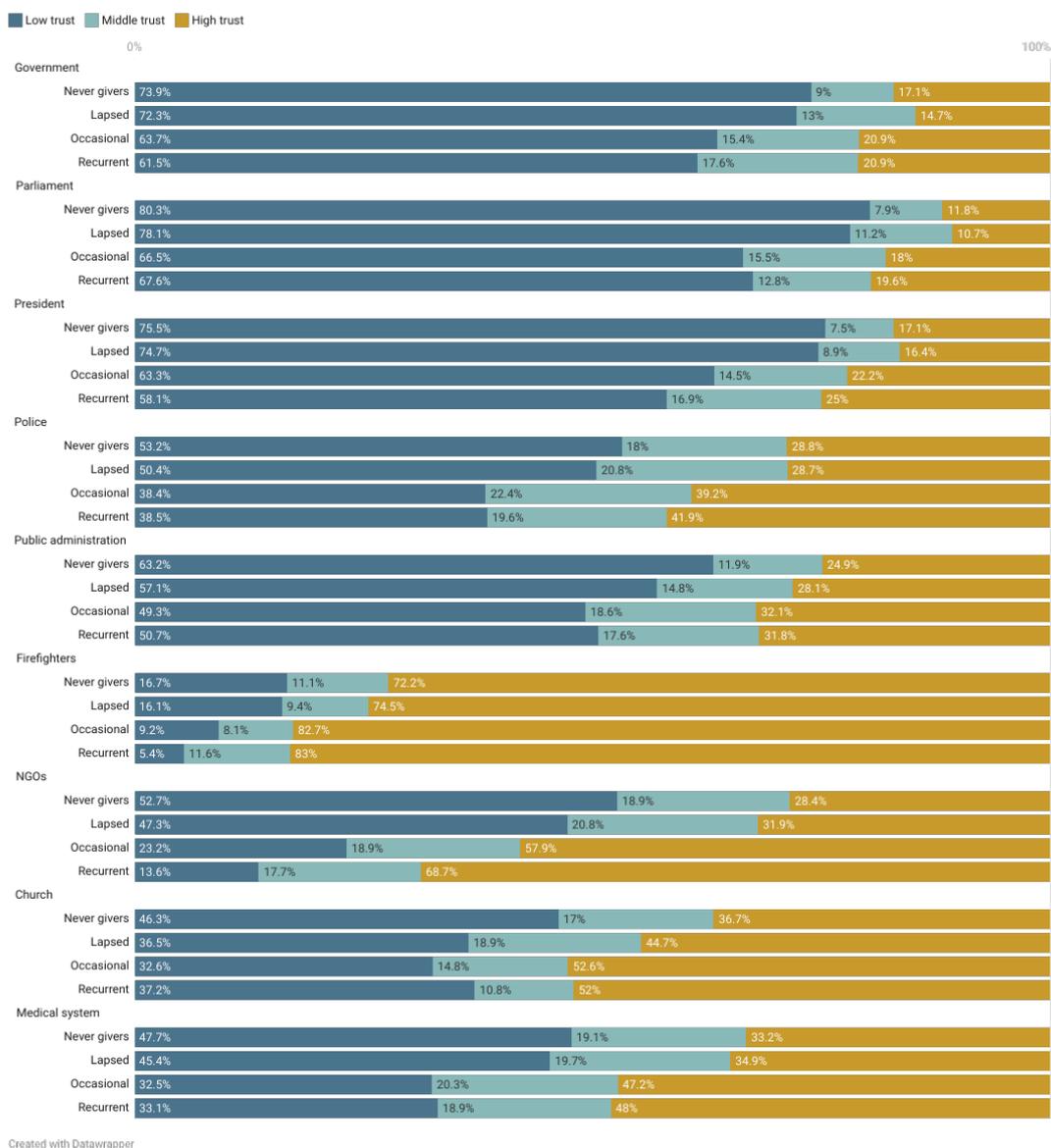
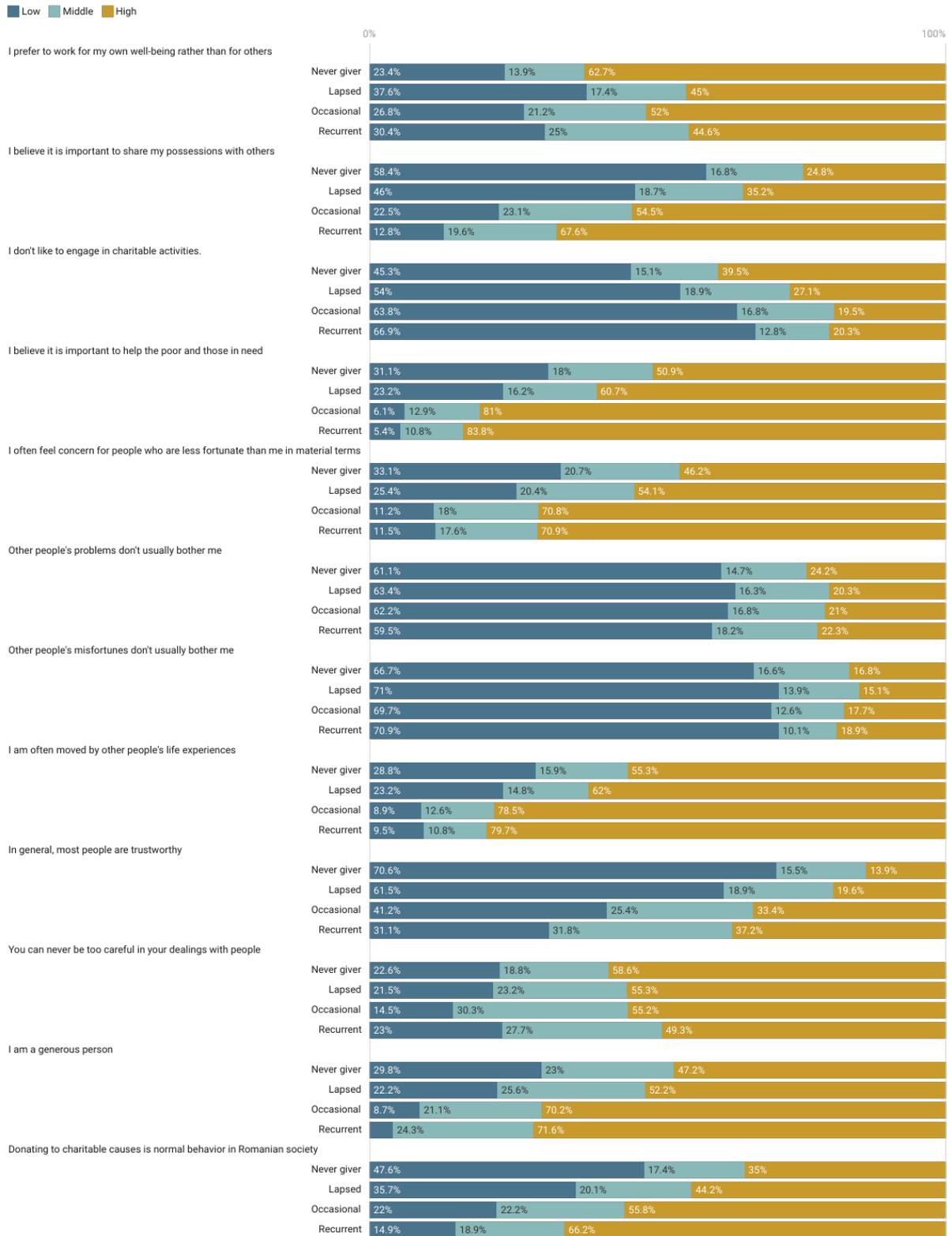


Figure 17. Institutional trust of Never-givers, Lapsed, Occasional, & Recurrent donors

Notable differences also emerge when looking at prosocial values. A sizable (and comparable) portion of lapsed donors (41.4%) and occasional donors (41.1%) say it is important to help those in need, showing that these groups are rather similar in this respect. Recurrent donors agree slightly more (43.2%), but they do not differ significantly from the other two groups in this respect. The same pattern appears when looking at concern for people who are less well-off financially: 31.7% of lapsed donors and 31.2% of occasional donors completely agree, while 35.1% of recurrent donors do. Again, the differences between the compared groups are small.



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Figure 18. Social values of Never givers, Lapsed, Occasional & Recurrent donors

When it comes to how donors see themselves, there is little difference between occasional donors (22.8% agree entirely they are generous) and recurrent donors (24.3% agree entirely). However, a much larger share of lapsed donors, over a third (34%), consider themselves generous. This could be because lapsed donors feel a strong emotional connection to their past giving, believe their gifts made a difference, or feel that they have already ‘fulfilled their obligation’. This insight can be useful for professional practice. NGO professionals can help these donors feel valued and needed for the organization's mission by recognizing and reminding them of their past support and explaining how their continued support is necessary to address current needs.

A similar situation unfolds when examining the perceived importance of sustainability/environmental protection issues. More recurrent donors (43.2%) see these issues as important, compared to lapsed donors (35.2%) and occasional donors (34%). Very few in each group disagree entirely (1.4%, 1.7%, and 1.8%). This shows the importance of proper donor care for NGOs working in these areas. NGOs should therefore focus more on keeping (and upgrading) their current donors, with a conceivably better return on investment than ‘chasing’ new ones.

Finally, the large majority of lapsed, occasional, and recurrent donors consider that donating to charitable causes is still not a ‘normal’ behavior in Romanian society. Fewer than a quarter of the recurrent (21.6%), lapsed (22.1%), and occasional (22.2%) donors agree entirely with the statement that donating to charitable causes is a common behavior in Romanian society.

#### 4.3 FUTURE BEHAVIOR

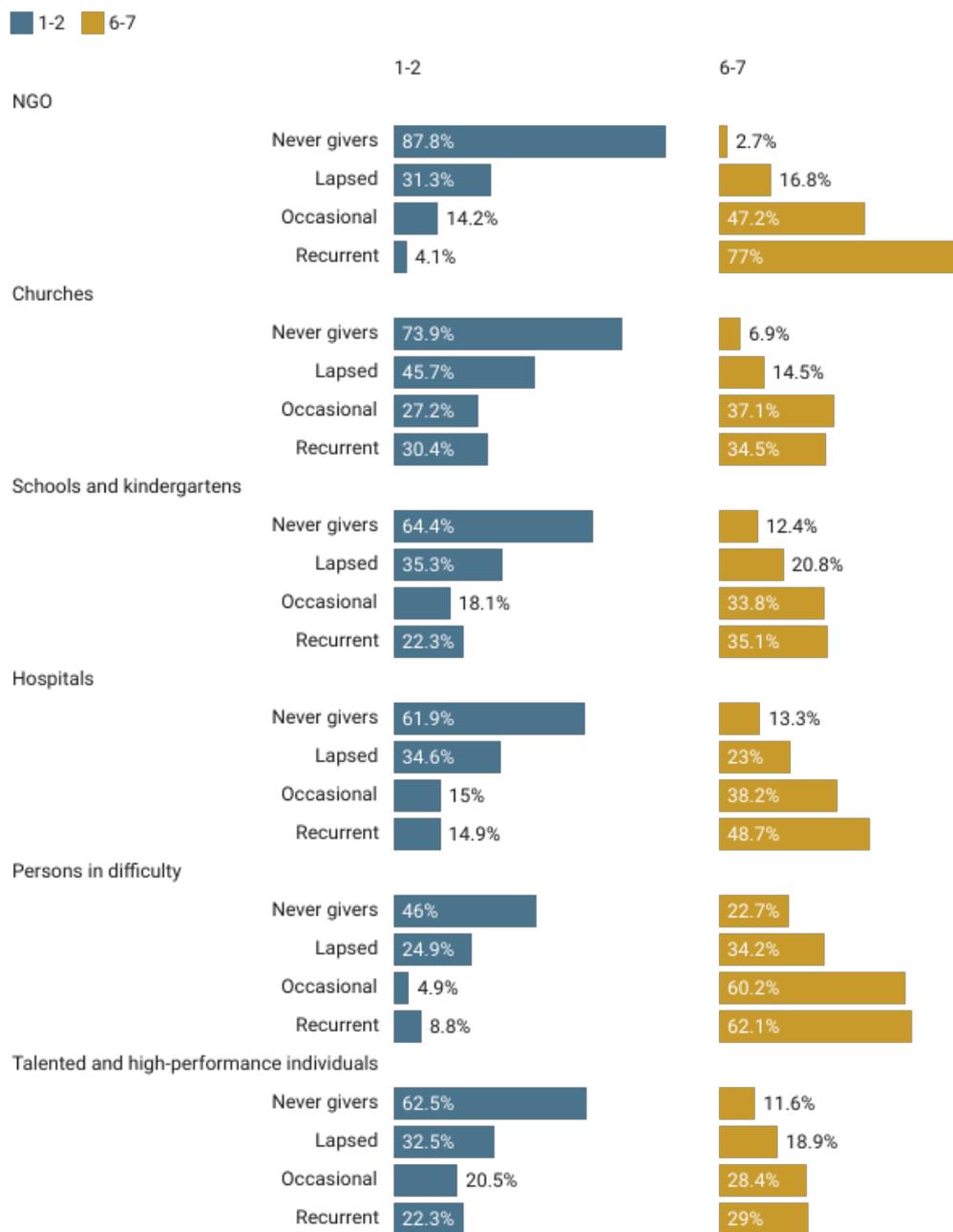
Figure 19 compares never-givers, lapsed donors, occasional donors, and recurrent donors in terms of how likely they say they are to donate to different types of recipients in the near future. The likelihood of future donations generally rises from non-donors to recurrent donors, but the size of this increase depends on where the donation would go. Grouping the lowest and highest response categories makes the data patterns clearer.

NGOs are associated with the largest difference in the likelihood of future donations. No other recipient type has such a wide gap. Nearly nine out of ten never-givers believe that there is almost no probability of donating to an NGO in the future (87.8%), while only 2.7% say they are very likely to do so. In contrast, more than three-quarters (77%) of recurrent donors state the same. This is unsurprising, since these donors are already committed to the causes and organizations they support.

About half of occasional donors (47.2%) and far fewer lapsed donors (16.8%) say they would consider donating to an NGO in the future. Since most donors in our sample are NGO donors (N=704), this is not very encouraging for NGO professionals. However, it shows that NGOs are relatively successful at recruiting and retaining donors compared to other types of recipients, and it highlights the importance of carefully designed, properly implemented donor care programs.

Another group with a sizable difference between non-donors and recurrent donors is “persons in difficulty,” with future donation likelihood ranging from 22.7% to 62.1%. This suggests that

people in need may benefit from more organized ways to collect donations, such as working with the Church or NGOs.



Created with Datawrapper

Figure 19. Intention to donate to different causes of Never-givers, Lapsed, Occasional, & Recurrent donors

For other types of recipients, the differences are much smaller. For example, in the case of schools/kindergartens and hospitals, the gap between non-donors and regular donors ranges from 23% to 35%. In contrast, for the Church, the difference between non-donors (6.9%) and regular donors (34.5%) who are likely to donate again is even smaller. Interestingly, there are more likely Church donors among occasional donors (37.1%) than among regular Church donors. This could suggest that the Church may be experiencing donor fatigue.

#### 4.4 BARRIERS AND FACILITATING FACTORS FOR DONATIONS

In this section, we explore how people move from never giving or stopping donations to becoming donors, and how occasional donors become regular ones. The goal is to find ways to help people donate more consistently over time.

In the case of never-givers, data show several barriers, but also a number of facilitating factors. Over half of never-givers (55.7%) say they do not have enough money to donate, and 60% say they might donate if their financial situation changed. Conversely, almost one-quarter (23%) of non-donors will not consider donating at all. Of these, 13.7% say nothing could convince them, and 9.3% believe the state should help those in need.

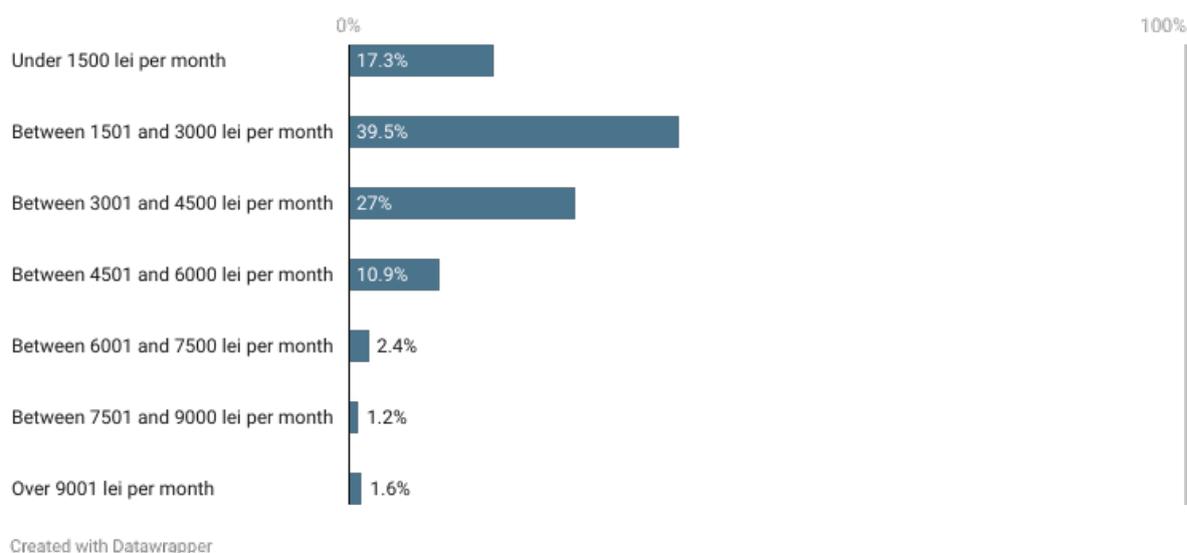


Figure 20. People who indicated income as a barrier to donations by income levels

A minority of never-givers might consider giving if organizations reached out to them (asked to donate; 11.8%). This is especially true if the request comes from a trusted group (7.9%) or one that supports a cause they care about (a cause they truly believe in; 4.6%). Since most donations happen after someone is asked<sup>53</sup>, it is important to learn more about these individuals. In order to understand why they have not yet received a request, found a trusted organization, or discovered a cause they truly believe in, we must understand what their characteristics are, what their values are, and what the societal 'bubble' in which they live looks like.

Another key finding is that fiscal incentives matter to only 1.8% of never-givers. Countries use tax deductions and tax credits to promote philanthropy and encourage individual giving by lowering the "price" of a donation, or as symbolic rewards. Still, they seem to have little bearing in Romania. While some studies support these policies (see, for example, Almunia, Guceri, Lockwood, & Scharf, 2020) and research (Chapman & Thai, 2025) shows that tax rewards, rebates, matching, and recognition can be effective, other studies suggest that people may not respond much to these incentives. Instead, a matching system<sup>54</sup> is likely to be more effective at increasing money going to charities (Scharf & Smith, 2025). Future research should also explore the effect of tax incentives on active donors, potentially correlated with (self-reported or objectively measured) financial literacy levels.

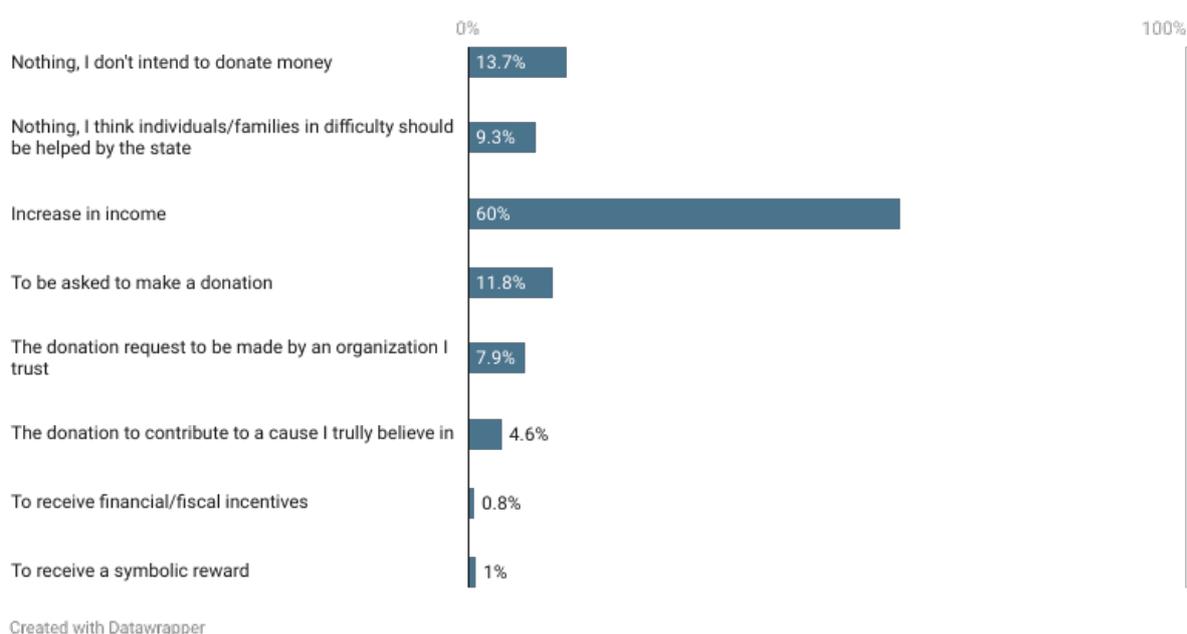


Figure 21. What should change so that you start donating? (% amongst non-donors)

Most lapsed donors say they stopped giving because of negative changes in their own or their household's finances (36.6%). Still, nearly a third (32.5%) would consider donating again if they were asked, especially if organizations use strategies to reconnect with them. This highlights the importance of strong donor management and care programs.

Donor fatigue is not a significant issue for NGOs, as only 5.2% of lapsed donors stopped giving because they received too many donation requests. Conversely, 8.9% considered that their donations did not make a real difference, suggesting both a need and a leverage point for receiving organizations. This shows that organizations should do more to measure and communicate their impact more effectively, especially by highlighting the importance and the cumulative impact of small donations<sup>55</sup>.

Another reason to invest in donor care programs is that 16.1% of lapsed donors stopped giving because of declining trust in NGOs (11.2%), in the Church (1.5%), or because of (unspecified) unpleasant experiences (3.4%). Apart from those who faced financial difficulties (36.6%), most

lapsed donors ended their support due to issues in their relationship with the organization. Adrian Sargent (2008) argued that even minor improvements in the level of donor attrition can generate significant gains. Therefore, organizations that choose to step up their donor care efforts should see a good return on their investment. To bring these donors back, organizations should work on understanding who their donors are, building trust<sup>56</sup>, and improving communication.

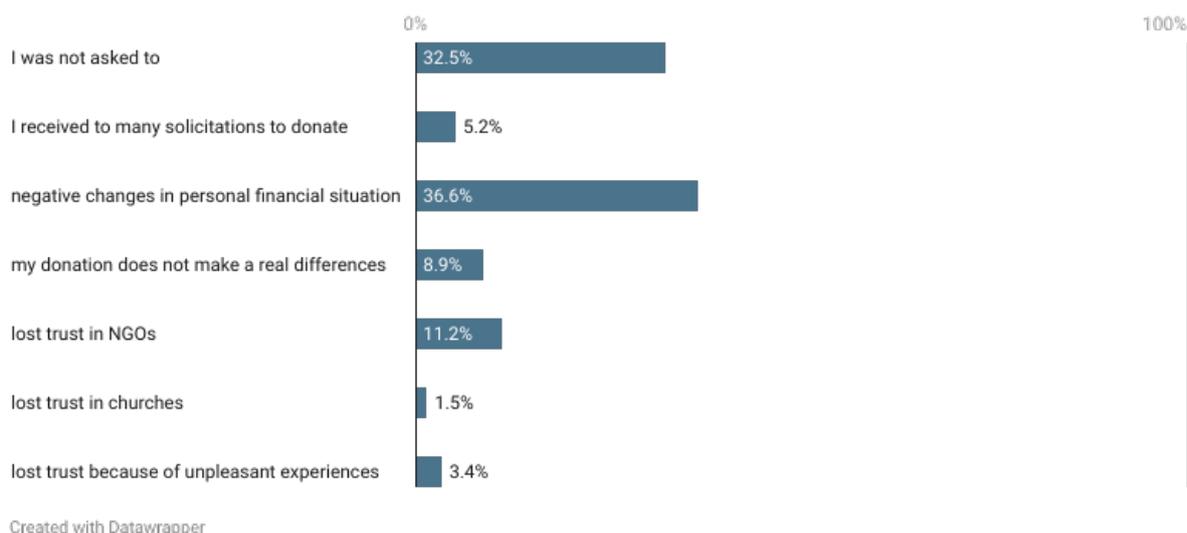


Figure 22. Reasons for disengagement of lapsed donors (% amongst lapsed donors)

#### 4.5 OCCASIONAL AND RECURRENT (NGO) DONORS. DIFFERENCES AND SIMILARITIES

Comparing occasional and recurring donors is essential because recurring donations help make NGO funding more predictable and sustainable. Figure 23 shows how many organizations each group supports. Many occasional and recurring donors give to more than one organization. About one-third of occasional donors support up to three organizations, while nearly three-quarters (72.3%) of recurring donors support five or more. This shows that recurring donors are more engaged and willing to give, though it is unclear how this affects the amounts they donate.

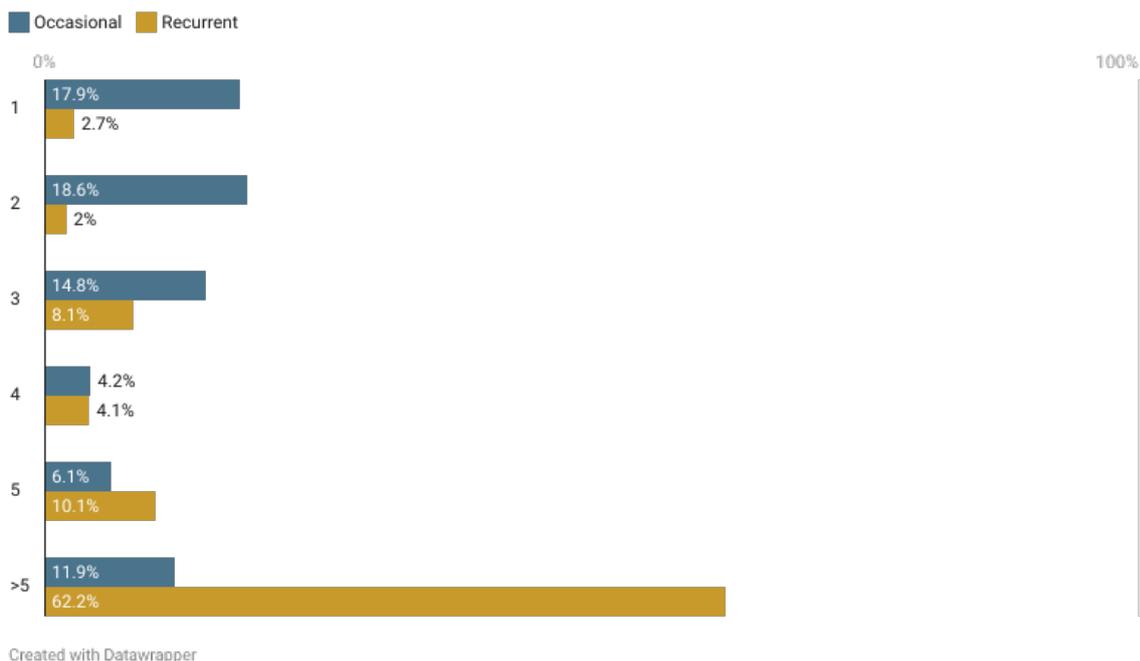


Figure 23. Number of organizations supported by Occasional and Recurrent donors

Table 2 also shows that recurrent donors make larger donations in comparison to occasional donors (944 RON/year vs. 714 RON/year).

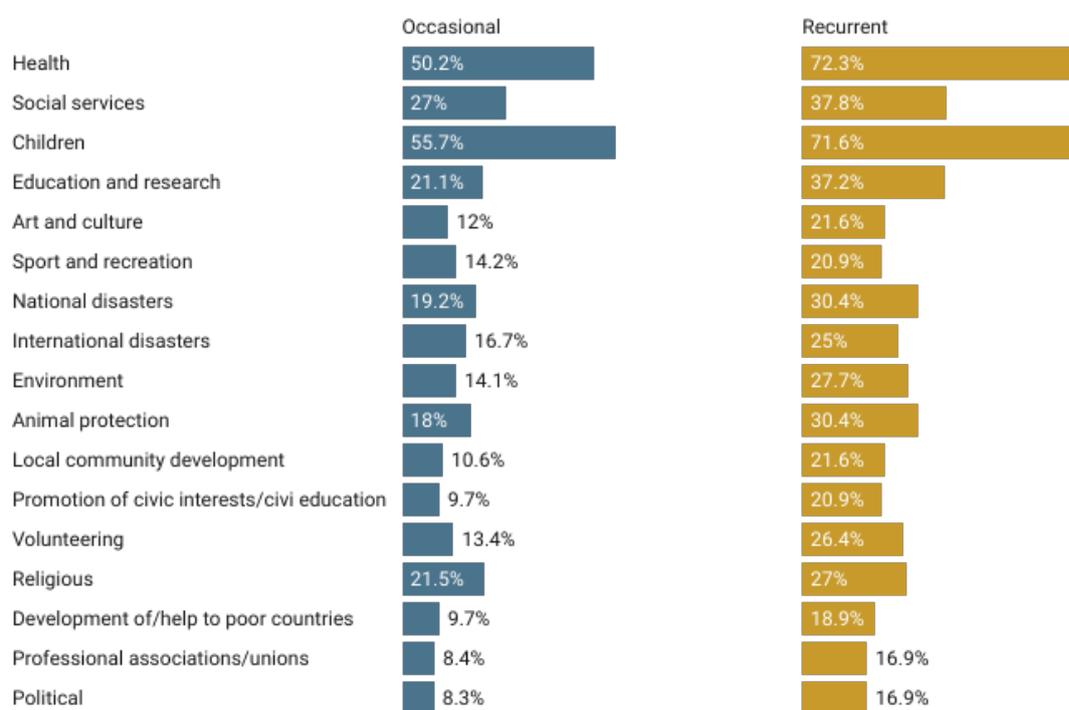
Table 2. Donation amounts based on frequency of donation

Frequency of donation	Mean donation	Median donation	Mode donation	Maximum donation	Minimum donation	Standard deviation
Occasional	714.79	310	100	21000	10	1283.44
Recurrent	944.17	500	400	8620	10	1262.79

Figure 24 compares how often occasional and recurrent donors support different causes. In every category, more recurrent donors reported giving support than occasional donors.

The biggest gap can be seen in donations to health-related causes: 50.2% of occasional donors gave, compared to 72.3% of recurrent donors. There are also considerable differences for causes related to children, education and research, volunteering, animal protection, and the environment. The smallest gaps are for sports and recreation (6.7% difference) and religion-related causes (5.5%).

Occasional donors were also asked what would need to change for them to become regular donors. As with lapsed donors, financial concerns are the main factor for this category as well. More than half (55.9%) of the lapsed donors said that a rise in personal or family income would lead them to donate more often. The second most cited change potentially leading to recurrent donations is to engage with a cause they truly believe in/or is important for them (21.3%), while the third reflects a concern with being informed about how the money was spent (13.3%). In contrast to lapsed donors, the “to be asked for a monthly donation” category was selected by only 3.7% of occasional donors. Interestingly, 10% of occasional donors mentioned the availability of an easy way to make the donation as a potential factor in their decision to become recurrent donors. Accordingly, NGOs should focus on communicating the tangible impact of donations (where the money goes and what it achieves), establishing a connection between donors and the cause (why this cause matters to them), and explaining how easy it is to set up and manage recurring gifts.



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Figure 24. Causes supported by Occasional and Recurrent donors

Along these lines, there are some relevant distinctions between occasional and recurrent donors in how they prefer to give.

Most recurrent donors choose text messages (SMS, 56.1%), followed by online card payments (38.2%), and redirecting 3.5% of their personal income tax (28.4%). Occasional donors prefer online card payments (29.2%), then cash donations (26.8%), and redirecting 3.5% of their income tax (21.3%), suggesting an increased preference for more control over their donations and for keeping the ‘relationship’ as a ‘one off’. Fiscal incentives matter slightly more to occasional donors (6.2%) than to never-givers, and 2.2% want public recognition or a symbolic reward.

If we set aside those who do not donate regularly for financial reasons, 44.1% of occasional donors might become recurrent donors if organizations changed how they run donation campaigns or if fiscal laws were adjusted.

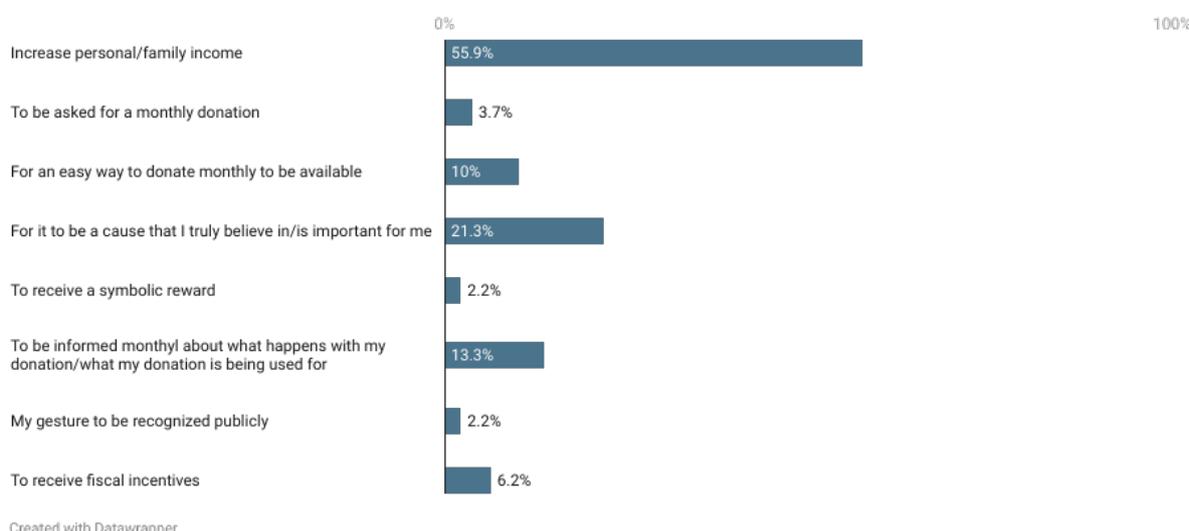


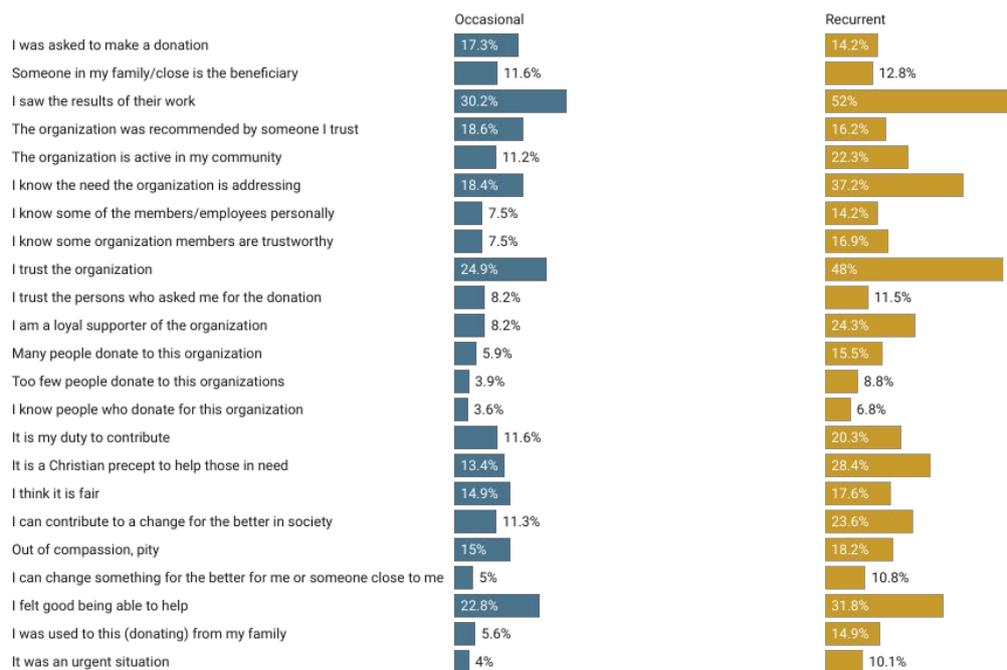
Figure 25. What should change so that you become a recurrent donor? (% of occasional donors)

We also examined what motivates both occasional and regular donors to give. For both groups, the top reason was “I saw the results of their work” (30.2% of occasional donors and 52% of regular donors). The second most common reason was “I trust the organization,” chosen by 24.9% of occasional donors and 48% of regular donors. The third reason varied: 22.8% of occasional donors said “I felt good being able to help,” while 37.2% of regular donors chose “I know the need the organization is addressing.” This suggests that regular donors tend to be more familiar with the organizations they support, likely because they are more involved. Also, regular donors report a stronger focus on visible impact (‘I saw the results’) and organizational credibility (‘I trust the organization’), alongside greater familiarity with the need (compared to occasional donors), suggesting that clear impact communication and ongoing information are closely linked with regular giving.

The three least common reasons for donating are the same for both occasional and recurrent donors: knowing people who donate to a specific organization (3.6% of occasional donors and

6.8% of recurrent donors), believing too few people donate to that organization (3.9% vs 8.8%), and the urgency of a situation (4% vs 10.1%). The top (and bottom) three reasons for donating are consistent across both groups, suggesting that occasional and recurrent donors are motivated by similar factors.

The psychological and social reasons for donating are similar in both groups, but recurrent donors seem more engaged in the act of giving. There are only two reasons that are less important to recurrent donors than to occasional donors: “I was asked to make a donation” (14.2% vs. 17.3%) and “the organization was recommended by someone I trust” (16.2% vs. 18.6%). The largest differences between the two groups are in trusting the organization (a 23.1% difference), the importance of seeing results from the organization’s work (21.8% difference), and knowing the need the organization addresses (16.8% difference). These, alongside the ‘warm glow’ (felt good to be able to help), are the most important leverage points for NGOs. Fundraisers should have messages that instill trust, showcase relatable and tangible results, and communicate a clear need. In addition, making the first recurring step small and reversible (i.e., making it clear that it is easy to withdraw) and proving and communicating impact quickly could be a practical path from “sometimes” to “every month.”



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Figure 26. Reasons for donating of Occasional and Recurrent donors

[5]

VOLUNTEER



# GIVING, MONEY, TIME & BLOOD

## V. DONATING BEHAVIOR BEYOND MONETARY SUPPORT

### 5. INTRODUCTION: VOLUNTEERING AND BLOOD DONATIONS

Philanthropy goes beyond just giving money. Besides ‘treasure’ (money), donors may give time (volunteering), talent (pro-bono work), in-kind donations, and blood to support charitable causes. In this section, we look at volunteering and blood donations as key examples of prosocial behavior<sup>57</sup> along with monetary donations, to see how people’s participation groups together and how it connects to trust and prosocial values.

Based on the literature on the relationship between volunteering, giving blood, and monetary donations<sup>58</sup>, we expect that people who donate blood and/or volunteer are more likely to regularly give money to charitable causes compared to people who don’t take part in volunteering and/or blood donations. We also expect intenders to have volunteered and/or donated blood more than those who have not donated money and do not intend to do so in the future (i.e., non-intenders).

At this point, we must remind our readers that the two broad categories of donors and non-donors are *not* homogeneous groups. Not all donors are alike: some give sporadically (occasional donors), while others give regularly (monthly or on a set schedule, i.e., recurrent donors). The same goes for non-donors: some never donated, while others are what we call ‘lapsed donors’, individuals who have donated in the past, but have not done so in the past year<sup>59</sup>. Furthermore, these groups can be ‘sliced’ even further to obtain an even more refined understanding of the characteristics relevant to fundraising professionals (e.g., as in the previous section: intenders and non-intenders, and so on). Understanding how these subgroups differ can have significant implications for practice. This is the lens and approach we take throughout this analysis.

## 5.1 PREVALENCE AND SOCIODEMOGRAPHIC PATTERNS

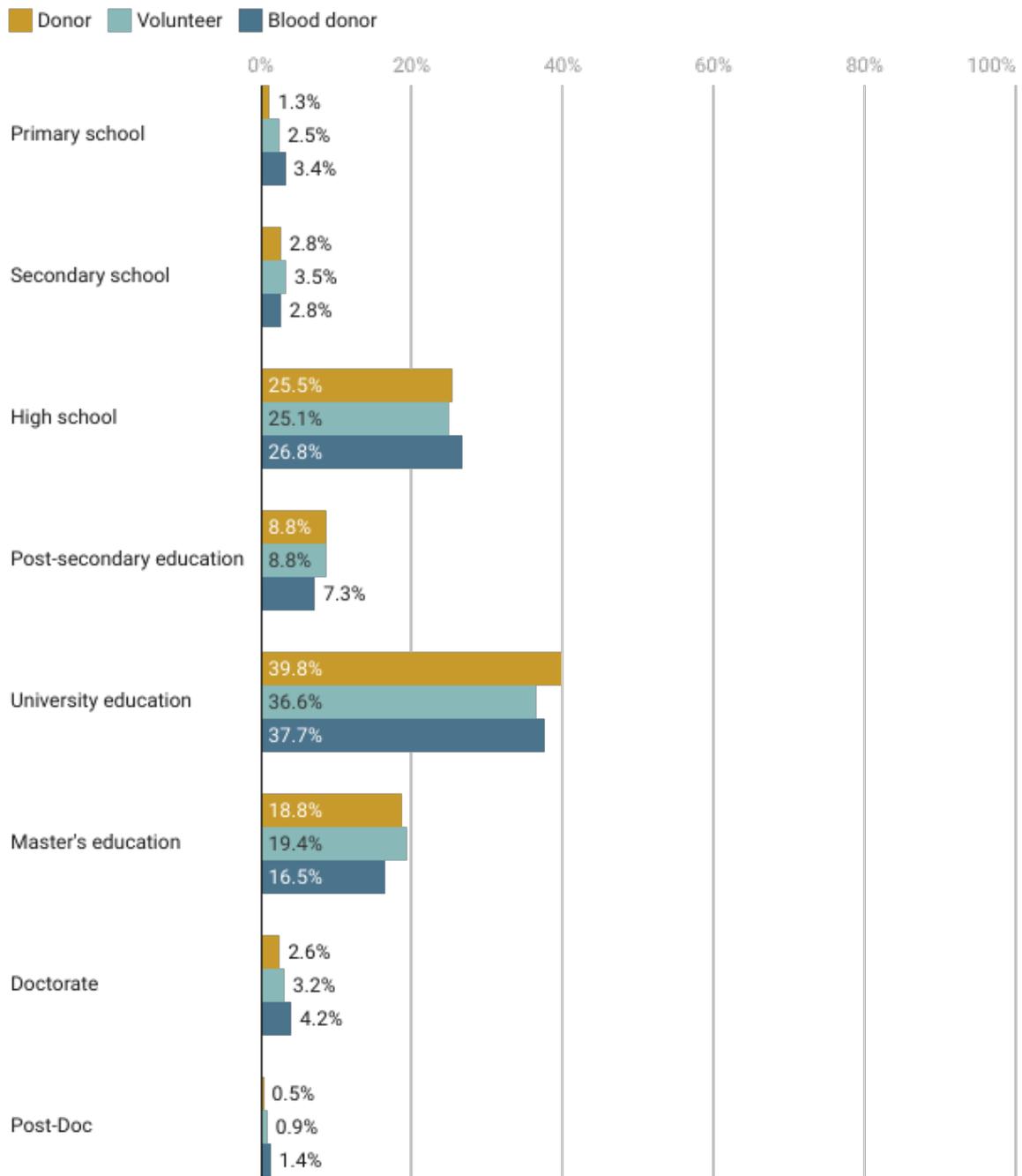
In the following section, we analyze volunteering and blood donations<sup>60</sup> alongside monetary giving to understand how participation patterns cluster and how they relate to sociodemographic characteristics, trust, and prosocial values.

In our sample, 51% reported donating money<sup>61</sup> in the last 12 months, 20.6% volunteered<sup>62</sup>, 16.7% donated blood<sup>63</sup>, and 1.7% made in-kind donations<sup>64</sup>. In-kind giving is rare across all age groups ( $\approx 1\text{--}2\%$  within each group). Blood donations are more popular, peaking among the youngest (26.4% at ages 18–24), declining to 18% at ages 35–49, and reaching the lowest level at ages 50–65 (5.1%). This might suggest life-course-related aspects, such as declining health or a reduced need for the benefits<sup>65</sup> associated with blood donation as much as younger adults, but an in-depth analysis of these behaviors and motivations is beyond the scope of this study.

Recent studies (Studte, Clement, Soliman, & Boenigk, 2019) show that people who donate blood are also more likely to donate money, volunteer, and take part in citizens' initiatives. The findings also suggest that when people begin donating blood, they often start giving money and volunteering as well. Accordingly, NGO professionals could use blood donations as a pathway to 'easing in' younger donors to support charities financially. For example, they may fundraise near blood donation sites, as people may feel accomplished and be receptive to a small next step after donating blood. They could mirror the identity of blood-donors (e.g., "You donate blood, so you're the kind of person who helps others"), acknowledge their gift, and ask for a minor upgrade ("You just saved lives. What about a tiny next step?") using easy means to donate small amounts (e.g., QR codes, one-tap devices).

About one in four people in the youngest and middle-aged groups volunteer, but this drops to 10.5% among those over 50. In every age group, giving money is more common than volunteering, donating blood, or giving in-kind donations. Gender differences are minor ( $\sim 2$  percentage points): women are slightly more likely to donate blood, while men are somewhat more likely to volunteer.

Conversely, the relationship between education and donation types reveals an interesting pattern: both volunteering and blood donation show a U-shaped pattern, with the lowest levels at the extremes of the educational spectrum. People with either primary school or graduate education are more likely to volunteer and donate blood (see Figure nr. 27). By contrast, the relationship with income is monotonic: participation in all types of giving increases steadily with income.



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Figure 27. Distribution of Donors, Volunteers, & Blood donors by education

In general, volunteers and blood donors report higher trust in all institutions included in the questionnaire, with volunteers typically scoring highest. The most pronounced gap appears for the trust in NGOs, where volunteers surpass monetary donors by almost 10 percentage points. This finding confirms that volunteering (often through or with an NGO) is an experience

that builds trust in the third sector, while donations may not offer the same level of socialization experience.

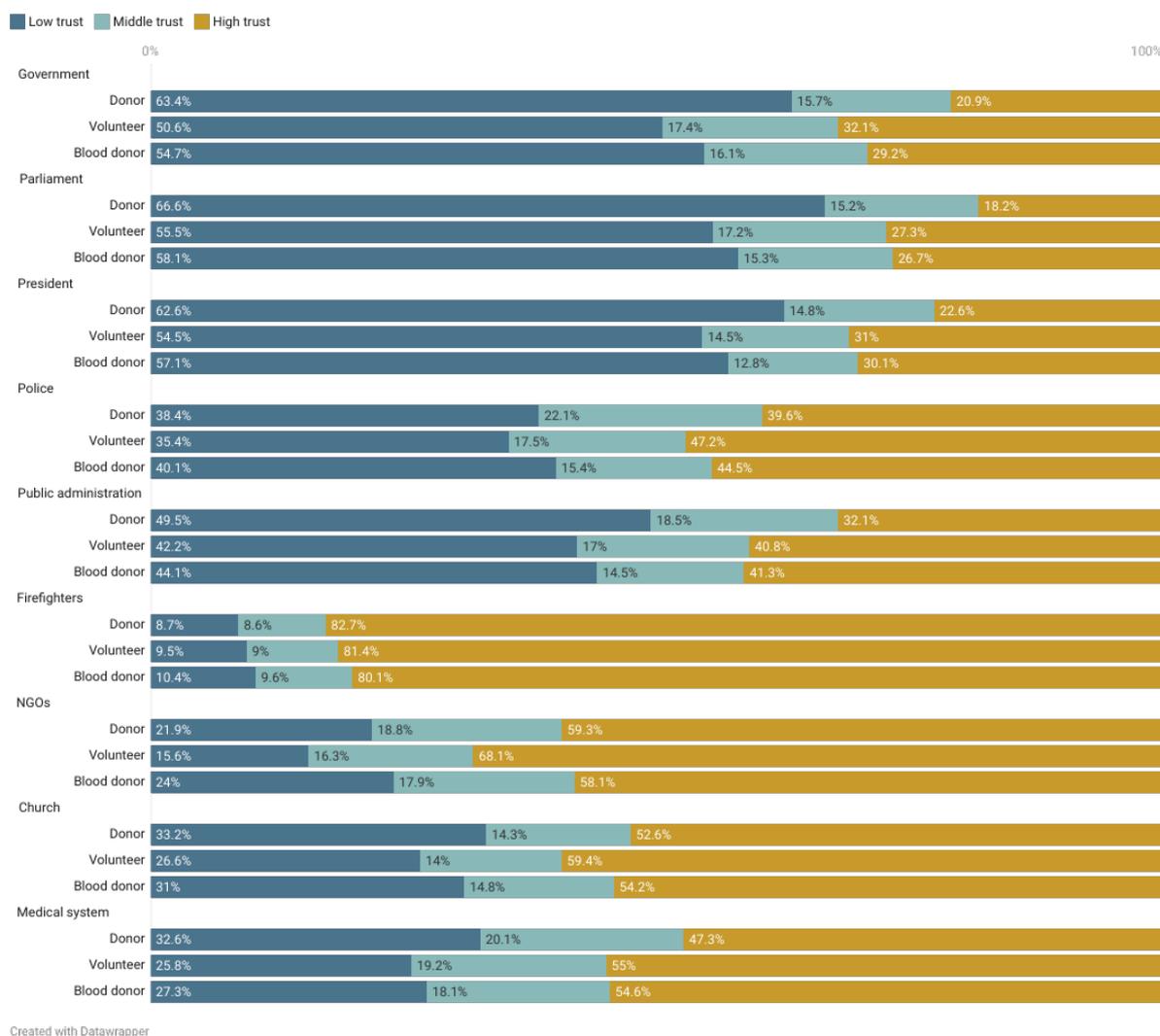
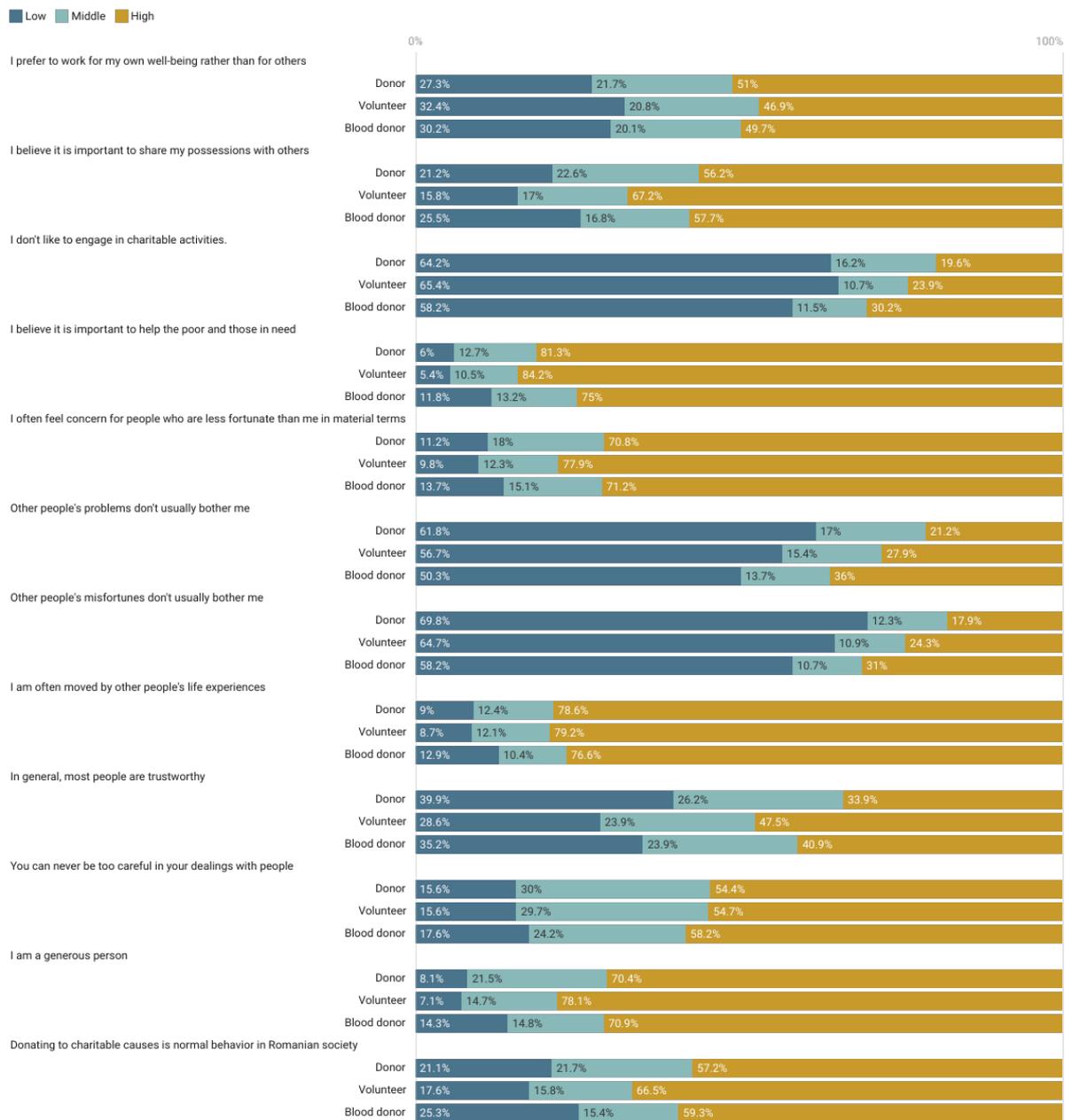


Figure 28. Institutional trust of Donors, Volunteers, & Blood donors

Consistent with the trust patterns observed earlier, more volunteers have prosocial values than money donors and blood donors<sup>66</sup>. For example, self-reported social trust is much higher among volunteers. Almost half of them believe that most people are trustworthy (47.5%), versus slightly more than one-third of the money donors (33.9%). In some cases, the discrepancy between donors and volunteers is significant. Examining Figure nr. 29 below, which summarizes the differences, we can see a clear difference between volunteers and non-donors, and a small difference between volunteers and donors on most topics. For example, although both donors and volunteers are altruistic (they believe that it is important to share their possessions with others), the difference is more than 10% in favor of volunteers. Sustainability/environmental protection is an important issue in the daily lives of the vast majority of volunteers (83%), but only for a little over half of non-donors (58.4%).



Created with Datawrapper

Figure 29. Social values of Donors, Volunteers & Blood donors

These findings lend support to the assertion that volunteering as an experience may have a more substantial effect on social and political attitudes than donating, because the activities themselves require more engagement and imply greater socialization. However, multivariate model testing is needed beyond these bivariate/descriptive contrasts to infer more conclusive relationships.

Donations to charitable causes are far from being considered a normal behavior in Romania by certain parts of the population. In this respect, non-donors are almost evenly split, with 41.1% seeing giving as 'abnormal', while 40% consider charitable donations as 'normal behavior'. At the same time, more than half of the volunteers (66.5%) perceive donating to

philanthropic causes as a normal behavior. Taken together, these findings suggest potential “pathways” of engagement that combine time and money, but causal sequencing cannot be inferred. We therefore interpret these as profiles rather than effects and rely on multivariate models to further examine associations.

## **5.2 VOLUNTEERING, GIVING BLOOD, AND DONATIONS**

The data show that the vast majority of volunteers also engage in other forms of giving. In fact, of the 448 individuals who make up the group of volunteers, only 9 people (2%) reported solely volunteering, without being involved in other forms of philanthropic behavior. Moreover, more than half of the volunteers (53%) reported that, in addition to volunteering, they also donate money, and 41% also donate blood. Taking into account all combinations of actions that include both volunteering and monetary giving, the data show that roughly 95% of volunteers also engage in monetary giving. Furthermore, among the 364 blood donors, nearly three-quarters (74%) engage in other prosocial acts, all of which involve monetary donations.

This indicates a considerable overlap between non-monetary and monetary forms of giving, a connection that is particularly important in the case of volunteering. It is widely accepted that monetary donations, volunteering, and donating blood are prosocial acts and that these forms of giving may occur concurrently. Understanding how these behaviors occur and how they relate to one another can have significant practical implications for NGOs and fundraising professionals. Therefore, in the next section, we examine the monetary giving behaviors of volunteers and/or blood donors by comparing them with those who are not involved in any of these behaviors.

As a first step, we compared individuals who are volunteers and/or blood donors (n=617) with those who don't participate in either type of non-monetary giving (n=1562). The results (Table 3) are in line with our expectations and indicate that people who volunteer and/or donate blood are more likely to be recurrent donors than individuals who are neither volunteers nor blood donors. The data also indicates that people who don't give money are more likely to be found among individuals who are neither volunteers nor blood donors, supporting the idea that these behaviors tend to go together.

Table 3. Monetary giving behaviors by non-monetary contribution status

Monetary donor type	Neither volunteer nor blood donor <sup>67</sup>	Volunteer AND/OR blood donor <sup>68</sup>	Total
Recurrent donor	4.3%	13.1%	6.8%
Occasional donor	34.5%	69.2%	44.3%
Non-donor	61.2%	17.7%	48.9%
Total	100%	100%	100%

\*The Chi-Square test indicates that the differences between categories are **statistically significant** ( $p < 0.05$ )

In the second table (Table 4), we take an even closer look at how money giving relates to volunteering and blood donations, building on an important finding from the data: a considerable number of individuals involved in volunteering and blood donations are actually engaged in both types of giving ( $n=195$ ). Accordingly, in the second step of the analysis, we broke down the category of volunteers and/or blood donors into two sub-groups that reflect their engagement in solely one form ( $n=422$ ) or simultaneously in both forms of non-monetary giving ( $n=195$ ). We did this based on the assumption that participating in both volunteering and blood donations may reflect a more profound commitment to helping/contributing, which might also be visible in their monetary giving habits.

The figures from Table 4 lend support to this assumption: people who both volunteer and donate blood have a much higher share of recurring money donors than those who do neither, and higher than those who do only one (volunteer or give blood). Notably, only 4.6% of people who *both* volunteer and donate blood reported not giving any money.

Table 4. Monetary giving behaviors by non-monetary contribution status - detailed

Monetary donor type	Neither volunteer nor donor <sup>69</sup>	Volunteer but not blood donor AND blood donor but not volunteer <sup>70</sup>	Volunteer AND blood donor <sup>71</sup>	Total
Recurrent donor	4.3%	11.1%	17.4%	6.8%
Occasional donor	34.5%	65.2%	77.9%	44.3%
Non-donor	61.2%	23.7%	4.6%	48.9%
Total	100%	100%	100%	100%

\*The Chi-Square test indicates that the differences between categories are **statistically significant** ( $p < 0.05$ )

Summing up, the findings above support the assumption that people who volunteer and/or donate blood are more likely to make regular monetary donations, especially in the case of individuals who *both* volunteer *and* donate blood. These individuals are the best targets for fundraising professionals, and should use this insight for building donor databases.

### 5.3 DONORS THAT GIVE IN MORE WAYS THAN ONE

Further analysis revealed some notable patterns among people who donate money, time, and blood. First, the overlap between donating money and volunteering is impressive: 38.2% of donors also volunteer, while almost a quarter (24.1%) also donate blood. In total, 8.5% of all respondents reported doing all four activities: donating money, time, blood, and in-kind gifts. In contrast, only 2.2% of non-donors volunteer, and just 8.9% of them give blood.

These results suggest that there may be a reinforcing mechanism when it comes to donations: people who donate in one way are often likely to give in other ways as well. This could mean that trying one type of donation encourages people to engage in more types of giving (as supported by the reviewed scientific literature).

#### 5.4. PREDICTORS OF VOLUNTEERING AND DONATING BEHAVIOR. WHAT TRULY MATTERS?

In order to analyze which of the relevant variables predict involvement in volunteering and donations, we conducted two logistic regression analyses. In a nutshell, this statistical analysis explores the effect of one of the various dimensions of our respondents' profiles while holding the others constant. Besides socio-demographic values (sex, age, education, income), we have also included institutional trust<sup>72</sup>, social trust (trust in other people), and prosocial values. Table 5 summarizes the outputs of the two logistic regression models.

For each logistic regression model, we report B and Exp(B) coefficients. The B value shows whether the relationship is positive or negative<sup>73</sup>, while Exp(B) shows how strong the effect is<sup>74</sup>. The results indicate that the decision to volunteer is mainly explained by levels of social trust (trust in other people) and trust in NGOs. Basically, having trust in people and in NGOs significantly influences one's decision to volunteer. In addition, income and age are also significant factors: higher income and younger individuals are more likely to volunteer.

Table 5. Logistic regression model examining the determinant of Volunteering and Blood donation

Coefficients	Volunteer		Donate	
	$\beta$	Exp( $\beta$ )	$\beta$	Exp( $\beta$ )
Sex	x	x	0.285	1.33
Age	-0.029	0.971	-0.011	0.989
Education	x	x	0.099	1.104
Income	0.13	1.139	0.165	1.18
Social trust	0.264	1.302	0.172	1.188
Prosocial values	0.033	1.034	0.044	1.045
Institutional trust	0.021	1.021	x	x
Trust in NGOs	0.252	1.286	0.312	1.367
Trust in the Church	x	x	x	x
Nagelkerke Rsq	0.253		0.278	

\*Reported coefficients are significant at the 0.05 level (when non-significant, coefficients are not reported).

When performing the same analysis for donors, the results are slightly different, while still preserving some similarity. Trust in NGOs is the most important variable influencing the decision to donate, followed by sex (with men donating more than women), and social trust comes in third. Income is a close fourth variable influencing the decision to donate.

This finding is at odds with responses from non-donors, which cite a lack of financial resources as the most important reason for not donating. It shows that (for donors) disposable income is a relatively less important factor, with other aspects, such as trust, being more critical. This leads us to speculate that, in fact, the lack of resources is an 'objective' excuse used by non-donors for not giving, but in reality, the lack of trust is the real barrier. At the same time, perceived financial position (i.e., perceiving oneself as being well-off, or not) may also play a role. If the point of reference is individuals with lower income (than that of the non-donor), they may perceive themselves as being wealthy and more fortunate. However, if their point of reference is individuals wealthier than they are, even individuals in higher income brackets may consider that they do not have enough money to give to charity. Also, individual contexts matter. For example, supporting a family of 5 on an income of 5000 RON is different from supporting a family of 2. Therefore, more in-depth analyses are needed for clear evidence in this regard.

Finally, education and prosocial values are also positively correlated with the decision to donate, but to a much smaller extent. However, these may play a more critical role in deciding which entities and/or areas to support.

It is important to note that some of the best predictors of both donation and volunteering are related to trust in NGOs and social trust. The effect of social trust is especially interesting, as it is higher in the case of volunteering, which can be perceived as a much more involved act of participation than donation and implies much more social interaction. This finding suggests that having higher levels of trust both in institutions and in other people makes one more likely to donate and volunteer. However, it is conceivable that people who donate and volunteer through these participatory processes develop greater trust. We argue that this phenomenon is, in fact, something akin to a virtuous circle: trust leads to donation and volunteering, which, in turn, creates more trust, which is in line with the literature on the topic which demonstrated that the relationship between volunteering and giving is a strong, reciprocal, and allows fundraisers to convert engaged volunteers into donors and vice versa.

In conclusion, overall, our findings are in line with our expectations. Results indicate that donors have higher institutional trust, stronger prosocial attitudes, are more altruistic, and are more religiously engaged than non-donors. Conversely, the results also show something we did not anticipate: volunteers, and at times blood donors, are more trusting and have stronger prosocial values than donors.

These results suggest at least two points for discussion. First, volunteering complements the act of donation and elevates engagement with civil society and charitable causes. Therefore, organizations that devise fundraising strategies that combine donations with volunteering may see added benefits as compared to treating them as separate streams. Furthermore, a more fluid understanding of the donation behavior, including volunteering, money, blood, and in-kind donations, as opposed to a 'compartmentalized' view, may yield better results than focusing on monetary donations alone. Second, the fact that donors and volunteers are more

engaged citizens does not necessarily mean that their engagement makes them donors, or that being (monetary) donors makes them more engaged. These are correlations; causal relations cannot be inferred, so a more targeted analysis is required.

## 5.5 VOLUNTEERING AND BLOOD DONATION BEHAVIOR OF NEVER-GIVERS, NON-INTENDERS, AND INTENDERS

As we noted earlier, non-donors aren't all the same. Some are what we can consider 'lapsed donors' (they gave before but not in the last year), while others have never donated. It can be argued that, in a sense, the latter are the 'true' non-donors. In the following, we focus on these individuals, the 'never-givers' group (n = 483), which can be further split into 'non-intenders' (those who have not donated and don't plan to donate; n = 114), and 'intenders' (those who plan to donate even without a past giving history, n = 369). Specifically, we ask whether being a non-intender or an intender (from the perspective of monetary giving) matters for individuals' engagement in volunteering and/or blood donations.

Results (Table nr. 6) show that among people who have never donated money, intenders appear more likely than non-intenders to report volunteering, blood donation, or both (13.3% vs. 9.6%). However, this difference is not statistically significant.

*Table 6. Participation in volunteering and/or blood donation by the intention to donate money*

Involvement in volunteering and/or blood donations	Non-intenders <sup>75</sup>	Intenders <sup>76</sup>	Total
Neither volunteer nor blood donor	90.4%	86.7%	87.6%
Volunteer/ blood donor / both	9.6%	13.3%	12.4%
Total	100%	100%	100%

*\*The Chi-Square test indicates the differences between categories to be **statistically not significant** ( $p > 0.05$ )*

The lack of statistical significance regarding the difference between intenders and non-intenders means that the two categories behave about the same when it comes to giving time or/and blood, failing to confirm our initial expectations.

As the data reveal that non-intenders and intenders are rather similar in their involvement in volunteering and/or blood donation, it is also relevant to explore whether these two groups are alike in their prosocial values and self-image. A significant portion of intenders and non-intenders perceive themselves as being generous. Almost half (48.5%) of intenders indicated that they see themselves as generous, with 42.9% of non-intenders seeing themselves the same way.

This constitutes an important difference between them and the donors, as most of the donors (70.4%) see themselves as generous. Generosity is indeed a relevant trait that could sustain

charitable behavior, and donors' self-assessments seem to reflect that; however, it is possible that part of one's self-perception as a generous person is constructed (and sustained) by the very engagement in charitable actions. Nevertheless, this finding is important for both fundraising and donor care. On the one hand, fundraisers can tap into the self-image of non-intenders and intenders and craft donation tasks that emphasize that generous people support charitable causes via monetary donations. On the other hand, NGO practitioners can use donors' self-image in the process of donor care in a similar fashion: by incorporating it into their communication aimed at building donor loyalty.

Another relevant aspect that respondents shared about themselves is whether they enjoy engaging in charitable activities. Among non-intenders, 42.1% indicated such propensity, compared to 46.3% among intenders. Once more, both these categories of non-donors emerge as decidedly different from donors, a group within which almost two-thirds (64.2%) like getting involved in charitable acts.

Lastly, we looked for differences in individuals' agreement with the idea that it is important to help the poor and those in need. This is where non-intenders and intenders diverge most visibly in their beliefs. Slightly more than half (53.7%) of intenders endorse this principle of solidarity, compared to 42.1% of non-intenders. This also marks a very clear delineation between intenders and non-intenders on the one hand and donors on the other hand. The vast majority (81.3%) of donors agree that supporting vulnerable individuals is necessary. Further analyses may examine in more detail the relative weight of values and attitudes, compared with that of their financial resources, in explaining why a person is likely to be an intender or a non-intender.

It seems that never-givers are simply not as 'generous' as donors, finding it difficult to 'part' with their time, bodily fluids, and money. Further analyses may want to further explore these aspects, especially given that volunteering or giving blood can be seen as 'gateway' behaviors to monetary donations. Engaging in one of these two prosocial activities increases the likelihood of participating in other similar behaviors, including giving money. Therefore, practitioners can leverage this connection to their advantage by cross-recruiting, such as asking blood donors also to volunteer or donate money.

If intenders are in fact more likely to be blood donors or volunteers, this is a leverage point for fundraisers. Given the nature of the relationship between volunteering and monetary donations (i.e., individuals who volunteer are more likely to donate, and those who are donors are more likely to volunteer), NGO professionals can ask them to volunteer first<sup>77</sup>, thus 'easing in' these individuals into the path to becoming monetary supporters of charitable causes.

[6]



# FINDINGS & RECOMMENDATIONS

## VI. KEY FINDINGS, PROFILES, AND CONCLUSIONS

A key objective of the study was to obtain a more nuanced picture of who gives, who doesn't, and why in order to learn more about the giving habits of Romanians and to help practitioners find ways to encourage more giving.

This study uses survey data from 2023, collected from a large representative sample of urban Romanian adults, differentiating between donors and non-donors and further segmenting these groups into sub-types like recurrent donors, occasional donors, lapsed donors, never-givers, intenders, and non-intenders. It contains detailed comparative analyses of these groups based on socio-demographic factors (e.g., age, income, education), trust in institutions, and prosocial values and donation-related participatory acts such as volunteering and blood donation. These analyses allowed us to build more detailed profiles.

### SOCIODEMOGRAPHIC PROFILES BY DONOR & NON-DONOR GROUPS

**Donors** are most often in their mid-career years (35–49), and men and women give in almost equal numbers. They are part of the middle/upper middle class in terms of income and education, and they tend to be more religious, more altruistic, and more community-oriented.

Moreover, donors are also more politically engaged and generally tend to trust institutions more, a particularly interesting finding in a country context where trust in institutions has been constantly very low for decades. Their trust in NGOs is higher than in other institutions (except for firefighters), and nearly 60% say they trust NGOs, but (consistent with their more religious profile) a similar percentage trusts the Church. In addition, one in three donors believes that most people can be trusted, indicating a high trust in other people.

When it comes to values, donors are much more likely (than other examined groups) to see themselves as generous, to consider it important to help people in need, and to feel empathy for others. Also, more than half believe that donating is a normal thing to do in Romania.

**Occasional donors** include similar numbers of men and women and are the largest group across almost all income levels. Their trust in NGOs is high (almost 58%), while half of them also have a strong trust in the Church. Their prosocial values are moderate: about 40% think helping others is important, around one-quarter see themselves as generous, and roughly the same percentage think donating is common in society.

**Recurrent donors** are a small but highly committed group. They are mostly men, highly educated, and most often at the height of their professional career (35–49 age range). They appear in every income group but always in small numbers. They support multiple

organizations, and say that seeing the results of their donations and trusting the organization are their main reasons for giving.

They have the highest trust levels of all groups: nearly 70% trust NGOs, but also the Church. They also show a slightly stronger commitment to helping those in need (compared to occasional donors). However, fewer see themselves as being generous (compared to occasional donors), and only one in five thinks donating is a common behavior in Romania.

**Non-donors** are more common in lower-income and lower-education groups. They are less present in the 35–49 age bracket, and fewer attend church regularly. They have low levels of trust overall, and only a little over 30% trust NGOs, while just 17% think most people can be trusted.

Their prosocial values are also weaker (compared to donors). Fewer than a third say sharing their possessions with others is important, and although many believe that helping others matters, this belief is not as strong as among donors. The subgroups of non-donors show a number of defining characteristics that set them apart from each other.

**Never-givers** include many people, both in the youngest age group and in the oldest age bracket, included in the dataset (50–65). Many finished high school but did not continue their education. Unsurprisingly, they have the lowest trust across all institutions. Although they trust the Church more than most other institutions, they rarely participate in religious activities. Only 28% have a high trust in NGOs. Their prosocial values and altruism are also consistently below those of donors.

**Non-intenders** do not donate and do not plan to. Slightly more are men, and half are older individuals (50–65), with generally lower levels of education. Non-intenders have the lowest trust and the weakest prosocial values, making them the hardest to engage. They have similarly low levels of trust in NGOs and the Church. They also show low trust in other people and have the weakest empathy and concern for others. Fewer than one-quarter believe sharing with others is important, and only 28% see donating as normal.

**Intenders** are mostly women and tend to be older (heavily represented in the 50–65 age group). They are also concentrated in lower-income groups and more often have lower levels of education. Their trust levels are relatively low, although a bit higher than never-givers and non-intenders. Only 30% have high trust in NGOs, while a bit more (41%) have high trust in the Church. Fewer than 15% believe most people can be trusted. Around half see themselves as generous, and just over half say that helping others matters to them. Only a quarter believe sharing their possessions with others is important, and just over one-third think donating is normal behavior in Romania.

**Lapsed donors** also report low trust in NGOs (almost half say they do not trust them at all) but a higher trust in the Church. About 40% say helping others is important, but only one in five thinks donating is a common behavior in Romania. However, many of them see themselves as generous, meaning that reconnection (and reactivation) may be possible with the right approach.

## KEY FINDINGS & LEVERAGE POINTS

The results show that donation behavior is shaped by a mix of demographic factors, values, trust, and previous engagement experiences. By examining differences in motivations, barriers to giving among various groups, as well as the "intention-behavior gap" of those who plan to donate but have not yet done so, we identified leverage points that can be used to develop better fundraising strategies.

1. *Giving behavior is concentrated among middle-aged urban residents (35-49) and correlates positively with higher income and education levels.* This life stage appears to be the most generous, with income rising and household finances stabilizing. Due to the (complicated) relationship between age, education, and income, *fundraisers should not rely on information about income levels alone. Rather, they should adopt a life-stage approach when addressing potential donors.*
2. *Donors and non-donors, as well as their subgroups (never-givers, non-intenders, intenders, occasional donors, recurrent donors), tend to differ not as much on their sociodemographic traits, but rather in terms of attitudes, trust and prosocial values.* Trust emerges as the clearest dividing line between groups/subgroups. Recurrent donors have the highest trust, occasional donors have less, and all non-donor groups (especially lapsed donors and non-intenders) have low levels of trust. *Fundraising strategies/approaches should generally aim to instill trust and showcase relatable and tangible results, but the slight variations between subgroups should be taken into consideration.*
3. *Donors have a markedly different prosocial value profile compared to non-donors holding these beliefs much more strongly and showing much stronger empathy, concern for others, and generosity than non-donors.* However, their donation behavior is more influenced by these prosocial values (e.g., helping others) and the social norms (what society deems the right thing to do), than by more emotional aspects. This does not mean that emotion does not play a significant role (it does), but *the values that one holds (and the strength of the beliefs/adherence to these values) are a good predictor of who gives and who does not.*
4. *Donors are, in general, more religiously engaged, and a considerable number of individuals give to both NGOs and the Church.* Over 33% of donors attend church at least once a month, compared to about 20% of non-donors. Alongside NGOs, the Church is listed as one of the most trusted institutions by donors (59.3% expressing high trust). Recurrent donors report the highest level of trust in the Church (68.7%), but occasional donors also show high trust (52.6%). Non-donors (intenders and non-intenders) and lapsed donors also trust the Church, but at significantly lower levels.

This means that NGO donors and Church donors have similar profiles and many support both rather than choosing between them. Therefore, religion, more specifically, core values that resonate with the philanthropic sector's values and mission (e.g., helping those in need) can be a leverage point for NGOs. "Calling in"<sup>78</sup>, as per the

advice of Loretta J. Ross (2025), by emphasizing common values between the Church and secular NGOs addressing similar societal problems, could prove an excellent strategy for NGOs. *Rather than asking donors to 'compartmentalize', or choose between NGOs and the Church, it might be beneficial not only in terms of donations (as they could not only attract religious donors, but also build donor loyalty), but also in terms of collective action, and making progress towards the mission of the organization/solving societal challenges.*

5. *Trust in NGOs and social trust are especially strong predictors of both donating and volunteering.* Statistical models indicate that trust in NGOs is the top factor influencing the decision to donate, followed by social trust (trust in other people). *This suggests that a lack of trust (not just in NGOs, but in institutions - in general - and in others) is an important barrier to donations. Therefore, fundraisers should tailor messages that instill trust and showcase relatable and tangible results.*
6. There is a strong, symbiotic, and reinforcing relationship between volunteering, blood donations, and monetary giving, where engaging in one form of prosocial behavior significantly increases the likelihood of participating in the others. Volunteering and blood donation significantly overlap with monetary giving. The vast majority of volunteers (roughly 95%) also engage in monetary giving, but individuals who both volunteer and donate blood show an even higher commitment to giving. Volunteers also trust NGOs even more than donors (by almost 10 percentage points). This suggests that volunteering complements the act of donation and increases engagement with civil society and charitable causes, more than monetary donations. These findings suggest that *"pathways" of engagement that combine time and money could be more effective than asking for money or time alone.* Conversely, for organizations for which engaging with volunteers is not possible, these findings highlight the importance of carefully designed, properly implemented donor care programs.
7. *Intention to donate is not a reliable indicator of future behavior. We find that intenders resemble non-intenders more than they resemble donors, scoring lower on prosocial values (e.g., helping the poor) as well as on empathy (e.g., moved by others' experiences).* This highlights a potentially substantial intention-behavior gap, the size of which is unknown at this point. Nevertheless, *assuming that indeed intent is truly this high (and not an artifact from social desirability), the main challenge is getting them to follow through on their intent. Because these individuals have lower education, practitioners may consider using simple(r) language, easy payment options, and local examples/proof that others also support the cause. They may also want to try small first donations (aiming to gain more support over time) to help intenders take the first (low-risk) action.*

Importantly, intenders look 'value-weaker', rather than 'value-opposed', meaning that they do not have significantly different values, but that they hold/endorse these prosocial norms *less* than donors, and *only slightly more* than non-intenders. At the

same time, *almost half of them see themselves as being generous* (almost the same percentage as non-intenders). Therefore, *fundraisers can tap into the self-image of intenders and craft donation asks that emphasize that generous people support charitable causes via monetary donations. Also, reframing the cause by shifting away from depicting other people's "problems" to focusing on the would-be donor's willingness to help may be a more successful approach.*

8. *Lapsed donors retain a self-image of being generous but require rebuilding trust (in general and NGOs in particular).* The fact that over a third (34%) consider themselves generous, suggests that lapsed donors may still retain a strong emotional connection to their past giving, believe their gifts made a difference, but feel that they have already 'fulfilled their obligation'. *The strategies for converting lapsed donors should center and actively reaching out to them, capitalizing on their remaining self-identity as generous individuals, rebuilding trust, and communicating impact. By recognizing and reminding them of their past support and explaining how their continued support is necessary to address current needs. NGO professionals can help these donors feel valued and needed for the organization's mission.*
9. *Fiscal incentives currently have very little effect on the decision to donate.* While they might be a small factor for some occasional donors (6.2%), they seem ineffective in the case of those who have never donated before (never-givers; 1.8%). While there are numerous studies indicating that such tax policies (tax rewards, rebates, matching) can be effective at increasing money going to charities, local realities should be explored before pursuing advocacy efforts in this regard.
10. *Donating to charitable causes is not yet considered a "normal" or "common" behavior in Romanian society.* Donors view charitable giving as "normal" at a higher rate, with a ~20% difference between donors and non-donors (40% see it as normal). What is surprising is that fewer than a quarter of recurrent donors (21.6%), and occasional donors (22.2%) agree entirely with the statement that donating to charitable causes is common behavior. More surprisingly, these values do not differ from those among lapsed donors (22.1%). *This shows that monetary giving has not yet reached the status of a common or expected social behavior in Romania.* This is not good news, especially in the light of the findings related to the influence of social norms on donor behavior (see point 3 above). By contrast, more than half of the volunteers (66.5%) perceive donating to philanthropic causes as normal behavior, highlighting the potential impact of volunteering in this regard. *One key action point for NGOs is seek to 'normalize' the behavior through examples (seeing others do it) or endorsement of local people they trust (knowing others do it).*

## IMPROVING KNOWLEDGE ABOUT DONORS, POTENTIAL DONORS, & NON-DONORS

During the analysis we identified a number of potential avenues to improve our data and knowledge of individual giving. The high concentration of (urban) donors in the 35-49 age group could be a concern for the future. Especially since the relationship between age and giving forms an inverted U-shape, and donations start to decline earlier in life in the case of Romanian donors than typically observed in the literature. As the drop off not only happens earlier but is also significant (much less older individuals donate compared to the 35-49 group), it could potentially have a significant effect on NGO sustainability. Therefore, this is an area that requires further understanding, and future research should expand the sampling base (in terms of age and geography) in order to:

1. better understand how younger groups perceive donations and their potential for future contributions,
2. investigate more in-depth the donation behavior of older groups (65 and above),
3. assess the potential for legacy giving in both urban and rural contexts.

Methodologies applied should also be improved by analyzing the instruments to test reliability and validity in the Romanian context. This should be done in conjunction with aligning the methodology with those used in countries with a rich history of data collection on individual giving.

Research should investigate not only reasons for stopping donations, but also whether individuals change their donation target (e.g., they stop donating for one beneficiary and switch over to supporting another), and whether this happens over the course of their lives (e.g., whether support of donors shifts from NGOs when young to the Church later in life).

Furthermore, future studies should address the intention–behavior gap (using longitudinal data) and test how values, trust, and financial constraints each contribute to being an intender, non-intender, or donor. These should also test whether subjective financial standing explains giving better than objective income levels, especially in lower income brackets.

Future surveys should also collect better data on political preferences for donors and non-donors and explore how tax incentives influence active donors and potential donors, ideally in relation to financial literacy levels (among others).

Finally, in general, research should move beyond descriptives and use advanced modeling to test assumptions and hypotheses with regard to individual giving, volunteering, and blood donations

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# ANNEXES

## VIII. ANNEXES

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## 8.2 ENDNOTES

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<sup>1</sup> Based on their review Bekkers and Wiepking (2011) concluded that while research evidence for these characteristics is strong, the evidence for gender and political preferences is mixed. Therefore, we do not include the discussion on political preferences. They would be irrelevant anyway in the light of recent significant political shifts.

<sup>2</sup> Affiliation with a religion and religious involvement, age, education, income and wealth, marital status, having children, prosocial values and personality characteristics, home ownership, having a paid job, but also trust in institutions and individuals, measures of altruism, and political preference.

<sup>3</sup> Not all the variables were examined in relation to giving, while the length of the report/timeframe available for the analysis did not allow for more sophisticated statistical analyses to be performed/included.

<sup>4</sup> Recoded age groups: 18-24 years old (n = 302), 25-34 years old (n = 500), 35-49 years old (n = 633), 50-65 years old (n = 744)

<sup>5</sup> The marked decline observed in the 50-65 age category compared to the 35-49 age group might be explained by local factors, such as lower income among older people or greater difficulty moving up the socioeconomic ladder compared to younger, more educated generations. However, due to the lack of data on this aspect, we cannot confirm or support this claim.

<sup>6</sup> It is important to note that studies indicate different points in time but generally tend to settle around the age of 65.

<sup>7</sup> In the sense that we do not know if the downward trend continues or giving 'recovers' at a later age.

<sup>8</sup> A monotonic declining slope.

<sup>9</sup> Education and skill development, followed by a career in the workforce, and finally, withdrawal from full-time employment and retirement.

<sup>10</sup> It is important to note that the marked differences persist even after we analyzed only the urban respondents in CSDF's data (BOSC - Voicu et al., 2024b). Accordingly, 28.6% of those living in urban areas have ever made donations to NGOs, compared to 19.3% in rural areas. Furthermore, only 15.6% of those living in urban areas made donations in the last 12 months, while 12.75% made donations longer ago.

<sup>11</sup> See Philanthropy in Central & Eastern Europe (CEE) 2022 published by the Social Impact Alliance for Central & Eastern Europe (2022).

<sup>12</sup> Legacy giving, also known as planned giving, means including charitable donations in one's financial or estate plans to support a nonprofit or cause after they pass away. This can be done by making designated gifts through legal vehicles such as their will, setting up trusts, or naming a charity as a beneficiary of their retirement accounts or life insurance.

<sup>13</sup> Using data from the Global Flourishing Study, with an international sample of 202,898 individuals across 22 culturally diverse countries, the study examined distributions of charitable giving across nine demographic factors (age, gender, marital status, employment status, religious service attendance, education, immigration status, race and ethnicity, and religious affiliation).

<sup>14</sup> n = 100

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<sup>15</sup> n = 239

<sup>16</sup> For a full list of papers addressing these relationships, see Bekkers & Wiepking, 2011.

<sup>17</sup> Besides weddings, funerals, and christenings, how frequently do you currently attend religious services?

<sup>18</sup> Differences in giving behavior between generations can be expected because people who experience the same major events and situations often develop similar attitudes and approaches to philanthropy (Rooney, Wang, & Ottoni-Wilhelm, 2018).

<sup>19</sup> See section 2.9 Prosocial values.

<sup>20</sup> For a thorough analysis of the motivation of Romanian donors, see Fejes, 2023.

<sup>21</sup> Such as not being bothered by other people's problems, or preferring to work for one's well-being rather than for others'.

<sup>22</sup> Compared to only 56.2% of non-donors.

<sup>23</sup> Initially recorded on a 7-point Likert scale, which records respondents level of agreement with a given statement (with 1 indicating complete disagreement and 7 indicating complete agreement; "Low" refers to the aggregate percentage of responses ranging from 1 to 3 (the lowest three values on the initial scale); "Middle" refers to the percentage of responses marked as 4 (the midpoint on the initial scale); "High" refers to the aggregate percentage of responses ranging from 5 to 7 (the highest three values on the initial scale).

<sup>24</sup> n = 1065

<sup>25</sup> n = 483

<sup>26</sup> n = 369

<sup>27</sup> n = 114

<sup>28</sup> n = 582

<sup>29</sup> n = 1114

<sup>30</sup> It is worth noting, that donors could also be further divided, for example into first-time donors, which could bear importance for both research and practice, but for the sake of brevity, we did not address this subgroup.

<sup>31</sup> n = 966

<sup>32</sup> n = 148

<sup>33</sup> i.e., they perceive that too much effort is required for the donation.

<sup>34</sup> money, goods, time

<sup>35</sup> i.e., the key driver

<sup>36</sup> i.e., descriptive norms

<sup>37</sup> i.e., injunctive norms

<sup>38</sup> For example, lacking the financial means to do so.

<sup>39</sup> Which may be stronger in older adults, as the analysis on the Romanian's self-view in the twentieth century indicated that Romanians view themselves as kind, hospitable, and generous. See Cocoş (2016).

<sup>40</sup> n = 114

<sup>41</sup> n = 369

---

<sup>42</sup> n = 1114

<sup>43</sup> They might be similar on face value, but individual contexts and situations need to be fully mapped in order to understand whether they are equal or equally perceived barriers, even for objective ones such as amount of income.

<sup>44</sup> The reason for which there are no 100% totals is that lapsed donors, discussed elsewhere, are not included.

<sup>45</sup> The reason for which there are no 100% totals is that lapsed donors, discussed elsewhere, are not included.

<sup>46</sup> Surveyed religious denominations: Orthodox (n = 1931), Greek Catholic (n = 12), Roman Catholic (n = 81), Protestant (n = 24), Neoprottestant (n = 18), Atheist or Agnostic (n = 69), Other (n = 44, with all non-specified denomination having 8 or less followers).

<sup>47</sup> The reason for which there are no 100% totals is that lapsed donors, discussed elsewhere, are not included.

<sup>48</sup> 82.7% of donors, 73.2% of intenders and 69.1% of non-intenders trust firefighters.

<sup>49</sup> Note that the study (Fejes, 2024) looked at individual giving to all types of beneficiaries, not only to NGOs.

<sup>50</sup> Although, non-intenders agree with the statement at a slightly higher rate, compared to the other analyzed groups.

<sup>51</sup> Interestingly, although we expected donors to hold more generous/altruistic values, data reveals this assumption is not supported. When asked whether they agree with the following statements “other people’s problems don’t usually bother me” and “other people’s misfortunes don’t usually bother me”, all three groups have a rather similar percentage (with 21.2% of donors, 23.3% of intender and 27.2% of non-intenders agreeing with the former statement; while 17.9%, 17.1% and 15.8% agree with the later statement respectively), only with marginal differences.

<sup>52</sup> Orthodox (n = 1931), Greek Catholic (n = 12), Roman Catholic (n = 81), Protestant (n = 24), Neoprottestant (n = 18), Atheist or Agnostic (n = 69), Other (n = 44, with all non-specified denomination having 8 or less followers).

<sup>53</sup> This also highlights the limited utility of such questions in surveys aimed at understanding donor behavior.

<sup>54</sup> Recent studies on OECD countries found no difference in giving between countries offering a tax deduction compared to countries offering a tax credit, while countries offering a match (whereby governments match the amount an individual donates to a charity) had higher giving. See Peter & Lideikyte Huber (2021).

<sup>55</sup> The Daruieste Viata 2016 SMS campaign included messages that not only highlighted the importance of small donations but made them ‘tangible’ by claiming that 2 euros per month contribute bricks to the hospital: “SMS 8844 cu mesajul "Spital" - 2euro/luna! Sunt caramizi pentru Clinica de Oncologie de la Marie Curie in asa fel incat copiii bolnavi de cancer sa poata fi tratati in tara” (Daruieste Viata, 2016)

<sup>56</sup> E.g., via short donor surveys.

<sup>57</sup> Although non-monetary giving includes in kind donations, in our data we found a low number of respondents who declared they are involved in this type of giving (n=36), which is why in this section we focus solely on volunteers and those who donate blood.

<sup>58</sup> Research indicates that individuals who engage in one form of prosocial behavior, such as blood donation, are more likely to participate in others, including financial giving and volunteering (Studte et al, 2019).

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<sup>59</sup> Before the survey was administered in Spring of 2023.

<sup>60</sup> Except for pro-bono work as there was no information regarding this form of giving in the database.

<sup>61</sup> n = 1114

<sup>62</sup> n = 448

<sup>63</sup> n = 364

<sup>64</sup> n = 36

<sup>65</sup> These include meal vouchers (280 RON), one day off, and the opportunity to purchase government bonds at preferential interest rates. Beneficii dacă donezi sânge. Românii primesc tichete valorice, reduceri la abonamentul de călătorie cu metroul și dobânzi preferențiale. (2025, January 4). Digi24. <https://www.digi24.ro/stiri/actualitate/beneficii-daca-donezi-sange-romanii-primesc-tichete-valorice-reduceri-la-abonamentul-de-calatorie-cu-metroul-si-dobanzi-preferentiale-3059081>

<sup>66</sup> Not enough in-kind donors in the sample for a meaningful comparison/statistical analysis.

<sup>67</sup> n = 1562

<sup>68</sup> n = 617

<sup>69</sup> n = 1562

<sup>70</sup> n = 422

<sup>71</sup> n = 195

<sup>72</sup> Institutional trust includes trust in political institutions, and trust in NGOs and the Church, which were introduced separately, because of their theorized important effects.

<sup>73</sup> Note: The direction of the correlation: positive B = direct relationship, negative B = inverse relationship

<sup>74</sup> A higher Exp(B) means a stronger effect of an independent variable on the dependent variable.

<sup>75</sup> n = 114

<sup>76</sup> n = 369

<sup>77</sup> With the caveat that evidence from experimental and field studies have found that donors prefer to donate time, even when doing so does less good for the cause (Costello & Malkoc, 2022).

<sup>78</sup> Ross (2025) argues that "calling in" is a more effective and strategic way to achieve long-term goals than "calling out" (i.e., public shaming). It means that even if you do not agree 100% with someone or their actions, you should "meet them where they are", increasing the chances of working together on aspects where you do agree (i.e., calling in). The approach involves inviting people into a dialogue, focusing on shared values, and seeking to build bridges for collective action by emphasizing common values between the Church and secular NGOs (e.g., helping those in need) to attract religious donors and strengthen loyalty.

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