

Panorama national des générosités

Overview

National Generosity Report — 3rd édition — December 2024

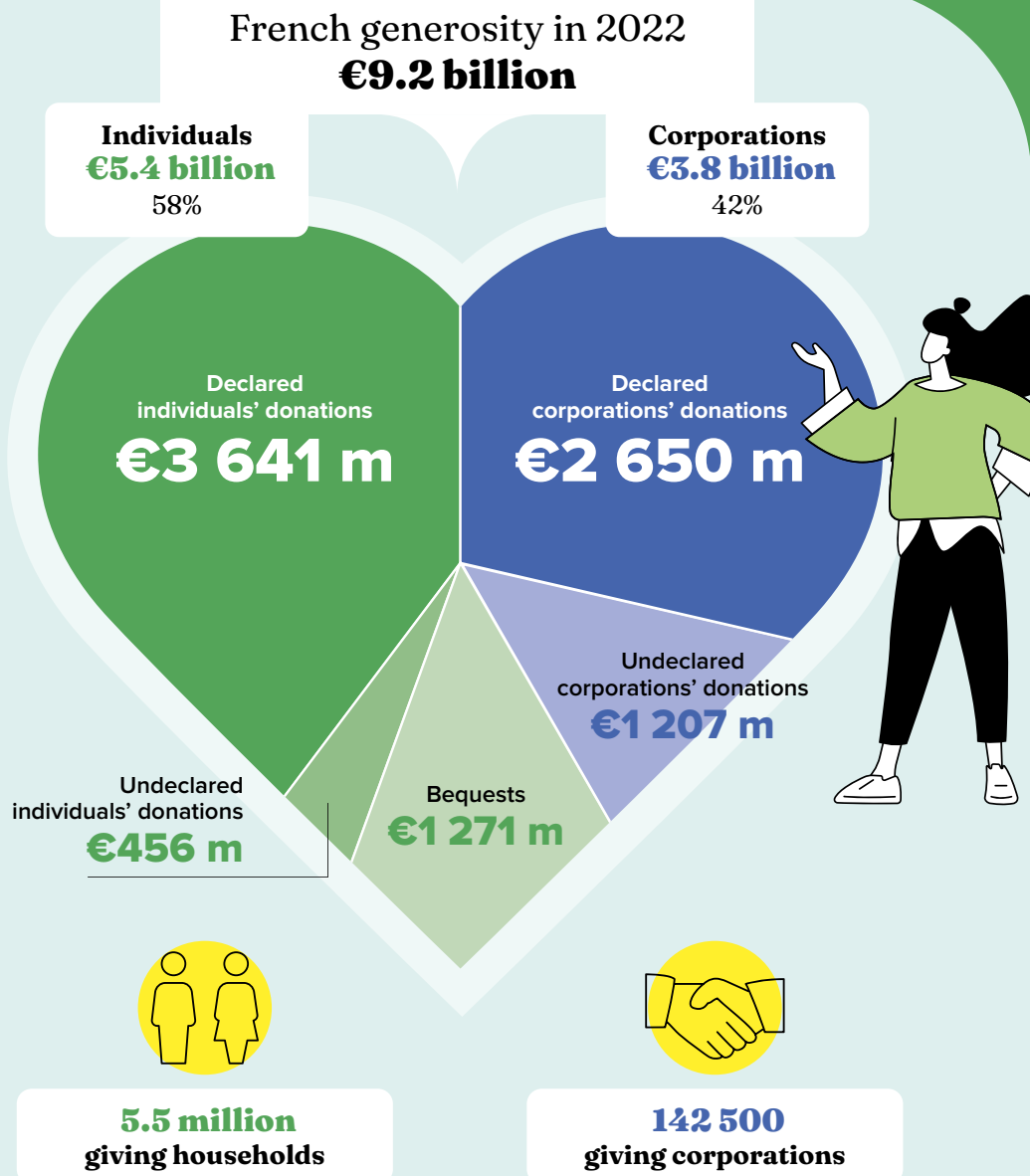
Focus on fiscal incentives to give in France

In France, fiscal incentives to give exist for corporate profit tax (*Impôt sur les sociétés-IS*), for the income tax (*Impôt sur le revenu-IR*), and for the wealth tax¹. Tax incentives in France consist of a tax cut on either one of these taxes.

- > Individuals can benefit from a tax cut on income tax of 66% of the amount of their gift as long as it does not exceed 20% of the taxable income². The wealthier individuals can also benefit from a tax cut on the wealth tax of up to 75% of the amount of their gift, as long as the cut does not exceed 50 000 euros per year.
- > Finally, individuals can also make donations by bequest, but do not benefit from a direct tax deduction for such donations.
- > For corporate giving, enterprises can benefit from a tax cut on corporate benefit tax of 60% for the amount of their gift inferior to 2 million euros and 40% for the part of their gift superior to 2 million euros.

(1) Since 2018: *Impôt sur la Fortune Immobilière (IFI)*, formerly *Impôt de Solidarité sur la Fortune (ISF)*.

(2) For some specific charities, the tax cut can go up to 75% of the amount of the gift as long as it does not exceed the legal limit – which was of 1 000 euros in 2022.



Scope: Donations and bequests received by public interest organisations.

Source: Panorama national des générosités based on tax, accounting and survey data.

Declared donations by **individuals**

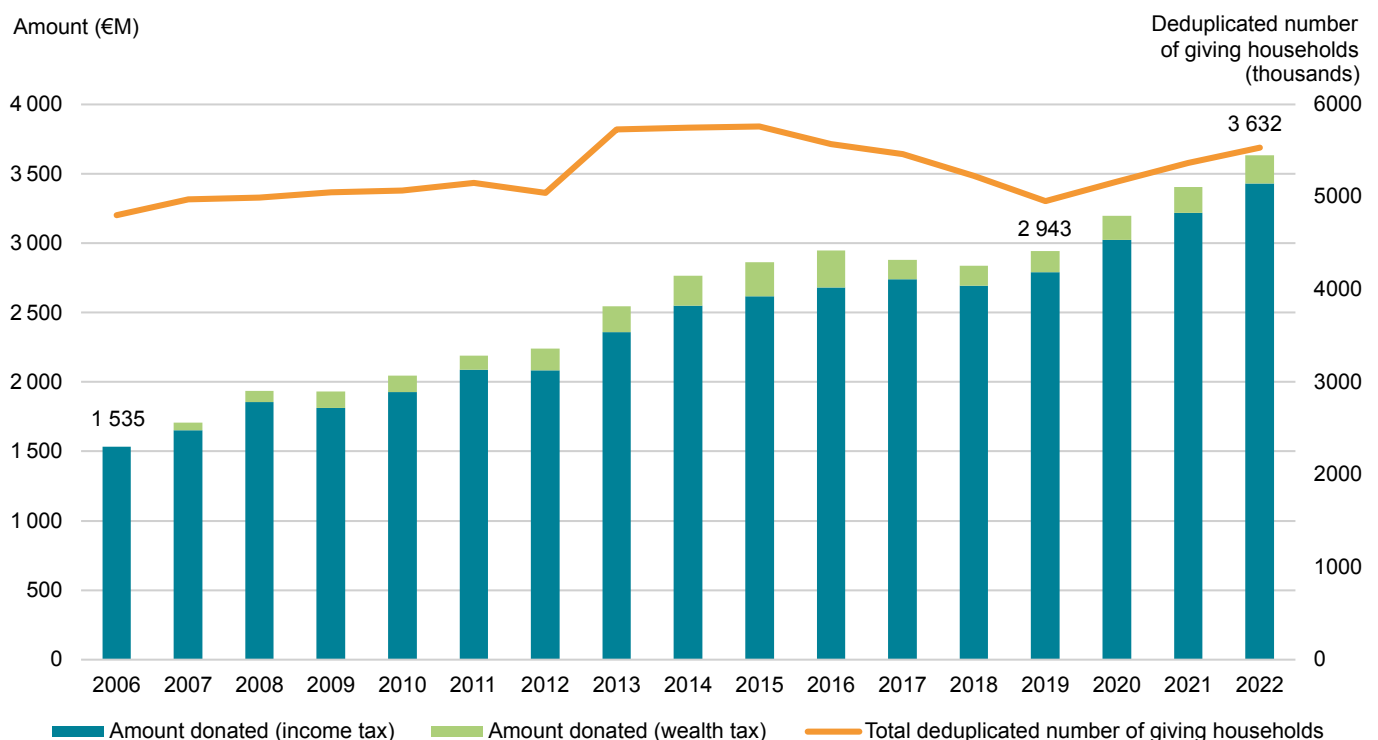
A steady growth driven by 14% of French tax households

Declared donations by individuals amounted to €3.632 bn in 2022, up from €1.535 bn in 2006. Since 2006, this amount has been multiplied by 2.3 with a 6% annual growth on average.

The number of giving households in 2022 was lower than in 2015, despite a positive increase since 2019. In 2022, 5.5 million households were donors, against 5.7 million in 2015.

Giving households account for 14% of French tax households in 2022, returning to the pre-2018 level. The average annual donation has doubled since 2006, amounting to €656 in 2022 compared to €320 in 2006.

— Overall trend in donations declared by individuals



Key: In 2022, 5.5 million tax households declared donations worth €3.632 billion for income tax and wealth tax purposes.

Scope: France and foreign residents, all donations and income. Excluding non-salaried donations.

Source: DGFIP (French Public Finances Directorate General) for the Panorama national des générosités, authors calculations.

INSIGHT CROSS-STUDIES COMPARISON

Since 2020, an evolution marked by emergencies

Between 2019 and 2022, the amount of declared donations increased by 23%, with an average annual growth of 7%, exceeding the trend recorded for the last 16 years. This evolution must be considered from the perspective of recent years' exceptional context, marked by the COVID-19 health crisis and the outbreak of the war in Ukraine.

The Baromètre de la générosité 2023³ shows that 'emergency' donations account for 5% of total donations. Moreover, Injep's survey⁴ shows that 7% of donors give only in time of emergency. These studies highlight the impact of emergencies on charitable behaviour, both in terms of amounts donated and number of donors. Hence, the trend in individual's giving is impacted by the solidarity of French people in the face of emergencies.

(3) Baromètre de la générosité 2023, Novos pour France générosités, 2024.

(4) Dons financiers et matériels, Analyses et synthèses, Injep, 2024.



FOCUS ON THE INCOME TAX

The profile of giving households: an increased concentration of giving behaviour

Households at the top of the income distribution account for 51% of the giving households with an average donation of €1137 compared to €620 for all giving households in 2022.

Increasingly older donors: giving households for which the main tax filer is aged 60 and over account for 53% of giving households in 2022.

The growth in donations is driven by increasingly generous and regular donors. The average donation by donors declaring their donations for income tax purposes has been multiplied by 2 between 2006 and 2022. Moreover, the average donation of regular donors is three times higher than those of occasional givers.

INSIGHT CROSS-STUDIES COMPARISON

1% of the most modest households are donors, but is their generosity fully measured?

Surveys show that households at the top of the income distribution generally tend to declare more their donations⁵. Yet, it is likely that the most modest households do not declare their donations because they are not liable for the income tax.

In addition, an Ifop survey carried out in 2024 for France générosités⁶ shows that only 12% of givers who make donations of more than €100 do not declare them, whereas 35% of donors say they never declare their donations.

Hence, the smallest donations and donations from modest households might escape the analysis of tax data, a situation calling for reflection for the next issue of the Panorama.

Between 2019 and 2022, emergency situations alerted new donors, who are particularly, or even exclusively, receptive to these contexts. However, donations in response to emergency situations remain occasional and volatile.



FOCUS ON THE WEALTH TAX

A promising growth for declared donations in respect of the wealth tax, since the legislative change of 2018

In 2022, €203 million of donations were declared for wealth tax purposes.

An average annual growth of 10% has been recorded since the sharp fall in 2017⁷, but the amounts declared remain below those recorded within the previous legal framework (€267 million donated in 2016).

The increase in donations is driven by the growth of the number of giving households, with an average of 12% per year, and **a higher average donation:** € 6,166 in 2022, vs. €5,198 in 2016.

Three quarters of real-estate wealth tax donors are also income tax donors, as in 2019.

INSIGHT CROSS-STUDIES COMPARISON

Young wealth taxpayers: potential future donors?

The Panorama national des générosités reveals an over-representation of giving households for which the main filer is aged 70 and over for donations in favour of the wealth tax. They account for 52% of wealth tax giving households and 46% of donations. Conversely, households for which the main tax filer is aged under 29 do not declare donations for wealth tax purposes.

However, a survey by the DGFIP⁹ on the wealth tax shows that 2.5% of tax households in which the main tax filer is under 25 are liable for the wealth tax and their asset base is of €2.7 million, compared with €2.5 million for those aged 75 and over. Could this young generation be mobilised for wealth tax donations?

For the wealth tax, only donations to foundations approved by State (reconnues d'utilité publique)⁸ and nonprofit organizations of public interest working in the field of public research and/or higher education are deductible. Households can be liable for both the income and wealth tax and, hence, can declare donations and benefit from reductions on both taxes.

(5) Ref Falk Landais : www.associations.gouv.fr/IMG/pdf/les_incitations_au_don_sont_elles_efficaces.pdf.

(6) Online survey of 4,012 respondents, representative of the French population aged 15 and over, of whom 2,946 said they were donors to a fundraising charity or foundation.

(7) Individuals liable for real-estate wealth tax must file their tax returns between May and June. The data provided by DGFIP on donations deducted from this tax do not relate to the year in which the tax is paid, but to the previous year.

(8) The State Council (*Conseil d'Etat*) can deliver certifications to certain types of foundations and associations, recognizing their work of "national utility". Only foundations '*reconnues d'utilité publique*' can receive donations that can be deducted from the wealth tax.

(9) Arnal O. (2024). L'impôt sur la fortune immobilière en 2023, DGFIP Statistiques, 23.

Bequests and life-insurance donations

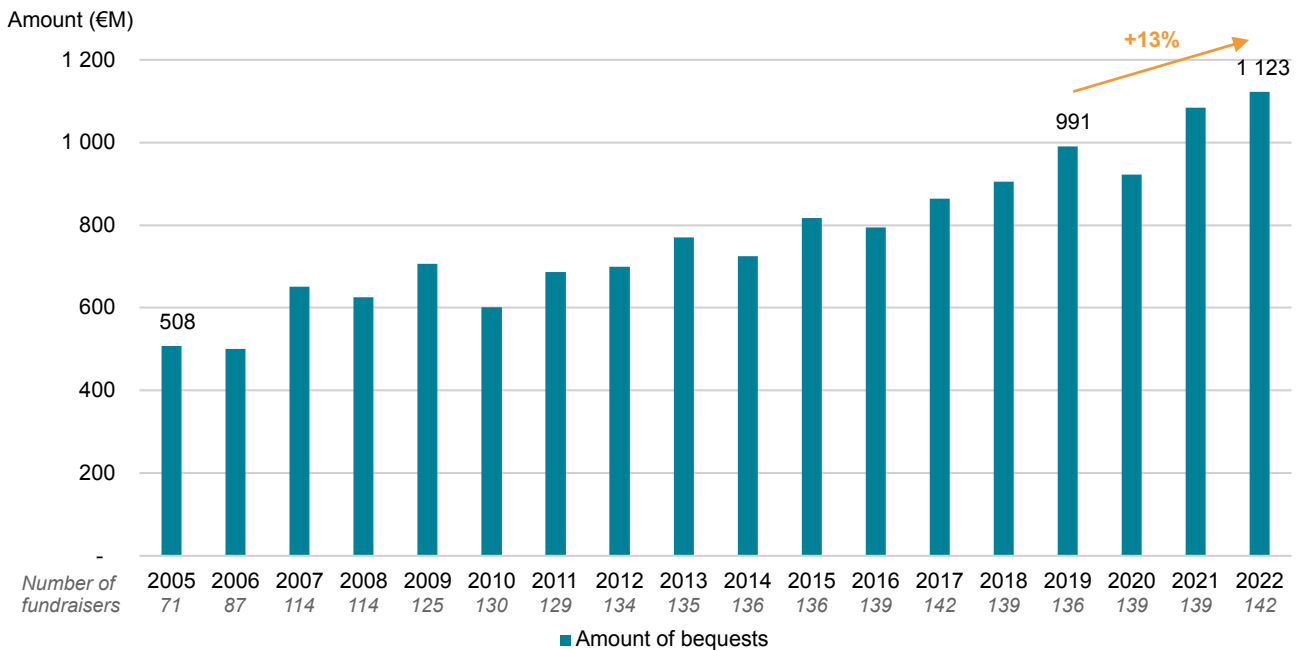
A cornerstone in the development of fundraising

In 2022, €1.271 billion bequests were recorded using a panel of 372 non-profit organisations. Between 2005 and 2022, on average, the annual growth was 5%.

In 2022, post-mortem donations received were mostly bequests (69%). However, the portion of life-insurance donations rose significantly, from 24% in 2013 to 30% in 2022.

The number of non-profit organisations which received bequests between 2005 and 2022 increased twofold within the surveyed panel, nonetheless bequests remained concentrated on leading players.

Close-up on the trend in bequests and life-insurance, based on a panel of 160 organisations



Key: In 2022, the amount of donations reached €1.123 billion. In 2022, 142 organisations collected bequests and life-insurance policies.

Scope: 160 charities and foundations with their head office in France.

Source: France générosités, based on the accounts of 160 non-profit organisations. Authors' calculations.

INSIGHT CROSS-STUDIES COMPARISON

Prospects of exponential growth?

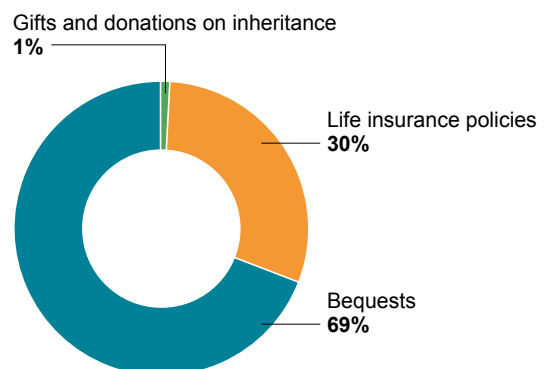
Based on demographic and wealth trends in France, but also worldwide, the dynamic growth in bequests should continue in the upcoming years.

A number of studies highlight the major intergenerational wealth transfer that should take place worldwide, estimated at USD15,000 billion between now and 2030¹⁰. While 9% of the over-50s would be prepared to give a bequest to a non-profit organisation, only 2% actually do so¹¹. This generosity requires better support, in synergy with all advisors, notaries, insurance companies and banks.

(10) Rapport annuel de Wealth-X, 2019.

(11) Transmission du patrimoine aux associations et fondations faisant appel à la générosité du public, l'ObSoCo pour France générosités, 2020.

Breakdown of bequests by type in 2022



Key: In 2022, the amount of donations reached €1.123 billion. In 2022, 142 organisations collected bequests and life-insurance policies.

Scope: 160 charities and foundations with their head office in France.

Source: France générosités, based on the accounts of 160 member organisations. Authors' calculations.

Declared donations by corporations

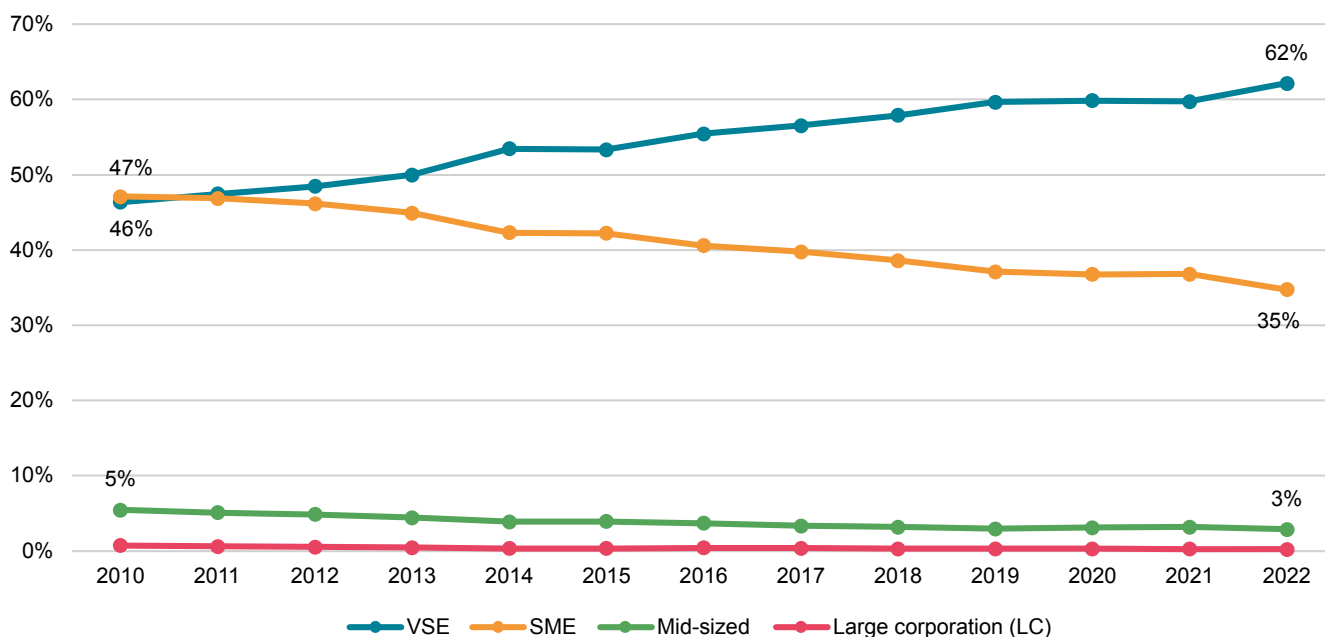
A boom in small and very small corporations' giving

Declared donations by corporations amounted to €2.65 bn in 2022, up from €969 million in 2010. Since 2010, this amount has been multiplied by 2.7, with a 9% average annual growth.

The number of giving corporations has been multiplied by 5.2 between 2010 and 2022. This increase is driven by very small enterprises, the portion of which rose from 47% of all giving corporations in 2010 to 62% in 2022.

Giving corporations accounted for 6% of French businesses liable for the corporate tax in 2022, up from 2% in 2010. In 2022, there were 142,500 giving corporations, vs. 27,600 in 2010.

Annual breakdown of the number of giving corporations by category



Key: In 2022, VSEs accounted for 62% of corporate philanthropists, up from 46% in 2010.

Scope: All companies.

Source: Changes in receivables 2010 to 2022, DGFIP-DESF for the Panorama national des générosités, May 2024. Authors' calculations.

INSIGHT CROSS-STUDIES COMPARISON

Building donors' loyalty – a major driver of corporate's giving

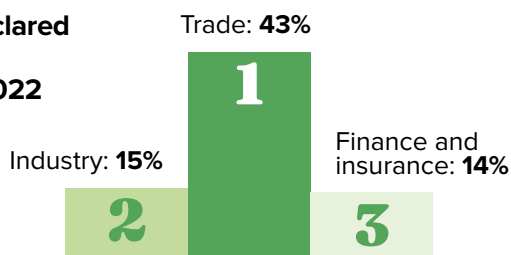
The DGFIP's report, Dons et mécénat de 2011 à 2021 (Donations and philanthropy from 2011 to 2021), broadly studies the determining factors of corporations' giving and finds that, once they have engaged in philanthropy, businesses are highly likely to do so again. For example, companies which declared a donation in 2020 were 30.1% more likely to give again the following year. One way forward would therefore be to build donors' loyalty of corporations. Regarding the beneficiaries of corporations' donations, their foundations are the main recipients (28.6%), followed by social aid organisations (18.1%) and food aid (13.9%).

Breakdown of philanthropy by category of company, in 2010 and 2022

	LC	Mid-sized	SME	VSE
2010	63%	22%	13%	2%
2022	42%	24%	25%	9%

In 2022, VSEs and SMEs accounted for 34% of philanthropy, up from 15% in 2010.

Ranking of declared philanthropy by sector, in 2022



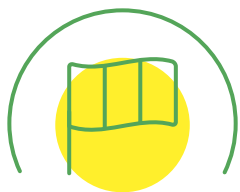
Zoom on some beneficiary organisations

The Panorama national des générosités covers **giving towards public interest organisations, as defined by the tax law, which can be both public and private, French and European, as well as to political parties and electoral campaigns.**

Within this scope, it was possible to access data on some beneficiaries.

For the income tax, donations towards organisations of public interest¹² are deductible. Among these organisations, it is possible to track the following organisations within the database as they benefit from specific deductions:

- > Organisations helping people in need (*organismes d'aide aux personnes en difficulté*)
- > Religious organisations (*associations culturelles*)
- > Political parties (*partis politiques*)
- > Organisations of public interest based in another European country (*organismes d'intérêt général établis dans un Etat européen*)



Donations and bequests to public organisations

Strong growth in donations driven by government emergency funds

In 2022, donations and bequests received by public organisations reached **€391 million**, up by 23% from 2021.

In ten years, the amount received increased almost **threefold** and was shared across local authority operators, government operators, local authorities and government assistance funds.

This growth was driven by the rising number of **fund-raising government operators** (from 149 in 2012 to 257 in 2022), who are mainly active in culture and education.

However, donations to municipalities are also on the rise: they account for over 80% of amounts received by local authorities.

Since 2018, this growth has been driven by **government emergency funds**, primarily for the Notre-Dame fire, but also the war in Ukraine and natural disasters such as hurricane IRMA.

Source: Donations and bequests to public organisations, DGFIP-2FCE-2B.



Donations to political parties and election campaigns

A fluctuating generosity mirroring the evolutions of the political landscape

Between 2004 and 2022, donations to political parties and election campaigns increased by **27%**, with considerable variations linked to election periods.

The **presidential and legislative elections of 2012 and 2017 led to a peak in giving**, with €112 million received in 2012, and €106 million in 2017. This trend was down for the 2022 elections (€98 million).

Donations vary depending on their nature and are **closely linked to changes in the political landscape**. The overall trend is towards a decline in membership fees and contributions from elected representatives, and an increase in donations from individuals.

In 2022, the two political parties which received the **most donations in France** were the French Communist Party (PCF) (€16 million) and Reconquête, the far-right party led by Eric Zemmour (€11 million).

Source: Accounting data for political parties and groups from the accounts filed with CNCCFP.

(12) Nonprofit organizations can be recognized as of "public interest" by the French State. Not only private organizations (such as associations and foundations) can be recognized of "public interest" but also public organizations and other administrative entities.



Donations to organisations helping people in need

Strong solidarity in response to the increased difficulties faced by many French people

In 2022, €711 million were donated to organisations helping people in need, i.e. 20% of total declared donations.

The figure increased by 61% between 2019 and 2022, in a challenging context that saw a significant rise in the number of individuals helped by such organisations.

The average donation also increased by 33% between 2019 and 2022, supported by a donation exemption limit raised to €1 000 in 2020.

Source: Donations declared by individuals to organisations assisting people in difficulty, DGFIP data.



Donations to Catholic and Protestant organisations

Giving continued but raises questions for the future

In 2022, donations to the Catholic Church amounted to €600 million, supplemented by €140 million in bequests.

A sharp decline was seen in the number of households donating to Denier de l'Eglise catholique: -39% from 2011 to 2022.

However, generosity increased, thanks to loyal donors who are increasingly generous and senior: 43% of donor households are aged 70 and over.

In 2022, donations to Protestant Churches were slightly decreasing: €23.5 million vs. €24.7 in 2019.

Sources: Figures from the French Bishops Conference and the United Protestant Church of France. DGFIP data on donations declared by individuals.



Donations to organisations supporting the press

A fast-expanding practice

À noter : The Panorama only analyses donations to non-profits working to promote pluralism in the press (Presse et Pluralisme and J'aime l'info) and not all donations made directly to press companies or via endowment funds created for this purpose (possibility created by the French Act of 17 April 2015).

Donations to press companies are also increasing significantly, in line with changes in press financing models.

Donations received by Presse et Pluralisme and J'aime l'info increased, from €2.2 million in 2011 to €7.2 million in 2022.

The number of press organisations benefitting from these donations also grew, increasing from 36 in 2011 to 113 in 2020.

Source: Annual financial statements of Presse et Pluralisme and J'aime l'info.



Donations to European organisations

Growth driven by a rising number of donors

In 2022, €95 million were donated to 37 European organisations approved by DGFIP.

The number of donor tax households grew considerably (increasing from 9,000 in 2011 to 240,000 in 2022), with a 35% average annual growth.

Average annual donations were relatively stable: moving from €399 in 2011 to €396 in 2022.

Source: Donations to EU organisations declared by individuals, DGFIP data.



Editorial

In a national and international context rife with crises, conflicts and uncertainty about the future, French people remain resolutely generous and supportive. This is confirmed by the 3rd Panorama national des générosités : in 2022, the generosity of French people represented €9.2 billion, up by 8% since the previous report.

Therefore, despite inflation and social and economic difficulties, the generosity of both French individuals and businesses still responds to the challenges facing our world, such as the war in Ukraine and several major climatic disasters.

This Panorama also underscores the growing ambition of businesses to launch structured philanthropic initiatives. The number of corporate philanthropists has been multiplied by 5.2 since 2010, driven in particular by the commitment of very small enterprises which accounted for 62% of the 142,500 corporate philanthropists in 2022.

While this sustained giving is a source of hope, the Panorama also sheds light on the challenges that must be collectively met to renew the generations of donors and review the conditions of their giving. This is what France générosités strives to do with its members to support their development, and what the Fondation de France aims to achieve to develop philanthropy in France.

We extend our warmest thanks to the authors of this issue, to the scientific committee and to all the partners of the study. We hope that the 3rd issue of the Panorama national des générosités will help to fuel an acute, cross-cutting understanding of the challenges inherent in fundraising between non-profits, public decision-makers and French researchers, so that together we can build the generosity of tomorrow in the public interest.

Axelle Davezac,
General Manager,
Fondation de France

Philippe Pailliant,
President,
France générosités



The Panorama national des générosités aims to assess the extent of and trends in giving in France. This overview provides a few key figures taken from the full report on the study.
The full report is available at: francegenerosites.org

The 3rd issue of the Panorama national des générosités was produced by France générosités, in collaboration with the Observatoire Philanthropie & Société of the Fondation de France.

As the professional union for fundraising organisations, France générosités supports its members in their development strategies and defends the rights and interests of the generosity sector in relation to the public authorities. France générosités also develops knowledge about changes in giving in France by producing studies on fundraising and donor behaviour. The Observatoire Philanthropie & Société of the Fondation de France contributes to the development of knowledge about the philanthropic sector and major social, societal and environmental issues. Together, we contribute to building knowledge about generosity in France.

Scope and data sources

The Panorama takes into account the various forms of donations in cash, or in kind when they are valued, whether or not they are deducted from tax, as well as bequests, life insurance policies and gifts.

The study draws mainly on three types of data sources:

- > Data on individuals' income tax returns, from the 6th issue of the extraction provided by DGFIP.
- > Data on business tax returns, extracted and provided in May 2024 by DGFIP.
- > Data from receiving organisations, taken from their annual financial statements available in the Journal Officiel and from public accounting.

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