

RESEARCH

Digital behaviours of people over 70

JUNE 2021



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RESEARCH

The digital behaviours
(and charitable giving)
of people over
70 years of age

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Introduction

Your Grandma's on Facebook. And Email. And maybe even WhatsApp. Are you underestimating the digital giving capacity of your older donors?

It seems to be an accepted caveat that non-profit organisations (and government) are years, if not decades, behind the corporate sector in their investment and focus on technology and digital innovation. But why does our sector prioritise this way – against the grain of progress? And why is there an apologetic acceptance that this is ok?

Why do non-profits and charities seem to behave as though digital is somehow less relevant and/or important to their donors, supporters and beneficiaries?

Well, we at Parachute Digital believe that its caused by a knock-on effect.

- Often the largest operational and external communications investment is allocated to the fundraising team
- The fundraising team is tasked to raise the maximum income possible to fund the cause
- Most organisations receive a large (or the biggest) amount of income from their direct mail programs, which are largely supported by older donors who have been giving this way for decades
- Therefore fundraisers invest their budget, time and resources into asking their older donors to give via direct mail asks because this has historically been a reliable income channel

Direct Mail still brings in a big chunk of the income for many organisations. Charities are sending more direct mail than ever before – but both the donor pool and the income is shrinking. It's time to diversify.

Parachute Digital has been working exclusively with non-profits and charities since 2012. We do digital fundraising, and we absolutely know that older Australians (and donors) ARE ONLINE. They're in Facebook. They are voracious email users. They are using online banking, play games on their phones, and shop online. Some of them are even using Apple and Google Pay, and Siri. They do just about everything via mobile device with less than half of them even owning a computer anymore.

So, we wanted to find out if fundraisers were right... or instead if we could show them that their older donors ARE online, and **they do, and will and want to, give** via digital channels. And that's how this research came about.

Older Australians (and donors) have adapted to digital technology much better than we give them credit for. Now it's time for non-profit organisations to consider changing how they do things. It's time for charities to embrace technology – new systems, platforms, and ways of engaging with supporters to provide services and deliver value to the world.

And, most importantly, it's time for fundraisers to re-acquaint themselves with their older donors and listen to what they're saying. Perhaps it's time to re-think how we talk to and ask these important donors to give?

This is Parachute Digital's third published research

The authors of this research are:



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Chief Digital Consultant at Parachute Digital

Shanelle has 17 years' experience as a digital specialist, the last 11 years as a digital fundraiser.



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Digital Producer and Data Analyst at Parachute Digital

Marcos has a degree in statistics and has worked for UNICEF Argentina for 6 years before joining us in Australia for the last 2 years.



Krista McElroy

Independent researcher of 10+ years' experience.

Krista has also collaborated on Parachute Digital's previous Website Donation Pages research in 2016 and 2019.

Research Hypothesis

At Parachute Digital, we notice that too many organisations still seem reluctant to use digital pathways to communicate with and ask their donors to give. We had an inkling this was mainly because they believed this will alienate their largest donor base – people over 70.

So, we formulated a hypothesis: charities believe donors over 70 years of age were not “online” and they preferred the traditional methods – mail and phone – to donate and communicate.

Based on our extensive experience in the not-for-profit and fundraising industry, our relationships, conversations, and work with fundraisers and charities, and our own observations, **we put together this list of eight assumptions about people over 70:**

ASSUMPTION 1 They do not have email addresses

ASSUMPTION 2 They do not like using their credit card online

ASSUMPTION 3 They prefer to speak to someone

ASSUMPTION 4 They do not donate online

ASSUMPTION 5 They do not have smartphones or other devices

ASSUMPTION 6 They ‘re not tech savvy

ASSUMPTION 7 They do not use internet banking or pay for goods online

ASSUMPTION 8 They do not use social media



Our assumptions

We thought this, but we needed to validate that these assumptions were a true reflection of what fundraisers within charities felt as well. So we put out a survey to Australian fundraisers to gauge their ideas and assumptions about older Australians.

Seven of our eight assumptions were confirmed. Only Assumption 7 – that fundraiser's thought people over 70 were not using internet banking or shopping online – was invalid. [i.e. Fundraisers DO think older Australians are shopping and banking online.]

We used these assumptions as the basis for how we asked questions. We were looking at the answers of older Australians to confirm or deny these assumptions.

This research will help dispel some incorrect assumptions made about older donors and their lack of comfort engaging via digital channels.

Research Methodology

This research was **conceived** in early 2021 but began in earnest in April.

The surveys, interviews, and research were **conducted** in April and May 2021.

Data analysis was **undertaken** in May and June 2021.

The report was **written** in June 2021.

We documented our perceived industry assumptions about people over 70 years of age

We consulted with fundraisers about their beliefs of how people over 70 use digital devices and the internet

We conducted 3 (quantitative) **surveys online** with and about people over 70

We conducted 14 **face-to-face** (qualitative) interviews with, and about, people over 70

We reviewed independent third-party data to check our findings against

We exported actual behavioural data from Google Analytics for 20 Australian charity websites

We conducted 3 surveys online:

1. Digital Behaviours of Donors Over 70 Years of Age (376 responses)
2. Tell us About Your Parent's (Aged 70 and Over) Digital Usage and Donation Behaviour (79 responses)
3. Fundraiser Survey – Digital Behaviours of Donors Over 70 Years of Age (45 responses)

We also provided a limited amount of printed versions of the survey for over 70's to complete offline.

We based all the survey questions on assumptions that younger generations and fundraisers have about older donors in Australia.

We conducted 14 face-to-face (and phone) interviews:

Every interview was with a person over 70 years of age.

Every person we interviewed also answered the survey about their digital behaviours.

We made every effort to include diversity of age, gender, income, location, race and religion in our interviews.

Some interviews included more than one person. Sometimes a married couple (such as Maureen and Ted) and other times group of friends (such as Merle, Mary and Yvonne).

We reviewed independent third-party data and research:

This research is not exhaustive; therefore we wanted to review and leverage other existing data about the digital behaviours and giving of older Australians.

We consulted the well-known fundraising industry 'Pareto Benchmark report' from 2019 to find evidence of giving behaviours and channels from older donors.

We also reviewed reports from the Australian Bureau of Statistics (ABS), Statistica, eSafety.gov.au and Napoleon Cat about the digital activity of people over 70 years of age to make sure that our findings were in line with what they have reported.

We exported ACTUAL website behavioural data for 20 Australian charities:

As a trusted digital partner to dozens of organisations, we have access to the website analytics of your charity donation pages. We have reviewed the website visitation and giving of people over 65 (as this is the highest demographic age bracket Google Analytics offers) for 20 Australian charities.

We compared the pre-pandemic period of March 2019 – Feb 2020 against the pandemic period of March 2020 – February 2021. We wanted to understand if the COVID-19 pandemic and subsequent lockdowns had influenced or increased the digital activity of older Australians.



Research Findings Summary

As digital fundraisers, we can see the demographic make-up of our online audiences – in social media, on our websites, in our email databases. We knew that people over 70 are online and that they spend money in this space. We guessed that their lack of digital giving was more a reflection of the industry and how we ask, than it was of their preferences and natural behaviour.

Our research overwhelmingly confirmed this view.

They are ALL online! Only one respondent (82-year-old woman) did not have devices or use the internet. They mostly do all of their online activities on either a smartphone or tablet. Almost 95% of this demographic are retired and no longer have the discretionary funds to donate like they used to – so you need to appreciate them, speak to them how they want to listen and personalise your communications to give them every reason to be loyal to your organisation. Trust is also a big factor with putting their credit card details online. They need to see and feel it is safe to use a charity's website.



Maureen is the persona of the average older Australian donor.

Maureen
76 years old, retired

- Female
- Retired (48% married)
- Feels comfortable using technology
- Communicates via email
- Owns a smartphone and a tablet
- Conducts her financial transactions online
- Has Facebook
- Would prefer to make donations online
- Would like to be contacted via email
- Donates to health and medical charities

SUMMARY

Research findings

<p>They are ALL online!</p>  <p>Only one respondent (82-year-old woman) did not have devices or use the internet</p>	<p>Over 90% use email</p> 	<p>They mostly do all their online activities on either a smartphone or tablet</p> 	<p>The vast majority have social media – namely Facebook</p> 
<p>Out of all the interviewees, only one said they see advertisements for charity on Facebook</p> 	<p>Trust is a big factor with putting their credit card details online. They need to know it will be safe to use a charity's website</p> 	<p>The majority would like to be contacted via email</p>	<p>The least favourite way they like to be contacted is by phone</p> 
<p>Almost 95% of this demographic are retired, and no longer have the discretionary funds to donate like they used to</p> 	<p>The most popular types of charities over 70's like to donate to are health and medical</p> 	<p>Overall, they do NOT want to be pestered. If a charity contacts them more than once or twice a year, they are more likely to stop donating to them</p>	<p>What's next? As a fundraising sector, we need to change how we engage with and ask older Australians to donate. Then we watch and see if the giving income shifts towards digital [as we expect it will].</p>

Insights and take-aways

WE are the problem!

Bottom line: younger generations and fundraisers underestimate people over 70's ability and adaptability when it comes to technology.

Fundraisers and the adult children of people over 70 see and treat this group as though they are completely clueless.

But the overwhelming majority of people over 70 stated they are comfortable in the digital world. And evidence from 20 charity websites shows a dramatic INCREASE in the presence of older Australians visiting and donating online in 2020.

Fundraisers are missing out on the opportunity to engage older Australians online and raise more money. Pareto's benchmark report from 2019 states that the average online donation is \$110, compared to \$70 from direct mail. Higher average gifts will lead to increasing the lifetime value of donors over the age of 70 years old.

Technology Usage: The majority of people over 70 stated they are comfortable in the digital world – they are online, have email and use plenty of different devices. Independent data from the ABS confirms that older Australians are online, and are becoming more so each year, with the exception of people over 85 years old.

Email & Social Media: Over 90% of over 70's stated they have and use their email address. In fact, email is their preferred channel for charities to communicate with them. The most popular method of making a donation to charity was online (45%), and email is still one of your best direct response channels to drive online donations [Google Search is the other].

Almost 90% of over 70's stated they have social media – namely Facebook. Data shows that as of April 2021, this group account for 10.2% of all Australians on Facebook and they are the fastest growing demographic for this platform. Fundraisers are not targeting this group with advertisements – this is corroborated by only one interviewee being able to recall seeing an ad for a charity on Facebook and fundraiser comments that they use Facebook to engage younger demographics.

Listen up

Engaging with charities: This is one of the biggest insights that Fundraisers should take from this research. Your older donors over 70 do not want to speak to your organisation on the phone, unless they initiate it. It came up repeatedly in our interviews how ‘pestered’ this group feel by phone calls from charities ‘begging for money’.

While some older donors state that they do like to get letters in the mail, most donors over 70 were clear that they do not look at the direct mail of charities they do not support. You should note that email is how they want to be communicated with and how they predominantly stay up-to-date with what charities are doing.

Online payments: It is true that one third of older Australians do have some reservations about entering their credit card details online – but this does not stop them from doing it. They accept it as ‘the way things are done now’.

The safety of transacting online was raised often in our interviews. However, most of them are now aware of measures to keep their devices safe and up-to-date to prevent them from being compromised. This group is hyper aware of common scams, but it doesn’t stop them spending and giving online. In fact, only 16% of people over 70 said they do no financial transactions over the internet.

Giving to charity: They donate! A lot! Fundraisers know this and put a lot of energy in getting their donations (though through the wrong channels). However, the way they give is changing due to their new found circumstances – retirement. In this research we found the single biggest reason why an older person is no longer giving to charity is due to a “fixed income”.

This group still accounts for a good proportion of regular donors, though this method of giving starts to decline at 65 years of age due to many leaving the workforce and adjusting to a fixed and limited income. But as regular giving declines, single cash gifts rise. Australians over 70 feel they can no longer afford a scheduled monthly donation but are more than happy to donate in a one-off situation.

It’s also important to note that many people who feel they can no longer afford to give money now give their time through volunteering.

Giving online: The majority of over 70’s said they donate online, however fundraisers say they donate by mail or phone. Industry research (Pareto Benchmarking 2019) states they donate by mail and phone also. However, Pareto’s report says online donations are making ground in this demographic and suggests organisations’ start investing in digital for this demographic.

Alongside these comments, we must acknowledge that our research was predominantly conducted online, and therefore the respondents are already showing a good grasp of engaging via digital channels.

Research findings

1. What Fundraisers said
2. What we learned about people over 70
3. What the data tells us/ corroborates
4. Hypothesis – true or false
5. Recommendations to charities & fundraisers

What Fundraisers Said

At Parachute Digital, we are fundraisers ourselves - this is the world we live in.

Our friends are fundraisers. Our clients are fundraisers. Our colleagues and industry peers are fundraisers. So we have a pretty good read on what the general consensus is when it comes to the different donor segments. Specifically, who the demographics are and what are the preferred ways of giving for each group.

But as DIGITAL folk, we see actual results and data and demographics. Everything is trackable online. Google and Facebook know who is online, where they live, how old they are and what they're doing. And we can see the aggregated data. So we KNOW that older Australians and donors are very active online. We can see their behaviour. The problem is that charities are still operating on old conventional wisdom.

“Older donors don't seem comfortable giving via our website and are very wary of scams ... We are trying to promote online banking as a mechanism for giving but some of our older donors don't have a computer or the internet”

Fundraiser response in survey

So when we created our list of assumptions, we felt pretty secure that we were 'on the money'. But this is research – so we still needed to validate we were correct.

We used our 8 assumptions to fashion a survey asking fundraisers of their beliefs, practices and experience with asking older donors to give. Sadly, only 45 fundraisers responded to our Fundraiser Survey about how they communicated with their older donors (despite it being promoted in F&P Magazine's newsletter). But our assumptions were strongly confirmed.

“They appreciate and trust direct mail. There's perceived value in direct mail, it's like our organisation has taken the time to write and mail a letter rather than e-bombing”

Fundraiser response in survey

“We use digital for the younger demographic, as we know they will respond better to that method.”

Fundraiser comment from survey.

Of the fundraiser survey respondents, a large percentage of them stated that older donors made up at least half of their database. This confirms that this group is incredibly important to the viability of many organisations and therefore the causes donors' fund.

Fundraisers said

Over 50% of their donors are over 70 years of age.

Of this group of donors, fundraisers said 75% of them are direct mail donors. This is backed up by Pareto Benchmarking that agrees the average direct mail single giver is a 70 year old woman (2019).

51% employ different tactics to engage donors over 70.

57% of fundraisers stated they do have digital contact details for their donors over 70.

The other thing that was interesting to us was that despite many fundraisers knowing that older donors don't want to receive a call from your charity, most fundraisers still contact their donors over 70 by phone.

Fundraisers said

48% of Fundraisers believe that donors over 70 would prefer to talk to someone (over the phone)

69% of fundraisers prefer to contact people over 70 by mail or phone.

Over **62%** of fundraisers contact people over 70 via mail.

15% via email.

15% via phone.

0% via text.

Despite an overwhelming majority of fundraisers believing that people over 70 do use devices, are online, use email and bank online (and that they have contact details for this group) – fundraisers are not communicating with or asking these donors to give via digital channels.

“We often don't communicate with older donors via email or txt ... This reflects when/how we recruited them, and I think can be mistaken for a preference.”

Fundraiser response from survey 0% via text.

What we learned about people over 70

Their digital behaviours

In short, they feel comfortable with technology, they do most things online these days, and they do it mostly on their smartphone or tablet.



We had **376** people complete this survey




and we also conducted **14** qualitative interviews

with a range of people over 70.

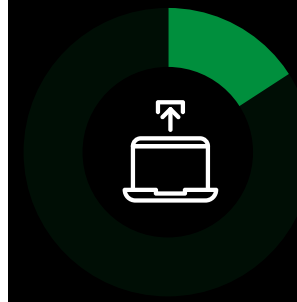
This what they had to say:

They use technology:



Over 62% stated they are comfortable in the digital world; less than 3% said they were completely uncomfortable using technology.

They bank online technology:



Only 16% said they do no financial transactions over the internet.

They trust their credit card details online:

65% are comfortable with entering their details online





Janet, 74 years old donor:

I do my shopping and everything online – it's just easier. If something goes wrong though, I get my next-door neighbour to come over and fix it (he works in IT). These days I only donate to one charity and I have a monthly direct debit with them. If the charities call me, I'm not rude, but I politely decline. It seems whenever the phone rings these days, it's someone asking for money! And too many things arrive in the mail. I'm happy for the charity I donate to to send me things, but all the others go in the bin. I think if I was emailed a link to a charity, I probably would do it, but I don't think they have my email address. I'm not concerned about security – I have virus protection.

They own and use all of the same devices we do

Only one person stated they do not own any devices.





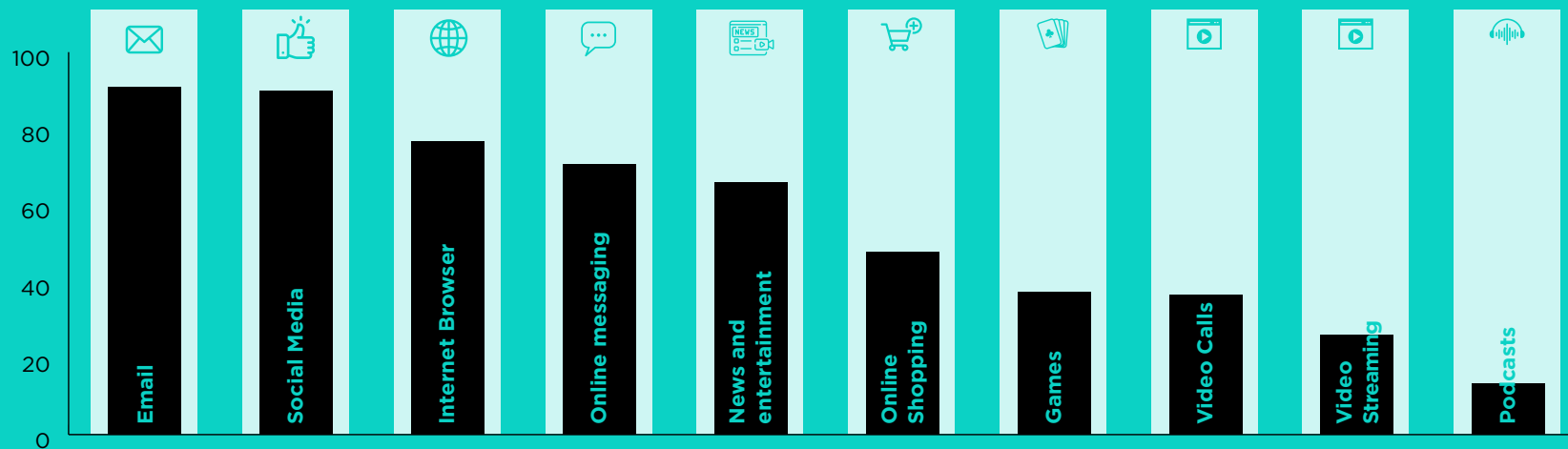
Sudha, 73 years old donor:

I do a lot on my phone – Facebook, WhatsApp, read the news, but I do all my transactions on the PC – it’s more secure. The main charities I donate to do email me, and I’ll donate to them online. I won’t donate to anyone over the phone – it’s probably a scammer! We don’t get too much in the mail since we retired – most stopped contacting us when we said we were retired – but we get a magazine once or twice a year from one of our regular charities which is nice. Covid really didn’t change anything – we were online a long time before that.

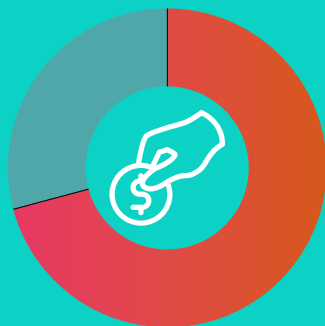


John, 77 years old donor:

I dread doing anything online... but I have a smartphone and laptop and have Facebook, email and pay for things online. Can’t avoid that – so many things only take online payment. I’ve been on Facebook since it started, but I never see charities on there. I’ve turned off the charities to be honest – too much begging; I got sick of them calling. I like to give one-off donations, but I don’t really trust the charities – 80% goes to admin and other charges. I would never give details over the phone – I got scammed once, so I’ll never do that again



They donate to charity:



Over 71% have made a donation in the last 12 months

For those who said they have not made a donation in the last year, the main reasons for this (in order) were:

1

Fixed income now that they are retired (however, many stated that they now volunteer their time rather than give money)

2

They are **skeptical** about how their donation will be used.

3

They were **feeling 'pestered'** by **charities** and now ignore them.



Yvonne, 75 years old donor:

I don't like to shop online, but I'll do all my research online before I go to the shops. I love downloading everything – I listen to podcasts, watch the ABC and do all of my payments online. I have a monthly direct debit for my favourite charities. If something comes in the mail, I can choose to ignore it.



Dawn, 73 years old donor:

I don't do anything online; it never works! My daughter in-law wanted to get me a laptop – what would I do with that? I'm not carting a computer around! I haven't used email since it logged out a couple of years ago. It's just too confusing; send it to me in the mail if you want to send me something! But don't call me! If I get one more phone call asking for money, I'm disconnecting the phone!

Their preferences

They would prefer charities to email them:



Over 40%
would prefer to be contacted
via email.

They do not want to be called on the phone:



Only 6%
said they would
like to be called by
their favourite charity.

They would prefer to donate online:



Over 45%
said they would
prefer this.

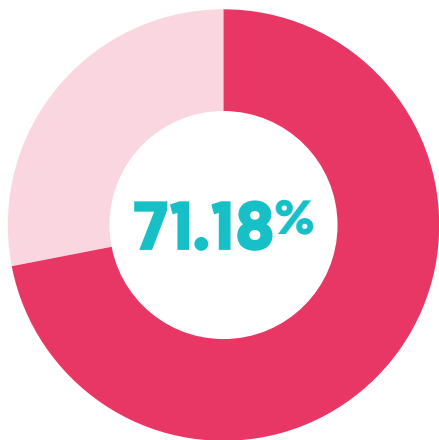
**They prefer to donate to
health and medical charities.**



Their giving behaviours

When it comes to charitable giving, 71% made a donation in the last year and over 40% gave it online. When asked how they hear information about the charities they support, how they want to be contacted by charities and how they would prefer to give, **ONLINE was the #1 channel selected each time.**

Here are the facts about the giving behaviours of people over 70



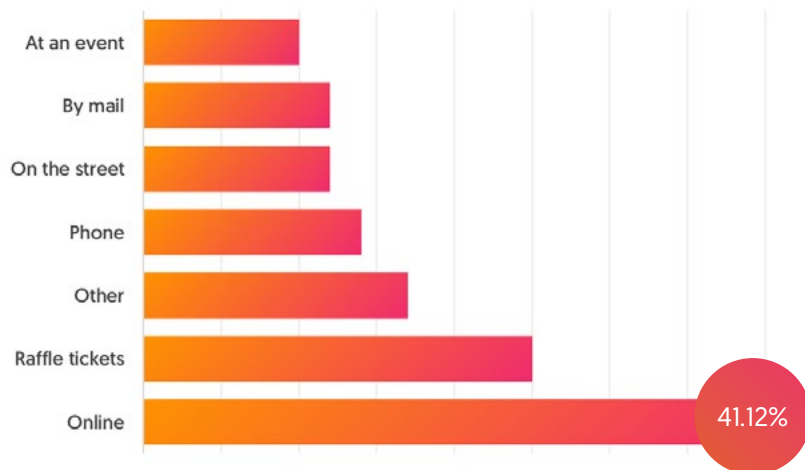
of respondents **made a donation to charity** in the past year.



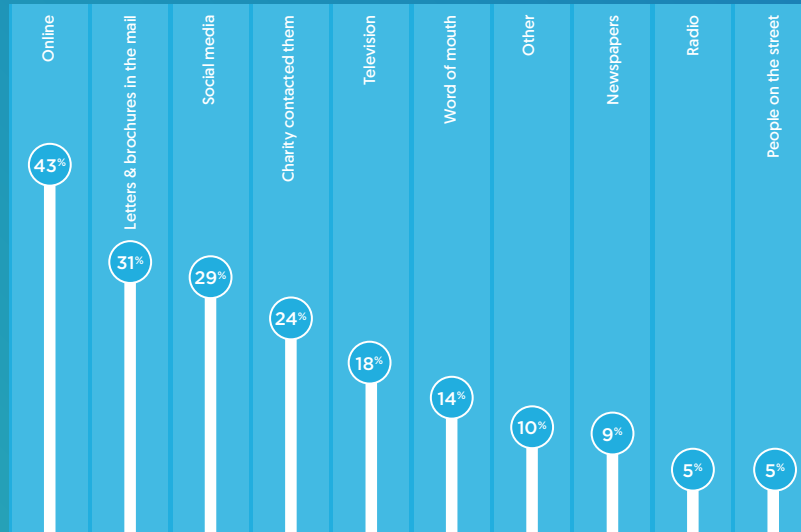
Peg, 75 years old donor:

I don't think I'm whiz bang on the computer, but I manage. Everyone comes to me to do their applications and letters online. All of my friends and family have Facebook; that's how we all keep in touch these days. But I don't recall ever seeing ads for charity on there – there's a lot of ads for other things though! I prefer email to anything. One charity emails me reminding to buy raffle tickets – I just click the link and do it – so easy. I hate getting things in the mail! Especially the ones that have things inside for you to buy – it's too much pressure, emotional blackmail! It's the wrong approach. And how much did it cost?!

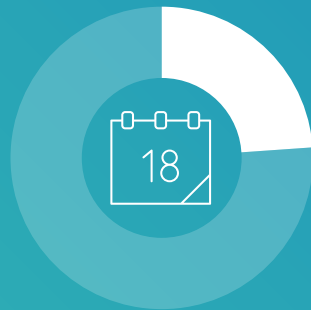
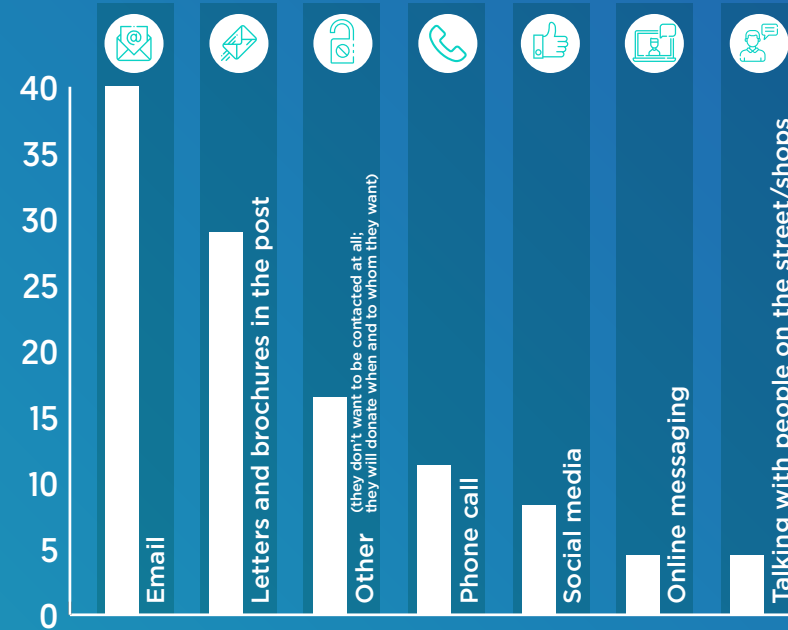
How they made that donation:



How they hear about the charities they donate to:



How they would prefer charities to contact them



23.56% said they have an **ongoing monthly payment set up** for donations to their favourite charity.



About **45%** said they rarely give to charity – many citing that they are now on a **fixed income** due to retirement.



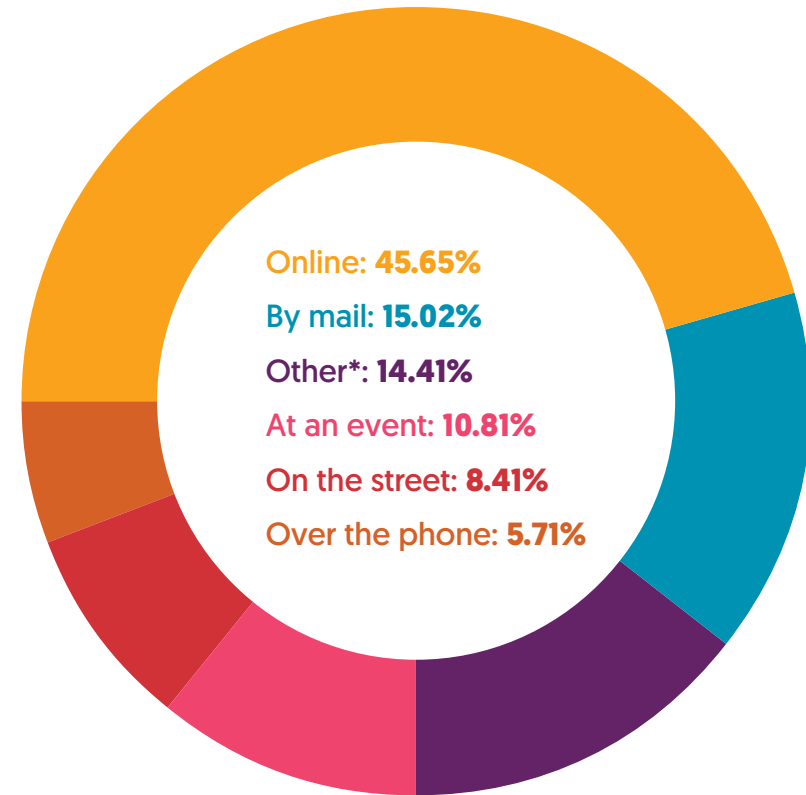
So while online is the #1 preference, Direct Mail is still popular with a 1/3 of this audience. So for us as fundraisers, it's about how we integrate the asks between online and offline channels.



Suzanne, 74 years old donor:

I do most things online. I won't donate to the people on the street because they get paid. I'm ok with receiving something in the mail – if I'm not interested, I'll just throw it away, but I don't like when they call – no phone calls please! I'm on Facebook often, but I never see any ads for charity, but I do tend to hide the ads – there's too many!

How they would prefer to donate to charity:



*{variety, but mostly "don't donate"}

This is one of the largest gaps between the first and second preferences – with online the CLEAR winner. Again this supports that if a third of older donors still like to receive mail (but prefer to give online) charities need to track and report better on this. It's important for an organisation to be able to correlate and segment their direct mail donors who give online, as opposed to those who are clicking on emails to give?

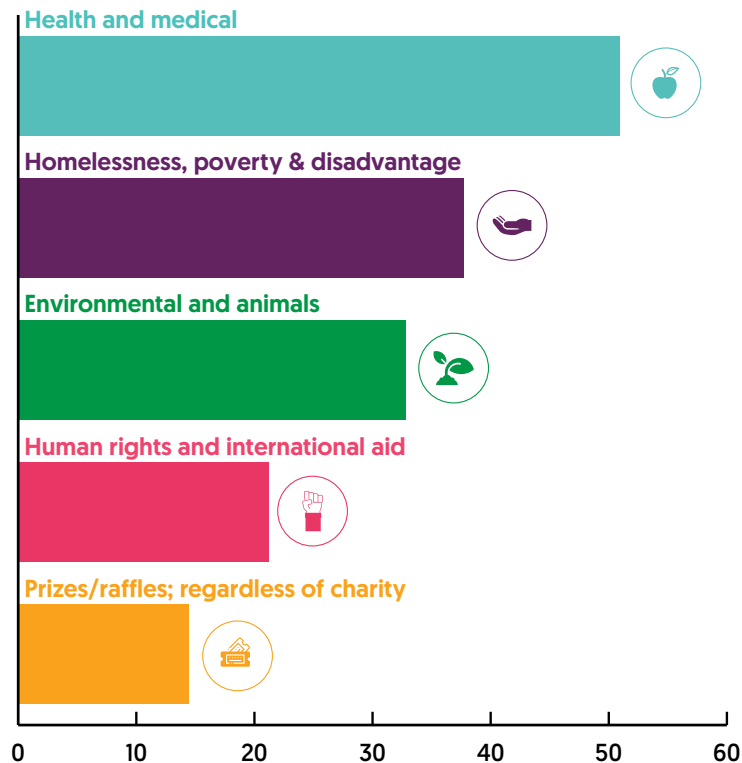
**Merle, 71 years old donor:**

I do everything online; my credit card, license and everything is in my apple wallet. I donate to all sorts of charities, but I hate it when they call! Leave me alone; don't influence me – I'll give my money to who I want! I've told them all not to call or send me mail, but they don't stop. I'm happy to give a one-off donation down at the shops, but apart from that, let me make my own decisions about who I donate to.

**Mary, 81 years old donor:**

I do everything online, and I love my Apple Watch! My son bought it for me because it has safety features like fall alerts, so he knows I'm ok while he's living overseas, but it does so much more than that. I would prefer to do everything online, but charities don't need to email me – text me! It's brief and I don't have time to read pages of letters or emails. I get a newsletter from one of my charities that keeps me updated, and that's nice. Also, the people on the street need eftpos. I rarely get to buy The Big Issue anymore because I never have cash – who uses cash anymore?!

The types of charities over 70's like to donate to:



It's not surprising to any fundraiser that Health and Medical research organisations are relevant and of interest to older donors to support. The bigger insight here is their 2nd and 3rd priorities in Disadvantage and Environment & Animals.

Independent data confirms older Australians are active online

This research also did a peer review of other reported data about the digital usage and behaviours of older Australians to compare our results.

- ✓ [Napoleon Cat](#) reports that as of April 2021, the 65+ age group makes up 10.2% of the Facebook audience, a growth of 1% since 2019.
- ✓ A 21 July 2020 [Australian Bureau of Statistics \(ABS\) report](#) on the Use of information technology by people with disability, older people and primary carers records older Australians total 3.7 million people and 61% (2.3 million) had used the internet in the previous 3 months.
 - This report did show that internet usage and sending texts decreased with age – this will validate the feelings of many fundraisers that donors over 85 years of age are not comfortable with technology.
 - 74.5% of those aged 65-74 years
 - 48.5% of those aged 75-84 years
 - 26.7% of those aged 85 years and over.
 - The ABS reported that just over one-quarter (27.1% or 1.0 million people) of older people used social networking or chat rooms to contact non-resident family and friends.
 - Almost half (45.2% or 1.7 million people) of older Australians used email to contact non-resident family and friends.
- ✓ [Statista](#) reports that 63% of Australians over 60 used a digital payment method in the 12 months up to March 2018 (this includes BPay)
- ✓ In the fundraising industry, the **Pareto Benchmark report** from 2019 confirmed that online income has grown 280% since 2009, and 64% since 2014 (up to 2019). Pareto suggests investing in measures to lift average online gifts – like email segmentation and personalised RFV-driven ask strings.

So – it's confirmed! Older donors ARE ONLINE, and they (say they) prefer to hear from and give to charities via digital channels.

Only one respondent (82-year-old woman) did not have devices or use the internet

Over 90% use email – and the majority would like to be contacted via email

The vast majority have social media – namely Facebook. *Out of all the interviewees, only one said they see advertisements for charity on Facebook* – so this is a big insight that organisations are not reaching their older donors via Facebook with appeal asks

They mostly do all of their online activities on either a smartphone or tablet – so make sure your websites, landing pages and creative is designed for MOBILE.

But we all know that what people SAY and what people DO can be different. But I'm pleased to report that from the Google Analytics data we can see from charity websites and donation pages, older donors are actually giving online (not just saying that they do). And you'll read more about that in the section about the impacts of COVID-19!



Some interesting insights into older Australians

- Almost 95% of this demographic are **retired**, and no longer have the discretionary funds to donate like they used to
- They are **educated**: over 40% have a tertiary qualification, and a further 15% completed an apprenticeship or equivalent.
- Their **least favourite way to be contacted** is by phone

The survey data was clear, but it also came up A LOT in the interviews. However, Pareto's benchmark data from 2019 states that the average telefundraising (one-off) donor is a 70-year-old woman. So this group are giving via phone, even though they really dislike it.

Overall, they do not want to be pestered – by any channel. If a charity contacts them more than once or twice a year, they are more likely to stop donating to them. Because they are now retired, have a fixed income and more time on their hands, they're far more discerning about who they give to. So if an organisation is too pushy (in their opinion), they will simply cut you off.

- **Trust is a big factor** with putting their credit card details online. While it doesn't stop from shopping or giving online, it is something they are very conscious of. They need to know it will be safe to use a charity's website
- In the data and the interviews, **there does not appear to be a big discrepancy between people in their early 70's and people in their early 80's**. There are some people over 80 who are completely competent with all things digital, and some people who are 70 and completely lost when it comes to technology.

The impact of COVID-19

From the survey data and in-person interviews, older Australians strongly believe that COVID-19 has not made a dramatic impact on the way they conduct their lives online. However, the data doesn't lie, and charity website data in Google Analytics tells a very different story.

Older donors are spending more time online + giving more via digital channels since the pandemic.

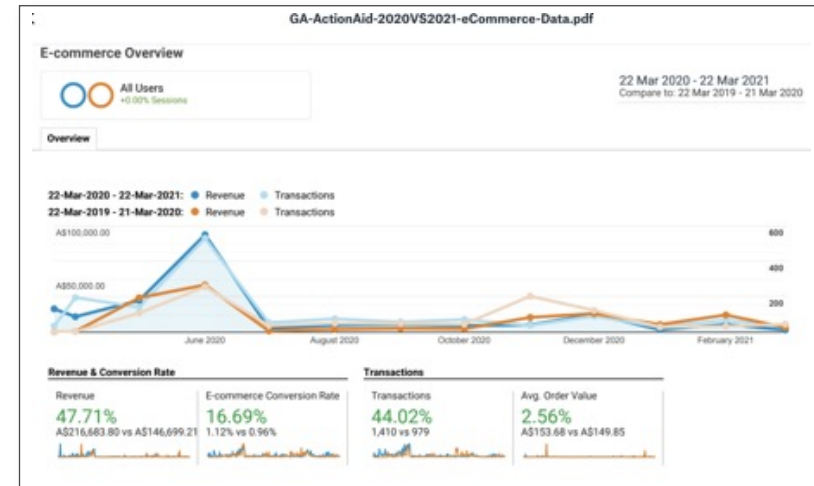
When we compare both website visitation AND website donation data from pre-pandemic times [before March 2020] versus post pandemic times, we can see that most organisations have had an increase in both visitation and online donations since COVID-19 reared its ugly head. But when we break down the website traffic and donations by AGE group, the 65+ segment [which is the highest age bracket Google Analytics offers], has had a much bigger increase – well above the average, sometimes 200% more.

For instance – here are 2 organisation examples:

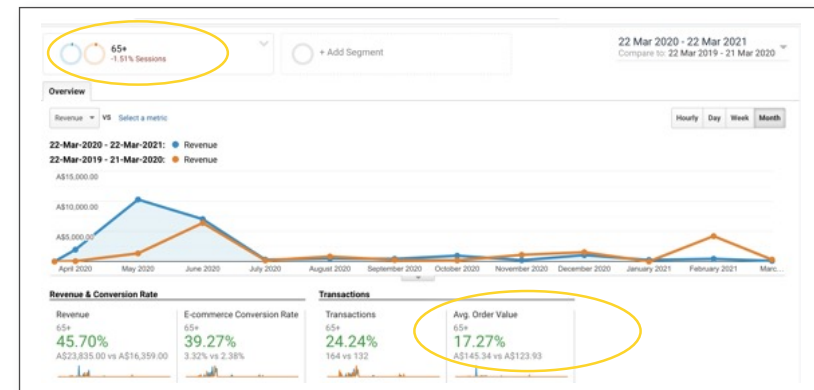
Action Aid Australia

actionaid.org.au

Since the pandemic, Action Aid saw a clear increase in revenue, conversion rate [number of people who visited the page and gave], the number of donations AND the average gift.



When we look at the 65+ group, the amount their donations have increased is around the same as “all ages”, but **older donors have a considerably better improvement in the conversion rate – 40% increase**, versus 17% lift for all ages. They also have a **massive growth in their average donation - 17% for older donors** compared to only 2.5% increase for everyone else.

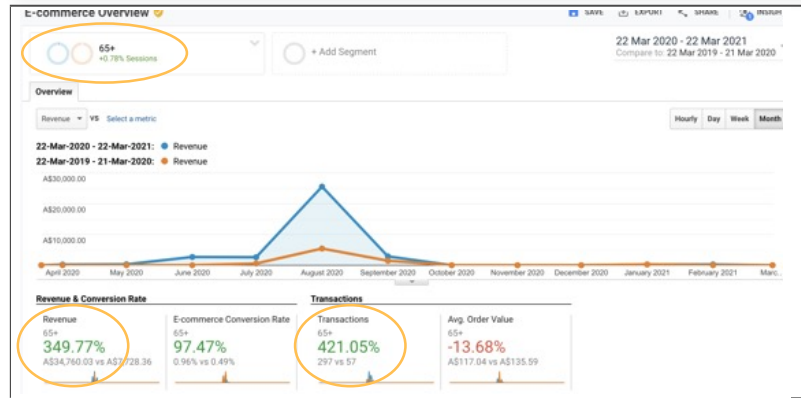
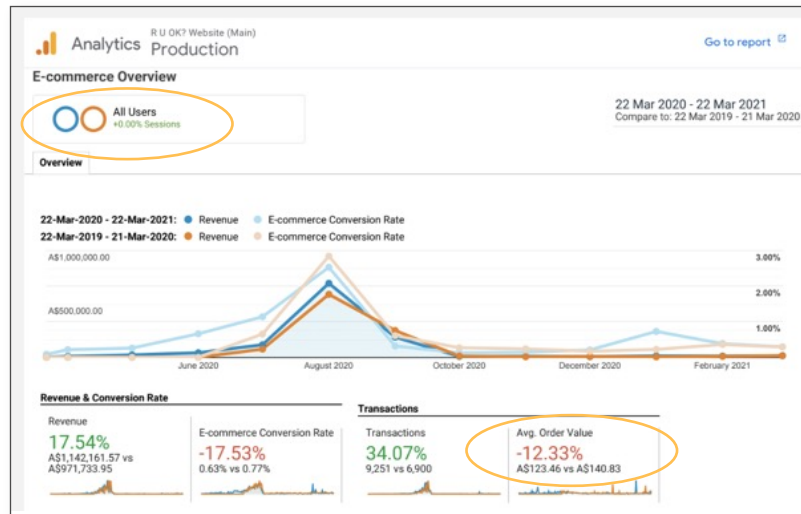


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R U OK?

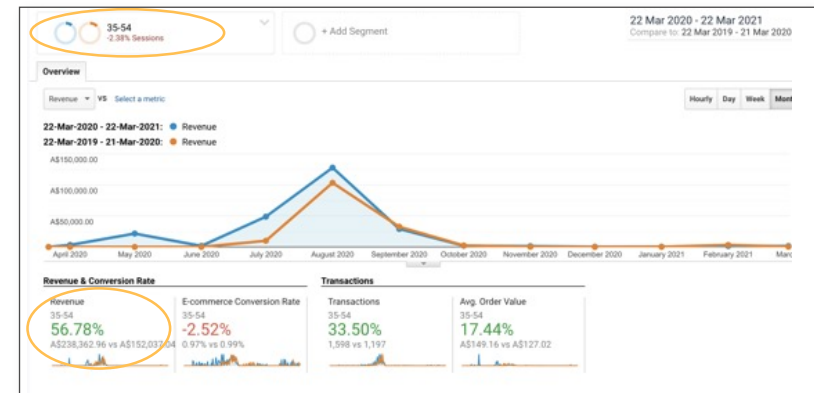
ruok.org.au

In this instance you can see that R U OK?'s average online donation went down since the pandemic – but the decrease of 12-13% was consistent across all donor ages. However, all of the other metrics saw a massive lift.



- The donations that they got from older donors was 350% higher than in the 12 months before the pandemic
- Likewise, the number of donations went up 421% for 65+ donors, compared to 34% for all donors
- The donation conversion rate doubled for older donors, whereas it went down for all donors

For comparison, this is what the 35-54 years segment looks like. There are very positive increases, but nowhere near the lift you see for the 65+ age group.



Older donors increased their online giving and how much they give considerably more than the average donor since the pandemic. We can safely assume that COVID-19 has indeed influenced some changes in older donors online behaviour.

R U OK?
A conversation could change a life.

Hypothesis – True or False?

We started with the hypothesis that charities were under the impression that donors over 70 years of age were not “online” and preferred the traditional methods of donating and correspondence (mail and phone).

This is what the research found:

ASSUMPTION 1 People over 70 do not have email addresses

INCORRECT

90% of the respondents have email

ASSUMPTION 2 People over 70 do not like using their credit card online

INCORRECT

65% are comfortable putting their credit card details online

ASSUMPTION 3 People over 70 prefer to speak to someone

INCORRECT

only 11% of respondents said they would prefer a phone call from their favourite charity, and less than 5% said they were happy to talk to people on the street or at the shops

ASSUMPTION 4 People over 70 do not donate online

INCORRECT

46% said their preferred method of donating was online, and 41% made their last donation online

ASSUMPTION 5 People over 70 do not have smartphones or other devices

INCORRECT

Over 80% own a smartphone, and 73% own a tablet. The majority of respondents own multiple devices

ASSUMPTION 6 People over 70 are not tech savvy

INCORRECT

Less than 3% of respondents said they were completely uncomfortable using technology

ASSUMPTION 7 People over 70 do not use internet banking or pay for goods online

INCORRECT

Only 16% said they do no financial transactions online

ASSUMPTION 8 People over 70 do not use social media

INCORRECT

Almost 90% of respondents have social media (namely Facebook)

Recommendations to charities & fundraisers

From this research you can clearly see that the majority of older Australians are active online and they're choosing to give this way. We've heard it from them, and we've seen it in the charity donation data.

What's also become clear is that we as an industry are not changing to meet the needs and wants of our older donors.

We're not targeting them on Facebook with fundraising asks.

We're not emailing them as much as we should.

We're not sending any text messages – despite them doing most things on their smartphone.

This is the new world and charities need to change how they communicate with, ask and retain their older donors – because they live in the digital world too!

So what does this mean for charities?

5 things you can do to raise more money online from your older donors

These are the key actions for fundraisers of charities to better engage with older donors online:

1. Check your donor data and contact preferences

Make sure you have the EMAIL ADDRESS of your older donors. If you don't, get it and update your contact details.

2. Create digital content for this group on Facebook

Actively target people over 70 years of age in your appeals. Start messaging with them via Facebook Messenger. Talk more about bequests and volunteering and events – because they are listening.

3. Add safety elements to your website donation pages

Say that this donation is safe and secure. Add visual cues like padlock icons, safety stamps and badges or logos from “Verified by Visa” etc.

4. Make paying online a bigger focus in your appeals

Use QR codes in your DM appeals to make it easy to give online. Put BPay payment details on your giving forms. Make sure you have email addresses for all of your DM donors.

5. Review your data strategy for RG telephone conversion campaigns

Be mindful of your RG lead gen target audience demographics. Review the age of your target donors against their giving history. See if it's changed and consider if they should be in your next upgrade or conversion campaign?

Author's message

When we started this research, we absolutely knew that older Australians and donors were more active online than fundraisers seem to believe. We knew that Aussie charities were missing an opportunity by not speaking to this group via digital channels. We also had an inkling that the COVID-19 pandemic may have influenced an up-tick in their online behaviour.

But what we didn't expect to find was that the up-tick in online giving would be so large! Which makes the opportunity even bigger – and one not to be missed.

We sincerely hope this research is useful and helpful and practical for our fellow fundraisers. That is our intention.

As I've mentioned earlier in the report, we are very cognisant that what people SAY in a survey and what they actually DO can often be light years apart. So I am very happy that the Google Analytics actual website visits and donation data does support what older Australians say they prefer.

But I also want to acknowledge a few things that are missing from this research, were unexplored, or are still unknown.

- We didn't dig into time spent online. We asked the question in the survey, but almost everyone said 0-2 hours. But we also have anecdotal evidence from just a few of the 14 interviews that when we actually checked the phone data for Merle, Maureen and Ted, they were all significantly over this (much closer to 3.5-4 hours A DAY)
- We didn't get enough information about HOW older Australians like to pay/ give online. I would like to have got more data on their usage and feelings about paying with BPay, Credit Cards, PayPal, Apple Pay or Google Pay versus direct debit
- We acknowledge that 390 people is hardly representative of the 3.7 million older Australians – but the results were still quite stark and therefore useful to share
- We haven't reviewed the income [\$1 Million revenue versus \$20+ million income] or investment in digital fundraising of the charities' whose website and online donation data we've used – but I hope you will accept my assurance that there is a very good cross section of organisations across small, medium and large sizes

I'm no futurist, so I don't know what the future holds for fundraising – but I can assure you that digital will be a big part of it. Older Australians have got on board with technology and digital, now it's time for charities to stop using them as an excuse for why they haven't invested. The future is now.



Research by Parachute Digital in 2021

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To share this research with others, it can be downloaded from
www.parachutedigital.com.au/research-about-donors-over-70

