

# Giving Korea

Yuhan-Kimberly Giving Index of Korea **2010**





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**The Beautiful Foundation** was founded in 2000 as a national community foundation. The purpose of the foundation is to create and promote philanthropy among the general Korean public as a way to establish a sustainable and systematic culture of giving at all levels of society.

**The Center on Philanthropy at the Beautiful Foundation**, by conducting research and study and by running educational programs, strives to boost the level of expertise and professionalism of non-profit practitioners, and hopes to become a cornerstone in the effort to raise the standard of the culture of giving.

## Giving Korea 2010

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# Giving Korea **2010**

Yuhan-Kimberly Giving Index of Korea



Researched, Written and Published at  
**The Center on Philanthropy**  
at the Beautiful Foundation



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## Foreword

Every year since its inception, the Beautiful Foundation has released at its annual international symposium “Giving Korea” a report on the status of South Korea’s giving culture and the challenges it faces. Marking its 10th anniversary, Giving Korea 2010 has explored the state of individual giving. This definitive giving index for South Korea alternates between publishing research on individual giving and on corporate social responsibility.

The 10th international symposium, held on October 22, 2010 under the theme of “Exploring the Way for Giving Culture”, looked back on the past ten years and reflected upon new strategies and ideas to prepare for the ten years to come.

Giving Korea 2010 includes revised questions on bequest donation and use of the Internet in giving, striving to increase the accuracy of analysis of the ten years of data. The results of the research show that individual South Koreans in 2010 gave twice as much as they did ten years ago and more people are participating in giving and volunteering on a regular basis rather than as a one-off year-end event.

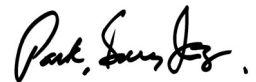
What is particularly notable is that for the first time this year’s Giving Korea has estimated the size of total giving of South Korea and analyzed the data through the rubric of “Who really cares for neighbors in Korea?” The results have underlined the need for more efforts to promote giving among the middle class and the rich.

The data compiled over the past ten years have been used as an index to represent trends in South Korean giving. We hope that this English version of Giving Korea 2010 helps promote giving culture in South Korea while contributing to the further development of philanthropic culture around the world.

Finally, we would like to extend our deep gratitude to Yuhan-Kimberly and Hana Bank, who co-sponsored the international symposium Giving Korea 2010.

Park Sang-jung

Chair of the Beautiful Foundation

A handwritten signature in black ink, appearing to read 'Park Sang-jung'.

Yoon Jung-sook

Executive Director of the Beautiful Foundation

A handwritten signature in black ink, appearing to read 'Jungsook Yoon'.



## 발 간 사

아름다운재단은 매년 ‘국제기부문화심포지엄 Giving Korea’를 통해 한국사회 기부문화의 현황과 과제를 발표해 왔고, 올해 아름다운재단 출범 10년이 되었습니다. 더불어 ‘국제기부문화심포지엄 기빙코리아’도 어느새 10회를 맞이하게 되었습니다. 아름다운재단 기부문화연구소는 개인기부와 기업사회공헌을 주제로 매년 번갈아 연구해왔으며, 기빙코리아 2010은 개인기부를 주제로 진행하였습니다.

2010년 10월 22일에 열린 ‘제10회 국제기부문화심포지엄 기빙코리아’는 〈기부문화 길을 묻다〉의 큰 주제 아래, 지난 10년을 분석하고 이를 통해 새로운 10년을 준비한다는 의미로, 그에 따른 전략과 방법을 모색해봤습니다.

이번 기빙코리아 2010에서는 새롭게 유산기부와 인터넷 활용 부분에 대한 문항이 추가, 보완됐으며 그간 10년의 데이터를 더 정교하고 클리닝해서 분석의 정확성을 높이기 위해 노력했습니다. 연구를 통해서 10년의 개인기부액이 2배 증가했고, 연말의 일시기부를 넘어 정기기부비율 및 자원봉사가 증가하는 등 질적인 성장 확인할 수 있었습니다.

특히 국내 최초로 한국사회 나눔충량을 추계하고, “Who really cares for neighbors in Korea?”라는 주제 하에 분석한 결과 한국사회 기부문화 확산을 위해서는 일반

시민들의 기부참여 촉진 뿐 아니라 중산층 이상과 부유층의 기부 활성화가 필요함을 알 수 있었습니다.

올해로 10년간 축적된 연구 자료는 한국의 기부문화 트렌드를 보여주며 한국의 대표적인 기부지수로 활용되고 있습니다. 이번 영문으로 발간되는 기빙코리아 2010 이 한국사회의 기부문화를 세계에 알리고 한국을 넘어 전 세계기부문화 발전에 이바지하는데 도움이 되길 기대해봅니다.

마지막으로 ‘제10회 국제기부문화심포지엄 기빙코리아 2010’을 공동으로 주최하고 아낌없는 지원을 해주신 유한킴벌리(주)와 후원해주신 하나은행에 진심으로 감사사를 드립니다.

아름다운재단 이사장  
박상증

아름다운재단 상임이사  
윤정숙







01

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Yuhan-Kimberly Giving Index :  
Analysis of Giving in Korea 2009

# 01

## Yuhan-Kimberly Giving Index : Analysis of Giving in Korea 2009

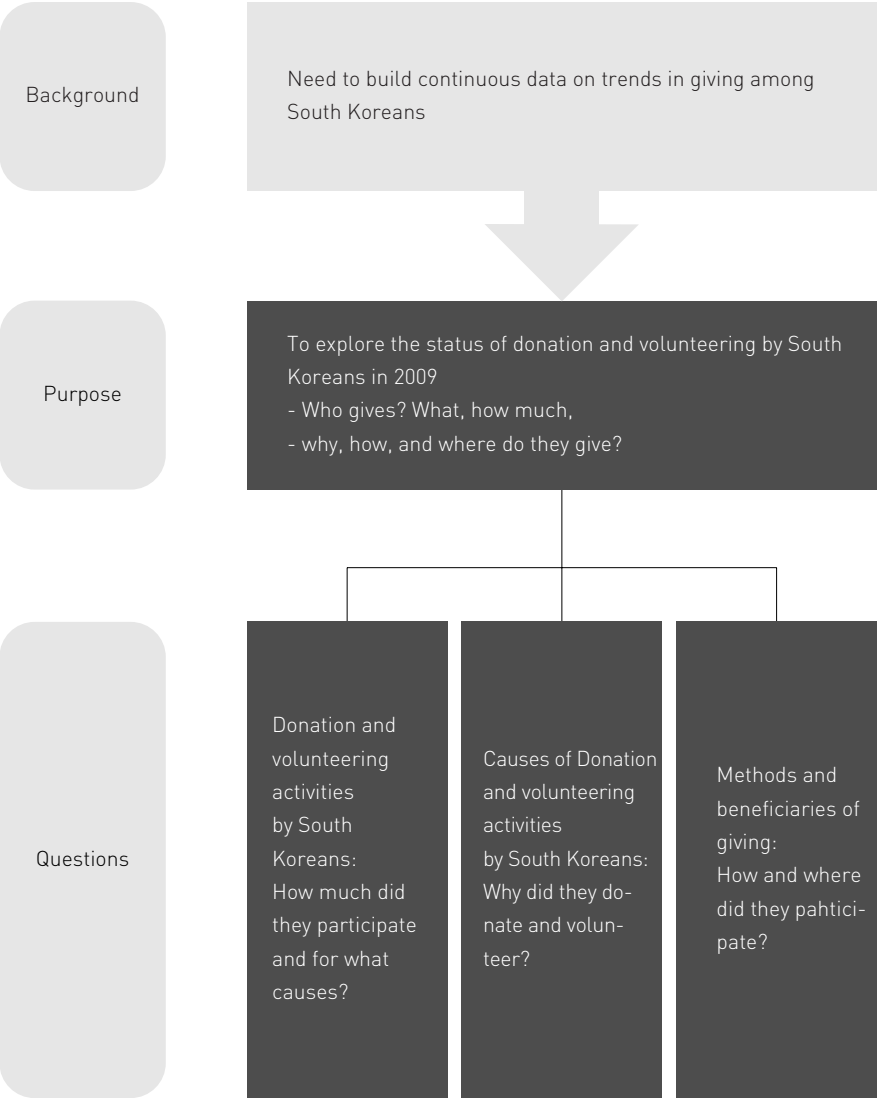
Chul Hee Kang

Professor, Department of Social Welfare, Yonsei University

Vice Director, The Center on Philanthropy at the Beautiful Foundation

# Chapter I . Overview

## 1. Introduction



## 2. Research Design

Item	Content
Respondents	Men and women over age 19, nationwide
Sample	1,035 persons
Sampling method	Phase 1: Multi-stage area sampling -survey point selection Phase 2: Quota sampling by region, gender, and age -interviewee selection
Standard error	In condition of random sampling, confidence rate 95% $\pm$ 3.0%
Survey methodology	Face-to-face interviews
Survey tool	Structured questionnaire
Research period	July 19, 2010-August 23, 2010
Research agency	Hankook Research

## 3. Research Details

Item	Content
Status of volunteering	Participation in volunteering Places of volunteering Volunteering hours Regularity/irregularity of volunteering If regular, frequency Awareness channels of volunteering Type of volunteer activity Reasons for not volunteering
Status of giving	Participation in giving Recipients of giving Amount of giving Regularity/irregularity of giving If regular, frequency Awareness channels for preferred recipient Method of giving Internal reasons for giving External factors for giving Plan to increase the amount Reasons for not giving



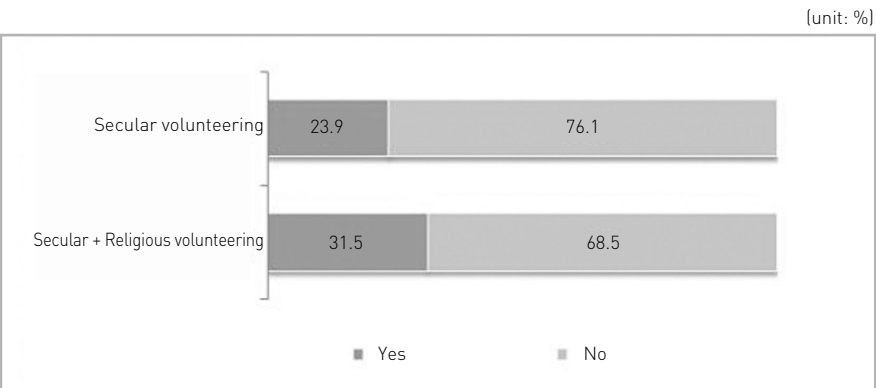
Item	Content
Intent to give in the future	Intention to give within the next one year
	Considerations when participating in giving
	Considerations when giving to charities or fundraising organizations
	Desired purpose of giving
	Desired target of giving
Bequest donation	Desired issues to be solved by giving
	Willingness to give part of estate
	Percentage of estate that they are willing to give
	Desired form of donation
Philanthropy education	Obstacles to bequest donation
	Early experience with philanthropy
Donation and use of Internet	Experience of using the Internet when giving
	Use of the Internet in relation to donation
Awareness of giving culture	Essentials to further promote giving culture in Korea
Trustworthiness of organizations/institutions	Degree of trust in organizations/institutions

# Chapter II . Result Analysis

## 1. Volunteering

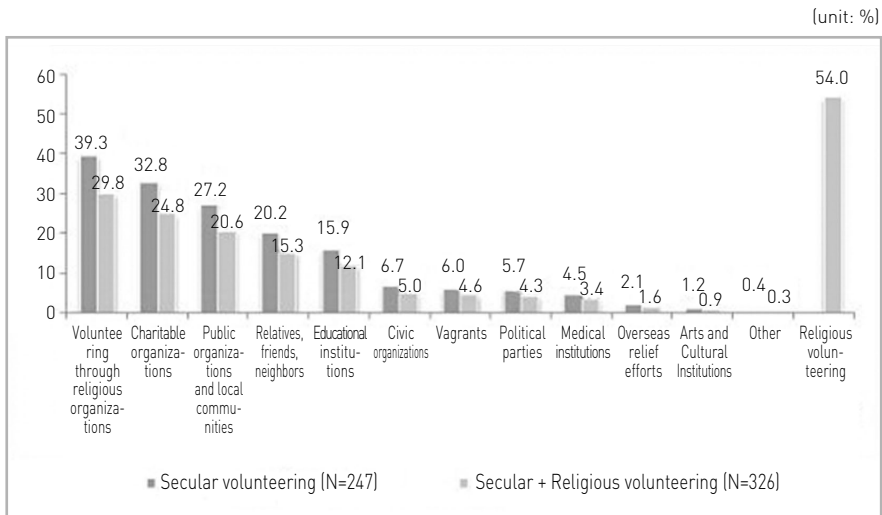
### 1) Participation in volunteering

- 23.9% participated in secular volunteering.
- The figure reaches 31.5% if religious volunteering is included.



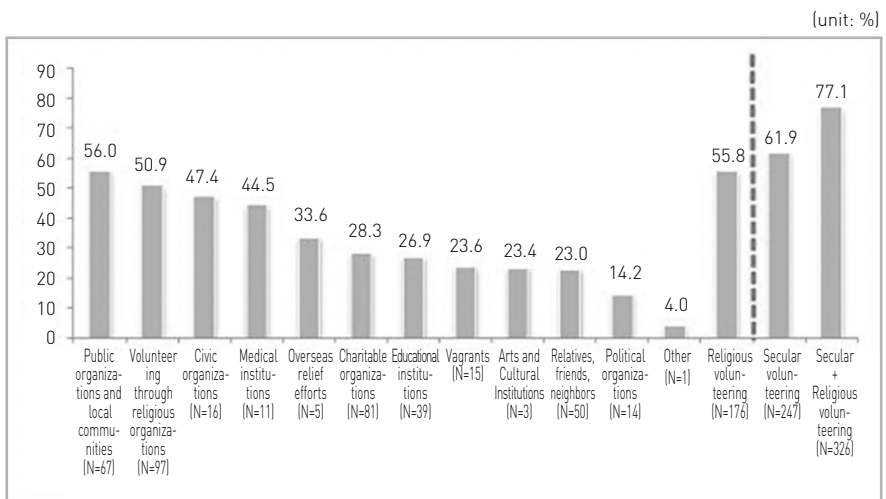
### 2) Place of volunteering

- Volunteering through religious organizations was highest.
- The second highest was volunteering at charitable organizations.
- The amount of informal volunteering was significant as well.



### 3) Volunteering hours

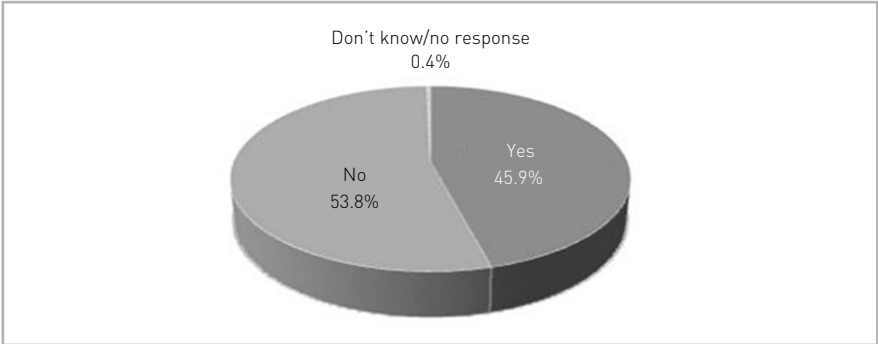
- Volunteers spent an average of 61.9 hours per year on secular volunteering.
- The average is high since some participants volunteer in several places.



4) Regularity of volunteering

- The rate of regular volunteering has been on the rise.
- 45.9% of volunteers are volunteering regularly.

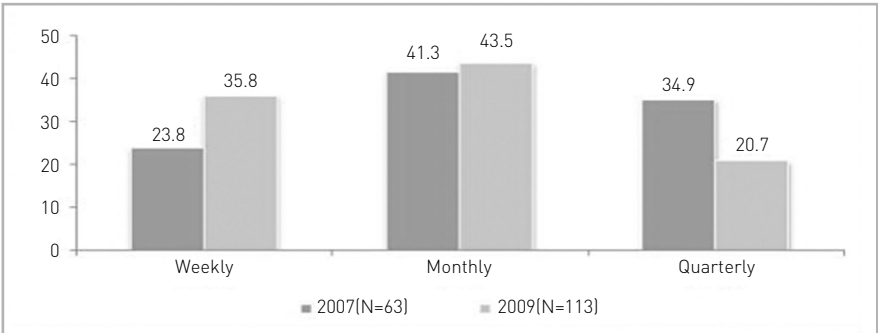
(unit: %)



5) Frequency of volunteering

- Compared to the 2007 survey, the number of those who volunteer on a quarterly basis is reduced, while that of those who volunteer on a weekly basis is rising.

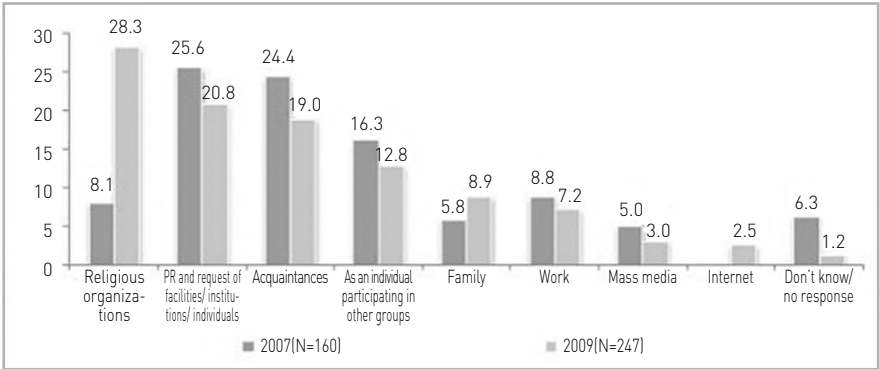
(unit: %)



6) Awareness channels of volunteering

- The three most significant channels of awareness are: religious organizations, PR and direct requests from institutions, and acquaintances.
- The roles of religious organizations, which are paying increasing attention to their social responsibilities, are notable as an awareness channel of volunteering.

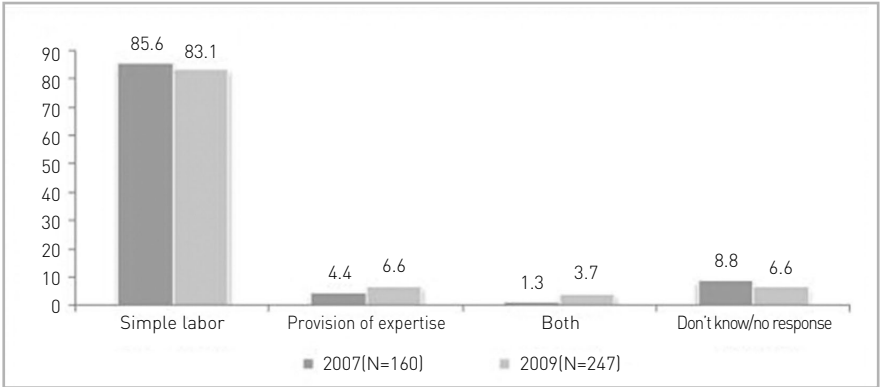
(unit: %)



7) Type of volunteer

- The results suggest that the types of volunteer activities need to be further diversified.
- Simple labor amounted to over 83%.

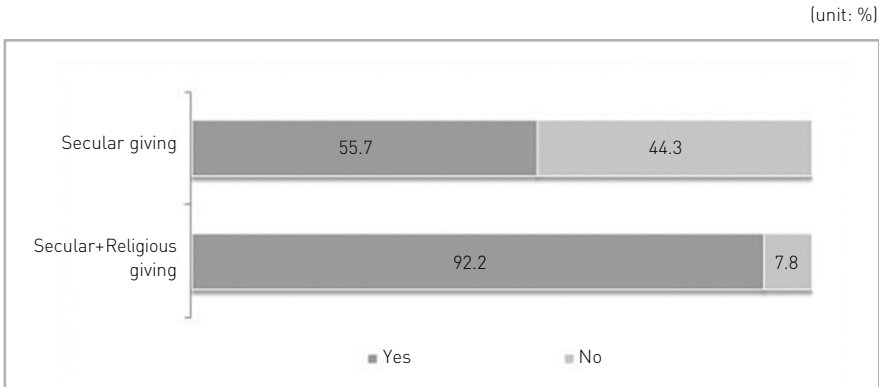
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## 2. Giving

### 1) Participation in giving

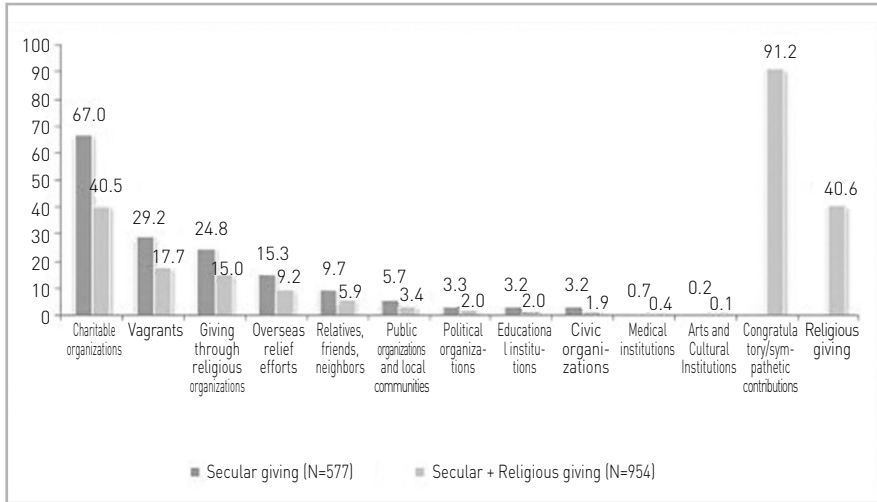
- 55.7% participated in secular giving.
- The figure rises to 92.2%, if religious giving and mutual aid (congratulatory and sympathetic giving) are included.



### 2) Recipients of giving

- 67% of donors gave to charitable organizations.
- The proportion of political organizations, educational institutions, civic groups, medical institutions, and arts and culture institutions was less than 5%.
- 91.2% participated in mutual aid through congratulatory and sympathetic contributions.

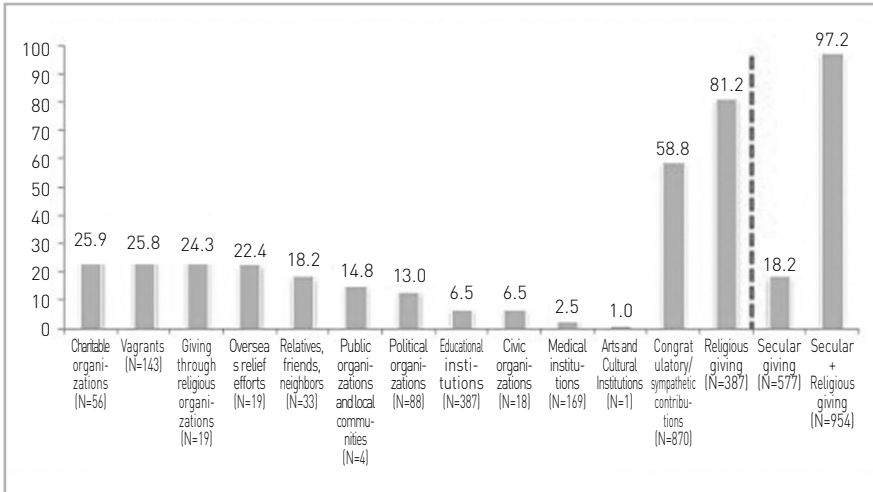
(unit: %)



### 3) Amount of giving

- Although there are discrepancies depending on method of analysis, the annual average amount of giving calculated by Hankook Research is 182,000 won for secular giving, 588,000 won for congratulatory/sympathetic giving, and 812,000 won for religious giving.
- More complete figures will be detailed in the following report.

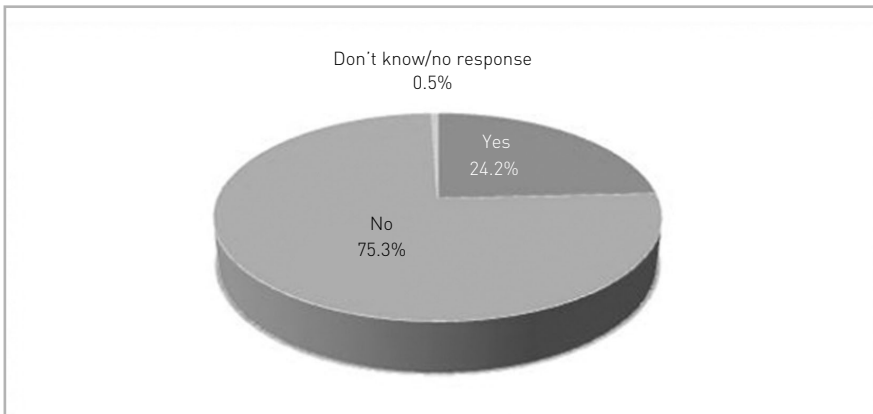
(unit: %)



#### 4) Regularity of giving

- 24.2% of donors give regularly, which is less than the regularity of volunteering.

(unit: %)

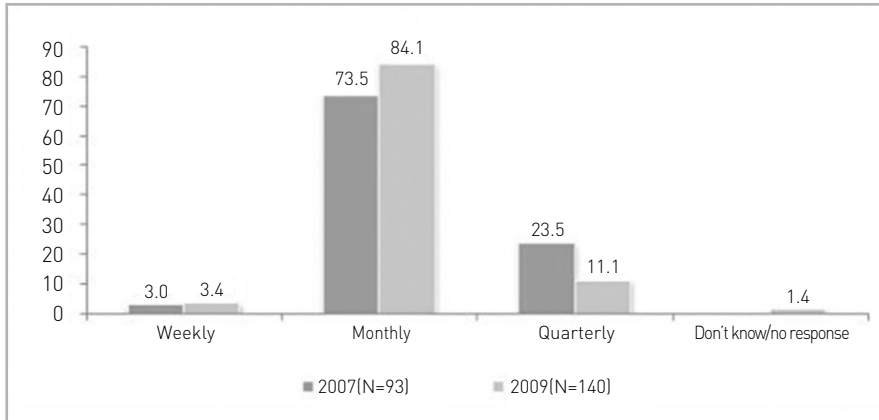




## 5) Frequency of giving

- The proportion of monthly donors increased by more than 10%, while that of quarterly donors fell.

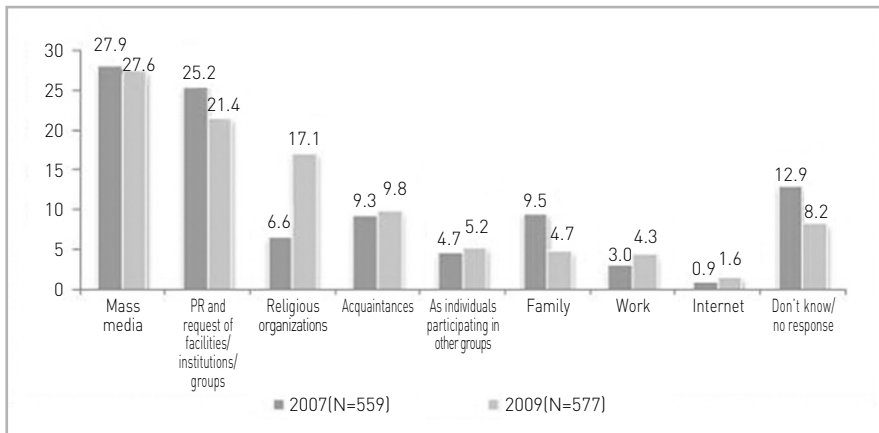
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## 6) Awareness channels of giving

- Mass media has continued to be the most common awareness channel.
- As in volunteering, the roles of religious organizations are noticeably increasing.

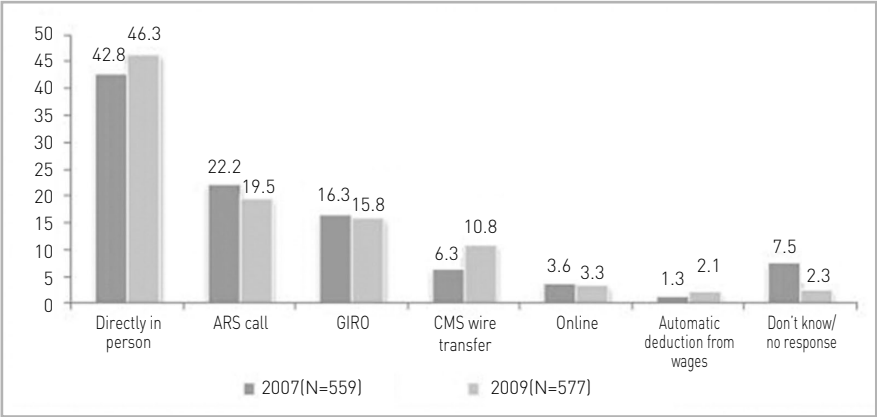
(unit: %)



### 7) Method of giving

- While “directly in person” is the most common manner of giving, the proportion of those who use CMS wire transfers and automatic deductions from wages is rising.

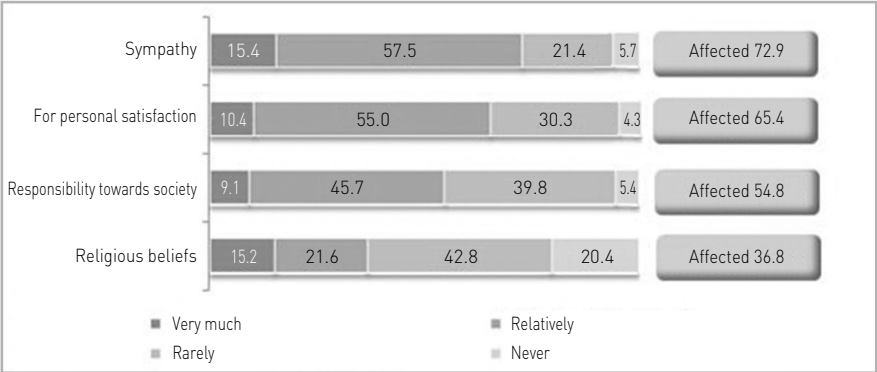
(unit: %)



### 8) Internal reasons for giving

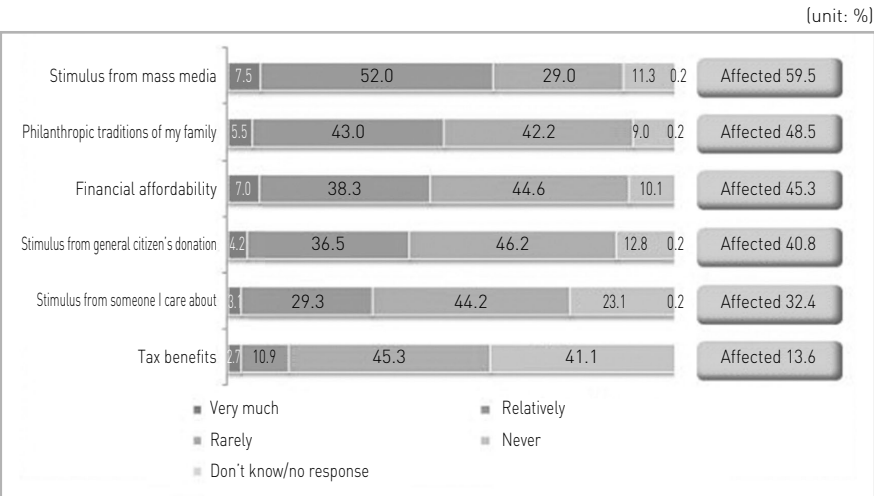
- The most common internal reason for giving was sympathy, followed by personal satisfaction, responsibility toward society, and religious beliefs.
- The main motivation for giving still comes from sympathy and a feeling of pity.

(unit: %)



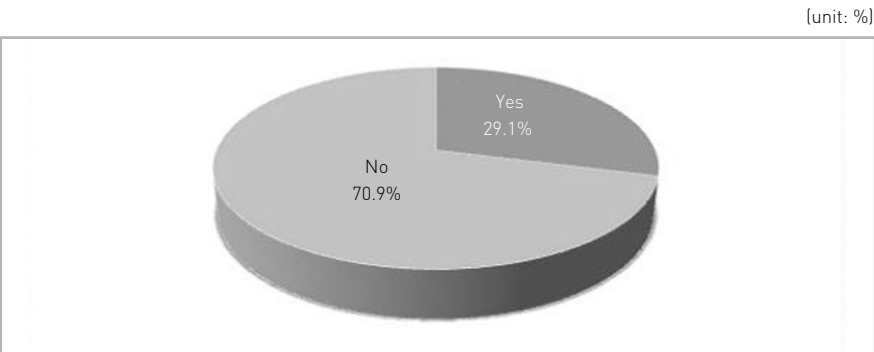
9) External factors for giving

- The main external reason for giving was stimulus from mass media, followed by family tradition, financial affordability, stimulus from others’ donation, and stimulus from someone I care about.
- The role of tax benefits was barely significant.



10) Plan to increase the amount of giving

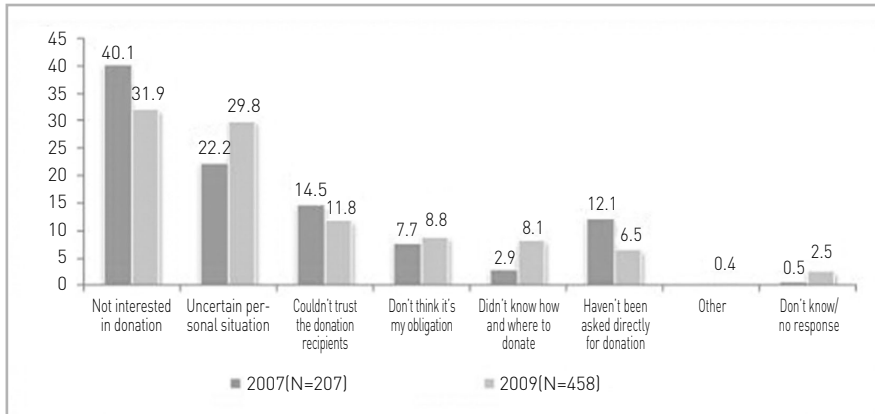
- About 29% of donors are willing to increase their amount of giving.



### 11) Main reasons for not giving

- No interest in donation and personal situations are the two primary reasons for not giving.
- The proportion of “not interested in donation” is diminishing, while that of personal situations is on the rise.

(unit: %)

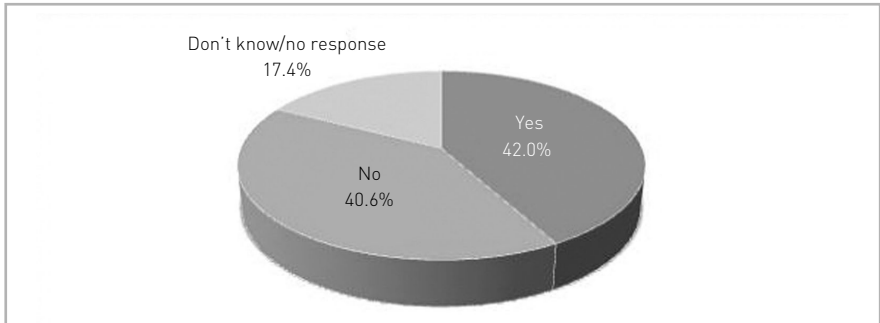


## 3. Plan and Intention of Giving

### 1) Intention to give within the next one year

- 42% gave a positive response, while 17.4% were uncertain.
- As that 17.4% may participate in giving depending on their situations, they can become a decisive factor in total giving for 2010.

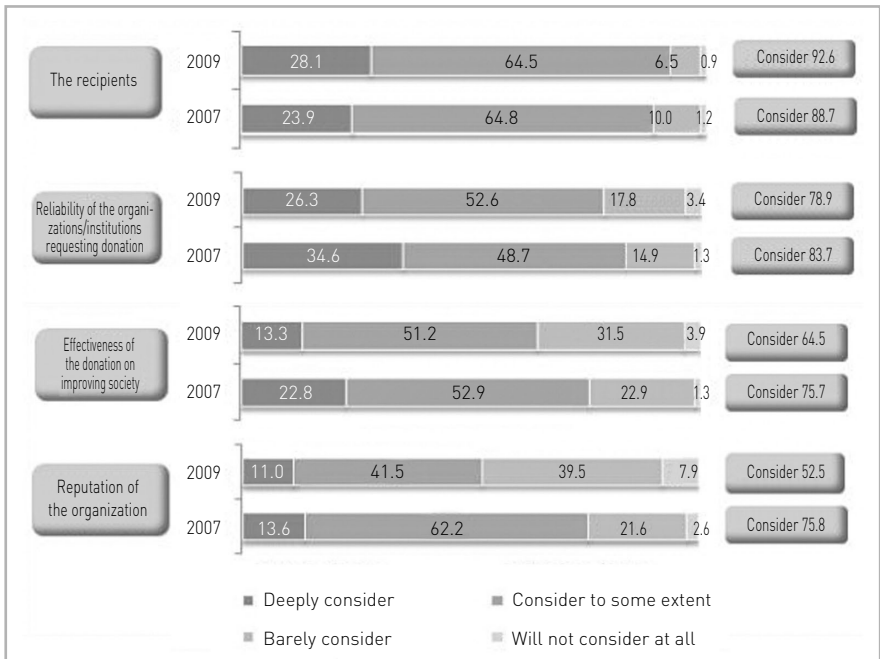
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## 2) Considerations when participating in giving

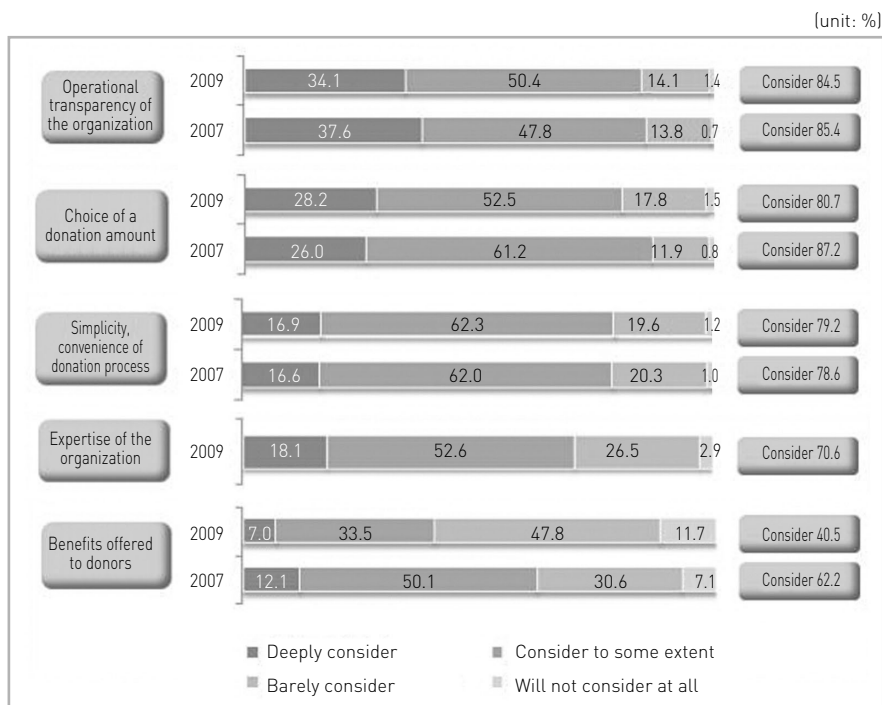
- “The recipients” and “reliability of the organizations requesting donation” have continued to be the most important considerations in deciding to donate.

(unit: %)



### 3) Considerations when giving to charities or fundraising organizations

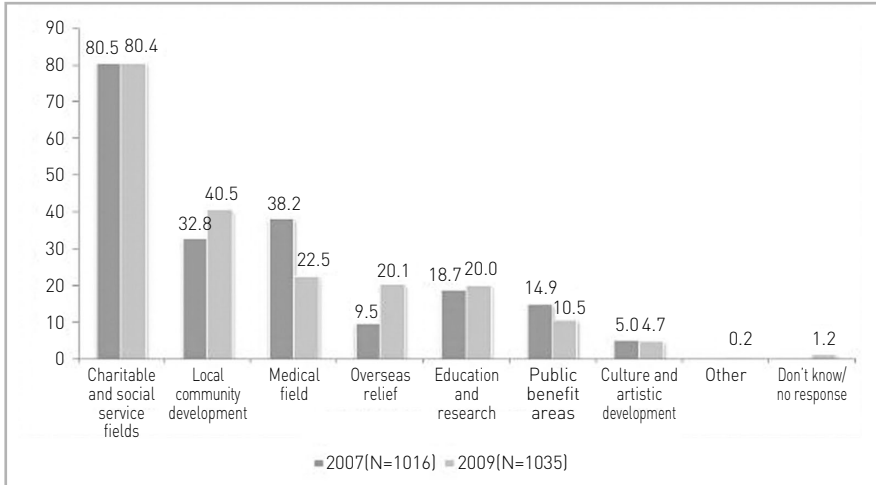
- Operational transparency was the most common factor to consider, followed by choice of donation amount, convenience of donation process, and expertise of the organization requesting donation.
- Benefits offered to donors were not particularly significant, possibly because of relatively small amount of donation.



### 4) Desired purpose of giving

- “Charitable and social service fields” continues to be the most common desired purpose of giving.
- Compared to the 2007 survey, “local community development” and “overseas relief” show the biggest change.

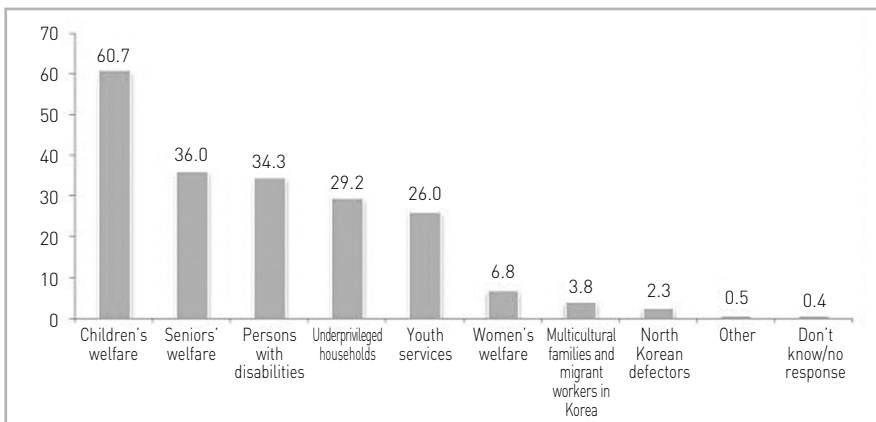
(unit: %)



## 5) Desired target of giving

- Children were the most preferred target of giving, followed by seniors, persons with disabilities, and needy households.
- Multicultural families and migrant workers, and North Korean defectors were the least preferred.

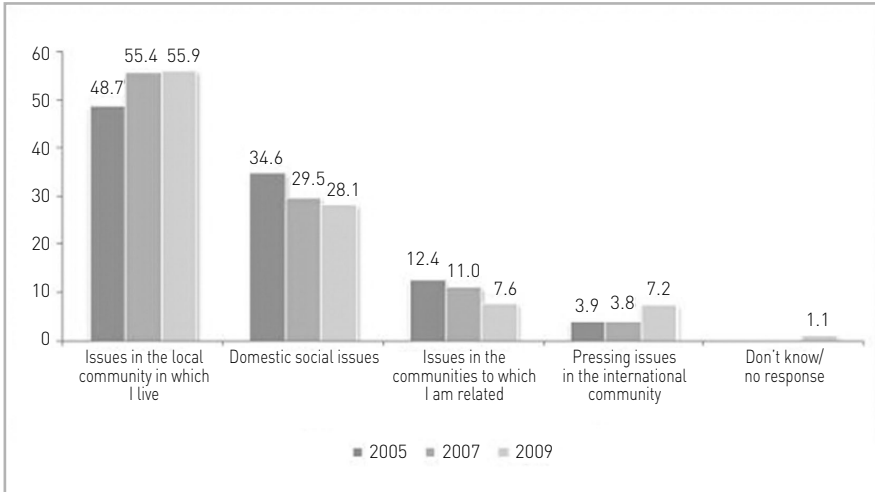
(unit: %)



### 6) Preferred issues to be addressed by giving

- The preferred target to which people want to give when specific recipients are not considered was the communities in which they live.
- A significant change was observed in “pressing issues in the international community”.

(unit: %)





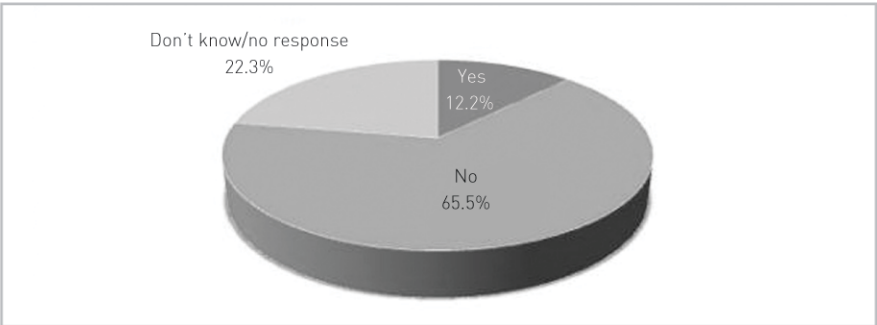
# 4. Bequest Donation

## 1) Willingness for bequest donation

- Willingness to make a bequest donation has continued to be on the decline, marking 12.2% in the 2009 survey.
- However, the number of those who are not willing is also diminishing.
- This may mean that more people are hesitant about bequest donation due to uncertain economic conditions.

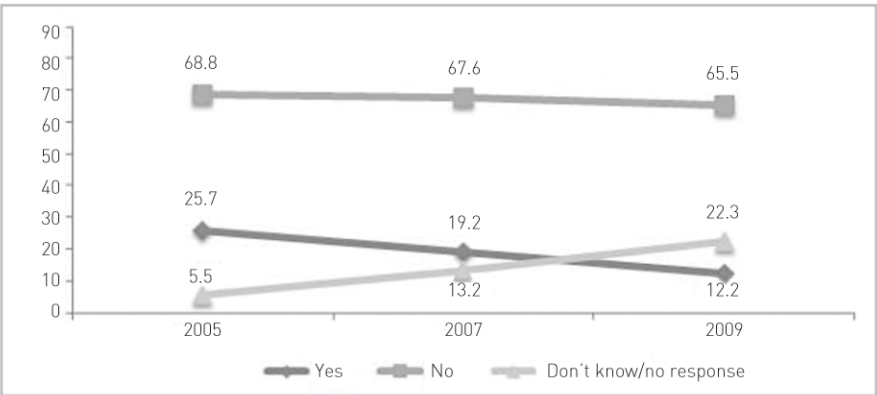
Willingness for bequest donation

(unit: %)



Changing trends in willingness for bequest donation

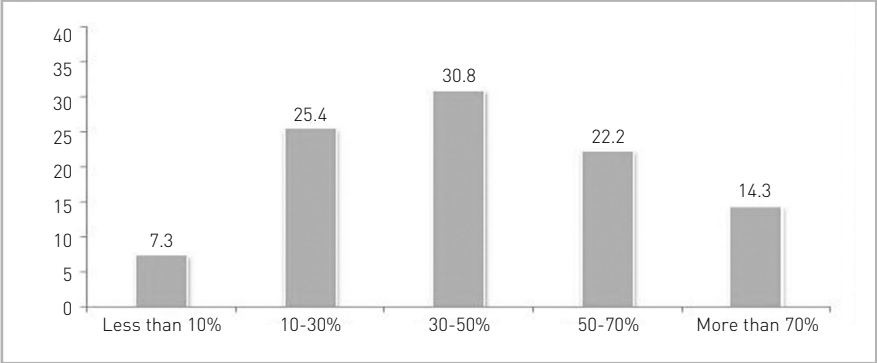
(unit: %)



**2) Desired percentage of bequest donation**

- The majority of those willing to make bequest donations consider giving 30-50% of their estate.
- Compared to previous surveys, the number of those willing to give part of their estate is reduced in terms of number of people; however, the size of bequest donation that they consider is increasing. This signifies that the quality of participation is changing.

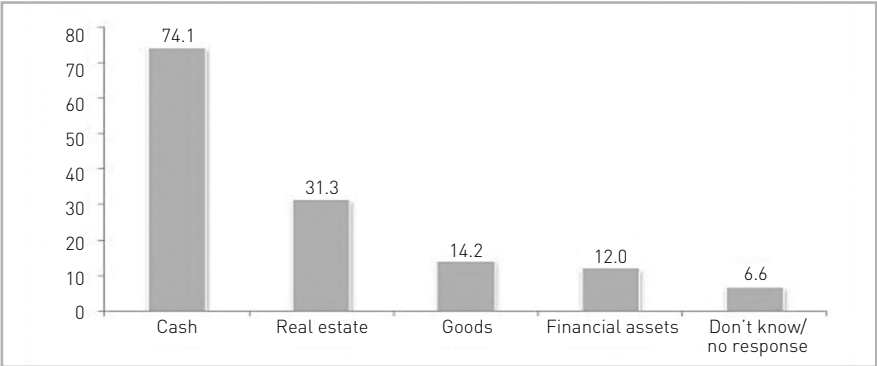
(unit: %)



**3) Desired form of bequest donation**

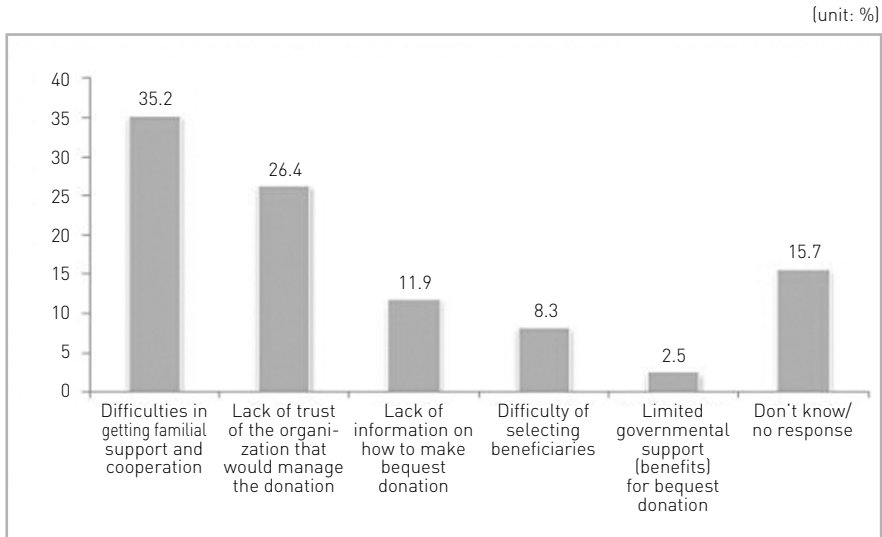
- Most responded cash and real estate.
- The proportion of other properties and financial assets is rising.

(unit: %)



#### 4) Obstacles to bequest donation

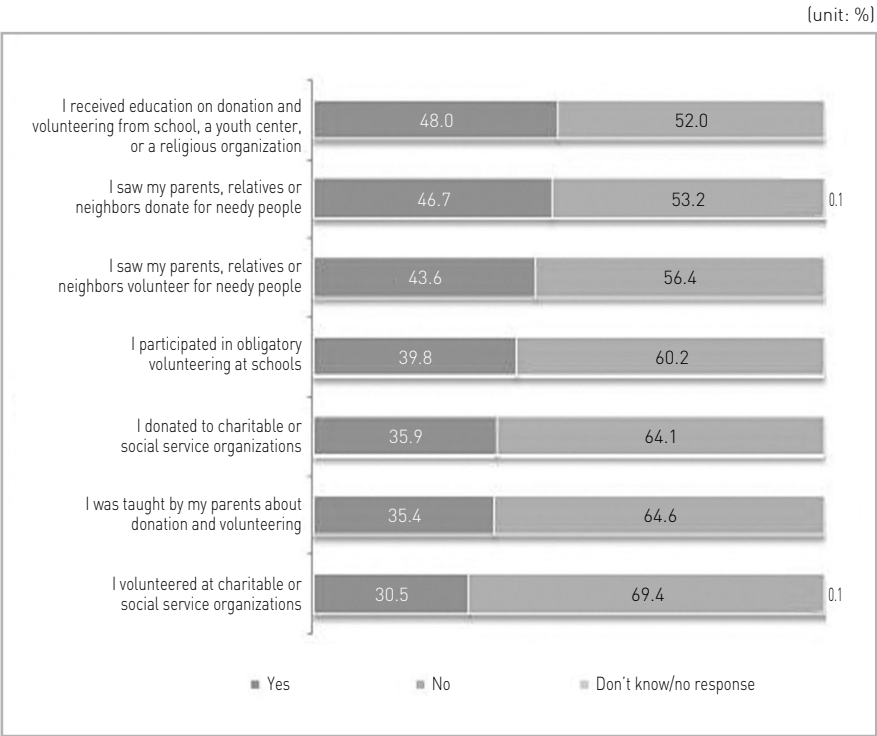
- The principle obstacle in giving part of an estate turned out to be familial support. It is followed by lack of trust in the organization that would manage the donation, lack of information on how to make bequest donations, and difficulty in selecting beneficiaries, all of which can be important social tasks to solve to increase donation.
- Institutional benefits are considered less important.



# 5. Philanthropy Education

## 1) Early experience with philanthropy

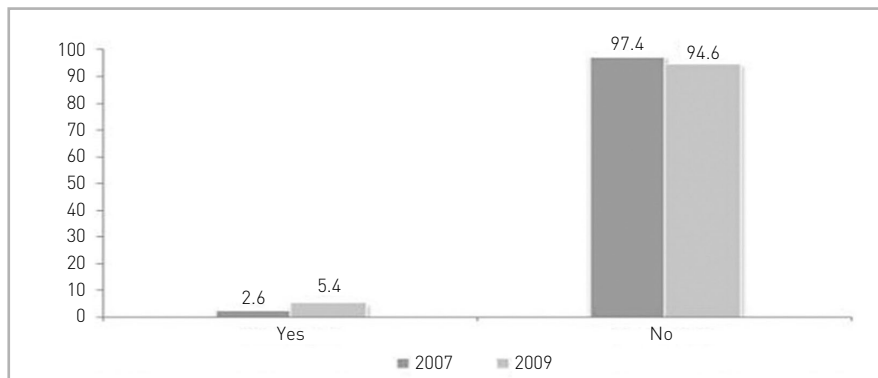
- Although the experience of philanthropy education is being universalized with philanthropy being taught in diverse places, a need for more philanthropy education is still felt.



## 2) Experience of using the Internet when giving

- Experience of online donation seems to remain negligible, but has doubled from 2007.

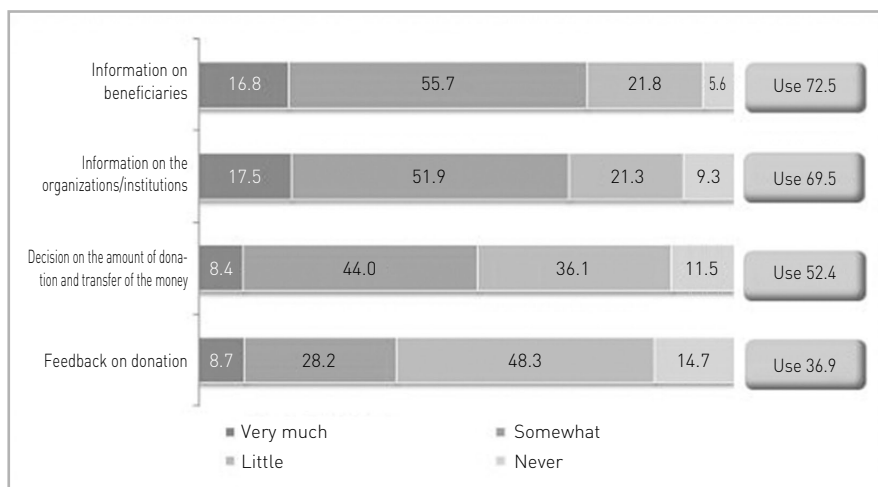
(unit: %)



## 3) Utilization of the Internet in donation

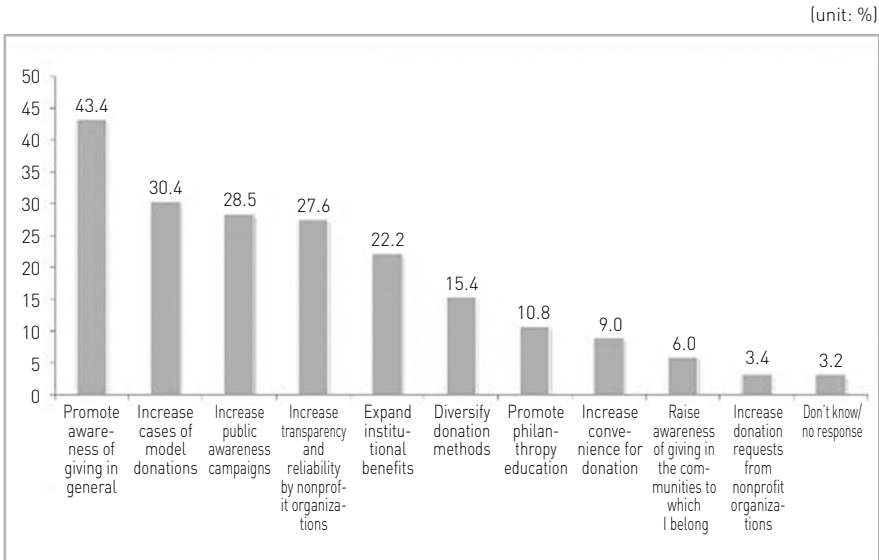
- The Internet seems to be actively used in the process of donation, in particular in finding information on beneficiaries and mediating organizations.

(unit: %)



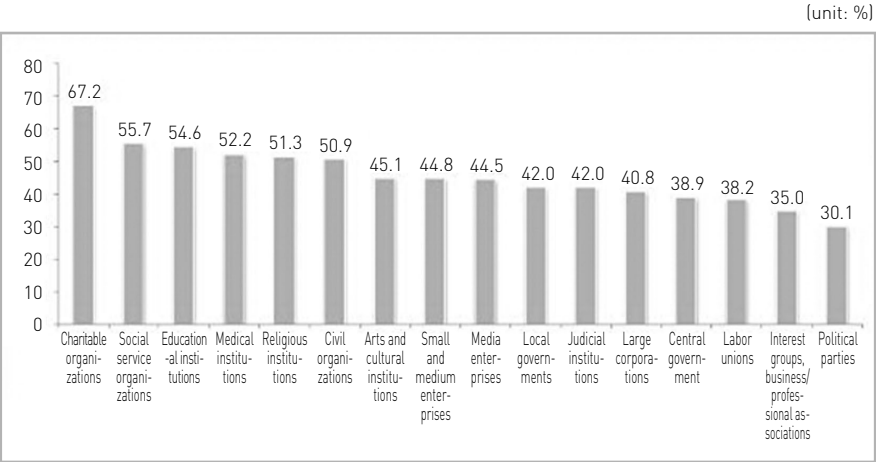
## 6. Essentials to Further Promote Giving Culture in Korea

- To further promote giving culture in South Korea, Koreans believe that it is important to promote the integration of giving into people's lives and the general culture, increase cases of model donations, raise awareness of giving through mass media, and increase transparency and reliability of nonprofit organizations.



# 7. Trustworthiness of Organizations/Institutions

- The degree of trust is significant given that giving is directly related to trust. According to this survey, Koreans trust charitable organizations most. Those that receive the least trust include governments, labor unions, interest groups, and political parties. The degree of trust in organizations manifests similarly over the years that this survey has been conducted.



## Chapter III . Conclusion - Giving Trends in 2010

### 1. Quantity and quality of giving

- Although overall participation in giving has reduced, its quality appears to have improved given the increase in volunteering hours, size of donations, and regularity of giving.

### 2. Giving and economic situations

- Due to the increased uncertainty in the economy, fewer people participated in giving. However, the number of loyal donors who remain un-intimidated by economic conditions rose, expanding the size of giving.

### 3. Donation and volunteering

- Donation and volunteering can be complementary but compete at the same time. In South Korea, secular donation is more prevalent than secular volunteering due to the convenience of donation.

### 4. Diversity of giving

- Among secular giving, religious giving, and mutual aid (congratulatory/sympathetic giving), mutual aid is most common, followed by secular giving and religious giving.
- In terms of size, religious giving comes first, followed by mutual aid and secular giving.
- When everything is considered or only religious and secular giving are reflected, the relative level of Koreans' giving is not insignificant.



## **5. Religion and giving**

- It has been observed that religious organizations are becoming an increasingly important channel for giving by South Koreans.

## **6. Continued prevalence of sympathy-based giving**

- With South Korean society having yet to improve its public protection system for the needy, sympathy tends to be a strong motivator for giving. By the same token, those who need public aid continue to be the most preferred beneficiaries of giving.

## **7. Areas of concern that are receiving a limited but increasing amount of attention**

- While giving to related communities remains prevalent, more people are turning to other areas such as pressing issues in the international community.
- For South Korea to expand diversity of giving, this seems to be an important issue to tackle.

## **8. Interest in bequest donation**

- Although the number of people willing to give part of their estate has not grown, partly due to economic uncertainties, the percentage of the estate that those willing to make bequest donations are considering has increased.
- With familial support being the main obstacle to bequest donation, there is a need to create social and cultural movement.

## **9. Main engines driving giving in South Korea**

- Governments and mass media as facilitators, charitable and fundraising organizations including the Beautiful Foundation and Community Chest of Korea as mediators, and increased maturity and capacity of general citizens as major respondents have played a critical role in driving giving in South Korea.

## **10. Remaining tasks to build a stronger giving culture**

- Giving should take deep root as a major value of society and philanthropy education needs to be integrated into the public education system.
- Model donations by the leadership of society should increase.
- A giving infrastructure should be developed in a systematic manner in order to further induce and promote giving.



02

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Korean Philanthropy in Ten Year :  
Analysis of Trend and Estimated  
Size of Giving

# 02

## Korean Philanthropy in Ten Year : Analysis of Trend and Estimated Size of Giving

Chul Hee Kang

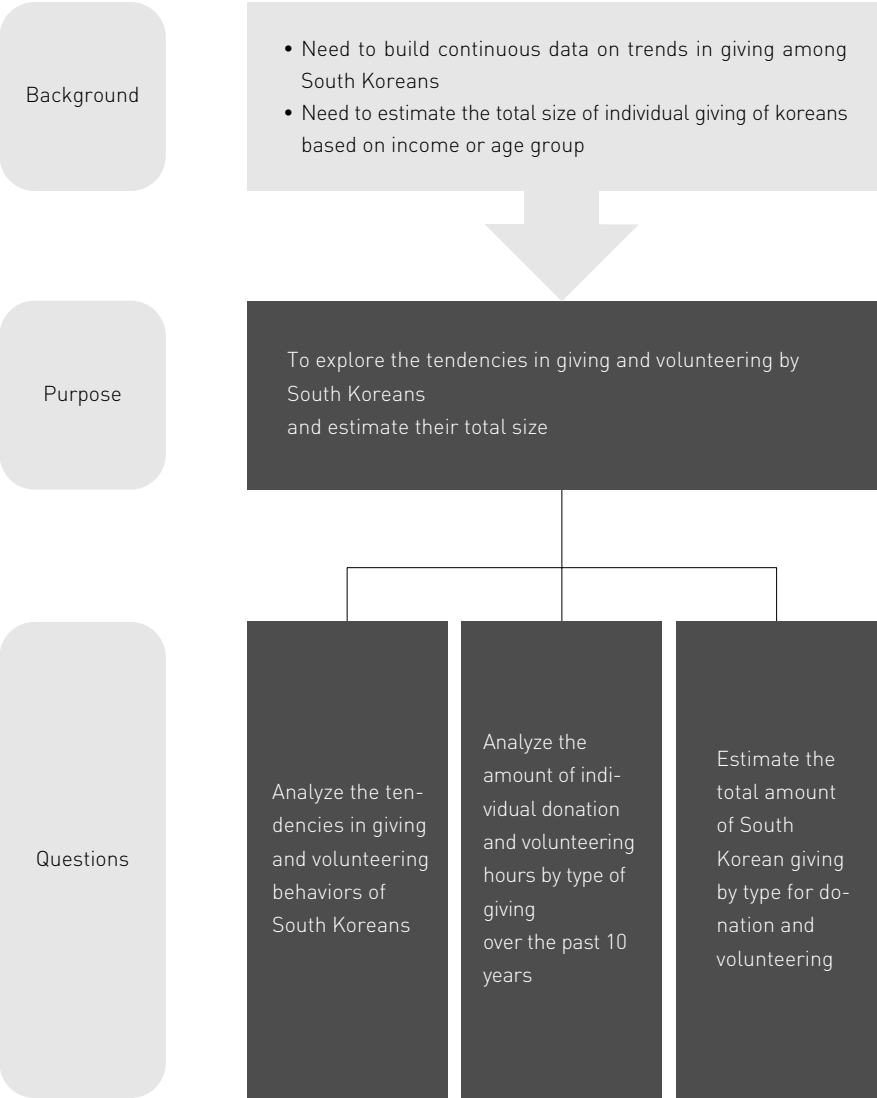
Professor, Department of Social Welfare, Yonsei University  
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# Chapter I . Overview

## 1. Introduction



## **2. Data and Methodology**

### **1) Data subject to analysis (six data sets spanning ten years)**

- Survey results for Giving Index 2001, 2002, 2004, 2006, 2008, and 2010 by the Beautiful Foundation

### **2) Data subject to final analysis (three data sets spanning five years)**

- Giving Index 2006, 2008, and 2010: Giving Index 2001-2004 were excluded due to the incompatibility of data compilation methods

### **3) Type of giving**

- Donation: secular giving, religious giving, mutual aid giving
- Volunteering: secular volunteering, religious volunteering

### **4) Analysis of giving by year**

- Participation rates: by donation type and volunteering
- Amount of donation: average amount per donor and per capita in calculating secular and religious giving, the amount of cash and the monetary value of goods were combined
- Volunteering hours: average volunteering hours per volunteer and per capita
- Regularity: by type of donation and volunteering

### 3. Abstract

In this research, we report on trends in giving and volunteering in South Korea over the last ten years and estimate the total amount of giving and volunteering. Our research is based on empirical data drawn from a project known as 'Giving Korea' consisting of five biennial-surveys conducted over the last ten years. First, we focus on trends in the rate and amount of participation in secular, religious, and mutual aid giving and trends in the participation rate and time spent in secular and religious volunteering from 2003-2009. Next, we attempt to estimate the total amount of giving and time spent volunteering in South Korea by using 'Giving Korea 2010'. In the estimation, we work to determine the total amount of giving and time spent volunteering by matching the income percentiles and ages provided by the Department of Statistics in Korea with income percentiles and ages from 'Giving Korea 2010'.

First, in 2010 participation in mutual aid giving is 84%, in secular giving it is 55.2%, and in religious giving 36.9%. Over the years, while secular giving-participation rates have declined somewhat, mutual aid and religious giving participation rates have increased.

Second, in 2010 participation in religious volunteering is 16.9% and in secular volunteering 23.8%. Over the years, while secular volunteering participation rates have fluctuated somewhat, in religious volunteering participation rates have increased.

Third, in 2010 the average amount given by each citizen for mutual aid giving is 493,138 won. In secular giving it is 173,242 won and in religious giving

ing 293,588 won. If considering only those citizens who participate in giving, in 2010 the average amount of mutual aid giving by each participant is 587,339 won, in secular giving 314,019 won, and in religious giving 795,455 won. In mutual aid giving, secular giving, and religious giving the amounts per citizen have been increased over the years.

Fourth, in 2010 the, average number of volunteering hours per citizen spent in secular volunteering is 14.7 and in religious volunteering 9.3. If considering only those citizens who participate in volunteering, in 2010 average number of volunteering hours per participant in secular volunteering is 61.7 and in religious volunteering 55.3. In secular volunteering and religious volunteering, hours per citizen have slightly increased over the years.

Fifth, in 2010 regularity of giving is 24.2% and regularity of volunteering is 23.7%. Over the years, regularity of giving has fluctuated but regularity of volunteering has increased.

Sixth, when estimating total volume of giving in South Korea, in 2010 the weighted total amount is about 6.1798 trillion won. For total secular giving volume, the largest portion belongs to Koreans in their 40s.

Seventh, when estimating total volume of religious giving in South Korea, in 2010 the weighted total amount is about 11.3142 trillion won. Within total religious giving, the largest portion also belongs to Koreans in their 40s.

Eighth, when estimating the total volume of mutual aid giving in South



Korea, in 2010 the weighted total amount is about 18.7628 trillion won. The largest portion once again is provided by people in their 40s.

Ninth, when estimating total volume of secular volunteering in South Korea, in 2010 the weighted total amount is about 547,022,398 hours. If these hours are converted to monetary value using the minimum wage, it totals about 2.188 trillion won. If the hours are converted into labor force using Koreans' actual average labor hours (2,074 hours) for 2009, the total hours are equivalent to 263,752 workers at full-time employment.

Tenth, when estimating the total volume of religious volunteering in South Korea, in 2010 the weighted total amount is about 338,835,458 hours.

Eleventh, if the weight of secular giving in South Korea is calculated in comparison with the governmental budget and GDP, the total volume of secular giving in 2010 is about 2.3% of the federal government budget (273.8 trillion won) and about 0.581% of South Korea's GDP. In addition, if the total amount of secular giving and the full monetary value of secular volunteering are combined, the full amount of secular giving and volunteering totals about 8.3668 trillion won. This is much greater than the budget for governmental income assistance (about 6.93 trillion won) for citizens under the poverty line, equaling about 3.1% of the federal government budget and 0.79% of GDP.

In summary, by estimating the total volume of civic participation in society, we can visualize the power and impact of giving and volunteering.

# Chapter II . Result Analysis

## 1. Tendencies in Giving Behaviors

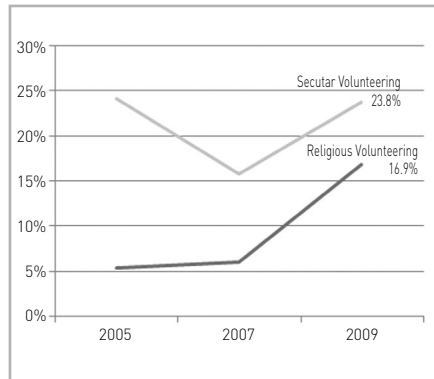
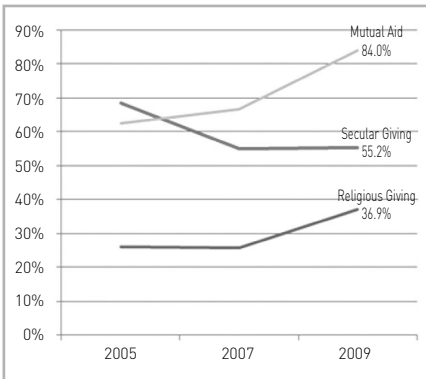
### 1) Participation rates

#### Donation participation rates by year

- mutual aid > secular giving > religious giving
- participation rates for mutual aid and religious giving have been rising

#### Volunteering participation rates by year

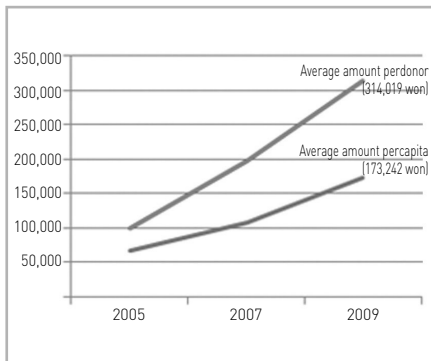
- secular volunteering > religious volunteering
- participation rates for religious volunteering have been rising



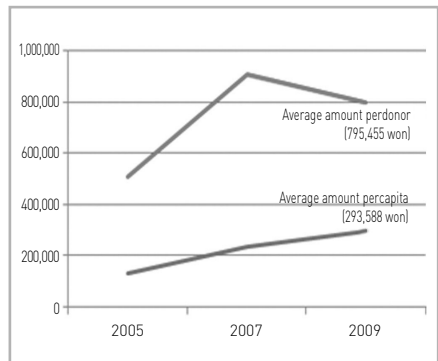
## 2) Amount of donation

- In all the three types of donation, the amount has been increasing.
- As for amount per donor, religious giving was the largest, followed by mutual aid giving and then secular giving.
- In terms of amount per capita, mutual aid giving was the largest, followed by religious giving and then secular giving.

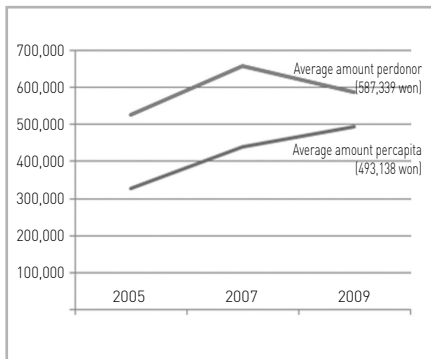
Secular Giving



Religious Giving



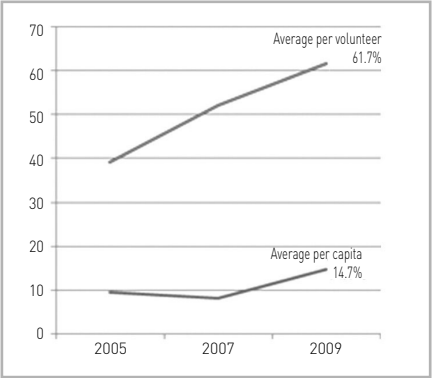
Mutual Aid



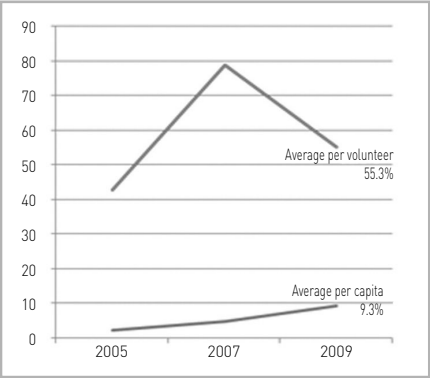
### 3) Volunteering hours

- In comparison to religious volunteering, the hours spent for secular volunteering tend to rise in both per volunteer and per capita terms.

Secular Volunteering



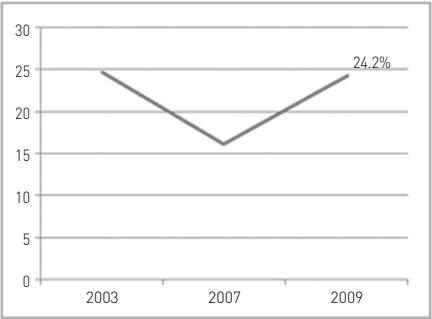
Religious Volunteering



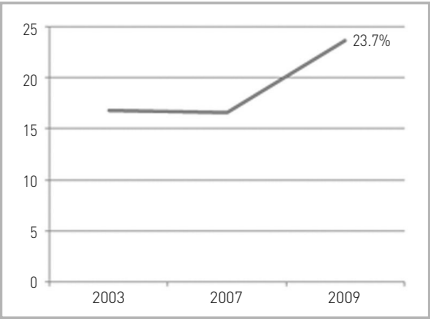
### 4) Regularity

- In both donation and volunteering, 15-25% of respondents participate regularly.
- While the regularity of donation fluctuates by year, the number of those who volunteer regularly has been increasing.

Participation rate for regular donation



Participation rate for regular volunteering



## 2. Comparison : Amount of Giving Converted to Monetary value in 2009

- When the real GDP growth rate is reflected in the amount of donation in order to convert it to the monetary value as of 2009, the size of secular giving, although it is the smallest among the three types of donation, has seen the largest increase.

(unit: KRW)

Donation type	Item	Year	2005	2006	2007	2008	2009
Real GDP growth rate			1.040	1.052	1.051	1.022	1.002
Secular Giving	Average amount of donation per donor	2005	99,771	104,959	110,312	112,739	112,965
		2007			198,578	202,947	203,352
		2009					314,019
	Average amount of donation per capita	2005	68,102	71,644	75,298	76,954	77,108
		2007			109,257	111,661	111,884
		2009					173,242
Religious Giving	Average amount of donation per donor	2005	509,512	536,006	563,342	575,736	576,887
		2007			906,119	926,053	927,905
		2009					795,455
	Average amount of donation per capita	2005	131,814	138,668	145,740	148,947	149,245
		2007			232,773	237,894	238,369
		2009					293,588
Mutual Aid	Average amount of donation per donor	2005	524,858	552,151	580,311	593,077	594,264
		2007			658,139	672,618	673,963
		2009					587,339
	Average amount of donation per capita	2005	327,971	345,026	362,622	370,600	371,341
		2007			438,543	448,191	449,088
		2009					493,138

### **3. Estimation and projections of Total Giving**

#### **1) Methodology**

##### **The base data for estimations and projections of total giving**

- Giving Index 2010: Data on giving by South Koreans in 2009

##### **Rationale behind estimations and projections of total giving**

- Building population matrix by age and income decile
  - Similar patterns in population confirmed between the samples of Giving Index 2010 and census data released by Statistics Korea, which allowed for generalization of the composition of the samples.
- In estimation, the population growth rate per age group between 2010-2015 was reflected.
- The average nominal GDP growth rate over the past 10 years (2000-2009) was reflected in each cell with respect to the amount of donation by age group and by income decile.
  - The average amount of donation per donor was calculated in each cell for 2010-2015.
- In each cell of the population matrix by age group and income decile for 2010-2015, the average amount of donation per donor for the corresponding year was reflected to estimate the total size of donation for each year.

## 2) Estimation and projections of Total Giving through 2015

### Secular giving

- About 6.2 trillion won when based on the 2009 total weighted volume.
- Those in their 40s were major contributors in terms of the amount and effort of giving.
- The weighted giving effort to family income of people in their 40s is 0.95%.

Item	2009	2010	2011	2012	2013	2014	2015
Unweighted total giving(KRW)	6,639 billion	7,141 billion	7,684 billion	8,267 billion	8,894 billion	9,565 billion	10,182 billion
Weighted total giving(KRW)	6,180 billion	6,647 billion	7,152 billion	7,696 billion	8,279 billion	8,903 billion	9,571 billion
Unweighted giving effort	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
Weighted giving effort	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%

### Religious giving

- About 11.3 trillion won when based on the 2009 weighted total volume.
- Those in their 40s were major contributors in terms of the amount and effort of giving.
- The weighted giving effort of people in their 40s is 2.48%.

Item	2009	2010	2011	2012	2013	2014	2015
Unweighted total giving(KRW)	11,211 billion	12,059 billion	12,975 billion	13,960 billion	15,018 billion	16,151 billion	17,363 billion
Weighted total giving(KRW)	11,314 billion	12,170 billion	13,095 billion	14,089 billion	15,158 billion	16,301 billion	17,523 billion
Unweighted giving effort	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%
Weighted giving effort	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%

### Mutual aid

- About 18.8 trillion won when based on the 2009 weighted total volume.
- Those in their 40s were major contributors in terms of the amount and effort of giving.
- The weighted giving efforts of people in their 40s is 1.58%, which is relatively low compare to other types of contributions.

Item	2009	2010	2011	2012	2013	2014	2015
Unweighted total giving(KRW)	18,744 billion	20,162 billion	21,693 billion	23,341 billion	25,111 billion	27,004 billion	29,030 billion
Weighted total giving(KRW)	18,763 billion	20,182 billion	21,715 billion	23,355 billion	25,136 billion	27,032 billion	29,059 billion
Unweighted giving effort	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%
Weighted giving effort	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%

### 3) Total Giving Estimated by the National Tax Service vs. by the Beautiful Foundation

#### Difference

- According to the 2008 report by the NTS, around 4.2 million South Koreans filed for tax refunds; the amount of their giving, including both secular and religious, is estimated to be 5.6 trillion won.
- This figure is much smaller than the 17.5 trillion won estimation made in this report.

Item	NTS	BF Giving Index
Year of survey	2008	2009
Size of sample	4.2 million	Around 38.7 million (age 19 or older)
Method of estimation of giving	Reports filed for tax refunds	Reports on amount of giving by charitable and fundraising organizations subdivided
Total size of giving (KRW)	Individual and corporate giving combined	8,910 billion
	Individual giving (secular & religious giving)	5,550 billion
	Secular giving	6,180 billion
	Religious giving	11,314 billion
	Corporate giving	3,379 billion
	Average amount of giving per individual donor	1.3 million
		around 1.1 million



Size of giving relative to GDP	Individual and corporate giving combined	0.80%	Corporate giving not surveyed
	Individual giving by GDP	0.50%	1.65%
	Secular giving by GDP		0.58%
	Religious giving by GDP		1.06%
	Nominal GDP(KRW)	1,026,452 billion	1,063,059 billion

#### 4) Causes of Discrepancies Between the Estimation of NTS and BF

##### **Causes of the discrepancies in the estimated size of total giving between the National Tax Service and the Beautiful Foundation**

- First, returns filed for the purpose of tax refunds compiled by the NTS reflect limited reporting of religious and irregular secular giving.
- Second, there is a difference in sample size: 4.2 million vs. total population aged 19 or older.
- Third, the BF survey is designed to investigate giving behaviors for the entire range of beneficiaries, which survey respondents are requested to recall.
- Fourth, the BF survey covers a comprehensive range of giving including in-kind donation.
- Fifth, the BF survey might reflect social desirability of giving behaviors; that is, there is a possibility of overestimation.
- Sixth, given the under-representation of those with lower socio-economic status who are known to be active donors and those with higher socio-economic status who can make a significant impact on the total size of giving, the BF survey contains a possibility of underestimation.

## 5) Ratio of Goods to Cash by Type of Giving

### Proportion of cash and in-kind giving

- In secular giving, the ratio of goods to cash is about 13%: in terms of size, 87% of total secular giving was made in cash.
- The ratio for religious giving is 0.83%.
- When secular and religious giving is combined, it reaches 5.35%.

(unit: KRW)

Type of giving	Details	Total
Secular and religious giving (mutual aid is excluded)	Total cash giving	457,334,000
	Total in-kind giving	25,835,000
	Cash + goods	483,169,000
	Goods relative to total giving	5.35%
----- Secular giving	Total cash giving	155,990,000
	Total in-kind giving	23,315,000
	Cash + goods	179,305,000
	Goods relative to total giving	3.00%
----- Religious giving	Total cash giving	301,344,000
	Total in-kind giving	2,520,000
	Cash + goods	303,864,000
	Goods relative to total giving	0.83%

## 4. Estimation and Projections of Total Volunteering

### 1) Estimation in Monetary Terms

#### Total size of secular volunteering hours

- 547 million hours in 2009 when weighted, which corresponds to 2,188 billion won when the minimum hourly wage in 2009 of 4,000 won is applied.

(unit: KRW)

Year	2009	2010	2011	2012	2013	2014	2015
Unweighted	544,248,792	550,204,079	556,387,842	562,649,087	568,899,060	574,999,487	580,945,664
Weighted	547,022,398	553,008,034	559,223,310	565,516,464	571,798,289	577,929,804	583,906,285

## Total size of religious volunteering hours

- 339 million hours in 2009 when weighted.

(unit: KRW)

Year	2009	2010	2011	2012	2013	2014	2015
Unweighted	334,011,717	337,666,545	341,461,591	345,304,189	349,139,869	352,883,771	356,533,008
Weighted	338,836,468	342,544,089	346,393,594	350,292,057	354,183,144	357,981,126	361,683,075

## 2) Total Size of Secular Volunteering in Terms of paid Labor Force

### Conversion of volunteering efforts into labor force

- When the number of total volunteering hours is divided by 2,074, which is the number of average annual working hours of a South Korean worker in 2009, the total volunteering hours is equivalent to 263,752 workers or 0.68% of the total population aged 19 or older working for one year for society.

Item	Total
Total secular volunteering hours in 2009 (A)	547,022,398
Actual working hours of a paid South Korean worker per year in 2009 (B)	2,074
- Source: OECD Employment Outlook, 2010	
Number of annual full-time volunteers (A/B)	263,752
Proportion of full-time volunteers to the total population aged 19 or older in 2009	0.68%

## Chapter III . Conclusion

### **Trends in giving: secular giving**

- Participation rates for secular giving have more or less declined over the past years; however, the quality has steadily improved.
- Participation rates of regular donors in volunteering have fluctuated; but the size of donation has significantly expanded, which seems to be the main impetus behind the continued increase in total giving.
- A similar pattern is observed in volunteering behaviors. Although the participation rates for volunteering have fluctuated somewhat, the number of volunteering hours has significantly risen. This steady improvement in the quality of volunteering can be attributed to regular volunteers who have continued to increase their volunteering hours.
- In summary, secular giving and volunteering have witnessed significant growth over the past 10 years in terms of quality.

### **Trends in giving: religious and mutual aid giving**

- Religious giving and mutual aid account for a significant portion in the total volume of giving in South Korea.
- If these are included in total giving, the size of giving by South Koreans is comparable to that in countries with more established traditions of philanthropy.
- Also, religious giving presents a new topic for public discussion and tasks in terms of the social responsibilities of religions fulfilled through giving: does religious giving have only religious purposes or potential contributions to social change?

## **Summary on total amount of giving**

- The total amount of secular giving by South Koreans in 2009 is 6.2 trillion won, which amounts to about 2.3% of the governmental budget for the year(273.8 trillion won) and 0.581% of South Korea's GDP 2009.
- The total amount of secular volunteering in 2009 was 547,022,398 hours, or 2,188 billion won converted at the minimum hourly wage for 2009 (4,000 won), which is equivalent to 263,752 paid workers working for a full year.
- When the combined amount of secular giving and volunteering in 2009 is translated into monetary terms, it amounts to 8.4 trillion won, about 3.1% of the governmental budget and 0.79% of the nation's GDP. This is more than the governmental budget assigned for national basic social security which was 6.93 trillion won; this highlights the significance of philanthropic giving.
- Given the trends in giving over the past 10 years, the size of philanthropic giving in South Korea is projected to grow further. In view of such positive changes in giving behaviors, it seems important to review the roles of different actors in our society and make efforts to maximize their potential for giving.

## **Discussion on research methodology**

- There are limitations in the accuracy of the estimations and projections due to the sample-based calculation.
- In particular, there is a possibility of under-representation of those with higher and lower socio-economic status.
- In future research, a more comprehensive view needs to be presented by

compiling NTS data that enables more objective comparison although it would still reflect a restricted reality due to the limitations of tax refund reports and related behaviors.

- The NTS data available to this point is without specifics but simply in the form of total volume. However, attempts to estimate the size of giving will greatly contribute to the country's search for more diverse social strategies to upgrade the philanthropic behaviors of South Koreans.

#### [Appendix 1] Secular Giving (2009-2015)

##### • Year 2009

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	374,620,589	374,620,589	-	1,123,861,768	374,620,589	749,241,179	2,996,964,715
	Weighted	-	-	-	-	420,923,300	369,712,685	-	1,232,795,067	359,292,239	784,603,278	3,167,326,589
20s	Unweighted	-	6,368,550,019	17,532,243,583	27,047,606,553	20,791,442,710	14,422,892,691	18,356,408,879	620,259,309,823	34,165,397,751	47,464,428,673	806,408,280,682
	Weighted	-	6,406,695,629	16,828,480,154	27,611,293,288	21,628,802,988	13,789,063,132	17,910,919,633	537,644,395,978	32,984,194,242	46,780,353,744	721,584,198,789
30s	Unweighted	-	711,779,120	8,803,583,850	24,013,179,779	103,957,213,551	86,612,280,263	70,541,056,979	76,609,910,327	257,664,041,370	154,118,910,468	783,031,955,905
	Weighted	-	738,938,669	9,361,939,087	26,515,924,390	103,490,318,956	87,506,339,536	72,759,066,762	68,927,217,177	240,135,799,248	146,896,231,423	756,331,775,247
40s	Unweighted	224,772,354	3,259,199,128	8,054,342,671	655,398,721,106	66,794,851,085	268,190,879,931	71,177,911,981	109,688,908,568	325,020,823,339	322,098,782,742	1,829,909,192,905
	Weighted	244,997,127	3,501,637,079	8,280,539,815	661,467,768,644	73,685,560,125	284,695,509,572	71,605,371,721	104,084,978,547	330,551,936,362	308,364,698,938	1,846,482,997,928
50s	Unweighted	-	7,117,791,198	4,270,674,719	111,037,542,690	21,166,063,300	196,938,043,833	71,290,298,157	186,860,749,979	242,117,286,911	1,798,141,366,927	2,638,939,817,713
	Weighted	-	7,926,891,799	3,318,750,061	122,170,631,815	20,210,324,432	179,792,319,259	76,362,623,176	183,483,369,073	225,521,469,230	1,495,338,368,623	2,314,124,748,469
60s or older	Unweighted	8,303,887,379	69,229,884,916	26,598,061,845	98,525,215,005	4,138,288,542	192,742,293,232	84,289,632,609	32,591,991,275	10,601,762,679	50,461,393,388	577,702,410,871
	Weighted	7,800,574,545	62,580,242,189	25,183,054,104	98,894,015,314	4,691,084,404	166,800,017,619	87,785,119,238	31,195,241,040	11,057,176,086	42,129,046,022	538,115,570,563
Total	Unweighted	8,728,659,732	86,687,204,381	65,258,906,669	916,022,265,132	217,242,479,777	759,281,010,539	315,655,308,605	1,027,134,731,940	869,943,932,640	2,373,034,123,377	6,638,988,622,791
	Weighted	8,045,571,672	81,154,405,365	62,972,763,223	936,659,633,450	224,127,014,224	732,952,961,802	326,423,100,531	926,567,996,882	840,609,867,406	2,040,293,303,026	6,179,806,617,584

## • Year 2010

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	402,957,833	402,957,833	-	1,208,873,500	402,957,833	805,915,667	3,223,662,666
	Weighted	-	-	-	-	452,763,019	397,678,683	-	1,326,046,787	386,470,008	843,952,644	3,406,911,141
20s	Unweighted	-	6,850,283,166	18,858,426,597	29,093,555,562	22,364,159,747	15,513,876,581	19,744,933,830	667,177,284,554	36,749,754,595	51,054,757,476	867,407,031,909
	Weighted	-	6,891,314,206	18,101,428,733	29,699,880,981	23,264,860,062	14,832,102,560	19,245,746,657	578,313,170,771	35,479,201,681	50,318,937,398	776,166,643,048
30s	Unweighted	-	765,619,883	9,449,509,082	25,829,597,113	111,820,798,734	93,163,851,053	75,876,940,006	82,404,876,905	277,154,397,727	165,776,852,609	842,262,463,112
	Weighted	-	794,833,849	10,070,099,713	28,521,655,623	111,318,587,057	94,125,539,220	78,262,745,630	74,141,045,301	258,300,275,270	158,007,831,950	813,542,613,613
40s	Unweighted	241,774,700	3,505,733,149	8,663,593,415	704,974,729,315	71,847,381,673	288,477,512,842	76,561,988,322	117,986,053,588	349,606,216,150	344,463,145,050	1,968,328,128,200
	Weighted	263,529,326	3,766,509,717	8,906,200,680	711,502,854,878	79,259,321,281	306,230,594,193	77,021,782,193	111,958,228,196	355,555,716,477	331,690,180,593	1,986,155,617,534
50s	Unweighted	-	7,656,198,832	4,593,719,299	119,436,701,783	22,767,117,580	211,834,932,953	76,682,875,872	200,995,367,238	260,431,647,644	1,934,157,303,938	2,838,555,864,942
	Weighted	-	8,526,501,839	3,569,788,666	131,411,925,780	21,739,084,221	193,392,262,634	82,138,894,117	197,362,512,743	242,580,480,561	1,608,449,526,084	2,489,170,966,644
60s or older	Unweighted	9,147,142,815	74,466,607,589	28,610,006,163	105,977,910,151	4,472,831,949	207,321,805,220	90,665,512,487	35,057,331,495	11,403,706,682	54,278,420,142	621,601,274,694
	Weighted	8,390,629,629	67,313,969,157	27,087,963,678	106,374,607,443	5,045,929,830	179,417,190,610	94,425,806,519	33,554,927,558	11,893,568,705	45,315,793,057	578,819,986,187
Total	Unweighted	9,388,917,515	93,244,442,620	70,195,254,557	985,312,493,925	233,675,247,516	816,714,936,483	339,532,270,318	1,104,829,787,274	935,748,680,432	2,552,536,396,883	7,141,178,425,523
	Weighted	8,654,158,956	87,293,128,767	67,736,181,469	1,007,510,924,704	241,080,545,470	788,395,367,899	351,114,565,116	996,655,931,357	904,195,712,702	2,194,626,221,727	6,647,262,738,167

## • Year 2011

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	433,565,838	433,565,838	-	1,300,697,515	433,565,838	867,131,677	3,468,526,707
	Weighted	-	-	-	-	487,154,142	427,885,692	-	1,426,771,090	415,825,625	908,057,880	3,665,694,430
20s	Unweighted	-	7,370,619,252	20,290,881,234	31,303,453,528	24,062,904,028	16,692,284,776	21,244,726,078	717,854,958,531	39,541,204,456	54,932,791,717	933,293,823,599
	Weighted	-	7,414,766,941	19,474,383,074	31,955,834,414	25,032,020,037	15,958,724,339	20,729,140,446	622,240,874,852	38,174,142,677	54,141,079,973	835,122,966,950
30s	Unweighted	-	823,775,093	10,188,797,201	27,791,570,237	120,314,520,138	100,240,421,823	81,640,447,358	88,664,213,939	298,206,583,607	178,368,985,891	906,239,315,287
	Weighted	-	855,208,102	10,835,007,695	30,688,113,022	119,774,161,300	101,275,158,219	84,207,453,280	79,772,675,468	277,920,333,449	170,009,843,378	875,337,953,913
40s	Unweighted	260,139,503	3,772,022,794	9,321,665,524	758,523,434,167	77,304,788,975	310,389,783,664	82,377,509,284	126,948,077,464	376,161,721,339	737,729,907,800	2,117,839,050,514
	Weighted	283,546,575	4,052,607,514	9,583,454,002	765,547,425,261	85,279,727,156	329,491,359,470	82,872,228,330	120,462,388,513	382,563,135,791	356,884,813,597	2,137,020,686,209
50s	Unweighted	-	8,237,750,928	4,942,650,557	128,508,914,482	24,496,449,866	227,925,561,213	82,507,579,035	216,262,640,161	280,213,601,316	2,081,072,667,423	3,054,167,834,982
	Weighted	-	9,174,160,700	3,840,943,860	141,393,756,525	23,390,348,807	208,082,016,411	88,378,016,783	212,353,840,097	261,006,489,347	1,730,624,669,900	2,678,244,242,429
60s or older	Unweighted	9,841,944,530	80,122,966,924	30,783,174,522	114,027,815,482	4,812,580,806	223,069,623,823	97,552,313,625	37,720,227,935	12,669,912,255	58,401,318,424	668,601,879,296
	Weighted	9,027,967,864	72,427,026,004	29,145,520,228	114,454,645,239	5,429,210,246	193,045,421,220	101,597,802,938	36,103,703,900	12,796,984,350	48,757,905,131	622,786,187,121
Total	Unweighted	10,102,084,033	100,327,134,991	75,527,169,038	1,040,155,187,896	251,424,829,650	878,751,241,137	365,322,575,381	1,188,750,815,546	1,006,826,589,789	2,744,422,802,932	7,683,610,430,385
	Weighted	9,311,514,439	93,923,769,261	72,881,308,859	1,084,039,774,460	259,392,621,688	848,280,565,349	377,784,641,978	1,072,360,253,919	972,876,911,236	2,136,326,369,859	7,152,177,731,051

## • Year 2012

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	466,505,395	466,505,395	-	1,399,516,186	466,505,395	933,010,791	3,732,043,163
	Weighted	-	-	-	-	524,164,996	460,393,708	-	1,535,168,025	447,417,394	977,046,305	3,944,190,428
20s	Unweighted	-	7,930,591,722	21,832,452,506	33,681,689,550	25,891,049,446	17,960,457,724	22,858,764,376	772,392,983,215	42,545,292,063	59,106,233,601	1,004,199,514,205
	Weighted	-	7,978,093,470	20,956,073,990	34,383,634,160	26,933,792,687	17,171,166,059	22,304,008,063	669,514,753,494	41,074,369,681	58,254,372,667	898,570,264,269
30s	Unweighted	-	886,360,251	10,962,876,793	29,902,995,847	129,455,247,232	107,856,047,424	87,842,965,960	95,400,353,366	320,862,410,977	191,920,319,680	975,899,577,530
	Weighted	-	920,181,340	11,658,182,224	33,019,599,412	128,873,835,388	108,969,396,467	90,604,996,560	85,833,292,716	299,034,941,387	182,926,103,027	941,840,528,521
40s	Unweighted	279,903,237	4,058,596,940	10,029,866,002	816,151,189,307	83,177,912,005	333,971,212,589	88,636,025,132	136,592,779,782	404,740,081,076	401,101,338,992	2,278,738,905,062
	Weighted	305,088,628	4,360,498,692	10,311,543,993	823,708,818,283	91,758,734,941	354,524,003,854	89,168,329,765	129,614,349,700	411,627,834,021	383,998,637,277	2,299,377,838,654
50s	Unweighted	-	8,863,602,513	5,318,161,508	138,272,199,206	26,357,554,842	245,241,886,378	88,775,974,751	232,692,891,241	301,502,437,067	2,239,179,247,529	3,286,203,957,035
	Weighted	-	9,871,154,705	4,132,754,188	152,135,949,069	25,167,997,785	223,890,756,063	95,092,412,782	228,487,125,568	280,836,071,678	1,862,106,454,409	2,881,720,036,247
60s or older	Unweighted	10,589,672,476	86,210,197,076	33,121,883,076	122,690,918,998	5,178,209,889	240,017,025,949	104,963,713,972	40,585,969,402	13,202,102,691	62,838,276,675	719,397,970,294
	Weighted	9,713,855,073	77,929,567,827	31,359,810,292	123,150,176,548	5,841,686,887	207,711,776,620	109,316,553,667	38,846,632,219	13,769,217,306	52,462,218,659	670,101,495,099
Total	Unweighted	10,869,575,714	107,949,348,503	81,265,239,884	1,140,698,992,908	270,526,478,810	945,513,135,460	393,007,444,190	1,279,044,493,193	1,083,318,829,278	2,955,078,427,358	8,267,361,967,289
	Weighted	10,018,943,702	101,059,496,036	78,418,364,166	1,166,398,177,471	279,099,612,685	912,727,492,771	406,496,300,836	1,153,831,321,722	1,046,789,871,467	2,540,728,832,343	7,695,554,413,217

## • Year 2013

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	501,875,387	501,875,387	-	1,505,626,160	501,875,387	1,003,750,773	4,015,003,093
	Weighted	-	-	-	-	563,906,683	495,300,317	-	1,651,562,990	481,340,151	1,051,125,018	4,243,235,159
20s	Unweighted	-	8,531,881,572	23,687,768,093	36,235,402,913	27,854,083,957	19,322,202,384	24,591,893,944	830,955,077,604	45,771,035,258	63,587,611,483	1,080,336,957,208
	Weighted	-	8,582,984,857	22,544,943,399	36,990,568,289	28,975,886,989	18,473,067,383	23,995,076,539	720,276,719,281	44,188,588,953	62,671,163,270	966,698,998,940
30s	Unweighted	-	953,563,235	11,794,071,585	32,170,212,281	139,270,419,783	116,003,589,383	94,503,135,298	102,633,516,561	345,189,890,908	206,471,534,050	1,049,019,933,084
	Weighted	-	899,948,605	12,542,094,406	35,523,113,736	138,644,925,852	117,231,351,482	97,474,580,406	92,341,090,559	321,707,483,530	196,795,384,525	1,013,249,973,103
40s	Unweighted	301,125,232	4,366,315,863	10,790,320,812	878,030,988,867	89,484,381,432	359,292,589,271	95,356,323,455	146,949,113,198	435,627,085,420	431,512,457,404	2,451,510,700,955
	Weighted	328,220,155	4,691,107,516	11,093,354,820	886,161,630,016	98,715,794,124	381,403,673,436	95,928,986,914	139,441,585,247	442,837,061,180	413,113,455,266	2,473,714,458,676
50s	Unweighted	-	9,535,632,346	5,721,379,407	148,755,864,590	28,355,959,343	263,805,890,739	95,506,886,071	250,335,442,839	324,362,062,364	2,408,951,668,171	3,535,360,785,870
	Weighted	-	10,619,576,177	4,446,095,642	163,670,750,657	27,075,565,721	240,865,938,223	102,302,228,217	245,810,800,051	302,128,814,509	2,003,289,577,916	3,100,209,347,115
60s or older	Unweighted	11,392,571,276	92,746,571,445	35,633,152,449	131,993,226,677	5,570,816,791	258,214,886,409	112,921,961,986	43,663,158,635	14,203,073,441	67,602,614,576	773,942,033,685
	Weighted	10,450,350,238	83,838,112,837	33,737,480,999	132,487,304,693	6,284,597,978	223,460,284,093	117,604,829,808	41,791,946,576	14,813,186,142	56,439,853,707	720,907,947,072
Total	Unweighted	11,693,646,508	116,133,964,461	87,426,692,347	1,227,185,695,329	291,037,536,693	1,017,201,033,573	422,880,200,754	1,376,041,934,997	1,165,455,022,779	3,179,129,636,457	8,894,185,143,896
	Weighted	10,778,570,394	108,721,729,993	84,363,969,266	1,254,833,367,392	300,260,677,346	981,929,614,935	437,305,701,886	1,241,313,704,705	1,126,156,474,466	2,733,360,149,702	8,279,023,960,084



## • Year 2014

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	539,721,559	539,721,559	-	1,619,164,676	539,721,559	1,079,443,117	4,317,772,468
	Weighted	-	-	-	-	606,430,603	532,650,666	-	1,776,106,530	517,637,772	1,130,389,830	4,563,215,401
20s	Unweighted	-	9,175,266,495	25,258,968,940	38,967,896,528	29,954,546,500	20,779,280,004	26,446,356,369	893,616,984,497	49,222,606,140	68,382,721,469	1,161,804,626,943
	Weighted	-	9,230,223,454	24,245,046,307	39,780,008,547	31,160,944,137	19,866,112,157	25,804,533,263	774,592,426,517	47,520,828,350	67,397,164,355	1,039,597,287,087
30s	Unweighted	-	1,025,470,961	12,683,456,626	34,596,151,903	149,772,732,499	124,783,624,338	101,629,549,476	110,373,058,724	371,220,487,973	222,041,449,189	1,128,126,001,689
	Weighted	-	1,064,600,135	13,487,887,474	38,201,893,980	149,100,070,383	126,071,709,078	104,825,089,774	99,304,486,024	345,967,283,997	211,635,626,067	1,089,658,646,912
40s	Unweighted	323,832,935	4,695,577,559	11,604,013,509	944,242,866,690	96,232,353,890	386,386,663,769	102,547,096,125	158,030,472,345	468,262,424,201	464,052,596,044	2,636,377,897,067
	Weighted	352,971,073	5,044,861,588	11,929,899,160	952,986,635,422	106,159,902,797	410,165,133,734	103,162,943,850	149,956,805,465	476,231,182,529	444,265,693,438	2,660,256,029,055
50s	Unweighted	-	10,254,709,613	6,152,825,768	159,973,469,955	30,494,268,058	283,731,623,332	102,709,012,593	249,213,113,407	348,822,043,293	2,590,609,508,902	3,801,964,574,920
	Weighted	-	11,420,393,107	4,781,373,492	176,013,080,123	29,117,320,593	259,029,518,183	110,016,788,092	264,347,269,568	324,912,197,336	2,154,356,643,263	3,333,994,583,760
60s or older	Unweighted	12,251,679,379	99,740,544,021	38,320,230,657	141,944,769,900	5,990,909,300	277,686,741,876	121,437,350,675	46,955,775,594	15,274,120,107	72,700,493,937	832,304,615,446
	Weighted	11,238,405,924	90,160,303,003	36,281,607,571	142,478,106,092	6,758,516,369	240,311,312,378	126,473,351,217	44,943,456,370	15,930,241,102	60,695,954,853	775,271,254,879
Total	Unweighted	12,575,512,314	124,891,568,649	94,019,495,500	1,319,727,154,976	312,984,531,805	1,093,907,654,877	454,769,385,237	1,479,808,569,242	2,563,341,403,273	3,418,864,212,659	9,564,891,488,533
	Weighted	11,591,376,997	116,920,381,287	90,725,814,004	1,349,459,724,163	322,903,184,883	1,055,976,436,196	470,282,706,196	1,334,920,550,474	1,211,079,371,085	2,939,481,471,809	8,903,341,017,093

## • Year 2015

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	580,202,307	580,202,307	-	1,740,068,921	580,202,307	1,160,404,614	4,641,618,455
	Weighted	-	-	-	-	651,914,732	572,601,076	-	1,909,319,888	556,462,169	1,215,172,484	4,905,470,349
20s	Unweighted	-	9,863,439,216	27,153,467,960	41,890,606,554	32,201,228,030	22,337,788,813	28,429,013,035	960,640,959,432	52,914,650,384	73,511,632,276	1,248,943,485,700
	Weighted	-	9,922,518,112	26,063,498,065	42,763,629,429	33,498,109,137	21,356,130,617	27,739,951,256	832,689,199,833	51,085,034,115	72,452,155,400	1,117,570,225,964
30s	Unweighted	-	1,102,384,383	13,634,754,211	37,190,967,868	161,006,140,148	134,142,773,341	109,252,094,378	118,651,371,748	399,063,146,643	238,695,229,033	1,212,738,861,753
	Weighted	-	1,144,448,363	14,499,519,804	41,067,151,500	160,283,026,340	135,527,468,330	112,687,288,357	106,752,622,639	371,915,876,037	227,508,937,724	1,171,386,339,094
40s	Unweighted	348,121,384	5,047,760,069	12,474,349,597	1,015,063,935,814	103,450,071,309	415,366,831,465	110,238,438,299	169,883,235,442	503,383,521,413	498,857,943,420	2,834,114,208,213
	Weighted	379,444,970	5,423,241,456	12,824,677,657	1,024,463,513,630	114,122,216,392	440,928,758,552	110,900,476,444	161,204,019,142	511,949,960,702	477,586,963,309	2,859,783,272,275
50s	Unweighted	-	11,023,843,830	6,614,306,298	171,971,963,747	32,781,430,336	305,012,352,705	110,412,498,991	289,404,910,651	374,984,750,910	2,784,913,052,593	4,087,119,110,661
	Weighted	-	12,276,957,110	5,139,990,956	189,214,593,159	31,301,207,649	278,457,515,004	118,268,379,742	284,174,113,817	349,281,594,234	2,315,939,903,393	3,584,054,255,063
60s or older	Unweighted	13,170,592,365	107,221,386,304	41,194,363,786	152,593,206,698	6,440,245,606	298,514,086,868	130,545,019,039	50,477,600,695	16,419,725,284	78,153,250,731	894,729,977,375
	Weighted	12,081,300,339	96,922,598,252	39,002,837,805	153,164,394,711	7,265,425,526	258,335,387,185	135,593,234,844	48,314,351,466	17,125,057,337	65,248,334,930	833,418,942,374
Total	Unweighted	13,518,713,749	134,258,813,802	101,071,241,851	1,418,710,680,681	336,459,317,735	1,175,954,035,507	488,878,443,742	1,590,798,684,889	3,347,345,796,940	3,675,291,512,667	10,282,287,261,557
	Weighted	12,440,765,309	125,689,763,294	97,530,524,287	1,450,673,282,429	347,121,899,775	1,135,177,860,765	505,555,330,663	1,435,043,626,766	1,301,913,984,594	3,159,951,467,236	9,571,118,505,119

## [Appendix 2] Religious Giving (2009-2015)

### • Year 2009

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	11,238,617,681	5,619,308,841	-	-	-	-	-	16,857,926,522
	Weighted	-	-	-	11,413,155,613	5,584,153,763	-	-	-	-	-	16,997,309,376
20s	Unweighted	-	-	89,908,941,449	45,029,394,843	4,120,826,483	38,585,920,705	33,715,853,043	78,295,703,179	119,204,271,538	53,196,123,691	442,057,034,931
	Weighted	-	-	86,230,102,475	44,702,588,580	4,329,861,211	38,640,209,653	35,082,521,636	77,476,622,335	111,842,729,445	52,398,887,322	450,703,522,657
30s	Unweighted	899,089,414	-	76,422,600,232	316,929,018,609	155,467,544,589	292,278,983,828	228,893,180,104	134,863,412,174	485,508,283,826	493,749,936,792	2,185,012,049,571
	Weighted	775,352,719	-	77,843,102,641	332,696,947,426	151,518,166,204	297,882,362,319	260,608,947,195	129,293,153,934	476,707,109,503	488,751,304,738	2,215,876,446,679
40s	Unweighted	-	116,132,382,705	10,114,755,913	290,330,956,763	137,485,756,300	433,810,642,493	366,940,867,290	573,169,501,739	1,106,254,600,415	580,661,913,527	3,614,901,377,145
	Weighted	-	111,494,579,778	10,748,300,612	291,045,464,419	140,668,715,434	454,254,339,672	382,380,738,942	552,477,868,546	1,086,049,613,528	554,880,558,681	3,584,000,179,612
50s	Unweighted	-	31,093,508,918	239,757,177,198	410,369,393,598	132,990,309,227	842,521,705,498	103,395,282,667	668,697,752,029	228,518,559,517	187,684,915,275	2,845,018,043,927
	Weighted	-	34,786,460,204	184,040,366,540	451,589,778,776	133,568,035,782	887,444,801,240	110,274,309,400	684,358,522,290	227,255,303,663	177,300,224,865	2,890,417,802,760
60s or older	Unweighted	104,893,765,024	259,612,068,435	173,636,643,174	336,783,909,845	41,208,264,831	215,406,838,889	-	872,865,973,237	26,223,441,256	56,193,088,406	2,086,823,993,097
	Weighted	102,976,594,730	248,302,217,326	170,748,861,523	341,914,379,167	41,742,926,171	219,236,318,209	-	956,398,547,039	27,324,540,167	47,364,224,884	2,156,010,609,213
Total	Unweighted	105,792,854,439	406,837,960,058	589,840,117,966	1,410,671,291,339	476,892,010,271	1,822,604,091,413	732,945,183,106	2,327,892,342,357	1,945,709,156,553	1,371,485,977,691	11,210,470,985,192
	Weighted	103,751,947,449	394,583,257,335	529,410,733,791	1,473,362,313,980	477,411,858,545	1,897,458,031,093	788,344,517,172	2,400,004,714,143	1,929,179,296,307	1,320,697,200,491	11,314,205,870,297

### • Year 2010

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	12,088,734,998	6,044,367,499	-	-	-	-	-	18,133,102,497
	Weighted	-	-	-	12,276,475,418	6,006,553,203	-	-	-	-	-	18,283,028,622
20s	Unweighted	-	-	96,709,879,986	48,435,531,560	4,432,536,166	41,504,656,827	36,266,204,995	84,218,187,155	128,221,182,548	57,220,012,325	497,008,191,562
	Weighted	-	-	92,752,764,376	48,084,004,849	4,657,382,807	41,563,052,327	37,736,251,838	83,337,148,975	120,302,794,890	56,362,470,992	484,795,871,055
30s	Unweighted	967,098,800	-	82,203,397,988	340,902,326,951	167,227,500,809	314,387,701,521	264,207,236,131	145,064,819,979	522,233,351,925	531,098,424,257	2,350,291,858,362
	Weighted	834,002,349	-	83,516,222,270	357,862,181,575	162,979,381,507	320,414,933,659	280,322,063,638	139,073,213,391	512,766,434,633	525,721,683,098	2,383,490,916,120
40s	Unweighted	-	124,916,928,313	10,879,861,498	312,292,320,788	147,885,524,812	466,625,170,933	394,697,197,693	616,525,484,911	1,189,934,481,662	624,584,641,577	3,888,341,612,191
	Weighted	-	119,928,310,306	11,561,329,112	313,040,875,601	151,309,250,983	488,615,280,802	411,304,980,082	594,268,484,525	1,168,201,138,732	596,853,102,187	3,855,102,970,330
50s	Unweighted	-	33,445,500,162	257,893,013,296	441,400,010,570	143,050,030,813	906,252,167,036	111,216,361,984	719,279,732,397	245,804,278,298	201,881,874,471	3,060,222,669,026
	Weighted	-	37,417,795,574	197,961,642,900	485,747,165,816	143,671,458,058	954,573,358,765	118,615,735,606	736,125,122,721	244,445,466,593	190,711,659,951	3,109,271,405,984
60s or older	Unweighted	112,828,193,317	279,249,778,460	186,770,955,723	362,259,092,115	44,325,361,660	231,700,754,133	-	938,891,751,532	28,207,048,329	60,443,674,991	2,244,676,610,260
	Weighted	110,766,003,439	267,084,421,756	183,644,735,003	367,777,643,043	44,900,466,129	235,819,904,904	-	1,028,742,939,379	29,391,437,132	50,949,125,305	2,319,096,676,089
Total	Unweighted	113,795,292,117	437,612,206,937	634,457,108,492	1,517,378,016,982	512,945,321,760	1,960,470,430,451	788,387,000,803	2,503,979,975,973	2,114,400,342,762	1,475,228,627,621	12,058,674,343,899
	Weighted	111,600,055,788	424,430,527,636	569,456,693,661	1,584,811,146,300	513,524,492,687	2,040,986,530,498	847,979,031,165	2,581,547,108,991	2,075,107,271,980	1,420,598,059,532	12,170,040,868,200

## • Year 2011

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	13,006,975,150	6,503,487,575	-	-	-	-	-	19,510,462,725
	Weighted	-	-	-	13,208,976,019	6,462,800,968	-	-	-	-	-	19,671,776,988
20s	Unweighted	-	-	104,055,801,200	52,114,613,768	4,769,224,222	44,657,281,348	39,020,925,450	90,615,260,212	137,960,649,758	61,566,349,044	534,760,105,002
	Weighted	-	-	99,798,109,687	51,736,385,675	5,011,149,839	44,720,112,473	40,602,634,601	89,667,299,842	129,440,794,578	60,643,670,300	521,620,156,994
30s	Unweighted	1,040,558,012	-	88,447,431,020	366,796,699,231	179,929,822,909	338,268,067,069	264,908,727,223	156,083,701,801	561,901,326,482	571,439,774,925	2,528,816,108,671
	Weighted	897,351,777	-	89,859,975,245	385,045,656,898	175,359,023,548	344,753,117,709	301,614,860,138	149,636,982,767	551,715,317,939	565,654,625,474	2,564,536,911,495
40s	Unweighted	-	134,405,409,884	11,706,277,635	336,013,524,709	159,118,662,669	502,069,240,792	424,677,738,649	663,355,732,652	1,280,319,920,603	672,027,049,419	4,183,693,557,011
	Weighted	-	129,037,864,769	12,439,508,393	336,840,457,664	162,802,449,371	525,729,682,736	442,547,020,494	639,408,342,823	1,256,935,749,185	681,189,087,908	4,147,930,163,343
50s	Unweighted	-	35,995,964,582	277,482,136,534	474,928,019,312	153,915,872,609	975,089,570,415	119,664,171,380	773,915,021,428	264,475,161,384	217,216,485,006	3,292,672,402,450
	Weighted	-	40,259,988,930	212,998,479,182	522,445,862,435	154,584,502,431	1,027,081,159,289	127,625,589,084	792,039,959,511	263,013,136,608	205,197,799,618	3,345,446,477,088
60s or older	Unweighted	121,398,434,734	300,461,125,966	200,957,766,068	389,775,688,663	47,692,242,217	249,300,357,042	-	1,010,208,403,320	30,349,608,683	65,034,875,750	2,145,178,502,444
	Weighted	119,179,604,351	287,371,709,053	197,615,602,002	395,713,419,517	48,311,030,662	253,732,391,637	-	1,106,884,537,554	31,623,961,685	54,819,135,902	2,495,251,392,373
Total	Unweighted	122,438,992,746	470,852,500,432	682,469,412,458	1,632,635,520,833	551,929,312,200	2,109,384,516,666	848,271,562,702	2,694,178,119,412	2,275,006,666,910	1,587,284,534,146	12,976,631,138,503
	Weighted	120,076,956,128	456,669,562,752	612,711,674,509	1,705,190,758,205	552,530,956,819	2,196,016,463,845	1,932,900,104,316	2,777,637,122,507	2,232,728,959,995	1,528,504,319,202	13,094,456,878,281

## • Year 2012

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	13,995,161,863	6,997,580,931	-	-	-	-	-	20,992,742,794
	Weighted	-	-	-	14,212,509,465	6,953,803,217	-	-	-	-	-	21,166,312,682
20s	Unweighted	-	-	111,961,294,903	56,073,948,531	5,131,559,350	48,050,055,729	41,965,495,589	97,499,627,645	148,442,016,826	66,243,766,151	575,387,754,725
	Weighted	-	-	107,380,131,245	55,666,985,088	5,391,864,926	48,117,660,361	43,687,362,876	96,479,647,314	139,274,877,586	65,250,988,183	561,249,517,577
30s	Unweighted	1,119,612,949	-	95,167,100,668	394,663,564,535	193,599,739,104	363,967,509,515	285,034,796,608	167,941,942,355	604,590,992,479	614,854,111,178	2,720,939,369,391
	Weighted	965,526,821	-	96,686,960,961	414,298,961,191	188,681,679,666	370,945,252,792	324,529,626,543	161,005,442,876	593,631,116,209	608,629,443,102	2,759,374,010,161
40s	Unweighted	-	144,616,672,584	12,595,645,677	361,541,681,459	171,207,480,123	540,213,247,909	456,942,834,825	713,753,255,009	1,377,590,432,708	723,083,362,918	4,501,543,813,212
	Weighted	-	138,841,335,749	13,384,582,614	362,643,439,486	175,171,137,358	565,671,258,780	476,168,190,321	687,986,495,791	1,352,429,681,631	690,978,504,088	4,463,063,345,817
50s	Unweighted	-	38,719,947,821	298,563,453,076	511,010,010,155	165,609,415,378	1,049,170,634,324	128,755,489,139	832,712,130,844	284,568,291,213	233,719,203,111	3,542,828,575,061
	Weighted	-	43,318,685,180	229,180,740,205	562,353,149,552	166,308,843,414	1,105,112,211,317	137,321,764,398	852,214,085,704	282,995,191,153	220,787,414,940	3,599,612,085,863
60s or older	Unweighted	130,621,510,721	323,288,239,034	216,225,250,782	419,388,350,492	51,315,593,497	268,240,402,373	-	1,086,957,571,354	32,655,377,680	69,975,809,315	2,598,668,305,248
	Weighted	128,234,107,809	309,204,372,011	212,629,170,483	425,777,192,129	51,981,393,528	273,009,354,586	-	1,190,978,539,444	34,026,547,865	58,983,942,945	2,684,826,620,800
Total	Unweighted	131,741,123,670	506,624,859,438	734,512,745,106	1,756,672,717,035	593,861,368,384	2,269,642,049,851	912,717,806,161	2,898,864,527,208	2,447,847,110,906	1,707,876,252,673	13,960,360,560,431
	Weighted	129,199,634,630	491,364,392,940	659,261,585,506	1,834,740,236,912	594,508,722,109	2,362,855,737,836	981,707,664,137	2,988,664,211,128	2,402,357,414,443	1,448,089,892,990	14,089,289,892,900

## • Year 2013

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	15,056,261,598	7,328,130,799	-	-	-	-	-	22,586,392,397
	Weighted	-	-	-	15,290,088,287	7,481,033,900	-	-	-	-	-	22,771,122,187
20s	Unweighted	-	-	120,450,092,785	60,325,421,470	5,320,629,253	51,693,164,820	45,168,784,795	104,891,955,801	159,696,748,018	71,266,304,898	619,013,101,840
	Weighted	-	-	115,521,589,695	59,887,602,450	5,800,670,948	51,765,895,170	46,999,696,783	103,794,641,540	149,834,565,082	70,198,255,458	603,802,917,126
30s	Unweighted	1,204,500,928	-	102,382,578,868	424,586,577,069	208,278,285,442	391,563,176,630	306,645,861,216	180,675,139,178	650,430,501,042	661,471,759,547	2,927,238,379,919
	Weighted	1,038,732,138	-	104,017,673,509	445,710,710,647	202,987,343,459	399,069,965,702	349,135,151,236	173,212,720,968	638,639,657,476	654,775,143,114	2,968,587,098,250
40s	Unweighted	-	155,581,369,848	13,550,635,438	388,953,424,620	184,188,266,884	581,171,697,690	491,586,941,181	767,869,341,507	1,482,038,016,648	777,906,849,240	4,842,844,543,056
	Weighted	-	149,368,152,520	14,399,388,816	389,910,643,246	188,452,444,805	608,559,910,502	512,271,579,917	740,148,971,344	1,454,969,601,582	743,367,830,837	4,801,448,523,570
50s	Unweighted	-	41,655,657,088	321,200,247,428	549,754,298,488	178,165,762,245	1,128,717,744,477	138,517,606,703	895,847,545,092	306,143,985,830	251,439,568,690	3,811,442,434,042
	Weighted	-	46,603,066,299	246,557,003,963	604,990,225,418	178,939,736,624	1,188,900,758,126	147,733,368,728	916,828,139,444	304,451,614,833	237,527,304,756	3,872,531,218,113
60s or older	Unweighted	140,525,108,250	347,799,642,918	232,619,241,692	451,185,972,559	55,206,292,527	288,578,347,299	-	1,149,367,650,792	35,131,277,060	75,281,307,991	2,795,696,841,090
	Weighted	137,956,694,741	332,647,950,620	228,750,510,038	458,059,210,035	55,922,572,876	293,708,661,726	-	1,281,277,388,809	36,606,408,054	63,456,048,867	2,888,385,445,764
Total	Unweighted	141,729,609,178	545,036,669,854	790,022,796,211	1,889,861,955,804	638,887,367,150	2,441,724,130,916	981,919,193,895	3,118,653,652,371	2,633,440,528,601	1,837,365,790,365	15,018,821,694,344
	Weighted	138,995,426,879	528,619,169,439	709,246,165,942	1,973,848,480,083	639,583,802,613	2,542,005,191,227	1,056,139,796,644	3,215,261,862,104	2,584,501,847,026	1,769,324,583,032	15,157,526,325,011

## • Year 2014

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	16,191,646,757	8,095,823,378	-	-	-	-	-	24,287,470,135
	Weighted	-	-	-	16,443,106,199	8,045,174,926	-	-	-	-	-	24,488,281,125
20s	Unweighted	-	-	129,533,174,053	64,874,531,338	5,936,937,144	55,591,320,531	48,574,940,270	112,801,805,738	171,739,399,932	76,640,441,315	665,692,570,320
	Weighted	-	-	124,233,015,009	64,403,696,605	6,238,096,644	55,669,535,440	50,543,920,416	111,621,743,557	161,133,514,712	75,491,870,800	649,335,393,183
30s	Unweighted	1,295,331,741	-	110,103,197,945	456,604,438,536	223,984,446,800	421,090,759,984	329,769,872,276	194,299,761,079	699,479,139,886	711,353,014,174	3,147,979,962,420
	Weighted	1,117,062,409	-	111,861,594,256	479,321,532,445	218,294,517,528	429,163,632,266	375,463,258,410	186,274,605,444	686,799,154,702	704,151,409,245	3,192,444,766,925
40s	Unweighted	-	167,313,683,152	14,572,482,081	418,284,207,879	198,077,811,989	624,997,564,805	528,657,266,603	825,773,984,587	1,593,797,742,405	836,568,415,758	5,208,043,179,264
	Weighted	-	160,631,930,212	15,485,239,527	419,313,609,883	202,663,549,435	654,451,109,050	550,901,723,604	795,963,235,171	1,564,688,131,689	799,424,827,249	5,163,523,355,830
50s	Unweighted	-	44,796,889,360	345,421,797,474	591,210,995,240	191,601,153,287	1,213,833,785,187	148,963,150,161	963,402,982,018	329,230,150,716	270,400,500,835	4,098,861,404,280
	Weighted	-	50,117,380,225	265,149,744,259	650,612,235,799	192,433,492,687	1,278,555,169,800	158,873,868,191	985,965,690,992	327,410,158,871	255,439,120,035	4,164,556,860,861
60s or older	Unweighted	151,122,036,395	374,027,040,078	250,140,942,390	485,209,681,140	59,369,371,441	310,339,896,168	-	1,257,551,231,430	37,780,509,099	80,958,233,783	3,006,518,941,924
	Weighted	148,359,940,108	357,732,766,239	246,000,471,616	492,601,226,017	60,139,666,133	315,857,085,042	-	1,377,897,876,012	39,366,878,981	68,241,237,781	3,106,197,147,929
Total	Unweighted	152,417,368,136	586,137,612,589	849,791,593,943	2,032,375,500,890	687,045,544,039	2,625,853,326,676	1,055,945,229,510	3,353,829,764,859	2,832,026,962,043	1,975,920,625,865	16,151,383,528,344
	Weighted	149,477,002,517	568,482,076,677	762,730,044,666	2,122,695,406,968	687,814,497,352	2,733,696,531,600	1,135,782,770,621	3,457,723,151,376	2,779,397,838,965	1,902,748,445,110	16,300,547,805,852

## • Year 2015

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	17,406,069,205	8,703,034,603	-	-	-	-	-	26,109,103,808
	Weighted	-	-	-	17,676,388,866	8,648,587,363	-	-	-	-	-	26,324,976,229
20s	Unweighted	-	-	139,248,553,641	69,740,317,282	6,382,225,375	59,760,837,604	52,218,207,615	121,262,282,129	184,620,374,036	82,388,727,571	715,621,525,254
	Weighted	-	-	133,550,866,648	69,234,168,520	6,705,972,748	59,844,918,868	54,334,867,224	119,993,711,718	173,219,015,367	81,153,989,296	698,037,510,390
30s	Unweighted	1,392,485,536	-	118,361,270,595	490,851,151,585	240,783,957,338	452,673,839,795	354,503,609,478	208,872,830,462	751,942,189,662	764,706,640,413	3,384,087,974,865
	Weighted	1,200,845,466	-	120,251,551,944	515,272,096,225	234,667,266,172	461,352,201,900	403,624,137,687	200,245,764,111	738,311,167,263	756,964,893,346	3,431,889,924,115
40s	Unweighted	-	179,862,715,120	15,665,462,285	449,656,787,800	212,934,246,610	671,874,271,319	568,308,159,548	887,709,529,463	1,713,337,412,093	899,313,575,599	5,598,662,159,836
	Weighted	-	172,679,810,513	16,644,679,298	450,763,398,066	217,863,928,225	703,536,920,410	592,221,018,061	855,662,883,793	1,682,044,471,091	859,384,105,680	5,550,803,215,075
50s	Unweighted	-	48,156,791,468	371,329,476,376	635,553,606,911	205,971,818,928	1,304,874,988,079	160,135,638,687	1,035,661,117,706	353,923,407,171	290,681,355,726	4,406,288,399,052
	Weighted	-	53,876,335,230	285,036,776,535	499,410,120,062	206,866,586,299	1,374,450,672,171	170,789,888,527	1,059,916,098,052	351,966,910,434	274,597,828,143	4,476,911,213,451
60s or older	Unweighted	162,456,645,915	402,080,198,639	268,923,769,220	521,601,873,848	63,822,253,752	333,616,326,432	-	1,351,871,374,930	40,614,161,479	87,030,346,026	3,232,016,950,242
	Weighted	159,487,384,057	384,563,805,011	264,451,250,562	529,547,806,932	64,650,322,875	339,547,321,147	-	1,481,244,381,626	42,919,513,897	73,359,536,885	3,339,171,322,991
Total	Unweighted	163,849,131,451	630,099,705,226	913,528,532,117	2,184,809,806,630	738,597,536,605	2,822,800,263,229	1,135,165,813,329	3,605,377,134,693	3,044,437,544,442	2,124,120,645,335	17,262,766,113,057
	Weighted	160,688,229,528	611,119,950,754	819,937,124,987	2,281,933,978,671	739,402,663,681	2,938,732,034,466	1,220,949,911,499	3,717,062,839,239	2,987,861,078,052	2,045,460,351,349	17,523,138,162,251

## [Appendix 3] Mutual Aid (2009-2015)

## • Year 2009

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	-	-	-	-	-	-	-
	Weighted	-	-	-	-	-	-	-	-	-	-	-
20s	Unweighted	-	49,824,538,386	56,193,088,406	199,672,774,135	104,519,144,435	161,836,094,609	101,147,559,130	360,759,627,565	305,315,780,338	86,162,735,556	1,425,431,342,560
	Weighted	-	50,226,531,824	53,780,786,856	196,023,288,046	109,960,906,477	156,163,297,336	100,440,006,437	355,896,166,778	283,651,648,978	83,216,440,629	1,389,380,995,361
30s	Unweighted	1,123,861,768	71,177,911,981	93,655,147,343	496,372,280,918	374,620,589,372	763,102,140,551	393,351,618,841	277,181,774,076	1,003,983,179,517	563,803,987,005	4,038,372,491,371
	Weighted	969,190,899	76,152,745,885	98,499,790,773	514,034,306,840	381,075,017,187	772,770,713,790	395,295,593,293	274,712,299,740	953,529,414,266	549,477,175,025	4,016,516,247,698
40s	Unweighted	-	52,444,882,512	183,564,088,792	389,605,412,947	445,798,501,353	852,261,840,821	472,021,942,609	472,021,942,609	1,325,782,245,789	726,163,943,382	4,920,266,820,812
	Weighted	-	60,734,790,047	186,862,485,326	386,512,614,941	456,963,615,048	893,323,773,715	487,410,218,672	462,431,139,677	1,339,856,473,285	744,761,757,275	5,018,862,867,985
50s	Unweighted	3,746,205,894	181,690,985,845	157,340,647,538	990,871,458,889	311,084,937,414	709,531,396,271	191,056,500,580	448,275,736,715	859,754,252,609	337,158,530,435	4,210,510,652,187
	Weighted	3,938,245,103	181,308,930,246	142,480,584,290	1,078,205,986,004	296,338,436,616	703,051,228,835	189,298,615,302	489,992,713,276	857,219,013,993	307,655,756,780	4,249,489,510,439
60s or older	Unweighted	344,463,631,928	851,137,979,053	589,652,807,671	839,150,120,193	207,914,427,101	642,474,310,773	-	221,026,147,729	183,564,088,792	269,726,824,348	4,149,110,337,589
	Weighted	326,533,759,971	862,462,715,668	593,603,231,207	845,739,924,635	217,158,212,266	586,367,007,353	-	235,313,314,407	194,076,887,646	227,283,956,340	4,088,556,009,493
Total	Unweighted	349,333,699,589	1,206,278,297,778	1,080,405,779,749	2,915,672,047,082	1,443,937,599,675	3,129,205,783,024	1,157,577,621,159	1,799,265,228,695	3,678,399,567,043	1,983,616,020,725	18,743,691,644,520
	Weighted	331,441,195,972	1,230,885,713,670	1,075,223,800,451	3,020,516,120,467	1,461,496,187,593	3,111,616,021,029	1,172,446,433,705	1,818,347,633,872	3,628,353,438,169	1,912,401,086,046	18,762,805,630,976

## • Year 2010

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	-	-	-	-	-	-	-
	Weighted	-	-	-	-	-	-	-	-	-	-	-
20s	Unweighted	-	53,593,391,826	60,443,674,991	214,776,525,136	112,425,225,484	174,077,783,975	108,798,614,984	388,048,393,444	328,410,634,119	92,680,301,653	1,533,254,555,613
	Weighted	-	54,025,793,058	57,848,816,983	210,850,982,737	118,278,626,098	167,975,882,044	108,059,054,076	382,819,199,531	305,107,773,358	89,511,141,566	1,494,477,269,450
30s	Unweighted	1,208,873,500	76,561,988,322	100,739,458,319	533,919,129,090	402,957,833,275	820,825,106,382	423,105,724,939	298,148,500,840	1,079,926,993,178	606,451,539,079	4,343,845,146,925
	Weighted	1,042,902,937	81,913,131,179	105,950,562,766	552,917,155,090	409,900,490,249	831,225,034,826	425,196,746,510	295,492,229,252	1,025,656,778,185	591,041,010,996	4,320,335,641,991
40s	Unweighted	-	56,414,096,659	197,449,338,305	419,076,146,606	479,519,821,598	916,729,070,701	507,726,869,927	507,726,869,927	1,426,067,771,942	781,738,196,554	5,292,448,182,239
	Weighted	-	65,328,922,371	200,997,233,851	415,749,401,578	491,529,492,583	960,897,031,509	524,279,153,908	497,410,594,532	1,441,206,587,924	801,103,864,227	5,398,502,282,482
50s	Unweighted	4,029,578,333	195,434,549,139	169,242,289,976	1,045,823,449,013	334,616,184,752	763,202,136,224	205,508,494,970	503,697,291,594	924,788,227,367	362,662,049,948	4,529,004,271,315
	Weighted	4,236,143,871	195,023,593,892	153,258,174,158	1,159,764,199,488	318,754,221,532	756,231,792,619	203,617,638,828	521,056,994,895	922,061,216,924	330,927,612,266	4,570,931,588,473
60s or older	Unweighted	370,519,727,697	915,520,197,202	634,255,629,575	902,625,546,537	223,641,597,448	691,072,684,067	-	237,745,121,632	197,449,338,305	290,129,639,958	4,642,959,482,441
	Weighted	351,233,595,115	927,701,565,387	638,501,646,158	909,713,820,365	233,584,605,799	630,721,283,054	-	253,113,005,543	208,778,864,544	244,476,286,630	4,397,824,672,617
Total	Unweighted	375,758,179,529	1,297,524,223,147	1,162,130,391,166	3,136,220,816,382	1,553,160,672,577	3,365,906,781,349	1,245,139,704,821	1,935,366,177,438	3,956,642,964,951	2,133,661,727,193	20,161,511,638,533
	Weighted	356,512,241,923	1,323,993,005,888	1,156,556,433,916	3,248,995,559,260	1,572,047,436,261	3,347,051,024,056	1,261,152,593,321	1,955,892,023,753	3,902,811,220,955	2,057,059,515,685	20,182,071,455,015

## • Year 2011

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	-	-	-	-	-	-	-
	Weighted	-	-	-	-	-	-	-	-	-	-	-
20s	Unweighted	-	57,664,256,499	65,034,875,750	231,090,591,832	120,944,868,895	187,300,442,161	117,062,776,350	417,523,902,316	353,561,582,243	99,720,142,817	1,649,718,014,864
	Weighted	-	58,129,502,208	62,242,916,654	226,866,871,779	127,262,873,300	180,735,049,934	116,267,039,628	411,897,507,554	328,283,251,036	96,310,258,614	1,607,995,270,708
30s	Unweighted	1,300,697,515	82,377,509,284	108,391,459,584	574,474,735,794	433,565,838,335	883,173,612,688	455,244,130,252	320,795,363,784	1,161,956,446,731	652,516,586,694	4,673,796,380,665
	Weighted	1,121,689,721	88,135,116,028	113,998,390,835	594,915,820,168	441,035,847,955	894,363,502,355	457,493,982,334	317,937,326,235	1,103,563,956,712	635,935,500,595	4,648,501,132,940
40s	Unweighted	-	60,699,217,367	212,447,260,784	450,908,471,868	515,943,347,618	986,362,282,212	546,292,956,302	546,292,956,302	1,534,389,501,861	841,117,726,369	5,694,453,720,689
	Weighted	-	70,291,198,375	216,264,648,559	447,329,032,835	528,865,253,185	1,033,885,167,669	564,102,524,172	535,193,073,830	1,550,678,237,049	861,954,387,865	5,808,563,513,536
50s	Unweighted	4,335,658,383	210,279,431,592	182,097,652,101	1,146,781,642,395	360,033,072,153	821,173,697,806	221,118,577,551	541,957,297,918	995,033,598,978	390,209,254,501	4,873,019,883,380
	Weighted	4,557,914,295	209,837,260,870	164,899,409,500	1,277,857,954,106	342,966,260,658	813,673,898,525	219,084,095,129	567,091,365,328	992,099,449,370	356,064,321,852	4,918,131,929,633
60s or older	Unweighted	398,663,788,349	985,061,584,697	682,432,629,539	971,187,477,870	240,629,040,276	743,565,412,744	-	255,803,844,618	212,447,260,784	312,167,403,601	4,801,958,442,477
	Weighted	377,912,713,297	998,168,229,296	687,001,166,441	978,814,165,159	251,327,302,939	678,629,819,950	-	272,339,047,363	224,637,358,945	263,049,269,684	4,731,876,101,114
Total	Unweighted	404,300,144,247	1,396,081,999,639	1,250,403,877,757	3,374,442,919,759	1,671,136,167,278	3,621,575,447,610	1,339,718,440,454	2,082,373,364,938	4,257,182,966,609	2,295,731,113,983	21,692,946,442,074
	Weighted	383,592,317,314	1,424,561,306,778	1,244,406,532,010	3,495,783,844,047	1,691,457,538,037	3,601,287,438,438	1,356,947,641,263	2,104,458,300,311	4,199,262,253,126	2,213,310,756,611	21,715,067,947,931

## • Year 2012

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	-	-	-	-	-	-	-
	Weighted	-	-	-	-	-	-	-	-	-	-	-
20s	Unweighted	-	62,045,217,392	69,975,809,315	248,647,375,765	130,155,005,325	201,330,330,826	125,956,456,766	449,244,695,800	380,201,897,276	107,296,240,949	1,775,053,029,615
	Weighted	-	62,545,809,693	66,971,735,038	244,102,764,498	136,931,491,790	194,466,142,124	125,100,265,062	443,190,843,579	353,224,111,075	103,627,295,571	1,730,160,458,430
30s	Unweighted	1,399,516,186	88,636,025,132	116,626,348,858	618,119,648,946	466,505,395,431	950,271,490,493	489,830,665,203	345,167,342,079	250,234,459,755	702,090,620,124	5,028,881,512,207
	Weighted	1,206,908,526	94,831,057,982	122,659,258,855	640,113,716,066	474,542,928,566	942,311,516,349	492,251,444,645	342,092,169,133	1,187,405,682,115	684,249,809,241	5,001,664,493,477
40s	Unweighted	-	65,310,755,360	228,587,643,761	485,165,611,248	555,141,420,563	1,061,299,774,606	587,796,798,243	587,796,798,243	1,650,942,594,430	905,020,467,136	6,127,081,863,591
	Weighted	-	75,631,473,686	232,695,052,224	481,314,229,350	569,045,049,800	1,112,433,144,701	606,959,423,079	575,853,617,753	1,668,488,843,441	920,440,154,035	6,249,860,988,070
50s	Unweighted	4,665,053,954	226,255,116,794	195,932,266,081	1,233,906,770,915	387,386,080,366	883,561,218,946	237,917,751,670	583,131,744,289	1,070,629,882,514	419,854,855,888	5,243,240,741,407
	Weighted	4,904,195,448	225,779,352,761	177,427,411,096	1,342,662,213,789	369,022,641,779	875,491,632,923	235,728,702,296	610,175,337,256	1,067,472,815,000	383,115,809,822	5,291,780,112,168
60s or older	Unweighted	428,951,711,099	1,059,900,258,419	734,279,492,408	1,044,972,085,765	258,910,494,464	800,056,753,164	-	275,238,183,304	228,587,643,761	335,883,884,710	5,166,780,507,096
	Weighted	406,624,102,195	1,074,002,661,978	739,195,117,522	1,053,178,199,936	270,421,542,444	730,187,769,689	-	293,029,624,911	241,703,867,572	283,030,871,595	5,091,373,758,042
Total	Unweighted	435,016,281,239	1,502,147,373,288	1,345,401,560,420	5,630,811,492,640	1,788,098,396,149	3,896,719,568,055	1,441,501,671,882	2,240,578,763,716	1,580,616,477,737	2,470,146,068,807	23,341,037,653,917
	Weighted	412,735,206,169	1,532,790,356,100	1,338,948,574,738	5,761,371,123,639	1,819,943,654,579	3,874,890,205,786	1,460,039,837,082	2,264,341,592,629	4,518,295,319,203	2,381,643,940,263	23,364,839,810,186

## • Year 2013

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	-	-	-	-	-	-	-
	Weighted	-	-	-	-	-	-	-	-	-	-	-
20s	Unweighted	-	66,749,426,419	75,281,307,991	267,499,581,061	140,023,232,863	216,810,167,014	135,506,354,384	483,305,997,902	409,028,440,084	115,431,338,919	1,909,635,846,036
	Weighted	-	67,287,972,931	72,049,467,687	262,610,401,732	147,313,506,025	209,210,378,307	134,585,247,046	476,793,147,818	380,005,224,035	111,484,217,626	1,861,339,563,207
30s	Unweighted	1,505,626,160	95,356,323,455	125,468,846,652	664,984,887,253	501,875,386,606	1,022,320,162,517	526,969,155,936	371,337,598,558	1,345,026,036,105	755,322,456,842	5,410,166,480,076
	Weighted	1,298,415,172	102,021,057,748	131,959,166,093	688,646,523,425	510,522,317,786	1,035,273,051,579	529,573,478,704	368,029,268,943	1,277,433,640,867	736,128,972,808	5,380,885,893,118
40s	Unweighted	-	70,262,554,125	245,918,939,437	521,950,402,070	597,231,710,061	1,141,766,504,629	632,362,987,124	632,362,987,124	1,776,136,993,199	973,638,250,016	6,591,631,327,685
	Weighted	-	81,365,779,404	250,337,767,666	517,807,012,094	612,189,499,118	1,196,776,757,650	652,978,503,776	619,514,286,156	1,794,992,065,583	997,757,716,050	6,723,719,447,498
50s	Unweighted	5,018,753,866	243,409,562,504	210,787,662,375	1,327,440,397,573	416,757,321,038	950,351,982,232	255,956,447,169	627,344,233,258	1,151,804,012,261	451,687,847,946	5,640,778,220,221
	Weighted	5,276,026,838	242,897,726,510	190,879,787,051	1,444,461,573,706	397,001,584,169	941,870,567,944	253,601,426,174	656,438,245,477	1,148,407,578,919	412,163,282,681	5,692,997,799,469
60s or older	Unweighted	461,474,417,984	1,140,260,878,369	789,951,858,518	1,124,200,865,998	278,540,839,566	860,716,288,030	-	296,106,478,098	245,918,939,437	361,350,278,356	5,558,520,844,356
	Weighted	437,453,951,210	1,155,432,512,626	795,240,181,608	1,133,029,159,866	290,924,644,367	785,549,905,311	-	315,244,849,724	260,029,622,744	304,490,000,533	5,477,366,827,899
Total	Unweighted	467,998,798,010	1,616,038,744,872	1,447,408,614,972	5,906,096,133,956	1,934,428,490,135	4,192,165,104,321	1,550,794,944,613	2,410,457,294,331	4,927,914,421,086	2,657,430,172,080	25,110,732,718,375
	Weighted	444,028,393,220	1,649,005,049,220	1,440,466,370,105	4,046,554,670,823	1,957,951,551,466	4,168,680,660,786	1,570,788,655,699	2,436,021,798,117	4,860,868,132,148	2,562,024,494,696	25,336,339,531,280

## • Year 2014

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	-	-	-	-	-	-	-
	Weighted	-	-	-	-	-	-	-	-	-	-	-
20s	Unweighted	-	71,782,967,288	80,958,233,783	287,671,590,709	150,582,314,836	233,159,713,295	145,724,820,810	519,751,860,887	439,873,070,221	124,135,958,467	2,053,640,530,297
	Weighted	-	72,362,125,324	77,482,682,018	282,413,720,812	158,422,343,852	224,986,828,322	144,734,253,228	512,747,880,680	408,661,227,963	119,891,186,730	2,001,702,248,929
30s	Unweighted	1,619,164,676	102,547,096,125	134,930,389,638	715,131,065,084	539,721,558,554	1,099,412,814,774	566,707,636,481	399,339,981,174	1,446,453,776,924	812,280,945,623	5,818,144,429,053
	Weighted	1,396,328,011	109,714,414,699	141,910,140,823	740,577,013,407	549,020,550,490	1,113,342,474,717	549,508,349,926	395,782,172,085	1,373,764,272,961	791,640,090,555	5,786,655,807,675
40s	Unweighted	-	75,561,018,198	264,463,563,691	561,310,420,896	642,268,654,679	1,227,864,545,716	680,049,163,778	680,049,163,778	1,910,074,595,722	1,047,059,823,594	7,088,702,950,045
	Weighted	-	87,501,532,143	269,215,613,548	554,854,579,954	658,354,403,129	1,287,025,094,512	702,219,286,232	666,231,548,695	1,930,351,519,685	1,072,998,191,025	7,230,751,768,923
50s	Unweighted	5,397,215,586	261,764,955,899	226,683,054,593	1,427,563,522,375	448,184,782,223	1,022,232,631,901	275,257,994,862	674,651,948,192	1,238,640,976,881	485,749,402,698	6,066,146,485,209
	Weighted	5,673,889,384	261,214,522,608	205,273,936,346	1,553,387,698,695	426,939,275,116	1,012,896,556,503	272,725,382,911	705,939,925,325	1,235,008,420,199	443,244,309,731	6,122,303,918,616
60s or older	Unweighted	494,273,973,090	226,247,381,034	849,521,733,164	1,208,976,291,160	299,545,464,997	925,622,472,928	-	318,435,719,547	264,463,563,691	388,599,522,159	5,977,686,121,762
	Weighted	470,442,134,928	242,563,100,444	855,208,844,054	1,218,470,322,255	312,863,126,325	844,787,830,866	-	339,019,457,027	279,638,326,570	327,451,439,216	5,890,444,583,885
Total	Unweighted	503,290,353,351	1,737,903,418,543	1,556,556,974,869	4,020,652,890,224	2,080,302,775,289	4,508,294,178,599	1,667,739,415,931	2,592,228,673,578	5,299,525,983,439	1,857,805,652,542	27,004,320,516,366
	Weighted	477,512,352,322	1,773,355,695,417	1,549,091,218,788	4,351,703,353,122	2,105,599,698,913	4,483,038,784,926	1,689,187,272,795	2,619,720,983,812	5,227,462,737,376	2,755,225,217,258	27,031,858,326,227

## • Year 2015

(unit: KRW)

Age		Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	Total
19	Unweighted	-	-	-	-	-	-	-	-	-	-	-
	Weighted	-	-	-	-	-	-	-	-	-	-	-
20s	Unweighted	-	77,166,906,809	87,030,344,026	309,247,820,545	161,876,443,608	250,647,396,554	156,654,622,844	558,734,821,485	472,864,880,073	133,446,530,573	2,207,669,777,520
	Weighted	-	77,789,503,444	83,294,117,373	303,595,603,512	170,304,498,498	241,861,500,504	155,589,759,702	551,205,521,592	439,312,055,302	128,883,388,125	2,151,835,948,057
30s	Unweighted	1,740,606,921	110,238,438,299	145,050,576,710	768,748,056,561	580,202,306,838	1,181,872,099,029	609,212,422,180	429,291,686,830	1,554,942,182,326	873,204,471,792	6,254,522,847,486
	Weighted	1,501,056,832	117,943,327,430	152,553,830,331	796,122,527,923	590,198,751,278	1,196,844,525,573	612,223,197,599	425,467,031,305	1,476,800,745,851	851,015,490,203	6,220,672,484,324
40s	Unweighted	-	81,228,322,957	284,299,130,351	603,410,399,112	690,440,745,136	1,319,940,248,057	731,054,904,616	731,054,904,616	2,053,335,963,901	1,125,592,475,266	7,620,377,098,013
	Weighted	-	94,064,411,541	289,407,598,310	598,620,356,630	707,732,973,343	1,383,555,866,839	754,887,855,267	716,200,928,636	2,075,133,718,452	1,153,476,298,657	7,733,080,007,673
50s	Unweighted	5,802,023,068	281,398,118,817	243,684,968,872	1,534,635,101,587	481,799,995,598	1,098,903,169,152	295,903,176,488	725,252,883,548	1,331,564,294,194	522,182,076,154	6,521,125,807,478
	Weighted	6,099,448,238	280,806,401,365	220,670,102,044	1,649,896,471,455	458,961,011,240	1,088,866,859,879	293,180,610,985	758,887,553,538	1,327,637,784,720	476,488,927,736	6,381,495,216,200
60s or older	Unweighted	533,494,021,138	1,318,219,641,136	913,238,430,943	1,299,653,167,318	322,012,280,295	995,044,956,228	-	342,319,361,035	284,299,130,351	417,745,660,924	6,426,030,649,387
	Weighted	505,726,717,033	1,335,759,089,034	919,352,094,510	1,309,859,279,441	336,328,806,478	908,149,471,685	-	364,444,941,043	310,622,044,314	352,011,286,931	6,332,245,732,448
Total	Unweighted	541,038,651,127	1,868,251,428,019	1,673,303,452,921	4,515,714,554,122	2,236,331,771,477	4,844,429,869,020	1,792,825,128,131	2,786,653,659,512	5,697,004,450,845	3,072,171,214,708	29,029,726,179,883
	Weighted	513,327,222,103	1,906,362,732,819	1,665,277,742,568	4,678,094,238,961	2,263,526,040,836	4,819,280,244,476	1,815,881,423,553	2,816,207,976,115	5,619,496,350,639	2,961,875,456,652	29,069,329,408,722





03

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Behavioral Analysis of South Korean's  
Donation and Volunteering by Their Social  
Status : Who cares for Neighbors?

# 03

## Behavioral Analysis of South Korean's Donation and Volunteering by Their Social Status : Who cares for Neighbors?

In Sik Min

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# Chapter I . Overview

## 1. Abstract

In this research, we examine and analyze trends in giving and volunteering over the last ten years in South Korea. Our research is based on empirical analysis supported by the Yuhan-Kimberly Giving Index of Korea, consisting of data from five biennial surveys conducted over the last ten years. In particular, we focus on trends and patterns in the giving participation rate, amount of giving, volunteering participation rate and amount of time spent volunteering from 2003-2009. This study attempts to understand the relationship between giving/volunteering and socio-economic variables such as household income, age, education level, religion and occupation. As estimation models for participation and amount/time, we employ Probit and Tobit estimators, respectively. In order to present the estimation results, we concentrate on the effects of a specific background variable with other variables in the model remaining constant at their sample means.

First, we consistently find that the household income variable is positively associated with giving and volunteering. It is notable that the income variable has a negative effect on giving effort.

Second, the age variable is found to be positively related with four dependent variables. More specifically, an individual aged 65 has the highest likelihood of participation and amount/time compared with other age groups.

Third, examining education level, this variable is positively associated with giving and volunteering. Individuals with a college diploma in South Korea more actively participate in caring for their neighborhoods than do individuals with a lower education level.

Fourth, as expected, we find that religion has a positive effect on giving and volunteering. Particularly, Protestant Christian and Catholic groups show relatively higher activity in giving and volunteering.

Fifth, self-employed or white collar respondents are more positively associated with giving and volunteering participation/time than are individuals in other professions.

## **2. Contents**

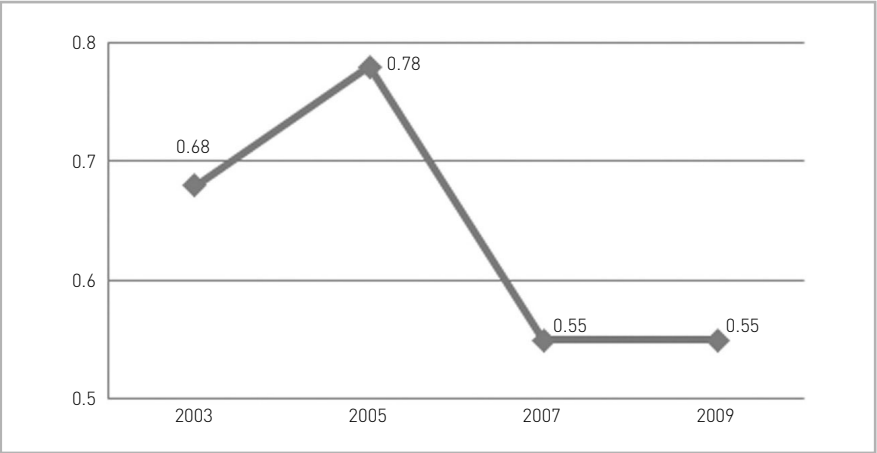
- 1) Trends in giving and volunteering: 2003-2009**
- 2) Determining factors of giving and volunteering**
- 3) Giving and volunteering by socio-economic status**
- 4) Conclusion**

# Chapter II . Result Analysis

## 1. Trends in Giving and Volunteering: 2003-2009

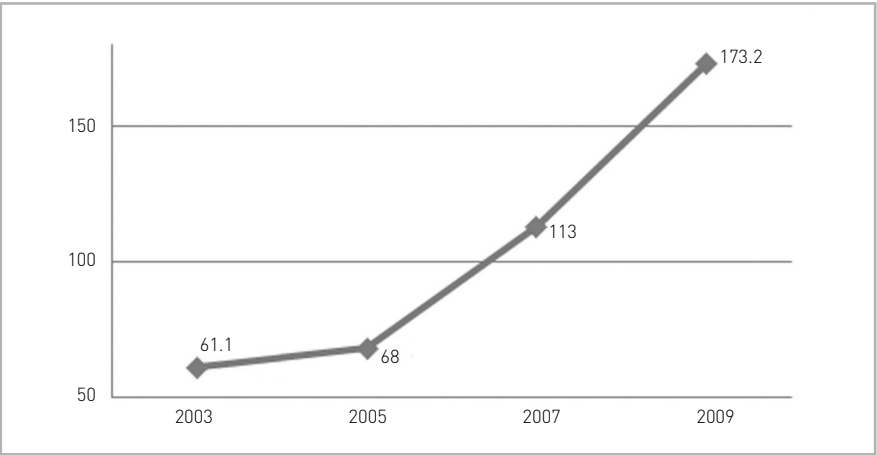
Yearly changes in participation in giving

(unit: %)



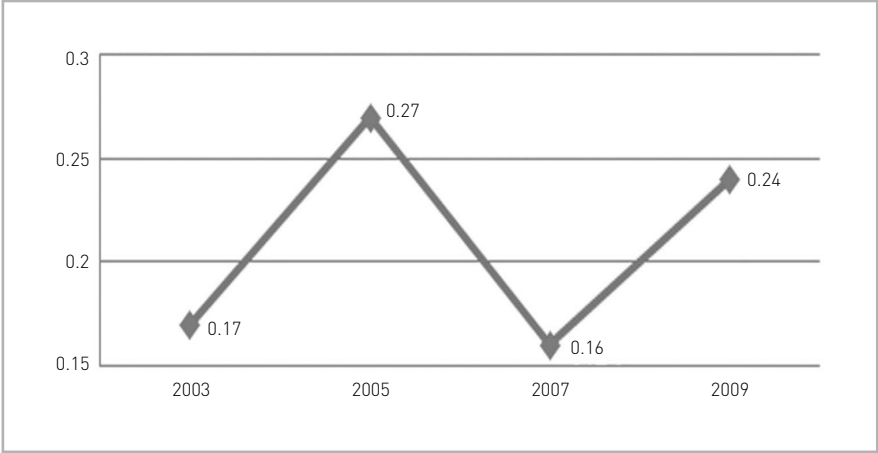
Yearly changes in amount of secular giving: cash contributions

(unit: KRW)



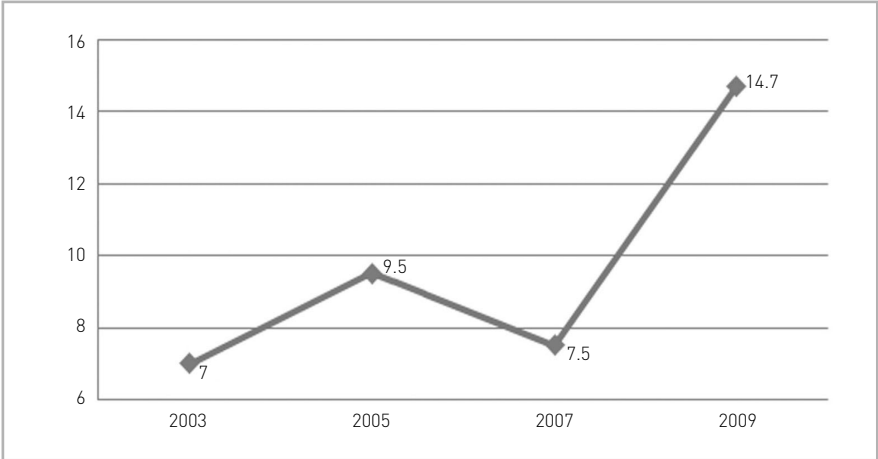
Yearly changes in participation in volunteering

(unit: %)



Yearly changes in average secular volunteering hours

(unit: hours)



## 2. Estimation of a Model for Determining Factors of Giving and Volunteering

### Definition of variables

Dependent variables	Participation rates for giving	Participation in secular giving: yes/no
	Participation rates for volunteering	Participation in secular volunteering: yes/no
	Amount of donation (cash)	Total amount of secular giving: thousand won
	Volunteering hours	Total time spent in secular volunteering: hours
Explanatory variables	Household income	Annual household income
	Marital status	Married/unmarried
	Place of residence	Metropolitan areas/small-to-mid sized cities/towns
	Occupation	Agriculture, fishery, forestry/self-employed/service, sales worker/blue collar/white collar/housewife/student/other
	Religion	Protestant Christian/Catholic/Buddhist/ None
	Age	Age of the head of household
	Gender	Male/female
	Number of household members	(unit: persons)
	Education	Junior high school or below/high school/in college or above

### Equation for estimation of participation rates in giving (volunteering)

$$\Pr(y_i = 1) = \Phi(x_i \beta)$$

### Equation for estimation of amount of donation (volunteering hours)

$$E(Y_i | X_i, Y_i > 0) = X_i \beta + \sigma \frac{\phi\left(\frac{X_i \beta}{\sigma}\right)}{\Phi\left(\frac{X_i \beta}{\sigma}\right)}$$

## 1) Pooled estimation: based on combined samples from 4 years of surveys

- Against all four dependent variables, household income, religion, age, and education are statistically significant in the positive direction.

P<0.10	Probit Model				Tobit Model			
	Dependent variables							
Explanatory variable	Participation rate in giving		Participation rate in volunteering		Amount of donation		Volunteering hours	
	Significance	Sign	Significance	Sign	Significance	Sign	Significance	Sign
Household income	0	+	0	+	0	+	0	+
Marital status	0	+	X	+	0	+	X	+
Place of residence	X	+	0	-	X	+	0	-
Occupation	0	-	0	-	X	+	0	-
Religion	0	+	0	+	0	+	0	+
Age	0	+	0	+	0	+	0	+
Gender	X	+	X	+	X	+	X	+
No. of household members	X	-	X	-	X	-	X	-
Education	0	+	0	+	0	+	0	+

## 2) Estimation of participation rates in giving

- In all the samples from the four surveys, both religion and occupation were statistically significant.
- Household income and marital status were significant in three samples.

P<0.10	Dependent variable: participation rate in giving			
	Year			
Explanatory variable	2003 Significance	2005 Significance	2007 Significance	2009 Significance
Household income	0	X	0	0
Marital status	0	0	0	X
Place of residence	0	X	0	X
Occupation	0	0	0	0
Religion	0	0	0	0
Age	X	X	0	0
Gender	X	X	X	X
No. of household members	X	X	X	X
Education	X	X	X	0



### 3) Estimation of amount of donation

- Household income, occupation, and religion were statistically significant in all four samples.
- Age and education were significant in three samples.

P<0.10	Dependent variable: amount of donation			
	Year			
Explanatory variable	2003 Significance	2005 Significance	2007 Significance	2009 Significance
Household income	0	0	0	0
Marital status	0	X	0	X
Place of residence	0	X	X	0
Occupation	0	0	0	0
Religion	0	0	0	0
Age	X	0	0	0
Gender	X	0	X	X
No. of household members	X	X	X	X
Education	0	X	0	0

### 4) Estimation of participation rates for volunteering

- Only religion was statistically significant across all four samples.
- Place of residence, occupation, and education were significant in three samples.

P<0.10	Dependent variable: participation rate in volunteering			
	Year			
Explanatory variable	2003 Significance	2005 Significance	2007 Significance	2009 Significance
Household income	0	X	X	0
Marital status	X	X	X	X
Place of residence	X	0	0	0
Occupation	0	0	X	0
Religion	0	0	0	0
Age	X	0	X	0
Gender	X	X	X	X
No. of household members	0	X	X	X
Education	X	0	0	0

## 5) Estimation of volunteering hours

- Only religion was statistically significant across all four samples.
- Place of residence was significant in three samples.

P<0.10	Dependent variable: volunteering hours			
	Year			
Explanatory variable	2003 Significance	2005 Significance	2007 Significance	2009 Significance
Household income	0	X	X	0
Marital status	X	X	X	X
Place of residence	X	0	0	0
Occupation	0	0	X	0
Religion	0	0	0	0
Age	X	0	X	0
Gender	X	X	X	X
No. of household members	0	X	X	X
Education	X	0	X	0

### 3. Giving and volunteering by socio-economic status: Who cares for neighbors?

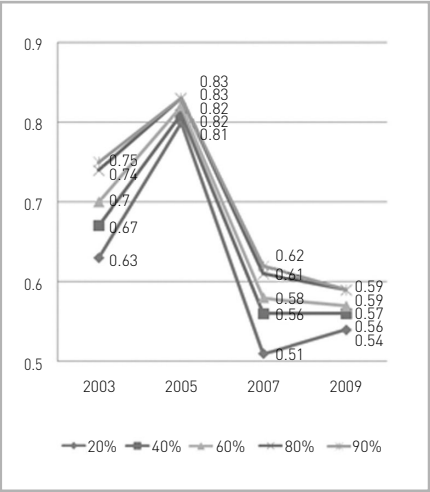
#### 1) Income

##### Participation rates of giving and volunteering by income

- The bottom 20% in terms of income level shows constantly low participation in giving, while the top 10% shows the highest participation rate.
- A similar pattern is observed in volunteering.

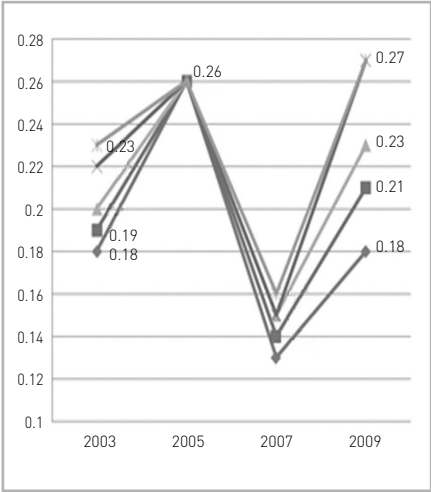
Giving participation rates

(unit: %)



Volunteering participation rates

(unit: %)

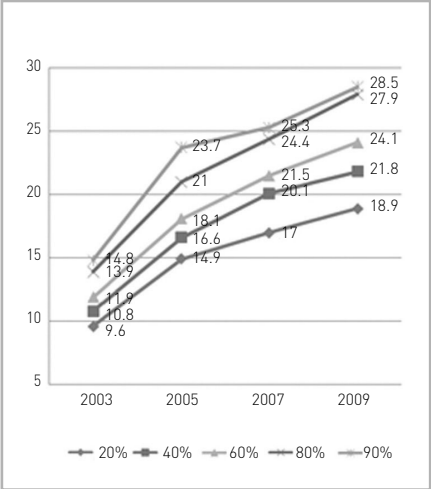


Amount of giving and volunteering hours by income

- In terms of amount of donation, the bottom 20% in terms of income level is consistently low, while top 10% is the highest.
- A similar pattern is observed with volunteering hours.

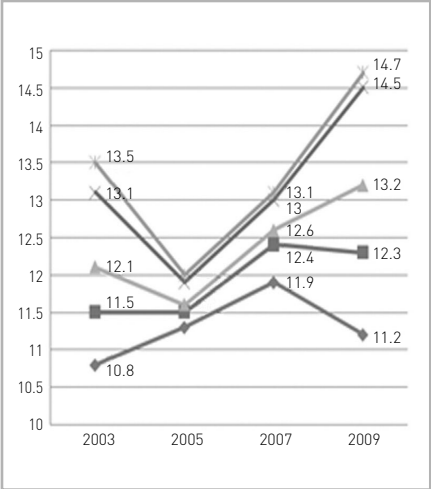
Amount of donation

(unit: KRW)



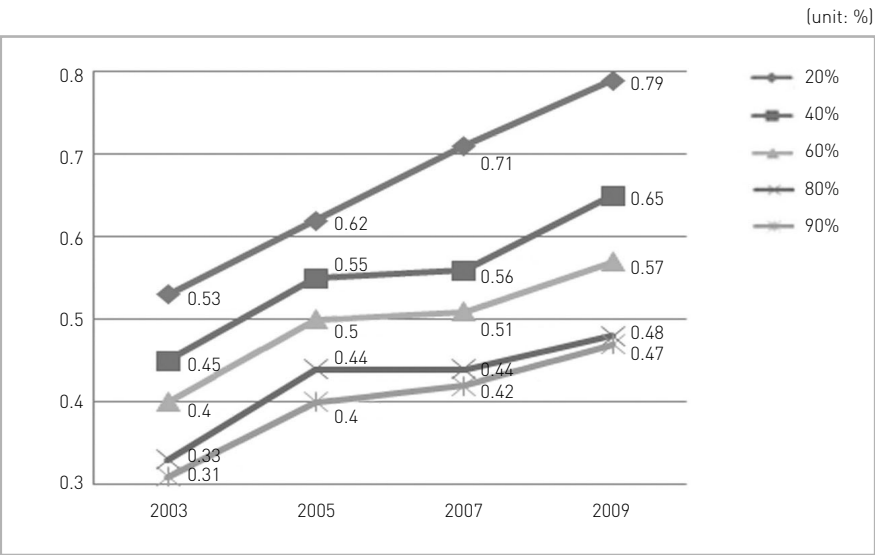
Volunteering hours

(unit: hours)



### Giving effort by income

- When the rate of giving relative to income, rather than the absolute amount, is compared, the bottom 20% in terms of income level turns out to exhibit the highest giving effort and the top 10% the lowest.
- In the case of those with low income levels, although their participation and size of giving is low, their giving effort is highest.



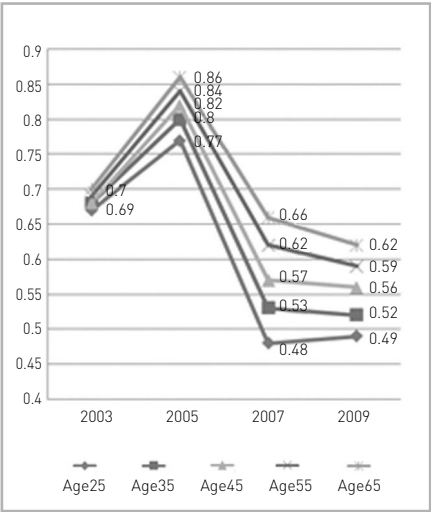
2) Age

Participation rates in giving and volunteering by age

- Participation in giving is closely related to age.
- Giving participation rates are consistently high among those aged 65, 55, 45, 35, and 25, in that order.
- Participation in volunteering shows a similar pattern.
- In 2007, when prospects for standard for living and economy were negative, participation in volunteering did not exhibit a similar pattern.

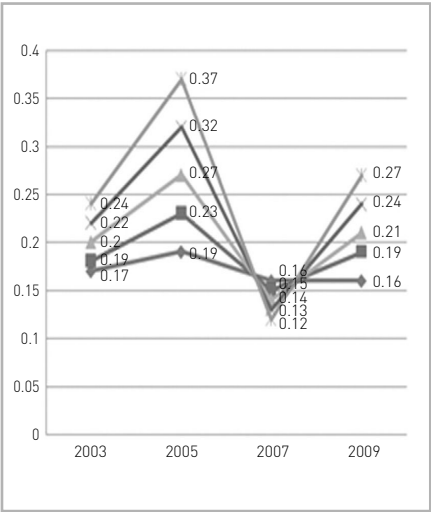
Giving participation rates

(unit: %)



Volunteering participation rates

(unit: %)

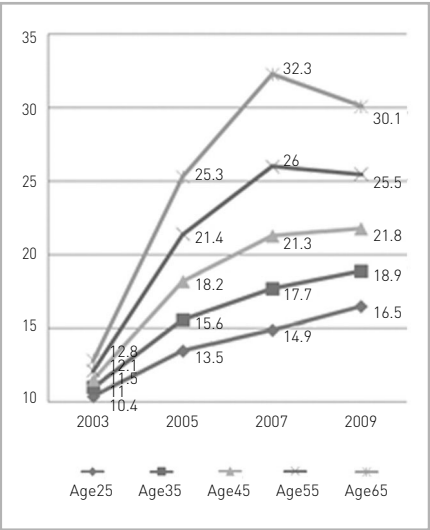


Number of giving and volunteering hours by age

- Amount of donation is closely related to age.
- It is consistently high among those aged 65, 55, 45, 35, and 25 in that order.
- Volunteering hours show a similar pattern.
- In 2007, when prospects for standard of living and the economy were negative, participation in volunteering did not exhibit a similar pattern.

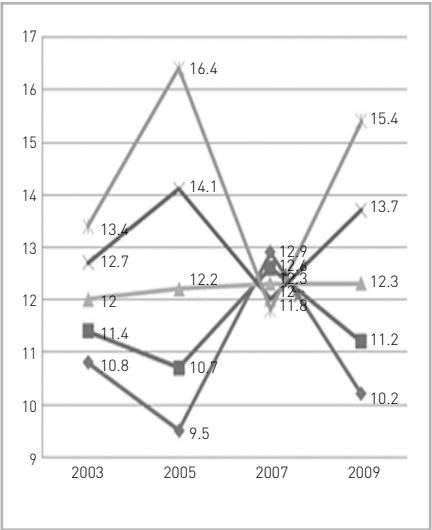
Amount of donation

(unit: KRW)



Volunteering hours

(unit: hours)



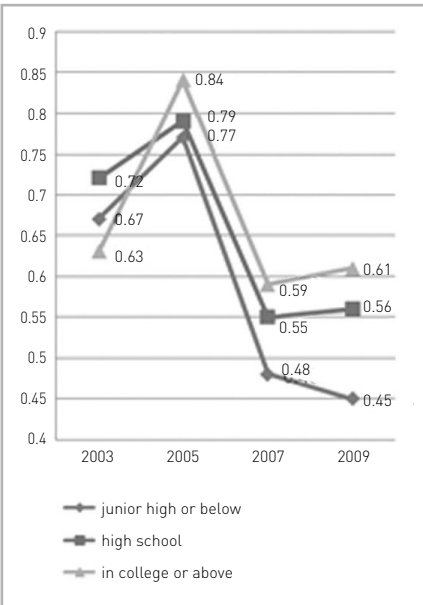
### 3) Education

#### Participation rates in giving and volunteering by education

- Giving participation rates are closely related to the level of education.
- Participation in giving is consistently highest among those in college or above, followed by those with a high school education and those with a junior high school education, except in 2003.
- Participation in volunteering shows a similar pattern except in 2005, with those in college or above most actively participating in volunteering, followed by those with a high school education and those with a junior high school education.

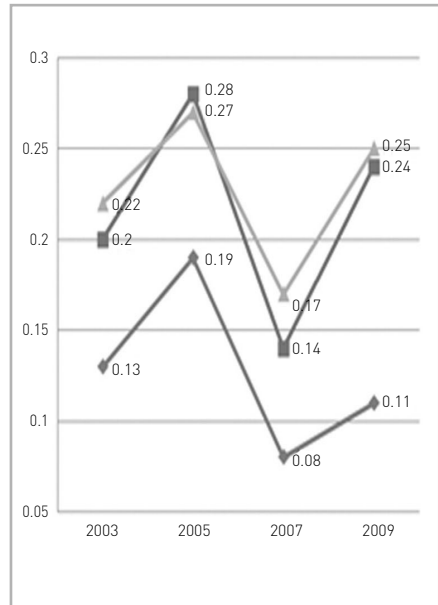
Giving participation rates

(unit: %)



Volunteering participation rates

(unit: %)



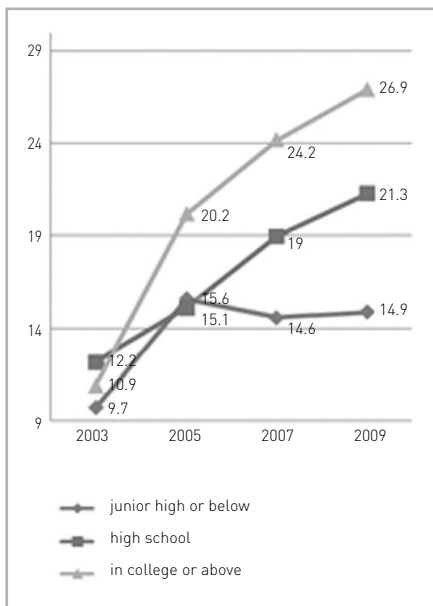


## Number of giving and volunteering hours by education

- Amount of giving is closely related to the level of education.
- Except in 2005, it is consistently low among those with a junior high school education or below.
- Volunteering hours show a similar pattern.
- Volunteering hours spent by those with a junior high school education or below are consistently low.

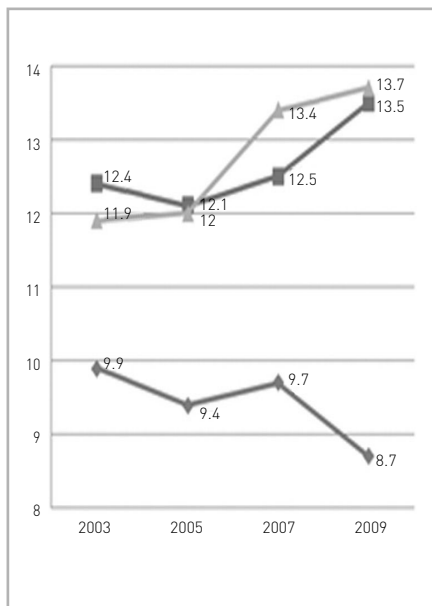
Amount of donation

(unit: KRW)



Volunteering hours

(unit: hours)



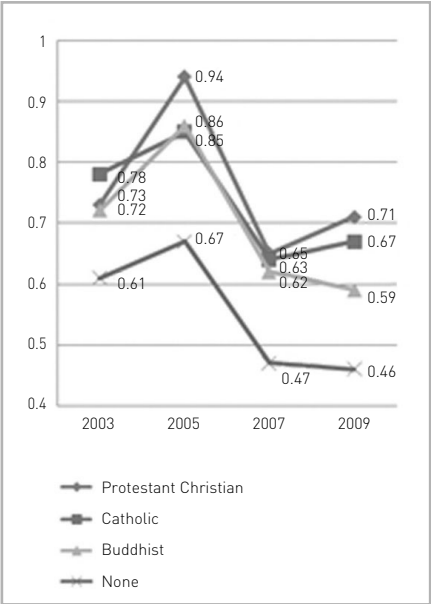
4) Religion

Participation rates for giving and volunteering by religion

- Participation in giving is closely related to religion.
- Giving participation rates among Protestant Christians and Catholics are high while the figures among those with no religion are low.
- Participation in volunteering shows a similar pattern.
- Participation rates in volunteering among Protestant Christians and Catholics are high while the figures among those with no religion are low.

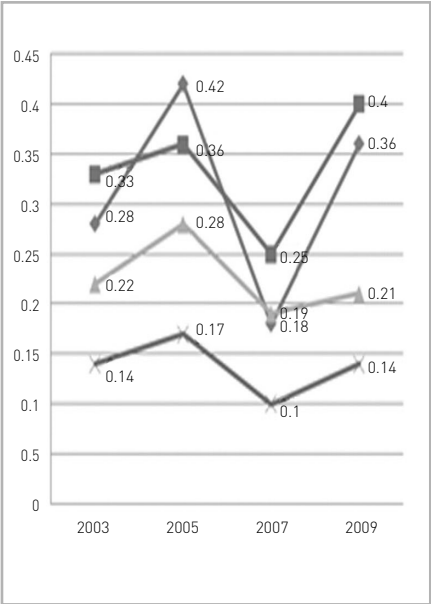
Giving participation rates

(unit: %)



Volunteering participation rates

(unit: %)

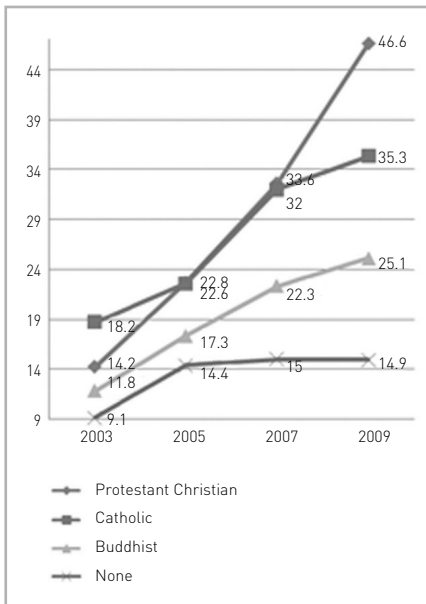


## Amount of giving and volunteering hours by religion

- Amount of giving is closely related to religion.
- With the exception of 2003, the amount of donation was consistently highest among Protestant Christians, followed by Catholics, Buddhists, and those with no religion.
- Volunteering hours are also closely related to religion, especially Catholic and Protestant Christian.
- In general, the number of volunteering hours is consistently high among Catholics while that of those with no religion is low.

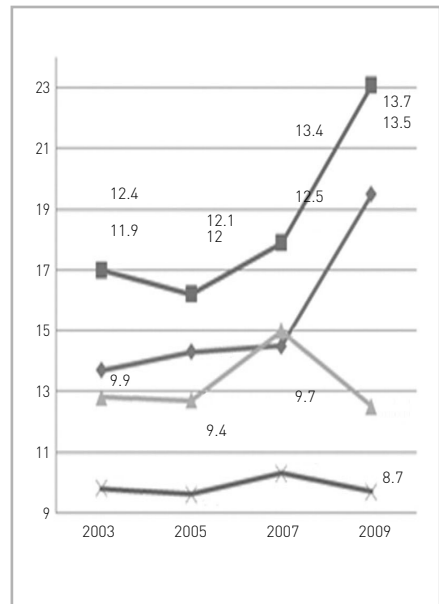
Amount of donation

(unit: KRW)



Volunteering hours

(unit: hours)



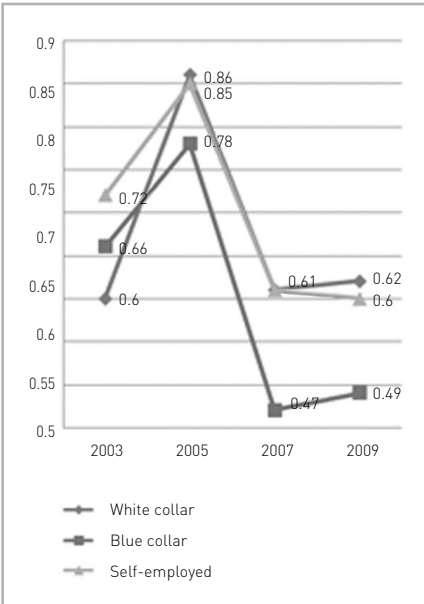
4) Occupation

Participation rates for giving and volunteering by occupation

- Giving participation rates are closely related to occupation.
- Participation rates are high among the self-employed and white-collar workers and low among blue-collar workers.
- Volunteering participation rates show a similar pattern.
- Participation rates in volunteering are high among the self-employed and white-collar workers and low among blue-collar workers.

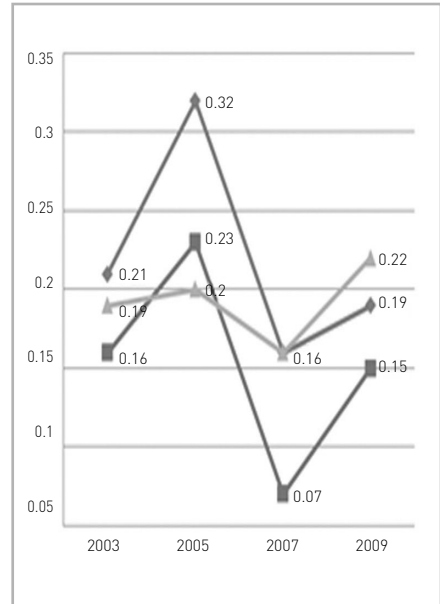
Giving participation rates

(unit: %)



Volunteering participation rates

(unit: %)

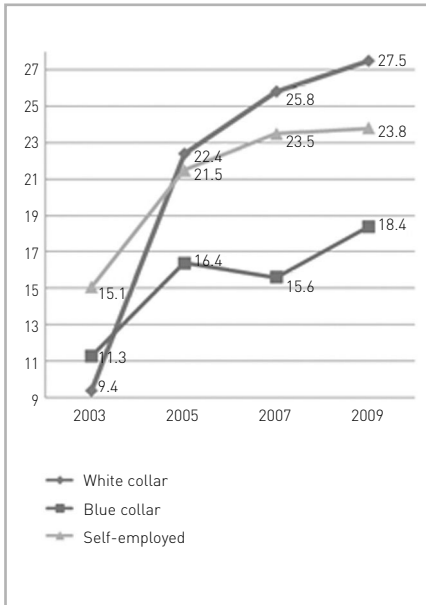


## Amount of giving and volunteering hours by occupation

- Amount of giving is closely related to occupation.
- With the exception of 2003, white collar workers give the most, followed by the self-employed and blue collar workers.
- Volunteering hours show a similar pattern.
- Outside 2005, the number of volunteering hours among the self-employed and white-collar workers is higher than that among blue-collar workers.

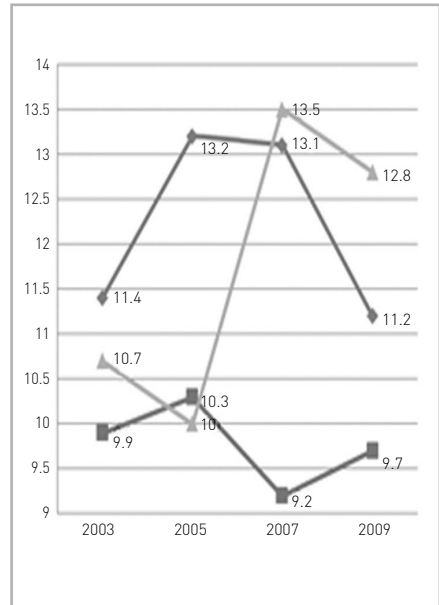
Amount of donation

(unit: KRW)



Volunteering hours

(unit: hours)



## Chapter III . Conclusion

- Who cares for neighbors is a fascinating research topic. When tendencies in giving and volunteering were explored by income, age, education, religion, and occupation with the assumption that all other background is the same, the findings were as follows.
- Income consistently positively affected participation in giving and volunteering, amount of donation, and volunteering hours. However, giving efforts were inversely related to income level.
- In terms of age, those at 65 showed the most prominent participation in giving and volunteering, amount of donation, and volunteering hours, followed by those aged 55, 45, 35, and 25.
- As for education, participation in giving and volunteering, amount of donation, and volunteering hours were most prominent among those in college or above, followed by those with a high school education and those with a junior high school education or below.
- When it comes to religion, those with a religion, particularly Protestant Christians and Catholics, made greater contributions in terms of participation in giving and volunteering, amount of donation, and volunteering hours compared to those without religion.
- In terms of occupation, the self-employed and white-collar workers were more prominent in participation in giving and volunteering, amount of donation, and volunteering hours, compared to blue-collar workers.
- In summary, those with higher income, higher education, religion (Protestant Christians and Catholics), more advanced age, and in cer-

tain occupation groups (self-employed and white-collar) are more actively practicing in giving.

- When it comes to income, however, those in the lowest income level give the most relative to their income and those at the highest income level give least. In other words, when giving was considered in relative terms, those with the lowest income were most active in helping others.
- Although philanthropic practices were led by those with certain socioeconomic status, it was observed that people from all walks of life are participating in giving on their own terms.
- Who cares for neighbors can become a quintessential agenda for building a healthier society. Further research is required to identify related agendas for a more sound society.







04

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Yuhan-Kimberly Giving Index of Korea :  
Questionnaire

# 04

Yuhan-Kimberly Giving Index of Korea : Questionnaire

## Public Opinion Poll on Giving

		ID			
Interviewee name			Telephone	- -	
Gender	① Male      ② Female	Age	years old		
Place of residence-region	① Seoul                  ② Busan                  ③ Daegu                  ④ Incheon ⑤ Gwangju              ⑥ Daejeon              ⑦ Ulsan                  ⑧ Gyeonggi ⑨ Gangwon              ⑩ Chungbuk            ⑪ Chungnam           ⑫ Jeonbuk ⑬ Jeonnam              ⑭ Gyeongbuk           ⑮ Gyeongnam          ⑯ Jeju				
Place of residence-size	① metropolis      ② mid/small-sized city      ③ town				
Occupation	① agriculture, fishery, forestry      ② self-employed ③ service, sales worker              ④ technical, production worker, laborer ⑤ clerical/management/professional      ⑥ housewife ⑦ student                                  ⑧ unemployed/other ⑨ Don't know/no response				
Address :					
Interview date	Date:      Time	Duration	minutes		
Interviewer name			Verification of results		

Hello,

My name is \_\_\_\_\_, and I am an interviewer for Hankook Research, a public polling research institute.

The purpose of this survey is to learn about the status of donation in South Korea and the related level of public awareness. The collected data will be used as a framework for helping establish a healthier culture of giving and for developing policies related to donation and volunteering in South Korea.

Based on Article 33 of the Statistics Act, the information collected will be protected under strict confidentiality and will be only used for a statistical analysis.

We thank you for taking the time for the survey.

Hosting Organization



Surveying Agency



Contacts: Kim Ji-ae, The Beautiful Foundation (02) 730-1235 [ext. 273]

Park Mi-jin, Socio-Political Research Division, Hankook Research (02) 3014-1056

## A. Volunteering

※ For questions A1-A2, please mark the following table.

A1. Please indicate all the organizations/institutions/individuals for which you volunteered during the last year (Jan-Dec 2009).

Volunteer activities are things that are done voluntarily, either for other people or for the public good, over a certain period of time while expecting nothing in return. This includes volunteering at social service organizations, philanthropic institutions, local community groups, schools, and hospitals, as well as volunteering for fundraising campaigns or international events. Activities for religious institutions (like teaching Sunday school, church choir, or missionary work) are not included, but activities for welfare institutions (like facilities for children, seniors or the disabled) that are performed through religious communities are included in volunteer activities.

A2. How many hours of volunteer work have you done for these organizations/institutions/individuals in the last year (Jan-Dec 2009)?

Place of volunteering	A1. Participated	A2. Hours spent volunteering
(1) Helping social service organizations or the underprivileged through religious institutions (excluding volunteer activities for religious institutions)	① Yes ② No	_____ hrs
(2) Volunteering for charitable organizations (disaster relief or helping the underprivileged, social service organizations, fundraising organizations, etc.)	① Yes ② No	_____ hrs
(3) Overseas relief efforts (disaster relief, medical relief efforts in Africa, etc.)	① Yes ② No	_____ hrs

(4) Educational institutions (elementary/junior high/high schools, universities, etc.)	① Yes ② No	_____ hrs
(5) Medical institutions (hospitals, medical research centers, etc.)	① Yes ② No	_____ hrs
(6) Arts and culture institutions and other associations (art galleries, cultural foundations, museums, etc.)	① Yes ② No	_____ hrs
(7) Civic organizations (civil rights groups, environmental groups animal rights groups, etc.)	① Yes ② No	_____ hrs
(8) Public organizations and local communities	① Yes ② No	_____ hrs
(9) Relatives not including immediate family, friends, neighbors	① Yes ② No	_____ hrs
(10) Unacquainted individuals such as the needy, homeless, etc.	① Yes ② No	_____ hrs
(11) Elections, political parties and individual politicians	① Yes ② No	_____ hrs
(12) Other ( )	① Yes ② No	_____ hrs

→ If you marked "②No" to every item in A1, please go to A6.

A3. Have you volunteered for any of these organizations/institutions/individuals on a regular basis?

Here, "regular" refers to more than four times per year.

- ① Yes (I have volunteered regularly) → Go to A3-1
- ② No (I have volunteered irregularly, just whenever possible)
- ③ Don't know/no response

A3-1. If you volunteer regularly, how often do you volunteer for the organizations/institutions/individuals?

- ① weekly    ② monthly    ③ quarterly    ④ Don't know/no response

**A4. How did you become aware of the organizations/institutions/individuals for which you volunteer most?**

If one or more family members, relatives, or friends are working for the organizations/institutions and you came to volunteer for the organizations/institutions at their request, please mark '⑤ PR and/or requests from facilities/institutions/groups'.

- ① mass media such as newspapers/TV/radio
- ② Internet
- ③ family, relatives, etc.
- ④ friends or acquaintances
- ⑤ PR and/or requests from facilities/institutions/groups (door-to-door visits, mails, phone calls, etc.)
- ⑥ work or employers
- ⑦ religious groups
- ⑧ as an individual participating in other groups (clubs, etc.)
- ⑨ Don't know/no response

**A5. What was the major type of activity you performed for the organizations/institutions/individuals?**

- ① simple labor for a specific cause/issue or organization (e.g. washing dishes, bathing, filing, environmental clean-up for the Taean oil spill, etc.)
  - ② provision of expertise for a specific cause/issue or organization (e.g. translation, legal consulting, participating in advisory committee, etc.)
  - ③ both
  - ⑨ Don't know/no response
- Go to A7

A6. (For those who marked “② NO” to A1) What was the main reason for not volunteering?

- ① not interested in volunteering
- ② don't consider it my obligation
- ③ don't trust the recipients (individuals/organizations/institutions)
- ④ in insecure present and future situation
- ⑤ didn't know how and where to volunteer
- ⑥ haven't been asked directly for volunteering
- ⑦ Other ( )
- ⑨ Don't know/no response

A7. Have you volunteered for religious organizations in the last year (Jan-Dec 2009)? If yes, how many hours did you volunteer?

Place of volunteering	A7-1. Participated	A7-2. Hours spent volunteering
(1) Volunteer activities (teaching, catering, parking, etc.) for religious institutions (church, mosque, temple, etc.)	① Yes ② No	_____ hrs

## B. Donation

※ For questions B1-B2, please mark the following table.

B1. Please indicate all the organizations/institutions/individuals you have donated to, in the last year (Jan-Dec 2009).

The act of donating is considered giving money (assets) or goods voluntarily, for the benefit of others or the public. For example, contributing money or goods to: children living without guardians, children or families in poverty, the homeless, needy, or North Koreans; public institutions such as universities or museums; philanthropic institutions; or overseas humanitarian aid groups. It also includes donations via ARS calls, Red Cross membership fees, donating property, etc. Not only helping organizations/institutions/individuals but also helping acquaintances and relatives (excluding immediate family such as parents or siblings) or vagrants should be included. However, congratulatory and sympathetic contributions (weddings, funerals, etc.) and donating money or assets to religious institutions such as churches and temples for religious reasons are excluded.

B2. How much have you donated to the organizations/institutions/individuals in the last year (Jan-Dec 2009)?

Please indicate separately, in cash (money) and in kind (property), and please convert the goods to their monetary value in present valuation, not at the time of purchase. Please report purely your own donations.



Place of donation	B1. Donated	B2. Amount	
		B2-1. Cash	B2-2. Goods
(1) Donated to social service organizations or the underprivileged through religious institutions (excluding donations purely for religious institutions)	① Yes ② No	_____ Won	_____ Won
(2) Charitable organizations (disaster relief or helping the underprivileged, social service organizations, fundraising organizations, etc.)	① Yes ② No	_____ Won	_____ Won
(3) Overseas relief efforts (disaster relief, medical relief efforts in Africa, etc.)	① Yes ② No	_____ Won	_____ Won
(4) Educational institutions (elementary/junior high/high schools, universities, etc.)	① Yes ② No	_____ Won	_____ Won
(5) Medical institutions (hospitals, medical research centers, etc.)	① Yes ② No	_____ Won	_____ Won
(6) Arts and culture institutions and other associations (art galleries, cultural foundations, museums, etc.)	① Yes ② No	_____ Won	_____ Won
(7) Civic organizations (civil rights groups, environmental groups, animal rights groups, etc.)	① Yes ② No	_____ Won	_____ Won
(8) Public organizations and local communities	① Yes ② No	_____ Won	_____ Won
(9) Relatives not including immediate family, friends, neighbors	① Yes ② No	_____ Won	_____ Won
(10) Unacquainted individuals such as beggars, the homeless, etc.	① Yes ② No	_____ Won	_____ Won
(11) Elections, political parties and individual politicians	① Yes ② No	_____ Won	_____ Won
(12) Other ( )	① Yes ② No	_____ Won	_____ Won

→ If you marked "②No" to all the items in B1, please go to B10.

**B3. Do you intend to increase the amount of donation this year or next year?**

- ① Yes
- ② No

B4. Are you planning to donate to other individuals/organizations/institutions?

- ① Yes
- ② No

B5. Have you donated to any of these organizations/institutions/individuals on a regular basis?

Here, "regular" means more than four times per year.

- ① Yes (donated regularly) → Go to B5-1
- ② No (tend to donate irregularly, just whenever possible)
- ③ Don't know / no response

B5-1. If you donate regularly, how often do you donate?

- ① weekly
- ② monthly
- ③ quarterly
- ④ Don't know / no response

B6. How did you become aware of the organizations/institutions/individuals to which you have donated most?

- ① mass media such as newspapers / TV / radio
- ② Internet
- ③ family, relatives, etc.
- ④ friends, acquaintances
- ⑤ PR and requests from facilities/institutions / groups (door-to-door visits, mails, phone calls, etc.)
- ⑥ work or employers
- ⑦ religious groups
- ⑧ as an individual participating in other groups
- ⑨ Don't know / no response

B7. How did you donate to the organizations/institutions/individuals?

- ① directly in person
- ② ARS call
- ③ online (credit card, cell phone payment)
- ④ GIRO
- ⑤ CMS wire transfer
- ⑥ automatic deduction from wages
- ⑦ Other ( )
- ⑧ Don't know / no response

B8. How much did each of the following factors affect your decision to donate? (internal reasons)

Reason for donating	Very much	Relatively	Rarely	Never
(1) responsibility towards society	①	②	③	④
(2) religious beliefs	①	②	③	④
(3) sympathy	①	②	③	④
(4) for personal satisfaction	①	②	③	④

B9. How much did each of the following factors affect your decision to donate? (external reasons)

Reason for donating	Very much	Relatively	Rarely	Never
(1) financial affordability	①	②	③	④
(2) tax benefits	①	②	③	④
(3) impetus from someone I care about	①	②	③	④
(4) impetus and/or requests from mass media (TV, radio, newspapers, magazines, etc.)	①	②	③	④
(5) stimulated by general public donations	①	②	③	④
(6) because of the philanthropic traditions of my family	①	②	③	④

→ Go to B11

- ① not interested in donation
- ② don't consider it an obligation
- ③ don't trust the recipients (individuals/organizations/institutions)
- ④ in insecure present and future situation
- ⑤ didn't know how and where to donate
- ⑥ haven't been asked directly for donation
- ⑦ Other ( )
- ⑧ Don't know/no response

Place of donation	B10-1. Donated	B10-2. Amount Cash                  Goods
(1) Congratulatory and sympathetic contributions (weddings, funerals, etc.)	① Yes ② No	_____ Won      _____ Won
(2) Donations solely for religious institutions (church, temple, etc.)	① Yes ② No	_____ Won      _____ Won

## C. Intent or plans for future donation

C1. Do you intend to donate within the next one year?

- ① Yes
- ② No
- ③ Don't know / no response

C2. If you have decided to donate in the future, how much will you consider each of the following aspects?

Item	Deeply consider	Consider to some extent	Barely consider	Will not consider at all
(1) The recipients (for example: children, the disabled, seniors, etc.)	①	②	③	④
(2) Reliability (transparency) of the organizations/institutions requesting donation	①	②	③	④
(3) Reputation of the organization	①	②	③	④
(4) Positive impact on society through donation	①	②	③	④

C3. If you were to donate through charities or fundraising organizations, how much would you consider each of the following aspects?

Item	Deeply consider	Consider to some extent	Barely consider	Will not consider at all
(1) Simplicity and convenience of donation process	①	②	③	④
(2) Selectability of the amount of donation which is affordable for donors	①	②	③	④
(3) Expertise of the organization	①	②	③	④
(4) Financial and operational transparency of the organization	①	②	③	④
(5) Benefits offered to donors (for example, invitations to events, recognition and expression of appreciation, etc.)	①	②	③	④

C4. If you were to donate money or goods, to what purpose would you want your donations to go? Choose two in order of significance.

First		Second	
-------	--	--------	--

- ① support charitable and social service fields
- ② support education and research (schools, etc.)
- ③ support the medical field
- ④ support cultural and artistic development
- ⑤ support public benefit areas (civic organizations, etc.)
- ⑥ support overseas relief
- ⑦ support local community development (local libraries, local youth centers, etc.)
- ⑧ Other ( )
- ⑨ Don't know / no response

C5. If you donated money or goods, to which field would you want your donations to go? Choose two in order of significance.

First		Second	
-------	--	--------	--

- ① support for children's welfare (general children's issues, undernourished children, children residing in institutions, children living without guardians, etc.)
- ② support for youth services (general youth issues, underprivileged youth, youth residing in institutions, etc.)
- ③ support for the disabled (general disability issues, underprivileged disabled and disabled residing in institutions, etc.)
- ④ support for seniors' welfare (general seniors' issues, seniors living alone, seniors residing in institutions, etc.)
- ⑤ support for women's welfare (general women's issues, female workers, housewives, female heads of households, etc.)
- ⑥ support for underprivileged households (the unemployed and working poor, etc.)
- ⑦ support for North Korean defectors

- ⑧ support for multicultural families (immigrant women in international marriages, etc.) and migrant workers in South Korea
- ⑨ Other ( )
- ⑩ Don't know / no response

C6. If you donated money or goods, which issues below would you want your donations to support?

- ① issues in the community in which I live
- ② issues in the communities to which I am related (e.g. my schools, hometown, etc.)
- ③ domestic social issues
- ④ pressing issues in the international community (e.g. earthquake in Haiti, poverty in Africa, etc.)
- ⑤ Don't know / no response

## D. Bequest donation

D1. Are you willing to donate part of your estate to organizations/institutions?

Bequest donation is making a pledge in your will to donate cash, securities, real estate, or property to organizations/institutions/individuals after you die.

- ① Yes → Go to D1-1
- ② No → Go to D2
- ⑨ Don't know / no response → Go to D2

D1-1. If you answered yes to D1, what percentage of your estate would you be willing to donate?

\_\_\_\_\_ %

D1-2. If you answered yes to D1, in which form would you donate?  
Choose all the forms.

- ① Cash                      ② Goods                      ③ Real estate
- ④ Financial assets (securities and insurance policies)
- ⑨ Don't know / no response

D2. Given your personal situation, what do you think is the main obstacle to making a bequest donation?

- ① Difficulties in getting familial support and cooperation
- ② Lack of information on how to make bequest donation
- ③ Difficulty of selecting beneficiaries
- ④ Lack of trust of the organization that would manage the donation
- ⑤ Limited governmental support (benefits) for bequest donation
- ⑨ Don't know/no response



## E. Philanthropy education

E1. From preschool through college, have you experienced any of the following?

For volunteer activities performed as part of a mandatory program in junior and/or high schools refer to statement (7).

Experience	Yes	No
(1) I received education on donation and volunteering from school, a youth center, or a religious organization	①	②
(2) I was taught by my parents about donation and volunteering	①	②
(3) I saw my parents, relatives, or neighbors donate to the needy	①	②
(4) I saw my parents, relatives, or neighbors volunteer for the needy (including fundraising activities)	①	②
(5) I donated to individuals (friends, neighbors, etc.), charitable or social service organizations	①	②
(6) I volunteered for individuals (friends, neighbors, etc.) or at charitable or social service organizations	①	②
(7) I participated in obligatory volunteering ('student volunteering activities' or 'community services') or made donations at school	①	②

## F. Donation and use of the Internet

F1. Have you ever used the Internet for the purpose of donation?

① Yes → Go to F2

② No → Go to G1

F2. How much do you use the Internet to examine each of the following aspects when you donate?

Item	Very much	Somewhat	Little	Never
(1) Information on beneficiaries (children, the disabled, the underprivileged, etc.)	①	②	③	④
(2) Information on the organizations/institutions	①	②	③	④
(3) Decision on the amount of donation and transfer of the money	①	②	③	④
(4) Feedback on donation (information on the beneficiary's use of donation, confirmation of donation, etc.)	①	②	③	④

## G. Giving Culture in South Korea

G1. What do you think our society needs most to further promote a giving culture in South Korea? Choose two in order of significance.

First		Second	
-------	--	--------	--

- ① expand institutional support (increasing tax benefits, etc.)
- ② promote philanthropy education
- ③ increase public awareness campaigns
- ④ increase cases of model donations (or increase model donations by the rich and the social elite)
- ⑤ increase transparency and reliability of nonprofit organizations
- ⑥ diversify donation methods (donation of talent, etc.)
- ⑦ increase convenience of donation (diversity of types and opportunities of donation)
- ⑧ increase donation requests from nonprofit organizations
- ⑨ raise awareness of giving in the communities to which I belong (work, religious groups, etc.)
- ⑩ establish system of philanthropy education for children and adolescents
- ⑪ Don't know/no response

## H. Trustworthiness of organizations / institutions / individuals

H1. How much do you trust or distrust the following organizations/institutions/individuals? Please circle the number that best describes your view.

Item	Trust strongly	Trust	Distrust somewhat	Totally distrust
(1) Social service organizations (orphanages, senior homes, welfare centers, etc.; including unauthorized facilities)	①	②	③	④
(2) Civil organizations (People's Solidarity for Participatory Democracy, Citizen's Coalition for Economic Justice, advocacy groups for the environment/women's rights/human rights, etc.)	①	②	③	④
(3) Arts and culture institutions (museums, etc.) and other associations	①	②	③	④
(4) Charitable organizations (UNICEF, Save the Children, Red Cross, Good Neighbors, World Vision, Community Chest of Korea, The Beautiful Foundation, Salvation Army, etc.)	①	②	③	④
(5) Educational institutions (elementary/junior high/high schools, universities, etc.)	①	②	③	④
(6) Medical institutions (hospitals, etc.)	①	②	③	④
(7) Religious institutions (churches, temples, etc.)	①	②	③	④
(8) Labor unions (Federation of Korean Trade Unions, Korean Confederation of Trade Unions, individual labor unions)	①	②	③	④
(9) Political parties (Grand National Party, Democratic Party, Liberty Forward Party, Democratic Labor Party,	①	②	③	④
(10) Interest groups, business/professional associations (medical associations, Bar Association, Federation of Korean Industries, Korea Employers Federation, etc.)	①	②	③	④
(11) Large corporations	①	②	③	④
(12) Small and medium enterprises	①	②	③	④
(13) Central government	①	②	③	④
(14) Local governments (province, city, county, district)	①	②	③	④
(15) Judicial institutions (courts, etc.)	①	②	③	④
(16) Media enterprises (broadcasting, newspapers, etc.)	①	②	③	④

I. Questions for statistical data compilation
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I1. What is your religion?

- ① Protestant Christian → Go to I1-1
- ② Catholic → Go to I1-1
- ③ Buddhist → Go to I1-1
- ④ Other ( ) → Go to I1-1
- ⑤ None → Go to I2
- ⑥ Don't know/no response → Go to I2

I1-1. How actively do you participate in religious activities and/or meetings?

Very actively ←

→ Not at all

①	②	③	④	⑤

I2. Please circle the number that best describes your feelings about your life.

I am very unhappy ←

→ I am very happy

[illegible]

I3. Which of the following best describes your level of education?

Dropping out is not included as having graduated.

- ① no education/graduated elementary school
- ② graduated junior high school
- ③ graduated high school
- ④ in university (junior college included)
- ⑤ graduated university
- ⑥ in graduate school/above masters degrees
- ⑦ Don't know/no response

14. How much is your average personal monthly income before tax?

\_\_\_\_\_ KRW

15. How much is your average household monthly income before tax?

Please include all of the household's income such as bonuses, interest, rent, etc.

\_\_\_\_\_ KRW

16. Including yourself, how many are there in your household?

\_\_\_\_\_ persons

17. What is your marital status?

① Single

② Married (w / spouse)

③ Divorced

④ Widowed

⑤ Don't know / no response

\* Thank you for taking the time to participate in the survey.





05

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Researchers

# 05

## Researchers

Chul Hee Kang

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Vice Director, The Center on Philanthropy at the Beautiful Foundation

In Sik Min

Professor, Department of Economics, Kyung Hee University  
Researcher, The Center on Philanthropy at the Beautiful Foundation





## **Chul Hee Kang**

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### **Educational Backgrounds**

B.A. Yonsei University, Seoul, Korea

M.S.W. Ohio State University, Columbus, Ohio, U.S.A.

Ph.D. University of Pennsylvania, Philadelphia, PA, U.S.A.

### **History of Employment**

1994-1995, Assistant Professor & Arthur K. Whitcomb Professor at University of New Hampshire, Durham, NH, U.S.A.

1995-2004, Assistant Professor & Associate Professor at Ewha Womans University.

Chair of Social Welfare Department

Chair of NGOs Major

Associate Dean of Graduate School of Social Welfare

2004-Current, Associate Professor, School of Social Welfare at Yonsei University

### **Current Publications**

"A Cross-cultural Examination of Student Volunteering: Is It All About Resume Building?",  
Nonprofit and Voluntary Sector Quarterly, forthcoming, 2009.

Altruism: Understandings and Implications, Asan Foundation Press (in press), 2009.

### **Current Project**

3,500,000 US Dollars for 7 years under the title of "New Risks & New Welfare" under the Brain Korea 21 Project by the Ministry of Education, Korea.

Principal Research Designer for the Welfare Panel Data of Metropolitan City of Seoul, 2009..

### **Current Academic Activities**

Chief Editor in Korean Social Welfare Research.

### **Current Research & Lecture**

Lectures

Charity & Philanthropy, Management in NPOs, Corporate Philanthropy, Foundations, Research Methodology in Social Science

Research

Citizen's Giving and Volunteering in Seoul, Donor Loyalty for Human Service Organization, Church Members' Social Volunteering, Planned Giving, Wealthy People's Giving Behavior

### **Current Social Activities**

Board Member

ARNOVA

Korean unitedWay

Korean Social security council government committee

Seoul Welfare Foundation (Metropolitan City of Seoul)

KBS (Korea Broadcasting Service) Welfare Foundation

JungBu Welfare Foundation

Kyungwon Cultural Foundation

Vice Director

The Center on Philanthropy at the Beautiful Foundation



## **In Sik Min**

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### **Education**

Ph.D. Economics, Texas A&M University, College Station, TX, May 2003.

M.A. Program, Department of Economics, Seoul National University, Korea, 1997-1998.

B.A. Economics, Seoul National University, Seoul, Korea, 1996.

### **Dissertation**

Title: Essays on Estimating Consumer Demand: Semiparametric and Nonparametric Approaches.

Chair: Dr. Qi Li

### **Research Interests**

Financial Econometrics, Applied Microeconomics

### **Awards and Honors**

The 2003 Best Paper award in International Finance from the Southwestern Finance Association (SWFA).

The McGraw-Hill/Irwin Distinguished Paper Award at the 2003 Academy of International Business U.S. Southwest Chapter Conference.

Private Enterprise Research Center (PERC) Summer Fellowship, Texas A&M University, 2000.

### **Publications in English**

"A Comparison of Conditional and Unconditional Approaches in Value-at-Risk Estimation with Pilsun Choi, Forthcoming in Japanese Economic Review (SSCI journal)

"Estimating Endogenous Switching Regression Model with a Flexible Parametric Distribution Function: Application to Korean Housing Demand" with Pilsun Choi, Forthcoming in Applied Economics (SSCI journal).

"Further Applications of Johnson's Su-normal Distribution to Various Regression Models" with Pilsun Choi, Communications of The Korean Statistical Society (KCI journal), 2008

"An Alternative Semiparametric Estimate of the Base-independence Equivalence Scale: An Application to U.S. Consumer Expenditure Survey Data" with Inchul Kim, Applied Economics (SSCI journal), 2007.

"A nonparametric test of the conditional normality of housing demand", Applied Economics Letters (SSCI journal), 2007.

"A Nonparametric Bootstrap Test of Conditional Distributions" with Yanqin Fan and Qi Li, Econometric Theory (SSCI journal), 2006.

"Technology Adoption and Wage Dispersion in the U.S. Manufacturing Sector: Quantile Regression Analysis" with Inchul Kim, Seoul Journal of Economics (KCI journal), 2006.

"Investigation of Patterns in Food-Away-from-Home Expenditure for China: A Nonparametric Approach" with Cheng Fang and Qi Li, China Economic Review (SSCI journal), 2004.

"A Monte Carlo Comparison of Parametric and Nonparametric Quantile Regression" with Inchul Kim, Applied Economics Letters (SSCI journal), 2004.

"Recent Two-Stage Sample Selection Procedures with an Application to the Gender Wage Gap" with Louis N. Christofides, Qi Li and Zhenjuan Liu, Journal of Business and Economic Statistics (SSCI journal), 2003.

"Modeling Credit Card Borrowing: A Comparison of Type I Tobit and Type II Tobit Approaches" with Jong-Ho Kim, Southern Economic Journal (SSCI journal), 2003.

"European Stock Market Integration: Does EMU Matter?" with Jian Yang and Qi Li, Journal of Business Finance and Accounting (SSCI journal), 2003.

"Stock Market Integration and Financial Crises: The Case of Asia" with Jian Yang and James W. Kolari, Applied Financial Economics, 2003.

"A Monte Carlo Comparison of Various Semiparametric Type-3 Tobit Estimators" with Sheng-jang Sheu and Zijun Wang, Annals of Economics and Finance, 2003.

### **Publications in Korean**

"정규분포 신용리스크 모형의 추정성과 시뮬레이션" with 최필선, 금융연구(학진등재), 2009.

"유연한 분포함수를 이용한 기업도산예측모형" with 최필선 & 차미현,  
경영학연구(학진등재) 2007.

"의약분업 전후의 지방공사의료원 생산성과 효율성 분석: 모수적, 비모수적 추정방법을 이용  
하여" with 오대원 & 이종훈, 보건경제와 정책연구(학진등재 후보) 2007.

### **Teaching Interests**

Econometrics, Time Series Analysis, Microeconomics

### **Teaching Experience**

Assistant Professor, Statistics (undergraduate), Econometrics (undergraduate and graduate),  
and Mathematics for Economics (undergraduate), Microeconomics (undergraduate): Fall 2003  
~ Present, Kyung Hee University.

Teaching Assistant, Time Series Analysis (graduate course), Fall 2002, Texas A&M University.

Teaching Assistant, Introduction to Econometrics (undergraduate course): Fall 2001, Fall  
2000, Texas A&M University.

Teaching Assistant, Econometrics I and II Review Sessions (graduate course), Spring 2000,  
Fall 1999, Texas A&M University.

### **Other Work and Research Experience**

Graduate Research Assistant, Texas A&M University, 2001-2002.

Graduate Research Assistant, Seoul National University, Korea, 1997.

### **Academic Advisor**

Professor Qi Li

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# The Beautiful Foundation, the first community foundation in Korea

## “Beyond Charity Toward Change”

### **The Beautiful Foundation was established by and for the citizens**

The Foundation is a public organization, run by the participation and assistance of citizens. Independent from any specific individual, company or group, the Foundation is operated for the advancement of a society in which citizens play a pivotal role. All the profits of the Foundation go back to benefit citizens and society.

### **The Beautiful Foundation creates a beautiful giving culture**

The Foundation is constantly in need of regular donations and donors rather than temporary acts of compassionate or sympathetic donations. The Foundation tries to spread the culture of giving especially with “The Beautiful 1% Sharing Campaign”. A society where all people give money for a good cause is what the Foundation envisions.

### **The Beautiful Foundation heads for an abundant community**

Many people remain in the dark, suffering from isolation and helplessness. And it is true also that many are dedicating themselves to make society a better place anonymously. The Foundation supports the marginal class as well as the activities for public benefit, which expedite the realization of shared hopes and happiness among an affluent community.

### **The Beautiful Foundation raises public funds**

Not everyone can establish a foundation. However, anyone can keep the money for a good cause in one’s own name within the Foundation. The funds from Donors will be maintained within the Foundation in the Donor’s name, like a never-drying fountainhead, being perpetually used to support citizens and societal endeavors.

### **The Beautiful Foundation sets a new model**

The Foundation is run by experts from various professional areas, armed with capability and morality. Its operation is most efficient and rewarding as to satisfy the wishes of the Donors. Projects and programs of the Foundation are to support sustainable activities for the public benefit. Transparent, fair management and devoted Staffs have created a new model for a public foundation.

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Phone	++ 82 2 766 1004
Fax	++ 82 2 730 1243
Email	give@beautifulfund.org
Web-site	www.beautifulfund.org

# The Center on Philanthropy at the Beautiful Foundation, Korea's first and only research institute specializing in philanthropy

The Center on Philanthropy at the Beautiful Foundation gathers knowledge on giving in order to share scientific research and reliable statistics as well as to compile a copious amount of data from countries with long-standing traditions of philanthropy. The Center strives to further cultivate the culture of sharing and to empower non-profit organizations in Korea through research, education, publication, and information sharing.

The Center on Philanthropy at the Beautiful Foundation was established to

## **Raise public awareness of philanthropy**

The Center holds international symposiums on the culture of giving and performs research to raise awareness and support the culture of giving.

## **Foster research on philanthropy**

The Center conducts and underwrites a broad spectrum of in-depth research and shares data both within and outside Korea.

## **Hone expertise of grassroots practitioners**

The Center provides educational programs including seminars and conferences to help grassroots practitioners further their expertise.

## **Enrich activities of non-profit organizations**

The Center investigates NPO management, fundraising, tax and legal issues related to donation, and publish a range of books and materials. It does this in order to maximize the effectiveness of non-profit organizations in Korea, including the Beautiful Foundation.

The Center on Philanthropy at the Beautiful Foundation conducts

## **Research on the culture of philanthropy**

The Center conducts research on giving trends in Korea. "Yuhan-Kimberly Giving Index of Korea" investigates the status of giving and volunteering among Koreans and their perceptions and attitudes on philanthropy in order to better promote a giving culture and make solid policy recommendations regarding donation.

## **Research on Corporate Social Responsibility**

The Center conducts research on corporate social responsibility. This research identifies the status of corporate social responsibility among Korean companies and develops an index tai-



lored to Korean business culture to help encourage CSR.

#### **Research on tax and legal issues related to donations**

The Center conducts research on donation-related legal issues and taxation and facilitates the use of new knowledge to improve relevant practices and policies. This research aims to make social systems more open to the promotion of giving culture.

### **The Center on Philanthropy at the Beautiful Foundation holds**

#### **International symposium on giving culture : Giving Korea**

The Center holds an annual international symposium on giving culture entitled 'Giving Korea'. This symposium shares data on giving and the experience of experts with the public. The symposium disseminates up-to-date trends and models in philanthropy from home and abroad to offer insights into producing a more creative and mature giving culture in Korea.

#### **Educational programs**

The Center holds educational programs such as seminars and conferences. In these programs individuals exchange ideas about ways to promote mature philanthropy culture and to help giving take root among Koreans. The Center raises and solves issues regarding donations and offers educational programs on such topics as NPO management and fundraising techniques appropriate to Korea. The overarching aim of the program is to empower grassroots practitioners.

### **The Center on philanthropy at the Beautiful Foundation produces**

#### **Publication of books on philanthropy and NPO management**

The Center produces books on philanthropic issues, the operation of nonprofit organizations and fundraising as a way to cultivate the culture of giving and help improve the efficiency of NPO management and promote more effective and scientific fundraising.

### **The Center on philanthropy at the Beautiful Foundation networks**

#### **Network with overseas philanthropy organizations**

The Center follows international trends in research on philanthropy and maintains partnerships with related organizations to further advance research and a mature giving culture.

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