

When giving to charities, do you know where your money goes?

On “Giving Tuesday,” Attorney General Martha Coakley’s office put out its seasonal report on professional charity fund-raisers, delivering a stark reminder that giving because someone asks isn’t the best strategy. Only about 47 percent of the money on average raised by professional solicitors in Massachusetts last year went to the charities.

While that’s better than in the past, there’s no cause of celebration. For one thing, that still means that, on average, more than half of the money donated doesn’t reach the charities. And digging into the numbers, the 47 percent figure might be generous: One company directing 90 percent of the funds raised to charities might have skewed the numbers.

Dozens of charities documented in the report received only 13 cents of every dollar donated. Consumers giving 87 percent of their donations to these solicitors need a dose of sense.

Last year, Massachusetts residents ended up paying professional solicitors \$388 million with money they thought was going to charity. That’s \$122 million more than in 2012.

It’s pretty clear that if people came to you and said they were raising money for charity, but would keep most of it, you probably wouldn’t break out the checkbook. That’s what’s going on here. They’re just not being obvious about it. And there will be no time of the year when these fund-raisers are more likely to be calling.

So, get your game on. Either resist the temptation to give when you get called or ask how much is really going to the charity. If a volunteer is calling rather than a pro, it will all go to the charity. Otherwise, not so much.

Giving to charity is a good thing, but be sure you’re supporting the cause you think you are. If you’re interested in a charity that calls (and beware of those using names that sound like trusted organizations), just donate directly to the charity. But the best plan is to not give to who calls, but to decide on your own where your money, time, or things, are best donated.

By Mitch Lipka, Globe Correspondent