INSIGHTS INTO PHILANTHROPY

AN INVESTIGATION INTO MOTIVATIONS FOR UK CHARITABLE GIVING

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Abstract

Almost £23 billion is given by individuals voluntarily to UK charities every year. This is hugely important for those organisations as it represents 43% of their total income and this percentage is increasing (Hornung et al., 2019). This thesis investigates why people decide to give money to charity, in order to develop an improved understanding of their underlying motivations and the dynamics of what prompts or triggers a gift. It will be of value anyone interested in changing the world by sustaining and enhancing individual donations of money to charity.

A literature review reveals knowledge gaps about why people develop into givers and what prompts them to change existing charitable allegiances or make new commitments. This research uses an interpretive, pragmatic approach to analyse the data from 46 in-depth interviews with philanthropists to gain improved insights into the underlying values, drivers and motivational triggers for charitable giving.

There is evidence that many individuals acquire a giving habit at a very early age and that significant life experiences also impact giving behaviour. However, motivations are fluid and people change charity allegiances throughout their lives. Furthermore, these changes continue into the charitable will making process that half of UK philanthropists may undertake.

The findings show that relationships often develop between givers and charity fundraisers. An important conclusion emerging from this evidence is that the nature of that relationship between the fundraiser and the giver may be very significant in determining giving motivations and behaviour. A further conclusion is that giving motivations can be far more fluid than most theories allow, and a new, dynamic theory of giving is proposed.

This research has sampling and analytical limitations but nevertheless, offers new insights about the prompts that trigger movements in giving motivations. These are important factors for fundraising charities to use more effectively. The thesis provides an original contribution to the understanding of what motivates people to donate money and presents recommendations for practitioners, policy development and further research.

Keywords: Charity; Fundraising; Motivation; Philanthropy; Prompt; Trigger.

Acknowledgements

There are many people who have helped me complete this amazing journey and I want to acknowledge their assistance and support over the extended period it has taken to complete this thesis. I apologise unreservedly to anyone who has helped me and feels that they are unmentioned; they are not forgotten.

First and foremost, I must thank all those anonymised philanthropists who allowed me into their lives and shared their experiences, insights and contacts. The conversations were I believe, very rich, mutually informative and often fascinating. It is often said that giving can be transformational and I found the conversations with givers to be personally transformational. Without these generous individuals this research would have failed. In the same vein, a huge thank you must go to my partner Barbara Austin whose proofreading, helpful suggestions and perseverance went way beyond the call of friendship.

Furthermore, I'd like to thank all the academics, researchers, pundits and practitioners whose work I have reviewed and without whose efforts this research would have had no foundations. It is sometimes hard to stop reading and reviewing in order to analyse and reflect, since people carry on with their own research and publications. Therefore, if I have failed to include any particularly relevant literature, I apologise to the authors concerned.

I must also express my thanks to Professor Emeritus Bruce Lloyd my Director of Studies and David Capper my supervisor. Without their guidance, support, reflections and good humour at difficult moments, this would be a much poorer work.

Most of all, I want to record my gratitude to Norma, my wife and friend of 38 years, without whose steadfast support, encouragement, proof reading and reflections, informed debate, psychological insights, sheer wisdom and love I would never have reached this point. Sadly, she died on 14th August 2014 but right to the end of her life continued to encourage me to finish this thesis.

Whilst re-reviewing the literature late in 2019, I came across this so very hopeful recent quotation cited by Roger Carver who blogs energetically and very thoughtfully as ‘The Agitator’ about charitable giving, fundraising issues and fundraisers and whose opinion I respect greatly. So, I thank him for many observations but especially this one as it sums up my approach to life and, I think, reflects the beliefs of most givers and fundraisers.

“Most of all, I learned that for all his faults, man is worthy of this world. For every reckless belligerent who seeks war, there are thoughtful and wise men and women who strive for peace. For all the unbridled hatred that abounds there is an even greater amount of unconditional love. Man’s passion far exceeds his greed. His caring is greater than his brutality. His courage outshines his cowardice and his sense of hope always prevails” (McRaven, 2019 p333)

Research and publications presented by the author

Following is a full list of the author's books, journal articles, conference papers and other publications relating to fundraising, charitable giving and philanthropy.

Books and book chapters:

- Maple, P, Myers, J, Jones, E, (awaiting publication). *Major Gift Fundraising: Taking the Plunge.* Tonbridge: Charity First Series.
- Maple P, Civera, C, Casalegno, C, (2016) *Corporates and CSR: The Success of Non-communication. Rules for a responsible management of relations*. Turin: Università degli Studi di Torino.
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- Maple, P, (2009) *The treatment of major donors by UK Charities,* LSBU Dissemination seminar at LSBU following ROF Grant, July 2009.

CV Synopsis of work relating directly to knowledge and understanding of giving and fundraising

2015- date: Visiting Lecturer and module convenor at St Marys University teaching social marketing and fundraising on their MA Charity Management courses and supervising student master's dissertations.

2012- date: Visiting Fellow at London South Bank University teaching social marketing, charity governance and leadership & management on their MSc, MVA and MPA charity management courses and supervising student master's dissertations.

2008- 2012: Senior Lecturer at London South Bank University and course director of their MSc charity marketing and fundraising programme, supervising student master's dissertations and conducting research into fundraising and philanthropy.

2005-2008: Appeals Director at Crisis UK responsible for major gift and legacy development.

1999-2004: Director of Public Affairs at Leonard Cheshire Disability responsible for the development of a successful £20m fundraising programme.

1991-1999: Director of Fundraising and Communications at Arthritis Care responsible for the development and successful implementation of a communications and fundraising programme that helped grow voluntary income from £4m pa to £10m pa.

1990-1991 Campaign Director at the National Council for YMCAs responsible for a successful fundraising and communications programme to celebrate their 150th anniversary.

Glossary of some terms, abbreviations and acronyms used in the thesis

ARC	Arthritis Research Campaign
ATE	Action Through Enterprise
BRC	British Red Cross
CAF	Charities Aid Foundation
CAFOD	Catholic International Development Charity
CC	Charity Commission
CND	Campaign for Nuclear Disarmament
CRUK	Cancer Research United Kingdom
DD	Direct Debit Mandate
DEC	Disasters Emergency Committee
DSC	Directory of Social Change
FPS	Fundraising Preference Service
IoF	Institute of Fundraising
GDBA	Guide Dogs for the Blind
MENCAP	Learning Disability Charity (from Mentally Handicapped)
MD	Muscular Dystrophy
MNDA	Motor Neurone Disease Association
NSPCC	National Society for the Prevention of Cruelty to Children
PAH	Princess Alice Hospice
PFRA	Public Fund-Raising Association
RA	Royal Academy
Rag	Used to describe charity fundraising events in colleges universities.
RBL	Royal British Legion
RNIB	Royal National Institute for the Blind
RNID	Royal National Institute for the Deaf
RNLI	Royal National Lifeboat Institution
RSA	Royal Society for the encouragement of the Arts
RSPB	Royal Society for the Protection of Birds
RSPCA	Royal Society for the Prevention of Cruelty to Animals
SoF	Society of Friends (commonly known as the Quakers)
StC	Save the Children
WWF	World Wide Fund for Nature

A personal reflection

This research is an attempt, after more than 30 years of professional charity fundraising and 64 years of voluntary fundraising, to understand rather better why people decide to give money to charity. At the age of eight I collected £1-12s-6d in old pennies and halfpennies for the NSPCC. Why did I give up some of my pocket money and loose change? One of the reasons was because I then was able to attend a great Christmas party organised by community fundraising volunteers (including my mother) of the charity. Aged 19, as chair of Rag, I nominated the NSPCC as one of the two agreed charities to benefit from the aggregated proceeds of a fundraising week involving all three colleges in the town and for which I received an award from the local Rotary. I nominated the charity simply because I'd identified with it at an early age. This experience possibly underlines the old saying 'Give me the child until he is seven, I will show you the man'. This in turn is reputed to have been said by Ignatius Loyola, the founder of the Jesuit order though others including Clutz (2015) suggest that Aristotle got there first. Early years experiences are very important and discussed in more detail throughout.

To keep it simple however, fundraising can be regarded as the reverse side of philanthropy. That is, people give, usually when they are asked. Fundraisers ask and givers, or philanthropists respond with a gift, or not, depending upon their beliefs, values, motivations, attitudes and current behaviour. The appropriateness and timeliness of the ask, are of vital importance to the fundraiser. I have always been interested in why some people give and others do not. My published contributions over 20 years of fundraising practice and academic research are listed on page 5. Furthermore, as I reflect on this research, I am repeatedly drawn to the research question why do people *decide* to give money to charity? In other words what is the prompt that triggers a successful response to a request from a charity for a donation? I am passionate about helping fundraisers improve their effectiveness in order to help, in a small way, make the world a better place.

There is perhaps a need in all of us to display some of the philanthropic qualities of the Good Samaritan who, taking a fairly literal, but contextualised approach, gave his time and money to assist a stranger, to the public good. In a modern context, John Nickson is himself a long-term fundraiser and talks about how, when he first started giving rather than just asking, he found the process to be transformative and describes the nature of giving in his book called , Giving is good for you (Nickson, 2013). It is surely a lesson for all involved in fundraising, both givers and askers.

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1.0 INTRODUCTION

"A certain man was going down from Jerusalem to Jericho, and he fell among robbers, who both stripped him and beat him, and departed, leaving him half dead. By chance a certain priest was going down that way. When he saw him, he passed by on the other side. In the same way a Levite also, when he came to the place, and saw him, passed by on the other side. But a certain Samaritan, as he travelled, came where he was. When he saw him, he was moved with compassion, came to him, and bound up his wounds, pouring on oil and wine. He set him on his own animal, and brought him to an inn, and took care of him. On the next day, when he departed, he took out two denarii, and gave them to the host, and said to him, 'Take care of him. Whatever you spend beyond that, I will repay you when I return". (The Bible - Luke 10:30–35)

1.1 CONTEXT FOR THIS THESIS

1.1.1 Research Rationale

The Good Samaritan described by Saint Luke in the above quotation is perhaps one of the clearest examples there is of someone acting philanthropically that is, at a significant personal cost, for the benefit of others. As discussed and defined more fully in section 1.1.3 for the purposes of this research, philanthropy is considered not simply to be about large charitable gifts and endowments made by high net worth individuals. Instead any planned, regular and thoughtful gifts to charities are considered here as philanthropic and are those included in the interview observations and analysis. As Marty Sulek, citing Diderot (Sulek, 2010, p 196) says, "philanthropie is the charity of the wise".

Interestingly almost 70% of the UK adult population do give regularly to charity, which puts the UK as 7th in the world according to the CAF World Giving Index Report (2019) when considering the percentage of the population who give money to charity. In the UK, more than £50bn is raised and spent within the voluntary or charity sector each year. Of this, the largest contribution is now from the public (formerly it was from HM Government sources both grants and contracts). Almost £23bn (45%) is given directly by individuals to some of the nearly 167,000 registered charities (Hornung et al., 2019).

This thesis seeks to offer an improved understanding of some of the underlying values, drivers and motivational triggers for habitual charitable givers. The research aim at the heart of this work and defined in section 1.3 is to add to our understanding of the questions around why people decide to give money to UK charities on a regular basis? Furthermore, within that overall question of behaviour is a more specific question concerning change. What is the trigger or triggers, that make a person decide to give in response to a prompt, a request for a donation, rather than say no. This is particularly important today as charities are relying more heavily on publicly fundraised and earned income than at any time since the millennium (Hornung et al., 2019). Fundraising, asking people to give voluntarily to charity, has always been important in order for charities to have sufficient resources to function effectively. Now, that importance has become critical to their future survival.

To summarise, the thesis critically reviews current thinking on the motivations and triggers for philanthropic giving, identifies gaps in the literature, and addresses those topics in the context of the findings from in-depth interviews with 40 philanthropists. This is in order to provide, after analysis and reflection, insights into the research problem expanded in section 1.2. Firstly however, to inform that problem definition, the environment in which charities are currently fundraising from philanthropists and within which this research was conducted, is examined.

1.1.2 Research environment: Political, legal and social

Following adverse press reports and heavy media criticism, a parliamentary commission considered and reported on public disquiet with fundraising issues in December 2016. This, in turn, had a very significant effect upon fundraisers and UK fundraising charities (The Fundraising Regulator 2017). The changes included the creation of a new Fundraising Regulator (FR) that replaced The Fundraising Standards Board (FRSB) and Fundraising Preference Service (FPS). The FR became fully operational in July 2017. It is now having far-reaching consequences for both fundraisers and givers. These changes in fundraising regulation are discussed more fully in the literature review section 2.2.3.

In the UK, there is generally much uncertainty over the continuing potential of charities to raise funds (Field 2016). There is, with the retreat of government from many funding streams, huge anxiety about funding. Furthermore, there is real concern over world affairs including the short and long-term consequences of Brexit, the enormous economic impact of the Covid-19 pandemic and, more generally, about reduced public trust and increased regulation.

The issues of trust and regulation include further changes for the way in which charities approach fundraising as a result of the General Data Protection Regulation (GDPR) which came into force on 25th May 2018 and is commented upon further in section 2.2.3. These concerns recognise that there is increasing funding pressure on charities and other not for profit organisations. It is also important to note that trust and confidence, especially when applied to a public understanding of credibility, is not the same thing (Sargeant and Lee, 2002). This is also discussed at greater length in section 2.2.1. Generally speaking though, trust in an organisation is given or granted in the absence of evidence, which if present, would otherwise allow a degree of confidence. The words therefore are not synonymous.

Nevertheless, for some time the sector has been keen to understand levels of trust in charities. The voluntary sector research organisation nfpSynergy (Saxton, 2017) has been attempting to measure levels of trust in charities for over a decade and they publish specific research about trust in charities twice a year. From their results (referenced over the next two paragraphs), it has become clear that trust in charities is volatile and therefore not necessarily always very meaningful when considered in isolation. To counter this, an additional programme has begun in order to better understand what charities are trusted to do and how that trust compares to other sectors in areas such as policy. The following results are from the first report concerning the new strand of research (Saxton, 2017, p2). The general observations and conclusions are as follows:

Charities are seen as an accurate source of information, coming second after family and friends out of a list of ten sources. 65% of the public trusted them a great deal or quite a lot. Furthermore, charities are also seen as an unbiased source of information that can be trusted, again coming second after family and friends, with 53% of the public trusting them a great deal or quite a lot. In addition, when the public were asked who were considered to be trusted sources of commentary on UK policy, charities managers were fourth in the list after healthcare professionals, scientists, and academics. Interestingly, that charity trust figure of 42% is significantly up on 2016 when it was only 31%. During the same period, trust in the corporate sector dropped from 26% to 21%.

Generally, it appears that charities are trusted to have a positive impact on society (a great deal or quite a lot) by 64% of the public. On the other hand, charities are less trusted to use personal data wisely (at only 53%) probably reflecting a continuing public disquiet arising from the scandal that surrounded Olive Cooke's suicide (BBC, 2016). This is also discussed in greater detail in chapter two together with further discussion on the relationship between trust and confidence and importantly how that can have a significant impact on fundraising and philanthropic giving.

To summarise there are a number of important factors, creating a volatile and rapidly changing environment, raising the pressure on fundraisers. Despite an overall increase in giving in the UK (to the end of 2019), this volatility makes it hard for individual charities to predict, maintain or increase levels of support. Furthermore, the huge economic consequences of the Covid-19 pandemic are as yet unknown though the NCVO (2020) have forecasted that charity income may fall by more than £4 billion. Inevitably, fundraisers are under greater scrutiny and stress, both externally and internally, from senior managers and trustees. As a result, many are becoming more interested in examining philanthropic motivations in an effort to help predict the giving behaviour of supporters.

1.1.3 Perspectives on Philanthropy.

As the thesis attempts to offer insights into philanthropy, this section considers some specific definitions and observations about philanthropy and philanthropists.

Generally, philanthropy can be defined as "private initiatives for public good, focusing on quality of life" (McCully, 2010, p 44). It is also worth citing Sulek (2010). He produced a table of philanthropy definitions, none of which attempt to define the act in terms of the gift size or wealth of the giver. Hence the assertion in this thesis that philanthropy is the considered giving of money regularly to specific charities. Furthermore, these useful comparisons by Sulek (2010 p 205) range from his citing of Schervish, "social relation governed by moral obligation to meet a communicated need" to Van Til, "voluntary giving with the aim or intent of meeting a charitable need". Sulek summarises most dictionary definitions as literally, the love of mankind. McCully (2010) also notes that the original Greek word philanthropos was an adjective describing the giver's values (a love of humanity) rather than a noun or verb to describe the act of giving.

People can and do act philanthropically in simply giving their time and energy voluntarily and this is an important aspect of how charities are resourced. However, the scope of this particular research is limited to monetary philanthropy in the UK (as discussed in section

1.3). It is nevertheless, considered worthwhile to make some comparisons between giving in the UK and that in the USA. The CAF World Giving Index Report (2018) lists the US as second overall, behind Myanmar, in terms of cash giving, helping and volunteering but twelfth when considering the actual percentage of the population specifically giving money regularly to charity. This is surprising given that the amount donated in the US was nearly $260 billion in 2014 (NCCS, 2015) and underlines the fact that in the US the wealthiest 10% of the population give 3% per annum of their net worth whilst in the UK that top 10% give only 1%. Conversely, in the US the poorest 10% of the population give around 1% of their income, whilst in the UK the poorest 10% give almost 3% (Bernard et al. 2016).

Shang and Sargeant (2008) have usefully coined the term 'Philanthropic Psychology'. This term describes how one might think about the psychological triggers and drivers for the act of giving money to charity though it could be argued that Carlson (1968) almost got there 50 years earlier. The broader model of reasoned behaviour by Ajzen and Fishbein (2005) is also discussed in chapter two. However, the widely accepted psychotherapeutic model that Fishbein and Azjen (1975) developed earlier, describes behaviour being influenced strongly by attitudes that are in turn driven by values and beliefs. This model has already been adapted successfully to describe how givers, behaving philanthropically, can also be motivated through changes in their attitudes and deeper, values and beliefs (Maple, 2012b).

It is already well documented in the fundraising world that giving capacity and propensity tends to increase with age (e.g. Sargeant, 1999). Changes in philanthropic giving over time have been analysed in this thesis to add knowledge to our understanding of the prompts and triggers for change. Francis Beckett says of the baby boomers, (the huge post Second World War cohort born between 1946 and 1964) "no generation has ever been as free as the Baby Boomers" (Beckett (2010, p1). This generation are however, already in their 50s 60s and even 70s. They can all act philanthropically, but often do it in very different ways and directions when compared to the behaviour of their own parents, the silent generation. Specific recommendations concerning fundraising amongst this cohort of philanthropists are made in chapter six.

1.2 RESEARCH PROBLEM

One clear definition of a problem is "a situation that is unsatisfactory and causes difficulties for people" (Collins, 1992, p1237). Section 1.1 provides the context for and evidence of the growing need for charitable income. As stated in 1.1.2 there is now huge pressure on charities and fundraisers to generate sufficient sustainable funding to allow the organisations to continue and grow their work. The problem that this research attempts to address is that of making a contribution to provide better knowledge around the question of what prompts or triggers a further charitable gift from a philanthropist who already gives to that cause or who may be persuaded to change allegiances from another charity to the one that asks. The value of that knowledge may be directly applicable to improved fundraising training, support and practice. That in turn may help to provide growth in more sustainable income streams for charities.

Fundraising is in effect, the mirror of philanthropy asking for voluntary charitable gifts. The findings, conclusions and recommendations of this research are targeted therefore at fundraising practitioners and charities involved in fundraising. It should also be of value to academics involved in the study of fundraising and philanthropy and to educators and trainers involved in improving the skills and capacity of volunteer and professional fundraisers.

As stated, charity fundraisers are increasingly keen to understand their particular supporters in order to predict the giving behaviour of those people and find others like them, willing to act in similar ways. The challenge is for fundraisers to find the right opportunities, at the right time, to make the right asks for donations at the right level. However the apparently simple question, 'why do you give money to charity?' has to be augmented by supplementary enquiries around when, and how people begin to give and what the drivers are for both the acts of giving and, importantly, changes in giving habits and processes that occur over time.

A problem for fundraisers is that people generally (85%) reply "because I was asked" to the question "why did you give?" (Bekkers and Wiepking, 2007, p 24). This is an over-simplification because it doesn't address the issue of finding the right person to ask at the right time in a specific, yet appropriate way. Untimely, inappropriate, unspecific requests for a donation will generally meet with a refusal, or at best a very small donation as go away money. For example (and reviewed in chapter two) Harrow and Pharoah (2010) suggest that more research is needed concerning how fundraisers can be more effective in asking for additional donations.

Some of the giving theories and models, critically reviewed in chapter two, suggest that the decision to give can be quite dynamic and volatile, moving rapidly from the most altruistic actions right along to an area of enlightened self-interest in response to the right prompt. Even this assertion however has limitations, thus further investigation and development would be helpful in allowing for the identification of other influences. These are factors that may affect decisions and, in turn, trigger responses both negative or positive, and which are discussed in detail in chapters five and six.

There may also be behaviour that is self-seeking, under the apparent guise of philanthropy. This is also an area worthy of further investigation but outside the parameters of this research. That is also true for the giving of time as a volunteer, which is a very important part of helping charities and a significant role in the voluntary sector. This act (of giving time) is very closely allied to the giving of money (the Samaritan, importantly, gave both) but there can be other causes and motivations, and so volunteering is considered outside the parameters of the research in this thesis.

The literature review demonstrates that there are further gaps in the current knowledge and understanding around what actually prompts or triggers a successful response to an ask for money in the mind of an existing giver. In particular, there are research opportunities around an exploration of the early years' experiences of known philanthropists and how those experiences help to form charitable inclinations and disposition. There are also gaps in how and when philanthropists change their giving habits. Questions then arise about how fundraisers can better understand the philanthropists in order to tailor more effective current and future requests for funding.

The research problem that this thesis addresses, can broadly be summarised in two questions: Given the volatility of the environment, is it possible to identify patterns in regular giving behaviour and in particular the prompts and triggers that lead to changes in that behaviour? Furthermore, if patterns are discerned, can those findings be used to develop recommendations that will help to make fundraisers more effective in their targeting of, interaction with and relationship development of philanthropists to increase recurring and sustainable contributions? The issue is about change. How can charities better understand the changes that affect their supporters' giving behaviour in order to develop more relevant, more effective solicitations and conversations with those givers?

1.3 RESEARCH AIM

From the contextual observations in section 1.1 and the specific problem definition expanded in section 1.2 it is clear that fundraising charities need to explore and understand who, amongst their existing supporters and prospects, to approach and how and when to make "the case for support" (Baguley, 2004, p21).

The overall aim of this research is then to investigate specifically what prompts charity supporters to give money in response to a fundraising request (an ask), rather than refuse or to give at a substantially lower level than that requested. In essence, it attempts to provide a more detailed knowledge and understanding of the prompts and triggers that determine a philanthropic gift with the overall purpose of helping fundraising practitioners communicate more effectively and raise higher levels of sustainable funding. In doing so it will also provide further evidence about the drivers of philanthropy. As suggested in the problem definition the issue is about understanding the factors that will drive positive changes in giving motivations and behaviour.

1.4 RESEARCH QUESTIONS

Some givers will give spontaneously acting from pre-existing beliefs and motivations, but most respond to timely fundraising requests, which may be considered as prompts to trigger a charitable decision. As the research aim is to provide a better understanding of, and insights into, the decision-making processes of philanthropists giving money, the question to be answered is therefore, what is it that actually persuades regular givers (so already predisposed or motivated) to make further gifts to UK charities, rather than not give when asked again? This investigation attempts to answer four specific questions that flow from that generalisation.

1.4.1 What motivates people in deciding to give money regularly to specific charities?

1.4.2 How does the relationship between the giver and the fundraiser influence charitable behaviour?

1.4.3 How and why does charitable giving change over a giver's lifetime?

1.4.4 What are the prompts and triggers that elicit a successful response to a fundraising ask?

1.5 RESEARCH OBJECTIVES

The objectives of this research are to provide knowledge and insights into the prompts and triggers for charitable gifts from existing philanthropists. This involves eliciting, examining and analysing the responses to the key questions about givers' own giving motivations, habits, preferences and wishes, and why these change over time. It is change, in people's behaviour and giving motivation that is at the heart of this thesis. The successful fulfilment of these objectives will assist in the achievement of the research aim.

1.5.1 The first objective of the thesis is to make a contribution towards an improved knowledge and understanding of the prompts and triggers that influence the decision-making processes at work when people are motivated to give to charity.

1.5.2 The second objective is to analyse the key indicators that determine charitable behaviour and in particular, gain insights about the relationships that develop between givers and askers, determining what factors are important in terms of the ability to exert influence.

1.5.3 The third objective of this research is to examine how charitable giving changes over time. This includes adding to knowledge concerning the processes that influence choices of charities that are named as beneficiaries in philanthropists' wills.

1.5.4 The final objective is to synthesise existing theories and new insights, into a model that better describes the dynamics of philanthropic giving.

1.6 RESEARCH SIGNIFICANCE

As stated in section 1.1.1. the importance of fundraised income has never been greater for the UK voluntary sector, which turns over £50 billion per annum and employs over 800,000 people (Hornung et al, 2019). This research investigates the problem faced by charities and their fundraisers in convincing their existing and potential supporters to give and continue giving to those particular causes in order to help fund maintainable services and sustainable growth. The approach taken has been through the identification of gaps in the knowledge concerning the charitable motivations and behaviour of givers, and the changes that occur over time. The intention is to address those opportunities through the analysis of interviews with 40 UK based philanthropists and add to the knowledge.

In particular, the research makes an original contribution, providing new knowledge and insights into some of the prompts and triggers for successful fundraising asks and how philanthropists often acquire a giving propensity very early in life but then their associated giving behaviour can change significantly over time. Given a better understanding of these phenomena, may allow fundraisers to develop better relationships with their givers. That, in turn, will aid growth in the generation of sustainable funds and is therefore of great significance to the voluntary sector specifically and society in general.

1.7 THESIS STRUCTURE

This first introductory chapter provides the context for the research in order to show how vital this topic is for UK charities and their fundraising teams. In sections 1.1 and 1.2 the reasons for this programme of work are discussed, along with an explanation of the background, what the research problem is and how important it remains for fundraising charities. It also contains some perspectives on philanthropy in order to clarify its use in this thesis. Sections 1.3, 1.4 and 1.5 consider the overall aim, the context of the research questions and the objectives that flow from that interrogation. Section 1.6 describes the significance of the research and its original contribution. This section in turn, briefly outlines the structure of the thesis and the rationale for the strategy, layout and approach that has been adopted.

Chapter two is the literature review which examines the existing literature and current research in order to provide the academic grounding for this work and to contextualize and justify the actual research, observations and findings. Section 2.2 considers the contextual literature around trust and confidence, fundraising practice and regulation. Section 2.3 then reviews some of the theoretical concepts linked to charitable giving including discussions on charity, philanthropy, altruism and religiosity. This is in order to show how the research problem will be addressed by conducting an investigation into the giving motivations of UK philanthropists. Section 2.4 considers related concepts and theories including those on neuro-linguistic programming, reasoned action and planned behaviour plus a consideration of the use of critical incident analysis.

Section 2.5 looks at the theories, concepts and models that describe giving motivations and behaviour. These are discussed, compared, contrasted and critically analysed in order to identify the gaps in current knowledge and practice. There are a number of theories that attempt to analyse philanthropic motivation though it is considered that many describe giving behaviour rather than underlying motivations.

In brief, whilst there is good evidence that a key determinant in the giving decision is the person asking, there is a gap, which has been investigated in this thesis, to find what other prompt and triggers are significant in the dynamics of philanthropists' decision-making processes.

In a similar vein section 2.6 considers the literature containing empirical evidence, both concerning some of the theories as well as related studies. Many of the experimental studies can be criticised for using students rather than actual charity supporters. However, a good example of a theoretical model with some empirical dimensions is the seven faces of philanthropy (Prince and File 1994). This study is of actual charity supporters and their giving motivations. It also ascribes percentages of the US adult population likely to be within any one category or face. However, over time people change, and indeed individuals can shift attitudes and behaviour quite rapidly in response to the right case for support which is an area as for further research. Furthermore in this section, consideration is made about the motivations for charitable gifts in wills and a critical review of the paucity of longitudinal data is made.

Overall, it is suggested in section 2.7 that there are gaps in the literature around understanding the prompts that actually trigger a charitable gift amongst existing philanthropists. The lack of studies concerning early years' experiences in relation to philanthropists' formation of a charitable disposition is also considered together with the need to look at how and why giving habits and behaviour change over time. An argument is made to consider synthesising a new theoretical model to provide a more effective description of the dynamics of philanthropic giving.

Chapter three presents the research methodology and design setting out a discussion of the alternative research philosophies and methodologies available for this sort of project in order to justify the chosen research design. Section 3.1 introduces the topic and contrasts the differing stances that are available. This also helps to clarify as Marsh and

Furlong (2002, pp 18-19) put it, “the ontological position” (the researcher’s view about the nature of the world, or reality) and “the epistemological position” (the researcher’s view about what is known about the world – knowledge) behind this research and the original contribution that it makes.

Briefly, the scientific world tends to favour a positivist philosophy with its single reality ontology and often a quantitative methodology whilst an interpretivist position suggests there is no single reality, it needs to be interpreted, and will thus often use a qualitative approach seeking to discover the underlying meaning of events and activities, through a narrative enquiry.

Section 3.2 uses the research onion construct (Saunders et al., 2017) to discuss the pros and cons of the various philosophical positions, plus other relevant academic texts (e.g. Gill, Bazely, Crotty and Quinlan) and then goes on to justify the chosen research design. The design has a pragmatic, interpretive philosophy. The inductive approach and strategy use the analysis of qualitative semi-structured interviews with 40 philanthropists in the UK (plus a further six later follow-up interviews providing a longitudinal dimension). This design is justified in terms of the contribution it can make in helping to understand the prompts and triggers that influence philanthropists’ giving decisions.

Discussion is also included of the ethical decisions that were made. Interestingly, the extended length of the interviewing process (five years) gave the valuable opportunity to re-interview six of the earliest subjects where significant life events (serious illness, divorce and partner’s death) had affected philanthropic behaviour, attitudes and perhaps, values.

Section 3.3 presents and justifies the data elements from sources and collection through coding and analysis suggesting the approach and strategies selected and validating the decisions that were made. Consideration is made of differing data collection methods and the decision to make detailed notes and interpreted write-ups rather than recording and verbatim transcriptions is justified. The interviews were initially coded by questions and themes in Excel and later analysed in much greater depth using NVIVO which led to a much more effective interpretation, analysis and a greater understanding of the value contained in the data.

Section 3.4 considers the scope along with the barriers and various limitations that were experienced. This includes a discussion on the sampling frame and consideration of the contribution that the research makes in terms of current theory evaluation and synthesis of fresh theory. The inclusion of some reflective critical incident analysis is also discussed and justified. Section 3.5 summarises the chapter.

Chapter four presents the findings, observations and analysis. It describes, analyses and comments upon the data from the forty-six interviews. Section 4.2 provides a demographic analysis of these finding using appropriate, tabulations and statistics in order to provide clear evidence for the conclusion and synthesis made in the following chapter.

Section 4.3 presents the findings from the first forty interviews demonstrating the impact of important life events and the key contributions in terms of the early years' experiences of the interviewees and changes over time. Backgrounds, prompts, triggers are all explored in terms of giving decisions particularly around the dynamics of those decisions.

The thematic analysis of all responses from the interviews are presented in section 4.4 and relate particularly five key themes, including changes over time of both life events and charitable behaviour of the interviewees. These provide further evidence concerning prompts and triggers for philanthropic decisions and a clear narrative about how charitable bequests are included and changed in their wills. The limitations of the critical incident analysis are identified but the importance of key life events is demonstrated.

Section 4.5 presents the findings from the six follow-up interviews including the valuable longitudinal dimension and analysis of recent changes. Section 4.6 considers the evidence in relation to the research questions and objectives showing how the research findings have contributed towards the achievement of the objectives.

The evaluation of the current research findings is compared with previous research in section 4.7 and section 4.8 summarises the chapter.

Chapter five presents the ten conclusions and makes pertinent remarks about the observations and analysis in the previous chapter suggesting that there are appropriate conclusions in four areas contributing to the research objectives.

Sections 5.1 to 5.4 detail these conclusions and relate them back to the objectives in order to show how the research has met the overall aim and made an original contribution to the understanding of and insights into philanthropy. Each of the main conclusions links directly to the four research objectives detailed in section 1.5.

The first four conclusions relating to objective one are that once people have developed a charitable disposition (usually early in life) they will be motivated to give when faced with an appropriate ask, from the right person at the right time for a cause that they already identify with, or when they can clearly see a value in supporting the charity, that is the message resonates effectively.

The fifth and six conclusions for objective two are around the key indicators and behaviour that when a relationship develops between a philanthropist and fundraiser there is a creative space known as the intersubjective which, if better understood and utilised effectively, will enhance the giving patterns and behaviour of the philanthropist.

The next three conclusions concern objective three and changes in giving over time. This section also considers the evidence which suggests that philanthropists will write charitable wills including a particular charity, if they perceive that the bequest will have a significant impact in the fullness of time. Charities and their fundraisers must understand however that people change their wills several times in later life and that the charity needs to keep asking and justifying the reasons for a bequest. Giving decisions are concluded to be the result of a dynamic process which also informs the final conclusion below.

The final objective of this research is to synthesise existing theories and new insights, into a model that better describes the dynamics of philanthropy. The model proposed within the previous and this last conclusion uses existing knowledge together with evidence from this research and that, if tested successfully, could be of real value to fundraisers and charities seeking to better understand their supporters.

Section 5.5 makes some observations on the limitations of the work (and possible opportunities) to help inform the context of the research including comments concerning the critical incident analysis and the impact of life events. There is, in addition, a critical analysis of the sampling frame (convenience) and scope (only existing philanthropists).

Section 5.6 summarises the chapter and in particular highlights the ten conclusions that inform the next chapter.

Chapter six describes the recommendations and reflections. Section 6.1 links the conclusions from the previous chapter and outlines how the recommendations follow logically from those conclusions in the light of the synthesised findings. This is in order to provide a clear follow-on path in terms of dissemination, policy changes and further research. It also demonstrates that the thesis structure is justified in the layout chosen.

Section 6.2 includes practice recommendations relating to the objectives and conclusions. The first recommendation flowing from conclusion one concerning giving motivations, disposition and behaviour, is that the knowledge gained from this thesis needs to be disseminated to fundraisers and fundraising charities in order to provide a better understanding of the processes at work and what works best in terms of prompts and triggers for any particular giver. Secondly, fundraisers and fundraising training and education should make good use of the knowledge concerning intersubjective relationships in order for charities to enhance their fundraising effectiveness by developing better relationships with their givers.

The next recommendation concerns giving motivations and the need for fundraisers in particular to understand the changes that happen over time, in order to respond appropriately in their communications with supporters to ensure longevity of giving and ultimately a last gift in philanthropists' wills. In addition, there is a recommendation concerning the impact over time upon givers habits and preferences. The final practice recommendation concerns consideration of further development and testing of the proposed dynamic model of philanthropy.

Section 6.3 relates the conclusions to recommendations concerning policy developments in order to show the significance of the contribution that has been made. For example, with the evidence underpinning the second conclusion, concerning early years' experiences this supports the CAF (2013) recommendation that schools should include more education about charities, charitable giving and community involvement.

Section 6.4 similarly relates the conclusions to recommendations concerning further research opportunities split to specific topics and further research questions for discussion. One of the most significant of the topics is about the development and empirical testing of the dynamic model of philanthropy, which if successful would provide a valuable development tool for fundraisers to use in creating sustaining income streams from individual supporters.

Section 6.5 provides some further reflections upon the research process, conclusions and recommendations suggesting for example that, post completion, there are aspects that impacted the way that the research was conducted. These include comments concerning factors such as the limitations. Section 6.6 provides a final summary of the thesis and the context of the overall original contribution that has been made.

The bibliography follows chapter six. There is a full listing using Harvard protocol for all the references concerning work that has been used and cited.

The appendices follow the bibliography and contain the details of all pro formas, informed consent, ethical approval. Other relevant attachments (such as the full coded set of interview answers and observations) are also included.

1.8 CHAPTER SUMMARY

This introduction describes the context for giving in the UK, some of the history of philanthropy and its vital counterpart fundraising, together with topical perspectives which frame the research problem, aim, questions and objectives. The key research aim, which is to inform a better understanding of why people decide to give money philanthropically to charity, has been explored and a discussion on philanthropy laid out.

The overall structure of the thesis has been described and related back to the research problem, objectives and overall aim having outlined the gaps in knowledge, also briefly introduces the pragmatic, interpretivist approach in the context of the qualitative, in-depth interviews with existing philanthropists.

Within the structure the contribution that the research makes is outlined. This in essence adds knowledge by identifying the prompts and triggers that affect philanthropists' decisions and the interactions between fundraisers and givers. It also provides some explanations for the changes in giving behaviour and preferences over time.

The key parameters, particularly literature gaps, will be discussed, and contrasted, in greater detail in the next chapter.

2.0 LITERATURE REVIEW

"To give away money is an easy matter and in any man's power. But to decide to whom to give it and how large and when, and for what purpose and how, is neither in every man's power nor an easy matter". Ascribed to Aristotle by the National Philanthropic Trust (2016)

2.1 CHAPTER INTRODUCTION

The above quotation neatly sums up the dilemma facing many, who are moved by charities and charity fundraisers, to give to them or not? This chapter contextualises the arguments, theories, concepts, models and on-going research into the nature of philanthropy, by critically reviewing the literature and identifying possible gaps in the knowledge, and opportunities for further research.

This is in order to help define the research design described and justified in chapter three and to address the research aim which, as expanded in section 1.3, is to provide further insights into the gift-giving decision-making process by philanthropists. This will enable fundraisers to be more effective and meet the ever increasing and urgent need for voluntary funding. That aim, in turn, addresses the research problem which is, to answer the question, what will help to persuade philanthropists to make further gifts to UK charities rather than not give when asked again?

There is a substantial body of literature describing charitable giving and philanthropy. There are also many descriptions and explanations of philanthropic motivations and behaviour. In order to contextualise the various models and theories concerning giving behaviour, some of the attributes that are frequently cited about charitable giving are therefore introduced first and discussed, in order to provide clarity around the definitions used herein and the current environment in which fundraising and charitable giving is occurring. This is particularly important as so many factors such as, policy, trust and regulation have been changing over the last five years whilst many of the theories are grounded in previous decades. This also explains why some media sources (e.g. BBC) and individual organisational reports (e.g. nfpSynergy) have been reviewed and cited as the recency of such changes means there is, as yet, little coverage in more conventional journals.

Therefore, section 2.2 looks at some contextual literature defining and offering perspectives on trust and confidence, fundraising practice and the regulatory framework.

Section 2.3 on the other hand, considers the theoretical studies of charity, philanthropy, altruism and religiosity so as to clarify the issues that underpin the study of charitable giving, whilst section 2.4 considers other relevant concepts and related literature. Section 2.5 then analyses, compares and contrasts the theories, and models that characterise and seek to explain philanthropic behaviour. A critical review is made of the difference between motivations, behaviours and triggers for philanthropic gifts. This helps to identify some of the knowledge gaps and shows how this thesis may contribute something of value by addressing them. In turn, it demonstrates that there are development opportunities to synthesise a new model from the existing theories. They also suggest some other important areas for further research.

Section 2.6 looks at the empirical literature including changes over a lifetime, that givers undergo. It is observed that there are few longitudinal giving studies, suggesting a further gap that this research, in part, addresses. Section 2.7 summarises, the gaps and research opportunities that have been identified, for example, those that pertain to the triggers involved in charitable giving situations. Section 2.8 provides an overview summary of the chapter suggesting the importance of theory development which is examined more closely in chapter three.

2.2 CONTEXTUAL LITERATURE

2.2.1 Trust and confidence

As mentioned in the introduction, public trust in charities is a vital component of the propensity to give to any particular organisation. It is important to note that trust and confidence, especially when applied to the understanding by the public of credibility is not the same thing (Sargeant and Lee, 2002). This is clarified in the following discourse.

Kajubi (2016) citing a number of academics (e.g. Fulmer & Gelfand and Shields et al.) argues that despite a wide variety of points of view on trust, a common feature is that trust will change when an individual interacts positively or negatively with another individual, an organisation or government. He asserts that it boils down to an individual sharing common values since, within organisations, there are also individuals with their own perceptions of the other organisation or individual.

Thus, both Sargeant and Lee (2002) and Kajubi (2016) assert that trust is not confidence. With confidence one has certain control of the outcomes in their favour, but with trust, one has to accept vulnerability and loss of control. Kajubi (2016, p12) uses a nice example to explain the difference stating that, "to understand the difference between trust and confidence, one can refer to the relationship between a customer and retail banks; when depositing money in the bank, one can be 100% confident that £85,000 is safe based on guarantees given by the Financial Services Compensation Scheme (FSCS) however, we deposit more than the FSCS compensation limit, and only trust can account for such an action".

Fukuyama (1995) uses the examples of high trust and low trust societies to express how trust is functional in our day to day livelihood by stating that lack of trust increases our costs of association uncertainty and inability to act. Charities then, dependent upon public goodwill, cannot afford to lose public trust.

As introduced in section 1.1.2, public trust in charities is quite volatile and needs to be considered carefully, measuring changes over time. It remains however an important factor for fundraisers to consider when planning their strategies for asking from individuals.

Breeze (2017, pp 52-54) comments on the response she received in answer to the question "have you ever spoken to any of their (charities who you already support) fundraisers? And if so, what was your experience of them"? Universally participants saw fundraisers in a negative light. Street canvassers and door-to-door fundraisers, in particular, were felt to be too aggressive in their techniques whilst not being knowledgeable enough about the cause for which they were working. Telephone fundraisers approaching existing donors were felt to be equally tenacious, "constantly" trying to persuade them to increase the size of their donations.

Clearly, there are real perceptual problems for charities trying to improve fundraising. There have been a number of high-profile media investigations and the spotlight continues to be focused on fundraising. This is an area where events are happening quite fast. The new Fundraising Regulator is trying to make a significant impression and charities have reacted by reaffirming their complete support of ethical practice whilst trying to avoid the additional costs of onerous regulation.

More recently, The Times (Roderick, 2018) revealed that Oxfam aid workers in 2011 paid to have sex with some of the charity's beneficiaries in the wake of the Haiti earthquake. This scandal led to the cancellation of over 7,000 direct debit payments and has caused the charity to re-examine all its safeguarding procedures and contact all supporters in an effort to ensure no further loss of trust in the charity.

nfpSynergy have also updated their charity trust tracking report (Saxton 2018 p2) in which they report that trust in charities has dropped 6% since the autumn of 2017 but remains close to the level it was in August 2017 and that trust in the Fundraising Regulator appears to mirror trust in charities (54%).

Interestingly they note that the sector, including overseas aid agencies, is the one with the second lowest level of respondents saying that they trust the sector ‘a great deal’ However, they say that in comparison to last year, trust in most sectors has remained stable apart from the aforementioned overseas aid sector. In support of some of these conclusions (CAF, 2018) a similar question (To what extent, if at all, do you agree or disagree that most charities are trustworthy?) was asked in their 2018 UK Giving Review and the results are tabulated below:

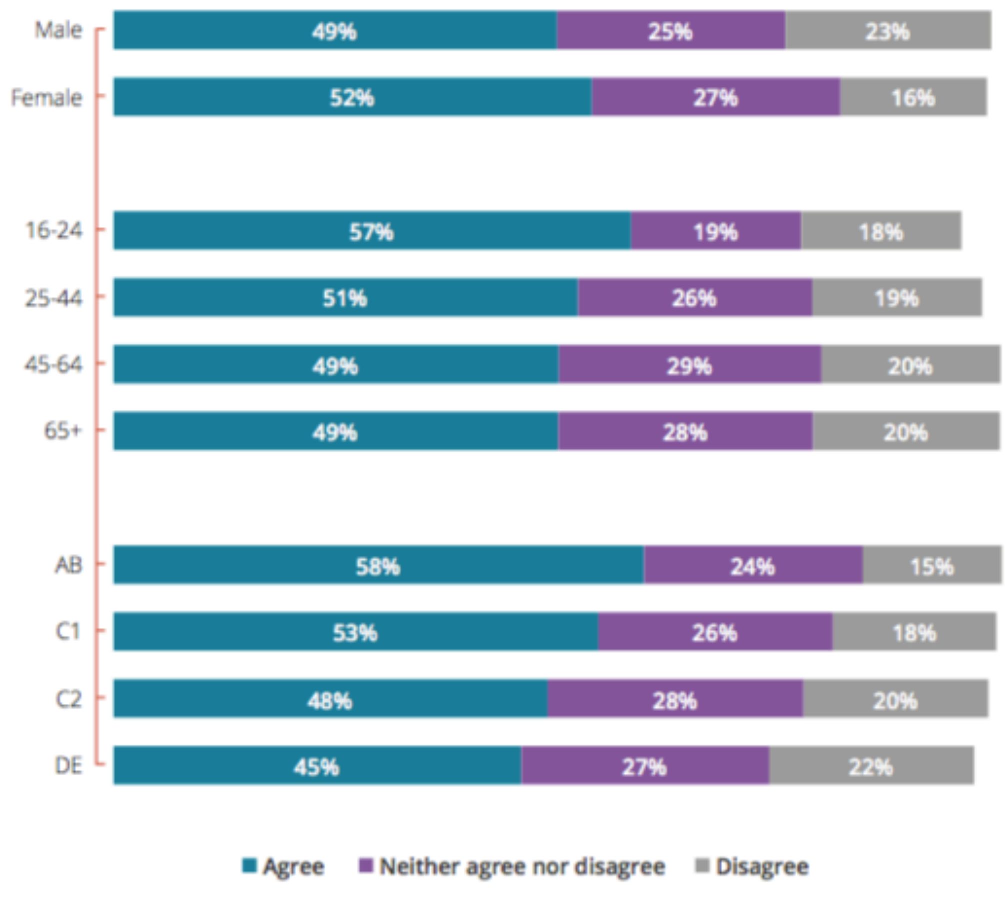


FIGURE 1: CAF GIVING INDEX (2018) QUESTION ON TRUST IN CHARITIES

The results above, broadly reflect what nfpSynergy have been reporting, though it is very interesting to note that trust in charities appears to decline with age during the decades in which, generally, giving participation rates increase. This interesting observation is worthy of further investigation and it is hoped that CAF will continue with this question to build up some longitudinal data (as commented upon in section 2.7). It may also reflect other measures (such as the NfP data above) of trust which appear to rise and fall over time, sometimes in relation to events impacting the sector.

2.2.2 Fundraising practice

Fundraising, as suggested in the introduction, is about asking people for donations. However, that ask covers a wide range of activities, events, techniques and practices. The history of the practice of fundraising is long and chequered. Mullin (2002) cites Carlson (1968, pp 167-168) talking about St Paul's letters to the Corinthians. Mullin also goes on to mention the efforts of professionally employed fundraisers known as Questors helping to build the Norman Cathedrals. Sargeant and Jay (2014, pp 7-8) describe a "14th Century fundraising handbook" that was developed by Cistercian monks in Austria. The book even had 22 sample letters for fundraising approaches that used strong, emotive language and sought to engage those asked to give in numerous ways. Sargeant and Jay go on to comment that in 1874 a set of 34 model letters was found to be in use by a criminal gang fraudulently obtaining funds from the wealthy.

As illustrated in section 2.3.4, asking people successfully for donations inevitably involves some story telling. That is, at the very least, explaining the case for support and attempting to answer the questions about why the money is needed, the difference it will make and why that particular giver has been asked?

According to Aristotle (Rapp, 2010) rhetoric is the ability in any particular case, to see the available means of persuasion. Although often seen today as something of an abused art (O'Shaughnessy 2010), Aristotle's rhetoric has in fact had an enormous influence on the development of the art of rhetoric over two millennia. In many manuscripts Aristotle's rhetoric was surrounded by the works and speeches of other Greek and Latin authors and was seldom interpreted in the context of the whole Aristotelian philosophy. In attempting to construct a general theory of the persuasive, Aristotle applied numerous concepts and arguments. His theory around the rhetorical argument is an example of his general doctrine that forms the basis of dialectic, logic, and his theory of demonstration. He described three main forms of rhetoric; Ethos, Logos, and Pathos and these he considered, help to inform more generally about the cognitive features of language and style.

Thus, in order to be a more effective fundraising storyteller one must understand and be able to utilize each of these three aspects. Ethos is an appeal based on the character of the speaker. So, an ethos-driven fundraising ask relies on the reputation of the author, speaker or presenter. Logos on the other hand has an appeal based on logic or reason. Thus, general fundraising appeals promoted by charities may often be seen as logos driven. Similarly, academic papers and documents are usually logos driven. Pathos conversely is an appeal based on emotion. Direct mail and advertising tend to be pathos-driven and many other forms of fundraising ask will use pathos (or emotion) to try to evoke a positive reaction.

Skellon (2015) reminds us that words can be used very powerfully as they can create strong emotional responses such as anger, laughter or anguish. They can raise us to the heights of joy or the depths of despair. He (Skellon, 2015, p12) goes on to cite the Sophist, Gorgias, writing in 414 BC. “The power of speech has the same effect on the condition of the soul as the application of drugs to the state of bodies; for just as different drugs dispel different fluids from the body, and some bring an end to disease but others end life, so also some speeches cause pain, some pleasure, some fear, some instil courage, some drug and bewitch the soul with a kind of evil persuasion”.

Unfortunately, many speakers, including those making fundraising asks, often give insufficient thought to the actual words and phrases they will use, or the tone they will employ when delivering them. Many will simply make brief notes using PowerPoint, listing bullet points and headings, assuming that the actual, specific words that they will use will appear in a flash of inspiration once they speak without even rehearsing the presentation.

Yet all the great orators spend an age on preparation. Skellon (2015, p12) for example suggests that President Obama used dozens of rhetorical devices in his major speeches. He goes on to add that behind every perfect speech are many hours of hard work. Citing Sir Winston Churchill and saying that, “Churchill was the man who, according to President Kennedy, mobilised the English language and sent it into battle”. Skellon adds that Churchill was fanatical about this preparation, working as hard in his seventies to prepare a speech as he did in his twenties. He cites Churchill again as having said, "I do not compose quickly, and everything is worked out by hard labour and frequent polishing. I intend to polish till it glitters".

There are a considerable number of books and articles concerning the application of good fundraising practice, including telling the story effectively and building the vital relationships between givers and askers (e.g. Burnett 2002, Sargeant and Jay 2014 and Maple 2013a). Each describes the components of the fundraising mix (Baguley, 2004) and advocates the importance of developing an understanding of what the givers actually would like to experience as a result of their continued support for the charity. This thesis questions what is at the heart of these relationships and how a person with a propensity and capacity to give can be prompted or triggered to act philanthropically (see sections 1.2 and 1.3).

The setting up of The Fundraising Regulator (2017) (see the following section 2.2.3), led to a further initiative by the fundraising community. The Commission on the Donor Experience was championed by leading fundraising advocates including Giles Pegram and Ken Burnett. The enquiry was initiated by the Institute of Fundraising and Chaired by Sir Martin Lewis. A report was issued on 5th July 2017 by the Commission (CDE, 2017) which provided some insight into the experiences of charities, supporters and fundraisers with interviews and contributions from more than 1000 people. It provides some suggestions about ways that fundraisers can begin to move away from a transactional orientation and back to the pursuit of relationship fundraising.

For example, very clear guidance is provided from the analysis (CDE, 2017) about the supporter journey. The report suggests that whilst there is no universally agreed definition, a supporter journey can generally be regarded as the experience that a charity delivers to givers, crucially, from the first moment of their support. The journey then can give supporters opportunities for increased engagement, commitment and impact at specific points that are appropriate to them depending on their particular preferences and behaviour. The report goes on to suggest that this is generally delivered by fundraisers using communications that can map the most appropriate touchpoints to communicate optimally with each supporter.

Thus, the authors (CDE 2017, pp 39-40) say that “a good supporter journey will put the donor at the centre, and will include many pathways, recognising the donor’s choice of channel, product, motivation and circumstances, and will allow a flexible, easy transfer to another pathway when the donor chooses to give in a different way, or to provide an easy exit when he or she no longer wishes to offer support”.

The authors go on to propose that there are various stages of the journey. Initially, they suggest that “the charity should aim to reaffirm that the decision to give is a good one, and to reassure and start to build trust; but, from the outset, the journey should engage donors in the way that is relevant to their reasons and motivations for giving, current life stage, identity and circumstances and preferences for channel, product and contact".

The report uses quantitative data from interviews with fundraising charities and fundraisers and qualitative work from focus groups with self-declared charities, donors and supporters. Criticism of fundraisers and fundraising practice is quite significant (CDE 2017, pp 200-202). For example, in response to the question "do you remember seeing or hearing anything about charities in the media recently?", participants were quick to report stories about charities that they had heard in the media. Many of these painted the charities in a negative light, concentrating on bad practice that in some way related to spending for example, around chief executive salaries or aggressive or inappropriate fundraising techniques. There was also a strong opposition to what was referred to as "besieging" the most vulnerable with donation requests with a strong perception that this is a widespread practice.

Body and Breeze (2015) describe the barriers that fundraisers encounter when seeking to raise funds for unpopular causes. They suggest a scaled model portraying eight barriers derived from their research, that might help charity managers understand the factors blocking a propensity to support a given cause. This useful case study analysis is reproduced below.

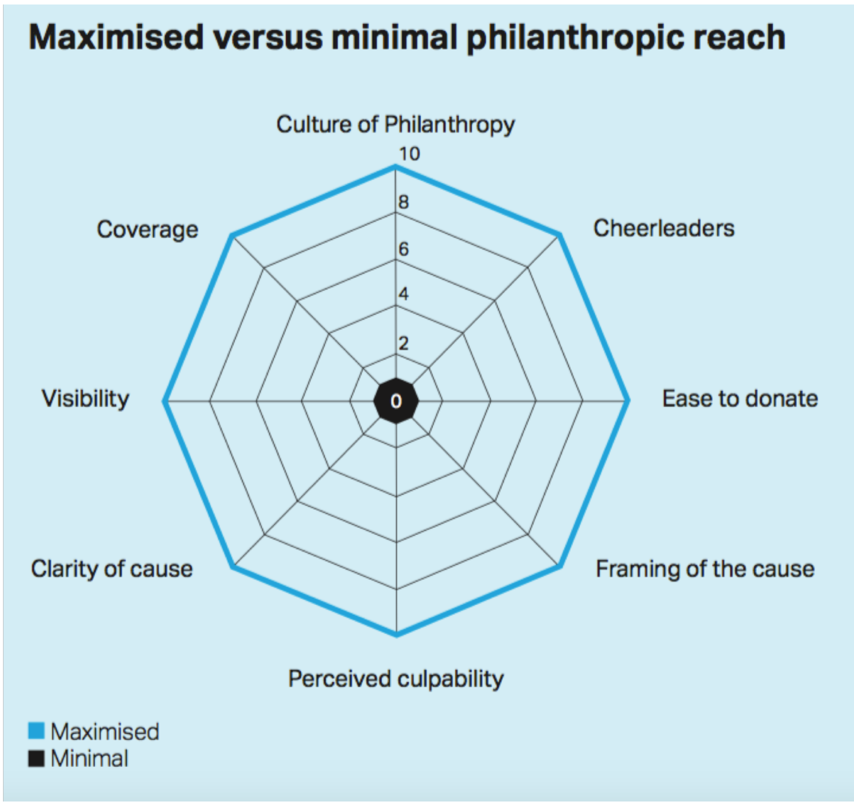


FIGURE 2: MODEL OF FUNDRAISING BARRIERS (Body and Breeze, 2015)

Whilst the study concentrates on causes which may be seen as unpopular the ideas behind mapping the characteristics that may act as barriers (if negative) or bridges (if positive) has merit and is worthy of consideration and further development. This is particularly so in the context of factors that may be used as prompts to trigger some action. This is discussed further in section 2.3.

As already suggested in section 1.2 fundraising is very much the mirror of philanthropy, asking for voluntary charitable gifts and so it is vital, in order to ensure best practice and sustainable giving, that fundraisers understand the reasons behind the decision to give (or not) and what triggers that decision. There is therefore a need, in everyone involved in studying philanthropy and fundraising, to display some of the philanthropic qualities of the Good Samaritan who, taking a fairly literal but contextualised approach, gave his time and money to assist a stranger, to the public good. Fundraisers in particular, need to empathise with the supporters they ask for money so that both can experience the emotion that "Giving is good for you" (Nickson, 2013 p1).

2.2.3 The regulatory framework

The Etherington Commission (2015) into fundraising standards followed calls from the media and parliament to look into tightening the regulation of fundraising following the Olive Cooke scandal (Armitage 2015). The findings led directly to the setting up of a new Fundraising Regulator (which replaced the existing Fundraising Standards Board - FRSB) to improve the behaviour and practice of fundraising charities, and a Fundraising Preference Service (FPS), the intention of which is to allow givers to opt out of unsolicited appeals. The new regulator finally launched the FPS on 6th July 2017.

This is a crucial area for fundraisers to study carefully, fully understand and engage with, changing their policy and practices in order to develop the appropriate long-term relationships that givers actually want to have.

According to news reports (BBC, 2016) 92-year-old Olive Cooke killed herself by jumping into the Avon Gorge on May 6th 2015, was suffering from depression and insomnia as well as feeling completed overwhelmed by charity requests for donations. Olive Cooke's details were, it is reported, on file with 99 charities and in one year she received 466 mailings, according to the Fundraising Standards Board (FRSB). Olive Cooke lived in Bristol and was known as one of the West Country's longest-serving poppy sellers. She had collected money in Bristol for the RBL for 76 years and an inquest into her death accepted that she had experienced issues with periodic depression over a long time.

The Board of the FRSB commissioned a detailed investigation and in the final report sought urgent improvements to the Code of Fundraising Practice. The report found that about 70% of the charities who contacted Mrs Cooke acquired her details from third parties and the FRSB board proposed significant changes which would ban charities from sharing data without the express consent of the donor.

Those changes also provided that charities must give clear opportunities to provide opt-out clauses for any further fundraising approaches in every written communication they have with a prospective giver. The investigation involved 1,442 charities and the findings of the report are summarised below:

1. The mailings Mrs Cooke received had virtually trebled from 119 in the year 2000 to a peak of 466 in 2014.
2. 24 of the 99 charities holding her records had passed on her contact details to others.
3. 70% of the charities had obtained her details from a third-party agency or other charity.
4. Only 14 of the 99 charities had offered a specific opt-out clause in their mailings.

According the BBC report, Andrew Hind chair of the FRSB, said "Mrs Cooke's experience demonstrates the inevitable consequences of a fundraising regime where charities have been willing to exchange or sell the personal details of donors to each other, and to commercial third parties”. He went to add however, that sadly the case was not unique and that her experiences were echoed in the many complaints that the FRSB had received following her death. Despite the initial furore, Mrs Cooke's family had re-iterated that whilst the charity requests she received were considered intrusive, they were not to blame for her death.

Nevertheless, the fundraising tactics used by some charities have been compared to a boiler house operation by Bernard Jenkin MP (BBC 2015). He said that the reports of vulnerable people being pressured for donations and having their personal details shared between charities was a scandal. Jenkins was speaking at a House of Commons enquiry where the heads of four major UK charities appeared before MPs. Mark Goldring from

Oxfam accepted that there had been insufficient supervision of agencies employed by the charities but asserted that the majority of collectors operated within the guidelines. The heads of Oxfam, the NSPCC, Save the Children and the RSPCA were summoned to appear before the Commons Public Administration Committee following the Olive Cooke case.

Crossley (2016) reported that vulnerable people had been repeatedly contacted for donations despite being on the official opt-out database, and that one pensioner, Samuel Rae, lost £35,000 after his information was sold by charities and ended up with scammers. According to the BBC (2015, p2) Conservative committee chairman Bernard Jenkin told the charity chief executives that it appeared "the temptation to raise money made you slipshod in your governance procedures or wilfully blind to what was going on". He went on to suggest that the activities included "using commercial companies whose activities have been so shameful that charities have immediately suspended operations, severed contracts, ceased relationships, because of what has been uncovered".

In the same vein (BBC 2015, p2) Jenkin went further and accused charities of "instructing all fundraisers that when someone says they're too poor to give at the moment, that's just another excuse". He asserted that staff were "instructing callers to ask for money at least three times in a call in a very aggressive way".

Peter Wanless from the NSPCC agreed that such practices were utterly unacceptable, and he was "pleased that the gross excesses have been exposed and action has been taken to do something about them". Justin Forsyth from Save the Children, added that "the standards we had may have been strong, but they weren't enforced in practice." RSPCA vice-chairman David Canavan told the committee that only one fundraising call in 1,000 and one mailshot in 100,000 resulted in a complaint.

The Information Commissioner investigated the particular claims concerning Mr Rae, while the Government said that legislation to help protect vulnerable people from aggressive fundraising would be considered. The incoming chairman of the FRSB, Andrew Hind told MPs that self-regulation was not working and instead, the sector should have an independent fundraising standards committee, with a majority of lay members, and who would be able to enforce a mandatory code of practice.

Interestingly, the whole Olive Cooke debacle might be considered as a critical incident for all fundraisers to consider. Critical Incident Analysis is a well-established technique that is under-utilized in the not for profit sector (Bott and Tourish, 2016). The authors used a quantitative analysis of critical incident occurrence with leaders in the sector and suggest that it can offer valuable descriptions and improved understanding for senior managers and boards in the sector. The possible use as an analytical tool in this thesis is discussed in detail in section 3.3.3.

The implementation of the General Data Protection Regulation (GDPR) on 25th May 2018 affected all organisations holding data about their customers, clients, supporters and enquirers. According to the fact sheet issued by the office of the UK Information Commissioner (ICO) the implementation will "set new standards for protecting general data, in accordance with the GDPR, giving people more control over use of their data, and providing them with new rights to move or delete personal data" (ICO, 2018). Some charities have been particularly exercised by the ramifications of the regulation believing, that they would have to ask everyone on their supporter databases for permission to continue communicating with them. Some charities have issued statements about possible falls in fundraised income as a result of the new regulation (Weakley, 2017).

However in reality, the new regulation can also be seen as an opportunity for fundraisers to enhance their communications thus ensuring that supporters feel in control of the levels and tone of communications that they receive, though it is an area to be carefully considered. Research into the whole area of fundraising as the reverse side of philanthropy remains as a poor relation in social science. Breeze (2017, p15) comments that "philanthropy has long been conceived of as a world exclusively populated by donors and when asking receives any consideration, it is viewed as a general activity undertaken by charitable organisations, rather than specific actions of practitioners".

Breeze (2017, pp 181-186) reflecting on more recent changes in practice, as a result partly from increased regulation, also concludes that there are eight similarities between what she calls "new philanthropists" and "new fundraisers" citing the following as significant indicators of possible empathy and shared understanding. For clarity these have been précised and are summarised as:

1. Almost identical changes in demography and an increasing similarity in profile in characteristics such as age, gender and education.
2. A sharing of passion and conviction and possibly commitment to the cause.
3. A particular focus on achieving transformational results for both project and the parties.

4. A commitment to the cause over and above that of loyalty to a particular charity or organisation.
5. A common goal, the seeking of agency and power in order to fulfil personal goals and objectives.
6. The common possession of contradictory characteristics – managing tensions between creativity and the organisation.
7. A lack of public affirmation where, curiously, both philanthropists and fundraisers tend to see negative or even snide media commentary
8. Satisfaction and indeed finding joy in the successful acts of asking and giving.

In particular, the mutuality of those shared experiences hints at what has been reviewed in section 2.3 below, concerning the intersubjective – the creative space also considered in chapters five and six. There is, if not a gap, then certainly space within the existing knowledge for further research and this thesis attempts to address part of that.

2.3 THEORETICAL CONCEPTS LINKED TO CHARITABLE GIVING

2.3.1 Charity

As a noun, charity is simply an institution or organisation set up to provide assistance and money to those in need whilst as an adjective, it is the giving of that assistance or money to those in need (Collins, 1992 p 273). However, the adjective in particular, has taken on many interpretations and overtones. As discussed in section 2.3.4 it is an important aspect of most organised religions. Furthermore, the similarities and differences between charitable giving (that is giving money to a charity to assist with their objects) and philanthropy is analysed in the next section.

As discussed in the introductory chapter (section 1.1) charity is sometimes conflated with philanthropy, though clearly not all charitable giving is philanthropic, nor philanthropy always particularly charitable (McCully, 2010). The difference is succinctly stated by Steve Gunderson, former president of the Council on Foundations, who says “charity tends to be a short-term, emotional, immediate response, focused primarily on rescue and relief, whereas philanthropy is much more long-term, more strategic, focused on rebuilding” (Simon, 2015, p1).

This difference is, of course, very akin to the widely cited difference that Oxfam seeks to accentuate - between giving a hungry person a fish to feed them for a day as opposed teaching them to fish and feeding them for a lifetime. Terry Pratchett has, rather irreverently, turned the metaphor on its head. “Build a man a fire, and he'll be warm for a day. Set a man on fire, and he'll be warm for the rest of his life” (Pratchett, 1998 p78).

In practice, those who give spontaneously to emergency appeals or one-off asks, by a collector in the street, or by a friend for a sponsored event are certainly making charitable gifts. However, those givers may also make planned, carefully reasoned, regular gifts to a favourite cause which are likely to be regarded as philanthropic. The same people may be reacting to two quite different triggers and this is also discussed further in the next section.

2.3.2 Philanthropy

The classic definitions and understandings of the term philanthropy derive from its origins in the Greek, which combines the word for loving (philo) and humans (thropy) or mankind (Longman, 1978, p 813).

More conventionally, philanthropy is defined here as “private initiatives for public good, focusing on quality of life" (McCully, 2010, p 44). This combines the social aspects developed in the 20th century with the older humanistic tradition, serving to contrast philanthropy with business (private initiatives for private good, focusing on material prosperity) and government (public initiatives for the public good, focusing on law and order). These distinctions have been made by Salamon (1999). Conversely in “Philanthropy is Dead; Long Live Philanthropy” Harrow and Jung (2011) argue that philanthropy is coexisting and even collaborating successfully with big business and government.

Many instances of philanthropy overlap with charity. The difference often cited is that charity tends to relieve the pains of social problems, whereas philanthropy attempts to solve those problems at their root causes. This can be characterised for example rather like the difference, as suggested by the Oxfam example mentioned in 2.3.1, between feeding someone for a day as opposed to helping them to feed for a lifetime. This is often seen as the difference between emergency aid and sustainable development. People making a gift to charity may well not appreciate the differences though will usually espouse a particular preference without worrying about the etymology.

Jung, Philips and Harrow (2016, p 8) suggest that a possible first usage as an adjective was by the playwright Aeschylus in *Prometheus Bound* (in the 5th century BC) to describe Prometheus' character as "humanity loving" for having given fire to humankind which they would use to improve the human condition. They add, “from the very beginning then, philanthropy involved value judgements; it was strategic and practical, oriented to solving collective problems”. On the other hand, one of St Paul’s letters (The Bible: St Paul: 1 Corinthians 13 vs 1-13) describes charity, the love of mankind, as being of the most importance in human behaviour, “And now abideth faith, hope, charity these three; but the greatest of these is charity”.

Jung et al. (2016) also suggest that Plutarch the Greek biographer and essayist, used the concept of philanthrôpía to describe somewhat superior human beings. Furthermore, they go on to suggest that during the Middle Ages, philanthrôpía was superseded by caritas - charity, selfless love which was to be valued for salvation.

Interestingly the 1601 Charity Act, which did much to codify and define charities legally and which is still the basis of much of the charity law today in the UK, does not mention philanthrôpía, though according to Jung et al. (2016, p 44), it can certainly be construed. As they say, in relation to the act and what was happening in Italy and Brussels, around charity and the relief of poverty, “no one could say where the private ended and the public began”.

Meanwhile again, according to Jung et al. (2016, p 48) Bacon considered “philanthrôpía to be synonymous with goodness", which correlated with the Aristotelian conception of virtue, as consciously instilled habits of good behaviour. They also add that later in the 1700s, Samuel Johnson simply defined philanthropy as a love of mankind or good nature. This definition is still very important today and is more often cited in a gender-neutral way as simply the ‘love of humanity’.

The precise meaning of philanthropy is still a matter of some contention, its definition being largely dependent on the particular interests of the writer employing the term. For example, Francis Beckett (2010, pp xv) paraphrases Clement Attlee, the post Second World War labour leader and Prime Minister, regarded if not as the father of the welfare state, then at least its midwife, as saying “I’m all in favour of philanthropy, the rich just need to pay their taxes,” which continues the popular belief that philanthropy is the preserve of high net worth individuals.

In fact, according to Murphy (2012, p1) Attlee wrote back in 1920 that “Charity is a cold grey loveless thing. If a rich man wants to help the poor, he should pay his taxes gladly, not dole out money at a whim". MacDonald and De Borms (2008) reinforce this idea, of philanthropy as the preserve of the rich, in Philanthropy in Europe, describing largely well-endowed foundations existing as a result of personal philanthropy.

Nevertheless, there are those working definitions to which the community associated with the field of philanthropic studies most commonly subscribes. One of those widely accepted is the one employed by Salamon (1992, p 10), defining philanthropy as "the private giving of time or valuables (money, security, property) for public purposes; and/or one form of income of private non-profit organizations". As stated in the introduction, for the purposes of this research, philanthropy is taken to be the conscious, deliberate or planned gift of money (and often, time as well) to charitable organisations in order to benefit society.

2.3.3 Altruism

Most definitions of altruism, which derives from the Latin word alteri (Longman, 1978 p26), talk about unselfish feelings and behaviour that shows a desire to help other people without reward or return on the investment of time, money, effort or a combination of them all. Economists have sometimes struggled with altruistic behaviour since acting completely unselfishly, for the benefit of others (like the Samaritan) is not rational economic behaviour. Some have attributed altruism to the 'warm glow effect' that is the pleasurable feeling of basking in public or private admiration. They argue that there is no such thing as pure altruism. Andreoni (1990) went so far as to conduct laboratory experiments, finding that people are significantly more willing to donate when appeals are framed as positive rather than negative externalities. In effect, this refers to the benefits that are enjoyed by a third party as a result of the transaction. Furthermore, it suggests that these third parties may include any individual, organisation, or resource that is indirectly affected.

However, in the Nineteenth century, according to Longley (2010), Auguste Comte considered, that altruism actually exists, and that it was a challenge to the positivist view of the world that he was constructing. Many, he thought, rose to the challenge of making sense of altruism but this was not as the highest expression of Christian love. Comte suggests that Christian love should be about giving that is neither, in expectation of rewards in heaven nor, as in the parable of the Samaritan. Instead, he thought, it might possibly be more as a product of the biological evolutionary processes. The question for a secular scientist, however, was how could altruism emerge from natural selection as suggested by Darwin (1871), when it might involve impairing one's own chances of survival in order to improve that of another?

The broader problem was that the existence of altruism appeared to suggest a set of moral ideals that came from somewhere outside the evolutionary process, perhaps from outside science, and therefore represented a gap through which religion might reappear. Thus, we see Dawkins' (1976) delight when his friend Bill Hamilton, an evolutionary biologist, suggested that he had finally solved it. Altruism found its place in evolution, and there was no need for religion. Dawkins says in his work that we must therefore surely teach altruism, if we want a caring society, because it is certainly not in our genes. This is however, refuted by Darwin (1871) who published The Descent of Man in which he argues that we are all altruistic animals and that our behaviour reflects that state. He may, of course, have been trying to appease the outraged Christian public following publication of On the Origin of Species (Darwin, 1859) as he interestingly also describes man’s unique ability to discern and believe in a (Christian or possibly any other) deity.

Longley (2010) adds that now, neuroscience also acknowledges altruism, whereby the brain scans of people contemplating an altruistic act indicate something close to spontaneous gratification, much as from sex or food. He argues therefore, that we may be hard-wired to admire altruism. Furthermore, he considers it to be a particular case within a broad range of feelings and thoughts that define the human species as essentially social animals. Human beings’ nature, he considers, is to exist and thrive, and develop personalities in order to love and be loved, not simply as individuals but within a thriving community.

A hormone, Oxytocin has already been identified as having a positive impact on people’s willingness to donate altruistically. In a recent study (Marsh et al., 2015a) it was shown that whilst people with raised levels of Oxytocin are more willing (than the control group) to give, they feel a greater need to support social projects. The authors report that whilst scientists at the University of Bonn Hospital discovered that the willingness to donate increases with the quantity of this bonding hormone, Oxytocin only has a measurable effect with regard to social projects. The hormone, say the authors, does not appear to increase the ability to participate in the case of purely environmentally oriented projects. The cuddle hormone Oxytocin strengthens social ties. For example, with people newly in love, during sex or breastfeeding, the level of the hormone is particularly high. The authors add in support that "earlier studies have found evidence that the messenger also promotes generosity" (Marsh et al, 2015b pp 1-2).

In the Spirit Level, Wilkinson and Pickett (2010) also suggest that people are rarely interested only in maximising self-interest but are much more likely to be concerned with what they feel is a proper way to treat others, even when they bear the cost of that generosity, and that egalitarian preference flies in the face of actual societal inequalities. Wilkinson and Picket (2010, p 273) show how reduced inequality (whether through taxation or generosity) has a very positive effect on happiness and health. They conclude with a pithy statement. “Most people know how much we sacrifice to consumerism and know that there are few things nicer than relaxing with friends and equals. They know that it is family, friends and community that matter to happiness and know that our present way of life is ruining the planet”.

It is reasonable to go further and say that all the fundamental moral questions arise therefore in connection with our relationships, and our fundamental allegiance is generally to the family or the group, our community, and indeed the entire race. The good of that entire community is known as ‘the common good’, in which we all share.

Longley (2010) goes on to suggest that altruism is therefore no longer a puzzle in need of explanation at the individual level; he maintains that it fits conveniently into the ‘common good’. Furthermore, he asserts that the failure of capitalism and the emptiness of freedom-for-its-own-sake also both leave ample room for it.

In ‘the common good’, the tension between selfishness and unselfishness disappears, as all contributors to the common good do ultimately benefit as members of the community. Thus, it is suggested that altruism then becomes the normal state of being. There is also some consideration of the team approach to cooperation where the performance of the whole may be advanced by any one individual voluntarily operating sub-optimally in terms of an individual performance (e.g. playing out of position) whilst benefitting the whole team's results.

This particular aspect is an interesting area for further research but not one considered within this thesis, as the research aim considers specifically, philanthropic gifts of money. Furthermore, whether we are more as Darwin (1871) suggests altruistic animals, or as Dawkins (1976) maintains our genes are selfish and therefore we have to teach altruism, the research aim here is to identify the prompts or triggers for any particular gift, whether altruistic or not.

2.3.4 Religiosity

Whilst some of these discussions attempt to remove the need to consider a religious dimension to altruism, it is difficult to create any view of philanthropy in-depth without considering religiosity. As highlighted in the previous chapter, the parable of ‘the Good Samaritan’ which was discussed in terms of its literal and metaphorical meanings (and below in terms of allegories), is a seminal observation of philanthropy in action. Carlson (1968) also refers to our spirituality regarding the propensity to behave altruistically. He talks of the human need to love and be loved, of the importance of self-actualisation and how these factors can materially affect our attitude to and behaviour in giving charitably. He cites St Paul as adopting a classic approach (including psychological pressure) to fundraising.

Carlson (1968) suggests that St Paul made the most discreet use of pressure with the Corinthians, who had initiated the idea of a financial offering a year earlier but had allowed things to slip. Paul wrote to them (2 Cor 9 v 3-4) telling them of what their neighbours in Macedonia had been doing and how he had, in turn, told the Macedonians how well the Corinthians were about to do. To ensure that action followed words he sent Titus and two other brethren to Corinth to see that the offering was ready when he came, saying, “I am sending the brethren so that our boasting about you may not prove in vain in this case, so that you may be ready, as I have said you would be; lest if some Macedonians come with me and find that you are not ready, we be humiliated – to say nothing of you – for being so confident.” The pressure was successful, and the offerings were made. Paul was practising 2,000 years ago some of the Philanthropic Psychology described more recently by Shang and Sargeant (2008).

Going back to the parable of the Good Samaritan it is worth noting that, over the years, it has been interpreted in many ways. Welch (2007) cites Origen Adamantius describing an allegorical interpretation involving Adam, Christ himself, the church and even heaven and earth. However, Welch (2007, pp180-181) continues that John Calvin was unimpressed by Origen's reading saying that “the allegory which is here contrived by the advocates of free will is too absurd to deserve refutation”. Welch himself acknowledges that he does not like any of the interpretations but adds that, “we ought to have a deeper reverence for Scripture than to reckon ourselves at liberty to disguise its natural meaning. And, indeed, anyone may see that the curiosity of certain men has led them to contrive these speculations, contrary to the intention of Christ”. He ends by observing that in this we can see the great debate over the theological implications of the parable, which superficially appears to offer a model for all humanity. In that vein, other interpretations, including that of Martin Luther King Jnr. take a more literal view around charity, the love of humanity, and our need to display compassion.

King (1964) often spoke of this parable, contrasting the rapacious philosophy of the robbers, and the self-preserving non-involvement of the priest and Levite, with only the Samaritan coming to the aid of a man in need. He further extended the call for compassion to society at large (King, 1976, p9) saying that “on the one hand we are called to play the Good Samaritan on life's roadside, but that will be only an initial act. One day we must come to see that the whole Jericho Road must be transformed so that men and women will not be constantly beaten and robbed as they make their journey on life's highway. True compassion is more than flinging a coin to a beggar; it is not haphazard and superficial. It comes to see that an edifice which produces beggars needs restructuring”. Reinforcing and extending this, Knowles (2004) suggests that in order for us to understand the parable, we must ‘de-center’ (sic) ourselves in order to gain an ‘exocentric’ perspective (not as ourselves but as one of the protagonists) on the parable so as to better understand its initial meaning.

All major religions have a strong obligation to give from one’s income (Singer, 2007). Over and above the biblical duty or even legal obligation of Christian tithing, Jewish tzedakah or Islamic zakat, there is also an imperative to give to the less fortunate in society. Christianity has alms, Judaism and Islam use the same term for voluntary charity sadaqah, whilst Hinduism has dana. In turn, although Buddhism is often described as a philosophy rather than a religion, it still has an important concept of giving. Giving is essential to Buddhism and includes charity, or giving material help to people in need. It can also include giving spiritual guidance to those who seek it and loving kindness to all who need it.

However, it is important to note that the motivation for giving to others is at least as significant as the gift itself. Buddhists generally teach that giving must be without any expectation of reward, that is, without attachments to either the gift or the recipient (Valentine, 2017). The concept of no expectation of any reward whatsoever is clearly synonymous with altruism. Interestingly (as mentioned in section 1.1.3) Myanmar, a predominantly Buddhist country is, in terms of the percentage of the adult population giving money to charity, the most generous country in the world with 90% of the population making regular charitable gifts over a five-year average (CAF, 2018). Even the ten-year average figures, with some changes in methodology, still show Myanmar as the most generous in terms of giving cash, though the figure falls to 81% in the report (CAF, 2019). This demonstrates, if nothing else, how difficult it is to be confident that giving statistics are an accurate reflection of people's behaviour, as opposed to what they report.

Schervish, Herlihy and Havens (2002, pp 17-18), in talking about who gives and why in the US, suggest that religious affiliation and attendance at religious services have generally been positively correlated with charitable giving. They add that "in 2000 the average contribution of households where the respondent belonged to a religious organisation was more than twice that of households where the respondent reported no religious affiliation, and the average amount of income donated was also more than double". They continue that, significantly more respondents in contributing households (68.8%) belong to religious organisations than do those in non-contributing households (43.1%). Furthermore they say, " the same pattern holds for frequency of attendance: those who go to church at least once a month give almost twice as many dollars, and almost three times as much as a percentage of income, as those who attend services less frequently".

Schervish, et al. add that not only do religiously affiliated households give more to religion (as expected) but that they also give more to secular causes. The 52% of households that give to both religion and secular causes give more to secular organisations than do the 28% of households that give to secular organisations only. They conclude that "religious giving is an example of the most prevalent type of giving what might be called consumption philanthropy, that is, charitable giving that supports causes from which the donors themselves benefit".

Finally, they add a note of caution "while the Independent Sector's bivariate analysis shows that religiously affiliated households give more to secular causes, recent multivariate analysis by researchers at the University of San Francisco based on data from giving and volunteering in California has somewhat complicated the picture of how religious affiliation and spirituality relate to charitable giving". To paraphrase, they say the researchers concluded that (for Californians) religious affiliation makes little difference with regard to either the rate or level of giving and volunteering to secular agencies. It is in fact, the frequency of attendance at services, rather than simple affiliation that, after income, is the strongest predictor of giving.

Thus, whilst there are a number of studies suggesting a strong link between church attendance and philanthropy, Bekkers and Schuyt (2008) echo that conclusion (of Schervish, et al, 2002) and suggest that religiosity may simply increase the likelihood of being asked.

This is also reflected by Dilmaghani (2017) who has completed a Canadian study looking at the support of secular projects, specifically environmental causes, by religiously motivated givers. The paper suggests that there is a correlation (though no causal links are demonstrated) between religious attendance and giving levels supporting further the assertion that it is the frequency of attendance rather than other factors, which predicts generosity towards non-religious causes. The author concludes (Dilmaghani, 2017 p 49), "the analysis shows that the individuals identified as very religious contribute the least amount of money to environmental causes, while the unchurched believers are the most generous. The investigation also shows that among various dimensions of religiosity, only religious attendance is statistically significantly associated with environmental philanthropy".

It would appear that whilst there is much research about religiosity as a motivation for giving behaviour, there may be a gap in attempting to determine whether religious belief can itself also be a specific trigger for a gift that is not directly related to the giver's own spiritual position. From religious figures (such as St Paul) practicing fundraising with a specifically religious audience it is reasonable to move, more generally, to the theoretical explanations of charitable giving in order to identify the research opportunities for this investigation.

2.4 RELATED CONCEPTS, THEORIES AND LITERATURE

This section considers a number of behavioural concepts. Some of these have already been used for theory development in the field of philanthropic studies.

It is felt that there are others, not yet specifically applied to charitable giving or philanthropy, but reviewed here because they could be adapted for use in developing a better understanding of philanthropic giving.

2.4.1 Neuro-linguistic programming theory

An example of a behavioural theory that is now being actively considered by charities was examined by Mainwaring and Skinner (2009) who looked at the use of NLP in the context of charity marketing communications to elicit implications and recommendations for fundraisers. They suggest that the ways in which people prefer to receive information can crucially impact the gift-giving process.

According to the practitioner's Association of Excellence (NLPEA, 2017) Neuro-linguistic programming grew out of the observations made originally by Richard Bandler, a student at the University of California, Santa Cruz, who listened to and selected portions of taped therapy sessions conducted by the late Gestalt therapist Fritz Perls as a project for Robert Spitzer. Bandler said he recognised particular word and sentence structures which, in particular, facilitated the acceptance of Perls' therapeutic suggestions. Subsequently, Bandler approached John Grinder, a linguistics lecturer. Together they studied Perls's utterances on tape and observed a second therapist, Virginia Satir, to produce what they termed the Meta model, a model for gathering information and challenging a client's language and underlying thinking.

The model of NLP was presented in 1975 in two volumes, The Structure of Magic I: A Book About Language and Therapy and The Structure of Magic II: A Book About Communication and Change. In these Bandler and Grinder (1975) expressed their belief that the therapeutic 'magic' as performed in therapy by Perls and Satir and indeed, they surmised, by successful performers in any complex human activity that has a structure, could be learned by others given the appropriate models. They concluded that implicit in the behaviour of Perls and Satir was the ability to challenge distortion, generalisation and deletion in a client's language. Since then, some of the techniques of NLP have been applied in an extensive range of disciplines including sales and marketing and more recently to charity fundraising.

Broadly, Bandler and Grinder (1975) defined the term NLP to describe the relationship between mind, language (verbal and non-verbal) and behaviour. Advocates of NLP accept that individuals process information by using filters or representations that map reality for them and further, often exhibit a preference for one of these. The three basic representations are those of visual, auditory and kinaesthetic. Skinner and Stephens (2003, p180) describe them thus "individuals process each and every encounter with the external environment using sensory representations (pictures, sounds, feelings)". Skinner and Stephens (2003, p189) go further, saying that “unless those responsible for forming marketing communications are aware of the sensory language naturally preferred by their target market segments, advertising wastage will be unavoidable, communications may not be able to cut through increasing noise and clutter, and a valuable tool for aiding effectiveness is not being considered”. Their recommendation was that marketeers should produce materials that appeal to an individual’s preferred sensory representational system in order to engage most effectively that person’s interest. The implications for charity marketeers are a clear pointer in the direction for them to consider how their carefully crafted stories will be received and processed. Ross (2008) has already demonstrated the successful use of NLP in the training of major gift fundraisers who were coached in the use of mirroring and matching body language for negotiations with cross-cultural, high value funders.

In a more recent paper Passmore and Rowson (2019, p 67) critically review more than 30 years of research literature, plus the use of NLP in coaching, and make a scathing conclusion. “In this paper we aimed to review the evidence for NLP and specifically for NLP coaching. Given this review, we have no hesitation in coming to the view that coaching psychologists and those interested in evidenced based coaching would be wise to ignore the NLP brand in favour of models, approaches and techniques where a clear evidence base exists”. They do however, suggest that looking forward, NLP can offer insights into finding the best practices from the multiple traditions to help create a unified model of coaching and behavioural change.

Nevertheless, in their journal paper, Mainwaring and Skinner (2009) go on to describe an analysis of four charity advertisements that were shown to 21 adult respondents. Although it was a small sample, there was very strong evidence to suggest that responders reacted most positively to the advertisements that aligned with their own preference (audio, visual or kinaesthetic). Clearly this study and, as Nichols (2004) earlier suggests, others along similar lines may help charity fundraisers to find more effective ways of segmenting their communications activities. Though it must be said that NLP at best, is still only a tool for assisting with that process of communication, vital though that is, rather than of helping to understand the motivations behind a charitable gift.

2.4.2 Theories of reasoned action and planned behaviour

Further helpful psychological perspectives are contained within ‘the intersubjective’ or ‘the space in-between’. Consideration of the relationship between potential givers and potential askers may then be helped by a better understanding of this concept described by Gilbert and Orlans (2011). They suggest that the intersubjective is where two people will bring to their encounter their own inner experience as embedded in their personal histories and in their present context. In this space in-between there is an acceptance that the reflective function is of critical importance in making possible, constructive mutual interaction. That is, things and their meanings are intersubjective where there is a shared understanding of them. Cultural identity is experienced through intersubjectivity.

For the fundraiser and giver, there needs to be as much (and probably much more) going on between the parties as shared empathy, mental representation, and belief, as there is in an understanding of the transaction (the act of giving support in response to a need).

As Stolorow, Atwood and Branchaft (1994, p 8-9) assert, “intersubjectivity theory is both experience-near and relational; its central constructs seek to conceptualize the organization of personal experience and its vicissitudes within an on-going intersubjective system”. That is to say, the experience is not simply that of the isolated individual but that of the larger system created by the interplay between patient and analyst, child and caregiver, or as it is postulated here, giver and fundraiser.

Researchers and fundraisers have long understood the value of relationship, as opposed to transactional, fundraising (Sargeant 2001). However, a deeper knowledge of the space in-between can help to improve the clarity and understanding of the vital importance of the interactions between fundraiser and giver. The research question (why do people give money to charity?) at the heart of this investigation clearly involves something of that relationship and how it can be optimised by a greater understanding of the intersubjective and more effective development of the relationship between giver and fundraiser. Thus, there are gaps in the existing literature which may usefully be addressed within the fundraising and philanthropy area by further research.

Contextually, there is one particularly informative model which is helpful to an understanding generally of human behaviour (Ajzen and Fishbein, 2005, p 194) and this is shown overleaf. It describes the theories of reasoned action and planned behaviour which can most certainly be applied to the study of charitable giving and how people are influenced both internally by their upbringing, experiences and situation as well as externally by the information they receive and interventions (for example, when considering the charitable context, the fundraising ask) that may occur. It is therefore examined in this review in order to provide more clarity when considering the research problem, aim, questions and objectives detailed in sections 1.2 to 1.5.

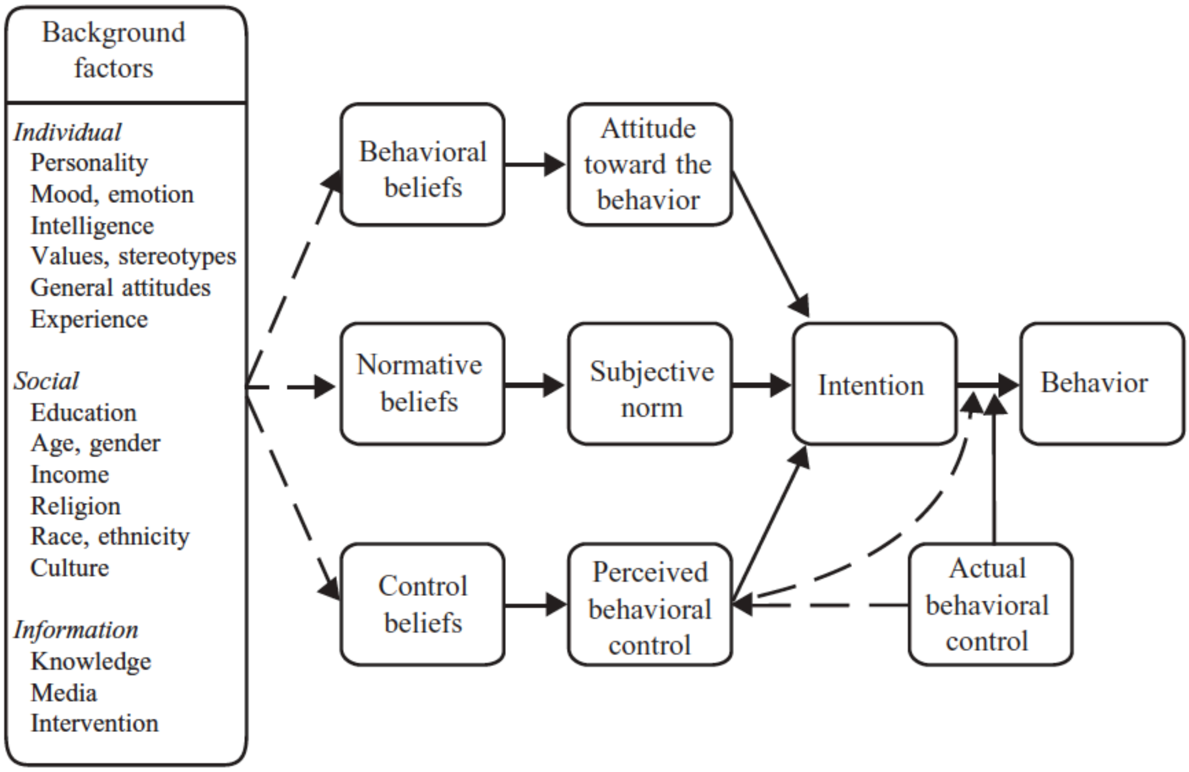


FIGURE 3: THEORIES OF REASONED ACTION AND PLANNED BEHAVIOUR (Ajzen and Fishbein 2005)

The theory of reasoned action holds that if people consider a suggested behaviour as positive (in the diagram – Attitude) and they also think that others with influence want them to perform the behaviour (Subjective norm), this will result in an improved intention and they are more likely to act in the suggested way. There is a high correlation of attitudes and subjective norms to behavioural intention, and subsequently to behaviour.

There is a counterargument about the relationship between intention and actual behaviour that suggests, because of circumstantial limitations, behavioural intention does not necessarily lead to actual behaviour. Thus, whilst behavioural intention cannot be the only factor to determine behaviour where an individual's control over the behaviour is incomplete, the theory of planned behaviour adds a further factor, that of perceived behavioural control. Through this, the theory of reasoned action extends to cover non-volitional behaviours for predicting behavioural intention and actual behaviour (Ajzen and Fishbein, 2005).

More recently, the addition of the third factor, perceived behavioural control, refers to how far a person believes that they actually control a given behaviour (control beliefs). The theory of planned behaviour suggests that people are likely to have an intention to act in certain ways when they feel they can be successful. Thus, perceived behavioural control combines two factors, self-efficacy and controllability. Self-efficacy considers the level of difficulty required to perform the behaviour, or belief in the ability to succeed. Controllability, on the other hand, refers to external factors and the belief that they do have control over the performance, or if it is controlled externally those are uncontrollable factors. If therefore, a person has a high perception of behavioural control, then they will believe that they can perform the specific behaviour successfully. This follows from their earlier work (Fishbein and Ajzen, 1975).

This description is particularly useful because generally, when considering the giving theories and models (analysed in section 2.5), authors have tended to characterise charitable behaviour as static. That is, whilst individuals, at some stage, learn certain altruistic behaviour (possibly from parents, society or religion) their subsequent giving tends to mirror a general (learned or inherited) response to give in particular ways. For example, Breeze and Lloyd (2013) draw on some clear evidence amongst a number of very wealthy individuals and then go on to suggest that these behaviours can be used to model the response of other, apparently like-minded people. However, for the major gift fundraiser or indeed anyone designing an individual giver strategy, this may lead to some over-simplifications unless the dynamics of the giving situation are also recognised. Harrow and Pharoah (2010) also suggest in their paper concerning how fundraisers can ask more effectively that more research is needed into the motivations and triggers for giving.

Fogg (2009) draws on several models including that of Ajzen and Fishbein (1975) and Maslow's (1970) Hierarchy of Needs (described in section 2.5.4) in producing a behavioural model that suggests a combination of three factors is required simultaneously in order to trigger an action or behaviour. These factors are motivation, ability and then a prompt. His idea concerning a prompt as a vital factor may be helpful in considering what actually triggers a charitable gift when the capacity and propensity (which Fogg calls ability and motivation) to give, already exist. Fogg goes on to suggest further that if a particular behaviour does not occur it is because one of those three factors is not present at a sufficient level to provide the trigger.

Furthermore, he suggests that prompts can be triggered by a facilitator (to make behaviour easier), a signal (to indicate, clarify or remind) and a spark (which acts motivate or stimulate action). These ideas have not been used previously in the study of philanthropy and yet can clearly be applied to the giving situation and the determination of giving decisions. There is therefore an opportunity for further research and theory development which is summarised in section 2.7. The model is displayed below.

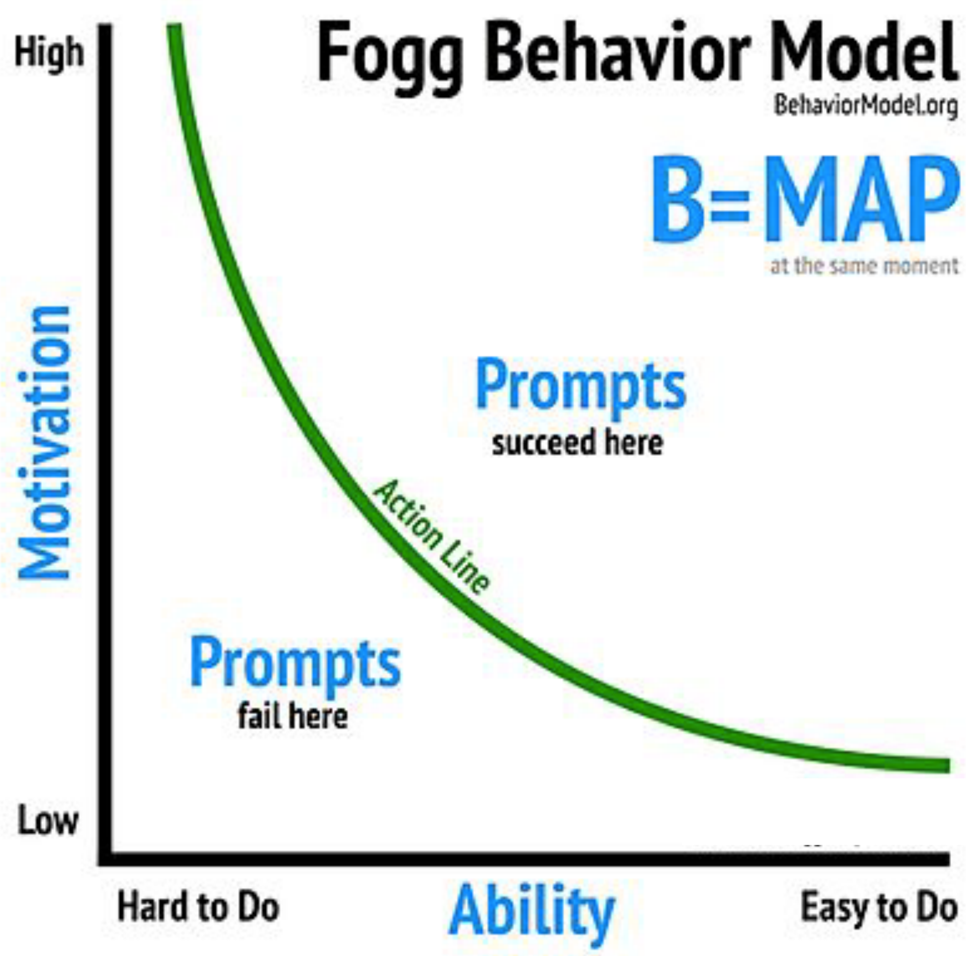


FIGURE 4: BEHAVIOUR MODEL FOR PERSUASIVE DESIGN
(Fogg 2009)

Looking at the negative factors that may impede the decision to give, Body and Breeze (2015) consider impediments in their study of philanthropic support for unpopular causes and identify eight barriers that make the task of asking supporters for donations more difficult than it might otherwise be (see section 2.2.2). They suggest that six of the factors are within the ability of the charity (and its supporters) to ameliorate. Clearly, reducing the adverse factors should improve the efficacy and so this is certainly an interesting area for further research in conjunction with the possible use of Fogg's model.

Meanwhile, Shang and Sargeant's introduction (2008, pp 27-28) of the concept of 'Philanthropic Psychology' is a very helpful construct when attempting to understand why people do actually give their time and money to charitable causes. They say that "the aim of researchers working in the field of philanthropic psychology is to increase giving and to improve the overall quality of the donor experience. They accomplish this by generating practical ideas that fundraisers can integrate into their professional practice. As the name suggests, philanthropic psychology does draw on theory from psychology, but it recognizes that people have manifold and often complex motives for giving. As a result, any ideas that its academics might derive are thoroughly tested in a sequence of live experiments conducted in partnership with nonprofits".

Shang and Sargeant (2008) go on to suggest that there is real value for charity fundraising practitioners from the use of this research and mention earlier work at The Indiana University Center on Philanthropy in Indianapolis which has helped charities to increase fundraising revenues by up to 30%. The researchers looked, in particular at the role that the provision of social information might play in stimulating giving.

This term is in relation to the behaviour of givers in the US through research they have conducted looking at telephone fundraising campaigns for public service broadcasters. They maintain that a good understanding of the psychology of giving can be used to increase the performance of fundraising appeals by more than 10%, simply by changing a few words in the actual solicitation or ask.

Shang and Sargeant (2009) advocate further that an understanding of giver identity can help to develop the value of gifts whilst an understanding of the role of 'priming' and how and where to do this in fundraising solicitations will assist the process dramatically. This work leads into a much broader discussion of the move from transactional to relational fundraising and is discussed in greater detail in subsequent sections relating to the intersubjective or the space in-between the fundraiser and the philanthropist.

Acker and Akutsi (2009) also consider identity to be an important factor. They say that identity can influence what actions people take and determines how easily they may act. Thus, in the case of giving a particular identity (e.g. being female) may well influence the tendency whether to give, but how much might be given could still remain unclear. They add that further insight around this question might be gained by examining the action-tendencies that are associated with personal rather than social identities. They cite Shang's earlier research (Shang, Reed and Croson, 2008) where consumers were shown to give more money to a public broadcast appeal if they are told that a previous giver sharing their social identity (e.g. female) also made a particular size of contribution, which suggests that a cued social identity can have a significant impact on amount actually given. Acker and Akutsi (2009 p 268) ask further however, "what are the contexts in which one's personal (vs. social) identity is associated with stronger action-tendency?" There is here, an opportunity for further research into the relationships that can develop between philanthropists and fundraisers.

Acker and Akutsi also suggest that, to explore the conditions in which personal rather than social identity impacts differently on how much is given, more research is needed to examine the contexts in which individuals give and then identify the contexts in which the personal or social identity becomes more important. Acker and Akutsi (2009) in turn cite Markus and Kitayama (1991) in suggesting that where, for example, there are cultures in which independence is particularly important, personal identities may well be better predictors of giving than simply social identities. On the other hand, where the culturally interdependent self is more important, the social identities could be more effective predictors of giving behaviour than those of the personal identities.

This idea of social identity is described in an interesting case study. Examining an example of using psychology to enhance philanthropy, Maple (2011) discusses how Crisis (UK) developed and piloted a successful social investment vehicle, appealing to a very specific group of wealthy individuals working in London, rather than continuing to rely on a traditional charity appeal for major gift development.

The programme that was developed, the 'Urban Investor' proposition was designed to appeal to younger, often City of London based, donors and potential donors for major gifts (in excess of £1,000) to fund core work with single homeless people on the urban streets of London. Using a model of social return of investment, the proposition was developed and marketed as if it were a prospectus for a new share offering.

The launch was very successful drawing in an initial investment (actually defined as donations) in excess of £250,000 largely from 100 individuals, who had previously not given or had only given at the £1,000 level. These investors were drawn very much as targeted, from City of London legal, accountancy and financial firms where existing corporate support and peer pressure was clearly present.

This process of involving interested parties in activities that resonate with them is neatly summed by Schervish et al (2002, p240) who make the following statement, "charitable giving derives from identification, identification derives from encounter, encounter derives from relationship, and relationship derives from participation”. It again reinforces the opportunity to examine the relationships through further research with those who give regularly.

2.4.3 Theory of critical incident analysis

Hughes et al. (2007) suggest that Critical Incident Technique (CIT) is a well evidenced qualitative research approach that offers a step-by-step practical approach to the collecting and analysing of information about human activities and their significance to the people involved. It is capable of yielding rich, contextualized data that reflect real-life experiences. Its creator John Flanagan described it as “a set of procedures for collecting direct observations of human behaviour in such a way as to facilitate their potential usefulness in solving practical problems and developing broad psychological principles”. The CIT outlines the processes and procedures for collecting observed incidents having special significance and meeting systematically defined criteria (Flanagan 1954, p 327).

The value and efficacy of CIT is attested by research studies in a widening range of social science disciplines over fifty years. As its name suggests, critical incident technique involves the study of critical incidents - or significant instances of a specific activity - as experienced or observed by the research participants. Detailed analysis of critical incidents enables researchers to identify similarities, differences and patterns and to seek insight into how and why people engage in the activity. People assign meanings to their experiences, and when we group together collections of such meanings in order to make sense of the world, we engage in a kind of research, a seeking of understanding. “The critical incident technique provides a systematic means for gathering the significances others attach to events, analysing the emerging patterns, and laying out tentative conclusions for the reader’s consideration” (Kain, 2004 p.85). CIT findings generally support practical outcomes which can often be related to education or training and which can provide a knowledge base for further research.

There is little in the extant philanthropic literature relating specifically to the impacts of critical incidents upon giving motivations and behaviour, though many researchers (e.g. Prince and File 1995 and Breeze and Lloyd 2013) suggest thanksgiving, possibly as a result of significant change such as the death of a close relative can be a giving trigger.

Therefore, there appears to be an opportunity to use this analytical theory in examining the impact of life events and critical incidents upon giving decisions.

In summary, section 2.4 has reviewed psychological aspects from NLP through reasoned action and planned behaviour, to persuasive design and CIT. This has helped to demonstrate that there are areas for further research in relation to the application of philanthropic psychology to supporter behaviour in order to identify trigger mechanisms. In particular, when contrasted with current attitudes and responses by supporters to changes in fundraising regulation and observations on trust in charities and fundraising, there is a gap in the application of a better understanding of the relationships between givers and fundraisers which is discussed further in section 2.7.

2.5 THEORETICAL EXPLANATIONS OF CHARITABLE BEHAVIOUR

There are, as suggested in chapter one, a number of theories, models and concepts that attempt to analyse philanthropic motivation, though in fact many describe, more accurately, giving behaviour. These are each discussed critically in this section in order to identify positive and negative implications and where further research and development could be valuable. As discussed in chapter three, the development of a theoretical framework can be a very helpful aspect of qualitative research (Collins and Stockton, 2018).

2.5.1 Charitable Giving: Towards a Model of Donor Behaviour.

Sargeant (1999) produced an interdisciplinary review of giving behaviour and models in “Charitable Giving: Towards a Model of Donor Behaviour”. Eight years later, this had been extensively added to and critiqued further in a very comprehensive joint paper by Sargeant and Woodliffe (2007) entitled “Gift Giving, an Interdisciplinary Review”. It cites 226 sources and references, including 21 empirical studies. In particular they mention, what they regard as seminal, the paper “Enhancing Helping Behavior” by Bendapudi, et al. (1996) which itself reviews many attempts at gift-giving models and descriptions, albeit from a number that are around blood donations rather than donations of money.

They produced a conceptual framework describing the antecedents, moderators, behaviour and consequences from which Sargeant and Woodliffe (2007, pp 275-76) develop a more comprehensive model attempting to overcome as they put it, “a failure to consider what could be regarded as processing determinants or the factors that donors use to evaluate between the charitable alternatives available to them.” They also consider that the Bendapudi model described as “Enhancing Helping Behavior” neglects the role of critical aspects of performance and achievement by the charities involved.

The framework that Sargeant and Woodliffe (2007) propose, considers seven factors which produce the outputs (gifts) and feedback (labelling and recognition). These factors are; external influences (such as public contributions), individual characteristics (such as demographics), inhibitors (such as available financial resources), source (including reputation and mode of ask) and motivations (such as altruism or guilt). These then combine to drive, perceptual reaction (fit with self), the processing determinants (e.g. past experiences) that in turn produce, as mentioned, outputs and feedback. The interesting variants discussed in those factors described as the perceptual reaction and processing determinants do give consideration to the possibility of re-evaluations and perhaps change over time. Interestingly and importantly, Sargeant and Woodliffe (2007) like many researchers cast doubt upon the veracity of empirical studies about giving and altruism that use student samples rather than actual givers, since the behaviour subsequently displayed may not reflect the reality of the experiences and motivations of those giving their own cash directly to charities that have asked, or that they have chosen.

2.5.2 A theory of who gives

In a similar vein Bekkers and Wiepking (2007) also conducted a comprehensive critical review of the literature and concluded, unsurprisingly, that there are a variety of mechanisms driving charitable giving. A two-part version ‘Who gives?’ was republished in 2011 and is a very useful summary of much of the earlier research and was designed to help guide scholars and practitioners, providing knowledge on individual and household characteristics as predictors of charitable giving.

In the first part (Bekkers and Wiepking, 2011a), the authors presented the evidence on the relationships between giving and religion, education, age and socialisation. In this second part, they looked at gender, family composition and income. For each predictor, they discussed the evidence for the mechanisms that may explain why the predictor is correlated with giving. In earlier work (Bekkers and Wiepking, 2007), they had already categorised and described eight major theoretical mechanisms that drive charitable giving. These mechanisms (Bekkers and Wiepking, 2011b), for clarity are précised:

1. Awareness of need – An understanding and acceptance of the case for support.
2. Solicitation – The act of being asked, in some way for a donation.
3. Costs and benefits – An awareness and agreement that society will benefit.
4. Altruism – As discussed extensively doing what feels to be right.
5. Reputation – An agreement that the charity has the standing and credibility to act.
6. Psychological benefits – Whether the warm glow or self-actualisation, it is a personal reward.
7. Values – Principally a sharing of the values espoused by the charity and the giver.
8. Efficacy - a belief that the donations will be used effectively and efficiently.

These attributes and characteristics have emerged consistently from about 550 empirical articles studying charitable giving and the eight mechanisms are intended as convenient summaries of the multidisciplinary literature regarding charitable giving. Importantly both, the Sargeant and Woodliffe, and Bekkers and Wiepking models, accurately portray philanthropic motivations and factors driving behaviour. However, they do not necessarily adequately explain the dynamics of giving behaviour, and how philanthropists can alter giving patterns and behaviour very rapidly in response to certain prompts or triggers. This is an area for further research as summarised in section 2.7.

It is also important to note that there are also two recent substantial publications that contain a large collection of papers, many of which relate directly to the topics and areas covered in this review. Where the contents differ significantly, these have been independently considered, but many of the papers and contributions they contain, have already been separately reviewed herein.

The Companion to Philanthropy (2016) is edited by Tobias Jung, Susan Phillips and Jenny Harrow. It is a substantial work (500 pages and is in seven parts covering topics from a history of Western philanthropy to considerations for further philanthropy research). Meanwhile, the Philanthropy Reader (2016) is edited by Michael Moody and Beth Breeze. This also extends over 500 pages in six sections covering again, historical perspectives through to a discussion of how to improve philanthropy. It reproduces, for example, the insightful Bekkers and Wiepking model described above, in a section called "Eight Mechanisms That Drive Charitable Giving" and which is commented upon in relation to further research in section 2.7.

2.5.3 The seven faces of philanthropy theory

Prince and File (1994) describe a model relating to giving in the USA that they refer to as the seven faces of philanthropy. This is a valuable tool in considering the motivations and possible behaviour of major gift prospects. It has an empirical element ascribing percentages of the US adult population likely to be within any one category or face. Holman and Sargent (2006, pp 9-10) recommend the model particularly for fundraisers to consider using when they are researching major gift prospects. They suggest that "the framework is valuable in helping to understand giving motivations".

The seven faces of the US population displaying the characteristics observed and analysed by Prince and File are described thus (including the percentages of the population they consider display that particular face and commented upon further in section 2.6):

The Communitarian (26%):	Suggests that doing good simply makes sense in making the community a better place. It is likely givers in this category want to see improvements in conditions locally.
The Devout (21%):	Here, doing good is very much God's will – the giver has a spiritual connection to the cause or philanthropy organisation. As discussed in section 2.3.4 religiosity can be an important factor in motivating gifts.
The Investor (15%):	This face considers that doing good is helpful for business which is akin to investing but without an expectation of a personal profit.
The Socialite (11%):	Suggests that doing good in company can be enjoyable and a lot of fun for these givers. Such individuals may attend charity events and activities, benefitting from the social interactions.
The Repayer (10%):	Here, doing good is in return for something that the organisation did for the giver or a loved one (sometimes seen as insurance and sometimes as thanksgiving).

The Altruist (9%):	Wherein, doing good quietly feels like the right thing to do. Possibly from the goodness of the giver's heart and discussed at greater length in section 2.3.3.
The Dynast (8%):	Finally, where doing good is a family tradition that the giver learned early on their development. This is one of the few texts specifically suggesting that philanthropy or the giving habit might be learned early in life as a result of family (possible parental) influence but which identifies that only a small percentage of givers are so motivated.

Holman and Sargent (2006) go on to recommend that a charity's fundraising communications can be carefully crafted to meet some or all of the above expectations to enhance the potential for a prospective giver to make the connection, establish a relationship and make a major gift. There is nothing however of the individual charity or cause contained within this analysis and, as previously mentioned, it is a somewhat static model assuming that givers are motivated primarily by the category by which they have already been defined. This rather indicates that further research could be helpful.

Interestingly whilst Breeze and Lloyd (2013, pp 96-97) do not specifically refer to early years experiences of the philanthropists they interviewed, they do mention that the vast majority (89%) of existing givers did talk about how important it is to encourage children to be actively involved in discussions about philanthropic giving and the impact on possible inheritances.

This accords with the account of the co-founder of Facebook (Hughes, 2018) who had a settlement of $500m when he left the organisation for, as he puts it, just being there for three years of his life. He talks about how lucky he feels in being able to give much of his money away to charity but also about how strongly he was influenced by his parents. They were very ordinary and seen as working class, but who inculcated in him, as a child, the vital importance of giving and investing in society and those less able to cope.

This area of parental and early years influence on the possible acquisition of altruistic tendencies or the giving habit does appear to be under-researched when specifically considering the question of charitable giving and there is a gap worthy of further examination and mentioned in the summary in section 2.7.

Vesterlund (2006, pp 569-570) citing the Prince and File research says that data from the survey of 200 major givers are suggestive of the impact that tax relief can have on giving. She says: “This study revealed that awareness of tax advantages was ranked the third most important motivator for making a charitable donation”. However, she goes on to raise the question “does such awareness cause charitable giving to respond to changes in the tax rate? Often aggregate data suggest little if any response to price changes. For example, despite the substantial changes in the (US) marginal tax rates during the 1980s the share of income donated remained fairly constant”. The reality is of course that whilst the price of giving may fall significantly with charitable tax relief and enhanced tax breaks, there is still a cost. Thus, tax may be a consideration for the size of a gift but can hardly be seen as the fundamental reason for that gift. Furthermore, whilst a tax advantage may increase the size of the gift, caps at the top end of tax relief may, in certain circumstances, limit the size of the gift.

Vesterlund adds “although taxes influence an individual’s incentive to give, they do not reduce the price of giving to zero, and thus for anyone to contribute it must be that they get some type of benefit from doing so”. This view is echoed by most of those researching philanthropy and contributing to theory development.

2.5.4 Richer lives theory

Lloyd (2004) builds upon the Prince and File model and adds some further observations. The book, Richer Lives - why rich people give, was extensively updated by Breeze and Lloyd (2013) including 20 follow up interviews with some of the original interviewees. This offers some valuable insights into individual changes over 10 years. Furthermore, it is one of the few studies with a longitudinal dimension, suggesting that further research could be usefully undertaken (see section 2.7). Their theory portrays motivational triggers as characterised around five distinct areas paraphrased below:

Belief in the cause:	An understanding of, or an alignment with, the case for support was found to be the strongest motivation often coupled with the desire to change or enhance society.
Being a catalyst for change:	Making a difference to society and/or changing individual lives as well as seeing a good return (for society) on their investment.

Self-actualisation:	Covering the satisfaction of personal goals or objectives such as applying expertise in a different context (and learning new skills) as well as perhaps securing a small piece of immortality.
Duty and responsibility:	These cover the obligations felt by many to help the less fortunate and give something back to society. It may also cover religiosity and a spiritual imperative.
Relationships:	Encompassing the fun and enjoyment of being involved with people, both senior staff/volunteers of the charity, other givers and on occasion some of the beneficiaries.

It is apparent that many of the drivers as described by Prince and File are here, with the important addition of a belief in the cause or case for support. However, once again, it must be recognised that people change, and individuals can shift attitudes and behaviour quite rapidly in response to the right ask. Breeze and Lloyd (2013, pp. 78-79) agree that "most people are motivated by several factors at the same time" which suggests support for consideration of a more situational analysis (Maple, 2008). They go on to analyse respondents' answers to questions around changes in their commitment to philanthropy with 96% of those previously interviewed replying that their giving had either increased (80%) or stayed the same (16%), underlining further the evidence that propensity to give increases with age but opening the door to further research about the reasons for those changes. This opportunity is also summarised in section 2.7.

Breeze and Lloyd (2013, pp.19-20) also attempt to answer the question as to why rich people don't give. They conclude (as with why the rich give) that there is "no simple answer to the question" but draw one important conclusion that when people feel financially insecure (whatever their relative wealth – 67% having a net worth in excess of £10 million) they have "nothing to spare to give away". Further reasons cited by responders include a "lack of empathy for potential beneficiaries" and that they don't feel it is their responsibility. This may also tie in with the response that they, "were not brought up with philanthropic values". Other cited reasons included having fears about the consequences of starting to give (perhaps a fear of being asked again and feeling guilty about saying no) and finally a lack of faith in the capacity of charities to use the money effectively. Once again, these partly reflect the opposite side of some of Prince and File's philanthropic faces, without necessarily getting to the heart of the lack of philanthropy.

Nevertheless, Breeze and Lloyd's model is very helpful in considering the factors that are likely to impact a giver's decision process when considering an ask. Interestingly there appears to be considerable resonance with Maslow's (1943) hierarchy of needs which he later expanded (Maslow, 1970) from five levels (from physiological through to self-actualisation) to eight including four growth levels, from cognitive, aesthetic, through self-actualisation to transcendence. For clarity this is reproduced below as the growth levels are those most likely to be involved in philanthropic decisions. That is, consideration of the additional 'growth needs' gives further scope for other levels of engagement when considering prompts and triggers for philanthropic giving.

It would therefore appear, that there is an opportunity for further research in mapping philanthropists' stated preferences, desires and ambitions for their giving, in relation to the Breeze and Lloyd model, contributing to theory development, and summarized in section 2.7.

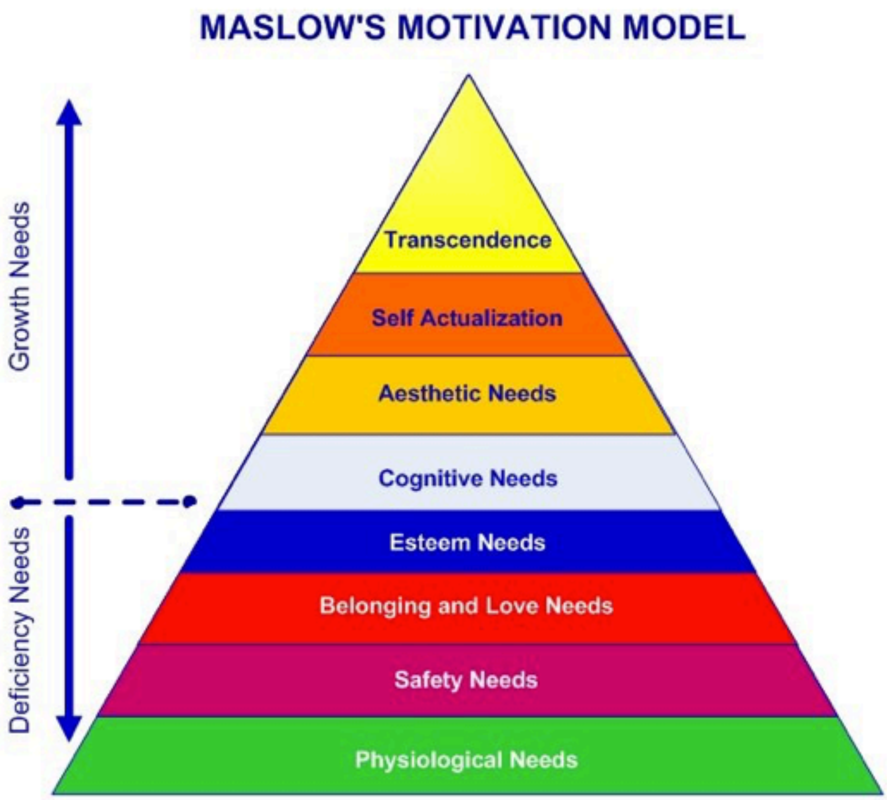


FIGURE 5: MODEL OF MOTIVATION AND PERSONALITY (Maslow 1970)

2.5.5 Theory of altruism versus egoism

Altruism, as a concept, an important factor in giving motivations and behaviours, is discussed in section 2.3.3. The theory of altruism (Becker, 1976) holds that generally, individuals simply want to improve the well-being of others. People want to see others in society better off. However, as a result of this motivation, a rational person will donate only when the loss in utility from their reduction in private consumption is smaller than the gain in their utility as a result of others increased happiness. Since Becker proposed this, much literature has been written challenging the theory. For example, warm glow is an alternative theory proposed by Andreoni (1990), which asserts that in addition to the interdependent utility functions, the act of giving increases an individual's own utility. Andreoni's model describes a person's utility function, which allows two other cases.

The first is when a person is purely altruistic and does not care about the cost of the gift. The second is when the person is motivated only by the act of giving, or warm glow. Andreoni (1993) conducted a laboratory experiment that found that people are significantly more willing to donate if appeals are framed as positive externalities and not with negative consequences. In other words, individuals are more likely to donate if those who request donations focus on the positive results of donating rather than the misfortunes that would occur if an individual did not donate. This is something that fundraisers forget at their peril. Heart tugging guilt trip advertisements tend to induce gifts of, 'go away money' whilst appeals around achieving long term solutions are often harder to execute but result in much more effective relationships with far higher lifetime values of gifts. (Burnett, 2002).

Schervish (1992) also talks of altruism going beyond nature or nurture. He comments upon the findings from his study on philanthropy among the wealthy, with a particular emphasis upon philanthropy in the field of child adoption. He asserts that attempts to define altruism purely from deduction or theoretical reasoning are doomed to fail and that a positive understanding of altruism may be obtained from an examination of adoption philanthropy. He says that considerations on altruism have shifted from an outright dismissal of altruism to an examination of its existence more as part of human nature. He concludes that altruism can be viewed not just as a part of human nature, as anthropologists and sociologists might argue, but more as part of moral identity.

Interestingly Van de Ven (2000) in 'The Economics of the Gift' distinguishes six distinct elements of gift exchange motivation, which inform much of the fundraising and philanthropy literature. His suggestions are summarized below:

1. Altruism as a motivation - with the aim of making others happy or more satisfied.
2. Egoism motive 1 – the aim is simply to achieve an exchange of value (or values).
3. Egoism motive 2 – seeking the warm glow and social approval.
4. Strategic motivation – signalling a positive intent and aiming to build trust.
5. Fairness as a motivator – looking to norms and to reduce inequality.
6. Survival – where the aim is simply around continued selection - of the most fit.

Van de Ven (2000, p 25) sums by saying of this paper that it is not "to provide a unique unified theory of gift-giving". Rather, he says "it aims at exposing competing theories and to evaluate them on their explanation power of accounting for the three characteristics reciprocity, adequacy, and sympathy". The probable existence of multiple motivations is acknowledged, suggesting that for some, donations will be made for reasons of social approval whilst for others the driver will be the pursuit of an intrinsic warm glow and significantly, that this may change over time. This also recommends that further research looking at changes in giving over time might be helpful, as mentioned in section 2.7. Intriguingly, the paper suggests that whilst social exchange might have been a historical reason for gift-giving it is more likely today to be a signalling device.

This is a useful and relevant classifications of gift exchange motivation describing the roots of the exchange participants' behaviour. However, it is reasonable to consider that there are other elements of motivation and indeed triggers or signals based on features of a gift as a social obligation of reciprocity (Maple, 2008). This is where a giver expects some return from a recipient. With giving, where many people belong to a group, an individual may experience concern around their position in that group. This may then be addressed in the role of the informal leader and here the motivation can be considered as social power (Shang and Croson 2009).

2.5.6 Theory concerning why do people give?

Van Slyke and Brooks (2005) also cite Andreoni et al. in proposing a model that combines a number of the elements and factors that have already been discussed. In a paper also called "Why do People Give?" they suggest that there are five groups of factors that influence the giving process, or as they say, the factors that determine charitable behaviour. Overall however, in mixing propensity and capacity factors, the paper seems to add little to the existing knowledge but for clarity the factors are summarised as follows.

1. **Age, Gender, Marital Status, Race, and Ethnicity**

The authors cite a wide variety of studies demonstrating that demographic elements clearly affect giving capacity and propensity. For example, they say "Clotfelter (1997, p. 17), among others, notes that age has shown itself to be the variable most consistently related to giving".

2. **Religiosity, Political Ideology, and Education**

Once again, they cite a number of studies linking religious beliefs, practice, and attendance and charitable behaviour. In particular they suggest that Wolpert (1995) found that giving rates are higher where the political and cultural ideology is liberal rather than conservative. However, as discussed earlier (in 2.3.4) there are two distinct elements (duty and desire) that are integral to much giving through religious beliefs and practices and these are not generally examined or discussed here or indeed in most studies.

3. **Income, Wealth, and Taxes**

With income the authors say that to date the impact of income on charitable giving has been treated in two different ways in the literature. Firstly, they maintain that a number of authors have constructed 'income-giving profiles' where income percentiles are compared with average percentages of income donated charitably.

They make the point that in the United States (unlike the UK) people with the highest incomes donate the highest percentages of their taxable incomes. This can be, it is suggested, between 3% and 8% whilst those in the middle donate less than 2%. The explanation for this curve attributes the high giving percentage of the wealthy to both, high disposable incomes and a background of elite philanthropy. They also comment on the many studies that have focused on the possible impact that changes to income tax rates have on donations, as discussed earlier.

4. Voluntarism

More controversially Van Slyke and Brooks suggest that “a standard economic model of constrained utility maximization would predict that donations of time and money should function as substitutes for each other; that is, voluntarism should displace giving”. On the other hand, however, they assert that the Independent Sector’s research on giving and volunteering reveals a positive correlation between these two types of individual philanthropy (Hodgkinson and Weitzman, 1996).

5. Donor Motivation

Finally, the authors cite Schervish et al. in asserting that donor motivation continues to be very important in understanding charitable giving. Factors include belief in the cause, joy of giving, being asked, altruism, sympathy, pride, obligation, reciprocity, nostalgia, and thanksgiving. They also support Prince and File’s suggestions that “by partitioning a market into groups with similar motivations and needs, market segmentation allows an organization to determine which segments are appropriate targets and the optimal communications and promotional vehicles for reaching those constituencies”. These are then valuable observations and conclusions, on which to base further research considerations.

2.5.7 Theory of the spectrum of philanthropy

More recently Maple (2008) considered the situational nature of many philanthropic acts. That is, giving which is not random but, like the Good Samaritan, an appropriate response to the situation. At the one end of this spectrum there are the deeds that seek no reward or acknowledgement. The work of Andrew Carnegie (Edge, 2003) in the later years of his life was certainly altruistic (as discussed in section 2.3.3). Having amassed a fortune in American iron and steel, he stated that there was nothing inherently wrong in a man making a fortunate, but to die rich was to die in disgrace. He spent the last years of his life (he lived from 1835-1919) setting up foundations and disposing of his fortune. His last gift was of $20m in his will. Many would argue that Bill Gates is going down a similar path. Indeed, in an interview (Young, 2016) he revealed that he thinks it only right to give the money back in order to make society a better place. Gates also added wryly, when asked about leaving money in his will (see section 2.6.3) for his children, that the clever thing is to leave them enough so that they can do anything, but not so much that they can do nothing.

Titmuss (1972) in his seminal exploration, of the donation of blood, looks at attitudes towards public health in the UK where for many years blood has been donated by members of the general public in return for nothing more than a thank you and a small badge when a defined number of donations have been made. He then compares and contrasts with other countries where people are paid for the blood that they donate. Attitudes both specifically to the blood service and to public health in general vary very significantly. Of particular interest to fundraisers is that Titmuss contends that blood donation is an act of altruism or, as he has it, creative altruism.

Yet, it is suggested, there is no one clear definition of an act of altruism as discussed in section 2.3.3. Very different definitions have been ascribed to the term, from unconditional acts of giving, to reciprocal acts, which benefit both giver and receiver. In this model altruism is taken as one end of the spectrum of unselfish concern and gifts made without any expectation or desire for acknowledgement. Incidentally the author (Maple, 2010) believes that donors give, blood and body parts, whilst people give money and so should be regarded as givers or, if preferred, supporters as without their gifts the charity is likely to collapse.

Moving around the spectrum (see the following figure 6) into the area of reciprocity we find a large number of people and fundraising activities. Traditionally charity shops, sales, bazaars, fetes and fairs all offer a tangible benefit to the recipient whilst he or she can still enjoy a warm glow in the knowledge that the sale proceeds are going totally (or certainly in large part) to the cause organising the activity. From Christmas cards to lotteries and raffles, the purchaser experiences a reciprocal transaction even though the value of the goods may be trivial in relation to the sum paid. The crucial progression around the spectrum is movement from no reward whatsoever, through acknowledgement and perhaps a little bit of immortality, towards prestige and peer admiration, and then a more tangible returns in merchandise, services or the opportunity to win significant prizes.

Throughout the charity world fundraisers are continually thinking up activities and events; concerts, dinners, auctions, raffles, where people will give and will receive something tangible in return. Fundraising products can be created or modified with a particular audience in mind, but importantly individuals can move into or out of the target group or catchment and can operate both altruistically and reciprocally. There is unlikely to be an equality to the transaction, in monetary value, but there will nevertheless be a perception of value to the participants.

At some point along the spectrum the return to the giver or supporter starts to become as valuable to themselves as to the charity. This is, within this construct, where reciprocity becomes enlightened self-interest. This point, along an infinitely variable spectrum, is within the perception of the participants, rather than that of a neutral observer examining the actual monetary or social value of the transaction.

Enlightened self-interest was a concept that Alexis de Tocqueville (1805-1859) discussed in his work Democracy in America (reprinted 1998). The notion he held was that Americans voluntarily join together in associations to further the interests of the group and thereby to serve their own interests. Using the term self-interest rightly understood to describe this concept he combined the right of association with the virtue to do what was right. This construct takes Tocqueville's concept further to postulate that in acting philanthropically an important aspect of the transaction may be a strong element of self-interest even though this may be observed externally as somewhat intangible. Owen (1964) also uses the term enlightened self-interest in describing gifts that are clearly not simply altruistic. He talks about wealthy philanthropists setting up schools, better housing and health projects where the improvements in workers' health and housing would reward their employers (the same philanthropists) through greater loyalty and working contribution.

Similarly, givers are perceived to be giving freely, for example to cancer research charities, both because they are grateful for the benefits resulting to society from advances in treatment but also in the hope that they themselves might benefit from further advances in years to come. Those individuals may also move through nearly every one of the seven faces as their individual experiences change their perceptions.

A more obvious example of enlightened self-interest can be seen in the naming of a new school or other high-profile building after the individual benefactor. The monetary value of the donation may not be perceived by others as worth say £3m (as in the case of a City Academy where matched funding of up to £20m was provided by the UK Government) but for the individual themselves the "symbolic immortality" (Routley, 2011 p 1) achieved is well worth the cost.

Similarly, the tree dedicated in memory of a loved one, in return for a donation of £300 (National Trust, 2019) or a bench for £5,000 (Kew Gardens, 2019) are good examples of where the physical object is far less costly than the sum requested. This suggests that many givers are more than happy to donate far more than the simple monetary value of any physical benefit. There is, of course, motivation which is purely self-interest as is evidenced in some corporate charitable enterprises (Maple and Civera 2012) and reviewed in the next section 2.5.8. However, whilst this is beyond what may be perceived as the visible spectrum of philanthropy it is certainly worthy of further research.

In developing the spectrum concept further (Maple, 2012b) it may be more helpful to think of it, not as a linear spectrum as previous conceptualized, but, like the visible light spectrum, more akin to that of the colour palette within a complete circle as illustrated in figure 6 with individuals moving around the spectrum depending upon the nature of the requested gift and the relationship between the asker and giver.

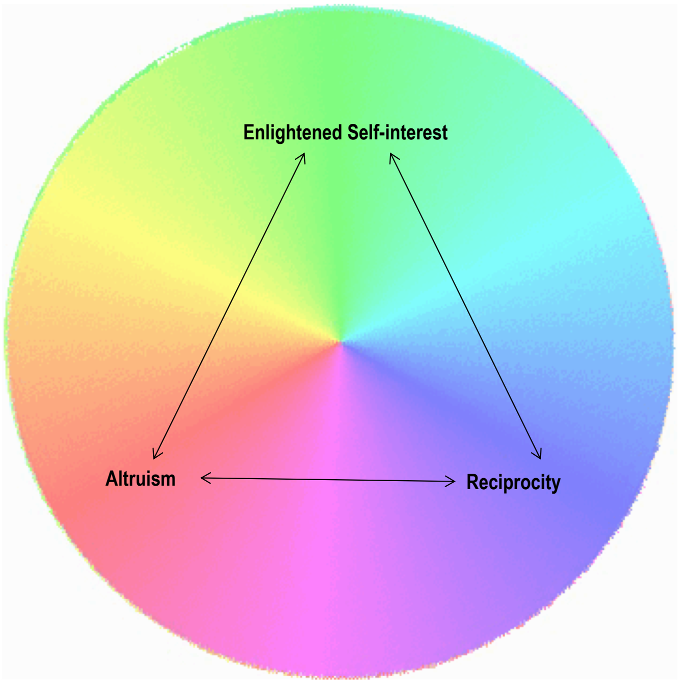


FIGURE 6: THE SPECTRUM OF PHILANTHROPY (Maple 2008 and 2012b)

However, whilst this is a useful model that describes just how situational giving can be, it is an over-simplification. That is, it suggests the only really significant factor influencing movement is the identity of the asker or to be more precise the depth of relationship or empathy that exists between the giver and the fundraiser. It is clearly a very important factor in determining whether a gift is made (or not) in response to an ask, but there are other important aspects that can influence motivations and act as triggers for movement around the spectrum. This is a significant gap (summarised in 2.7) and which this research addresses. There are also conclusions concerning a synthesised model, and recommendations (in chapters 5 and 6) that flow from a critical analysis of the research findings.

2.5.8 Consumption and corporate philanthropy theories

The area beyond the visible spectrum (that of perhaps, pure self-interest) is often observed in what may be sometimes called corporate philanthropy (Maple and Civera, 2012) and is discussed at greater length in the more recent Italian book (Maple, Civera and Casalegno, 2016) "Corporates and CSR: The success of non-communication." In that text the authors endeavour to suggest some rules for the responsible management of CSR (Corporate Social Responsibility) avoiding some of the worst excesses. Schervish (2003) relates the giving of wealthy high-tech donors having hyperagency and how that impacts their attitudes and behaviour towards achieving their intended objectives (including social mission). He refers to it as consumption philanthropy.

More generally, analysing corporate "philanthropic" behaviour in terms of corporate decisions, that are nevertheless made by individuals, Labuschagne (2005, pp 50-51) describes Cannon's Matrix of Enlightenment in terms of the support offered, and is summarised thus:

1. **Social mission** - This group includes companies whose mission is intimately linked with the company's philanthropic nature. Companies in this group are characterised by a strong ethic system, which can be based in religious or social beliefs.
2. **Pure philanthropy** - Companies in this group gift (often through endowment) money to foundations or institutions without any direct requirement for publicity or control over how the contribution will be spent.
3. **Social responsibility** - This group of companies consists of all companies that combine moderate-high levels of philanthropic behaviour with a clear recognition of the need to behave accountably. Companies in this group realised the benefits of community involvement in the form of customer loyalty and reputation.

4. **Enlightened self-interest** - This organisational group only differs from the previous group in the degree to which the companies have realised the benefits of moderate philanthropic behaviour in terms of business reputation and corporate legitimacy.
5. **Pragmatic self-interest** - This group of companies includes companies that have reoriented their philanthropic behaviour to reflect a broader view of self-interest to ensure alignment with corporate citizenship.
6. **Cause-related marketing** - Companies using corporate social responsibility activities, such as sponsorships, for corporate reputation, sales promotion or image marketing instead of for pure philanthropic reasons fall within this group.
7. **Volunteerism** – This includes companies that are not on a real social mission but have moved beyond the point of pure philanthropy.
8. **Dormant** - Companies that do nothing and apparently have little interest in the concept.

This is a useful set of classifications because, as suggested above, companies are controlled by people and thus the policies they adopt may often be driven by the preferences, motivations and drivers of key individuals. On the other hand, most descriptions of individual giving models seek to place that charitable behaviour more simply somewhere between altruism and egoism (Sargeant and Woodliffe 2007). Thus, there are limitations in applying such specific criteria to more general individual giving decisions.

2.6 EMPIRICAL AND OTHER STUDIES OF CHARITABLE GIVING

2.6.1 Testing theories of altruism and warm glow

Konow (2010) describes a series of tests that examine the motivations impacting giving decisions in an experimental setting that has some relevant empirical findings. He suggests that very generous charity donations cannot solely be attributed to knowledge of that cause and that where a charity offers grants which match the donation this may draw donations away from one that does not make that offer. He adds that results concerning expressed emotional responses offer a view of rather mixed feelings amongst donors.

In proposing a new model Konow (2010, p 2) says that "a critical feature of this model is the social norm, and the results of the experiments corroborate the theory in the context of two norms of distributive justice that are important to real world giving: equity and need". Other academics including Sargeant (2007), Schervish et al (2002) and Sanders (2013) relate the importance of complying with perceived social norms when considering giving decisions.

However, once again, a major criticism of the results from Konow is that they use student allocated imaginary monies rather than actual philanthropists giving from their own means. Nevertheless, the emotional responses, movements and conflicts that the dictators felt when faced with competing asks probably mirrors those felt by philanthropists when faced with similar choices and thus has value in assisting an understanding of how potential givers are reacting.

2.6.2 Why we give

The Charities Aid Foundation (CAF) also published a report Why We Give (CAF 2014) which analyses the results of an on-line questionnaire conducted with some 722 of their clients. As shown in the table below, of the ten suggested motivating criteria the vast majority (97%) cited my personal values or my own sense of morality/ethics (96%) as the driving force behind giving motivations.

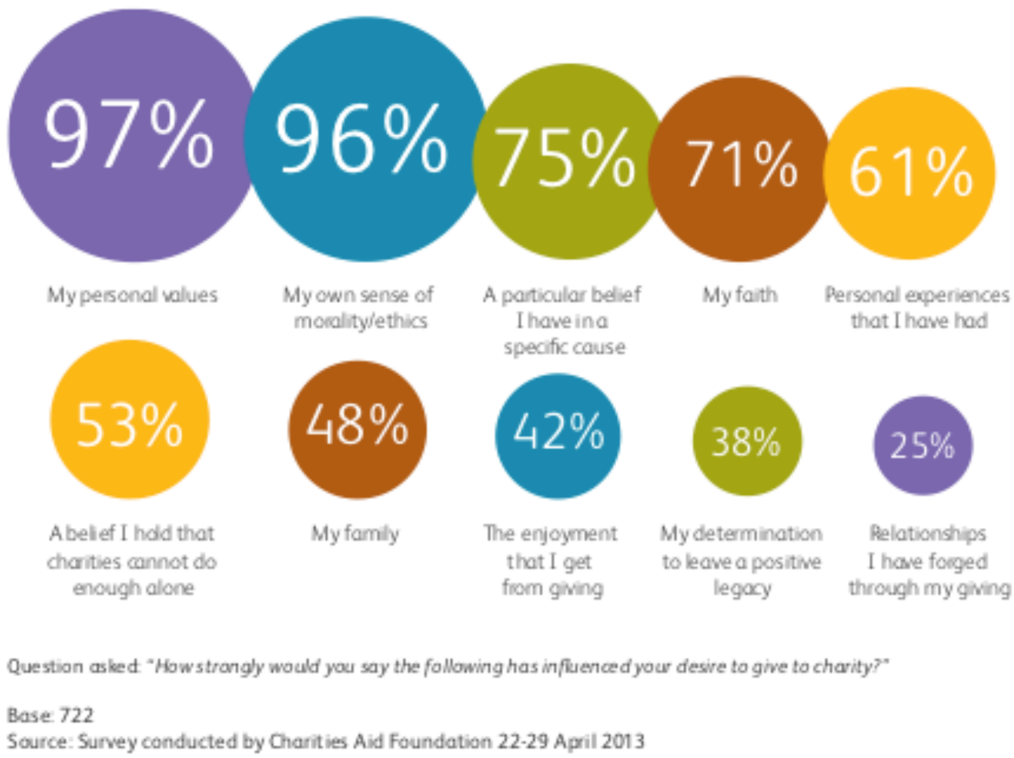


FIGURE 7: WHY WE GIVE (CAF 2014)

Many of the listed criteria are, in fact, very similar to Prince and File's, and Breeze and Lloyd's earlier in-depth work. Whilst the study has the merit of a relatively large sample and is therefore of interest, it is a more superficial piece of research, using preselected static questions. It seems therefore to shed little additional light in the area of giving motivations and triggers. On the other hand, it does suggest further that some possible mapping of giving motivations, behaviours and triggers can be envisaged in a further piece of research looking, at the very least, at the top six levels of motivation as having a resonance with the motivations cited below. This theory development is mentioned in 2.7.

This empirical study shows the importance ascribed by those polled of their perceptions concerning factors that affect their charitable giving. However, within the study, the categories used (e.g. my personal values) are not explored further and remain rather generalised. It does nevertheless demonstrate that the motivations suggested in the many of the models (e.g. Prince and File, Breeze and Lloyd, Sargeant and Woodliffe) are recognised and acknowledged by actual charity givers. This provides further evidence that the use of models by practitioners in aiding an understanding of a charity's supporters is valuable.

2.6.3 Longitudinal and lifetime giving studies

As has already been commented in section 2.5.3 Prince and File (1995) identified a set of givers, they called the "Dynasts" who had acquired values about giving from their families. Giving, it was said was a family tradition though they suggested that only 8% of the American population of philanthropists were in this category. In a similar vein, detailed in section 2.4.3, Breeze and Lloyd (2013) commented that most responders (89%) to their questioning, including those re-interviewed, had emphasised the importance of showing children the vital nature of charitable giving pointing towards their interviews acquiring charitable values early in life. Interestingly it is suggested that children should be taught philanthropy (CAF, 2013) as the research shows that children are positive about charity, and those who have given (around 30%) tend to do better, both academically and socially.

Maple (2011) looked at how the fundraisers in 30 UK based charities (many with international operations) characterise their regular and significant individual givers in order to analyse and understand current custom and practice. Earlier research looking at how those same organisations look after supporter cultivation (Maple, 2009) indicated that whilst all bar two had formal stewardship or cultivation programmes, none bar two had any reference to the use of a conceptual model of giving and agreed that they were operating sub-optimally.

It was clear from the findings that fundraisers understood the value of developing relationships with supporters over time but that they did not then consider how best to map and plan that relationship development. Methodology for that research consisted of structured interviews with functional managers responsible for giver relations and semi-structured interviews with overall directors of fundraising/marketing or chief executives. This identified the fundraiser and fundraising viewpoint as opposed to that of the philanthropist.

Many academics (e.g. Sargeant, 2001) have commented about the importance of long-term relationships between givers and the charities they support, suggesting that the life-time value of a supporter is a very important determinant of how effective the fundraising has been.

It is also already well documented in the fundraising world that giving capacity and propensity tends to increase with age (e.g. Clotfelter, 1997). The baby boomers (the huge post Second World War cohort - born between 1946 and 1964) and regarded as the 'luckiest generation' are already in their 50s 60s and 70s. Many have already retired whilst, on the other hand, others dread the idea. They can be philanthropic but often act in very different ways and directions to their own parents – the silent generation (Pontell, 2007). What is particularly important for fundraisers to understand is that the baby boomer generation is a much larger cohort (Radcliffe, 2017) than either their predecessors, or generation X (the following generation). It is this particular cohort of givers that has been commented upon as being the generation that is doing its giving in very different ways (Maple, 2013b).

There appears to be few longitudinal studies specifically concerning the ways in which philanthropists' giving habits and behaviour change over time and this gap is discussed in section 2.7. In terms of the research conducted for this thesis, observations, conclusions and recommendations, together with particular remarks addressing/concerning the baby boomer cohort are made in chapters four, five and six. In addition, reference is made to the large potential increase in legacy gifts from this cohort in the following section. Meanwhile, section 2.7 summarises the additional gaps in the current literature relating to changes to giving and in legacy pledges over time.

2.6.4 Studies of charitable will writing

Generally, a gift to a charity, in a person's will is known as a charitable bequest. In the UK when the will is executed the gift is completely free of inheritance tax and can be the final donation to a favourite cause that a charitable supporter makes. Typically (Legacy Foresight, 2016) pecuniary gifts (those of cash or a specific asset) are worth on average around £5,000 whilst residuary gifts (a percentage of the net estate) are worth on average closer to £50,000. The huge advantage to the giver is that any gift costs the person absolutely nothing during their lifetime, since it is paid by the executor(s) when the will is proved after death. Conversely, unless the giver makes known to the charity their pledge (the promise of a gift in their will) they will receive no thank you or acknowledgement in person.

Sargeant and Woodliffe (2007, p. 299) say of the current literature "… yet the broad base of research continues to focus on the solicitation of one-off or cash gift" adding that this is particularly disappointing in relation to charitable gifts in people's wills which they say, "are estimated to account for over 40% of voluntary income accruing to nonprofits in the US." In the UK bequests are estimated to account for around 20% of charitable voluntary income and this is still more than £2.5bn (Radcliffe, 2017)

The concept of leaving a gift to charity in one's will must surely be considered as altruistic since no benefit whatsoever accrues to the giver save that, perhaps of Andreoni's 'warm glow'. There are occasional examples of vexatious charity wills (ie leaving all the money to (for example) Battersea Dogs and Cats Home in order to disinherit remaining relatives) but these are rare and can, for the purposes of investigating the motivations of philanthropists to make charitable bequests, be ignored, or least considered as an interesting area for further research.

As Magson and Routley (2009, p. 333) say of charitable legacy gifts "Every year, UK charities receive £1.8 billion in legacy income… whilst charities in the US receive $23 billion". They add that furthermore, "in addition to being a vital source of charitable income today, the long-term future for legacy income looks positive, with Legacy Foresight estimating that the UK legacy market will be worth £2.9 billion by 2020 and £5.2 billion annually by 2050". This, they also add, is due principally to the increase in morbidity rates over the next thirty years due to deaths of much larger numbers of baby boomers because they make up such a large cohort. Interestingly Magson and Routley were very accurate in their forecast of growth as the £3 billion level was actually exceeded a little earlier than predicted in 2018 (Radcliffe, 2019).

Maple and Branchu (2013), in a study of charitable bequests to seven major UK charities, consider that there is strong evidence to suggest that whilst baby boomers are philanthropic and leave charitable bequests, they are increasingly leaving specific gifts rather than residuary bequests. This is a reflection of a significant change in the ratio between pecuniary and residuary gifts and is important, because whilst the numbers of bequests will increase the average values may fall significantly. Maple (2013a pp134-135) goes further in suggesting that as the older generation epitomised by "Dorothy Donor" dwindles those regular givers who become charitable legators will be replaced by "Gertrude Giver" or even "Billy Boomer" representing the baby boomers.

The important factors for fundraisers to understand is what the needs of the next generation of charitable legators are. Such a need may be fulfilled when a charity places before a suitable individual both, the opportunity to make a difference, and the method by which they can do that. Thus, whilst targeted inserts and direct mail may work with one generation the next may require face to face approaches. Similarly, a different approach such as television, internet advertising or social media may be effective with Generation X or the Millennials.

Atkinson, Backus and Micklewright (2009) analysed a whole year of charitable wills in England and Wales and found some surprising results, challenging much of the received wisdom in the fundraising world. They reported that overall of 240,942 estates covered by their data some 16% of testate estates included a charitable bequest. They add that since there is a testacy rate of 85% and that the analysis covers 43% of all deaths, this implies around 6% of all deaths in Great Britain in 2007 resulted in a charitable bequest. This compares favourably with the estimate of about 5% from Richard Radcliffe (Radcliffe, 2017) who works with Smee and Ford, an organisation that analyses all charitable wills in Great Britain, and who Atkinson et al. cite in their introduction. They add that this probably underestimates the true figure because some estates that do not pass through probate (value below £5,000) also contain bequests to charities. They also comment that with the smallest estates, 10% make a charitable bequest whilst for those over £1m it is more than 45%. This correlation between increasing wealth and an increasing propensity to write a charitable will is an important area for further research and fundraising development.

Sanders (2013) was head of research, evaluation and social action at the Cabinet Office

Behavioural Insights Teams, and said of their research, that mentioning legacy giving as part of the will writing process can have a significant impact on giving levels. In a live study with the Cooperative Will Writing Service it was found that a benchmark of 6% of enquiries to the telephone service mentioned, unprompted, that they wished to write a charity into their proposed wills. However, when all callers were prompted with a neutral suggestion that they might want to remember their favourite charities, the response rate actually complying with that suggestion almost doubled to 11.7%. Furthermore, a rather more emotive prompt in the form of a question was even more effective.

The callers suggested that many clients found it helpful to write their favourite charities into a new will, and then asked whether the enquirer might be interested in doing the same thing. The prompt caused response rates to virtually treble to 17.6%.

In a more detailed working paper (Sanders and Smith, 2014 pp 10-11) they add that "our data consist of 2,670 wills written over the period 1st January 2012 – 15th January 2013 by nine different lawyers. Our control group (baseline) is all the wills written by the nine lawyers over the period 1st January 2012 to 14th September 2012. In the baseline condition, no charitable ask was made. Customers were asked if there were any non-financial contingencies they would like to consider (such as how or where they would like their remains deposited/disposed of)". Interestingly they say that the effects of the 'weak ask' and 'strong ask' were most effective amongst participants without children.

This certainly supports the Shang and Sargeant (2009) research around the value, for those engaged in legacy fundraising, of understanding Philanthropic Psychology.

A long-standing campaign device for encouraging the writing of charitable wills has been through the organisation known as Will Aid which has been running will writing campaigns since 1988. According to Ritchie (2017) in 2016 the scheme continued to be successful. UK Solicitors helped to raise more than £1.25m for nine charities as part of Will Aid 2016. The campaign had more than 1,000 solicitor branches across the UK volunteering their services and waiving fees to write nearly 13,000 wills for clients in exchange for voluntary donations.

Between 1988 and 2008 the campaign ran biennially and since then has run every year. In total more than £17m has been raised in donations and Will Aid ran again in November 2017. Ritchie (2017, pp1-2) quoted James Tarleton, chair of Will Aid, when he thanked the solicitors and users of the scheme for their contributions saying "as well as providing the suggested donation, many people who make their wills through Will Aid use this opportunity to provide support to their favourite charities through a gift in their wills. These legacies make a great difference and we are very thankful for those who choose to support our work in this way”.

Another recent study commissioned by the organisation, Remember A Charity (2016), found that a 40% increase in legacy gifts can be achieved from first-time will writers when solicitors simply ‘normalise’ the process of making a charitable gift in a new will. The findings of the study were based on live trials involving eight firms of solicitors and over 2,600 client interactions across the United Kingdom.

The study found a further link between a client’s likelihood of including a charity in their will and the use of legal jargon by the legal professionals, around the issue. The study concluded that the way in which solicitors raise the charitable option could play a major role in the decision to make a legacy gift. Remember A Charity also reports that there has been an encouraging increase in the numbers of people including a charity in their will in recent years. A recent report from Smee and Ford (Radcliffe, 2017) indicates that some significant milestones have been reached as the chart below (Radcliffe, 2017 p.4) shows:

Year	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
Values										
Legacy Income (£m)	1,766	1,775	1,844	1,800	1,797	2,020	2,176	2,301	2,494	
FTSE 100	5,666	4,234	5,072	5,742	5,576	6,076	6,660	6,745	6,275	7,370
Average house price (£)	174,514	154,066	168,719	166,674	164,955	167,294	186,544	194,258	204,238	205,937
Annual % change										
Legacy income		0.5	3.9	-2.4	-0.2	12.4	7.7	5.7	8.4	
FTSE 100		-25.3	19.8	13.2	-2.9	9.0	9.6	1.3	-7.0	17.5
Average house price		-11.7	9.5	-1.2	-1.0	1.4	11.5	4.1	5.1	0.8

FIGURE 8: SHOWING CHANGES IN LEGACY INCOME OVER 10 YEARS

Richard Radcliffe paraphrases, saying of charitable giving in wills “people give to people like us - it’s about me not the charity”. Once again observing the role of social norms. It may also, as Routley (2011) suggests be a desire for some “symbolic immortality”.

It is clear that there are opportunities and threats facing charities seeking donations through charitable legacies. Numbers are increasing as the large cohort known as the baby boomers are starting to die in larger numbers. They can be persuaded to leave charitable gifts in their wills, but they are likely to be specific rather than residuary and, as the increasing costs of healthcare and social care impact those facing end of life decisions, the sums left may shrink significantly. Once again, the relationships that these givers have with the charities they support will materially affect who they do write into their wills and even more importantly, who remains as a potential beneficiary after the last update.

The discussion of research methods in chapter three and the selection of questions (section 3.3.5) including those around philanthropists' intentions concerning writing charities into their wills reflects the need to gather further information and derive a better understanding of the triggers for charitable bequests.

Maple (2018) addresses the issue of developing a legacy strategy for smaller (and newer) charities. Legacy income to charities, static for years, rose in 2016 to £2.5 billion. Baby boomers are dying in increasing numbers and leaving bequests to a wider range of causes. This particular paper examined what smaller charities could do to enhance their share of legacy income. Concepts of giving legacy motivations were examined and compared to the treatment that regular givers receive. The paper suggested that significant improvements in stewardship and supporter care would be needed.

This mirrors research by Routley (2011) and of Routley and Sargeant (2014) indicating in a study of 20 legacy pledgers that remembrance (Routley refers to this as symbolic immortality) and generativity are important considerations in the decision-making processes of philanthropists determining which charities will be mentioned in their wills. Routley and Sargeant also comment that there would be value in future research seeking to understand more about the opinions and attitudes of the loved ones of bequest givers who are left behind and how they might see the gift being memorialized.

Following on from the earlier research, in 2018 Donor Voice commissioned the university of Plymouth (Routley et. al., 2018), to conduct a literature review specifically about people's motivations for making a charitable will. Reported in this review is a clear recommendation that there is a need for more research into the motivations prompts that trigger decisions by people to write charities into their wills. This supports the contention summarised in section 2.7 that there is a gap concerning prompts, triggers and motivations for charitable gifts in wills.

The current climate for fundraising growth is extremely difficult and is not going to improve in the short term. However legacy income overall is growing due largely to the unique demographic time bomb known as the baby boomer generation who as a significantly larger cohort will die in increasing numbers over the next twenty years. No other area of fundraising can realistically promise a potential 40% growth in the target market. Thus, this area of fundraising theory and practice is clearly a subject worthy of further research in order to improve the effectiveness of fundraisers.

2.7 GAPS AND OPPORTUNITIES IDENTIFIED IN THE LITERATURE

The literature relevant to charitable giving by philanthropists has been critically reviewed in order to identity gaps and opportunities for the research in this thesis, to address and provide a contribution towards an improved understanding and suggestions for better fundraising training and practice.

It has also enabled a justification of the rationale for the research. For clarity, each of the objectives listed in section 1.5 is paraphrased below along with a synopsis of where opportunities have appeared or been presented in the preceding sections of the literature review. In total around 13 gaps or opportunities have been identified, of which 10 relate directly to the intended research questions and four objectives summarised below. Those not relating directly to an objective are referred to in chapter six, with other recommendations and discussion for further research.

2.7.1 Objective one – prompts and triggers

The first objective seeks answers to the question, what motivates people in deciding to give money regularly to charity? This is in order to improve knowledge and understanding concerning the prompts and triggers that influence the decision-making processes people utilise when giving.

There are, as demonstrated, a considerable number of theories and models, many supported by empirical studies, that concern the decision-making process motivating a charitable gift. The framework that Sargeant and Woodliffe (2007) propose together with the eight mechanisms, articulated by Bekkers and Wiepking (2011b) appear to cover most aspects of giving motivations and behaviour.

However, it is believed there is sufficient opportunity not explored in the theories to allow for an in-depth enquiry of a range of known philanthropists, that may produce valuable additional knowledge and understanding of their behaviour and rationale for giving regularly. This relates particularly to the ways in which philanthropists develop and react to giving prompts and triggers. What are the changes that happen in response to the right prompt? This contribution to knowledge may also, if applied appropriately, assist charities and their fundraisers to refine their approaches to philanthropists.

2.7.2 Objective two – charitable behaviour

The second objective looks to examine key indicators determining charitable behaviour and in particular, to gain insights about the relationships that develop between givers and askers. This is to help determine what the important factors are concerning the ability to exert influence and prompt a positive giving decision.

Consideration for the use of the intersubjective (Gilbert and Orleans 2011) in understanding and improving the dynamics is viewed as a research opportunity in the context of philanthropic giving.

Similarly, the literature review also identifies opportunities to look below behaviour and giving motivations and examine other factors affecting changes in the giving decisions that people make when asked. Insights derived should suggest improvements in the ways that charities prepare and fundraisers train for more sustainable fundraising practice.

2.7.3 Objective three – giving changes over time

The third objective of this research is to examine how charitable giving changes over time. This includes adding to knowledge concerning the processes that influence choices of charities that are named as beneficiaries in philanthropists' wills.

This is in order to provide a better understanding of the triggers for changes in charitable giving that may help fundraisers to develop better relationships with their supporters. There are, for example, significant gaps in the literature concerning when and how people acquire a giving habit and how that can and does change over a lifetime of giving. Furthermore, as discussed, there is a need for additional longitudinal studies and research.

Additionally, as the literature review reveals, there is a gap in knowledge around the changes that occur in givers' perceptions and preferences as they move into later life and update or make new (sometimes final) wills.

2.7.4 Objective four – a dynamic model of philanthropy

The final objective is to synthesise existing theories and new insights from this research, into a model that better describes the dynamics of philanthropic giving. In particular this is around the actions of givers and the attempt to find an improved understanding of the factors determining their behaviour. This may be successfully addressed through theory development and the application of other relevant models.

In particular, an application of the persuasive design theory (Fogg, 2009), and the reasoned action theory (Ajzen and Fishbein, 2005) to existing models of giving behaviour are certainly worthy of enquiry in the context of philanthropy. In a similar way the barriers (and by inference bridges) to giving, articulated by Body and Breeze (2015) is worthy of further interrogation in relation to the proposed synthesis.

There are also other areas for research that have been identified concerning the situational nature of giving, how existing preferences can be changed or re-prioritised, and what other drivers may influence this process which is dynamic and influenced by multiple factors. As mentioned, the gaps and opportunities not ascribed specifically to the four objectives above are discussed in the recommendations about further research.

2.8 CHAPTER SUMMARY

The literature review has contextualised the environment in which people give money to charities and considered why and how people give money to charity in the UK. This is in order to identify gaps in the knowledge that, if addressed appropriately, may help to resolve the problem defined in section 1.2. It therefore frames the research contained in this thesis. In particular some perspectives on current and changing issues impacting philanthropy and fundraising are discussed and analysed ahead of the critical review of the literature concerning theories and knowledge about giving behaviour.

Sections 2.2 to 2.6 therefore consider the relevant contextual literature together with the theoretical concepts linked to charitable giving. There is analysis, of the theories and empirical studies that characterise philanthropic behaviour. This is in order to identify some of the knowledge gaps and shows how this thesis may contribute something original and of value, by addressing them.

Section 2.7 contextualises the thesis objectives in relation to each of the summarised gaps and opportunities that, have been identified so as to demonstrate the potential for research.

This final section summarizes the chapter, which crucially provides the rationale for the research questions, objectives and aim, together with the relevant methods and design, which are discussed and justified in the following chapter.

3. RESEARCH PHILOSOPHY, METHODOLOGY AND DESIGN

Dogmatism and scepticism are both, in a sense, absolute philosophies; one is certain of knowing, the other of not knowing. What philosophy should dissipate is certainty, whether of knowledge or ignorance. (Bertrum Russell 1950 p38)

3.1 CHAPTER INTRODUCTION

3.1.1 Introduction

Russell's comment above is a useful reminder that philosophy involves "the rational investigation of the nature and structure of reality" (Collins, 1992, p 1170), and that a research philosophy needs to beware of assuming that anything is certain. This chapter reviews alternative research philosophies, approaches, strategies and methods in order to propose and develop the most suitable framework and design for the research conducted in this thesis. It is useful therefore to revisit the research problem, aim and objectives in order to assist with the comparisons and discussion of suitability in this particular investigation.

The problem is, according to Leedy and Ormrod (2015) at the very heart of the research process. They devote considerable effort to underlining the need for careful consideration, clear definition and a full understanding of the research problem. As defined in section 1.2 the research problem considered herein is that of how to make a contribution to knowledge (in particular for charity fundraisers) that will aid an understanding of what may prompt or trigger a gift from an existing supporter, or a potential giver who may be persuaded to change allegiances from one charity to another that asks more effectively. The aim of this research, (section 1.3) is the attempt to add to a more comprehensive understanding of the requirements needed to ensure a successful ask, or at least to be more successful, more of the time.

In order to construct this improved understanding, the objectives spelt out in section 1.5 are around analysing the pre-existing giving motivations and attitudes in the context of the prompts and triggers that might prove appropriate. This research is principally about changes in the decisions of those people who already have the capacity, propensity and inclination to give to charitable causes. These philanthropists have existing beliefs, values, attitudes and behaviours as considered in section 2.5 concerning the theoretical explanations of charitable giving. Thus, some form of conversation with, or interrogation of, suitable givers would appear almost inevitable in order to elicit that improved understanding of those philanthropists. Nevertheless, a suitable design must form a part of a comprehensive strategy and approach that addresses all the issues and considers the realistic alternatives. Thus, this introductory section considers research philosophies (3.1.2) and alternative research designs (3.1.3). Section 3.2 then maps a detailed route through the research onion including a discussion of the stages and processes considered most appropriate for the research conducted herein. Section 3.3 examines the relevant aspects of data collection and analysis whilst section 3.4 discusses some of the limitations for the chosen research design. Section 3.5 summarises the chapter.

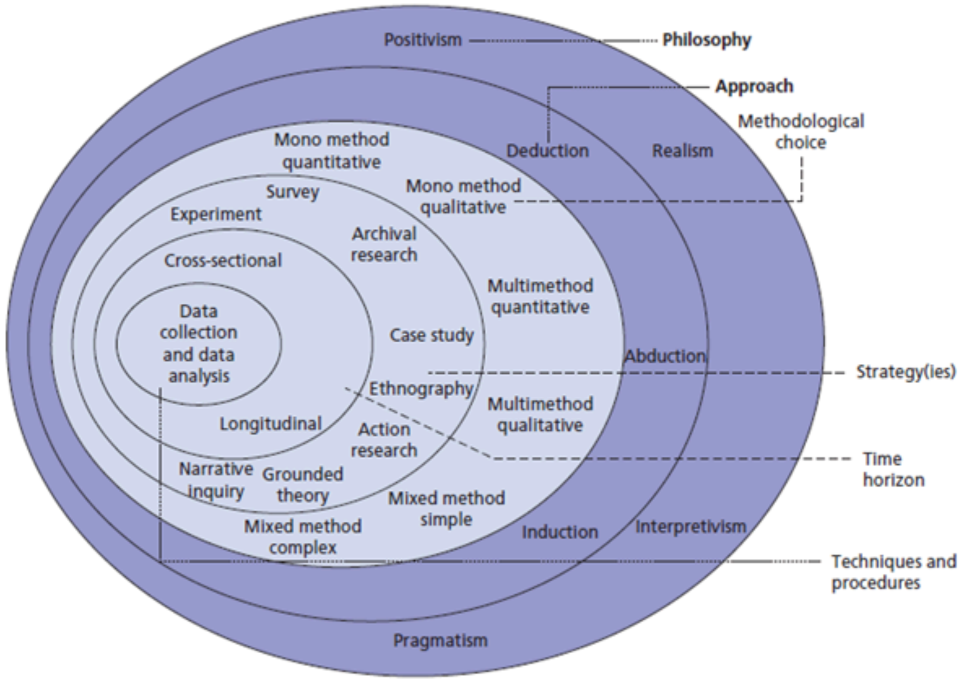
3.1.2 Research philosophies

A research philosophy can be described as the "belief about the ways in which data concerning a particular phenomenon, worthy of study, can be most effectively gathered, analysed, considered and utilized" (Davison, 2016, p 3.1). However, the term epistemology (what is known to be true) as opposed to doxology (what is believed to be true) would appear to encompass all the philosophical approaches to research. Furthermore, whilst there is considerable debate about the purpose of science, it is generally agreed to be a methodology for increasing knowledge. It is therefore reasonable to assert that science is generally seen to be a process transforming things believed into things known (Davison, 2016).

There are two major research philosophies that have been identified in the Western tradition of science, namely positivist (or scientific) and interpretivist (Hammersley, 1993), though over the decades these have been extensively reviewed and further analysed by numerous researchers with suggestions of several valid paradigms.

A number of authors, for example, Saunders et al. (2017) suggest the helpful concept of the research onion which seeks to describe the phases or layers through which a researcher may travel when attempting to select a relevant research methodology. The initial research philosophy must be defined (they add realism and pragmatism to positivism and interpretivism), creating a starting point for an appropriate approach, as the second layer. Thirdly, the methodological choice regarding quantitative, qualitative or mixed methods should be made followed by the selection of a research strategy in the fourth layer. The fifth layer helps to identify the time horizon. Following those choices is the stage for the selection of the appropriate data collection method(s) (see Figure 9 overleaf).

The concept is valuable in that it creates a number of layers through which differing data collection methods can be understood, helping to illustrate the stages through which a methodology can be described. A further examination of the alternative possible philosophical positions and methodological approaches is covered in section 3.1.3.



Research philosophy in the 'research onion'

FIGURE 9: THE RESEARCH ONION (Saunders et al 2017)

Concerning the selection of suitable philosophy and to justify this analysis it is useful to cite Quinlan (2011, p 95). "Every research project is underpinned by a philosophical framework which evidences the world view within which the research is studied, and which can be seen in every step of the research process". Furthermore, as Gill and Johnson (2010, p. 211) state "management researchers should be able to articulate, explain and defend the philosophical baggage they inevitably bring with them in and through their modes of engagement" as a researcher's perceptions are certainly shaped by how they see the world.

Biggam (2015) further highlights issues surrounding the making of an over simplified link between, for example, quantitative research methods and positivism, along with a link between interpretivism/phenomenology with qualitative research. Nevertheless, much quantitative research is considered to be more scientific with a positivist stance that focuses on "the production and study of numbers and statistics" (Quinlan, 2011, p.13), whereas qualitative research is often deemed to occur in an interpretivist or social constructionist paradigm framework which is more fluid and open to creativity (Quinlan, 2011).

Davison (2016, p 3.3) cites Benbasat et al. "It has often been observed very accurately that no single research methodology is intrinsically better than any other methodology, with many authors calling for a combination of research methods in order to improve the quality of research". Davison adds that the adoption by some academic institutions of a "house style" of research seems to be in contradiction of the fact that, given the richness and complexity of the real world, a methodology best suited to the problem under consideration and to the objectives of the researcher and research, should usually be the one chosen. Gill and Johnson (2010) provide further clarification and assert that there are three key areas that can help to determine the appropriate methodological approaches.

Firstly, they say that there is human behaviour, where philosophical choices regarding human action have "direct methodological implications" (Gill and Johnson, 2010 p 190). Positivists are objective and "see the world as having one reality of which we are all part" (Quinlan, 2011 p.13) whereas interpretivists/social constructionists "see the world as being co-constructed, co-created, socially constructed made up of many realities" and to which they are able "to attach meaning" (Gill and Johnson, 2010, p. 190). In a similar vein but allowing other approaches many agree that "while positivism and interpretivism represent the two dominant research perspectives, there is also a third approach to social research that is broadly called critical social research" (Henn et al. 2009, p 3).

The second key area is the determination of an appropriate epistemology. Quinlan (2011, p 14) defines the term simply as "the theory of knowledge". This begs the question as to whether it is possible to get the truth through empirical research or, as Gill et al (2010, p 190) suggest, to "neutrally observe social reality" without necessarily having an impact upon it. It is reasonable to suggest that, in terms of determining a suitable epistemology to undertake a considered study of philanthropic behaviour and motives, one must consider the viable alternatives. For example, a pragmatic research philosophy accepts concepts to be relevant when they support action. Thus, pragmatists consider that there are many ways of interpreting the world and undertaking research and that no single point of view can ever give the entire picture. Indeed, they often consider that there may even be multiple realities.

Meanwhile, Bazeley (2013) considers that positivism and interpretivism are two mutually exclusive paradigms about the nature and sources of knowledge. Whilst many research projects fall broadly within one of these two main paradigms, there is occasionally a need for researchers to reconsider their assumptions and move, over time, to a new position. These modified philosophical assumptions may be adapted by pragmatic researchers, who are themselves often experienced practitioners. According to a pragmatic research philosophy then, the research question is the most important determinant of the research philosophy. Pragmatics can combine both, positivist and interpretivism positions within the scope of a single piece of research, according to the nature of the research question.

Thereafter, the axiology needs to be considered. It is that part of the research philosophy studying judgments about the value. Specifically, axiology is engaged with assessment of the role of researcher's own value on all stages of the research process. Thus, it primarily refers to the research aim and attempts to clarify if the researcher is trying to explain or predict the world or, as in this case and highlighted in sections 1.2 and 1.3, only seeking to understand it better (Clough and Nutbrown, 2012, pp 12-13).

For the third key area Gill and Johnson observe that the researcher must consider the ontology. This can be seen as "the study of the nature of reality" (Quinlan, 2011, p. 14) and which includes an inherent desire to understand whether "social reality exists independently of the cognitive processes through which we apprehend" (Gill and Johnson, 2010, p. 190). In a similar vein Bazeley (2013, p1) says, simply that "analysis is laid on the foundation of our understanding about how the world works, what makes it what it is (ontology)…"

Whilst philosophy is the study or academic discipline of making explicit questions concerning the nature and structure of reality, metaphysics is a sub-division looking at the underlying principles of the nature of reality. In turn, ontology covers the further division of studying reality, and concerns the logical process of developing and using concepts as part of a theory or hypothesis (Collins, 1992). Bazeley (2013, p 239), partially citing Goetz and Becker adds that "a concept is a theoretical construction, based on empirical analysis that captures the substance of an object or idea…… Concepts are theories about ontology: they are theories about the fundamental constitutive elements of a phenomenon". In developing an ontological position, the researcher broadly determines a realist or relativist stance. That is to say, either accepting reality as a given that exists independent of our minds, or that it is subjective, and everything exists relative to our own existence.

As already suggested, when comparing and contrasting the various parts of the process the research onion (Saunders et al., 2017) illustrates very effectively the necessary stages and steps that need to be determined, mapped out and travelled within a successful research project and this path is followed in section 3.2 to justify the chosen design. Before that however, follows an examination of the possible alternatives.

3.1.3 Alternative research designs

The earlier work of Crotty (1998) who developed a valuable framework comparing and contrasting alternative research philosophies and methodologies, has been further developed in the listing (Table 1) shown overleaf. Whilst this is only a comparison of existing literature, it provides a useful summary of five of the mainstream philosophical positions (Patel 2016) together with their respective elements.

The table plots the ontology, epistemology, theoretical perspective, methodology and methods against five of the contrasting research paradigms, which includes pragmatism, and for which further consideration and justification is discussed herein. As Patel (2016, p3) comments "assumptions underlying every piece of research are both ontological and epistemological". He adds further that, "Crotty left ontology out of his framework, and also didn't include Pragmatism and Critical. But the assumptions underlying every piece of research are both ontological and epistemological". These additions to Crotty's framework are then, for the researcher investigating the appropriate paradigm, a useful additional mapping of the complete process also described by Saunders et al (2017) and provides some further comparisons.

These comparisons are a helpful aid to an understanding of the differing philosophies and their attendant ontologies, epistemologies, theoretical perspectives, methodologies and importantly, the varying methods appropriate for each approach. As such the table is reproduced overleaf, purely to help facilitate the discussion of alternative research philosophies and the elements which are most likely to become part of any particular approach for a selected research design.

Paradigm	Ontology *What is reality?*	Epistemology *How can I know reality?*	Theoretical Perspective *Which approach do you use to know something?*	Methodology *How do you go about finding out?*	Method *What techniques do you use to find out?*
Positivism	There is a single reality or truth (more realist).	Reality can be measured and hence the focus is on reliable and valid tools to obtain that.	Positivism Post-positivism	Experimental research Survey research	Usually quantitative, could include: Sampling Measurement and scaling Statistical analysis Questionnaire Focus group Interview
Constructivist / Interpretive	There is no single reality or truth. Reality is created by individuals in groups (less realist).	Therefore, reality needs to be interpreted. It is used to discover the underlying meaning of events and activities.	Interpretivism (reality needs to be interpreted) • Phenomenology • Symbolic interactionism • Hermeneutics Critical Inquiry Feminism	Ethnography Grounded Theory Phenomenological research Heuristic inquiry Action Research Discourse Analysis Femenist Standpoint research etc	Usually qualitative, could include: Qualitative interview Observation Participant Non participant Case study Life history Narrative Theme identification etc
Pragmatism	Reality is constantly renegotiated, debated, interpreted in light of its usefulness in new unpredictable situations.	The best method is one that solves problems. Finding out is the means, change is the underlying aim.	Deweyan pragmatism *Research through design*	Mixed methods Design-based research Action research	Combination of any of the above and more, such as data mining expert review, usability testing, physical prototype
Subjectivism	Reality is what we perceive to be real	All knowledge is purely a matter of perspective.	Postmodernism Structuralism Post-structralism	Discourse theory Archaeology Genealogy Deconstruction etc.	Autoethnography Semiotics Literary analysis Pastiche Intertextuality etc.
Critical	Realities are socially constructed entities that are under constant internal influence.	Reality and knowledge is both socially constructed and influenced by power relations from within society	Marxism Queer theory feminism	critical discourse analysis, critical ethnography action research ideology critique	Ideological review Civil actions open-ended interviews, focus groups, open-ended questionnaires, open-ended observations, and journals.

TABLE 1: COMPARING FIVE MAJOR RESEARCH PHILOSOPHY PARADIGMS (Patel 2016)

In considering the alternative approaches, in order to select the most appropriate for this research, it is helpful to summarise some of the significant similarities and differences. For example, the ontological position of both interpretivism and pragmatism allows for multiple realities that are created by individuals or groups, with the pragmatic approach going further in terms of renegotiating or reinterpreting reality in the light of its usefulness in new or uncertain circumstances. Morgan (2014) suggests that as a more recent paradigm, pragmatism tends to disrupt some of the assumptions of other approaches based on the philosophy of knowledge, whilst providing some opportunities, such as mixed methods, for a better understanding of the nature of social research.

In terms of choices around methodology it is also worth briefly considering Grounded Theory - the purpose of which is to generate, or discover, a theory. It is generally considered that a grounded theory is one that is derived inductively (rather than deductively) from the study of particular phenomena. The theory will be discovered, developed and provisionally verified through systematic data collection and analysis of the data pertaining to that phenomenon. The important difference is that the researcher does not begin with a theory and attempt to prove it, but rather, begins with an area of study and then what is particularly relevant is allowed to emerge from the analysis.

As discussed in the literature review there are already a number of practical models that seek to describe and explain giving behaviour and, through the researcher's own 25 years of fundraising experience and research, it seems more likely that an addition to or further synthesis and development of one or more of the existing theories will emerge from this research rather than a completely new model. Thus, Grounded Theory, whilst very helpful in the generation of theory from data may be a rather less appropriate approach to answering the particular research questions and objectives posed in sections 1.4 and 1.5.

As Collins and Stockton (2018, p1) suggest, "A strong theoretical framework can allow the researcher to reveal existing predispositions about a study and assist in data coding and interpretation". They go on to recommend that theory and theory development can have a central role in qualitative research, and this would seem to be particularly relevant to the determination of some of the methodological choices for this research.

It is also important to note the major differences that exist between inductive and deductive approaches. Generally inductive research focuses upon building new theories or developing existing concepts further. On the other hand, deductive research focuses on testing and verifying theories (Bazeley, 2013). Once again with the objectives framed in 1.5 it is more appropriate to consider that this thesis seeks evidence to clarify and further develop a model of giving behaviour which identifies not just the motivations for giving but also what the likely triggers or prompts (Fogg, 2009) are for any particular gift.

There is then justification for the adoption of a pragmatic approach to the perceived issue of the knowledge gaps identified in section 2.7. This could, if applied by fundraising practitioners, address some of the problems in building better relationships with charitable supporters. This approach is utilised, as part of meeting the research objectives, in order to provide a clearer understanding of the drivers of charitable giving and the behaviour of philanthropists.

Philanthropy can be defined, Salamon (1992, p10) states "as the private giving of time or valuables for public purposes". It is therefore by definition a human activity and concerns an interaction between humans. Whilst human activity can be researched through a positivist lens, complex interactions can lead to altered states of, or perception of, reality. Research into the nature of philanthropy, the essence of this thesis, is therefore likely to admit an interpretivist philosophy and may even lean towards a pragmatic viewpoint since as Dewey (2008, p 172) says, “every thinker puts some portion of an apparently stable world in peril and no one can wholly predict what will emerge in its place.” That is, the impact of philanthropy or a philanthropic activity may, in itself, alter reality. At the very least, when considering an ontological position, the researcher seeking a clearer understanding of philanthropy may appropriately consider a philosophy embracing an interpretation of the interactions and impacts, which may also encompass a pragmatic viewpoint.

It is not necessarily true to believe that such a pragmatic position is borne from a purely practical take on methodologies. As Morgan (2014, p1) argues, “pragmatism can serve as a philosophical program (sic) for social research, regardless of whether that research uses qualitative, quantitative, or mixed methods. As a new paradigm, it replaces the older philosophy of knowledge approach, which understands social research in terms of ontology, epistemology, and methodology. This claim to be a new paradigm rests on demonstrating the broader value of pragmatism as a philosophical system, along with its immediate practicality for issues such as research design”.

Morgan (2014, pp 2-5) continues with a clear summary of where pragmatism may be very suitable, for social research generally and this research in particular. He argues that a reduction of pragmatism to simply asking about what might work has been a perennial problem. He adds that it is also true about a similar caricature existing for versions of constructivism, where social structure exists “only in the imaginations of atomistic individuals, and in retrograde summaries of post-positivism, which still insist on a one-to-one correspondence between our observations and some external reality”. He adds, “it is fortunate that the continuing discussions about paradigms over the last few decades have created a rather more sophisticated understanding of constructivism and post-positivism as legitimate paradigms for social research". However, it would appear that the omission of pragmatism from the debate has limited the understanding of it as a philosophical system. Hence, Morgan concludes that there is a need to clarify the value of pragmatism as a philosophy for social research in order to move beyond the emphasis purely on the practicality.

3.2 CHOSEN RESEARCH DESIGN

Whilst section 3.1 considers the various alternative research philosophies, approaches, methodologies and strategies, this section works through the process using the construct proposed by Saunders et al (2017). This step by step route enables the rationale for the choice of each layer from philosophy, through approach, methodology, strategy and time frame to be considered and justified.

The more detailed issues related to data, sampling, data collection and analysis, ethics and demographics are considered in section 3.3. As also explained in that section a decision was made to write up the interviews both during and immediately after they occurred. This was felt to be most likely to produce more honest, unguarded remarks and observations than if the sessions had been recorded and transcribed, though it is accepted that this choice also imposes some limitations on the level of detail of some conversations (see 3.4).

3.2.1 Philosophy

As considered in section 3.1.2 the choice of the most appropriate philosophy is crucial to the development of the whole research process. Furthermore, as already discussed in section 3.1.3 having examined the merits and drawbacks of the alternatives a pragmatic, interpretivist philosophy is considered to be the most appropriate for the research in this thesis.

Interestingly, The Society of Friends, more commonly known as the Quakers, has something to add to the subject of interpretivism. Johnson (2017, p7) writing in The Friend describes a document prepared in 1656 by Quaker elders, accepting, as they do that people need to follow “in the spirit” and “not from the letter” in terms of discerning the best way to approach the changes and challenges of life. This pragmatic, interpretivist approach has served the Society of Friends very well over the centuries and continues to be a touchstone for Quakers seeking understanding of the changing world, to allow for ambiguity and those multiple realities. Quakers have through the centuries challenged the accepted norms, being at the forefront of the anti-slavery movement and active social reformers. Whatever their individual beliefs they generally hold dear their values, or testimonies, about; peace, equality, simplicity, honesty and sustainability. In their business processes they tend to listen intently to every point of view and then attend in silence to discern possible ways forward or to simply agree a position. Generally, their methodological approach is interpretivist, strongly driven by Quaker values.

The review of the literature in the previous chapter highlights the fact that there are already a number of credible models seeking to explain philanthropic behaviour and to a lesser extent, philanthropic motivations. Whilst the research methods behind these models and explanations vary, much of the data and information within the models is from personal interviews, questionnaires and surveys of actual givers. Some models use methods including quantitative data gathering, but generally seek in a constructivist manner to interpret their findings and ascribe meaning to the results in an effort to improve understanding, knowledge and potentially, enhance fundraising practice. As articulated in the summary of the literature review, questions remain about why and how people decide to give money to charity and what affects their decision-making considerations and processes.

Furthermore, as suggested in the earlier discussion of research philosophies and methodologies, the research objectives espoused in section 1.5 of this study are to identify the important factors influencing charitable givers in the UK in order to improve our understanding of their philanthropic motivations so as to be able to make recommendations about possible improvements in the fundraising process and to influence good practice. In order to achieve this, the study has taken a pragmatic interpretivist approach to understand the interviewee’s individual giving behaviour through the drivers and motivation in order to inform and improve the role of fundraiser and fundraising.

3.2.2 Approach

The selected approach, in order to address the problem (Leedy and Ormrod 2015) has been determined to be that of using inductive logic. This is an ontological position consistent with the selected interpretivist philosophy. Inductive reasoning can broadly be seen as the opposite of deductive reasoning, that is, induction makes generalisations from specific observations. At the start there is data, which is analysed and from which conclusions are drawn from the results or findings. Generally inductive research focuses upon building new theory or synthesising further developments (Bazeley, 2013)

The chosen design is intended to provide results from which theoretical explanations for the philanthropists' behaviour can be postulated and used to develop a better understanding of their motivations.

It is, as already suggested, pragmatic in that knowledge needs to be tested against experience, and interpretive in that there is no single reality. That is to say, experiences therefore are subjective, and each requires interpretation within the context of their existence.

Alvesson (2003, p 25) also assumes a pragmatic view of research, going further and describing his position as both reflexive and pragmatic. He suggests that, "reflexivity for me stands for conscious and consistent efforts to view the subject matter from different angles and avoid or strongly a priori privilege a single favoured angle and vocabulary".

It can be argued therefore, that an interpretivist paradigm encourages a reflexive approach in research as it uses the researcher's own understanding of the subject in developing theory. A reflexive researcher overtly makes known extant understanding so avoiding, or at least reducing, the risk of prejudice on behalf of the reader. No research project is perfect but a reduction in bias is an aim to be pursued.

3.2.3 Methodological choices

Methodology is the underlying rational and framework of ideas and theories, which determines the approach, specific methods, strategies and research design that will be adopted. Qualitative researchers choose a variety of procedures and processes including ethnography, grounded theory, phenomenology, conversation and discourse analysis, cooperative inquiry and action research. This would seem to indicate an approach towards the most suitable methodology and design. In attempting to discern how individuals, with personal views about their own realities, feel about their charitable gifts and giving motivations it seems logical to make direct enquiries and investigations of a suitable sample of those individuals. This is indicative of an interpretivist, qualitative approach to help ensure a richness of content for further analysis and synthesis. This also accords with Collins and Stockton (2018, p 8) who “encourage direct links between the theoretical framework and many aspects of the research project design”.

In a not dissimilar vein, Clough and Nutbrown (2012, p 26) advocate, when talking about qualitative research, the use of radical listening. That is the interpretive and critical means through which voice is noticed and which enables the research to determine positionality. In other words, what lies behind what is actually said by the research subjects (or written in the literature) and trying to understand what this means within their particular social framework – or reality.

Qualitative researchers, according to Major and Savin-Baden (2009, p 8) suggest that “the experiences of people are essentially context-bound, that is, they cannot be free from time and location or the mind of the human actor”. Thus, when conducting research, it is important to appreciate the socially constructed nature of the world and that values, interests and beliefs can become an integral part of any particular research. It is fair to say then that a qualitative research methodology is not completely precise because people do not always act logically, rationally or predictably. Investigations using a qualitative, descriptive, interpretivist approach, need to turn to the human participants themselves for guidance and direction during the research process. However, whilst the social world is not orderly or systematic, it is vital that the researcher proceeds in a well-structured and systematic manner.

In contrast when conducting quantitative research, the investigator is generally seeking to achieve measurable results which, given that the variables within that research can be held reasonably constant, will yield similar results when repeated. Alternatively, when one variable only is changed the results may deliver a correlative but not necessarily a causal link. Clearly one can use quantitative research to observe what charities people are supporting, who does the giving and how that might change over time. However, to understand what lies beneath the seen behaviour, as Ajzen and Fishbein (1975, pp 174-176) suggest, one must examine attitudes, values and beliefs and this seems to require a qualitative, rich content, approach. It is within that research objective that this thesis seeks understanding and knowledge.

3.2.4 Strategy

The strategic choice, after careful consideration of the alternatives is that of narrative enquiry. This strategy was expected to yield a rich data set of personal experiences, influences and behavioural modifiers which could be analysed through common themes and topics and, where appropriate, use of critical incident analysis (see section 3.3.3) specifically where evidence became apparent. It was therefore planned to complete a pilot study of six interviews and then, having reviewed the questions and responses, a snowball or convenience sample of up to 40 regular charity givers based in the UK was pragmatically decided upon. Generally, people were interviewed in their own homes or at a location such as a café which would be convenient for the interviewees to put them at their ease. Questions and answers were recorded in the interviewer's research journals in order to have an immediate source for feedback and reflection.

In fact, the first six interviewees proved very successful and productive and the same strategy and questioning was therefore used for the 34 additional interviews.

The research explores the interactions and relationships between givers and their chosen (and rejected) charities, which is assessed through a thorough analysis of the in-depth interviews with the 40 philanthropists (in chapter four). It also provides some useful longitudinal insights as a result of the six follow-up interviews, discussed in the next section.

3.2.5 Time horizon

The research proposal was accepted in September 2009. As a part time PhD fitting in with postgraduate teaching and other academic work it was expected to be completed in around six or seven years. It was also planned to complete the single interviews over two or three years 2011/12 to 2013/14 (allowing 1-2 hours for each interview and as much again for reflection and interpretation. The data analysis and writing up was to be completed over the following two years.

Interestingly, in addition to the change in sampling methodology, the extended length of the interviewing process (more than five years - caused by the death of the researcher's own wife in August 2014) gave the opportunity to revisit and re-interview some of the earliest subjects (all of the first six interviewees) where significant life events (serious illness, divorce and partner's death) had occurred. The addition of an element of longitudinal study has, it is believed, enriched the data available for analysis and has been a suitable pragmatic variation in the chosen research design.

3.3 DATA RELATED ISSUES

As justified in section 3.2 it is clear that the research philosophy for this thesis will be best supported by a qualitative approach. However, some discussion of appropriate sampling methods and sizes is appropriate before describing the sampling selection and processes actually utilised.

3.3.1 Sampling

Marshall (1996, p 525-526) contends that sampling for qualitative research is an area of considerable confusion even for experienced researchers. He considers that this "largely relates to misunderstanding about the aims of the qualitative approach, where improved understanding of complex human issues is more important than generalizability of results". This somewhat basic issue explains, in his view, why probabilistic sampling is neither productive nor efficient in qualitative studies and this is why alternative strategies are necessary. He concludes that there are three broad categories of naturalistic sampling techniques - convenience, judgment and theoretical sampling though adds that in practice there may well be considerable overlap between these approaches.

Bazeley (2013 p 50) cites Bakers and Edwards on commenting that, in the view of 14 established writers in the field of qualitative methods on the issue of sample size is that the most common answer is, it all depends, though on what, varied enormously. With a particularly homogenous group for example a test of data saturation found that 12 cases were sufficient to develop descriptive categories. That said, the breadth of the demographic range and personal beliefs/values of those to be interviewed certainly suggests that a wider sample would be appropriate. Saunders et al. (2017) helpfully comment concerning approaches to data saturation that "saturation has attained widespread acceptance as a methodological principle in qualitative research. It is commonly taken to indicate that, on the basis of the data that have been collected or analysed hitherto, further data collection and/or analysis are unnecessary".

An interesting take comes from Mason (2010) who in commenting on a range of qualitative interviews in PhD theses says in his abstract "a number of issues can affect sample size in qualitative research; however, the guiding principle should be the concept of saturation. This has been explored in detail by a number of authors but is still hotly debated, and some say little understood. A sample of PhD studies using qualitative approaches, and qualitative interviews as the method of data collection was taken from theses.com and contents analysed for their sample sizes. Five hundred and sixty studies were identified that fitted the inclusion criteria. Results showed that the mean sample size was 31; however, the distribution was non-random, with a statistically significant proportion of studies, presenting sample sizes that were multiples of ten". The pragmatic view of many social science researchers has been summed up neatly by Emeritus Professor Bruce Lloyd, who says of sample sizes for qualitative studies, "stop when you cease getting anything particularly different or interesting" (Lloyd, 2015).

Originally the chosen research design was to follow up on the earlier study of major gift fundraising (Maple, 2009) identifying up to 100 individuals. These would all be regular givers from one or more of the 30 very varied participating charities who would themselves randomly select the target samples from their own databases of regular givers. It was expected that the charity fundraisers would seek permission for the interviewer to make contact, obtain informed consent and conduct the semi-structured interviews ensuring privacy and anonymity for the participants.

During the initial phase of design, testing and discussion it was realised that the sample size might be unnecessarily large and difficult to achieve in terms of the workload and willingness of participating charities following conversations with some of the fundraisers who had been previously interviewed. Furthermore, the earlier study had used an interpretivist approach to interview participating senior fundraisers and the adoption of a pragmatic approach to the new studies, both detailed sampling and overall approach, was justifiable in terms of the research objectives. In the same way, whilst interviewing fundraisers would have also produced valuable information around their understanding of the relationships that develop it was concluded, on balance, better to concentrate on the views and understanding of a larger number of actual philanthropists for this study.

3.3.2 Data Collection and analysis

The analysis and interpretation of the gathered data is an important consideration. Deductive logic tends to be applied to the scientific methods in establishing the validity of particular hypothesises, whilst with inductive logic conclusions tend to be grounded in the research data with work towards possible empirical generalisations that can be used in similar circumstances. On the other hand, abductive logic is often utilized with qualitative and mixed methods research in order to generate theory as opposed to empirical generalisations (Bazeley, 2013 p 335-336). Thus, with deduction a general premise results in a specific conclusion, whilst with induction a specific premise leads to a general conclusion. With the research objective of trying to determine a better overall understanding of the decision-making processes of philanthropists in terms of making a donation in response to a fundraising ask it would appear that an inductive approach is likely to yield the most effective findings for this research.

Robson (1993, pp 272-285) suggests that there are a wide variety of tools to assist the content analysis. These include that of searching for key words in context, word frequency, coding and category counts plus combined criteria lists. In a similar vein Henn et al. (2009, pp 247-247) suggest that whilst the coding of content is particularly useful for documentary analysis it can also be helpful for the analysis of interview data. They add a timely reminder that decisions must be made about how a dialogue is recorded. This is generally through notes or a verbatim recording which will require transcribing and careful correction. Partly paraphrasing Arksey and Knight Henn et al add "what passes from tape to paper is the result of decisions about what ought to go onto paper. Sometimes bad language gets edited out. Sometimes a typist decides to type only words, not pauses and 'er' 'mmm' and 'huh!' Similarly, there is the notorious problem of how to punctuate speech: where should full stops, semi-colons and commas go? What about paragraph marks?..... Transcriptions are, quite unequivocally, interpretations". Thus, whether recorded and transcribed or written up from extensive notes during and after the interview, some interpretation will have occurred.

Nevertheless, interviews must be analysed, and content rich open-ended interviews can be hard to code in seeking key words and common themes. Henn et al. (2009, pp 253-257) suggest that qualitative data analysis can be characterised by a lack of distinct rules and stress that "initial stages of coding will drive further analysis and help to inform the criteria for further sampling". They add further, that the process of continued coding and recording of insights can lead to a point where further coding becomes unfeasible and at that point the researcher needs to look at the relationships between categories and contextualising the data. This element is discussed further in 3.4 as a number of aids to coding and thematic analysis were in fact used.

Returning to the subject of recording in-depth interviews, it is important to carefully consider the impact that the methods chosen can have on the subjects. Placing any recording device in front of a person forms a potential barrier between the interviewer and the interviewee. "Requesting permission to tape of course, taping is obtrusive (sic) and some people may be reluctant to allow you to record the interview. Knowing this might make you reluctant even to ask" (McIntyre, 2005, p 225).

With the proposed questioning (see section 3.4.2) being quite personal around individuals' upbringing, early life experiences and the impact of illness, disability and death within the family setting, the researcher was drawn to a pragmatic decision to make detailed, extensive, longhand notes, during and immediately after the interviews rather than attempt the intrusion of physically recording the conversations and then having them transcribed. Thus, an extended discussion of the impact of a recording device upon the interview ambiance and the interviewee, set against the merits of transcribed, recorded interviews versus extensive notes was considered unnecessary. Furthermore, ethical approval (see appendix IV) was granted on the basis of interviewing people in their own homes, recording the questions and answers in written form, to minimise stress or anxiety. Section 3.4.4 does however consider the limitations that this decision imposed.

3.3.3 Critical incident analysis

As discussed in section 2.4.3 the use of critical incident analysis may have some benefits in developing a better understanding of some of the impacts such experiences have upon charitable giving and some of the behaviour of philanthropists.

It was planned to analyse the data contained in the interviews using thematic content analysis. That is, seeking the common patterns of giving behaviour and attitudes and the roots and influences that affect the decisions that the philanthropists make. It was also planned to use together with the thematic analysis, some narrative analysis where the development of giving habits follows the individual life stories. This is in order to gain further insights into the triggers for charitable giving and decisions about making changes to existing giving routines. Within the analysis in chapter four some reflection on the possible influence of critical incidents that interviewees have experienced and are willing to re-examine was attempted to ascertain whether any causal effect upon giving behaviours may be evidenced. As described in the chapter four analysis some difficulties were encountered in identifying and defining incidents that could be clearly defined as critical but could reasonably be described as significant.

3.3.4 Other data collection elements

As the data collection period extended over five years (see 3.2.2) it was possible to gain further insights through some longitudinal data collection and analysis. This analysis was of information provided by the first six philanthropists who were re-interviewed following significant life events and a gap of two or three years between the first and follow-up interviews. In particular, the second interviews looked at the changes that had occurred in the candidates' lives and whether there had been any impact upon their charitable giving preferences and behaviour.

Thus, the data gathered from the second interviews has, through additional analysis, yielded information providing new knowledge into some of the changes that occur to the triggers or prompts for charitable giving over time. It is believed, this has added insights to help answer the research question as to, what motivates existing charitable givers to decide to make further gifts?

3.3.5 Interview protocol and questions.

The detailed questions used are listed in appendix one but are also discussed below to demonstrate how the approach fits with the actual research questions (section 1.4). It was recognised that this in-depth questioning would take up to two hours with each interviewee. The questions used were designed to gather a wide range of information. Starting with questions about possible early years influencers including parents, siblings, schools, peers, religion and membership of community organisations and going on through education to work, partners and other social influencers. As listed and coded in appendix III, there are 14 coded themes/subjects in the first set of interviews and a further five in the second interviews.

Questioning proceeded generally in a chronological order moving on to favourite charities, dropped charities with probing around likes/dislikes. Discussion then covered current giving with rationale, and thoughts of charitable legacy gifts. A final interesting question concerned the individual’s own reflections on the questions and interview process. The process was an extended conversation rather than the answering of a list of questions. This enabled the interviewees to reflect, add their own comments and make further suggestions.

Following normal introductions and pleasantries, depending upon the interviewer’s knowledge of the interviewee, they were all asked to provide:

1. Confirmation of name and address and that a signed letter of consent had indeed been agreed (and if not, then one was signed before proceeding further).
2. The interviewer then explained once again the nature of the project, the reasons for the detailed questioning, and a guarantee of anonymity unless interviewees specifically asked to be quoted.
3. There followed a discussion around date and place of birth and early memories to prompt the process of recall and allow probing where memories might be sketchy.
4. Questions then continued about siblings and early experiences of those relationships and those with parents.
5. Interviewees were asked about their earliest memories of charitable involvement, giving, participation, fundraising, and when recalled after appropriate prompts, who was involved? This provided some opportunities to discuss significant life events.
6. Interviewees were then asked to talk (usually chronologically though some chose to move through their lives in different sequences) through their life story: from early family and relations through school, college, work, marriage, children and charity involvement(s) including giving, fundraising, volunteering and other participation.
7. Interviewees were asked to list all current charities supported with rough estimates of donations and regularity.
8. Probing questions were then posed about any charities that they may have been dropped over the years and their recollections on why that had happened?

9. Questioning continued around their current attitude to charities and fundraising both generally and specifically about their favourite causes.
10. Interviewees were asked about their general outlook on life/society/the future and any concerns or views they had about the state of the voluntary sector.
11. Interviewees were then asked about the possible existence of a will and, if a current one was in existence, whether or not it had any charitable bequests mentioned in it? If charities were mentioned then further information about the nature of the gift, whether it was conditional, pecuniary or residuary, which charities and if volunteered, the sums or percentages that had been included?
12. Some further questioning and discussion about will writing, legacies and the future was suggested when interviewees were happy to continue to discuss the subject.
13. Interviewees were asked whether there was anything that they had expected to be asked (and hadn't) and whether there was anything they thought the interviewer might usefully ask?
14. A final prompt asking whether there was anything that they would like to add or areas that they thought should be covered or questioned.

Heartfelt thanks were offered for each individual's participation and a general idea about the process and possible timing was given.

3.3.6 Ethical considerations and process

As the question format reveals, the original intention was to conduct in-depth, semi-structured, personal interviews with randomly chosen philanthropic individuals, who would have already given their tacit consent, after contact by a charity, through agreeing to be interviewed, at a convenient location.

It was planned that a letter (appendix VI) explaining informed consent and asking for a signature to ensure that they fully understood consent would have been received, signed and returned. The letter and participant information sheet (appendix VII) recognised the participant's freedom to withdraw at any point and for whatever data that was gathered to be held securely and anonymised suitably. This procedure, together with an outline of the proposed questioning structure, was scrutinised by the LSBU Ethics Committee and agreed, following an exchange of letters and emails (appendix IV and V) to be a safe, sound and reasonable approach.

There were some necessary modifications to the sampling selection. This was a move from that of candidates being proposed by participating charities to that of a convenience sample. During the early stages it became increasingly difficult to persuade charities to participate and supply an appropriate sample of interviewees. However existing interviewees, already known by the interviewer to be philanthropically minded and who had already given informed consent, then proposed further candidates who after being contacted by the researcher, themselves agreed to be interviewed and gave informed consent.

This adaptation was discussed in detail with the research team who agreed that it would continue to be an entirely practical and ethical approach as further detailed below, albeit not a fully randomised sample but nevertheless indicative of the general population of regular charitable givers. These and other limitations are discussed in section 3.4.

3.3.7 Demographics and analysis

The original design intention was to utilize thematic analysis by encoding the interviewee responses in an Excel spreadsheet (see appendix III) which did provide a considerable quantity of data that could be analysed to provide demographic and other relevant quantitative comparisons of the philanthropist.

However, it proved difficult to analyse recurring themes (such as early years' experiences and reasons for dropping charities) and a full keyword and thematic analysis was conducted thereafter using the NVivo software suite. This, as evidenced in chapter four proved very valuable in extracting knowledge and some insights that had not become apparent before that additional analysis was undertaken. Furthermore, the findings and evidence presented have been further clarified and strengthened by the use of these analytic tools.

The full set of analysed findings are laid out in chapter four together with reflections and conclusions in chapter five.

3.4 METHODOLOGICAL LIMITATIONS AND EXCLUSIONS

In order to expose any potential difficulties and limitations of the chosen research design a pilot sample of six existing charitable givers, known personally to the researcher were approached directly and informed consent obtained. This pragmatic approach was partly in response to some delays caused by the ethics scrutiny process and partly because of a loss of momentum with the participating charities becoming reluctant to provide candidates for interview. Furthermore, the extended nature of the ethical approval process deterred the researcher from considering any further changes (such as the possibility of recording the interviews which might have enriched the data but ran the risk of being seen as intrusive).

The findings from the first six interviews are analysed, compared and contrasted (along with all the subsequent interviews) in the following chapters. However, what came directly from the interactions with philanthropists known personally to the researcher was an alternative approach to sampling. As described in 3.3.6, all those interviewed expressed, both a great interest in the findings and, a keen willingness to refer other charitable givers to the researcher for an approach to seek informed consent. That is to say the ability to use a snowball approach to the sampling process became not only a viable alternative but also a pragmatic method of speeding the informed consent process, whilst recognising the limitations of snowball samples. That is, whilst not truly random it can be open to criticism. However, the nature of the research questions necessitates talking to committed givers. These are philanthropists who have already made, often long-term, decisions about which charities they will support and how they exercise that support. Thus, any sample of regular givers will have an in-built demographic bias.

As Marshall (1996) reasonably suggests, the selection of referrals from existing participants can fall into the judgement category, which is also known as purposeful sampling and which, he says, is the most common sampling technique. Effectively the researcher actively selects the most productive sample to answer the research questions. This can involve developing a framework of the variables that might influence an individual's contribution and will be based on the researcher's practical knowledge of the research area, the available literature and evidence from the study itself.

Marshall (1996, p 523) adds, “this is a more intellectual strategy than the simple demographic stratification of epidemiological studies, though age, gender and social class might be important variables. If the subjects are known to the researcher, they may be stratified according to known public attitudes or beliefs. It may be advantageous to study a broad range of subjects (maximum variation sample), outliers (deviant sample), subjects who have specific experiences (critical case sample) or subjects with special expertise (key informant sample). Subjects may be able to recommend useful potential candidates for study (snowball sample). During interpretation of the data it is important to consider subjects who support emerging explanations and, perhaps more importantly, subjects who disagree". Robson's (1993, pp 277-278) support for and examples of category analysis is in particular used here to justify the categories and key words that were identified during the initial phases of the research.

3.5 CHAPTER SUMMARY

The review of the literature in the previous chapter indicates that most of the existing models have been established using qualitative or mixed methods research. Furthermore, they have substantially used an interpretivist philosophy recognising, in social anthropology, that any research of individual behaviour relies, to an extent, on the multiple realities that exist in the observation and analysis of that behaviour.

In section 3.1 an introduction to the research philosophy including discussion on epistemology, ontology and axiology was conducted together with consideration of the merits and disadvantages of the alternative available processes. In sections 3.2 the selected philosophy, inductive approach, methodological choice, strategy and time frame were examined and justified. Section 3.3 continued with an explanation of the data elements and analysis that were selected and used. Section 3.4 considered the limitations and constraints that were encountered.

The adopted overall design has been explained and justified. It is that of a pragmatic, interpretivist philosophy, inductive approach, considering mainly theory development. This has been contextualised to further justify the use of the in-depth qualitative interviews, in order to elicit sufficient evidence to synthesise a dynamic model of philanthropy, in line with the overall aim of providing a better understanding of what motivates philanthropists to give money regularly to charities in the UK. Thus, the research analysis endeavours to move turn the data into information and knowledge in order to produce new insights.

Consequently, the chosen research design of semi-structured in-depth interviews with participating existing philanthropists selected through a snowball approach, is considered suitable and appropriate to address the stated research objectives (in section 1.5) of adding further knowledge to the understanding of the drivers determining what motivates people to give money regularly to charity. This is also, in effect, the central research question within the thesis.

Modifications to the selected design, including re-interviews, have been explained and are in fact, highly appropriate to the nature of the study. They have enriched the value of the data gathered as will be discussed in the next chapter, the research findings.

4. RESEARCH FINDINGS, OBSERVATIONS AND ANALYSIS

"No one has ever become poor by giving". Anne Frank (1996)

4.1 CHAPTER INTRODUCTION

Anne Frank's remark above is valuable in reminding all who give money to charity, that it is a process that enriches the giver and can indeed be transformational (Breeze, 2017). That is an observation repeated by many of those interviewed, and considered in some of the comments summarised in section 4.3.

Chapters one, two and three have set the agenda for this research project. The fieldwork, the 46 in-depth interviews with known philanthropists, was conducted between 2012 and 2017.

This chapter lays out the findings from those interviews and the analyses, both thematic and empirical. Observations are made particularly concerning the research objectives (section 4.6) and the overall aim of the thesis, which is an attempt to provide a better understanding of what is needed to ensure that charity supporters give appropriately in response to timely requests for donations. In particular, the research identifies some of the prompts and triggers that persuade or motivate people to say yes rather than no to those fundraising asks.

As discussed in chapter two, people in the UK are generally well disposed towards the concept of charity. Around 70% of the adult population gives regularly to charitable causes (Low, 2016). This research considers the giving motivations, behaviours and in particular, the prompts and triggers, that some of those people within that 37m (Office for National Statistics, 2016) experience. An Institute of Fundraising report (Gunstone and Ellison, 2017, p3) also suggests that whilst almost 60% of those interviewed said their most recent donation was to a cause "they believed in", 80% stated they gave in response to a specific request rather than spontaneously.

It is against that background that this research attempts to add knowledge to our understanding of charitable giving, the attitudes and motivations behind those actions and the prompts and triggers that create a favourable disposition, in the mind of the potential giver, towards the asker. Thus, the philanthropists interviewed were asked about their own journeys into giving, including early experiences, likes and dislikes, current giving and future plans around possible charitable legacies.

The data has been coded, cross-examined and analysed in three ways. Section 4.2 provides a demographic analysis to present a clearer understanding of the philanthropists who took part in this research and who provided some insights into the prompts and triggers for giving. The initial analysis was executed using Excel with a fully coded listing of all 46 interviews presented in appendix III. Section 4.3 examines the 40 first interviews in chronological order, presenting thumb-nail summaries of the interviewee responses and providing relevant observations on recurring themes.

Section 4.4 provides a fuller thematic analysis of all 46 interviews using NVivo and illustrated with relevant quotes, interview extracts and other data. Section 4.5 considers the six additional follow-up interviews in detail. This provides a valuable longitudinal dimension and adds evidence particularly to observations of changes over time. The re-interviews were very revealing in that five of the six had materially increased their charitable giving and/or charitable bequests following the significant life events that they had experienced. The only reason that the sixth had not increased the giving levels was her anxiety over health and potential care costs. The overall findings are then evaluated in section 4.6 in relation to the four thesis objectives. Section 4.7 comments upon the relationship of this research in relation to the extant knowledge and section 4.8

4.2 SUMMARY OF DEMOGRAPHICS ANALYSIS

4.2.1 Age, gender and ethnicity

As has been discussed of the 40 people who were interviewed in depth six, who had formed the initial contingent, were re-interviewed. This opportunity occurred because the timescale of the original interviews was extended over five years, as discussed in section 3.2.5.

Whilst this is a convenience sample and therefore not completely randomised, or necessarily fully representative of the UK adult population who give to charities, it provides a very useful, if not unique, insight into the lives and giving habits of 40 typical philanthropists living in the UK in 2017. The age range is from 18 to 91 with a simple mean of 64 years of age. Indeed, the majority, some 60% are of the baby boomer generation referred to in chapter two.

In turn, 23 of the 40 are female (nearly 60%) and of those 9 (or nearly 25%) live alone, representing the traditional Dorothy Donor who is usually regarded as an older single woman who gives regularly to charity (Baguley, 2004 p 195).

These are the very people who are extensively targeted by charities with their direct marketing and fundraising appeals. On the other hand, there is no evidence to suggest that there are any significant gender issues in relation to the levels of giving and the causes supported.

In total the forty philanthropists regularly support more than 120 differing charities with an average of 5 each (see figure 12). Large well know charities such as the British Red Cross (BRC), Save the Children (StC), British Heart Foundation (BHF) and Cancer Research UK (CRUK) are actively supported by 32 of the respondents (80%).

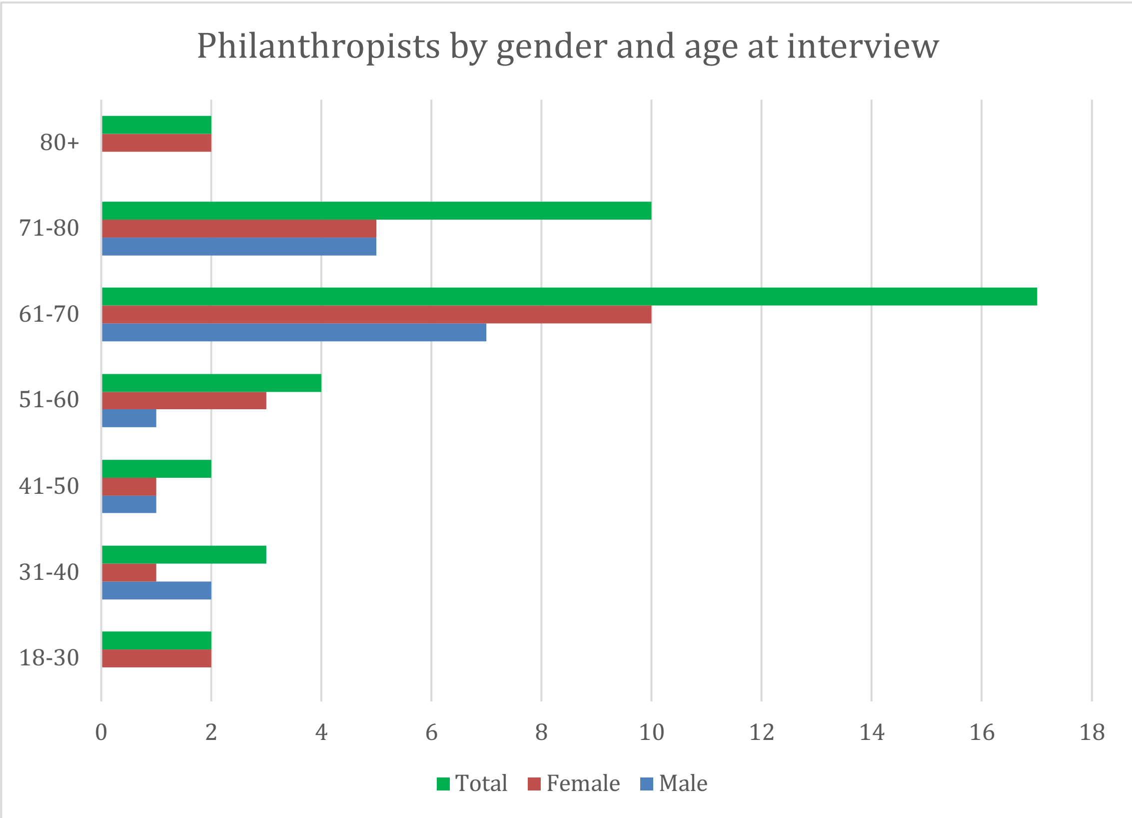


FIGURE 10: AGE RANGE AND GENDER OF INTERVIEWEES

Within the sample there are three people, who self-identify as being of BME origin, representing 8% of the sample. The 2011 census indicates a total of 14% in the whole UK population (Office for National Statistics 2016) as of BME origin. However, the ONS numbers include children under 18 and those not giving to charity, so it is felt to be broadly representative of the adult UK giving population, other than that the sample of those interviewed has a southern bias with 75% living in the South of England.

4.2.2 Familial experiences – siblings, children and life events.

Table 2 overleaf, shows that 65% had siblings and 60% had their own children. 34 of the 40 participants (85%) had siblings and/or children of their own. Of those declaring family beyond parents, 11 (28%) mentioned death or serious illness/disability within the family as having had a significant effect upon their lives as children or young adults (in one case the illness and disability occurred to the interviewee herself) and ultimately as affecting their giving preferences.

The death of parents (unless at a very early age, and as a possible critical incident) is a difficult factor to link to giving motivations as almost everyone goes through the experience unless, sadly, their parents outlive them. With this particular sample that was not evidenced. The issue of identifying particular events, illnesses or losses as actual critical incidents is discussed further in section 4.7 where the limitations of the approach in this analysis are acknowledged.

What is evidenced by an analysis of the data is that nearly one third of the interviewees cited some form of early loss as a significant factor in the development of their giving motivations. Clearly severe illness, disability or the death of a sibling or child is a traumatic event that may well, amongst other consequences, have a long-term impact giving behaviour. In most of the cases where individuals cited an early loss their alliance to a particular charity or linked cause was declared.

The early years' experiences of all the interviewees are considered more generally and are examined in the next section.

Code	Siblings	Children	Early Loss Experience
Bethany	2	2	1
Kenneth	1	2	1
Caroline	1	0	0
Frederick	0	2	0
Dorothy	1	2	0
Nigel	1	2	1
Katherine	2	0	0
Ian	1	1	0
Nicola	1	1	0
Simone	1	1	1
Frank	0	0	0
Bertrum	0	0	1
Becky	1	0	0
Michelle	1	1	0
Grace	0	0	0
Nicholas	0	0	0
Nigella	3	0	0
Belinda	1	0	0
Frances	0	2	1
Philippa	0	0	0
Dianna	0	2	0
Arthur	0	2	0
Ilsa	2	2	1
Patrick	2	2	1
Sean	1	0	0
Keith	1	3	0
Margaret	1	2	0
Christine	3	0	0
Stephanie	0	1	1
Trudy	1	2	0
Mary	2	4	0
Martin	0	0	0
Steven	0	3	0
Toni	1	2	0
Kristen	3	2	1
Leonard	1	2	1
James	0	3	0
Richard	0	0	0
Fiona	1	0	0
Roger	1	0	0
Total	65%	60%	28%

TABLE 2: INTERVIEWEES - SIBLINGS/CHILDREN AND/OR LIFE EVENTS

4.2.3 Early years' experiences

One of the really interesting things that does emerge from this analysis is that early influences, particularly from parents, appear to have played a very important formative role in the interviewees themselves acquiring the giving habit. Of those 40 interviewees 31 or nearly 80% referred to one or both parents' encouragement or examples as being of direct influence, or as an earliest memory of giving and or fundraising experiences.

On the other hand, religiosity, often cited as a key component of philanthropic behaviour (see section 2.3.4) was only mentioned, in early memories of being significant, by 13 respondents. That does constitute some 33% but is half the number citing the importance of a positive influence from primary or secondary schools. There is evidence therefore to suggest that parental and school influences are far more significant in the development of giving behaviour than that of community groups or religious influence.

The chart displaying these early years experiences is shown below. The individual experiences are also expanded in both 4.3 which presents the summarised interviews and 4.4 which uses a thematic analysis.

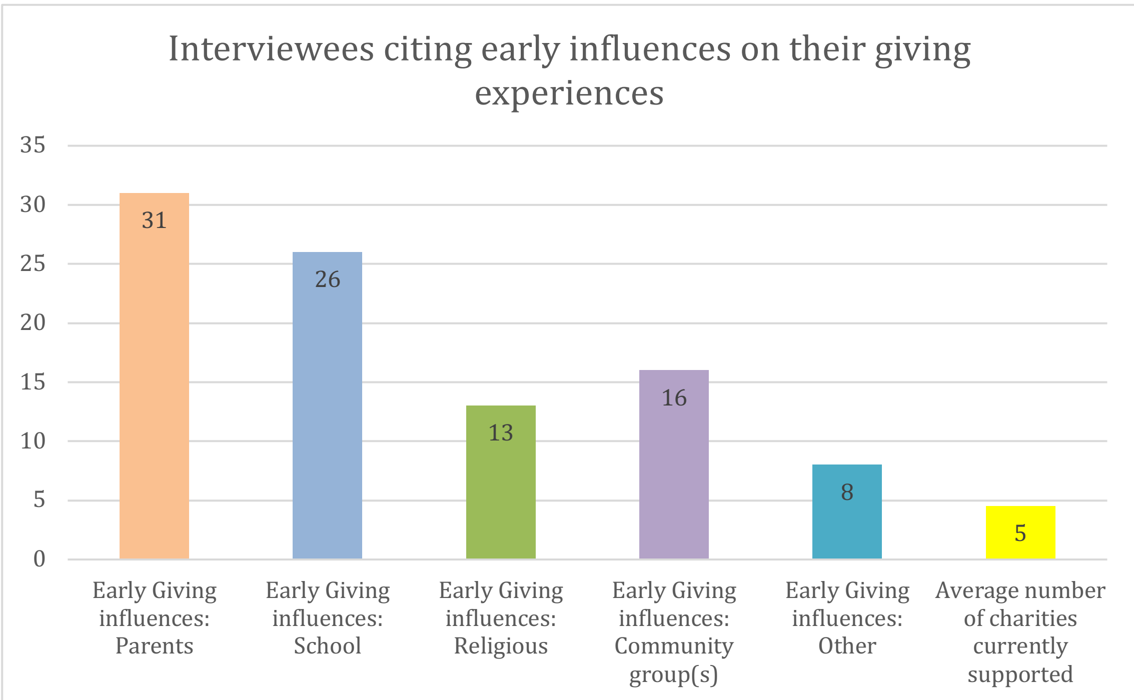


FIGURE 11: INTERVIEWEES EARLY LIFE EXPERIENCES

In particular, there is clear evidence, around the observation of the interviewees, that all bar one person cited parents and/or experiences at primary school as being influential in their early years' development. Furthermore, they reported that this affected their attitudes and behaviour towards charities and charitable giving. These may not be critical incidents but again are significant life events.

4.2.4 Wealth and giving levels

Examining the estimated average wealth of the group reveals the mean at well over £1m (including house ownership where appropriate), and annual average giving of around £1000 including gift aid is indicative of the southern bias and relative affluence of those interviewed. The wealth range is estimated from around £20m down to £5k.

Giving as a percentage of income is estimated by the interviewees as around 2-3% which very much accords with the calculations produced by CAF (Bernard et al. 2016). That is to say, they were generally typical of middle class, middle income givers with a couple of outliers both at the top and the bottom end of the sample.

Overall levels of wealth (capacity) appeared to have little correlation with inclination or propensity to give to differing causes and, as supported by the CAF data above some of the least wealthy identified as the most generous in giving up to 4% of their income. That said, the wealthier philanthropists were, unsurprisingly in the 60+ categories and having acquired some wealth tended to give to the greatest number of causes with the highest actual amounts of money.

4.2.5 Charitable wills

As a typical group of UK philanthropists, one might reasonably expect around 15-20% to have made a charitable will mentioning just one or two charities (Radcliffe, 2019). In fact, 20 or 50% say that they have made a charitable will with an average of four charities mentioned. This may in part be due to the snowball sample yielding a significantly higher than average wealth between them. Indeed, the estimated average net worth of an interviewee is nearly £1.4m with a will mentioning some charities. This fits well with the analysis that Atkinson Backus and Micklewright (2009) made of charitable wills, where they suggest that more than 45% of estates worth more than £1million do have charitable bequests. The following chart shows how interviewees' current philanthropic giving to favoured charities is likely to change with the bequests they have made in their wills.

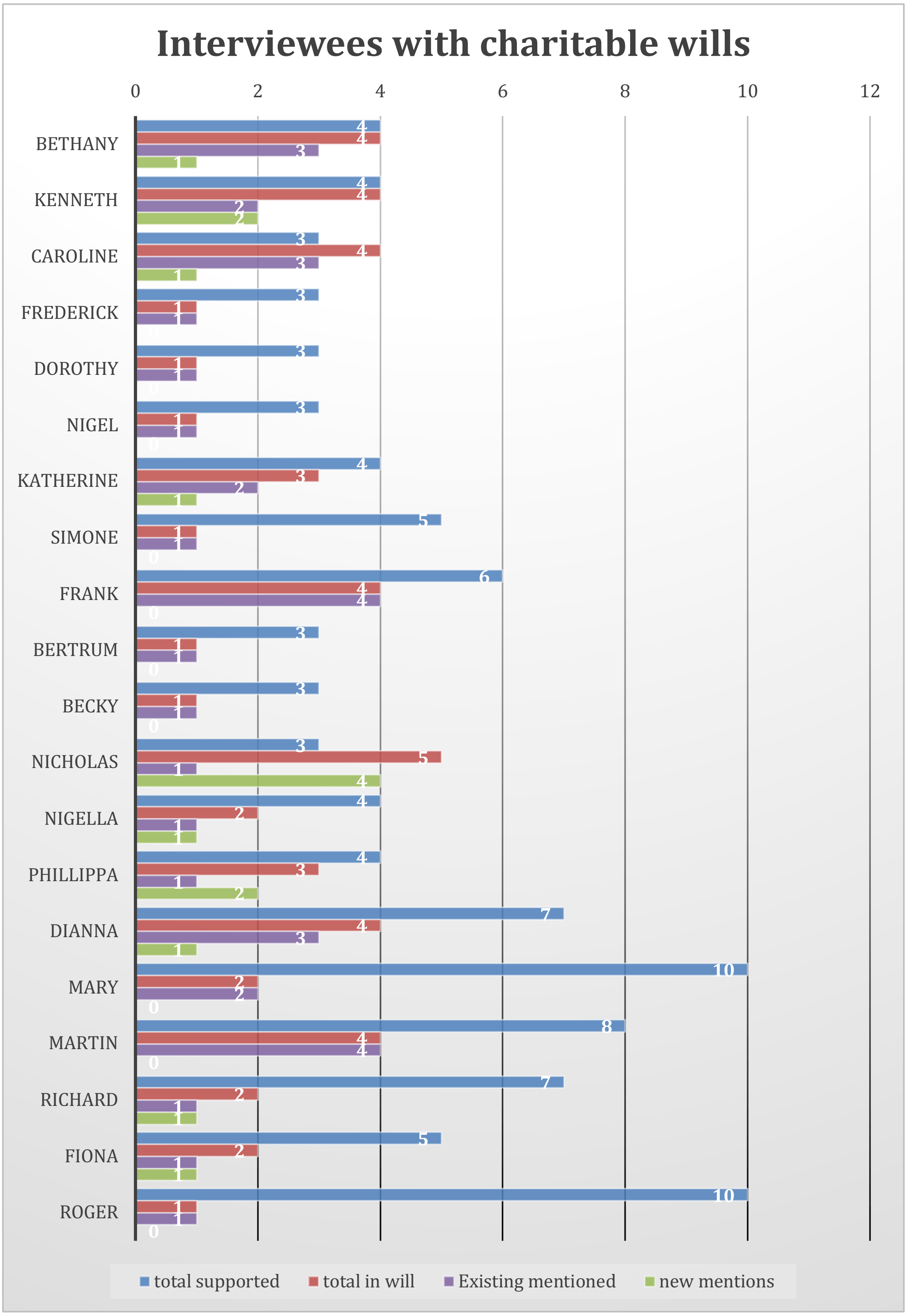


FIGURE 12: SHOWING INTERVIEWEES WITH CHARITABLE WILLS

It is particularly interesting to note that the average number of charities supported on a regular basis is five whilst (where there is a charitable will) only two of those regulars make it into the will and a third is added making the average number of mentions in a charitable will – three. These new mentions however tend to be charities that were formerly supported or are well known and respected by the interviewee.

4.2.6 Further empirical observations from the interviews

A large majority of those interviewed (nearly 70%) have talked at length about the importance of an emotional link, empathy, resonance and need to "feel right" about the gifts that they are making. This is evidence pointing towards the need for a greater understanding of the intersubjective as described in chapter two (section 2.4). The implications of this are therefore discussed in much greater detail in the next chapter. Furthermore, as suggested in chapter two, there has been considerable comment in the charity press currently about the need to tell powerful stories. For example, Baguley (2004), Burnett (2002) and Breeze (2017) all refer to the need for powerful messages. Boulton (2014) in particular talks about learning from the great story telling traditions.

Earlier academic research (Mainwaring and Skinner 2009) analyses the value of NLP effectiveness in charity fundraising stories to connect with supporters using the full range of learning preferences. This linkage is further supported by research such as that of Merchant, Ford and Sargeant (2010) who emphasise the importance of the emotional connection in establishing a desire to experience a positive reaction by giving in response to the request for a donation that has been made.

It is then very revealing that the majority of interviewees, who have consciously described the importance of an emotional link, will be the very audience open to powerful, appropriate stories from fundraisers making appropriate asks.

All 40 interviewees said that being asked appropriately (by the right person) to support a charity where they believed a gift would make a difference was the main reason that they would actually give, if asked. The implications and conclusions about the situational or dynamic nature of these observations is also explored in chapter five.

The interviews that follow have been heavily summarized and recurring charity themes are identified in italics to help link like-minded responders together. The fully coded analysis with 14 fields is available in appendix III. After the summarized interviews in section 4.3 there is a more detailed thematic analysis using NVivo in section 4.4. This considers five of the important recurring themes including critical incidents, early experiences of giving, attitudes to charity, will writing and prompts for giving decisions.

4.3 ANALYSIS AND FINDINGS FROM FIRST INTERVIEWS

As discussed in the chosen research design sections 3.2 and 3.3 the first six interviews were the subject of a convenience sample. That is, they were conducted with philanthropists already known personally to the author in his role as a charity fundraiser, trustee and researcher. It was expected that this would be a pilot study to ensure that the questioning and research design was appropriate and suitable to contribute meaningfully to the research objectives and in particular to road test the approach, accepting that changes might have been necessary following those first six interviews.

However, the process proved robust, the interviews were very productive, and responders offered numerous additional contacts. It was therefore not necessary to separate out the data from these first six as no changes were made in the interview process and questioning for the remaining 34 within the snowball sample.

As reported, in total 40 people all of whom give monetary donations regularly to favoured charities, were interviewed. Informed consent was obtained, and anonymity offered, thus names and addresses were already established, before the interviews were conducted. A code, to ensure anonymity, was assigned to each person upon the immediate writing up of the interview findings. The semi-structured nature of the format allowed flexibility in the ordering of questions and allowed a number of supplementary questions to be pursued when an interesting observation or answer was forthcoming. As discussed in the preceding chapter the first six interviewees were re-interviewed, following significant life events, concerning changes to their charitable behaviour, attitudes and decisions. This provided valuable longitudinal data.

It has already been observed that the lack of taped or digital recording equipment meant that interviewees were at ease and felt able to make unguarded comments, criticisms and observations. These relaxed responses may not have been so forthcoming if interviewees had been recorded verbatim. There are clearly limitations in this style of not capturing every word and this was discussed in section 3.4.4. In this research however, it is believed that, the richness of the data so gathered outweighs the loss of complete verbatim records.

The following section lays out the findings from the interviews before interrogating the thematic analysis in section 4.4. The rationale for this is to provide some animation to the responses, by showing how they fit with the interviewee's lives, lifestyles, giving habits and experiences. It also provides valuable background both to the demographic analysis in 4.2 and the themes analysed in 4.4. Causes and charities regularly supported by the interviewees (as summarised in 4.2.1) are italicised to aid clarity. As mentioned, they support more than 120 different charities with an average of five each, though this ranges from ten down to two.

4.3.1 Short summary of first interviews: Bethany was at the time of the very first interview, a 70-year-old married woman with two adult children. Having worked as a social worker she was very concerned about poverty and route to homelessness through a remarkably short downward spiral. She said, “We’re all just four or five steps from being homeless”. To paraphrase her words: Lose your job and through lost self-confidence be unable to find another, which then results in the marriage breakup, so lose your home and children, run out of friends with whom you are able to stay, and you’re on the streets. Her experiences of working with families in poverty and at risk of eviction led her directly to becoming an active supporter of a local charity working very effectively, in her view, with homeless people.

She had been brought up in a working-class family with strong Anglican ties. As children, she and her two sisters all got involved in fundraising jumble sales for both the church and the local Labour Party. These, she said, along with church collections, were her first memories of charitable giving and fundraising. She also described developing a lifelong love of books and reading. Despite being warned by her mother that she’d go blind, she persisted in reading in bed, sometimes under the bedclothes. Like many young people she rejected the established church in her teens though stayed loyal to the Labour Party all her life. Her first marriage and work with her husband running a small hotel led to an understanding of the perils of excessive drinking contributing to both straightened circumstances and ill-health. Indeed, her first husband died of Peritonitis exacerbated by an excessive intake of alcohol, a problem that sadly is not uncommon, she suggested, for publicans.

It was at this point she trained as a social worker saying, “I learned more about the human condition standing behind the bar listening to the customers’ woes than in three years of formal training”. After remarrying and the arrival of two children, active volunteer fundraising was constrained to school fetes and Labour Party jumble sales though her charitable giving widened to include some overseas aid charities. She said, “whilst not giving regularly to people like the British Red Cross (BRC) how could you not give when a humanitarian crisis happens?” She supported Live Aid and various other emergency appeals over the years though said of the BRC and their continued use of direct mail to her, “why don’t they understand I don’t want to make monthly gifts but respond more generously when there is a real crisis?”

Charities she does regularly support include the *Trussell Trust and SPEAR*. Another charity that she supports with a regular standing order is *Book Aid International*. She described a passion for the work of the charity and reflecting back on her youth said, “I once again become that little girl with national health spectacles and a burgeoning joy of reading that became a lifelong passion”. She visualized children in Africa developing a similar passion for books and reading and so was a regular, loyal, supporter of the charity and indeed, later in life wrote Book Aid and SPEAR (a Local Homelessness Charity) into her charitable will which is a mirror will with her husband so also contains his favourite charities too including, his *local church, Arthritis Care, BRC and Crisis*.

4.3.2 Kenneth a married man aged 64 when he was first interviewed had a very different upbringing and experiences of fundraising and charitable giving early in life. His parents were Anglicans and he remembers they were particularly charitably inclined. His father was involved with fundraising for local sports clubs, the RAFA and other local causes whilst his mother was also an active community volunteer and fundraiser.

However, his earliest conscious experience of fundraising and giving was at primary school where pupils were taught about children living in poverty, both at home and abroad. He says that being relatively privileged with middle class comfortably off parents, he felt obliged to get involved in class activities to raise money for aid agencies and UK children’s charities – particularly Barnardo’s as they had he recalls, “ the little boy with a leg iron, and there was a boy in our class also with a leg iron so there was immediate empathy with that imagery” although he recalls that the boy was the subject of bullying so loyalties were at times very divided. The Hungarian revolution also made a big impression as refugee children arrived at his school with “literally nothing”.

Kenneth went on to a local grammar school where fundraising, usually on behalf of the school and local charities, involving parents (including his mother) and pupils happened every summer through a fete occupying the playing fields. Whilst at university his brother committed suicide. This was an event, he says, that he didn’t feel guilty about, but it did make him much more aware of mental health issues and the importance of human contact. After university he married and generally only gave reactively in response to street and house-to-house collections. As a married man with two children (following divorce and a second marriage) it was only really when he was in his fifties, with the children grown up that his giving became more structured. He says, "religious charities such as Christian Aid would only get a donation if a collector came round whereas Oxfam offered Magic Beans. These apparently could be grown as a cash crop but had the enormous benefit of enriching the soil, providing a win-win for the subsistence farmers. He added, "This really felt like a worthwhile investment. I'd given occasionally before to emergency appeals, but this persuaded me to add value, like the beans, and gift aid a regular donation. In turn, other causes offered something more, "a real resonance" he said, and by the time of the interview Kenneth had five regular charitable, gift-aided, standing orders going to a variety of causes including *homelessness, overseas aid, his religious charity, a food bank and an infrastructure charity*. Each of these he said, felt like worthwhile, long-term investments.

His will contains cash bequests to all of those charities plus *Arthritis Care*, because they had helped him with the support and information over the years having become a sufferer, he said, with osteo-arthritis as a result of "self-inflicted" sporting injuries. He also ran a number of sponsored half-marathons for them despite the arthritis. He recognised that whilst Arthritis Research funded possible improvements in treatment for the future, Arthritis Care funded help here and now, which he felt was even more important. He did however raise the question of why there were two separate charities when one, doing both aspects, might be more cost effective and would have a more powerful argument in favour of support.

4.3.3 Caroline is one of the oldest people interviewed having been born in 1926. Her early life she recalls, was very happy even though her parents had modest means. Her older brother died recently and that has led her to reappraise some of her own views about life in general and giving in particular. She has recently made a new will in favour of her surviving niece and nephew but with four residuary gifts to her favourite causes: *The Woodland Trust, Chalice Well Trust and Tulsi Trust (India)*.

Caroline was never married and had a successful career as a nurse and midwife before becoming a community social worker when she was in her 50s. Working in the care sector she witnessed the effects of poor health, poverty and deprivation, which influenced some of her giving and favourite causes (e.g. *the Trussell Trust* – providing food banks). She recalls that as a Girl Guide she did some community work, but her first real experience of fundraising was as a young nurse in a London hospital, doing various stunts and fundraising activities with groups of trainee doctors and nurses, having a lot of fun in raising extra money for the hospital in the early years of the NHS.

Caroline was brought up as an Anglican but she rejected the dogma in her 20s and has, she says, "spent my life pursuing the light", by which she means that she believes there is a deity, but that enlightenment or oneness can come from a number of directions. She presents as a very spiritually minded person with a love of humanity, which is reflected in her charitable giving to charities working either with deprivation or to improve the environment in which we live. She has, she says, spent a lot of time attending courses, retreats and communities and has met some amazing people.

Her current regular giving is limited to annual subscription to the *RHS*, gifts for *the Indian Children's Development Charity (Tulsi)* and *The Woodlands Trust* plus some spontaneous small gifts in response to appeals she feels are worthy, as her income is limited to her pensions and some savings. She has a charitable will but, she says, it needs updating.

4.3.4 Frederick was 60 at the time of his first interview, married with two children in their twenties. He was a successful retail manager and is now a senior consultant in the food industry earning, "good money" which enables him to support four favourite causes. He said of early experiences, that whilst he enjoyed life at a public school it put him off organised religion for life. He remembers however some church fundraising and giving at home and some encouragement to do some voluntary work with deprived children. This lead through his professional work and involvement in "charity of the year" adoptions by his employer to his giving on an annual basis to a number of children's charities, development agencies and his own alumni association.

He recalls that he would get involved in fundraising when friends were also a part of the activity. Thus, fundraising for sports clubs and organisations (initially rugby but later tennis) would feature prominently in his volunteering and giving and he admits that there was an element of self-interest in such activities.

More recently he has become chair of trustees of a development charity working with children in a remote part of Africa. This association was via a close family member asking him directly for help and he now contributes significant sums of money and time to the charity. Like Bethany the involvement and support has grown from sympathy to deep attachment, something beyond empathy and sympathy for the work. He says that currently his will has no charitable bequests but that when he next changes it he will write in the development charity and possibly his alma mater. His current regular gifts are to: *the development charity, MIND and Amnesty International*.

4.3.5 Dorothy was in her late fifties when first interviewed and recalled having little interest in charities in early life though she was made aware of poverty and deprivation at school. She trained as a teacher but married in her twenties and with two children didn't work again for some years when she then trained and practiced as a Psychotherapist. She remembers being involved in school fundraising and as both girls liked riding, equine causes were popular in the house though there was no regular giving at that time. She would, on behalf of the family, respond to annual appeals such as Christian Aid and the Poppy Appeal as well as occasional gifts, prompted by the children, to RSPCA and Brooke Hospital.

She presents as a warm and caring person and has over the years responded favourably to emergency appeals citing LiveAid and other disasters. Brought up as an occasional Anglican she has in recent years become a Quaker and that defines some of her regular giving both to the *Society of Friends* and such causes as *Greenpeace* and *WWF*. She was also involved from time to time with her husband's favourite causes including *Save the Children.*

She now volunteers and donates to another *small development agency* where she was asked directly to become involved by a close and respected friend and, having visited the work (at her own expense), has a significant, gift-aided standing order running for that charity.

She does not currently have a charitable will but that, she says, is also under review and she may well add several favourite causes where she thinks "a decent legacy might make a difference".

4.3.6 Nigel was 59 when first interviewed, married with three children in their late teens and early twenties. He gave up work in 2011 to provide full time care for his wife who had experienced a relapse in her cancer condition.

His early experiences were profoundly affected by his family. A younger brother had learning difficulties and his mother spent considerable time and energy fundraising on behalf of the charity that later became MENCAP and also for an Asthma charity, having the condition herself. In addition, he says the Church of England primary school he attended in Somerset did fundraising events for children's charities as did the Methodist Youth Club he attended. His father was less interested, though did support RNLI (expressing thwarted ambitions about being a sailor) and also RNIB as a result of having a blind friend.

Nigel attended a Quaker school where he boarded and was greatly influenced by the Society of Friends lack of any creed but significant attachment to their five testimonies (Peace, Honesty, Simplicity, Equality and Sustainability) These were he said partly responsible for his energetic fundraising and voluntary actions at school. He helped establish a school disasters fund so that they could respond quickly to emerging world-wide emergencies and did so decades before the DEC. Secondly, he helped form a local Oxfam Branch within the school to facilitate some sustainability projects. Thirdly in response to Ken Loach's seminal film, "Cathy Come Home" in 1967 he helped form a branch of Shelter within the school. During holidays he would assist his mother in her successful continued fundraising after his brother's death, raising several thousand pounds each year.

After school Nigel spent 15 months at an American Friends project becoming deeply involved in voluntary social action. He says he was also more interested in the policy side of charity and saw fundraising purely as the means to an end. Though to this end, on returning to the UK, he helped to form Greenpeace UK, before going to university in York where he studied Politics and Social Science. He stayed on to complete a master's degree in Social Work and worked in London initially as a social worker and then social work manager.

He married had three children and says that fundraising at that time was limited to their children's schools. He shared PTA duties with his wife and was a school governor for some years. During this period, he says his charitable giving was mostly around supporting these types of events, though he still had a standing order running in favour of Shelter. His wife and family were involved in church fundraising and also some activities with the NSPCC. He quit the local authority in 2000 to become an independent consultant and was deeply involved in helping to form and run a local charity "The Radnor Gardens Community Fund" raising and spending some £20k per year, and working in partnership on community events with the RFU at Twickenham (just two miles down the road). Sadly, his wife developed breast cancer in 2008 and whilst the prognosis for that condition was good, she relapsed with a sarcoma in 2010/11.

Current regular support goes to *Shelter, NSPCC* and *Greenpeace*. Nigel says that he and his wife had mirror wills with no charitable bequests, as they were most concerned with her own long-term care and their three children. He thinks that his future will might contain some charities that are close to his heart. He adds that, he gives charitably when he feels a close association with a cause that he can see is operating cost effectively.

4.3.7 Katherine was 63 at the time of the interview, born as one of three siblings into a farming family, she remembers her father being politically active with CND and her mother supporting the BRC and Townswomen's Guild. She agrees that witnessing these activities inculcated in her an appreciation of the value and importance of active community participation. There were no early strong religious links, her parents being of Jewish origin but strongly atheist, a view she shares today. She married in her twenties though had no children, which was a great sadness. She hugely enjoyed riding as a child and later competed in "eventing" until she badly damaged her knee in a motorcycle accident.

Following some years working in the NHS, she had a successful career in medical equipment sales finishing as a director of a small, successful medical instrument company. However, she retired early about five years ago. Her marriage also ended some years ago and she lives alone, though is very active locally with friends and a large number of community organisations. The death of her parents within a few years of one another was, she says, "a hard blow". However, her love of horses continues, and she attends events where friends (or their children) are competing. She also has a long-term love of canines and actively shows one of her own dogs, successfully, at shows around the country.

Current support for charities includes *CRUK* as she has had many friends and family members experience the anguish of cancer. Other active support includes various animal charities such as *The Dogs Trust* and *other canine organisations*. Other issues of interest include *Maternity Worldwide* and *Mission Rabies*. Katherine used to support WWF but has more interest in the current range of charities supported. She says that she enjoys the empathetic links of hearing about successful interventions and outreach projects. She hates being telephoned by charities, whatever the reason and "free gifts" (e.g. Christmas Cards from the BRC) but will give when asked appropriately to support things that will make a difference. She has a charitable will that includes, CRUK, The Dogs Trust and SPANA.

4.3.8 Ian was 33 when interviewed. Born of Welsh parents he is the younger of two boys. He remembers little of charity giving at home or school. Although, being in a mining community in the 1980s the sense of "us against them" was palpable, and an understanding of the community needing to help one another is a strong abiding memory for him. School was not a particularly happy time for him, as a child he spent a considerable time with leg irons on to correct ankle/foot problems. This resulted in some long absences and partly as a result he left school after indifferent GCSEs to work locally. One thing he does recall though was that despite the high unemployment (with the closure of the mines) his parents instilled a "work ethic" in him and his brother, and he is proud that he never had to "sign on for the dole". He worked locally some years until he met his partner on a ski holiday.

Following the sudden death of his partner's mother he moved in with her and they now live together with a young son. After moving to London and travelling with his partner (including a year in New Zealand) he retrained as a stone mason. This experience he says, makes him aware of how important it is to have something "that you're good at".

He says he does respond with quite regular one-off donations to the prompts from train and tube charity advertisements feeling that it is important to help "needy children". These include *BRC* and *StC*. He says, "everyone does it, so if it makes a difference so why wouldn't I?" He gives, he says, to "change stuff". He has a mirror will with his partner but that it doesn't yet contain any charitable bequests. He affects something of a cynical attitude to a lot of what charities do with their money but clearly does want to make a difference and his regular gifts do suggest a level of philanthropy beyond the reactive or spontaneous gifts of more occasional givers.

4.3.9 Nicola at 36 is the elder of two children born to a single mother in the Home Counties. She recalls that things were very tough at home. When her mother started drinking very heavily, she took on the role of caring for her younger brother. Eventually they were taken into care and after two years of short-term fostering, she and her brother were placed with adoptive parents who were very engaged politically, with the community and with various charities. She thinks her earlier experiences made her very anxious about life, whilst living with her new parents enabled her to think beyond the immediate and consider the wider world.

This all happened whilst she was at primary school. Secondary school was therefore a greater influence and her love of animals meant she was always willing to give in response to emotive asks from animal charities. She harboured ambitions to become a vet but, in the end, went to university and read law. Whilst as a student, she signed a direct debit mandate for an *RSPCA* street canvasser so that she could "go home and put all the direct mail in the bin, without feeling guilty"

That DD is still active today, along with one-offs to other animal charities such as SPANA and the Donkey Sanctuary "because animals are even more important than children". Other charities that she does support regularly are, *Dogs Trust, Cats Protection League, Battersea Cats & Dogs Home* and the *BRC*. She has a will that, as yet, contains no charitable bequests though admits that this might change over time as she is open to long term commitments that will make a real difference.

4.3.10 Simone is a successful professional artist, born in Israel in 1951 and was one of two female children. She caught Polio as a child and despite overcoming most physical difficulties, she admits that it left deep scars inside and affected her outlook on life. Sadly, in later life the polio is beginning to impact her mobility and she has had to resort to using a wheelchair. She says, "not many people, including me, realise that the effects of polio can return with a vengeance". Nevertheless, she is adamant that it hasn't stopped her doing the things that she really likes doing, including travel, art and family.

She first visited London in 1967 to attend college then moved here permanently in 1974. She has few early recollections of charitable giving or fundraising though developed a strong sense of community through her parents' active participation at home. This involvement, she feels, contributed to her core values of wanting to help those less fortunate than herself. She reflects that the experience of serious illness and disability makes her more aware of the need around her and contributes to her charitable attitudes.

She has two adult children from a previous marriage and feels strongly about children's charities (such as the NSPCC) and refugee organisations including Amnesty International and an Iranian Refugee Charity.

Simone has regularly volunteered for cancer charities. When she is asked appropriately by close friends, she will give paintings to be auctioned for such causes. She is also happy to support sponsored challenge events, again, when friends (or family) ask. Currently she has DDs in favour of six charities, including *NSPCC, the Kyros Foundation, Oxfam, CRUK* and *Dignity in Dying,* though only the NSPCC is currently mentioned in her will. Despite her support of some major national (and international) charities, Simone responds particularly, she says, to asks from smaller charities "who need the cash".

4.3.11 Frank was 64 when interviewed. Born in the Channel Islands his first memory of giving was to the local RNLI. He says; "The sea, was always a presence to by enjoyed but respected". Although now the owner of a publishing and employment business he defines himself as a sailor, it having been a passion and pastime all his life. His parents were, he says, lapsed Church of England and whilst he had (and has) no particular religious convictions he does remember being influenced at primary school and going on to support various charities (including RNLI). He trained as a social worker and practiced for some years in an outer London Borough. During this time, he married but his wife died with cancer (and without children). He eventually went to work for the British Heart Foundation and later met and married his second wife. They did not have children of their own as she already had two teenage children who he happily adopted. He later took on the publishing firm that he now owns. He and his wife share a love of travel, art and the sea. They also now work together as she has taken on many of the administrative tasks of running the company.

Frank currently supports nine charities including *Action Aid, Friends of the Earth, St Mungos, BEAT, Action on Development and Disability* and *The British Heart Foundation.*

There are legacies to five charities in his will including *Care International and ActionAid.* In addition, *Cancer MacMillan and Bacup* are mentioned as, he says, his first wife died with cancer but was helped by both of those organisations. Frank gives when asked appropriately, acknowledging that this is often by close friends or those he respects.

4.3.12 Bertrum, was born in Gloucestershire in 1946 and was blinded in a mining accident when he was in his 30's and working in Cornwall's tin mines. He says though, the process (of going blind) happened over a period of years, so he had time to make adjustments and reconcile himself to his disability.

In earlier life, he says that he does remember fundraising for the Blue Peter appeal. He says that the annual event was always great fun and probably affected his attitude to charities and fundraising. He also remembers some community involvement at an early age with both parents and school. Religion though, played no real part in his upbringing that he can recall. Furthermore, until his accident he had little active involvement with charities or the community other than through "some of the usual" sporting activities.

Since the accident however he has been helped very significantly by the RNIB and is a long-term beneficiary of guide dogs from the GDBA (Guide Dogs for the Blind Association) charity. As a result of practical help and support, he resumed work, having trained as a disability consultant and become very proficient at the use of computers. He has only recently retired.

Bertrum has a very independent attitude. He went back to rowing, some years after his accident and developed some friendships that have lasted decades. He married though sadly lost two children in childbirth.

He has issues with some disability charities such as RNIB and GDBA but does support them with donations and sponsored fundraising events. He is critical, in particular, of some of their fundraising activities considering them to be highly inappropriate. He says that he bins all direct mail and email requests though, having done some work with Action for Children, will continue to support them. He responds best, he says "to personal appeals for animals and children, because they can't help themselves". Despite his reservations he does regularly to, *Guide Dogs for the Blind (GDBA), Save the Children*, and *Action for Children.* He says that his will has no charitable bequests.

4.3.13 Becky was born in 1959 and raised in Worcestershire. She says that her Anglican parents were an influence in her early involvement in church and other local charities. She recalls that she has always loved animals and had many pets in her formative years. This has ultimately led to her being a regular supporter of charities such as the Dogs Trust and GDBA.

After school, at which she says she did the "normal" things around fundraising for the school and other local charities, she was involved for many years in small holdings and other agricultural concerns, whilst not being particularly involved with specific charities. She married, she says, quite late in life and sadly did not have any children who survived childbirth. Nevertheless, she continued to keep cats, dogs and chickens.

Support for animal and other local charities developed over time, often prompted by the activities of friends and family doing sponsored events and other fundraising activities. She would also volunteer from time to time with local animal charities. Regular giving support included *Victims of Torture, Breast Cancer,* and the *Donkey Sanctuary.*

Now retired, she and her husband enjoy travelling and often spend months abroad touring in their Camper Van. She therefore no longer has standing orders or direct debits running but continues to make donations to animal charities and has mentioned *the Dogs Trust* and *GDBA* in her will. She feels that animals and children need our help even more than people and is most likely to respond to a timely ask from a friend or respected acquaintance requesting funds for an animal or children's charity that she already knows.

4.3.14 Michelle was 48 when interviewed in 2014. She was born in Brighton and is the sister of a younger brother. She recalls that her mother was very active locally in politics, CND and other humanitarian causes. She says that she and her brother tended to be "dragged along" to jumble sales and demonstrations alike so became socially aware very early on. There were no significant religious influences as her parents were both left wing and atheist though only her mother was the activist.

Her mother and father divorced during her teenage years which, she says, helped her on a rebellious path leading a very alternative lifestyle for some years. She and her brother remained quite close to her father who moved to Wales, remarried and had further children. She says that her early exposure to politics helped to radicalise her and increased her awareness of social inequality and the huge needs within society of the less well off.

Michelle began working in children's homes where she met her future husband. She took training, when it was offered, and eventually qualified with a master's degree in social science thanks to being sponsored by her aunt who, she says, was a great inspiration. She and her partner eventually married and moved to the country, running a small holding, which is supported by her work in childcare and his work in care homes.

Having experienced breast cancer, she is an active supporter of *Breast Cancer Care* and will, if asked, support most cancer care charities such as Marie Curie. She is also a regular supporter of *The Dogs Trust*, a *local dogs home* charity and the *Mary Mills Charity*. In addition, Michelle will respond to emergency appeals from StC and BRC. She used to support ActionAid and Greenpeace but isn't sure why she stopped, though didn't like all the direct mail appeals. She does however support *Crisis,* despite the appeals.

She and her husband have one teenage daughter and have often helped with school fundraising and gifts in kind to charity shops and events. They currently do not have wills though say that they certainly intend to correct that, at some stage.

4.3.15 Grace at 18 is the youngest interviewee and vividly recalls life in Brighton where she was born and schooled until the family moved to Scotland where her parents run a smallholding. In Brighton she recalls the early influence of her parents, one in catering and the other working in childcare, but both very politically and social active, volunteering and doing occasional fundraising. This she feels was a big influence on her beliefs and attitudes to charity.

She says school, on the other hand, was not really influential in affecting her early years' attitudes to charity. However, when the family moved to Scotland, she found that being part of the local community became much more important and "just what everyone does". She would then join parents in local activities and get involved directly in fundraising for local charities. She is now a student at university and actively supports *Abbeyfield* with donations of time and money, as it is one that her father also keenly supports.

Grace also gets involved in challenges and fundraising events such as *Red Nose Day*, *Jeans for Genes* and the *Ice Bucket Challenges*, though confesses her interest is in the social side. That is, the events done with friends more than the causes supported. She is now studying Languages at a Scottish (free) university and is looking forward to getting involved in the annual rag, though again as much for the fun as the fundraising. Grace has, unsurprisingly, no will yet.

4.3.16 Ilsa was born in Aberdeen in 1959 to a farming family. She is the youngest of three siblings (the eldest a boy the middle one a sister) and remembers working with animals from a very early age. She says that her parents were not particularly religious though would get involved from time to time in community events and activities. She and her siblings were expected to help with these activities and, she says “something must have rubbed off”. These events would, she recalls, usually be for local charities helping those in need. Similarly, she has few recollections of other particular influences. However, through school and her peers she was aware of farming and conservation issues from an early age and was a keen member of the local Young Farmers Association.

After working on the family farm and agricultural college she married a local farmer and has two children (two boys), becoming involved, as she says, “in the inevitable school and local club activities”. She has a personal interest in learning impairment and disability as one of her children experienced brain damage at birth and required special schooling.

Over and above those interests and local activities such as Young Farmers her only regular charitable support is with the *Game Conservancy Trust* and a *local wildlife sanctuary*. In addition, she does continue to support Scope when she can. Ilsa says she responds, in particular, to local asks for local activities and charities. Her will does not contain any charitable bequests.

4.3.17 Patrick was 44 when interviewed. He was also born to a farming family one of three brothers. Today he both farms and works as an investment banker. He says an early influence from his parents was that “charity begins at home” but that “you should always try to help those in real need”. There was a recognition that although their family were well off, others in the farming community could experience real hardship, poverty and mental health issues.

Public School did little, he says, to modify those attitudes (inculcated by his parents) so that today he will respond to emergency appeals from the BRC or DEC if he is convinced that the money will make a difference. He uses, he says, his investment skills to judge projects and people – and will only back either professionally or charitably if he is convinced by the merits of both. That is, he puts a lot of confidence in his ability to “pick a winner”.

He supports some *local animal charities* and *the Game Conservancy Trust*. His will is not charitable as he says he needs to leave everything to the boys. He is critical of inheritance laws, as his large valuable estate and farm must be left in trust to his children or risk the consequences. Patrick does remark however that whilst he is "selfish with his time" and has learned to say no he will support an ask if it is made appropriately. That is by the right person for the right project.

4.3.18 Nicholas was born in New York and was 73 at the time of the interview in 2014. Born as the only child of Catholic parents, he has few memories of childhood giving or fundraising beyond causes promoted at school which he admits probably had an influence. After college, he travelled extensively in Europe (initially with the US forces but later on his own) and often witnessed great deprivation at first hand, he says.

Nicholas moved to the UK in 1977 and is very proud of working with his wife to help secure a £10,000 corporate gift for a bird sanctuary. Today he supports *The Heart of Kent Hospice, Amelie's Little Heart Foundation* and *Computers for Africa,* ensuring he says that, "everything that can be, is gift aided". He works as a publisher and is familiar with the voluntary sector and fundraising in particular. He helped found an organisation working to promote cross border philanthropy, observing that the American tax environment is rather more conducive to making regular or large off-off gifts.

He has a mirror will with his wife that includes charitable gifts to four charities and says that they may well write in gifts to a further three charities. Nicholas says that he never gives in response to direct mail or telephone appeals, preferring "personal, appropriate asks where the gift will make a difference". He worries about the size of the task (the impact that the gift will have) and likes to see a multiplier effect in his gifts.

4.3.19 Nigella was 74 when interviewed in 2014. Born in Surrey as the third of four siblings she recalls that her mother was a devout Anglican and her father "went along with" the community events and fundraising activities. She remembers her mother helping her to raise money for the Pony Club and considers that membership of the Brownies and Guides was influential in helping develop her awareness of need in the community.

She also considers that her boarding school instilled a strong public service ethic which is partly why she trained as a nurse and spent time working in Beirut and Iran before moving to Kenya where she met and married her husband. They lived and worked in a game reserve which increased her knowledge and support of conservancy issues. She and her husband eventually returned to the UK for the birth of three children and she got "sucked into" helping fundraise for Shelter.

After their marriage broke up Nigella completed a master's degree in public health and moved to Nairobi where she helped start a hospice. She saw fundraising as part of her job and continued operational work and voluntary fundraising with a variety of overseas aid agencies. She says that she loved, and still loves, Kenya describing it as "a beautiful country but with huge inequalities".

She currently continues to support *Shelter* and the *Kenyan Hospice* along with *Alzheimer's Society, Maternity Worldwide, StC* and the *Chancey Maples Malawi Trust* of which she is also a trustee. Nigella has a charitable will but with five grandchildren says it's only the Hospice that will get a charitable bequest, though she may include her local *Anglican church*, as she is an active member once more. She says that, for an ask to be successful with her, it needs to present a clear understanding of the work and make her feel that it will have an important impact.

4.3.20 Dianna was born in London in 1936 but moved around a lot as her father was in the RAF and she was evacuated to Canada during the Second World War. She remembers that her Welsh mother was non-conformist and her father a lapsed Anglican though she does clearly remember biblical stories such as the Good Samaritan from Sunday School experiences having quite an impact on her understanding of the world.

She met and married her husband in Farnborough, and they were active in Woodcraft Folk for many years. They also, before having their own two boys, fostered children and had a well-developed sense of community and public service. She also joined the BRC as a volunteer First Aider. She and her husband grew to be active members of the Labour Party but with a young family and many calls on their resources did little in terms of regular support to charities, beyond the British Legion Poppy Appeal and other house-to-house collections including RNLI and NSPCC.

However, she recalls, that she has bought charity Christmas cards for decades. Following her husband's death from MND in 2001 she became a volunteer counsellor with Cruise and later a coffee shop helper with the local hospice. She is active in her local Anglican Church.

Currently she regularly supports *Oxfam, Salvation Army, Christian Aid, Greenpeace, MND*, the *local hospice* and her *local church*. Her will contains bequests for the Salvation Army, StC and her local church. She also, uses charity shops, supports Crisis at Christmas and makes donations to the local food bank.

Dianna says she is reviewing her giving towards supporting fewer charities and is critical of what she sees as wastage in fundraising appeals and some larger charities. She responds best, she says, to personal appeals that are going to have an immediate effect or definite long-term improvement. She also reflects that a good fundraising ask produces benefits both for the giver and the beneficiaries. She likes the concept of a win-win scenario.

4.3.21 Belinda was born in Norfolk in 1953 the younger of two children and recalls that whilst her mother was fairly supportive of the Anglican Church her father was very left wing and critical of "do-gooders". She does remember though, as a teenager, getting involved in street collections for the Poppy Appeal, RNLI and the BRC as she had, she felt "an emotional connection to respectable, safe brands that seemed to be doing the right thing". She has no recollections of other significant early years' influences and feels that her charitable inclinations developed as a result of her experiences as a teenager.

She trained in Social Work and became a lecturer with the NSPCC. Belinda says that she had real empathy with "philanthropic pioneering" and later helped set up a charitable school, working with disturbed teenagers displaying challenging behaviour.

Having been married twice with a son from her second marriage, she is now retired though continues to fulfil various trustee roles. Through self-interest, she says she is a member of: *The Tate, RHS, Kew Gardens, RA* and the *Friends of Strawberry Hill House*. She gives to *Norfolk Wildlife Trust, Norfolk Museums* and the *local hospice*. She and her husband have mirror wills without charitable bequests. Belinda remarks, "I hadn't thought about writing charities in, though it's an interesting thought".

Generally, she doesn't give to emergency appeals, resenting the pressure and preferring to see long-term benefits accruing from a thoughtful gift. Though she says that she would give to homelessness if asked, remarking that if she is lying awake, she thinks about how she might use £1m to benefit charities!

4.3.22 Frances was 67 when interviewed in 2015. Born in Sussex as the only child of non-religious parents she was, nevertheless sent to a Baptist Sunday School and remembers selling toys and things to help raise money for the NSPCC. She lived with her grandparents and feels they were a strong influence in her joining the Girls Brigade and a Baptist Youth Club in her teens so affected her views on charitable giving. She also recalls getting involved in Rag when at college doing business studies and volunteering with various charities.

She trained and practiced as a social worker and had two boys with her first husband. She says she'll always support appeals from the BHF as her younger son has a continuing serious heart illness as a result of an earlier undiagnosed heart defect. She continued working in social services all of her married life, sometimes getting involved in fundraising activities for her department's discretionary fund to help needy clients.

Frances is now retired and single but remains very active. She continues to travel, paint and develop her language skills. Her will contains no charitable bequests even though she used Will Aid. Currently she supports *MacMillan Cancer, RHS, NT, V&A, BHF*, and other local appeals. She has given up her support of the Tate and RA as a "budgeting decision". "I will" she says, "give if I respect or like the person (asking)".

4.3.23 Philippa was 72 when interviewed in 2015. She was born without siblings in Australia but raised in South Africa. She was brought up as a Roman Catholic and recalls that her father was an active volunteer fundraiser in the local church raising money for causes such as CAFOD. Her mother gave, she says, to local South African charities.

She first visited the UK in 1965 and moved here in 1973. Philippa attended university and has fond memories of her time as a student. After qualification, she has, amongst other roles, practiced as a therapist and Alexander Technique teacher though is now retired. However, she does continue voluntarily, to do some supervisory work. Philippa also loves to sing, having been a member of the Goldsmith Choral Union (GCU) for some years, she now sings regularly with two or three local choirs.

Having been brought up as a Catholic, she says she's now probably closer to the Buddhists than anything else, though gave up membership of a Buddhist organisation because of a very steep rise in the membership fees. She gives regularly to *RSPB, Woodlands Trust* and *Crisis.* As an only child Philippa benefited from her parents' wills when they died. That has helped her to make major gifts (in excess of £5k) to Shelter and GCU. On an ad hoc basis she also supports the Cats Protection League and Freedom from Torture.

She gives, she says, especially when friends ask and the cause resonates. She adds that giving is “a civic responsibility” and that “it is important for the money to go to the cause”. As a single older woman, with no dependants, Philippa feels strongly that she wants to make a difference so uses local charity shops and has previously volunteered for Oxfam and Cruise. She has a charitable will that mentions, *Compassion in World Farming, RSPCA and Oxfam*. On the other hand, her bête noire when it comes to direct mail is, she says “a prompt form with a high ask”.

4.3.24 Arthur was born an only child in Chicago in 1940 and recalls helping his parents with local church events and activities. He says that a sense of community and the imperative to serve the community was overtly visible in what the children were taught. He recalls having strong feelings that reflected his parent’s values of fairness and equality.

He studied and practiced law and did “the usual” in supporting his alma mater and other community organisations, particularly those working with ex-offenders and for prison reform. Arthur likes, he says, “taking the side of the underdog”. This sense of natural justice has been with him, he says, as long as he can remember.

He and his wife moved to the UK in the 1980s and their two daughters have settled, it appears, in London. He has been retired for some years but remains very active in the community volunteering for a number of charities. Currently he supports his local *Society of Friends, Kew Gardens, Amnesty International* and *Friends of the Earth*. A grandchild has had Childhood Leukaemia and he is now an active supporter for *CLIC Sargent* and the *Royal Marsden*. His will does not at this point have any charitable bequests though this might, he says, change. Arthur gives, he says, when asked appropriately by someone he respects for a cause that is already close to his heart, though will make one-off donations when it feels right.

4.3.25 Sean was born in South London in 1980 and was adopted aged eight along with his older sister. He says he was hugely influenced by his adopters (who had no other children). His adoptive parents, whilst not at all religious, were involved with a number of charities and fundraising activities. He remembers helping with jumble sales and school fetes. He also joined the Army Cadets and volunteered with a number of charities including the British Legion.

He had a somewhat troubled time at school, choosing to be very rebellious and not interested in schoolwork. He recalls that at some stage in a foster placement he was told that he was “a very naughty boy” so he decided he might as well be one. He left school with indifferent GCSE grades and worked in a variety of volunteer and low paid jobs.

Sean says, that he finally realised he needed qualifications to get any sort of satisfying, long-term work and persuaded his parents to support him through a catering course at a local college. He trained there and worked for some years, as a chef but has subsequently moved into sales. He currently lives with his partner and they are planning to marry.

He gives regularly to the *Poppy Appeal, Help for Heroes* and other one-off appeals when he is moved to do so, which can be after seeing advertisements on the tube or television.

He says that people who “deserve my support” get it if the ask is right and uses Help for Heroes as an example of this, ie people who have been gravely injured as a result of serving their country. He and his partner do not yet have wills but, he says, as a result of his own early years’ experiences he will certainly write some children’s charities in, when he does make one, which he expects to be when they get married.

4.3.26 Keith was born near Stourbridge in 1949 as the younger of two brothers to wealthy parents who, he recalls, were active in various local charities and community organisations, though the church was not of any particular significance to him or his parents. He recalls early experiences of helping and thinks that was quite formative.

At public school he accepted the community service ethos that they sought to instil in their pupils. He was though, he says, a bit of a rebel and was ultimately expelled for being out of school without permission.

After college and a rebellious time as a professional musician, he settled, married and had four children, all boys. For a time, he worked in the family business but after his father’s death and family break-ups over the company, he left to start-up his own crafts business. At this time his marriage broke up and he lived very hand to mouth for some years.

Charitable giving was therefore not much on his radar. He says that he would have been a beneficiary of food banks, if they'd been around, rather than a donor. Though, following a bout of Rheumatoid Arthritis he has felt favourably towards the RAA (Rheumatoid Arthritis Association) and has supported it from time to time when able to make gifts.

He met and married his second wife some years later and they moved to Ireland, continuing jointly to run a successful crafts and artisan jewellery business. Currently he supports amongst others, some local causes, *MSF, Friends of the Earth* and the *Irish Wildlife Trust*. He has a particular interest in wild birds as they have a small holding, and actively works to prevent shooting on and around their land. Keith and his wife have become very interested in sustainable development and have themselves invested in solar panels and a wind power generator to reduce their carbon footprint.

He has a will without charitable bequests because he says, "I'm a FRISKI – Fully Retired and Intent on Spending the Kid's Inheritance!" He will though, give when asked personally for a cause that resonates and has some meaning for him.

4.3.27 Margaret was born in Essex in 1951, one of two children. She recalls that her father was involved with various local charities and would often make gifts of time, money and in kind. Her mother was an Anglican but not particularly involved with the church. She feels that religion has had little impact on her life.

She does remember being involved in the Poppy Appeal and other local charities through her school and family. Like many of her friends she would get involved as much for the social activity, as for the community benefit. She left school, and did, she says, "the usual things".

Margaret trained and became a secretary marrying fairly quickly. She had a boy and a girl, becoming involved, she recalls, in their school fundraising, in the same way that her parents had. Having experienced cancer, quite early on, she continues to support *Cancer Bacup* and *Cancer MacMillan.* Her positive personal experiences made her thankful and wanting others to benefit from similar help.

After a few years Margaret's marriage broke down and she started a doll making business to support herself and her two children. She remarried successfully and after running a craft business together for many years, is now retired with her husband and working hard on sustainability. In addition to the cancer charities she makes occasional (but regular) donations to her *local hospice, Amnesty* and *MSF*. Her will does not contain any charitable bequests.

She says that for an appeal to be successful, the right person has to ask for the right cause at the right time. Asked to expand on that she agreed that it needs to strike a chord or have real empathy for her to feel inclined to support it.

4.3.28 Stephanie, was born a Londoner in 1946 and remembers that her parents were very politically active and not at all charitably inclined. They favoured instead the misquoted Marxist adage that the state will provide for worthy citizens. When thinking about community involvement and fundraising she says that school was a stronger influence along with membership of Woodcraft Folk, which her mother happily (possibly in ignorance) sanctioned.

After school and college, she broke away from what she recalls was, "a completely dysfunctional family set-up that was more akin to a sect that a family". She married and had a daughter who now lives in New Zealand along with her grandchildren. During her married life she recalls little active charity involvement beyond membership of Amnesty International and other human rights campaigns.

She now works as a trainer and actively supports, *Handicap International, Action Aid, Amnesty, Age UK, Encourage* and her *local church*. She says that happily, she has developed a much more spiritual dimension, rather later in life, and alongside her new partner. This has resulted in increased giving as well as continued community and political activism.

Stephanie has a will that does not contain any charitable bequests and adds that thoughtful, meaningful asks from the right people tend to make her respond now rather than in the future.

4.3.29 Christine was born in Surrey in 1989 and is the youngest of four siblings. She recalls that whilst her father came from Spain and was strongly Catholic her mother was Anglican. Nevertheless, she believes that church had little impact or influence on her early life.

On the other hand, school and her siblings were, she recalls, a much stronger influence when it came to involvement in fundraising and charity events. Furthermore, her mother was also involved with some local community activities and she (and her sisters) would be cajoled into helping. These experiences were, she believes, quite important in helping her to establish her beliefs.

Christine developed a great love of animals in her formative years and had a series of pets from guinea pigs to dogs over the years. She is now a regular supporter of the *Dogs Trust* and *Battersea Cats and Dogs Home.* She also supports *the Stroke Association*, as her grandfather died some years ago after he had experienced a massive stroke.

Whilst she has no will currently, she is inclined, she says, to write a charitable will when the time is right. Which might be she thinks, when she gets married and has children.

Currently, she feels, that she has a job in insurance that is quite well-paid and has a good understanding of personal finances and budgeting. Nevertheless, she says, that she will give, even if short of money, when touched by the ask. A request which can often happen through close friends appealing on social media.

4.3.30 Trudy was born in London in 1955. She recalls that she and her brother helped her mother collect for Christian Aid, though the attitude of her parents was, she says, more around "charity begins at home". The family were very poor and although her parents were somewhat cynical about religion, she attended a Church of England primary school and had to go to church every Wednesday, so perhaps, she says "something rubbed off". She also, she recalls, attended Brownies for a short time.

She has no direct recollections of charity involvement at secondary school. She left school early and did a series of administrative jobs. Upon marrying, she went to the Isle of Man for a few years and started training as a nurse. However, her marriage broke down and she returned to London before she was able to qualify.

She returned to work as a clerical officer and for years she says, along with her new partner led “the hippie life with no money but few cares”. Charity and charitable giving were simply not on the agenda. After having children (a boy and a girl) she made the effort to get some qualifications and finish her nursing training, though charitable giving was still not “on the agenda”.

In 2009 Trudy bought a house along with her new partner and started singing in her local church choir. She says over the years she has become increasingly grateful for everything that she has and feels able to give back something to society. She gives, she says thinking “that’s a good job” in response to appeals that touch her. She currently supports, *UNICEF, London Air Ambulance, Woodland Trust, RSPB, StC, Shelter, AVAAZ, CRUK, Alzheimer’s, BRC, Anchor Fund* and her *local Anglican Church*. She also participates in challenge events recently raising money for Guide Dogs and Amnesty.

Currently she and her partner have wills, but they do not contain any charitable bequests. She likes giving to make a difference and solve problems. She is likely to respond positively to “easy asks” though glossy brochures are, for her, a turn off. That said, Trudy admits to wanting to be kept in touch and told about the work being done. “There is” she says, “a fine line between being kept in the loop and being bombarded with demands for money”.

4.3.31 Mary, was born in 1926 in Harrow to Quaker parents who were profoundly influential in her early years development and understanding of the importance of charitable giving and fundraising. She recalls helping, with her two siblings, at flag days for the Queen Alexandra Rose Appeal and Harrow Hospital. At school there were charity fetes and bazaars, but she feels her sense of public and community service comes principally from her parents and her Quaker upbringing.

At school she received positive encouragement to go on to university where she read English and enjoyed taking part in the annual fundraising Rag. She met her husband at Oxford, through the Society of Friends, and they had four children.

Family life was very important though she’d qualified as a teacher and continued to work. In fact, she continued teaching right through to her 80s. During her professional life she became very interested in Dyslexia and has supported the Dyslexia Association for many years. She and her husband travelled widely and they both became involved and active in development opportunities in Africa and India. They sponsored many students over the years, and she continues to be in touch with quite a few who stayed with them.

Her husband died in 2000 and she now lives alone but remains active, close to her extended family, and very interested in the charities she supports. These include: *Embrace, WaterAid, BRC, Society of Friends, Woodland Trust, Home Farm, Camphill Trust, World Development Trust, Princess Alice Hospice, UNESCO* and *Womankind*.

Mary is still also supporting several individuals in Africa and continues to take in refugee lodgers from time to time. Her will contains bequests to *Save a Cow and WaterAid*. She says that she will respond to an individual ask or appeal where the cause is clear, she respects the asker and a difference can be made.

4.3.32 Martin was born on Guernsey in 1941 under German occupation, so early memories are around community survival. The community was very close and worked to share whatever food they could keep from the Germans.

After the end of the Second World War he remembers that his father was an active Rotarian and his Mother a member of the Women's Institute. He also recalls taking up stamp collecting, which his mother later took over, raising very significant sums for charity by trading successfully in philately.

Martin has few memories of anything charitably significant at school and, as he had a somewhat difficult parental relationship, he went off to London, at the first opportunity (aged 18), to read Chemical Engineering where he remembers helping to set up a local branch of Amnesty International. Though this was, he says, much more about human rights than anything else.

After university, he worked in investment analysis, travelling very extensively over the years often in developing countries. However, he was not by his own admission, very aware of the role of NGOs in overseas development. An interest in sustainable development has however emerged over time.

He has been married three times though has no children. In later years he became a successful academic and holds an emeritus professorship. Currently he supports *Amnesty International, Freedom from Torture, The Funding Network, the Tate, National Geographic* and is a patron of a photographic gallery. He also occasionally supports

MacMillan Cancer. Martin says that he responds well to asks if the timing and appropriateness fits with his view of the organisation.

He has a charitable mirror will with his wife remembering a number of favourite causes including arts and educational charities but, interestingly, not Amnesty. He upped his giving a few years ago but feels that one can always do more. He particularly likes innovative and enterprising projects displaying real commitment and enthusiasm. In contrast, he finds telephone appeals and street canvassing a real turn off.

4.3.33 Steven was born an only child, in Cromer in 1968 but spent most of his first 11 years in West Africa. He says that his parents were not particularly charitable, fearing to be seen as a soft touch in a post-colonial environment, though he was aware of real poverty and how small donations could make a huge difference to an individual's chance of surviving.

From the age of 11 to 18 he attended a boarding school in England and remembers being involved in sponsored charity runs as well as joining Greenpeace. He was not however much involved with community events at university or afterwards. After university he worked at a number of financial companies until reaching a senior position in reinsurance.

He married and has three children who are still at school. He says that they tend to give locally as a family, supporting local charities and activities sponsored by the schools. He does support *Leukaemia Research* as his brother in law had the condition, and also supports the *Anthony Nolan Trust*. Locally, he and his wife support *Julian House* and the *Children's Hospice*.

What gets him to respond, he says, is where the ask is from people who are passionate about the cause and where he is convinced that it will make a real difference. He says that he prefers giving to people charities rather than those supporting animals. He gives generally on an ad hoc basis to the local hospice, and other local charities.

Steven and his wife have mirror wills that are not charitable, at this stage he says, "because it would all need to go to the children". He is sceptical of the big salaries that some charities pay and also of high fundraising costs though, he is always open to causes that make a real difference as long as he feels in control of the communications.

4.3.34 Toni was born in Iran in 1950 and recalls "giving all my pocket money secretly to the gardener because he had nothing, and I had everything". Throughout her childhood she recalls that her parents were charitably minded going way beyond the Islamic Zakaat (giving as a duty). They chose to help people who would help themselves, when given the support or opportunity. That might, she says, be seen as helping the "deserving poor". She has one brother and no sisters which was always, she comments, a disappointment to her, as her girlfriends with sisters, seemed to have more fun.

Her parents were liberally minded and so she attended boarding school in England. She has a particular memory that, whilst the school was class laden, there was a real effort to inculcate a sense of public and community service in the girls there. Those were values that she embraced.

Toni returned permanently to England in the 1970s where after settling, married and had two children. At that time, after the fall of the Shah, she actively supported Amnesty International and Refugee Aid.

Currently Toni is single "spiritual but not really religious" and still working part time as a Counsellor. She still regularly supports *Amnesty* and also *Greenpeace, MSF* and *CRUK* plus ad hoc donations when touched appropriately.

She gives when the ask is quiet, meaningful and resonant. There is, she reflects "something wonderful when the whole is greater than the sum of the parts. That is, when both beneficiary and giver are better off". She does have a will, but it contains no charities mentioned therein. She avoids stagey or celebrity appeals, preferring a quiet but intense relationship with the charity.

4.3.35 Kristen was born in Litchfield in 1951. She had three sisters but no brothers. Her parents were atheist but would actively support local street and house to house collections such as Poppy Day, RNLI and Bob-a-job week (The Scout Association fundraising activity) which she recalls fondly.

Although her boarding school instilled a community service ethic and ran an annual bazaar for overseas aid charities, it was not until she was at university, reading dentistry, that she found fundraising and blood donating could be fun, especially when done with friends.

After university and qualification, she married and had two children, one of whom was born disabled and unfortunately died with complications. She continues to support charities working with disabled children. Currently she still practices as a dentist and regularly supports *Climb, ISMRD, Spear, Great Ormond Street, TCS* and her *old school alumni association*.

She used to support the RSPB but no longer does so saying that she needs to see the need and experience something meaningful from the relationship. She will generally, she says, support medical appeals and those (e.g. DEC) relieving human suffering. She will also support appeals, when made sensitively, to help the homeless because there is a clear need and a possible solution. On the other hand, she dislikes street canvassing fundraisers, whatever the cause. Her will currently contains no charitable bequests.

4.3.36 Leonard was born of liberal Jewish parents, in Bournemouth in 1949. His parents ran a kosher Hotel and he fondly remembers playing with his brother and other friends in the large landscaped gardens, getting up to, he says, "lots of mischief".

Despite this behaviour, he recalls the generosity of his parents to him and to needy members of the community, and whilst they were not particularly religious, they did get actively involved in collections for local charities. In particular his mother was active in a number of Jewish care charities. On reflection, he feels this parental influence and example was something he absorbed, and which affected his attitudes towards charities.

Following school, he read science and completed a PhD at Imperial College where he met his first wife. They married and have two children. One had a cleft palette and he recalls giving in gratitude to the CLEFT charity following a series of successful operations.

He and his wife ran a successful restaurant before he took time to complete an MBA at Cranfield where he came into contact with the *Cranfield Trust*. This charity places alumni volunteers in short term consultancy roles with many other UK charities. He became both a volunteer and supporter. He says whilst he doesn't volunteer now, he still gives regularly.

After a series of business start-ups and the break-up of his first marriage, he remarried in 2010 and worked as a company director until his retirement in 2015. At that time, he was diagnosed with lung cancer (ironically, he had never smoked but felt that passive smoking in the restaurant may have contributed to the condition). However following treatment, continued to do challenge events for *BLF, CRUK* and other *cancer charities*. Leonard said that he would always try to respond to asks where there was an empathy and resonance with the cause, particularly of course, cancer care and research.

Until his death, in May 2017 he and his second wife actively supported these, plus Maggie's Centres. His will had several charitable bequests.

4.3.37 James was an only child born in Colchester in 1944. His Jewish parents were not particularly religious though he does recall them supporting local appeals such as RNLI and Poppy Day. As a scout he used to get very actively involved in Bob-a-job week though had few other experiences of fundraising or charitable support.

Whilst his father died quite young, his mother lived to be 100 and he recalls her increasing interest in things both spiritual and charitable. He feels that his parents set an example in acting responsibly and being civic minded. Something he thinks he continues to do.

He initially worked in advertising and recalls occasional volunteering for corporate sponsored events. After some years and several partners, he married and now has two children (boys) in their twenties. He remembers the usual fundraising events at their respective schools and helping them to complete various challenge events and charitable activities.

Currently he runs a successful financial services company and says that he tends to support "the person rather than the cause", that is if a person makes an effective, passionate ask he'll usually support, it if only with an ad hoc donation.

He does regularly support *Help for Heroes, CRUK* and an *American Arts Charity* which is also supported by his family. His will does not have any charitable bequests in it. However, his organisation also actively supports charities through sponsored events and once again, he reiterates that it is the person making a good ask, which is challenging and will make a difference, who is likely to receive a gift.

James feels that he often doesn't get enough feedback from charities, only more appeals. He is averse to street collections and canvassers, though will usually buy the Big Issue if asked.

4.3.38 Richard was born in North London in 1945. He thinks that, whilst his parents weren't hugely influential in forming his charitable beliefs, his father's support of the RNLI flag days did rub off on him.

When he was aged only 16, he moved to New Zealand with his father, but returned to go to college a few years later. He then worked in advertising for the whole of his working career.

Richard married but had no children and is now retired. However, he remains very active and still participates in sponsored runs and challenge events. He recalls, in particular, the event that changed his outlook on corporate life and charities was the Bhopal disaster in 1984. This is still seen as the world's worst industrial tragedy with the enormous clean-up and aftermath still affecting lives today. Richard says that he felt ashamed of the corporate world's guilt in allowing the accident to happen and then not take full responsibility for it. He gave all he could at the time and is still giving to the Bhopal Medical Appeal.

Currently he also supports *CRUK, Guide Dogs, Crisis UK, Dogs Trust, WWF, NT, Help for Heroes* and DEC appeals whenever they are launched. He has a charitable will mentioning Bhopal and a favourite church in Norfolk, although, he adds, he is not a regular churchgoer. Richard recognises that he could always do more but sometimes feels inundated with too much information about an appeal. He prefers a straightforward, very personal, relevant ask for something that will make a real difference. His personal "bête noire" is Just Giving who he feels is, "far too pushy". (An interesting image problem as Just Giving is simply a platform by which people fundraising can ask their friends and family to get engaged).

4.3.39 Fiona, originally from Nuneaton, was born in 1945 to Anglican parents who had two daughters. She recalls helping her parents with collections including those for the RNIB and the Poppy Appeal. She also remembers being a Brownie and absorbing a sense of community involvement which was actively encouraged by her parents.

After leaving school she trained as a teacher and married in 1968. Fundraising at schools where she worked went, she says "with the territory" raising money for local and international charities as well as for the schools themselves.

She continued to teach when children didn't happen, and schools fundraising continued to be a part of her working life. At home she and her husband travelled quite extensively and developed a love of the countryside through organised rambling and informal walking. This love of wildlife and nature manifests itself in the range of charities that she has given to.

Currently she supports, *BRC, RHS, Kew Gardens, Barnes Wetland Trust, RSPB*, and other ad hoc donations to charities when asked appropriately. This is, she says, "when it is personal, relevant to what I also support and succinct". She hates being telephoned by charities, feeling it to be an unnecessary pressure.

Fiona does have a charitable will which is a mirror will with her husband. Their wills mention three charities including the RSPB. These are residual bequests as, apart from her husband, she has few other things or people to whom she wants to leave money.

4.3.40 Roger is currently a Finance Director living and working in London. He was born in Surrey in 1952 and recalls early giving experiences through his parents and the local Anglican Church. He had one brother who died in recent years.

In particular, he remembers the local Round Table declaring "Independence Day" and compelling all residents and visitors in their town, to make a donation by purchasing a "passport". His father was a churchwarden and along with his sister, Roger used to help with fundraising events. He fondly recalls one "sponsored sleep out" on behalf of Shelter and feels these experiences exerted a strong influence is shaping his attitudes towards charitable giving.

He spent some years in the army, travelling the world, learning various languages and, he says "seeing a lot of poverty and mistreatment of people and the land".

He has been married twice but has no children which is a sadness to him, though he takes pleasure in his extended family. He regularly organises walks and activities which are sometimes in aid of charities and sometimes just for pleasure.

Currently he donates to, *Amnesty International, RSPB, The Globe, Woodland Trust, WWF, British Dragonfly Society, NT, DEC, English Heritage* and *the Children's Trust*, of which he is also a trustee.

He used to support more charities particularly those working with people such as Oxfam, Centrepoint, Crisis, and the Salvation Army but says that over the last 10 years he has moved much more towards environmental charities, as he says, "I believe that needs to be our global priority".

What he does respond favourably to, is an intelligent sophisticated ask that offers an effective solution. He sees himself very much as a well-informed giver who wants to know the reality behind the charity so that the appeal is to the head and the heart. He doesn't like unsolicited mail and particularly those containing "free gifts" such as pens, coins and cards.

He helps to advise a number of the charities he supports on fundraising and financial matters. Consequently, he says that he tries to practice what he preaches. Thus, he has a mirror will with his wife which mentions the RSPB.

4.4 THEMATIC ANALYSIS OF ALL INTERVIEWS

Each of these analyses concerns a factor or factors reported in the interviews that may impact an individual's propensity to give in response to certain situations, triggers or prompts.

The original dataset was coded and analysed in Excel (see appendix III). Initially however, it was not fully clear from the descriptions where similarities and links could be established. Furthermore, the themes could not easily be linked to evidence and quotes from the individuals.

Further reflection, additional demographic and behavioural analysis, and the use of NVIVO analytical tools to identify themes and links, has greatly helped with the extraction of specific factors, quotes and suggestions from the whole set of interviews and allows a much clearer and comprehensive grouping of comments for further observation and reflection.

Five of the factors are presented in the following sections. As is often the case in interpreting information from the data, evidence of correlation can be demonstrated clearly, though evidence of causal relationships is less easily discerned. The evidence is discussed at the start of each section and is followed by the thematic quotations and comments from each of the relevant interviewees to provide further clarity and support. Some of the comments (where relevant) are from the follow-up second interviews which are presented more fully in section 4.5.

4.4.1 Critical incident analysis

Not all of these quotes and extracts may necessarily be defined as critical incidents as discussed in section 3.3.3. Some charitable inclinations or motivations may be reasonably ascribed to thanksgiving or even insurance. However, only the most obvious incidents have been reported below and it is very interesting to observe the correlations between significant events and giving behaviour. 27 of the 40 people interviewed (nearly 70%) are mentioned below with brief summary extracts from their interviews. Of these, there is clear correlation between the incident and the charities or causes subsequently supported, for 16 of the 27 interviewees (60%).

The individuals, when they have reflected upon the incident or experiences, have generally ascribed some causal relationship. That is, the event has had a long-term impact upon their attitudes to particular charities or causes.

Where, within the analysed data, there is not an obvious direct link between the event and a beneficiary charity (or charities), a summary of the number of charities more generally supported is given, to help provide some insight into the individual's giving preferences and motivations.

<u>Files\\Arthur interview</u>
One of Arthur's grandchildren has had Childhood Leukaemia, been treated successfully, and he is now an active supporter for CLIC Sargent and the Royal Marsden Hospital Charity.

<u>Files\\Bertrum interview</u>
Bertrum was blinded in a mining accident in his 30's when working in Cornwall's tin mines, though he says, the process (of going blind) was over a period of years, so he had time to make adjustments and reconcile himself to his disability. He is a service user (and critic) but also a supporter of both RNIB and GDBA.

<u>Files\\Bethany second interview</u>
Unfortunately, she had been diagnosed with Pancreatic Cancer some months earlier. After a period of chemotherapy, she was told that her cancer had metastised and only palliative care was available. This news has forced her to re-appraise her remaining time

and she feels there are things she wants to do before dying as well as through her will which she has extensively updated including further charitable bequests. She is a regular supporter of six charities and has significantly increased her giving levels since the diagnosis.

<u>Files\\Caroline first interview</u>
Her older brother died recently and that has led her to reappraise some of her own views about life in general and giving in particular. She has recently made a new will in favour of her surviving niece and nephew but also with four residuary gifts to her favourite causes.

<u>Files\\Christine interview</u>
She says that she also supports the Stroke Association, as her paternal grandfather died some years ago after he had experienced a massive stroke and her maternal grandfather has also had a minor stroke.

<u>Files\\Dianna interview</u>
Following her husband's death from MND in 2001 Dianna became a volunteer counsellor with Cruise and later a coffee shop helper with the local hospice. She is active in her local Anglican Church and gives to a number of charities including MND.

<u>Files\\Dorothy second interview</u>
She has recently divorced and bought a new smaller house for herself from the proceeds of the divorce settlement. Furthermore, her father died during the divorce period, leaving her a substantial legacy. This has allowed her to increase her monthly gifts to her four favourite charities though, she says, "I am more selective and discerning about who I give money to". In effect that means she says, giving quite a bit more to fewer organisations overall.

<u>Files\\Frances interview</u>
She says she'll always support appeals from the BHF as her younger son had a serious heart illness which resulted in some loss of cognitive ability. His life was saved only by a teacher's early intervention on the sports field (administering Cardiopulmonary resuscitation or CPR as it is better known) where her son had a heart attack as a result of an undiagnosed cardio weakness.

<u>Files\\Frederick second interview</u>
He is now divorced and living with a new partner. This has forced him to take another look at his life. He has subsequently retired and spends some of his year in Australia with his new partner and some of his time in the UK. He is still chair of trustees of the development charity working with children in a remote part of Ghana and, rather like Bethany, the involvement and support has grown from a deep attachment, to something beyond empathy and sympathy for the work. He has also significantly increased his cash support for the charity.

<u>Files\\Ian interview</u>
For Ian, it was tough being in a mining community in the 1980s the sense of "us against them" was palpable (unemployment rose to more than 20% when the pit closed and

many never worked again). An understanding of the community needing to help one another is a strong abiding memory for him. An early influence (his earliest memory of actual giving) was his father's support of fellow miners through the Miner's Benevolent Fund. He currently supports three or four charities including StC.

Files\\Ilsa interview
Ilsa caught Polio as a child but overcame the physical problems she encountered. As a mother she has a personal interest in learning impairment and disability as one of her children experienced brain damage at birth and required special schooling. She now regularly supports six charities.

Files\\Keith interview
Following a very severe bout of Rheumatoid Arthritis, he has felt favourably to the National Rheumatoid Arthritis Association ever since and has supported it from time to time over the decades.

Files\\Kenneth interviews
He mentioned how he became a supporter of his mother's favourite charity after they contacted him following a gift, he executed, in her will. He says "giving in memory of a loved one is such a powerful motivator. The charity is just the conduit for that love."

Kenneth was re-interviewed two years after the death of his wife. In addition to gifts in lieu of flowers at the funeral, he had made a significant donation to the Princess Alice Hospice who had helped his wife in the last few weeks of her life. He says, "I've done a lot of reflection and realize I'm not the man I was two years ago". He continues to support the hospice regularly.

Files\\Kristen interview
She married and had two children one of whom was born disabled and died with complications. She continues to support, in particular, charities working with disabled children.

Files\\Leonard interview
Leonard and his wife married and had two children. One had a cleft palette and he recalls giving in gratitude to the CLEFT charity following a series of successful operations.

Files\\Margaret interview
Having experienced Cancer personally, she regularly supports Cancer Bacup and Cancer MacMillan.

Files\\Martin interview
Martin was born in 1940 in Guernsey under German occupation, so early memories are very much around the community and helping one another to survive. He remembers a very strong community feeling of loyalty. Currently he supports five national charities.

Files\\Mary interview
As a teacher of English in Oxford she became concerned and very interested in Dyslexia (as a number of her pupils had varying degrees of problems resulting from the condition). As a direct result of her personal experiences of helping children with dyslexia she has supported the association for many years and continues to do so.

Files\\Michelle interview
Having experienced and survived Breast Cancer, she is an active supporter of Breast Cancer Care and will, if asked support most cancer care charities such as Marie Curie.

Files\\Nigel interviews
Nigel attended a Quaker school where he boarded and was greatly influenced by the Society of Friends lack of any creed but significant attachment to their five testimonies. They were in no small way partly responsible for his energetic fundraising and voluntary actions at school. He currently supports four charities and many others on occasion.

During the year following his wife's death he and his family were very active in raising £30,000 on behalf of the Princess Alice Hospice, in profound gratitude for the help they had provided. He continues to give regularly to the Hospice.

Files\\Nigella interview
She and her husband lived and worked in a game reserve which hugely increased her knowledge, understanding and support of conservancy issues.

After their marriage broke up "rather traumatically", Nigella completed a master's degree in the UK in public health and then moved to Nairobi where she helped start a hospice. She saw fundraising as part of her job and continued operational work and voluntary fundraising with a variety of overseas aid agencies. She continues to support four charities.

Files\\Philippa interview
Philippa was brought up as a Roman Catholic and recalls that her father was an active volunteer fundraiser in the local church raising money for causes such as CAFOD. Her mother gave, she says, to local South African charities. These early experiences were, in her mind, quite important and formative having witnessed enormous, devastating poverty in South Africa. She currently supports four charities including two directly involved in development in South Africa.

Files\\Richard interview
He recalls however the event that changed his outlook on corporate life and charities was the Bhopal disaster in 1984. This is still, he says, seen as the world's worst industrial tragedy with the enormous clean-up and aftermath still affecting lives today.

Richard says that he felt ashamed of the corporate world's guilt in allowing the accident to happen and then not taking full responsibility for it. He gave at the time and is still giving regularly to the Bhopal Medical Appeal.

Files\\Sean interview
He says he was hugely influenced by his adoptive parents. “Without them” he says, “I’d be in prison or dead”. Whilst not at all religious, they were involved with a number of charities and fundraising activities. He remembers helping with jumble sales and school fetes. He remarked that being adopted was the best thing that ever happened to him. He currently supports three or four charities.

Files\\Simone interview
She recalls her own personal experience of Polio which left her with a significant limp and in later life has returned to increase her disability to the point of needing a wheelchair. She regularly supports five charities.

Files\\Stephanie interview
Her parents’ very political activities resulted in a steady stream of people and meetings in their home and she feels that she was heavily politicised at an early age. The family was “Very dysfunctional, to the point of abuse”. She supports six charities regularly.

Files\\Steven interview
He and his wife support Leukaemia Research as his brother in law had the condition and sadly died quite young. In addition, Steven also supports the Anthony Nolan Trust.

4.4.2 Familial experiences of giving or fundraising

Whilst the analysis of critical incidents in the above section is somewhat inconclusive the analysis below shows that of the 40 philanthropists interviewed 31 (or nearly 80%) had clear memories of being influenced in their early years by parents, school and/or their church.

As evidenced in figure 11 the early years’ experiences are significant and the analysis below supports this. Some of comments and quotes will be a partial repeat of the previous analysis as they similarly relate to important experiences, many of which occurred in childhood. Nevertheless, the evidence is there between the previous analysis and this one, to suggest that significant live events, especially in early years will affect an individual’s propensity to give to particular charities or more generally, to charitable causes.

Files\\Arthur interview
Arthur was born an only child in Chicago in 1940 and recalls helping his parents with local church events and activities. He says that a sense of community and the imperative to serve the community was overtly visible in what the children were taught. This influence, he feels, was both parental and from the church.

Files\\Becky interview
Becky was born in 1959 and raised in Worcestershire. She says that her Anglican parents were a strong influence in her early involvement in church and other local charities.

Files\\Belinda interview
Belinda was born in Norfolk in 1953, the youngest of two children, and recalls that whilst her mother was fairly supportive of the Anglican Church her father was very left wing and critical of "do-gooders". Nevertheless, her parents did have an important influence in her attitudes towards helping those less fortunate than oneself.

Files\\Bertrum interview
Bertrum, was born in Gloucestershire in 1946. He says that he remembers fundraising for the Blue Peter appeal, plus some community involvement at an early age with parents and school. Religion though, he is fairly sure, played no real part in his upbringing.

Files\\Bethany first interview
She had been brought up in a working-class family with strong Anglican ties. As children, she and her sisters all got involved in fundraising jumble sales for both the church and the local Labour Party. These she said, along with church collections, were her first memories of charitable giving and fundraising.

Files\\Caroline first interview
Caroline is one of the oldest people interviewed having been born in 1926. Her early life, she recalls was very happy even though her parents had modest means. She has no specific memories of being involved in charitable giving though her parents were quite community minded.

Files\\Christine interview
Christine was born in Surrey in 1989 the youngest of four siblings. She recalls that whilst her father was Catholic (originally from Spain) and her mother Anglican, church had little impact or influence on her early life. School and siblings were, she recalls, a much stronger influence when it came to fundraising and charity events though she distinctly remembers that her mother was involved with some community activities and that probably, she thinks, affected her own values.

Files\\Dianna interview
Dianna was born in London in 1936 but moved around a lot as her father was in the RAF and she was evacuated to Canada during the Second World War. She remembers that her Welsh mother was non-conformist and her father a lapsed Anglican, though she does remember biblical stories such as the Good Samarian from Sunday School experiences. She feels that despite the frequent moves she inherited a strong commitment to serving the community, mostly from her mother.

Files\\Dorothy first interview
Dorothy was in her late fifties when first interviewed and recalled having little interest in charities in early life though she was made aware of poverty and deprivation at school.

Files\\Fiona interview
Fiona, originally from Nuneaton was born in 1945 to Anglican parents and one of two girls. She recalls helping her parents with collections including those for the RNIB and the Poppy Appeal. She also remembers being a Brownie and absorbing a sense of community involvement which was encouraged by her parents.

Files\\Frances interview
Frances was 67 when interviewed in 2015. Born in Sussex as the only child of non-religious parents she was nevertheless sent to a Baptist Sunday School and remembers selling toys and things to help raise money for the NSPCC. She agrees, this early influence impacted her attitudes to charity and probably, she says, her beliefs in "what is right".

Files\\Frank interview
Frank was 64 when interviewed. Born in the Channel Islands his first memory of giving was to the local RNLI, influenced by his parents who were active supporters. Although the owner of a publishing and employment business he defines himself as a sailor. This activity he says has been a passion and a pastime all his life.

His parents were, he says, lapsed Church of England and whilst he had (and still has) no particular religious convictions, he does remember being influenced at primary school and going on to support various charities (including RNLI).

Files\\Frederick first interview
Frederick was 60 at the time of his first interview, married with two children in their twenties. He said of early experiences, that whilst he enjoyed life at a public school it put him off organised religion for life. He remembers however some church fundraising and giving at home and encouragement to do some voluntary work with deprived children

Files\\Grace interview
Grace, at 18, is the youngest interviewee and vividly recalls life in Brighton where, she remembers the early influence of her parents, one in catering and the other working in childcare, but both very politically and social active, volunteering and doing occasional fundraising. She says school was not really influential in affecting her attitudes to charities.

Files\\Ian interview
Ian was 33 when interviewed. Born of Welsh parents and the younger of two boys. He remembers little of charitable giving at home or school though being in a mining community in the 1980s the sense of "us against them" was palpable and an understanding of the community needing to help one another is a strong abiding memory for him.

Files\\Ilsa interview

Ilsa was born in Aberdeen in 1959 to a farming family. She is the youngest of three siblings and remembers working with animals from a very early age which profoundly influenced her attitudes and beliefs. She says that her parents were not particularly religious though they would get involved from time to time in community events and activities. In particular her mother would help local charities and community organisations with gifts of food from the farm.

Files\\James interview

James was an only child born in Colchester in 1944. His parents were Jewish but were not particularly religious though he does recall them supporting local appeals such as RNLI and Poppy Day. As a scout he used to get very actively involved in Bob-a-job week though had few other experiences of fundraising or charitable support.

Files\\Katherine interview

Katherine was 63 at the time of the interview, born as one of three siblings into a farming family, she remembers her father being politically active with CND and her mother supporting the BRC and Townswomen's Guild. She agrees that witnessing these activities inculcated in her an appreciation of the value and importance of active community participation. There were no early strong religious links, her parents being of Jewish origin but strongly atheist, a view she shares today.

Files\\Keith interview

Keith was born near Stourbridge in 1949 as the younger of two brothers to wealthy parents who, he recalls, were very active in various local charities and community organisations though the church was not of any particular significance to him or his parents. At public school he accepted the community service ethos that they sought to instil in their pupils.

Files\\Kenneth first interview

Kenneth a married man was aged 64 when he was first interviewed. His parents were Anglicans and he remembers they were charitably inclined which, he admits, must have had a profound influence in terms of attitudes to giving charitably. However, his earliest conscious experience of fundraising and giving was at primary school where pupils were taught about children living in poverty both at home and abroad.

Files\\Kristen interview

Kristen was born in Litchfield in 1951 and one of four sisters. Her parents were atheist but would actively support local street and house to house collections by charities and organisations such as Poppy Day, RNLI and Bob-a-job week which she recalls fondly. She feels that these early experiences had a formative effect on her attitude to charity.

Files\\Leonard interview

Leonard was born of liberal Jewish parents, in Bournemouth in 1949. His parents ran a Kosher Hotel and he fondly remembers playing with his brother and other friends in the large landscaped gardens, getting up to, he says, "lots of mischief". Despite this he recalls the generosity of his parents to him and needy members of the community and whilst they were not particularly religious, they did get actively involved in collections for local charities. In particular his mother was active in a number of Jewish Care charities.

Files\\Margaret interview

Margaret was born in Essex in 1951 one of two children. She recalls that her father was involved with various local charities and would often make gifts of time, money and in kind. Her mother was an Anglican but not particularly involved with the church. Their influence however, she says, did affect her views on charity and the needs of poorer people. She remembers being involved in the Poppy Appeal and other local charities through her school and family.

Files\\Martin interview

Martin was born on Guernsey in 1941 under German occupation, so early memories are very much around community survival. He remembers a strong community feeling. Post war he remembers that his father was an active Rotarian and his Mother a member of the Women's Institute. He also recalls taking up stamp collecting which his mother later took over and was successful raising very significant sums for charity by trading successfully in philately This is something of which he is proud both in terms of that shared activity and of the results. Martin has few memories of anything charitably significant at school.

Files\\Mary interview

Mary was born in 1926 in Harrow to Quaker parents who were profoundly influential in her early years' development of charitable giving and fundraising. She recalls helping with various flag days including Queen Alexandra Rose Appeal and Harrow Hospital. At school there were charity fetes and bazaars, but she feels strongly that her sense of public and community service comes from her Quaker upbringing.

Files\\Michelle interview

Michelle was 48 when interviewed in 2014. Born in Brighton and the elder of two siblings she recalls that her mother was very active locally in politics, CND and other humanitarian causes. She says that she and her brother tended to be "dragged along" to jumble sales and demonstrations alike so became socially aware very early on. There were no significant religious influences as her parents were both left wing and atheist though only her mother was the activist. Nevertheless, the early experiences she recalls, had an influence.

Files\\Nicholas interview

Nicholas was born in New York and was 73 at the time of the interview in 2014. Born as the only child of Catholic parents he has few memories of childhood giving or fundraising beyond causes promoted at school. He does not recall his parents being particularly charitable though is sure they gave to the church and church related charities.

Files\\Nicola interview

Nicola at 36 is the elder of two children born to a single mother in the Home Counties. She recalls that things were very tough at home until she and her brother were placed with adoptive parents who were very engaged with the community and various charities. She remembers attending Labour Party jumble sales and her adoptive parents being actively engaged with both local and national charities.

Files\\Nigel first interview
Nigel was 59 when first interviewed. He vividly recalls that a younger brother had learning difficulties and his mother spent considerable time and energy fundraising on behalf of the charity that later became MENCAP and also for an Asthma charity, having the condition herself. In addition, he says the Church of England primary school he attended in Somerset did fundraising events for children's charities, as did the Methodist Youth Club he attended.

Files\\Nigella interview
Nigella was 74 when interviewed in 2014. She recalls that her mother was a devout Anglican and her father "went along with" the community events and fundraising activities. She remembers in particular, her mother helping her to raise money for the Pony Club and considers that membership of the Brownies and Guides was influential in helping develop her awareness of need in the community.

Files\\Patrick interview
Patrick was 44 when interviewed. He says early influences were that "charity begins at home" but that "you should always try to help those in real need". His parents had a powerful influence on his upbringing and attitudes to life. Public School did little, he says, to modify those attitudes formed early on.

Files\\Philippa interview
Philippa was 72 when interviewed in 2015. She was born in Australia but raised in South Africa. She was brought up as a Roman Catholic and recalls that her father was an active volunteer fundraiser in the local church, raising money for causes such as CAFOD. Her mother gave, she says, to local South African charities. These early experiences were in her mind quite important and formative, having witnessed great poverty in South Africa.

Files\\Richard interview
Richard was born in North London in 1945. He says that whilst his parents weren't hugely influential, his father's support of the RNLI flag days rubbed off on him and had a lasting impact.

Files\\Roger interview
He was born in Surrey in 1952 and recalls early giving experiences through his parents and the local Anglican Church. In particular he remembers the local Round Table declaring 'Independence Day' and compelling all residents and visitors to make a donation by purchasing a passport. His father was a churchwarden and, along with his sister, Roger used to help with fundraising events. He recalls one sponsored sleep out on behalf of Shelter.

Files\\Sean interview

Sean was born in South London in 1980 and was adopted aged eight along with his older sister. He says he was hugely influenced by his adoptive parents who, whilst not at all religious, were involved with a number of charities and fundraising activities. He remembers helping with jumble sales and school fetes.

Files\\Simone interview

She has few early recollections of charitable giving or fundraising though developed a strong sense of community through her parents' active participation at home. She contracted Polio as a child and that (with her mother's support) was, she says a seminal experience though she never let her disability define her – always seeing people worse off than herself.

Files\\Stephanie interview

Stephanie, born a Londoner in 1946, remembers that her parents were very politically active and not at all charitably inclined, favouring the misquoted Marxist adage that the state will provide for worthy citizens. Her parents' political activities resulted in a steady stream of people and meetings in their home and she feels that she was politicised at an early age. In terms of her developing interests and knowledge, school was a much stronger influence (when thinking about community involvement and fundraising) along with membership of Woodcraft Folk, which her mother sanctioned.

Files\\Steven interview

Steven was born, an only child, in Cromer in 1968 but spent most of his first 11 years in West Africa. He says that his parents were not particularly charitable, fearing to be seen as a soft touch in a post-colonial environment, though he was aware of real poverty and how small donations could make a huge difference to an individual's chance of surviving.

Files\\Toni interview

Toni was born in Iran in 1950 and recalls, "giving all my pocket money secretly to the gardener because he had nothing, and I had everything". Throughout her childhood she felt that her parents were very charitably minded going way beyond the Islamic Zakaat (giving as a duty) and chose to help people who would help themselves. She feels this was a strong influence upon the development of her own values and beliefs around helping those less well off or in real need.

Files\\Trudy interview

Trudy was born in London in 1955. She recounts that she and her brother helped her mother collect for Christian Aid, though the attitude of her parents was, she says, more around "charity begins at home". She feels that her mother's influence was important in developing an awareness of giving to charity.

4.4.3 Background and attitudes to charitable giving.

This is a summary of all the individuals' comments concerning their upbringing, status and attitudes towards giving and charity. As with the previous analysis, some of the comments and observations will, inevitably be repeats of those mentioned in the early years' and critical incidents analysis. However, the emphasis here is an examination of the attitudes towards charities and giving that developed either early in life or as a result of events later on. Their continued support for specific causes (sometimes started in early life) often remains unchanged over decades (24 of 40 or 60%)

What also becomes apparent beyond the vital parental influences (28 of the 40 interviewees or 70%) impacting the development of a positive attitude towards charitable giving, usually in the local community, is that those attitudes, once formed, continue to affect giving behaviour through their active working lives into old age.

There is evidence that whilst support for individual causes may change (e.g. animals to people and aid to campaigning) when asked appropriately, people will still give. That is, each one has individual preferences, but they can be persuaded to adopt additional causes or charities.

Interestingly, there seems to be little correlation between whether individuals came from humble work-class backgrounds, or comfortable middle-class origins, in terms of propensity to give. However, as already observed in the literature review, there is some correlation between a higher capacity and propensity to give amongst those going on to higher education and better paid careers. Though, it must be stressed that the sample interviewed were largely, self-declaring as middle-class and/or of wealthy or comfortably off parents. (28 from 40 or 70%).

Files\\Dianna interview
Dianna feels that despite the frequent moves (in her childhood) she inherited a strong commitment to serving the community, mostly from her mother.

She and her husband, before having their own two boys, fostered children and had a well-developed sense of community and public service.

Following her husband's death from MND in 2001 she became a volunteer counsellor with Cruise and later a coffee shop helper with the local hospice. She is active in her local Anglican Church.

Files\\Dorothy first interview
Her family were relatively “middle-class”, and she remembers being involved in school fundraising. In particular she liked riding. Equine causes were popular in the house though there was no regular giving to them, at that time. Her mother would, on behalf of the family, respond to annual appeals such as Christian Aid and the Poppy Appeal as well as occasional gifts, prompted by the children, to RSPCA and Brooke Hospital

She now volunteers and donates to another small development agency where she was asked directly to become involved by a close and respected friend and having visited the work (at her own expense) has a significant, gift-aided standing order running for that charity. Dorothy also added that she needs to be persuaded by the charity (and the person making the ask) that the need is significant before she is minded to give.

Files\\Becky interview
She says that her Anglican parents were a strong influence in her early involvement in church and other local charities. She has always loved animals.

She also feels that animals and children need our help even more than people.

Files\\Belinda interview
Belinda feels that her working-class parents did have an influence in her attitudes towards helping those less fortunate than oneself.

She does remember though, as a teenager, getting involved in street collections for the Poppy Appeal, RNLI and the BRC as she had probably as a result of the early years' experience, she felt, “an emotional connection to respectable, safe brands that seemed to be doing the right thing.”

Files\\Bertrum interview
He says that he remembers fundraising for the Blue Peter appeal, plus some community involvement at an early age with parents and school.

Until his mining accident (sight loss) he had little active involvement with charities or the community other than through “some of the usual” sporting activities along with friends and family. Since the accident however he has been helped very significantly by the RNIB and is a long-term beneficiary of guide dogs from the GDBA.

Bertrum has only recently retired. He has issues with some disability charities such as RNIB and GDBA (some of their fundraising practices) but does, nevertheless, support them with some donations and sponsored fundraising events.

Files\\Bethany first interview
She had been brought up in a working-class family with strong Anglican ties. As children, she and her sisters all got involved in fundraising jumble sales for both the church and the local Labour Party. These she said, along with church collections, were her first memories of charitable giving and fundraising. She also described developing a lifelong love of books and reading.

Like many young people she rejected the established church in her teens though stayed loyal to the Labour Party all her life.

It was at this point (after her first husband's death) she trained as a social worker saying, "I learned more about the human condition standing behind the bar listening to the customers' woes than in three years of formal training".

Files\\Caroline first interview
Her early life, she recalls was very happy even though her parents had modest means. She has no specific memories of being involved in charitable giving though her parents were quite community minded. Her older brother died recently and that has led her to reappraise some of her own views about life in general and giving in particular. She has recently made a new will in favour of her surviving niece and nephew but with four residuary gifts to her favourite causes.

Caroline never married and had a successful career as a nurse and midwife before becoming a community social worker in her 50s. Working in the "care sector" she witnessed the effects of poor health, poverty and deprivation, which influenced some of her giving and favourite causes (e.g. the Trussell Trust).

Files\\Christine interview
School and siblings were, she recalls, a stronger influence when it came to fundraising and charity events though she remembers that her mother was involved with some community activities and that probably affected her own values. Christine developed a great love of animals in her formative years and is now a supporter of the Dogs Trust and Battersea Cats and Dogs Home.

Nevertheless, she says that she will give, even if short of money, when touched by the ask, which, in her case, can happen through close friends appealing on social media.

Files\\Arthur interview
Arthur was born an only child in Chicago in 1940 and recalls helping his parents, who were, he says, quite well-regarded in the community, with local church events and activities. He also says that a sense of community and the imperative to serve the community was overtly visible in what the children were taught. He feels that this influence was both parental and from the church.

Arthur was (and still is) very interested in the whole arena of rehabilitation.

Currently he supports his local church, Kew Gardens, Amnesty International and Friends of the Earth.

Files\\Mary interview
Mary was born in 1926 in Harrow to Quaker parents who were profoundly influential in her early years' development of charitable giving and fundraising.

At school there were charity fetes and bazaars, but she feels her sense of public and community service comes from her Quaker upbringing.

As a teacher in Oxford she became very interested in dyslexia and has supported the association for many years.

Mary is still also supporting several individuals in Africa and takes in refugee lodgers from time to time.

Files\\Michelle interview
Born in Brighton and the elder of two siblings she recalls that her mother, a headteacher, was very active locally in politics, CND and other humanitarian causes. She says that she and her brother tended to be "dragged along" to jumble sales and demonstrations alike so become socially aware very early on.

Having experienced Breast Cancer, she is an active supporter of Breast Cancer Care and will, if asked support most cancer care charities such as Marie Curie.

Files\\Nicholas interview
Born in the USA as the only child of Catholic parents (who had made good) he has few memories of childhood giving or fundraising beyond causes promoted at school. He travelled extensively in Europe and often witnessed deprivation at first hand.

He is very proud that he helped found an organisation working to promote cross border philanthropy, observing that the American tax environment is rather more conducive to making regular or large off-off gifts.

Files\\Nicola interview
She recalls that things were very tough at home until she and her brother were placed with adoptive parents who were very engaged with the community and various charities.

Secondary school was, thereafter, an important influence and her love of animals meant she was always willing to give in response to emotive asks from animal charities.

She continues to campaign vigorously about inequality issues and supports causes working to improve those conditions.

Files\\Ilsa interview
Ilsa, born into a farming family, remembers working with animals from a very early age which profoundly influenced her attitudes and beliefs.

In particular, her mother would help local charities and community organisations with gifts of food from the farm. Similarly, whilst she has few recollections of particular influences at school, she recalls that through her peers she was aware of farming and conservation issues from an early age.

Files\\James interview
His parents were Jewish but were not particularly religious though he does recall them supporting local appeals such as RNLI and Poppy Day. As a scout he used to get very actively involved in Bob-a-job week though had few other experiences of fundraising or charitable support.

His mother lived to be 100 and he recalls her increasing interest in both things spiritual and charitable which affected, he says, his own view on life.

Currently he runs a successful financial services company and says that he tends to support “the person rather than the cause”.

James feels that he often doesn’t get enough feedback from charities, only more appeals. He is averse to street collections and canvassers though will usually buy the Big Issue if asked feeling that if people are trying to help themselves, he has a duty to help them.

Files\\Katherine interview
She remembers her father being politically active with CND and her mother supporting the BRC and Townswomen’s Guild. She agrees that witnessing these activities inculcated in her an appreciation of the value and importance of active community participation.

Other active support includes various animal charities such as The Dogs Trust and other canine organisations (being a great dog lover and regular attender of dog shows).

She says that she enjoys the empathetic links of hearing about successful interventions and outreach projects.

Files\\Keith interview
Keith was the younger of two brothers of wealthy parents who, he recalls, were very active in various local charities and community organisations, though the church was not of any particular significance to him or his parents. His father owned and ran a successful automotive business. At public school he accepted the community service ethos that they sought to instil in their pupils.

He says that (during his difficult period) he would have been a beneficiary of food banks if they’d been around, rather than a donor. Though following a severe bout of Rheumatoid Arthritis, he has felt favourably towards the National Rheumatoid Arthritis Association and has supported it from time to time.

Files\\Kenneth first interview
His parents were Anglicans and he remembers they were quite charitably inclined which he admits must have had a profound influence in terms of attitudes to giving charitably

He says, “religious charities such as Christian Aid would only get a donation if a collector came round (ie a personal ask), whereas Oxfam offered Magic Beans”. These apparently could be grown as a cash crop but had the enormous benefit of enriching the soil, providing a win-win for the subsistence farmers. Kenneth added, “This really felt like a worthwhile investment.

In addition, he mentioned how he became a supporter of his mother's favourite charity after they contacted him following a gift, he executed, in her will. He says, "giving in memory of a loved one is such a powerful motivator. The charity is just the conduit for that love”.

Files\\Frances interview
Frances remembers selling toys and things to help raise money for the NSPCC. She agrees this early influence impacted her attitudes to charity and probably, she says, her beliefs in "what is right". Her parents experienced marital difficulties, so she lived with her grandparents and remembers joining the Girls Brigade and a Baptist Youth Club in her teens.

She trained and practiced as a social worker, developing a keen interest in family issues and children's causes.

Files\\Frank interview
Born in the Channel Islands his first memory of giving was to the local RNLI, influenced by his parents who were active supporters. Although the owner of a publishing and employment business he defines himself as a sailor.

He has worked for a number of charities and supported many through his life. Changing (his support) sometimes because his interests have altered and sometime because he has felt that a charity could have done better in terms of their impact.

Files\\Frederick first interview
Frederick recalls that whilst he enjoyed life at a public school it put him off organised religion for life. He remembers however, some church fundraising and giving at home and some encouragement to do some voluntary work with deprived children.

He said that it is really important for him, that a charity makes a powerful case for support both emotionally and with hard evidence.

Like Bethany his involvement and support (for the charity he chairs) has grown from an active interest to a deep attachment, something beyond empathy and sympathy for the work.

Files\\Grace interview
Grace is the youngest interviewee and vividly recalls life in Brighton where she was born and schooled until her family moved to Scotland where her parents now run a smallholding. In Brighton she recalls the early influence of her very unconventional parents, one in catering and the other working in childcare but both, very politically and socially active, volunteering and doing occasional fundraising. She says school was not really influential in affecting her attitudes to charities until she moved to Scotland when being part of the local community become more important and "just what everyone does".

She also gets involved in challenges and fundraising events, though confesses her interest is in the events done with friends (social activities) more than the causes supported.

Files\\Ian interview
He remembers little of charity giving at home or school though, being in a mining community in the 1980s, the sense of "us against them" was palpable and an understanding of the community needing to help one another is a strong abiding memory for him.

Ian's feeling is that it is important to help "needy children". He says, "everyone does it, so if it makes a difference so why wouldn't I?" He also gives, he says, to "change stuff".

He affects something of a cynical attitude to a lot of what charities do with their money but clearly does want to make a difference.

Files\\Fiona interview
She recalls helping her middle-class parents with collections including those for the RNIB and the Poppy Appeal. She also remembers being a Brownie and absorbing a sense of community involvement encouraged by her parents.

She and her husband love walking and so the support of places like Kew and the Wetlands have, she says, an element of self-interest.

Files\\Kristen interview
Her parents were atheist but would actively support local street and house to house collections such as Poppy Day, RNLI and Bob-a-job week which she recalls fondly.

She married and had two children one of whom was born disabled and died with complications. She continues to support charities working with disabled children.

She used to support the RSPB but no longer does so saying that she needs to see the need and experience something meaningful from the relationship.

Files\\Leonard interview
Leonard was born of liberal Jewish parents, in Bournemouth in 1949. In particular his mother was active in fundraising for a number of Jewish care charities.

He and his wife ran a successful restaurant before he took time to complete an MBA at Cranfield where he came into contact with the Cranfield Trust. This charity places alumni volunteers in short term consultancy roles with many other UK charities. He became both a volunteer and long-term supporter.

Leonard said that he would always try to respond to asks where there was an empathy and resonance with the cause.

Files\\Margaret interview
She recalls that her father was involved with various local charities and would often make gifts of time, money and in kind.

She also remembers being involved in the Poppy Appeal and other local charities through her school and family.

Having experienced Cancer personally, she supports Cancer Bacup and Cancer MacMillan.

Asked to expand (on her feelings about agreeing a fundraising ask), she said that she felt that it needs to strike a chord or have real empathy for her to feel inclined to offer her support.

Files\\Martin interview
He remembers a strong community feeling. Post war he recalls that his father was an active Rotarian and his mother a member of the Women's Institute.

Martin has few memories of anything charitably significant at school and, as he had a somewhat difficult parental relationship, went off to London to read Chemical Engineering where he remembers helping to set up a local branch of Amnesty International.

He particularly likes innovative and enterprising projects displaying real commitment and enthusiasm.

Files\\Nigel first interview
Nigel attended a Quaker school where he boarded and was greatly influenced by the Society of Friends lack of any creed but significant attachment to their five testimonies

He helped establish a school disasters fund so that they could respond quickly to emerging world-wide emergencies and did so decades before the DEC.

Over the next three years he did a lot fundraising for the Princess Alice Hospice (as well as giving significant sums himself) as a thank you for the support and comfort that they had provided for his wife.

He likes having a personal contact with the charities that he supports.

Files\\Nigella interview
She recalls that her mother was a devout Anglican and her father "went along with" the community events and fundraising activities.

She also considers that her boarding school instilled a strong public service ethic which is partly why she trained as a nurse and spent time working in Beirut and Iran before moving to Kenya where she met and married her husband.

She and her husband lived and worked in a game reserve which hugely increased her knowledge and support of conservancy issues.

She says that for an ask to be successful there needs to be a clear need and to have an understanding of the work. In addition, she needs to feel strongly that it will have an important impact.

Files\\Patrick interview
He was also born to a well-off farming family one of three brothers. Today he both farms and works as an investment banker

He feels that his parents had a powerful influence on his upbringing and attitudes to life.

Public School did little, he says, to modify those attitudes formed early on, so that today he will respond to emergency appeals from charities like the BRC or DEC only if he is convinced that the money will make a difference.

In relation to charity appeals, he says that he puts a lot of confidence in his ability to "pick a winner".

Patrick does remark however that whilst he is "selfish with his time" and has learned to say no, he will support an ask if it is made appropriately.

He favours local causes but will give nationally and internationally if he is convinced that the donation will make a difference.

Files\\Philippa interview
Philippa was born in Australia but raised in South Africa. She was brought up as a Roman Catholic and recalls that her father was an active volunteer fundraiser in the local church raising money for causes such as CAFOD.

These early experiences were in her mind quite important and formative having witnessed great poverty in South Africa.

Whilst having been brought up as a Catholic, she says, she's now probably closer to the Buddhists than anything else. However, she gave up membership of a Buddhist organisation because of a very steep rise in the membership fees.

She gives she says, especially when friends ask and the cause resonates; adding that giving is, "a civic responsibility" and that "it is important for the money to go to the cause".

Files\\Richard interview
He says that whilst his parents weren't hugely influential his father's support of the RNLI flag days rubbed off on him.

Files\\Roger interview
Roger recalls early giving experiences through his well-off parents and the local Anglican Church.

His father was a churchwarden and, along with his sister, Roger used to help with fundraising events.

His own fundraising activities have been very successful raising tens of thousands of pounds for charities such as The Children's Trust and the British Dragonfly Society where he has a long-term personal interest and commitment.

However, he says that over the last 10 years he has moved much more towards environmental charities as he says, "I believe that needs to be our global priority".

What he does respond favourably to, he says, is an intelligent sophisticated ask that offers an effective solution.

Files\\Sean interview
He says he was hugely influenced by his adoptive parents who, whilst not at all religious, were involved with a number of charities and fundraising activities.

He gives regularly to the Poppy Appeal, Help for Heroes and other one-off appeals when he is moved to do so, which can be after seeing advertisements on the tube or television.

He says that people who “deserve my support” get it if the ask is right and uses Help for Heroes as an example of this.

Files\\Simone interview
She has few early recollections of charitable giving or fundraising though developed a strong sense of community through her parents’ active participation at home.

She recalls her own personal experience of Polio which left her with a significant disability.

Simone responds particularly, she says, to asks from smaller charities, “who need the cash”.

Files\\Stephanie interview
Born a Londoner in 1946 she remembers that her parents were very politically active and not at all charitably inclined.

In terms of her developing interests and knowledge, school was a much stronger influence along with membership of Woodcraft Folk.

Though her knowledge and understanding of the human condition and the gross inequalities of life grew as she experienced work and the influence of society.

She now works as a trainer and actively supports, Handicap International, Action Aid, Amnesty, AgeUK, Encourage and her local church having developed a more spiritual dimension later in life.

Files\\Steven interview
He says that his parents were not particularly charitable, fearing to be seen as a soft touch in a post-colonial environment, though he was aware of real poverty and how small donations could make a huge difference to an individual’s chance of surviving.

From the age of 11 to 18 he attended a boarding school in England and remembers being involved in sponsored charity runs as well as joining Greenpeace.

He does support Leukaemia Research as his brother in law had the condition and also supports the Anthony Nolan Trust.

He responds well he says, to people who are passionate about the cause and where he is convinced that it will make a real difference, preferring people charities to those supporting animals.

Files\\Toni interview
Throughout her childhood (in Iran) she recalls that her parents were charitably minded going way beyond the Islamic Zakaat (giving as a duty) and chose to help people who

would help themselves. She feels this was a strong influence upon the development of her own values and beliefs around helping those less well off or in real need.

She attended boarding school in England remembering that whilst the school was distinctly class laden there was a real effort to inculcate a sense of public and community service in the girls there.

She still regularly supports Amnesty and also Greenpeace, MSF and CRUK plus ad hoc donations when touched. She gives she says when the ask is quiet, meaningful and resonant.

Files\\Trudy interview
She recalls that she and her brother helped her mother collect for Christian Aid, though the attitude of her parents was, she says, more around "charity begins at home". The family were very poor and, although her parents were somewhat cynical about religion, she attended a Church of England primary school.

She says that perhaps, "Something rubbed off". She also, she recalls, attended Brownies for a short time.

She says over the years she has become increasingly grateful for everything that she has and feels able to give back something to society. She gives, she says thinking, "that's a good job" in response to appeals that touch her.

4.4.4 Will writing, charitable bequests and wealth

This is a summary of all the individuals' comments concerning whether they have wills. If they have so, which charities they have remembered mentioned (or not). This is grouped together with an estimate of their net worth for comparison purposes.

The listing expands upon the demographic information analysed and commented upon in section 4.2.4. As reported, there are 20 of 40 respondents who have a charitable will (plus 17 with a non-charitable will) and interestingly, on average, most have a much smaller number of charities as beneficiaries (3 of which 2 are existing and 1 is new) when compared to the number they support regularly (5).

There is then clear evidence that the sample interviewed have a substantially higher than average propensity to write a charitable will that mentions some but not all of their regularly supported charities and causes. Importantly, they tend to write an additional charity into their wills, so that there are fundraising opportunities to persuade like-minded philanthropists to consider adding to their favoured charities.

Files\\Arthur interview
His will is not yet charitable, and he is worth around £1.5m net.

Files\\Becky interview
Her charitable will mentions Victims of Torture. In net terms she is probably worth around £300k net.

Files\\Belinda interview
She and her husband have mirror wills without charitable bequests. Belinda remarks, "I hadn't thought about writing charities in." Total net worth is around £500k net.

Files\\Bertrum interview
He has a charitable will that mentions Guide Dogs for the Blind. His net worth is probably £300k net.

Files\\Bethany first interview
Her charitable will mentions: BRC and Spear. An estimate of her wealth is around £1m net.
Files\\Bethany second interview
Her new charitable will now contains bequests to: Book Aid, BRC and Crisis UK - being the charities she feels will benefit most and use the money effectively. However, although her net worth is in excess of £1m, the bequests are conditional and as she is likely to die first, her husband is ultimately the beneficiary.

Files\\Caroline first interview
She has a charitable will mentioning Woodland Trust and the National Trust.
Her net worth is estimated at around £250k.

Files\\Caroline second interview
The revised will now has additional residuary gifts to some of her friends and increased donations to her favourite causes: The Woodland Trust, Chalice Well Trust, Tulsi Trust and The Trussell Trust.

Files\\Christine interview
Whilst she has no will currently, she is inclined, she says, to write a charitable will when the time is right. Her net worth is estimated to be in the region of £50k

Files\\Dianna interview
Her charitable will mentions, Salvation Army, Save the Children. All Saints (church) and Oxfam. Her net worth is in the region of £500k as she has already made significant life-time gifts to her children.

Files\\Dorothy first interview
She does not currently have a charitable will but that, she says, is also under review and she may well add several favourite causes where she thinks "a decent legacy might make a difference".

Files\\Dorothy second interview
She now has a charitable will with bequests to her three favourite causes. Her net worth is in excess of £1m.

Files\\Fiona interview
She has a mirror will with her husband mentioning three charities including the RSPB and WWF. She has a net worth in excess of £500k.

Files\\Frances interview
Her will is not charitable and she is worth around £1.5m net.

Files\\Frank interview
There are legacies to five charities in his will including Care International and ActionAid. Plus, Cancer MacMillan and Bacup, as he says, his first wife died with cancer but was helped by both of those organisations. He is worth in the region of £1m.

Files\\Frederick first interview
His will is not yet charitable, and his net worth is around £1m.

Files\\Frederick second interview
He says that his new charitable will has bequests to the development charity and his alma mater, though after a divorce his net worth has declined.

Files\\Grace interview
Grace aged 18 has, unsurprisingly, no will yet and is worth perhaps £5k

Files\\Ian interview
He has a mirror will with his partner but that it doesn't yet contain any charitable bequests. Ian is worth in the region of £200k

Files\\Ilsa interview
Her will does not contain any charitable bequests and she is worth in excess of £5m

Files\\James interview
His will does not (yet) have any charitable bequests in it. He is worth in excess of £20m

Files\\Katherine interview
She has a charitable will that includes, CRUK, The Dogs Trust and SPANA. Her net worth is around £800k

Files\\Keith interview
He has a will without charitable bequests because he says, "I'm a FRISKI – Fully Retired and Intent on Spending the Kid's Inheritance!" He is worth around £300k net.

Files\\Kenneth first interview
He has a mirror will with his wife to include cash bequests to four charities including Arthritis Care.

Files\\Kenneth second interview
His new will includes significant cash bequests to: Princess Alice Hospice, Crisis, Friends of the Abbey, Working Families and Spear. His net worth, having made life-time gifts to his children, is around £2m.

Files\\Kristen interview
Her will currently contains no charitable bequests and she is worth approximately £1m net.

Files\\Leonard interview
At interview Leonard said he had no charities in his will. However, he died (with cancer) in May 2017 and his wife says that his will did in fact have several charitable bequests and at probate he was worth in excess of £1m.

Files\\Margaret interview
Will is not charitable and her net worth is about £300k.

Files\\Martin interview
He has a charitable mirror will with his wife remembering a number of favourite causes including arts and educational charities but not Amnesty International. His net worth is around £1m.

Files\\Mary interview
Her will contains bequests to Save a Cow and WaterAid and others she says, may be added if she makes further changes. She is worth, in net terms about £2m.

Files\\Michelle interview
She and her husband currently do not have wills though say that they intend to correct that, at some stage. She has a net worth of around £250k.

Files\\Nicholas interview
He has a mirror will with his wife that includes charitable gifts to four charities and says that they may well write in gifts to a further three charities. His net worth is about £500k.

Files\\Nicola interview
She has a will that as yet contains no charitable bequests though admits that this might change over time as she is open to long term commitments that will make a real difference. Her net worth is in the region of £400k.

Files\\Nigel first interview
Nigel says that he and his (current) wife have mirror wills with no charitable bequests, but may well, in the future consider one or two charitable bequests.

Files\\Nigel second interview
Nigel says that now he and his new wife also have mirror wills (remembering all their respective children) but this time with a bequest to the Princess Alice Hospice. His net worth is in excess of £1.5m.

Files\\Nigella interview
Nigella has a charitable will but with five grandchildren says it's only the Hospice that will get a charitable bequest, though she may include her local Anglican church, as she is an active member once more. She is worth around £400k net.

Files\\Patrick interview
His will is not charitable as he says he needs to leave everything to the boys. His net wealth is in excess of £10m.

Files\\Philippa interview
She has a charitable will mentioning: Compassion in World Farming, RSPCA, Oxfam and is worth in excess of £800k.

Files\\Richard interview
Charitable will mentions Bhopal Medical Appeal and a church in Norfolk. His net worth is in excess of £1m.

Files\\Roger interview
His charitable will mentions RSPB, Woodland Trust and the British Dragonfly Society. His net worth exceeds £800k.

Files\\Sean interview
He currently has no will and is worth around £150k net.

Files\\Simone interview
Currently she has Direct Debits in favour of six charities though only one of them (NSPCC) is currently mentioned in her will. Her net worth is in excess of £1m.

Files\\Stephanie interview
Stephanie has a will that has no charitable bequests. Her net worth is around £350k

Files\\Steven interview
His will is not charitable, and his net worth is around £500k.

Files\\Toni interview
She has a will but with no charities mentioned therein. Her net worth is in the order of £500k.

Files\\Trudy interview
She has a will with no charitable bequests. She has a net worth of about £250k.

4.4.5 Prompts and triggers for giving decisions and rejections.

The extracts below group comments from those interviews who made specific observations about the importance of the cause, the asker or situation as well as suggestions as to why they gave up on certain charities.

What does come over very clearly from the majority of comments concerning the ask is evidence of the importance of the right person and the right story, be it emotional, impactful or both (34 from 40 or 85%). This underlines the suggestion in the literature review that the appropriate use of all three parts of rhetoric in story telling by fundraisers is crucial.

Individuals' own beliefs and values are reflected in the choices that they make but is no clear correlation between any particular aspects of stated values (e.g. animals need help more than people) and the propensity to give though of course those values and beliefs do impact the choices people make concerning the causes and charities that they support on a regular basis (e.g. Bethany and Bookaid).

It is interesting to note that far fewer interviewees were able to vocalise a specific reason for stopping their giving (only 19 of the 40 responders) to a charity or cause.

There is further evidence that, of these, the biggest single reason for stopping support appears to be poor/inappropriate fundraising techniques or messages (11 from 19 which is nearly 60%) or inappropriate asks/communications (5 from 19 or 26%)

Files\\Arthur interview
Arthur gives, he says, when asked appropriately by someone he respects for a cause that is already close to his heart, though will also make one-off donations to other charities and causes when he feels it to be right. Conversely, he doesn't like pushy or faceless requests for gifts.

Files\\Becky interview
Some of the charities have been dropped because of their inappropriate fundraising techniques (guilt trip direct mail for example). In addition, whilst she ran a small holding with chickens (and so supported other associated animal and wildlife charities), this activity has now ceased and with it her interest in those organisations (such as Farm Africa) has decreased. She says therefore, for simplicity she no longer has standing orders or direct debits running but continues to make donations, when asked appropriately, to animal charities. She feels that animals and children need our help even more than people.

Files\\Belinda interview
Generally, she doesn't give to emergency appeals, resenting the pressure and preferring to see long-term benefits accruing from a thoughtful gift. Though she says that she would give to homelessness if asked, remarking that if she is lying awake, she thinks about how she might use £1m to benefit charities!

Files\\Bertrum interview
He responds best, he says, "to personal appeals for animals and children, because they can't help themselves".

Files\\Bethany first interview
She supported various emergency appeals over the years though said of the BRC and their continued use of direct mail to her, "why don't they understand I don't want to make monthly gifts but will respond more generously when there is a real crisis?" She also said that she gives when asked appropriately for a cause that she feels is important and where her gift might make a difference. She admitted how the person asking for a donation comes over, is important, adding "I like people to be clear and articulate as well as passionate about the cause so that I can feel the gift is important".

She described a passion for the work of the charity (BookAid) She visualized children in Africa developing a similar passion for books and reading and so is a regular, loyal, supporter of the charity.

Files\\Caroline first interview
She added that she really enjoys talking to people about the causes when they are asking for support and that sometimes " the way that a person asks for money, how believable they are, is sometimes more important in my decision to give, than the actual cause."

Files\\Christine interview
Christine developed a great love of animals in her formative years and is now a supporter of the Dogs Trust and Battersea Cats and Dogs Home. Nevertheless, she says that she will give to other causes, even if short of money when touched by the ask, which can happen through close friends appealing on social media.

Files\\Dianna interview
She responds best, she says, to personal appeals that are going to have an immediate effect or definite long-term improvement. She also reflects that a good fundraising ask

produces benefits both for the giver and the beneficiaries. She likes the concept of a win-win scenario with a long-term improvement on offer. Dianna says she is reviewing her giving towards supporting fewer charities and is critical of what she sees as wastage in fundraising appeals and some larger charities.

<u>Files\\Dorothy first interview</u>
In recent years she became a Quaker and that defines some of her regular giving both to the Society of Friends and such causes as Greenpeace and WWF. Dorothy also added that she needs to be persuaded by the charity (and the person making the ask for money) that the need is significant before she is minded to give.

<u>Files\\Fiona interview</u>
An appropriate ask is, she says, “when it is personal, relevant to what I also support, timely and succinct”. She hates being telephoned by charities feeling it is an unnecessary pressure.

<u>Files\\Frances interview</u>
She says she’ll always support appeals from the BHF as her younger son had a serious heart illness which resulted in some loss of cognitive ability. She feels that the need must be really clear. She has given up her support of the Tate and RA as a budgeting decision.

<u>Files\\Frank interview</u>
He has worked for a number of charities and supported many through his life. He says that he changes that support sometimes, because his interests have altered and sometimes, because he has felt that the charity could have done better in terms of their impact.

<u>Files\\Frederick first interview</u>
He said that it is really important to him that a charity makes a powerful case for support both emotionally and with hard evidence.

<u>Files\\Grace interview</u>
Grace is socially active whilst being very aware of inequality in UK society and the world. She gets involved in challenges and fundraising events, though confesses her interest is in the events done with friends (social activities) more than the causes supported.

<u>Files\\Ian interview</u>
He says he does respond with quite regular one-off donations, for example to Save the Children, in response to the prompts from train and tube charity advertisements. His feeling is that it is important to help needy children. He says that “everyone does it, so if it makes a difference so why wouldn’t I?” He also gives, he says, to “change stuff”.

Files\\Ilsa interview
She has a personal interest in learning impairment and disability as one of her children experienced brain damage at birth and required special schooling. Ilsa says she responds, in particular, to local asks for local activities and charities.

Files\\James interview
James says that he tends to support "the person rather than the cause". That is, if a person makes an effective, passionate ask he'll usually support it if only with an ad hoc donation. James feels that he often doesn't get enough feedback from charities, only more appeals. He is averse to street collections and canvassers though will usually buy the Big Issue if asked feeling that if people are trying to help themselves, he has a duty to help them.

Files\\Katherine interview
She says that she enjoys the empathetic links of hearing about successful interventions and outreach projects. She hates being telephoned by charities whatever the reason, and free gifts (e.g. Christmas Cards from the BRC) but will give when asked appropriately to support things that will make a difference.

Files\\Keith interview
Currently he supports some specific local causes. He will though, give when asked personally, to a cause that resonates and has some meaning for him.

Files\\Kenneth interviews
Kenneth added that the person making a request needs to make a strong case. He is more likely to give to people he knows and causes that he already supports or feels are valuable. He added "it is really important that the person is credible and the request realistic".

With regard to stopping support he mentioned an appalling incident of poor supporter care. Following the death of his wife he telephoned the National Trust to transfer her membership (she had been a supporter for around 20 years) to his name, as he had done successfully with the RHS. He was told not only was this not possible, but that he would have to pay a joining fee on top of the membership subscription if he wanted to continue. Needless to say, he cancelled the membership and removed the National Trust (which had been in his wife's mirror will as a conditional bequest) from his new will.

Files\\Kristen interview
She will generally, she says support medical charity appeals and those (e.g. DEC) relieving human suffering. She will also support appeals, when made sensitively, to help the homeless because there is a clear need and a possible solution. She used to support the RSPB but no longer does so saying that she needs to see the need, and experience something meaningful from the relationship. On the other hand, she says, that she actively dislikes street canvassing, whatever the cause.

Files\\Leonard interview
Leonard said that he would always try to respond to asks where there was an empathy and resonance with the cause. This was, he said, particularly true of course for cancer care and research charities (he had personal experience of skin and lung cancer which ultimately killed him).

Files\\Margaret interview
She says that for an appeal to be successful the right person has to ask for the right cause at the right time. Asked to expand on that she agreed that it needs to strike a chord or have real empathy for her to feel inclined to support it.

Files\\Martin interview
He particularly likes innovative and enterprising projects displaying real commitment and enthusiasm. In contrast he finds telephone appeals and street canvassing a real turn off.

Files\\Mary interview
She says that she will respond to an individual ask or appeal where the cause is clear, she respects the asker and a difference can be made.

Files\\Michelle interview
Michelle will respond to emergency appeals from Save the Children and BRC. She used to support ActionAid and Greenpeace but isn't sure why she stopped, though didn't like all the direct mail appeals. She does however support Crisis UK, despite the appeals. She gives, she says when the ask resonates and is timely.

Files\\Nicholas interview
Nicholas says that he never gives in response to direct mail or telephone appeals, preferring, "personal, appropriate asks where the gift will make a difference". He worries about the size of the task and likes to see a multiplier effect in his gifts.

Files\\Nicola interview
She signed a Direct Debit for an RSPCA street canvasser so that she could, "go home and put all the direct mail in the bin, without feeling guilty". She is open to long term commitments that will make a real difference as opposed to one-off appeals.

Files\\Nigel first interview
He adds that he gives charitably when he feels a close association with a cause that he can see is operating cost effectively and may well, in the future, consider one or two charitable bequests.

Files\\Nigella interview
She says that for an ask to be successful there needs to be a clear need and to have an understanding of the work. In addition, she needs to feel strongly that it will have an important impact.

Files\\Patrick interview
He says that he is "selfish with his time" and has learned to say no he will support an ask if it is made appropriately. That is by the right person for the right project. He favours local causes but will give nationally and internationally if he is convinced that the donation will make a difference.

Files\\Philippa interview
She gives she says, especially when friends ask and the cause resonates; adding that giving is, "a civic responsibility" and that "it is important for the money to go to the cause".

Files\\Richard interview
Richard recognises that he could always do more but sometimes feels inundated with too much information about an appeal. He prefers a straightforward, very personal, relevant ask for something that will make a real difference. His personal "bête noire" is Just Giving which, as an asking platform he feels is "far too pushy".

Files\\Roger interview
He used to support more charities supporting people such as Oxfam, Centrepoint, Crisis, and the Salvation Army but says that over the last 10 years he has moved much more towards environmental charities. His move away from these other charities has been then less about what they have done (or not done), but much more as a refinement of his own beliefs, values and interests.

What he does respond favourably to, he says, is an intelligent sophisticated ask that offers an effective solution. He sees himself as a well-informed giver who wants to know the reality behind the charity so that the appeal is to the head and the heart. On the other hand, he doesn't like unsolicited mail and particularly those containing "free gifts" such as pens, coins and cards.

Files\\Sean interview
He says that people who "deserve my support" get it if the ask is right and uses Help for Heroes as an example of this. That is, supporting people who have been gravely injured as a direct result of serving their country.

Files\\Simone interview
Simone responds particularly, she says, to asks from smaller charities, "who need the cash".

Files\\Stephanie interview
She adds that, thoughtful, meaningful asks from the right people tend to make her respond now rather than in the future.

Files\\Steven interview
He responds well, he says, to people who are passionate about the cause and where he is convinced that it will make a real difference, preferring people charities to those supporting animals. He is sceptical of "big salaries" and high fundraising costs though is always open to causes making a real difference as long as he feels in control of the communications.

Files\\Toni interview
She still regularly supports Amnesty and also Greenpeace, MSF and CRUK, plus ad hoc donations when touched. She gives she says when the ask is quiet, meaningful and resonant. There is she says, "something wonderful when the whole is greater than the sum of the parts. That is, when both beneficiary and giver are better off". Conversely, she says, that she avoids stagey or celebrity appeals, preferring a quiet but intense relationship with the charity.

Files\\Trudy interview
She likes giving to make a difference and solve problems. She is likely to respond positively to "easy asks" though glossy brochures are a turn off. That said Trudy admits to wanting to be kept in touch and told about the work being done.

4.5 LONGITUDINAL ANALYSIS OF FOLLOW-UP INTERVIEWS:

As discussed in section 3.2 the extended period of the research provided an opportunity to re-interview the first six philanthropists who provided some valuable insights into the changes that they had experienced and enabled a longitudinal dimension to be added. The findings are summarized in section 4.5.7 following the précised interviews. The italicised comments in these sections highlight the changes to annual giving levels.

4.5.1 Bethany was at the time of the second interview, a 73-year-old married woman with two adult children. Unfortunately, she had been diagnosed with Pancreatic Cancer some months earlier. After a period of chemotherapy, she was told that her cancer had metastised and only palliative care was available.

This news has forced her to re-appraise her remaining time and she feels there are things she wants to do before dying, as well as through her will which she has extensively updated.

For example, as well as large gifts to her two adult children, BookAid and Spear have received significant cash donations. In a similar vein, her new charitable will now contains bequests to: BookAid, BRC and Crisis - being the charities she feels will benefit most and use the money effectively. She says that whilst she is furious with the universe about the prospect of death, she takes real comfort in knowing that something of her work and gifts will live on after her death. *Her giving increased significantly in the year following her diagnosis from around £1,000pa to £2,000pa*. She is also keen to ensure that her donations are gift aided to maximise their value.

4.5.2 Caroline was born in 1926 and was 91 when the second interview took place. Previously she was living very independently, still driving and enjoying life. Now she is living in a nursing home with both, leg ulcers and a gastric ulcer and her mobility is severely limited. Although not terminally ill, she no longer enjoys life, feeling that "her body is giving up". *She has stopped all regular donations to charities for the time being, as she feels that she may need all her cash for care home fees*.

She has however further updated her will. The revised will is still in favour of her surviving niece and nephew but now has additional residuary gifts to some of her friends and to her favourite causes: The Woodland Trust, Chalice Well Trust, Tulsi Trust and The Trussell Trust. She says that she wants whatever is left after her death, to do something meaningful. Her *annual giving* however, due to concerns over the costs of her residential care, has *fallen from £200pa to around £50pa* though this might, she says, change again.

4.5.3 Kenneth was aged 68 when he was re-interviewed two years after the death of his wife. In addition to gifts in lieu of flowers at the funeral, he had made a significant donation to the Princess Alice Hospice who had helped his wife in the last few weeks of her life. He says, "I've done a lot of reflection and realise I'm not the man I was two years ago".

In particular, he has increased the value (from around £1,000pa to £2,000pa) of standing orders in favour of *Working Families, ATE, Cranfield Trust and the Trussell Trust the Society of Friends*, as well as taking on two trustee roles.

Similarly, his new will contains significant cash bequests to two churches, BRC and Crisis. He says, "I can't take it with me so, as long as I can, I will do more to help others. His giving has risen from around £500pa to around £1,500pa, most of which is gift aided as he likes to optimize the value of his donations.

A very interesting and relevant experience happened subsequent to the formal research interviews and is therefore worthy of mention. Kenneth who was widowed during the course of the research and re-interviewed about changes in his giving habits and preferences, has subsequently reported that a charity of which he is a trustee has received a large donation (£3,000) from an apparently unknown source.

However, in conversations with a good friend Mary (also interviewed in this research), who respects and admires his charity knowledge and voluntary work, Kenneth was asked to provide a short list of small charities making a real difference to their beneficiaries in Africa. He provided three including the one for which he is a trustee. His friend Mary passed these contact details on to a close friend of her own who had asked Mary for some specific advice, as she wanted to make a gift, but did not know which charity to support.

Whilst Kenneth had no direct contact with the third-party giver, it is reasonable to suggest that the respect and admiration between Kenneth and Mary transcended the relationship between his friend and her old friend, the ultimate third-party giver. It might well be considered as an intersubjective interaction being more than the sum of the parts.

4.5.4 Frederick, born in 1953 was 63 at the time of his second interview. He is now divorced, but living with a new partner, and this has forced him to take another look at his life. He has retired and spends some of his year in Australia with his new partner, and some of his time in the UK.

He is still chair of trustees of the development charity working with children in a remote part of Africa and, rather like Bethany, the involvement and support has grown from a deep attachment, to something beyond empathy and sympathy for the work. He continues to visit the work each year (at his own expense), providing support and training to the local staff.

He says that his new will now has bequests to the development charity and his alma mater. *He has also increased his monthly donations to the aid agency*. Despite an overall drop in his net worth as a result of the divorce settlement, his annual giving including regular events, has *risen from around £2,000pa to over £3,000pa*. Nearly all of this is gift aided.

4.5.5 Nigel was 63 when re-interviewed. Following the death of his first wife from cancer he has re-married an old friend, who was herself, widowed. During the year following his wife's death he and his family were very active in *raising £30,000 on behalf of the Princess Alice Hospice,* in gratitude for the help that they, and his wife, had received from the staff of the hospice.

He continues to be very active with various community organisations, but now is more involved in campaigning he says, rather than fundraising. Nevertheless, he is, he reckons, giving substantially more to his favourite causes than he was. Nigel says that in addition he and his new wife also have mirror wills but this time with a bequest to the Princess Alice Hospice. *His annual giving (mostly gift-aided) previously at around 2,000pa has levelled off at nearer to £2,500pa*.

4.5.6 Dorothy was born in 1956 so was 60 when re-interviewed. She has recently divorced and bought a new smaller house for herself from the proceeds of the divorce settlement. This has allowed her to increase her monthly gifts to her favourite charities though, she says, "I am more selective and discerning about who I give money to". In effect that is she says, giving quite a bit more to fewer organisations. These are the ones she feels closest too.

Dorothy says she has done a great deal of reflection, an ongoing process, and has realised that family and friends are two of her most valuable possessions. The prospect of doing something meaningful is, she says, also important. She now has written a charitable will with bequests to her three favourite causes because, as she said before, "a decent legacy might just make a difference". *Her regular giving has increased from around £1,000pa to £2,000pa* most of which is gift aided.

4.5.7 Findings from the longitudinal analysis

The evidence from these follow-ups is that five of the six had significantly increased their charitable giving, partly as a direct result of significant life evens or possible critical incidents. A strong feeling of empathy with the cause remains very important as does the relationship with the fundraisers and/or charities.

After the death of their respective partners both Kenneth and Nigel gave significant amounts to the charities, who had directly helped their partners, as acts of remembrance and thanksgiving. Kenneth had also reflected on the power of wanting to remember a loved one (his mother) in giving to a cause that was simply the conduit for that act of remembrance.

Changes in the interviewees' attitudes to charitable wills are also significant. All have now made a charitable will (or have amended an existing one). There is clear evidence that impending mortality, or at least the realisation of it, tends to focus people's minds. That said, one of the aspects for fundraisers to consider is that existing philanthropists appear to respond positively to both their current giving levels, and also their potential to leave a lasting legacy. This last one supports what Routley and Sargeant (2014) refer to as symbolic immortality in terms of possible giving motivations.

4.6 EVALUATION IN RELATION TO THE RESEARCH OBJECTIVES

4.6.1 Objective one - prompts and triggers

In relation to improving knowledge and understanding of the prompts and triggers for philanthropic decisions, there is clear evidence (4.4.5) to suggest that 85% of those interviewed recognised the importance that if the right person is telling the right story at the right time it is most likely to elicit a favourable response. Conversely the most cited reason to drop a charity is when the fundraising asks are inappropriate or that the fundraising practices are seen to be poor or even annoying. This can be a difficult balance to achieve.

In addition, there are indications that the importance of a predisposition to give, whether altruistically or through other motivations, is paramount and means that a fundraising request is much more likely to be favourable considered. That is not to say new charities will not be considered but the prompt needed to trigger a gift need to be stronger.

4.6.2 Objective two – charitable behaviour

In relation to improving understanding the key indicators determining philanthropic behaviour, there is good evidence to suggest that as well as propensity and capacity to give, the relationship that exists, or develops, between the philanthropist and the fundraiser (or fundraising representative of the charity whether a champion, volunteer, trustee or employee) is crucial in determining long term support for a charity.

Life events and experiences often provide a predisposition to support a charity or particular cause, but generally, the longevity will rely heavily on the strength of the relationship that develops. As with the first objective finding a balance can be difficult.

4.6.3 Objective three– Giving changes over time

There is evidence (4.4.3) that the early years' experiences of the interviews were very important in determining whether they would develop a giving habit and often would affect their attitudes towards particular causes and charities.

Furthermore, as evidenced in 4.4.4 people will over the years adopt and drop charities depending upon a large number of factors including key life events and experiences as well as exposure to messages about particular causes and charities.

The philanthropists tend to have a relatively settled range of charities they support (average of five) but are, generally, open to other asks from other charities where the case for support can be established effectively and a relationship develops.

Crucially, charities who know their supporters well cannot rely upon their goodwill alone to be remembered in a charitable will. Those philanthropists who do have one (50%) remember on average, only three of their five regulars but will tend to add another which provides a long-term fundraising opportunity for charities who can appreciate that tendency and act upon it effectively.

4.6.4 Objective four – a dynamic model of philanthropy

As suggested in the following section, the findings largely support existing research and theories about giving motivations and behaviours. However, what is apparent is that philanthropists' behaviour can be quite dynamic. It changes not just over the decades as evidenced above, but also in response to appropriate prompts and triggers which further increases the significance of the findings in 4.6.1 about the identification and use of the appropriate signals (Fogg 2009).

The conclusions following in the next chapter build upon this evidence and existing knowledge to propose a more dynamic model of giving that could be utilised.

4.7 EVALUATION OF PRESENT AND PRIOR RESEARCH

The findings in each of the sections in 4.6 are consistent with the conclusions concerning motivations for charitable giving discussed in chapter two (such as Bekkers and Wiepking's eight mechanisms in section 2.5.2) but do make a clear contribution to providing some original aspects in terms of developing a better understanding of philanthropists' behaviour in response to fundraising asks.

In particular, early years' experiences, significant life events, meaningful relationships, effective prompts, triggers and signals, all impact positively or negatively on the interviewee's motivations to give and their actual giving behaviour and attitudes.

Each of these factors are considered in more detail in the next chapter where conclusions are drawn from an examination of the existing understanding and knowledge, the evidence from the findings and the new knowledge and insights that have been made available. These are again related back to the overall aim and objectives of the thesis.

4.8 CHAPTER SUMMARY

The context and rationale for the interviews has been discussed along with the overall and detailed findings from the data that has been gathered. A synopsis of each of the first 40 interviews, plus the six second interviews has been presented. Interestingly the very positive and supportive responses from the first six enabled the convenience sampling to be successfully conducted and also allowed for the valuable longitudinal follow-ups showing that five of the six had significantly increased their giving, partly, as a result of significant life events.

The demographic analysis in section 4.2 suggests that the UK philanthropists are very typical of those reported in many other studies. The demographics and characteristics together with some common prompts and triggers have been examined and links suggested. These are of particular interest where there is some clear correlation. An example of this is when and how people acquire the giving habit.

The summaries of the interviews themselves in section 4.3 help to describe the factors that have an influence on the individuals' motivations, charitable behaviour and giving habits. Section 4.4 provides a more detailed thematic analysis of five of the factors. For example, whilst the critical incident analysis is inconclusive, key life events such as illness, disability and bereavement do corelate with the propensity to support particularly causes. That said, there are other important giving influences such as peers, schools and community groups. Section 4.5 provides summaries of the follow-up interviews and an analysis of the longitudinal dimension.

Whilst the limitations of this convenience sample are acknowledged it has produced a very rich set of data about philanthropists' motivations, behavioural drivers and attitudes in terms of their charitable giving. The summaries in 4.6 and 4.7 demonstrate how the evidence concerning interviewees' motivations and the triggers that they respond to relate to the research objectives. Whilst no significant gender related differences in giving preferences was apparent, of particular interest, are the responses concerning the dynamic nature of the interviewees' giving.

These observations, particularly around early years experiences, the vital importance of relevant storytelling and the role of the intersubjective in the development of relationships between giver and fundraiser, together with the resulting conclusions, are expanded and discussed in the next chapter whilst discussion of the areas for further research are in chapter six.

5. CONCLUSIONS

"The essential difference between emotion and reason is that emotion leads to action while reason leads to conclusion". – Donald Calne

The quote above is a particularly relevant reminder that generally, in philanthropy, both emotion and reason are involved in the decision-making process concerning gifts. To paraphrase, the aim of this research is to investigate what prompts charity supporters to give money in response to a fundraising request rather than refuse or to give at a substantially lower level than that requested. The research objectives discussed in section 1.5 are reprised here and discussed together with the gaps that were identified in the literature (section 2.7), to enable some reflections on the conclusions that can reasonably be drawn from the findings in the previous chapter. Each of the following sections covers a single objective whilst the limitations are considered in section 5.5 and a summary in 5.6.

5.1 CONCLUSIONS ABOUT OBJECTIVE ONE: PROMPTS AND TRIGGERS

This first objective seeks answers to the question, why do people decide to give money regularly to charity? This is in order to contribute to an improved understanding about the decision-making processes that people go thorough when they receive a request for a charitable donation. This section looks at the background, attitudes and behaviours reported by the interviewees (detailed in 4.3) and draws conclusions concerning the new knowledge derived from the analysis. This includes philanthropists' propensity, capacity and inclination to give, coupled to their affinities to particular causes. The Ajzen and Fishbein (1975) model is used with one interview to illustrate the value of its use in fundraising situations.

It is also important to look more specifically at the emphasis on the word decide to gain insights into the actual prompts and triggers for a giving decision. The literature review identifies opportunities to look beyond giving behaviour and motivations and examine possible prompts and triggers. The application of the model suggested by Fogg (2009), reviewed in chapter two, is considered in this context. These are all discussed below and lead to four specific conclusions, in the context of storytelling and rhetoric, finding the right messages and prompts that will trigger positive change(s) in giving behaviour.

5.1.1 Conclusions concerning the ask and the person

As discussed in the literature review, the role of the fundraiser, or fundraising, in relation to social marketing is akin to that of the person or function responsible for sales in relation to commercial marketing. Whilst commercial marketeers attempt to meet customer needs profitably, social marketeers attempt to operate sustainably whilst providing a benefit to society (Maple, 2013a p3-4). Similarly, whilst the commercial salesperson deals with today's products and services and customers, the charity fundraiser deals with today's supporters and potential supporters to ensure that there is a sustainable income stream to permit the organisation to achieve its charitable objectives.

It is considered worthwhile to apply the Ajzen and Fishbein (2005) model, reviewed in section 2.4.2 (figure 3), to one of the interviewees (Ian) to illustrate the validity of the conclusion about its use by fundraisers.

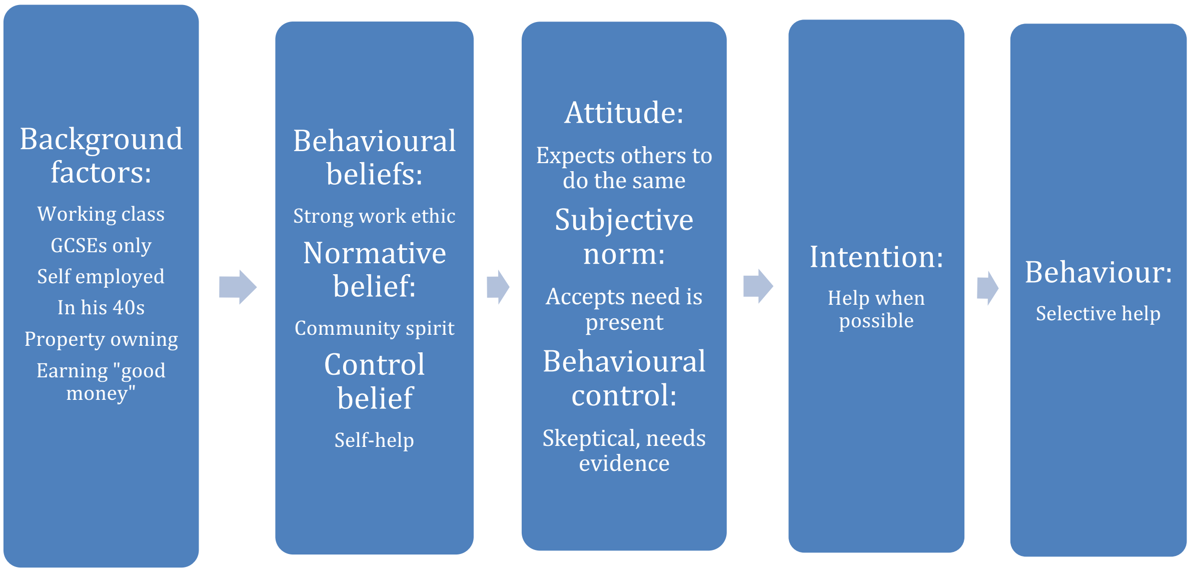


FIGURE 13: USE OF AJZEN AND FISHBEIN (2005) FOR ONE INTERVIEWEE

This does show that such a model can be used to help explain the motivations and behaviour of a potential giver in the context of his background, attitudes and predictable behaviour. The first conclusion is therefore, that the model is particularly useful for fundraisers to use, in conjunction with a knowledge of a giver's other experiences, when seeking to better understand their supporters and the potential for developing further gifts.

The individual choices made by givers concerning which charities they support and which they do not is a subject of vital importance to fundraisers. As discussed in the literature review, people's choices can be enormously complex, ranging from thanksgiving and religiosity (Prince and File, 1994) to "belief in the cause" (Breeze and Lloyd, 2013, p 76).

However, it does appear that the way that fundraisers put over the case for support is crucial in influencing a potential giver's decision whether to give or not.

A further reflection on the finding analysed in chapter four, concerns a comparison of the philanthropic faces that people display in relation to their overall giving propensity. That is, looking at how the 40 UK philanthropists compare with the Prince and File "Seven Faces of Philanthropy" model. The table below shows a "snapshot" comparison of the two sample population sets and the percentages displaying a particular characteristic.

The comparison shows that whilst there are some similarities (Communitarians 26% and 23%) there are big differences (Devout 21% vs 10%). Some of these differences may be cultural (US versus the UK) or within sample disparities. Despite this, the table would tend to support the theory that giving motivations are often driven by a pre-existing affinity or characteristic that fundraisers need to observe and understand. This is particularly so if one considers that any individual may well be displaying two or even three of the faces when responding to the right ask from the fundraiser. The resulting second conclusion is then, that the underlying behavioural drivers can be determined and used to increase the effectiveness by the fundraiser using the right prompts and triggers.

Philanthropic Face	**% of the US sample**	**% of the UK sample**
Communitarian	26%	23%
Devout	21%	10%
Investor	15%	20%
Socialite	11%	10%
Repayer	10%	23%
Altruist	9%	5%
Dynast	8%	10%

(Sources: US sample - Prince and File 1994. UK Sample – Maple 2020)

TABLE 3: LISTING THE INTERVIEWEE GIVING FACES

5.1.2 Conclusion concerning messages

The analysis in section 4.4.5 shows that 34 of those interviewed (85%) mentioned that the right ask from the right person is of great importance in their decision-making process as to whether they give, and if so, how much. The comments, from those 34 philanthropists in that section, reinforce that importance. This section considers the actual story that the fundraisers tell.

As reviewed in section 2.2.2 the ability of a fundraiser or charity to tell the story and use rhetoric effectively is a vital component of charity fundraising. The following interviews are reported here because they provide additional evidence of the value of the right messages in fundraising. It could be argued to review them in chapter two, but it is felt they add the greatest relevance in support of these particular conclusions.

Joel Joffe, who defended Nelson Mandela, sadly died in June 2017. The author was privileged to have worked with Lord Joffe on the influential Giving Campaign and other voluntary sector groups promoting good fundraising, and was impressed by the passion that Joffe displayed when talking about the work of charities, and the inspirational and fearless leadership that he could provide in the face of ignorance, apathy or opposition. As John Battersby (2017) in the Guardian obituary noted that "he set up the charitable Allied Dunbar Trust, a pioneering corporate giving initiative which in particular supported projects to combat mental illness". The article also goes on to acknowledge that Joel Joffe became a leading philanthropist. Joffe had remarked, in a private conversation previously to the author, about his personal and corporate philanthropy. He was very clear that, for him, the power of the stories that charities tell (and thus part of the effectiveness of the asker) is what makes the difference in deciding whether to support them or not.

In a very different vein are the feelings espoused by **Lord Bird** (2017). At a private meeting he stated that he had moved very significantly from his earlier feeling that charities "did good", whilst only social enterprises could effect real change. John Bird, the founder of the social enterprise publication The Big Issue, expanded on his previously held view "that whilst social enterprises can give a hand-up, charities tend to give a hand-out". His business model is designed to arm the homeless with a source of income that doesn't stem from handouts, but instead, creates the self-confidence that comes with earning a living.

However, Bird conceded that 25 years on, charities are increasingly addressing the root causes, though he feels that they still are not the experts or right organisations to assist the hand up process. He agreed further though, that many charities are doing vital work helping those unable to help themselves. He admitted to giving substantial funds and backing to a number of charities working in diverse fields because “they tell the right story that they are doing what needs to be done”. That is, they are intervening in areas where the Government will not go (or has withdrawn from) whilst businesses simply cannot reach there. Bird remains passionate however about wanting to reform giving generally to offering “hand-ups” rather than “hand-outs”. Or, put it another way, to focus on solutions rather than treatment, though he now agrees that both are necessary. Of particular interest however, is that both Bird and Joffe, as philanthropists, said how they much they valued the ability to tell the story passionately and effectively.

Rhetoric has been defined as the art of using language effectively to persuade or influence others. That skill or ability is exactly what fundraisers attempt to exercise every time they speak or write to potential givers and supporters of their particular cause. It can be seen from the findings reported in the previous chapter that whilst all 40 agreed that they respond to appropriate, timely asks, 28 (or 70%) mentioned resonance, touching, feeling right as key emotional as well as logical factors in deciding whether to give or not.

Similarly, as mentioned in the preceding section, 85% suggested that the right person is very important in determining both whether a gift is made and the size of the particular gift. The right person can be crucial in persuading a supporter to make an actual give, but without the right words and images, the ask may well fail, or the gift fall well short of expectations.

An important conclusion from this research is then about how well the fundraiser tells the story. The themes that the asker uses (the cause, mutual empathy, spiritual connection, appealing to the desire for change as suggested in 5.2) and the tone used are just as important. Within the findings, 70% cited not just the right person, but also the need to hear the right message(s) in order to illicit a favourable decision. It is reasonable therefore to make the third conclusion, from the evidence, that fundraisers will increase their effectiveness if they understand the philanthropist being approached and tell the most appropriate story with passion, impact, resonance and empathy.

5.1.3 Conclusion concerning triggers

The behavioural model for persuasive design (Fogg 2009), reviewed in section 2.4.2, suggests that actions occur when a suitable prompt pushes the subject beyond the action line that is determined by plotting motivation against ability. These axes are, in the giving situation, synonymous with propensity and capacity. The triggers are mapped below in a suggested configuration of marketing factors that are used by fundraisers. This is to demonstrate that the conclusion concerning the right triggers (drawn from the findings where 70% stressed the importance of feeling that the ask was understood and resonated or touched the right spot) has been validated.

Triggers	Effect	Possible impact	Fundraising examples
Facilitator	Makes a gift decision easier	More likely to give	Personal approaches or peer pressure
Signal	Indicates/reminds to do it now	More likely to comply	Urgent advertising or reminders and phone calls
Spark	Inspires to act or confirm a decision	May give up to or more than requested	Seeing the impact or the actions of peers or friends

TABLE 4: APPLICATION OF FOGG (2009) TO THE GIVING SITUATION

A fourth conclusion flowing from the findings and comments of the interviews is that it would be very helpful for fundraisers and those crafting charity marketing communications, to have a better understanding of the process, by which philanthropists, having been asked, make a decision to give or not. This in turn, will be greatly assisted by a clarity of understanding of the prompts and triggers that move people to act. If used effectively it will improve both their supporter communications generally and their solicitations specifically.

5.2 CONCLUSIONS ABOUT OBJECTIVE TWO: CHARITABLE BEHAVIOUR

This objective, achieved through the analysis of this new research, is to confirm some of the key indicators that determine or influence charitable behaviour and follows on from a clearer understanding of the prompts and triggers. Therefore, this section considers both of these aspects in order to help develop an improved understanding of the factors that can determine giving behaviour, and appropriate conclusions are drawn.

Within this, it is also necessary to addresses the potential gap in knowledge around the relationships that develop between givers and askers. This section also therefore considers, in the context of philanthropic psychology, the use of the intersubjective model in understanding and improving the dynamics. It is similarly viewed as a research opportunity in the context of philanthropic giving and relevant conclusions are made.

The relationship that can develop between the giver and the fundraiser is, of course, of paramount importance. Conclusions have already been drawn about the right ask by the right person with right messages (and prompts) in the previous section. The relationship itself is discussed here.

Breeze and Lloyd (2013) confirm that people first and foremost want to be engaged with as a person, not a cheque book or credit card. They go further saying, that as well as being able to make highly personalized approaches, fundraisers must anticipate that people change, and so differing propositions may be required. They stress, in particular, the importance for fundraisers to have very good interpersonal skills and emotional intelligence.

This puts fundraisers in a unique position in attempting to meet their customers' needs. Their customers are the potential and actual supporters, and the imperative to understand what the givers' needs are has never been greater. The space between fundraiser and giver is a crucial one that must be understood and nurtured and is discussed further in this section. The fundraiser is often representing the beneficiary and can become a metaphor for the embodiment of the gift, so elucidating a very precious relationship of trust.

Fletcher (2016 p6) puts this relationship very succinctly saying that "there is no dividing line between giver and receiver. My need allows your compassion to flower. My gratitude gives your life meaning and purpose, and so the gift, the giver and the receiver become a circle of blessing". Fundraisers must display empathy and emotional intelligence in their efforts to build relationships with givers.

To meet the objective, there is a need to address the potential gap in the knowledge concerning the relationships between fundraisers and givers. As discussed in the literature review Shang and Sargeant have coined the term Philanthropic Psychology (Shang and Sargeant, 2008, pp 27-28) that describes how we might think about the psychological triggers and drivers for the act of giving money to charity.

Sargeant (2017, pp1-2) says of the work being conducted at Plymouth University currently, "as a team we are pioneering the development of a field of experimental research which we're calling Philanthropic Psychology. The aim of this new field is to grow philanthropy, but to grow it by engineering more value for donors in the communications we send them. Our early results have yielded increases in the amounts donated by between 10 and 40% simply by the words used in appeals".

Sargeant goes on to add that giving, in most western countries, is static and frozen at a historic percentage of GDP. In the United States, for example, giving has been around 2% of household income since records first began over 40 years ago. This indeed is also the case in the UK.

This work is, he says, innovative and based on conducting experiments with real fundraising solicitations. They have designed telephone scripts, direct mail solicitations, emails and broadcast appeals. Thus, Philanthropic Psychology is something that both givers and fundraisers need to be exposed to. Sargeant goes on "because through this understanding, they can deepen their understanding of what giving means for a donor, and how the 'warm glow' that donors feel can be enhanced". His view is that this approach will make both giving and fundraising a more enriching experience and consequently more self-sustainable.

The roles of philanthropic psychology and emotional intelligence in the fundraising context have also been explored in chapter two. These factors lead into, as Gilbert and Orleans (2011) suggest, the intersubjective where the dynamics that exist in a fruitful relationship between giver and fundraiser far exceed the simple transactions going on. That is to say, the whole is far greater than the sum of the parts, in that both parties will contribute to and benefit from the creativity that happens when the relationship works well. These two examples demonstrate the importance for fundraisers to have a clear understanding of the psychological factors at work in the giving process.

Thus, the fifth conclusion from this research is that greater consideration of the relationship between potential givers and potential asker is needed. Furthermore, this consideration can be helped by a better understanding of the intersubjective concept as described by Gilbert and Orlans (2011) and reviewed in section 2.4.2. They describe it as being where two people interacting, will bring to their encounter their own inner experience as embedded in their personal histories and in their present context. In this space in-between the reflective function is of critical importance in making possible a constructive mutual interaction. Consequently, for the fundraiser and giver there needs to be as much (and probably much more) going on between the parties as shared empathy, mental representation, and belief, as there is in an understanding of the transaction (the act of giving support in response to a need). There can be, as has been demonstrated, real creativity within that space.

Researchers and fundraisers have long understood the value of relationship as opposed to transactional fundraising (Sargeant, 2001). A powerful example of this is described by Slawson (2017, p 9). It concerns a fundraiser called Amy Swart and her experiences when she was working for the NSPCC as a major gift fundraiser. Over a period of some four years she developed a close relationship with a supporter already giving significant sums of money. They met regularly and, in extended conversations Swart began to understand the giver's story and what really turned him on, things she says, "which we had never really uncovered before. I found out more about his family and his background and discovered that there was one particular project that was really going to tick a lot of boxes for him". She realised that he could feel really passionate, involved and could make a huge impact. His eventual offer of £900,000 over five years initially disappointed Swart until she realized that he actually meant £900,000 per year for five years. NCPCC helped him, she says, to realise his philanthropic ambitions. En route the whole became greater than the sum of the parts.

Going a little further into the space in-between it is possible to begin to understand more clearly the vital importance of the interactions between fundraiser and giver. An example of this has been observed in the interviews with two regular charity givers (Frederick and Dorothy) who have themselves formed an overseas aid charity. These two have successfully recruited more than two hundred further givers, mostly within their own community, through their interactions with local friends, family and organisations. Members of the community in which they live are engaged by the passion displayed and are themselves finding creative ways of supporting the charity to grow and increase its outreach. There may be an opportunity here for charities to create their own communities of engaged supporters, campaigners and volunteers who would share experiences and the pleasure of participation. It may even be possible to create on-line communities which would overcome the geographic limitations of a local community.

This is proposed since, as already observed, this phenomenon is not restricted to face-to-face conversation and meetings. It can even extend to dialogues epitomised by written communications. For example, in the interviews with Bethany she talked passionately about her own love of reading and how that joy was extended by the relationship she developed over time with Book Aid. She says that the letters reminded her of being a young teenager who loved to read and would continue doing so under the bedclothes. She visualized children in Africa developing a similar passion for books and reading and so, by sharing in that creative space, became a regular, loyal, supporter of the charity.

The findings in chapter four (sections 4.4) suggest that this space is as important and relevant to fundraisers as it is to psychotherapists. The sixth conclusion drawn from these observations is then that there is real value in studying and understanding the dynamics involved. There is also (discussed in chapter six) a research opportunity to look at how such experiences can be examined and incorporated in the education and training of charity fundraisers and managers.

5.3 CONCLUSIONS ABOUT OBJECTIVE THREE: CHANGES OVER TIME

An important part of this research has been the examination of how charitable giving changes over time. This includes adding to knowledge concerning the processes that influence choices of charities that are named as beneficiaries in philanthropists' wills.

The objective includes examining the longitudinal changes for givers in order to provide a better understanding of the triggers that might cause changes in charitable giving. In particular the research looks at how giving motivations, attitudes and behaviour can change over time in relation to the philanthropists' own experiences in terms of giving propensity, capacity, affinity and inclination.

Furthermore, part of the task is to provide additional insights into the processes that influence philanthropists' choices of charities that they include for a bequest in their wills. This section considers both of these aspects and draws conclusions in the light of the changes that occur in givers' experiences, perceptions and preferences as they move into later life and update or make new wills. There is also some reflection on, and consideration of, the critical incident analysis that was attempted.

Section 4.4.1 looks at possible critical incidents and 4.4.2 considers other early years' experiences and life events. A seventh conclusion from the analysis is that it is difficult to establish a clear link between "critical incidents" and giving behaviour. The limitations are discussed more fully in section 5.5. However, when taken together with all other reported life events and early years' experiences, a more positive aspect emerges. From the 40 philanthropists 31 or nearly 80% referred to one or both parents' encouragement or examples as being of direct influence or memory of giving/fundraising. Conversely, religiosity, frequently mentioned as an important factor in determining philanthropic behaviour, was only mentioned by 13 respondents (33%). In chapter two there is discussion of the report recommending that charitable activity, including giving, should be taught in school (CAF, 2013). It is reasonable to suggest therefore that a bonus, if this policy were adopted, would be a potential increase in the percentage of the population acquiring the giving habit early in life.

As also reviewed in chapter two, it is well documented that both propensity and capacity to give increases over time. However, as suggested it is reasonable to conclude that the majority of givers acquire that propensity early in life. This usually fluctuates considerably as people pursue education, careers, marriages, children and other activities, and critical incidents or life events can certainly trigger key giving decisions. It would appear that a measure of change in propensity, capacity, affinity and inclination would be a helpful tool or resource and this is discussed further in chapter six.

Another observation explored in section 4.4.5 is that of those philanthropists who vocalized reasons to stop giving (19 of the 40), 11 of them (60%) mentioned poor fundraising techniques or practices as part of their rationale for stopping. An example is where Kenneth cancelled all support for the National Trust after they demanded that he should re-join rather than transfer his wife's membership following her death.

The eighth conclusion therefore concerns the need to reduce, whenever possible, the frequency of supporters dropping a charity because of perceived poor practice. Appropriate, meaningful and timely communications from fundraisers to their supporters are vital and discussed further in chapter six.

Interestingly, it is not widely known (only six of those interviewed here) that the Charity Commission (CC), who have a responsibility for ensuring that registered charities employ good governance and operate ethically within the law, do not have a direct responsibility for fundraising (which is not defined as a charitable activity). Instead, raising voluntary income remains an area of self-regulation, previously with the Institute of Fundraising, then the FRSB and now through the Fundraising Regulator (as discussed in chapter two).

The Charity Commission (2016) does publish guidance for trustees around their responsibilities to ensure that their charity's fundraising is: planned, supervised, legal and following recognised standards, open and transparent, and that activities protect the charity's assets and reputation. However, all complaints around poor/unethical/illegal practise are referred to the Fundraising Regulator. An extension of the eighth conclusion concerning the avoidance of poor practice is therefore, that fundraising communications need to be crystal clear about how any complaint can be resolved by the charity itself to avoid such prolonged processes.

A ninth conclusion is that giving behaviour is not static but very dynamic. That is, as givers age, they review the charities they support regularly and are fully prepared to add or delete depending upon their changing interests and allegiances. Moreover, whilst it is recognised that people change over time, it is not fully understood that they can move, at any time, between altruism, reciprocity and enlightened self-interest (as proposed in the next section 5.4). Recommendations following from these conclusions are also made in the next chapter.

Findings from chapter four reveal that half of the interviewees had a charitable will (with a further 17 having made a will without mentioning any favourite causes). Of those 20 with charitable wills, the average number of regularly supported charities is five, but crucially only two of those five make it into the will. Furthermore, the average charitable will contains a third bequest to a charity well known to the philanthropist but not one of their regular causes. The consequences of ignoring this knowledge are therefore, very clear.

In order to avoid being dropped, fundraisers must be very mindful about how they persuade their supporters to write them into a will and then, even more careful about how they ensure that the charity remains in the will through subsequent amendments and revisions. Recommendations follow from this and are also considered in chapter six.

5.4 CONCLUSION CONCERNING OBJECTIVE FOUR: A DYNAMIC MODEL OF PHILANTHROPY

The literature review identifies areas for further research. For example, the situational nature of giving and what other drivers may influence the process. This section considers objectives three and four as they link both in terms of issues of timing as well as the dynamics of any particular giving decision.

Section 2.5 of the literature review critically reviews a number of the theories and models concerning giving behaviour. Within these (Maple, 2008) there is a suggestion that givers are very situational, responding to appropriate asks in differing ways and with differing motivations. The model is limited in the suggestion that people give, principally, in response to the person perceived to be making the ask. There are many other factors at work but further examination of the role of asker, and how people move dynamically between giving motivations, is considered to be worthwhile.

The findings reported in chapter four tend to support the assertion that identity, position and role of the asker is significant. When interviewees were probed about responses to "appropriate asks", the majority (75%) agreed that not just in a face-to-face situation, but also with advertisements and appeals, empathy with and knowledge of the person asking on behalf of the beneficiaries could materially influence their decisions. For example, Kenneth agreed that Oxfam's magic beans appealed to his sense of reciprocity in that there was a win/win situation. This contrasts with his regular giving to Friends of the Abbey, which was predominantly altruistic, in memory of his mother, but highly influenced by the fact that the fundraiser making the ask by telephone, knew his mother and was, of course, extremely complimentary.

Again, Frederick's initial support for the small aid agency was largely reciprocal. His daughter was involved in the creation of the charity and so, in helping the organisation, he was helping her. In addition, of course, Andreoni's 'warm glow' kicked in. However, after he had visited (at his own cost) the work in Ghana he upped his giving because he felt vindicated by his and the charity's work, and so a level of enlightened self-interest was evident.

In a similar way, Nigel's earlier involvement with the Princess Alice Hospice had been either quietly altruistic with monetary gifts or reciprocal in using their charity shops, both to buy and sell goods in support of the charity. However, after his wife's death he and his family worked tirelessly for 18 months to raise more than £30,000 to establish a community choir in memory of his wife. This huge act of generosity displays a measure of enlightened self-interest. Conversely his subsequent regular, smaller gifts are perhaps indicative of a more altruistic attitude to the charity. He agrees that, “we’ve done our thing” and, whilst he is happy to be involved occasionally does not have the appetite or motivation to re-engage beyond the continued monthly gifts.

Katherine’s support of canine and cancer charities is certainly indicative of reciprocity and enlightened self-interest. She keeps three dogs and has herself recovered from breast cancer. There is obviously an element of gratitude towards the advances in treatment made in recent years by CRUK, but she says, “if I do need further treatment in the future, I want to know it’ll be even better and more effective than last time”

A majority of those interviewed (28 or 70%) cited membership of a charity such as Kew Gardens, The Royal Horticultural Society (RHS), The Tate, or the National Trust (NT), where the benefits afforded to members are certainly a consideration when continuing annual subscriptions. Again, a strong reciprocal element is present but moderated from time to time by different approaches for different circumstances (e.g. the very serious fire at the NT property at Clandon Park in 2015). Frances for example said that she felt compelled to give something to the rebuilding appeal because she had visited many times and wanted (altruistically) younger generations to be able to enjoy it as she had.

A relevant experience happened subsequent to the formal research interviews (See section 4.5.2). It is reasonable to conclude that Kenneth’s experience of indirectly influencing a major gift of £3,000 was an example of situational giving in relation to those asking or influencing the gift. Whilst he had no direct contact with the third-party giver, it is reasonable to suggest that the respect and admiration between Kenneth and his friend Mary transcended the relationship between Mary and her old friend, the third-party donor.

These examples underline the complexity (and fluidity) of the giving imperative, how situational givers can be, and how timing of the ask is very important. Thus, a conclusion flowing from these observations is that whilst the situational model is useful in helping to explain some of the triggers and prompts, it does not attempt to qualify these or offer any predictive indicators. It is therefore of limited value.

However, a further conclusion is that there is scope to extend the spectrum theory using, for example, Fogg’s behavioural model (see section 2.4.2). As suggested in the previous section prompts can be enhanced through the actions of facilitators, signals and sparks. These, when applied to the situation between the asker and giver, could further influence a philanthropist's propensity, affinity and inclination to give. The figure below attempts to illustrate the impacts that might occur.

This application could help to identify what may be the best prompts to use in any particular situation, and to determine the factors involved (such as age, wealth, health, voluntary involvement, personal experiences). It may then also be possible to impose a scale upon these influencing factors and this would be in order to provide a more useful measure and tool to aid a better understanding of giving behaviour for fundraisers. This is discussed at greater length in the next chapter under recommendations emanating from these findings and conclusions.

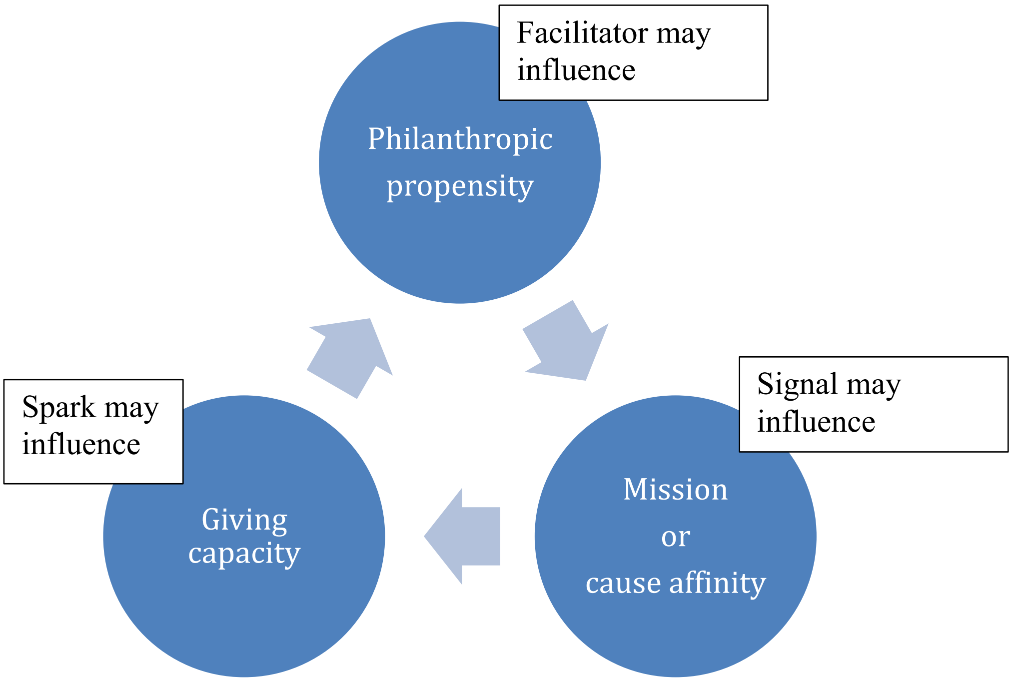


FIGURE 14: FURTHER APPLICATION OF FOGG (2009) TO SITUATIONAL GIVING.

This research indicates that if the right person makes the ask, it can have a significant positive impact in the decision-making process of that person involved in making a charitable gift. It would therefore be of value to fundraisers in particular to better understand the relative position of the prospective giver vis-a-vis the charity and thus who the best asker might therefore be, and what messages may prompt a gift. This fourth objective proposes a synthesised more dynamic model of giving which addresses the gap in the knowledge (section 2.7) around the dynamics of giving motivations and behaviour.

Building on the preceding conclusion concerning the fluidity of decisions, the tenth conclusion is that a dynamic model, to better describe philanthropic giving can be synthesised using existing knowledge and new evidence from this research. Rather than simply plotting a philanthropist's position on a spectrum using just three criteria, a radar chart, can be used. This would be a two-dimensional chart designed to plot one or more series of values over multiple common quantitative variables by providing an axis for each variable, arranged radially as spokes around a central point (Odds, 2011).

The proposal is to create a scaled chart, that will build on the spectrum of philanthropy but use other behavioural theory and an evaluation of the current situation of each potential giver, compared to previous evaluations to recognise where change has occurred. This could significantly aid understanding, clarity and add further weight to a wider use of the concept for charities to understand their supporters' own motivations and drivers for considering donations to that particular cause.

This model would also build on the conclusions using the idea of facilitators, signals and sparks (Fogg, 2009). There might be, to illustrate, value in developing a scaled model using for example, up to eight axes, to determine whether there is correlation between giving aspects and their position within the spectrum. Equally one might plot a single supporter's own journey of giving to a charity and the changes they experience over time. This is currently speculative but is worthy of further development and testing.

Given that the model would be dynamic and changeable over time, an example would be a chart with eight axes with a 0 to 10 scale, where 0 is very unlikely (to give) and 10 is very likely (to give). This might consider the following factors:

1. Disposition to give: An evaluation of capacity, propensity and previous history of giving to the charity under consideration

2. Tendency to give: Considering current attitudes to giving and an evaluation of the personal situation the giving is in (for example state of health).

3. Motivation to give: Looking at the seven faces and evaluating where the person is comfortable in terms of their giving from altruism to enlightened self-interest.

4. Cause affinity: An evaluation of how spread the philanthropist's giving is, and the range of causes and charities regularly supported.

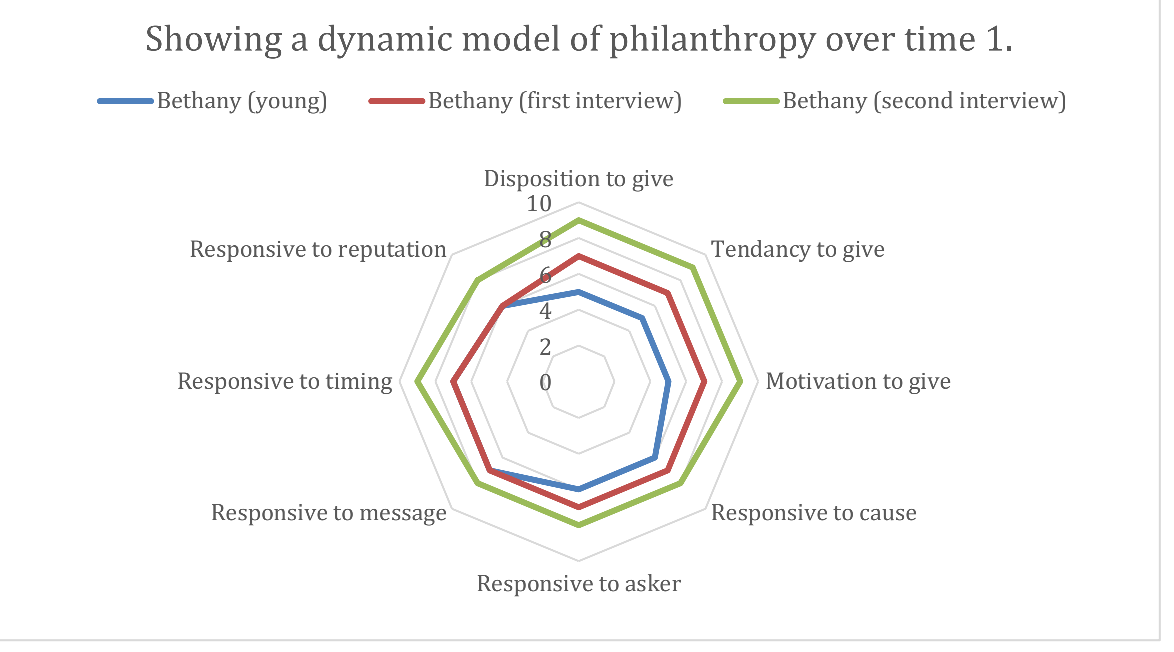
5. Responsiveness to the asker: Is there a relationship and if so, how close is it? With an evaluation using a consideration of the intersubjective factors.

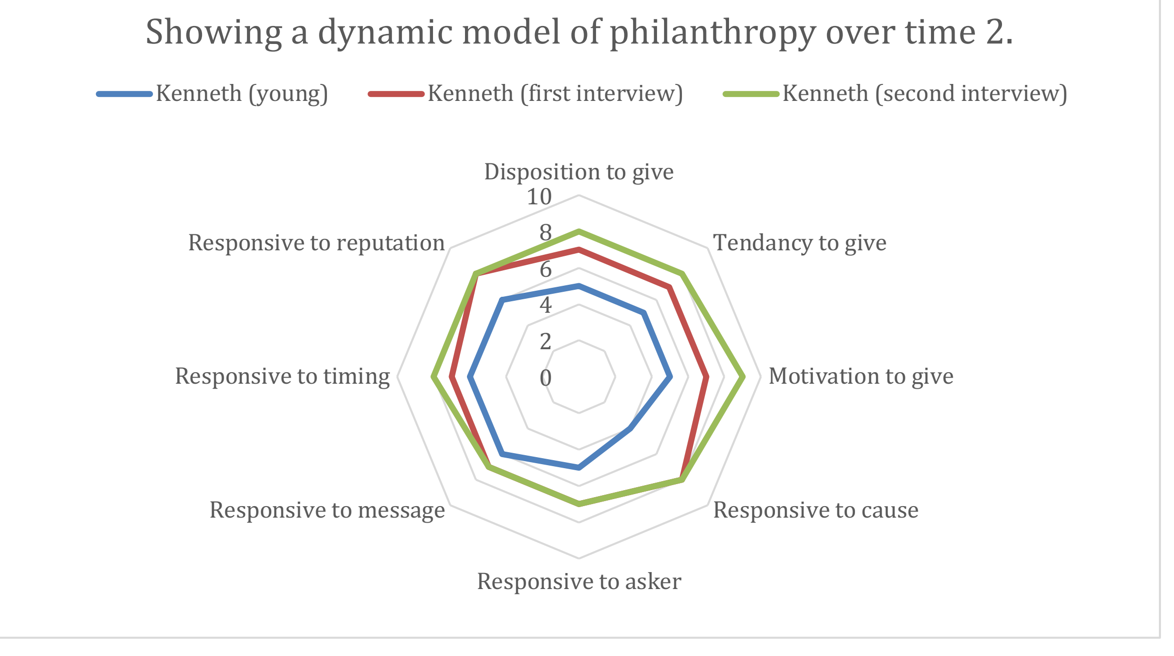
6. Responsiveness to the message: An evaluation previous giving and the importance to the giving of empathy, impact and method of communication.

7. Responsiveness to timing: How important is it to the philanthropist that they are in control of the when and how, of a donation request?

8. Reputational responsiveness: An evaluation of the importance, to the philanthropist of the charity's brand values and the understanding of the perceived reputation of the charity itself.

The profiles for two of the philanthropists have been evaluated (over three points and they were not asked these specific questions) and plotted as the chart below illustrates.





FIGURES 15 AND 16: SHOWING A DYNAMIC MODEL OF PHILANTHROPY

It is interesting to observe how change over time and through traumatic events does impact the various factors that have been used to try and evaluate their responsiveness to appropriate signals, prompts and triggers and how propensity to respond tends to increase.

For example, in the last interviews Kenneth has become more motivated generally to give and might well respond positively to a facilitator prompt (Fogg, 2009) simply making giving easier. Whilst Bethany has become more sensitive to the timing of an ask and so may be more positive to a signal prompt (Fogg, 2009) that a decision is needed urgently.

Further research and development is recommended in chapter six to refine and test this dynamic model. Some predictors of the giving disposition (as illustrated above), at any particular time, may be established as useful tools for fundraising researchers. This current iteration is a suggestion of where a start may be made, based on the evidence that has been forthcoming and the conclusions that have been made.

5.5 SOME LIMITATIONS OF THIS RESEARCH

As discussed in chapters three and four there are significant limitations around the use of a convenience sample such as that used in this research. It is not fully representative of the UK adult population, though in its nature may be quite representative of the 'Middle England' that so many charities depend upon for their regular donations. They are, to quote several of those interviewed who recommended others to be approached, 'people like us'. Of those, who were recommended by interviewees to be further candidates for interview, only one refused and that because she felt that she little to say and not because of any objections to the approach, methods and research objectives. Recording the interviews might have further enriched the data but could have constrained many replies.

Within the interviews, even after the initial six showed the design to be robust, it would have been useful to ask more detailed questions about giving levels, especially in relation to overall income or wealth. Furthermore, where interviewees admitted a charitable will, it would have been interesting to probe further about specific/residuary splits. The rational for those decisions could have been quite revealing. Very few interviewees refused to elaborate on gifts when asked, even when the giving motivations were very personal. (Such as giving in memory of a loved one, be it parent, partner or child).

The attempted critical incident analysis is inconclusive. This may be partly because interviewees themselves lacked the capacity to reflect upon the causal relationships, and in part because the researcher did not adequately explain the line of questioning and rationale. However, the role of life events does more clearly have a discernible impact, and recommendations are forthcoming in chapter six. One in particular concerns the scope of this research. It was decided, when selecting the most appropriate design (section 3.2) to concentrate on interviewing philanthropists in order to get the best set of data concerning their behaviours, attitudes and habits. However, as has been observed, some of the value is in the examination of the relationships between fundraiser and giver. Clearly, this is a limitation within this thesis, but offers scope for further research to be conducted with fundraisers and supporters.

Overall then, whilst the sample might have been usefully expanded a little, it is concluded that the value of the data both qualitative and, in summary form, quantitative, is significant and makes a useful contribution to the field of philanthropic research.

5.6 CHAPTER SUMMARY

As suggested in the chapter opening, the research findings analysed in the previous chapter and evaluated further in this chapter support the contention that a better understanding of philanthropists' behaviour would be valuable. Whatever their underlying motivations, if they have acquired the giving habit, charity supporters will give outside their normal preferences in response to appropriate fundraising asks. The relationship between asker and giver may not be a close, personal one (though it often is) but it is crucial that it is appropriate, timely and has resonance. Sections 5.1 to 5.4 detail those observations and the ten resulting conclusions.

Section 5.1 linked to the first objective contains four conclusions.

1. The first conclusion is that the Ajzen and Fishbein model would be useful for fundraisers to use, in conjunction with a knowledge of a giver's other experiences, when seeking to understand their supporters better.
2. The second conclusion is that philanthropist's underlying behavioural drivers can be determined and used to increase the effectiveness by a fundraiser using the right prompts and triggers.
3. The third conclusion is that fundraisers will increase their effectiveness if they understand the philanthropist being approached and tell the most appropriate story with passion, impact, resonance and empathy.
4. The fourth conclusion is that it would be very helpful for fundraisers and those

crafting charity marketing communications, to have a better understanding of the process, by which philanthropists, having been asked, make the decision to give.

Section 5.2 linked to the second objective has two more conclusions

5. The fifth conclusion is that greater consideration of the relationship between potential givers and potential asker is needed and this would be helped by a better understanding of the intersubjective concept.
6. The sixth conclusion follows on in that, there is a research opportunity to look at how such experiences of the intersubjective can be examined and incorporated in the education and training of charity fundraisers and managers.

Section 5.3 linked to the third objective has three further conclusions

7. The seventh conclusion from the analysis concerns the difficulty of establishing any clear link between critical incidents and giving behaviour, however it is clear that significant life events can motivate people to give to specific causes.
8. The eighth conclusion concerns the need to reduce the frequency of supporters dropping a charity because of perceived poor practice and improve marketing and fundraising communications.
9. The ninth conclusion is that giving behaviour is not static but very dynamic. That is, as givers age, they review the charities they support regularly and are fully prepared to add or delete depending upon their changing interests and allegiances.

Section 5.4 linked to the fourth objective has one final conclusion

10. This section draws on the previous conclusion and makes the final one that a more dynamic model of philanthropy can be synthesised and goes on to propose a theory.

Section 5.5 discusses some of the limitations and constraints that have been encountered whilst this final section summarises the conclusions. The observations, and conclusions that have been discussed in this chapter are commented upon further and recommendations are proposed in chapter six along with some further reflections upon the research process and the original contribution that the thesis makes.

6.0 RECOMMENDATIONS

"In essentials unity, in non-essentials liberty, and in all things charity". (The Friend- 2018 p9)

6.1 CHAPTER INTRODUCTION

The above quotation is an appropriate introduction to the recommendations, suggesting, as it does, the importance of a charitable attitude as well as the propensity to act charitably. It is the action of acting philanthropically, with charitable intent, which is at the heart of this research project.

The origins of the phrase are somewhat vague. It is frequently reported (O'Donnell, 2012) to be by Saint Augustine. O'Donnell explains that a question commonly put to him about Augustine is whether he was the source of the quotation "in essentials, unity; in doubtful matters, liberty; in all things, charity". The version used to frame this chapter is from the weekly Quaker publication, The Friend, and is repeated, usually on their letters page, in every issue. Once again, one can observe that, charity takes on a wider meaning in the context of philanthropy.

Each of the following sets of recommendations follow-on from the conclusions in the previous chapter. They are however in a different sequence. Section 6.2 concerns recommendations around charity fundraising practice, training and development whilst section 6.3 considers recommendations towards policy development and other aspects of communications, dissemination and awareness.

Section 6.4 considers the recommendations about opportunities for further research some of which were mentioned briefly in the preceding chapter. Section 6.5 contains some further reflections on the research process and contribution that the thesis makes. Section 6.6 has a summary of the chapter.

6.2 PRACTICE RECOMMENDATIONS

6.2.1 Prompts and triggers influencing giving decisions.

The fact that nearly eighty percent of those interviewed cited parental influence as important in their development of favourable beliefs and attitudes towards charities and charitable giving is significant. Furthermore, nearly half of the philanthropists also mentioned positive experiences at school as also being a factor in that development.

This attribute is partly picked up with what Prince and File (1995) call the Dynasts who, they report, make up eight percent of US philanthropists. However, with such a high percentage of those interviewed in this research, reporting those early memories of parental involvement and experiences, something more is at work.

Moreover, many of the respondents, when prompted, recalled very favourable experiences and fond memories of helping one or both parents to actively fundraise or at the very least be involved in the process of giving. This experience was sometimes simply being given the money to put into a collecting tin or envelope but importantly, helping with the act of giving.

Clearly people can acquire the giving habit later in life (see also 6.2.3) but how can fundraisers help that event to happen? As reviewed in chapter two, the Commission on the Donor Experience (CDE, 2017) suggests that charities need to make some significant changes to improve their fundraising and communications practices. Furthermore, as examined in section 2.5, Breeze (2017) reiterates eight similarities between new philanthropists and new fundraisers which is a point well made when considering changes that are necessary in the training and development of fundraisers.

The first recommendation flowing from the conclusions in section 5.1 is that charities and their fundraisers, crafting charity marketing communications, would benefit from a better understanding of the processes by which philanthropists, having been asked, make a decision to give or not. That is, a clearer understanding of what prompts will trigger an appropriate gift. Many fundraisers need to acquire a deeper understanding of both the process and, as detailed below, the relation between asker and giver. Dissemination of these conclusions and recommendations through publication and promotion would assist the process of adopting changes to fundraising research, training and practice.

6.2.2 Improving supporter relationships

From the research findings 85% (34 of the 40) identified the right person as being of great importance in the gift decision-making process. What does come over very clearly therefore from the majority of comments concerning the ask is the importance of the right person and the right story, be it emotional, impactful or both (34 from 40).

There are numerous examples cited in the findings and observations of respondents' experiences of talking to appropriate, and less appropriate fundraisers. It is important that charities take more account of the dynamics of the relationship between asker and giver, however close or remote that communication is in reality.

The second recommendation is therefore, that fundraisers and charities interested in raising sustainable income need to utilize one of the models of philanthropic behaviour to help them understand their supporters and the drivers for their behaviour – recognising that it can be quite dynamic. This may also allow for further improvements in fundraising practice and effectiveness. A better understanding of the reciprocal nature of the relationships that develop between givers and fundraisers could provide an improved understanding of the interactions that take place and the factors at play within any particular charity or organisation. A greater understanding of philanthropic behaviour and improved fundraising training might go some way towards a deeper understanding of these relationships and the importance of acknowledging their reciprocal nature.

It could well be, for example, that employing older, experienced supporters in the role of part-time advocates and fundraisers might usefully add to the ability to develop deeper, more meaningful relationships because both asker and giver would be people like us.

The research objective is to develop a better understanding of what triggers charitable gifts. From the observations in chapter four it is also clear that many of those interviewed valued the exchanges of information with the charities they support and feelings of shared values. Nearly 70% commented about wanting to feel part of the change being sought. Several specifically referred to solicitations (both via meetings and through other communications such as telephone conversations and direct marketing) resonating with their own values. An improved understanding of the value of empathy and shared values would, if utilised effectively, improve the effectiveness of fundraising solicitations.

The next recommendation follows from the conclusion that fundraisers would benefit from a greater understanding of the relationship between potential givers and potential askers. Furthermore, this could be enabled by a fuller understanding and use of the Intersubjective concept as described by Gilbert and Orlans (2011).

For fundraisers and givers alike there needs to be at least as much going on between the parties as shared empathy and belief, as there is in an understanding of the actual giving transaction. There can be real creativity within that space leading to better long-term outcomes for all parties. Further surveys by charities, of their own supporters and givers, need to find ways of exploring the relationships as they develop and model good practice that can be disseminated. Fundraising training and development need to take account of these vital factors affecting the relationships and propensity to give charitably.

It is reasonable therefore that the third recommendation is for fundraisers to understand how to build better relationships so as to be able to create the appropriate situations in which to operate ethically and more sustainably and effectively. This would in essence help to ensure that in more fundraising situations the right person asks the right prospective giver, at the right time, in the right way.

6.2.3 Affecting giving changes over time

Generally, people in the UK are living longer and often continue to have significant sums of money available to spend on what they chose. That is, on discretionary spending, rather than only on necessities. The longitudinal follow-up interviews revealed that five of the six had significantly increased their charitable giving. This is of particular interest because they chose independently to increase their philanthropy, rather than simply because they were asked to.

Thus, the fourth recommendation is that charities and fundraisers, in pursuing a better understanding of the life events happening to their aging supporters, also provide improved opportunities for those philanthropists to become more involved and give larger sums, when they (the supporters) deem the time is right. This again, requires fundraisers to improve their knowledge and understanding of their supporters and potential supporters, which in turn will require a more profound understanding of the intersubjective.

One of the conclusions from chapter five is that whilst there is no clear correlation between critical incidents and giving patterns, life events more generally (including serious illness, bereavement and sibling experiences) do play an important part in the giving habits of those who have made the link (or had it made) between the event and a charity. A good example of this is Nigel’s support of the local hospice following his wife’s cancer and early death. Such charities, of course, are well aware of these links and try to encourage, sensitively, such donations and fundraising activities.

What is less obvious however is where people have developed a fondness for a charity without it being, necessarily, related to the life event. For example, Kenneth’s support of the Friends of the Abbey, is in memory of his mother, not because he is particularly attached to the charity itself. Many historic and heritage charities have launched in memoriam fundraising activities to foster such support but much more could be done to encourage supporters to give in memory of a loved one (parent, partner, sibling or child) as this is a very powerful trigger to keep alive a happy memory.

A fifth recommendation is then for charities to seek out such opportunities and invite their supporters and potential supporters, who have then self-identified with such an activity or memory device, to become more involved. This calls for more exploratory conversations and good, full duplex (ie two-way) communications, asking for feedback and extra knowledge from their target markets (particularly the baby boomers). It must, of course, be done sensitively but it is an area of great fundraising potential. There is also an opportunity for further research around understanding the full, long-term impact of life events and whether critical incident analysis may indeed be of value in helping improve this understanding.

60% of charitable wills in the UK mention only one or two charities (Smee and Ford, 2020). With the 20 philanthropists interviewed in this research however the average number is three but, importantly, only two of these are from the five (on average) that are supported on a regular basis. The third is usually a charity well known to the philanthropist but not necessarily one that is front of mind. This has considerable ramifications for those charged with persuading a charity's supporters to write that particular cause into their wills.

In an earlier paragraph in this section a recommendation flows from the life events analysis and suggests legacy fundraisers in particular, need to understand what prompts may trigger a mention next time a supporter updates their will. A follow-on recommendation is therefore, that charities generally need to refine their legacy communications and seek prompts that will appeal to the (hoped for) long-term idea of a legacy gift. That may be because it will secure a little piece of immortality or as Routley (2011) would have it, some symbolic immortality.

6.3 CONTRIBUTION TOWARDS POLICY DEVELOPMENT

The four recommendations in 6.2 also have an important policy dimension that the Institute of Fundraising could influence. That is, when training standards and syllabuses are being reviewed, the inclusion of better practice guidelines, processes and procedures could be usefully considered, and appropriate amendments and inclusions made, with consideration of the evidence and conclusions resulting from this research. These therefore combine to create first policy recommendation.

Interestingly, in the literature review (CAF, 2013) there is a strong recommendation that, as schools play an important part in helping young people to engage with charities, they should do much more to help their pupils develop charitable interests. The report suggests that this is because such engaged pupils are likely to fare better both academically and socially. This research suggests that if more children engaged with charities at school then their propensity to give would also improve thus enlarging the giving population. The second policy recommendation is that CAF's call for changes in the national curriculum should be supported by all fundraising charities and this research provides further evidence of the value of such a campaign.

Very interestingly, and in support of the conclusion about the importance of people's early years' experiences, is the success of Markus Rashford's campaign (Parveen, 2020). This, concern's the Government's decision to do a 'volte face' and continue providing free school meals directly as a response to his open letter. Rashford recalled the profound impact of his own experiences in having received free meals when he was at school. His success is a further reminder that charitable attitudes and motivations to give, if acquired early in life, often remain to influence long-term behaviour.

Many charities already employ fundraisers to work in communities and with schools. The third policy recommendation flowing from these observations and conclusions is that charities could usefully allocate more of their supporter recruitment budgets towards children and, in particular, at working with schools and education providers to develop charity engagement activities as part of children's social and community education. Furthermore, they could campaign much harder with education authorities to have these sorts of activities and interests, increased in importance, in the National Curriculum. Once again, the Institute of Fundraising could usefully assist in this campaign to the benefit of charity fundraisers and sustainable income development.

6.4 RECOMMENDATIONS CONCERNING FURTHER RESEARCH

6.4.1 Further research topics

The first research recommended is that more investigation is needed around the 30% of the UK adult population who do not give regularly to charity to see whether early years experiences (or lack of them) are crucially influencing a large minority of the public in not acquiring the giving habit. This is important because if this is so, more emphasis on citizenship, community and the values of charity might be provided in infant and primary education which would be very much to the public good. It is recommended that questions be added to the CAF annual survey of giving, to begin to identify the reasons that people might give to justify their non-giving stance. From an analysis of these responses it might be possible to construct questionnaires, surveys and interviews for completion by adult non-givers. A further important question, that may not be fully answered by the suggested research, is that of how non-givers can indeed acquire the giving habit later in life. This in turn may require a more quantitative survey of charities own acquisition studies into if (and how) people do become regular givers much later in life after decades of non-giving.

Flowing from the recommendations concerning an improved understanding of the reciprocal nature of relationships between givers and fundraisers and greater use of concepts such as the intersubjective is the second suggestion of a deeper examination of those relationships. This could be achieved by bringing together successful fundraisers and their supporters either individually or in possible focus groups. As with the original ideas behind NLP to understand and model successful practice is an opportunity to carefully examine success in the field of relationship fundraising.

As reviewed in chapter two and commented upon in chapter five Geronto Philanthropy (Schuyt, Bekkers and Smit, 2015) is an interesting area worthy of further research. The observed changes that occur over time (particularly in relation to the longitudinal changes in 6.2.3) have also been commented upon and the third research recommendation is that more longitudinal studies would be very helpful in improving the understanding of what drives the changes and how practitioners can benefit from a greater clarity.

The conclusions concerning use and development of a more dynamic model of philanthropy (section 5.4) inevitably lead to the fourth research recommendation which is for further development and empirical testing of the suggested model that seeks to improve the understanding of likely changes that may impact a philanthropists' decision to give or not in relation to an appropriate ask. The model is believed to have merit containing, as it does, evidence from the six follow-up interviews but more profiling, testing and development is necessary.

6.4.2 Discussion about further research questions

In addition to the three specific topics mentioned above there are various questions and topics that merit consideration of further research that flow from the opportunities identified in the literature review and consequences of the finding in chapter four. These are therefore listed as questions for further consideration and discussion.

1. Giving that this research is practitioner focussed, how can academics and fundraising practitioners work more closely to understand the dynamics between fundraising and philanthropy?
2. This research is limited to consideration of givers motivations, yet makes recommendations concerning improvements in the relationships that develop between philanthropists and fundraisers. Some paired or group research involving both parties could provide further valuable insights into how those relationships develop and what mutual improvements could be made.
3. There is evidence that an interest in spirituality increases with age, so how are changes in spiritual beliefs affecting the predispositions of believers (of any theism) to give to charity?
4. Which models describing giving motivation, attitudes and behaviour, allow for the prompts and triggers for giving decision changes to be identified and developed in order to assist fundraising training and improvements in practice?
5. How might the changes in attitude to charity, both as a result of changing regulation and public understanding, further impact the ways that fundraising managers and practitioners design and implement sustainable fundraising programmes?
6. Can people who have not acquired the giving habit, be persuaded to do so? And as seems likely if so, how can fundraisers be most effective in assisting those behavioural changes?
7. As life events can have a very significant impact on charitable giving how can the knowledge of these events (and possible using critical incident analysis) be gathered and used sensitively to enhance the fundraising activities of charities?
8. Crowd funding for enterprises and projects is a reality but crowd fundraising still appears patchy. It was only mentioned by the three youngest people interviewed. How can fundraisers really harness the power of social media to inspire, in particular, the millennial generation to become involved and grow into regular givers? Furthermore, how can one-off successes become sustainable income generators?
9. How can the policy makers in the education system be persuaded of the benefits to pupils and society of including much more charity awareness, participation and activities?
10. The elephant in the room is whether the impact of the Covid-19 pandemic will have a significant long-term effect upon giving behaviour and habits and if so, how can charities respond effectively to those changes?

6.5 REFLECTIONS ON THE RESEARCH PROCESS AND THESIS CONTRIBUTION

The problem defined at the start of the thesis is that of generating sustainable charity funding from philanthropists in increasingly difficult circumstances. The questions posed and objectives set are about making a contribution to improve the capacity of fundraisers to tackle this, in part, by a better understanding of their supporters and the factors that influence change in the giving decisions they make over extended periods of time.

The literature review, as well as identifying gaps worthy of investigation, confirms the orthodox view (e.g. Sargeant, 1999) that capacity and propensity to give rise with age up to retirement (around 65-70 in the UK). Though, as discussed in chapter two, this view has been challenged (Schuyt, Bekkers and Smit, 2015). Their research suggests that many older philanthropists are no longer dependent upon state or professional pensions and, as a result, go on giving more to favourite causes into their 80s and even 90s. As recommended for further research in 6.4.1 Geronto Philanthropy is an interesting area for further research. The research in this thesis was conducted amongst, mostly, older philanthropists (average age of all interviewees was 64 whilst for those with charitable wills it was 72). Thus, it is reasonable to conclude that its contribution is particularly relevant to the study of giving motivations, behaviours and habits of Bekkers' target audience.

The chosen research design, as justified in section 3.2 led to a rich data set analysed in chapter four, despite the difficulties and limitations and extended timeframe experienced in gathering and analysing the data.

Some knowledge has been added where gaps were identified. It is believed that the conclusions and recommendations around prompts, triggers, asks, timing, situation and dynamics, detailed in chapters five and six, confirm that an original contribution towards each of the four objectives has been made. Thus, despite some limitations and constraints, the aim of the thesis, to investigate what prompts charity supporters to give money in response to a fundraising request rather than refuse or give at a substantially lower level than requested, has been met.

Of particular interest is confirmation that the acquisition of the giving habit is usually at an early age. This along with the other conclusions and recommendations has ramifications for practitioners and academics alike and suggests that this research, if disseminated effectively, will be of value to all those considering how to improve the fundraising capacity and effectiveness of charities, large, medium and small.

To conclude, people are influenced by the situations they find themselves in. These may be major societal (like Covid-19) or life events (like the death of a loved one), or they may be local opportunities for someone to prompt a change of motivation. Fogg (2009) talks of facilitators, sparks and signals and these are helpful indicators. Givers will react positively because they are motivated by a prompt from the right person asking at the right time in the right way with the right message. The insights resulting from the contribution in this thesis can help fundraisings to better identify those vital factors.

6.6 CHAPTER SUMMARY

The observations, recommendations and reflections listed in this chapter are derived directly from the data that has been obtained, analysed and synthesised both from the review of the extant literature in chapter two, which identified possible gaps in knowledge, and the interviews themselves. Thus, the research data enumerated in chapter four, and further analysed and interpreted in both chapter five and chapter six, contributes additional knowledge and insights into the motivations of people who give money to charities in the UK. It makes an original contribution and adds to the existing body of knowledge concerning philanthropy.

The critical analysis and synthesis that has led to these findings has been discussed and this in turn, following further reflection, has produced five practice recommendations listed in sections 6.2 and three contributions or recommendations towards policy formulation and development in the areas of charity governance and management generally and social marketing and fundraising specifically. Section 6.4 summarises the four suggested topics and ten questions for further research.

Section 6.5 reflects upon the whole research process and original contribution that this thesis has made. It is considered the research has produced some valuable insights into how both academics and practitioners may be able to better understand the motivations for charitable giving and frame more effective, sustainable fundraising strategies and giving solicitations.

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APPENDIX I

Interview Pro Forma and questions

First Interviews

As discussed in the methodology section 3.3.5 the interviews were conducted informally and the order of questions varied depending upon the interviewee and their own interests and knowledge of philanthropy. However, the following areas were covered in all 40 first interviews.

1. Confirm name and address and signed letter of consent and check for queries.
2. Explain the nature of the project again, reasons for detailed questioning, and anonymity.
3. Discussion around date and place of birth.
4. Questions on siblings and early life experiences.
5. First memories of charitable involvement, giving, participation, fundraising, who involved?
6. Talk through life story: school, college, work, marriage, children and charity involvement(s) and possible critical incidents/life events such as death, disability and serious illness in the family.
7. List current charities supported with rough estimates of donations, regularity and estimate of annual giving. Discussion on overall wealth and prosperity.
8. What changes in charitable giving and any charities dropped and why?
9. Assessment of current giving motivations, attitude to charities and fundraising.
10. A discussion on the outlook for life/society/the future.
11. Presence of a will? Is it charitable? Why? Which charities are mentioned? Are the gifts specific, pecuniary, residuary?
12. Thoughts around legacies and the future.
13. Anything you think I should ask? Anything more to add. (Prompt re reflections and give time to think) Then, thanks for your participation, and an explanation about the process.

Follow-up Interviews

As discussed in the methodology section 3.2.5 the six follow-up interviews were conducted 2 to 3 years after the initial interviews following a request to conduct a longitudinal second interview, These were also quite informal and the order of questions varied depending upon the interviewees and the changes that had occurred in their lives in the intervening period. However, the follow areas were covered in all six interviews.

1. Confirmation of continued informed consent.
2. Reminder about the project and discussion about the opportunities for a follow-up because of the delays caused by the death of the interviewer's own partner. This helped engender empathy as all interviewees had encountered bereavement, serious illness or divorce.
3. Questioning then continued about changes in lifestyle and giving habits.
4. Detailed discussion followed on the reasons for increases and decreases in giving and any changes in charities or causes supported.
5. Will-writing was also discussed and questions concerning changes in charity mentions, type of bequest (specific or pecuniary or residual).
6. Discussion around favourite causes and any that had been dropped (and why) followed where relevant.

APPENDIX II
Full description of sample interviews
Kenneth Part 1 First interview summarised transcript from research diary 2012-13

Kenneth was first interviewed in March 2013.

He is a married man aged 64 and has vivid memories experiences of fundraising and charitable giving early in life, in Worcestershire.

He parents were Anglicans and he remembers them both being very charitably inclined. They had met and married during the war and had a son, Kenneth's elder brother before having him in 1948.

His father had been in the RAF before during the war. Afterwards, following a spell as a draughtsman, he ran the family business. He was a church warden, a Mason and very involved in local sport. He also served as a town councillor for many years. His Mother was involved in numerous local committees and charities including the local church and various other national organisations.

His earliest recollections of experiences of fundraising and giving though, were at primary school where pupils were taught about children living in poverty both at home and abroad. He says that being relatively privileged with middle class comfortably off parents, he felt obliged to get involved in class activities to raise money for aid agencies and UK children's charities – particularly Barnardo's as they had he recalls, " the little boy with a leg iron and there was a boy in our class also with a leg iron so there was immediate empathy with that imagery" although he recalls that the boy was the subject of bullying so loyalties were at times very divided. He also remembered the Hungarian crisis of 1956 and a number of child refugees arriving at his primary school, wearing donated clothes and having, literally, "nothing".

He went on to the grammar school where fundraising, usually on behalf of the school and other local charities involving parents and pupils happened every summer through a fete occupying the playing fields. Again, his mother was often involved. After university he married (but divorced after only two years) and generally only gave reactively in response to street and house-to-house collections. Sadly, he says, his elder brother committed suicide when only 26 as a result of his marriage break up. This made Kenneth more aware of mental health issues and charities (such as Samaritans). He was also very concerned for his parents as he saw "they aged 10 years overnight as a result of his death". They were also concerned about his (Kenneth's) own state of mind after his own marital breakup. Though, he says the circumstances were totally different and he was a much more outward going, extrovert man, when compared to his brother.

He remarried aged 26 and later, as a married man with two children (a boy and a girl) he says giving tended to be reactive, in response to asks from friends or colleagues. He worked in sales and marketing, initially as a sales representative but later, with smaller companies as a marketing director and finally as a deputy chief executive.

Kenneth recalls that it was only really when he was in his fifties, with the children grown up that his giving become more structured. He adds that, "religious charities such as Christian Aid would only get a donation if a collector came round whereas Oxfam offered Magic Beans" These apparently could be grown as a cash crop but had the enormous benefit of enriching the soil, providing a win-win for the subsistence farmers. He added, "This really felt like a worthwhile investment. I'd given occasionally before to emergency appeals, but this persuaded me to add value, like the beans, and gift aid a regular donation. In turn other causes began to offer something more. He says that there was, "a real resonance". He also began to do some volunteering, offering free consultancy through The Cranfield Trust (He completed an MBA at Cranfield in 1980)

Currently Kenneth has five regular charitable, gift-aided, standing orders going a variety of causes including, Crisis, BRC, The Trussell Trust, Cranfield Trust and Working Families. Each of these he says feel like worthwhile, long-term investments.

His will contains cash bequests to all of those charities plus Arthritis Care, because they had helped him with the support and information over the years having become a sufferer, he said, with osteo-arthritis as a result of "self-inflicted" sporting injuries. He recalls that when his mother died in 2001 she had remembered her six favourite charities with a substantial gifts; "I had great pleasure in writing cheques for more than I'd ever given to charity, since I was her main beneficiary, so I didn't worry about the decrease in my inheritance".

He also ran a number of sponsored half-marathons for them despite the arthritis. Importantly he says, whilst Arthritis Research fund research and improvements in treatment, Arthritis Care funds help here and now, which he feels is even more important.

He raised the question of why there were two separate charities when one, doing both aspects, might be more cost effective and would have a more powerful argument in favour of support.

Overall, he gives when asked by someone he knows and likes, or because it, “feels right” Has stopped giving to casual collections at the door or in the street except; “The poppy appeal, which seems to have got a new lease of life”. When considering what makes him say yes, he added that the person making a request needs to make a strong case. He is more likely to give to people he knows and causes that he already supports or feels are valuable. He added, "It is really important that the person is credible and the request realistic."

He was surprised that he wasn’t asked more about levels of giving though agreed, on reflection, that he gives more than £500 pa mostly gift aided. His will, he reckons, has about £100,000 in charitable gifts both specific and conditional residuries (if others fail).

Kenneth Part 2 Second Interview summarised transcript from research diary 2016-17

Kenneth was re-interviewed interviewed in March 2016.

This was two years after the death of his wife.

In addition to gifts in lieu of flowers at the funeral, he’s made a significant donation (£1,000) to the Princess Alice Hospice who had helped his wife in the last few weeks of her life. He added that he was also very impressed with Marie Curie who provided a nurse to stay overnight in the final 10 days of his wife’s live though, he says: “Interestingly I haven’t yet given to them in gratitude. Perhaps I will, sometime, if they ask”.

He also says. “I’ve done a lot of reflection and realize I’m not the man I was two years ago”. He has increased the value of standing orders in favour of Working Families, ATE, Cranfield Trust and the Trussell Trust and his local church.

With regard to stopping support he mentioned an appalling incident of poor supporter care. Following the death of his wife he telephoned the National Trust to transfer her membership (she had been a supporter for around 20 years) to his name, as he had done successfully with the RHS. He was told not only was this not possible, but that he would have to pay a joining fee on top of the membership subscription if he wanted to continue. Needless to say, he cancelled the membership and will be removing the National Trust, which had been in his wife’s mirror will as a conditional bequest, from his new will.

He is in the process of making a new will that contains significant cash bequests to two churches, BRC and Crisis. He says, "I can't take it with me, so as long as I can, I will do more to help others. His giving has risen from around £500pa to over £1,000pa. Kenneth is also doing more volunteering too and says that he is more interested in helping to make the world a better place for his grown-up children to, in turn, raise their families. He has taken on a trustee role for two of his favourite charities.

These changes also include a greater interest in sustainability charities and organisations including a social enterprise - Abolish Empty Office Buildings (AEOB) that works towards more social housing and the reuse of empty buildings. This was something that his wife was particularly interested in and so he felt obliged to carry it on. Similarly, he is considering whether his gift to Crisis might change in favour of SPEAR (a local charity for the single homeless) as that was also one of his wife's favourites. They had originally written SPEAR into their wills but later changed it to Crisis UK at Kenneth's insistence.

APPENDIX III:

Fully coded summary (see appendix one for full list of questions) of first interviews to help identify influences, triggers and other factors follows over the six next pages.

Q1 Code Name	Q2 Year of birth	Q3 Place of Birth	Q4 Current Job	Q5 Memories of Earliest Giving	Q 6 Recall of Influences on giving	Q7 Other factors impacting giving	Q8 Current Charities Supported	Q9 Have you got a will?	Q10 If so is it a charitable will yes/no	Q11 If yes, what are the charities	q12 What do you tends to respond to:	Q13 An Estimate. £ charitable giving pa	Q14 A rough guessin of gross wealth
Bethany	1940	Pulborough	Therapist	Church, School, Labour Party	Parents, School		Trussell Trust, Bookaid, BRC, Homeless Charities	yes	yes	BRC, RSHC,	Good ask	1000	1000
Kenneth	1948	Worcester	Sales Director	School, Church	Parents,		The Society of Friends, Cranfield Trust, Working Families, Trussell Trust, ATE	yes	yes	Arthritis Care, BRC,	If asked appropriately	500	1000
Caroline	1926	Sussex	Retired Com Worker	Guides, Church, Hospital	Employer		Woodlands Trust, RHS, Tulsi Trust	yes	yes	Woodland Trust, National Trust	If touched	200	250
Frederick	1953	Bucks	Retail Consultant	School, Work	School,		Development Charity Amnesty Int. Mind	yes	no		If it'll make a difference	2000	1000
Dorothy	1956	Berkshire	Psychotherapist	School	parents		ATE, Society of Friends, BRC	yes	no		If asked	1000	1000
Nigel	1953	Somerset	Retired	Home, Primary & Secondary school	Mother		Shelter, NSPCC, Greenpeace	yes	yes	Princess Alice	If it has an impact	2000	1500
Katherine	1950	Oxford	Retired Co Director	Buying Ch Christmas Cards	Parents	School/friends	CRUK, Maternity Worldwide, Dogs Trust, Rhodesian Ridgeback Welfare Trust	yes	yes	CRUK, Dog's Trust, SPANA	If asked and it feels right	1000	£800
Ian	1980	Abertillery	Stone Mason	Miners Ben. Fund - Father	Parents	only one offs	frequent one offs to charity ads such at Save the	yes	no		if it touches a nerve	100	£200

							Children and BRC						
Nicola	1977	Ascot	Tax Lawyer	f/r at school	Parents	Feelings of thankfulness/gratitude	RSPCA, Dogs Trust, Cats Protection League, Battersea Cats & Dogs Home, BRC	yes	no		Animals and to make a difference	1000	£400
Simone	1949	Israel	Artist	Helping parents	parents		NSPCC,Kyros Foundation, Oxfam, CRUK, Dignity in Dying,	yes	yes	NSPCC	If asked appropriately	2000	£1,000
Frank	1950	Guernsey	Bus owner accounting services	RNLI - island life, sailing etc	school, friends		Friends of the Earth, Action Aid, BEAT, St Mungos, Karina Trust, Kyros Foundation	yes	yes	Care Int, Action Aid, NSPCC, Macmillan Cancer	To make a real difference	2000	£1,000
Bertrum	1946	Gloucester	Disability Consultant	Blue Peter	Sorry for animals		Guide Dogs for the Blind, Save the Children, Action for Children	yes	yes	Guide Dogs	Only if it's right	800	300
Becky	1959	Worcester	Retired	Parents			Victims of Torture, Breast Cancer, Donkey Santuary	yes	yes	Victims of Torture	An emotional response	300	300
Michelle	1966	Brighton	Child Care Consultant	Helping mother f/r for CND	Mother, friends		Cancer Backup, Dogs Trust, Mary Mills, Save the Children, Marie Curie	yes	no		It if fits with my beliefs	200	250
Grace	1997	Brighton	Student	Parents	School		Abbeyfield, Red Nose Day, Ice Bucket Challenge	no	no		A challenge	200	5

Nicholas	1941	New York	Publisher	RC School	parents		Heart of Kent Hospice, Amelies Little Heart Foudation, Computers for Africa	yes	yes	Sight Savers Int, Purcell School, Breast Cancer Care, American Air Museum	What feels right	500	500
Nigella	1942	Godalming	Retired Medical Executive	f/r for Pony Club	Parents	Boarding School	Maternity Worldwide, Shelter, Save the Children, Alzheimer Research	yes	yes	Keyna Hospice, Local Church	When asked in the right way for an empathetic cause	1000	400
Belinda	1946	Norfolk	Retired	Street collections	Mother and C of E		Tate, RA, RHS, Kew Gardens, Norfollk Wildife Trust,	yes	no		If asked	600	500
Frances	1947	Surrey	Retired	selling toys for NSPCC	Girls Brigade	adding value	RHS, Nat Trust, V & A, BHF, Poppy Appeal	yes	no not yet		Anything to do with hearts	800	1000
Phillippa	1942	South Africa	Retired	Parents and RC upbringing	Father (SA)		Woodlands Trust, RSPB, Crisis, Cats Protection League	yes	yes	Compassion in World Farming, RSPCA, Oxfam	When friends ask if the case resonates	1000	800
Dianna	1936	Wales	Retired	Sunday School	Grammar School		Medican sans Frontiers, Save the Children, Local Church, Greenpeace, MND, Hospice, Salvation Army	yes	yes	Salvation Army, StC.All Saints, Oxfam	When asked appropriately	3000	500
Arthur	1940	Chicago	Retired Lawyer	Helping Parents	School	church	Kew Gardens, Local Church, Amnesty International, Friends of the Earth	yes	no		If asked appropriately	2000	1500

Ilsa	1959	Aberdeen	Farmer	church			Always give to local events and charities, Game Conservatory Trust	yes	no		to the right person	500	200
Patrick	1960	Perth	Banker & Farmer	Parents			Local activities, Scope	yes	no		to the right person with the right language	500	10000
Sean	1980	Merton	Estate Agent	Helping Parents to f/r locally	Cadet Corps		Help for Heros, British Legion and other one - offs	no		Will write Childrens charities in when he does	When touched and can do something about it	300	200
Keith	1949	Hagley	Crafts business owner	Parents	Ethos at Public School		Medican sans Frontiers, Irish Wildlife Trust	yes	no	working on spending the kid's inheritance	If asked nicely	200	300
Margaret	1951	Essex	Crafts business	helping collect for round table	Father		Cancer charities	yes	no		If asked nicely	200	300
Christine	1989	Chertsey	Insurance Exec	Primary School f/r	not much	Loves animals	Dogs Trust, Stroke Association	no			When touched by the ask especially by friends on Social Media	200	100
Stephanie	1946	London	Trainer	Primary School	Very little - parents very poliitically active	Woodcraft folk	Handicap International, ActionAid, Amnesty International, AgeUK, Encourage, Local Church	yes	no		thoughtful, meanful asks from the right people	800	350
Trudy	1955	Chiswick	Nurse	remembers Mother agreed to collect for ChristianAid	Not much, very poor. C of E school	Incresingly feeling: grateful and priviledged	UNICEF, London Air Ambulance, Woodland Trust, RSPB, Save the	yes	no		Easy asks, people offering solutions	800	250

							Children, Shelter, AVAAZ, CRUK, Alziemers, BRC, Anchor Fund, Local Church						
Mary	1926	Harrow	Retired teacher	Parents	Quakers	Primary School	Embrace, Wateraid, BRC, Society of Friends, Woodland Trust,Home Farm. Camphill, World Development, PAH, Unesco, WomanKind and others	yes	yes	Save a Cow, WaterAid	Genuine, respectful, personal, Makes a Difference	3000	2000
Martin	1941	Channel Islands	Academic	Stamp Collecting	Father and Mother	Community involvement	DEC, local appeals	yes	yes	arts and education	When it makes a difference	1000	1000
Steven	1968	Cromer	Finance Manager	Not Much	Primary School	Parents very colonial	Greenpeace, BRC, Karuna Trust	yes	no		People who are passionate and local causes	500	600
Toni	1950	Iran	Counsellor	Giving pocket money to gardener	Parents	Not much	Greenpeace, Medican sans Frontiers, CRUK	yes	no		charities with high impact and personal connections or contacts	500	500
Kristen	1951	Litchfield	Dentist	Primary School	Parents and University	Children with LD	Climb,ISIMRD, Spear, Gt Ormond St. Old School Assoc.	yes	no		If asked and especially medical causes	800	1000

Leonard	1949	Bournmouth	Retired Co Director	Jewish Parents	School	Mother	Maggies Centres, CRUK, Cranfield Trust, Breast Cancer Care, Jewish Care	yes	no		Personalised that will make a real difference	2000	1000
James	1944	Colchester	Financial Director	Bob a job	Poppy and RNLI		Help for Heros, CRUK, Burning Man, other one offs	yes	no		Very important about the person and the nature of the challenge - or change	2000	20000
Richard	1945	Southgate	Retired Adv Exec	Not much	RNLI and Poppy appeal	Parents a bit	Bophal, Crisis, DEC, Dogs Trust, NT, WWF, Help for Heros	yes	yes	Bophal, St Marys	If asked appropriately	2500	750
Fiona	1945	Nuneaton	Retired teacher	Sunday School	Parents	some school f/r	RHS, Kew, Barnes Wetland, RSPB, BRC	yes	yes	RSPB, WWF	If asked and it feels right	500	500
Roger	1952	Surrey	Finance Director	Round table event in the village	Parents and church	school fundraisers	RSPB, The Globe, Woodland Trust, WWF, Birdlife Int. British Dreagofly Conservation, NT, DEC, The Children's Trust	yes	yes	RSPB	Intelligent, informed asks	1000	800

CODED INFORMATION FROM FOLLOW-UP INTERVIEWS:

Code	Year of Birth	Sig Change	Changes in current giving	Changes in Phil attitudes	Changes in Will	Tends to respond to:	Est. £ giving pa
1.Bethany	1940	Dying with Cancer	Doing more now including hospice and cancer charities	Facing death is rather sobering	Adding Hospice and changing RSHC to Crisis	Good ask	2000
2.Kenneth	1948	Partner has died	Giving more regularly	Recognising mortality and how little money means	New will to be done including: Princess Alice Hospice (PAH), Crisis, Friends of the Abbey, Wkg Families	If asked appropriately	1000
3.Caroline	1926	Facing likelihood of death	Stopped giving	Reflecting on life	New will: Woodland Trust, Chalice Well Trust, Tulsi Trust (India), Trussell Trust	If touched	50
4.Frederick	1953	Divorce	Focussing on ATE	Thinking about legacies	WILL write ATE in.	If it'll make a difference	3000
5. Dorothy	1956	Divorce	Distanced and objective	More inclined to give	Has written ATE in.	If asked	2000
6. Nigel	1953	Death of wife	Much more involved in community	Big Fundraising effort for PAH	Added PAC to will	Appropriate asks that will make a difference	2500

APPENDIX IV

Ethical Considerations and Approval
This is an extract from the application for approval by the ethics committee which following discussion was agreed by the chair Prof. Joan Curzio in Sept 2012. Modification to the sampling method and size was agreed by Prof. Bruce Lloyd 2014.

LONDON SOUTH BANK UNIVERSITY

APPLICATION FOR ETHICAL REVIEW OF RESEARCH PROJECTS INVOLVING HUMAN SUBJECTS

This form should be completed by the following:

- Students completing undergraduate projects;
- Students completing research projects as part of a taught postgraduate programme;
- Students undertaking research for a higher degree
- Staff employed by London South Bank University who are undertaking research, whether externally, internally or self-funded.
- External researchers wishing to base all or part of their project at London South Bank University;

1. Title of Study

The Nature of philanthropy – a study of charitable giving motivations in the UK

2. Contact Details of Lead Applicant

Title: Mr **Forename(s)**: Peter
Surname / Family Name: Maple

Address for Correspondence:
Weir House
Towpath
Shepperton
Middx, TW17 9LL

Telephone Number: 01932 226477
Fax Number: 01932 224717
E-mail address: maplep@lsbu.ac.uk

3. Contact Details of Supervisors or Associate Applicants

Title: Professor **Surname / Family Name**: Lloyd **Address for Correspondence**: **LSBU** **Room L111** **90 London Road** **London SE1 0AA**	**Forename**: Bruce **Telephone Number**: 0207 815 8240 **E-Mail address**: lloydba@lsbu.ac.uk **Fax Number**: *(Please ☒ as appropriate).* Supervisor ☒ Associate Applicant ☐
Title: Dr **Surname / Family Name**: Capper	**Forename(s)**: David
Address for Correspondence: **LSBU** **Room L308** **90 London Road** **London SE1 0AA**	**Telephone Number**: 0207 815 7747 **Fax Number**: **E-mail address**: capperda@lsbu.ac.uk *(Please ☒ as appropriate).* Supervisor ☒ Associate Applicant ☐
Title: **Surname / Family Name**:	**Forename(s)**:
Address for Correspondence:	**Telephone Number**: **Fax Number**: **E-mail address**: *(Please ☒ as appropriate).* Supervisor ☐ Associate Applicant ☐

4. Ethical guidelines

Which set(s) of professional or association guidelines have you read and do you intend to follow?

South Bank University Code of Practice - For Investigations on Human Participants

5. Safety

a) Please indicate any possible risks to the investigators, participants, other personnel or the environment:

(Please ☒ as appropriate).

- ☐ use of environmentally toxic chemicals
- ☐ use of radioactive substances
- ☐ ingestion of foods, fluids or drugs
- ☐ refraining from eating, drinking or usual medication
- ☐ potential psychological intrusion from questionnaires, interview schedules, observation techniques
- ☐ bodily contact
- ☐ sampling of human tissue or body fluids (including by venepuncture)
- ☐ defamation
- ☐ misunderstanding of social / cultural boundaries
- ☐ nudity; loss of dignity
- ☐ compromising professional boundaries with participants, students, or colleagues

☐ contravention of legislation on any of: gender, race, human rights, data protection, obscenity

☐ sensory deprivation

b) If you have ticked any of the boxes above, please describe the actions which will be taken to minimise the risk.

N/A

c) If this project requires the use of any special procedures or techniques, please describe any training or competency assessment to be undertaken by investigator (s).

N/A

d) Does the applicant or any member of the research team require a CRB disclosure in order to conduct this research?

(Please ☒ as appropriate).

☐ Yes . **State why here:**

☒ No. **State why here:** Participants will all be competent adults who have freely agreed to be interviewed about their charitable giving habits.

11. If a CRB disclosure is required please indicate whether

(Please ☒ as appropriate).

☐ The CRB check has been completed
☐ The CRB check application is submitted, awaiting outcome
☐ No CRB application has yet been submitted

Note: if a CRB disclosure is required, the Secretary of the Research Ethics Committee will need to see evidence of a satisfactory disclosure before final ethical approval can be given. In order to save time, evidence of satisfactory disclosure need not be submitted at the application stage.

6. Anonymity / Confidentiality

Please indicate measures that will be taken to protect and maintain the anonymity and / or confidentiality of participants.

Participants will all be competent adults who have freely agreed to be interviewed about their charitable giving habits. In return names will be anonymised (by a numbering system kept secure by the author) and any attributable quotations will be with the express permission of the participants.

7. Informed Consent

a) How will potential participants be invited to take part in the study? If by letter please include a copy of the letter, if by poster please include a copy of the poster and make clear where the poster will be displayed.

3/4 regular supporters of each of the 30 participating charities will be telephoned by a member of the respective fundraising team with whom they are familiar and asked to participate in some research being conducted by a PhD student at LSBU into the nature of giving motivations and behaviour. Those who agree will be sent a confirmation letter with the author's details and providing information about the project and rationale together with a reminder that they may withdraw at any stage.

b) When will participant receive a copy of the participant information sheet? Please include a copy of the participant information sheet. If you are not providing a participant information sheet please explain why.

Those who agree to be interviewed will be sent a confirmation letter (attached) with the author's details and providing information about the project and rationale.

c) How long will participants have between receiving information about the study and giving consent?

If after receiving the information they wish to withdraw they can simply refuse the interview date offer that the author will make by telephone.

d) Who will obtain informed consent from participants?

Permission will be sought by an individual from each charity known to the participant but then reconfirmed by the author before commencing any interview.

e) Please indicate what form of consent will be used in this investigation.

(Please ☒ as appropriate).

☒ Written (note a copy of the consent form must be attached)
☐ Verbal
☐ Implied

If consent is verbal or implied, please explain why you are not obtaining written consent.

f) Are you offering any incentives or rewards for participating? (Note, normal travelling expenses are not regarded as an incentive or a reward.)

(Please ☒ as appropriate).

☐ Yes
☒ No

12. If yes, what are they?

g) **Are there any issues related to the ability of participants to give informed consent themselves or are you relying on gatekeepers to consent on their behalf?** There are no issues regarding informed consent as participants are all mature responsible adults who will decide for themselves whether they wish to participate.

8. Research Proposal

Please attach a copy of your research proposal to this form using the headings below. *Your proposal should normally be limited to 12 sides of double-spaced*

A4. This limit is exclusive of references and supporting documents, which are also required.

- **Title:**

The Nature of philanthropy – study of charitable giving motivations in the UK

- **Background**

According to the Cabinet Office and National Council for Voluntary Organisations (NCVO 2010), in 2008 UK charities turned over in excess of £35bn and employed 446,000 people. Voluntary from individual's income accounted for £10bn or 42% of this turnover and remains a vital constituent of their funding mix for many organisations seeking to act independently of government. As of June 2010, there are 162,000 separate registered charities (Charity Commission 2010).

Fundraisers, employed by and charged with raising voluntary income, in these not for profit organisations, are usually desperate to increase donations and therefore very interested in examining philanthropic motivations to predict the behaviour of those who give. There are already a number of existing academic and practical models that aim to describe these motivations and the behaviour of people who give (or, perhaps as importantly, don't give) to charity.

From Carlson's (1968) early book "Why people give" and Prince and File's (1994) "Seven faces of Philanthropy" to Dawkins' (1976 and 2006) "The Selfish Gene authors have tended to characterise charitable behaviour as rather fixed. That is, whilst individuals learn certain altruistic behaviour (from parents or society) their subsequent giving tends to mirror a general (learned or inherited) response to give in particular ways. For example, Teresa Lloyd (2004) in her generally excellent "Why rich people give" draws on some hard evidence amongst a number of very wealthy individuals but goes on to suggest these behaviours can be used to predict or at least model the response of other, apparently, like-minded people. Likewise, with Sargeant and Woodliffe's (2007) extremely comprehensive gift review and conceptual framework suggestions. This, for the major gift fundraiser or indeed anyone designing an individual donor strategy, may lead to some over simplified conclusions if taken in isolation. Despite that Sargeant and Woodliffe have produced a very impressive review of current literature, academic thinking/research and reprised the existing models with insight. Nevertheless, a "fixed" view of philanthropic motivations and behaviour can, for the major gift fundraiser or indeed anyone designing an individual donor strategy, lead to some over simplified conclusions.

The author has argued (Maple 2008) that we are all far more "situational" than most models suggest and crucially, that we are able to move along a "spectrum of philanthropy" from the most unselfish, genuinely altruistic actions right along to an area of "enlightened self-interest". There is of course, behaviour that is purely self-seeking, under the apparent guise of philanthropy but the author believes such behaviour is beyond the visible spectrum of philanthropy, perhaps beyond even the infra-red end of this spectrum and not a subject to be covered by this iteration of the model. Jeroen Van de Ven (2000) nicely expands and clarifies Andreoni's (1990) early work on altruism and provides some useful comparative reference points when thinking about iterations of the spectrum hypothesis.

The research now to be undertaken in pursuit of a PhD seeks to establish a clear conceptual framework in the context of a deeper understanding of the motivations of individuals who are already regular charitable givers in the UK. The methodology proposed, and subject to a pilot study (4-6 participants) in the autumn of 2010 is that of semi-structured interviews informed by the author's previous research into the treatment of these givers by a reference group of 30 charities. An emphasis on the giving behaviour of "baby-boomers" who are generally considered to be those born in the post Second World War boom between 1946 and 1964 and making up more than a third of the adult population (Pirie & Worcester 1998) is of particular interest. This is because that generation already owns 70% of individual wealth held in the UK and is set to rise to 85% (nfpSynergy 2010). There are strong indications (Sargeant, Saxton et al.) that the giving behaviour of the "boomers" is different to that of other generations (such as generation X and Y) and worthy of further research (ibid).

Specific questions to be addressed through the semi-structured interviews are about identifying the key motivations behind each donation decision over the previous years' gifts for each organisation supported. The "Spectrum of Philanthropy" hypothesis (ibid). Briefly it is that the key determination of the propensity for a gift is the identity of the asker and their relationship to the potential giver. This will be rigorously tested along with a range of previously accepted triggers as supported by the current literature.

- **Methods –** should include how site and/or participants are selected and accessed; how many participants are to be used and how that number was decided including where appropriate the details of sample size calculations; details of how and where any interviews or observation will be conducted and how any questionnaires will be distributed and returned; details of the information to be collected including copies of questionnaires, interview guides and observation guides as appropriate; details of how the data will be analysed; details of how and where the data will be stored and for how long and plans for disposal or archiving; the process for obtaining informed consent; details of ethical issues for this study.

As mentioned above it is planned to approach some 4-6 supporters from each of the 30 participating charities with the intention of securing 100 interviews. These will be conducted at the participating charity offices or, if more convenient to the participating supporters, in their own workplace or home. Should either of the last two be the preferred option details of the exact location, expected timing, telephone numbers and contact details will be left with the coordinating member of the participating charity team who will be contacted by the researcher on completion of each interview. It should be noted that the researcher is a 63-year-old male with 30 years' experience of meeting with individuals in their own homes, placing them at ease, ensuring mutual safety, comfort and emotional detachment. I have never experienced any problems over safety, vulnerability, involvement or complaint despite at times asking for (and securing) donations of up to £800,000. An interview concerning motivations for giving is, in this researcher's informed view, therefore a considerably less stressful activity.

Following an initial approach (by telephone or email depending upon individual givers' preferences) from the charity and a positive indication from those potential participants, they will be contacted by the researcher (email or letter) and formal permission to conduct a semi-structured interview will be obtained in writing. An information sheet, spelling out participant's ability to withdraw at any time and highlighting data protections requirements, will be provided together with indicative timings (estimated to be around one hour). Samples are appended.

The researcher will then telephone each potential participant to arrange a convenient interview place and time and confirm that (by email or letter).

At interview participants will be reminded of their ability to withdraw at any stage and importantly in the preamble introductions the researcher will ensure that the interviewees are willing, able and keen to complete the process. Previous experiences over the last 20 years have indicated that people generally like to talk about the charities that they support. Interviews and follow-up will be as described above.

Questions will start with the individuals' likes and dislikes of causes in general (eg: health, environment, third world development) and charities specifically (eg: Crisis UK, NSPCC, Leonard Cheshire Disability) and also include how and when they first started giving to charity. This will be probed using Prince and File's seven faces to see if common motivational roots occur.

Next interviewees will be asked to describe what they like and dislike about the charities they support (this also identifies which and how many). Levels of giving, occasional, regular will be requested with prompts around preferred activities (e.g. through dinners, visits to the work, celebrity events, small meetings). In particular indications of preferences/observations around who makes the ask will be sought. Whether prompted or introduced cold the Spectrum of Philanthropy will be described with a view to identifying affinity or antipathy towards the hypothesis. Discussion will follow about the importance of such factors looking for possible rankings.

Questions will then follow as to the participants' own view of their situational giving and how that impacts (or not) how and what they give. (eg: Timing around Christmas or anniversaries). Other factors that impact the way they gave in the past, give now and might give in the future will be explored. Finally, the topic of deferred giving (e.g. legacy gifts) will be introduced to identify common factors and differences in attitude and behaviour. Participants will be thanked, reminded of their ability to withdraw and the process of anonymization together with the offer to share summary conclusions. Remarks and quotations about giving motivations will be requested and recorded.

All data so gathered, (recordings, notes and transcriptions) will be kept secure, under password protection, at LSBU offices on the Central Server. Each interview will be transferred to the LSBU server after each field day so that there will never more than two interviewee's contact details and interview information on the portable computer used at each meeting. Furthermore, it would be possible to number code each participant and keep that coding information (ie the identity/contact information for each number) if that additional level of security was felt, by the committee, to be important.

Aggregate data will be kept only so long as necessary to ensure a complete analysis has been undertaking and writing up finished. Participants will be assured of their anonymity (unless they actively wish to be identified when making, for example, quotations about their own giving motivations. It is hoped that this period will not exceed 12 months between completion of the research and that of the final write. It is recognised that such information may be regarded by some of the participants as private and confidential and will therefore be so treated.

- **Details of persons / agencies / organisations who may financially benefit from it outside their normal terms and conditions of employment**

None

- **Appendices containing copies of documents to be used in the study (include all that are appropriate for your study, whether or not they are listed here): letters seeking permission to conduct the study; recruitment poster or other recruitment material; letter of invitation to the participant; participant information sheet; consent form; questionnaires; interview guide; observation guide.**

Research Consent Form

Participants Information Sheet

Sample Permission Letter

ADDENDIX V

Copy of the Ethics Approval Letter:

London South Bank
University

Direct line: 020-7815 6024
E-mail: dippenas@lsbu.ac.uk
Ref: UREC 1205

Peter Maple
Weir House
Towpath
Shepperton
TW17 9LL

Dear Peter

The nature of philanthropy - a study of charitable giving motivations in the UK?

Thank you for submitting this proposal and for your response to the reviewers' comments.

I am pleased to inform you that ethical approval has been given by Chair's action on behalf of the University Research Ethics Committee.

I wish you every success with your research.

Yours sincerely,

Sharon Dippenaar
Secretary, LSBU Research Ethics Committee

cc:

Prof Joan Curzio, Chair, LSBU Research Ethics Committee

APPENDIX VI
Example of Informed Consent letter

LSBU
Department of Management
London Road
London SE1 0AA
7th April 2013

Mr A Donor
High Street
Anytown

Dear Average,

This is to explain about the research into the nature of philanthropy that I am completing as part of my PhD studies at London South Bank University (LSBU).

Thank you very much for agreeing to participate in, what we all believe, will be a valuable piece of research. I am a very experienced practitioner with more than 20 years fundraising experience in a number of UK charities and I've always been very interested in the various reasons and rationale that underpin individuals' giving behaviour. We think the results of the research will help charities to respond more effectively to our supporters' own wishes and charitable aspirations.

Being a PhD project, this is a very substantial piece of research that will take some time to complete. I hope to interview around 50 people who are, like you, regular supporters of charities in the UK. I plan to contact you in the next couple of weeks with a view to setting up an interview, at your convenience. The interview should take no more than an hour. All results will be kept strictly confidential and the findings anonymised. Questions will simply revolve around your own feelings and thoughts towards charities, giving and philanthropy. This is, of course personal to you and should you change your mind about participating you can withdraw at any stage whatsoever. Participation or withdrawal will have no impact upon your relationship with charities since nobody but myself will be privy to anything you say or do. This methodology has been approved by the university's ethics committee

LSBU is the leading university in the delivery of postgraduate courses in charity management and, as well as being a student, Peter is the course director for their MSc in Charity Marketing and Fundraising so is well able to remain discrete and respect privacy. Should you have further questions do please feel to contact me directly on 0207 815 6194 or by email at: maplep@lsbu.ac.uk

In the meantime, if you are happy to continue with the interview would you please sign below and return the letter to me at: 58 Admiralty Way, Teddington, TW11 0NL

Yours sincerely

Peter Maple

PhD Student

I/We agree to participate in the study as explained to us, in the full knowledge that we can withdraw at any time.

Signed………………………………………………………….. Mr A Donor

APPENDIX VII
Example of the final participant information sheet - printed on LSBU headed paper and dated

Title

The Nature of philanthropy – a study of charitable giving motivations in the UK

Invitation

You have been invited to take part in a piece of research into the giving motivations of people supporting UK charities on a regular basis. Please take time to read the following information carefully and ensure that you are happy to participate. Do ask me if there is anything that is not clear or if you would like more information.

What is the purpose of the study?

The purpose of this research is to test a hypothesis as to why people give to charity. This will be fully explained during the interview. This research is being conducted in order to help to develop a clearer understanding of individual giving motivations so as to assist charities to implement more effective fundraising programmes.

Why have I been chosen?

You are one of number of people who support UK charities on a regular basis who I hope to interview. I am using a "snowball approach" to test the methodology with charity supporters known to me. You can of course withdraw at any stage should you wish to. Provided you are happy to continue I will ask you to sign a consent form, but this does not in any way remove your right to withdraw and not be a part of the research. Equally I hope you will continue and will be interested in seeing the summary (anonymised) results.

It is hoped to complete the interview phase of the research during the next few months and do the analysis during 2015. Writing up of the report is expected to take place during 2016 so the results will be some time in emerging.

Will my taking part in this study be kept confidential?

The information which is collected during the interview will be kept strictly confidential. Any information about you and your comments which is shared with others (e.g. in reports and publications) will have your name and address removed so that you cannot possibly be recognised from it. Furthermore, all information identifying individual participants will be securely disposed of after presentation of the final report.

Who has reviewed the study?

The London South Bank University's Research Ethics Committee approved this study.

Contacts for Further Information

Researcher details:

Peter Maple, LSBU, room L397, London Road, London, SE1 0AA. Tel: 0207 815 6194 Mobile: 07905 406971

email: maplep@lsbu.ac.uk

Supervisor details:

Professor Bruce Lloyd, LSBU, room L113A, London Road, London, SE1 0AA. Tel: 0207 815 8240 email: lloydba@lsbu.ac.uk

May I thank you for reading the information sheet and considering participating in this study.

APPENDIX VIII

Executive Summary

The UK Third Sector employs more than 900,000 people and has an income and expenditure of more than £53 billion. Of this sum almost £23 billion is given by individuals voluntarily to UK charities every year. This is hugely important for those organisations (and society) as it represents 43% of their total income. Furthermore, this percentage, and therefore the dependency upon individual donations, is increasing year on year (Hornung et al., 2019).

This thesis investigates why people decide to give money to charity, in order to develop an improved understanding of their underlying motivations and the dynamics of what prompts or triggers a gift. It will therefore, be of value all those who are interested in helping charities to improve society by enhancing individual donations of money in sustainable ways. For the purposes of this research philanthropy is defined as regular giving to charities which is the result of a thoughtful decision process rather than that of being a one-gift to a specific cause or activity. Philanthropists, of course, can and do act in both directions.

Chapter one outlines the current context for charitable giving, problems that fundraisers face and details the research questions, aim and objectives. A discussion and justification of the structure follows and provides a fuller description.

A critical review of the extant literature in chapter two reveals that whilst there are a number of models describing the motivations for giving philanthropically, there are ten knowledge gaps or research opportunities about why and how people develop into givers and what prompts them to change existing charitable allegiances or make new commitments.

This research uses an interpretive, pragmatic philosophy and approach to interviewing existing philanthropists (those who give regularly to a number of charities). There is an analysis of the rich dataset from 46 in-depth interviews with those individuals to gain improved insights into the underlying values, drivers and motivational triggers for charitable giving.

There is evidence, detailed in chapter four, that many individuals (nearly 80% of the sample) acquire a giving habit at a very early age and that significant life experiences can also significantly impact giving motivations and behaviour. However, there is also evidence that motivations can be fluid. People continue to change charity allegiances throughout their lives.

Of particular interest is that these changes continue into the charitable will making process that, in this research half of the philanthropists interviewed actually undertake.

The findings in chapter four also show that relationships often develop between givers and charity fundraisers. There are ten conclusions derived from the analysis and one of the important conclusions emerging from this evidence is that the nature of that relationship between the fundraiser and the giver may be very significant in determining giving motivations and behaviour. A further conclusion from the analysis is that giving motivations can indeed be far more fluid than most theories allow, and a new dynamic theory of giving is proposed. This uses the work of Fogg (2009), which has not previously been applied to charitable giving before, in order to synthesis the more dynamic model.

Given that the interviews were derived from a convenience sample, the research clearly has some demographic and analytical limitations, and these are discussed in chapter five and reflected upon in chapter six. It nevertheless, offers some new insights about the prompts that trigger movements in giving motivations. These are important factors for fundraising charities to use more effectively.

The thesis provides an original contribution to the understanding of what motivates people to donate money and presents five recommendations for practitioners, and two recommendations towards policy development. There are also four topics that are suggested as being worthy of further research, including further development and testing of the dynamic model of philanthropy. Thereafter is a discussion of 10 further questions worthy of consideration for further research.