

Lay People Representations on the Common Good and Its Financial Provision

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Abstract

The financial contribution to the common good is a relevant issue to contemporary societies, especially in the wake of the Global Financial Crisis. In the economic literature, taxes and monetary donations have been regarded as two complementary ways of financially providing for the common good. In the psychological literature, instead, they have not been studied in conjunction. In-depth interviews have been conducted using interpretative phenomenological analysis (IPA) approach and a photo-elicitation technique to investigate the representations people share on the financial provision for the common good. Results suggest that both taxes and donations are seen as indirect, rather than direct, ways of providing for the common good. From a formal and cognitive level, paying taxes and making donations can be seen as two sides of the same coin, but they present differences at the affective level. When paying taxes, people are concerned mostly about the effects and expect a material exchange in return; when making a monetary donation, people are concerned mostly about the motivations and expect an emotional exchange in return.

Keywords

common good, tax behavior, charitable giving, financial provision, money, photo-elicitation

Introduction

One of the biggest challenges to governments and institutions is to find arrangements that overcome the free-riding problem inherent in both the voluntary and mandatory provision of the common good. From a financial point of view, such provision also includes the allocation of monetary resources (i.e., by making monetary donations or being tax compliant). Interestingly, despite strong incentives to free ride, a large fraction of people voluntarily contributes to the common good. On the one side, people make charitable donations supporting causes that benefit others at a cost to themselves. On the other side, people actually pay taxes despite the rather low levels of fines and probability of auditing (Feld & Frey, 2007).

Nonetheless, experimental research has shown that voluntary contributions (i.e., monetary donations) for the common good are often below the efficient level, and if such provision is entirely left to them, many individuals would not contribute anything (e.g., Andreoni, 1988; Bergstrom, Blume, & Varian, 1986; Bernheim, 1986; Warr, 1983). In addition, although paying taxes is mandatory and does not involve a voluntary choice, tax evasion is a serious issue in some countries where a consistent portion of GDP seems to be hidden to tax authorities (e.g., the average size of the shadow

economy in 31 European countries is estimated at 18% of GDP; Schneider, 2015).

On one hand, in the economic literature, taxes and monetary donations have been regarded as two complementary ways - one “public,” the other “private” - to create public value and financially provide for the common good (Slavov, 2014; Sugden, 1984). In the psychological literature, on the other hand, they have not been studied in conjunction, and there is a dearth of studies considering lay people representations on the common good and its financial provision. Although the financial contribution to the common good has been investigated in social dilemma research, the psychological literature has mostly focused on understanding why and when people make cooperative rather than selfish choices by examining a number of constructs ranging from internal psychological variables, such as social value orientation (Van Lange, 1999), Machiavellian traits (Czibor, Vincze, & Bereczkei, 2014), social identity (Brewer & Kramer,

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1986), empathy (Batson et al., 1995), and emotions (Ketelaar & Tung Au, 2003), to external variables, such as incentives and sanctions (Molenmaker, De Kwaadsteniet, & Van Dijk, 2016), information (Van Dijk, De Kwaadsteniet, & De Cremer, 2009), and framing effects (Van Dijk & Wilke, 1997). However, all these studies tend to use money as a way to operationalize people's contribution rather than made it the object of study itself. In other words, there seems to be a literature gap in terms of how lay people perceive their contribution to the common good and in what ways it can be fulfilled (e.g., is giving money a way to provide for the common good? Does it include both paying taxes and making donations, and are these equivalent?). Understanding lay people representations on the financial provision for the common good is relevant not only at a theoretical level but also at a pragmatic one. Social representations are more than social psychological tools that orient our understanding of the worlds in which we live; they come to constitute our realities, which, ultimately, influence our behavior (Moscovici, 2000). For this reason, to promote a desirable behavioral change, we first need to know which "reality" we are dealing with (not necessarily the one that is described at formal level).

To present the main aims of this study, next sections will show a brief literature overview on the main objects under investigation. Following, methodological details of a qualitative study, including population, sampling technique, procedure, and data analysis, will be provided. Finally, the main results will be presented and a discussion section will connect results of this study with the existing literature. Limits and future research development will also be outlined.

Common Good

The "common good" is a concept with a long and contested history. Philosophers, theologians, lawyers, politicians, and the public have arrived at distinct understandings of what the common good entails (for a conceptual and historical review, see Etzioni, 2014; Mastromatteo & Solari, 2014). To the best of our knowledge, there is a dearth of definitions of the "common good" from a psychological perspective. In the economic literature, instead, the "common good" has generally been distinguished from the "public good." In neoclassical economics, public goods are generally characterized by their non-excludability (i.e., a person's consumption cannot practically be excluded) and non-rivalry (i.e., a person's consumption does not reduce the benefits of someone else's consumption of the good) in their consumption (Murphy & Parkey, 2016; Musgrave, 1969; Samuelson, 1969). Common goods, instead, have been defined as rival and non-excludable (Hardin, 1968; Ostrom, 1990). However, the attempt to classify real-world objects based on their (non)excludability and (non)rivalry has been found to be inadequate by some authors (see Wuyts, 1992). Moreover, because the concept of the common good permeates several domains and can be

used imprecisely and vaguely, in some cases there is a degree of overlap between the "common good" and the "public good" in an economic sense.

The present work refers to the concept of the "common good" rather than the "public good" for some pragmatic reasons. First, in the context of tax compliance, some authors referring to standard economic theory state that the goods and services that the state provides to citizens in exchange for their tax payments are a direct incentive for tax compliance (K. W. Smith & Stalans, 1991). If taxes are prices for public goods (*do ut des*), it implicitly implies that if a citizen does not benefit from a certain public good, he or she is to some extent justified not to pay for it. If we refer to the "common good," instead, and citizens perceive their tax payment as contributions to the *bonum commune*, they might be more willing to declare their income honestly, even if they do not receive a full public good equivalent to their tax payments (Feld & Frey, 2007). In addition, in their attempt to define the common good, Deneulin and Townsend (2007) suggested that the characteristics of the common good are mostly presented in terms of participation and generation of the goods themselves, rather than in terms of consumption of a commodity (as is the case for the "public good"). Because the focus of the present work is the *provision* for the common good through tax money and monetary donations - and not its *consumption* - the term *common good* appears to be more suitable.

As both psychology and economics lack a description of the common good based on lay people representations, one of this study's aims is to investigate meanings and symbolic representations that are attached to the common good. Moreover, as both disciplines seem to lack studies where the relationship between money and the common good has been expressly investigated, a further aim is to investigate such relationship and understand whether, from a psychological perspective, giving money can actually be seen as a way to provide for the common good.

Taxes and Donations: Commonalities and Overlapping Characteristics

This section will provide a very brief overview of the existing research streams on tax behavior and charitable giving which, according to economic literature, are two possible means to financially provide for the common good.

Research on tax behavior has investigated a multitude of factors that can influence tax compliance or noncompliance. From an economic and financial perspective, the income level of individuals, the severity of sanctions, and the probability of being caught have been taken into account (see Allingham & Sandmo, 1972; Yitzhaki, 1974). At psychological and sociological level, instead, other factors have been studied, such as knowledge, values, attitudes, norms, and perception of tax authorities (see Hofmann, Hoelzl, & Kirchler, 2008; Kastlunger, Lozza, Kirchler, & Schabmann, 2013; Kirchler, 2007; Lewis, 1982; Wenzel, 2004).

As for charitable giving, different economic models have been identified to explain this behavior (see Meier, 2007): outcome-based prosocial preference theories, which assume an individual's utility depends directly on the utility of other people (Smith, Kehoe, & Cremer, 1995); theories of reciprocity, which are based on the notion that individuals behave prosocially when their actions are reciprocated (Fischbacher, Gächter, & Fehr, 2001); and approaches stressing the importance of self-identity for prosocial behavior (Bénabou & Tirole, 2006). Bekkers and Wiepking (2011) reviewed eight key mechanisms that have been studied as determinants of charitable giving: awareness of need, solicitation, costs and benefits, altruism, reputation, psychological benefits, values, and efficacy. Overall, both altruistic and egoistic motives behind monetary donations have been identified, and some attempts at integrating both aspects have been made (see Dickert, Sagara, & Slovic, 2011).

Both tax payment and charitable giving are clear examples of social dilemmas, where individual and collective interests are in conflict (Dawes, 1980): in both situations, private interests (i.e., increasing personal welfare) are at odds with collective ones (i.e., increasing general welfare). On one hand, taxation is the solution that most societies have adopted to provide essential services, such as health care, education, and safety; on the other hand, charitable giving plays a significant role in alleviating problems related to the crisis of the welfare state. In both contexts, the short-term negative consequences of paying the right amount of taxes or donating money may keep individuals from performing this act even though it would entail long-term benefits for the collective. If many or most decision-makers pursue advantages for themselves, most end up worse than if many or most had sacrificed some self-advantage to contribute toward benefits for others (Dawes, 1980; Kollock, 1998).

Despite their intrinsic difference of being mandatory on one hand (taxes) and voluntary on the other (donations), some common antecedents can be found. For example, some authors have found evidence for "prosocial spending" as a possible psychological universal: Human beings around the world experience emotional rewards from using their financial resources to benefit others (Aknin et al., 2013). In the neuroscience field, Harbaugh, Mayr, and Burghart (2007) studied neural responses to taxation and voluntary giving, showing that both voluntary giving and mandatory transfers to a charity elicit activity in the same brain region associated with processing rewards. In addition, regardless of whether the behavior occurs by choice or under obligation, both paying taxes and charitable giving involve decision-making regarding the management of money. Money is not just a profane exchange medium; rather, it is an entity that can be perceived as either good or evil, according to the situation (Belk & Wallendorf, 1990). Money can also have a priming effect, as it brings to mind an exchange mentality, in which people consider what they are giving up and what they will get in return (Jiang, Chen, & Wyer, 2014), adopt a

businesslike attitude (Tong, Zheng, & Zhao, 2013), and cheat more when given the opportunity to do so (Gino & Mogilner, 2014). Tax payment and charitable giving are also similar in that they can both use a sanctioning system, either negative (e.g., fines as punishment for tax evasion) or positive (e.g., rewards such as discounted tickets to concerts or other events for donations). However, in both contexts, the explicit presence of a sanctioning system may be counterproductive as it increases the likelihood that a business frame, versus an ethical decision frame, will be evoked (Gneezy & Rustichini, 2000; Tenbrunsel & Messick, 1999), thus making individuals more likely to engage in a utility calculation that compares the costs and benefits of their decision.

From this brief overview, it seems that tax payment and charitable giving could share some common antecedents that make them more similar than it would appear. The present study will investigate from a psychological perspective if they also share a further commonality, that is, if they are perceived as two complementary ways to financially provide for the common good.

Aims and Scope

In summary, moving from the economic literature - which formally assume tax payment and charitable giving as two complementary means for the financial provision for the common good - our main research question is whether such comparison also stands at psychological level (i.e., from lay people's perspective). Given the existing gap in psychological literature, we aim to perform a first exploration on the topic by investigating meanings, experiences, and representations that lay people attach to the common good and its financial provision (i.e., the allocation of monetary resources).

A qualitative study was performed on Italian participants. Using a sample of Italian people is relevant for the topic, given Italy's fragile public finances situation, long-term economic stagnation, and the effects of the most recent Global Financial Crisis (for the impact of the crisis on spending/saving decisions in the Italian context, see Lozza, Bonanomi, Castiglioni, & Bosio, 2016). According to Eurostat,¹ in 2017 the Italian government debt equaled 134.7% of the country's economic output. After Greece (176.2%), Italy has the second highest ratio of government debt to GDP in the European Union, where the average for 28 countries is 84.1%. Moreover, tax evasion in Italy is estimated to be much higher than in other highly developed countries (Giovannini, 2011), and Italy's shadow economy is higher (20.6% of GDP) than the average of 31 other European countries (18.0%, Schneider, 2015).² There is also evidence suggesting that Italians are culturally inclined to commit tax evasion (Castiglioni, Lozza, Cullis, Jones, & Lewis, 2014; Cullis, Jones, Lewis, Castiglioni, & Lozza, 2015) and that an antagonistic tax climate between taxpayers and tax authorities prevails (Lozza & Castiglioni, 2018). As for charitable giving,

Italy ranked 54th out of 139 countries in 2017, between Uganda (43rd) and Slovakia (55th), with only 30% of the population donating money³ (Charities Aid Foundation, 2017). Thus, understanding Italian people's representation of the common good and its financial provision can be the first step to gain new insights for the development of public policies.

Procedure

Method

The qualitative study was conducted by adopting the interpretative phenomenological analysis (IPA, J. A. Smith, 1996). IPA is a methodological approach for exploring how individuals experience and ascribe meaning to a specific phenomenon (J. A. Smith & Osborn, 2008). It is strongly influenced by Husserl's (1925/1977) phenomenology, which is both a philosophy and an approach to research that allows for an in-depth exploration of how phenomena appear in people's consciousness and the nature and meaning of such phenomena (Finlay & Ballinger, 2006). Based on Husserl's phenomenology, the main aim is to capture the essence of a phenomenon, that is, a structure of essential meanings that explicates a phenomenon of interest. In addition to the phenomenological focus, the influence of Heidegger's hermeneutic phenomenology can be seen through the emphasis IPA places on interpretation and the role of both participant and researcher in a dual dynamic research process (Clarke, 2009). In other words, while the participants are trying to make sense of their world, the researcher is trying to make sense of the participants' attempt at making sense of their world (Smith & Osborn, 2008). Because the aim of IPA studies is not to generate large quantities of information but to gather quality information that will enable a deeper understanding of the participants' experience and representations, small sample sizes are advocated.

Data Collection

In-depth interviews (approximately 50-60 min each) were conducted using the IPA approach.⁴ All participants provided informed consent, and each interview was audio-recorded. All participants were recruited at least 1 week before the interviews and all interviews were conducted at either the participants' homes or workplaces.

The interviews were unstructured, meaning that they imposed few constraints on the questions asked and often consisted of free-flowing exchanges between the interviewer and participants, thus giving enough flexibility to address unexpected issues that might arise.⁵ In phenomenological research, it is important for the questions posed to participants to be open-ended and nondirective, as their sole purpose is to provide participants with an opportunity to share their personal experience of the phenomenon under

investigation with the researcher (Willig, 2013). Nonetheless, if not spontaneously mentioned by the participants, discussions of both taxes and charitable giving were prompted to understand whether they could be regarded as ways to provide for the common good.

Two qualitative techniques were adopted to yield richer accounts; specifically, participants were asked to perform two tasks before the interview. The first task was to take pictures of something representing the common good. This technique is known as *photo-elicitation*, a visual method in which photographs (taken by the researcher or research participants) are used as a stimulus to guide or elicit accounts in subsequent interviews (Slutskaya, Simpson, & Hughes, 2012). Photographs can be used as a reference point in conversation to yield richer, more detailed and more precise information than that generated by verbal-only interviews, providing concrete examples grounded in everyday experience (Cappello, 2005). In the present study, participants were given free rein in deciding when, where, and what pictures to take, by being invited to produce digital images and photographs (i.e., using their smartphones) in relation to their idea of "the common good" ("Take some pictures of what represents the common good to you"). Participants were then asked to send their photos via email to the interviewer prior to the scheduled date for the interview. To avoid any bias, no definition of the "common good" was provided during recruitment.

In addition, because the reconstruction of social phenomena can come in a number of forms (e.g., video, photography, film, and text; Maggs-Rapport, 2000), a further technique used to help the participants reflect upon their experience of "providing for the common good" was a narrative task (Czarniawska, 2004). Before setting a date for the interview, participants were asked to write a short piece about how they "provide for the common good" and send it via email to the interviewer. The aim of this task was to identify the ways in which people feel the need to provide for the common good and whether or not financial provision (in terms of either paying taxes or making donations) was spontaneously mentioned. This task also gave participants the opportunity to talk about different ways to contribute to the common good. The products of both tasks were used during the interview as a stimulus for discussion.

Data Analysis

All of the collected materials (photos, texts, and transcriptions) were analyzed in accordance with the principles of IPA. Thematic analysis is the principal analytic approach used in IPA. Essentially, the analysis begins with a single case and proceeds through the following stages: (a) reading and rereading the transcripts, adding comments, associations or possible interpretations; (b) transforming initial notes into more meaningful statements, reflecting a broader level of meaning in a particular section of the text; (c) separately listing themes, between which the analyst attempts to identify common links

Table 1. Participants' Profile.

Participant	Gender	Age	Employment	Donor
1	Male	30	Self-employed	No
2	Male	31	Employee	No
3	Male	48	Self-employed	Yes
4	Male	44	Employee	Yes
5	Male	45	Employee	No
6	Male	53	Self-employed	No
7	Female	27	Self-employed	Yes
8	Female	28	Employee	No
9	Female	28	Employee	Yes
10	Female	30	Employee	No
11	Female	30	Employee	Yes
12	Female	40	Self-employed	No
13	Female	45	Self-employed	No
14	Female	50	Employee	Yes
15	Female	61	Self-employed	Yes

(some themes will cluster together while others will be broken up, and some will appear to be more superordinate themes while others will appear to be nonrelevant); and (d) appropriately naming the remaining themes and linking them to the originating text through reference to specific quotes (Langdrige, 2007). Accordingly, interview transcripts were analyzed one at a time (idiographic approach), and each transcript was read and reread before themes were identified. Content analysis was used to catalog the types of photographs taken, and thematic analysis was employed to identify common threads across participants' explanations of photo contents, writings, and verbalizations (Boyatzis, 1998). Subordinate themes were integrated across transcripts and supplemental material to identify shared superordinate themes that captured the essence of the common good and its financial provision.

According to the guidelines provided in the IPA literature (Eatough & Smith, 2006; J. A. Smith & Osborn, 2008), the approach adopts both emic (insider) and etic (interpretative, outsider) positions (Reid, Flowers, & Larkin, 2005). The emic position enables the researcher to hear the participants' perspectives, while the etic position involves the researcher's attempts to make sense of the data by bringing in his or her own interpretations and theoretical ideas while using verbatim quotes to ground these interpretations in the participants' actual experience. This leads to two distinct levels of interpretation (Eatough & Smith, 2006). The first level is more descriptive, allowing the researcher to enter the participant's world, whereas the second critically interrogates the participant's account to gain further insight into its nature, meaning, and origin. Therefore, the second level of interpretation takes the researcher beyond the participant's own words and understanding.

Population and Sampling

The study received approval from the university's ethics committee. Participants were purposively sampled among

Italian taxpayers. Taxpayers were chosen as they are in the unique position to be able to provide for the common good by both paying taxes (unlike people who do not have any personal income) and making donations.

The size of the sample ($N = 15$) was decided according to emerging themes and theoretical saturation (data saturation strategy; Suri, 2011). Participants were recruited through personal contacts and snow-ball technique. To maximize diversities that were relevant to the research questions, the sample was selected with particular attention paid to prospective participants' charitable behavior (seven monetary donors vs. eight nondonors)⁶ and their contract of employment (seven self-employed vs. eight employees). The underlying assumption is that donors and nondonors might have different awareness and sensitivity about the common good and the importance of contributing to it, resulting in different perspectives. In addition, in terms of taxation, there is a well-documented difference between self-employed people and employees (e.g., see Lozza, Carrera, & Bosio, 2010). Self-employed people are actually in a position to evade or avoid taxation because they pay taxes "out-of-pocket" at the end of the year, so it is plausible to believe they have a different perception of their monetary contributions to the common good because they perceive taxes as a loss. Participants also varied in terms of age ($M = 39.3$, minimum = 27, maximum = 61) and gender (6 males and 9 females). Table 1 provides a brief overview of the participants.

Results

The current section will illustrate the main themes that emerged during the data analysis. Each theme will be introduced together with its various manifestations. Verbatim quotes⁷ from participants will also be included to illustrate the ways in which the themes are mobilized.

Three superordinate themes emerged from the analysis. The first theme concerns the social representation of the common good, in terms of "necessities for all" versus "well-being for anyone." The second theme is related to the ambivalent relation between "money" and "provision for the common good." The third theme deals with the "asymmetry" between paying taxes - where the effectiveness of the contribution is the primary concern - and making donations - where the motivation for and genuineness of the gesture are most important.

Representation of the Common Good by Purpose (Rather Than by Content): "Necessities for All" Versus "Well-Being for Anyone"

The current section will introduce the first superordinate theme that emerged from the analysis, related to the lay representation and meaning of the common good. In presenting this theme, subordinate themes that are related to the representation of the common good will be introduced first.

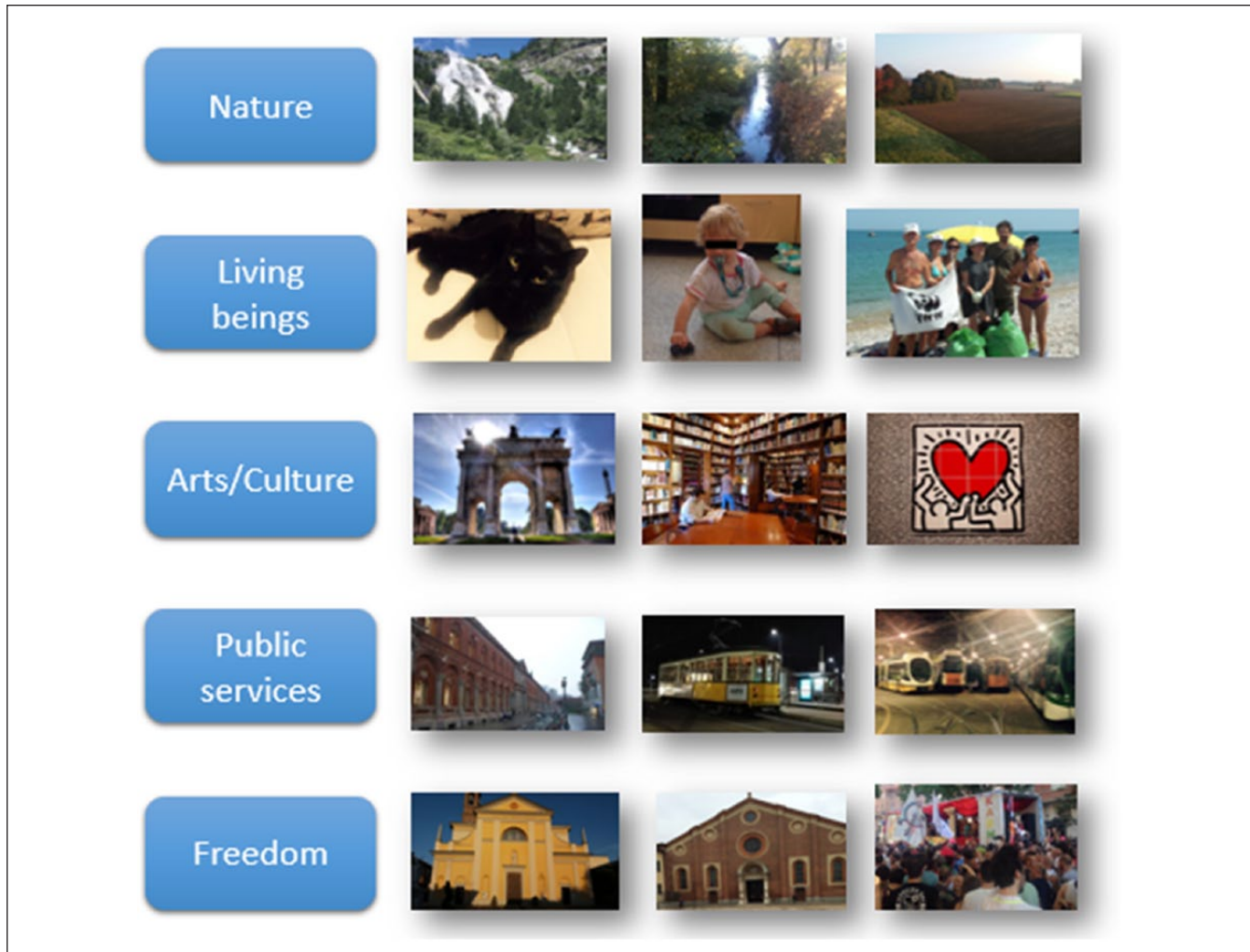


Figure 1. Five emerging categories of the common good and visual examples.

“*Difficult to articulate.*” Most participants, when first asked to take part in the study, reacted by making some comments such as “The common good? That’s very difficult to think about” or “It could be almost anything!” However, the photo-elicitation technique proved to be very useful and effective in that it helped the interviewees to articulate their thoughts. Overall, 61 photos were provided. Through analysis of both the content of the pictures and the explanations that were provided during the interviews, five different categories were identified (see also Figure 1): *nature* (e.g., landscapes, water, sea, air, etc.), *living beings* (e.g., children, the elderly, animals, etc.), *arts/culture* (both historic and cultural heritage as well as visual arts, e.g., monuments, books, graffiti, museums, etc.), *public services* (e.g., public transportation, schools, hospitals, etc.), and *freedom* (e.g., freedom of thought, conscience, religion, etc.; to represent “freedom,” pictures of churches and gay pride event were chosen, see Figure 1).

The representation of the common good appears to be very broad, ranging from animate to inanimate objects and

from very concrete and specific items to abstract principles or ideas.

“*Accessible to everyone.*” When asked to provide a general definition of “the common good,” participants generally agreed that for an object to be classified as part of the “common good,” it needs to be shared, accessible to everyone, and free to use:

It needs to be able to be shared by anyone. The common good is the good *in* common. (Participant 1)

It is accessible to anyone. If possible, it should be equally distributed and free to use. (Participant 6)

In other words, everyone should have the same rights to access the common good and it should be equally available among all members of society, regardless of social status or sociodemographic characteristics.

“Give-and-take.” Another important aspect related to the common good is the sense of reciprocity involved: It is something that is taken and given at the same time. On one hand, this means everyone can benefit from it. On the other, this implies that everyone has a duty to contribute to, protect, and safeguard it, in order to prevent its loss.

It is something from which you take, but you also need to give something to it! Many people use it; it is helpful to everybody-or at least it should be-therefore, we need to protect and safeguard it. (Participant 9)

It is something that belongs to everyone, and everyone should participate and be committed . . . Everyone should contribute to safeguard it and keep it the way it is. (Participant 12)

It is worth noting that the idea of “contributing” to the common good seems to spontaneously emerge from its definition as if it is an intrinsic property. Although this idea of “contributing” may have emerged because one of the tasks given to participants was to provide some examples of how one provides for the common good, it is interesting to note that this aspect was mostly mentioned when trying to define and describe the common good. It should also be noted that, rather than a contribution in terms of *generation*, a contribution in terms of *preservation* of something that already exists is most salient in the interviewees’ comments.

“Basic needs and necessities.” A further recurring definition of the common good consists in the fulfillment of human basic needs. According to the participants, anything that allows people to live and fulfill primary needs can be considered part of the common good (e.g., water, food, air, clean environment, etc.). It is identified as something that is of paramount importance for people’s existence:

It is something that anybody should have, rightfully. Food, water, and education . . . are fundamental; if you do not have them, nothing else matters. (Participant 3)

There are many common goods, but I depicted the most fundamental things, the basic pillars of our existence. (Participant 4)

“Well-being.” Anything that improves, simplifies, and unburdens people’s everyday life (e.g., public transportation, facilities, pieces of art, beauty, etc.) can also be considered a common good.

It is something good and positive that increases the general well-being. (Participant 8)

Roads, school, aggregation centres . . . They improve our lives; they make it better and easier. (Participant 5)

To summarize, according to the emerged themes, a preliminary result is that thinking about the common good

appears to be quite difficult, because its representation is vague and difficult to articulate: Almost anything could be considered a common good. However, despite different attempts to define what is common good - both by referring to concrete objects and by using more abstract concepts and characteristics - it appears that the common good is more easily identified by what it is *for*. In other words, the representation of common good is more easily organized in terms of purposes, rather than contents. Specifically, the common good serves two main purposes. On one hand, it provides basic needs and requirements to which people are entitled (i.e., “necessities for all”), and, for this reason, it should be free and accessible to anyone. This position is well expressed by the following quote:

A spa is not a common good, because it is something I can use if I want to, but it’s an “extra.” The common good is something that is fairly essential, you know. So it should be accessible to anyone, because it is fundamental. Education, for example, should be accessible to anyone; it is a common good. Some services should be free; others can have a price, as long as it’s not prohibitive to anyone. (Participant 15)

On the other hand, it increases general well-being (beyond mere survival) by presenting comfortable options, as the following quote exemplifies:

To me, the common good is anything that helps me to live better. Everything that unburdens my everyday life, that eases both my life and others’ lives. Anything that makes me feel good. For example, think about those services that work 24/7. I could live without them, but how much easier is my life with them? [. . .] Or when you walk in the city and instead of a grey wall you see a piece of art: it changes your day! (Participant 5)

In this case, rather than a necessity, the common good is described as increasing one’s personal well-being by fulfilling some secondary needs.

Finally, it is worth underlining that the notion of the common good itself includes the concept of participation and contribution (i.e., give-and-take). However, rather than a contribution to generate it, the emphasis seems to be on the safeguarding and protection of something that is already “given.” This might suggest that, to some extent, provision for the common good is taken for granted. Personal commitment is more easily mentioned in relation to its preservation (i.e., by not squandering and wasting it) rather than its generation. This is related to the next superordinate theme, which is the nonmonetary provision for the common good.

The Nonmonetary Provision for the Common Good

As already mentioned, participants had some trouble stating what the common good is. Similarly, identifying ways in which they provide for the common good was difficult, as

suggested by the fact that some of them did not perform the narrative task, stating instead that they “do not contribute to the common good.” This first result suggests a lack of awareness about one’s own individual contribution to the common good. Despite the initial difficulties, participants were still able to identify the main characteristics of such provision during the interview.

“*Civic duties.*” Most interviewees suggested that a primary form of contribution to the common good could be fulfilling their civic duties (e.g., being good citizens, following the rules, not littering, recycling, etc.).

[You provide for the common good] by showing respect to others and by respecting what is not just yours, but everybody’s. For example, you do not throw your cigarette butt on the ground . . . It’s part of your civic duty. (Participant 2)

“*Voluntary work.*” Voluntary work (i.e., giving one’s time, rather than money) was considered the first and noblest form of contribution and provision for the common good.

The first thing I thought of was voluntary work; I thought about providing for the common good by doing something that helps others. (Participant 8)

Doing voluntary work is the noblest form of providing for the common good; it enriches you. (Participant 14)

“*A personal action and commitment.*” According to participants, a personal action and commitment (rather than delegating to someone else) are the most important ways people can contribute to, and provide for, the common good.

When I think about providing for the common good, I think about something you do personally, in which you engage directly and get your hands dirty. (Participant 13)

The first thing I thought about the common good was something that you do to increase other people’s well-being; a personal action and commitment, rather than a single object or a thing. (Participant 7)

“*Money as an indirect way to provide.*” Although the relationship between money and the common good is neither immediate nor straightforward, paying taxes and making monetary contributions are still acknowledged as ways to provide for the common good. However, participants seem to regard both forms of monetary contributions as indirect – rather than direct – ways to provide for the common good. For example, although few participants spontaneously mentioned “paying taxes,” when asked, they all agreed that paying taxes is a way to provide for the common good, mostly because being fiscally compliant is part of a citizen’s civic duty.

Paying taxes, absolutely, it’s a way to make sure that our society works better; it’s our civic duty. It is done to make sure everyone has the same rights and duties. When you pay taxes, you do not do it just for yourself, right? You do it for others, for your community, for your country. It is something very concrete, and it is absolutely a way to provide for the common good. (Participants 11)

I’m happy to pay taxes. I mean it, because it is part of a good civic education . . . In Italy, we are like this: we say, “Aw, taxes,” but it is actually something very important to do, because the money is redistributed among everyone, and it creates the common good. Once, a Swiss couple told me they cared about paying taxes; they valued it because they believed they were doing something good for the whole community. I took that advice to heart. (Participant 3)

Making monetary donations, as a possible act of beneficence, can also be regarded as a way to provide for the common good, especially when one has no spare time for voluntary work and thus chooses to donate money instead of time.

I make donations to a foundation that helps children in Africa. It would be nice to do voluntary work, but that would take time from my family, so I don’t feel like doing it. (Participant 3)

Yes, I think [making donations] is another way to provide for the common good, because the common good is not just what you have around you; it’s everywhere. So, if you make a donation to an association working in Africa, you are still providing for the common good, because you are helping other human beings. If their community grows, that is something that is beneficial to everyone. (Participant 10)

To summarize, when considering all the emerging themes related to the provision for the common good, it appears that the financial aspect is not a strong and salient representation. Participants attribute greater importance to contributing with their actions, rather than with their money. Different interpretations of this result can be suggested. The likely reason for the weak relation between money and the common good is that this relation is “mediated” rather than immediate. In fact, money itself is a medium. While being a good citizen or doing voluntary work automatically increases the common good, a monetary contribution is subsidiary to the actual use and management of that money. This introduces the second aspect of such a mediated relation: the presence of a third party (e.g., the government or other institution/nongovernmental organization [NGO]) that is in charge of the management of that money. Understandably, the presence of a third party evokes trust-related issues, considering that money is fungible. The following quotes help shed some light on this aspect:

The fact that the hospital is working is a common good. If you make a donation to that hospital, that’s a good deed, but you

need to trust that they are actually using that donation to make the hospital work better. (Participant 9)

The fact is that paying taxes can be daylight robbery, at least in Italy. Sometimes they [the taxes] go straight into our politicians' pockets. (Participant 1)

Therefore, the perception expressed by the participants is that the money derived from taxes and donations might provide for the common good, but this is not necessarily the case. Both paying taxes and making donations thus seem to be perceived as indirect ways of providing for the common good, due to their monetary aspect (for further considerations, see the Discussion section). The next paragraph, will focus specifically on differences between taxes and donations in relation to the financial provision for the common good.

The Asymmetry Between Taxes and Donations: Effects Versus Motivations

Thus far, it has been underlined what taxes and donations have in common in relation to financial provision for the common good (i.e., they are two indirect monetary ways to provide for the common good, whose effectiveness is subsidiary to the management and use of a third party). Now, we will consider the main differences.

"Genuine motivations for donations." Some participants—regardless of their donation behavior—were concerned about the true intentions and motivations of the donors, as donations appear to be an easy solution “for the purpose of a clear conscience.”

If you are committed, if you make an effort and you also give money, that's the best kind of contribution. But I think many people give money for different reasons, and then they completely lose interest in it. (Participant 1)

Giving money is easier than giving time . . . It's easy to say “Well, I gave 50 euros, I'm good with myself.” (Participant 13)

When talking about donations, it seems that the main concern of both donors and nondonors appears to be in assessing the true intentions and genuineness of the donor's gesture. According to participants, regardless of the amount of money given, a donation has little value without a component of privation and personal sacrifice. Even if a big sum of money could be more effective in providing for the common good (e.g., by funding services for the needy), a small amount that is backed by sincerity and is heartfelt can be perceived as more valuable. A clear example of this position is seen in the following quote:

If you give to charity just for the purpose of a clear conscience . . . I don't know about that. It is not what I have been taught: if

you give money away to someone, it is because you are depriving yourself of something else. It's a sacrifice. If you are a billionaire and give away a thousand euros, it doesn't really affect you. It is just for your public image. Instead, when you do it without ulterior motives, that's when you are really contributing. (Participant 4)

This kind of concern was not expressed in relation to paying taxes. As long as taxpayers pay what they owe to the State, participants felt that it does not matter whether they do so out of fear, for a clear conscience, or because they genuinely believe it is their duty.

"Effectiveness." When talking about taxes, the interviewees strongly focus on effects rather than intentions. In other words, their main concern is about the management and final destination of the money. Because they pay taxes, they expect to have efficient public services in return, as functioning public services are seen as a fair exchange for the money they give.

Paying taxes is a way to provide for the common good if they are used to create services. I'm OK with paying tons of taxes, as long as I have something in return. I want efficient services; I want my town or the State to help me when I have a problem. (Participant 5)

If everybody pays taxes, then there is something in return for everyone. You make this sacrifice, you do not keep all the money to yourself, and then you have something in return, something that benefits everyone. Of course, those who are in charge of handling this money need to be serious and reliable about that; they need to make choices with the common good in mind. (Participant 8)

In contrast, when talking about monetary donations, donors do not necessarily focus on the effects. Obviously, they may raise concerns about the management of their money by NGOs and other associations, but the thought of the unfortunate possibility that the donated money is not used in the way it was intended is not enough to make them decide not to donate. In other words, some people are still willing to make monetary donations even if they are unsure about their effectiveness.

It is something that gives me joy [. . .]. Each month, my husband and I help this child in Mozambique. Of course, it would be nice if the money actually helped someone . . . there is no way to know for sure, [but] I hope it does. (Participant 7)

I give money to almost everyone that asks me . . . this and that, the FAI, the African children, [. . .] I do not like feeling guilty. God forbid if it came out that a child could not have his eye operation because I did not give my 10 euros! (Participant 15)

To summarize, it appears that donors from our sample are still satisfied with donating money, regardless how effective

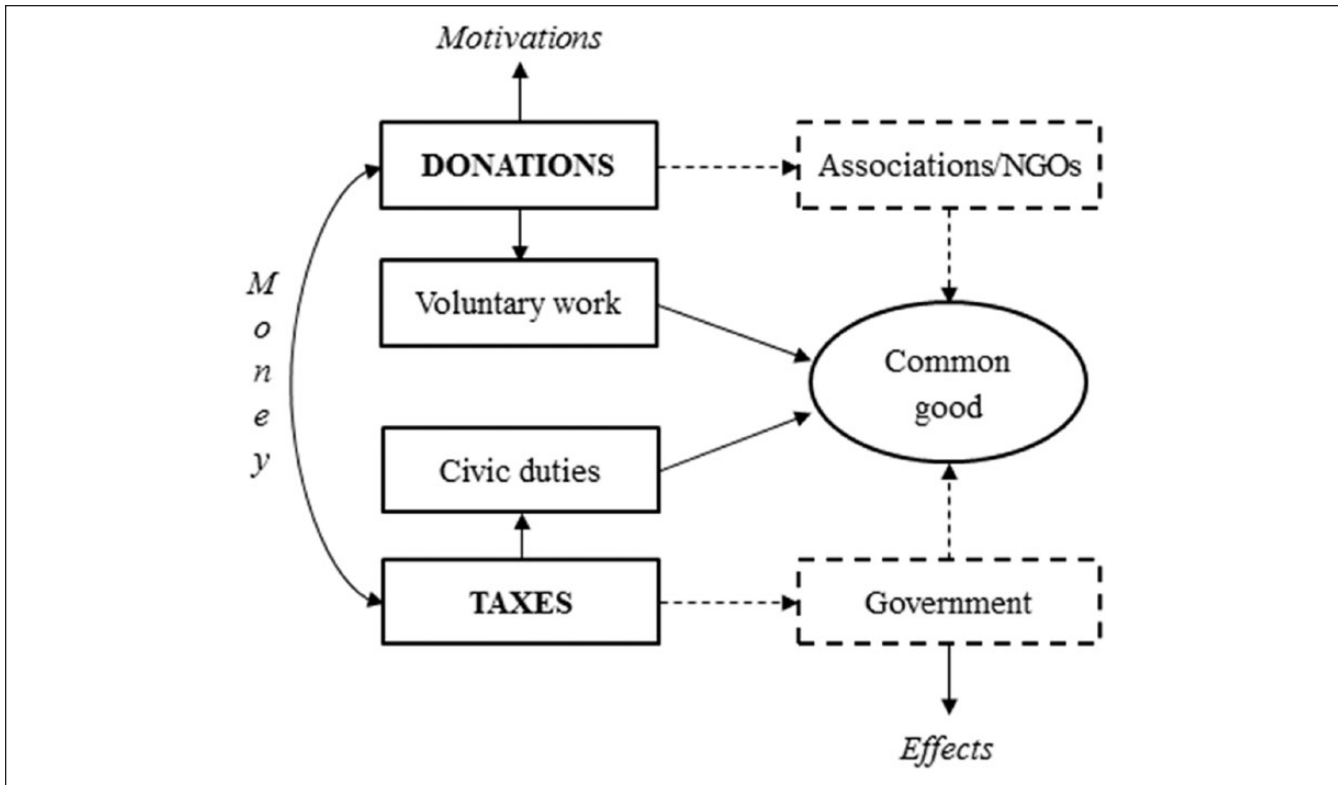


Figure 2. Taxes, donations, and the financial provision for the common good.

the donation may be. They seem to experience an *emotional exchange* from this kind of monetary transaction (either as personal fulfillment and gratification or because they avoid negative feelings such as guilt). Even nondonors, rather than complaining about the lack of transparency in how charities use the money they receive, appear to be more concerned about assessing the true intentions behind a donation, and they undermine the gesture if they can detect any ulterior motives. Although this may represent a coping mechanism to deal with feelings of guilt related to not being a donor, it is curious that so much emphasis is placed on donors' intentions rather than on charities' accountability.

In contrast, when referring to tax behavior, both donors and nondonors are most concerned about the effectiveness of their payment (e.g., creation of public services). In other words, they expect a *material exchange*. The following quotes capture the essence of the difference between the material exchange that is expected when paying taxes and the emotional exchange that is expected when making a donation:

When you contribute to the common good, you should do it with joy and enthusiasm. I can see that aspect in donations; you can make them with joy, while taxes . . . well, they are an imposition. If you make a donation, you are immediately gratified. I'll never make a donation entirely selflessly, because the gratification I would get would be already like having something in return.

In paying taxes, I cannot see this aspect of joy and gratification. (Participant 12)

You pay taxes to get services in return, that's it. You get something back. When you make a donation, you get nothing in return. Well, except for those people who believe they can increase their karma by making donations. On second thoughts, everyone who makes a donation gets something in return, because they feel better, so we could say it's a spiritual return, rather than a material one. (Participant 2)

Summary

Figure 2 shows an attempt to link together the main themes that emerged during the data analysis in relation to the financial provision for the common good. Both paying taxes and making donations are seen as indirect ways to provide for the common good. This perception could be related to the fungibility of money, whose handling and management is subsidiary to a third party. Moreover, there appears to be an asymmetry between paying taxes and making donations. When paying taxes, the focus is on the effects that can be achieved through the money given, whereas when making donations, the focus is on the intentions and motivations of the donor.

Before moving on to the discussion section, where the identified themes will be analyzed in relation to the existing

literature, a reflexive account about the analytical process will be provided. A preliminary consideration is the unexpected relative homogeneity of themes that emerged across different participants. The choice to include both donors and nondonors in the sample, as well as employees and self-employed people, was made to bring out potentially different perspectives on the common good and its financial provision. Surprisingly, however, the core themes that were identified appear to be convergent across different groups. One possible explanation for the lack of differences is due to the topic under investigation—the common good and its financial provision, rather than taxes and donations per se.

Discussion

The main aim of this study was to investigate the experiences and representations lay people share about the financial provision for the common good, in terms of the existing relationship between money and the common good and to what extent paying taxes and making monetary donations can be seen as an expression of it. By adopting an IPA approach and combining it with photo-elicitation and a narrative task, it aimed to perform an in-depth exploration of the phenomenon and develop new insights rather than to test a priori hypotheses.

When applying a hermeneutic research approach, it is essential that participants are enabled to provide vivid, rich, and authentic accounts of their experiences. It is important to reduce tension and barriers for the participants, in order to enable the access to everyday experience (Quinney, Dwyer, & Chapman, 2016). On a methodological level, the combination of a phenomenological approach together with two further techniques—photo-elicitation and a narrative task—proved to be very useful and effective in that it helped the interviewees to articulate their thoughts and provide both concrete examples and more abstract reasoning about the common good. This study suggests that photographs can be especially valuable when investigating vague and abstract concepts, by grounding them in everyday life. The narrative task also helped participants to reflect upon their personal experience prior to face-to-face interviews. Thus, the combination of such techniques yielded richer accounts and helped investigate implicit representations and experiences.

On a theoretical level, a first interesting result concerns the representation of the common good itself. The common good represents a broad concept that also includes the public good. One of its main characteristics is that everyone (with no exclusion) should have access to it. People also seem to be aware that they need to safeguard and protect it, in order not to squander it and thus reduce someone else's ability to benefit from it. Interestingly, the common good also includes the idea of active participation (as opposed to passive consumption; see also Deneulin & Townsend, 2007). However, such participation mostly finds expression in the preservation of something already given rather than in its provision

and generation, which can make it more difficult for people to understand the importance of its financial contribution. While the economic perspective mostly identifies which objects can be included under the label of “common goods,” one of the main novelties of this study is its finding that, from the psychological perspective of lay people, the common good is more easily organized by purposes (i.e., what is it *for*) than by objects and contents. The common good seems to serve two main purposes: providing “necessities for all” (i.e., primary and basic human needs) and “well-being for anyone” (i.e., secondary needs). Such distinction can have strong implications at practical level—for example, in terms of creating social communication to promote cooperative and prosocial behavior.

Another important result is that the relationship between tax payment/charitable giving and the common good is not entirely straightforward.⁸ A possible explanation is the salience of money in both context. Money is not just a profane exchange medium; rather, it is an entity that can be either good or evil, according to the situation (Belk & Wallendorf, 1990). For example, money can be turned into a sacred object when it is sacrificed for the well-being of others (e.g., through charitable giving). However, charity is perceived as a sacred gift only when it involves the personal sacrifice of money (making the social action a selfless gesture), not when the motivation stems from concerns about personal gain. This might explain why the motivations behind charitable giving are so important (in terms of assessing the genuineness and selflessness of the gesture). Money can also have a priming effect, as it brings to mind an exchange mentality, in which people consider what they are giving up and what they will get in return (Jiang et al., 2014) and adopt a businesslike attitude (Tong et al., 2013). When money is made salient, subjects disconnect interpersonally, are less helpful (Vohs, Mead, & Goode, 2006), are less willing to donate money to charities (Roberts & Roberts, 2012), and reduce behavioral helpfulness (Guéguen & Jacob, 2013). The possible negative symbolization of money, together with its priming effects, might explain why the allocation of money, in the form of either taxes or donations, is seen as a secondary and indirect form of contribution to the common good. Because money embodies both selfish and individualistic values, identifying its role for the benefit of the community can be difficult. On the contrary, money is merely a medium between the giver and a third party (e.g., governments, institutions, associations, NGOs, etc.) who is in charge of handling and managing it (functional value). A lack of trust in and transparency of this party may make people feel more insecure about whether or not they actually have contributed to the common good, thus highlighting the importance of accountability (De Cremer, Snyder, & Dewitte, 2001). This is in line with prior work on the effect of perceived trust and transparency on both voluntary tax compliance (Kasper, Kogler, & Kirchler, 2015; Olsen et al., 2018) and charitable giving (Blouin, Lee, & Erickson, 2018).

The last main result concerns the commonalities between paying taxes and making donations, and to what extent they are perceived as two alternative and complementary ways to provide for the common good. It appears that the comparison merely stands on a formal and cognitive level. At an affective level, instead, they appear to be very distant in terms of both (a) main attentional focus (effects vs. motivations) and (b) expected return (material vs. emotional).

- i. *Effects versus motivations.* Participants appeared to be more focused on the effects of tax money, rather than on the motivations behind tax compliance, whereas they appeared to be more concerned about the motivations behind a donation (i.e., genuineness of the gesture) than about its effects. Despite the common belief that individuals would donate more to charity if they were assured that their money would not be wasted, results of this study seem to be more in line with other evidence from the literature arguing that sometimes donors do not primarily care about results and fundraising efficiency (Berman & Davidson, 2003; Charles & Kim, 2016; Gordon & Khumawala, 1999). In other words, the effort - rather than the actual outcome - seems to be more valuable, leading to the idea that “it’s the thought that counts.”⁹ On the contrary, in the context of tax behavior, early studies found evidence that the level of benefits provided through taxation, as well as participants’ awareness of such benefits, can influence compliance (Alm, McClelland, & Schulze, 1992; Spicer & Lundstedt, 1976).
- ii. *Material versus emotional return.* As mentioned above, taxes and donations also appear to differ in terms of what people expect in return (material vs. emotional exchange). A theoretical framework that may offer an explanation of such differences can be provided by the distinction between “pure altruism” and “warm-glow altruism” (Andreoni, 1990). According to this framework, warm-glow altruists make their contributions because of the good feeling they get from giving, whereas pure altruists contribute to make society better off. In the context of monetary donations, a lack of transparency and trust regarding the way money is handled may discourage pure altruists from donating, while warm-glow altruists may be unaffected. In other words, despite the lack of evidence of tangible effects, warm-glow altruists are still motivated to donate, as they experience emotional gratification from doing so. However, in the context of taxation, being fiscally compliant does not appear to elicit any warm-glow feeling, and the focus is on the effects rather than on the motivations. This could mean that, in contrast to donations, taxpayers are more discouraged from compliance if

they fail to perceive a material return after paying their taxes.

This study was a first exploration on the subject. On one hand, it underlined what taxes and donations have in common (i.e., they are two indirect monetary ways to provide for the common good). On the other hand, it underlined their differences (i.e., when paying taxes and making donations, people pursue different goals; specifically, a material vs. an emotional return). Although the study gave preliminary insights and laid the foundations for further investigation, its exploratory nature does not allow to directly address how to promote a behavioral change. In addition, caution not to overgeneralize the results is needed. Both tax payment and charitable giving were investigated at rather general level, without distinguishing between diverse and specific contexts (e.g., different charitable causes or organizations), thus not allowing to capture different nuances. Also, the study relies on Italian participants and therefore caution not to overgeneralize the results to other countries with a different cultural and socioeconomic background is needed. Future research could aim to investigate the existing differences in lay people experiences and representations of the financial provision for common good across different countries, cultures, and contexts. Given the rather unstable socioeconomic situation in Italy, it would be beneficial to compare these results with those from a sample of a country with a diverse economic situation.

Concluding Remarks

The present study is novel in that it aimed to be a first exploration into the representations lay people share on the financial provision for the common good. In-depth interviews have been conducted using the IPA approach in combination with two further techniques, photo-elicitation and a narrative task. This methodology appeared to be extremely suited in yielding rich accounts of participants’ experience on a vague and abstract concept. Three main results are especially valuable not only at theoretical level but also for their pragmatic implications.

First, results from this study confirm the importance of referring to the “common good” rather than the “public good” when dealing with tax behavior and charitable giving. At a semantic level, the common good appears to be a broader concept. Moreover, it includes the idea of active participation, as opposed to the passive consumption of the public good. As above mentioned, if tax money and donations are the prices for public goods, the underlying implication is that if someone does not benefit from a certain public good, he or she may feel justified in not contributing. If we refer to the “common good,” citizens may be more willing to contribute, even if they do not receive a full public good equivalent to the money they gave.

Second, it appears that financial provision for the common good may benefit from increased transparency and accountability regarding how the money is handled to make the relationship between money and the common good more straightforward and direct. Because money is fungible and its effectiveness is subsidiary to its management and use by third-party institutions (government, NGOs, etc.), it can, but does not necessarily, provide for the common good. As a result, both taxes and donations are seen as secondary and indirect ways to provide for the common good (the former as part of people's civic duty, the latter as a possible form of offering beneficence). This appears to be especially relevant in the domain of tax behavior, as people are mostly concerned about the effects of paying taxes.

Finally, the fact that people are mostly concerned about the effects and expect a material return when paying taxes, whereas they are mostly concerned about motivations when making a monetary donation and expect an emotional return, leads to different communicative rhetoric in social communication. Accordingly, a campaign aimed at promoting tax compliance might focus on the outcomes and what citizens may obtain in return (e.g., public services), rather than on moral duty. A campaign aimed at promoting charitable giving, instead, might focus on personal fulfillment and gratification, rather than on the outcomes.

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Notes

1. <http://ec.europa.eu/eurostat/documents/2995521/8118661/2-20072017-AP-EN.pdf/83147478-c193-40e9-8a0a-b76e56a5cebc>
2. On average, the Italian tax gap between 2010 and 2014 is estimated to be 88.1 billion euros (34.2% of the potential total revenue), of which 12.4 billion (4.8%) is ascribed to unintentional mistakes, while the remaining 75.7 billion (29.4%) is ascribed to intentional concealment (Ministero dell'Economia e delle Finanze, 2016).
3. The average percentage of the population who donate money in Europe is 36%, with the United Kingdom (64%) and the Netherlands (64%) having the largest proportions of people making donations.
4. The first author performed all the interviews. The first and the second authors analyzed the interview transcripts. The third author supervised the whole process. All authors approved the final interpretation of the results.
5. Although the interviews were unstructured, there was a common flow that was typically followed by the interviewer: (a) representations of "the common good," using the "photo-elicitation" technique as an initial stimulus (i.e., "Tell me more about these pictures. Why did you chose them? What do they

represent?"); (b) different ways, both financial and nonfinancial, to provide for the common good (using the "narrative task" as stimulus); (c) paying taxes/making donations as a way of financially providing for the common good (prompted, if not spontaneously mentioned); and (d) other considerations.

6. Only people who donated money to organized charities in the last year were qualified as "donors."
7. All verbatim quotes have been translated from Italian into English by the authors.
8. It should also be noted that some participants, at first, stated that they "do not contribute to the common good" and did not spontaneously mention "paying taxes." This result may also be explained by referring to the construct of tax morale. Tax morale is often used to explain cross-cultural differences in tax compliance and can be defined as the readiness of an individual to pay taxes as a moral responsibility (Cummings, Martinez-Vazquez, McKee, & Torgler, 2004). It is also linked to the motivational concept of civic duty (Orviska & Hudson, 2003). Thus, we might expect people to be more inclined to spontaneously mention tax payment as a way to provide for the common good in countries where tax morale has a higher impact on actual tax behavior.
9. In a similar vein, a study aimed at examining consumers' reactions to companies' investments in charitable actions found that effort-oriented strategy results in more value-driven consumer attributions (altruistic and sincere) and warmer brand perceptions than an ability-oriented strategy (Zhu, He, Chen, & Hu, 2017). It is noteworthy that lay people tend to interpret altruism more in terms of motivation than outcome. Another study (Cheng, Kwok, Cheung, & Yip, 2017) found that donating food or clothes to charity, which was considered to be altruistic by experts, was deemed not to be altruistic by a community survey. Lay participants of a follow-up focus group further explained that the reason for excluding this behavior is based on the idea that it is motivated more by a desire to help oneself than to help others, despite the fact that the outcome will benefit others.

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