

# Identification, Death and Bequest Giving

## A Report to AFP and Legacy Leaders

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## **Introduction**

Recent figures from the AAFRC Trust for Philanthropy provide testimony to the significance of bequest income for the U.S. nonprofit sector. The total value of bequests stood at \$22.91 billion in 2006 accounting for some 7.8% of total giving. This compares with 75.6% from living individuals, 12.4% from foundations and 4.3% from corporations (AAFRC Trust for Philanthropy 2007). Although bequests account for just 8% of total voluntary income, this figure belies their enhanced significance for many organizations. Mann and Sharpe (2004), for example, remind us that it is not unusual for organizations with well-established bequest programs to receive upwards of 30% of their philanthropic support in this form. Historically, specific sectors have benefited particularly from gifts of this type. In the U.S. bequests to higher education, for example, in 2005/6, accounted for 22% of giving by individuals (Kaplan 2007).

Although bequests are a highly significant source of income for charities, comparatively few of us will remember a charity in our will. While over 80% of individuals will give during their lifetime it is estimated that only around 5% of those who die leave a bequest to charity a figure which has remained remarkably static for over a century (Harris 1911). This research seeks to extend our understanding of the motives individuals might have for offering such gifts and to offer practical recommendations for fundraisers in respect of how they might both target appeals and tailor the nature of their communications message. It is also our intention to examine the role of donor 'identification' with supported nonprofits.

We begin, however, with a review of the academic literature as it relates to bequest giving, examining what is known about will making, the general bequest motive and motives for leaving a charitable bequest. We review material from the domains of psychology, sociology, economics and marketing and examine both studies of bequest behavior and broader studies in other domains that have the capacity to inform bequest fundraising practice.

## **Will Making**

In general, individuals are more likely to create wills as age and wealth increases (Lee 2000, Rossi and Rossi 1990), but in addition, a number of life cycle events have been shown to trigger will making. Of these, Palmer et al (2005) identifies that the most powerful are becoming a widow, being diagnosed with a terminal illness and interestingly, experiencing a positive change in assets, perhaps through buying a house.

A number of other writers have looked at the issue of testacy and determined that prior to age 60, occupational status is the primary determinant of will making; individuals employed in skilled manual labour and unskilled manual labour being significantly less likely to create a will than those in higher socio-economic groups. After age 60 the association between occupational status and testacy disappears (Sussman et al 1970). Indeed there are few apparent differences between the testate and intestate after age 60 making the targeting of 'make a will' campaign materials problematic.

The literature also highlights a number of potential barriers to will-making, including the more intuitive factors such as a lack of finances or lack of education on the subject. However the psychology and psychiatry literature supplies a number of other psychological reasons. As Whitman and Borden (1980, p63) point out:

*'while a will is a legal document, it is also a basic human document and therefore subject to a variety of emotional factors that may have far-reaching emotional as well as legal relevance.'*

In a large scale and representative survey of the UK public the main reason people give for not making a will is that they have not got around to it yet (given by 58% of those without wills). The second most common reason is that people consider themselves too young to make a will (20%) and 17% say they have no resources to leave. (Rowlingson and McKay 2005).

On this latter point, several researchers have concluded that older adults are increasingly concerned about medical costs exceeding their financial ability to pay (Cohen 1991). In an examination of the economic status of older adults in the United States, Hurd (1989) concluded that medical costs remain a major source of uncertainty. Older adults who believe medical care expenses may deplete their estates may not believe that a will is needed in their circumstances. Kemper and Murtaugh (1991) show that 43% of those who reached age 65 in 1990 will spend time in a nursing home before they die, and that more than half this group will be in a nursing home for a least a year. The issue is pertinent since the declining health associated with nursing home stays has been shown to lower the propensity to offer a sizeable bequest (Fink and Redaelli 2005).

The psychology literature suggests that a further common reason for intestacy is anxiety. While this does not typically appear in the results of public surveys, because of social desirability bias (i.e. many individuals would not want to admit to it), it is estimated to affect a significant proportion of the population. Individuals who have a high degree of death anxiety try to avoid discussing issues connected with death (Shaffer 1970, Donovan 1980). Clearly, the drafting of a will requires the immediate admission that one is going to die, an acknowledgement that not all people are willing to make.

*'It is striking that even elderly people, who know their demise is not a distant event, will defer will writing'*  
(Roth 1989, p47).

It is interesting that this fear of death may often arise from the perceived failure not to have lived the way the individual hoped to have lived, or not to have achieved all that they would have wished (Fromm 1947). This may have implications for the solicitation of charitable bequests, since individuals may be *aided* to have a significant impact on a cause they felt was important in life.

Fear may also arise from a fear of the disposal of their wealth. The psychiatry literature illustrates that many individuals equate their financial worth with their value as a person. For some, a discussion of giving away that wealth can therefore be traumatic (Davis 1990). Money is also commonly used for the denial of death (Feldman 1952). As Roth (1989, p51), a psychiatric practitioner observes:

*'Elderly people with only a short time to live worry about their hospital costs. I have seen patients die while owning extensive financial resources and have reflected on their needless anxiety. Clearly the patient's behavior has been an effort at preventing the awareness of impending death from emerging.'*

Similarly, Fromm and Xirau (1968, p11) observed, 'in place of trying to be we are trying to have, and in many an occasion our having becomes more real than our being.' When we ask an individual to discuss giving away what he or she may have, we are therefore asking them to give up some aspect of themselves.

Levels of self-esteem can also be an issue. Perkins (1981, p92) describes the process of consulting a legal practitioner about the disposition of one's property after death as 'only slightly more attractive than the event itself.' While this is likely an overstatement, we do know that individuals with lower self-esteem are more distrustful of legal practitioners and fearful of the process since they may not want to tell a solicitor what they really want to do. They then deal with the dissonance this creates by failing to engage at all with the issue (Astrachan 1979, Wenger 1982). From a bequest marketing perspective it is important to note that levels of self-esteem decline quite naturally with age. What the psychologists refer to as 'self grieving' or grieving for the loss of oneself is common with the elderly as they begin to experience a number of physical difficulties and limitations. (Shaffer 1970). It is interesting to note that individuals attempt to compensate for these losses by searching for new sources of self-esteem, an ego need that could clearly be borne in mind by charities soliciting gifts from this age group.

Finally, the issue of loneliness is highlighted in the literature and may for some be a source of great anxiety. It arises because as Ogden (1986, p156) notes:

*'a human being's sanity and survival depend on object relatedness and a person experiences the terror of impending annihilation when he feels that all external and internal object ties are being severed.'*

The act of considering how various ties will be severed and the realization of the loneliness that will result can therefore be highly stressful and in extreme cases be dealt with by the failure to draft a will. The connection of loneliness and death is seen by the psychologists as a major feature of the emotional set with which each of us confronts the writing of a will and has implications for the style and content of bequest solicitations. Reducing the level of anxiety caused by this factor could be one of the goals.

## **Determinants of Bequest**

In this section we will address the motives for wanting to leave a general bequest (i.e. a bequest to family and friends). While not directly applicable to charitable bequests, the literature is interesting because it suggests that people who are actively motivated to leave a bequest behave in very particular ways.

The economic evidence for the existence of a bequest motive is mixed. Authors such as Chuma (1995), Menchik and David (1983) and Modigliani (1986) have all found evidence in support and concluded that individuals are motivated to leave a bequest, while Cosgrove (1989), Hurd (1987) and Kazarosian (1997) have found evidence that disputes this conclusion. The most recent study by Kopczuk and Lupton (2005) provides convincing and perhaps conclusive

evidence in support of the existence of a bequest motive and indicates that 75% of the population are motivated in this way. The authors calculate that these households spend on average 25% less on personal outlays than the balance of the population. Of the net wealth that is estimated to be bequeathed by single households aged 70 and older, 53% is accounted for by a bequest motive. Interestingly it makes no difference whether housing equity is built into this calculation or not. The bequest motive still reduces current consumption by roughly 25%.

Work by Palumbo (1999) suggests that assets can also be retained because of a precautionary motive. Individuals can save for uncertain medical expenses and this typically reduces current spending by around 7%. Since it is difficult to disentangle the precautionary motive from the bequest motive, it seems fair to conclude that the latter may depress current spending by around 18%.

The implications of this work for bequest fundraising are twofold. Firstly it appears that many individuals do actively want to leave a bequest at the end of their life and are motivated to save to achieve it. Secondly, individuals who do seek to leave a bequest are likely to be spending significantly less during their lifetime. They may therefore appear as proportionately lower value givers on a database.

Economists have also studied a related aspect of human behavior, namely the potential to avoid the payment of taxes. Ideally, with respect to estate or inheritance tax, individuals would maximize their utility by making inter-vivos gifts (i.e. lifetime gifts) to relatives, so that the inheritance tax burden would be reduced. Interestingly, however:

*'even among elderly households with net worth of several million dollars, the probability of making inter vivos gifts is less than 50%. This finding raises the question of why households do not take advantage of readily available estate tax avoidance strategies.'*

Poterba (2001, p238).

In the United States it appears historically that nearly two thirds of the elderly for whom estate tax loomed as a potential burden did not make transfers that would have substantially reduced their estate taxes and increased the net-of-tax bequest received by their heirs. While Cooper (1979) and others have argued that estate tax is a voluntary tax, it appears that for some reason a substantial group of potential estate tax payers is not taking action to avoid the tax. This may be because of ignorance of the issues, or it may be by design. An increasing number of economists now believe that some individuals have an active desire to die with positive net worth for entirely egoistic reasons. The available data strongly supports their position (Kuehlwein 1994, Willhelm 1996, Laitner and Juster 1996). Many individuals appear to gain utility from the amount they bequeath, rather than from the amount their heirs can actually consume (Blinder 1974, Hurd 1989), the so called altruistic motive.

Again, there are implications for nonprofit marketing in the sense that nonprofits could use a discussion of inheritance issues as the basis for a dialogue, raising the spectre of tax and reminding individuals that a charitable donation would reduce the ultimate burden. This would deal with the issue of ignorance. The second implication of this work is that some individuals would see their estate as a facet of the totality of their being and thus equate it with self-worth. The egoistic motive may therefore be exploited in any charitable solicitation, emphasizing what specific difference the individual himself/herself would be capable of achieving. The key here is that the difference must be tailored to activate the egoistic dimension. The solicitation must refer

to them, not the charity. Appropriate recognition, perhaps both pre and post mortem would also be essential for donors motivated in this way.

Of course, economists have put forward a variety of other explanations for bequests. Many simply regard any transfer at the end of an individual's life as evidence of excess savings made to provide insurance against life expectancy risk. In this sense bequests are seen as being accidental (Davies 1981, Friedman and Warshawsky 1990). Other writers talk of the 'strategic bequest' or 'exchange motive' (Bernheim et al 1985) where parents bequeath to gain attention from their children. This latter motive also has implications for charity marketing, since if individuals are indeed motivated by the notion of an exchange, this can be operationalized in terms of the package of benefits that might accrue from declaring oneself a 'pledger.' The balance of evidence suggests that a mixture of egoistic and exchange motives are in operation, with the former seemingly more prevalent than the latter.

## **Motives for Charitable Bequest Giving**

The avoidance of tax is frequently mentioned as a motive for bequest giving. Given the recent moves by Congress to reduce and ultimately remove the estate tax, it is not surprising that there has been a good deal of research on this issue. Indeed, a plethora of analyses have been performed on the effect of estate tax deductibility on charitable bequests (Boskin 1976, Feldstein 1976, Mc Nees 1973). The most complete study (Boskin 1976) indicates that the elasticity of charitable bequests with respect to the after-tax cost of contributing is about -1.0. This result

suggests that a fall in estate tax rates will increase the cost of charitable bequests and reduce their popularity. Indeed, work by David Joulfaian suggests that charitable bequests may eventually decline by about 12% in the absence of an estate tax.

The work of Barthold and Plotnick (1984) yields additional insight. Using probate data they find that higher tax rates appear to raise the likelihood of leaving a charitable bequest, but have no effect on the size of the bequest. Hence, the deductibility of charitable bequests does not appear to be an efficient method of increasing the flow of funds to charitable organizations.

Other economic research has revealed that the probability of charitable bequests increases with wealth and age and declines with the share of business assets in the estate. Auten and Joulfaian (1996) have also shown that the income of children affects the amount that parents contribute to charity. Their results indicate a positive elasticity of up to 0.14 for contributions by parents with respect to the income of children, implying that where children are better off, parents are likely to increase charitable giving. We also know that the presence of a surviving spouse and children generally diminish the size of a charitable bequest. This is particularly well established in the literature. A strongly stated religious preference also has an impact. Bequests to religious organizations are the most wealth inelastic.

McGranahan (2000) found that religious belief, wealth, the number of children, the number of other relatives/friends and the circumstances of will making, were all predictors of charitable giving. He also found that testators who gave more to individuals outside their immediate families were more likely to give charitable bequests. It is interesting to note that this again

conflicts with an altruistic perspective on bequest giving. Instead it suggests that testators may be motivated by the desire to garner the approval and approbation of others, particularly non-relatives, when deciding how to divide their estates. It appears that people giving charitable bequests are concerned with how they will be remembered.

Wills written further in advance of death are also more likely to include donations to charity. Each additional month between writing and proving of the will increases the probability of giving by 0.1% (McGranahan 2000). It therefore appears that those with more time to think about their distribution are more likely to include the poor.

In the U.S the National Committee on Planned Giving has conducted research with a representative sample of 1579 households that had pledged a planned gift asking donors explicitly what had motivated them to consider a charitable bequest or other form of 'planned' donation. Table 1 summarizes their findings and indicates that a genuine desire to support the charity was the critical factor in almost all cases. The desire to reduce taxes, as our previous discussion suggested, is cited by less than one third of participants as a contributory factor. Perhaps the most interesting facet of this table is the high percentage of individuals claiming an interest in the ultimate use of the gift by the charity. This suggests that simply making a gift to general funds may be relatively less attractive to bequest givers.

As DameGreene (2003, p24) notes:

*'The job of the gift planner is (therefore) to help donors and charities connect in a meaningful way, so that they can realize their collective dream of a better tomorrow'*

Table 1: Reasons Donors Make Planned Gifts

Reason	%
Desire to support the charity	97
The ultimate use of the gift by the charity	82
Desire to reduce taxes	35
Long-range estate and financial planning issues	35
Create a lasting memorial for self or loved one	33
Relationship with a representative of a charity	21
Encouragement of family and friends	13
Encouragement of legal or financial advisers	12

Source: NCPG (2001)

One of the most significant changes in donor motivation highlighted by the NCPG is the increasing influence of professional advisors. In 1992, when a similar study was conducted, only 4% of participants had indicated that a legal or financial adviser had suggested a bequest. In 2000 that figure had climbed to 21%.

There is now some evidence that the concept of social norms may also play a role in bequest motivation. Konkoly and Perloff (1990) in a study of 245 college students, had subjects complete a questionnaire that assessed attitudes and subjective norms regarding intent to create a charitable bequest in a will. The authors found that attitude (towards the charity) and subjective norms accounted for significant amounts of variance in behavioral intentions. This is broadly in line with what is widely known as the theory of reasoned action and the findings suggest that in deciding whether or not to leave a charitable bequest, individuals will consider what is ‘normal’ behavior for their societal group. The authors then speculate:

*‘Perhaps the views of significant others are of greater importance when individuals are confronted with future choices about which they have little knowledge or insight, (p93)*

Of course, further work would be warranted to test the theory of reasoned action with older adults as one might argue that subjective norms would be more of an influence on the young than the old. It is interesting to note, however, that there is evidence in the psychology literature that the elderly do depend on others to make complex decisions, so perceived norms may well be an issue (Cicirelli 1998). It should also be noted that work by Warburton and Terry (2000, p254) concluded that

*'individuals are influenced not only by the perceived views of others, but also by the behavior of others.'*

Thus in seeking to persuade charities would need to provide evidence of societal norms and demonstrate practical instances where individuals have taken favorable decisions.

Finally, the work of Paul Schervish has relevance to the matter of bequest motivation. The author has conducted much work in the realm of donor motivation and has focussed (although not exclusively) on gift-giving by the wealthy. His work is of relevance here, because it sheds light on the more cognitive facets of individual giving and these have a clear relevance to bequests, possibly the most planned of any form of gift.

In respect of motivation, Schervish and Havens (2001/2) moot a number of what they refer to as 'supply-side vectors.' These are detailed below.

a) Happiness

The authors argue that as more individuals come to recognize at an earlier stage in their lifecycle that their financial resources now exceed their material needs and those of their families, they begin to focus more ‘on how to allocate their excess wealth for the care of others in a way that brings deep satisfaction.’ (p17-18). In essence the authors are arguing for an egoistic motivation. Individuals give because it makes them feel good to do so.

#### b) Financial Security

Not surprisingly, perceptions of financial security were also found to influence giving, but interestingly it appears that both objective and subjective wealth drive behavior. In Table 2 and 3 their data on this issue are reproduced. Participants were asked to rate their sense of financial security on a scale of 0-10 from completely insecure to completely secure. In Table 2 the charitable contribution of individuals with a net worth of \$15 million or less is presented. In Table 3 similar data is provided for individuals with a net worth of more than \$15 million. The influence of subjective wealth can clearly be seen with those rating their financial security as 8/10 or lower offering only 5% of their income to charity, compared with 23.4% for those indicating complete financial security. A similar pattern emerges for the extremely wealthy in

Table 3

Table 2: Individuals of Net Worth of \$15 Million or Less

	Less than 8/10 Financial Security	8/10 or 9/10 Financial Security	Complete 10/10 Financial Security	All Levels of Financial Security
Mean Charitable Contribution	\$35,996	\$77,381	\$414,474	\$130,893
Mean % Income Contributed	5.0	6.6	23.4	9.5
Mean % Net Worth Contributed	0.4	0.5	3.0	1.0

Source: Schervish (2005) citing calculations by the Center on Wealth and Philanthropy at Boston College and based on data from the Center's study, Deutsche Bank Wealth With Responsibility, 2000. Reproduced With Kind Permission.

Table 3: Individuals of Net Worth of More Than \$15 million

	Less than 8/10 Financial Security	8/10 or 9/10 Financial Security	Complete 10/10 Financial Security	All Levels of Financial Security
Mean Charitable Contribution	255,932	\$1,170,488	\$4,235,955	\$2,504,972
Mean % Income Contributed	7.6	19.2	51.0	32.9
Mean % Net Worth Contributed	0.7	2.0	3.9	2.8

Source: Schervish (2005) citing calculations by the Center on Wealth and Philanthropy at Boston College and based on data from the Center's study, Deutsche Bank Wealth With Responsibility, 2000. Reproduced With Kind Permission.

### c) Identification

The authors define this as a wish to help others like themselves, their spouse, their parents, their siblings or their children.

*'The disposition of identification contrasts sharply with that of altruism to the extent the latter term connotes the prominence of selflessness. Our research has consistently revealed that wealth holders, like all others who make charitable gifts, regard their philanthropy as an engagement rather than an absence of self*  
(p18).

The authors argue that it would therefore be more consistent for charities to activate the commonality of interest between themselves and the donor. This is an issue we shall return to in some depth in our own primary research, outlined below.

#### d) Gratitude for Blessing

Schervish argues that some donors desire to give back and perhaps to share their good fortune with others.

*'just as my fortune is not due entirely to my own merit, others' misfortune may not be entirely attributable to their own failure. This realization, it turns out, is a generative one. It forges identification between donor and recipient as the offspring of a common destiny. As such, those who recognize that they have been blessed with good fortune become more inclined to care for those who have been less blessed'*

(Schervish 2005, p18)

#### e) Entrepreneurial Disposition

For the wealthy and perhaps those engaged in more cognitive giving, philanthropy is an attractive outlet because it offers a welcoming place in which to be creative, purposeful and effective producers of the world around them. Many individuals are attracted to support because they perceive that an action has a higher probability of being undertaken because of them (Shervish et al 2001).

#### f) Philanthropy as Financial Morality for Self and Family

The author also finds that donors can use philanthropy to eschew a more positive and productive financial morality. Through their giving they seek to explore the more profound aspects of financial care and frequently aim to teach these issues to their children. There is much support for this notion in the sociology literature. Erikson et al (1986) talk of the eight life stages of the life cycle that embody the sequence of fundamental conflicts faced by human beings. The seventh of these stages concerns establishing a sense of generativity, in other words working out one's relationship to the next generation. The eighth stage concerns the development of ego integrity, or the appreciation that one's life has had meaning, in the overall context of recognizing that one's life does not permit reliving.

#### g) Self-reflective Discernment

Finally, Schervish argues that approaches based on guilt or dictated expectations are doomed to failure. Instead, he believes that significant gifts accrue where donors explore for themselves to seek 'the point of convergence where what needs to be done coincides with what they *want* to do.' (P35). The notion of self-reflective discernment does not neglect a sense of 'duty', it merely makes it self-discovered

Although Schervish is focused in the realm of major gifts, it must be remembered that this domain has many similarities with that of charitable bequests. The process of selection is likely to be more protracted and cognitive and the gift is likely to be among the biggest they will ever have made. Thus, all the elements of his model may be adopted in the bequest context and used to inform the nature of the solicitation approaches employed.

## **Profile of Charitable Bequest Pledgers**

In the United States, the data collected by the National Committee on Planned Giving suggests that charitable bequests are no longer an old person's project. In a large scale survey more than two out of five individuals setting up gifts to charity in their wills, were found to be under 55.

The age data is reported in Table 4.

Table 4: Percentage of Charitable Bequest Donors

Age	%
18-34	3%
35-44	14%
45-54	26%
55-64	22%
65-74	20%
75+	15%

Source: NCPG (2001) Planned Giving in the United States, National Committee on Planned Giving, Indianapolis, Indiana. Reproduced With Kind Permission.

The average age when most donors made a will was found to be 44, while the age at first bequest is 49. While only 31% were found never to have revised their wills, nearly 75% were found never to revised their charitable bequests. Among those that had, most increased the amount of the bequest. Fewer than one in ten were found to have decreased the amount and this was most

common on the lowest income group (\$35,000 or less). The most common reason for changing the amount of the bequest was a change in assets.

Table 5 provides the income profile of bequest donors and illustrates that bequest donors are evenly drawn from the majority of the income categories listed with a slight concentration among those on income of \$50-75K.

Table 5: Income Profile of Bequest Donors

Income	% of bequest donors
Under \$20,000	11
\$20,000 – 34,999	12
\$35,000 – 49,999	13
\$50,000 – 74,999	22
\$75,000 – 99,999	14
\$100,000 – 124,999	12
\$125,000 – 149,999	5
\$150,000 – 174,999	4
\$175,000 and over	8
Median Income	\$60,400
Mean Income	\$75,900

Source: NCPG (2001) Planned Giving in the United States, National Committee on Planned Giving, Indianapolis, Indiana. Reproduced With Kind Permission.

It was also interesting to note that over 80% of bequest donors (or more accurately – pledgers) have no children under 18 living at home. This is a finding reinforced by the work of James (2008) who in a longitudinal study of seniors concludes that childless individuals are five times more likely to include a charitable dimension in their will than those with grandchildren. ‘This five-to-one ratio of charitable estate planning among childless individuals as compared to grandparents was also true among all seniors, all seniors with a will or trust, and all seniors who were current donors (p3).’

## Impact of Charity Communication

Data from the NCPG suggests that nonprofits are doing a better job of getting the word out about bequests. In 1992, only 5% of participants said they had learned about charitable bequests through a nonprofit group's published materials, In 2000 that percentage had climbed to 34%.

The detail of how donors first learned about bequest gift options is provided in Table 6.

Table 6: How Donor First Learned About Gift Options

Source	2000 %	1992 %
The charity through its published materials	34	5
A legal or financial advisor	21	4
Family or friends	20	8
The charity through an individual visit	11	2
A speaker at a financial planning seminar	8	n/a
General knowledge / self	7	7
Another donor	6	n/a
Other	6	n/a
Don't know	9	n/a

Source: NCPG (2001) Planned Giving in the United States, National Committee on Planned Giving, Indianapolis, Indiana. Reproduced With Kind Permission.

Literature on the use of charity communications to solicit bequest gifts is otherwise scant. Only a small number of papers have addressed the issue, with authors such as DameGreene (2003) suggesting that communications effort should be targeted primarily at long active donors, volunteers, staff, vendors, contractors and service providers. Where the organization has an active board, the author suggests that they should be involved in the process and actively solicit others to participate in a 'member-get-member' effort.

Work has also focused on the impact of communications and in particular, development communications. DameGreene (2003) after a 15 year study of records at a large national nonprofit with a mailing programme of 1 million concluded that:

- a) Donors who received a letter directly asking them for a bequest were 17 times more likely to give a bequest than donors who were not asked.
- b) Donors who were asked and thanked gave twice as much as those who were not thanked.
- c) Those who were cultivated (notes, letters, visits etc) after the thank-you gave three to four times as much.
- d) Fewer than 1 donor in 14 had informed the charity that they has named them as a beneficiary in their will.

Despite the critical importance of communication, data from the NCPG (2001) reveals that only 25% of donors who had informed a charity of their bequest intention experienced being treated any differently as a consequence. As Sargeant et al (2006) conclude that bequest pledgers place a greater emphasis on the quality of service they receive, this would seem to be a critical deficiency.

Other writers such as Crawford and Hartwick (2001) focus on the utility of planned giving or bequest societies. They argue that such organizations provide four clear benefits:

- a) They provide a forum for the charity to express appreciation to its members
- b) They serve as an incentive for non-members to make similar plans
- c) Since most estate plans can be changed at any time before the donor dies, a planned giving society can provide a regular reminder to donors of the importance of their future gifts
- d) They can bring members closer to the charity and may provide the opportunity to ask for current gifts

In the view of the authors club members should receive

- a) A membership gift for all new members. Something not expensive but tied in some way to the charity's work. There is support for this in the wider literature and such gifts are genuinely effective at building commitment *if* they are linked to the nature of the cause.
- b) An annual event – perhaps a tour of a facility or a talk by researchers. In the view of the authors these must be exclusive so that only members are invited. They further advocate that after the event its success is advertised in the general newsletter to encourage others to do what is necessary to join next year.
- c) Special newsletters and communications can be used to make members feel like insiders. If there is a special piece of news or a news release, mail a copy to members as soon as possible.
- d) Birthday and holiday cards. The authors make the point that for a number bequest pledgers this may be the only card they receive. They also argue that holiday cards may

work better than Christmas cards as if they are sent in the New Year they have a greater likelihood of standing out.

## **Decision Making by the Elderly**

Having now examined the factors determining bequests and charitable bequests, we conclude the literature section of this report by examining a facet of research as yet untapped by fundraisers.

We explore the psychology and sociology of ageing and examine a range of ideas that have resonance for legacy fundraising.

Of these, the concept of the life review is perhaps the most noteworthy. Butler (1963, p66) defines the life review as:

*'a naturally occurring, universal mental process characterized by the progressive return to consciousness of past experiences, and, particularly, the resurgence of unresolved conflicts; simultaneously and normally, these revived experiences and conflicts can be surveyed and integrated. Presumably this process is prompted by the realization of approaching dissolution and death, and the inability to maintain one's sense of personal invulnerability.'*

Butler argues that talking about the past can facilitate the life review process and that it is an important facet of ageing, helping the older person to find new meaning in the face of impending death. It becomes more frequent with age (Havighurst and Glasser 1972, Molinari and Reichlan 1985) and can lead to reorganization and reintegration of personality, creating a sense of wisdom and serenity in old age. In the life review process people ask 'what does my life stand for and what will be my legacy?' Kamptner (1989) and Unruh (1983) identify that mnemonically rich

special possessions can figure prominently in this narrative process (Kamptner 1989, 1991, Unruh 1983). Indeed the life review may initiate a concern with special possessions (Freund 1993, Gentry et al 1995, Kopytoff 1986).

Engaging in life review and being afforded the opportunity to tell stories about the past may have positive consequences for the self esteem of older people. By fulfilling cultural expectations and facilitating interaction with persons of different ages self esteem is believed to be enhanced. This suggestion is consistent with literature on reminiscence which also shows that talk about the past bolsters self esteem.

Wallace (1992 p123) identifies that stories are told to particular audiences in specific situations in response to narrative challenges. Many of his elderly participants clearly indicated that they told stories of the past only when asked or challenged to do so by others.

*'Some maintained that their stories needed to be guided or framed by the researcher, and others were provided direction by friends and relatives present during the interview. In those circumstances where participants were able to respond to the general request for their life story, it was often the rehearsal offered by a prior narrative challenge that made it possible for them to do so.'*

Thus for life review to be initiated, it is possible that individuals may have to be stimulated to consider life experiences and perhaps life experiences relevant to the questioner. As will shortly be established these findings have implications for bequest fundraising practice.

Before discussing these, however, there is a related and interesting strand of research surrounding the disposition of 'cherished' possessions. Cherished possessions are important in

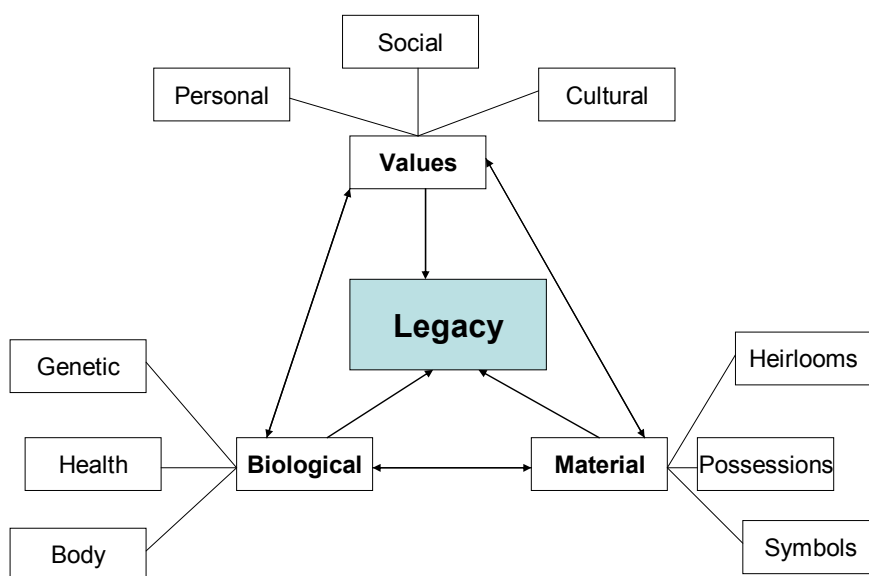
the well being of the elderly and their loss has been shown to lead to lower life satisfaction and even a de-selfing process (Goffman 1959, Sherman and Newman 1977/8, Wapner et al 1990).

The psychology literature sees individuals as having a strong need to ensure that their possessions, contributions or works do not die and that as an individual they may actually (albeit symbolically) live on in these works (Belk et al 1989, Gentry et al 1995, Unruh 1983). As Mauss (1990) notes, when a gift is given something of the owner always remains and in the context of gifts to family members it is interesting to note that this perspective is shared both by the decedent and the beneficiary (Gregory 1982). Both generations share in the meaning that is being conveyed. Price et al (2000, p197) add that

*'Older consumers desire to bequeath meaning bundles, not merely 'sentimental' objects. The narrative importance of cherished possessions is not well recognized in the popular helping literature. We suggest that opportunities to convey the stories that make objects meaningful should be provided to older persons and empathetic recipients should take the time to learn and value the stories. Second, older persons can be helped to make satisfactory disposition decisions by working with them to preserve stories and resolve tactical decisions. Often guiding and sharing in the aspect of what gerontologists call 'reminiscence' would be helpful'*

Hunter and Rowles (2005) provide a useful framework for conceptualising how individuals view their legacy, in the broadest sense of the word. The ideas are represented graphically in Figure 2

Figure 2: Conceptualization of Legacy



Source: Hunter, E.G. and Rowles, G.D. (2005) 'Leaving A Legacy: Toward A Typology,' *Journal of Aging Studies*, 19, 327-247. Reproduced With Kind Permission.

In a series of in-depth interviews the authors identified three overarching themes with respect to definition and transmission of legacy; biological legacy, material legacy and the legacy of values. All of the themes were apparent in each interview but varied in dominance among the participants. Each theme included a number of sub-categories (as illustrated). The types of legacy were not mutually exclusive; rather each type tended to overlap with others, with the predominance of themes determined by each individual's distinctive life history, beliefs and priorities. Values were implicitly involved in each type of legacy. In this context, a values legacy refers to the explicit transmission of specific values and beliefs important to the individual.

Work by Shaffer (1970) suggests that the testamentary experience

*'is a relatively hopeful confrontation with death. Property is part of personality and personality is involved with property in the life of a wills client. His seeing death in relation to property and the survival of property –personality robs death of some of its stark power.'*  
Shaffer (1970: 77-78)

The will then, viewed in psychological terms may be seen as aiding the individual to reconcile his or her eventual demise 'by assuring some measure of immortality, peace of mind and the exertion of a form of power over one's descendents.' (Bryant and Snizek, p226)

In exploring the relevance of these ideas to bequest fundraising a number of points can be made. Firstly, it would appear that charities could play a role in facilitating the naturally occurring life review process and encourage individuals to see their giving and the causes that interest them as part of that review. They may be facilitated to find meaning in their life through what they have achieved, either in their past relationship with the organization, or what they may now achieve as their life reaches its end. Giving may thus be positioned as an expression of individual values and beliefs and an extension of self.

The notion of reminiscence is also key. Encouraging individuals to consider how things used to be and how they have changed over the duration of a life can offer very real psychosocial utility. Bequest messages emphasizing the nature of the change that has taken place with the cause and what remains to be achieved in the future would therefore be likely to achieve higher levels of interest, attention and action.

Finally, bequest marketers could explore opportunities to allow individuals to tell their own stories and to supplement recent product introductions like interactive legacy writing books with additional storage, display and transfer products. In this way the stories could be collected and perhaps even disseminated by the organization. It is even possible that some organizations may look to introduce bequest greeting cards that acknowledge not only the individual's support of a charity (in the same way as charity cards do presently), but also acknowledge that this support will be through the medium of a bequest. While this will not permit the organization to gather individual stories, it will afford the donor the opportunity when asked to explain the rationale underpinning this support to relatives or friends who might enquire as a consequence of receiving such a card.

Other work in the realm of sociology has explored the critical importance of social networks and how these contribute to an older person's sense of self worth, security and social competence (see for example, Conner et al 1979). Social networks are seen as providing socio-emotional aid in the form of social interaction and activity (Thoits 1982) Additionally, social interaction during old age provides role supports that are necessary for a positive self-concept. Positive self-concept in turn, is associated with greater life satisfaction (Lemon et al 1972).

Research in gerontology indicates that some forms of social interaction are more attractive to older people than others. Numerous studies suggest that interaction with immediate family and close relatives is one of the most rewarding activities to the older adult (Cole 1985). Indeed, it may be possible in bequest fundraising to position the bequest in the context of family interactions. Certainly 'make a will' messages may be predicated on this dimension.

Gerontologists have also determined that older people lose roles and activities and that they

attempt to replace these with new ones that are more accessible (Graney and Graney 1974). Similarly Caplow's (1982, 1984) investigation of the gift-giving ritual discovered that more distant relatives are brought into gift giving exchanges as closer ones move off or die. Thus for many older people, social contacts with fundraisers, social interaction experiences through social activities, the honoring of donors, or volunteer work may substitute for previous relationships of a more intimate nature. This is significant because Mathur (1996) finds support for social interaction resulting from gift giving being positively related to gift giving behavior. Bequest fundraisers could therefore look to enhance ways in which the organization interacts with potential (or actual) bequest pledgers and recognize the need for social interaction that many elderly persons may have. They could also seek to build the bond of attachment, since attachment theory tells us that such bonds become increasingly important in later life and can provide a vital form of psychological protection in times of stress. (e.g. I may have a heart problem, but I'm still a really good grandparent). Charities could also play a role through the identification of an individual as a highly valued donor or legacy pledger.

Other facets of decision making by the elderly that have received attention in the literature lead us to the conclusion that decision making processes employed by the elderly are in reality very similar to those employed by younger individuals. That said, a number of researchers have found that decisions do tend to be based on less information than would be the case for younger individuals (Meyer et al 1995, Schaninger and Schiglimpaglia 1981) and that even where additional information is subsequently provided, the original decision will remain unchanged. We also know that older adults are more accepting of negative events and are guided more by general norms and principles (Blanchard-Fields 1997, Labouview-Vief 1997). This reinforces the

central significance of the issue of social norms, referred to earlier. To facilitate greater participation in bequests the sector needs a concerted effort to change perceptions of normative behaviors in this domain. Rather than encouraging individuals to leave a charitable bequest, the debate needs to be moved forward to a focus on which organizations they will leave a bequest to.

## **Our Study**

As the reader will appreciate there is now a wealth of scholarly work that can inform the practice of bequest fundraising officers. In the primary study that follows we build on this extant body of work and focus particularly on the ‘why’ of bequest giving. It is our intention to examine the underlying motives for such gifts and the role that donor identification might play in facilitating gifts.

To achieve these objectives, a series of eight focus groups was conducted working in partnership with three focal nonprofits. Focus group participation was solicited from donors to all three organizations living in the geographical area in which the groups were to take place. Participants were offered a fee of fifty dollars for attendance at each event, which was scheduled to last for sixty to ninety minutes.

When the goal of research is to understand the meanings that individuals give to their actions rather than to predict their behavior, qualitative methods are often the most appropriate methodology (Braybrooke, 1965). As Basch (1987, p. 434) notes, focus groups ‘are well suited

to collecting in-depth qualitative data about individuals, definitions of problems, opinions, feelings and meaning associated with various phenomena.’ Indeed, the theoretical advantages of focus groups have been felt to include synergism, snowballing, security, spontaneity, and scrutiny.

The group discussion was kept semi-structured. Following an initial discussion of the organizations participants elected to support, each group was asked to consider the factors that had driven their bequest choices and what, if anything, was distinctive about each focal organization. This was then followed by a discussion of the issues highlighted in the literature review with a particular focus on identification and the original of perceptions relating to that concept. As the researchers began to understand more about the phenomenon under investigation and the key variables important to this process, the nature of the specific questions posed evolved to reflect this.

The focus groups were audiotaped and then transcribed. Data were systematically and intensively analyzed through standard procedures for qualitative analysis (Spiggle, 1994). Data analysis involved several steps. First, the transcripts were reviewed individually and summarized. Second, in a phase that Strauss called open coding, the interview transcripts were scrutinized line by line and paragraph by paragraph to suggest initial categories or themes. In the third step, which Strauss called axial coding, the transcripts were scrutinized to consider each of the themes across the interviews and assess the fit of each theme to the data. In a final stage, which Strauss called selective coding, the data were examined once again to refine the themes and findings for each.

The limitations of this research method are well documented, but considerable effort was expended to minimize their impact. Inevitably a high degree of judgment is required by the researcher in interpreting the data, giving rise to concerns of subjectivity in analysis (Dexter, 1970). As a precaution and to ensure reliability, the initial analysis was undertaken by two researchers working independently. Findings were later discussed and agreed on. We also attempt to minimize the charge of subjectivity by opening up our data set to scrutiny. A large number of quotations are provided to indicate how each conclusion was drawn (Golden-Biddle and Locke, 1993). The quotations we supply are representative of the views of several participants unless otherwise stated. Finally, the participants may not be representative of the population of bequest givers, but they did vary on many dimensions, including age, gender, and overall patterns of giving.

## **Bequest Motives**

### **General Individual Motives**

The discussion included a consideration of the key motives individuals might have for offering a bequest. It was interesting to note that many of the ‘traditional’ motives for annual giving were not reflected in the context of bequest support. Only two such generic motives could be discerned; prestige and the need to give back, or reciprocate. In respect of the former, it was interesting to note that some individuals had structured their giving to allow them to see the benefits of their bequest delivered to the organization in their lifetime. Donors to a University Foundation, for example, had gained considerable utility from this. They were able to ‘enjoy’ the

impact of their gift while still actively connected to the institution. Some participants noted that this had conferred them a degree of prestige.

*'There's another very interesting factor that I've been thinking about, with regard to this – and that is – when we did this and set up an endowed Professorship as a faculty member in that School and as Director of the Institute it gave me a lot more leverage politically, within the Institution. It was not tangible, it was not directly they were saying you are now this or that, but rather it permitted, it gave one, along with age .... there was a certain deference to people who care enough about the institution and have the means to do this sort of thing.'*

*'I want to see these kids. I want to know I have them in class, I want to see them in the hall and I want to be able to point to them and say there's one of the scholars you know'*

The motive of reciprocation was much more commonly expressed. Almost all participants reported feeling the need to give something back to their nonprofit in return for the benefits it (or critically, a previous generation of donors) had delivered. The following comments are illustrative of the discussion.

*'One reason why I thought of leaving money to (Midwest University) is because education has enriched my life a lot and I want to give something back to the community there.'*

*'I've had opportunities to travel a lot at someone else's expense and I've had grants too, studied at Oxford for a semester ...So I really feel like I should pay back.'*

*'I've been benefitting for as long as I can remember and wanted to put something back'*

*'It's always on (Local NPR Station). It's been such a friend to me over the years, particularly when my husband died. You have to pay something back for that.'*

## Organizational Factors

A number of factors about the organization itself were also mentioned by participants as motivating factors.

### a) Performance

The performance achieved was perceived as a key factor in determining whether a bequest gift would be offered and as the following quotations illustrate, both efficiency and effectiveness would appear to have been at issue. There are parallels here with the quantitative work conducted by Sargeant et al (2006) where the authors determined that bequest pledgers had a greater concern with the performance of the organization than annual fund givers.

*'I've always been very involved in a lot of community organizations whether it be United Way or right now Volunteers in Medicine, but organizations that make a difference in the quality of life in the community are important to me to support.'*

*'Cut the overhead, cut the overhead ... some organizations have high indices for what money goes to the causes and what money goes in order to be able to administer the causes and so that's one of the things that I look at and get value if it's in the right direction.'*

*'One of the additional charities that we have targeted in part because we've collected in that area is the Indiana College Fund. It's one that has a very good index for getting the money to where they say it's going and that's one of the things I find impressive.'*

### b) Professionalism

The perceived professionalism of the soliciting organization was also found to be an issue. This reflects a motive common in annual giving (Grounds and Harkness 1998, Sargeant et al 2001)

with donors preferring those organizations that they feel deal with them professionally. There was a sense from participants, however, that professionalism was a greater concern in the case of bequests. Participants were clear that they did not mind the organization approaching them to ask them to consider a bequest, but that this had to be handled in a professional manner, with an approach tailored to their needs. Professionalism also played a role in the sense that participants indicated that they would only be willing to have this kind of dialogue with an organization that had historically met certain standards of service.

*‘ This is such a big thing. It’s not something you would consider doing lightly and oftentimes the only clue you have about how good the organization really is – is how you are handled by its people. It’s a kind of surrogate measure. I mean I know it’s not the same people handling (the service provision) but what else can you look at?’*

### c) Communications Quality

It is a fundraising truism that donors like to be kept informed about how their gift has been used and the issues/challenges facing those organizations. Donor development communications play an essential role in supplying this data. Schlegelmilch et. al. (1992) examined the role of the quality of communication in gift solicitation and found by optimizing communications, organizations could maximize gifts. In the context of bequests this involves much more than just controlling the quality of communications through the mail, donors appreciated the events, opportunities to meet individuals at the nonprofit, opportunities to volunteer etc. One participant was particularly impressed with the quality of service she received and recalled that this had been a contributing factor to her ultimately deciding to leave a bequest.

*'They treated me like royalty. I'm like 'wow – I'm getting a great return on this (gift) because they were inviting us to events and there was a way of suddenly feeling ...very invested. I went-yeah - these people are nicer than my siblings, so they'll get my money.'*

Others emphasized that the quality of the wider interaction they had with the nonprofit was key.

*'What's the difference between the connection I have with other nonprofits as compared with (Local NPR Station)? A couple of things just struck me...One is the interaction, the involvement. I send an e-mail fairly regularly, when I'm working in the office to either Kojo or to Diane in response to the discussions. So that's... I don't do that with MADD which is one of my other very important charities and organizations I'm concerned about. I'm also here with the telephones, here helping raise money and they are happy to have us and they feed us (laughter)'*

#### d) Program Quality

In cases where donors were directly able to assess the quality of the service provision (i.e. to beneficiaries) it was clear that this too had been an issue. In the case of our participating local NPR station, for example, the quality of service offered by the station through its programming had been a major contributory factor in stimulating thought of a bequest. Quality was largely articulated in terms of the content and the style of its delivery. The following quotations are indicative of that discussion.

*'This is the place that keeps educating people about what we need to be about and if the education doesn't happen...'*

*'They cover things like the Iraq war better than anybody, they're covering global warming, they're covering the tanking economy ...'*

*'I spent a lot of time (listening). I mean I recognise Rob Bamberger's voice on a Saturday ... here I am listening to old time radio again on a Sunday. So yeah there was definitely a connection in terms of listening and enjoying the content.'*

*'I will tell you how it (NPR) changed life down in Bethany Beach Delaware. I bought a place about 8 years ago, and honest to God, that drive, once you got close to the bay bridge you lost*

*the station. Well you did. 89.5 down there finally picked up Diane Rehm and Talk of the Nation now, but all I could get when I first went down there was classical music, Rush Limbaugh and that horrible woman, Dr Laura. It was really a sacrifice. I didn't realize how much I missed the radio and thoughtful conversation... it got me thinking'*

## **Bequest Specific Motives**

As one would expect, focus group data also yielded data in respect of motives that appeared specific to the bequest context. These are the lack of a family need, the need to manage estate tax, a desire to live on and a desire to 'make a difference'. Each will now be considered in turn.

### Family Need

One of the key determinants of whether an individual would decide to leave a charitable bequest was identified as the lack of any family need (see also Schervish and Havens, 2003). Only when family and in some cases close friends were adequately provided for, was it felt reasonable to leave a bequest to a charity. As one participant noted *'my children all have good jobs and I don't feel they need the money. Sure – I'll leave them something, but the money will make a bigger difference for (the nonprofit).'* For other participants there appeared to be a distinction between close family members and the wider family where perhaps contact was infrequent.

## Tax

A desire to reduce the payment of taxes is frequently cited as a motive for offering charitable bequests (Sargeant and Jay 2004). This was a factor reflected very strongly in the focus group discussions. Making a will and indicating how the estate would be dispersed was seen as a critical in ensuring that the government did not claim too big a share. It was also pointed out that there were various ways in which taxes could be avoided, depending on the mechanism for giving employed. It appeared from the discussion that tax considerations had been a motive for planning estate issues, rather than making a bequest to a specific nonprofit per se. If tax reduction were to be employed as a motive in fundraising literature, it should therefore be used as a rationale for prompting estate planning, but not as a rationale for supporting the organization. A number of other more personal and powerful motives were found to be driving the latter behavior.

*'But then we did the maximum as well and just to shelter it so that Bush or equivalents didn't get their hands on it.'*

*'I think if there is talk about those tax advantages, if you can direct where your money can actually go, where you want it to go, even if it doesn't start right away ...'*

*'Tax was definitely an issue, but more in terms of structuring things properly. We wanted to make our money work for them, not the government.'*

## Need To Live On

For some donors the bequest offered an opportunity to ensure that they would be remembered, either by those working in the nonprofit, their family, or by successive generations of users of the nonprofit's services. This need was typically expressed as an ego-need for the pledgers themselves or as a perceived need of their family for remembrance. The following quotations are illustrative of the views expressed.

*'Sure, I want to see it continue and when it does a little bit of me will too'*

*It's been really important to me in my lifetime and I want to think that it will continue to touch the lives of other folks when I'm gone.'*

*'Yes, it means I can have an impact from beyond the grave.. (laughter).'*

## Spite

Many members of the group expressed anxiety about the fate of their 'hard earned' resources. Some felt that they didn't want to see their estate going to relatives because they would 'blow through' or waste them, that they wouldn't appreciate the money, or that they simply didn't deserve it. The object of making a charitable bequest was to limit the amount that would be available to family.

*'When (my mother) died she gave the money to the five of us kids and I watched two of my siblings just rip through the money, it was just an unbelievable waste and I thought, I don't have any kids and I had originally had my will going to my siblings and then I thought – why?? They'd do the same thing with my hard earned money.'*

*'I'd reached a point where I said.. you know what ... I'm happy to leave them something but I worked damn hard for all this and I just kind of, it sounds petty, but I don't want to necessarily make it easy for them when they have often made choices to work a lot less hard than I have...'*

*'My fiancé is very aligned with me in the sense of not wanting ... wanting to give a gift to family, but not wanting to give them everything and make it too easy'*

## Making A Difference

Participants recognized that one of the unique facets of a bequest gift was the ability to be able to make a big impact on the cause and a bigger impact than would typically be the case with lifetime giving. This was one of the most commonly expressed motives to emerge in the two groups.

*'My giving I know is going to make a difference in the future in working with students and developing student leaders and also other people who will be going into the field which has been very good to me.'*

*'My husband is a graduate from Harvard and Colombia, none of them needs more money and so it was a very conscious decision on his part that he really was not going to give there. What he could give would be a drop on the ocean there. It wouldn't make as much of a difference there.'*

*'It's interesting that I have kids, yet we feel this strong sense of wanting to make a difference.'*

## The Language of Bequest

In the process of conducting our analysis we were able to identify a number of interesting differences in the language used to describe annual and bequest giving that parallels exploratory research conducted in the domain of temporal decision making (Trope and Liberman, 2003). Our results suggest that careful attention to the language employed in bequest solicitation would be

likely to enhance levels of participation in this form of giving. The dimensions of interest are summarized below.

### **Abstract Versus Concrete**

When taking decisions about the present individuals prefer to think in terms of concrete information. Asking for a one-off donation by indicating what a donation at specific levels will buy is therefore a good strategy to adopt. Telling a donor that \$10 buys a meal for a homeless person would be an example of a 'concrete' appeal. When taking decisions about the future, however, individuals prefer to think in the abstract and would thus pay more attention to what these things might mean in the continuation of organizational values. Talking with passion about the quality of care, the relief of suffering, the dignity afforded to clients etc. would be more effectual in this future context. The following quotes are indicative

*'There are other things beside money you can leave to your children. I think that's a very good point. Leave them some of those things that you've enjoyed during your life.'*

*'I want them to continue because they make life more civil. NPR can make life more civil because you're hearing rational human beings talk like adults. Whether you agree with them or not, it's not one sided, it's just rational people and why should that be so rare? Why should it be? And yet it is. My gift will protect that.'*

*'I can't imagine the sound of my world without (local station) and so it seems like just a natural follow on.'*

### **Superordinate Versus Subordinate**

In the present, informing people about the mechanics of how an organization is achieving its goals would be the optimal strategy. Thus in the University context, talking to donors about the

current needs of students, the facilities, the number of professors, buildings etc. would all be appropriate. These are the nuts and bolts that a University to pursue its mission. In persuading individuals to offer a bequest, however, it may be more effectual to talk about what the successful achievement of the mission will deliver. Promotional messages stressing the organization's ability to improve the community, open up life experiences and to make a difference in the lives of local people, would be more appropriate. 'Why' is more important in the future than 'how.'

*'I always remember that children now, many children now have heard a gunshot before they've heard an orchestra. I remember that and when I think of (classical music station). My gift might help change that.'*

*'This is the place that keeps educating people about what we need to be about and if the education doesn't happen, nothing else happens either.'*

### **Decontextualized Versus Contextualized.**

Giving in the present can be bolstered by focusing on the organizational context and indicating the help it is providing in the here and now to beneficiaries. The rationale offered for support is very much set within the context of the organization. This nonprofit can help x number of beneficiaries, touching their lives in the following ways ... For bequests the organization should give consideration to illustrating why the work of the organization is of broader social significance. For example, 'society has a duty to provide the best terminal care that it can,' 'our loved ones might one day benefit from their work,' 'no-one should be allowed to suffer unnecessarily,' etc. Rather than talk about the immediate impact on beneficiaries, the benefit to the local community and/or wider society should be emphasized.

*'And you hear Mozart and you get a little night music and its like – hey how many years ago was that written? And its still so real today and we talk about continuity – from how many people in the world, in the world have heard that music. Over how many generations ... its like a connection somehow ... and to keep that going for everyone is a great feeling.*

*'I'd be giving back to society in general. I'm not necessarily wedded to (local University)*

*'It might be, this is my home I've been a (local) for 100s of years now. A couple of hundred years or something like that. I don't know why, I just guess folks here are important to me.'*

*'We got pulled into the whole development of the city, the university and it was just a very fine place a very satisfying place because we really feel that we were part of the development of the city and the University is a part of that.'*

## **Promotion of Primary Values**

To stimulate bequests nonprofits should promote organizational values which appeal to a donor's long-term life goals and their sense of individual identity. For example, an organizational value, which states 'we're here to make sure that people who are not going to get better can still enjoy a good quality of life in the time that remains,' can appeal well to a hospice donor's sense of ideal moral identity. Ideal moral identity is defined as people's desire to become a compassionate, caring, kind, friendly, honest, generous, fair and helpful person (Shang and Reed, 2008). Extant research indicates that when thinking about the future, people focus more on what they ideally would like to become than who they think they are now. As a consequence, it is more important to appeal to people's ideal self-definitions than their actual selves (Kivetz and Tyler, 2008).

In the context of a bequest, it is therefore important to realize that many individuals will be giving to 'live out' their ideal identity. The following quotes are illustrative.

*'I see life in a religious context, so the fact that I'm a Christian we see that gift as a payback for all blessings we've been given in this life. It's the right thing for us to do.'*

*'It's my responsibility to work to ensure its there for other people. That's something, that's why I like to do it. Those things that I'm grateful for, I put the money in to do my part to make sure that they're there for other people.'*

It was interesting to note that this ideal identity also seemed to manifest in reminiscence of the behavior of other individuals the donor had admired.

*'I'm grateful to people like (name supplied) and (name supplied), and I thought what would the arts in Cincinatti be like without people like them? I thought I have to apply that generosity of spirit to my own giving.'*

Nonprofits can prime moral identity in their communications, making it clear to potential donors that offering a bequest is an act consistent with their desired identity.

### **Structured / Unstructured**

Finally, in seeking to promote take-up of bequests, nonprofits can think through their long term vision for the organization. While annual appeals can be undertaken in a relatively unstructured way, focusing on the most immediate and pressing of needs, appeals for bequests need to articulate a longer term and coherent plan for what the organization is trying to achieve.

*'It was important that I understood exactly what they wanted to do – their vision if you will. After all I won't be around to monitor it later.'*

*'It's such a big gift, at least for us. You take much more time over thinking through how it will be applied.'*

*'What's the plan? I'm not going to die for a few years yet. What will they be doing with it when I do?'*

## **Exploring the Bond of Identification**

We were also able to examine the issue of identification. The stronger the bond of identification it is argued the longer and more mutually beneficial a relationship is likely to be (Bhattacharya et al 1995). Indeed, research in other contexts has consistently shown that identification leads to increased loyalty (Adler and Adler, 1987), decreased turnover (O'Reilly and Chatman, 1986) and brand loyalty/enhanced word of mouth (Peter and Olson 1993). We might therefore reasonably speculate that higher levels of identification may be associated with a stronger propensity to offer a bequest. The results of our study confirm this belief as we shall illustrate below.

### **Forms of Identification**

Two distinct forms of identification emerged in the course of our discussions. The first appeared to be based on the notion of community, with different donors identifying with different categories of community. In the case of the University Foundation, for example, respondents identified themselves with the city in which it was based, specific university personnel (typically those they had regarded as role models), students of the university and with fellow (or previous) donors. Donors who had worked for the university also frequently identified with the professional role they had undertaken.

This form of identification is well supported in the literature. Social cohesion theory (Lott and Lott, 1965) tells us that 'individuals become a group insofar as they develop mutual and positive emotional bonds: what matters for group-belongingness is how individuals feel about each other

and in particular whether they like each other (Turner 1981:16) The identification based on such affiliations is mostly determined by the interpersonal relationships that donors may have with the various stakeholders of an organization or perhaps more importantly, believe they have, with critical groups such as beneficiaries.

The second category of identification was identification with the nonprofit itself. Here giving appeared to be prompted by a belief in the values of the organization and a desire to see these continue over time. This was particularly impactful where the donor believed there was a high degree of fit between their own values and the values of the Institution (See also work by Brewer 1991, Turner et al 1983 or Stride and Lee 2007). This form of identification is based on values shown to be stable over time, both in organizations (Saxton, 2001) and in individuals (Aquino and Reed, 2002). Mael and Ashforth (1992) thus define the identification with an organization as *‘oneness with, or belongingness to an organization, where the individual defines himself in terms of the organization(s) of which he or she is a member.’* As we shall demonstrate in a later section, this form of identification is of particular significance for bequest giving.

The following quotations are illustrative:

*‘When (my husband) retired it had become clear that we were going to make our lives in (mid west city), for the rest of his life and probably mine as well. It’s a very good base even if you do travel because you can get out of it easily and so we’ve found it a very good place to be and we came here in the 90s when many of the changes that really have transformed the city were well under way and you could see how it was transforming the character of the city. So that made an impact.’*

*'It's the Herman B Welles's, and all of those people who have made a difference in my life, that took time for me. My mentors, all of that's all rolled into one and I don't know how to explain it, except to say its gut.'*

*'Mrs Lowes and Dean Cohen would stand at the door as I came in, to tell me as I was on my way to class just exactly how many minutes I was late. And so it just became one of those things that you didn't want to disappoint your 'parents', they were the surrogate parents, so you just did things for them.'*

*'I never thought that I could feel the same about an institution as my institution that I graduated from. I couldn't understand how someone could go somewhere else and feel that same love. Well I was wrong. I mean you can. It's just the special things, the unique things that are different, it's the story, it's the history, it's the traditions.'*

*'I have a very strong emotional love for the institution and particularly those areas that I'm interested in, whether it's the arts or the union.'*

*'It all has to do with emotion I think – and feelings and connections and my love for this university is very, very strong so it wasn't difficult to decide.'*

*'Both my husband and I in very different ways have experienced educational opportunities through study abroad and so we were pretty clear ... that we would like to enable students to have some of that experience that we found not only important as an educational measure, but also in our own lives.'*

*'But alongside that is a commitment to giving back to your work, something that you have done that has made an impact, made a difference in your life.'*

*'The Center is very near and dear to our hearts. We've been working on German and German American studies for ever and wanted to see that continue, that work, and this was an opportunity to see that done.'*

*'My father I think instilled in me very early on, the importance of giving back to community and connecting to community and that can be the community of work, it can be the community where you live and I just have very strong feelings about that.'*

The data therefore reveals a complicated web of inter-related identities each of which possessing the capacity to influence bequest behavior. The difficulty for the bequest fundraiser lies in establishing which identities are relevant in the case of their organization and, moreover, which of these may be capable of influencing the behavior of a particular donor. The need for

appropriate and properly structured prospect research is highlighted as is the need for the careful tailoring of the case for support to reflect the highlighted identities. While many nonprofits now make use of the donor profiles outlined in the excellent work by Prince and File (1994 - The Seven Faces of Philanthropy) our work suggests that in the context of bequests this approach may be sub-optimal.

### **The Antecedents of Identification**

A number of factors appeared to drive the creation of identification. Firstly, we concur with (Bhattacharya et al 1995) that a degree of identification will develop naturally over time. A number of the university foundation donors, for example, noted that they would not have conceived of making a gift when they arrived in the city, but over time as they became acquainted with different communities and were socialized into these communities, the bond of identification developed. The process of socialization was facilitated by frequency of contact, but also by the quality of the interaction. As friendships developed, or contact was initiated with admired or respected individuals the degree of identification increased.

*'I got to meet some truly amazing people, with real passion for the work. When I look back at how hard they worked for (the beneficiary group) it wasn't hard to see how they enthused you about the cause. You came to share the passion by just being around them.'*

*'There are people that just stick in your memory – whether you're looking back with rose tinted glasses I don't know – but they were special. You worked with them every day, you got to know them and you got to know how their minds worked.'*

It was also clear that the level of distinctiveness of the group was an issue, in other words how different it might be from others the individual had had contact with. In the context of public

radio, the distinctiveness originated in the nature of the values that the individual felt were shared with other listeners, donors, staff, presenters, volunteers and listening friends and families. The greater the degree of differentiation, the easier it appeared to be for the bond to develop. This effect was moderated by the perceived desirability of the values being shared.

*'I definitely identify with what they are trying to do. There is just so much rubbish out there, people trying to influence you, not with reasoned argument, but just by shouting the loudest for the longest period of time. This is decent. Its open, respectful, intelligent and thoughtful. It doesn't take long to realize how special it is – and that there's nowhere else you can buy into that – or express who you are through that.'*

Finally, we concur with Dutton et al (1994) who posit that identification will develop when a person's self-concept contains the same attributes as those perceived in the focal group. Closer matches equate to a greater likelihood of a bond of identification evolving.

*'Yes, I see part of myself in the young people coming in today. They have the same hopes and aspirations I had – the same hopes and aspirations that someone else helped me realize.'*

*'They're just people like me. Like-minded people – who think in the same way about life and events. It doesn't matter where they live or what color their skin is – it's how they think. You don't mind helping people like you, even if they are people to follow.'*

There are a number of implications here for bequest fundraisers. Firstly, attention can be given to planning donor journeys as a normal part of donor development and stewardship activity. These journeys should expose individuals to different identities and aspects of those identities that they are likely to find attractive. Research should be used to generate an understanding of what these might be. Communications and events can then be deliberately designed to help foster shared identities and to reinforce the distinctive values associated with these. Identities can also be primed in fundraising communications so that individuals begin to accept these 'labels' over

time and to value them as part of their self. Organizations also need to be clear about the brand personality of their organization and the extent to which this is genuinely distinctive or shared with others in the sector. The distinctive aspects of personality are likely to offer the greatest utility in facilitating identification. Particular care should be taken to regularly and consistently communicate these over time.

### **Identification and Death**

Finally, our discussion examined the interaction between identity and an individual's attitude towards death. In general terms individuals either approach death calmly and are comfortable with the notion of passing on (perhaps because of spiritual beliefs) or they view death with a degree of anxiety. Our results suggest that when individuals view death with a degree of anxiety that the category of identification they experience can be more or less helpful in prompting a bequest. This occurs because of the manner in which individuals defend against the anxiety created by the terror associated with death (Becker, 1971, 1973). When death thoughts are salient people unconsciously strengthen the worldviews shared in their culture (Becker, 1973; Greenberg et al 1986; Solomon et al, 1991). As a consequence of this strengthened worldview, people enhance their self-esteem (Pyszczynski et al, 1999) and reduce the accessibility of death thoughts and anxiety. Identification as we will explain below, can serve as a mechanism through which an individual's world view (and hence self esteem) can be strengthened.

As we established above, there are broadly two categories of identification that individuals can experience with a nonprofit, they may either identify with the nonprofit itself, or with one of a

variety of different stakeholder groups. Identification with an organization, because of its enduring nature (i.e. the organization will continue indefinitely) appears more effective at bolstering self esteem. Values are enduring, but other stakeholders are as vulnerable as themselves when facing the reality of death. We thus hypothesize that when communicating with individuals who experience death anxiety the priming of organizational identification will be more effective at securing donations than the priming of identification with different stakeholder or social groups. For those who do not experience this anxiety there will be no difference between the efficacy of these two sets of stimuli.

*'I know the University is going to be around a long time, so I also know that so too will be the Chair I've created. It will be something that will endure and have an impact on many generations to come.'*

*'A little bit of me and what I stand for will live on through this (bequest). A little bit of what I have cared about in life will be preserved. That does make me feel good. I'm not looking forward to dying, but it is a comfort to know that this will go on.'*

*'I shut it out (death). I know I'm not going to leave much of a legacy. But what they say and how they say it is important – I think it's important now and I think it will be even more important in 50 years. This is something special I can make go on. It allows me to reach out beyond the grave (laughter).'*

## **Conclusions**

In this wide ranging report we have reviewed the extant literature on bequest giving and introduced a new primary study of donor behavior. We have focused specifically on the 'why' question examining donor motives for making bequests and the role that identity and identification may play in this process. A number of practical conclusions may be drawn to inform bequest fundraising practice:

1) Since a high proportion of charity supporters are known to have made a will, it would appear that promotional messages targeted at the under 60s should focus on the desirability of including a charity in a will when it is next changed or updated. Since there is no way to establish when this step may be taken, bequest messages should be ubiquitous pervading newsletters and many other forms of communication, reminding donors that the bequest is a further way in which they can support the organization's work.

2) Potential bequest donors are likely to appear at every value level within the database. It is not only major donors who may be willing to make this category of gift, even low value supporters who may be asset rich but cash poor can support a nonprofit in this way. Examining giving histories is therefore not a good way in which to identify bequest prospects, although there is some evidence that longer term supporters are more likely to offer support in this way. Bequest messages should be communicated to all supporter groups, irrespective of their current value.

3) The critical role of self-esteem has been highlighted on numerous occasions throughout this report. Individuals should be encouraged to give because of the real and tangible difference that they themselves could make. Encouraging giving to general funds is unlikely to be an optimal strategy. The literature suggests that organizations would fare better asking for funding for a specific purpose, or as part of a commitment to a long term organizational plan.

4) Loneliness is a further issue that charities can assist individuals in overcoming. It may be possible to provide a social network of likeminded individuals, but more likely it could be

overcome in a virtual sense, by making bequest pledgers feel part of a unique ‘inner circle’ of special supporters. Occasional events for individuals making such a pledge, perhaps in tandem with those making other planned gifts, would be likely to be welcomed by a significant number of supporters. It is important to remember that potential bequest donors are more concerned with the quality of service they receive than annual fund givers. They should receive a differentiated standard of care.

5) In recent research, the perception that personal assets would be insufficient to warrant a charitable bequest has been highlighted. As with annual giving charities need to get the message across that every bequest they receive will have a real impact on the nature of their work. Few of the barriers to bequest giving can be directly addressed by a specific organization, but the issue of appropriate resources can easily be handled in a bequest campaign through a celebration of both large and small donations.

6) Tax is not a motive for leaving a charitable bequest to a particular nonprofit. The evidence from our focus groups on this issue is clear. Increasing estate taxes will increase the popularity of charitable bequests in the sector, but our data indicates that this occurs because individuals are prompted to consider ways of reducing this burden. Tax can therefore be a reason for opening a discussion or a dialogue with a donor, but it is not the optimal basis on which to propose that a gift be made to a particular organization or program. There are a range of other motives at work, which we describe in some detail above. The optimal approach would appear to lie in highlighting the additional benefit that could be delivered to the cause by virtue of being able to

give tax effectively. A bigger share of the estate would be directed to something the donor cared about rather than being ‘gobbled up’ by the State.

7) In designing promotional messages, the use of language in keeping with the longer term nature of the decision is important. Indeed, we have elaborated at some length on the language that would be most impactful. Messages should be abstract, superordinate, decontextualized and structured. They should also convey the continuation of desirable organizational values.

8) Bequest appeals should also be based on the realistic future needs of the organization. Appeals that resemble the rationale for annual support (particularly those that cite current need as an example) will be likely to be sub-optimal. Bequest decisions seem to be taken on the basis of perceptions of future need and there is some evidence that donors will have heightened expectations of what the organization will be able to achieve in the future. Solicitations should therefore be aspirational in nature.

9) Many individuals seem to leave bequests in a bid to influence how they will be remembered. While this is frequently not an overt motive and therefore not cited in public surveys, the evidence presented here suggests that this may well be a prevalent factor. The positioning of the bequest gift is therefore key, as is the aftercare that could be provided.

10) The impact of perceptions of financial security highlighted in the work of Paul Schervish was striking. Even small increases in perceived security had a marked impact on giving. If this finding translates to the context of bequest giving (and further work would be necessary to verify

this), charities would be advised to stress the value of assets that individuals may not have considered in calculating their estate such as a house, retirement funds, stocks etc. The realization of the full value of an estate would appear more likely to trigger a charitable bequest.

11) Not surprisingly the practitioner literature has reinforced the notion that bequest pledgers should be treated as a separate segment on the database. Given that only 25% of bequest pledgers report being treated differently by their support organization, post pledge, it would appear that organizations with a separate communications strategy will presently have a significant advantage. Our findings also support the current practice of asking for bequest gifts, with one author reporting that individuals who are invited to give in this way are 17% more likely to actually do so. Individuals should be prompted to consider a bequest and subject to a differentiated standard of care when a positive response is engendered.

12) Our empirical results have emphasized a number of motives that individuals have for making a bequest. Each of these motives could potentially be addressed through campaign materials. Stories about individuals who have pledged a bequest and varying reasons for their support can be carried in newsletters and other communications. Nonprofits should celebrate a range of motives and celebrate both large and small donations when pledges and/or estate gifts are ultimately received.

13) A particularly prevalent motive was the perceived need to give back to allow the organization to continue with its programs. Although some participants saw this as giving back for the benefit they had received, there appeared to be a further dimension to bequest giving that

concerned the need to be remembered as someone who had preserved the work for future generations to enjoy. Participants were actively motivated to be remembered as individuals who cared enough to make that a reality.

14) It also seems clear that identification does play a critical role in the context of bequests. Individuals can identify with a combination of different individuals or groups and/or with the organization itself. Where campaign materials make reference to case studies of what individuals have done (or intend to do) with their estate, care should be taken to integrate text or imagery that prompts potential donors to think through the various ways in which the organization or its stakeholders reflects (or impacts on), their individual identity. Getting individuals to actively consider these dimensions would be likely to greatly increase the likelihood of them making a bequest. Of the two key forms of identification, fostering identification with the organization is likely to be the most successful strategy. While this form of identification has no more or less impact than the other on individuals who approach death calmly, we can hypothesize that it would improve the response from individuals who experience anxiety. The reasons for this difference in behavior were discussed above.

15) Allied to this latter point, organizations need to consider planning the supporter journeys on which they will take different categories of donor. The prompting a bequest should be an integral part of every journey. More importantly, however, the organization must also consider the various identities that are (or might be) important to its supporters and develop a plan to introduce supporters to these over time. Selected identities should be consistently reinforced over time. This is not just about maximizing the income for the organization it also maximizes the

utility for the donor that accrues from their giving. Organizations can make donors feel good about themselves by priming identities that reinforce their desired sense of self.

16) The psychology and sociology literatures have also highlighted the role of story-telling and reminiscence as part of the process of life review. Since this process is a natural part of ageing, occurs more frequently in old age and can be a very real source of esteem, charities may wish to investigate ways in which they could encourage story-telling and reminiscence. At a very simple level this may mean engaging in a dialogue with donors and encouraging them to pass on their stories to the organization. It might also mean the facilitation of storytelling to a pledger's family or friends. In this way the legacy gift can become an expression of self and bolster feelings of self esteem, worth and achievement.

17) The decision in respect of whether to leave a legacy has traditionally been viewed as an intensely personal affair, with promotion built on that basis. Our findings suggest that for a significant number of people, legacies will be used to make a statement about themselves to their family and friends. It may be possible for charities to integrate this knowledge into promotional material and to trigger family discussion and the sharing of experiences and priorities.

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