

2014-07-18

# Leaving A Bequest: Living on Through Charitable Gifts

Sargeant, A

<http://hdl.handle.net/10026.1/8450>

---

10.1177/0899764014542687

Nonprofit and Voluntary Sector Quarterly

---

*All content in PEARL is protected by copyright law. Author manuscripts are made available in accordance with publisher policies. Please cite only the published version using the details provided on the item record or document. In the absence of an open licence (e.g. Creative Commons), permissions for further reuse of content should be sought from the publisher or author.*

# Nonprofit and Voluntary Sector Quarterly

<http://nvs.sagepub.com/>

---

## Leaving a Bequest: Living on Through Charitable Gifts

Claire Routley and Adrian Sargeant

*Nonprofit and Voluntary Sector Quarterly* published online 18 July 2014

DOI: 10.1177/0899764014542687

The online version of this article can be found at:

<http://nvs.sagepub.com/content/early/2014/07/17/0899764014542687>

---

Published by:



<http://www.sagepublications.com>

On behalf of:



Association for Research on Nonprofit Organizations and Voluntary Action

Additional services and information for *Nonprofit and Voluntary Sector Quarterly* can be found at:

**Email Alerts:** <http://nvs.sagepub.com/cgi/alerts>

**Subscriptions:** <http://nvs.sagepub.com/subscriptions>

**Reprints:** <http://www.sagepub.com/journalsReprints.nav>

**Permissions:** <http://www.sagepub.com/journalsPermissions.nav>

**Citations:** <http://nvs.sagepub.com/content/early/2014/07/17/0899764014542687.refs.html>

>> [OnlineFirst Version of Record](#) - Jul 18, 2014

What is This?

# Leaving a Bequest: Living on Through Charitable Gifts

Nonprofit and Voluntary Sector Quarterly

1-17

© The Author(s) 2014

Reprints and permissions:

sagepub.com/journalsPermissions.nav

DOI: 10.1177/0899764014542687

nvsq.sagepub.com



**Claire Routley<sup>1</sup> and Adrian Sargeant<sup>2</sup>**

## **Abstract**

Decisions taken in respect of the disposition of possessions often parallel a life transition or change in identity. In this article, we examine decisions taken in a will where disposition can be viewed not as a representation of the identities an individual wishes to shed, but rather as the continuation of those for which the deceased wishes to be remembered. We examine the meaning that such donors ascribe to their giving and the rich pattern of utility it offers both the individual and those he or she will ultimately leave behind. Using grounded theory, we report the results of 20 in-depth interviews conducted with individuals who had pledged a bequest to at least one U.K. charity. We demonstrate how the bequest gift is laden with symbolism, a function of the reminiscences of the individual and reflective of the need for the self to live on and achieve a degree of symbolic immortality.

## **Keywords**

bequest, legacy, generativity, remembrance, fundraising

## **Introduction**

Since Jacoby, Berning and Dietvorst (1977) seminal article examining how individuals dispose of their possessions, a comparatively small but growing body of literature within the consumer-behavior field has developed focusing on the practice of disposition. Although such decisions are made naturally throughout the life course, as consumers draw closer to the end of their lives, they are faced with the ultimate disposition decision: How they will apportion their estate among the beneficiaries of their will.

---

<sup>1</sup>Legacy Fundraising, Swindon, UK

<sup>2</sup>Plymouth University, Devon, UK

## **Corresponding Author:**

Adrian Sargeant, Director, Centre for Sustainable Philanthropy, Plymouth University Business School, Plymouth University, Cookworthy Building 405F, Plymouth, Devon, PL4 8AA, UK.

Email: [Adrian.Sargeant@plymouth.ac.uk](mailto:Adrian.Sargeant@plymouth.ac.uk)

The disposition stage of the consumption cycle has received comparatively little attention within the consumer-behavior literature (Arnould & Thompson, 2005), although interest has been growing. Recent research has examined, for example, disposition through clothing exchange (Albinsson & Yasani Perera, 2009), downshifting (Cherrier & Murray, 2007; Cherrier & Rahman, 2010), garage sales and as a consequence of divorce (McAlexander, 1991). This extant literature describes how the possessions and monetary assets accumulated during a lifetime often reflect, symbolize, or extend a consumer's sense of self (Curasi, 2011; Curasi, Price, & Arnould, 2004; Price, Arnould, & Curasi, 2000; Young, 1991), with the shedding of certain possessions often paralleling a life transition or change in identity. Indeed, a consistent thread in this literature has been an examination of how the disposal of possessions can parallel a change in a consumer's sense of self.

Death represents the most significant challenge to individual identity, with the will representing for many the ultimate disposition decision. Yet, Turley (2005) argues that the consumer-behavior literature has largely side-stepped the issue. The domain is nonetheless interesting because in this context, disposition can be viewed not as a representation of the identities an individual wishes to shed, but rather as the continuation of those for which the deceased wishes to be remembered (Unruh, 1983).

Several articles discuss the disposition decisions of people approaching the very end of their lives, such as those coping with a terminal illness (see, for example, Kates, 2001), but few examine the decision making of those experiencing what for most is the norm: will making when death is a more distant, although nonetheless real, prospect. Notable exceptions include the work of Price et al. (2000), Curasi et al. (2004), Curasi (2011), and Bradford (2009) who examine how possessions and monetary assets are passed through the generations with a particular focus on the meanings they accrue and preserve, and their impact on both individual and familial identity.

This study contributes to that literature by focusing on a specific disposition behavior and on those individuals who have chosen to leave a bequest to charity. It explores the utility of McAdams and de St Aubin's (1992) theory of generativity as a framework for understanding disposition decisions of this type made through wills.

## **Who Leaves a Bequest and Why?**

A body of knowledge, predominately from the non-profit marketing and economics literature, sheds considerable light on who, in demographic terms, leaves legacies. The balance of evidence suggests women are more likely to give outright bequests than men (Atkinson, Backus, & Micklewright, 2009; Sargeant & Jay, 2003; Sargeant, Wymer, & Hilton, 2006) as are those with more significant assets (James, 2009; McGranahan, 2000; Pharoah & Harrow, 2009; Schervish, 2000a) and those who are religious (James, 2009; Kou, Han, & Frederick, 2009; McGranahan, 2000). With family need being a barrier to bequest giving, those without children and grandchildren are more likely to give in this way (Barthold & Plotnick, 1984; Chang, Okunade, & Kumar, 1999; James 2009; Sargeant, Hilton, & Wymer, 2006; Sargeant & Jay, 2003). In respect of pledging a bequest, age also plays a part because as people age, they are more likely to have made

a will, although data on the age in which they insert charitable legacies are conflicting (Brooker, 2007; Brown, 2004; National Committee on Planned Giving [NCPG], 2001; Sargeant, Hilton, & Wymer, 2006). There is also evidence that the pattern of cause supported will vary by age, with analysis showing that, for example, 7.7% of charitable legators aged above 90 remembered disability charities compared with 2.6% of charitable legators aged under 50 (Pincher, 2011). However, longitudinal data would be needed to ascertain whether interest in particular causes develops over time.

Extant studies have also addressed motives for bequest giving. These include reciprocity (Sargeant & Shang, 2008), the avoidance of inheritance tax (Bakija, Gale, & Slemrod, 2003; Barthold & Plotnick, 1984), spite (Sargeant, Wymer, & Hilton, 2006; Sargeant & Shang, 2008), and the desire to leave the monetary bequest itself (Kopczuk & Lupton, 2005). Potential bequest givers also seem to take into account current organizational efficiency and effectiveness (Sargeant, Hilton, & Wymer, 2006; Sargeant & Shang, 2009) perhaps because they seek assurance that the monies donated will ultimately be used appropriately (Pharoah & Harrow, 2009).

Our understanding of who gives and why they give has thus improved substantively over the past 10 years. There remains a gap, however, to specifically consider the meaning that donors ascribe to the disposition of their wealth when they do so through a gift to a charity. It is our intention to address this issue below.

## Method

Writers such as Bryman and Burgess (1994) suggest that it is particularly appropriate for qualitative researchers to be explicit about their beliefs and purposes. To that end, the perspective adopted throughout this research is essentially postpositivist (Guba & Lincoln, 1994), the writers subscribing to a critical realism ontology rather than relativism. An approach to the research process and data analysis based on grounded theory as conceived by Glaser and Strauss (1967) was adopted. This was felt to be appropriate given the applied nature of the research, a focus particularly encouraged by the originators of the approach.

This research sought to understand how consumers conceptualized bequest decisions, and generated meaning around them, with a particular focus on how their background, histories, and memories affected their decisions and how they felt they would be remembered in the future. Working in partnership with a large U.K. charity, 20 interviews were conducted with people who had pledged legacies. There is some potential for bias around interviewing respondents from a single charity, but although all respondents shared an interest in the focal organization, they were found to be planning gifts to a wide spectrum of causes from animal welfare to medical research. This is consistent with prior research as charitable wills, on average, contain gifts to three (often unrelated) charities (Legacy Foresight, 2011).

Interviewees were selected on the basis that they had informed the charity about their bequest giving decision. It was not possible to select potential interviewees on other characteristics due to the limited amount of information stored on the charity's database (see Table 1 for details of the respondents).

**Table 1.** Profile of Study Participants.

Name	Gender	Age	Name	Gender	Age
Zak	Male	33	Jennifer	Female	73
Susan	Female	42	Ruben	Male	76
Lily	Female	50	Simon	Male	76
Sandra	Female	56	Mary	Female	80
Sam	Female	62	Nicola	Female	84
Angela	Female	62	John	Male	85
Ellen	Female	63	Meryl	Female	86
Sheila	Female	63	Helen	Female	88
Kerry	Female	68	Peter	Male	89
Joyce	Female	68	George	Male	89

The mean age of respondents was 70, although the youngest was 33 (making a will due to being on active service with the military) and the oldest 89. These wide ranging age data are not unusual given that previous studies have reported wide variation in legacy supporter data (Brown 2004; NCPG, 2001; Sargeant, Wymer, & Hilton, 2006), and that people may revise their will a number of times during their lifetimes.

Respondents were asked about their background and life history, their past experience with prosocial behavior generally and charitable giving in particular, their relationship to the cause, and how they would like to be remembered following their passing. Interviews lasted up to 2 hr in duration and were recorded and later transcribed. They were kept semi-structured because the researchers had no a priori view of the perceptions that would be encountered. As a result, each interview covered a wide range of issues. It should be noted that in keeping with the adoption of a grounded approach, the specific content of each interview developed as the research process unfolded. As the researchers began to understand more about the process under investigation and the key variables affecting this process, the nature of the questioning evolved to reflect this. This is also consistent with the adoption of a grounded approach (Glaser & Strauss, 1967; Miles & Huberman, 1994).

A process of line-by-line coding was used in analyzing the interview data. An initial coding exercise was undertaken, followed by additional passes that enabled the development of higher level or conceptual codes. Each interview was coded, analyzed, and recorded within NVIVO before the next analysis was undertaken, allowing the interviewer to amend the data collection to pursue emergent themes within the data. As the process of interviewing progressed, the various codes were grouped together into categories, and the links between categories were explored.

It quickly became apparent that a fundamental issue perceived as affecting how the donor would be remembered was the pattern of disposition outlined in the will. Individuals needed to conceptualize and rationalize the potentially competing claims of family members and charities when making their decisions. It was further clear that the choice of charitable cause or issue would also have implications for how the donor would be remembered, priming specific identities in the minds of the family and

friends left behind and reinforcing for one final time an identity viewed as critical by the donor themselves. We explore these issues below, concluding with an examination of the impact of actions that might be taken by the charity itself to address a donor's need for remembrance and facilitate the perception that they will live on appropriately after their deaths.

## Balancing Beneficiaries

Respondents offered an insight into how consumers balance the potentially competing claims on their estate from family members and charities. Although most had some living family members, many of those interviewed in this study were childless. Without children of one's own, the planning of disposition was perceived as a particularly difficult process:

I haven't got much that's any use, but okay, who do I have to leave it to? [A will making guide] was very useful actually because you think where do you start? What do you have to think about? (Angela, female, 62)

I realized I was going to have to make a will, and it was terribly difficult, because not having children, and . . . I have two brothers, one lives in Canada and one lives in Kent . . . The one who lives in Kent has got three children, and I never see them . . . but I do have some wonderful friends and my friends have been more of a family to me than my family . . . So I thought . . . what am I going to do . . . and it's actually really difficult because you think if you've got children it's very easy . . . that's it, end of story, but when you've got friends . . . I've got bits of jewellery and a couple of lovely paintings and so I didn't know where to begin because it was so complicated. (Joyce, female, 68)

With children functioning as "natural heirs" (Hunter, 1903) in this and other accounts, leaving all of one's assets to one's children is a social norm. Without children as "natural heirs," and the corresponding social norms of inheritance to fall back on, one may be forced to be engaged with the will making experience in more depth. This finding may go some way to explaining why the presence of children is such a barrier to charitable bequest giving; whereas family need is an obvious issue, it may also be that following the norm of leaving all to one's children protects consumers from having to engage too deeply with the psychologically difficult process of disposition and therefore, from engaging with the idea of leaving a charitable gift.

In addition to the difficulties of making a will per se, there is also a tension evident within the above respondent's comments in her relationship with at least some of her family members, a tension that could be found in a number of other respondents' accounts. One interviewee, for example, discussed the experience of seeing a family member clear a relative's house and throw many of her possessions in a skip (dumpster). She was concerned that he might eventually be involved in clearing her home:

Well I know that when . . . this particular brother in law, if he comes . . . he couldn't possibly take all these books because I've got a lot of books downstairs, and I can't throw

them away myself. I can't bear to think of them all going in a skip. I'll have to make some arrangements for them to be collected and given to charity or a charity shop, to save them, but that's, that's entirely sentimental. (Meryl, female, 86)

Both money (Feldman, 1952) and possessions have been described as providing a form of protection from death. Indeed, Turley (2005) describes possessions' prime purpose as providing "immortality value." With the contents of the estate functioning as both a protection from death and as an extension of the self, planning for their disposition could be seen as somehow dissipating the self. Although this article focuses primarily on monetary transfers, it is interesting to note in both of the previous extracts a reference to possessions that may carry special meanings. In both accounts, there is a sense in which members of the extended family are less likely to appreciate the meanings of special possessions (Curasi et al., 2004). So if there are no family "guardians" (Curasi et al., 2004) to preserve these objects and their associated meanings, giving them to charity may at least serve to protect the objects themselves. If, as Curasi et al. (2004) describe, these special objects are seen as preserving something of the owner's essence, then their survival may help the individual to achieve a form of symbolic immortality.

Whether or not they had children of their own, those who had made the decision to leave money to charity were generally operating in a situation where, first, their surviving family members would have expectations about what the will would contain, based on social norms of family inheritance, and second, the deceased's adherence or non-adherence to these norms would send significant, albeit encoded, messages about care, love, and familial bonds. One respondent demonstrated this in her discussion of how her solicitor had made errors in the drafting of her will:

I thought "that's funny, I don't remember seeing anything about cousin Jane," that's my husband's cousin Jane, and the whole paragraph leaving money to her and her sons [had been left out], and she would have been very upset, very upset. If you knew Jane, you would know how upset: she'd be mortally offended and hurt. (Meryl, female, 86)

This extract demonstrates that inclusion in or exclusion from a will can be read by the survivor as a significant message. Knowing that prior expectations will exist about a will, the respondent wants to spare hurt and upset among family members. On the face of it, this might appear entirely irrational because if one is dead, one would presumably care little for what others might think. It seems clear, however, that such perceptions do matter because the will plays an important role in creating or preserving a sense of identity that will endure following the writer's passing. As Unruh (1983) points out, "wills and testaments . . . selectively communicate to survivors which identities should be remembered and the partial content of these reminiscences" (p. 344). Similarly, the work of Wade-Benzoni and Tost (2009) in the area of intergenerational behavior indicates the importance of preserving family relations, noting that the desire to affiliate with others is a frequent reaction to mortality salience.

The theme of balancing family and charity (and, in some cases, taxation) could be followed through a number of accounts:



I've got four Godchildren who I'm pretty close to and nephews and nieces and they're all involved in my will but that's up to the tax limit . . . I'd rather the charities had it than the government. (Kerry, female, 68)

I gave it some thought and decided that family . . . don't need it—none of them—but you can't ignore them . . . so I've put 50 per cent goes to charity, because that's not taxed . . . the rest will just be divided between 8 or 10 people, so there's a small amount, there's a token amount . . . to all my close family. (Lily, female, 50)

All my money is actually going towards charity. I've left nothing to my relatives at all, because they'll only squander it by going to Disney World or something, so I won't be doing that . . . My cousins have all got their own families, they're all doing ok and in most cases we're not that close anyway so I'd rather it went and did some good. (Sandra, female, 56)

Both respondents acknowledge the expectation that their families would receive gifts in their wills, but both are reluctant to leave them the bulk of their estate. It may be that where family members have no compelling need for the gift, the donor who leaves them a bequest would not be making a significant difference to their lives. Without these gifts making a lasting impact on the recipient, the donor is unable to achieve symbolic immortality. If the assets are squandered on trips to Disney World, then the very essence of the donor could be dissipated.

However, there is a tension at work in these quotes between the lack of family need and the social norm or obligation to leave money to family members. (Even the second respondent described how she planned to allow her family members to choose from among her personal possessions.) Complete omission would send them a negative message and potentially, have negative implications for the memory of the decedent, as discussed previously. The “token amount” to be left to close family members discussed by the first respondent is an example of how to navigate this tension.

These accounts offer an insight into the symbolic role that money can play when distributing an estate. There are parallels in the extant literature. Bradford (2009), for example, describes how money and equities have not been traditionally viewed as imbued with meaning. She argues, however, that it is important to see monetary gifts in context, and that they *can* have symbolic value, signifying specific relationships when passed on through the generations. Similarly, Belk and Wallendorf (1990) describe how money, rather than just functioning as an economic purchasing unit, can hold “sacred” meanings, because it possesses the power to transform. It can also carry meaning that it acquires from the processes in which it participates. As the next section of this article will demonstrate, the disposition of monetary assets to a charitable beneficiary can convey meaning about the donor through the act of giving itself, but also through the nature of the cause or causes selected.

## Choosing Between Charities

The theme of honoring loved ones continued when respondents described how they chose which charities to include in their will. Several respondents mentioned

supporting charities that linked to the experience of, or had directly benefited, a family member:

The reason I selected Help the Aged . . . it was after my mother died . . . And I just thought—she'd been in a care home for probably three or four years. And I just wanted to help the elderly. (Ellen, female, 63)

This may offer an additional solution to the difficulty of negotiating the potentially competing claims of family and charity. The gift to charity becomes a means of honoring that family member, living or dead, and as discussed previously, linking the individuals' identity with that of valued others.

Alongside the competing claims of family members, respondents planned to leave legacies to organizations or causes to which they had developed connections throughout the course of their lives, as exemplified in the quote below:

[In my will] there's the Youth Hostel Association, first of all . . . it's where my wife and I met . . . Then there's the Ramblers' Association. We've walked a lot with the local group . . . Then Help the Aged, I've got to help the aged, I am one . . . Then there's RNID because I'm hard of hearing . . . Then finally, the Cancer Research. My father died of cancer and so I have supported them ever since he died. (George, male, 89)

The respondents described how the charities they had chosen connected to significant life events, personal experiences, and passions. In part, these decision making criteria could be explained by personal experience enabling the giver to develop a sense of empathy with the ultimate beneficiaries of the organization. Intriguingly, however, recent research using functional magnetic resonance imaging (fMRI) scanning to investigate the difference between lifetime and bequest decision making, finds that when considering bequest decisions, a part of the brain is activated that has been associated with the recall of vivid autobiographical memories (James & O'Boyle, 2012). The choice of charity to receive a bequest gift could, therefore, be a way of extending one's autobiography, and thus a sense of self, forward in time beyond one's physical death.

There may also be deep seated identity issues at play here; by expressing these aspects of individual selves, the decision to give to particular organizations could be a way of making a statement about who they are, what is important to them, and how they should be remembered (Unruh, 1983). As one respondent commented when describing why he supported causes in the developing world,

I suppose if I have to think about it I might be termed a left wing Socialist because what do I think is to tackle the missing thing in the world . . . Inequality. What phrase exists that I think is absolutely true? The rich get rich and the poor get poorer. (Simon, male, 76)

Like this respondent, giving to an organization that shares one's values can project an image of oneself forward in time through the continuance of the supported organization. As Sargeant and Shang (2008) in their focus group study of potential legators

describe, identification with an organization's values can help alleviate death fears: The continuation of the values shared by individual and organization could provide the individual with a sense of immortality.

As well as giving to those causes associated with important facets of identity, donors also appeared to choose between individual charities based on the perceived impact their decision would have on the cause:

Well for me I think I would definitely . . . say if I was leaving a bequest towards meningitis, I'd probably choose one meningitis charity not the other two because . . . I'd definitely pick the one which I thought was most efficient and would make best use of my money. (Zak, male, 33)

The perceived effectiveness of the charitable organization has previously been noted as a motive for bequest giving (Sargeant, Hilton, & Wymer, 2006; Sargeant & Jay, 2003). Why though is effectiveness important to supporters, particularly when making decisions about bequest gifts? For their gift to make a difference, the donor's gift must be spent wisely. If it is not, then there is a risk that the donor's essence may be dissipated. There are echoes here of not wanting to give to relatives perceived as likely to squander the gift. Literature on disposition to family members examines how an item or asset is preserved. In the case of gifting to charities, respondents appear to be concerned not with the physical preservation of assets per se, but rather with their symbolic preservation.

## Living On

Having considered how donors mediate the decision between family members and charities, and how, having made that decision, they choose between different charities, we can now move on to examine in more depth how donors wish their gift to be commemorated, and, the role it might play in helping them to develop a personal sense of immortality.

It has been suggested that the desire for immortality is one of the most significant motives affecting the later adult years (Curasi et al., 2004). A priori, formal, and lasting recognition of the donor from the charitable beneficiary of the gift, therefore, appeared to be a route to immortality. However, the thought of ostentatious forms of remembrance—such as a plaque on a wall commemorating their gift—was almost universally disliked by respondents in this study. More valued were subtler forms of recognition such as that offered by inscribing the donor's name on a brick walkway. It thus appeared that whereas the gift could convey meaning, so too could the form of its recognition:

As you come from the car park you go onto a brick walkway . . . it leads into the [*National Sculpture Park*], and people bought bricks, they've actually got their names on bricks . . . There's something quite nice about that, nobody's ever going to notice your name, but you're part of it. You're not just something on the wall, that didn't need to be there: those bricks need to be there. (Sam, female, 62)

Respondents detailed how they liked other similar forms of remembrance such as memory books, tree planting, and names inscribed on theater seats. It may be that these forms of remembrance are attractive as they are seen as communal rather than self-aggrandizing. It may also be that having one's name on something that is part of, rather than an addendum to, a project places one symbolically at its heart. These responses also indicate that despite the a priori expectations of the authors that to achieve a form of immortality one's name must be seen and remembered by the living, immortality could instead be achieved through the knowledge that one's name lives on even when it may not be noticed by others. Symbolic immortality here becomes something that is internal, and developed when one is alive, rather than a form of external approbation experienced when one is dead.

It should be noted, however, that formal recognition, in whatever form it was offered, was not the primary motivation for respondents. Far more important was the knowledge that the gift would have an impact on the supported cause, as the interviewee below describes:

I don't see the point of putting anybody's name up anywhere, but actually to be informed of the work, so that you actually can think, oh well, when the day comes when I finally pop my clogs, I know that my £10,000 or whatever is going to be *used wisely* . . . if you can see ongoing projects that are really *making a difference* to people's lives [emphasis added]. (Joyce, female, 68)

Donors may be displaying self-regarding bias here, and over-estimating the impact their gift may have. However, this illusion of control may contribute to their sense of immortality. As in the previous discussion about leaving gifts to family members, respondents wanted to know that charitable beneficiaries would use their money wisely, and that their money would make a difference. The quote shows how these concepts are interconnected: By making effective use of donor's money, charities are enabling them to have an impact on the world and in the case of bequest donors particularly, to extend their sense of self beyond their lifetimes. For the bequest donor, charity effectiveness becomes far more than a rational economic calculation of where to place one's money; it becomes an issue closely aligned with the continuation of their identity:

I'm quite a practical person so and I'd rather focus on something where it's quite easy to make a difference than do something that is a much bigger challenge where you might get nowhere near trying to solve the problem. (Susan, female, 42)

One of the motives for this interviewee in choosing to support an older people's charity, rather than, for example, a cause such as climate change or tackling world hunger, was that the supporter could conceptualize the impact her gift could have on the life of an older person, and thus, the individual impact that she would continue to make after her death.

Our understanding of the importance of making a difference can be aided by the literature around self-efficacy, defined by Gecas (1989) as an individual's beliefs

about his or her effectiveness, competence, and causal agency. As highlighted earlier, the majority of adults making decisions about bequest giving do so in middle age and later life. With this in mind, Bandura (1994) illustrates how self-efficacy beliefs can change during one's life course, and that physical decline and changing roles in old age can negatively affect perceptions of efficacy, increasing vulnerability to stress and depression. A number of the older respondents described the challenges associated with aging: Nicola (84, female) described the "frustrating experience" of recovering from a fall, Helen (88, female) talked about the challenges of moving from her own home to live among people who were "old and dodderly," whereas Peter (89, male) described the loneliness of older age. Self-efficacy beliefs have also been found to be an important predictor of death anxiety in older adults (Fry, 2003). Fry argues that the unknown aspects of death and dying cause anxiety and that self-efficacy beliefs provide a buffer for individuals' sense of control when faced with these unknowns. Knowing that one will make a difference through one's bequest gift could therefore increase one's sense of self-efficacy and, in turn, reduce death anxiety.

Making a difference with a bequest gift also implies that the giver will have an impact on the world from beyond the grave, a concept that has been developed in the work of Becker (1973) and Lifton (1979), among others. Becker (1973) develops the "hero concept," arguing that fear of death is the foundation of much human activity. According to Becker (1973), throughout their lives, individuals unconsciously but continually strive to be a "hero"—to achieve "cosmic specialness" (p. 5)—in the hope that what they achieve will defeat death and decay:

But doing it [giving], is hugely rewarding . . . and this is me being very honest . . . It's very empowering. And it's wonderful. Now that's a reward. And then I think to myself, how come people with millions haven't yet learned there is a huge high from helping people? You're playing God actually and it's rewarding . . . I don't need a plaque—I'm getting my reward now. (Sheila, female, 63)

This donor describes a sense of empowerment through giving, through the ability to "play God" and have an impact on the lives of others. Her giving enables her to be a hero to those she supports and to be a hero beyond death.

The idea of this symbolic immortality is incorporated into McAdams' and de St Aubin's (1992) theory of generativity, a theory that has much to offer when explaining the results of this study and indeed, weaves together many of the themes discussed elsewhere in this article. According to McAdams and de St Aubin (1992), generativity has variously been perceived as a "need, drive, concern, task and issue" (p. 1004). Kotre (1996) makes the distinction between biological generativity (conceiving and bearing children) and cultural generativity (the passing on of values). He defines generativity as "a desire to invest one's substance in forms of life and work that will outlive the self" (p. 10). It appears that this desire to leave a bequest, in its widest sense, is deeply ingrained in the human psyche. As Rubinstein's (1996) study of childless women found, generativity can involve a social bequest rather than a biological one, and that feeling that there was no one to leave a bequest to, or no point in doing so, led to feelings of sadness or despair.

The various definitions of generativity share a common theme of concern for the next generation. As McAdams and de St Aubin (1992) state,

In generativity, the adult nurtures, teaches, leads and promotes the next generation while generating life products and outcomes that benefit the social system and promote its continuity from one generation to the next. (p. 1003)

McAdams, Diamond, De St Aubin, and Mansfield (1997) go on to discuss the specific role of the generativity script within the personal life story. McAdams (1996) describes how, as adults move into middle age—a time that has been described as “highly generative” by McAdams et al. (1997) and Kotre (1996)—it becomes increasingly important to develop an anticipated ending for their life story, which “ties together the beginning and middle to affirm unity, purpose and direction in life over time” (McAdams, 1996, p. 309). Respondents to this study described the experience of becoming more interested in and involved with charities as they got older:

I think you get more aware . . . the older you get. You see a bit more, you hear a bit more, you read a bit more and I think it is a growing awareness that there is a great need. (Jennifer, female, 73)

McAdams and de St Aubin (1992) discuss how generativity is driven by both cultural demand and inner desire. Inner desire, they argue, has two forms: the desire to achieve symbolic immortality and the need to be needed. These two forms are derivatives of two general motivational tendencies, respectively: (a) agency or the tendency to assert, expand, and develop one's self in a powerful and independent way; and (b) communion, or the tendency to relate to others in loving, caring ways. The following quote encapsulates aspects of this idea; the interviewee expresses both communion with others as part of the “universal machine of existence,” but also asserts the difference that he, as an individual “cog,” can make:

I'm a . . . little cog in the big universe and if my little bit of my cog turning round can do something good as well, it doesn't matter that I'm still only a little cog, that's . . . what I've achieved. (Zak, male, 33)

The two drivers of agency and communion may appear to be paradoxical; generativity expresses both a desire to care for others, but at the same time is actually “me-centered,” focusing on how the individual can extend their sense of the self forward in time. As Rubinstein (1996, p. 59) says, “legacies involve both narcissism and selflessness . . . creating a bequest reflects the self, but because it occurs outside the self and fosters the nurturance of others, a bequest also represents an important degree of selflessness and caring.”

The paradox of generativity discussed above can be identified within the bequest giving decision, as articulated by our interviewees. Through their gifts both to family members and charities, respondents were both providing a form of material and, in the

case of family members, psychological care, but also extending themselves forward. These two desires can be seen in the importance attached to making a difference with one's gift; it both provides for the recipient, but ensures that the donor's influence continues to be felt on the world long after his or her physical death. Generativity, therefore, provides a useful theoretical lens through which to understand the results of this research.

## Discussion

A bequest gift to either family or charity may seem like the most selfless way to give: After all, the giver will not be around to receive thanks or acclaim for their giving.

Instead, this article demonstrates the vital importance of what Schervish (2000b) describes as "the presence of self" in the giving decision.

Respondents' comments make it clear that the contents of their estate can function as an extension of the self. Strategic distribution of that estate can therefore achieve generativity: extending the self forward in time after bodily death, and providing the legator with a form of symbolic immortality. The donors achieve this when they believe that their bequest will tangibly affect the world they will leave behind.

Our research suggests that there are some similarities in bequests to individuals and charities. Through bequest gifts to family members that reiterate kinship bonds, donors can link their identities with their loved ones, continuing that identity through time. Charitable gifts too can reiterate that bond through, for example, aiding in the search for a cure for a disease that afflicted a loved one.

Our research also uncovers differences and thus builds on extant theory around disposition. The majority of extant research concentrates on disposition to other individuals, both strangers and family members. This research extends that work by examining disposition to a charitable beneficiary. It finds a particular difference between bequests to individuals and organizations, namely, that rather than meaning being carried purely within the item or asset that is passed on (generally to a family member or close friend), meaning can be ascribed through the choice of an organizational beneficiary and through connections between the individual and the charitable cause he or she chooses to benefit. Through a bequest gift to charity, the donor can extend particular aspects of his or her self forward in time, making a statement about the experiences and people that shaped him or her, or the values that he or she holds.

In contrast to much of the previous research on disposition, it appears that individuals making charitable decisions are concerned not with their assets being physically preserved (preserved from the marketplace—being made inalienable—or grown in monetary value) as they may be when making gifts to individuals, but rather with them being *symbolically* preserved by them being *spent* on making a significant impact on charitable beneficiaries. Finally, this research indicates the importance of the overall balance of the disposition decisions made within the last will, satisfying family, friends, and favorite charities, with the goal of creating a positive overall impression of the giver.



Our research suggests a number of implications for charity marketers. The findings suggest that people want to leave gifts to family, and sometimes friends, partly as a strategy to manage the memories they leave behind. Charities should therefore work with this desire, rather than against it. Bequest consortium *Remember a Charity*, for example, uses messaging that encourages people to leave a gift to charity *once* family and friends have been provided for. Similarly, charities could work to build relationships with the loved ones of legators, to show how their gift has made an impact, and help the giver achieve this goal post-mortem. This would, at the same time, demonstrate to the next generation of potential legators the impact that bequest gifts can make.

Our research indicates that connections to particular causes were developed throughout the lives of bequest givers, and it was a desire to reflect this life history that influenced the selection of charities, rather than a wish to help those most in need. Charities could utilize these connections when developing their bequest marketing materials. An older people's charity, for example, rather than purely talking about the need among older people, could encourage their supporters to remember their beloved grandparents, parents, or those people who have acted as mentors to them in their day to day lives. Similarly, a strategy of talking through life history could be used by estate planning professionals.

Charity marketers should also note that the donors in our study were interested in achieving a lasting impact. Charities should therefore demonstrate how a bequest gift might make a difference by showing how previous legacies have made a difference and painting a picture at least in general terms of the work that lies ahead. It is interesting to note that at least one national charity is now soliciting bequests by mapping out the milestones that the donor will have seen during his or her lifetime and then indicating what he or she would like to see achieved as a continuation of that timeline in 5 years' time, 10 years' time, and 20 years' time.

Besides demonstrating the potential impact of an individual's bequest gift, charities could also work with the notion of communion outlined in our discussion of generativity. They could, for example, make their bequest supporters part of a community through membership of a bequest society or similar organization. Messaging around legacies could also detail how individual bequest gifts—while making a significant impact on their own—collectively make a larger impact; how, for example, helping individuals from a particular group may, over the long-term, help change societal perceptions of that group.

Future research could seek to understand more about the opinions and attitudes of the loved ones of bequest givers who are left behind. It would be of benefit to both researchers and practitioners to understand (a) more about the attitudes of survivors to a loved one's bequest gift, and (b) if and how they would like that gift to be memorialized. A greater understanding of this area would enable fundraisers to build relationships with the next generation of potential bequest givers and add to academic understanding of the long-term impact of the bequest gift. If gifts do indeed communicate in the way that our interviewees perceive that they do, then there may be scope to develop new bequest products that are oriented to family and become an additional vehicle through which the life, values, and aspirations of an individual can be celebrated.



## Declaration of Conflicting Interests

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

## Funding

The author(s) received no financial support for the research, authorship, and/or publication of this article.

## References

- Albinsson, P., & Yasani Perera, B. (2009). From trash to treasure and beyond: The meaning of voluntary disposition. *Journal of Consumer Behaviour*, 8, 340-353.
- Arnould, E., & Thompson, C. (2005). Consumer Culture Theory (CCT): Twenty years of research. *Journal of Consumer Research*, 31, 868-882.
- Atkinson, A. B., Backus, P. G., & Micklewright, J. (2009). *Charitable bequests and wealth at death in Great Britain*. Retrieved from <http://eprints.soton.ac.uk/65909/01/s3ri-working-paper-A09-03.pdf> (accessed on 16 July 2012).
- Bakija, J. M., Gale, W. G., & Slemrod, J. B. (2003). Charitable bequests and taxes on inheritances and estates: Aggregate evidence from across states and time. *American Economic Review*, 93, 366-370.
- Bandura, A. (1994). Self-efficacy. In V. S. Ramachaudran (Ed.), *Encyclopedia of human behavior* (Vol. 4, pp. 71-81). New York, NY: Academic Press.
- Barthold, T., & Plotnick, R. (1984). Estate taxation and other determinants of charitable bequests. *National Tax Journal*, 37, 225-237.
- Becker, E. (1973). *The denial of death*. New York, NY: Free Press.
- Belk, R., & Wallendorf, M. (1990). The sacred meanings of money. *Journal of Economic Psychology*, 11, 35-67.
- Bradford, T. (2009). Intergenerationally gifted asset distributions. *Journal of Consumer Research*, 36, 93-111.
- Brooker, S. (2007). *Finding the will: A report on will writing behaviour in England and Wales*. London, England: National Consumer Council.
- Brown, D. W. (2004). What research tells us about planned giving. *International Journal of Nonprofit and Voluntary Sector Marketing*, 9, 86-95.
- Bryman, A., & Burgess, R. G. (1994). *Analyzing qualitative data*. London, England: Routledge.
- Chang, C. F., Okunade, A. A., & Kumar, N. (1999). Motives behind charitable bequests. *Journal of Nonprofit & Public Sector Marketing*, 6(4), 69-85.
- Cherrier, H., & Murray, J. (2007). Reflexive disposition and the self. *Consumption, Markets & Culture*, 10, 1-29.
- Cherrier, H., & Rahman, K. (2010). Relocating profane consumption into sacredness: Consumer redemption and resurrection through practices of disposal. *Advances in Consumer Research*, 37, 700-701.
- Curasi, C. (2011). Intergenerational possession transfers and identity maintenance. *Journal of Consumer Behaviour*, 10, 111-118.
- Curasi, C., Price, L., & Arnould, E. (2004). How individual's cherished possessions become families' inalienable wealth. *Journal of Consumer Research*, 31, 609-622.
- Feldman, S. (1952). Contributions to the interpretation of a typical dream: Finding money. *Psychiatric Quarterly*, 26, 663-667.

- Fry, P. S. (2003). Perceived self-efficacy domains as predictors of fear of the unknown and fear of dying amongst older adults. *Psychology and Aging*, 18, 474-486.
- Gecas, V. (1989). The social psychology of self-efficacy. *Annual Review of Sociology*, 15, 291-316.
- Glaser, B., & Strauss, A. (1967). *The discovery of grounded theory: Strategies for qualitative research*. Chicago: Aldine.
- Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research* (pp. 105-117). London, England: SAGE.
- Hunter, W. (1903). *A systematic and historical exposition of Roman law in the order of a code*. London, England: Sweet & Maxwell.
- Jacoby, J., Berning, C., & Dietvorst, T. (1977). What about disposition? *Journal of Marketing*, 41(2), 22-28.
- James, R. (2009). *Causes and correlates of charitable giving in estate planning* [Online]. Washington, DC: Legacy Leaders. Retrieved from [http://www.afpnet.org/files/ContentDocuments/RussellJames\\_LegacyLeadersReport\\_EstatePlanning.pdf](http://www.afpnet.org/files/ContentDocuments/RussellJames_LegacyLeadersReport_EstatePlanning.pdf)
- James, R., & O'Boyle, M. (2012). *Charitable estate planning as visualized autobiography: An fMRI study of its neural correlates*. Retrieved from <http://michaelrosensays.files.wordpress.com/2012/02/brain-scan-bequest-study.pdf>
- Kates, S. (2001). Disposition of possessions among families of people living with AIDS. *Psychology & Marketing*, 18, 365-387.
- Kopczuk, W., & Lupton, J. P. (2005). *To leave or not to leave: The distribution of bequest motives* [Online]. Retrieved from <http://papers.nber.org/papers/11767>
- Kotre, J. (1996). *Outliving the self* (2nd ed.). New York, NY: W.W. Norton.
- Kou, X., Han, H., & Frederick, H. (2009). *Gender differences in charitable bequest Intent* [Online]. Retrieved from [http://www.philanthropy.iupui.edu/files/research/2009\\_afp\\_charitablebequestsgenderdifferencesgivingmotivations.pdf](http://www.philanthropy.iupui.edu/files/research/2009_afp_charitablebequestsgenderdifferencesgivingmotivations.pdf)
- Legacy Foresight. (2011). *Legacy matters*. Retrieved from <http://www.legacyforesight.co.uk/documents/LegacyMatters-Autumn2011.pdf>
- Lifton, R. J. (1979). *The broken connection: On death and the continuity of life*. Washington, DC: American Psychiatric Press.
- McAdams, D. P. (1996). Personality, modernity, and the storied self: A contemporary framework for studying persons. *Psychological Inquiry*, 7, 295-321.
- McAdams, D. P., & De St Aubin, E. (1992). A theory of generativity and its assessment through self-report, behavioral acts, and narrative themes in autobiography. *Journal of Personality and Social Psychology*, 62, 1003-1015.
- McAdams, D. P., Diamond, A., De St Aubin, E., & Mansfield, E. (1997). Stories of commitment: The psychosocial construction of generative lives. *Journal of Personality and Social Psychology*, 72, 678-694.
- McAlexander, James H. (1991). "Divorce, the Disposition of the Relationship, and Everything", in - *Advances in Consumer Research* Volume 18, eds. Rebecca H. Holman & Michael R. Solomon, Provo, UT : *Association for Consumer Research*, 43-48.
- McGranahan, L. M. (2000). Charity and the bequest motive: Evidence from seventeenth-century wills. *Journal of Political Economy*, 108, 1270-1291.
- Miles, M., & Huberman, A. M. (1994). *Qualitative data analysis*. Thousand Oaks, CA: SAGE.
- National Committee on Planned Giving. (2001). *Planned giving in the United States*. Indianapolis, IN: Author.

- Pharoah, C., & Harrow, J. (2009). *Charitable legacies in an environment of change* [Online]. Retrieved from <http://www.smith-institute.org.uk/file/CharitableLegaciesinanEnvironmentofChange.pdf>
- Pincher, M (2014) *Legacy Fundraising - Trends and Tips for Success*, Institute of Fundraising Convention. July, Hilton Metropole, London.
- Price, L., Arnould, E., & Curasi, C. (2000). Older consumers' disposition of special possessions. *Journal of Consumer Research*, 27, 179-201.
- Rubinstein, R. L. (1996). Childlessness, legacy, and generativity. *Generations*, 20(3), 58-60.
- Sargeant, A., Hilton, T., & Wymer, W. (2006). Bequest motive and barriers to giving: The case of direct mail donors. *Nonprofit Management & Leadership*, 17, 49-66.
- Sargeant, A., & Jay, E. (2003). *The efficacy of legacy communications* [Online]. Retrieved from <http://www.charityfundraising.org/USpercent20bequestpercent20fundraising.pdf> or [http://www.afpnet.org/content\\_documents/sargeant\\_jay\\_study\\_1st\\_part.pdf](http://www.afpnet.org/content_documents/sargeant_jay_study_1st_part.pdf) (accessed on 10 June 2011).
- Sargeant, A., & Shang, J. (2008). *Identification, death and bequest giving*. Retrieved from [http://www.afpnet.org/files/contentdocuments/sargeant\\_final\\_report.pdf](http://www.afpnet.org/files/contentdocuments/sargeant_final_report.pdf)
- Sargeant, A., Wymer, W., & Hilton, T. (2006). Marketing bequest club membership: An exploratory study of legacy pledgers. *Nonprofit and Voluntary Sector Quarterly*, 35, 384-404.
- Schervish, P. G. (2000a). The material horizons of philanthropy: New directions for money and motives. *New Directions for Philanthropic Fundraising*, 29, 5-16.
- Schervish, P. G. (2000b, January 20). *The modern medici: Patterns, motivations and giving strategies of the wealthy*. Presented on the panel, "The New Philanthropists: What's 'New' About New Philanthropy?" University of Southern California, Los Angeles.
- Turley, D. (2005). Mortality and consumer motivation in the writings of Zygmunt Bauman. In S. Ratneshwar & D. Glen Mick (Eds.), *Inside consumption: Consumer motives, goals and desires* (pp. 67-85). London, England: Routledge.
- Unruh, D. R. (1983). Death and personal history: Strategies of identity preservation. *Social Problems*, 30, 340-351.
- Wade-Benzoni, K. A., & Tost, L. P. (2009). The egoism and altruism of intergenerational behavior. *Personality and Social Psychology Review*, 13, 165-193.
- Young, M. (1991). Disposition of possessions during role transitions. *Advances in Consumer Research*, 18, 33-39.

## Author Biographies

**Claire Routley** has written extensively about legacy fundraising, authoring a number of articles for journals such as the *Social Business*, the *Journal of Gift Planning*, and the *International Journal of Educational Advancement*. She has also presented on legacy fundraising at conferences in the United Kingdom, Ireland, the Netherlands, Canada, and the United States.

**Adrian Sargeant** is professor of fundraising at Plymouth University and director of the Centre for Sustainable Philanthropy. He is also adjunct professor of philanthropy at the Lilly Family School of Philanthropy at Indiana University