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**UNIVERSITY OF  
PLYMOUTH**

**PSYCHOLOGICAL WELL-BEING AND THE CHARITABLE BEQUEST  
DECISION**

By

**LUCY MARGARET LOWTHIAN**

A thesis submitted to the University of Plymouth  
in partial fulfilment for the degree of

**DOCTOR OF PHILOSOPHY**

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### **Author's Declaration**

At no time during the registration for the degree of Doctor of Philosophy has the author been registered for any other University award without prior agreement of the Doctoral College Quality Sub-Committee.

Work submitted for this research degree at the University of Plymouth has not formed part of any other degree either at the University of Plymouth or at another establishment.

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Date .....19/10/2020.....

## PSYCHOLOGICAL WELL-BEING AND THE CHARITABLE BEQUEST DECISION

### **Abstract**

There are currently 168,000 charities registered in England and Wales who in 2017 raised a combined £75.35 billion (Hillier, 2018), yet less than £3 billion of this total was donated from gifts in wills (Smee & Ford, 2018). At present, only 6.3 per cent of people in the UK leave a bequest to charities in their will (Smee & Ford 2019) despite 70 per cent of people supporting a charity during their lifetime (Dauncey 2005).

Legacy income is estimated to rise to £5.9 billion by 2045 (Legacy Foresight, 2019), yet despite the importance of gifts in wills to charities and its huge potential for growth, legacy giving is an under researched topic. Writing a will, and in turn, including a charitable bequest can be a daunting task and one that confronts people with their inevitable death. This can be a psychologically troubling experience, especially deciding how best to distribute one's wealth which is why people often delay the task. An important aspect in the charitable bequest decision is determining how a person can be moved from consideration of a charitable bequest to intent by finding ways to make a potential legator's experience more meaningful.

The literature review reveals that psychological well-being and the charitable bequest decision would greatly benefit from further research. A greater understanding was needed with regards to the psychological factors that drive the charitable bequest decision to determine how the legacy message can be positively framed, resulting in enhanced donor well-being. This information can be used to inform both charitable organisations and will writing professionals with regards to priming potential legacy donors in the most effective way, adding value to the experience of legacy giving. This research focuses on a person's levels of competence, autonomy, connectedness, self-efficacy, meaning in life and fear of death. It also examines if identity importance, self-other focus and self-construal impact on a person's intention to include a charitable bequest in their will.

This study uses a positivist approach from which to conduct this research. Quantitative methods were used to gather data for analysis, and more specifically, two online cross-sectional surveys. The surveys were sent to supporters of Christian Research, a UK based charity which operates an online panel with approximately 5,000 members. Respondents of the surveys supported very different and worthwhile causes so a rich pool of data was attained from which to generate results.

Interesting findings emerge from the study. Psychological factors including connectedness, self-efficacy and identity importance play a significant role in the charitable bequest decision. Findings also suggest that a person is more likely to include a charitable bequest in their will if they focus on the needs of others. Psychological factors more closely associated with the self, such as competence and autonomy, had no significance on a person's intention to include a bequest to charity in their will and fear of death was shown not to be a driver in the charitable bequest decision. This study concludes with a summary of suggestions for future research.



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## Chapter 1

### 1.1 Introduction

There are currently 168,000 charities registered in England and Wales who in 2017 raised a combined £75.35 billion (Hillier 2018), yet less than £3 billion of this total was donated from gifts in wills (Smee & Ford 2018). According to a snapshot report by Legacy Foresight (2017), the top 1,000 legacy charities account for 77 per cent of all legacy income and only one in seven of those who have written a will include a bequest to charity. This shows there is clearly a large amount of work to be done in order to increase the number of charitable legacies included in wills, as well as ensuring they are distributed more widely across the charitable sector. Dauncey (2005:53) states a ‘profitable trick’ is clearly being missed when a reported 70 per cent of people support a charity during their lifetime which does not translate into their death, costing the charitable sector greatly. Smith (1996) regards the bequest as one of the last great fundraising opportunities.

*“Clearly, given the inclination of individuals to support charities while they are alive, the scope for greater participation in bequests as a type of giving exists.”  
(Wiepking, Madden and McDonald 2010:2)*

It is therefore reasonable to suggest, that anyone who gives in their lifetime could be a potential legator (Krauser 2007).

Over the years, a large amount of research in a variety of disciplines has focused on the reasons why people choose to support charity through legacy giving (Sargeant and Woodliffe 2007). This is understandable considering the legacy market in the UK is now worth over £3 billion a year which is estimated to rise to nearly £5.9 billion by 2045 largely due to the passing of the baby boomer generation (Legacy Foresight 2019).

These are not insignificant sums despite the low percentages of wills that include charitable legacies in England and Wales – currently only 6.3 per cent (Smee & Ford 2019). These figures show the long-term future of legacy donations in a positive light with legacies remaining an incredibly important income stream in the charitable sector. Charitable estates were worth £17.9 billion in 2017, 15.6 per cent of which went to charities, but if we use the total number of probated estates in 2017, if just 2,304 (one per cent) of those people included a bequest to charity in their will, it would have raised an additional £97 million for charities (Smee & Ford 2018). However, a decision to include a charitable bequest in a will is very different from everyday decisions; ‘despite the quantitative importance of charitable bequests, surprisingly little is known in the UK about the form of transfer of wealth at death’ (Atkinson, Backus and Micklewright 2009:2).

Legacy Foresight’s Legacy Giving 2017 report show residual bequests currently account for 92 per cent of legacy income, while pecuniary bequests are now worth, on average, £3,300. However, around 58 per cent of adults do not have a will (unbiased.co.uk 2017), which provides a real opportunity for future growth in legacy giving if more people can be encouraged to write one. Legacy giving is one of the areas in which a significant increase in giving to charity can be made (Routley 2011).

Sargeant and Jay (2014) believe that fundraisers need to get much better at soliciting charitable legacies in order to avoid a big loss of legacy income. Although most people intend to make a will in their lifetime they can be put off by having to see a professional (Wise 2005) and the thought of actually having to sit down to make a will (Jennings 2013). A large-scale and representative study carried out in the UK (referenced by Sargeant, Routley and Scaife 2007:12) found that 58 per cent of people without a will

had simply ‘not gotten around to it yet’ which highlights the importance of changing consideration into action.

As previously stated, there is huge potential to increase charitable bequests. Legacy communications provide the tools to reach potential target audiences, although this can sometimes be difficult to get right. Some consider the act of those soliciting a legacy donation inappropriate when using direct marketing tools and choose to cease their support of the charity altogether (Radcliffe 2001 cited in Sargeant and Hilton 2005).

*“Legacy communication routes have changed greatly over recent years, moving from low profile communications to solicitors, through direct mail and press advertising to donors, to face-to-face legacy solicitation events.” (Sargeant and Hilton 2005:3)*

There is no doubt that legacy marketing is becoming more prominent and charities are not afraid to mention legacies in their communications with potential legacy supporters. Whilst it can be seen as a positive step forward that charities are talking more openly about legacies, participants in a study conducted by Sargeant, Hilton and Wymer (2006) reacted negatively to a number of organisations legacy fundraising approaches. Legacy marketing can be a tricky method to get right and there is always the risk that it can put potential legacy supporters off. Although legacies are relatively cheap to raise (Sargeant and Jay 2014), when looking at the cost to income ratio, and when compared to other income streams, it is the long-term return on investment that is very hard to measure because of the ‘pledge-to-legacy time lapse’ (Cole, Dingle and Bhayani 2005:43). According to Pidgeon (2005:1), ‘if ever there was a need for research into the marketing of fundraising products, giving through legacies is surely it’. However, research in this area is still sparse, so greater progress needs to be made to understand what drives the charitable bequest decision.



An important aspect in the will-writing process is the role of solicitors and will writers, which is relatively unknown. It is already becoming apparent that they have an integral part to play with regards to increasing charitable legacies and Remember A Charity (RAC) (2015) believe they are best placed to prompt a person's consideration. It has been suggested that donors should be more effectively targeted during the planning of their estates instead of just assuming that a charity will be beneficial in receiving a legacy (James 2009). A number of steps exist in the process of a person actually leaving a charitable bequest, from the initial thought, to a charity receiving the legacy (Atkinson, Backus and Micklewright 2009). This suggests that the initial thought is not always translated into a bequest being included in a will. A vital step within this process is sitting down to write the will with a solicitor or will writer which highlights their significance within the will-writing process as a confidant to their client.

It is also possible that a charitable bequest is not a primary concern of a donor at the time of making their will, being only a relatively small part of the larger planning process (Routley 2011). This builds on the notion that solicitors and will writers should prompt their clients about charitable bequests at the time they make their will. However, a client first has to make their will and Brooker (2007) points out that solicitors do not see will-writing as a big money maker in their portfolio of services but if every one of the 27.5 million people who are yet to write a will chose to write one immediately at a cost of £100, a quarter of a billion pounds' worth of business would be generated.

A study conducted by the NCPG in 2001 found that legal advisers played a much bigger part in the gift planning process than they had previously in 1992 (Richardson and Chapman 2005). Abdy (2010) suggests that the opinions of financial advisors such as solicitors will become extremely important in the legacy market due to the 'super rich'

setting up trusts aside writing ordinary wills. In the US, fundraising professionals have not only significantly raised awareness of the importance of legacy giving to charities but they have worked hard to build relationships with professionals involved in the process. This is one way of explaining why many donors have cited their legal advisor as the main inspiration behind their idea to make a charitable bequest (Richardson and Chapman 2005). Furthermore, it is believed clients appreciate information regarding Inheritance Tax (IHT) exemptions that come with making a charitable bequest in a will, therefore, if a legal professional includes information about making a bequest to charity in their usual guidance, they offer a ‘win-win package of practicality and philanthropy’ (Dauncey 2005:56).

Support from the legal sector has increased the number of wills which contain a charitable bequest cementing the crucial role of solicitors and will writers (Dauncey 2005). RAC (2015) refers to a previous Cabinet Office report that found twice as many wills are likely to include a bequest to charity if a professional advisor prompts their client. Donors are also becoming more knowledgeable and they are choosing to seek guidance from financial planners to manage their estates and to discuss charitable giving (Richardson and Chapman 2005).

Society and the way they donate is constantly changing and evolving. Weinstein and Ross (2000:64) agree that, ‘change is inevitable, and the pace of change is increasing. Keeping pace requires everyone to remain open to new ways’. Therefore, professions operating within our society must also be adaptable. Whilst it can be argued that solicitors and will writers are best placed to prompt people about charitable gifts, understanding how to positively prime a person about legacy giving is relatively unknown. For example, what drives the charitable bequest decision? It is clear that more

people need to be made aware of legacy giving but it would also be beneficial to understand how donors want to be approached about the subject so it becomes a more meaningful experience. This could help those involved in the legacy giving process to facilitate it in a more meaningful way to encourage more people to consider a charitable bequest, including solicitors and will writers and charitable organisations.

## **1.2 Research focus**

Routley (2011) thinks an interesting aspect to look at is how donors can be encouraged to actually include a charity in their will. A relevant question in this particular study is how consideration of a charitable bequest can be transformed into intent. What moves a person from consideration to intention is under researched with regards to the charitable bequest decision. Allowing a donor to consider a charitable bequest is an important factor.

There is a relatively small amount of research surrounding charitable bequests and an even smaller amount with regards to the part solicitors and will writers play in the process. RAC has undertaken the most research to date looking at how many solicitors and will-writers prompt their clients to consider charitable bequests during the will-writing process. They have also started to explore the reasons why solicitors and will writers may not wish to prompt their clients although this is still a topic which would greatly benefit from further research and one which after greater investigation, could have an impact on the future part of solicitors and will writers in increasing charitable legacies.<sup>1</sup> Greater communication is also needed with regards to the difference legacy

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<sup>1</sup> It is worth noting that research conducted by RAC is practitioner based/consultancy led rather than academic in nature.

giving makes to the charitable sector; however, an understanding of why people choose to leave a bequest in their will is essential so they can be empowered to do so.

A greater understanding of donor psychology would help in order to create the right sorts of primes so that individuals can be targeted to consider leaving a charitable bequest. This would be beneficial to both charitable organisations and will writing professionals with regards to priming potential legacy donors in the most effective way, adding value to the experience of legacy giving. A number of factors could play a part in the charitable bequest decision including certain barriers, a person's intrinsic motivations and their psychological well-being (PWB). Intrinsic motivation refers to a person's internal sources of motivation because the motivation to engage in behaviour arises from within and is naturally satisfying to the person (Di Domenico and Ryan 2017). The act of doing something is enjoyable rather than driven by rewards (Santos-Longhurst 2019). For example, intrinsic motivations for including a charitable bequest could be a person's connection with the cause, their desire to give something back, empathy, altruism or a desire to be remembered after they have gone (Routley 2011, Sargeant and Jay 2014). Whilst barriers could include a lack of planning, a belief writing a will is complex or a fear of facing death; these are all factors which could prevent a person from writing their will in the first place. For example, Terror Management Theory (TMT) discusses how facing death can be a psychologically difficult process which can become a barrier to writing a will because people do not want to confront their eventual death. According to Routley, Sargeant and Day (2018:6):

*“Given that will-making is inextricably linked to the giving of legacies, it's helpful to the legacy fundraiser to understand the drivers of, and barriers to, making a will.”*

A potentially interesting and under researched topic is that of a person's PWB at the time of including a charitable bequest. Writing a will can be a daunting task, especially deciding how best to distribute one's wealth. Some people may be well connected and happy individuals with a greater sense of purpose in life whereas others could be from underprivileged backgrounds, with a distinct lack of self-worth and few meaningful relationships (Ryff and Singer 2008, Boehm, Chen, Williams, Ryff and Kubzansky 2015). These two individuals could approach writing their will, and in turn, making a charitable bequest, in very different ways. It is suggested that having a greater sense of purpose in life could contribute to greater well-being, positively affecting how people cope with stressful situations, including the act of writing a will (Ryff 1989). Including a charitable bequest is also a very meaningful act which could contribute to a person's sense of purpose in life because they are leaving behind a legacy after they are gone.

In Self Determination Theory (SDT), autonomy and competence, along with positive relations with others, are the three universal needs which must be satisfied to achieve PWB (Deci and Ryan 2000). Autonomy is a person's desire to be responsible for their own behaviour; competence is a person's need to feel capable and efficient in a task and relatedness is a person's desire to feel connected to others. It would be interesting to understand if having higher levels of these psychological factors means a person is more likely to include a charitable bequest in their will.

Self-efficacy is another psychological factor which could play a significant role in the charitable bequest decision because people want their bequest to have a positive impact. Self-efficacy is a person's confidence in their ability to engage in behaviours, and execute the courses of action required to achieve their desired outcomes (Bandura 1997, Majer 2009). A person must believe in their abilities in order to face the challenges in

front of them in a competent manner. Self-efficacy can affect a person's coping behaviour and the amount of effort they put in to achieve these outcomes. Whilst a person needs to feel competent in a task, they also need the belief in their power to successfully face challenges head on which is why self-efficacy is a relevant psychological factor which could affect the charitable bequest decision and one which warrants further investigation. Although self-efficacy can be closely linked to competence they do have distinct differences. For example, if a person is writing their will to include a charitable bequest, they must be competent to make decisions and master the task at hand, but self-efficacy is about persistence and how one approaches the task to ensure they achieve what is important to them, such as making a difference after they are gone.

Another area which is under researched is that of identity importance which refers to the importance a person places on a particular identity (Stryker 1980). Identity importance is of relevance to this study because it could have a positive impact on a person's intention to include a charitable bequest in their will if they strongly identify with the charity (Aaker and Akutsu 2009). Identity importance gives people a sense of purpose and provides their lives with greater meaning so identifying strongly with a charity could increase the likelihood that they will leave them a bequest in their will. Social-identity theory believes a person has distinct identities which come from their social roles, and when these are personalised, they become an identity (Laverie and McDonald 2007). For example, having a strong sense of identity could bring comfort and security and help people to make decisions and know how to behave (Thoits 2012). A number of researchers have focused on role identity, and how having multiple roles can have a positive impact on PWB (Stryker 1980, Hoelter 1983, Laverie and Macdonald 2007). It is suggested that if a person has the role of volunteer or supporter for a certain charity

for example, this could have a positive impact on their desire to include a charitable bequest because of the importance they place on the role. Their connection with the charity has more than likely strengthened over time through the relationships they forge, impacting on their loyalty and sense of identity with the cause.

### **1.3 Research aims and objectives**

Based on the background information discussed above (in Section 1.2), it is clear that more research is needed to understand if PWB affects the charitable bequest decision and how consideration of a charitable bequest can be changed to intent. Therefore, the aim of this study is to bring PWB into the legacy giving domain. Potential legators experience different stages of the legacy journey, two of which are consideration and intention (Magson, 2018). Little is known about the relationship between consideration and intent or what moves a person from one stage to the next. For example, do certain psychological factors mediate the decision which would provide us with a better understanding of the legacy decision making process? There is huge potential to increase the number of charitable legacies, for example, if will writing professionals and charitable organisations prime potential legators about legacy giving in a way that positively enhances their well-being. Understanding legacy giving from the donor's perspective would help to ensure any approach made about charitable bequests is as effective as possible.

This research seeks to examine the different psychological factors that play a significant role in the charitable bequest decision. It will focus on a person's levels of competence, autonomy, connectedness, self-efficacy, purpose in life and fear of death. Identity

importance, self-other focus and self-construal will also be explored to understand if they impact on a person's intention to include a charitable bequest in their will.

Ultimately, this research project aims to make a valuable contribution to the subject of PWB and legacy giving both academically and by informing charity practitioners and will-writing professionals regarding key findings that can support their work. The overall objectives of this study are identified below:

- Determine if there is a significant relationship between consideration of a charitable bequest and a person's intention to leave a bequest in their will.
- Understand how we can move people from consideration to intent in the legacy journey by identifying the psychological factors that drive the charitable bequest decision.
- Identify how potential legators can be primed about legacy giving in a more meaningful way so it enhances their PWB.

Having discussed the areas that would benefit from greater research and the objectives of this study, this leads to this study's research question; 'What are the psychological factors that drive the charitable bequest decision and impact on how a person should be primed about leaving a bequest to charity in their will so it becomes a meaningful experience?'

#### **1.4 Thesis structure**

There is a limited body of research into the topic of PWB and the charitable bequest decision but Chapter 2 reviews, synthesises and critically evaluates the available literature from marketing, sociology, and psychology which offer some understanding into the legacy giving and will-making process. The chapter begins by building a profile



of who leaves a legacy focusing on the socio-demographic characteristics of legators including age, gender, family status and socio-economics. The chapter then discusses the relevance of asking/prompting by charitable organisations and will writing professionals with regards to legacy giving which is fundamental in encouraging more people to consider charitable bequests. The intrinsic motivations, psychological factors and barriers associated with legacy giving are examined, followed by a review of identity importance. The literature review reveals that PWB and the charitable bequest decision would greatly benefit from further research and identifies the different psychological factors that play a significant role in the charitable bequest decision. This research can be used to better understand a person's PWB at the time of including a charity in their will so the experience of including a charitable bequest is a positive one that enhances well-being.

Chapter 3 presents this study's conceptual framework and the associated hypotheses which were investigated and the rationale behind them. The research focuses on a person's levels of competence, autonomy, connectedness, self-efficacy, purpose in life and fear of death alongside their levels of identity importance (relevant to their focal charity).

Chapter 4 examines the methodologies available to answer this study's research question. It begins by discussing the advantages and disadvantages of the three main paradigms: positivism, interpretivism and postpositivism. Qualitative and quantitative research methods were examined before identifying that the research question should be addressed from within the positivist paradigm with the design of two studies using online surveys.

Chapter's 5 and 6 present the results of Study 1 and discuss its key findings, followed by recommendations for a second study to further examine the relationship between connectedness, self-efficacy and identity importance, and their relevance in the charitable bequest decision. Self-other focus and self-construal were included as mediators in Study 2. Chapters 7 and 8 present results from the second study, after which a discussion of the key findings takes place. Based upon the findings of this study, a model is developed to illustrate how a person can be moved from consideration of a charitable bequest to intent, highlighting the important psychological factors which have been found to drive the charitable bequest decision. This is also shown in Chapter 8. The final chapter (Chapter 9) concludes this thesis by detailing the key outcomes which add new knowledge to the subject of PWB and the charitable bequest decision and addresses the limitations of this study as well as providing recommendations for future research.

### **1.5 Chapter summary**

Chapter 1 has discussed the importance of legacy giving in the UK and the huge potential to grow legacy income over the next 25 years due to the charitably minded baby boomer generation (Legacy Foresight 2019). There is currently a very low percentage of wills that contain a charitable bequest (Smee & Ford 2019) highlighting the importance of significantly increasing the number of people who choose to give in this way.

Many charities are investing in their legacy fundraising and RAC is working hard to change solicitor and will writer attitudes so prompting clients about charitable bequests becomes the norm. Both sectors would benefit from further research into the area of

legacy giving to better understand what motivates people to give in this way and how the act of making a charitable bequest can become a really positive experience for them. This chapter has discussed the relevance of PWB and the charitable bequest decision and how this is an under researched area. It is important to understand the psychological factors that impact on a person's intention to include a bequest to charity in their will, beginning with a review of current literature.

## **Chapter 2: Legacy Fundraising Literature**

This chapter gains an understanding of legacy giving and identifies the psychological factors that could have an impact on the charitable bequest decision. When drawing on legacy literature to assist with this research question there is a limited amount which focuses on a person's PWB and the charitable bequest decision. This review examines the extant literature from a variety of disciplines but focuses largely on psychology literature. The psychology literature facilitates a better understanding of the reasons behind legacy giving and the ways people can be primed to think appropriately about making a charitable bequest, primarily concerning charitable organisations and will writing professionals. This review also identifies gaps in existing knowledge and subsequent areas which would benefit from further research.

The literature review begins by examining who leaves a legacy looking at their socio-economic profile and considers the importance of asking/prompting a person to consider a charitable bequest. This is followed by a review of the intrinsic motivations and psychological factors associated with legacy giving, exploring theories associated with PWB and SDT. The review continues by examining the barriers behind legacy giving drawing on TMT and identifies the challenges people face when confronting death. The review concludes with a discussion on identity importance and how greater identity (relevant to a focal charity) could moderate the relationship between consideration of a charitable bequest and intent.

The review highlights the need for greater research in order to gain a deeper understanding of the psychological factors that impact on a person's intention to include a charitable bequest in their will. The review contributes to this study's overall research question which will be investigated in the following chapters.

## 2.1 Socio-demographic profiling of legators

An important place to start in this research is to gain a profile of a legator and to determine who leaves a legacy. For example, do people tend to share demographic traits such as be of a certain age, gender, are they wealthy or married. Understanding who leaves a legacy can help when trying to identify ways to broach the subject of legacy giving in a meaningful way. Previous studies have managed to capture data on legacy donors which will be explored further now.

Most people would expect that wills are more common amongst the older generation and research to date tends to confirm this. Table 1, shows that wills tend to be written in later life by those aged 65 and older.

Author	Aim of study	Key findings	Methodology
Finch and Mason (2000)	Kinship and inheritance in England.	Last wills tend to be written in old age with an average age of 69 for men and 73 for women.	Three linked empirical studies – a study of 800 wills, 88 interviews with 98 individuals and interviews with 30 solicitors and will advisers.
Rawlingson and McKay (2005)	Attitudes to inheritance in Britain.	Three quarters of people in their seventies had made a will, increasing to 84 per cent of people when aged 80 and over.	Quantitative study - Surveyed over 2,000 people living in Britain.
Brooker (2007)	Will-writing behaviour in England and Wales.	70 per cent of those aged 65+ have written a will.	Quantitative study - Nationally representative survey of 2,673 consumers in England and Wales.
Pharoah and Harrow (2009)	Charitable legacies in a changing environment (after the 2008 recession).	Most wealth transfer happens after the age of 85 and another third between the ages of 75-85.	Mapping patterns of legacy income in UK charities / review of existing data.

**Table 1: Will-writing and age**

But what does this mean going forward in terms of the aging population and will people start to write their final wills at a much greater age in their life. Between 2011-2013 the Office for National Statistics (ONS) (Sept 2014) show the most common age for a man to die is 86 and for a women it is 89. Women tend to live longer than men although this age gap is narrowing due to health improvements in males and the fact that male life expectancy is accelerating faster than women's. Data also indicates that by 2051 the number of people aged over 65 will have increased from 17 to 24 per cent and those aged over 85 will increase from two to seven per cent. The ONS (2014) also state that by 2051 men aged 65 in the UK will on average be expected to live another 25.9 years (currently 18.3 years) and women another 28.3 years (currently 20.8 years) which clearly shows a predicted increase in life expectancy for the different sexes.

Smee & Ford and Richard Radcliffe Consultancy (2016) indicate that people tend to write three wills at the average ages of 38, 68 and 80, with the second will being the most common to include a charitable bequest. However, ensuring the charitable bequest remains in the final will is what is most important.

*“Research suggests that people write several versions of their will but are likely to keep a lot of the content throughout the various permeations. This means that if you can target people writing their first will and manage to secure a legacy in that will, even if they re-write their will when their circumstances change, it is likely to still contain that important legacy to your charity.” (Smee & Ford 2017)*

Perhaps it should become more of a priority for charities to target those writing their first will and ensure they steward younger pledgers well so they remain in the will during the different permeations. Sargeant, Wymer and Hilton (2006) also recommends that the younger generation should be encouraged to make a will so they can include a charitable bequest earlier and that the older generation who have already made a will, can still be encouraged to change theirs to include a charitable bequest. Many charities

are using products such as free will-writing services to increase legacy pledgers which appeal to a younger audience. For example, Magson (2018:104) references a study by Adroit, which showed there was a high demand for will-writing services by those in their thirties and forties and that '28% of people who take up will-writing services are under 55, and 26% of people who become pledgers are under 55'.

Although it has been identified that people tend to write their final will at a later stage in their life, a number of studies have found the average age to actually include a charitable bequest is between 40-50 years (Sargeant, Wymer and Hilton 2006, Rosen 2016, Routley, Sargeant and Day 2018). However, in an earlier study conducted by Sargeant and Jay (2004), legacy pledgers had an average age of 69. Atkinson, Backus and Micklewright (2009) found those aged 80 years and over are much more likely to make an absolute bequest to charity in their will than those aged 45-64.<sup>2</sup>

Although it is clear that the majority of people make their first charitable bequest over the age of 40, there are quite contradictory ages amongst studies making it difficult to find an average overall age. Therefore, if a charity is approaching potential legators, perhaps all age groups should be considered, not forgetting the baby boomer generation who will contribute greatly to the predicted increase in legacy income which is set to nearly double to £5.9 billion by 2045 (Legacy Foresight 2019). Death rates are set to reach 760,000 by 2050 (Smee & Ford and Richard Radcliffe Consultancy 2016) which provides the charity sector with huge potential to increase their legacy income. It is also clear from statistics (ONS 2014) that people are living longer so people may delay writing their wills or there may be opportunities to encourage people to amend them in

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<sup>2</sup> It is worth noting that of the research discussed, legacy pledgers in the UK appear to be a little older than those in the US.

later life. Routley (2011) believes one reason older people have a higher propensity of wills is because people become more altruistic with age.

A number of studies have found that women are more likely to pledge a bequest to charity in their will than men (Sargeant and Jay 2004, Sargeant and Hilton 2005, Sargeant, Wymer and Hilton 2006, Smee & Ford 2018). However, Routley (2011) points out that one obvious reason that charitable bequests from females are more prevalent could be the fact that women live longer than men so they have more time to consider their will. Atkinson, Backus and Micklewright (2009) also found that women are more likely to die testate (87.8 per cent women compared to 82 per cent of men), again putting this down to women's greater life expectancy than men.

Although Sargeant, Wymer and Hilton (2006) acknowledge that women live on average longer than men, they suggest that widows may have made their bequest choices with their spouses before they died, so the inclusion of men in legacy approaches is still valid. It is also interesting to note that negative changes in the health of females has been highlighted in recent years due to factors such as women entering the work force affecting stress levels along with lifestyle choices such as drinking and smoking (ONS 2014). This refers to the point made earlier about the narrowing of male and female mortality rates in the coming years so it is important to keep this factor in mind when looking at the current evidence. Another interesting finding from Smee & Ford (2017:7) suggests that gender can have an impact on the type of charity included in a will, for example, 'legators for aged charities are typically female, but for education charities they are generally male'.



It is therefore apparent, from the evidence reviewed, that gender should not be a defining factor when making a charitable bequest approach. Both genders are of equal importance, especially as research shows that men are living longer and mortality rates between men and women are reducing. A further consideration is that many spouses will decide upon their wills together before they die, so both sexes will play an active role in deciding how to distribute their wealth.

Another big influence on charitable bequests is the presence of children within a family. Extant research suggests people are less likely to leave a bequest to charity if they have children (Barthold and Plotnick 1984, Wunderink 2000, McGranahan 2000, Sargeant and Jay 2004, Sargeant and Hilton 2005). Furthermore, James (2009:21) argued that one of the biggest factors in predicting charitable bequests was the ‘absence of children’:

*“The most dramatic impact in both specifications resulted from the presence or absence of children. Children are, to use the legal term, “natural objects of bounty.” In the absence of these natural recipients of estate funds, it is more likely for a testator to consider charitable estate gifts.”*

The study suggests that only 9.8 per cent of those with children and grandchildren included a charity in their will compared to 50 per cent of those without children. This indicates a significant increase in the likelihood of making a charitable bequest when children are not present.

In most instances charitable organisations will only receive a charitable bequest after family has been taken care of (Sargeant, Wymer and Hilton 2006). The size of a charitable bequest will also be diminished when a legator has children or a surviving spouse (Barthold and Plotnick 1984). Therefore, relationship status appears to affect the likelihood of a charity receiving a bequest in a person’s will. Furthermore, Brooker (2007) found that 45 per cent of married couples were likely to have a will compared to

12 per cent of single people. Widows were by far the most likely to have a will at 68 per cent which supports Sargeant, Wymer and Hilton's (2006) finding that legacy pledgers are more likely to be single or widowed.

The extant literature suggests that socio-economic status has an impact on if a person creates a will. A number of studies confirm that wealthy individuals are much more inclined to make a charitable bequest (Wunderink 2000, Schervish 2000, Pharoah and Harrow 2009, James 2009) and for the bequest to be of a higher amount (Havens and Schervish 1999). Using the National Readership Survey (NRS) social grades system, Brooker (2007) found that 70 per cent of those in socioeconomic category AB have a will compared to only 27 per cent in category DE. An interesting study by McGranahan (2000), which looked at data from 17<sup>th</sup> Century wills, found that even in the 17<sup>th</sup> Century people with the highest paid positions were more likely to make bequests to the poor in their wills than their lower paid counterparts.

According to Atkinson, Backus and Micklewright (2009), 17.5 per cent of all estates which include a charitable bequest are above the IHT threshold and these account for 41.9 per cent of all charitable bequests. They found that half of all testate estates of £3m or more contain a charitable bequest. Similarly, Pharoah and Harrow (2009:8) conclude that 'charitable bequests are made by a tiny proportion of the UK's wealthiest people'. An interesting point, provided by Routley, Sargeant and Scaife (2007), is that many legators (from the UK, US and Australia) are 'cash-poor – asset-rich' which can be misleading when looking at charity databases as they are presumed to be low value donors. Their study found that a legacy pledger's income appeared to be much less than the average supporter base.

There are other factors which seem to influence ‘who gives’ that are worth mentioning at this stage of the thesis. Religion seems to affect a person’s desire to help others when deciding how to distribute their wealth. For example, Barthold and Plotnick (1984) found that people with a religious preference were significantly more likely to make a larger charitable bequest. This was also a prevalent finding in the study of 17<sup>th</sup> Century wills by McGranahan (2000), which showed religious people were not only more likely to make a charitable bequest but the bequest was also likely to be at a higher value. Religion was also deemed relevant in a more recent study by James (2009), who found that those with charitable bequests were believed to attend more religious ceremonies than others. The role of ethnicity also appears within studies which look at who makes a will and who then includes a charitable legacy. Brooker’s (2007) UK based study discovered that 39 per cent of respondents who had a will were white and only 12 per cent were black or in the minority ethnic category.<sup>3</sup> A US based study conducted by James (2009) also found that both black and hispanic people are much less likely to plan a charitable bequest when compared to the general population. One last point to mention regarding who gives is geography. Around six per cent of the population leave a bequest to charity in their will yet figures change somewhat depending on where a person lives (Atkinson, Backus and Micklewright 2009). Figures were reported as low as 11 per cent in Scotland when compared to 20 per cent in the South West. The report from Smee & Ford (2019) also found that most legators come from the South of England.

It is clear that a number of factors influence a person’s decision to make a charitable bequest such as their wealth, the size of their estate, life expectancy and family situation (James 2009). McGranahan (2000) found that those who made charitable bequests in

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<sup>3</sup> This was a nationally representative survey of 2,673 consumers in England and Wales. The sample was not large enough to provide a breakdown of respondents within the BME population.

the 17<sup>th</sup> Century tended to be wealthy, more religious and with fewer children which all appear to be true today. There is also a higher proportion of women (single or widowed) who include a charitable legacy (Sargeant, Wymer and Hilton 2006, Smee & Ford 2018).

Whilst it has been interesting to gain a socio-demographic profile of legators to provide the background context for this study, it is also important to understand what prompts a person's consideration of charitable bequests. People need to be made aware of legacy giving and two groups who are fundamental with regards to asking/prompting potential legators are charitable organisations and will writing professionals. This is discussed in the following section.

## **2.2 Prompting the consideration of charitable bequests**

An important aspect in this research study is encouraging more people to consider leaving a gift to charity in their will. As previously discussed, solicitors and will writers appear to be best placed in the will-writing process to mention charitable legacies to their clients (RAC 2015). It is only at the point of sitting down to write a will that a prompt might make all the difference. Charitable organisations are also active in asking people to consider bequests in wills through their legacy communications. For example, most charities have a legacy strategy which details how they will communicate their need for legacies through marketing channels such as direct mail, social media, telemarketing and DRTV. Yet, a legacy ask from fundraising professionals can be seen less favourably than others and many donors believe their charitable legacy choices tend to be 'proactive rather than reactive' and do not tend to credit their choices to the

persuasion of fundraisers (Breeze 2010:47). The relevance of a legacy ask and prompting consideration of a charitable bequest is discussed below.

### **2.2.1 Charity approach and ‘asking’**

‘Asking’ is often a reason given by people for why they included a charitable bequest in their will which has been a key finding in several studies (Sargeant 2003, Breeze 2010). Munnell and Sunden (2003) refer to a number of surveys that they had undertaken and found that their respondent’s main reason for making a charitable donation was “because I was asked”. Schervish and Havens (2003) had similar results when ‘an invitation to participate in charitable giving’ seemed to be a very important part in the act of giving according to respondents (cited in Munnell and Sunden 2003:162).

However, whilst being asked facilitates a bequest decision, research has suggested that there is a ‘mismatch between people’s intentions to leave a charitable gift in their will and their actions’ (Brooker 2007:15). Furthermore, research conducted by RAC (2015) showed that 35 per cent of people would be happy to include a bequest to charity in their will but in reality only 6.3 per cent do so (Smee & Ford 2019).

It is becoming increasingly important for charities to invest in their legacy fundraising due to the huge potential to increase this form of giving over the next 25 years (Legacy Foresight 2019). Those who fail to invest in legacy marketing are at risk of being left behind by those who rise to the challenge (Cope 2016). There is increasingly more competition in the market; newer charities understand the significance of this income stream and are packing a punch with their legacy fundraising meaning more established charities cannot rest on their laurels. Historically, larger charities have received the

majority of legacy donations but there is now a much wider choice of charities to support. Successful charities will be those who have a long-term investment in legacies and who inspire their supporters to include them in their will.

Charities are utilising a range of marketing methods such as television adverts, telephone campaigns and social media. There has also been a big increase in the number of charities who offer free will-writing services (Magson 2018) which provides them with a way to encourage more people to write/amend their will and include a charitable bequest. Charities are beginning to invest more in their legacy strategies and marketing plans to ensure they reach as many people as possible in an impactful way.

Legacy giving generates significant income so charities can continue their vital work. This is why it is essential for charities fundraising and legacy teams to understand the significance of legacies to their cause and do as much as they can to encourage donors to remember them in their wills.

However, research has shown that charities can sometimes get their approach very wrong and deter individuals from making a charitable bequest. Breeze (2010) investigated how donors choose the charities they support and indicated that charities distribute legacy charity literature more as a way of feeling like they have undertaken a fundraising activity rather than responding to a real need. Breeze (2010) also states that negative words such as ‘irritating, cross, upsetting and infuriating’ have been used by interviewees when describing being sent charity appeal literature.

*“Participants felt that dull, poorly targeted materials were unlikely to solicit a gift and in some cases could even deter an individual from giving.” (Sargeant, Hilton and Wymer 2006:61)*

Barthold and Plotnick (1984) suggest that the likelihood of a person including a charitable bequest increases with the deduction of the charity’s role in the process.

Charities send solicitors and will writers their literature in the belief they will keep it to hand and encourage potential clients to consider a bequest to the charity when advice is sought. However, this approach is seen as ineffective as solicitors and will writers would be uncomfortable recommending a specific charity and prefer to just note down a client's requests (Sargeant and Jay 2014).

Whilst it is important for charities to continue promoting legacy giving to encourage more people to consider leaving a bequest in their will, we still know very little about what happens when a person sits down to write their will. Could a solicitor or will writer make a real difference by simply prompting clients with the question; 'would you like to include a charitable bequest in your will?' Looking at the research, a simple prompt could be a significant factor. RAC's close work with the Cabinet Office in 2013 showed that three times as many Britons would leave a bequest to charity in their will if their solicitor prompted them to consider doing so.

### **2.2.2 Prompts from will writing professionals**

RAC (2015) regularly highlights the importance of solicitors and will writers in alerting their clients to the opportunity of legacy giving in an attempt to increase money left to charities in wills. Solicitors and will writers have a significant role in advising clients about all of the options they need to consider when deciding how to distribute their estate and this includes charitable bequests. They are also best placed to create a step change in the number of people who include a bequest in their will simply by prompting a person's consideration with regards to legacy giving.

However, at present there are no governmental will-writing regulations in the UK. The Legal Services Board has recommended regulating the industry as a whole to the Government and this has coincided with lobbying by the Law Society (an independent professional body for solicitors in England and Wales run by its members), yet the announcement was made that the service would not be regulated in the immediate future (Graham-Campbell 2013). Without regulations it is impossible to guarantee that all will-writing clients will be given the same treatment, guidance and information when they sit down to make their will. This causes a number of problems, especially in the charity context, when only ‘some’ solicitors and will writers prompt their clients about charitable bequests. There is no guidance in place for professional will writers with regards to charitable giving in wills and therefore it is the solicitor and will writers’ choice as to whether or not this is mentioned during the will-writing process.

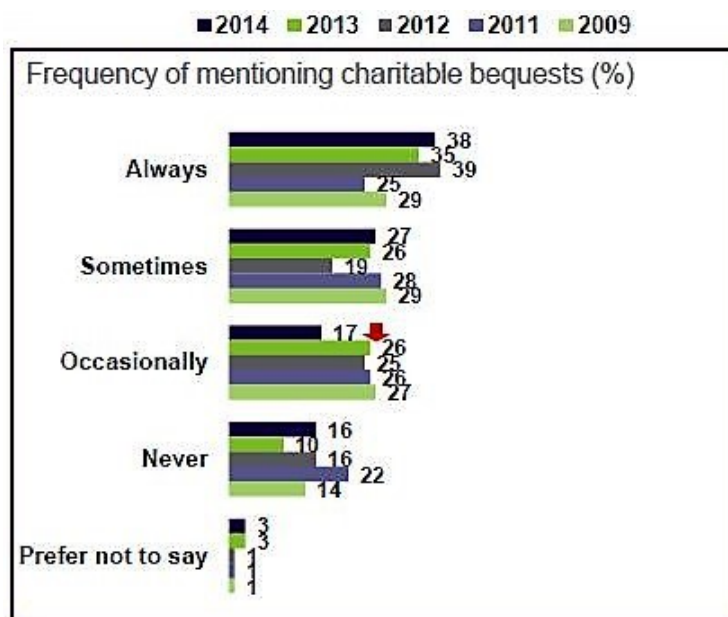
Cope (2010) encourages the sector as a whole to be more active in promoting the importance of charitable legacies, including solicitors and will writers. RAC has conducted a number of telephone surveys with professional will writers including solicitors, will writers and Independent Financial Advisers (IFA) to ‘gauge the attitude of will writing professionals towards the concept of prompting clients to leave a gift to charity’ (RAC 2009:2). The surveys also aimed to find out how likely it was that will-writing professionals would prompt their clients about charitable legacies and what methods they might use.<sup>4</sup> In 2009, RAC found that 31 per cent of survey respondents always prompted their client about including a charitable bequest in their will which has since risen to 38 per cent in 2014 (see Figure 1). Fortunately, results in 2014 showed that the frequency of those who never prompt about charitable bequests stands at 16 per

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<sup>4</sup> It is worth mentioning at this point that although RAC have undertaken a number of closed surveys, focusing on quantitative research rather than qualitative research, more in-depth interviews could be beneficial in the future.



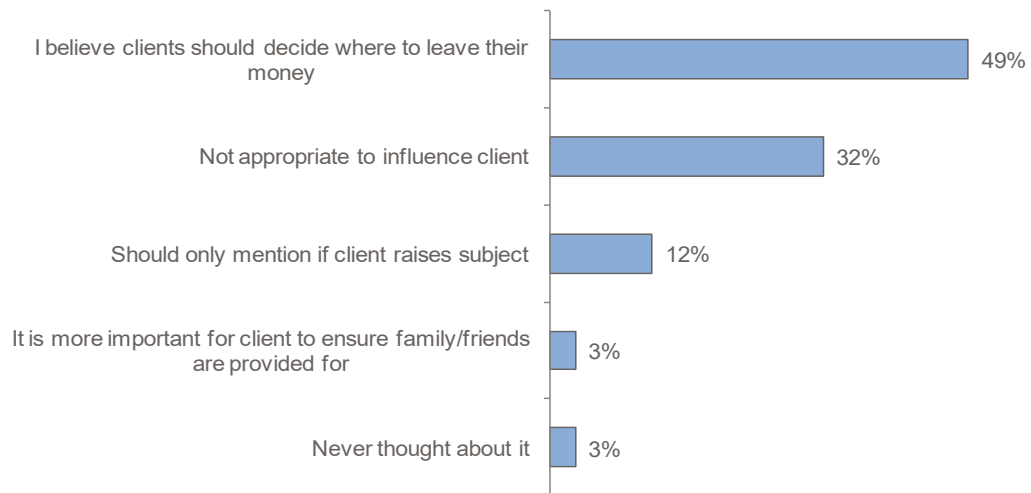
cent compared to 22 per cent in 2011 (RAC 2014:7). This had fallen further in 2018 to 12 per cent which was recorded in RAC's 2018 impact report.



**Figure 1: Frequency of mentioning charitable bequests (%). Base: All respondents (232) (RAC 2014:7)**

Those will writing professionals who always prompt clients write a higher percentage of wills that include a charitable bequest; 45 per cent of wills included one compared to only 15 per cent of wills when clients were never prompted (RAC 2014:9). This is quite a large increase which highlights the importance of the solicitor and will writer role. It was found that 44 per cent of respondents sometimes or occasionally prompt their clients (RAC 2014). The results show the potential to encourage those who ‘sometimes’ prompt to ‘always’ prompt and there is also the need to engage with those who ‘never’ prompt to understand why they choose not to and what might encourage them to do so.

Respondents were asked the question, ‘why do some never prompt?’ Their responses are shown below in Figure 2:



**Figure 2: Why some never prompt. Base: All respondents who never prompt about charitable bequests (57) (RAC 2009:20)**

It is interesting to note that the majority of respondents who never prompt believed they would be influencing a client by simply mentioning charitable bequests and they should let the client decide for themselves. However, clients need all the information available to them to make their choices which includes information about leaving a bequest to charity in their will. This is articulated below by RAC (2011:38):

*“There is a misconception that clients know what they want. The proportion of wills with legacies is higher amongst professionals who always prompt, suggesting it is wrong to assume clients have already thought about all their options:”*

An interesting finding showed that 60 per cent of will writers ‘mostly always prompt’ compared to only 34 per cent of solicitors which highlights the difference in support for charitable organisations when we look at the two groups of professional will writers (RAC 2014). Unfortunately the number of those who never prompt is being driven by solicitors rather than will writers (RAC 2011:13). It is clear that the mind set of some will writing professionals needs to change or there needs to be consistent procedures in place across the profession to ensure all clients are given the same information. Gaining a better understanding of solicitor and will writer views will greatly benefit all those

involved with trying to increase charitable bequests. Having this knowledge can help to address the issue regarding why some professional will writers never prompt by finding practical solutions.

In 2013, Nick Hurd (Minister for Civil Society) supported RAC week by writing to 6,502 solicitors in England, Wales and Scotland to encourage them to talk to their clients about giving to charity in their will. The letter was co-signed by Rob Cope, Director of RAC, which called on professional advisors to “help increase the likelihood of a gift being left by simply asking the (legacy) question”. The letter generated an ‘unprecedented response’ with hundreds of solicitors and will writers supporting the campaign (RAC 2013).

As part of the 2009 RAC study, 1,007 interviews were also conducted with a sample of the British public to establish if they had made a will and how this had been done. The results found that 87 per cent of respondents who made or updated their will in the last five years obtained initial advice prior to writing their will. Of these 87 per cent, 61 per cent sought advice from a solicitor and 10 per cent from a will writer. Results also found that will checklists were ‘more likely to include a question about leaving money to charity than not (64 per cent of cases)’ (RAC 2009:13) and on average, ‘15 per cent of clients spontaneously mention charitable giving’ (RAC 2009:14). The results show that the sample was more than likely to use the services of a solicitor or will writer reconfirming the important part they play in the will-writing process. It is also very positive to see that the majority of will checklists used do include the mention of a charitable bequest although there are still 36 per cent which need to be adapted to do so.

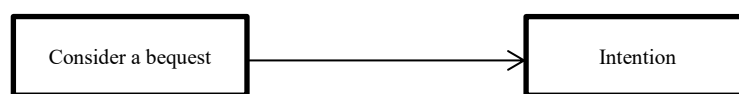
A minority of clients mention leaving a bequest to charity in their will which reinforces the need for solicitors and will writers to prompt their clients about this form of giving so legacy giving becomes the social norm. A two year study was carried out by the Behavioural Insights Team and the University of Bristol (working with RAC) to explore the most effective ways for solicitors to make their clients aware of legacy giving. Results were published in 2016 and social norming was the most effective for first-time will writers, with a '40 per cent increase in the number of first-time testators choosing to include a charity compared to a control group' (Cope 2020). Therefore, if clients were prompted by solicitors so they believed others include a bequest to charity in their will, they were much more likely to include a charitable bequest themselves. It is pointed out by Cope (2020) that:

*"If we can collectively create a social norm for solicitors to mention charity, then it has the significant potential to raise further billions for good causes."*

It is clear that solicitors and will writers have an incredibly important role to play in the will-writing process. They must have a transparent process where all of the client's interests have been discussed to ensure the best course of action has been decided upon (Brest and Hamilton Krieger 2010). This means providing their clients with all the available options so they can make informed choices regarding what, and who, to include in their will. Clients seek professional advice when writing a will in the belief they are getting the most appropriate advice from a knowledgeable professional in the field. A solicitor and will writer's advice is a crucial element in the process, especially to charitable organisations whose goal is to increase legacies to their cause. They are best placed to forge strong relationships with their clients who trust they are receiving the best advice and information, and this should include information about charitable bequests.

Research from RAC (2009, 2011 and 2014) has shown that if solicitors prompt their clients about legacy giving, they are more likely to include a charitable bequest in their will. What this research indicates is that there is a strong relationship between consideration of a charitable bequest and intention. Magson (2018) suggests that potential legators experience different stages of the legacy journey, two of which are consideration and intention.<sup>5</sup> What is important is how a supporter is moved from one stage of their legacy journey to the next so they eventually include a bequest to charity in their will. Considerers feel a sense of warmth towards a charity and they have thought about who they will include in their will when they decide to write or amend it (Williamson 2018). Intenders have considered their options and have possibly discussed these with their family before deciding, ‘yes, I would like to leave a bequest to x (charity) in my will’ (Williamson 2018). It can be difficult for charities to know when a transition takes place from considerer to intender so a better understanding of this relationship would be beneficial. This forms the basis of this study’s first hypothesis (see Figure 3):

- H1 - Consideration of a charitable bequest will lead to a higher intention to leave a bequest in a will (relevant to a person’s focal charity).



**Figure 3: Hypothesis 1**

Although the important role of charitable organisations and solicitors and will writers has been discussed with regards to prompting a person’s consideration of legacy giving, gaining a deeper understanding about how donors decide which charities to support in their will could be an incredibly important aspect to address. Little research has been

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<sup>5</sup> Although it is important to point out that intention does not guarantee a person will include a bequest to charity in their will, it is still an important stage in the legacy journey.

conducted from the donor's perspective. For example, how do potential legators want to be approached so that legacy giving becomes more meaningful, enhancing a person's PWB. Do they want to focus on the difference their bequests make to the lives of others or on the important connections they have with charitable organisations and their loved ones which could inform their decisions? Gaining an understanding about which psychological factors drive the charitable bequest decision would inform the work of charities and will writing professionals when they are engaging with individuals who are considering leaving a charitable bequest in their will. This would allow them to facilitate the process in a more meaningful way.

People could also approach the charitable bequest decision from two very different angles - emotional verses practical. Some people may be very caring of others or have a deep connection to a cause and its beneficiaries, whereas others may be very practical and independent in their decisions and focus on their own needs. Therefore, prompting clients to consider if any charities are significant in their life and focusing on their connection to a cause should be just as important as discussing practical aspects such as IHT.

The following section looks at the intrinsic motivations behind legacy giving and examines the psychological factors associated with the charitable bequest decision.

### **2.3 Intrinsic motivations and psychological factors associated with the charitable bequest decision**

The previous section has looked at the importance of prompting the consideration of charitable bequests but it is equally important to understand a person's intrinsic

motivations for legacy giving and to identify which psychological factors drive the decision. What motivates a person to leave a legacy to charity varies amongst donors which is why it is essential to understand these different motivations when the overall goal is to increase charitable bequests. Motivation is closely linked to PWB, interconnected through a person's values and wants. PWB plays an imperative role in the level of motivation a person has in achieving their objectives (Kaur 2013). People are motivated to act when something makes them feel good and results in positive feelings (Deci and Ryan 2008), which is why it is so important to make the act of legacy giving as meaningful as possible. Psychologists are interested in intrinsic motivation because of its link to well-being (Moore 2020) which is primarily concerned with internal sources of motivation that stem from genuine interest rather than external rewards (Deci and Ryan 2000). Intrinsic motivation is when people are motivated from within, for example, by the things they care deeply about which is why intrinsic motivation and PWB are so relevant to legacy giving. The following section explores the different intrinsic motivations associated with legacy giving and considers the psychological factors that may have an impact on the charitable bequest decision.

### **2.3.1 Intrinsic motivations**

A person must first create a will in order to leave a charitable bequest which is often triggered by major life events such as getting married and the death of a loved one (Rowlingson 2004). It is common place that during big life events such as marriage, child birth and bereavement, a person might choose to create their will as it makes them consider the consequences of dying without one (Brooker 2007). Rowlingson (2004) identified certain triggers in life which encourage an individual to first make their will:

- Illness
- Death of a friend/relative
- Difficulties sorting out the estate of a relative
- Family change, e.g. marriage, divorce
- Planning long distance travel
- Purchase of a house

Although it is still ‘taboo’ in the UK to talk about death (Gannage-steward 2011), the life triggers mentioned above are incredibly pertinent times to broach the subject about writing a will, and in turn, leaving a charitable bequest.

Table 2 identifies some of the reasons why people choose to leave a charitable bequest. A desire to support the charity is clearly an important motivating factor for the donor which emphasises the need for charities to have clear legacy strategies in place to attract potential legacy donors. This desire to support the charity might be the result of a personal connection with the cause or a wish to help others less fortunate.

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

**Table 2: Reasons donors make planned gifts - Source: NCPG (2001). Reproduced with kind permission. (Sargeant and Jay 2014:219)**

It is worth mentioning at this point that creating a lasting memory is a clear motivation for people to leave a bequest to charity in their will and one which will be considered



further in this section under the ‘Being Remembered’ heading. Some of the intrinsic motivations behind legacy giving are explored further now.

### **Personal experience of the cause**

Personal experience of a cause does not have to be that of the individual, it can be that of a friend or loved one and rather than focusing on ‘personal experience’, maybe a ‘personal connection’ is more relevant (Routley 2011). For example, the study conducted by Routley (2011) highlighted a clear link between life narratives and the choice of charity people chose to leave a legacy to. One respondent stated that there had to be a connection to the cause choosing to make a number of charitable bequests to animal charities because she had always grown up with dogs. Reciprocation can be an incentive to make a charitable bequest; an individual might have lost a friend to a certain illness or might have used the services of a charity themselves which is why they choose to support the cause (Sargeant, Hilton and Wymer 2006). They may only support a cause they have a personal interest in and that they can identify with. Personal identification is often the inspiration behind charitable giving which is summarised by Sargeant, Wymer and Hilton (2006:390) below:

*“The motive for giving to a specific nonprofit may be related to the level of involvement an individual might have with the problem or issue, addressed by the cause.”*

It is important for charities to maintain their connection with supporters and ensure they remain engaged with its work if they are to become legators.

## **Empathy**

Empathy is a person's ability to understand what another person is experiencing by trying to put them self in their position. Empathy appears to trigger the desire to support a cause so a person can spare others from suffering in the same way as they or their loved one did (Sargeant, Wymer and Hilton 2006). In the study conducted by Sargeant, Hilton and Wymer (2006) respondents believed empathy could be applied in some way to all forms of their giving because people must have an affinity with the cause.

Respondents also made reference to how special legacies are because they are made to a cause people really care about; a legacy is something which matters to people. The need to donate to a cause can be provoked when something awful has taken place in a person's life and they feel the need to do something to rectify it (Wunderlink 2000). For example, someone in an individual's immediate circle has been diagnosed with cancer so they feel the need to leave a legacy to a cancer related charity because they now have empathy with that cause. Wunderlink's (2000) study found that 26 per cent of respondents would not leave a charitable bequest because they did not feel involved with the charity which once again highlights the need for some kind of connection or empathy with the cause.

## **Altruism**

Altruism is a concern for the happiness of others and a key motivational aspect in giving. The desire to make a difference is a significant motivational factor within legacy giving which can also be egotistical and a way of 'expressing one's own power' in the face of death (Routley 2011:260). Routley (2011) suggests that the desire to positively make a difference may be deeply ingrained in us all. Research by Sargeant, Hilton and

Wymer (2006), found that a number of bequests appeared ‘genuinely altruistic’.

Respondents in their study felt it hard to articulate why they had chosen a particular cause but made reference to the fact that it was ‘the right thing to do’ or that we all have a ‘responsibility to others’.

Legacy pledgers are often referred to as the most altruistic type of donors because contributions to charities are ‘pure gifts’ as nothing is expected in return (Wunderlink 2000, Sargeant and Hilton 2005). This is also acknowledged by Routley, Sargeant and Scaife (2007) who view that a legacy is one of the most altruistic gifts because the donor will not be around when the gift is realised. Charities must find inspiring ways to communicate the difference charitable bequests make to their beneficiaries with the aim of encouraging altruistic individuals to consider making a charitable bequest.

### **Giving to those in need**

Giving to ‘those in need’ appears to be a motivation mentioned in a number of studies (McGranahan 2000, Schervish 2000, Wunderlink 2000). For example, donating to a charity is comparable to donating to someone the donor does not know but they may feel compassion for (Wunderlink 2000). People are more likely to know about those in need in their local communities and begin to identify with them (Schervish 2000). ‘We are exposed to reality at every moment and so are eternally and infinitely exposed to the needs of others’ (Schervish 2000:22). McGranahan (2000) made reference to this in his findings of 17<sup>th</sup> Century wills as 25 per cent of all testators in the sample had given to the poor in their own parishes.

However, another interesting finding in the study was that many of the donors were religious so their donations to the needy might be in fact for their own salvation; to save their soul and gain entrance to heaven. In Wunderink's (2000) study, 57 per cent of respondents mentioned the 'good feeling' they got from donating. Sargeant and Hilton (2005) suggest that donors can be motivated by the desire not to feel bad about themselves in the same way donors want their donations to make them feel good.

### **Being remembered**

A number of studies reference 'being remembered' as a motivation for making a charitable bequest (Sargent and Hilton 2005, Sargeant, Hilton and Wymer 2006).

McGranahan (2000) suggests that people leave a legacy so they can have some control over how they will be remembered, for example, as a compassionate and caring person. If a person leaves a charitable bequest in their will there is the assurance that someone at the charity, the service users benefitting or their family will remember them (Sargeant, Wymer and Hilton 2006). People think about what will happen after their death and the ways their life can continue, often through others, but they may want to pass something on to future generations (Wunderink 2000). Research by Sargeant and Hilton (2005:9) sought to understand people's motivations behind leaving a legacy to charity and being remembered was a clear motivation for participants; "I suppose it will be nice to know they'll have a record of my gift somewhere" and "other people will know it mattered to me".

An interesting concept is that of generativity, a concern with the next generation's future. Generativity might be a motivation behind making a charitable bequest and the idea of symbolic immortality; people want to live symbolically through their children

and leave some kind of mark on the world (Routley, Sargeant and Scaife 2007).

Symbolic immortality is the notion that people will exist in some way after they die, either through something or someone so they often view children as ‘extensions of themselves’ that they will continue on beyond their death and leave a mark on the world (Cicerelli 2002).

*“Symbolic immortality is a sense that one develops inside whilst one is still alive through the knowledge that one has made a difference to the world and, more importantly, will continue to do so once one has died.” (Routley 2011:295)*

Bendapudi, Singh and Bendapudi (1996:37) describe four steps that people follow when they are in the process of deciding to help; (1) perception of need, (2) motivation (3) behaviour, and (4) consequence. First, a person must first perceive the charity’s need for help, followed by what actually motivates them to do so. Once a person is motivated to do something they will then act on this motivation to behave in a certain way, leading to consequences that benefit the charity.

What makes a cause important to someone is subjective but certain motivational factors can influence a person’s decision to offer support. ‘Donors give, not because they are persuaded, but because they have their own reasons for doing so’ (Wunderink 2000:273). Sargeant, Hilton and Wymer (2006) point out that what motivates someone to give at the end of their life might be very different to what motivates them during their lifetime. Bendapudi, Singh and Bendapudi (1996) suggest that a number of variables affect a person’s helping behaviour. For example, a charity controls what it asks for and if it is efficient and what motivates a person will vary from the egotistical to the altruistic but other variables can include the donor’s physical, mental and financial state. A number of variables play a part in a person’s motivation to help. Understanding, and where possible, influencing these variables can help to shape a

person's motivational journey with the aim being to affect the desired outcome. The following section discusses the psychological factors that could drive the charitable bequest decision and have an impact on a person's motivation to leave a bequest in their will.

### **2.3.2 Psychological factors**

In this thesis, the researcher argues that understanding the psychological factors that drive the charitable bequest decision could help determine how potential legators are approached about legacy giving in a meaningful way that enhances their well-being. PWB is an interesting topic which focuses on the psychological factors associated with an individual's sense of well-being. The researcher believes PWB will greatly affect how a person approaches making a charitable bequest. The ultimate result in the future would be to understand a person's PWB at the time of making a charitable bequest which would assist both charitable organisations and will writing professionals so they know how to positively engage individuals who are considering leaving a charitable bequest in their will.

There have been a number of studies which have examined the effects of charitable giving on a person's well-being (Dawes and Thaler 1988, Andreoni 1990, Shang and Sargeant 2017). Charitable giving can lead to positive emotions such as happiness and warmth, having a positive effect on a person's overall well-being (Strahilevitz 2012). The Institute for Sustainable Philanthropy run by Jen Shang and Adrian Sargeant exists to grow personally meaningful philanthropy around the world. They believe that philanthropic psychology should be used in fundraising to take the focus away from soliciting money to delivering donor well-being. The well-being of donors

should be enhanced so they feel better about giving and they have a positive and meaningful experience, which is particularly relevant to this thesis.

To identify how a person should be primed about legacy giving will only become clear when there is a greater understanding of the psychological factors associated with legacy giving. Psychologically, writing a will can be a daunting task because it confronts a person with their inevitable death and people will vary in their PWB. For example, it could be argued that some people may be educated individuals with a clear purpose in life whereas others could be from underprivileged backgrounds, with a history of depression and lack of self-worth. These two individuals could be approaching the charitable bequest decision in very different ways. How they are primed about legacy giving could influence the bequest decisions they make.

When seeking to understand a person's well-being in relation to legacy giving, this section draws heavily on psychology literature, focusing on SDT and PWB. The section concludes by examining how an individual might go about making a charitable bequest in a positive way, focusing on how they might be primed by a solicitor or will writer for example, when deciding whether or not to include a charity in their will. The section begins by focusing on competence, autonomy and relatedness which are the three essential characteristics associated with well-being.

### **Competence, autonomy and relatedness**

SDT is a framework devised to facilitate the study of human motivation and personality development (Deci and Ryan 2000). It is concerned with supporting a person's intrinsic tendencies to behave in effective ways focusing on values, motivation, development and

human needs. SDT is concerned with what degree of behaviour is self-motivated and self-determined taking into account intrinsic and extrinsic motives. A person must be motivated to make a charitable bequest and because of its personal nature, SDT is an interesting subject to research in relation to this study.

According to SDT, three universal psychological needs must be satisfied in order for humans to function effectively which are autonomy, competence and relatedness (Deci and Ryan 2000). Costa, Ntoumanis and Bartholomew (2015:11) describe autonomy as the ‘desire to self-organise’ and be responsible for one’s own behaviour; competence is the need to feel ‘skilful in activities’ to be able to achieve the desired outcomes and relatedness refers to the ‘desire to feel connected to others’.

The importance of satisfying these three needs is universal (Deci and Ryan 2000). Firstly, people need to feel competent when they are performing a task in order to achieve optimal PWB. Therefore, they are likely to have a greater sense of competence when they are engaging in an activity they are interested in. Competence might be an important psychological factor when a person considers legacy giving so they are confident in the decisions they make including their intention to support a cause they care about – this could give people a real sense of empowerment because their bequest will make a significant difference to the lives of others. Prosocial behaviour could encourage competence because people are acting in a way that affects positive change.

Secondly, autonomy is essential for an individual to have freedom and a real sense of self. Autonomous individuals do not seek approval from others; they live by, and can make decisions according to their own personal standards, free from the masses (Ryff 1989). It is an individual’s capacity to make an informed decision without the influence



of others. The act of writing a will, and in turn, making a charitable bequest to their chosen charity, is a very personal and private matter and one that requires autonomy in order to self-organise and take responsibility for completing the task (Costa, Ntoumanis and Bartholomew 2015). Thirdly, with regards to relatedness, people want to feel connected to others – ‘to love and care, and to be loved and cared for’ (Deci and Ryan 2000:231). Ryff (1989) views the ability to love as a central component of mental health. It is a person’s relationships with others that could greatly impact on what and who a person includes in their will. For example, a person’s desire to provide for their loved ones and ensure they are catered for after their death could be very strong and if their loved ones have suffered during their lifetime from an illness for example, this could be a big motivational factor for including a charity in their will associated with that illness (Sargeant, Wymer and Hilton 2006). Therefore, it is:

*“Only when people’s feelings of relatedness and competence result from behaviours that are autonomous – behaviours that emanate from the self – will the people display optimal engagement and psychological well-being.” (Deci and Ryan 2000:243)*

However, need thwarting can be applied to all three of these universal needs. For example, the feeling of ineffectiveness will impact negatively on a person’s sense of competence so they are more likely to avoid undertaking certain tasks and this could emanate from things such as negative feedback or punishments (Deci and Ryan 2000). A person may have a small social network or feel lonely, negatively affecting their mental health (Daraei and Ghaderi 2012). They might not feel a connection to people or a cause which could greatly affect their desire to make a charitable bequest.

The importance of well-being and in particular, competence, autonomy and connectedness (for the purpose of this thesis, relatedness will be referred to as connectedness from now on), in relation to charitable giving is becoming more relevant

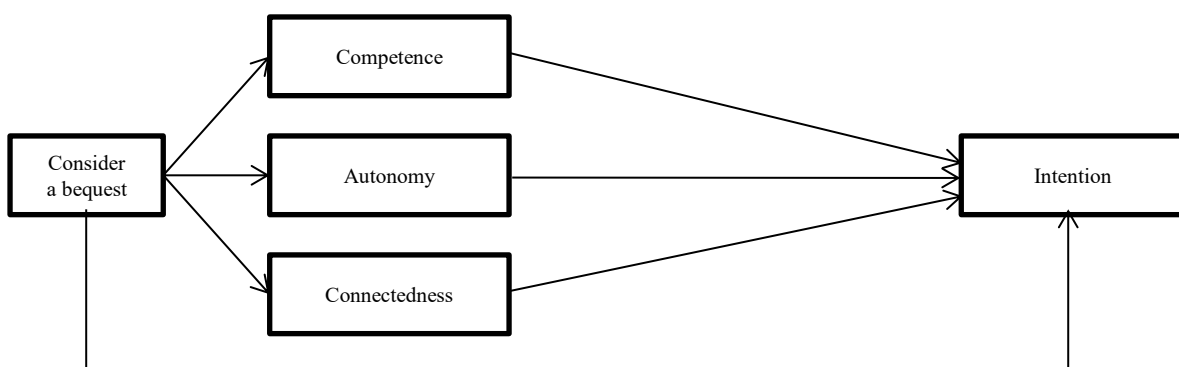
in a number of academic papers and studies (Shang and Sargeant 2017, James and Rosen 2020). It is argued that the more competent, autonomous and connected a person feels, the better they will feel (James and Rosen 2020), positively impacting on their PWB. People are more likely to engage in activities that make them feel good and ones which enhance their well-being which is why making the act of leaving a legacy more meaningful is so important. Philanthropic research has tended to focus on the impact that giving has on beneficiaries rather than on the donor (Shang and Sargeant 2017). This is summarised by Shang (2015):

*“The change that giving makes to people's feelings about life is not being studied enough. There's a lot of research on why people give, but there's not enough literature on what the giving does to the donor.”*

An objective of this study is to add value to a potential legator's legacy giving experience so they are primed in a more meaningful way that enhances their well-being. If a person experiences a greater sense of competence, autonomy and connectedness from making a charitable bequest, this is an incredibly positive finding and one which can help to make the act of legacy giving more meaningful to the donor. Therefore, it is suggested that those people who are satisfied at their levels of “competence”, “autonomy” and “connectedness” are more likely to convert from being a considerer to an intender in relation to leaving a charitable bequest. The author of this study is primarily concerned with how a person can be moved from consideration to intent and believes certain factors will mediate this relationship; they will explain the reason for the relationship to exist. So a relevant question in relation to this study is whether or not these universal needs mediate the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will.

It has already been mentioned that those who are considering a bequest to a specific charity feel warmly towards them so they need to be motivated to move their consideration to intent and certain psychological factors could be relevant in the process. Upon consideration of a charitable bequest, someone with a connection to a cause (emotionally), competence in their ability to include a charitable bequest (practically) and autonomy to make decisions for themselves could have a higher intention to include a charitable bequest in their will. Hence, the following hypotheses are proposed (see Figure 4):

- H2 - Competence mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).
- H3 - Autonomy mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).
- H4 - Connectedness mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).



**Figure 4: Hypotheses 2, 3 and 4**

When focusing on charitable bequests, it is clear that self-determination is of real importance. The act of leaving a legacy to charity requires autonomy; it is a very

personal task deciding how to dispose of one's wealth and possessions that requires planning and internal processing. A person needs to feel competent that they can make a charitable bequest and that their bequest will achieve the desired outcomes. Finally, it is noted that the act of writing a will is closely linked with how connected a person is with others because at the centre of making a charitable bequest is 'who' the bequest will be made to. The following section discusses the importance of self-efficacy in relation to the charitable bequest decision.

### **Self-efficacy**

When an individual has higher levels of self-efficacy they have a strong belief in their ability to succeed and achieve certain outcomes. Majer (2009) describes self-efficacy as a cognitive resource that involves an individual's confidence in one's ability to effectively engage in behaviours toward desired goals. 'SDT and Self-Efficacy Theory are well aligned because they are based on the ideology that humans are agents of their actions' (Sweet, Fortier, Strachan and Blanchard 2012:320). A person must believe in their abilities in order to face the challenges in front of them in a competent manner. Self-efficacy can therefore affect how a person approaches a task, including the organisation and execution involved.

Self-efficacy can be closely linked to perceived competence; however, research has shown a distinction between perceived competence and self-efficacy. Although they are similar in nature, perceived competence is a need to master personally challenging tasks (Rodgers, Markland, Selzler, Murray and Wilson 2014), whereby self-efficacy refers to one's belief in their capabilities that they can execute the actions required to achieve given attainments (Bandura 1997). Therefore, self-efficacy is less concerned with

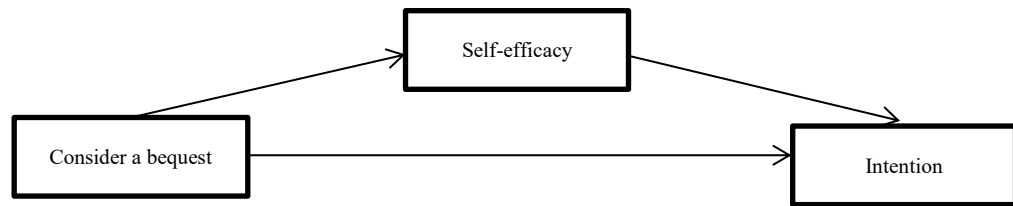
outcomes and behavioural experience, and more with behavioural persistence (Rodgers et al 2014). Having higher levels of competence and a belief in one's ability to succeed in a task could only heighten self-efficacy because with a person's belief that they can succeed, there needs to be a course of action in place to actually achieve the required outcomes.

Self-efficacy has been linked to charitable giving in a number of studies (Routley 2011, Sharma and Morwitz 2016). Sharma and Morwitz (2016) found that boosting self-efficacy has a positive impact on charitable giving. It can also have a positive effect on increasing lifetime donation intention (Basil, Ridgway and Basil 2008). Ultimately, donors want their gift to have a personal impact (Breeze 2010) and Routley (2011) suggests that legacy giving could satisfy this desire because of the size of legacy gifts when compared to other forms of giving and the potential impact a larger gift could have on the lives of others. The importance of self-efficacy with regards to charitable giving is summarised by Routley (2011:291) below:

*By making a difference through one's giving, one is therefore expressing one's self-efficacy – and for charities to enhance this feeling could be psychologically beneficial to donors.*

When a person considers making a charitable bequest, greater levels of self-efficacy could change a person's consideration to intent because they are more likely to have a persistent manner to see things through to completion and a stronger belief that their bequest will make a difference. This brings us to the next hypothesis in this study (see Figure 5):

- H5 - Self-efficacy mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).



**Figure 5: Hypothesis 5**

The following section discusses purpose in life which the researcher believes could significantly contribute to the act of making a charitable bequest.

### **Purpose in life**

Purpose in life is about creating meaning which helps a person live ‘authentically’ and is considered to be one of the six factors that constitutes positive psychological functioning (Ryff 1989a). A number of aspects have been identified over the years that contribute to what is defined as having a purpose in life. These include happiness, good mental health and having a sense of purpose. Ryff and Singer (2008) reference Russell’s (1930/1958) theory of happiness; people must work hard to acquire happiness and in order to achieve it, a person must have zest for life and an engagement with and an interest in everything, including the love of others. Ryff and Singer (2008:18) believe a person achieves human fulfilment when they reach their true potential which is a person’s ‘ultimate aim in life’. Purpose in life is having a strong sense of direction and clear future goals (Shang and Sargeant 2017).

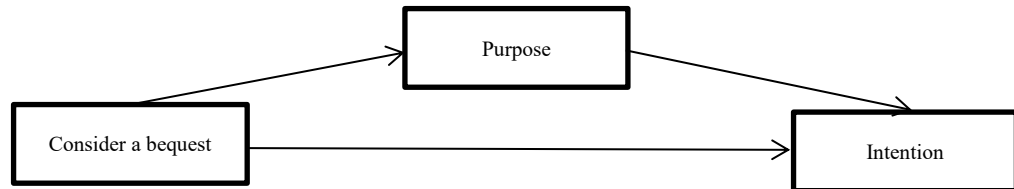
Having a sense of purpose is an important resource to enable a person to maintain their health and well-being throughout their lifetime (Windsor, Curtis and Luszcz 2015). A number of factors can influence a person’s well-being and have a negative impact on

their sense of purpose and self-esteem. For example, how a person perceives their social and financial status can strongly affect their mental health (Gruenwald, Mroczek and Ryff 2008). Kan, Kawakami, Karasawa, Love, Coe, Miyamoto, Ryff, Kitayama, Curhan and Markus (2014) found that a person's social class can affect their health through aspects such as self-esteem, sense of control and neuroticism. One aspect which people cannot control in their life is when they will in fact die. As previously stated, death is the ultimate loss of power so it is psychologically healthy individuals who can best cope with planning their death (Routley 2011). It is therefore suggested that having a sense of purpose results in good mental health which makes confronting death and writing a will an easier task to undertake.

A person's PWB at the time of making a will must be viewed as an important element of the process. Those with better PWB could be more motivated to write a will and include a charitable bequest. This is especially relevant when we look at a person with a high sense of control as they are more likely to ensure their affairs are taken care of compared to someone with low self-esteem and who may view their financial status as poor, having very little to give. Research has shown 'that the clearer one's life purpose is, the higher one experiences PWB' (Shang and Sargeant 2017:6). Purpose in life is one of the fundamental human needs that may potentially be met through charitable giving because a donor feels like they are making a tangible difference resulting in higher PWB (Sargeant and Shang 2017). When a person considers leaving a charitable bequest in their will, this can provide them with a greater sense of purpose in life because charitable giving makes a person feel happy that they are making a difference to the lives of others. Legacy giving can create meaning and add to a person's life purpose. Therefore, having a greater sense of purpose could positively impact on a person's intention to include a charitable bequest.

The next hypothesis is proposed (see Figure 6):

- H6 - Purpose in life mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).



**Figure 6: Hypothesis 6**

This section has discussed some of the psychological factors that could drive the charitable bequest decision, changing a person's consideration to intent including competence, autonomy, connectedness, self-efficacy and purpose in life. It is now important to gain an understanding of what some of the barriers are to legacy giving which are discussed in the following section.

## **2.4 Barriers associated with the charitable bequest decision**

The previous section focused on the intrinsic motivations associated with legacy giving and identified some of the psychological factors that might drive the charitable bequest decision but it is also apparent that a number of barriers exist which prevent a person from leaving charitable bequest in their will. These barriers vary from fear of death to a lack of understanding about the will-writing process. Looking at Table 3, Wunderink (2000) found that having children and a concern about finances were the top reasons that people gave for not making a charitable bequest.



Reason	Age (%)
Presence of children	86
Not wealthy enough	54
Already given enough during lifetime	31
Not concerned	26
Charity not trustworthy	16
Trouble going to solicitor	12

**Table 3: Reasons for not leaving a legacy to a charity, for those who are sure (Wunderink 2000:279)**

Understanding these barriers is imperative in order to identify ways to remove them from the will-writing process. The following section focuses on some of the common barriers cited in studies which prevent people from including a charity in their will.

### **Planning, complexity and finances**

It can be very difficult for people to consider their mortality (Sligte, Nijstad and De Dreu 2013) which could result in a lack of planning for their death. Many people die intestate in the UK and a number of these leave behind large estates which could have been left to loved ones and charitable organisations if proper planning had been in place. For example, adviser search website Unbiased.co.uk and Certainty.co.uk, the National Will Register, found that 58 per cent of the adult population do not have a will (the results were gained from a poll of 2,000 adults) (Norman 2013). A research poll was also conducted in 2015 by Lightspeed Research on behalf of Will Aid with a nationally representative sample of adult respondents and results showed that 53 per cent of respondents had not written a will. Both survey results show that more than half of the UK population have yet to write a will.

With this current lack of estate planning in the UK, it could result in any potential legacy income failing to reach charitable organisations without change being initiated (James 2009). A common reason people give for not making their will is that they simply have not got around to making it yet (Rawlingson and McKay 2005, Sargeant, Hilton and Wymer 2006). Leaving a charitable bequest is not often a priority for people and it is therefore viewed as less urgent (Sargeant, Hilton and Wymer 2006). Will writing can often be associated with complexity (Weinstein and Ross 2000), involving a long process of consultation that takes up a lot of time when other donations to charity are much easier to give (Sargeant and Hilton 2005). Dauncey (2005:53) agrees that people believe writing a will is a 'daunting and difficult procedure'. Very few people understand the will-writing process when they meet with their solicitor or will writer so the decision of whether or not to include a charitable bequest could not be further from someone's mind (Dauncey 2005). This is reiterated by Wunderink (2000:285) who believes an altruistic person may have 'insufficient knowledge of the procedures of leaving a bequest to a charity'. Inheritance tax often perplexes people but this could simply be down to ignorance and a person's lack of understanding about which estates need to pay it (Rawlingson and McKay 2005).

In Sargeant, Hilton and Wymer's (2006) study, donors found in retrospect that concerns over the complexity of writing their will had been unwarranted. This highlights the opportunity to try and dispel the myth that writing a will is a complex and stressful task which may encourage more people to write one, ultimately leading to more charitable bequests. Therefore, creating a better understanding for people with regards to the will-writing process should be a priority for all those involved in the industry as research has shown that people do not fully comprehend what is involved in leaving a charitable bequest. This presents an opportunity for those working in the charitable sector to

address this issue, yet it is pointed out by Jennings (2013) that many professional fundraisers are uncomfortable talking about legacies with potential donors as they do not feel knowledgeable about the subject themselves. This is still recognised today as an issue in the charitable sector and practitioner Kate Lee (2014), Chief Executive of Myton Hospice, believes ‘the challenge for charities can be that staff and volunteers feel uncomfortable talking about death and dying’. However, it is time for charitable organisations to realise that legacy income will not just appear in their bank accounts and without putting in the effort to secure charitable bequests in wills, 90 per cent of potential charitable bequests will be lost (James 2009).

A person’s finances are another common barrier to legacy giving and a belief they have nothing to give. For example, Wunderink (2000) found that 50 per cent of people who would ‘surely not’ leave a legacy to charity believed they did not have enough money to do so. This was supported by Sargeant, Hilton and Wymer (2006) when participants in their study felt they had ‘insufficient funds’ so it would not be worth their effort to leave a charitable bequest if the charity would not receive what they deemed to be a worthy amount.

Rawlingson and McKay (2005) discovered that 64 per cent of the British public have savings or property that they could bequest at this moment in time with a further 27 per cent saying they might have something to bequeath in the future. However, two thirds of respondents in their study would rather enjoy life now and not worry too much about the future. This was especially prevalent amongst those in their fifties and sixties but those over 80 are much more concerned with what they have to leave in their will. The study also found that people are now investing more in property rather than pensions so they can release funds later in life by releasing equity, remortgaging or downsizing.

This allows them to have a better quality of life after retirement, choosing to spend their money before they die.

A further barrier to legacy giving is people's lack of understanding about the financial implications of the gift (Dauncey 2005). Research commissioned by RAC and undertaken by NOP World in March 2003 found that 87 per cent of the general public were shown to think twice about leaving charitable bequests because they were concerned about financial implications such as how the money would be spent, not being wealthy enough, not having enough to leave and a belief that family needed the money (Dauncey 2005).<sup>6</sup>

What research suggests is that it is clearly not being articulated well to potential legators that it is only right that loved ones come first, and that all bequests make a huge difference to the charitable sector regardless of size. Charitable organisations need to ensure that they are communicating the need for charitable bequests and the difference they make in an honest and transparent way to avoid misconceptions about how the bequest might be used.

## **Family**

A person's desire to leave a bequest to charity hugely depends on their family situation (Routley, Sargeant and Day 2018). Having children is referred to as a barrier to making a charitable bequest in a number of studies (NCPG 2001, Sargeant, Radcliffe and Jay 2003, James 2009). The presence of children appears to have a negative effect on the number of wills that contain a charitable bequest. Returning to the study conducted by

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<sup>6</sup> Research was conducted amongst 620 members of the general public aged 50-65.

Wunderink (2000), 86 per cent of respondents would not leave anything to charity because they had children, relatives or friends to distribute their wealth amongst so charities became less important. This correlates with Rawlingson and McKay's (2005) study which found that 89 per cent of respondents were most likely to leave a bequest to their children and 28 per cent of grandparents will include their grandchildren in their will. Those who were shown to save money in the study cited children as the main reason for doing so, and 27 per cent of people with children would be careful with their money compared to only 15 per cent of those without children. The study also highlighted the complexity of modern day families with an increase in divorce, remarriage and complex family relationships affecting inheritance decisions.

In a similar vein, research by NCPG (2001) found that over 80 per cent of legacy pledgers had no children living with them at home. This is supported by Schervish and Havens (2003) who identified 'lack of family need' as a key reason why people include a charitable bequest in their will. In James' (2008) longitudinal study, legacy pledgers without children were five times more likely to include a charitable bequest in their will than those with grandchildren.

These findings once again emphasise the need to create a social norm whereby leaving a charitable bequest is common place for everyone, regardless of family situation. Once family and friends are provided for, even a small bequest to charity can make a huge difference and this needs communicating to potential legators so 'family' is no longer a barrier.

## **Fear of death**

It is at the point of making a will that people have to consider what their passing will mean and the impact it will have on their loved ones (Dauncey 2005). TMT is of particular relevance to this thesis because once a person is confronted with writing their will they are faced with their inevitable mortality. Psychologically, this can be incredibly hard for some people to deal with, resulting in anxiety, which is why people could often delay writing their will (Sargeant, Routley and Scaife 2007, Routley 2011). TMT is concerned with how people can function well in their everyday lives with the knowledge that they will ultimately die (Routledge, Ostafin, Juhl, Sedikides, Cathey and Leao 2010). Death is something that cannot be controlled which contradicts a human's strive for existence (Routledge et al 2010, Soenke, Greenberg and Focella 2014).

A combination of the human will for survival and an awareness of mortality can lead to 'an unsolvable conflict often referred to as terror' (Fransen, Smeesters and Fennis 2011:29). Therefore, in the knowledge that death can catch us at any time, a feeling of overwhelming terror can be aroused in people so TMT suggests that people need to manage this terror by investing in two interrelated psychological structures which consist of self-esteem and cultural worldviews (Arndt and Vess 2008, Soenke, Greenberg and Focella 2014). Self-esteem is a person's sense of personal value which is closely linked with purpose in life; people who feel they have meaning and purpose in life tend to have better self-esteem. It is interesting to note, in relation to this thesis, that research has shown that if people are unconsciously reminded of their mortality they are more likely to strive for self-esteem, leading to culturally acceptable behaviour such as charitable giving (Fransen, Smeesters and Fennis 2011).

Culture is the social behaviour and customs adapted by a group of people. It is a system of practices maintained by a group of people overtime (Kashima 2010) which results in predictable habits and social norms. As previously stated people attempt to buffer themselves from the threat of death by investing in cultural worldviews (Soenke, Greenberg and Focella 2014). People need to believe they are valuable in a meaningful reality (Schindler, Reinhard and Stahlberg 2012). This cultural worldview exists in the form of values and norms which provides people with acceptable ways to behave in a standardised manner (Schindler, Reinhard and Stahlberg 2012). When people are confronted with mortality salience they reinforce their cultural norms and values as a way of feeling like important members of the world (Fransen, Smeesters and Fennis 2011). Compliance with these norms can validate a person's culture (Jonas and Fritzsche 2012). People feel like valued members of society by living up to cultural norms which helps to buffer anxiety (Fransen, Smeesters and Fennis 2011:30).

Social norms and values are also tools which allow people to avoid death and therefore aid survival (Gailliot, Stillman, Schmeichel, Maner and Plant 2008). For example, people can learn to hunt to ensure food is on the table rather than wondering where their next meal might come from. Gailliot et al (2008) conducted a study to examine if mortality salience increased adherence to societal norms and values regarding egalitarianism and helpfulness. Results found that people adhered to these norms and values as a way of managing death awareness because social norms provided people with guidelines that enabled them to effectively cope with death.

*“Death could very well be among the more powerful motivators of norm adherence because adhering to cultural norms and values may reduce both the psychological and physical threat of death by allowing one to participate in and reap the benefits of a cultural system that promises to live on long after one's own death.” (Gailliot et al 2008:1001)*

Death awareness should lead people to do what they believe is significant or valuable when compared to society's cultural set of values in which people are meant to uphold (Arndt 2012). For example, when faced with conscious thoughts of death, people may choose to increase exercise to improve their health (Arndt 2012). This once again links in with the act of making a charitable bequest. At a time when a person is faced with death and having to make important decisions regarding their affairs, the positive act of making a charitable bequest could act as a buffer against anxiety and make a person feel like a valuable member of society with something important to leave behind. This could be especially relevant if the act of making a charitable bequest was seen as the norm amongst society members.

According to Mahoney, Saunders and Cain (2014), people process death and mortality both consciously and unconsciously so they conducted a study to examine whether subliminal and supraliminal mortality salience primes (referred to as 'double death' prime) would have a stronger influence on death thoughts than a single subliminal or supraliminal prime. The subliminal prime presented the word death outside of the person's awareness and the supraliminal prime presented participants with questions about death. Evidence found that the double death prime was the most effective way of raising the awareness of mortality and highlighted the significance of the unconscious when processing death-related stimuli (Mahoney, Saunders and Cain 2014). This is an interesting topic when considering charitable bequests. The unconscious part of a person stores death-related concepts that might need to be activated separately to their conscious awareness. For example, being sent information from charitable organisations about the need for charitable bequests might be stored away in a person's unconscious which is then triggered during a meeting with their solicitor or will writer when discussing charitable bequests and if they might like to support a certain cause,



remembering the information they were sent. This highlights the importance for all sectors to actively promote (and drip feed) the need for charitable bequests and the positive difference they make.

Advancements in technology have resulted in the bombardment or mortality reminders such as health risk information and terrorist threats (Routledge et al 2010). People cannot simply avoid situations that raise awareness of a person's fragility because they are all around us; however, people tend to 'navigate these situations relatively free of distress' (Routledge and Juhl 2010:848). This tends to be true for those who believe their existence is meaningful (Routledge and Juhl 2010). Research by Juhl and Routledge (2016) tested a person's meaning in life and self-esteem and then heightened their mortality salience before measuring their anxiety and general well-being levels. Results showed that mortality salience increased death anxiety amongst participants with low levels of meaning in life and for those who are not adequately buffered against death in terms of self-esteem. Those with higher self-esteem would strive for self-worth and defend their worldviews when faced with heightened awareness of death. Writing a will confronts a person with their eventual death which might result in heightened anxiety, especially if a person has low self-esteem. It is important for solicitors and will writers to be aware of the anxiety their clients might be feeling during the will-writing process so they can help to make the experience as positive as possible by focusing on the difference charitable bequests can make.

Death awareness has the ability to compromise a person's PWB and people often use dissociation as a psychological defence when reminded about their own death (Soenke, Greenberg and Focella 2014, Juhl and Routledge 2016). People face a number of threats throughout their lifetime such as the possibility of getting a speeding ticket or the fear of

flying, but death is inherently frightening (Lambert, Eadeh, Peak, Scherer, Schott and Slochower 2014). Lambert et al (2014) argue that mortality salience is more closely linked with fear rather than anxiety because death is inevitable and readily identifiable whereas anxiety tends to be linked with uncertainty.

Cicerelli (1998:713) points out that death is 'inevitable, irreversible, and universal for all human beings'. Cicerelli (1998) believes humans will always create meanings about objects and events and if they are positive, the world is more ordered and we are therefore comforted but if they are negative, there is disorder which leads to emotional turmoil. Cicerelli (1998:729-730) investigated three dimensions of personal death meanings with 265 college students (aged 19 to 55) which were seeing death as extinction, seeing death as the beginning of afterlife and seeing death as marking a life achievement. Seeing death as extinction was far more significant to participants than the other two meanings which emphasises a person's ability to focus primarily on the finality of death. Although it is worth mentioning this study in relation to the topic of this thesis it should be noted that participants were all students in death and dying classes with few men and older students so the findings cannot be generalised.

Annihilation can drive a person's fear of death, the thought of total extinction, and a person must suppress this fear to be able to cope with this notion (Cicerelli 2002).

Therefore, when a person is faced with writing their will, this causes them to acknowledge their own death which can make people uneasy so handling this appropriately is an incredibly important part of the will-writing process. In Cicerelli's 2006 study, fear of death was shown to peak in later life, especially amongst the mid-old age range (75-84) who have a greater awareness that they are approaching the end of their life. Findings also showed that fear escalates when the desired and expected

time to live shortens, and people begin to focus on dying rather than their normal everyday concerns. People want to live longer than they believe they will, bringing unfulfilled goals to the surface. The 2006 study generated interesting findings but does have its limitations such as using a relatively small sample size of 192 white people from a medium-sized city so replication of the study with a larger, more diverse sample could be beneficial.

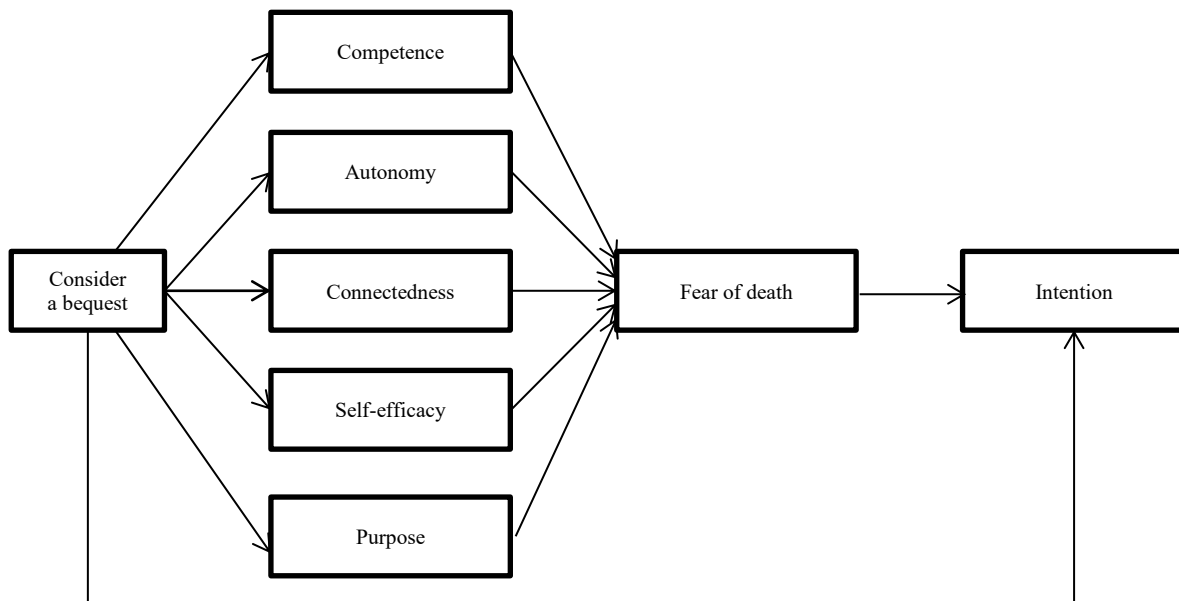
Many theorists believe that it is a person's hope of some form of after-life that protects them against concerns of mortality (Soenke, Greenberg and Focella 2014). Considering one's mortality can provoke fearfulness so people often find comfort in the thought that they will somehow live on after death (Routledge et al 2010). This is especially prevalent for those with religious beliefs as they can help people come to terms with their inevitable death. However, a study conducted by Soenke, Greenberg and Focella (2014), which focused on when individuals first realised they were going to die, found unexpectedly that religion was not a contributing factor but low self-esteem was.

What research suggests is that consideration of a charitable bequest could increase fear which could have a negative impact on a person's intention to leave a bequest in their will. What then becomes important is finding ways to minimise a person's fear of death at the time they are considering making a charitable bequest. Positive emotions increase the resources that can be drawn on in fearful situations (Fredrickson, Mancuso, Branigan and Tugade 2000). If a person experiences fear they need to regulate this emotion, so PWB can be an important resource in a person's response to fear. They need to identify ways to respond to the feeling of fear by finding ways to reduce it (Kemp, Kennett-Hensel and Williams 2014) and aspects such as 'a stronger feeling of meaning in life has been shown to correlate with a lesser degree of death anxiety'

(Zhang, Peng, Gao, Huang, Cao, Zheng and Miao 2019:2). Therefore, this study seeks to understand if a person's PWB can reduce fear of death in order to change a person's consideration of a charitable bequest to intent.

This study has already discussed the importance of well-being at the time of making a charitable bequest, with particular emphasis on competence, autonomy, connectedness, self-efficacy and purpose in life. These factors could transform consideration into intention by reducing fear of death. This leads us to the next set of hypotheses in this study (see Figure 7):

- H7 - Consideration of a charitable bequest will increase competence, which will reduce a person's fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).
- H8 - Consideration of a charitable bequest will increase autonomy, which will reduce a person's fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).
- H9 - Consideration of a charitable bequest will increase connectedness, which will reduce a person's fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).
- H10 - Consideration of a charitable bequest will increase self-efficacy, which will reduce a person's fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).
- H11 - Consideration of a charitable bequest will increase a person's sense of purpose in life, which will reduce fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).



**Figure 7: Hypotheses 7, 8, 9, 10 and 11**

This section has discussed the barriers associated with legacy giving, including fear of death. Although we can try and make the act of leaving a charitable bequest a positive one, it has the inevitable ability to confront a person with their mortality which can be a troubling experience. It is therefore important to ascertain if certain psychological factors minimise a person’s fear of death at the time of considering a charitable bequest, increasing their intention to include one in their will.

The following section discusses identity importance and how strongly identifying with a charity could increase a person’s intention to leave a charitable bequest in their will.

## **2.5 Identity Importance**

Another aspect to consider with regards to this study is how much a person identifies with their focal charity. Social-identity theory believes a person has distinct identities which stem from their social roles, and when these roles are personalised, they become

an identity (Laverie and McDonald 2007). Identity importance refers to the importance a person places on a particular identity (Stryker 1980) and Laverie and McDonald (2007) suggest that roles become more important the more we enact them. An interesting point made by Hoelter (1983) is that identity importance increases with positive role evaluations which could affirm that feeling competent in a role leads to higher identity importance. If an individual views their abilities favourably, they feel competent in their actions.

People enact certain roles within their social groups which can be defined as role identity and this can provide a person with a sense of purpose which also results in greater mental health (Thoits 2012). Roles can provide meaning and behavioural guidance that help to protect people against anxiety because they know what is expected of them (Thoits 2012). Roles are vast and can include that of a parent, friend, student, spouse and volunteer. Some role identities are more salient than others (McCall and Simmons 1978, Rosenberg 1979) which Thoits' (1992) refers to as the concept of identity prominence; people rank the subjective importance of their roles. Therefore, it could be beneficial to understand what roles are important to an individual, especially with regards to making charitable bequests. Defining important roles could bring clarity and improve the decision making process. For example, a person could have volunteered for a charity for years so becoming a legacy pledger for the organisation might be another important role for them to undertake.

Thoits (2012) conducted a study with a group of volunteers (previous heart patients) from a national non-profit organisation in America called Mended Broken Hearts to understand how role identity affects mental health and well-being amongst volunteers. Their role was to visit current heart patients and their families in hospital to offer

support.<sup>7</sup> Results found that the more a person perceives themselves as important to others, the greater their sense of identity and purpose. Results also showed that if a person perceives their life as meaningful, they have greater well-being. Therefore, it is proposed that the role of legacy pledger could provide a person with a sense of purpose because they are performing a worthy act and creating a lasting memory of themselves which was previously noted as a motivation for people to leave a charitable bequest.

The theory of multiple roles is prominent in a number of studies (Barnett and Hyde 2001, Ahrens and Ryff 2006, Kikuzawa 2006). The 'Role enhancement perspective' believes multiple roles provide people with better mental and physical health (Reid and Hardy 1999, Barnett and Hyde 2001). Thoits' (1983, 1986) found that if a person has eight or more roles they are more likely to experience lower levels of psychological distress, anxiety and depression. This is strengthened by Ahrens and Ryff (2006) who conducted a study amongst 2,634 individuals taken from the US MIDUS study which investigated the association between multiple role involvement and well-being. Results found that if people held eight or more roles, they had a greater sense of purpose in their lives. However, Barnett and Hyde (2001) do distinguish between role quality and role quantity. They believe role quality is much more important to a person's health than the number of roles a person has or the amount of time given to a role. This is because overload and distress can occur beyond a person's upper limits if roles become too demanding. Although multiple roles can provide opportunities for success they can also provide opportunities for failure (Barnett and Hyde 2001).

The opposite of the 'Role enhancement perspective' in role identity is the 'Role strain perspective' which refers to role overload (Merton 1957, Goode 1960, Coser 1974).

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<sup>7</sup> 458 volunteers took part in the study by completing a questionnaire which was then followed up with a telephone survey.

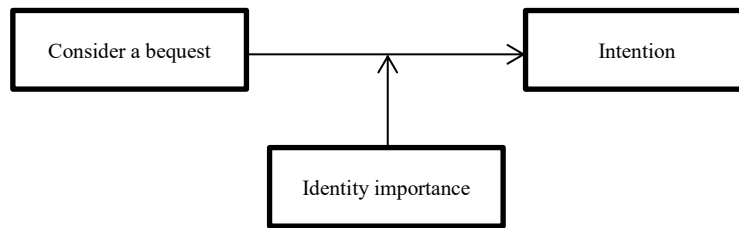
Merton (1957) makes reference to the different ‘social statuses’ that a person may have such as a husband or professor and with each of these statuses comes their own role-set. Therefore, each status is fairly complex with conflicting demands and expectations which gives rise to the question, can people perform in multiple roles effectively? Goode (1960) also suggests that roles have different obligations and contradictory demands which can create strain for a person. Different people may want different things from each role that they perform in and some might find themselves unable to conform due to insufficient resources to deliver (Goode 1960).

Whilst it is important to understand both perspectives of role identity, role identity as a whole is a relevant subject in relation to charitable bequests. Routley (2011) discussed the importance of a ‘personal connection’ with a cause when people are deciding which charity to include in their will. To perform in a role, such as a volunteer, a person is connected with the organisation and the people involved with it. Role identity is another way for a person to feel connected, through the relationships they forge within their roles. It is clear that a person has many roles which can impact on their bequest decisions. For example, a person, in the role of parent, may need to feel comfortable that they have taken care of their children in their will before leaving a legacy to charity and taking on the role of legacy pledger.

It is suggested that if a person more strongly identifies with a charity, this could change a person’s consideration of a charitable bequest into intention to leave a bequest in their will. The next hypothesis in this study is shown below (see Figure 8):

- H12 - Consideration of a charitable bequest will lead to a higher intention to leave a bequest in a will if a person’s level of identity importance is stronger (relevant to a focal charity).



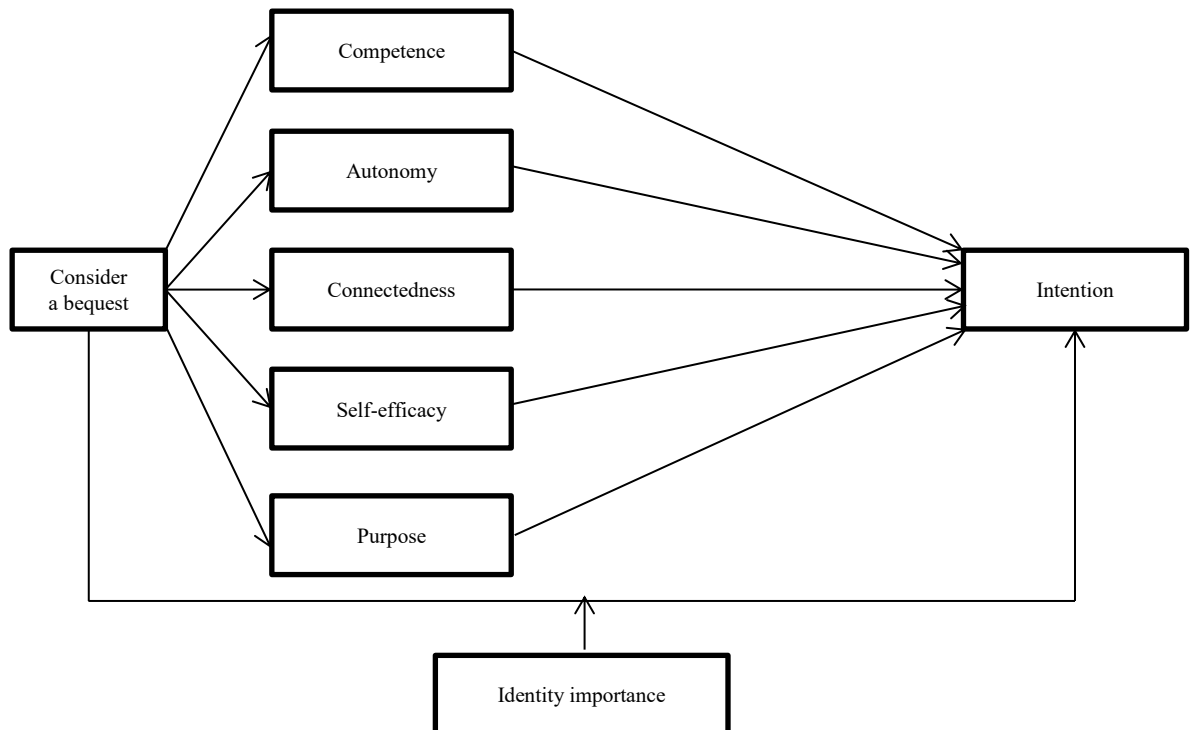


**Figure 8: Hypothesis 12**

Identity importance could also be an important factor with regards to PWB when it is looked at in conjunction with competence, autonomy, connectedness, self-efficacy and purpose in life. For example, if a person identifies more strongly with a charity, they could feel more competent to make a charitable bequest. It is suggested that identity importance could provide a person with a greater sense of autonomy and enhance their feeling of connectedness to a cause. It is also suggested that if a person possesses identity importance, they may feel more powerful in their bequest decisions, increasing self-efficacy and their sense of purpose in life. Identity importance could therefore strengthen the effect consideration of a charitable bequest has on a person's intention to leave a bequest through competence, autonomy, connectedness, self-efficacy and purpose in life. This brings us to the next set of hypotheses in this study (see Figure 9):

- H13 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through competence will be positively moderated by identity importance.
- H14 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through autonomy will be positively moderated by identity importance.
- H15 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through connectedness will be positively moderated by identity importance.
- H16 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through self-efficacy will be positively moderated by identity importance.

- H17 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through purpose in life will be positively moderated by identity importance.



**Figure 9: Hypotheses 13, 14, 15, 16 and 17**

## 2.6 Chapter summary

It is important at this stage of the literature review to summarise some of the key findings that are pertinent to this thesis and ones which will shape the research undertaken going forward. Areas where further knowledge would be beneficial to researchers and practitioners will be identified.

The literature review began by providing a profile of a legator looking at their socio-demographic characteristics including age, gender, family and socio-economic status. This provided useful background context for this study to gain an understanding of who

a legator is. As previously mentioned, it is estimated that only 42 per cent of people make a will (Unbiased.co.uk 2017) and only 6.3 per cent include a bequest to charity which means there is a vast amount of unrealised charitable legacy income (Smee & Ford 2019). This highlights the importance of encouraging more people to leave a charitable bequest in their will. The review has discussed the importance of prompting a person's consideration of leaving a bequest in their will and how a person can be moved along in the legacy journey from consideration to intent. Charitable organisations and will writing professionals are two fundamental groups who are best placed to prompt a person's consideration through legacy communications and at the time of a person writing their will.

There are a number of motives as to why a person decides to include a charity in their will. Research has shown that intrinsic motivations can include personal experience of the cause, empathy and altruism (Sargeant and Jay 2014). They might have a personal connection with a certain charity if they, or indeed someone they love, has been affected by something in their life such as illness. People also have a desire to be remembered after they die which is why leaving a charitable bequest can be a person's way of leaving something important behind. What is apparent, when looking at what motivates a person to leave a bequest to charity in their will, is that different people have different motivations so it is important to find a way to draw out what motivates each individual.

The review has shown that motivation is closely linked to PWB because people are more motivated to act when something makes them feel good, positively impacting on their well-being. PWB plays an important role in the level of motivation a person has. Little is known about PWB in relation to legacy giving and if certain psychological factors drive the charitable bequest decision. It has been suggested that those with

greater PWB could approach the task of including a charitable bequest in their will very differently to those with poor PWB (Ryff 1989, Daraei and Ghaderi 2012). It was previously discussed that those with greater well-being tend to be happier with a clearer purpose in life, whereas those with poor well-being can be prone to anxiety and lack self-worth (Boehm et al 2015). Therefore, greater PWB could empower a person to leave a charitable bequest in the belief they can make a difference and that they have something worth leaving behind. Legacy giving can also enhance PWB, for example, the meaningful act of leaving a charitable bequest in a will and the positive impact it can have to the lives of others could increase a person's sense of purpose in life and self-efficacy. This study is particularly interested in a person's levels of competence, autonomy, connectedness, self-efficacy and purpose in life.

In contrast to motivations, barriers also exist that might prevent a person from initially writing their will and therefore including a charitable bequest. For example, fear of death is a common barrier because people do not want to confront their eventual death when striving for survival is so primal. Facing death can be a psychologically difficult process, especially for someone with poor mental health. Research has also shown that fear of death can be linked to legacy giving. People can avoid writing their will because it causes them to consider their inevitable death which could have a detrimental effect on charitable bequests (Sargeant, Routley and Scaife 2007). This study seeks to examine if certain psychological factors can reduce fear of death at the time of when a person is writing their will, and in turn, making a charitable bequest.

Identity importance is of relevance to this study because if a person strongly identifies with a charity, this could have a positive impact on their decision to include a charitable bequest in their will (Aaker and Akutsu 2009, Oyserman 2009, Kessler and Milkman

2016). Identity importance gives people a sense of purpose and provides their lives with greater meaning so identifying strongly with a charity could increase the likelihood that they will leave them a bequest in their will.

In conclusion, this literature review has uncovered some very interesting factors with regards to PWB that could each play a part in the charitable bequest decision. It has highlighted the importance of prompting a person's consideration of charitable bequests and the significant role that charitable organisations and will writing professionals play in the legacy giving process. Whilst prompting is crucial, it is important to understand how potential legators can be primed in a more meaningful way so it enhances their PWB.

These key points discussed unite to form this study's overall research question:

What are the psychological factors that drive the charitable bequest decision and impact on how a person should be primed about leaving a bequest to charity in their will so it becomes a meaningful experience?

The following chapter presents the conceptual framework for this research study and discusses the hypotheses to be investigated.

### Chapter 3: Conceptual Framework and hypotheses

The present chapter consists of this study's conceptual framework based on the literature review in the previous chapter. The following sections present the conceptual framework and rationale, including the independent, mediating, moderating and dependent variables and their relationships. In addition, each hypothesis is presented based on the rationale behind it. This conceptual framework will be the basis for designing the research methodology in Chapter 4.

#### 3.1 Conceptual Framework

Derived from the extensive literature review presented in Chapter 2, this study proposes a conceptual framework as illustrated in Figure 10.

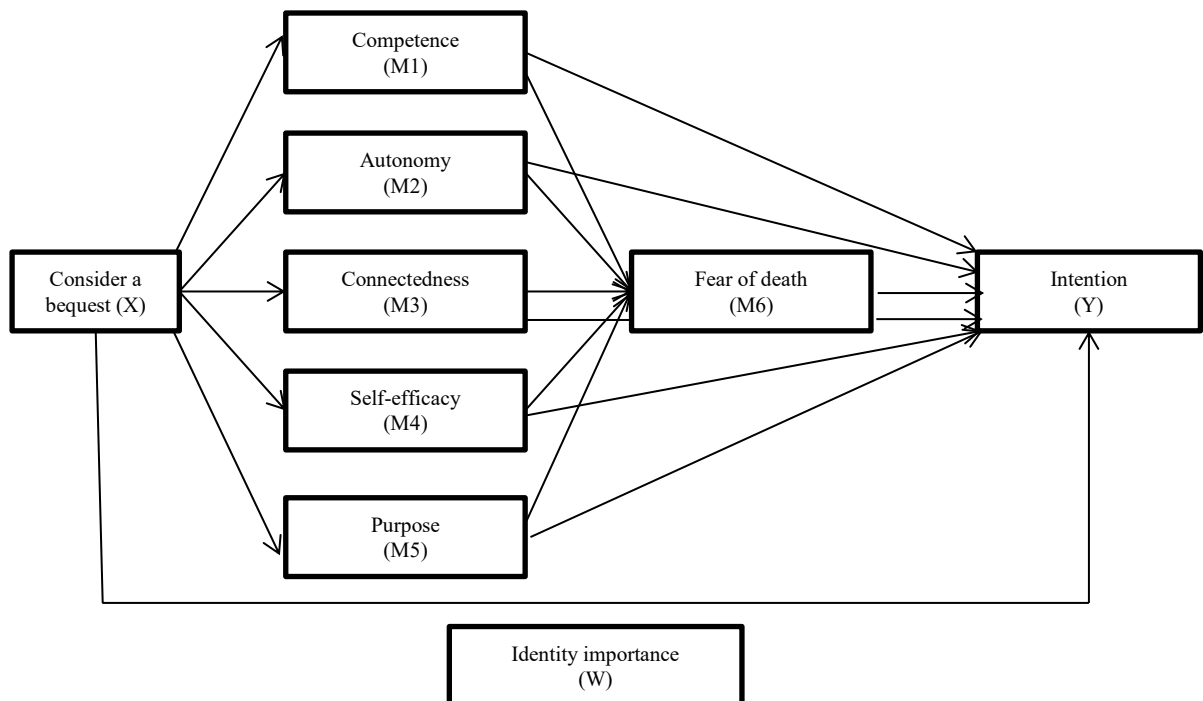


Figure 10: Conceptual Framework of the study

The conceptual framework integrates theories from the disciplines of psychology and sociology and most specifically, TMT, SDT and PWB. The independent variable (X) in the framework is consideration of a charitable bequest and the dependent variable (Y) is intention to leave a bequest in a will. Mediators (M1-M6) as identified through the literature review include competence, autonomy, connectedness, self-efficacy, purpose in life and fear of death. Identity importance (W) is the moderator. Figure 10 suggests that the relationship between consideration of a charitable bequest and intention to leave a bequest in a will is mediated by a number of psychological factors (listed above). The linear sequence is moderated by identity importance. The development of hypotheses and elements of the framework are discussed below.

### **3.2 Development of hypotheses**

The aim of this study is to determine which psychological factors drive the charitable bequest decision and impact on how a person should be primed about leaving a charitable bequest in their will so it becomes a meaningful experience. In order to answer this study's research question a number of hypotheses will be investigated which were identified throughout the literature review but the rationale behind the hypotheses is discussed in the following sections.

#### **3.2.1 Independent and dependent variables**

##### ***Consideration of a charitable bequest (independent variable)***

Consideration of a charitable bequest is an important element in the legacy journey which is used as a way of classifying individuals according to their behavioural stages

(Magson 2018). The legacy journey consists of enquirer, considerer, intender and pledger but little is known about the transition between considerer and intender (Williamson 2018). Considerers are people who feel warmly towards a charity and are considering which charities to include in their will (Williamson 2018). It is at this stage that excellent stewardship from a charity and aligning communications with their interests is paramount. It is also important to understand the psychological factors that drive a person's decision and move them sequentially through the stages. For example, upon consideration of a charitable bequest a person might start to think about the causes they feel connected to and the difference a charitable bequest can make, enhancing their self-efficacy. This understanding can greatly assist both charitable organisations and will writing professionals so they know how to prime potential legators in a way that enhances their PWB. Furthermore, it is argued that this would make the experience of legacy giving incredibly positive and meaningful.

### ***Intention to leave a bequest in a will (dependent variable)***

Intention to leave a charitable bequest is another element in the legacy journey (Magson 2018). A legacy intender has considered their options with regards to charitable bequests, possibly discussing these with their family and they have decided which charities they will include in their will (Williamson 2018). At this point, they intend to include a charitable bequest when they write or amend their will and have moved from being a legacy considerer to intender. This study is interested in understanding how a person can be moved from consideration to intent in the legacy journey but first seeks to clarify if there is a significant relationship between consideration and intent. This brings us to the first hypothesis in this study.



- H1 - Consideration of a charitable bequest will lead to a higher intention to leave a bequest in a will (relevant to a person's focal charity).

There are a number of psychological factors suggested by the literature that could mediate the relationship between consideration and intent which are discussed further now.

### **3.2.2 Mediating variables**

#### ***Competence, autonomy and connectedness***

SDT believes there are three psychological needs which must be satisfied in order to achieve well-being which include competence, autonomy and connectedness (Deci and Ryan 2000). For example, if a person feels more competent, they will have a greater sense of well-being (James and Rosen 2020). As discussed in the literature review, competence, autonomy and connectedness are becoming increasingly important in relation to charitable giving because charitable giving can help people meet these three universal needs (Shang and Sargeant 2017, James and Rosen 2020). Table 4 provides an evaluation of studies which have focused on competence, autonomy and connectedness that feature in the extant literature. However, no studies have been identified which focus on competence, autonomy and connectedness in relation to legacy giving which provides the researcher of this study with a real opportunity to add new knowledge to an under researched area.

Study	Aim of study	Methodology	Participant sample	Key findings	Critique / observations
Deci and Ryan (2000)	To discuss the SDT concept of needs as it relates to previous need theories, emphasising that competence, autonomy and relatedness specify the necessary conditions for psychological growth, integrity, and well-being.	A review of existing studies and relevant theories.	N/A	Social contexts and individual differences that support satisfaction of the basic needs facilitate natural growth processes including intrinsically motivated behaviour and integration of extrinsic motivations, whereas those that forestall autonomy, competence, or relatedness are associated with poorer motivation, performance, and well-being.	According to Deci and Ryan (2000), the concept of needs is now largely ignored in favour of the concept of goals. They suggest a consideration of basic psychological needs provides a basis for predicting when the efficient pursuit and attainment of goals will be associated with more positive vs. more negative performance and well-being outcomes which is pertinent to this study.
Ryan, Huta and Deci (2006)	To distinguish between hedonic and eudaimonic approaches to wellness, including happiness and pleasure and the process of living well.	A review of existing studies.	N/A	Eudaimonic living can be characterised in terms of four motivational concepts: (1) pursuing intrinsic goals and values for their own sake, rather than extrinsic goals; (2) behaving in autonomous, volitional, or consensual ways, rather than heteronomous or controlled ways; (3) being mindful and acting with a sense of awareness; and (4) behaving in ways that satisfy basic psychological needs for competence, relatedness, and autonomy	The studies reviewed indicate that people high in eudaimonic living (including behaving in ways that satisfy the basic psychological needs for competence, relatedness, and autonomy) tend to behave in more prosocial ways which is particularly relevant to charitable giving.
Pavey, Greitemeyer and Sparks (2011)	To ascertain if relatedness need satisfaction is particularly important for promoting prosocial behaviour because of the increased sense of connectedness to others that this engenders.	Three experiments in which participants were randomly assigned to certain conditions such as a relatedness manipulation, autonomy manipulation, competence manipulation, or neutral condition followed by a questionnaire to complete.	Exp. 1 - 155 female psychology undergraduate students. Age range 19-46 (mean age = 21.30). Exp. 2 - University students (N = 77; 60 females and 17 males). Age range 19 -54 (mean age = 24.3). Exp. 3 - University students (N = 55; 37 females and 18 males). Age range 18 -34 (mean age = 23.29).	Exp. 1, Relatedness led to higher interest in volunteering/intention to volunteer relative to the other conditions. Exp. 2 found that writing about relatedness experiences promoted feelings of connectedness to others, which in turn predicted greater prosocial intentions. Exp. 3 found that participants donated more money to charity with a relatedness manipulation. Highlighting relatedness increases engagement in prosocial activities.	Participants were all university students, well educated, and mostly female between the ages of 18 and 21. This particular population may have less time to volunteer and money to donate to charity than many other members of the community. The experiments only examined the effects of need satisfaction on prosocial tendencies. Further research could examine whether such manipulations increase specific motives for acting prosocially.
Ferguson, Gutberg, Schattke, Paulin and Jost (2015)	To investigate participants' motivations to support charitable events after exposure to online Facebook appeals to helping others. To closely analyse the influences of the various SDT regulations of autonomous motivation on online and offline support of these events.	Using identical frameworks, two separate online investigations were conducted of motivation in support of events for the causes of breast cancer and homeless youth. Facebook appeals were used and variables were measured using the SDT continuum scale.	7,500 undergraduate students at a Canadian university business school with approximately 1,500 in their first year.	When integrated regulation of autonomous motivation was included in the model, it was the strongest predictor of online and offline supportive intentions. Integrated regulation was a strong dimension of autonomous motivation to support charitable events because they involved prosocial activities that may be highly meaningful and associated with a person's deeply held values and sense of self. Autonomous motivation was associated with positive outcomes.	Future research could explore how these results can be applied in communications of charitable causes.  Self-reported behaviours may not be as reliable as observed behaviours and results came from undergraduate psychology students who may not be representative of all individuals. The study took place in Canada making it difficult to generalise findings to the wider world.
Mulder and Joireman (2016)	To advance and test a model, derived from SDT (Deci and Ryan 2000), predicting how consumers respond when they receive and use a charity gift card (CGC).	Gift in your name versus charity gift card manipulation (Christmas gift) using scenarios. The study used three conditions: gift in participant's name, charity gift card (six global project options) and charity gift card (twelve global project options).	117 participants were recruited from an online panel of US consumers (age range 19-78, mean age = 51, 51.3% female, 80% Caucasian) using an online panel provider (Qualtrics.com).	Consumers were more satisfied/more likely to donate to the card-sponsoring charity after using a CGC than after learning a donation had been made in their name. CGCs enhanced consumers' felt autonomy, competence, and relationship with the charity/its projects, which predict a more charitable self-concept and satisfaction with the gift.	The study was based on a cross-sectional design using a scenario methodology so it could be investigated further in a real-world context to determine whether the SDT perspective generalises to a broader range of non-profits and charitable organisations. The study was US based making it difficult to generalise findings to the wider world.

Reis, Sheldon, Gable, Roscoe and Ryan (2016)	The research explored the hypothesis that daily variations may be understood in terms of the degree to which three basic needs — autonomy, competence, and relatedness — are satisfied in daily activity.	Participants provided daily reports for 14 days on well-being, need satisfaction (autonomy, competence, and relatedness), and social activity. Trait measures of self-determination, effectance, and connectedness were collected prior to the daily recording. A range of scales were used to measure the variables including the Self Determination Scale.	67 participants (38 women). Age range 17-68, (86% under 26 years old). 73% Caucasian, 12% of Asian ancestry, and 9% African American. 70% lived on campus. 46% were not dating, whereas 20% were either married or in a committed relationship lasting more than two years.	Findings provided clear support for the relevance of three basic needs —autonomy, competence, and relatedness—to emotional well-being. In day-level analyses, which controlled for both average levels of wellbeing and the prior day's outcomes, all three needs were significantly associated with well-being. Higher levels of autonomy and competence were associated with more favourable outcomes on all four measures of well-being,	Generalisability is limited by the fact that only students were included in the study and they do not represent the wider population. The study was conducted in the US which makes generalising findings to the rest of the world difficult. The focus of the study was also on subjective well-being, so the authors did not obtain objective ratings of health status or observer reports of emotional well-being.
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Table 4: Comparison and critique of competence, autonomy and connectedness studies

Both writing a will and including a charitable bequest can provide people with a sense of competence that their affairs are in order and that they are making a difference to the lives of others. Leaving a legacy then becomes a very positive experience that enhances well-being. Autonomy is an individual's capacity to make informed decisions without the coercion of others (Ryff 1989). It is a person's sense of freedom in the decisions they make about the things that are important to them. This is especially relevant when a person is considering their will and how they might distribute their estate. Deciding if they would like to include a charitable bequest is a private affair and one which requires autonomy.

Haslam, Cruwys, Haslam and Jetton (2015:1) define connectedness as 'the sense of belonging and subjective psychological bond that people feel in relation to individuals and groups of others'. Connectedness is concerned with our relationships; it is about those we love and care for which is central to our sense of well-being (Ryff 1989).

People build relationships throughout their lifetime, including with charitable causes that are close to their heart. It is a person's relationships with others that could greatly impact on who a person includes in their will. For example, consideration of a charitable bequest causes people to think about the charitable organisations that have been important to them, or indeed their loved ones, throughout their lifetime. This brings us to the next set of hypotheses proposed below:

- H2 - Competence mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).
- H3 - Autonomy mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).

- H4 - Connectedness mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).

### *Self-efficacy*

The significance of self-efficacy in relation to charitable giving has been prevalent in a number of studies (Basil, Ridgway and Basil 2008, Routley 2011, Sharma and Morwitz 2016). Self-efficacy focuses on more than just completion of the task, and provides a person with the belief that their actions can actually achieve something worthwhile (Bandura 1997), and when this is applied to legacy giving, they could feel like that are making a real difference to the lives of beneficiaries. Table 5 provides a comparison and critique of existing self-efficacy studies.

Study	Aim of study	Methodology	Participant sample	Key findings	Critique / observations
Bandura (1997)	To examine the extent to which people felt capable of engaging in behaviours that would lead to desired outcomes.	A range of experiments and assessments.	Participants all suffered with phobias.	Self-efficacy proved to be an accurate predictor of performance. Perceived self-efficacy enhanced performance proving there is a positive relationship between self-efficacy and behaviour changes.	Further investigation is needed into the relationship between self-efficacy expectations and action and persistence of effort. The study did not measure the intensity and duration of effort subjects exert in attempts to master tasks as a function of the level and strength of their efficacy expectations. No mention of the number of participants taking part in the study making it difficult to know if the sample was representative of a wider population.
Cheung and Chen (2000)	To examine the framework of social cognitive theory and associated theories which propose that beliefs about self-efficacy, outcome efficacy, moral obligation, need, and attribution are crucial determinants of donation (intention)	Telephone survey to randomly select and interview people in Hong Kong.	277 people were called.	Self-efficacy, outcome efficacy, trust in the International Relief organisations (IRO), moral obligation, need for donation, awareness of the IRO, and past donation showed significantly positive effects on intention.	The study was based in Hong Kong so the findings cannot be generalised to the rest of the world. The survey method was reliant on self-report measures, including beliefs, attitudes, intentions, and behaviour. The study was also unable to tap actual behaviour after the survey because it involved an anonymous survey. A further study is necessary to verify the causal model for the actual behaviour of donation.
Chen, Gully and Eden (2001)	To develop a NGSE (New General Self Efficacy) scale and compare its psychometric properties and validity to that of the Sherer et al. General Self-Efficacy Scale (GSE).	Study 1 revised the NGSE scale and compared its content validity to that of the GSE scale. Studies 2 and 3 further compared the reliability and validity of the NGSE scale and the GSE scale in various samples. Questionnaires and surveys were used in all three studies.	Study 1 - 316 undergraduates (mean age = 24; 78% women). Study 2 - 323 undergraduates (mean age = 23; 77% women). Study 3 - 54 managers (83% male; mean age = 38) attending an executive MBA program at an Israeli university.	Studies in two countries found that the NGSE scale had higher construct validity than the GSE scale. The NGSE scale demonstrated high reliability, predicted specific self-efficacy (SSE) for a variety of tasks in various contexts.	Future research should examine whether these findings generalise to other samples and settings and in other countries as undergraduates were enrolled in a variety of upper-level psychology courses at a large mid-Atlantic university Future studies are needed to evaluate the contributions of GSE to our understanding of behaviour and performance and to examine the relationship between GSE and other constructs.
Basil, Ridgway and Basil (2008)	To understand if empathy and self-efficacy generated guilt and reduced maladaptive responses, which, in turn, shaped donation intention.	This analysis utilized a 2 x 2 between-subjects fully crossed design. The manipulated independent variables were empathy and self-efficacy. Each participant saw only one appeal.	1,049 participants from an online survey panel managed by Zoomerang. Mean age = 41.5.	Empathy and self-efficacy enhanced anticipated guilt levels and reduced maladaptive responses, both of which lead to stronger donation intentions.	Individuals with lower income were shown to have higher donation intentions which are contradictory to previous studies which show that those from higher income brackets are more likely to donate. Results might have been more reliable if participants viewed more than one appeal, producing more consistent findings.
Majer (2009)	A longitudinal analysis of self-efficacy for education and sociodemographic characteristics.	Beliefs in Educational Success Test (BEST) and GSE to test self-efficacy, the Scheier, Carver, and Bridge's (1994) revised Life Orientation Test (LOT-R) to test optimism and the Self-Mastery Scale (SMS).	96 introductory undergraduate psychology students (mean age = 24.4).	Baseline rates of self-efficacy for education and first-generation immigrant status significantly predicted increased cumulative grade point average at one-year follow-up. There was a significant positive relationship between levels of self-efficacy and increased performance.	The sample was not representative of the wider population or of most community college students as they were primarily members of ethnic minorities. A US based study so the findings cannot be generalised to the rest of the world. Although the study focused on behaviour, it was unrelated to charitable giving.
Sharma and Morwitz (2016)	To understand the impact of perceived efficacy on charitable giving to single vs. multiple beneficiaries.	Four studies to assess levels of self-efficacy based on single vs. multiple beneficiaries. Use of scenario writing tasks, 2 x 2 design and between-subject conditions.	Study 1 – 93 participants. Study 2 – 154 participants. Study 3 – 197 participants. Study 4 – 296 participants (all from MTurk).	Increasing perceived self-efficacy increased perceived response efficacy (Studies 1 and 2) and increased donations for multiple beneficiaries.	Self-efficacy was manipulated separately from the charitable giving context. Future research could examine if different ways of representing self-efficacy (in relation to charitable giving) has different effects on behaviour.

Table 5: Comparison and critique of self-efficacy studies

Very few studies have examined the relationship between self-efficacy and charitable giving, and as far as the researcher is aware, no studies have focused on self-efficacy and legacy giving. It is important to donors that their charitable bequest has a positive impact and legacy giving is a way for people to express their self-efficacy (Routley 2011) which makes this study particularly relevant. Therefore, consideration of a charitable bequest could enhance a person's sense of self-efficacy increasing their intention to leave a bequest in their will. This brings us to the next hypothesis of this study.

H5 - Self-efficacy mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).

### ***Purpose in life***

A person with a sense of purpose in life sees their life as having meaning and is one of the six factors that constitute positive psychological functioning (Ryff 1989a). Purpose in life involves a number of aspects such as having a strong sense of direction, meaningful relationships and greater life experiences. As mentioned in section 2.3.2 (Psychological factors) of the literature review, purpose in life can be enhanced through charitable giving because donors feel like they are making a difference (Sargeant and Shang 2017). Although the researcher did not identify any studies which look specifically at the relationship between legacy giving and purpose in life from the extant literature, Table 6 provides an overview of the more general purpose in life studies.

Study	Aim of study	Methodology	Participant sample	Key findings	Critique / observations
Ryff (1989)	To stimulate interest in the basic question of what constitutes positive psychological functioning.	Aspects of well-being (self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life, and personal growth) were operationalised. Respondents rated themselves on these measures along with six instruments prominent in earlier studies (affect balance, life satisfaction, self-esteem, morale, locus of control, depression).	321 men and women (divided among young, middle-aged, and older adults). The young adults (n = 133, mean age = 19.53) were contacted through an educational institution, and the middle-aged adults (n = 108, mean age = 49.85) and the older adults (n = 80, mean age = 74.96) were contacted through community and civic organisations	Positive relations with others, autonomy, purpose in life, and personal growth were not strongly tied to prior assessment indexes, thereby supporting the claim that key aspects of positive functioning had not been represented in the empirical arena. Six theory-guided dimensions of wellbeing were operationalised including purpose in life. Results point to a highly differentiated profile of psychological functioning across the adult life cycle, e.g. higher levels of depression with age, are associated with lower levels of purpose in life.	Although these measures revealed acceptable preliminary psychometric properties, further validation and assessment is needed in relation to charitable giving.  The sample of respondents were from the US and they were relatively healthy, well-educated, and financially comfortable which limits the overall generalisability of the findings.
Steger, Frazier, Oishi and Kaler (2006)	To develop a measure for assessing a person's perceived meaning in life.	Four studies with methodology including the Meaning in Life Questionnaire (MLQ), Satisfaction with Life Scale, Long Term Affect scale, 20-item PIL, the BSI, 14-item Intrinsic/Extrinsic Religiosity Scale and 28-item LRI.	Study 1a – 151 undergraduates (mean age = 19.8, 61% women). Study 1b – 154 undergraduates (mean age = 21.8, 70% women). Study 2 – 400 undergraduates (mean age = 19.7, 59% women). Study 3 – 70 undergraduates (mean age = 21.1, 63% women).	In three studies, evidence is provided for the internal consistency, temporal stability, factor structure, and validity of the MLQ, a new 10-item measure of the presence of, and the search for, meaning in life.	The MLQ provides a subjective measure that leaves open the question of what participants are considering when judging whether their lives are meaningful. Participants were undergraduate students who may not be representative of all individuals. Only self-report methods were used. The study took place in the US making it difficult to generalise findings to the wider world.
Ryff and Singer (2008)	To revisit the philosophical and theoretical roots of eudaimonia to clarify how its central ideas infuse the study of human well-being.	Key messages from Aristotle's Nichomachean Ethics are revisited. Ideas about positive human functions from existential and utilitarian philosophy are also examined as well as clinical, developmental, and humanistic psychology.	N/A	The perspectives examined were integrated to create a multidimensional model of PWB (6 factor model). Possible health benefits are associated with living a life rich in purpose and meaning. New appreciation for the idea of balance – what levels of well-being contribute to flourishing individual lives?	The study is based on the interpretations and perspectives of the authors so it is up to the reader to evaluate the results.  A question still arises as to what constitutes too little, or too much, life purpose which needs further investigation.
Windsor, Curtis and Luszcz (2015)	To examine associations of a sense of purpose with a broad range of aging well outcomes (health, cognition, and depressive symptoms).	Longitudinal study where respondents were assessed on up to six occasions over 18 years. Wave 1 (1992), Wave 3 (1994), Wave 6 (2000), Wave 7 (2003), Wave 9 (2008), and Wave 11 (2010), collected through home-based interviews, clinical assessments, and self-completed questionnaires. Additional waves (2, 4, 8, and 10) consisted of shorter interviews.	1,475 older adults (Mean age = 77.06, 50% women). The sample was drawn from the South Australian electoral roll.	Participants who scored higher on sense of purpose reported lower levels of functional disability, performed better on cognitive tests (episodic memory and speed of processing), and reported better self-rated health and fewer depressive symptoms.	Sense of purpose was only assessed at a single point in the study which assumes that purpose is a relatively stable characteristic. There is limited evidence regarding the extent to which purpose is likely to be subject to either short-term or long-term changes, which would warrant future investigation. Longitudinal studies that assess purpose in life at repeated assessments are needed to establish the extent to which purpose changes with aging, or if it changes health and well-being. The measure of purpose was based on a smaller three-item version of Ryff's (1989) scale so use of more items may have enhanced scale reliability.

Table 6: Comparison and critique of purpose in life studies



Greater purpose in life is an important element with regards to well-being which is especially important at the time someone is planning their death so they are able to cope with the task. When a person considers making a charitable bequest, they consider what and who has been meaningful in their life which could positively impact on their intention to leave a bequest to charity in their will. This leads to the next hypothesis.

- H6 - Purpose in life mediates the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will (relevant to a focal charity).

### ***Fear of death***

It is clear that a person's outlook on life could significantly impact on their desire to plan for their death. Facing death can be incredibly hard for people, especially those with poor mental health who could find the situation stressful and upsetting (Routledge et al 2010). What becomes important is finding ways to make the act of legacy giving positive and one that adds meaning to a person's life because they are making a lasting difference after they are gone, providing them with a sense of immortality (Roth 1987). Focusing on the positive aspects of legacy giving could reduce a person's anxiety about death, steering them away from this being their main focus. Therefore, it is suggested that greater PWB could reduce fear of death at the time of a person writing their will and making a charitable bequest. Table 7 compares and critiques several studies associated with fear of death.

Study	Aim of study	Methodology	Participant sample	Key findings	Critique / observations
Cicerelli (1998)	To assess death meanings and death fears in two adult age groups to determine if they were dependent on age and gender.	Factor analysis of participant responses to 30 death-meaning items and hierarchical regression analysis determined the combined effect of the 3 dimensions on each of the 8 Meaning Fear of Death Scale subscales.	265 college students enrolled in classes in Death and Dying in the US. Age range 19-55, mean age = 23.57 (46 men and 219 women).	Younger respondents and women had greater fear of death on certain subscales.	The approach to measure death meaning was new so there are no comparable studies. Sub-groups did not differ significantly in age/gender and there were relatively few men/older students. All participants were students in death/dying classes so the sample is not representative of the wider population. Findings lack generalisability to the rest of the world.
Cicerelli (2002)	To determine how TMT variables were related to fear of death measures.	Assessed on the Multidimensional Fear of Death Scale (MFODS). Variables included self-esteem, religiosity, locus of control, socioeconomic status, social support and health.	123 black and 265 white elderly people (age range 60-100) from a medium-sized Midwestern city and a large urban area in Indianapolis.	Fear of annihilation related to weaker religiosity, less social support and greater externality. The effect of self-esteem was mediated by externality.	Older participants represent a population who took part in community senior centres which may influence findings (more integrated in the community/larger culture). Self-response measures of fear of death may mean respondents reported less fear of death than they really felt. Study regarded as exploratory, more testing regarding the mechanisms involved is needed. The study is US based so findings lack generalisability to the rest of the world:
Cicerelli (2006)	To ascertain if the discrepancy between desired and expected time left to live was greater for mid-old persons than younger old-persons and if it was influenced by age, health and purpose in life.	Use of the MFODS and Crumbaugh's (1968) Purpose in Life scale. Participants were assessed on age, health and purpose in life and death fear.	192 adults (age range 60-85) randomly selected from registered voters in a medium-sized Midwestern city in the US. 67% women.	Purpose in life and the difference between the desired and expected time left to live had direct effects on fear of body loss, with indirect effects on health. An awareness of approaching death aroused greater fear of physical loss (not spiritual/mental) in mid-old persons than in young-old persons.	Generalisations are limited from a small sample of whites from a medium-sized Midwestern city in the US. The study requires replication with a larger more representative sample. Longitudinal study needed to follow participants from young-old age to old-old age to confirm transition model.
Galliot, Stillman, Schmeicel, Maner and Plant (2008)	To understand if mortality salience increased adherence to salient norms and values.	Methodology included using the IMS-EMS and mortality salience manipulation.	Studies 1 and 2 included 112 individuals from a university campus and studies 3 and 4 included 221 individuals who walked alone in a cemetery or one block away from the cemetery in the US.	The four studies indicated that mortality salience increased adherence to social norms and values, but only when cultural norms and values were salient. These results suggest that people may adhere to norms and values so as to manage awareness of death.	The study did not examine all forms of normative behaviour to understand if current results generalised to other norms. Future research could be used to understand whether adherence to social norms/values reduced death concerns. The study was US based and so the findings lack generalisability to the rest of the world:
Routledge et al (2010)	To examine the relationships among self-esteem, death cognition and psychological adjustment. Satisfaction with life, subjective vitality, meaning in life, positive and negative affect, exploration and social avoidance were assessed.	Participants were assessed using scales such as The Rosenberg Self-Esteem Scale, Vitality Scale, Satisfaction with life Scale and Presence of meaning in life sub scale (MLQ questionnaire).	486 psychology students from the US and 53 Chinese students enrolled on freshman-level core courses.	Death-related cognition decreased satisfaction with life, subjective vitality, meaning in life, and exploration, increased negative affect and state anxiety and exasperated social avoidance for individuals with low self-esteem. Parallel effects were found in the US and Chinese samples.	Future research could examine if psychological factors aside from self-esteem serve as a protective role when people are facing death. The study focussed on students from the US and China meaning the sample is not representative of the wider population and findings cannot be generalised to the rest of the world. This was the first examination of the effects of mortality salience on psychological adjustment meaning further research would be beneficial.

Routledge and Juhl (2010)	To directly test the assertions that subtle mortality primes increased death anxiety and if perceptions of meaning in life moderated this effect.	Meaning in Life (MIL) measure – items were taken from the purpose in life sub scale of a larger measure of different dimensions of PWB. Participants received either the mortality salience or control manipulation. The PANAS and DA measure were also used.	60 introductory psychology students in the US.	A mortality prime increased death anxiety, but only for individuals who lacked perceptions of meaning in life.	The measure of meaning consisted of only four items so future research could use additional measures. No baseline measure of death anxiety was administered. Future research could manipulate meaning in life rather than just measuring it and also see if it contributes to positive PWB when people are in situations in which they must confront their mortality. Participants were US based students so the sample is not representative of the wider population and findings lack generalisability to the rest of the world:
Schindler, Reinhard and Stahlberg (2012)	To understand if mortality salience increased the norm of reciprocity.	Study was an experiment where participants were accompanied to the lab and randomly assigned to one of the experimental conditions. 20 items of the PANAS were used as well as the Personal Norm of Reciprocity Questionnaire.	98 students (47 women, mean age = 23.7) who studied economics, sociology and psychology at a German University.	Mortality salience overall significantly increased personal relevance of the norm of reciprocity compared to a controlled condition. Under mortality salience there was higher motivation to punish those who treated them unfavourably whereas positive reciprocity remained unaffected by mortality salience.	The results were restricted to attitudes toward the norm rather than actual behaviour. Findings were based on a student sample in Germany so the sample is not representative of the wider population and the findings lacks generalisability to the rest of the world:
Soenke, Greenberg and Focella (2014)	To understand whether people recalled the moment they first realised they will die, or what factors were associated with whether they did.	The Rosenberg Self-Esteem Scale and PDEQ were used.	1,552 undergraduate psychology students (958 women, mean age = 18.8) in the South West, US. A community sample of 149 (107 women, mean age = 40.8) volunteered to take part in a survey using Craigslist and Facebook.	About one third of participants reported remembering the moment they realised they will die. Individuals who recalled the moment had slightly lower self-esteem, were more likely to believe in a soul and were more prone to disassociation than those who did not.	Assessing people's memories retrospectively can be problematic because of errors in what people recall. The nature of the two samples were not representative of the wider population and the study is US based which makes it difficult to generalise findings to the rest of the world.
Mahoney, Saunders and Cain (2014)	To examine whether successively presented subliminal and supraliminal mortality salience primes (double death prime) had a stronger influence on death thought accessibility than subliminal or supraliminal primes alone.	A between-subjects 2 (subliminal-prime/control) x 2 (supraliminal-prime/control) design was used.	80 undergraduate psychology students at a medium sized private NE University in the US (58 women).	The double death prime was most effective at bringing mortality into awareness.	The study design did not contain a condition where participants were primed both subliminally and supraliminally with a non-death related word, to clarify the role of the unconscious. The study was US based making it difficult to generalise findings to the rest of the world and used a sample of students which are not representative of the wider population.
Juhl and Routledge (2016)	To review a recent programme of research to understand if awareness of death caused anxiety and undermined well-being.	The review included approximately 30 studies.	N/A	Death awareness caused anxiety and undermined well-being for those who lacked appropriate psychological buffers.	Each study reviewed would have varying strengths and weaknesses. However, this research fills a hole in the literature with regards to the lack of evidence demonstrating that death awareness can produce anxiety and undermine well-being.

Table 7: Comparison and critique of fear of death studies

Including a charitable bequest is an incredibly generous act which makes a significant difference to the lives of many. The positive aspects associated with this act need to be brought to the forefront so a person can understand not only the difference they can make in the wider world, but also the immediate benefits attributed to them such as a greater sense of purpose and comfort in the knowledge that they will leave behind a lasting legacy. This would ensure other psychological factors are more dominant in the charitable bequest decision, taking away from a person's fear of death. The next set of hypotheses is presented below.

- H7 - Consideration of a charitable bequest will increase competence, which will reduce a person's fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).
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- H8 - Consideration of a charitable bequest will increase autonomy, which will reduce a person's fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).
- H9 - Consideration of a charitable bequest will increase connectedness, which will reduce a person's fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).
- H10 - Consideration of a charitable bequest will increase self-efficacy, which will reduce a person's fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).
- H11 - Consideration of a charitable bequest will increase a person's sense of purpose in life, which will reduce fear of death, leading to a higher intention to leave a bequest in their will (relevant to their focal charity).

### **3.2.3 Moderating variable**

#### ***Identity importance***

Identity importance was an interesting topic to discuss in section 2.5 (Identity

Importance) of the literature review because it is argued that if a person more strongly

identifies with a charity, they could be more likely to include a charitable bequest. For example, role identity appears to give people a greater sense of purpose and brings meaning to their lives (Thoits 2012). A person can identify more strongly with a charity in a number of ways; they could be a long-term supporter, regular giver and/or a dedicated volunteer. How much they identify with a charity could have strengthened over time resulting in higher engagement with the cause and a greater sense of loyalty which could have a positive impact on their decision to include a charitable bequest in their will. Furthermore, a person has also been shown to have lower levels of depression if they have a greater number of roles (Ahrens and Ryff 2006). So it can be argued that role identity, such as legacy pledger, can enhance a person's PWB. Research is very limited with regards to identity importance and charitable bequests, yet a greater understanding about the impact identity importance could have in this area would be very beneficial. Table 8 provides a comparison of studies which have focused on identity importance, and where relevant, charitable giving.

Study	Aim of study	Methodology	Participant sample	Key findings	Critique / observations
Thoits (1983)	To test the identity accumulation hypothesis - "the more identities possessed by an actor, the less psychological distress he/she should exhibit."	This study used panel data from the New Haven community survey (Myers et al., 1971, 1974). Men and women were selected at random from a community mental health centre catchment area in New Haven. 938 individuals were interviewed in 1967. Two years later, 720 of the original cohort were re-interviewed.	The analysis reported in the study was based on the re-interviewed sample of 720 participants.	Results show that integrated individuals benefited more from identity gain and also suffered more from identity loss than isolated individuals.	This study is limited by variables that were available from the New Haven survey so data was sufficient only for a test of the basic identity accumulation hypothesis. A measure of the intervening variable, a sense of meaningful, purposeful existence, was not available, so was omitted from the analysis. Data was analysed from a very old US based study highlighting the need for more up to date research.
Hoelter (1983)	To test if identity salience was positively affected by (1) the degree of commitment to its respective role and (2) the degree to which its respective role is positively evaluated with regard to one's performance.	Seven roles were measured (such as athlete, friend and worker) with respect to role evaluation, commitment and identity salience. Measurements included a Likert-type scale, statement choices semantic differential technique and questionnaire data.	378 unmarried undergraduates at a large mid-western university in the US.	Identity salience increased as the degree to which one was committed to the role increased. Identity salience increased as the evaluation of one's performance within the role became more positive.	This research is limited with respect to the type of sample examined (undergraduates in the US) so representativeness and generalisability are questionable. Data was collected at only one point in time but it would have been beneficial to see if identity salience increased over time. A low number of roles were examined within the model.
Thoits (1992)	To examine if highly salient identities had greater impact on psychological symptoms than less salient identities	Structured personal interviews averaging one hour and 40 minutes were conducted with respondents from May 1988 through January 1989.	700 married and divorced urban adults living in the Indianapolis area of the US who were age 18 or older.	The salience of an identity did not reduce psychological symptoms. Instead, more voluntary or easier-to-exit identities (e.g. friend) reduced symptoms, and difficult-to-exit identities (e.g. parent, child) reduced symptoms only when stress experienced in the role domain was low. The psychological impacts of identities depended on their combinations, and differed by gender. PWB does not depend on the number/salience of particular identities held.	The study is over 30 years old and uses a sample from the US so the findings cannot be generalised to the rest of the world. The Indianapolis sample also contains more whites and fewer individuals with less than a high school education than the national US sample.
Kikuzawa (2006)	To examine how multiple roles affected the mental health of the elderly in Japan and the US, two countries with vastly different cultures.	National survey data was analysed from the US 1986 Americans' Changing Lives Survey (hereafter the ACL), and from the 1987 National Survey of Japanese Elderly (NSJE).	2,200 participants from the NSJE (60 years and over) and 3,617 participants from the ACL (25 years and over).	Americans were more likely to be involved in roles related to family, work, and community, while the Japanese were more likely to be involved in only those roles related to family and work. Multiple roles were also found to be less beneficial for the mental health of Japanese elderly compared to American counterparts. Overall, the results showed the importance of broad cultural contexts for understanding the relationship between roles and mental health.	The results of this study are limited by the type and number of role combinations and could not separate roles which would have provided more in-depth insight. The study focused on the US and Japan so future studies in other countries would be beneficial. Data was collected more than 30 years ago so there could have been a number of cultural changes since then.
Ahrens and Ryff (2006)	To examine whether the role enhancement hypothesis (benefits of multiple role involvement on well-being) suited both men and women with varied education levels (with perceived control as a moderator).	PWB was measured in six dimensions (autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance). Data was from the Midlife in the US (MIDUS) survey which included a 45 min telephone interview and mailed questionnaire.	2,634 individuals (age range 25-74, 50.7% women) who occupied up to eight roles each. Participants were recruited between 1994 and 1995 using random-digit dialling.	Results supported the role enhancement hypothesis, as greater role involvement was associated with greater well-being. Perceived control was also found to moderate some of the obtained linkages.	The study is limited by its cross-sectional design as levels of PWB might influence the roles in which people engage. Longitudinal data could assess these associations over time. The study was also limited by the variables that were available in the MIDUS study, e.g. role quality could not be assessed. Previous studies have focused on the roles of parent, spouse, and employee, but little attention has been given to additional roles that may work in combination with those roles such as charity supporter.

Laverie and Medonald (2007)	To investigate the motivation of dedicated volunteers using identity theory adapted from the consumer behaviour literature.	Surveys were distributed at the Bryon Nelson Classic to the Salesmanship Club of Dallas volunteers as potential respondents left the grounds. Founded in 1920, the Club funds a number of activities to help children to succeed despite challenging circumstances. Surveys included a number of scale items to measure the variables and self-report measures.	280 volunteers (aged range 26-77, mean age = 47, 76% male). Respondents had volunteered with the Club from as little as a month to as much as sixty years (mean = 10.65).	Results suggest that organisational attachment, involvement, emotions, and identity importance are useful for understanding volunteers' dedication. In this context, devoted volunteers made a significant impact on societal welfare.	The authors recognise that survey research is vulnerable to influences of field conditions that cannot be controlled. Complementary methods, such as depth interviews or experiments, could be conducted in the future to develop a richer understanding of the dedicated volunteer phenomenon. This was a US based study so results cannot be generalised to the rest of the world and participants were predominantly male.
Aaker and Akutsu (2009)	To provide a framework to help advance the research on the psychology of giving and stimulate future research that addresses the questions: whether and how much one will give.	Drawing on the Identity-Based Motivation model (IBM; Oyserman, 2009) the authors provide a tripartite framework to help advance the research on the psychology of giving.	N/A	Using the tripartite framework, the authors highlight the need for future work to examine topics such as: the impact of evoking a specific vs. broad identity on giving; the identification of contexts that activate identities associated with greater giving; the bi-directional relationship between giving and identity; the emotional underpinnings of giving; how identity shifts over the life-span; and the impact of the type of ask on giving.	The paper was a review of other identity focused studies and the IBM but was based on the perspectives of the authors so at times is very subjective.  No new research is carried out; it simply provides recommendations for future research with regards to identity and charitable giving.
Thoits (2012)	To test the hypotheses: "the more important a role-identity is to a person, the more it should provide a sense of purpose" and "meaning in life and, believing one's life to be purposeful should yield greater mental and physical well-being."	The hypotheses were tested with respect to the volunteer role, specifically, Mended Hearts visitors (former heart patients visit current heart patients and their families in the hospital). Questionnaires were distributed to assess visitors' degree of involvement in their volunteer work, quality of life, and physical and emotional well-being which was followed up with qualitative telephone interviews.	458 participants.	The more important a role-identity was to a person, the more they had a sense of purpose and meaning in life, and perceiving purpose and meaning in life was associated with mental and physical health advantages. A sense of meaningful, purposeful existence was a key mechanism through which a salient role-identity relates to positive well-being.	A limitation is the white, older age, and middle-class sample and the lengthy duration of their volunteer activities so results could be different in samples more diverse in race/ethnicity, age, stage in the life course, socioeconomic status, and years of volunteering. The study also only focused on a single role-identity in one hospital so it would be useful to see if findings are similar for other voluntary/charitable identities and organisations.
Kessler and Milkman (2016)	To examine how priming identity affected charitable giving.	Analysis of the results of two large-scale (American Red Cross) direct-mail field experiments designed to solicit charitable donations that were conducted by the ARC in 2009/2010. The ARC was founded in 1881 and is one of the largest humanitarian charitable organisations in the world.	The experiments were large, including approximately 10,000 appeals in each condition. Across the experiments, responses to a total of 60,000 direct mail appeals that generated over \$200,000 in donations were analysed.	Individuals were more likely to donate when a facet of their identity associated with a norm of generosity was primed in an appeal. Appeals that primed an individual's identity as a previous donor to the charity or as a member of a local community generated more donations. The primes were more effective when they highlighted a facet of the potential donor's identity more relevant to their sense of self.	The evidence suggests that identity primes are motivators of public good provision. The paper is the first to analyse the effect of priming facets of identity associated with giving money to charity.  Results were taken from appeals sent from one charity in the US making it difficult to generalise findings to other countries/charities.

Table 8: Comparison and critique of identity studies

The researcher of this study believes that identity importance could positively moderate the effect that consideration of a charitable bequest has on a person's intention to include a bequest in their will, including through the mediators previously discussed. If a person strongly identifies with a charity, perhaps because they have volunteered or supported the charity for a number of years, this could positively impact on their decision to include a bequest to that charity. This brings us to the final set of hypotheses below.

- H12 - Consideration of a charitable bequest will lead to a higher intention to leave a bequest in a will if a person's level of identity importance is stronger (relevant to a focal charity).
- 
- H13 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through competence will be positively moderated by identity importance.
- H14 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through autonomy will be positively moderated by identity importance.
- H15 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through connectedness will be positively moderated by identity importance.
- H16 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through self-efficacy will be positively moderated by identity importance.
- H17 - The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through purpose in life will be positively moderated by identity importance.

### **3.3 Chapter summary**

Chapter 3 has covered the conceptual framework of the study which is based on the literature review in Chapter 2. The researcher has discussed the variables included in the



model and the rationales for their use. The hypotheses to be tested in this study have been proposed based on the framework.

This now brings us to the methodology chapter which discusses the main research paradigms and what the most appropriate methodology will be for this study

## **Chapter 4: Methodology**

### **4.1 Introduction**

The purpose of the methodology chapter is to justify the research methodology needed to address this study's research question, considering aspects such as choosing the appropriate research paradigm, sample frame and sampling methods, research measures, data collection and analysis and ethical consideration.

This chapter begins by clarifying the research aims and objectives of this study, followed by an overview of research philosophy and an examination of the main research paradigms before identifying positivism as the most appropriate paradigm from which to conduct this research study. The chapter focuses in detail on why this particular paradigm is most suitable, identifying strengths and weaknesses of the three main paradigms. The chapter goes on to discuss the methods employed in this study such as sample design, survey construction and research measures. This is followed by an explanation of how the data will be analysed and an evaluation of methodology. The chapter concludes by discussing research ethics.

### **4.2 Research aims and objectives**

This study's literature review has highlighted several areas of research that would benefit from further investigation to provide additional insights with regards to the charitable bequest decision. Little is known about PWB in relation to legacy giving and if certain psychological factors have an impact on the charitable bequest decision. For example, consideration of a charitable bequest could be changed to intent if a person has higher levels of connectedness and reduced fear of death.

The main aim of this study is to bring PWB into the legacy giving domain which has led to this study's research question:

What are the psychological factors that drive the charitable bequest decision and impact on how a person should be primed about leaving a bequest to charity in their will so it becomes a meaningful experience?

It is helpful at this point to conclude this section with this study's research objectives which will guide the research methodology chosen:

- Determine if there is a significant relationship between consideration of a charitable bequest and a person's intention to leave a bequest in their will.
- Understand how we can move people from consideration to intent in the legacy journey by identifying the psychological factors that drive the charitable bequest decision.
- Identify how potential legators can be primed about legacy giving in a more meaningful way so it enhances their PWB.

The following section discusses the role of research philosophy, including a review of the main research paradigms to identify the appropriate paradigm from which to conduct this study.

### **4.3 Research philosophy**

Research is fundamentally about developing knowledge in a particular field (Saunders, Lewis and Thornhill 2009). Researchers tend to agree with the following definitions, 'research is a process of enquiry and investigation'; 'it is systematic and methodical';

and ‘research increases knowledge’ (Hussey and Hussey 1997:1). Easterby-Smith, Thorpe and Lowe (2002) suggest three reasons why researchers need to understand philosophies with regards to research methodology. The first is for clarity so the researcher can refine the research method in order to answer their research questions. The second is to help the researcher find the appropriate methodologies from which to conduct the study and the third is so they understand the advantages of research philosophy which will enable them to be more exploratory in their research method. Fundamentally, research must address a specific problem; the researcher must define the objective of their study so they can find a solution to the problem, adding new knowledge in their field of expertise.

Scientific research is about much more than simply describing data, it is about explaining it which is a different level of understanding; ‘we can describe without explaining, but we can’t really explain without describing’ (Punch 2005:15). It is involved with the ‘why’ and not just the ‘what’. When researchers understand why things happen they have more control over situations and can even alter the outcome with the right tools. A researcher needs to identify if their study is associated with theory verification or theory generation. Theory verification or ‘theory before’ begins with theory from which hypotheses are devised for testing whereas theory generation or ‘theory after’ aims to conclude with the theory which originates from the data collected. Methodology paths the way to finding answers to research questions so the decision regarding which path to take depends on what the researcher wants to find out. Therefore, a researcher must match their research questions to the appropriate research methods:

*“A good way to achieve a fit between questions and methods is to ensure that the methods we use follow from the questions we seek to answer.” (Punch 2005:20)*

This study is interested in human behaviour in the context of legacy giving. Social Science is the study of society which aims to understand why people behave in certain ways. The role of social science is to ‘understand and explain social phenomena, to focus attention on particular issues and to challenge conventionally held beliefs about the social and natural worlds’ (May 2001:8). The ‘social’ aspect refers to people and their behaviour whilst ‘science’ is concerned with how people and their behaviour are studied. There are five basic social sciences which include psychology, sociology, anthropology, economics and political science (Punch 2005). They all have a different focus, for example, sociology is interested in group behaviour whilst psychology (with the exception of social psychology) focuses on the individual person but all of the social sciences are united in their attempt to understand human behaviour with the use of empirical research (Punch 2005).

Whilst this study is interested in human behaviour, how researchers actually conduct their research is dependent on their research paradigm of choice and how they individually view the world.

*“A paradigm is an integrated set of assumptions, beliefs, models of doing good research, and techniques for gathering and analysing data.” (May 2001:39)*

Research paradigms are the scientific practice ‘based on people’s philosophies and assumptions about the world’ and it is a person’s beliefs that guide how their research is designed (Hussey and Hussey 1997:47). Paradigms provide practitioners with ‘model problems and solutions’ so they act as a guide regarding how research should be conducted (Hussey and Hussey 1997). Guba and Lincoln (1994) believe that a practitioner’s belief in their chosen paradigm must be based on faith because it is not possible to position one above another or establish their accuracy.

Depending on the individual carrying out the research, their research topic of choice, and their scientific beliefs, a paradigm will be selected that will form the basis of the whole entire study including the design of the research and analysis of the data (Hussey and Hussey 1997). According to Draper (2004), the researcher must outline what it is they want to know at the outset to define the appropriate research design needed to conduct the study. Therefore, paradigms provide structure to a research study.

There are three widely accepted research paradigms which include positivism, interpretivism and postpositivism. The following sections discuss the components of each of the paradigms starting with the positivist paradigm.

#### **4.3.1 The positivist paradigm**

Positivism belongs to epistemology which is the theory of knowledge. Positivists believe that whatever exists can be authenticated through observation, experiments and mathematical proof.

*“Positivism – reality is ‘out there’, independent of human consciousness, is objective, rests on order, is governed by strict, natural and unchangeable laws, and can be realised through the experience.” Sarantakos (1998:36)*

Positivism was first formed in the 17<sup>th</sup> century by European scientists but reached its peak in the early 20<sup>th</sup> century when British and American philosophers aimed to integrate philosophy and the natural sciences. Positivism’s assumptions continue to underpin most research in the social sciences (Johnson and Duberley 2000). It confirms the value of science by distinguishing between true and false. The prime focus of positivism is to verify or falsify hypotheses to establish functional relationships in an unbiased manner and to produce replicable findings (Guba and Lincoln 1994).

Research paradigms have very defined criteria with regards to their research position. Positivism adopts a realist-external ontology with the aim of predicting and controlling natural phenomena in order to make ‘time-and-context-free’ generalisations (Avramidis and Smith 1999). Positivists practice an objective epistemology; the researcher is purely an observer with a clear separation between researcher and subject. The researcher is deemed the expert and remains detached and independent from the subject being investigated. The point of decision sits with nature rather than the inquirer (Avramidis and Smith 1999). Positivism is very closed off to other paradigms and remains a very mathematical and objective way of conducting research. Positivist methodology can use controlled environments in which to test its hypotheses, following rigorous procedures to ensure outcomes cannot be influenced in any way (Guba and Lincoln 1994).

In the positivist paradigm, researchers believe they can predict how people will behave in certain environments so they do not need to ask them (May 2001). Society shapes the individual and people learn how to behave through observation. Social laws exist and causes produce effects under certain conditions. People’s actions can be explained by their exposure to social norms. Positivism is based on strict rules, focusing on facts over values – it is ‘value-free’ science ignoring common sense. The positivist paradigm tends to favour quantitative methods such as large scale surveys to get a holistic overview of society and to uncover social trends. Positivism is more interested in trends rather than individuals, preferring objectivity and generalisation to find agreement amongst a population.

The majority of legacy research sits within the positivist paradigm which is understandable when one considers the monetary association and need for statistical analysis. This study hopes to find out which psychological factors have a positive

impact on the charitable bequest decision so the research conducted needs to be reliable, with the ability to be generalised to assist the charitable sector and will writing professionals so they know how to prime potential legators. It is believed that the results generated from within the positivist paradigm could be the most appropriate to assist those involved in legacy giving.

Positivism identifies trends within a larger population which is a critical element of this research study in order to predict human behaviour with regards to charitable legacy giving. Legacy giving is a difficult subject to research for a number of reasons including the difficulty in finding out if someone has actually included a charity in their will and why, and due to the nature of the topic of death which can be psychologically troubling for people. It is important to find ways to prime potential legators in a meaningful way so the experience of legacy giving becomes more positive and enhances a person's PWB. Understanding how potential legacy donors want to be approached about legacy giving can provide charitable organisations and will writing professionals with recommendations regarding how to prime donors in the most effective way possible that results in more charitable bequests in wills. Therefore, identifying causal relationships from the results of this research is critical so a greater understanding is achieved with regards to PWB and the charitable bequest decision.

It is also worth mentioning some of the difficulties that could arise from conducting research from within the positivist paradigm. Positivism is closely linked to quantitative methods which means this study will not produce the rich, in-depth data associated with interpretivism and qualitative methods. Research methods such as interviews can assess body language and this can be an invaluable tool when researching the subject of legacies due to its uncomfortable nature. The researcher is able to observe first-hand



what a participant considers difficult to discuss and choose to move the interview on to avoid upset. Home-settings are therefore an obvious choice when conducting face-to-face interviews because a participant would automatically feel more relaxed at home which could be a beneficial factor considering the topic at hand. Quantitative research methods (often associated with the positivist paradigm) can be very impersonal in their approach, ignoring participant values and individual beliefs. They can also provide potential participants with an easy 'get out' if they decide the subject is too uncomfortable. The language used in research methods such as surveys could be ambiguous and a participant's understanding may vary. The strengths of face-to-face interviews includes the researcher's ability to clear up any ambiguity and the use of probing areas of interest rather than relying on a set of closed questions.

Although some of the weaknesses of conducting research from within the positivist paradigm have been identified, using quantitative methods might be preferable for the participants of this particular study. Death is not an easy subject to be confronted with so allowing participants to answer questions, for example using an online survey, might be a preferred form of data collection. People can do this in their own time, in an environment of choice without the researcher present making it a more relaxed experience. The positivist tradition emphasises the importance of using quantitative methods such as large scale surveys to ensure research is valid, reliable and representative. These are important aspects of this particular study to ensure findings can be generalised and that they are a statistically significant predictor of the psychological factors which positively impact on a person's intention to leave a charitable bequest in their will. The following section discusses the interpretivist paradigm in more detail.

### 4.3.2 The interpretivist paradigm

Interpretivism and positivism are the two most contrasting paradigms adopted by most social sciences in the last 40 years. In Table 9, Sarantakos (1998) attempts to define the main elements of the two paradigms:

Criterion	Positivism	Interpretivism
Reality is...	<ul style="list-style-type: none"> <li>• objective, 'out there', to be 'found'</li> <li>• perceived through the senses</li> <li>• perceived uniformly by all</li> <li>• governed by universal laws</li> <li>• based on integration</li> </ul>	<ul style="list-style-type: none"> <li>• subjective, in people's minds</li> <li>• created, not found</li> <li>• interpreted differently by different people</li> </ul>
Human beings are...	<ul style="list-style-type: none"> <li>• rational individuals</li> <li>• obeying external laws</li> <li>• without free will</li> </ul>	<ul style="list-style-type: none"> <li>• creations of their world</li> <li>• making sense of their world</li> <li>• not restricted by external laws</li> <li>• creating systems of meanings</li> </ul>
Science is...	<ul style="list-style-type: none"> <li>• based on strict rules &amp; procedures</li> <li>• deductive</li> <li>• relying on sense impressions</li> <li>• value free</li> </ul>	<ul style="list-style-type: none"> <li>• based on common sense</li> <li>• inductive</li> <li>• relying on interpretations</li> <li>• not value free</li> </ul>
Purpose of research...	<ul style="list-style-type: none"> <li>• to explain social life</li> <li>• to predict course of events</li> <li>• to discover the laws of social life</li> </ul>	<ul style="list-style-type: none"> <li>• to interpret social life</li> <li>• to understand social life</li> <li>• to discover people's meanings</li> </ul>

**Table 9: Theoretical perspectives in the social sciences (Adapted from Sarantakos 1998:40)**

Interpretivists believe realities are socially constructed and multiple and are influenced by our culture and history (Avramidis and Smith 1999). In parallel to positivism, interpretivism believes that the researcher and subject must interact and engage in a two-way dialogue to produce rich and informed data.

*“Interpretivism – by contrast, interpretive theorists believe that reality is not ‘out there’ but in the minds of people; reality is internally experienced, is socially constructed through interaction and interpreted through the actors, and is based on the definition people attach to it.” Sarantakos (1998:36)*

Guba and Lincoln (1994) believe the researcher is a ‘passionate participant’ in much more relaxed settings where knowledge is informed and changeable. The role of the researcher within the interpretivist paradigm involves interpreting reality in a subjective, rather than objective manner. Interpretivists adopt a relativist ontology; there is no foundational process to determine truth so the researcher must interpret the findings to offer understandings of the world (Avramidis and Smith 1999). The concern of the researcher is not to find a unified answer but to understand reality as perceived by the subject.

When explaining social life and events, interpretivism is based on common sense not science. Interpretivism believes in understanding social life and explaining the social world as opposed to positivism which assumes social reality is made up of objective facts that can be precisely measured (Neuman 2004). Depending on the research study being conducted, the interpretivist approach can yield in-depth results and help the researcher to understand the ‘why’ questions but because of its subjective nature, versions are open to change depending on the researcher and subject taking part. This can result in conflicting versions of reality because of a number of ambiguous elements at play, for example, Routley (2011:109) makes reference to the following:

- The difficult nature of communicating complex problems for the researcher
- Researcher presence may cause unease and anxiety for the subject
- Cultural differences between the researcher and subject
- The use of appropriate language and the necessity for the researcher to actually try and convey the subjects understanding of reality

Therefore, a number of barriers exist with regards to the acceptance of data acquired under the interpretivist paradigm, some of which have just been mentioned but including subject/researcher bias and their preconceived ideas which cannot be ignored. The ‘paradigm wars’ has been a debate amongst social scientists for many years but interpretivism has become a much more accepted form of research in recent years with a rise of ‘mixed methods’ research demonstrating a willingness to embrace both paradigms (Given 2017). The number of positivist critics has increased because of a belief that reality cannot simply be defined objectively but subjectively.

When considering the interpretivist paradigm in relation to this study, it is acknowledged that this approach can generate incredibly rich and intensive data. Legacy giving is a sensitive subject and one that can be difficult to engage participants. Using qualitative methods such as in-depth interviews could allow the researcher to identify responses in a more detailed manner, assess body language and probe interesting answers. However, the researcher has identified a number of reasons why the interpretivist paradigm may not be the most appropriate paradigm for this particular study. As discussed earlier, researchers within the interpretivist paradigm tend to only examine a small number of cases, focusing on the individual’s personal views. Interpretivism does not tend to measure multiple variables; the researcher interprets people’s thoughts and behaviours, making decisions about what they deem to be relevant. Therefore, its reliability, validity and ability to be generalised are called into question (Gill and Johnson 2002). Research within the interpretivist paradigm is very

hard to replicate because the interpretation of findings between researchers will differ greatly.

This study has already identified a number of hypotheses to be tested believing there is a cause and effect relationship between multiple variables. It is not concerned with understanding a person's motivation to give, even though the charity sector would benefit from a greater understanding, it is concerned with PWB and how more positive prompting can encourage growth in the number of legacies given to charities. The aim of this research is to establish if causal relationships exist, for example, if a solicitor primes 'x' it could increase charitable bequests, which is why the interpretivist paradigm is not deemed appropriate for this study. The sample size would be too small making generalising findings impossible and this is another necessity of this study if change is to be encouraged across the charitable and legal sectors with the use of reliable research findings. This brings us to the third paradigm, postpositivism, which is discussed in detail in the following section.

#### **4.3.3 Postpositivism**

Sir Karl Popper was one of the first academics to critique positivism, advancing falsification over verification (Popper 2002). Positivism has always maintained that we can only know about something if it can be observed and it is this careful observation of the world that provides us with universal truths (based on Hume's empiricist conception of cause) (Loughlin 2012). However, it was the claim of positivism to discover 'universal truths' that led postpositivism away from the positivist viewpoints (Clark 1998). Postpositivism was developed to critique and amend positivism and although it does believe a reality exists, it also recognises that knowledge is fallible. Therefore,

rather than seeking an undoubtable truth, postpositivists seek to ‘explain how knowledge develops and changes over time as knowledge claims are improved upon’ (Cruikshank 2007:268). The focus is on developing new knowledge by critically revising and replacing existing knowledge (Cruikshank 2007). Postpositivists agree that any belief is valid depending on a person’s perspective as there is no definitive way to test if one perspective is closer to the truth than another (Groff 2004). A researcher only agrees to a set of rules assigned to a particular paradigm, it has no way of obtaining the objective truth (Groff 2004).

Unlike positivism, postpositivist research does not exclude qualitative methods and understands the importance of individual experiences and meanings (Clark 1998). For example, positivists believe the researcher is independent from the research subjects while postpositivists accept the researcher can influence what is observed through their values, background and knowledge and so accept the possible effects of biases (Robson 2002). Clark (1998:1245) believes that the researcher is not detached from their inquiry but their involvement should be ‘acknowledged as being characteristic of human inquiry’. One of postpositivism’s strengths is its openness to other research platforms. According to Clark (1998), the use of qualitative and qualitative methods in the same research study has shown acceptance of postpositivism, recognising that the truth can be reached using different forms of inquiry and they each contribute to knowledge development. Postpositivism uses modified experimental and manipulative methodology to falsify hypotheses (Guba and Lincoln 1994). As mentioned, postpositivists will embrace qualitative methods such as conducting research in natural settings but its aim remains in line with positivism, which is to ‘explain’ in the hope of predicting and controlling phenomena (Guba and Lincoln 1994).

The ontology of postpositivism is termed critical realism because ‘claims about reality must be subjected to the widest possible critical examination to facilitate apprehending reality as closely as possible (but never perfectly)’ (Guba and Lincoln 1994:110).

According to Groff (2004:16), ‘critical realism involves realism about entities, process, powers and causality itself’. Things exist in the natural world independent from human beings so we must work out for ourselves what to believe (Groff 2004). Critical realism states that we have to accept an element of uncertainty because we can never claim with absolute certainty that something is true, we can only believe that it is (Groff 2004).

This brings us back to the first aspect associated with postpositivism that we must accept knowledge is fallible, and as Groff (2004:1) points out, ‘if all beliefs are valid (equally about the world) then no claims may be challenged’ and this negates the legitimacy of cause and effect relationships.

To summarise, postpositivism seeks to explain how knowledge develops and changes over time through the revision of what we already know. Postpositivists believe knowledge is fallible and that there is no definitive truth. It seeks to falsify hypotheses through critical examination and by using a range of research methods including qualitative and quantitative methods. Findings will not become apparent until the research has been conducted but the researcher does not want to falsify or change existing knowledge. The primary focus of this study is to develop new knowledge by verifying hypotheses in an area that would greatly benefit from additional research. Therefore, the postpositivist paradigm is not deemed relevant for this particular study.

The following section outlines my research position and confirms the chosen paradigm from which to conduct this particular research.

#### **4.3.4 The author's research position**

A thorough literature review has identified a gap in existing research with regards to PWB and the charitable bequest decision. This study will bring knowledge of PWB into the legacy giving domain in order to understand how people can be moved from consideration of a charitable bequest to intent by identifying the psychological factors that drive the charitable bequest decision. A number of validated and pre-tested scales already exist to measure PWB which can be used in this study eliminating the need for qualitative techniques. This has allowed the researcher to develop a set of hypotheses to test based on a priori knowledge from the psychological domain.

The vast amount of research to date in the area of legacy giving has been conducted from within the positivist paradigm. Positivism is prevalent within disciplines such as economics and psychology (Routley 2011) which explains its dominance within the area of legacy giving. Positivism believes in causality; it seeks to identify causal explanations to predict models of behaviour (Easterby-Smith, Thorpe and Lowe 2002). According to Johnson and Duberley (2002:51), the aim of positivist research is to 'generate causal laws which have predictive powers'. The researcher of this study wishes to examine if certain psychological factors positively impact on a person's intention to include a charitable bequest in their will. Therefore, the researcher has deemed the positivist paradigm the most relevant research paradigm from which to conduct this research.

Research into legacy giving can also be difficult to conduct because it is not always known when someone has made a charitable bequest unless the pledger has informed the charity. This research aims to understand which psychological factors drive the charitable bequest decision. For example, how do people formulate their bequest



decisions? How do they move from consideration of a charitable bequest to intent?

What is an appropriate prompt? Should people be primed in a certain way? It would make a significant contribution to both the charitable and legal sectors if there was a greater understanding of how people want to be approached about legacy giving and what will increase their intention to leave a charitable bequest in their will.

The importance of prompting people about charitable bequests has already been ascertained (RAC 2014). However, research is yet to identify the psychological factors that impact on a person's intention to include a charitable bequest in their will. Priming certain psychological factors could change a person's consideration to intention. This research could be used to inform both the charity sector and will writing professionals regarding what to prime when raising the topic of charitable bequests (e.g. a connection with the cause or greater self-efficacy) to enhance the individual's experience and increase the likelihood they will make a charitable bequest. Making the experience more meaningful can only enhance a person's well-being and make them feel good about themselves. It would also be useful for will-writing professionals to have a unified set of questions that the sector as a whole could use, that have been formulated based on solid research.

This study hopes to identify similarities of behaviour within a wider social group rather than from an individual perspective so a larger research sample is more appropriate to understand PWB and the charitable bequest decision. A larger sample size allows for generalisation from which assumptions can be made about the wider population (Easterby-Smith, Thorpe and Lowe 2002). Charitable legacies are vitally important for a number of charities and can make up a large proportion of their income (Abdy 2018).

Gaining a greater understanding of the psychological factors associated with legacy giving would be beneficial to both the charitable and legal sectors.

According to Will Aid ([infolaw.co.uk](http://infolaw.co.uk) 2015), approximately 24 million people have written a will in the UK but only a small proportion include a charitable bequest.

Despite this, legacy income is currently worth £3 billion a year (Smee & Ford 2019).

These figures show the immense potential to not only encourage more people to include a charitable bequest in their will but also the extra income that could be realised by charities if even just a few more per cent of people included one. This highlights the importance of legacy giving research and the difference it could potentially make to the sector.

The following section examines both quantitative and qualitative methods in depth before discussing the research methods chosen for this particular study.

#### **4.4 Research methods**

Research is a process which involves generating and testing theories by collecting, analysing and interpreting information in order to answer specific research questions (Kumar 2005). The research approach will greatly depend on the problem needing to be solved and the question to be answered. Questions are often defined first and the research methods aligned, or in contrast, questions and methods can develop as the study progresses (Punch 2005). As described by Kumar (2005), there are three very important criteria which must be evident in the research process within all research paradigms:

- Reliability – procedures used provide repeatability and accuracy
- Unbiased and objective – steps have been taken by the researcher to remain unbiased without introducing any vested interest
- Validity – the correct procedures have been applied to find answers to the question

According to Kumar (2005), if a researcher adheres to the three criteria mentioned above, then the process can be called research. However, Kumar (2005) elaborates further in that the process must also include certain characteristics (see Table 10):

Controlled	In social sciences it is difficult to control external factors especially if research is carried out on human beings living in society so a researcher must instead aim to minimise their effects. However, in a lab setting a researcher has more control over the study, especially when trying to establish a link between cause and effect
Rigorous	Procedures must be followed to find answers that are relevant, justified and appropriate
Systematic	Procedures must follow a logical sequence
Verifiable	Whatever is concluded in a study is correct and others should be able to verify this
Empirical	The conclusions of the study must be made based on hard evidence collected from real-life experiences and observations
Critical	The process and procedures used must be critically scrutinised

**Table 10: Characteristics of Research (Note: Data from Kumar 2005:7-8)**

A researcher must also identify what the objective of their study is. According to Kumar (2005), there are four objectives associated with a research study that will guide the research methods used. These include descriptive research – to describe a situation, phenomenon or issue; correlational research – to explore a relationship between two or more variables; explanatory research – to explain why things happen the way they do; and exploratory research – to examine the feasibility of conducting a study. Once the research objective has been identified and the research question defined, the researcher will choose the most appropriate research methodology to use in the particular study.

Quantitative methods are at one end of the spectrum with qualitative methods at the other. According to Dawson (2009), neither method is better than the other they are just very different in their approach to finding answers. They also both have their strengths and weaknesses which are discussed in more detail in the following section.

#### **4.4.1 Quantitative research**

Traditionally, quantitative research methods have been the preferred choice by most researchers in social science (Guba and Lincoln 1994). This is due to a belief that quantitative research provides accurate and measured data which can be easily quantified and verified. This informed the decision by the majority of researchers to embrace the positivist paradigm and it is the reason why quantitative research dominates the field.

An important part of quantitative methodology is to firstly define the research question so the researcher has a very clear idea of what the problem is they are hoping to investigate (Burns 2000). This is generated from conducting a literature review which allows the researcher enough time to explore the possibilities and ‘acquaint themselves with the available body of knowledge in their area of interest’ (Kumar 2005:30). This is a common part of the preparatory work undertaken when conducting empirical research (Hakim 1987). Questions evolve from theory. When a researcher finally knows what they are trying to find out, ‘the problem is heading towards a solution’ (Burns 2000:25). Clear questions help to avoid confusion and they bring the researcher ‘back on track when complications take us off track’ (Punch 2005:37).

As mentioned, a quantitative research study will start with theory in an attempt to explain some aspect of reality followed by the formulation of hypotheses which can be tested so the results can be fed back into the pool of knowledge about a particular subject (Bryman 1989). The researcher can then move on to testing hypotheses and theory through the use of experimental methods and statistical analysis (Dawson 2009). According to Burns (2000:106), a hypothesis must meet one criterion:

*“The hypothesis must be stated so that it is capable of being either confirmed or refuted.”*

Quantitative research requires certain variables which are attributes that people/organisations possess that can be observed and measured (Creswell 2014). These will vary among the person/organisation being studied and include attributes such as age, gender and leadership style. Within a quantitative study, the term cause and effect will be prominent which form the hypotheses to be tested. The researcher must determine the variables within their hypotheses (Creswell 2014). Sarantakos (1998:11) states that certain conditions must be met for a causal relationship to occur:

- A relationship between the two variables must be established and consistent in their association
- One variable must explain the other in that one consistently follows the other
- Time order – the cause must proceed the effect
- The cause and effect must be close together in both time and space
- The relationship between variables must not be faked
- There must be a rationale which explains the causal relationship between variables

According to Bryman (1989), many hypotheses contain implicit or explicit statements about cause and effect. Research is then undertaken to prove/disprove the hypotheses and feed this back into the academic field. Generalisation and replication are important factors in quantitative research; the findings of a study need to be extendable beyond the

individual study and the findings should be repeatable by another researcher (Bryman 1989).

In similarity to Kumar's (2005) essential characteristics of research, Sarantakos (1998:7) believes a researcher must adhere to seven principals of quantitative methodology; precision in measurement, replication, validity, reliability, objectivity, ethics and representativeness (a number of these principals will be discussed later in this chapter in section 4.7 'Evaluation of methodology'). A key aim of quantitative research is to achieve representativeness.

*As it is the intention to make generalizing claims about a population it is important not only that the sample is representative of the population, but also that the findings are statistically significant, that is, whether they are larger or smaller than would be expected by chance alone." (May 2001:92)*

However, Burns (2000) states that many research studies lack a representative sample and this should be highlighted in a study's limitations. Quantitative researchers believe remaining objective in a study minimises bias, and according to May (2001:9), this is because it is assumed that if our 'values do not enter into our research, it is objective and above criticism'. However, not all researchers agree with the notion of objectivity which leads to two opposing camps, those of value neutrality and normativism. Value neutrality relates to quantitative research believing researchers should be neutral observers not philosophers and normativism is more in line with qualitative research in that objectivity is unattainable because feelings, beliefs and values should be considered and cannot be ignored (Sarantakos 1998).

Quantitative research methods are incredibly structured with little room to deviate from predetermined plans set out by the researcher at the start of the study. Because of its

rigid qualities criticism has arisen within the academic arena. Sarantakos (1998:43-45)

identifies some of the common criticisms which are listed below:

- Hypotheses determine the course of the study and restrict the questions and their responses
- Reality cannot be defined objectively but subjectively. Objectivity is not possible
- Quantitative research neglects the essence of life
- Its primary purpose is to measure and quantify which introduces a biased perception of the world
- Quantitative research 'neutralises the researcher' making them depersonalised
- People are individuals with their own perceptions
- Respondents are simply treated as objects
- Perceptions of the researcher penetrate the research process in many ways
- Quantitative research is very restrictive with hypotheses already decided. Initiative is blocked and data is artificial
- The researcher is removed from the research process so they become alienated from the world they study

There will always be different opinions in the social sciences with regards to what constitutes good research and there will always be positives and negatives associated with the chosen research methods. It is up to the researcher to determine which research methods are appropriate for their individual study to generate the best possible results.

In conclusion, it is very clear that quantitative research is at one end of the research spectrum with its focus on predetermined questions and its design planned in advance (Punch 2005). It 'is propelled by a prior set of concerns' originating from theory and a literature review whereby in contrast, qualitative research puts the researcher as the source of what is deemed relevant (Bryman 1989:27). Therefore, qualitative research is at the other end of the research spectrum because of its flexibility and use of open ended questions so things can unfold during the study and the research topic will emerge (Neuman 2004). The following section explores qualitative research in greater detail.

#### 4.4.2 Qualitative research

Whereas quantitative research concentrates on quantifying the data, qualitative research is more concerned with describing it (Kumar 2005). Qualitative research developed primarily in social science research (Dawson 2009) and has become a respected method of research over the last 50 years. Although it is often seen as a competing method with regards to quantitative research, Bryman (1989:27) refers to both research methods below as providing people with different ways of knowing as they can both add a different perspective to the field of knowledge:

*“Qualitative research is often claimed to reflect a different form of knowledge in which people’s understandings of the nature of their social environment form the focus of attention, a focus which contrasts sharply with the tendency in much quantitative research to treat facets of this environment as pre-existing ‘objects’ akin to the physical or biological matter of which natural scientists work.”*

The qualitative approach uses observation and words to describe phenomena in their natural settings. Punch (2005:56) describes qualitative data as ‘empirical information about the world’ by means of words through methods such as note taking, transcripts, journals, documents, field notes, quotes, diaries and other forms of written data collection. Qualitative studies tend to have very broad, open-ended research questions which change and evolve during the research process (Creswell 2014). Qualitative techniques involve watching, asking and examining (Punch 2005). The researcher tends to immerse themselves in the surroundings of the subject and they become the main instrument for collecting data (Dawson 2009). According to Sarantakos (1998:46), there are a number of characteristics which define qualitative research:

- Studies have only a small number of respondents
- There is no statistical analysis. The focus is on verbal responses interpreted in detail
- Studies are carried out from the ‘inside’ not the ‘outside’
- Qualitative research is not predetermined, it is open to all aspects



- Communication is ‘embedded’ in the whole process between the researcher and respondent
- It has a more flexible approach with research carried out in natural settings for a deeper understanding
- The researcher interprets ‘meaningful’ human actions in an attempt to understand people

However, interpreting data is often open to criticism. Dawson (2009) believes qualitative research is often more difficult to undertake because of the need to interpret the data and to provide verbal descriptions which is very different to the statistical analysis that forms the basis of quantitative research. It also differs to quantitative research which has a predetermined structure because in qualitative research the structure is formed at a much later stage with data also emerging during analysis (Punch 2005). Further criticisms have arisen with regards to qualitative research methods which Sarantakos (1998:53) summarises as the following: problems of reliability are caused by extreme subjectivity; there is a risk of collecting meaningless information; it is very time-consuming for the researcher; there are problems with regards to representativeness and generalisability of the findings; issues arise with regards to objectivity and detachment; and there is also the question of ethics when the researcher is entering the personal space of the subject.

Table 11 summarises the main elements of the two contrasting research methods.

Quantitative research	Qualitative research
<ul style="list-style-type: none"> <li>• Its purpose is to explain social life</li> <li>• Is nomothetic – interested in establishing law-like statements, causes, consequences etc.</li> <li>• Aims at theory testing</li> <li>• Employs an objective approach</li> <li>• Is etiological – interested in why things happen</li> <li>• Is ahistorical – interested in explanations over space and time</li> <li>• Is a closed approach – is strictly planned</li> <li>• Research process is pre-determined</li> <li>• Researcher is distant from respondent</li> <li>• Uses a static and rigid approach</li> <li>• Employs an inflexible process</li> <li>• Is particularistic, studies elements, variables</li> <li>• Employs random sampling</li> <li>• Places priority on studying differences</li> <li>• Employs a reductive data analysis</li> <li>• Employs high levels of measurement</li> <li>• Employs a deductive approach</li> </ul>	<ul style="list-style-type: none"> <li>• Its purpose is to understand social life</li> <li>• Is idiographic – describes reality as it is</li> <li>• Aims at theory building</li> <li>• Employs a subjective approach</li> <li>• Is interpretive – interested in how</li> <li>• Is historical – interested in real cases</li> <li>• Is open and flexible to all aspects</li> <li>• Research process is influenced by the respondent</li> <li>• Researcher is close to the respondent</li> <li>• Uses a dynamic approach</li> <li>• Employs a flexible approach</li> <li>• Is holistic – studies whole units</li> <li>• Employs theoretical sampling</li> <li>• Places priority on studying similarities</li> <li>• Employs an explicative data analysis</li> <li>• Employs low levels of measurement</li> <li>• Employs an inductive approach</li> </ul>

**Table 11: Comparison between the essential features of qualitative and quantitative research (Sarantakos 1998:55)**

In conclusion, there will always be a place for both quantitative and qualitative research methods. Different methods are suitable for different studies and the researcher must be confident that their chosen method will generate the most effective results. As discussed, both methods are open to criticism but it is up to the researcher to ensure the process is robust and valid. The researcher of this particular study has decided to conduct their research using quantitative methods. Having discussed the overall objectives of this study, there is an obvious fit with using quantitative methods as they are most associated with the positivist paradigm and provide the most accurate results which can be statistically analysed to identify causal relationships between variables. Now the researcher has identified the research methods most suitable for this study, the following section explains the research design.

## 4.5 Research design

Once a researcher has decided upon their research position they must decide upon their research design. Research design relates to a number of considerations including sample design, survey construction and research measures.

The research method deemed most appropriate for this research study was the use of quantitative methods and most specifically, two online cross-sectional surveys. The research was broken down into two studies; the first study examined PWB and the charitable bequest decision with particular focus on a person's levels of competence, connectedness, autonomy, self-efficacy, purpose in life, fear of death and identity importance (relevant to a focal charity). The second study was used to examine key findings from the first study providing a deeper insight into the bequest decision with a greater focus on connectedness, self-efficacy, identity importance, self-other focus and self-construal. It has already been discussed that results from this research could assist the charitable sector and will writing professionals so they know how to prime potential legators. The surveys provided larger sample sizes so the findings could be generalised across the wider population ensuring more reliable and valid data from which to develop a framework for the legal sector.

*“The logic of quantitative sampling is that the researcher analyses data collected from the sample, but wishes in the end to make statements about the whole target population from which the sample is drawn.” (Punch 2005:102)*

A big consideration when designing a survey is who the intended respondents are. The following section discusses this aspect further.

#### **4.5.1 Sample design**

This research hopes to complement the existing work of organisations such as RAC by providing causal evidence of the psychological factors that positively impact on a person's intention to include a charitable bequest in their will. It was therefore deemed appropriate for this study to focus its research exclusively on UK respondents. It is also impossible to reach an entire population so this research study needed to reach a sub-set of the population deemed of adequate size to be representational.

Another consideration of the research sample was defining the relevant population for this particular study. This is reiterated by Hussey and Hussey (1997:55) who state 'a sample is a subset of a population and should represent the main interest of the study'. For example, it has already been established that an entire population cannot be reached in one study, so it must be narrowed down according to the study's objectives.

Therefore, a number of factors were apparent:

- Participants must be UK based – this study seeks to advise UK based solicitors and will writers. The researcher is also based in the UK which made focusing the study here a lot more relevant
- This study hopes to benefit the charitable sector - UK based charitable organisations have access to supporter data which could be of great benefit to the researcher when seeking respondents
- It would be beneficial if the researcher could survey a cross-section of supporters across the charitable sector increasing the generalisability of data

The researcher began by approaching several of the UK's larger charities about the research study to ascertain their interest in taking part. However, it soon became apparent that fitting in this study's surveys into a charity's existing communications plan would be problematic. The researcher was keen to send out the first survey as soon as possible to maintain the study's progression but the charities approached were

looking at months/years ahead in order to incorporate the survey distribution into their existing communications planned for supporters. This was even more apparent as the planned survey distribution coincided with the introduction of GDPR so charitable organisations were preoccupied with their appropriate use of personal data, so sending out an email survey was not a priority for most of those approached.

Despite the challenges, the researcher believed that the research study would greatly benefit from surveying respondents who supported a range of charitable causes. The researcher was then introduced to an employee of Christian Research (which is part of the Bible Society Group) by a legacy peer and they were keen to support the research study. Christian Research operates as an independent market research agency with an online research panel of approximately 5,000 members. Members support very different and worthwhile causes so it had a rich pool of relevant participants with regards to the nature of this study. Working with Christian Research allowed for a cross-section of respondents from a large population sample making the results more reliable. However, referring back to earlier discussions, the researcher acknowledges that religion can affect a person's desire to help others when deciding how to distribute their wealth (McGranahan 2000, James 2009) and this will be discussed further in the concluding chapter (Chapter 9).

Determining the ideal survey sample size from a population can be a difficult task. The sample size must be representative of the total population and be of adequate size to gain reliable insights. Many quantitative studies seek a large sample size to ensure the data is collected from a reliable base from which to make recommendations. It is suggested by Dawson (2009) that more accurate results can be drawn from a larger sample size. This is especially apparent within the positivist paradigm because of the

need for statistical analysis on large samples (Hussey and Hussey 1997). Larger samples tend to have less sampling errors than smaller samples (Sproull 1995). According to Hussey and Hussey (1997:55), 'results from a representative sample can be taken to be true for the whole population' especially if these are large samples so they can provide a greater cross-section of the population and remove bias. It was also suggested, because of the topic of this thesis that a greater proportion of people might refuse to take part so a larger sample was a way to ensure the responsive sample is of an adequate size.

The method a researcher uses to choose their appropriate sample size can differ. Some researchers decide to use a percentage of the population, for example, a 10 per cent sample of the total population (Sproull 1995). Other methods include unaided judgement, the average sample sizes of other similar studies, what a researcher can afford and the use of a traditional statistical model (Tull and Hawkins 1990). When deciding upon what the appropriate sample size of a population should be, there are two measures that affect accurateness of the data which include margin of error (confidence intervals) and confidence level. The margin of error is the positive and negative deviation that a researcher allows on their survey results for the sample. A five per cent margin of error is quite common in research studies, for example, if 90 per cent of respondents agree on a particular answer, the researcher can be confident that between 85 per cent ( $90 \text{ per cent} - 5$ ) and 95 per cent ( $90 \text{ per cent} + 5$ ) of the entire population will also agree (Van Dessel 2013). The confidence level tells you how often the percentage of the population lies within the boundaries of the margin of error. A 95 per cent confidence level is quite standard in quantitative studies.

Based on the population size of this study (5,000 members of Christian Research), and the chosen margin of error (five per cent) and confidence level (95 per cent), the

researcher opted to use an online sample size calculator (Checkmarket.com 2017). The calculator shows the amount of respondents needed to get statistically significant results for a specific population. The calculator showed that the researcher would need approximately 400 completed survey responses for an adequate sample. The researcher of this study also compared sample sizes of other similar studies which is deemed a credible method for defining an appropriate sample size and a sample of 400 compared well.

Of the sample size suggested, the researcher was not selective with regards to gender. All members of Christian Research had the option to take part, however, the nature of the study was not deemed suitable for anyone under 18 years of age.

#### **4.5.2 Survey construction**

The aim of most quantitative studies is to test hypotheses by collecting statistical data in an objective manner. A number of techniques can be employed to collect such data, one of which is a survey which according to Gay (1987) is one of the most widely used types of self-research reports amongst researchers. Surveys have a number of positive factors:

- They are highly structured and logical in their design
- They can reach a large number of participants, collecting data quickly and cheaply
- They increase the generalisability of data and remove bias
- Data can be collected on a number of concepts
- Questions are clearly defined
- They are designed to measure research variables

Bryman (1989:104) summarises:

*“At the very least, we can assert that survey research entails the collection of data on a number of units and usually at a single juncture in time ...with a view to collecting systematically a body of quantifiable data in respect of a number of variables which are then examined to discern patterns of association.”*

Surveys can be cross-sectional or longitudinal in their design. For example, a cross-sectional survey collects data at one point in time (although this can be over weeks) compared to a longitudinal survey which collects data at several points in time, for example, years may pass by between surveys. This study only sought to capture data at one point in time which is why a cross-sectional survey was most appropriate. The researcher was then able to point out patterns of association among the data collected (Bryman 1989).

Research studies are often interested in the relationship between variables. A form of data analysis used to study this relationship is correlation (Sproull 1995). However, according to May (2001), a correlation between two variables does not always mean that one causes a change in the other. Surveys can be used to explore relationships between variables, both causal and correlational. According to Punch (2005), a correlational survey is more likely to require a person's background and biographical information as well as have a greater focus on attitudes, values and beliefs. They can also provide data on feelings, past and intended behaviour and knowledge, and they are a good tool to provide evidence of association (Tull and Hawkins 1990). Tull and Hawkins (1990:138) define a survey research as:

*“The systematic gathering of information from respondents for the purpose of understanding and/or predicting some aspect of the behaviour of the population of interest.”*



In order to structure the surveys in the most suitable way to attain the best results possible, the study should have well thought out research aims and objectives with clearly defined hypotheses for testing. Ultimately, a survey's questions need to be formulated to answer the overall research question.

The surveys in this particular study needed to be designed to measure the research variables (dependent and independent) and the relationship between them. Therefore, the structure of the surveys was very important; for example, the questions needed to be well thought out, ordered correctly and divided into sections. According to Tull and Hawkins (1990), structure in a research method is a real advantage because it greatly minimises bias. Questions need to be short and concise with clear choices where appropriate. This was of particular importance because the surveys conducted for this study were not face-to-face; they were online surveys so ambiguity with regards to the questions asked needed to be minimised. The surveys were what Tull and Hawkins (1990) describe as 'undisguised' in that respondents were completely aware of the purpose of the surveys so questions would be direct.

*“Direct questions are generally easier for the respondent to answer, tend to have the same meaning across respondents, and have responses that are relatively easy to interpret.” (Tull and Hawkins 1990:140)*

Surveys can be complex so a number of aspects need to be considered such as the sequence of questions, the cost implications, time needed to complete the surveys and the total number of questions. Respondents would be seeing the surveys for the first time so they needed to be uncomplicated in design to avoid confusion. Open-ended questions can take longer to answer than multiple choice questions which needed to be another consideration when designing the surveys for this study. A mixture of yes/no and scale questions were used by the researcher at different points throughout the

surveys depending on which were most appropriate to attain the best results. The surveys contained multiple items for each concept. According to Bryman (1989:38):

*“One reason for the widespread use of multiple indicators is that many of the concepts with which researchers deal are broad and it is unlikely in many cases that a single indicator will adequately reflect the full range of every concept.”*

Respondents may misunderstand a question so additional questions with regards to the same concept can allow for a mistake to be made without greatly affecting the results (Bryman 1989). Respondents might be put off completing a survey if it is too long in length, so the time needed to complete the surveys was of great importance to ensure there was an acceptable level of nonresponse. For this reason, the surveys designed for this study took no longer than 15 minutes to complete.

Sensitive questions can make respondents uncomfortable, especially in face-to-face interviews, so reducing social interaction was beneficial to this study in order to gain more truthful responses. The researcher decided to use online surveys to collect data.

Online surveys have a number of advantages which include:

- Ease of gathering data
- Minimal costs
- Automation in data input
- Anonymity for people to be more honest
- Increased response rates
- Ease of use / quick to respond
- Flexibility of design

(DeFranzo 2012)

However, it is worth mentioning that online surveys do have their disadvantages such as respondent availability, data input errors and respondent's interpretations of questions may vary. An online survey can also take the longest time to gain responses and there is not much the researcher can do to increase the response rate apart from follow-up

attempts. Responses to the surveys therefore took several weeks. Survey 1 is described below.

## **Survey 1**

The first survey was designed to test a number of hypotheses to ascertain if certain psychological factors affect the charitable bequest decision including competence, autonomy, connectedness, self-efficacy, purpose in life, fear of death and identity importance. This again highlights the importance of properly sectioning the survey in order to examine each of the different psychological factors. It is also important to mention at this point that the word ‘bequest’ was replaced with ‘gift’ in the surveys to ensure that the participants understood the questions being asked. The researcher believed that participants might not be familiar with the word ‘bequest’ which is the legal term and not used as often in the public domain. The researcher of this particular study took the time to look at the research items and scales used in previous studies that examined similar topics such as PWB and TMT which was of great benefit to the researcher when compiling this study’s first survey to formulate questions based on other successful models. The scales used in the first survey are discussed in greater detail below.

## **Scales**

Finding the right scales to attain the best possible results for this study was paramount. The researcher spent a great deal of time constructing the first survey with regards to its sections and flow, and so the scales used helped to form each set of questions relevant

to competence, autonomy, connectedness, self-efficacy, purpose in life, fear of death and identity importance that this study has focused on. These are broken down below:

## **Competence**

The number of competency scales relevant to this study were limited. The Basic Need Satisfaction in General Scale (competency items) (Deci and Ryan 2000) is an example of a scale used in various studies but when applied to the topic of charitable bequest giving, the items were not appropriate and were much more focused on how competent the individual feels rather than when applied to a scenario such as legacy giving. Items from the Perceived Competence Scale (PCS) were deemed more appropriate for this study. The PCS is a short, 4-item questionnaire and according to SDT it is ‘one of the most face valid of the instruments designed to assess constructs from SDT’ (Centre for Self-Determination Theory 2017). The internal consistency ( $\alpha$ ) coefficients for the scale are above .80 and the scale has been used in several studies (Centre for Self-Determination Theory 2017).<sup>8</sup> The PCS questionnaire items could also be written so they are specific to the domain being studied.

## **Autonomy**

From the autonomy scales identified, The Autonomy Scale (Bekker 1993) and Autonomy-Connectedness Scale (Bekker and Van Assen 2006) were both deemed too long (42 and 30 item scales) for this study’s survey which needed to be completed within 15 minutes (to retain the respondents attention) and there were a number of other

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<sup>8</sup> Cronbach’s alpha is a measure used to assess the reliability, or internal consistency, of a set of scale items. Above 0.70 is often deemed an acceptable score (Cortina 1993).

scales to incorporate. The scale items were also closely related to self-awareness and not easily adapted when applied to the subject of legacy giving. Therefore, the researcher decided to use scale items from The Basic Need Satisfaction in General Scale (Deci and Ryan 2000), focusing on three of the four autonomy items (one of the four items was removed from the results to improve the Cronbach's alpha and scale validity). These items adapted well in this survey to show how autonomous an individual felt in their decision to include a charitable bequest in their will. The scale is from a family of scales and focuses on competence, autonomy and relatedness and is used widely within the SDT domain. The scale has internal consistency ( $\alpha$ ) coefficients ranging from .84 to .90 for autonomy (Deci and Ryan 2000), and the scale items can be adapted to suit various studies, which worked particularly well when applied to the topic of legacy giving.

### **Connectedness**

An important aspect of this study is to understand a person's level of connectedness with a charity in relation to leaving them a bequest in their will. For example, if an individual has a greater sense of connectedness to a charity are they more likely to include them in their will? Establishing a connection is an important part of the research so it was important to find the right scale items appropriate to this study. With this in mind, the researcher chose items from the Social Connectedness Scale by Lee and Robbins (1995). The scale focuses on the emotional distance or connectedness between the self and others which was particularly relevant to this study when trying to establish if a greater connection between a respondent and their focal charity meant they were more likely to include them in their will. The internal consistency ( $\alpha$ ) coefficients for the scale were reported as greater than .90 in the study by Lee and Robbins (1995).

## **Self-efficacy**

Two scales were identified to measure self-efficacy: the General Self-Efficacy Scale (GSE) (Schwarzer and Jerusalem 1995) and the New General Self-Efficacy Scale (NGSE) (Chen, Gully and Eden 2001). However, the GSE was not appropriate for this study as the scale items could not be adapted when applied to legacy giving as they were too self-focused. Therefore, the researcher used items from the NGSE scale which was developed to measure a general sense of mastery that is not tied to a particular situation and more easily adapted. The scale yielded high internal consistency ( $\alpha$ ) coefficients measuring .85 (Chen, Gully and Eden 2001).

## **Purpose in Life**

There are a number of purpose in life assessment measures including The Meaning in Life Questionnaire (MLQ) (Steger, Frazier, Oishi and Kaler 2006) which is used to assess how purposeful respondents feel their lives are which the researcher found relevant to use in this study. Doing things that create meaning add to a person's life purpose (such as including a charitable bequest in a will) and the MLQ helps to track a person's perception about their life concerning aspects such as happiness and fulfilment. The MLQ is a 10-item questionnaire designed to measure two dimensions of meaning in life: (1) Presence of Meaning (how much respondents feel their lives have meaning), and (2) Search for Meaning (how much respondents strive to find meaning and understanding in their lives). The MLQ has internal consistency ( $\alpha$ ) coefficients ranging in the low to high .80s and has been widely used in various studies (Steger et al 2006). Having a sense of purpose is positively related to well-being including aspects such as personal growth, self-appraisals and altruism. The scale can be used to measure purpose

in life across a range of human functioning and adapted well when trying to find the meaning of a charitable bequest.

### **Fear of death**

Two potential scales were identified to measure a person's fear of death. The first scale was The Collett-Lester Fear of Death Scale: A Correction (Lester and Abdel-Khalek 2003) but the scale was too long for this particular survey as it consisted of 28 items, most of which would not be deemed relevant for this study such as the subsections 'The Death of Others' and 'The Dying of Others'. Therefore, the researcher chose the Fearfulness Scale (Maheswaran and Meyers-Levy 1990) which assesses the level of fear and tension a person reports feeling with regards to some form of stimulus such as death. The scale is relatively short (seven items with the addition of calm), it was sourced in a well-respected journal (Journal of Marketing Research) and reports internal consistency ( $\alpha$ ) coefficients of .86 (Maheswaran and Meyers-Levy 1990).

### **Identity importance**

Social identity theory identifies two distinct aspects of self-concept: personal identity and social identity. Although a number of scales exist to measure personal identity, this study was interested in social identity. Therefore, items from the Importance to Identity subscale, taken from the Collective Self-Esteem Scale (Luhtanen and Crocker 1992), were deemed most appropriate for this particular study. The Importance to Identity subscale assesses the positivity of a person's social identity which was relevant to this particular study to establish if a respondent's levels of identity importance (when

applied to their focal charity) affected their intention to make a charitable bequest. The Importance to Identity subscale has internal consistency ( $\alpha$ ) coefficients ranging from .72 to .77 (Luhtanen and Crocker 1992).

The first survey designed for this study is shown in Appendix 1. A further consideration of using a survey as a research method is respondent uptake. Initially, respondents must be approached and agree to take part. This involved an approach by Christian Research (on behalf of the researcher) who sent the survey links which gave respondents the initial information they needed about the purpose of the research study and particular survey (see Appendix 2 which shows the email used to introduce the first survey). It provided information such as who the researcher was, the purpose of the study and information about anonymity. Once respondents clicked on the survey link, the first page of the survey contained further information about withdrawal from the study and data protection, and obtained consent from the respondents (this was an online tick box to show respondents had agreed to the terms of the study). Survey 2 is described below.

## **Survey 2**

Study 2 was an extension of Study 1 to explore the key findings from the first study. A survey with imaginary scenarios was used in an attempt to manipulate connectedness, self-efficacy and identity importance to form a greater understanding of what the best way is to build meaning with regards to the charitable bequest decision. According to Ramirez, Mukherjee, Vezzoli and Kramer (2015:72), ‘scenarios broaden the scope of study from the specific research question to also include its context’. Scenarios help to translate information into a simple narrative in order to stimulate responses and generate new knowledge. The researcher of this study could present people with different



scenarios and compare their responses to different situations. Results from the first survey showed that when identity importance was high, connectedness increased, which had a significant effect on a person's intention to leave a charitable bequest in their will. In contrast, when identity importance was low, self-efficacy increased and became more relevant in the charitable bequest decision. Therefore, the relationship between connectedness, self-efficacy and identity importance and the likelihood of a person including a charitable bequest in their will formed the basis of the second study to gain deeper insight into the significance of these relationships.

The researcher had a specific proposition to be tested in Study 2 which was the relationship between connectedness, self-efficacy and identity importance. The use of imaginary scenarios to prime levels of connectedness, self-efficacy and identity importance allowed the researcher to examine the effects of priming certain psychological factors on a person's intention to leave a charitable bequest in their will. The researcher also examined how the relationship between these psychological factors differed when self-other focus and self-construal were introduced as mediators.

The researcher used a fictional animal charity in the second survey from which to generate the case studies and scenarios. Respondents from the first study were asked (hypothetically) which organisation they would be most likely to support by leaving a charitable bequest in their will. Although responses were heavily weighted in favour of Christian charities (over 50 per cent), several respondents had chosen to support an animal charity which formed the basis of the researcher's decision to use one in the second study. This also moved the study away from focusing on Christianity which allowed for greater generalisation. The scenario-based survey focused on a fictional animal charity called Animal Protection - a leading wildlife charity working tirelessly to

ensure that all wild animals are treated with compassion and respect and are able to live their lives in peace.

The second survey was again sent out by Christian Research to their online research panel. Respondents were initially asked to read six case studies (and rate how important the issues were to them immediately after) to engage them with the charity's work and create a vision of the charity's future ambitions (see Appendix 3). After reading the six case studies, respondents were asked to read a scenario which sought to manipulate levels of connectedness, self-efficacy and identity importance.

The most common approach to including multiple variables in an experiment is the factorial design. In a factorial design, each level of one variable is combined with each level of the others to produce all possible combinations (Research Methods in Psychology 2016). Each combination is then a condition in the experiment.

Manipulating three variables is known as a  $2 \times 2 \times 2$  factorial design which has eight conditions. There were eight versions of the second survey, each containing the same questions/information but with a different scenario priming respondents to experience low connectedness, low self-efficacy and low identity importance or high connectedness, high self-efficacy and high identity importance, and all possible combinations in between. Please see Figure 11. The scenarios were formed using items from the Importance to Identity subscale (taken from the Collective Self-Esteem Scale) (Luhtanen and Crocker 1992), the Social Connectedness Scale (Lee and Robbins 1995) and the NGSE scale (Chen, Gully and Eden 2001) to manipulate levels of connectedness, self-efficacy and identity importance. These scales were also used in the first survey, details of which can be found in the previous section on Survey 1.

		<b>Self-efficacy</b>	
		High	Low
<b>Connectedness</b>	Low	<b>Identity</b> High Low	<b>Identity</b> High Low
	High	<b>Identity</b> High Low	<b>Identity</b> High Low

**Figure 11: 2 x 2 x 2 factorial design table**

Respondents were randomly assigned to read one of the eight scenarios which is referred to as a between-subjects factorial design (Research Methods in Psychology 2016).

Once respondents had read the case studies and relevant scenario, they were then asked how likely they were to include a bequest to Animal Protection in their will by responding on a 7-point Likert scale ranging from 1 (extremely unlikely) to 7 (extremely likely). Identity importance was the independent variable and intention to include a bequest in a will was the dependent variable. Connectedness and self-efficacy were the moderators and as previously mentioned, two new mediators were introduced in the second study to measure levels of self-construal and self-other focus. The scales used to measure self-construal and self-other focus are described below.

## **Self-construal**

The second study sought to measure a person's self-construal levels when deciding whether or not to include a gift in their will to Animal Protection. The Self Construal scale devised by Singelis (1994) was deemed most appropriate as a number of the independent and interdependent items could be modified if a specific in-group/organisation is being studied. The scale measures how people view themselves in relation to others. Only scale items that could be adapted for the topic of this study were used in the survey to measure self-construal (this includes eight items to measure independent self-construal and eight items to measure interdependent self-construal). The scale has been widely used in cross-cultural studies and Singelis (1994) reports internal consistency ( $\alpha$ ) coefficients of .70 and .74.

## **Self-other Focus**

The second study sought to measure levels of self-other focus in relation to the charitable bequest decision. The most relevant scale found for this study was the Inclusion of Other in the Self (IOS) Scale (Aron, Aron and Smollan 1992) which was developed to measure how close a respondent feels with another person or group, or in this case, Animal Protection. It is often used to measure perceived interpersonal connectedness. The scale reports internal consistency ( $\alpha$ ) coefficients of .85 (Aron, Aron and Smollan 1992).

### 4.5.3 Research measures

According to Kumar (2005:66):

*“Measurement is central to any inquiry. The greater the refinement in the unit of measurement of a variable, the greater the confidence, other things being equal, one can place in the findings.”*

Measurement is a key element of any research study and the variables need to be measured in some way (Sproull 1995). How data is measured can greatly impact on the reliability of the findings. Analysis of the data will be impacted by the way questions are asked in the study and what the variables are being tested (Kumar 2005). It is only when the questions have been defined, variables and hypotheses devised and the sample chosen that the appropriate form of measurement can be assigned. Measurement is an aspect of every research project. Burns (2000) defines measurement as assigning numbers to observed events which can then be evaluated statistically. It is only the characteristics of something which can be measured, for example, a whole person cannot be measured; it is only aspects such as their weight and height (Tull and Hawkins 1990). How these characteristics are measured will have an effect on the conclusions drawn from the study.

Surveys provide respondents with a number of items or questions that require a response which can then be scored for analytical purposes. Scales are often used by researchers to measure responses.

*“Measurement scales enable highly subjective responses, as well as responses that can be measured with extreme precision, to be categorised.” (Kumar 2005:71)*

There are four measurement scales commonly used in the Social Sciences which can be seen in Table 12.

Nominal scale	Items are classified based on a shared characteristic e.g. male/female. There is no defined structure and this is the most basic scale with regards to statistical analysis
Ordinal scale	Items have a shared characteristic but their relationship to one another can also be measured e.g. one item might have more or less of something than the other or have a higher ranking position
Interval scale	This is a commonly used scale to measure attitudes and it is a standard rating scale used in surveys. This scale is similar to the ordinal scale but the items being measured have an arbitrary start and end point. It has equidistant points between each of the scale elements
Ratio scale	This scale is very similar to the interval scale but it has a defined starting point of zero. This is classed as an 'absolute scale'. The scale can rank numbers in equal measures starting from zero

**Table 12: Four measurement scales (Note: Data from Kumar, 2005:67-70)**

A common type of interval scale is called the Likert scale which is often used to measure research variables and one that was used in this study's surveys. The scale enables the researcher to summate a single score from several items (Sproull 1995). The scale provides respondents with a continuum to indicate if they agree/disagree with a statement, for example, strongly agree, agree, are undecided, disagree or strongly disagree. The response categories of a Likert scale are each assigned a numerical value, for example, 1 might equal strongly agree and 5 equal strongly disagree and then each individual item can be analysed on the scale or they can be summed to form a total score for each respondent (Tull and Hawkins 1990). According to Tull and Hawkins (1990), the scale has a number of advantages including the ease of construction and administration, and the accompaniment of easy to understand instructions. This is of particular relevance when using a survey to conduct research. Most Likert scales use five or seven response categories. Although a 5-point Likert scale is considered adequate, there can be value of adding more points because there can be greater distinctions in respondents answers which increases the information gained by the researcher (Krosnick and Presser 2010). The researcher of this study therefore chose to

use a 7-point Likert scale throughout allowing for greater differentiation in the respondents answers.

#### **4.6 Data analysis and interpretation**

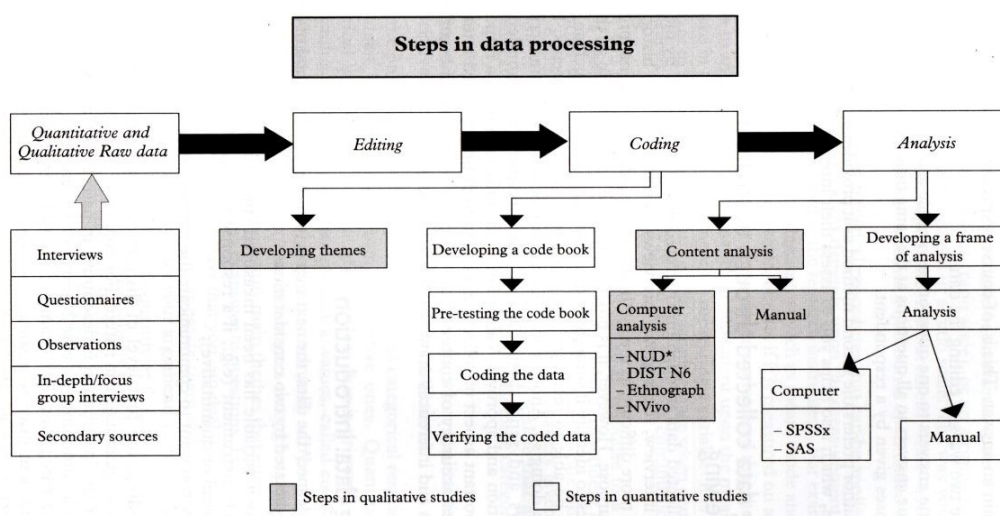
Data analysis methods are dependent on the research methods used in a study. For example, qualitative data analysis may occur throughout the data collection process whereby quantitative data analysis tends to be left until the end (Dawson 2009). This study used quantitative methods in the form of two structured surveys. According to Dawson (2009), a well-designed survey minimises problems during the analysis stage. The survey should be laid out so that respondents answers can be coded easily (Burns 2000). The researcher of this study ensured time was allowed for analysis at the end of the data collection process. Data was collected from members of Christian Research. The online survey links were emailed to members, and once respondents had completed the surveys in full, the results were sent to the researcher in spreadsheet format to be cleansed and coded.

The researcher must begin by editing the data collected by identifying errors/gaps in the respondent's answers and removing any incomplete entries (Kumar 2005). Once cleansing has been performed, the researcher can begin coding the data. Data collected using quantitative methods is transformed into numerical codes, which makes it easier for the researcher to analyse (Kumar 2005). Likert scales were used in this study's surveys which meant the options from which to answer questions were placed on a continuum. For example, use of the 7-point Likert scale meant the different answers could be coded from 1 to 7 - 1 for strongly disagree and 7 for strongly agree. This is defined as ordinal data because responses to a survey can be placed in order (Easterby-

Smith, Thorpe and Lowe 2002). Therefore, a researcher must code all answers to the questions before analysis can begin.

*“Coding is the assignment of numbers to each answer category so that common answers can be aggregated.” (Bryman 1989:49)*

It is extremely important for accuracy when coding data in order to perform statistical analysis. Statistical analysis is the method used to analyse quantitative data in exploratory studies (Hussey and Hussey 1997). Statistics are also important to determine the strength of a relationship between variables and they can produce measures such as percentages and coefficient correlations helping to make the data easier to understand (Kumar 2005). This allows the researcher to assert meaning to the data and make generalisations which is incredibly important in the research process (Sarantakos 1998). It is common practice for researchers to use computerised statistical packages to perform data analysis which generate quick and accurate results. The researcher chose to use SPSS (Statistical Package for the Social Sciences) to analyse the data as it very quickly conducts a wide range of analysis and tests (Hussey and Hussey 1997). Table 13 shows the steps in data processing:



**Table 13: Steps in data processing (Kumar 2005:221)**



As mentioned, a range of analysis can be performed using SPSS. The researcher must identify which variables they are interested in analysing and which analysis techniques they wish to use. For example, the researcher of this study was able to run ‘descriptive statistics’ which provides information regarding significant relationships between variables such as the correlation between age and certain psychological factors and if this relationship affects the charitable bequest decision. Descriptive statistics can also provide information regarding frequency counts, modes, medians and mean averages to identify common themes between groups (Easterby-Smith, Thorpe and Lowe 2002). SPSS also allows the researcher to make sense of the data collected by presenting it in table/graph format.

Although descriptive statistics help to summarise the main features of the sample in this study, the researcher needed to perform mediation/moderation analysis in order to answer the research question and test the hypotheses. It is important at this stage to explain what is meant by mediation, moderation and moderated mediation which are terms used in this study’s research models. Mediation analysis attempts to explain ‘how’ an effect occurs whereby moderation explains the ‘when’, for example, the strength of the relationship between variables. This is summarised by Hayes (2018) below:

*“Analytically, questions of how are typically approached using process of mediation analysis, whereas questions of when are most often answered through moderation analysis.”*

According to Hayes (2018), mediation is used to establish if the causal variable (X) influences an outcome (Y) through one or more mediator variable and moderation determines if the size of the effect of X on Y is dependent on a moderator variable(s). For example, in this study, the researcher sought to establish if the effect of

consideration of a charitable bequest on a person's intention to leave a bequest in their will was mediated by certain factors such as connectedness and self-efficacy. Multiple mediators can also be included in a model. The indirect effect of X on Y can go through two mediators whereby X causes M, in turn causing M<sub>2</sub>, resulting in Y which Hayes (2018) refers to as the serial multiple mediation model. Hypothesis 7 in this study is indicative of this type of mediation which predicted that consideration of a charitable bequest (X) would increase competence (M), which would reduce a person's fear of death (M<sub>2</sub>), leading to a higher intention to leave a bequest in their will (relevant to their focal charity) (Y). Finally, the process of knowing the 'when' and the 'how' generates a much greater understanding within research. For example, the indirect effect of X on Y through M is moderated by one or more variables which is referred to as moderated mediation (Hayes 2018). An example of moderated mediation in this study is hypothesis 13 which predicted that the indirect effect of consideration of a charitable bequest (X) on intention to leave a bequest in a will (Y) through competence (M) would be positively moderated by identity importance (W).

The technique to assess the relationship (degree of linkage) between several variables is called regression. PROCESS (a regression path analysis modelling tool on SPSS) is widely used in the Social Sciences for estimating direct and indirect effects in mediation, moderation and moderated mediation models. The researcher created regression models (associated with both surveys) to test relationships between variables. The regression models included the dependent variable, independent variable, mediators and moderators (the models are presented in Chapters 5 and 7). Linear regression was used to measure the strength of the relationship between two variables and multiple regression measured the relationship between numerous variables (Easterby-Smith, Thorpe and Lowe 2002). These techniques allowed the researcher to understand causal

relationships between variables. The results of both surveys and associated discussions can be seen in the succeeding chapters.

The following section evaluates the methodology used in this study including the key concepts for evaluating quantitative methods in research.

#### **4.7 Evaluation of methodology**

For years, scientific researchers have focused on causality in an attempt to understand the world, seeking the cause that comes before an effect (Neuman 2004). Creswell (2014) believes variables can be distinguished by two characteristics; their temporal order (one variable comes before the other) and their measurement (observation). A relationship must be apparent between the variables so that one variable causes a change in the other (May 2001).

The aim of positivist research is to ‘generate causal laws which have predictive powers’ for which quantitative methods are deemed the most appropriate methodology (Johnson and Duberley 2000:51). Section 4.3 of this chapter (Research Philosophy) discussed in length the reasons why the positivist paradigm was chosen for this particular study. The researcher hoped to establish cause and effect relationships between variables in order to test this study’s hypotheses and contribute valuable new knowledge to the legacy giving domain. Quantitative methods are often used to establish causal relationships, including the use of statistical techniques. Quantitative methods allow for a larger study with a greater number of subjects that enhances generalisation. It helps to quantify attitudes and behaviours revealing interesting patterns in research. Whilst the rationale for using quantitative methods in this particular study has already been determined, the

section below discusses the concepts for measuring quantitative data and their relevance in this study.

#### 4.7.1 Evaluation of quantitative data

There are three key concepts for evaluating quantitative methods in research which include validity, reliability and generalisability (Muijs 2011). Validity and reliability of the data collected in a particular study are significant concepts and measures within research. It is also important for the researcher to be able to generalise findings of a particular study to the larger population. Table 14 below shows the positivist perspective on validity, reliability and generalisability.

<b>Positivist</b>	
<i>Validity</i>	Do the measures correspond closely to reality?
<i>Reliability</i>	Will the measures yield the same results on other occasions?
<i>Generalizability</i>	To what extent does the study confirm or contradict existing findings in the same field?

Table 14: Positivist perspectives on validity, reliability and generalisability (Adapted from Easterby-Smith, Thorpe and Lowe 2002:53)

Each perspective is discussed below in relation to this study beginning with validity.

## **Validity**

Within social research validity is a basic principle which can be defined as the accuracy of measurement (Sproull 1995). Quantitative research always has the aim of measuring something. The rationale behind validity is that the research measures used must measure what it is they are supposed to measure (Hussey and Hussey 1997, Burns 2000). The research measurements must provide an ‘accurate reflection of the concept’ (Johnson and Duberley 2000:53). All researchers must have procedures in place for validating their findings (Creswell 2014) and they must be able to justify each question in relation to the study’s objectives so there is a logical link between the two (Hussey and Hussey 1997).

One way researchers can increase their study’s validity is by using existing instruments that have been developed to measure certain concepts (Johnson and Duberley 2000).

The instrument’s validity could be affirmed by comparing its performance in other studies which seek to measure similar elements which is called predictive validity (Kumar (2005). For example, each item on a predesigned scale must have a link with the objective of the research which is called face validity (Hussey and Hussey 1997).

On the ‘face of it’, people believe in the methods of measurement being used (Neuman 2004). The researcher of this particular study has already discussed the rationale behind using existing scales to measure PWB in section 4.5.2 (Survey construction) of this chapter. Each scale was carefully scrutinised and compared against other existing scales used to measure PWB. This ensured that the scales (and their items) used in this study’s surveys were the most appropriate for measuring a person’s PWB in relation to the charitable bequest decision.

Another way of assuring validity is by asking peers who are knowledgeable about the research topic to examine the items used in the researcher's survey so they can assess if they are an adequate way of measuring what they are intended to measure (Burns 2000). This study's researcher enlisted the help of peers and staff at the University of Plymouth to read the surveys before anything was sent out to respondents. This ensured the survey items were appropriate ways of measuring PWB and there was a good fit between the constructs used by the researcher and the research objectives (Neuman 2004).

Having discussed the importance of validity in a research study, reliability is discussed below.

### **Reliability**

Reliability refers to the consistency of measurement – it is how well an instrument measures things in the same way each time it is used (Sproull 1995). According to Johnson and Duberley (2000), reliability enables us to be sure that our measures are adequate and that any cause and effect relationships identified within a study can be relied upon. If a research finding can be repeated by others it is considered reliable and the replication of results 'is very important in positivistic studies where reliability is usually high' (Hussey and Hussey 1997:57). Replication involves retesting the same hypotheses which can be an advantage of using surveys as they can easily be repeated in other studies (Hakim 1987).

A research tool is deemed reliable if it produces accurate, predictable and consistent results (Kumar 2005). Researchers often use the 'test-retest' method to measure reliability and assess its consistency over time (Sproull 1995). This involves the same

researcher measuring the same items under the same conditions which is not always appropriate as factors can change over time. Easterby-Smith, Thorpe and Lowe (2002) suggest there is a problem with the 'test-retest' method in practice because it is impossible to be sure that no factors have changed between the two occasions. Therefore, this was not a suitable method for this study.

Research instruments such as rating scales are often used in research and a coefficient alpha score can be used to estimate its reliability (Sproull 1995). Cronbach developed the formula 'coefficient Alpha' in 1951 which is widely used today. This is defined as the extent to which different items intended to measure the same general construct correlate with each other (Easterby-Smith, Thorpe and Lowe 2002). In this study, Cronbach's Alpha was calculated for each scale to measure their internal consistency and reliability based on the data collected. Once the different scale items were incorporated into the overall surveys and the data was collected from respondents, item analysis was performed to assess the performance of each scale's individual items.

One approach to this form of analysis is item-total correlation to assess the relevance of item inclusion. If one item is not measuring the same construct as well as the others (with a low correlation coefficient) it may not correlate well with the overall scale and the item can be deleted to ensure the Cronbach's Alpha for the overall scale is high (Field 2005). The researcher of this study ensured item-total correlation was performed on each scale to calculate their overall Cronbach's Alpha score and items were deleted if the overall score was higher without them.

The following section discusses the importance of generalisability in quantitative studies.

## **Generalisability**

The general definition of generalisation is the attempt to extract understanding from a situation that can then be applied to as many other situations as possible. Findings can then be generalised and used outside of a specific investigation (Bryman 1989, Hussey and Hussey 1997). Ensuring there is generalisability in a study involves using a sample that is representative of the views of the people the researcher wishes to apply their research to (Dawson 2009). This enables conclusions to be made about the larger population based on the findings from the sample used in the study (Hussey and Hussey 1997). It is impossible for a researcher to sample an entire population so it is then a task for the researcher to find an appropriate sample from which to conduct their research. This involves identifying a sub-set of the population who will suitably represent the population it is drawn from (Johnson and Duberley 2000). It is then possible for researchers to provide statistical evidence of a pattern identified in the sample used which can be replicated in the wider population (Johnson and Duberley 2000). The researcher can take what they have found on a smaller scale and use it to create a bigger picture.

The researcher of this study chose the positivist paradigm so trends could be identified from the results and generalisations made about the wider population. Results from this study could inform the charitable and legal sectors about the important psychological factors associated with the legacy giving that can be positively primed with the aim of increasing the number of charitable bequests in the UK. Therefore, providing statistical evidence to predict behaviour was an important aspect of this study.



Another area of importance in any research study is ethics. Ethical consideration must be given to identify any issues which could arise from conducting the study and to find appropriate ways to minimise them. Ethics is discussed in the section below.

#### **4.8 Ethical consideration**

It was imperative for the researcher to identify any potential ethical issues which could arise in the study. According to the Oxford Dictionary the word 'ethical' can be defined as 'acting in accordance with principles of conduct considered correct'. According to Sproull (1995), ethical practices are concerned with the appropriate protection of both human and non-human subjects. Ethics affects the credibility and authenticity of the research study (May 2001) so a researcher must be able to justify the relevance of their research. The benefits of undertaking the research must outweigh any ethical risks identified (Burns 2000).

The rights and welfare of the participants must be protected in a research study (Burns 2000). The researcher must look at ethical issues from their respondent's point of view and identify anything that could cause potential psychological harm, looking at ways to minimise this (Kumar 2005). Researchers can cross boundaries when it comes to respondents' privacy by the nature of the questions they ask (Neuman 2004). For example, certain questions can be on very sensitive subjects that make respondents uncomfortable or anxious. The researcher must be transparent about their objectives so respondents understand the purpose and relevance of the research so they can decide if they wish to take part and give their consent freely. Respondents must not feel pressured to take part in a research study (Sproull 1995).

*Provided any piece of research is likely to help society directly or indirectly, it is acceptable to ask questions, if you first obtain the respondents' informed consent." Kumar 2005:12)*

It is unethical to collect information from respondents without their prior knowledge. Respondents must give their 'informed consent' to take part in the study which means they are fully informed about the information the researcher requires, why this is needed, how it will be used and what they will be asked to do (Kumar 2005). If a researcher is conducting a survey, one way they can obtain informed consent is with the use of an introduction page which explains aspects such as the purpose of the research, how it will be used and their right to withdraw (Burns 2000). It can be a prerequisite that all respondents sign the form before they can continue with the survey. Respondents must have the right to discontinue answering questions in a survey if they do not feel comfortable responding to a certain item. It should therefore be clear that their responses will not be used until they have completed the survey in full and they are free to withdraw at any time. Information obtained from respondents must be kept confidential and their anonymity maintained so the reader cannot work out the identity of the respondent (Burns 2000).

Another ethical issue is how the researcher controls and uses the data obtained from respondents (Easterby-Smith, Thorpe and Lowe 2002). They must report information correctly to avoid bias and never try to hide or elaborate something for their own purposes (Kumar 2005). All researches must report their research methodology, findings and conclusions in an unbiased manner including reporting any errors/negative findings (Sproull 1995).

Sproull (1995) summarises the main ethical practices below:

1. Obtaining free consent
2. Informed consent
3. Assuring and maintaining confidentiality
4. Privacy
5. Anonymity
6. Using appropriate methodology
7. Reporting the research appropriately and completely

The researcher of this study tried to anticipate any potential ethical issues in order to protect the respondents and ensure the integrity of the research was maintained. The researcher completed an 'application for ethical approval of research form' which was submitted to the University of Plymouth's Faculty Research Ethics Committee to ensure ethical approval was gained before any research commenced. This highlighted the objectives of the research study, a description of the research methods to be used and an explanation of ethical protocol regarding how the University's ethical principles for research would be maintained. Once the ethics form was approved, the researcher ensured the surveys had clear introduction sections so respondents understood the purpose of the research, drawing attention to ethical aspects such as the right to withdraw before asking respondents to confirm they were happy to proceed.

The following section brings the methodology chapter to a close drawing attention to the main points discussed in the preceding sections.

#### **4.9 Chapter summary**

Through a combination of both the literature review and a discussion of methodology, it was evident that the research question should be addressed from within the positivist paradigm. This is the most appropriate paradigm to test hypotheses and because of the

nature of the study and intended outcomes, a wide sample size was required for greater reliability and for findings which could be generalised.

This chapter has considered the three main research paradigms, including weighing up the positive and negative aspects of each with regards to this particular study. Whilst the positivist paradigm was chosen, the researcher was aware of the disadvantages raised by others in respect of positivism, yet the advantages were plenty. The positivist paradigm is one of the most highly regarded paradigms and commonly used within the social sciences. When a researcher is trying to affect change amongst a particular sector, a larger sample size can provide more accurate data for statistical analysis and greater generalisation, and therefore more valid findings from which to make recommendations.

Research was carried out with the use of two online surveys. The research sample was identified because of their membership with Christian Research, which provided a rich, diverse pool of supporters relevant to this study. The construction of the surveys was carefully considered and the researcher took their time to review other similar studies and the scales/items they used. This helped to develop the surveys for this study, including the flow of questions/items, relevant scales, structure of the surveys, their ease of use and how they would be measured. The surveys were piloted with staff and peers at Plymouth Business School within the University of Plymouth to identify any issues and increase the likelihood of their success when sent to members of Christian Research for completion. The researcher has discussed how the data was analysed and interpreted and has also drawn attention to ethical considerations relevant to this study.

The following chapter presents the results from this study's first survey.

## **Chapter 5: Results of Study 1**

The following chapter presents the results of Survey 1 which was sent out by Christian Research to their online research panel of approximately 5,000 members. The panel gives clear insight into Christian views, attitudes and lifestyle. Christian Research became part of the Bible Society Group in 2007 but they operate as an independent market research agency.

### **Survey distribution, sample size and response rate**

Members of Christian Research were asked to take part in an online survey so the results could be used to examine the relationship between PWB and the charitable bequest decision. The survey was constructed using Christian Research's own software and it was intended to take no longer than 15 minutes to complete. A link to the survey was emailed to all Christian Research members with a cover email shown in Appendix 2. A total of 1,431 respondents completed the survey (29 per cent of the total membership base), 46 of which were incomplete, so results are based on 1,385 completed surveys (28 per cent of the total membership base). The response rate exceeded the researcher's expectations with regards to sample size which was discussed in section 4.5.1 (Sample design) in the methodology chapter. The PROCESS modelling tool on SPSS was used to analyse the data which is described in section 4.6 (Data analysis and interpretation) of the methodology chapter.

### **Descriptive statistics**

Respondents were spread across all age categories with the majority aged between

45-74 years old (see Table 15). This is deemed a relevant sample for this particular study when compared to previous studies discussed in the literature review, which found that the majority of people write their will (and leave a charitable bequest) over the age of 40 (Sargeant, Wymer and Hilton 2006, Routley, Sargeant and Day 2018).

<i>Age group</i>	<i>Frequency</i>	<i>Per cent</i>
18-24	5	4
25-34	31	2.2
35-44	58	4.2
45-54	256	18.5
55-64	470	33.9
65-74	462	33.4
75 or over	103	7.4
Total	1385	100

**Table 15: Age range of survey sample**

There was a good geographical spread of respondents across the UK with a high number situated in the South East (see Table 16). Of the total number of respondents, 704 were male (50.8 per cent) and 681 were female (49.2 per cent). Although research shows that 60 per cent of legators in the UK are female (Smee & Ford 2019), it is also acknowledged that women tend to live longer than men (Atkinson, Backus and Micklewright 2009) and they could have made their bequest choices with their spouse before they died (Sargeant, Wymer and Hilton 2006). It is therefore deemed appropriate that this study has an even gender split amongst respondents. The majority of respondents were married (74.4 per cent). Research has shown that getting married is a common trigger for will writing (Smee & Ford 2019) and as discussed in the literature review, Brooker's (2007) study found that 45 per cent of married couples were likely to have a will compared to 12 per cent of single people, and those who had been married (but widowed) were the most likely to have a will at 68 per cent. This shows a relationship exists between marriage and will writing which makes this response base particularly relevant to this study.

	<i>Frequency</i>	<i>Per cent</i>	<i>Valid Per cent</i>	<i>Cumulative Per cent</i>
East Midlands	79	5.7	5.7	5.7
East of England	81	5.8	5.8	11.6
London	115	8.3	8.3	19.9
North East	50	3.6	3.6	23.5
North West	121	8.7	8.7	32.2
South East	381	27.5	27.5	59.7
South West	153	11.0	11.0	70.8
West Midlands	130	9.4	9.4	80.1
Yorkshire & Humberside	80	5.8	5.8	85.9
Wales	40	2.9	2.9	88.8
Scotland	57	4.1	4.1	92.9
Northern Ireland	10	.7	.7	93.6
Other	88	6.4	6.4	100
	1385	100	100	

**Table 16: Location of survey sample**

### **Consideration of a charitable bequest**

An important aspect to establish within this study was how many of the respondents had considered leaving a legacy to charity before. Results are shown in Table 17, with the majority of respondents (73.8 per cent) stating they had considered including a charitable bequest in their will. This is a positive finding when discussing the consideration of charitable bequests because consideration is regarded as an important step in the legacy journey. Considerers tend to be people who feel warmly towards a charity and they have thought through who they might like to include in their will (Williamson 2018). This means they are more open to the subject of charitable bequests so respondents hopefully related well to this study.

<i>Response</i>	<i>Frequency</i>	<i>Per cent</i>
Yes	1022	73.8
No	363	26.2
Total	1385	100

**Table 17: Consideration of a charitable bequest**

## Psychological processes

The majority of questions in the survey used a Likert scale which provided respondents with a choice of answers from 1 to 7 to indicate if they agreed or disagreed with a statement; for example, 1 = strongly disagree and 7 = strongly agree. The scale enabled the researcher to summate a single score from several items for analysis. Table 18 contains the definition of variables that are used in this study.

Variable	Description
<b>Independent variable</b>	
Consideration of a bequest	Binary variable - Coded 1 for yes and 0 for no. Ascertains if an individual has ever considered including a charitable bequest in their will.
<b>Mediators</b>	
Competence	Scale variable – 1 = Not at all true – 7 = very true. Scale to measure how competent an individual felt in their decision to include a bequest in their will. 3 scale items.
Autonomy	Scale variable – 1 = Not at all true – 7 = very true. Scale to measure how autonomous an individual felt in their decision to include a ‘bequest in their will. 3 scale items.
Connectedness	Scale variable – 1 = I feel personally disconnected – 7 = I feel personally connected. Scale to measure levels of connectedness between an individual and the charity. 3 scale items.
Self-efficacy	Scale variable – 1 = Strongly disagree – 7 = strongly agree. Scale to measure levels of self-efficacy in relation to the charitable bequest decision. 3 scale items.
Purpose in life	Scale variable – 1 = Not at all true – 7 = very true. Scale to measure how much meaning leaving a bequest in a will to charity provides an individual with. 10 scale items.
Fear of death	Scale variable – 1 = Not at all true – 7 = very true. Scale to measure the fear a person reports feeling with regards to a death stimulus. 8 scale items.
<b>Moderator</b>	
Identity importance	Scale variable – 1 = Strongly disagree – 7 = strongly agree. Scale to measure an individual’s level of identity importance in relation to their focal charity. 4 scale items.
<b>Dependent variable</b>	
Intention	Scale variable - 1 = Very unlikely – 7 = very likely. Scale to measure how likely an individual is to include a bequest to charity in their will. 1 scale item.

**Table 18: Survey 1 variables**



For the survey items related to autonomy, results show that respondents felt a high level of autonomy when deciding whether or not to include a charitable bequest in their will (see Table 19).

<i>Survey item</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
Autonomy 1 - I feel like I am free to decide for myself if I leave a gift to X in my will.	6.50	7.00	.957
Autonomy 2 - I generally feel free to express my ideas and values when including a gift to X in my will.	6.02	6.00	1.212
Autonomy 3 - I feel like I can pretty much be myself when making decisions about leaving a gift to X in my will.	6.30	7.00	1.115

**Table 19: Autonomy items**

Findings were very similar with regards to competency items in the survey.

Respondents felt a high level of competence in their ability to choose which charities, if any, to support in their will (see Table 20)

<i>Survey items</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
Competency 1 - I feel confident in my ability to select charities to support in my will.	6.13	7.00	1.344
Competency 2 - I feel capable of making the right decision about which charities to include in my will.	6.22	7.00	1.224
Competency 3 - I am able to meet the challenge of deciding whether or not to support X in my will.	6.31	7.00	1.138

**Table 20: Competency items**

Respondents reported high levels of connectedness with their focal charity; its staff and beneficiaries (see Table 21).

<i>Survey items</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
Connectedness 1 - How connected with the people who work in/support x.	6.03	7.00	1.372
Connectedness 2 - How connected with the beneficiaries of x.	5.85	6.00	1.364
Connectedness 3 - How connected with x.	6.27	7.00	1.108

**Table 21: Connectedness items**

Respondents reported high levels of self-efficacy in their ability to obtain outcomes that were important to them, in their ability to make a difference, and in their belief that anyone can make a difference by leaving a charitable bequest in their will (see Table 22).

<i>Survey items</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
Self-efficacy 1 - In general, I think I can obtain outcomes that are important to me by leaving a gift to X in my will.	5.84	6.00	1.231
Self-efficacy 2 - I feel that by leaving a gift in my will to X, I can make a difference.	6.19	6.00	.974
Self-efficacy 3 - I feel that no matter who you are, you can make a difference by leaving a gift to X in your will.	6.00	6.00	1.175

**Table 22: Self-efficacy items**

The majority of respondents agreed that they understood their bequest's purpose and meaning (see Table 23).

<i>Survey items</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
Meaning 1 – I understand my gift’s meaning.	6.04	6.00	1.021
Meaning 2 – I am looking for something that makes my gift feel meaningful.	4.94	5.00	1.573
Meaning 3 – I am always looking to find my gift’s purpose.	4.36	4.00	1.588
Meaning 4 – My gift has a clear sense of purpose.	5.72	6.00	1.218
Meaning 5 – I have a good sense of what makes my gift meaningful,	5.68	6.00	1.182
Meaning 6 – I have discovered a satisfying purpose for my gift.	5.18	5.00	1.40
Meaning 7 – I am always searching for something that makes my gift feel significant.	3.69	4.00	1.613
Meaning 8 – I am seeking a mission or purpose for my gift.	4.10	4.00	1.777
Meaning 9 – My gift has no clear purpose.	2.25	2.00	1.493
Meaning 10 – I am searching for the meaning of my gift.	2.45	2.00	1.367

**Table 23: Purpose in life items**

When asked to consider the issue of death, the majority of respondents reported feeling lower levels of fearfulness, tension, nervousness and anxiousness and higher levels of reassurance, relaxation, comfort and calm (see Table 24). This is an interesting finding when we consider respondents are practicing Christians, as it supports what was discussed earlier in the thesis that religious beliefs can help people come to terms with their inevitable death (Soenke, Greenberg and Focella 2014).

<i>Survey items</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
1. Fearful	2.54	2.00	1.021
2. Tense	2.33	2.00	1.573
3. Nervous	2.80	3.00	1.588
4. Anxious	2.67	2.00	1.218
5. Reassured	5.18	6.00	1.182
6. Relaxed	4.54	4.00	1.40
7. Comforted	4.87	5.00	1.613
8. Calm	4.92	5.00	1.777

**Table 24: Fear of death items**

The majority of respondents felt moderate to high levels of identity importance relevant to their focal charity (see Table 25). These are positive findings as it was previously suggested that if a person strongly identifies with a charity, they could be more likely to include a charitable bequest in their will.

<i>Survey items</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
Identity 1 - Being someone who can leave a gift in my will to X is an important part of who I am.	5.11	5.00	1.654
Identity 2 - Being someone who can leave a gift in my will to X makes me feel good about myself.	4.25	4.00	1.446
Identity 3 - Being someone who can leave a gift in my will to X is central to my sense of who I am.	4.24	4.00	1.766
Identity 4 - Being someone who can leave a gift in my will to X makes me feel good.	4.33	4.00	1.447

**Table 25: Identity importance items**

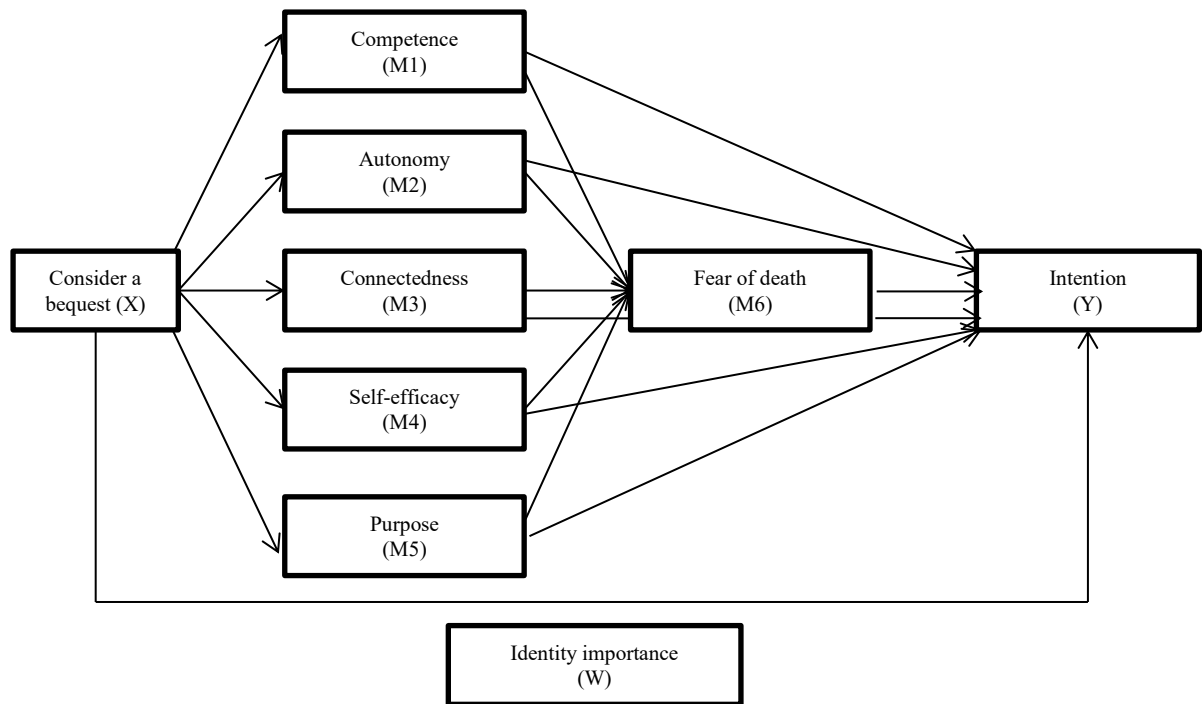
The researcher also performed detailed descriptive analysis to explore the relationships between age/gender and competence, autonomy, connectedness, self-efficacy, purpose in life and fear of death which can be seen in Appendix 3.

There were three survey items to measure respondent's levels of competence, autonomy, connectedness and self-efficacy. Identity importance had four survey items, the fearfulness scale had eight items and meaning in life had 10 items. The internal consistency ( $\alpha$ ) coefficients for each of the sub-scales were each above .7 which is considered a good score when measuring scale reliability (Cortina 1993). See Table 26:

<i>Sub-scale items</i>	<i>Cronbach's Alpha</i>
Competence	.934
Autonomy	.802
Connectedness	.844
Self-efficacy	.800
Meaning in life	.733
Fearfulness	.879
Identity importance	.849

**Table 26: Cronbach's Alpha**

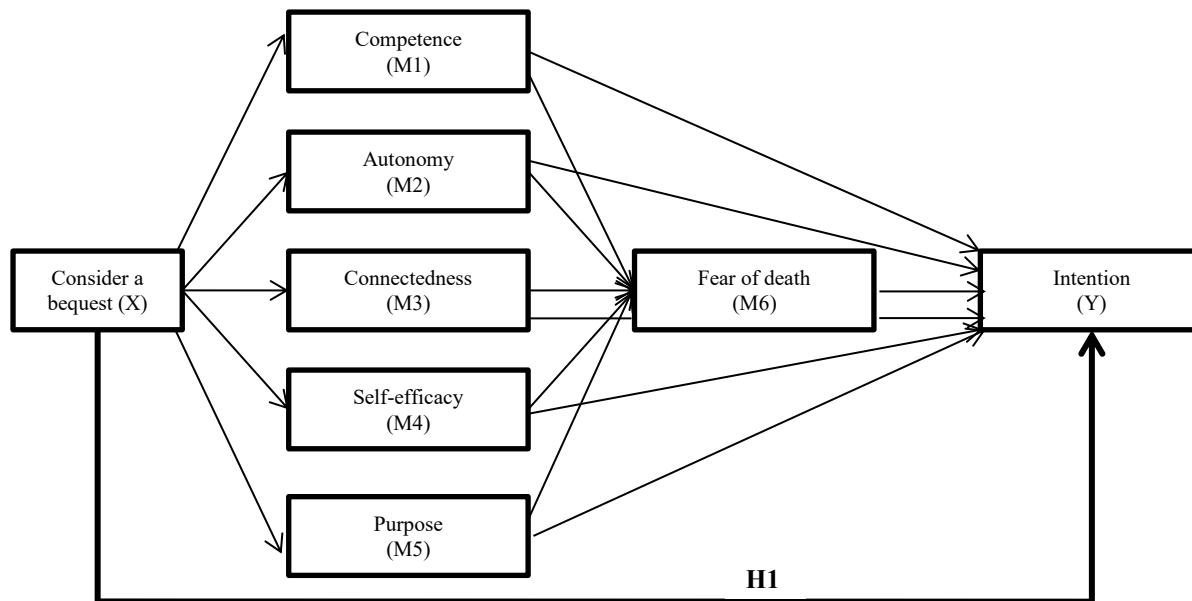
Figure 12 shows a path diagram of the final model. The majority of paths were tested by the researcher in this study. Although it is acknowledged that identity importance could be a moderating factor on the indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through competence, autonomy, connectedness, self-efficacy and purpose in life and fear of death, these paths will not be tested in this particular study but could be worthy of future research. Consideration of a charitable bequest is the independent variable within this particular study and a person's intention to include a bequest to charity in their will is the dependent variable. Mediators include competence, autonomy, connectedness, self-efficacy, purpose in life and fear of death. Identity importance is the moderator.



**Figure 12: Final model – survey 1**

### **Consideration of a charitable bequest on intention to leave a bequest in a will**

The direct effect of consideration of a charitable bequest on intention to leave a bequest in a will is significant ( $\beta = .771, p = .000$ ), providing support for H1. See Figure 13 which shows the direct path from consideration of a charitable bequest to intention to leave a bequest in a will.



**Figure 13: Consideration of a charitable bequest on intention to leave a bequest in a will**

### **Indirect effects (mediation)**

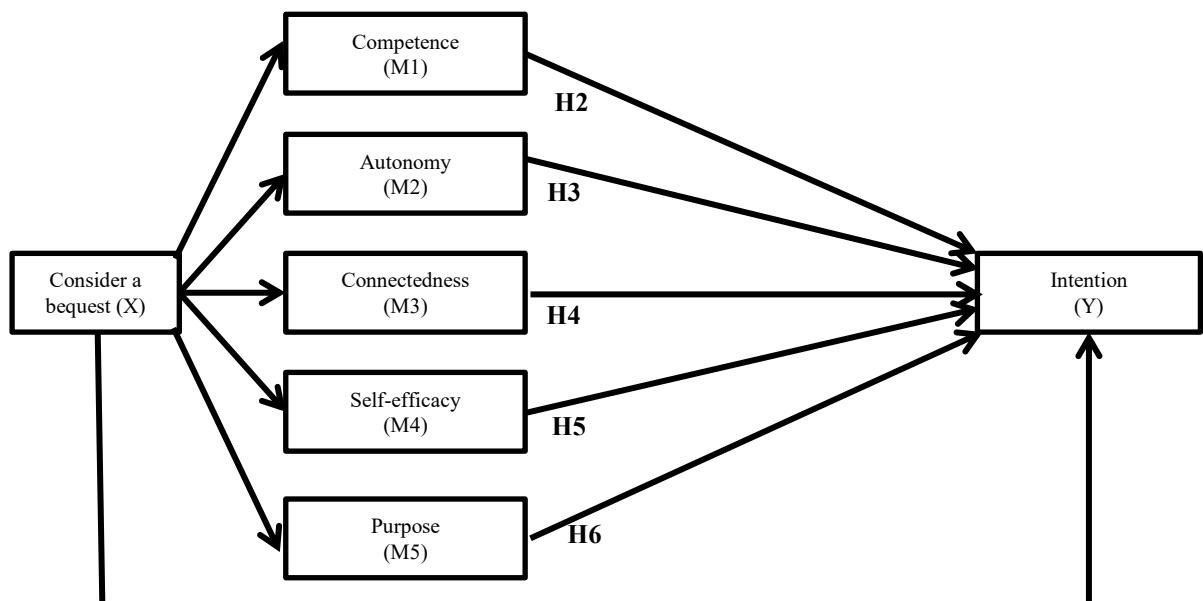
The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through competence is insignificant ( $\beta = .018$ , 95% CI from  $-.005$  to  $.043$ ), so H2 is not supported.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through autonomy is insignificant ( $\beta = -.011$ , 95% CI from  $-.029$  to  $.004$ ), so H3 is not supported.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through connectedness is significant ( $\beta = .072$ , 95% CI from **.039** to **.110**), providing support for H4.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through self-efficacy is significant ( $\beta = .145$ , 95% CI from **.093** to **.208**), providing support for H5.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through purpose in life is significant ( $\beta = .089$ , 95% CI from **.050** to **.133**), providing support for H6. Figure 14 shows the indirect paths from consideration of a charitable bequest to intention to leave a bequest in a will through competence, autonomy, connectedness, self-efficacy and purpose in life, and highlights the significant results.



**Figure 14: Indirect effects (mediation)**



### **Indirect effects (serial mediation)**

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through competence and fear of death is insignificant ( $\beta = .001$ , 95% CI from  $-.000$  to  $.003$ ), so H7 is not supported.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through autonomy and fear of death is insignificant ( $\beta = .000$ , 95% CI from  $-.000$  to  $.001$ ), so H8 is not supported.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through connectedness and fear of death is insignificant ( $\beta = .001$ , 95% CI from  $-.000$  to  $.002$ ), so H9 is not supported.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through self-efficacy and fear of death is insignificant ( $\beta = .001$ , 95% CI from  $-.001$  to  $.004$ ), so H10 is not supported.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through purpose in life and fear of death is insignificant ( $\beta = .001$ , 95% CI from  $-.001$  to  $.003$ ), so H11 is not supported. Figure 15 shows the indirect paths from consideration of a charitable bequest to intention to leave a bequest in a will through competence, autonomy, connectedness, self-efficacy and purpose in life and fear of death.

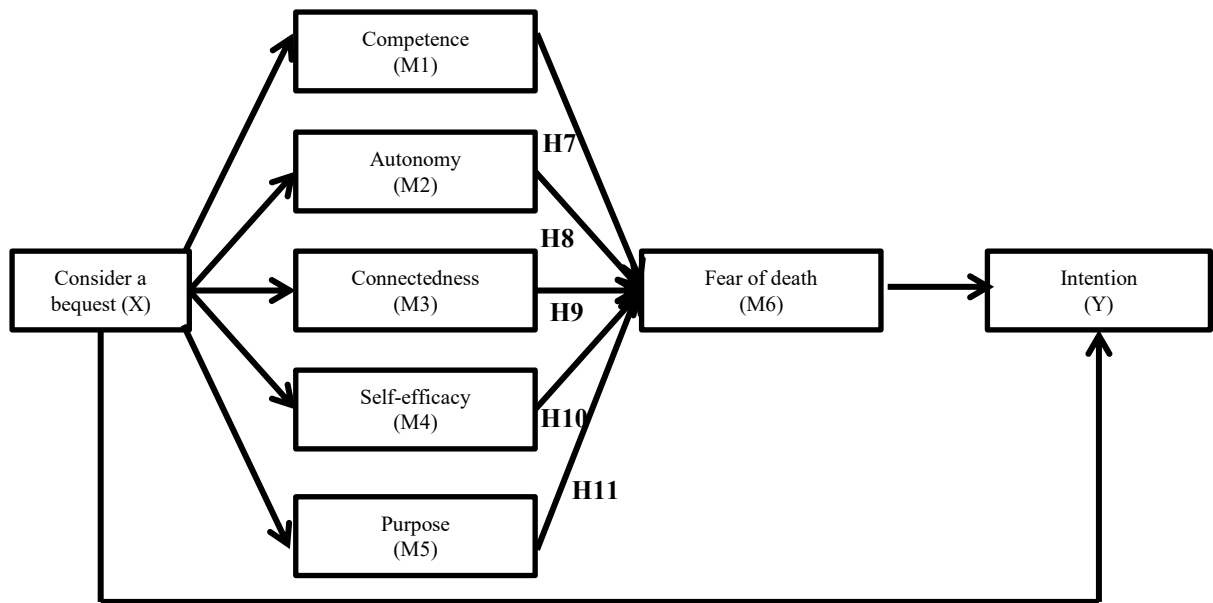
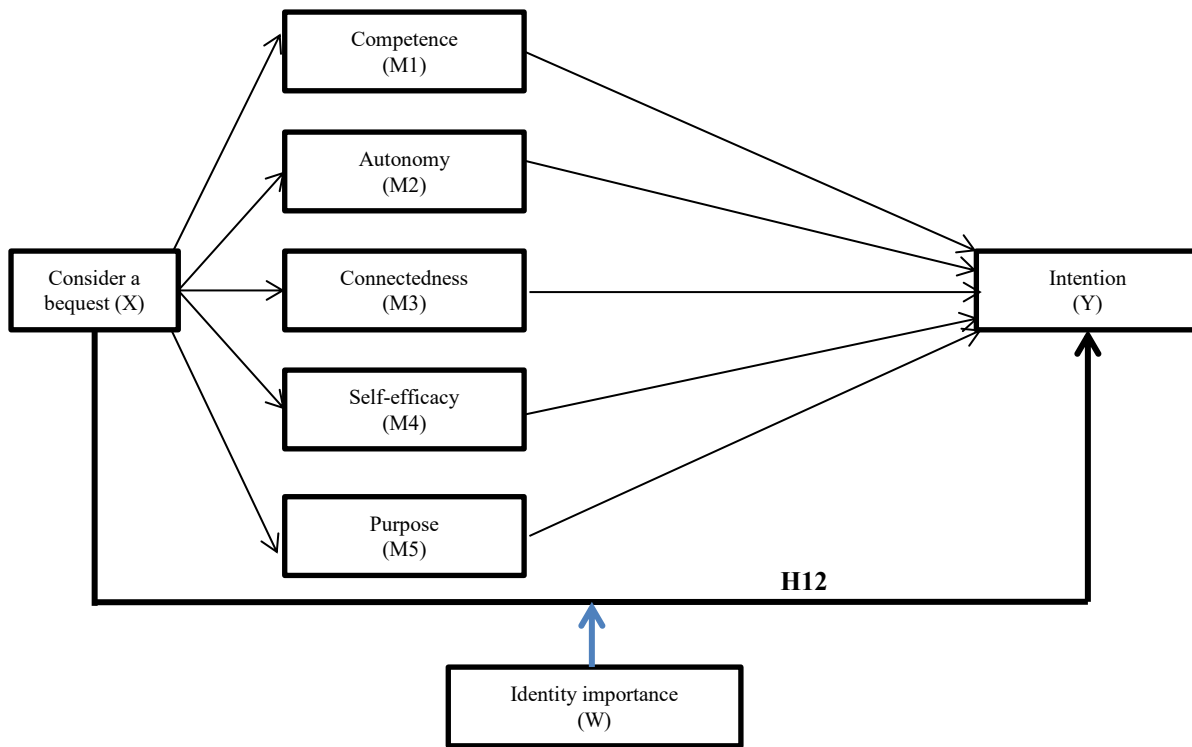


Figure 15: Indirect effects (serial mediation)

### Identity importance as the moderator of consideration of a charitable bequest on intention to leave a bequest in a will

The direct effect of consideration of a charitable bequest on intention to leave a bequest in a will is significant when identity importance is relatively low ( $w = -1.6744$ ,  $\beta = .869$ , 95% CI from **.726 to 1.008**), moderate ( $w = .3256$ ,  $\beta = .752$ , 95% CI from **.626 to .876**) or high ( $w = 1.8256$ ,  $\beta = .664$ , 95% CI from **.466 to .862**), providing support for H12.

Figure 16 shows the direct path from consideration of a charitable bequest to intention to leave a bequest in a will with identity importance as the moderator.



**Figure 16: Consideration of a charitable bequest on intention to leave a bequest in a will with identity importance as the moderator**

## Moderated mediation

<i>Indirect path</i>	<i>W</i>	<i>Coefficient</i>	<i>Boot LLCI</i>	<i>Boot ULCI</i>
<b>Consideration → Competence → Intention</b>	W= - 1.6744	.009	-.011	.036
	W= 0.3256	.017	-.007	.046
	W= 1.8256	.025	-.023	.077
<b>Consideration → Autonomy → Intention</b>	W= - 1.6744	-.001	-.014	.017
	W= 0.3256	-.002	-.017	.016
	W= 1.8256	.014	-.023	.060
<b>Consideration → Connectedness → Intention</b>	W= - 1.6744	.033	-.014	.082
	W= 0.3256	.047	<b>.016</b>	<b>.081</b>
	W= 1.8256	.054	<b>.009</b>	<b>.107</b>
<b>Consideration → Self-efficacy → Intention</b>	W= - 1.6744	.071	<b>.017</b>	<b>.141</b>
	W= 0.3256	.041	<b>.014</b>	<b>.073</b>
	W= 1.8256	.009	-.038	.056
<b>Consideration → Purpose in life → Intention</b>	W= - 1.6744	.022	-.002	.056
	W= 0.3256	.011	<b>.000</b>	<b>.027</b>
	W= 1.8256	.002	-.021	.027

**Table 27: Moderated mediation**

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through competence is not significant when identity importance is relatively low ( $w = -1.6744$ ,  $\beta = .009$ , 95% CI from  $-.011$  to  $.036$ ), moderate ( $w = .3256$ ,  $\beta = .017$ , 95% CI from  $-.007$  to  $.046$ ) or high ( $w = 1.8256$ ,  $\beta = .025$ , 95% CI from  $-.023$  to  $.077$ ), so H13 is not supported.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through autonomy is not significant when identity importance is relatively low ( $w = -1.6744$ ,  $\beta = -.001$ , 95% CI from  $-.014$  to  $.017$ ), moderate ( $w = .3256$ ,  $\beta = -.002$ , 95% CI from  $-.017$  to  $.016$ ) or high ( $w = 1.8256$ ,  $\beta = .014$ , 95% CI from  $-.023$  to  $.060$ ), so H14 is not supported.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through connectedness is not significant when identity importance is relatively low ( $w = -1.6744$ ,  $\beta = .033$ , 95% CI from  $-.014$  to  $.082$ ) but it is significant when identity importance is moderate ( $w = .3256$ ,  $\beta = .047$ , 95% CI from **.016** to **.081**) or high ( $w = 1.8256$ ,  $\beta = .054$ , 95% CI from **.009** to **.107**), providing partial support for H15.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through self-efficacy is significant when identity importance is relatively low ( $w = -1.6744$ ,  $\beta = .071$ , 95% CI from **.017** to **.141**) or moderate ( $w = .3256$ ,  $\beta = .041$ , 95% CI from **.014** to **.073**) but it is not significant when identity importance is high ( $w = 1.8256$ ,  $\beta = .009$ , 95% CI from  $-.038$  to  $.055$ ), providing partial support for H16.

The indirect effect of consideration of a charitable bequest on intention to leave a bequest in a will through purpose in life is not significant when identity importance is relatively low ( $w = -1.6744$ ,  $\beta = .022$ , 95% CI from  $-.002$  to  $.056$ ) or high ( $w = 1.8256$ ,  $\beta = .002$ , 95% CI from  $-.021$  to  $.027$ ) but it is significant when identity importance is moderate ( $w = .3256$ ,  $\beta = .011$ , 95% CI from **.000** to **.027**), providing partial support for H17. All of the moderated mediation results can be seen in Table 27.

## **Chapter 6: Discussion – Study 1**

As discussed in this study's literature review, there is little research with regards to PWB and the charitable bequest decision. One of this study's objectives is to establish if a relationship exists between consideration of a charitable bequest and intention to include one. Study 1 also sought to understand if certain psychological factors mediate the relationship between consideration and intention which include competence, autonomy, connectedness, self-efficacy, purpose in life and fear of death, and if identity importance acts as a moderator; a second objective of this study. A methodology was designed to investigate their relevance with regards to the charitable bequest decision, results from which are shown in Chapter 5. Results are taken from a response base of 1,385. Although the survey was open to anyone aged 18 years or over, almost 90 per cent of respondents were over the age of 45 with an even gender split.

This chapter discusses the results in detail which have generated some very interesting and unexpected outcomes. What has been particularly interesting is the distinction between self-focus and other focus in the charitable bequest decision and the psychological aspects associated with each. For example, psychological factors which have a greater self-focus such as competence and autonomy were shown to have no significant effect on a person's intention to include a bequest in their will and results suggest that the charitable bequest decision is formed when a person focuses more heavily on others. When we consider the intrinsic motivations behind charitable bequests (discussed in section 2.3.1 of the literature review) it is understandable that focusing on others is such an important factor. For example, having a personal connection through life experiences (Routley 2011) and being empathetic by putting oneself in another's shoes (Sargeant, Wymer and Hilton 2006) were both motivations behind legacy giving. These findings are discussed in more depth throughout this

chapter. The discussion chapter concludes with the key findings from the first study which are explored further with the design of a second study.

### **Consideration of a charitable bequest and intention to give**

Results from the survey showed that 73 per cent of respondents had considered leaving a charitable bequest in their will. This was an incredibly positive finding showing the openness of respondents to the consideration of a charitable bequest. Consideration has already been discussed in the literature review as an important part of the legacy journey (Williamson 2018) and one which is linked to intention. Creating behavioural change in the legacy journey moves a supporter from one stage to next. This is reiterated by Millward (2018) who applies Prochaska and Velicer's theoretical model of behavioural change to a supporter's legacy journey which consists of five stages, two of which are contemplation and action. Results from this study have shown a significant relationship between consideration of a charitable bequest and a person's intention to leave a bequest in their will which has achieved one of this study's objectives. It is important to establish if a relationship exists in order to understand more about how the relationship works and the process behind it. The relationship between consideration and intent is one that is known little about, including when the transition between the two takes place. What prompts the initial consideration may vary from person to person but it is clear that this is an important part of the charitable bequest decision making process.

This is in line with RAC's (2014) previous findings that prompting the initial consideration of making a charitable bequest positively impacts on the act of actually including one. Therefore, if a person does not receive a prompt to consider a charitable bequest at the time of writing their will, this appears to have negative implications on

the amount of bequests left to charities in peoples wills. If charities and will writing professionals worked more closely together to ensure more people received a prompt to consider a charitable bequest, the number of bequests in wills could dramatically increase (RAC 2014). As previously mentioned, another of this study's objectives is to understand which psychological factors drive the charitable bequest decision by moving people from consideration to intent which is discussed further now.

### **Connectedness**

Connectedness is one of the three universal needs, which according to Deci and Ryan (2000), must be satisfied in order to achieve PWB. Connectedness can be used to describe the sense of closeness and intimacy that people feel when they have important relationships in their lives. It is widely acknowledged in psychology that people want to love and care for others, as well as feel loved and cared for (Deci and Ryan 2000). Throughout life, people develop personal relationships with others and some may build a large social network, however, for others, they may have a very small social network and feel a deep sense of loneliness (Daraei and Ghaderi 2012). This could impact greatly on how they approach the charitable bequest decision and who they decide to include in their will.

Higher levels of connectedness could greatly impact on a person's likelihood of including a charitable bequest in their will. For example, Routley (2011) suggests a person may feel a real sense of connection to a certain cause, especially if they themselves or someone they love has in some way benefited from its work. The importance of feeling connected to a cause has been discussed in detail in the literature review (Sargeant and Jay 2014); including the importance of charities building



relationships with their supporters because the charitable bequest decision is different from other donation decisions. It is a much more personal and emotional decision for an individual so charities must take this into consideration when approaching their supporters for charitable bequests. However, studies by Wunderink (2000) and Rawlingson and McKay (2005) identified that a barrier to charitable bequests can be a person's family, and more specifically, children. If a person is well connected in their personal life with a large family, they may exclude a legacy to charity to focus purely on their loved ones by ensuring they are provided for in their will (Rawlingson and McKay 2005). This is something charities must also be aware of and actively reassure supporters that indeed, family and friends should come first whilst still encouraging them to consider including a charitable bequest in their will.

Overall, results from Study 1 found that respondents felt a high level of connectedness with their focal charity, its staff and beneficiaries. It was predicted in this study that connectedness would then mediate the relationship between consideration of a charitable bequest and a person's intention to leave a bequest in their will. Results were significant and supported this hypothesis. There are potential parallels with the study by Sargeant, Wymer and Hilton (2006) who found a strong motive for giving to a specific nonprofit was related to their level of involvement with the issue addressed by the cause.

When considering a charitable bequest, it was suggested that a person's levels of connectedness (relevant to a focal charity) would be a significant factor in their intent to actually do so, which results from Study 1 have shown to be the case. There is a link here with the study by James and O'Boyle (2011) who used brain scanning research to understand if certain aspects of the brain are activated when a person considers leaving

a bequest to charity in their will. They found two areas of the brain are activated which are used in internal visualisation so a person could be reliving important moments in their life, thinking about their connections with certain charities or if certain causes have supported their loved ones. According to Routley and James (2018:19), ‘our most vivid autobiographical memories are often concerned with the people we love’ so honouring them can be a trigger for making a charitable bequest. Connectedness is focused on others, so it has been shown to have real relevance in a person’s decision to include a bequest to charity in their will.

If a person does not feel connected to a cause or its beneficiaries, their likelihood of including a charitable bequest is lower because their incentive to do so would not be as strong. This is in line with other research in this domain with regards to the importance of feeling connected to a cause and how this plays a significant role in the charitable bequest decision (Routley 2011). It has become progressively more difficult for charities to increase this level of income because supporters are becoming much more savvy in their decision making and less trusting of the charitable sector. The most recent CAF UK Giving report (2019) shows that just under half of the UK population (48 per cent) believe charities to be trustworthy, a lower figure than in 2017 (51 per cent). In response to recent media scrutiny of fundraising practice and with public confidence in charities negatively affected after the Olive Cooke case in 2015, it is more important than ever for charities to treat their supporters well and ensure they have a positive experience when supporting the charity (Pegram 2017).

It is a charity’s relationship with their supporters that will ensure their success and future longevity. They must be less concerned with cash flow and more about their supporters, for example, ensuring they are thanked, respected and appreciated (Pegram

2017). It is particularly important for charities to understand why supporters leave charitable bequests, what motivates them and what they want from the charities they support. Supporters are increasingly more aware of charity tactics to increase donations but really what they desire is to see the impact their donation will have and understand the difference it will make, which provides them with a sense of empowerment that their support really can affect positive change. They need to engage them on an emotional level sharing the charity's future ambitions and inspiring stories of other supporters.

Building connectedness should be at the heart of how charities communicate with their supporters. For example, through mailings such as newsletters (e.g. sharing success stories), ensuring they remain engaged (e.g. invitations to events) and by treating them more like a friend in their approach and tone of voice. Charities who invest in donor centric strategies are more likely to be successful in their legacy activities (McClean 2018). This finding also highlights the importance of the terminology used in prompts from a solicitor or will writer. For example, they could say to their client, 'there may be a charitable cause that you feel personally connected to that you would like to include in your will' or 'there may be a charity that has been an important part of your life that you would like to include in your will'. Terminology that evokes emotion and encourages a person to focus on their life experiences and beliefs could motivate them to think about the charitable causes that have been important to them during their lifetime. Research by Sanders and Smith (2016) found that emotional prompts by will writers which encourage people to think about a cause they are passionate about increases the number of people who include a charitable bequest by 50 per cent.

## **Self-efficacy**

Whereas competence can be described as personally mastering tasks, self-efficacy is about a sense of accomplishment and attainment. It is a person's strong belief and confidence in their ability to succeed and achieve desired outcomes when faced with certain situations. They have the ability to face challenges with competence and as Sweet et al (2012) said earlier, 'humans are agents of their own actions', which is why self-efficacy is frequently mentioned in SDT literature. Self-efficacy is not purely concerned with immediate outcomes it is about the persistence needed from beginning to end, looking at the long term goals of the task.

The course of action an individual takes can result in a real sense of empowerment and achievement. Bavojdian, Towhidi and Rahmati (2011) found that high levels of self-efficacy helps a person manage stressful situations which helps to protect them against many psychological problems but a feeling of low self-efficacy prevents individuals from effectively dealing with stressful situations. It has already been established by Dauncey (2005) that writing a will can be a difficult task which is why those with greater PWB could be better able to deal with the task and make the decision in a more informed way about how best to distribute their estate. Results from this study have shown that respondents displayed high levels of self-efficacy in their ability to obtain outcomes important to them and to feel like they could make a difference by including a charitable bequest in their will. This study predicted that self-efficacy would mediate the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will. Results from this study were significant and supported this hypothesis.

A person's levels of self-efficacy plays a big role in how they approach tasks, which in turn, greatly influences the outcomes (Bandura 1997). Self-efficacy helps a person 'do' because they believe they can succeed. It is closely linked with motivation, for example, Bendapudi, Singh and Bendapudi (1996) found that if a person is motivated by a charitable cause, they are more likely to act and do something to support them, empowering them to achieve their goals. This study has shown that self-efficacy is a significant mediating factor in the relationship between consideration of a charitable bequest and a person's intention to include a bequest in their will. A higher level of self-efficacy strengthens the relationship between consideration and intent. These findings resonate with the work of Majer (2009) who describes self-efficacy as an individual's confidence in their ability to accomplish goals and when applied to this study, self-efficacy positively affects a person's legacy decision, changing consideration to intent.

Self-efficacy is a person's belief in them self that they can affect change and it has a greater focus on the longer term outcomes rather than just the task itself. Although there is relatively little research with regards to self-efficacy and charitable giving, self-efficacy appears to empower people when they are writing their will to focus on the future of charitable causes and believe they can make a difference to the lives of beneficiaries. This is reiterated by Routley (2011:290) who states:

*“By making a difference through one's giving, one is therefore expressing one's self-efficacy – and for charities to enhance this feeling could be psychologically beneficial to donors.”*

The importance of self-efficacy in the bequest decision is a significant finding and one that will contribute to existing research regarding which psychological factors positively affect the charitable bequest decision.

## **Purpose in Life**

A number of factors contribute to a person's sense of purpose in life. Those with a greater sense of purpose in life tend to be more optimistic with a wider social network and possess a greater sense of self-worth (Routledge et al 2010). They tend to be actively engaged with life and have an interest in everything, with a sense of direction and deep love for others (Ryff and Singer 2008). One factor discussed in the literature review is how purpose in life is positively associated with getting older and this is because people have had the time to experience more; they have more meaningful memories and a greater life narrative. Purpose in life comes from reaching one's true potential and is an important resource to maintain PWB (Ryff and Singer 2008). However, not everyone possesses a sense of purpose in life and those who lack self-esteem, or who may have a lower social status and poor relations with others, can experience poor well-being (Boehm et al 2015).

This has been a particularly relevant topic within this study when considering the charitable bequest decision because confronting death is not an easy thing to do and it has already been discussed that those with greater well-being are better able to cope with this topic. Having a clear purpose in life results in greater PWB and one way this can be achieved is through charitable giving because donors feel like they are making a difference which provides meaning in their life (Shang and Sargeant 2017). It was hypothesised in this study that purpose in life would mediate the effect that consideration of a charitable bequest has on a person's intention to leave a bequest to charity in their will. Results were significant providing support for this hypothesis and confirmed that greater purpose in life has a positive impact on the likelihood of a person including a charitable bequest.

These findings resonate with the work of Kane (1996) who discusses a link between legacy giving and the importance of reflecting on what we consider important in our life such as our accomplishments, people, work and social institutions. All of these things shape our lives and provide a sense of purpose, which have an impact on what we would like to pass on to others and how we would like to be remembered. Those with greater purpose in life have a more positive outlook; they will likely have more meaningful relationships, a greater life-narrative, more optimism and a love of life. It is also more plausible that they will develop connections with certain causes throughout their lives for a variety of reasons. For example, this study's finding links to the work of Sargeant, Hilton and Wymer (2006) who found that reciprocation was a strong reason for a person to support a charity if they or someone they love had suffered an illness.

Respondents may have volunteered for a charity which has resulted in a meaningful relationship and a real sense of identity with the cause which links to the study by Thoits (2012) who found that role identity can provide a person with a sense of purpose. They may also feel very fortunate that they have had a good life and choose to give something back to those who are less fortunate. They are more likely to focus on others rather than themselves. Therefore, supporting a cause can provide people with a greater sense of purpose in the knowledge they are making a difference and that through their actions they might leave the world a better place which resonates with the work of Shang and Sargeant (2017) (in section 2.3.2 'Psychological factors' in the literature review). This could be especially important if they have children or grandchildren so they can feel like they are making a positive contribution to their future. They may also take comfort in the fact that they can leave something behind

that will outlive them; they are leaving behind a legacy in their memory (Cicerelli 2002).

Many charities are now focused on creating meaning with regards to charitable bequests and ensuring donors are emotionally engaged. According to Radcliffe (2018), charities must be active in developing inspiring legacy visions to motivate people to leave a bequest in their will. For example, it is becoming more important for charities to have compassionate conversations that are considered meaningful with their supporters about death and legacies so they forge a connection with the cause. Legacy conversations help to create a vision of the charity's future aspirations and convey how charitable bequests will help to make this happen (Riley 2018). People must be presented with the opportunity to influence things beyond their lifetime and this is where a charity must showcase their ambitions in the most effective way they can. This study's finding adds to existing research regarding the importance of a sense of purpose in life (Ryff 1989, Ryff and Singer 2008) and shows its relevance in the charitable bequest decision. When prompting the consideration of legacy giving it is important to concentrate on the meaningful act of making a charitable bequest, so a person is inspired to include a bequest in their will, adding to their sense of purpose in life. This could include how charitable organisations and will writing professionals broach the subject of charitable bequests, focusing on the meaningfulness of a bequest and indeed, what is important in life (and after death) to the client.

## **Competence**

Competence has been discussed in this study as an important aspect of PWB. According to SDT, competence is a universal need which must be satisfied in order for people to



function effectively and one that contributes to positive well-being (Deci and Ryan 2000). Feeling competent in activities makes a person feel capable of achieving their desired outcomes (Costa, Ntoumanis and Bartholomew 2015). With regards to the charitable bequest decision, it was suggested that competence could be a significant factor in the process. For example, if a person feels competent in their ability to make decisions affecting the distribution of their estate, including deciding which charity is important to them, they could be more likely to include a charitable bequest. From the results of this study's survey, respondents were shown to feel a high level of competence in their ability to choose which charity/ies to support in their will, if indeed any. However, results were insignificant and did not support this study's prediction that competence would mediate the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will.

Competence is a person's belief that they can succeed in a task and research has shown that they must be engaged in an activity that interests them in order to feel competent (Deci and Ryan 2000). When applied to the topic of charitable bequests, it was hypothesised that competence could be a significant factor because a person could feel competent in their ability to affect positive change by including a bequest in their will, especially to a cause they care about. However, this was found not to be the case, but perhaps looking at the role of competence in the charitable bequest decision from a different perspective could explain this finding.

There is little research in the extant literature which deals directly with the topic of competence and charitable bequests but results from this study have shown that although a person feels competent in their decision regarding whether or not to include a charitable bequest; it appears not to increase the likelihood of them actually doing so.

Leaving a charitable bequest is an incredibly generous act and one which focuses on the needs of others and making a difference to their future. Competence appears to be more closely related to the decision itself, focusing on a person's own abilities rather than other focused. This study's results have shown that the charitable bequest decision requires a person to have an emotional connection to a cause and others, whereas it could be argued that competence is more self-focused. According to Rilling and Sanfey (2011), decision making can often entail a conflict between reason and emotion because many decisions require self-control and emotion regulation in order to be successful, which could definitely be true when a person is deciding on the distribution of their estate but perhaps not in the charitable bequest decision.

Planning the distribution of an estate could require a person to be in control of their emotions which is when competence could be an important factor to enable a person to make rational decisions. This is reflected in the DMC (Decision Making Competencies) scale which was formulated to measure decision making competence comprising of six components including the ability to make rational decisions, risk perception, financial planning and confidence (Bruine de Bruin, Parker and Fischhoff 2007). These components are all emotion free and very practical approaches to making decisions. Competence is often associated with confidence and with a person's capability in performing a certain task. Whilst confidence is a person's belief they can do something, competence is their ability to actually do it. Therefore, respondents were competent in their ability to make decisions regarding what was included in their will but their levels of competence did not mean they were more likely to include a charitable bequest.

Intrinsic motivation is also worth mentioning at this point. One of the ways people are intrinsically motivated is through a sense of competence – a subjective feeling of being capable (Deci and Ryan 2000). Intrinsic motivation refers to behaviour driven by internal rewards because the motivation arises from within the individual and is naturally satisfying to them (Raj and Chettiar 2012). Competence in an activity results in feelings of self-development (Deci & Ryan 2017) and this again is an interesting point because of how closely competence relates to the self rather than others which could also explain its lack of significance in the charitable bequest decision.

To summarise, when competence is considered in relation to charitable bequests, it could be argued that a person needs to be competent to make decisions about distributing their wealth, but results have shown it is not a prerequisite of making a charitable bequest. It was discussed in the literature review that leaving a bequest to charity in a will is altruistic and requires a level of connectedness with the cause and these appear to be more important factors in the charitable bequest decision than competency. It could also be argued that a more competent person could be more informed in their choices and be very clear what they want the outcomes of writing their will to be. For example, once a person decides to write their will, and if they are a competent person, they may have already thought about how they would like to distribute their estate and who they would like to benefit after they are gone. Therefore, a prompt about including a charitable bequest may not be relevant to them because they already have their desired outcomes in mind and do not want to deviate from these.

## **Autonomy**

Autonomy is another of the universal needs recognised in SDT that must be fulfilled in order for a person to achieve positive well-being (Deci and Ryan 2000). Autonomy is representative of independence, self-determination and a sense of responsibility for one's own behaviour. This is an interesting factor to discuss in relation to charitable bequests because when a person is deciding how to apportion their estate, the decision requires internal processing and a person needs time to think through all the available choices. A person needs space to work through their thought process and formulate their conclusions. When autonomy is considered in relation to the charitable bequest decision its relevance has yet to be confirmed in existing research including whether or not it plays a part in a person's decision to include a bequest to charity in their will.

It was discussed earlier how including a charitable legacy demonstrates prosocial behaviour which could provide a person with a sense of autonomy resulting in greater well-being. Including a charitable bequest in one's will is an important decision for people so a prompt from a solicitor for example must appeal to a person's altruistic side and allow them the freedom to decide for themselves which charity to support. Results from this survey have shown that respondents felt a high level of autonomy when considering whether or not to include a charitable bequest. They felt free to decide for themselves without any sense of obligation. This study also predicted that autonomy would mediate the effect that consideration of a charitable bequest has on a person's intention to leave a bequest in their will relevant to a focal charity. This is because greater autonomy contributes to PWB and could help a person to make more personal and considered choices with regards to making a charitable bequest. However, results from this study were insignificant and did not support this hypothesis.

It is suggested, for reasons similar to those discussed in relation to competency, that autonomy is decision focused. An autonomous person could be described as self-determined and independent with the ability to make rational, informed and un-coerced decisions which they themselves consider important. Therefore, autonomy appears to have more relevance with regards to the formation of the decision itself and less on the longer term outcomes such as making a difference in the future. Respondents felt autonomous in their decisions about what or whom to include in their will but autonomy did not have a positive impact on the relationship between consideration of a charitable bequest and intention. Therefore, this study has shown that autonomy is not a significant factor in the charitable bequest decision.

This study has shown that charitable bequests are fundamentally focused on others and making a positive difference to their lives which was discussed earlier with regards to the significance of connectedness and self-efficacy. Autonomy, in its purest form, is concerned with the self, and according to Friedrich Nietzsche, it entails several aspects of the self, including self-respect, self-love and self-responsibility (Gemes and May 2009). Therefore, understanding the relevance of self-focus and other focus is important to consider in relation to the charitable bequest decision. Certain psychological factors have a greater self-focus and do not impact on the charitable bequest decision. Those who are self-focused appear more concerned with achieving their own goals so they are less likely to form their decisions based on the well-being of others. Whereby autonomy and competence appear to be self-focused and have no significance in the charitable bequest decision, those who focus more on others seem to prioritise their needs above their own and make decisions that benefit others first.

## **Fear of death**

Fear of death is a particularly relevant topic to discuss in this study. Writing a will has the inevitable ability to make a person think about their death – a taboo subject which some people prefer to avoid. Humans instinctively strive to survive even though all people live with the knowledge that they will one day die. As mentioned in the literature review (in section 2.4 ‘Barriers associated with the charitable bequest decision’), when people consider their death it can conjure visions of extinction and ultimate loss of power (Cicerelli 1998). It also makes people consider the impact that their death will have on their loved ones. In TMT, facing death is considered a psychologically difficult process. It is not therefore surprising that people might delay confronting their death and instead choose to protect themselves from the stress it causes.

This study has already discussed that psychologically healthy people are better able to cope with the planning of their death and ensure their affairs are in order (Routley 2011). This study sought to understand if the psychological factors discussed above (connectedness, self-efficacy, purpose in life, competence and autonomy), could reduce a person’s fear of death, leading to a higher intention to leave a charitable bequest in their will. It was hypothesised that they would reduce fear of death because they positively contribute to PWB and those with greater well-being are better able to cope with the subject of death, and in turn, make more rational and calm decisions about the distribution of their estate. However, results were insignificant and did not support the hypotheses. What results show is that irrespective of a person’s PWB and reduced fear of death, a person’s intention to leave a bequest in their will does not increase.

The results suggest that fear of death is not the driver of a person’s intention to include a charitable bequest in their will. Psychological aspects such as greater connectedness,

self-efficacy and purpose in life have more of a role in a person's decision to include a bequest to charity in their will than their fear levels do. This is an incredibly important finding with regards to fear of death and the charitable bequest decision. What results have in fact shown is that other psychological factors which are more other focused drive the charitable bequest decision eliminating the need to reduce any sense of fear. This could be because fear is a very event specific emotion that is predominantly in response to perceived danger or threat, so eliminating fear from the charitable bequest decision would have little impact on a person's intention to leave a bequest to charity in their will. Fear in situations such as perceived danger is uncontrollable (Öhman 2000) but making a charitable bequest is a considered decision and so a person's ability to control their fear of death at the time of writing their will would be much more likely.

What could also be a factor for consideration is that of ego integrity which is when a person comes to terms with their life and finds acceptance (Erikson 1980) - this usually occurs in later life. One finds meaning in their life as they have reached the integrity stage and experience less death anxiety. Considering over 70 per cent of this study's respondents were over the age of 55, this could explain the finding that fear levels do not impact on a person's decision to include a charitable bequest in their will.

Fear is also very specific to the individual and is more self-focused, whereas the act of supporting a charity is focused on others and their needs, which helps to steer people away from fear being the dominant factor, reducing its importance. The relevance of self-other focus has been mentioned on a number of occasions in this discussion chapter and warrants further research with regards to the charitable bequest decision.

This study's finding brings new knowledge to the subject of charitable bequest decisions when considered in conjunction with PWB and fear of death. Whilst Sargeant, Routley and Scaife (2007) suggest fear of death could prevent a person from writing a will, it does not appear to be a barrier to making a charitable bequest. When considering Wunderink's 2000 study, fear of death was not cited by respondents as a reason for not leaving a legacy to charity. Although certain psychological factors appear to be relevant in the charitable bequest decision, fear of death does not significantly affect a person's intention to include a bequest to charity in their will.

### **Identity Importance**

Identity importance is the importance a person places on a particular identity. Every person has distinct identities, for example, a mother/father, teacher or volunteer. This is often referred to as role identity (Thoits 2012). Roles bring with them a sense of identity because people know what is expected of them and how they should behave. It is important for people to feel competent in their roles because these roles provide a greater sense of purpose in life (Thoits 2012). According to research by Ahrens and Ryff (2006), multiple roles have a positive impact on PWB. Which identities are important to a person varies greatly. For example, a role of charity volunteer or supporter could be incredibly important to a person because they have supported the charity for a number of years and developed a real connection to the cause. This relationship has been built over a period of time with the connection growing stronger. Role identity is therefore closely linked with connectedness.

This study hypothesised that identity importance would be a moderating factor on the strength of the relationship between consideration of a charitable bequest and a person's



intention to include a bequest to charity in their will. For example, the more strongly a person identifies with their focal charity, the more likely they could be to include a charitable bequest. Results supported this hypothesis and they were significant when identity importance was low, moderate or high. These results suggest that if a person identifies with a cause, even if only marginally, a charitable bequest is more likely. This is in line with previous research in the area of charitable giving, for example, Aaker and Akutsu (2009) found that identities include action tendencies with regards to charitable giving and they positively influence what actions people take. Therefore, identity with a cause increases the likelihood that someone will take action and make a donation. Kessler and Milkman (2016) also discuss how priming identity positively affects charitable giving because it generates more donations. This highlights the importance of identity-based motivation (Oyserman 2009) and the implications it can have on someone's willingness to leave a bequest to charity in their will. This is an interesting topic which warrants further research, especially with regards to how a person's identification with a cause can be evoked in order to increase charitable bequests in wills (Flynn 2005, Flynn and Lake 2008).

Identity importance was shown to have no statistical significance when moderating the effect of consideration of a charitable bequest on a person's intention to include a bequest in their will through competence and autonomy. The results have already highlighted the importance of other focus in the bequest decision so it is of no real surprise that identity importance had no significant moderating effect with regards to competence and autonomy which are more self-focused and more closely related to the decision itself rather than on long-term outcomes. It was also hypothesised that identity importance would positively moderate the effect that consideration of a charitable bequest has on a person's intention to include a bequest in their will through purpose in

life. It was suggested that if a person identifies strongly with a charity, they may feel more powerful in their bequest decisions, providing a greater sense of purpose in life. However, results only partially support this hypothesis when identity importance was moderate, but not when it was low or high. Although it is important to mention this result, the researcher can offer no obvious explanation as to why this might be the case and has chosen not to explore this finding further in this particular study.

What is also of interest from this study's results is that when identity importance increased so too did their levels of connectedness. Therefore, the more a charity is part of someone's identity; connectedness mediates the relationship between consideration of a charitable bequest and intent. This suggests that the more important a charity is to a person the stronger their connection is to the cause, increasing their likelihood of including a bequest to the charity in their will. In contrast, when identity importance is low (relevant to a person's focal charity) self-efficacy mediates the relationship between consideration and intent. This suggests that if a person does not identify strongly with a cause, they focus instead on the difference their bequest can make, empowering them to include one in their will. The relationship between identity importance, connectedness and self-efficacy would benefit from further analysis.

### **Summary of Study 1 findings**

To summarise, these are incredibly interesting findings with regards to PWB and legacy giving. One of this study's objectives was to identify if a significant relationship exists between consideration of a charitable bequest and a person's intention to leave a bequest in their will which this study has found to be the case. This study has also identified some of the psychological factors that drive the charitable bequest decision,

moving a person from consideration to intent, which was another of this study's objectives. Psychological factors which have a greater self-focus and which are more closely associated with the decision itself, such as competence and autonomy, have no significant effect on a person's intention to include a bequest in their will. Results suggest that the charitable bequest decision is formed when a person focuses more heavily on others which is why self-efficacy and greater connectivity to a cause are significant factors in the charitable bequest decision. Not surprisingly results show that higher identity importance has a positive moderating effect on the charitable bequest decision through connectedness. Routley (2011) has discussed the importance of a personal connection to a cause so the role of charity supporter for example could help a person develop that connection through their relationship with the charity, its staff and beneficiaries.<sup>9</sup> Therefore, the relationship between consideration and intent through connectedness is stronger with increased levels of identity importance. However, in contrast, if a person has lower levels of identity importance, the relationship between consideration and intent is still significant but through self-efficacy. Self-efficacy becomes more relevant in the charitable bequest decision because a person needs to focus on the difference their bequest will make if they do not identify strongly with the cause.

Results have also shown that fear of death does not drive a person's intention to include a bequest to charity in their will. It appears that eliminating fear from the decision does not make a significant difference because other psychological factors have a more dominant role in the decision. These findings help to determine which psychological factors drive the charitable bequest decision. This knowledge can inform charitable organisations and will writing professionals so they know how to prime potential

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<sup>9</sup> Routley's (2011) study used a constructivist grounded theory approach to provide qualitative evidence that personal connections to a cause are particularly important in legacy giving.

legators in a more meaningful way by positively framing the legacy message and enhancing a person's well-being, which was another objective of this study. By understanding what is important to a person at the time of making the charitable bequest decision, people can be prompted in a way that focuses on the psychological factors that drive the decision, which not only makes a person feel good, but will also result in more charitable legacies.

Charitable bequests make a significant difference to thousands of charities and their beneficiaries but they can also make a person feel empowered because they are helping to effect positive change beyond their lifetime, enhancing their well-being. Therefore, prompting clients about leaving a bequest to charity in their will should not be seen as a negative thing to do; charitable bequests make people feel good about themselves whilst greatly improving the lives of others, so making this the social norm and increasing the percentage of those who include a bequest in their will is imperative.

Key findings deemed particularly relevant from this study were explored in greater detail with the design of a second study. Key findings include:

Study 1: 1st Finding: When identity importance is high, connectedness mediates the relationship between consideration and intention.

Study 1: 2nd Finding: When identity importance is low, self-efficacy mediates the relationship between consideration and intention.

The design of a second study enabled the researcher to further investigate how connectedness, self-efficacy and identity importance influence the charitable bequest decision, providing deeper insight in support of this study's objectives. This is discussed below.

## Study 2

Study 2 was designed to investigate how connectedness, self-efficacy and identity importance influence the charitable bequest decision. Two new mediators were introduced in the second study which include self-construal and self-other focus. The study used a survey with imaginary scenarios in an attempt to manipulate connectedness, self-efficacy and identity importance which can be seen in section 4.5.2 ‘Survey construction’ in the methodology chapter. The relevance of self-other focus in relation to the charitable bequest decision has already been discussed throughout this chapter which the researcher believed warranted further exploration. Results from the first study showed that focusing on others is an important aspect when a person is deciding whether or not to include a bequest to charity in their will. When this is considered alongside motivations for making a charitable bequest, (discussed in section 2.3.1 ‘Intrinsic motivation’ of the literature review) aspects such as empathy and giving to those in need are most prevalent which are predominantly selfless and focus on the needs of others.

The researcher also believed a person’s self-construal levels could have an impact on their intention to include a charitable bequest in their will based on the first study’s findings. Self-construal can be split into independence and interdependence. Those with more interdependent self-construal place greater importance on their relationships and connectedness to others which motivates the actions they take in certain situations (Markus and Kityama 1991). In contrast, those with independent self-construal can be defined as a ‘unitary self that is separate from social context’ (Singelis 1994:581) – they experience the self as emotionally detached from others. According to Gudykunst and Lee (2003), individuals are either members of individualistic or collectivist cultures which influences their values and behaviour. For example, those with individualistic

tendencies use their independent self-construals more than those with collectivist tendencies who are more prone to using their interdependent self-construals (Gudykunst and Lee 2003).

Therefore, the main focus of the second study was on moderated moderated mediation. In order to better understand the relationship between connectedness, self-efficacy and identity importance (through self-other focus and self-construal) all combinations were tested. Study 2 investigated the following set of hypotheses:

- H18 – Self-efficacy and connectedness will moderate the impact of identity importance on intention to include a charitable bequest in a will through interdependent self-construal.
- H19 - Self-efficacy and connectedness will moderate the impact of identity importance on intention to include a charitable bequest in a will through independent self-construal.
- H20 - Self-efficacy and connectedness will moderate the impact of identity importance on intention to include a charitable bequest in a will through self-other focus.

Results from Study 2 are presented in Chapter 7.

## **Chapter 7: Results of Study 2**

The following chapter presents the results of Study 2 which was once again sent out by Christian Research to their research panel.

### **Survey distribution, sample size and response rate**

Members of Christian Research were asked to take part in a second online survey in an attempt to better understand the relationship between connectedness, self-efficacy, identity importance, self-construal and self-other focus and their relevance in the charitable bequest decision. A link to the survey was sent to approximately 5,000 members of Christian Research which took under 15 minutes to complete. A total of 839 respondents completed the survey (18 per cent of the total membership base), 123 of which were incomplete which resulted in 716 completed surveys that could be used in this study's results (14 per cent of the total membership base). The response rate was higher than what the researcher required which was extremely positive (discussed in section 4.5.1 'Sample design' in the methodology chapter). SPSS software was used to analyse the data.

### **Descriptive Statistics**

Respondents were spread across all age categories with the majority aged between 55-74 years old (see Table 28). The age range is deemed appropriate for this study after discussing the correlation between age and charitable bequests in the literature review which highlighted that people tend to write their will, and in turn, make a charitable bequest, later in life (Pharoah and Harrow 2009).

<i>Age group</i>	<i>Frequency</i>	<i>Per cent</i>
25-34	9	1.3
35-44	26	3.6
45-54	82	11.4
55-64	228	31.9
65-74	255	35.6
75 or over	116	16.2
Total	716	100

**Table 28: Age range of survey 2 sample**

Of the total number of respondents, 341 were male (47.6 per cent) and 375 were female (52.4 per cent). The majority of respondents were married (77.8 per cent). The demographics of respondents were very similar to those in Study 1 as the largest share of respondents reported being married and there was an even split between genders.

### **Psychological processes**

The majority of questions in the survey used a Likert scale which provided respondents with a choice of answers from 1 to 7 to indicate if they agreed or disagreed with a statement; for example, 1 = strongly disagree, 4 = neither agree nor disagree, and 7 = strongly agree. The scale enabled the researcher to summate a single score from several items for analysis. Variables were created from the scenarios to measure levels of connectedness, self-efficacy and identity importance by coding 0 for the low primes and a 1 for the high primes. For example, if someone was primed in the scenario to feel more connected to the charity the variable would be coded 1 but if they were primed to feel low levels of connectivity, the variable was scored 0. This enabled the researcher to analyse if low/high primes affected their intention to include a charitable bequest in their will. There were eight versions of the second survey so they each contained a different scenario priming respondents to experience low connectedness, low self-



efficacy and low identity importance or high connectedness, high self-efficacy and high identity importance, and all possible combinations in between. The survey included three manipulation checks after each scenario to measure connectedness, self-efficacy and identity importance. T-tests were then performed for the three manipulations and they all passed the test. Table 29 shows the combinations of low/high connectedness, self-efficacy and identity primes used in each scenario and the number of respondents assigned to each.

<i>Scenario</i>	<i>Frequency</i>	<i>Per cent</i>
1 – High connectedness, high self-efficacy, high identity	93	13
2 - High connectedness, high self-efficacy, low identity	96	13.4
3 - High connectedness, low self-efficacy, low identity	90	12.6
4 - High connectedness, low self-efficacy, high identity	85	11.9
5 - Low connectedness, high self-efficacy, high identity	89	12.4
6 - Low connectedness, high self-efficacy, low identity	90	12.6
7 - Low connectedness, low self-efficacy, high identity	84	11.7
8 - Low connectedness, low self-efficacy, low identity	89	12.4
Total	716	100

**Table 29: Scenarios**

Table 30 contains the definition of variables that were used in this study.

Variable	Description
<b>Independent variable</b>	
Identity importance prime	Binary variable – Coded 1 for a high identity prime and 0 for a low identity prime. Measures an individual's level of identity importance in relation to Animal Protection.
<b>Moderators</b>	
Self-efficacy prime	Binary variable – Coded 1 for a high self-efficacy prime and 0 for a low self-efficacy prime. Measures levels of self-efficacy in relation to the charitable bequest decision.
Connectedness prime	Binary variable – Coded 1 for a high connectedness prime and 0 for a low connectedness prime. Measures the level of connectedness between an individual and Animal Protection.
<b>Mediators</b>	
Self-other Focus	Scale variable – a = Self-focused – g = other focused. Scale to measure how close an individual felt to Animal Protection after a low or high connectedness, self-efficacy and identity importance prime. Diagram.
Self-construal	Scale variable - 1 = Very unlikely – 7 = very likely. Scale to measure an individual's levels of independent and interdependent self-construal after a low or high connectedness, self-efficacy and identity importance prime. 16 scale items.
<b>Dependent variable</b>	
Intention	Scale variable - 1 = Very unlikely – 7 = very likely. Scale to measure how likely an individual is to include a bequest to Animal Protection in their will after a low or high connectedness, self-efficacy and identity importance prime. 3 scale items.

**Table 30: Survey 2 variables**

Results show that respondents felt a moderate level of other focus when considering how close they felt to Animal Protection (see Table 31).

<i>Survey item</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
Self-other focus – Which diagram best represents how close you feel to Animal Protection.	3.65	4.00	1.697

**Table 31: Self-other focus**

For the survey items related to interdependent self-construal, results show that respondents felt a moderate level of interdependence with Animal Protection (see Table 32).

<i>Survey items</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
Int 1 – My happiness depends on the protection of animals by Animal Protection.	3.03	3.00	1.658
Int 2 – I will sacrifice my self-interest for the benefit of Animal Protection.	3.24	3.00	1.558
Int 3 – I have respect for the staff at Animal Protection with whom I interact.	4.46	5.00	1.539
Int 4 – I respect decisions made by Animal Protection.	4.39	4.00	1.449
Int 5 – I stick with Animal Protection even through difficulties.	4.00	4.00	1.582
Int 6 – My relationship with Animal Protection is more important to me than my accomplishments.	2.97	3.00	1.537
Int 7 – I will stay supporting Animal Protection if they need me, even when I’m not happy with them.	3.21	3.00	1.558
Int 8 – Even when I strongly disagree with the activities of Animal Protection, I would avoid an argument.	2.92	3.00	1.671

**Table 32: Self-construal – Interdependent items**

For the survey items related to independent self-construal, results show that respondents felt a moderate to high level of independence from Animal Protection (see Table 33).

<i>Survey items</i>	<i>Mean</i>	<i>Median</i>	<i>Std. Deviation</i>
Ind 1 – I’d rather say ‘no’ directly to Animal Protection when asked for support, than risk being misunderstood.	4.84	5.00	1.682
Ind 2 – If there is a conflict between my values and values of Animal Protection, I follow my values.	5.78	6.00	1.267
Ind 3 – I don’t support Animal Protection’s decisions when they are wrong.	5.54	6.00	1.407
Ind 4 – I help Animal Protection, even if it’s inconvenient.	3.97	4.00	1.503
Ind 5 – I am comfortable with being singled out by Animal Protection for praise or rewards in recognition of my support.	2.74	2.00	1.517
Ind 6 – Speaking up if I don’t agree with the activities of Animal Protection is not a problem for me.	4.70	5.00	1.591
Ind 7 – I prefer to be direct and forthright when dealing with Animal Protection.	4.87	5.00	1.533
Ind 8 – My personal identity independent of Animal Protection is very important to me.	5.44	6.00	1.540

**Table 33: Self-construal – Independent items**

The researcher also performed detailed descriptive analysis to explore the relationships between age/gender and identity importance, connectedness and self-efficacy which can be seen in Appendix 5.

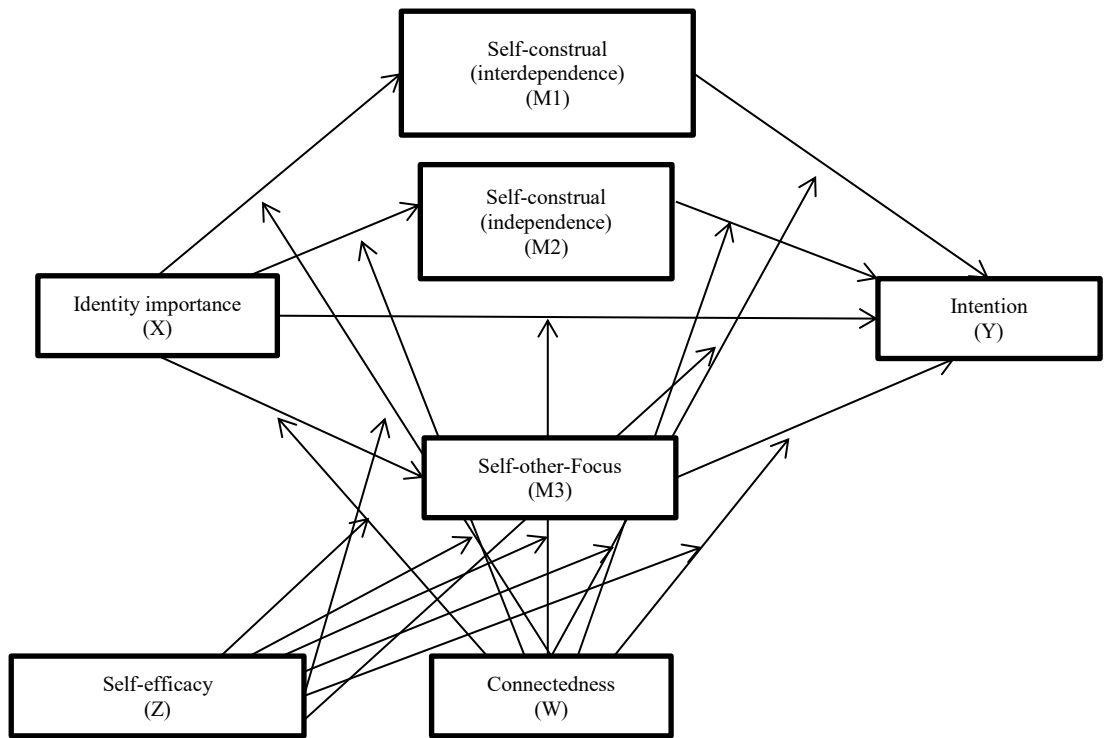
The internal consistency ( $\alpha$ ) coefficients for each of the sub-scales were as follows (see Table 34):

<i>Sub-scale items</i>	<i>Cronbach's Alpha</i>
Interdependent self-construal	.874
Independent self-construal	.651

**Table 34: Cronbach's Alpha – Self-construal**

Although the internal consistency ( $\alpha$ ) coefficients for independent self-construal was slightly below .7 it was still deemed the most relevant scale for measuring independent self-construal in this particular study.

Figure 17 shows a model of the second study's hypotheses. Identity importance is the independent variable and a person's intention to include a charitable bequest in their will is the dependent variable. Mediators include independent and interdependent self-construal and self-other focus. Self-efficacy and connectedness are the moderators (which are represented by Z and W in the model). The researcher tested whether self-other focus, independent self-construal or interdependent self-construal would mediate the relationship between identity importance and intention to include a charitable bequest in a will when moderated by connectedness and self-efficacy.



**Figure 17: Final model – survey 2**

## Moderated moderated mediation

<i>Indirect path</i>	<i>W</i>	<i>Z</i>	<i>Coefficient</i>	<i>Boot LLCI</i>	<i>Boot ULCI</i>
<b>Identity → Self-construal (interdependent) → Intention</b>	W= -.5084	Z= -.5140	-.156	-.375	.036
	W= -.5084	Z= .4860	-.028	-.335	.266
	W= .4916	Z= -.5140	.231	<b>.035</b>	<b>.457</b>
	W= .4916	Z= .4860	.176	-.034	.403
<b>Identity → Self-construal (independent) → Intention</b>	W= -.5084	Z= -.5140	.023	-.023	.094
	W= -.5084	Z= .4860	-.011	-.087	.063
	W= .4916	Z= -.5140	.046	-.017	.153
	W= .4916	Z= .4860	.071	-.009	.194
<b>Identity → Self-other focus → Intention</b>	W= -.5084	Z= -.5140	-.032	-.153	.037
	W= -.5084	Z= .4860	.035	-.047	.138
	W= .4916	Z= -.5140	.049	-.021	.184
	W= .4916	Z= .4860	.183	<b>.032</b>	<b>.369</b>

**Table 35: Moderated moderated mediation**

The indirect effect of identity importance on intention to leave a charitable bequest in a will through interdependent self-construal is not significant when connectedness and self-efficacy are relatively low ( $w = -.5084$ ,  $z = -.5140$ ,  $\beta = -.156$ , 95% CI from  $-.375$  to  $.036$ ), when connectedness is relatively low and self-efficacy is high ( $w = -.5084$ ,  $z = .4860$ ,  $\beta = -.028$ , 95% CI from  $-.335$  to  $.266$ ) or when connectedness and self-efficacy are high ( $w = .4916$ ,  $z = .4860$ ,  $\beta = .176$ , 95% CI from  $-.034$  to  $.403$ ) but it is significant when connectedness is high and self-efficacy is low ( $w = .4916$ ,  $z = -.5140$ ,  $\beta = .231$ , 95% CI from **.035** to **.457**), providing support for H18.

The indirect effect of identity importance on intention to leave a charitable bequest in a will through independent self-construal is not significant when connectedness and self-efficacy are relatively low ( $w = -.5084$ ,  $z = -.5140$ ,  $\beta = .023$ , 95% CI from  $-.023$  to  $.094$ ), when connectedness is relatively low and self-efficacy is high ( $w = -.5084$ ,  $z = .4860$ ,  $\beta = -.011$ , 95% CI from  $-.087$  to  $.063$ ), when connectedness is high and self-efficacy is relatively low ( $w = .4916$ ,  $z = -.5140$ ,  $\beta = .460$ , 95% CI from  $-.017$  to  $.153$ ) or when connectedness and self-efficacy are high ( $w = .4916$ ,  $z = .4860$ ,  $\beta = .071$ , 95% CI from  $-.009$  to  $.194$ ), so H19 is not supported.

The indirect effect of identity importance on intention to leave a charitable bequest in a will through self-other focus is not significant when connectedness and self-efficacy are relatively low ( $w = -.5084$ ,  $z = -.5140$ ,  $\beta = -.032$ , 95% CI from  $-.153$  to  $.037$ ), when connectedness is relatively low and self-efficacy is high ( $w = -.5084$ ,  $z = .4860$ ,  $\beta = .035$ , 95% CI from  $-.047$  to  $.138$ ) or when connectedness is high and self-efficacy is relatively low ( $w = .4916$ ,  $z = -.5140$ ,  $\beta = .049$ , 95% CI from  $-.021$  to  $.184$ ) but it is significant when connectedness and self-efficacy are high ( $w = .4916$ ,  $z = .4860$ ,  $\beta = .183$ , 95% CI from **.032** to **.369**), providing support for H20. All the moderated moderated mediation results can be seen in Table 35.



## **Chapter 8: Discussion – Study 2**

The second study did not seek to replicate findings from the first study but sought to delve deeper into the relationship between connectedness, self-efficacy and identity importance to understand their relevance in the charitable bequest decision.

Understanding which psychological factors drive the charitable bequest decision is one of this study's objectives, so results from Study 2 have added to the knowledge obtained from the first study to strengthen our understanding of PWB and legacy giving. What became apparent from the results of the first study was that self-other focus and self-construal could be mediating factors on a person's intention to include a charitable bequest in their will. This creates a five-way interaction between identity importance, connectedness, self-efficacy, self-construal/self-other focus and the charitable bequest decision. This suggests that the effect of identity importance on intention to include a charitable bequest in a will has greater significance when certain variables are present. Results from the second study are discussed below.

### **Self-other focus**

Results have shown that when people had high levels of both connectedness and self-efficacy then the impact of identity importance on intention to include a charitable bequest in a will was significant through other focus. This suggests that those with higher identity importance are more intent on including a bequest in their will if they focus more on others, but this relationship is only significant if they have a greater sense of connectedness with the cause, and higher levels of self-efficacy. This shows that a number of psychological factors must be present to positively impact on the charitable bequest decision. For example, a person must identify more strongly with a charity and

its work and have a personal connection to the charity and its beneficiaries. They must also have a strong sense of self-efficacy and believe that their support can make a real difference to the cause and have more of a focus on others. All of these factors significantly impact on a person's intention to include a charitable bequest in their will, especially as their overall goal is to make a positive difference to the lives of others.

Looking more deeply into the importance of other focus in the charitable bequest decision, when a person believes they can make a difference through their bequest, they connect to overlap with others. A person's sense of self can become broadened to include others which results in feelings of self-other overlap and 'oneness' (Waugh and Fredrickson 2006).

*"As people grow closer, the line between self and other gets blurred and harder to delineate, leading to increased self-other overlap and relationship satisfaction." (Waugh and Fredrickson 2006:94)*

Liu (2014:1) states that 'one of the most fundamental distinctions in social psychology is the one between self and other'. There has been a focus on how the self may be merged or overlap with others which has 'important implications on prosocial behaviour in close and non-close relationships' (Liu 2014:2). According to Aron, Aron, Tudor and Nelson (1991), merging occurs when there is reduced self-other distinction which can then affect a person's thoughts and actions. Aron, Aron and Smollan (1992) developed the Inclusion of Other in the Self Scale IOS) which taps directly into a person's sense of interpersonal connectedness. The scale is a set of pictures representing different degrees of the overlapping of two circles (representing the self and other) (see Appendix 4). The total area of each circle is constant but the degree of overlap differs; the more the circles overlap, the closer a person feels to others. Therefore, the circles depict the overlapping of selves as a representation of closeness (Aron, Aron and Smollan 1992). What results

from the second study have shown (using the IOS scale) is that a person must feel a sense of closeness to others which highlights the importance of other focus in the charitable bequest decision.

This study has potential parallels with the work of Wegner (1980:131) who believes empathy arises ‘when we consider others as though they were ourselves’ and we extend ourselves to include others. Empathy was previously discussed in the literature review and can be defined as psychologically identifying with the feelings of another.

According to Lerner (1987), we begin to identify with the victim; we begin to experience the suffering of another (Aron and Aron 1986). Hornstein (1978) believes identification arises when there are similarities between the self and other and when the self and other share membership in a social group for example. We try to put ourselves in their shoes and experience what they are experiencing (Lerner and Meindl 1981).

Wegner (1980) states that empathy evokes effective helping but points out that to effectively help someone there must be a difference between the self and other. Lerner (1987) suggests that we respond with sympathy when we identify with someone’s suffering because we imagine ourselves in that situation and have a desire to help. In their study, Aron and Aron (1986:28-29) state that ‘students of prosocial behavior often mention the notion of empathy, that individuals personally experience at least the suffering of another’. Empathy is therefore closely linked to other focus and a person’s desire to relieve the suffering of others and make a positive difference to their lives (self-efficacy). This study also corresponds with the work of Batson (1991) who claims there must be a distinct self and other for ‘empathy helping’ to occur. Batson’s empathy-altruism hypothesis is defined below:

*“This hypothesis defines empathy as an other-oriented emotional response congruent with the other's perceived welfare, it defines altruism as a motivational state with the ultimate goal of increasing the other's welfare, and it contrasts altruism with egoism, a motivational state with the ultimate goal of increasing one's own welfare. According to the empathy-altruism hypothesis, the conditions that evoke empathy increase concern for the other's welfare but do not reduce self-other distinctiveness.” (Batson, Sager, Garst, Kang, Rubchinsky, Dawson 1997:497)*

It appears to be a person's connection and focus on others, and their belief they can make a difference that encourages a person to act. They focus on the other's welfare and feel inspired to act to change their situation. However, there remains a self-other distinction (Aron et al 1991). Cialdini, Brown, Lewis, Luce, and Neuberg (1997) conducted three studies which found empathy-induced helping is a result of a reduction in self-other distinction (greater self-other overlap). These are important findings with regards to the charitable bequest decision. Empathising with others (and being less self-focused) and believing one can effect change positively impacts on a person's intention to include a charitable bequest in their will. Results from Study 2 have shown that a person must have a stronger connection to the cause and higher levels of self-efficacy for the indirect effect of identity importance on intention to be significant through other focus.

### **Interdependent self-construal**

Results from the second study have also shown that when people had high levels of connectedness but low self-efficacy, the impact of identity importance on intention to include a charitable bequest in a will was significant through interdependent self-construal rather than other focus. According to Singelis (1994:581), self-construal can be thought of as a 'collection of thoughts, feelings, and actions concerning one's relationship to others, and the self as distinct from others'. Markus and Kitayama (1991)

believe self-construal can be split into independent or interdependent self-construal and which is dominant can depend on the culture of a person. For example, Westerners can be viewed as ‘independent, self-contained and autonomous entities’ whilst the emphasis of those from Asian cultures is on ‘attending to others, fitting in, and harmonious interdependence with them’ (Markus and Kitayama 1991:224). These two construals are very different in nature and can impact on how a person thinks and behaves in certain situations. They can also influence an individual’s emotion and motivation because they are ultimately governed by considering the reactions of others and place an emphasis on collective welfare (Markus and Kitayama 1991). This is similar in nature to what Oyserman, Izumi and Armand (1998:1606) refer to as individualism and collectivism:

*“Individualism highlights the personal and centralizes individuals as the unit of analyses, whereas collectivism highlights the social and contextualizes individuals as parts of connected social units.”*

This study has found that those with more interdependent self-construal will place greater importance on their relationships and connectedness to others if their self-efficacy is low which will motivate the actions they take in certain situations. With other focus, there remains a distinct self and other but with interdependent self-construal, a person focuses on their similarities with others and will conform to group norms. Therefore, they have a greater sense of belonging and will look to others to guide their behaviour if they do not have a strong belief they can make a difference by leaving a charitable bequest in their will. This corresponds with the work of Bandura (1995) who identified that self-efficacy can be strengthened through peer modelling; seeing others put in the effort and succeed can increase a person’s belief that they can succeed also.

Cross, Bacon and Morris (2000) believe interdependent self-construal is maintained when individuals behave in ways that enhance their connectedness to others; they are influenced by the needs of others they feel close to. Therefore, when a person is thinking about leaving a charitable bequest in their will, a person's emotions and motives will be shaped when they consider the feelings of others, and their connectedness to those individuals will drive their behaviour (Markus and Kitayama 1991). This also ties in strongly with social norming and the importance of creating a sense of belonging amongst supporters so they believe legacy giving is the norm which has been shown to positively influence giving behaviour if people believe others are doing the same (Shang 2008).

Relationships with others appear to have a positive impact on a person's intention to include a charitable bequest in the will. Research by Mandel (2003) found that interdependent self-activation can bring close relationships to the forefront of a person's mind. This is an interesting topic which links to the research mentioned in the literature review by James and O'Boyle (2011) who found that parts of the brains associated with internal visualisation are activated upon consideration of a charitable bequest, so a person could be thinking about their close connections with others to help form their decisions. Honouring those we love can be a trigger in the charitable bequest decision (Routley and James 2018) which this study's findings give evidence to. Akin and Eroglu (2013) found compassion is inherently linked with interdependent self-construal and when interdependent self-construal dominates, this may be represented in the prediction of charitable bequests, even when self-efficacy is low.

## **Independent self-construal**

This study's results have shown that irrespective of a person's levels of connectedness and self-efficacy, the impact of identity importance on intention to include a charitable bequest in a will was insignificant through independent self-construal. In contrast to those with interdependent self-construal, those with independent self-construal define the self as independent from groups and survive on their own (Hui 1988). They promote their own goals, thinking about themselves rather than considering the thoughts and feelings of others (Singelis 1994). Results from both studies have shown that a person's intention to include a charitable bequest in their will is stronger when they focus on others, or feel a sense of belonging to the group, so when an individual is more self-focused, their intention to include a bequest is weaker.

According to Markus and Kityama (1991), a fundamental aspect of independent self-construal is the understanding that the self is an autonomous individual. Therefore, independent self-construal relates closely to autonomy because of its significance to the independent self (Lapinski and Levine 2000). Results of Study 2 can be linked to results of the first study which found that autonomy was not a significant factor in the charitable bequest decision. Independent and interdependent self-construal both influence behavioural intention but what triggers a person to act and how depends greatly on which self-construal is dominant. Those with more interdependent self-construal will have the needs of others at the forefront of their mind (Mandel 2003) whereby those with more independent self-construal will consider their own needs first.

The independent self refers to the personal, centralising the individual rather than others (Markus and Kitayama 1991). A person is likely to be motivated by personal goals rather than social goals (Van Horen, Pöhlman, Koeppen and Hannover 2008). The self

is a complete entity with self-serving motives and relationships are formed individually and only continue as long as they are deemed worthwhile; they are not obligatory (Markus and Kitayama 1991, Oyserman, Izumi and Armand 1998). Therefore, it is not a great surprise to find that independent self-construal is not a significant factor in the charitable bequest decision because a person's focus is not on the needs of others, they are self-serving and what has been apparent in both studies is the importance of being other focused when a person intends to include a bequest to charity in their will.

### **Summary of Study 2 findings**

Results from Study 2 have helped to identify, in more depth, the psychological factors that drive the charitable bequest decision which was an important objective of this study and will be summarised below. Study 2 has found, with regards to the relevance of other focus in the charitable bequest decision, that connectedness and identity importance still need to be high to have a significant impact on a person's intention to include a bequest in a will, but if self-efficacy is low, the relationship between variables is instead mediated by interdependent self-construal. With other focus, there remains a distinct self and other which begin to overlap in close relationships, but those who are more interdependent with others become reliant on them to guide their behaviour (Cialdini et al 1997, Gudykunst and Lee 2003). Therefore, a person can be more other focused and identify with those in need but distinctions between the self and others remain (Lerner 1987) – empathy involves an ‘extension of the self to include others’ (Wegner 1980:132). They are motivated to help by identifying with a person's needs and by believing they can make a positive difference to their lives, increasing levels of self-efficacy.



What these results suggest is that if a person does not possess high levels of self-efficacy (a strong belief that they can make a difference) they become more interdependent with others. This provides a sense of belonging (Singelis 1994) that compensates for their lack of confidence that they can make a difference so they are acting in line with the group they belong to. Ultimately, if a person feels connected to a charity and they identify strongly with them, but they do not have a strong belief that they can make a difference, this will not negatively impact on their intention to include a charitable bequest in their will if their interdependent self-construal is most dominant to mediate this. According to Burke (2015), interdependent self-construal heightens empathy and prosocial behaviour. A person's focus remains on their social role and the group (Oyserman, Izumi and Armand 1998). Therefore, even if a person's self-efficacy levels are low, they use their interdependent self-construal and connectedness with others to engage in what they consider appropriate action (Singelis 1994).

The second study also sought to understand if independent self-construal would mediate the relationship between identity importance and intention to include a charitable bequest in a will when moderated by connectedness and self-efficacy. Results were insignificant irrespective of whether levels of connectedness and self-efficacy were high or low. This suggests that priming an individual's independent self-construal does not have a significant impact on the charitable bequest decision.

### **Summary of findings from both studies**

The results have once again highlighted the importance of psychological factors associated with others in the decision making process such as connectedness and interdependent self-construal whereby independent self-construal, which is self-focused,

was not significant in the charitable bequest decision. These are in line with findings from the first study which found psychological factors associated with greater self-focus such as competence and autonomy did not have a significant impact on the charitable bequest decision. Factors such as independent self-construal and autonomy are ‘essential to this notion of self’ because ‘their behaviour stems from internal feelings, thoughts and actions’ (Lapinski and Levine 2000:59) and they do not positively impact on a person’s intention to include a charitable bequest in their will. Focusing on others rather than the self clearly involves different ways of thinking and behaving. For example, the interdependent self is more closely associated with connectedness and charitable giving than the independent self (Burke 2015) which is more closely associated with psychological factors such as autonomy. This resonates with the findings of Markus and Kitayama (1991:240):

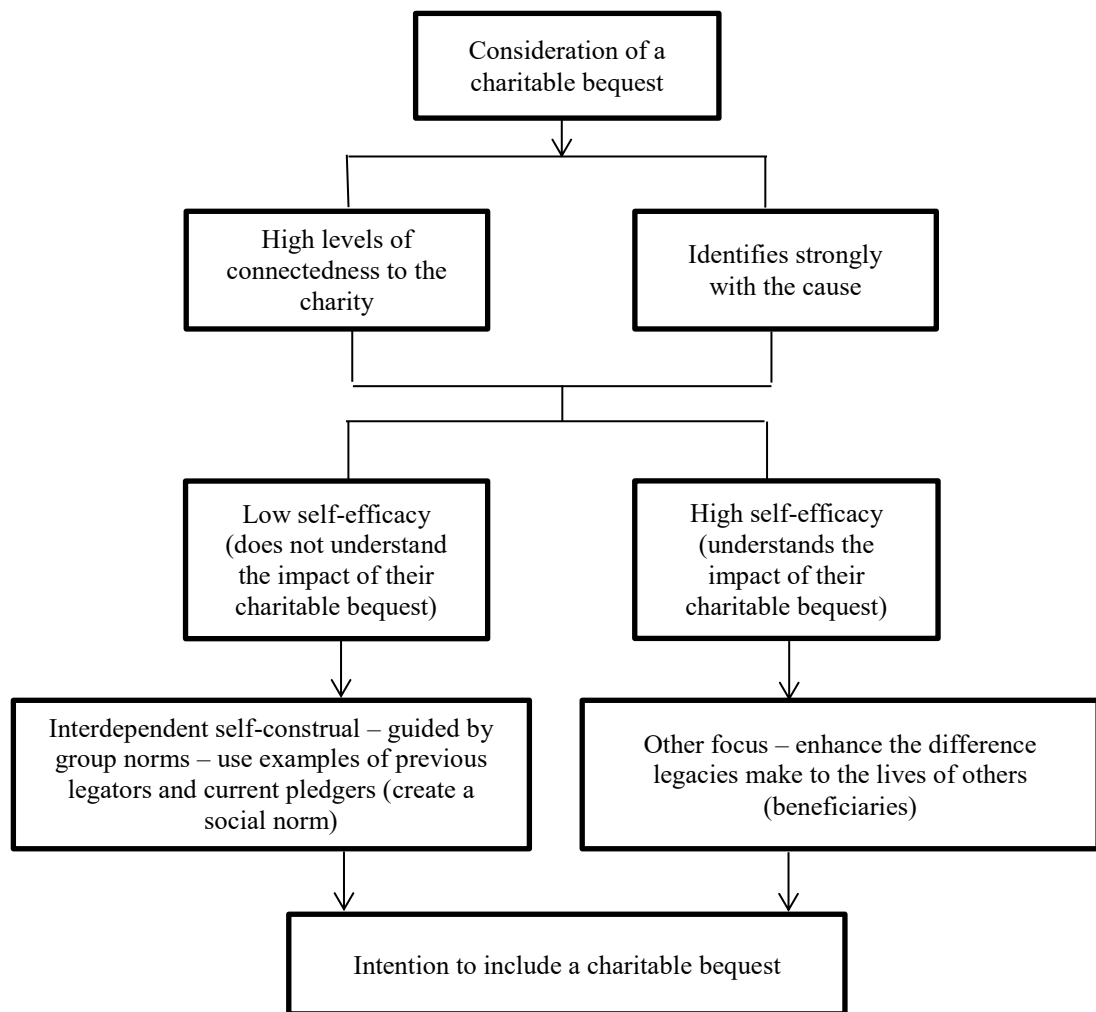
*“Yet amongst those with interdependent selves, striving to excel or accomplish challenging tasks may not be in the service of achieving separateness and autonomy, as is usually assumed for those with independent selves, but instead in the service of more fully realizing one’s connectedness or interdependence.”*

Results from both studies have shown that if people focus more on others they are more likely to include a bequest to charity in their will. They have also shown the significance of high connectedness and high identity importance with regards to a person’s intention to include a bequest in a will. However, if self-efficacy is low, the relationship between connectedness and identity importance is mediated by interdependent self-construal which provides a person with a sense of belonging and enhances empathetic feelings.

As already discussed throughout this thesis, an objective of this study was to understand how potential legators can be primed about legacy giving in a more meaningful way so it enhances their PWB. Both studies have now identified the psychological factors

which can be primed by both charitable organisations and will writing professionals to add value to a potential legator's experience and make them feel good – this has then helped to fulfil this study's objective. Gaining deeper insight into the psychology behind charitable bequests can help to make the act of including a charitable bequest in a will a positive experience by encouraging people to reflect on their life, their loves and the values they hold dear. Charitable bequests provide a person with the opportunity to be remembered and to support causes close to their heart providing greater purpose in life. Leaving a legacy is a joyful act so presenting people with the opportunity to influence things beyond their lifetime should become the social norm and charitable organisations and will writing professionals are two of the important groups in the will-writing process who could help make this happen.

The researcher of this study has used key findings to develop a model which illustrates how a person can be moved from consideration of a charitable bequest to intent, highlighting the important psychological factors which have been found to drive the charitable bequest decision. The model provides a consolidated holistic view of the key findings in an organised and sequential manner by providing a visual representation of how a person can be primed about legacy giving in a meaningful way. It explains the process of the relationship between consideration and intent that will be beneficial and hopefully utilised by not only will writing professionals, but also by charitable organisations. The researcher of this study hopes that by understanding more about the charitable bequest decision and how the process can be made more meaningful, that more people can be encouraged to leave a charitable bequest in their will. The model can be seen in Figure 18.



**Figure 18: Model of the key psychological factors influencing the legacy journey**

The next chapter concludes the overall study by discussing the key findings of the research undertaken and the contribution made to existing knowledge in the area of PWB and the charitable bequest decision. It also identifies the study's limitations and suggests areas that could benefit from future research.

## **Chapter 9: Conclusion**

This study was undertaken with the purpose of addressing the original research question:

What are the psychological factors that drive the charitable bequest decision and impact on how a person should be primed about leaving a bequest to charity in their will so it becomes a meaningful experience?

This study builds upon the theoretical literature in marketing, sociology and psychology to better understand PWB and the charitable bequest decision. It has utilised survey methods to generate the results, providing interesting data sets for analysis. This concluding chapter discusses key findings and the contribution made to existing knowledge in the area of legacy giving. It also identifies limitations of the study and provides recommendations for future research.

### **9.1 Findings**

The initial literature review highlighted the lack of knowledge in the area of PWB and legacy giving. This study hoped to generate a better understanding of the psychological factors important in the charitable bequest decision making process so consideration of a charitable bequest could be changed to intent. The study has shown a significant relationship exists between consideration and intent and highlights the importance of prompting the initial consideration of a charitable bequest which is in line with research carried out by RAC (2014). As previously discussed, if solicitors and will writers always prompt their clients about charitable bequests they have a much higher percentage of clients who include a bequest to charity in their will (RAC 2014).

Although prompting the consideration of a charitable bequest can occur in a number of ways, this study has concentrated on the fundamental roles of charitable organisations and solicitors and will writers.

Once a person decides to write their will, they will often make an appointment with a legal professional such as a solicitor or will writer to assist them in the process. This study has shown the inconsistency with regards to solicitors and will writers prompting their clients about legacy giving and the decision of whether or not to mention charitable bequests remains with the individual solicitor or will writer. It has been discussed how leaving a charitable bequest should be seen as a joyous act that makes a person feel good. It allows a person to positively influence things beyond their lifetime so the subject of charitable bequests should not be seen as a negative taboo subject; it should be something which is encouraged so it becomes the social norm. This would also increase not only the percentage of people who include a bequest to charity in their will, but also the income charities receive from legacies, ultimately benefiting beneficiaries and improving lives.

This study has provided a number of insights into PWB and the charitable bequest decision. It has shown that certain psychological factors positively impact on the likelihood of a person including a bequest to charity in their will. The first study explored connectedness, competence and autonomy in relation to the bequest decision, because they are identified as the three universal needs that contribute to a person's well-being (Deci and Ryan 2000). What results from this study have shown is that connectedness is an important aspect in the charitable bequest decision. Connectedness can be described as the closeness or intimacy a person feels in their relationships with others. A person builds these relationships over their lifetime growing their social

networks so they become important in their lives. They can forge strong relationships with charitable causes if they, or someone they love, have in some way benefitted from its work. A person must feel connected to the charity if they are to include a charitable bequest so charities must work hard to build strong connections with their supporters.

In contrast to connectedness, neither competence nor autonomy has a significant impact on the charitable bequest decision. With regards to competence, whilst a person may need to feel competent in their ability to write their will and make decisions about the distribution of their estate, it does not increase the likelihood that they will include a charitable bequest. Competence appears to be more closely related to the decision itself which requires self-control and rational thinking; it is more self-focused and free from emotion. However, the charitable bequest decision requires a person to focus on others and their needs. Autonomy is representative of independence and self-determination so a person is responsible for their own behaviour. Decisions are rational and informed and require self-focus which is similar to competence. This study has shown that respondents felt high levels of autonomy and freedom to decide for themselves if they were to include a bequest to charity in their will without obligation. However, greater autonomy did not have a significant impact on the likelihood they would include a charitable bequest.

Greater purpose in life was shown to have a significant effect on the charitable bequest decision. People who understand their life's purpose tend to be more optimistic, well connected and happier individuals who are more engaged with life (Ryff and Singer 2008, Routledge et al 2010, Daraei and Ghaderi 2012). They may have a greater life narrative because they have more experiences. Leaving a bequest in a will to charity encourages a person to think about their life and what is important to them. For

example, they may want to give something back to a charity that has been an important part of their life or they may have volunteered for the charity and are grateful that the role provided a sense of purpose in their life. There is also a greater sense of meaning in the act of leaving a charitable bequest in a will because it provides a way for people to make a difference after they are gone enhancing a person's purpose in life. Their legacy will live on and benefit future generations, which is an incredibly positive way to be remembered.

Study 1 showed self-efficacy to be another psychological factor significant in the charitable bequest decision. Higher levels of self-efficacy increased the likelihood that someone would include a charitable bequest in their will. Self-efficacy is a person's strong belief that they can achieve their desired outcomes and make a difference by focusing on their longer term goals. Self-efficacy empowers people when they are deciding whether or not to include a charitable bequest because their belief that they can make a difference to the work of the charity and its beneficiaries is much stronger.

This thesis has discussed fear of death in detail because writing a will confronts people with their inevitable fate, especially when making decisions about the distribution of their estate. It can also make people think about how their death will affect their loved ones after they are gone which can be difficult for people to consider. Study 1 predicted that certain psychological factors would reduce fear of death, having a positive impact on a person's intention to include a bequest to charity in their will. However, results were insignificant which suggests fear of death is not a driver in the charitable bequest decision and that other psychological factors such as connectedness are much more important in the decision making process. Therefore, there is no need to reduce fear of



death in the charitable bequest decision making process because it does not have a significant impact on intention.

Identity importance was another relevant factor in Study 1. Every person has distinct identities and they place a level of importance on each role they undertake. Role identity provides people with a sense of purpose so they know how to behave and what is expected of them. Identity grows stronger over time as people perform more in their role and develop a sense of belonging. The key findings from the first study showed that when identity importance is high, connectedness mediates the relationship between consideration of a charitable bequest and intention. This suggests that higher identity importance strengthens the relationship between consideration, connectedness and intention, positively impacting on the charitable bequest decision. If a person strongly identifies with a charity, it strengthens their feeling of connectedness with the charity and its beneficiaries. In contrast, when identity importance is low, self-efficacy mediates the relationship between consideration of a charitable bequest and intention. This suggests that people need to focus on the positive outcomes of their bequest and the difference it will make if they do not strongly identify with the charity.

A second study explored relationships between connectedness, self-efficacy, identity importance and intention to leave a charitable bequest in a will through self-other focus and self-construal which generated some particularly interesting findings. Firstly, it was found that when people had high levels of both connectedness and self-efficacy then the impact of identity importance on intention to include a bequest in a will was significant through other focus. Secondly, when people had high levels of connectedness but low self-efficacy then the impact of identity importance on intention to include a bequest in a will was significant through interdependent self-construal.

Results have shown that when people have higher levels of identity importance, connectedness and self-efficacy, they are more likely to include a charitable bequest in their will if they are more focused on others. This suggests that a person must have a strong connection with the charity they are considering leaving a bequest to; they must strongly identify with the charity and its work and believe their bequest will make a difference. However, for these psychological factors to have a significant impact on their intention to include a charitable bequest in their will, a person must be more other focused because an important part of the decision is their desire to help others. The results suggest that it is important for people to feel a sense of closeness to beneficiaries so their sense of self can become broadened to include them in their decisions.

When people have higher levels of identity importance and connectedness but low self-efficacy, the decision to include a charitable bequest in their will is then mediated by interdependent self-construal. According to Markus and Kitayama (1991), self-construal can be split into independent or interdependent self-construal with a person's actions motivated by their dominant self-construal. Those with greater interdependent self-construal place greater importance on their relationships and connectedness with others, whilst those with greater independent self-construal promote their own goals and prioritise their own needs above others. Results have shown that a person still needs high levels of connectedness and identity importance to have a positive impact on a person's intention to include a charitable bequest in a will, but if they have low self-efficacy (they do not have a strong belief they can make a difference), the relationship is mediated by interdependent self-construal rather than other focus. With regards to other focus, there remains a separation between the self and others which begins to overlap in close relationships, whereby those who are more interdependent with others look to group norms to guide their behaviour (Cialdini, et al 1997, Gudykunst and Lee 2003).

As previously discussed, becoming more interdependent with others provides a sense of belonging that compensates for a person's lack of confidence that they can make a difference, so they are acting in line with the group they belong to. Bandura (1995) suggests that self-efficacy can be strengthened through peer modelling as a person believes they can succeed when they see others doing the same. They will focus on the needs of the group, or in this case, the charity and its beneficiaries, and they will act in the best interests of that group. In an interdependent relationship a person is more reliant on others which ties in strongly with the notion of social norming so the act of including a charitable bequest becomes the norm.

Results from the second study also showed that independent self-construal is not a significant factor in the charitable bequest decision. Independent self-construal did not mediate the relationship between identity importance and intention to include a charitable bequest in a will when moderated by connectedness and self-efficacy, irrespective of whether levels were high or low. Therefore, priming an individual's independent self-construal does not have a positive impact on the charitable bequest decision because their focus is not on the needs of others which is fundamental in the decision making process.

## **9.2 Contribution**

The purpose of this study was to build upon the theoretical literature in psychology, sociology and marketing to examine the relationship between PWB and the charitable bequest decision. As previously mentioned, there is a limited amount of research surrounding legacy giving and an even smaller amount with regards to PWB and the importance of priming individuals to consider leaving a charitable bequest in a way

that enhances well-being. This study offers evidence regarding the psychological factors that positively impact on a person's intention to include a bequest to charity in their will and expands on existing knowledge in a number of ways which will be discussed further now.

This study began with a thorough literature review to identify existing research within the areas of legacy giving and PWB. The literature review explored a range of interesting papers to generate an understanding of the intrinsic motivations and barriers behind charitable bequests. It explored the significance of prompting the consideration of a charitable bequest, focusing on charitable organisations and solicitors and will writers, which has a positive impact on increasing the number of bequests left to charities. This study has shown there is no guidance in place with regards to what information clients should be given about charitable legacies, and whilst some solicitors and will writers are happy to prompt their clients, others make no mention of charitable bequests whatsoever. What also became apparent in the literature review is that PWB could be of real importance with regards to the charitable bequest decision. Those with greater well-being appear to be best placed to confront their death and eventually include a charitable bequest. Legacy giving can also enhance a person's PWB by making them feel good, for example, in the knowledge that their bequest will have a significant impact on the lives of others after they are gone. The literature review identified gaps in existing knowledge which led to the formation of this study's research question.

The legacy decision is unlike other donation decisions. It is personal and considered and made from the heart with great emotion and affection. It is important to make the experience of including a charitable bequest in a person's will as meaningful as

possible and mediate any negative effects. Death is a sensitive subject and one which people may choose to avoid so discussing charitable bequests and the importance of writing a will is not always an easy subject. Legacy income is currently worth £3 billion a year to UK charities (Smee & Ford 2018) but this could be significantly higher if a few more per cent of the population included a charitable bequest in their will. There is huge scope to increase the number of bequests left in wills to charities so any research that can contribute to making this happen has value. Legacy Foresight (2019) predicts that by 2045 legacy giving will be worth twice as much as it is today in the UK thanks to more will-writing, a higher death rate and a greater inclusion of charitable bequests in wills. It is therefore imperative to understand the psychological factors which enhance the charitable bequest experience and which positively impact on a person's intention to include a bequest in their will.

This research has found a significant relationship between consideration of a charitable bequest and a person's intention to leave a bequest in their will which was an objective of this study. It was important to establish if a relationship exists between the two variables in order to explain how the relationship works and when a transition between the two takes place. It was also an objective of the study to understand how people can be moved from consideration to intent in their legacy journey by looking at a person's PWB. This research has identified that psychological factors more closely associated with the self, such as competence and autonomy, have no significance in the charitable bequest decision but psychological factors more closely associated with others have a significant effect on a person's intention to include a bequest in their will. This is an important finding which contributes to psychology literature and shows that priming psychological factors such as connectedness, self-efficacy and identity importance can increase a person's intention to include a charitable bequest in their will. The research

also showed that this effect is more likely to occur when a person's attention is focused on others rather than the self. Therefore, psychological factors more closely associated with the self are not drivers in the charitable bequest decision. Finally, interdependent self-construal was shown to be a significant mediator when self-efficacy is low. This suggests that a person looks to others to be guided by their actions when a person does not understand the impact of their bequest, highlighting the importance of making legacy giving the social norm.

This research contributes to marketing literature by offering causal evidence regarding the psychological factors that positively impact on a person's intention to include a charitable bequest in their will. The researcher believes this work can be applied in a practical way by both solicitors and will writers, and by those working in the charitable sector. An objective of this study was to understand how potential legators can be primed about legacy giving in a more meaningful way so it enhances their PWB which the researcher believes has been achieved. Findings from this study can be used to inform charitable organisations and solicitors and will writers with regards to effective priming and how to positively frame the legacy message. For example, by understanding which psychological factors drive the charitable bequest decision, a script could be developed for solicitors and will writers that prompt clients in a way that adds meaning to their legacy decision. This would also provide a consistent way to prompt clients. The act of including a charitable bequest in a will is incredibly positive and one that makes people feel good enhancing their PWB. Based on the findings of this study, an example script could be - 'Many people decide to leave a bequest in their will to a charity that is important in their life. Is there a charity you feel particularly connected to that you would like to include in your will, so your bequest can make a lasting difference in the future?'

This knowledge can also greatly assist charities so they know what to communicate to supporters in legacy communications. For example, charities need to prime a person's sense of connectedness with the cause and show the ways a person's bequest can make a difference to beneficiaries in order to increase legacy pledges. They could include case studies of beneficiaries so supporters focus their attention on them and their needs. Case studies are also a great way of illustrating the change a charity has made to someone's life. Supporters want to read about outcomes and impact, so case studies can help to show this. Making a difference is an important aspect of the legacy giving decision and people need to understand the impact their bequest can have. Charitable bequests are often larger than other gifts so they have the ability to have a significant impact on the lives of others. It is also important to create a sense of belonging amongst supporters by making legacy giving the social norm so they believe this is a common act and that others are doing the same. Again, case studies of legacy pledgers or past legators can assist supporters with their decision making when considering leaving a charitable bequest. This study has found that people will look to others if they do not understand the impact of their gift so showing others who have pledged (or previously left) a charitable bequest is extremely important.

Regular communication with supporters can ensure people identify more closely with the charity and its work; this is something that can strengthen over time if supporters are stewarded well. This highlights the importance of supporter journeys so charities have clear plans with regards to how they will steward supporters in a way that builds loyalty and keeps them engaged with the charity's work. This is also an important point to consider with regards to existing legacy pledgers so they remain engaged with the charity and so the charity remains in the various permutations of their will. Leaving a charitable bequest in a will has been shown to have positive benefits on well-being and

provides people with a sense of meaning that their legacy will live on after they are gone. These are all important factors in the charitable bequest decision and ones which need to be primed in legacy communications to increase the likelihood that they will include a bequest in their will.

A model has been developed by the researcher of this study to illustrate the key findings and to demonstrate how a person can be moved from consideration of a charitable bequest to intent, highlighting the important psychological factors which have been found to drive the charitable bequest decision. The model can be utilised by the legal and charity sectors by providing a clear representation of how a person can be primed in a meaningful way, ultimately resulting in more charitable bequests in wills (the model was shown in Figure 18 in Chapter 8). Charities may also try to establish relationships (or utilise existing ones) with their local solicitors and will writers by passing on the key findings of this study to encourage more solicitors and will writers to prompt their clients in a meaningful way.

This study has explored causal relationships between PWB and the charitable bequest decision examining the main affects between variables, as well as including mediators and moderators. The study used two online surveys to collect its data which were sent out by Christian Research to their UK research panel. Respondents supported a range of charitable causes to ensure this study's generalisability. The surveys were open to anyone aged 18 years or over to ensure there was a range of demographics including age, ethnicity and gender. The number of respondents across both surveys exceeded 2,100 providing a strong sample size from which to generate results.



Precautions were taken to ensure participants were unaware of the hypotheses being investigated. The second survey was a scenario-based study so respondents were randomly assigned to each scenario and were unaware of the other experimental conditions. With these procedures in place, any expectation effects from respondents were minimised. The research scales used in each survey all reported high external validity and were previously used in a number of other studies to measure PWB.

### **9.3 Limitations**

Although this research has contributed to the knowledge of PWB and the charitable bequest decision it is subject to limitations. This study used quantitative research methods involving structured surveys with closed ended questions. Limitations using this research method were touched upon in the methodology chapter but will be reiterated here. Survey questions need to be well thought out and clearly sectioned to avoid any ambiguity amongst respondents. Although the problems with closed ended questions can be minimised, ultimately respondents may misunderstand questions, lose concentration and be put off if the survey length is too long, which can result in respondents choosing not to complete the survey affecting response rates.

The researcher tried to use concise questions with a mixture of yes/no and scale questions to maintain concentration levels, avoid confusion and ensure the completion time was short. A further limitation using an online survey is the length of time needed to gain responses. The researcher had little control over the amount of time taken by respondents to complete the surveys and apart from follow-up attempts, responses took several weeks so the researcher had to accept the time constraints and decide when to close the surveys potentially losing more respondents. It is also incredibly timely to

analyse and interpret results, initially eliminating errors and coding the data appropriately. This was discussed in section 4.6 (Data analysis and interpretation) in the methodology chapter.

The researcher was aware of the sensitivity of the subject which involved two taboo subjects in the UK; death and money (Cope 2010). These topics could be off putting for respondents and result in reduced completions of the surveys. Although this limitation has been acknowledged, the researcher still felt that respondents would prefer to answer the sensitive questions in their own environment. Therefore, online surveys avoid social interaction to make respondents more comfortable from which to yield more accurate responses.

Quantitative research can lead to reduced outcomes because respondents have fewer options of responses which are selected by the researcher. Results can then be limited as they provide numerical data rather than detailed responses and generally provide less elaborate accounts of human perception. This is recognised as a limitation of using quantitative methods over qualitative methods. Qualitative research methods dig into the ‘whys’ of human behaviour so the researcher can probe respondents to acquire more detailed accounts and form a much deeper understanding of a subject. When hypotheses exist, research can become restrictive and block initiative, closing off the researchers mind to new and exciting findings. Whilst this is acknowledged as a weakness of quantitative research, quantitative methods offer greater validity, reliability and generalisability which are important aspects of this research study when the aim is to establish causal relationships between certain psychological factors and a person’s intention to include a charitable bequest in their will.

The researcher also acknowledges the benefits of a mixed methods approach which could have been utilised in this study. Mixed methods integrate quantitative and qualitative techniques in a single study which offers richer data that can enhance traditional quantitative results. For example, the researcher of this study could have opted for a sequential explanatory design where qualitative data builds on quantitative findings. This is incredibly useful when causal relationships have been established through experimental research but the researcher would like to understand the causal processes involved through qualitative research (e.g. focus groups and interviews). Results give the researcher a more comprehensive understanding which could have been beneficial to this study to understand a person's charitable bequest decisions in more detail and to assess personal experiences. Legacy decisions are very personal so gaining deeper insights into what drives these decisions could have enhanced this study and better reflected the participants' points of view. However, although a mixed methods approach can add depth and breadth to a study, they can be complex to plan and conduct and integrating quantitative and qualitative data can be challenging for researchers. Studies require more planning with regards to all aspects of research including study sample, timing and the collection and analysis of data which is why this approach was not utilised in this study.

A further limitation of this study is the generalisability of the sample of respondents. Respondents were Christian in faith so the sample is somewhat biased against those from other religions and those who are not religious. Yet despite this commonality in religion, respondents varied in a number of other ways including supporting a wide range of charitable causes (such as medical, children's and animal welfare charities), age and ethnicity and relationship status. The researcher acknowledges that they could have controlled for religion by including it as a control variable in the study to ascertain

respondent's levels of Christianity. This would have measured the magnitude of the religiosity of an individual. This could have provided a greater understanding of the relationship between the independent and dependent variables by establishing if levels of Christianity impacted on a person's charitable bequest decision. However, religion was never intended to be a primary focus of this study and the researcher believed that other variables were more relevant. It is also useful to note that Eurostat's Eurobarometer survey in 2018 found that 53.6 per cent of the UK population consider themselves to be Christian (6.2% belong to other religions and 40.2% are non-religious), a significant amount of the UK's population. Therefore, the researcher believes the sample is both useful and valid but acknowledges that further research could demonstrate if there are differences in PWB and the charitable bequest decision amongst those with other forms of religion or no religion at all.

The researcher would have liked to have conducted further research with solicitors and will writers, for example, a firm of solicitors, to test the framing of questions and if priming clients, based on this study's findings, resulted in more charitable bequests included in wills. The way clients are prompted could impact on their likelihood of them including a charitable bequest which is why it is so important to make legacy giving a meaningful experience and one that has a positive impact on PWB. This would have helped towards the development of a consistent script that could be used by the legal sector. Unfortunately, this was outside the scope of this study which is why this is a recommendation in the next section for future research.

Another limitation worth mentioning is the email (drafted by the researcher) which was sent to respondents by Christian Researcher to accompany the first survey (shown in Appendix 2). It could be argued that the email begins to prime people to consider legacy

giving in an emotive way before initially answering the survey questions. It would also have been good practice to test whether respondents understood the scenarios included in the second survey due to the hypothetical questions being asked. For example, the researcher acknowledges that people answering the questions may not have come across or thought about the issues being discussed before and if they did not have any sort of experience with such charities, they may not have been able to engage with the survey adequately.

A final limitation is the minimal amount of prior research studies relevant to this thesis. However, this limitation provided an opportunity for the researcher to fill an existing knowledge gap.

#### **9.4 Future research**

Whilst the findings from this study have contributed to the understanding of PWB and the charitable bequest decision, it has also paved the way for potential future research that would benefit from further exploration. This study only conducted its research with Christian Research, which as its name suggests, provides insights on the thoughts, views and opinions of the Christian community. As previously mentioned, although the demographics and the range of charities supported by respondents varied, they all shared the same religious beliefs. The research could therefore be expanded to include a wider sample of respondents with no religious beliefs or those from other religious backgrounds. This could provide a more generalisable sample and findings that can be applied to a wider audience.

It could be beneficial to delve deeper into some of the key findings from a qualitative perspective, especially connectedness, identity importance, self-efficacy and other focus. These factors were all shown to be significant in the charitable bequest decision but have only been analysed from an objective and mathematical perspective. Although quantitative methods are still recognised as relevant for this particular study, gaining a greater understanding of the psychological factors mentioned above from a more subjective and interactive point of view would provide incredibly rich data and focus on more of the ‘whys’ behind PWB and the charitable bequest decision.

This study explored only a few psychological factors in relation to the charitable bequest decision, however, other psychological factors could also be relevant in the decision making process. It is possible that legacy giving is driven by other psychological determinants aside from those that have been researched in this study. As Shang (2008:98) states, ‘future research in philanthropic psychology’ could greatly ‘improve the practice of philanthropy’ and ‘generate actionable knowledge’ which is why further research into the psychology behind legacy giving is so relevant and important. The findings from this study will help charities and will writing professionals decide how best to prime potential legators about legacy giving but the researcher would recommend future academic research to explore the relationship between legacy giving and PWB further.

Another interesting avenue to explore would be to test some of these findings with a charity’s supporters by priming certain psychological factors in their legacy communications. For example, priming higher connectedness, self-efficacy and identity importance could result in an increase in charitable pledges to the organisation. It would also be interesting to understand if the medium of communication used could enhance

the prime and positively impact on a person's intention to include a bequest to charity in their will. For example, would the primes have more impact if a charity used video footage of beneficiaries to really bring the cause to life rather than print format.

Although organisations such as RAC have undertaken research into the role of solicitors and will writers with regards to prompting clients to consider charitable bequests, this research could be extended into the legal profession. For example, it would be interesting to understand if priming high connectedness, identity importance and self-efficacy amongst will-writing clients when discussing charitable bequests would result in more bequests in wills. The Behavioural Insights Team (alongside Professor Sarah Smith from the University of Bristol) has already begun looking into how prompts about charitable bequests that include social/emotional factors made during the will-making process increases the number of wills that include a charitable bequest. Working with Co-Operative Legal Services, they found that positively framing legacy messages has a big impact on increasing charitable bequests, especially when there is an emotive prompt to consider causes they feel passionate about (Sanders and Smith 2016).

Finally, all research was conducted in the UK so cultural differences could not be explored amongst respondents. Culture has already been touched upon, especially in relation to independent and interdependent self-construal. For example, those living in Asian cultures are viewed as more interdependent whilst Westerners tend to be more independent in nature (Markus and Kitayama 1991). PWB could therefore be influenced by culture and in turn effect charitable giving behaviour in relation to the bequest decision.

## **9.5 Chapter summary**

This thesis made theoretical contributions to the understanding of PWB and the charitable bequest decision. It is also the first study to bring PWB into the legacy giving domain which was the main aim of this study. It provides evidence to support which psychological factors have a significant impact on a person's intention to include a charitable bequest in their will. It has made practical suggestions for charitable organisations and solicitors and will writers regarding priming potential legators to not only increase charitable bequests in wills, but to ensure the act of leaving a legacy to charity is a positive experience for supporters. The methodological contribution lies in a positivist approach and the techniques applied for data collection. Two online surveys and a strong sample size provided rich data for the researcher to analyse and from which to generate new and interesting findings. The scenario-based research allowed variables to be manipulated so the researcher could test causal relationships in order to predict legacy giving behaviour. This study contributes to legacy giving research and hopes to inspire possibilities with regards to future research into the topic of PWB and charitable bequests.



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# Appendix 1 – Survey 1

## Consent Form

Thank you for taking part in this survey which is being conducted free of charge for Christian Research by Lucy Lowthian, a PhD student at the University of Plymouth.

The purpose of this work is to study how people make decisions about leaving a gift to charity in their will.

This survey should take no more than 15 minutes.

We take the protection of your data very seriously. This survey does not ask for your name or any other information that might identify you. The information you provide will be held anonymously and will only be shared with Christian Research with your permission. We will ask for this at the end.

Participation in this survey is entirely voluntary and you can withdraw at any time during this survey. Any answers you have provided up to the point of withdrawal will be deleted and will not be included in our analysis.

☐ I understand and agree to the above terms

Please click the above button to indicate that you have understood and agree to the terms.

---

Have you ever considered making a gift to charity in your will?

- ☐ Yes  
☐ No

Hypothetically which organisation would you be most likely to support in this way?

\_\_\_\_\_ (this will replace X shown throughout this survey)

---

## Competence

Please read each of the following items carefully and then indicate how true it is to you. Use the following scale to respond:

1	2	3	4	5	6	7
Not at all true			Somewhat true			Very true

I feel confident in my ability to select charities to support in my will.

I feel capable of making the right decision about which charities to include in my will.

I am able to meet the challenge of deciding whether or not to support X in my will.

---

### **Autonomy**

Please read each of the following items carefully and then indicate how true it is to you. Use the following scale to respond:

1	2	3	4	5	6	7
Not at all true			Somewhat true			Very true

I feel like I am free to decide for myself if I leave a gift to X in my will.

I generally feel free to express my ideas and values when including a gift to X in my will.

I feel like I can pretty much be myself when making decisions about leaving a gift to X in my will.

---

### **Connectedness**

Please indicate how connected you feel with the following:

1	2	3	4	5	6	7
I feel personally disconnected						I feel personally connected

People who work in/support X.

Beneficiaries of X.

X

---

### **Self-efficacy**

Below is a list of statements. Please indicate how much you agree or disagree with each statement.

1	2	3	4	5	6	7
Strongly disagree						Strongly agree

In general, I think I can obtain outcomes that are important to me by leaving a gift to X in my will.

I feel that by leaving a gift in my will to X, I can make a difference.

I feel that no matter who you are, you can make a difference by leaving a gift to X in your will.

---

### **Identity importance**

Below is a list of statements. Please indicate how much you agree or disagree with each statement.

Being someone who can leave a gift in my will to X

1	2	3	4	5	6	7
Strongly						Strongly
disagree						agree

is an important part of who I am.

makes me feel good about myself.

is central to my sense of who I am.

makes me feel good.

---

### **Meaning in life**

Please take a moment to think about what makes leaving a gift in your will to X important to you. Please answer according to the scale below:

1	2	3	4	5	6	7
Not at all						Very
true						true

I understand my gift's meaning.

I am looking for something that makes my gift feel meaningful.

I am always looking to find my gift's purpose.

My gift has a clear sense of purpose.

I have a good sense of what makes my gift meaningful.

I have discovered a satisfying purpose for my gift.

I am always searching for something that makes my gift feel significant.

I am seeking a purpose or mission for my gift.

My gift has no clear purpose.

I am searching for the meaning of my gift.

---

## Fearfulness

When you consider the issue of death, to what extent do you experience the following feelings:

1	2	3	4	5	6	7
Not at all						To a great extent

Fearful  
Tense  
Nervous  
Anxious  
Reassured  
Relaxed  
Comforted  
Calm

---

## More likely to consider

Please indicate how likely you are to:

1	2	3	4	5	6	7
Very unlikely			Unsure			Very likely

Leave a gift to X in your will.

---

## Demographics

What is your year of birth (yyyy)?

-----

---

What is your gender?

Male  
Female  
Other  
Prefer not to say

---

What is your ethnicity?

- White – British (to include Northern Ireland, Scotland and Wales)
- White – Irish
- White - European

- Other White
- Black or Black British – Caribbean
- Black or Black British – African
- Other Black
- Asian or Asian British – Indian
- Asian or Asian British – Pakistani
- Asian or Asian British – Bangladeshi
- Chinese
- Other Asian
- Mixed – White and Black Caribbean
- Mixed – White and Black African
- Mixed – White and Asian
- Other Mixed
- Other Ethnic
- Prefer not to say

---

Please indicate your relationship status?

- Now married
- Now civil partnered
- Now cohabiting couple
- Separated
- Divorced
- Never married, and not currently in a close relationship
- Never married, but currently in a close relationship
- Widowed/widower
- Prefer not to say

As we mentioned before, your responses will be kept entirely anonymously. However, if you are happy for Christian Research to include your responses in their record, please tick the following box:

☐ I understand and agree to the above terms

We thank you for your time spent taking this survey. Your response has been recorded.

## **Appendix 2 – Survey 1 email**

Dear

Many people choose to support charities in a number of ways, including through a gift in their will.

Leaving a gift to your favourite charity when you die can make a lasting impact and ensure the charity can continue its vital work. The reality is that without gifts left in wills, many of the charities we know and support would not even exist. With this in mind, it is incredibly important that charities ask in a way that is genuinely sensitive to the needs of their supporters.

Christian Research is working with Lucy Lowthian, a PhD student at the University of Plymouth, to better understand how individuals think about leaving a gift in their will and what that can mean for them personally.

We would be incredibly grateful if you can take the time to complete this survey which is completely anonymous and should take no longer than 15 minutes to complete. A link to the survey can be found here - [LINK](#)

Many thanks for your support.

With best wishes,

### Appendix 3 - Relationships between key variables (survey 1)

The correlation between age and competence, autonomy and connectedness was explored but no significant relationships were identified. However, there was a significant correlation between age and purpose in life when applied to items 2, 3, 7 and 10 which can be seen in Table 1.

		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Meaning 1	Between Groups	2.202	6	367	.351	.909
	Within Groups	1439.199	1378	1.044		
	Total	1441.401	1384			
Meaning 2	Between Groups	36.770	6	6.128	2.494	.021
	Within Groups	3386.511	1378	2.458		
	Total	3423.281	1384			
Meaning 3	Between Groups	42.973	6	7.162	2.864	.009
	Within Groups	3445.893	1378	2.501		
	Total	3488.866	1384			
Meaning 4	Between Groups	10.352	6	1.725	1.164	.323
	Within Groups	2042.070	1378	1.482		
	Total	2052.422	1384			
Meaning 5	Between Groups	3.843	6	.641	.457	.840
	Within Groups	1929.820	1378	1.400		
	Total	1933.664	1384			
Meaning 6	Between Groups	22.308	6	3.718	1.799	.096
	Within Groups	2847.353	1378	2.066		
	Total	2869.661	1384			
Meaning 7	Between Groups	33.529	6	5.588	2.159	.044
	Within Groups	3566.589	1378	2.588		
	Total	3600.118	1384			
Meaning 8	Between Groups	5.947	6	.991	.313	.930
	Within Groups	4365.088	1378	3.168		
	Total	4371.035	1384			
Meaning 9	Between Groups	17.736	6	2.956	1.329	.241
	Within Groups	3065.325	1378	2.224		
	Total	3083.061	1384			
Meaning 10	Between Groups	24.476	6	4.079	2.193	.041
	Within Groups	2562.770	1378	1.860		
	Total	2587.246	1384			

Table 1: Purpose in life and age



There was also a significant correlation between age and fear of death when applied to items 3 and 6 (see Table 2) and between age and identity importance when applied to items 1,3 and 4 (see Table 3).

		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1. Fearful	Between Groups	16.266	6	2.711	1.302	.253
	Within Groups	2868.143	1378	2.081		
	Total	2884.409	1384			
2. Tense	Between Groups	11.332	6	1.889	.993	.429
	Within Groups	2621.888	1378	1.903		
	Total	2633.220	1384			
3. Nervous	Between Groups	30.418	6	5.070	2.335	.030
	Within Groups	2991.375	1378	2.171		
	Total	3021.794	1384			
4. Anxious	Between Groups	24.034	6	4.006	1.922	.074
	Within Groups	2872.186	1378	2.084		
	Total	2896.221	1384			
5. Reassured	Between Groups	6.535	6	1.089	.405	.876
	Within Groups	3708.883	1378	2.691		
	Total	3715.418	1384			
6. Relaxed	Between Groups	42.982	6	7.164	2.702	.013
	Within Groups	3653.278	1378	2.651		
	Total	3696.260	1384			
7. Comforted	Between Groups	15.174	6	2.529	.842	.537
	Within Groups	4137.114	1378	3.002		
	Total	4152.289	1384			
8. Calm	Between Groups	17.391	6	2.899	1.246	.280
	Within Groups	3205.648	1378	2.326		
	Total	3223.040	1384			

**Table 2: Fear of death and age**

		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Identity 1	Between Groups	112.408	6	18.735	7.026	.000
	Within Groups	3674.202	1378	2.666		
	Total	3786.609	1384			
Identity 2	Between Groups	21.783	1	3.630	1.743	.108
	Within Groups	2870.752	1378	2.083		
	Total	2892.534	1384			
Identity 3	Between Groups	116.331	1	19.388	6.363	.000
	Within Groups	4198.670	1378	3.047		
	Total	4315.001	1384			
Identity 4	Between Groups	39.314	1	6.552	3.158	.004
	Within Groups	2859.232	1378	2.075		
	Total	2898.546	1384			

**Table 3: Identity importance and age**

Results showed no significant relationship between gender and how respondents answered questions relating to competence, connectedness and identity importance but Table 4 shows there was a significant relationship between gender and autonomy when applied to item 3.

		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Autonomy 1	Between Groups	2.918	1	2.918	3.194	.074
	Within Groups	1263.324	1383	.913		
	Total	1266.241	1384			
Autonomy 2	Between Groups	3.487	1	3.487	2.377	.123
	Within Groups	2028.906	1383	1.467		
	Total	2032.393	1384			
Autonomy 3	Between Groups	6.911	1	6.911	5.576	.018
	Within Groups	1714.124	1383	1.239		
	Total	1721.035	1384			

**Table 4: Autonomy and gender**

Table 5 shows there was a significant relationship between gender and self-efficacy when applied to items 2 and 3.

		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Self-efficacy 1	Between Groups	3.873	1	3.873	2.561	.110
	Within Groups	2091.922	1383	1.513		
	Total	2095.795	1384			
Self-efficacy 2	Between Groups	6.833	1	6.833	7.233	.007
	Within Groups	1306.478	1383	.945		
	Total	1313.311	1384			
Self-efficacy 3	Between Groups	8.256	1	8.256	6.001	.014
	Within Groups	1902.726	1383	1.376		
	Total	1910.982	1384			

**Table 5: Self-efficacy and gender**

Table 6 shows there was a significant relationship between gender and fear of death when applied to items 1, 5, 6, 7 and 8.

		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1. Fearful	Between Groups	8.014	1	8.014	3.853	.050
	Within Groups	2876.395	1383	2.080		
	Total	2884.409	1384			
2. Tense	Between Groups	.917	1	.917	.482	.488
	Within Groups	2632.303	1383	1.903		
	Total	2633.220	1384			
3. Nervous	Between Groups	7.729	1	7.729	3.546	.060
	Within Groups	3014.064	1383	2.179		
	Total	3021.794	1384			
4. Anxious	Between Groups	3.673	1	3.673	1.756	.185
	Within Groups	2892.548	1383	2.092		
	Total	2896.221	1384			
5. Reassured	Between Groups	17.080	1	17.080	6.387	.012
	Within Groups	3698.338	1383	2.674		
	Total	3715.418	1384			
6. Relaxed	Between Groups	27.923	1	27.923	10.527	.001
	Within Groups	3668.337	1383	2.652		
	Total	3696.260	1384			
7. Comforted	Between Groups	26.092	1	26.092	8.745	.003
	Within Groups	4126.197	1383	2.984		
	Total	4152.289	1384			
8. Calm	Between Groups	29.104	1	29.104	12.602	.000
	Within Groups	3193.936	1383	2.309		
	Total	3223.040	1384			

**Table 6: Fear of death and gender**

Table 7 shows there was a significant relationship between gender and purpose in life when applied to items 3 and 8.

		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Meaning 1	Between Groups	122	1	.122	.117	.732
	Within Groups	1441.279	1383	1.042		
	Total	1441.401	1384			
Meaning 2	Between Groups	1.697	1	1.697	.686	.408
	Within Groups	3421.584	1383	2.474		
	Total	3423.281	1384			
Meaning 3	Between Groups	15.104	1	15.104	6.013	.014
	Within Groups	3473.763	1383	2.512		
	Total	3488.866	1384			
Meaning 4	Between Groups	.759	1	.759	.511	.475
	Within Groups	2051.663	1383	1.483		
	Total	2052.422	1384			
Meaning 5	Between Groups	.271	1	.271	.194	.660
	Within Groups	1933.392	1383	1.398		
	Total	1933.664	1384			
Meaning 6	Between Groups	.207	1	.207	.100	.752
	Within Groups	2869.454	1383	2.075		
	Total	2869.661	1384			
Meaning 7	Between Groups	5.609	1	5.609	2.158	.142
	Within Groups	3594.510	1383	2.599		
	Total	3600.118	1384			
Meaning 8	Between Groups	14.110	1	14.110	4.479	.034
	Within Groups	4356.925	1383	3.150		
	Total	4371.035	1384			
Meaning 9	Between Groups	3.613	1	3.613	1.623	.203
	Within Groups	3079.448	1383	2.227		
	Total	3083.061	1384			
Meaning 10	Between Groups	2.998	1	2.998	1.604	.205
	Within Groups	1584.248	1383	1.869		
	Total	2587.246	1384			

**Table 7: Purpose in life and gender**

## Appendix 4 – Survey 2

### Consent Form

Thank you for taking part in this survey which is being conducted free of charge for Christian Research by Lucy Lowthian, a PhD student at the University of Plymouth.

The purpose of this study is to understand if people's levels of self-efficacy, identity importance and connectedness effect the charitable bequest decision.

This survey should take no more than 15 minutes.

We take the protection of your data very seriously. This survey does not ask for your name or any other information that might identify you. The information you provide will be held anonymously and will only be shared with Christian Research with your permission. We will ask for this at the end.

Participation in this survey is entirely voluntary and you can withdraw at any time during this survey. Any answers you have provided up to the point of withdrawal will be deleted and will not be included in our analysis.

☐ I understand and agree to the above terms

Please click the above button to indicate that you have understood and agree to the terms.

---

### **Animal Protection scenarios**

As a leading wildlife charity, Animal Protection works tirelessly to ensure that all wild animals are treated with compassion and respect and are able to live their lives in peace.

They oppose the exploitation of wild animals in captivity and campaign to keep them where they belong - in the wild.

They seek to enhance the survival of threatened species in the wild and protect natural habitats.

Animal Protection relies on charitable donations to continue its work.

**PLEASE IMAGINE**, you have followed Animal Protection's work for a few years.

You are also a donor of Animal Protection. You have donated to Animal Protection a few times every year for the past four years and you are now considering leaving them a gift in your will.

---

To make sure you understand the scenario, please answer the following questions:

1. In this scenario, how often do you make donations to Animal Protection?

- ☐ Once a year
- ☐ Twice a year
- ☐ A few times a year
- ☐ None

2. How many years have you been donating to Animal Protection?

- ☐ 1 year
- ☐ 2 years
- ☐ 3 years
- ☐ 4 years

---

Here are some issues that Animal Protection works on.

Please read these scenarios and rate how important you think these issues are to you personally.

---

### Case 1: Monkey trade



Every year, tens of thousands of monkeys are traded globally either as pets or performers in zoos, or for use in the animal research industry.

Babies are taken from their mothers in the wild, while others are bred in captivity in appalling conditions, usually in concrete pens on large-scale facilities.

The monkeys are packed into small wooden crates and shipped as cargo on airplanes, often on extremely long journeys to destinations around the world. Some don't survive the journey.

Organised crime groups see monkeys as low risk, high-value goods.

Tackling the illegal monkey trade requires a united international response.

Animal Protection will continue to expose the impact of monkey trafficking until the appalling abduction and trading of monkeys is stopped and they can continue to live with their families in the wild.

	Strongly disagree					Strongly agree	
I believe this issue is important to me personally	1	2	3	4	5	6	7

---

## Case 2: Protecting wild tigers



With less than 4,000 wild tigers left in the wild, the future for these animals in their natural habitat is uncertain.

Tiger homes throughout India, Indochina, and South East Asia are now 40% smaller than they were in 1951 and today tigers occupy a mere 7% of their historical territory.

An area known as the Satpuda forest offers the best home for India's remaining 2,229 wild tigers.

Through bursaries funded by Animal Protection, dedicated NGOs and individuals are carrying out a variety of conservation activities to protect tiger habitats, stop tiger-human conflict, tackle wildlife crime, monitor tiger populations and raise awareness. Animal Protection will continue to protect tiger reserves to ensure the 4,000 wild tiger families can live in safety and have a chance to increase their numbers in the future.

	Strongly disagree					Strongly agree	
I believe this issue is important to me personally	1	2	3	4	5	6	7

---

### Case 3: Marine turtles



For more than 100 million years, marine turtles have travelled great distances across the world's oceans, yet over the last 200 years, human activities have threatened their survival.

Although marine turtles reproduce abundantly, as few as 1 in 1,000 eggs will survive to adulthood.

Their nesting beaches are constantly threatened by new developments and lights from roads and buildings attract baby turtles and lead them away from the sea.

Important marine turtle feeding habitats such as coral reefs are continuously being damaged or destroyed. Hunting and egg collection for consumption and trade are major causes of the drastic decline in marine turtle populations.

Animal Protection seeks to protect nesting beaches and involve local communities in the protection of turtles and their nests.

They aim to prevent the illegal trade of turtle meat and eggs and will not stop until marine turtle populations can once again thrive without any threats to their survival.

	Strongly disagree							Strongly agree	
I believe this issue is important to me personally	1	2	3	4	5	6	7		

---



#### Case 4: Elephant populations



Once common throughout Africa, elephant numbers fell dramatically in the 19th and 20th centuries, largely due to the ivory trade and habitat loss.

Poaching and habitat destruction continue to threaten elephants.

African elephant habitat has declined by over 50% since 1979. Around 20,000 African elephants are being killed every year for their ivory – that’s around 55 every day.

Animal Protection is doing everything it can to protect elephants including monitoring herds, training community rangers and working with communities and governments to stamp out poaching and protect their homes.

Animal Protection needs support to protect these beautiful animals so no elephants will ever be killed again for their ivory and their natural habitat is protected.

	Strongly disagree					Strongly agree	
I believe this issue is important to me personally	1	2	3	4	5	6	7

---

#### Case 5: Animal sanctuary



Animal Protection rescues animals in danger from appalling conditions where they have been caged, exploited or abused. They rehabilitate them and, whenever possible, release them back into the wild.

Sadly, many animals they rescue have been too damaged to return to the wild. Animal Protection operates a sanctuary in South Africa for lions and leopards rescued from zoos, circuses and other caged facilities.

The sanctuary opened in 1996 and it enabled Animal Protection to rehome two lions and a leopard rescued from their tiny cages on top of a Tenerife restaurant, where they could only take one and a half paces in each direction.

An education facility was recently built at the sanctuary which allows local children to learn about their own wildlife and about the suffering wildlife can endure.

The sanctuary gives the lions and leopards the safety and space they so desperately need to recover and live in peace. Animal Protection relies on public support to ensure they never have to turn away any lions or leopards who need them.

	Strongly disagree							Strongly agree
I believe this issue is important to me personally	1	2	3	4	5	6	7	

---

#### Case 6: Koala protection



The wild population of Australia's koalas is critically threatened and in need of protection.

The koala population has decreased significantly over the last hundred years and is currently under great threat due to the destruction of their natural habitat.

The continued clearing of their homes has led to koala populations being isolated in small, fragmented areas, totally cut off from other populations and extremely vulnerable to dog attacks and motor vehicle accidents.

Bushfires are another major threat as koalas become trapped at the top of trees and have the exposed skin areas on their hands, feet and face burnt, and they often succumb to smoke inhalation.

To ensure the future survival of koalas in the wild, Animal Protection will continue to purchase the largest pieces of land possible to home koalas so they can live out their lives in peace.

	Strongly disagree					Strongly agree	
I believe this issue is important to me personally	1	2	3	4	5	6	7

---

### **Scenario 1 - High identity/high connectedness/high self-efficacy**

---

**NOW PLEASE TAKE TIME TO READ THE FOLLOWING SCENARIO CAREFULLY.**

**TO REMIND YOU**, you have followed Animal Protection's work for a few years.

You are also a donor of Animal Protection. You have donated to Animal Protection a few times every year for the past four years and you are now considering leaving them a gift in your will.

Nothing has changed since you first got to know them.

Being someone who can leave a gift in your will to Animal Protection is an important part of who you are.

It makes you feel good about yourself.

Leaving a gift in your will to Animal Protection is central to your sense of who you are.

It makes you feel good.

You feel personally connected to Animal Protection.

You feel personally connected to the beneficiaries of Animal Protection.

You feel personally connected to people who work at/support Animal Protection.

In general, you think you can obtain outcomes that are important to you by leaving a gift to Animal Protection in your will.

You feel that by leaving a gift to Animal Protection in your will, you can make a difference.

You feel that no matter who you are, you can make a difference by leaving a gift to Animal Protection in your will.

---

## **Scenario 2 – Low identity/high connectedness/high self-efficacy**

---

**NOW PLEASE TAKE TIME TO READ THE FOLLOWING SCENARIO CAREFULLY.**

**TO REMIND YOU**, you have followed Animal Protection's work for a few years.

You are also a donor of Animal Protection. You have donated to Animal Protection a few times every year for the past four years and you are now considering leaving them a gift in your will.

However, recently you have heard less from Animal Protection about their work. You have started to feel distant from them.

Being someone who can leave a gift in your will to Animal Protection is not an important part of who you are.

It does not make you feel good about yourself.

Leaving a gift in your will to Animal Protection is not central to your sense of who you are.

It does not make you feel good.

However, you feel personally connected to Animal Protection.

You feel personally connected to the beneficiaries of Animal Protection.

You feel personally connected to people who work at/support Animal Protection.

In general, you think you can obtain outcomes that are important to you by leaving a gift to Animal Protection in your will.

You feel that by leaving a gift to Animal Protection in your will, you can make a difference.

You feel that no matter who you are, you can make a difference by leaving a gift to Animal Protection in your will.

---

## **Scenario 3 – Low identity/low self-efficacy/high connectedness**

---

**NOW PLEASE TAKE TIME TO READ THE FOLLOWING SCENARIO CAREFULLY.**

**TO REMIND YOU**, you have followed Animal Protection's work for a few years.

You are also a donor of Animal Protection. You have donated to Animal Protection a few times every year for the past four years and you are now considering leaving them a gift in your will.

However, recently you have heard less from Animal Protection about their work. You have started to feel distant from them.

Being someone who can leave a gift in your will to Animal Protection is not an important part of who you are.

It does not make you feel good about yourself.

Leaving a gift in your will to Animal Protection is not central to your sense of who you are.

It does not make you feel good.

In general, you do not think you can obtain outcomes that are important to you by leaving a gift to Animal Protection in your will.

You do not feel that by leaving a gift to Animal Protection in your will, you can make a difference.

You feel that no matter who you are, you cannot make a difference by leaving a gift to Animal Protection in your will.

However, you feel personally connected to Animal Protection.

You feel personally connected to the beneficiaries of Animal Protection.

You feel personally connected to people who work at/support Animal Protection.

---

#### **Scenario 4 – High identity/high connectedness/low self-efficacy**

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**NOW PLEASE TAKE TIME TO READ THE FOLLOWING SCENARIO CAREFULLY.**

**TO REMIND YOU,** you have followed Animal Protection's work for a few years.

You are also a donor of Animal Protection. You have donated to Animal Protection a few times every year for the past four years and you are now considering leaving them a gift in your will.

Nothing has changed since you first got to know them.

Being someone who can leave a gift in your will to Animal Protection is an important part of who you are.

It makes you feel good about yourself.

Leaving a gift in your will to Animal Protection is central to your sense of who you are.

It makes you feel good

You feel personally connected to Animal Protection.

You feel personally connected to the beneficiaries of Animal Protection.

You feel personally connected to people who work at/support Animal Protection.

But, in general, you do not think you can obtain outcomes that are important to you by leaving a gift to Animal Protection in your will.

You do not feel that by leaving a gift to Animal Protection in your will, you can make a difference.

You feel that no matter who you are, you cannot make a difference by leaving a gift to Animal Protection in your will.

---

#### **Scenario 5 – High identity/high self-efficacy/low connectedness**

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**NOW PLEASE TAKE TIME TO READ THE FOLLOWING SCENARIO CAREFULLY.**

**TO REMIND YOU**, you have followed Animal Protection's work for a few years.

You are also a donor of Animal Protection. You have donated to Animal Protection a few times every year for the past four years and you are now considering leaving them a gift in your will.

Nothing has changed since you first got to know them.

Being someone who can leave a gift in your will to Animal Protection is an important part of who you are.

It makes you feel good about yourself.

Leaving a gift in your will to Animal Protection is central to your sense of who you are.  
It makes you feel good.

In general, you think you can obtain outcomes that are important to you by leaving a gift to Animal Protection in your will.

You feel that by leaving a gift to Animal Protection in your will, you can make a difference.

You feel that no matter who you are, you can make a difference by leaving a gift to Animal Protection in your will.

But, you no longer feel personally connected to Animal Protection.

You have started to feel less connected to the beneficiaries of Animal Protection.

You do not feel personally connected to people who work at/support Animal Protection anymore.

---

### **Scenario 6 - Low identity/low connectedness/high self-efficacy**

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**NOW PLEASE TAKE TIME TO READ THE FOLLOWING SCENARIO CAREFULLY.**

**TO REMIND YOU,** you have followed Animal Protection's work for a few years.

You are also a donor of Animal Protection. You have donated to Animal Protection a few times every year for the past four years and you are now considering leaving them a gift in your will.

However, recently you have heard less from Animal Protection about their work. You have started to feel distant from them.

Being someone who can leave a gift in your will to Animal Protection is not an important part of who you are.

It does not make you feel good about yourself.

Leaving a gift in your will to Animal Protection is not central to your sense of who you are.

It does not make you feel good.

You no longer feel personally connected to Animal Protection.

You have started to feel less connected to the beneficiaries of Animal Protection.

You do not feel personally connected to people who work at/support Animal Protection anymore.

But, in general, you think you can obtain outcomes that are important to you by leaving a gift to Animal Protection in your will.

You feel that by leaving a gift to Animal Protection in your will, you can make a difference.

You feel that no matter who you are, you can make a difference by leaving a gift to Animal Protection in your will.

---

### **Scenario 7 – High identity/low connectedness/low self-efficacy**

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**NOW PLEASE TAKE TIME TO READ THE FOLLOWING SCENARIO CAREFULLY.**

**TO REMIND YOU**, you have followed Animal Protection's work for a few years.

You are also a donor of Animal Protection. You have donated to Animal Protection a few times every year for the past four years and you are now considering leaving them a gift in your will.

Nothing has changed since you first got to know them.

Being someone who can leave a gift in your will to Animal Protection is an important part of who you are.

It makes you feel good about yourself.

Leaving a gift in your will to Animal Protection is central to your sense of who you are.

It makes you feel good.

However, you no longer feel personally connected to Animal Protection.

You have started to feel less connected to the beneficiaries of Animal Protection.

You do not feel personally connected to people who work at/support Animal Protection anymore.

In general, you do not think you can obtain outcomes that are important to you by leaving a gift to Animal Protection in your will.

You do not feel that by leaving a gift to Animal Protection in your will, you can make a difference.

You feel that no matter who you are, you cannot make a difference by leaving a gift to Animal Protection in your will.



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## Scenario 8 - Low identity/low connectedness/low self-efficacy

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**NOW PLEASE TAKE TIME TO READ THE FOLLOWING SCENARIO CAREFULLY.**

**TO REMIND YOU,** you have followed Animal Protection's work for a few years.

You are also a donor of Animal Protection. You have donated to Animal Protection a few times every year for the past four years and you are now considering leaving them a gift in your will.

However, recently you have heard less from Animal Protection about their work. You have started to feel distant from them.

Being someone who can leave a gift in your will to Animal Protection is not an important part of who you are.

It does not make you feel good about yourself.

Leaving a gift in your will to Animal Protection is not central to your sense of who you are.

It does not make you feel good.

You no longer feel personally connected to Animal Protection.

You have started to feel less connected to the beneficiaries of Animal Protection.

You do not feel personally connected to people who work at/support Animal Protection anymore.

In general, you do not think you can obtain outcomes that are important to you by leaving a gift to Animal Protection in your will.

You do not feel that by leaving a gift to Animal Protection in your will, you can make a difference.

You feel that no matter who you are, you cannot make a difference by leaving a gift to Animal Protection in your will.

---

## MANIPULATION CHECK

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Please imagine you are a supporter of Animal Protection. Now think about your relationship with Animal Protection and answer the following questions.  
Please indicate how connected you feel with the following:

1	2	3	4	5	6	7
I feel personally disconnected						I feel personally connected

People who work in/support Animal Protection.

Beneficiaries of Animal Protection.

Animal Protection.

Below is a list of statements. Please indicate how much you agree or disagree with each statement.

By leaving a gift to Animal Protection in my will:

1	2	3	4	5	6	7
Strongly disagree						Strongly agree

I can obtain outcomes that are important to me.

I can make a difference to Animal Protection.

I can make a difference, irrespective of who I am.

Below is a list of statements. Please indicate how much you agree or disagree with each statement.

Being someone who can leave a gift in my will to X:

1	2	3	4	5	6	7
Strongly disagree						Strongly agree

is an important part of who I am.

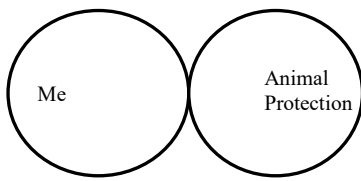
makes me feel good about myself.

is central to my sense of who I am.

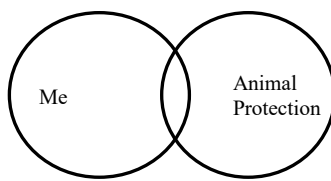
makes me feel good.

## Self-Other Focus

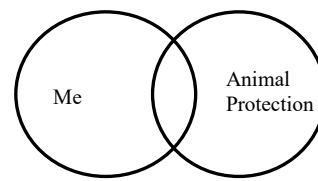
Which diagram best represents how close you feel to Animal Protection? (Please circle one letter)



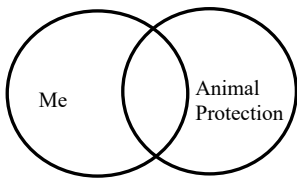
a.



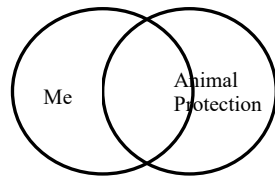
b.



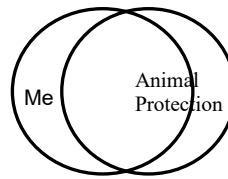
c.



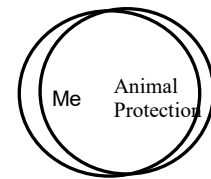
d.



e.



f.



g.

---

## Self-construal

Please read each of the following items carefully and then indicate how much you agree or disagree with each statement.

1	2	3	4	5	6	7
Strongly						Strongly
disagree						agree

## Interdependent items

My happiness depends on the protection of animals by Animal Protection.

I will sacrifice my self-interest for the benefit of Animal Protection.

I have respect for the staff at Animal Protection with whom I interact.

I respect decisions made by Animal Protection.

I stick with Animal Protection even through difficulties.

My relationship with Animal Protection is more important to me than my accomplishments.

I will stay supporting Animal Protection if they need me, even when I'm not happy with them.

Even when I strongly disagree with the activities of Animal Protection, I would avoid an argument.

### **Independent items**

I'd rather say 'no' directly to Animal Protection when asked for support, than risk being misunderstood.

If there is a conflict between my values and values of Animal Protection, I follow my values.

I don't support Animal Protection's decisions when they are wrong.

I help Animal Protection, even if it's inconvenient.

I am comfortable with being singled out by Animal Protection for praise or rewards in recognition of my support.

Speaking up if I don't agree with the activities of Animal Protection is not a problem for me.

I prefer to be direct and forthright when dealing with Animal Protection.

My personal identity independent of Animal Protection is very important to me.

---

### **More likely to consider**

Please indicate how likely you are to:

1	2	3	4	5	6	7
Extremely unlikely						Extremely likely

Leave a gift to Animal Protection in your will.

---

### **Demographics**

What is your year of birth (yyyy)?

-----

---

What is your gender?

Male  
Female  
Other  
Prefer not to say

---

What is your ethnicity?

- White – British (to include Northern Ireland, Scotland and Wales)
- White – Irish
- White - European
- Other White
- Black or Black British – Caribbean
- Black or Black British – African
- Other Black
- Asian or Asian British – Indian
- Asian or Asian British – Pakistani
- Asian or Asian British – Bangladeshi
- Chinese
- Other Asian
- Mixed – White and Black Caribbean
- Mixed – White and Black African
- Mixed – White and Asian
- Other Mixed
- Other Ethnic
- Prefer not to say

---

Please indicate your relationship status?

- Now married
- Now civil partnered
- Now cohabiting couple
- Separated
- Divorced
- Never married, and not currently in a close relationship
- Never married, but currently in a close relationship
- Widowed/widower
- Prefer not to say

As we mentioned before, your responses will be kept entirely anonymously. However, if you are happy for Christian Research to include your responses in their record, please tick the following box:

☐ I understand and agree to the above terms

We thank you for your time spent taking this survey. Your response has been recorded.

## Appendix 5 - Relationships between key variables (survey 2)

Results show there was no significant correlation between age and the interdependent items of self-construal but Table 1 shows there was a significant correlation between the independent items of self-construal and age when applied to items 2, 3 and 7.

		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Ind 1	Between Groups	179.738	60	2.996	1.065	.350
	Within Groups	1842.053	655	2.812		
	Total	2021.792	715			
Ind 2	Between Groups	136.990	60	2.283	1.481	.013
	Within Groups	1009.887	655	1.542		
	Total	1146.877	715			
Ind 3	Between Groups	164.340	60	2.739	1.434	.021
	Within Groups	1251.485	655	1.911		
	Total	1415.825	715			
Ind 4	Between Groups	135.270	60	2.254	.998	.484
	Within Groups	1480.054	655	2.260		
	Total	1615.324	715			
Ind 5	Between Groups	128.461	60	2.141	.924	.639
	Within Groups	1517.700	655	1.317		
	Total	1646.161	715			
Ind 6	Between Groups	173.062	60	2.884	1.154	.207
	Within Groups	1637.776	655	2.500		
	Total	1810.838	715			
Ind 7	Between Groups	212.766	60	3.546	1.584	.004
	Within Groups	1466.668	655	2.239		
	Total	1679.434	715			
Ind 8	Between Groups	140.231	60	2.337	.984	.513
	Within Groups	1555.941	655	2.375		
	Total	1696.172	715			

**Table 1: Self-construal – Independent items and age**

Results show there was no significant relationship between gender and the independent items of self-construal but Table 2 shows there was a significant relationship between the interdependent items of self-construal and gender when applied to items 4 and 5.

		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Ind 1	Between Groups	6.097	1	6.097	2.221	.137
	Within Groups	1960.287	714	2.746		
	Total	1966.384	715			
Ind 2	Between Groups	1.448	1	1.448	.597	.440
	Within Groups	1733.233	714	2.457		
	Total	1734.682	715			
Ind 3	Between Groups	2.321	1	2.321	.980	.323
	Within Groups	1691.661	714	2.369		
	Total	1693.982	715			
Ind 4	Between Groups	9.734	1	9.734	4.661	.031
	Within Groups	1491.199	714	2.089		
	Total	1500.933	715			
Ind 5	Between Groups	12.095	1	12.095	4.860	.028
	Within Groups	1776.904	714	2.489		
	Total	1788.999	715			
Ind 6	Between Groups	6.437	1	6.437	2.730	.099
	Within Groups	1683.690	714	2.358		
	Total	1690.127	715			
Ind 7	Between Groups	.006	1	.006	.002	.960
	Within Groups	1735.987	714	2.431		
	Total	1735.993	715			
Ind 8	Between Groups	2.218	1	2.218	.794	.373
	Within Groups	1993.921	714	2.793		
	Total	1996.138	715			

**Table 2: Self-construal – Interdependent items and gender**