

Motives and barriers to bequest giving[†]

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ABSTRACT

Much is known about motivations for giving to charities generally. However, much less has been identified about bequestors as a unique type of charitable donor. This paper explores the motives and barriers for charitable bequest giving. Hypotheses are drawn from the general philanthropic literature and tested using survey data from Australia, a nation distinguished by very high lifetime (inter vivos) giving but low estate (post mortem) giving. The results show that belief in the efficacy of charitable organizations is requisite for leaving a bequest, as the deceased donor has no control over the enactment of the gift. This effect is mediated by the perceived difficulty of making a charitable bequest, which forms an important barrier for leaving such a legacy. Having family whose financial needs are perceived as not taken care of and the perception of financial inability to make a difference also form barriers for bequest giving. The results confirm that bequests constitute a distinctive charitable behaviour, with unique motives and barriers compared to other types of inter vivos giving. While charitable behaviour in general is driven by altruistic attitudes and political and religious values, as well as social reputation, these factors do not affect charitable bequest making as expected. Surprisingly, we find a negative relationship between financial resources and the inclination to leave a charitable bequest. The article ends with suggestions for ways charities might connect more meaningfully with their bequestors or with donors who might consider bequeathing to them.

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INTRODUCTION

While the scholarly literature has recently paid much attention to explanations of charitable behaviour, less is known about one specific type of charitable behaviour: the making of charitable bequests. A charitable bequest (also known as a legacy or 'the final gift') is unique, as compared to other types of inter vivos charitable giving behaviour, which by definition are made during the donor's lifetime (Hannah and McGregor-Lowndes, 2008), such as donations in church or through bank transfers. Uniquely, those making a charitable bequest must have a will in order to set them up; and they are deceased when their donation is enacted. As such, bequesting can be considered a planned nonconspicuous type of behaviour (Grace and Griffin, 2009; O'Cass and McEwen, 2004). Compared to other donors, bequestors are likely to receive little status recognition for their donation, and they will never experience the realisation of their gift and its impact on the mission they support. These factors suggest that the motivations and barriers for leaving a bequest differ from other types of charitable behaviour.

This article explores what is unique about the bequest donor, compared to other donors. Findings provide valuable information about donors that can guide philanthropy professionals

to more meaningfully connect with people considering a charitable bequest. This article draws on the extant charitable behaviour literature to hypothesise possible motives and barriers applicable to bequestors. It then explores these factors in analyses of 846 donors to Australian charities. Australia makes an interesting context for this study, because of its significant gaps between inter vivos and post-mortem giving numbers. Australia has been jointly ranked with New Zealand as the world's most giving nation (Charities Aid Foundation, 2010; Gallup, 2011). Individual giving participation rate is rather high, with 87% of the Australians making donations to charitable organisations (ACOSS, 2005). Post-mortem giving is low in comparison, as only 7.5% of the 58% of Australians with a will planned to leave a charitable bequest (ACOSS, 2005).

THEORY AND HYPOTHESES

Theoretical explanations for general charitable behaviour are found in the disciplines of marketing, economics, political science, sociology and psychology. We explore this literature to deduce hypotheses that may explain bequesting as a specific form of charitable behaviour; that is, why those who donate to charitable organisations in their lifetime may also leave a substantial amount of their estate to this organisation.

Compared to spontaneous forms of charitable behaviour (such as giving in response to telephone or mail requests), bequest giving is very structured and planned. Uniquely, it is predicated on having a will, which in itself evokes a wide range of estate planning issues. Most people do not draw up a will with the sole motivation of leaving a charitable bequest. Certain life events are known to trigger estate planning, including getting married, having children, retiring, children leaving home, becoming widowed, being diagnosed with a

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serious illness, and having a positive change in assets (Edwards, 1991; James, 2009b; Munnell and Sundén, 2003; Palmer *et al.*, 2005; Schwartz, 1993). While having a will opens up the option of bequeathing part of one's estate, it does not necessarily lead to a charitable bequest. Thus, bequest behaviour must be triggered by additional motivations. This article addresses the interesting question of why existing donors, when drawing up their will, may decide to extend their charitable behaviour to bequeathing, while others do not.

As little is currently known about motives for bequest giving specifically, we drew on literature for structured giving in general, to identify several key motivations and barriers, upon which our hypotheses are based. Motivations include organisational efficacy perceptions and donor's personal values, while the main barriers identified, appear to be a lack of solicitation, competing family needs, and financial costs (James III, 2009a; Sargeant *et al.*, 2006a). In this article, we will examine the importance of these general motivations and barriers and explore which factors influence charitable donors to leave a bequest.

Motives

Prosocial behaviours manifest in a variety of ways (Penner *et al.*, 2005) and giving behaviours are driven by a range of personal attributes, beliefs and attitudes (Penner, 2004). The key motives for structured, planned charitable behaviour that have emerged from the literature include efficacy motivations, altruistic attitudes, religious and political value motivations, and reputation motivations (James III, 2009a; Madden and Scaife, 2008b; Routley *et al.*, 2007; Sargeant *et al.*, 2006a; Schervish and Havens, 2003). We will address each of these theoretical motivations in turn and deduce hypotheses about the influence of these motivations on the making of charitable bequests.

Efficacy motivations

People prefer to make structured donations to organisations they trust to spend their money effectively and in line with their intentions (Bekkers, 2006; Bowman, 2004; Cheung and Chan, 2000; Sargeant *et al.*, 2006a). Australian donor research consistently pinpoints issues, such as effective governance and the organisation's ability to make a major difference as critical in giving decisions (ACOSS, 2005), most acutely so for major givers (Madden and Scaife, 2008a; Scaife *et al.*, 2011). In this article's context, efficacy refers to the perception by donors that their contribution will make a difference to the organisation and successfully benefit those in need through effective and efficient resource (Bekkers and Wiepking, in press). We argue that trust in the efficacy of a charitable organisation is even more important in the case of leaving a charitable bequest. Compared to lifetime donors, bequestors have no direct ways to monitor how a charity treats their bequest. They will not be able to check whether the charity spends their money effectively and in line with their original goals. Believing that the charity acts efficiently is thus essential for making a charitable bequest. Chang *et al.* (1999) find some support for the importance of perceived efficacy for leaving charitable bequests in the US. They find that people who perceived charitable organisations as being

'less wasteful in funds' are more inclined to leave a charitable bequest. We will examine the relationship between perceived efficacy and leaving charitable bequests in Australia and formulate hypothesis 1:

Hypothesis 1: People with a stronger belief in the efficacy of charitable organisations are more likely to leave a charitable bequest.

Attitudes and value motivations

Personal attitudes and values impact donation behaviour, as individuals seek consistency with their beliefs and actions (Easwar and Kashyap, 2009). Previous research has identified that altruistic attitudes, as well as political and religious values are particularly important for influencing structured charitable behaviour (Andreoni, 2004; Dovidio *et al.*, 2006; Schwartz, 1978). Altruistic attitudes, political values and religious values are addressed in turn.

Altruistic attitudes

Economic public good theory states that when making a donation, the pure altruist only cares about providing the public good or service (Andreoni, 2004; Harbaugh, 1998). A charitable bequest can be considered one of the most altruistic types of philanthropic donations (James *et al.*, 2009). Although the bequestor can derive feelings of warm glow when putting the charitable bequest in place, unlike the case with all other types of inter vivos giving, the bequestor will not be around when the gift is enacted. Research by Chang *et al.* (1999) showed that US bequestors put the goals of others before their own, which is an altruistic act. In another US bequest study, people who would consider naming a charity in their will were significantly more likely to be motivated by helping others (Krauser, 2007). Finally, a study by the US National Committee of Planned Giving (2001) has shown that 97% of the bequestors in their survey study are leaving a charitable bequest out of a desire to support the charity. Regarding the relationship between altruistic attitude and charitable bequests, we formulate hypothesis 2:

Hypothesis 2: People with stronger altruistic attitudes are more likely to leave a charitable bequest.

Political values

People differ in the extent to which they believe in governmental provision of public goods (Bekkers and Wiepking, 2007; Brooks, 2006; Koster, 2010). Generally, people of a left-wing persuasion tend to have economic liberalist views. They have stronger support for policies aimed at economic redistribution and reduction of socioeconomic inequality, preferably through a more comprehensive (welfare) state (van der Waal *et al.*, 2007; van der Waal *et al.*, 2010). In contrast, people of a more conservative right-wing persuasion tend to oppose a stronger state. As Brooks (2006) argues in his influential book 'Who Really Cares', this does not imply that people with right-wing beliefs are not compassionate about others and do not care about those with lesser means. Conservatives just prefer different ways to support public goods and services: not through obligatory taxes and

government but through private contributions, specifically philanthropy. People of a more conservative right-wing persuasion have a stronger preference to decide for themselves how and when they contribute to certain public goods and services they feel are worthy and relevant. Brooks finds empirical support for this argument. In the USA, conservatives contribute substantially more to philanthropic organisations than liberals.

When we apply Brooks's argument to bequest giving, we contend that people with right-wing political beliefs are just as compassionate about others and *do* care as much about those with lesser means as people with left-wing beliefs. Only rather than supporting a redistributive system based on taxes, they use philanthropic donations, with charitable bequests as one of the most substantial forms, to support public goods and services they find worthy of supporting. We formulate hypothesis 3:

Hypothesis 3: People with a stronger belief in the private (rather than governmental) provision of public goods are more likely to leave a charitable bequest.

Religious values

Many studies have shown the effect of religious beliefs and attendance at religious services on charitable giving (Bekkers and Schuyt, 2008; Hoge and Yang, 1994). People with stronger religious values are more inclined to do good and help others who are less well off than themselves. In all major world religions, kindness towards others is a religious virtue and is considered very important. The practice of tithing is a long held tradition of religious giving behaviour. Religious donors are more likely to make larger and more structured donations (Bekkers and Wiepking, in press). We will examine whether donors with stronger religious values are also more motivated to leave a charitable bequest; we thus formulate hypothesis 4:

Hypothesis 4: People with stronger religious values are more likely to leave a charitable bequest.

Reputation motivations

Economic experiments show that people are more inclined to act altruistically, when their good deeds can be viewed by others (Bekkers and Wiepking, 2007; Hoffman *et al.*, 1996). Social reputation is an important motivation for charitable giving, especially among those with higher social status and more wealth (Ostrower, 1995; Schervish, 2005). Although charitable bequests may not have an effect on social reputation while alive, they certainly affect the reputational legacy individuals and their families leave behind. Sargeant and Shang (2008) refer to this motive as 'the need to live on'. People are concerned with how they will be remembered after passing on and can use charitable bequests to leave a more favourable impression. This motive becomes more salient when others in the same social environment hold leaving a charitable bequest in high esteem. A study in the US has shown that social reputation is an important motivation for one third of the charitable bequestors. Some 33% of US bequestors are motivated to leave a charitable bequest out of a desire to 'create a lasting memorial for self or a

loved one' (NCPG, 2001). We will examine how important the reputation motivation is for leaving charitable bequests in Australia; we then formulate hypothesis 5:

Hypothesis 5: People who live in a social environment that highly values leaving a charitable bequest are more likely to leave a charitable bequest.

Barriers

From the philanthropic literature, the main barriers for leaving structured donations appear to be (lack of) solicitation, family need, and costs (James III, 2009a; Sargeant *et al.*, 2006a). We will address each of these theoretical barriers in turn and deduce hypotheses about the influence of these barriers on the making of charitable bequests.

Solicitation

Just as is the case with general charitable giving, bequests are often triggered through solicitation. Solicitation for charitable bequests can take place either through financial planners or through fundraising professionals working with charitable organisations (James III *et al.*, 2009). Sargeant and Warwick (2004) and Wilberforce (2001) state that one of the major barriers for bequest giving, is the lack of solicitation. Very few people are approached to leave a charitable bequest, and this seriously limits the number of actual charitable bequests left. We formulate hypothesis 6:

Hypothesis 6: People who have not been solicited to make a charitable bequest are less likely to leave a charitable bequest.

Family needs

An understandable but, in theoretical terms, serious barrier for making charitable donations and, especially, charitable bequests is the presence of close relatives, which is, in economics parlance, the presence of alternative noncharity beneficiaries (James III, 2009a). From an identity theory perspective, the self is defined as a hierarchy of role identities, some of which are more highly valued and will have more impact on behaviour than other role identities (Burnett and Wood, 1988; Callero, 1985). Most people will make sure their loved ones are looked after, before they consider making a charitable bequest. People leaving family behind will most often leave their estates to relatives. The more salient the family role identity, the more likely the estate will go to relatives, such as a partner and/or (grand)children (James III, 2009a). We hypothesise that people who have a partner and/or (grand)children have a lower probability of leaving a charitable bequest. Sargeant *et al.* (2006b) argue that the presence of close family does not form a barrier for leaving a bequest, once the family needs are perceived as taken care of. We will test hypothesis 7:

Hypothesis 7: People who have a partner and/or (grand) children, whose (financial) needs are not perceived as taken care of, are less likely to leave a charitable bequest.

Costs

Philanthropic behaviour flows from the evaluation of benefits and costs (Luo, 2005). Three types of cost aspects form barriers for leaving a charitable bequest. First, one would need enough financial resources and assets to be able to leave a (substantial) charitable bequest. Second, one would need to perceive him or herself as financially secure and able to share their resources. Third, people would need to invest time and effort (and potentially expenses) into planning their estate.

Income and assets

With greater wealth comes a greater capacity to give. Indeed, much research has found that the wealthy give more in actual dollar terms and as a percentage of income than others (Madden and Scaife, 2008a). Havens and Schervish (1999; 2003) suggest that this trend holds true too of bequest giving; the wealthy are significantly more likely to participate in bequests and to make proportionately higher contributions (1999; 2003).

As a will is a unique requirement for bequeathing, it follows that charitable donors on lower incomes will be less inclined to leave a bequest, as they are less likely than the wealthy to use financial advisors, plan their estate or have a will (Rowlingson and McKay, 2005; Sargeant and Shang, 2008).

Indeed, in the USA, Joulifaian (1991) used taxation data (IRS records) to show that those with estates under \$1 million tended to make more donations during their lifetime, giving little through charitable bequests; while those with estates worth more than \$10 million left bequests far exceeding the value of donations made prior to death. In Australia, Baker (2008) found that bequests tend to flow from families of what he characterises as 'great wealth', more so than those with 'sufficient wealth'. We formulate hypothesis 8:

Hypothesis 8: People with lower financial resources and assets are less likely to leave a charitable bequest.

Financial perceptions

In addition to the absolute costs of bequests, perceived financial costs are also a barrier for bequest giving. Financial perceptions matter because even people who are objectively well off can still feel financially insecure or experience 'psychic poverty' (Schervish and Havens, 2003; Sprinkel, 2009; Wiepking and Breeze, in press). In Australia, this attitude has been noted by Healey (2007) who found that of the richest 20% of households, nearly half feel unable to afford all they need. In order to leave a charitable bequest, people need to perceive their financial status as being adequate to leave a charitable bequest that will make a difference. Wiepking and Breeze (in press) show that, regardless of the actual financial resources held by a donor, they can experience strong feelings of financial insecurity, such as feelings of retention (a careful approach to money) and inadequacy (people who worry about their financial situation). These negative money perceptions decrease the size of their charitable donations, irrespective of these donors' actual financial resources. We formulate hypothesis 9:

Hypothesis 9: People with stronger feelings of financial insecurity are less likely to leave a charitable bequest.

Estate planning

The last cost barrier for giving arises from the problematic nature of estate planning decisions and actions, including their charitable bequest (Sargeant *et al.*, 2006a). Much time, effort, and, to some extent, expertise (or at least knowing a trustworthy professional advisor) are necessary for estate planning. People perceive making a charitable bequest as a lot of trouble to go through. Interestingly enough though, Sargeant *et al.* (2006a) show that people who have actually planned their estate do not see the experience as troublesome. We formulate hypothesis 10:

Hypothesis 10: People who perceive it difficult to make a charitable bequest are less likely to leave a charitable bequest.

Figure 1 shows the conceptual model of the effects of motives and barriers on leaving a charitable bequest.

DATA AND METHODS

Data collection

The main difficulty with any research on bequest behaviour is gathering data: obviously, those whose death has triggered a charitable bequest cannot be interviewed, and it may be inappropriate to speak to their families who could only offer their views assuming they could be found and were willing to participate in the research.

From Giving Australia (ACOSS, 2005), we know that 58% of Australians have a will, but only 7.5% of those wills include a charitable bequest. Therefore, it would be very difficult and expensive conducting a random sample survey among Australians studying their bequest giving. Instead, we approached six charitable organisations, active in a wide range of fields, to help us collect the data. These partner organisations were asked to randomly select an even subsample of both bequestors and nonbequestors from their donor base. Hence, all respondents in the survey are donors to one of these six organisations, active in the fields of animal welfare, medical research, environmental heritage, higher education, community welfare and palliative health care. The response rate for respondents approached by the different organisations varied between 24% and 44%, with an overall response rate of 32%. We received a total of 1,030 responses. As a will is a prerequisite for establishing a bequest, the 184 respondents without a will were excluded from analyses, resulting in a sample size of 846.

Development of survey instrument

The development of the survey instrument was informed by both existing literature and qualitative research. To operationalise concepts derived from the literature, we drew upon bequest research conducted by Sargeant and colleagues in the US and UK (Sargeant and Hilton, 2005; Sargeant *et al.*,

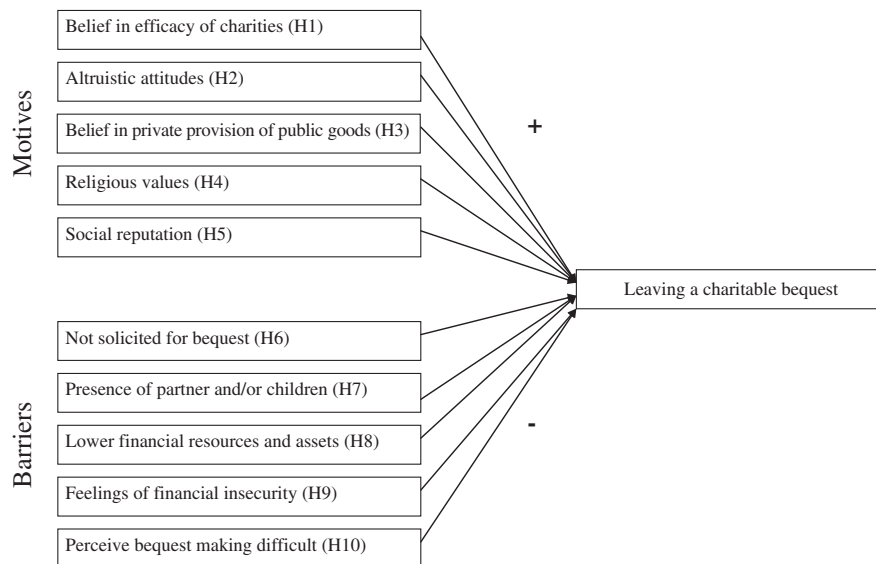


Figure 1. Conceptual model of the effects of motives and barriers on leaving a charitable bequest.

2006a; Sargeant *et al.*, 2006b). Additionally, two focus groups were conducted with key informants considered to have comprehensive insights into bequest behaviour in Australia. The first focus group was with known bequestors, while the second was with professional nonprofit staff who specialise in soliciting bequests. Participants were asked about attitudes, motivations, and perceived barriers to leaving a charitable bequest; decision-making triggers; organisational selection criteria; and opportunities for advancing bequest giving. Participants were also asked to provide direct feedback on the initial survey instrument to ensure relevance in the Australian context. After incorporating feedback, the final survey instrument consisted of 27 questions with subquestions. Hard copies of the survey were posted to partner organisations' donors.

Measurement

Table 1 shows the measurement and the descriptive statistics of the variables used in this study.

RESULTS

Table 2 displays the results of logistic regression analyses, explaining incidence of bequest giving with motivations and barriers.

In the first column of Table 2, we show the effect of the different motives people can have for bequest giving. We find that efficacy motivations are important for making a charitable bequest, in line with hypothesis 1. People who more strongly believe that charities are successful in helping those in need (who score one point higher on a five-point scale) have a 72% higher probability of leaving a charitable bequest. We furthermore expected that people with stronger altruistic attitudes have a higher probability of leaving charitable bequests as well (hypothesis 2). However, as the results in the first column of Table 2 show, people who have lower altruistic attitudes have a higher probability of leaving charitable bequests. People who score one point higher on the altruistic attitude scale have a 49% lower probability of leaving

a charitable bequest. This finding is unexpected, in light of the general philanthropic literature, which suggests that people with stronger altruistic attitudes generally display higher levels of charitable giving (Bekkers and Wiepking, 2007; Sargeant *et al.*, 2008). The other motivations considered to affect making charitable bequests are political and religious values and social reputation. The first column in Table 2 furthermore shows that it does not matter for making charitable bequests whether respondents believe it is the role of the charities or the government to meet community needs (hypothesis 3). We also find no effect of religious values (hypothesis 4). People with stronger religious values were not more likely to leave a charitable bequest. This supports research by Norenzayan and Shariff (2008), which finds that religion is more likely to predict prosocial behaviour when the act promotes a positive image within the religious group. Thus, while religious prosociality is a key factor for particular types of charitable behaviour, such as a church collection, less conspicuous donation types, such as bequests, may not reinforce in-group reputation to the same extent. Moreover, this study found social reputation motivations in general do not affect charitable bequest behaviour (hypothesis 5). When making a charitable bequest, people do not take into consideration how this would impact reputation in their social network. Again, this may be a result of a lack of visibility in charitable bequest making.

The second column in Table 2 shows the effects of barriers for bequest making. In line with previous research and hypothesis 7, we find that the presence of alternative beneficiaries decreases the probability of making charitable bequests. Compared with people who are married or cohabiting, people who are widowed have a much higher probability of leaving a bequest. We also find a very strong effect of the presence of children or grandchildren. In line with our expectations, people who have children or grandchildren have a much lower probability (a 91% lower probability) of leaving a charitable bequest, compared to people without offspring. Furthermore, we tested Sargeant *et al.*'s (2006b) hypothesis that the presence of close family does not form a barrier for

Table 1. Descriptive statistics of the variables used in the analyses (N = 846)

Variable	Mean	SD	Min	Max
Left a bequest	0.52	–	0	1
Motives				
<i>Efficacy</i> , average score of:	4.26	0.62	1	5
‘Charities [in general] have been successful in helping those in need’	4.39	0.67	1	5
‘Charitable bequests have been successful helping those in need’	4.15	0.81	1	5
<i>Altruistic attitude</i> , average score of the following: ^a	3.78	0.56	1.33	4.67
How I would describe myself:				
‘I like to be very generous with those close to me’	4.07	0.88	1	5
‘I like to show a great deal of affection towards those close to me’	4.02	0.98	1	5
‘I enjoy helping people even when I do not know them well’	3.86	0.86	1	5
‘I like to help people who are less fortunate than I am’	4.11	0.83	1	5
‘I am a very sympathetic person’	3.79	0.93	1	5
<i>Political (right leaning) values</i> , values 4 and 5 = 1 on the following:	0.61	–	0	1
‘It is the role of charities not governments to meet community needs’	3.70	1.13	1	5
<i>Religious values</i> , values 4 and 5 = 1 on the following:	0.38	–	0	1
‘I would say that religion is important in my life’	2.89	1.53	1	5
<i>Social reputation</i> , average score	2.53	0.99	1	5
‘People important to me would be pleased if I left a bequest to charity in my will’	2.67	1.15	1	5
‘Others whose opinion I value would like it if I made a bequest to charity in my will’	2.39	1.11	1	5
Barriers				
<i>Family status</i>				
Partnered (ref.)	0.57	–	0	1
Single	0.19	–	0	1
Divorced	0.10	–	0	1
Widowed	0.14	–	0	1
<i>Female</i>	0.70	–	0	1
<i>Children</i>	0.53	–	0	1
<i>Family is provided for</i>	3.58	1.19	1	5
<i>No family to provide for</i>	2.88	1.69	1	5
<i>Family income</i>				
Income less than \$52,000 (ref.)	0.36	–	0	1
\$52,001–\$104,000	0.29	–	0	1
More than \$104,001	0.21	–	0	1
<i>Assets</i>				
Less than \$500,000 (ref.)	0.34	–	0	1
\$500,000–\$1 million	0.23	–	0	1
More than \$1 million	0.22	–	0	1
<i>No income and/or asset information</i>	0.20	–	0	1
<i>Financial perception</i>	2.20	1.09	1	5
‘I do not believe I have enough assets to make a difference to				

(Continues)

Table 1. (Continued)

Variable	Mean	SD	Min	Max
the community if I make a charitable bequest’				
<i>Bequest perceived difficult</i>	2.32	1.17	1	5
‘It would be easy for me personally to leave a charitable bequest’ (reversely coded)				
<i>Education level</i>				
Primary level (ref.)	0.16	–	0	1
Secondary level	0.17	–	0	1
Trade level	0.11	–	0	1
Tertiary level	0.48	–	0	1
<i>No educational information</i>	0.08	–	0	1
<i>Age</i>				
Aged younger than 44 (ref.)	0.11	–	0	1
Age 44–62	0.43	–	0	1
Age 63–74	0.25	–	0	1
Aged older than 75	0.22	–	0	1

^aIn a principal component analysis, all five items measuring altruistic attitudes loaded on one factor, all with a factor loading of more than 0.65. Cronbach’s alpha for these five items is 0.78. Full results from factor analyses are included in Appendix A. Responses to statements were measured on a five-point Likert scale, with response categories ranging from strongly disagree to strongly agree.

leaving a bequest once the family needs are perceived as being taken care of. Because of the high nonresponse for the items measuring perceived family needs, we tested this hypothesis in a separate analysis, which is reported in the third column in Table 2. The third column in Table 2 shows that respondents who perceive their family as being provided for have an 88% higher probability of making charitable bequests. In support of Sargeant *et al.*’s hypothesis, we find that widowed respondents no longer have a higher probability of making a charitable bequest than respondents with a partner, once we control for whether or not the family is provided for or whether the respondent has no close relatives to provide for. However, having children or grandchildren still strongly affects leaving a charitable bequest negatively, although additional analyses show that this effect is to a small extent mediated by whether the family needs are perceived as being taken care of.

The other theoretical barriers for leaving a charitable bequest relate to the costs of bequest giving. We hypothesised that people with lower financial resources and assets have a lower probability of leaving a charitable bequest (hypothesis 8). The results in the second column in Table 2 unexpectedly show a negative effect for family income: People with an income of more than \$104,001 have a 70% lower probability of making a charitable bequest than people with an income of less than \$52,000. We will reflect upon this interesting finding in the conclusion and discussion. We find no effect of level of family assets on bequest making.

The perceived financial costs can also function as a barrier for bequest giving. In line with hypothesis 9, we find that people who feel financially more insecure have a 29% lower probability of leaving a charitable bequest. We also find strong support for our final cost hypothesis: the perceived difficulty of leaving a bequest (hypothesis 10). People who perceive making a charitable bequest as going through a lot of hassle have a 63% lower probability of leaving a charitable bequest.

Table 2. Logistic regression of bequest giving on motives and barriers

	Motives		Barriers		Role of family		Motives + Barriers	
	OR	SE	OR	SE	OR	SE	OR	SE
<i>Motives</i>								
Efficacy	1.720**	0.303					1.453	0.340
Altruistic attitude	0.507**	0.102					0.438**	0.114
Political (right leaning) values	0.808	0.178					0.734	0.208
Religious values	0.741	0.166					0.821	0.240
Social reputation	1.159	0.128					1.127	0.160
<i>Barriers</i>								
*Family status (ref. = partnered)								
Single			0.744	0.297	1.111	0.486	0.700	0.287
Divorced			0.994	0.462	1.273	0.636	0.970	0.462
Widowed			2.114 ⁽⁺⁾	0.891	2.009	1.048	2.401 ⁽⁺⁾	1.027
Female			0.813	0.274	0.908	0.354	1.059	0.371
Children			0.091**	0.033	0.104**	0.046	0.094**	0.035
Family is provided for					1.878**	0.257		
No family to provide for					0.996	0.118		
*Family income (ref. = below \$52,000)								
\$52,001–\$104,000			0.621	0.222			0.589	0.218
Over \$104,001			0.297**	0.133			0.259**	0.121
*Assets (ref. = below \$500,000)								
\$500,000–\$1 m			0.595	0.219			0.602	0.227
\$1 m plus			0.511	0.213			0.479 ⁽⁺⁾	0.206
Financial perception			0.708**	0.090			0.743*	0.101
Bequest perceived difficult			0.371**	0.051			0.347**	0.051
LR ratio χ^2 (df)	588.64(16)		769.32 (23)		426.62(17)		487.67(28)	
Number of observations	846		846		552		846	

Notes: Coefficients reported represent odds ratios; analyses control for triggered by making/remaking will, educational level, missing income information, age and type of partner organisation (coefficients not displayed).

⁽⁺⁾Significant at 10%.

*Significant at 5%.

**Significant at 1%.

In the fourth column in Table 2, we include both motives and barriers for making charitable bequests simultaneously in the analysis. Once controlled for bequest barriers, we no longer find an effect of efficacy motivation. Further analyses show that efficacy motivations are mediated by the perceived difficulty of making bequests. People who believe that charities are effective do not perceive charitable bequest making as difficult. The simultaneous inclusion of both motives and barriers in the analysis does not lead to other significant differences, other than a just significant negative effect of family assets worth more than \$1 million. Table 3 summarises the findings from this study.

CONCLUSION AND DISCUSSION

In this study, we have analysed a sample of 846 Australian charity donors with a will to spotlight the unique motives and barriers applicable to the charitable bequestor. Moving from the current theory base that provides a broad understanding of why people make structured donations, we have distilled from the literature motives and barriers worth testing with the bequestor as a distinct type of giver. Our study

shows that the motives people have for bequest giving are indeed rather different to the motives they have for regular (inter vivos) charitable giving (Bekkers and Wiepking, 2007). The only motive we examined that turned out to be important for both making charitable bequests and regular charitable giving is the efficacy motive. However, efficacy motivations for making charitable bequests are mediated by perceived difficulty of making bequests.

While the philanthropic literature suggested that altruism, political and religious values as well as social reputation are important motivations driving structured charitable donations, our study found that these are not as important for bequestors (Bekkers and Wiepking, 2007). The unexpected negative effect of altruistic attitudes on bequest giving may be explained by the planned nature of this type of gift. People with stronger altruistic attitudes donate with their heart rather than with their head and may be more inclined towards spontaneous giving, while the rationality of a bequest may be a deterrent. As all of the bequestors in this study have already donated to at least one organisation during their lifetime, initial altruistic motivations may have been surpassed by satisfaction from previous giving experiences (McGrath 1997, as cited in Hibbert *et al.*, 2005). This could suggest that

Table 3. Overview of the hypotheses and results of this study

Hypothesis	Result
<i>Motives</i>	Supported
Hypothesis 1. People with a stronger belief in the efficacy of charitable organisations <i>are more likely to leave</i> a charitable bequest.	
Hypothesis 2. People with stronger altruistic attitudes <i>are more likely to leave</i> a charitable bequest.	Not supported
Hypothesis 3. People with a stronger belief in the private (rather than governmental) provision of public goods <i>are more likely to leave</i> a charitable bequest.	Not supported
Hypothesis 4. People with stronger religious values <i>are more likely to leave</i> a charitable bequest.	Not supported
Hypothesis 5. People who live in a social environment that highly values leaving a charitable bequest <i>are more likely to leave</i> a charitable bequest.	Not supported
<i>Barriers</i>	Not tested
Hypothesis 6. People who have not been solicited to make a charitable bequest <i>are less likely to leave</i> a charitable bequest.	
Hypothesis 7. People who have a partner and/or (grand)children, whose (financial) needs are not perceived as taken care of, <i>are less likely to leave</i> a charitable bequest.	Mixed findings ^a
Hypothesis 8. People with lower financial resources and assets <i>are less likely to leave</i> a charitable bequest.	Not supported
Hypothesis 9. People with stronger feelings of financial insecurity <i>are less likely to leave</i> a charitable bequest.	Supported
Hypothesis 10. People who perceive it difficult to make a charitable bequest <i>are less likely to leave</i> a charitable bequest.	Supported

^aSee text for an explanation of the mixed finding concerning hypothesis 7.

bequest behaviour is more closely linked with personal satisfaction (indeed the decision to leave a bequest is an intensely personal one) than with selfless motivations; it could also reflect a maturation of giving (Grace and Griffin, 2009).

Whereas political values are found to be very important in regular giving (Brooks, 2006), they appear to be unrelated to charitable bequest behaviour. We also found that there is no relationship between importance of religion in one’s life and leaving a charitable bequest. However, partner organisations that solicited the respondents were mostly secular, which could have biased our results, as people who rate religion as highly important may be more likely to bequest to their church than a secular organisation. Previous research on religion and (inter vivos) giving is somewhat ambiguous, suggesting that greater religious involvement is positively correlated with giving to religious and nonreligious charitable organisations but negatively correlated with giving to purely secular organisations (Lyons and Nivison-Smith, 2006). Despite these correlations, causality remains unclear. Other personal attributes, such as empathy (a concern for others), helpfulness and prosociality, may have an effect on

both church attendance and giving (Penner, 2002; Shariff and Norenzayan, 2007). However, the wider nonprofit landscape in Australia has a large proportion of secular entities, so this finding may be reflective of the general nonprofit community in this country.

Social reputation is another motive that is unrelated to bequest giving, while it is a very important and strong predictor of regular giving (Eckel and Grossman, 1996; Hoffman *et al.*, 1996). We measured social reputation with statements about how pleased people in someone’s social network would be when someone leaves a charitable bequest. This rather narrow operationalisation of social reputation is a limitation of our study. It could be that other aspects of social reputation, such as the visibility with which a charitable bequest will be enacted (e.g. a building or a wing in a museum named after the bequestor), does have a strong influence on the inclination to leave a charitable bequest.

From our study, we learned that cost barriers limit people in the making of charitable bequests: the perception of not having the financial capacity to make a difference and the perceived difficulty of making a charitable bequest both affect charitable bequest making negatively. Other costs affected bequest making in an unexpected way: our study shows that people with lower levels of financial resources have a higher probability of making charitable bequests. It is interesting, and contrasting with our hypothesis, to find that people with lower levels of family income and assets are more likely to leave charitable bequests. This is an important finding for practitioners working at charities wanting to attract charitable bequests. Those with the highest levels of income and assets are most likely to make a charitable donation, but among the people we surveyed, those with average financial resources are most likely to have included a charity in their will. Current charitable bequest campaigns often targeted people at the upper end of the income scale. Our results show that this might not be the most successful strategy and that the campaigns should also be targeted at those with lower incomes. However, one needs to keep in mind that our results relate to the incidence of charitable bequest making and not to the amount people leave in their charitable bequest. We would expect different results regarding the relationship between financial resources and the amounts bequeathed. There is overwhelming evidence for a positive relationship between financial resources and amount donated to charitable organisations (see Bekkers and Wiepking, 2007 for an overview), and we would expect to find the same positive relationship between financial resources and amounts bequeathed. Further, as this study included only donors with a will, the sample may have been skewed towards those with higher incomes, who are more likely to have engaged in estate planning. Another possible explanation is the introduction of taxation incentives in 1999 in Australia, which have prompted more lifetime giving (McGregor-Lowndes *et al.*, 2006). This area certainly deserves further investigation.

Implications for practice

An additional aim of this research was to find ways charities might connect more meaningfully with their bequestors or

donors who might consider a bequest. This information is important in practitioner circles, especially given that competition is increasing and donors remain anxious about donated funds being spent carefully for best results. In past decades, much practitioner emphasis has been on relationship fundraising and being more 'donor-centred'. However, while writers have talked about ways to care for annual and major supporters, guidance is scant in the bequest situation. This study highlights a distinct bequestor point of view and helps fill this gap by relating what bequestors are looking for from charities. In summary, three key implications for practice emerge:

1. Organisations could do more to reassure supporters their donations are used well now and will be into the future: this means tactics, such as board and bequest codes of conduct, and project lists that are about ongoing or future need.
2. The perceptual barrier of bequests being seen as hard to do or not easy for the typical person needs to be overcome: this means step-by-step guides as well as marketing examples of bequestors with whom people might identify, reinforcing the communication theme that 'bequesting is easy for the average person'.
3. Bequestors are different in some ways to other donors: this finding gives a rationale for tailored communication.

The following section discusses these points in more detail.

The study confirms that giving flows when a supporter is confident that the organisation uses their donations well. In the case of the bequestor, this high interest demonstrated in the organisation's functions and plans logically must apply also to the organisation's *future* use of their funds, particularly its use of bequests. Thus, as well as demonstrating transparent stable outcomes-focused board management of funds today, the implication is that charities need to establish and promote standing processes that assure future good management when the donor is no longer there to monitor it (e.g. a bequests code of conduct, independent audits of how bequests are applied, and board bequest committee). Organisations need to offer visionary projects that emphasise ongoing needs, requiring investment across a long period, beyond the supporter's lifetime. Few charities currently adopt this focus.

Further, this study highlights that bequestors and non-bequestors differ markedly on whether they perceive charitable bequests as easy to do or 'high cost' (in the sense of a lot of hassle to go through). The old fundraising maxim 'make giving easy' is confirmed here. It provides a clear argument that charities need to facilitate and promote the ease of bequests even more than what is happening in current practice. Stories in newsletters, websites, or other media that show individuals smoothly initiating a charitable bequest bolster confidence in the process. These tactics clearly play a vital role in the practice being seen as 'doable' and not troublesome, off-putting or only for the 'well to do', who can fund high legal costs. A clear communication theme that 'bequesting is easy for anybody' should be applied across written, digital, and oral communication of the organisation.

The importance of step-by-step guides to making a charitable bequest is another implication from this finding. Therefore, within the bounds of fundraising professional bodies' codes of ethics, making solicitors and will making/codicils more accessible are also important to consider. This access may be as simple as talks by legal/estate planners to the charity's 'faithful' constituencies. The goal is to demystify the process. In short, this study stresses the need to make bequesting easy: charities need to showcase, help, and open low-pressure avenues for potential bequestors to find out more about the process. Another aspect of making bequesting easy may be to further 'normalise' the practice. In many countries including Australia, 'including a charity' campaigns and entities exist that aim to make people think about becoming a charity bequestor. If this approach finds traction, such that making a bequest to a charity becomes more fashionable, reputation may become a more significant bequest motive than this current study shows.

Finally, the study confirms that bequestors are in some ways unlike other donors and have shown a high degree of loyal action. The implication is that charities that invest in tailored activity and communication with bequestors could achieve a better result. The study supports organisations acting on these differences by using specialist bequest officers, literature and marketing strategies.

Practically, several questions emerge from the study. There appears to be a dichotomy between the deliberate and spontaneous giver, and it would be interesting to know more about what triggers this more considered approach to giving. The potential to examine the impact over time of national charity bequest campaigns may also provide insights on whether reputation might be activated to be more of a motivator in this area.

Contribution, limitations and future research

In summary, this research has fleshed out the understanding of charitable bequesting, which is a less studied giving behaviour, in a field where study of lifetime donations has dominated. A review of the literature yielded a series of hypotheses about the motivations and barriers driving bequest giving and tested these in an Australian setting, with its unusual mix of high lifetime and low post-mortem giving. Determining which motives and barriers influence charitable bequesting, the study adds to the body of knowledge and offers three specific insights for practitioners seeking to better connect with potential bequestors. Three limitations apply. First, this study takes a narrow view of social reputation, which is confined to whether people feel leaving a charitable bequest might please people in someone's social network. A broader definition might find a different response. Second, the study has sought information about religiosity as a motive but has not embraced churches in the sample, only secular groups. Third, this study has not explored bequest amount, simply the leaving of a charitable bequest. Future research might usefully target this link between bequest motives, demographics and the type and amount of charitable bequest made. Religiosity and bequesting might be fruitfully investigated through a sample population of churchgoers or extending the study to include church organisations as potential bequest beneficiaries. At a

benchmarking level, capturing data on national bequest income and tracking any increases resulting from national bequest campaigns that may lift bequest motivation may also be helpful to assess.

While it is swelling, the understanding of bequests and bequestors as a unique strand within philanthropic study is yet incomplete. Given the potential power of this income stream, more research may provide its own legacy of knowledge.

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APPENDIX A

Principal component analysis

	Component
	1
<i>Altruistic attitude</i>	
How I would describe myself:	
‘I like to be very generous with those close to me’	0.756
‘I like to show a great deal of affection towards those close to me’	0.741
‘I enjoy helping people even when I do not know them well’	0.721
‘I like to help people who are less fortunate than I am’	0.654
‘I am a very sympathetic person’	0.764

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