



A bit rich?

**What the wealthy think
about giving**

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About ippr

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Summary

To date, much of the research on giving has looked at who gives and why. Sociological, psychological and economic models offer a complex map of motivations, from the 'warm-glow effect' to a rational choice model which suggests a desire for a return. This research is as much about those who do not give as those who do. It highlights that at a basic level many of the affluent and the rich 'just don't get it'¹. To them 'Why should I give?' is a more valid question than 'How much should I give?' There is an assumption that the affluent and rich give little to charity because they haven't been asked in the right way or haven't been expected to give more than the spare change that anyone might put in a collecting tin. ippr's research shows a more complex picture and suggests that campaigns to get more money out of the better off can only go so far. It is more than the 'ask' that is important.

Our research started with the premise that the better off have different attitudes towards and motivations for giving to charity to those on lower incomes. This report concludes that this may not be the case. Non-givers with wealth just as easily use the argument that they don't give to charity because they have 'nothing to spare'. Better off givers put forward reasons for giving that would sit just as easily with those on lower incomes: 'I want to give something back'; 'The cause is close to my heart'; 'It's how I was brought up'. The British model of charitable giving, typified by spontaneous, spare change donations, appears to apply regardless of income. It is possible to give very little - pennies in a collecting tin, donating clothes to a charity shop - and still feel like a giving person, even if you are better off than most.

There is currently little social pressure to give more than the bare minimum to charity. The research aimed to explore how a more giving society can be created. This report argues that the answer is not as straight forward as campaigning to encourage people to do more and offering them new, tax-effective ways to donate. Where the project started with a focus primarily on giving money it ends by suggesting that giving time is more important in creating a culture of giving. It is important to have the mechanisms in place and the fiscal framework for giving in tax-effective ways has been much improved in recent years. But a culture of giving requires more than this. Changing attitudes towards charity and building commitment to giving requires people to engage with and recognise that there are needs other than their own to be met. This is particularly important for the affluent and rich as wealth creates its own social divide. Money buys bigger houses in better off areas, private education and personal health cover. Opportunities to engage with others outside this sphere – through giving time – are important if giving money is to become a commitment rather than a whim.

Section one: Why do the rich and affluent choose not to give?

The report explores in detail the ways in which people can both acknowledge and deny the responsibility to give. In *States of Denial* (2001), Stanley Cohen maps the ways in which people can deny uncomfortable realities and, importantly, their responsibility to do anything about them. He demonstrates that denial is a natural instinct, a way of making difficult truths easier to live with. We use Cohen's description of the different forms of denial to map the ways in which rich and affluent non-givers justify not giving to charity. At the heart of the justifications put forward is

¹ In the research 'affluent' individuals earned between £34,000 and £60,000 (approx. top 10% of taxpayers) and 'rich' individuals earned above £80,000 (approx. top 2% of taxpayers)

the most basic form of what Cohen describes as ‘implicatory’ denial: *‘It’s not my responsibility’*. People recognise that there are needs to be met and worthwhile causes to support but do not think that it is their job to put them right. Where we place the boundaries of our moral responsibilities is vital in understanding attitudes to giving. Do we feel a responsibility to others in our neighbourhood or just the people in our own family? To other countries or just our own? To people of different ethnicity and faith or only our own? To animals or only people? Individuals develop their own criteria for where their responsibilities begin and end and these are explored throughout this report.

The reluctance to see giving as a responsibility *per se* owes much to the British model of giving. Even those who currently give believe it should be a personal choice and nothing more. Giving to charity is seen as a nice thing to do rather than an obligation or duty, a spontaneous act rather than something to be planned or budgeted for and a catching mechanism for spare pennies rather than spare pounds. This contrasts with the American model of giving where the majority of giving is done using methods that require donor deliberation, such as payroll giving (Wright, 2002).

The argument that giving is ‘not my responsibility’ is reinforced in other ways. Non-givers suggest that it is difficult to take responsibility for things that are not on their doorstep: *‘How can I be expected to respond to everything?’*; *‘It’s easy to ignore when you can’t see it yourself’*. They also point out that their responsibilities are closer to home. They have their own family to look after before they can look beyond to others’ needs. Giving as an individual responsibility can also be ducked by suggesting that it is government’s responsibility to fulfil the role of charities: *‘I pay enough in taxes already’*; *‘Government is just living off the back of charity and taking the credit’*.

The table below shows that while ‘It’s not my responsibility’ is at the heart of why the rich and affluent don’t give, other reasons are also given. Cohen’s other main forms of denial: literal denial (the individual claims that something did not happen or is not true) and interpretive denial (the individual recognises the facts but gives them a different meaning) also apply to the justifications put forward by non-givers. Different non-givers will use different elements of these arguments but they are rarely used alone. People build a defence against charities and charitable giving on a number of fronts rather than just one. The report explores each of these justifications in detail.

It’s not my responsibility (Implicatory denial)	<i>I don’t really think about it Charity begins at home It’s the responsibility of Government</i>
I don’t trust or have confidence in charities (Implicatory denial)	<i>Charities don’t deserve my money or time</i>
I want to give with a good heart (Implicatory denial)	<i>I don’t like the way they ask for donations I don’t want to feel guilty</i>
I’m not wealthy, I’m just comfortable (Interpretive denial)	<i>I’ve got no more responsibility to give than anyone else I can’t afford to give</i>

I do give
(Literal denial)

I put spare change in a collection tin, donate items to charity shops, give through my credit card

Section two: Why does anyone give at all?

Given the defence that is articulated by non-givers it would be easy to wonder why anyone gives at all. The majority of givers in the research had, in the previous three months, given at least 0.5 per cent of their income to charity and described themselves as frequent or regular givers. In some cases they were giving a significant amount of time to charity but were giving at a relatively low level financially.

The givers can be loosely divided into three, not mutually exclusive, categories:

Adhoc givers

Adhoc givers give regularly to charity but without any particular method. They tend to respond when approached and see giving as a reactive process rather than one in which they are expected to be proactive. They typify the British model of spontaneous rather than planned giving.

Strategic givers

Strategic givers have sketched out a rationale for giving and are clear on where their donations will go. It includes people who give in planned ways but not exclusively. Strategic givers think strategically about the *causes* they do and do not want to support but do not necessarily think strategically about *how* they will give. They might simply for example be committed to writing a cheque to a particular charity whenever they are approached.

Social givers

Social givers give to charity primarily at events such as charity balls and auctions. They see giving as a reciprocal arrangement and something that should be fun and sociable. They gain confidence in giving from knowing the people organising the events or because they see their friends and peers are willing to give.

What is striking in each of these three models is that there is little evidence of much thought being put into *how much* the rich and affluent give. Most are happy to decide how much they will give based on how generous or 'flush' they are feeling. Like those on lower incomes the rich and affluent take as their guide the way in which they are asked and use their own judgement to assess what is an appropriate, socially acceptable amount to give.

Similarly, at the crux of their giving behaviour exist the same motivations that are true whatever your income:

I want to give something back
It's important to do my bit
I want to support those less fortunate than me
I'm lucky and I should help others
Giving is good for society
I feel good about giving
I'd feel bad if I didn't give

All of these accounts represents some form of acknowledgement of a responsibility for others and imply that it is important to look beyond your own needs. Giving may simply be a way of making you feel less guilty about you own good fortune but guilt is evidence that you are aware of your place in society in relation to others.

But why do some people choose to draw these conclusions when others find it so easy to deny the responsibility to give? Cohen again offers a useful insight. He suggests that denial should be accepted as the normal state of affairs. Not giving to charity can therefore be seen as the default option. It is what you do, or rather don't do, if you haven't been encouraged to think or act any differently. By contrast, giving requires action and involvement. The giver needs to feel both an emotional and moral response.

ippr's research suggests that there are different triggers for this emotional and moral response that may lead to giving behaviour:

- i. The cause is close to home
- ii. The individual belongs to a social unit or organisation where giving is promoted and seen as a positive value, for example faith groups, family or school
- iii. The giver knows someone involved with a particular cause or personally becomes involved

Section three: What does this mean for future giving?

Given this analysis of why givers give and non-givers don't give, what are the lessons for the future? The findings first suggest that there may be problems with some of the current initiatives:

- i. The push from charities and the Government towards planned giving (giving in a committed rather than adhoc way through schemes like payroll giving) is not widely welcomed. For some, amongst our interviewees, planned giving and tax-effective giving go against the grain of their view of charity. It represents too much of a departure from the spontaneous and tactile mode of giving that they are used to. Planned giving is described by some as cold and detached.
- ii. Giving 'campaigns' can be problematic. Givers want to give with good heart and out of choice rather than compulsion. Fundraising tactics that make them feel guilty or convey an expectation of how much they should give can be a turn off. Percentage based campaigns (i.e. everyone can afford to give 1 per cent of their income) may be used as a new rationalisation for not giving.
- iii. Too much focus on the money means that the notion of the broader benefits of a giving society can be lost. More emphasis needs to be placed on the idea that giving is good for society. The focus on giving money and the mechanics of doing this can overshadow the importance of giving as a social value that demonstrates that we accept a responsibility for each other.

Section four: focus on engagement

If the end point is a better society and not just richer charities, the report suggests that giving time and encouraging people to give time should be prioritised above giving money. Many of those involved in the research need to be given a reason to give and are not convinced by the argument that you should give because you can afford to. At the heart of giving behaviour is engagement: with causes, with people, with communities. Giving is about seeing and understanding that there are needs to be met outside your own family and home, even if it is motivated by guilt or a desire to relieve your conscience. The extent to which the affluent and rich currently engage is the result of a series of accidents rather than something that happens by design. They give, for example, because a friend or family member develops a particular illness, because they know somebody who runs the local hospice, because they belong to a religion where you are expected to give or because a friend asked them to help out at the local youth club. It is important that these contact points become more than accidents and are instead part and parcel of how we live our lives. We need to make it increasingly difficult not to engage by creating more opportunities for people to interact and make a contribution in society.

Challenging the very strong framework that the affluent and rich construct for denying responsibility to give requires more than the development of increasingly sophisticated ways of asking them for money. Encouraging people to give time – through organisations like The Experience Corps, Timebank, Reach, Local Volunteer Bureaux and the National Centre for Volunteering - is a more important part of creating a culture of giving than asking them to donate shares or set up a payroll giving account. It is vital that tax-effective mechanisms and planned giving initiatives are in place for givers to maximise the impact of their donations but a culture of giving is one in which giving money is a by-product of giving time rather than an alternative.

Giving time is also important if the value of giving in enhancing social capital is not to be lost. People subscribe to the idea that the 'giving society is a good society' but there is a real danger that focusing just on the money dilutes the message. The value of giving time connects with many of the sentiments expressed by respondents. A common theme emerged, among both givers and non-givers, of a loss of 'community', a decline in our sense of responsibility to others and the pursuit of personal gratification above social goods. Such expressions of social malaise are not surprising and are indeed in danger of seeming tired: *nobody knows their neighbours anymore, everyone is just looking out for themselves, you can't leave your front door open, people have no respect for each other*. What comes across less strongly is a sense of people's individual responsibility to challenge the status quo. People subscribe to the message that society is in decline and people don't care enough about each other but often fail to make the connection between what goes on in society as a whole and what we do as individuals. Giving time is a way of helping people to make the connection. The rich and affluent are also much more positive about the notion of giving time than they are of giving money. Giving time is considered a less threatening, guilt-inducing proposal as well as a more rewarding one.

Giving time is not without its problems however. Getting people to give time is not easy and is potentially tougher than getting them to donate money. Giving time suggests commitment and is dependent on matching the right opportunity to the individual and the time and skills they have to offer. Putnam also refers to John

Dewey's distinction between 'doing with' and 'doing for' (Putnam, 2001). Putnam suggests that social capital refers to networks of social connection: doing *with*. He states that doing good *for* other people, however laudable, is not part of the definition of social capital. Some of the most critical accounts of elite philanthropy in America highlight giving as very much an activity of 'doing for'. In developing a culture of giving in Britain it is vital that encouraging people to give more time, as well as more money, does not reinforce existing social divides in this way. Strategies targeted at encouraging the better off to give time therefore have the added challenge of encouraging links between and across communities and divides of class and money. Achieving this will be vital in breaking down the defences constructed by affluent and rich non-givers and encouraging them to make connections with people and causes outside their own social circles.

Policy and Research Implications

The research set out to highlight attitudes and behaviour towards giving among rich and affluent individuals. This is an important target audience for the charity sector yet one that has thus far been relatively under-researched in this country. ippr's findings point to some of the potential difficulties with current drives to increase money giving. Importantly, the report suggests that a culture of giving is dependent more on time giving than money giving.

We conclude by suggesting a number of implications of the research and areas worthy of further study:

- Initiatives aimed at increasing money giving may be better received if they have clear links to those which canvass people for time.
- There is a need for a national contact point for time giving that draws together the different organisations working in this area but which focuses on the recruitment and development of volunteering and time giving at the local level. This would need to incorporate volunteering organisations like Timebank, the National Centre for Volunteering, Reach, Local Volunteer Bureaux, Community Service Volunteers as well as public bodies and services with roles for 'lay people' (e.g. school governors, lay magistrates, lay members of Police Consultative Councils, participants in local authority consultations, members of Patient's Forums or Councils).
- Tax incentives are in place for gifts of money to charity from businesses and there is a drive towards increasing levels of payroll giving among employees. However, the framework for incentivising businesses to encourage their employees to give time are less well developed. Tax relief is available for businesses who allow secondment of employees to charities but nothing is in place to incentivise employers to encourage their staff to give time on a more regular but less formal basis. There is scope to explore tax incentives for employers who encourage and enable their employees to volunteer, for example by rewarding companies with staff who give one day a month of their time as a volunteer or in a public role.
- Creating a habit of giving from an early age is important. There is a need to build on the commitment to giving in schools through initiatives like Millennium Volunteers and do-it.org as well as through citizenship education. Time-giving has the potential to play an important role in translating the new citizenship curriculum into practice.

Introduction

Why some people give to charity and some not is a hot topic. Charities want to know how to boost donations against the backdrop of statistics that suggest that individual giving is lower now than it was ten years ago (NCVO 2001). Policy makers want to enhance a sense of citizenship and view levels of giving as one indicator of how a society feels about itself and its responsibilities to others. The issue is firmly on the political map with the Government aiming to increase both the time and money given to charity with initiatives like the Giving Campaign² and The Experience Corps³.

Despite Government commitment, the evidence base for developing policy to support a culture of giving is weak. Much research explores the pros and cons of different fundraising techniques and ways of giving as well as what motivates people to give. However, it tends to be written on the premise that if charities change how they work - fine tune their fundraising techniques, report more openly about how they spend their money, communicate more effectively - and Government creates a fiscal framework which provides an incentive for people to give, then everything else will fall in to place. There is a danger that the goal of establishing a culture of giving becomes lost in discussions of the mechanics of fundraising and tax efficiency. The bigger challenge is changing how people think about giving and encouraging them to be committed to giving time and money on more than a casual basis.

The key to thinking about how this bigger aim might be achieved is understanding why some people give and some don't. This is the focus of this research. The report provides evidence to generate debate and to develop policy to enhance commitment to giving. It offers a different framework for thinking about giving behaviour and suggests that the key to increasing giving in Britain lies in changing attitudes rather than practices.

The focus of the research is the attitudes and motivations of the affluent and the rich. This group is an important audience to research. They have more money to give than most, yet statistics suggest a complicated relationship between income and giving patterns:

- The greater your household income the more likely you are to give money to charity. Participation in giving among the richest 10 per cent of households is nearly 50 per cent but only 14 per cent among the poorest 10 per cent (Banks and Tanner, 1997).
- Those earning in the higher income tax bracket are more likely to prefer to give regularly than those on lower incomes. But just under two thirds would still prefer to give only occasionally or not at all (CAF/IR/NCVO, 1999, unpublished⁴)
- Despite this, the relationship between income and level of donations is regressive; the worse off give proportionately more than the better off. The richest 20 per cent of households give less than 1 per cent of their household expenditure to charities, the poorest 10 per cent give 3 per cent (Banks and Tanner, 1997). Some research demonstrates a larger discrepancy (Egan, 2001)

² The Giving Campaign is an independent, national campaign supported by the voluntary sector and the Government. It has been established to increase the amount of money given to UK charities.

³ The Experience Corps was launched in January 2002 and promotes volunteering among the over 50s. It is funded by the Home Office but will be run by nine regional centres around Britain

⁴ Referenced in 'A Lot of Give', C Walker and C Pharoah, 2002, p35

- A minority of individual donors contribute the majority of total donations. The 3 per cent of people who give more than £50 per month contribute over half of total donations (A Passey, L Hems and P Jas, 2000)

This group of rich and affluent individuals is also important when comparisons are made between giving in Britain and giving in other countries. Most frequently comparisons are made with America where levels of giving consistently stay at around 2 per cent of Gross Domestic Product compared to less than 1 per cent in the UK (Wright, 2002). Many of the current trends towards more planned ways of giving, including payroll giving, take the American model as their lead. However, as Wright points out, the conclusion that the UK giving culture is simply less well developed than in the US neglects the complexity of the differences between the two countries. This report reinforces just how different the British model of giving is.

Policy context: why does giving matter?

A good society depends not just on the economic success of 'I', the individual, but the social commitment of 'We', the community

The Report of the Commission on Social Justice, 1994

We come to care about the political governance of our communities through learning to be active in them. The processes of formal participation and practical engagement cannot be separated. For this reason, volunteering and voluntary activity are vital to the renewal of our democracy. People who engage locally with the welfare of others – in clubs, church groups and voluntary organisations – are more likely to care about the well-being of the community as a whole

Blunkett, 2001

A good society depends not on the state but on the citizens, acting on motives of various kinds, some selfish, others unselfish, some narrow and material, others inspired by love of man and love of God. The happiness or unhappiness of the society in which we live depends upon ourselves as citizens, not on the instrument of political power which we call the state

Beveridge, 1942

Attitudes towards charity divide the political spectrum. On the right charitable giving fits with a belief that the free market is the solution to not only economic but also social problems. If the state pulls back its grip on public services, charities will fill the gaps. The argument is one of self-determination: individuals and families are better able to meet their own welfare needs than an 'interfering' government. Neo-conservatives have argued that such forms of civic engagement and mutual support are in danger of being crowded out if the welfare state is too strong. The current agenda of the Conservative Party reflects communitarian ideals which focus on families, faith groups and other traditional social organisations as the bedrock of strong societies.

It is the formation of character within the family and within the wider community that can alone lead us from broken communities and broken laws towards the neighbourly society.

Oliver Letwin MP, 2002 (The Sixth Keith Joseph Memorial Lecture, Centre for Policy Studies)

The old left oppose charity for the same reason that it is supported by the right. The pillars of the traditional left are public ownership and redistributive tax. They can be squeamish about charity as it suggests a rolling back of the state and an erosion of the principle of public services paid for through taxation.

There is a centre-left case for giving that differs from both these accounts. Charitable giving is supported but not for the same reasons put forward by the right. The centre-left case promotes giving as good for society whilst also holding firm that it does not negate or undermine the need for a strong welfare state. Charitable contributions are seen as distinct and independent from the state. The argument suggests that as individuals we have a positive obligation to provide resources for welfare which are collected through the tax system but our responsibilities for each other do not stop there. We have a shared responsibility for a common future in which the well being of every individual is inextricably bound up with that of others. Mutual 'non-interference' is not enough: a thriving society requires us to engage and involve ourselves and develop collective means of support.

Social networks provide the channels through which we recruit one another for good deeds, and social networks foster norms of reciprocity that encourage attention to others' welfare

Putnam, 2001

For progressives, encouraging giving is part of a commitment to building social capital. Giving is one marker of the 'good' society. It is a way of gauging how strongly we feel a sense of responsibility to one another and how willing we are to live together rather than in pursuit of our own self-interest. The concept of social capital, developed by Putnam (Putnam 2001), focuses on the benefits of engagement for both individuals and the state. Social relationships are seen as a resource, a form of capital in the sense that investment in acquiring the resource (the cost of getting to know someone or giving time, for example) will reap dividends, both to the individual and society as a whole. Engagement and interaction benefits the individual by helping them make contacts, developing trust and building networks that may in time be useful for other things (e.g. job contacts, advice, services). The wider community and the state will benefit from high levels of social capital because rich webs of social networks and high levels of trust are good for business, for employment markets, for crime reduction, for health and so on.

The centre-left case also sees charity as supporting rather than undermining public services, not least because charities frequently deliver alongside them. Far from 'crowding out' charity, a strong welfare state can enhance commitment to engaging with voluntary organisations. Blunkett, for example, argues that almost every form of public service delivery could benefit from systematic voluntary involvement: 'this is not about replacing the basic responsibilities of the state but building networks of informal mutual support around hospitals, museums, social service providers and schools'.

We must recognise the importance of social capital – the informal norms of trust and co-operation which are created and strengthened by voluntary association in civil society. Rather than Government and voluntarism being opposed, the legitimacy of public institutions and the vitality of civil association seem to improve and decline in tandem

Blunkett, 2001

On the centre-left attitudes and behaviour towards charity are an important measure of the good society. Increasing the amount we give – both in terms of time and money – is valued because it means that connections with other people and other needs are being made that are a vital part of civic society. Our starting point for this project is therefore not ‘How can we increase the amount of money donated to charity?’ but ‘How can we create a culture of giving?’.

Methodology

ippr conducted qualitative public opinion research with both givers and non-givers to get behind the giving statistics. As the country becomes wealthier, how do the wealthy feel about giving? Specifically, the research aimed to explore:

- Attitudes towards giving
- How individuals define giving and what they see as effective, worthwhile giving
- What people who give get out of giving (both time and money)
- How non-givers justify not giving
- How wealthy individuals might be encouraged to give more

Interviews and focus group discussions were conducted with the following audiences:

Income	Target group	Definition
More than £80,000 per year <i>Approx. 2% of taxpayers earn £80,000 or more</i>	Rich givers*	Have given £100** or more to charity in the last 3 months – or estimate that they give at least £400 per year to charity <i>and/or</i> volunteer regularly, giving at least 4 hours per month
	Rich non-givers	Give to charity never or rarely. Have given less than £30 in the last 3 months. Give time as a volunteer never or rarely.
£34,000 - £60,000 per year <i>These people are in the top 10% of taxpayers</i>	Affluent givers*	Have given £60** or more in last 3 months – or estimate that they give at least £240 per year to charity <i>and/or</i> volunteer regularly, giving at least 4 hours per month
	Affluent non-givers	Give to charity never or rarely. Have given less than £30 in the last 3 months. Give time as a volunteer never or rarely.

* The distinction between givers and non-givers is based on self-reported giving behaviour. While this allows for some room for misrepresentation, respondents for the research were recruited by professional market research recruiters and were questioned about a range of activities rather than being asked directly about charitable giving.

**This is approximately 0.5% of their income

Sixteen one-to-one interviews and eight small focus group discussions were conducted. A total of 56 people were included as respondents. A full table of the interviews and focus groups conducted can be found in the appendix.

Half the evil in this world comes from people not knowing what they do like; - not deliberately setting out to find out what they really enjoy. All people enjoy giving money away, for instance: they don't know that, - they rather think they like keeping it; - and they do keep it, under this false impression, often to their great discomfort. Everybody likes to do good; but not one in a hundred finds this out.
John Ruskin, The Stones of Venice (1851-53)

If we genuinely thought about it we would give so much more. Half the world is rich and half is starving. It needn't be that way if we accepted that we had enough. But nobody ever does. It is always 'more, more, more'
Affluent giver

Altruism is fine for the people who have so much money it means nothing. That's the only type of altruism I can relate to
Rich non-giver

Everyone has to look after number one first. We have to. And then we're able to look after the next one down the line
Rich non-giver

Section one: Why do the rich and affluent choose not give?

In this first section the ways in which the rich and affluent justify not giving to charity are examined. As a framework we use Stanley Cohen's *States of Denial* (Cohen, 2001). Cohen maps the ways in which people can deny uncomfortable realities and their responsibility to do anything about them. He demonstrates that denial is a natural instinct, a way of making the difficult truths easier to live with.

Cohen describes states of denial in the context of major, organised atrocities and well-documented cases of torture and massacre as well as local examples of bystander non-intervention. He shows how denial is not only individual but can also be collective, cultural, historical and official. It is something in which we collude as well as do alone.

Denial may seem a strange starting point for exploring why the affluent and rich give or don't give to charity. The examples used by Cohen are often immediate, hard-hitting and shocking. But some of the denials he describes are more everyday: seeing harrowing images of human suffering on television yet finding a way of blocking it out, going on holiday to a country which is known to have a poor human rights record or hearing neighbours arguing violently without intervening. In each of these cases it is possible to act or not act; to acknowledge what is going on and do something or to deny either that there is a problem or that you have a responsibility to act. This report will argue that the choice to give or not give to charity requires the same decision to acknowledge or deny. This is not to suggest that people respond to every charity appeal. The choice that givers make is to do *something* rather than *everything*. This involves a degree of pragmatism: What will I try and make better? What will I contribute to? Who or what do I feel a responsibility to?

Cohen's description of the different forms of denial will be used to map the ways in which non-givers justify not giving. This is contrasted with the ways in which givers explain their motivations and acknowledge a responsibility to give. Giving to charity, time or money, requires engaging, getting involved and contributing beyond your own and your family's needs. Not giving suggests detachment, shutting out and looking inwards. Cohen's account of denial and acknowledgement is useful in making the argument that the giving society is the good society. Increasing how much people give is good not simply because it means that charities have more money and more volunteers, it is good because it indicates that we care and connect with people and causes.

Cohen outlines three basic forms of denial: literal, interpretive and implicatory.

Literal denial Something did not happen or is not true. It may be a result of genuine ignorance or a deliberate aversion of your gaze.

'I don't believe climate change is actually happening so I don't support charities that focus on the environment'

Interpretive denial The individual recognises the facts – something has happened – but they are given a different meaning.

'There are people begging on the streets but they're not homeless so I don't give money to them or to homeless charities'

Implicatory denial Involves neither a denial of the raw facts nor the conventional interpretation. What is denied is the individual's responsibility to act. These forms of denial are often called rationalisations: it's nothing to do with me, what can an ordinary person do, it's someone else's problem, it's not my problem.

'I see images of people starving on the television but nothing I do is really going to make a difference'

'Medical research is needed but it's not my responsibility to pay for it'

It is the third of these forms of denial that is most relevant to attitudes towards giving. Implicatory denial is knowing, not acting and finding reasons not to act. Not giving similarly involves a process of knowing and not acting.

For the affluent and rich who don't give, the crux of their argument lies in Cohen's basic form of implicatory denial: 'it's not my responsibility'. The construction of 'denial' that non-givers put forward can be summarised as follows:

**It's not my responsibility
(Implicatory denial)**

*I don't really think about it
Charity begins at home
It's the responsibility of
Government*

**I don't trust or have confidence in charities
(Implicatory denial)**

*Charities don't deserve my
money or time*

**I want to give with a good heart
(Implicatory denial)**

*I don't like the way they ask for
donations
I don't want to feel guilty*

**I'm not wealthy, I'm just comfortable
(Interpretive denial)**

*I've got no more responsibility to
give than anyone else
I can't afford to give*

**I do give
(Literal denial)**

*I put spare change in a collection
tin, donate items to charity
shops, give through my credit
card*

Different 'non-givers' will use different elements of these arguments but they are rarely used alone. People tend to build a defence against charities and charitable giving on a number of fronts rather than just one. Each of these reasons for not giving will now be explored in more detail.

i. It's not my responsibility

At the core of attitudes among the affluent and rich who do not give, or do not give more than spare change, is the rationalisation that it is simply 'not my responsibility'. In Cohen's map this is the fundamental form of implicatory denial. The individual does not deny the facts but does deny a responsibility to act: there are needs to be met in society and worthwhile causes to support but it's not my job to make things right. Where we place the boundaries of our moral responsibilities is vital in understanding attitudes to giving. It is a theme that both Cohen and others⁵ explore. They argue that it is dependent on the distinctions we make between our 'own' people and communities and 'others'. Do we feel a responsibility to others in our neighbourhood or just the people in our own family? To other countries or just our own? To people of different ethnicity and faith or only our own? To animals or only people? Individuals develop their own criteria for where their responsibilities begin and end and these are explored throughout this report.

When pressed on whether individuals have a responsibility to give *per se*, particularly if they are better off, both givers and non-givers argued that giving is a choice not a responsibility. Respondents were asked what they would think of a well-off friend who announced that he never gave to charity. Many thought that they might be disappointed and would question his motives but would not go further. Giving is largely seen as a private matter and not for others to judge.

I would feel disappointed. How can you have all that money and not give some back?

Affluent giver

That's down to him – he's got to wake up to himself in the morning. I wouldn't try and force someone to give. I'd give my view but I wouldn't say 'You should give'. He's got his conscience and I've got mine

Affluent giver

I wouldn't pass judgement on them, some of them have their reasons and that's entirely up to them

Affluent non-giver

Even those currently giving were often reluctant to suggest that giving to charity should be expected or seen as a responsibility, though they would hope that others would choose to do their bit. Non-givers were more direct, they argued that what you do with your time and money is your business. The idea that giving to charity is an obligation that the better off should fulfil was resented.

You've made your money; you do what you want with it

Affluent non-giver

It annoys me quite frankly that people should care how much I give, it's nobody's business. It's a personal thing

Rich non-giver

⁵ For example Michael Ignatieff in *The Needs of Strangers*, London: Vintage 1994

There are people out there who are wracked with guilt and feel it is necessary to go out there and help the rest of mankind. I don't judge these people. Some of these people do it for whatever reason: because they want to show off their new clothes, because they want to feel good, because they'd be wracked with guilt if they don't. Who cares? Good for them, it doesn't affect me in the least
Rich non-giver

The largely negative response to the suggestion that the better off should feel a responsibility to give says much about the model of charitable giving in Britain. People want to feel that giving to charity is within their gift, a spontaneous and generous act. One (rich, non-giver) participant stated *'the beauty of charities is that when you have extra you have the luxury of giving; it's a catching mechanism for the pennies that roll off the table'*. Her comment highlights a number of points. It demonstrates that giving to charity is seen as a 'nice' thing to do rather than a necessity or an obligation; it makes you feel good but you do not want to feel you must do it. Being made to feel that you are obliged to give takes away the good feeling. It also suggests that giving is not something you need to think about, rather it is a natural outlet for what you have leftover after everything else is accounted for. Finally, the mention of 'pennies' indicates low level, spare changing giving rather than planned giving that would require a more conscious assessment of how much you can afford to give. This contrasts with the American model of giving where giving tends to be planned and yield higher average gifts than in Britain (Wright, 2002).

People are reluctant to view giving as a responsibility. The justifications for this go beyond the straight forward answer that giving should be a 'personal choice'. Detailed below are the different ways in which the decision not to see giving as a responsibility is rationalised.

'I don't really think about it'

A passive way of rationalising not giving to charity is simply arguing that you do not encounter charity and the needs that charities meet in your every day life. It is easy not to think about charity. If you do not witness need first hand (a relative dies of a heart attack, a friend becomes homeless, you travel and witness poverty in developing countries) then, it is argued, it is easy to switch off as you have nothing compelling you to engage. In the context of international appeals this argument can be particularly strong: the cause concerns 'others' very clearly not part of the domestic landscape.

I do feel guilty when it comes to charities, you see something on television and you think 'I should do a bit more'. But I must be honest, a couple of days pass and you forget
Affluent non-giver

You bury your head in the sand, you know, when it's almost as if there are so many problems that it's easier not to think about any of them and you don't bother
Affluent non-giver

If I stopped going out one night a month I could probably give a reasonable amount to charity. At the back of my mind I think I should do that and my friends rib me for not doing anything but I never quite get round to it...it's so far down the list of things I have to think about
Rich non-giver

When respondents were told that those on lower incomes give proportionately more than those on higher incomes many accounted for this by saying that poorer people were 'closer to need'. It was on their doorstep and part of their everyday life. They were more likely to feel compelled to give because it was hard for them to ignore what was in front of them. By contrast their own lives were often described as a cycle of work and family commitments, which didn't offer them the time or space to stop and think about giving.

People who are poorer, they come into contact with people that need help more and therefore they relate to it better. They might know someone who's homeless or someone who's got no-one to look after them, or someone's who's got some hideous illness and can't afford the treatment...whereas people who are rich don't talk to people like that

Affluent non-giver

This rationalisation ('It's not on my doorstep, I can't see or hear or feel it therefore I don't think about it') is what many charity appeals hope to challenge. Shocking images, horrific accounts of torture and abuse and the results of environmental neglect are graphically depicted in order to act as a wake-up call: you must act, you must take notice, you must care about this. The rationalisation not to act in response to these appeals tends to be expressed in a different form; in the argument of information overload and compassion fatigue: 'There are too many appeals to respond to, too many needs to be met, I can't act on them all and if I pick one, what difference will I make?'

I think it's all been overdone, I don't give any more because of a sense of numbness and confusion...There's just so many charities now

Rich non-giver

Twenty years ago there were far fewer charities and it was easier to choose one and you knew what sort of profile they had. Now it's too broad and too big and it's easy to think that if you don't give it won't make any difference and nobody will know

Rich non-giver

I'm jaded; there's too much hard-hitting stuff

Rich non-giver

Such rationalisations fit neatly with what Cohen calls 'contemporary denial'. He points out that people can't notice everything happening around them, they are bombarded with too many stimuli for the mind to process. Cohen describes how we place a 'perceptual filter over reality' which allows us to recognise that we can't feel emotionally moved or compelled to act in response to everything. It is because we have too much to take in that leads Cohen to suggest '*the problem is not to explain how anyone denies but how anyone's attention is ever held*'. The instinct to ignore is therefore natural and in some ways necessary. We will examine later what triggers the decision not to ignore.

If someone's father has died for whatever reason then they immediately go crazy supporting that cause. I can understand that but what I can't understand is why they expect everyone to support everything. We have a plethora of things to put money into and quite frankly perhaps it's the plethora that puts you off

Rich non-giver

‘Charity begins at home’

The decision not to view giving time or money to charity as a responsibility is also rationalised by emphasising the responsibility you have for yourself and your family. A number of the non-givers were quick to state that charity begins at home; you get your own house in order first. Many stated that they had enough to do ensuring their own and their children’s needs were met. The argument demonstrates how tightly the boundaries of our moral responsibilities can be drawn. For many of the non-givers involved in the research friends and families were worthy recipients of their time and money but people and causes beyond this sphere were not on their giving ‘radar’.

I’d rather look after my family first

Rich non-giver

I tend not to feel guilty about things that aren’t that close to home. There’s enough guilt at home quite frankly

Rich non-giver

I’ve got enough to do with my money for people that mean something to me that, with all the best will in the world, I don’t really care what happens to the dog that’s sitting in the pound or whatever. I have enough of my own to worry about

Rich non-giver

Some even suggested that they felt less able to rely on the welfare state and therefore had more costs to pay in order to support the basic needs of their families like health and education. Given the levels of wealth enjoyed by respondents in the research (all were in the top 10 per cent of earners) this perception of financial insecurity may be no more than a convenient rationalisation for not giving. There is also an underlying implication that if everyone looked after their own then there wouldn’t be any problems in the first place. Many of the non-givers (and some of the givers as well) had little time for those who they felt wanted ‘something for nothing’. Any form of dependency can be viewed negatively.

The welfare state is crumbling. Things we used to be able to rely on we can’t anymore therefore we have to pay out of our own pocket for them – like education and health cover and pensions. We’re forced into being selfish in order to cover our own needs. You think of your own charity.

Rich non-giver

People should look after their own family as well. I don’t believe in people always putting their hand out to the state

Affluent non-giver

Some people need to be helped but some people get used to help too much

Rich non-giver

The statement ‘charity begins at home’ is not just used as a way of defending ‘non-giving’ behaviour. It is also used by some as a way of undermining the behaviour of those who do give. In one focus group discussion with rich non-givers it was suggested that people who give to charity are do-gooders, meddling in other people’s business. People who want to be seen to be doing good yet aren’t putting that same effort in to their own families. The rationalisation ‘charity begins at home’ can therefore be a powerful way of denying a responsibility to give as it works on two

fronts. It's a positive statement about your commitment to your own family and friends as well as a way of repositioning in a negative light the behaviour of people who do give.

My sister in law works for this children's wish charity, does stuff for children in Africa, she's on the PTA and everything. Marvellous, she's very giving. But if you ask her kids when they ever see her it's never because she's so busy running around looking after all these other people. And I'm thinking to myself, what is she giving to her family? I think charity should begin at home...I think you should spend time taking your own kids to the park or whatever

Rich non-giver

There are people who leave their children with nannies and go out and drive everyone else nuts and raise fortunes for the rest of mankind

Rich non-giver

A friend of my mother-in-law died. She had a brother but no children of her own and left £60,000 to her boyfriend. She then left the rest (over £500,000) to [charity name] and nothing to her siblings. She could have given something to my mother-in-law who had been there for her. That upsets me, I'm family orientated and it would have been more thoughtful to leave it to the family. That's what I'd get satisfaction from

Rich non-giver

This last quote demonstrates that the 'charity begins at home' sentiment also rings true when the importance of leaving an inheritance is discussed. Many respondents initially claimed that leaving an inheritance wasn't important, particularly when their own children were financially independent. However, when looking ahead they were often quick to mark out their property and other assets for their children and viewed charitable legacies as either a minor detail or the default option if no-one else was around to lay claim to their fortunes. Non givers were more likely to be concerned with minimising the impact of inheritance tax than ensuring that they left a donation to charity.

My children will inherit a reasonable amount. I'm conscious that I want my money to be as complete for them as possible when I go. The whole issue of inheritance tax is a big thing and I don't want it all going in taxes

Rich non giver

I put down the RSPB as the full beneficiary of my will if there's no other next of kin or beneficiaries to claim it. I'm not sure why I chose them, they just came to mind at the time

Rich non giver

'It's Government's responsibility'

Not giving to charity can also be rationalised by deferring responsibility to a higher authority: government. Even current givers argue that some services provided by charities should be taken care of by government. Typically such comments related to health and education services. There is agreement that there is a blurred boundary between the responsibilities of Government and the responsibilities of charities. Respondents found it difficult to define who should do what beyond a vague notion

that government should provide services to meet basic human needs and charities then 'fill in the gaps'.

I resent giving to charities when it shouldn't be the charities supporting whatever that need is. It is like giving to the school all the time because the government hasn't given education enough money. Charity should not be stepping in to the breach; it should be done through taxation and good government
Affluent giver

I don't think as a society we should rely on charitable donations for people's welfare
Affluent non-giver

I think there are lots of causes that the Government should take care of rather than charity. There was some appeal from the London Fire Brigade to raise money to visit schools to educate kids about fire safety. Excellent idea but why are business being approached to give money to it when Government should be paying for that sort of thing?
Rich non-giver

Respondents were clearer about the role of government and of charity in tackling social inequalities and injustices. Previous research already shows that traditional notions of charity as a means of redistributing resources from rich to poor are largely false (most recently argued by Egan, 2001). This research supports this argument. Respondents viewed the role of ironing out social inequalities as a distinctly governmental role. They perceived charities not as agents of redistribution but as organisations providing some form of public benefit and helping those less fortunate, though not necessarily poorer. There was a reluctance from some, both givers and non-givers to accept an individual responsibility for the grander task of challenging unequal distribution of resources and opportunities in society. That was seen as the job of government.

We look after our own family by sharing and giving. It's the government's responsibility to iron out inequalities rather than the individual
Rich non-giver

In allocating responsibility to a higher authority, the National Lottery is also part of the picture. Many suggest that is it used as a way of directing funding into areas which might previously have been supported by public money. A way for government to get credit for good projects without having to provide money themselves. It serves to further blur the boundary between the role of government and the role of charity.

Government leans on the lottery to pick up a lot of the slack. A lot of their causes could be up for dispute as to whether the Government should take on that role or charity
Rich non-giver

The National Lottery has increased the pot of money going to charity substantially...there must be more going into charitable causes than ever before. It shows you how many things the Government leans on the lottery to do
Rich non-giver

Despite these concerns people tend to be pragmatic; Government can't do everything, the Welfare State will only provide so much and charities will always be a

necessity. The extent to which it is now acceptable for universities to seek funding from companies and individual donors is one example of the way in which our expectations of what public money should pay for and where private money fills the gaps have changed. The idea of Government taking on responsibility for everything and making charities redundant in the process is also unappealing.

The Government can't do everything and should not really have to do everything because it would be too expensive. And if we think we're frittering away our money to charity then we'd be frittering away our money in taxes even more.
Rich non-giver

Charity has a role to play and government can't do everything but this doesn't automatically translate into an individual responsibility to give. Non-givers refer to how much they already pay in tax as a way of justifying not giving: 'I give enough already'. Tax has negative connotations. People argue that they pay too much, that they get nothing back or that the government spends it badly. Some non-givers view giving to charity in the same light: a way of supporting those 'with their hands out' without any return for the giver.

Do people give you money? Just give you money for no effort, no heartache, no backbreaking strain? No. So everything you get you work for in some form of another, you pay your dues...you pay your tax! We're in a Western society that actually supports an incredible amount of people from the welfare state and whatever, and that's why I don't feel a responsibility to give
Rich non-giver

I paid £27,000 in tax last year, which is sort of giving to charity in my view...I'm paying more than other people. The Welfare State is a safety net for people who can't support themselves...I've never had anything out of it
Rich non-giver

There is some argument, particularly on the right of the political spectrum, that charity is 'crowded out' if the responsibility for providing public services and meeting social needs is seen as the preserve of the state. Comments made by respondents would appear on the surface to support this view. A number of people suggested that levels of giving in America are higher because the state provides less; people give out of necessity and not just because it is a nice thing to do. A more credible account would be that welfare state and the amount we pay in taxes provides a convenient justification for not giving to charity when challenged. It is a way of strengthening the rationalisation that giving is 'not my responsibility'. A weaker welfare state and lower taxation is unlikely to act as the catalyst that inspires current non-givers to give. The defence they construct against giving is built on more than one front. The non-giving respondents tended to use the argument that they paid taxes already only when prompted to think about the relationship between what government provides and what charity offers. It becomes part of the rationalisation for not giving but does not appear to be the main driver of non-giving behaviour.

ii. I don't trust or have confidence in charities

Many previous studies highlight trust and confidence in charities as an important factor in the decision to give. This research similarly demonstrates that those who don't give to charity often claim it is because they hold them in little faith. In Cohen's account of the different forms of denial this is a type of implicatory denial. The individual accepts that there are international disasters that require relief work, there are endangered animals that need protecting, investment in medical research is needed and so on but charities can't be trusted to carry out this work effectively and therefore supporting them is not worthwhile. The individual avoids acting by questioning the validity of the charity's work. Sometimes this is based on media coverage: a high profile case in which funds have been misappropriated or a charity is 'revealed' to spend a large percentage of donations on overheads and administration for example. It tends not to be just a single charity that is removed from the individual's list of potential recipients of donations however, for some it becomes a way to justify not giving at all.

The 'big boys' in the charity world are getting a lot of bad press and you don't feel as if the money always ends up where it should. With overseas aid you worry about corruption and whether the governments in those countries are misusing the money

Rich non-giver

To me charities are just mercenary systems for generating income for a whole bunch of administrators who will charge whatever they bloody well please. Whatever ends up in the actual hands of the people to whom you've actually contributed it's an incredible stroke of luck as far as I can see

Rich non-giver

It is commonly asserted that charities spend too much of their money on administration and overheads and not enough on making an impact. Estimates of what charities spend on such costs were as high as 90 per cent. One respondent even accused charities of the worst excesses of the private sector by describing charity bosses as 'fat cats' skimming money off the top. Some perceived them as 'bottomless pits'; always standing holding out the 'begging bowl' but failing to show what donations have been used for and where change has been bought about.

I need to know where the money ends up and how much of it is shorn off along the way and exactly how much ends up on the actual cause

Rich non-giver

They don't necessarily use their money in the most sensible way. They don't get bang for their buck

Rich non-giver

10 per cent is acceptable [to spend on overheads]. If they can't organise themselves to operate for 10 per cent then they shouldn't be in business

Rich non-giver

Even when presented with the facts respondents were often reluctant to accept them and preferred to maintain their own perceptions. A 1996 survey by the National Council for Voluntary Organisations (NCVO) found that on average the public felt it was acceptable for charities to spend 22p of each pound raised on administration and 19p on fundraising. In the same year among the top 500 charities surveyed,

actual costs were 6p on administration and 8p on fundraising (CAF). Greater transparency and accountability would be a positive step in making the public feel that charities were open to scrutiny but it is unlikely that more information would sway those already convinced of charities wastefulness and ineffectiveness. As a way of justifying not giving to charity it can be a powerful argument, even if it is based on hearsay.

Charities are caught in a difficult position. On the one hand they are categorised as the poor relation to the private sector. Many of the respondents included in the research worked in business and commerce. They viewed the voluntary sector as inefficient and unprofessional. Some felt that because charities got, in their view, 'something for nothing' they didn't appreciate the value of donations and were wasteful of their resources. Some charities were also felt to be over-funded, bringing in more money than they required yet still asking for more.

With some of the major charities it is a waste of money, it is oversubscribed. They are never going to use that kind of money and yet they are generating more cash
Affluent non-giver

There's more scope for efficiency in the sector. For example there must be around fifty charities looking at cancer – they need to merge more so that the profile of what is left is raised
Rich non-giver

Respondents were more comfortable with the notion of 'working hard' for your money and described how charities should be approaching them with a sound proposition: 'this is what we want, this is what we'll do with the money and this is what you'll get out of it'. Some of the givers included in the research similarly described how they tended to respond to appeals where some effort was being put in and it was clear what impact their donation would have.

I think they should put forward some sort of business proposition. It needs to make sense logically and emotionally and what they're doing with the money needs to be effective. It needs to be a robust proposition.
Rich non-giver

At the same time however charities are described as becoming too much like big business. Some resented more aggressive and hard-hitting tactics being used in the pursuit of donations and felt that slick marketing campaigns or well-organised professional fundraising teams went against the nature of charity. Some non-givers described those who do give as impressionable and easily drawn in by these campaigns. They implied that they themselves were more astute and had a healthy cynicism that prevented them from feeling that they had to respond to every appeal.

I guess I feel guilty about not giving that much but I'm also sceptical about how efficient charities are...in a way they're big business, they're rich organisations
Rich non-giver

People on lower incomes are more naïve, more susceptible. I get shocking material from charities through the door but I've become more cynical and through my work I know about marketing so I just ignore it...but there are people who are manipulated by it

Rich non-giver

There's a lot more PR being pumped in to it and people are being suckered for the £2 a month and £15 a month things. There's a lot of money going out but I just don't know what's happening to it

Rich non-giver

A useful example of the ground in which charities find themselves berated for trying to be too much like business but not 'business like' enough to spend their money well is that of fundraising mail outs in which a free pen is enclosed. Respondents, givers and non-givers, frequently stated that they were annoyed by this tactic and felt that it was a misuse of resources. Charities were wasting their money on the free gifts that people expect from businesses selling them a product. Another example used is incentivising fundraisers with a cut of what they bring in (in the same way that sales people get a percentage of each sale they make). While individuals have come to expect marketing and advertising as a natural part of everyday life they can resent the same tactics being used by the charitable sector.

It is not just how charities raise and spend their money that leads to lack of faith, *what* charities spend their money on is also questioned. At the simplest level some people won't give to causes that they do not think are worthwhile. For example some will prioritise 'people' charities over animal ones (or vice versa) or will give only to charities in the UK and not overseas where they may be sceptical of the aid reaching those really in need. At a more fundamental level however a number of respondents had a perception of charities simply throwing money at a problem without actually tackling the problem itself. Many viewed dependency as negative. In the same way that people can react against the stereotype of the benefit claimant with their hand held out to the state, so too charities can be criticised for supporting dependency rather than self-help. People commonly stated a preference for charities that help people to support themselves (e.g. helping people in developing countries to grow their own food rather than dropping food parcels). Among non-givers there exists a perception that many charities don't work in this way. They view the efforts of charities as misguided and naïve. Some like to paint a picture of charities as hapless do-gooders; handing out money and resources rashly rather than strategically.

For me the most efficient form of charity is to find a project that might actually benefit mankind and to help support it in some way or another...like producing a device to take blood or that will revolutionise god knows what. That is far more effective than feeding billions of people who don't contribute very much but stagger along killing each other half the time

Rich non-giver

People don't want to live on hand outs, they want to be self-sufficient. Perhaps charities have got it all wrong and they think they can just dole out this money and hope that people are going to be better for it. I think they've lost the plot

Rich non-giver

Charities are often helping people who can't help themselves but there are other things going on in the background. Most forms of poverty are about people living where they can't survive but the climate means they can't grow things or there are not enough resources to go round

Rich non-giver

By contrast givers often felt more confident of a link between what they gave and what happened with the money as a result. Particularly if the appeal for money is linked to a specific outcome.

It's much easier to give if you know, for example, that £5 will give 3 people sight by paying for three cataract operations or whatever. You can see the result

Affluent giver

The comments indicate the confines in which the public expects charities to operate. They should be professional but shouldn't pay their staff too much (some even suggest they should run purely on volunteers). They should raise money but shouldn't use the upfront marketing tactics of the commercial sector. They should appeal for donations but shouldn't ask for too much and should be thankful for what is given. The British attitude towards charities and giving is often a paternalistic one. This can lead to a sense of wanting to keep charities 'in their place'.

The attitudes of the better off to charity more reflect a need to rationalise non-giving behaviour than an attempt to provide a balanced account of charities actual strengths and weaknesses. The rationalisations put forward for not giving are often based on anecdotes and hearsay: 'They spend 95 pence of every pound raised on administration'; 'Overseas aid ends up in the hands of corrupt governments'; 'Professional fundraisers take a 50 per cent cut of whatever they make'. There is a willingness to seize the stories that support negative perceptions and reinforce non-giving behaviour.

iii. I want to give with a good heart – I don't like the way they ask

We have already described how some fundraising approaches are cited as evidence of charities being wasteful. The way charities ask for money is also the basis for another justification for not giving to charity: 'I don't like the way they ask'. This is another form of implicatory denial: 'I would give but they ask me in the wrong way'. There is a desire to give with a good heart. People want to feel that giving is in their 'gift' and resent fundraising tactics which suggest that giving is expected of them. The British model of giving is not one in which people want to feel that giving is a social duty but a personal and private choice.

I am very clear about how I like to give my money. I don't like people coming to the door. I don't want to be forced into it. I don't want to be hassled
Affluent non-giver

I object to people coming to the door, making me feel guilty and jangling their pot in your face. I feel that if you want to give to charity you should be able to do it privately, without someone making you feel like you have to
Affluent non-giver

A number of fundraising approaches were mentioned specifically as evidence of charities taking the choice out of giving. These include the teams of professional fundraisers who approach people in the street to sign up to direct debit donating, door-to-door envelope collections, TV campaigns encouraging people to give a small amount regularly and direct appeals for money at fundraising events.

I can't abide having collection boxes rattled in my face. I tend to think if that's the most imaginative way they can think of fundraising then it's not really worth me putting money in
Rich non-giver

I hate it when you get a gang of those people in the green vests and you feel like you're running the gauntlet as you go down the street. They seem to breed on the pavement, you say no to the first one and then you meet another five as you go down the street...I don't have the time to stop...I don't like being accosted in the street and I don't want to sign up to something when I'm on my way elsewhere
Rich non-giver

You do feel a bit guilty when the envelope comes through the door and that annoys me because they almost expect you to be putting something in. But they don't know what you might be doing already...not that I am
Affluent non-giver

You can get inundated if you give, if you give to one charity somehow or other five others pop up asking you for money...it's like 'Call her, she's good for a few quid'
Rich non-giver

People resent being made to feel guilty. A number of people got particularly aggravated by people approaching them on their doorstep and felt that this direct approach was specifically designed to create a socially embarrassing situation in which they would feel compelled to give. Similarly those working in major cities describe being stopped by professional fundraisers on the streets. There is an objection to being asked at the wrong time and the wrong place. Underlying it is a

resentment that they have been interrupted going about their business and have been made to think about what they are (or are not) doing for charity.

Non-givers appeared to exaggerate the extent to which charities asked them for donations. They talked about not being able to get away from appeals on television and radio, coming across tin shakers on every street corner, collection envelopes constantly coming through the door and street fundraisers hounding them in their lunch hour.

Oh god, if you listen to commercial radio you're constantly being harassed... satellite TV, the newspapers, magazines, on the streets...it drives me mad
Rich non-giver

You're bombarded so much and I'm never too sure where the money goes
Affluent non-giver

The way individuals are approached to give to charity can become part of the justification for not giving when it is suggested that a particular level of donation would be appropriate or that the respondent should commit to more than a single donation. One respondent recalled her own mother giving each year to a particular charity which collected door-to-door until one year when she gave her donation she was told that it was less than she had given the previous year. Another respondent described how she attended a charity fundraising event and was reminded of the amount she had given the previous year before it was suggested that perhaps she could afford to give double that amount this year. In both cases the respondents were indignant. They felt that it was their decision to give and if they did give, to decide how much; charities should be grateful for what comes their way rather than imply that the giver should give more.

It's the commitment I don't like, some years you might not want to give anything. I want to be contributing with a happy heart. If someone's asking for it, or rather demanding it, then immediately that makes me think that it's not deserved and my shutters go down
Rich non-giver

You get the phone calls and they're quite annoying because their expectations are that you're going to give and not that you're just going to give but that you're going to give a certain amount
Rich non-giver

It's just outrageous, charity is charity, you don't dictate someone's pocket. If they're good enough to give you just say 'thank you very much'
Rich non-giver

How good the giver feels about giving can be undermined not only by the way that they are asked but also what happens once they have given. A number of givers interviewed for the research described being disappointed in the response they received when giving to particular charities. If the charity doesn't acknowledge the gift or communicate how it might be used and what difference it will make the giver is less inclined to give in the future. Current givers can also be put off by repeated approaches. Although for charities this is an easier way of bringing in more funds than bringing in new givers.

I've supported [cancer charity] but you never get good news about what progress they're making. You want to feel part of the process and see what happens with your money...you tend not to feel very attached

Rich non-giver

I do feel as though they are badgering you to give more and more often and that badgering does make you think 'step back a bit, why should I do this? It is my choice to give money. It makes me feel a little bit 'anti-giving'!

Affluent giver

The importance of acknowledging donations and communicating what impact that they will have is hardly news to the charity sector. Many other commentators have already highlighted the importance of positive reinforcement of giving behaviour (e.g. Sergeant, 1999). What is less well researched is the trade-off involved with different fundraising tactics. For every person who signs up to a direct debit in the street for example, how many resent this type of approach and use it as a means of defending their decision not to give to charity in future? As charities become more astute at asking for people to be committed givers there is a need to understand the extent to which the 'ask' to give in more planned ways may undermine the desire to give at all.

iv. I'm not wealthy, I'm just comfortable

Respondents for the interviews and focus groups were divided in to the 'affluent' (earning in the higher tax bracket between £34,000 and £60,000) and the 'rich' (earning over £80,000 per year). Using this definition the affluent respondents are in the top 10 per cent of taxpayers and the rich are in the top 2 per cent. One reason for focusing on the attitudes of these people to giving is because it could be expected that the better off are less likely to argue that they cannot afford to give. If the better off are not giving as big a slice of their income as the poor some argue, then it is because they haven't been encouraged to think logically and honestly about what they can afford to give away. One of the Giving Campaign's messages 'Can you afford to live on 99% of your salary?'⁶ is an attempt to encourage people to do the maths.

Our research suggests that for many of the affluent and rich the answer to the Giving Campaign question may be 'No', followed by 'Why should I?'. While the affluent and rich may think of themselves as comfortable they are often reluctant to describe themselves as wealthy and are always able to pinpoint people that are better off. The rich and affluent do not necessarily follow the logic that the more money you have the bigger your capacity to give to charity. The denial constructed by those who don't give is an interpretive form of denial. The rich in particular know that they are better off than most but suggest that this does not mean that they are wealthy nor does it mean that they have more to give away. In contrast those who give, whilst still reluctant to describe themselves as wealthy, are willing to recognise that they are more comfortable than most and are able to put something in to the charity pot.

I don't consider myself that well off... We've got a house worth £850,000 that we bought for £350,000. We've got our eye on a house worth £1.4 million. When I look at the other dads at school I'm probably in the middle
Rich non-giver

The beginning of each interview and focus group was a discussion of attitudes towards money and wealth. Respondents were quick to assert that wealth is always relative. Some argued that the man earning £100,000 per year is no better off than the one earning £20,000 per year if his outgoings are relative to his income. He has a bigger mortgage, a more expensive car, goes on more expensive holidays and pays for his children's education and family's health cover. What he has spare may be the same as the person earning £20,000 per year whose outgoings are lower. There is a common belief that people live within their means; the more you have the more you spend. The assumption that the better off have more to give away is therefore viewed as illogical by some.

It's all relative. If you're at £50 million you might think somebody's wealthy if they've got £500 million
Rich non-giver

I've got a son at boarding school which is astronomically expensive and the responsibility for keeping him there is totally mine because I'm divorced. The pressure is very much on my shoulders to provide and I have to keep a very tight rein on all aspects of the finances

⁶ Referenced in The Guardian, February 27th 2002 'Charities urge earners to give 1% of annual income to good causes'

Rich non-giver

Most of your money is actually accounted for, it's got to go here, there and everywhere and what do you actually get to spend at the end of the day? Well, not very much really

Affluent non-giver

We're probably all on pretty good salaries but the more money you have the more you increase your lifestyle, so we're living in bigger houses, have bigger mortgages...everyone's got into that way of life now

Affluent non-giver

Respondents were often keen to point out that money must be earned. This was particularly true for respondents who considered themselves 'self-made' and described the levels of wealth they had reached as far greater than that of their parents. However, those with 'family' money were often just as keen to point out that they didn't take money for granted and weren't frivolous with it; they wanted to get the best out of it.

I feel I work very hard for my money and I've struggled to get where I am...well, perhaps not exactly struggled...and now I want to enjoy the fruits of my labour

Rich non-giver

I can put money into something and it may just go down the tubes, then you're in deep trouble. I've had a life of ups and downs so I'm very conscious of the value of money

Rich non-giver

The salary and assets you would need to be considered 'wealthy' was similarly considered to be relative to your outgoings, where you live and your life stage. When pushed to provide a figure – an 'absolute' level at which someone could be considered wealthy – the amounts suggested were often extremely high and in reality are enjoyed by less than half a per cent of the population. The rich (and some of the affluent) invariably suggested that the assets required to be considered wealthy run in to the millions. Figures between £5 million and £50 million were put forward. Particularly among the rich the concept of 'the millionaire' was felt to be increasingly redundant. Some suggested that wealth was now less of an indication of class. As one affluent respondent bluntly stated 'normal, ordinary people are becoming millionaires through the lottery'. There is evidence of some deference for a more traditional social order in which class and wealth go hand-in-hand.

If someone chucked me a million I'd still have to struggle to think how I would use it to live on it for the rest of my days – the concept of being a millionaire has changed

Rich non-giver

It's true a million is nothing these days. By the time you've bought a couple of cars, been on holiday, treated the relatives...you're in hock

Rich non-giver

I'd be gutted with one and a half million from the lottery, it's nothing, you can't even buy a decent house for one and a half million

Rich non-giver

There's always more month than money, no matter how much I earn
Rich non-giver

This can in part be attributed to house prices, particularly in areas like London and the South East where it was felt that it was easy to be a millionaire in terms of property. Outside London, assessments of wealth among affluent respondents tended to be more modest although still the types of incomes enjoyed by only the top two per cent of earners – figures ranged from £60,000 to £250,000 in terms of salaries.

Wealthy? It's £50 million and upwards as far as I'm concerned. £50 million is the point at which you don't have to panic anymore
Rich non-giver

I'd think I'd need to have something like £4 million in the bank to feel wealthy
Rich giver

In terms of clients I work with I see a salary of something like £150,000 as where I would notice a marked difference in terms of the car they drive and things like that
Affluent giver

People's perceptions of wealth are evidence of the ways in which they view themselves financially. Neither the rich nor the affluent saw themselves at the 'top of the pile' and pointed to much higher levels of income and assets than their own as evidence of true wealth. These comments chime with theories of happiness in relation to income. Clark and Oswald (1996) find that while income per se has little effect on happiness, comparison income has a significant effect. The better off compare themselves with others in their social circles. How content they are with 'their lot' and how wealthy they feel depends on how they views themselves in comparison with those around them rather than people on lower incomes. The findings also support Wright's assertion that while Americans tend to feel at ease with their wealth and are more likely to perceive themselves highly in terms of social rankings, the British tend to underplay it and are much more likely to suggest that they fit somewhere in the middle of any income scale (Wright, 2002).

I think there's a huge gap between being wealthy and being comfortable. Wealthy might be earning £1million a year, owning a house in Chiswick, a couple of properties abroad, having a number of cars. Basically having an excess of money, more than you can spend. Comfortable is people like us who've done all right, own a property, can afford cars and holidays and don't have to worry too much about money
Rich non-giver

You have absolutely no concept of the actual amounts of money that are being made in the City...it's absolutely astronomical. People are very secretive, you don't hear about it. Every time you see a list of all these wealthy people it's because these are the sums they had to show, the ones they couldn't hide. There are people out there who are trillionaires
Rich non-giver

These perceptions of wealth impact on giving in two ways. First, if you don't view wealth in absolute terms but always in relation to expenditure then it makes it

possible for the affluent and rich to deny responsibility to give on the grounds that they do not have the money to spare. Some feel just as entitled to use this argument as those earning lower salaries. Second, if you believe that there is always someone better off than you then it is possible to deflect attention from your own giving behaviour and suggest that it is the 'truly wealthy' who should be coughing up. Later on in the discussions it was often suggested that well-known rich people (for example David Beckham or Richard Branson) had much more of a responsibility to give because 'it would mean nothing to them'. Similarly, it was suggested that large corporations should be putting more into the charity pot. For some, giving was only desirable or a possibility if you had more money than you could spend.

There was a time when I almost did a deal that was going to make me so ridiculously rich that I really didn't think that I'd ever have to worry about anything but what I would do with the money. That was the only time that I ever thought of setting up foundations to fund charitable organisations. That was the only time I could have thought about of it because I wouldn't have had to worry about it and I knew I could organise it so that it would be relatively efficient

Rich non-giver

The rich and affluent individuals interviewed were at ease with their wealth and perceived themselves as comfortable but not as wealthy as some. It was commonly asserted by both givers and non-givers that the gap between the rich and the poor in Britain is widening. The affluent middle class may be swelling but the gap between those at the top and those at the bottom is still stark. What stood those who gave money to charity apart from those who did not was a more acute understanding of the difference between themselves and those who were worse off. They felt that many people had greater wealth than their own but were quicker to recognise their own good fortune.

v. I do give

The final way in which non-givers explain their behaviour towards charities amounts to a form of literal denial in Cohen's analysis. They state 'I do give'. The non-givers selected for the research had given less than £20 to charity in the last three months and described themselves, when initially recruited, as people who rarely or never gave to charity. However, in the interviews and discussion groups non-givers were often keen to point out that they did give in some ways. This was particularly true in the one-to-one interviews where it is possible that respondents felt some need to put themselves in a positive light. In the focus group discussions non-givers were placed together and it was more socially acceptable to admit to non-giving behaviour when others around the table were of the same mind.

'Non-givers' can suggest that they are givers in a number of ways. The accounts of giving below demonstrate that it is possible to do very little yet still perceive yourself as a giving person. They indicate how low expectations of giving to charity are in Britain.

I put spare change in a collecting tin or envelope

If I see people in the street, particularly if there's a sticker involved so that you can display that you've given, then I'll put money in
Affluent non-giver

I give clothes and other items to charity shops

I always feel I'm doing quite well when I go into the charity shop laden with bags
Affluent non-giver

I support my friends and family – I'm always there when they need me

I think people give in different ways. I won't do lots of things but if a friend were to say 'I really need you to help on Wednesday night' or whatever, I'm there, I'll do, run, give anything
Rich non-giver

I give a couple of pounds a month on a tax efficient payroll scheme or direct debit

At work I do the Give As You Earn scheme and give £6 a month but because it's tax efficient the company can make that up to £20 so each £6 I give is actually worth £20. Because I do that I feel I can walk past the tin rattlers
Rich non-giver

I give through my credit card

We give to the National Eczema Society through a credit card, so any transaction on that they get a donation
Affluent non-giver

The wife of a colleague of mine has a charity card where a percentage goes to charity – it's something like 0.02%. Her justification is that whenever she spends money the charity gets something back, even if it's a minuscule amount
Affluent giver

The National Lottery is also an important feature on the charity landscape in Britain and for a minority buying a ticket is another way of claiming 'I do give'. The very existence of the lottery and the grants that are given to 'good causes' is often cited as an indication that the climate in which charities operate in this country is a positive one. People argue that there's a whole new pot of money available through the lottery so charities must be doing well.

But does the ticket price going to a generic bank of 'good causes' makes people less inclined to give to charity direct? The majority agree that you don't buy a lottery ticket because you are motivated to give to charity but because you want to win. Giving to charity is a by-product of buying a lottery ticket however. How much of the price of each ticket goes to charity was debated in the interviews and discussions groups and many tend to inflate the percentage. Figures suggested were frequently above 50 per cent when the actual amount per ticket that must go to 'good causes' is set at approximately 28 per cent.

The lottery hasn't helped – people think they're giving every week
Rich non-giver

Most people said that the Lottery didn't affect their own behaviour but were quicker in suggesting that others might make the connection however. This is supported by Banks and Tanner who found that almost half of respondents thought that the Lottery reduces the donations of other households but only 7 per cent thought that playing the Lottery reduced their own donations (Banks and Tanner, 1997). When informed that levels of individual giving have been in decline, respondents were often quick to question whether the National Lottery was part of the figure.

Non-givers don't just reflect on their own behaviour in relation to giving but also suggest that as a country we are giving. The statement 'I do give' can also be expanded to 'We are a giving society'. Respondents pointed to things that supported this impression. They argue that with the National Lottery and television appeals like Children in Need and Red Nose Day we must be a giving society, particularly when they recalled the types of sums being raised. Those who do give were often more realistic about levels of giving and suggested that while major appeals might galvanise people into action, it is easy slip into inaction when these campaigns aren't present.

I think we are actually very giving. If you listen to Capital Radio, Help a London Child and on television the Children in Need appeal every year, the amount of money they raise is phenomenal
Rich non-giver

It seems to go up in leaps and bounds, one minute I see the TV and they're raising one million and the next they're raising twenty five million
Rich non-giver

Most big appeals are generally well funded by the public. We are certainly not giving any less
Affluent non-giver

I think there are a lot more hands out there asking for money so I think there is more being given although not necessarily by more people. I think people who give are still giving and are probably giving more
Affluent giver

They also suggest that the proliferation of charities that exists must be evidence that there's enough money to go round to support them all. As a means of denying responsibility to give more to charity 'I do give' and 'We are a giving society' can be powerful justifications. Underneath them is the suggestion that I, and society as a whole, do enough giving already.

Section two: Why does anyone give at all?

In the previous section Cohen's account of the ways in which denial can be constructed have been used to highlight how non-givers justify not giving. Frequently some form of rationalisation is involved: I would give but I don't trust charities, I would give but I don't know what to give to, I don't give because I already pay taxes, I don't give because I have my own family to look after. These rationalisations are often stated with conviction and at times indignation: 'Why should I have to justify not giving?'. They are not easily challenged. They also tend to be used together rather than in isolation: charity begins at home and I don't trust charities anyway and I paid over £30,000 in tax last year so why should I give any more? This creates a solid defence for the fundraiser to penetrate.

Given the defence that is articulated by non-givers it would be easy to wonder why anyone gives at all. In this section the attitudes of those who give and what it is that triggers them to do so are explored.

i. How do the affluent and rich give?

The majority of the givers included in the research had, in the previous three months, given approximately 0.5% of their income to charity and described themselves as frequent or regular givers. In some cases they were giving a significant amount of time to charity but were giving at a relatively low level financially.

The givers included in the project gave money to charity in a number of ways. What is striking is firstly the relatively small number who were giving in planned ways and secondly the low level of awareness and involvement with tax-effective ways of giving such as Gift Aid.

The givers can be loosely divided into three categories (although these are not mutually exclusive):

Adhoc givers

Adhoc givers give regularly to charity but without any particular method. They respond when approached and might give to someone shaking a collecting tin in the street, agree to sponsor someone taking part in an event for charity or react to a television appeal asking for a donation. They have a notion of the charities that they would be keen to support but tend to be open about giving to a range of causes. How much they give depends on how much they've got in their pocket at the time or how generous they're feeling. They might give £1 to someone collecting donations outside a supermarket but sponsor a colleague at work £100 to run the marathon. They tend to spread their donations across a range of charities and see giving as a reactive rather than proactive process. These adhoc givers in the rich and affluent income groups have the same approach as givers on lower incomes. They typify the British model of spontaneous rather than planned giving. The only real difference with those on lower incomes is that over the course of the year they will give more in real terms.

I will give to anything, envelopes through the door, collections on the street
Affluent giver

I do actually get a buzz out of the more tactile giving, the pennies in your hand type of thing
Affluent giver

Strategic givers

Strategic givers are people who have sketched out a rationale for giving and are clear on where their donations will go. It includes those giving in 'planned ways' (i.e. through direct debit, payroll giving, Gift Aid, Charitable Trusts, legacies etc) but not exclusively. Strategic givers think strategically about the *causes* they want to support but do not necessarily think strategically about *how* they will give. They might decide on a single charity or a small group of specific charities that will be the focus of their donations. They might for example give a large donation to a particular charity once a year or are committed to giving to a particular cause whenever they are directly approached. This might be through a particular organisation ('I always give to appeals organised through my church'), it might concern particular local causes ('I always help raise funds for the local hospice') or a close to home issue ('I give an annual donation to the British Heart Foundation because my father had heart disease'). They might also respond in a more adhoc way to different appeals as they

arise but at the core of their giving behaviour is a commitment to particular causes. If they give through planned mechanisms (i.e. a direct debit, via the payroll or through a trust they have established themselves) the amount they give will be consistent. If not how much they give may be based, like adhoc givers, on how generous they are feeling.

There are so many charities now, everything is a charity. I just give to one, or rather I give my time to one and my money to another
Affluent giver

I give to charities that are close to my heart – heart disease and cancer. Also, over the last few years I've got more involved in doing fundraising for a local hospice
Affluent giver

Social givers

Social givers are people who give to charity primarily at social events such as charity balls and auctions. Adhoc and strategic givers may also attend and give money at such events but for social givers this is the main and sometimes only outlet for their charitable giving. Social givers get involved in events through friends and expect entertainment rather than simply an appeal for money. They see giving as a reciprocal arrangement, it should be fun and something you take part in with others. They might pay for a ticket to a charity golf match or ball, bid for prizes in an auction or write a cheque in response to an appeal made at a charity dinner. They feel comfortable giving in these situations because they have confidence in the people organising them, because they see their friends and peers are willing to give too or because it might involve a direct and personal appeal from someone involved in a particular charity.

In the last couple of years I've always given only through charity events that I was introduced to through a friend. I know the organiser of the events so it's not faceless. I might pay £400 for a ticket or bid £2,000 for something in an auction if I think it's worthwhile or it's a good product. For example I bought a couple of tickets for £200 each to try and win a Jaguar.
Rich giver

I don't give to people on the streets or knocking at the door but if I'm invited to an event I'll pay for the ticket and buy raffle tickets or whatever when I'm there
Affluent giver

What is striking in each of these models is that there is little evidence that the affluent or the rich put much thought into *how much* they give. Whilst they may be keen to only give to particular causes or at specific events they are happy to decide how much they give in the moment based on how generous or 'flush' they are feeling. The questions 'How much can I afford to give?' and 'What percentage of my income do I want to give away?' are not part of the judgement the individual makes when giving. Consequently giving among this group tends to be unsystematic; spontaneous rather than organised. Even those using planned mechanisms (e.g. direct debits or payroll giving) do not appear to have made a judgement of the amount they give in relation to how much they earn or what they can afford to give away.

I prefer just giving when I feel like it. I tend to feel 'I'm in a good mood today, I've made a bit extra, lets push the boat out'...you don't give money if you haven't got it

Affluent giver

I don't think we make a plan for giving...I'm quite impulsive. I don't think 'I'm going to budget for giving to charity', it depends on the mood I'm in. At charity 'dos' you tend to give generously

Affluent giver

As Wright points out, 'solicitation methods are important because they determine expectations about when people give, and most especially how much they give' (Wright, 2002). How much is given is therefore loosely based on what is an 'appropriate' amount to give in a given situation. A collecting tin on a shop counter suggests a donation of a pound is enough whether you earn £10,000 or £100,000 whereas a charity auction may invite bids over a thousand pounds. The rich and affluent givers take as their guide the way in which they are asked and use their own judgement to assess what is an appropriate, socially acceptable amount to give.

ii. Why do the rich and affluent give?

The starting point for this project was a belief that the attitudes of the affluent and the rich towards giving may be different to those of people with less wealth. This has not been borne out by the research. We have already seen how those who don't give to charity use a range of justifications for not doing so that could just as easily be used by those on lower incomes. This includes that their money is accounted for and they cannot afford to give. The same is true of the reasons given by affluent and rich givers as to why they do give. Whilst the affluent and rich may give more in real terms than those on lower incomes, at the crux of their giving behaviour exist the same motivations that are true whether you earn less than £10,000 or more than £80,000:

I want to give something back – it's important to do my bit

Its good for society, we're all members of the human race and for those of us who are luckier than others it's desirable to share a bit of everything
Rich giver

I want to support those less fortunate than me / I'm lucky and should help others

I think money is there to be enjoyed but also to be used for others' benefit who maybe do not have as much
Affluent giver

I give to a cause close to my heart and that I really value

I tend to support a lot of the Jewish charities here and ones doing work in Israel
Rich giver

Giving is good for society

I get out of it a sense of fairness and a sense of helping
Affluent giver

I feel good about giving

I think there is a feel good factor. You are not just thinking of yourself. You are doing not a lot but you are doing something.
Affluent giver

I'd feel bad if I didn't give - it relieves my conscience

There is an element of guilt – a sort of 'There but for fortune go I'
Affluent giver

All of these accounts represents some form of acknowledgement of a responsibility for others and imply that it is important to look beyond your own needs. Giving may simply be a way of making you feel less guilty about your own good fortune but this itself requires an awareness of your place in society and an assessment of what you have that others do not. For many of the givers included in the research, the notion of giving as a social duty or a statement of their willingness to take responsibility for the needs of others would be considered too grand a way of accounting for their behaviour. They were reluctant to be cast in the role of altruist or philanthropist and

tended to offer low key explanations for why they gave to charity: ‘It’s how I was brought up’, ‘I do it through my church’, ‘I’m just giving something back’. They would prefer to be seen as ordinary people who give some of their money or time to charity. It is not a choice they want to impress on others.

It is worth returning to the list of justifications (or in Cohen’s language ‘denials’) that non-givers use to account for not giving to charity in order to see how givers translate each of these justifications:

Non-givers	→	Givers
It’s not my responsibility	→	I can take on some responsibility, I can do my bit
I don’t really think about it/ there’s too much to think about	→	I don’t think about it all the time but I do respond to some causes that I come across and I pick ones that are important to me
Charity begins at home	→	I look after my own family but we’re lucky; we can afford to help others as well
It’s government’s responsibility	→	Government does have a responsibility to provide for those in need but it can’t do everything – charities provide valuable services that fill the gaps and it’s important to support them
I’m not wealthy, just comfortable	→	I’m not wealthy, just comfortable...but I’m still better off than many and everyone can give something
I don’t trust charities	→	I don’t always trust charities <ul style="list-style-type: none"> - but they’re not all bad - I give to charities that I have confidence in - I get involved and I can see the impact they make
I want to give with a good heart, not feel guilty	→	Sometimes I give because I feel guilty – it relieves my conscience Giving can make you feel good – particularly if you give your time
I do give/ I do enough already	→	I do give and realise that I can afford to give more than spare change

But why is it that some rationalise not giving to charity while others see it as a role that is important to fulfil? There is no easy answer. Cohen argues that denial should be accepted as the normal state of affairs. In effect not giving to charity is the default option, it is what you do, or rather don’t do, if you haven’t been encouraged to think or act any differently. Giving is not passive, it requires action and involvement when it moves away from the dropping of spare coins in a collecting tin on a shop counter. The language of denial and acknowledgement may seem a dramatic way of explaining how one person may respond to a charity appeal or decides to set up a

direct debit donation while another does not but the decision essentially involves either denying that it matters or acknowledging that you can do something. Cohen sets out what this acknowledgement demands:

Cognitive demands – to know what is happening (people suffer with Alzheimer's, children are neglected, women can be victims of domestic violence, animals are mistreated, some people have better opportunities in life than others)

Emotional demands – feeling a response (it saddens me that people suffer, I'm angry that someone could do that, I'd hate that to happen to my own family)

Moral demands – sensing an injustice, wanting to change things (I'd like the world to be different, that sort of suffering shouldn't be tolerated, it's important to do something, I want to live in a society in which people care)

There then needs to be a visible channel which the individual can direct attention to. For example signing a direct debit form, buying a raffle ticket, sponsoring someone or giving an evening a week of their time as a volunteer.

The majority of people can 'know what is happening' and fulfil the cognitive aspect of this process – there is suffering, there are things that could be better – but the emotional and moral demands require more of an engagement. They require the individual to feel that they owe something. This is what charity appeals hope to inspire the individual to do: to take on board information, to feel an emotional and moral response to it and to be convinced that there is something tangible they can do to help. This is a tall order. It is not surprising that charities have to innovate to get a response. They are also in competition with each other as givers are not able to acknowledge and respond everything. Giving requires making choices about where to put your money or time.

This research shows that there are key factors that, if in place, are *more likely* to lead to the individual engaging with the cause and deciding to give their time or money. They are factors that lead the individual to think that they 'owe' something:

1. The cause is 'close to home'

Givers frequently describe giving to charities that are close to their heart. Commonly these are medical charities: Cancer Research, British Heart Foundation or The Alzheimer's society for example. It is not surprising that medical charities come high on the list of major charities in the UK (FitzHerbert and Becher, 2002). Most people at some point in their lives will come into contact with ill-health; either their own or that of friends or family. Such first hand experience serves as a powerful and direct message that the work of charities in a particular area is important. People give because they want to help others in the same situation, because they hope that in future there might be a cure and perhaps because they might benefit directly themselves. When non-givers talk about where they might direct donations if they gave more than spare change, it is frequently these 'close to home' issues that are suggested as the likely recipients. It is easier to feel that you owe something to a cause that has directly touched you.

My partner's mother died of cancer and it is only since going out with her that I have actually started to think more about giving to cancer charities
Affluent giver

It has to be relevant. I'd give to Cancer Research because I have known people who have died through cancer. I would also contemplate children's charities. My son is only three. You never know, you might need them at some point
Affluent non-giver

Another way in which the work of a particular charity and the need to support it can be brought close to home is in relation to children's charities. Many of those with children were keen to support charities dedicated to helping children worse off than their own. People support children's charities because they view children as vulnerable, innocent and deserving of protection and support. The decision to support a charity that helps vulnerable children is much less problematic for many than supporting one that works with vulnerable adults (where a judgement about blame and responsibility may be required). For a smaller number of people the same principle applies to animals; they are innocent and blameless and therefore deserving of support.

I think you give to things that have touched your own life, where there's a personal connection. I met some people from the hospice who had lost their own son and it just makes you think how lucky you are to have two healthy children. I give to the Royal National Institute for the Blind because a friend of mine has a son who's blind and we're also keen to support HIV charities because a friend of ours died of AIDS
Affluent giver

Other types of direct contact with the needs which charities aim to meet are also described. One rich giver described how a good friend had become an alcoholic and then homeless. Consequently she gave to charities supporting others in this situation. The issue was brought unexpectedly close to home and she chose to respond. Charities can also be close to home in a more literal sense. One rich giver described how she gave an evening and the whole of Saturday every week to work as a volunteer at a hospice at the end of her road and had done so for many years (despite being a senior director at a large corporation). While there were other reasons she chose to give time to this particular cause its locality enabled her to play a direct role in the community and to do something that would have a visible impact.

The question of what leads people to give to one type of charity but inhibits them giving to another is too big to cover within this research. What the examples of 'close to home' issues provided by givers demonstrate is that direct contact with needs and causes makes people extend the boundaries of their moral responsibilities. It is not just the direct contact itself that is important. Notions of blame and innocence also matter. Comments highlighted in the first section show how some non-givers view the recipients of charity as undeserving: homeless people just expect handouts; those in developing countries should stop fighting before they ask for aid. When a cause is brought to close to home this allocation of blame is less easy. Many are quick to state that children and animals are innocent and are therefore deserving of charity but perceptions of vulnerability go further. Witnessing a relative fall ill or a friend becoming homeless shows not just human vulnerability but strikes home the message 'this could happen to anyone'. The argument that people bring about their own misfortune or don't do enough to help themselves becomes less sustainable.

2. The individual belongs to a social unit or organisation where giving is promoted and seen as a positive value

The most obvious social organisation where giving behaviour is fostered is the church. A number of both rich and affluent givers linked their giving behaviour in part to their faith. Frequently they gave specifically through or directly to the church. Regularly attending religious services where giving behaviour is encouraged (and often expected) can create a habit of giving and an acceptance of giving as a social good.

The sample size for the research does not allow for a robust analysis of giving among different religions although this is certainly a topic worthy of further research. Anecdotally however, one Jewish respondent (a rich giver) described how he grew up with giving in the Jewish community and felt it was expected of you. There is pressure on you to define your responsibilities to your 'own people' and to give specifically to Jewish charities: If we don't give to them who will? Another Jewish respondent (a rich non-giver) described how he tended to give to charity only at certain points in the Jewish calendar when there was greater pressure to do so and consequently did not give much for the rest of the year. The contrast shows that being a member of a religious community is not necessarily enough to lead to committed giving behaviour. It also shows how giving can be the result of social pressure rather than individual conviction.

Other social organisations that promote giving include schools. Parents frequently described how their children were involved in fundraising activities at school through sponsored events, jumble sales and so on and how they (sometimes grudgingly) supported them in their endeavours.

We tend to do a bit but that tends to be driven by the kids because they're quite often doing different things at school. You know 'we're collecting for this or we're making cakes for that' or some other gruesome thing that you have to buy just to shut them up

Affluent non-giver

The other obvious social unit is that of the family. A number of givers in the research remembered their parents' attitude towards both charity and more broadly the needs of others. They felt that this was an influence on their own behaviour. How they were brought up had instilled in them a sense of their responsibility to others. Some described the importance of living in a society in which people cared about each other and demonstrated their responsibility to each other and were keen to bring up their own children as 'givers'.

I think you follow the example that has been set. I remember when I was young my father returning from a long shift at the factory and he was tired and ready to fall asleep. We got a knock on the door from the woman across the street, her husband was meant to be doing the next shift but was drunk. He'd already had a few warnings and would lose his job if his shift wasn't covered so my father put his coat back on and went to do this guy's shift for him. That really sticks in my mind.

Rich giver

With me it's a historical, family thing, you do unto others as you would hope to be treated yourself

Rich giver

This list of social organisations through which giving is promoted is not exhaustive but does cover the main 'charity brokers' described by respondents in this research.

3. The giver knows someone involved with a particular cause and/or becomes involved themselves

Fundraisers are acutely aware of the importance of how the 'ask' is framed when bringing in money. With wealthy potential donors the approach may make or break their decision to give; particularly important is who does the asking. The givers included in this research were giving relatively generous sums rather than major endowments (and in some cases were giving a significant amount of time but smaller amounts financially). Frequently they described getting involved with a particular charity through a friend. This can happen in two ways. One is a direct introduction to the work of a specific charity by a trusted friend or acquaintance. As we have already seen, trust and confidence in charities is often a sticking point with many wary of giving to a charity which may prove to be ineffectual at best (they make no impact) and dishonest at worst (they mispend funds, it ends up in the wrong hands). Having a personal introduction or a sound 'reference' from someone you know and trust is a shortcut to building confidence and commitment to a particular charity.

A personal introduction to a particular charity appears also to be important when giving time. Often people who give time talk of first getting involved through someone they know. Once involved they tend to stay involved, if not with the same cause, with other causes. Being part of something that they feel has a direct impact and is making a difference can be an incredibly positive experience. One affluent giver had given one Saturday a month for the last 17 years to organise activities for disabled and able-bodied children. Another described his involvement with a charity that organised the granting of wishes to children with terminal illnesses. Another described the enjoyment he got out of helping to run a youth club with a friend. These very direct, 'hands-on' forms of engagement are often valued more highly not only by those who give their time but also by non-givers. Giving time is talked about in much more emotive terms than giving money. It is accepted that this is something that the giver benefits from as well as the charity. Giving time is seen as a more committed act of giving; harder to do and find time for but perhaps also a more 'genuine' form of charity. It can also act as a trigger for giving money.

I get a lot out of it. When our kids were involved it was a way of being closer to them – it was a family activity. For me in terms of what I get from it compared to the time I put in, it sounds awful but it's value for money! It's therapeutic
Affluent giver

The greatest involvement is personal involvement, not monetary.... It's easy to throw money at things
Rich giver

I am a volunteer at a community based charity that works with young people with behavioural or education problems or problems at home...I was actually asked by a friend to go to an open evening to see how the charity worked and they were recruiting volunteers
Affluent giver

I am a scout leader and I have seen a lot of less fortunate children coming through and that has sort of spurred me to think 'well I am giving my time now in this particular community' but how can I help places that don't have the same. So I've decided to give to the NSPCC

Affluent giver

It is important to note that these types of involvement are primarily hands-on roles rather than organisational or committee-based. Accounts of elite philanthropy in America often highlight how individuals are motivated by a desire to play a role in decision-making and gain authority within an organisation. As Ostrower notes 'Affluent volunteers serve in capacities that involve them in issues of policy, planning and decision-making at the highest organisational levels' (Ostrower, 1995). In Britain, at least among the affluent and rich, the rewards of getting involved in charity appear to be sought in practical roles that involve human interaction and which are an experience in themselves (e.g. becoming a relationship counsellor, running a youth club, cleaning up a local park area). The notion of taking on committee based or organisational roles was often unappealing to respondents – another form of 'work' rather than a way of making the best use of your free time. Theresa Lloyd's current research⁷ with major donors will be valuable in identifying whether these motivations change among the very wealthy (those with assets worth over a million).

The other way of getting involved through someone you know relates not to specific charities or causes but getting involved in charitable events as a result of being part of a particular social circle. As we have already seen with 'social givers' giving can be part of a social scene. They attend charity auctions and balls where it is expected that you will put something in the pot. Giving at these events becomes an activity in itself. Confidence that the money is going to a good cause comes from either knowing those organising the event or being confident that if others in your social circle are taking part then 'it must be alright'. A number of the 'social givers' had also become directly involved in organising fundraising activities and events and valued the opportunity to play a practical, hands-on role.

Giving time is tremendous, there's only so much you can give but it's great to go down and see what's happening. It's a personal connection and you can see where your money is going. We support events and give donations and have also been involved in organising charity balls

Affluent giver

These three factors – the cause is close to home, the individual belongs to a social unit where giving is promoted or the giver knows someone involved in an organisation or is involved themselves – act as prompts for giving. In each case the giver gives not simply because they have been asked for money but because some form of connection is being made (my mother-in-law had cancer, giving is part of my faith, I've seen how good the work of this charity is and so on). It is these connections that are important in creating a culture of giving.

⁷ Theresa Lloyd is Director of Philanthropy UK based at the Association of Charitable Foundations and is currently researching attitudes towards giving among major donors (www.philanthropyuk.org)

Section three: How do we become a more giving society?

To summarise the lessons of the previous sections:

1. The rich and affluent are uneasy with the idea of giving as a social duty and prefer to see it as a personal choice. For many people wealth does not suggest responsibility. Givers may hope that others will also give but conclude that what people do with their own money is their business.
2. Some rich and affluent individuals simply don't get it. The question 'Why should I give?' is more valid than 'How much should I give?' Justifications for not giving provide a strong framework of denial that presents a serious challenge to fundraisers. How charities operate and the fundraising tactics they use are themselves part of the reason non-givers may choose not to give. The suggestion that some people don't give because they are not asked in the right way or haven't been asked at all doesn't hold true. More sophisticated ways of fundraising will only go so far and are in danger of providing new rationalisations for not giving.
3. The British model of giving is paternalistic. It is based on a desire to see giving as a 'gift', a generous and spontaneous act. It is typified by spare change and adhoc giving above planned giving methods – even among the rich and affluent.
4. The rich and affluent who give do so for different reasons and support different causes. How they come to act when others find it easy not to can be explained in different ways. Giving requires some form of engagement that makes the giver think it is worthwhile and important to do something. This engagement can be triggered by a number of different things: the cause is brought close to home, the giver is part of a social unit where giving is valued and promoted or the giver gets directly involved with a cause or through someone they know.
5. The rich and affluent who give do not have a rationale for thinking about how much they give – the amount they give depends on the fundraising approach, the type of cause, how generous they feel and what they judge is an appropriate amount. Some will spread their donations across a wide range of charities, others will focus on a selection of specific causes. Levels of awareness of tax efficient and planned ways of giving are low. There is a desire to keep giving simple.
6. Giving time is viewed positively by givers and non-givers: a rewarding experience that requires real engagement. It is less passive than giving money and more highly valued. The belief is that 'anyone can give money but giving time requires real commitment'.
7. Government involvement in encouraging giving is viewed sceptically. The influence of the government on the allocation of National Lottery funds is viewed as evidence of charities picking up the slack where public spending is lacking. Government led giving campaigns are viewed with scepticism as they suggest that Government is passing the bill for public 'goods' to charities and their donors.

What does this mean for future giving?

Numerous commentators have set out the challenges for charities in the future. 'A lot of Give' (C Walker and C Pharoah, 2002) provides an important marker of where we are now and suggests a need to redefine charity to develop 'a new clarity and realism, a new contract between charities and their donors'. Government is also committed to generating a new culture of giving and responsibility for others, in practical terms this is borne out by initiatives such as the Giving Campaign and the work of the Active Community Unit. But our findings suggest that there may be a number of problems with existing approaches that aim to get more money out of people – particularly those who are better off.

1. The push towards planned mechanisms for giving is not one that many appear to welcome
2. Giving 'campaigns' can be problematic – particularly when the government is involved
3. In the pursuit of more and bigger donations the message that the giving society is the good society can be lost

1. Planned and tax effective giving

The Giving Campaign has become the key focus of the drive to increase both participation in giving money and the levels of donations. The strategy set out for the campaign in its first three years is comprehensive and places particular emphasis on targeting the better off. Specifically it has strands of work to maximise take up of tax-effective giving mechanisms such as Gift Aid, to use financial advisers as gatekeepers to the wealthy, to encourage more donating of shares, to promote payroll giving and to work with the Legacy Promotion Campaign to increase the number of people making a charitable bequest.

All of these things require people to give in a more planned way, which is exactly what charities want. The more consistent and regular their income, the more able they are to plan ahead and manage their resources. However, among the better off there is scepticism about planned methods for giving. While some can see the practical benefits for charities they feel that planned giving can take some of the feeling of generosity and spontaneity away from the giver. The number of those interviewed or involved in discussion groups for this research who are currently giving in a planned way were in the minority. Some of those who preferred to give on a more adhoc basis cited laziness as one reason for not doing the same ('I know I should do it but I never get round to it'). Importantly however, a number suggested that planned giving goes against the grain of what 'charity' means to them. Giving to charity feels good when you write a cheque or respond to a particular appeal – the feel good factor is diminished if the donation is taken out of your pay or your bank account in the same way as your pension contributions or electricity bill payments.

It's a very cold way of giving; you don't feel involved at all
Rich giver

Planned giving would put me off. I like to give to whatever grabs my attention at the time; I'd want to spread it around. I don't think I'd have the personal connection if I did it that way
Affluent giver

It is not just the transition to planned rather than adhoc ways of giving that some respondents were wary. The notion of tax-effective giving was also problematic. Givers and potential givers can see the benefits: the charity gets more money, your donation gets bigger and the government does its bit too. This is all positive and some (predominantly non-givers) contrast the British model of giving with that in America by suggesting that the Americans are more aware of the need to incentivise the giver. In fact tax incentives for giving in Britain are now on a par with those in the America thanks to legislation introduced by the Treasury (e.g. Gift Aid, tax effective share giving and payroll giving).

They should emphasise the tax concessions. I don't think we have the same thing as in America where people can offset donations against tax
Affluent non-giver

It's very tax efficient in America, in the UK we don't have the same tax incentives. If you got to America everything's written off when you give to charity, whereas here you have to go through all sorts of hoops
Rich non-giver

I think government should make it far more attractive for people to contribute to charities. There are fortunes being made in the city and yet you very rarely hear of major institutions funding charities. They could fund these sorts of things out of nothing. They could build hospitals and all kinds of things for nothing but they don't do that because there's no incentive for them to do that
Rich non-giver

This enthusiasm is not shared by everyone however. There is evidence that tax effective mechanisms do not provide an incentive to give or to give more. On a practical level many admit that they simply wouldn't get round to filling in the forms unless they were straight forward and took little time. We have already seen that giving isn't something that people tend to consciously factor into their finances and, on the whole, not something they want to think about as another 'financial product'. If tax-effective giving involves simply confirming that they are a taxpayer when sending a charity a cheque then they are happy to oblige. If it requires a more involved process then the paperwork itself can be a deterrent.

People will go for the easy option. If it's something complicating their life then I don't think people will do it
Affluent non-giver

I wouldn't investigate tax effective giving – that to me suggests people who are giving huge amounts rather than the smaller amounts that I give
Affluent giver

Our research also suggests that tax effective giving does not necessarily lead to bigger donations by the individual. The individual may be just as likely to give £5 a month on a payroll deduction scheme and simply end up feeling more generous and more giving than if the donation wasn't tax effective. People appear to not make the leap of faith to thinking 'I could give more and see an even bigger donation going to charity'.

I think that it changes people's perceptions, if you feel you're always getting a little bit more for your money, even if it is going to charity, I think you're more happy to give. I'm not saying you'd give more money but you'll quite happily give your £1 if you know the Government was paying a little bit more
Affluent non-giver

More importantly however, among some of the givers (and non-givers as well) the notion of getting something back in the form of tax relief (particularly applicable in the case of higher income tax rate payers and share donors for example) altered the nature of the 'gift'. For some, giving feels good because they see it as a selfless and generous act. Motivating people to give on the grounds of tax benefits can taint the giving and, some suggested, lead to people 'giving for the wrong reasons'. Many pointed to the American model as a case in point and accused Americans of being more 'showy' and attempting to 'buy their way into heaven'. They were reluctant to replicate this model in Britain.

I'm not sure about tax efficient giving. That's thinking about me rather than them
Affluent giver

Charities might rightly counter that they don't mind if people give for 'wrong' or 'right' reasons as long as their income increases. So does it matter? Essentially it doesn't. In raising awareness of tax effective ways of giving and take up of Gift Aid the Giving Campaign will play an important role in boosting charity incomes. Government money is there for the taking if charities become better at encouraging their donors to maximise the impact of their giving. It is important to be realistic about two things however. First, it is existing givers who will change the way they give donations rather than new givers who will be attracted. We have already seen the resistance that non-givers put up to the suggestion of giving more and being able to give tax effectively is unlikely to be the factor that sways them. Second, tax-effective giving lead to more efficient giving will not lead to a culture of giving. For some they might take the 'feel good' out of giving.

2. Giving campaigns

The research has highlighted that the 'ask' can be part of the reason that people don't give to charity. Givers want to give with good heart, out of choice rather than compulsion. Fundraising tactics that make them feel guilty or convey an expectation of how much they should give can be a turn off. The Giving Campaign has established, as one of its messages, the notion of 1 per cent of your salary as an 'aspirational target' for givers ('Can you live on 99% of your salary?'). This is a more modest version of Egan's 'Take Two' proposal which suggested a 2 per cent target (B Egan, 2001). The idea was tested with respondents in this research. The response was predominantly negative from both givers and non-givers.

The '1 per cent' idea was attacked on a number of fronts. Crucially people don't like the idea of being told what to do or what to give – particularly if government is in on the act. The importance of giving as a 'personal choice' was repeated time and again. Whilst many thought it desirable to create a more giving society few felt that a campaign to encourage giving would meet with a positive response. '1%' was also considered an inflexible target: too ambitious for some, too low for others. Some even argued that if a campaign is needed to encourage people to give then it is an admission that society has failed.

I'd get really stroppy if they did a 'We need you to give' type of campaign. I want to feel good about my giving rather than if it is something that is demanded of me. I hate the idea of a 'Kitchener' type character pointing at me – I don't want to feel morally obliged. I've got my own morals and my own values
Rich non-giver

I'd think 'bloody cheek'!
Affluent non-giver

They need to appeal to people's better natures rather than telling them to give – otherwise you just get a 'nobody can tell me what I should do' response
Affluent giver

I've always thought it was totally voluntary. You shouldn't be made to feel guilty - I don't want to feel guilty about what I give
Rich giver

Government involvement raises eyebrows. People question Government motives for encouraging giving behaviour. Is it just a way of shirking their own responsibilities rather than being up front and increasing taxes? Is the Government involved in order to get the credit for good deeds in the same way that its involvement with the National Lottery is viewed? In addition the '1%' message suggests compulsion which in turn leads many to consider it another tax; a way of taking your money and controlling how it will be spent.

A government initiative might not go down too well. You might be better off getting a consortium of charities. A lot of people would think 'I pay my taxes already'
Affluent non-giver

It's a bit like doing a community service without doing the crime
Rich giver

If it in any way becomes regulated it would just become a levy. I'd hate not having control over it – it could go to any Tom, Dick or Harry
Rich non-giver

I would want it to be voluntary. I wouldn't want someone to turn around and say '1% of your salary is going to be taken out'
Affluent giver

I think it's harder for us now, we're being told nowadays that unless we're pensioned up to the hilt we're not going to be able to have a decent retirement and so on. I just sort of think if somebody else said to me, 'I want to take a little bit more out of your salary' then that would worry me
Affluent non-giver

Despite this there were a number of positive comments and for some the message did make them think about their own donations. However, it is possible that public megaphone campaigns ('you should give and you should give x amount') turn off as many, or perhaps even more, than they inspire. They are in danger of breeding resentment and giving fuel to negative perceptions of charities as big businesses fighting each other out for donations.

People who could give more should give more. I count myself in that bracket. As uncomfortable as it is, it's true
Affluent non-giver

3. A giving society is a good society?

There is a difference between the message that giving is good for charities and giving is good for society. The focus on giving money and giving money in new ways (tax-effectively, through your payroll, by gifting shares etc) directs attention to the mechanics of getting more money into charities. In the process the message that giving should be valued because it enhances social capital and demonstrates that we care about and accept a responsibility for each other can be neglected.

At the crux of giving behaviour is engagement and empathy: with causes, with people, with your community, with friends and family, with people in other countries. Giving is about seeing and understanding that there are needs to be met outside your own family and home. Yet giving money in a planned way can suggest to people that giving to charity is no more than a financial transaction that you factor in to your finances in the same way as your mortgage and pension. This research has already found that affluent and rich individuals tend not to want to see giving in this way. In addition, if the message becomes too much about the money then the 'ask' becomes part of the means for denial – 'they're wasting their money on sophisticated fundraising', 'it's too much like big business'. Importantly, if it is seen only as a financial transaction there is a danger of losing good will and giving becoming seen as a 'charity tax'. People give but don't engage.

The psychological gain is important, otherwise it just feels like a tax
Rich giver

Section four: Focus on engagement

I would much rather see people giving more time than giving more money. It requires lots of effort but it's rewarding and you feel good

Affluent giver

Challenging the very strong framework that the affluent and rich construct for denying responsibility to give requires more than asking them to give money in new ways. Many of those involved in the research need to be given a reason to give and are not convinced by the argument that you should give because you can afford to. At the heart of giving behaviour, as we have already seen, is engagement: with causes, with people, with communities. The extent to which the affluent and rich currently engage is the result of a series of accidents rather than something that happens by design. They give, for example, because a friend or family member develops a particular illness, because they know somebody who runs the hospice at the end of the road, because they belong to a religion where you are expected to give or because a friend asked them to help out at the local youth club. It is important that these contact points become more than accidents and are instead part and parcel of how we live our lives. We need to make it increasingly difficult not to engage by creating more and more opportunities for people to interact and make a contribution in society.

We therefore argue that in order to create a culture of giving – and one that the affluent and rich are part of - giving time needs to be conveyed as more important than giving money. Encouraging people to give time is a more important part of creating a culture of giving than asking them to donate shares or set up a payroll giving account (important though it is to have these efficient money-giving mechanisms in place). Giving time can be encouraged not only through organisations like The Experience Corps, Timebank, Reach, Local Volunteer Bureaux and the National Centre for Volunteering but also in less formal ways through community regeneration schemes and grass root activities. Giving money can then be seen as a by-product of giving time rather than the end in itself. The rich and affluent themselves are much more positive about the notion of giving more time than they are of giving more money. Giving time is seen as a less threatening, guilt-inducing proposal as well as a more rewarding one.

The value of giving time connects with many of the sentiments expressed by respondents in the research about the changing nature of society. A common theme emerged, among both givers and non-givers, of a loss of 'community', a decline in our sense of responsibility to others and the pursuit of personal gratification above social goods. Such expressions of social malaise are not surprising and are indeed in danger of seeming tired: nobody knows their neighbours anymore, everyone is just looking out for themselves, you can't leave your front door open, people have no respect for each other, kids worry more about their next pair of trainers than anybody around them.

I think that people are a lot more selfish in this country than they have ever been and it horrifies me. I think there are a generation of people coming through that are all into themselves and promoting themselves and moving themselves forwards and they don't give a monkeys about anyone else

Affluent giver

Everyone is so anonymous now; people don't chat over the wall or know their neighbours. They are all locked up in their back garden with fences all up here and they live in their own world. We all live in our own worlds now
Affluent giver

Society is much more geared towards the individual isn't it? The idea is that you work really hard and you make loads of money for you and your family but you don't actually give a stuff about anybody around you
Affluent non-giver

I think we're probably less concerned for other people than we were. We're more self-centred than we were
Affluent non-giver

These accounts came up time and again in the discussions when talking about how giving a society we are. What comes across less strongly is a sense of people's individual responsibility to challenge the status quo. It is easy to talk about others but remove yourself and your behaviour from the picture. People subscribe to the message that society is in decline and people don't care enough about each other but often fail to make the connection between what goes on in society as a whole and what we do as individuals.

The resentment towards charity collections on the doorstep (where an envelope is delivered and then collected in person a few days later) provides an important insight. This was described as an infringement of personal space and a fundraising tactic intended to make you feel guilty rather than feel good. Some stated that they didn't even open the door when the envelopes were collected, either pushing them through the letterbox or ignoring the knock at the door altogether. Such responses say something not only about how people want to feel when they give (generous rather than guilty) but also about how we feel about each other. People aspire to a community in which people know their neighbours, leave their front doors unlocked and talk over the fence yet can shy away from a very simple encounter on their doorstep. It is not just trust and confidence in charities that is lacking but trust and confidence in each other.

Giving time is one way of building trust and more importantly commitment and responsibility to each other. This may be particularly important for the better off as wealth creates its own social divide, often in very tangible ways. Money itself leads to detachment. Respondents in the research often recognised that they were cut off from parts of society; they lived in affluent areas, mixed with others with similar levels of wealth, sent their children to private schools and paid for private healthcare treatment. When attempting to explain the reason for the proportionately higher amounts given by the poor to charity many were quick to suggest that the poor were simply closer to need.

People don't come to your door if you're wealthy because they can't get through the gates...you're not so accessible
Affluent non-giver

Poorer people are close to hardship and wealthier people are so wrapped up and cocooned in their world that perhaps they don't care so much
Affluent giver

I don't often think about how others live in other parts of the country. I'm lucky to live in an area of high house property prices...

Rich non-giver

Emphasising the importance of giving time above giving money is not to undermine the work of those striving to get more money out of the better off and into charities. Nor does it ignore the fact that getting people to give time is not easy – and can be tougher than getting them to donate money. Giving time suggests commitment and is dependent on matching the right opportunity to the individual and the time and skills they have to offer.

Instead our recommendation relates to priorities and suggests time first, money second. Engage first and the money will follow. In practical terms this requires much stronger partnership working between organisations promoting time giving and organisations promoting money giving. Rather than developing parallel strategies for time giving and money giving the two need to be connected. There is also a real need for organisations like The Experience Corps and Timebank, as well as Government Departments like the Active Community Unit, to continue to develop strategies for encouraging different groups of people (including the affluent and rich) to give time.

They need to make it about the return for the individual; I'm much more interested in the idea of giving time...it's about experience with other people

Affluent non-giver

Time can be even more valuable than money but people haven't really canvassed me for time. If that became more common I might respond

Rich non-giver

I'd much prefer to help a particular individual in a certain situation

Rich non-giver

I'd prefer to give time, as it would feel like I had a direct impact. I'd probably want to do something quite tactile like cleaning up buildings and parks

Rich non-giver

I think society is better as a whole if more people are involved.

Affluent giver

Strategies for encouraging people – and different groups of people – to give time are important in generating a culture of giving. But giving time is not without its problems. Putnam refers to John Dewey's distinction between 'doing with' and 'doing for' (Putnam, 2001). Putnam suggests that social capital refers to networks of social connection – doing *with*, whilst doing good *for* other people, however laudable, is not part of the definition of social capital. Some of the most critical accounts of elite philanthropy in America highlight giving as very much an activity of 'doing for'. Ostrower paints a picture of American philanthropy as a mechanism for American elites to establish a separate cultural world, a way of both connecting and distancing themselves from wider society (Ostrower 1995). In developing a culture of giving in Britain it is vital that encouraging people to give more time, as well as more money, does not reinforce existing social divides in this way. Giving should be about engaging across different classes and social groups. The 18th British Social Attitudes report suggests that the distribution of social capital is skewed, 'The higher status one's occupation is, so the more likely one is to be 'connected' to other aspects of

civil society, conferring a sort of double benefit...the higher social classes are particularly likely to be members of Neighbourhood Watch schemes, political parties, residents' associations and school boards' (Park et al, 2001).

Strategies targeted at encouraging the better off to give time therefore have the added challenge of encouraging links between and across communities and divides of class and money. Achieving this will be vital in breaking down the defences constructed by affluent and rich non givers and encouraging them to make connections with people and causes outside their own familial and social spheres.

Policy and Research Implications

The research set out to highlight attitudes and behaviour towards giving among rich and affluent individuals. This is an important target audience for the charity sector yet one that has thus far been relatively under-researched in this country. Our findings point to some of the potential difficulties with current drives to increase money giving. Importantly, the report suggests that a culture of giving is dependent more on time giving than money giving.

We conclude by suggesting a number of implications of the research and areas worthy of further study:

- Initiatives aimed at increasing money giving may be better received if they have clear links to those which canvass people for time.
- There is a need for a national contact point for time giving that draws together the different organisations working in this area but which focuses on the recruitment and development of volunteering and time giving at the local level. This would need to incorporate volunteering organisations like Timebank, the National Centre for Volunteering, Reach, Local Volunteer Bureaux, Community Service Volunteers as well as public bodies and services with roles for 'lay people' (e.g. school governors, lay magistrates, lay members of Police Consultative Councils, participants in local authority consultations, members of Patient's Forums or Councils).
- Tax incentives are in place for gifts of money to charity from businesses and there is a drive towards increasing levels of payroll giving among employees. However, the framework for incentivising businesses to encourage their employees to give time are less well developed. Tax relief is available for businesses who allow secondment of employees to charities but nothing is in place to incentivise employers to encourage their staff to give time on a more regular but less formal basis. There is scope to explore tax incentives for employers who encourage and enable their employees to volunteer, for example by rewarding companies with staff who give one day a month of their time as a volunteer or in a public role.
- Creating a habit of giving from an early age is important. There is a need to build on the commitment to giving in schools through initiatives like Millennium Volunteers and do-it.org as well as through citizenship education. Time-giving has the potential to play an important role in translating the new citizenship curriculum into practice.

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Appendix

Full details of interviews and focus groups.

One-to-one interviews

Target	Income	Gender	Location
Affluent givers	£34,000 - £60,000	Male	Cheadle Hulme
Affluent givers	£34,000 - £60,000	Male	Cheadle Hulme
Affluent givers	£34,000 - £60,000	Female	Cheadle Hulme
Affluent givers	£34,000 - £60,000	Female	Marlow
Affluent non-givers	£34,000 - £60,000	Female	Barnes
Affluent non-givers	£34,000 - £60,000	Male	Cheadle Hulme
Affluent non-givers	£34,000 - £60,000	Male	Marlow
Affluent non-givers	£34,000 - £60,000	Female	Marlow
Rich givers	£80,000 plus	-	Croydon
Rich givers	£80,000 plus	-	Central London
Rich givers	£80,000 plus	-	London
Rich givers	£80,000 plus	-	Central London
Rich non-givers	£80,000 plus	-	Barnes
Rich non-givers	£80,000 plus	-	Barnes
Rich non-givers	£80,000 plus	-	Croydon
Rich non-givers	£80,000 plus	-	Croydon

Focus Groups (5 participants in each group)

Target	Income	Gender	Location
Affluent givers	£34,000 - £50,000	Mixed	Cheadle Hulme
Affluent givers	£34,000 - £50,000	Mixed	Marlow
Affluent non-givers	£34,000 - £50,000	Mixed	Cheadle Hulme
Affluent non-givers	£34,000 - £50,000	Mixed	Marlow
Rich givers	£80,000 plus	Mixed	Richmond
Rich givers	£80,000 plus	Mixed	Central London
Rich non-givers	£80,000 plus	Mixed	Richmond
Rich non-givers	£80,000 plus	Mixed	Central London

All respondents were recruited by experienced recruiters through the market research agency Criteria. A screening questionnaire was used to reach the target audience. Respondents were paid a cash incentive for giving their time to the discussions.

Both interviews and focus group discussion lasted for an hour and a half and followed the same flexible discussion guide. They were held either in the home of the recruiter or in a hotel. The majority of interviews and focus groups were conducted by the author, a number were carried out by Robin Clarke, Senior Research Fellow at ippr. Fieldwork took place between 11th February and 5th March 2002.

