A QUALITATIVE STUDY OF WHAT MOTIVATES YOUNG ADULTS OF THE MILLENNIAL GENERATION TOWARD PHILANTHROPY

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by
REBECCA TROBE
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Chapter One: Introduction

Today's younger generations have the potential to be the most significant philanthropists in U.S. history. This next generation, including those who were born from 1980-2001 and commonly called Generation Y or the millennial generation (Howe and Strauss, 1991, 2000), will have "tremendous influence on…efforts to improve local communities and solve global problems over the next several decades (Johnson Center for Philanthropy and 21/64, 2013). With the future literally in their hands, millennials are worth a closer study. Yet, we as a society know little about them.

What we *do* know is there are approximately 92 million people in this generation of millennials, and a small group of them are expected to inherit more than $40 trillion in wealth, much of that designated for charitable giving (Johnson Center for Philanthropy and 21/64, 2013). A 2012 study of 310 of these high-net worth inheritors revealed that millennial donors prefer to give in ways that is hands-on, linked to peers, and focused on making an impact with innovative strategies (Johnson Center for Philanthropy and 21/64, 2013).

The little research that has been done on millennial donors has focused primarily on individuals of high net worth, defined as having $1 million or more in personal assets under management (U.S. Securities Exchange Commission, 2013) or the capacity to give $1 million away per year (Center for High Impact Philanthropy, 2008). Why is it important to study the younger donors of average income and personal assets, those who don't necessarily stand to inherit their parents' or grandparents' millions? According to the One Percent Foundation and Saratovsky and Feldman (2013), if every millennial donor gave one percent of his or her income per year, the result would be 16 billion raised for nonprofit charities.

Purpose of the Study

The purpose of this current study is to understand what motivates the millennial donors of average means to be philanthropic and to explore their experience of and the psychology behind their giving.

This qualitative interview-based research study inquired into the experience of giving among a small sample of millennial donors (ages 25-35) who participate in an organization called The One Percent Foundation in San Francisco. The One Percent Foundation (OPF), a national organization that has been in existence since 2007, offers young donors at all income levels a grassroots, democratized model of philanthropy that is unlike most others.

Based on existing and emerging literature and research it is clear that the field of philanthropy has focused significant attention on how and why young high net worth donors learn, internalize and engage in giving behavior. However, there has been little study of how and why young adults of the millennial generation who are of moderate assets participate in philanthropy. In today's American culture, there are more ways to participate in philanthropy than ever before, thanks to the countless donor buttons and online campaigns and crowdsourcing opportunities on the Internet. Why do some young adults of average assets participate in giving, while many do not? What motivates the giving behavior of these young donors? Although the field of philanthropy now has a small body of emerging literature illuminating the potential power and capacity that this generation has in terms of philanthropic impact, we still know very little about what motivates these young donors. It is only recently that this demographic of philanthropists has begun to receive attention from organizations like the Pew Charitable Trusts and the Case Foundation—organizations that hold tremendous influence and respect in the world of research in the area of philanthropy and the social service sector.

The One Percent Foundation as Context of the Study

Because The One Percent Foundation (http://onepercentfoundation.org) is an organization designed for democratized philanthropy, they have created an environment where net worth is eliminated as a prerequisite in eligibility or desirability for giving. They have done so by asking people to contribute one percent of their income to a central pool that then is allocated collectively on a quarterly basis by the partners (donors) via collaborative decision-making. This model is unique in its design, and within the ecosystem of grassroots philanthropic organizations that exist to do this type of philanthropy nationwide.

The One Percent Foundation (OPF) acts primarily as a national *giving circle* (also called a *donor circle*), which Rutnik and Bearman defined as a high-engagement form of philanthropy: "a pooled fund often hosted or sponsored by a charitable organization…through which members make grants together" (*Giving Together,* Forum of Regional Associations of Grantmakers, 2005). Yet, the OPF model also incorporates some aspects of a *venture philanthropy partnership*—which the organizations Venture Philanthropy Partners and Community Wealth Ventures defined as "a high-engagement approach in which funders or 'investors' are directly or personally engaged and involved with their investment partners (in traditional terms, grantees) beyond providing financial support" (Morino and Shore, 2004), or more simply, Forbes described as "giving financial, intellectual and human capital" (Weiss and Clark, 2006). With this distinct hybrid approach to philanthropy, the OPF's growth trajectory has had tremendous momentum, evidenced by the organization receiving national recognition in 2009 for its contribution to civic engagement specifically for the millennial generation, only two years after its inception.

With its focus on millennial donors, and its combining elements of a giving circle/venture philanthropy partnership, the OPF provides a particular context for qualitative study involving this subset of millennial philanthropists who do not identify as high net worth in order to understand what motivates these young donors to give, and give specifically through a democratic collective setting.

The Research Question

What motivates young adults of the millennial generation toward philanthropy? This qualitative study was conducted in the context of the One Percent Foundation.

Approach and Rationale

The current study took a qualitative approach based on in-depth semi-structured interviews with eight OPF donors (called partners)—four men and four women who are of average net worth—to explore what motivates them and has influenced them to be philanthropic, and to learn about their experience of giving with this type of organization. This research inquired into the psychology of these individuals and their giving behavior to discover what influences them to be philanthropic. At its core, the study aimed to illuminate the underlying motivations—conscious and unconscious—behind this altruistic behavior, which has been defined as a "motivational state with the ultimate goal of increasing another's welfare" (Batson, 1991). The research explored both their early influences and their adult engagement in philanthropy, which defined by Merriam-Webster as "the desire to benefit humanity; a love for all humanity."

This study will contribute to the advancement of the fields of psychology and philanthropy, providing a qualitative examination into the experience and motivations of young donors of average assets. While much of the existing research on charitable giving has focused on donors of high net worth who give through private or corporate foundations, this research will expand knowledge on an understudied demographic (millennials of average asset size) who participate in philanthropic giving in a distinctive democratic context (by pooling funds with others and collectively deciding how those funds will be distributed).

By understanding the relationship between (a) what motivates these young donors to give (b) their experience of and with giving specifically within this context, this study aimed to illuminate the psychology of millennial individual giving behavior.

According to Rockefeller Philanthropy Advisors (2012), "this kind of self-aware philanthropy is…a prime example of smart giving. Philanthropy is about choosing wisely—leveraging not only philanthropic impact but personal fulfilment. Knowing your own motivations can help provide a strong basis for making those wise choices." This study is of potential benefit both to current and potential philanthropists, through promoting this self-awareness, and to nonprofit, charitable, and philanthropic organizations that hope to appeal to and attract millennial adults to engage in philanthropic behavior.

Scope and Delimitations

The findings of this study, like any qualitative study, are dependent on the ability and willingness of the research participants to identify and communicate their own experience clearly. The research sample was geographically limited to One Percent Foundation partners who live in the San Francisco Bay Area. The One Percent Foundation is a national organization, however the research sample was eight local partners (four male and four female donors), limiting the research to a narrow pool of subjects and representing a geographically narrow area. The sample was also limited to a specific set of donors within the context of one organization, the One Percent Foundation. Because OPF has a very specific design, purpose and mission that is customized toward a democratic style of philanthropy and participation, results may apply only to this single model of philanthropy. This organization has created a culture that supports the education of millennial donors about philanthropy and eliminates the factor of net worth from the general discourse and parameters for participation, which is a central factor explored in this study, and its educational activities may inform participants' responses. Therefore, the design of the study was not a comparison between cultures, organizations or between age groups. Rather, it is a narrow study using in depth semi-structured interviews with a small sample of partners from one organization. The research focused on this self-selected population of millennial donors in order to understand their motivation for giving in general and for participating in this type of philanthropic culture.

Chapter Two: Literature Review

In order to understand the motivations, influences and experience of young millennial-aged donors who are of average net worth and participate in charitable giving, it was necessary to consider the existing literature on family systems, the development of self and values within this system, and what motivates behavior—specifically giving behavior.

This literature review provides an overview of charitable giving, and then discusses the psychology of motivation and moral development, the known motivations of philanthropic behavior, the literature on family systems and the intergenerational dynamics and transfer of values around money, altruism and philanthropy, the characteristics of millennial generation donors, and the One Percent Foundation's democratized giving approach.

This provides a framework for examining the experience of these particular young donors in their giving and their choices in whether and how to give. The present study addresses a gap in the psychology and philanthropy literature by seeking to understand non-high net worth millennial adults' experience of, motivation toward and psychological factors behind charitable giving within a specific philanthropic context.

Development of Self and Values within the Family System

This study sought to understand the psychology of millennials who engage in philanthropy and whom are not necessarily identified with a legacy of philanthropy or a family of wealth. It was helpful to explore how these young adults came to know about, have an awareness of, and value giving, particularly in a specific philanthropic context.

Based on the existing research and literature, we know little in terms of their psychological orientation and motivation for why they participate in altruistic behavior. This study explored the potential influence of their family systems on their development, current identity and their interest in philanthropy.

Family systems theory. Because this study inquired into the influence of the family dynamics on development (particularly on moral development), and how that affects prosocial behavior (specifically altruism), it is important to include a broad overview of the emergence and impact of family systems theory.

For decades, people have longed to understand systems, and particularly family systems. Systems theory was first developed in 1936 by biologist Ludwig von Bertalanffy after he noticed similar patterns across several disciplines. According to von Bertalanffy, a system is a "complex of interacting elements…that are open to, and interact with their environments. They can acquire qualitatively new properties through emergence, thus they are in a continual evolution" (von Bertalanffy, 1972). Others have defined a system as a "bounded set of interrelated elements exhibiting coherent behavior as a trait" (Constantine, 1986). More recently, in his work in systems thinking and organizational learning, Peter Senge described a system as "a perceived whole whose elements hang together because they continually affect each other over time and operate toward a common purpose" (Esposito, 2001).

There's perhaps no system that hangs together and whose members affect each other more than a family. The family is the primary and, except in rare instances, the most powerful system to which a person ever belongs (McGoldrick & Gerson, 1985, p. 5).

Barker (2007) summarized the importance of family systems work and the importance of understanding individuals in the context of societal systems. According to Barker, “understanding individuals tells us little about how they will behave in social situations of different sorts. Family therapists tend to see human problems in the context of their clients’ environments, especially their families” (Barker, 2007). In Barker’s view, it seems futile to study the individual without taking into the account the family from which he or she came. This is why family systems therapists concentrate on the interpersonal processes within families, more than on the intrapersonal process occurring within the mind of the each of the individuals within the families they treat. As Barker said, “We might think of [family systems therapists] as traffic engineers whose job it is to see that vehicles travel smoothly on highways” (Barker, 2007).

While there were several major figures critical to the development of family therapy, later applications of systems theory to issues of family wealth have leaned most heavily on the work of Murray Bowen. A pioneer in applying systems theory to his research on families and how they behave, Bowen defined family as “an emotional system in which the behavior of one individual affects and influences the action of each family member and the system” (Stone, 1997). Bowen’s concept of the *undifferentiated ego mass*, defined as “a conglomerate emotional oneness that exists in all levels of intensity” (Bowen, 1966), describes the depth and extent of family connectedness. “On one level, each family member is an individual, but on a deeper level, the central family group is as one” (Bowen, 1961). Family members may act independently, but these actions affect the unit as a whole. In this way, family members are interdependent on each other. Bowen theorized, “If one individual within the family structure changed his or her behavior, it would alter the behavior of other individuals within the family and the system as a whole (Stone, 1997). In other words, family members don't exist within a vacuum. Their actions, beliefs and behavior ripples out into the group. As Bowen said, families may differ in the degree they are interdependent, but they always are to some degree (Stone, 1997).

Bowen's theory (1972) can be summarized as follows. Family systems:

1. *Have interrelated elements and structure*. The elements of the system are family members themselves. Relationships exist between family members, and these relationships are interdependent.
2. *Interact in patterns*. In a family system, patterns of behavior and interaction emerge, and these patterns are predictable. These patterns help the family maintain equilibrium.
3. *Have boundaries*. Some families are more open to outside influences, and may even welcome them. Others isolate members and are more self-contained. No family is completely open or closed.
4. *Function by the Composition Law: the whole is more than the sum of its parts*. Every family system, although made up of individual members, results in an organic whole.
5. *Uses messages and rules to shape members*. Every family has unwritten repetitive rules and agreements that prescribe and limit a family members' behavior. These rules can give power, induce guilt, control or limit behaviors.

6. *Have subsystems*. Every family system contains a number of smaller groups or alliances, usually made up of 2-3 people, which can change over time. Each subsystem has its own rules, boundaries, and unique characteristics.

Many practitioners and scholars in the world of family business, family wealth and family philanthropy have looked to Bowen's family systems theory to explain how families work together. Some have adapted his theory and clinical approach with a focus on increasing success and sustainability in multigenerational family processes. Gersick and Lansberg (1997) used this theory in their study of how family systems influence business. Like Bowen, their research acknowledged that family systems are interdependent and a result of existing relationships within the family (Esposito, 2001). They also acknowledged that interdependence can result in predictable patterns of behavior, and that the more intense the emotional interdependence, the more predictable the patterns of behavior (Gersick and Lansburg, 1997).

Beyond Bowen, Gersick and Lansburg expanded their family systems findings to include a multigenerational and motivational lens. In applying Gersick and Lansburg's research to the world of philanthropy, Esposito (2001) summarized these findings as follows:

- Interdependence is multi-generational. Behavior and values are shaped by the generations that came before and the generations that come after.
- The quality of family relationships and activities depends on what motivates family members. These motivations most often included: love of family, respect for others, the value of service, and strong religious principles. (Esposito, 2001, p 20)

As Gersick and Lansberg alluded to in their multigenerational study, family patterns repeat themselves, including family behavior and values. What happens in one generation will often repeat itself in the next, although the actual behavior may take a variety of forms. Bowen (1972) terms this the multigenerational transmission of family patterns. McGoldrick & Gerson (1985) proposed that relationship patterns in previous generations could provide models for how families function in the next generation. If this is true, looking beyond just one generation is critical in examining the transmission of values in families.

Differentiation of self within the family system. As stated in the previous section, there's no question that individuals within families are interrelated and interdependent. The influence of family is strong. Many believe that it's critical for an individual to establish and sustain the self while staying connected to the group. Bowen called this *differentiation of the self*.

According to Bowen's theory, it is important that a person differentiate within the family system (Nichols & Schwartz, 2004). Bowen defined differentiation as "autonomy from others and separation of thought from feeling" (Nichols & Schwartz, 2004), and he dedicated much of his work toward helping families, individuals, practitioners and the broader field of psychology, specifically the domain of family systems theory, achieve differentiation of self. A person who is well-differentiated recognizes his or her relative dependence on others (e.g., the family), and yet sees oneself as a distinct self (Nichols & Schwartz, 2004). His theory asserts that it is best accomplished by developing an individual relationship with each parent and with as many members of the extended family as possible (Nichols & Schwartz, 2004).

If the family system is healthy, it creates differentiated members—those that have both a strong sense of autonomy as well as a healthy need and comfort with interdependence on others and in relationship. Because they see themselves as both separate and connected, differentiated individuals have the capability to act for the benefit of themselves *and* for the benefit of others. According to Bowen, a differentiated person has the ability to "act selflessly, but his acting in the best interests of the group is a thoughtful choice, not a response to relationship pressures" (Bowen Center, 2013).

Values transmission within families. A key aspect of how individuals become autonomous and develop a healthy sense of identity and self is by internalizing values as part of the process of socialization into a family, group and society. Values connect people of a particular group or system, including and especially families. They can be seen as a common bond that holds groups together. When members of a family or group share common values, they are likely to feel an allegiance and alliance to the group as a whole. In this way, "values are not simply individual traits; they are social agreements about what is right, good, and to be cherished" (Oyserman, 2001).

Values help us define human lives in meaningful ways. Modern theories of values are grounded in the work of Kohn, who studied class and values, Rokeach, who studied general value systems, and Kluckhohn, who studied values on a group level (Oyserman, 2001). At the individual level, values are "internalized social representations or moral beliefs that people appeal to as the ultimate rationale for their actions" (Oyserman, 2001).

For individuals, “values contain cognitive and affective elements and have a selective or directional quality; preference, judgment, and action are commonly explained in terms of values” (Oyserman, 2001). On a group level, values are “an internalization of sociocultural goals that provide a means of self-regulation of impulses that would otherwise bring individuals in conflict with the needs of the groups and structures with which they live” (Oyserman, 2001).

According to McGoldrick (1998), understanding the “connectedness of life as a whole and in relation to others involves a sense of higher values, purpose and meaning.” Beyond individual values, families need a system of values and beliefs to feel connected and to make sense of events, including those such as loss and death, which otherwise might be painful or frightening. According to McGoldrick, without such values, humans are vulnerable to despair.

Values are not the actions themselves, but they are the codes or general principles that guide the actions. “Values can be thought of as priorities, internal compasses or springboards for action—moral imperatives. In this way, values or mores are implicit or explicit guides for action, general scripts framing what is sought after and what is to be avoided” (Osyerman, 2001). In addition, “values underlie the sanctions for some behavioral choices and the rewards for others. A value system presents what is expected and hoped for, what is required and what is forbidden” (Oyserman, 2001).

Values systems are similar to family systems in that they appear as a whole system, rather than independent or separated units. According to Oyserman, values are bound together, are interdependent, and they form a system. “When a new value is acquired or an old one is lost, when a value is weakening or strengthening, the whole system will be affected" (Osyerman, 2001).

In summary, values are a key part of what hold a family together in cohesion. They help individuals and family systems feel more safe, secure and connected as a group. In families, they are passed down through generations, and they can motivate certain actions and behavior in the pursuit of group or individual goals.

Money and values. As we have seen from the literature on family systems and values, it is important to underscore that families share and interact around values about money, regardless of whether those values are spoken or unspoken. Based on the literature regarding the multi-generational transmission process, we can understand and see that families who don't talk about values around specific topics overtly are inevitably perpetuating and relating to each other around certain values that guide or influence individual behavior and choices. In order to understand why an individual would give money away, it will be important to inquire about the values about money and giving in his or her family of origin.

Stern Peck (2008), a family therapist and family business consultant and the head of the Money and Family Life Project at the Ackerman Institute in New York, has done extensive, innovative research about the dynamics of multigenerational transmission of values, beliefs and behavior around money and giving in families. In discussing the distinct ways people refer to values, and the relationship values have to qualities of being, she wrote about money:

> Money infuses all aspects of our lives. It is a crucial practical element to which we attach multiple emotional meanings. Even so, money has remained an unexplored issue in our professional world for too long. Significant conversations seldom occur between professionals and clients, among family members, or in our internal dialogue. (Stern Peck, 2008)

Stern Peck asserted that individuals each have an internal system of values that informs the decisions we make. She wrote, "we each use our values as the underlying premise for these decisions. Values inform perceptions, actions and interactions while giving meaning and purpose to our behavior. Yet, we are not always conscious of these meanings. We use our set of values to assign worth to things in our lives." She continued:

> We all have multiple roles or identities that inform who we are and how we behave. The consistency of our core values, however, is manifest in our inner compass despite the many roles we play. The ability to contextualize the meaning of these values as we transition through stressful events and reassign their relevance becomes the challenge in times of transformation. (Stern Peck, 2008 p. 116)

According to Stern Peck, "in our behavior, we aspire to use our values to reflect our priorities, and this means that values are not static, but dynamic, changing to fit different situations that arise in our lives. The dynamic nature of values and behavior often becomes the basis for personal growth and development" (Stern Peck, 2008). An investigation of a family's values around money, according to Stern Peck, can serve as a launching pad for personal growth.

Steinglass (in Stern Peck, 2008), President Emeritus of The Ackerman Institute for the Family, wrote about Stern Peck's research:

> [Stern Peck] explores the myriad ways in which underlying attitudes about money are embedded in family value systems, about how children try to articulate for themselves what these values might be, how perceived inconsistencies between stated values and actual practices lead to intra-familial confusion and conflicts and how open discussions about continuities around values across generations can help families avoid unnecessary conflicts and misunderstandings that have the potential to tear families apart at times of transition (Stern Peck, 2008, p vii).

Founded in 1960, the Ackerman Institute for the Family, named after Nathan Ackerman, is one of the premier institutions for family therapy, and one of the best known and most highly regarded training facilities for family therapists in the United States. The Money and Family Life Project, hosted by the Ackerman Institute, engaged in several methods of research that ultimately led to a set of tools for families. These tools help facilitate effective dialogue among family members, using integrative principles and practices of family systems theory to talk effectively about money and giving.

From this project emerged a similar set of tools specifically designed for multigenerational families to talk about their values, with a specific focus on philanthropy. The purpose was to help families uncover their values to explore what motivates decisions around their giving behavior. According to Stern Peck (2008), the exercise of articulating values can help align actions, including charitable giving acts, with values that are important to the family. "Many of us assume we know our values without taking the time to articulate or prioritize them. [Talking about values] can help move past our assumptions and into conscious choice about why we do what we do" (21/64 Values Cards Tool, 2007).

Levine (2006), a highly respected psychotherapist based in Marin County in Northern California also studied values around money. Levine looked at how families transmitted values related to altruism and materialism. She defined materialism as a value system that emphasizes wealth, status, image, and material consumption. "It is a measure of how much we value material things over other things in our lives, like friends, family, and work. It keeps us wedded to external measures of accomplishment for a sense of self-prestige, power, money for adults; grades, clothes, electronics for kids" (Levine, 2006).

Levine called materialism the "dark side of affluence." "When money becomes overly important, it crowds out other goals, endeavors, and interests; work, friendship, marriage, hobbies, parenting, spiritual development, and intellectual challenges can all fall by the wayside" (Levine, 2006). She called materialism both a cause and symptom of impaired self-development.

> "Materialism is not only about having shallow values; it is also about how easy it can be to choose the simple seduction of objects over the complex substance of relationships. Materialism sucks the life out of purpose and altruism, as kids become increasingly self-centered and indifferent to the needs of others" (Levine, 2006).

Materialism and prosocial values work in opposition to each other. Not only does a materialistic value orientation bode poorly for our society, as materialists are unlikely to become philanthropists, but it also bodes poorly for children themselves. According to

Levine (2006), materialistic children have lower grades and higher rates of depression and substance abuse than non-materialistic children.

Motivation and Moral Development

As we see from the literature, intrinsic motivation likely emerges from a healthy sense of autonomy and differentiated sense self (Bowen, 1966). Intrinsic motivation is not tied to materialistic or external rewards, as we have heard from many of the developmental theorists as well as Levine. According to Levine (2006),

> Intrinsic motivation it is what drives individuals to engage in activities that are satisfying for their own sake. It is the basis of true learning. Extrinsic motivation, on the other hand, drives individuals to participate in activities not primarily because of the activity itself but because of some associated gain (a grade, a trophy, etc.). Externally motivated kids tend to confuse performance with learning and as a result have lower grades, lower achievement scores, less interest in learning, less ability to think creatively, and greater psychological impairment than children who are internally motivated. (p. 56)

Stern Peck discusses the importance of the experience of inquiry into the subject of money and values, particularly for the single adult. Understanding and identifying the origin of one's values is an essential element of this research and supports the exploration of motivation for philanthropic behavior in these young adult givers. Stern Peck (2008) asserted that living alone, supporting oneself, and planning life as a single adult presents distinctive issues depending on the person's age and life circumstances. Even if a single adult is not involved in a formalized or traditional relationship (e.g., marriage), each individual comes from a family that has informed how he or she thinks about money and its meaning. That family forms a relational context for an otherwise single adult.

For a young adult, whether the focus is launching into independence, planning for the future or other goals relevant to the current state or phase of development, it is essential to consider the meaning of money within their family of origin. The way individuals feel, think and behave with money is a lens into their values and the values of their family. By studying young, single adults and their relationship to money (one in which they choose to give a portion of their income away), we have a lens into their present beliefs, values, attitudes and behavior. According to Stern Peck (2008),

> Connecting money and values and looking at the subject through this relational lens can provide greater insight into past influences and a different format for decision making as adults build, stabilize and rebuild their lives. Advisors, clinicians, or peers who can open these discussions with these adults offer important support for understanding their internal dialogue about money. (p. 93)

In order to understand the motivation of young millennial donors, it's important to understand human motivation in general. There are quite a few well-known definitions and frameworks in which to discuss the theories of motivation.

Early researchers, influenced by Darwin (Keltner, 2009), ascribed much of animal and human behaviour to instinct. Freud (2005) believed that much of human behavior was also based on irrational instinctive urges or unconscious motives. Behavioral psychologists, in contrast, stressed the importance of external goals in prompting action, while humanistic psychologists examine the role of felt needs. Cognitive psychologists have found that a motive sensitizes a person to information relating to that motive: a hungry subject, for example, will perceive food stimuli as larger than other stimuli.

Others (Wlodkowski, 1978) defined motivation more generally as the impetus of human behaviors. “Motivations can arouse, provide a purpose for, and lead to action in human behavior (Wlodkowski, 1978).” Or more specifically, motivation can be understood to be a process that stimulates behavior and positions it toward a concrete objective to be achieved or accomplished (Buck, 1988).

As this study aimed to look at the psychological factors involved in what motivates and influences the philanthropic behavior, it is important to distinguish between extrinsic and intrinsic motivation. According to Foregeard and Mecklenburg (2013), past research examining the psychological factors that drive creativity has already yielded an extensive body of literature showing that the main motivator of creative behavior is intrinsic interest and enjoyment of the behavior itself. They discuss how studies in this area have highlighted that intrinsic motivation enhances creativity, and extrinsic motivation can harm creativity as it decreases intrinsic motivation (Amabile, 1996).

Alternatively, intrinsic motivation is defined as the degree to which people who engage in creative behavior engage in their work for the sake of the process itself. Extrinsic motivation corresponds to the degree to which these creative people engage in their work for the sake of outcomes external to the process. Foregaard and Mecklenburg (2013) found that recent studies examining the nature of motivational processes driving creativity highlight the importance of a second dimension of motivation. They show that research on the role of prosocial motivation suggests that creative work may also be driven by its effect on the creator and on other people (Forgeard and Mecklenburg, 2013).

Forgeard and Mecklenburg's research is relevant to the current study. Their discussion on creativity and the theory of reciprocity in the context of motivation has opened avenues of potential exploration regarding future research, specifically related to how intrinsic and extrinsic motivation play distinct and synergistic roles in relation to prosocial behavior. After conducting a multidisciplinary literature review of the motivations behind creativity, Forgeard and Mecklenburg (2013) proposed "at least four other-oriented motivations worthy of future empirical investigation by psychological researchers: evoking pleasure, communicating and fostering empathy and connection, producing knowledge for its own sake, or solving otherwise unsolvable problems, as well as challenging others and getting them to think in increasingly complex ways."

Maslow's theory of motivation and hierarchy of needs. Forgeard and Mecklenburg (2013) situated motivation within a complex set of human needs. Maslow's (1954) hierarchy of needs and theory of human motivation, perhaps the most popularized discussion of psychological motivation, described five types of human needs, from the most basic of physical needs for survival, to the need for self-actualization. The five stages of needs are: physiological, safety, love/belonging, esteem and self-actualization (Maslow, 1954). Although many have debated the validity of Maslow's theory, it nevertheless has remained highly influential and well respected over the past 60 years.

The five types of human needs, as described by Maslow, comprise the building blocks upon which all human motivation exists. "The most fundamental and basic four layers of the pyramid contain what Maslow called “deficiency needs” or “d-needs”: esteem, friendship and love, security, and physical needs. If these deficiency needs are not met—with the exception of the most fundamental (physiological) need—there may not be a physical indication, but the individual will feel anxious and tense. Maslow's theory suggests that the most basic level of needs must be met before the individual will strongly desire (or focus motivation upon) the secondary or higher level needs. Maslow also coined the term *metamotivation* to describe the motivation of people who go beyond the scope of the basic needs and strive for constant betterment” (Maslow, 1954).

A 1981 study by Goebel and Brown looked at how Maslow’s hierarchy might vary across age groups (Koltko-Rivera (2006). The study asked participants of varying ages to rate a set number of statements from most important to least important. The researchers found that children had higher physical need scores than the other groups, the esteem need was highest among the adolescent group, young adults had the highest self-actualization level, and while old age had the highest level of security, it was security needs were level across all age groups (Goebel and Brown, 1981).

Koltko-Rivera (2006) summarized Maslow’s description of self-actualization as follows:

> It refers to the person’s desire for self-fulfilment, namely, to the tendency for him to become actualized in what he is potentially. The specific from these needs will take of course vary greatly from person to person. It is quite true that man lives by bread alone—when there is no bread. But what happens when there is plenty of bread and when his belly is chronically filled? At once other (and “higher”) needs emerge and these, rather than physiological hungers, dominate the organism. And

> when these in turn are satisfied, again new (and still "higher") needs emerge and so on. This is what we mean by saying that the basic human needs are organized into a hierarchy of relative prepotency. (Maslow, 1943, p. 303)

According to Stannard-Stockton (2008), Maslow described self-actualizing people as:

- Embracing the facts and realities of the world (including themselves) rather than denying or avoiding them
- Spontaneous in their ideas and actions
- Creative
- Interested in solving problems, often including the problems of others; solving these problems is often a key focus in their lives
- Feeling a closeness to other people, and generally appreciate life.
- Embracing a system of morality that is fully internalized and independent of external authority
- Having discernment and able to view all things in an objective manner.

Recent literature has reviewed Maslow's later work and proposed that there was another level of the hierarchy that had yet to be discovered. Koltko-Rivera (2006) refers to Maslow's inclusion of *self-transcendence* as "allowing for a richer conceptualization of the meaning-of-life worldview dimension, and that by making our worldview more comprehensive, we in turn gain a better articulation of theory in personality and across the domains of psychology.

According to Koltko-Rivera (2006), Maslow developed compelling doubts about "self-actualization's suitability as a motivational capstone; these doubts were first related to the phenomena of peak experiences and their attendant cognitive activity." He called the special cognitive activity that attends such phenomena " being-cognition" or b-cognition" for short (Koltko- Rivera, 2006).

> These higher human needs are…biological, and I speak here of love, the need for love, for friendship, for dignity, for self-respect, for individuality, for self-fulfilment, and so on. If however, these needs are fulfilled, a different picture emerges. There are people who do feel loved and who are able to love, who do feel safe and secure and who do feel respected and who do have self-respect. If you study these people and ask what motivates them, you find yourself in another realm. This realm is what I have to call transhumanistic, meaning that which motivates, gratifies, and activates the fortunate, developed (i.e. already) self-actualized person. These people are motivated beyond the basic needs. The….point of departure, into this transhumanistic realm comes when they answer the following kinds of questions: What are the moments which give you…..the greatest satisfaction?....What are the moments of reward which make your work and your life worthwhile? (Maslow, 1969, pp. 3-4)

As Maslow (1969) wrote,

> The fully developed (and very fortunate) human being working under the best conditions tends to be motivated by values that transcend his *self.* They are not selfish anymore in the sense of that term. One can hardly class these desires as selfish in the sense that my desire for food might be. My satisfaction with achieving or allowing justice is not within my own skin….It is equally outside and inside; therefore it has transcended the geographical limitations of self. Thus one begins to talk about transhumanistic psychology. (pp. 3-4)

Wisdom is traditionally considered to be a form of the highest human development. It is noteworthy that a central part of Sternberg's (1998, 2003) balance theory of wisdom involves self-transcendence:

> Wisdom is defined as the application of successful intelligence and creativity as mediated by values toward the achievement of a common good through a balance among (a) intrapersonal, (b) interpersonal, and (c) extrapersonal interests, over (a) short and (b) long terms, in order to achieve a balance among (a) adaptation to existing environments, (b) shaping of existing environments and (c) selection of new environments. Thus, wisdom is not just about maximizing one's own or someone else's self-interest, but about balancing various self-interests (intrapersonal) with the interests of others (interpersonal) and of other aspects of the context in which one lives (extrapersonal), such as one's city, or country or environment or even God. Extrapersonal interests might include contributing to the welfare of one's school, helping one's community, contributing to the well being of one's country and so forth. Different people balance these in different ways. (pp. 152-154)

This discussion of the complementary nature of Sternberg's work on wisdom and Maslow's interest in the highest levels of self-actualization, and his eventual inclusion of self-transcendence at the top of his hierarchical pyramid, helps lead us into a discussion on the important element of *balance or perhaps better phrased as an ongoing dialectic*. This notion of balance and/or an essential dialectic between self-interest (attending to the intrapersonal needs) and the interest of others (attending to the extrapersonal in our immediate environments and the world at large), is an essential part of the discussion in regard to philanthropic motivation (Koltko-Rivera, 2006).

Based on Maslow's theory of a motivational hierarchy, Sternberg's work on wisdom, and Foregaard and Mecklenburg's research (2013) on the relationship of creativity and reciprocal flow in a cycle of giving and receiving, there are many types of motivation that drive people to act and behave in certain ways. A detailed examination of all theories of motivation and drive are outside of the scope of this study. Because its focus is is to explore the motivation of philanthropic behavior, the following section will explore moral development, with a focus on altruism. At the core of this exploration is the question: how do people develop a sense of morality that fosters altruism and perhaps find fulfilment in furthering a cause beyond themselves?

Kohlberg's theory of moral development. In the field of moral development, morality is defined as a set of principles for how individuals ought to treat one another, with respect to justice, others' welfare, and rights. In order to investigate how individuals understand morality, it is essential to measure their beliefs, emotions, attitudes, and behaviors that contribute to moral understanding.

Kohlberg's moral developmental theory focused on the emergence, change, and understanding of morality from infancy through adulthood (Kohlberg, 1969). Kohlberg's ideas of moral development were based on "the premise that at birth, all humans are void of morals, ethics, and honesty. He identified the family as the first source of values and moral development for an individual. He also believed that as one's intelligence and ability to interact with others matures, so does one's patterns of moral behavior" (Woolfolk, 1993).

Kohlberg, basing his theory on the thinking of Swiss psychologist Piaget and the philosophers Hare, Kant, Rawls and Habermas, forged links between the fields of moral development and moral philosophy (Helwig, 1997). He identified six stages of moral judgment representing a developmental sequence in which moral judgment becomes increasingly abstract and differentiated from concrete concerns, such as punishment, law and social norms (Barger, 2000). Kohlberg's theory was that each successive stage of moral judgment was made possible by increases in perspective-taking ability, with "the principled level including fully reversible moral judgments that take into account the perspectives of all individuals in a moral conflict, defining the correct course of action for anybody in similar situations" (Kohlberg, 1969, 1973).

In summarizing Kohlberg's stages, Barger (2000) aptly described these three levels as follows:

1. "**Pre-conventional level**: The first level of moral thinking is generally found at the elementary school level. In the first stage of this level, people behave according to socially acceptable norms because they are told to do by some authority figure (e.g., parent or teacher). This obedience is compelled by the threat or application of punishment. The second stage of this level (stage 2) is characterized by a view that right behavior means acting in one's own best interests.

2. **Conventional level**: The second level of moral thinking is that generally found in society, hence the name conventional. The first stage of this level

(stage 3) is characterized by an attitude, which seeks to do what will gain the approval of others. The second stage (stage 4) is one oriented to abiding by the law and responding to the obligations of duty.

3. **Post-conventional level**: The third level of moral thinking is one that Kohlberg felt is not reached by the majority of adults. Its first stage (stage 5) is an understanding of social mutuality and a genuine interest in the welfare of others. The last stage (stage 6) is based on respect for universal principle and the demands of individual conscience." (Barger, 2000)

While Kohlberg "always believed in the existence of Stage 6 and had some nominees for it, he could never get enough subjects to define it, much less observe their longitudinal movement to it" (Barger, 2000). Therefore, he called it a "theoretical stage" and scored all post-conventional responses as stage five (Colby and Kohlberg, 1983).

What is also notable here is that Kohlberg believed individuals could only progress one stage at a time. In other words, they could not "jump stages" (Barger, 2000).

What can we learn from Kohlberg's stages of moral development when considering the motivations of young philanthropists? Much of the literature on individual charitable giving (reports that one motivation of philanthropic behavior may be a concern or care for the welfare of others. If this is true, it could be explored whether philanthropists (people who give money to charity) have reached Kohlberg's fifth stage of moral development, one in which "they understand social mutuality and express interest in the welfare of others" (Barger, 2000).

Stage five is called *social contract and individual rights* (Kohlberg, 1983). According to Crain (1985), "At stage five, people begin to ask, what makes for a good society? They begin to think about society in a very theoretical way, stepping back from their own society and considering the rights and values that a society ought to uphold." People at this stage are said to take a *prior-to-society* perspective (Colby and Kohlberg, 1983). "Stage five respondents…believe that all rational people would agree on two points. First, they would all want certain basic rights, such as liberty and life, to be protected. Second, they would want some democratic procedures for…improving society" (Crain, 1985).

In addition to his identified stages of development, Kohlberg's approach also assumed that humans are intrinsically motivated to explore and become competent at functioning within their environments. In social development, this leads humans to imitate role models they perceive as competent and to look to them for validation. Thus our earliest childhood references on the rightness of our and others' actions are adult role models with whom we are in regular contact.

The field of moral development studied the role of peers and parents as role models in facilitating moral development, the role of conscience and values, socialization and cultural influences, empathy and altruism, and other prosocial behavior.

Fogel's theory on morality. Fogel (1993) wrote about development of self, emphasizing moral development, in the context of self, family and community in his book. He described the self as "a set of one's personal stories, or narratives, told in inner speech or told to others. The self, in both the living and the enlivened telling, is relational. The self is never entirely defined but is always in process of creation through dialogue" (Fogel, 1993). This is distinct from Maslow and Kohlberg who proposed that humans develop in stages. To Fogel, the self is in constant development through relational dialogue.

According to Fogel, morality is the perception that some actions are better than others; that participation in some cultural frames for morality are more worthy than others; and that there is a choice one can make between good and less-than-good alternatives. “Because action and perception are embedded in self, relationship and cultural frames, moral information is created by individuals in relation to those frames” (Fogel, 1993).

Fogel’s thesis around development is that human development arises out of a social dynamic process called co-regulation, emphasizing the contentious process of communication throughout our life cycle. He contends that the mind and self is developing consistently through the process of communication and relationships, thus we are “dialogical selves.” Therefore, in terms of the ongoing development of self, the family system, as a primary relational framework for the development of our early sense of self in relation to others, is a primary training ground for the development of prosocial behavior including empathy, compassion and altruism.

Empathy, Altruism and Prosocial Behavior

As human beings progress through various levels of need (Maslow, 1954) or stages of development (Kohlberg, 1969) or continuously through dialogue (Fogel, 1993), they increasingly have the potential to behave in prosocial ways. According to Eisenberg, Holmgren and Fabes (1998),

> Prosocial behaviour is often defined as voluntary action intended to aid or benefit another, such as sharing, helping, supporting, and protecting others. Although prosocial behaviour may be motivated by numerous factors, empathy-related reactions, particularly altruistic acts, are viewed by many theorists and researchers as one of the most important instigators of prosocial behaviour." (Malti, Gummerum, Keller, Buchmann, 2009, p. 442)

Empathy has many different definitions. In recent years, empathy has been defined in the developmental literature as an affective response that stems from the apprehension or comprehension of another's emotional state or condition, and which is identical or very similar to what the other person is feeling or would be expected to feel (Eisenberg & Fabes, 1990). Zahn-Waxler (2007) explained that each child's first experiences with its own and others' emotional distress, and how these distresses are handled by other family members, frames the context for the child's empathic reactions. Thus, empathy involves feeling what another person is feeling. However, definitions of empathy differ, with some researchers emphasizing cognitive as well as emotional contributions to empathy (Strayer, 1993) and others emphasizing vicarious arousal (Mehrabian, 1980).

Empathy is not the only descriptor for emotions elicited by the feeling state of another. Sympathy consists of feelings of sorrow or concern for a distressed or needy other (rather than the experiencing the *same* emotion as the other person. Because sympathy is other oriented, and is expected to motivate altruistic behavior (Eisenberg & Fabes, 1990), Batson (1991) sees it as interchangeable with empathy. Empathic concern refers to other-oriented emotions elicited by and congruent with the perceived welfare of someone in need. These other-oriented emotions include feelings of tenderness, sympathy and compassion, soft-heartedness, and the like. Empathic concern is often and wrongly confused with empathy. To empathize is to respond to another's perceived emotional state by experiencing feeling of a similar sort. Empathic concern or sympathy not only includes empathizing, but also having a positive regard or a non-fleeting concern for the other person. Daniel Batson (1991) is one of the chief pioneers of the term, which he defines as “other-oriented emotion elicited by and congruent with the perceived welfare of someone in need.”

The literature conveys that empathy, sympathy and compassion are the underpinnings or subsets of altruism (Eisenberg & Fabes, 1990). According to the empathy-altruism hypothesis (EAH), empathy evokes an altruistic motive, the ultimate goal of which is to protect or promote the welfare of the person for whom empathy is felt (Batson, 1991). The term empathy, as it is employed in the EAH, reflects “feelings of compassion, sympathy, tenderness, and the like that are likely to occur when a victim is experiencing psychological or physical need (Stocks, Lishner and Decker, 2009).” According to Zahn-Waxler, “there is no gene for empathy, there is no gene for altruism. What’s heritable may be some personality characteristics” (New York Times, 2012). Regardless of whether altruism is inherited or learned, research confirmed that it is something that appears in our earliest years. According to Svetlova, Nichols and Brownell (2010),

> Human children begin to behave prosocially very early in life, before two years of age. Studies have documented one-year-olds’ abilities to comfort others in distress, participate in household tasks, and help adults by bringing or pointing to

> out-of-reach objects. These apparently prosocial acts, emerging so early in ontogeny, have been of interest to social, developmental, and evolutionary psychologists as possible precursors to such human-specific characteristics as concern for others, cooperation, and ultimately, altruism. (p. 1814)

Motivation for Philanthropic Behavior

Collier (2006), a leader and highly respected practitioner in the field family philanthropy, spoke about the specific nature of philanthropy within the context of a clear lens of family systems theory.

> Family philanthropy can function as an activity promoting genuine family togetherness. The next generation may also experience it as a pressure to conform. In many families, it is often hard for individuals to make life choices that are different from those that the rest of the family might make and still feel included in the larger family unit. Encouraging our children to lead their own lives suggests a fundamental goal of parenting: to raise children who are separate and connected. A family should embrace the idea of rearing autonomous children. (Collier, 2006, p. 3)

In the spirit of and recognizing the importance of the semi-recent historical intersection of philanthropy and family systems theory, Collier (2006) spoke about the importance of family narrative and the multi-generational legacy we all have in common, but in this context, he speaks about it globally but with an eye to helping wealthy/philanthropic families be effective in their succession planning process:

> First, creating and telling family stories give meaning to the experience of the family. We live our lives within the context of stories and understand reality through our self-narratives and family myths. Stories shape our lives and our relationships. We are all meaning-makers, and we yearn to craft a coherent account of our personal and family experience. To which stories do you return time and again to make sense of your life? What stories do justice to the facts of your family's history? Family stories serve many purposes: to gain a sense of the family's uniqueness, to connect with the source of the family's financial wealth and to deal with losses and transitions. (p. 2)

In order to understand today's philanthropists, it's necessary to examine what motivates them. There is a wide body of literature that discusses the motivations of wealthy individuals (with more than $1 million in assets) who give to charity, but less existing research focuses on the factors that motivate individuals of moderate to low income who participate in charitable giving behavior.

In her research, Esposito (2002) of the National Center for Family Philanthropy, found that donors most often mentioned six personal motivations for their philanthropy:

1. "**Faith and spirituality**. Every religious or faith-based tradition includes tenets that encourage concern for others. More and more, donors are articulating the spiritual link between their faith and the decision to give as well as to the choices they will make in that giving.
2. **Traditions**. Many foundation founders talk about the family traditions that shaped their charitable conscience.

3. **Mentors**. Most donors mentioned someone in their life who had a profound impact. A grandparent, a parent, a relative, a teacher, a colleague, a neighbor--someone who provided encouragement at an important time, counseled during a difficult situation, helped with a career move, or taught simply, but deeply, by personal examples. Interviews with foundation donors revealed that most mentors are immediate family members (often a grandparent).
4. **Personal interests and experiences**. Many donors point that their philanthropic point-of-entry came through an issue of personal importance or an event that was deeply felt, and therefore, transforming. A lifelong interest in the arts, for example, might motivate the desire to give money and/or time to the arts.
5. **Community involvement and volunteering**. Many entrepreneurs who eventually become generous philanthropists were active in their communities long before they had the inclination to give away money.
6. **Business skills and experience**. In a 1998 series of interview with new donors, many mentioned that a business colleague who was already an active donor prompted their interest in philanthropy." (Esposito, 2002, p. 3)

In addition to these six motivations, there are other known motivations for philanthropic behavior.

Confidence in financial circumstances. According to the Giving USA 2012 report, the willingness of individuals to give to charity is associated with the confidence they have in their financial circumstances. Various economic indicators point to the increased confidence that individuals had in their financial future in 2011, providing explanation for the 3.9 percent boost in giving by individuals (Giving USA, 2012). In the Barclays Wealth and Ledbury Research survey (2010), 50 percent of high net worth donors listed their number one motivator for giving as "I can afford to," and among all respondents, this was the most frequently mentioned response overall.

An individual's confidence in financial circumstances may be linked to the economy. The Giving USA 2012 report asserts that while most while most individuals continue to give in hard economic times, many will decrease their giving and some will stop giving altogether. Concurring with this, a study from Independent Sector (2001) revealed that households in which the respondent reported being worried about having enough money in the future gave significantly less than those who were not worried. The average household contribution from "worried" households was $1,201, whereas the average for unworried households was $2,207 (Independent Sector, 2001).

However, worry about the economy seemed to have the opposite effect for some giving among the wealthy. A study of high net worth individuals in the U.S. and the U.K. reported that "while economy certainly plays a role in giving, 35 percent of wealthy individuals have become more passionate about supporting causes in the economic downturn—when [charities] are most struggling for funds" (Barclays Wealth and Ledbury Research, 2010). According to this same report, 23 percent of the wealthy decreased their donations in 2009, with 10 percent cutting back the amount they gave by over a quarter; however, at the same time, 26 percent said they were planning to increase their donations (Barclays Wealth and Ledbury Research, 2010). Only when people are very wealthy (those with $5 million or more in assets) are they likely to give at high levels despite the economy, said the study.

A feeling of financial security is a “major barrier for high net worth donors from giving larger amounts to charity (Barclays Wealth and Ledbury Research, 2010). According to this study, “many millionaires feel they are unable to afford to give to charity and will not become major donors until they feel financially secure—a subjective measure and one strongly influenced by factors such as a faltering economy.”

Sense of duty or responsibility. Surveying 500 individuals with assets of more than $1 million, the Barclays and Ledbury study (2010) found that those who gave the most did so out of a sense of responsibility or duty. Of all potential motivators to give, the three motivators most closely related to high giving levels were religious beliefs, a desire to further the legacy of parents, and societal duty. Donors who listed at least one of these motivating factors were much likely to give at a high level, whereas conversely, “those high net worth donors who were not motivated by religion, family or society gave much less to charitable causes” (Barclays Wealth and Ledbury Research, 2010).

Search for meaning. Giving is motivated by humans’ deeply held need to find meaning in life. For most people, meaning is deeply intertwined with community connections (defining community as narrowly as family and as broadly as the full community of life). Humans want to feel a sense of connection and a sense of purpose to life. Giving (time, money, and energy) is a central way that we strive to find meaning (Stannard-Stockton, 2008).

Individual Charitable Giving

Of all philanthropic activity in the United States annually, individual charitable giving is by far the most predominant (Havens, O'Herlihy, & Schervish, 2006). According to the Giving USA 2012 report, of the $298.42 billion in reported contributions overall in 2011, individual charitable giving comprised 73 percent ($217.79) of all gifts. Individuals as well as foundations and corporations continued to be generous even during a time of slow economic growth. Individual giving rose in 2011 by an estimated 3.9 percent, and the cumulative change in individual giving from 2009 to 2011 is 8.5 percent (Giving USA, 2012).

Who are these charitable individuals, and what are their characteristics? The emerging profile of a philanthropist is perhaps best expressed by Nicole Bouchard Boles (2009):

> When people think of the word philanthropist, they are apt to picture a grand lady in pearls writing out checks with a lot of zeros. But the root meaning of philanthropy is much more universal and accessible: depending on what dictionary you check, philanthropy means a love of mankind, universal goodwill, and an active effort to promote human welfare. In other words, it doesn't mean writing big checks. Rather, a philanthropist tries to make a difference with whatever riches he or she possesses. For most of us, it's not money—especially these days—but things like our talents, our time, our decisions, our body and our energy that are our most valuable assets. And when we give with these assets, we're spending as generously as any Rockefeller or Carnegie. (p. vi-vii)

As Bouchard Boles suggested, there is a link between giving money and volunteering time. According to Independent Sector (2001), 42 percent of responding households said they both gave and volunteered in some capacity. The survey reported: "Households in which the respondent also volunteered gave substantially more than households in which the respondent did not volunteer. For giving households, the average contributions were $2,295 from volunteers and $1,009 from non-volunteers" (Independent Sector, 2001). Even the philanthropic community has begun to embrace this new definition of philanthropy that is broader in scope and inclusive of much more than simply giving money, rather, as stated earlier, "it has expanded to include a wide range of "capital" (human, social, intellectual and financial) which includes giving of expertise, money, time, talent, knowledge, influence, compassion or networks and can be done by anyone at anytime, anywhere" (Arrillaga-Andreesen, 2012). The present study, however, is limited to the act of giving money.

Giving and the Millennial Generation

What is known about philanthropy overall has been primarily focused on, and continues to expand around, wealth creators and their inheritors, and the giving behavior that has emerged from individuals of wealth. Within the literature there is also a smaller, more recent and growing body of literature that is focused on the young high net worth donors who fall within the millennial demographic, and who are positioned to act or become engaged in philanthropy, as a result of their acquired wealth and/or inherited wealth. According to a recent Johnson Center for Philanthropy and 21/64 report (2013), a relatively small group of millennials are inheriting more than $40 trillion in wealth, much of that designated for charitable giving.

The recent literature and research on philanthropy within the younger millennial generation has focused on identifying what can be expected of these "next generation philanthropists"—what is guiding them and what the potential impact of their choices, philanthropic behavior and values might be on the world (Johnson Center and 21/64, 2013). It has begun to look at their giving priorities in comparison to older generations and the places where they intersect and where they diverge in their interests and points of view on philanthropy. It has also posed key questions that begin to explore how these young donors have developed their current values and giving/philanthropic identities.

Yet, despite everything that is known about this next generation of philanthropists, there are still many questions. "Today's younger generations have the potential to be the most significant philanthropists in history. But we don't know much about these next generation donors" (Johnson Center and 21/64, 2013).

Although we are beginning to understand what motivates and influences young millennial high net worth philanthropists, less is known about young philanthropists of average sized assets/income. What motivates their prosocial/altruistic behavior, specifically, giving money to charity? Why do they engage in philanthropy?

To understand why millennials might engage in philanthropic behavior and their experience of giving specifically with the culture of philanthropy developed and organized by the One Percent Foundation, it is worth looking into what characterizes the millennial generation as a whole.

Generational characteristics of millennials. Strauss and Howe (1991) first used the term "millennial." They didn't coin the term; rather in a democratic fashion they conducted a poll in which members of the generation themselves started to use the term to define their traits and characteristics. After publication, the term went on to gain widespread attention and general acceptance (Saratovsky and Feldman, 2013).

The Center for Information and Research on Civic Learning and Engagement demarcates the beginning and end of this generation via the birth years of 1984–2004. The Pew Research Center, which undertook a major study on the millennial generation in 2009, used the birth years 1980–2001. The New Politics Institute and the Center for American Progress, on the other hand, suggest an earlier start, with the first millennials born in 1978.

Although there are small discrepancies in the timeline and birth years around the millennial generation, what we do know and what is most relevant about them is that they are largest and most diverse generation yet, and right now they are in the middle of "coming of age" phase of their lifecycle. The birth years approximated most recently and as an amalgamation between different major sources of statistics on millennials are 1980–2001 (Saratovsky and Feldman, 2013). The oldest members of the millennial cohort are in their mid-thirties, the youngest are going through their adolescence and they are a cohort of 92 million (Saratovsky and Feldman, 2013).

Some important facts and figures that emerged when Pew Research first set out to study this emerging generation in 2009 are as follows:

- "They are the first generation in human history who regard behaviors like tweeting and texting, along with websites like Facebook, YouTube, Google and

Wikipedia, not as astonishing innovations of the digital era but as everyday parts of their social lives and their search for understanding.

- They are the least religiously observant youths since survey research began charting religious behavior.
- They are more inclined to trust in institutions than were either of their two predecessor generations—Gen Xers (birthdates range from early 1960's to early 1980's according to US Census Bureau) and Baby Boomers (birthdates range from 1945-1964 according to US Census Bureau)—did when they were coming of age.
- They are digital natives and they are global citizens and they have grown up with high levels of tolerance: They support gay marriage, take racial and gender equality as givens, and have a generally open and positive attitude toward immigration (more than 40 percent of the millennial generation are minorities)." (Saratovsky and Feldman, 2013)

Saratovsky and Feldman (2013) noted that, in terms of what motivates these millennials in the context of philanthropic research, "they grew up in communities with formal requirements that, upon graduating from high school, they will have completed a certain amount of hours of service in their community before walking the stage for graduation." Moreover, long-term, intensive service programs such as AmeriCorps and Peace Corps were heavily marketed and promoted to millennials from the time they were in grade school (Saratovsky and Feldman, 2013). "Given that structures for both long term and episodic volunteering have always been present for them, millennials' emphasis on community service and their interest in changing the world is not surprising (Saratovsky and Feldman, 2013).

Saratovsky and Feldman (2013) continued to define millennials with the following traits in relation to their engagement with the civic sector:

1. Digitally Connected
2. Creative - specifically around design and thinking
3. Solution-Centered - they want to develop new solutions to social issues and utilize their networks to be creative in their problem solving
4. Self-Organized - they bring their networks together and are what Kanter and Fine (2010) describe as “free agents”
5. Open and Transparent—they want transparency in and to know where they stand and they love feedback. In terms of community involvement, they want to know where the money is going, how it’s going to be spent and what specific stories of impact can be shared.

According to the Johnson Center and 21/64 report (2013), next generation donors see themselves as very different from their parents and grandparents, but also acknowledge similarities. The study reported:

> The philanthropic values learned from their families drive them, and they want to be good stewards of the philanthropic legacies they stand to inherit. Next generation donors give to some similar causes as their families. Yet they also feel excited about new innovations and ideas for change. They seek the right balance between honoring the past and improving the future. (p. 18)

The same report studied the influencing factors on millennial donors. 89 percent of survey participants reported that their parents influenced them, while 63 percent said their grandparents influenced them. Other influencers were close friends (56 percent) and peers (47 percent).

Democratized philanthropy. Democratized giving, also called collective giving, refers to pooling one's dollars and sharing the decision-making among a group or circle of colleagues, family, friends or acquaintances, in order to support nonprofits in a strategic manner (Burrell and Broach, 2012). This type of giving is redefining the way donors and nonprofits view philanthropy. It's a new approach described by philanthropists as "wide rather than deep pockets, capturing the smaller donations of many individuals and leveraging them into larger, more transformative grants" (Burrell and Broach, 2012).

How is democratized philanthropy appealing to millennial donors? Saravotsky and Feldman (2013) reported that,

> "millennials who open up their wallets and give to an organization are more likely to ask their friends [to do the same]. This trend is redefining philanthropy and moving it beyond rich people writing checks. Millennials have proven the model of democratizing philanthropy by pooling their resources in support of causes they care about."

Below is a discussion of two commonly known forms of democratized philanthropy: *giving circles* and *venture philanthropy.*

Giving circles. Giving circles, "although rooted in other forms of mutual giving throughout time and across the globe, are a relatively new phenomena in contemporary philanthropy," according to New Ventures in Philanthropy (2006). How has the literature defined giving circles? According to Eikenberry (2005), of the Center for Public Administration and Policy at Virginia Polytechnic Institute and State University, giving circles "entail individuals pooling their resources and then deciding together where they should be distributed. To varying degrees, giving circles also include social, educational, and engagement components." Eikenberry describes at least six major dimensions of giving circles: Generally, giving circles (a) pool funds, (b) give away resources, (c) educate members about philanthropy and issues in the community, (d) include a social dimension, (e) engage members, and (f) maintain independence (Eikenberry, 2005).

Arillaga-Andreessen (2012), Chairman of The Stanford Center on Philanthropy and Civil Society and SV2 (Silicon Valley Social Venture Fund), described giving circles as "a collaborative group of donors and/or a group of individuals who choose to meet regularly, pool their money/donations, teach themselves or invite others to teach them about causes and issues that are important to them as individuals and as a group, to learn about and practice making grants collectively and effectively, and seek deeper engagement in the process of giving."

According to the most recent statistics on GivingCircles.org, currently, there are 400 giving circles documented nationwide. As of 2006, there were 400 catalogued giving circles in 44 states and the District of Columbia. Approximately 40 percent (160) of them surveyed have alone raised $88 million since their inception (most since the year 2000) and granted almost $65 million to fund community needs. The giving circles noted in these statistics are ethnically diverse, with a majority female (in members) but are increasingly co-ed or all male (47 percent) and comprised of all formality levels and sizes, from a hand full of neighbors hosting "parties with a purpose" to some as large as 400 members supporting largely local U.S. communities but also increasingly international communities (Growing Trend in Giving Circles, http://givingcircles.org/index.htm).

> Giving circles exemplify core American values of democracy and equality — they are broadly accessible across wealth levels and they offer opportunities for learning, growth, collaborative decision-making, and community building. While the traditional philanthropic infrastructure of foundations can seem intimidating to an individual, giving circles allow easy access for people of all ages and affiliations. While individual philanthropy can be seen as the purview of the very wealthy, giving circles allow donors to leverage their assets by pooling their gifts for greater impact. Most giving circles provide each donor with an equal voice in the decision-making process. Donors in giving circles connect, often powerfully, with each other and with their community as they learn about community needs and practice community leadership" (New Ventures in Philanthropy, 2006, p. 7)

The value of the giving circles and the democratized nature of the process is essential in terms of the appeal to the millennial population, as evidenced by Eikenberry's discussion below.

> Opportunities for discourse and participation in decision-making depend largely on the type of giving circle. In small groups, everyone can be part of the decision-making process. Through the decision-making process, most giving circle members also take part in some amount of discussion and deliberation—about

issues and organizations. This is the aspect of the meeting that many people like the most (Eikenberry, 2005, p. 521).

In formal organizations, the decision-making process often takes place in committees. Often it is a goal to keep committees relatively small, to approximately 15-20 members and it is optimal to allow the committee to remain open to any member who can and willing to devote the time to participate. “The process for committee decision-making in formal organizations can be quite complex. Several young leader funds follow the model where an ‘investment team’ will study, conduct site visits, deliberate, and then forward their top two or three recommendations to the membership. As with other young leader funds, there is often conflict and competition during the selection process (Jovanovic et al., 2004, p. 11).

Based on the literature and a series of interviews among this type of population, what tends to emerge is a general commitment among the members of the giving circle to be interested in and committed to a democratic process within the group and a desire for and cultivation of trust that others act in the best interest of the group. In fact, in some formal processes of giving circle organizations, the vote of the membership often seems like a mere formality because, with the intense amount of work that has gone into choosing the recommendations, members entrust the committee to make the decision. “Within formal organizations, a substantial amount of discussion and deliberation takes place within the grant committees. If the membership votes on the proposals, then additional discussion occurs when members ask questions as they determine how they will vote for various proposals” (Eikenberry, 2005).

Venture philanthropy. Venture philanthropy is not a new term but is a well-known term in the world of philanthropy. Venture philanthropy involves a willingness to be adventurous and take risks to fund potentially unpopular or emerging causes that are yet to be proven worthy (Bishop and Green, 2008).

Bishop and Green (2008) stated: "In the mid 1990s a more narrowly defined, focused form of venture philanthropy emerged, mirroring the techniques of Silicon Valley's venture capitalists. By bringing the three elements of idea, capital and business expertise together in one place, venture capitalists have been able to incubate many a new business and grow them much faster than would be the case otherwise. One of the key challenges for any venture capitalist and by extension any venture philanthropist is to back the right people" (Bishop and Green, 2008).

The notion of a "good" venture philanthropist might mean that they spend a lot of time mentoring those running the organizations he or she invests in by observing, advising, getting involved in the operations of, etc.—a rather hands on approach (Bishop and Green, 2008). Taking this hands-on approach, millennials "don't want to just help nonprofits; they actually want to play a role in leading them and making them better by putting their brains, expertise and skills to work" (Saratovsky and Feldman, 2013). According to the 2012 Millennial Impact Report, 48 percent of respondents said they wanted to use their education, background, or professional expertise to help nonprofits build their capacity.

Why is the notion of a hybrid between a giving circle and a venture philanthropy partnership compelling? This model developed by the One Percent Foundation (see below), is highly customized to fit the attributes and characteristics specific to the millennial generation. This organizational model incorporates the elements and practices of venture philanthropy (which emerged from the venture capitalism model) that are extremely practical and include risk and reward in terms of "ROI" (return on investment). The OPF pairs this approach with the elements of democratic process that exist within a giving circle model. This unique approach allows millennial donors to give money in a collective context (a pooled fund), and take part in shared decision-making with their peers, and optionally, take a hands-on approach to involvement with the charities themselves.

The One Percent Foundation

The One Percent Foundation is an example of democratized philanthropy, as it is a distinct hybrid between a giving circle and venture philanthropy partnership, and one that appeals specifically to millennial donors of all income and asset levels. The OPF is designed around and committed to the concepts, mobility, flexibility and model of a grassroots, movement based approach to philanthropy, a democratized philanthropy. On its website, the OPF stated:

> The OPF believes that philanthropy should not be driven by income or age, but by the power of collective action to create lasting change. By making donating money easy and exciting, engaging in the grantmaking process, and amplifying impact through collective giving, they aim to create a new generation of philanthropists addressing critical needs in their local communities and throughout the world. "Through our active participation, we are committed to

spur innovation in philanthropy, the nonprofit sector, and the problems they aim to solve." (One Percent Foundation, 2013, http://onepercentfoundation.org)

The OPF is a nonprofit organization dedicated to addressing persistent global challenges by building a broad-based movement for next generation philanthropy. It stated that it, as an organization, is committed to "educating, organizing and mobilizing their peers—young adults in their 20s and 30s (millennials)—to become generous, committed, and strategic philanthropists (One Percent Foundation, 2013). On its website, its mission states:

> The One Percent Foundation is empowering young adults to become lifelong philanthropists by facilitating engaged, systematic, collective and values-driven giving and participation. Partners in the One Percent Foundation pledge to donate at least one percent of their income (a self-determined amount) to philanthropy each year. With these donations, the Foundation then supports organizations in five broad categories: education, the environment, health, international aid, and poverty.

To fully understand this model, it is helpful to look at the organization's values. The OPF lists its values on its website as follows:

- "**Engagement**. We recognize that issues of need cannot be solved by money alone, and that we must be actively engaged in order to make a difference in our communities and the world. We believe in donating time, energy, and expertise in addition to financial support.

- **Community**. We are a community of family, friends, neighbors, colleagues, and classmates who believe in the power of communal action to achieve common goals and solve common problems.
- **Responsibility**. We believe that young adults have a responsibility to help improve their communities and the world. We also believe that we have the means—both individually and collectively—to affect change, and that to not use those means would be an abdication of our responsibility.
- **Respect**. We respect one another and the diverse perspectives that we each bring to the table. We also greatly value and admire the work of the organizations we support and we aim to implement our philanthropy in a way that exhibits respect towards these organizations and the populations they serve.
- **Commitment**. We believe that philanthropy requires a sustained commitment over a long period of time. This commitment is at the core of our mission."

The OPF's model for teaching how to give. The OPF teaches people, specifically millennials, how to engage in philanthropic behavior. The OPF staff asserted that many people in their 20s and 30s want to give, but don't know what organizations to give to. The OPF brings nonprofit organizations to the attention of their partners (donors), and helps them think critically about how and what to consider when deciding whether to give to these organizations. The founders and team of the OPF recognize that many young people are not in the habit of giving.

Other than those young adults who come from high net worth families, who stand to inherit wealth, or who have created wealth on their own, many millennials may live on entry-level salaries or have student loan debt they are repaying (Kamenetz, 2006). This might lead a millennial of average assets to feel as though he or she has little to give. Yet, organizations like the One Percent Foundation provide a way for young adults of *any* income level to participate in philanthropy. What is asked of participants, as stated above, is to donate one percent of their income, an amount that participants self-determine, and to participate in collective decision-making (most often accomplished by an online voting process) about where to distribute the pooled funds. With this model, the OPF provides a gateway into giving for young adults who may or may not be thriving financially. As the saying goes, there is power in numbers. According to the OPF, one of its goals is to "empower every young adult to give away at least one percent of his or her income to philanthropy each year. Meeting that goal would mean raising an additional $16 billion for nonprofits every year."

The Current Study

As stated in Chapter One, the purpose of this study was to explore the psychology of millennial-aged adults who engage in philanthropic behavior—specifically what motivates them to give, what has influenced them to be philanthropic and to give in the context of a collaborative organization like the One Percent Foundation.

The Johnson Center for Philanthropy and 21/64, an organization dedicated to generational issues in philanthropy, has published new research on millennial giving in its report *Next Gen Donors: Respecting Legacy, Revolutionizing Philanthropy* (2013). This research focused on young donors of high net worth, examining next generation (i.e., millennial) donors' giving priorities in comparison to older generations, and the places where they intersect and diverge in their interests and perspectives on philanthropy. The study also posed key questions that began to explore how these young donors have developed their current values, giving behavior and philanthropic identities. This research provides another layer of understanding the millennial generation and giving trends in general, although it focuses on a small niche within a generation of 92 million millennials (Saratovsky and Feldman, 2013). The factors motivating giving for young donors of high net worth may or may not be the same for young donors who are non-high net worth. If it isn't an excess of money that is motivating these people to give, the question remains: what is motivating them to give? And what is the relationship between the impulse to give, and the choice to give within a particular democratized group setting?

Chapter Three: Methods

This study is a qualitative inquiry into the psychology of millennials with respect to their motivation to be philanthropic.

The primary research question is:

- What motivates millennials who are not from or do not identify with a high net worth (HNW) family/background to give?

Secondary questions:

- How did millennials learn to be altruistic and then become philanthropic?
- Who/what has shaped them and influenced them to engage in philanthropy?

The study took a qualitative approach via a grounded theory analysis of verbal data generated through open-ended semi-structured interviews. According to Charmaz (2006):

> Methods are merely tools. When combined with insight and industry, grounded theory methods offer sharp tools for generating, mining and making sense of data. Grounded theory can give you flexible guidelines rather than rigid prescriptions. With flexible guidelines, you direct your study, but let your imagination flow. (Charmaz, 2006, p.15)

Participants

Eight participants were selected from a list of OPF donors/partners who meet the following selection criteria:

1. Live in the San Francisco Bay Area

2. Are between the ages of 25 and 35
3. Four men and four women
4. Participation in the OPF for a minimum of 6 months (along a continuum of type of participation (see below). The OPF was selected as the population from which to sample because it is an organization that focuses on millennial philanthropists who are not necessarily wealthy.

Rationale

Eight young people who fall within the parameters listed above were asked to participate. By limiting the sample to the San Francisco Bay Area, the research will take place via in-person interviews. This is a gender-balanced study (four men, four women) in order to see what and if any differences may emerge based on gender. These eight participants were chosen as a significant sample for this population and context that allowed for effective saturation of codes/themes serving the purpose of depth research/ interviews, data analysis process, and synthesis of the material.

The qualitative interview process is an in-depth inquiry and is not aimed at making generalizations about the wider population of millennials. While quantitative research usually depends upon a large sample size to test for prevalence of phenomena, the limits in the literature on this population point to a need for an in-depth exploration about the identity, experience, motivation and meaning behind the phenomenon of millennial philanthropy.

Participant Selection and Sampling

The OPF maintains an active database of all of partners (members), broken down by geographic location, and defines partners as individuals who contribute one percent of their income to the central pool of collective philanthropic with the OPF. The OPF provided a confidential set of lists of the names of the partners of OPF in the San Francisco Bay Area and their e-mail contact information. OPF divided the partners into two lists. The first list included all participants in the San Francisco Bay Area listed alphabetically. The second list divided the OPF participants into categories by gender and level of engagement with the organization (low, medium, high), as determined by the OPF team. As of 2013, there are 212 participating members nationally in the OPF. Of those 212, there are 66 participants (28 males and 38 females) in the San Francisco Bay Area.

Purposive sampling. Maxwell characterizes purposeful (also known as purposive sampling) sampling as “a strategy in which particular settings, persons, or events are selected deliberately in order to provide important information that can't be gotten as well from other choices” (Maxwell, 1996).

Maxwell identifies several important possible goals for purposeful sampling:

1. Purposeful sampling can adequately capture the heterogeneity in the population - ensuring that the conclusions adequately represent a range of variation, rather than only typical members or some subset of this range. This is best done by defining the dimensions of variation in the population that are most relevant to your study and systematically selecting

> individuals, times, or settings that represent the most important possible variations on these dimensions.
>
> 2. Purposeful sampling can support establishing particular comparisons to illuminate the reasons for differences between settings or individuals. (Maxwell, 2006, p. 72-73)

Purposeful/purposive sampling is the most effective strategy, given the limited sample size and depth approach, to explore about the range of experiences among the respondents with respect to levels of awareness, definitions of and understanding of philanthropy, desire to engage in philanthropy, family system influences and their general reasons and motivations for participation in this type of philanthropic organization. The researcher used the list based on participation levels to select six individuals in the following way: two individuals (one man and one woman) from each category (low, medium, high participation) to insure the representation of the three categories of identified participation levels, and two (one man and one woman) were selected randomly from the first list of the entire member/partner San Francisco Bay Area sample, not based on level of participation.

> For both Glaser & Stern small samples and limited data do not pose problems because grounded theory methods aim to develop conceptual categories and thus data collection is directed to illuminate properties of a category and relations between categories. Their reasoning can help you streamline data. (Charmaz, 2006, p. 18)

The OPF has defined levels of engagement as follows:

High Engagement/Participation: the OPF staff started by looking at their board, anyone who had previously served on the board and anyone participating in a working group, which requires an approximate minimum of three hours a week for one month to six weeks for grant process and evaluation. These members were identified as high engagement.

- "The people in the working group usually request to be in it. We have a few avenues for expressing interest - it is rare we ask for people to join." (OPF Director of Engagement)
- There are explicit options for levels of participation and expressing one's interest. "There is a form on the website, we also put specific calls to action on our e-mails, and when we have a new partner join OPF we include these options explicitly." (OPF program administrator)

The OPF staff also used two other elements/factors for rating high engagement/participation, which are whether the partners vote and whether they attend events. San Francisco is a unique community in which to do this study, as it is the home-base for OPF and the primary place where events are held. Partners who regularly attend events and vote are considered high engagement/participation.

Medium Engagement/Participation: The OPF staff identified these potential subjects by finding members, based in SF and falling within the designated study parameters, who are inconsistent in their voting, used to vote but perhaps vote sporadically now, and whose attendance at events is also sporadic.

- “Medium was everyone in the middle. We had discussions about whether these people were medium or high. We looked at the two factors to decide. Any engagement at all, voting, nominating, attending events is considered medium.” (OPF Program administrator)

Low Engagement/Participation: The OPF staff identified these potential interview subjects as partners who are currently engaging with OPF solely via a financial allocation. There are two different ways to donate: the first and least common is by sending in one donation for the whole year, either by sending a check, or online with a credit card. The second and more usual is by automatic monthly credit card donation.

Recruitment of participants. Participants were recruited directly by the researcher. The researcher selected eight representatives from the list of three categories of participation. Random selection was conducted as follows: first, names were placed in a hat, one for men and one for women, in each of the three categories, and two names were drawn from each of these six groups; then the names of all the men were placed in one hat and all the women in the other, and one name was drawn from each. The researcher contacted the potential participants via confidential e-mail that included a short bio/resume of the researcher paired with a concise description of the purpose of the study, the interview process, the time requested for participation and the appropriate information (see Appendix B for introductory e-mail and description of/invitation to participate in research/interview process), adhering to human subjects protocol, regarding confidentiality, and all aspects of the process requiring informed consent (Appendix D) before, during and after the interviews. This information was sent confidentially, on an individual basis, to each potential participant selected by the researcher. If the initial invitation is declined, the researcher will return to the random selection process and chose another name from the category in question via the hat selection process.

Once the subjects were identified and confirmed their participation, the researcher communicated directly with the interview subjects to give clear information about the next steps, via e-mail or phone. This included an initial 10-minute introductory/orientation phone call (Appendix C), allowing the researcher to establish rapport, set expectations for the process, discuss scheduling and answer any questions the interview subjects may have about the preliminary process, the ethical considerations and confidentiality, the interview process, and the debrief process following the completion of the interviews.

Data Collection

The interviews began with a short demographic questionnaire (Appendix E) and close with the subjects signing a general consent form allowing for the use of disguised quotations when writing the dissertation (see Appendix D). Interviews were recorded and transcribed verbatim for data analysis/coding. All names and identifying information were altered in the transcriptions in order to protect the confidentiality of the participants, and will be kept in a secured and locked location.

The Interview Process. The semi-structured interviews consisted of questions that guided the interview and supported gaining participant descriptions of the following:

1. Their understanding of and definition of philanthropy
2. The range of their experience of giving/philanthropy, including their past experiences and/or memories of giving/philanthropy
3. Their experience of giving within the context of the OPF
4. How they learned about giving/philanthropy, including family antecedents and values
5. The impact on their lives as adults based on their experience of being philanthropic

(See Appendix F for the interview schedule.)

Subjects were asked to allow 1.5 hours in total including:

- Introduction/Context/Overview/Demographics = 15 minutes
- Interview = 60 minutes
- Closing - Next Steps/Expectations + Q&A = 15 minutes

The combined preliminary process that included the invitation to participate, an e-mail description of process and parameters for participation, and a pre-interview orientation phone call with the researcher, was designed to build rapport with interview subjects in order to facilitate ease, comfort and candor in the communication of their experiences, memories, awareness, beliefs, opinions and reflections. Following each interview, the researcher offered an opportunity for debriefing the interview experience with each subject, as well as an opportunity for subjects to give the researcher feedback.

Data Analysis

The data analysis process examined the verbatim transcripts of the interviews using Grounded Theory.

Grounded theory. The tradition of grounded theory, developed by sociologists Glaser and Strauss (1967), seeks to discover an emergent theory, or a description of a phenomenon, through an overlapping and iterative process of coding and sorting themes in the data to refine concepts, seeking to hone data on emergent theories. While originally developed to study social phenomena, grounded theory has been used to study individual psychological experience (Levitt, Butler, & Hill, 2006).

Grounded theory engages the researcher in a "constant comparative" method (Glaser & Strauss, 1967), allowing the process of data analysis to be a continuous flow of comparing and contrasting data to find similarities and differences. This process ideally then spurs further data collection, questions and the development of theory. This process is also consistent with Miles and Huberman's (1994) proposal that instrumentation be iterative in nature. "In other words, an interview with one informant may lead to a restructuring of the interviewer's perspective and the modification of instrumentation for subsequent interviews (Phelps, Friedlander and Enns, 1997)."

Charmaz spoke of the concepts of "fit and relevance" as serving as guiding principles and standards for evaluation for researchers who utilize grounded theory. "Fit" referred to "fit in the empirical world" (Charmaz, 2006) and includes the categories, codes, notes and eventually the theories that clearly emerge from the data. "Relevance" referred to "making relationships between implicit processes and structures visible" (Charmaz, 2006). Charmaz stated overtly that coding is "the pivotal link" between collecting data and developing an emergent theory to explain these data and that it is the first step in moving beyond concrete statements in the data to making analytic interpretations.

> Your study fits the empirical world when you have constructed codes and developed them into categories that crystallize participants' experience. It has relevance when you offer an incisive analytic framework that interprets what is happening and makes relationships between implicit processes and structures visible (Charmaz, 2006, p. 54).

Data Presentation. In order to support the ideas and the interweaving of analytic frameworks as both a part of and a direct result of the coding process described by Charmaz (2006), the researcher created a Concept Map (see figure 1.9 in chapter 4). This Concept Map served as a visual representation depicting the relationships among codes and categories and themes (Maxwell, 2006) in order to support the extensive narrative and effective "storytelling" of the results. The use of graphical maps and tables (or a conditional matrix, as referred to above) paired with narrative descriptions are a way of presenting the results of the overall data analysis, specifically categories and relationships among categories.

Following the completion of each interview, the audio recordings were transcribed by an independent professional transcriptionist. All identifying information was removed from the recordings and transcripts to protect the participants' confidentiality. The transcripts were then coded to determine preliminary patterns reflected in the data. The initial results were used to inform any important and necessary adjustments to the demographic questions and interview format for the remaining interviews.

Coding process and procedures. Upon completion of all eight interviews, the entire dataset was analysed using both Creswell (1998) and Strauss and Corbin's (1998) descriptions of the process of data analysis, which followed a format resulting in the generation of a "substantive-level theory," as, according to Creswell, a theory is considered a legitimate outcome of this type of grounded theory study. "The researcher needs to recognize that the primary outcome of the study is a theory with specific components: a central phenomenon, causal conditions, strategies, conditions and context, and consequences. These are prescribed categories of information in the theory (Creswell, 1998). Charmaz described the process of data analysis a bit differently but in the same vein, "Grounded theory coding is more than a way of sifting, sorting, and synthesizing data, as is the usual purpose of qualitative coding. Instead grounded theory coding begins to unify ideas analytically because you kept in mind what the possible theoretical meanings of your data and codes might be" (Charmaz, 2006).

Open coding. This is the stage of data analysis during which the researcher forms initial categories of information about the phenomenon being studied "by segmenting the information" (Creswell, 1998). Categories contain properties (subcategories) and the researcher looks for data to "dimensionalize," that is, explore the possibility for the data to exhibit along a continuum of the property. Strauss and Corbin (1998) described the purpose of this stage of data analysis as "the discovery of concepts," during which one "open(s) up the text and expose thoughts, ideas, and meanings contained within the data by uncovering, naming and developing concepts." It is important to distinguish the definition of concept here, and Strauss and Corbin referred to it as a “labelled phenomenon; an abstract representation of an event, object, or action/interaction that a researcher identifies as being significant in the data (1998, p. 103).

Axial coding. This is when the researcher begins to assemble data in new ways following the open coding process, relating categories to their subcategories explicitly. Strauss and Corbin (1998) explained that this process is termed “axial” because coding occurs around the axis of a category, linking categories at the level of properties and dimensions in order “to form more precise and complete explanations about phenomena.” This stage often includes diagramming or matrices that allow organization and a visual representation of the researcher’s logic within the data analysis process.

Selective coding. This stage of the data analysis, according to Creswell (1998), involves “the researcher identifying a story line” and “presenting hypotheses” by writing a narrative that integrates the previous stages of coding focusing around a core category and the researcher spends time refining everything that has been defined and chosen.

Data in themselves cannot be valid or invalid; what is at issue are the inferences drawn from them” (Hammersley and Atkinson, 1983, p. 191). Validity is not an inherent property of a particular method, but pertains to the data, accounts, or conclusions reached by using that method in a particular context for a particular purpose (Miles & Huberman, 2002, p. 42).

Consensual coding process and verification strategies. The researcher utilized two additional independent coders to support verifiability within the data analysis process. In order to decrease bias and assumptions, the researcher followed the principle of trustworthiness exemplified in Phelps, Friedlander and Enns’ study (1997), in which they observed standards put forth by Stiles (1997) that focus on repeatability of observations. The coders participated by reading, highlighting themes and beginning the coding process by identifying logical relationships between themes that emerged from the data. This process supported the principal researcher in writing "rich, thick description of the data" (Creswell, 1998):

> "Rich, thick description allows the reader to make decisions regarding transferability (Erlandson et al., 1993; Lincoln & Guba, 1985; Merriam, 1988), because the writer describes in detail the participants or setting under study. With such detailed description, the researcher enables readers to transfer information to other settings and to determine whether the findings can be transferred "because of shared characteristics" (Erlandson et al. 1993, p. 32)" (Creswell, 1998).

The additional coders engaged in a consensus-based open coding process during the first stage of coding with the principal researcher and read all of the transcripts until the team agrees that they had reached a point of saturation. According to Strauss, Corbin and Glaser, as a general rule when building theory, a thorough research process involves gathering data until each "category is saturated" (Glaser, 1978, pp. 124-126; Glaser & Strauss, 1967, pp. 61-62) meaning the following:

> "No new or relevant data seem to emerge regarding a category, (b) the category is well developed in terms of its properties and dimensions demonstrating variation, and (c) the relationships among categories are well established and validated. Theoretical saturation is of great importance. Unless a researcher gathers data until all categories are saturated, the theory will be unevenly developed and lacking density and precision." (Strauss and Corbin, 1998, p. 212)

The additional coders engaged in axial coding with the principal researcher on at least two of the interview transcripts. All three convened together for the open coding process; one of the coders was with the principal researcher in person in the same room and the other coder joined via Skype from an international location to participate in a joint consensus-based four- to- five hour process of reading transcripts and open coding. Therefore, three individuals, including the researcher, did open coding with at least two of the interview transcripts to demonstrate the consistency and validity in the early coding process and development of categories. Codes were retained for further consideration only if all three coders are in agreement with the code phrases of the two other coders.

Consensual validation seeks the opinion of others, and Eisner refers to “an agreement among competent others that the description, interpretation, and evaluation and thematics of an educational situation are right” (Eisner , p. 112). Verification also has been reconceptualised by qualitative researchers with a postmodern sensibility; it is an “incitement to discourse.” For Lather (1991), the character of a social science report changes from that of a closed narrative with a tight argument structure to a more open narrative with holes and questions and an admission of situatedness and partiality (Creswell, 1998, p. 198).

Both additional coders are colleagues of the principal researcher and were chosen to participate because they have experience doing qualitative research, experience teaching at a graduate level, and yet have different levels of exposure to the world of clinical psychology and philanthropy. They are both women and one holds a Ph.D. and the other a Master’s Degree. Both women are professional consultants and researchers in different areas of organizational psychology and development. One is quite familiar with the field of philanthropy from a professional perspective, while the other has a limited exposure and no professional experience, but has participated in types of philanthropy on an individual level, both personal giving and volunteering.

Codes were identified via rigorous verbatim reading of each transcript and the data analysis team highlighting relevant words and phrases that occur frequently across transcripts, eventually leading to theoretical saturation. Once a list of initial codes were identified and agreed upon by the data analysis team, the principal researcher reviewed the transcripts and data again independently to refine the open coding and set the stage for the process of axial coding. Following this step, the data analysis team reconvened for a round of axial coding to discuss and revisit the themes identified in open coding and to make suggestions and speculate around categories and subcategories (properties) of each code.

The research team discussed and identified key individual and shared biases based on the context, topic/question and experience around both domains of psychology and philanthropy. The principal researcher worked with the data analysis team to identify blind spots in bias, known as bracketing (Creswell, 1998), based on the fact that this is the researcher's professional area of focus, as well as having a somewhat similar personal experience and cultural, religious and educational background as many of the subjects interviewed. In addition to their distinct professional backgrounds, the two additional coders have significantly different religious, cultural, and ethnic backgrounds to the principal researcher and neither of them engage professionally with family systems or philanthropy, nor have they been trained in clinical psychology.

According to Creswell (1998):

> The researcher also sets aside all prejudgments, *bracketing, (or epoche)* his or her experiences and relying on intuition, imagination, and universal structures to obtain a picture of the experience. The researcher needs to understand the philosophical perspectives behind the approach, especially the concept of studying how people experience a phenomenon. The concept of epoche is central, where the researcher brackets his or her own preconceived ideas about the phenomenon to understand it through the voices of the informants. (p. 52-54)

Once all coders agreed that sufficient bracketing had occurred, next the primary researcher organized the data into codes, categories and subcategories (i.e. properties) and began the narrative process (known as selective coding) describing the implications of the codes. In addition, the primary researcher illustrated the picture and identified the role of the demographics (demographic questionnaire completed by each interview subject—see Appendices) on the research question: What has motivated these millennials to engage in philanthropy?

The Researcher

In qualitative research, it is essential that investigators are vigilant about their own values and how their personal experience can bias the research process, most directly in affecting respondents' experience in the interviews. The researcher's experience as a professional advisor and consultant is at the intersection of psychology, wealth and philanthropy, particularly with emerging leaders in philanthropic families, who often fall within the demographic of the millennial generation. The researcher advises families on their multi-generational strategic philanthropy process, including their decision-making, leadership transition and development processes within a multi-generational context.

As an advisor, the researcher provides support, education and consulting on best practices and effectiveness on sustainable succession planning for these families, addressing the challenges and strengths within their family dynamics, and engaging in dialogue about individual, collaborative and legacy-based giving. It is important to state that the research bias is toward collaboration and the importance of learning to include, understand, develop and effectively transfer leadership to the next generation. In order to be aware of her own bias within the research process, the researcher chose additional coders who are well practiced scholars in the area of identification of biases and assumptions and supported the researcher in gaining awareness, identifying and guarding against imposing any blind spots or significant biases on the coding process and data analysis. “Clarifying researcher bias from the outset of the study is important so that the reader understands the researcher’s position and any biases or assumptions that impact the inquiry (Merriam, 1988). In this clarification, the researcher comments on past experiences, biases, prejudices, and orientations that have likely shaped the interpretation and approach to the study” (Creswell, 1998, p. 202).

Ethical Considerations

For the purpose of protecting each participant in this study, all materials related to the interview process and all procedural documents were submitted for review and approval by the Wright Institute Committee for the Protection of Human Subjects (CPHS). The researcher made every effort to insure that participants were oriented, comfortable and clear about the research process and the interview process, both prior, during and following the interviews. Participants were informed of their right to discontinue participation or to question the process or refuse to answer questions via the letter of consent and in verbal discussion with the interviewer to confirm understanding.

The researcher used a voice recorder and transferred the files after each interview into locked files on a private computer in order to facilitate the immediate transfer of confidential files via e-mail to the transcription team.

Each participant has the researcher's contact information and was given the option of receiving a referral for psychological help should the participant's experience of the interview create any distress.

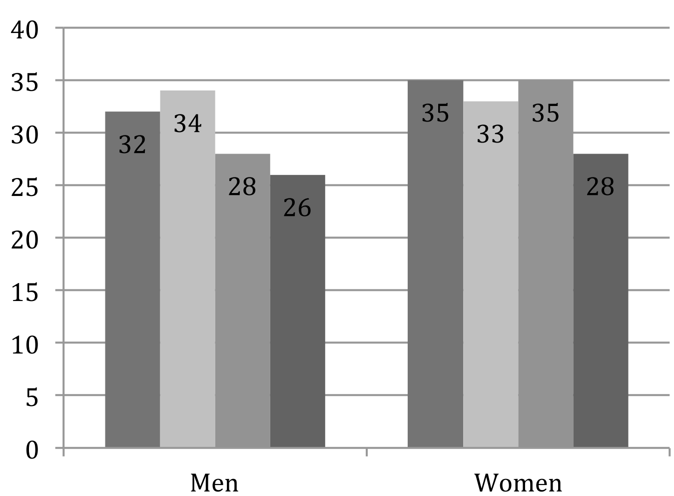
Chapter Four: Results

Demographics

A total of eight participants were interviewed: four men and four women. As stated in the Methods chapter, these eight participants were chosen from a list of OPF donors/partners who met the following selection criteria: residents of the San Francisco Bay Area, between the ages of 25 and 35, who have participated in the One Percent Foundation (OPF) for a minimum of six months.

Participants' ages ranged from 26 to 35, with the average age at 31.375. Five of the eight participants were age 30 or older, and three participants (two men, one woman) were age 28. On average, the women were slightly older than the men: Two women were in their thirties were 35 and one 33, while the men in their thirties were 32 and 34.

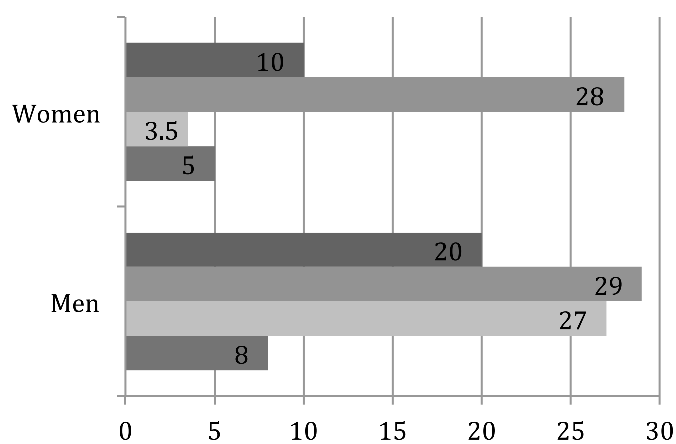
Figure 1.1 Ages of Participants



This figure depicts the ages of participants at the time of the study.

As mentioned above, all participants lived in the San Francisco Bay Area at the time of the study. Length of time in the SF Bay Area ranged from 3.5 years to 29 years, with the average amount of time 16.31 years. Three of the men were born in the Bay Area (Marin, East Bay and San Jose area, respectively), and two of the women were born in California, one in the San Francisco Bay Area and one in the Central Valley. Two of the participants were born other of the United States, one in the Pacific Northwest and one in the Midwest, and only one was born out of the country (Asia).

Figure 1.2 Years in the San Francisco Bay Area

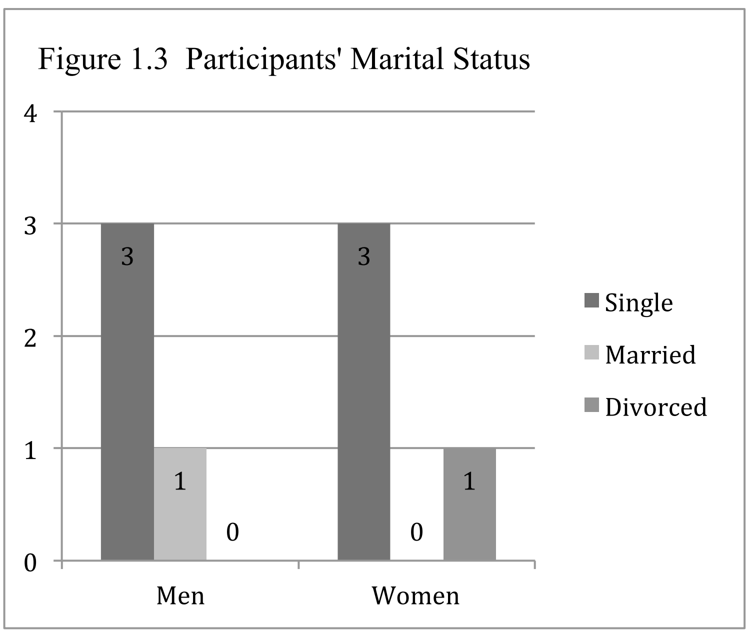


This figure depicts the number of years participants have resided in the San Francisco Bay Area at the time of the study.

Table 1: **Participants' Birth Place**

Men	Women
Bay Area – Marin	Taiwan
Bay Area – East Bay	Minneapolis
Bay Area – San Jose Area	California – Fresno
Seattle	California - Vallejo

Of the eight participants, six out of the eight were single-never married. One man was married, and one woman had been married and is now divorced. The participant who is married comes from a family where both parents are clinical psychologists. In their families of origin, all eight participants have siblings, and differed among them in birth order. Only one subject out of eight came from a blended family.



This figure depicts the whether the participants were single, married or divorced at the time of the study. No participants were widowed.

At the time of the study, four of the eight participants (two men, two women) had parents who were still living and still married to each other. Three of the eight had parents who were living but divorced, and only one had a parent (father) who was deceased. Of all 16 parents of the participants, all maintained professional positions with the exception of one mother whose position was not provided.

Figure 1.4 Parent Marital Status

This figure represents whether participants' parents were married, divorced or deceased at the time of study.

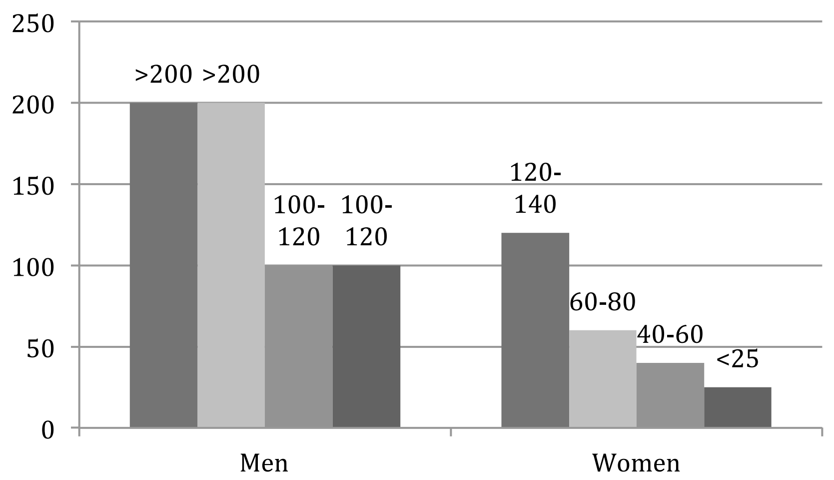
Table 2: **Parents of Participants – Occupations**

Men – Fathers	Women – Fathers
M1 – Optometrist	F1 - Entrepreneur
M2 – Clinical Psychologist	F2 – Customer Service/Manager
M3 – Mortgage Broker/Real Estate	F3 – Attorney
M4 – Lawyer	F4 – Lutheran Pastor
Men – Mothers	Women – Mothers
M1 – Family Law/Estate Attorney	F1 – Kindergarden Teacher
M2 – Clinical Psychologist	F2 – Unknown
M3 – Retired Former HR Director	F3 – Nurse/RN
M4 – Business Owner	F4 – Sales Consultant/Real Estate

All of the eight participants work or have worked in professional positions. Only one of the eight was currently unemployed at the time of the study, although she had previously worked as an attorney. Three of the women had professional experience post-college that was either directly or indirectly related to philanthropy, in addition to volunteer experience and childhood/family exposure to giving practices. Only one of the men had professional experience with philanthropy, and it was initially a volunteer position during college in the field of fundraising and grants that evolved into a paid position.

The men made notably more income than the women: two of the men made more than $200K in income, and two made between $100-120K. Of the women, only one made between $120-140K. Two others made between $40-60K and $60-80K. One (who self-identified as unemployed) made less than $25K, although in previous positions she had made between $80-100K.

Figure 1.5 Participants' Annual Incomes (in K)



This figure represents the annual income of participants at the time of study, listed in thousands.

Of the group of eight, only one identified as part of a wealthy family who stands to receive a significant inheritance. Six of the eight identified as expecting no inheritance or trust, and one identified receiving financial gifts occasionally from grandparents.

Regarding religious affiliations, five of the eight participants identified as Jewish—four men and one woman. Two of the men and one woman attended Hebrew school, and four were Bar- or Bat Mitzvahed. This may be representative of the peer culture of OPF, as both founders are Jewish and, as is common to the millennial demographic as reflected in the literature, recruited and continue to recruit and engage donors/partners to participate in the OPF from their peer groups/circles. Each of the five Jewish participants talked about the concept of Tzedakah (charity) and how participating in Tzedakah growing up was a significant and influential early memory, experience and/or practice.

Of those who did not identify as Jewish, one was raised Lutheran, attended church regularly as a child and is the daughter of a pastor. She also minored in religious studies in college. Another woman was raised Catholic and attended church regularly growing up, but identified as "spiritual" rather than religious. The fourth, also a woman, identified being raised in a Southern Baptist/Methodist/Christian Fundamentalist setting. She attended religious school as a child followed by secular private high school abroad, and referred to herself at the time of the study as "agnostic."

Process Description and Preliminary Theory

Central phenomenon. The central phenomenon of this study is millennial philanthropy. Five general categories emerged from the interview and demographic questionnaire data to explicate the central phenomenon, and, together, they encompass 35 codes, subcategories and dimensions that illustrate the significance, frequency and distinctive occurring patterns/themes across the set of eight interview subjects.

Shared context. The shared context for these eight subjects is participation in philanthropy, specifically with the One Percent Foundation. All general categories, codes, subcategories and dimensions describe motivating factors that have led these millennials to choose to participate in philanthropy in general and to choose to do so through the OPF.

Antecedents. The antecedents that emerged from the data regarding motivations for millennial philanthropy were: *Relationships, Religion, and Early Experiences of Giving.* These are a subset of the larger set of six general categories and they serve as "generative conditions" (see Concept Map, Figure 1.6 below), leading to the development of values that predispose millennials to give, and to engage in philanthropic activities and/or behaviors during childhood, adolescence and/or early adulthood, laying the groundwork for participation in philanthropy as adults.

Coding Results

This section lists, defines and describes each major category and code (subcategories and dimensions) and gives examples from the transcripts of each code and its relevance to the central phenomenon. In order to maintain confidentiality, given the sample size, each participant and transcript excerpt will be referred to by code: F (Female) 1, 2, 3 and 4 and M (Male) 1, 2, 3 and 4. The following list of categories, codes and examples is in the order that these topics emerged in the interviews.

Table 3:Frequency Chart

Number of times codes occurred

Categories/Codes	Men Subjects - # of transcript occurrences	Women Subjects - # of transcript occurrences	Total # of occurrences across 8 transcripts	Transcript Codes: F1-F4 + M1 - M4
Antecedents: Relationships Early Experiences of Giving Religion A legacy of giving within the family system				
Central Phenomenon: Millennial Philanthropy				
Shared Context - OPF				
Category: Relationship Influences				
Family:				
Parent	3	4	7	M1, M2, M4, F1, F2, F3, F4
Sibling	2	4	6	M2, M3, F1,

Categories/Codes	Men Subjects - # of transcript occurrences	Women Subjects - # of transcript occurrences	Total # of occurrences across 8 transcripts	Transcript Codes: F1-F4 + M1 - M4
Grandparent	1	2	3	F2, F3, F4 M4, F1, F3, F4
Other Relationship Influencers:				
Peer/Colleague[1]	4	4	8	All
Mentor (non family or peer)	1	0	1	M1
Category: Experience				
Philanthropic Practice and Process:				
Volunteering/Service	4	4	8	All
Leadership[2]	3	3	6	F1, F3, F4, M1, M2, M4
Giving $	4	4	8	All
Childhood/Developmental Experiences of giving[4]	2	3	5	F1, F3, F4, M2, M4
Recipient of philanthropy[5]	1	1	2	F2, M1
OPF[6]	4	4	8	All
Education Academic:				
High school	4	4	8	All
College	4	4	8	All
Graduate school	1	3	4	M2, F1, F3, F4
Professional				
Work	1	3	4	M1, F1, F3, F4
Internship/Volunteer	2	4	6	M1, M2, F1, F2, F3, F4
Category: Religion/Religious Experience				
Church	0	3	3	F1, F2, F4
Synagogue	2	1	3	M1, M4, F3
School/class	2	3	5	F1, F2, F3, M1, M4
Organizations	1	2	3	F1, F3, M1

Categories/Codes	Men Subjects - # of transcript occurrences	Women Subjects - # of transcript occurrences	Total # of occurrences across 8 transcripts	Transcript Codes: F1-F4 + M1 - M4
Ceremonies[7]	3	2	5	M1, M3, M4, F1, F3
Category: Values				
Impact	2	4	7	M1, M2, M3, M4, F1, F2, F4
A sense of Contribution/Making a Difference	4	4	8	All
Personal Growth	4	4	8	All
Fulfillment	3	3	7	F1, F2, F4 M1, M2, M3, M4
Teaching others	2	2	4	F1, F4, M1, M3
Community/ A sense of Connectedness	2	3	5	M1, M3, F2, F3, F4
Learning				
Exposure	2	3	5	M1, M3, F1,F2,F3
Category: Resources				
Time	4	4	8	All
Money	4	4	8	All
Income	4	4	8	All
Inherited Wealth	2	1	2	F2, M2, M4
Talent/Knowledge/skills	2	4	6	M1, M2, F1,F2, F3, F4
Category: Philanthropic Identity	4	4	8	All

Notes: This table represents the number of times codes occurred in the interview transcripts.

1. OPF
2. Stewardship mentioned several times
3. OPF etc.
4. Mostly volunteer/service or parent driven
5. Both financial - 1 as a child in need of financial assistance, 1 as a college leader applying for grant money

6. Range in participation levels
7. Bar/bat mitzvah + confirmation
8. Not overtly asked about in interviews but emerged

The process of consensual coding, during which three coders assembled the codes deemed relevant and initially noteworthy, generated a total of 65 codes in the transcripts during the open coding process. This original set of 65 codes allowed for rich dialogue, as the coders then set about the task of honing and organizing the set of codes that emerged from the first round of coding into categories, codes, themes and dimensions. The principal researcher reiterated at key intervals during all rounds of coding the importance of context and the relevance of each category, code and theme to the research question. The additional coders read five out of eight transcripts separately, and together we reviewed four transcripts, selecting two men and two women to maintain a gender balance, in open coding to achieve theoretical saturation. All three coders then did another round of consensual coding for the purpose of consistency, momentum and proper selection in the axial coding process and then in the initial phase of selective coding, constructing iterations of the narrative and discussion that supports the codes, categories and themes that ultimately emerged as the final set.

The Categories and Codes

Relationships. This category refers to a connection, or set of connections, to others that influence/have influenced participation and/or served as role models in philanthropy.

Family. This includes parents, siblings, grandparents, extended family, and spouses. Parents and siblings emerged as important relationships, specifically as role models, in terms of influencing philanthropic behavior. Seven out of eight subjects referred to their parents as major influencers in their philanthropic choices, even if the influence was not necessarily experienced as positive. There was only one participant who said that he did not remember anything about any direct or indirect messages from parents regarding giving time or money. For example, M3 said: *No, I think really my only introduction to giving or community service was so I had something to put on my college transcript for going to college.* And one participant (F2) mentioned her experience as a child in poverty and witnessing "embarrassing" behavior by her father that likely influenced her current choices.

> *F2: It was very, very different, and so growing up in that environment, yeah, he was so frugal, and I think I resented that frugality and that sort of he would – and to this day he still actually does this where they live in a gated community and he will walk around and see what people put out for garbage collection, and if he finds anything he will be really proud of himself. Now I find it endearing, as I'm older and have come to accept him for what he is, but at the time it was embarrassing and also frustrating.*

One of the men (M1) talked about the indirectness yet strength of the messages he received about philanthropy from his parents *:I think they taught me the value of giving and being involved and supporting institutions. I don't remember there being specific types of conversations where me and my sister sat down and they said this is a part of our identity, this is what we do, but it was something that was a part of our lives.*

One of the women (F1) had a similar point of view about bearing witness to her parents' involvement in philanthropy and as early role models*:*

> *I don't think I really remember them giving money to organizations. I'm sure that they did in their own small way, but it was really more of the volunteer type of activities and my dad did a lot of free work, for nonprofit organizations I think. I saw that that he volunteered his time, but I didn't see the actual monetary level. So they were always doing fundraisers, but I thought it was just a party, I didn't put together that it was an actual fundraiser for something. So I guess I saw them being philanthropic in their own way*

Mentors. A family, nonfamily member, peer, colleague or friend who helped guide or served as a positive influence for participants to engage in philanthropy. Only one of the eight subjects, M1, mentioned the significance and influence of a specific mentor (nonfamily member, peer, colleague or friend) in and on his life specific to his interest, leadership and ongoing commitment to philanthropy:

> *There are a lot of very powerful people and experiences I've had in my life, but really it's the rabbi I grew up with in my synagogue. She helped me understand philanthropy as a source of good. I've met a lot of people who have also had that part, who have also been able to see this kind of part of a calling of joy….I think being able to see someone who was able to mobilize people so early on in changing, not only circumstances, but norms, I saw that she definitely had the activist persona….someone who is able to be on that stage of the process was really powerful. Someone who was very courageous, I saw that from a very early age and very early I connected who she was and how she made me feel, and she*

> *made other people feel. When I looked at her I saw that I wanted to be like her, that this is something really cool and interesting, the ability to impact and mobilize a lot of people, and I think that's really kind of what drove me to do a lot of the decisions that I did later.*

Peers/colleagues. This includes co-workers, friends, people who do philanthropic activities together, people in a social sphere and anyone who falls within any other aspect of relationship matrix/connections outside of family and mentorship with these subjects. The power of the peer/colleague network in drawing people to participate in philanthropy in general, but particularly to OPF, was clear, as all eight subjects refer to becoming engaged in participation with OPF directly through peers or colleagues. This spoke to the importance of the peer network as a significant influencer for this generation. Some important examples of the influence of peers and peer networks on philanthropic engagement emerged across the board, with each of the interview subjects. One of the men (M3) talked about his colleague influencing him subtly in several ways over time: *I worked right next to somebody who is – I don't know exactly what his role is – but he was one of the early members of the One Percent Foundation. So through him I started donating and then also through his prompting, eventually I volunteered.* And another one of the men (M4) also spoke about being impressed and inspired by one of his female colleagues and her passion for philanthropy*: I work with this woman who is really passionate about philanthropy and she invited me to one of their (OPF) events and it seemed really cool, so I started giving, it was easy.*

Two of the women talked about their close personal and collegial connections to OPF and how desirable the model of OPF was for both of them at that point in their lives. First *F2:*

> *A very good college friend… she and I lived together and she worked with Mike and Dan (OPF founders)….she was on the OPF board at the time so she recommended that I start getting involved at the grassroots level, see how it worked, see how I like it, so that happened.*

And then F4 spoke about the same type of connection and importance*:*

> *Through a colleague, a colleague who was trying to start a local chapter of the OPF…this was 3 or 4 years ago. I thought the premise of it was—I mean it was exactly what I was looking for. It was awesome.*

Religion. This category involves affiliation with, practice of, engagement in, and/or exposure to any type of religion, religious practice or religious education during childhood or as an adult that has influenced/influences participation in philanthropy. Religion emerged as quite an important area of influence and consistently overlapped with the dimensions of role modeling, peer networks and mentoring. Parents often utilized the platform of religious affiliation/practices to support exposing and teaching their children values related to giving/philanthropy by involving their children in religious/spiritual activities that allowed them to engage with peers and potential role models in both formal/informal religious activities. All eight subjects referred to their religious exposure and experiences as meaningful and influential.

Of the five Jewish interview subjects, three spoke about their experience of attending Hebrew school/Sunday school/Jewish Day School. All five of the Jewish subjects spoke about their early childhood experience of learning about and/or "doing" Tzedakah (giving money as charity). One of the women (F3) talked about the connection between Hebrew school and Tzedakah and the fact that her mother still has the Tzedakah box from F3's childhood, one that she made, and that they still use it to this day*:*

> *Like Tzedakah, every time I went to Sunday school your parents gave us some change so you had something to put in the Tzedakah box. So now things are coming back to me. My mom still has a Tzedakah box that one us made like in in kindergarten out of construction paper, that she keeps in the laundry room, because you always find coins at the bottom of the washer or in someone's pants. So they always go in the Tzedakah box in the laundry room.*

Another of the men (M1) also spoke of his early experience in practicing Tzedakah:

> *I remember giving Tzedakah when I was a little kid (first grade)every week, it was really cool. I remember the little purse that I would have and that I would put it in the box, it was just kind of exciting. I felt like every day we were giving toward something.*

Three of the Christian subjects, all women, spoke about the significance of church on their philanthropic identity. One of the 3 women (F4) referred directly to her experience of tithing and volunteering as part of being "a pastor's daughter" and the family setting an example for the community.

So, I mean, we were taught to tithe in church. You know, 10 percent of your income and we also did community service. We didn't get an allowance or anything. We kind of did some work for our neighbors and random people and whatever money we had didn't really come from our parents, but we were taught to give, to tithe. I feel like we absorbed the idea that there are social problems in the world that can only be fixed through human contact and human generosity, beyond financial. So that resonated I think with all three of us I think early on and I think we all three still do it in some way. That was one of the more basic things that we learned early on.

Another woman (F1) spoke of the close connection between religion and family being an influence for her around philanthropy:

Religion was always a thing in our family, we always went to mass on Christmas and Easter and when we were with my grandparents it was an expectation that we went on Sunday or Saturday nights…and I went to CCD every Wednesday and we had to go and learn – I mean, I really did not enjoy it, but I do remember them always talking about giving to the less fortunate and having compassion and being kind to others and giving. I don't remember it being particularly about money, but just having compassion and taking care of others that aren't as fortunate as you. So I don't know, I guess that shaped me in a way.

Experience. This category encompasses involvement in an activity over time, knowledge or skill acquisition either from direct experience or through observation, or a sum total of one's experiences in one or several domains of life. The following subcategories emerged as part of key patterns and themes of experiences that were most influential for these interview subjects in terms of participation in philanthropy, with specific dimensions as outlined below.

Education. Includes types, milestones and levels of education, both curricular and extracurricular, including publicly funded and privately funded institutions that have influence on direct participation in philanthropy.

Academic institutions. Formal education that includes both secondary and university-level educational offerings. All eight subjects completed both high school and college. One man and three of the women attended graduate school, and a total of six subjects spoke about their experiences of philanthropy (service, time, money and leadership) during their time as college and graduate students. Six out of the eight subjects spoke directly about civic service (volunteer/service hours) being a requirement during high school, either in public or private school. For example, one of the women (F1) spoke about her experience helping fundraise for her college/university during her tenure as a student and she directly credited this experience with influencing her current choice of career and her confidence in her role as a professional fundraiser:

> *I've been working in fundraising for a while. I was a student caller at (university name), asking for the annual fund and I was paid for that. I honestly didn't like it that much but I was good at it. I didn't even know I was going to go in that direction. Ten years later I'm sitting here as a leadership gifts officer.*

Youth and other organizations. This category includes groups dedicated to providing opportunities for engaging in and teaching youth leadership and service (national service and non profit organizations, fraternities/sororities, and college campus based organizations). Two of the women spoke directly about their participation in youth group organizations during high school that powerfully influenced them and developed their group decision-making, peer leadership, fundraising and an orientation toward service/contribution. One man spoke directly about his experience in a fraternity and how effective and organized their fundraising efforts/campaigns were during college and how he learned and gained experience in terms of leveraging networks of people and accomplishing big financial goals. Two people, one man and one woman, spoke about their engagement in and leadership roles in Jewish faith-based/campus based organizations during their college experiences.

Philanthropic. Includes activities related to, contributing to and benefitting humanity that has influenced/influences direct participation in philanthropy.

Childhood/developmental. This includes examples of, experiences and memories of being philanthropic and/or being exposed to philanthropy as a child, throughout adolescence. Seven out of the eight subjects spoke about exposure to, awareness of and participation in philanthropic activities in their communities, usually as a result of witnessing parental behavior or other adult behavior within the community. All mentioned significant experiences/memories of giving related to service, volunteering and financial giving, before the age of nine.

> *Memories of being philanthropic* and/or being exposed to philanthropy (including stories and parables). M2 spoke openly about how conflicted he was in his early exposure to discussions and behaviors around philanthropy:
>
> > *As far back as I can remember. There was always a discussion at Passover about opening your door to let anyone who came in share your*

meal, although where we lived there was not going to be anyone walking by! But it was a topic of discussion. And actually my mom would often give a dollar or change to give to someone on the street, which I always found horribly embarrassing I was like, if you're going to do that just give it them yourself, don't make me do that.

And one of the women (F1) talked about two memories of giving, one volunteering and one financial:

I would also go into my mom's classroom and volunteer, to help kids, probably from age eight or nine through high school. In high school I think I started getting paid for it. And at church, I would always see my parents put money in the basket.

Practice & process. Includes experiences of service, volunteering, giving money and any leadership positions or development, as an adult, related to philanthropy.

General philanthropy. This refers to any experience the subjects have had in terms of the practice and process of philanthropy in general. F1 spoke about it in a concise way that captured the gestalt of engaging in philanthropy over time, mainly from a financial perspective:

I would love to give to all these organizations that I've supported over the years, I would, but I just – I need to stop doing so many little tiny gifts and just direct it a bit more. I want to make my gifts into something that's going to be helping the communities at the ground level be more sustainable in the future. I want it to actually change the system. So I give and try and make an impact.

Her concern about the impact and leverage of their contributions was shared by each of the interview subjects as they reflected on their philanthropic experience.

M3 reflected on what he had learned, both with respect to his focusing his philanthropic efforts on areas of special interest and to his growing commitment to philanthropy*:*

I like anything to do with education, mainly because going to a public school in California and seeing how terrible the school systems are here. I like donating money and I think it's something that is one of the more important things that actually needs money. Also the environment and I'm starting to learn more about that and give a little more.

Participation with the One Percent Foundation. This refers to any philanthropic experience that the interview subjects have had that is directly affiliated with the experience of philanthropy or general experiences with the One Percent Foundation. Each interview subject spoke directly to the significant influence the OPF has had on them. First is an example of how one of the women (F1) is experiencing the OPF's role in helping foster her development as an emerging young philanthropist:

You get to pick which organizations you're going to research and then you report back and you talk about it and you have this dialogue. People can challenge each other and say I can see how you think about this organization, but what about X, Y and Z. Being part of the working group committee is a highlight. And it's really open dialogue and talking to the founders—and I just didn't realize this going into it but talking to the founders and CEOs of other organizations is just fascinating to me.

One of the men (M1) explained that the OPF provides a strong learning environment and an appealing range of choices for levels of involvement and leadership opportunities*:*

> *It was the learning community part. The promise of value proposition of the OPF was connecting people's intention to want to see impact in the world and helping to build an environment for people where they could be mutually inspiring, mutually inspirational to each other and they all have different levels of skills and experiences. So when I saw what the OPF was doing it wasn't simply a vehicle for contributing, it was also a vehicle for helping people become more sophisticated in what they're doing, helping people become more communicate about how to do that so that I can then teach those skills to other people.*

Regardless of where each of them are in the trajectory of their learning process and the number of their experience thus far in philanthropy, there were interesting, unique things and often surprising things that each of them have taken away from their involvement, exemplified here in a strong statement by one of the women (F4)*:*

> *The money management thing is huge. It's made me think about the concept of assets in a different way. It's made me very prudent with my spending and yet somehow I feel like I'm a more generous person than I was before, even when I can't afford to give gifts. It makes me feel more connected to the community and I think that's probably one of the biggest reasons why I'll continue to do it. Having a practice of giving grounds me and makes me feel, I guess, even more secure in myself.*

Professional. Involves any affiliation with employment or experience leading to employment that has influenced/influences participation in philanthropy. Subcategories of professional experience included:

Work. Any income-generating activity for the purpose of advancing one's career or experience. F3 spoke about her experience of working making a huge impression on her ideas about philanthropy:

> *A few years out of college I actually sort of fell into a job in political fund raising, which is different than nonprofit stuff, and it got on my radar, the idea of giving to something. I also learned a lot about the proper role not only for a board member but an executive director and a program associate, I learned what the classical role should be for those people in nonprofits.*

Internship. Non-income generating activity for the purpose of advancing one's career or experience.

Volunteer. Non-income generating activity for the purpose of serving others, within the context of one's professional or work experience. M3 spoke to the power of the volunteer experience on him in his life: *It's made me want to get more involved. I don't know if it's actually had an impact but it's made me want to change my life a little bit.*

Values. This category includes a set of standards, principles, ideals and beliefs emerging from the data that has either directly influenced/influences participation in philanthropy and/or is a direct outcome of participation in philanthropy. The following common set of values and desires emerged as important influencing factors: making and seeing impact, making a tangible difference, contributing to others or to the community in a variety of ways (time, money and sharing skills and knowledge), feeling part of a community, experiencing a sense of fulfillment and personal growth. The emergence of these values is important because they are consistent with the literature regarding the central values, ideals and beliefs for this millennial generation. Each of the interview subjects described qualities of each of the values below multiple times, and these values emerged as a clear set of shared codes via the axial coding process.

Community. Referring to a group of people or an environment that fosters the experience of affinity, kinship, and includes others who may share a common set of interests, values or background. This category includes the dimension of "connectedness" to others. One of the men (M3) spoke very openly about his desire for both being philanthropic and a sense of increased connectedness to the philanthropic community, with the synergy of the two as an important and pivotal part of the early engagement process for him*: Clearly if it's (philanthropy) not part of the culture you were raised in, it's sort of foreign to you, so when you actually see other people involved and meet other people involved, you want to be more involved*.

Personal growth. This involves increasing and expanding oneself on every level, specifically regarding experiences related to philanthropy. This category includes the following dimensions:

Learning. Indicates acquiring new knowledge, levels of understanding or awareness related to philanthropy. F2 spoke to both dimensions of learning and exposure regarding her philanthropic engagement process very clearly*: It was so helpful for me to work with people, particularly with OPF and on the board, and view the world in this completely different way. It was an exercise in seeing and hearing how other people think* *and this is how they function and what they need in order to be able to move on in the conversation. That was actually very helpful for me.*

Exposure. This refers to contacts, relationships, circles of influence, leaders, organizations, practices and processes, definitions, all things related to understanding and being a part of philanthropy in its entirety.

Fulfillment. This involves a sense of contentment, satisfaction, achievement, and self-actualization derived from engaging in philanthropy. Each of the subjects spoke directly about deriving satisfaction and fulfillment as an aspect of their giving (both time and money). One of the men (M2) spoke of experiencing a sense of reward from his philanthropy:

> *I am happy to know that I am giving. I also have felt like there is scarcity in my giving, like I should be giving more all the time and trying to figure that out, it's been a little frustrating. I've gotten some direct personal excitement from seeing some of the organizations that I support grow and I've seen some of the direct benefits that come…it's been very rewarding, helping scale it, which is very cool.*

An important and frequent theme that emerged across the interviews in relation to philanthropy and being philanthropic was the idea of "selflessness vs. selfishness." Each subject, at some point in their interview, used either these exact terms or synonyms to discuss this dialectic. In each interview, the individual subject posed a question, either to him- or herself or to the researcher (in a direct or a rhetorical way) that explored feeling selfish and/or selfless resulting the context of their philanthropic actions.

One of the men (M2) spoke repeatedly and rather philosophically about this dialectic and the importance, for him, of not being black and white about the involvement of self in philanthropy*:*

> *Because I don't think that purity is necessary or even desirable for philanthropy, but I think that if you're—pure selfishness is not necessary, but I think that if it's like mostly selfish, then it's not really philanthropy. I don't think that charitable giving or philanthropy has to be 100 percent selfless, but the more you're doing it for the personal rewards, it seems the less you should count it as charity.*

Three of the subjects talked directly about the concepts of selflessness and selfishness. One of the women (F3) talked about her consistent self-reflection on the dialectic, and was clearly grappling with her identity, choices and attempt to strike balance:

> *I think about this a lot. I actually think there are very few selfless people in the world, most people do things when they get something back. And I would say that I'm no exception from that. My thing is it makes me feel like I'm contributing in a positive and in my day-to-day life. If I were purely selfless there are a lot of other things I could be doing, but I don't. So this is a way to balance my first world life full of first world problems with doing something that sort of combines some positive impact. I get something out of doing something positive for others, and I think this is also why I have made career choices that involve finding personal and life satisfaction.*

One of the men (M3) spoke about his financial history and family background in relationship to money and how making money as an adult allows him the freedom and feeling of satisfaction in being able to give to others what he hadn't had:

> *It's sort of selfish, but it's nice knowing you're helping other people out. I certainly didn't grow up dirt poor but I didn't grow up with a ton of money, so it's nice to know that I can give money and help other people out.*

Another one of the men (M4) spoke about witnessing and hearing about the importance and personal value of philanthropy directly from his closest friend and colleague*:*

> *Frankly, my best friend (name,) who works here with me, he's like very philanthropic, so he gives money, but he gives – I think probably a similar amount to me, but he's also really good with his time and volunteering. He tutors a kid and he helps some local organizations. He volunteers I think twice a week for a couple of hours – he speaks so highly of it, and he talk about how it's such good karma and it just makes him feel so good, like for selfish reasons.*

Impact. This indicates the general experience of and actions related to having a positive effect via philanthropy on individuals or the community on as many micro and macro levels as possible (local, national, global). This code and the dimensions below appeared as a thread throughout the interviews for each of the subjects. Each of them gave examples of how important it is, in different ways, for them to feel they make an impact and what making an impact means to them. Subcategories of impact included:

Making a difference/sense of contribution. Playing a role, being a provider, and adding value via philanthropy behavior/actions. F2 spoke very clearly about her commitment to impact and philanthropy: *Impact is the key thing for me. I wanted to make a difference.*

Teaching others. This refers to a range of sharing knowledge, including education, training, coaching, and equipping with awareness, knowledge, skills practice and experience related to philanthropy.

M1 spoke to the power of the impact he witnessed and was able to be a part of, learn from and to teach via his philanthropic engagement as a volunteer, intern and then and as a paid professional during and after his college experience:

> *When I was working at this organization it was one of the top three organizations in this interfaith industry making changes, getting very high levels of recognition. For instance, the founder of the organization, the executive director, he was appointed to President Obama's Interfaith Advisor committee when I was working there. And we were doing all sorts of programs with the corporation for national and community service and things like that There were a lot of high level partnerships going on, so I was able to see very clearly how the ability to gather means in order to make sizeable contributions could enable people to transform the world. I once taught a session for job seekers about what I learned at (name) and that was really cool to see from a corporate perspective.*

Resources. This category includes sources of help, supplies, and the ability to access solutions, all related to motivating participation in philanthropy. M1 spoke about this rather succinctly in terms of how he considers this category in his own life including impact and values: *When I think about philanthropy, I think of it as a continued engagement of one's time and resources to make an impact in their community, usually* *after some thoughtful deliberation on ways that align with one's values and the impact one wants to make on the world.*

Time. This includes contributions of time, as well as any discussion of time in relation to philanthropy. One of the men (M2) spoke about giving time in the context of giving in general:

> *Volunteer stuff is time intensive and it's hard to fit that in with everything else in my life. I think it's important that we build it (philanthropy) into our life no matter what we're doing, just a percentage that is sort of non-negotiable and then within that we can figure out what, where and how.*

Money. Any form of financial contribution, reference to or discussion of giving money or using financial resources to support philanthropy. Two of the men (M2 and M3) spoke about how a significant change in their income level affected their ability and awareness of the importance of giving in their lives.

> *M2*: *I suddenly had all this disposable income and I didn't know what to do with it and it was probably (name) that triggered me to make that (philanthropy) part of my life. Then I was trying to figure out how much and what people's standard practices were, and the amount, and what I would feel good about.*

And then F2 spoke about her sense of freedom financially but limited on time: *When I was at (name of organization) I had no time, but lots of money, relatively speaking. So I felt like the only way I could contribute was by giving financially.*

Inherited wealth/trusts. Receiving money as a result of being a beneficiary of someone's estate and/or receiving money from family or others via a will or trust, or from a financial exchange of assets/gifts. As to inheritors within this study, there was only one interview subject, M4, who identified as an inheritor and spoke overtly about inherited wealth and a legacy of family philanthropy. Identifying as someone who will inherit wealth, M4 responded that he feels both pressure and now a desire to live up to his family's legacy of philanthropy. He repeatedly talked about both parents and grandparents as significant role models and leaders within the community and reported that he has witnessed from a very young age, consistent philanthropic behavior, values, ideas and the messages (both direct and indirect), about the importance of giving back when one has the means to do so financially.

> *M4: They were always notable donors, they would always be the ones to put their name—their name would be like on the diamond list of whatever event, they would be, you know, buying expensive things at charity events and things like that, giving a lot for community buildings and efforts and I don't know, things like that…So I guess, and kind of like giving in a public way, and I was pretty aware of that, and also like running—being in leadership positions in charitable organizations. It was definitely direct…they always talked about how it's important—and how it's important to give—I heard the 10 percent number a lot and just the importance of giving.*

Talent/skill/knowledge. Supplying, offering, teaching, sharing, leading or providing anything related to one's knowledge or set of experiences or special skills to the philanthropic sector.

Philanthropic identity. This category refers to how these subjects define what constitutes being philanthropic and the extent to which they identify as philanthropists, how they feel about being recognized or acknowledged as such, and whether they see themselves as enacting the ideals of philanthropy and living up to its standards. Subjects' comfort levels in identifying as philanthropists were complex and varied. For example, F2 commented about how she felt about being labeled a philanthropist in this way*:*

> *I wouldn't call myself that. No, I don't like overthinking things, it's like the semantics of things don't matter that much as the actual end result, and so the end result is I would never call myself a philanthropist because there is a serious type of social philanthropy that I don't think I fit….like the large family trust, like a nonprofit organization or like, it's Bill Clinton, Bill Gates, that sort of thing…I don't see what I do as philanthropy.*

And one of the men, M2, had a very similar point of view to F2, sharing the same examples of people who they hold in philanthropic esteem*:*

> *Yeah, it would be somewhat exaggerated for someone to refer to me as a philanthropist at this point in my life. It seems like someone who devotes a significant, if not the majority of their time, towards improving the lives of others…Gates and Buffett.*

Only two of the subjects were willing to refer to themselves as philanthropists. Two distinctive responses about philanthropic identity were from one woman and one man. Both were willing to refer to themselves as philanthropists when asked. The man (M1) clearly identified as a philanthropist*:*

> *As part of the One Percent Foundation, I've been able to develop the sophistication in order to, I think, get that recurring piece together. I really think that's a sizeable portion of what it means to be a philanthropist, that there is an effort to move from being reactive to being proactive, and that in being part of the*

OPF I've had the opportunity to have exposure into the entire way they do business.

The woman (F1) qualified her initial affirmation in identifying as a philanthropist with slight trepidation and concern about how that may be perceived:

I probably would not have said that a year ago, but one of the things that I like about the One Percent Foundation is that on their website, they have on the bottom left hand corner, there's like a picture of one of their partners, and it says "Meet a philanthropist." And it kind of stuck with me, and every time I go on the website I see that little thing, and I think, oh, I'm one of them. So they have taught me to call myself a philanthropist…it's, yeah, I feel like I'm kind of at this brink of – being more confident in how I present myself, but yeah, if you were to say, if you were to introduce me on stage as a philanthropist and then people look to you as like an expert, that's a little scary to me.

As in the examples above, some subjects pictured a "philanthropist" as such famous and exemplary figures as Bill Gates, Warren Buffett, and Bill Clinton, reserving the label for those who seem to embody an idealized version of societal benefactors. No identified any of their peers as philanthropists, despite peers having served as the primary influence on subjects' engagement in philanthropy in general, as well as their exposure and involvement with the One Percent Foundation.

Only three subjects referred to their parents, grandparents and in-laws as philanthropists and with very specific qualifiers: one (M4) is an inheritor, one (M2) is married into a philanthropic family, and one (F2) has a brother who is married into an extremely wealthy family with both a family business and a foundation that does significant charitable giving. Therefore, it can be concluded, based on the data, that these millennials still link the idea of philanthropy to great wealth and are reticent to call themselves philanthropists, based on the limited amounts of both money and time that they contribute.

In the dialogue around philanthropic identity, the subjects also explored definitions of philanthropy and distinguishing it from charity. The eight subjects expressed a range of ideas, from simple to complex, many of which were similar. Many, too, were unclear about the distinction between the two and openly questioned, perhaps for the first time, the distinction between the two concepts. M3 responded:

> *That's a good question, I don't—honestly, I don't know. Any sort of giving. I think of it more on a monetary level than on a voluntary level. I don't know if I have a distinction between the two. I don't really consider myself a philanthropist.*

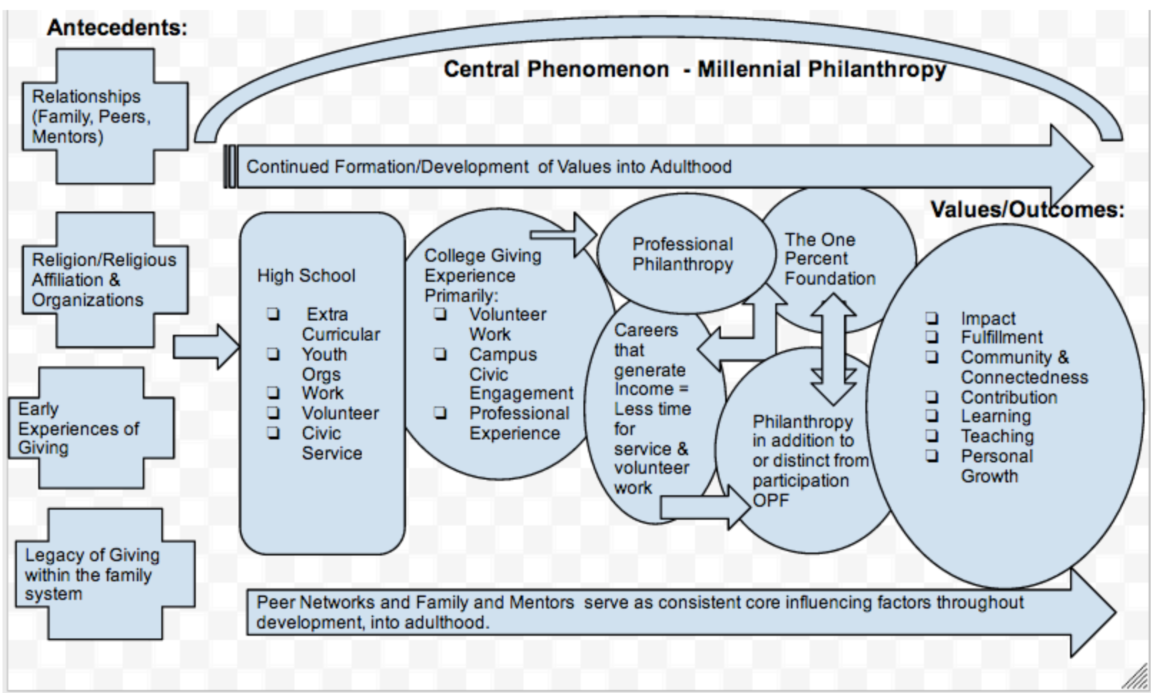
Another man (M1) had a more complex and nuanced view:

> *When I think about philanthropy I think of it as a continued engagement of one's time and resources to make an impact in their community. Usually after some thoughtful deliberation on ways that align with one's personal values and the impact one wants to leave on the world...it's making a continued investment of time and resources in the community, over a recurring period of time. I feel like when folks think about charity it is a much wider scope of any kind of positive investment that often is a one time or short term thing and often times is financial and not necessarily a whole engagement…one side is a deliberate engagement (philanthropy) and on the other would be somewhat alienation and reaction (charity).*

M2 spoke about financial contribution and volunteering as the primary modes of philanthropy in his mind:

I think giving and volunteering captures most of it. It comes down to giving. My initial impression is that philanthropy applies to much wealthier people who like build public works, and do things on a larger scale…I guess charity applies more to monetary giving, as opposed to time. I'm not sure about the significant nuances of those two terms.

Figure 1.6 Concept Map



This figure represents participants' developmental and experiential trajectory from childhood through early adulthood and the factors, antecedents and conditions that have contributed to and serve as ongoing influences of the central phenomenon. .

Narrative Statement of Theory

Why do millennials choose to engage in philanthropy? The following emerged as important sources of motivation and key factors that influence this generation.

Early role modeling of values directly related to giving/philanthropy that are consistently cultivated and fostered by early relationships, mainly via role modeling by primary caretakers and others within their families and communities, contributes to establishing philanthropic values for millennials. The millennials who grew up witnessing behaviors, actions and discussions of philanthropic values, predominantly within a three-generational family system (siblings, parents and grandparents) were more apt to develop values and behaviors that support their engagement in philanthropy as adults. It is important to note that all eight of these subjects were brought up in two-parent households.

Another key factor that reinforced philanthropic values included continued exposure to and the opportunity to participate in organizations, communities and interactions with other potential role models, sometimes as a requirement within an academic setting. Repeated experiences of, exposure to, discussion of, engagement in and practice of the values related to giving—via the family system, religion, education, community/civic engagement and work—has reinforced the commitment, interest levels and re-emergence and/or resurgence of philanthropic values and behaviors in millennials as they become adults.

Incremental increases in the capacity to give financially and, ultimately, financial independence, in late adolescence and early adulthood, were major influences in giving both money and time and in developing a stronger identification with the concept of becoming a philanthropist. Millennials said they may have less time to give because they are working, but that work provides them the means to give financially to the things that matter to them. This resulted in a perceived level of increased impact and leverage to make a difference. The millennials studied all self-selected, via invitations to participate or simply by exposure from their peers, to enter a giving environment that fosters learning, growth, and leadership development that likely resonates with their early, and perhaps latent, values.

Adult philanthropic engagement has provided a process of integration for these eight subjects, giving them the opportunity to gain experience and more fully engage and understand philanthropy in a formal way. They are able to venture further into the philanthropic world at large and simultaneously practice within an intimate but growing national giving circle, a like-minded community whom value making a difference via philanthropy. As a result, they are becoming increasingly differentiated, moving forward in their path as self-actualized and fulfilled adults. The particular paradigm and environment of the OPF helps further their collective sense of self as a generation while advancing and cultivating the values they were exposed to and taught from their early childhood environments.

Chapter 5: Discussion

Purpose of the Study

The purpose of this study was to understand what motivates millennials to participate in philanthropy. It explored the subjective experience of the influences to give of a small sample of millennials who live in the San Francisco Bay Area and participate in philanthropy. It focused on what motivates a particular subset of millennials who give their "assets" (time, money, talent, skills and knowledge) in philanthropy, and to add to both the literature on millennial philanthropy and that on the psychology of motivation of giving behavior.

Summary of Study Process and Results

Semi-structured interviews with eight millennials, all selected from within the population of the One Percent Foundation, provided information regarding their experience of giving over the course of their lifetimes to date, and their perceptions of what has influenced them and continues to influence them to engage in giving behavior. Study participants were balanced by gender and consisted of seven Caucasians and one Asian; all eight have completed their college education and four out of the eight subjects have completed or are completing graduate degrees. All eight have grown up in two-parent households, have lived in the San Francisco Bay Area for at least 10 years or more, and six out of the eight were born in, and have returned to live in, the San Francisco Bay Area. The men make more money than the women, and the women are more highly educated and have more individual and cumulative volunteer and professional experience in philanthropy. All eight subjects share the experience of participation with the OPF and all of them engage in philanthropic giving (time and money), in addition to and distinct from their involvement with the OPF.

Grounded theory was used to analyze interview data. The researcher engaged additional coders in an iterative consensual process of coding, analyzing and organizing data. As a result of this coding process, six major categories emerged with 35 subcategories/themes falling within those six major clusters: Relationships, Experience, Religion, Values, Resources and Philanthropic Identity. The core generative conditions (antecedents) serving as key aspects of influence for millennial participation in philanthropy as adults were: Relationships (role models), Early childhood experiences of giving, and Religion/Religious Affiliation.

A major focus, differentiating this study from other current research on this population, was that it examined the motivation of millennial donors who contribute money, time and talent within the context of a specific type of philanthropic paradigm: democratized philanthropy. The millennial donors in this study were specifically selected from an organization that intentionally eliminates the factors of net worth and whether or not these donors come from families of wealth or from a legacy of philanthropy as criteria for participation. Thus, the study focuses on the factors that influence these particular types of donors, those who self select into an environment/paradigm of democratized philanthropy and give a minimum of one percent of their income on an annual basis to philanthropy. Before the present study, all research on millennial donors has focused on those who consider themselves high net worth and whom are often selected or sought after for their philanthropic dollars based on their net worth and status within a high net worth community.

Qualitative Findings in Relation to the Literature

Several important findings emerged in the data that pointed directly to the literature on motivation and millennial giving. One of the interesting discoveries was how these millennials spoke about their definition of the terms philanthropy and philanthropist and the extent to which they self-identify as such. What emerged in the interviews was that, although these donors participate in philanthropy in general, and all eight share the experience of participation in philanthropy within the One Percent Foundation, only two of them were comfortable with referring to themselves as philanthropists, while the remaining six subjects were very reticent to refer to themselves as philanthropists. Instead, when asked who they consider to be philanthropists, they gave examples of globally recognized philanthropic figures whom appear regularly in the media and are known as leaders and changemakers in the global community and discourse around philanthropy.

Another major theme that emerged concerned fulfillment, specifically a dimension of fulfillment that addressed the dialectic of selfishness vs. selflessness in relationship to giving. All subjects expressed, in one way or another, that their values and what they derive from the experience of giving is both for themselves and for others, achieving the following set of values and experiences by contributing the needs of others. The most common values expressed included:

- Community/Connectedness
- Personal Growth
- Impact
- A Sense of Contribution/Making a difference

- Fulfillment

At different points in each interview, this dialectic, which is consistent with Maslow's concepts of self-transcendence and self-actualization, became a point of explicit self-reflection. The subjects, prompted by the interview questions about defining philanthropy and what has influenced their giving practices, commented on the tension between selfishness and selflessness, both of which fall within Maslow's concept of metamotivation (Maslow, 1954). This concept refers to the things human beings reach for once their basic survival needs have been met, when they reach beyond their own needs to attend to the needs of others, including their communities. This is near the top of the pyramid in Maslow's hierarchy of human motivation. It was not expected that each of the subjects would illustrate this part of Maslow's theory so explicitly, or that they would attribute as much weight as they did to values stressing the importance of giving in personal growth, making a difference, having an impact, and deriving a sense of contribution.

This is consistent with Foregaard and Mecklenburg's (2013) work on motivation, in which they examined the psychological factors driving creativity, showing that the main motivator of creative behavior is intrinsic interest and enjoyment of the behavior itself. Similarly, this was reflected in the current study by the subjects' willingness to be self-reflective, exploring in dialogue with the researcher an awareness that giving can often feel both selfish and fulfilling. They questioned whether the definition of philanthropy includes the idea that the selflessness of giving brings personal fulfillment, distinguishing it from charity, which they viewed as single instances of giving financial resources to others or communities rather than an ongoing multidimensional experience that feels more inclusive of the experiences of both giver and recipient.

In considering this study in the context of the existing literature on this population, the recent study on *Next Gen Donors: Respecting Legacy, Revolutionizing Philanthropy* is particularly relevant. As discussed earlier, this study emerged from a partnership between The Frey Chair for Family Philanthropy program at the Johnson Center for Philanthropy, and 21/64, a nonprofit consulting practice specializing in next generation and multigenerational strategic philanthropy. This first-of-its-kind research, results released in 2012, examined the next generation of major (high net worth) philanthropic donors.

In comparison to the purpose of the current study, the Next Gen Donor study aimed to:

- Reflect back to these donors their self perceptions in order to help them become more proactive donors, stewards, grantmakers, and agents of social change;
- Encourage and inform conversations among multiple generations involved in philanthropy today and in the future;
- Help those who seek to engage and assist these next gen donors to do so in more effective and productive ways, to inspire them and help them make change.

While the current study and the Next Gen Donor study share findings about the millenial generation's values, characteristics and some aspects of motivations, they differ in the type of populations studied, sample size, study design, approach, tools and measurements, methodology, and the context of each study.

The major findings of the Next Gen Donor study are summarized below, and although some of the data matches quite closely with the results of this study with respect to millennial characteristics, values and motivations, there are major differences specific to their use of a high net worth population. According to the Next Gen Donor study, millennial high net worth /donors are:

Driven by Values, Not Valuables. The Next Gen donors come from families with wealth and philanthropic resources, are members of a generation experiencing rapid social changes, and are currently in an important developmental stage of their lives. Because of their privilege, this particular subset of the millennial donor population might be expected to have a sense of entitlement, be careless with regard to "legacy" and eager for change. However, what was discovered in this study is quite the opposite.

> "Values drive these next gen major donors, not valuables—values they often say they have learned from parents and grandparents. They seek a balance between honoring family legacy and assessing the needs and tools of the day. They fund many of the same causes that their families support and even give locally, so long as that philanthropy fits with their personal values. They give using many of the same methods that their families use, but they want to explore new philanthropic and investing tools as well. They are eager to share in carrying the mantle of responsibility, along with other members of their families, and to put their resources to work for social good. Yet, while they feel a commitment to

philanthropy that comes from the past, they plan to meet that commitment in somewhat different ways in the future." (Next Gen Donor Study, 2012)

Impact First. These millennial donors highlighted the importance of results-oriented planning for the future of the field of philanthropy. They see philanthropic "strategy" as the major distinguishing factor between themselves and previous generations. Their goals and intentions include changing how decisions are made and how research and due diligence are conducted. These particular donors see previous generations as more motivated by a desire for recognition or social requirements, while they see themselves as focused on impact, first and foremost. "They want impact they can see, and they want to know that their own involvement has contributed to that impact. They want to use any necessary strategies, assets, and tools – new or old – for greater impact" (Next Gen Donor Study, 2012).

Time, Talent, Treasure, and Ties. "Once engaged, these next gen major donors want to go 'all in'. Giving without significant, hands-on engagement feels to them like a hollow investment with little assurance of impact" (Next Gen Donor Study, 2012). Like other millennials, these next gen donors are highly networked with their peers and both learn about causes and strategies from their peer networks as well as share their knowledge and experiences with their peers. They believe that collaborating with peers makes them better donors, and extends their impact. "Put simply, they want to give their full range of their assets—their treasure, of course, but also their time, their talents, and even their ties, encouraging others to give their own time, talent, treasure, and ties" (Next Gen Donor Study, 2012).

Crafting Their Philanthropic Identities. According to the Next Gen Donors Study (2012), next generation donors of wealth are still figuring out who they will be as donors. Like most millennials in their twenties, they are experiencing a move from adolescence to emerging adulthood and developing a sense of self.

> "All are from high-capacity families, where wealth does not always transfer easily to the next generation, and where many adolescents come of age feeling like children waiting to inherit independence on many levels. And lastly, events and conditions specific to these historical generations have left lasting impressions that must affect how they act as donors. They learn most from seeing and doing, or even hearing from others about their own authentic experiences of seeing and doing." (Next Gen Donor Study, 2012)

In contrast to the characteristics of the Next Gen sample, the current study on millennial donors who give through the OPF shared the following traits and values:

Shared Philanthropic Community. All millennial donors studied have been involved in a shared philanthropic community—a national giving circle that incorporates giving, learning and philanthropic practices (shared decision-making, voting, nominating, etc.) within one organization.

Families of Moderate Asset Size. While their experience with giving is directly related to role models and is highly connected to their experience with their families, the majority have not grown up in a high net worth context within their family system.

Little Identification as Philanthropists. The majority of them are not inheritors and don't refer to themselves or identify as philanthropists.

Both studies confirmed certain key characteristics of this generation and their motivation for giving, consistent with the literature on values and motivating factors discussed by Saratovsky and Feldman (2013) on the millennial generation's commitment to civic engagement. These key aspects were: the power and influence of peer networks and community, the importance of making an impact, using metrics and looking to see tangible results, and being hands-on in their philanthropy.

Clinical Implications

Clinical Relevance. This study adds to the literature in both philanthropy and psychology, and to the growth of a relatively new body of joint research that is distinct within each field. First, it illuminates the dynamics behind and psychology of millennial motivation for giving, including the importance and impact of role modeling and early childhood experiences in laying the groundwork for engaging in giving behavior as adults. Second, it adds to our knowledge of the developmental, and specifically the family systems, factors that cultivate altruism in children. Third, in consulting, coaching and therapy with this population, it is important to keep in mind that crafting an identity, finding fulfillment, and making a difference, seeing the impact of one's contributions, are core priorities, and will be key areas for practitioners to attend to and, perhaps, focus on when engaging with this population.

The millennials studied here are in early and mid- adulthood and will be continuing to make professional and leadership decisions, creating their own nuclear families, and continuing to influence each other within peer networks, as well as throughout their extended communities. Understanding what motivates them toward philanthropy, allows practitioners to help cultivate their potential as role models in their communities and the impact they may have on both their peers and future generations in the development of and the ongoing practice of values related to giving and service. The majority of participants have already had extensive leadership experience within the practice and process of philanthropy as adolescents and young adults, and are and will be poised for leadership and professional positions in the next wave of innovation within the field of philanthropy, and more specifically, democratized philanthropy.

Limitations of the Study. The parameters of the current study provided a specific lens and focused on depth research within a certain model and paradigm of democratized giving. This study is limited by the small sample size, as well as the relatively smaller number of younger millenials (23-28) who participated. It also represented a narrow and distinctive geographic demographic, the San Francisco Bay Area, and self-selection to participate in a particular model of philanthropy and through a single organization.

Suggestions for Future Research

This study provides a foundation for practitioners and researchers across both the fields of psychology and philanthropy to further examine, explore and expand on the categories, themes and dimensions that emerged as results from this research. The parameters of the current study provided a specific lens and focused on depth research within a certain model and paradigm of democratized giving. To examine whether the values and motivations that lead to millennial philanthropy for this sample are valid across this generation, future research would require a larger sample size that allows for a range of ethnicities, religious backgrounds, levels of education, and geography within the

United States. It also needs to address different models of giving, both within other organizations devoted to democratized giving and those whose contributions are not within the umbrella of any organization, as well as those whose contributions are exclusively non-monetary. Such diversity would provide a more comprehensive examination of family cultures around money and giving, role models within and outside of the family system, the range of models for making a contribution to the larger community, and experience with and definitions of philanthropy.

In addition, comparing the high net worth millennial donor population and those who are not high net worth donors would produce a better understanding of what leads to prosocial behavior in people whose economic circumstances vary greatly, what values they share and how they put those values into practice. It would also serve the philanthropic community to examine the dimensions of leadership—what motivates those engaged in millennial philanthropy to be leaders and to seek leadership, and what leads to their effectiveness as leaders within the field. This study also suggests the need to further investigate philanthropic identity and, specifically, to better understand the development of philanthropic identity among millennials. And finally, an interesting next step in terms of future research would be a program evaluation of the One Percent Foundation, examining and evaluating both the model of the program and its organizational effectiveness to support the success of the vision, mission and goals of the organization.

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Appendix A: Human Subjects Protocol

Wright Institute Committee for the Protection of Human Subjects

Title: A Qualitative Study Of What Motivates Young Adults Of The Millennial Generation Toward Philanthropy

Project Summary

This research study is a qualitative inquiry into the psychology of millennials with respect to their motivation to be philanthropic. This study will take a qualitative approach using grounded theory to analyze verbal data generated through open-ended semi-structured interviews. The purpose of this study is to explore the psychology of millennial-age adults who engage in philanthropic behavior—specifically what motivates them to give, what has influenced them to be philanthropic and to give in the context of a collaborative organization like the One Percent Foundation.

The OPF is a nonprofit organization dedicated to addressing persistent global challenges by building a broad-based movement for next generation philanthropy. It is an organization committed to "educating, organizing and mobilizing their peers—young adults in their 20s and 30s (millennials)—to become generous, committed, and strategic philanthropists (One Percent Foundation, 2013, www.onepercentfoundation.org).

The mission of The One Percent Foundation is to empower young adults to become lifelong philanthropists by facilitating engaged, systematic, collective and values-driven giving and participation. Partners in the One Percent Foundation pledge to donate at least one percent of their income (a self-determined amount) to philanthropy each year. With these donations, the Foundation then supports organizations in five broad categories: education, the environment, health, international aid, and poverty.

Key Questions posed within the study:

- What motivates millennials who are not from or do not identify with a high net worth (HNW) family/background to give?
- How did they learn to be altruistic and then become philanthropic?
- Who/what has shaped them/influenced them to engage in philanthropy?
- How do they go about implementing their philanthropy?

Human Subjects

<u>Participants</u>:

Eight participants were selected from a list of OPF donors/partners who met the following selection criteria:

1. Live in the San Francisco Bay Area
2. Are between the ages of 25 and 35
3. Four men and four women
4. Participation in the OPF for a minimum of 6 months (along a continuum of type of participation (see below). The OPF was selected as the population from which to sample because it is an organization that focuses on millennial philanthropists who are not necessarily wealthy.
5. None are known to be from a vulnerable population.

Participant Selection and Sampling

The OPF maintains an active database of all of partners (members), broken down by geographic location, and defines partners as individuals who contribute one percent of their income to the central pool of collective philanthropic with the OPF. The OPF provided the researcher with two lists of donors. The first list included all participants in the San Francisco Bay Area and will be listed alphabetically. The second list included the OPF participants divided into categories by gender and level of engagement with the organization (low, medium, high), as determined by the OPF team. As of 2013, there are 212 participating members nationally in the OPF. Of those 212, there are 66 participants (28 males and 38 females) in the San Francisco Bay Area.

Purposeful/purposive sampling is the most effective strategy, given the limited sample size and depth approach, to explore the range of experiences among the respondents with respect to levels of awareness, definitions of and understanding of philanthropy, desire to engage in philanthropy, family system influences and their general reasons and motivations for participation in this type of philanthropic organization. The researcher used the list based on participation levels to select six individuals in the following way: two individuals (one man and one woman) from each category (low, medium, high participation) to insure the representation of the three categories of identified participation levels and two (one man and one woman) were selected randomly; names were put in a hat, from the first list of the entire member/partner San Francisco Bay Area sample, not based on level of participation, in order to insure random selection procedure.

Organization/Agency Relationship and Approval Process

The One Percent Foundation approved and endorsed the research process and will provided the researcher and The CPHS with a formal letter of approval stating the following:

1. This research is for dissertation purposes only and the interviews will be confidential between the researcher and the interview subject.
2. The OPF have provided/disclosed a list of the 66 participants in the San Francisco Bay area to the researcher as they are aware that the research study is limited to the San Francisco Bay Area and that the researcher will keep this list confidential and this list is for the purpose of research that will serve to support a random sample process conducted by the researcher.
3. The OPF is aware of the researcher's doctoral candidacy in clinical psychology at The Wright Institute and, as an organization, endorse the research that is being done
4. The OPF is aware that neither it nor the participants will derive direct benefit from this study. The researcher is not being retained as a consultant for the purpose of doing research on behalf of the OPF.
5. The OPF releases the researcher from any liability.
6. The researcher will provide clinical referrals to the participants upon request should the interview process be a source of any distress.

Procedures

Eight young people who fall within the parameters listed above will be asked to participate. The sample is limited to participants that live in the San Francisco Bay Area and the research will include in-person 1:1 interviews. This is a gender-balanced study (four men, four women) in order to see what and if any differences may emerge based on gender.

Potential Benefits

While quantitative research usually depends upon a large sample size to test for prevalence of phenomena, the small sample size allows for an in-depth exploration about identity, experience, motivation and meaning behind the phenomenon of millennial philanthropy, for the researcher, for the subjects, and for the field of philanthropy.

Potential Risks

There are minimal risks for this constituency with the possible exception of potential anxiety caused by the experience of the interview itself. The participants were protected by confidentiality and privacy of the procedures, the sampling and the 1:1 interview process with the researcher and the restriction of information to the researcher/immediate investigator and fellow researchers who helped analyze data, which is included in the consent form. Their personal information was kept confidential by the researcher. The subjects will be free to share their experience at will, but the researcher is clearly bound by the ethics and confidentiality within this process to keep any and all information, except via aggregated themes and via disguised identity quotations discussed in the informed consent form, confidential and private.

Confidentiality

Participants' confidentiality will be protected to the fullest extent of the law. With the exception of the signed Consent Form, which legally must be stored in the confidential files of The Wright Institute Committee for the Protection of Human Subjects, only Rebecca Trobe, the researcher, will have access to the identifying information. Tapes and transcripts will be stored in a secure location to which only Rebecca Trobe has access, and names and identifying information and transcript data will be stored in separate locations in locked files. Neither a participant's name nor any other identifying information, apart from the broad demographic information of age, gender, occupation, marital status, level of income and level of participation/ engagement in the OPF, will be included in the dissertation itself. The final thesis will make use of direct quotations with names and other identifying information disguised. Any participant's request to omit specifics from the dissertation will be honoured. Per standard protocol, data will be kept for a period of five years and all audiotapes will be destroyed.

Appendix B: Introductory Letter to Interview Participants

Dear Participant,

I'm delighted to invite you to participate in the following interview process related to your participation as a partner with the One Percent Foundation. Thank you, in advance, for your potential time, interest and contribution.

As you know, via the e-mail written and sent previously by Meredith and Lana, I am a doctoral candidate in clinical psychology at The Wright Institute in Berkeley and am writing my doctoral dissertation on the psychology of millennial philanthropy. I have chosen to focus my research on the One Percent Foundation and the community of partners engaged with giving/philanthropy with OPF in the San Francisco Bay Area. More details and specifics will follow once we determine your interest and availability. Here is a short overview of the process:

This will be a confidential 1:1 interview and will take approximately 70 minutes, so we should allow about 1.5 hours for the whole process including paperwork, getting comfortable, answering any and all questions in advance and setting up the audiotaping process etc.

I will be recording this for my own research; transcripts of the recording will only be read by me and two other researchers who will participate in the analysis of data—all of whom are bound by confidentiality. Just to clarify further, no one at the One Percent Foundation, or anyone beyond the 3 people I have stated above (me and 2 other researchers) will be privy to this interview material. I will be using a small audio recording device to record the session.

It is best to do this kind of interview in a location that is most comfortable for you and allows for freedom of discussion between us, as well as insuring confidentiality. Often that means me travelling to people's homes, which is fine, or at a location of your choice - please let me know what might be most preferable for you.

If you are interested, able and willing to participate, the next step of the process will be scheduling. We will then discuss when we might find a block of time for 1.5 hours that is best for you. I will be offering both daytime and evening times in order to accommodate this process.

I will also be scheduling a short 10-minute phone call to orient you to the process, discuss standard protocol and procedures and all further details in advance of the interview.

Do you have any questions? I am inserting my bio below for you to have a little snapshot on me. All of my contact information is below my signature, and you can reach me at this e-mail address any time.

Again, many thanks in advance for your time in reviewing this opportunity for participation.

Best,

Rebecca

Rebecca Trobe, M.A. works with philanthropic organizations, families, entrepreneurs, couples and individuals. She advises and consults on stewardship, legacy, multi-generational philanthropy and succession planning with an emphasis on legacy development for philanthropic families engaging in the training and development of emerging/next generation leaders. In addition to design and strategy consulting, Rebecca facilitates the development of leadership, vision and mission including the dynamics and process involved in family business, family foundations, family offices and family philanthropy.

Rebecca Trobe, M.A.
Principal
Impact Coaching & Consulting
(510) 482-2429 - office
(510) 301-2294 - mobile
www.2164.net
www.schaffercombs.com
impactcoachingandconsulting@gmail.com
Skype: rebecca.trobe
Philanthropy: philein - to love + anthropos - human being. A desire to help mankind.

Appendix C: Orientation Phone Call Script

Hello __(participant name)_____,

Thank you for taking the time and choosing to participate in this interview process. As I mentioned in my e-mail, I am a doctoral candidate in clinical psychology at The Wright Institute in Berkeley, and I am doing research on what motivates and influences the millennial population within the One Percent Foundation's community of partners to be philanthropic. Just to reiterate, these interviews are designed to explore what has influenced you and motivated you to participate in philanthropy, and this will be a 1:1 in-depth confidential interview.

Do you have any questions for me? I included my bio in the e-mail letter that I sent, but I'm wondering if there is anything about the process or about me that you would like to know or would help you feel more comfortable before we set up a date and time to meet for this interview.

In order to insure your protection and confidentiality I will have you sign a consent form before we start the interview that explicit states the nature and parameters of the interview process and outlines what is included in the process of participation as well as protecting and insuring confidentiality.

The interview itself will probably be 60-70 minutes and we should allow for a bit of time to talk for a few minutes, answer any questions, complete paperwork and make sure we find a good spot for optimal audio recording, so it's probably best if we plan for an hour and a half in total. It's important that we choose a location that is both quiet (optimal for audio recording) and has a level of privacy that matches your comfort level.

I am happy to come to your home, office or another location of your choice—what might be best for you?

I look forward to seeing you on **(time/date/location)** and I will be confirming the day before—do you prefer a confirmation by phone or e-mail? Do you have any further questions for me at this point?

So in terms of being in touch, I have your contact information and I believe you have mine, correct? Many thanks for your time and I look forward to meeting you in person. If any questions come up before our interview, please don't hesitate to be in touch.

Thank you.

Appendix D: Informed Consent Form

I______________________________, hereby authorize Rebecca Trobe, under the supervision of Anne Bernstein, Ph.D., to interview me for a study being conducted in association with The Wright Institute in Berkeley, California. The nature of the study and my participation in it has been explained to me and I understand the following:

1. This is a study of the psychology of millennial philanthropy and what motivates and influences giving behaviour.
2. I understand that I will participate in a 60-70 minute audio-recorded interview.
3. My participation will involve minimal risk to me beyond the possibility of some mild anxiety in considering and responding to the topic and questions.
4. My confidentiality will be protected to the fullest extent of the law. With the exception of the signed Consent Form, that legally must be stored in the confidential files of The Wright Institute Committee for the Protection of Human Subjects, only Rebecca Trobe will have access to the identifying information. Tapes and transcripts will be stored in a secure location to which only Rebecca Trobe has access. Neither my name, nor any other identifying information, apart from the broad demographic information of my age, gender, occupation, marital status, level of income and level of participation/ engagement in the OPF, will be included in the dissertation itself. I understand that the final paper will make use of my direct quotations with disguised names and other identifying information. My request to omit from the dissertation particular details (demographic or

information within the interviews) that I specify to the researcher will be honoured.

5. My participation results in no direct benefits to me beyond what might be gained by the experience of or participation in this research study, and contributing to a better understanding of the topic and my own levels of awareness around motivation and influence related to the topic.
6. If I have any questions or problems as a result of participating in the study I may contact Rebecca Trobe at (510) 482-2429 or at impactcoachingandconsulting@gmail.com.
7. My participation is voluntary and has been gained without coercion. My refusal to participate would involve no penalty or loss of benefits and I may discontinue participation at any time without penalty or loss of benefits to which I am otherwise entitled.
8. I may receive further information regarding the purpose and/or results of this study following participation by contacting Rebecca Trobe at (510) 482-2429 or at impactcoachingandconsulting@gmail.com.
9. I have read this form and agree to participate.

____

Signature of Participant

____

Signature of Interviewer___________________________________

Date ____

Appendix E: The Demographic Questionnaire

1. Age -
2. Gender -
3. Occupation -
4. Where were you born?
5. How long have you lived in the San Francisco Bay Area?
6. Religion and extent of religious education
7. Parents:
    a. Living or Deceased?
    b. Marital status - Together, divorced or never married?
    c. Occupations -
8. If parents deceased, have they inherited?
9. Will you inherit or do you have a trust to be given at a certain age?
10. Do you have siblings?
    a. If yes, where do you fall within the birth order?
11. Level of Income:

a) Under 25,000

b) 25,000-40,000

c) 40,000 to 60,000

d) 60,000 – 80,000

e) 80,000 – 100,000

f) 100,000 – 120,000

g) 120,000 – 140,000

h) 140,000 – 160,000

i) 160,000 – 180, 000

Appendix F: The Interview Protocol

Introduction/Context:

This is a confidential exploration and discovery process into your experience of philanthropy. I am interested in learning about your experience of being philanthropic as well as your participation with the OPF. I will be asking you a series of questions to help facilitate that exploration and reflective process. Please let me know if you need to stop at any point in the interview or if you have any questions at any time during the process. This interview will be audiotaped so that I may listen to it again at a later time and use it to help me find key themes that will inform my research. Again, this is a confidential interview. Do you have any questions before we begin?

Interview Questions:

1. As a child, what did you observe of your parents' contributions to the welfare of those outside the family?
    A. Charitable giving?
    B. Volunteering?
    C. Direct messages about the value of giving to others? Can you give some examples?
    D. Indirect messages or nonverbal messages (i.e., observed behavior). Examples.
    E. What about as an adolescent, what did you observe or what were you told about giving to others or to further one's beliefs.

2. To what extent did religion or spiritual values enter into your or your family's thinking or actions about giving?
    a. What were the direct teachings of your religion or denomination about giving?
    b. Where you required to participate in giving activities as part of your religious upbringing or education? (Include volunteer activities)
    c. Where you required to participate in giving activities as part of your secular education? (Include volunteer activities)
3. Describe the history of your giving over the years.
    a. Earliest occurrence
    b. Subsequent activities and contributions (Track through to beginnings of involvement with OPF)
4. How do you define philanthropy? To what extent do you see it as the same as or different from charity? If different, how would you define charity?
5. Describe a philanthropist?
6. Would you describe yourself as a philanthropist?
    a. If YES – how so?
    b. If NO – why not?
7. When I refer to you as a philanthropist, what are your thoughts/reactions?
8. Describe how you became aware of the OPF community?
9. What went into your decision to participate with OPF?
10. Since becoming involved with OPF, do you engage in other forms of giving, financial and/or volunteer activities?

11. How do you think you came to be someone who participates in philanthropy?
12. How would you say your experience of philanthropy has affected you or influenced you thus far? Are there ways in which you see yourself as different than you would be without
13. Describe some of the highlights you've experienced in engaging in philanthropy?
    a. The same question, but specifically with OPF.
14. How have you been challenged by your experiences as a result of engaging in philanthropy?
    a. The same question, but specific to OPF.
15. What recent experiences, e.g., in the last six months, have encouraged you to continue this kind of giving?
16. Overall, what would you identify as the single biggest influence on your philanthropic activity.