Worth 1000 Words: The effect of social cues on a fundraising campaign in a government agency. A field experiment

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Abstract

Giving has been shown by many studies to be a social phenomenon. However, while people may desire to conform to the donation of others, it is unclear how fundraisers should take advantage of this. In this paper we conduct a field experiment in a workplace, in which employees are sent prominent messages from a colleague who is already a donor. We find that signups for workplace giving more than double when a picture of the existing donor is displayed, relative to a message without a picture.

Key words: Fundraising, charitable giving, peer effects; donations

JEL Classification: C93, D03, D64


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Giving has been shown by many studies to be a social phenomenon. However, while people may desire to conform to the donation of others, it is unclear how fundraisers should take advantage of this. In this paper we conduct a field experiment in a workplace, in which employees are sent prominent messages from a colleague who is already a donor. We find that signups for workplace giving more than double when a picture of the existing donor is displayed, relative to a message without a picture.

Introduction
In this paper we conduct a field experiment in which social distance is reduced and social connections made more salient, in a workplace fundraising context. The workplace is a desirable venue for field experimentation on social influences, for both academics and practitioners.

Academics have several ways of experimentally manipulating social influences in the lab, including making social ties more salient through extensive surveys about existing friendships, assigning subjects to groups based on baseline characteristics, such as gender or the degree course for which they are studying, and/or having their decisions and/or identities revealed to other subjects. In field experiments requiring minimal intervention, this can be somewhat more difficult, as social networks are harder to map and often fall outside of the scope of particular fundraising campaigns. Where it is possible, it often requires extensive observation. The workplace offers an

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environment in which an important measure of social connection is readily observable.

For practitioners in the UK, research in this context is attractive due to the underutilization of Payroll Giving. Payroll Giving in the UK is the simplest form of tax effective giving for higher rate tax payers, as it does not involve claiming a rebate. Despite this ease, and repeated efforts at reform by the government, only about 3% of donors use method\textsuperscript{4}. The ready availability of social comparisons that can be used for fundraising, as well as the common use of matching by employers, also makes this method attractive for charities.

In this paper we conduct an online fundraising campaign in a single centre of Her Majesty’s Revenue and Customs, the UK’s tax authority. Participants are sent a Christmas E-Greetings Card from a fellow employee who currently makes a donation to charity, and are asked to sign up to regular giving through their payroll. We experimentally manipulate whether participants are shown a picture of the current donor along with their message, or only see the message.

We find that our treatment is highly effective - over doubling the proportion of individuals who initiate the signup process. As well as these contributions, we produce a platform that can be easily used for further Payroll Giving experiments.

The structure of this paper is as follows. In the next section, we briefly describe some of the related literature. This is followed by a description of the experiment’s design, followed by results and finally discussion.

**Related Studies**

In this section, we briefly survey the literature on social influences of charitable giving.

Our study describes a workplace experiment in charitable giving. Carman (2003), finds that when employees of a firm are assigned to charitable fundraising ‘teams’, participants who are assigned to teams with a high number of givers are more likely to donate than participants assigned to teams with fewer givers. Bandiera et al (2010), find that social influences can affect the productivity of workers. When workers at a fruit farm are assigned to work with a friend of higher ability than them, they increase their productivity, while the higher productivity friend (when this baseline is measured in the absence of friends) becomes less productive. Since workers in this farm are paid a piece rate, this suggests these social ties in the workplace have some value, at least to the highly productive workers, who forego pay in order to conform to their friends’ behavior.

We test a form of weak social influence on charitable giving. In this, it contributes to the large existing literature on social influences on charitable donation. More specifically, we consider the effect of reducing social distance between the person asking for a donation and the person being asked.

The laboratory public goods game has often been argued to offer relevant insights for charitable giving. In a standard linear public goods game, all participants contribute to a central pot, which is then multiplied by a (usually pre-announced) number, and then divided among all players. In the standard set-up, the multiplier is greater than 1 but less than the total number of players. As a result, the net social benefit is increasing in each player’s contribution, but each player’s private reward is decreasing in their own contribution.

Studies of this game tend to find that donations fall as the game is repeated (with partners or strangers), suggesting that some element of strategic, self-serving play is occurring. Allowing information to be transmitted between players, either through ‘cheap talk’ (Farrell & Rabin, 1996) or through realized behavior might therefore increase contributions. There is strong evidence that communication can increase and preserve a higher level of contributions in these experiments (see Ledyard, 1995; Chaudhuri, 2011).

There are many studies of public good provision in which contributions are made sequentially and revealed to other players (Vesterlund (2003), Alpizar et al (2008), Frey and Meier (2004), Peacey and Sanders (2013), Smith et al (2013)). In a theoretical study of the game, Vesterlund (2003) found that a fundraiser’s strategy to reveal the contributions of others sequentially can be an equilibrium strategy so long as donors have imperfect information about the quality of the public good. Here, the observed contribution of the \( n^{th} \) player provides implicit information about the quality of the good to the \( (n + 1)^{th} \) and crowds in further donations.

Alpizar et al (2008) and Frey and Meier (2004) both found supportive evidence of this hypothesis in realized charitable giving behaviour. Alpizar et al (2008) solicited donations from visitors to a national park in Costa Rica and randomised the magnitude of a publicised modal donation. They found that the magnitude positively correlated with the average size of subsequent donations made by visitors. The average donation made increased by approximately 12% from $6 in scenarios where no modal donation was publicised to those in which the publicised mode was $10. Similarly, Frey and Meier (2003) found in a field experiment at the University of Zurich that students told of a greater average incidence of donation were more likely to donate. Furthermore, Peacey and Sanders (2013) found in their analysis of online giving behaviour that donations made by anonymous donors showed greater average effects on subsequent donations than those made by named donors. This suggests that there may exist a value signal with each donation, the quality of which is increased by removing the
possibility that subsequent donors might infer that the donor is merely seeking prestige.\textsuperscript{5}

Unlike these experiments, in which a precise magnitude or frequency of donations was reported to the potential donors, we describe a field experiment in which donations, and the hypothesised implicit information that comes with them, are revealed via employees’ testimonials. This has practical uses for charitable fundraisers, who may not wish to reveal individual donations by all donors, or may be prohibited from doing so for legal reasons. In an environment where not giving is the norm (such as the workplace) information about the share of individuals working may also be counterproductive.

Interestingly, the behaviours described above are also consistent with those motivated by a desire to conform to a local norm, or to prominent individuals within a group. Bernheim (1994) established a model whereby agents are motivated to conform to the modal behaviour of a society in order to enjoy more profitable interactions therein.

Indeed, in their study of online donations made via JustGiving.com during the 2012 London Marathon, Smith et al. (2013) found evidence to support there being positive autocorrelation of donation size and incidence between donors who had their donation amounts published on the same site. Interestingly, no evidence was found that supports that this is more effective where information asymmetries were more profound – a finding that lends itself to the conformity hypothesis.

Central to the concept of conformity is that of social distance; that the further removed one is from the behaviour of others in society, the lesser the incentives to conform to them. Meer (2011) and DellaVigna et al. (2012) investigated the effects of varying social distance between fundraisers and donors by varying the identifiable characteristics of the fundraiser. Both find supportive evidence of this concept.

Meer (2011), conducts analysis of alumni fundraising drives of an anonymous university. As part of these drives, participants are telephoned and asked to make a donation to the university. When participants are called by their former college roommate (to whom they had been initially randomly assigned), they are significantly more likely to make a donation than if they were asked by a stranger. This principal finding is consistent with explanations other than reduced social distance, including that former roommates may still be friends and so playing a repeated game in which there is some other reason to demonstrate generosity. However, Meer also finds that fundraisers are also much more effective if they share characteristics such as race with the potential donor, even if they are strangers.

\textsuperscript{5} However, in a laboratory experiment Reinstein and Riener (2010) find that donations reported \textit{along with the donor subject’s identity} have more influence on a follower subject’s donation.
Homophily, the tendency to share closer social ties with those of similar characteristics, is well documented (see McPherson et al (2001)) and thus provides a link between the results of the studies above and the concepts of conformity. A second explanation, however, is that of peer-pressure, which may be caused by the physical presence of the fundraiser during door-to-door solicitation or, as the following studies illustrate, by subtle cues that prompt potential donors to believe that their behaviour may be observed.

Ernest-Jones et al (2011) found that pictures of eyes, placed on posters in and around a University cafeteria affected the incidence of littering. Posters with images of eyes were substituted for posters with flowers between samples of students using the University cafeteria. The authors found that the incidence of littering was halved when posters with eyes replaced posters with flowers.

Similarly, Powell et al (2012) performed a field experiment in which charity donation buckets placed in a supermarket were decorated with either pictures of flowers or cartoon eyes. Significant evidence was found for the positive effect of eyes on donations made to charity. They found that the incidence of donations increased by 48% when the eyes replaced flowers.

Both of these studies test the effects of cues in open environments – where the casual passer-by may observe the participants’ behaviours. In this paper, however, and despite being knowingly protected by a non-disclosure agreement, we tested the effects of cues in the workplace where donation behaviour can occur in the privacy of one’s station.

**Trial Design**

Our experiment was conducted over the course of two weeks at one operations centre of Her Majesty’s Revenue and Customs (HMRC). HMRC is the tax collection and enforcement agency of the United Kingdom, and has over 80,000 employees nationally. The experimental centre is one of several outside of London. This centre employs approximately 1,500 civil servants of various grades. The experiment was conducted between the 10th and 23rd of December 2012.

Our sample is therefore generally drawn from an educated, middle-income population of a variety of ages. The centre’s location outside of London makes pay in this centre representative of national pay levels for the civil service.

HMRC is one of the most successful government departments in terms of Payroll Giving, with roughly 10% of staff signed up as of 2013. HMRC Corporate Social Responsibility (CSR) staff selected this centre for the trial due to its representativeness in terms of staff and pro-sociality. The online experimental environment is a winter greetings card website custom made for this experiment (hmrcwintergreetings.com).

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6 [http://www.thirdsector.co.uk/news/1183219](http://www.thirdsector.co.uk/news/1183219)
Timeline

One week before the experiment

A weekly newsletter email was sent to employees that included a message letting them know to expect an email offering them a winter greetings card. The text of this message was as follows:

Open your message from an HMRC colleague and be in with a chance of winning a festive Hamper!

HMRC colleagues who give to charity through their pay are sharing their stories through winter greetings e-cards. Look out for an email in your Inbox from 10 December headed ‘Please read this message from an HMRC colleague’. Just click the link in the email and enter your gsi email address to see your e-card, and be entered into a prize draw for one of five festive hampers kindly donated by the Cabinet Office. (Your e-card is accessed via a secure website set-up by the Cabinet Office, not embedded in the email so does not contravene guidance on the use of email).

This message was included in the newsletter to increase the sample size of our experiment. Employees of HMRC receive extensive training on data security, and may therefore be reluctant to use the website. Managers at the centre were also sent a further email, with the following wording:

Dear NAME

Among government departments, HMRC is one of the best at giving to charity through their pay, with more than 10% making a monthly donation to a charity of their choice. As part of the government's wider commitment to charitable giving, and its specific commitment to boosting payroll giving, HMRC and Cabinet Office are working together to make the proposition of payroll giving as attractive as possible to HMRC Staff this Christmas. All HMRC colleagues at [CENTRE] will be sent a winter greetings card with a personal message from another colleague who gives through their payroll, wishing them a happy festive season and explaining why they give to charity through their pay - they will then have the chance to sign up to payroll giving themselves, and will be entered into a prize draw to win one of five hampers donated by the cabinet office.

We hope that this campaign will be successful in spreading the word about payroll giving, and hopefully encouraging a few new people to sign up to this fantastic way of giving.

At the beginning of the experiment

Participants were emailed and offered a winter greetings card. The text of this email is below. To incentivize participation in the experiment, 5 winter hampers containing jam and biscuits were offered as prizes in a lottery, into which participants would be
entered if they viewed their card. Throughout this process, all materials came from HMRC staff, and were identified as a collaboration with the Cabinet Office.

*An HMRC colleague has sent you a winter greetings e-card. Click on the link below and enter your gsi email address to see the card and read their personal message and be entered into a draw for one of 5 gift hampers kindly donated by the Cabinet Office.*

*Across the civil service HMRC staff are among the best at giving to charity through their pay, with more than 10% of our staff making a monthly donation to a charity of their choice. As part of the government's wider commitment to charitable giving, and its specific commitment to boosting payroll giving, HMRC and Cabinet Office are working together to promote payroll giving even more widely to HMRC staff.*

*We hope that this campaign will be successful in spreading the word about payroll giving, and hopefully encouraging new people to sign up to this fantastic way of giving.*

Finally, participants were sent a final reminder email on the 17th of December 2012, reminding them to take check their e-card:

**Last Chance to win a festive hamper!**

*Don't forget, you only have a few days left to check your winter greetings e-card and be eligible to win a festive hamper. Just go to hmrcwintergreeings.co.uk and enter your gsi email address to see your e-card and be entered into the prize draw. Please consider signing up for payroll giving, a great way to give to charity and maximise the Gift-Aid benefits.*

In addition to email communications, posters that encouraged participants to take part in the campaign (shown in Figure 1, below) were placed within the centre. These posters served two purposes: firstly, to increase awareness and support for the campaign and secondly, to increase the legitimacy of the email messages. Before the second emails and posters were distributed, the website for the experiment was activated. Employees were given 14 days to view their greetings card and be eligible to win a prize, after which the experiment ended.
Check your Inbox for a winter greetings message from an HMRC colleague and be in with a chance to win one of 5 festive hampers.
Employees who visited the winter greetings card site are welcomed to a home page and asked to enter their HMRC email address (for example: firstname.surname@hmrc.gsi.gov.uk) to verify their eligibility for the prize (i.e. that they are an HMRC employee). If they do so, they become participants in our experiment. The home page is displayed below in Figure 2.

Figure 2: Home Page

Once they enter their email address and proceed, participants are randomly allocated to one of ten conditions. Under each condition participants are shown a different winter greetings card. Five of these conditions are different case studies written by current HMRC givers as described above. These were interacted with our primary variable of interest – whether or not a picture of the writer of personal giving message (henceforth, the “case study”) is displayed. Hence, our primary treatments are as follows:

T0: Control
Cards seen by the control group displayed a brief description of the donor who had written the case study (for example; “Harriet, a fellow HMRC employee from Bristol”), and two links - one to sign up for Payroll Giving, and another for more information (see Figure 3).
Participants allocated to the photograph treatment group received the same information as those in the control group, but alongside the case study was a picture of the donor who had written it, with their name underneath (see Figure 4, below).

In addition to this, cards vary across other dimensions. One of the e-cards is written by a man (the rest by women) and the geographical distance between participants and...
Case-study writers also varies, and is visible to participants through the identification of case study writer (for example: “Harriet, a fellow HMRC employee from Bristol”). Since assignment to individual case studies is random, the attributes of each case study, including distance, is exogenous. In our secondary analysis, we will consider the impact of these differences on participants’ behaviour. However, as case studies vary across other important dimensions, particularly their content, the estimate of the effect of distance is not precisely identified.

Case Study Collection
Case studies were collected from new and existing HMRC employees who gave money to charity through their pay over the preceding six months. In total, 8 case studies were collected. Case studies which were most appropriate for winter greetings cards were selected by the research team, and, in collaboration with the donor, edited to make them fit with the design of a winter greetings card.

Donors whose case studies had been selected were also asked to submit a digital photograph of themselves which could be displayed on the card. In total, 6 givers submitted photographs - of which 5 were useable (the sixth was an analogue photograph too small for use on the website). If a donor did not submit a photograph, their winter greetings card was not used in the trial. This provided a set of 5 winter greetings card, two versions of which were created, corresponding to our two treatment conditions. A full set of case studies can be found in the appendices.

Data
In total, 683 employees of HMRC took part in our experiment - roughly 40% of the number of employees at the centre where our experiment took place. This is a higher rate of participation than anticipated, particularly considering concerns about the level of caution exhibited by HMRC employees. For privacy reasons, we were not permitted to gather data on participant characteristics. In addition, we observe only whether a participant downloads the Payroll Giving form, but not the decisions they make, or whether it is ultimately submitted to the Payroll Giving agency.

Our data contains categorical variables for the case study, the treatment participants were allocated to, and whether or not the participant began the Payroll Giving process. We also include variables indicating the gender of the case study donor (but not the participant), and how far the case study donor was from the Experimental Centre (measured in miles).

Balance
On registering to participate (i.e. just as they click to view their card), participants are allocated to one of ten cards. However, we are primarily concerned as to their allocation to the picture versus no picture condition. Balance checks with relevant
covariates are not possible as we observe none of the participants’ relevant characteristics. We are able to extract from their encrypted email address the first letter of their first name. If randomization has been successful, we should detect no significant differences in treatment assignment between, for example, those with first names at the beginning or end of the alphabet, or those with odd vs even numbered letters. Table 1, below, shows for our sample that randomization has been successful, at least across these dimensions, which are independent of our allocation mechanism.

Table 1: Balance Tests

<table>
<thead>
<tr>
<th>Group</th>
<th>Even Letters</th>
<th>First Half Letters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Control</td>
<td>Mean</td>
<td>0.504</td>
</tr>
<tr>
<td></td>
<td>S.d.</td>
<td>0.500</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>341</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.689</td>
</tr>
<tr>
<td></td>
<td>0.463</td>
<td></td>
</tr>
<tr>
<td></td>
<td>341</td>
<td></td>
</tr>
<tr>
<td>Treatment</td>
<td>Mean</td>
<td>0.497</td>
</tr>
<tr>
<td></td>
<td>S.d.</td>
<td>0.500</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>342</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.710</td>
</tr>
<tr>
<td></td>
<td>0.454</td>
<td></td>
</tr>
<tr>
<td></td>
<td>342</td>
<td></td>
</tr>
<tr>
<td>Sample</td>
<td>Mean</td>
<td>0.500</td>
</tr>
<tr>
<td></td>
<td>S.D.</td>
<td>0.500</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>683</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.699</td>
</tr>
<tr>
<td></td>
<td>0.458</td>
<td></td>
</tr>
<tr>
<td></td>
<td>683</td>
<td></td>
</tr>
<tr>
<td>P value</td>
<td></td>
<td>0.848</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.542</td>
</tr>
</tbody>
</table>

These results, in conjunction with our careful supervision and instructions, offer reasonable evidence that our sample is effectively balanced between treatments. Table 2, below, shows the number of participants assigned to each case study and treatment, as well as the geographical distance between the case study writer and the experimental centre, and the gender of the case study writer.
Table 2: Case Study Characteristics

<table>
<thead>
<tr>
<th>Case study number</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
<td>Female</td>
<td>Female</td>
</tr>
<tr>
<td>Distance from Experimental Centre (miles)</td>
<td>175</td>
<td>291</td>
<td>42.5</td>
<td>175</td>
<td>437</td>
</tr>
<tr>
<td>Control Participants</td>
<td>70</td>
<td>74</td>
<td>69</td>
<td>65</td>
<td>63</td>
</tr>
<tr>
<td>Treatment Participants</td>
<td>67</td>
<td>70</td>
<td>69</td>
<td>77</td>
<td>59</td>
</tr>
<tr>
<td>Total Participants</td>
<td>137</td>
<td>144</td>
<td>138</td>
<td>142</td>
<td>122</td>
</tr>
</tbody>
</table>

Results

As described above, our data are sparse, and our statistical inference is uncomplicated. In table 2, below, we estimate a series of simple specifications.

Our hypothesis is that decreasing social distance between a solicitor (in this case the person writing the case study) increases the likelihood that a participant takes the initial steps towards payroll giving (henceforth, “donates”). In our data, we have two proxies for social distance. The first is whether or not a participant sees a photograph of their case study writer or not, and the second is the geographical distance between the participant and the person who wrote their case study (in miles). This leads us to two empirically testable hypotheses:

**Hypothesis 1:** Participants who are geographically closer to their case study writer will be more likely to donate than those who are farther way.

**Hypothesis 2:** Participants who see a photo of the case study writer will be more likely to donate than participants who do not

We investigate these hypotheses in table 2, below. Specification 1 simply regresses our outcome measure (a proxy for signing up), on our treatment variable.

\[ D_t = \alpha + \beta_1 P_i + u_i \]  \hspace{1cm} (1)
Where $D_i$ is a binary variable set to 1 if an individual clicks to donate and 0 otherwise, $P_i$ is a binary treatment variable, set to 1 if an individual sees a picture, and 0 otherwise, and $u_i$ is an error term.

In specification 2, we include a binary variable for whether or not the case study writer is male. Specification 3 regresses the same outcome measure on distance between participants and their case study writer and whether or not the participant sees a picture. Specification 4 controls for case study writer fixed effects.

<table>
<thead>
<tr>
<th>Table 3: Proportion beginning Signup</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
</tr>
<tr>
<td>Picture</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Distance (100 miles)</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Constant</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Case study Fixed Effects</td>
</tr>
<tr>
<td>N</td>
</tr>
</tbody>
</table>

Standard Errors in parentheses
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

The results in table 7, above, provide a mixed response to our hypotheses. Our first hypothesis, that physical proximity would act as an influence on people signing up to donate, has not been supported by this study, with the coefficient on distance a fairly precisely estimated zero. However, our second hypothesis, that participants who were shown a greetings card with a picture of the solicitor would be more likely to respond positively, is supported, with a large (3.5 percentage points) and statistically significant increase in donations. The estimated effect is therefore to over double the rate of the control group. These results are not effected by controlling for case study writer fixed effects.
In our secondary analysis, we find that the male picture is slightly but insignificantly more likely to lead someone to begin donating than the female pictures (as in specification 2, above). However, this result may be driven by the specific pictures given, which differ on attributes other than gender. Figure 7, below, shows the number of responses, separated by individual case study writers, when a picture is seen. The only male writer is number 2 in this figure.

Figure 6: Clicks when Picture is shown, by card writer

![Figure 6: Clicks when Picture is shown, by card writer](image)

From the figure it is clear that although the male picture does prove more popular, the majority of this effect is being driven by the 0 responses to case study writer 3. Although precisely why this should be the case is unclear, the authors note that case study writer 3 fared no worse than the other case study writers when their picture was not visible. Analysis of the effects of our picture treatment only for case study writer 3 finds a negative effect of the picture treatment, although this is only significant at trend levels (p=0.081). We consider these findings in more detail in the next section.

Discussion
We have presented a brief discussion of some of the experimental literature in behavioural economics and psychology that apply to Payroll Giving fundraising, and which may have applications beyond that specific area. The main contribution of this paper is to present the results of a natural field experiment carried out in a large government department. This experiment demonstrates clearly the benefit of reducing social distance between donors and those soliciting their donations.

We find that when shown a case study written by a current giver, explaining why they give, 2.9% of employees in an office begin the process of signing up to Payroll Giving. When a participant is shown a picture of the case study writer’s face,
however, this more than doubles, to 6.4%. This is consistent with the previous literature on social pressure, and in particular the effect of feeling observed. This result is robust to various specifications and to controlling for case study fixed effects. However, although pictures in general increase responses, this did not hold for all of the faces, suggesting some heterogeneity in this effect. We do not find any effect of the distance between participants and case study writers but, for reasons discussed previously, this finding is inconclusive.

The principle limitation of this study is that we do not observe realized donation behavior. Although this is unfortunate, it seems probable that given the magnitude of our effect that there is at least some effect of the treatment.

In future studies, we hope to be able to link treatment to realized donation behavior, and to investigate which characteristics of a solicitor are most (and least) conducive to encouraging donations.
Bibliography


Appendix: Case Studies

1. The Prince and Princess of Wales Hospice took really good care of my dad before he passed away. It was a really sad time but their help, support and peaceful atmosphere helped my family and me get through each day. I wanted to donate something in remembrance of my dad and found Payroll Giving to be ideal - I don't need to remember to donate each month as it's done automatically through my salary. I would encourage anyone to donate this way, it's something we all mean to do but never get round to - and it really makes a difference.

2. About 5 years ago I found out that I had a lot more debt than I thought As my wife had hidden this and was robbing peter to pay Paul. We were in dire straits and had no money and wouldn't have any for several weeks. The civil service benevolent fund stepped in and saved us. I am very grateful and will continue my support.

3. I decided to donate to charity through Payroll Giving when I learned that the Charities get 25% more when giving money that way. One of the Charities I chose was St. Benedict's Hospice, which is based in Sunderland. At the moment they are based in with Monkwearmouth Hospital, but are building a brand new hospice. I have Primary Lymphoedema which affects my feet and legs, so I see the nurse from the Hospice. The work they do is invaluable and the care is superb.

4. I volunteer to support the charity because unlike some charities I am able to see where my money goes. It helps my friends, family and colleagues. I think more organisations should have a charity like this as the impact these volunteers have on helping people's lives is immense. They truly care and I am happy enough to donate towards this cause.

   Wherever my money does go, I certainly know that it can put a smile on someone's face and if I can do that, then that's enough for me.

5. I chose to give to the Fund (aka The charity or benevolent fund) as many years ago I was in a situation where I needed some financial support and they were there to help me. Having recently returned to HMRC and on hearing of the other work the Fund gets involved in, I think its very important to keep something like this supported by Payroll Giving as in this current climate nobody knows when they may need some help in the form of advice, financial or help for carers. I think a service like this is incredible in that has given a lot of civil servants piece of mind when they have needed it most and could not recommend supporting this cause enough.