

Reasons for lapse: The case of face-to-face donors

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ABSTRACT

Face-to-face fundraising is attracting increasingly hostile media coverage in the United Kingdom in the run up to the publication of the Charities Act in 2004. Despite the antipathy comparatively little is known about how donors view this technique and why they might elect to terminate their support having been recruited by this medium. This paper reports the results of a survey of 4,800 face-to-face recruits, comparing the attitudes and profiles of

both active and lapsed supporters. The results suggest that donors exhibit high levels of satisfaction with the recruitment process and lapse primarily because of a change in their financial circumstances rather than feelings of having being pressurised to offer their support.

INTRODUCTION

Face-to-face fundraising was adopted in the UK for the first time in 1997. It differs from traditional forms of street collection in that the solicitor is typically employed by an agency, rather than being a volunteer, and the donor is asked, not for a cash gift, but rather for a committed, regular gift deducted automatically each month from their bank account or credit card. The technique has grown enormously in popularity, recruiting many hundreds of thousands of new donors each year to both charities and pressure groups alike.¹ In particular, it has opened up access to a new segment of donors, not normally reached by other means. Early research has demonstrated that the majority of face-to-face recruits are charity 'virgins'² choosing to give on a regular basis for the first time. It has also demonstrated that such recruits are aged 20–40 and thus a good deal younger than the traditional profile of many charity databases.

Most nonprofits, however, have experienced high levels of attrition among

face-to-face recruits. Levels of attrition between the first and second years of giving have been reported as being in excess of 50 per cent in some cases. Given that for most users of the media, the gifts solicited tend to be of relatively low value, the long-term economics of using the technique have been called into question.³ It is worth noting that these high attrition rates have compelled the fundraising agencies to offer refunds of their fee to charity clients if a donor lapses within a predetermined period.

It is also the case that the technique has received considerable and generally unfavourable coverage in the national press and broadcast media. The public, the media report, have come to loathe the technique and regard it as a nuisance. There have been a variety of press stories complaining of public areas being regularly swamped with what they regard as overly aggressive street fundraisers. Indeed, much of this coverage appears to have gained the ear of government, with new proposals being included to regulate face-to-face fundraising likely to be included in the upcoming Charities Act.⁴

Sadly, despite the enhanced media and government interest in this form of fundraising, extant research is relatively scarce. The authors were only able to find one published study referring to this form of fundraising in the five years since its naissance.¹ The authors therefore understand very little about how the donating public view the technique and perceive the process of being recruited. Equally they understand little about what drives behaviour post-recruitment and in particular why such high levels of attrition might be being experienced by UK charities.

In an attempt to address these issues, the authors therefore conducted an exploratory study of face-to-face recruits in the Spring of 2003.

METHODOLOGY

The research was undertaken in two stages. It began with a series of six exploratory focus groups conducted with both active and lapsed face-to-face supporters that explored the issues referred to above. A content analysis of the data generated was utilised to develop a survey instrument for use in a subsequent postal survey of a representative sample of face-to-face supporters. To undertake this latter work the authors elected to work with six large national non-profits (both charities and campaigning groups) with experience of using the technique. The participating nonprofits were drawn from a diverse range of causes. Each participating organisation was initially asked to supply a sample of 500 active and 500 lapsed face-to-face supporters, although two organisations were able only to supply smaller samples. In total 2,500 active supporters were surveyed and 2,346 lapsed. The survey response rate achieved from active supporters was 26.3 per cent, from lapsed supporters 18.37 per cent.

Standard checks for the presence of non-response bias employing the early versus late method proposed by Armstrong and Overton (1997)⁵ were performed. No evidence of non-response bias could be found on any of the variables included in the survey.

The analysis that follows analyses the attitudes of active and lapsed face-to-face supporters to the charities they support and highlights (employing one-way ANOVAs or chi square tests) significant differences between the two groups. The reasons cited by lapsed donors for the termination of their support are also highlighted.

The paper begins by profiling respondents to the survey. This is of particular interest, since to date no published profile of face-to-face recruits exists.

Table 1: Gender profile of respondents

<i>Gender</i>	<i>%</i>
Male	35.7
Female	64.3

Table 2: Income profile of respondents

<i>Income category (£)</i>	<i>%</i>
Up to 5,000	5.6
5,000–9,999	6.2
10,000–14,999	11.7
15,000–19,999	11.7
20,000–24,999	11.5
25,000–29,999	10.7
30,000–39,999	15.1
40,000 or more	27.4

Profile of respondents

The demographic profile of respondents is reported in Tables 1–3. No significant differences could be discerned between active and lapsed supporters in respect of either gender or income.

Table 3 reports data in respect of a range of other demographic and behavioural variables. This table distinguishes between active and lapsed supporters and provides the overall mean for the sample.

Active face-to-face recruits appear to be older than lapsed recruits with a gap of seven years reported between their respective means. Active supporters also appear somewhat more generous than lapsed supporters, donating significantly higher sums to good causes each year. In all other respects the two groups appear indistinguishable. Face-to-face recruits are typically well educated, live in a household with two other people and give around £349 to charity each year. It should be noted, however, that this latter distribution was highly skewed, reflecting the presence of a small number of donors claiming to donate large sums to charity. In such circumstances the median gift is a more accurate reflection of the typical amount given and this was found to be £150. Of face-to-face supporters 32.9 per cent were found to have children living at home. Those with children were no more nor less likely to have lapsed, even if they were giving to a children's cause.

Recruitment process

Respondents were asked whether they had been aware of the existence of the charity they supported before a recruiter had approached them. The results indicate that 69 per cent of the sample were aware of the charity before being approached for support and 54 per cent were found to be familiar with the work the organisation undertakes. There would there-

Table 3: Demographic profile of respondents

<i>Variable</i>	<i>Active mean</i>	<i>Lapsed mean</i>	<i>Overall mean</i>
Age	40	33	38**
Age completed full-time education	20	19	20
Number of persons in household	3	3	3
Amount given to charity in a typical year	£411	£234	£349

**Significant at the 0.01 level

Table 4: Perception of recruitment process

<i>Statement</i>	<i>Mean active score</i>	<i>Mean lapsed score</i>	<i>Overall mean</i>
The recruiter was professional	5.36	5.47	5.40
The recruiter was enthusiastic about the cause	6.04	6.00	6.02
The recruiter was knowledgeable about X	5.77	5.80	5.78
The recruiter was polite throughout	6.28	6.29	6.29
The recruiter was able to answer my questions	5.76	5.78	5.76
I felt pressured by the recruiter to offer my support	3.15	3.64	3.32**
I learned a lot from their description of the charity's work	4.49	4.53	4.51
The recruiter provided me with details of the communications I would receive from the charity	5.11	5.07	5.09

**Significant difference at the 0.01 level

fore appear to be a substantial degree of brand awareness among face-to-face recruits, but rather less understanding of services and programmes. It is interesting to note that lapsed supporters were found to be significantly less likely to have been aware of the existence of their organisation before they were approached. There are clear implications here for organisational branding and corporate communications strategy.

The questionnaire then captured data in respect of donor perceptions of the recruitment process. Respondents were invited to indicate the degree to which they agreed or disagreed with a series of attitudinal statements, where 1 = strongly disagree, 7 = strongly agree. The mean scores for active and lapsed supporters are provided in Table 4.

The results indicate that face-to-face recruits hold a generally very favourable perception of the recruitment process. They felt that the recruiter was friendly, knowledgeable and professional. They also felt that they were adequately informed about the nature of the communications they would subsequently receive, although some scope for improvement would appear to exist on this

latter dimension. The only statement attracting a low mean score was the feeling that the recruiter exerted pressure on them to offer a gift. This was clearly not the case, although lapsed supporters do report feeling under significantly more pressure than active givers.

What is perhaps most striking about this set of results is that this was the only significant difference reported. It is possible therefore to speculate that whatever reason individuals might give for lapsing it has little to do with the perceived quality of the recruitment process.

Respondents were then asked to indicate why they had initially agreed to talk to the recruiter. The results of this analysis are reported in Table 5. Respondents were invited to select all the options that applied. The columns of the table therefore do not total 100 per cent.

Clearly having the time available and being attracted to a seemingly friendly recruiter were the strongest motivating factors. A significant proportion also stopped because they recognised the name, were interested in the work of the nonprofit, or would have felt guilty for not stopping. Only a very small percentage claimed that they felt they had no choice.

Table 5: Reasons for talking to the recruiter

<i>Statement</i>	<i>Active % indicating</i>	<i>Lapsed % indicating</i>
I recognised the name of the charity	48.76	32.16**
I was interested in the work of the charity	46.03	38.69
I had previously signed up to support other charities in this way	20.27	20.10
The recruiter was friendly and unthreatening	68.77	63.82
I was under no pressure of time	51.51	43.22**
I would have felt guilty had I not stopped to talk to the recruiter	36.16	43.22
I felt I had no choice	3.29	6.53

*Significant at 0.05 level

**Significant at 0.01 level

Table 6: Motives for support

<i>Statement</i>	<i>Active % indicating</i>	<i>Lapsed % indicating</i>
I have a genuine interest in the cause	67.86	61.34
I was impressed by what the recruiter had to say	46.98	37.11*
It was quick and easy to offer my support	33.24	31.44
I felt pressured into offering my support	10.16	16.49*
I have other links to this charity	6.04	4.12

*Significant at the 0.05 level

Only two significant differences could be discerned between lapsed and active supporters. Fewer lapsed supporters stopped because they recognised the name of the organisation and lapsed supporters appear significantly more likely to have been under some pressure of time.

Respondents were then asked whether the approach from the organisation had been the first time that they had been approached by a face-to-face recruiter. Only 16.3 per cent of the sample indicated that this had been the case. Again, there were no differences between active and lapsed supporters. It would appear that a large percentage of respondents had been approached by other recruiters in the past, but that only a comparatively small

percentage of these 'asks' had been successful.

When asked why they had decided to offer a gift, respondents professed a genuine interest in the cause. Significant percentages also claimed to be impressed by what the recruiter had to say and felt that it had been quick and easy to offer their support. Again, few individuals indicated that they had been pressured into giving. The results of this analysis are reported in Table 6. Lapsed donors were again significantly more likely to report feeling under pressure to offer their support.

The questionnaire also gathered data in respect of whether the recruiter had made the supporter aware of whether/how they

Table 7: Satisfaction with the recruitment process

<i>Statement</i>	<i>Mean active score</i>	<i>Mean lapsed score</i>	<i>Overall mean</i>
I was satisfied with the way the process was conducted	5.54	5.50	5.53
I felt I had an adequate understanding of how the process worked	5.40	5.47	5.43
I was adequately informed of what would happen next	5.61	5.58	5.60

were paid. It was surprising to note that only 36 per cent of recruits indicated that they had been made aware that the recruiter was an agent paid by the charity and not a volunteer. No significant difference could be identified between the perception of active and lapsed supporters.

Table 7 reports the detail of how recruits felt about the recruitment process after it was concluded. To assess this respondents were asked to indicate the extent to which they agreed or disagreed with three attitudinal statements on a seven-point scale where 1 = strongly disagree, 7 = strongly agree. Mean scores for active and lapsed supporters are reported in the table. No significant differences between the two groups were identified. The results merely echo those reported earlier — face-to-face recruits are generally satisfied with the nature of the recruitment process.

Post-recruitment experience

The second section of the questionnaire dealt with issues pertaining to the communications the donor had received after street recruitment. It began by asking how long it had taken the charity to acknowledge their first gift and communicate with them for the first time. The results reported in Table 8 indicate that for the majority of individuals this communication had been timely. Few reported a significant delay.

Respondents were then asked to indicate their level of satisfaction with their charity's communications. To measure this the scale developed by Sargeant *et al.* (2001)⁶ was employed. A seven-point scale was once again employed. The results are reported in Table 9.

The frequency, quality and content of communications are generally regarded as acceptable, but the mean scores for items relating to enjoyment of these communications are relatively low and around only the mid point on the scale. Perceptions of choice, belonging and commitment are similarly mediocre. This may well suggest that participating organisations should look to revise communication strategies to this group. Face-to-face recruits seem remarkably tolerant of communications that they seem not to find of interest.

Respondents were then asked to indicate their preferred media for communications. While a preference for direct mail still predominates, it is interesting to note that 31.8 per cent would prefer

Table 8: Response time

<i>Time for response</i>	<i>% indicating</i>
Within one month of recruitment	75.5
Within 3 months of recruitment	20.8
Within 6 months of recruitment	1.9
At least 6 months after recruitment	1.9

Table 9: Perception of service quality

<i>Statement</i>	<i>Active mean</i>	<i>Lapsed mean</i>	<i>Overall mean</i>
I look forward to receiving communications from X	4.16	4.11	4.14
I enjoy the content of this charity's communications	4.34	4.35	4.35
I always read the materials they send me	4.13	4.33	4.20
The frequency of their communication is about right for my needs	4.93	4.89	4.91
The content of their communications is about right for me	4.85	4.90	4.87
The quality of their communications is about right for my needs	4.99	5.07	5.02
I have adequate choice in respect of the communications I am sent	4.18	4.10	4.16
X keeps me informed about how my money is being used	4.86	4.78	4.83
I feel a sense of belonging to X	4.17	4.14	4.16
I care about the long-term success of X	5.76	n/a	5.76
I would describe myself as a loyal supporter of X	4.67	n/a	4.67
I will be giving more to X next year	3.61	n/a	3.61

organisations to employ e-mail communication. The results of this analysis are reported in Table 10.

When asked to indicate the frequency of communication that they found most appropriate supporters appeared to favour quarterly communications. No significant differences could be discerned between active and lapsed supporters (Table 11).

When asked about the type of information they would be most interested in receiving, respondents preferred information in respect of the work the charity undertakes and how their money had been used in the past. It is interesting to note that 14 per cent of active donors would be happy not to hear from the organisations they support at all. Only one difference emerged between active and lapsed supporters. Lapsed supporters are significantly more interested in acknowledgments or thank-yous for their gift. The detail of this analysis is reported in Table 12.

Active supporters were then asked whether they now felt more committed to their organisation than they had when they first started giving. The results of this analysis are reported in Table 13. Clearly

the overwhelming majority of donors feel about the same degree of commitment as they did when they first started offering a donation. It is pleasing to note that over 20 per cent express a higher degree of commitment.

Table 10: Preferred media for development communications

<i>Media</i>	<i>Preference (% indicating)</i>
Direct mail	81.8
E-mail	31.8
Telephone	2.7
Text message	2.8

Table 11: Frequency of communication

<i>Frequency</i>	<i>%</i>
Once a year	20.6
Twice a year	27.5
Each quarter	44.3
Monthly	7.5

Table 12: Communication preferences

<i>Information</i>	<i>Active %</i>	<i>Lapsed %</i>
The work the charity undertakes	81.81	77.83
How my money has been used in the past	51.61	55.67
Additional projects for which the organisation requires funding	35.00	38.66
Other ways in which I could support the organisation	21.71	25.25
An acknowledgment or thank-you for my gift	13.23	23.20**
None — I do not need to hear from the organisation	14.12	10.31

**Significant at the 0.01 level

Table 13: Commitment of active supporters

<i>Commitment</i>	<i>% indicating</i>
More committed	21.6
About the same	73.4
Less committed	5.0

Respondents were then asked to indicate the importance that they place on a number of the elements of a donor-charity relationship. A five-point scale was employed where 1 = very unimportant, 5 = very important. The results of this analysis are reported in Table 14. The results indicate that donors place a high degree of importance on politeness and believe that dimensions such as not being asked for support too often and 'leaving it to me how much to donate' matter. It is interesting to note that the remainder of the other dimensions fail to achieve a rating above the mid point of the scale. It seems clear that donor expectations of the quality of service they will receive (or need to receive) are relatively low.

Respondents were then asked to rate the performance of their organisation against each of these dimensions. A five-point scale was employed where 1 = below average, 5 = above average.

The results of this analysis are reported in Table 15. Organisations are perceived as being polite in all their communications and offering some flexibility in the amounts it is possible to donate. They are also perceived as keeping donors informed how their monies were spent and not asking for support too often. It is important to note that while all the mean scores for these items indicate agreement, they are still disappointingly low given they were measured on five-point scales.

Nevertheless, the participating non-profits may draw some comfort from a comparison of the results of Tables 14 and 15. There are presently no components of the service that score highly in terms of importance and poorly in terms of perceived performance. These would be clear candidates for future investment and none could be discerned.

Finally, it is worth noting the two differences that emerged between active and lapsed supporters. Lapsed supporters are significantly less satisfied with the dimension 'not asking me for support too often' and are also significantly more likely to rate the charity highly on 'making me feel important'. It is important to note, however, that while these results are statistically significant (in terms of mean scores) the results appear not to be practically significant (ie both groups hold the same view).

Table 14: Importance of relationship components

<i>Dimension</i>	<i>Active mean</i>	<i>Lapsed mean</i>	<i>Overall mean</i>
Asking for appropriate sums	3.35	3.26	3.32
Leaving it to me how much to donate	3.64	3.80	3.70
Thanking me for my gift	3.07	3.19	3.11
Responding quickly when I contact them	3.27	3.41	3.32
Demonstrating they care about me	2.97	2.83	2.92
Being polite in all their communications	3.77	3.73	3.76
Informing me how my money is spent	3.51	3.48	3.49
Not asking me for support too often	3.57	3.44	3.52
Making me feel important	2.72	2.62	3.69

Table 15: Perception of performance

<i>Dimension</i>	<i>Active mean</i>	<i>Lapsed mean</i>	<i>Overall mean</i>
Asking for appropriate sums	3.55	3.46	3.52
Leaving it to me how much to donate	3.83	3.66	3.77
Thanking me for my gift	3.31	3.46	3.36
Responding quickly when I contact them	3.35	3.51	3.41
Demonstrating they care about me	3.18	3.38	3.26
Being polite in all their communications	4.08	4.05	4.07
Informing me how my money is spent	3.86	3.84	3.86
Not asking me for support too often	3.73	3.50	3.64*
Making me feel important	2.88	3.33	3.04**

*Significant at the 0.05 level

**Significant at the 0.01 level

Respondents were then asked to indicate the percentage of their gift that they believed would be applied to the cause and to estimate the cost to their organisation of recruiting a new face-to-face donor. The result of this analysis is reported in Table 16.

Respondents were also asked the extent to which they trusted their organisation. Trust in this case was operationalised as the extent to which it could be trusted to behave in a variety of different ways. Seven-point scales were employed where 1 = low degree of trust, 7 = high degree of trust. The results are reported in Table 17 and indicate that both lapsed and

active supporters place a good degree of trust in the organisations they support or have supported. The measurement scale developed by Sargeant and Lee⁷ was employed in the survey.

Finally, respondents were asked whether they supported other charities and 81.7 per cent of them reported giving to an average of three other charities. No differences on these dimensions could be discerned between active and lapsed supporters.

Lapsed supporters

Lapsed supporters were asked a number of additional questions designed to probe

Table 16: Cost/Performance data

<i>Dimension</i>	<i>Active mean</i>	<i>Lapsed mean</i>	<i>Overall mean</i>
% applied to the cause	68.23	64.81	66.96
Cost of attracting new recruit	£39.30	£42.72	£40.64

Table 17: Trust in the charity

<i>Dimension</i>	<i>Active mean</i>	<i>Lapsed mean</i>	<i>Overall mean</i>
To act always in the best interest of the cause	5.88	5.89	5.88
To conduct their operations ethically	5.98	5.90	5.96
To use donated funds appropriately	5.86	5.83	5.85
Not to exploit their donors	5.75	5.72	5.74
To use fundraising techniques that are appropriate and sensitive	5.64	5.62	5.63

their reasons for lapse and other pertinent aspects of their relationship.

It is clear from Table 18 that lapsed supporters were evenly divided in respect of how long they initially believed that their support might last. No consistent pattern emerges from these data. It is interesting to note, however, that 56 per cent of lapsed face-to-face recruits appear to be intending to give for a year or less when they originally sign up.

Lapsed supporters were then asked to indicate why they had lapsed. Respondents were encouraged to indicate all the

Table 18: Original expectation of longevity of relationship

<i>Duration</i>	<i>% indicating</i>
Less than a year	17.3
For about a year	38.5
2–5 years	21.8
5 years or more	22.3

reasons that applied, hence the columns in Table 19 do not sum to 100 per cent.

Finally, lapsed supporters were asked to indicate if they would support their charity again and 66 per cent indicated that they would.

DISCUSSION

The primary reason for lapse would appear to be a lack of financial resources. While this finding seems unlikely given the high levels of income reported among respondents, lapsed donors who gave this response (on further analysis) are indeed those indicating lower levels of income. The research also indicates that lapsed donors are on average seven years younger than actives. This supports the notion of lower income levels and a more transient lifestyle among the younger cohort of street recruits. Bank error was not provided as an option on the survey instrument, but was mentioned by many focus group participants and by survey

Table 19: Reasons for lapse

<i>Reason</i>	<i>% indicating</i>
I can no longer afford to offer my support	58.5
I switched my support to another charity	25.6
I am still supporting the organisation by other means	11.0
I was unhappy with the recruitment process	7.4
I found X's communications inappropriate	6.1
The cause does not interest me any more	6.1
X did not inform me of how my monies were used	5.5
X asked for inappropriate sums	4.9
The quality of service provided by X was poor	4.3
X did not take account of my wishes	4.3
X no longer needs my support	0.6

respondents under the 'Other' category. It would thus seem likely that a proportion of face-to-face givers will be lost when and if they change their banking arrangements. Over 25 per cent of donors had switched their support to another charity (which is a far lower proportion than is the case when researching donors recruited by direct mail).⁸ Very few respondents said that they had stopped giving because they were unhappy with the recruitment process or with their subsequent treatment by the organisation to which they were giving.

Nearly two-thirds of respondents were no more committed to the organisation they were giving to than when they first signed up. It would thus seem there is room for improvement in increasing this level. Indeed, over half of the lapsed givers stated that they expected to give for a year or less when they signed up, so for a significant number of face-to-face recruits it would seem that a long relationship was never in prospect.

Face-to-face recruits generally appear to expect relatively little in terms of service from the fundraising organisation and appear to derive limited enjoyment from the subsequent communications they receive.

Face-to-face recruits, in common with direct mail donors,⁸ require charity communications to be polite, appreciate being given a choice in how much to give and prefer not to be sent too many communications.

It is important to note that while expectations in respect of service are low (ie donors do not place a high degree of importance on most dimensions) they do perceive that the quality of service is acceptable, if not groundbreaking. In many ways the supporters surveyed seem remarkably tolerant — perhaps even disengaged from the way in which the organisation chose to develop them subsequently.

It was interesting to note that both categories of supporter were able to estimate with some degree of accuracy the costs of recruiting them to the organisation. Given that a high proportion of lapsed recruits were aware of this figure and yet still only intended to give for a year or less, there may be a need to revise the face-to-face script to suggest to individuals an appropriate period of time during which they should offer their support. Many donors appear not to recognise that they are actually costing their organisation money.

While generally satisfied with what they receive, in most cases face-to-face recruits do not appear greatly to enjoy or engage with the charity communications they are sent currently. In many cases the mail they receive is not read. What they expect the communications to contain, however, is much the same as 'traditional' donors: feedback about the work of the organisation and what their money is helping achieve, and other ways to offer support to the cause.

The research indicates a wide range of preferences in terms of communication routes and frequencies, and a clearly expressed wish to be offered a choice in these areas — including a choice not to receive anything. The relatively high proportion of donors expressing a wish to receive communications through e-mail rather than traditional mail is prominent in this. It would seem wise for charities to offer these supporters choice overtly and frequently, to offer e-mail as an option, and perhaps revise the communications they currently send to this group in line with the findings of this research.

The age difference between lapsed and active givers may prompt charities to brief their recruitment agencies actively to avoid signing up younger givers (though it is appreciated that this is hard to operate practically) and to avoid putting undue pressure on individuals.

Given that a high proportion of lapsed donors indicated that they would consider giving to their organisation again, it may be worth contacting individuals immediately following lapse asking for per-

mission to contact them again in the future. A phone follow-up after a year may succeed in reactivating a number of these individuals as their financial circumstances change for the better.

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