

‘The giving layer of the internet’: A critical history of GoFundMe's reputation management, platform governance, and communication strategies in capturing peer-to-peer and charitable giving markets

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Abstract

GoFundMe, founded in 2010, has already profoundly impacted giving practices, introducing many laypersons to the empowering potentials and user-friendly affordances of peer-to-peer fundraising. Overall, GoFundMe's extraordinary success as a for-profit company in traditionally nonprofit charitable giving markets can be attributed to: *normalizing their platform* as the go-to destination for people seeking help; *tasking the beneficiaries themselves* with crafting appeals for support; *restricting forms of support to money*; *deferring responsibility to donors* to assess the legitimacy of appeals; and *dominating the market* by acquiring competitors and pursuing growth wherever possible. No charity could plausibly adopt such an operating model and GoFundMe's lean, hands-off, self-policing approach has attracted sharp criticism over the years. Nonetheless, the company has not humbly reined in their ambition but expanded it even further. This paper outlines three broad phases through which GoFundMe has defended their capture of “the giving layer of the internet.” Initially, GoFundMe espoused ideals of *utopian disruption and soteriological solutionism*, selling their platform as a “take-action button” and user-friendly means of empowering everyday citizens to improve the lives of others. Later, after attracting more divisive causes and criticisms of its revenue model, GoFundMe adopted forms of *reputational repair and attempted neutrality*, insisting that their for-profit platform could be accommodative to all worldviews and persons willing to embrace “positive precarization.” More recently, as “neutral” stances became untenable and fundraising success rates increasingly grim, GoFundMe pivoted toward strategies of *state critique and civic capture*. Specifically, GoFundMe have: more pointedly highlighted state failures; actively aligned themselves with social movements; shifted away from relying solely on peer-to-peer fundraising; and instead partnered more with established nonprofits. However, as GoFundMe's expansion inevitably means becoming entangled in sensitive political matters, the company's ambition to become the key intermediary in all charitable giving is facing acute challenges.

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crowdfunding, fundraising ethics, GoFundMe, platform governance, reputation management

1 | INTRODUCTION – “THE MOST HELPFUL PLACE IN THE WORLD”

On February 12, 2021, amid the devastation of the COVID-19 pandemic, GoFundMe published an unusually emphatic and unequivocal statement across their social media platforms, declaring:

“Millions of Americans are struggling to pay for life's essentials right now. Every day we see fundraisers for rent, utilities, and even groceries. But GoFundMe was never made to be a source of support for basic needs, and it can never be a replacement for robust federal relief.

The situation is nothing short of a national emergency. Congress should treat it as such by quickly passing a bill whose generosity is commensurate with the need.” (GoFundMe, 2021a)

This was accompanied by an equally pointed op-ed by their CEO, Tim Cadogan, directed at the United States Congress and desperately urging for greater Federal intervention. As this study will explore, this was not the first time GoFundMe—a crowdfunding platform dedicated to social causes—sought to reaffirm that they should not be relied upon as a de facto safety net to ameliorate widespread vulnerability. This is despite their enormous success in normalizing peer-to-peer fundraising, particularly as a response to crisis.

GoFundMe has long been sensitive to criticisms of unduly profiting from vulnerable persons during times of suffering, along with accumulating research indicating that these appeals are burdensome but ineffective. As such, they have sought to dissuade popular impressions that their platform is an engine of misery, compelling the already suffering to compete in injurious markets of moral worthiness. COVID-19 only hastened this repositioning, with GoFundMe more forcefully reiterating that they should not be relied upon to sustain the basic conditions of life itself, and instead chastising neglectful governments that have damned them to a duty they cannot possibly uphold. Therefore, after first driving the mass uptake of peer-to-peer fundraising for social causes in ways that briefly and selectively supplanted state and charitable organizations, GoFundMe is now seeking to reassert the role of state and charitable organizations in the provision of support for social causes and everyday needs.

Crucially, however, this has not meant a reduction in the company's ambition. Rather, GoFundMe still seeks to become the singular “giving layer of the internet” (GoFundMe, 2019a) and “the first and only choice that people think about when they think about social fundraising” (Harris, 2018). This ambition is now being realized in expanding their focus from peer-to-peer giving and more toward offering enterprise services for nonprofits, with hopes of becoming a key

intermediary in all charitable giving. To this end, GoFundMe (2022) aspires to be “to be the most helpful place in the world for people and organizations.” Since their founding GoFundMe has adopted varying strategies to protect their brand while pursuing constant growth and expansion. By mid-2022, more than \$17b had been raised on GoFundMe across 200 million donations (Business Wire, 2022), making them easily the largest crowdfunding platform and attaining a near-monopoly in some countries. In seeking to “disrupt” markets already conservatively inclined and acutely suspicious toward profit-seeking motives, GoFundMe has unsurprisingly found itself navigating numerous ethical dilemmas and moral hazards.

Overall, this study will demonstrate how GoFundMe's extraordinary success in disintermediating charitable giving lies in: *normalizing their platform* as the go-to destination for people seeking help; *tasking beneficiaries themselves* with crafting their own appeals for support; *restricting that form of support to money* (rather than, say, exchanging goods, services, or volunteer labor, from which the platform cannot easily skim revenue); and in primarily *deferring responsibility to donors* to assess the legitimacy of appeals. This, more than simply enabling easy peer-to-peer transactions, is the real crux of GoFundMe's multifaceted disintermediation. No charity could plausibly get away with such a hands-off operating model, and GoFundMe would eventually attract sharp criticism for their lean-but-expansive approach. Nonetheless, their brand remains held in relatively high regard, thus enabling GoFundMe to continue their pursuit of becoming the key intermediary in all charitable giving.

This sustained success has been achieved through shifting strategies of reputational management, which can be analyzed in three broad phases since GoFundMe's founding in 2010. Initially, the company espoused ideals of *utopian disruption and soteriological solutionism*, selling their platform as the “take-action button” for the internet and a user-friendly means of empowering everyday citizens to improve the lives of others. Later, as GoFundMe swelled in popularity and began to attract more divisive causes—along with criticisms related to profiting from controversy and suffering—the company adopted forms of *reputational repair and attempted neutrality*. These more defensive strategies included changing their revenue model, attempting to mitigate the impact of controversial causes, and insisting that they remained a “neutral” platform. More recently, as “neutral” stances have become evermore untenable and fundraising success rates increasingly grim, GoFundMe has pivoted toward strategies of *state critique and civic capture*. This has resulted in GoFundMe: more pointedly highlighting state failures; actively aligning themselves with social movements; shifting away from relying solely on peer-to-peer fundraising; and partnering more with established nonprofits, both to secure more stable sources of revenue and cultivate a brand that is perceived to directly address inequality and injustice.

While helpful for explanatory purposes, it merits acknowledging that there is not a neat chronological separation of these strategies. Rather, all three strategic approaches are still employed to some extent and overlaps are common. Occasionally, facets of all three approaches are simultaneously evident. For example, in a 2019 interview, then-CEO Rob Solomon claimed:

“‘We have turned into this ‘take action’ button, whether it's related to the government shutdown or a family member who can't pay their medical bills — people want to help, and we actually solve big problems,’ Solomon said. ‘While we didn't set out to be one of the most influential health care companies in the world, if we have to serve that purpose, I feel very proud about that.’

Still he laments the fact that so many Americans are challenged by ‘the rising costs of a broken health care system.’

‘A crowdfunding platform cannot and should not be a solution to complex, systemic problems that must be solved with meaningful public policy,’ he said.” (Ceruleo, 2019)

First, rhetoric that espouses GoFundMe as the internet's “take action” button reflects the utopian ideals of the company's early years. Second, however, as a defensive tactic Solomon also expressly highlights that GoFundMe never intended to profit from misery (but can nonetheless take pride in partially alleviating it). Finally, Solomon ends by noting that this should not remain their core purpose, which instead must be addressed through “meaningful public policy.”

How GoFundMe has navigated this delicate path from utopian disruptions to sober reckonings—while maintaining growth, mission expansion, and popular regard—will be explored in the following analysis. While a wealth of research highlights the prevalence of social cause fundraising and its wider implications for how we weigh the “deservedness” of others, there has been surprisingly little inquiry that explores how crowdfunding platforms have negotiated this fraught ethical terrain while successfully inserting themselves into everyday responses to crisis and need. Therefore, through a critical history that analyses GoFundMe's strategic decisions, public rhetoric, and policy shifts, this study traces how social cause crowdfunding so readily entered the public zeitgeist as a pragmatic response to increasingly precarious worlds, while also outlining what future GoFundMe envisions for itself as it continues to pursue a near-total disintermediation of charitable giving.

2 | BACKGROUND: HOW CROWDFUNDING SHIFTED FROM CREATIVE VENTURES TO PERSONAL CRISES

Crowdfunding was initially proffered as a method to expand access to venture funding for entrepreneurial and creative projects. According

to most accounts, web-based crowdfunding first garnered popular recognition in 1997, when fans of rock band Marillion assisted the group in fundraising for a tour through online donations. For the next decade crowdfunding would primarily be associated with artistic ventures of this kind, enabled via platforms like ArtistShare and Sellaband. Among other startups, the founding of Indiegogo in 2008 and Kickstarter in 2009 marked the broader popularization of crowdfunding (Agrawal et al., 2014). Between 2009 and 2012 crowdfunding grew exponentially, acquiring heightened legitimacy through regulation like the 2012 US JOBS Act, which “effectively legalized the solicitation of the 99%” for equity funding for startups (Fleming & Sorenson, 2016). Also crucially important was the development of more user-friendly payment services (e.g., PayPal).

Likewise significant was the emergence of the “sharing economy” (John, 2013, 2016), evangelized by advocates as enabling exchange that “does not follow the rules of instrumental utility maximization, but is instead oriented toward values that are rooted in communal social relations” (Arvidsson, 2018). New sharing economies were sold not merely on the promise of circulating capital more efficiently, but rather for their democratizing, enfranchising, and even emancipating potential. In a post-Global Financial Crisis world—characterized by growing wealth inequality, drastic austerity measures, and diminishing faith in political institutions—the promise of new forms of solidarity and collective endeavor offered tantalizing hope that entrepreneurial citizens could collectively innovate their way toward more liveable, sustainable, and inclusive worlds. In the words of Indiegogo co-founded Danae Ringelmann (2014), the guiding aspiration of these peer-to-peer platforms was to “put the power back in the hands of the people to decide which ideas came to life.”

Of course, such platforms are also commonly for-profit enterprises, and thus a crucial cultural achievement was reconciling giving practices with profit motives in ways that did not invite mass censure. In the case of sharing economies and social cause crowdfunding, the lofty desire was to realize a space “of economic action where the logic of market exchange coexists with a logic of virtue” such that “Virtue, in other words, constitutes a new opportunity for value” (Arvidsson, 2018, p. 290). The hope was that—in social worlds long-undermined by individualist hyper-consumerism, rampant financialization, and growing wealth inequalities—our moral economies could be reinvigorated and reimagined through tools that enable ordinary folks to become more proactive civic contributors. Meanwhile, the new intermediaries that fostered these exchanges could skim revenue, either from each monetary transaction on their platform or by exploiting collected data.

Crucially, the mass uptake of crowdfunding was not primarily driven by creative arts projects, exciting entrepreneurial ventures, or grassroots political campaigns. Rather, it was individuals crowdfunding during times of personal crisis—especially for medical expenses—with GoFundMe quickly becoming the dominant platform for such purposes. By 2007, a staggering proportion (62%) of personal bankruptcy claims in the United States were attributable to costs resulting from illness and injury (Himmelstein et al., 2009) and “an American family filed for bankruptcy in the aftermath of illness every 90 seconds” (p.

744). Of course, the GFC only exacerbated these vulnerabilities and further compounded health calamities (Karanikolos et al., 2016). Thus, inseparably connected with the decade of GoFundMe's dramatic rise was the equally striking expansion of the American precariat. In 2011, GoFundMe hosted approximately 8000 campaigns per year related to medical causes. By 2020, this had risen to around 200,000 each year in the United States alone (Kenworthy & Igra, 2022). By 2020, around 20 million Americans had started a crowdfunding campaign raising funds for medical expenses, while one in five American households had contributed to campaigns of this kind (Cahn & Hertel, 2020). GoFundMe have themselves noted that around one third of all funds raised on their platform are for medical causes (Cerullo, 2019).

For some, social cause crowdfunding offers hope of not only direct relief from suffering but literally lifesaving and redemptive affirmation of one's moral worthiness. This new gift-giving practice was sold as both a market and citizen-led solution that appealed to American bootstrap values and wider neoliberal ideals, where entrepreneurial spirit and innovative ingenuity would address urgent needs in ways that did not rely on state support (but instead affirmed shared values). Moreover, as former GoFundMe CEO Rob Solomon argued, their platform could serve a practically limitless market, for there "may be a limited amount of good ideas for product-based campaigns at any given time, but there will always be people with causes or needs" (Mac, 2015). Meanwhile, though cautioning donors about the potential for fraud, misuse of funds, and lack of regulation, some established charities were quick to recognize the significance of online peer-to-peer crowdfunding, particularly in rapidly responding to humanitarian crises. The Red Cross, for example, partnered with both IndieGoGo and Crowdrise (later acquired by GoFundMe) in response to Hurricane Sandy in 2012, and such partnerships quickly became a common, mutually beneficial practice. Major charities also sought faster and more user-friendly payment transaction services—which start-ups like Crowdrise and Pledgeling could provide—and the Red Cross even commissioned research confirming that "it's the messenger, not the medium, that's key to motivating social media users to donate to charity, suggesting that personal appeals from friends matter more than trending topics and gimmicks" (Howe, 2014).

For better or worse then, and despite emerging later than other forms, social cause crowdfunding now easily eclipses all other forms of crowdfunding and has become a key intermediary in charitable donations. By 2016, GoFundMe had already accumulated twice as many contributions as the next-largest platform, Kickstarter, and were (correctly) tipped to become one of the next Silicon Valley "unicorns" (i.e., valued at over \$USD 1 billion) (Feldman, 2016). As a private company, GoFundMe has cautiously avoided public discussion of their annual revenues, likely in part to avoid perceptions of proudly profiting from the suffering of others. Instead, representatives carefully frame their success in terms of growth and positive social impact. Nonetheless, the 2015 sale of the company by co-founders Dampousse and Ballester indicated a valuation of \$USD 600 million, by which time GoFundMe had only just reached \$USD 1 billion in total contributions. By mid-2022, this had grown to over \$17b. Also, GoFundMe's ability to continually acquire competitors and other

companies (discussed below) without needing further venture capital investment suggests deep financial reserves. Moreover, in 2018, *Time* named Solomon as one of the 50 most influential figures in health care (Marty, 2018) and in 2021 declared GoFundMe a "disruptor" and one of the world's 100 most influential companies (Van Houten, 2021). Amid this ascendance Solomon anticipated that GoFundMe would "soon be the largest giving organization in the world, larger than the Gates Foundation" (Adams, 2017) and stated that their ultimate ambition is "to evolve from crowdfunding to become just the world's largest site for giving" (Solomon, 2016). Overall, this ambition has not substantially changed, but GoFundMe's tactics have evolved in more fulsome recognition of the ethical, social, cultural, and political complexities involved in serving as key intermediaries during times of increasing precariousness and polarization.

3 | METHODOLOGY

This analysis is part of a broader project critically exploring the histories and future trajectories of social cause crowdfunding. For this study—offering an almost 15-year historical overview of GoFundMe's aspirations and major strategic pivots—the methodological focus is twofold. First is tracing how GoFundMe has carefully curated their brand in the hopes of avoiding any reputational harm while normalizing social cause crowdfunding as an everyday civic practice (and promoting themselves as the ideal platform for such initiatives). Second is concurrently tracing how other key actors and organizations (e.g., journalists, competitors, elected representatives, and academics) have accepted or resisted these ambitions, at times compelling GoFundMe into defensive strategies (e.g., policy changes).

In tracing this recent history this study employs critical discourse analysis (CDA), which explores the relations "between (1) discursive practices, events and texts, and (2) wider social and cultural structures, relations and processes; to investigate how such practices, events and texts arise out of and are ideologically shaped by relations of power and struggles over power" (Fairclough, 2013, p. 93). The rise of crowdfunding specifically for social and charitable causes—rather than simply business ventures—cannot be neatly excised from the social, political, cultural, and technological circumstances in which it emerged. Indeed, the dialectical relations—between citizens, the state, the media, capital interests and so forth—that co-constitutively produce "discourse" are inescapably entangled with current political realities and technological possibilities (Fairclough, 2013, pp. 3–10). In other words, while social cause crowdfunding became *possible* due to technological advances, it did not become *plausible* until it was made user-friendly and imbued with promissory potential by its proponents, and it did not become normatively palatable until popular media outlets began reporting success stories and promoting its life-saving and community-building potential. A key task for this study is to trace this discursive path, wherein social cause crowdfunding went from being possible, to plausible, to promissory, to palatable, and finally perilous, given GoFundMe has now found

itself subjected to growing criticism over declining success rates for urgent personal fundraisers and their policies relating to hosting contentious causes.

A wealth of research, many examples of which are cited throughout this paper, has now explored: the emergence of social cause crowdfunding, particularly in response to healthcare needs and potentially reducing medical expense-related bankruptcies (e.g., Burtch & Chan, 2014); the experiences, strategies, and ethical tensions around proving one's "worthiness" in competitive markets of sympathy (e.g., Berliner & Kenworthy, 2017; Gonzales et al., 2018; Lukk et al., 2018; Paulus & Roberts, 2018); how marginalized persons have encountered support or stigma when crowdfunding (e.g., Barcelos & Budge, 2019; Palad & Snyder, 2019); the extra-injurious aspects of failed campaigns during times of suffering (e.g., Kneese, 2018); and how declining success rates yet increasing reliance on crowdfunding may be worsening existing inequalities (e.g., Kenworthy & Igra, 2022). However, there is relatively little research exploring the public mediation and contestation of these findings; that is, how has GoFundMe sought to sustain revenue growth, market expansion, and brand reputation amid these shifting debates, and how have other key actors sought to hold GoFundMe to account? GoFundMe has become a key institution in shaping the recognition and visibility of social causes, but how does the company defend and rationalize its role in elevating (or demoting) what causes are "deserving" and "worthy"?

To this end, the primary data set for this study constitutes publicly available media (e.g., articles, interviews, videos, social media posts etc.) that feature one or both of these key criteria: (1) GoFundMe representatives commenting on their operational choices and/or promoting their platform; and (2) explicit or implicit opinion and critique of GoFundMe's practices from journalists, competitors, academics, elected representatives, or other key actors. In relation to CDA, the interplay of (1) and (2)—for example, how GoFundMe has responded to criticism, both via policy changes, rhetorical defense, or strategic shifts—is of particular interest, given it reflects ongoing struggles over what kinds of interests and entities might claim legitimacy, access, and control over the lucrative online "giving space." The following results and discussion sections comprise three main parts, each constituting a key phase in GoFundMe's efforts to maintain growth and expansion while avoiding public ire.

4 | PHASE ONE: UTOPIAN DISRUPTION AND SOTERIOLOGICAL SOLUTIONISM

4.1 | Reducing "friction" in our latent altruism

As noted above, despite initially focussing on equity-based and product-oriented ventures, crowdfunding platforms soon recognized that social causes presented the largest potential market. Fundly's CEO Dennis Hu observed that "the biggest opportunity for growth ... [is] helping the average person understand they have the ability make a difference in their own or someone else's life" (Hobey, 2014). Hence, argued Hu, while "the average person isn't a born marketer" a

sufficiently user-friendly set of tools could equip them to undertake such labors. This free provision of accessible tools—while downplaying the networking savvy and emotional labor required to use them well—stoked normative expectations that persons can and should be willing to advocate for themselves and loved ones in times of need. In turn, everyday citizens are empowered to decide who is "deserving" of aid, and in those micro-philanthropic acts collectively affirm and reinforce shared values. Moreover, claimed GoFundMe, such citizen-led initiatives "can all happen instantly, efficiently, and transparently without waiting for large institutions to take notice" (Pfeiffer, 2015). Thus, in ways broadly inspired by how the 2008 Obama presidential campaign converted small donors into networked activists (Cogburn & Espinoza-Vasquez, 2011), GoFundMe sold itself as a "great democratizer ... where anybody can campaign for any cause they care deeply about" (Solomon, 2019).

Curiously, however, GoFundMe did not initially envision itself as a resource for democratic renewal. Rather, the platform was developed as more of a "wishing well," one broadly comparable with the online gift registries that exist today. Co-founders Brad Damphousse and Andrew Ballester's early visions of the company—initially called "Coin Piggy" and later "Create-a-Fund"—were motivated by the idea of "social saving", wherein well-wishers could contribute to a small fund, usually for a celebratory or recreational purpose (Ballester, 2018). GoFundMe is still used for these purposes (e.g., a honeymoon, birthday party, or to save up for a desired product), though such campaigns are now sometimes mocked as self-indulgent and frivolous (Newman, 2015). This is likely due to the overwhelming proportion of more gravely serious campaigns, which effected a normative shift in the platform's perceived core purpose more toward a site people turn to in times of personal crisis. This shift in how crowdfunding was popularly understood was aptly reflected in GoFundMe overtaking Kickstarter as the world's largest crowdfunding platform in 2014 (Mac, 2015).

The ethically delicate task of normalizing social cause crowdfunding required GoFundMe to be "value entrepreneurs" (Barman, 2016). Specifically, they needed to sell the idea that "companies are equally effective, if not superior, to charity or government agencies in their ability to deliver needed social goods ... due to their economic self-sufficiency and greater potential scale of delivery" (Barman, 2016). Advocates thus employed "solutionism" rhetoric, wherein Silicon Valley enterprises position themselves as the necessary architects for fashioning models of social change, promising data-driven and frictionless modes of governing that eliminate bias, inefficiencies, and inconsistencies in our distribution of resources, while also enhancing individual freedom and autonomy (Morozov, 2013). This upbeat solutionism was evident in early promotional work, with co-founder Brad Damphousse effusing that GoFundMe "is designed to ensure success for even the most novice of users" (Mahaney, 2013) and "is quickly becoming the place where friends and families come together and make a real difference in one another's lives" (Goh, 2012). Rob Solomon (2017) invoked romantic ideals of egalitarian opportunity in likening GoFundMe to "the village square." Meanwhile, competitors

such as Fundly promoted their platform as offering “Crowdfunding For All” (Hobey, 2014), while Fundrazr even pitched their service as a “karma bank” that people can draw on during times of struggle (Merilli, 2020). A YouCaring spokesperson similarly suggested that “The secret prize for people who raise money on the site is they find out how much people care about them” (O’Neil, 2017).

The user-friendly affordances of crowdfunding—for both fundraisers and donors—were also framed as a means of reducing “friction” in our altruism (Solomon, 2015) and more quickly shifting “compassion into action” (GoFundMe, 2021b). In the words of former GoFundMe President David Hahn, crowdfunding offered “an entirely new way for people to respond to the needs around them” with “tectonic” disruptive potential (Stephan, 2015). The promise, effectively, was overcoming what Baudrillard (2009, p. 87) described as our “spectatorish inertia” when witnessing the mediated suffering of others (see also Hill, 2019). Furthermore, much of this “friction” in charitable giving is commonly attributed to a perceived lack of transparency, which proves a key antecedent in establishing trust and motivating participation (Wymer et al., 2021). In contrast, crowdfunding came with promises of “radical transparency” in allowing the beneficiary to appeal and interact directly with potential donors (Hughes, 2016b). YouCaring, for example, claimed their platform is “more personal,” as “donors know exactly where their money is going instead of writing a check for a big charity and not necessarily knowing the impact that donation makes” (Mosby, 2014). Fundly echoed this view, highlighting that savvy donors today “expect a certain level of transparency and they want to know exactly where the money they’re giving is going” (Hobey, 2014).

As GoFundMe achieved expansive growth Rob Solomon (2017) claimed they were now “part of the social fabric in many countries” by offering a “digital safety net” (Harris, 2017). YouCaring employed similar analogies, noting that their platform “can absolutely be an impactful safety net for a lot of individuals and communities to help each other” (Saper, 2017). Therefore, even beyond “solutionism,” crowdfunding evoked a particular Silicon Valley-style of soteriology—the promise of salvation—where the sheer scale and immediacy of crowdfunding could convert our latent reserves of sympathy into materially impactful, life-changing, and collectively redeeming support. At its most unabashed, these hopes were reflected in figures like Solomon stating that GoFundMe is an example of “doing what Silicon Valley can do and making the world a much better place” (Sadler, 2016).

4.2 | “Caring capitalism” to the rescue

GoFundMe—as a cause-based but for-profit enterprise—is thus arguably the perfect embodiment of aspirations for “a new more caring version of the market where corporations pursue both money and vision” (Barman, 2016, p. 1). Under this turn to “caring capitalism”—coined and critiqued by Emily Barman (2016)—private enterprises frame themselves as ideally suited to addressing longstanding problems of inequity and injustice. Barman cites Bill Gates (2008) as an emblematic figure, who—in a speech titled “A New Approach to

Capitalism in the 21st Century”—urged that meaningfully addressing entrenched impoverishment requires “a system that draws in innovators and businesses in a far better way than we do today.” This, Gates continued, means that “we need to use profit incentives whenever we can,” and “where profits are not possible, recognition is a proxy” that can serve as adequate compensation. The ultimate aspiration, concluded Gates, is “to stretch the reach of market forces so that more people can make a profit, or gain recognition, doing work that eases the world’s inequities.” GoFundMe thus exemplifies such efforts to prove that economic profits and social purpose are no longer “separate spheres and hostile worlds” (Zelizer, 2005). Rather, “profit” and “purpose” are complementary. Under caring capitalism, private enterprise is best suited to solving gross inequalities and can—indeed must—do so profitably to be both maximally impactful and sustainable.

But realizing this style of solutionism first required GoFundMe to distance themselves from the more spurious and speculative aspects of crowdfunding. Hence, rather than a site for placing risky bets on unproven products that may never come to market, GoFundMe, emphasized Rob Solomon (2016), is “a marketplace for causes.” This mission-driven approach, argued Solomon, is best realized by emulating the other giants of “platform capitalism” (Srnicke, 2016):

“When I looked at GoFundMe, I saw this global potential to do for the giving space what LinkedIn did for the jobs space, what Amazon has done for e-commerce, what Facebook and Twitter have done for communications, what Netflix has done for entertainment. So I think there is a gigantic opportunity to not only create a special internet company, but an internet company that has a positive impact on the world.” (Solomon, 2017)

Concurrent with these grand ambitions and techno-utopian visions, however, are also conspicuous efforts to link crowdfunding with older, romantic ideals that still resonate widely. To this end, analogies of barn-raising (Lee, 2019), passing the hat around (Hatton, 2019), “harnessing the power of the internet and social media ... to enable a very, very age-old practice” (Saper, 2017), and “doing what has always been done, but taking the technology we have to make it viral” (Alkon, 2013) are commonly invoked. One popular anecdote used by crowdfunding advocates (see Cooper, 2018; DiGiammarino, 2018; Hatton, 2019) involves the base of the Statue of Liberty, which was funded through small donations following a public appeal from Joseph Pulitzer, urging his readers that they must “not wait for the millionaires to give us this money.” Invoking these romantic analogies presents crowdfunding as a means of asserting collective values and rendering them in resplendent form.

4.3 | A platform not just for story-telling, but story-changing

Stories of this kind were used to sell the idea of crowdfunding, but stories are also the very currency of social cause crowdfunding.

That is, personal stories of suffering and overcoming is precisely what is being traded and consumed. Therefore, the massive expansion of crowdfunding was achieved not via easier-to-use fundraising tools, but in better fostering storytelling. Reduced to their most basic functions, crowdfunding platforms are simply micro-blogging services with basic cross-platform integration and snappy monetary transactions. The real source of differentiation, argued Rob Solomon (2017), is the affecting content produced by those who bring their heartfelt appeals to the platform:

“When you dig into GoFundMe, it's a human-interest goldmine. There are tens of thousands of compelling stories. That is what GoFundMe really is; a storytelling platform but more importantly a story-changing platform.”

The implicit promise here is that a story—authentically told, well crafted, and shared widely—has the potential to effect life-changing outcomes, for it is hosted on “a very powerful story-telling platform that is engineered for results” (Mahaney, 2013). The potential donor, meanwhile, has the power to change a story's ending, transforming tragic misfortune into heroic triumph. Campaign organizers are thus frequently advised that while “making yourself vulnerable can be scary, writing your fundraiser story honestly and thoroughly will help people connect to your cause” (GoFundMe, 2021c). Hatton (2019), founder and CEO of FundRazr, claimed crowdfunding is particularly suited to telling the “hero's journey”, a “common archetypal story” with universal resonance. This unique selling point is then commonly contrasted with cold, distant, and impersonal encounters when engaging with major charities. For example, Rob Solomon stressed that “GoFundMe at its essence is a storytelling platform,” because in times of crisis “You don't want to see the monolithic nonprofit ... you want to see the stories it tells with regard to how it's helping people” (Harris, 2017).

Crowdfunding evangelists further linked the persuasive power of storytelling to cultural traditions and even biological imperatives, whereby crowdfunding can tap into our innate desires and exploit latent reserves of sympathy. Along these lines, GoFundMe's Dan Pfeiffer (2015) claimed their success “is a powerful reminder of the inherent goodness of humanity,” while Rob Solomon suggested the desire to contribute to causes “is deeply seated in human nature” (Lee, 2019). Solomon's successor as GoFundMe CEO, Tim Cadogan (2020), also emphasized that “we know from many, many psychological studies that one of the best things you can do for wellbeing is to give.” Fundrazr's Daryl Hatton (2019) leaned heavily on psycho- and neurological tropes, stating that “when we do good things for other people, our brains flood our bodies with a special set of hormones, they're called oxytocin, serotonin, and dopamine.” This “happiness trifecta,” Hatton continued, entails that “giving feels good, does good, and is good for us,” and therefore micro-philanthropy has “addictive,” habit-forming potential. Such giving habits, claimed Hatton, are best fostered by “telling the donor the impact of their gift, telling them an entertaining backstory about it, and then keeping them updated on the progress.”

Storytelling, while entertaining and neurologically stimulating, was thus also commonly linked to transparency. In recent years—in

part due to the “effective altruism” movement (MacAskill, 2017)—greater popular scrutiny has been placed on charitable and philanthropic transparency. Crowdfunding advocates, like Fundly's Dennis Hu, pointed directly to these developments:

“Today people expect a certain level of transparency and they want to know exactly where the money they're giving is going. We've all seen the backlash that has occurred for larger nonprofits that haven't adapted to those expectations.” (Hobey, 2014)

Relatedly, crowdfunding also reflects an increasing insistence on “donor choice” (Barman, 2007), whereby donors “are able to earmark or restrict their gifts to particular departments, causes, or beneficiaries within the recipient organization” (p. 1418). Moreover, in crowdfunding, any donations give also implicitly convey the purchase of intimate access to the beneficiary, who is expected to provide well-wishers with engaging updates and expressive gratitude in detailing the story-changing outcomes in their lives.

However, most GoFundMe campaigns established during times of personal crisis do not achieve such wondrous life-changing outcomes. While observers noted that through “magic-seeming intercessions, GoFundMe has acquired a wishing-well mystique,” the growing realization was that most people could not rely on “the crowd” in times of need (Heller, 2019). Meanwhile, criticisms grew around GoFundMe's for-profit model, perceived by some as unjust enrichment from the suffering of others (Mac & Huet, 2015). Adding further complexity was that the platform was attracting more ethically sensitive and politically divisive campaigns, resulting in the company needing to adjudicate on causes more stringently and implement greater content moderation (Snyder, 2022a; 2022b; Wade et al., 2022). The result was that GoFundMe's once standard appeal to utopian disruption quickly shifted into reputational repair.

5 | PHASE TWO: REPUTATIONAL REPAIR AND INSISTENT NEUTRALITY

5.1 | The problem of “positive precarization”

So far, we have established that personal cause crowdfunding was held aloft for its supposedly democratizing, community-building, and life-saving potential, offering innovative redistributive mechanisms that—in “caring capitalism” style—are “not just about the economization of social relations but also seen as a way of revivifying social solidarity” (McNay, 2009, p. 59). User-friendly platforms like GoFundMe came ready-to-hand, awaiting only the subject willing to offer their creative, affecting, confessional labor. The sector's extraordinary growth—particularly as a response to personal crisis—seemingly confirmed that when the subject has nothing to sell but their spirit, the market duly abides.

However, media reports soon began to raise concerns around the sector's viability—both ethically and economically—particularly in

relation to fundraising medical expenses (Alkon, 2013; Barclay, 2012; Helhoski & Simons, 2016; O'Neil, 2017). By the mid-2010s, these critiques became especially pointed, questioning why such abject prostrations should be necessary in extraordinarily wealthy nations like the United States (Cunha, 2015; Hiltzik, 2018; Romm, 2015; Young, 2019). Feel good fundraising stories still abounded, but academic research began to expose the stark gap between aspirations and actualities. Among the first were Berliner and Kenworthy (2017), who revealed that around 90% of US-based campaigns raising funds for personal medical expenses failed to reach their targets, averaging instead around 40% of their goal (while many raised less than \$100 and others nothing at all). Making matters worse was that need was increasing but success decreasing. In an analysis of 437,596 medical causes on GoFundMe between 2016 and 2020, both the median amount raised and the success rates (i.e., those who reached their fundraising target) declined sharply, despite fundraising targets also decreasing over this same time period (Kenworthy & Igra, 2022). Simply put, growing distress was being reflected on the platform, but GoFundMe was proving increasingly ineffective at addressing this worsening crisis.

Rather than indicating democratic renewal through mutual aid, crisis crowdfunding was instead a reflection of state failure and mass abandonment. Less a joyous space of people coming together, GoFundMe risked becoming steeped in misery. For many, succeeding in these competitive markets of moral worthiness—even when just raising a small (but still perhaps impossible) amount of money for insulin (Higgs, 2017)—requires first proving one's life is “grievable” (Butler, 2016). As all GoFundMe campaigns are publicly accessible this exposes beneficiaries to potential harm, compelling them to carefully weigh their “privacy calculus” (Gonzales et al., 2018) in determining what they must reveal to the “imagined audience” (Litt & Hargittai, 2016) to be seen as deserving of aid. Meanwhile, the ostensible ease of starting a campaign means that even amid immense suffering “no one is permanently excluded from the game of entrepreneurship” (McNay, 2009, p. 58). The cruel implications of this were becoming clear to many, with scholarly research irrefutably confirming what had long been suspected: personal crisis crowdfunding is typically ineffective; requires burdensome confessions of suffering that harms privacy; reproduces existing inequalities around who is deemed “deserving”; and may well exacerbate these trends if we continue to passively accept crowdfunding as an alternative safety net to replace the ever-receding welfare state (see Barcelos, 2019; Berliner & Kenworthy, 2017; Igra, 2020; Kenworthy et al., 2020; Kneese, 2018; Lukk et al., 2018; Snyder et al., 2017; van Duynhoven et al., 2019; Young & Scheinberg, 2017).

In response, platforms like GoFundMe increasingly found themselves in the invidious position of defending labors of positive precarization. Precarization, as theorized by Isabell Lorey (2015), is the practice of governing through perpetual insecurity—in part by claiming a lack of viable alternatives—under which citizens are urged to remain productive to avoid destitution. In emphasizing self-governance and individual responsibility as the only plausible means of thriving, the possibility of collective revolution (or even mutual aid) becomes close to unthinkable. Rather, under positive precarization we are urged to proactively embrace our vulnerability—regardless of its structural causes—and adopt an unyieldingly upbeat determination to find individualized solutions by better utilizing *all* our human capital. Applied to crowdfunding during times of crisis, this means enthusiastically crafting affecting

appeals to demonstrate one's moral worthiness. Organizers must embrace their roles as “sympathy entrepreneurs,” working out their “sympathy margins” (Clark, 1997) in what support they can request from others, while also remaining conscious of their “sympathy fatigue” (Hochschild, 1995). Indeed, as crowdfunding became increasingly popular there was a noted rise in “compassion fatigue, especially when seeing the same kind of stories over and over again” (O'Neil, 2017). To succeed thus requires heightened efforts of proving one's exemplary virtue—which only perpetuates a “violence of normativity” (Berlant, 2011, p. 28)—as typically only the most widely praiseworthy personal causes can rally substantial support. The rest, meanwhile, suffer a damning judgment of their supposed “worthiness.”

5.2 | “Until we live in a perfect society...”: Addressing inequalities in fundraising success

In response to these concerns GoFundMe initially adopted three broad strategies of reputational repair. The first, only briefly employed, was downplaying the extent of the problem. For example, when directly questioned on the findings of a Canadian study (van Duynhoven et al., 2019)—which argued that medical crowdfunding may “exacerbate socioeconomic inequalities in access to health-related care” (p. 8)—GoFundMe's Rob Solomon described the claims as “hogwash” and based on “limited data sets” (Monroe, 2019). However, this appears to be a flippant dismissal of a rigorous study based on 1788 campaigns, and from 2020 onwards GoFundMe has seemingly avoided publicly criticizing academic findings. The second strategy—leaning on positive precarization—was placing greater emphasis on the resources offered to help campaign organizers achieve fundraising goals (after all, a crucial aspect of GoFundMe's strategy required turning lay people into self-directed fundraisers). Such guidance implicitly shifts the responsibility back to campaigner organizers to tell engaging and persuasive stories with the user-friendly tools they are given. With these resources, organizers are urged to cultivate their “entrepreneurial affect” (Cockayne, 2016) by being “open and honest” (Romm, 2015) in ways that will “call forth and direct our altruistic impulses” (Clark, 1997, p. 24). [Correction added on 11 November 2022, after first online publication: This paragraph has been corrected in this version. The research that Solomon is referencing here was initially misattributed in the first published version of this article. This was an unintended error, for which the author takes full responsibility. A clarifying sentence has been added to further make clear that the author firmly disagrees with Solomon's claim, and that both the erroneously cited paper and the corrected source are both research outputs of the absolute highest standard, and duly widely cited in the field (including elsewhere in this very article).]

Both emotionally and practically this is not an easy task, hence several platforms (e.g., Indiegogo, YouCaring, FundRazr) began to offer “coaches” to help fundraisers. YouCaring stressed the importance of a “a crisp and compelling story” that is “heartfelt,” while further noting that “there's certainly a correlation between effort and results” (Saper, 2017). Organizers are similarly advised that visuals prove crucially important, with Rob Solomon stating that “A picture is

worth 1,000 words, a video is worth maybe a million... It's really a storytelling platform, the more interesting and compelling the story the better they will do" (O'Neil, 2017). The subtext here is that fundraising failures do not reveal the inherent cruelty of competitive markets of sympathy, but rather the inability of users to craft affecting narratives. Similarly, blame is also deflected to the varying "worthiness" of campaigns. Rob Solomon, for example, highlighted that a lack of donations from those already familiar with the beneficiary may indicate they are less deserving:

"Whenever a campaign is started, the first people who give or the first people who see a campaign are those people who know something about the beneficiary, the person who's going to receive the money. So you'll see causes that don't really raise funds and those are the ones that may not be as worthy." (Hughes, 2016a)

Daryl Hatton of Fundrazr put it even more bluntly, stating "I think the karma bank metaphor is a really good one for people to understand why their campaign failed [...] because people don't think you are worth it, basically" (Merilli, 2020). Ultimately, argued Solomon (2015), rather than governments or faceless NGOs, "individuals will be the arbiter of what is worthy and vote with their wallets." Therefore, the driving "power that will judge the worthiness of a cause" is "people and their social connections." The role of crowdfunding, under this view, is simply to ensure that "everyone has equal access" so that "the most compelling ideas win out."

Finally, GoFundMe's third reputational repair strategy was highlighting that their platform was never intended to be an alternative safety net in the first place. Rob Solomon observed that "When we started in 2010, it wasn't purposefully set up and built to be a substitute for medical insurance ... We weren't ever set up to be a health-care company and we still are not" (Cerullo, 2019). Nonetheless, he continued, due to "gigantic gaps" in healthcare access, "we've become an indispensable institution, indispensable technology, and indispensable platform for anyone who finds themselves needing help" (Bluth, 2019). Therefore, argued Solomon, "until we live in a perfect society, something like this has to exist, and it's solving many problems that the state or NGOs can't" (Meyers-Belkin, 2019).

Such responses were pragmatic and reasonable, but adding insult to injury for desperate fundraisers were revelations of fraudulent campaigns, typically through persons faking illness, impersonating others, or misusing funds (Zenone & Snyder, 2019). This, unfortunately, only increases the confessional and emotional labor subsequently demanded from genuine fundraisers to prove their legitimacy to an increasingly wary audience. Nonetheless, except in a small proportion of high-profile cases, GoFundMe is reluctant to undertake labor-intensive verification efforts. Instead, GoFundMe typically prefers automated solutions, along with relying on users to flag problematic content (Kodner, 2020). This lean, hands-off, user-led approach almost inevitably means bad actors will slip through the net, but GoFundMe appears willing to accept such risks given the cost savings involved.

5.3 | Justifying the profit motive

Among observers GoFundMe were figured as "unapologetic capitalists who see the profit motive as perfectly aligning with the company's objective" (Adams, 2016). However, this rationale began to grate with donors who felt that GoFundMe should not derive profits from particular campaigns, either because the recipient was exceptionally deserving (and so should not lose any potential funds through fees), or alternatively because the cause was especially unworthy and should not be hosted by GoFundMe at all. In short, the criticism was that caring capitalism cannot always reconcile "profit" and "purpose" and instead there are instances where taking a cut is ethically problematic.

For context, GoFundMe initially used a revenue model in which a 5% fee was taken from each donation, along with transaction processing costs (totalling around another 2%–3% of each donation). This model remained in place until late-2017 in the US (and 2018 in most other territories), despite direct competitors (e.g., YouCaring) using fee-free models. GoFundMe's initial fee structure was rationalized by Rob Solomon as the best of both worlds; a rare example of a large, disruptive Silicon Valley enterprise proving sustainable, profitable, and effecting a positive social impact:

"I think there's a very unique opportunity to not only run a very profitable business—which is unique in Silicon Valley, there aren't too many consumer internet companies that are profitable—I [also] think there's this unique opportunity to really impact and change the world in a dramatic way." (Solomon, 2016)

But achieving this, argued Solomon, requires adopting the "Silicon Valley mindset," meaning they must pursue "the best people, the best technology, the best process" to become one of the "category-defining companies" (Harris, 2017). Scaling up, building user-friendly brands, and wilfully embracing for-profit models were thus framed as the most promising forms of effective altruism for the digital age. Rob Solomon, Daryl Hatton (FundRazr), Anne-Marie Huby (JustGiving), Dave Boyce (Fundly) and other industry leaders regularly criticized outmoded telemarketing and mail-based campaigns and "shaking tins outside the church hall" (Huby, 2017), describing these methods as wasteful, inefficient, and failing to entice a new generation of donors. In their view, the "giving space" urgently needed disruption, because to provide "the best [fundraising] tools in the world ... we have to do it at scale. It's a classic venture capital proposition" (Ferguson, 2011). Huby (2017) likewise firmly declared that "the best way to deliver a consistently great, and continuously improving, fundraising experience for all our users is to operate as a for-profit, for-good organization." Huby further added that she was "chronically baffled by the suggestion that a good charity should be a poor one," particularly given they are "now running big chunks of the social safety net of this country." Rob Solomon similarly emphasized that—in hyper-competitive Silicon Valley, where talent recruitment can prove especially difficult—a for-profit model is needed to produce best results:

"Nobody's been able to really harness the power of the people to raise funds [...] A for profit in this space will perform better than a nonprofit. You need a modern Internet company to do that." (Adams, 2016)

Solomon later elaborated on this rationale, stating that GoFundMe need

"... the best and brightest data scientists and engineers [...] leveraging technology to create a whole new way of doing something. In order to do that, you have to have a different approach than a typical non-profit." (Solomon, 2017)

Meanwhile, direct competitors criticized GoFundMe for taking a 5% cut of donations. YouCaring's CEO Dan Saper noted that many beneficiaries are "facing a financial hardship where every dollar counts" and thus removing fees "is critical in this compassionate crowdfunding space" (Saper, 2017). Indiegogo were similar pointed, with CEO Slava Rubin stating that "[Fees] are not for somebody going through a personal tragedy or life event where they need to raise money" (Mac, 2015). Instead, allowing donors to give voluntary tips was framed as an enhanced form of donor choice—that is, the precise thing which makes crowdfunding so appealing—with Saper (2017) suggesting it reflected that YouCaring "treat people like adults and let them decide who to support and how much to give." Others, such as Prashan Paramanathan, CEO of Chuffed, even suggested that taking voluntary tips was more sustainably profitable, because it offers "a much more transparent donation experience" that builds trust and increases the satisfaction of giving (Nguyen, 2021).

Altogether, this pursuit of improved donor satisfaction, perceived transparency, and enhanced brand reputation played a part in GoFundMe's eventual shift to a voluntary contribution model (Salinas & Fortt, 2018). Prior to this change, direct frustrations were sometimes expressed in live campaigns about the 5% cut skimmed from donations, particularly in cases where the beneficiary had undertaken courageous and self-sacrificial acts, or for campaigns related to humanitarian causes. At a more mundane level, GoFundMe also became the default clearing-house for funds raised via more traditional methods. That is, persons who raised funds through in-person activities (e.g., a bake sale) would then transfer these funds to the beneficiary via their GoFundMe, as this was typically the easiest method and enabled others to see their generous contributions. Here is an illustrative example, drawn from a highly successful campaign for a man who suffered a spinal injury:

"Hi Robert, My name is Avery and I am 11 years old. Today I had a lemonade stand fundraiser for you and raised \$125. I believe that you will get better and you are very brave and strong. There are so many people including me who are inspired by you. Keep up the hard work." (Douglas, 2017)

This is undoubtedly a heartening message, but a clear problem for GoFundMe; should a massive Silicon Valley company be taking a cut

of a child's lemonade stand? Similar examples abounded—for example, children giving up birthday presents to instead donate to worthy causes—which only further added to perceptions that GoFundMe was unjustly profiting from the virtue of others. Shifting to a tip-based model allayed many of these criticisms, arguably making it easier to accommodate a wider array of causes without being accused of reckless profit-seeking (for ultimately donors now decide whether to contribute to GoFundMe's revenue via their tips). The variable tip-based model also meant that outside observers (e.g., journalists) could no longer precisely estimate how much revenue GoFundMe made from any specific campaign. Since these changes, while Rob Solomon stated that the majority of donors do leave a tip (Pogue, 2019), GoFundMe representatives have cautiously avoided providing details on the average tip size (though the default is typically set at 15% of the donation). This makes it difficult to mount specific accusations of unjust profit-seeking, particularly in relation to controversial or divisive causes hosted on the platform.

5.4 | Divisive causes and the impossibility of "neutrality"

As their platform gained popularity GoFundMe began to steadily attract campaigns that proved sensitive and divisive. For one, ideological opportunists recognized that crowdfunding can be used to capitalize on topical political issues, connecting the giving of donations to expressions of democratic enfranchisement. This offers an immediacy of citizenship-in-action hard to find elsewhere, but also lends itself to virality-driven division where money buys voice, attention, and air-time. For example, conservative media outlets publicly supported a GoFundMe campaign for Memories Pizza, a restaurant whose owners were met with opprobrium after they declared they would refuse to cater a same-sex wedding. The campaign raised over \$USD800,000 in just 2 days, becoming one of the biggest in GoFundMe's history at the time (Mac, 2015). In defending their decision not to remove the campaign, a GoFundMe spokesperson stated it did not violate the terms of service, and that "At the end of the day we're a neutral platform ... GoFundMe allows us to be agents of change in our own communities; it democratizes empathy" (Adams, 2016). The spokesperson also pointed to progressive causes hosted on the platform, arguing that "GoFundMe is, and will continue to be, a safe space for LGBT campaigns" (Mac & Huet, 2015). The irony and hypocrisy were clear, for despite insisting that GoFundMe is an inclusive space for all one of its most successful campaigns was petitioning for the right to deny basic freedoms to others. GoFundMe's insistently "neutral" stance had thus enabled it to become a tool not only for defending, but actively financing intolerance.

Nonetheless, GoFundMe reaffirmed their neutrality, positing that if they "were to remove campaigns because they are unpopular, it would set a dangerous precedent moving forward for all users" (Mac, 2015). Thus, by insisting that they remained a "neutral" platform GoFundMe echoed the rhetorical strategies of other major platforms at the time, such as Facebook, in hoping to avoid the admittedly

fraught and sensitive task of determining what causes and claims—beyond those directly promoting violence, crime, or fraudulent conduct—should be subject to removal. Such principled appeals to neutrality were quickly undermined though because GoFundMe, like every major platform (Gillespie, 2018), does pick and choose what content is featured, and in their early years critics argued that they did so in ways that were sometimes “erratic,” inconsistent, or belated (Healey, 2014; Kavanaugh & Cohen, 2015). Eventually, GoFundMe would more proactively recognize this was a duty they could not shirk. One example was GoFundMe's decision to ban campaigns for certain unproven cancer treatments, as the company had previously been criticized for an overly “laissez-faire attitude” that was effectively “facilitating the exploitation of vulnerable people” (Coulter, 2019). However, far more controversial was GoFundMe's decision to ban campaigns raising funds for an abortion, which remained in place from September 2014 until June 2016. The rationale given was to

“... protect our brand from certain materials and subject matter whose proponents span the political spectrum. For example, GoFundMe may not be used to fund an abortion or to purchase firearms.”

Besides highlighting the false equivalence drawn between abortion and firearms, critics described such policies as a “flippant dismissal of those in need of important and imperative health care,” one that would cruelly perpetuate “shame and stigma” (Master, 2016). GoFundMe eventually acknowledged these criticisms, removing the ban in 2016 and lending their support to pro-choice causes (GoFundMe, 2019a; 2019b). Left unaddressed, however, is the relative visibility of campaigns raising funds for an abortion. A casual browser is highly unlikely to stumble across such causes, which appear subject to algorithmic “soft controls” (e.g., some content is preemptively hidden and only shown to those who expressly seek it, a common content moderation strategy) (York & Zuckerman, 2019, pp. 153–155).

As the platform has become a site for wider social movements GoFundMe's reticence to take a stance on serious topical issues has stoked impatience among critics (Stevenson, 2020). Such frustrations were clearly evident after GoFundMe hosted a campaign fundraising for the Trump border wall with Mexico (Romero, 2019). After raising over USD\$25m, this cause was set to become GoFundMe's second biggest fundraiser ever. However, to GoFundMe's likely immense relief, the campaign was eventually removed and donations refunded after the organizers not only could not deliver on their intent, but were also implicated in conspiracy to commit fraud (Barrett, 2020). Still, had the organizers demonstrated even a plausible capacity to achieve their stated aims GoFundMe may have found themselves a party to building the border wall, a legacy which would have irrevocably harmed their brand.

Even worse for GoFundMe is the risk of not just financing intolerance, but becoming complicit in outright violence. Such possibilities emerged during the 2022 Ottawa “Freedom Convoy” protests,

wherein thousands of protestors descended upon Parliament Hill, blockading streets with trucks and other vehicles. Ostensibly, the movement was initially formed to resist vaccine mandates for truckers crossing the US-Canada border, but quickly evolved into a broader protest against all COVID-19-related mandates and perceived state overreach. Due to growing tensions between protestors and counter-protestors, the involvement of far-right extremist groups, and concerns over a potential insurrectionist siege the Ontario Premier declared a state of emergency, which was soon followed by the Trudeau Government invoking the *Emergencies Act*. By this time, a GoFundMe campaign to support the ongoing protests had raised more than CAD\$10 million, ranking among GoFundMe's biggest fundraisers ever (Debusmann, 2022). Seeking to limit their complicity in potential harms, GoFundMe intervened by freezing the funds until the organizers could provide detailed assurances on how the collected monies would be disbursed. After GoFundMe was given, in their words, “a clear distribution plan” \$1 million of the funds were released. However, a few days later—during which critics wondered whether GoFundMe was violating its own terms of service by allowing the campaign to continue (Snyder, 2022b)—it was placed under review before being removed entirely and donors refunded. Of course, significant damage was already done, as the released funds likely sustained the protests to a substantial degree.

The ease with which peer-to-peer fundraising platforms can be enablers of violence and harm has thus proven a difficult reckoning for a company expressly dedicated to supporting positive social causes. Today, highest among GoFundMe's priorities is to avoid any gross misuse of donations, particularly those that shift from the merely controversial (e.g., resisting vaccine mandates) to the outright reprehensible (e.g., funding white supremacist causes, or violent insurgencies). But protest movements—especially those where the underlying ideological motivators are murky—are combustible phenomena where things can quickly turn ugly. GoFundMe has thus found itself wedged, anxiously trying to protect their brand and avoid complicity in potentially catastrophic harms. Despite beginning with humble aspirations to help with “life's precious moments” the company now finds itself regularly used as an amplifier for contentious political debates. This, it seems, is the price GoFundMe must pay if it insists on being the “giving layer” of the internet. However, recent rhetorical and strategic shifts signal a renewed effort to mitigate these risks.

6 | PHASE THREE: CIVIC CAPTURE AND STATE CRITIQUE

6.1 | Complicit in “cruel optimism”?

Like other platforms (e.g., Facebook, Twitter), GoFundMe's grand ambitions entail they are incentivized to be accommodating to a wide array of ideological worldviews. This, inevitably, generates the need for reputational repair when hosting contentious causes. But, if GoFundMe intends to expand even further, how can they mitigate the reputational harms related to worsening fundraising success rates,

along with the heightened risks of becoming complicit in sowing division, intolerance, or even outright violence? Even long before the COVID-19 pandemic—during which GoFundMe campaigns increased substantially but success rates dramatically declined (Igra et al., 2021)—it was clear that personal cause crowdfunding had become laden with “cruel optimism” (Berlant, 2011). Initially, the tantalizing hope that “the crowd” will aid you in times of need was driven by the observation bias of only seeing success stories. By the late 2010s, however, the grim reality had become clear; depending on the scale of support needed, only the truly exceptional could succeed in these markets of moral worthiness (and were thus largely reproducing existing social hierarchies). Even worse, as Nora Kenworthy noted, was implicitly normalizing the idea that health care was not an inviolable right but can be competitively weighed against the appeals of others (Merilli, 2020).

As noted earlier, GoFundMe representatives once regularly observed that there will never be a shortage of personal causes, and thus becoming key intermediaries in the “political economy of hope” (see Petersen, 2015; Rose & Novas, 2005; Snyder, 2020) presented immensely profitable opportunities. The risk, however, is that when such causes relate to the comparative weighing of life itself we create “differentials of disenfranchisement” that legitimate forms of “sub-citizenship” (Sparke, 2017). Expressed more bluntly, we foster—in the words of a satirical video on GoFundMe—“a website that hosts popularity contests, where if you lose you die.” Furthermore, in making the individual and their storytelling prowess the primary mode of reparative intervention we do little to address the underlying causes of suffering and may even exacerbate them by reducing structural problems to hyper-personalized appeals. The overall effect is that “the ethical imperative toward social transformation is replaced by a passive and vaguely civic-minded ideal of compassion” (Berlant, 2008, pp. 41–42). GoFundMe offers a quick and easy way of expressing sympathy and giving immediate support, but over-reliance on such responses may distract from meaningfully addressing widespread precariousness.

By the end of the 2010s, such criticisms saturated popular discourses, with commentators arguing that “The risk in giving medical aid on the basis of stories is that the theater of change trumps actual systemic reform ...” (Heller, 2019). GoFundMe's more strident critics (see, for example, Mac & Huet, 2015) even framed the company as a disingenuous and opportunistic broker, just another corporate entity donning “the humanitarian mask hiding the face of economic exploitation” and avoiding “their complicity in and co-responsibility for the miserable situation” (Žižek, 2009, p. 17). Sarah Miller (2019) wondered whether GoFundMe was becoming “the fast food of giving,” offering a cheap and efficient service, but one not suitable for generating ongoing forms of support amid worsening inequality (see also Stevenson, 2020). Such concerns were heightened during the COVID-19 pandemic, with scholars wondering whether GoFundMe “stands to profit from a crisis it is ineffective at ameliorating” (Igra et al., 2021).

Meanwhile, GoFundMe's monopolistic ambitions also raised concerns, with observers noting that “GoFundMe keeps gobbling up competitors” (Harris, 2018). This was especially apparent after the

acquisition of YouCaring—GoFundMe's main competitor—who had themselves only recently acquired other competitors GiveForward and Generosity.com. Even prior to acquiring YouCaring, GoFundMe claimed 90% of the social crowdfunding market in the United States, and 80% globally (Harris, 2018). Rob Solomon dismissed concerns around potential monopolization though, stating that consumers simply want “access to the best and most trusted brand and services,” which are best delivered at scale (Harris, 2018).

6.2 | Partnering with non-profits to capture more of the giving market

Whether these criticisms are fair, overstated, or unjust, GoFundMe—in fitting soteriological style—have not humbly reined in their ambition, but expanded it even further. GoFundMe have been unabashed in making clear that their “grand ambition ... is to have all internet charity, whether initiated by individuals or large organizations, flow through GoFundMe” (Monroe, 2019). Perhaps surprisingly, the proportion of non-profit fundraising collected via online giving remains low, at just under 12% in 2021, though it is growing rapidly (Blackbaud Institute, 2022). Capturing this potentially enormous market is therefore a long-term aspiration for GoFundMe. To this end, after first driving the mass uptake of peer-to-peer fundraising, GoFundMe now seeks to partner more with non-profits, offering their platform as a means by which non-profits can streamline and expand their fundraising capacities. Such partnerships have become increasingly common in recent years as GoFundMe seeks to: secure a potentially more stable market of charitable giving; burnish their credentials in addressing structural causes of inequality; and reduce their reliance on personal causes that too often fail, invite controversy, or exacerbate donor fatigue.

This strategic shift was made clear in the acquisition of CrowdRise, which specialized in crowdfunding for causes led by non-profits and charities (Lunden, 2017). This was followed by the introduction of GoFundMe Team Fundraising, to encourage more local community collectives (e.g., schools, churches, sports teams) to make use of the platform (Lunden, 2018). Soon after, the company launched GoFundMe Charity, allowing non-profits and charities to use their tools for free and individuals to raise funds directly for a recognized charity. Similarly, in the wake of humanitarian crises GoFundMe has partnered with established aid organizations, offering donors a quick and trustworthy method of lending support and enhancing their brand reputation as a responsible global actor. GoFundMe has also more proactively supported humanitarian causes, with recent efforts including the Ukraine Humanitarian Fund, the Haiti Relief Fund, and the Stop Asian Hate Fund. In some instances, this would be accompanied by pointed political critiques. One example was GoFundMe's response to the family separation policies imposed by the Trump Administration on persons detained at the US-Mexico border, which was publicly condemned by GoFundMe (2018) as “cruel, senseless, and wholly unnecessary” and “an affront to the moral dignity of all Americans.” Pointed critiques of this kind are occasionally made by GoFundMe in

response to single-issue causes. However, in recent years GoFundMe has more broadly questioned the default role it has been assigned as “an alternative safety net.”

6.3 | “Politicians are failing us”: GoFundMe reframing their purpose through state critique and strategic partnerships

By 2019, in his final year as CEO, Rob Solomon had become increasingly vocal about what he perceived to be catastrophic institutional failures. This was particularly in relation to affordable healthcare in the United States, which Solomon argued GoFundMe should not be tasked with fixing:

“The system is terrible. It needs to be rethought and retooled. Politicians are failing us. Health care companies are failing us. Those are realities. I don't want to mince words here. We are facing a huge potential tragedy. We provide relief for a lot of people. But there are people who are not getting relief from us or from the institutions that are supposed to be there. We shouldn't be the solution to a complex set of systemic problems. They should be solved by the government working properly, and by health care companies working with their constituents. We firmly believe that access to comprehensive health care is a right and things have to be fixed at the local, state, and federal levels of government to make this a reality.” (Bluth, 2019)

Ultimately, concluded Solomon, “there has to be a renaissance, a dramatic change in public policy” (Bluth, 2019). While previously the company simply lamented that GoFundMe was serving as a de facto healthcare provider—but proudly highlighted their role in alleviating widespread suffering—the rhetoric had now shifted to an express desire to shed this role entirely (and the associated perceptions of their platform as a site of last-resort desperation). Hence, while some of the early GoFundMe marketing was based around helping with “life's precious moments,” ten years later the platform's core mission, suggested Solomon, was now in helping “moments becoming movements” (Meyers-Belkin, 2019). GoFundMe, stressed Solomon, was still the “take-action button” of the internet, only now it was shifting toward causes bigger than the individual.

By this time, GoFundMe's most successful campaigns were no longer related to isolated personal causes, but wider social movements and mutual aid efforts. Today, the company's most successful fundraisers include “Justice for Breonna Taylor” and “The Official George Floyd Memorial Fund” (which collected the most individual donations in GoFundMe's history), both of which are closely connected with the wider Black Lives Matter movement. Another is the “Time's Up Legal Defense Fund,” launched in support of the #MeToo movement. During COVID-19, hugely successful campaigns included

the “Frontline Responders Fund,” supporting key workers during the pandemic, and “America's Food Fund,” dedicated to addressing food insecurity issues which—as observed by GoFundMe themselves (see Cadogan, 2021)—were affecting nearly one in four American families.

Immediately prior to the COVID-19 pandemic Tim Cadogan took over from Rob Solomon as CEO. Cadogan noted that “None of us could have predicted COVID, but it elevated the role of the company to a higher level, and we have a real responsibility that comes with that” (Taylor, 2021). However, in contrast with the grand “social fabric” analogies once invoked by his predecessor, Cadogan made a conspicuous effort to emphasize that GoFundMe should only be “a complement to major government and philanthropic programs.” Part of this complementary function, argued Cadogan, can be in using their internal data to advise government institutions. As an example, Cadogan cited GoFundMe's advocacy to the US Government in relation to Covid-relief, advising that campaign trends indicated an unprecedented level of mass insecurity that warranted urgent intervention. This view is somewhat supported by research indicating that GoFundMe can usefully function “as a weathervane indicating a community in distress” (Saleh et al., 2021). Cadogan also highlighted GoFundMe's free resources to assist people in navigating the Affordable Care Act and gain access to health insurance.

By early 2021 GoFundMe was also agitating the government more directly, with a frank op-ed from Cadogan (2021) declaring “the [COVID-19] situation is nothing short of a national emergency” that warranted substantial federal relief. This call was echoed in an open letter to the United States Secretary of Health and Human Services, urging that their “fundraising platform cannot—and should not—be a solution to complex, systemic problems” However, noted Cadogan, GoFundMe can still serve a useful purpose in post-Covid recovery and rebuilding efforts. In controversial fashion, GoFundMe—in partnership with Yelp and Inuit QuickBooks—therefore took the unprecedented step of autogenerating fundraising campaigns for small businesses. The autogenerated campaigns quickly caused frustration among those included in the roll-out, with GoFundMe donation prompts suddenly appearing on the Yelp pages for each business, thus potentially harming their reputation (Statt, 2020). Some operators complained they did not receive information on opting out of the scheme, leading Yelp to suspend the program before shifting into an opt-in model (Bursztynsky, 2020). Tens of thousands of businesses were reportedly included in the autogenerated campaigns, an act that one restaurateur described as “unconscionable” (Statt, 2020). Overall, the initiative was a surprisingly clumsy misstep from a company that—relative to comparable platforms—had managed to build a reputable brand in an ethically fraught market.

7 | LIMITATIONS AND FUTURE RESEARCH

There are some inevitable limitations in an analysis of this scope which can be fruitfully addressed in future research. To this end, five future lines of inquiry are worth highlighting. First, left largely undressed in this discussion are the long-term potential implications of

GoFundMe's ongoing expansion. Along with now dominating peer-to-peer crowdfunding, GoFundMe also aim to become the go-to platform for non-profits seeking to streamline and maximize their fundraising outcomes. But what happens when an intermediary pursues a total capture of civic goodwill, inserting itself as a gatekeeper in all charitable and micro-philanthropic giving? What risks might arise in a single platform becoming such a pivotal gatekeeper for social causes, particularly when they may prove politically sensitive, and where enfranchisement is reflected in people "voting with their wallets"? What "empathy paths" (Ruiz-Junco, 2017) are potentially open or closed, given GoFundMe's overriding aspiration to protect their reputation and remain profitable?

Second, more work is needed on GoFundMe's content moderation strategies and "protological power" (Lovink & Rossiter, 2018). All platforms choose, and these choices—regarding what content is permitted, and to whom it is made visible—have obvious implications for fundraising outcomes and wider understandings of who is seen as "deserving." Hence there are growing calls to understand more about "the site's own infrastructure and how it directs donor attention in an oversaturated market" (Igra et al., 2021, see also Costello & Boswell, 2021). This, unfortunately, is not an easy task, and may require GoFundMe to be more forthcoming about their algorithmic governance and gatekeeping rationales.

Third, another limitation of this study is not being able to offer greater specifics on GoFundMe's financial standing. Such data—particularly preceding and following their strategic pivots—would prove immensely valuable, but is unlikely to be forthcoming while the company remains in private hands. However, if GoFundMe does opt for an initial public offering on the stock market—which appears plausible (see Price, 2022)—then both their obligatory reporting requirements and fluctuating share price will make it much easier to correlate their strategic decisions and subsequent financial impacts. Similarly, in assessing GoFundMe's "Small Business Relief Fund," Igra et al. (2021) observed that GoFundMe "appears to be using its non-profit arm to reduce its tax burden [...] while increasing revenue for itself by generating new campaigns, new donors, and additional tips." As highlighted by Snyder (2022a), this interplay of GoFundMe's for-profit and non-profit aims expands the company's scope for "picking winners and losers through its philanthropic efforts" and potentially "produces another layer of opacity in its activities." Therefore, the complexities of GoFundMe's for-profit and charitable arms and whether—in "caring capitalism" style—they may complement each other in ethically sound ways merits further investigation, particularly given its likely effects in further disintermediating the existing charity sector.

Fourth, while this study focused solely on publicly available materials, there would be great benefit in sourcing more "insider" accounts of GoFundMe's operations, strategies, and rationales. The aforementioned controversy around GoFundMe hosting the campaign for the proposed Trump border wall—among other contentious causes—has reportedly led to internal dissent and dissatisfaction among employees at the company, with "several employees quitting in frustration following the campaign" (Price, 2022). As GoFundMe attempts to expand their operations while minimizing public backlash and mass

harms, the sentiments and commitment of their own employees may prove crucial in walking this strategic fine line. Unfortunately, such internal accounts may prove very difficult to gather, but are nonetheless worthwhile pursuing.

Finally, while this study briefly explored GoFundMe's willingness to critique the state, there is scope to expand this analysis, particularly as it may prove key to understanding the GoFundMe's next phase of strategic maneuvering. Unlike charities and not-for-profits—who may be reliant on state support and thus reluctant to directly criticize state failures—GoFundMe theoretically has more scope to petition the state without fear of repercussions. However, subsequent events relating to the aforementioned "Freedom Convoy" may have a chilling effect on the causes GoFundMe is willing to publicly support (or resist). GoFundMe's decision to remove the Freedom Convoy campaign and return the funds to donors was seen by powerful conservative figures as evidence of the company's supposed political bias, resulting in the Attorneys-General from 28 US states signing an open letter calling on GoFundMe to explain their governance and decision-making rationales (Anderson, 2022). The not-too-subtle threat is that regulatory action will be imposed if GoFundMe does not exhibit more deference and accommodation toward conservative causes. Meanwhile, an emerging competitor, GiveSendGo, is expressly selling itself as the antithesis of GoFundMe—a crowdfunding platform that will host practically all causes—thus resulting in GoFundMe potentially becoming wedged between public pressures, employee expectations, growing competition, and regulatory threats. Amid all this, and in a post-Roe America, GoFundMe's willingness to exercise their extensive advocacy capacities in support of progressive causes—or to instead opt for a more cautious and "neutral" approach—will reveal their next strategic phase in capturing the "giving layer."

8 | CONCLUSION

More than any other entity, GoFundMe successfully normalized the practice of social cause crowdfunding, converting laypersons into fundraising organizers and advocates. While initially somewhat stumbling upon this market opportunity in a post-GFC United States, GoFundMe soon became a platform individuals turned to in times of crisis and emergency, hoping to turn their social capital into liquid cash as quickly as possible. More broadly, GoFundMe espied revenue opportunities in offering alternatives to outdated fundraising methods employed by the charity sector. Now, with the scope of their platform and the cachet of their brand, GoFundMe offer enterprise tools to charities and non-profits, thus inserting themselves as a potential conduit for all charitable giving, ranging from helping to fix your neighbor's car to alleviating mass humanitarian crises. Realizing charitable disintermediation at such scale required GoFundMe to become "value entrepreneurs," selling their services as a form of "caring capitalism" that can empower and enfranchise individuals, communities, and organizations to better address injustices and inequalities. However, in attempting to remain a "neutral" platform accommodative to all views, GoFundMe inevitably courted controversy that required reputational repair. These reparative efforts included changing their revenue model

and taking a more proactive stance on contemporary political issues. More recently, as their inability to meaningfully address worsening economic precariousness became undeniable, GoFundMe publicly questioned their de facto role as an alternative safety net and urged governments to implement more substantial relief measures. In the space of a decade GoFundMe has completely upended our giving practices and rationales, compelling many traditional fundraising organizations into radically rethinking their strategies. In increasingly precarious worlds and competitive charitable giving markets there is little reason to believe the next decade will not prove equally disruptive.

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DATA AVAILABILITY STATEMENT

Data sharing is not applicable to this article as no new data were created or analyzed in this study.

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