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What encourages charitable giving and philanthropy?

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ABSTRACT
In recent years, increasing public attention has been paid to voluntary action, civic engagement and philanthropy. It is in this framework that the growing numbers of childless older people are regarded as a valuable source of charitable giving. In fact, by giving to philanthropic foundations – instead of consuming their wealth or leaving inheritances – childless donors may develop into pioneers in the field of post-familial civic engagement. The article explores the circumstances under which childless older people adopt this behaviour in both Germany and the United States of America. It is found that making large donations or setting up philanthropic foundations is still an elite phenomenon, but on the other hand that establishing a foundation is attractive for childless people, both as a means of ensuring that one's name lives on, and as a way of organising bequests. Educational level, ill-health, social capital and religiosity all positively reinforce the inclination of childless people to transfer resources to charities. It is also shown that the institutional framework or organised fundraising has a large role in fostering charitable giving among the childless. The framework of charity organisations and fund raising in the country of residence plays an important role in determining the expansion and democratisation of charitable giving.

KEY WORDS – philanthropy, charitable giving, childlessness, interactionism, Germany, USA.

Introduction

Similar to the American debate on social capital and civil society triggered by Robert Putnam (2000) and others, there is currently in Germany and other European countries a debate about voluntary action and civic engagement, both of which are seen as necessary conditions for democracy and the transformation of the welfare state (Adloff 2005a: 108–30). For example, the German *Bundestag* [Federal Parliament] set up a study commission on the future of civic activities. It sat from 2000 to 2002 and

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produced several volumes of analysis and recommendations on how to foster civil society and voluntary action (*e.g.* Enquete 2002). Associated with this debate has been the revival of philanthropy and especially of charitable foundations, both in public consciousness and in actual numbers. Since the 1990s in Germany, philanthropic foundations have undergone a remarkable renaissance and a discourse on philanthropy has emerged. The number of new charitable foundations has risen, the legal framework has been substantially altered (in 2000 and 2002), and public attention has focused on their role to an extent unimaginable even 20 years ago. The reasons for this are manifold: the decline of the welfare state, an increased trust in non-governmental organisations of public interest, and an unprecedented accumulation of private wealth.

Inter-generational transfers are a major source of household wealth in Germany. It has been estimated that their aggregate value during 2000–10 will amount to €1.5 to 2 trillion (Braun 2003). Over recent years, the annual value of inheritances has been around €36 billion (Kohli *et al.* 2006). At the same time, across Europe the distribution of wealth is significantly unequal: during the last few years the wealthiest five per cent of households in Europe have received about two-thirds of all inheritances (Jürges 2005), and class-specific inequalities are expected to increase further in the years to come (Szydlik 1999). It does not necessarily follow, however, that unequal inheritances will increase the relative inequality of wealth distribution, because inherited wealth has a relatively greater impact on the financial situation of poorer households. Some moderation of today's unequal wealth distribution may occur (see Kohli *et al.* 2005, 2006).

Many see the growing number of childless older people as a source of bequests. It is reasoned that they can choose to consume their wealth, or give to next-of-kin, or donate a share to charitable causes. It has been suggested that childless donors may thus develop as pioneers and innovators of new forms of post-familial civic engagement (Albertini and Kohli 2009, this issue). They may do so by giving to existing charities or by setting up their own philanthropic foundations as an alternative to consumption and bequests. It would be useful to know under which circumstances childless older people will engage in these forms of civic behaviour. Seen from this perspective it is not surprising that foundations in Germany – as age-old instruments for running and funding institutions and projects for the public good – are currently seen in a positive light. Nonetheless charitable giving and the establishment of charitable foundations have not attracted serious social scientific research, and patterns of giving are poorly specified. On the other hand, during the last 10 years voluntary action and the concept of social capital have entered the German social research agenda.

The paper discusses these issues in the light of the available research on civic engagement and charitable giving. Three aspects of philanthropic action will be discussed: voluntary engagement (giving one's time and creativity), charitable giving (donating money or other resources to charitable organisations), and the establishment of philanthropic foundations (the creation of institutions of permanent giving). Comparisons will be drawn between charitable and philanthropic action in Germany and the United States, and finally a theoretical explanation for charitable giving and philanthropy will be provided. Generally speaking, philanthropic action has a 'gift character'. I will follow Alain Caillé who defined a gift as any 'allowance of goods or services made without a guarantee of return, with a view to creating, maintaining or regenerating the social bond' (Caillé 2000: 47). The paper reviews the scattered extant research in the field, although no study has directly examined childless older people's charitable transfers. The reader should be forewarned that although this paper synthesises the empirical evidence and considers the theoretical implications, few clear-cut findings are forthcoming.

Social capital

The concept of social capital, as articulated by Robert Putnam (2000), refers to civil associations such as clubs and societies, informal networks, religious communities, self-help groups and social movements. Social capital has elements such as trust, norms and social networks that it is argued can make society 'more successful' by allowing action to be coordinated.[1] Among the indicators that social research uses to measure social capital are statistics on the membership of associations and the extent of voluntary civic engagement.

Social capital in Germany

Voluntary associations in Germany are far from stagnant and indeed have changed markedly in recent decades.[2] It is estimated that there are around 500,000 clubs and societies in Germany. Just under 60 per cent of the population of western Germany aged 15 or more years belongs to one or more associations (Klein 1998: 678). The equivalent percentage in eastern Germany was 25 in 1990, since when it has risen closer to the western figure. The upper-middle classes with higher educational qualifications are far more strongly represented in associations than people of lower income and education (Offe and Fuchs 2001). The latter are especially under-represented in the new forms of civil associations, such as social movements or self-help groups, and are accordingly less equipped with social capital. In the past, many such groups were integrated into associations with broader aims that were the bedrock of the socio-moral milieu, such as labour unions or the Catholic Church.

The available data also reveals an average increase in voluntary engagement in Germany over the past 30 years. The *Freiwilligensurvey* [Survey of Volunteers], for example, has recorded an increase in activism in recent years (Rosenbladt 2000; Gensicke, Picot and Geiss 2005). The *Bundesministerium für Familie, Senioren, Frauen und Jugend* [Ministry for the Family, Older People, Women and Youth] initiated the Survey of Volunteers in 1999 and the results of the 2004 wave have recently been issued. It reports higher rates of volunteering than other sources. Since the survey focuses extensively on all areas of voluntary action (community action was also measured but distinguished from voluntary action), it might be more accurate than studies that touch these areas only superficially. On the other hand, it might be true that people who are engaged in voluntary organisations are motivated to respond and were over-represented in the survey.

In 1999 throughout Germany, 34 per cent of the population aged 14 or more years were involved in volunteer work, and in 2004 the figure was 36 per cent. The equivalent figures for West Germany were 36 and 37 per cent, while in the former East German *Länder* (states), the figures were 28 and 31 per cent (Gensicke 2000: 176; Gensicke, Picot and Geiss 2005). The highest growth was among people aged 60 or more years (from 26 to 30 %). If one looks only at those aged 60–69 years, the rate of participation rose from 31 to 37 per cent (Gensicke, Picot and Geiss 2005: 16). This difference shows that those aged 70 or more years volunteer less often, *e.g.* in 2004, 18 per cent of 76-year-olds were volunteers. The decrease in volunteering with increasing age can be explained by the associated increases in health problems and needs for care and support.

A regression analysis in the latest Survey of Volunteers report identified the independent variables that were the strongest predictors of volunteering. In general, level of education was one of the most influential socio-demographic variables, and for those aged 14–24 years it was *the* most important variable. Among elderly people, participation in voluntary work was less strongly influenced by educational background and the number of friends and acquaintances was the most important predictor (Gensicke, Picot and Geiss 2005: 328). Religious commitment is also more influential among older than younger people. Unfortunately, the Survey of Volunteers did not distinguish childless older people from those with children, and collected information about children only if they were living in the household of the interviewee.

Social capital in the United States

The state of civic engagement in the United States is much more difficult to describe than Putnam's diagnosis of the erosion of social capital suggests. The number of associations has risen during the last 25 years although the total membership, and therefore the share of the American population that is active in associations, have both decreased (Wuthnow 2001: 666–72). At the same time, participation in elections has fallen significantly. Nonetheless, civic engagement in general has remained quite stable. Around 45 to 50 per cent of the adult population has been involved in some form of voluntary action throughout the past 20 years, a much higher share than in the mid-1970s when less than 30 per cent of the adult population was actively involved. The rates vary with educational background: 40 per cent of those with a high school degree volunteer, whereas 60 to 65 per cent of those with a college degree do so. There is a similar differential by income, and there are differences by ethnic group: Whites have higher volunteering rates than African-Americans or Hispanics. Most importantly, people who regularly go to church have volunteering rates above 60 per cent, whereas the rate among those who do not go to church is 38 per cent (Hodgkinson, Nelson and Sivak 2002: 391).

While a general decline of social capital is not apparent, there is increasing evidence of growing inequality in the possession of social capital. Robert Wuthnow concluded that social capital had not eroded evenly, but rather had become more unequally distributed. Instead of erosion, there has been exclusion: 'the fall in the membership of associations has always been higher among the socio-economically less privileged than among people who are already more privileged' (1999: 695). The encompassing study of Verba, Schlozman and Brady (1995) reached similar conclusions. More often than in the past, members of the lower classes escape the networks of civic recruitment. It is such networks, at workplaces and in trades unions or religious congregations, that ask people to participate and volunteer. Verba and colleagues stressed that, with the unions in decline, churches represent the only places where under-privileged groups are recruited for civic action and can learn civic skills.

Charitable giving in America and in Germany

I now turn to charitable giving in America and Germany. The following account reveals both similarities and differences in the charitable traditions of the two countries, and that they can be partly explained by the 'religious factor' (*cf.* Adloff 2007).

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The United States

Charitable giving in the United States is deeply influenced by religious affiliation: those who go to church (at least once a month) give a share of their income that is three times higher than that given by people with weaker ties to a church (O'Herlihy, Havens and Schervish 2006: 16). Religious congregations receive the greatest share of charitable donations, which amount to around 40 per cent of the total. If transfers only from private households are included and institutional donors excluded, in 2002 the share given to religious congregations was 53 per cent (p. 34). Furthermore, members of religious congregations give more to non-religious causes than people with no religious affiliation (Bielefeld, Rooney and Steinberg 2005: 133). The educational background of a person is one of the most important predictors of charitable giving. After controlling for both income and wealth, people with higher levels of educational achievement give more.

Another factor not to be overlooked is the role played by the expansion and professionalisation of fundraising. Over the 20th century, professional fundraisers emerged and encouraged the broadening and democratisation of charitable giving. Hodgkinson (2002: 398) concluded, 'the growth of the fundraising profession in recent decades helped to expand giving beyond the wealthy to the population more broadly'. They have an important stimulation effect, for the very fact of being asked for a contribution is one of the best predictors of charitable giving. Other important influences are being the member of an association and being active in it, for the latter make donations twice as often as non-members and they give two to four times more (O'Herlihy, Havens and Schervish 2006: 17).

As far as the United States is concerned, there is clear evidence that successive cohorts have followed different patterns of charitable giving (Steinberg and Wilhelm 2003: 3*ff.*). After controlling for wealth and income, which generally rise with age, the cohort effect can be still observed. Those born before 1945 are more generous than those born more recently, which supports Robert Putnam's (2000) thesis that there is a civic generation in the United States.[3] Another interesting aspect according to one study is that married people give a higher share of their income than the unmarried even when controlling for income after tax. Furthermore, people with children give more than the childless (Jencks 1987: 326*ff.*). To conclude, charitable giving is first of all inherently connected to volunteering and networks of participation, and participation in religious congregations has the greatest influence on the behaviour (Schervish and Havens 1997: 247).

Germany

During the last 15 years, several studies on charitable giving in Germany have reached very different conclusions. Not all the source data are in the public domain since most of the research has been by private-sector market research organisations. Federal income tax statistics show, however, that in 2001 28 per cent of all taxpayers declared tax deductibility for charitable giving, and that total donations were €2.8 billion. In the nature of tax declarations, the actual total would have been higher (Buschle 2005). Buschle's analysis also found that, on average, 0.27–0.28 per cent of income was donated, and 47 per cent of donors were men and 53 per cent women. As in the United States, people with children gave more often and larger sums than the childless. The same was true for religious affiliation: people paying church tithes gave more to other causes too. Thus, financial burdens do not lead automatically to a decreased amount of charitable giving. Both the participation rate and the donated share of income were higher in West Germany than in East Germany: East Germans gave away 0.16 per cent of their income, West Germans 0.3 per cent. Among unmarried contributors, 26 per cent were aged 30–40 years and they donated only 18 per cent of the total sum. Older people (aged 65 or more years) made up 16 per cent of all donors, but their share of the total sum of contributions was 30 per cent, and among them giving was rather unequal. Very few gave very much, which makes for a high average and a low modal donation.

The working group *Spenden in Deutschland* [Giving in Germany] interviewed more than 5,200 people over the telephone (*see* www.spenden-in-deutschland.de). One-half (49.5 %) of those interviewed had contributed to charitable causes over the previous 12 months. A major finding was that both the educational as well as the religious background had a decisive influence on patterns of charitable giving. Those aged 45–59 years were the most active donors. Thus, in both the United States and Germany, socio-demographic attributes such as income, education, gender, religious affiliation and civic engagement influence whether or not an individual donates to charitable causes (*cf.* Adloff 2005b).

Priller and Sommerfeld (2005) analysed the information on charitable giving collected by the aforementioned Survey of Volunteers, and found many of the same correlations as identified for the United States. A higher than expected participation rate of 63 per cent was reported. The survey has data on the amounts donated and three categories were distinguished: up to €100, €101–500, and €501 or more. Since the last category is open, estimating the total sum donated is inexact but it is clear that the better educated, the religiously committed, women and the older people donated money to charitable organisations more often than others. The survey showed that most of the differences between East and West Germany can be explained by religious differences. Among those with a religious affiliation, 69 per cent participated in charitable giving, and among those with strong ties to their church, the rate was 80 or more per cent (*ibid.*). A close relationship between volunteering and giving was also observed. Even members of associations who did not volunteer gave more often to charities than non-members, and among those who volunteered, the more intensively their effort, the more they gave. Volunteering rates varied markedly with religious affiliation: *e.g.* East Germans with a strong church affiliation had twice the participation rate in volunteering than those with no religious affiliation (Braun and Klages 2001: 53).[4]

It should be remembered that the German data on volunteering and charitable giving lack detail and do not allow for the reliable differentiation of Protestants, Catholics and those with no religious affiliation. Nonetheless, there is strong evidence of a connection between educational background and giving behaviour; people with a high school degree are much more likely to give than people with lower education. The Survey of Volunteers also showed that older people give more often than younger adults. Moreover it is evident that higher household income associates with higher rates of participation in charitable giving, but that the share of household income that is donated does not necessarily increase.

Priller and Sommerfeld (2005) also analysed the data on charitable giving in the *2002/2003 European Social Survey* (ESS). The ESS collected only whether an individual made a donation during the previous year, not the amount. According to the ESS data, the rate of participation in charitable giving among the adult population in Germany was 32 per cent. The Nordic welfare states had higher rates (Sweden, 44 %; Norway, 41 %; and Denmark, 34 %), and The Netherlands had the highest rate (45 %) – it is interesting to note that inclusive welfare states do not 'crowd out' private charitable giving. In comparison, the Mediterranean countries with more limited welfare states and strong family support regimes (*cf.* Kohli 1999, 2004) had remarkably low rates of participation in charitable giving (Greece, 9 %; Italy, 11 %; Spain, 15 %). Post-communist countries such as Poland (12 %) and Hungary (6 %) also had low rates, whereas the rate in the United Kingdom was relatively high (39 %). The similar participation rate (37 %) in Austria is most interesting since in that country there are no tax deductions for charitable contributions. It seems that cultures of giving do not correspond to overall patterns of state activity or economic incentives. Nor is the gender differential in giving consistent. In Ireland, Slovenia, Poland and Greece, men gave more often than women, whereas in the Scandinavian countries women accounted for significantly more of the donations than men.

The ESS data enables charitable giving to be analysed by age group. Priller and Sommerfeld (2005) distinguished those aged 14–34, 35–64, and 65 or more years. It is striking that in all countries except The Netherlands, those aged 35–64 years has the highest participation rate, and younger and older people gave less often. This contradicts the findings of the Survey of Volunteers, which found that older people had the highest rate of participation. Unfortunately, older people without children cannot be identified from the ESS, only whether or not children were living in the same household. Furthermore, Priller and Sommerfeld's paper did not report multivariate analyses.

Philanthropic foundations

This section compares the philanthropic institutions of the United States and Germany. The Foundation Center (2006) in New York listed more than 68,000 grant-making foundations and estimated that in 2005 they held assets of more than $500 billion and spent $33.6 billion. The five biggest foundations held 15 per cent of the sector's assets, although most of the foundations had small endowments. Turning to Germany, currently there are around 18,000 philanthropic foundations. During the 1980s, around 150 new foundations were established each year, while during the last 10 years, between 500 to 800 foundations have been created each year.[5] It is not easy to estimate the assets held by German foundations since they are not required to declare either assets or expenses, but it is clear that most have only modest sums: in 2001, 50 per cent had less than €250,000 (Sprengel 2001). Clearly, individuals tend to set up small foundations while corporations and state agencies more often establish large foundations. The German Parliament's *Enquete-Kommission* '*Zukunft des Bürgerschaftlichen Engagements*' [Study Commission on the 'Future of Civic Activities'] estimated that in 2000 foundations contributed only 0.3 per cent of the income of the non-profit sector.

While many foundations establish, implement and build up wealthy families' lasting and influential philanthropic work (*cf.* Odendahl 1990), others are set up as a surrogate for a family. Both 'institutions' deal directly with inter-generational inheritance and the future, and both are intended to project the influence of a successful life on coming generations (see Hansert 2003).[6] These principles are inherent in the social and legal definitions of a foundation in Germany. According to the *Bürgerliches Gesetzbuch* [German Civil Code of 1900], private autonomous foundations are 'legal entities, characterised by assets, destined to serve a specific statuary purpose *in perpetuity* as laid down by the founder(s), and granted legal personality without members or owners by an act of government' (Strachwitz 2001: 136). For the childless, setting up a foundation can be a way of ensuring one's name lives on, which would not be the case if one's wealth is spent or bequests are made to next-of-kin. In the past, the statutes of charitable foundations often mentioned that the founder had no children. In theory at least, therefore, being childless favours the establishment of a foundation. Furthermore, it has been argued that foundations connect the individual to the broader public and the (imagined) common good (*cf.* Alexander 2001): a mere kinship link between a wealthy person and his or her social environment (as with inheritance) is sundered or overlooked in favour of more deliberate and universal relations.

The StifterStudie*: a study of founders*

Beginning in the autumn of 2003, the Bertelsmann Foundation carried out a study of individual founders. First 22 in-depth interviews were conducted, and then in early 2004 all 1,660 founders who set up an independent foundation after 1990 were sent a questionnaire (for details see Timmer 2005a, 2005b). The list of founders was supplied by the *Bundesverband Deutscher Stiftungen* [German Association of Foundations]. It was learned that 306 of the founders had died. More than 500 of the remaining founders returned completed questionnaires, a response rate of 46 per cent. Most had set up his or her foundation when alive, whereas in the past foundations were often established by testament. Among the respondents, 70 per cent were men, 70 per cent were married, and the most prevalent 10-year age group was 60–69 years referring to the year of establishment. Most had children, but 42 per cent were childless, a high share given that in Germany only 14 per cent of those aged 50 or more years have no children.

The founders were highly educated: 37 per cent had a diploma from a university or a technical college, and 20 per cent held a doctorate. The largest (44 %) occupational group were entrepreneurs, and more than one-half of these owned a company with more than 50 employees. Every other (52 %) founder said that the assets of the foundation came from entrepreneurial activity, while 28 per cent said their wealth had accrued from salaries, and 25 per cent from bequests or gifts. Fourteen per cent indicated that they came from an upper-class background, 62 per cent from the bourgeoisie or middle classes, 13 per cent from the petit bourgeoisie or lower-middle classes, and 10 per cent from a worker's household. The private wealth of the respondent founders was as follows: 20 per cent had assets exceeding €4 million; 17 per cent had €2–4 million; 40 per cent between €0.25–2 million; and more than 20 per cent less than €250,000. The last figure shows that setting up a foundation is not necessarily a prerogative of super-wealthy citizens. Indeed, it emerged that both community foundations and private independent foundations hold comparatively low assets.

Among the motives of the founders, 'serving the common good' and 'duty' ranked much higher than 'gaining influence' or 'self-fulfilment', but nonetheless personal interests were very important. Fulfilling a rewarding task, being content, and feeling connected to the recipients of grants were the founders' three most important expectations when establishing a foundation. Most (82%) of the respondents said that there was more than one reason for establishing their foundation, and many mentioned very specific motivations; for example, the intervention of fate such as an illness motivated 24 per cent; 26 per cent mentioned an unexpected bequest; 27 per cent the need to organise one's own inheritance; and seven per cent cited the inheritance of a family company. Being without an heir prompted many to think about establishing a foundation. Among all the respondents, 43 per cent said that the foundation was something that they were 'giving to posterity', and the childless reported this motivation more than others. During their lifetimes, many founders had avoided becoming publicly recognised and 45 per cent wished to remain anonymous. It is interesting that 65 per cent reported that no friends or acquaintances were associated with their voluntarism.

Maintaining control over the resources was important to all the founders: 53 per cent declared that they wished to control what happens to their money and did not want to give it to independent charities or even to the state through taxation. Ideas of sustainability and perpetuity were important to 71 per cent of the founders. The enduring fulfilment of a fixed purpose motivated them to establish the foundation as a legal entity. In contrast, donations are one-off transfers that are rarely repeated and do not lead to a lasting sense of transcendence. Most of the foundations set up in recent years have been rather small: 43 per cent of the respondents said that the endowment was less than €100,000, and only seven per cent bestowed more than €2.5 million. Consequently, 49 per cent hoped that their foundations would receive other donations and contributions, and 44 per cent planned to donate to their foundation after death through their wills. Many foundations had assets up to €307,000, the maximum for a tax allowance (by a new regulation in 2000). Indeed, 41 per cent of those who set up a foundation in 2000 or after said that they chose the legal form of a foundation over other forms of charitable giving because it received tax privileges.

Privileged milieus and the common good

In connection with the report on poverty and wealth commissioned by the German government, the *Berliner Institut für Sozialforschung* [Berlin Institute for Social Research] was asked to study the role of the most privileged members of society in maintaining social hierarchies (Schulze *et al.* 2004). Part of the project was to focus on the voluntary action and giving of wealthy citizens, and the study addressed the specific questions of under what circumstances private wealth is given for public purposes and the value of such philanthropy for society. This was the first qualitative study of German charitable founders. In 2002, 14 founders associated with 19 charitable foundations, one patron and one chairman of a charitable association were interviewed using open-ended questions. The interviews were fully transcribed and content analysis performed.

The foundations held assets between €50,000 and €25 million. Following an article by Sigmund (2000), the hypothesis was examined that founders are characterised by bourgeois entrepreneurship, individualism and a certain sense of mission. The motives of gratitude towards society, altruism, the wish to influence social processes, and prestige were all expected to be important. These hypotheses were quite strongly supported. Furthermore, the researchers discovered that setting up a foundation was closely linked both to a normative family tradition that endorses commitment to the common good, and to specific life circumstances and events, such as retirement, problems with finding a successor for the family company, and health-related crises. It emerged that some founders either did not want their offspring to inherit their entire estate or believed they had no need of the inheritance.

Many interviewees said that giving back to society is the obligation of those who had the fortune to earn or inherit substantial wealth. The following words of a founder are illustrative and reminiscent of Andrew Carnegie's aphorism: 'It is not a sin to become rich; it is only a sin to die rich'. This, of course, also legitimises wealth and social inequality. The study suggests that gratitude and the desire to repay society are among the founders' major motivations, and that they are also aware that there is a personal return, *e.g.* recognition and prestige. Self-fulfilment and a sense of purpose in life are also motivating factors. Most of the founders interviewed had substantial social capital, and understood that this was increased by establishing a foundation. Most of the day-to-day work of foundations is done voluntarily and founders relied heavily on their social networks. Next to financial capital, social capital seems to be the most important resource for a foundation to be feasible and effective; without it, grant making or operational processes are impossible. When asked what circumstances favoured or hindered the development of foundations, the interviewees thought that demographic changes as well as increasing wealth would contribute to their spread. In contrast, the German 'culture of social envy' was mentioned as an inhibiting factor. Many wealthy people think that most people envy them and are therefore disinclined to demonstrate their wealth by setting up foundations. Some wealthy peers also disapprove of philanthropy. The interviewees argued for a culture that on the one hand appreciates wealth, and on the other hand, has a commitment to the common good. The United States was often cited as a model.

Two attitudes towards the state were characteristic. One type of founder has neo-liberal views and wants to reduce state activity to its core functions. When the state retreats from various fields of action this type of founder sees rich opportunities for his or her own activity. The other type is more benign towards the traditions of the European welfare state and does not want the state to give up its entire array of activities. This split within the German foundation community was also identified by a research project on the roles and visions of foundations in Europe undertaken by the London School of Economics (LSE) in 2001 (see Adloff *et al.* 2007). The German evidence showed that the field of foundations can be divided between a liberal branch that is distant from the state, and a corporatist sub-sector that works closely with state agencies. In Germany, the liberal sector emphasises independence from the state and has grown strongly for 20 years. The share of foundations in the social-corporatist sector – which started during the late 19th century – has shrunk. The new self-consciousness among founders and foundations is one of being private and independent actors with the right to take part in the process of defining the common good.

How to explain charitable giving?

In the following sections, some possible explanations for charitable giving will be discussed. It will be suggested that it might be more fruitful to analyse the contexts of interaction and organisation than the personal profiles of individuals.

Altruism: a personality trait or an organisational category?

Over the last 20 to 30 years, the concept of the altruist as the counterweight to the utilitarian egoist has been revived in economic theory. The work of Oliner and Oliner (1988) on those who rescued Jews from the Nazis, and of Titmuss (1997 [1970]) on blood donors, have been immensely

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influential. Various psychological motivations have been discussed but only a limited range of explanations has been forthcoming. Although the features of an altruistic personality are not easy to identify, many studies have shown that interactions between the ego and the social environment are an important aspect of altruistic behaviour (Monroe 1994: 888).

A different approach was taken by Kieran Healy (2000, 2004) in his internationally comparative studies of altruism, specifically of blood donation regimes in Europe. He asked why it is that, for example, 14 per cent of adults in Luxembourg donated, whereas in France 44 per cent did so. Are the French more altruistic than the Luxembourgers? Healy showed that the organisation and institutionalisation of blood donation regimes is decisive. Different regimes have a different relationship with the general population and different methods for finding and activating potential donors. Not only do the motives vary but also the institutional setting of collecting blood. He concluded, 'poor organisation – rather than selfish motivation – kept people from giving' (Healy 2000: 1642). Healy (2004) also studied organ donation in the United States and similarly showed that altruism is highly institutionalised. Different organisational capacities explained the different rates of organ procurement among the states. The rates depended on the capacity of organisations to be present in hospitals and to get in direct contact with the relatives of the deceased. Healy concluded that altruism is not only a capacity of individuals but also embedded in organised environments which provide structures for the opportunity to be altruistic and that help create and shape the behaviour.

An interaction micro-model of philanthropic action

To be connected to associations and social networks shows a willingness to interact and at the same time creates the duty to do so. Paul Schervish, one of the leading scholars in the field of philanthropy, put it like this, 'our conclusion is that charitable giving derives from forging an associational and psychological connection between donors and recipients' (Schervish 2000: 10). The willingness to donate rests on involvement in networks of face-to-face relationships, which enable identification with the interests, needs and the suffering of others. It is of course easier to identify with causes that have direct implications for one's own life, as with much giving to religious communities, schools, universities or cultural institutions (Schervish and Ostrander 1990: 78). Giving not only reinforces the social bond and therefore horizontal solidarity; it also has the potential to create hierarchical relations by demonstrating one's own rank. Randall Collins (1991), for example, saw in rich individuals' charitable contributions a strategy to become members of 'high society' and a way to legitimise their economic status. It is particularly the case for elites that donations and charitable foundations are vehicles for their self-definition and expressions of identity (Silber 1998: 143; *cf.* Adloff 2006; Ostrower 1995).

A powerful theoretical representation of philanthropic action can be built from micro-models of interactions and action (*cf.* Sokolowski 1996; Fine and Harrington 2004). Individual philanthropic attitudes are, according to such a model, more the result of such actions than the reason for them. Social bonds and patterns of interaction are therefore better predictors of philanthropic activity than individual profiles or attitudes (Sokolowski 1996: 273). Motives for action are mostly generated in contexts of action and they are constantly re-framed through social actions (Joas 1992: 236*ff.*). According to Sokolowski (1996: 274), the reason that people voluntarily engage is 'because someone showed them the way to a socially worthy deed'. People participate in social networks either because they are motivated by people close to them or through organisational recruitment. In their study on political participation in the United States, Verba, Schlozman and Brady (1995) pointed out that there are generally three possible reasons why people do *not* engage in voluntary action: either they lack the resources, they have no interest, or they stand outside recruitment networks, as of friends, at workplaces or through churches. In the United States, as has been noted, churches are the most important places for learning civic skills and for civic action.

When people are integrated into social networks and are directly involved, altruistic motives are reinforced: 'this microstructural model of philanthropic behaviour can be illustrated as an expanded spiral that originates in social ties, and leads to participation in philanthropic activities which change the participant's attitudes which, in turn, motivates him or her for further participation' (Sokolowski 1996: 275). This is the reason why small groups (families, friends, and colleagues) create a basis for voluntary action and charitable contributions. Small groups are the structural basis of civil society (Fine and Harrington 2004), and they offer opportunities for joint action, whether oriented towards solidarity or – and it is important to recognise this as well – to maintaining hierarchical boundaries. In group processes, problems are defined and duties for action created, and exceptionally this may apply to virtual communities such as television audiences (*cf.* Wenzel 2001).

Conclusions

To sum up, the indicators are quite clear: those who are well equipped with resources such as social capital and are socially integrated tend to give; those who have fewer resources show a decisively lower tendency to give. Social capital is a decisive influence on the level of volunteering and charitable giving. Low levels of social capital characterise those with lower income and education. Social capital is one of the most important predictors for volunteering among older people: the more friends and acquaintances an elderly person has, the more likely he or she will give to charitable causes. Nonetheless few older people make large donations to charities, which distorts the patterns of charitable giving. Charitable giving is highly influenced by the level of religious commitment. Religious people give more and volunteer more than the non-religious. In turn, the level of volunteering influences the amount and level of charitable giving.

The ESS data indicates that there is no 'crowding out' or incompatibility between state welfare and charitable giving. Modern gift economies differ from each other but do not follow the simple logic of a 'zero-sum game'. There is no evidence that low government spending corresponds with high levels of charitable giving or *vice versa*. Setting up philanthropic foundations is in general still an elite phenomenon. Most founders have a bourgeois background, are wealthy and have a way of life characterised by entrepreneurship, individualism and philanthropic family traditions. Within this social milieu, establishing foundations is especially attractive for those who do not have children, both as a means of ensuring that one's name lives on and as a way of organising an inheritance. Childless families do not always see their wealth as a family property and that may incline them to set up a foundation, and specific circumstances such as illness reinforce the inclination.

Finally, altruistic attitudes and behaviour are fostered and nurtured by organisations. Asking for contributions, *i.e.* fundraising and building a relationship of trust between a donor and a grant recipient or intermediary organisation, creates opportunities for giving and fosters the motivation. Thus, contexts for interaction are highly important and may contribute to the expansion and democratisation of charitable giving. Philanthropy is not primarily a matter of individuals taking altruistic decisions; it is set up through micro processes which reflect broader societal contexts. Social relations are embedded in institutional and organisational environments that help create certain normative and cognitive interpretations. Groups and organisations create civic altruism and value commitments. As with differential patterns of inter-generational giving in different family welfare regimes, variations in the field of charitable contributions largely arise from differences in the organisation of such behaviour; institutional regimes, for example, create different normative obligations (*cf.* Kohli 2004: 274). Thus, the charitable giving of childless older people depends on the institutional regime under which they live, their educational level, the extent to which they are integrated in personal and civic networks and their religiosity, and on the proficiency of organised fundraising in the country in which they live.

NOTES

1 Other definitions of social capital – such as those provided by James Coleman (1988) and Pierre Bourdieu (1986) – stress the 'private side' of social capital and its influence on patterns of social inequality, but Putnam's definition has become established and is suitable for the empirical and theoretical contexts discussed here.

2 For the following, see also Joas and Adloff (2006).

3 The possibility that this is an age effect, however, cannot be entirely excluded. For additional comments, *see* Bielefeld, Rooney and Steinberg (2005).

4 Perhaps most of the differences between American and German levels of volunteering and giving have their roots in the different levels of religiosity. In 1991, 45 per cent of Americans went to church at least two to three times a month, and 23 per cent attended once a week (Wuthnow 1999: 335). The fact that 50 per cent of Americans regularly volunteer can be explained by their high participation rates in religious services and religious associations. After controlling for membership of religious congregations, the United States no longer has higher volunteering rates than most European countries (Curtis, Grabb and Baer 1992, 2001). Similar associations may well apply to charitable giving.

5 See *Bundesverband Deutscher Stiftungen* [German Association of Foundations] at www.stiftungen.org

6 *Psychonomics*, a market research institute, in 2001 conducted a study on inheritance in Germany based on 500 interviews with inheritors and 500 interviews with testators (*see* Schulte 2003). Three groups of testators were identified: those having several children, those with one child, and the childless. People without children tended to view their inheritance less in terms of family property than did people with children. Around one-half of the interviewed childless testators said that they did not see their wealth as something which was owned by a family. Furthermore, the question was asked whether testators preferred leaving their wealth to favoured individuals or instead would expend their wealth. Both questions were quite positively answered by the childless: 46 per cent wanted to give to favoured next-of-kin or others; 54 per cent wanted to consume their wealth (following the life-cycle savings model; see Kohli 1999: 97; Stutz and Bauer 2003). Only around 20 per cent of people with children approved these two courses of action. Unfortunately, the question whether or not the testators were planning to leave a bequest to charitable causes was not asked.

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