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ORIGINAL ARTICLE

# Are charitable donations a luxury good of the rich? Evidence from a survey and actual behavior in a superdiverse metropolis

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## Abstract

**Objective:** Previous studies on charitable giving have emphasized the importance of socioeconomic status in explaining why individuals choose to donate or not to donate money. Other explanations, such as social capital or local contexts, have also been investigated, but these perspectives are rarely combined and tested against an actual behavioral outcome measure. We seek to compare the statistical importance of these explanations for individual-level donation decisions.

**Methods:** Our study investigates survey respondents' choices to repeatedly donate their earned incentive after a completed interview in the three waves of the Immigrant German Election Study II from 2021. In each wave, respondents were offered an incentive worth 10 euros, which they could either keep as a gift card or donate to the local food bank. This decision is a measurement of real rather than self-reported donation behavior. We combine individual-level variables and neighborhood-level variables that capture the heterogeneity of our sample to systematically compare explanations for this donation decision.

**Results:** We find that the respondents' self-assessed economic situation and sociopolitical preferences in favor of more social spending by the state, rather than the respondents' objective socioeconomic status, have strong positive effects on the total amount donated throughout the survey.

**Conclusion:** Not the rich per se, but those who think they are doing well economically, and who are on the redistributive left, give more to others. These findings remain robust after controlling for the strong heterogeneity of our sample.

**KEYWORDS**
behavior, donation, incentive, redistribution, survey

Those who have more can also give more. Numerous studies have addressed this obvious relationship between economic wealth and charitable donation behavior (for an extensive overview, see Neumayr and Pennerstorfer 2020). However, previous findings about the strength of this relationship are often inconsistent due to different operationalizations and study designs. Furthermore, no distinction has so far been made between objective prosperity, on which the donation literature is strongly focused, and the self-assessed economic situation of individuals.

Besides economic wealth, we find another two major strands of explanations in the empirical literature. One strand focuses on the role of social capital, social norms, and empathy as positive predictors of charitable decisions (Lay et al. 2020; Lin 2021; Wang and Graddy 2008). In addition, social trust, membership affiliations, and religiosity also account for charitable giving (Taniguchi and Marshall 2014; Wang and Graddy 2008). Social trust plays a considerable role in the literature on volunteering and donations, although its relationship with charitable giving is contested as its comparison with institutional trust (Taniguchi and Marshall 2014). Given our regional context and the focus on a locally operating charity, we consider the role of social trust as trust toward fellow citizens to be more relevant. In contrast to the objective measurement of individual socioeconomic status, these variables belong to an explanatory perspective of preferences and attitudes.

Another major explanation is the embeddedness of individuals in social contexts such as neighborhoods (Hart and Robson 2019). For example, higher inequality in the local context is associated with more charitable giving (Payne and Smith 2015). Martin and Randal (2008) demonstrate that visible charitable giving by others can increase donations in an experimental setting.

The added value of our contribution is to combine indicators of sociodemographic heterogeneity, objective measures of economic wealth, as well as individuals' preferences and attitudes, in order to explain the levels of charitable giving of survey incentives as an actual behavioral outcome. By testing these explanatory perspectives systematically against each other, we can compare their actual importance for charitable decisions. We also go beyond the common focus on objective income and analyze in addition the effect of individual's perceived economic situation. We know from the literature on economic voting that objective measures and subjective perceptions correlate, but do not measure the same construct. Hence, it is of importance to include both in analyses, to understand whether objective prosperity or perceptions of doing well economically drive charitable giving (Lewis-Beck and Stegmaier 2019).

The previous findings on donation behavior mentioned above mainly stem from three methodological approaches. These include (1) surveys that explicitly refer to donation behavior (Hart and Robson 2019; Li et al. 2024); (2) the selection of a charitable option in surveys that were not explicitly designed to analyze donation behavior (Gendall and Healey 2010), and (3) experimental studies (Martin and Randal 2008). Besides individual-level analyses, there are other empirical studies that use aggregated data or administrative data (e.g., Yang 2023). It is not clear from previous studies using individual-level data which of the abovementioned explanatory perspectives is most decisive in explaining donation behavior.

We seek to explain actual, repeated incentive-donation behavior of individuals using data from an offline recruited, register-based, three-wave telephone panel study—the Immigrant German Election Study II (IMGES II)—conducted in Duisburg in 2021. The goal of the survey was to collect data on political behavior and attitudes among natives and three immigrant-origin voter groups during the course of the 2021 German national election campaign. Our dependent variable is the decision to either donate a 10 euros postinterview incentive for the *Tafel e.V.* food bank or keep it as a voucher. The *Tafel e.V.* is one of the most salient charity organizations in Germany with around 60,000 active volunteers who support more than 1.5 million beneficiaries in the country (Akkerman et al. 2023). The choice to donate the survey incentive is unrelated to the study topic and thus avoids problems of self-selection bias. The survey sample allows us to focus on the embeddedness of respondents in a heterogeneous metropolitan context.

The city of Duisburg in 2021 consisted of 46 boroughs with diverse sociodemographic compositions and unemployment rates ranging between 1.5 and 14.5 percent (Stadt Duisburg 2022). Such a metropolitan context is ideal for our goal to investigate variables of socioeconomic and demographic compositions with a considerable variance.

Surveys that ask respondents about reported retrospective donation behavior have the advantage that they can describe prevalences and can contextualize them within the rest of the survey content (Chapman, Hornsey, and Gillespie 2021). On the other hand, such reported behavioral measures may suffer from problems of social desirability and biased recall (Lee and Sargeant 2011). In contrast, a respondent's decision to select a charitable option for their survey incentive reflects an actual behavior. This makes it unlikely that a respondent's tendency toward charitable giving affects either the likelihood of survey participation or item nonresponse with regard to the respective question.

First, our results contribute to a better understanding of the much discussed effects of economic wealth on donation behavior. Second, we see that individual preferences and attitudes have much clearer effects compared with objective economic situations. Two-thirds of all respondents donate their incentive of 10 euros for each wave over all three waves compared to only a quarter who never donate their incentive. Only a minority of respondents change their donation behavior during the three-panel waves.

We find that variables that measure individuals' objective socioeconomic status—which includes economic activity, education, and income—can account for some variance, but that it is the self-assessed economic situation in particular that offers the most decisive explanatory perspective for charitable donation behavior: those who have more give more, but those who evaluate themselves as doing well economically give even more. We also find that those who are in favor of more social spending donate higher amounts on average. Still, the effects of economic well-being remain solid. Further, control variables, which capture the highly diverse socioeconomic environment and group compositions, do not add to the understanding of the variance of donation behavior.

## DATA AND METHODS

We used data from the IMGES II, an offline recruited, randomly sampled, three-wave telephone panel survey conducted during the German national election in 2021. The survey investigated political opinion and behavioral patterns of immigrant-origin and native voters over time without any explicit focus on donations.

The data set covered a geographically small but socially heterogeneous area with about 500,000 inhabitants. Differences in living conditions within the city of Duisburg—which was shaped by its postindustrial past and decades of economic decline—are easily visible and salient, as city dwellers are often wealthier and younger than rural dwellers. Duisburg is an urban area with socioeconomic and demographic differences, making it ideal for our analytic purposes.

The target population were all 319,000 voters eligible for the national election in the city of Duisburg: primarily residents of the city, German citizens, and born September 26, 2003, or earlier. Addresses were randomly drawn from the city's inhabitants' registry ($n = 70{,}000$) filtered for voting eligibility. The stratified sampling approach included four strata: the two largest immigrant-origin subpopulations (Germans of Turkish descent and Russian Germans), all other immigrant-origin citizens, and natives. This design allowed us to specifically control for the composition of the groups and to relate their effects on the levels of donations to our theoretically interesting variables.

The research team from the University of Duisburg-Essen sent out postal screening questionnaires in order to mobilize target persons into the following three-wave CATI surveys, which were conducted by a professional telephone survey company. The response rate was 16.7 percent (AAPOR 2023; ABS version 5.1) for the screening wave. Based on the 3345 respondents who sent back the screening questionnaire, 42.2 percent ($n = 1414$) were successfully interviewed in the first CATI wave; 32.2 percent ($n = 1074$) in CATI wave 2, and 27.1 percent ($n = 910$) in CATI wave 3. The 862 respondents who took part in all three

CATI waves formed the final sample for our analyses. For details of the data collection process and the sampled subpopulations, see Elis et al. (2023).

Our analytical strategy follows two steps. We first describe patterns of charitable behavior among respondents. These respondents could change their choice of whether to donate or not after each wave. We then explain the variance of overall donations during the three waves. For variables that vary over time, we use measurements from the first survey wave to achieve weak exogeneity by lagged independent variables and highlighted them in the regression tables.

In both these steps, we used the sample of 862 respondents who participated in all three survey waves: 414 native voters and 448 eligible immigrant-origin voters. In the multivariate analysis, we used survey weights that adjusted for unequal selection probabilities, errors in the onomastic classification, as well as nonresponse at different survey stages (see Elis and Goerres 2023). We imputed missing data on all independent variables whenever necessary. Item nonresponse in this survey is relatively small due to preselection effects in the two-stage survey design. There are no missing values resulting from the postinterview question about keeping or donating the incentive.

## Variables

Our dependent variable is the total incentive amount donated over the three survey waves. This amount ranges between 0 and 30 euros. The interviewers at the end of each CATI survey wave asked respondents whether they would like to either donate the 10 euros incentive to a charitable organization or to keep it as a gift card for the online shop *Amazon*. The charitable organization *Tafel e.V.* is a foodbank with high visibility in both the public space and in local and national media outlets (Akkerman et al. 2023; Sedelmeier 2023; Simmet, Tinnemann, and Stroebele-Benschop 2018). *Tafel e.V.* is neither explicitly secular nor religious; two characteristics that proved influential in other studies (Wang and Graddy 2008). It is thus a good example of a neutral supra-regional institution with regional branches.

The survey incentive is an earned reward for a completed interview and thus has advantages over windfall money, which tends to be given up more easily (Carlsson, He, and Martinsson 2013). Even though we captured actual behavior, we are aware of some limitations. First, we offered respondents gift cards for one prominent provider instead of cash; a feature that may have been less attractive to respondents. *Amazon* is a popular (but not uncontested) provider of services whose perceptions may cut both ways. Second, the social situation of telephone interviews can affect the decision-making process due to social desirability. We argue that this effect might still be weaker than in a personal interview situation. In addition, respondents did not have the same interviewer for each wave.

We operationalize two blocks of independent variables. Additionally, we control for individual-level and borough-level variables in each multivariate model. The exact question wording, coding, and distribution are found in Supporting Information Table A1.

The block of control variables includes binary gender, age, squared age, formal education, whether a respondent has children, and immigrant origin. These individual-level controls reflect group compositions and individual-level heterogeneity. Next are four contextual control variables that encompass social and economic diversity in the respondent's borough of residence. The first borough-level variable is a measure of surname entropy for which we follow the computation of Buonanno and Vanin (2017). This variable captures social openness, in the sense that areas with a more diverse surname distribution are associated with a history of a greater number of new arrivals (see Supporting Information Figure A2 for a map of the distribution). It also captures recent dynamics in the composition of local populations and goes beyond the simpler "share of foreigners" measure. The second borough-level control is the unemployment rate. As a proxy for social deprivation, we expect this variable to capture the salience of socioeconomic differences. Third, we add the COVID-19 incidence rate per 100,000 inhabitants to control for borough differences of being affected by COVID-19. The last control variable in this block indicates whether a respondent lives in one of the three boroughs where a branch of the *Tafel e.V.* food bank is located, thus making it more visible and salient to the respondent.

**TABLE 1** Patterns of postinterview incentive-donation decision.

| Donation pattern | Number of observations | Percentage |
|---|---|---|
| No incentives donated | 199 | 23.1 |
| Inconsistent donation behavior | 83 | 9.6 |
| All incentives donated | 580 | 67.3 |
| Total | 862 | 100.0 |

*Note*: See Supporting Information Table A2 for donation decision per survey wave.

Moving on to our two blocks of main interest, we first have a block with three objective measures on socioeconomic status. This block includes high formal education—such as the German Abitur, or an equivalent for immigrants—economic activity and logarithmic income per household member. We expect individuals with higher socioeconomic status to donate more on average.

Our second block of explanatory variables includes subjective self-assessments, social trust, as well as other attitudinal measures of the respondents' socioeconomic and cultural attitudes. First, we have the respondents' self-assessed economic situation on a 5-point scale. This variable goes beyond the objective measures of socioeconomic status tested in previous studies (Neumayr and Pennerstorfer 2020). We include a dichotomous variable of social trust, with value = 1 indicating a respondent's perception that most people can be trusted. Socioeconomic and cultural attitudes are based on two items with higher values reflecting more left-wing views in favor of more social spending and easing of immigration. We additionally test the religious affiliation of respondents using "no affiliation" as the reference (Wang and Graddy 2008).

## Explaining levels of charitable giving

The incentive-donation behavior we find in the IMGES II survey is relatively stable over time. Table 1 shows that over 90 percent of respondents stick either with their choice to donate or not to donate throughout all waves. The resulting variable distribution thus has a U-shape and is shifted toward a higher overall amount of donated incentives between 0 and 30 euros (see Supporting Information Figure A1).

More than 90 percent of respondents display a consistent donation behavior rather than a strategy in which, for example, they donate the first or last incentive only. The greater importance of interindividual differences is further underlined by a comparison of the within variance (0.14) and the between variance (0.42) of donation decisions over the panel. We can therefore assume that explanations for charitable giving should not vary between waves. Hence, we do not analyze within-person variances of donation behavior, that is, how behavior changes over time within individuals, but analyze between-person variances. In order to get the most out of the data set, we combine variables from the first two survey waves, which we indicate in the multivariate analyses.

Table 2 shows the average assessment of respondent's own economic situation on its 1−5 scale over five quintiles of per person household income. The two variables in their original coding are moderately correlated (Pearson's correlation = 0.16, $p < 0.000$). We can see an expectable difference in the self-assessed economic situation between the lowest and highest positioned individuals in the objective income distribution.

The size of this difference is below half a scale point ($T$-test, $p$-value = 0.008). The mean distribution runs quite smooth over the income categories even peaking at the fourth quintile. This reveals a uniqueness of the objective and self-assessed measures which we will consider in the multivariate approach. We will analyze both variables separately and test an interaction between them in order to see whether the perceived economic situation works differently between the rich and the poor.

**TABLE 2** Average self-assessment of own economic situation by household income quintiles.

| | Assessment of own economic situation scale (1–5) | |
|---|---|---|
| **5 quintiles of respondent's household income per person** | **Mean** | **Standard deviation** |
| 1: Lowest 20% | 3.70 | 0.76 |
| 2 | 3.91 | 0.75 |
| 3 | 3.67 | 0.80 |
| 4 | 4.06 | 0.78 |
| 5: Highest 20% | 4.03 | 0.64 |
| Total | 3.87 | 0.77 |

*Note*: Weighted estimates.

We now move on to our multivariate analysis of donation behavior. Table 3 shows the results of the stepwise OLS regression with donated incentives as the dependent variable in all models. The full model with standard errors can be found in Supporting Information Table A3. Since all independent variables are standardized to a minimum of 0 and a maximum of 1—with our dependent variable measuring the total donated amount over the three survey waves—we interpret coefficient estimates as the maximum potential of variables to affect donations.

We run a model (M1) only with the control variables, and then in a stepwise way introduce our two explanatory blocks of socioeconomic status (M2) and subjective belongings and attitudes (M3) before combining all variables in a full model (M4).

We first turn to the model-fit in order to review the explanatory power of each variable block. *R*-squared values range between 22.9 and 29.6 percent of explained variance. Adding the respondents' objective socioeconomic situations into the model leads to an increase of the model-fit with an adjusted *R*-squared of 0.22 (M1) versus 0.24 (M2). Model M3—with the respondents' own perceptions and attitudes—shows an adjusted *R*-squared of 0.27, which thus reveals a greater explanatory power.

Model M2 includes respondents' economic activity, income, and formal education. These three variables are positively associated with overall donations, although economic activity has the only significant coefficient and increases donations by about 3 euros. This relationship is robust even after the addition of other factors, and only decreases slightly in the full model M4. Looking at the control variables, the previously strong age effect is completely lost after adding these variables.

Second, we have the variable block of preferences and attitudes, including social trust, positions toward social spending and migration, as well as religious affiliation. Among these variables, the respondents' self-assessed economic situation plays a decisive role. Moving from the minimum to the maximum of its scale is associated with an increase of more than 10 euros of donated incentives even after controlling for a considerable number of variables which control for heterogeneity in the sample. Our bivariate inspection of objective income and the self-assessed economic situation revealed that these variables don't correlate as strong as expected. However, differences in economic self-assessment between the rich and the poor were statistically significant, which could hint for an interaction of the two variables with regard to their effect on charitable behavior. Additional models including the interaction with either the objectively least wealthy versus the rest or vice versa do not bring forward any support for this (see Supporting Information Table A4).

Another significant variable in M3 is a more left-wing economic position: those who are in favor of redistribution by increasing taxes and social spending show higher levels of donated incentives by about 6 euros. The effect is robust even after the addition of the socioeconomic status variables in M4, and it even increases slightly.

**TABLE 3** OLS regression estimates with dependent variable amount of donated incentives throughout the longitudinal IMGES II survey, unstandardized coefficients.

| Independent variables | M1 Baseline | M2 Socioeconomic situation | M3 Belongings and attitudes | M4 Full model |
|---|---|---|---|---|
| Age of respondent | 33.10** | 9.53 | 30.20* | 11.94 |
| Age of respondent (squared) | −13.67 | 15.45 | −11.26 | 10.81 |
| Female | −0.53 | 0.20 | −0.64 | −0.12 |
| Origin (reference: native) | 0.00 | 0.00 | 0.00 | 0.00 |
| Turkish origin | −3.18* | −2.17 | −0.43 | 0.08 |
| Russian German | −0.53 | −0.32 | −0.60 | −0.29 |
| Other origin | 0.01 | 0.12 | −0.18 | −0.01 |
| No. of children of respondent (reference: 0) | 0.00 | 0.00 | 0.00 | 0.00 |
| 1 | 0.37 | 1.59 | 0.70 | 1.55 |
| 2+ | −4.15* | −2.68 | −4.38* | −3.18 |
| Share of unemployed population (borough) | −4.08 | −3.48 | −2.41 | −2.09 |
| Surname diversity (borough) | −0.28 | −0.87 | −0.10 | −0.56 |
| COVID-19 incidence/100k inhabitants (borough) | −2.53 | −1.90 | −1.41 | −1.26 |
| Tafel in borough | −2.47 | −2.12 | −2.06 | −1.76 |
| Economically active (wave 1) | | 3.02* | | 2.43 |
| Income per household member (log) | | 13.28* | | 10.15 |
| High education (German Abitur or equivalent) | | 1.56 | | 0.56 |
| Social trust (wave 1) | | | 2.13* | 1.70 |
| Socioeconomic position in favor of redistribution (wave 1) | | | 5.83** | 6.18** |
| Cultural position in favor of migration (wave 1) | | | 2.62 | 2.27 |
| Religious affiliation (reference: no affiliation) | | | 0.00 | 0.00 |
| Islam | | | −1.72 | −1.11 |
| Christian | | | 1.84 | 2.21 |
| Other | | | −1.11 | −0.58 |
| Assessment of own economic situation (wave 1) | | | 10.06*** | 8.44** |
| Constant | 15.95*** | 4.82 | 1.19 | −5.49 |
| Observations | 862 | 862 | 862 | 862 |
| $R^2$ | 0.229 | 0.253 | 0.284 | 0.296 |
| Adjusted $R^2$ | 0.218 | 0.240 | 0.268 | 0.278 |

*Note*: *$p < 0.05$; **$p < 0.01$; ***$p < 0.001$, The full table with standard errors is in Supporting Information Table A3.

Last, we turn to the coefficients of the control variables at the individual and context level. Age (squared) models a nonlinear relationship with the donated incentives. It is one of the few control variables with a strong and significant effect, but it loses explanatory power after adding respondents' socioeconomic status in model M2. There is some difference between origin groups: Germans of Turkish origin donate less on average, although the *p*-value of the significance test increases above the significant level after we added more variables into the model. For respondents with two or more children, the significant negative association with donations disappears after we added socioeconomic status variables. All borough-level variables show negative coefficient directions, but none of them is significant.

## DISCUSSION AND CONCLUSION

This study investigates individuals' actual behavior of repeated charitable donations of earned survey incentives. It has three major findings. First, objective measures of socioeconomic status are positively associated with donation decisions, but they reveal far less explanatory power than preferences and attitudes. Second, respondents' self-assessed economic situation is the most decisive variable for explaining levels of donated incentives. In addition, those who support social spending by increasing taxes actually translate their preference into action, and they donate more on average. Third, except for age, we find no considerable effects of control variables capturing (ethnic) group compositions and heterogeneity at either the individual or the borough level. Whether people decide to donate their earned incentive depends less on their objective situation than on their own preferences and attitudes.

Some aspects of this work require further discussion. The foodbank system and the *Tafel e.V.* charity to which donations were directed have been subject to repeated critical discussions (Sedelmeier 2023). We cannot assess whether this criticism, which is sometimes very general, is salient in the population and has influenced the donation behavior in our study.

On the other hand, the *Amazon* online shop as well as other tech companies from which respondents could choose their gift card have recently faced criticism, for example, because of working conditions (Fuchs, Dannenberg, and Wiedemann 2022). Especially for those who are in favor of redistribution and are thus more sensitive toward work regulations, *Amazon* might be a difficult choice and might tilt them toward making a donation. Formal education is our only additional proxy for such sensitivity, although its coefficient does not support this skepticism. Alternative designs—such as multi-purpose gift cards or cash incentives—could counteract the problem, but these impose higher burdens on making use of the incentive.

Given the uniqueness of the survey design and a lack of previous comparable approaches, it is difficult to estimate whether the distribution of donated incentives is affected by specific characteristics of the sample or by the effects of the COVID-19 pandemic. Donation rates might have increased during the pandemic, as there was a higher overall expectation of solidarity behavior at the time, for example, in light of the vaccination campaigns. However, the lack of notable change over time does not suggest that the dynamics of the pandemic had a significant impact.

Our findings contribute to the empirical literature that explains why individuals choose to donate. The results may also complement recent studies that have found a link between higher income inequality and reduced donation behavior (Li et al. 2024; Yang 2023). Our result that one's own perception of economic disadvantage is decisive for the decision to donate poses further support for these findings. First, we can confirm and further specify previous findings on the role of economic wealth and attitudes with actual behavior as the dependent variable: it is not so much the rich who give, but those who feel economically well off and who support social spending. Second, compared with these perceptions of economic well-being and socioeconomic attitudes, sociodemographic factors such as age, gender, the number of children, or origin, as well as contextual factors at the borough level, do not add much to the explanation of charitable giving.

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## CONFLICT OF INTEREST STATEMENT

The authors declare no conflict of interest.

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## SUPPORTING INFORMATION

Additional supporting information can be found online in the Supporting Information section at the end of this article.

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