

**Why do people leave a charitable bequest?
An empirical study on determinants for leaving a charitable bequest**

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Abstract

Many countries look forward to the ‘golden age of philanthropy’ that will come. Major donor programs and inheritances campaigns gain priority in many fundraising communities. However, the scientific research on inheritances is scarce and almost exclusively from the US, UK and Australia. In the survey 2017 of the Dutch longitudinal panel study “Giving in the Netherlands” special attention has been paid to leaving a charitable bequest by further examination of the determinants mentioned in former academic research and by adding new ones. In this study the Giving in the Netherlands 2017 panel study is complemented by survey of individuals and High Net Worth (HNW) households. The sample counts for a total $n = 1.851$. Of this group, 42% has made a will. From that group 12% leaves a charitable bequest. This paper provides a preliminary conceptual model of “why people bequeath” using and dealing with the similarities and differences with the outcomes of earlier studies. The paper concludes with recommendations with regard to theory and practice.

Keywords: charitable bequests, philanthropy

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Suggestions very welcome

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Introduction

According to the GIN 2017 study, the value charitable bequests in the Netherlands has increased over the past decades more than tripled from € 89 million in 1995 to € 289 million in 2015. Bequests account for at least 5% of the total volume of philanthropy. Unfortunately the € 289 million in 2015 is a lower bound, missing several key recipients. Tax return information is not available since charities, being exempt recipients, are not required to file a tax return on bequest income. The GIN estimate is based on annual reports by fundraising organizations filed to the Central Bureau on Fundraising (CBF) and a survey among universities and hospitals that do not file reports to the CBF.

The largest part of the charitable bequests benefit charities active in the fields of health (medical research), international aid, social welfare and nature preservation/ animal welfare (Schuyt, Mariani & Felix, 2017).¹ Besides the growing trend of the value of charitable bequests in the Netherlands the past 20 years, the death rate will also increase due to the aging of the population and the increase in general wealth (Schuyt, Mariani & Felix, 2017). We also expect that the next generation of persons who potentially leave a charitable bequest will also feature large numbers of single households (Sargeant & Hilton, 2005). Therefore, many countries look forward to a 'golden age of philanthropy' (Schervish & Havens, 1997; Bekkers, 2004, Schuyt, 2010). Major donor programs and inheritances gain priority in many fundraising communities, but the scientific research on charitable bequests is scarce and almost exclusively from the US, UK and Australia (Schuyt, Mariani & Felix, 2017).

In this paper we give an overview of important factors and backgrounds related to leaving a charitable bequest mentioned by former academic research. We develop a theoretical explanatory framework of leaving a charitable bequest. In the second part of the paper we present the methods and results of the Giving in the Netherlands survey about factors related to leaving a charitable bequest. We end up with conclusions, discussion and recommendations including practical implications for practitioners seeking to solicit charitable bequests.

Theory and Hypotheses

What motivates people to benefit a good cause in their will? Theoretical explanations are found in various academic disciplines, as psychology, marketing, economics and sociology (Barthold & Plotnick, 1984; Sargeant & Hilton, 2005; Wiepking et al., 2010; Sargeant & Shang, 2011; Sikkel & Schoenmakers, 2012; Wiepking et al., 2012; Sanders & Smith, 2014; Ströing, 2014; James III, 2015). A number of determinants and factors are mentioned in research and literature on bequeathing to play role in the decisions on whether or not to benefit a good cause. Among them: the family situation (children, spouse), philanthropic involvement during life, to be asked, financial security, the origin of wealth, altruism, social norms and religion, confidence in the impact and fiscal regulations.

Before delving into motivations and attitudes we have to clarify the Dutch fiscal context. In the Netherlands, an estate is not taxed as such, but on the recipient level. The tax authorities will send a letter to one of the heirs, about the inheritance tax return. An important difference needs to be made between income tax and inheritance tax. Where in the income tax a deduction may be granted for an individual passing income on to a charity, the charity receives the inheritance directly from the deceased and is taxed -and exempted- as a recipient. Charitable organizations are exempt, if the inheritance is to further the goal of the general interest. Leaving a bequest, or the entire inheritance, to a charity may thus have substantial fiscal advantages.

Leaving a charitable bequest is a unique form of charitable behavior. It is very structured and planned, testators are likely to receive little status recognition for their donation, and they will never experience the realization of their gift and its impact on the mission they support (Wiepking et al., 2012).

To develop our conceptual framework we have divided the relevant predictive variables we have found in the literature about leaving a charitable bequest in four categories; structural circumstances, attitudinal factors, normative factors and control factors, to find more about the underlying cohesion of the different relevant factors. The first category, structural circumstances, includes family situation, financial situation and tax benefits. The next three categories in this study look similar to the categories of the Fishbein-Ajzen

¹ In contrast to the United States, in the Netherlands social welfare organizations are considered charitable.

behavioral-intentions model about the theory of planned behavior. However, there is no intention to test this model with respect to leaving a charitable bequest in this paper. Fishbein and Ajzen (1995) argue that there are three factors that determine behavioral intentions: attitudinal factors, normative factors and perceived behavioral control. The relative importance of these components in determining intentions is expected to vary with the behavior, with the situation, and with individual differences among actors (Fishbein & Ajzen, 1975). An attitudinal belief refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question. In this study we examine different attitudes with regard to leaving a charitable bequest, namely empathy, principle of care, religious values, social responsibility, charitable behavior and shared values and experience with the organization. The subjective norms in the behavioral-intentions model refer to the perceived social pressure to perform or not to perform the behavior. With regards to leaving a charitable bequest we examine in this study social pressure and the possible advice of for example a civil law notary. The last category in the behavioral-intentions model of Fishbein and Ajzen is perceived behavioral control, which refers to people's perception of the ease or difficulty of performing the behavior of interest. In our study we focus on the expectancy of success of the bequest (Fishbein & Ajzen, 1975).

Figure 1 shows the conceptual model of the effects of the motives on leaving a charitable bequest. We expect that all predictive variables have a positive effect on leaving a charitable bequest.

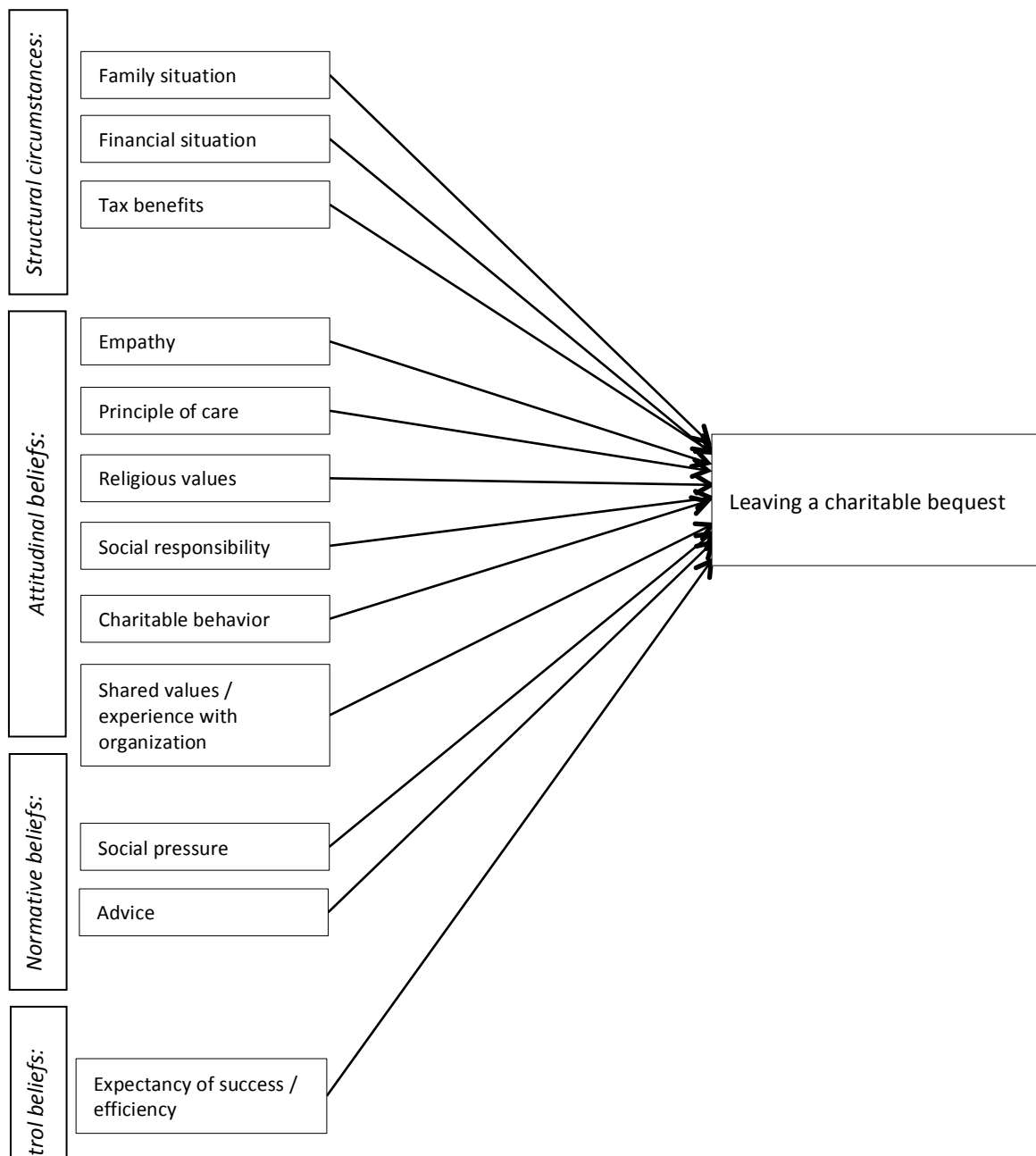


Figure 1. Conceptual model

Structural circumstances

Family first

Ströing (2014) asked German wealthy individuals about bequeathing, to whom and how much. Almost all respondents (94%) bequeath most of their wealth to their family. Also a large part (almost 42%) decided to bequeath to a charitable cause. When compared to parents, German respondents without offspring have a larger probability to leave at least a small part of their estate to charity, and an even higher one to bequeath a substantial part.

The financial situation of the surviving partner and children plays an important role in the decision to bequeath to a charitable organization. If they are already well off, there is a bigger chance that a charitable cause will receive an inheritance. Wiepking et al. (2012) found a chance of 88% that someone will bequeath to a charitable cause if the financial situation of the family is well.

In almost all studies the chance of bequeathing to a charitable cause is lower when the respondent has a partner. However, Wiepking et al. (2010) does not find an effect of being married or having a partner and bequeathing to a charitable cause. If the financial situation of the surviving partner of a donor who will potentially bequeath is sufficient, the difference in bequeathing between donors with or without a partner disappears (Wiepking et al., 2012).

Respondents without children bequeath more than respondents with children. Having children or grandchildren can reduce the chance on bequeathing with actually 91% (Wiepking et al., 2010; Wiepking et al., 2012). In this case the financial situation of the children plays a different role. For example, Wiepking et al. (2012) found that the chance of bequeathing to a charitable organization does not increase when the financial situation of the children is comfortable.

All the above leads to the following hypothesis:

1. *People without a partner or (grand) children have a higher probability of leaving a charitable bequest.*

Financial security (and perception)

The evidence of the effect of the bequestors financial wealth and assets on the decision to leave a charitable bequest is contradictory (Wiepking et al., 2010). Wiepking et al. (2010) found that the size of the estate is of no influence to the likelihood of bequeathing. Surprisingly, donors with an income of more than AUS\$ 104.000 had less often (70%) the intention to bequeath than donors with an income in the category till AUS\$ 52.000. Wiepking et al. (2012) found a similar relation, but less extreme, for wealthy individuals. Like Wiepking's expectations for income, Ströing (2014) expected a relation between charitable bequests and wealth. She did not find this relation either, testing income she found no influence of the level of income on the likelihood of bequeathing either. The given possible explanation is that in Germany there is a fiscal benefit for lifetime giving, and for bequeathing to a charitable cause no deduction is given. In the German context inheritances directed at and used for the common good are tax exempt, and therewith by leaving the estate to charity a fiscal benefit can be achieved. We formulate the following hypothesis:

2. *People with more financial resources have a higher probability of leaving a charitable bequest.*

Beside the level of income and the size of the possession there is also the feeling of financial security. According to different studies the feeling of financial security has a strong influence on the decision whether to bequeath to a charitable cause or not. A person who is financially more insecure has a 29% lower chance to bequeath to a charitable organization (Wiepking et al., 2012). So therefore, in this study, we also formulate the following hypothesis:

3. *People who feel more financially secure have a higher probability of leaving a charitable bequest.*

According to Ströing (2014) the way the testator came into wealth is of influence on leaving a charitable bequest. Bequeathing happens more often if people have acquired their possessions through a wealthy partner, or through inheritance. We formulate hypothesis 4 to examine above:

4. *People who feel they have acquired their wealth through their surroundings have a higher probability of leaving a charitable bequest.*

Tax benefits

The tax benefits awarded for charitable bequests vary considerably among countries. Some countries tax the estate whilst others tax the beneficiary of the inheritance. In most cases either the bequest is deductible or charitable institutions are exempt recipients.

According to Barthold and Plotnick (1984) the fiscal benefits for inheritances increases the chance of bequeathing in the United States, but higher tax rates have no effect on the size of the bequest. Therefore, Barthold and Plotnick (1984) conclude that the deductibility of charitable bequests does not appear to be an efficient method of increasing bequests to charitable organizations. We formulate the following hypothesis:

5. *People who focus on the good their money can do have a higher probability of leaving a charitable bequest.*

Attitudinal beliefs

According to literature, leaving a charitable bequest is strongly affected by attitudinal factors, such as empathy, reciprocity, and religious values.

Empathy

Sikkel and Schoenmakers (2012) found in their study bequests to a health organization were strongly influenced by empathy. Within the group of empathetic respondents feelings of gratefulness increase the chance of bequeathing to a health organization. Sargeant and Hilton (2005) though, did not find any effect between empathetic values and legacy pledgers. We formulate hypothesis 6 to examine above:

6. *People with stronger empathic values have a higher probability of leaving a charitable bequest.*

For the love of mankind²

Altruism is a concept developed by social psychologists to investigate personal traits of people. However, leaving a charitable bequest is a different act. As we know from literature very famous philanthropists harbored not an altruistic character; on the contrary, they made their fortune 'on the back of slavery or exploitation' but transformed themselves into prestigious "philanthropists". Therefore, we have made an alternative concept to measure the attitude, also possibly related to leaving a charitable bequest. It covers the care for future generations, the survival of man and earth (Schuyt et al., 2010). We therefore formulate the following hypothesis:

7. *People with stronger principle of care values have a higher probability of leaving a charitable bequest.*

Religious values (denomination)

The influence of religiosity to leaving charitable bequests differs among several studies. Ströing (2014) found in her study of wealthy Germans that religiosity and charitable behavior during life increases the chance to bequeath. American respondents who consider themselves as religious don't bequeath more often, but do bequeath more (also to non-religious organizations). The denomination of the respondents (Christian, Jewish or Muslim) was of no influence. Australian religious respondents did not bequeath more often than non-religious respondents (Wiepking et al., 2010; Wiepking et al., 2012). This could possibly explained by the idea that religion is more likely to predict prosocial behavior when it gives a better reputation within the religious group (Wiepking et al., 2012). Though, we formulate the following hypothesis:

8. *People with (stronger) religious values have a higher probability of leaving a charitable bequest.*

"Generalized" reciprocity; giving back to society / social responsibility

Sargeant and Shang (2011) found that motives of reciprocation were commonly expressed. The respondents

² This is also the title of the PhD thesis of P. Wiepking

in their study reported feelings of the need to give something back to society, in return for the benefits it had delivered. Sargeant and Hilton (2005) found in their study a difference between people who leave a charitable bequest and lifetime donors. They did find evidence that people who leave a charitable bequest have a stronger need for reciprocation than other categories of donors. Wiepking et al. (2010) however, did not find a significant effect for reciprocity motivations in her study. Nevertheless, regarding the natural commitment of testators to give something back, we expect a relationship between a 'generalized' reciprocity and charitable bequests. So, we formulate hypothesis 9:

9. *People with stronger social responsibility values have a higher probability of leaving a charitable bequest.*

Charitable behavior during life

According to Krauser (2007) anyone who gives during his/her lifetime is a potential bequestor. The German study of Ströing (2014) shows us that the chance that someone who already donated during his or her lifetime also bequeaths is six times bigger than non-donors. The form of charitable behavior, for example giving money or time, does not play a role. Australian charitable organizations have a 27% higher chance of receiving an inheritance from major donors who gave within a year AUS\$ 10.000 or more (Wiepking et al., 2010). In the Netherlands, for example, 83% gave money or goods to a charitable organization in 2015 (De Wit & Bekkers, 2017). We formulate the following hypothesis:

10. *People who show more charitable behavior during life have a higher probability of leaving a charitable bequest.*

Shared values / experience with organization

Individuals can be attracted to organizations, which may lead to identification. Identification could mean a perceived correspondence between one's own values and the values of the organization. Identification leads to loyalty, and therefore identification with the charitable organization was found to be an important factor for leaving a charitable bequest (Sikkel & Schoenmaker, 2012; Sargeant & Shang, 2008). This leads us to formulate the following hypothesis:

11. *People who identify themselves with a charitable cause have a higher probability of leaving a charitable bequest.*

Normative beliefs

Social pressure

Sanders and Smith (2014) found that introducing the asking question for a charitable bequest with the statement, 'Many of our customers like to leave a gift to charity in their will. Are there any charitable causes that you're passionate about?' dramatically increased both the number and size of planned bequests gifts to charity. Also James III (2015) did comparable research with similar results. We formulate the following hypothesis:

12. *People sensing social pressure have a higher probability of leaving a charitable bequest.*

Advice

Wiepking et al. (2012) found that people who perceive leaving a charitable bequest or estate planning is very complicated or difficult have a lower probability of leaving a charitable bequest. Possibly if a person gets advice of a civil law notary or financial planner by his or hers estate planning the probability of leaving a charitable bequest rises, because it is less difficult with this help.

Also in the Netherlands by planning an estate a civil law notary needs to ask the person if he or she would want to leave a charitable bequest. This could lead to a higher probability of leaving a charitable bequest. After all solicitation can trigger bequests. Solicitation for charitable bequests can take place either through financial planners or through fundraising professionals working with charitable causes (Wiepking et al., 2012).

All the above leads to the following hypothesis:

13. *People who asked advice have a higher probability of leaving a charitable bequest.*

Control beliefs

Expectancy of success

According to Wiepking et al. (2010) efficacy motivations are found to be an important predictor for leaving charitable bequests. When respondents trust the charitable organization or believe that the organization is successful in achieving her goals the chance of receiving an inheritance will increase (Wiepking et al., 2010; Wiepking et al., 2012). This could possibly be explained by the fact that the bequestor cannot control the expenditure of the organization and the deployment of their gift. So therefore, trust is of bigger importance to bequeathing than to charitable behavior during life. Sargeant and Hilton (2005) found in their study that people who leave a charitable bequest exhibit a greater concern for organizational performance. This leads us to formulate the following hypothesis:

14. *People with a stronger belief in the effectiveness of charitable organizations have a higher probability of leaving a charitable bequest.*

Data and Methods

Data collection

The analysis we present is based on the Giving in the Netherlands Panel Survey (Bekkers, Boonstoppel and De Wit, 2016), a biennial survey which is nationally representative. Respondents are asked to report their charitable behavior over the previous year. So this analysis is based on information about charitable behavior of the respondents in 2015.

Some groups are under-represented in our regular sample. Therefore we added a sample with wealthy respondents, named GINHNW16. In this analysis this additional sample with wealthy respondents ($n= 891$) is integrated with the regular households ($n= 960$). The results of the descriptive analyses (table 1) and the Cross table: motivation and charitable behavior / financial situation (table 2) show weighted variables, to ensure that groups that are over-represented in our sample do not have a disproportional impact on the results.

Development of survey instrument

The survey for Giving in the Netherlands 2017 is almost identical to the surveys used for earlier editions. The survey starts with a module that measures general prosocial values. Through this sequence respondents will not be influenced by earlier questions. The second module contains questions about the charitable behavior of the respondent. The third module asks to attitudes towards giving and charitable causes. The fourth module asks questions about voluntary work. The fifth and last module asks to social and economic background characteristics of the respondents.

With respect to earlier surveys for the Giving in the Netherlands Panel Survey there are new questions about potential motivations for leaving a charitable bequest. To operationalize this list of potential motivations derived from the literature, we partly drew upon the articles of James III (2015), Sikkels & Schoenmakers (2012), Ströing (2014), Wiepking et al. (2010) and Wiepking et al. (2012). Respondents were asked what personal reasons they have to (perhaps) leave a charitable bequest. They received a list of items. The respondents needed to indicate their level of agreement or disagreement on five level Likert-type scale (1= strongly disagree and 5 = strongly agree).

Dependent variable

Our dependent variable is the dichotomous variable leaving a charitable bequest. This variable is the sum of the responses to three different questions: 1) 'Do you leave money to a charitable cause in your will?', 2) 'Do you leave goods to a charitable cause in your will?' and 3) 'Do you leave a charitable bequest to your own foundation or do you establish a foundation in your will?'. Respondents received these questions only after they answered positive on the question: 'Do you have a will?'.

Predictor variables

Control variables

In this study we control for gender (0= men, 1=female), age and education (i.e. highest completed level of education). The levels of education are: 0) No diploma, 1) Primary school 2) Vocational training, 3) General

Education Development (GED), 4) Associate degree (terminal/vocational program), 5) High school diploma, 6) Bachelor's degree 7) Master's degree and 8) Post doc. We control for gender because it relates to some attitudinal variables, for age because it relates to family situation and for education because it relates to for example financial situation, all predictive variables in our study.

Structural circumstances

Family situation is measured by asking respondents about the presence of (grand) children (yes/no), the number of children (0= none, 1= 1, 2= 2, 3= 3 or more) and the marital status (0= no partner, 1= partner). We have also asked the respondents about how financially independent their offspring is (0= not independent, 1= partial or fully independent).

Financial situation (and perception)

For the first hypothesis in this category the financial resources is measured by questions about income (gross annual household income in euros) and wealth (in euros). For the second hypothesis the financial security is measured by a question about how financially secure they feel on a scale from 1 (insecure) to 10 (secure). The fourth hypothesis is more attitudinal and measures thankfulness. It is measured by the following five-point Likert scale item: 1) 'Society has contributed to my wealth, so therefore I will also give back'.

The sensibility for tax benefits is measured by the following five-point Likert scale item: 1) 'Charitable organizations don't pay inheritance tax, therefore a larger part of my legacy could be spent in accordance to my wishes'.

Attitudinal beliefs

For *empathy* motivations, we use the mean score of the following four five-point Likert scale items: 1) 'I often feel concern for people who are less fortunate materially than me', 2) 'Other people's problems do not usually bother me', 3) 'Other peoples misfortune does not usually bother me' and 4) 'I am often touched by what other people go through'. These items are based on Davis (1994), and translated and modified by Bekkers (Bekkers, 2004; Bekkers, Boonstoppel and De Wit, 2016). Cronbach's alpha for these four variables is .75.

For *principle of care* motivations, we use the mean score of the following four five-point Likert scale items: 1) 'People should be prepared to help others who are materially less fortunate than they are', 2) 'Personally helping people who have problems is very important to me', 3) 'Everyone has the responsibility to help others when the needed', 4) 'It is important to help people who are less off, also when they are very different from us'. Cronbach's alpha for these four variables is .87. This scale is a combination of items from the 2002 General Social Survey Topical Altruism Module (Smith, 2003) and items developed by Wilhelm and Bekkers (2009) (Bekkers, Boonstoppel and De Wit, 2016).

Religious values is measured by the question if the respondent belongs to a religious denomination (0= no, 1= yes) and how frequent his/her church attendance is (0= Never or hardly ever, 1= Once or twice a year, 2= About once a month, 3= Two or three times a month, 4= About once a week and 5= More often than once a week. We also measure by the following five-point Likert scale item: 'For religious reasons'.

For *social responsibility* motivations, we use the mean score of the following four five-point Likert scale items: 1) 'We must leave the world in a good state for the next generation', 2) 'The world demands responsible citizens', 3) 'People form a community', 4) 'For me it is important to make the world a better place than it is now'. Cronbach's alpha for these four variables is .83. This scale is developed by Schuyt et al. (2010) to measure cohesion in society, intergenerational solidarity, and personal responsibility versus institutional responsibility for the welfare of others (Bekkers, Boonstoppel and De Wit, 2016).

Charitable giving is measured by past giving behavior (in euros). Respondents were asked how much they gave to charity in a typical year.

For *shared values / experience with organization* motivations, we designed a new scale. Therefore, we use the mean score of the following five five-point Likert scale items: 1) 'The aim of the organizations is in line with my own values', 2) 'The goal of the charitable organization affects me personally', 3) 'The receiving

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organization has meant a lot to me or someone close to me', 4) 'I have seen (and know from my own experience) the good the organization does', 5) 'I (used to) work (as a volunteer) for the receiving charitable organization'. Cronbach's alpha for these five items is .86.

Normative beliefs

For *social pressure* motivations (Bekkers, Boonstoppel and De Wit, 2016), we use the mean score of the following three five-point Likert scale items: 1) 'Everybody should donate to charitable causes', 2) 'In my social environment it is perceived as self-evident to donate to charitable causes', 3) 'Many people I know appreciate it when I give more to charitable causes'. Cronbach's alpha for these three variables is .77.

Advice is measured by asking respondents whether they have discussed the decision to leave a charitable bequest with their partner (0=no, 1=yes), a private banker, a tax advisor, an accountant (0=no, 1=yes) or a civil law notary (0=no, 1=yes).

Control beliefs

Expectancy of success is measured by the following five-point Likert scale item: 1) 'My charitable bequest will have a big impact on the receiving organization'.

We also study to *efficiency* motivations, therefore we use the mean score of the following four five-point Likert scale items: 1) 'Many charities deliver poor work', 2) 'Giving to development aid is pointless', 3) 'Charities effectively contribute to resolving world problems', 4) 'Charities mostly don't act effectively'. Cronbach's alpha for these four variables is .85. The items of this scale are developed by Bekkers (Bekkers, Boonstoppel and De Wit, 2016).

We also measure confidence by two questions using a scale from 1 (no confidence) to 5 (very much confidence): 1) 'How much confidence do you have in charities in the Netherlands?' and 2) 'How much confidence do you have in the governance in the Netherlands?'.

Results

Descriptive statistics

Below are the descriptive statistics of the variables used in the analyses of the group respondents who have a will.

Variable	N	Min	Max	Mean	SD
<i>Leaving a charitable bequest</i>	648	0	1	.12	.33
Control variables					
<i>Gender</i>	747	0	1	.44	.50
<i>Age</i>	706	20	100	58.93	15.83
<i>Education</i>	749	0	8	4.90	1.92
Motives					
<i>Family situation</i>					
Children	746	0	1	.27	.45
Number of children	769	0	3	1.09	1.04
Children independent	265	0	1	.76	.43
Marital status	752	0	1	.81	.39
<i>Financial situation</i>					
Income	622	0	960000	56317.66	67596.48
Wealth	769	0	50000000	217644.00	1752472.74
Financial security	739	1	10	6.62	2.02
Origin of wealth	80	1	5	2.56	1.24
<i>Tax benefits</i>	80	1	5	2.72	1.17
<i>Empathy scale</i>	762	1	5	3.70	.70
<i>Principle of care scale</i>	769	1	5	3.59	.77
<i>Religious values</i>					
Religious	755	0	1	.35	.48
For religious reasons	85	1	5	2.55	1.76
Church attendance	751	0	5	.59	1.25
<i>Social responsibility scale</i>	768	1	5	4.14	.64

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<i>Charitable giving</i>	764	0	440050	922.50	7047.95
<i>Shared values / experience with organization scale</i>	84	1	5	3.24	.97
<i>Social pressure scale</i>	762	1	5	2.83	.82
<i>Advice</i>					
Advice family	91	0	1	.61	.49
Advice private banker, a tax advisor, an accountant	92	0	1	.23	.42
Advice civil law notary	91	0	1	.42	.50
<i>Expectancy of success</i>					
Efficiency scale	464	1	5	2.98	.65
Confidence charitable causes	763	1	5	2.96	.94
Confidence governance	759	1	5	2.94	.93
Impact charitable bequest	80	1	5	2.09	1.16

Table 1. Descriptive statistics of the variables used in the analyses (*N*= 769)

Descriptive statistics items

To start, we listed and described which items are relevant motives to leave a charitable bequest for our respondents. Table 2 shows an overview. Value driven motivations like ‘The aim of the organizations is in line with my own values’ and ‘The goal of the charitable organization affects me personally’ receive a lot of support. Also social responsibility motivations like ‘We must leave the world in a better state than we have found it in’ and ‘We are passers-by on this world and need to transfer to next generations’. Finally, the items ‘I am a social person, giving is part of who I am’, ‘I don’t have children’ and ‘I do not want to leave anything or as little as possible to the state’ also receive support.

	% Testators who state this item is important	N Testators who state this item is important	Average charitable behavior testators who state this item is important	Average wealth testators who state this item is important
For religious reasons	42%	22	€ 4.175	€ 319.670
We must leave the world in a better state than we have found it in	45%	23	€ 4.934	€ 572.202
We are passers-by on this world and need to transfer to next generations	48%	24	€ 7.998	€ 1.305.437
The aim of the organizations is in line with my own values	68%	35	€ 3.885	€ 372.344
I am a social person, giving is part of who I am	65%	32	€ 6.090	€ 953.682
I think it is a citizen's obligation to return something to society	39%	20	€ 9.832	€ 1.675.724
My societal background has made it possible for me to be rich; Therefore I also give back	32%	16	€ 11.934	€ 1.882.696
To be honest, I have to make amends	1%	1	a	a
I feel financially secure enough to leave a charitable bequest	30%	16	€ 11.252	€ 2.045.301
My family is well off through patrimony	14%	7	a	a
I have seen (and know from my own experience) the good the organization does	37%	19	€ 6.073	€ 568.984
I am old	22%	11	a	a
I realize that my life ends, and I would also like to contribute in this way	32%	16	€ 6.954	€ 387.626
My state of health reminds me of my legacy	22%	11	a	a
I don't have children	47%	24	€ 1.352	€ 297.154

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I prefer not to leave something to relatives, like for example cousins	31%	16	€ 5.407	€ 301.915
I have children, but I prefer not to leave anything to them	1%	1	^a	^a
I have children, but they are financially well off	11%	6	^a	^a
I have children, but they have to take care of themselves	5%	2	^a	^a
I do not want to leave anything or as little as possible to the state	65%	36	€ 1.966	€ 116.102
Charitable organizations don't pay inheritance tax, therefore a larger part of my legacy could be spent in accordance to my wishes	30%	15	€ 5.700	€ 488.334
As a wealthy person, one must give to charity, living and by will	29%	15	€ 6.708	€ 767.292
I am solicited by a charitable organization to remind them in my will	6%	3	^a	^a
The goal of the charitable organization affects me personally	62%	34	€ 3.509	€ 338.744
The receiving organization has meant a lot to me or someone close to me	34%	18	€ 785	€ 365.138
I (used to) work (as a volunteer) for the receiving charitable organization	17%	8	^a	^a
My charitable bequest will have a big impact on the receiving organization	19%	9	^a	^a
I own something that is of particular value to the charitable organization	9%	4	^a	^a
By leaving a charitable bequest I continue a family tradition	4%	2	^a	^a

^aToo few respondents to give percentages or averages.

Table 2. Cross table: motivation and charitable behavior / financial situation (N= 51)

Regression analyses

First, we have controlled for the variables gender, age and education. Age ($B = .002$; $SE = .00$, $\beta = .09$, with $p = .02$) and education ($B = .02$; $SE = .01$, $\beta = .09$, with $p = .02$) have a significant influence on the dependent variable leaving a charitable bequest. Gender does not predict the possibility of leaving a charitable bequest ($B = .05$; $SE = .03$, $\beta = .07$, with $p = .07$).

Our first hypothesis 1 ‘People without a partner or (grand) children have a higher probability of leaving a charitable bequest’ is supported by the findings for people without a partner, since there is a significant negative influence of people with a partner and leaving a charitable bequest ($B = -.13$; $SE = .06$, $\beta = -.11$, with $p = .04$). People who have children ($B = .19$; $SE = .10$, $\beta = -.22$, with $p = .06$), the number of children ($B = -.08$; $SE = .05$, $\beta = -.18$, with $p = .14$) and the financial independency of the children ($B = -.06$; $SE = .04$, $\beta = -.07$, with $p = .2$) do not have any significance influence on the dependent variable.

There has no significance evidence been found to support hypothesis 2 ‘People with more financial resources have a higher probability of leaving a charitable bequest’, since income ($B = 2.33$; $SE = .00$, $\beta = .06$, with $p = .11$) and wealth ($B = 9.83$; $SE = .00$, $\beta = .03$, with $p = .55$) do not have an influence on the dependent variable leaving a charitable bequest.

Hypothesis 3 ‘People who feel more financially secure have a higher probability of leaving a charitable bequest’ needs to be rejected ($B = 3.28$; $SE = .01$, $\beta = .01$, with $p = .99$).

Hypothesis 4 ‘People who have acquired their wealth with support of society have a higher probability of leaving a charitable bequest’ could be accepted, since the motivation ‘My societal background has contributed to my wealth, so therefore I will also give back’ has a significant positive influence on leaving a charitable bequest ($B = .07$; $SE = .03$, $\beta = .172$, with $p = .03$).

Hypothesis 5 '*People who focus on the good their money can do have a higher probability of leaving a charitable bequest*' needs to be rejected, since the item 'Charitable organizations don't pay inheritance tax, therefore a larger part of my legacy could be spent in accordance to my wishes' has no significance influence on leaving a charitable bequest ($B = .06$; $SE = .03$, $\beta = .15$, with $p = .07$).

For hypothesis 6 '*People with stronger empathic values have a higher probability of leaving a charitable bequest*' significant positive influence has been found ($B = .04$; $SE = .02$, $\beta = .07$, with $p = .04$).

Hypothesis 7 '*People with stronger principle of care values have a higher probability of leaving a charitable bequest and/or bequeath more*' could be accepted, since principle of care has a significant positive influence on leaving a charitable bequest ($B = .07$; $SE = .02$, $\beta = .07$, with $p = .04$).

Hypothesis 8 '*People with (stronger) religious values have a higher probability of leaving a charitable bequest and/or bequeath more*' could partly be accepted. People who state the item 'For religious reasons' as an important motivation for leaving a charitable bequest have a significant higher probability of leaving a charitable bequest ($B = .08$; $SE = .04$, $\beta = .27$, with $p = .03$). Being religious does not have a significance influence on leaving a charitable bequest ($B = -.10$; $SE = .11$, $\beta = -.1$, with $p = .37$), and neither does church attendance ($B = -.03$; $SE = .04$, $\beta = -.10$, with $p = .42$).

No significant evidence has been found that support hypothesis 9 '*People with stronger social responsibility values have a higher probability of leaving a charitable bequest*' ($B = .01$; $SE = .02$, $\beta = .02$, with $p = .67$).

Hypothesis 10 '*People who show more charitable behavior during life have a higher probability of leaving a charitable bequest*' could be accepted ($B = 3.15$; $SE = .00$, $\beta = .16$, with $p = .00$).

Hypothesis 11 '*People who identify themselves with a charitable cause have a higher probability of leaving a charitable bequest*' needs to be rejected ($B = .06$; $SE = .05$, $\beta = .09$, with $p = .23$).

Social pressure has a significant positive influence on leaving a charitable bequest ($B = .07$; $SE = .02$, $\beta = .16$, with $p = .00$), so therefore hypothesis 12 '*People sensing social pressure have a higher probability of leaving a charitable bequest*' could be accepted.

Hypothesis 13 '*People who asked advice have a higher probability of leaving a charitable bequest*' is significantly true for the advice of a civil law notary ($B = .21$; $SE = .08$, $\beta = .20$, with $p = .01$), not for the advice of family ($B = -.04$; $SE = .08$, $\beta = -.04$, with $p = .62$) or advice from a private banker, a tax advisor, an accountant ($B = -.04$; $SE = .09$, $\beta = -.04$, with $p = .67$).

Finally, hypothesis 14 '*People with a stronger belief in the effectiveness of charitable organizations have a higher probability of leaving a charitable bequest*' needs to be rejected, since efficiency ($B = .07$; $SE = .29$, $\beta = .07$, with $p = .83$), confidence in charitable causes ($B = .19$; $SE = .28$, $\beta = .26$, with $p = .51$) and confidence in the government ($B = .02$; $SE = .18$, $\beta = .04$, with $p = .92$) do not have a significant influence on leaving a charitable bequest. The item impact beliefs about the charitable bequest ($B = .18$; $SE = .08$, $\beta = .44$, with $p = .04$) does have a significant positive influence on leaving a charitable bequest.

To summarize, we found that people who have a partner have a significant lower possibility of leaving a charitable bequest. Furthermore, people who feel they have acquired their wealth with society's support have a higher probability of leaving a charitable bequest. Moreover people with stronger empathic values, principle of care values and people who state the item 'For religious reasons' as an important motivation for leaving a charitable bequest have a higher probability of leaving a charitable bequest. Furthermore, charitable behavior during life and experienced social pressure have a significant positive influence on leaving a charitable bequest. The advice of a civil law notary leads to a higher probability of leaving a charitable bequest. Finally, impact beliefs about the charitable bequest do have a significant positive influence on leaving a charitable bequest.

Regression analyses with the categories: structural circumstances, attitudinal factors, normative factors and control factors

We have also done regression analyses with four categories structural circumstances, attitudinal factors, normative factors and control factors. To start with the structural circumstances family situation, financial situation and tax benefits together. In this regression model we find a significance negative influence between the independency of the children and the dependent variable leaving a charitable bequest, and a significant positive influence of the origin of wealth on the dependent variable.

	B	S.E.	β	t
Gender	-.15	.14	-.11	.30
Age	.01*	.01	.27	.05
Education	-.01	.04	-.03	.80
Children	.51	.34	.39	.14
Number of children	-.13	.18	-.18	.49
Independent children	-.27**	.13	-.23	.04
Marital status	-.23	.16	-.15	.16
Income	-3.54	.00	-.08	.42
Wealth	1.26	.00	.03	.80
Financial security	.03	.03	.11	.29
Origin wealth	.36***	.10	.35	.00
Tax benefits	.05	.13	.04	.69
Constant	-.79			
Adjusted R-square	.14			
N	841			

Values B are unstandardized B coefficients

* $p \leq .05$; ** $p \leq .01$; *** $p \leq .00$

Table 3. Regression analysis structural circumstances and dependent variable leaving a charitable bequest

We have also studied in a regression analysis which attitudinal factors have an influence on leaving a charitable bequest. As shown in table 4 none of the predictive variables have a significant influence on the dependent variable leaving a charitable bequest.

	B	S.E.	β	t
Gender	.06	.09	.06	.47
Age	.00	.00	-.05	.52
Education	.03	.03	.10	.23
Principle of care	.08	.07	.10	.29
Religiosity	-.08	.08	-.11	.30
Religious considerations	-.06	.12	-.06	.60
Religious attendance	.08	.04	.25	.06
Social responsibility	-.03	.04	-.11	.38
Charitable behavior	-.09	.07	-.11	.21
Shared values / experience with charitable cause	.00	.00	.09	.30
Constant	.58			
Adjusted R-square	.01			
N	841			

Values B are unstandardized B coefficients

* $p \leq .05$; ** $p \leq .01$; *** $p \leq .00$

Table 4. Regression analysis attitudinal factors and dependent variable leaving a charitable bequest

The third category in our conceptual model was normative factors. We find a significant positive effect for the advice of a civil law notary, but not for the advice of family or advice from a private banker, a tax advisor, and an accountant. There is also no effect between social pressure and leaving a charitable bequest in this model.

	B	S.E.	β	t
Gender	.09	.09	.09	.31
Age	.00	.00	-.03	.69
Education	.02	.03	.06	.47
Social pressure	.06	.05	.10	.23
Advice partner/children	.03	.08	-.03	.69
Advice from a private banker, a tax advisor, an accountant	.00	.10	.00	1.00
Advice civil law notary	.22**	.08	.21	.01
Constant	.26			
Adjusted R-square	.02			
N	841			

Values B are unstandardized B coefficients

* $p \leq .05$; ** $p \leq .01$; *** $p \leq .00$

Table 5. Regression analysis normative factors and dependent variable leaving a charitable bequest

The last category in our study on predictive factors by the probability of leaving a charitable bequest are control factors. The respondent's opinion on the impact of the charitable bequest does have a significant positive influence on leaving a charitable bequest. The variables efficiency, confidence in charitable causes and the government do not have a significant influence on the dependent variable leaving a charitable bequest.

	B	S.E.	β	t
Gender	.02	.20	.02	.94
Age	.00	.01	-.12	.68
Education	.02	.10	.05	.88
Efficiency	.07	.29	.07	.83
Confidence charitable causes	-.19	.28	-.26	.51
Confidence government	.02	.18	.04	.92
Impact believes	.18*	.08	.44	.04
Constant	.61			
Adjusted R-square	-.05			
N	841			

Values B are unstandardized B coefficients

* $p \leq .05$; ** $p \leq .01$; *** $p \leq .00$

Table 6. Regression analysis control factors and dependent variable leaving a charitable bequest

To summarize, in the four regression analyses where the different factors of the relevant categories were put together in one analysis we only found significant positive support for origin of wealth, advice of a civil law notary and impact believes. We have found a significant negative influence for independent children on leaving a charitable bequest.

Discussion and Conclusions

Many countries look forward to a 'golden age of philanthropy'. Besides the growing trend of charitable bequests in the Netherlands the past 20 years, the death rate will also increase due to the aging of the population and the increase in general wealth (Schuyt, Mariani & Felix, 2017). We also expect that the next generation of persons who potentially leave a charitable bequest will also feature large numbers of single households (Sargeant & Hilton, 2005). But the scientific research on charitable bequests is scarce and almost exclusively from the US, UK and Australia (Schuyt, Mariani & Felix, 2017). In this paper we gave an overview of important factors and backgrounds related to leaving a charitable bequest mentioned by former academic research. Moreover, we have analyzed several of factors which could possibly relate to leaving a charitable bequest, using the Giving in the Netherlands Panel Survey (Bekkers, Boonstoppel and De Wit, 2016).

The results show that people who have a partner have a significant lower possibility of leaving a charitable bequest. Furthermore, people who feel they have acquired their wealth with support of society have a higher

probability of leaving a charitable bequest. Moreover people with stronger empathic values, principle of care values and people who state the item 'For religious reasons' as an important motivation for leaving a charitable bequest have a higher probability of leaving a charitable bequest. Furthermore, charitable behavior during life and experienced social pressure have a significant positive influence on leaving a charitable bequest. The advice of a civil law notary on the subject of potential heirs leads to a higher probability of leaving a charitable bequest. Finally, impact beliefs about the charitable bequest do have a significant positive influence on leaving a charitable bequest.

Besides the analyses with the hypothesis separately we also did four regression analyses where the different factors of the relevant categories – structural circumstances, attitudinal factors, normative factors and control factors – were put together in one analysis. We only found significant positive support origin of wealth, advice of a civil law notary and impact perception. We found a, striking, negative influence on the independency of children on leaving a charitable bequest. These results differ quite strongly from the regression analyses of the hypotheses separately, which could possibly be explained by the low number of respondents who leave a charitable bequest in our sample. Besides, there are a lot of missing values on various variables, because some respondents have not answered all questions. This has probably happened due to the many statements they were presented about this subject (29). We therefore recommend further research under a larger population of charitable bequestors, to find more about the underlying cohesion of the different factors.

The process of leaving a charitable bequest is not linear. People decide to benefit a charitable cause in their will, but also decide to eliminate the charitable bequest. We therefore also recommend further research to the dynamic process of leaving a charitable bequest.

Our results partly confirm earlier literature on leaving charitable bequests described in the theory section of this paper. We found a negative influence between having a partner and leaving a charitable bequest. This does not confirm earlier literature Wiepking et al. (2010; 2012) who did not find an influence of being married or having a partner on leaving a charitable bequest. According to Ströing (2014) the way the testator came into wealth is of influence on bequeathing. We also found evidence for this phenomenon, since we found a positive influence on the motivation 'My societal background has contributed to my wealth, so therefore I will also give back' on leaving a charitable bequest. While Sargeant and Hilton (2005) did not find an influence between empathetic values and legacy pledgers, Sikkel and Schoenmakers (2012) did find a strong influence between both factors. We also found a positive influence between empathic values and leaving a charitable bequest. In this paper we also find evidence for the positive influence of the principle of care thesis, devised by Schuyt et al. (2010), on leaving a charitable bequest. According to Wiepking et al. (2010; 2012) Australian religious respondents did not bequeath more often than non-religious respondents. Our results do not confirm this, while we found significant evidence for leaving a charitable bequest 'For religious reasons'. We found a positive influence on charitable behavior and leaving a charitable bequest. This finding confirms the study of Ströing (2014). The positive influence of social pressure on leaving a charitable bequest in our study confirms earlier literature of Sanders and Smith (2014) and James III (2015). Wiepking et al. (2010; 2012) found that efficacy motivations are important predictors for leaving a charitable bequest. We do not find evidence for efficacy, but we did find a positive influence between impact beliefs and leaving a charitable bequest.

In short, this study will contribute to the scientific literature about inheritances. In addition, knowledge about this theme could eventually increase the success of fundraising inheritances. Results of this study can be used by organizations who would like to receive inheritances or organizations seeking information about inheritances to increase their success.

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