

FOR DISCUSSION ONLY  
Philanthropic Maturation and Life Cycle

**Individual Differences**

When people do not behave in predictable patterns we often attribute the deviation to individual differences in perception and behavior. In reality, many of these differences are due to group/ethnic differences over which the individual has little control (e.g., being born an African-American on the Mississippi Delta in comparison to being born a Rockefeller in NYC). Further, age cohorts, geography and current economic and social conditions will have a great impact on a person's education, emotional development and health. And last, some folks never get rich and some remain working or lower middle class. So one size does not fit all when it comes to philanthropic appeals.

**One philanthropy model posits: Helping Versus Investing**

When a person, young couples or immigrants begin on life's journey in America they are first concerned with earning a living, getting some money saved and building a life. After a time they begin to accumulate some material goods (car, furniture, maybe a house and modest savings.)

In the helping stages, charitable giving focuses mostly "victims and needs." Most giving is to family members, relatives and the local community. If one is a minority, giving tends to be one's ethnic community. For other folks giving focuses on the church and the extended family. For many working class and middle class families this is the extent of their giving and donor maturation.

If one becomes wealthy either through hard work, inheritance or old age one's donative behavior can shift dramatically. Whereas emotion, empathy and personal circles of friends/neighborhoods influence giving in the helping stage, giving in the investment stage is manifested by rationality and a focus on strategy and outcomes. This is because in part, larger sums of money are now involved, and the donor has the resources and time to contemplate and evaluate requests for money. This is clearly the world of the major and transformational donor.

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**Social Context and Family History**

Putnam in *Bowling Alone* devotes a number of fascinating chapters to philanthropy, family history and “the times.” The gist of his conclusions is that family and circumstances clearly influence habits of charity. The period of one’s youth – growing up in an economic depression or the 1960s – will influence one’s cohort experiences. For example, compare the very different giving practices of the tight-fisted baby boomers with their parents.

**Plotting the differences**

Here are some of the major parameters of these models. This graph is for the purposes of discussion.

