

Who Volunteers? The Effect of Income and Post-materialistic Values

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Abstract

Modern societies rely heavily on volunteers to address market and state failures. For this to continue, non-government organisations need to continually update their view of a typical volunteer; to know who to target their recruitment activities to. This research focuses on the effect personal income has on one's propensity to donate time to her community. On the one hand, in an increasingly consumer society, people might be becoming gradually more selfish as their earnings increase, reflecting more individualistic attitudes as well as higher opportunity cost of high incomes. On the other hand, civic engagement might rise with income as a result of a more general shift of the values system that follows once the basic needs are met, as implied by the "post-materialism" theories (Inglehart, 1971). Using the European Values Survey, we test the relationship between personal income and volunteering, allowing the level of the general post-materialist values of the country of the individual to affect this relationship by employing a multilevel model. Results demonstrate a clear positive effect of income on volunteering. Importantly, post-materialism moderates this relationship explaining the vast differences found across European countries; the more "post-materialistic" a country, the bigger the effect of income on volunteering.

Introduction

Volunteers play a critical role in society. More than a fifth of all citizens in Europe donate time for their community (Angermann & Sittermann, 2010). These millions of hours each year create social cohesion, economic growth and contributes to individual well-being (Halba, 2014; Wilson, 2012) with proven physical, mental and financial benefits for not only the receiver but the provider as well (Wilson, 2012). Governments and non-government organisations rely heavily on volunteers to be out in the community responding to emerging needs when they cannot. For this sector to flourish, these organisations need to understand how to best attract and retain volunteers.

What are the typical individual characteristics of a volunteer, and in what environment are they most likely to donate time? This growing field of research has found answers encompassing a range of factors including attitudinal, personality, situational and societal level effects (Smith, 1994). This study's focus is on income. With current news headlines dominated by the failings of the banking sector and tax dodging billionaires, is an increasingly consumer society more focused on accruing wealth at the expense of the civic sector? Are material and altruistic motivations at odds with one another? Concretely, the present paper investigates: *"How does an individual's income impact their volunteering participation"*.

Previous literature is suggestive but inconclusive on the effect that income has on volunteering. Select researchers have found that the opportunity cost of volunteering as a person earns more, means they volunteer less (Wolff, Weisbrod & Bird, 1993). It's much more expensive for a higher earner to take time away from their workplace. Others report that overall higher socio-economic status is more likely to lead to a person having the resources to

be able to volunteer (Voicu & Voicu, 2009); that volunteering is arguably a “luxury” good more likely to be consumed after a certain income threshold.

Consistent with this view of volunteering as a “luxury”, is the concept of “post-materialism”. Developed by the political scientist Robert Inglehart (1971), post-materialism describes a values shift post-WWII; in-which citizens moved from valuing “*physical sustenance and safety*” to valuing “*belonging, self-expression, and quality of life values*” (Knutsen, 1990, p.85). This concept concludes that the richer and more secure a country becomes, the more their citizens can care for “higher needs” (Cameron, 2013). That wealth in-fact leads to more civic values, not less. The second question this paper addresses is: “*Does a country’s level of post-materialism impact how income affects individual volunteering levels*”.

To investigate these themes an extensive data set is needed, with variability in both personal incomes at the individual level and post-materialistic values at the country level. The European Values Survey (EVS) is a cross-national survey, interviewing a representative sample of most of the European countries. Among others, the survey asks what drives people, how they view life, those around them, religion, family, and the priorities of their country. Therefore, the dataset is ideal for the purposes of the present study allowing us to measure individual’s social and material views, and personal income.

Personal income is measured using individual’s self-reported income on a relative scale of 1-10. Volunteering is an index based on respondent’s reports on whether they are part of a list of volunteering organisation types, such as a “*Women’s Group*” or “*Youth Work*”. For Post-materialism, we’ll be using the average responses on a country level of Robert Inglehart’s

Post-Materialist 4-item Index, which shows the propensity toward “*fighting rising prices*” and “*protecting freedom of speech*”.

A number of socio-factors can affect a person’s decision to volunteer, such as age or education. In the statistical analysis, we’re going to test if any relationship between income and volunteer withstands other potential contributing socio-demographic factors. We’ll also include country-level control factors to ensure our variable of “post-materialism” isn’t masking another country-level factor such as GDP.

Previous Research

Volunteering

There’s a range of definitions of volunteering, but most agree that it involves time being given for free to benefit others, in a formal capacity as part of an organisation. It requires an individual’s time, obligation, thought, energy, and forms a key part of everyday life for many European citizens. As of the European Commission’s latest survey, approximately 22% to 23% of people aged over 15 years old volunteer in Europe (Angermann & Sittermann, 2010). Although there is a significant difference between countries, there’s been a general trend upward, which can be explained by many factors such as increased awareness of environmental issues (Angermann & Sittermann, 2010).

Volunteering is crucial for social cohesion and inclusion based civic engagement (Halba, 2014), and is pivotal to local and global communities in solving societal issues. From the United Nation Volunteers programme who work in 140 countries “*addressing the challenges of peace and development*” (United Nation Volunteers, 2015). To the European Volunteer Centre, a key network of regional and local volunteer centres in Europe, who report

volunteering as stimulating “*active and responsible European citizenship, which is central to European ideals and values of democracy*” (European Volunteer Centre, 2006). A recent Johns Hopkins University Study has also calculated that volunteering contributes an estimated 0.9% of GDP on average globally (Salamon et al., 2013).

For those in NGOs recruiting volunteers, it’s crucial not only to understand the types of people and environments which encourage participation but to have insight into those individual’s motivations for participating. People can be doing the same volunteer work, but for very different reasons, which impacts how an organisation may recruit. These motives can exist in the form of an intrinsic reward, such as a “*warm glow*” factor (Andreoni, 1995), or extrinsic, such as improving an individual’s employability. One useful summary of suggested motivations is described by Clary and Snyder (1999) who outline six motivation categories:

- 1) “a value factor, by allowing one to express altruistic and humanitarian values.”
- 2) “an understanding factor, by offering learning experiences.”
- 3) “a social factor, by providing opportunities for social interaction and approval.”
- 4) “career factor, by providing career-beneficial experiences.”
- 5) “a protective factor, by offering escape from negative feelings of self, such as guilt over one's good fortune about others.”
- 6) “an enhancement factor, by promoting positive feelings of self.”

These motivations inform a discussion on the relationship between income and volunteering. Such as for motivation five – “*guilt over one's good fortune relative to others*” – implies a person has reached a certain level of “*good fortune*”, which could be attributed to income. Motivation four could be linked to a person’s income, showing career ambition. We discuss

the potential effect of post-materialist values and these motivations in the “Post-materialist” previous research section.

The Effect of Income on Volunteering Levels

A number of socio-demographic factors affect an individual’s capacity to volunteer, such as age, gender, marital status, and religious view. Some of these can have more of an effect than others. For example, education is proven to have an exceptionally large impact with higher education leading to people wanting: *“to fulfil superior needs like gratification from non-material rewards”* (Voicu & Voicu, 2009). Wilson (2000) reports that being married can be predictive of an individual participating in volunteering activity, but gender effects depend on a person’s life cycle stage.

When it comes specifically to income, there are conflicting views about the effect it has on a person’s interest and/or ability to volunteer. Traditional economic theorists argue that due to opportunity cost, there is an inverse relationship between income and volunteering since costs rise as income rises (Wolff, Weisbrod & Bird, 1993). However, there are mixed results regarding this effect. Freeman (1997) reports a negative relationship between family income on the volunteer hours donated. A number of other studies are limited, specifically looking at specific gender or age groups (Wilson, 2000).

A number of researchers show that income has a positive impact on volunteering. That those *“who have more resources are more likely to perform volunteer work, since they have more things to share with others”* (Voicu and Voicu, 2009, p.541). If you cannot afford to shelter your family, donating time to strangers may be less of a priority for you. Menchik and

Weisbrod (1987) found that there is a positive relationship between income and volunteering, but this is at a decreasing rate.

Post-materialism

Post-materialism describes a personal values shift in which individuals move from focusing on basic survival needs to that of self-expression (Inglehart, 1971). After World War II it was almost universal for citizens to be “materialists” concerned with safety and economic growth, yet after years of prosperity, in 1970’s a shift began (Inglehart, 1981). New generations without personal memories of the uncertainty and scarcity associated with global conflict, shifted to “post-materialist” values centred around autonomy and self-expression (Inglehart, 2008).

This transformation is partly inspired by economic growth; not too dissimilar from the concept of diminishing marginal utility, as finances become less tight, citizens are free to expand their thoughts past concerns of basic survival (Cameron, 2013). This dimension of post-materialism may have an impact on the way individual income affects volunteering levels. On the individual level, if a person has reached a certain level of income, then the “post-materialist” view would imply she is more likely volunteer. In contrast, “materialists”, more concerned about economic security, will be less likely to spend potential earning hours on unpaid work. Inglehart supports these conclusions by stating that post-materialism is: *“...conducive to higher levels of civic activism in general, and volunteering in particular”* (Inglehart, 2003).

The concept of post-materialism is more than just an economic indicator; it contains political and social dimensions. The shift in values is also inspired by a subjective feeling of safety,

created by a country's level of social welfare support (Inglehart, 2008). Therefore, it might have a direct effect on an individual's propensity to volunteering. One school of thought argues that the welfare state crowds out volunteering (Carpenter & Myers, 2010, p. 912). There is evidence that volunteering is higher in countries that spend less on social welfare policies and lower in countries with more extensive welfare policies, but this was found not to hold for the low-income group: "*state activities indeed serve as a substitute for social volunteering in some places, in others they are found to have a stimulating effect*" (Stadelmann-Steffen, 2011). Van Oorschot and Arts (2005) on the other hand, claim that evidence for such an effect is scarce and often contradictory. Their findings from the European Values Survey shows that at the country level, the welfare state size makes no difference to social capital.

The post-materialist shift to "self-expression" values has far-reaching implications, including a change in basic social norms, views on individual well-being, and support for new issues (Inglehart, 2008). Post-materialists are reported as more tolerant of diversity and out-groups, with a direct link to supporting environmental protection and gender equality (Inglehart, 2008). Relating these insights into the present research, we will test whether the two volunteer categories of "*Women's Group*" and "*Conservation, the environment, ecology, animal rights*" are more reactive to our post-materialism calculations, relative to other volunteer groups.

Inglehart sums-up this focus on self-expression as "*...a gradual shift in which needs for belonging, esteem, and intellectual and self-expression have become more prominent*" (Inglehart, 2008, p132). Relating this to Clary and Snyder (1999) motivations behind volunteering, a post-materialist's need for "*belonging*" could be met by the volunteer

motivation of: *“a social factor, by providing opportunities for social interaction and approval.”*; a post-materialist’s need for *“esteem”* could be met by the volunteer motivation of *“an enhancement factor, by promoting positive feelings of self.”* While her *“intellectual”* *“self-expression”* needs could be met by the volunteer motivation of *“a value factor, by allowing one to express altruistic and humanitarian values”* and *“an understanding factor, by offering learning experiences.”*

Method

Data from the 2008 wave of the European Values Surveys have been employed to measure the basic variables and explore their relations. It includes data from 47 countries, summing to more than 70,000 European citizens. After accounting for individual controls, 49,889 people from 46 countries are included in the analysis.

The dependent variable — volunteering — was measured using the answers to the following question: *“Please look carefully at the following list of voluntary organisations and activities and say which, if any, do you belong to?: Social welfare services for elderly, handicapped or deprived people; Religious or church organisations; Education, arts, music or cultural activities; Trade unions; Political parties or groups; Local community action on issues like poverty, employment, housing, racial equality; Third world development or human rights; Conservation, the environment, ecology, animal rights; Professional Associations; Youth Work; Sports or Recreation; Women’s groups; Peace Movement; Voluntary organisations concerned with health; Other groups”*. Answers are either *“mentioned”*, or *“not mentioned”*. The constructed variable is a continuous variable measuring the total number of volunteering organization, the individual is a member of.

There's a number of other questions related to volunteering in the EVS, such as a participant saying whether they agree that it's important for a person to help those nearby, "*to care for their well-being*". It was decided to focus on the previously mentioned question of volunteering, because it's more objective if you state you are part of, or doing unpaid work for, a volunteer organisation, than purely agreeing with a statement.

For the independent individual variable of interest — personal income — survey participants answered the question: "*Here is a list of incomes and I would like to know in what group your household is, counting all wages, salaries, pensions and other incomes that come in. Just give the letter of the group your household falls into, after taxes and other deductions,*" and respondents then gave a weekly, monthly, and yearly number on a scale of 1-10. The weekly figure was used in this analysis as it was viewed as easiest to comprehend on the spot for those whose work is less secure. Due to well-known difficulties in measuring a meaningful variable measuring income, and in order to take into account relative income *across* countries, the weekly personal income was divided by mean weekly income of the country. Therefore, the constructed variable is a continuous variable with a mean of 1. Negative values correspond to individuals with weakly income less than the average income of their country.

The mean country-level post-materialism is measured using Robert Inglehart's Post-Materialist 4-item Index. The question reads as follows: "*If you had to choose among the following things, which are the two that seem most desirable to you?: Maintaining order in the nation; Giving the people more say in important political decisions; Fighting rising prices; Protecting freedom of speech*". The first and third answer are considered "materialist"

and the second and fourth post-materialist. This index is then calculated as a mean for each country.

Additionally, a number of socio-demographic factors were added to the analysis, namely gender, age, employment, marital status, education level and religiosity are added to the calculation. The scales for these variables are shown in the descriptive statistics Table 1.

Additionally, we have also employed two control variables in the country level, namely, GDP per capita, and the World Bank’s Rule of Law Percentage Rank, which measures citizen’s trust in the rules of society, including: “the quality of contract enforcement, property rights, the police, and the courts, as well as the likelihood of crime and violence.” (World Bank, 2016). Any potential effects of post-materialism on volunteering might be reflecting cross country differences in the variables instead. Therefore, though not exhaustive, controlling for these variables will allow isolate the effect of post-materialism.

Table 1: Summary Statistics of Key Variables

	Observations	Mean	Std. Dev.	Min	Max
Volunteer	66281	0.79	1.578	0	15
Age	65990	46.802	17.79	15	108
Female	66269	0.556	0.497	0	1
Employed	66001	0.497	0.500	0	1
Married	65820	0.544	0.498	0	1
Education	65666	4.939	1.954	1	8
Religion	61850	0.806	0.396	0	1
Personal income	54151	1	0.398	0.119	4.597
Mean Post-Materialism	66281	1.789	0.164	1.426	2.125
GDPPC	51887	29150.9	27085.11	1695.973	112851.5
Rule of Law	65281	68.983	24.52512	16.34615	100

Results

We begin by looking into the relationship of income and volunteering for the population as a whole. **Figure 1** illustrates the average volunteering level by income group aggregating across all countries. As we can see, there is a clear strong positive relation between income and volunteering. It seems that more wealthy individuals tend to volunteer more.

Looking however within each country separately, provides an interesting insight. **Figure 2** presents the coefficient of income on volunteer for each country without any individual or country-level controls. It is clear that even though the effect of income on volunteering is always positive (with the exception of Kosovo), the strength of the effect varies considerably across countries. It seems that in ex-communist and Southern countries the effect tends to be weak or even close to zero, while in many countries of the European North, the effect is much stronger.

Can post-materialism account for these differences? We can see clearly from **Figure 3** that a country's mean post-materialism has a strongly positive effect on the average volunteering in a country. Countries like Denmark score high in post-materialism, have on average more volunteers. But are these the same countries where the effect of income on volunteering is higher? In other words, does post-materialism on top of a direct effect, also moderate the effect of income on volunteering? We explore this question by employing a multilevel regression analysis.

Figure 1: Mean Volunteering Level by Income Level

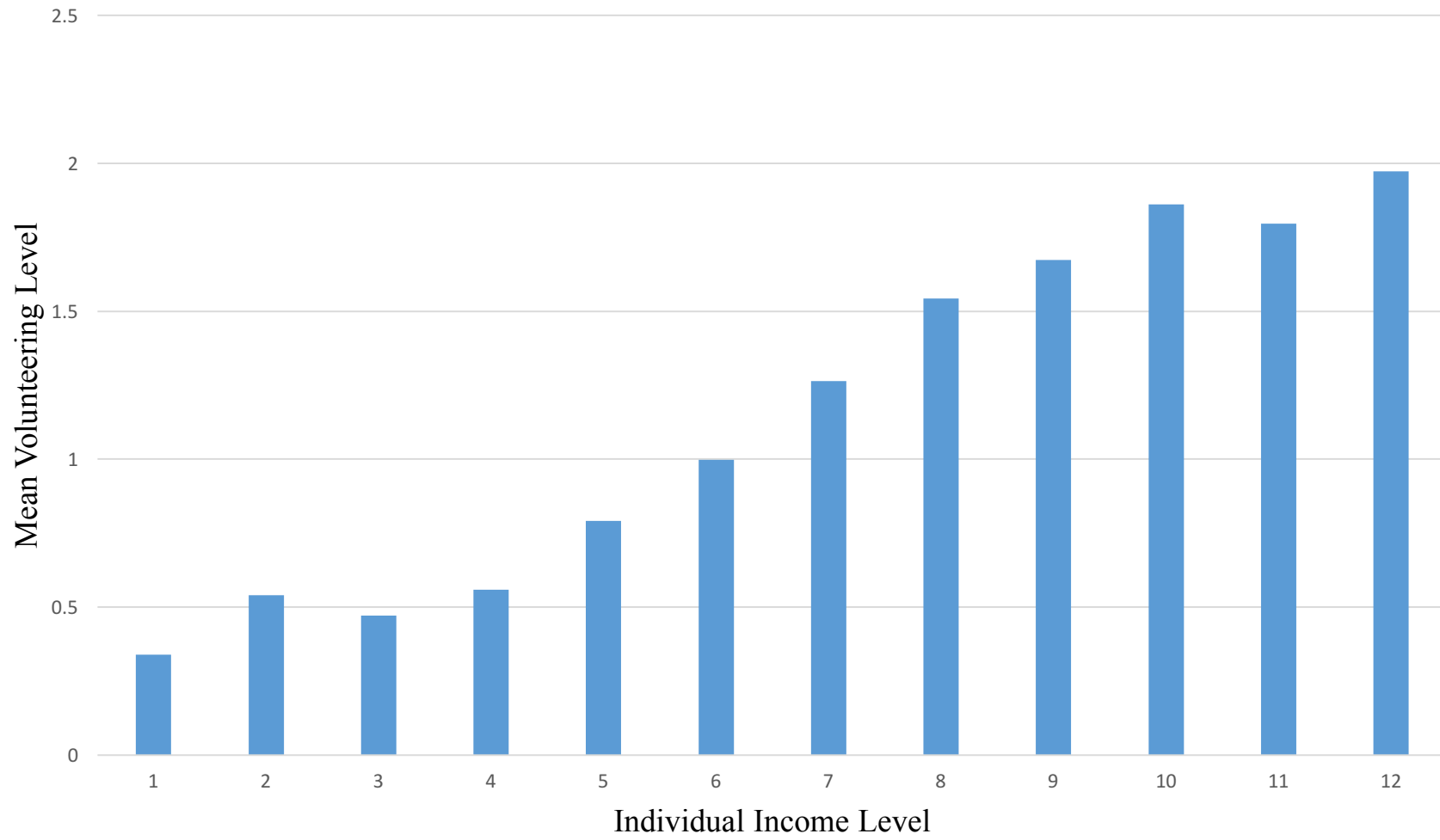


Figure 2: Correlation Between Income and Volunteering by Country

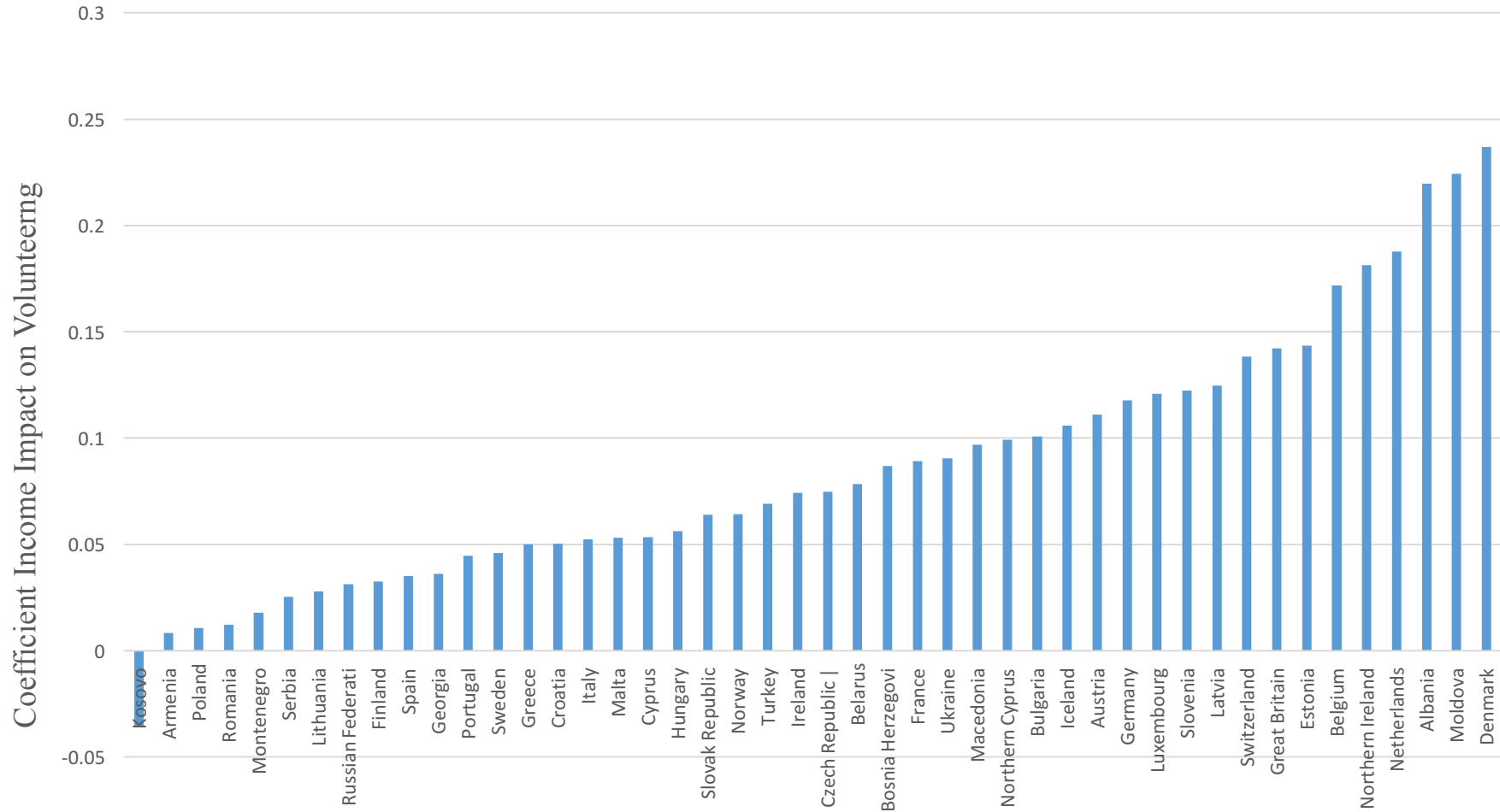
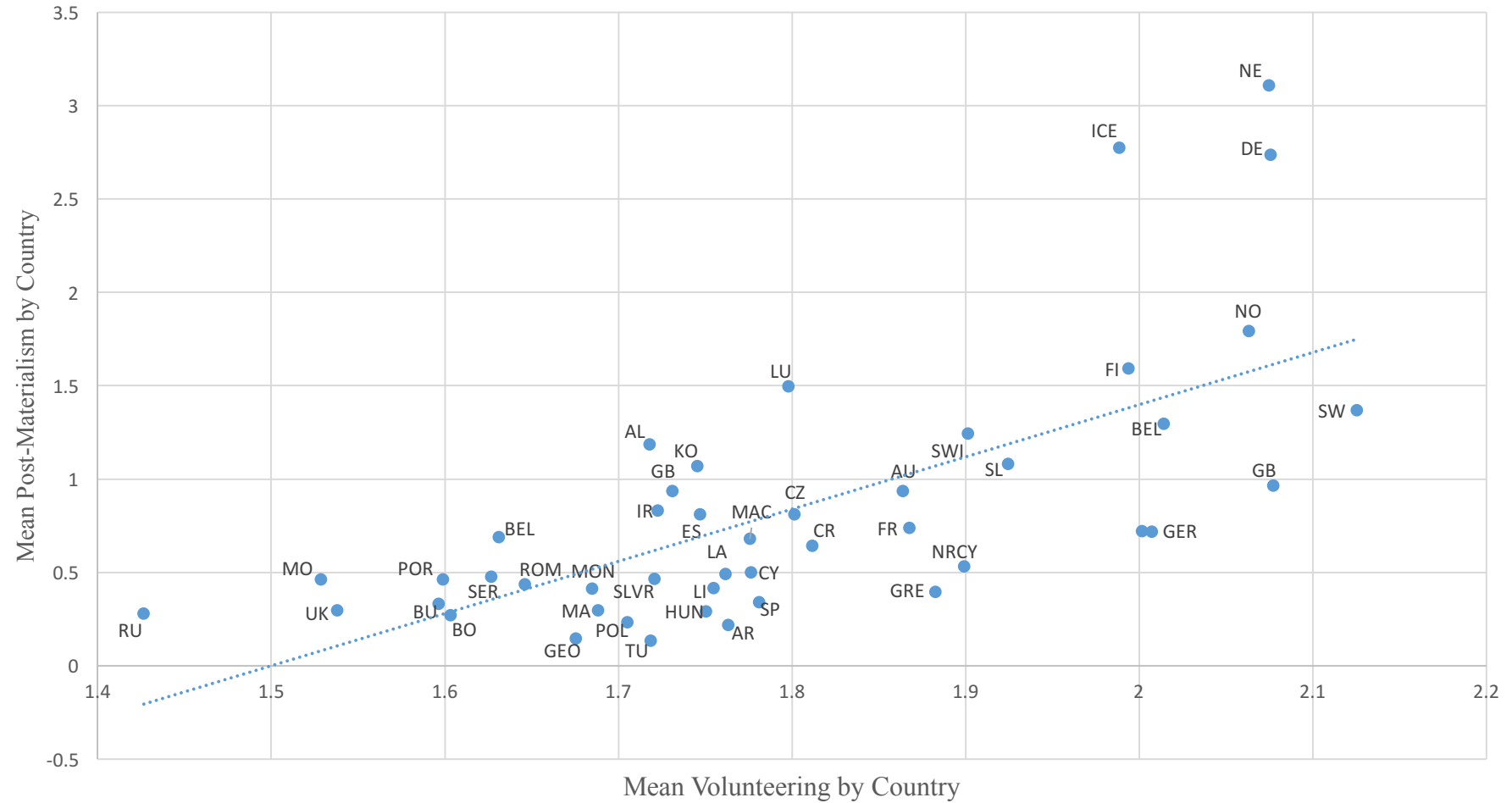


Figure 3: Country Mean Post-materialism by Country Mean Volunteering



*See Appendix B. for list of country names associated to Figure 3 abbreviations

A multilevel model recognises data hierarchies, while at the same time it addresses the pitfalls of clustering data instead (King & Roberts, 2014). In this analysis, the two-level model allows for grouping volunteering within countries and includes residuals at the individual and country level. Effectively, it allows the cross-level interaction between an individual-level variable (income) with a country –level variable (post-materialism).

Model 1 of **Table 2** includes only individual-level variables. We see that volunteering increases with age, education and religiosity confirming results of previous studies. Men also tend to volunteer more, while marital status does not seem to have an effect. Lastly, employment status has a positive sign, though only marginally significant ($p < 0.1$). Controlling for these, income exhibits a clear positive and statistically significant effect on volunteering ($b = .114$, $p < 0.01$).

In **Model 2** we add the country-level mean post-materialism as an independent variable. The statistical significance of the other variables does not change, nor does considerably the magnitude of their coefficients. What is of interest is that post-materialism exhibits a very big effect and in fact the biggest effect among all the other explanatory variables. ($b = 1.91$, $p < 0.000$). In particular, an individual is predicted to belong to almost two volunteer organisations more than another individual with the same personal characteristics who resides in a country scoring one unit lower in post-materialism index.

In **Model 3**, the cross-level interaction term between personal income and post-materialism is included. It is indeed positive and statistically significant ($p < .001$), providing evidence for the basic hypothesis of the study. The two basic variables are not only significant on their own (as show in **Model 2**) but they have a synergetic effect on each other. In other words, the

more post-materialist a country, the bigger the effect that personal income will have on volunteering. Note, although the coefficient for income ($b=-1.987$, $p<0.000$) is now negative this is due to the effect of the interaction variable and does not mean that the effect is negative. As we can see from **Figure 4**, the overall income effect is resoundingly positive.

The addition of the interaction term has also reduced the unexplained country-level variances of income on volunteering by 37%. We can interpret this result as meaning, that the country-level mean post-materialism moderates the effect of income of volunteering at the country level.

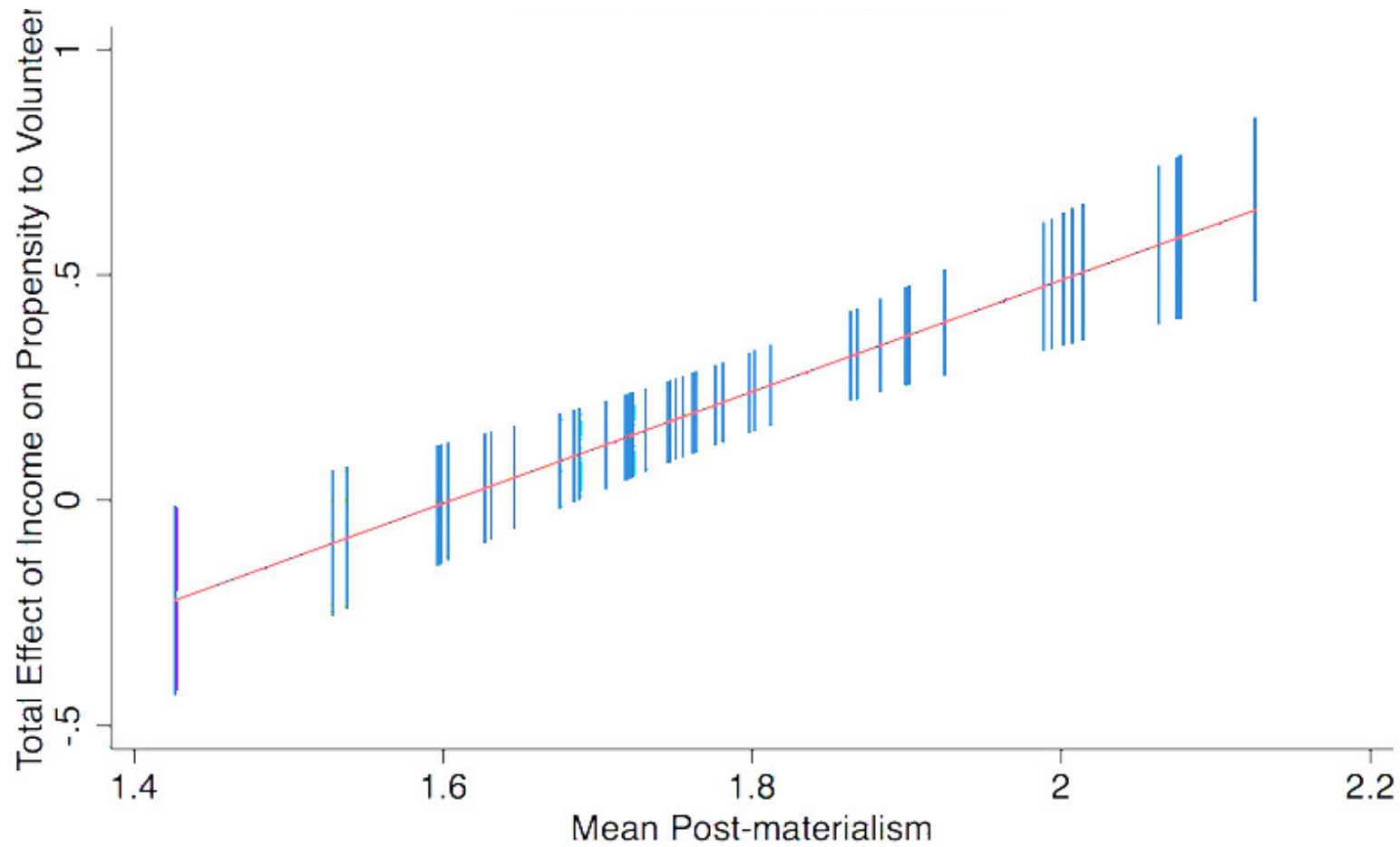
As a robustness test, country-level control factors are added to account for country income and Rule of Law in **Model 4**. One could assume that the country-level income greatly affects our dependent variable. The results show this is not the case. Including GDP per capita as a country-level control has no impact on the data, and adding Rule of Law made no significant difference. This means that post-materialism is not just a mask for these other factors.

Additionally, in the appendix we repeat the exercise with other country indexes that could be expected to account for differences in the data. This includes the “GINI index”, which measures difference of inequality in a country and the Geert Hofstede’s Individualism vs Collectivism index (Hofstede et al., 1991). Due to the contracted databases for these indexes, including them reduced the sample size by half.

Table 2: Multi-level Regression with Country Mean Post-materialism and Income Interaction Term

	Model 1		Model 2		Model 3		Model 4	
Variable	b	SE	b	SE	b	SE	b	SE
Intercept	-0.154	0.109	-3.679***	0.632	-3.397***	0.639	-3.243	0.803
<i>Country-level variables</i>								
Post-materialism			1.911***	0.351	1.751***	0.355	1.783***	0.517
GDP per capital							0.000**	0.000
Rule of Law							-0.006	0.004
Income x Post-materialism					1.238***	0.274	1.268***	0.262
<i>Individual-level variables</i>								
Age	0.003***	0	0.003***	0.000	0.003***	0.000	0.003***	0.000
Female	-0.027**	0.013	-0.025*	0.013	-0.025*	0.013	-0.024*	0.013
Employed	0.113*	0.113	0.101***	0.015	0.100***	0.015	0.098***	0.015
Married	0.016	0.016	-0.004	0.014	-0.005	0.014	-0.003	0.014
Education	0.113***	0.113	0.110***	0.004	0.110***	0.004	0.110***	0.004
Religion	0.186***	0.187	0.198***	0.018	0.198***	0.018	0.200***	0.018
Income	.114***	0.018	0.227***	0.055	-1.987***	0.490	0.214***	0.055
<i>Variance Component</i>								
Var(intercept)	0.479	0.1	0.134	0.032	0.135	0.032	0.122	0.030
Var(income)			0.117	0.029	0.074	0.020	0.110	0.028
Var (residual)	2.082	0.013	2.071	0.013	2.071	0.013	2.080	0.013

Figure 4: Total Effect of Income on Propensity to Volunteer by Country Mean Post-materialism Level



Lastly, in **Table 3** we look specifically at how results vary between different volunteering groups, and if the effect is more pronounced in certain types of organisations. A multi-level regression has been done, with the answer to each voluntary group calculated as a separate regression. Within this multi-level regression, the individual control and country-level controls as mention in the previous analyses are also included. As to, are the mean country-level post-materialism and the interaction term. The multi-level regression has been run for each voluntary group separately for being a member of the voluntary group and having done unpaid work for a voluntary organisation.

The most significant effect for those who are part of volunteer groups were: Sports or Recreation, Professional Associations; Trade Unions; Education, arts, music or cultural activities; Youth Work and Political parties or groups. In the *Previous Research* section, it was referenced that post-materialism could have specific results on “*Women’s Group*” and “*Conservation, the environment, ecology, animal rights*”. This outcome is inconsistent with this view, and therefore opens up a potential avenue of further research.

Table 3: Interaction Term of Income and Country-level Mean Post-materialism for all Volunteer Groups

	<i>b</i>	<i>SE</i>
Social welfare services for elderly, handicapped or deprived people	-.049**	0.024
Religious or church organisations	.058	0.042
Education, arts, music or cultural activities	.105***	0.038
Trade unions	.193***	0.072
Political parties or groups	.027***	0.026
Local community action on issues like poverty, employment, housing, racial equality	.008	0.018
Third world development or human rights	.052**	0.021
Conservation, the environment, ecology, animal rights	.104**	0.041
Professional Associations	.224***	0.036
Youth Work	.074***	0.019
Sports or Recreation	.494***	0.064
Women’s groups	-.018	0.015
Peace Movement	-.018	0.011
Voluntary organisations concerned with health	-.022*	0.014
Other groups	0.042**	0.018

Discussion/Conclusion

This research set out to investigate the effect personal income has on one's propensity to donate time to their community, and secondly the effect that a country's post-materialism has on this relationship. The results illustrate that a high-earning individual in a country with post-materialist values is markedly more likely to be part of a volunteer group. With a multilevel regression proving that the more post-materialistic the country, the greater the effect of income on volunteering.

The initial premise of the research is illustrated early on. There is a very clear correlation between a person's earnings and their volunteering exhibited in both Figure 1 and 2. Yet, it highlights an important gap; a reason for the large variation in the relationship by country. In Figure 3 we demonstrated that an increase in volunteering correlates strongly to post-materialism. A relationship which, based on the definition of post-materialism, makes sense, and as it turns out from our multi-level analysis, explains this variation.

When undertaking the multilevel regression, it was possible that a number of other factors could have impacted the relationships of interest. Socio-demographic effects such as age could have overtaken any income effect. At the country level, post-materialism could have been hiding that GDP was the actual moderating factor. Yet, Table 2 illustrates that income has the largest effect on volunteering after mean country post-materialism is added, and that country-level controls such as GDP make no meaningful change to the results.

The insights from this research can be of use to non-profits recruiting volunteers and governments looking to investigate the environments which encourage citizens to volunteer.

The results can also be used to add to the conversation in related research areas mentioned in this paper, such as volunteer demographics.

Post-materialism describes a values change of “self-expression”; of being increasingly open and tolerant. Interestingly though, the profile of a typical volunteer shown in this research is of someone who is more traditionally powerful in society. Table 2 tells us that the older employed single male who is educated and religious is most likely to volunteer. Although there are clear reasons why demographics such as education and religion lead to volunteering, it could be valuable to look at these demographics as a profile of a volunteer, and find why the traditional dominant demographics are still the most likely to volunteer in a post-materialist society.

Another surprising result is as one would expect to see much stronger results in Table 3 for volunteer groups relating to women’s and environmental issues. Inglehart has written extensively that these values of “self-expression” specifically include gender equality and environmental concerns. This research is inconsistent with this view, and therefore opens up a potential avenue of further research.

In an age of endless wants, career-focused “generation y’s, and increasing inequality, it could be easy to conclude that money can only corrupt the mind. The more a person has the more it is her focus, but these findings provide a different lens. The same money that can consume all time and thoughts for some, provides a chance for many more to think past it. A freedom to do what is proven to make so many more people happy, to share time with those around them.

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Appendix

Appendix A.

Initial calculations included country-level controls that were not included in the final reported results. This is due to the contracted databases for these indexes, whereby including them reduced the sample size by half. These controls included the Gini Coefficient which represents the distribution of income across countries. Also, Geert Hofstede's Individualism index scores how collective or individualistic a country is. The below table illustrates that these two variables are not significant when included as controls.

	Individualism		Gini Coefficient	
Observations (countries included in calculation)	16		31	
Variable	b	SE	b	SE
Intercept	-4.527**	2.459	-2.67**	1.286
<i>Country-level variables</i>				
Post-materialism	2.033	1.435	1.686**	0.724
GDP per capital	0	0	0	0
Rule of Law	-0.002	0.016	-0.005	0.006
GINI Coefficient			-0.021	0.018
Individualism	-0.006	0.011		
<i>Individual-level variables</i>				
Age	0.009***	0.001	0.004***	0
Female	0.021	0.028	-0.054***	0.019
Employed	0.082**	0.35	0.029	0.023
Married	0.157***	0.043	0.104***	0.032
Education	0.163***	0.008	0.122***	0.006
Religion	0.228***	0.035	0.185***	0.027
Income	0.344***	0.123	0.328***	0.079
<i>Variance Component</i>				
Var(intercept)	0.224	0.095	0.157	0.051
Var(income)	0.188	0.082	0.157	0.047
Var (residual)	2.062	0.027	2.029	0.191

Appendix B.

Country names list associated with Figure 3. abbreviations

			Czech						
AL	Albania	CZ	Republic	ICE	Iceland	NE	Netherlands	SP	Spain
AU	Austria	DE	Denmark	IR	Ireland	NO	Norway	SW	Sweden
AR	Armenia	ES	Estonia	IT	Italy	POL	Poland	SWI	Switzerland
BE	Belgium	FI	Finland	LA	Latvia	POR	Portugal	TU	Turkey
	Bosnia								
BO	Herzegovi	FR	France	LI	Lithuania	ROM	Romania	UK	Ukraine
BU	Bulgaria	GEO	Georgia	LU	Luxembourg	RU	Russia	MA	Macedonia
BEL	Belarus	GER	Germany	MA	Malta	SER	Serbia	GB	Great Britain
CR	Croatia	GRE	Greece	MO	Moldova	SLVR	Slovak Republic	NRCY	Northern Cyprus
CY	Cyprus	HUN	Hungary	MON	Montenegro	SL	Slovenia	KO	Kosovo

