

# Major Donations Fundraising in German Hospitals – Donation Potential of High-Net-Worth Individuals for Top-Quality Medicine and Research

**Axel Rump**

FOM Hochschule für Oekonomie und Management, Essen, Germany,  
pameru@rocketmail.com

**Matthias Buntrock**

FOM Hochschule für Oekonomie und Management, Dortmund, Germany,  
matthias.buntrock@fom.de

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**ABSTRACT:** Due to financial constraints, urgent investments or even top-quality medicine and research projects with high financial requirements cannot be realized. Acquiring major donations as an additional funding source can contribute to this. Crucial here is the knowledge of the most potential donor target group - the high-net-worth individuals (HNWIs = financial assets of at least \$1 million, UHNWIs = financial assets of at least \$30 million) as major donors. However, there is no comprehensive empirical data on rich people as donors for medical projects in top-quality medicine in Germany. Thus, for the first time in Germany, the study investigates the extent to which the annual financing gap of the bilingual financing system of hospitals can be reduced with the help of UHNWIs and HNWIs. Furthermore, the focus is on how this target group can support specific medical funding projects in cutting-edge medicine and research to derive practical recommendations for action. This scientifically sound knowledge, obtained for the first time through the study, is indispensable for successful systematic fundraising for hospitals and clinics in the healthcare sector. The study follows a mixed-methods approach. First, splitting the study

into two separate sub-studies, each with different target groups (hospital directors and (ultra)-high-net-worth individuals), examining the research question from two different perspectives. The first sub-study with the hospital directors has started, and the interviews' initial results are already available.

**KEY WORDS:** Fundraising, funding, top quality medicine, wealthy donors, ultra-high-net-worth-individuals (UHNWI), high-net-worth-individuals (HNWIs)

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## **Introduction**

The economic situation of hospitals and clinics in Germany is increasingly deteriorating. Problems are coming to a head - more than half of the clinics will continue to be in the red in the future. As a result, urgently needed investments or even projects in cutting-edge medicine cannot be realized due to financial bottlenecks (Berger 2020). Acquiring donations as an additional funding source to reduce the ever-widening financial gap of hospitals in the healthcare sector can contribute to this. Furthermore, it can be essential to implementing specific funding projects in cutting-edge medicine and research with high financial requirements. Income from donations is already an additional funding source for many hospitals, as both the donor potential and the volume of donations are high in Germany. In recent years, the volume of donations in Germany has been between 5 and 10 billion euros (Deutscher Spendenrat e.V. & GfK 2021; Gricevic, Schulz-sandhof, and Schupp 2020a; 2020b). However, compared to the American fundraising market, the donation volume has not yet been fully exploited (Probst 2019). Crucial here is the knowledge of the most potential donor target group - the (Ultra-)high-net-worth individuals (UHNWIs & HWNIs as major donors. However, there has been no comprehensive research on either the donor potential or the donor behavior of this specific target group in the medical field.

In this paper, the focus will be on the study's methodology and the mapping of the status quo of the topic based on a detailed literature analysis. Due to the long-term nature of the study, the results of the mixed-methods study are not yet fully available. However, in this paper, results of the conducted literature analysis can already be presented, which are not to be found to this extent in any other study so far.

## **The objective of the study**

The study “*Major Donor Fundraising in German Hospitals - Donation Potential of Highly Wealthy People for Cutting-Edge Medicine and Research*” examines for the first time the donation potential of highly wealthy people as major donors for specific medical funding projects in cutting-edge medicine and research in German hospitals and clinics that have very high financial requirements. In addition, the donor behavior of UHNWIs and HNWIs is analyzed, and how they can contribute to the realization of these funding projects. Another research focus is to investigate whether and how the annual funding gap at hospitals and clinics in Germany can be closed or significantly reduced with the help of German HNWIs/UHNWIs.

The research question presented above results in the following research objectives of the project:

- ✦ To examine the status quo of German hospitals and clinics in terms of major gift fundraising
- ✦ Examination of the potential willingness of German UHNWIs and HNWIs to financially support German hospitals and clinics, primarily to financially support specific medical funding projects with high financial needs
- ✦ Deriving normative recommendations for action for German hospitals and clinics that want to use wealthy individuals as donors to implement specific funding projects with high financial needs or to reduce the annual funding gap
- ✦ Activation and enhancement of the potential of high-net-worth donors as an essential source of revenue, which has hardly been used in Germany so far: to implement specific medical funding projects with high financial requirements and/or to reduce debt in hospitals and clinics.

## **Research Design**

The in-depth literature review conducted first provides a deep insight into the current difficult situation of hospitals, shows a comparison of fundraising from Germany to America, and exposes the potential of wealthy people as major donors for cutting-edge medical projects in the health sector. In addition, the study follows a mixed-methods approach. By dividing the study

into two separate sub-studies, each with different target groups, the research question is examined and illuminated from two different perspectives. The first sub-study initially focuses only on the specific target group of hospital and nursing directors as well as senior staff of fundraising departments in hospitals, clinics, and foundations. To this end, a preliminary qualitative study will first be conducted, and then quantitative research will be carried out to test the hypotheses that have been formulated. The aim is to determine the status quo in German hospitals and clinics on major-donor fundraising with high-net-worth individuals to close the funding gap and realize medical funding projects in cutting-edge medicine. These findings will be incorporated into the second part of the study, which will focus on the specific target group of high-net-worth individuals - UHNWIs and HNWIs. In particular, the motives of high-net-worth donors for making a large donation and the potential willingness to provide financial support for targeted funding projects with a high financial outlay in the medical field will be investigated.

## **Research Methods**

The methodological approach of the first sub-study focuses on the semi-structured guided interview in the form of expert interviews. The selected subjects are assigned a corresponding expert status based on defined criteria (Döring and Bortz 2016). Experts were defined as senior staff and responsible persons from the fundraising sector of hospitals, clinics, foundations, and hospital and nursing directors. To gain access to hospital and nursing directors and responsible persons from the fundraising area of hospitals, clinics, and foundations, a call was launched via LinkedIn to recruit subjects from all over Germany for the study. In addition to a brief description of the study and its objectives, a detailed description of the interview participants sought for an expert interview was listed. Looking at the scope, it can be stated that seven interviews were conducted during the current data period. These were realized online via Zoom. The goal is to interview 20 subjects who meet the quota plan for the study. The subjects included medical directors, hospital fundraisers, hospital marketing directors, health and hospital fundraisers, nursing directors, hospital and foundation executive directors, and hospital and foundation fundraising department directors. Explicit attention was paid

to the nationwide distribution of interview partners. The following interview guide (Tab.1) was created using the SPSS method according to Helfferich (2019) and contains a total of five bundles, each with a narrative prompt, various checkup questions, and pure factual queries.

Table 1. Interview guide for the first sub-study

Subsuming (narrative prompt)	Check (was that mentioned?)	Concrete question (fact check)
<b>Basic theoretical knowledge and opinions of the contact persons on the topic</b>		
<p><b>What knowledge do you personally have in general about fundraising for very wealthy people in the hospital sector?</b></p> <p>Please address potential challenges, alternative funding sources, attracting donors, and a comparison with the U.S.</p>	<p>Basic potential Cf. Germany/USA ROI</p>	<p>What percentage of your revenue would you be willing to invest in professional major-donor fundraising?</p>
	<p>Challenges for the hospital Wealthy people as the most crucial donor group</p>	<p>Do you think it is realistic to close existing funding gaps in your hospital through wealthy donors/major donors?</p>
	<p>Providing a budget for fundraising;</p>	<p>Would you be willing to budget for fundraising consulting regarding high net worth donors?</p>
		<p>Do you have an idea of the return on investment that professional fundraising offers?</p>
<b>Past handling/experience of the issue by the hospital/clinic</b>		
<p>What has been your experience with high-net-worth donors regarding donation volume, donor acquisition strategies, challenges, donor behavior, input you have provided, etc.?</p>	<p>Applied strategies in fundraising Professional operation of major donations</p>	<p>As a hospital/clinic in your immediate vicinity (50 km), have you ever done a potential analysis on wealthy people as donors?</p>
	<p>Typical Donation Volume Previous input into fundraising for high-net-worth individuals</p>	<p>What's stopping you from doing major gifts fundraising professionally so far?</p>
	<p>Why has nothing been done in this direction so far?</p>	<p>Do you think your clinic would be doing better today if you had started professional major gift fundraising ten years ago?</p>

<b>Current situation</b>		
How would you describe the current situation regarding your organization's approach to fundraising among the very wealthy?	Occupation with the topic is sensible.	What's your donor structure?
	General attractiveness as a donation object.	Do you generally communicate investment plans to the public?
	The mental attitude of the employees to the topic.	Do you rate your home as attractive to wealthy donors, and why?
	Presentation and content of possible sponsorship projects, which motives should be addressed among donors	What funding projects related to cutting-edge medicine and research can you think of spontaneously for which you currently need donations?
<b>Plans for the future regarding fundraising with high-net-worth individuals</b>		
What are the goals for the future in establishing fundraising for high-net-worth individuals, and what would perfect fundraising for high-net-worth individuals look like to you in this regard?	Positive and negative aspects of fundraising with high-net-worth individuals. Are there things that are holding you back? Professional advice on the subject	Have you thought about getting professional advice on fundraising for high-net-worth individuals?

In addition, a preliminary system of categories has already been developed, taking into account the theoretical framework and the analysis of selected literature for their transfer to the subject area of this study. According to a deductive procedure, main and subcategories were formed, listed in tabular form below. It should be noted that only a preliminary category system can be listed due to the still ongoing study. In creating this deductive category system, explicit care was taken to ensure that the main categories encompassed all aspects and contents of the literature analysis conducted in full in advance and the detailed contents of the SPSS method conducted. The main categories can be justified by the research question and the study's main objectives and are listed together with their subcategories in the following table (Tab.2).

Table 2. Main and subcategories of the deductive category system

Main categories	Subcategories
1 General experience/knowledge	
2 Past	2.1 Donation volume 2.2 Donor acquisition/ donor approach 2.3 Challenges
3 Status Quo	
4 Future plans	4.1 Perfect fundraising 4.2 Budget allocation
5 Funding projects	
6 Donor target group potential	6.1 Closing the funding gap 6.2 Cutting-edge medicine 6.3 Potential analysis
7 Banks & Foundations	

In addition, anchor examples were identified for the respective categories. In this regard, concrete examples are listed for a category to be able to describe it in the best possible way. Furthermore, coding rules were defined since assigning a category is not always possible. This approach made it possible to create a corresponding coding guideline to ensure a rule-guided procedure. An excerpt from the introductory coding guide is presented below.

Table 3. Excerpt from the preliminary coding guide

K2: Past			
This category describes how the hospital has previously experienced major gift fundraising with high-net-worth individuals. The focus here is mainly on the challenges experienced to date. Of particular importance are other aspects such as donation volume and donor approach.			
Category	Definition	Anchor examples	Coding rules
K2.1 Donation volume	Text passages depict or describe the volume of donations generated by high-net-worth donors to date.	Zu dem Verein kann ich sagen, wie gesagt, es gibt einzelne Großspender. Erinnere mich sogar noch an eine weitere Person, die in der Nachbarschaft lebte,	To be classified are statements on large donations received from wealthy people. No specific figures need to be given.

		keine Angehörigen hat und uns 50.000 Euro für die Kinderklinik auch zur Verfügung gestellt hat. Wie gesagt da ist keiner mehr der irgendetwas erben könnte. Das sind Einzelpersonen in dieser Größenordnung, fünfstellig. (Interview1_B.M., Pos. 31)	A general idea is sufficient.
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Building on the preliminary qualitative study, the next step is to send out questionnaires to hospitals and clinics to test the hypotheses that have been established. This will be done with the same target group of hospital and nursing directors as well as experts from the fundraising area of hospitals, clinics, and the associated foundations. There will also be a call via LinkedIn, as this network offers an optimal platform to find this target group for the first sub-study.

The methodological approach of the second part of the study also focuses on semi-structured guided interviews in the form of expert interviews. Wealthy individuals who belong either to the HNWI group or the UHNWIS group are regarded as experts. Accordingly, they must have financial assets of either at least one million or at least 30 million U.S. dollars (cf. Capgemini 2021). The qualitative guided interviews are conducted as individual interviews by an interviewer with a respondent either online or in a face-to-face situation. Access to high-net-worth individuals in Germany is a challenge for this study. Establishing direct personal contact with the respondents is very difficult due to various security measures. Therefore, we cooperate with a bank that is the largest provider of wealth management services for high-net-worth individuals worldwide. The bank approaches its wealthy clients, introduces the study, and allows the clients to voluntarily participate in the study as subjects if they are interested. Again, the SPSS method will be used to create the guide. There will be no quantitative study in the second sub-study due to general sufficiency, as a sufficient sample size for this target group cannot be achieved.

## **Findings – Status Quo**

The results presented below are based on an extensive literature review that offers the following relevant topics together for the first time in this study.

### **The current situation in hospitals**

Due to the COVID pandemic, German hospitals are not only facing significant changes but also challenges. Looking at all clinics in the German healthcare system, we currently see poor annual results, revenue problems due to low case numbers, and a general downward trend. At 44%, almost every second clinic in Germany is in the red. Many factors in combination lead to the economically strained situation. Above all, the current COVID pandemic has intensified this effect. According to the German Hospital Association, a wave of insolvencies will spread across Germany by 2022, endangering clinics in need. Current developments indicate a future trend for the German hospital landscape: toward fewer and larger specialized clinics, new network structures, and networking with e-health. Development of the German hospital landscape is necessary to ensure the economic survival of the respective institution and to secure the nationwide care of the German population (Augurzky et al. 2019; Berger 2016; 2020; Deutsche Krankenhausgesellschaft, n.d.; 2019; 2020b; 2020a; 2021a; 2021b).

### **Fundraising in German hospitals**

Due to the financial pressure hospitals and clinics in Germany are facing, additional sources of financing are considered to be of high economic importance to cover the annual investment needs. Therefore, the increasingly positive development of fundraising as a financing instrument in the German healthcare system, which could be observed in recent years, is regarded as promising. Already 60% of German hospitals use fundraising - especially hospitals in small towns want to follow suit. Nevertheless, fundraising in the German healthcare system is still in its infancy compared to the US fundraising market. This is due to the very different structure of the healthcare system. A direct comparison shows that the foundation sector in America is much stronger than in Germany. Foundation assets in the U.S. system amount to almost 1.2 trillion U.S. dollars, whereas German foundations,

have total assets of 110 billion euros. Due to the historical development in America, health care is more important as a donation purpose. On the other hand, there is a clear difference in the use of Capital Campaign as an intensive, structured fundraising program in the healthcare system between America and Germany. Studies show that capital campaigning is the least used fundraising tool in German hospitals and clinics but still achieves the most remarkable success (Berger 2016; Bundesverband Deutscher Stiftungen e. V. 2020; Buntrock 2020; Candid 2021; Haibach 2019; Heuser and Manhart 2018; Steiner and Fischer 2012; Urselmann 2020).

Hospitals and clinics receive the most significant volume of donations from private individuals. Inherited donations also play an essential role and significantly increase donation income. Wealthy donors are particularly relevant as a donor target group and should be given more attention. This is because significant assets have an incredibly positive influence on donation behavior. There is a general willingness to donate among wealthy people and inheritance donations. In addition, regional factors play a decisive role in donor behavior in the healthcare sector—strong ties to the region shape support for hospitals and clinics in the home country. Therefore, donors' regional connections to hospitals and clinics should be leveraged. Furthermore, the gratitude for the medical treatment received is sometimes a solid motivating factor among healthcare donors. Overall, the effective middle line sentence acts as the primary donation motivator among healthcare donors. Accordingly, it makes sense to consider gratitude a key donation motive in this field. Although fundraising is already practiced in German clinics and hospitals, there are currently no studies on the potential of the donor profile of high-net-worth donors nor on the donor behavior of this target group for this area of healthcare (Giving USA Foundation 2020; W. Lauterbach and Kramer 2009; Stiftung Universitätsmedizin Essen 2020; Störing 2015).

### **Major donation – UHWNI/HNWI**

A significant deficit in the general volume of donations is evident in Germany. However, because it has not been fully exploited to date, there is enormous potential, particularly in the commitment to Germany's high-net-worth (Orosz et al. 2021; Probst 2019). In recent years, the volume of

donations in Germany has been between 5 and 10 billion euros. Thereby, positive development of the donation volume could be recorded (Deutscher Spendenrat e.V. & GfK 2021; Gricevic, Schulz-Sandhof, and Schupp 2020b; 2020a; Knight 2021).

Interestingly, around 1.5 million HNWI's (\$1m+), as well as about 15,400 UHNWI's (\$30m+), live in Germany (as of 2020) (Capgemini 2021). According to its projections, Germany could generate a total of €1.266 trillion in additional donations if all HNWI's in Germany donated 1% of their wealth annually. In this context, 1 million US dollars corresponds to approximately 844,000 euros. If this were calculated for the 15,400 UHNWI's, an additional donation volume of around 3.6 billion euros<sup>1</sup> would be possible for Germany. Thirty million US dollars corresponds to approximately 25 million euros in this context. This clearly shows enormous potential for donations among wealthy people in Germany, who need to be professionally persuaded to donate to just causes in the health sector.

It is a fact that wealthy people in Germany show great interest and a consequent willingness to make a large donation. In this context, it is essential to express encouragement and appreciation to promote the increase of large donations and give philanthropy a more excellent voice in the public sphere (Haibach and Uekermann 2021). Major donors also tend to have higher incomes or wealth than the general population. Wealth is essential for philanthropic engagement, as increasing wealth positively influences philanthropic action (Bundesministerium für Arbeit und Soziales 2016; Störing 2015).

It is also essential to know that, due to the donor culture in Germany, most large donors prefer to enjoy complete anonymity and consequently do not want to be honored for their commitment. "Charitable engagement by wealthy people in this country tends to be viewed with suspicion" (Schramm 2009). In general, wealthy people in Germany act from both altruistic and self-interested motives. Yet these two motives are not in conflict. The most relevant reasons for wealthy donors are responsibility and participation within society. In this respect, professional independence and a high degree of self-actualization as motives for action strongly influence the philanthropic activities of wealthy people. Helping a specific target group, compassion, and the fun of helping are further reasons wealthy individuals are particularly

committed. In Germany, rich people mainly fulfill social responsibility through financial contributions (Störing 2015).

## **Top-quality medicine and research**

Philanthropy in the healthcare sector has contributed to many critical medical projects, especially in cutting-edge medicine and research. It represents a legitimate source of support whose importance will increase in the coming years. Fundraising income is used by hospitals and clinics in Germany for strategically important projects. Investing in meaningful, high-impact projects is essential for many major donors to give. Major donations are generally used to provide start-up funding or implement innovations and improvements (DeMaria 2006; Neitzsch 2017; Plescia 2021a; 2021b; Stumpf 2018).

Large donations by major donors, such as a single donation to the University Hospital in Munich of 17 million euros or a patron's contribution of 11 million euros for the construction of the new children's hospital in Hamburg, show that wealthy people in Germany are willing to donate to critical medical projects (Stumpf 2018). In this context, several rich people in Germany can be listed who have made various donations in the millions in recent years. One positive example is the major donor, Michael Otto. In 2015, he donated 10 million euros to construct the new Children's UKE in Hamburg. However, this represents small donations compared to major American donors. Worthy of particular mention here is the contribution by billionaire MacKenzie Scott, ex-wife of Amazon founder Jeff Bezos, who has donated \$2.7 billion to charity (BBC 2021).

## **Conclusion**

The study presented here is intended to show the extent to which high-net-worth individuals, due to their attitude toward giving and their available assets, represent an up-and-coming target group in the fundraising of German hospitals and clinics to be able to realize medical projects in cutting-edge medicine on the one hand and to influence debt reduction on the other positively. A significant literature analysis has already been carried out to cover the status quo best. It has emerged that, due to the economically strained situation in German hospitals and clinics, a development of the hospital

landscape is necessary to ensure the economic survival of the respective institution and secure the nationwide care of the German population. Furthermore, the analysis shows that in addition to the high willingness of high-net-worth individuals to engage in philanthropy, the potential of high-net-worth individuals as major donors is also impressive and should be addressed professionally by hospitals. One of the decisive factors is the degree of impact that high-net-worth individuals can achieve by donating to medical projects. Furthermore, initial results are available in the preliminary qualitative study of the first sub-study. Because interviews are still pending, it is not yet possible to present the results. Based on this, in the second step of the first sub-study, a quantitative study with the same target group will be set up to test the hypotheses that have been established. In the subsequent second sub-study, wealthy people will be interviewed as a second group of experts. All results will be analyzed together in an overall interpretation.

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