Charity is, by definition, something we give without expectation of getting anything in return. But philanthropic decisions are also driven by tax breaks, especially at the upper registers of the income scale. People with enough money to hire estate planners know about something called the “discount effect” — the higher their tax bracket, the bigger their break for making tax-deductible contributions.

You would think charities would support keeping taxes high on upper-income people, and you would be right. For example, the national Council on Foundations supports a reinstatement of the estate tax after its bizarre one-year suspension this year. The council hopes Congress will return to the formula in place before the Bush tax cuts took effect: a 45 percent tax on estates greater than $3.5 million, or $7 million per couple. That would exempt all but one-quarter of 1 percent of estates.

Of course, Congress is in no mood to address the estate tax before the November election, even though the tax is scheduled to come back next year with a lower exemption of just $2 million per couple, and a higher rate of 55 percent. This week, Senate Republicans proposed a 35 percent tax rate with a $10 million exemption — a nonstarter among most Democrats. Some conservatives want to eliminate it completely.

The relationship between high taxes and more giving seems logical enough. With a 45 percent estate tax in place, a $100 contribution to charity only costs the wealthy giver $55, because 45 percent of that $100 would otherwise be taxed. Plus, every dollar the wealthy give to charity goes 100 percent to that favored cause, whereas only 55 percent would go to the individual’s heirs.

As Richard Rockefeller, great-grandson of John D. Rockefeller, testified about the estate tax last year: “There’s a strong incentive for us to give more to charity and less to our children.” In any case, he added, “the $7 million exemption is already a hefty amount to leave to our children, tax-free.”

But there’s a contrary view. Paul Schervisch, the director of the Center on Wealth and Philanthropy at Boston College, believes that lowering tax rates on the wealthy would increase their tendency to give, because they simply would have more money to spare. The discount effect, he says, is counterbalanced by a “wealth effect.”

Asking in surveys whether repealing the estate tax would change their giving patterns, most wealthy people say it would make no difference or increase donations somewhat. But this may just be reflexive anger at the much-reviled “death tax”; the Congressional Budget Office estimates that between $13 billion and $25 billion would be lost to charity were the tax to be repealed. That is on top of the $25 billion lost per year in tax revenues to the government.

F. Scott Fitzgerald wrote that the very rich “are different from you and me.” They certainly give to charity differently. The Center on Philanthropy at Indiana University surveyed 20,000 households with a net worth of more than $1 million. The wealthy gave an average of $80,249 to charity in 2007, which is nothing to sneeze at, but the lower classes gave more as a percentage of their income.

And the rich give a much bigger share of their charitable gifts to universities, hospitals, and cultural institutions, and less to religious or “basic needs” organizations that provide food and shelter. This “giving gap” was most pronounced in the arts and education (Read: endowed chairs to the alma mater). So trying to manipulate human behavior through the tax code has its limits.

Moreover, the debate about tax deductions distorts the role of charitable giving in society. Charity is a virtuous human impulse and should be rewarded, but it is an enhancement, not a substitute, for government. Charity won’t build roads or pick up the garbage. It won’t inspect your hamburger meat. It won’t do nearly enough to support unpopular groups such as prisoners or drug addicts. Only effective government will do that.

The estate tax probably encourages charitable giving. But it certainly encourages tax fairness, slowing, if just a little, our relentless march toward concentrated wealth at the top. The country can risk slipping into another gilded age. Or it can ask for a contribution from the tiny fraction of Americans who need it least: Dead multimillionaires.

Renée Loth’s column appears regularly in the Globe.