Revealing the voice of the donor in philanthropic giving.
The motivation behind Money for Good is to increase and improve giving by better understanding donors’ motivations and preferences

We all see the world through the lenses of our own contexts, experiences, and points of view. People in all walks of life struggle with this bias every day, and those in the charitable sector are no exception. Why does a new offer fail when you and your cohort believed it was a great idea? To understand the world as it is—not as we see it or wish it were—we turn to primary market research.

The motivation behind the Money for Good ($FG) research series is to seek the "voice of the donor" in charitable giving. $FG reveals the motivations behind donors’ giving as they are, not as charitable organizations and funders wish they were. The $FG 2015 research focuses on identifying how to increase individual giving and improve its quality. It aims to translate those insights into recommendations for further testing by charitable organizations and funders, unveiling changes that will increase and shift donors’ charitable giving.

American giving has rebounded since the 2008-2009 recession, but only to the historical ~2% of GDP it has been stuck at since the 1970s. Lack of understanding of donor behavior, motivations, and preferences is a major driver of this stagnation. Money for Good 2015: (i) reveals the donor concerns and preferences behind this charitable inertia, (ii) identifies a $47B opportunity to increase and/or shift giving if donors’ preferences are met, and (iii) proposes concrete recommendations to realize this opportunity by reframing giving, employing behavioral segmentation of donors, and leveraging high-potential giving channels.
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Executive Summary: Context and Objectives

Since the first Money for Good ($FG) research in 2010, the $FG research series has sought to understand the "voice of the donor" in charitable giving.

<table>
<thead>
<tr>
<th>$FG I 2010</th>
<th>$FG II 2011</th>
</tr>
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<tbody>
<tr>
<td>$FG I produced a comprehensive study of donor behavior, motivations, and preferences for charitable giving and impact investments.</td>
<td>$FG II looked into how individuals, foundations, and advisors research nonprofits, and what information packaging or channel might result in increased giving to high-performing nonprofits.</td>
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</tbody>
</table>

The objectives of $FG 2015 were to build on $FG I and $FG II to identify how to boost individual giving above 2% of GDP, and to improve the effectiveness of that giving by:

<table>
<thead>
<tr>
<th>$FG 2015</th>
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<tbody>
<tr>
<td>Advancing our knowledge of Americans’ charitable giving needs, attitudes, and behaviors.</td>
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</table>

$FG 2015 also analyzes the opportunity to use specific giving channels – workplace giving, point of sale giving, and Donor-Advised Funds – to further drive increased or improved giving.
Executive Summary: The Challenge

Increasing individual giving above 2% of GDP and improving the quality of that giving is a significant challenge, as average giving has stagnated since the early 1970s.

The good news: in general, American donors feel very strongly about giving and giving back—they are highly engaged with giving through volunteering and other activities, they feel a responsibility to give, and they believe that their giving makes a difference.

The bad news: donors also cite many barriers to and concerns about increasing or improving their giving. Many do not trust social sector actors and are skeptical of how their money is used by nonprofits and their beneficiaries.

Others are simply overwhelmed by information and the giving process, and do not feel equipped to make good decisions. These challenges are not well-addressed by today’s giving appeals, which often increase donors’ barriers and concerns.

Further complicating the issue: most donors are highly satisfied with their current giving and not inclined to change. Most donors also: (i) do not understand how their level of giving compares with that of others, (ii) assume their giving compares more favorably to others’ than it actually does, and (iii) consequently feel little pressure to give more or to give better.

Mistrust of nonprofits, feeling overwhelmed by the giving process, lack of benchmarking, and high levels of personal satisfaction mean most donors default to comfortable, known giving patterns with high levels of loyalty, low levels of research, and a preference for large and/or well-known nonprofits. To push average giving above 2% of GDP and shift where those funds go, nonprofits and funders will need to better address donors’ concerns as, well as their motivations.
Executive Summary: The $47B Opportunity

We believe strongly that there is an opportunity to change donor behavior, on the basis of the dynamics we have seen in this research as well as those we have observed more broadly through our consulting work with nonprofits, foundations, and individual donors.

It is also exciting to see some evidence that loyalty in giving is declining, especially among young donors. These donors are also those most likely to feel overwhelmed by the giving experience. These and other factors suggest that better meeting donors’ preferences could increase and/or shift their giving.

Although our research uncovers and details barriers, it also indicates that most are readily addressable, revealing a large opportunity for change.

We estimate the opportunity to increase or shift American charitable giving at $47B ($22B in increased giving and $25B in shifted giving).

This report moves beyond detailing the barriers and concerns impeding more and better charitable giving, to provide specific tools—such as behavioral segmentation of donors—to help the social sector mobilize billions more for America and the world’s toughest challenges.
### Executive Summary: Four Key Levers to Drive Behavior Change

This $47B opportunity can be captured through four key levers for behavior change:

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<th>2</th>
<th>TARGET DONOR SEGMENTS</th>
<th>3</th>
<th>LEVERAGE GIVING CHANNELS</th>
</tr>
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<tbody>
<tr>
<td><strong>Objective</strong>: Inspire donors by focusing appeals on the themes that emerged as most motivating to donors to improve their giving and address their concerns directly. Make giving dynamic, joyful, and simple. Help donors feel connected to nonprofits and beneficiaries.</td>
<td><strong>Objective</strong>: Target and create customized messages for $FG 2015 segments most likely to favorably alter their giving behavior. $FG 2015 segments:  - Contented Benefactors  - Busy Idealists  - Cautious Strivers  - Unaware Potentials  - Unengaged Critics</td>
<td><strong>Objective</strong>: Leverage $FG insights into donor behaviors and preferences in order to increase and shift donations through three key channels: workplace giving, point of sale giving, and donor-advised funds (DAFs).</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>4</th>
<th>LEARN AND SHARE</th>
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<tbody>
<tr>
<td><strong>Objective</strong>: Create a learning community to test, iterate, and share outcomes from implementation of $FG 2015’s levers.</td>
<td></td>
</tr>
</tbody>
</table>

*These three segments represent the greatest opportunity for behavior change.*
Executive Summary: $FG Recommendations

$FG 2015 revealed eight recommendations (A-H) to increase and shift giving. These recommendations now need to be further tested by funders of philanthropic effectiveness, nonprofits, and third-party giving and/or information platforms.

1. REFRAME GIVING

A. Create a broad-based campaign using $FG message concepts to make the giving conversation more joyful, dynamic, connected, and simple.

B. Help individuals better understand their giving relative to others, correcting the commonly held misperception that one's giving is above average.

C. Directly address donors' mistrust of nonprofits and beneficiaries, increasing trust and redirecting donors away from an unhelpful emphasis on overhead percentages.

D. Simplify the experience of finding and giving to a high-performing nonprofit, reducing donors' perception of complexity and feeling of being overwhelmed.

2. TARGET DONOR SEGMENTS

E. Implement and promote behavioral segmentation to better find, engage, and track those donors most likely to positively shift their giving behaviors.

F. Build targeted offers and marketing messages to appeal to the researched preferences of specific segments.

3. LEVERAGE CHANNELS

G. Leverage $FG insights to make small but high-impact changes to workplace giving and donor-advised funds, increasing use of and charitable outputs from both channels.

4. LEARN & SHARE

H. Create a dynamic, open knowledge platform to share key learnings, datasets, and other knowledge with the sector about what works in reframing and segmenting donors to drive adoption.

*Third parties active in the philanthropic effectiveness space include giving platforms like (#GivingTuesday or Global Giving) and nonprofit information hubs like (GuideStar or Charity Navigator)
INTRODUCTION TO $FG 2015

| Project Objectives
| Research Methodology
| How to Read the Report
| Advisors and Funders
$FG 2015 builds on the foundations of $FG I & $FG II to better understand donors’ "voice" so as to drive an increase and shift in giving.

$FG I and $FG II uncovered many insights into donor behavior and motivations for giving:

- Deeper understanding of intrinsic motivations for giving and how these can be leveraged to shift donors’ perceptions and behavior
- Expanded lens for evaluating the complementary potential of messages, other dimensions of donor offers, and channels to change giving
- Tangible marketing guidance on how to shape messages for donors in ways that resonate most with them

$FG 2015 Project Goal

Lay the groundwork for increasing Americans’ household giving beyond the current 2% of GDP and for driving a measurable shift in giving, moving away from static rates of giving.

$FG 2015 Objectives

- Provide a baseline from which to measure Americans’ charitable giving needs, attitudes, and behaviors
- Define opportunities to increase or shift giving, and quantify how much money could be moved by realizing these opportunities
- Hypothesize how key social and private sector actors can advance these opportunities
This report is based on findings from qualitative and quantitative research on U.S. donors with household incomes of $80K+.

**WHO WE TARGETED**

People with household incomes (HHI) over $80K, who represent the top 30% of US HHs in income and make 75% of charitable donations from individuals.

50% of respondents were people with HHI over $300K, due to their disproportionate share of charitable contributions and investments.

**HOW WE RESEARCHED**

Three sources of information:

1. Literature review
2. Qualitative research: focus groups and interviews with ~50 people
3. Quantitative research: online survey of 3,000 people

**WHY $FG 2015 IS UNIQUE**

**Behavioral Focus:** The research looked into donor actions, not simply stated preferences. It also forced participants to make trade-offs to mirror real-life decision making and minimize pro-social responses.

**Breadth and Depth:** The survey is unique in the number of respondents and the amount of information covered.

**High Net Worth:** Half (1,500) of the respondents had HHI >$300k, making this one of the most robust surveys of wealthy individuals.
The report presents our most important findings as well as recommendations for how these findings can be used.

Our Target Audiences

We see three key audiences for $FG 2015’s findings and recommendations:

• **Funders**, particularly those focused on increasing and/or improving American giving, which remains stagnant at approximately 2% of GDP

• **Nonprofits** interested in using insights into donor behavior and preferences as well as high-impact giving channels to enhance donor targeting, cultivation, and stewardship

• **Third-Parties** working to improve philanthropy by providing platforms to mobilize giving and/or to collect and share key information about nonprofits

How To Read This Report

Section 1 focuses on improving giving through donor behavior change and the use of behavioral segmentation. It will most appeal to organizations that have a broad mission to increase and improve giving. Nonprofits may also find it useful for donor cultivation and stewardship.

Section 2 focuses on other opportunities to increase, shift, and improve giving, particularly through employee giving, point of sale giving, and donor-advised funds (DAFs). It also explores Millennials and women as important demographics that vary by $FG 2015 segment. Section 2 will most appeal to actors that can access or influence one or more of these channels or groups.
Thank you to our funders and Advisory Council members. $FG research would not be possible without their contributions:

**ADVISORY COUNCIL MEMBERS**

- Ken Berger, CEO (Ret.)
  - Charity Navigator
- Jan Brazzell, CEO
  - Advancement Consulting
- Tony Foleno, SVP Research
  - Ad Council
- Jacob Harold, CEO
  - Guidestar
- John Hecklinger, CPO
  - Global Giving
- Darin McKeever, Deputy Director
  - Bill & Melinda Gates Foundation
- Dana Pancrazi, VP, Capital Markets
  - Heron Foundation
- Urmi Sengupta, Program Officer
  - John D. and Catherine T. MacArthur Foundation
- Vikki Spruill, CEO
  - Council on Foundations
- Caryn Stein, VP, Communications
  - Network for Good
- Greg Ulrich, SVP
  - Applied Predictive Technologies
- Victoria Vrana, Senior Program Officer
  - Bill & Melinda Gates Foundation

**FUNDERS**

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  - Applied Predictive Technologies
- Victoria Vrana, Senior Program Officer
  - Bill & Melinda Gates Foundation

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1. Now Chief Program & Strategy Officer, William Davidson Foundation
SECTION 1: IMPROVE GIVING THROUGH DONOR SEGMENTATION AND BEHAVIOR CHANGE

| The Challenge and The Opportunity
| Levers for Change
| Reframing Giving
| Donor Segments
| Segmentation Toolkit
| Recommendations to Optimize Giving
Americans’ giving has not increased since the 1970s…

There is stasis in the giving landscape, net of everything the sector has done until now. Doing more of the same will be insufficient to drive meaningful change in donor behavior.

1. Giving USA, Lilly Family School of Philanthropy at Indiana University, 2014
...and the majority of donors give less than 0.5% of HHI to charity

Some donors give a notable share of HHI to charity, pulling up the average. The vast majority give much less.

NOTE
All donors in sample have HHI >$80K

1. Share (%) of HHI donated was calculated from donations and HHI in 2014. Respondents are those who had HHI of $80-299K and gave at least $500 to charity or HHI of $300K+ and gave at least $1K. All respondents are considered donors, as they gave at least $500 to charity in 2014.
2. Sample is weighted to control for oversample of respondents with HHI >$300K. Source: SFG 2015 Quantitative Survey, questions 5 and 6.
But donors believe that it’s critical to give back…

QUALITATIVE RESEARCH FINDINGS

• For many donors, giving is a responsibility and part of the social contract.
• Giving feeds donors’ feelings of connection to their community and to others and builds their sense of self.
• Donors’ commitment to giving is rooted in values they learned in their childhood, families, communities, or religious traditions.
• Donors seek to develop values and a practice of giving in their children, and to live up to these values.
• Donors feel more responsibility to give back if they see themselves as more fortunate than others.
• Donors are very critical of those who do not choose to give, especially gifts of money, calling them “self-centered,” “selfish,” or a “scrooge.”

“Everyone has their oar to pull.”

“My parents ingrained in me to always help others. Giving is not something I take lightly.”
… and agree that their giving can make a difference

### Quantitative Research Findings: Donors Agree that…

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Somewhat Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is important to give back to my community and family</td>
<td>26%</td>
<td>32%</td>
<td>26%</td>
<td>84%</td>
</tr>
<tr>
<td>My giving makes a difference</td>
<td>30%</td>
<td>29%</td>
<td>18%</td>
<td>76%</td>
</tr>
<tr>
<td>Everyone has a responsibility to give</td>
<td>27%</td>
<td>24%</td>
<td>20%</td>
<td>72%</td>
</tr>
<tr>
<td>I have enough income and assets to give comfortably</td>
<td>33%</td>
<td>25%</td>
<td>12%</td>
<td>69%</td>
</tr>
<tr>
<td>I have confidence in nonprofits and the work they do</td>
<td>33%</td>
<td>22%</td>
<td>11%</td>
<td>65%</td>
</tr>
<tr>
<td>My parents taught me the importance of giving</td>
<td>25%</td>
<td>20%</td>
<td>17%</td>
<td>63%</td>
</tr>
<tr>
<td>I feel guilty for not giving enough</td>
<td>28%</td>
<td>20%</td>
<td>8%</td>
<td>56%</td>
</tr>
<tr>
<td>I give to nonprofits to teach my children importance of giving</td>
<td>24%</td>
<td>16%</td>
<td>9%</td>
<td>49%</td>
</tr>
<tr>
<td>Giving is central to my life</td>
<td>23%</td>
<td>14%</td>
<td>9%</td>
<td>47%</td>
</tr>
<tr>
<td>I go out of my way to give</td>
<td>25%</td>
<td>14%</td>
<td>7%</td>
<td>47%</td>
</tr>
<tr>
<td>I prefer to give to well-known, “name brand” nonprofits</td>
<td>19%</td>
<td>12%</td>
<td>4%</td>
<td>35%</td>
</tr>
<tr>
<td>The issues nonprofits address are too big for me to help solve</td>
<td>15%</td>
<td>8%</td>
<td>4%</td>
<td>26%</td>
</tr>
<tr>
<td>I like to be the first to find a new cause or nonprofit</td>
<td>11%</td>
<td>5%</td>
<td>3%</td>
<td>20%</td>
</tr>
<tr>
<td>Others are giving enough to solve the problem</td>
<td>9%</td>
<td>4%</td>
<td>3%</td>
<td>16%</td>
</tr>
</tbody>
</table>

Source: $FG 2015 Quantitative Survey, question 29—Rate your agreement with this statement from 1-Strongly Disagree to 6-Strongly Agree.
Donors are also highly engaged in giving and volunteering

---

According to our survey:

- 71% of donors thought about how much to give in 2014
  - 19% had a budget
  - 51% had a general idea of how much they’ll give
- 69% of donors volunteered at least once every other month in 2014
- 23% of donors attended at least 3 nonprofit events in 2014

So why haven’t giving levels changed in 40 years?

Donors…

- Have high satisfaction in giving, across all age groups
- Have limited insight into how their giving measures up
- Lack trust in nonprofits and beneficiaries
- Feel overwhelmed or ill-equipped to make good giving decisions

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Introduction to $FG 2015
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Segmentation Toolkit
Recommendations to Optimize Giving
Appendix
Donors are very satisfied with how they are giving today…

Donors Who Were Satisfied with Their Giving Experience in 2014

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
<td>78%</td>
</tr>
<tr>
<td>25-34</td>
<td>75%</td>
</tr>
<tr>
<td>35-44</td>
<td>80%</td>
</tr>
<tr>
<td>45-54</td>
<td>76%</td>
</tr>
<tr>
<td>55-64</td>
<td>85%</td>
</tr>
<tr>
<td>65+</td>
<td>83%</td>
</tr>
</tbody>
</table>

AVERAGE SATISFACTION = 79% OF DONORS

Source: $FG 2015 Quantitative Survey Question 27a
On average, 75% of donors feel they gave the same or more than others in 2014. In reality, the majority of donors give in line with the median of 0.4%, not the average of 3.6%.

According to our survey:

- Of those that gave 1% or less: 50% feel they gave on average the same or more than others.
- Of those that gave between 1% - 3%: 12% feel they gave on average the same or more than others.
- Of those that gave 3% or more: 13% feel they gave on average the same or more than others.
In addition, donors are skeptical of nonprofits, beneficiaries, and of how their money is used...

### Top Donor Concerns

- How the organization uses my $: 49%
- I feel hassled by the frequency of solicitations: 34%
- I am not sure who benefits from the work a nonprofit does: 20%
- I have concerns about “enabling” others: 15%
- Nonprofits always seem to be in crisis: 13%
- I don’t have enough info to make a good decision: 13%
- Nonprofits are just trying to keep themselves in existence: 9%
- I feel overwhelmed when deciding: 9%
- I don’t know what to consider: 5%
- Nonprofits do not provide me the right opportunities to engage: 4%
- I think it is someone else’s responsibility to help: 2%
- I don’t have any specific concerns: 26%

"There is a fine line between helping and enabling. I think about that when I think about giving to homeless people."

"If you have an extra hour, they [nonprofits] will find a way to take it."

Source: $FG 2015 Quantitative Survey Question 34—“Do you have any concerns when giving to nonprofits?” & $FG 2015 Focus Groups

---

**Appendix**

Section 1: Improve Giving Through Donor Segmentation and Behavior Change

Section 2: Other Opportunities to Improve Giving

Beyond $FG 2015

Executive Summary

Introduction to $FG 2015

The Challenge and The Opportunity

Levers for Change

Rerframing Giving

Donor Segments

Segmentation Toolkit

Recommendations to Optimize Giving

Appendix
...and many are overwhelmed and frustrated with their giving decisions

---

**Top Donor Concerns**

- How the organization uses my $: 49%
- I feel hassled by the frequency of solicitations: 34%
- I am not sure who benefits from the work a nonprofit does: 20%
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- Nonprofits do not provide me the right opportunities to engage: 4%
- I think it is someone else’s responsibility to help: 2%
- I don’t have any specific concerns: 26%

---

Source: $FG 2015 Quantitative Survey, question 34—“Do you have any concerns when giving to nonprofits?” and $FG 2015 focus groups

“**It’s one cause after another, and you have to pick and choose and do research.”**

“**That’s why I try to volunteer, because it’s the easiest way to understand how the nonprofit works and if they are good.”**
Nonprofit appeals do not address donors’ concerns and may heighten them.

**CRISIS-DRIVEN**

“What with Sandy Hook, superstorm Sandy, the Boston Marathon bombing…our clients have almost an annual call to contribute to address a crisis of some kind.”

**OBJECTIFYING POVERTY**

“…poverty porn is the result of well-meaning organizations attempting to raise money for their programs, and it works.”

**OVERWHELMING**

36% of nonprofits send emails to donors with multiple, conflicting calls to action.

**TOO FREQUENT**

34% of donors report feeling hassled by nonprofit solicitations.

Some nonprofits favor short-term gain over efforts to connect meaningfully with donors and address their core concerns in giving.

---

2. Emily Roenigk, “5 Reasons Poverty Porn Empowers the Wrong Person,” Huffington Post, 2014
3. Online Giving Scorecard report; 4. $FG 2015 quantitative survey
Donors react by shutting out the “noise” and reverting to comfortable, familiar giving habits

**High Levels of Loyalty**
- 67%

**Low Levels of Research**
- 38%
- 33%
- 9%

**Prefer to Give to Well-Known Nonprofits**
- Strongly Agree: 12%
- Agree: 19%
- Somewhat Agree: 61%
- 54% of donors prefer to give to local or regional nonprofits

---

1. $FG 2015 Quantitative Survey, question 27a. Did you also make a gift to this organization in 2013 and plan for 2015
2. $FG 2015 Quantitative Survey, questions 13-20. Did you spend time researching this or any other organization? Please list all types of information you were looking for. What were your primary reasons for doing this research?
3. Researched, or Researched and Talked To
4. $FG 2015 Quantitative Survey, question 10. Please rate your agreement with the following statement. “I prefer to give to well-known, “name brand” nonprofits”
Yet there is an untapped opportunity to change behavior:

Donors are willing to increase or shift their giving by $47B if their needs are better met.

1. Loyalty and switching determined on the basis of donors’ certainty about future gifts and their historical giving patterns. Details in appendix.

Note: In 2013, individuals gave $241B to charity. An estimated 75% of individual donations came from those with HHI of $80K+ per year.

New Donations
A minority of donors are willing to consider donating an additional $22B over what they give today.

Switchable Donations\(^1\)
Of donors' current giving, $25B is not tied to an organization and is thus available to be switched to new charities.

$47B MARKET OPPORTUNITY
The market opportunity is the sum of new and switchable donations:

- 2015: $47B
- 2010: $45B

1. Levers for Change
2. Reframing Giving
3. Donor Segments
4. Recommendations to Optimize Giving

The rest of the report explores approaches to meeting donors’ needs more effectively.
SECTION 1: IMPROVE GIVING THROUGH DONOR SEGMENTATION AND BEHAVIOR CHANGE

| The Challenge and The Opportunity
| Levers for Change
| Reframing Giving
| Donor Segments
| Segmentation Toolkit
| Recommendations to Optimize Giving
To change donor behavior, we need to reframe giving broadly and target segments with the highest propensity for change.

To address today’s challenges, which prevent growth and improvement in giving, the sector needs to:

1. **Reframe the Giving Conversation**
   - **Strategic inspiration**
     - Create and reinforce a consistent new narrative of giving that better inspires and resonates with all donors.
   - **Tactical action**

2. **Focus on Donor Segments, Messaging, and Offer**
   - **Donor Behavior**
     - Understand what is driving donors’ giving attitudes and behaviors, and meet their specific needs for making better donation decisions.
### Why are these levers important to drive behavior change?

<table>
<thead>
<tr>
<th></th>
<th>Why This Lever?</th>
<th>Why Do We Think This Will Be Effective?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>REFRAME THE GIVING CONVERSATION</strong></td>
<td>Donors care deeply about giving, but current giving appeals or products—intended to strengthen donors' philanthropy—do not consistently address their concerns.</td>
</tr>
<tr>
<td>2</td>
<td><strong>FOCUS ON DONOR SEGMENTS, MESSAGING, AND OFFER</strong></td>
<td>Segmentation can identify donors more likely to change their giving behavior and has been proven highly effective in other sectors.</td>
</tr>
</tbody>
</table>

- To inspire donors, driving broad behavior change and a shift in social norms.
- Targeting all donors is effectively not targeting at all. Behavioral segmentation focuses efforts on donors with the highest likelihood to change giving behavior. Non-behavioral segmentation based largely on demographics is insufficient.
SECTION 1: IMPROVE GIVING THROUGH DONOR SEGMENTATION AND BEHAVIOR CHANGE

- The Challenge and The Opportunity
- Levers for Change
  - Reframing Giving
  - Donor Segments
  - Segmentation Toolkit
- Recommendations to Optimize Giving
**Executive Summary**

**Today’s culture** of giving is characterized by:
- Stasis and inertia
- High donor satisfaction, making large-scale change difficult
- Perceptions of complexity, making many donors disengage
- Skepticism and mistrust, particularly of nonprofits and beneficiaries
- Lack of benchmarks, allowing most donors to believe they give above average

**To change this giving culture** and lay the foundation for increases and improvements in American charity, giving needs to become more simple, joyful, dynamic, and connected.

---

**What It Means For You**

**FUNDERS**
- Support broad messaging campaigns that reframe donors’ conception of what it means to give, and why.
- Fund pilots that directly test key components of the reframe, confirming or disproving their impact.

**NONPROFITS**
- Shift direct giving appeals to be more simple, joyful, dynamic, and connected.
- Cooperate more openly with foundation and third-party platforms to together shift the national narrative on giving.

**THIRD-PARTY PLATFORMS**
- Change or expand the information nonprofits are encouraged to share on platforms to support the overall reframe.
- For example, test the impact of making room on NGO info platforms for beneficiary stories or impact metrics, in addition to basic financials from 990s.
Reframing the giving conversation means moving from the current culture of stasis toward a dynamic culture of giving…

**Today’s Giving Culture**
- STASIS AND INERTIA
- PERCEPTION OF COMPLEXITY
- LACK OF BENCHMARKS
- SKEPTICISM

**Tomorrow’s Giving Culture**
- DYNAMIC
- SIMPLE
- CONNECTED
- JOYFUL
...by emphasizing the following drivers:

**Culture of Giving**

- **DYNAMIC**
  - Donors should revisit giving decisions periodically and ask how they can strengthen their giving tradition.
  - Giving shouldn’t be a chore; it should be a tradition that we seek to refresh and renew.

- **CONNECTED**
  - Connection is a precondition for empathy and provides a point for attachment.
  - Creating a feeling of connection is a key driver and reinforcer of giving; in its absence, donors default to giving locally.

- **SIMPLE**
  - Simple giving should be straightforward and easy to do, not frustrating.
  - Problems may seem complicated but the act of giving should not be.

- **JOYFUL**
  - Feelings of joy drive and reinforce why donors give.
  - All messages should make donors want to give rather than feel like they must give.

These drivers will help to reframe donors’ giving and develop a more vibrant giving culture.
Reframing the giving conversation will be challenging but worthwhile:

**BIG BEHAVIOR CHANGE**

- Big behavior change is difficult. It occurs in the context of cultural change.
- Nothing happens or has meaning outside a cultural frame.
  - Web of connection
  - Shared meaning, language, filters, rituals, and experience
  - Values, mores, expectations, behaviors, and assumptions
- Conversation and experience within a strong culture are preconditions for meaningful change.

**TO DRIVE CHANGE...**

- We need to introduce clear, consistent messaging into the landscape, based on our insights into donor behavior.
- All tactics at the program, offer, and channel levels arise from this cultural or "narrative" strategy, mutually reinforcing each other.
Some of these drivers are already being used in messaging appeals by organizations such as Kiva.org\(^1\).

Smiling faces and upbeat music remind donors of the **JOY** of giving.

---

1. “Beyond Charity, Rethinking How We Give,” Kiva, August 2014
SECTION 1: IMPROVE GIVING THROUGH DONOR SEGMENTATION AND BEHAVIOR CHANGE

| The Challenge and The Opportunity |
| Levers for Change |
| Reframing Giving |
| Donor Segments |
| Segmentation Toolkit |
| Recommendations to Optimize Giving |
How you can use $FG 2015 behavioral segments in your work

Executive Summary

We identified 5 donor segments with varied preferences and behaviors:
- Contented Benefactors
- Busy Idealists
- Cautious Strivers
- Unaware Potentials
- Unengaged Critics

By targeting the three most amenable to positively changing their giving behavior, social sector actors have a better shot at increasing or shifting giving.

In addition to focusing efforts on the most promising segments, messages and appeals should be customized for each segment.

What It Means For You

**FUNDERS**
- Support the use of behavioral segmentation as a best practice within the industry.
- Support implementing NGOs and third-party platforms to actively test behavioral segmentation, customized messaging, and their combined impact.

**NONPROFITS**
- Apply behavioral segmentation to grow or better understand your donors using the $FG 2015 segmentation tool.
- Focus your outreach on Busy Idealists, Cautious Strivers, and Unaware Potentials, and further maximize your impact by crafting customized messages for each.

**THIRD-PARTY PLATFORMS**
- Use your platforms to spread awareness, learning, and adoption of behavioral segmentation.
- Support communities of learning that can share learnings from implementation, and report on and compare impacts.
$FG 2015 identified five donor segments

Download a copy of the Segmentation Toolkit at www.CamberCollective.com/MoneyForGood

20% of donors
“Giving has been part of my life for some time, and it makes me happy.”

15% of donors
“I try to find the time and money, and I wish I could do more.”

14% of donors
“I want to pay it forward, but I’m not yet in a position to do so.”

28% of donors
“Giving is just not a priority for me.”

23% of donors
“I have the money but I don’t see the point in giving.”
Each segment has distinctly different attitudes and behaviors about giving and different key barriers to increasing/improving giving

<table>
<thead>
<tr>
<th>Segment</th>
<th>Attitudes</th>
<th>Behaviors</th>
<th>Largest Barrier</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONTENTED BENEFACTORS</td>
<td>20% of donors “Giving has been part of my life for some time, and it makes me happy.”</td>
<td>• Highly satisfied with his giving</td>
<td>• Loyal to his current nonprofits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Gives back more than others</td>
<td>• Dislikes being hassled</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• More likely to believe he gives less than others</td>
<td>• Feels success is due to his own hard work</td>
</tr>
<tr>
<td>BUSY IDEALISTS</td>
<td>15% of donors “I try to find the time and money, and I wish I could do more.”</td>
<td>• Giving has played an important role in her life</td>
<td>• Values well-known nonprofits, is more likely to give internationally</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Gives and is engaged more than average</td>
<td>• Feels overwhelmed and is stretched for time and money</td>
</tr>
<tr>
<td>CAUTIOUS STRIVERS</td>
<td>14% of donors “I want to pay it forward, but I’m not yet in a position to do so.”</td>
<td>• Strongly believes in giving back</td>
<td>• Feels more successful than anticipated due to the help of others</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Gives back on average</td>
<td>• Feels stretched and thinks he does not have the resources to give back</td>
</tr>
<tr>
<td>UNAWARE POTENTIALS</td>
<td>28% of donors “Giving is just not a priority for me.”</td>
<td>• Giving is not something she thinks about</td>
<td>• Not aware of how giving measures up</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• No major concerns about giving but gives less and is less engaged than average</td>
<td></td>
</tr>
<tr>
<td>UNENGAGED CRITICS</td>
<td>23% of donors “I have the money but I don’t see the point in giving.”</td>
<td>• Giving is not important</td>
<td>• Less likely to research</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Gives and engages significantly less than others</td>
<td>• Grew up well-off, not stretched for time or money</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Skeptical about nonprofits, dissatisfied with giving</td>
<td></td>
</tr>
</tbody>
</table>

John

Jill

Jacob

Jennifer

James

John

Jill

Jacob

Jennifer

James
The five segments differ in their engagement, confidence, perceived resources, and aspirations.
The five segments differ demographically:

<table>
<thead>
<tr>
<th>Segment</th>
<th>Age</th>
<th>Gender</th>
<th>Politics</th>
<th>Religion</th>
<th>Marital Status</th>
<th>HHI</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONTENTED BENEFACTORS</td>
<td>Age 34+</td>
<td>Male</td>
<td>Conservative</td>
<td>Affiliated</td>
<td>Not Single</td>
<td></td>
</tr>
<tr>
<td>BUSY IDEALISTS</td>
<td>Millennial</td>
<td>Female</td>
<td></td>
<td>Affiliated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAUTIOUS STRIVERS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Single</td>
<td></td>
</tr>
<tr>
<td>UNAWARE POTENTIALS</td>
<td></td>
<td>Female</td>
<td>Liberal</td>
<td>Not Affiliated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNENGAGED CRITICS</td>
<td>Millennial</td>
<td>Male</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

No statistically significant difference

---

**Section 1:** Improve Giving Through Donor Segmentation and Behavior Change
Different donor segments are suited to stakeholders with different behavior change objectives

<table>
<thead>
<tr>
<th>Philanthropic Objective</th>
<th>THE CONTENTED BENEFACCTOR</th>
<th>THE BUSY IDEALIST</th>
<th>THE CAUTIOUS STRIVER</th>
<th>THE UNAWARE POTENTIAL</th>
<th>THE UNENGAGED CRITIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTENDS TO INCREASE GIVING</td>
<td>Research, give internationally</td>
<td>Intent to increase and switch, research, international giving, use of DAFs</td>
<td>Research, intent to increase</td>
<td>Intent to increase giving</td>
<td>33%</td>
</tr>
<tr>
<td>INTENDS TO SWITCH GIVING</td>
<td>11%</td>
<td>24%</td>
<td>11%</td>
<td>13%</td>
<td>1%</td>
</tr>
<tr>
<td>RESEARCHES/ TALKS TO OTHERS</td>
<td>62%</td>
<td>70%</td>
<td>55%</td>
<td>41%</td>
<td>39%</td>
</tr>
<tr>
<td>GIVES INTERNATIONALLY</td>
<td>16%</td>
<td>19%</td>
<td>13%</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>INTERESTED IN DAFS (NON-USERS)</td>
<td>20%</td>
<td>36%</td>
<td>21%</td>
<td>21%</td>
<td>13%</td>
</tr>
</tbody>
</table>

Source: $FG 2015 Quantitative Survey, questions 27a, 13-15, 7, and 57
## Appendix

### Section 1: Improve Giving Through Donor Segmentation and Behavior Change

### Executive Summary

**Introduction to $FG 2015**

Beyond $FG 2015

Donors in four segments represent a market opportunity of $47B

### Potential Opportunity by Segment ($B)

<table>
<thead>
<tr>
<th>Segment</th>
<th>Contented Benefactors</th>
<th>Busy Idealists</th>
<th>Cautious Strivers</th>
<th>Unaware Potentials</th>
<th>Unengaged Critics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$3.0</td>
<td>$7.0</td>
<td>$4.0</td>
<td>$6.0</td>
<td>$1.0 &amp; $0.5</td>
</tr>
<tr>
<td></td>
<td>$6.0</td>
<td>$5.0</td>
<td>$8.0</td>
<td>$6.0</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$9B</td>
<td>$12B</td>
<td>$12B</td>
<td>$12B</td>
<td>$1.5B</td>
</tr>
</tbody>
</table>

- **Smaller opportunity:** they are satisfied with their giving behavior
- **High opportunity to increase/shift giving:** they have good intentions and are confident in their giving
- **High opportunity to increase/shift giving:** they recognize their current capacity to give and give more thoughtfully
- **High opportunity:** lower opportunity per respondent, but large total opportunity due to size of segment
- **Low opportunity:** they do not see the value of giving

### Source

Source: $FG 2015 Quantitative Survey, questions 43-46

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### Section 2: Other Opportunities to Improve Giving

### Levers for Change

- Reframing Giving
- Donor Segments

### Segmentation Toolkit

### Recommendations to Optimize Giving

---

### The Challenge and The Opportunity

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Highest-potential segments: Busy Idealists, Cautious Strivers, Unaware Potentials

<table>
<thead>
<tr>
<th>Segment</th>
<th>% Population</th>
<th>Total Opportunity ($B)</th>
<th>Avg. Opportunity to Increase</th>
<th>Avg. Opportunity to Switch</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONTENTED BENEFACTORS</td>
<td>5%</td>
<td>38%</td>
<td>34%</td>
<td>66%</td>
</tr>
<tr>
<td>BUSY IDEALISTS</td>
<td>1%</td>
<td>13%</td>
<td>11%</td>
<td>24%</td>
</tr>
<tr>
<td>CAUTIOUS STRIVERS</td>
<td>39%</td>
<td>41%</td>
<td>55%</td>
<td>70%</td>
</tr>
<tr>
<td>UNAWARE POTENTIALS</td>
<td>5%</td>
<td>7%</td>
<td>13%</td>
<td>19%</td>
</tr>
<tr>
<td>UNENGAGED CRITICS</td>
<td>13%</td>
<td>21%</td>
<td>21%</td>
<td>36%</td>
</tr>
</tbody>
</table>

- Highest-potential segments represent the greatest market opportunity and, qualitatively, seem most willing to change their giving behavior.
- High-potential segments may be good fits for different types of stakeholders.
Segmentation Toolkit: Finding the segments

Camber has developed a 10-question survey and a simple analysis tool for stakeholders, to help classify donors into $FG 2015’s segments.

Download a copy of the Segmentation Survey and Analysis Tool at: www.CamberCollective.com/MoneyForGood

Recommended Process

1. Camber provides short survey
2. Donors complete survey online
3. Donors classified using Camber analysis tool

Donors can also be classified qualitatively by applying available donor information in the analysis tool.
SECTION 1: IMPROVE GIVING THROUGH DONOR SEGMENTATION AND BEHAVIOR CHANGE

- The Challenge and The Opportunity
- Levers for Change
  - Reframing Giving
  - Donor Segments
  - Segmentation Toolkit
- Recommendations to Optimize Giving
The $FG Segmentation Toolkit provides a deeper understanding of the segments, how to reach them, and what to offer them.

The next 20 slides introduce the donor segments in full detail…

PERSONA SLIDES
Segment details in narrative format to better understand the segments intuitively

DATA SLIDES
Data details to support persona slides and provide easier comparison across segments

Download a copy of the Segmentation Survey and Analysis Tool at www.CamberCollective.com/MoneyForGood
A donor follows an experience journey toward becoming someone who gives in continuous and thoughtful ways.

**1. Seeing and Awareness**
- Seeing the need, acknowledging the decision of giving.

**2. Empathy and Compassion**
- Finding focus, moving to ethical action, with others and for others.

**3. Initiation and Community**
- Starting to give actively, reinforced by others (parents, church, volunteering, etc.).

**4. Experience and Identity**
- Giving in a continuous and thoughtful way, becoming a role model to others.

The journey can be cyclical, with donors re-evaluating and evolving in their giving.

Source: Camber Collective donor experience journey based on adaptation of consumer journey/life-cycle concepts used by leading Fortune 500 companies.

The experience journey is relevant for all donors. Specific segments have different starting points.

---

Appendix

Section 1: Improve Giving Through Donor Segmentation and Behavior Change

Executive Summary

Introduction to $FG 2015

The Challenge and The Opportunity

Levers for Change

Reframing Giving

Donor Segments

Section 2: Other Opportunities to Improve Giving

Segmentation Toolkit

Beyond $FG 2015

Recommendations to Optimize Giving

Appendix
The five donor segments sit at different points along the journey. Offers adapted to them will help move them along the continuum.
Meet A Contented Benefactor

Differentiating Demographics

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage of John</th>
<th>Percentage of Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>53%</td>
<td>48%</td>
</tr>
<tr>
<td>Older (35+)</td>
<td>81%</td>
<td>75%</td>
</tr>
<tr>
<td>Conservative</td>
<td>43%</td>
<td>33%</td>
</tr>
<tr>
<td>Religious</td>
<td>84%</td>
<td>77%</td>
</tr>
</tbody>
</table>

John considers himself more successful than he expected. He attributes his success to his own hard work rather than the help of others. Nevertheless, giving back plays an important role in his life.

He is much more engaged and gives much more than donors in other segments. He is also highly satisfied with his giving experience and not likely to change much going forward. John is comfortable with the amount that he gives and does not feel guilty for not giving more.

John knows what organizations he wants to give to and is loyal to them. Most are local, but he also gives to international organizations. John may receive advice from his financial advisor on his charitable donations and has considered a DAF.

Despite the substantial amount he donates, John has concerns about enabling others when he gives back. He also feels hassled by how many times he is asked to give back.
Contented Benefactors by the Numbers

<table>
<thead>
<tr>
<th>Engagement</th>
<th>Contented Benefactors</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Give much more than average (2%+)</td>
<td>58%</td>
<td>23%</td>
</tr>
<tr>
<td>More likely to give internationally</td>
<td>16%</td>
<td>11%</td>
</tr>
<tr>
<td>Tend to be highly loyal</td>
<td>66%</td>
<td>61%</td>
</tr>
<tr>
<td>Most likely to feel hassled by the frequency of solicitations</td>
<td>40%</td>
<td>35%</td>
</tr>
<tr>
<td>Much more engaged</td>
<td>49%</td>
<td>21%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Confidence</th>
<th>Contented Benefactors</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly satisfied with current giving</td>
<td>76%</td>
<td>59%</td>
</tr>
<tr>
<td>Most concerned about enabling others</td>
<td>19%</td>
<td>14%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Aspirations</th>
<th>Contented Benefactors</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do not intend to increase their giving in the future</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do not intend to switch their giving more than the average</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither more nor less likely to have been taught to give by parents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Least likely to say that they feel guilty for not giving enough</td>
<td>2%</td>
<td>25%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Perceived Resources</th>
<th>Contented Benefactors</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consider themselves more successful than they expected to be … but do not attribute this success to having been helped by others</td>
<td>21%</td>
<td>14%</td>
</tr>
<tr>
<td>Most likely to have a financial advisor who advises them on charitable donations</td>
<td>24%</td>
<td>18%</td>
</tr>
</tbody>
</table>
## Contented Benefactors: potential offer characteristics

<table>
<thead>
<tr>
<th>WHAT TO REACH THEM WITH</th>
<th>HOW TO REACH THEM</th>
<th>WHEN TO REACH THEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Messages about building a legacy and reinforcing their success</td>
<td>Through a &quot;pull&quot; or non-aggressive approach, as they are solicited frequently</td>
<td>Retirement</td>
</tr>
<tr>
<td>Information on understanding the relative impact of their donations (giving to inequity versus giving to others issues), to improve giving</td>
<td>Through a financial advisor who advises them on charitable donations, as they are most likely to have sought this advice</td>
<td></td>
</tr>
<tr>
<td>A larger ask/commitment than other segments, as this segment gives considerably</td>
<td>Through DAFs, as they are more aware of DAFs and most likely to have given through DAFs</td>
<td></td>
</tr>
</tbody>
</table>
Meet A Busy Idealist

Priority Segment #1

Differentiating Demographics

- Female: 64% vs 52% (Avg.)
- Millennial: 32% vs 25% (Avg.)
- Religious: 83% vs 77% (Avg.)

Giving has played an important role in Jill's life. She was taught the importance of giving by her parents, and that sense has stayed with her. She tends to give more than average and is highly engaged with nonprofits through raising money, volunteering, or serving on a board.

Jill is also more likely to research than others. Although most of her giving remains local, Jill is the most open to giving internationally, compared with other donor segments.

Jill is more likely than other donors to say that she intends to increase her giving and is open to switching her giving. She considers herself a leader in finding new nonprofits or causes to support. Jill is confident in her giving, as she is most likely to feel that her giving makes a difference.

Nonetheless, Jill is more likely than other donors to feel guilty for not giving enough. She also feels overwhelmed, as she is highly stretched for time and feels financial pressure.
Busy Idealist by the Numbers

Priority Segment #1

**ENgagement**

- Tend to give more than average (2%+): 34% (Busy Idealist), 23% (All Donors)
- Most likely to conduct research: 70% (Busy Idealist), 53% (All Donors)
- Want to be the first of their peers to discover a new cause/nonprofit: 23% (Busy Idealist), 9% (All Donors)
- Highly engaged: 48% (Busy Idealist), 21% (All Donors)

**Confidence**

- Most likely to feel that their giving makes a difference yet feel that problems are too big for them to solve: 84% (Busy Idealist), 42% (All Donors)
- Prefer to give to well-known nonprofits: 27% (Busy Idealist), 16% (All Donors)

**Aspirations**

- Most likely to intend to increase giving and also most likely to intend to switch giving and to currently be giving internationally: 66% (Busy Idealist), 32% (All Donors)
- Taught about the importance of giving by their parents: 65% (Busy Idealist), 35% (All Donors)

**Perceived Resources**

- Highly stretched for time and money but most likely to feel that they have enough income & assets to give comfortably: 72% (Busy Idealist), 45% (All Donors)
- Most likely to say that they feel overwhelmed when deciding where and when to give yet most likely to feel guilty for not giving enough: 16% (Busy Idealist), 9% (All Donors)
- Tend to be materialistic: 32% (Busy Idealist), 25% (All Donors)
Priority Segment #1

**WHAT TO REACH THEM WITH**

- A range of pre-vetted nonprofit choices but not too many, as this segment becomes overwhelmed
- Information on new and interesting giving options, as this segment is interested and researches
- Efficient channels that save time, provide quality information, and keep them involved in the process, as this segment is stretched for time
- A larger ask/commitment than other segments, as this segment gives more
- Messages focused on the simplicity and connection established in giving back (see next slide for detail)

**HOW TO REACH THEM**

- With a simple, personalized giving experience, with information from trusted sources
- Through a wide range of channels, as this segment uses various channels
- Giving circles may be appropriate, as they may be seen as an efficient and simple way to give

**WHEN TO REACH THEM**

- After many life events: a personal, challenging life event such as having children, becoming an empty nester, retiring, or becoming more financially stable
### Busy Idealist: messaging concepts

**Priority Segment #1**

#### SIMPLIFY YOUR GIVING

<table>
<thead>
<tr>
<th>OBJECTIVE</th>
<th>CORE DRIVER</th>
<th>EXPERIENCE JOURNEY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase giving</td>
<td>Simplicity</td>
<td>Increase initiation &amp; community</td>
</tr>
</tbody>
</table>

#### EXPAND YOUR CONNECTION

<table>
<thead>
<tr>
<th>OBJECTIVE</th>
<th>CORE DRIVER</th>
<th>EXPERIENCE JOURNEY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improve giving</td>
<td>Connection</td>
<td>Increase experience &amp; identity</td>
</tr>
</tbody>
</table>

Today more than ever, life moves at a fast pace. It is easy to become overwhelmed and overstretched. Sometimes the desire for perfection gets in the way of simply doing our best. When it comes to giving, options and tools help us make better choices, stress free. Solving the world’s problems is complicated, but giving does not have to be.

Today the entire world is more connected than ever. It is important to see beyond our local perspective and make our giving really count, wherever there is inequity and there are people in need. Our community is everywhere, and our concern includes everyone. It is time to connect and give internationally.
Meet A Cautious Striver

Priority Segment #2

Differentiating Demographics

Millennial:  34% vs 25% (Avg.)

Jacob strongly believes that giving back is important, as he comes from a modest background and has been helped by others at some point in his life. He has also been more successful than he expected.

Even though Jacob cares deeply about giving back, his giving and engagement levels are roughly in line with the average. He feels guilty about the fact that he cannot give back more. Although Jacob feels that his financial stability has increased, he is cautious about making decisions on what to do next as circumstances change.

Driving this caution may be that he feels stretched for both time and money. These feelings carry outside of giving, as he feels he would be happier if he could afford to buy more things.

Likely because he feels financially constrained, Jacob needs to be asked by his friends and family or by an organization to give back.
Cautious Strivers by the Numbers

Priority Segment #2

Cautious Strivers | All Donors
---|---
**ENGAGEMENT**
Give roughly in line with the average | 18%
More likely to give because they were asked by friends/family … or an organization | 24% 26%
Less likely to give because they are involved with the organization | 20% 24%

**ASPIRATIONS**
Not especially inclined to increase or switch their giving | 71% 58%
Strongly believe that it is important to give back | 57% 45%
Feel stretched for time… and money… but also guilty for not giving enough | 20% 14%
Feel fortunate—they all come from modest backgrounds… and all feel that they have been helped by others | 100% 48%
Have been more successful than they expected | 100% 26%
Most likely to say that their financial stability has increased | 54% 45%
Most likely to say that when circumstances change, “I consider my options carefully before deciding what to do next” | 70% 64%

**PERCEIVED RESOURCES**
Neither more nor less likely to be satisfied with giving | 20% 24%
Neither more nor less likely to feel that giving makes a difference | 20% 24%

**CONFIDENCE**
Feel stretched for time… and money… but also guilty for not giving enough
Feel fortunate—they all come from modest backgrounds… and all feel that they have been helped by others
Have been more successful than they expected
Most likely to say that their financial stability has increased
Most likely to say that when circumstances change, “I consider my options carefully before deciding what to do next”
### Cautious Strivers: potential offer characteristics

**Priority Segment #2**

<table>
<thead>
<tr>
<th>WHAT TO REACH THEM WITH</th>
<th>HOW TO REACH THEM</th>
<th>WHEN TO REACH THEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Causes or nonprofits that emphasize giving back</td>
<td>A person-to-person request, as they value connection</td>
<td>After having children, or when financial stability increases</td>
</tr>
<tr>
<td>Appeals framed in the language of giving back or giving to people who are trying to rise from modest circumstances—as they have done</td>
<td>Crowdfunding, which could appeal to this segment’s desire to &quot;pay it forward&quot; to those in similar situations</td>
<td></td>
</tr>
<tr>
<td>Options to give in small increments over time at their own pace, as this segment is cautious</td>
<td>Workplace giving, as matching will help this segment feel that their donation is going farther, given their perception of limited resources</td>
<td></td>
</tr>
<tr>
<td>Feedback on how they have helped others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Messages focused on the connection of giving (see next slide for detail)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Cautious Strivers: messaging concepts

Priority Segment #2

ALIGN TO YOUR PASSIONS

<table>
<thead>
<tr>
<th>OBJECTIVE</th>
<th>Increase giving</th>
</tr>
</thead>
<tbody>
<tr>
<td>CORE DRIVER</td>
<td>Connection</td>
</tr>
<tr>
<td>EXPERIENCE JOURNEY</td>
<td>Increase initiation &amp; community</td>
</tr>
</tbody>
</table>

Through good fortune, prudence, and hard work, you are in a good position to share some of your resources to help those in need. Don’t just give to the next cause that asks, but take a step back and figure out what matters most to you. After all, half of your legacy is what you accomplish and the other half is what you contribute.
Meet An Unaware Potential

Priority Segment #3

Differentiating Demographics

- Female: 55% vs 52% (Avg.)
- Liberal: 29% vs 26% (Avg.)
- Not Religious: 27% vs 23% (Avg.)

Giving is not something that Jennifer thinks about often. She does not have any major concerns about giving. She does not really feel a responsibility to give back. She thinks that she is giving as much as or more than other donors, but she actually gives less and is less engaged than others.

Jennifer feels much more stretched for time than other donors, which may influence the amount of effort she puts into giving. She is less likely to do research or seek advice than donors in other segments. When she does research, she simply does a Google search. Jennifer also likes to give in ways that do not require much thought or research, such as giving at checkout.

Jennifer also tends to be materialistic and is prone to spending her disposable income on possessions as opposed to giving.
## Unaware Potentials by the Numbers

### Priority Segment #3

![Engagement Quadrant Diagram](image)

### Engagement

<table>
<thead>
<tr>
<th></th>
<th>Engagement</th>
<th>Confidence</th>
<th>Aspirations</th>
<th>Perceived Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Give less than average</td>
<td>4%</td>
<td>23%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2%+)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less likely to do any</td>
<td>41%</td>
<td>53%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>research or ask for</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>donation advice</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Largely unaware that</td>
<td>64%</td>
<td>53%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>others are giving more</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>on average (think they</td>
<td></td>
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<tr>
<td>are giving in line with</td>
<td></td>
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<td></td>
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<tr>
<td>or more than avg. when</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>they are not,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less engaged than others</td>
<td>2%</td>
<td>21%</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Most likely to say that</td>
<td>29%</td>
<td>26%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>they do not have any</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>specific concerns</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>when giving to</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>nonprofits</td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither more nor less</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>likely to be satisfied</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>with giving</td>
<td></td>
<td></td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither more nor less</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>likely to feel that</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>giving makes a</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>difference</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Aspirations

<table>
<thead>
<tr>
<th></th>
<th>Unaware Potentials</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less likely to agree</td>
<td>13%</td>
<td>17%</td>
</tr>
<tr>
<td>that everyone has a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>responsibility to give</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither more nor less</td>
<td></td>
<td></td>
</tr>
<tr>
<td>likely to have been</td>
<td></td>
<td></td>
</tr>
<tr>
<td>taught to give by parents</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither more nor less</td>
<td></td>
<td></td>
</tr>
<tr>
<td>likely to feel that</td>
<td></td>
<td></td>
</tr>
<tr>
<td>others have helped them</td>
<td></td>
<td></td>
</tr>
<tr>
<td>get where they are</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Perceived Resources

<table>
<thead>
<tr>
<th></th>
<th>Unaware Potentials</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feel stretched for time</td>
<td>58%</td>
<td>45%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>More likely to be</td>
<td>36%</td>
<td>25%</td>
</tr>
<tr>
<td>materialistic</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither more nor less</td>
<td></td>
<td></td>
</tr>
<tr>
<td>likely to have come from</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a modest background</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

*Executive Summary | Introduction to $FG 2015*  
The Challenge and The Opportunity | Levers for Change  
Reframing Giving | Donor Segments  
Segmentation Toolkit | Recommendations to Optimize Giving*
### Unaware Potential: potential offer characteristics

#### Priority Segment #3

<table>
<thead>
<tr>
<th>WHAT TO REACH THEM WITH</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Education on how to give back, and benchmarks on how others like them give, as they are largely unaware</td>
</tr>
<tr>
<td>- Small ask/commitment, to get them further down the giving path</td>
</tr>
<tr>
<td>- Messages focused on the simplicity of giving back (detail on next slide)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HOW TO REACH THEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Through direct outreach and events, as they aren’t focused on research</td>
</tr>
<tr>
<td>- Social media appeals, as they would allow this segment to socialize and discuss giving with peers</td>
</tr>
<tr>
<td>- Easy, but not mindless, giving options (such as POS)</td>
</tr>
<tr>
<td>- May need to be asked or prompted until giving becomes a habit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>WHEN TO REACH THEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>- More likely to give after a challenging life event or when financial stability increases</td>
</tr>
</tbody>
</table>
Unaware Potential: messaging concepts

Priority Segment #3

EVERYONE CAN GIVE

OBJECTIVE

Jump-start participation

CORE DRIVER

Simplicity

EXPERIENCE JOURNEY

Drive awareness to compassion/action

Let's face it, giving to charity is not always top of mind. Sometimes we want to give, but life’s distractions are just too much. The good news is it is never too early or too late to start. Start small, volunteer, and learn from others—because the experience is what matters and everyone can give.
Meet An Unengaged Critic

Differentiating Demographics

- Male: 56% vs 48% (Avg.)
- Moderate: 42% vs 38% (Avg.)

Giving has not played an important role in James’s life. Although he grew up “well-off” and does not feel stretched for time or money, James gives significantly less than others and is unengaged in volunteering and fundraising. James recognizes that he gives back less than others and does not feel guilty about the amount he gives back. He does not think this is likely to change in the future.

James is also skeptical about nonprofits. He does not have confidence in the work they do and feels that most nonprofits are just trying to keep themselves in existence. When James does give, he is less likely to research his decision. These attitudes likely contribute to his dissatisfaction with giving.

James’s views and actions may be driven by the fact that he was not taught the importance of giving back by his parents, and that he does not feel that others have helped him to get where he is.
## Unengaged Critics by the Numbers

### Engagement

<table>
<thead>
<tr>
<th>Unengaged Critics</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ENGAGEMENT</strong></td>
<td></td>
</tr>
<tr>
<td>Give less than average (2%+)</td>
<td>11%</td>
</tr>
<tr>
<td>Much less engaged in volunteering ... and fundraising</td>
<td>54%</td>
</tr>
<tr>
<td>Least likely to research or talk to others</td>
<td>39%</td>
</tr>
<tr>
<td>Recognize that they are less engaged than others</td>
<td>4%</td>
</tr>
</tbody>
</table>

### Confidence

<table>
<thead>
<tr>
<th>Unengaged Critics</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONFIDENCE</strong></td>
<td></td>
</tr>
<tr>
<td>Most likely to lack confidence in nonprofits</td>
<td>1%</td>
</tr>
<tr>
<td>Most likely to feel “Nonprofits are just trying to keep themselves in existence”</td>
<td>12%</td>
</tr>
<tr>
<td>Less satisfied with their giving compared with others</td>
<td>42%</td>
</tr>
<tr>
<td>Very unlikely to feel their giving makes a difference</td>
<td>2%</td>
</tr>
</tbody>
</table>

### Perceived Resources

<table>
<thead>
<tr>
<th>Unengaged Critics</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASPIRATIONS</strong></td>
<td></td>
</tr>
<tr>
<td>Less likely to increase giving in the future</td>
<td>5%</td>
</tr>
<tr>
<td>Do not feel especially stretched for time... or money</td>
<td>19%</td>
</tr>
<tr>
<td>Do not feel guilty about the amount that they give</td>
<td>5%</td>
</tr>
<tr>
<td>Less likely to come from a modest background</td>
<td>36%</td>
</tr>
<tr>
<td>Do not feel that others have helped them</td>
<td>3%</td>
</tr>
</tbody>
</table>

### Perceived Resources

<table>
<thead>
<tr>
<th>Unengaged Critics</th>
<th>All Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PERCEIVED RESOURCES</strong></td>
<td></td>
</tr>
<tr>
<td>Do not feel especially stretched for time... or money</td>
<td>19%</td>
</tr>
<tr>
<td>Do not feel guilty about the amount that they give</td>
<td>5%</td>
</tr>
<tr>
<td>Less likely to come from a modest background</td>
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</tr>
<tr>
<td>Do not feel that others have helped them</td>
<td>3%</td>
</tr>
</tbody>
</table>
### Unengaged Critics: potential offer characteristics

<table>
<thead>
<tr>
<th>WHAT TO REACH THEM WITH</th>
<th>HOW TO REACH THEM</th>
<th>WHEN TO REACH THEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Messages that acknowledge and address their skepticism about nonprofits</td>
<td>• Simple, easy giving mechanisms</td>
<td>• No specific timing, as life events don’t seem to affect their giving behaviors</td>
</tr>
<tr>
<td>• Education on different giving channel options, as they are the least aware and least likely to use POS and workplace giving, crowdfunding, and DAFs</td>
<td>• Direct, specific asks, as they need to be prompted to give, perhaps through POS giving or reminders to give through workplace programs</td>
<td></td>
</tr>
<tr>
<td>• Small ask/commitment to get them comfortable with giving</td>
<td>• Mechanisms that allow them to give passively, i.e., opt-in and then forget about a regularly recurring donation</td>
<td></td>
</tr>
<tr>
<td>• Clarity about how their money will be used</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The Challenge and The Opportunity

Levers for Change

Reframing Giving

Donor Segments

Segmentation Toolkit

Recommendations to Optimize Giving
SECTION 1: IMPROVE GIVING THROUGH DONOR SEGMENTATION AND BEHAVIOR CHANGE

| The Challenge and The Opportunity
| Levers for Change
| Reframing Giving
| Donor Segments
| Segmentation Toolkit
| Recommendations to Optimize Giving
Recommendation on how to drive change and target different stakeholders:

- We’ve identified a set of informed recommendation to drive behavior change.
- We evaluated our findings for factors that we believe influence many or most donors’ behavior, and factors that influence the behavior of specific donor segments.

---

**Key Social Sector Stakeholders**

**FUNDERS**
Organized sources of funding for the nonprofit sector

**NONPROFITS**
Individual nonprofits working domestically and internationally

**THIRD-PARTY PROVIDERS**
Online platforms and other organizations that provide giving or research opportunities
## Executive Summary

**Introduction to $FG 2015**

Two most important levers for stakeholders:
- Reframing of the giving narrative, behavioral segmentation
- Other opportunities to improve giving

<table>
<thead>
<tr>
<th>1</th>
<th>REFRAME</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Broad reframing of giving is required to drive donors’ behavior change.</td>
</tr>
<tr>
<td></td>
<td>Highest-value strategy: balance broad reframing with segment-specific efforts.</td>
</tr>
<tr>
<td></td>
<td>Reframing will drive change by creating an environment that makes it easier for target segments to change their behavior.</td>
</tr>
<tr>
<td></td>
<td>Reframing must acknowledge donors’ core concerns: skepticism, lack of trust, feeling overwhelmed.</td>
</tr>
<tr>
<td></td>
<td>Key pillars: joy, simplicity, dynamism, and connection.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2</th>
<th>SEGMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Most likely to change giving behavior: Busy Idealists, Cautious Strivers, and Unaware Potentials.</td>
</tr>
<tr>
<td></td>
<td>Targeting these segments will lead to more and better giving.</td>
</tr>
<tr>
<td></td>
<td>Each segment requires different messages, products, and giving experiences.</td>
</tr>
</tbody>
</table>
## Executive Summary

Social sector organizations should test recommendations, sharing what does and does not work.

### REFRAME GIVING

**A** Create a broad-based campaign using $FG message concepts to make the giving conversation more joyful, dynamic, connected, and simple.

- Funders: ✔️
- Nonprofits: ✔️
- 3rd Parties: ✔️

**B** Help individuals better understand their giving relative to others’, correcting the commonly held misperception that one’s giving is above average.

- Funders: ✔️
- Nonprofits: ✔️
- 3rd Parties: ✔️

**C** Simplify the experience of finding and giving to a nonprofit, reducing donor’s perception of complexity and feeling of being overwhelmed.

- Funders: ✔️
- Nonprofits: ✔️
- 3rd Parties: ✔️

### TARGET DONOR SEGMENTS

**D** Implement and promote behavioral segmentation to better find, prioritize, and track those donors most likely to positively shift their giving behaviors.

- Funders: ✔️
- Nonprofits: ✔️
- 3rd Parties: ✔️

**E** Build targeted offers and marketing messages to appeal to the researched preferences of specific behavioral donor segments.

- Funders: ✔️
- Nonprofits: ✔️
- 3rd Parties: ✔️

### LEARN & SHARE

**F** Creating a dynamic, open knowledge platform to share key learnings, datasets, and other knowledge with the sector about what works in reframing and segmenting donors will drive adoption.

- Funders: ✔️
- Nonprofits: ✔️
- 3rd Parties: ✔️

We are developing partnerships to test these recommendations with interested implementers. If you would like to join the $FG testing community, please contact M4G@CamberCollective.com

*Primary Executor  Potential Collaborator*
A broad-based campaign using the reframing message concepts will shift the giving conversation, driving positive behavior change.

<table>
<thead>
<tr>
<th>Concept</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broad, public messaging appeals create a consistent baseline “dialogue of reference” on important issues.</td>
<td><strong>FUNDERS</strong></td>
</tr>
<tr>
<td>Think Smokey the Bear for forest fire prevention or “Friends don’t let friends drive drunk.”</td>
<td>• With organizations such as the Ad Council, support PSA development, media placement, and celebrity endorsements to reinforce key messages.</td>
</tr>
<tr>
<td>•</td>
<td>• Support a complementary multichannel campaign to promote the key message, including in mass media.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>THIRD-PARTY PLATFORMS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Shape more general messages on giving, through iterative A/B testing of platform users.</td>
<td></td>
</tr>
</tbody>
</table>
Providing a way for people to understand how they give relative to others will correct misperceptions, causing an increase in giving.

**Concept**

- Benchmarking tools exist for nonprofits and other fundraisers, but information rarely filters down to donors.
- Benchmarking is a powerful tool used to bring about behavior change in individuals.
- BMI calculators and engagement ring cost gauges are two very different examples to show how a benchmark can be adopted and help shift behavior.
- How can we create a benchmark tool for giving?

**Action**

**FUNDERS**

- Support consolidation of donation data, potentially into a central platform, to provide overall donor benchmarks.
- Support or build momentum behind testing, giving benchmarks across a range of giving channels or in a range of products (e.g., mint.com).

**THIRD-PARTY PLATFORMS**

- Participate in developing and testing benchmarks
- Disseminate information on benchmarks, and help gain traction in instilling new social norms related to a new benchmark.

---

BMI calculators are a government tool to help guide citizens in understanding their overall health.

Engagement ring cost gauges (~2-3 months salary) are a social norm for how much to spend.
Focusing on making the giving experience simple will reduce the perception of complexity and donors feeling of being overwhelmed.

Simplicity needs to come across at three levels

**The ASK**
The appeal needs to be simply worded, containing one clear call to action.

**The ACT**
The act of giving needs to feel straightforward. The issue may be complicated, but giving shouldn’t feel that way.

**The PLATFORM**
The donor experience should be seamless and frustration-free.

### Concept & Action

#### NONPROFITS
- Ensure that a message of simplicity comes through in all appeals.
- Ensure that appeals have one simple, clear call to action.
- Assess donation process to optimize donor experience.

#### THIRD-PARTY PLATFORMS
- Assess donation process and optimize it for donors.
A *behavioral segmentation* approach/tools to find, prioritize, and track donors will improve donor targeting and retention

<table>
<thead>
<tr>
<th>Concept</th>
<th>Action</th>
<th>THIRD-PARTY PLATFORMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Recommended Process for Profiling Donors</strong></td>
<td><strong>FUNDERS</strong></td>
<td><strong>NONPROFITS</strong></td>
</tr>
<tr>
<td>CAMBER PROVIDES SHORT SURVEY</td>
<td>• Promote use of segmentation across grantees.</td>
<td>• Profile donors to identify their segments.</td>
</tr>
<tr>
<td>DONORS COMPLETE SURVEY ONLINE</td>
<td>• Support development of a tool to automate segment identification for nonprofits and interested organizations.</td>
<td>• Prioritize segments to suit objectives.</td>
</tr>
<tr>
<td>DONORS CLASSIFIED USING CAMBER ANALYSIS TOOL</td>
<td>• Track segmentation information.</td>
<td>• Track segmentation information.</td>
</tr>
</tbody>
</table>

- Segmentation lets organizations maximize the market opportunity.
- Removing low-opportunity segments from the universe of potential donors to target will make efforts more focused and ROI higher.
- Segment donors by profiling them through a simple survey or qualitatively.
- Prioritize efforts to reach the donor segments that best fit the organization’s objectives.

Download a copy of the Segmentation Survey and Analysis Tool at [www.CamberCollective.com/MoneyForGood](http://www.CamberCollective.com/MoneyForGood)
Building **targeted offers and marketing** messages to appeal to selected segments will drive an increase in giving

<table>
<thead>
<tr>
<th>Concept</th>
<th>Action</th>
</tr>
</thead>
</table>
| **MESSAGING AND OFFERS**

**BUSY IDEALIST**

Today more than ever life moves at a fast pace and it is easy to become **overwhelmed and overstretched**. When it comes to giving, **there are options and tools** to help us make better choices, **stress free**. Solving the world’s problems is **complicated, but giving does not have to be**.

**UNAWARE POTENTIAL**

Let’s face it, giving to **charity is not always top of mind**. Sometimes we want to give but life’s distractions are just too much. The good news is it is **never too early or too late to start**. Start small, volunteer, and learn from others. Because the **experience is what matters and everyone can give.**

Messages and offers should be developed, prototyped, and iteratively tested to ensure maximum resonance with the target segments.

**NONPROFITS**

- Develop tailored messaging/offering for prioritized segments, using the segmentation toolkit for inspiration.
- Iteratively test to optimize messaging/offer by segment.

**THIRD-PARTY PLATFORMS**

- Develop tailored messaging/offering for prioritized segments, using the segmentation toolkit for inspiration.
- Iteratively test to optimize messaging/offer by segment.
- Assist nonprofits in thinking through messaging and offer design by segment.
Creating a dynamic, open knowledge platform to share learnings, datasets, and other knowledge will spread change.

$FG research has uncovered many new insights into donor behavior, but there's still more to learn:

- Impact Investing
- Evolution of Segments
- Iterative Message Testing
- Donor Attitudes and Beliefs
- New, Promising Giving Channels
- DAFs Potential

The sector should continue to invest in donor behavior research and should create a platform to share insights and best practices.

**FUNDERS**
- Support additional research into donor behavior.
- Support development of learning platform to share research findings and practical applications of insights.

**NONPROFITS**
- Participate in learning platform.

**THIRD-PARTY PLATFORMS**
- Participate in learning platform.
SECTION 2: OTHER OPPORTUNITIES TO IMPROVE GIVING

| Leveraging Non-Traditional Giving Channels
| Workplace Giving
| POS Giving
| DAF Giving
| Understanding Demographic Differences
| Fundraiser’s Segmentation
Other opportunities to improve giving: new giving channels, demographic differences, $FG I fundraiser segmentation

Other opportunities for improving giving:

1. **LEVERAGING NON-TRADITIONAL GIVING CHANNELS**

   Explore untapped opportunities to increase giving through DAFs, POS, and workplace giving.

2. **UNDERSTANDING DEMOGRAPHIC DIFFERENCES**

   Understand opportunities within specific demographic segments, such as Millennials and women.

3. **LEVERAGING THE FUNDRAISER SEGMENTATION FROM $FG I**

   $FG I segmentation is well suited to nonprofits interested in increasing fundraising to their organizations.
$FG 2015 tested donors’ awareness and usage of non-traditional giving channels

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Section 2: Other Opportunities to Improve Giving
Beyond $FG 2015
Appendix

Leveraging Non-Traditional Giving Channels
Workplace Giving
POS Giving
DAF Giving
Understanding Demographic Differences
Fundraiser’s Segmentation

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1. n = 2911 (100%), question 49. Prompted awareness of channels—"I have heard of the following donation methods….DAF". This methodology allows for a more consistent comparison, as opposed to providing short descriptions of each; based on unweighted data analysis.

- Did not test usage of traditional channels (direct mail or email, campaigns, events, etc.); already tested by numerous other studies.

- Did not include other emerging channels based on social media and search functions, though these channels could drive an increase in giving if used properly.
Research focused on three specific channels: DAFs, POS giving, workplace giving

**WHY THESE CHANNELS?**

- Current conversations in the sector
- Recently launched initiatives
- Perceived donor awareness and usage
- Size of the current market and perceived opportunity

**WHAT WE TESTED?**

- Awareness
- Usage
- Frequency
- Preferences/benefits
- Reasons for dissatisfaction with current offer
Opportunity to increase annual giving across the three channels: $1.5-2B in 2016, $5-8B by 2020

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>WORKPLACE GIVING</td>
<td>$4-6B</td>
<td>$0.5-0.7B</td>
<td>$3.0-5.0B</td>
<td>LOW</td>
</tr>
<tr>
<td>POS GIVING</td>
<td>$0.4B</td>
<td>$0.1-0.2B</td>
<td>$0.3-$1.0B</td>
<td>LOW</td>
</tr>
<tr>
<td>DONOR-ADVISED FUNDS</td>
<td>$18B</td>
<td>$0.9-1.1B</td>
<td>$1.6-2.0B</td>
<td>MEDIUM</td>
</tr>
</tbody>
</table>

- Workplace giving opportunity is based on matching donations from corporations—increasing giving overall, but not necessarily individual giving.
- POS giving dollars: incremental to the total $47B market opportunity, as donors likely don’t count these donations in their annual giving.
- DAF opportunity may be incremental to segment opportunity but likely to overlap it.
- DAF giving: most likely to improve thoughtfulness or quality of giving.
Recommendations for capturing additional available donations from underused channels

<table>
<thead>
<tr>
<th>Companies</th>
<th>DAFs</th>
<th>Nonprofits</th>
<th>Funders</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Improve offer to employees—make it simple, reduce administrative effort, increase/improve selection of nonprofits available, better marketing</td>
<td>• Consider developing a platform to integrate workplace matching program with DAFs, similar to 401(k) programs</td>
<td>• Ensure organization is available to receive funds from leading platforms</td>
<td>• Influence or motivate companies or industry associations (i.e., CECP, GMA) to drive full use of workplace matching programs</td>
</tr>
<tr>
<td>WORKPLACE GIVING</td>
<td></td>
<td></td>
<td>• Fund pilot to create opt-out match on companies’ 401(k) platforms</td>
</tr>
<tr>
<td>POS GIVING</td>
<td>• Improve POS offer to meet consumer preferences for selecting how much to give and to whom (provide additional choice)</td>
<td>• Ensure organization is available to receive funds from leading POS platforms</td>
<td>• Broker partnership and support software development that enables retailers to respond to customer preferences</td>
</tr>
<tr>
<td>DONOR-ADVISED FUNDS</td>
<td>• Consider integrating a workplace matching program with a DAF platform similar to 401(k) platforms</td>
<td>• Improve DAF offer to meet target donor preferences</td>
<td>• Support a common, anonymized reporting platform that reports on a limited set of indicators about how donors use DAFs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Test variety of social investment options to determine DAF holders’ interest</td>
<td></td>
</tr>
</tbody>
</table>
SECTION 2: OTHER OPPORTUNITIES TO IMPROVE GIVING

| Leveraging Non-Traditional Giving Channels
| Workplace Giving
| POS Giving
| DAF Giving
| Understanding Demographic Differences
| Fundraiser’s Segmentation
# How you can use workplace giving in your own efforts

## Executive Summary

87% of companies offer to match at least 1:1, and 80% of companies match $500-$10K.

With a median participation rate for matching gift programs of only 9%, **$6-10B in matching gift funds goes unclaimed** annually.

67% of donors do not fully utilize their workplace matching program.

40% of those who do not use their full match report “causes/orgs I give to aren’t available” as the number one cause impeding greater giving.

If workplace giving were improved to better meet employee preferences, **~$3-5B in new matching could be mobilized by 2020** (with $0.5-0.7B in 2016 alone).

## What It Means For You

### FUNDERS

- Influence or motivate companies or industry associations (i.e., CECP, GMA) to drive full use of workplace matching programs.
- Fund pilot to create opt-out match on companies’ 401(k) platforms.

### NONPROFITS

- Ensure organization is available to receive funds from leading POS platforms.

### COMPANIES

- Improve offer to employees— make it simple, reduce administrative effort, increase/improve selection of nonprofits available, enhance marketing.

### THIRD-PARTY PLATFORMS

- Help companies improve their offers to employees by making it easier to select from a larger number of nonprofits.

---

### Summary & Actions

- **Leveraging Non-Traditional Giving Channels**
- **Workplace Giving**
- **POS Giving**
- **DAF Giving**
- **Understanding Demographic Differences**
- **Fundraiser’s Segmentation**
- **Section 1: Improve Giving Through Donor Segmentation and Behavior Change**
- **Section 2: Other Opportunities to Improve Giving**
- **Beyond $FG 2015**
- **Appendix**
Workplace matching programs: Low current use, significant opportunity to increase giving overall

- In 2013, corporations gave $17.5B, of which $6B was cash donations\(^1\)

- 65% of Fortune 500 companies offer workplace matching gifts\(^2\)

- Most companies (87%) offer to match at least 1:1, and 80% of companies match $500-10K\(^2\)

- 63% of donors are aware of workplace giving, 27% work for companies who offer a matching program, and 24% use the program\(^3\)

- Of donors who use the program, only 33% are maximizing the match\(^3\)

- The Committee for Encouraging Corporate Philanthropy reports a 9% median participation rate in matching programs\(^4\)

---

### How much of the match do you use?  

- None: 24%
- ~25%: 26%
- ~50%: 13%
- ~75%: 4%
- All: 33%

---

67% of donors do not fully utilize their workplace matching program

---

3. $FG 2015 Survey Analysis, question 65
Workers report issues with current offers that may drive the low utilization rate:

- According to the CECP, nearly
  - 49% of companies with year-round giving campaigns target matches to predetermined strategic partners or causes
  - 66% of companies that run focused giving campaigns target matches to predetermined strategic partners or causes

- In $FG qualitative research, donors reported that their program’s predetermined partners or causes may discourage giving

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**Why Do You Not Use All The Match?**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Causes / organizations I give to aren’t available for matching</td>
<td>39%</td>
</tr>
<tr>
<td>Company’s limit for matching is more than I donate</td>
<td>25%</td>
</tr>
<tr>
<td>I forget about the matching program</td>
<td>21%</td>
</tr>
<tr>
<td>The match requires paperwork</td>
<td>16%</td>
</tr>
<tr>
<td>Wasn’t reminded to use the match until it was too late</td>
<td>11%</td>
</tr>
<tr>
<td>The technology platform isn’t easy to use</td>
<td>10%</td>
</tr>
<tr>
<td>Other</td>
<td>7%</td>
</tr>
</tbody>
</table>

---

1. $FG 2015 Survey Analysis, question 66
Opportunity to increase giving by improving workplace giving experience: $3-5B by 2020

• With a participation rate for matching gift programs of only 9%, an estimated $6-10B in matching gift funds goes unclaimed every year.¹

• If workplace giving were improved—made easier, with reduced administrative effort and increased/improved selection of nonprofits—donors would likely shift giving to this channel.

• A shift by donors would increase matching by companies, potentially recapturing up to 50% of unclaimed matching gifts, or ~$3-5B by 2020. In 2016 the impact could be $0.5-0.7B.

• This potential increase would be in addition to current individual giving, sourced from companies.

• Qualitative evidence suggests that donors would increase giving if they knew their companies were matching.

• Workplace giving has relatively low potential to switch giving or improve its thoughtfulness, as donors will likely use this channel to continue giving to the same charities.

¹ “Matching Gift and Corporate Giving Statistics,” Double the Donation LLC, January 2015
Funders and DAFs could play a significant role in capturing the workplace giving opportunity

• Influential actors, such as the Gates Foundation, could play a role in encouraging companies to streamline, automate, and improve their offers.

• As part of matching programs, companies with retirement accounts at financial firms that offer DAFs (e.g., Fidelity, Schwab, Vanguard), could allow employees to donate a percentage of salary to DAFs (similar to the way they contribute to a retirement account).
SECTION 2: OTHER OPPORTUNITIES TO IMPROVE GIVING

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  - POS Giving
  - DAF Giving
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Executive Summary

Only $358M was donated through POS giving in 2012, and most retailers do not allow donors to select where to donate.

87% of donors would prefer to choose the amount they give, and 69% would prefer to select the nonprofit they give to.

Offers like Amazon Smile and eBay Giving Works may signal a changing landscape. In 2012, eBay Giving Works alone raised $54M, or 15% of the total market.

If more POS giving outlets could improve their offer and duplicate this success, frequency of use could increase by 30-50%.

By 2020, the annual opportunity to increase giving through POS could reach $0.3-1.0B.

What It Means For You

**FUNDERS**

- Broker partnership and support software development that enables retailers to respond to customer preferences.

**NONPROFITS**

- Ensure organization is available to receive funds from leading platforms.

**COMPANIES**

- Improve POS offer to meet consumer preferences for selecting how much to give and to whom (provide additional choice).

**THIRD-PARTY PLATFORMS**

- Help companies improve their offers to include greater personalization in donation amount and recipient.

**SUMMARY & ACTIONS**

THIRD-PARTY PLATFORMS

- Help companies improve their offers to include greater personalization in donation amount and recipient.

Leveraging Non-Traditional Giving Channels

Workplace Giving

POS Giving

DAF Giving

Understanding Demographic Differences

Fundraiser’s Segmentation

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Beyond $FG 2015

Appendix
Retail transactions each year: Over $3T
Donated through POS giving channels: $358M (0.01%)

- Only $358M was donated through POS giving in 2012\(^1\)
  - Four venues generated 64% of the total—mass merchandise/club ($72.6M), online ($59M), supermarkets ($52M), QSR/casual dining ($51M)
- POS giving has **high awareness** (56%), and **24% of donors** use POS giving\(^2\)
- On average, those who use POS **give 1 out of 3 times**\(^2\)
- **1/3 do not remember the nonprofit** they gave to at checkout\(^3\)

<table>
<thead>
<tr>
<th>How often do you give at POS?(^4)</th>
<th>________</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>6%</td>
</tr>
<tr>
<td>~75%</td>
<td>10%</td>
</tr>
<tr>
<td>~50%</td>
<td>19%</td>
</tr>
<tr>
<td>~25%</td>
<td>22%</td>
</tr>
<tr>
<td>&lt;25%</td>
<td>43%</td>
</tr>
</tbody>
</table>

1. “Giving USA 2014,” Giving USA Foundation, 2014
3. FG 2015 Survey Analysis, question 65
The majority of donors prefer greater personalization, but in most cases, the retailer chooses the nonprofit

---

**Donors Prefer To…**

- Choose the amount to give: 87%
- Choose the nonprofit the donation goes to: 69%

---

**Offer Donors Currently Receive**

- Nonprofit chosen by retailer: 84%
- Nonprofit chosen by me: 17%
- Retailer donates a % of my purchase to a nonprofit they chose: 22%
- Retailer donates a % of my purchase to a nonprofit I chose: 7%
- Other: 2%

---


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- Most retailers do not allow donors to select where to donate
- Offers like Amazon Smile and eBay Giving Works may signal a changing landscape
  - In 2012, eBay Giving Works alone raised $54M, or 15% of the total market.
POS a lower priority: 
30-50% increase in use would boost 2016 giving only $120-195M

<table>
<thead>
<tr>
<th>2015 Projection</th>
<th>Potential Increase (Low)</th>
<th>Potential Increase (High)</th>
<th>2016 Potential Total Opportunity</th>
</tr>
</thead>
<tbody>
<tr>
<td>$391</td>
<td>$117</td>
<td>$78</td>
<td>$587</td>
</tr>
</tbody>
</table>

**Assumptions**

- Although most POS offers do not align with donor preferences, 24% of people use them, and do so rather frequently (1 of 3 times).

- Offers that meet donor preferences, like eBay Giving Works, have been highly successful.

- If more POS giving outlets could improve their offer and duplicate this success, frequency of use could increase by ~30-50%.

- By 2020, the annual opportunity to increase giving through POS could reach $0.3-$1.0B.
POS giving: Lower priority for nonprofits, higher priority for companies

POS giving may drive greater loyalty from consumers and thus interest retailers and financial institutions

- 25% of donors are more likely to shop at a store that offers POS giving.*
- Millennials are more likely to shop at a retailer that offers POS charitable giving.
- More-educated people are more likely to have used POS giving.

Funders could drive better POS offers

- Brokering partnerships with credit cards to allow consumers to give rounded-up donations to nonprofits of their choice at the account level.
- Supporting software development for retailers, to enable consumers to give a percentage of a purchase to nonprofits of their choice, with each purchase or at the account level, for those with reward cards, retailer cards, or retailer logins.

*Monthly & Annual Retail Trade," U.S. Census Bureau, February 2015
"America's Charity Checkout Champions," Cause Marketing Forum 2012
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DAFs can influence the individual giving landscape in three ways:

1. **Increase giving** overall by $1B+ annually: 46% of new DAF contributions would come from new sources, not other philanthropy.

2. **Enhance giving** by increasing donors’ thoughtfulness, as DAF users are more likely to budget, give internationally, and give to causes of inequity.

3. **Fund social investments**: 45% of users are interested in all or part of DAF principal going to impact investments, leading to $15-22B DAF market for social investments.

In terms of user satisfaction, national and community DAFs appear to fall short of user expectations, but national DAFs have less drop-off.

<table>
<thead>
<tr>
<th>FUNDERS</th>
<th>NONPROFITS</th>
<th>COMPANIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Support a common, anonymized reporting platform that reports on a limited set of indicators about how donors use DAFs.</td>
<td>• Understand how to better access donor funds that flow through DAFs. Consider proactive outreach to DAFs, not just DAF holders.</td>
<td>• Strengthen dimensions of the offer that donors value but do not feel DAFs deliver on (e.g., opportunities to connect with other DAF users, pre-vetted nonprofits, etc.).</td>
</tr>
<tr>
<td>• Play a market-making role to better connect DAFs with social impact investing.</td>
<td>• Consider integrating a workplace matching program with a DAF platform, similar to 401(k) platforms.</td>
<td>• Test variety of social investment options to determine DAF holders’ interest.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Reframe DAF conversation to focus on benefits other than tax breaks.</td>
</tr>
</tbody>
</table>

**What It Means For You**

- **FUNDERS**
  - Support a common, anonymized reporting platform that reports on a limited set of indicators about how donors use DAFs.
  - Play a market-making role to better connect DAFs with social impact investing.

- **NONPROFITS**
  - Understand how to better access donor funds that flow through DAFs. Consider proactive outreach to DAFs, not just DAF holders.

- **COMPANIES**
  - Consider integrating a workplace matching program with a DAF platform, similar to 401(k) platforms.
  - Strengthen dimensions of the offer that donors value but do not feel DAFs deliver on (e.g., opportunities to connect with other DAF users, pre-vetted nonprofits, etc.).
  - Test variety of social investment options to determine DAF holders’ interest.
  - Reframe DAF conversation to focus on benefits other than tax breaks.

**SUMMARY & ACTIONS**

- **Develop dimensions of the offer that donors value but do not feel DAFs deliver on** (e.g., opportunities to connect with other DAF users, pre-vetted nonprofits, etc.).
- **Test variety of social investment options to determine DAF holders’ interest**.
- **Reframe DAF conversation to focus on benefits other than tax breaks**.
Appendix

Section 1: Improve Giving Through Donor Segmentation and Behavior Change

Section 2: Other Opportunities to Improve Giving

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Workplace Giving
POS Giving
DAF Giving
Understanding Demographic Differences
Fundraiser’s Segmentation

DAF accounts and contributions: 6 years of substantial growth

- $FG 2015 survey focus: national DAFs versus community foundation DAFs (questions did not address single-issue DAFs)
  - Respondents: 31% use community foundation DAFs, 69% use national DAFs

Source: 2014 DAF Report by National Philanthropic Trust
Strong growth in assets and grants from DAFs since 2010

### DAF Assets by Sponsor Type

<table>
<thead>
<tr>
<th>Year</th>
<th>National Charities</th>
<th>Community Foundation DAFs</th>
<th>Single-Issue DAFs</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>$6.4</td>
<td>$5.9</td>
<td>$1.7</td>
</tr>
<tr>
<td>2009</td>
<td>$12.7</td>
<td>$13.1</td>
<td>$2.6</td>
</tr>
<tr>
<td>2010</td>
<td>$14.9</td>
<td>$15.6</td>
<td>$2.9</td>
</tr>
<tr>
<td>2011</td>
<td>$15.4</td>
<td>$18.4</td>
<td>$3.5</td>
</tr>
<tr>
<td>2012</td>
<td>$18.9</td>
<td>$20.8</td>
<td>$3.4</td>
</tr>
<tr>
<td>2013</td>
<td>$24.8</td>
<td>$8.2</td>
<td>$2.7</td>
</tr>
</tbody>
</table>

**5-YEAR CAGR = 11.8%**

### DAF Grants by Sponsor Type

<table>
<thead>
<tr>
<th>Year</th>
<th>National Charities</th>
<th>Community Foundation DAFs</th>
<th>Single-Issue DAFs</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>$2.0</td>
<td>$2.5</td>
<td>$2.8</td>
</tr>
<tr>
<td>2009</td>
<td>$1.9</td>
<td>$2.1</td>
<td>$2.6</td>
</tr>
<tr>
<td>2010</td>
<td>$2.3</td>
<td>$2.3</td>
<td>$2.9</td>
</tr>
<tr>
<td>2011</td>
<td>$2.4</td>
<td>$3.5</td>
<td>$3.4</td>
</tr>
<tr>
<td>2012</td>
<td>$2.5</td>
<td>$2.7</td>
<td>$4.1</td>
</tr>
<tr>
<td>2013</td>
<td>$2.7</td>
<td>$2.9</td>
<td>$4.1</td>
</tr>
</tbody>
</table>

**5-YEAR CAGR = 6.1%**

Source: 2014 DAF Report by National Philanthropic Trust
## Benefits of a DAF

<table>
<thead>
<tr>
<th>Benefit</th>
<th>National (%)</th>
<th>Community (%)</th>
<th>National Ranking</th>
<th>Community Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoid capital gains taxes by directly donating stock</td>
<td>27%</td>
<td>39%</td>
<td>+12%</td>
<td># 1</td>
</tr>
<tr>
<td>Get tax benefits now and decide where to give later</td>
<td>25%</td>
<td>37%</td>
<td>+12%</td>
<td># 2</td>
</tr>
<tr>
<td>Easier than setting up and/or running a family foundation</td>
<td>32%</td>
<td>35%</td>
<td>+3%</td>
<td># 3</td>
</tr>
<tr>
<td>Provides an easy transaction platform</td>
<td>33%</td>
<td>35%</td>
<td>-2%</td>
<td># 2</td>
</tr>
<tr>
<td>Give to a wide range of nonprofits</td>
<td>32%</td>
<td>41%</td>
<td>-9%</td>
<td># 1</td>
</tr>
<tr>
<td>Easily give non-cash assets</td>
<td>24%</td>
<td>31%</td>
<td>+7%</td>
<td></td>
</tr>
<tr>
<td>Get customized or specialized investment opportunities to grow my DAF</td>
<td>16%</td>
<td>26%</td>
<td>+10%</td>
<td></td>
</tr>
<tr>
<td>Ability to connect with or learn from other DAF holders</td>
<td>9%</td>
<td>24%</td>
<td>+15%</td>
<td></td>
</tr>
<tr>
<td>Get advice on nonprofits to donate to</td>
<td>20%</td>
<td>20%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Nonprofits have already been vetted by the DAF</td>
<td>15%</td>
<td>25%</td>
<td>-10%</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>3%</td>
<td>0%</td>
<td>+3%</td>
<td></td>
</tr>
</tbody>
</table>

Note: n = 188, the subset of 3,000 SFG survey respondents who reported holding a DAF
Source: SFG 2015 Quantitative Survey, question 53

### Appendix

1. **Executive Summary**
2. **Introduction to SFG 2015**
3. **Section 1: Improve Giving Through Donor Segmentation and Behavior Change**
   - Leverage Non-Traditional Giving Channels
   - Workplace Giving
   - POS Giving
   - DAF Giving
4. **Section 2: Other Opportunities to Improve Giving**
5. **Understanding Demographic Differences**
6. **Fundraiser’s Segmentation**
7. **Beyond SFG 2015**
8. **Appendix**
National and community foundation DAFs appear to fall short on offer dimensions they emphasize, but national DAFs have less drop-off.

### Executive Summary

Leveraging Non-Traditional Giving Channels

<table>
<thead>
<tr>
<th>Reasons For Stopping DAF Use</th>
<th>National</th>
<th>Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative fees were too high</td>
<td>28%</td>
<td>29%</td>
</tr>
<tr>
<td>Too much paperwork to give</td>
<td>21%</td>
<td>27%</td>
</tr>
<tr>
<td>Didn’t like the investment options</td>
<td>1%</td>
<td>24%</td>
</tr>
<tr>
<td>Not personal enough</td>
<td>11%</td>
<td>31%</td>
</tr>
<tr>
<td>Platform wasn’t easy to use</td>
<td>0%</td>
<td>11%</td>
</tr>
<tr>
<td>Couldn’t choose nonprofits that I wanted to donate to</td>
<td>7%</td>
<td>12%</td>
</tr>
<tr>
<td>Didn’t receive any advice on nonprofits</td>
<td>5%</td>
<td>17%</td>
</tr>
<tr>
<td>Too hard to contribute non-cash assets</td>
<td>0%</td>
<td>5%</td>
</tr>
<tr>
<td>Customer service did not meet my expectations</td>
<td>0%</td>
<td>29%</td>
</tr>
<tr>
<td>Initial donation minimum was too high</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Note: n = 188, the subset of 3,000 SFG survey respondents who reported holding a DAF.

Stopped using: national, n = 35 of 129, community, n = 23 of 58

Source: SFG 2015 Survey Analysis, question 54

Donors stopped using community foundation DAFs at a higher rate than national DAFs.

National DAF holders were more likely to discontinue use owing to unsatisfactory investment options and platform difficulty.

Community foundation DAF holders who have discontinued use were more disappointed with personalization and customer service.
DAFs can impact the individual giving landscape in three ways:

As the DAF product offering continues to evolve and mature, DAFs have an opportunity to:

1. Increase giving overall by $1B+ annually
2. Enhance giving by increasing donors’ thoughtfulness
3. Provide additional assets for social investments
Estimated opportunity to increase giving through DAFs:
~$0.9-1.1B in 2016, increasing to $1.6-2.0B annually by 2020

Assumptions

• ~13% annual growth rate in contributions, based on 5-year CAGR from 2008 to 2013

• ~4.5% annual growth in accounts, based on 5-year CAGR

• 46% of new account holders’ funds, and 23% of current account holders’ funds will come from sources other than direct donations or foundations

• With improved offer, potential to increase growth rate in contributions and accounts by 1-2% leads to additional $0.2B opportunity in 2016

• 2020 annual opportunity: $1.6-2.0B

Projected Annual Contributions in 2016 by Source ($B)

2015 Current Account Holder Projection

2016 Total Contributions

$22.3

$1.5 Add $: CA $ from other donations

$0.4 Add $: CA $ from new sources

$0.6 Add $: New Acct. $ from other donations

$0.5 Add $: New Acct. $ from new sources

$25.3

$0.9B opportunity for new donations in 2016

DAF interest among non-users is relatively low, suggesting most growth will come from existing users.

Main reasons for lack of interest: lack of personalization or initial donation minimum is too high.

Source: $FG 2015 Quantitative Survey, questions 57, 58
Many new DAF contributions would come from new sources, not from other forms of philanthropy

- 40% of potentially interested users indicate that DAF funds would come from direct donations.
  - Potential: reduce short-term donations to nonprofits if any of these funds are held in DAFs.

- 46% indicate that DAF funds would come from “elsewhere,” suggesting that these would be new charitable dollars and likely increase giving overall.

According to Fidelity Charitable donor research, in each of the past seven years 2 out of every 3 donors felt their giving increased as result of using a DAF

---

**Survey Results: Where Would New DAF $ Come From?**

- 46% Elsewhere
- 40% Direct Donations
- 14% Foundation

Source: $FG 2015 Quantitative Survey, question 61
Use of DAFs may lead to improved, more thoughtful giving…

- DAF holders are more likely to engage in every type of nonprofit research than non-DAF holders
- Why? Perhaps because the DAF platform made it easier, perhaps because they are donors who are disproportionately likely to research
- DAFs may be an especially good offer for donors who do research

---

**Research Behavior**

<table>
<thead>
<tr>
<th>Behavior</th>
<th>DAF</th>
<th>Non-DAF¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Researches at least 1 donation</td>
<td>68%</td>
<td>36%</td>
</tr>
<tr>
<td>Researches performance</td>
<td>57%</td>
<td>43%</td>
</tr>
<tr>
<td>Compares organizations</td>
<td>17%</td>
<td>11%</td>
</tr>
</tbody>
</table>

Note: n = 188, the subset of 3,000 SFG survey respondents who reported holding a DAF
Source: SFG 2015 Quantitative Survey

"Dedicated charitable accounts help donors take a thoughtful and impactful approach to their philanthropy."

– Amy Danforth, President, Fidelity Charitable told CNBC
...as DAF users are more likely to budget, give internationally, and give to causes of inequity

<table>
<thead>
<tr>
<th></th>
<th>DAF User</th>
<th>Non-DAF User</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Budget</td>
<td>38%</td>
<td>18%</td>
</tr>
<tr>
<td>A General idea</td>
<td>57%</td>
<td>51%</td>
</tr>
<tr>
<td>No plan</td>
<td>31%</td>
<td>31%</td>
</tr>
</tbody>
</table>

Note: n = 188, the subset of 3,000 SFG survey respondents who reported holding a DAF
Source: SFG 2015 Quantitative Survey, questions 26, 7

*Note: n = 188; causes of inequity include health, children/youth services, poverty/social welfare, economic development, women’s issues, environment, community development, civil rights
Appendix

Section 1: Improve Giving Through Donor Segmentation and Behavior Change

Section 2: Other Opportunities to Improve Giving

Executive Summary

Introduction to $FG 2015

Beyond $FG 2015

Leveraging Non-Traditional Giving Channels

Workplace Giving

POS Giving

DAF Giving

Understanding Demographic Differences

Fundraiser’s Segmentation

PROVIDE

DAFs are a potentially interesting channel for increasing social investments

---

**DAF Users Prefer Funds Be Put Towards**

- **Donations to Nonprofits**: 55%
- **Impact Investments**: 21%
- **Mix**: 24%

---

**Desired Investment Timeline**

- **Reallocate in 1 year**: 75%
- **Reallocate in 3 years**: 94%

---

- 45% of donors are interested in impact investments
- Share does not vary significantly by donor demographic
- Community foundation DAF users are more open to impact investing than national DAF users (59% vs. 39%)
- 75% of donors would like to be able to reallocate invested funds within a year and 94% within 3 years, making it hard to enable long-term investment
- Donors may need more education to understand timing constraints

Note: n = 188, the subset of 3,000 $FG survey respondents who reported holding a DAF
Source: $FG 2015 Quantitative Survey, questions 55 and 56
Opportunity for DAFs to use assets to fund social investments: $14-22B per year

Average amount available for social investments per year, 2015-2020: projected at $20-31B

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>NATIONAL</td>
<td>$34B</td>
<td>$7-11B</td>
<td>$72B</td>
<td>$15-23B</td>
</tr>
<tr>
<td>COMMUNITY</td>
<td>$25B</td>
<td>$5-8B</td>
<td>$41B</td>
<td>$9-14B</td>
</tr>
<tr>
<td>SINGLE ISSUE</td>
<td>$9B</td>
<td>$2-3B</td>
<td>$11B</td>
<td>$2-4B</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$68B</td>
<td>$14-22B</td>
<td>$124B</td>
<td>$26-41B</td>
</tr>
</tbody>
</table>

Note: 75% of funds would be available for a year or less; an additional 19% would be available for less than 3 years, making it hard to enable long-term investment.
DAFs can start to realize these opportunities in a variety of ways:

- Strengthen dimensions of the offer that donors value in the type of DAF, but do not feel the DAF delivers on (e.g., opportunities to connect with other DAF users, pre-vetted nonprofits).

- Reinforce messaging on these dimensions of the offer.

- Consider further research with a larger sample size, to understand the degree to which current offer(s) drive accountholder behavior.

- Develop a platform to allow companies to match employee contributions to their DAF, similar to 401(k) matching platforms.

- Test appetite for impact investments by making common product(s) available through platforms (e.g., Calvert Community Investment note, Nature Conservancy Conservation note) and measuring uptake.

- Support deeper research, to understand product characteristics and other offer dimensions required to drive impact investments through DAFs.

- Develop policy paper that articulates benefits of DAFs and describes DAF account holder characteristics.

- To support DAF advocacy efforts, agree on standard questions to ask when donors capitalize accounts, about whether giving is incremental or would have been given otherwise.

Sources: “Monthly & Annual Retail Trade,” U.S. Census Bureau, February 2015
“America’s Charity Checkout Champions,” Cause Marketing Forum 2012
SECTION 2: OTHER OPPORTUNITIES TO IMPROVE GIVING

| Leveraging Non-Traditional Giving Channels
  | Workplace Giving
  | POS Giving
  | DAF Giving
| Understanding Demographic Differences
| Fundraiser’s Segmentation
Overview of Demographics

Millennials and women: important demographic factors that vary by segment
HHI: does not appear to drive differences in behavior in general or by segment

Is This Donor More Likely to…

<table>
<thead>
<tr>
<th>AGE</th>
<th>Millennial</th>
<th>34+</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>GENDER</td>
<td>Male</td>
<td>Female</td>
<td></td>
<td></td>
</tr>
<tr>
<td>POLITICS</td>
<td>Conservative</td>
<td>Liberal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RELIGION</td>
<td>Affiliated</td>
<td>Not Affiliated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MARITAL STATUS</td>
<td>Single</td>
<td>Not</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HHI</td>
<td>$80-299k</td>
<td>$300k+</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Give More Than 2% of HHI Today

<table>
<thead>
<tr>
<th>Intend to Give More</th>
</tr>
</thead>
<tbody>
<tr>
<td>Millennial</td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td>Conservative</td>
</tr>
<tr>
<td>Affiliated</td>
</tr>
<tr>
<td>Single</td>
</tr>
<tr>
<td>$80-299k</td>
</tr>
</tbody>
</table>

More Likely | Less Likely | Not Statistically Significant

We did a deeper dive on Millennials and women, as they are more likely to intend to give more in the future, and haven't been widely commented on.

Interestingly, HHI does not appear to drive differences in behavior in general.
### Highest opportunity across demographics: Millennials and women

<table>
<thead>
<tr>
<th>Opportunity</th>
<th>Nonprofits</th>
<th>Third-Party Providers</th>
</tr>
</thead>
</table>
| **1. MILLENNIALS** | • Strong intent to give more  
• Involved in giving, diligent in their research and giving behaviors  
• Less set in their giving habits, less loyal | • Focus on greater pull-through from volunteering to donations  
• Provide desired information on what range of donation amount provide | • Leverage preference for online research, acknowledge tendency to be overwhelmed with information  
• Encourage tendency to research, reflect, and “evolve” in giving |
| **2. WOMEN** | • Strong intent to give more  
• Involved, idealistic in their giving  
• Tend to feel stretched for time and guilty | • Appeal to idealism through positive, motivating messages, help to assuage guilt  
• Inspire “connection” to cause by prompting donor to reflect on relevance to life event | • Position services as time saving  
• Appeal to idealism through positive, motivating messages, help to assuage guilt |
Millennials: An opportunity to introduce strong giving habits

Millennials give a smaller share of HHI than other donors but are more engaged in philanthropy and intend to give more going forward.

---

**Giving today (% HHI)**

<table>
<thead>
<tr>
<th>Millenials</th>
<th>Age 34+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Give less than 1%</td>
<td>66%</td>
</tr>
<tr>
<td>Give 1-3%</td>
<td>20%</td>
</tr>
<tr>
<td>Give more than 3%</td>
<td>14%</td>
</tr>
</tbody>
</table>

**Engagement**

<table>
<thead>
<tr>
<th>Millenniums</th>
<th>Age 34+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volunteers</td>
<td>78%</td>
</tr>
<tr>
<td>Fundraises</td>
<td>51%</td>
</tr>
</tbody>
</table>

**Intentions**

- Thinks people should give more than 5% of HHI: 70% (Millenials), 59% (Age 34+)
- Intends to increase donations next year: 46% (Millenials), 32% (Age 34+)
Millennials: Open to influence

Millennials are less set in their giving habits, more likely to seek others’ advice on how much to give, and more likely to research online—which can be primed with good information at scale.

<table>
<thead>
<tr>
<th>Intends to switch</th>
<th>Seeks advice on how much to give</th>
<th>Online research sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Millennials 21%</td>
<td>Millennials 43%</td>
<td>Millennials 57%</td>
</tr>
<tr>
<td>Age 34+ 11%</td>
<td>Age 34+ 28%</td>
<td>Age 34+ 43%</td>
</tr>
</tbody>
</table>
Millennials: More diligent but less satisfied, greater needs

Millennials are diligent donors but are also less satisfied with their giving and more likely to get overwhelmed. Together, these factors suggest a need and opportunity to make giving easier.

<table>
<thead>
<tr>
<th>Researches</th>
<th>Budgets for what to give</th>
<th>Satisfaction with giving</th>
<th>Concerns about lack of information/being overwhelmed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Millennials</td>
<td>Age 34+</td>
<td>Millennials</td>
<td>Age 34+</td>
</tr>
<tr>
<td>50%</td>
<td>38%</td>
<td>25%</td>
<td>17%</td>
</tr>
</tbody>
</table>
Women: Give less but more engaged, with the intent to give more

Compared with Millennials, women give less today but are engaged and have intentions to give more, albeit to a lesser extent than Millennials.

### Giving today (% HHI)

- **Female:**
  - Give less than 1%: 61%
  - Give 1-3%: 24%
  - Give more than 3%: 15%
  - Total: 90%

- **Male:**
  - Give less than 1%: 52%
  - Give 1-3%: 31%
  - Give more than 3%: 17%
  - Total: 100%

### Engagement

- **Female:**
  - Volunteers: 72%
  - Fundraises: 65%

- **Male:**
  - Volunteers: 65%
  - Fundraises: 41%

### Intentions

- **Female:**
  - Thinks people should give more than 5% of HHI: 66%
  - Intends to increase donations next year: 38%

- **Male:**
  - Thinks people should give more than 5% of HHI: 58%
  - Intends to increase donations next year: 33%
Women: More idealistic, but stretched

Women are more likely to think everyone should be giving more but find themselves constrained and feeling guilty about the amount that they give.

<table>
<thead>
<tr>
<th>I think people should give ___ more than 5% of HHI ___</th>
<th>I feel guilty for not giving more</th>
<th>__ I give as much as I can __</th>
<th>__ I am stretched for time __</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Women</strong> 66%</td>
<td><strong>Women</strong> 31%</td>
<td><strong>Women</strong> 35%</td>
<td><strong>Women</strong> 52%</td>
</tr>
<tr>
<td><strong>Men</strong> 58%</td>
<td><strong>Men</strong> 25%</td>
<td><strong>Men</strong> 29%</td>
<td><strong>Men</strong> 42%</td>
</tr>
</tbody>
</table>

Women: More idealistic, but stretched

Women are more likely to think everyone should be giving more but find themselves constrained and feeling guilty about the amount that they give.

<table>
<thead>
<tr>
<th>I think people should give ___ more than 5% of HHI ___</th>
<th>I feel guilty for not giving more</th>
<th>__ I give as much as I can __</th>
<th>__ I am stretched for time __</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Women</strong> 66%</td>
<td><strong>Women</strong> 31%</td>
<td><strong>Women</strong> 35%</td>
<td><strong>Women</strong> 52%</td>
</tr>
<tr>
<td><strong>Men</strong> 58%</td>
<td><strong>Men</strong> 25%</td>
<td><strong>Men</strong> 29%</td>
<td><strong>Men</strong> 42%</td>
</tr>
</tbody>
</table>
Women: Life events drive a need to give back

Over a quarter of women (26%) are likely to say that a challenging life event changed their giving behavior, while only 16% of men make the same statement.

### Challenging Life Event Happened To Self, Friend, or Family

<table>
<thead>
<tr>
<th>Event Did Not Happen</th>
<th>Event Happened</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Female</strong></td>
<td><strong>Male</strong></td>
</tr>
<tr>
<td>Increased Giving</td>
<td>42%</td>
</tr>
<tr>
<td>Switched Giving</td>
<td>18%</td>
</tr>
<tr>
<td>Did not change/ Decreased Giving</td>
<td>32%</td>
</tr>
</tbody>
</table>

#### Male

- Increased Giving: 10%
- Switched Giving: 6%
- Did not change/ Decreased Giving: 37%

#### Female

- Increased Giving: 18%
- Switched Giving: 8%
- Did not change/ Decreased Giving: 32%
High-Net-Worth Donors: Consistent giving behaviors despite greater resources

Donors with HHI of $300K+ are not more likely to give a higher percentage, despite being more likely to recognize they have the assets to do so; but they do give more in absolute numbers.

### Giving Today (% HHI)

<table>
<thead>
<tr>
<th>Category</th>
<th>Overall</th>
<th>$80-299k HHI</th>
<th>$300k+ HHI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Give more than 3%</td>
<td>16%</td>
<td>16%</td>
<td>23%</td>
</tr>
<tr>
<td>Give 1-3%</td>
<td>27%</td>
<td>27%</td>
<td>19%</td>
</tr>
<tr>
<td>Give less than 1%</td>
<td>57%</td>
<td>57%</td>
<td>58%</td>
</tr>
</tbody>
</table>

### % Believe They Have Enough $ to Give Comfortably

<table>
<thead>
<tr>
<th>Category</th>
<th>Overall</th>
<th>$80-299k HHI</th>
<th>$300k+ HHI</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>64%</td>
<td>64%</td>
<td>48%</td>
</tr>
<tr>
<td>Yes</td>
<td>36%</td>
<td>36%</td>
<td>52%</td>
</tr>
</tbody>
</table>

### Giving Today ($)

<table>
<thead>
<tr>
<th>Category</th>
<th>Overall</th>
<th>$80-299k HHI</th>
<th>$300k+ HHI</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25+</td>
<td>3%</td>
<td>3%</td>
<td>16%</td>
</tr>
<tr>
<td>$5-25k</td>
<td>18%</td>
<td>17%</td>
<td>30%</td>
</tr>
<tr>
<td>$1-5k</td>
<td>36%</td>
<td>36%</td>
<td>34%</td>
</tr>
<tr>
<td>$100-1k</td>
<td>43%</td>
<td>44%</td>
<td>21%</td>
</tr>
</tbody>
</table>
High-Net-Worth Donors: Perceived resources and constraints

High-net-worth donors recognize their success and good fortune and feel less financially stretched but are more likely to want luxury and not more likely to feel that giving is important.

I have been more successful ____ in life than I expected ____

<table>
<thead>
<tr>
<th></th>
<th>$300K+</th>
<th>$80-299K</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>40%</td>
<td></td>
</tr>
</tbody>
</table>

I feel financially stretched ____

<table>
<thead>
<tr>
<th></th>
<th>$300K+</th>
<th>$80-299K</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>15%</td>
<td></td>
</tr>
</tbody>
</table>

My success was due ____ to my good fortune ____

<table>
<thead>
<tr>
<th></th>
<th>$300K+</th>
<th>$80-299K</th>
</tr>
</thead>
<tbody>
<tr>
<td>33%</td>
<td>26%</td>
<td></td>
</tr>
</tbody>
</table>

I like a lot of luxury in my life

<table>
<thead>
<tr>
<th></th>
<th>$300K+</th>
<th>$80-299K</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>14%</td>
<td></td>
</tr>
</tbody>
</table>

Donors earning $300K+ are neither more nor less likely to feel a responsibility to give, that giving is central to their lives, that it is important to give back, or that their giving makes a difference compared with donors earning $80-299K.
SECTION 2: OTHER OPPORTUNITIES TO IMPROVE GIVING

| Leveraging Non-Traditional Giving Channels
| Workplace Giving
| POS Giving
| DAF Giving
| Understanding Demographic Differences
| Fundraiser’s Segmentation
$FG 2015 segmentation: identify donors most likely to change behavior

$FG I segmentation: better for pure fundraising

Benefits of $FG 2015 Segmentation

- The $FG I segmentation was based on giving motivations. It enabled nonprofits to identify the donor segments that aligned most closely with their work (i.e., High-Impact, Repayer) and was ideal for fundraising.

- The $FG 2015 segmentation was designed to identify how to increase or shift donor giving behavior. It is aimed at organizations with these philanthropic objectives and can be used by nonprofits as a stewardship tool.

- Use of variables related to proactivity, intent, and current giving behavior in the $FG 2015 segmentation allows a stronger understanding of the likelihood that a donor in a given segment will change his or her behavior.

$FG Segmentations

<table>
<thead>
<tr>
<th>$FG I Segmentation Variables (2010)</th>
<th>Giving Motivation</th>
</tr>
</thead>
<tbody>
<tr>
<td>$FG 2015 Segmentation Variables</td>
<td>Giving Behaviors</td>
</tr>
<tr>
<td></td>
<td>Proactivity and Intent</td>
</tr>
<tr>
<td></td>
<td>Attitudes and Beliefs</td>
</tr>
<tr>
<td></td>
<td>Perception of Resources</td>
</tr>
</tbody>
</table>
Our view on how to use both segmentations

Both segmentations are relevant and useful for stakeholders in the sector:

<table>
<thead>
<tr>
<th>$FG I Segmentation</th>
<th>$FG 2015 Segmentation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WHO</strong></td>
<td><strong>WHO</strong></td>
</tr>
<tr>
<td>• Nonprofits</td>
<td>• Funders</td>
</tr>
<tr>
<td></td>
<td>• Third-party providers</td>
</tr>
<tr>
<td></td>
<td>• DAFs</td>
</tr>
<tr>
<td></td>
<td>• Nonprofit associations/Nonprofits</td>
</tr>
<tr>
<td><strong>WHAT</strong></td>
<td><strong>WHAT</strong></td>
</tr>
<tr>
<td>• Fundraising</td>
<td>• Encouraging increased/improved giving</td>
</tr>
<tr>
<td></td>
<td>• Donor retention</td>
</tr>
<tr>
<td><strong>HOW</strong></td>
<td><strong>HOW</strong></td>
</tr>
<tr>
<td>• Identify donors qualitatively</td>
<td>• Identify donors through short survey or qualitatively</td>
</tr>
<tr>
<td>• Filter and target donors based on motivations to give</td>
<td>• Adapt messaging/offer based on donor needs and preferences</td>
</tr>
</tbody>
</table>
How $FG 2015 donors map to the $FG I segmentation

The sizes of the $FG I segments remain roughly consistent across surveys:

<table>
<thead>
<tr>
<th>$FG I Segments</th>
<th>$FG I</th>
<th>$FG 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERSONAL TIES</td>
<td>13%</td>
<td>8%</td>
</tr>
<tr>
<td>HIGH-IMPACT</td>
<td>16%</td>
<td>17%</td>
</tr>
<tr>
<td>CASUAL GIVER</td>
<td>18%</td>
<td>16%</td>
</tr>
<tr>
<td>SEE THE DIFFERENCE</td>
<td>14%</td>
<td>20%</td>
</tr>
<tr>
<td>FAITH BASED</td>
<td>16%</td>
<td>14%</td>
</tr>
<tr>
<td>REPAYER</td>
<td>23%</td>
<td>25%</td>
</tr>
</tbody>
</table>
## Mapping $FG I segments across $FG 2015 segments

Crossing segmentations allows better understanding of the motivations of $FG 2015 segments:

<table>
<thead>
<tr>
<th>$FG I Segments</th>
<th>Unengaged Critic</th>
<th>Unaware Potential</th>
<th>Cautious Striver</th>
<th>Busy Idealist</th>
<th>Contented Benefactor</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERSONAL TIES</td>
<td>9%</td>
<td>9%</td>
<td>7%</td>
<td>5%</td>
<td>8%</td>
</tr>
<tr>
<td>HIGH-IMPACT</td>
<td>14%</td>
<td>17%</td>
<td>18%</td>
<td>22%</td>
<td>18%</td>
</tr>
<tr>
<td>CASUAL GIVER</td>
<td>17%</td>
<td>15%</td>
<td>14%</td>
<td>12%</td>
<td>18%</td>
</tr>
<tr>
<td>SEE THE DIFFERENCE</td>
<td>24%</td>
<td>19%</td>
<td>16%</td>
<td>17%</td>
<td>20%</td>
</tr>
<tr>
<td>FAITH BASED</td>
<td>14%</td>
<td>15%</td>
<td>15%</td>
<td>19%</td>
<td>12%</td>
</tr>
<tr>
<td>REPAYER</td>
<td>22%</td>
<td>24%</td>
<td>30%</td>
<td>25%</td>
<td>23%</td>
</tr>
</tbody>
</table>

- Unengaged Critics need to "see the difference" in order to ease their skepticism.
- Cautious Strivers are motivated to "give back" in appreciation of their good fortune.
- Busy Idealists tend to be religiously motivated but want to see the "high-impact" of their giving.
BEYOND $FG 2015
Now and in the future, the $FG website will serve as a hub to:

• View and share quick summaries of $FG’s top findings
• Download this full report, the $FG 2015 segmentation toolkit, and supporting raw data
• Discover additional opportunities to learn more about $FG (e.g. conferences or webinars)
• Sign up for regular $FG updates
• Contact us directly to discuss $FG

We aim to repeat the $FG survey annually with limited data capture. Every few years, with additional support, we hope to conduct a full survey to add depth and insight into the "voice of the donor" for charitable giving.
Remaining questions and areas for further research

Our findings and analysis have uncovered several areas worthy of further research:

- **Testing our recommendations:** How and with whom can we further test our recommendations to determine their ultimate impact on donor behavior, particularly amount and quality of giving?

- **Annual $FG survey:** How can we implement a repeatable survey to better track changes in donor behavior over time?

- **A/B testing research program:** What does an ideal iterative message testing program look like?

- **Impact investing:** What can be done to get more impact investing funding into the market and deployed, from both a systematic and a donor attitudinal perspective?

- **DAFs:** How can both community foundation and national DAF organizations improve their offer to increase giving effectiveness and encourage donors to improve their giving?
Appendix

| Hypothesis Testing
| Channel Calculation Methodology
| Additional Segmentation Tools
| $FG 2015 Team Members
### Overview of Hypotheses Testing

On the basis of what we learned in the focus groups, we tested several recommendations that we believe could have a significant impact on donors’ giving behaviors:

<table>
<thead>
<tr>
<th>Perception of resources</th>
<th>Attitudes/Concerns Around Giving</th>
<th>Giving Behaviors</th>
</tr>
</thead>
<tbody>
<tr>
<td>More Successful Than Expected</td>
<td>Feels Giving Is Very Important</td>
<td>Engagement</td>
</tr>
<tr>
<td>Perceives Enough Resources To Give Comfortably</td>
<td>Has Confidence In Giving</td>
<td>Researches Giving</td>
</tr>
<tr>
<td>Has Received Help From Others</td>
<td>Was Taught And Wants To Teach Kids About Giving</td>
<td>Budgets Giving</td>
</tr>
<tr>
<td>Materialistic</td>
<td>Feels Guilty About Not Giving Enough</td>
<td>Gives Through DAFs</td>
</tr>
<tr>
<td>Feels Stretched Financially</td>
<td>Feels Overwhelmed / Lacks Info On Giving</td>
<td>Gives Through PoS Giving</td>
</tr>
<tr>
<td>Feels Stretched For Time</td>
<td>Has Concerns About Enabling Others</td>
<td>Gives Through Workplace</td>
</tr>
</tbody>
</table>

1. The greater the level of agreement with this statement, the higher percentage of HHI the donor gives.
2. The greater the agreement, the lower the percentage of HHI the donor gives.

| Linked To Higher Giving¹ | Linked To Lower Giving² | Not Statistically Significant |

---

1. Hypothesis Testing
2. Channel Calculation Methodology
3. Additional Segmentation Tools
4. $FG 2015 Team Members
5. Executive Summary
6. Introduction to $FG 2015
7. Section 1: Improve Giving Through Donor Segmentation and Behavior Change
8. Section 2: Other Opportunities to Improve Giving
9. Beyond $FG 2015
10. Appendix
Perception of Resources

Donors’ perceived resources influence the amount they give and these vary by demographics:

<table>
<thead>
<tr>
<th>Statement</th>
<th>Percentage</th>
<th>Segmentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I was raised in modest circumstances</td>
<td>50%</td>
<td>Older, Catholic, conservative</td>
</tr>
<tr>
<td>I often feel there isn’t enough time in the day</td>
<td>47%</td>
<td>Female, younger/Millennial, lower education</td>
</tr>
<tr>
<td>I have been more financially successful in my life than I expected</td>
<td>39%</td>
<td>Male, older, kids, married, conservative</td>
</tr>
<tr>
<td>I have enough income and assets to give comfortably</td>
<td>36%</td>
<td>$300K+ HHI, conservative, earlier immigrant</td>
</tr>
<tr>
<td>Based on my financial situation, I feel that I give as much as I can</td>
<td>32%</td>
<td>Female, younger/Millennial, Jewish</td>
</tr>
<tr>
<td>I’ve received help from others, which has given me the opportunities I have today</td>
<td>31%</td>
<td>Single, Millennial</td>
</tr>
<tr>
<td>My success in life is due in part to my good fortune</td>
<td>26%</td>
<td>No demographic trends</td>
</tr>
<tr>
<td>I’d be happier if I could afford to buy more things</td>
<td>16%</td>
<td>Younger, Millennial, single, no kids, lower education</td>
</tr>
<tr>
<td>I often feel stretched financially</td>
<td>15%</td>
<td>Younger, Millennial, single</td>
</tr>
</tbody>
</table>

1. The greater the level of agreement with this statement, the higher % of HHI the donor gives.
2. The greater the agreement, the lower the percentage of HHI the donor gives.
Top Concerns Related to Giving

Half of donors are concerned they do not know how their donation is used, a quarter do not have any concerns. Younger donors are more likely to feel overwhelmed, and this is linked to lower giving.

<table>
<thead>
<tr>
<th>Concern</th>
<th>Percentage</th>
<th>Demographic</th>
</tr>
</thead>
<tbody>
<tr>
<td>How the organization uses my money</td>
<td>49%</td>
<td>Older, more educated, conservative</td>
</tr>
<tr>
<td>I feel hassled by the frequency of solicitations</td>
<td>34%</td>
<td>Older and/or conservative</td>
</tr>
<tr>
<td>I lack information / don’t know what to consider / feel overwhelmed</td>
<td>23%</td>
<td>Younger, single, liberal, not religiously affiliated</td>
</tr>
<tr>
<td>Nonprofits are always in crisis / are trying to keep themselves</td>
<td>19%</td>
<td>Male, single, conservative, more highly educated</td>
</tr>
<tr>
<td>I have concerns about &quot;enabling others&quot;</td>
<td>15%</td>
<td>Conservative, kids, earlier U.S. immigrant</td>
</tr>
<tr>
<td>I don’t have any specific concerns</td>
<td>26%</td>
<td>No clear demographic trends</td>
</tr>
</tbody>
</table>

1. The greater the level of agreement with this statement, the higher % of HHI the donor gives.
2. The greater the agreement, the lower the percentage of HHI the donor gives.

Donors Are More Likely to Be...
### General Attitudes on Giving

Importance of giving, family values, and confidence in nonprofits are linked to higher giving:

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>It’s important to give back to my community and family</td>
<td>58%</td>
<td>Female, religious</td>
</tr>
<tr>
<td>My giving makes a difference</td>
<td>46%</td>
<td>Female, single, lower education,* religious</td>
</tr>
<tr>
<td>Everyone has a responsibility to give</td>
<td>45%</td>
<td>Female, religious</td>
</tr>
<tr>
<td>Growing up, my parents taught me about the importance of giving</td>
<td>37%</td>
<td>Female, younger/Millennial, single, religious</td>
</tr>
<tr>
<td>I have confidence in nonprofits and the work that they do</td>
<td>33%</td>
<td>Female, younger/Millennial, single</td>
</tr>
<tr>
<td>Sometimes I feel guilty for not giving enough</td>
<td>28%</td>
<td>Female, younger/Millennial, single</td>
</tr>
<tr>
<td>Most people I know believe that everyone has a responsibility to give</td>
<td>26%</td>
<td>Female, single, religious</td>
</tr>
<tr>
<td>I give to nonprofits to teach my kids the importance of giving</td>
<td>25%</td>
<td>Female, more recent immigrant, religious (especially Jewish)</td>
</tr>
<tr>
<td>Giving is central to my life</td>
<td>24%</td>
<td>Female, Millennial, single, more recent immigrant</td>
</tr>
</tbody>
</table>

1. The greater the level of agreement with this statement, the higher % of HHI the donor gives.
2. The greater the agreement, the lower the percentage of HHI the donor gives.
Behaviors: Engagement

Donors who volunteer or fundraise are more likely to be giving more than average; interestingly, donors who sit on the board of a nonprofit are likely to give less than those who do not.

<table>
<thead>
<tr>
<th>Behavior</th>
<th>Percentage</th>
<th>Linked To Higher Giving¹</th>
<th>Linked To Lower Giving²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volunteer at least once</td>
<td>69%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attended at least 1 event</td>
<td>65%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raised money on behalf of a nonprofit</td>
<td>40%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Served on a board</td>
<td>21%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. The greater the level of agreement with this statement, the higher % of HHI the donor gives.
2. The greater the agreement, the lower the percentage of HHI the donor gives.

Donors Are More Likely to Be...

- Women, younger donors/Millennials, and people with kids volunteer more.
- Younger/Millennials and single donors tend to attend events and fundraise more.
- No demographic trends:
  - Younger/Millennials and single donors tend to attend events and fundraise more.
  - Board members tend to be Millennials, more educated, more liberal.
Behaviors: Other

Budgeting, researching, and giving through DAFs are linked to higher giving rates:

<table>
<thead>
<tr>
<th>Research and Budgeting Behavior</th>
<th>Channel Preferences</th>
</tr>
</thead>
<tbody>
<tr>
<td>Researched or talked to someone</td>
<td>Gives through workplace: 24%</td>
</tr>
<tr>
<td>Budgets</td>
<td>Gives through POS giving: 24%</td>
</tr>
<tr>
<td></td>
<td>Gives through crowdfunding or giving circles: 10%</td>
</tr>
<tr>
<td></td>
<td>Gives through DAFs: 7%</td>
</tr>
</tbody>
</table>

1. The greater the level of agreement with this statement, the higher % of HHI the donor gives.
2. The greater the agreement, the lower the percentage of HHI the donor gives.
# Inequity

Top 3 recipient causes: religious causes, youth services, alumni/school contributions 85% of donors give to causes of inequity

### Giving to Causes

<table>
<thead>
<tr>
<th>Cause</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religious causes</td>
<td>40%</td>
</tr>
<tr>
<td>Children and youth services</td>
<td>36%</td>
</tr>
<tr>
<td>A specific school or university, including your alma mater</td>
<td>35%</td>
</tr>
<tr>
<td>Fundraising organizations such as the United Way, Salvation Army, etc...</td>
<td>32%</td>
</tr>
<tr>
<td>Animals and wildlife</td>
<td>28%</td>
</tr>
<tr>
<td>Health or health care</td>
<td>25%</td>
</tr>
<tr>
<td>Poverty, social welfare, and housing</td>
<td>21%</td>
</tr>
<tr>
<td>Disaster relief</td>
<td>19%</td>
</tr>
<tr>
<td>Arts, culture, and humanities</td>
<td>17%</td>
</tr>
<tr>
<td>Education, excluding a specific school or university</td>
<td>13%</td>
</tr>
<tr>
<td>Community development</td>
<td>12%</td>
</tr>
<tr>
<td>International organizations</td>
<td>12%</td>
</tr>
<tr>
<td>Women's issues</td>
<td>12%</td>
</tr>
<tr>
<td>Human or civil rights</td>
<td>9%</td>
</tr>
<tr>
<td>Other</td>
<td>7%</td>
</tr>
<tr>
<td>Environment, including climate change and clean energy</td>
<td>7%</td>
</tr>
<tr>
<td>Food/agriculture</td>
<td>6%</td>
</tr>
<tr>
<td>Economic development, employment and entrepreneurship</td>
<td>4%</td>
</tr>
<tr>
<td>Crime/legal related</td>
<td>3%</td>
</tr>
</tbody>
</table>

### Giving to Causes of Inequity

- **85%**
- **15%**

- Donors who give to international organizations tend to be more liberal and give >2% of HHI
- Increase with age
- Donors tend to be more liberal, less likely to identify with a religion, more likely to be married
Appendix

| Hypothesis Testing
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Opportunity Calculation Methodology
Workplace Giving

Current Market Size

$6-10B
in unclaimed matches

Problems With The Offer

50%
of unclaimed matches captured by improved offer

THE OPPORTUNITY

$3-5B
annually by 2020

KEY ASSUMPTIONS

- Current matching donations estimated to be $4-6B
- Estimated $6-10B in matching gift funds goes unclaimed every year
- Low (9%) participation rates in matching programs
- Problems with the offer—complex, too much administrative effort, minimal selection of nonprofits available, awareness of program, etc.
- Improving the offer to match employees’ giving preferences would drive an increase in utilization
- From 2015 to 2020, workplace giving expected to grow at 9.9-14.9% annually (see next slide for yearly projections)

Opportunity Annual Projections

Workplace Giving

__Annual Opportunity (Low)__

<table>
<thead>
<tr>
<th>Year</th>
<th>Billions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>$5.0</td>
</tr>
<tr>
<td>2016</td>
<td>$5.5</td>
</tr>
<tr>
<td>2017</td>
<td>$6.0</td>
</tr>
<tr>
<td>2018</td>
<td>$6.6</td>
</tr>
<tr>
<td>2019</td>
<td>$7.3</td>
</tr>
</tbody>
</table>

__Annual Opportunity (High)__

<table>
<thead>
<tr>
<th>Year</th>
<th>Billions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>$5.0</td>
</tr>
<tr>
<td>2016</td>
<td>$5.7</td>
</tr>
<tr>
<td>2017</td>
<td>$6.6</td>
</tr>
<tr>
<td>2018</td>
<td>$7.6</td>
</tr>
<tr>
<td>2019</td>
<td>$8.7</td>
</tr>
</tbody>
</table>
# Executive Summary

Introduction to $FG 2015

Beyond $FG 2015

Appendix

## Section 1: Improve Giving Through Donor Segmentation and Behavior Change

### Current Market Size

- **$391M**
  - in estimated POS donations

### Problems With The Offer

- **30-50%**
  - increase in utilization of POS giving options

### THE OPPORTUNITY

- **$117-195M**
  - annually in 2016

### Key Assumptions

1. “America’s Charity Checkout Champions.” Cause Marketing Forum 2012
2. Camber Collective projections

- $358M was donated via POS giving in 2012
- The majority of donors prefer personalization; in most cases, the retailer chooses the nonprofit
- Offers that meet donor preferences have been highly successful
- If more retailers’ offers could be improved to duplicate this success, frequency of use would increase
- By 2020, annual opportunity to increase giving through POS could reach $0.3-$1.0B (see next slide for yearly projections)
Opportunity Annual Projections

POS Giving

----- Annual Opportunity at 30% Increase -----  

<table>
<thead>
<tr>
<th>Year</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
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<tbody>
<tr>
<td>Billions</td>
<td>$0.4</td>
<td>$0.4</td>
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----- Annual Opportunity at 50% Increase -----  

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<th>2018</th>
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<td>Billions</td>
<td>$0.4</td>
<td>$0.4</td>
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<td>$0.9</td>
<td>$1.3</td>
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Opportunity Calculation Methodology (1/2)

DAF Giving


Contributions From New DAF Account Holders

$1.1-1.4B
in projected 2016 contributions from new accounts

Stated Source of Funds for DAFs
46% of funds would come from non-donation sources

THE OPPORTUNITY
$0.5-0.6B In 2016

New Contributions From Existing DAF Account Holders

$1.9-2.0B
in projected 2016 contributions from new accounts

Stated Source of Funds for DAFs
23% of funds would come from non-donation sources

THE OPPORTUNITY
$0.4-0.5B In 2016

TOTAL OPPORTUNITY
$0.9-1.1B In 2016
Opportunity Calculation Methodology (2/2)

DAF Giving

- $17.3B in DAF contributions and 217K DAF accounts in 2013
- 5-year CAGR (2008-2013) in contributions used in projecting growth in assets from 2014 to 2020 by DAF type:
  - National: 15.2%
  - Community: 14.1%
  - Single-issue: 8.2%
- 5-year CAGR in accounts by DAF type:
  - National: 5.8%
  - Community: 4.0%
  - Single-issue: 2.0%
- If offer is improved, 5-year CAGR for contributions would increase by 10% and accounts by 20%
- 46% of contributions from new DAF account holders expected to come from new sources
- 23% of new contributions from existing DAF holders expected to come from new sources
- New contributions from existing DAF holders defined as any contribution greater than the amount contributed to a DAF in a prior year
- In 2020, annual opportunity is $1.6-2.0B (see next slide for yearly projections)

KEY ASSUMPTIONS

Opportunity Annual Projections (1/2)

DAF Giving

---

**Projected New Accounts**

**Thousands**

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<tr>
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**Projected Contributions from New Accounts (Low Only)**

**Billions**

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<th>2017</th>
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### Section 1: Improve Giving Through Donor Segmentation and Behavior Change

#### Executive Summary

**Introduction to $FG 2015**

**Beyond $FG 2015**

#### Appendix

**Opportunity Annual Projections (2/2)**

**DAF Giving**

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**Projected New Accounts**

<table>
<thead>
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<th>Year</th>
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<tbody>
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<td>272</td>
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<td>2018</td>
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<td>285</td>
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**Projected Contributions from New Accounts (Low Only)**

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<th>2017</th>
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<tr>
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<tr>
<td>High</td>
<td>$1.3B</td>
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<td>$1.7B</td>
<td>$1.9B</td>
<td>$2.2B</td>
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**Source:** Camber Collective analysis of 2014 DAF Report by National Philanthropic Trust and $FG 2015 survey data

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**Additional Segmentation Tools**

**$FG 2015 Team Members**

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**Hypothesis Testing**

**Channel Calculation Methodology**

**Section 1: Improve Giving Through Donor Segmentation and Behavior Change**

**Section 2: Other Opportunities to Improve Giving**

**Beyond $FG 2015**

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**Appendix**
Social Investment Opportunity Calculation Methodology

DAF Giving

Current Asset Size

$68B
in projected 2015 DAF assets¹

×

DAF Account Holder Interest in Social Investments

21-33%
interest in impact investments or a mix of impact and other

= THE OPPORTUNITY

$14-22B
in 2016


KEY ASSUMPTIONS

• $54B in DAF assets in 2013¹
• 5-year CAGR in assets from 2008 to 2013 used in projecting growth in assets from 2014 to 2020 by DAF type
  - National: 16.3%
  - Community: 10.3%
  - Single-issue: 4.8%

• Low assumption of 21% based on only those DAF holders interested in impact investments
• High assumption of 33% based on the 21% DAF holders interested in impact investments and ½ of the 24% interested in a mix of impact investments and other options

• Total amount available for social investments 2015-2020 projected to be $20-31B annually, on average (see next slide for yearly projections)
Social Investment Opportunity Annual Projections

DAF Giving

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**DAF Social Investment Opportunity**

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<td>$65</td>
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<tr>
<td>2019</td>
<td>$73</td>
</tr>
<tr>
<td>2020</td>
<td>$83</td>
</tr>
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</table>

$20-31B annually

DAF assets available for social investments

Appendix

| Hypothesis Testing
| Channel Calculation Methodology
| Additional Segmentation Tools
| $FG 2015 Team Members
Segmentation: a powerful tool for adapting messaging and offers to donors most likely to change behavior

Segmentation Toolkit

Segmentation essentially divides a heterogeneous market into smaller homogeneous markets, for the purpose of optimizing resources through better offers and communications.

_______ Segmentation Objectives _______

• Learn more about the needs of specific segments to better tailor offers and messages
• Help identify and prioritize segments based on market opportunity and fit with organizational objectives

Best for driving behavior change

__________________________ Types of Segmentation ____________________________

1. DEMOGRAPHIC
   Segments people by demographics (age, income, gender, etc.)

2. PSYCHOGRAPHIC
   Segments people by general attitudes, interests, opinions

3. ATTITUDINAL
   Segments people by stated and revealed attitudes on issue

4. BEHAVIORAL
   Segments people by behaviors and, in some cases, stated intent to behave in a given way
Segmentation Toolkit: Finding the segments

Camber has developed a 10-question survey and a simple analysis tool for stakeholders, to help classify donors into $FG 2015’s segments.

Download a copy of the Segmentation Survey and Analysis Tool at: www.CamberCollective.com/MoneyForGood

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**Recommended Process**

1. **Camber Provides Short Survey**
   - Donors complete survey online
2. **Donors Complete Survey Online**
3. **Donors Classified Using Camber Analysis Tool**
   - Segments

Donors can also be classified qualitatively by applying available donor information in the analysis tool.
Appendix

| Hypothesis Testing
| Channel Calculation Methodology
| Additional Segmentation Tools
| $FG$ 2015 Team Members
To find out more on this report, visit the $FG webpage or reach out to the authors:

**LEARN MORE ONLINE**

More information about $FG can be found at the following locations

- Money For Good Website

**TEAM MEMBERS**

<table>
<thead>
<tr>
<th>Name</th>
<th>Role</th>
</tr>
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<tbody>
<tr>
<td>Hope Neighbor</td>
<td>Partner</td>
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<tr>
<td>Jessica Vandermark</td>
<td>Engagement Manager</td>
</tr>
<tr>
<td>Tim Durbin</td>
<td>Project Contributor</td>
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<tr>
<td>Josh Drake</td>
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<tr>
<td>Liz Horberg</td>
<td>Project Contributor</td>
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**CONTACT THE TEAM**

M4G@cambercollective.com
jessica@cambercollective.com
josh@cambercollective.com
Team Bios

Hope Neighbor | Partner
Hope’s professional focus is on improving the effectiveness of philanthropy and development. Her functional areas of expertise are customer insights, strategy, and management for impact. Prior to Camber Collective, Hope was a strategy consultant with Marakon Associates, a boutique strategy consultancy, where she advised senior executives of Fortune 500 health care, hospitality, and retail companies on growth strategy. Previously, she worked in international development, making institutional loans and grants for a $270M portfolio in health, HIV prevention, social protection, and rural development at the World Bank. Earlier in her career, Hope worked for the International Rescue Committee in Burundi and was a Peace Corps volunteer in Cameroon. She holds a joint master’s degree in public affairs and urban and regional planning from Princeton University, and a BA in public policy from Pomona College, where she graduated with distinction. Hope serves on the advisory boards of GreatNonprofits and Catalytic Women, a start-up philanthropic advisory practice. She has been quoted in the New York Times, the Chicago Tribune, and on KQED Radio, and profiled as a social entrepreneur by Fast Company. Hope is fluent in French.

Jessica Vandermark | Engagement Manager
Jessica’s work is focused on customer insights and strategy. Most recently, Jessica led a family planning research and strategy project in Niger, identifying opportunities for donors, government, and implementing partners to increase women’s contraceptive use in that country. Previously, Jessica spent 5 years with Monitor Group, most recently as an engagement manager. At Monitor, Jessica developed strategies for public and private sector clients in health, agriculture, tourism, and consumer goods. She has extensive experience working on market entry, segmentation, sales force effectiveness, and innovation projects across Europe, Africa, and North America. Previously, Jessica was a project manager with Synovate, a global market research firm, and Idenix Pharmaceuticals. With these companies, Jessica built 8+ years’ experience conducting global qualitative and quantitative market research. She holds an MBA from Thunderbird School of Global Management and is fluent in French.
Section 1: Improve Giving Through Donor Segmentation and Behavior Change

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Executive Summary

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Appendix

Team Bios

Tim Durbin | Project Contributor
Tim is an experienced strategy consultant with private and social sector experience. Since joining Camber Collective, Tim has focused primarily on domestic philanthropic effectiveness projects, ranging from development of an investment strategy for the Markets for Good initiative to supporting a major nonprofit information platform to developing a flexible approach to tracking and managing business performance. Internationally, Tim has helped a leading global health nonprofit to better understand the economics of urban sanitation in West Africa. Previously, Tim was an engagement manager and senior consultant with Deloitte Consulting for 6 years, where he worked with executives across consumer goods, health care, technology, and energy industries as a member of Deloitte’s Strategy & Operations practice. Tim graduated from the University of North Carolina—Chapel Hill with a BS in business administration and holds an MBA from the Haas School of Business at UC—Berkeley.

Josh Drake | Project Contributor
Josh has over 10 years of experience as an implementer and consultant to NGOs, foundations, governments, multilateral institutions, and businesses. He brings deep experience in strategic planning, performance management, governance, policy formation, and issue advocacy, as well as leadership of $500 million in international programs. As a management consultant at Camber Collective, Josh helps mission-driven organizations in the public and private sectors with their toughest strategy, investment, and executive decisions. Prior to joining Camber, Josh worked on agency, strategy, governance, and partnerships Mercy Corps, as well as on multiple consultancies for the United Nations, Millennium Challenge Corporation, and Agricultural Innovation in Africa Project. He began his career as a diplomat in Washington, DC and East Africa with the U.S. Department of State. Josh earned an MA in public policy from the Harvard Kennedy School of Government and graduated Phi Beta Kappa with a BA in political science from Middlebury College.
Team Bios

**Bill Wilkie | Project Contributor**
Bill is a strategist who distills information to its core essence to facilitate change in for-profit and nonprofit organizations. Bill has over 20 years’ experience as an executive brand and design strategist for the world’s leading companies. Prior to his work at Camber Collective, Bill’s roles in advertising and marketing were as brand strategy director at JDK Design, principal of Wilkie Brand Strategy, strategic planning director at Wieden + Kennedy, and an SVP at McCann Erickson. Bill has worked for a range of global and category-defining companies, including Nike, Coke, Amazon, Miller Brewing, Starbucks, Burton Snowboards, and Seventh Generation. He worked exclusively on global brand strategy for various Microsoft initiatives and on related corporate initiatives for Microsoft CEO Steve Ballmer. Bill has also worked closely with leading brands in sustainability and shared value and with leading foundations on strategic narratives. He holds a BA from Fairfield University and a master’s degree in religion from Yale University.

**Salim Haji | Project Contributor**
Salim advises operating companies, nonprofits, and private equity firms in agriculture, specialty chemicals, beverages, global health, and water industries on growth, profitability, and operational effectiveness. Previously, he was senior vice president of strategy at MacDermin, a $700M global specialty chemical company. Before that role, he was a vice president and partner at Oliver Wyman (formerly SPA), a leading strategy consultancy. Salim is also an adjunct professor of management at the Daniels College of Business at Denver University, where he lectures on corporate strategy. He spent a year as a visiting Fulbright business professor in Tanzania, where he lectured on corporate strategy and economics. Salim has a BA in economics and development studies from Brown University, where he graduated magna cum laude and was elected to Phi Beta Kappa, and an MBA from Stanford University. Salim is fluent in French and conversant in Kiswahili.
More information can be found at
Money For Good Website

Contact the $FG team at
M4G@cambercollective.com