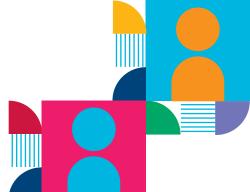


Table of Contents

W	Why Donors Become Disengaged							
U	.S. Results & Figures							
•	To Give or Not to Give	09						
•	Why Participants Say They Decreased or Stopped Their Contributions to Charity	14						
•	Why Participants Say They Continue to Support or Increase Their Donations to Charity	19						
•	Looking Forward	22						
•	Is the Public Concerned?	29						
G	enerosity Commission's Audience Segmentation	30						
С	anada Results & Figures	39						
С	onclusion	45						
M	ethodology	47						
R	References 50							





Why Donors Become Disengaged

Generosity and charity are well rooted in American society.

Alexis de Tocqueville, in his writing about American democracy and

the early formation of associations, noted that "in the United States, as soon as several inhabitants have taken an opinion or an idea they wish to promote in society, they seek each other out and unite together once they have made contact. From that moment, they are no longer isolated but have become a power seen from afar whose activities serve as an example and whose words are heeded." Today, the country boasts 1.5 million charities, annual charitable contributions of \$484.85 billion, and a rate of volunteerism estimated to be 23.2% of American adults. The CAF World Giving Index has identified the United States as the most generous country over the past decade, based on the number of people who report helping a stranger, donating money, or volunteering.

The spirit of generosity is not limited to financial and volunteer support directed toward formally established charitable organizations. Generosity also can find expression through direct assistance to individuals, supporting family members in the United States or overseas, and through larger civic engagement. But, for the charitable sector, news about declining numbers of households contributing to charities is concerning as this makes the sector more vulnerable and less pluralistic. While giving to charity has held steady in terms of net amounts, the portion of American households donating to charity has declined steadily over the past couple of decades. As reported by the Indiana University Lilly Family School of Philanthropy, "In 2018, 49.6% of American households donated to charity...down from 66.2% of American households donating in 2000." A recent article in Forbes states, "Math tells us fewer people are giving more. The evidence points toward the wealthy giving more... This makes sense given the concentration of wealth generated over the last decade and our tax code."

In this Special Donor Trust Report on Donor Participation, we asked participants to identify whether, over the past 5 years, they had been engaged with charities and, if so, whether they stopped, decreased, maintained, or increased their donations to charities. Our goal is to gain insight into why some donors disengage with charities and explore possible ways to encourage greater participation moving forward.

¹Tocqueville, Alexis de, 1805-1859. Democracy in America. New York: G. Dearborn & Co., 1838.

² Giving USA Foundation (2022). Giving USA: The Annual Report on Philanthropy for the Year 2021. Chicago: Giving USA Foundation.

³ As reported by AmeriCorps on formal volunteering between September 2020 and 2021. Available at: https://americorps.gov/about/our-impact/volunteering-civic-life. Pre-COVID volunteering was estimated at 30% of Americans for the year ended September 2019. AmeriCorps (2021). Key Findings from the 2019 Current Population Survey: Civic Engagement and Volunteering Supplement. AmeriCorps Research and Evaluation December 2021.

⁴ Charities Aid Foundation (2019). CAF World Giving Index: Ten Years of Giving Trends. Available at: https://www.cafonline.org/docs/default-source/about-us-publications/caf_wgi_10th_edition_report_2712a_web_101019.pdf

⁵The Indiana University Lilly Family School of Philanthropy, The Giving Environment: Understanding Pre-Pandemic Trends in Charitable Giving, July 2021.

⁶ Kump, S. (2021). "How American Philanthropy Is Rapidly Changing and How NPOs Can Prepare." Forbes, June 18, 2021.

BBB®'s Give.org (also known as BBB Wise Giving Alliance or BBB WGA) commissioned an electronic survey of more than 2,100 adults across the United States and more than 1,100 adults in Canada. The following are our key takeaways from that U.S. survey.

TO GIVE OR NOT TO GIVE

1. Poverty and inequality (and the perception thereof) affect donor participation.

Our results show that people with lower household income are more likely to say they have not engaged in charitable giving, have decreased their donations, or stopped contributing to charities over the past 5 years. For example, among participants with household income below \$70,000⁷, one in 4 reports stopping (6.1%) or decreasing (19.0%) their contributions to charity, as compared to only 1 in 10 from households with income above \$200,000.

Most participants who **stopped** or **decreased** their contributions over the past 5 years agree with the following statements: "I don't earn a living wage that allows me to donate" and "there are people out there with significantly more money who should give to charity instead of me."



Among people who stopped giving to charities, 59.1% of participants with annual household income above \$70,000 agreed with the statement "there are people out there with significantly more money who should give to charity instead of me."

2. Matures are most likely to report maintaining or increasing their giving to charities over the past 5 years.

For example, 71.6% of Matures maintained (46.8%) or increased (24.8%) their contributions. By comparison, only 42.2% of Gen Zers reported the same. (See page 49 for generational ranges.)

On the other hand, 29.7% of Gen Zers report stopping (9.2%) or decreasing (20.5%) their contributions to charities, as compared to 19.3% of Matures.

⁷ According to the United States Census Bureau, median household income for 2021 was \$70,784. Current Population Survey, 2021 and 2022 Annual Social and Economic Supplements (CPS ASEC), Available at www.census.gov/programs-surveys/cps.html.



WHY PARTICIPANTS SAY THEY STOPPED OR DECREASED THEIR CONTRIBUTIONS TO CHARITY

3. Younger participants are less likely to say they stopped donating because they can't afford to, but more likely to say they don't feel like they have been asked or don't feel connected to the charity.

Among Boomers who stopped contributing, 76.9% said they could not afford to, compared to only 27.3% of Gen Zers. On the other hand, among Gen Zers who stopped contributing to charities, 45.4% said they did not feel like they had been asked, compared to 3.8% of Boomers.

4. Finances aside, participants say they stopped contributing because they preferred other ways of being generous, did not trust the soliciting charity, or did not feel like they had been asked.

When asked to identify why participants stopped or decreased their contributions to charity, respondents most frequently say they could not afford to or had to prioritize family spending.



Finances aside, the most frequent reason given among people with household income above \$70k who stopped donating was lack of trust in the soliciting charity (17.4%). Among people with household income above \$70,000 who decreased their contributions, the most frequent explanation was preferring other ways of being generous (25.0%).



5. People who increased donations are most likely to say it is essential to trust a charity before giving and to highly trust in charities.

People who increased their contributions to charity are most likely to say it is essential to trust a charity before giving (72.0%) and report the highest portion of respondents that highly trusts charities (30.9%). On the other hand, 46.3% of people who stopped giving report high demand for trust, and only 13.9% report high trust in charities.

6. People who stopped or decreased donations to charities are less likely to believe that charities are more impactful than responsible businesses.

Among those who stopped donating to charities, only 1 in 4 (25.5%) think that donating to charity has a stronger impact on society than shopping at socially responsible businesses. In contrast, 58.3% of people who increased their contributions to charity believe donating to charity has a stronger impact.

Most Matures and Boomers (52.3% and 51.3% respectively) say donating to charity is more impactful than shopping at socially responsible businesses. Most Gen Zers (52.7%) say it is roughly the same (27.2%) or more impactful (25.5%) to shop at socially responsible businesses.



WHY PARTICIPANTS SAY THEY CONTINUE TO SUPPORT OR HAVE INCREASED THEIR DONATIONS TO CHARITY

7. Younger givers are more likely to say that they donate to charities because they want to be part of something bigger and hope to build their reputation.

Across generations, the most common reason people say they maintained or increased their contribution to charities is because it makes them feel good (53.8% and 56.6% respectively).

Among participants that maintained their contributions to charity over the past 5 years, younger participants are more likely to say that they want to be part of something bigger and build their reputation.



For example, 47.0% of Gen Zers, as compared to 19.6% of Matures, say they maintained their contribution because they want to be part of something bigger. Similarly, 12.1% of Gen Zers, as compared to 0.0% of Matures, said they donate money to charity because it builds their reputation.



Comparing across generations, Boomers are most likely to say "everyone should contribute what they can" (34.2%) and Matures are most likely to say their faith or religion calls for it (27.5%).

8. People who maintained or increased contributions to charities over the past 5 years are more likely to feel part of a community and to believe that, if they fall, others will catch them.

Those who have not been actively engaged with charities or have stopped giving to charities over the past 5 years are least likely to agree with the following statements: "I feel connected to a community" (29.6% among people who stopped giving as compared to 64.1% among people who increased their giving), and "If I fall, others will catch me," (28.7% among people who stopped giving as compared to 54.2% among people who increased their giving).

This trend holds true even among participants reporting household income above \$70,000. For example, 47.8% of respondents with household income above \$70,000 who stopped contributing say they feel connected to a community, as compared to 70.5% of their counterparts who increased their contributions.

LOOKING FORWARD

9. People who increased their giving to charities over the past 5 years are most likely to say they might increase their giving moving forward.



When asked to consider whether different scenarios would increase their donations, people who increased or maintained their giving over the past 5 years were also more likely to say that different scenarios would make them highly likely to increase their giving in the future.

Among participants who increased their contribution to charities over the past 5 years, the scenarios most frequently chosen as highly likely to increase future contributions were additional information about what the charity will do with the contribution (40.3%), making it easier to find charities serving their community (27.9%), and making a federal tax deduction easier and more accessible (26.8%).

Looking at participants who stopped donating to charities over the past 5 years, the scenarios most frequently chosen as highly likely to increase future contributions were making it easier to find charities serving their community (17.6%) or charities being led by people of their own political identity⁸ (17.6%).

10. Even among those who say making a tax deduction easier and more accessible would make them highly likely to give more, only about 1 in 3 were informed about changes to the amount they could claim for charitable contributions.

Overall, 18.4% of participants say making a federal tax deduction easier and more accessible would make them highly likely to increase donations in the future. Among those, 20.1% report hearing about changes in the amount they could claim on a federal income tax return for charitable contributions made during 2022.

People who increased contributions over the past 5 years were most likely to say "making a federal tax deduction easier and more accessible" would make them highly likely (9 or 10 on a 10-point scale) to increase their giving in the future (26.8 %). Among them, 33.7% said they heard about changes in the amount they could claim on a federal income tax return for charitable contributions made during 2022.

11. Younger generations call for easier ways to identify charities working in their own community, and to identify charities led by people of their religion, race, gender, or political identity.

When asked to consider whether nine different scenarios would increase their likelihood of giving in the future, Millennials, then Gen Zers, are most likely to say each suggested scenario would make them more likely to give.

⁸ According to a media scan conducted by Hattaway Communications for The Generosity Commission, "media coverage about giving and volunteering had an outsized focus on giving and volunteering for polarizing issues... Media conversations around polarizing issues describe giving and volunteering directed to certain causes as potentially harmful in cases in which it was an issue with which the media channel disagreed." Rice, P. and Fitzpatrick, C. (2023). "How and Why We Give: Research Insights on the Aspirations and Motivations That Inspire People To Give and Volunteer." The Generosity Commission, May 2023.



Across generations, participants would welcome additional information about how their contribution will be used. Millennials and Gen Zers are meaningfully more likely to say that information about charities working in their own community, and led by people of their religion, race, gender, or political identity, would make them highly likely to give. For example, 28.6% of Millennials say "making it easier to find charities that serve the community that they belong to" would make them highly likely to increase their giving, as compared to only 8.3% of Matures. Similarly, 17.9% of Millennials say "making it easier to find charities led by people of their political identity" would make them highly likely to increase their giving, compared to 0% of Matures and 6.5% of Boomers.

12. Younger generations are more likely to trust an array of solicitation channels.

Overall, and across generations, charity solicitations are most trusted when coming from a known individual. Overall, 28.1% of participants highly trust solicitations from an individual they know.

Younger generations are more likely to highly trust (rating their trust as 9 or 10 on a 10-point scale) a broader set of sources, including giving circles, social media, crowdfunding, or television. For example, 23.6% of Millennials highly trust a solicitation from a giving circle (or group of individuals cooperating to make collective donations), while only 5.5% of Matures feel the same.

13. Active donors are more likely to report highly positive experiences as recipients or participants of a charity program or service.



People who increased or maintained their giving over the past 5 years are most likely to report having highly positive experiences when engaging with a charity, not as a contributor but as a recipient or participant of a program or service.



For example, among people who have not been actively engaged with charities over the past 5 years, 23.2% report highly positive experiences as recipients or participants in a charity program or service, a figure that more than doubles, to 58.6%, for people who increased their charity contributions.

PUBLIC CONCERN

14. Most people are not surprised to learn about the decline in donor participation, but they are concerned.

When presented with the statistic: "In 2000, 66.2% of American households donated to charities and other nonprofit organizations. By 2018, only 49.6% of American households donated to charity," most people (64.4%) are not surprised, but many (61.8%) are concerned.

In addition to producing evaluative reports on charities, BBB's Give.org tracks donor beliefs, feelings, and behavioral intentions related to charity trust and generosity through annual donor surveys. These surveys are the foundation of Give.org Donor Trust Reports. While we recognize that survey responses reflect donor perception and intent rather than action, we hope self-reported opinions offer useful insights for the sector.



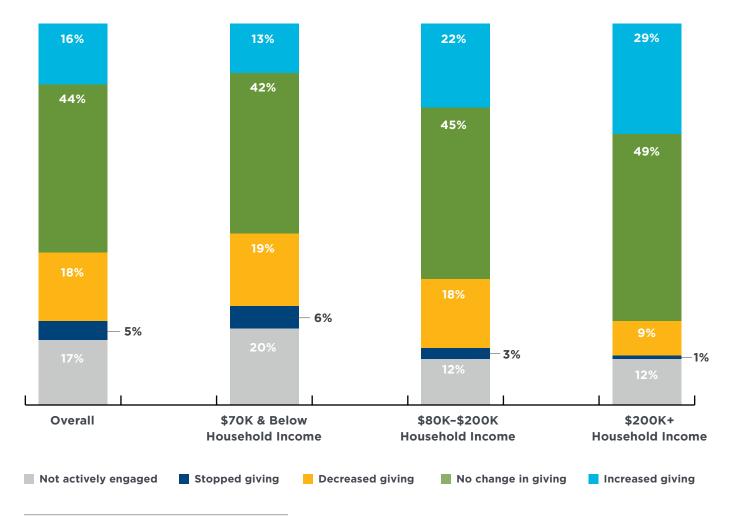
To Give or Not to Give:

Poverty and inequality (and the perception thereof) affect donor participation

Overall, 23.3% of participants report decreasing (18.4%) or stopping (4.9%) their contributions to charities over the past 5 years.

People whose **household income is below \$70,000**° are more likely to say they have not engaged in charitable giving, have decreased their donations, or stopped contributing to charity over the past 5 years.

Participants whose **household income is above \$70,000** are meaningfully more likely to report maintaining or increasing their giving over the past 5 years.



⁹ According to the United States Census Bureau, median household income for 2021 was \$70,784. Current Population Survey, 2021 and 2022 Annual Social and Economic Supplements (CPS ASEC). Available at www.census.gov/programs-surveys/cps.html.

Most participants who stopped or decreased their contributions over the past 5 years agree with the following statements:

"Most people seem to be doing better financially than I am."

"I don't earn a living wage that allows me to donate."

"There are people out there with significantly more money who should give to charity instead of me."

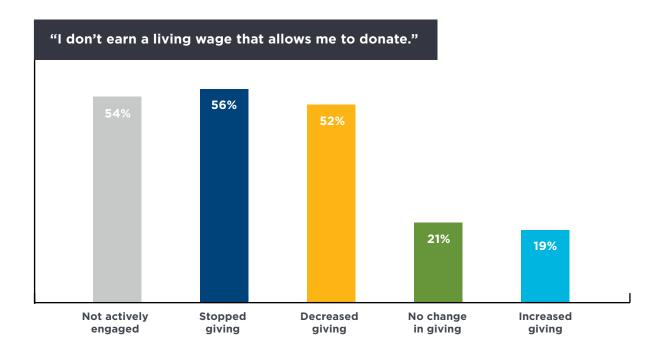
Among people who stopped giving to charities, participants whose annual household income is above \$70,000 were meaningfully more likely to agree with the statement "there are people out there with significantly more money who should give to charity instead of me."

Stopped Giving							
	Agree or Strongly Agree (overall)	Agree or Strongly Agree (among 70K+ households)					
"I don't earn a living wage that allows me to donate."	56%	55%					
"Most people seem to be doing better financially than I am"	51%	55%					
"There are people out there with significantly more money who should give to charity instead of me."	47%	59%					

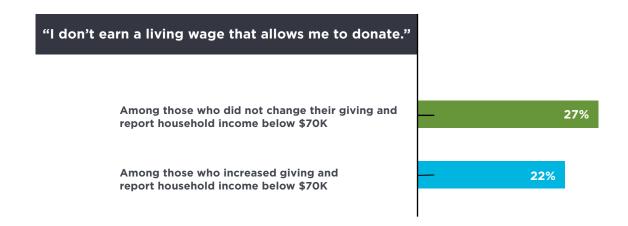
Among people who decreased their giving to charities, participants whose annual household income is above \$70,000 were less likely to say they don't earn enough to donate, but similarly likely to agree with the statements "there are people out there with significantly more money who would give to charity instead of me."

Decreased Giving							
	Agree or Strongly Agree (overall)	Agree or Strongly Agree (among 70K+ households)					
"I don't earn a living wage that allows me to donate."	52%	41%					
"Most people seem to be doing better financially than I am"	52%	49%					
"There are people out there with significantly more money who should give to charity instead of me."	56%	58%					

Participants who maintained or increased their giving to charities in the past 5 years are unlikely to say they do not earn enough to donate or that most people seem to be doing better financially.



Those who maintained or increased their giving to charities are relatively unlikely to say they don't earn enough to donate, even among participants whose annual household income is below \$70,000.



Participants whose annual household income is above \$70,000 are meaningfully less likely than the overall group of participants who maintained or increased their contribution to agree with the statement: "There are people out there with significantly more money who should give to charity instead of me."

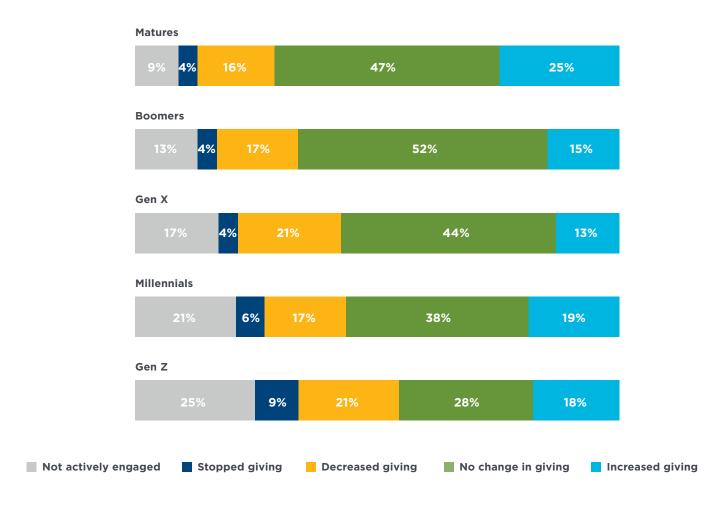
	No Chang	e in Giving	Increased Giving		
	Agree or Strongly Agree (overall)	Agree or Strongly Agree (among 70K+ households)	Agree or Strongly Agree (overall)	Agree or Strongly Agree (among 70K+ households)	
"I don't earn a living wage that allows me to donate."	21%	5%	19%	9%	
"Most people seem to be doing better financially than I am"	36%	10%	33%	16%	
"There are people out there with significantly more money who should give to charity instead of me."	49%	20%	45%	25%	



To Give or Not to Give:

Matures are most likely to report maintaining or increasing their giving to charities over the past 5 years.

Older generations are more likely to say they maintained or increased their giving to charities over the past 5 years. Younger generations, on the other hand, are more likely to say they have not been engaged in giving to charities, or that they have decreased or stopped their giving to charities over the past 5 years.

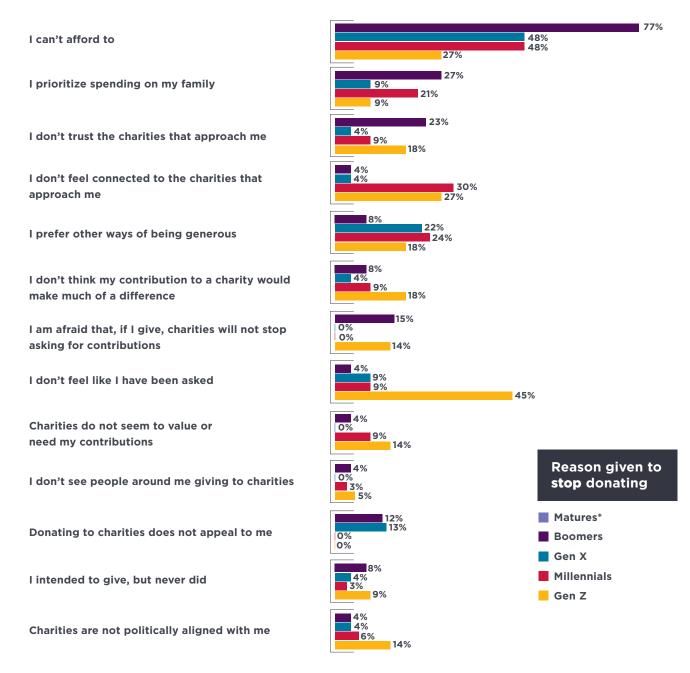




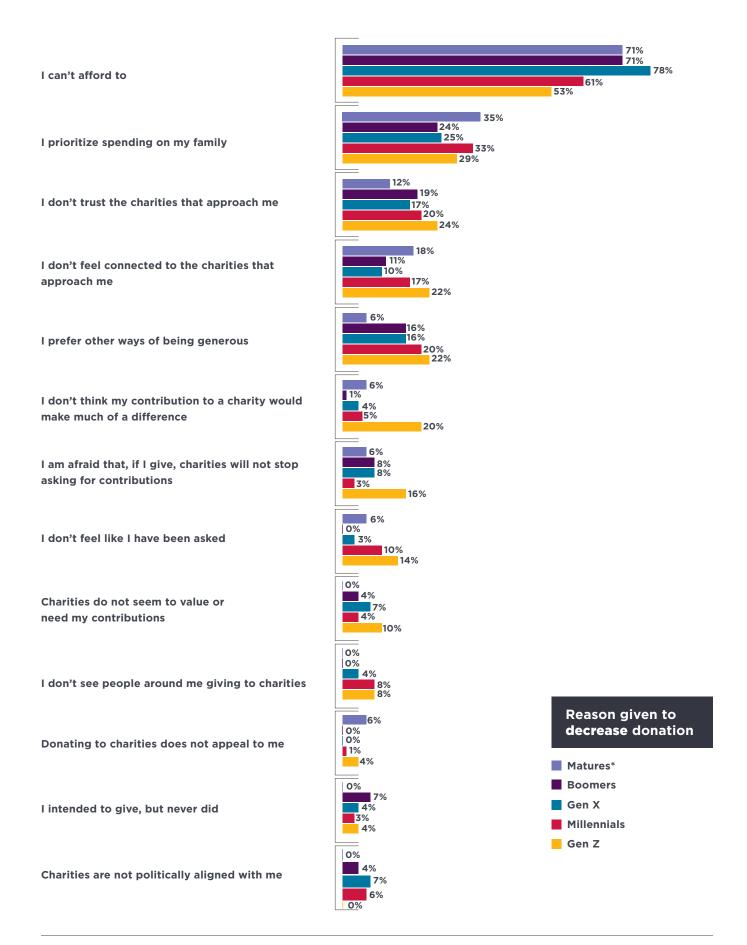
Why Participants Say They Decreased or Stopped Their Contributions to Charity:

Younger participants are less likely to say they stopped donating because they can't afford to; but more likely to say they don't feel like they have been asked or don't feel connected to the soliciting charity.

Among Boomers who stopped contributing, 76.9% said they could not afford to, as compared to only 27.3% of Gen Zers. On the other hand, among Gen Zers who stopped contributing to charities, 45.4% said they did not feel like they had been asked, as compared to only 3.8% of Boomers.



^{*}Sample size for Matures who stopped giving over the past 5 years was too small to include.





Why Participants Say They Decreased or Stopped Their Contributions to Charity:

Finances aside, participants say they stopped contributing because they preferred other ways of being generous, did not trust the soliciting charity, or did not feel like they had been asked.

Among people whose household income was above \$70,000 who stopped donating to charities over the past 5 years:

- One third (35%) said they could not afford to give.
- 17% said they preferred other ways of being generous, did not trust the charity, and did not feel like they had been asked.

Among people whose household income was above \$70,000 who decreased their contributions to charity over the past 5 years:

- Half (50%) said they could not afford to give as much as before.
- 25% said they preferred other ways of being generous, 23% did not trust the soliciting charity, and 19% did not feel connected to the approaching charity.

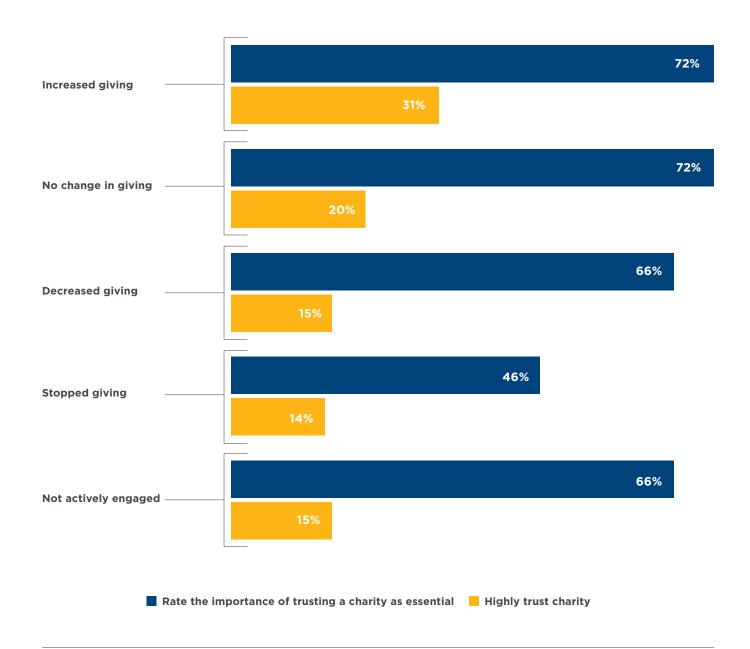
	Not Activ	ely Engaged	Stopped Giving		Decreased Giving	
	Agree or Strongly Agree (overall)	Agree or Strongly Agree (among 70K+ households)	Agree or Strongly Agree (overall)	Agree or Strongly Agree (among 70K+ households)	Agree or Strongly Agree (overall)	Agree or Strongly Agree (among 70K+ households)
I can't afford to	67%	44%	51%	35%	68%	50%
I prioritize spending on my family	28%	40%	19%	26%	28%	26%
I prefer other ways of being generous	20%	24%	19%	17%	17%	25%
I don't trust the charities that approach me	21%	23%	17%	17%	17%	23%
I don't feel connected to the charities that approach me	10%	14%	17%	13%	14%	19%
I don't feel like I have been asked	4%	6%	17%	17%	5%	7%
I am afraid, that if I give, charities will not stop asking for contributions	10%	12%	9%	9%	19%	10%
I don't think my contribution to a charity would make much of a difference	8%	11%	9%	9%	6%	8%
Charities are not politically aligned with me	5%	7%	7%	9%	5%	8%
Charities do not seem to value or need my contribution	4%	5%	6%	9%	8%	8%
I intended to give, but never did	6%	7 %	6%	0%	4%	8%
Donating to charities does not appeal to me	6%	7%	6%	4%	1%	1%
I don't see people around me giving to charities	4%	5%	3%	4%	4%	6%



Why Participants Say They Decreased or Stopped Their Contributions to Charity: People who increased donations are most likely to say it is essential to trust a charity before giving and to highly trust charities.

People who increased their contributions to charity are most likely to say it is essential to trust a charity before giving (72.0%), and report the highest portion of respondents that highly trusts charities (30.9%).

On the other hand, 46.3% of people who stopped giving say it is essential to trust a charity before giving, and only 13.9% report high trust in charities.

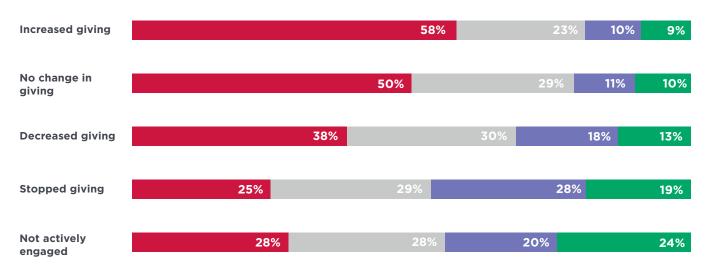




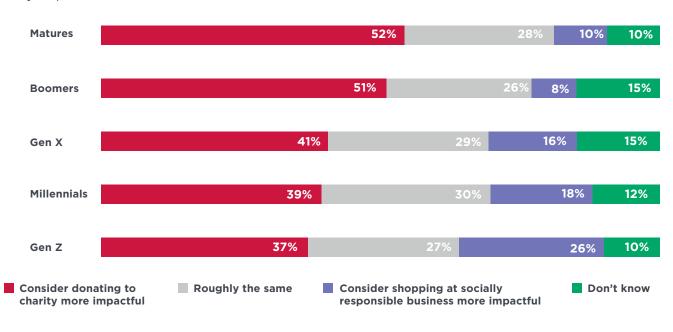
Why Participants Say They Decreased or Stopped Their Contributions to Charity: People who stopped or decreased donations to charities are less likely to believe that charities are more impactful than responsible businesses.

Most people (58%) who **increased** their giving think donating to charity has a stronger impact on society than shopping at socially responsible businesses.

Among those who **stopped** donating to charities, only 1 in 4 think that donating to charity has a stronger impact on society than shopping at socially responsible businesses.



Older generations are meaningfully more likely to say donating to charity is more impactful than shopping at socially responsible businesses.

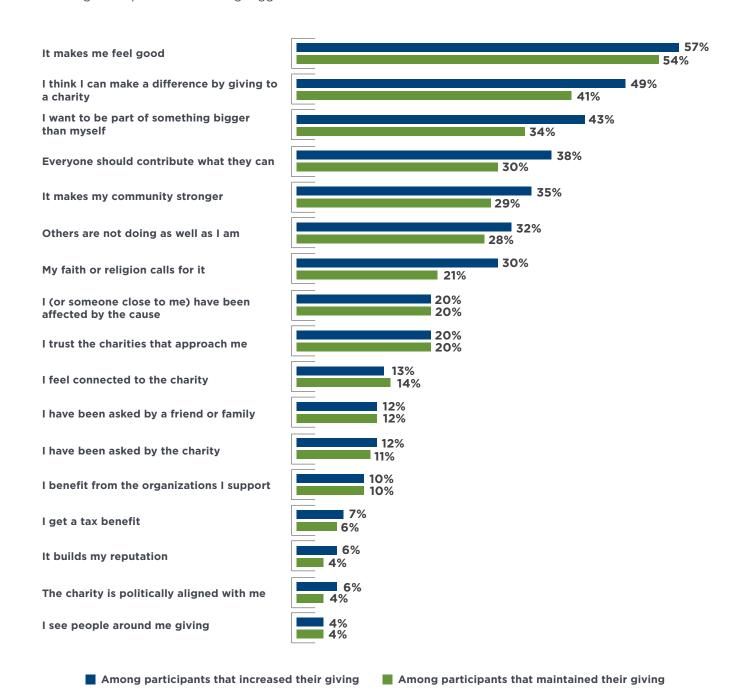




Why Participants Say They Continue to Support or Increase Their Donations to Charity:

Younger givers are more likely to say that they donate to charities because they want to be part of something bigger and build their reputation.

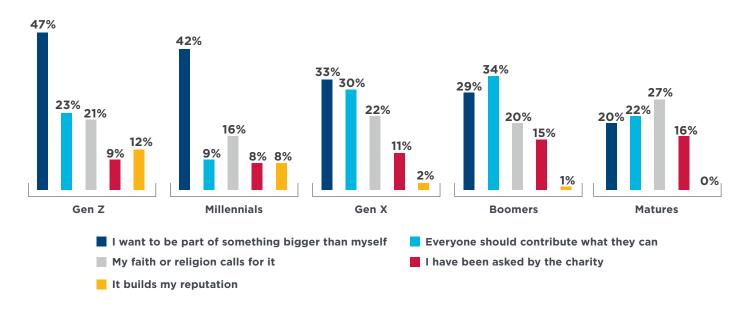
The most common reason people say they maintained or increased their contributions to charities were feeling good when they donate, thinking that they can make a difference through their contribution, and wanting to be part of something bigger than themselves.



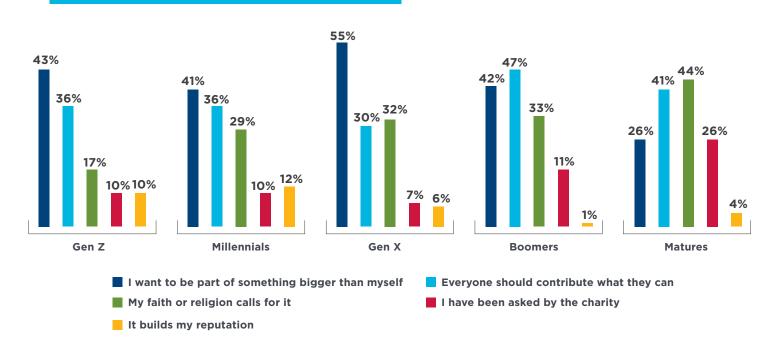
Among participants that maintained their contributions to charity over the past 5 years, younger participants are more likely to say that they want to be part of something bigger and build their reputation.

On the other hand, Boomers are relatively more likely to say "everyone should contribute what they can" and Matures are relatively more likely to say their faith or religion calls for it.

Among participants that maintained donations



Among participants that increased donations





Why Participants Say They Continue to Support or Increase Their Donations to Charity:

People who maintained or increased contributions to charities over the past 5 years are more likely to feel part of a community and to believe that, if they fall, others will catch them.

People who maintained or increased their giving to charities over the past 5 years are also more likely to agree with the following statements:

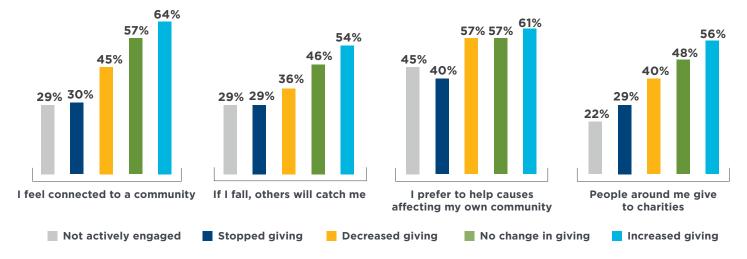
"People around me give to charity."

"I fail, others will catch me."

"I prefer to help causes affecting my own community."

"I feel connected to my community."

Those who have not been actively engaged with charities or have stopped giving to charities over the past 5 years are least likely to agree with these statements.



It is important to keep in mind that participants who have not been actively engaged with charities or have stopped giving to charities disproportionately come from households with income below \$70,000. However, even when looking only at participants reporting that their household income is above \$70,000, people who maintained or increased their giving are also more likely to agree with the following statements: "people around me give to charity" and "I prefer to help causes affecting my own community."

	Agree or Strongly Agree (Among 70K+ Households)						
	Not Actively Engaged	No Change in Giving	Increased Giving				
"I feel connected to a community"	39%	48%	45%	60%	71%		
"If I fail, others will catch me"	35%	43%	43%	44%	62%		



People who increased their giving to charities over the past 5 years are most likely to say they might increase their giving moving forward.

When asked to consider whether different scenarios would increase their donations, 1 out of 4 people (24.8%) rated "additional information about what they do with my contribution" as highly likely (9 or 10 on a 10-point scale) to increase their giving. Other scenarios with a relatively high likelihood to increase future giving were making it easier to find charities that serve their community and making federal tax deductions easier.



Among participants who **stopped** donating to charities over the past 5 years, **and** reported having a household income **above \$70,000**, the scenarios most frequently chosen as highly likely to increase future contributions were making it easier to find charities serving their community; or making it easier to find charities led by people of their own race, gender, and political identity.

Among participants who **decreased** their contributions over the past 5 years, **and** reported having a household income **above \$70,000**, the scenarios most frequently chosen as highly likely to increase future contributions were making it easier to find charities serving their community and making it easier to find charities led by people of their political identity.

	Not Active	ly Engaged	Stoppe	d Giving	Decrease	d Giving
	Rate likelihood of increasing giving 9 or 10 (overall)	Rate likelihood of increasing giving 9 or 10 (among 70K+ households)	Rate likelihood of increasing giving 9 or 10 (overall)	Rate likelihood of increasing giving 9 or 10 (among 70K+ households)	Rate likelihood of increasing giving 9 or 10 (overall)	Rate likelihood of increasing giving 9 or 10 (among 70K+ households)
Additional information from the soliciting charity about what they do with my contribution	20%	27%	15%	9%	21%	21%
Making it easier to find charities that serve the community that I belong to	15%	22%	17%	22%	19%	28%
Making a federal tax deduction easier and more accessible	11%	19%	14%	13%	12%	16%
Making it easier to give directly to charity via crowdfunding sites	12%	23%	6%	4%	12%	15%
Making it easier to give through social media	12%	18%	12%	13%	11%	13%
Making it easier to find charities led by people of my religious affliation	11%	14%	10%	13%	10%	11%
Making it easier to find charities led by people of my race or ethnicity	10%	18%	13%	17%	11%	13%
Making it easier to find charities led by people of my gender	9%	14%	14%	17%	11%	15%
Making it easier to find charities led by people of my political identity	16%	21%	17%	17%	21%	24%

When asked to consider whether different scenarios would increase a participant's likelihood of donating to charity, people who maintained or increased their giving over the past 5 years are more likely to say they would increase their giving moving forward.

Among participants who maintained or increased their contribution to charities over the past 5 years, the scenarios most frequently chosen as highly likely to increase future contributions were additional information about what the charity will do with the contribution, making it easier to find charities serving their community, and making a federal tax deduction easier and more accessible.

	No Chang	e in Giving	Increased Giving		
	Rate likelihood of increasing giving 9 or 10 (overall)	Rate likelihood of increasing giving 9 or 10 (among 70K+ households)	Rate likelihood of increasing giving 9 or 10 (overall)	Rate likelihood of increasing giving 9 or 10 (among 70K+ households)	
Additional information from the soliciting charity about what they do with my contribution	24%	27%	40%	40%	
Making it easier to find charities that serve the community that I belong to	20%	23%	28%	28%	
Making a federal tax deduction easier and more accessible	17%	22%	27%	27%	
Making it easier to give directly to charity via crowdfunding sites	14%	21%	23%	24%	
Making it easier to give through social media	12%	19%	24%	23%	
Making it easier to find charities led by people of my religious affliation	11%	18%	19%	21%	
Making it easier to find charities led by people of my race or ethnicity	10%	18%	19%	19%	
Making it easier to find charities led by people of my gender	9%	14%	21%	9%	
Making it easier to find charities led by people of my political identity	9%	14%	18%	18%	

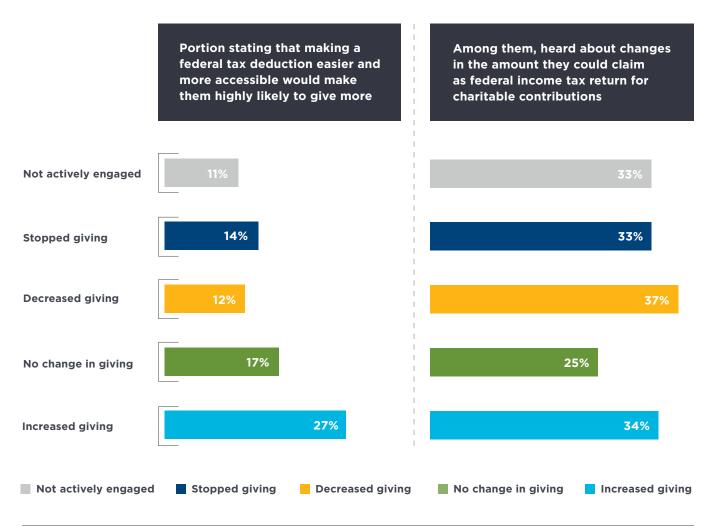


Even among those who say making a tax deduction easier and more accessible would make them highly likely to give more, only about 1 in 3 were informed about changes to the amount they could claim for charitable contributions.

Overall, 18.4% of participants say making a federal tax deduction easier and more accessible would make them highly likely to increase donations in the future. Among them, 20.1% report hearing about changes in the amount they could claim on a federal income tax return for charitable contributions during 2022.

People who increased contributions over the past 5 years were most likely to say "making a federal tax deduction easier and more accessible" would make them highly likely (9 or 10 on a 10-point scale) to increase their giving in the future (26.8 %). Among them, 33.7% said they heard about changes in the amount they could claim on a federal income tax return for charitable contributions during 2022.

People who decreased their contributions to charities over the past 5 years and say "making a federal tax deduction easier and more accessible" would make them highly likely (9 or 10 on a 10-point scale) to increase their giving in the future (12.2%) were most likely to be informed about the amount they could claim (37.3%).

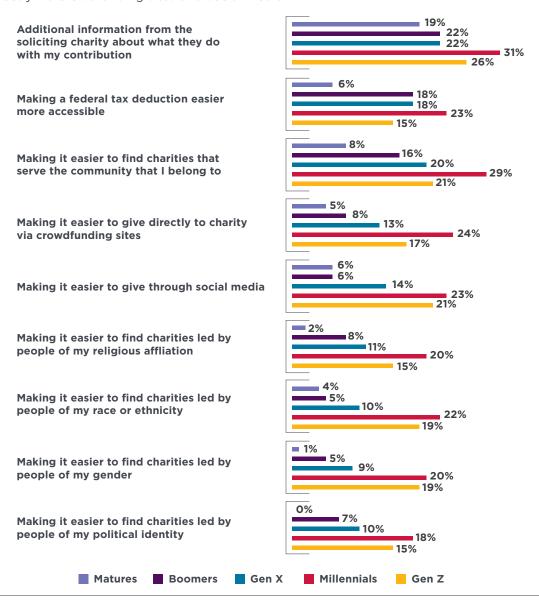




Younger generations call for easier ways to identify charities working in their own community, and led by people of their religious affiliation, race, gender, or political identity.

When asked to consider whether different scenarios would increase their likelihood of giving in the future, Millennials, then Gen Zers, are most likely to say each of the suggested scenario below would make them more likely to give.

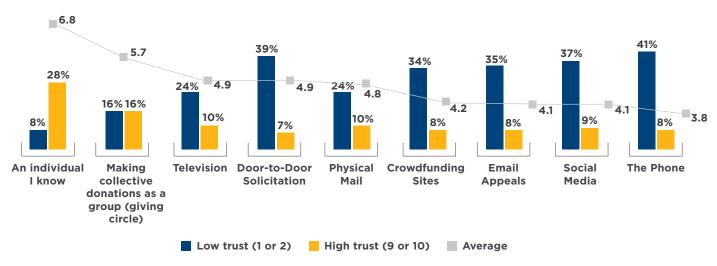
Across generations, participants would welcome additional information about how their contribution will be used. Millennials and Gen Zers report relatively greater demand for easier ways to identify charities working in their community, and easier ways to identify charities led by people of their religious affiliation, race or ethnicity, gender, or political identity. They also report a higher likelihood of increasing contributions to charities directly via crowdfunding sites and social media.



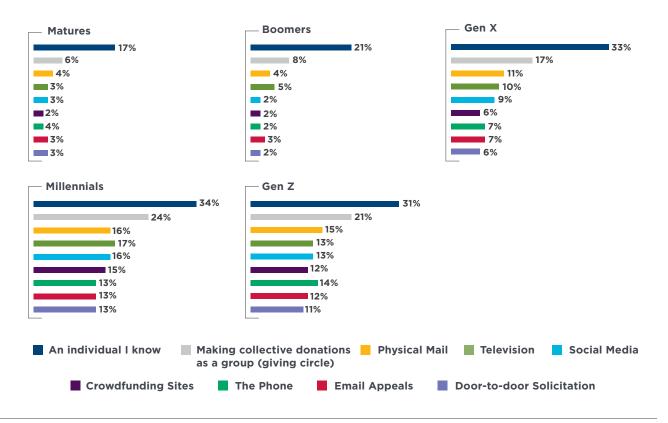


Younger generations are more likely to trust an array of solicitation channels.

Overall, and across generations, charity solicitations are most trusted when coming from a known individual.



Younger generations are more likely to highly trust (rating their trust as 9 or 10 on a 10-point scale) a broader set of sources, including giving circles, social media, crowdfunding, or television.

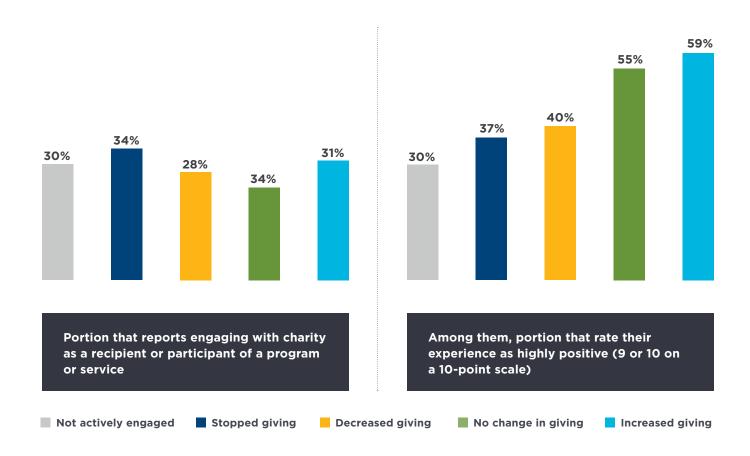




Active donors are more likely to report highly positive experiences as recipients or participants of a charity program or service.

People who have not contributed to charities over the past 5 years are least likely to report having participated with a charity as a recipient of a program or service. Among those with experience as a participant, people who have not contributed to charity are also least likely to report a highly positive experience.

People who increased or maintained their giving over the past 5 years are most likely to report having highly positive experiences when engaging with a charity not as a contributor but as a recipient or participant of a program or service.





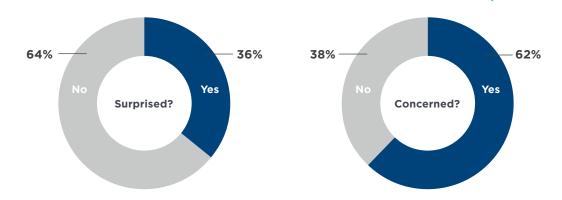
Is the Public Concerned?

Most people are not surprised to learn about the decline in donor participation, but they are concerned.

When presented with the statistic:

"In 2000, 66.2% of American households donated to charities and other nonprofit organizations. By 2018, only 49.6% of American households donated to charity."*

Most people (64%) are not surprised, but many (62%) are concerned.



People who have not contributed or who stopped giving to charities over the past 5 years are least likely to be concerned.

		ctively	Stop Giv	ped ing		eased ing	No Cł in Gi		Incre Giv	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Does this trend surprise you?	36%	64%	32%	68%	35%	65%	34%	66%	44%	56%
Does it concern you to know that fewer people are giving to the charity?	45%	55%	64%	36%	38%	62%	64%	36%	77%	23%

^{*}The Indiana University Lilly Family School of Philanthropy, The Giving Environment: Understanding Pre-Pandemic Trends in Charitable Giving, July 2021.



Generosity Commission's "Audience Segmentation"

The Generosity Commission, a nonpartisan group with the mission of supporting America's spirit of generosity as expressed through everyday giving, volunteering, and other forms of civic participation, was born of a concern about the decline in the number of people in America who were giving, volunteering, and otherwise engaging in community life.¹⁰ It commissioned a segmentation study, recently released, identifying six distinct giving identities, and suggesting promising audiences for potential engagement. This study conducted by Hattaway Communications was the result of a nationally representative poll of 2,569 U.S. adults conducted between June 28 and July 8, 2022.¹¹

In collaboration with the Generosity Commission and Hattaway Communications, BBB Wise Giving Alliance's most recent (December 2022) Donor Trust Survey included a subset of questions that allow us to predict donor types within their generosity audience-segmentation framework with 70% accuracy. For ease of reference, a short description of each segment is included here, but we encourage interested readers to view the full description and analysis on the Generosity Commission website.

Super Givers	Connection Seekers	Next Generation Doers	Civic-minded Hopefuls	Show-me Scrutinizers	Apathetic Non-givers
Highest propensity and means to give	Can give only a little now but aspire to give more in the future	Prioritize giving frequently	Give where they can and aspire to do more but find it difficult to give	Give but not as a priority	Least likely to give
Motivated by religion and culture	Driven by social connection	Religiously and culturally motivated	Strong desire to help others by contributing to social justice	Scrutinize	Lack motivations and means to give
Desire to help others	Motivated to make an impact by helping others	Recognize the personal benefits of giving	Optimistic about philanthrophy	Focus on the local	Lack desire to help others
Desire for social connections	Skeptical of philanthropy	Educators and leaders	Poltically minded	Unmotivated by social connections and helping others	Uninterested in impact
Trust in philanthropy	Civically optimistic but less engaged in politics	High levels of trust in nonprofits and advisors	Support progressive ideas	Politically minded	Believe institutions, not charity, should care for people

¹⁰ https://www.thegenerositycommission.org/. Art Taylor, President and CEO of BBB Wise Giving Alliance, volunteers as Co-Chair of the Generosity Commission's Policy Task Force.

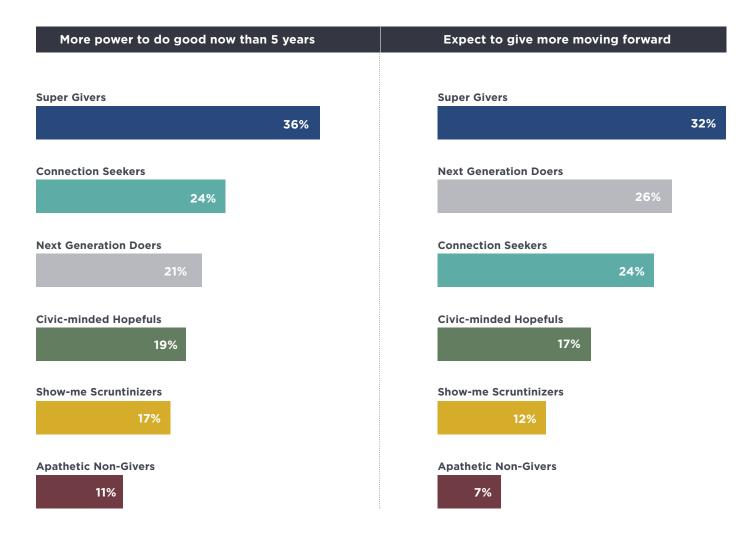
¹¹ Rice, P., and Fitzpatrick, C. (2023). "How and Why We Give: Research Insights on the Aspirations and Motivations that Inspire People to Give and Volunteer." The Generosity Commission, May 2023.

To build on the Commission's findings, we offer some of our survey results as viewed through the lens of these audience segments:

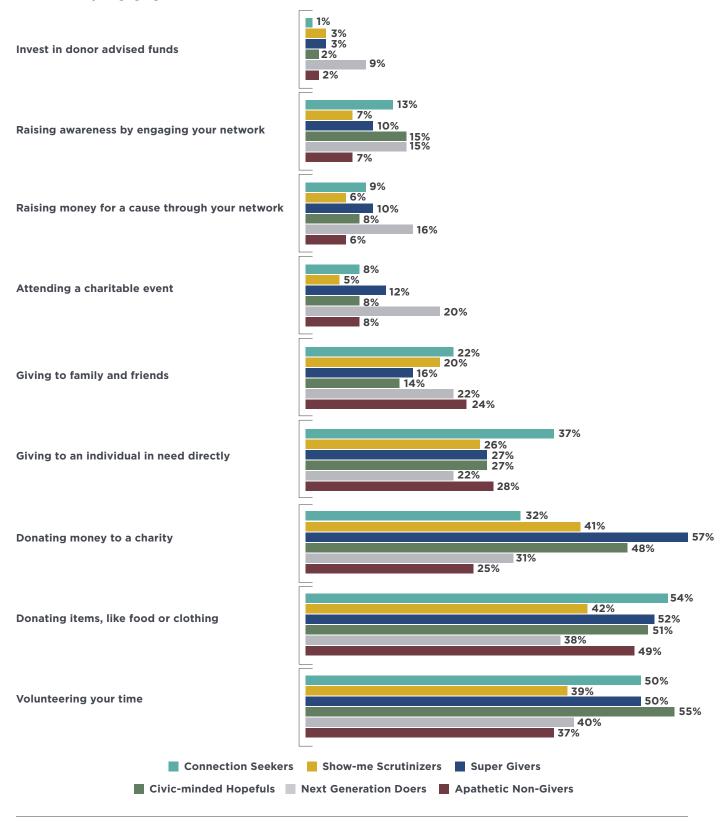
While younger participants are more likely to say they stopped or decreased their contributions to charities, that is not indicative of their generosity potential.

Earlier in this report, we saw that younger participants are more likely to say that they have decreased or stopped their giving to charities over the past 5 years (Insight 2) and that younger participants are relatively likely to think shopping at socially responsible businesses is equally or more impactful than donating to charity (Insight 6). These results suggest that, to the degree that younger generations are disengaging with charities, the choice may be driven by their generosity outlook rather than generosity potential. Analyzing our survey results by Generosity Commission audience segments supports this conclusion.

For example, Next Generation Doers (53% aged 18-54 and another 34% aged 35-49) are a young segment associated with significant giving and volunteering engagement. Consistent with the segment's profile, we found that 21% of Next Generation Doers believe they have more "power to do good" now than they did 5 years ago, and 1 in 4 (25.7%) of Next Generation Doers say they expect to increase their giving, second only to the Super Givers.



When considering the types of support they would like to increase in the future, participants across generosity segments expressed most interest in monetary or volunteer donations to charities, but Next Generation Doers were most likely to say they hope to attend charitable events, raise money through their network, raise awareness by engaging their network, or invest in Donor Advised Funds.



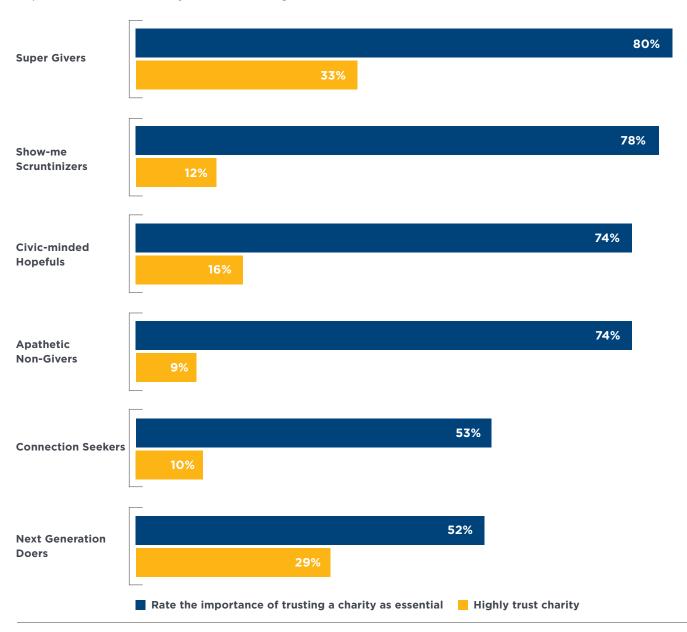
Super Givers are most likely to say it is essential to trust a charity before giving and to express high trust in charities.

Across all generosity segments, most participants attribute high importance to trust before giving (rating the importance of trusting a charity before giving as 9 or 10 on a 10-point scale).

Super Givers are most likely to say it is essential to trust a charity before giving (80.4%), and report the highest portion of respondents that highly trusts charities (33.5%)

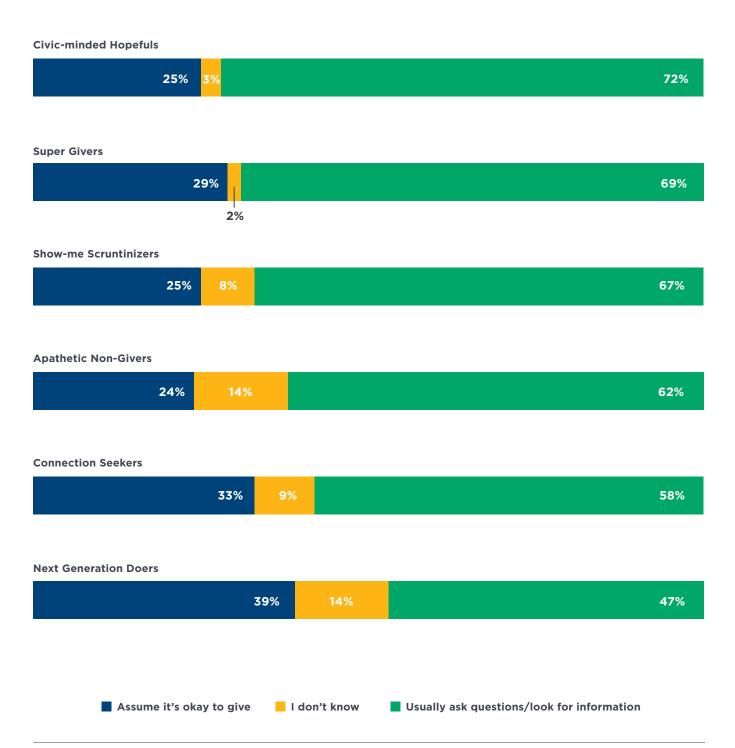
On the other hand, 46.3% of Apathetic Non-Givers say it is essential to trust a charity before giving, and only 8.7% report high trust in charities.

Next Generation Doers attribute least importance to trust before giving, with only 52.2% saying it is highly important to trust a charity before donating.



Most participants intend to ask questions or look for additional information before contributing. Next Generation Doers are most comfortable assuming it is okay not to do so.

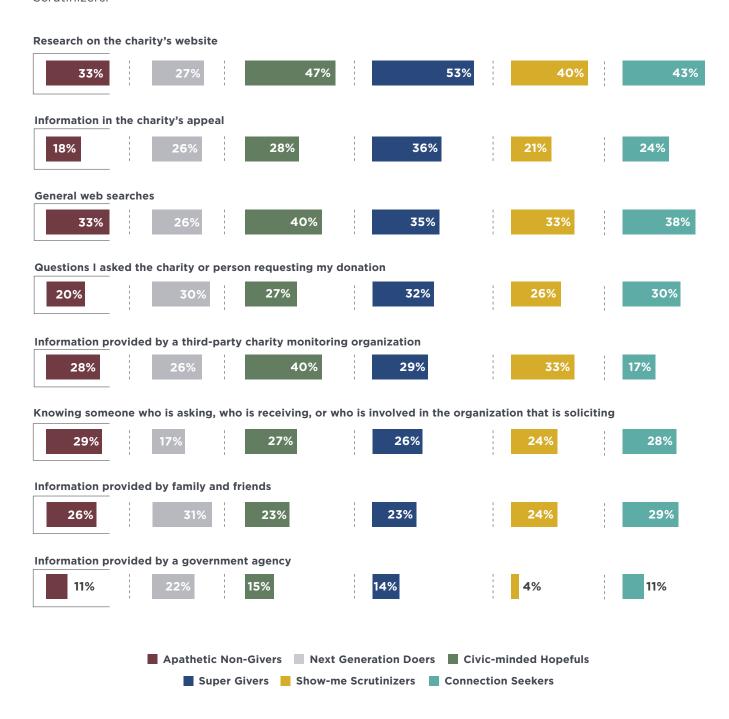
While many don't follow through with their intent, most people believe that it is important to ask questions or research a charity before donating. Next Generation Doers have the highest propensity (39.1%) to say they would assume it is okay to give without doing any research on the soliciting charity.



When asked to identify the most influential sources of information used when assessing support for a charity, most generosity segments point to the charity's website and general web searches.

For Next Generation Doers, information provided by family and friends and questions asked to the charity's contacts are most influential.

Third-party monitoring organizations are highly influential among Civic-minded Hopefuls and Show-me Scrutinizers.



Show-me Scrutinizers have the widest gap between most trusted and least trusted charity categories. Next Generation Doers express similar trust levels across charity categories.

While some segments are more trusting than others, religious organizations are most trusted among Super Givers and Show-me Scrutinizers. Veterans organizations make it to the top-5 most trusted charity categories for each of the six generosity segments.

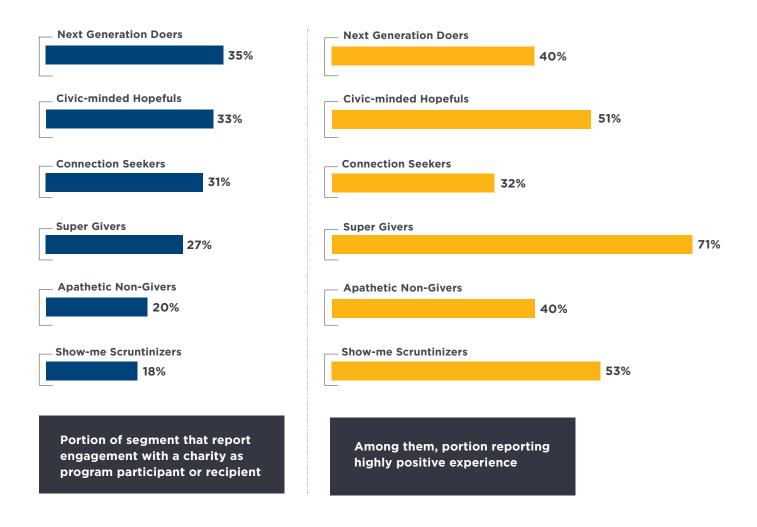
Show-me Scrutinizers have the widest gap between most trusted (35% highly trust religious organizations) and least trusted charity categories (5% highly trust environmental organizations). Next Generations Doers, on the other hand, report similar levels of trust across different charity categories.

	#1	#2	#3	#4	#5				
	Religious Organizations 46 %	Health Organizations 42 %	Veteran Organizations 40 %	Not-for-profit Hospitals 39 %	Social Service Charities 39 %				
	Religious Organizations 35 %	Veteran Organizations 28 %	Not-for-profit Hospitals 21 %	Police & Firefighter Organizations 19 %	Animal Welfare Organizations 19 %				
	Animal Welfare Organizations 32 %	Social Service Charities 31 %	Not-for-profit Hospitals 31 %	Veteran Organizations 25 %	Health Organizations 24 %				
sted	Veteran Organizations 30 %	Health Organizations 29 %	Police & Firefighter Organizations 29 %	Not-for-profit Hospitals 28 %	Animal Welfare Organizations 27 %				
Tru	Veteran Organizations 20 %	Animal Welfare Organizations 20 %	Not-for-profit Hospitals 18 %	Social Service Charities 16%	Police & Firefighter Organizations 14 %				
Most	Not-for-profit Hospitals 24 %	Social Service Charities 22 %	Animal Welfare Organizations 22 %	Religious Organizations 19 %	Veteran Organizations 18 %				
	■ Super Givers ■ Show-me Scrutinizers ■ Civic-minded Hopefuls ■ Next Generation Doers ■ Apathetic Non-Givers ■ Connection Seekers								

	#1	#2	#3							
	Arts & Cultural Charities 19 %	Environmental Organizations 21 %	Civil Rights & Community Action 22 %							
	Environmental Organizations 5 %	Civil Rights & Community Action 6 %	Educational Organizations 7 %							
Least Trusted	Religious Organizations 15 %	Educational Organizations 16 %	Arts & Cultural Charities 16 %							
	Arts & Cultural Charities 23 %	Youth Development Organizations 24 %	Environmental Organizations 24 %							
	Educational Organizations 7 %	Civil Rights & Community Action 8 %	Environmental Organizations 8 %							
	Environmental Organizations 9 %	Arts & Cultural Charities 9 %	Educational Organizations 9 %							
	■ Super Givers ■ Show-me Scrutinizers ■ Civic-minded Hopefuls ■ Next Generation Doers ■ Apathetic Non-Givers ■ Connection Seekers									

Super Givers are disproportionately likely to report highly positive experiences when engaging with charities, not as contributors but as participants or recipients of a program.

Among most generosity segments, fewer than 1 in 3 participants report engaging with a charity, not as a contributor but as a recipient or participant of a program or service.¹² When asked to rate how positive the experience was, Super Givers are meaningfully more likely to rate their experience as 9 or 10 on a 10-point scale (71.3%). Civic-Minded Hopefuls and Show-me Scrutinizers were also very likely (at 50.5% and 52.5% respectively) to report highly positive experiences.¹³

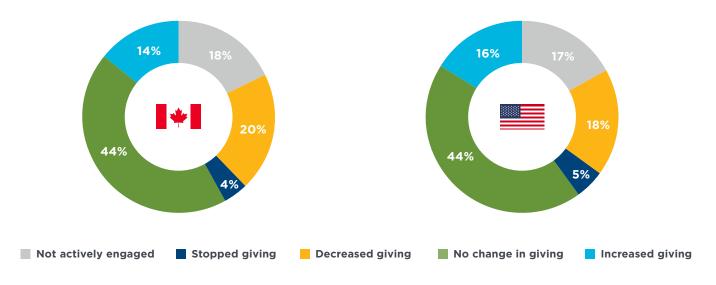


¹² As with other results in this report, information is based on self-reported behavior and personal interpretation. As found in a recent Indiana University Lilly Family School of Philanthropy survey, Americans may not be well informed about organizations that qualify as a charity. Osili, U. et al. (2023). "What Americans Think About Philanthropy and Nonprofits." Indiana University Lilly Family School of Philanthropy.

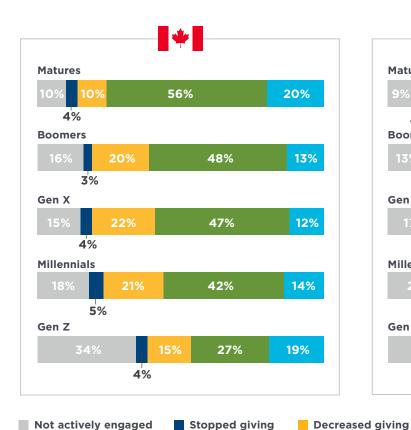
¹³ No distinction was made about the different charity categories or program types the participants participated in.

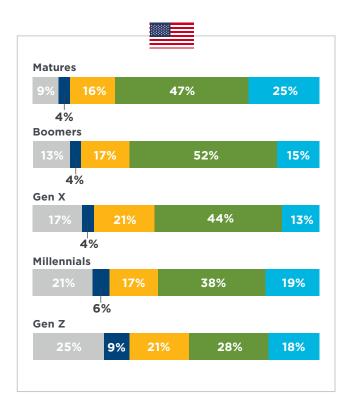
Canada Results & Figures

23.7% of Canadian participants decreased (19.7%) or stopped (4.0%) their contributions to charities over the past 5 years; tracking very closely with their U.S. counterparts.



Older generations - in Canada and the United States - are more likely to say they maintained or increased their giving to charities over the past 5 years.



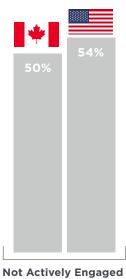


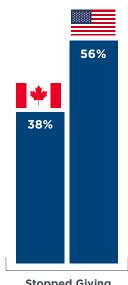
No change in giving

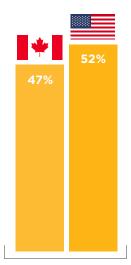
Increased giving

Canadians who stopped or decreased their contributions to charities over the past 5 years are less likely than their U.S. counterparts to agree with the following statements:

"I don't earn a living wage that allows me to donate."





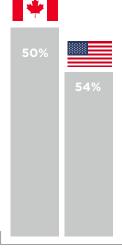


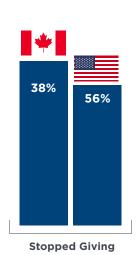
Stopped Giving

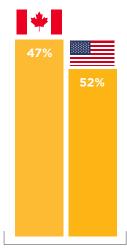
Decreased Giving

On the other hand, Canadians are more likely to say:

"There are people out there with significantly more money who should give to charity instead of me."







Not Actively Engaged

Decreased Giving

When asked to identify why participants stopped their contributions to charity, Canadian respondents most frequently say they prioritize spending on their family or prefer other ways of being generous.

U.S. participants are much more likely to say they could not afford to donate, don't feel like they have been asked, do not feel connected to the charity, or do not trust the charity.

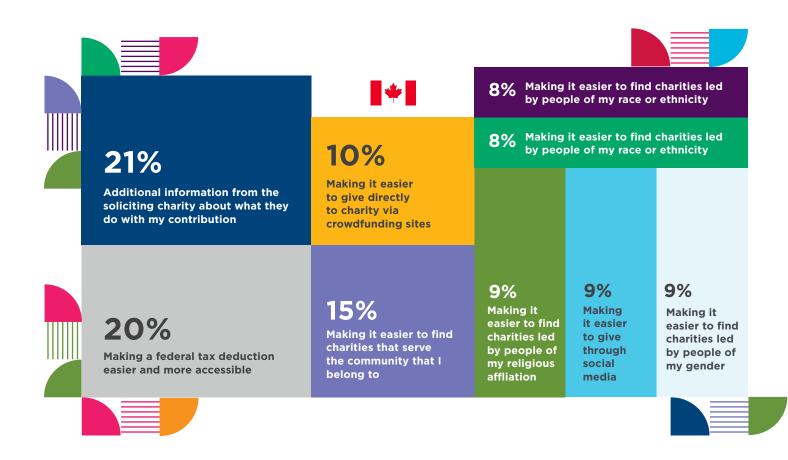
	Not Actively Engaged		Stoppe	d Giving	Decrease	ed Giving
	Canada	U.S.	Canada	U.S.	Canada	U.S.
I can't afford to	12%	67%	5%	51%	9%	68%
I prioritize spending on my family	27%	28%	29%	19%	30%	28%
I prefer other ways of being generous	18%	21%	24%	19%	13%	17%
I don't feel like I have been asked	2%	20%	2%	17%	1%	5%
I don't feel connected to the charities that approach me	3%	10%	2%	17%	1%	14%
I don't trust the charities that approach me	2%	10%	2%	17%	2%	19%
I don't think my contribution to a charity would make much of a difference	1%	8%	0%	9%	1%	6%
I am afraid, that if I give, charities will not stop asking for contributions	9%	4%	5%	9%	9%	8%
Charities do not seem to value or need my contribution	4%	4%	5%	6%	4%	5%
Charities are not politically aligned with me	5%	5%	12%	7%	3%	5%
I don't see people around me giving to charities	1%	4%	2%	3%	0%	4%
I intended to give, but never did	5%	6%	2%	6%	2%	4%
Donating to charities does not appeal to me	5%	6%	0%	6%	1%	1%

The most common reasons Canadians say they maintained or increased their contribution to charities is because it makes them feel good or because they think they can make a difference by giving to a charity.

Compared to their U.S. counterparts, Canadians who increased their giving to charity are more likely to say they get a tax benefit.

	No Ch in Gi	nange ving	Increase	d Giving
	Canada	U.S.	Canada	U.S.
It makes me feel good	37%	54%	54%	57%
I think I can make a difference by giivng to a charity	29%	41%	57%	49%
Others are not dong as well as I am	23%	29%	33%	32%
Everyone should contribute what they can	23%	30%	39%	38%
It makes my community stronger	22%	28%	34%	35%
I (or someone close to me) have been affected by the cause	20%	21%	28%	20%
I want to be part of something bigger than myself	19%	34%	43%	43%
I feel connected to the charity	17%	20%	30%	31%
I get a tax benefit	10%	6%	26%	7 %
I trust the charities that approach me	10%	14%	20%	20%
My faith or religion calls for it	9%	20%	28%	30%
I have been asked by the charity	7%	12%	20%	13%
I benefit from the organization I support	7%	10%	18%	10%
I have been asked by a friend or family	6%	11%	11%	12%
I see people around me giving	4%	4%	9%	4%
It builds my reputation	3%	4%	8%	6%
The charity is politically alligned with me	2%	4%	4%	6%

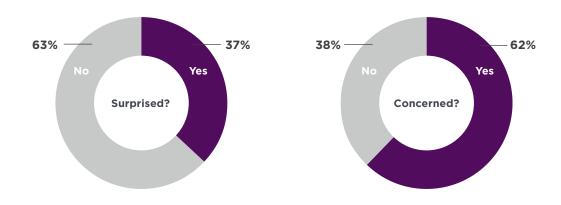
When asked to consider whether different scenarios would increase their donations, one out of five Canadians rated "additional information about what they do with my contribution" and "making a federal tax deduction easier and more accessible" as highly likely (9 or 10 on a 10-point scale) to increase their giving.



When presented with the following statistic:

In 2000, 25.5% of Canadian tax filers donated to charity. By 2019, only 19.0% of Canadians donated to charity."

Most Canadians are not surprised, but they are concerned:





Conclusion

BBB's Give.org appreciates the important role charities have in society and knows that the ongoing success of the sector is tied to the public's generosity. In this *Special Donor Trust Report on Donor Participation*, we aim to contribute to the sector's understanding of the decline in the portion of American households that contribute to charitable organizations.

The bad news is that some of the themes that come across in our findings are tied to broader societal trends with undeniable momentum, such as growing economic inequality, loss of a sense of community, and polarization.¹⁴ What is more, people who maintained or increased their contributions to charities over the past 5 years (and who are likely to be wealthier and older) are also more open to increasing their gifts in the future, suggesting that the donor participation trend will not be easily reversed.

The primary reasons people give to explain why they are (or became) disengaged with charities are financial. For example, 56% of participants who stopped giving over the past 5 years say they do not earn enough to donate. By comparison, only 5% of Canadians who stopped donating say the same. We know people with low household income can be the most empathetic and generous, but our results also show that people with lower household income are more likely to say they have not engaged in charitable giving, have decreased their donations, or stopped contributing to charities over the past 5 years. This suggests that rising inequality contributes to donor engagement attitudes. Inequality is a meaningful economic indicator because higher inequality leads to corrosive societal effects that go beyond ability to afford basic goods, such as lack of economic mobility, diminished political influence of the general population, and even adverse psychological and health effects. Our results suggest that apathy in donor participation could be another such effect. For example, when we look at people with annual household income above \$70,000 who stopped giving to charities, 59% say "there are people out there with significantly more money who should give to charity instead of me." If not surprising, such findings suggest that persistent poverty rates and rising inequality are bound to affect donor participation through both financial pressure and a belief that others should contribute to charities instead.

Finances aside, participants who stopped or decreased their contributions to charity pointed to lack of trust in soliciting charities, a preference for alternative ways of being generous, and a feeling that they had not been asked. Among participants who stopped giving to charities, the scenarios most frequently chosen as highly likely to motivate future contributions were making it easier to find charities serving their own community and making it easier to find charities led by people of their political identity.

¹⁴ According to the most recent Edelman Trust Report, 67% of Americans say the country is more divided today than ever. As covered in the report, four forces lead to polarization: economic anxieties, lack of confidence in institutions, mass-class divide, and difficulty in assessing truth. Reis, T. et al. (2023). 2023 Edelman Trust Barometer Global Report. Chicago: Edelman.

¹⁵ Relatedly, a Gallup poll found that charitable activity is down most among lower- and middle-income households, with the gap in the percentage of upper- and lower-income Americans giving to charity swelling from 19 points to 31 points between 2017 and 2020. Jones, J. (2021). "Percentage of Americans Donating to Charity at New Low." Gallup News, May 14, 2020.

Our major takeaways for charities looking to help reverse the donor participation trend are:

Build community and trust

The world we live in can be polarized and tend toward a view of charity that calls for immediate gratification and self-satisfaction. But charities are well positioned to be a unifying space and to offer community around causes that are bigger than contributing individuals. Almost half (47%) of Gen Zers who maintained their contributions attribute that to a desire to be part of something bigger. That is something that charities can help them do.

Also, positive engagement with a charity can build bonds that lead to giving. For example, people who report increasing their giving are most likely to report highly positive experiences when engaging with charity, not as a contributor, but as a recipient or participant in a charity program.

Differentiate Charity Impact

While all forms of being generous are to be encouraged and commended, charities need to differentiate their relative strength in helping donors make a difference. Only 1 in 4 participants who stopped donating to charities believe that donating to charity has a stronger impact on society than shopping at socially responsible businesses. To engage next-generation donors, charities need to help build understanding about their role in society¹⁶ and to communicate that across more solicitation channels.

Broaden the Ask

With the rise of big givers, the incentive to focus on people who are more likely to give and give more is clear. Still, our results show that a leading reason people say they don't contribute to charities is because they don't feel like they have been asked, signaling untapped potential. Younger participants in particular are less likely to say they stopped donating because they can't afford to. Instead, they point to not being asked and alternative ways of being generous.

¹⁶ According to an Indiana University Lilly Family School of Philanthropy survey, Americans do not know much about the philanthropic sector and only 33.6% say society as a whole benefits "a large amount" when Americans donate to charity. Osili, U. et al. (2023). What Americans Think About Philanthropy and Nonprofits. Indiana University Lilly Family School of Philanthropy.



Methodology

We commissioned an electronic survey of more than 2,100 adults across the United States and more than 1,100 adults across Canada during December 2021 (see Tables 1 and 2). The margin of error for the December 2022 survey in the United States is 2% (with 95% confidence level), and the margin of error for the December 2022 Canadian survey is 3% (with 95% confidence level).

	18-34			35-44 45-54			55-64					>65	
By Age	28.3%			15.5% 14.8%					16.8%)		24.4%	
By Gender	Female	Female Male		Non bina		l Transdan		nder Prefer not to answer			_	i Other	
	51.1%	4	8.2%	0.2%		0	.3%		O	.2%		0.0%	
By Annual Household Income (in thousands)	<30	30-	59	60-89	!	90-119		20-14	D-149 150			Prefer not to answer	
	18.1%	32.2	2%	18.5%		11.4%		5.9%		10.8%		3.2%	
	Northeast Sc		Sout	Southeast		Southwest		М	Midwest			West	
By Region	17.0%			21.6%		13.5%		2	21.0%			26.9%	
By Ethnicity	African American	Asi	ian	Hispanic/ Latino		Native American, Alaska Nati				er Pacifi Island		White	
	15.9%	3.0)%	14.2%		1.0%		1.1%		0.4%		64.4%	
By Religion Attendance	Never	Rarel	y F	Frequently		Occcasion		nally		Don't know		Prefer not to answer	
	28.1%	24.69	6	22.8%		20.9%		0.9%			2.6%		

	18-35		;	36-45		46-55			56-65		>65	
By Age	27.3%	27.3%		24.6%		13.	0%		15.6%	6		19.6%
By Gender	Female	M	1ale	Non- binary		Transgend		nder	der Oth			Prefer not to answer
	49.6%	49	9.5%	0.95%	6	0.95%		6	0.	95%		0.95%
By Annual Household	<30	30	D-59	9 60-89		90-119		120-	120-149		150 and Pre more to an	
Income (in thousands)	7.7%	26	5.4%	% 20.9%		17.7%		7.8	7.8% 13		.2% 6.4%	
	British Columbia			Alberta				Saskatchewan and Manitoba			Ontario	
	13.6	13.6%		13.6%		8.0%		8.0%	5		4	1.1%
By Region	Quebec			Atlantic Canada					orthern anada			
	16.9	%		6.4%		0.3		0.3%	3%			
By Ethnicity	African American		Asian		Hispanic/ Latino		Other		er	White		
	3.7%			16.8%		0.4%			3.3%		74.7%	
By Religion	Never	Rar	ely	Frequent	ly	Oc	Occcasionally		ally Don't			refer not o answer
Attendance	36.4%	27.	10/	16.2%		18.0%		,	0.9%		1.5%	

Through our survey, we seek to measure donor beliefs, feelings, and behavioral intentions toward charity trust and giving. Our report identifies some aggregate findings and explores the heterogeneity of donor perceptions. For instance, in this report we reference results based on age and contribution level to illustrate differences in donor attitudes and gain understanding of the diversity of attitudes toward the sector. We use the self-reported information as provided by survey takers.

While there is no single consistent date range for generational divides, the generational ranges used in this report mirror those used by the Pew Research Center and are shown in Table 3.

Table	3 —	Gene	ration	al R	anges
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Generation	Generation Z (18 and older)	Millennial Generation	Generation X	Baby Boomers	Matures
Year Born	1998 to 2004	1981 to 1997	1965 to 1980	1946 to 1964	1928 to 1945
Age (in 2021)	18 to 24	25 to 40	41 to 56	57 to 75	76 and above

We recognize there are differences among people within each demographic category. By identifying differences in donor preferences and attitudes across these categories, we aim to find untapped opportunities that support the sector's efforts to be in tune with the America of the present and future, strengthening the bond between donors and charities.

We know that survey responses reflect donor perceptions and are not an objective measure of the charitable sector's efforts. Still, understanding donor attitudes toward charities and giving can help identify areas of misinformation and ways to better serve donors, furthering trust in the sector and encouraging increased generosity.

To determine whether a charity is accountable and trustworthy, BBB WGA uses 20 BBB Standards for Charity Accountability, based on charity governance, finances, fundraising practices, and results reporting. BBB WGA produces reports on charities based on these standards, and the reports are available free of charge to the donating public on Give.org. This report aims, in part, to understand disconnects between self-reported triggers and concerted trust criteria. In addition, we hope to identify opportunities that can help the sector build collective trust and succeed in the future.

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About BBB Wise Giving Alliance

BBB Wise Giving Alliance (BBB's Give.org) is a standards-based charity evaluator that seeks to verify the trustworthiness of nationally soliciting charities by completing rigorous evaluations based on 20 holistic standards that address charity governance, results reporting, finances, fundraising, appeal accuracy and other issues. National charity reports are produced by BBB's Give.org and local charity reports are produced by local Better Business Bureaus – all reports are available at <u>Give.org</u>.

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