



2026

The Average American Donor: Far Less Generous Than They Think



www.greymatterresearch.com

Grey Matter Research & Consulting



About This Study

We surveyed charitable donors:

- A demographically representative national sample
- Over 1,100 surveyed digitally
- All gave at least \$10 to charity (not including a local place of worship)



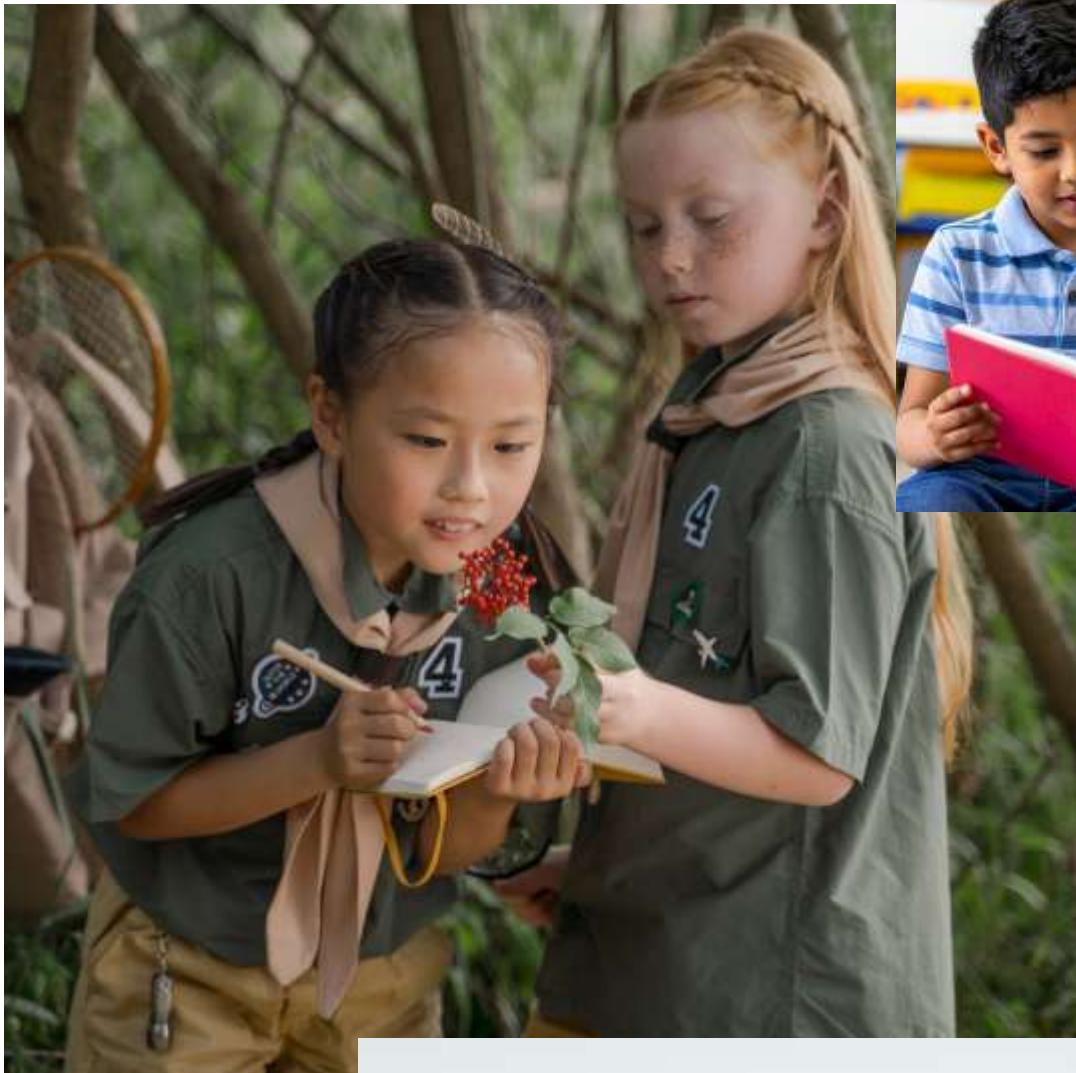
About Grey Matter Research

Specialists in serving the donor-supported world since 1996:

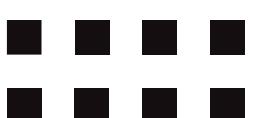
- Over 100 donor-supported clients served:
 - Faith-based and non-faith-based
 - Domestic and international
 - Large and small
 - Plus, many agencies and consultants serving non-profits and ministries
- Our findings have been extensively covered in the international media

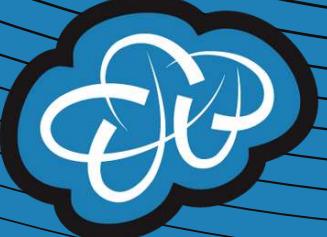
The Quick Story

- Among average American donors, generosity has fallen, from 1.95% of household income in 2017 to 1.22% today.
- Most donors vastly overestimate their own generosity (inflating it by an average of nearly four times what it really is).
- Donors rarely give sacrificially:
 - Just 6% say their giving represents a significant financial sacrifice for them; 40% say it's no sacrifice at all
 - Had they not donated, the most common thing they would have done with that money is put it into savings
- Four out of ten believe they should give more than they do, but three out of four who give 2% or more of household income feel their giving is sufficient.
- There are multiple reasons for not giving more. 43% blame themselves for not doing so. 58% blame their financial situation, while 54% express uncertainty about donor-supported organizations or giving.



Child development





Exploration

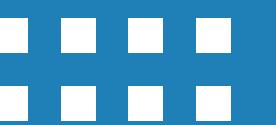
We explored generosity:

- How generous American donors think they are
- How generous they actually are
- To what extent their giving represents a sacrifice
- Whether they believe they should give more
- What stops them from giving more

We also compared generosity to our 2017 research.

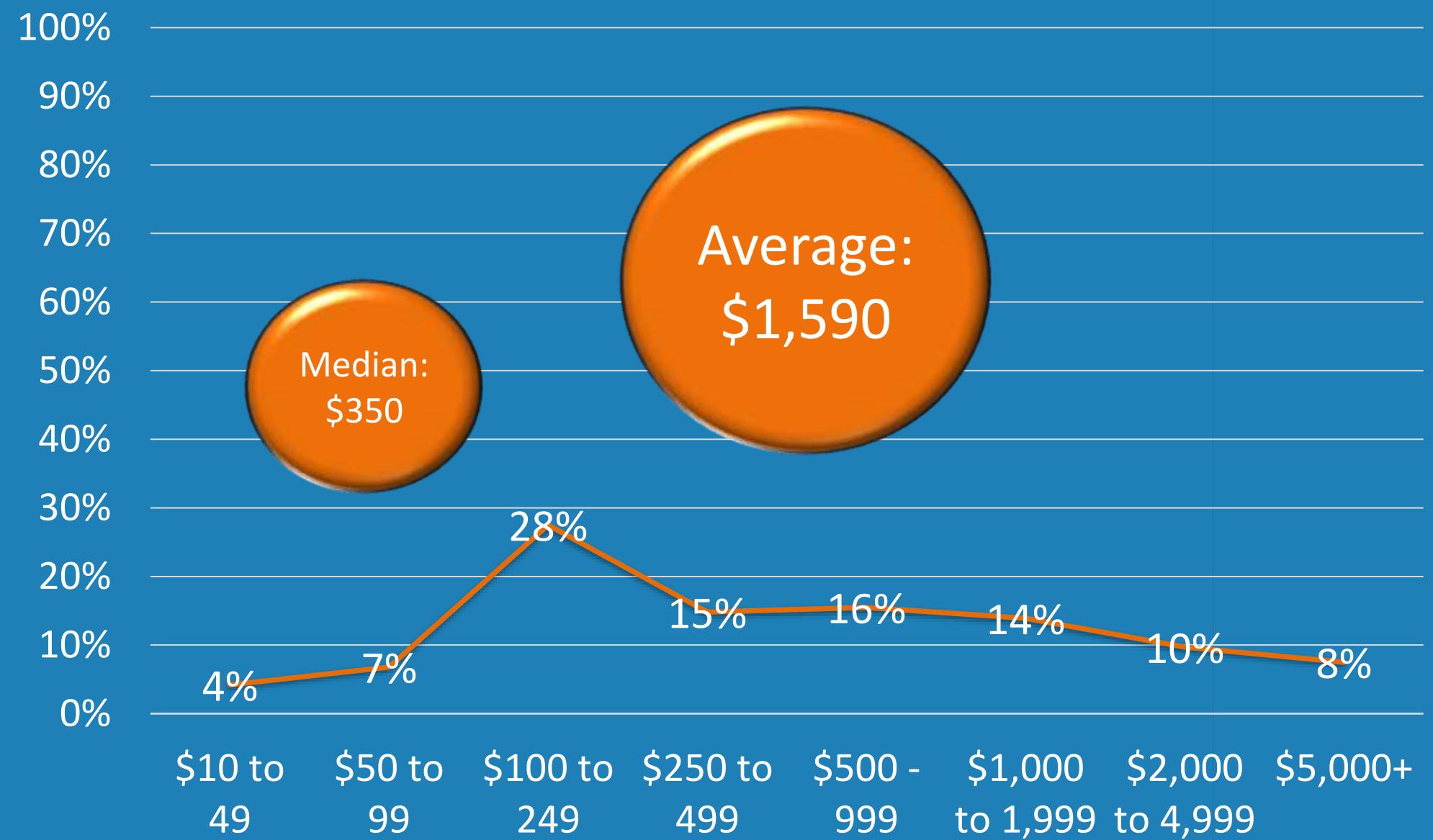
Our study differs from many others in two main ways:

- We *excluded* giving to local places of worship, because giving to churches, mosques, or temples is very different from other types of giving.
- While our respondents include some major donors, only about 1% of Americans give \$10,000 or more in a year. This is a snapshot of the *average American donor*, not total giving in the US (not super-donors, foundations, etc.).



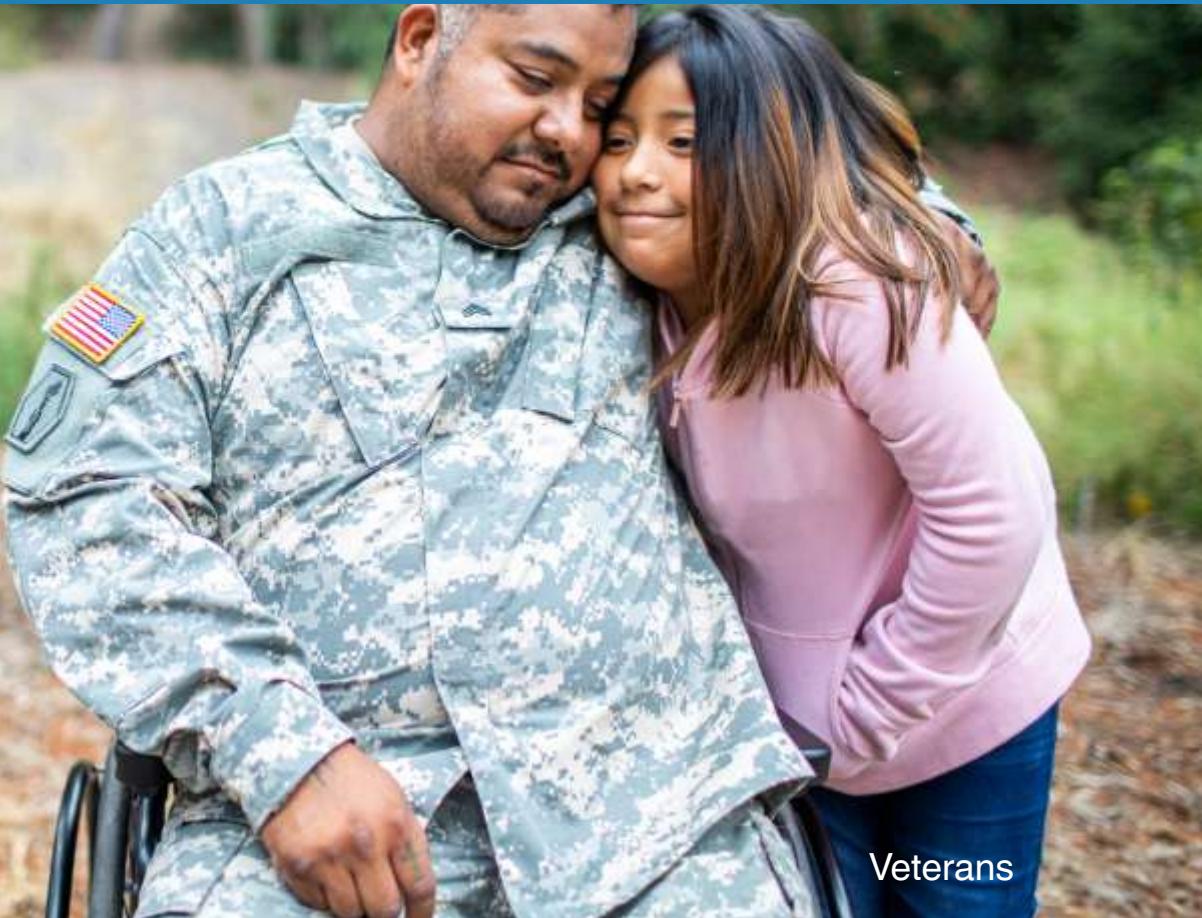


Among active donors, the amounts they gave to charity in the last 12 months varied. The average is much higher than the median because of a few donors giving large amounts.



What Is Generosity?

Our figures do not include the ultra-rich, whose million-or-billion-dollar gifts dramatically increase averages. They also do not include tens of billions of dollars in giving to local places of worship. These figures reflect the average American donor to registered charities. We measure generosity in a three-step approach.



Veterans

01

Determine Household Income

We measure in \$10,000 increments, and take the midpoint of the category (someone at \$50,000 – 59,999 is listed at \$55,000).

02

Determine Amount Given

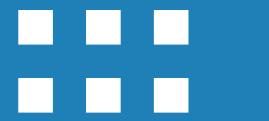
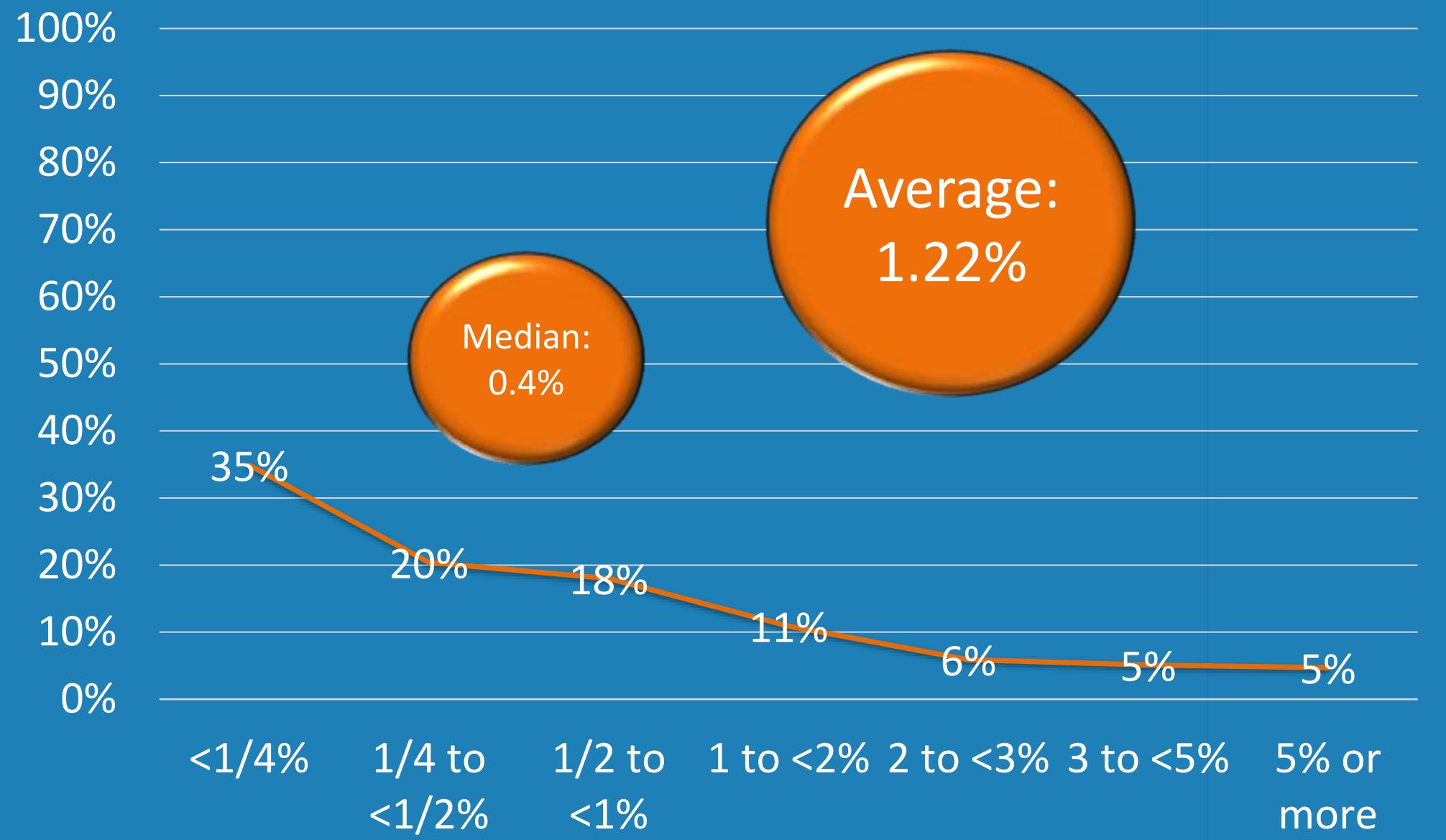
About how much money did they give to charitable organizations in the last 12 months, excluding a local place of worship?

03

Determine the Ratio

Someone earning \$55,000 who gave \$800 has a generosity figure of 1.45%.

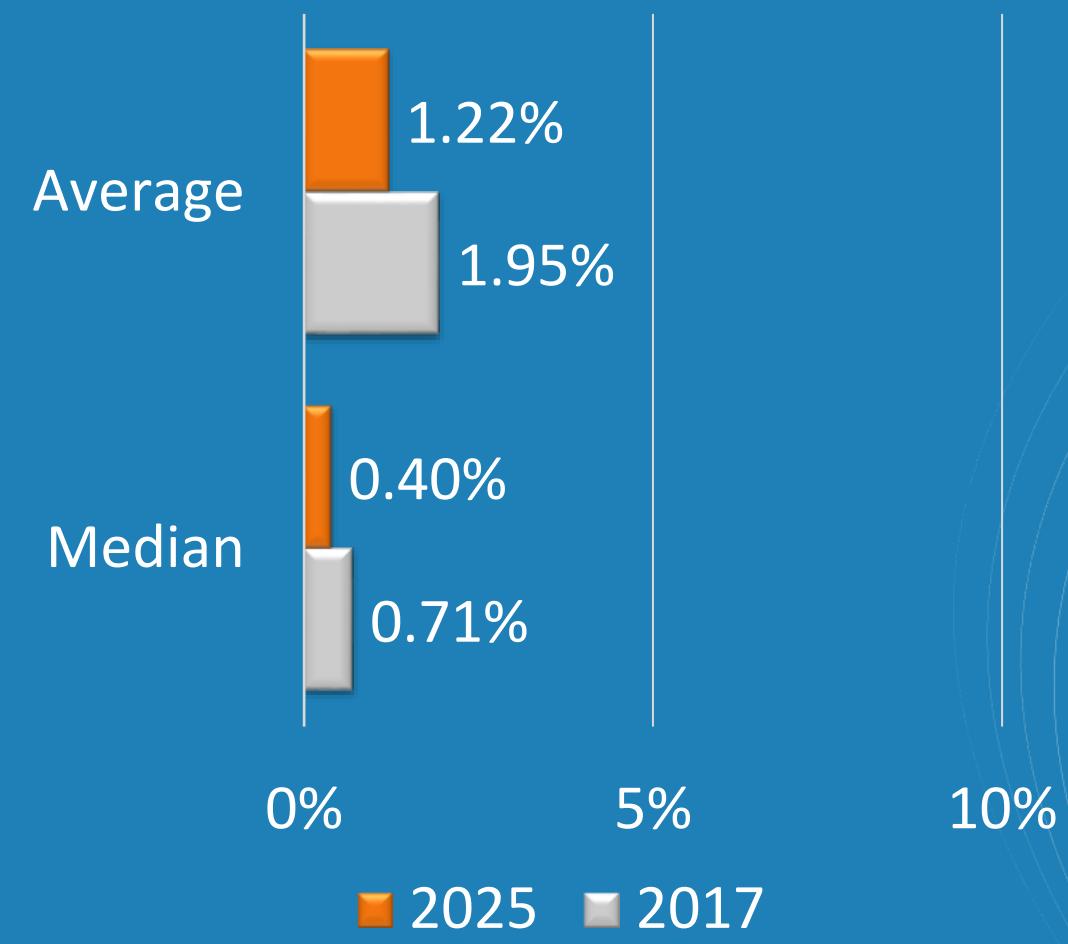
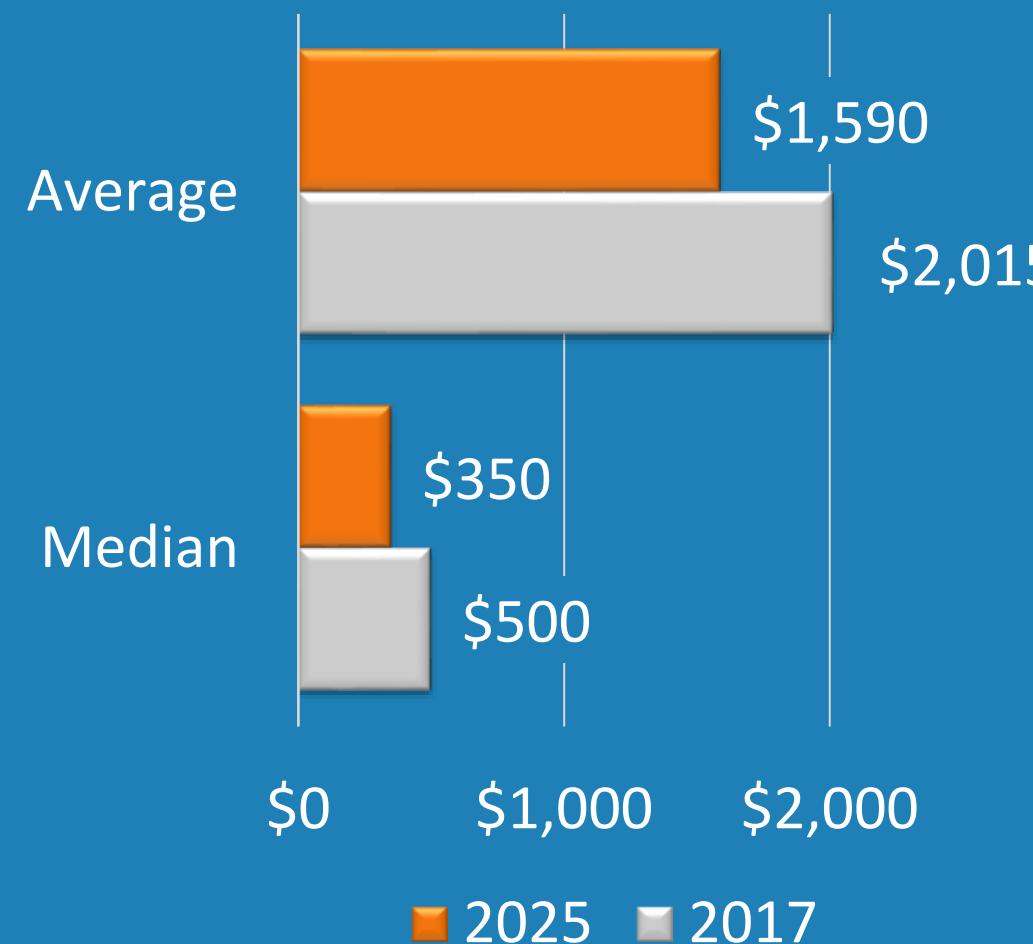
The average active donor gave 1.22% of household income to charitable organizations in the past 12 months. The median was just 0.4%.





Giving Has Declined Since 2017

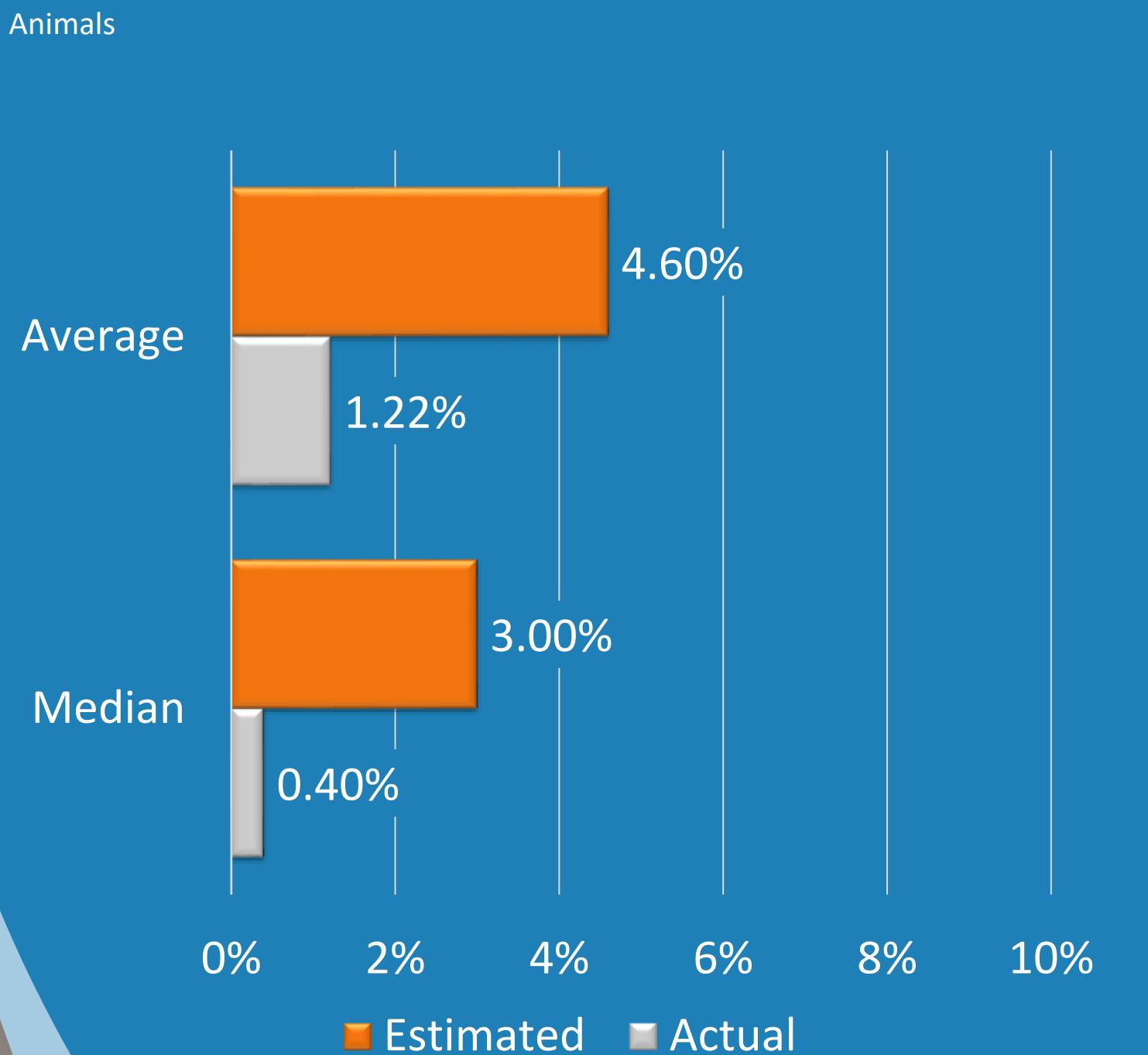
- The amount of money the typical donor gives has fallen in the past eight years. Generosity has also fallen significantly.





Overestimating Generosity

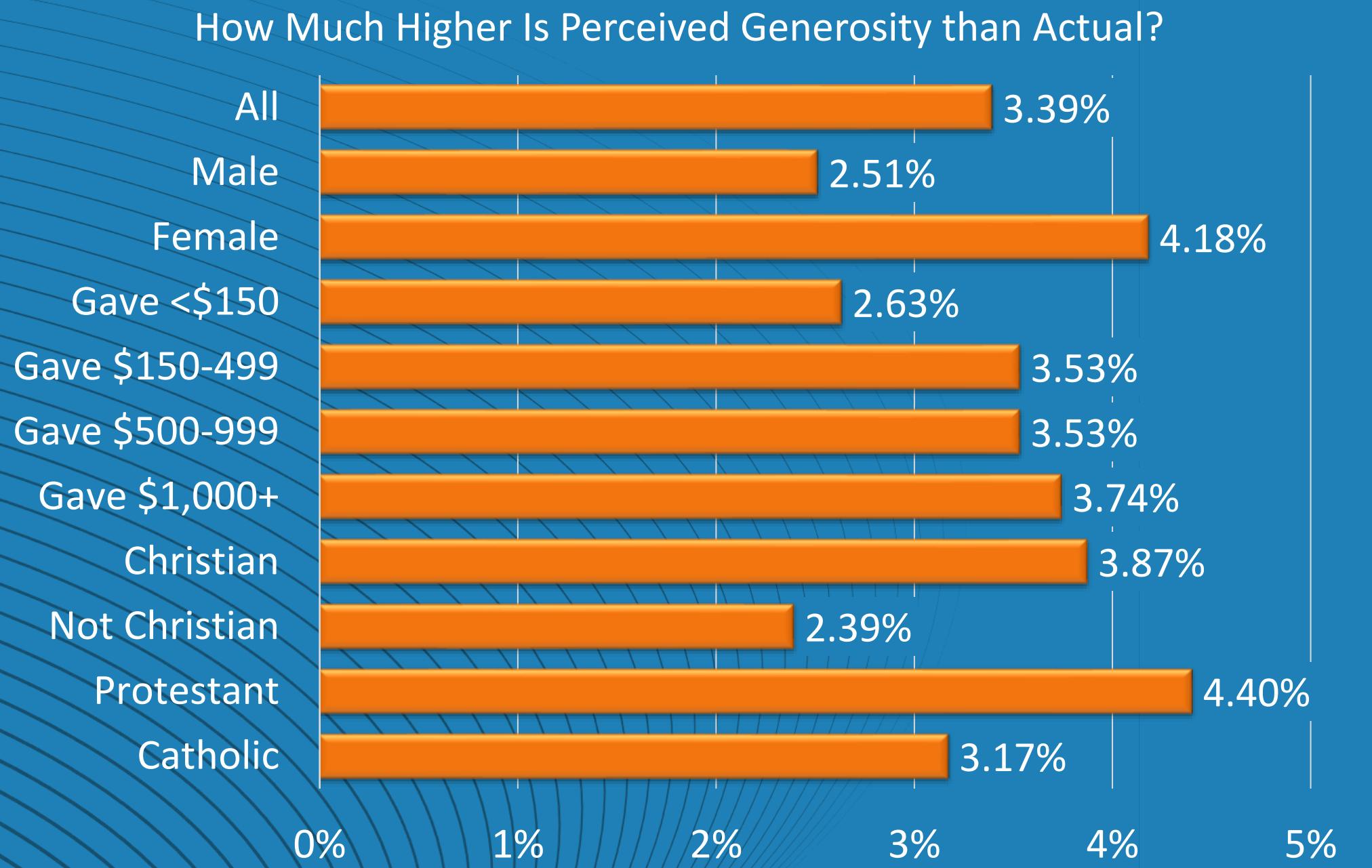
Donors think they're more generous than they are.



- The average donor gives 1.22% of household income, but estimates their generosity at 4.6%.
- 12% actually underestimate their generosity.
- 42% are fairly close, estimating within one percentage point higher or lower than their actual giving (e.g., they give 1.4%, but estimate 2%).
- But 55% are way high, estimating more than one percentage point higher than their actual generosity.
- Average estimated generosity is 277% higher than actual generosity. The median estimate is a whopping 650% higher than reality.

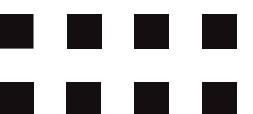
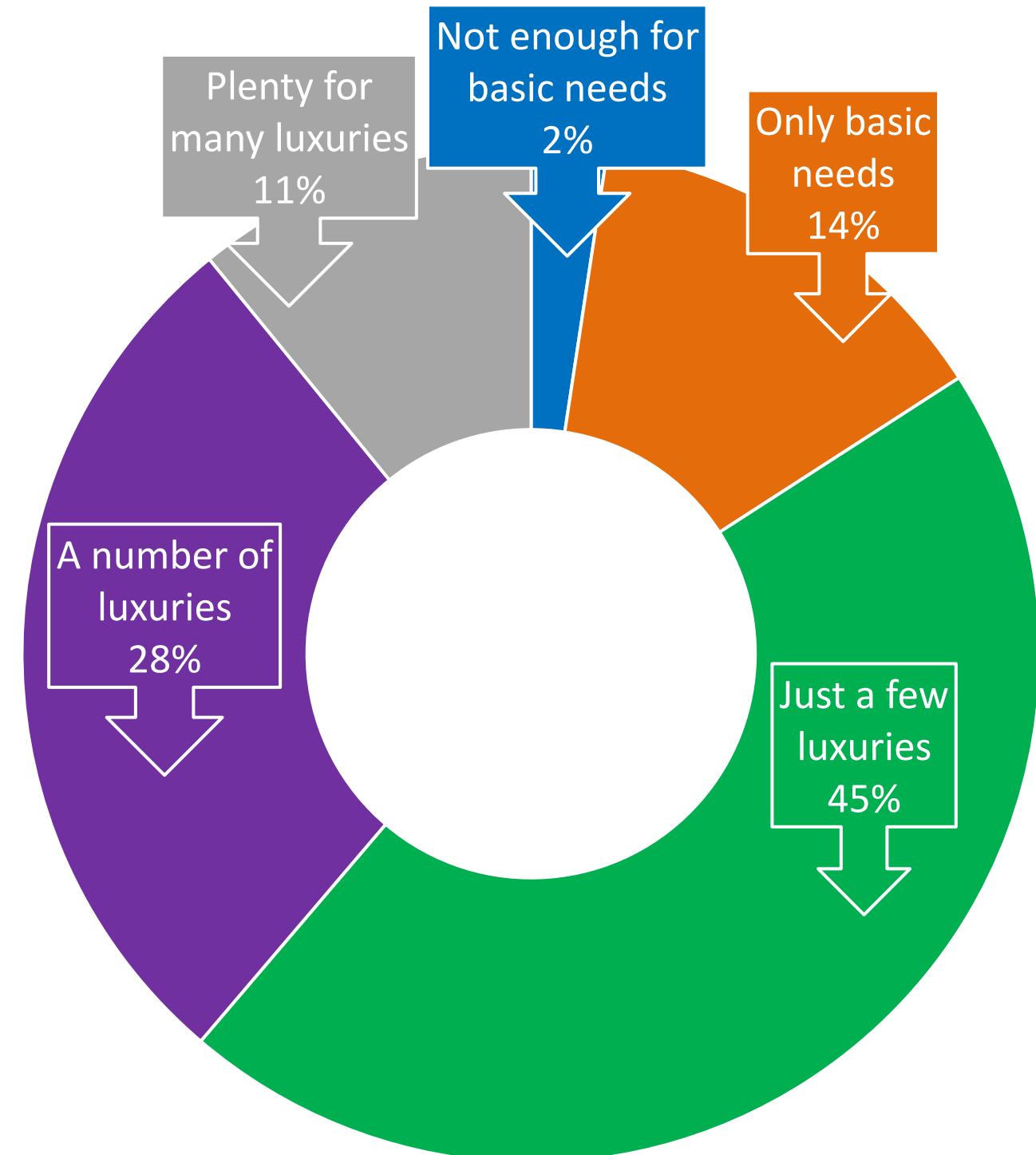
If you think you're already giving far more generously than you actually are, why would you consider increasing your generosity?

The gap between actual and perceived generosity (shown below) is especially large for women, larger donors, and Christians (especially Protestants). Tithing (giving 10%) is often taught in Protestant churches. Although Protestants do have particularly high levels of actual generosity, this may still lead Protestant donors to want to feel they are even closer to that goal than they actually are.

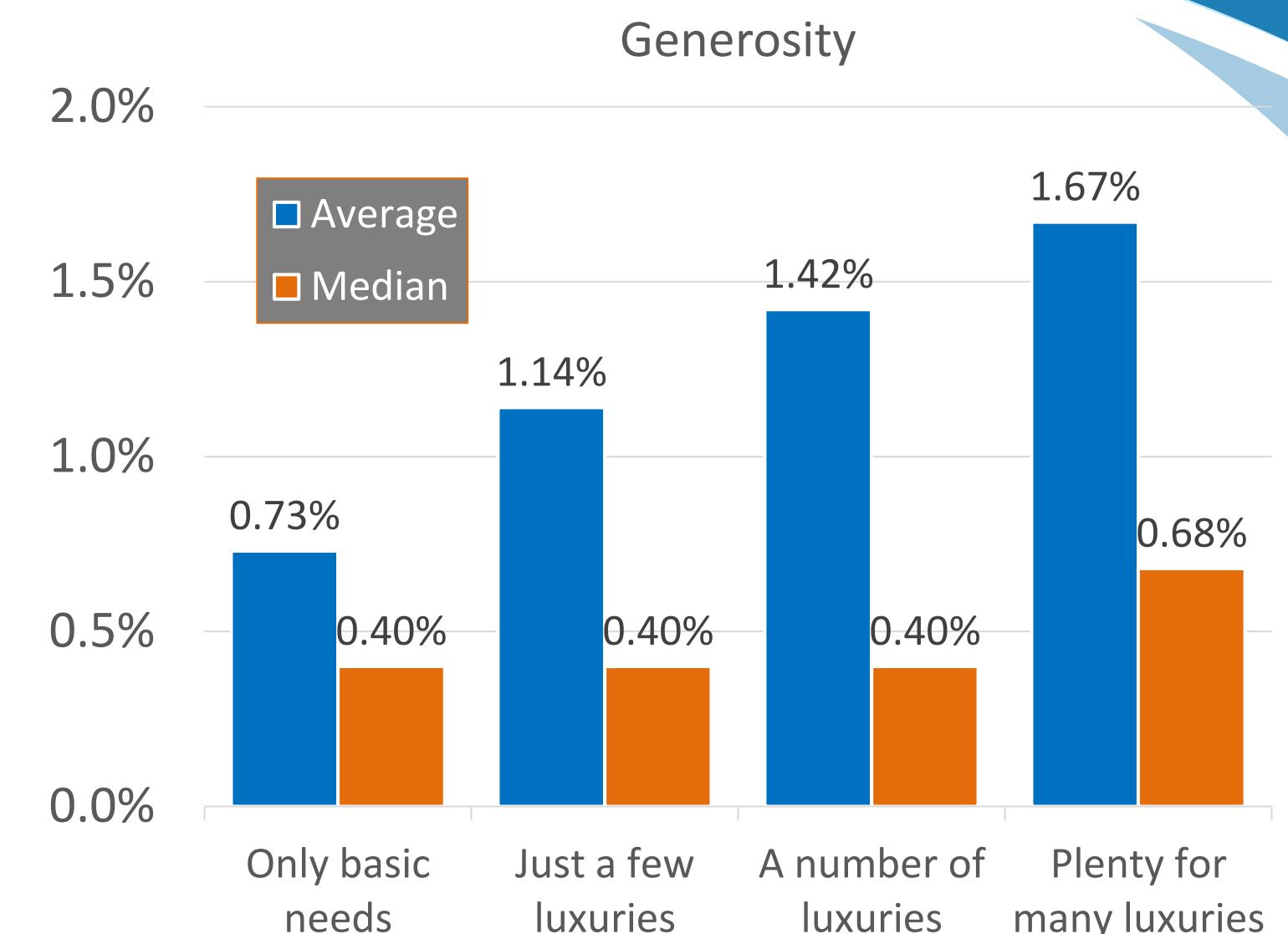
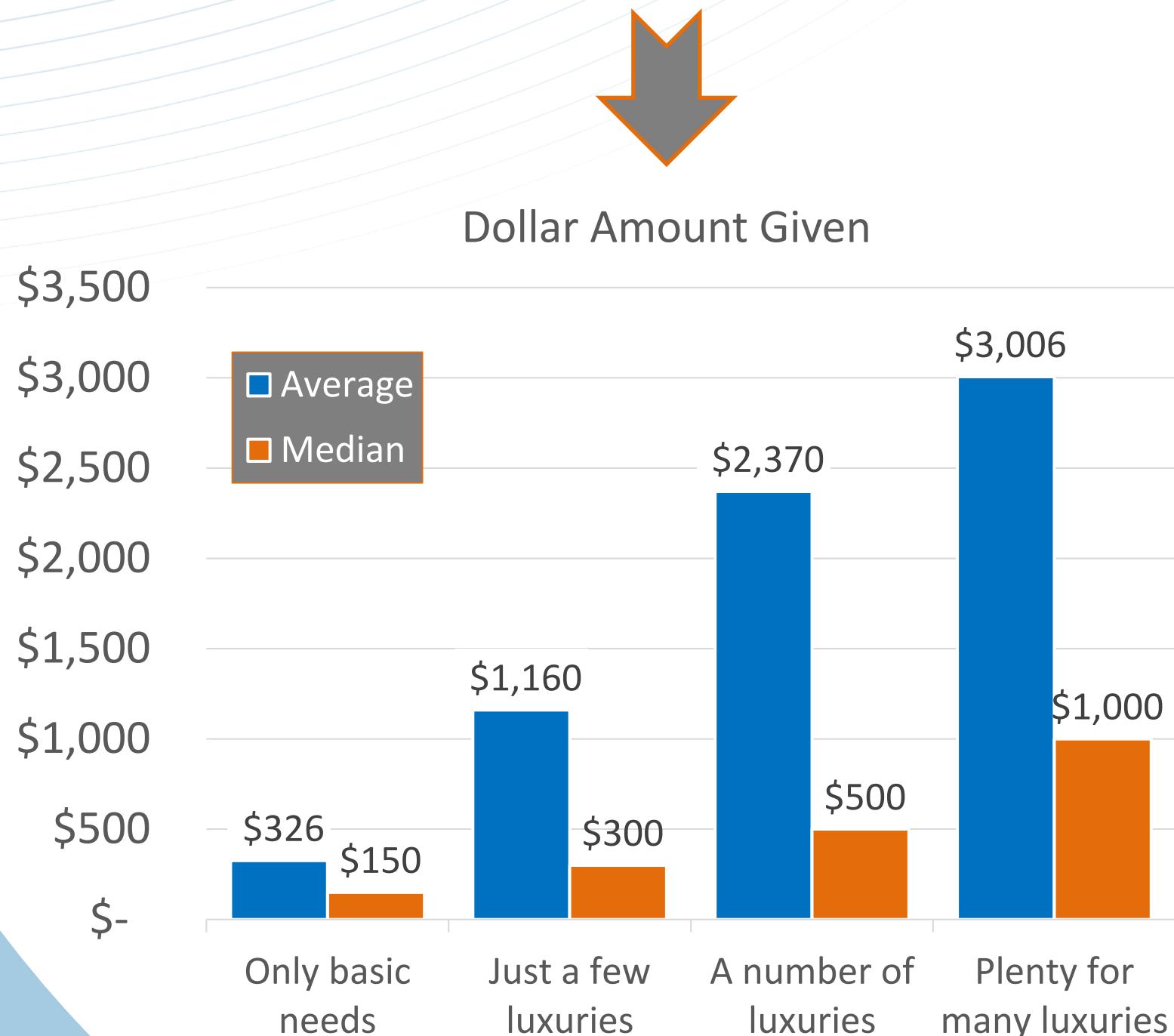


Sacrificial Giving?

Just 16% of donors say they do not have enough income for any luxuries or extras beyond their household's basic needs (including 2% who can't even cover basic needs). These people still give, even in their lack. Most donors have enough for basic needs, with just a few luxuries or extras (45%), with a number of luxuries/extras (28%), or with plenty for many luxuries/extras (11%).

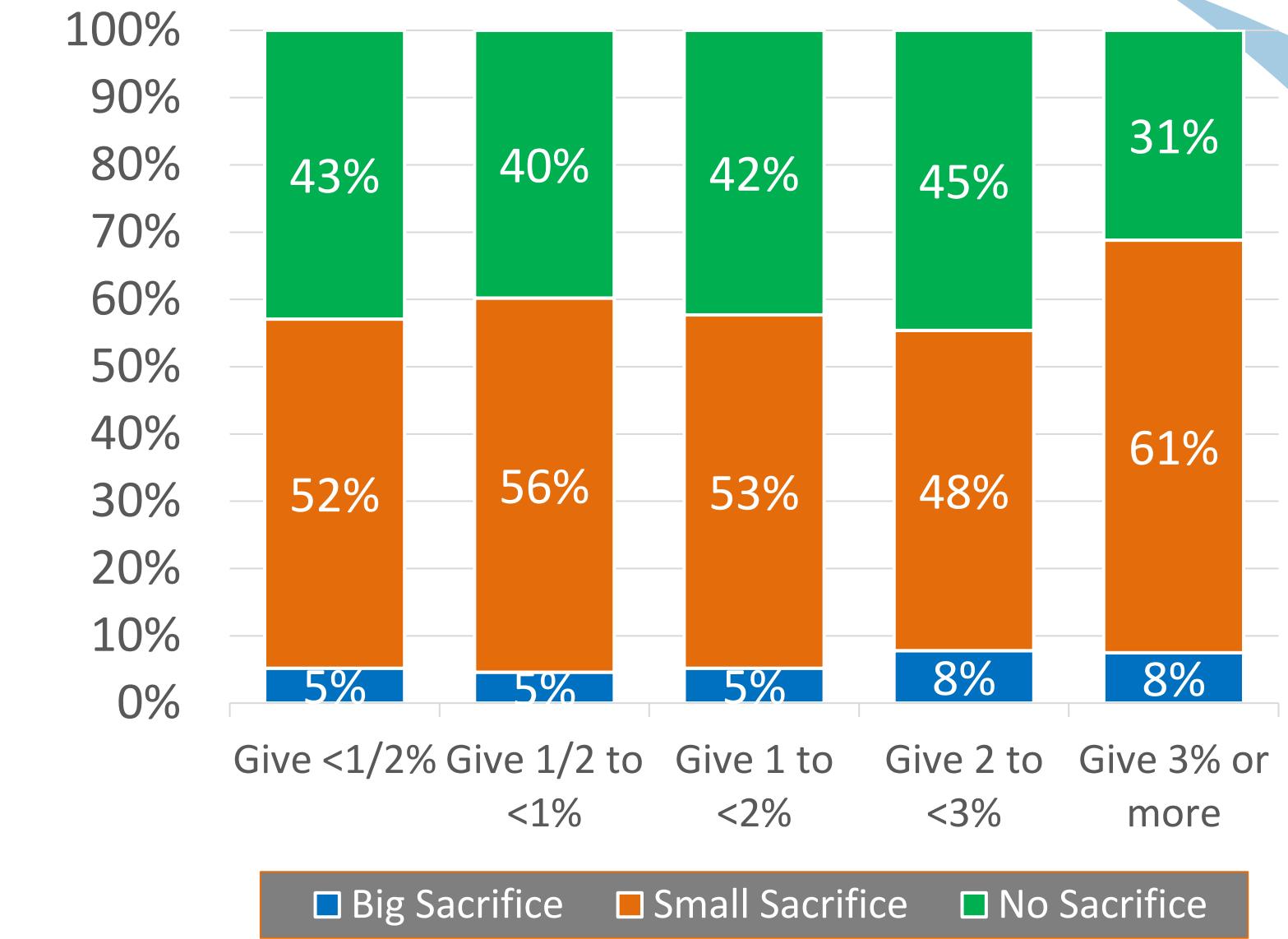
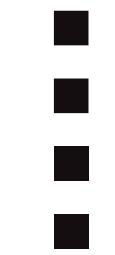
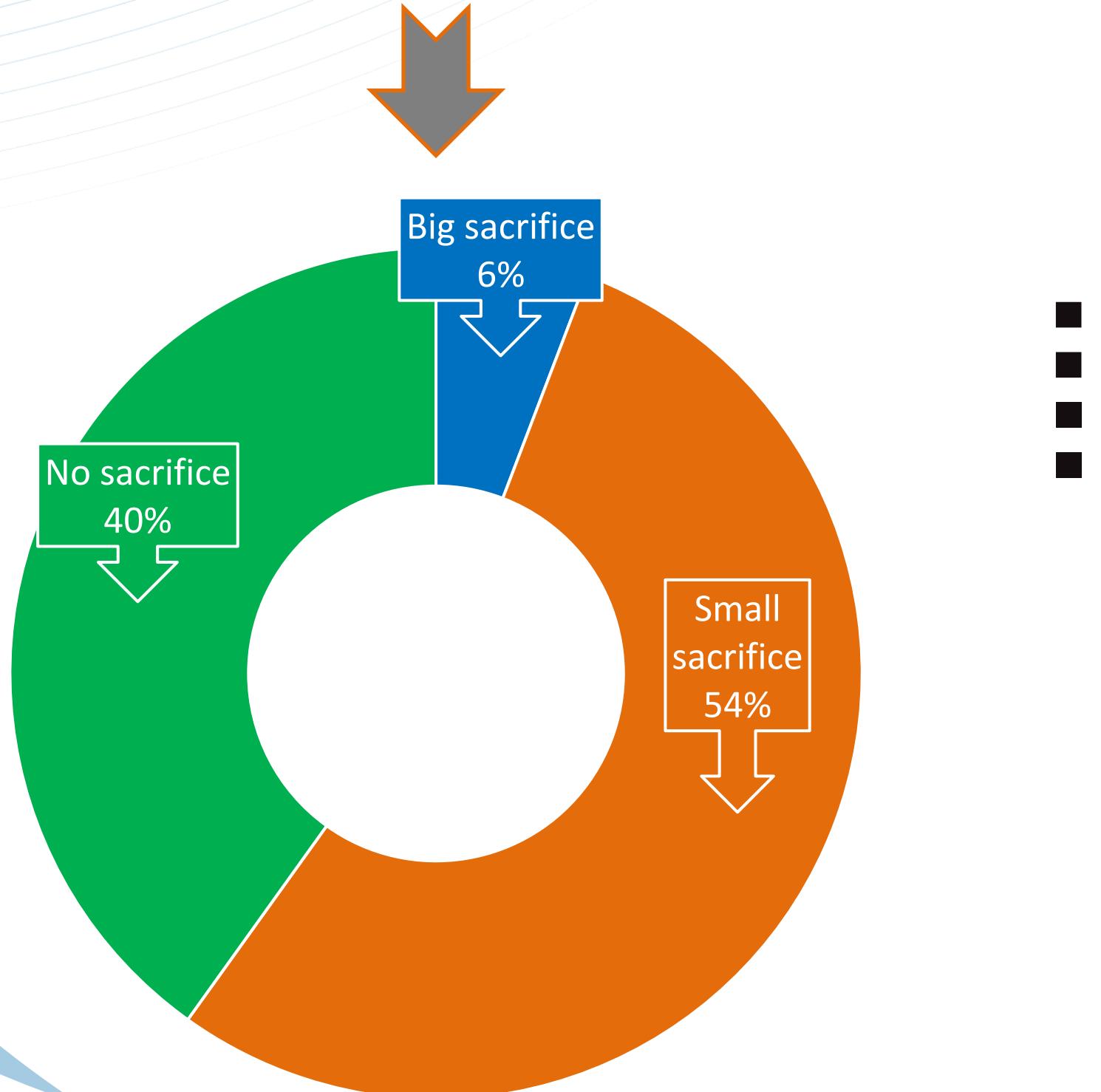


As would be expected, donors who live more comfortably, with more money for luxuries and extras, give considerably more dollars (both average and median).



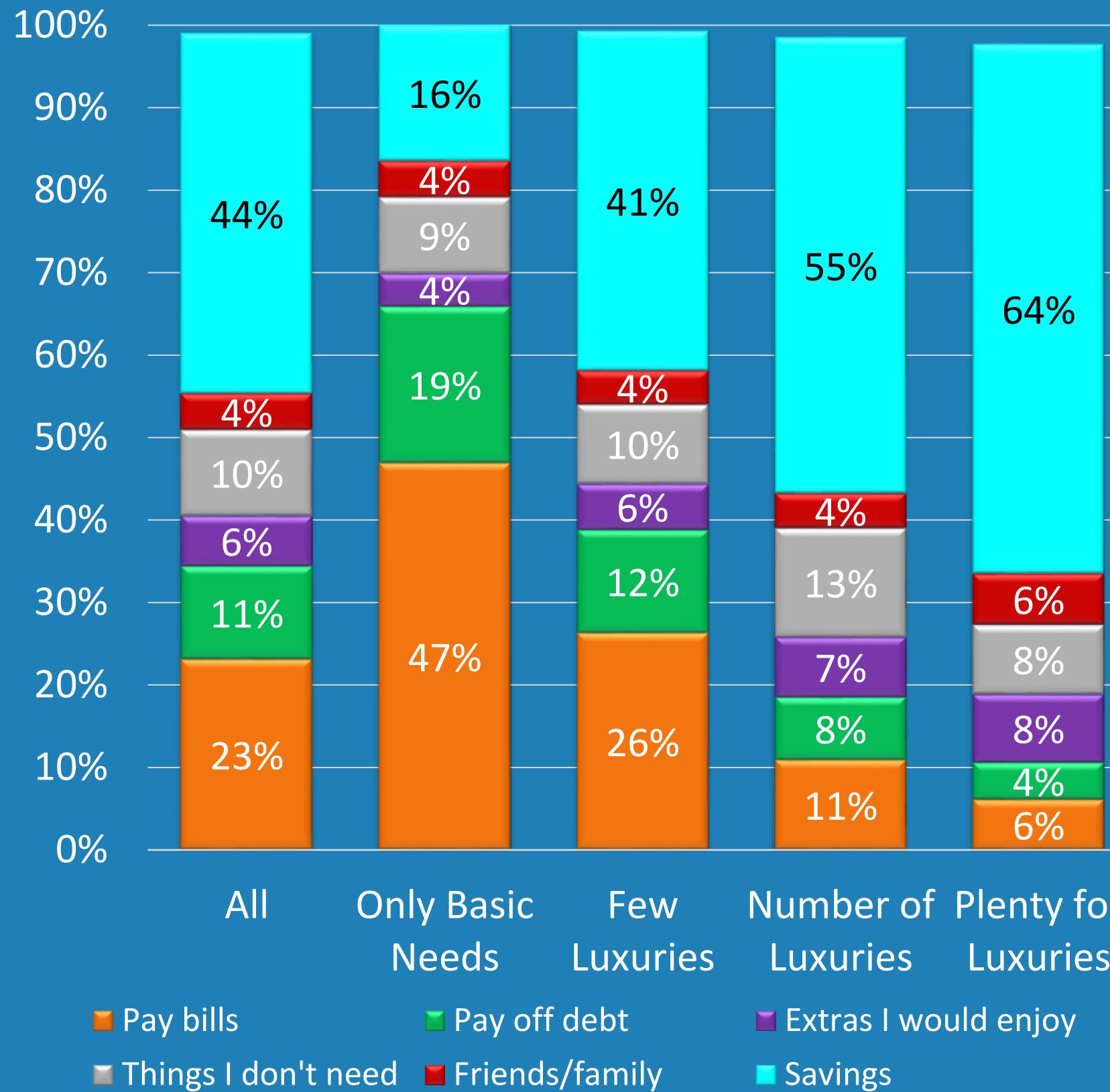
Generosity is a different story. Average generosity does rise as economic comfort rises, but the median much less so. This suggests a small proportion of donors with greater affluence give much more generously, but most give with no greater generosity than the less-affluent.

Only 6% of donors say their giving is a significant financial sacrifice for their household. Most of these are people who lack money for any luxuries/extras (47%), or who enjoy just a few (44%).



Even among those with generosity of 3% or higher, only 8% give sacrificially (at least in their own estimation).

If You Hadn't Donated...



Homelessness

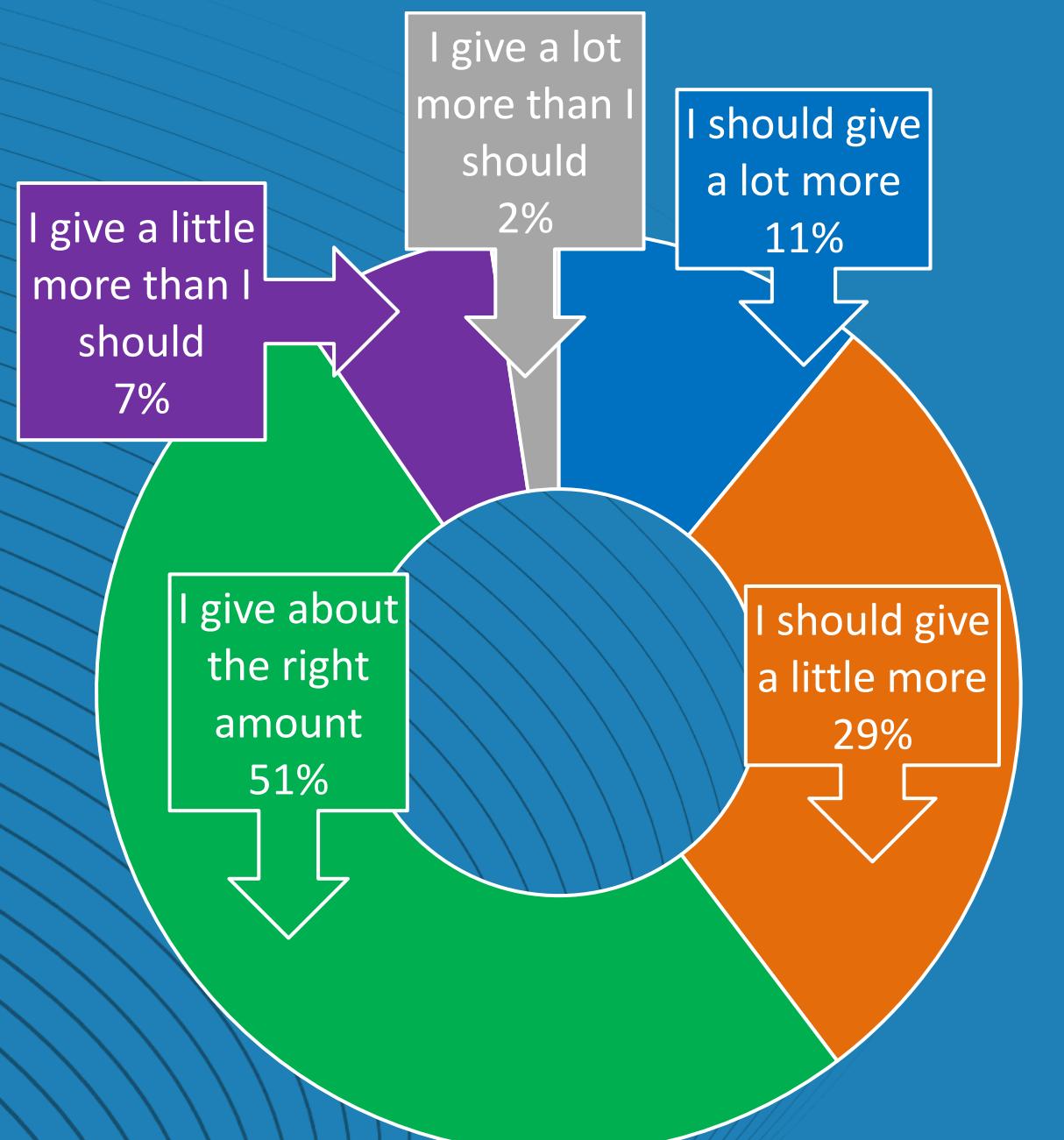
Had they not given that money to charity...

- 34% would have used it for necessities:
 - 23% household expenses/paying bills
 - 11% paying off debt
- 16% would have enjoyed luxuries:
 - 10% on things they don't need
 - 6% on extras they would enjoy
- 4% would have given it away anyway, but to friends or family
- 44% would have put it in savings

This varies tremendously by their household's financial status/level of comfort.

Should I Give More?

Four out of ten donors believe they should donate more than they currently give, including 11% who say they really should give a lot more.

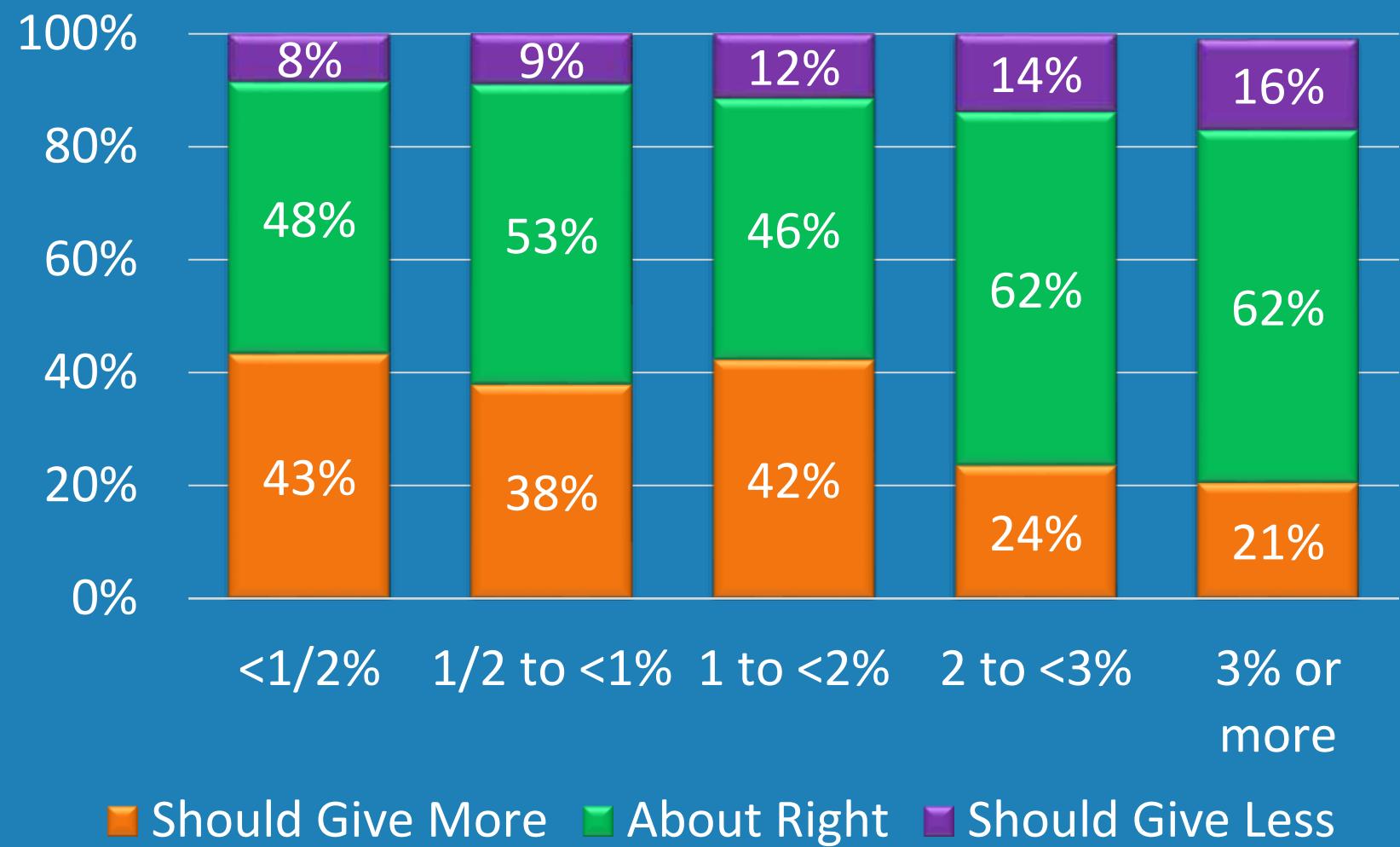


Disaster relief





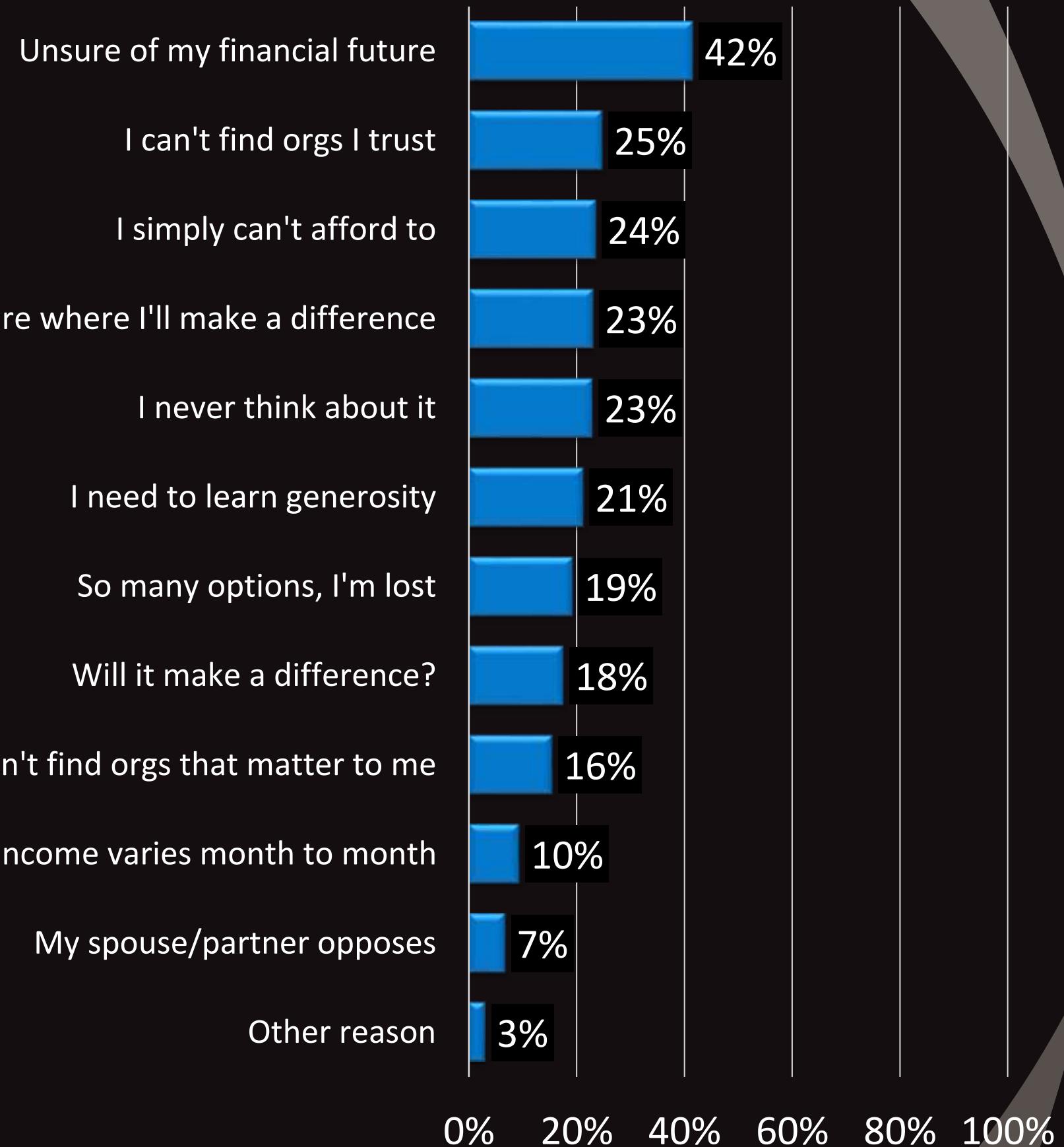
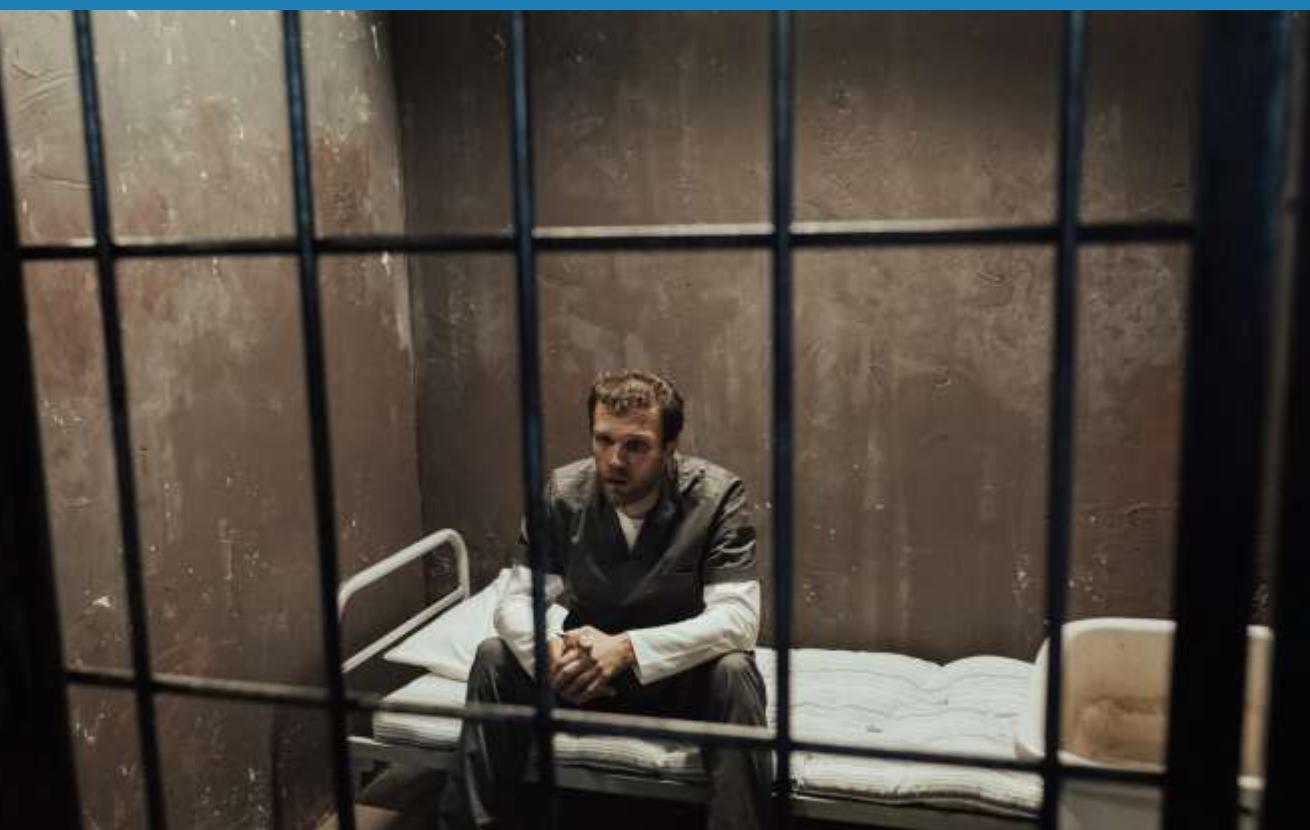
The Less Generous Often Know They Should Give More



When donors are giving 2% or more of their household income, they tend to think they're giving the right amount. But 42% of those giving less than 2% feel they should be giving more than they do.

Why Not Give More?

Donors often cite multiple reasons for not giving more. Number one is uncertainty about their financial future, but eight other reasons are mentioned by at least one out of every six donors who feel they should be contributing more than they do.

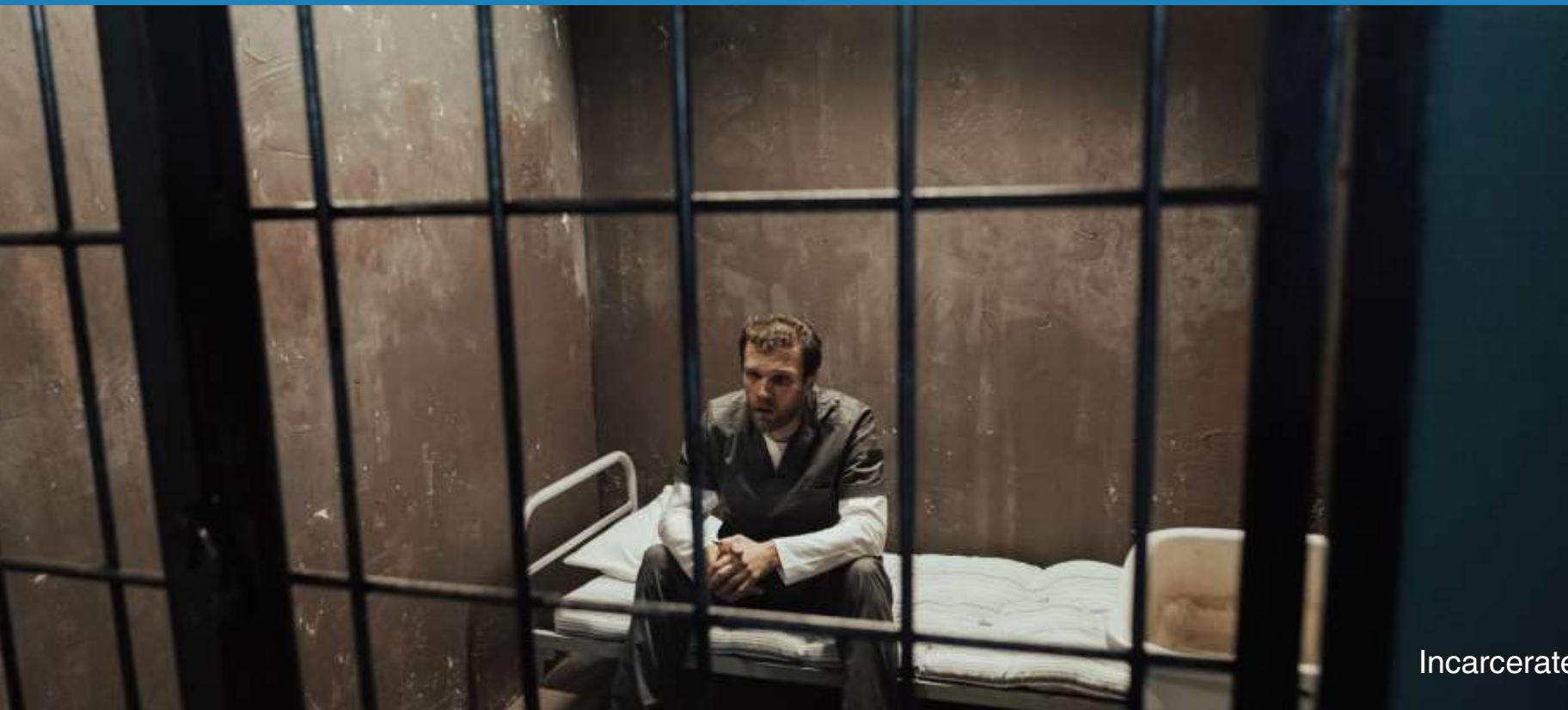


Among those who feel they should give more than they do

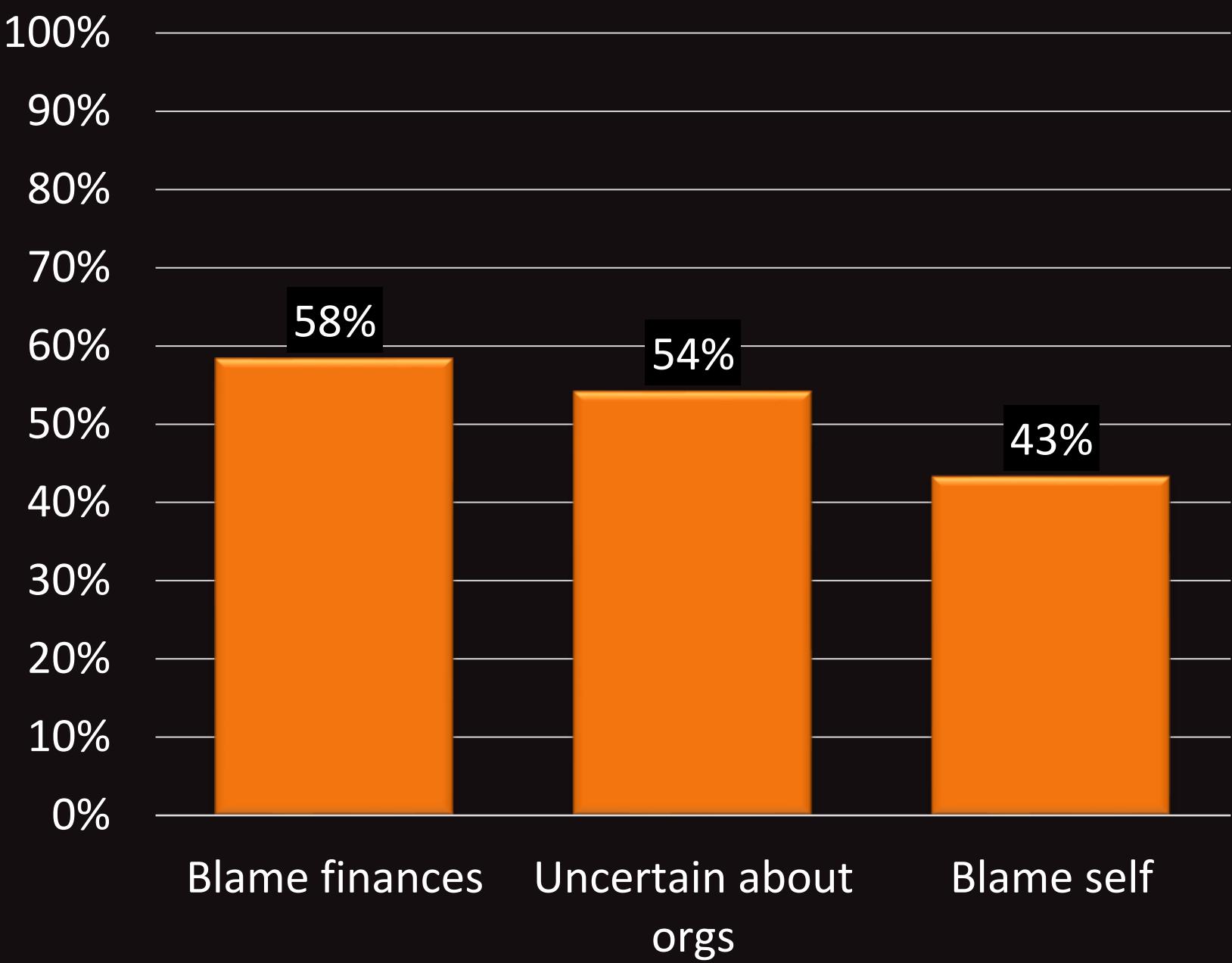
Why Not Give More?

Donors who think they should be giving more fall into three main categories (and often into more than one of them):

- 58% blame their financial situation or say it's uncertain
- 54% are uncertain about organizations (is my gift really helping, what organizations really matter to me, which ones can I trust, etc.)
- 43% admit it's at least partly their own fault (I never think about it, I need to learn to be more generous)



Incarcerated individuals



So, what do I do with this information?

Giving and generosity are both declining.

Although our study is different from many others, other research also shows individual giving is on a downward trend. There are many ways you could react to this: emphasize major donors/DAFs/foundations/bequests, focus harder on monthly sustainer commitments, redouble efforts at acquisition, focus more on retention. But doing nothing is unwise.

Donors think their giving is a much greater proportion of their budget than it actually is.

If you already think you're pretty generous, why increase generosity? Many faiths talk about giving using percentages (e.g., tithe, Dasvandh, or Zakat) – but people don't think in percentages, and they severely overestimate their own generosity. This may be especially challenging for Christian organizations, as Christians are particularly prone to thinking they're more generous than they are.

There is plenty of meat on the bone.

There is a lot of opportunity for donors to increase their giving without significantly cutting into their lifestyles. But when a majority already believe they give "enough," only a significant change of personal perspective – or true passion for a cause – may push them to give more. Do your communications foster true passion for your cause, or do they largely just ask for another gift?

Donors are often rather lost. They don't know who to trust and where they can actually make a difference.

Four out of ten know they should be giving more, and a major reason they don't is uncertainty. Can I really trust this organization? Where will my money actually make a difference – and will it make a real difference *anywhere*? There are so many options, I'm overwhelmed. I can't find organizations that matter to me. All of these are real to donors. How do you address these doubts?

When your donors say "I can't afford to make a gift," it's often an excuse.

84% of donors admit to having enough income for luxuries and extras, and two-thirds would have used their donated money for something other than bills or debt if they hadn't given it away. When they say "I can't afford it," most are really saying "You're not enough of a priority that I *want* to afford it." It's your role to explore why you're not a high enough priority for a larger gift.

Are you looking to encourage people to give more generously to you, or to give more generously?

Of course, you want their gift. But our research consistently shows that in giving, a rising tide lifts all boats. Are there ways you can encourage generosity overall? To build trust not only in your own organization, but in charities and ministries in general? To celebrate when support happens, regardless of how or where that occurs? For instance, our work has repeatedly shown that those who are more generous to their place of worship are also more generous to charities, and vice versa. Encouraging generosity *overall* is good for everyone – including you.

Three Decades of Helping Our Partners

Non-Faith-based

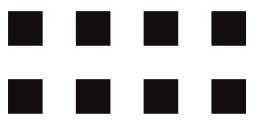
Operation Smile
Duke University
Moose International
Covenant House
Children's Mercy Hospital
UNLV
Goodwill Industries
Make-A-Wish Foundation
ThedaCare
Elizabeth Glaser Pediatric
AIDS Foundation
Duke University
American Association for the
Advancement of Science

Faith-based

World Vision
National Christian Foundation
EWTN Television
Prison Fellowship
Global Christian Relief
Caritas Internationalis
American Bible Society
Cru
Compassion International
LIFE Outreach International
Catholic Relief Services
David C. Cook
Lifeway Christian Resources
Young Life International

General Motors
Electronic Retailing Assoc.
Caremark
Audi
Reddyice
Del Webb
Infinity Concepts
Chemical Bank
LifeStream Senior Living
International Trucks
Centex Homes
Mazda
Loews Hotels
The Coca-Cola Company

For-profit



Who We Are

Our focus is on serving donor-supported organizations, along with the agencies and consultants which partner with them. We do this through providing research that leads to wiser, more informed decisions.

We've helped:

- Rebrand organizations
- Measure public awareness and perception
- Test new advertising, direct response, and communications
- Develop new products, such as apps and peer-to-peer fundraising

How can we help you?



How We Help

- In-depth interviews
- Focus groups
- Quantitative surveys
- User experience testing
- Staff surveys/research
- Public perception
- Research into all types of audiences:
 - Active donors
 - Lapsed donors
 - Your target market
 - Mass market
 - Mid-level
 - Major
 - Leadership

Get in Touch

Ron Sellers
President

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ron@greymatterresearch.com





Appendix

Pollution

What is the total amount you donated to non-profits (not including places of worship) over the past 12 months?*

Response	All	Age <35	Age 35 – 49	Age 50 – 64	Age 65+	HHI <\$40k	HHI \$40-69k	HHI \$70-99k	HHI \$100-149k	HHI \$150k+	Christian	Not Christian	Protestant	Catholic
Under \$100	11%	18%	11%	8%	9%	24%	15%	10%	6%	8%	10%	14%	10%	8%
\$100 to \$249	28	33	28	27	25	51	30	28	22	19	24	35	22	30
\$250 to \$499	15	12	16	15	16	6	23	20	14	12	15	15	16	13
\$500 to \$999	16	10	19	17	15	8	12	14	22	17	16	15	16	16
\$1,000 to \$1,999	14	12	12	17	13	8	12	11	17	17	16	10	16	13
\$2,000 to \$4,999	10	9	9	8	12	3	7	11	11	13	12	6	12	11
\$5,000 or more	8	5	5	7	11	--	1	6	8	15	9	5	9	9
Average	\$1,590	\$985	\$1,003	\$1,183	\$2,580	\$348	\$604	\$984	\$1,378	\$3,172	\$1,701	\$1,365	\$2,060	\$1,434
Median	\$350	\$200	\$300	\$500	\$500	\$150	\$250	\$300	\$500	\$600	\$500	\$250	\$500	\$400

*Respondents were asked to provide a specific number, not choose a category. Survey excludes those who gave nothing or under \$10 in the past 12 months.

Responses may not add to
exactly 100% due to rounding

Generosity (% of household income given to non-profits).*

Response	All	Age <35	Age 35 – 49	Age 50 – 64	Age 65+	HHI <\$40k	HHI \$40-69k	HHI \$70-99k	HHI \$100-149k	HHI \$150k+	Christian	Not Christian	Protestant	Catholic
Under 1/4%	35%	45%	40%	34%	27%	21%	31%	30%	40%	42%	30%	44%	30%	35%
1/4% to under 1/2%	20	18	22	20	22	24	22	26	20	16	20	22	19	19
1/2% to under 1%	18	15	18	20	18	22	22	15	17	17	19	16	21	14
1% to under 2%	11	10	9	11	13	14	9	12	10	10	12	8	10	15
2% to under 3%	6	7	5	6	5	8	6	5	6	6	7	4	8	7
3% to under 5%	5	2	3	4	9	7	8	5	3	4	6	3	7	5
5% or higher	5	3	1	4	8	4	3	6	5	4	6	3	6	5
Average	1.22%	0.83%	0.78%	1.01%	1.83%	1.39%	1.12%	1.16%	1.1%	1.3%	1.36%	0.92%	1.45%	1.23%
Median	0.4%	0.33%	0.4%	0.4%	0.57%	0.57%	0.46%	0.4%	0.4%	0.33%	0.5%	0.29%	0.54%	0.4%

*This was not a question, but a calculation based on household income and amount given over the last 12 months. Excludes gifts to places of worship.



Which best describes your household's overall income?

Response	All	Age <35	Age 35 – 49	Age 50 – 64	Age 65+	HHI <\$40k	HHI \$40-69k	HHI \$70-99k	HHI \$100-149k	HHI \$150k+	Christian	Not Christian	Protestant	Catholic
Plenty for many luxuries/extras	11%	14%	5%	9%	14%	2%	1%	8%	14%	20%	10%	12%	12%	7%
Enough for a number of luxuries/extras	28	28	30	29	26	6	11	26	34	46	26	31	26	29
Enough for just a few luxuries/extras	45	46	48	44	45	43	63	53	46	32	48	40	45	51
Basic needs only/no luxuries	14	10	14	15	14	42	22	11	6	2	13	14	15	11
Not enough to meet basic needs	2	2	4	3	1	7	4	2	--	1	2	3	2	2

About what percent of your household's before-tax income did your household give to non-profits in the last 12 months?*

Response	All	Age <35	Age 35 – 49	Age 50 – 64	Age 65+	HHI <\$40k	HHI \$40-69k	HHI \$70-99k	HHI \$100-149k	HHI \$150k+	Christian	Not Christian	Protestant	Catholic
Under 1/2%	7%	6%	5%	10%	7%	7%	4%	10%	8%	8%	5%	12%	6%	4%
1/2% to under 1%	4	8	4	3	2	5	4	4	2	5	3	6	1	2
1% to under 2%	25	21	24	28	24	23	24	20	24	28	22	30	20	26
2% to under 3%	14	12	16	13	14	17	15	18	10	13	14	14	12	17
3% to under 5%	8	12	8	7	7	7	10	5	9	8	8	9	8	8
5% to under 10%	23	19	25	22	25	18	24	23	29	20	25	18	25	28
10% or higher	19	21	18	18	19	23	19	21	17	18	24	10	28	15
Average	4.6%	4.89%	4.38%	4.17%	4.9%	4.7%	4.37%	4.66%	4.76%	4.54%	5.23%	3.31%	5.85%	4.4%
Median	3%	3%	3%	2%	3%	2%	3%	2%	3%	2%	4%	2%	5%	3%

*Respondents were asked to provide a specific number, not choose a category.



Comparison of estimated generosity with actual generosity.

Response	All	Age <35	Age 35 – 49	Age 50 – 64	Age 65+	HHI <\$40k	HHI \$40-69k	HHI \$70-99k	HHI \$100-149k	HHI \$150k+	Christian	Not Christian	Protestant	Catholic
Estimate is lower than reality	12%	11%	10%	11%	14%	16%	14%	14%	10%	9%	11%	13%	11%	10%
Estimate is higher than reality:	87	88	90	88	85	81	86	86	90	90	88	85	88	90
-- somewhat (1 point or less)	32	33	26	34	34	26	27	30	34	39	28	41	25	31
-- much (more than 1 pt)	55	55	64	54	51	55	59	57	56	51	60	44	63	59

*1% estimated their generosity exactly.

Considering your household's overall financial situation, how do you tend to see your giving to non-profit organizations?

Response	All	Age <35	Age 35 – 49	Age 50 – 64	Age 65+	HHI <\$40k	HHI \$40-69k	HHI \$70-99k	HHI \$100-149k	HHI \$150k+	Christian	Not Christian	Protestant	Catholic
I give a lot more than I should	2%	3%	3%	2%	2%	4%	2%	2%	2%	2%	3%	1%	3%	2%
I give a little more than I should	7	9	9	6	6	12	6	7	6	6	8	6	7	7
I donate about the right amount	51	44	46	50	58	57	59	49	52	43	53	46	50	59
I should donate a little more	29	36	28	29	24	18	25	31	31	33	26	34	27	24
I should donate a lot more	11	8	14	12	10	10	8	10	9	16	10	12	12	8

Think about all of your donations to non-profits. Where do you tend to see your giving?

Response	All	Age <35	Age 35 – 49	Age 50 – 64	Age 65+	HHI <\$40k	HHI \$40-69k	HHI \$70-99k	HHI \$100-149k	HHI \$150k+	Christian	Not Christian	Protestant	Catholic
A significant financial sacrifice	6%	5%	6%	5%	7%	9%	12%	9%	4%	1%	7%	4%	6%	6%
Small financial sacrifice	54	52	62	59	47	66	59	53	52	47	56	51	56	55
No real financial sacrifice	40	42	33	36	46	24	29	38	44	52	38	45	38	39

If you had not donated that money to non-profits, what would you have been most likely to do with it?

Response	All	Age <35	Age 35 – 49	Age 50 – 64	Age 65+	HHI <\$40k	HHI \$40-69k	HHI \$70-99k	HHI \$100-149k	HHI \$150k+	Christian	Not Christian	Protestant	Catholic
Pay bills/household needs	23%	18%	27%	24%	23%	38%	35%	24%	19%	12%	23%	23%	20%	26%
Pay off debt	11	12	10	14	9	11	14	12	11	9	13	8	13	12
Spent it on extras I would enjoy	6	11	7	5	4	3	9	6	6	6	5	8	7	3
Spend it on things I don't need	10	15	10	11	7	10	8	11	12	10	10	12	12	8
Give it to friends or family	4	4	3	3	7	7	2	5	3	6	4	4	6	3
Put it in savings	44	39	42	43	48	31	31	40	49	55	43	45	42	48

What are the main reasons you aren't currently giving more to non-profits?*

Response	All	Age <35	Age 35 – 49	Age 50 – 64	Age 65+	HHI <\$40k	HHI \$40-69k	HHI \$70-99k	HHI \$100-149k	HHI \$150k+	Christian	Not Christian	Protestant	Catholic
Unsure about my financial future	42%	42%	44%	47%	34%	42%	44%	44%	45%	38%	40%	43%	39%	42%
Trouble finding orgs I trust	25	25	15	27	29	11	25	16	32	28	22	30	24	19
Simply can't afford to right now	24	26	28	25	17	54	37	28	20	10	25	22	28	18
Unsure where my giving will make greatest difference	23	30	20	19	24	10	21	20	24	29	19	29	20	22
Just never really think about it	23	26	24	26	18	20	19	31	24	22	22	24	22	23
I just need to be more generous	21	26	24	15	22	15	18	24	17	26	19	24	21	17
So many options, I'm unsure	19	22	18	16	21	9	20	16	19	25	18	22	19	21
I struggle with whether my giving will really make a difference	18	20	20	16	15	17	11	17	22	18	14	24	13	14
I have trouble finding orgs that matter to me	16	20	16	12	15	6	14	16	16	18	14	18	12	20
Income varies month-to-month	10	16	12	9	3	18	22	8	8	4	8	12	10	2
Spouse/partner doesn't want to	7	14	6	3	5	--	3	5	11	9	6	9	4	9
Net: Blame my finances	58	60	66	64	46	76	74	63	54	48	59	57	62	55
Net: Uncertain about orgs	54	58	49	52	56	31	50	48	59	62	51	59	50	57
Net: Blame myself	43	54	45	38	38	30	38	48	46	45	40	48	40	42

*Among the 40% of donors who feel they should be giving more to non-profits. Multiple responses allowed.