

MAXIMIZING MIDDLELEVEL DONOR VALUE

...



INTRODUCTION

Pardon the dad joke, but why did the theoretical physicist start a construction company?

To prove her ideas really hold up.

Eyeroles aside, ideas that hold up are the foundation of this follow-up to the 2024 Sea Change Strategies study [The Missing Middle Part Four](#).

That study surveyed nearly 6,000 midlevel donors from 36 organizations with a goal of getting a deeper understanding of the mindsets, demographics, and behaviors of this important audience—donors who typically give between \$1,000 and \$10,000 cumulatively in a year.

But how do those theoretical findings stack up to what fundraisers are seeing in practice?

As a follow-up, we interviewed four fundraisers to see how their real-world experiences aligned with or diverged from the study's findings. This mini-report focuses on how these fundraisers are maximizing the value and impact of their midlevel programs through retention, planned giving, upgrades from grassroots and upgrades into major giving.

Our deepest thanks go to the following fundraisers for generously sharing their expertise and time:

- Rebecca Kirkpatrick, Deputy Director, Outreach and Membership, Earthjustice
- Kate Rhodes, Officer of Planned Giving Marketing, International Rescue Committee (IRC)
- Tom Schloegel, Development Officer, Center for Science in Public Interest (CSPI)
- Denise Taylor, Director of Mid Level Giving, American Rivers

We are also grateful to the scores of midlevel donors who continue to support the causes they hold dear. Their steadiness provides a light during a time of philanthropic uncertainty.

According to the [Philanthropy Panel Study](#) by the Lilly Family School of Philanthropy at Indiana University, the share of U.S. households that donated to a charity fell from 65% in 2008 to 50%—only half of households—in 2018 (the last year for which that data exists).

Further, this year's [Giving USA report](#) shows giving by individuals dropped 2.4% in 2023.

However, midlevel donors are proving to be a resilient foundation. They retain at higher levels than other donors and often give more than one-third of revenue from individuals despite their relatively small numbers.

We have long believed that midlevel donors are the foundation of a healthy and resilient fundraising program. The Missing Middle Part Four and these subsequent interviews deepen that belief.



ALIA MCKEE



MARK ROVNER

Sea Change Strategies

January 2025

MISSING MIDDLE PART FOUR METHODOLOGY RECAP

In the fall of 2023, 36 leading nonprofit organizations sent an online survey to their midlevel donors. We are very grateful to them. (See appendix for the full list of participating organizations).

- Nonprofits define “midlevel” in different ways, but typically they are donors with cumulative gifts of between \$1,000 and \$9,999 to a single organization over a 12-month period.
- The sample size was n=4,647-5,919 (number of responses vary by question).
- We weighted the data, taking into consideration the size of the midlevel donor universe.



MAXIMIZING MIDDLE LEVEL LIFETIME VALUE THROUGH RETENTION

The Missing Middle study found that midlevel donors are extremely loyal. 87% express strong favorability towards the participating organization and nearly 90% say they are very likely to renew their gift to the participating organization. This plays out in the real world, with the nonprofit fundraisers we interviewed seeing midlevel retention rates between 65 and 87%.

At a time of tumult and uncertainty in fundraising, midlevel donors appear to be foundationally strong.

Favorability

87%

Say they are very favorable toward the organization

Donation Intent

89%

Say they are very likely to give the organization again in the next 12 months

Earthjustice maintains strong retention rates by focusing on customized stewardship and relationship building for their midlevel donor group *Justice Partners*. Rebecca Kirkpatrick shares, “We believe many midlevel donors are making their major gift at the midlevel. \$1,000 for them is their major gift. We need to honor and invest in providing them an amazing experience at that level.”

As part of this vision, Earthjustice aims to build a sense of community and reinforce the valued role midlevel donors play. They consistently use *Justice Partner* branding to help midlevel donors internalize their connection to this special group of donors.

They are also building on the Missing Middle Four’s findings that midlevel donors are not a monolith. As part of the study, we used a type of statistical analysis called segmentation to uncover groups of midlevel donors who are distinct from one another in their attitudes and behaviors. Three distinct midlevel donor profiles emerged based on their information needs and engagement preferences.

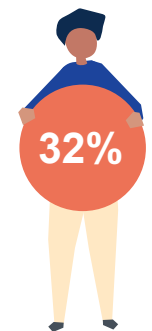
Midlevel donors are not a monolith

Midlevel donors fall into one of three psychographic profiles



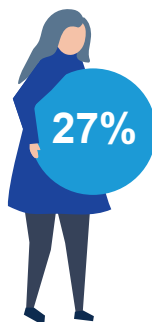
All Business

As the name suggests. All Business donors are happy to be left alone, and are likely to renew their gifts with minimal stewardship efforts. It’s possible that for members of this group, some stewardship outreach could be counter-productive, such as phone calls, invites to events, and other contacts. Remind these donors when it’s time to renew, and send them a tax receipt, your Annual Report and possibly an additional Impact Report.



Engagement Seekers

Of the three segments, these donors appear to have the highest potential. They are the group most likely to say they plan to increase their giving to the participating organization, and they have a considerable appetite for the kinds of engagement opportunities organizations can provide. Win them over by speaking to both their heads and their hearts.



Hands On Donors

These donors are at the opposite end of the spectrum from the All Business crew. This group is already personally involved in multiple ways, including as Board members, volunteers, or in other hands-on roles. This group is most likely to be major givers to at least one organization.

Using a seven-part multi-channel qualification series, Earthjustice determines which donors want deeper relationships and which donors fall into the All Business category. This helps them segment donors into appropriate stewardship tracks based on their responsiveness and desire to engage.

Earthjustice has structured their midlevel team to support this donor-centric strategy. Two of their midlevel officers have larger portfolios of 400-600 donors who receive the qualification series. Rebecca explains, "Once donors are 'accepted' meaning they want a relationship with us, the officers continue to send dedicated touchpoints. This could include thank you calls for recent gifts, special reports produced by our donor communications team, forwarded emails from leadership about programmatic updates, reminders of event invitations and travel, extra thank yous at year end, and additional zoom or phone calls based on the donor's preferences, interests and behavior. The more a donor engages and shares their interests with the officer the more they tend to receive in response."

For those donors identified as All Business, Earthjustice keeps them in the branded *Justice Partner* membership program with a reduced email/mail solicitation schedule. "These donors still get touchpoints that deliver on *Justice Partner* benefits including special reports, invitations to virtual and in-person events, *Justice Partner*-specific Town Halls and the Earthjustice Quarterly Magazine among other benefits, but they don't have that added one-on-one layer that our 'engagement seekers' and 'hands on donors' receive. In case an All Business donor does want to reach out, they receive my direct contact information so I can be their point of contact for any questions or concerns."

And while Earthjustice engages in soft upgrades of their *Justice Partners* including ask strings with different multipliers based on the donor's last gift amount, they understand that many midlevel donors are already giving at their capacity. "For us, it's really about trying to receive their best gift to us which may be a renewal—we want the upgrade, but we understand that many folks are giving at the top of their philanthropy."

American Rivers credits their high retention rate for their midlevel donor group *River Guardians* to highly personalized communication and stewardship that makes donors feel they are part of something special and impactful.

Denise Taylor explains, "We do a conservation update for *River Guardians* twice annually. We also do virtual briefing invitations, which are an opportunity to do a deeper dive into subject matter, like an election guide. We also strive to communicate the direct impact midlevel gifts have on American Rivers' work, like dam removal and promoting free-flowing rivers."

Denise also noted that while American Rivers' renowned *Most Endangered Rivers* list gets strong publicity and is good for brand awareness, it especially resonates with *River Guardians*, many of whom have been with the organization for some time and have seen that perseverance pay off."

She adds, "Our dam removal projects can take years. For instance, the Klamath Dam in California was a 20-year project. We want donors to know they've had a hand in that. We have footage that we speed up to show the impact of dam removals. We try to think of ways to make our work come alive—especially for *River Guardians*."

In terms of direct fundraising, American Rivers finds mail continues to be the workhorse for its hybrid midlevel program, driving most renewals. But they supplement mail outreach with email appeals and occasional phone contacts, as well as a personal outreach through handwritten notecards.

Denise shared two powerful anecdotes of simple thank you calls to midlevel donors resulting in gift increases, in one case from \$2,500 to \$10,000. "For me, that was a good checkpoint, that there is some real value to picking up the phone, even if I just leave a voicemail message. I started out in telemarketing, so I still really believe in the power of the phone."

Looking ahead, American Rivers has made strategic investments in midlevel retention including hiring a dedicated person to optimize email solicitations for the membership and midlevel programs and launching a special campaign that will extend special invitations to *River Guardians* to provide additional funding for future organizational growth. Later this year, American Rivers will move from qualifying *River Guardian* prospects for the campaign into the public phase, when they will make direct requests to this donor group for campaign gifts.



MAXIMIZING MIDDLE LEVEL LIFETIME VALUE THROUGH PLANNED GIVING

Over half the midlevel donors surveyed in the Missing Middle Part Four have made a charitable bequest or plan to do so, making planned giving a huge opportunity for increasing lifetime value of midlevel donors.

Midlevel giving is a stepping stone into planned giving.



31% have made a bequest to the participating organization, and another 23% say they plan to make one later.

The IRC has made this a cornerstone of their midlevel strategy through their *Rescue Collective*. *Rescue Collective* is the umbrella term for three high-value donor audiences including:

- *Rescue Collective* Leaders, midlevel donors
- *Rescue Collective* Partners, recurring donors
- *Rescue Collective* Changemakers, donors who have made a gift from their estate plans

By unifying high-value donors via the *Rescue Collective*, the IRC has overcome internal silos that had once existed between these programs. Kate Rhodes explains, "We are evolving from a channel-specific approach to this *Rescue Collective* audience-centric approach. *Rescue Collective* allows us to market planned giving to midlevel donors regularly. We have modeling data that proves a significant number of our midlevel donors have high planned giving likelihood. Working together across Partners, Leaders and Changemaker teams as well as communicating to donors under the same *Rescue Collective* umbrella allows us to collaborate better and cross-pollinate."

Kate adds, "Because of budget and logistics, we're only able to send pure planned giving marketing to donors who have been officially modeled and tagged as planned giving prospects. But cross-marketing via *Rescue Collective* allows us to touch non tagged individuals. A good example is that we include a Changemaker donor feature in every midlevel newsletter that goes out. That means we can touch *Rescue Collective* donors who for whatever reason don't fit the model, but may be interested in leaving a planned gift."

Further, to make it easy for donors to reveal their intentions, the IRC adds checkboxes across all their *Rescue Collective* response vehicles, from event registrations to donation forms, asking donors to indicate if they have included the IRC in their will or want more information. Kate reports, "We had such success with this in our *Rescue Collective* materials that we recently included the checkboxes on a donor event registration that went out to numerous audiences, including major donors."

At the IRC, the *Rescue Collective* unifies high-value donor audiences and the teams that serve them.

Rescue Collective
Partners

Rescue Collective
Leaders


Rescue Collective
Changemakers

At the Center for Science in the Public Interest, Tom Schloegel sees planned giving as a growth opportunity for their midlevel group Partners for NutritionAction. CSPI markets bequests on the reply device in every appeal sent to this segment and will begin adding planned giving buckslips to midlevel acknowledgements.

“Beyond email, we haven't mailed planned giving solicitations directly to Partners. But our magazine NutritionAction has a quarter million circulation in print and in two of our six yearly issues, we include a planned giving request on the wrapper outside the magazine. Because of the size of our program and team, it's all about these small, easy-to-execute steps.”

Lastly, the Missing Middle study highlighted that there appears to be a critical age window for securing bequests. Based on our sample, by the time a donor reaches 70, they have either already added a charity to their estate plan or have decided not to. The average age of the “planning to” group is 67. The average age of the “thinking about it” group is 56. This suggests that mid-50s to late 60s may be the ideal age window for securing bequests.

At Earthjustice, the planned giving team has their own screening process to identify *Justice Partners* with high legacy potential and coordinates with midlevel officers to cultivate them and market planned giving opportunities. Rebecca Kirkpatrick explains, “The planned giving officers work with us to decide who's leaning into a bequest relationship based on demographics and capacity and when we should coordinate that. Our team also listens to *Justice Partners* who may share information about their giving intentions and connects them to Planned Giving Officers. I just got an email from a planned giving officer who reported that one of our donors reached out saying, ‘I'm a *Justice Partner* and I'm ready to talk about my bequest gift.’”



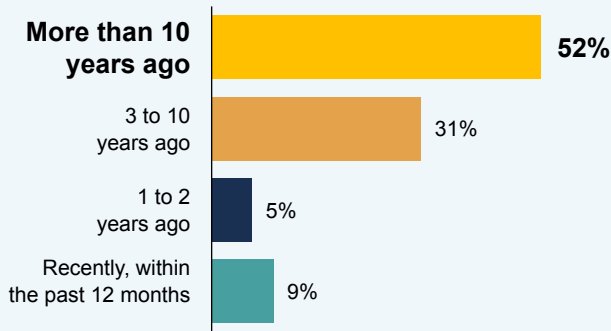
Mid-50s to late 60s may be the ideal age window for securing bequests.

MAXIMIZING MIDLEVEL: UPGRADING GRASSROOTS DONORS TO MIDLEVEL

According to the Missing Middle Study, over half of midlevel donors have been involved with the participating organization for over a decade. The fundraisers we interviewed are taking this long view to heart when it comes to upgrading grassroots donors to midlevel.

Additionally, nearly half of midlevel donors have been engaged with the cause they care most about since young adulthood, prior to the age when donors typically become midlevel donors.

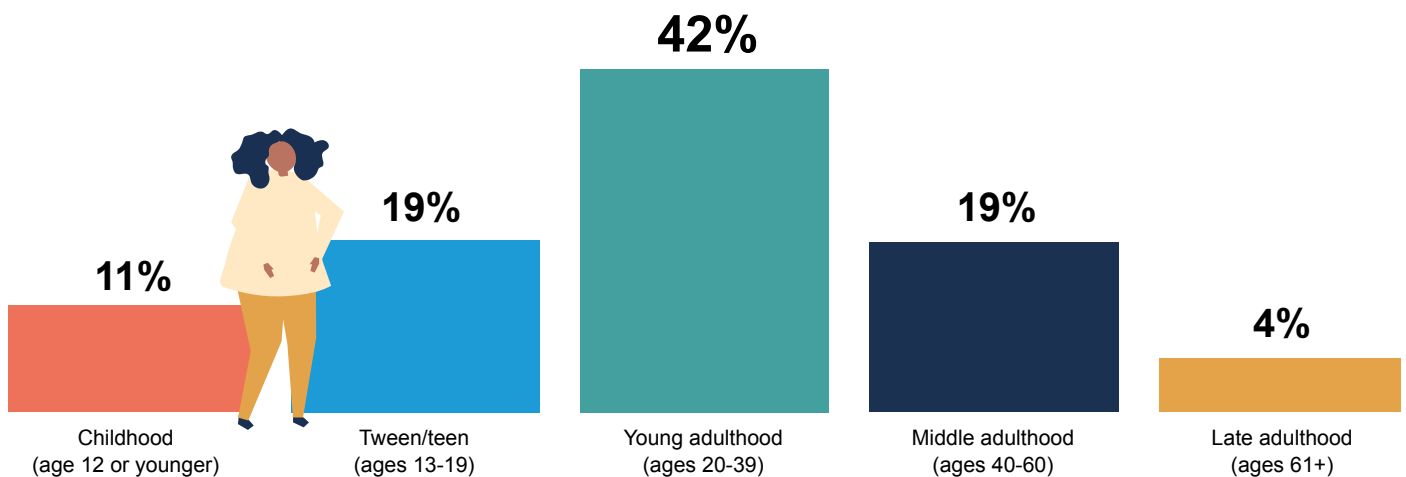
Over half of midlevel donors have been involved with the participating organization for a decade or more.



*By participating organization, we refer to the specific organization that sent the survey initiation to which the donor responded.

Rebecca Kirkpatrick with Earthjustice says, “It takes about 13 years on average for a donor to upgrade from our public support audience to the midlevel. That’s one of the reasons why we invest in our membership services program. We want public support donors to have a great experience with us so they’ll be more likely to upgrade into midlevel if and when they are able to.”

CSPI has defined a Midlevel Upgrade Prospect Program they call MUPs. Tom Schloegel shares, “We select around 2,500 donors giving \$250-\$999 in the past 18 months who have high capacity and inclination ratings. Those folks get at least three dedicated appeals per year asking them to join our *Partners* program with a gift of at least \$1,000. We invite them to special events, include them in some “breaking news” updates, and attempt to engage them in other ways throughout the year, so when the asks come, we hope they feel more inclined to step up.” The MUPs effort has become a significant source of new midlevel donors at CSPI. “Credit goes to our Marketing team for their collaboration on the MUPs strategy plus for their ongoing success in upgrading many other low-dollar donors into our *Partners* program.”



Midlevel donors connect to their most important causes during young adulthood.

MAXIMIZING MIDDLE LEVEL LIFETIME VALUE BY UPGRADING TO MAJOR GIFTS

Even though The Missing Middle found only 13% of midlevel donors have made a one-time donation of \$10,000 or more, the interviewed nonprofits still capitalize on opportunities to move donors upward into major giving.

American Rivers and Earthjustice have invested in bridging midlevel and major gifts through proactive moves management and donor qualification, which provides a seamless experience for donors as they move between giving levels.

Denise Taylor says, "We recently hired a role we call the "hinge" position, a dedicated FTE on the data management team who helps identify midlevel donors with major gift potential and ensures proper stewardship. Over 90% of her time is focused on moves management work. She qualifies donors, moves them in and out of portfolios, and has monthly portfolio meetings with the major gift and midlevel teams. She also provides targeted information to help with personalized asks."

Earthjustice also takes a systematic approach, having their prospect research team conduct wealth screenings on midlevel donors. High potential donors are then funneled to major gift officers for one-on-one qualification. Rebecca Kirkpatrick stresses the importance of having clear protocols: "We now have a top prospect review process.

Our officers, including midlevel, will look at donors and ask the prospect research team to screen them. Then we'll recommend qualified donors to Major Gifts. Sometimes folks give above the midlevel threshold and we'll do a formal handoff. It's coordinated through Prospect Research to ensure effective communication and transitions between teams."

To make upgrading more urgent, CSPI recently launched a special challenge with an aim of upgrading 20 midlevel donors into the major category by securing a gift of \$5,000 or more. Tom Schloegel explains: "A major gifts officer secured a \$100,000 challenge gift from a donor, who promised the support if we could get 20 new \$5,000+ donors. So we formulated special appeals to our midlevel donors most likely to respond, asking if they could stretch to \$5,000. We also marketed the challenge to the whole segment with the caveat that we appreciate all gifts at every level. We already have 12 of the 20 needed commitments, so it's working well!"

Critically, while pursuing select upgrades, the interviewed fundraisers agreed that the real key is meeting donors where they are. As Tom Schloegel puts it, "A good midlevel program will both move those who want to be moved up the pipeline and value those who have found a home in midlevel."

"A good midlevel program will both move those who want to be moved up the pipeline and value those who have found a home in midlevel."

- Tom Schloegel, Development Officer,
Center for Science in Public Interest (CSPI)



CONCLUSION

The Missing Middle Part Four and these subsequent interviews underscore how midlevel donors are a resilient and foundational part of a healthy fundraising program. There is no playbook, but we hope these interviews have inspired you with ideas to drive midlevel donor lifetime value through retention, planned giving and strategic upgrades. The most successful midlevel programs put the donor first—working across internal teams to understand their needs, motivations and capacity.

Don't forget!

- **Tailor the donor experience** based on the three midlevel donor profiles identified in the Missing Middle Part Four, All Business Donors, Engagement Seekers, and Hands On Donors.
- **Invest in staff** dedicated to midlevel stewardship and cultivation including higher-touch engagements for Hands On Donors and Engagement Seeker profiles.
- **Integrate** planned giving marketing into midlevel donor communications.
- **Make it easy** for donors to share their bequest intentions through simplified response vehicles.
- **Take the long view** on upgrading grassroots donors to midlevel. It may take time.
- **Resource and establish clear protocols** and collaboration between midlevel and major gift teams for qualifying and upgrading high-potential donors.
- **Try creative upgrade ideas**—like CSPI's challenge—to create urgency while still respecting a donor's preferred giving level.



APPENDIX

ABOUT THE AUTHOR

To make social change, you have to fund social change. That's why Alia McKee has dedicated her career to raising money for causes she believes in. Alia is a veteran strategic communications and fundraising strategist with hands-on experience developing research-backed integrated marketing and fundraising campaigns for high-profile non profits.

Alia is also a seasoned leadership coach who relishes helping non profit leaders navigate the complex professional and personal challenges they face as change makers. She is a graduate of the Comprehensive Training in Hakomi Mindful Somatic Psychotherapy and incorporates Hakomi into her coaching relationships.

Clients have included: Planned Parenthood Federation of America, Amnesty International USA, MoveOn.org, National Geographic Society, Best Friends Animal Society, the Monterey Bay Aquarium, and Everytown for Gun Safety, among others.

Alia is a noted speaker, author and blogger. Her thought leadership has been featured in *Forbes*, *NPR* and *The Chronicle of Philanthropy*. She earned her masters in Public Affairs from the LBJ School at the University of Texas at Austin and her masters in Social Work at UT Austin as well.

She is a rescue dog fanatic and a fitness enthusiast. In her off hours, you'll probably find her in Brooklyn's Fort Greene Park walking her furry best friend Chachi or doing push ups.

FULL LIST OF PARTICIPATING ORGANIZATIONS

- The ACLU
- All-Options
- American Friends Service Committee
- American Rivers
- Amnesty International
- National Audubon Society
- Best Friends Animal Society
- CARE
- Center for Reproductive Rights
- Cystic Fibrosis Foundation
- Disabled American Veterans
- Easterseals
- EDF
- Fòs Feminista
- Free Press
- Global Communities
- Human Rights Campaign
- Christopher & Dana Reeve Foundation
- The Marine Mammal Center
- MAZON: A Jewish Response to Hunger
- Minnesota Zoo Foundation
- The Nature Conservancy
- No Kid Hungry
- NRDC
- Palos Verdes Peninsula Land Conservancy
- Planned Parenthood of the Rocky Mountains
- Planned Parenthood of Greater Texas
- Planned Parenthood Federation of America
- Rainforest Foundation US
- Save the Children
- Sierra Club
- Texas Freedom Network
- The Trevor Project
- Women's Refugee Commission
- WWF
- YIMBY Action