



How Clients Are Giving Today: Four Takeaways from CAPTRUST Wealth Advisors

To better understand how donors are navigating the intersection of values, strategy, and uncertainty, CAPTRUST surveyed 154 of our wealth advisors who work closely with clients making charitable decisions every year. CAPTRUST's core wealth clients are typically individuals and families with complex financial lives and multiple millions of dollars in investable assets.

Their advisors' responses offer important signals for nonprofit, foundation, and endowment leaders seeking to engage donors more effectively. Here are four key takeaways and what they mean for organizations that rely on philanthropy.

1. Impact Clarity is a Major Barrier to Giving

More than one-fifth of advisors (21.8 percent) said the biggest barrier preventing clients from giving or giving more is when they feel disconnected from organizations, while 17.7 percent reported that donors hesitate when they don't see clear impact.

For nonprofit leaders, this highlights a critical gap: Even motivated donors may pause their giving if they can't easily understand how their gift will translate into outcomes. When impact feels abstract or buried in complexity, donor confidence erodes.

Advisors also cited economic or personal financial uncertainty as a factor preventing clients from giving or giving more (42.2 percent). These findings suggest donors want ample reassurance on two fronts: reassurance from their financial advisor about what they can afford to give and reassurance from nonprofits that their gifts are being used effectively. Transparent communication and credible impact reporting can help.

2. Donors Want Better Communication, But Not More of It



When advisors were asked what type of nonprofit engagement their clients value most, 44.5 percent selected “clear, concise impact updates.” This was, by far, the top response. Preferences for low-touch engagement (16.1 percent) and family involvement opportunities (16.1 percent) followed, while invitations to events ranked lower (10.6 percent).

At the same time, 8.2 percent of advisors cited “too many solicitations” as a barrier to giving.

Taken together, these data points indicate donors want to understand outcomes but not be overwhelmed by outreach.

For nonprofit leaders, this means prioritizing fewer, clearer touchpoints that focus on results, not process. Impact updates should answer simple questions donors care about. What changed? Who benefited? And why did this gift matter? When organizations lead with clarity and restraint, they make it easier for donors to stay engaged and give with confidence.

3. Operational Readiness Is More Important Than Ever

Advisors report that qualified charitable distributions (QCDs) are the most frequently used giving method (37.7 percent), followed closely by donor-advised funds (DAFs) at 33.1 percent. QCDs are direct transfers from an individual retirement account to a qualified charity, available for individuals age 70 1/2 and older. DAFs, on the other hand, allow donors to contribute assets to a designated charitable account and recommend grants over time.

Traditional cash gifts, including checks and online donations, still play a role (14.2 percent), as do gifts of appreciated securities (13.2 percent), such as stocks or mutual funds donated directly to charitable organizations.

Planned gifts, including bequests, charitable trusts, and beneficiary designations, along with complex assets, such as real estate or privately held business interests, represent a smaller share.

The takeaway for nonprofit leaders is that operational readiness can be a key differentiator.

Organizations that can smoothly accept non-cash gifts, understand how QCDs and DAFs function, and coordinate effectively with financial advisors can remove friction at critical moments, making generosity easier for donors to act on.

4. Purpose Remains the Primary Motivator

When asked what most strongly motivates their clients’ charitable giving, 60.8 percent of advisors pointed to “supporting causes their clients care deeply about,” while another 19.6 percent cited community or faith-based connection. By contrast, just 15 percent identified tax efficiency as the primary driver.



In practice, this suggests that tax planning rarely initiates generosity. Instead, giving begins with purpose; tax strategies tend to serve as a secondary benefit once intent is already established.

Mission clarity and emotional resonance are still the foundations for fundraising success. Organizations that can articulate why their work matters, and who it helps, are better positioned to inspire generosity, regardless of the tax environment. The bottom line is that donors today are thoughtful and increasingly strategic. Nonprofits, endowments, and foundations that can combine emotional resonance with operational excellence—and communicate their impact clearly and concisely—can earn trust, deepen relationships, and inspire sustained generosity.

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