

Charitable Mindset: What Are Clients Thinking?



Don't you wish you could read your clients' minds? Understanding what clients really care about is crucial to constructing any estate or financial plan. When it comes to charitable giving, you can be a step ahead. Plenty of research offers clues about what matters most to your philanthropic clients.

For starters, the numbers show that year after year, people are giving money to U.S. charities—to the tune of \$592.50 billion in 2024 alone according to [Giving USA](#). Indeed, most of your clients are probably philanthropic; more than [85%](#) of affluent households give to charities each year.

Here's what else they may be thinking:

"We want to make the world a better place, starting right at home."

The importance of a local connection is a common [theme](#) throughout various research studies on the motivations for charitable giving. A widely cited peer-reviewed [study](#) conducted by the University of Chicago Booth School of Business found that people are more likely to donate to local charities than distant ones. The team at the Chester County Community Foundation certainly witnesses this every day as we work with donors to address local needs by supporting charities right here in our community. The Community Foundation is honored to be a resource for you and your clients to structure charitable gifts that make the biggest difference.

"We really enjoy giving to charities."

Philanthropy is a [positive](#) experience for the benefactor, not just the beneficiaries. [Research](#) suggests that the benefits are both psychological and physiological. This is in sharp contrast to something clients may view as a mostly negative or [stressful](#) experience—updating financial and estate plans. Estate planning forces clients to confront uncomfortable topics such as their own mortality, potential incapacity, and the possibility of family conflict, not to mention the complexity of the planning process, fear of making the wrong decisions, and anxiety about financial security. By infusing charitable giving into the conversation, you're taking the pressure off the uncomfortable topics and potentially lifting the mood of the entire process.

"We want to be sure we are making a difference."

Philanthropists, by definition, seek to create positive social [change](#) and are often eager to address complex issues. Indeed, at this moment in time, [commentary](#) has suggested that philanthropy may be re-examining its role amid global "polycrises" by considering not just the material resources it provides but also its potential to lead within organizations, across the sector, and in society at large. The Community Foundation is uniquely positioned to help your clients expand their philanthropic portfolios to include not only ongoing financial support for charities, but also advocacy and structuring unrestricted endowments or other long-term vehicles to support sustained positive change.

As always, the Chester County Community Foundation team stays closely connected with the full range of nonprofits in our region, and that expertise is invaluable to help your clients achieve the impact they're seeking to address critical community needs. Please reach out anytime!

For more information, contact the Chester County Community Foundation:

Jason Arbacheski, CAP – Gift Planning & Stewardship Director – jason@chescofcf.org

Karen Simmons – President/CEO – karen@chescofcf.org

The team at the Chester County Community Foundation is a resource and sounding board as you serve your philanthropic clients. We understand the charitable side of the equation and are happy to serve as a secondary source as you manage the primary relationship with your clients. This newsletter is provided for informational purposes only. It is not intended as legal, accounting, or financial planning advice.