SIGNALS IN FUNDRAISING

THE MIDDLE MATTERS

Understanding, Identifying & Engaging Mid-Level Donors

Unlock the power of your “missing middle” donors with an actionable playbook that turns mid-level giving into your most scalable engine for revenue, loyalty, and major gifts growth. In these pages, explore trends and best practices to wow mid-level donors with human-centered stewardship that keeps support rising year after year.

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KEY TRENDS SHAPING MID-LEVEL GIVING

- There are fewer donors, but contributed support isn't collapsing (yet)
- Online fundraising is shifting toward recurring giving
- Mid-level is becoming an intentional "program," not one falling through the cracks
- Donors expect personalization and performance

Understanding
Mid-Level Giving

WHAT IS MID-LEVEL GIVING?

Mid-level giving is often defined as gifts in the ~$250–$10,000 range, though this varies by organization. Today, mid-level giving is increasingly the make-or-break layer between broad-based annual giving and major gifts.

WHY NOW?

We are facing a reality in which donor counts and retention are under pressure, even as total dollars are holding steady or growing, meaning **many organizations are becoming more dependent on fewer donors.** The Fundraising Effectiveness Project (FEP) published reports on donor behavior and retention that illustrate this dynamic trend.

At the same time, total charitable giving has shown strength recently. Giving USA reported that total charitable giving in the United States reached an estimated $617.2 billion in 2025, surpassing the $600 billion mark for the first time.

Bottom line: Mid-level giving is where nonprofits can rebuild loyalty, increase average gift value, and create predictable upgrades, even when acquisition is difficult.

Understanding Mid-Level Giving: 4 Key Trends Breakdown

There are fewer donors, but contributed support isn't collapsing (yet)

Today's headline is that total dollars can rise while donor counts fall. The donor pipeline is thinning, but high-performing organizations are compensating through improved value per donor and stronger retention among their best segments. FEP reports highlight persistent challenges in retention and acquisition.

IMPLICATION

Mid-level donors are not "nice to have." They're the most scalable lever for net revenue without requiring a full major gift staffing model

Online fundraising is shifting toward recurring giving

Digital fundraising benchmarks have consistently shown a growing share of revenue from monthly giving compared to one-time giving. This is the preferred way to give for Millennials and younger Gen-Xers who are reshaping donor behavior. It also shows where the pathway for many new mid-level donors may start.

IMPLICATION

Mid-level is no longer only about "bigger gifts." It's also about higher commitment (subscription-like giving), which reduces turnover.

Mid-Level Giving:
4 Key Trends Breakdown

Mid-level is becoming an intentional "program," not one falling through the cracks

AFP and philanthropic thought leaders increasingly call out the need to build mid-level giving as a deliberate strategy—because it can "fill the gap" between annual and major gifts and serve as a bridge when donor retention is under strain.

IMPLICATION

When an organization does not treat mid-level donors as "enhanced annual donors" and move to treat them as "donors to upgrade", this segment will outperform others in the donor database.

Donors expect personalization and performance

Mid-level donors are far more likely than small-dollar donors to want proof of impact, access to insiders (organizational leaders, staff/program leaders), thoughtful and personal gratitude, and fewer, better-focused communications.

IMPLICATION

One needs to communicate with this segment in a way that doesn't feel like mass messaging. That approach can lead to missed upgrades, quiet downgrades, and lapsing.

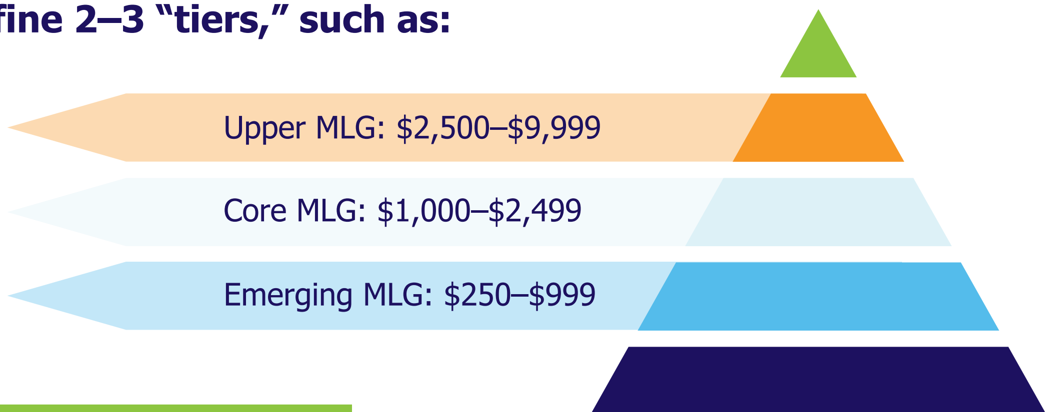
ARE YOU READY TO GROW YOUR "MIDDLE"?

On the following pages, we'll walk through the mid-level giving playbook, covering how to identify mid-level donors in your organization, launch a mid-level stewardship model, create upgrade pathways, improve retention, and measure progress.

Define What it Means For You

Define "mid-level giving" (MLG) for your organization using data, not guesses

Define 2–3 "tiers," such as:



TOOLS YOU CAN USE TODAY

- CRM segmentation + dashboards
- Reporting layers (Tableau, Looker)
- Wealth + propensity overlays (DonorSearch, Windfall, iWave)

Build a profile/persona of your mid-level donors by answering questions such as:

- Do you know their giving recency/frequency/monetary (RFM)?
- What is their Communications channel preference (online, digital, direct mail, etc.)?
- What matters most? Specific programs/appeals to which they respond.
- Can you find their upgrade patterns (# of years between gift value changes, level of "jump", type of solicitation)

Launch the Model

Launch a manageable, donor-centered mid-level stewardship model

Minimum practical mid-level stewardship

- A clear "welcome touch within 7-14 days of "qualifying" gift
- 2-4 "human moments" per year (calls, personal emails, handwritten notes, small-group events)
- 1 impact story customized to what they fund and what matters most to them
- 1 upgrade invitation tied to outcomes (service gaps, not budget gaps)

TOOLS YOU CAN USE TODAY

- **Thank-you automation with personalization:**
  - ThankView / Gratavid (video stewardship)
  - CRM-triggered email journeys (Marketing Cloud, HubSpot, Mailchimp + CRM sync)
- **Calling + texting:**
  - PhoneBurner, Outreach calling workflows
  - Scale-to-human texting (where appropriate, compliant)

Create Pathways

Create upgrade pathways, not upgrade campaigns

✓ **Create 3 consistent "paths" mid-level donors can step into:**

Path A: Monthly + Mid-Level Hybrid

The "Stability Engine"

Offer donors a way to give monthly at a meaningful amount (e.g., $50–$250/mo), paired with one annual "impact boost" gift.

This aligns with the generational giving trend of monthly giving becoming a larger share of online revenue – particularly giving by Millennials and younger Gen-Xers.

Path B: Mid-Level to Major Gifts

The "Pipeline Engine"

Use engagement signals and capacity indicators to move the best-fit donors to MG officers, senior staff, and/or key volunteers.

Path C: Purpose-Based Giving Tiers

The "Identity Engine"

Offer giving levels "clubs" tied to program outcomes (e.g., The HEAL Society – for givers to Healthy Eating Active Living programs).

Create Pathways (cont.)

Create upgrade pathways, not upgrade campaigns

Most “upgrade” efforts fail because they are too generic (“please give more”), only timed around year-end, and not tied to donor intent. Create pathways instead.

TOOLS YOU CAN USE TODAY

- Predictive/propensity scoring (Virtuous, Salesforce add-ons, iWave/DonorSearch insights)
- Personalization platforms (dynamic content, donor journeys)
- Recurring gift optimization tools (on your donation platform)

Build Retention

Improve retention by focusing on the second gift and the second year

Retention is where the biggest financial leverage lives. FEP benchmarks repeatedly reinforce how retention challenges can undermine growth, even when gross dollars rise.

✓ **Build 2 retention programs**

SECOND GIFT ACCELERATOR

- Trigger stewardship after the first mid-level gift
- Invite donors into impact updates or insider briefings
- Ask for a second gift within 90–180 days based on what "more" will do to elevate a clear outcome

SECOND YEAR RENEWAL ACTION

- Don't "wait until renewal"
- Start pre-renewal engagement 90 days out
- Create identity language: "You're one of the supporters making X possible"

TOOLS YOU CAN USE TODAY

- Automated workflow triggers in your CRM
- Donor journey mapping tools (even a simple Airtable workflow works)
- Experiment frameworks borrowed from digital fundraising (A/B tests in email, landing pages)

Build a Framework

Treat mid-level donors as if they were included in your major gift portfolio, not as a one-size-fits-all group

This is where mid-level programs often break: no one feels responsible.

✓ Build a contact goal framework

TIER 1:
Emerging
6-10 touches/year

TIER 2:
Core
3-6 touches/year

TIER 3:
UPper
2-3 touches/year
VERY personal & intentional

TOOLS YOU CAN USE TODAY

- Task automation inside CRMs (moves management "lite")
- Lightweight portfolio tracking:
  - Trello / Asana / Airtable
  - CRM dashboards for "last touch" + "next step"

Measure Movement & Value

Measure the right things (mid-level donor KPIs)

Giving USA's findings reinforce that giving levels and channels are evolving, so measurement must map to how donors behave now (vehicles, timing, online/offline blending). Mid-level success should be measured on movement and value, not just revenue.

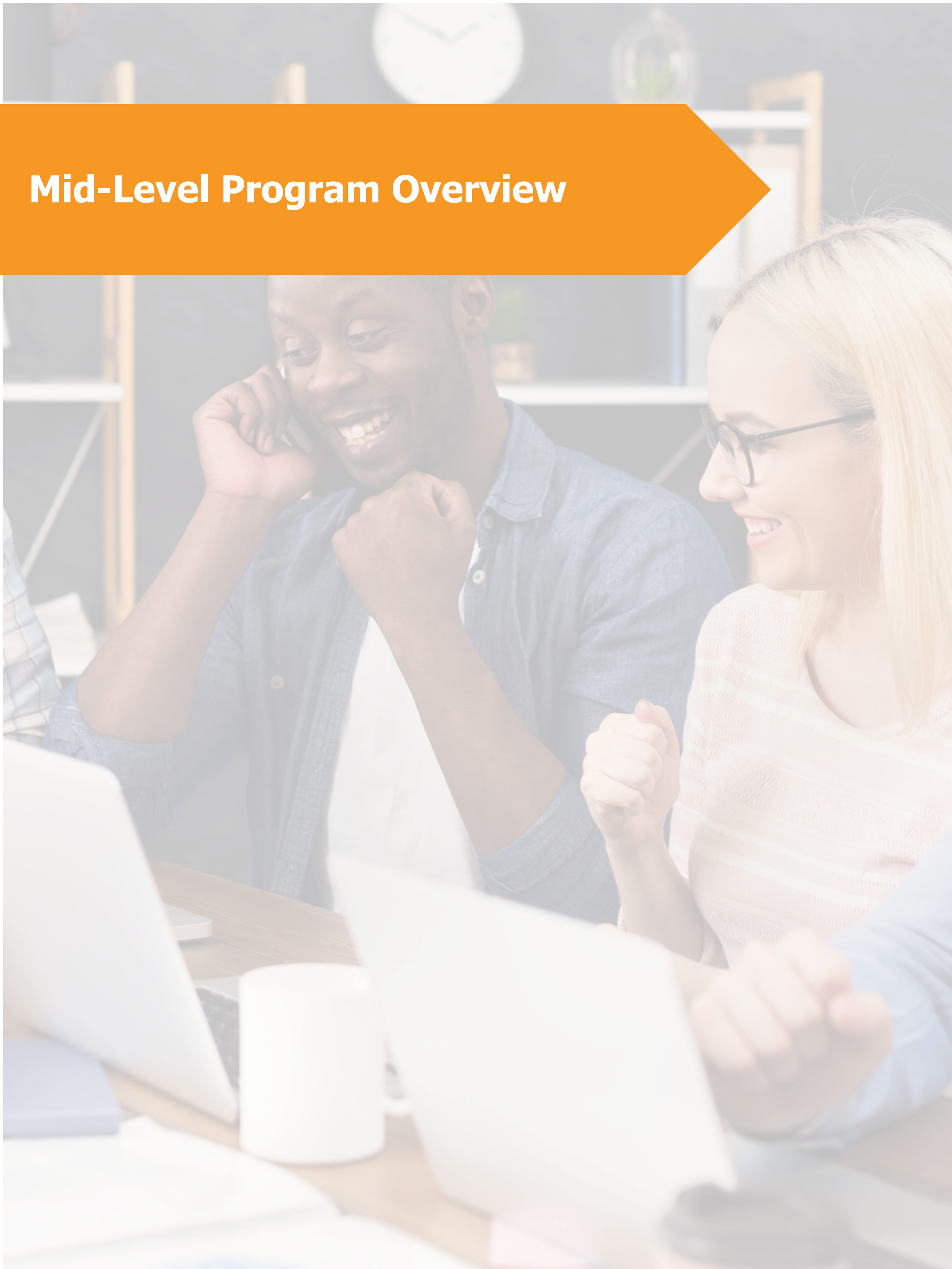
Create a core KPI dashboard

- Qualified mid-level donors (and $)
- Mid-level retention rate (YoY)
- Upgrade rate (to next tier)
- Downgrade rate (and reason codes)
- Avg gift and annualized value
- % of mid-level donors with ≥3 stewardship touches/year
- # of mid-level donors moved up to major gifts
- Major gift conversion rate from mid-level

TOOLS YOU CAN USE TODAY

- CRM reporting + custom fields
- Data visualization (Power BI/Tableau)
- Attribution tracking for cross-channel fundraising

Mid-Level Program Overview



A Model: Staff + Systems

What a "best-in-class" mid-level program would look like today

PROCESS

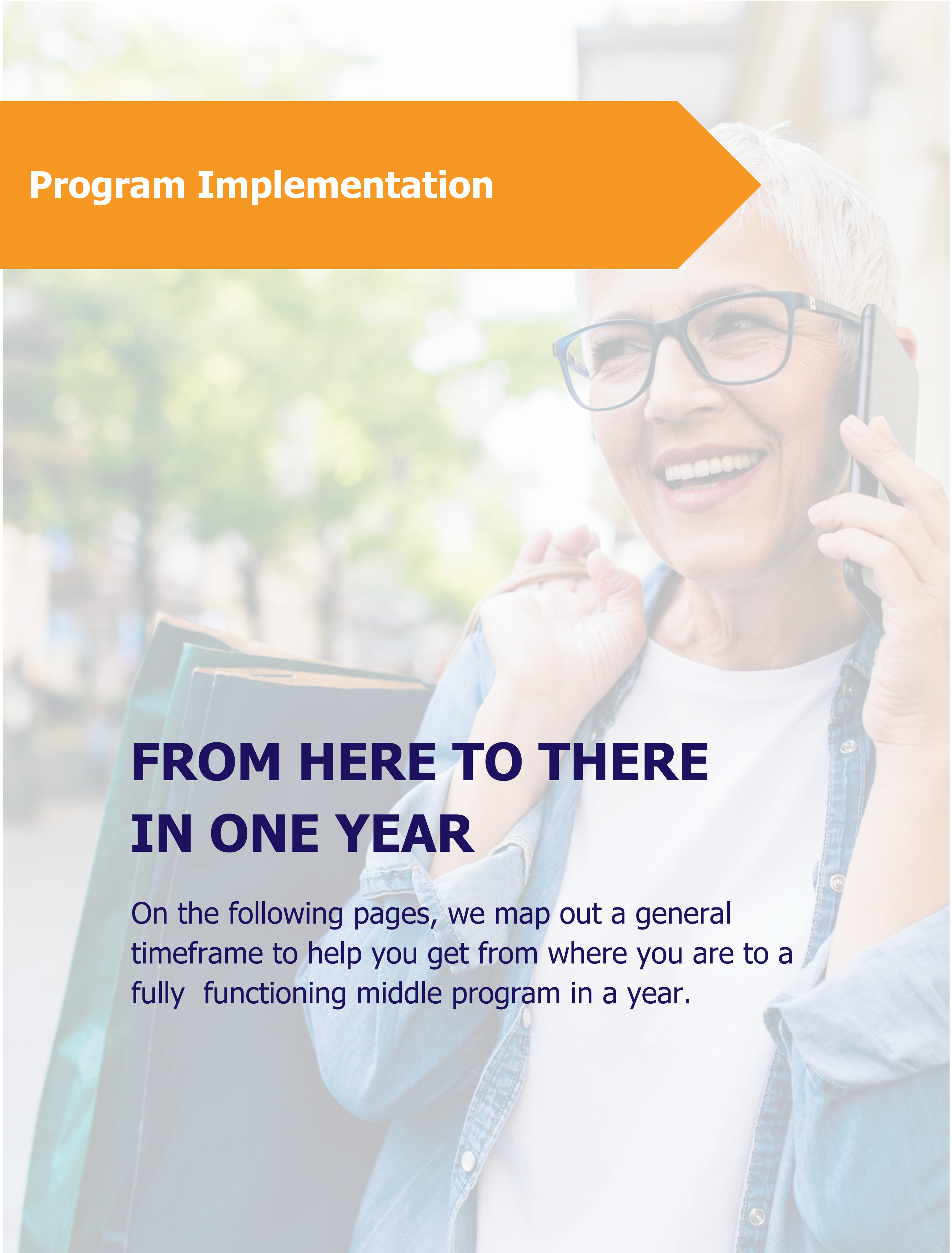
- Weekly "portfolio health" review
- Monthly upgrades + risk review
- Quarterly calendar aligned to donor journeys (not just appeals)

TECH STACK

- CRM + reporting
- Email automation + segmentation
- Donation platform optimized for recurring and personalization
- Optional: video stewardship, texting, wealth insights

PEOPLE

- Mid-level officer(s), Leadership Annual Giving officers, or "donor relations lead"
- Annual giving + digital fundraiser aligned on donor journey
- Data/CRM partner (internal or fractional)
- Program staff included for authentic impact touchpoints



Program Implementation

FROM HERE TO THERE IN ONE YEAR

On the following pages, we map out a general timeframe to help you get from where you are to a fully functioning middle program in a year.

Program Implementation

Recommended implementation roadmap

Phase 1

0-60 days

Foundation

Define mid-level thresholds and tiers (your emerging, core, and upper)
Identify your first 200–500 mid-level donors
Build 3 stewardship touches + 1 upgrade offer
Create a reporting dashboard

Phase 2

60-180 days

Launch

Start a stewardship cadence (calls/emails/events)
Implement triggered journeys (welcome, impact, renewal)
Pilot recurring + annual boost pathway
Start a major-gift movement process

Phase 3

180-365 days

Scale

Expand portfolio size
Add capacity/propensity insights
Formalize moves management "light"
Standardize upgrade scripts and offers

Mid-level is your future growth strategy. Even as overall giving shows encouraging strength in recent national data, donor turnover and retention pressures remain the structural challenge facing your organization.

Mid-level giving is the segment where you can most realistically: stabilize contributed support, build loyalty, create upgrade momentum, and strengthen your major gifts pipeline. All worthy goals!

Case Study

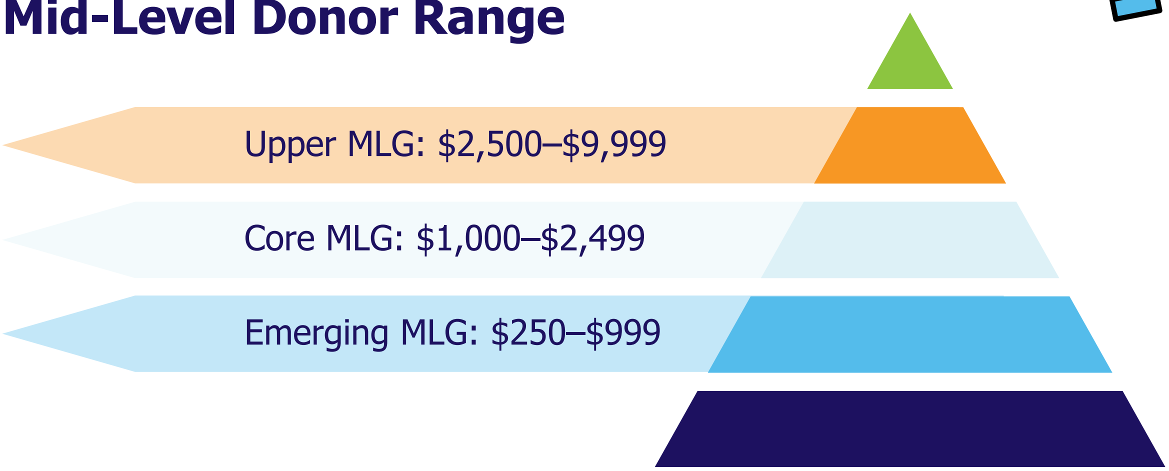
FOCUSING ON MID-LEVEL GIVING (MLG) AT COMMUNITY CARES FOR ALL YOUTH (CCAY)

Case Study

SNAPSHOT

Organization Type: Health & Wellness Charity

Mid-Level Donor Range



Timeframe Covered: 12 Months

Primary Goal: Improve retention of Emerging MLG and upgrade Core MLG donors

Key Result: Improved Mid-level retention rate (YoY) and increased the number of Core MLG donors who became Upper MLG donors

Case Study

BACKGROUND & CONTEXT

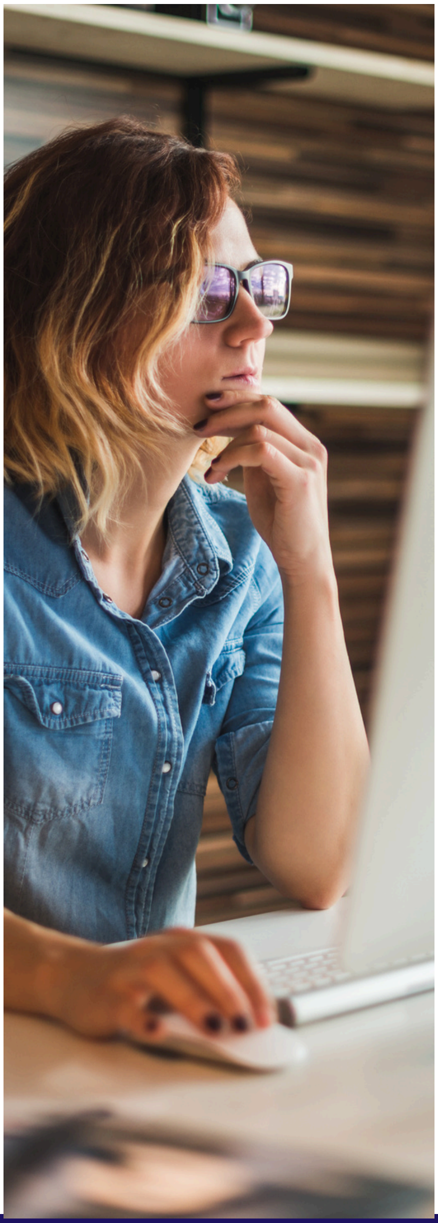
CCAY was founded in 2009 in response to the number of youths left without access to nutritious meals due to changing family economics related to the Recession. CCAY focuses on providing nutritious meals and meal options to youth at risk, ages 2 to 22. Food distribution, pantries, and pick-up sites are in preschools, grade schools, high schools, and colleges and universities that partner with CCAY.

When they dug into their metrics, specifically focused on their donors in the 'middle,' this is what they found:

	Emerging	Core	Upper
Retention	**24%**	62%	76%
Acquisition	57%	52%	15%
Upgrades	24%	**19%**	38%
Downgrades	18%	11%	14%

Case Study

BACKGROUND & CONTEXT



DATA OBSERVATIONS

- Data and chart **highlighted** retention and upgrade **potential** (or weakness)
- First-year donors who entered the database by making a gift in the range of $250 - $999 were routinely **not making a second gift** in their second year. CCAY was acquiring 57% of their new donors in the $250-$999 range, but only retaining 24% of donors in that same range.
- A **limited** number of Core MLG donors were **advancing** into the Upper MLG giving range. Only 19% of Core donors were upgrading, leaving significant potential to move them to the Upper giving level through increased giving.

CONSTRAINTS

Due to the size of their fundraising team and the lack of interest on the part of their leadership volunteers in fundraising overall, CCAY was **not focused on treating mid-level donors as "enhanced annual donors"** or seeing them as "donors to upgrade."

Case Study

CHALLENGE

WHAT PROMPTED ACTION?

- CCAY board members asked the Executive Director and the Director of Development to prepare a report on the overall state of fundraising.
- They decided to use the Fundraising Fitness Test (FFT) from the Fundraising
- Effectiveness projects (FEP) as the tool to provide an objective set of reports.
- Their results showed stagnating donor growth and poor retention, particularly in MLG.

MOTIVATION

If nothing changed, the persistent challenges in **retention and elevating gift levels** would continue.

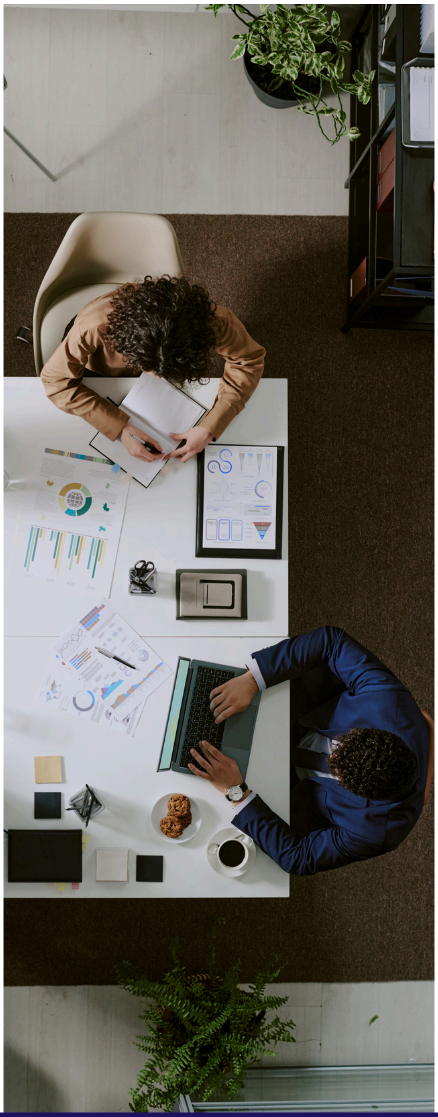
STAGNATE GROWTH

POOR RETENTION

Case Study

STRATEGY

Which two strategies should/did they choose?



- Overall approach to mid-level giving
- Define "mid-level giving" (MLG) for CCAY using data, not guesses to determine their Emerging, Core, and Upper tiers
- Create upgrade pathways, not upgrade campaigns
- Improve retention by focusing on the second gift and the second year
- Launch a manageable, donor-centered mid-level stewardship model
- Treat mid-level donors as if they were included in a major gift portfolio, not as a one-size-fits-all group
- Adopt MLG KPI's that measure the right things
- Define the roles of staff and volunteers

Case Study

TACTICS & EXECUTION

- ✓ **Creating upgrade pathways, not upgrading campaigns**
- ✓ **Improving retention by focusing on the second gift and the second year**

Path A: Monthly + Mid-Level Hybrid

The "Stability Engine"

Offered Emerging MLG donors a way to give monthly at a meaningful amount (e.g., $50–$250/mo), paired with one annual "impact boost" gift.

Path B: Mid-Level to Major Gifts

The "Pipeline Engine"

Chose Core MLG donors to Upper MLG donors as major gifts qualification, then used engagement and Interest signals and conducted a Wealth Screen to identify capacity indicators to move the best-fit donors to senior staff and/or key volunteers for cultivation and education.

Path C: Purpose-Based Giving Tiers

The "Identity Engine"

Launched a new giving levels clubs tied to donors' Interests and program outcomes The HEALL Society – for givers to Healthy Eating for ALL children programs.

Case Study

TACTICS & EXECUTION (CONT.)

They implemented the following for the Second Gift/Second Year strategy and built two retention programs.

SECOND GIFT ACCELERATOR

- Triggered the first step of personal stewardship after the first mid-level gift
- Invited these donors to hear impact updates or attend insider briefings from the board chair.
- Asked for a second gift at 120 days based on what "more" will do to elevate a clear outcome

SECOND YEAR RENEWAL ACTION

- Sent an appeal based on the donor's identified Interest within the first six months of the second year.
- Started pre-renewal engagement 90 days out of the appeal being distributed.
- Create identity language: "You're one of the supporters helping all youth thrive on full stomachs possible"

Case Study

RESULTS & IMPACT

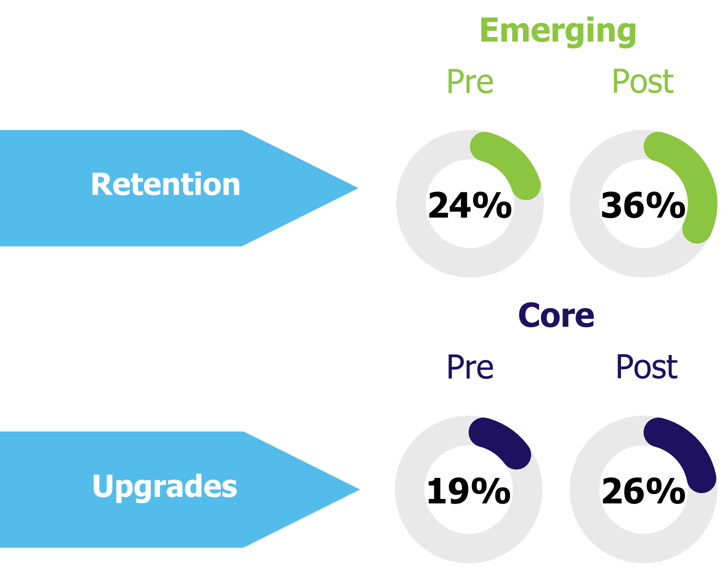
CCAY's focus on upgrade pathways and second gift/second year strategies resulted in significant increases in key metrics, first in Emerging donor retention (12% increase) and secondly in Core donor upgrades (7% increase).

	Emerging		Core		Upper	
	Pre	Post	Pre	Post	Pre	Post
Retention	**24%**	**36%**	62%	67%	76%	77%
Acquisition	57%	54%	52%	49%	15%	15%
Upgrades	24%	22%	**19%**	**26%**	38%	37%
Downgrades	18%	18%	11%	10%	14%	14%

Case Study

RESULTS & IMPACT

DATA OBSERVATIONS



Both of these increases also translated into higher revenue for the respective donor segments.

- Emerging donors went from representing 11% of the total dollars raised by donors in ‘The Middle’ to 14% due to increased retention.
- The % of total dollars raised from Core donors decreased, while the % total dollars raised from Upper donors increased – a shift likely due to the increased upgrades within the Core donor segment.

DIFFERENCE MAKERS

- The focus on Mid-level giving donors fostered higher commitment from those donors, which reduced turnover.
- CCAY made mid-level giving a deliberate strategy

Case Study

KEY TAKEAWAYS

CCAY saw that Mid-level giving is the segment where they could most realistically:

- **Stabilize** contributed support
- **Build** loyalty
- **Create** upgrade momentum
- **Strengthen** their major gifts pipeline

SOURCES

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