Introduction

In 2014, American donors gave $258.51 billion to charitable organizations, accounting for more than 70% of all philanthropic dollars in the U.S. (Indiana University Lilly Family School of Philanthropy 2015). While the scale of this generosity is significant, research suggests that individuals may be giving in ways that don’t align with their true preferences or intentions. In one study, for instance, 85% of people surveyed cited nonprofit performance as an important criterion for their donations, yet only 3% actually used relative performance data to choose which charity to support (Camber Collective 2010). In a similar vein, the most important societal problems donors name when prompted are often unrelated to the causes they actively support (Chicago Community Trust 2015).

Why might people give in ways that seem contrary to their interests? A close look at the specific situations in which people make charitable decisions reveals a number of factors that can bias, hinder, or encourage outcomes. For example, donations may actually signal loyalty to friends or neighbors, rather than support for social causes. In some cases, people who want to engage may end up not giving to charity because they aren’t sure how to choose between organizations, or because they simply forget to follow-through. Insights from behavioral science can help explain how people currently make charitable decisions and inform new ways to reduce biases or remove barriers to action. Charitable dollars could then be better allocated, with critical resources directed toward the most urgent issues and effective solutions. Further, aligning individual preferences and donations could increase the total level of giving.

With support from the Bill and Melinda Gates Foundation, ideas42 is seeking out new ways to apply a behavioral lens to charitable giving. This work builds on a growing body of research on charitable giving, summarized here to highlight experimental evidence, theoretical frameworks, and empirical data on what drives decisions to give, who gives, and at what levels. Section one covers experimental studies, with each subsection highlighting one factor that encourages or deters charitable giving. Summaries of relevant studies are tagged with the method(s) of donor outreach employed (e.g., direct mail or phone solicitation) and the outcome(s) impacted by the experimental manipulation (e.g., donation frequency or amount). Further reading is suggested for those interested in specific topics.

Most studies in section one explore decisions to support particular organizations chosen in advance by researchers and presented to donors in isolation. Indeed, charitable solicitations often come directly from individual nonprofits and do not prompt donors to consider alternatives or change their general giving patterns. We did not find many field-based, experimental studies on the factors that encourage people to choose thoughtfully among charities or to plan ahead to give. However, section two highlights important theoretical and lab research on how donors may approach these wider giving
topics. Papers are grouped into three subsections: broad overviews, research on the relationship between emotion and giving, and studies on information and choice in giving. ideas42’s current work seeks to add to this body of knowledge by designing and field-testing interventions that encourage deliberate choice and advance planning for charitable behavior.

The third and final section of this review catalogues major surveys on charitable giving. These data paint the clearest picture of national trends in giving, in addition to providing detailed information about particular demographic groups and vehicles for giving.
I. Experimental Studies on Donor Behavior

Recent research sheds light on multiple factors that can facilitate or discourage charitable giving, many of them surprising or counterintuitive. In the following pages, we highlight factors that have been experimentally tested in the field or lab and describe their observed effects on giving behavior. To assist readers with specific goals or interests, each study is tagged with the outreach methods and affected outcomes below.

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1.1 Social Norms

Humans rely on a wide range of external cues when deciding how to act in any given situation. Because we are social creatures, one of the most powerful cues is the perceived social norm: people tend to observe what others are doing and do the same – especially if they identify with the larger group.

Letting prospective donors know that people like them are contributing to charitable causes can boost participation, and providing a benchmark for how much others have given can influence donation amounts.

**Communicating norms increases participation.** Clients at a legal services organization (n = 3,000) were asked one of two questions during the preparation of their wills: 1) “Would you like to leave any money to charity in your will?” or 2) “Many of our customers like to leave money to charity in their will. Are there any causes you are passionate about?” Clients in the second group were 43% more likely to participate in legacy giving. Results from this study illustrate that sharing even a small amount of information about others’ actions has a significant impact on decisions to give (UK Behavioural Insights Team 2013).

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**Visible indicators of participation influence giving decisions.** Researchers put a transparent donation box in a free art gallery and varied the contents of the box. In different trials, the box was filled with $100 in coins, small bills, large bills, a mix of currencies, or no money at all. Researchers then tracked contributions by visitors to the gallery (n = 21,259) and found that donation amounts tend to reflect the original contents of the box. Presenting many coins results in a large number of small contributions, and presenting a few larger bills results in a smaller number of contributions at higher...
amounts. Researchers conclude that people estimate whether and how much most others have given when making their own giving decisions (Martin and Randal 2008).

- In-person Participation Rate Donation Amount

For more on the role of visual cues in giving decisions, see:
- Soetevent, “Anonymity in giving in a natural context—a field experiment in 30 churches” (2005)

**Mentioning another donor’s contribution level can increase donation amounts.** In a field experiment at a public radio station (n = 538), some donors were given information about how much others had contributed. Fundraisers used the script, “We had another member; they contributed $300. How much would you like to pledge today?” Researchers found that sharing this information, compared to simply asking for a pledge amount, increased average donation amounts by 12% (Shang and Croson 2013).

- Phone Solicitation Donation Amount

For more on the role of suggested defaults, see:
- Goswami and Urminsky, “When Should the Ask be a Nudge? The Effect of Default Amounts on Charitable Donations” (2016)

**Revealing similarities between current and prospective donors increases average donations.** During a phone-based fundraising drive for a public radio station (n = 547), one group of callers was told, “We had another donor who gave $300,” with the gender of the previous donor unspecified. A second group of donors was given similar information, but with the previous donor’s gender matched to the caller’s: “We had another donor; he/she gave $300.” Sharing benchmarks from similar (same-gender) peers resulted in a 34% increase in donations, compared to the more general benchmark (Croson and Shang 2011).

- Phone Solicitation Donation Amount

For more on the way personal identity interacts with social norms to affect participation in social causes, see:
- Ratner and Miller, “The norm of self-interest and its effects on social action” (2001)

### 1.2 Signaling and Matching

In charitable giving, the behavior of lead actors can communicate information about organizational quality. Signals about who else has already given, and how much, can influence decisions to give. These cues are especially powerful when people aren’t sure about whether an organization merits their support, since potential donors who don’t have enough information are much more likely to do nothing than to conduct their own research and due diligence.
Sharing information about major supporters validates your organization. In one large-scale natural field experiment, researchers sent direct mail solicitations to new donors who were unfamiliar with the fundraising charity (n = 61,483). One group of donors was told that contributions would be matched by the Bill & Melinda Gates Foundation (BMGF), and a second group was informed of an anonymous match. Those who knew BMGF was the source of match funding were 26% more likely to donate and donated on average 51% more. This experiment suggests that the public match campaign, which implied that a major institution viewed the charity favorably, provided a credible quality signal for new donors (Karlan and List 2014).

Seed money increases donations. In one experiment, researchers mailed letters asking for funds to support a capital campaign at the University of Central Florida (n = 3,000). All solicitations described an initial seed donation, through which a lead donor had already covered a portion of the costs. Increasing the size of the seed donation from 10% to 67% of program costs generated a six-fold increase in contributions and more than doubled the likelihood of donating. This finding suggests that potential donors viewed the size of the seed donation as a reliable signal of the cause’s worthiness (List and Lucking-Reiley 2002).

Lead gifts encourage participation and higher donation amounts. Researchers ran a direct mail fundraising campaign for the Sierra Club (n = 3,000) in which some letters described a match offer, with every dollar in donations later matched by a dollar from a lead donor. In other letters, researchers referenced a “challenge gift” already contributed by a lead donor. Mentioning a challenge gift increased participation rates by 23% and total contributions by 18%, compared to a plain ask. The challenge gift also outperformed the amount raised under the match offer by 31% (Rondeau and List 2008).

For more on the varying effectiveness of match rates, see:

For more on match incentives and social norms, see:
- Anik, Norton, and Ariely, “Contingent Match Incentives Increase Donations” (2014)

For an economic model of leadership gifts, see in section two:
1.3 Image and Identity

Each of us has a multi-faceted identity: we are parents, friends, consumers, investors, advocates, artists, and much more. Most of the time, we seek to act in accordance with the way we see ourselves or hope to be seen by others. Encouraging people to identify as charitable donors, or reminding them that their actions influence the way they are perceived by others, can increase contributions.

Reaffirming donors' identities as charitable, giving people increases donations. As part of a widely publicized local fundraising campaign, canvassers visited households and asked for contributions (n = 153). Some donors were told, “You are a generous person. I wish more of the people I met were as charitable as you,” while other donors were given no feedback about their personality. In a later fundraiser for a related cause, those who had been called out as charitable gave on average 71% more than those who had not been labeled (Kraut 1973).

Reminding people of their past behavior as “donors” increases contributions. In a large-scale field experiment conducted with the American Red Cross (ARC), researchers sent direct mail solicitations to individuals who had previously donated to the ARC but had not contributed in the last 24 months (n = 17,061). All letters used the greeting, “Dear Friend and Supporter,” but one set of letters also included the note, “Previous Gift: [date]” below the postal address. Researchers found that including this extra line reminded donors of their identity as supporters of the ARC and increased the probability of a donation by 20%. Average donation amounts also increased by about 4.1% (Kessler and Milkman 2014).

Offering public recognition increases donations. In a field experiment, members of a service club at Yale University contacted alumni and asked them for donations that would go to support various student groups on campus (n = 4,168). Some people were told that donors contributing above a certain threshold would be listed in the service club’s newsletter. Compared to those who received only a plain ask for donations, those offered recognition were 2.7 percentage points more likely to give and gave on average 14 percentage points higher amounts (Karlan and McConnell 2013).

Selective recognition increases donations. In one lab study (n = 205), individuals were given $10 each and split into small groups. Study participants chose to make a $0–10 donation to the Red Cross using the money they had been given, with the following information about what would happen next.

- **Group 1:** All individual donation amounts would be seen by group members
- **Group 2:** All individual donation amounts and names would be seen by group members
- **Group 3:** The two lowest donation amounts and names would be seen by group members
- **Group 4:** The two highest donation amounts and names would be seen by group members

Incoming
Compared to the first group, which contributed an average of $5.26, public recognition boosted donations in the second group by 14%. The comparative increase in the third group was 20%, demonstrating that individuals act to avoid the shame associated with being a low contributor. In the fourth group, average contributions rose by 32%, showing that the public prestige of being a generous donor can be a powerful motivator (Samek and Sheremeta 2015).

For more on how prestige influences donor behavior, see:

### 1.4 Emotions

People often make decisions based on their positive or negative feelings toward a subject, rather than on objective analysis. Different kinds of information evoke varying degrees of emotion, and strong positive emotions seem to encourage prosocial behavior.

**People tend to like – and support – people who are similar to themselves.** Researchers asked undergraduate students to donate to the Cystic Fibrosis Foundation (n = 82). Some students were approached by a solicitor whose nametag matched the prospective donor’s first name. On average, these people donated more than twice as much as those in a comparison group with no name matching. Researchers conclude that the incidental similarity evokes a fleeting sense of liking the solicitor and encourages positive responses (Burger et al. 2004).

**Photographs that elicit emotion increase donations.** In one lab experiment (n = 11), subjects were given $15 dollars each and told it was theirs to keep but that any portion they chose could be donated to an orphanage in Sudan. During the experiment, subjects were shown both photographs and silhouettes of individual beneficiaries. Subjects were more than twice as likely to donate when viewing photographs, compared to silhouettes. Neural imaging and follow-up surveys (n = 22) indicated that photographs elicit stronger positive emotions, leading to more generosity (Genevsky, Vastfjall, Slovic, and Knutson, 2013).

**Sharing information about an “identifiable victim” heightens emotions.** Researchers asked people to donate to sick children in need of an expensive medicine (n = 153). Different groups were shown a named individual, an unnamed individual, a group of named individuals, or a group of unnamed individuals. The named individual elicited the highest emotional response from participants, and accordingly the most donations (Kogut and Ritov 2005).
For more on the effect of perceived closeness of beneficiaries on donations, see:

- Small and Loewenstein, “Helping a Victim or Helping the Victim: Altruism and Identifiability” (2003)

**Considering a volunteer experience activates an emotional mindset and increases generosity.** Researchers provided study participants with information about a charitable organization (n = 199). One group of participants was asked how much time they would give to the charity, while the other was not prompted to consider volunteering. Both groups were then asked how much money they would donate to the charity. Those who had first considered volunteering offered 49% more money than those who were only asked to donate. Follow-up studies measured actual donation activity with similar findings (n = 193). Researchers conclude that thinking about volunteering triggers an emotional mindset and prompts people to seek meaning and satisfaction, with positive effects on monetary donations. In contrast, thinking primarily about financial contributions triggers a value-maximization mindset and suppresses donations (Liu and Aaker 2008).

- Online
- In-person
- Donation Amount

For more on differing responses to “helping opportunities” (donations of time or effort) and “giving opportunities” (donations of money or other resources), see:


**Deliberative thought suppresses emotion–based giving.** Researchers gave study participants the opportunity to donate $0–5 to famine relief efforts at Save the Children (n = 159). One group received letters that included a picture and brief description of a little girl. A second group received letters describing factual information about food security, and a third group received letters with both the little girl’s profile and factual information. The photo and description prompted an emotion–based response, raising more than twice as much money as the factual solicitation. Including factual information with the girl’s profile reduced this effect, with no significant difference in giving between those who received both pieces and those who received factual information only (Small, Loewenstein, and Slovic 2007).

- Direct Mail
- Donation Amount

For more on the effects of factual information on giving patterns, see:

1.5 Avoidance

It’s often hard for people to say no, including when they’re asked to give to charitable organizations. Direct, personal solicitations can therefore increase donations, but resulting gifts may not reflect true support for particular causes. Further, some people may preemptively avoid requests to donate.

Avoiding emotional stories and requests to donate helps people justify decisions not to give. In a large field experiment (n = 5,976), researchers set up an online voting contest for different animal groups. After selecting an organization, each voter was asked to click through to the following step to register his vote. Some voters were told they would also have the opportunity to donate to their chosen animal group. The click-through rate for voters who expected – and could thus avoid – a solicitation was 20% lower than the click-through rate for those who were simply asked to register. Displaying a pet adoption story before the registration request countered this effect. Researchers find that avoiding both compelling information about a charity and direct requests to donate gives people more “wiggle room” to justify not participating in prosocial behavior (Exley and Petrie 2015).

Avoiding direct, verbal requests to donate defends against impulse-giving. In a randomized natural field experiment (n = 8,831), Salvation Army solicitors were stationed sometimes at one and sometimes at both of two main entrances to a supermarket. This gave some shoppers an easy way to avoid requests to donate. Solicitors were either silent and simply rang a bell as shoppers passed or made eye contact and asked shoppers to “please give today”. Researchers found that verbally asking people to give dramatically raised participation rates and increased the total amount donated by more than 50%. However, the direct ask also led a third of shoppers to avoid solicitors altogether by using other entrances. Evidence suggests that “avoiders” are shielding themselves from emotion-based impulses to give and the guilt associated with not giving, revealing a sophisticated understanding of empathy and altruism rather than callousness or selfishness (Andreoni, Rao, and Trachtman 2015).

People may give to avoid saying no. During a door-to-door fundraising campaign (n = 7,669), researchers tested the effects of 1) providing advance notice for solicitation visits and 2) allowing people to easily opt out of them altogether. Compared to neighbors who received basic, unannounced solicitations, people who received advance notice were 10% less likely to answer their doors. Similarly, those who could opt out were 25% less likely to interact with a solicitor. Finally, total contributions were significantly lower among those who could choose to opt out. This drop was driven by the loss of small-dollar donations, showing that many people give simply to avoid saying no (DellaVigna, List, and Malmendier 2009).
For more on leveraging avoidance to increase efficiencies in giving, see:

- Kamdar et al., “Once and Done: Leveraging Behavioral Economics to Increase Charitable Contributions” (2013)

For more on the effect of personal solicitations on donations, see:

- Meer and Rosen, “The ABCs of Charitable Solicitation” (2009)

### 1.6 Time-Inconsistency

Preferences change over time, especially when it comes to money. People tend to be present-biased, valuing today’s money more than they value tomorrow’s. This means that losses in the present are more painful than losses at some future point. Asking donors to commit today to donating funds later can boost total contributions.

**Asking donors to “Give More Tomorrow” encourages generosity.** In one field experiment with a large and well-known Swedish charity, fundraisers called monthly contributors and asked them to increase their recurring donation amounts (n = 1,134). One group was simply asked to give more if possible, implying an immediate increase. A separate group was asked to give more if possible “beginning in January,” providing a two-month delay. Donors exhibited present-biased behavior: average increases in giving were 32% higher for those offered a delayed start, compared to those who were asked to give more immediately. This was driven both by greater participation and larger increases (Breman 2006).

- Phone Solicitation
- Donation Amount

### 1.7 Hassle Factors and Procrastination

“Hassle factors” are small roadblocks that must be dealt with in order to complete an action. Despite being small in scope, hassle factors can lead to out-sized consequences if not resolved (e.g., needing to find a stamp could result in a late or missed rent payment). These seemingly minor inconveniences are at play in charitable giving as well, and can lead people to procrastinate, then forget about following through, or decide not to give after all.

**Making it easier to donate encourages participation.** In field experiments conducted with a direct-mail fundraising campaign in Germany, researchers tested two tactics designed to help people follow through on their intentions to give. In the first study (n = 5,000), researchers sent follow-up letters reminding people about the campaign. This increased response rates by more than 50%. In another experiment (n = 25,000), researchers added pre-filled bank transfer forms to some solicitation letters and gave people the option to donate with a credit card over the phone. People who received these additional tools were 26% more likely to respond, compared to those who received only a solicitation letter (Rasul and Huck 2010).

- Direct Mail
- Participation Rate
For more on the circumstances in which making it harder to donate can promote giving behaviors, see:

- Olivola and Shafir, “The martyrdom effect: When pain and effort increase prosocial contributions” (2013)

**Reminders encourage participation.** In a field experiment, researchers sent out emails soliciting donations for a large Danish charity (n = 29,057). One group of people received an email reminder in addition to the original message. This increased both the likelihood of giving (by 50%, or 0.2 percentage points) and the total amount raised (Damgaard and Gravert 2014).

![Online Participation Rate Donation Amount](image)

For more on the effect of reminders on charitable giving, see:


**Even minor inconveniences can depress giving.** In a door-to-door fundraising campaign (n = 1,536), volunteers asked households to support a local charity that provides blankets to families in need. Solicitors explained that holiday cards would accompany the blankets funded by donors. They told the control group that cards had been pre-written, but gave the treatment group the option of writing messages. Contrary to the researchers’ hypothesis, households in the treatment group were 20% less likely to donate. They conclude that the opportunity to write a card may drive up the cost of giving in multiple ways: 1) more social pressure to accompany the personal gesture with a larger gift amount, 2) increased time to complete a transaction, and/or 3) additional need to make two decisions – whether to give, and whether to write a card – rather than one (Chuan and Samak 2013).

![In-person Participation Rate](image)

### 1.8 Small Incentives

When thoughtfully designed, incentives can attract attention and inspire action. For example, providing small, nonmonetary gifts when making requests can sometimes trigger desires to reciprocate. However, the danger of incentivizing prosocial behaviors is that the external reward will “crowd out” the intrinsic desire to contribute by turning a donation into a transaction.

**Lottery prizes increase the likelihood of giving.** Researchers studied the effects of lotteries on donations in a door-to-door fundraising campaign for a local institution (n = 2,149). One group of households was informed that each dollar contributed would secure a raffle ticket for a $1,000 pre-paid credit card. 45.5% of these households participated, compared to only 14.8% of households who were simply asked to donate (Landry, Lange, List, et. al 2005).

![In-person Participation Rate](image)
**Nonmonetary gifts encourage donations.** In this experiment, researchers conducted a direct-mail solicitation campaign (n = 10,000). Each household was randomly assigned to receive a letter alone, a small gift (a postcard and envelope) along with the letter, or a large gift (four postcards and envelopes) along with the letter. Recipients of the small gift donated at a 17% higher rate than recipients in the no-gift condition, and recipients of the large gift donated at a 75% higher rate than those in the no-gift condition. The researchers conclude that this "gift-exchange" activates desires to reciprocate the charity’s generosity (Falk 2007).

- Direct Mail
- Participation Rate
II. Theoretic Frameworks & Models of Charitable Giving

This section highlights papers that synthesize research on charitable giving and provide theoretic frameworks that help explain giving behaviors.

2.1 Broad Overviews and Literature Reviews

The papers below orient readers interested in the state of research on charitable giving and philanthropy. What questions have been asked? Which remain unanswered? How strong is the evidence underlying a given conclusion? These works summarize broad themes and provide direction for further reading.

- Mesch, Osili, Ackerman, and Dale, “How and why women give: Current and future directions for research on women’s philanthropy” (2015)

2.2 Emotion and Giving

Papers in this section explore the relationship between giving behaviors and happiness, well-being, and mood. Researchers have explored both directions of causality (i.e., the hypotheses that giving causes happiness and that happy people are more likely to give) from several angles. Taken together, the evidence suggests that both may be true: giving can engender a “warm glow”, or positive emotional boost, and happier people donate more.

- Aknin et al., “Making a difference matters: Impact unlocks the emotional benefits of prosocial spending” (2013)
- Anik, Aknin, Norton, and Dunn, “Feeling good about giving: The benefits (and costs) of self-interested charitable behavior” (2009)
- Mayo and Tinsley, “Warm glow and charitable giving: Why the wealthy do not give more to charity” (2008)
- Okten, Osili, and Ozer, “Life satisfaction and charitable giving: New evidence from the PSID”
2.3 Information and Choice in Giving

No individual can give to every cause or charity that might benefit from her generosity. All donors must choose how best to allocate their limited funds. However, it can be difficult to access and evaluate information about organizations, programs, and/or beneficiaries. The papers in this section describe how people request, avoid, and/or interpret different types of information when making decisions about how much to give, and to whom.

- Baron and Szymanska, “Heuristics and biases in charity” (2010)
- Fong and Oberholzer-Gee, “Truth in giving: Experimental evidence on the welfare effects of informed giving to the poor” (2009)
- Krasteva and Yildirim, “(Un)Informed charitable giving” (2013)
- Vesterlund, “The informational value of sequential fundraising” (2001)
III. Survey Data on Charitable Giving

This final section outlines survey–based reports in which readers can find key statistics, as well as overviews of trends and attitudes in giving.

3.1 National Trends in Philanthropy

The two publications below regularly track and report on national statistics related to giving and philanthropy.

Giving USA: The Annual Report on Philanthropy. Published annually since 1956 by the Giving USA Foundation, with research support from the Indiana University Lilly Family School of Philanthropy, this report includes key data on total giving as well as breakouts by sources and uses.

Philanthropy Panel Study. The Philanthropy Panel Study (PPS) tracks the philanthropic behaviors of the same set of 8,000 families throughout their lives. Formerly known as the Center on Philanthropy Panel Study (COPPS), this longitudinal study is now a module of the University of Michigan Institute for Social Research Panel Study of Income Dynamics.

3.2 Giving Patterns by Demographics and Channel

The reports below summarize trends in giving within specific income brackets, age ranges, and channels.

Study of High Net Worth Philanthropy. Released biannually since 2006, this publication reports on the philanthropic behaviors of America’s wealthiest households. The research series is a collaboration between Bank of America and the Lilly Family School of Philanthropy.

A Decade of Million-Dollar Gifts. This report analyzes gifts of $1 million or more between 2000 and 2011. It categorizes gifts by donor and recipient type, among other factors.

Money for Good. This report produced by the Camber Collective focuses on “the donor’s voice”, outlining key motivations and preferences underlying donor behavior and translating these into recommendations for fundraising organizations. It is the third in a series of reports that draw on surveys and focus groups of Americans with $80,000 or more in household income.
Charitable Giving and the Millennial Generation. This Giving USA publication outlines generational differences in giving behaviors, highlighting key tactics for nonprofits to engage younger donors and cultivate future bases of support.

Millennial Impact Report. The Case Foundation, with research support from Achieve, has published five annual reports on millennial giving behavior. Recent reports have focused on specific topics, including engagement (2012) and workplace–related giving (2014).

National Philanthropic Trust Annual Donor-Advised Fund Report. Since 2007, this annual report has tracked the size and scope of donor–advised funds across the U.S. In addition to highlighting overall growth, the report breaks contributions down by sponsor type and projects future trends in this sector.

Giving in Numbers. CECP’s annual report focuses on a wide range of corporate giving programs. The most recent edition (2015) is based on data from 271 companies and includes analyses of the overall growth in corporate giving, changes in the allocation of resources, and the degree to which companies are actively seeking and/or measuring a return on investment (ROI).
Works Cited


https://generosityresearch.nd.edu/assets/17632/generosity_and_philanthropy_final.pdf


---. *Philanthropy Panel Study.* https://scholarworks.iupui.edu/handle/1805/6310


About ideas42

At ideas42 we believe that a deep understanding of human behavior and why people make the decisions they do will help us improve millions of lives. We use insights from behavioral science to create innovative solutions to tough problems in economic mobility, health, education, criminal justice, consumer finance, energy efficiency and international development. We’re a nonprofit that has a wide range of partnerships with governments, foundations, NGOs and corporations. Our impact is global with more than 50 active projects in the United States and 17 countries around the world.

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