

Meeting Them Where They Are: Working with Third and Fourth Age Donors

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Author Note

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Abstract

Relationships are at the heart of development work. For many donors, these relationships deepen in the last decades of their lives as they look back, reflect, and give to the institutions they value. The process of aging affects these relationships, and a savvy development professional must learn to adapt their interactions to meet the needs of a donor as their way of interacting changes. This article shares the most common changes that are seen with donors as they age, offers suggestions to keep the relationship strong, and provides a glimpse into the science behind many of the conditions people experience as they age.

Keywords: Donors, Prospects, Aging, Ageism, Physical, Neurological, Sensory Changes, Events

Academic Libraries and Older Donors

VCU Libraries is not unique among academic libraries in that many of the donors we work with are nearing or enjoying retirement. In my experience, it often seems that individuals only come to fully appreciate the value of a library—and become involved as donors—toward the end of their careers. The years immediately before or after retirement (when individuals are active and before significant age-related decline often occurs) are known as the “third age.” For many, this encompasses their 60s and 70s and sometimes extends into their 80s. By contrast, the “fourth age” refers to the years when independence begins to wane and frailty is more common. Working with donors in these later years presents challenges and opportunities. In my work at VCU Libraries, I often find myself reflecting on the best approaches to donor interaction or next steps based on indicators of the natural process of aging. This article shares some of those experiences and tips to help others smoothly navigate changes and maintain engagement as donors move from the third into the fourth age.

Demographic Trends and Why This Matters

In 2022, 17.3 percent of the U.S. population was 65 years or older, a 34 percent increase from 2012. (Administration for Community Living, 2023) By 2050, the number of people 65 or older is projected to be 23 percent of the population (Vespa, Medina & Armstrong, 2020). The message here is clear: for those of you who are not currently working with third- and fourth-age donors, you likely will soon be. Adapting development practices is essential both to safeguard your institution’s philanthropic future and to protect your aging donors.

Understanding Ageism and Its Impact

Another fact to consider is that ageism is common, especially in our youth-focused culture. What is ageism? It is most readily seen when key milestones (marriage, parenthood, career progress) are considered off-cycle from societal norms. Those who are outside of the perceived norm are sometimes celebrated but often discredited regardless of their strengths. While the term ageism is usually used regarding advanced age, it can be directed at the young or old. It is worth noting that the term was coined in 1969 by Robert N. Butler, founding director of the National Institute on Aging. Butler defined ageism as a combination of three connected elements: negative attitudes towards old age and the ageing process, discriminatory practices

against older people, and institutional practices and policies that perpetuate stereotypes about elderly people (Butler, 1969). To keep relationships strong across the lifespan, development professionals adapt approaches to work effectively with third and fourth age audiences and not fall into an ageist mindset. Not only will individuals often continue to give in these years, but the planned gift that you booked a few years ago could disappear without meaningful engagement and ongoing stewardship. When stewardship for planned gifts is not continued for life, the odds of being removed from a donor's will are considerable. Organizations that have not made contact for two years or more often are removed from a donor's will, so stay in touch.

Health Changes: Physical, Sensory, and Neurological Changes Can Inform Engagement Styles

Lifestyle factors are the most significant factor for healthy aging. As academic library fundraisers, we tend to work with individuals who have a higher level of education, and this is a predictor of a longer lifespan and slower cognitive decline with aging (Norrgren, 2023). Physical mobility often declines with age, and movement issues are among the most visible signs of aging. These may vary widely among individuals and should inform how you engage donors.

Sensory changes are among the first to occur, with vision changes affecting most individuals as they age. Driving at night is usually one of the first bits of independence that someone will surrender. Consider holding your event in the middle of the day to keep these individuals engaged and beware of Daylight Savings Time when setting the date and time for an event. Each eye disorder impacts vision in a specific way, and it is a good practice to be aware of and attentive to the needs of someone affected. If someone tells you that they have vision deterioration, ask them if you can adapt experiences for them to maximize their experience. You may even consider offering them a ride to and from an event (especially for night events that you are unable to change).

Hearing also declines as we age, with the ability to hear higher frequencies disappearing as early as the 40s. Lowering the pitch of your voice can sometimes help a conversation be heard. Background noise overwhelms many, so consider this when selecting a restaurant for lunch and in event planning, as many public spaces make conversation difficult. If you notice a donor wearing a hearing aid, make more of an attempt to look at them when you speak to them, as that will help with the projection of your voice as well as adding visual cues to aid comprehension.

Rounding out the senses are smell and taste. While these factors do not normally present an immediate threat, stay aware. If you suddenly notice that someone smells unclean (and they have always been a tidy person), this can indicate that they are no longer able to care for

themselves. It may be time to inquire about family and friends to be certain they are supported at home. As development professionals are in the business of drawing people into conversation, I suggest just working some basic questions into your conversation, such as:

- Have your grandchildren visited lately?
- How is your daughter/son?
- Is your friend still coming to visit regularly?

Along with the decline of the sense of smell comes a loss in taste sensitivity. The ability to experience complex flavor often translates to smaller appetites, and this should be considered when planning for large events with many third and fourth-age attendees. Don't blow too much of your event budget on food, as more often than not, you'll be left with too many leftovers.

Another reality that has emerged with longer lifespans is the prevalence of neurological disorders. Often, individuals learn to hide the most apparent symptoms of these conditions until they are advanced, so it is a good practice to know what to look for (none of us wants to book a gift that the donor didn't understand or can't remember). Dementia can be challenging to recognize, and part of the difficulty is that you may think you are just seeing a personality quirk of an individual. Early indicators for dementia include repetition of familiar information (think: staying to a known script or asking the same question many times) as well as short-term memory confusion (Alzheimer's Association, 2025). If something feels off, pay attention.

Take note of early signals of cognitive decline and/or dementia and adapt meetings as needed for safety and ethical considerations. You may wish to only visit a donor at home to prevent them from getting lost while driving to meet you. You might invite them to bring along a trusted friend or family member to keep the conversation transparent. It is inherent for development professionals working with donors in the early stages of dementia to recognize this and remain aware during interactions, plus to share this info with the proper office at your school for documentation. With HIPAA, you must navigate this area carefully. The data professionals at your school will be best equipped to know how to track this information to protect the donor's privacy and keep them safe. If you have not yet met a donor's family, early signs of dementia are a good time to inquire about their role in aging plans and financial decision making, and then involve them if possible. Depending on how much information a donor provides regarding a diagnosis, the progression of dementia could signal a change to permanent stewardship and a stop to solicitations. An occurrence to also be aware of for financial decisions is to notice when a child's name is being added to an account and work to begin building a relationship with the child. This is a common practice when a spouse dies, so you may wish to wait a little while until the loss isn't so recent and perhaps work questions into a wider conversation about plans for the

future, such as are you planning to stay in your home or downsize, move closer to grandchildren, etc.

Gerontological Theories to Inform Practice

While there is a great variety of aging changes and conditions, these often result in a few key behaviors that are seen in third- and fourth-age donors. Think of these theories as a lens through which to view aging to help inform donor interactions. Below are a few common ones:

- Erikson's Psychosocial Development Theory (1950) outlines eight stages of human development. The two that are of most interest from a development standpoint include Generativity vs. Stagnation (Middle Adulthood, 40-65 years) and Integrity vs. Despair (Late Adulthood, 65+ years), as these stages of life speak to the impact we can make through our work and philanthropy. Quite simply, people like to feel that they are contributing, and they wish to make a difference in the world (Woodhead & Yochim, 2024).
- Markus & Nurius Possible Selves Theory (1986) explores how individuals envision their future selves. This theory suggests that people have various "possible selves" that represent their ideas of what they might become, what they would like to become, and what they are afraid of becoming. This can tie directly to an individual's desire to give, what causes them to support, and how substantially they support them (Markus & Nurius, 1986).
- Tornstam's Theory of Gerotranscendence (1989) explains the withdrawal from public life that we see with many individuals in the fourth age. In the final years of life, individuals often begin to limit their circle of contacts and activities, focusing only on what is most important to them. This may (or may not) include your organization, depending on the level of importance you have in their lives and what other significant relationships they have (Tornstam, 1989).

Typical Donor Changes and Adaptation Tips

While theory is helpful when seeking to understand and predict behavior through life stages, having tips for the practical application of development work with older donors is useful. Here are a few things that you might notice regarding donors in the later third age into the fourth age:

Donors May Decline In:

- Giving (due to limited income)

- Volunteering
- Interest in meetings
- Event Attendance

Donors May Increase In:

- Perspective and reflection
- Time needed for decisions
- Desire to maintain control
- Life review and search for meaning

Donors will often remain engaged and give throughout their lifespan if we adapt to their needs and meet them where they are. Staying in touch keeps you in their mind and hopefully in their hearts. Planned gifts may increase with continued contact, and they may decrease without contact, so it is advisable to maintain meaningful engagement with these donors. Here are a few tips to modify your interactions for continued success:

Engagement Tips:

- Visit their home and bring them lunch or a small gift
- Drive them to an event or out to lunch at their favorite restaurant
- Take note of what restaurants are quiet and more easily navigated (good lighting is important)
- Offer to meet them at a park or garden with good benches
- Avoid early mornings, late afternoons, and evenings (daytime is best for events for this audience)
- Allow a guest to accompany them
- Provide paper surveys for feedback at events

Communication Tips:

- Consider font size for written communication, and do not use white text on printed materials or text that is low in contrast to the background
- Send handwritten notes and personalized greeting cards
- Share stories about people like them and the impact of gifts like theirs
- Call to check in and catch up

Conclusion

The very culture of higher education is connectivity from the first time a student sets foot on a campus. Alumni organizations and development offices seek to maintain these connections

across the lifespan. Making adaptations for interactions that cater to the needs of an aging donor can maintain relationships well into the final years of a donor's life. This is not only meaningful to them, but also potentially of great benefit to your university. Not adapting your practices for these donors could result in physical harm to your donor (falls at events are all too common), as well as your organization's bottom line from lost gifts or institutional reputation through ill-gotten gifts.

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