

NOT NOW, MAYBE LATER

"I've lived through 25 years of technology shift in the nonprofit sector and here is what I think it means for AI adoption."

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August 2026



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Executive Summary

In September 2000, I founded a software company called Engaging Networks and began selling a hosted engagement platform to nonprofit organizations. In those early days many nonprofits expressed very real concern about hosting their data in the cloud. This sounds like a silly objection today as virtually everything runs in the cloud. Over the next twenty years, with every single significant shift in technology, we had to address objections fuelled by the ‘newness’ of the technology. Today, as AI radically changes the connection between people and technology, we face new objections that slow or block adoption.

This paper argues that the nonprofit sector's relationship with new technology follows a repeating, measurable cycle. **The sector does not adopt new technology when it is proven; it adopts new technology when mass consumer behavior makes non-adoption untenable.** Amazon, not fundraising conferences, legitimized online giving. Gmail, not vendor whitepapers, dissolved cloud objections. The iPhone forced mobile-first donation experiences. We call the interval between consumer normalization and sector adoption **the Adoption Lag**, and we measure it across eight technology waves since 2000. Three findings follow:

1. **The lag is real and repeats.** Across the waves of online payments, cloud, social, mobile, subscriptions, and frictionless payments, mainstream nonprofit adoption trailed consumer tipping points by roughly three to six years — and the objections raised in each wave were nearly identical.
2. **The lag is cultural, and it collapses under pressure.** COVID-19 removed the option to wait, and the sector adopted virtual operations in months. AI is producing the same collapse without a pandemic: 92% of surveyed nonprofits report using AI as of late 2025 — essentially concurrent with consumers. [10]
3. **The lag has moved inside the organization.** Usage is instant; transformation still lags. Only 7% of nonprofits report major strategic impact from AI, and 65% describe their use as reactive and individual. [10][11] The competitive question is no longer “will you use AI?” but “will you restructure around it before the market forces you to?”

On that foundation, the paper makes predictions: an adoption-rate forecast for AI in the sector to 2032 (Figure 2), and a predicted order in which AI capabilities reach mainstream adoption, following the sector's historical “trust ladder” (Figure 3). The evidence says the sector will not get its customary grace period this time. Organizations budgeting for a 2030 AI decision are, on the historical pattern, making a 2027 decision without knowing it.

1. Introduction: A 25-Year Vantage Point

Most analyses of technology adoption in the nonprofit sector are written from outside it, or from within a single wave. I have led a leading SaaS platform to nonprofits continuously since September 2000, through every major transition of the internet era. The same conversation, a mission-driven organization explaining why a new technology is too risky, before it becomes indispensable a few years later, has now occurred, in recognizable form, at least seven times.

That repetition is the subject of this paper. The technology now entering the cycle is arriving faster than any predecessor: ChatGPT reached an estimated 100 million users within two months of launch, a ramp UBS analysts called unprecedented in two decades of tracking consumer internet applications. TikTok took nine months to reach the same milestone; Instagram, two and a half years.

[1,2]

The stakes are unusually high because, for the first time, the wave is reaching donors as fast as it reaches organizations. By early 2026, roughly half of U.S. adults were using AI chatbots — a quarter of them daily — and 60% were reading AI-generated summaries in search results instead of, or before, visiting websites. [3] A sector whose supporters increasingly discover and evaluate causes through AI cannot treat adoption only as an internal productivity question.

2. The Pattern: Consumer Companies Set Expectations

The classical diffusion model imagines a technology spreading from innovators to laggards along a bell curve. The nonprofit sector's actual behavior over 25 years fits a different model, stated here as the paper's central thesis:

The nonprofit sector systematically lags major technology shifts. What forces adoption is not evidence, advocacy, or vendor persuasion — it is mass consumer adoption, driven by large consumer companies that reset expectations of how software should behave. When a technology becomes the 'world we live in', sector objections become socially untenable and adoption follows.

The mechanism runs through expectations, not arguments. A donor who buys weekly from Amazon needs no persuading that online card entry is safe. A board member who deposits checks on their mobile phone stops asking whether “our donors” are ready for mobile. In every wave, the decisive event happened outside the sector: a consumer company changed what ordinary people consider normal.

Two corollaries follow. First, **the sector adopts demand-side before supply-side**: technologies donors directly touch (donation forms, email, mobile pages) arrive years before the internal equivalents (infrastructure, analytics, workflow), because donor-facing gaps are visible and ‘uncomfortable’ while internal gaps are not. Second, **adoption arrives through embedding, not decision**: in every wave, the mainstream adopted when the technology appeared inside platforms already in use. Both corollaries drive the predictions in Part Three.

3. The Historical Evidence: Eight Waves Since 2000

For each wave we record the consumer tipping point (majority or normalized adoption among consumers, or an accepted proxy), the nonprofit tipping point (mainstream adoption observable in benchmark data). Figure 1 summarizes the result. Tipping-point years marked indicative are estimates pending validation; the reference list names the dataset that will confirm or adjust each one.

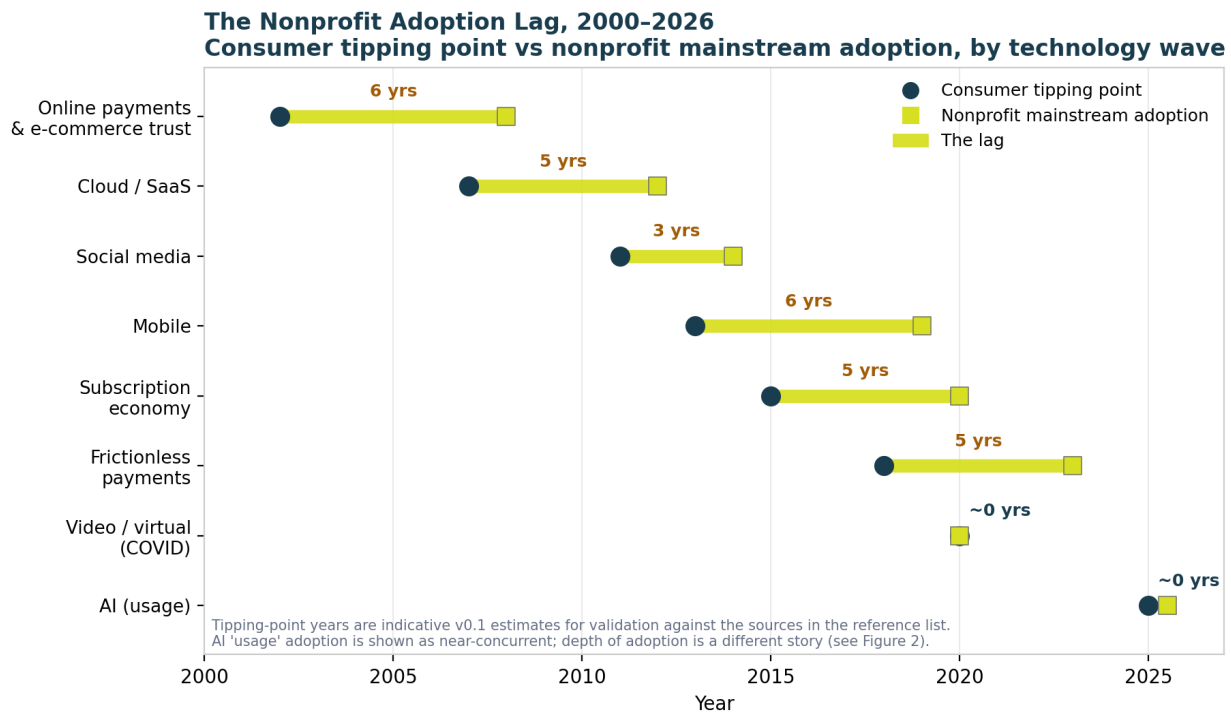


Figure 1. The Adoption Lag by technology wave, 2000–2026. COVID-era virtual operations (lag ≈ 0) show the lag is cultural, not technical; AI usage is near-concurrent, but see Figure 2 for the depth story.

Wave 1 — Online Payments and E-Commerce Trust (~2000–2005)

At EN's founding in 2000, e-commerce was under one percent of U.S. retail sales; by 2024 it was 16.1%.^[8,9] Amazon, eBay, and PayPal normalized online card payment years before the sector embraced online giving. The era's objections were overcome by donors who arrived at nonprofit websites already trained by retail. Disaster-response moments accelerated the shift, each leaving online giving's share permanently higher. By 2024 the Blackbaud Institute recorded a record mean online gift of \$197 across more than 5,000 organizations.^[15]

Wave 2 — Cloud / SaaS (~2006–2012)

The cloud wave is this paper's origin story. Selling hosted software to nonprofits in the mid-2000s meant confronting the question of where the data physically lived. The objection was sincere, institutional — and extinct within a few years. What killed it was not enterprise certification but the consumer cloud: once Gmail held hundreds of millions of people's private correspondence, objections collapsed. Hosted platforms became the sector default; today “where is the data?” survives only as a compliance checkbox.

Wave 3 — Social Media (≈2007–2012)

Consumer social adoption ran from 5% of U.S. adults in 2005 to 69% by 2016; even among Americans 65 and older, usage more than tripled between 2010 and 2016.^[7] The sector arrived quickly, but social media was primarily used as a billboard in the early days. The deeper shift took significantly longer. For example, leveraging social media in peer-to-peer fundraising. This is a pattern that recurs in the AI wave, where “using AI” and “understanding what AI changes” are very different achievements.

Wave 4 — Mobile (≈2010–2016)

Mobile is the best-quantified wave and the clearest demonstration of the thesis. U.S. smartphone ownership was 35% of adults in 2011, a majority (56%) by 2013, and 91% by 2025.^[5,6] Donors moved on that curve; nonprofit infrastructure did not. For most of the 2010s, mobile's share of nonprofit web traffic ran far ahead of its share of revenue as donors arrived on phones and met desktop-era forms. The gap persists: in 2025, mobile delivered 52% of nonprofit website traffic but 28% of online revenue, with average gifts of \$168 on desktop against \$88 on mobile.^[12,13]

The wave also produced the sector's most famous forced-adoption moment: after the 2010 Haiti earthquake, the American Red Cross raised more than \$32 million in \$10 text donations from over three million donors, 95% of them new to the organization.^[17,18] One undeniable use case, at national scale, ended the debate about whether “our donors” would give through their phones.

Wave 5 — The Subscription Economy (≈2012–2018)

Netflix and Spotify made the recurring digital payment the default consumer relationship, and nonprofit sustainer programs (long a niche discipline) moved to the center of digital strategy on the strength of consumer habit. By 2024, monthly giving was 31% of nonprofit online revenue, one of the sector's most consistent growth trends.^[14] The wave illustrates a subtle version of the thesis: the technology long predated adoption. What the consumer economy supplied was not capability but *permission* — a population for whom a monthly charge was ordinary rather than alarming.

Wave 6 — Frictionless Payments (≈2015–2022)

Apple Pay launched in 2014, and within a few years, one-touch payment made long forms feel archaic. The sector followed several years behind retail: by 2024, 76% of benchmark nonprofits offered PayPal on donation pages, 47% Apple Pay, 40% Google Pay^[14] — substantial, but far from universal, a decade after consumers learned to expect one touch. Every field removed from a donation form measurably increases conversion; the sector's own data made the case years before the sector acted. The lesson for the AI era: adopt where AI can reduce friction because the cost of lag compounds silently in conversion rates.

Wave 7 — Video, Remote, and Virtual Operations (2020: The Natural Experiment)

Every account of sector conservatism must reckon with 2020. When COVID-19 removed the option to wait, the sector that had taken six years to make donation pages mobile-responsive moved its events, workplaces, and much of its program delivery online in weeks. Galas became online streams; organizations that had never held a remote meeting were fully distributed by April. The lag went to zero. The episode isolates the variable: the lag was never about capability, budgets, or donor readiness in any absolute sense. Remove the safety of waiting, and the sector adopts as fast as anyone. AI is removing the safety of waiting without a pandemic.

Wave 8 — AI (2022-)

AI breaks the pattern in one crucial respect: it arrived consumer-first and organization-simultaneous. ChatGPT's two-month sprint to 100 million users^[1,2] meant nonprofit staff were using generative AI personally before any sector guidance, vendor integration, or governance existed. The adoption numbers are unlike any previous wave. UK charities using AI rose from roughly 35% in 2023 to 61% in 2024 to 76% in 2025.^[16] A December 2025 U.S. benchmark of 346 nonprofits found 92% using AI in some capacity^[10]; a separate 2025 survey of purpose-led organizations found 89%, with 56% holding an AI policy^[21]; and M+R's cohort reported 78% using generative AI as early as 2024, with only 42% having formal policies.^[22]

On the surface, the Adoption Lag has finally closed: sector usage tracks consumer usage in real time, exactly as the shrinking-lag trend predicted. But the same benchmark contains the wave's defining statistic: of the 92% using AI, only 7% report major improvement in what their organization can accomplish. 65% describe their use as reactive and individual, and 79% report gains that are real but incremental.^[10,11] **The lag has not closed; it has moved inside the organization.** This wave shows a gap between sector usage and sector transformation. Figure 2 quantifies that claim and projects it forward.

4. Objection Archaeology

If the lag repeats, the resistance should repeat too, and it does. Across all eight waves, sector objections reduce to five archetypes, raised in roughly the same order every time:

1. **Security and trust.**
2. **Donor and staff readiness.**
3. **Mission distraction.**
4. **Cost and capacity.**
5. **Loss of control and authenticity.**

Every one of these objections is measurable in the sector's AI data today. Security and trust: data privacy and security are the most-cited AI concern among nonprofit leaders, named by 59% in 2025, up from 47% a year earlier. ^[23] Donor and staff readiness: 77% of surveyed organizations name lack of AI knowledge and skills as their main barrier to adopting evenly across the organization. ^[24] Mission distraction now appears as ethical anxiety, which nearly doubled in a year (43% in 2025, from 23%), with a quarter of small nonprofits worried about AI's broader social impact. ^[23,25] Cost and capacity: roughly 30% of small U.S. nonprofits cite financial limitations as their primary barrier, and 69% of UK charities name squeezed finances as their biggest digital barrier. ^[16,25] Loss of control shows up as a governance vacuum: roughly half of organizations report no formal AI policy, particularly around the use of donor data. ^[10,22] The 2008 script and the 2025 script are the same script; only the noun has changed.

The Four Dissolution Forces

Objections in this sector do not get argued away; they get dissolved by one or more of four forces, observable in every completed wave:

1. **Consumer normalization.** The objection becomes socially untenable because the objector's own daily life contradicts it. (Gmail vs cloud fear; Amazon vs card fear.)
2. **The undeniable use case.** A single application with ROI, that is too visible to dispute, ends the debate sector-wide. (Haiti 2010 for mobile giving ^[17,18]; emergency moments for online giving generally.)
3. **Peer proof.** A respected organization goes first and publishes results; the sector adopts by imitation. Adoption spreads through conference case studies, not whitepapers.
4. **Vendor embedding.** The technology arrives inside platforms already in use, and adoption stops being a decision. Cloud arrived inside the CRM; wallets arrived inside the payment processor; AI is arriving inside the engagement platform. Embedding is how a lagging majority adopts without ever formally deciding to.

These four forces drive every prediction in section five: a capability reaches mainstream adoption when at least one dissolution force activates for it, and the order of activation is forecastable.

5. The AI Predictions

Rule: no prediction without a historical anchor. Every prediction below cites the wave pattern it extends and the current-state data it starts from, and each names an observable milestone and a time window.

5.1 The Adoption-Rate Forecast

Figure 2 assembles the measured adoption curves and projects them to 2032. Three curves matter, and the story is in the space between them.

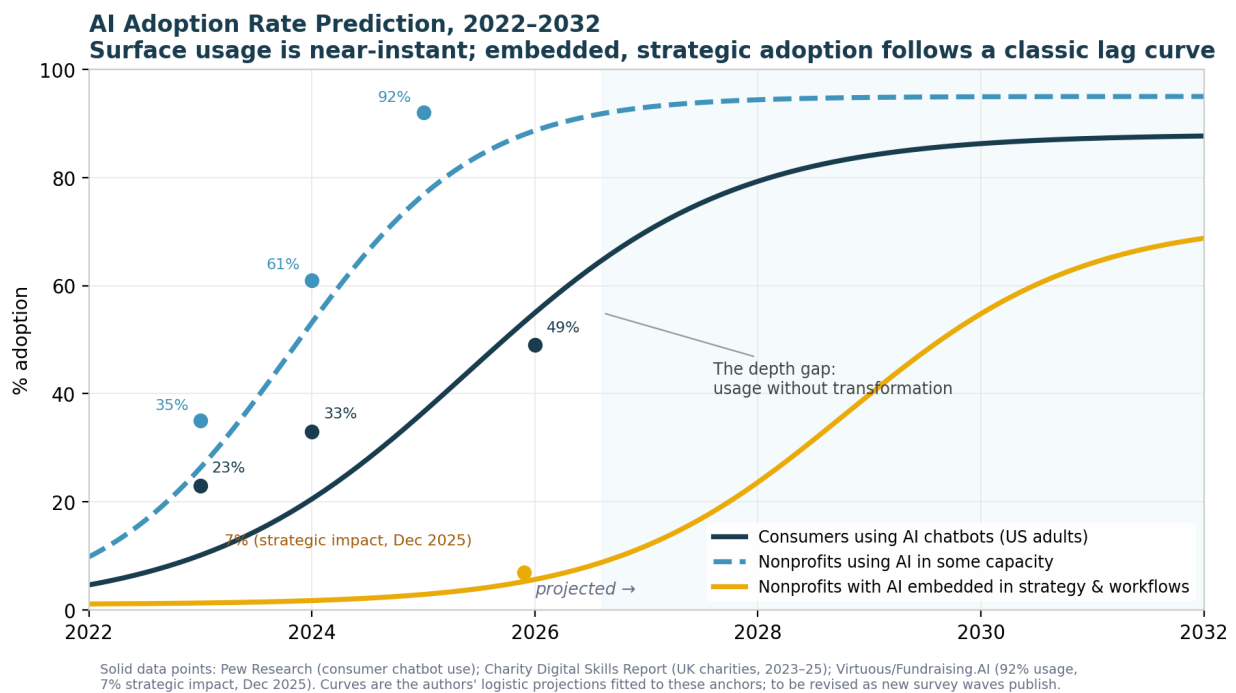


Figure 2. AI adoption rate prediction, 2022-2032. Data points: Pew Research (consumer chatbot use: 23% in 2023, 33% in 2024, 49% in 2026) [3][4]; Charity Digital Skills Report (UK charities using AI: ~35% / 61% / 76%, 2023-25) [16]; Virtuous/Fundraising.AI (92% usage, 7% strategic impact, Dec 2025) [10]. Curves are logistic projections fitted to these anchors.

Consumer adoption (dark line) is on a steep S-curve: 23% of U.S. adults had used ChatGPT in 2023, 33% used chatbots in 2024, 49% by early 2026, a quarter of them daily. [3,4] On this trajectory, AI reaches the ordinary-majority ubiquity smartphones held by the mid-2010s around 2028-2029.

Nonprofit surface usage (dashed line) has, for the first time in any wave, kept pace with consumers: 92% of U.S. nonprofits report some AI use as of December 2025. [10] The COVID mechanism explains why: staff adopted as consumers first, so the technology walked in without a procurement decision. Prediction: surface usage saturates (>95%) by 2027 and stops being a meaningful metric.

Embedded, strategic adoption (orange line) is where the lag now lives: 7% at the end of 2025. [10,11] Projecting it is the paper's central forecast. Applying the historical lag structure, three to six years from normalization to mainstream, compressed by the shrinking trend and by vendor embedding. The model forecasts embedded adoption crossing 25% during 2028, 50% around 2029-2030, and roughly two-thirds of the sector by 2032.

5.2 Which Elements of AI Get Adopted First: The Trust Ladder

Adoption order in this sector has never been random. In every wave, capabilities were adopted in ascending order of perceived risk and descending order of ROI provability (a trust ladder). Online payments began with small transactional gifts a decade before major gifts moved online; social began with broadcasting years before peer-to-peer infrastructure; wallets appeared on forms only after PayPal normalized the pattern. [14] AI is climbing the same ladder, and current baselines place each rung precisely: in 2025, 53% of benchmark nonprofits used AI for drafting content — but only 4.5% used AI-powered smart donation forms and 2.3% used predictive AI to identify high-potential donors. [19,22] The distribution is the trust ladder made visible: efficiency first, experience second, intelligence last.

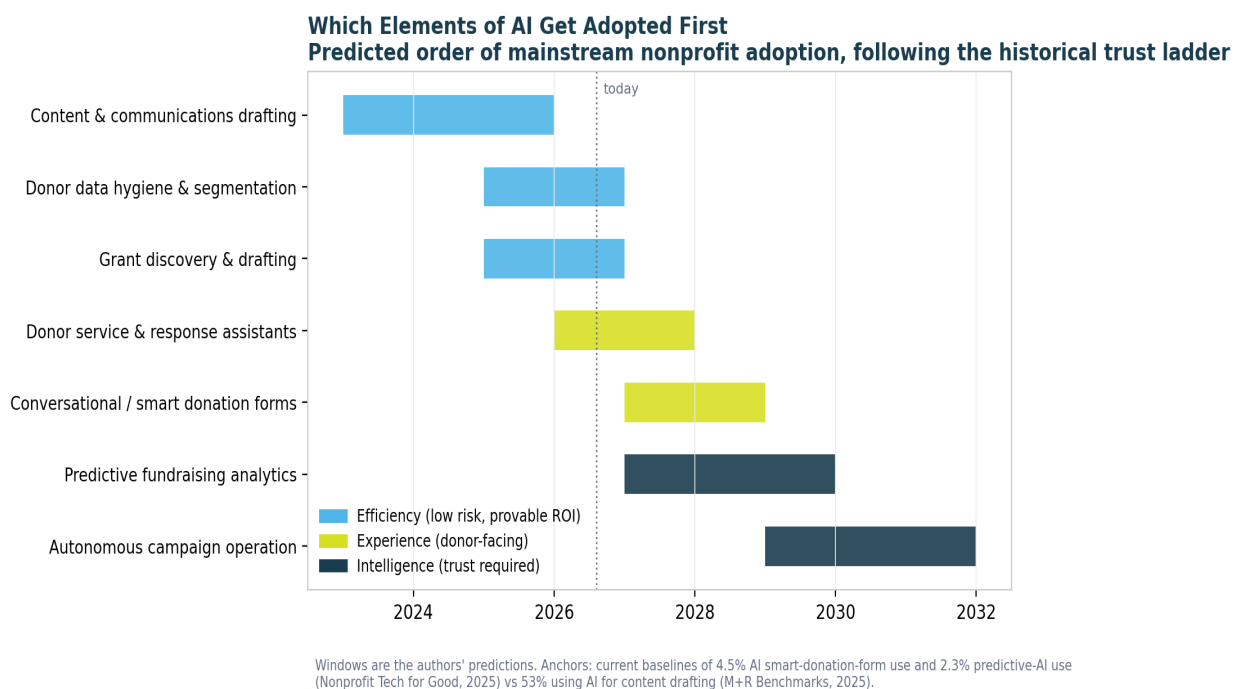


Figure 3. Predicted order of mainstream nonprofit AI adoption. Anchoring baselines: 53% of nonprofits using AI for content drafting (M+R Benchmarks 2025) [22]; 4.5% using AI smart donation forms and 2.3% using predictive donor AI (Nonprofit Tech for Good, 2025) [19].

Rung 1 — Efficiency (2023–2027): content drafting, donor data hygiene and segmentation, grant discovery and drafting. Low risk, provable ROI, no donor exposure. Already mainstream or imminently so — this is where the 92% lives today. [10,22]

Rung 2 — Experience (2026–2030): donor service assistants and conversational, smart donation forms. Donor-facing, therefore delayed by authenticity and trust objections which will dissolve through consumer normalization: donors already talking to AI everywhere else will experience its absence, not its presence, as the anomaly. Anchor: the frictionless-payments wave, where every removed step increases conversion. [14]

Rung 3 — Intelligence (2027–2032): predictive fundraising analytics and, ultimately, autonomous campaign operation. Highest trust requirement, least provable in advance, and dependent on the data foundations built on Rung 1. Anchor: the decade-long climb from online transactional gifts to online major-gift solicitation. The 2.3% predictive-AI baseline ^[19] will look, in 2032, the way 2011's mobile statistics look today: the fossil record of a ladder everyone eventually climbed.

The trust ladder describes organization-led adoption — and embedding, the second corollary of Part Two, is its exception. An embedded platform climbs the ladder once, on behalf of every organization it serves: the platform carries the data foundations, governance, and certification that each rung requires, so organizations adopting through AI-native platforms — smaller ones especially — can reach Rung 3 outcomes without building each rung themselves. Figure 3 therefore predicts the sector average; embedded adopters will run ahead of it. The cheapest first move is governance itself: usage has outrun policy (92% usage against roughly half with formal AI policies ^[10,21,22]), yet the record says policy is not a brake on adoption but its enabler, converting anxious individual use into confident institutional use.

6. Conclusion: The Eighth Conversation

By 2026, I have had the same conversation seven times: a technology arrives, the sector says waiting is prudent, consumer companies rewrite the culture, and the sector adopts. The sector is late, and this lag is costly, with the objections forgotten so completely that they sound absurd within a decade. The eighth conversation about AI is happening now, and it differs from the others in one respect: the waiting room has been removed. Staff adopted before the sector could deliberate, and donors are adopting faster than staff.

The data supports a posture that is neither breathless nor cautious but sequenced: industrialize the efficiency rung now, govern it with policy, and instrument the donor-facing rung as consumer normalization dissolves the authenticity objection. Organizations that internalize the pattern will do something this sector has never done in twenty-five years: adopt on the consumer curve, and bank the years the lag used to cost. History names the price of waiting: it is measured in the decade-long mobile conversion tax the sector is still paying today. ^[12,13]

Methodology, Definitions, and Limitations

- **Adoption definitions.** “Consumer tipping point” means majority adoption among U.S. adults where survey data exists (Pew series for smartphones, social, AI chatbots) ^[3,5,6,7], or a normalization proxy (e-commerce share of retail for online payment trust ^[8,9]) where it does not. “Nonprofit mainstream adoption” means majority observable adoption in sector benchmark data (M+R, Blackbaud, NTEN-lineage surveys, Charity Digital Skills). Figure 1 tipping points marked indicative await final validation.
- **Named confounds.** Fear is not the only cause of lag. Budget cycles, restricted funding, thin IT capacity, and procurement conservatism are real contributors — 69% of UK charities name squeezed finances as their biggest digital barrier ^[16]. The claim is not that these are imaginary but that the COVID natural experiment bounds their explanatory power: when waiting became impossible, the same constraints did not prevent adoption in months.
- **Demand-side vs supply-side.** Lags differ by side of the organization; donor-facing adoption consistently leads internal adoption. Figures 2 and 3 encode this by separating usage, experience, and intelligence layers rather than reporting one sector number.
- **Survey heterogeneity.** The AI figures mix geographies and definitions (UK charity surveys ^[16] vs U.S. benchmark cohorts ^[10,22]); “using AI in some capacity” is a low bar, treated here as a surface metric only. Where a number is uncertain the text gives a range, and every projection names the future data release that can falsify it.
- **Secondary sourcing to be upgraded.** Two aggregated sources ^[16,19] are cited via secondary reporting in this draft; the final draft will cite the primary reports directly.
- **Author's interest.** The author founded and operates nonprofit-sector software companies, including an AI-native platform. The thesis that AI arrives through vendor embedding is, transparently, also the author's commercial thesis; the historical evidence is presented so readers can weigh it independently.

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