

EMERGENT TRENDS IN PHILANTHROPY AND OTHER RANDOM THOUGHTS

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4.16.2026

CDFI FUNDING CONTEXT

- 2024, CDFI Fund awarded \$789M to CDFIs, guaranteed nearly \$500M in CDFI-issued bonds and allocated \$5B in tax credits to incentivize private investment in economically-distressed areas
- With the future of the CDFI Fund uncertain, CDFIs will need to look elsewhere for balance sheet capital (RRP, ERP, ECIP, etc.)
- DAFs reached \$326B in assets at end of 2024, but are still one-two steps removed from most active grantseekers
- Use of AI proliferating among organizations, flooding foundations with unprecedented volume of applications
- Who else do we turn to?

FUNDING TRENDS

- From "[Seismic Shifts Shaking Up Foundation Grant Seeking](#)"
- Rise of stealth funders (think MacKenzie Scott). Funders do the research, determine alignment, and initiate cultivation
- Relationships and reputation are more critical than polished applications
- Foundations don't fund projects. They fund organizations they trust with projects. That trust is shaped by what funders see and hear. Grant seekers succeed when colleagues across the organization understand their role in building that reputation. When leaders and program staff reinforce a clear, aligned message through their networks and platforms, funders perceive strength. When priorities appear fragmented or inconsistent, funders perceive risk.

\$326B

FUNDING TRENDS

- Program officers are harder to reach—and more essential
- Writing still matters, but not where you might expect. "think of your socials as the cover letter, your website as the application, and everything else is an ongoing interview."
- Lean into the larger awards (more foundations are spending down, takes as much work to do \$500K multi-year grant as a \$25K grant)
- Reward for those who can command attention (everyone in the org plays a role in creating and delivering a strong, unified message)

TRUMP/530A ACCOUNTS

- US children (with valid SSN) born between 1/1/2025 and 12/31/2028 are eligible to get \$1,000 in a designated account
- Can deposit up to \$5K per year
- Funds invested in diversified portfolio of low-cost index funds
- Launches 7/4/2026
- Account becomes theirs at 18 years old, can use for education or home
- Tax advantages modeled after traditional IRAs
- Employers can help employees make pre-tax contributions while receiving tax deduction on up to \$2,500

TRUMP ACCOUNTS

- Early wealth-building now national law
- Opens up capital markets to bottom 50%
- Multiple investors in a child's future
- More allowable uses than 529s, potential for wealth building
- Financial education more widespread, possibly more effective
- Bi-partisan effort in improving them

TRUMP ACCOUNTS–SOME ISSUES

- Drafted in less than 60 days, w/out much review
- Tax-based account opening system (filling out an IRS form) likely to exclude those who most need accounts
- Pilot program discontinued after 2028?
- No categorical exclusion from means-tested public assistance programs
- Better tax benefits with other products
- Distribution rules at age 18 do not sufficiently incentivize withdrawals for common "asset building" uses

QUESTIONS?