The Surprising Link Between Giving and Longevity (Backed by Science)

6 MIN READ

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Discover how acts of generosity, whether time, money, or support, can lower stress, boost health, and even extend your life.

If you're focused on longevity, there's not one magic fix to help you **live a long life**. It's a result of a **healthy diet**, consistent exercise, effective stress management, and restorative sleep. While these pillars of longevity play a role, there's another surprising factor that could make you feel good *and* support a long, fulfilling life: the act of giving.

Through giving, you're not only helping others, you're helping yourself. **Research shows that giving can have a positive impact** on your mental and physical health. Plus, some strategic moves may also provide a financial benefit.

How Giving Back Improves Health and Longevity

Giving to others can **benefit your longevity** in several ways, including:

- **Better mood.** Giving can lead to higher levels of happiness and satisfaction.
- **Minimize stress.** Helping others can help you manage and **minimize stress**, which could help you keep the cortisol spikes at bay.
- **Reduce hypertension.** A **recent study** showed that volunteering can reduce

hypertension for those 50 and older.

- **Lower mortality risk.** **Research shows** that older adults who engage in volunteering may live longer.

Cut heart attack risk. A **survey of adults 50 and older** showed that volunteering a moderate number of hours slashes the risk of a heart attack by 46% compared to non-volunteers.

Volunteering and giving to others can provide a sense of purpose and community. Donating money can help you vote with your dollars and function as a helpful way to improve your money mindset and financial wellness.

The Mindset Shift: From Scarcity to Abundance Through Giving

It's true that you need to put on your own oxygen mask first. That means making sure you can pay your bills, save for the future, and ensure you have enough financial resources to help you live a **100-year life**. But if you have more than your basic needs met and are comfortable, giving can not only help others but also help you cultivate an abundance mindset.

Depending on your upbringing and experiences, you may have what's called a **scarcity mindset.** You might feel there's never enough money and that there's a limited amount of it going around. This can lead to penny-pinching, fear-based decisions, and stress around spending (even with necessary purchases). These behaviors and thought processes are the antithesis of financial *wellness.*

Giving can be a powerful practice to cultivate an abundance mindset. In scarcity, your hands are clenched, holding tightly to what you have. In abundance, your hands are open and able to give to others, but also ready to receive.

When you give, you know there's more to go around. And remember, you don't have to give large sums of money, either. It can be $5 or $10 here, $25 there, or more (based on your comfort level and resources). It doesn't even have to be money; it can be your time and support.

The Financial Benefits of Giving: Tax Deductions, Wealth Mindset, and More

You might want to donate money out of the goodness of your heart and to support organizations that align with your values. But there are some added benefits as well.

"Volunteering or charitable contributions can actually increase your life expectancy since it is one of the few stress reducers in our financial planning," said Eric Croak, certified financial planner and president at **Croak Capital**. "I have had clients allocate $5k per year for this purpose and as a result, their overall financial plan is often more robust than those clients who are hoarding every penny they can find and stewing about it."

Additionally, making a qualified donation to an eligible 501(c)(3) nonprofit could be tax-deductible. That means your donation could reduce your taxable income and, in turn, potentially lower how much you owe in taxes.

Pro tip: Just make sure to keep records of your donations and talk to a tax professional about any specifics. You can also use the **Tax Exempt Organization Search Tool** from the IRS to check an organization's tax-exempt status.

It's not only cash you can donate, either. "If you have appreciated stock of $50k (perhaps from some unexpected capital gains income) consider a donation of the shares to charity," said Croak. "There are two immediate benefits. First, you avoid the capital gains tax on the appreciation. In this case, you could be looking at a $10k tax bill that never needs to materialize. The second benefit is that the $50k of shares is more valuable to the charity than a $40k cash gift."

Another savvy and strategic option is to look into setting up a **donor-advised fund (DAF)**. “If you contribute $100k to a DAF, you get an immediate tax deduction and can “advise” the DAF as to when to actually make grants to charities over the course of years, or even decades,” said Croak.

Practical Ways to Start Giving Back Today

If you want to add more giving to your life, here are three easy ways to start:

1. **Time.** Volunteer at your local food bank. Become a mentor at an after-school program. Sign up to work at an animal shelter. Join local community cleanup events. Identify the causes you’re passionate about. Then connect them to volunteer opportunities. You can reach out to organizations directly to inquire about volunteer opportunities or look at options on **Idealist.**
2. **Money.** You can also donate directly to organizations and causes you care about. For example, the local arts museum, homeless shelter, animal welfare organization, nature conservancy, or your local legal clinic. It could be a one-time donation or a monthly contribution. It could be $25 or $2,500 or even $25,000, whatever works for your budget.
3. **Support.** Besides time and money, you can also give support in various ways. Whether that’s taking your neighbor to a medical appointment, bringing a meal to someone who is grieving, or giving someone a ride. Even just checking in with someone you know who is

going through a challenging time. You can also donate clothes, electronics, and other items to organizations or people who could use them.

The research shows that helping others and giving back can have a beneficial impact on your well-being and longevity.

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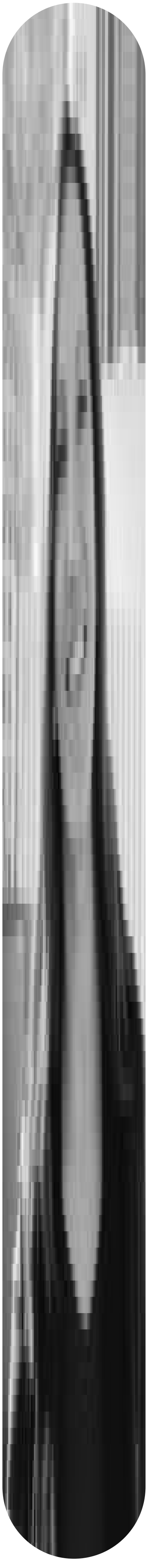

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