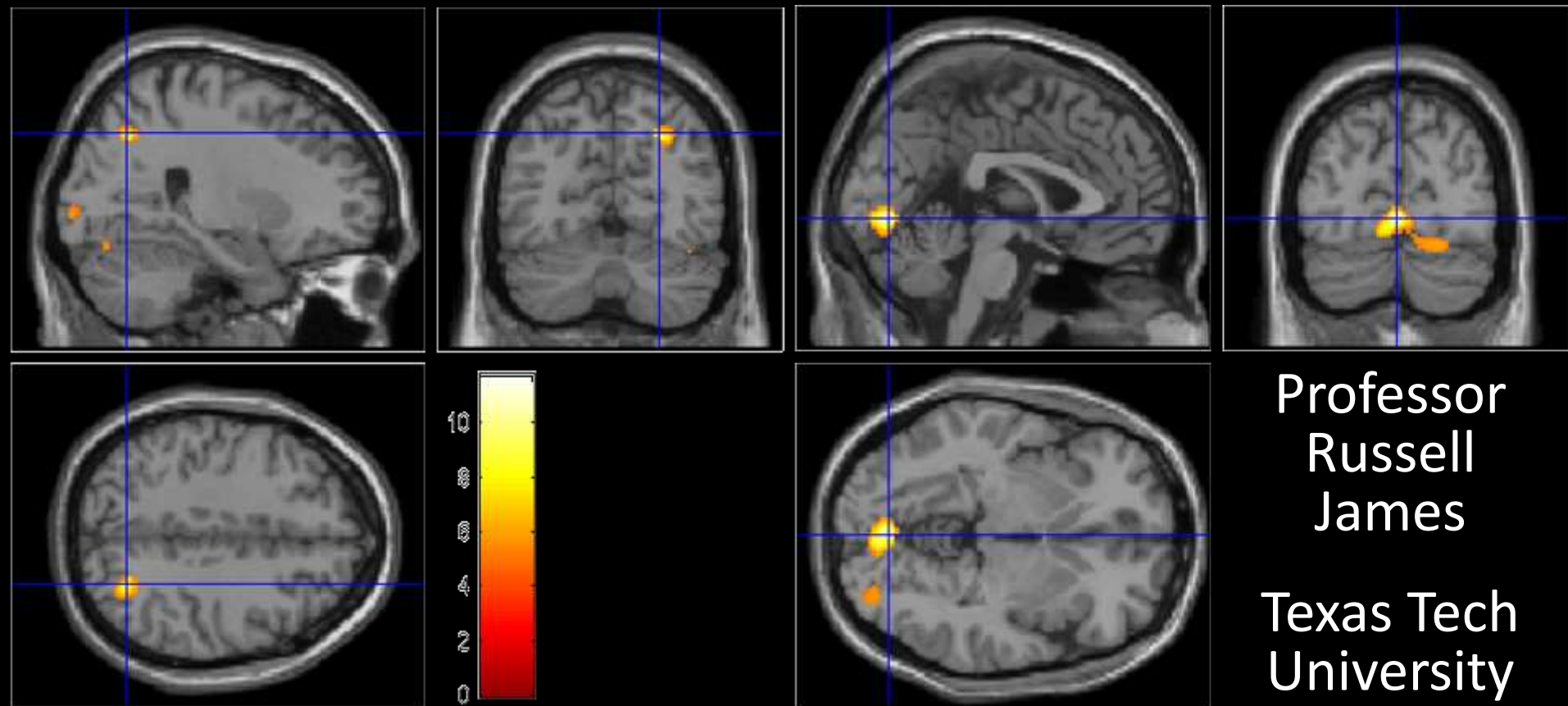


# Inside the Mind of the Bequest Donor

Research findings from experimental psychology and neuroimaging



# Research

# Applications

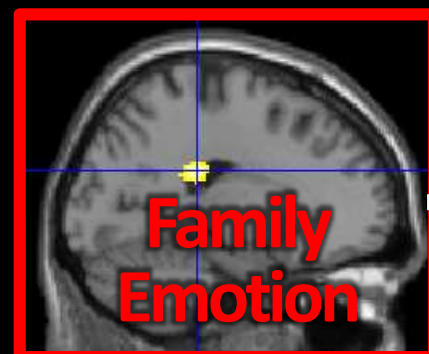
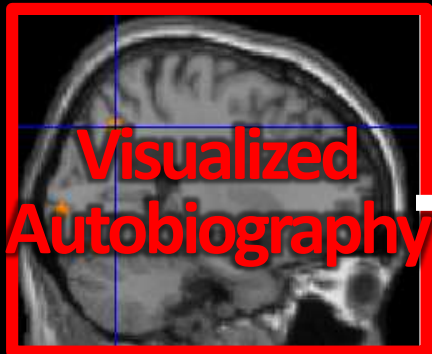
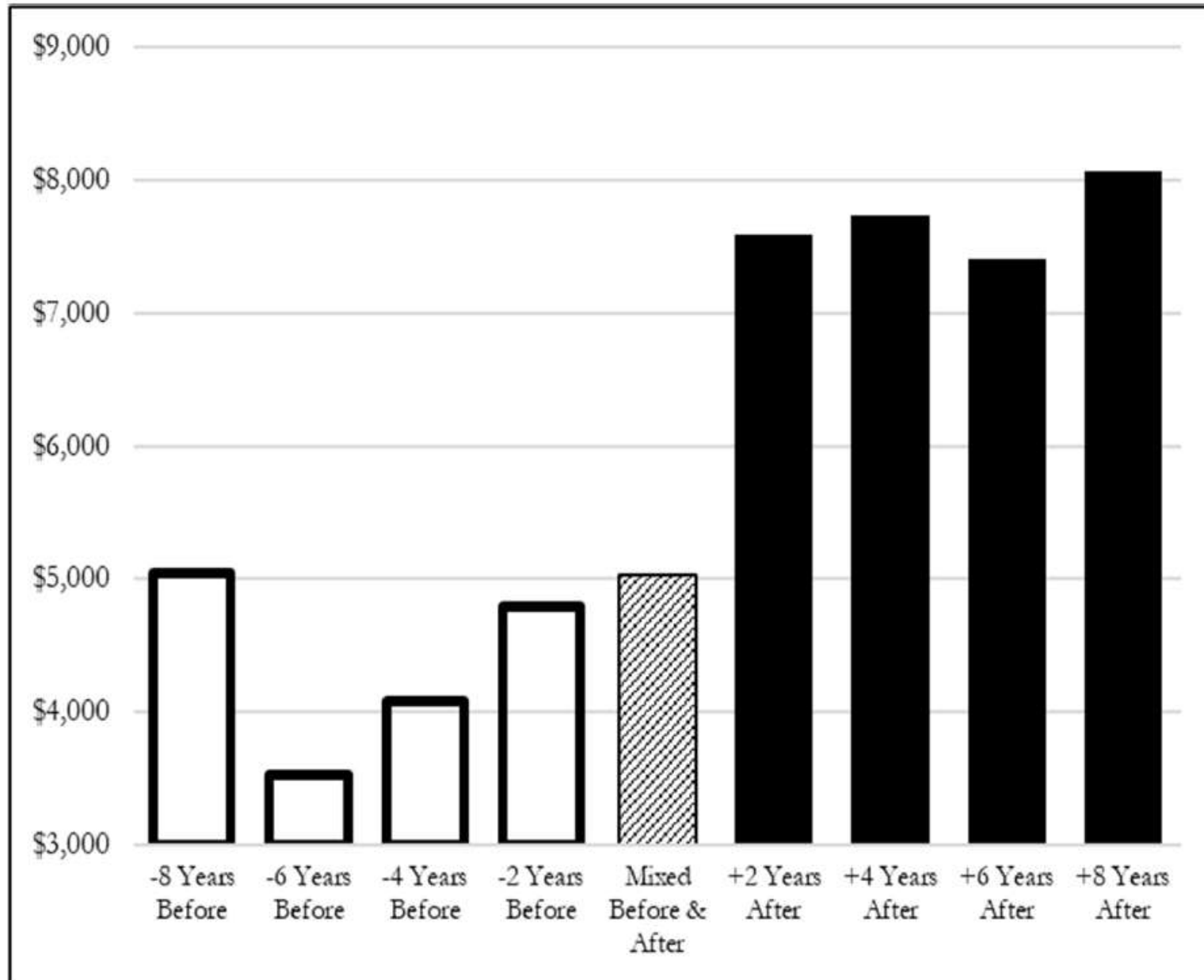
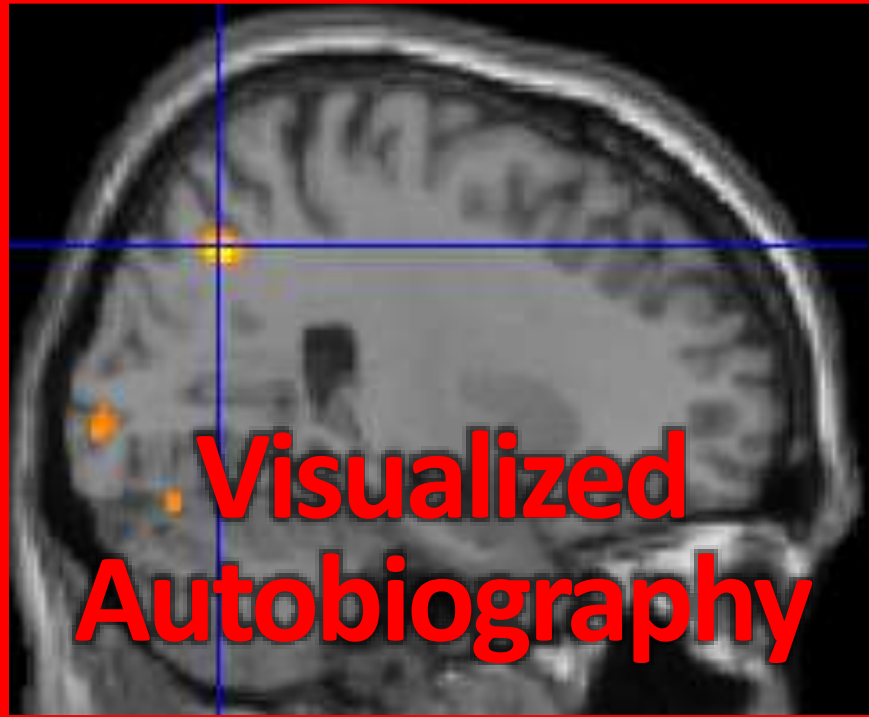


Figure 1. Average Annual Charitable Donations Before and After Adding Charity to an Estate Plan



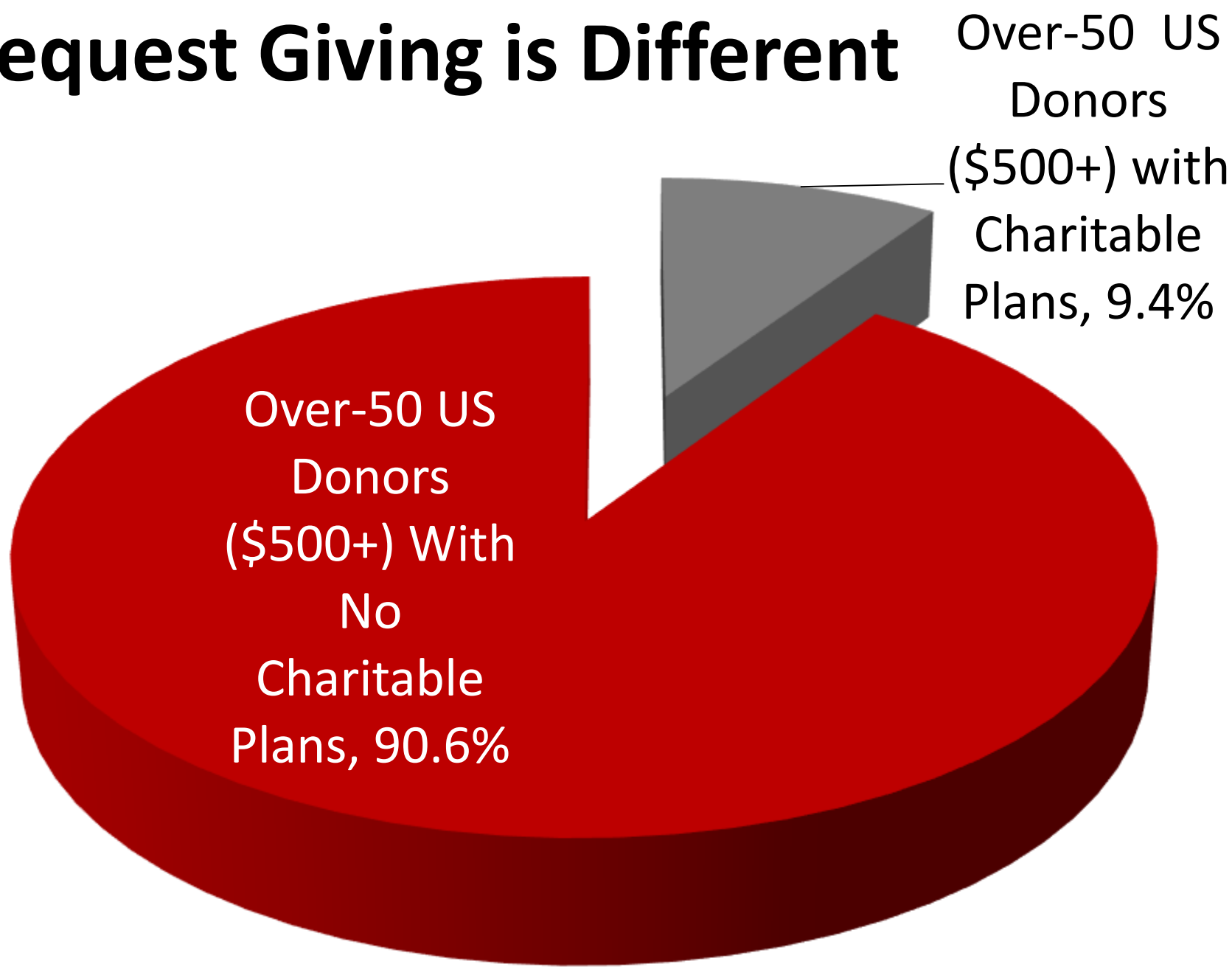
James III, R. N. (2020). The Emerging Potential of Longitudinal Empirical Research in Estate Planning: Examples from Charitable Bequests. *UC Davis Law Review*, 53, 2397-2431.

# Research



Charitable bequest decision-making  
emphasizes “visualized autobiography”  
brain regions

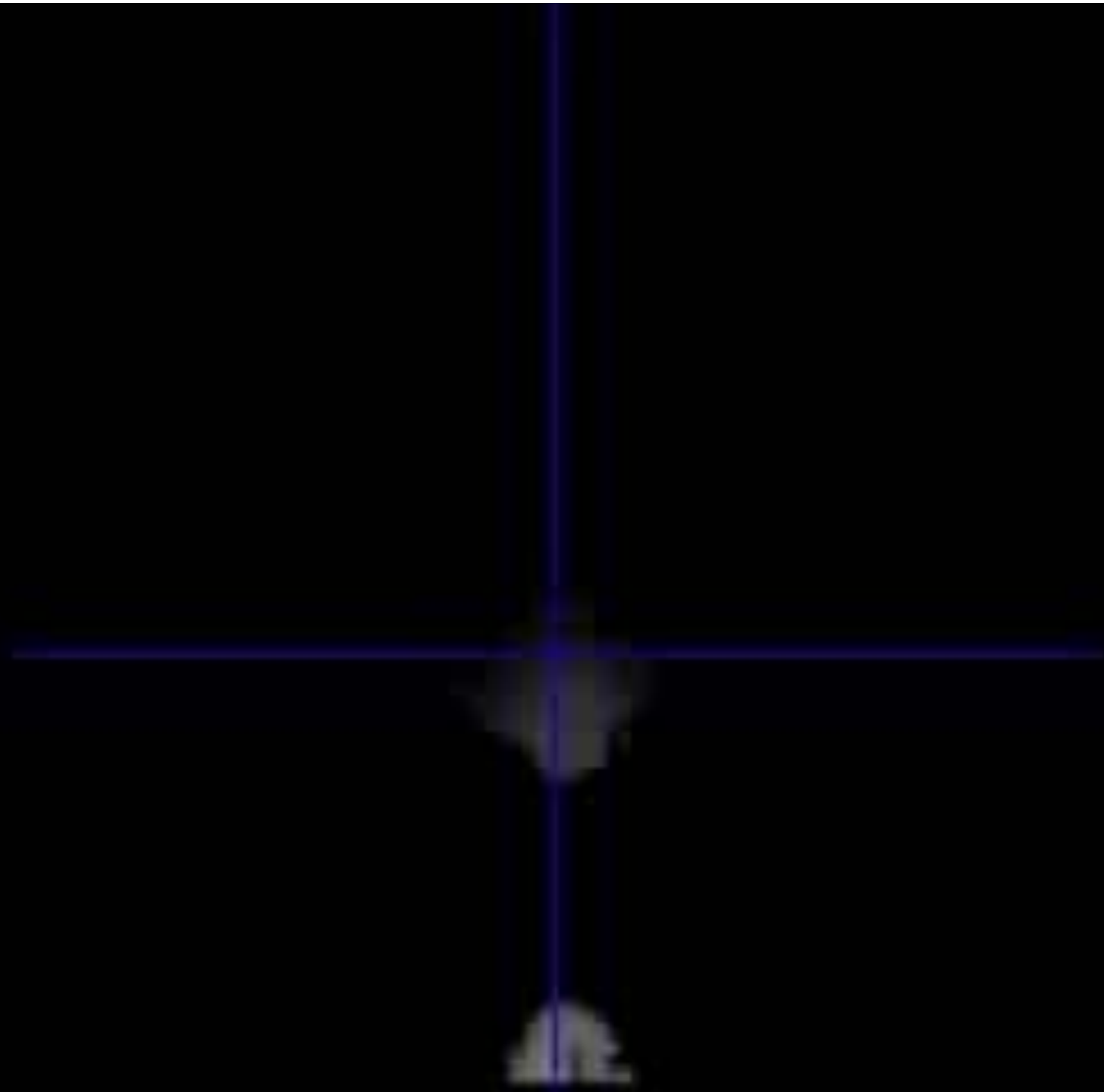
# Bequest Giving is Different



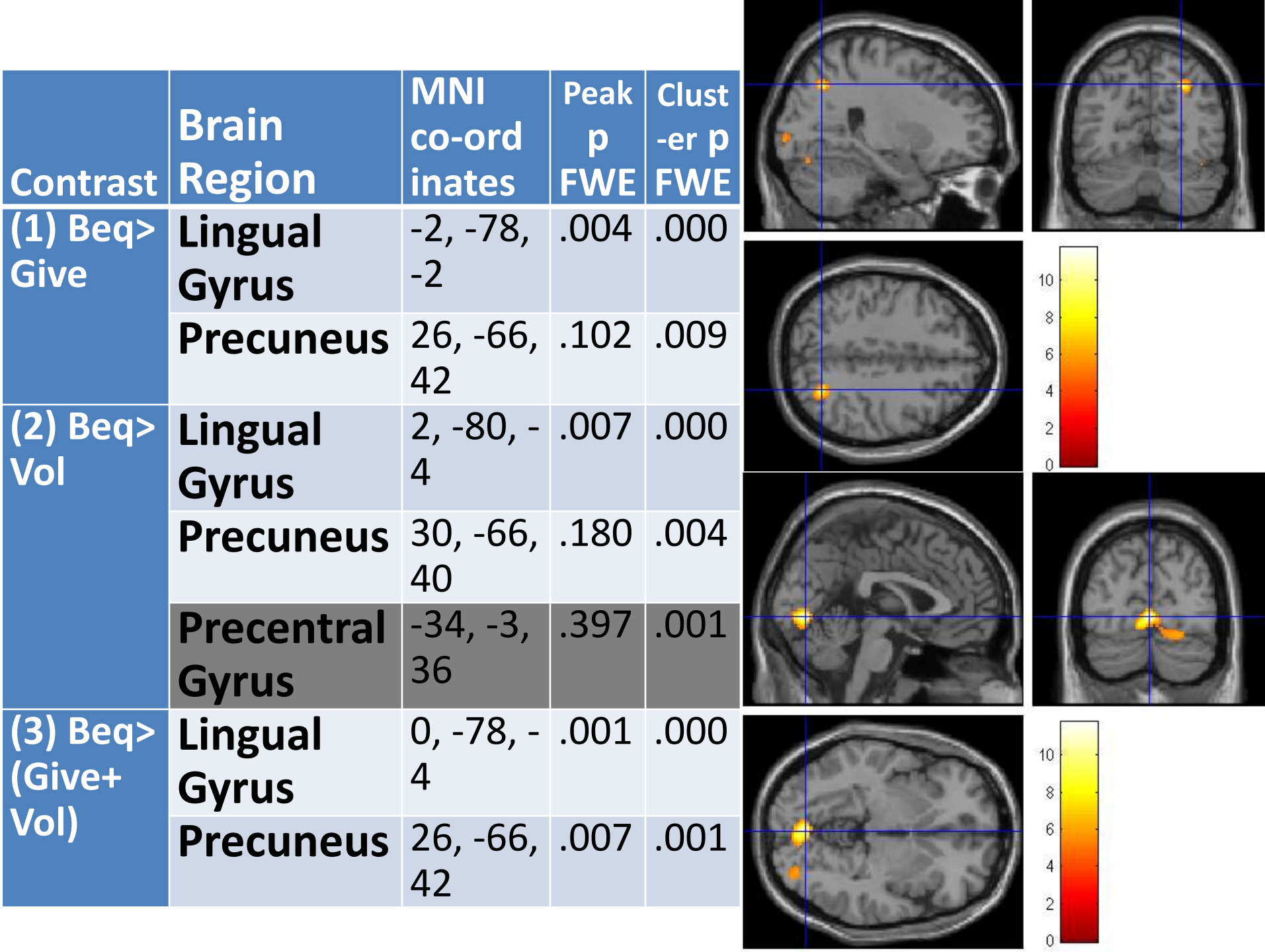
\* weighted nationally representative 2006 sample from Health and Retirement Study

# Charitable bequest decision-making v. giving or volunteering decision-making











**lingual gyrus** is part of the visual system,  
damage can result in losing the ability to dream  
**precuneus** has been called “the mind’s eye,” used  
in taking a 3<sup>rd</sup> person perspective on one’s self

**Visualized autobiography**  
visualization + 3<sup>rd</sup> person perspective on self



# Visualized Autobiography



In a study where older adults were shown photographs from across their life, **precuneus** and **lingual gyrus** activation occurred when they were able to vividly relive events in the photo, but not where scenes were only vaguely familiar (Gilboa, et al., 2004)

In other studies, both regions simultaneously activated by mentally “traveling back in time” (Viard, et al., 2007) or recalling autobiographical personal events Denkova (2006)

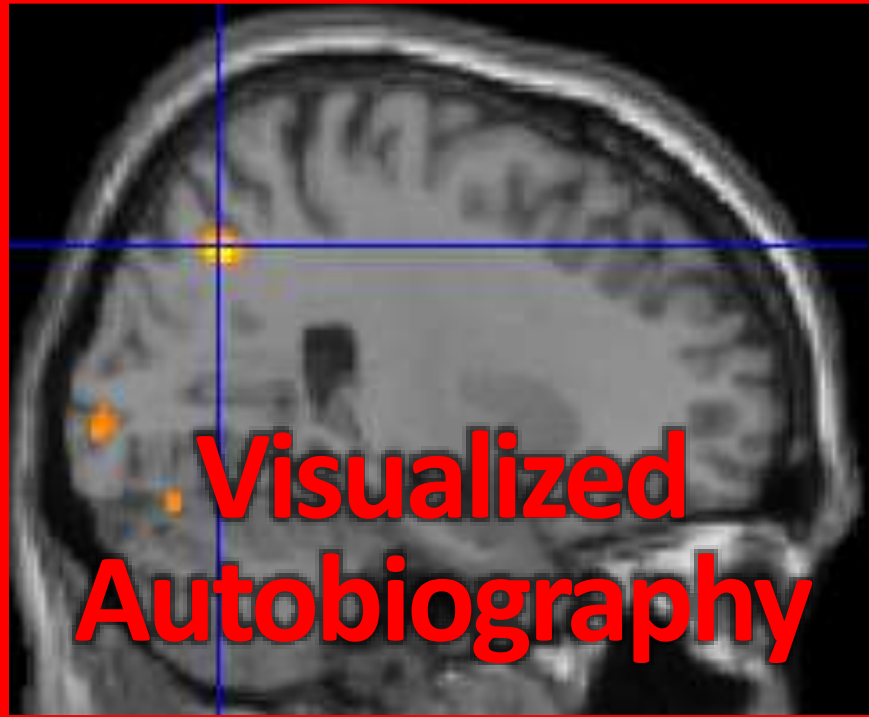
# Life stories

Summarizing a series of interviews with planned donors, Dr. Claire Routley wrote...

*“when discussing which charities they had chosen to remember, there was a clear link with the **life narratives** of many respondents”*

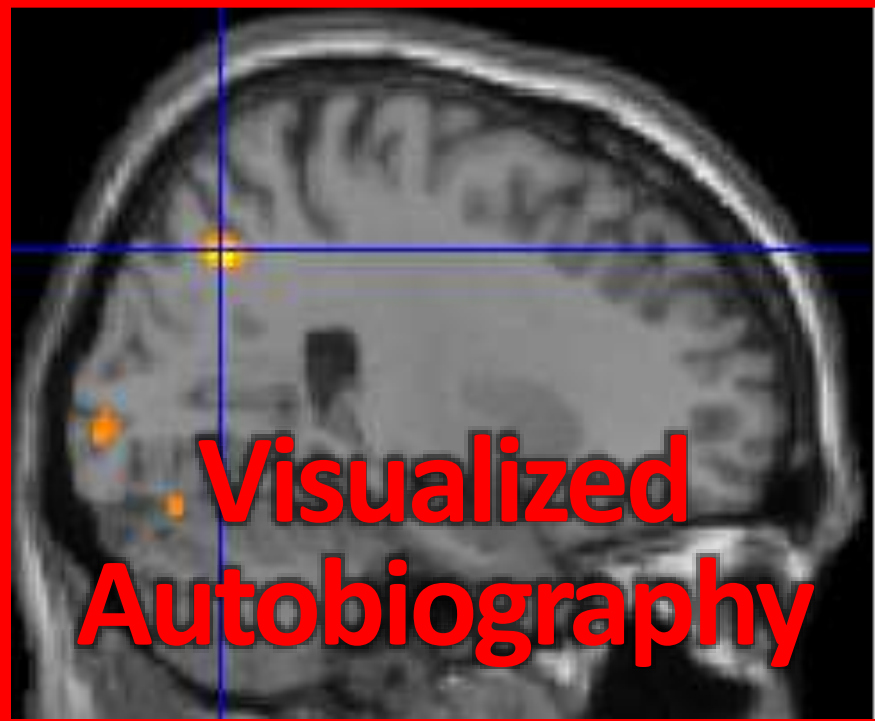


# Research



Charitable bequest decision-making  
emphasizes “visualized autobiography”  
brain regions

# Research



# Application

Life Stories



Connect **life stories** of living donors with planned gifts that will live beyond them



Tested different marketing messages with 11 groups, 4,560 total, 40 charities

If you were asked in the next 3 months, what is the likelihood that you might **GIVE** money to \_\_\_\_\_?

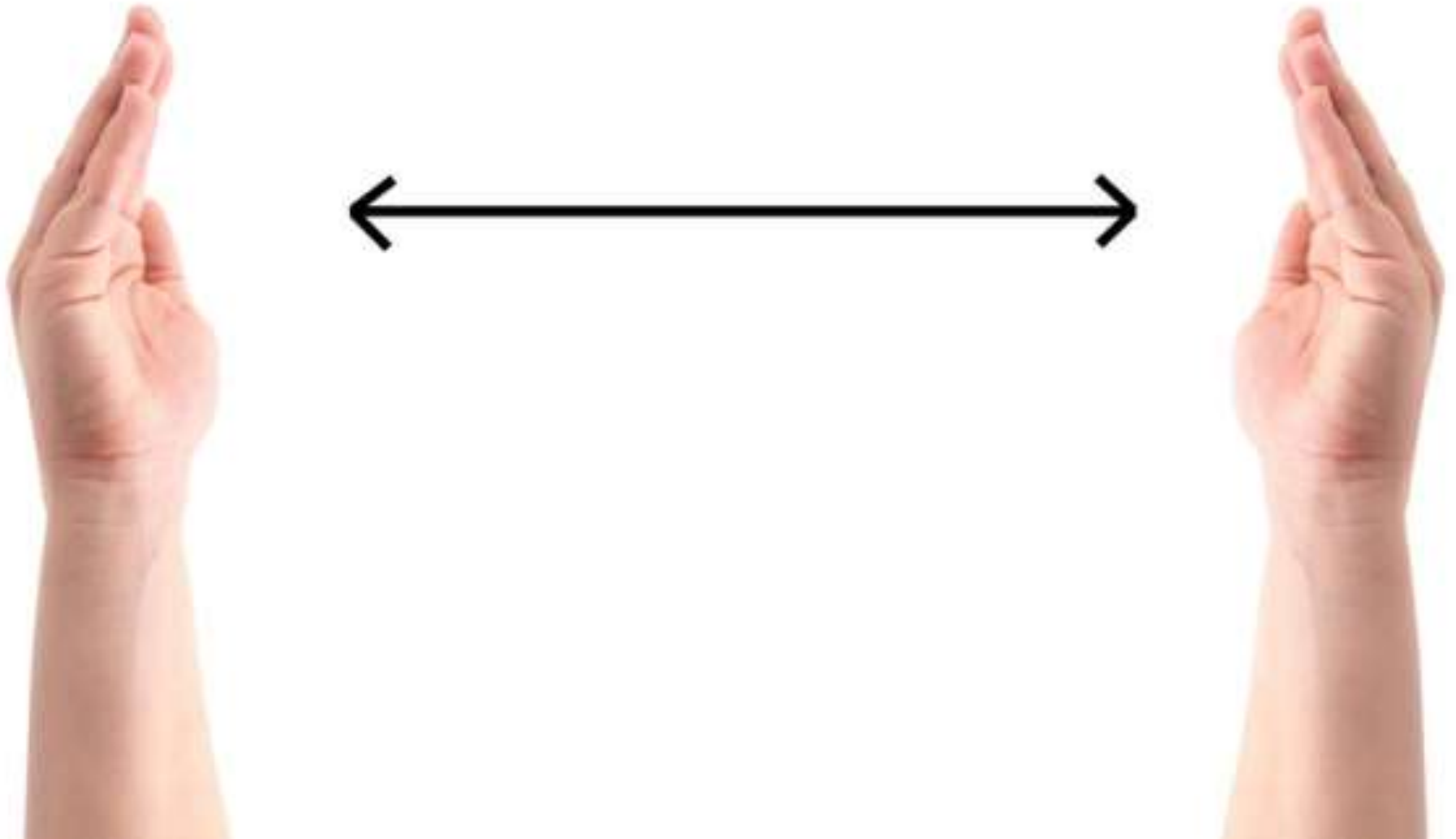
If you signed a will in the next 3 months, what is the likelihood you might leave a **BEQUEST** gift to \_\_\_\_\_?



Organization	BEQ	Give	Organization	BEQ	Give
Amer Cancer Society	26.79	36.77	Wildlife Conserv Soc	19.90	29.26
The Red Cross	25.93	41.12	Goodwill Industries	19.65	34.42
ASPCA	24.18	33.77	Big Brothrs/Big Sisters	19.47	30.49
Habitat for Humanity	24.01	34.90	The United Way	18.97	28.97
Amer Heart Association	23.17	33.95	Joslin Diabetes Center	18.91	29.18
Natl Cancer Coalition	22.56	34.54	Canine Compan for In	18.90	29.67
Breast Cancer Res Fnd	22.53	33.93	Fnd Fightng Blindness	18.77	28.37
Natl Breast Cancer Fnd	22.43	33.48	AIDS Project LA	17.71	25.64
The Amer Humane Assn	22.23	33.91	Prevent Blindss Amer	17.51	28.32
The Alzheimer's Found	21.40	32.00	San Fran AIDS Found	17.39	25.49
Susan G. Komen Br Canc	21.39	29.22	Nat Audubon Society	17.33	24.24
Dana Farber Cancer Inst	21.13	29.63	YMCA	17.16	28.12
American Diabetes Assn	20.84	32.54	Boys and Girls Clubs	17.14	30.10
World Wildlife Fund	20.82	29.08	Girl Scouts	16.71	31.27
Guide Dogs for the Blind	20.80	31.46	YWCA	16.21	24.42
The Alzheimer's Assn	20.80	31.86	Amer Indian College F	15.97	22.33
American Lung Assn	20.78	31.40	CARE	15.86	24.69
MD Anderson Cancer Cr	20.59	30.53	Boy Scouts	14.51	23.56
UNICEF	20.37	32.31	United Negro Coll Fnd	14.13	21.90
The Salvation Army	19.98	31.44	Ducks Unlimited	13.60	19.49



Other groups received messages after  
the current giving question to see if the  
bequest gap would shrink



## Social Norms

### Formal Evidence

Information indicating that it is common for Americans to leave 5% or 10% to charity. Sharing survey results showing agreement with concept.

## Spendthrift Heirs

### Formal Evidence

Statistics showing how rapidly heirs typically spend inheritance from published academic research

Message	Give- BEQ Gap	Gap 50+	Gap Male	Gap Female
None	10.2	14.0	7.7	11.7
Spendthrift Heirs (Formal)	9.4	11.4	8.4	10.1
Social Norms (Formal)	8.8	11.7	7.5	9.7
Heirs + Social Norms	8.0	10.2	6.4	9.0

# Deceased bequest donor life stories



With new images or pure text (no significant difference)

Message	Give-Beq Gap	Gap 50+	Gap Male	Gap Female
None	10.2	14.0	7.7	11.7
Spendthrift Heirs (Formal)	9.4	11.4	8.4	10.1
Social Norms (Formal)	8.8	11.7	7.5	9.7
Heirs + Social Norms	8.0	10.2	6.4	9.0
<b>Deceased Beq. Stories</b>	<b>6.7</b>	<b>7.5</b>	<b>4.4</b>	<b>7.5</b>



# Living bequest donor life stories

E.g., “School janitor Lester Holmes died in 1992” becomes “School janitor Lester Holmes signed his will today”

With new images or pure text (no significant difference)

Message	Give-Beq Gap	Gap 50+	Gap Male	Gap Female
None	10.2	14.0	7.7	11.7
Spendthrift Heirs (Formal)	9.4	11.4	8.4	10.1
Social Norms (Formal)	8.8	11.7	7.5	9.7
Heirs + Social Norms	8.0	10.2	6.4	9.0
Deceased Beq. Stories	6.7	7.5	4.4	7.5
<b>Living Bequest Stories</b>	<b>4.4</b>	<b>4.3</b>	<b>3.3</b>	<b>5.0</b>

**Which of the  
four message  
types  
worked best  
for which of  
the 40  
charities?**



# Living donor stories outperformed all other messages for 40 out of 40 charities tested





# Effect of More Stories

1<sup>st</sup> 4 Stories: Janitor, pet groomer, carpenter, symphony patron

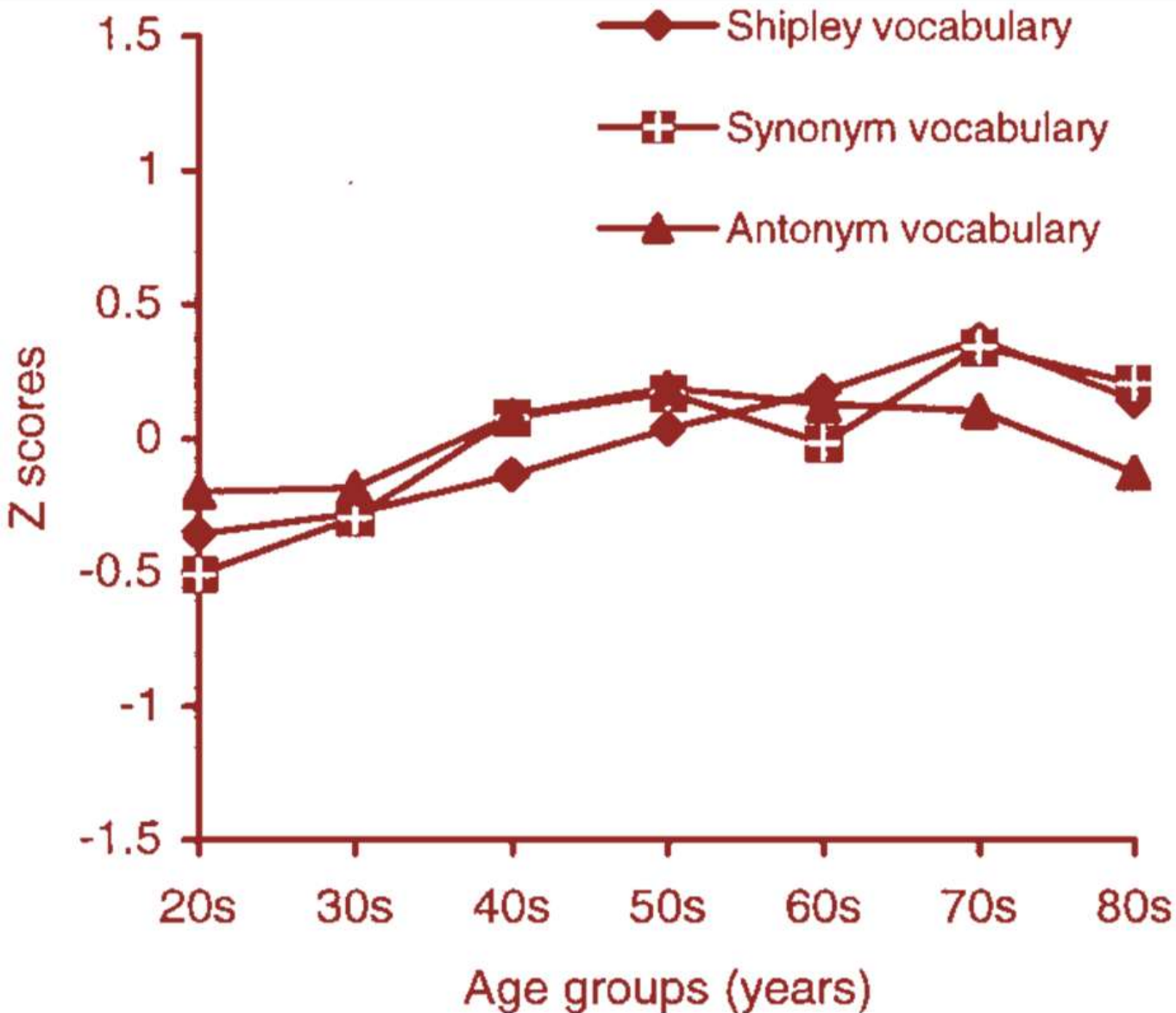
2<sup>nd</sup> 3 Stories: fisherman, coach, physician

With new images or pure text (no significant difference)

Message	Give-Beq Gap	Gap 50+ Male	Gap Female
None	10.2	14.0	11.7
Deceased 1 <sup>st</sup> 4 stories	6.8	7.5	7.6
Deceased All 7 stories	6.6	7.5	7.4
Mixed Dec/Liv 7 stories	6.0	7.2	6.6
Living 1 <sup>st</sup> 4 stories	4.8	5.7	5.4
Living All 7 stories	4.1	2.5	4.7



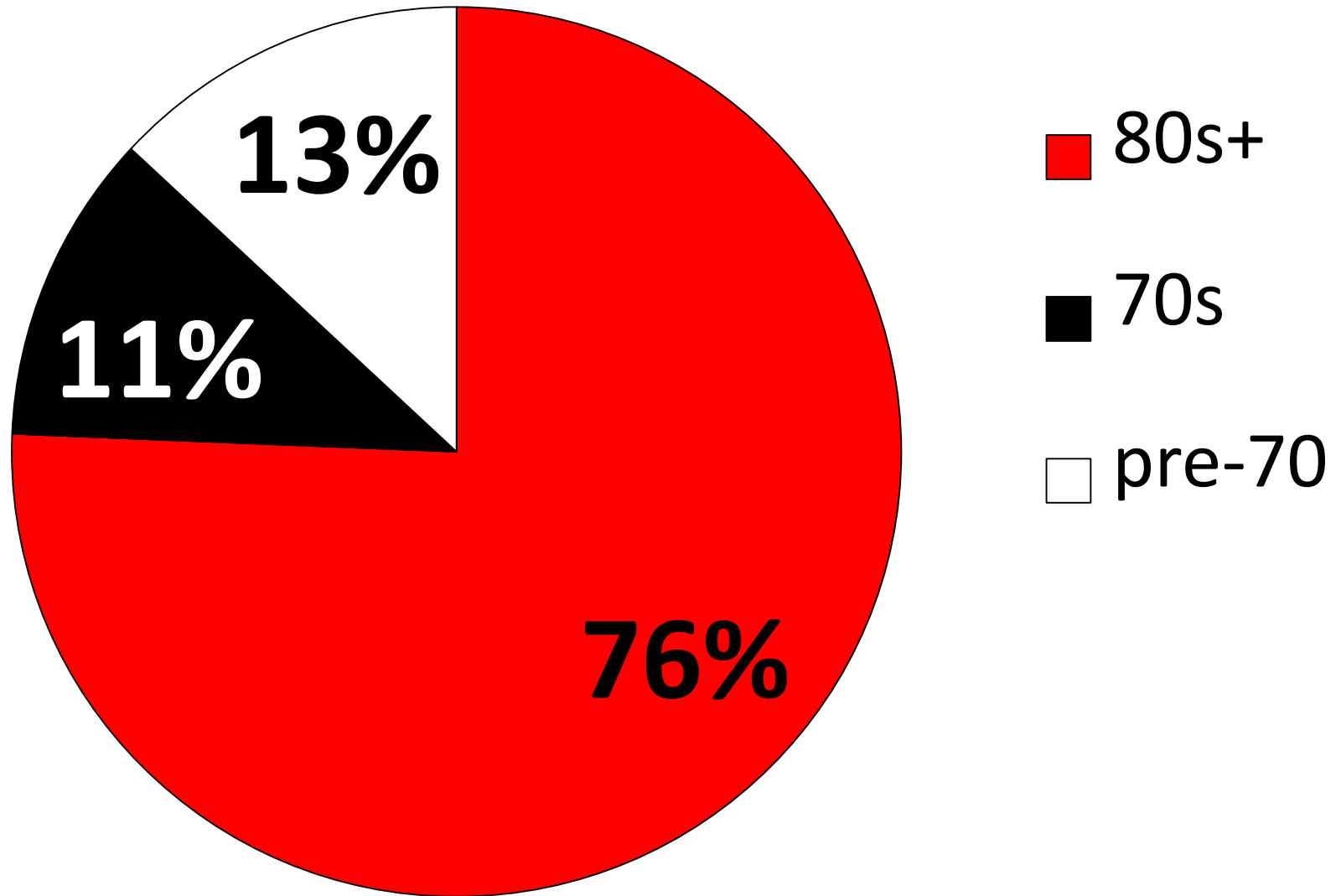
# Although numerical ability declines with age, verbal knowledge does not



Park, et al (2002)  
*Psychology and  
Aging*, 17(2), 299-320

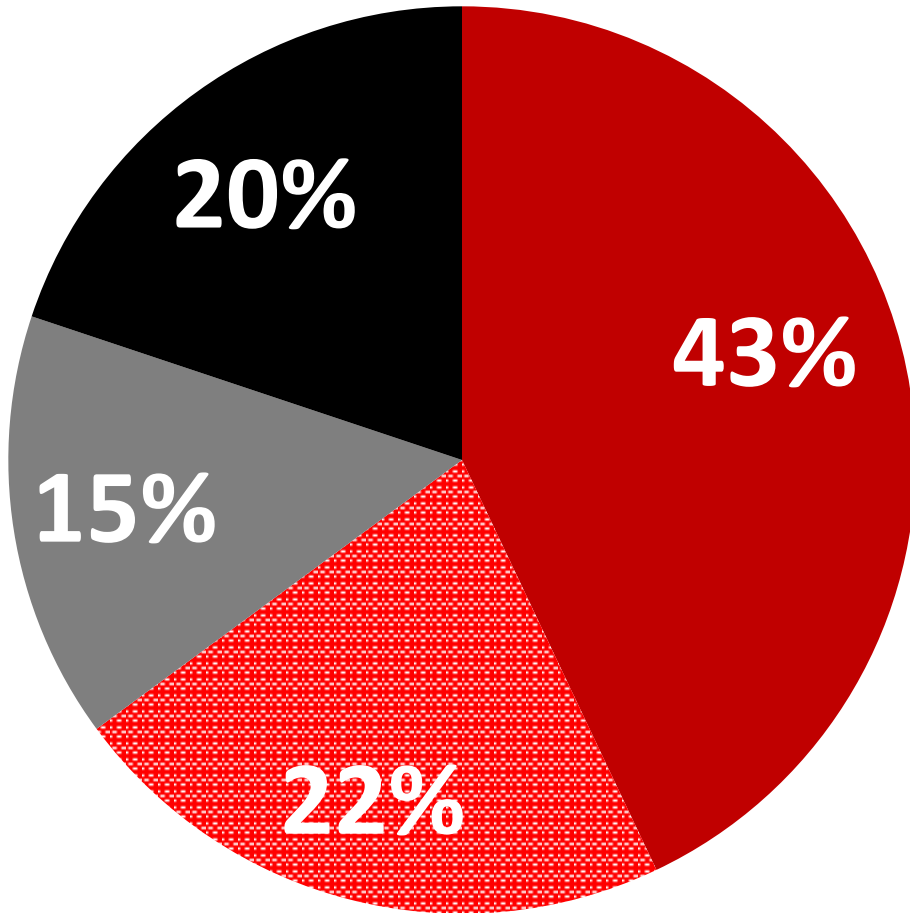
# Age at Will Signing

(by share of total charitable bequest \$ transferred)

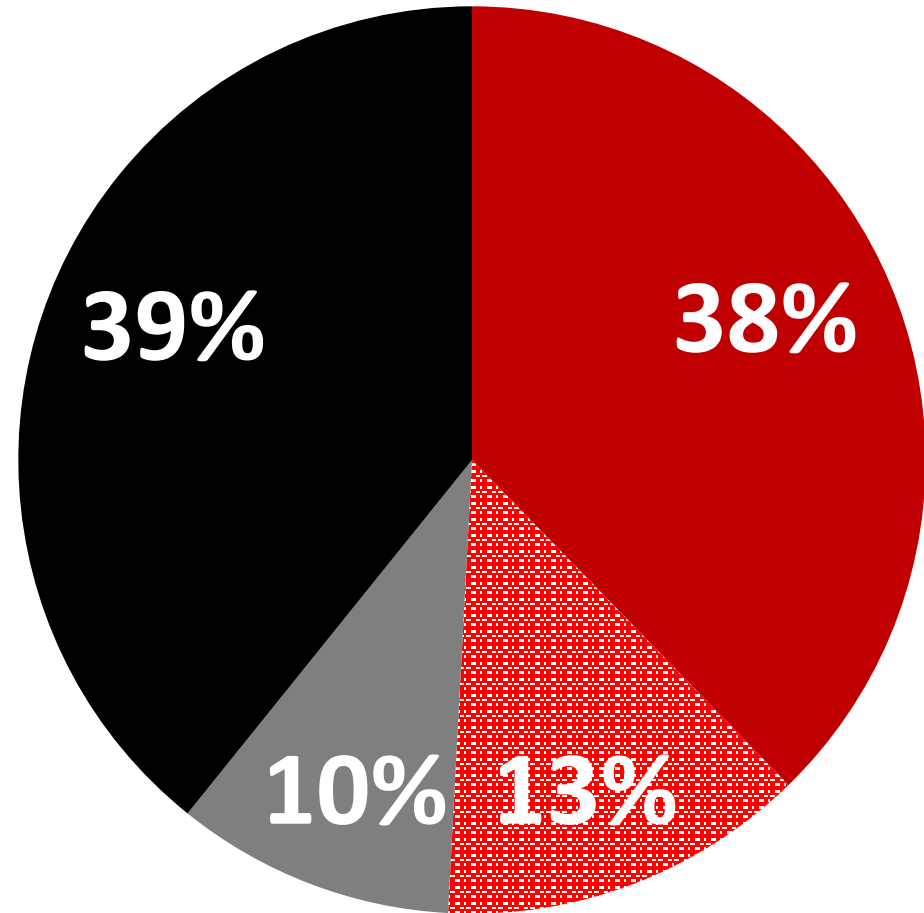


# Most realized charitable plans (in red) added within 5 years of death

Estates



\$ Gifted



■ Last "no charity" 0-2 years pre-death ■ Last "no charity" 2-5 years pre-death  
■ Last "no charity" 5+ years pre-death ■ Always reported charity in plan

# References to “important in your life” increase interest

*2014 & 2015 Surveys, 1,822 Respondents*

**Interested  
Now**

**Will Never  
Be  
Interested**

**40%**

Make a gift to charity in your  
will to support causes that  
have been important in your  
life

**6%**

**30%**

Make a gift to charity in your  
will

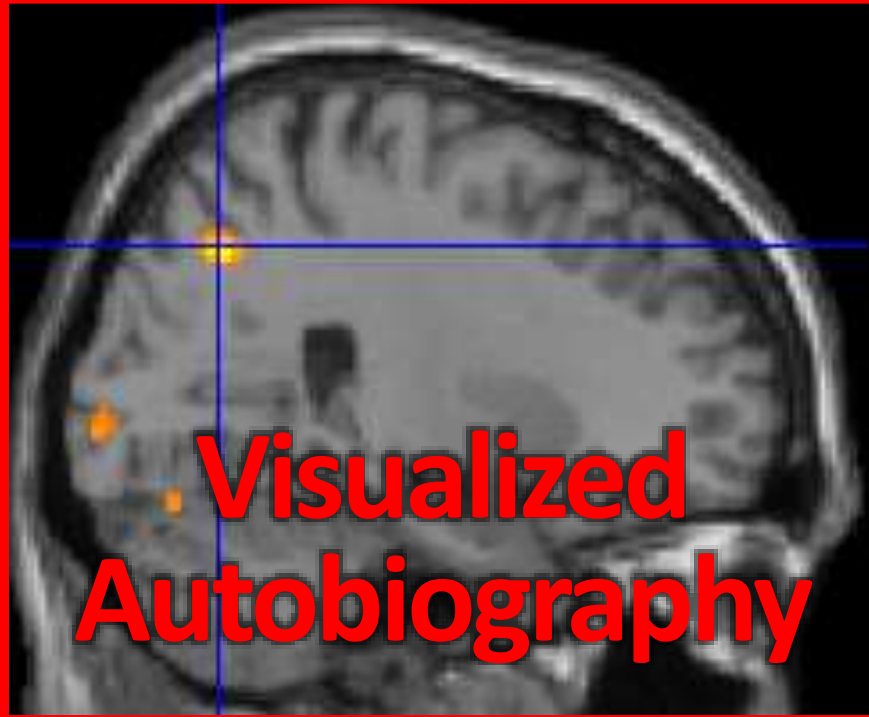
**7%**

**12%**

Make a bequest gift to charity

**14%**

# Research



# Application

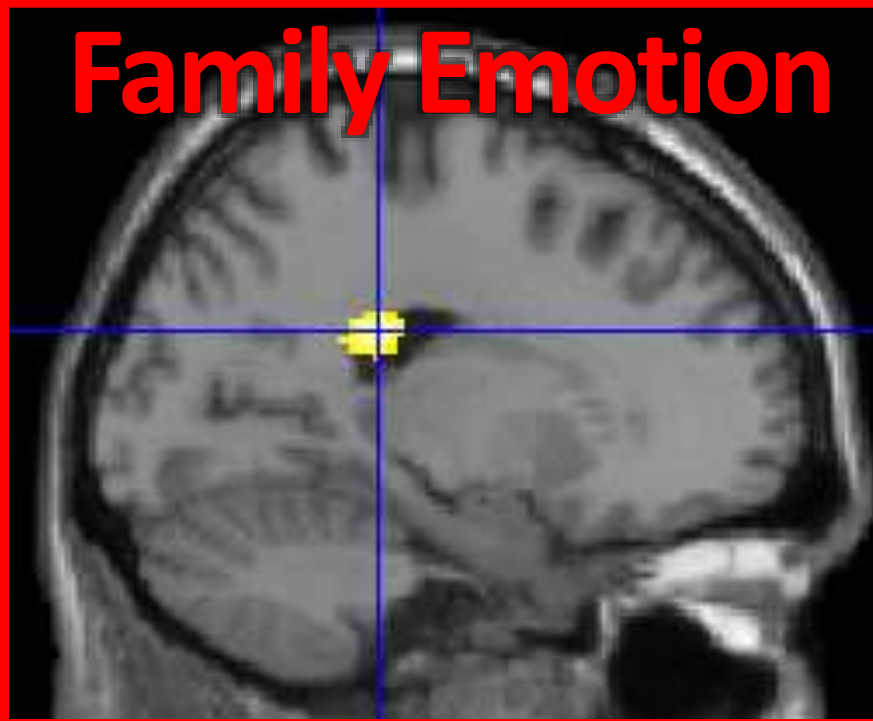
Life Stories



Connect **life stories** of living donors with planned gifts that will live beyond them

# Research

## Family Emotion



**Bequests to friends and family engage memory and emotion brain regions more than charitable bequests**

# New experiment



- Increased realism of decision-making
- Comparing different types of bequest decision (not bequest giving v. current giving)



At the end of this session, a legally valid last will and testament will be mailed to you at no charge. To help you design your plan, we need to ask about some of your desires and preferences...

(in varied order) About what percentage of your estate would you like to go to any charities?... friends who are not family members?... family members?

Are there any specific personal property items you would like to leave to any charities? ...friends who are not family members? ...family members?

Would you like to leave any specific dollar amount cash gifts (e.g., \$250) to any charities? ...friends who are not family members? ....family members?

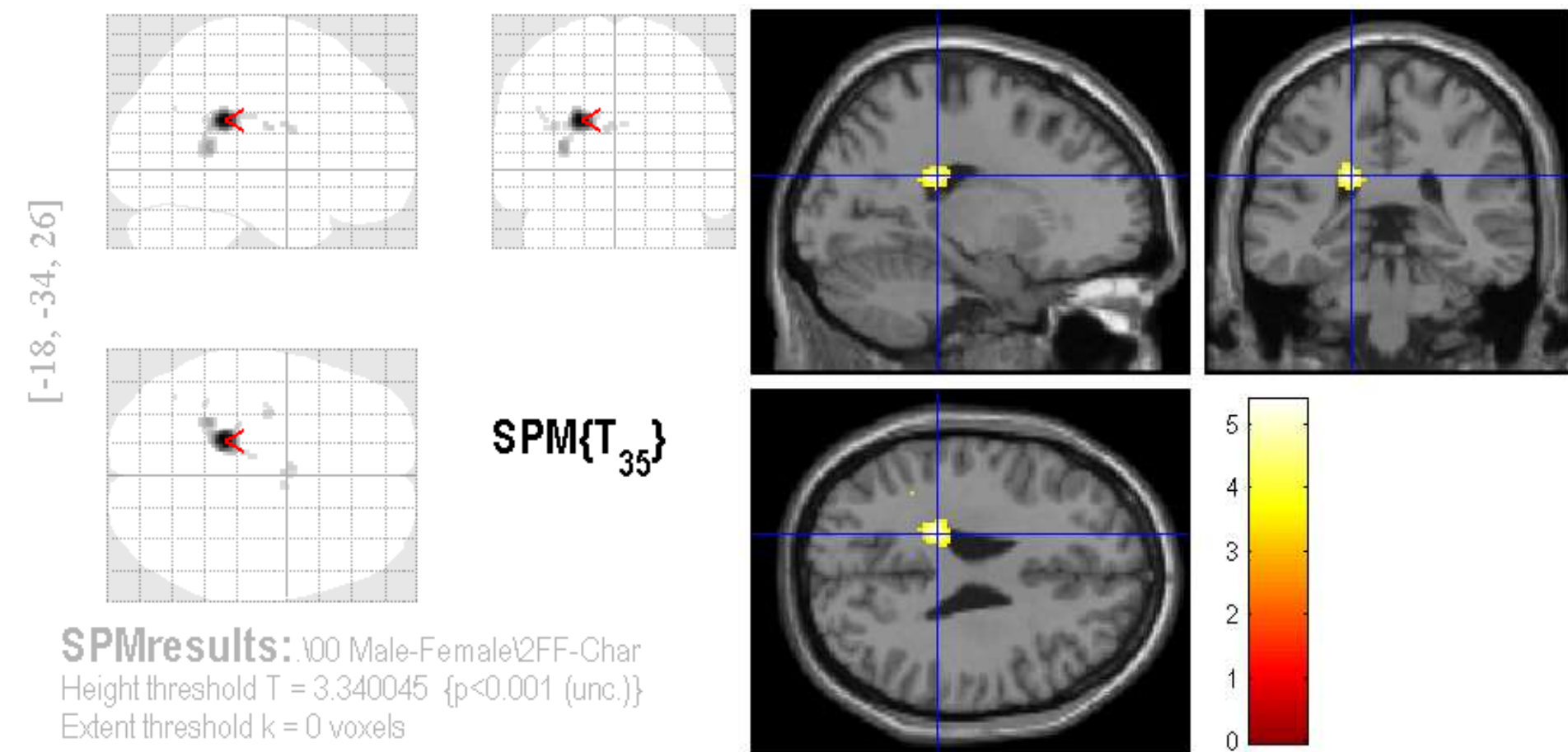


Bequests to friends and family (v. charitable bequests)  
more heavily involve brain regions of

1. **Emotion** (mid/posterior cingulate cortex; insula)

See Maddock, Garrett & Buonocore, 2003

2. **Memory** (hippocampus)



This difference was stronger for females than males.

# Bequest charity representing loved ones

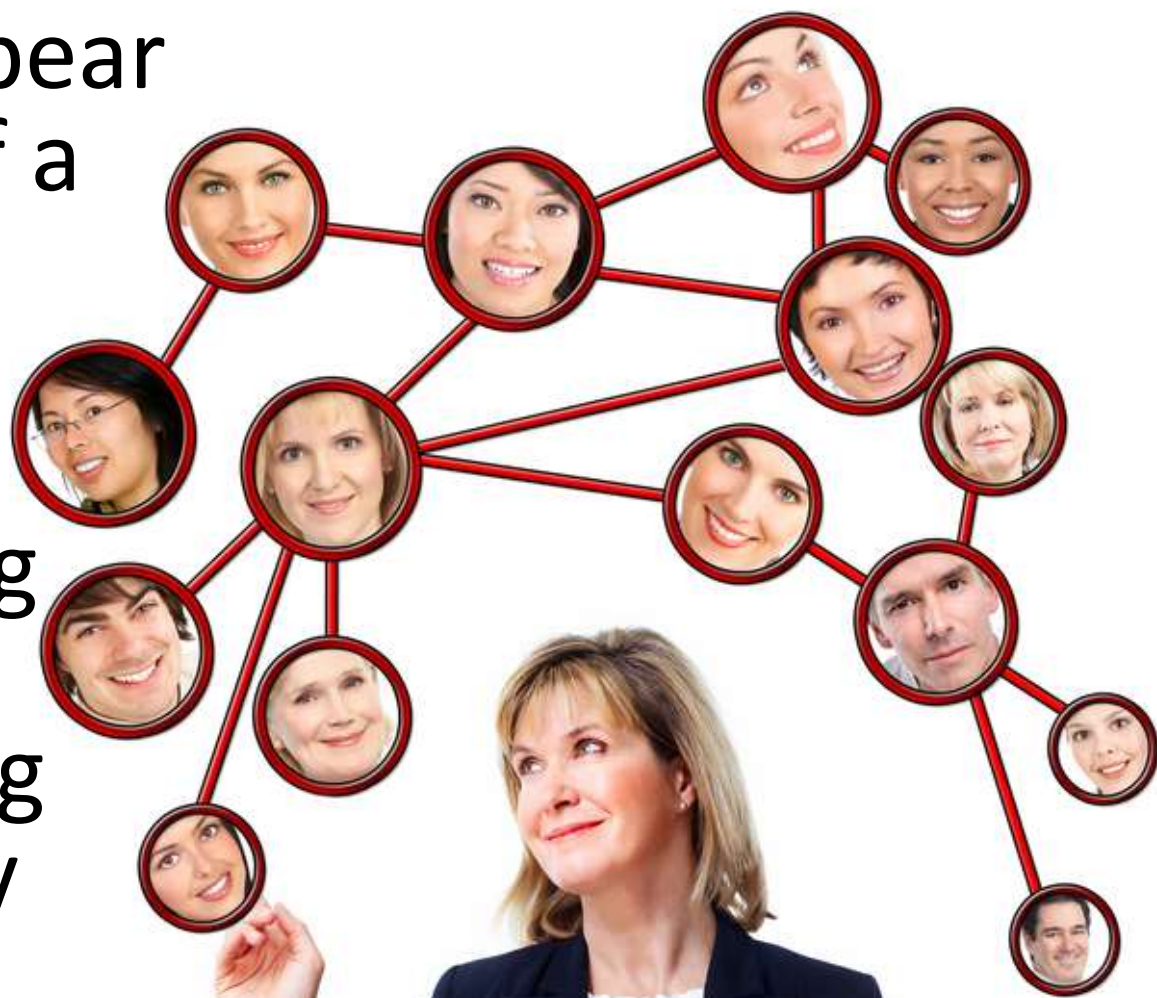
*'The reason I selected Help the Aged...it was **after my mother died**...And I just thought – she'd been in a care home for probably three or four years. And I just wanted to help the elderly...I'd also support things like Cancer Research, because **people I've known have died**...An animal charity as well, **I had a couple of cats.**'*

*“[In my will I have a gift to] the Cancer Research. **My father died of cancer** and so I have supported them ever since he died.’*

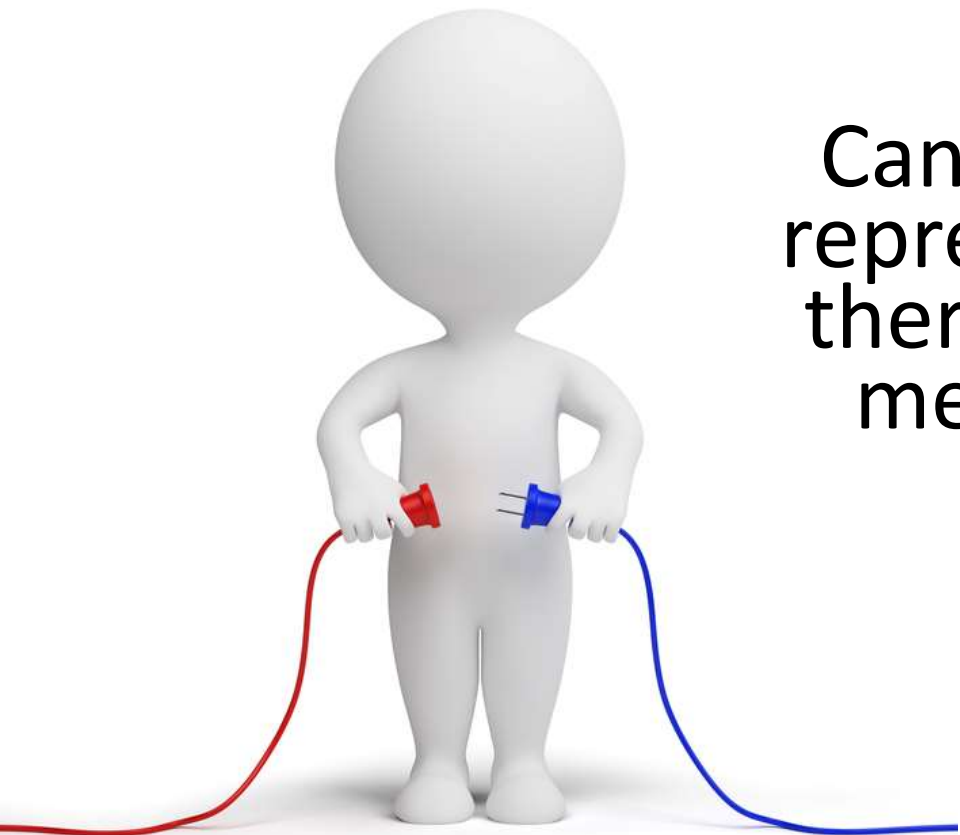
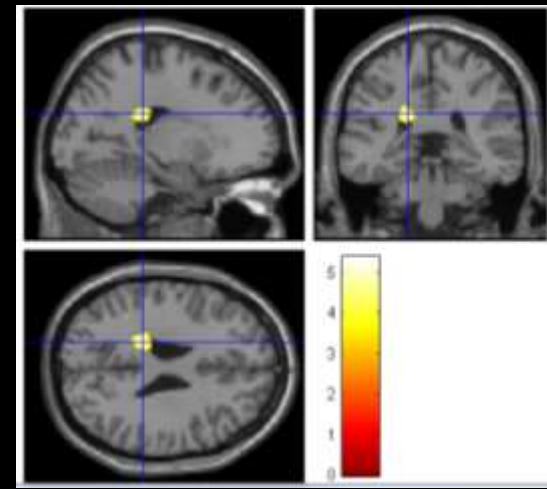
*Female, 63  
widowed*

*Male, 89  
married*

Since many charitable bequest gifts appear to be in honor of a loved one, what happens when we specifically ask about making a charitable bequest honoring a friend or family member?



Bequests to friends and family  
(v. charitable bequests) more  
heavily involve brain regions of  
**Emotion** (mid/posterior cingulate cortex;  
insula) and **Memory** (hippocampus)



Can a charitable bequest  
represent a loved one, and  
thereby connect with this  
memory and emotion?



Does a tribute bequest decision (where connections exist) generate more memory and emotion than a general bequest decision?



## 1. Bequest?

*“If you signed a will in the next 3 months, what is the likelihood you might leave a BEQUEST gift to [org]?”*

## 2. Connection?

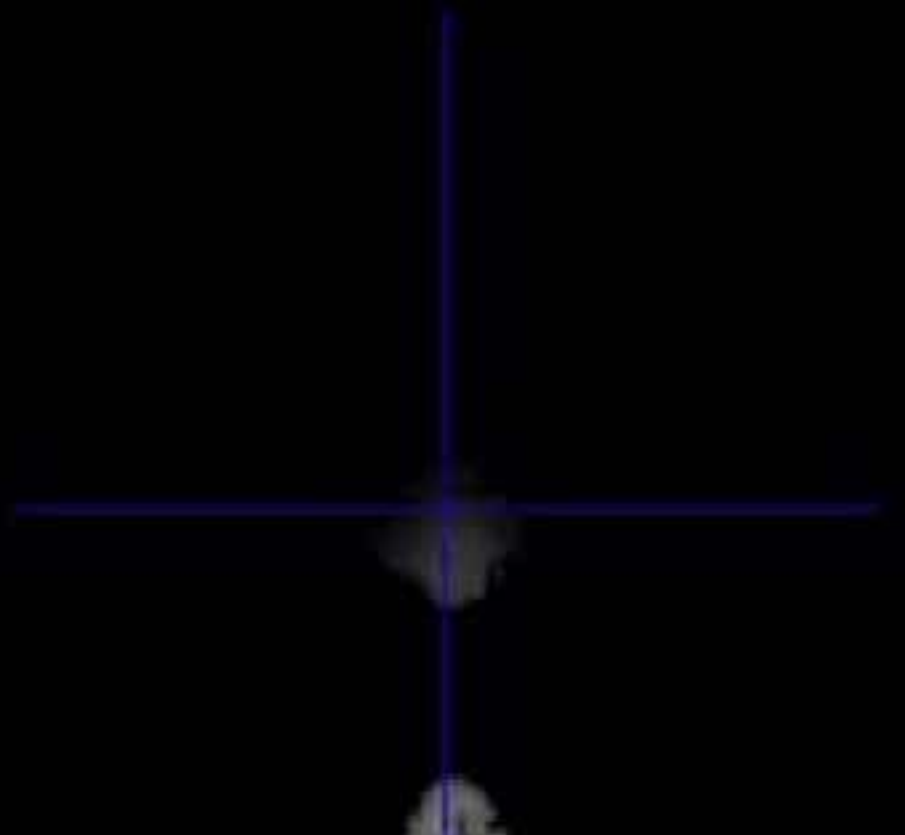
*Do you have a LIVING or DECEASED friend or family member who would appreciate (or would have appreciated) your support of [Type] Organization such as [Org], [Org2], or [Org3]?*

## 3. Contemplation

*Please take the next few seconds to visualize how a friend or family member has been connected to this cause or organization.*

## 4. Tribute Bequest?

*If you signed a will in the next 3 months, what is the likelihood you might leave a BEQUEST gift honoring a friend or family member to [Org]?*



Bequest>



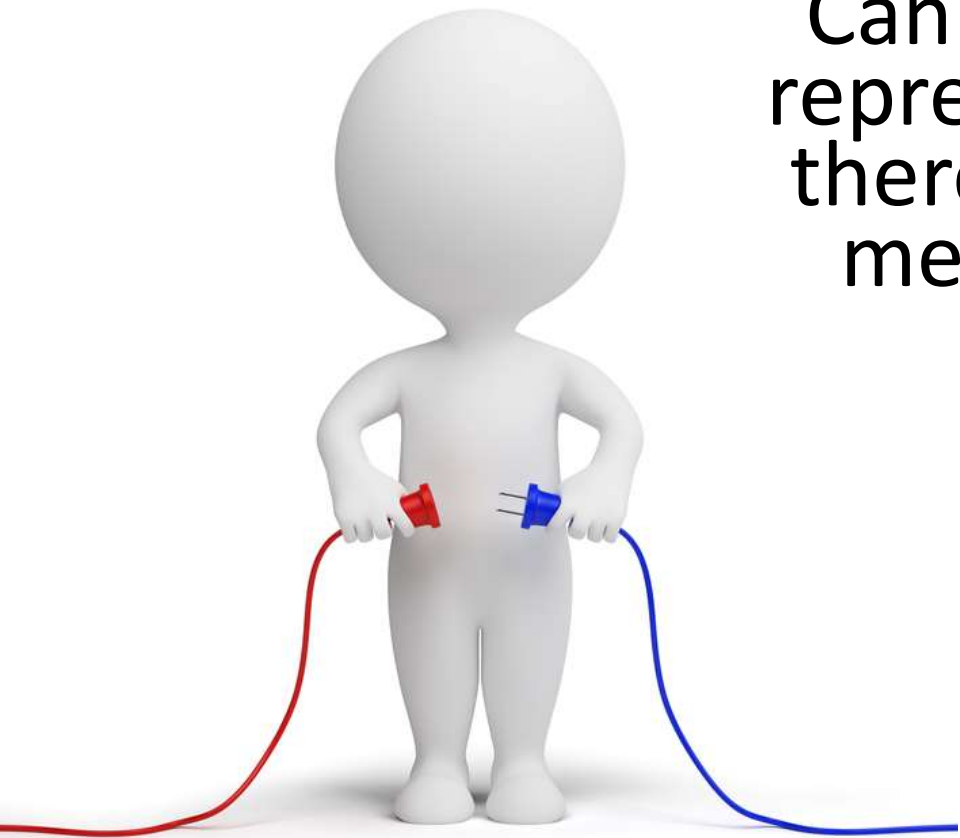
Tribute Beq>



**Tribute bequests (with connections) more strongly engaged regions of cognitive management of retrieved memory and emotion**  
(Bilateral inferior parietal lobule & middle-orbitofrontal cortex as well as minor activation in amygdala and hippocampus)  
**than the initial bequest questions.**

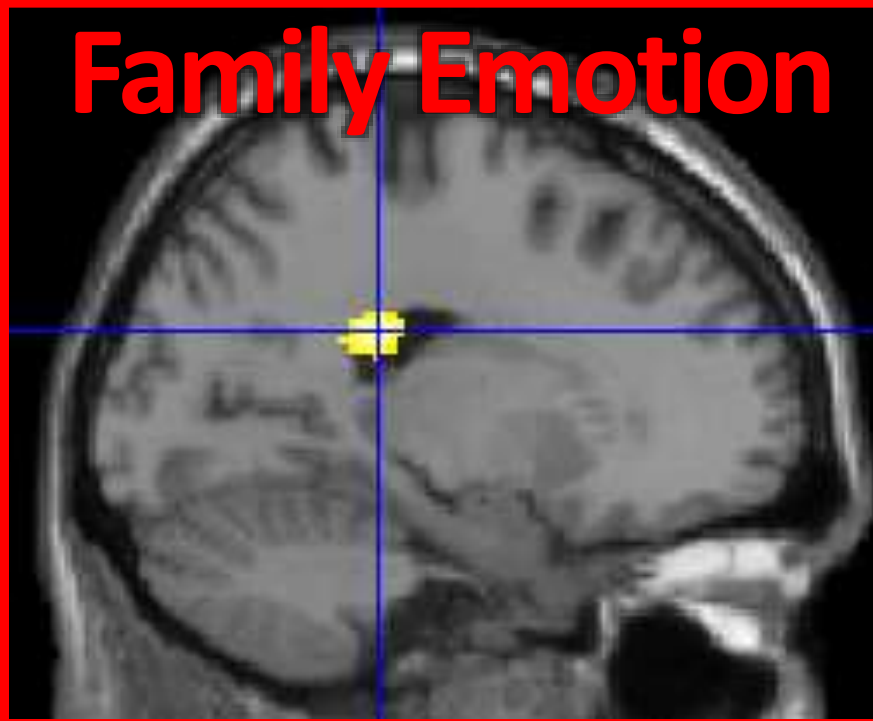
Can a charitable bequest represent a loved one, and thereby connect with this memory and emotion?

Plausible.



# Research

## Family Emotion



# Application

## Tribute Bequests



Ask about family members'  
**life story connections** with the cause  
and provide **tribute bequest** opportunities

# Testing the tribute bequest

4500+ respondents

Do you have a deceased friend or deceased family member who would have appreciated your support of an *International relief* organization such as *CARE* or *UNICEF*?

Also tested for living friend or family member

**Alzheimer's** *The Alzheimer's Association, The Alzheimer's Foundation*

**Diabetes** *Joslin Diabetes Center, The American Diabetes Association*

**Wild Birds Preservation** *National Audubon Society, Ducks Unlimited*

**Wildlife** *World Wildlife Fund, Wildlife Conservation Society*

**Minority College Fund** *United Negro College Fund, American Indian College Fund*

**Blindness related nonprofit** *Fighting Blindness, Prevent Blindness America*

**Youth-related charitable** *Girl Scouts, Boy Scouts, YMCA, YWCA, Big Brothers / Big Sisters of America, Boys and Girls Clubs of America*

**AIDS research and care** *San Francisco AIDS Foundation, AIDS Project Los Angeles*

**Animal welfare** *American Society for Prevention of Cruelty to Animals, The American Humane Association*

**International relief** *UNICEF, Care*

**Cancer research** *American Cancer Society, National Cancer Coalition, M.D. Anderson Cancer Center, Dana Farber Cancer Institute*

**Guide dogs** *Guide Dogs for the Blind, Canine Companions for Independence*

**Breast cancer research** *Breast Cancer Research Foundation, National Breast Cancer Foundation, Susan G. Komen Breast Cancer Foundation*

If so, please state your relationship to them and write at least 25 words describing their interest in or connection with this cause.

If you signed a will in the next 3 months, what is the likelihood you might leave a BEQUEST gift **honoring** a living [deceased] friend or family member to \_\_\_\_\_

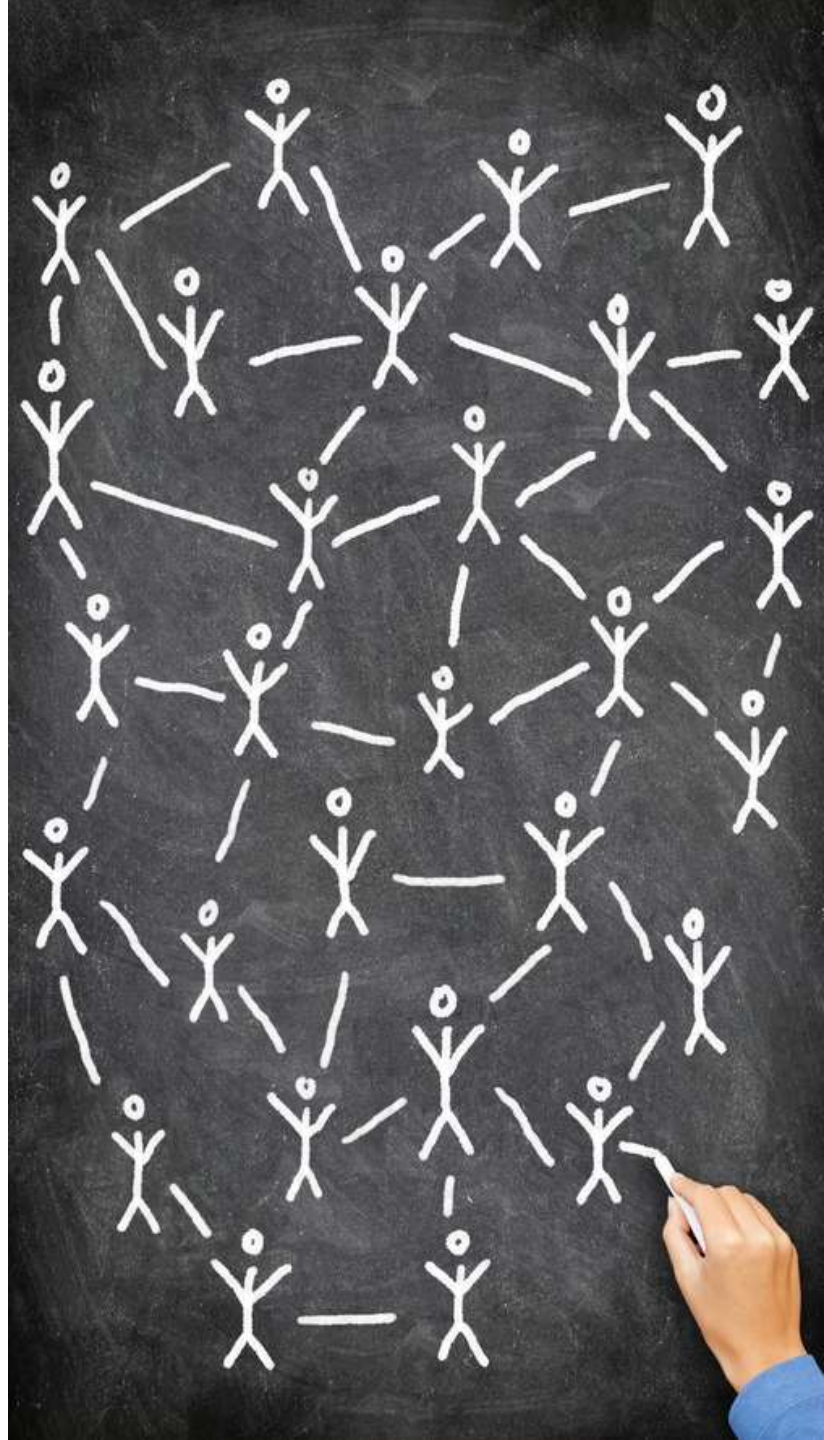
# Reminder/tribute increases interest from initial response

Change in charitable bequest intention  
for those with family/friend connection

	Total	Age 50+	Male	Female
Memorial reminder	+14.0	+14.0	+13.5	+14.0
Living reminder	+9.2	+9.3	+7.7	+9.9

Average share with family/friend  
connections to each cause

	Total	Age 50+	Male	Female
Memorial reminder	22.1%	27.1%	19.5%	23.6%
Living reminder	34.2%	36.1%	30.4%	36.6%



# Reminder/tribute can be “stacked” with other messages

Change in charitable bequest intention for those with family/friend connection

	Total	Age 50+	Male	Female
Memorial reminder	+11.7	+12.2	+11.0	+12.1
Memorial reminder (after other messages)	+15.0	+14.0	+15.3	+14.8
Living reminder	+9.4	+11.3	+6.4	+10.0
Living reminder (after other messages)	+9.2	+9.1	+7.9	+9.9





# Bequest gap eliminated for those with friend/family connections (but did not work for current tribute gifts)

## Giving – Tribute Bequest

	Total	Age 50+	Male	Female
Memorial reminder (after living/deceased stories)	-4.2	-1.7	-6.5	-3.1
Living reminder (after living/deceased stories)	-3.3	-2.3	-2.4	-3.7





# Do tribute bequests work better/worse for different types of organizations?



# Impact and frequency vary with cause

## Frequency

Likelihood of reporting a family or friend connection with the cause

Memorial		Living	
Cancer	46%	Pets	56%
Breast canc.	39%	Breast canc.	54%
Alzheimer's	29%	Cancer	49%
Diabetes	28%	Wildlife	41%
Pets	28%	Diabetes	38%
Wildlife	18%	Youth	37%
Guide dogs	15%	Alzheimer's	30%
Youth	15%	Guide dogs	23%
Int'l relief	14%	Wild birds	18%
AIDS	11%	Minority college fund	18%
Wild birds	10%	AIDS	17%
Blindness	9%	Int'l relief	16%
Minority college fund	8%	Blindness	15%

## Impact

Change in charitable bequest intention for those with family/friend connection

Memorial		Living	
Diabetes	16.9	Wild birds	12.8
Alzheimer's	16.0	Diabetes	12.7
AIDS	14.1	AIDS	11.4
Minority college fund	14.0	Alzheimer's	11.2
Cancer	12.6	Int'l relief	10.4
Breast canc.	11.7	Blindness	10.3
Wild birds	11.1	Pets	9.5
Int'l relief	10.9	Cancer	9.4
Pets	10.6	Guide dogs	9.3
Blindness	10.2	Breast canc.	8.6
Guide dogs	9.2	Minority college fund	7.4
Youth	7.7	Wildlife	6.1
Wildlife	7.1	Youth	5.2

**Do memorial or  
tribute bequests  
work better or  
worse for  
different family  
members?**



Ascendants – Yes  
Friends and descendants - No

**Strong positive**

Grandmother  
Grandfather  
Grandparents  
Aunt  
Uncle  
Mother

**Strong negative**

Friend  
Girl/Boyfriend  
Daughter  
Boy/Boys  
Girl/Girls  
Kids  
Nephew  
Brother

multivariate regressions on intention overall and post-reminder change

# Simple language and starting with honor

2014 Survey, 1,961 Respondents, Groups Y/B/H

Interested  
Now

Will Never  
Be  
Interested

**32%**

**Honor a family member** by making a **tribute** gift to charity in my will

**11%**

**23%**

**Honor a friend or family member** by making a **memorial** gift to charity in my last will & testament

**17%**

**13%**

Make a **bequest** gift to charity in my last will & testament **in honor of a friend or family member who was passionate about the charity's work**

**21%**

# Simple implementations

Samples courtesy of Phyllis  
Freedman, President of  
*SmartGiving* and  
“The Planned Giving Blogger”

☐ I have included NIF in my will or trust, as a beneficiary of a retirement account or other planned gift.

My gift is in ☐ honor of ☐ memory of:

Relationship: \_\_\_\_\_

☐ I wish to remain anonymous.

☒ **YES**, I want to leave a personal legacy in the fight against cancer and other serious illnesses.

☐ I have already included City of Hope in my will, as a beneficiary of a retirement account or other plans.

☐ I wish to remain anonymous.

My gift is in ☐ honor of ☐ memory of \_\_\_\_\_

Relationship: \_\_\_\_\_



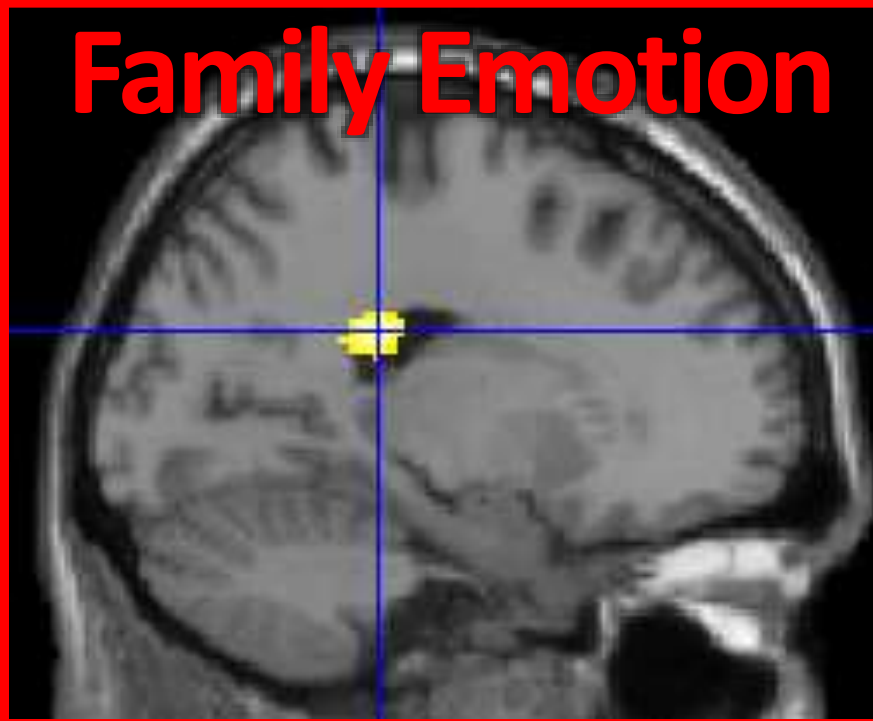
In a 2014 survey,  
**1 in 4** increased  
their intention to leave  
a charitable bequest  
when given the option  
to “honor a friend or family member by making a  
memorial gift to charity in my last will & testament”





# Research

## Family Emotion



# Application

## Tribute Bequests



Ask about family members'  
**life story connections** with the cause  
and provide **tribute bequest** opportunities

# Research



The first-stage defense to death reminders (e.g., estate planning) is **avoidance**

# Avoidance

(1<sup>st</sup> Stage Defense)



- Regardless of terminology or packaging, estate planning is planning for one's own death.
- It is a strong reminder of the reality of one's own mortality.
- Experimental research has identified consistent reactions to mortality reminders.



# Forms of Avoidance



**Distract:** I'm too busy to think about that right now

**Differentiate:** It doesn't apply to me now because I (exercise, have good cholesterol, don't smoke...)

**Deny:** These worries are overstated

**Delay:** I definitely plan to think about this... later

**Depart:** I am going to stay away from that reminder

What is the most  
common response  
to an organ  
donation request?

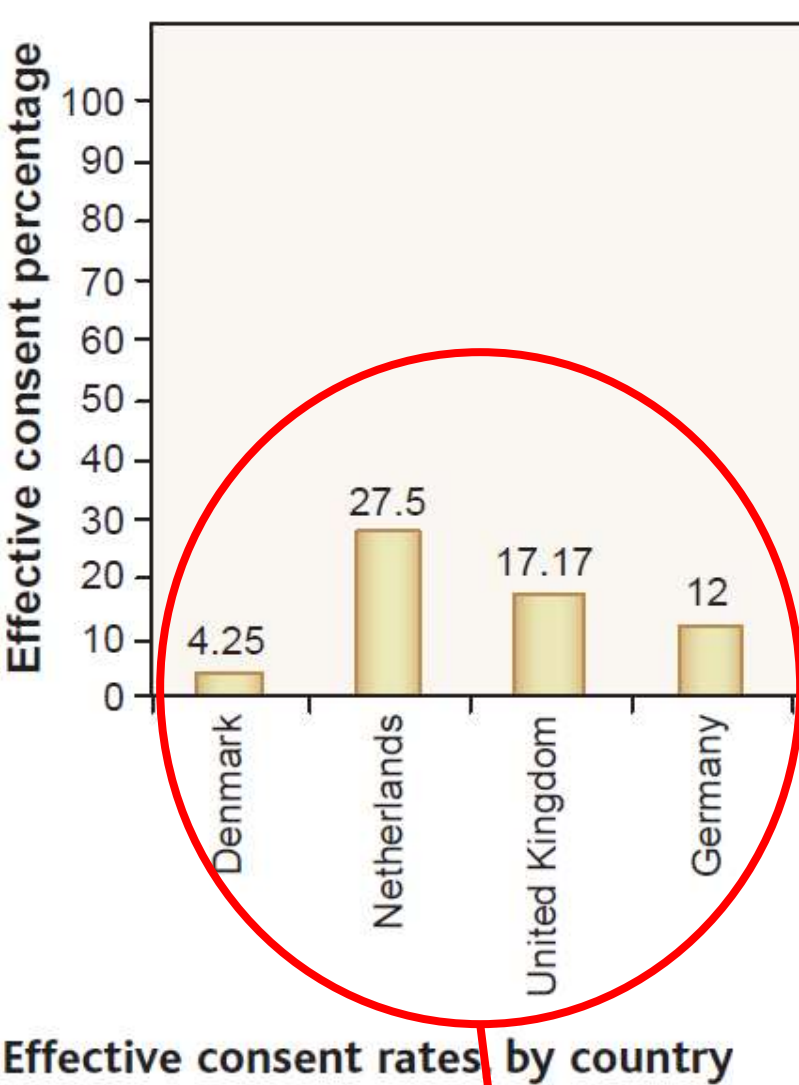
YES

NO

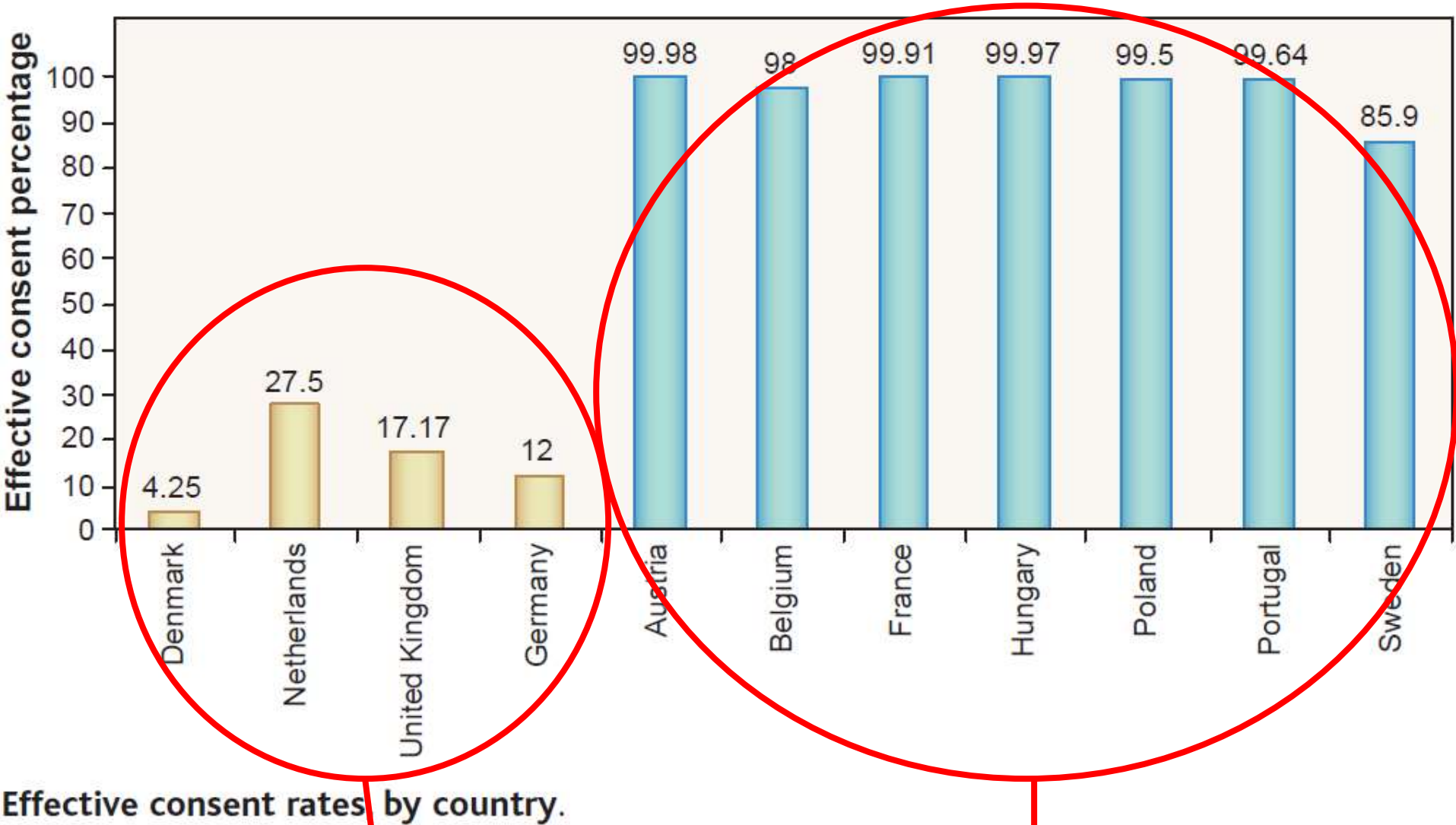
I don't want to  
think about it





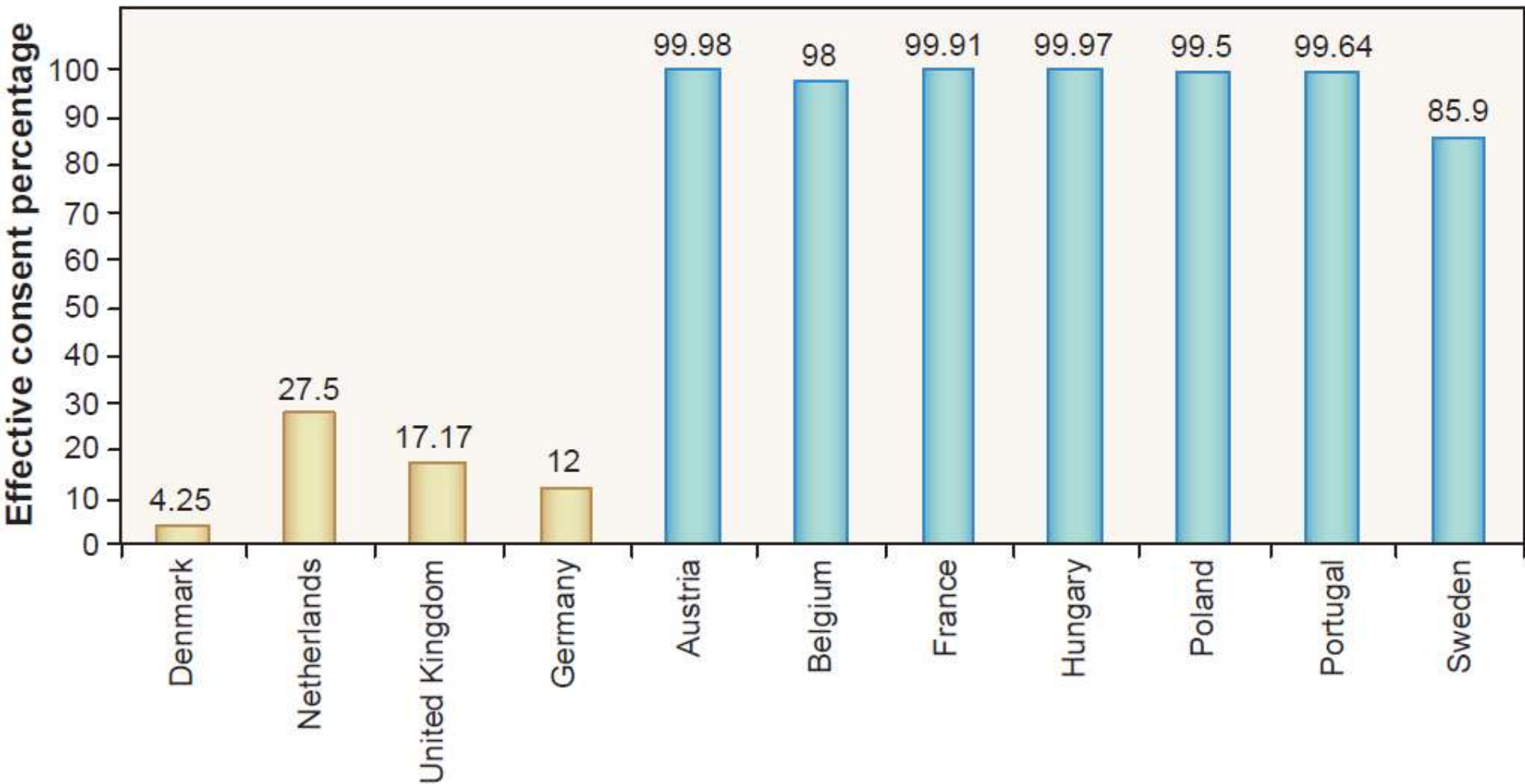


**No, people  
don't want to  
donate organs**



**No, people  
don't want to  
donate organs**

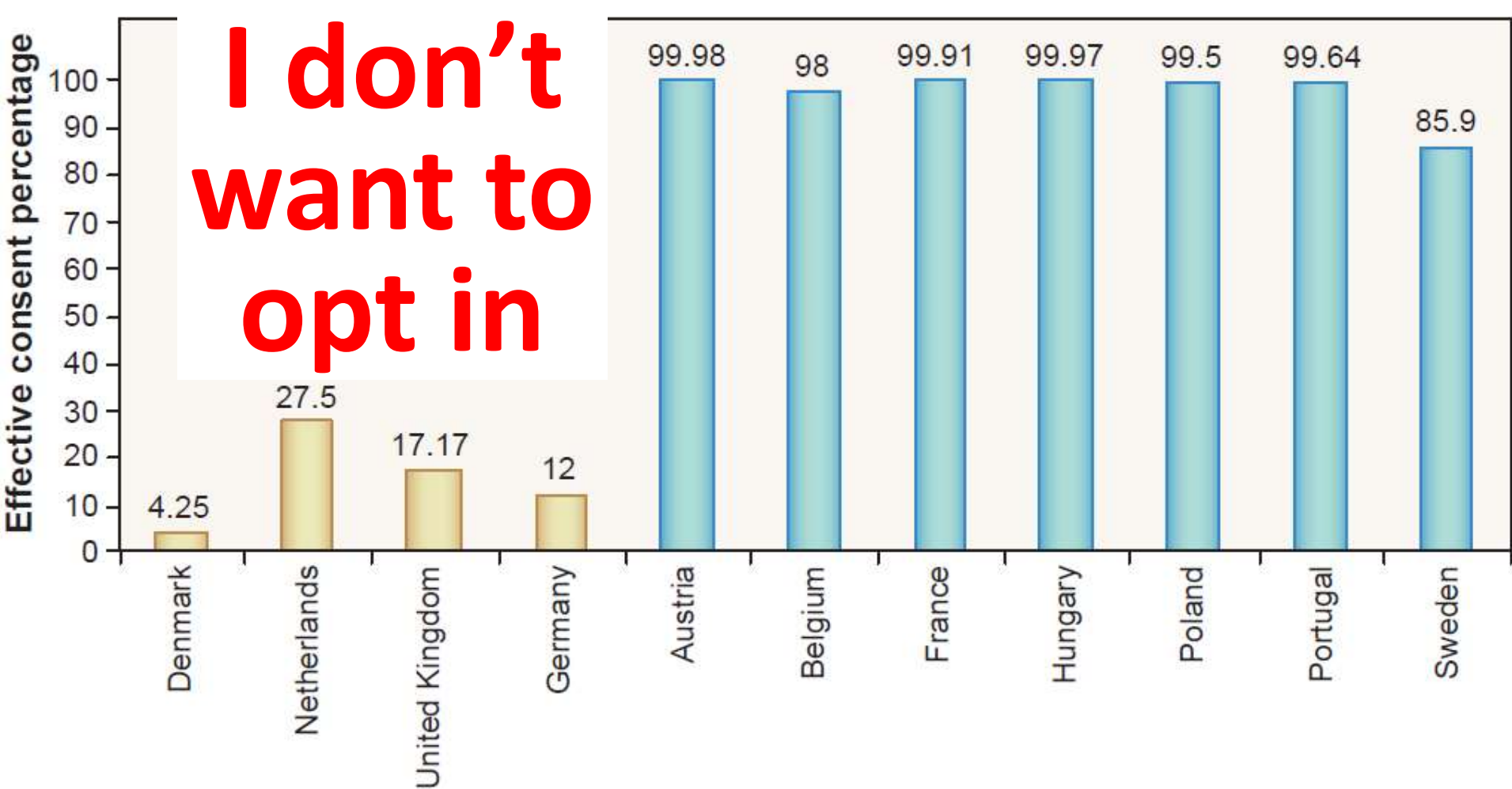
**Yes, people do  
want to donate  
organs**



Effective consent rates, by country.

“Opt-in”  
systems in Gold

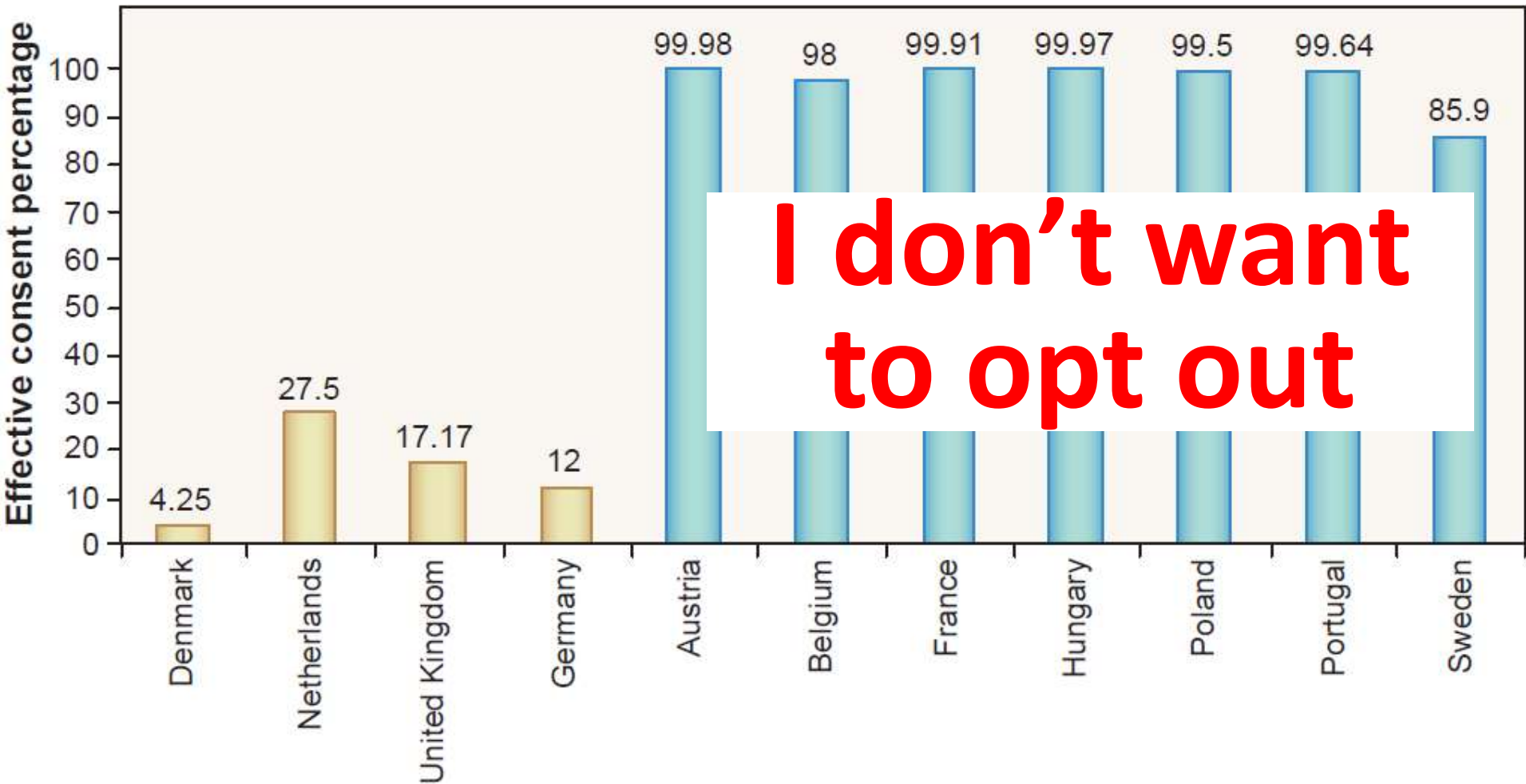
“Opt-out”  
systems in Blue



Effective consent rates, by country.

“Opt-in”  
systems in Gold

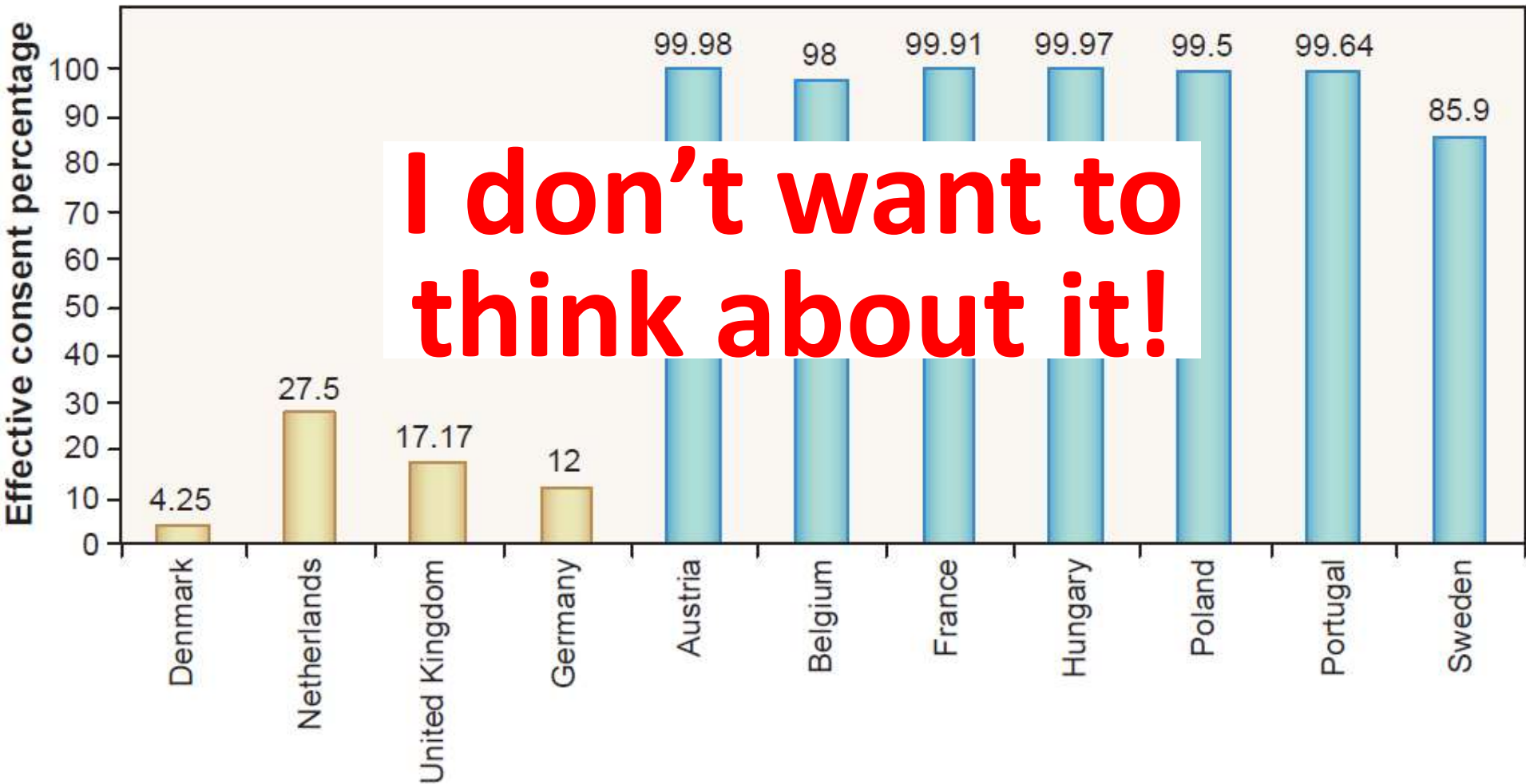
“Opt-out”  
systems in Blue



Effective consent rates, by country.

“Opt-in”  
systems in Gold

“Opt-out”  
systems in Blue



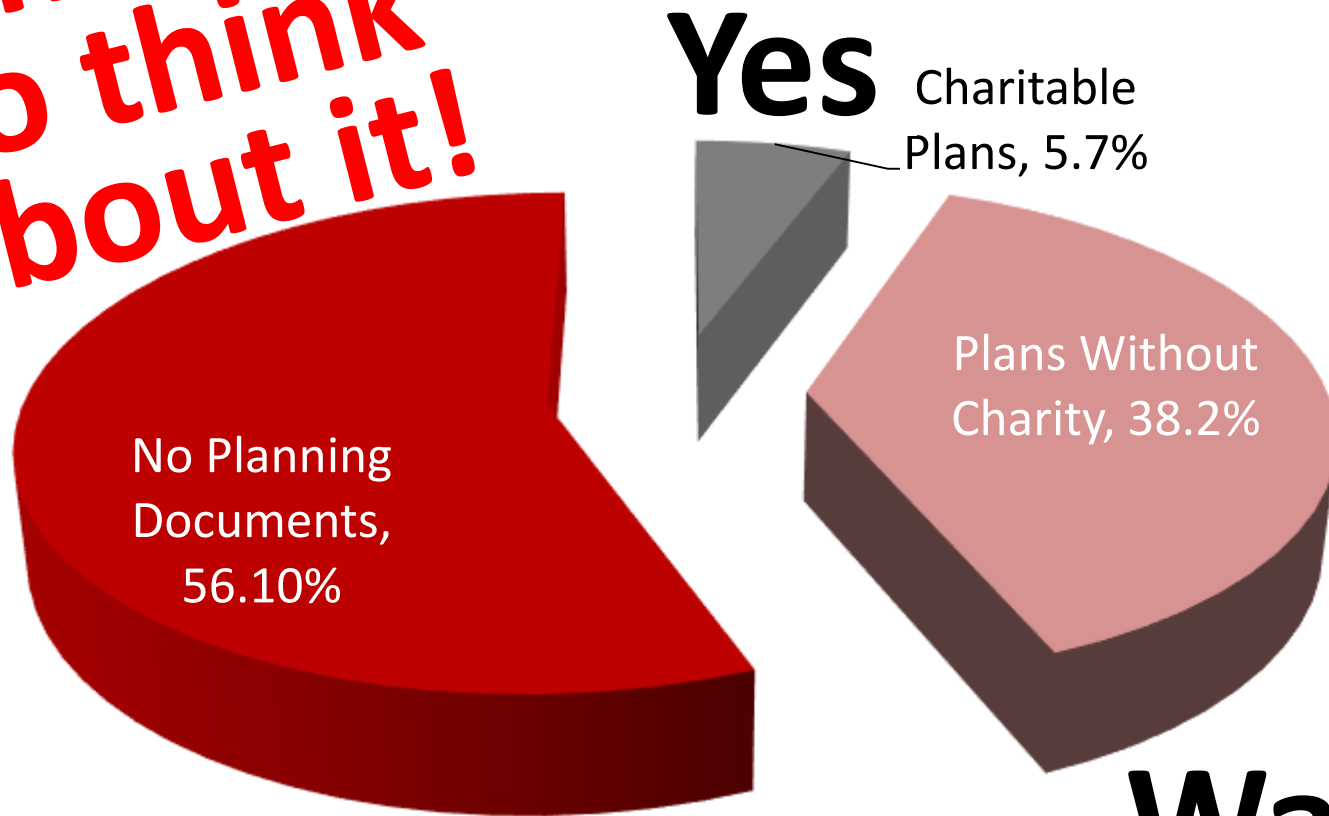
Effective consent rates, by country.

“Opt-in”  
systems in Gold

“Opt-out”  
systems in Blue



**I don't want  
to think  
about it!**



**Yes**

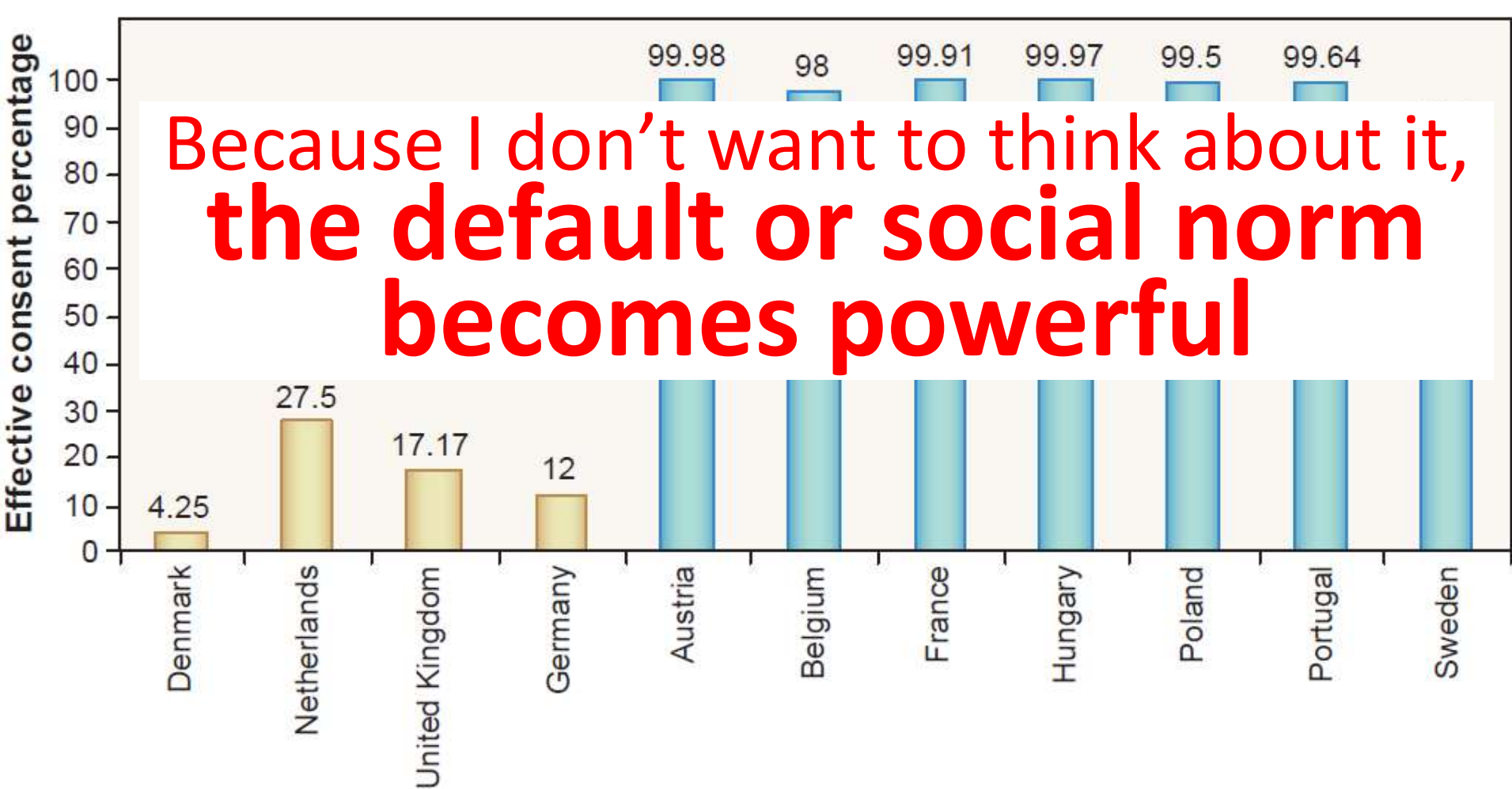
Charitable  
Plans, 5.7%

Plans Without  
Charity, 38.2%

No Planning  
Documents,  
56.10%

**Wasn't  
asked  
or "no"**

\* Weighted nationally representative 2006 sample  
representing age 52 and over population of U.S.

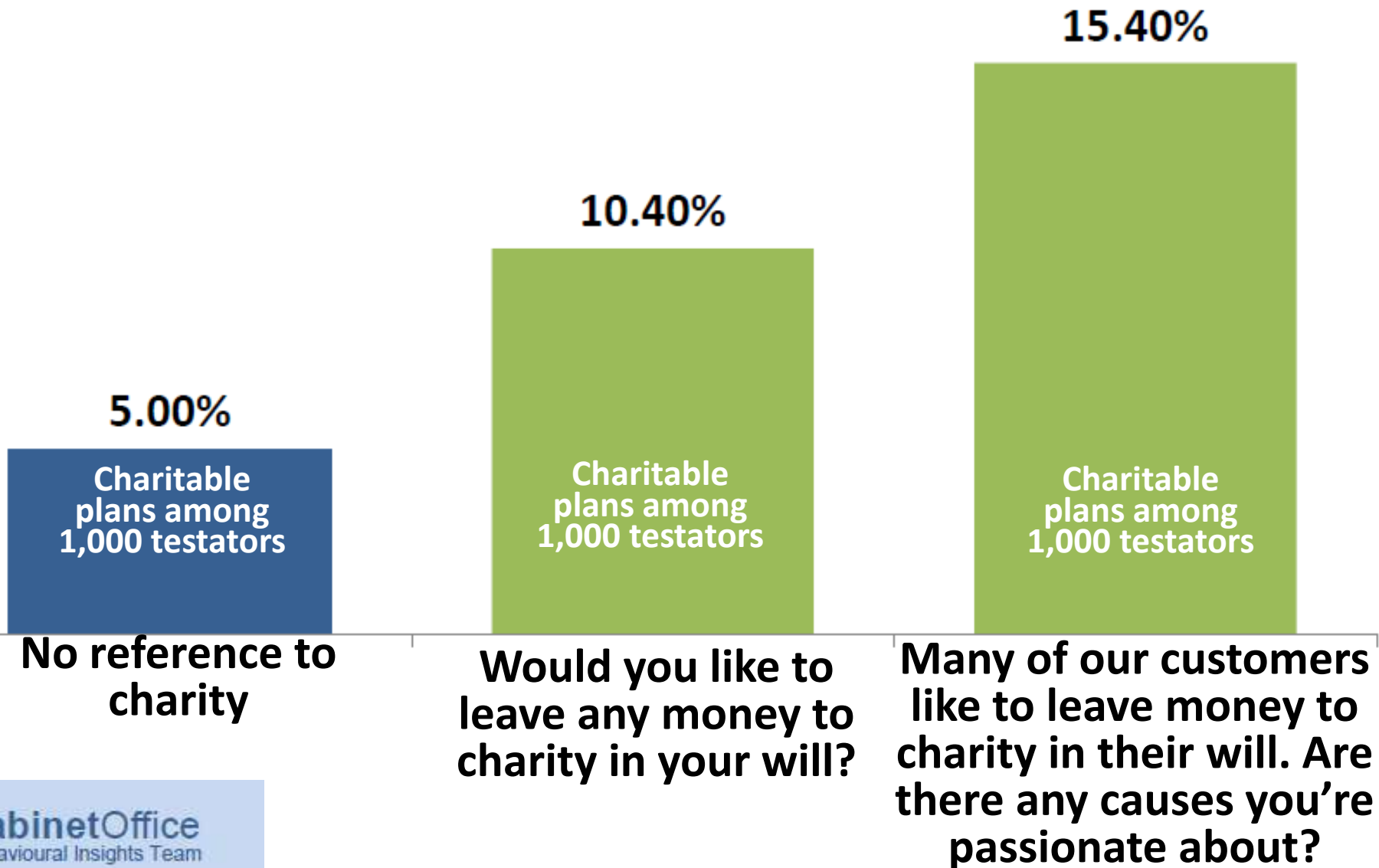


Effective consent rates, by country.

“Opt-in”  
systems in Gold

“Opt-out”  
systems in Blue

# Charitable bequest decisions are often unstable and easily influenced



# The social norm increased charitable bequest intentions

2014 Survey, 2,369 Respondents, Groups D/E/LateG+H

**Interested  
Now**

**Will Never  
Be  
Interested**

**31%**

Many people like to leave a gift to charity in their will. Are there any causes you would support in this way?

**9%**

**23%**

Make a gift to charity in my will

**12%**

**12%**

Make a **bequest** gift to charity

**14%**

# Research



The first-stage defense to death reminders (e.g., estate planning) is **avoidance**

# Research

**Avoidance**



# Application

**Communicate  
Obliquely**



To reach a larger audience, communicate  
estate planning information obliquely.  
**DON'T LEAD WITH DEATH.**



# What you see



Seminar Tonight:  
**Estate Planning**

# What the subconscious sees



Seminar Tonight:  
**Your Upcoming  
Death**

# Communicating Obliquely

Personal mortality topics are subconsciously aversive to most people. Wrap them in other topics to sidestep the initial avoidance response.



A common theme in several successful approaches to introducing planned giving

# The Oblique Seminar

You “just happen” to communicate about planned giving in the context of something else



## Charitable Estate Planning

## Tax-smart giving

- Current giving tips
- Planned giving tips

## Christians and the Law

- Religious liberties
- Stewardship / estate planning

## Stories from the frontlines

- Charity projects
- Stories of planned donors who fund it

## Identity theft?

“Since you’re thinking about ways to protect yourself and your identity, why not think about ways to protect your estate, as well?”

We ended with an abbreviated seminar on how to be sure your estate is in order (with appropriate charitable bequests in place)."

-Barbara Diehl, **Journal of Gift Planning**, 2006

# The Oblique Conversation

## 4 S

1. Story
2. Story
3. Story
4. Shut up

So, what's new at Texas Tech?

1. ... new coach ...
2. ... new building ...
3. Oh, and Mary Smith did a neat thing. Did you know Mary? She graduated two years before you... No? Well, Mary signed a new will that one day will endow a permanent scholarship for financial planning students.



# The Oblique Survey

In the middle of an 8-10 question survey of opinions about the organization...



**Many people like to leave a gift to [org] in their will to support a cause that has been important in their life. If you signed a will in the next three months, what is the likelihood that you might leave a gift to [org]? ☐ None ☐ Somewhat Unlikely ☐ Somewhat Likely ☐ Very Likely ☐ Definitely**

**or**

**Many friends of [org] like to receive a tax deduction and make a gift that pays them income for life. Rate your level of interest in making this type of gift.**

**☐ Will never be interested ☐ Not today, but some day ☐ Somewhat interested ☐ Definitely interested**

# The Oblique Focus Group

Bigelow & Kolmerten (*Journal of Gift Planning*, 2008) set up a donor focus group “about why no one seems willing to learn about planned giving by attending workshops ...The participants, in order to give advice about workshops on planned giving, had to ask questions about CRTs and CGAs...Thus, like scientists who discover a cure unexpectedly, we had inadvertently found our answer where we least expected it: the best venue to *teach* people about planned giving was not a workshop or a seminar but a focus group.”





# The Oblique Investment

How is Death  
Insurance Sold?



# Combined Results

12 types of PG  
info average

I am definitely  
interested

I definitely  
expected this

3%	Gift planning	20%
4%	Planned giving	12%
7%	Giving now & later	7%
16%	Other ways to give	15%
20%	Other ways to give smarter	19%

# The Oblique “Will Brochure”

Many friends of ABCCharity love our new publication “Top ways to give smarter.” Check the box for your free copy.

## Planned giving brochure

- Giving (and repurchasing) appreciated stock *[saves capital gain tax]*
- Naming ABCCharity as a retirement account beneficiary *[saves income taxes for heirs]*
- Why your will probably controls nothing *[TODs and titling]*
- Honor a family member with a memorial gift to charity in your will
- Get rid of your government will *[Intestacy]*
- Gift annuities, etc...
- How to get free, zero-pressure help from ABCcharity

Here mixed  
packaging  
presents  
information in  
non-death  
related contexts

Here mixed  
packaging  
motivates action  
with non-death  
related reasons

I don't  
want to  
think  
about it


Yes

Now

# Why now?

If I am not going to die tomorrow, why not deal with this unpleasantness later?



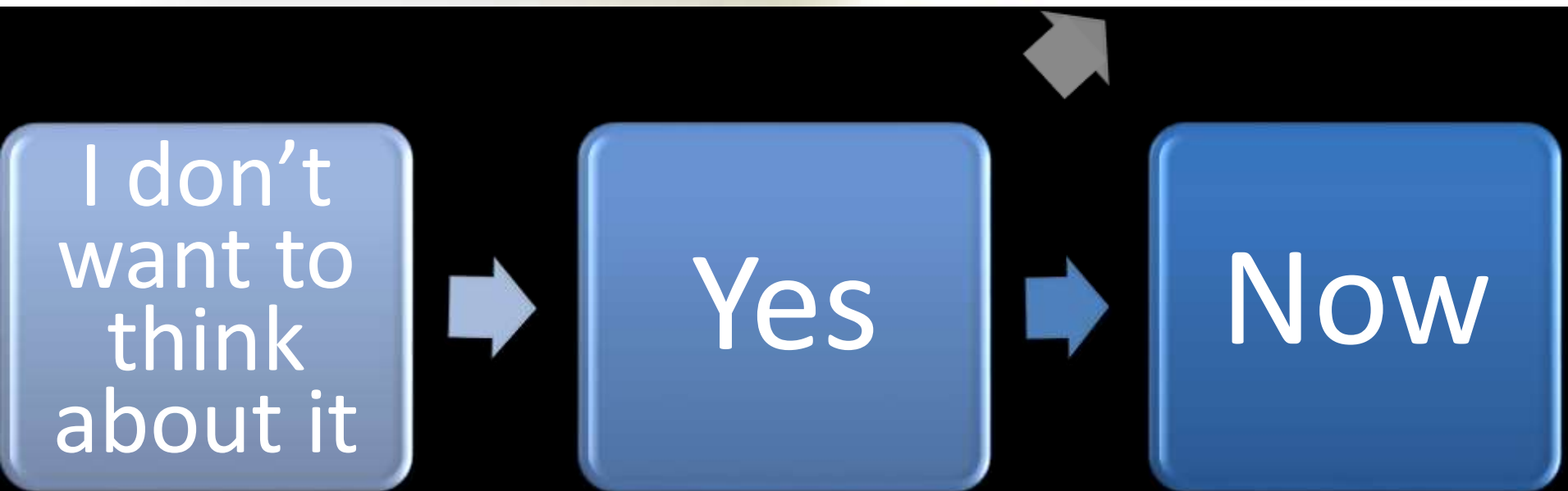



“But, you  
**MIGHT** get  
hit by a  
truck  
tomorrow.”





Later





**Our campaign to reach 100 planned gifts in wills or trusts ends in 3 months, won't you consider joining these others?**


Left Out  
of Group

Later

I don't  
want to  
think  
about it

Yes

Now



We have a matching grant that will pay 10% of gifts planned in a will or trust (up to \$10,000 per donor) if signed before November 1


No  
Match

Later

I don't  
want to  
think  
about it

Yes

Now



The §7520 rates  
went up. If you  
don't sign the  
remainder interest  
deed in the next 30  
days, your deduction  
may drop.

Lower  
Deduction

Later

I don't  
want to  
think  
about it




Yes



Now





The §7520 rates  
went down. If you  
don't fund the  
CRT/CGA in the next  
30 days, your  
deduction may drop.

Lower  
Deduction

Later

I don't  
want to  
think  
about it

Yes

Now

# Pledge and follow-up


**“To show a strong leadership commitment in this planned giving push, we want to announce board participation levels at the fall banquet. Can we count you in?”**



*I commit to complete  
an estate plan with a  
gift to (organization)  
within 6 months*

- ☐ *Yes*
- ☐ *No*
- ☐ *Already  
Completed*





We really appreciate your commitment to make this bequest gift. Can I check back in a month to see how the planning process is going?

Violating  
“Pledge”

Later

I don't  
want to  
think  
about it

Yes

Now

# Research

**Avoidance**



# Application

**Communicate  
Obliquely**



To reach a larger audience, communicate  
estate planning information obliquely.  
**DON'T LEAD WITH DEATH.**

# Research

**Symbolic**



**Immortality**

**The second-stage defense to death reminders is remembrance by and supporting one's surviving "in-group"**

# **External realities at times break through this 1<sup>st</sup> stage avoidance defense**



- Illness
- Injury
- Advancing age
- Death of a friend or family member
- Travel plans
- Estate planning

**What happens when people move past the avoidance stage?**

## 2<sup>nd</sup> stage defense to death reminders: Symbolic immortality

Supporting and being  
remembered by one's  
surviving "in-group"



I will die, but my values, beliefs, story will live  
on, through my influence and support of my "in-  
group" [family, interest group, community]



# Death reminders increase attraction to positive remembrance

- Desire for fame (Greenberg, Kosloff, Solomon, et al., 2010)
- Interest in naming a star after one's self (ibid)
- Perception of one's past significance (Landau, Greenberg, & Sullivan, 2009)
- Likelihood of describing positive improvements when writing an autobiographical essay (Landau, Greenberg, Sullivan, et al, 2009)
- Perceived accuracy of a positive personality profile of one's self (Dechesne, Pyszczynski, Janssen, et al., 2003)





# Death reminders increase support for one's "in-group" and its values:

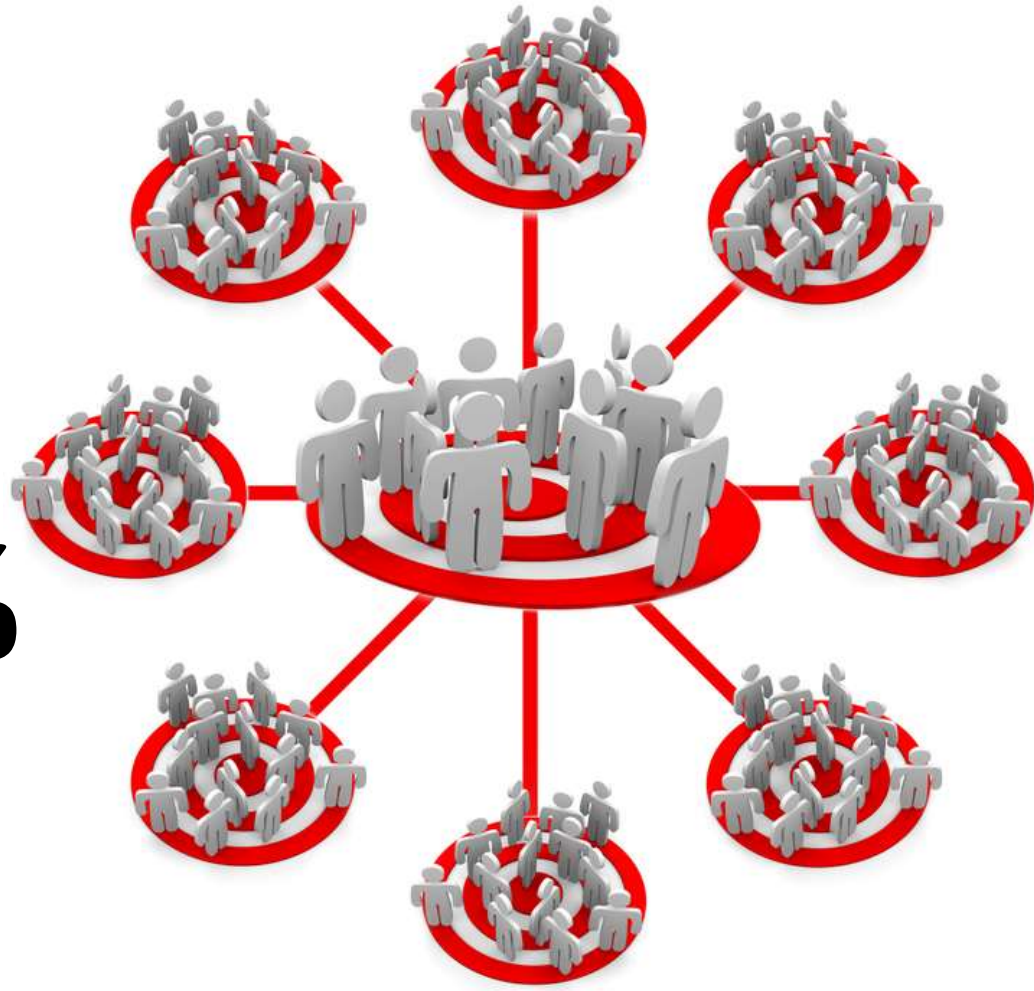
- Giving among Americans to U.S. charities but not to foreign charities (Jonas, Schimel, Greenberg, et al., 2002)
- Negative ratings by Americans of anti-US essays (many)
- Negative ratings of foreign soft drinks (Frieze & Hoffmann, 2008)
- Predicted number of local NFL football team wins (Dechesne, Greenberg, Arndt, et al., 2000)
- Ethnic identity among Hong Kong Chinese (Hong, Wong & Liu, 2001)
- German preference for German mark v. euro (Jonas, Fritzsche, & Greenberg, 2005)



- Acceptance of negative stereotypes of residents of other cities (Renkema, et al., 2008), or nations (Schimmel, et al. 1999)
- Support by Israeli participants of military action against Iran (Hirschberger, Pyszczynski & Ein-Dor, 2009)
- Support by Iranian students for martyrdom attacks against the U.S. (Pyszczynski, et al. 2006)
- Willingness of English participants to die or self-sacrifice for England (Routledge, et al, 2008)
- Dutch agreement (disagreement) with art opinions given by Dutch (Japanese) critics (Renkema, et al., 2008)
- Voting for female candidates by females, but not by males (Frieze & Hoffmann, 2008)



Top 100 UK  
fundraising  
charities:  
Average share of  
income from  
legacy gifts  
**26.6%**



UK international  
relief charities  
(17) in top 100:  
Average share  
of income from  
legacy gifts  
**5.9%**

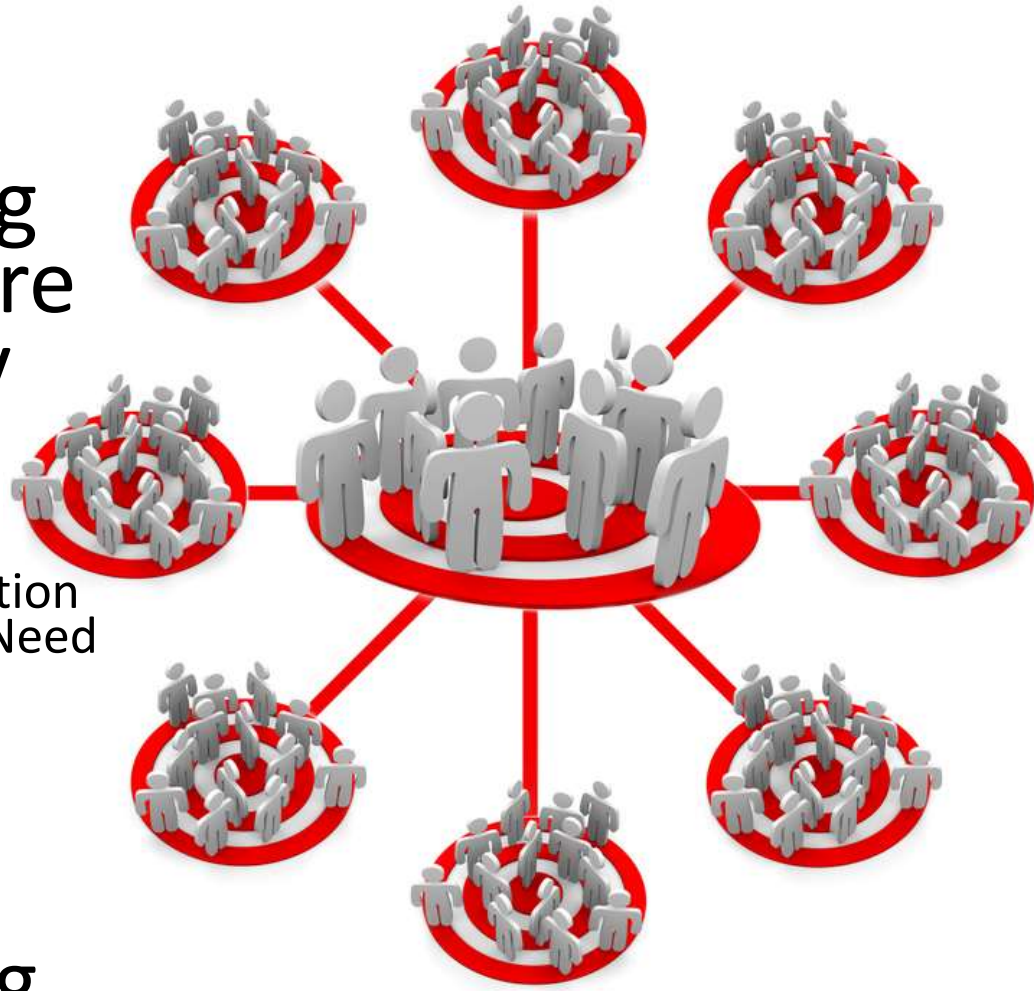
data from Pharoah (2010)

Domestic-focused  
children's charities in  
top 100 UK fundraising  
charities: Average share  
of income from legacy  
gifts **22.8%**

Barnardo's; National Society for Prevention  
of Cruelty to Children; BBC Children in Need  
Appeal

International-focused  
children's charities in  
top 100 UK fundraising  
charities: Average share  
of income from legacy  
gifts **7.3%**

Save the Children; Compassion UK Christian  
Child Development



data from Pharoah (2010)

# The “Ebenezer Scrooge” Effect



More self-focused  
(other-focused)  
individuals  
increased  
(maintained) their  
ratings of charitable  
organizations  
following  
mortality  
reminders

(Joireman & Duell, 2007)



# Research

**Symbolic**



**Immortality**

**The second-stage defense to death reminders is remembrance by and supporting one's surviving "in-group"**



# Research

**Symbolic**



**Immortality**

# Application

**Gift  
Permanence**



**Emphasize the long-term impact from  
estate giving**

**Permanence is psychologically attractive**

**Symbolic Immortality**

Will live beyond them

Something reflecting the person's life story (community and values)

**Autobiographical Heroism**



**COMMUNITY**

**VALUES**

In the previous surveys, among those expressing a difference in preference, people wanted

more permanence for bequest gifts than for current gifts by greater than 2 to 1

“an immediate expenditure of all funds to advance the cause of the charity”

v.

“the establishment of a permanent fund generating perpetual income to advance the cause of the charity forever”

# Permanence for memorial donors



After the Gift Acknowledgement “Thank You” Letter...

-Page 2-

Report for Mary Elaine Johnson Memorial Gifts – Scholarships

Total gifts received to date: \$8,652.28.

All funds will be spent in areas of greatest need during the next calendar year ***unless total gifts exceed \$10,000 at which point this fund will become a perpetual scholarship fund known as the Mary Elaine Johnson Permanent Endowment Scholarship Fund.***

This phrase more than doubled average second gift intended size AND increased likelihood of gift from 48.6% to 55.1%. But, there were no such effects for the same goal with recognition only.

Stronger second gift intentions from a anniversary than a contemporaneous thank you.

	Normal Group Average Gift	Death Reminded Group Avg. Gift
Immediate Focused Charity	<b>\$257.77</b>	<b>\$80.97</b>
Permanent Focused Charity	<b>\$100.00</b>	<b>\$235.71</b>

A poverty relief charity was described as an organization that focused on either “meeting the immediate needs of people” or “creating lasting improvements that would benefit people in the future”



\*participants giving share of potential \$1,000 award (Wade-Benzoni, et al., 2012)

# Organizational age helps

(perceived stability and donor age)

% of gift income from bequests and founding date of UK cancer charities among Top 100 UK fundraisers

(Pharoah, 2010)

Cancer Research UK	42.6%	(1902)
Macmillan Cancer Support	37.9%	(1911)
Marie Curie Cancer	31.0%	(1948)
CLIC Sargent Cancer Care for Children	18.6%	(1968)
Breast Cancer Care	2.1%	(1972)
Breakthrough Breast Cancer	1.0%	(1991)
Walk the Walk Worldwide	0.0%	(1998)

Data from Pharoah (2010)





If your organization is newer, consider marketing permanent funds managed by a large financial institution or community foundation to borrow feelings of strength and stability

# Consider developing permanent giving opportunities for mid-level bequest donors

- Scholarships, lectureships, annual performances, perpetual child sponsorship, perpetual rescued pet sponsorship, memorial wall of heroes, etc.
- Limit to legacy donors to emphasize specialness and avoid pulling from current giving



# Research

**Symbolic**



**Immortality**

# Application

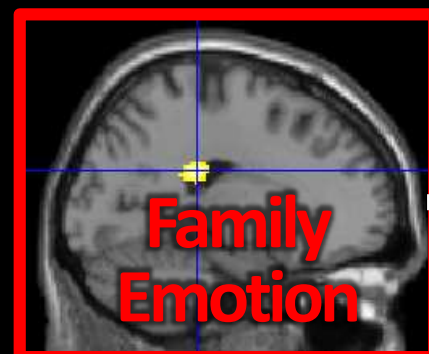
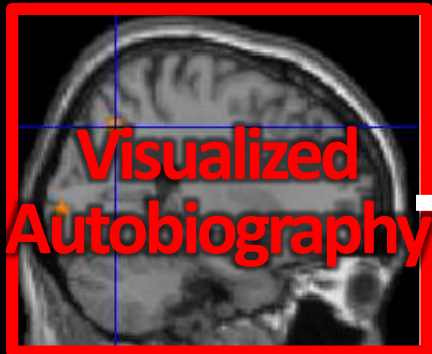
**Gift  
Permanence**



**Emphasize the long-term impact from  
estate giving**

# Research

# Applications



# Inside the Mind of the Bequest Donor

Research findings from experimental psychology and neuroimaging

