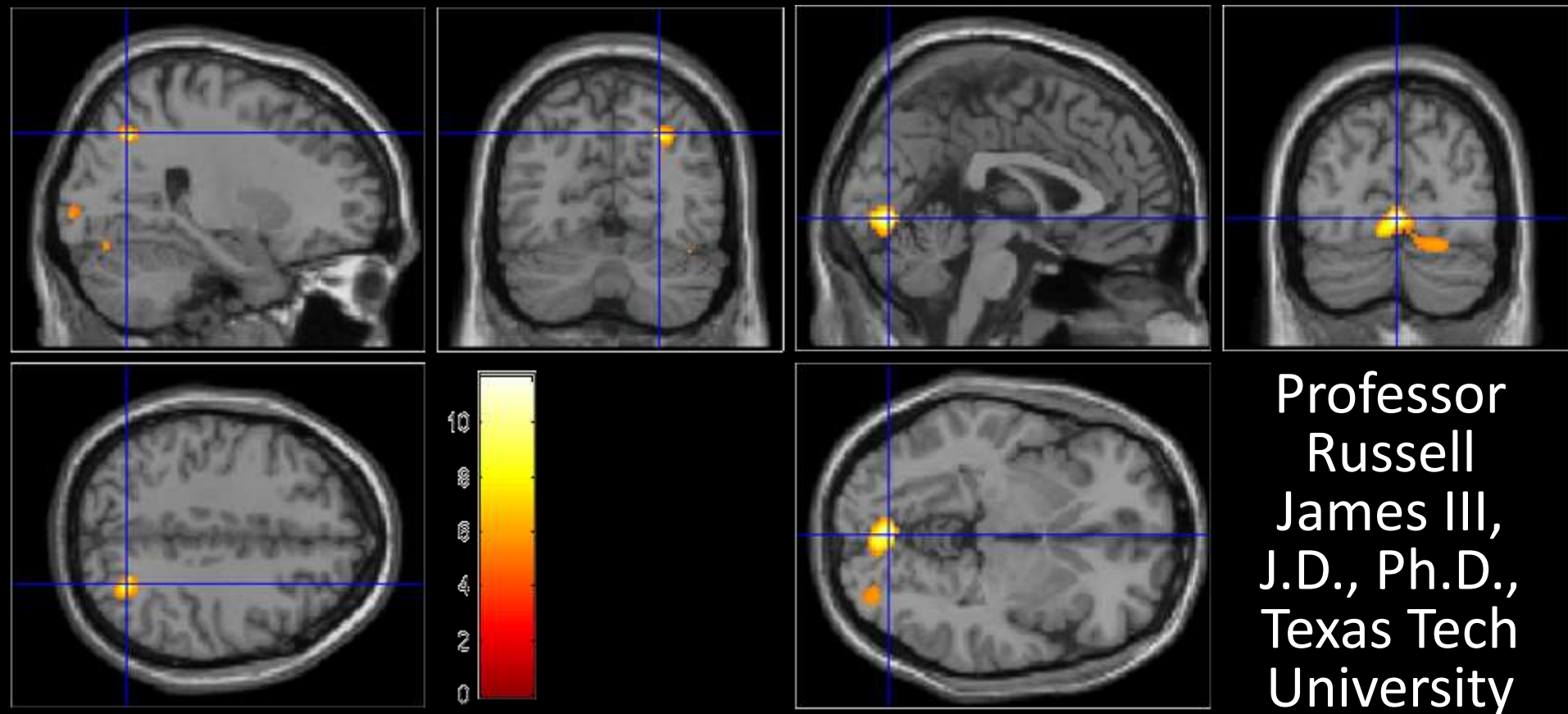


Inside the Mind of the Bequest Donor

Research findings from experimental psychology and neuroimaging





Why not just start
with tips and
techniques
instead of going
“inside the mind”?

Understanding the WHY of behavior gives you the tools you need to

- Build custom approaches for your situation
- Adapt current approaches to new environments
- Understand when certain approaches won't work
- Avoid brute force trial and error (especially when each trial takes 40 years)



Why not just ask people why they act?

They may not know

- Many processes are automatic or subconscious.



They may not tell you

- As much as 75% of survey response variation comes from wanting to appear socially acceptable (Nederhof, A., 1985.)
- This is a particular problem with giving motives



Inside the Mind of the Bequest Donor

- I. Experimental psychology findings
- II. Neuroimaging findings
- III. Experimental marketing messages
- III. Practical applications in fundraising



Warning!

The psychological theory and neuroscience sections come first and may be a lot to get through

Promise

We will get to a range of practical applications at the end

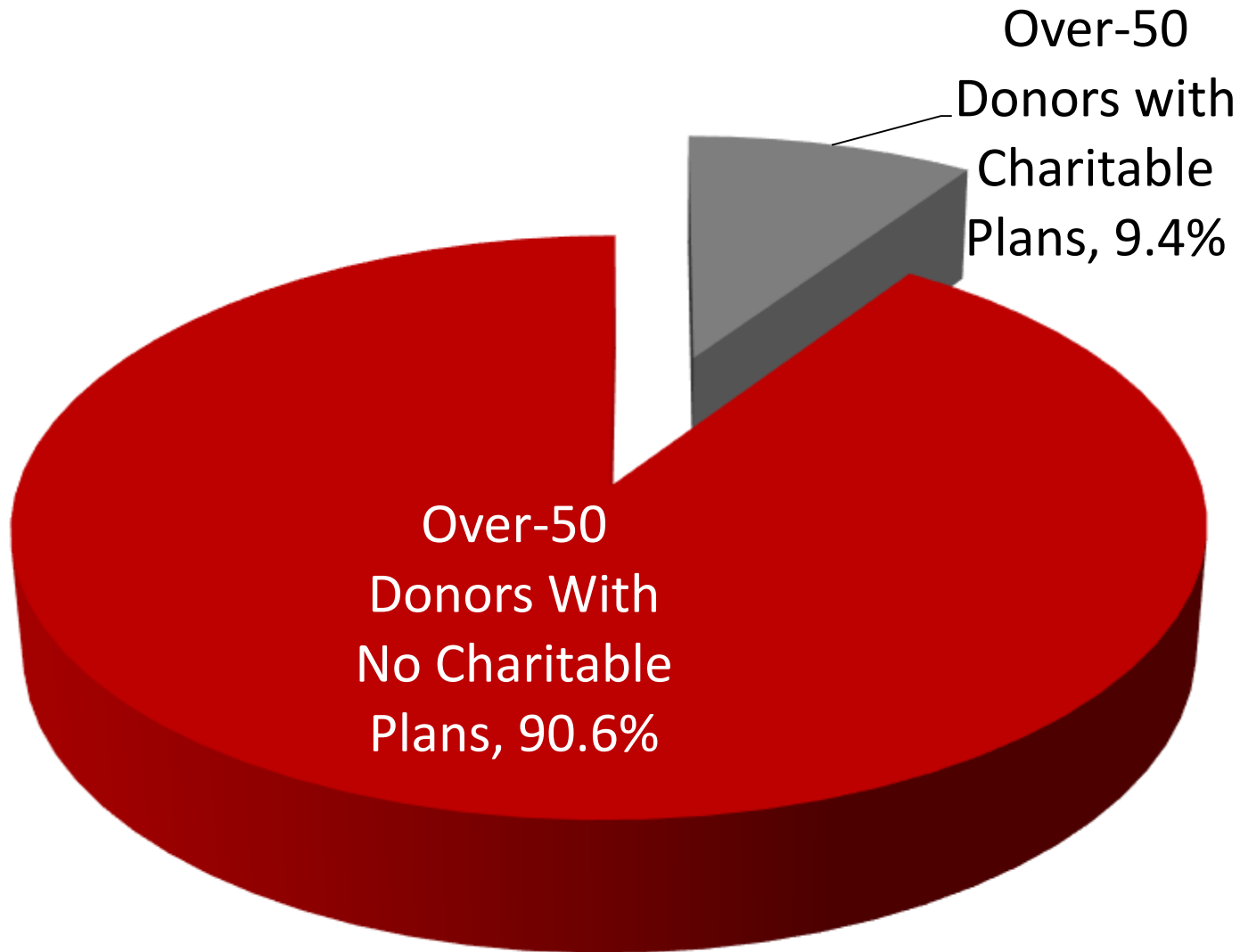


Bequest Giving is Different



There is a large “behavioral gap” between current giving and planned bequest giving

U.S. Over-50 Donors Giving >\$500/year

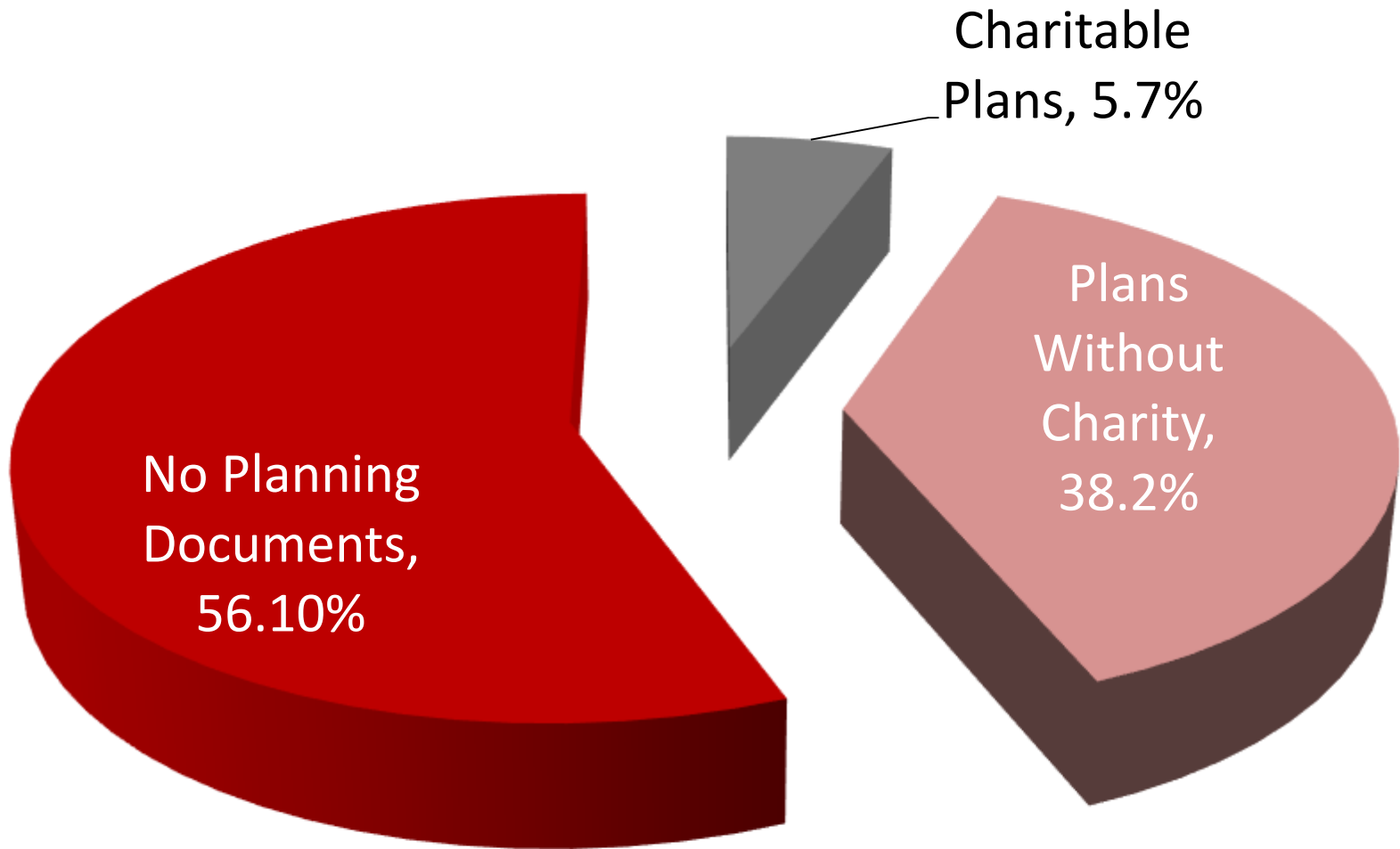


* weighted nationally representative 2006 sample from Health and Retirement Study

The simple lack of planning activity is a major barrier to bequest giving



U.S. Over 50 Population



* Weighted nationally representative 2006 sample

What is cognitively different about
bequest decisions?



- 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.



1st Stage Defense to Mortality Reminders

AVOIDANCE

Avoid death reminders, e.g., deny one's vulnerability, distract oneself, avoiding self-reflective thoughts



2nd Stage Defense to Mortality Reminders

SYMBOLIC IMMORTALITY

Some part of one's self – one's family, achievements, community – will continue to exist after death (a form of autobiographical heroism)



Avoidance

(1st Stage Defense)





Death-related thoughts

“The initial line of defense against conscious death-related thoughts are ... relatively rational, threat-focused cognitive maneuvers that push these thoughts out of consciousness, often by simply seeking distractions”

(Pyszczynski, Greenberg, & Solomon, 1999)

Avoiding death-related thoughts
“may be achieved by actively suppressing death concerns, distracting oneself, shifting to an external focus of attention, avoiding self-reflective thought, or biasing inferential processes to deny one’s vulnerability”

(Hirschberger, 2010)



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

Those given fake test results showing they had a **serious** fictional disease rated the test as far less reliable than those told they **didn't have** the disease or that the disease was **minor**

(Landau, Greenberg, & Sullivan, 2009)

“If the test says I am at risk, the test is wrong.”





“If the driver was OK, then he drove like I would have.”

“If the driver was seriously hurt, then he drove much worse than I would have.”

Death reminders increased blame for victims of car accidents with serious, but not minor, injuries

(Hirschberger, 2006)

Example: Organ donation

- Life saving gift for others
- No tangible costs
- Perceived positively by society
- Strong personal death reminder



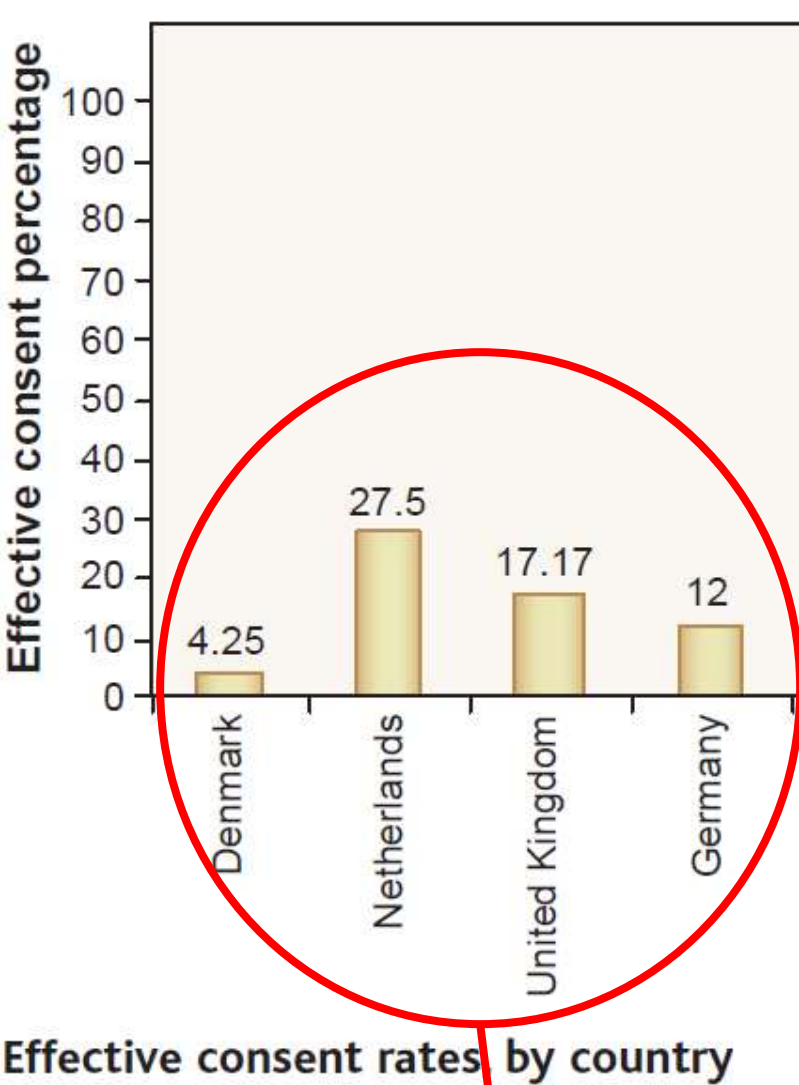
What is the most
common response to an
organ donation request?

YES

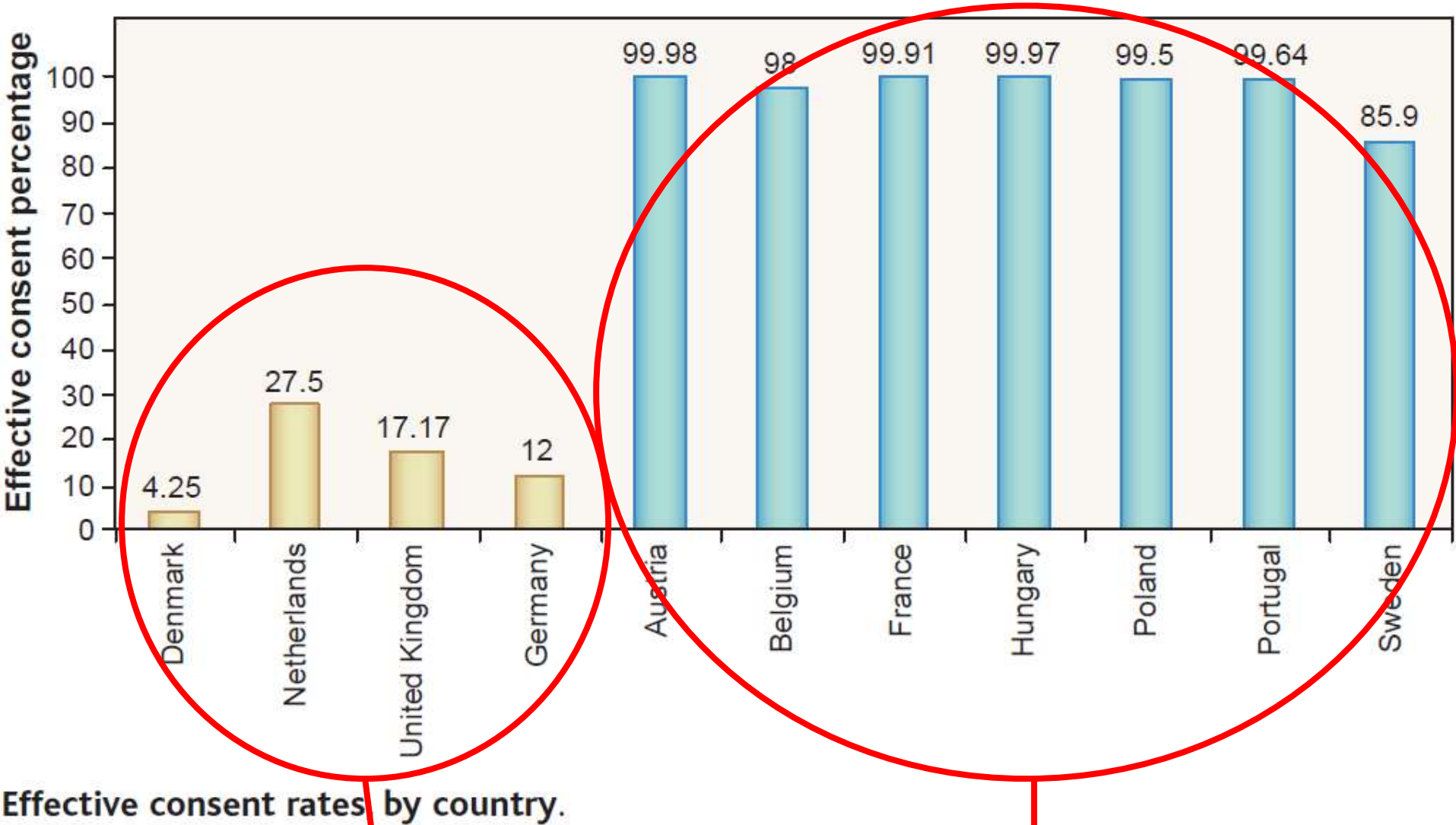
NO

I don't want
to think
about it



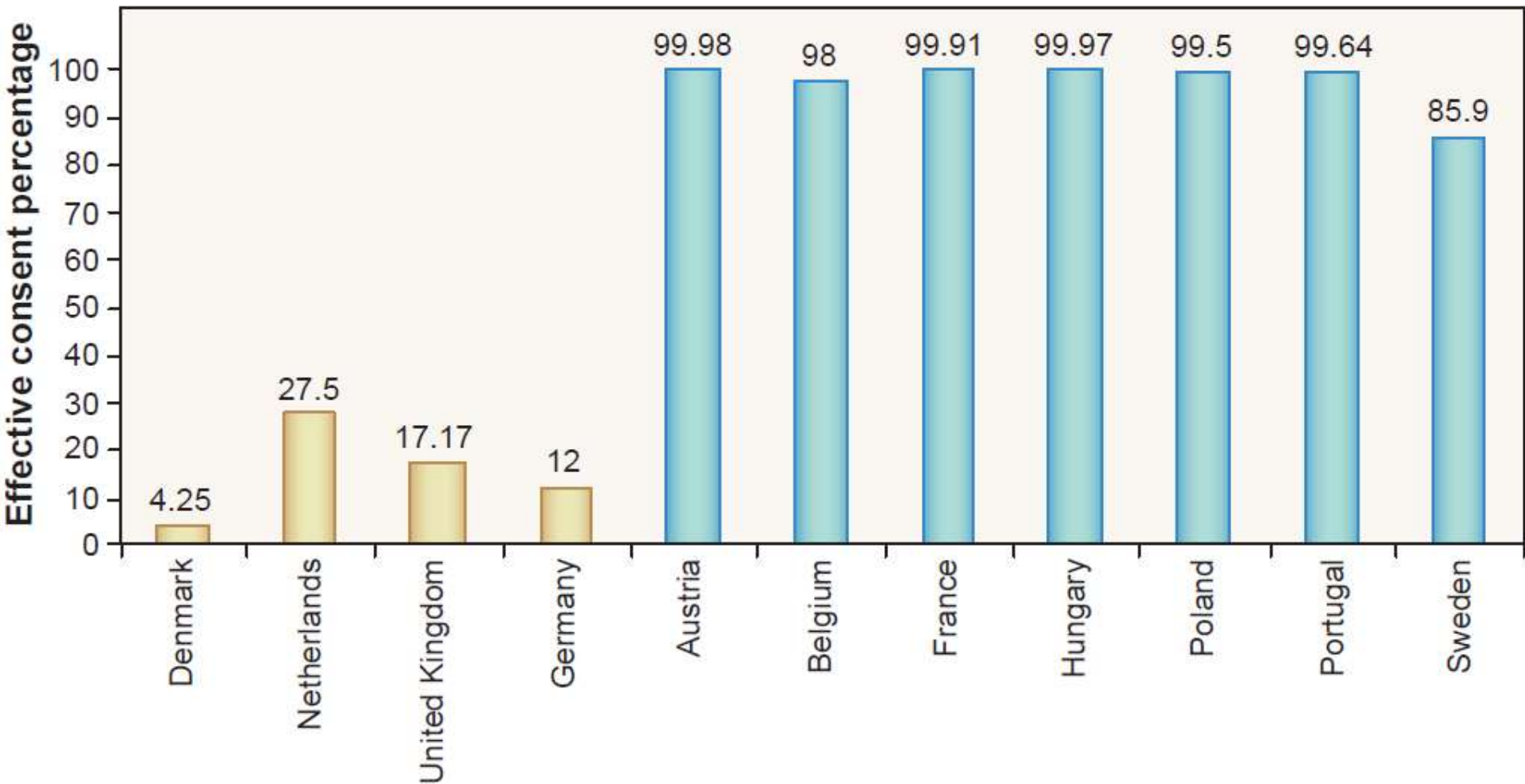


**No, people
don't want to
donate organs**



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

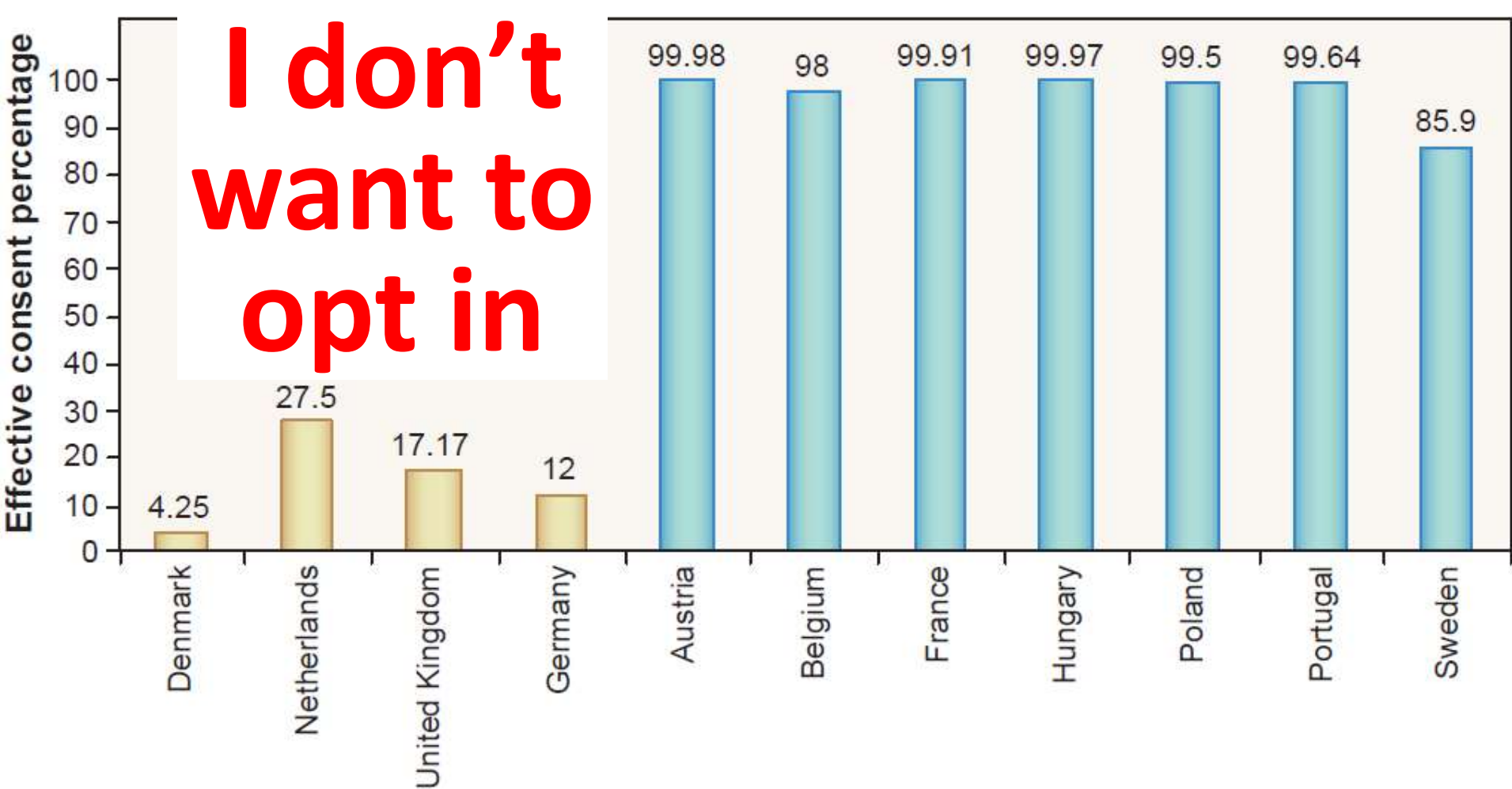
**Yes, people do
want to donate
organs**



Effective consent rates, by country.

“Opt-in”
systems in Gold

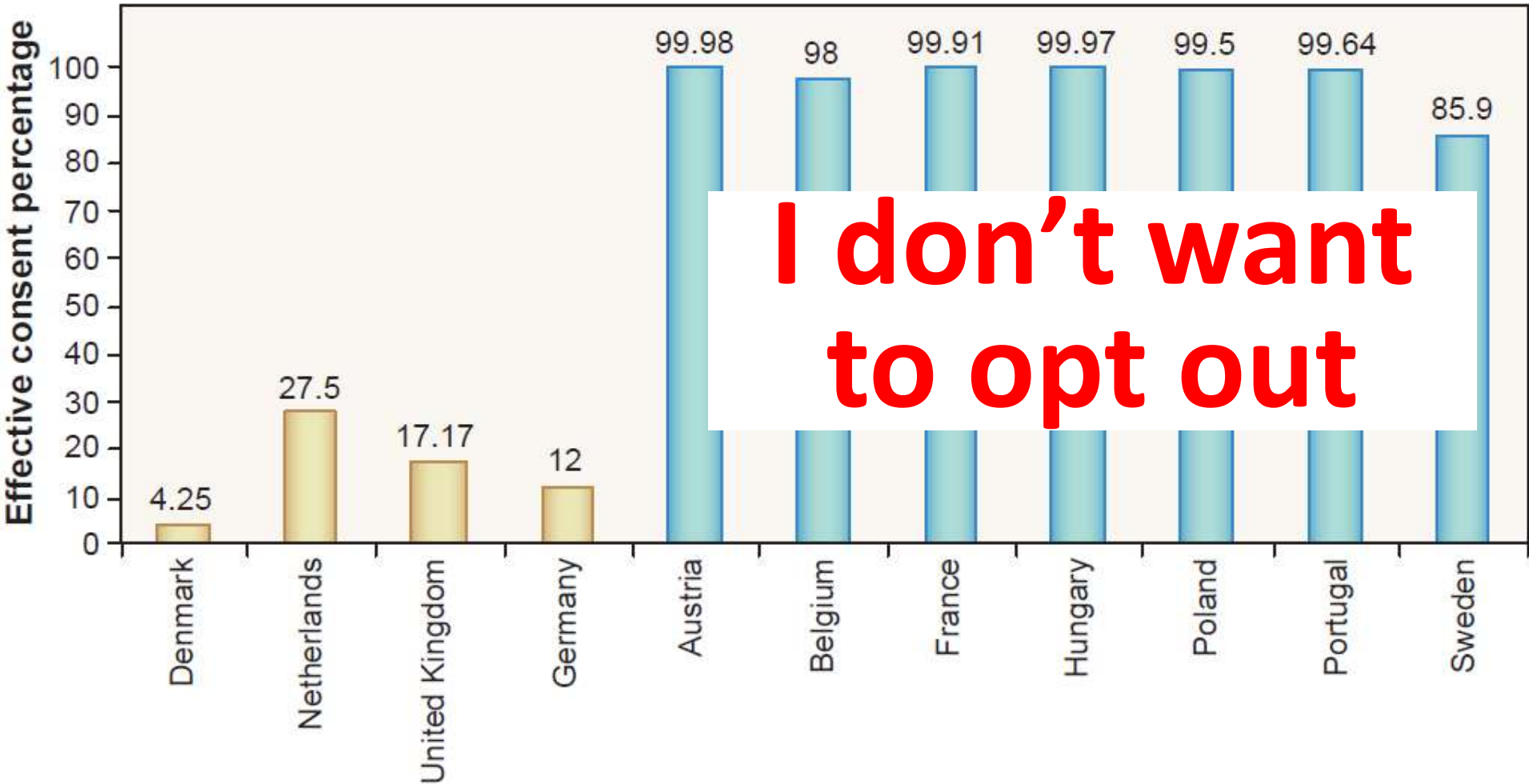
“Opt-out”
systems in Blue



Effective consent rates, by country.

“Opt-in”
systems in Gold

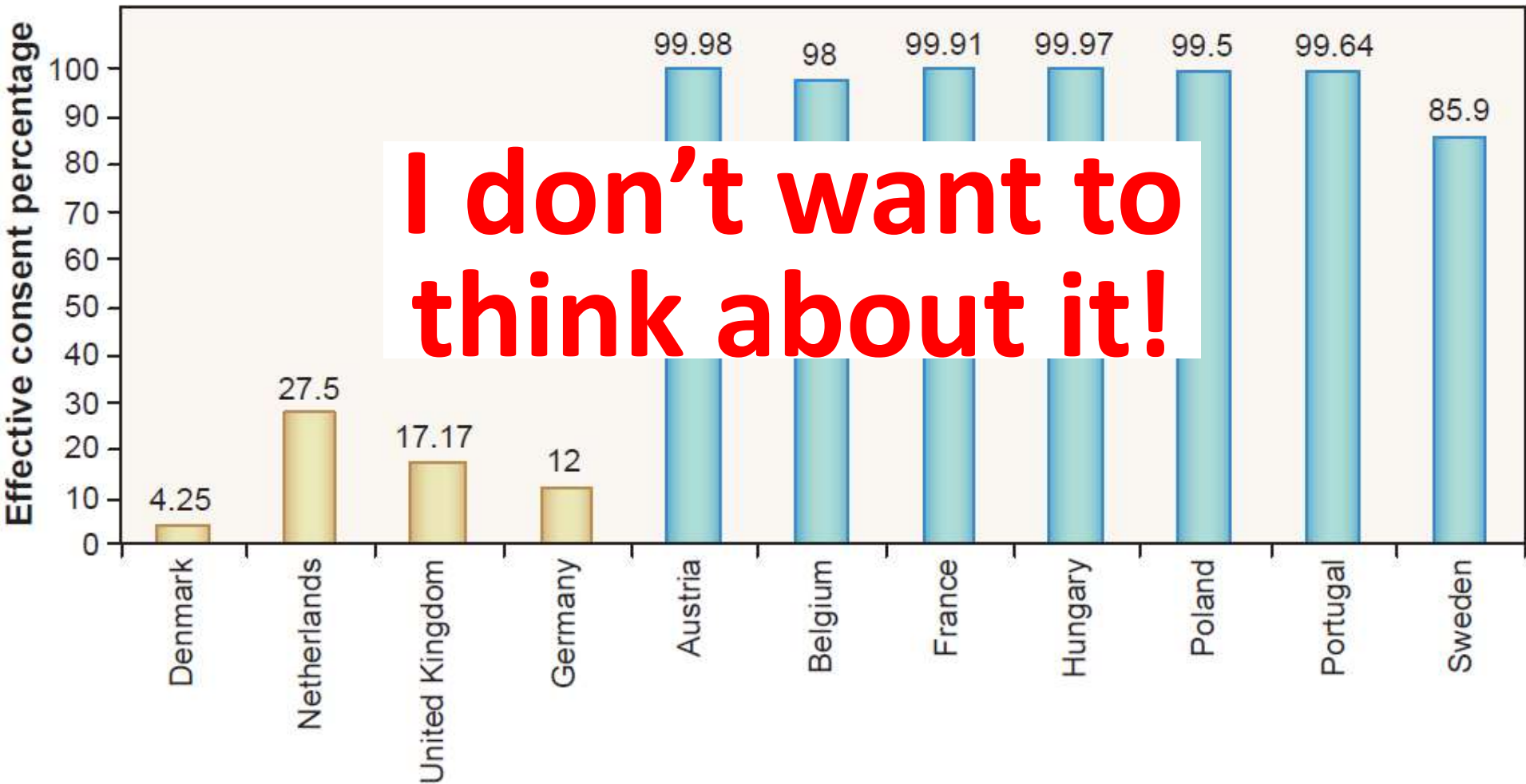
“Opt-out”
systems in Blue



Effective consent rates, by country.

“Opt-in”
systems in Gold

“Opt-out”
systems in Blue

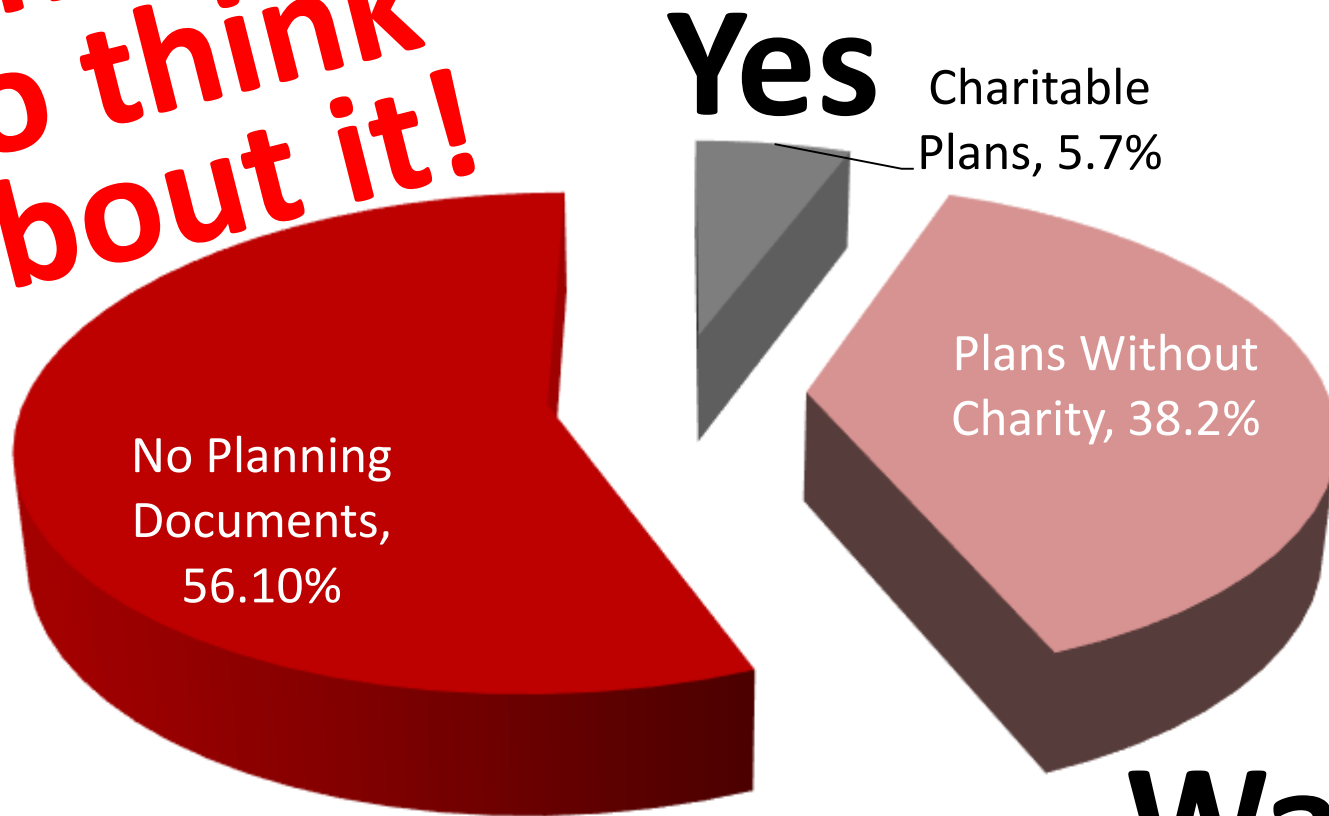


Effective consent rates, by country.

“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%

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

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

External realities at times break through this 1st stage avoidance defense



- Illness
- Injury
- Advancing age
- Death of a close friend
- Death of a family member
- Travel plans
- Intentionally planning for one's death through estate planning

2nd stage defense: Symbolic immortality

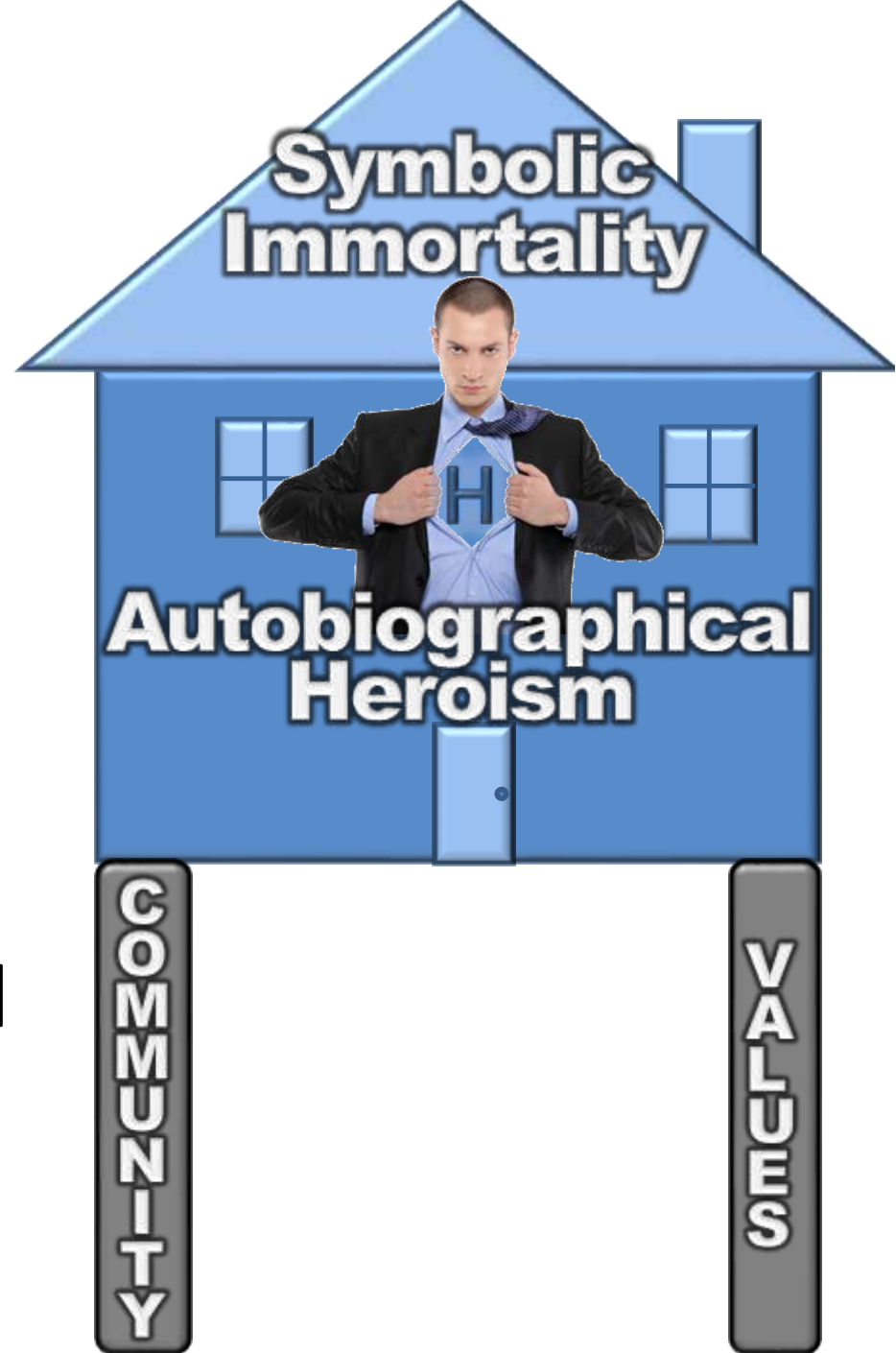
(a form of autobiographical heroism)

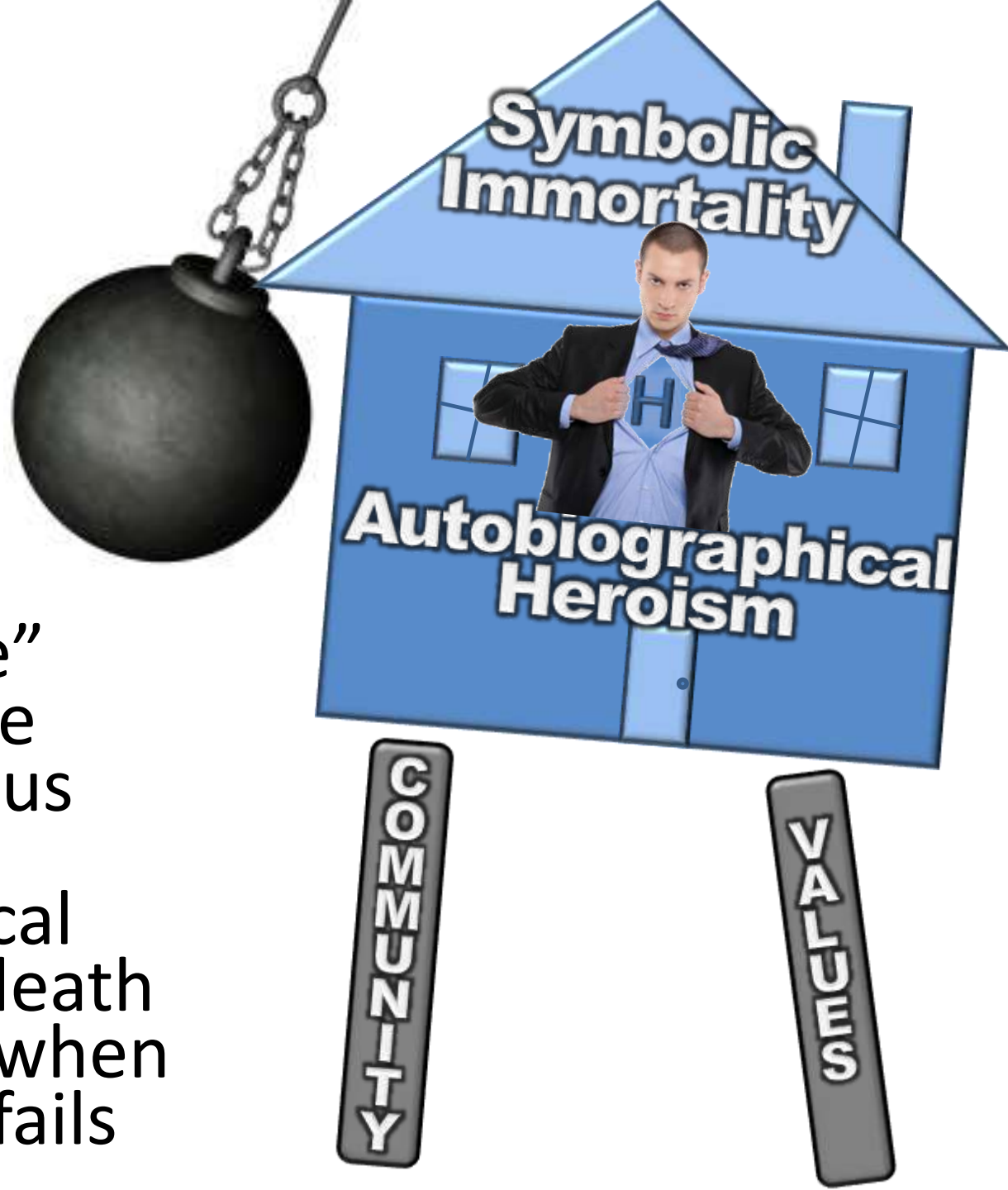
Some part of one's self - one's
name, family, community,
achievements, values, goals, etc.
- will persist after death



The “house” of autobiographical heroism requires the foundation of one’s community and values which provide a framework of meaningfulness.

Symbolic immortality is in the “attic” of the “house”, as it is the highest autobiographical achievement.





The “house” protects the subconscious against the psychological impact of death reminders when avoidance fails



Death reminders are a psychological attack which result in greater attachment to and support of these defenses

Death reminders increase desire for
expressions of **symbolic immortality** and
**autobiographical
heroism**

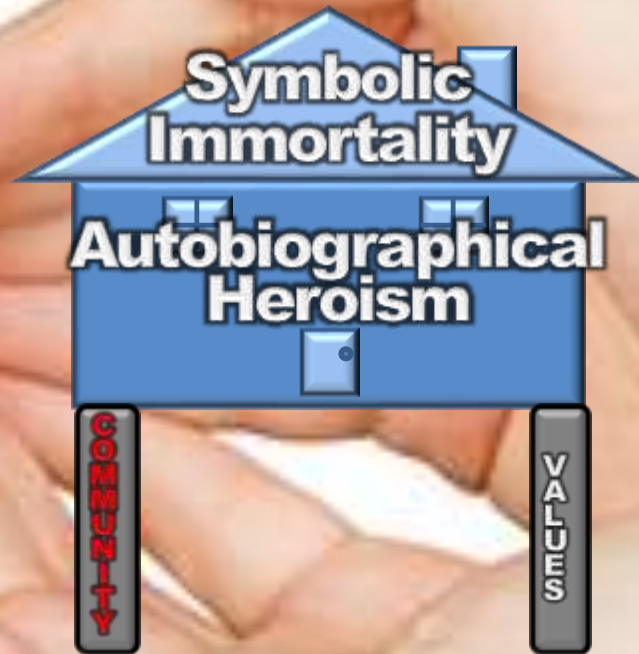


Death reminders increase

- 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)

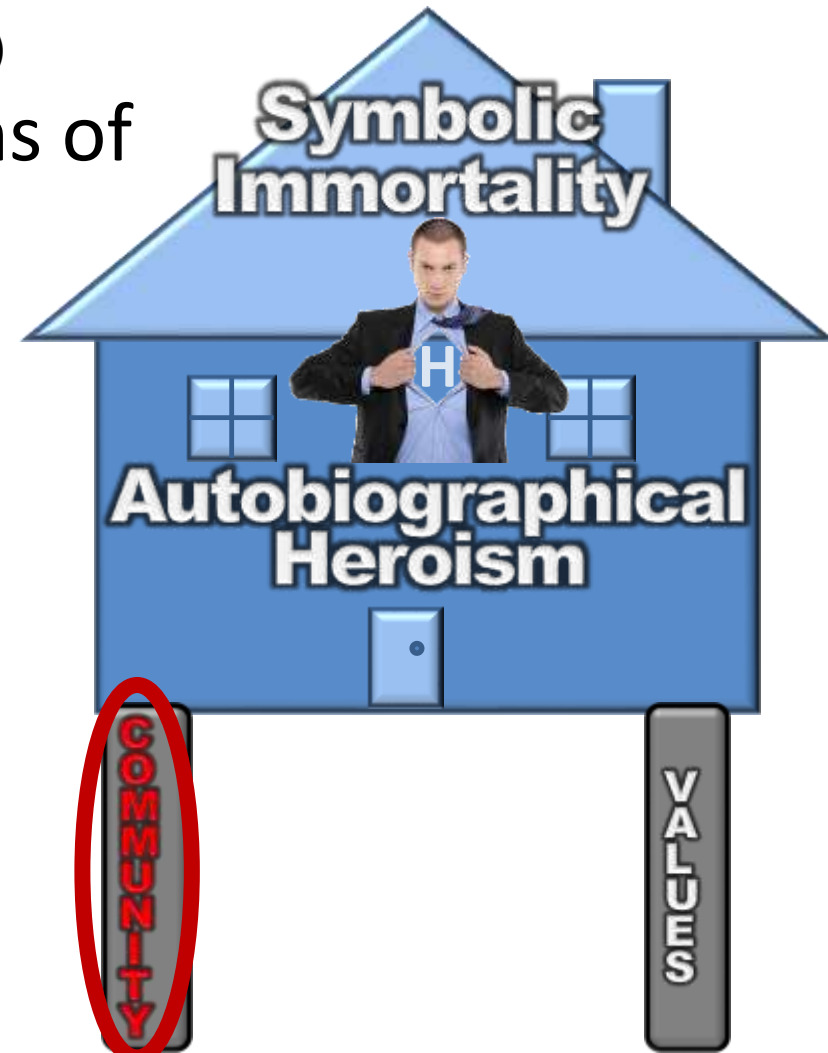


Death reminders are a psychological attack
which result in greater attachment to and
support of one's
community
and community
values

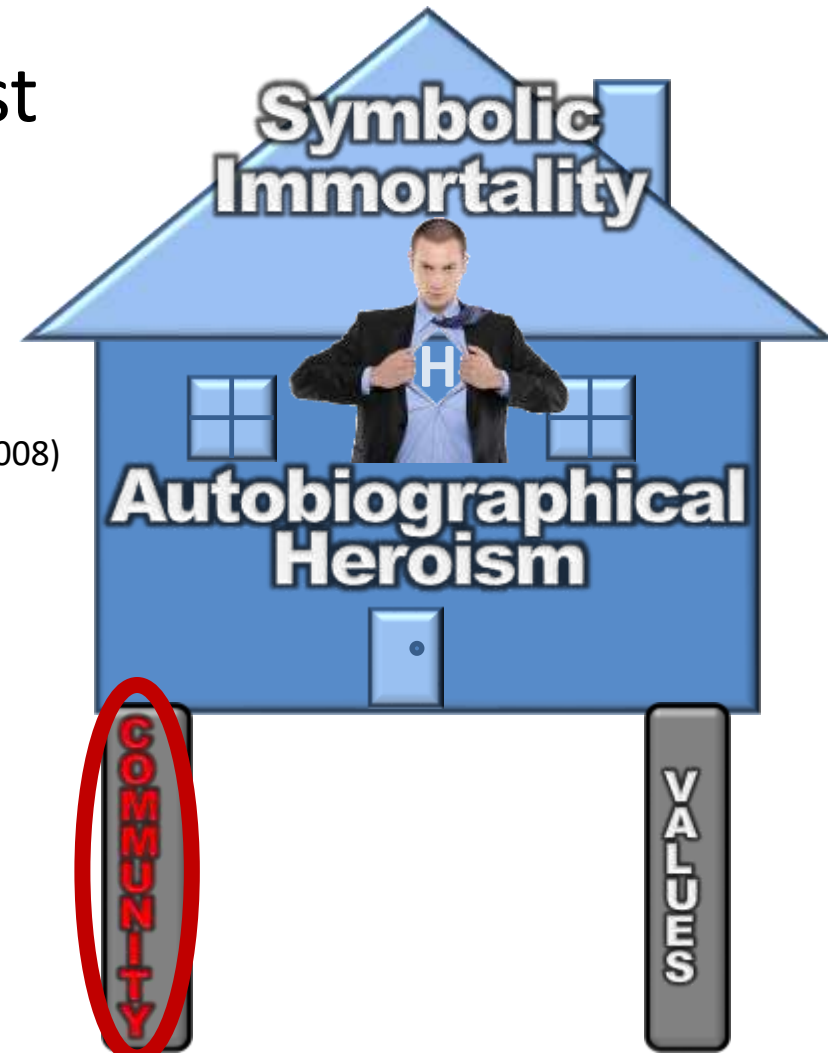


Death reminders increase allegiance to one's community, such as:

- 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 (highly replicated)
- 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)

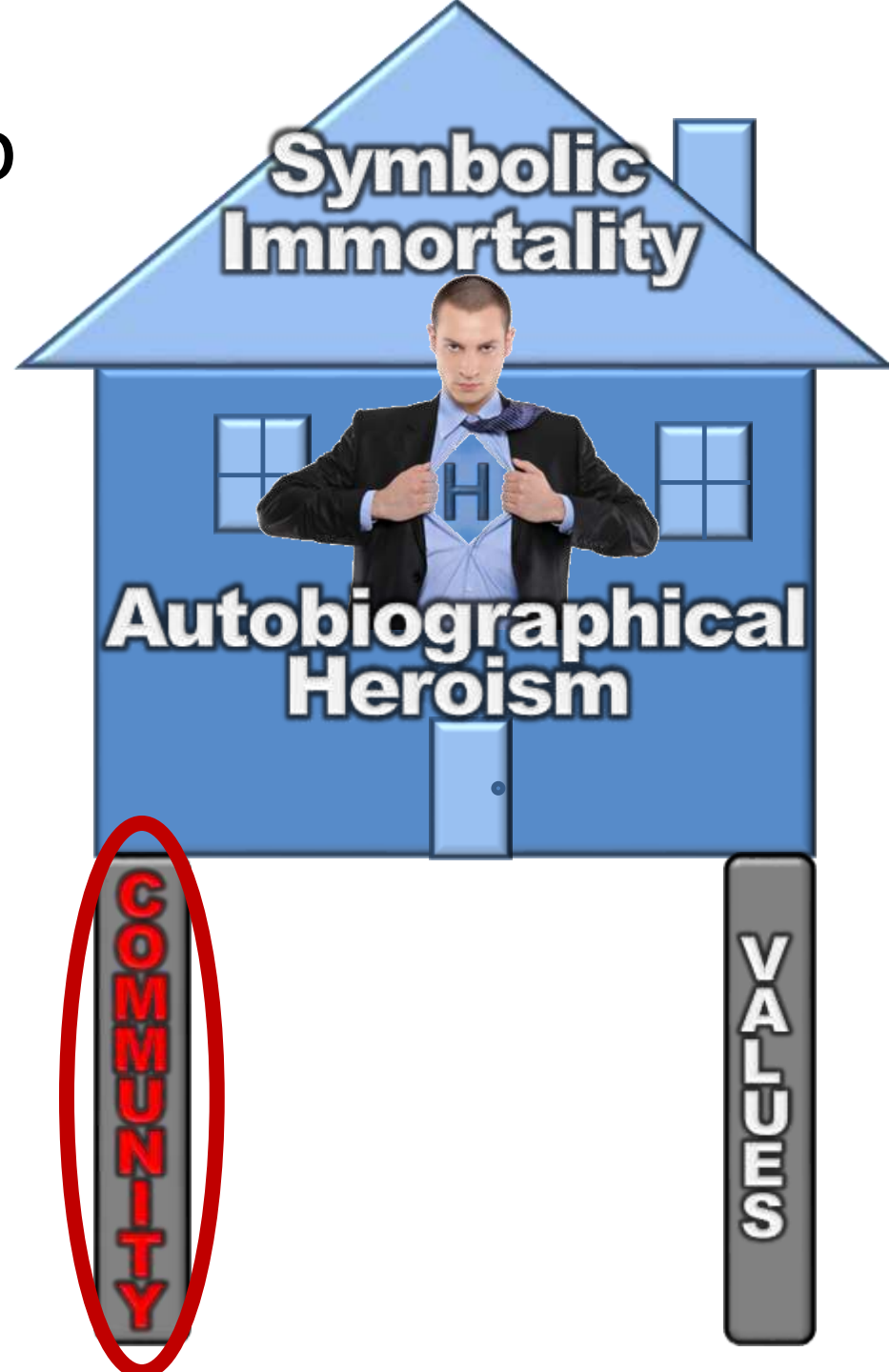


- Acceptance of negative stereotypes of residents of other cities (Renkema, et al., 2008), or nations (Schimmel, et al. 1999)
- Support by Israeli participants of military action against Iran (Hirschberger, Pyszczynski & Ein-Dor, 2009)
- Support by Iranian students for martyrdom attacks against the U.S. (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)



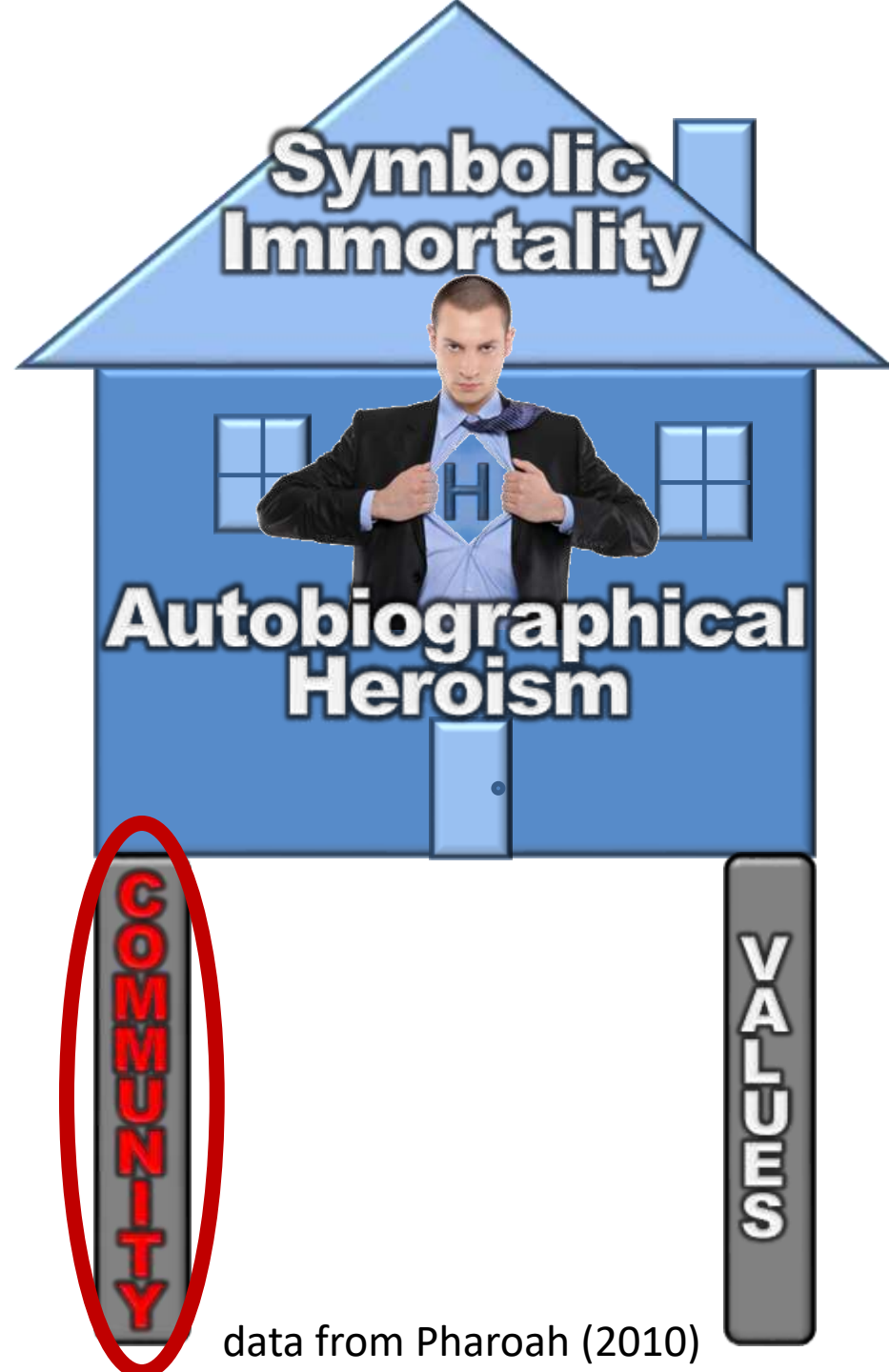
Death reminders
increased allegiance to
one's "in group"
(community) and
resistance to "out
groups"

What effect might this
have on bequests to
charities focused on
international
assistance?



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%

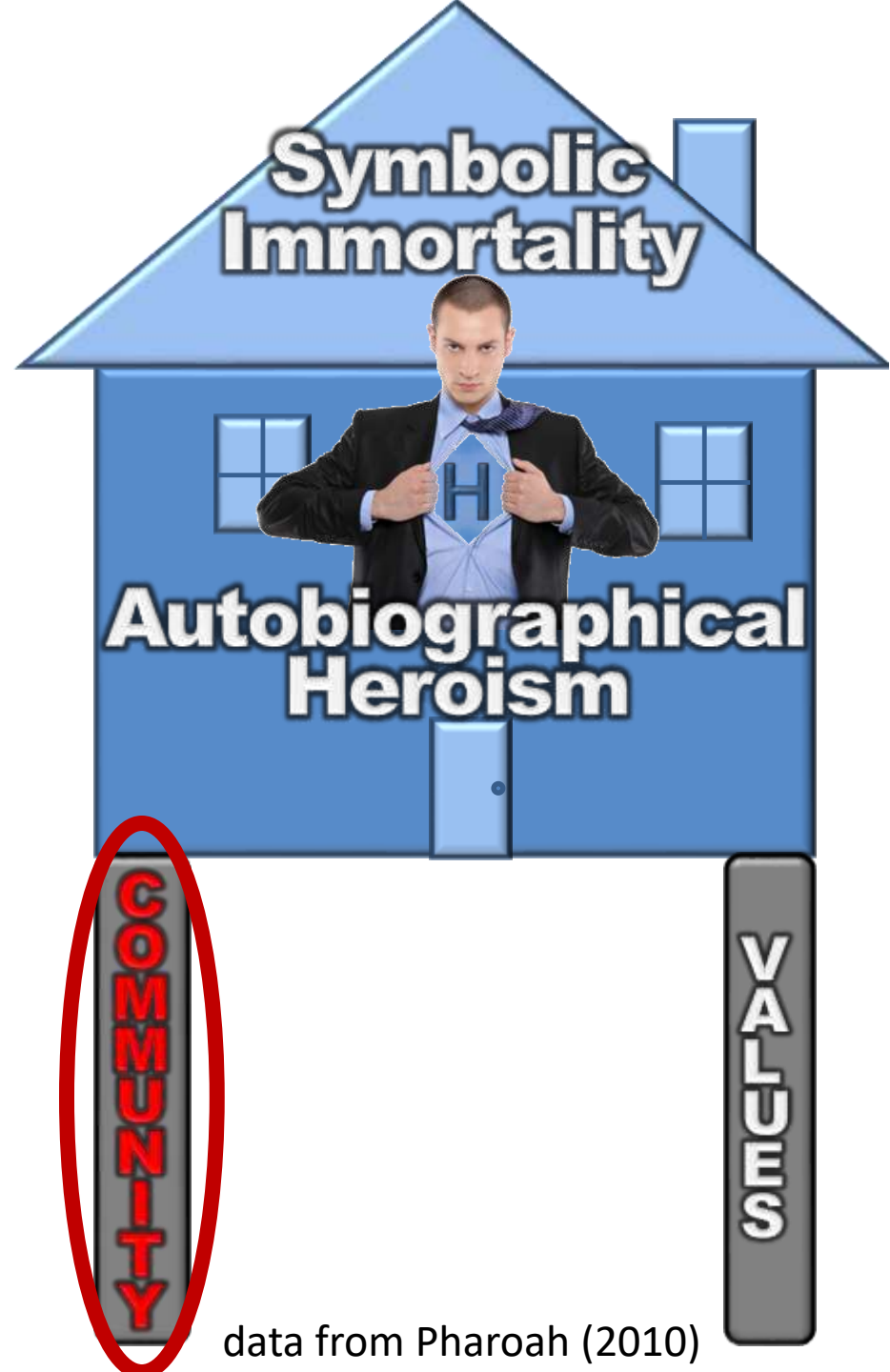


Domestic-focused
children's charities in
top 100 UK fundraising
charities: Average share
of income from legacy
gifts **22.8%**

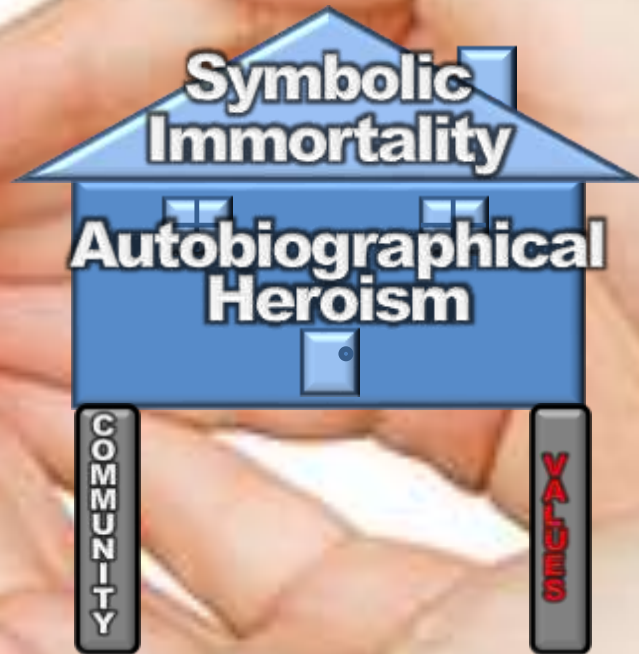
Barnardo's; National Society for Prevention
of Cruelty to Children; BBC Children in Need
Appeal

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

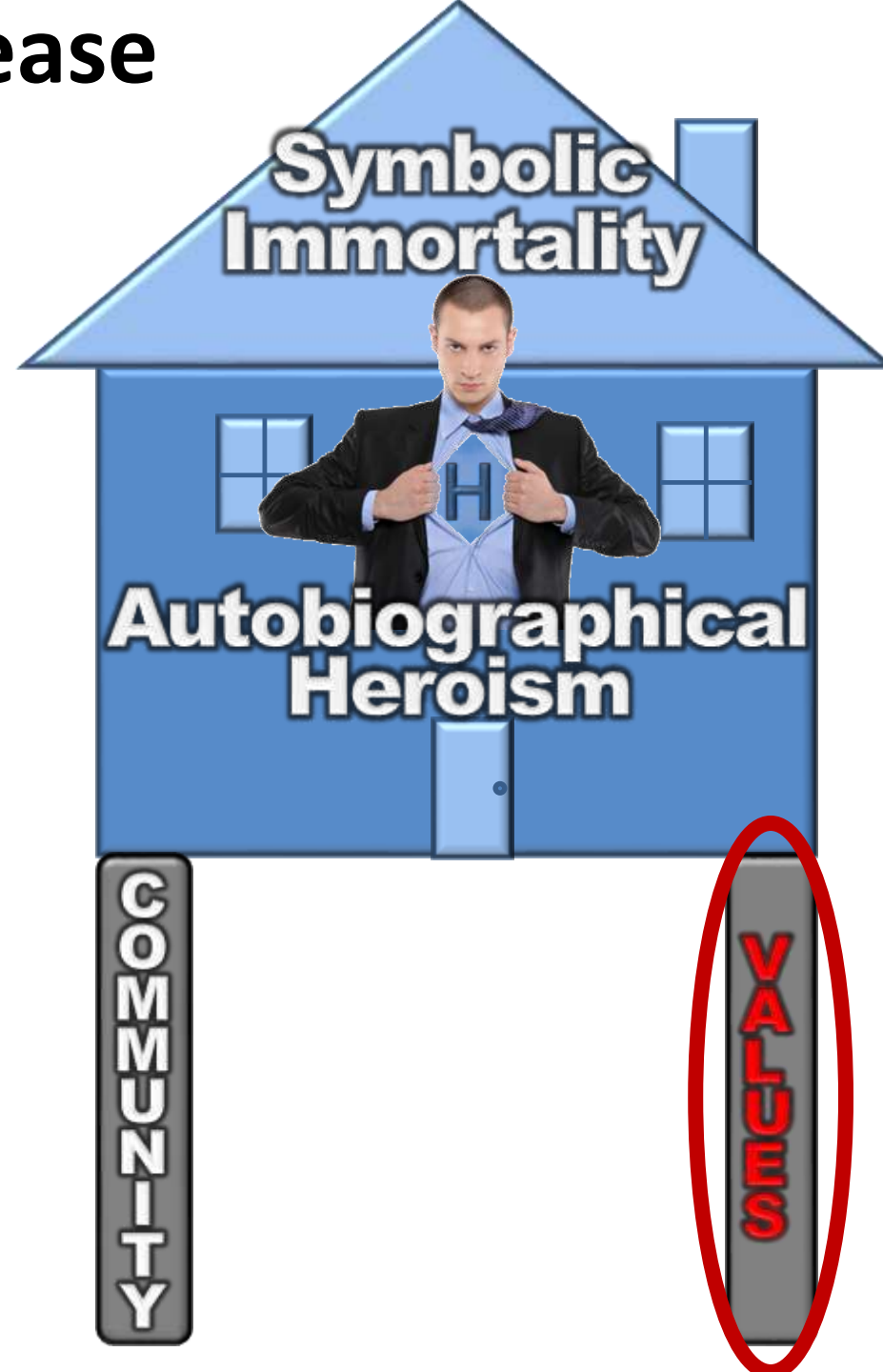


Death reminders are a psychological attack which result in greater attachment to and support of one's community and **community values**



Death reminders increase

- Liking (disliking) for candidates of person's same (opposite) political orientation
(Kosloff, Greenberg, Weise, et al., 2005)
- Punitive attitudes towards hate crimes
(Lieberman, Arndt, Personius, et al., 2001)
- The amount of bond set for a prostitute (Highly replicated)
- Certainty of belief in God (Norenzayan & Hansen, 2006)



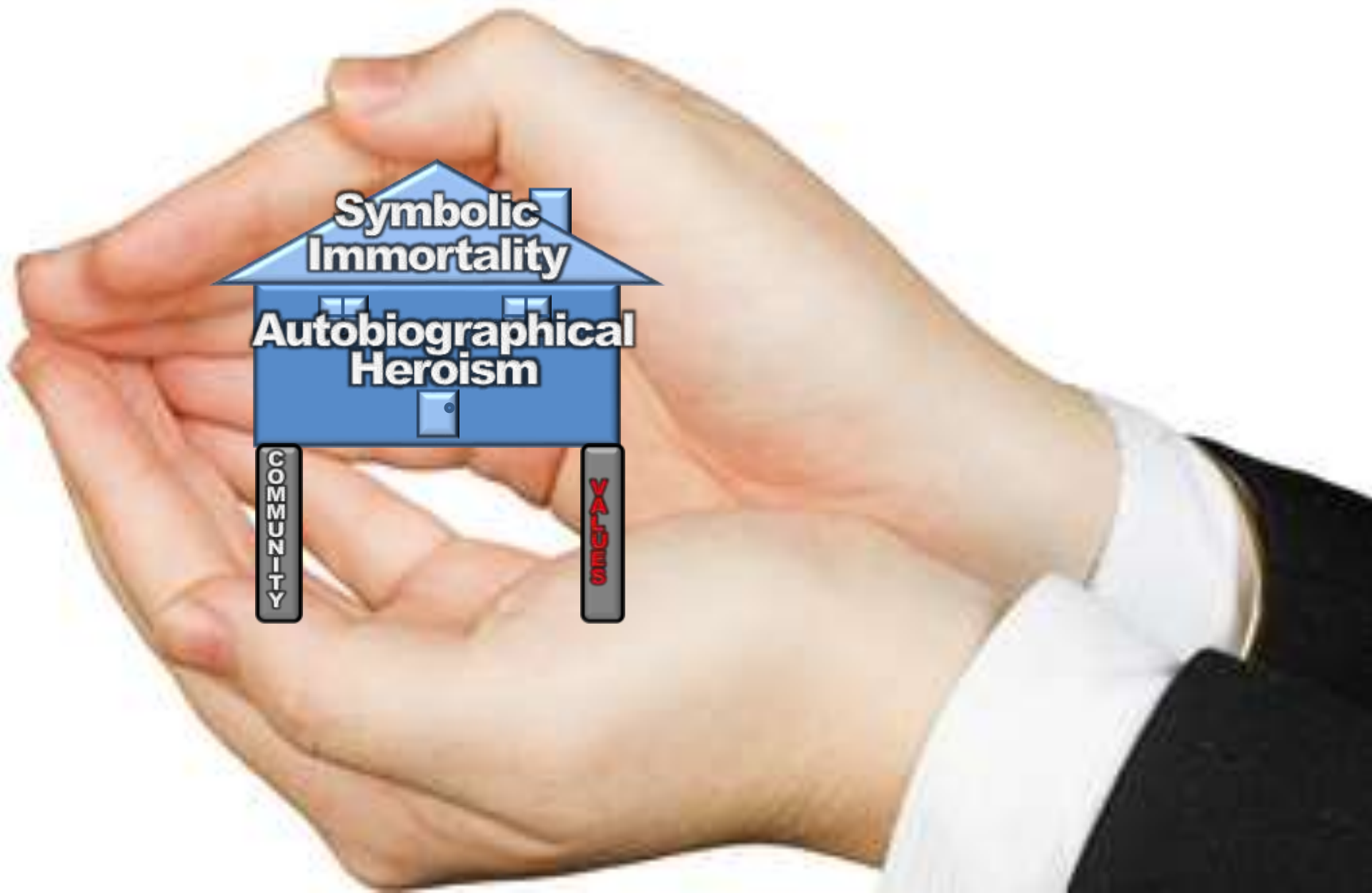
The “Ebenezer Scrooge” Effect



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

(Joireman & Duell, 2007)

This defensive reaction may help to explain significant bequests from non-donors



For many, the strongest mortality reminder is the death of a loved one. As a result, memorial processes often display symbolic immortality.

We defend against death by symbolic immortality not just for ourselves, but for the things we care about, especially loved ones (community) and values.





Grave marker in
South Dakota



Traditional Family
Cemetery Sulawesi,
Indonesia



Egyptian
Pharaoh



19th Century
Cemetery, Poland

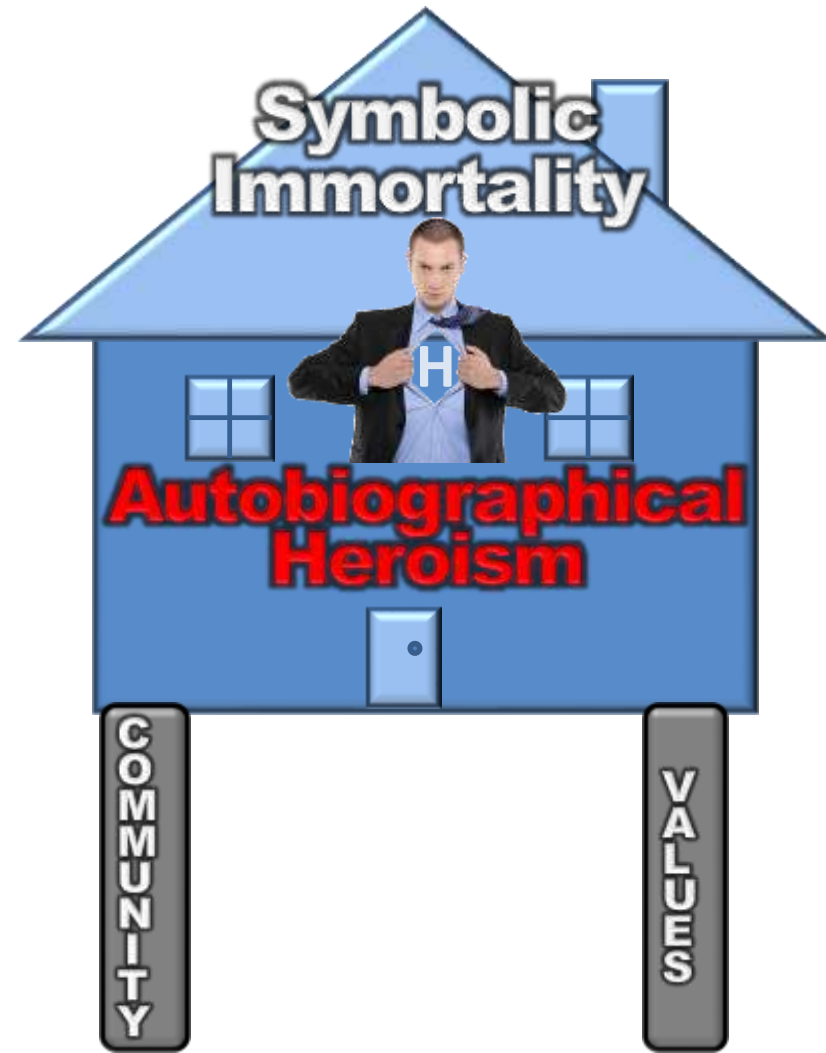


Kilmuir Cemetery Scotland

Example: Cross-
cultural use of
permanent
materials for
memorials



Example: Speaking well of
the dead by altering life
stories to emphasize
autobiographical heroism



A study of
extended grave
epitaphs (1660-
1813) categorized
almost all into
career biography
or a portrait of the
person's moral,
religious, civic,
social, and family
qualities (Vovelle, 1980)

Example: Symbolically
immortalizing the
autobiographical
heroism of the loved one



1st Stage Defense to Mortality Reminders

AVOIDANCE

Avoid death reminders, e.g., deny one's vulnerability, distract oneself, avoiding self-reflective thoughts



2nd Stage Defense to Mortality Reminders

SYMBOLIC IMMORTALITY

Some part of one's self – one's family, achievements, community – will continue to exist after death (a form of autobiographical heroism)





Part II: Examining Charitable Bequest Decision-Making in the fMRI Brain Scanner

Results from the lab



Background / justification



Basics of fMRI experiments



The experiment



The results



Applications to practice

Charitable bequests financial significance



- US charitable estate gifts over \$22 billion; exceeds corporate giving of \$15 billion (Giving USA, 2011).
- In prior 20 years, charitable bequests more than doubled in real dollars (Giving USA, 2011)
- Future growth from population aging and increasing propensity due to greater education and childlessness (James, Lauderdale, & Robb, 2009).

Potential for greater philanthropy

- 70% to 80% of Americans engage in charitable giving each year (Giving USA, 2011).
- About 5% of Americans have a charitable estate plan (James, 2009a).



Challenges to encouraging bequest giving



- Unlike current giving, it is difficult to measure experimental success in bequest fundraising
- Ask to receipt may take 40+ years
- Identification of distinct cognitive characteristics could inform fundraising strategies sensitive to these differences

Previous fMRI studies in giving: reward/salience

- Moll, et al. (2006) found giving engaged mesolimbic reward systems in the same way as when subjects received monetary rewards.
- Harbaugh, Mayr, and Burghart (2007) found giving elicited neural activity in reward processing/salience areas, e.g., ventral striatum.



Previous fMRI in charitable giving: social cognition

- Izuma, Saito, and Sadato (2009) found greater ventral striatum activation before a decision to donate when observers were present v. absent



- Hare, et al. (2010), found giving value calculation was driven by input from regions involved in social cognition
- Moll, et al. (2006) found decision to donate mediated by activation in areas which play key roles in social attachment and aversion

Basics of fMRI experiments



A/BC

We place subjects in an MR scanner where they can observe a video screen and make choices by pressing buttons



We can then associate those choices with blood oxygenation levels in different brain regions



1st stage “Avoidance” is not an option, as the questions are asked directly





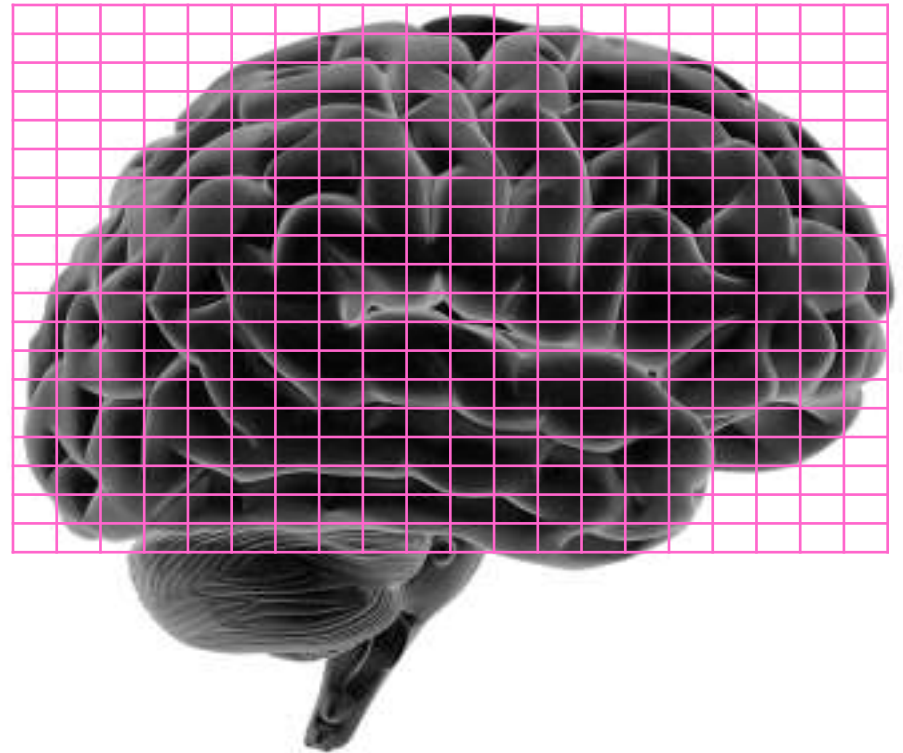
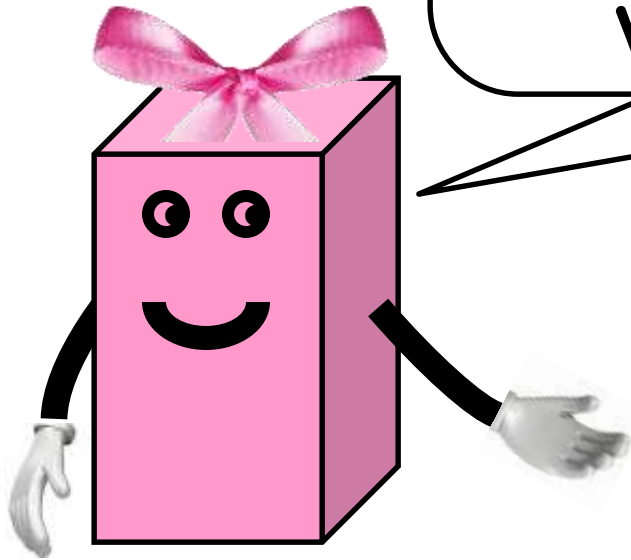
Subjects spend time in
the scanner working
with the buttons and
screen to acclimate to
the environment

Now some technical details*

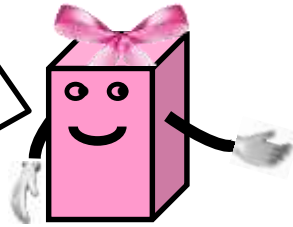
*Written while
watching the Disney
Channel with my 7
year old daughter

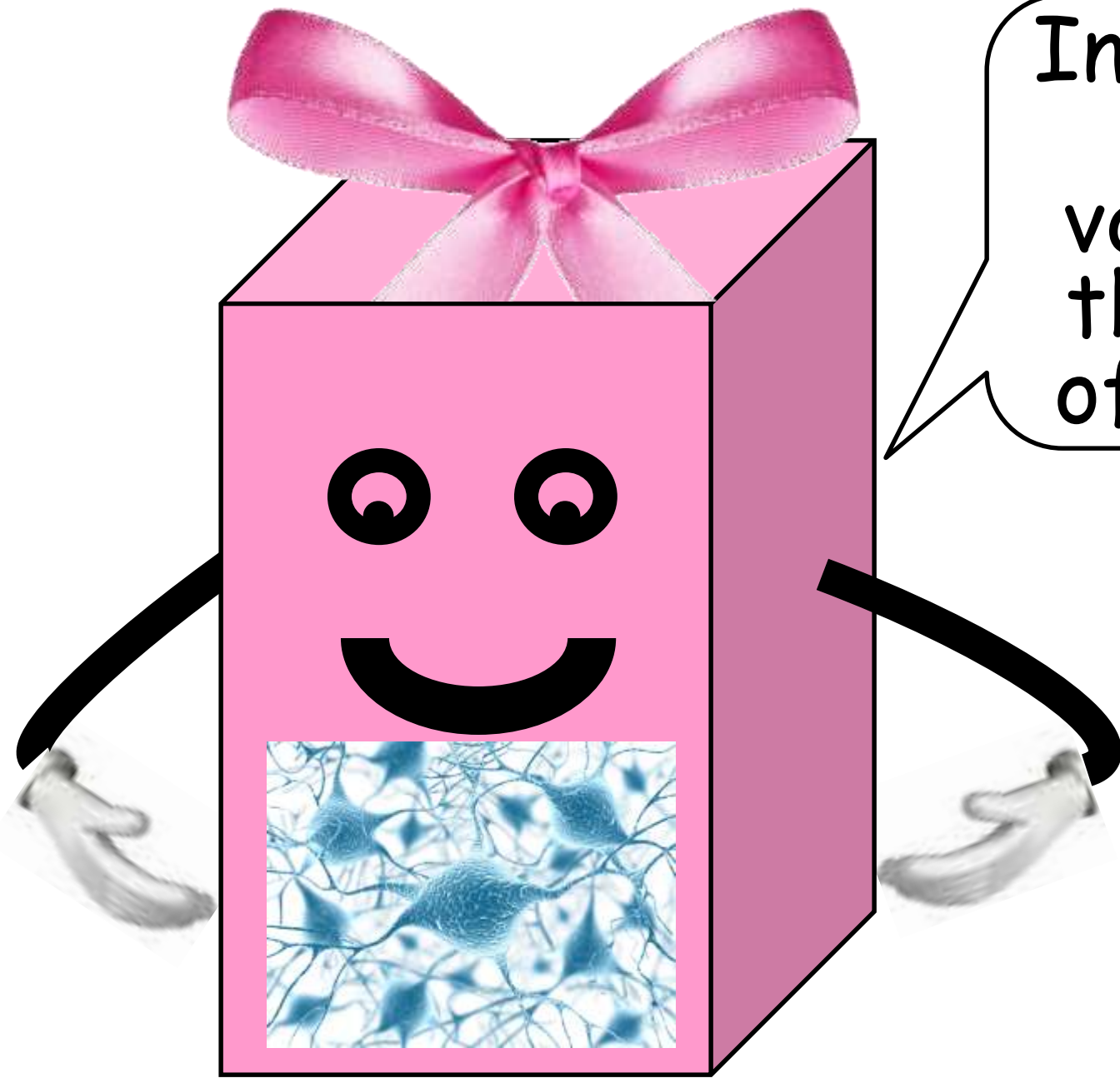


An fMRI picture of the brain is made up of thousands of boxes, called voxels, just like me!

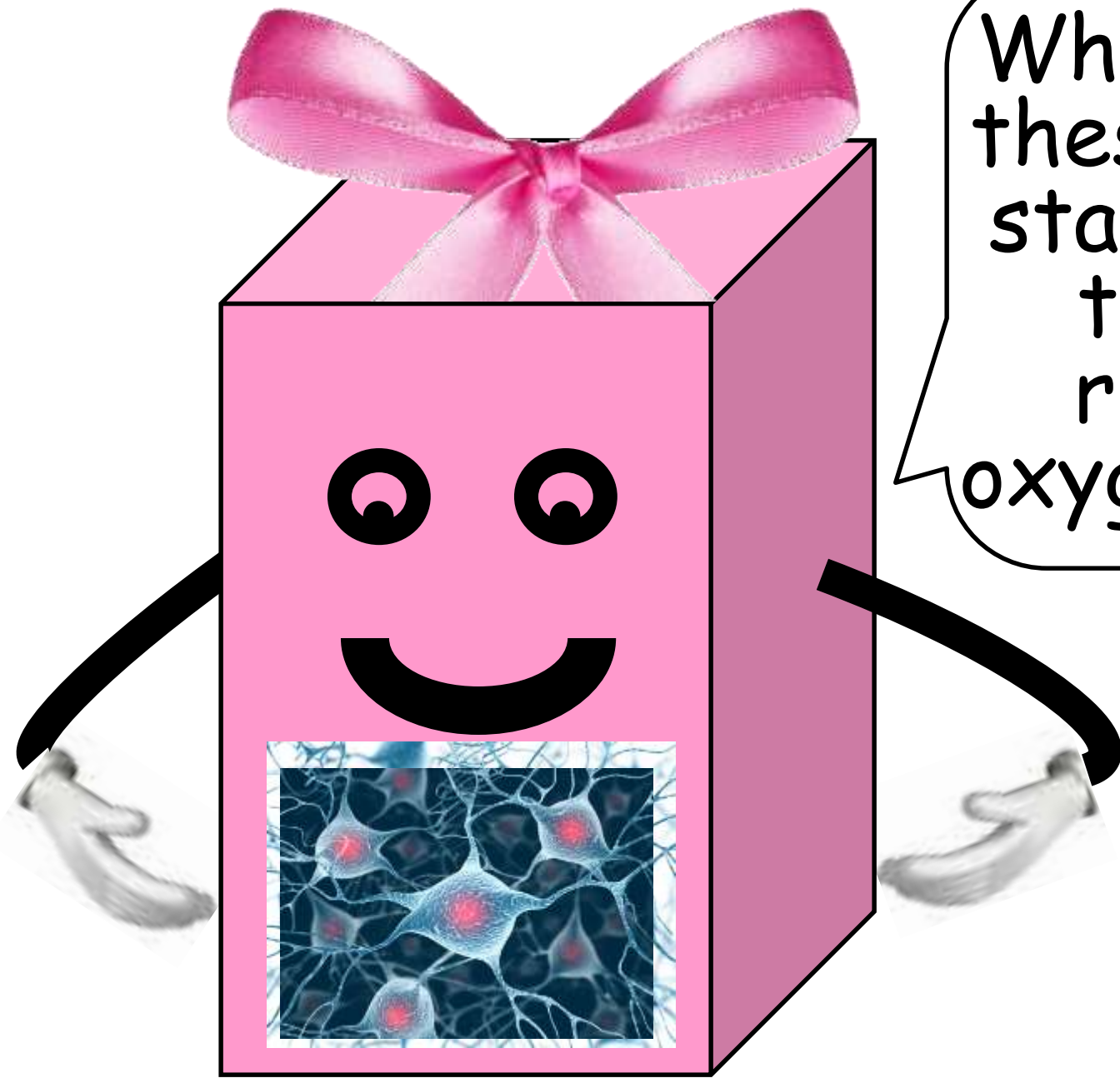


We voxels
are small -
usually
about the
size of one
peppercorn

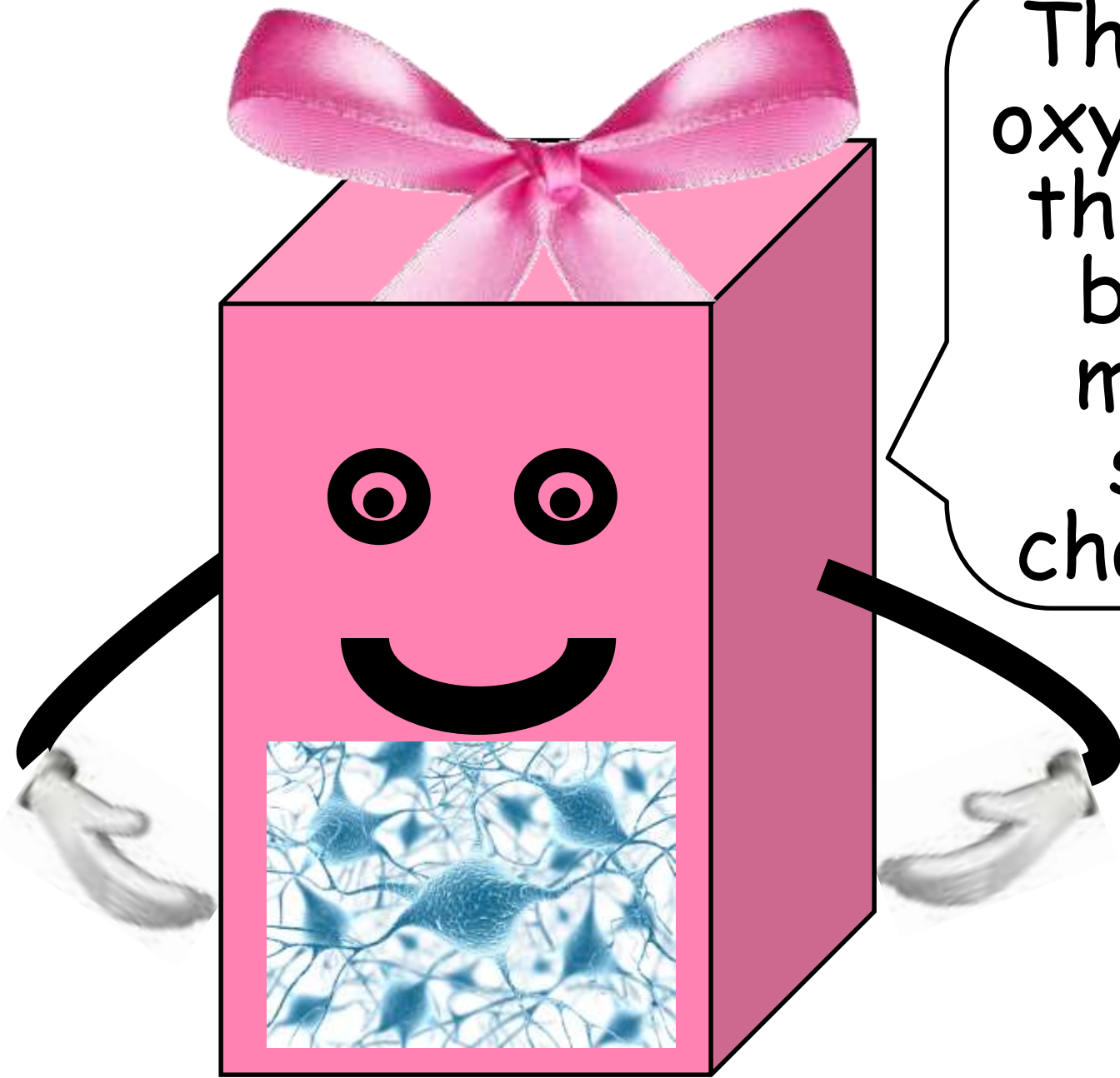




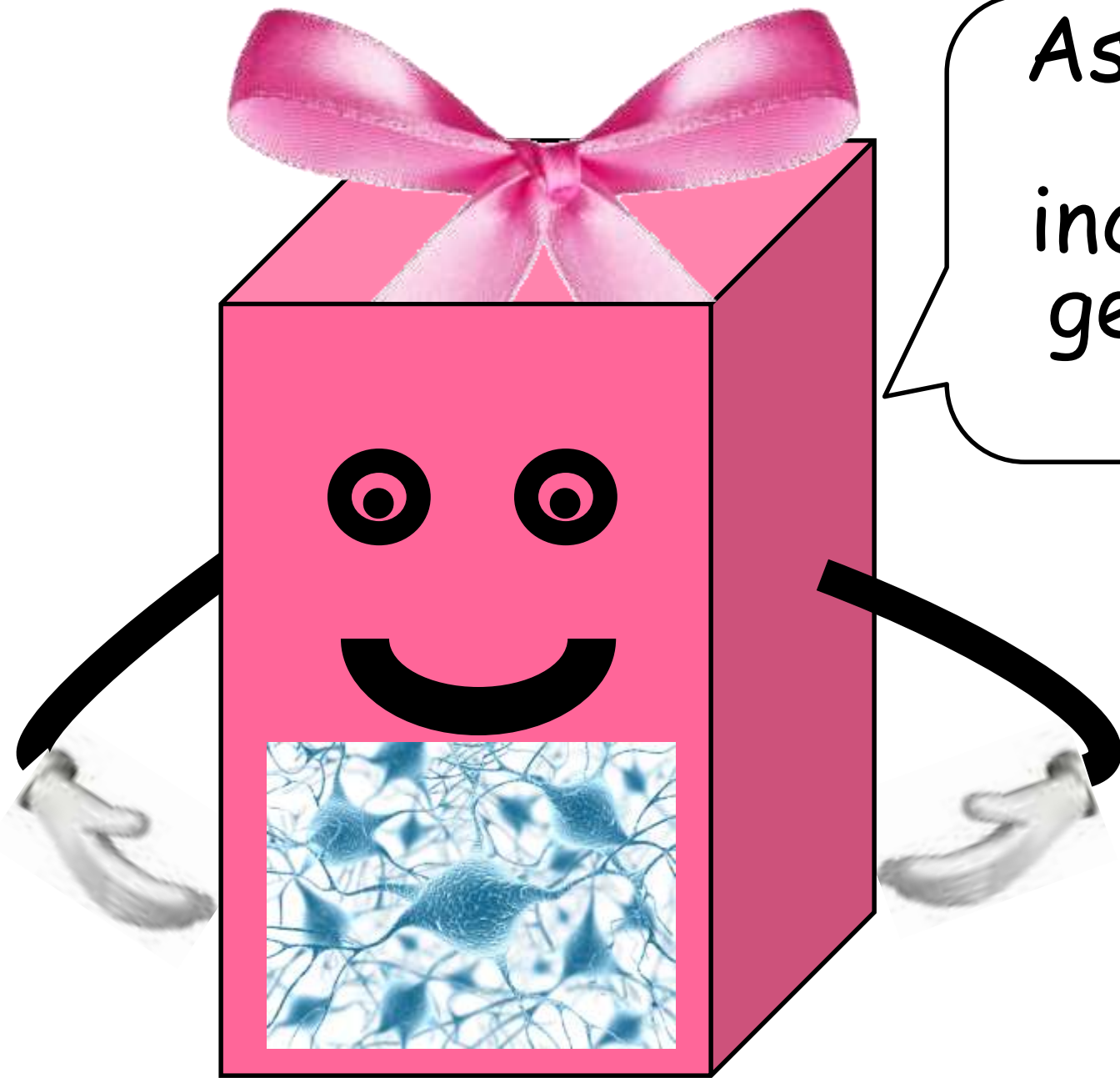
Inside each
of us
voxels are
thousands
of neurons



When a lot of
these neurons
start to fire,
the body
rushes in
oxygen to help

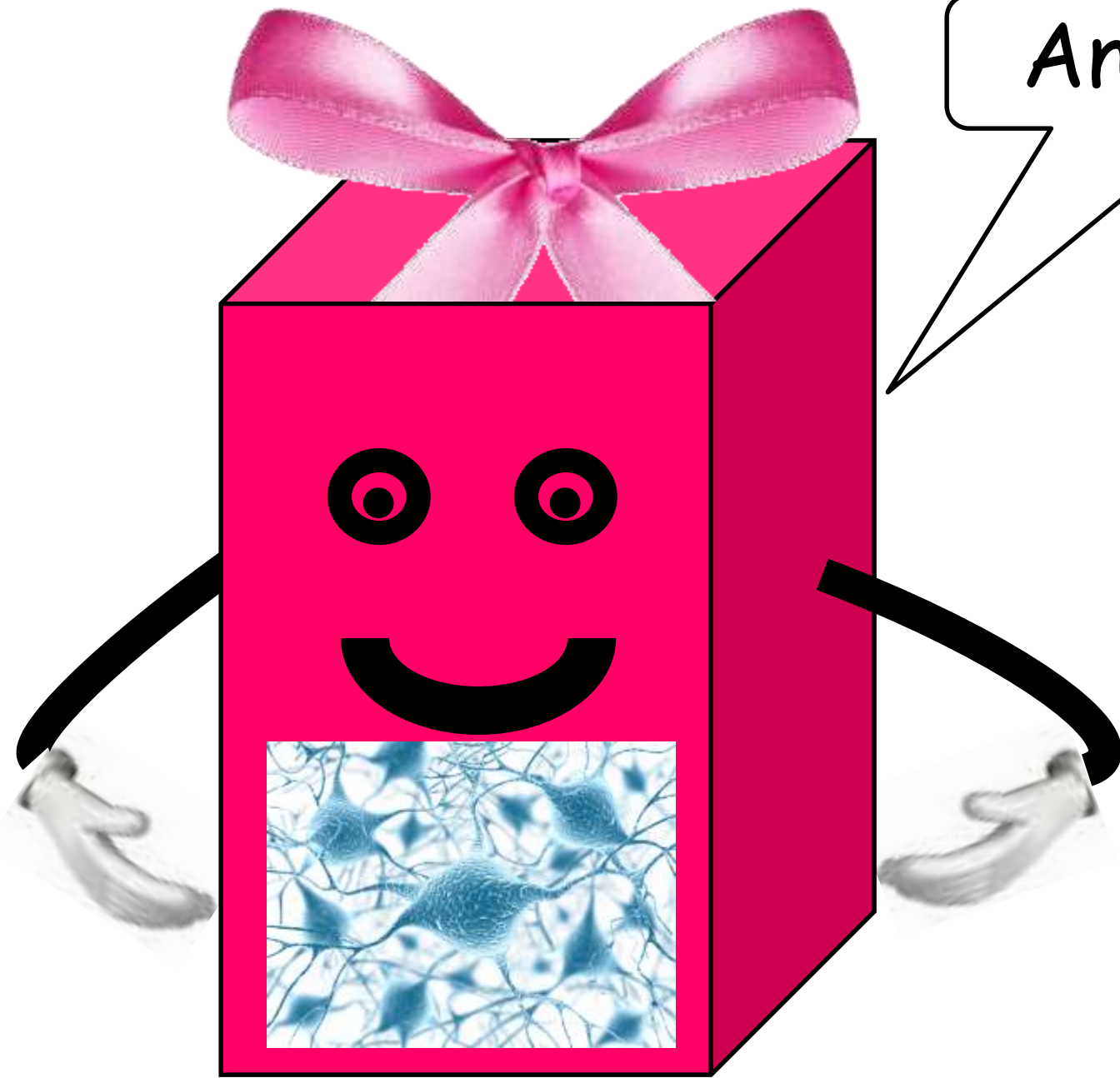


This rush of
oxygen comes
through the
blood and
makes me
start to
change color



As my blood
oxygen
increases, I
get redder

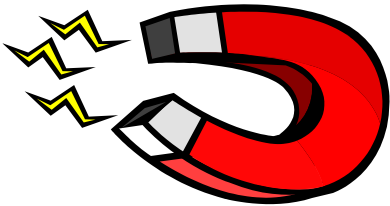
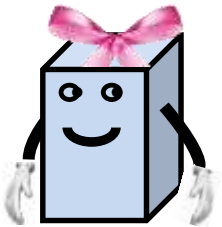
And redder





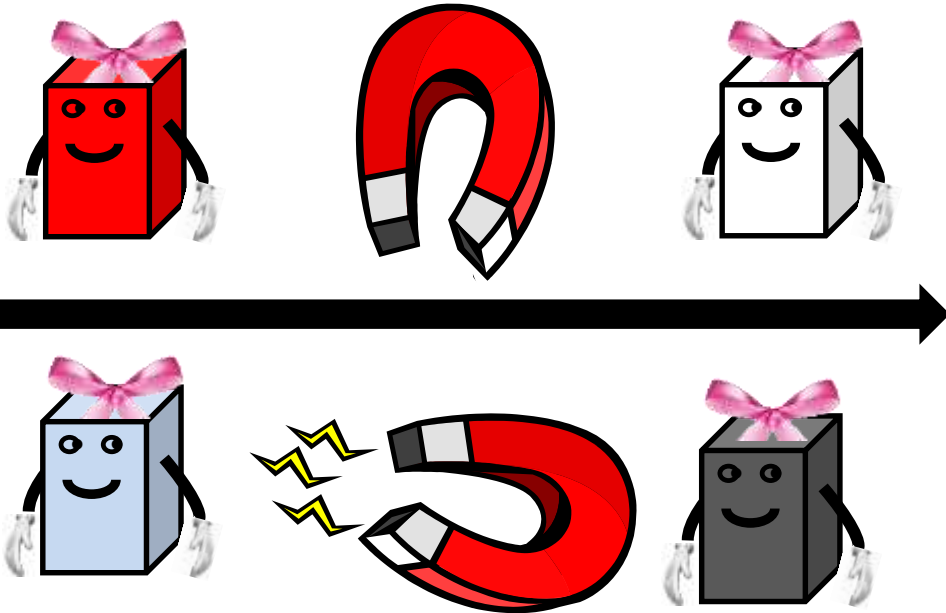
If this keeps
going, I will be
totally red
from all of the
oxygen in my
blood

The fMRI machine can see my color change because blood with a lot of oxygen (red) is less attracted to magnets than blood without much oxygen (blue).



The fMRI machine is measuring a **BOLD** signal because the color is

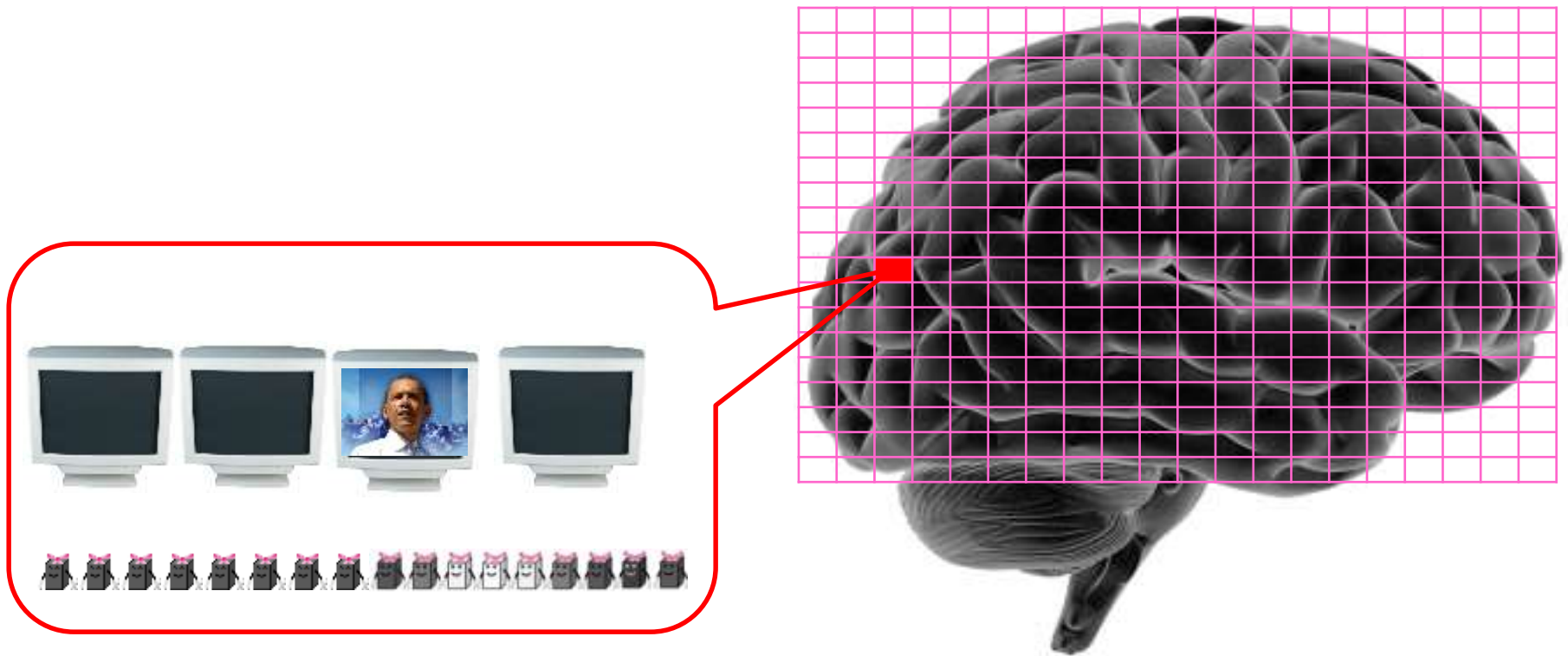
Blood
Oxygen
Level
Dependent



High blood oxygen

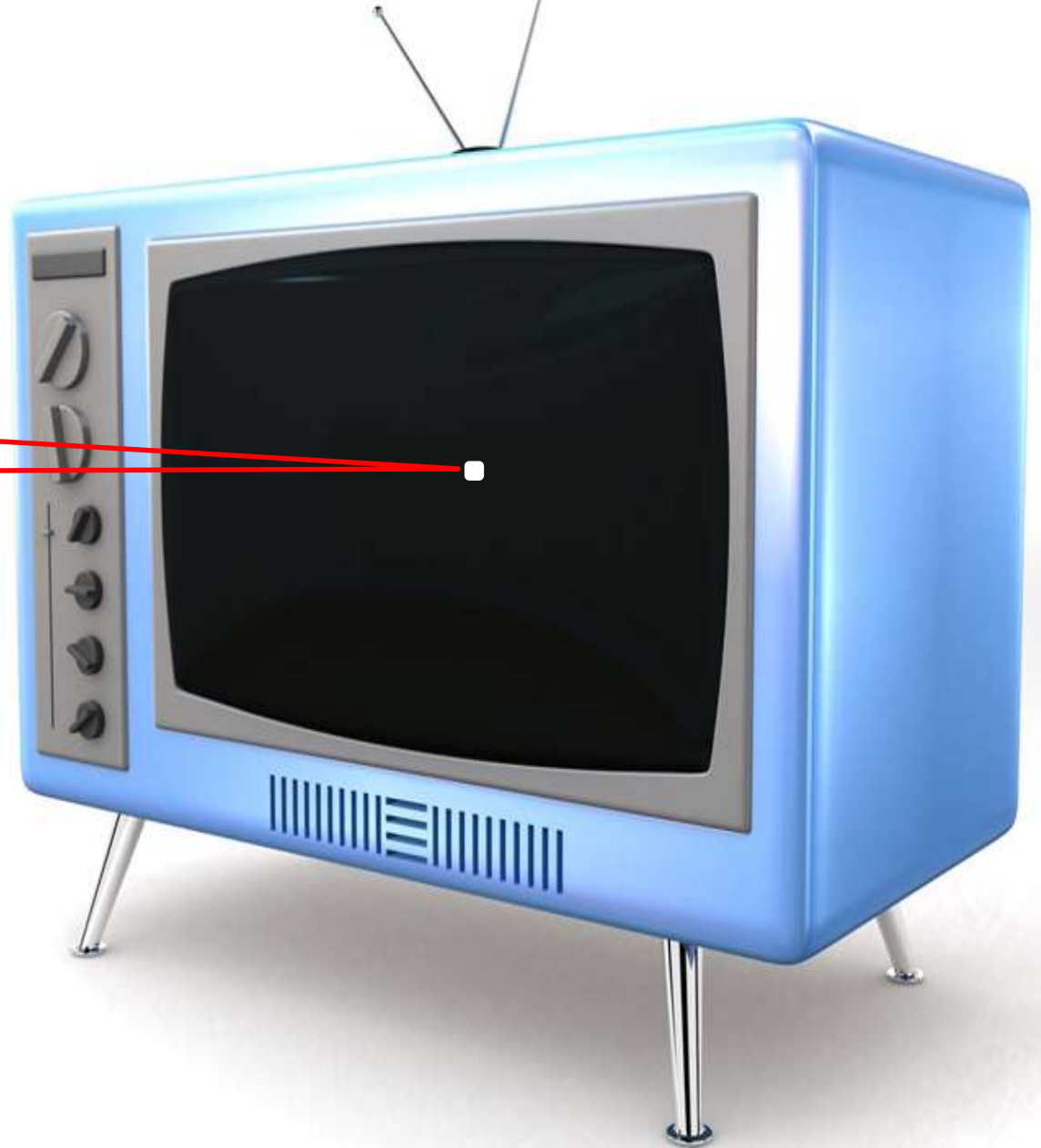
Low blood oxygen

We want to estimate the likelihood
that a voxel, or group of voxels, is
activated



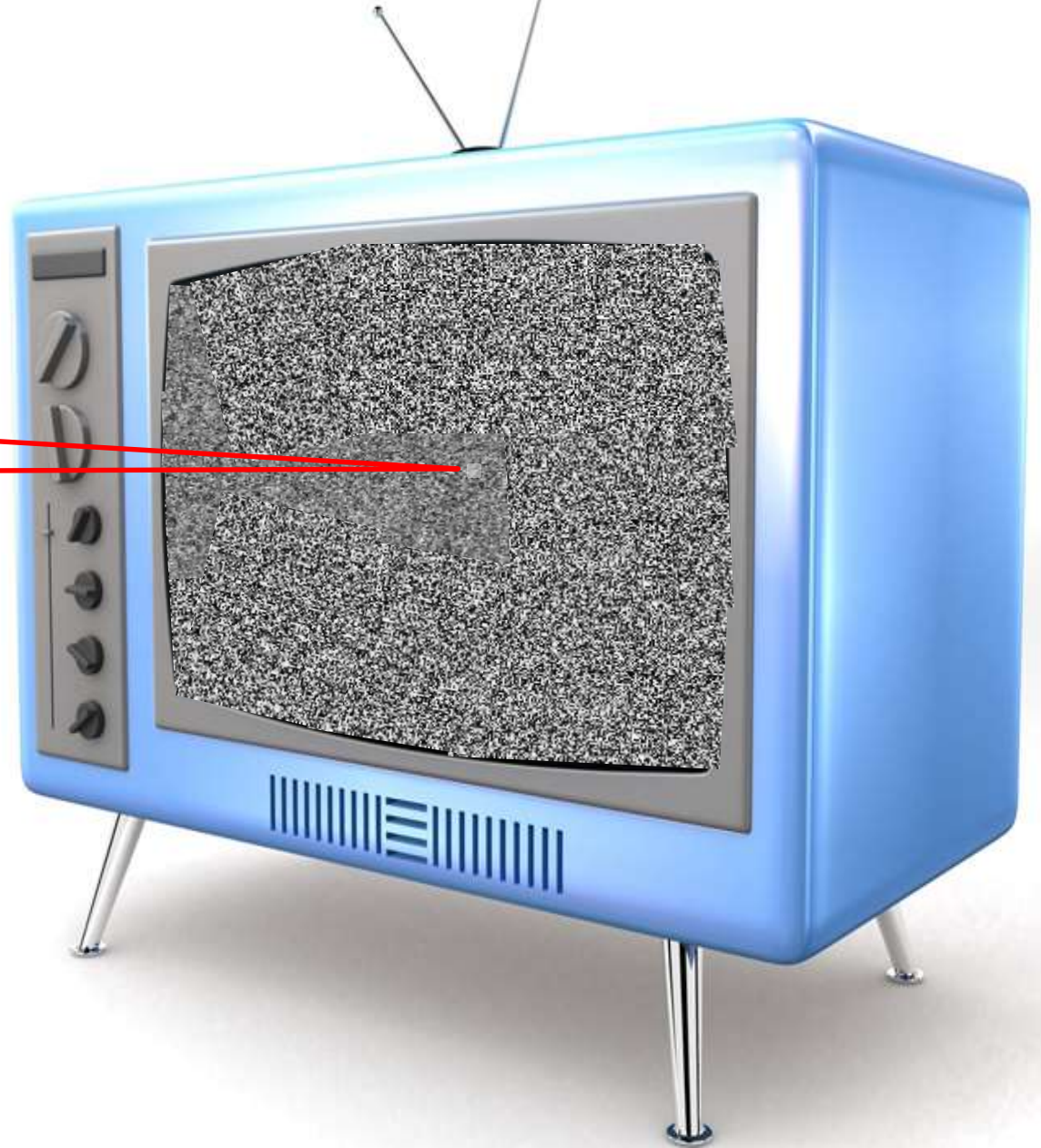
But, fMRI data does not start like this

Activation



fMRI data starts like this

Activation



The signal is noisy

1. The brain is noisy
2. The scanner is noisy



The brain is noisy



The brain is
constantly active,
constantly firing,
constantly receiving
input, constantly
sending instructions

The brain is noisy

Even conscious
thought is scattered.
Did you think about
something other
than fMRI in the
last 3 minutes?



**How do
we
design
for noisy
brains?**



1. Contrasts

2. Repetition

Think in contrasts



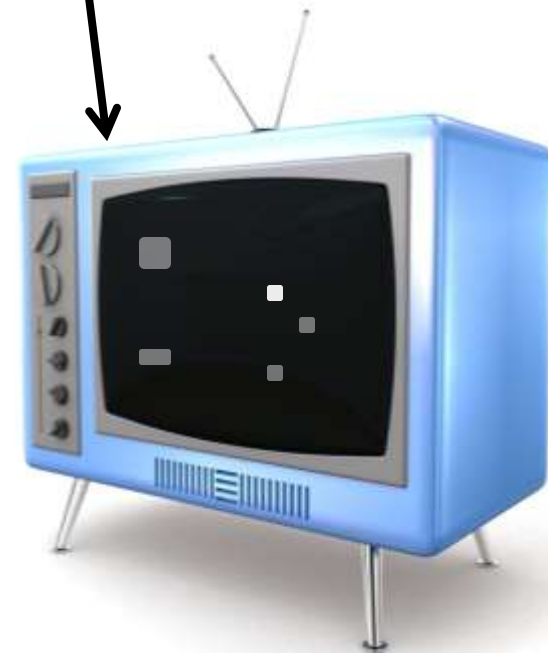
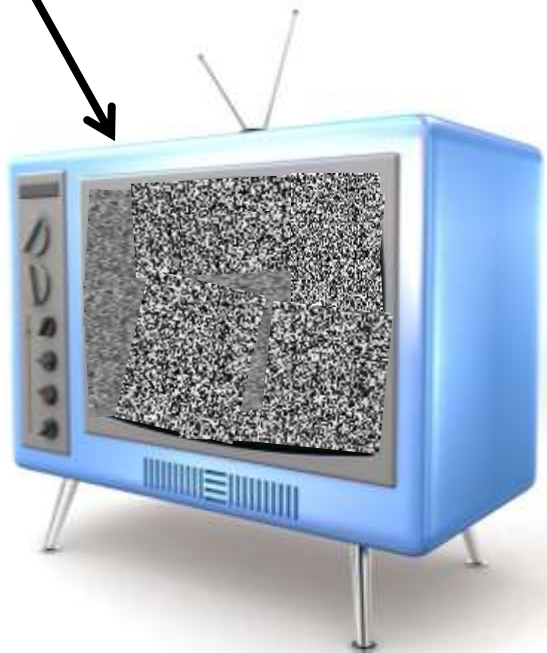
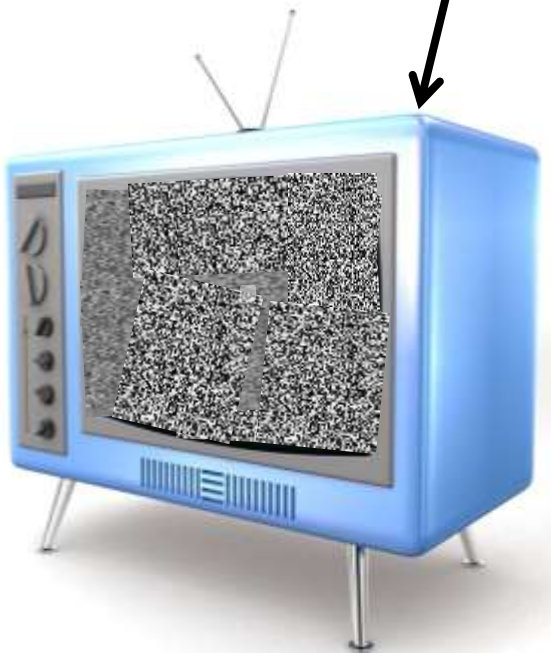
A single image contains much unrelated brain activations

A contrast can subtract out the noise

Task A

Task B

Task A -
Task B



Think of study results in terms of contrasts

Image
of task
A



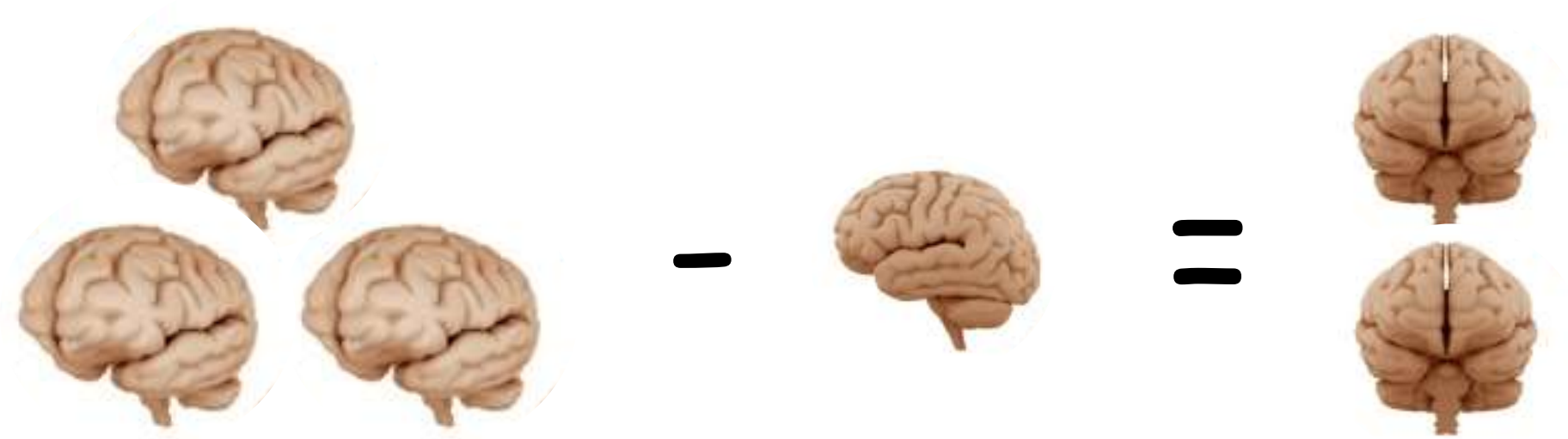
Image
of task
B



Image of
task A-
Image of
task B



We can use a
"cognitive subtraction"
comparison to isolate an activity



Cognitive subtraction:

the comparison task is identical, except for one variation of interest



The Experiment

A comparison of bequest decision making with giving and volunteering decision making



Question

What brain regions are differentially activated by bequest decisions as compared with giving and volunteering decisions?



Exploratory expectations



- Increased activation in areas involved in death-related contemplation
- Unfortunately, very limited fMRI research on what these areas are



Death-related words: precuneus



- Gündel, et al (2003) worked with subjects who had lost a first-degree relative in the previous year. The only region showing significant activation (at $p < .05$, FWE) in response to grief-related (v. neutral) words was the precuneus.
- Freed, et al. (2009) examined subjects who had lost a pet dog or cat within the previous 3. Four of twelve areas showing activity in response to the deceased reminder (v. neutral) words, were in the precuneus.

Methods

- Prior to entering the scanner, subjects reviewed terms along with the names and a one sentence description of each charitable organization.
- Subjects had two right and two left response buttons for each hand, for a total of four response options.
- 16 adult male subjects



Comparison Questions

1. “If asked in the next 3 months, what is the likelihood you might GIVE money to _____”
2. “If asked in the next 3 months, what is the likelihood you might VOLUNTEER time to _____”
3. “If you signed a will in the next 3 months, what is the likelihood you might leave a BEQUEST gift to _____”

96 questions: 3 x 28 large charitable organizations and 3 x 4 family member categories

16 second pairs (2B, 2G, 2V or 2G, 2B, 2V)

The Results



Behavioral Responses

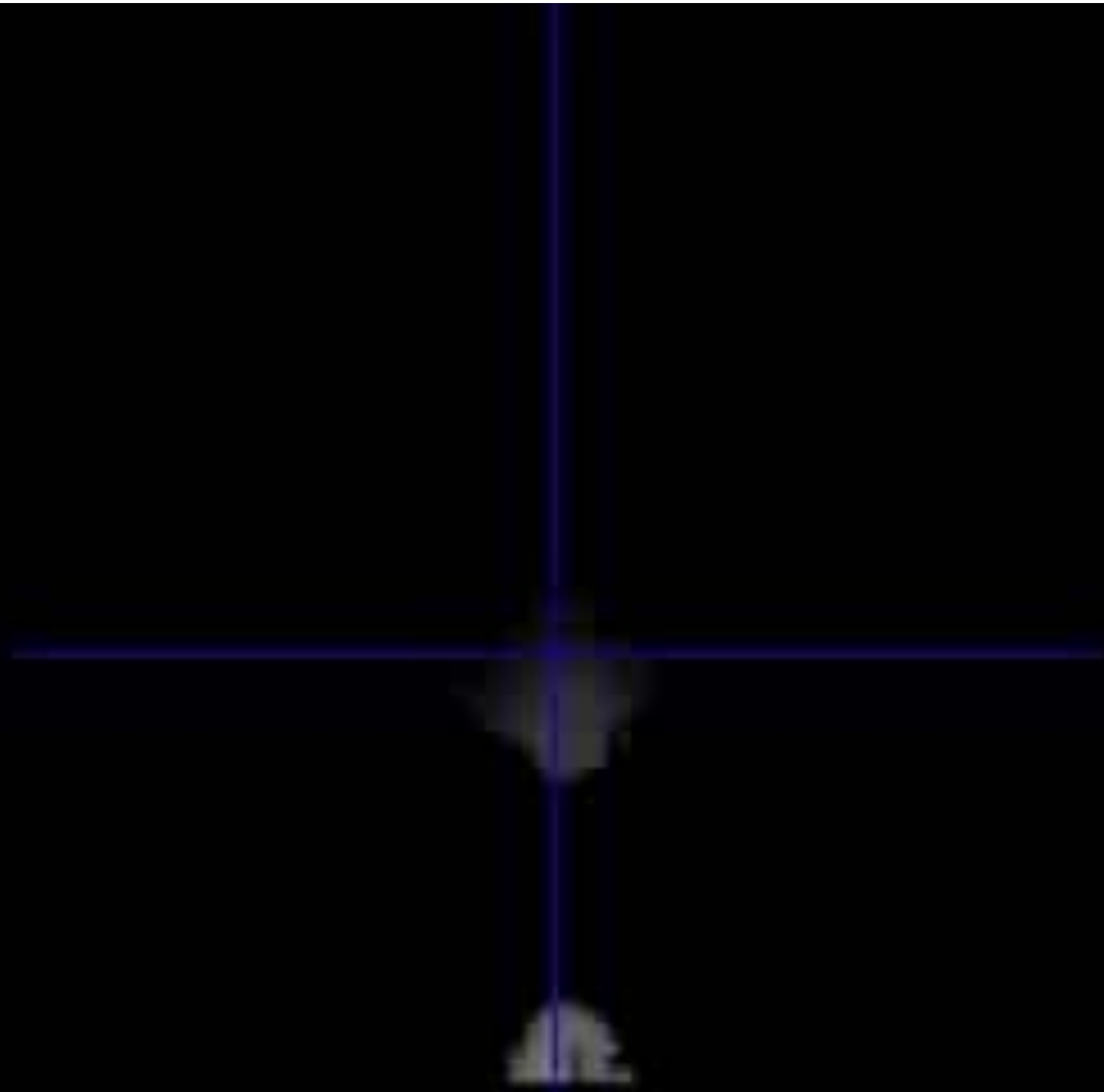
Category	(1) None	(2) Unlikely	(3) Some what Likely	(4) Highly Likely	Missi ng	Avg.
Bequest	30.7%	38.9%	16.6%	11.3%	2.5%	2.09
Give	30.5%	28.3%	26.8%	12.7%	1.8%	2.22
Volunteer	24.4%	29.1%	25.8%	19.9%	0.8%	2.42

What areas are more engaged during bequest questions than during giving/volunteering questions?



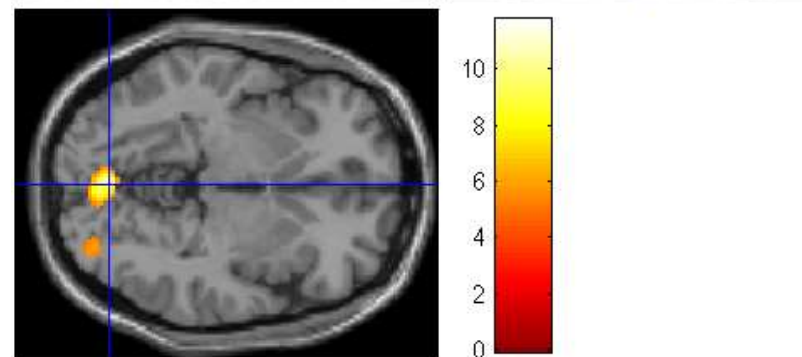
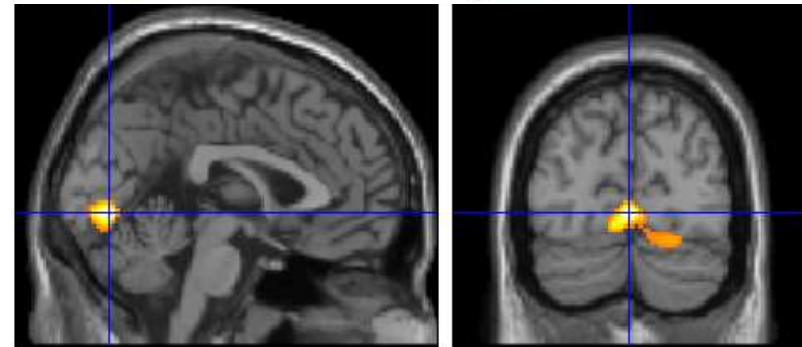
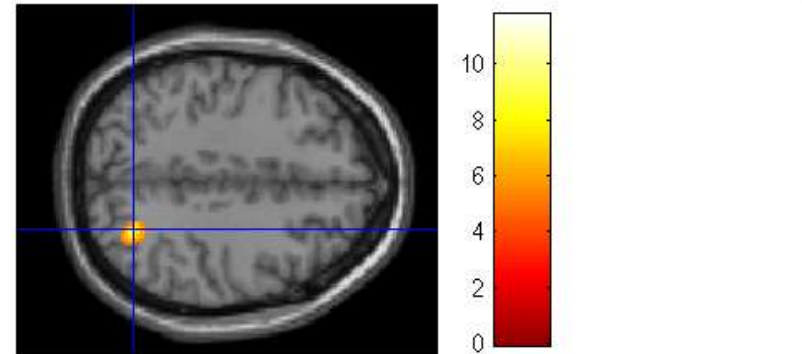
A flight through the brain:

http://youtu.be/NKKKE_7aFqM



Core areas more engaged for bequest contemplation

- Precuneus
- Lingual gyrus
 - Activation also increased as projected likelihood of making a charitable bequest increased



Activations Greater with Bequests than with Giving and/or Volunteering

(reporting only p<.05 FWE corrected cluster-level)			<u>peak-level</u>		<u>cluster-level</u>	
Contrast	Title	MNI Co-ordinates	p (FWE-corr)	Z-score	p (FWE-corr)	k _e
(1) Bequest> Give	Lingual Gyrus	-2, -78, -2	0.004	5.44	0.000	1399
	Precuneus	26, -66, 42	0.102	4.64	0.009	313
(2) Bequest> Volunteer	Lingual Gyrus	2, -80, -4	0.007	5.32	0.000	2254
	Precuneus	30, -66, 40	0.180	4.47	0.004	356
	Precentral Gyrus	-34, -3, 36	0.397	4.19	0.001	433
(3) Bequest> (Give+Volunteer)	Lingual Gyrus	0, -78, -4	0.001	5.82	0.000	2016
	Precuneus	26, -66, 42	0.007	5.33	0.001	475

Note: Using the same protocol with 37 mixed gender participants (21 female, 16 male) also peaked in lingual gyrus, precuneus, and button pushing areas

Areas where activation increases with greater agreement (disagreement) with the likelihood of leaving a bequest

(Linear Parametric Modulation reporting only		p<.05 FWE corrected)	peak-level		cluster-level	
Contrast	Title	MNI Co-ordinates	p (FWE-corr)	Z-score	p (FWE-corr)	cluster size
(1) Increasing with agreement	Lingual Gyrus	10, -68, -4	0.004	5.46	0.000	671
	Postcentral Gyrus	-40, -22, 52	0.007	5.37	0.000	1200
(2) Increasing with disagreement	Precentral Gyrus	38, -20, 62	0.000	6.20	0.000	1387
	Insula	42, -20, 18	0.171	4.61	0.013	196

The **lingual gyrus** is part of the visual system. Damage can result in losing the ability to dream (Bischof & Bassetti, 2004).

The **precuneus** has been called “the mind’s eye” (Fletcher, et al., 1995), is implicated in visual imagery of memories (Fletcher, et al., 2005) and in taking a 3rd person perspective on one’s self.

Visualized autobiography

visualization + 3rd 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)



Visualized Autobiography

“retrieving detailed vivid autobiographical experiences, as opposed to personal semantic information, is a crucial mediating feature that determines the involvement of hippocampus and two posterior neocortical regions, **precuneus** and **lingual gyrus**, in remote autobiographical memory.”

(Gilboa, et al., 2004, p. 1221)



Visualized Autobiography



- In Viard, et al. (2007), four of six regions showing significant activation when reliving events by mentally “traveling back in time”, were in the **precuneus** and **lingual gyrus**.
- In Denkova (2006), three of the four most statistically significant regions associated with recalling autobiographical personal events were in the **lingual gyrus** and **precuneus**.

Precuneus: Taking a 3rd person perspective on one's self

- Differentially involved in observing one's self from an outside perspective (Vogeley & Fink, 2003)
- Greater activation when subjects described their own physical and personality traits as compared to describing another's (Kjaer, et al., 2002)
- Activation greatest when referencing one's self, lowest when referencing a neutral reference person (Lou, et al.; 2004)
- TMS disrupting normal neural circuitry in precuneus slowed ability to recall judgments about one's self more than the ability to recall judgments about others (Lou, et al., 2004)



Autobiography: The self across time

Inter alia, the “precuneus may respond more strongly to familiar events involving the self and possibly when the self is projected across time.”
(Rabin, et al., 2009)

In Meulenbroek, et al. (2010), the precuneus was the most statistically significant region of activation for autobiographical memory tasks v. semantic true-false questions



Lingual Gyrus: Autobiographical Visualization



“activation of the visual cortex (in the lingual gyrus) might also be related to autobiographical memory retrieval and in particular to visual imagery components, which play a key role in autobiographical memory (Greenberg & Rubin, 2003)” (D’Argembau, et al. 2007, p. 941).

Visual autobiography in practice

In her 2011 dissertation, Routley identified the importance of autobiographical connection when interviewing donors with planned bequests, writing, **“Indeed, when discussing which charities they had chosen to remember, there was a clear link with the life narratives of many respondents”**



New experiment



- 36 participants (20 female, 16 male)
- Attempted increasing realism of decision-making
- Now 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?

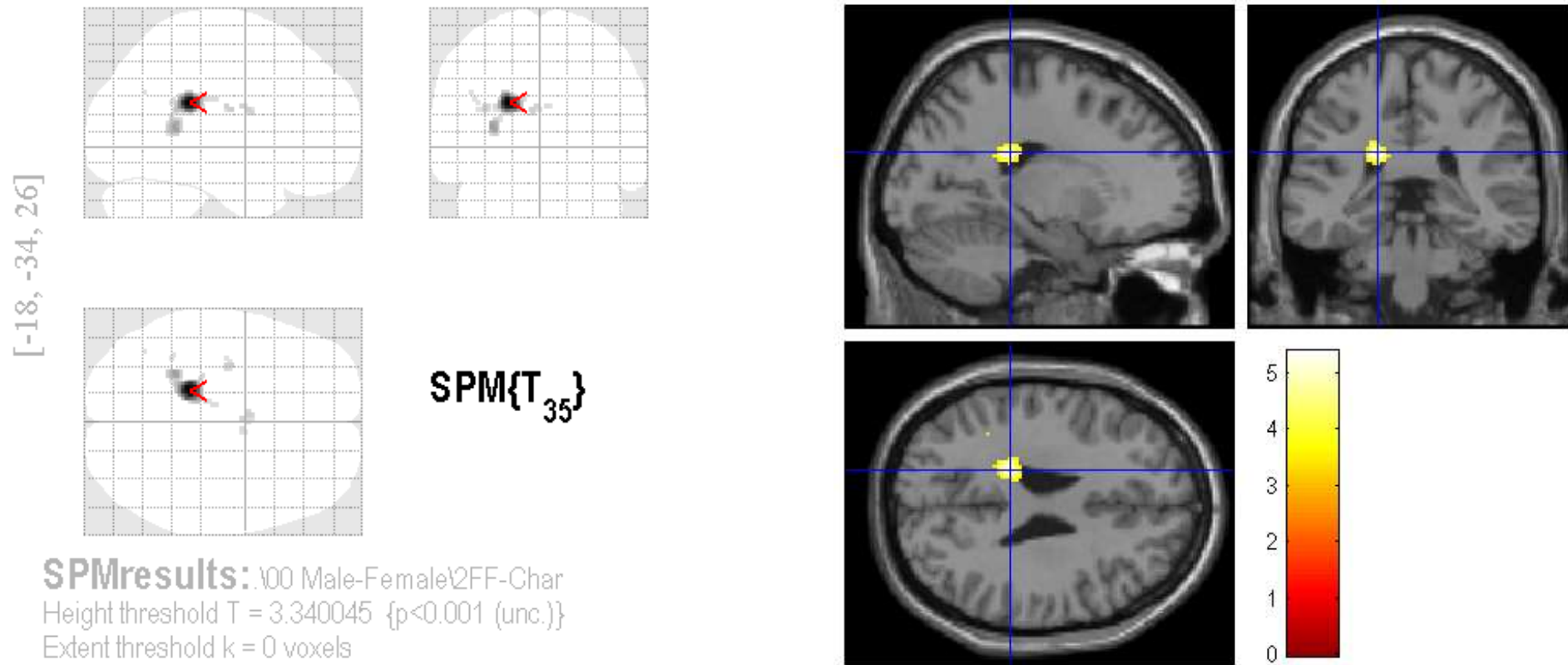
Are there any specific personal property items you would like to leave to any charities? ...friends who are not family members? ...family members?

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?



As compared with charitable bequest decisions, bequests to friends and family more heavily involve

1. **Emotion** (mid/posterior cingulate cortex; insula)
See Maddock, Garrett & Buonocore, 2003
2. **Memory** (hippocampus)



This difference was stronger for females than males. As compared with resting state, bequest decisions more strongly activated lingual gyrus and precuneus, in addition to a wide range of regions associated with reading, cognition and button pressing.

Lower emotional and memory recall activation of charitable bequests (as compared with friends and family bequests) may help explain:

- Why charitable bequests are more rare than bequests to friends and family
- Why charitable bequests may be most compelling when memorializing a deceased loved one (i.e., connecting the emotion and memory of the loved one to the charity/cause)



Bequest narratives

- Autobiographical connections with the charity
- Autobiographical connections with a deceased “loved one” memorialized via a charity

*“‘[In my will] there’s the Youth Hostel Association, first of all...it’s **where my wife and I met**....Then there’s the Ramblers’ Association. **We’ve walked a lot** with the local group...Then Help the Aged, I’ve got to help the aged, **I am one**...The there’s RNID because **I’m hard of hearing**...Then finally, the Cancer Research. **My father died of cancer** and so I have supported them ever since he died.’*

*Male, 89
married* (Routley, 2011, p. 220-221)

Bequest narratives

- Autobiographical connections with the charity
- Autobiographical connections with a deceased “loved one” memorialized via a charity

*‘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.**’*

*Female, 63
widowed*

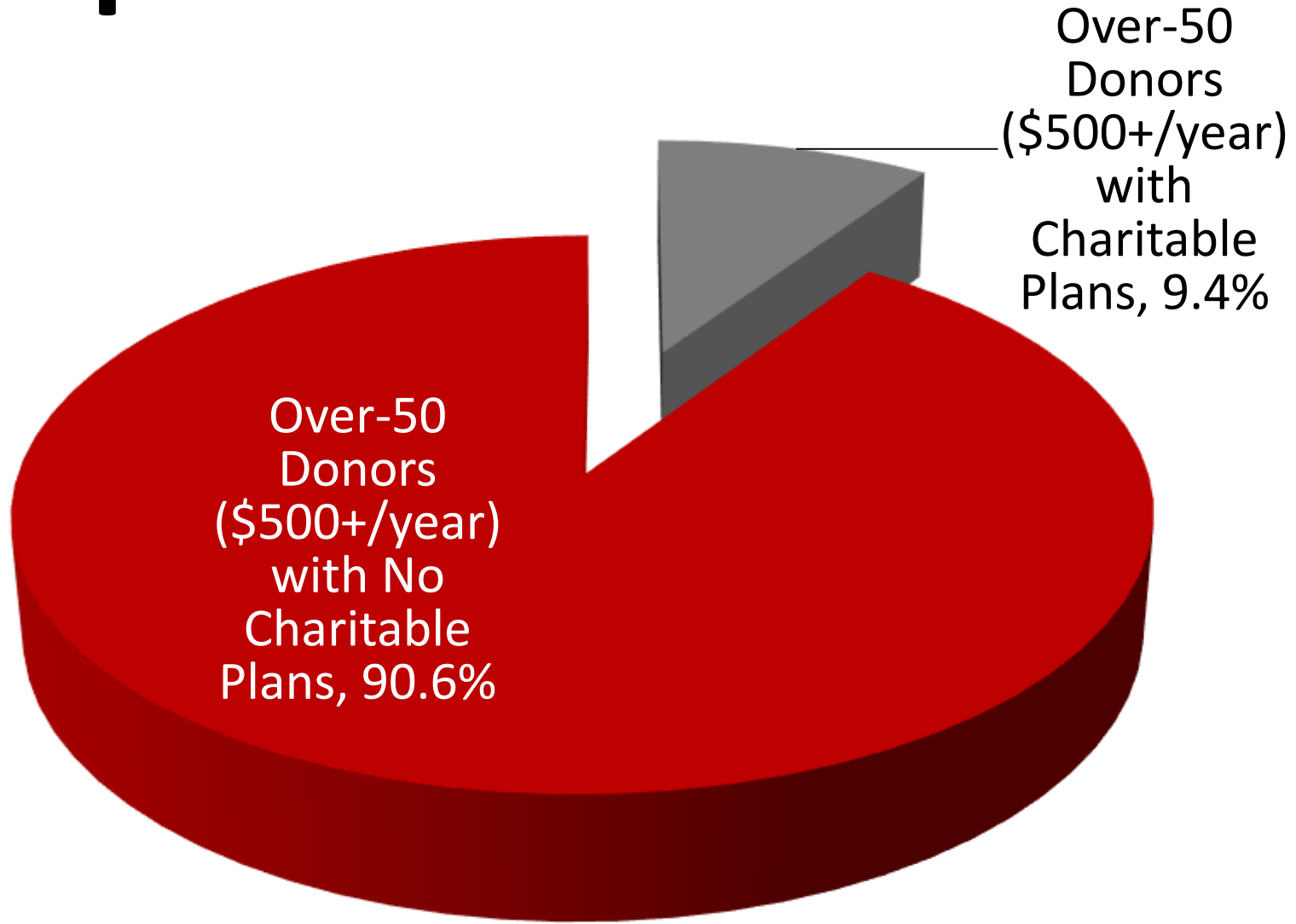
(Routley, 2011, p. 220-221)



Part III: Testing Messages to encourage charitable bequests

Testing new findings
from neuroimaging

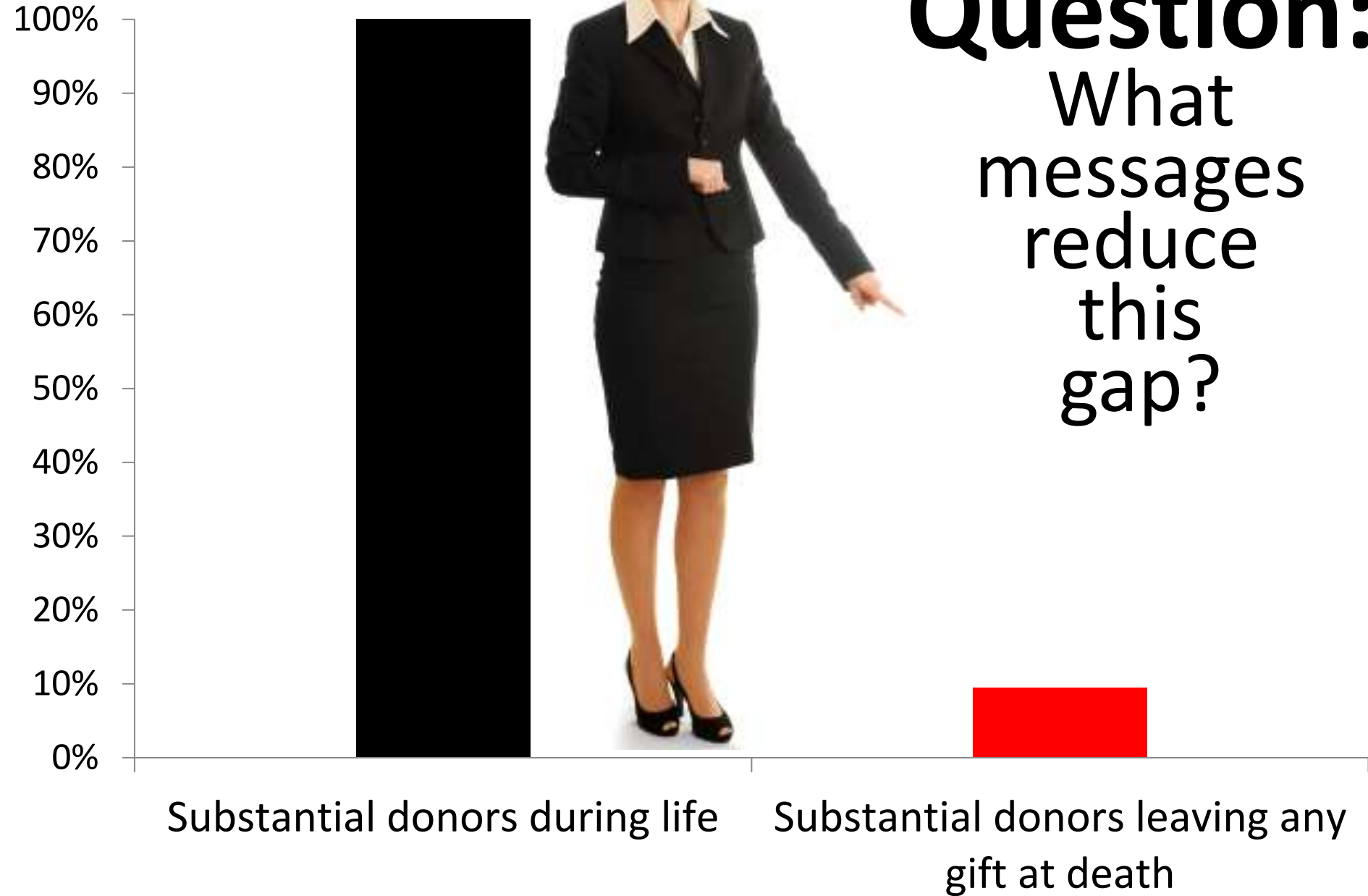
The problem



James, R. N., III. (2009). Health, wealth, and charitable estate planning: A longitudinal examination of testamentary charitable giving plans. Nonprofit and Voluntary Sector Quarterly, 38(6), 1026-1043.

Research Question:

What messages reduce this gap?



The bequest giving gap is driven by two factors



We explore the impact of different messages on the first factor

We test the current-bequest giving intention gap by comparing answers to these two questions with 2,500 survey respondents

“If you were asked in the next 3 months, what is the likelihood you might GIVE money to [organization]?”

v.

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



Scored on a 1 to 100 point scale

“If you were asked in the next 3 months, what is the likelihood you might GIVE money to [organization]?”

v.

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

0 – Absolutely no possibility under any circumstance
10 – Extremely highly unlikely
20 – Highly unlikely
30 – Somewhat unlikely
40 – Slightly more unlikely than likely
50 – 50-50 chance
60 – Slightly more likely than unlikely
70 – Somewhat likely
80 – Highly likely
90 – Extremely highly likely
100 – Absolutely certain without any possible doubt

We explored results for 40 different organizations

American Cancer Society	The American Diabetes Association
National Cancer Coalition	Joslin Diabetes Center
Dana Farber Cancer Institute	UNICEF
MD Anderson Cancer Center	CARE
National Audubon Society	Guide Dogs for the Blind
Ducks Unlimited	Canine Companions for Independence
World Wildlife Fund	National Breast Cancer Foundation
Wildlife Conservation Society	Breast Cancer Research Foundation
AIDS Project Los Angeles	Susan G. Komen Breast Cancer
San Francisco AIDS Foundation	Foundation
Prevent Blindness America	The Alzheimer's Association
Foundation Fighting Blindness	The Alzheimer's Foundation
The American Humane Association	United Negro College Fund
American Society for Prevention of Cruelty to Animals	American Indian College Fund
Big Brothers / Big Sisters of America	The American Heart Association
Boys and Girls Clubs of America	The American Lung Association
YWCA	The Red Cross
YMCA	The United Way
Girl Scouts	Goodwill Industries
Boy Scouts	The Salvation Army
	Habitat for Humanity

This is the average intention (1 to 100) of making a bequest gift to the charity

This is the average intention (1 to 100) of making a current gift to the charity.

	Bequest intention	Giving intention		Bequest intention	Giving intention
American Cancer Society	26.79	36.77	Wildlife Conservation Society	19.90	29.26
The Red Cross	25.93	41.12	Goodwill Industries	19.65	34.42
American Society for Prevention of Cruelty to Animals	24.18	33.77	Big Brothers / Big Sisters of America	19.47	30.49
Habitat for Humanity	24.01	34.90	The United Way	18.97	28.97
The American Heart Association	23.17	33.95	Joslin Diabetes Center	18.91	29.18
National Cancer Coalition	22.56	34.54	Canine Companions for Independence	18.90	29.67
Breast Cancer Research Foundation	22.53	33.93	Foundation Fighting Blindness	18.77	28.37
National Breast Cancer Foundation	22.43	33.48	AIDS Project Los Angeles	17.71	25.64
The American Humane Association	22.23	33.91	Prevent Blindness America	17.51	28.32
The Alzheimer's Foundation	21.40	32.00	San Francisco AIDS Foundation	17.39	25.49
Susan G. Komen Breast Cancer Foundation	21.39	29.22	National Audubon Society	17.33	24.24
Dana Farber Cancer Institute	21.13	29.63	YMCA	17.16	28.12
The American Diabetes Association	20.84	32.54	Boys and Girls Clubs of America	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 Association	20.80	31.86	American Indian College Fund	15.97	22.33
The American Lung Association	20.78	31.40	CARE	15.86	24.69
MD Anderson Cancer Center	20.59	30.53	Boy Scouts	14.51	23.56
UNICEF	20.37	32.31	United Negro College Fund	14.13	21.90
The Salvation Army	19.98	31.44	Ducks Unlimited	13.60	19.49

Different organizations have different charitable bequest intention scores. But, **EVERY** organization has a **GAP** between giving intentions and bequest intentions

	Bequest intention	Giving intention		Bequest intention	Giving intention
American Cancer Society	26.79	36.77	Wildlife Conservation Society	19.90	29.26
The Red Cross	25.93	41.12	Goodwill Industries	19.65	34.42
American Society for Prevention of Cruelty to Animals	24.18	33.77	Big Brothers / Big Sisters of America	19.47	30.49
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UNICEF	20.37	32.31	United Negro College Fund	14.13	21.90
The Salvation Army	19.98	31.44	Ducks Unlimited	13.60	19.49

Testing 6 Marketing Messages

- Two messages from experimental psychology results (TMT)
- Two messages with two variations each from neuroimaging results.
- 5 different surveys totaling 2,452 respondents (about 500 per survey version)



Message 1: Spendthrift heirs



Results from experimental psychology suggest that death reminders, such as estate planning, increase the desire for “symbolic immortality”, i.e., the desire to leave a **lasting impact** on the world.

We play off of this desire, by sharing information detailing the ***impermanence*** of leaving a bequest to heirs.

As expected, among those expressing a difference, people wanted more permanence for bequest gifts than current gifts by greater than 2 to 1 (915 v. 407) when asked this question:

With regard to the previous potential [or bequest] gifts, please state your preference as to how you would like the funds to be used

- Strongly prefer an immediate expenditure of all funds to advance the cause of the charity
- Somewhat prefer an immediate expenditure of all funds to advance the cause of the charity
- Slightly prefer an immediate expenditure of all funds to advance the cause of the charity
- No Preference
- Slightly prefer the establishment of a permanent fund generating perpetual income to advance the cause of the charity forever
- Somewhat prefer the establishment of a permanent fund generating perpetual income to advance the cause of the charity forever
- Strongly prefer the establishment of a permanent fund generating perpetual income to advance the cause of the charity forever

Introduction to spendthrift heirs message

A recent national U.S. study shows that 1/3 of all heirs receiving inheritances spend their entire inheritance within a few months. In addition, among all heirs, about half of the typical inheritance has been spent within 12 months.

[Study Citation: Zagorsky, J. L. (2012). Do people save or spend their inheritances? Understanding what happens to inherited wealth. Journal of Family and Economic Issues]

Spendthrift heirs message (continued)...

Which of the following factors do you think contributes to this extremely rapid expenditure of inherited funds in the U.S.?

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Lack of financial planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
True financial need	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Guilty feelings about receiving money from the death of a loved one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rational, thoughtful financial decision-making	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Treating inheritance like “fun money” or lottery winnings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Heirs who haven’t worked hard to earn their own money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expenditures on addictive substances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Message 2: Social norms

Results from experimental psychology suggest that death reminders (such as estate planning) increase allegiance to one's "in-group" and to "in-group" values and norms.



Introduction to social norms marketing message
(underlying theme: you should leave a bequest
gift, because it is the American thing to do)

Unlike many foreign countries, it is quite common in the United States for people from the poorest to the richest to leave 5% or 10% of their estate to a charity when they die. We are interested in your opinion about this common American practice.

Social norms marketing message continued...

If you received an inheritance from a family member and later learned that the family member had left 10% of her estate to her favorite charity would you feel offended by her decision to leave this charitable bequest?

- Yes, definitely offended
- Maybe a little offended
- I don't know
- No, not really offended
- No, definitely not offended

Your answer will be added to this running total for the question:

Previous Answers

- 0.5% Yes, definitely offended
- 1.5% Maybe a little offended
- 2% I don't know
- 5% No, not really offended
- 91% No, definitely not offended

Social norms marketing message continued...

If you received an inheritance from a family member and later learned that the family member had left 10% of her estate to her favorite charity would you feel offended by her decision to leave this charitable bequest?

- Yes, definitely offended
- Maybe a little offended
- I don't know
- No, not really offended
- No, definitely not offended

Your answer will be added to this running total for the question:

Previous Answers

0.5%	Yes, definitely offended
1.5%	Maybe a little offended
2%	I don't know
5%	No, not really offended
91%	No, definitely not offended



Posting these numbers is intended to suggest that everyone agrees that leaving a bequest gift is acceptable

Social norms marketing message continued...

Unlike many foreign countries, it is quite common in the United States for people from the poorest to the richest to leave 5% or 10% of their estate to a charity when they die. We are interested in your opinion about this common American practice.

If you received an inheritance from a family member and later learned that the family member had left 5% of her estate to her favorite charity would you feel offended by her decision to leave this charitable bequest?

- Yes, definitely offended
- Maybe a little offended
- I don't know
- No, not really offended
- No, definitely not offended

Your answer will be added to this running total for the question:

Previous Answers

0.2%	Yes, definitely offended
1%	Maybe a little offended
2%	I don't know
5%	No, not really offended
92%	No, definitely not offended

Social norms marketing message continued...

Unlike many foreign countries, it is quite common in the United States for people from the poorest to the richest to leave 5% or 10% of their estate to a charity when they die. We are interested in your opinion about this common American practice.

If you received an inheritance from a family member and later learned that the family member had left 5% of her estate to her favorite charity would you feel offended by her decision to leave this charitable bequest?

- Yes, definitely offended
- Maybe a little offended
- I don't know
- No, not really offended
- No, definitely not offended

Here we just repeat the message with the 5% level instead of the 10% level

Your answer will be added to this running total for the question:

Previous Answers

- 0.2% Yes, definitely offended
- 1% Maybe a little offended
- 2% I don't know
- 5% No, not really offended
- 92% No, definitely not offended

Social norms message: American Values

Unlike many foreign countries, it is quite common in the United States for people from the poorest to the richest to leave 5% or 10% of their estate to a charity when they die. We are interested in your opinion about this common American practice. Which of the following reasons might help to explain, in part, why Americans in particular are so likely to leave part of their estate to a charitable organization when they die?

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
unusual levels of American GENEROSITY	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American INDEPENDENCE	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American RELIGIOUS BELIEF	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American INDUSTRIOUSNESS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American SELF-RELIANCE	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American EDUCATION	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American FREEDOM	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Social norms message: American Values

Unlike many foreign countries, it is quite common in the United States for people from the poorest to the richest to leave 5% or 10% of their estate to a charity when they die. We are interested in your opinion about this common American practice. Which of the following reasons might help to explain, in part, why Americans in particular are so likely to leave part of their estate to a charitable organization when they die?

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unusual levels of American INDEPENDENCE	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American RELIGIOUS BELIEF	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American INDUSTRIOUSNESS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American SELF-RELIANCE	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American EDUCATION	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
unusual levels of American FREEDOM	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The underlying message here is that you should leave a charitable bequest because it is the AMERICAN thing to do.

The Results



The first group had no marketing messages. So, this shows the “natural” levels of current giving intentions and bequest giving intentions.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

**With no marketing messages,
we see a 10.3 point gap (on
our 100 point scale) between
current giving intentions and
bequest giving intentions.**

Relationships with no marketing messages		Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Giving intention		29.93	27.07	1	A&B
Bequest intention		19.63	12.75	1	A&B
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Difference in give-bequest gap with marketing message groups					
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2: Charitable bequests as an American value		-1.50	-2.58	3(a)	B
(1) followed by (2)		-2.09	-5.47	2(b)	A
(2) followed by (1)		-2.47	-2.71	3(b)	A

This gap is the problem we will focus on. Why will you give money, but not leave a bequest?

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
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1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

This gap isn't a problem of "I don't like the charity", but a problem of "I'll give, but I won't leave a bequest".



	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
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2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

**This is gap that we will try to
erase with our marketing
messages.**

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
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2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

This gap was even bigger for those aged 50 and above.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

After stating their current giving intentions, this group read the spendthrift heirs marketing message, and was then asked about their bequest gift intentions for 20 charities.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

The gap was .88 points smaller for the group receiving the spendthrift heirs marketing message as compared with the original group that received no marketing messages (i.e., 9.42 instead of 10.30).

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	2.93	2(a)	B
2: Charitable bequests as an American value	1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

**But, notice that the
spendthrift heirs
message more strongly
impacted older
respondents.**

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

This group read the “American social norms” marketing messages before stating their bequest gift intentions for the same 20 charities.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

The gap was smaller for the group receiving the “American social norms” message than for the group that had received the “spendthrift heirs” message”.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

We then gave the “American social norms” message to the group that had already had the “spendthrift heirs” marketing message, and asked them about bequests to 20 more charities.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

After receiving this second set of messages, the gap was even smaller.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

Similarly, we gave the “spendthrift heirs” message to the group that had already had the “American social norms” marketing message, and asked them about bequest to 20 more charities

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

After receiving this second set of messages, the gap was also smaller.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

So, in both cases, adding the second message improved results
(although tested with a new set of charitable organizations)

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no marketing messages				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with marketing message groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A

Spotlight on cancer research organizations

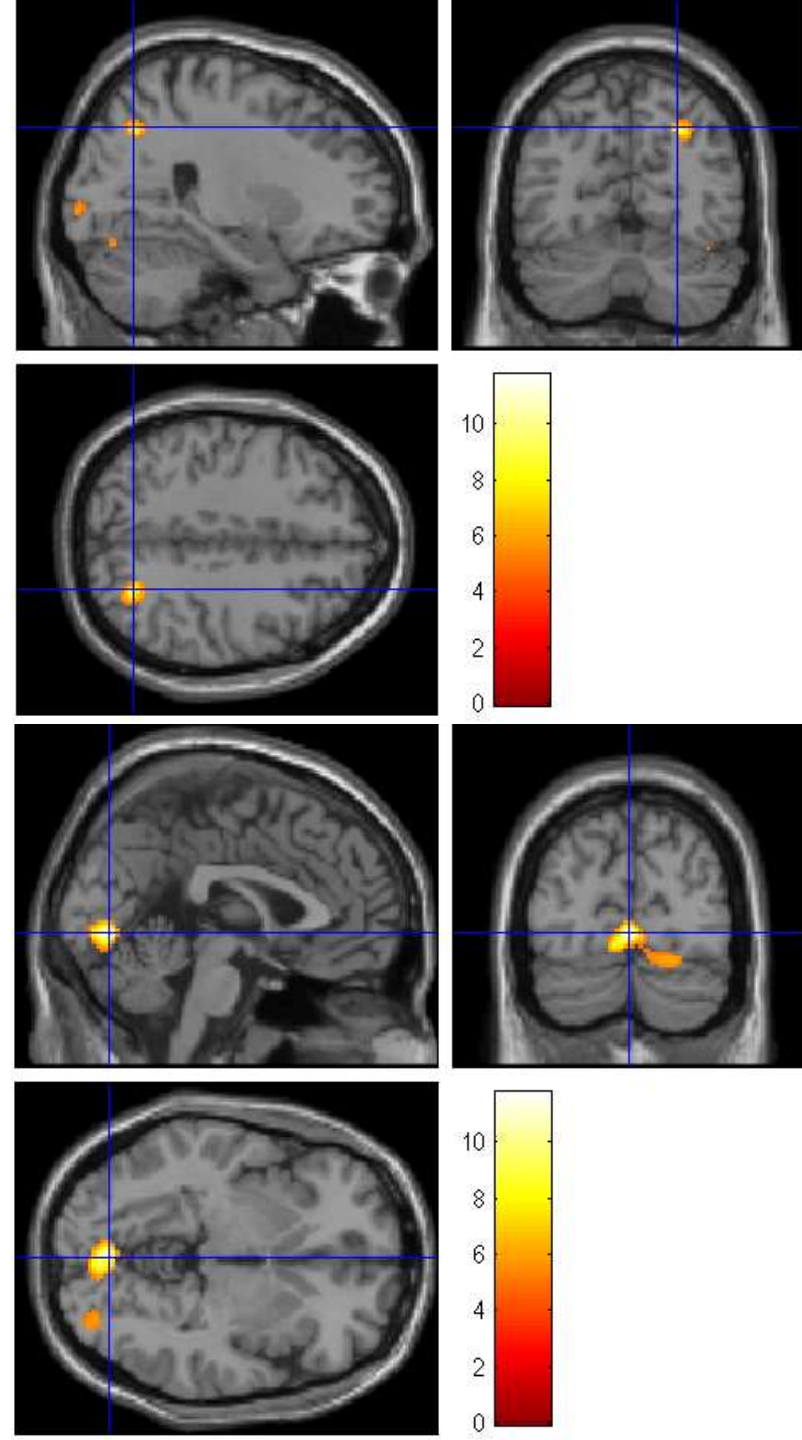
Relationships with no interventions		Subgroup Total	American Cancer Society	National Cancer Coalition	Dana Farber Cancer Institute	MD Anderson Cancer Center
	Giving intention	32.87	36.77	34.54	29.63	30.53
	Bequest intention	22.77	26.79	22.56	21.13	20.59
	Gap between giving intention and bequest intention	10.10	9.98	11.98	8.50	9.94
Difference in give-bequest gap with intervention groups						
	1: Data on rapid expenditure by heirs	-0.37		0.98		-1.72
	2: Charitable bequests as an American value	-3.64		-3.59		-3.69
	(1) followed by (2)	-0.58	-1.40		0.24	
	(2) followed by (1)	-0.86	-1.16		-0.57	

Note: Not every organization is tested with every intervention (40 organizations x 6 interventions x 2 ordering sequences = 480 permutations)

Marketing messages 3&4 Life stories

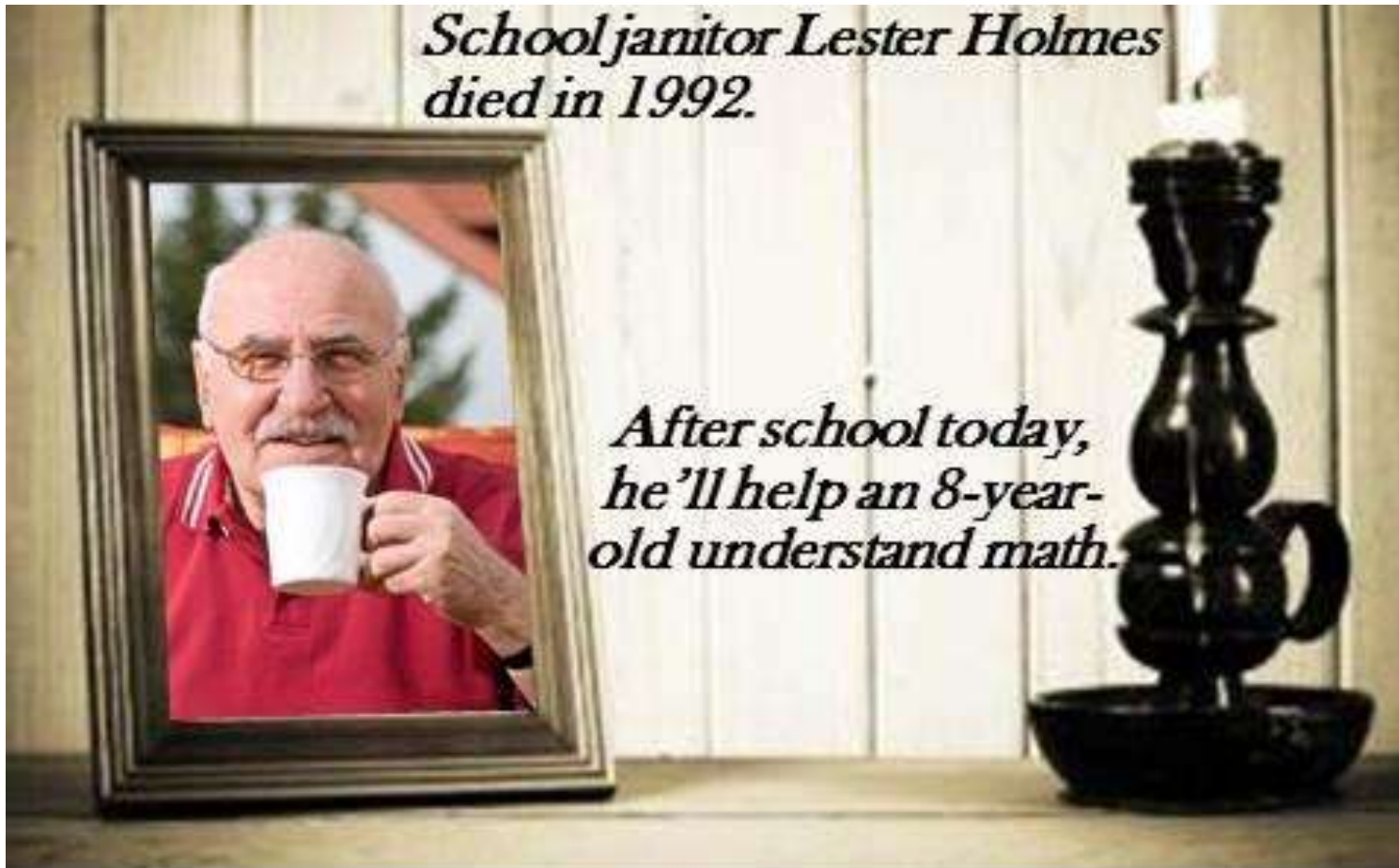
Our neuroimaging results with these questions suggests that bequest contemplation (as contrasted with current giving) engages “visualized autobiography” regions

James, R. N., III & O’Boyle, M. (in press) Charitable estate planning as visualized autobiography: An fMRI study of its neural correlates. Nonprofit and Voluntary Sector Quarterly.



Message Type 3: Life stories of deceased donors

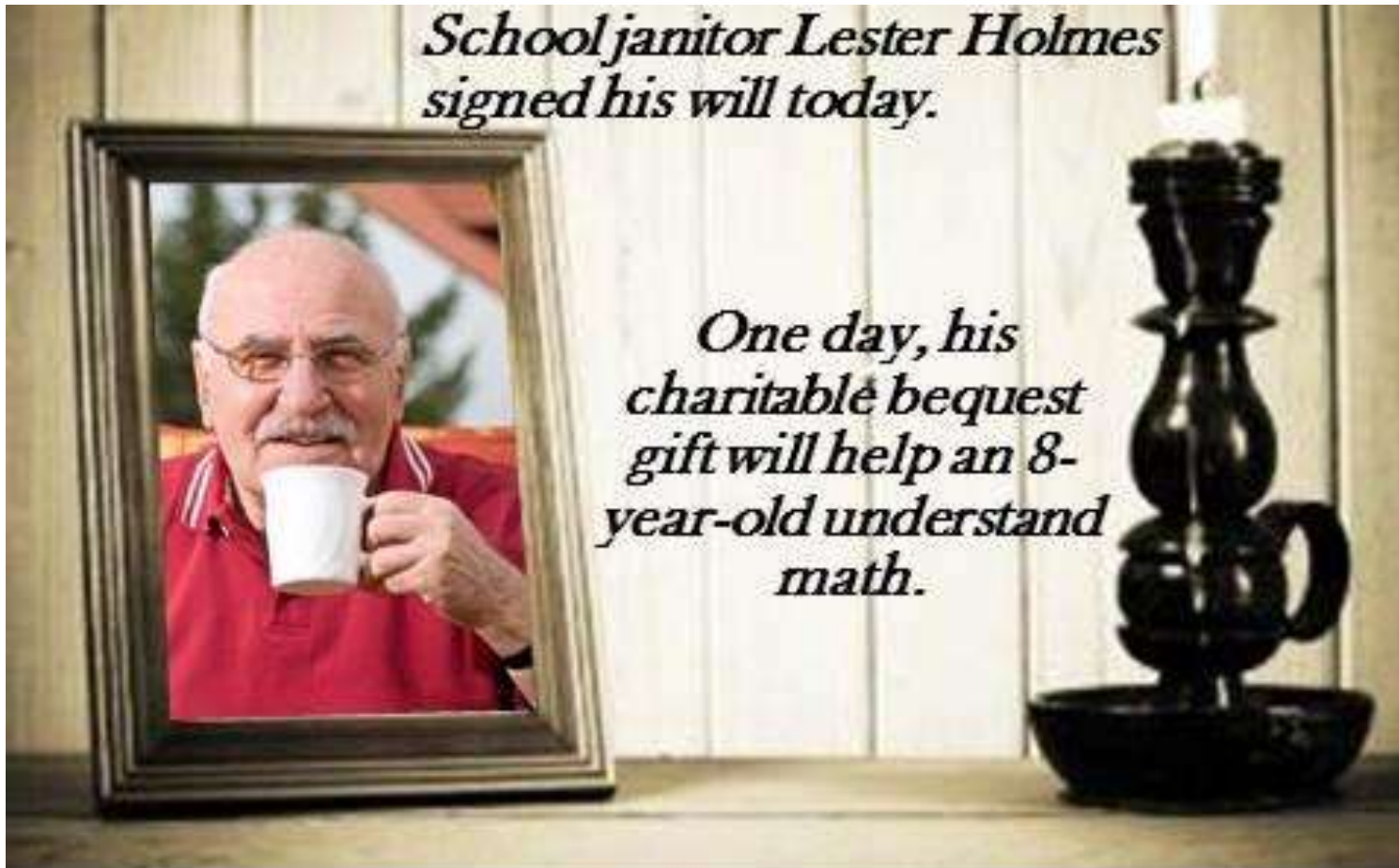
Text from the Leave a Legacy[®] campaign



Lester never finished school, but he learned a lot mopping classroom floors. "You kids can be anything you want," he'd say. Lester wasn't rich, but because he included a gift to support the school's tutoring program in his will, things will add up for a few more students. Include your favorite cause in your will or estate plan.

Message Type 4: Life stories of living donors

Modified text from Leave a Legacy®



Different groups saw different ads, but no one saw both versions of the same ad.

Lester never finished school, but he learned a lot mopping classroom floors. "You kids can be anything you want," he'd say. Lester wasn't rich, but because he included a gift to support the school's tutoring program in his will, things will add up for a few more students. Include your favorite cause in your will or estate plan.

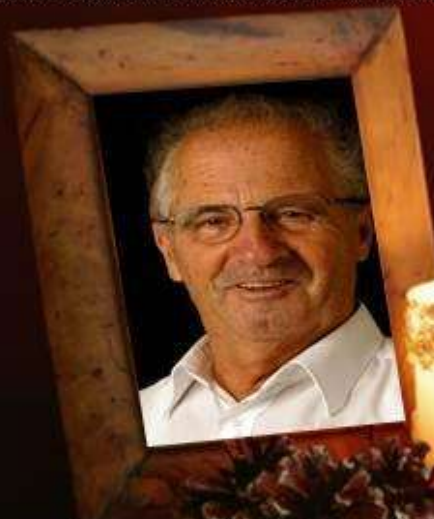
Pet groomer Jenny Baxter died in 1972



At 5 p.m. today, she'll feed 20 stray dogs.

Jenny would have done her job for free. She loved caring for animals and was forever rescuing strays. More animals will be saved because Jenny included a bequest to the local shelter in her will. Thanks to Jenny, tails are still wagging. Include your favorite cause in your will or estate plan.

Carpenter Dominic Mason died in 1989.



*Tomorrow, he'll
renovate the playroom
at the local homeless
shelter*

As a carpenter, Dominic renovated homes for his clients. As a child, he and his mother found a home in a shelter when times were hard. A counselor there showed Dominic a future filled with opportunity, and he never forgot that life-changing vision. Thanks to a bequest in his will, a few more children will have a chance to build their dreams. Include your favorite cause in your will or estate plan.

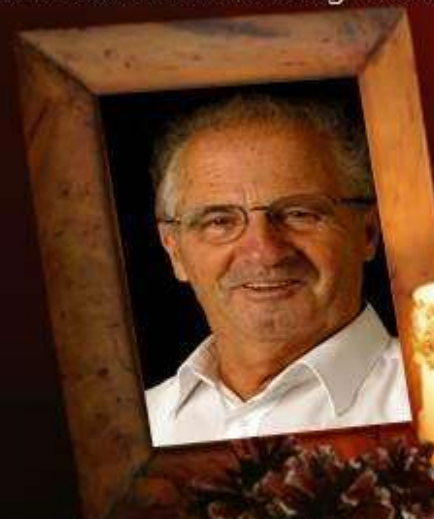
Pet groomer Jenny Baxter signed her will today



*Even after she is gone, she'll still be caring
for 20 stray dogs.*

Jenny would do her job for free. She loves caring for animals and is forever rescuing strays. More animals will be saved because Jenny included a bequest to the local shelter in her will. Thanks to Jenny, tails will still be wagging. Include your favorite cause in your will or estate plan.

Carpenter Dominic Mason signed his will today.



*His charitable bequest
gift will, one day,
renovate the playroom
at the local homeless
shelter*

As a carpenter, Dominic renovates homes for his clients. As a child, he and his mother found a home in a shelter when times were hard. A counselor there showed Dominic a future filled with opportunity, and he never forgot that life-changing vision. Thanks to a bequest in his will, a few more children will have a chance to build their dreams. Include your favorite cause in your will or estate plan.

***Symphony
patron
Maria
Sanchez
died in 1984***



***On Friday night,
she'll present a
program of Bach,
Brahms and
Beethoven***

***Symphony
patron Maria
Sanchez
signed her
will today***



***Even after she is
gone, she will still
be presenting
programs of Bach
and Brahms***

A lifelong music lover, Maria never missed a classical concert. The works of the old masters made her heart soar. Other hearts will soar because Maria included a bequest to the symphony in her will. Thanks to Maria, her beloved orchestra won't miss a beat.
Include your favorite cause in your will or estate plan.

A lifelong music lover, Maria never misses a classical concert. The works of the old masters make her heart soar. Other hearts will soar because Maria included a bequest to the symphony in her will. Thanks to Maria, her beloved orchestra won't miss a beat.
Include your favorite cause in your will or estate plan.

***Ralph Peterson signed his will today
instead of visiting his favorite fishing hole.***



***His charitable
bequest gift will,
one day, release
hundreds of
bluegills into its
waters.***

***Ralph Peterson was buried beside his
favorite fishing hole in 1997.***



***This Saturday at 2
p.m., he'll release a
hundred bluegills
into its waters.***

Ralph is happiest sitting next to a pond with his grandkids, waiting for the bluegills to bite.
To keep the pond stocked for his great-grandchildren, he included a bequest to a local conservation organization in his will. Thanks to Ralph, the fish will still be biting for generations to come.
Include your favorite cause in your will or estate plan.

Ralph was happiest sitting next to a pond with his grandkids, waiting for the bluegills to bite.
To keep the pond stocked for his great-grandchildren, he included a bequest to a local conservation organization in his will. Thanks to Ralph, the fish are still biting.
Include your favorite cause in your will or estate plan.

Coach Jim Bindley included a charitable gift in his will



Even after he is gone, he'll still be sending four kids to football camp every summer

Jim loves to coach, not just because he loves football, but because he believes sports can teach important lessons. To continue those lessons, Jim placed a bequest to fund camp scholarships in his will. Thanks to Coach Bindley, a few more kids will reach their goals. Include your favorite cause in your will or estate plan.

Dr. Marjorie Chun included a charitable gift in her will.



After she is gone, she'll build a chapel in the hospital where she worked.

Dr. Chun practices the science of medicine, but she is also a woman of faith. To help her hospital treat body and soul, she will fund a new chapel with a gift from her estate plan. Thanks to Dr. Chun, patients and their families will one day have a place to seek peace. Include your favorite cause in your will or estate plan.

Coach Jim Bindley died in 2002



This summer, he'll send four kids to football camp

Jim loved to coach, not just because he loved football, but because he believed sports could teach important lessons. To continue those lessons, Jim placed a bequest to fund camp scholarships in his will. Thanks to Coach Bindley, a few more kids will reach their goals. Include your favorite cause in your will or estate plan.

Dr. Marjorie Chun died in 2000.



This fall, she'll build a chapel in the hospital where she worked.

Dr. Chun practiced the science of medicine, but she was also a woman of faith. To help her hospital treat body and soul, she funded the new chapel with a gift from her estate plan. Thanks to Dr. Chun, patients and their families will have a place to seek peace. Include your favorite cause in your will or estate plan.

Ads were on the screen for a fixed duration followed by questions about the ad, such as:

What was the name of the person described in the previous advertisement?

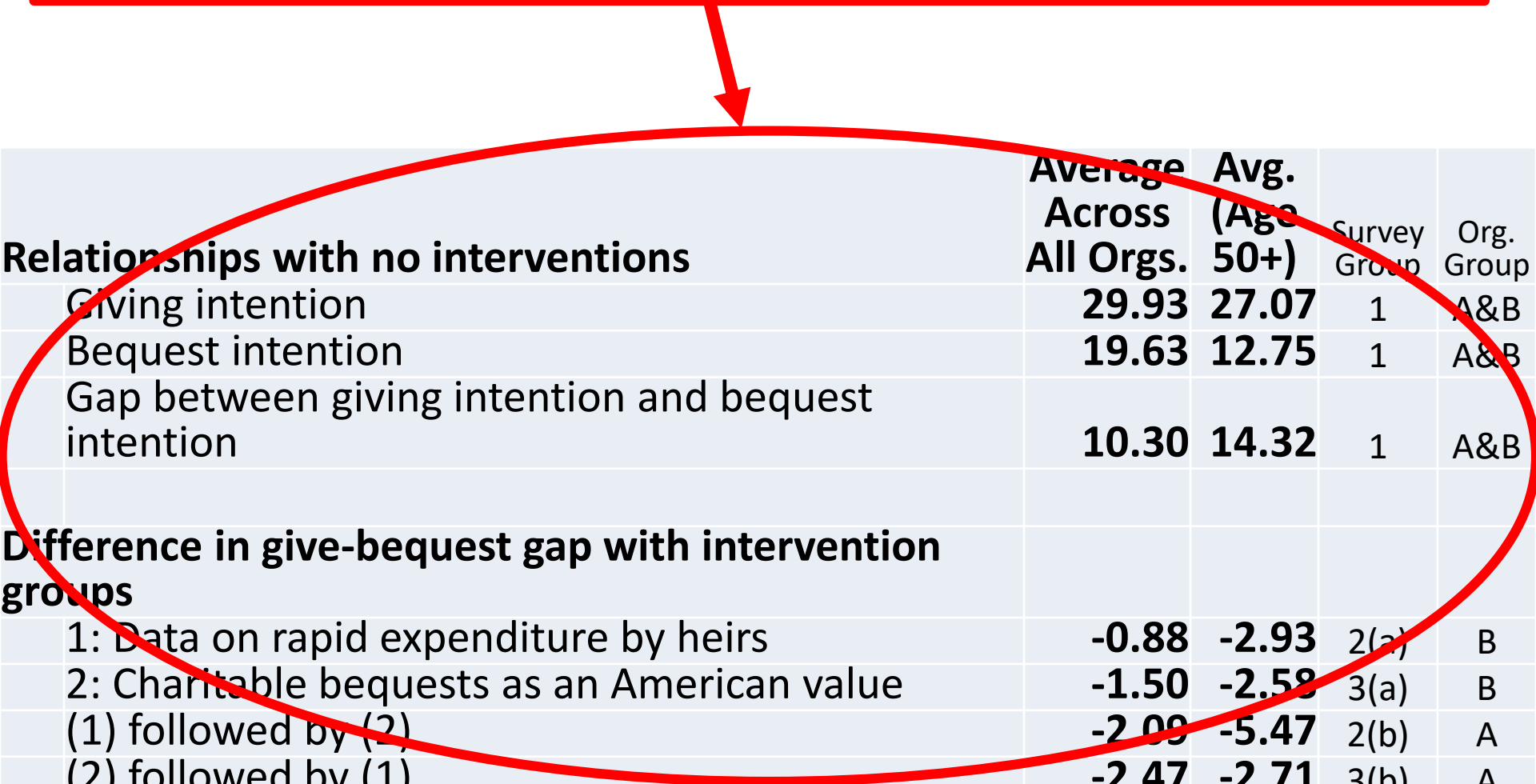
- Jim Bindley
- Dominic Mason
- Ralph Peterson
- Lester Holmes

What type of charity did the previous described gift benefit?

- Symphony
- Choir
- Ballet
- Opera
- Theatre

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Inspirational	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Makes you think	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Boring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Inaccurate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

This top half is just the results from before



	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no interventions				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
Difference in give-bequest gap with intervention groups				
1: Data on rapid expenditure by heirs	-0.88	-2.93	2(a)	B
2: Charitable bequests as an American value	-1.50	-2.58	3(a)	B
(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A
3: Stories of deceased bequest donors making an impact	-5.29	-7.65	4(a)	A
4: Stories of living bequest planners future impact	-3.52	-6.71	5(a)	B
(3) followed by (4)	-5.31	-7.93	4(b)	B
(4) followed by (3)	-3.31	-6.62	5(b)	A

This group read a set of the “deceased donor story” ads and was then asked about their bequest gift intentions for 20 charities.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no interventions				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
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(1) followed by (2)	-2.09	-5.47	2(b)	A
(2) followed by (1)	-2.47	-2.71	3(b)	A
3: Stories of deceased bequest donors making an impact	-5.29	-7.65	4(a)	A
4: Stories of living bequest planners future impact	-3.52	-6.71	5(a)	B
(3) followed by (4)	-5.31	-7.93	4(b)	B
(4) followed by (3)	-3.31	-6.62	5(b)	A

The gap for this group was lower than for any combination of the previous marketing messages

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no interventions				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
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3: Stories of deceased bequest donors making an impact	-5.29	-7.65	4(a)	A
4: Stories of living bequest planners future impact	-3.52	-6.71	5(a)	B
(3) followed by (4)	-5.31	-7.93	4(b)	B
(4) followed by (3)	-3.31	-6.62	5(b)	A

When we then added some “live donor stories” ads for this group, the gap didn’t change much.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no interventions				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
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(3) followed by (4)	-5.31	-7.93	4(b)	B
(4) followed by (3)	-3.31	-6.62	5(b)	A

The final group got the “living donor story” ads. These also resulted in a smaller gap than for any non-story message combinations.

	Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
Relationships with no interventions				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
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4: Stories of living bequest planners future impact	-3.52	-6.71	5(a)	B
(3) followed by (4)	-5.31	-7.93	4(b)	B
(4) followed by (3)	-3.31	-6.62	5(b)	A

When we then added some “deceased donor stories” ads for this group, and then asked about a different set of charities, the gap didn’t change much.

	Across All Orgs.	(Age 50+)	Survey Group	Org. Group
Relationships with no interventions				
Giving intention	29.93	27.07	1	A&B
Bequest intention	19.63	12.75	1	A&B
Gap between giving intention and bequest intention	10.30	14.32	1	A&B
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4: Stories of living bequest planners future impact	-3.52	-6.71	5(a)	B
(3) followed by (4)	-5.31	-7.93	4(b)	B
(4) followed by (3)	-3.31	-6.62	5(b)	A

Overall, the donor story ads appeared much more effective than the other messages

Relationships with no interventions		Average Across All Orgs.	Avg. (Age 50+)	Survey Group	Org. Group
	Giving intention	29.93	27.07	1	A&B
	Bequest intention	19.63	12.75	1	A&B
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	(1) followed by (2)	-2.09	-5.47	2(b)	A
	(2) followed by (1)	-2.47	-2.71	3(b)	A
	3: Stories of deceased bequest donors making an impact	-5.29	-7.65	4(a)	A
	4: Stories of living bequest planners future impact	-3.52	-6.71	5(a)	B
	(3) followed by (4)	-5.31	-7.93	4(b)	B
	(4) followed by (3)	-3.31	-6.62	5(b)	A

Spotlight on cancer research organizations

Relationships with no interventions		Subgroup Total	American Cancer Society	National Cancer Coalition	Dana Farber Cancer Institute	MD Anderson Cancer Center
	Giving intention	32.87	36.77	34.54	29.63	30.53
	Bequest intention	22.77	26.79	22.56	21.13	20.59
	Gap between giving intention and bequest intention	10.10	9.98	11.98	8.50	9.94
Difference in give-bequest gap with intervention groups						
	1: Data on rapid expenditure by heirs	-0.37		0.98		-1.72
	2: Charitable bequests as an American value	-3.64		-3.59		-3.69
	(1) followed by (2)	-0.58	-1.40		0.24	
	(2) followed by (1)	-0.86	-1.16		-0.57	
	3: Stories of deceased bequest donors making an impact	-4.82	-3.23		-6.40	
	4: Stories of living bequest planners future impact	-3.87		-4.30		-3.45
	(3) followed by (4)	-6.64		-7.67		-5.62
	(4) followed by (3)	-1.55	-1.42		-1.68	

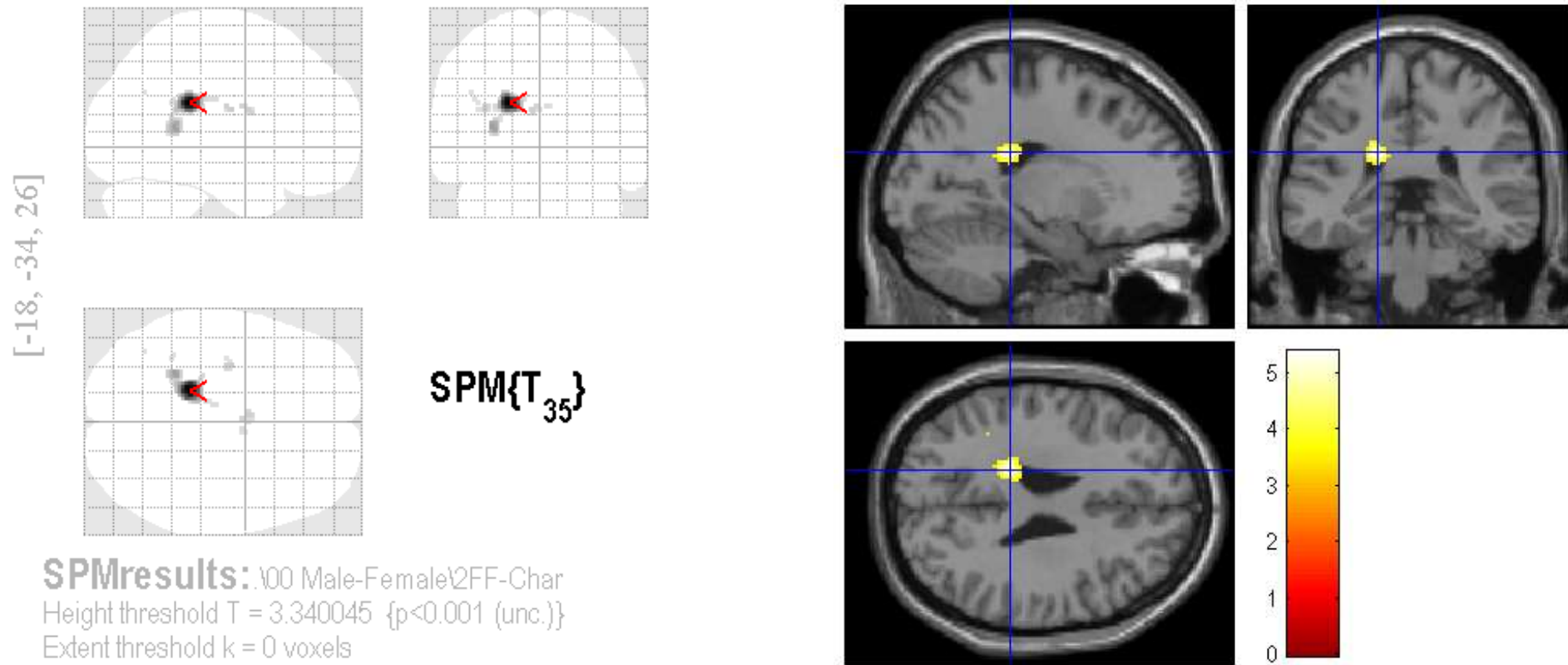
Final intervention set



**Memorial or honoring gift
reminders**

As compared with charitable bequest decisions, bequests to friends and family more heavily involve

1. **Emotion** (mid/posterior cingulate cortex; insula)
See Maddock, Garrett & Buonocore, 2003
2. **Memory** (hippocampus)



This difference was stronger for females than males. These results are not yet published and will be presented at academic conferences later this year.

Lower emotional and memory recall activation of charitable bequests (as compared with friends and family bequests) may help explain:

- Why charitable bequests are more rare than bequests to friends and family
- Why charitable bequests may be most compelling when memorializing a deceased loved one (i.e., connecting the emotion and memory of the loved one to the charity/cause)



Memorial or honoring gift reminders

Do you have a deceased friend or deceased family member who would have appreciated your support of a [ORGANIZATION TYPE] (such as the [EXAMPLE ORGANIZATIONS])?

If yes, please state your relationship to them and write at least 25 words describing their interest in or connection with this cause. If no, please write at least 25 words describing what you believe to be the typical characteristics of a person who supports this cause.

If you signed a will in the next 3 months, what is the likelihood you might leave a BEQUEST gift honoring a deceased friend or family member to each of the following organizations?

If asked in the next 3 months, what is the likelihood you might GIVE money honoring a deceased friend or family member to each of the following organizations?

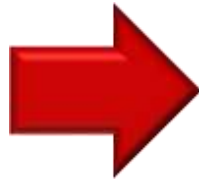
Alternative versions replace “deceased friend or deceased family member” with “currently living friend or family member”

And “honoring a deceased friend or family member” with “honoring a living friend or family member”

Examining before and after changes within the same person (not group 1 v. group 2 as before)

ASKED EARLIER

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



ASKED AT END

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

We look at only those who answered “Yes” to having a friend/family member who would [would have] appreciated their support of the organization

This compares their first response on willingness to leave a bequest with their final response on willingness to leave a bequest to honor friend/family member.

Charitable bequest intentions		Total	Total (Age 50+)
	Memorial v. Initial	8.55*** [n=1240]	10.00*** [n=191]
	Memorial v. Initial (w/ preceding interventions)	7.98*** [n=3440]	9.03*** [n=578]
	Honor living person v. Initial	7.43*** [n=1594]	12.40*** [n=175]
	Honor living person v. Initial (w/ preceding interventions)	5.96*** [n=5250]	6.91*** [n=734]
Current charitable giving intentions			
	Memorial v. Initial	-1.51 [n=1236]	-5.08* [n=191]
	Memorial (w/preceding interventions) v. Initial	-0.02 [n=3440]	-1.47 [n=578]
	Honor living person v. Initial	-5.71*** [n=1588]	-5.03* [175]
	Honor living person (w/preceding interventions) v. Initial	-1.83*** [n=5250]	-4.92*** [n=734]

Here, the willingness to leave a bequest went up 8.55 points on the 100 point scale after the memorial reminder.

Charitable bequest intentions		Total	Total (Age 50+)
	Memorial v. Initial	8.55*** [n=1240]	10.00*** [n=191]
	Memorial v. Initial (w/ preceding interventions)	7.98*** [n=3440]	9.03*** [n=578]
	Honor living person v. Initial	7.43*** [n=1594]	12.40*** [n=175]
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Current charitable giving intentions			
	Memorial v. Initial	-1.51 [n=1236]	-5.08* [n=191]
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	Honor living person v. Initial	-5.71*** [n=1588]	-5.03* [175]
	Honor living person (w/preceding interventions) v. Initial	-1.83*** [n=5250]	-4.92*** [n=734]

This is for those who said “Yes” to having a friend/family member who would have appreciated their support of the organization.

Charitable bequest intentions		Total	Total (Age 50+)
	Memorial v. Initial	8.55*** [n=1240]	10.00*** [n=191]
	Memorial v. Initial (w/ preceding interventions)	7.98*** [n=3440]	9.03*** [n=578]
	Honor living person v. Initial	7.43*** [n=1594]	12.40*** [n=175]
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Current charitable giving intentions			
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	Honor living person v. Initial	-5.71*** [n=1588]	-5.03* [175]
	Honor living person (w/preceding interventions) v. Initial	-1.83*** [n=5250]	-4.92*** [n=734]

We see a similar effect, even when other market messages had already been employed prior to the first response to the bequest question.

Charitable bequest intentions		Total	Total (Age 50+)
	Memorial v. Initial	8.55*** [n=1240]	10.00*** [n=191]
	Memorial v. Initial (w/ preceding interventions)	7.98*** [n=3440]	9.03*** [n=578]
	Honor living person v. Initial	7.43*** [n=1594]	12.40*** [n=175]
	Honor living person v. Initial (w/ preceding interventions)	5.96*** [n=5250]	6.91*** [n=734]
Current charitable giving intentions			
	Memorial v. Initial	-1.51 [n=1236]	-5.08* [n=191]
	Memorial (w/preceding interventions) v. Initial	-0.02 [n=3440]	-1.47 [n=578]
	Honor living person v. Initial	-5.71*** [n=1588]	-5.03* [175]
	Honor living person (w/preceding interventions) v. Initial	-1.83*** [n=5250]	-4.92*** [n=734]

This suggests that the memorial opportunity can be “stacked” with other marketing messages to achieve high intentions.

Charitable bequest intentions		Total	Total (Age 50+)
	Memorial v. Initial	8.55*** [n=1240]	10.00*** [n=191]
	Memorial v. Initial (w/ preceding interventions)	7.98*** [n=3440]	9.03*** [n=578]
	Honor living person v. Initial	7.43*** [n=1594]	12.40*** [n=175]
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	Honor living person v. Initial	-5.71*** [n=1588]	-5.03* [175]
	Honor living person (w/preceding interventions) v. Initial	-1.83*** [n=5250]	-4.92*** [n=734]

It seems to be similarly effective whether honoring a deceased friend/family member or living friend/family member.

Charitable bequest intentions		Total	Total (Age 50+)
	Memorial v. Initial	8.55*** [n=1240]	10.00*** [n=191]
	Memorial v. Initial (w/ preceding interventions)	7.98*** [n=3440]	9.03*** [n=578]
	Honor living person v. Initial	7.43*** [n=1594]	12.40*** [n=175]
	Honor living person v. Initial (w/ preceding interventions)	5.96*** [n=5250]	6.91*** [n=734]
Current charitable giving intentions			
	Memorial v. Initial	-1.51 [n=1236]	-5.08* [n=191]
	Memorial (w/preceding interventions) v. Initial	-0.02 [n=3440]	-1.47 [n=578]
	Honor living person v. Initial	-5.71*** [n=1588]	-5.03* [175]
	Honor living person (w/preceding interventions) v. Initial	-1.83*** [n=5250]	-4.92*** [n=734]

But, people do not want to make a current gift to honor a living or deceased friend or family member.

Charitable bequest intentions		Total	Total (Age 50+)
	Memorial v. Initial	8.55*** [n=1240]	10.00*** [n=191]
	Memorial v. Initial (w/ preceding interventions)	7.98*** [n=3440]	9.03*** [n=578]
	Honor living person v. Initial	7.43*** [n=1594]	12.40*** [n=175]
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	Memorial (w/preceding interventions) v. Initial	-0.02 [n=3440]	-1.47 [n=578]
	Honor living person v. Initial	-5.71*** [n=1588]	-5.03* [175]
	Honor living person (w/preceding interventions) v. Initial	-1.83*** [n=5250]	-4.92*** [n=734]

People were less willing to make this kind of a current gift than they were to make an undesignated current gift prior to the memorial/honoring reminder.

Charitable bequest intentions		Total	Total (Age 50+)
	Memorial v. Initial	8.55*** [n=1240]	10.00*** [n=191]
	Memorial v. Initial (w/ preceding interventions)	7.98*** [n=3440]	9.03*** [n=578]
	Honor living person v. Initial	7.43*** [n=1594]	12.40*** [n=175]
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	Memorial (w/preceding interventions) v. Initial	-0.02 [n=3440]	-1.47 [n=578]
	Honor living person v. Initial	-5.71*** [n=1588]	-5.03* [175]
	Honor living person (w/preceding interventions) v. Initial	-1.83*** [n=5250]	-4.92*** [n=734]

Before and after changes in bequest and current giving intentions following memorial/honorific gift reminders

(among those who answered “Yes” to having a friend/family member who would
[would have] appreciated their support of the organization)

Charitable bequest intentions		Total	Total (Age 50+)
	Memorial v. Initial	8.55*** [n=1240]	10.00*** [n=191]
	Memorial v. Initial (w/ preceding interventions)	7.98*** [n=3440]	9.03*** [n=578]
	Honor living person v. Initial	7.43*** [n=1594]	12.40*** [n=175]
	Honor living person v. Initial (w/ preceding interventions)	5.96*** [n=5250]	6.91*** [n=734]
Current charitable giving intentions			
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	Memorial (w/preceding interventions) v. Initial	-0.02 [n=3440]	-1.47 [n=578]
	Honor living person v. Initial	-5.71*** [n=1588]	-5.03* [175]
	Honor living person (w/preceding interventions) v. Initial	-1.83*** [n=5250]	-4.92*** [n=734]

Stacking earlier interventions with memorial/honoring reminders

(group effects + within-person changes)

giving v. bequest gap in
the group with no
interventions

v.

initial giving v. final
bequest gap in groups
exposed to interventions
AND who responded
“Yes” to having a
friend/family member
who would [would have]
appreciated their support
of the organization





Now we combine the effects of the marketing messages with memorial/honoring giving.

Interventions	Avg. gap	American Cancer Society	National Cancer Coalition	Dana Farber Cancer Institute	MD Anderson Cancer Center	National Audubon Society	Ducks Unlimited	AIDS Project Los Angeles	San Francisco AIDS Found.
None (Baseline giving-bequest gap)	8.66	9.98	11.98	8.50	9.94	6.91	5.89	7.93	8.11
Δ Memorial alone	-6.20	-5.63 [216/486]	-2.95 [216/486]	-6.05 [216/486]	-6.79 [216/486]	-10.7 [58/473]	-17.1 [58/473]	-16.08 [54/466]	-24.96 [54/466]
Δ Memorial + info 1&2	-7.59	-10.07 [230/488]	-6.55 [230/488]	-11.11 [230/488]	-9.33 [230/488]	-8.18 [55/484]	-0.25 [55/484]	-5.62 [52/478]	-6.57 [52/478]
Δ Honor Living Person + info 1 & 2	-7.84	-6.78 [275/476]	-11.36 [275/476]	-9.08 [275/476]	-9.47 [275/476]	-7.91 [90/473]	-4.11 [90/473]	-4.72 [78/469]	-11.19 [78/469]



And we ask, for those who answered “yes” to the friend/family question AND received the marketing messages, did the giving-bequest gap completely disappear?

Interventions	Avg. gap	American Cancer Society	National Cancer Coalition	Dana Farber Cancer Institute	MD Anderson Cancer Center	National Audubon Society	Ducks Unlimited	AIDS Project Los Angeles	San Francisco AIDS Found.
None (Baseline giving-bequest gap)	8.66	9.98	11.98	8.50	9.94	6.91	5.89	7.93	8.11
Δ Memorial alone	-6.20	-5.63 [216/486]	-2.95 [216/486]	-6.05 [216/486]	-6.79 [216/486]	-10.7 [58/473]	-17.1 [58/473]	-16.08 [54/466]	-24.96 [54/466]
Δ Memorial + info 1&2	-7.59	-10.07 [230/488]	-6.55 [230/488]	-11.11 [230/488]	-9.33 [230/488]	-8.18 [55/484]	-0.25 [55/484]	-5.62 [52/478]	-6.57 [52/478]
Δ Honor Living Person + info 1 & 2	-7.84	-6.78 [275/476]	-11.36 [275/476]	-9.08 [275/476]	-9.47 [275/476]	-7.91 [90/473]	-4.11 [90/473]	-4.72 [78/469]	-11.19 [78/469]



For these charities, the gap started as an 8.66 in the group with no interventions.

Interventions	Avg. gap	American Cancer Society	National Cancer Coalition	Dana Farber Cancer Institute	MD Anderson Cancer Center	National Audubon Society	Ducks Unlimited	AIDS Project Los Angeles	San Francisco AIDS Found.
None (Baseline giving-bequest gap)	8.66	9.98	11.98	8.50	9.94	6.91	5.89	7.93	8.11
Δ Memorial alone	-6.20	-5.63 [216/486]	-2.95 [216/486]	-6.05 [216/486]	-6.79 [216/486]	-10.7 [58/473]	-17.1 [58/473]	-16.08 [54/466]	-24.96 [54/466]
Δ Memorial + info 1&2	-7.59	-10.07 [230/488]	-6.55 [230/488]	-11.11 [230/488]	-9.33 [230/488]	-8.18 [55/484]	-0.25 [55/484]	-5.62 [52/478]	-6.57 [52/478]
Δ Honor Living Person + info 1 & 2	-7.84	-6.78 [275/476]	-11.36 [275/476]	-9.08 [275/476]	-9.47 [275/476]	-7.91 [90/473]	-4.11 [90/473]	-4.72 [78/469]	-11.19 [78/469]



Among those given only the memorial bequest opportunity (who said yes to the friend/family question) the gap dropped by 6.2 points. So, it didn't completely disappear.

Interventions	Avg. gap	American Cancer Society	National Cancer Coalition	Dana Farber Cancer Institute	MD Anderson Cancer Center	National Audubon Society	Ducks Unlimited	AIDS Project Los Angeles	San Francisco AIDS Found.
None (Baseline giving-bequest gap)	8.66	9.58	11.98	8.50	9.94	6.91	5.89	7.93	8.11
Δ Memorial alone	-6.20	-5.63 [216/486]	-2.95 [216/486]	-6.05 [216/486]	-6.79 [216/486]	-10.7 [58/473]	-17.1 [58/473]	-16.08 [54/466]	-24.96 [54/466]
Δ Memorial + info 1&2	-7.59	-10.07 [230/488]	-6.55 [230/488]	-11.11 [230/488]	-9.33 [230/488]	-8.18 [55/484]	-0.25 [55/484]	-5.62 [52/478]	-6.57 [52/478]
Δ Honor Living Person + info 1 & 2	-7.84	-6.78 [275/476]	-11.36 [275/476]	-9.08 [275/476]	-9.47 [275/476]	-7.91 [90/473]	-4.11 [90/473]	-4.72 [78/469]	-11.19 [78/469]



In the group that had first been given the “spendthrift heirs” and “American social norms” marketing messages, the difference was even greater. But, the gap wasn’t quite erased.

Interventions	Avg. gap	American Cancer Society	National Cancer Coalition	Dana Farber Cancer Institute	MD Anderson Cancer Center	National Audubon Society	Ducks Unlimited	AIDS Project Los Angeles	San Francisco AIDS Found.
None (Baseline giving-bequest gap)	8.66	9.98	11.98	8.50	9.94	6.91	5.89	7.93	8.11
Δ Memorial alone	-6.20	-5.63 [216/486]	-2.95 [216/486]	-6.05 [216/486]	-6.79 [216/486]	-10.7 [58/473]	-17.1 [58/473]	-16.08 [54/466]	-24.96 [54/466]
Δ Memorial + info 1&2	-7.59	-10.07 [230/488]	-6.55 [230/488]	-11.11 [230/488]	-9.33 [230/488]	-8.18 [55/484]	-0.25 [55/484]	-5.62 [52/478]	-6.57 [52/478]
Δ Honor Living Person + info 1 & 2	-7.84	-6.78 [275/476]	-11.36 [275/476]	-9.08 [275/476]	-9.47 [275/476]	-7.91 [90/473]	-4.11 [90/473]	-4.72 [78/469]	-11.19 [78/469]



Honoring either a living or a deceased friend or family member seemed similarly effective.

Interventions	Avg. gap	American Cancer Society	National Cancer Coalition	Dana-Farber Cancer Institute	MD Anderson Cancer Center	National Audubon Society	Ducks Unlimited	AIDS Project Los Angeles	San Francisco AIDS Found.
None (Baseline giving-bequest gap)	8.66	9.98	11.98	8.50	9.94	6.91	5.89	7.93	8.11
Δ Memorial alone	-6.20	-5.93 [213/486]	-2.95 [216/486]	-6.05 [216/486]	-6.79 [216/486]	-10.7 [58/473]	-17.1 [58/473]	-16.08 [54/466]	-24.96 [54/466]
Δ Memorial + info 1&2	-7.59	-10.07 [230/488]	-6.55 [230/488]	-11.11 [230/488]	-9.33 [230/488]	-8.18 [55/484]	-0.25 [55/484]	-5.62 [52/478]	-6.57 [52/478]
Δ Honor Living Person + info 1 & 2	-7.84	-6.78 [275/476]	-11.36 [275/476]	-9.08 [275/476]	-9.47 [275/476]	-7.91 [90/473]	-4.11 [90/473]	-4.72 [78/469]	-11.19 [78/469]

For this set of charities, we see the first case where the gap, originally 11.03, completely disappears.

	Avg. Gap	Prevent Blindness America	Found. Fighting Blindness	The American Humane Assn.	American Society for Prevention of Cruelty to Animals	Big Brothers / Big Sisters of America	Boys and Girls Clubs of America	YWCA	YMCA	Girl Scouts	Boy Scouts
None (Baseline giving-bequest gap)	11.03	10.82	9.61	11.68	9.59	11.02	12.96	8.21	10.96	14.56	9.05
Δ Honor living person alone	-6.10	-10.37 [66/440]	-7.49 [66/440]	-4.91 [266/451]	-3.50 [266/451]	-3.92 [155/447]	-7.61 [155/447]	-4.08 [155/447]	-7.61 [155/447]	-9.59 [155/447]	-8.28 [155/447]
Δ Honor living person + info 1 & 2	-7.59	-9.92 [67/458]	-9.31 [67/458]	-7.73 [261/469]	-7.71 [261/469]	-3.7 [153/459]	-8.97 [153/459]	-0.24 [153/459]	-7.76 [153/459]	-9.53 [153/459]	-11.21 [153/459]
Δ Memorial + info 1&2	-12.05	-9.89 [43/481]	-8.91 [43/481]	-9.8 [133/492]	-12.97 [133/492]	-14.56 [65/489]	-12.04 [65/489]	-7.29 [65/489]	-15.27 [65/489]	-14.87 [65/489]	-14.43 [65/489]

Finally, when we start to combine both the donor stories and the memorial/honoring giving opportunities, the gap consistently disappears



	Avg. Gap	The Amer. Diabet. Assn.	Joslin Diabetes Center	UNICEF	CARE	Guide Dogs for the Blind	Canine Companions for Independence	Nat. Breast Cancer Found.	Breast Cancer Research Found.	Susan G. Komen Breast Cancer Found.	The Alzheimer's Assn.	The Alzheimer's Found.	World Wildlife Fund	Wildlife Conserv. Society
None (Baseline giving-bequest gap)	10.55	11.70	10.27	11.94	8.83	10.66	10.78	11.04	11.40	7.83	11.06	10.60	8.26	9.36
Δ Honor living person + info 3 & 4	-10.59	-12.85 [182/480]	-10.76 [182/480]	-21.53 [74/477]	-13.29 [74/477]	-17.55 [106/471]	-15.87 [106/471]	-5.16 [262/487]	-5.18 [262/487]	-4.78 [262/487]	-10.02 [163/484]	-10.97 [163/484]	-11.18 [202/492]	-14.16 [202/492]
Δ Memorial + info 3 & 4	-14.60	-13.63 [135/471]	-15.68 [135/471]	-7.7 [66/472]	-7.62 [66/472]	-10.94 [71/467]	-11.63 [71/467]	-9.65 [180/462]	-12.07 [180/462]	-11.77 [180/462]	-23.69 [152/456]	-24.48 [152/456]	-12.01 [88/463]	-16.97 [88/463]

The combination of donor stories and memorial/honoring gifts works every time.

	Avg. Gap	The Amer. Diabet. Assn.	Joslin Diabetes Center	UNICEF	CARE	Guide Dogs for the Blind	Canine Companions for Independence
None (Baseline giving-bequest gap)	10.55	11.70	10.27	11.94	8.83	10.66	10.78
Δ Honor living person + info 3 & 4	-10.59	-12.85 [182/480]	-10.76 [182/480]	-21.53 [74/477]	-13.29 [74/477]	-17.55 [106/471]	-15.87 [106/471]
Δ Memorial + info 3 & 4	-14.60	-13.63 [135/477]	-15.68 [135/477]	-7.70 [66/472]	-7.62 [66/472]	-10.94 [71/467]	-11.63 [71/467]
		Breast Cancer Research Found.	Susan G. Komen Breast Cancer Found.	The Alzheimer's Assn.	The Alzheimer's Found.	World Wildlife Fund	Wildlife Conserv. Society
		11.40	7.83	11.06	10.60	8.26	9.36
		-5.18 [262/487]	-4.78 [262/487]	-10.02 [163/484]	-10.97 [163/484]	-11.18 [202/492]	-14.16 [202/492]
		-12.07 [180/462]	-11.77 [180/462]	-23.69 [152/456]	-24.48 [152/456]	-12.01 [88/463]	-16.97 [88/463]



Conclusion: In this experimental setting, it is possible to eliminate the gap between charitable giving intention and bequest giving intention in certain cases



The most powerful interventions were:

- **Bequest giving to honor a friend or family member [NOT for current giving]**
- **Stories about deceased or living donors making a lasting impact**

Both fit with related
neuroimaging
findings





Part IV: Practical Applications to Fundraising

Experimental results show that death reminders activate

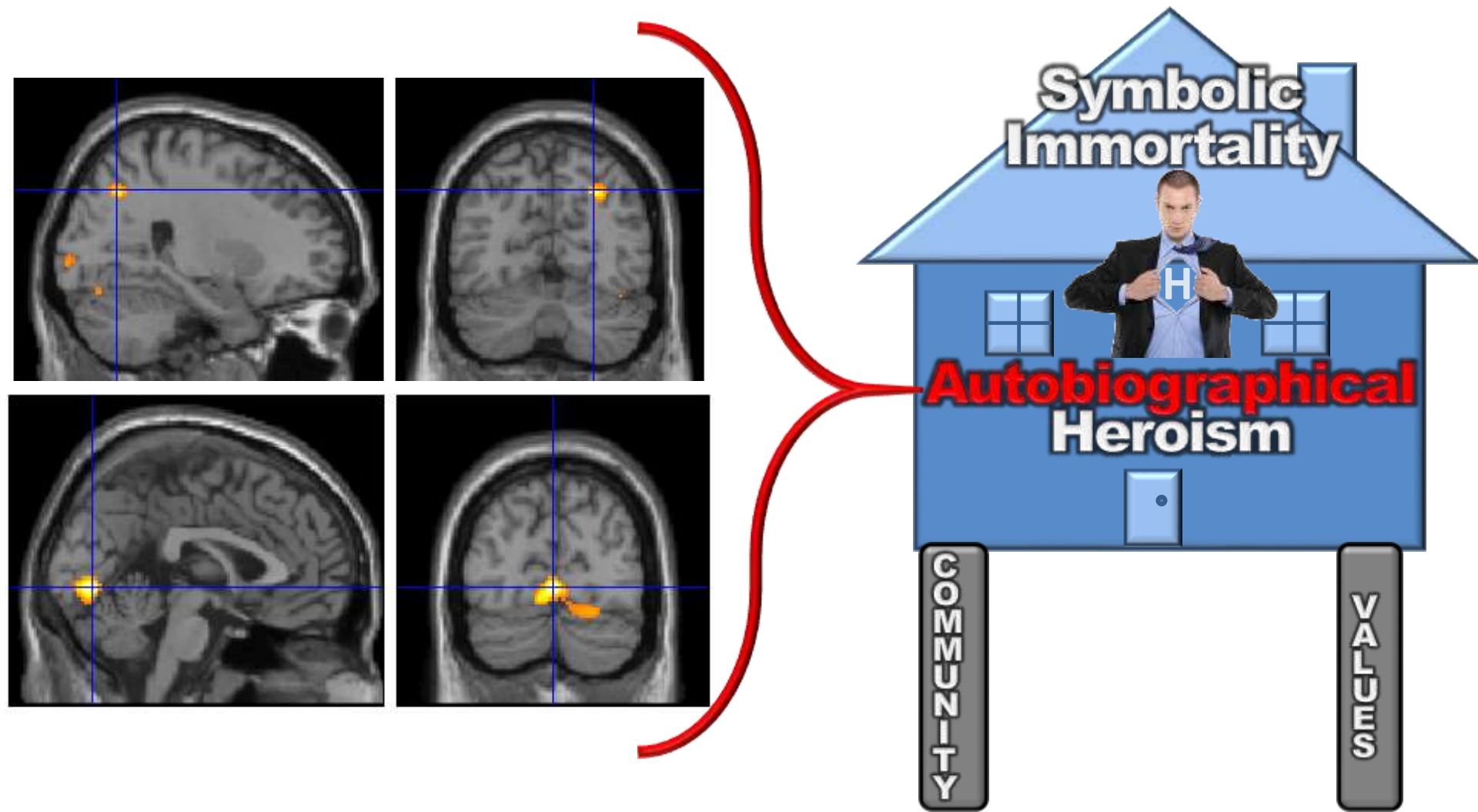
1st stage defense



2nd stage defense



Brain imaging results confirm visualized autobiographical process for bequest decision-making



Using this framework, we can better evaluate communication strategies

1st stage defense



2nd stage defense



Steps in the bequest decision-making process



Avoidance
keeps us here



I don't
want to
think
about it



Yes



Now

If we overcome avoidance of the topic, we can present motivations to justify moving to “Yes”



I don't want to think about it



Yes



Now



**Strategies
for “I don’t
want to
think about
it” avoidance**

I don’t
want to
think
about it



Yes



Now

Avoid the Avoiders

- Only work with those who, due to circumstances (age, health, family death), are ready to charitably plan now
- “Low hanging fruit”
- Small audience relative to total supporters



**Addressing
“I don’t want to
think about it”
avoidance**

I don’t
want to
think
about it



Yes



Now

For many, bequest decision making is emotionally aversive



What you see



Seminar Tonight:
Estate Planning



What the subconscious sees



Seminar Tonight:
**Your Upcoming
Death**



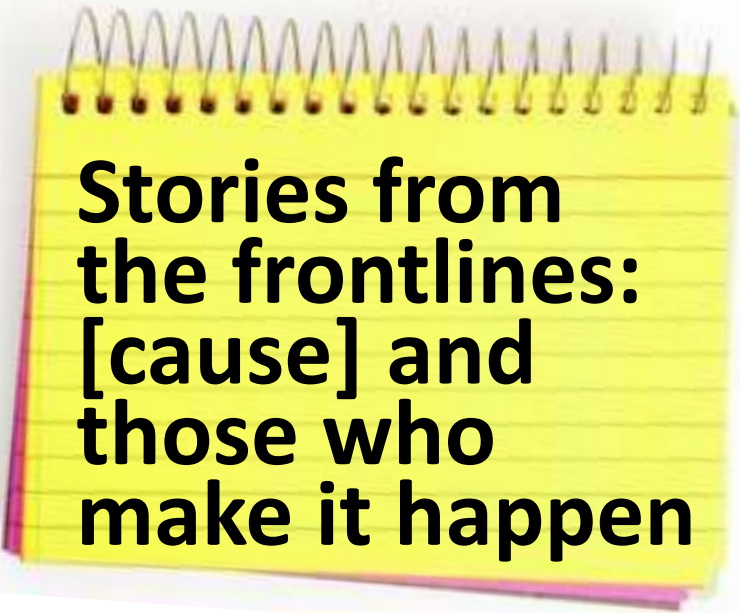
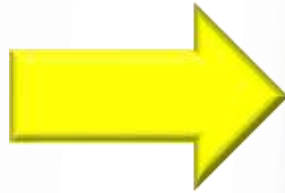
Mixed Packaging

The topic is subconsciously aversive, so combine (or mask) with more attractive topics to sidestep the initial avoidance response





Seminar: Charitable Estate Planning

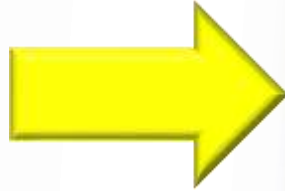


**Stories from
the frontlines:
[cause] and
those who
make it happen**

- Stories about the nonprofit work and donors planned giving
- Larger audience
- Audience interested in the cause



**Seminar:
Estate
Planning and
Christian
Stewardship**

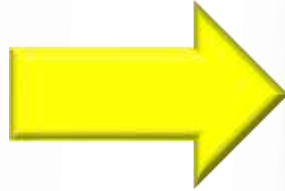


**Seminar:
Christians
and the
Government**

- Include estate planning components along with “hot button” religious liberties topics
- “The state has written your will for you and they cut out your church. Are you OK with that?”
- Larger audience



**Seminar:
Charitable
Estate
Planning**



**Seminar:
New Ways to
Save More
Taxes When
You Give**

- Encompasses a wide range of planned giving topics including estate planning
- Income qualifies audience based on who will be interested in the topic

Manage Avoidance

A series of bequest related messages in a general interest donor publication



Ignore Avoidance

A donor-wide mailing labeled as “estate planning”



Use a broad survey to learn and teach

Which of the following areas do you consider to be the most important for this organization?

- ☐ Student scholarships ☐ Scientific research
- ☐ Classroom teaching ☐ Community outreach
- ☐ Other: _____

Were you aware that, for those over age 55, donating the future inheritance rights to your home or farmland creates an immediate income tax deduction of 70% or more?

- ☐ Yes ☐ No ☐ Uncertain
- ☐ I would like more information about this

Mixed packaging
(masking) avoids the
initial aversive response
and allows us to reach a
larger audience that we
can then educate



I don't
want to
think
about it



Yes



Now



But, even after
someone agrees
with the intended
action, the more
difficult avoidance
barrier still remains

I don't
want to
think
about it



Yes



Now





The real enemy of
the charitable
bequest gift isn't
“no,” it's “later”

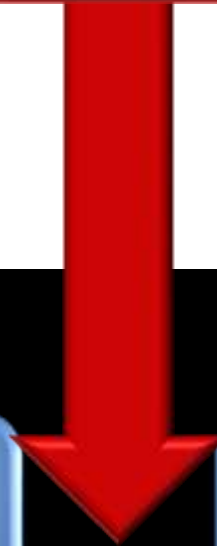
I don't
want to
think
about it



Yes



Now



Here,
avoidance is
avoidance of
the topic in
general

But, this is a direct
acknowledgement
of one's own
impending mortality
(otherwise "later"
works)

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.”



Everything
we know
about
avoidance
says this is
a bad
argument



We don't
want to
admit or be
reminded
of potential
impending
death

This
delay
bias is
(almost)
always
confirmed

“See, I told you I
didn’t need to
plan yesterday”



Avoidance suggests that we don't want to admit the likelihood of impending death as a reason to act



I don't
want to
think
about it



Yes



Now

So create another reason...

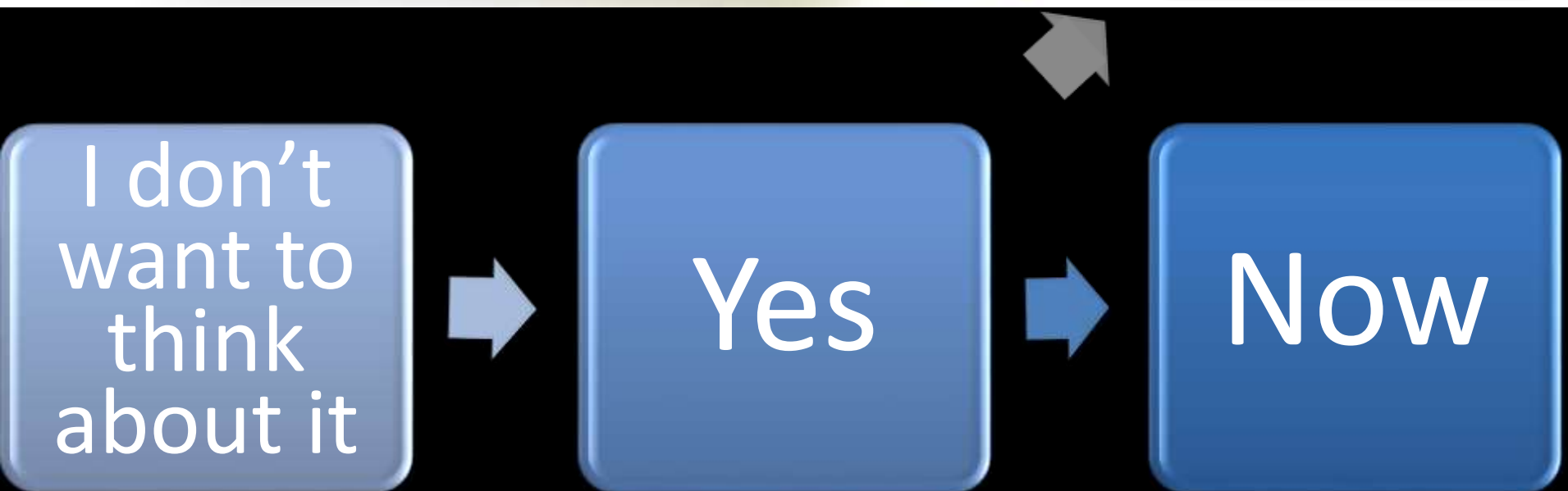


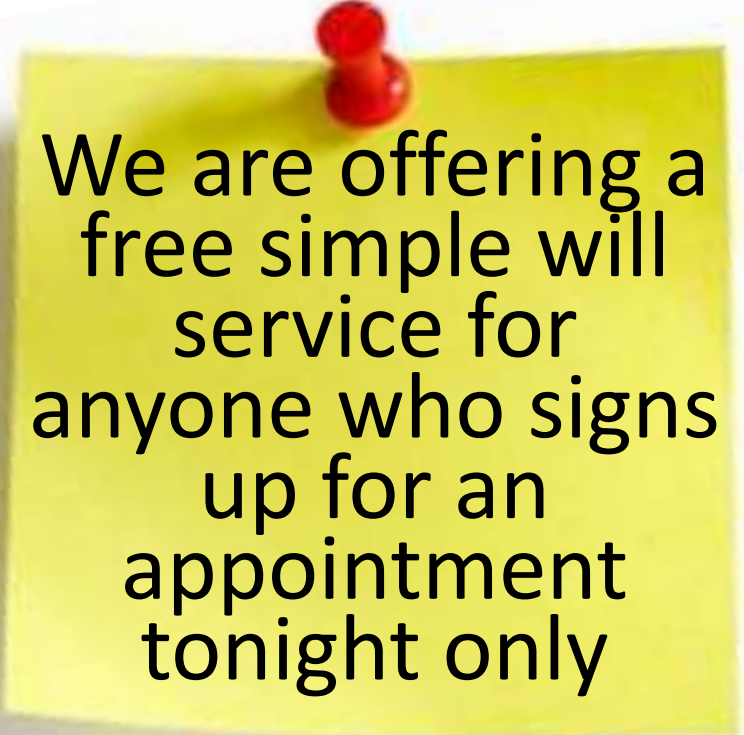
If I am not going to die tomorrow, why not deal with this later?





Later





We are offering a
free simple will
service for
anyone who signs
up for an
appointment
tonight only

Costs
More

Later

I don't
want to
think
about it

Yes

Now



We are offering a
_____ for
anyone who signs
up for an
appointment
tonight only

No _____

Later

I don't
want to
think
about it



Yes



Now



We have a matching
grant that will pay
10% of planned
bequests (up to
\$10,000 per donor)
signed before
__/__/__

No
Match

Later

I don't
want to
think
about it

Yes

Now



Our campaign to reach 100 planned bequest ends in 3 months, won't you consider joining these others

Left Out
of Group

Later

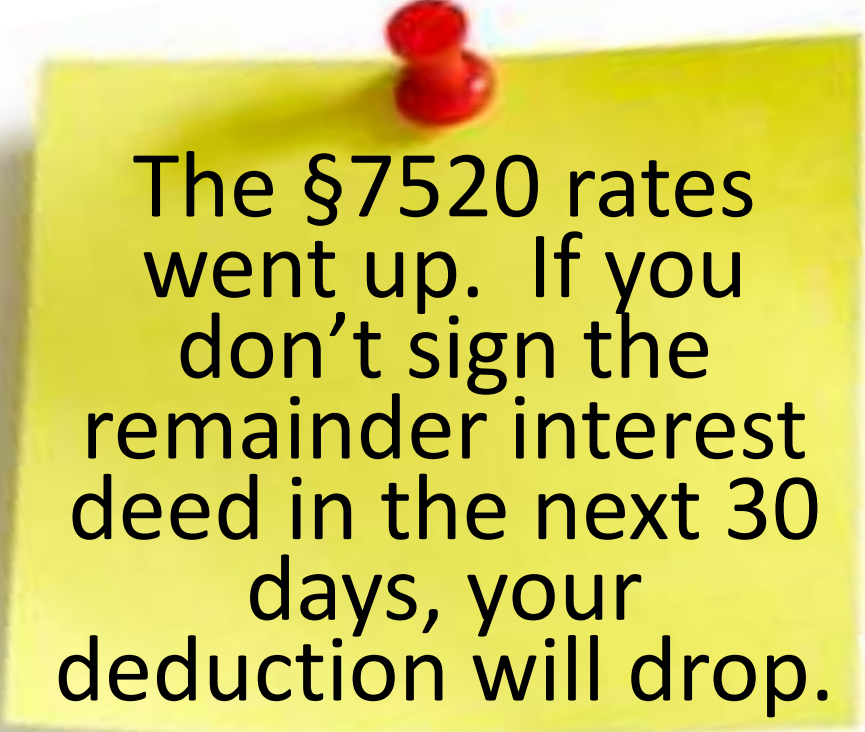
I don't
want to
think
about it

Yes

Now

A college's two-year campaign to reach 100 planned legacies with celebration dinner





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

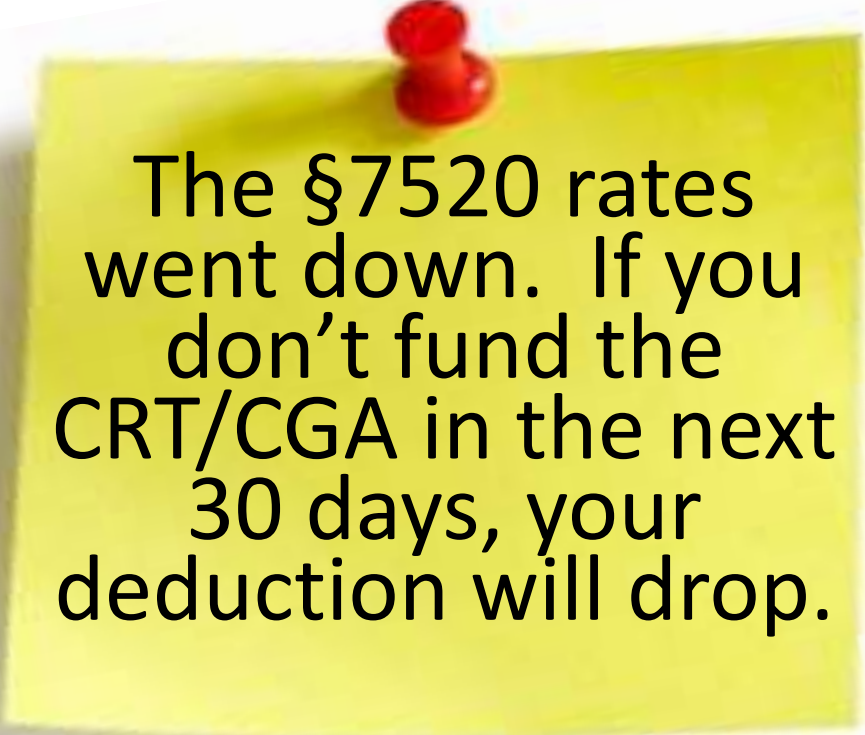
Lower
Deduction

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 will drop.


Lower
Deduction

Later

I don't
want to
think
about it

Yes

Now



OK, so it looks like
we are set for a
follow up
appointment to
review things on
March 6.

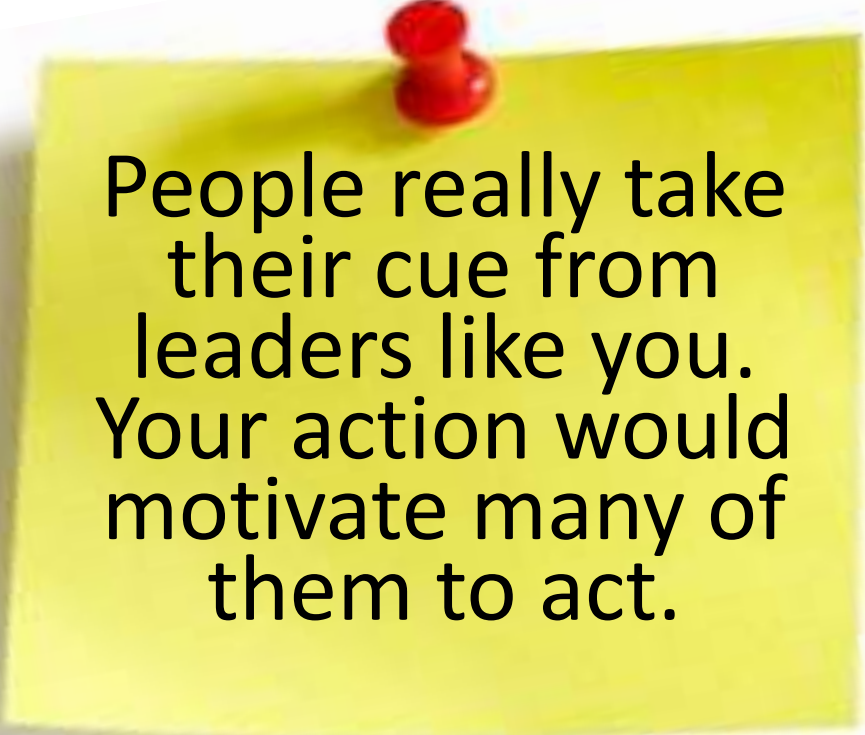
Social
Stigma

Later

I don't
want to
think
about it

Yes

Now



People really take
their cue from
leaders like you.
Your action would
motivate many of
them to act.

Bad
Example

Later

I don't
want to
think
about it

Yes

Now


Pledge and follow-up

Consider promoting and recognizing non-binding simple check box “pledges”

A woman with long brown hair, wearing a white button-down shirt, is smiling and looking down at a white sign she is holding. She is holding a black pen in her right hand, ready to write on the sign. The background is plain white.

*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


Pledge and follow-up

“To show a strong leadership commitment in this planned giving push, we want to announce 100% board participation by 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

Remembering the power of defaults in the organ donation context, how can we attach a required action to NOT planning?



Board Member / Group Pledge Form

To influence other supporters of this organization, we are looking for leaders who will demonstrate the importance of planned giving. In preparation for the July announcement of the planned giving campaign kick off please let us know.

- ☐ **I have already included [org] in my estate plans**
- ☐ **I will commit to completing an estate plan with a gift to [org] before July 5th**
- ☐ **I do not have [org] in my estate plans and I cannot commit to doing so**



The reason to plan
doesn't have to be
charitable.
Anything that
generates planning
can overcome the
avoidance barrier.

I don't
want to
think
about it

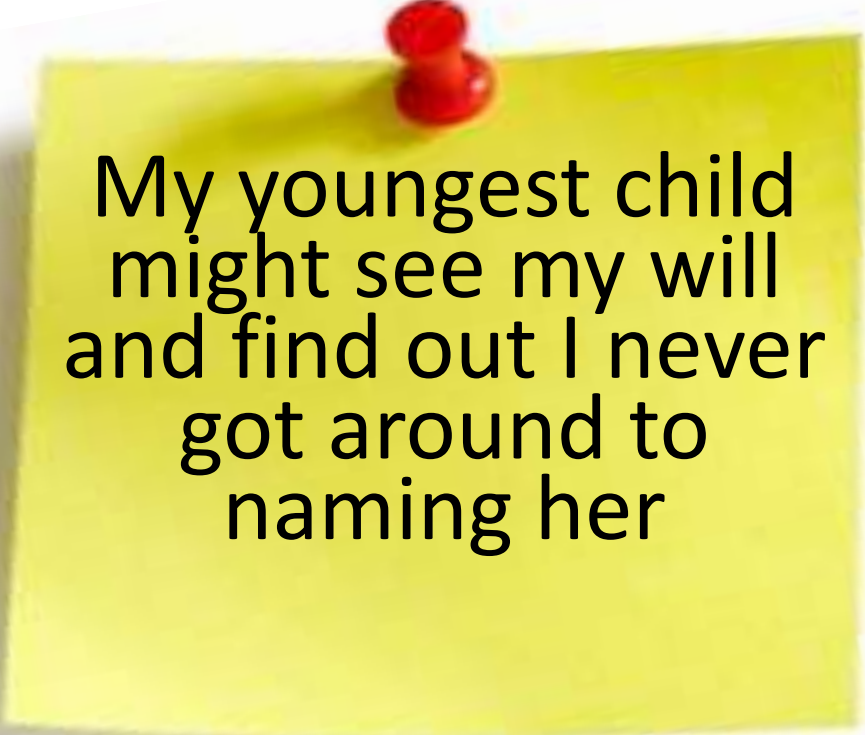


Yes



Now





My youngest child
might see my will
and find out I never
got around to
naming her

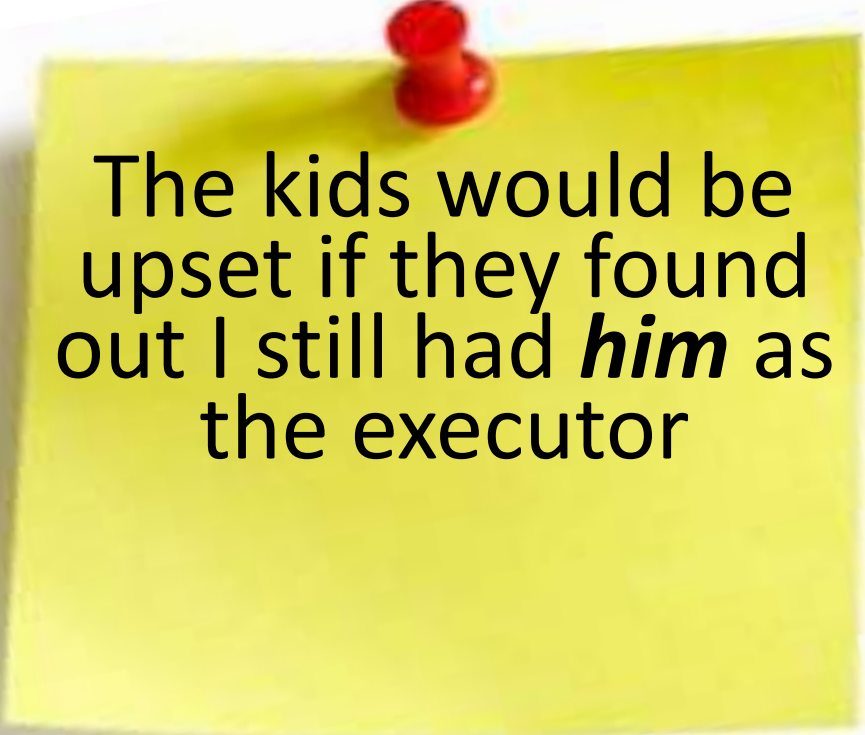
Risk Bad
Feelings

Later

I don't
want to
think
about it

Yes

Now



The kids would be upset if they found out I still had *him* as the executor

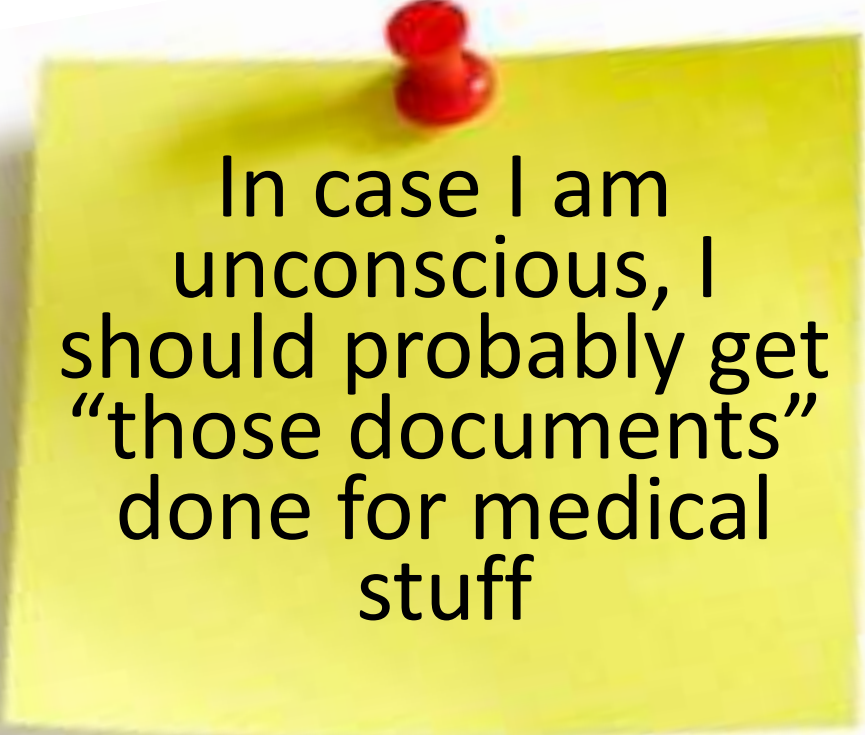
Risk Bad Feelings

Later

I don't want to think about it

Yes

Now



In case I am
unconscious, I
should probably get
“those documents”
done for medical
stuff

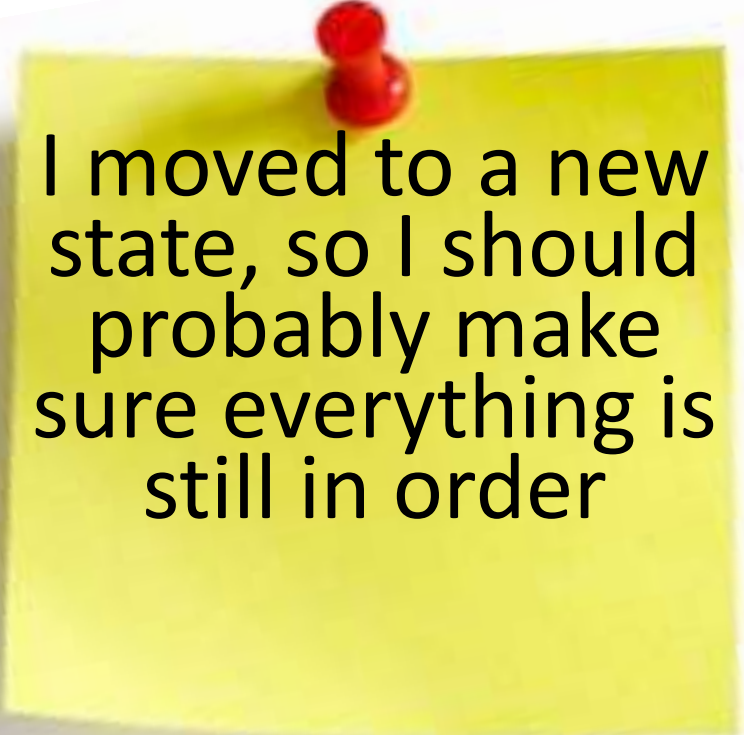
Have to
Think
About All
This Stuff
Again

Later

I don't
want to
think
about it

Yes

Now



I moved to a new state, so I should probably make sure everything is still in order


Living with
Uncertainty

Later

I don't
want to
think
about it

Yes

Now



The estate tax laws are changing, and some benefits may disappear if I don't act now

Lost Money

Later

I don't want to think about it

Yes

Now

You are in great health,
maybe those gift annuities
would be a good idea

Some planned
giving options
work **WITH**
avoidance





Avoidance can
prevent us from
leaving here



I don't
want to
think
about it



Yes



Now

And avoidance
can prevent us
from moving to
here



I don't
want to
think
about it



Yes



Now

But, overcoming
avoidance does
not provide
reasons to say
“Yes” to charity

I don't
want to
think
about it



Yes



Now

Overcoming
avoidance can lead
to planning, but
not necessarily
CHARITABLE
planning

I don't
want to
think
about it



Yes



Now

Reasons to
say “Yes”
to charity
bequests
come from
stage 2
factors

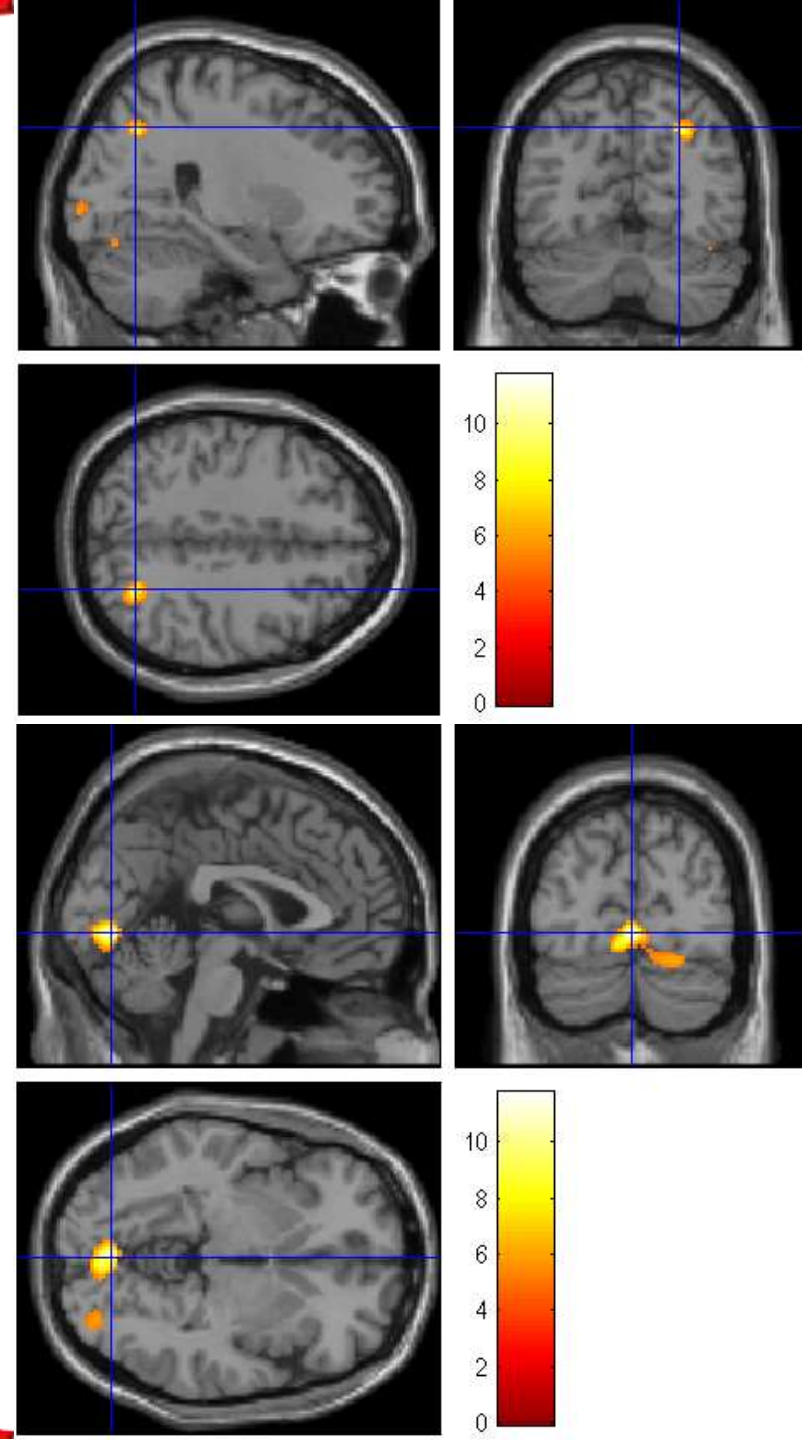
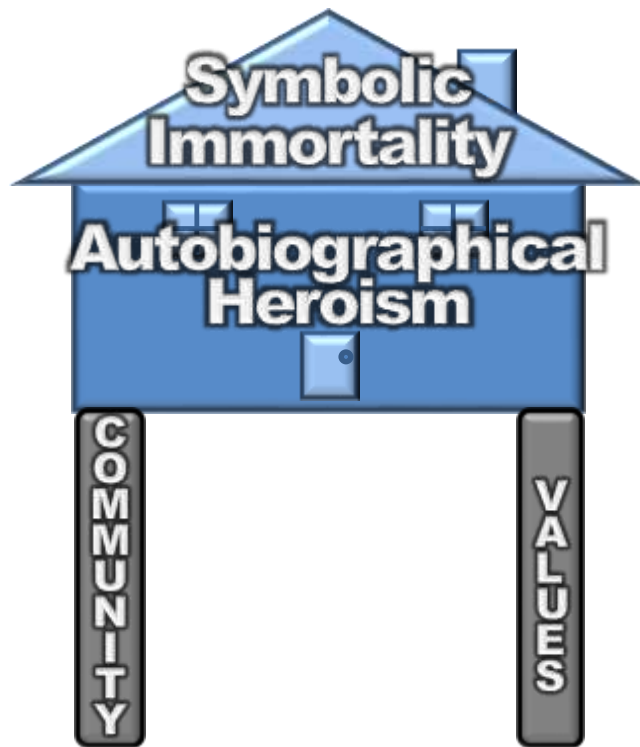


I don't
want to
think
about it

Yes

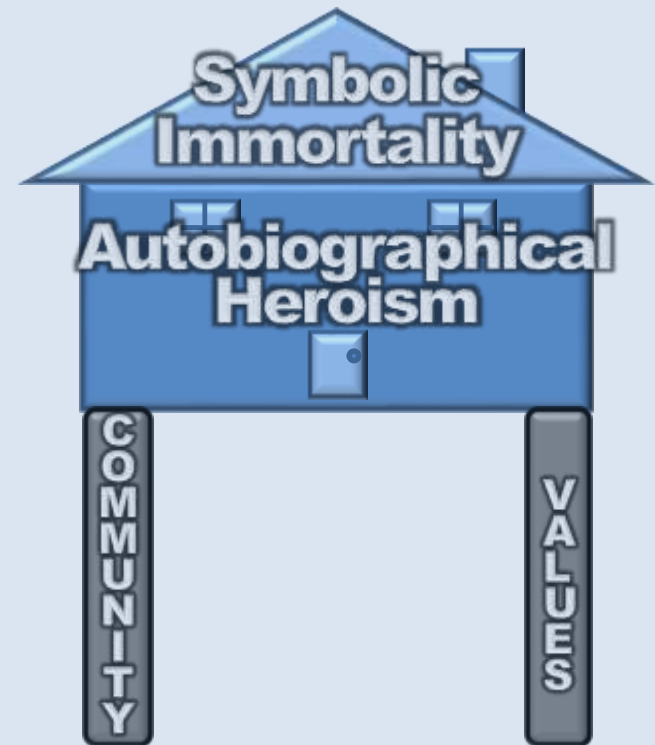
Now

Bequest decision-making is like visualizing the final chapter in one's own biography





Is this cause (or
charity) an
important part of
my life story?



How can we
emphasize
autobiographical
connections?





Start with

“So tell me about
your connection to
(organization).”

DON'T start with

“I’ve got some
great ways to get
you some huge tax
deductions.”



Recognizing and
rewarding donor
longevity (not just
annual levels)
emphasizes the
long-term
autobiographical
connections



Alumni
magazines
that dwell
on the good
old days



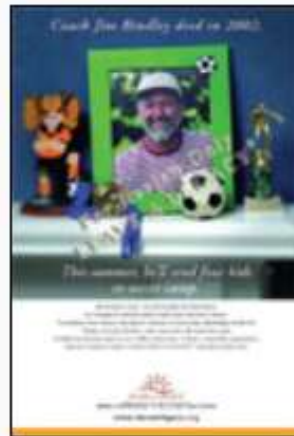


Donor functions that encourage socializing with long time friends associated with organization

Heroic Biographical Modeling: Lionize deceased bequest donor autobiographies



Carpenter



Coach



Doctor



Fishing



Janitor



Pet Groomer



Symphony



Permanent Gifts

Symbolic
immortality in
practice

Permanence is psychologically attractive

Symbolic Immortality

Will live beyond them

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

Autobiographical Heroism



COMMUNITY

VALUES

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

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



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

Lasting gifts (endowments, named buildings, scholarship funds, etc.) to stable organizations may be particularly compelling



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

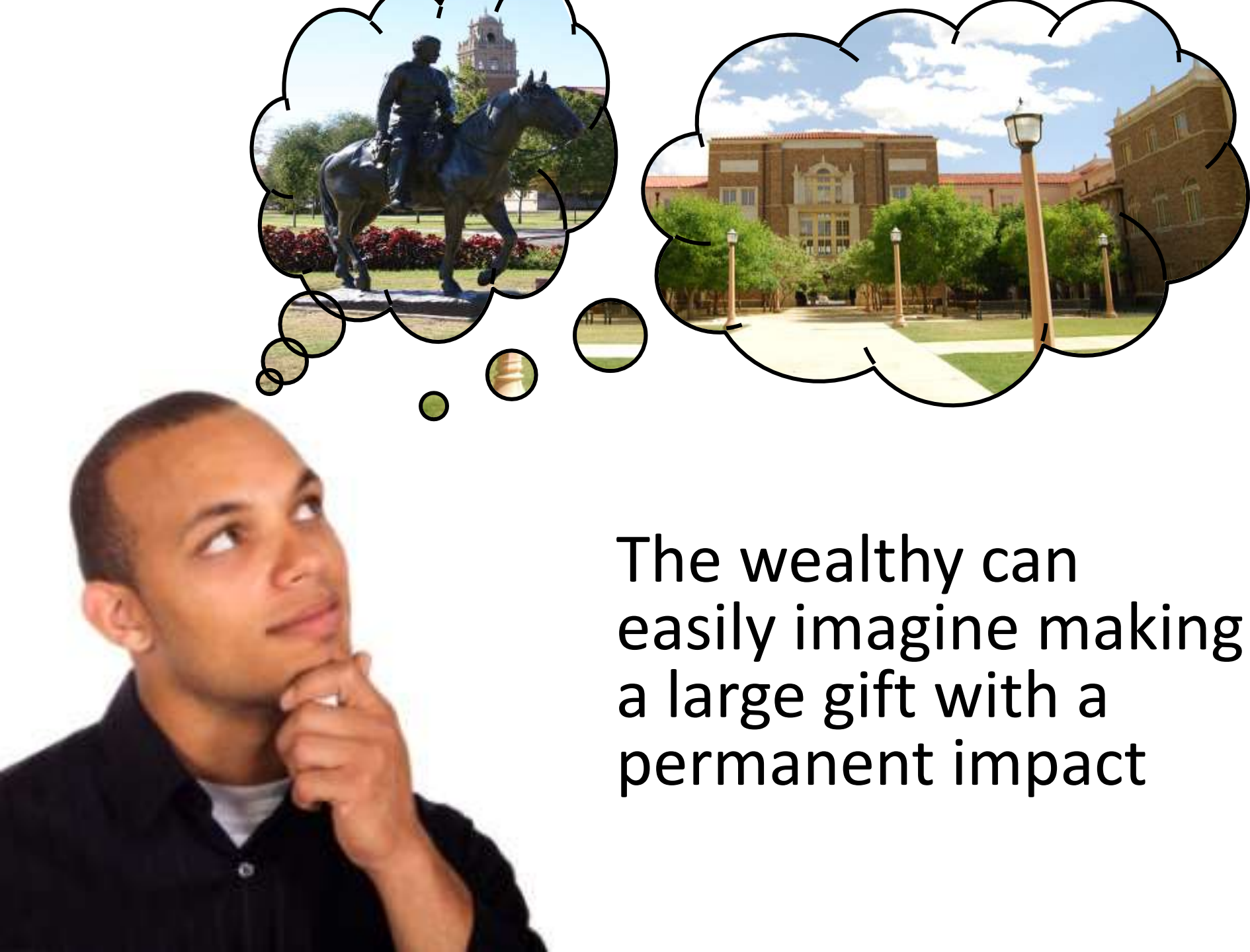
(Pharoah, 2010)

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
new, consider
marketing permanent
funds managed and
administered by, e.g.,
a large financial
institution to borrow
feelings of strength
and stability



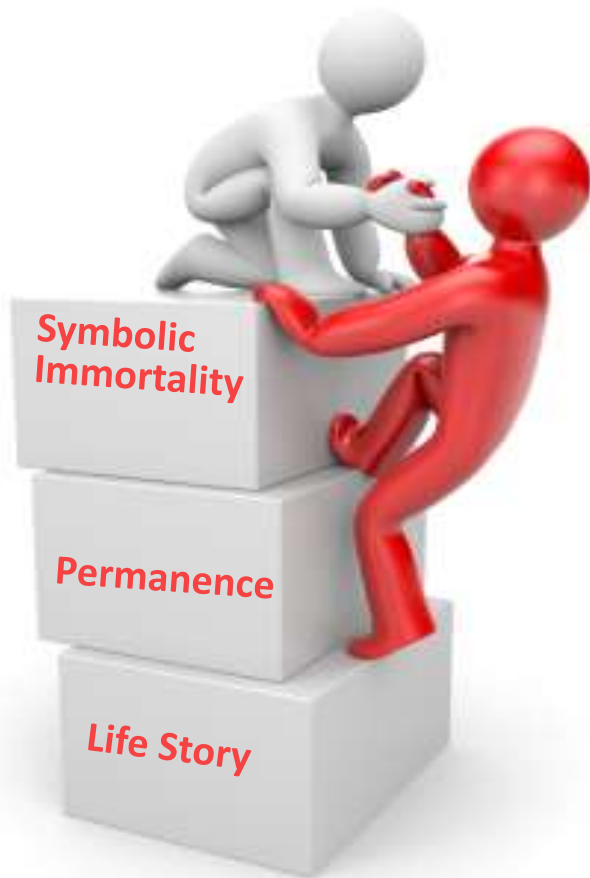
The wealthy can easily imagine making a large gift with a permanent impact

Consider developing permanent giving opportunities for mid-level bequest donors

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



Or mid-level memorial donors



Dear [Memorial Donor],

Please allow me to take this moment to extend our gratitude for your generous contribution in memory of John P. Smith. We are honored that you would choose to recognize the life of John through this gift to [charity]. [Charity] has been committed to [cause] for over X years, working in diverse fields such as...

In accordance with our memorial gift policy, we have established the **John P. Smith Memorial Fund**. This fund will provide resources sufficient to [ongoing project example] at an estimated annual expenditure of \$500 annually. At most recent account the total gifts to this fund, including your contribution, have reached \$1,612. Thus, we anticipate this fund will actively support the work of [charity] until its expiration in August of 2016. However, should the fund reach the minimum threshold of \$10,000, it will become perpetually self-sustaining and will be renamed as the **John P. Smith Permanent Memorial Endowment**.

As a contributor to this fund, we will keep you updated as to the financial status of the fund and the impact that these gifts are making. However, if you do not wish to be updated on the status of this fund in the future, please check the box on the enclosed postage-paid card and we will respect your wishes.

Once again let me express my gratitude for your thoughtful gift to the **John P. Smith Memorial Fund**.

Sincerely,

Executive Director
[Charity]

Create a memorial wall of heroes listing all bequest donors.

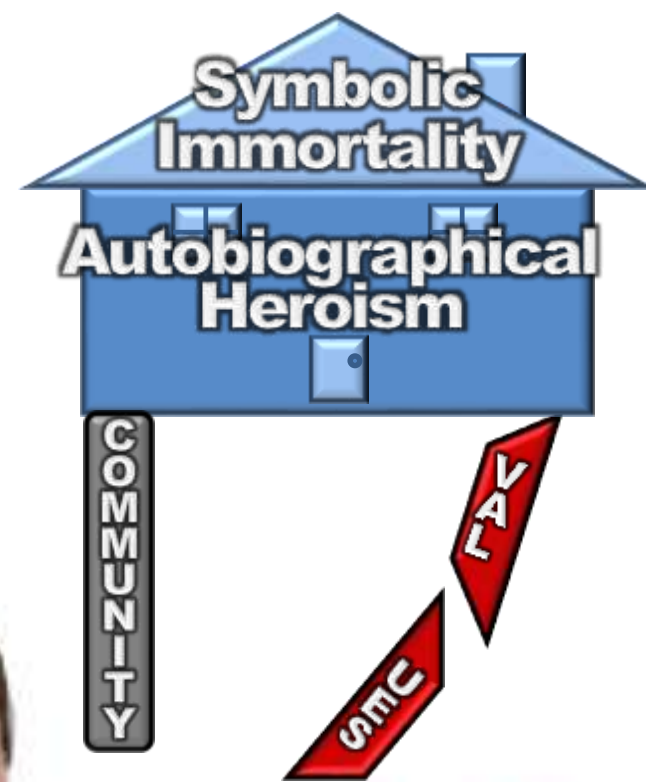
(Consider adding some connection to their life stories – graduation date, restricted fund designation, “lover of cats”, city of residence, etc.)

Make donors think, “I want to be on that [permanent] wall”



The permanent opportunity must still align with one's community and values.

“Why would I want my name on a permanent endowment fund to rescue neighborhood cats? I don't even like cats.”



Using the model to rethink use of media



Charitable products and media can...

Move people
away from “I
hadn’t
thought
about it”

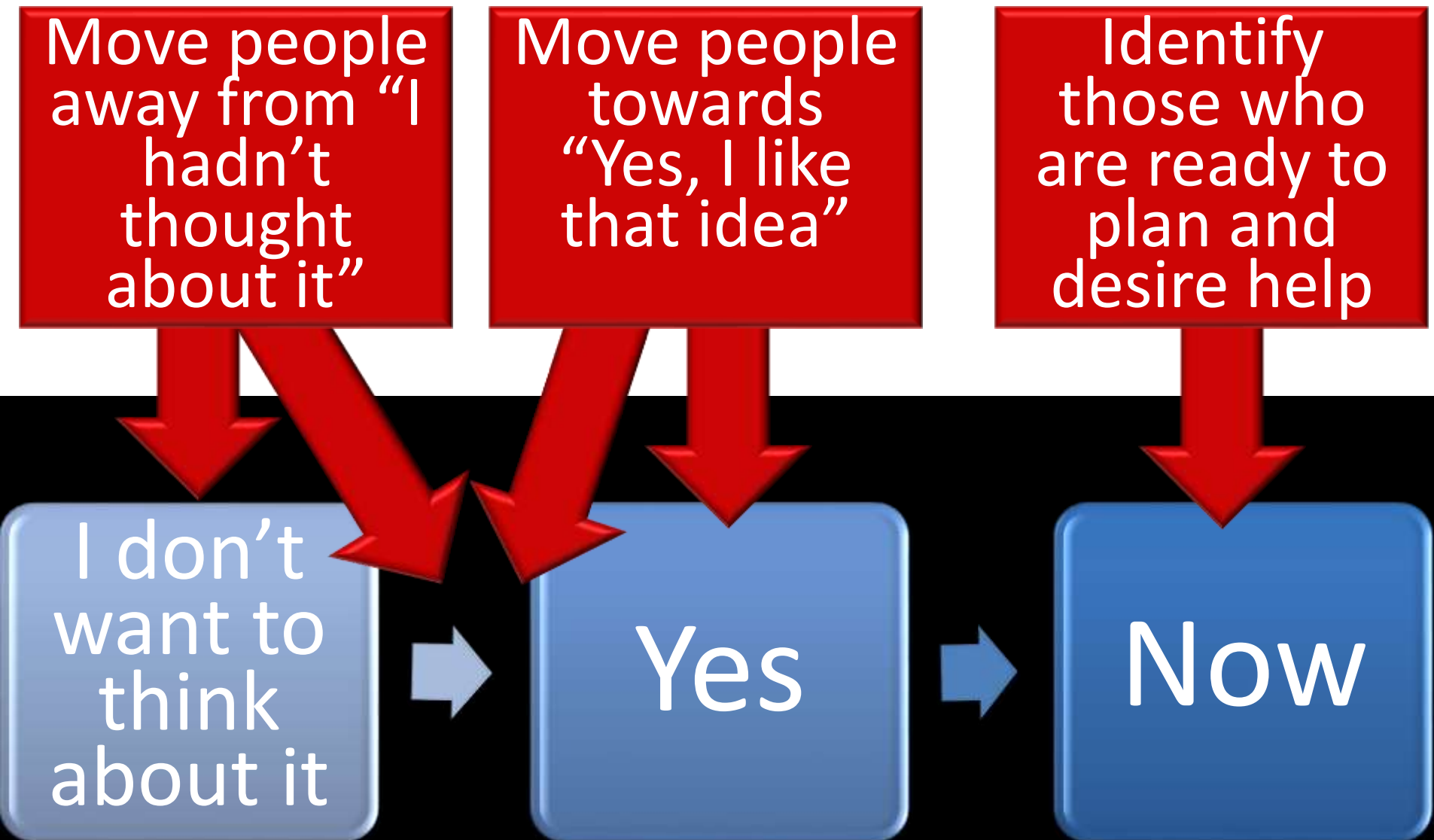
Move people
towards
“Yes, I like
that idea”

Identify
those who
are ready to
plan and
desire help

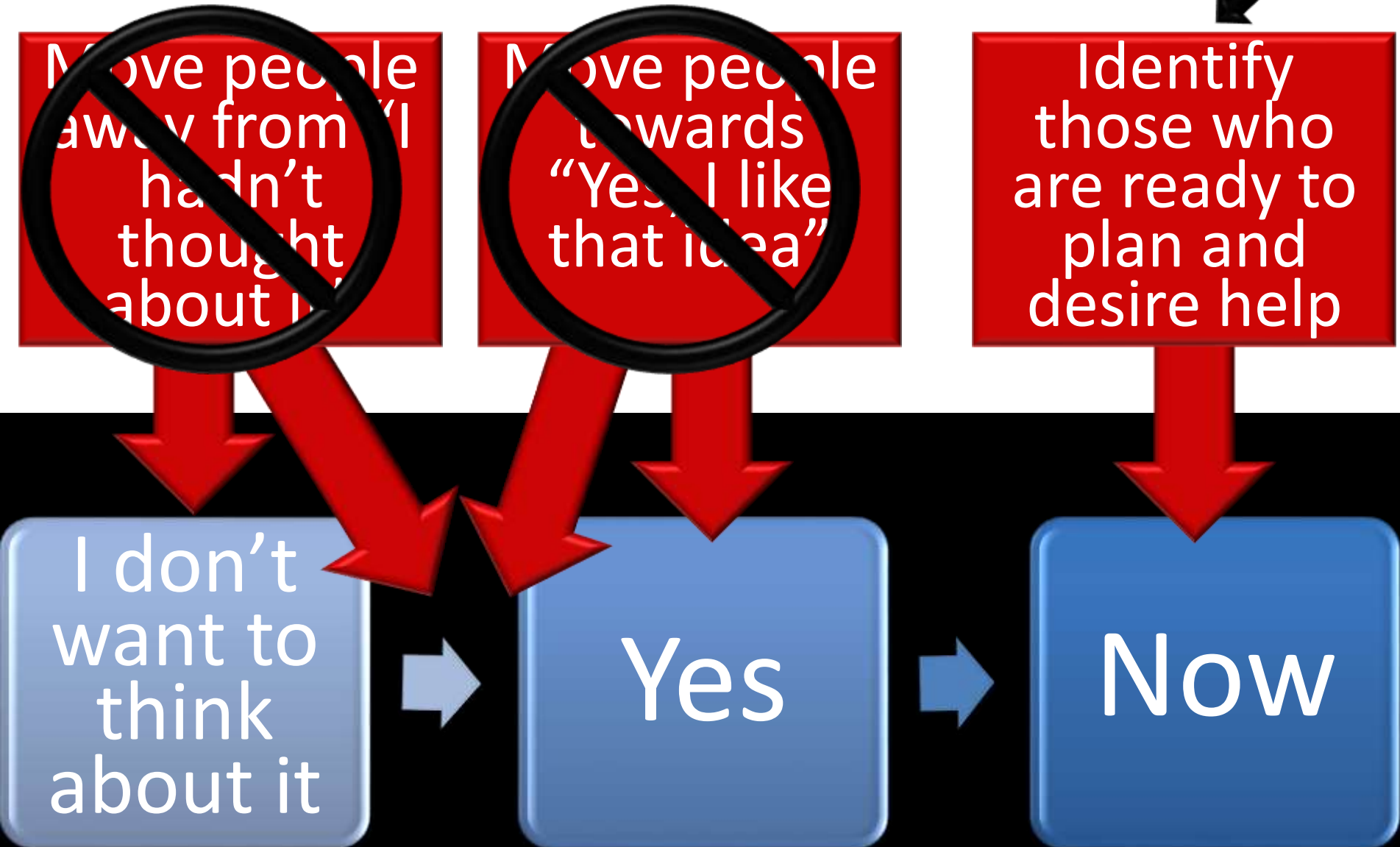
I don’t
want to
think
about it

Yes

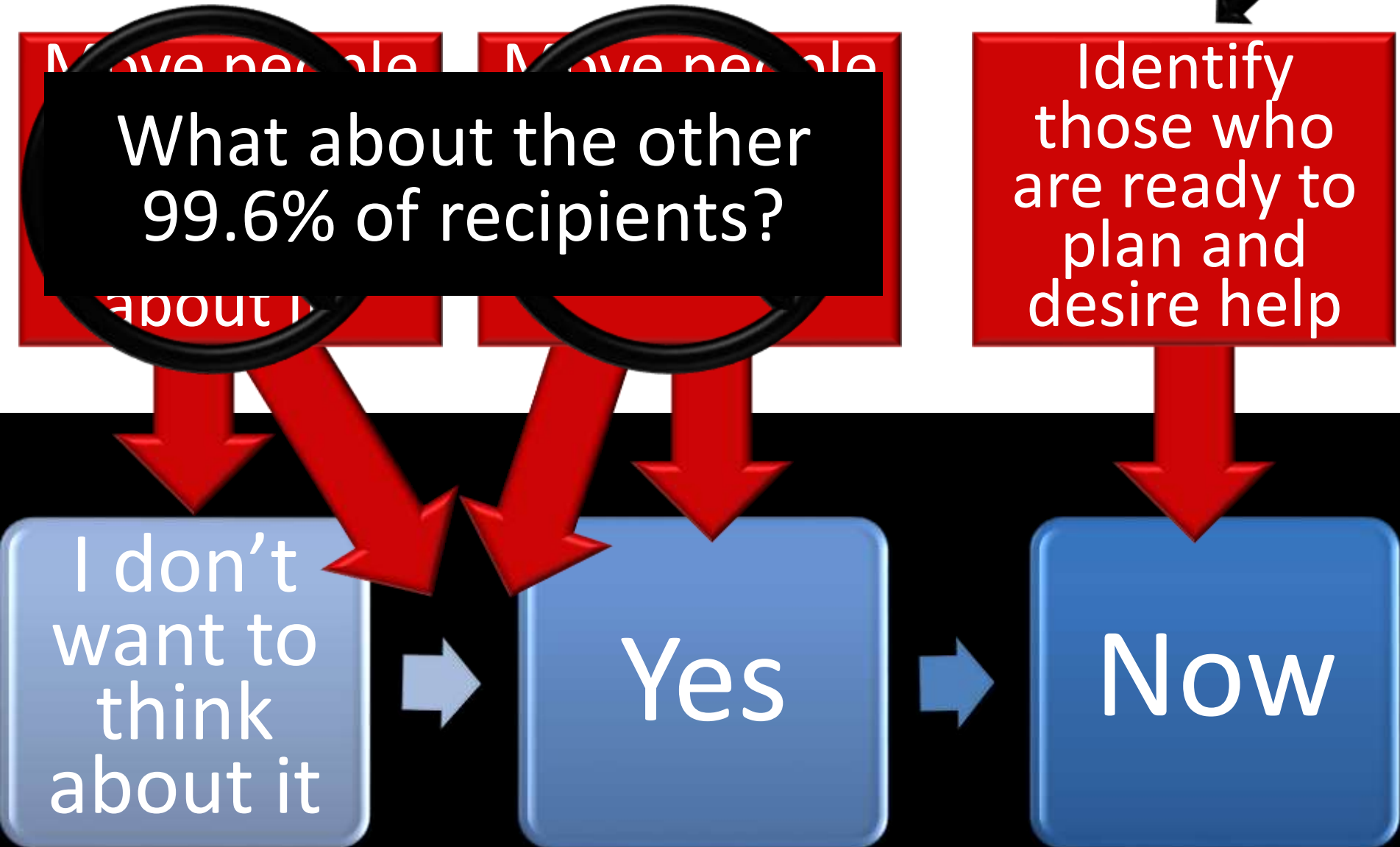
Now



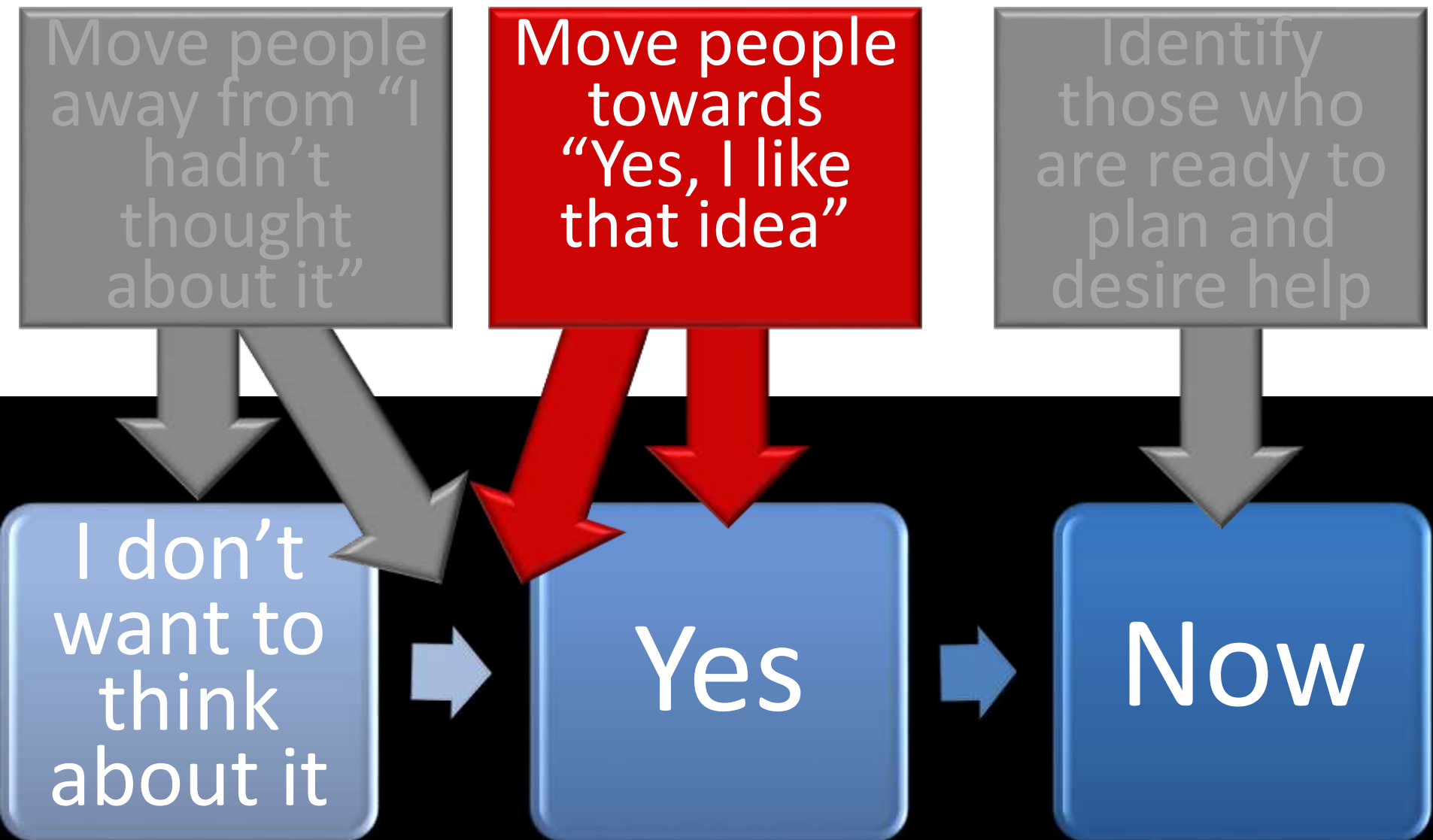
But, we measure media impact only here



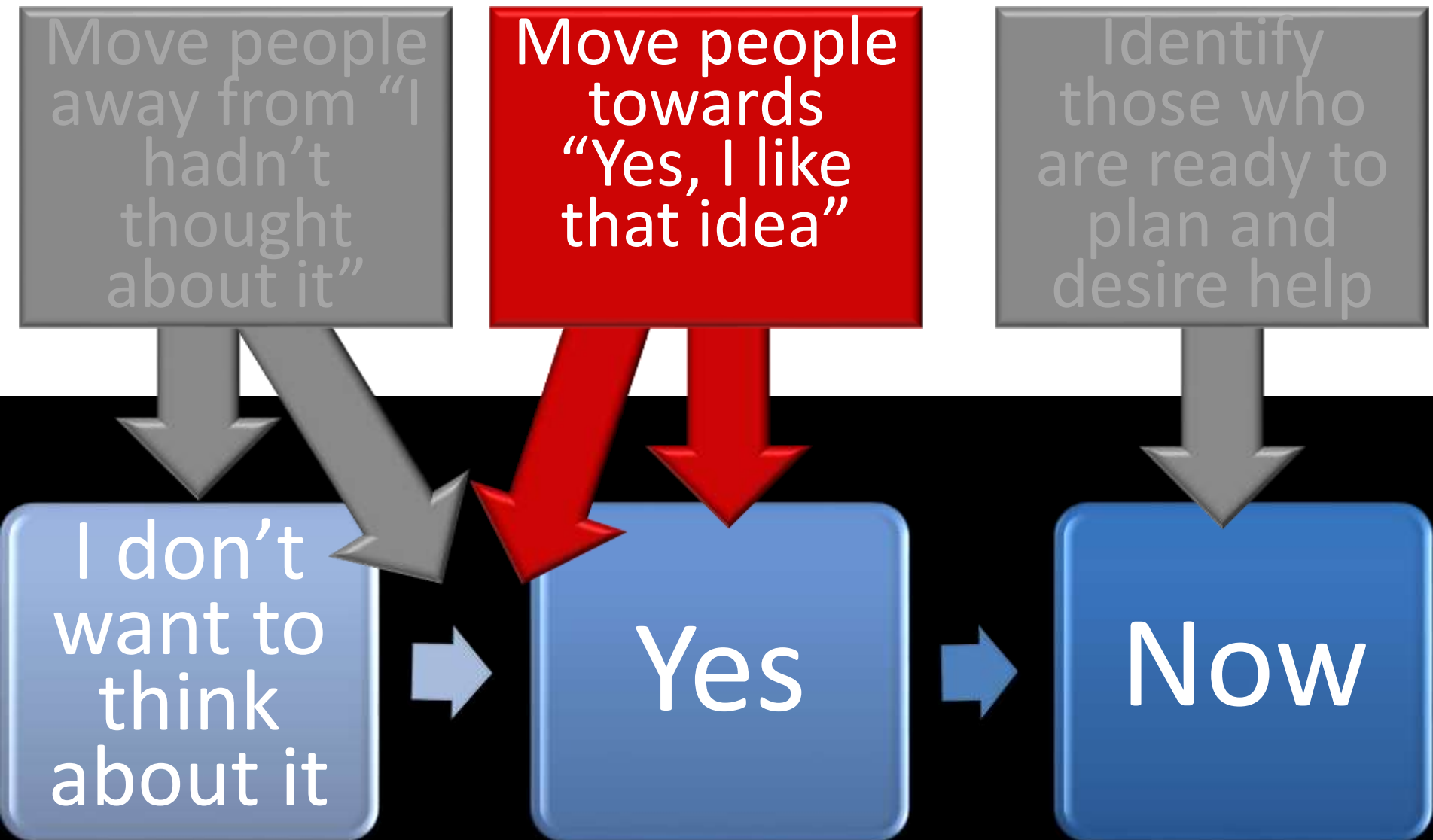
But, we measure media impact only here



As most bequests are “unknown” to the organization in advance, this is a critical goal



So, measure it



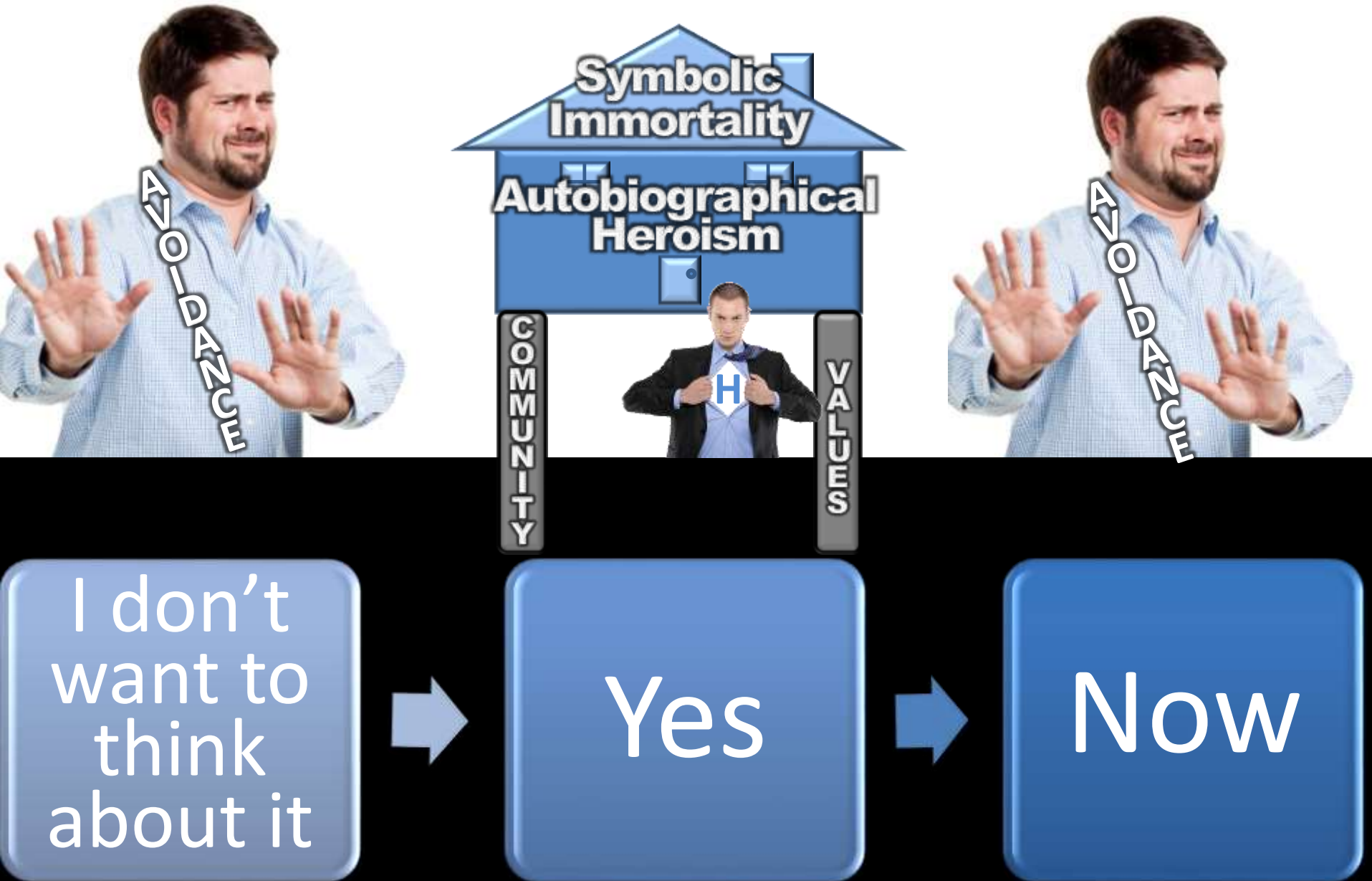
Include in regular surveys about donor priorities an attitudinal question about bequest giving:

“If you completed a will in the next 3 months, what is the likelihood that you might leave a bequest gift to (charity): none, I don’t know, slight possibility, some possibility, strong possibility, definitely would”

- Simply getting people to answer moves past “I hadn’t thought about it”
- Eliciting overt statements of intent can change choice during later planning



Bequest Decision-Making Process Overview



Understanding the model can help you evaluate and develop new approaches



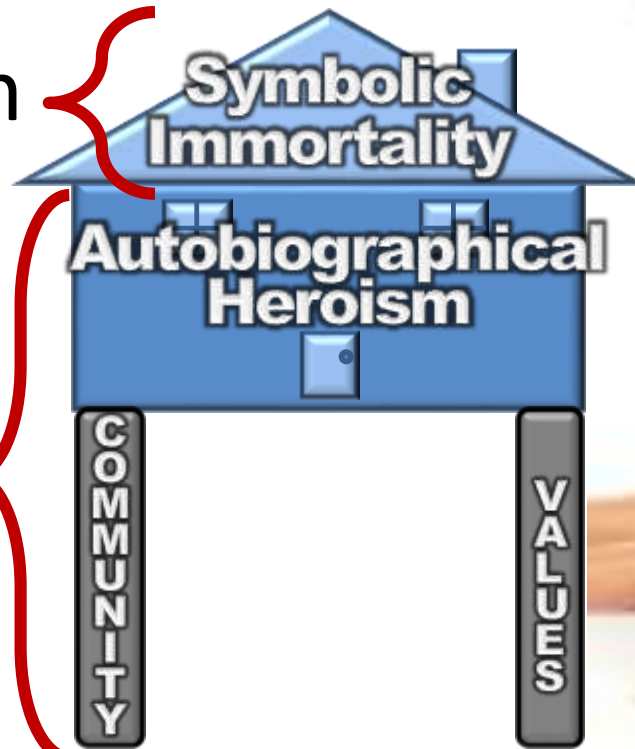
Applying the
model to
understand
your two
biggest
competitors
for
charitable
bequest gifts



#1. Children/ Grandchildren

Will live
beyond them

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

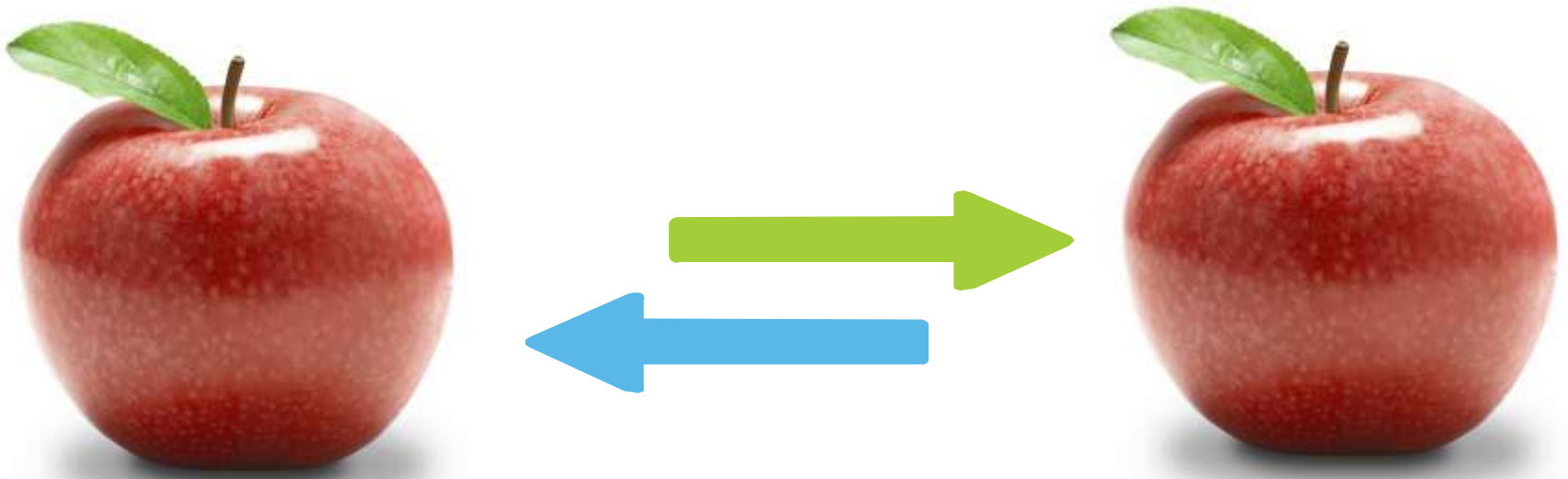


Among Donors (\$500+/year) over age 50 with an Existing Estate Plan

Family Status	% indicating a charitable estate plan
No Offspring	50.0%
Children Only	17.1%
Grandchildren	9.8%

2006 Health and Retirement Study, 10,113 respondent households, weighted to be nationally representative

Regression: Compare only otherwise identical people



Example: The effect of differences in education among those making the same income, with the same wealth, same family structure, etc.

Likelihood of having a charitable plan

(comparing otherwise identical individuals over age 50)

• Graduate degree (v. high school)	+4.2 % points
• Gives \$500+ per year to charity	+3.1 % points
• Volunteers regularly	+2.0 % points
• College degree (v. high school)	+1.7 % points
• Has been diagnosed with a stroke	+1.7 % points
• Is ten years older	+1.2 % points
• Has been diagnosed with cancer	+0.8 % points
• Is married (v. unmarried)	+0.7 % points
• Diagnosed with a heart condition	+0.4 % points
• Attends church 1+ times per month	+0.2 % points
• Has \$1,000,000 more in assets	+0.1 % points
• Has \$100,000 per year more income	not significant
• Is male (v. female)	not significant
• Has only children (v. no offspring)	-2.8 % points
• Has grandchildren (v. no offspring)	-10.5 % points

Find your bequest donor...




A

**makes substantial
charitable gifts,
volunteers regularly,
and has
grandchildren**



B

**doesn't give to charity,
doesn't volunteer,
and has no children**



From an Australian study by Christopher Baker including 1729 wills:

“Australian will-makers without surviving children are ten times more likely to make a charitable gift from their estate.”

Estate giving and annual giving for 6,342 deceased panel survey members

Offspring	Last Annual Volunteer Hours	Average Annual Giving	Average Estate Giving	Estate Gift Multiple
No Children	32.6 (6.6)	\$3,576	\$44,849	12.6
Children Only	25.4 (7.1)	\$1,316	\$6,147	4.7
Grandchildren	23.2 (2.1)	\$1,497	\$4,320	2.9
Total	24.3 (1.8)	\$1,691	\$8,582	5.1

Factors that triggered dropping the charitable plan

1. Becoming a grandparent	0.7226* (0.2997)
2. Becoming a parent	0.6111 [†] (0.3200)
3. Stopping current charitable giving	0.1198* (0.0934)
4. A drop in self-rated health	0.0768 [†] (0.0461)

Some factors that didn't seem to matter:

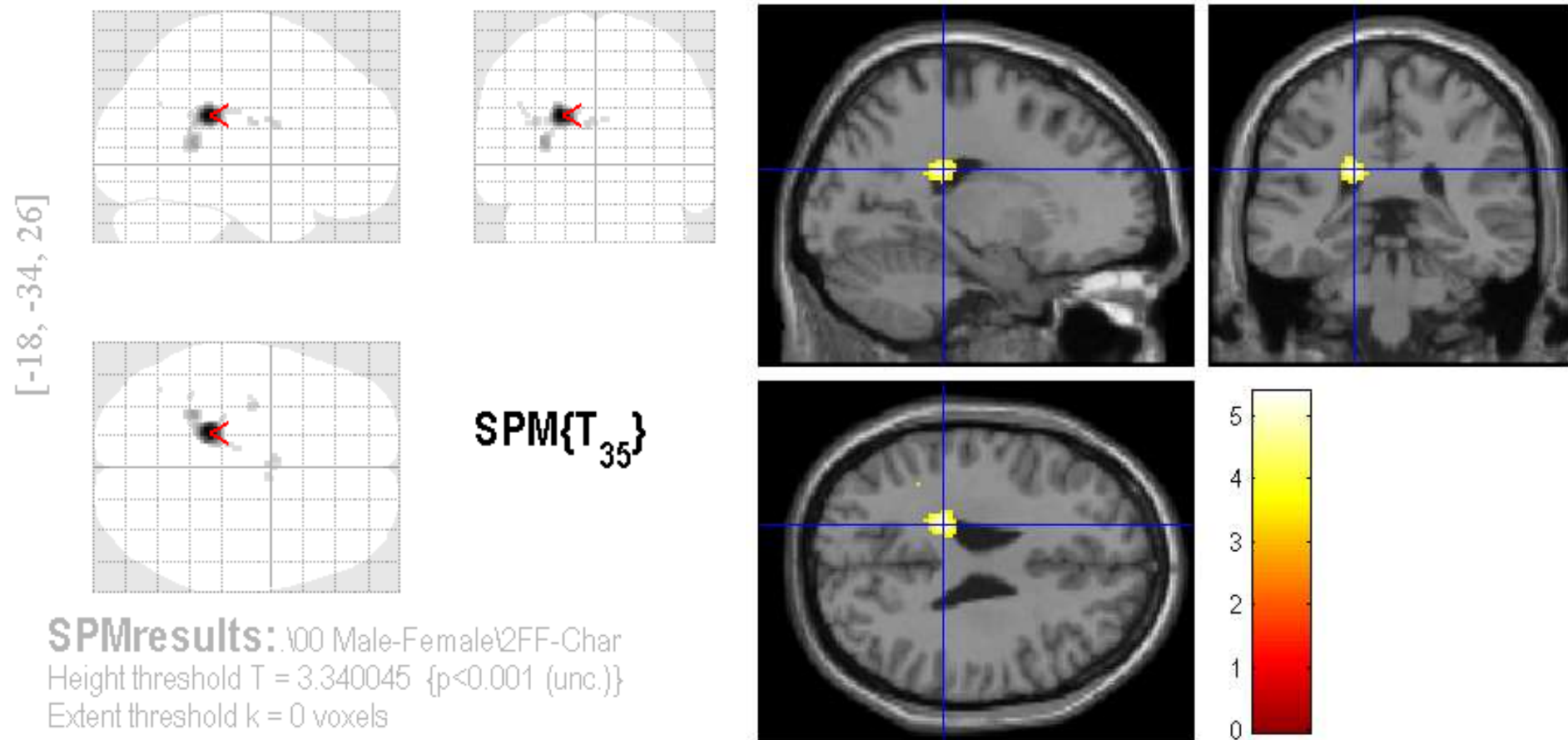
Change in income

Change in assets

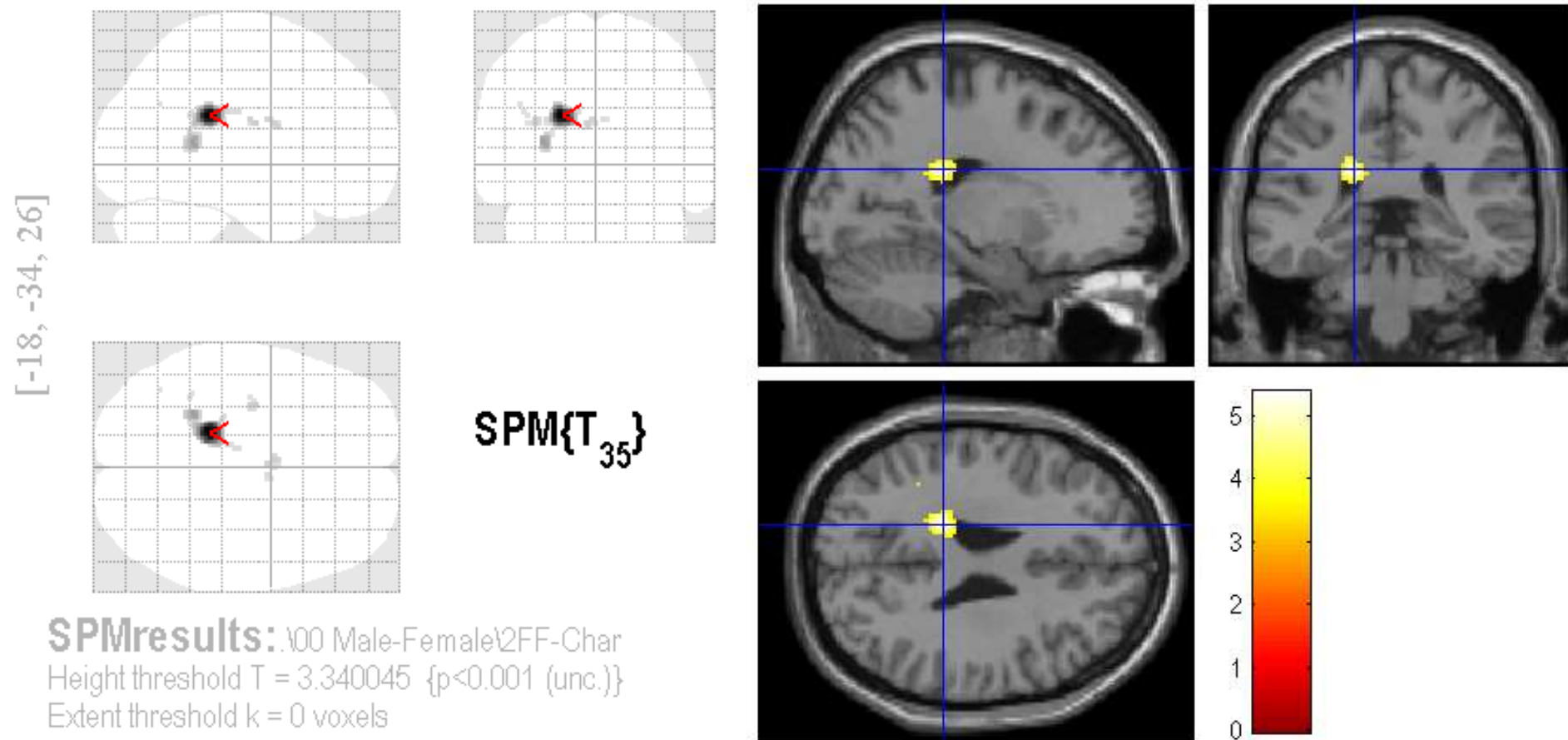
Change in marital status

*Fixed effects analysis including 1,306 people who reported a charitable plan and later reported no charitable plan. Coefficients show relative magnitude of factors.

Family bequest decision involve more emotion (mid/posterior cingulate cortex; insula) and memory recall (hippocampus) than charitable bequest decisions.



How can a charitable bequest compete with this level of emotion and memories?



How can a charitable bequest compete with this level of emotion and memories?



Avoid
Attach
Amplify
Argue
Active Modeling

Avoid



Avoid the strongest competition (i.e., focus on those without children/grandchildren)

Attach



The emotion and memory associated with a deceased “loved one” may be attached to a cause representing the person

Attach



“Loved one” can include furry family members. Among top 100 UK fundraising organizations, 7 of the highest 15 bequest income percentages were held by domesticated animal charities (Pharaoh, 2010).

Attach

Model by sharing stories of those who immortalized deceased loved ones with a permanent bequest gift



Amplify



Build the charity's emotional and memory connections with the donors

Argue



Leaving 100% to family is
Not required.

If you received an inheritance where 10% of the estate had gone to the person's favorite charity, would you feel unhappy about their decision?

Potentially harmful.

Leave "enough money so that they would feel they could do anything, but not so much that they could do nothing." – Warren Buffet

Temporary.

On average, 1/2 of inheritance is spent immediately and more than 1/3 of heirs quickly spend it all (Zagorsky, 2012) v. permanence and significance of charitable opportunities.

Active modeling

- Benefit the children by charitable giving
- Pass along both value and values by modeling charitable behavior for the next generation
- Can the charity create giving opportunities where the next generation is involved?



Public notice of founding of the Bible Society (1804) and listing of donors

The Morning Post (London, England), Monday, March 19, 1804; pg. [1]; Issue 11061. 19th Century British Library Newspapers: Part II.

At a numerous and respectable Meeting, held at the London Tavern, on Wednesday, the 7th of March, for the purpose of **EXTENDING** the **CIRCULATION** of the **HOLY SCRIPTURES**,

GRANVILLE SHARP, Esq. in the Chair:

The following Resolutions were carried unanimously:—
1st, A Society shall be formed, with this designation, **THE BRITISH AND FOREIGN BIBLE SOCIETY**; of which the sole object shall be to encourage a wider Dispersion of the Holy Scriptures.

2d, This Society shall add its endeavours to those employed by other Societies for circulating the Scriptures through the British Dominions, and shall also, according to its ability, extend its influence to other Countries, whether Christian, Mahomedan, or Pagan.

3d, Each Subscriber of One Guinea annually shall be a Member.

4th, Each Subscriber of Twenty Pounds at one time shall be a Member for life; a Subscriber of Five Guineas per annum shall be a Governor; and a Subscriber of Fifty Pounds, or upwards, at one time, shall be a Governor for life. Governors shall be entitled to attend and vote at all the Meetings of the Committee.

5th, An Executor paying a Bequest of Fifty Pounds, shall be a Member for life; or of One Hundred Pounds, or more, a Governor for life.

6th, Each Member shall be entitled, under the direction of the Committee, to purchase Bibles and Testaments, for the purpose of gratuitous distribution, at the Society's prices, which shall be as low as possible; but no English Bibles or Testaments shall be given away in Great Britain by the Society itself.

7th, The Annual Meeting of the Society shall be held in the month of May, when the Treasurer and Committee shall be chosen, the accounts audited, and the proceedings of the foregoing year reported.

8th, The Committee shall consist of 36 Members, who shall conduct the business of the Society, and have power to call an extraordinary General Meeting. Twenty-four of the Committee, who shall have most frequently attended, shall be eligible to re-election the ensuing year.

9th, The Committee shall recommend, at the General Meetings, such Noblemen and Gentlemen, as shall have rendered important services to the Society, to be elected Honorary Members.

As the very constitution of this Society will stand aloof from party views, it is hoped that Christians of every denomination will cheerfully come forward to encourage an object, which they all so decidedly profess to approve.

Henry Thornton, Esq. M. P. was unanimously chosen Treasurer to the Society.

The Thanks of the Meeting were unanimously voted to Granville Sharp, Esq. for his acceptance of the Chair, and zealous attention to the business of the day.

The following Sums were immediately subscribed:—

Joseph Benwell	£. 52 10 0	Thomas Hawkes	£. 5 0 0
Alexander Mastrand	50 0 0	James Pritt	3 3 0
Herman Schroder	50 0 0	John, annual	2 2 0
Samuel Mills	50 0 0	John Penn	2 2 0
Jos. Butterworth	21 0 0	Rev. Jn. Townsend	2 2 0
Ditto, annually		Rev. Jn. Townsend	2 2 0

210, annually	5 5 0	Rev. Alex. Wauchope	2 2 0
Christopher Sundius	21 0 0	Henry Churchyard	2 2 0
George Wolff	21 0 0	Zachary Macaulay	2 2 0
Wolffs and Derwille	21 0 0	John Braxton	2 2 0
Granville Sharp	20 0 0	Peter Forrester	2 2 0
Joseph Hardcastle	20 0 0	Joseph Tarn	2 2 0
Joseph Reyner	20 0 0	Dr. Benamor	2 2 0
Wilson Birkbuck	20 0 0	Rev. Josiah Pratt	2 2 0
Ditto, annually	2 2 0	John Cowie, jun.	2 2 0
Joseph Smith	20 0 0	Rev. R. Hall, A. M.	1 1 0
Ditto, annually	2 2 0	William Terrington	1 1 0
William Alers	20 0 0	Jos. Hardcastle, jun.	1 1 0
R. Lea, Esq. Ald.	20 0 0	Rev. James Phillips	1 1 0
William Fry	20 0 0	Rev. W. B. Williams	1 1 0
William S.ous Fry	20 0 0	J. Cope	1 1 0
J. Proctor Anderson	20 0 0	Rev. Corn. Winter	1 1 0
Jos. Bunnell	20 0 0	Robert Williams	1 1 0
William Sabine	20 0 0	Widow's Mite, by do.	0 10 6
Samuel Robinson	20 0 0	Capt. W. Wilson	1 1 0
George Gaviler	20 0 0	Jos. Wickenden	1 1 0
J. Goodhart, jun.	20 0 0	Rev. John Owen	1 1 0
Thomas Wilson	20 0 0	Rev. Mr. Wall	1 1 0
Robert Howard	20 0 0	Rev. Mr. Cracknell	1 1 0
Ditto, annually	2 2 0	Rev. J. Hughes, A. M.	1 1 0
William Clerk	20 0 0	Rev. James Campbell	1 1 0
Ditto, annually	2 2 0	Thos. Wontner, sen.	1 1 0
Stephen Carby	15 15 0	Thos. Wontner, jun.	1 1 0
James Colles	10 10 0	Samuel Hollingsworth	1 1 0
Rev. J. Thompson	10 0 0	Robert George Stoll	1 1 0
Thomas Plummer	10 10 0	Rev. Jn. Humphrys	1 1 0
Capt. James Wilson	10 10 0	Samuel Wear	1 1 0
Mrs. Wilson	1 1 0	Geo. Payne	1 1 0
Wm. Marryatt, jun.	10 10 0	Jos. Brown	1 1 0
Thomas Still	10 10 0	Thomas Preston	1 1 0
Robert Curling	10 10 0	Rev. W. Goode	1 1 0
George Stacey	10 0 0	Rev. Thomas Jackson	1 1 0
Ditto, annual	2 2 0	Rev. Noah Hill	1 1 0
Robert Stevens	5 5 0	Rev. J. Griffin	1 1 0
Charles Crawford	5 5 0	James Graves, sen.	1 1 0
George Hammond	5 5 0	Richard Rogers	1 1 0
Jos. Benwell, jun.	5 5 0	Rev. W. F. Platt	1 1 0
Samuel Lloyd	5 0 0	William Helliok	1 1 0
Rev. George Burder	5 5 0	William Billings	1 1 0
Rev. Henry Foster	5 5 0	John Clapham	1 1 0
Thomas Hayter	5 5 0	George Hodson	1 1 0
Thomas Hodson	5 5 0	Ernst Wolff	1 1 0
Robert Cowie	5 5 0	Jens Wolff	1 1 0
Samuel Gearby	5 5 0	Miss Wolff	1 1 0
John Hemming	5 5 0	Miss I. M. Wolff	1 1 0
Jos. Stephenson, jun.	5 0 0	James Evill	1 1 0
J. R. Burchett	5 0 0	Thomas Glover	1 1 0
Thomas Maitland	5 5 0	Rev. W. Burton	1 1 0
Mrs. Maitland	1 1 0	M. S. Toulon	1 1 0
Offering of a Servant	5 0 0	James Clements	0 10 6
Henry Boase	5 5 0	John Bellin	1 1 0
Benjamin Bates	5 5 0	James Warman	1 1 0
William Savill	5 5 0		

Annual Subscriptions or Donations will be received at the following Bankers:—Messrs. Down, Thornton, and Co.; Hankey and Co.; Ransom, Morland, and Co.; Forster and Co.; and at Messrs. Hardcastle and Reyner's, No. 9, Old Swan Street.

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1800, annually	5	0	0	Rev. Alex. Wauchope	2	2	0
Christopher Sundius	21	0	0	Henry Churchyard	2	2	0
George Wolff	21	0	0	Zachary Macaulay	2	2	0
Wolffs and Derwille	21	0	0	John Braxton	2	2	0
Granville Sharp	20	0	0	Peter Forrester	2	2	0
Joseph Hardcastle	20	0	0	Joseph Tarn	2	2	0
Joseph Reyner	20	0	0	Dr. Benamor	2	2	0
Wilson Birckbuck	20	0	0	Rev. Josiah Pratt	2	2	0
Ditto, annually	2	2	0	John Cowie, jun.	2	2	0
Joseph Smith	20	0	0	Rev. R. Hall, A. M.	1	1	0
Ditto, annually	2	2	0	William Terrington	1	1	0
William Alers	20	0	0	Jos. Hardcastle, jun.	1	1	0
R. Lea, Esq. Ald.	20	0	0	Rev. James Phillips	1	1	0
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Samuel Robinson	20	0	0	Capt. W. Wilson	1	1	0
George Gaviler	20	0	0	Jos. Winkenden	1	1	0
J. Goodhart, jun.	20	0	0	Rev. John Owen	1	1	0
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Thomas Plummer	10	10	0	Rev. Jn. Humphrys	1	1	0
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Wm. Marryatt, jun.	10	10	0	Jos. Brown	1	1	0
Thomas Still	10	10	0	Thomas Preston	1	1	0
Robert Curling	10	10	0	Rev. W. Goode	1	1	0
George Stacey	10	0	0	Rev. Thomas Looker	1	1	0

Executors
become
voting
Governors
for life

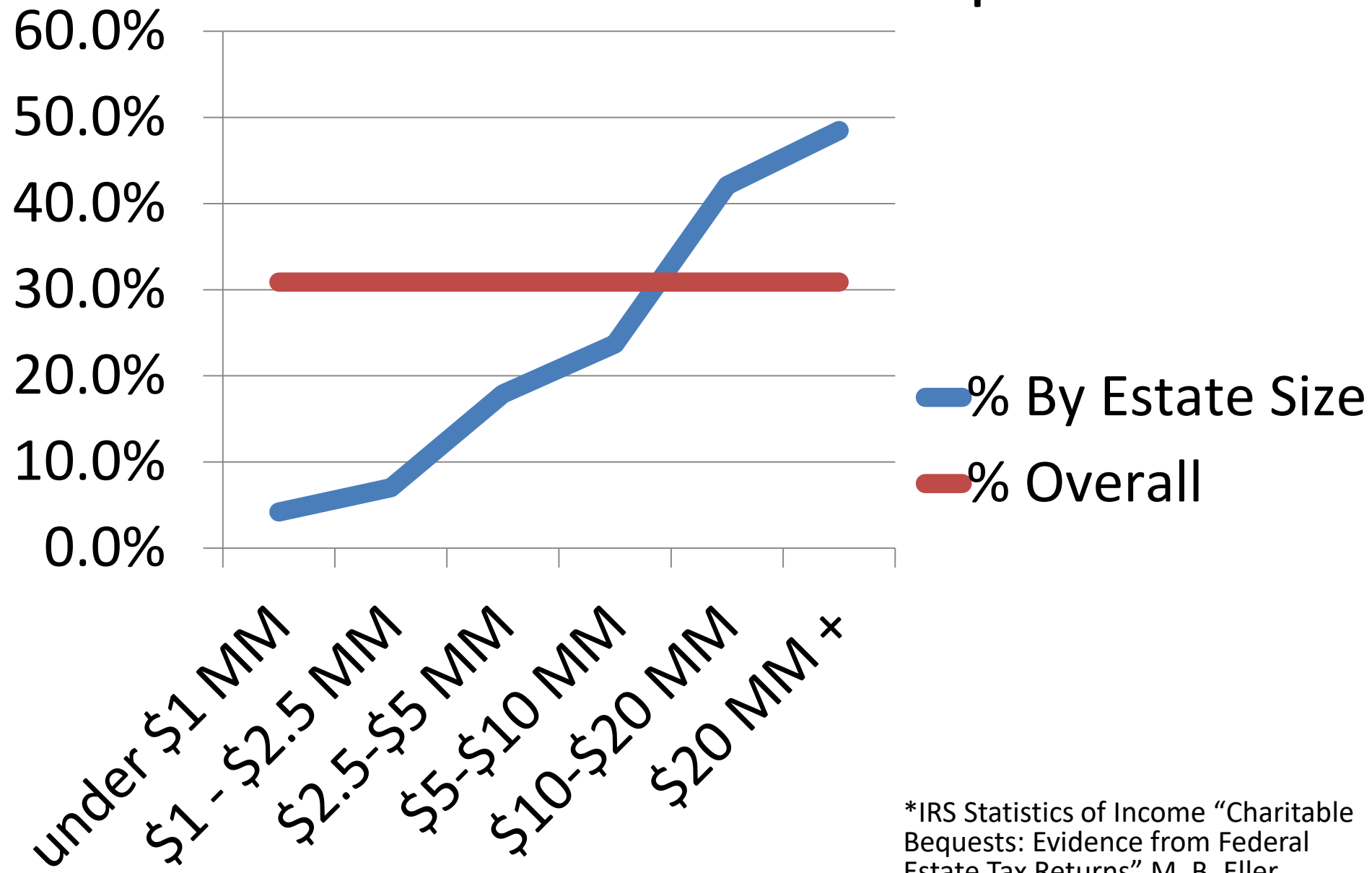
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#2. The Ultimate Charitable Competitor



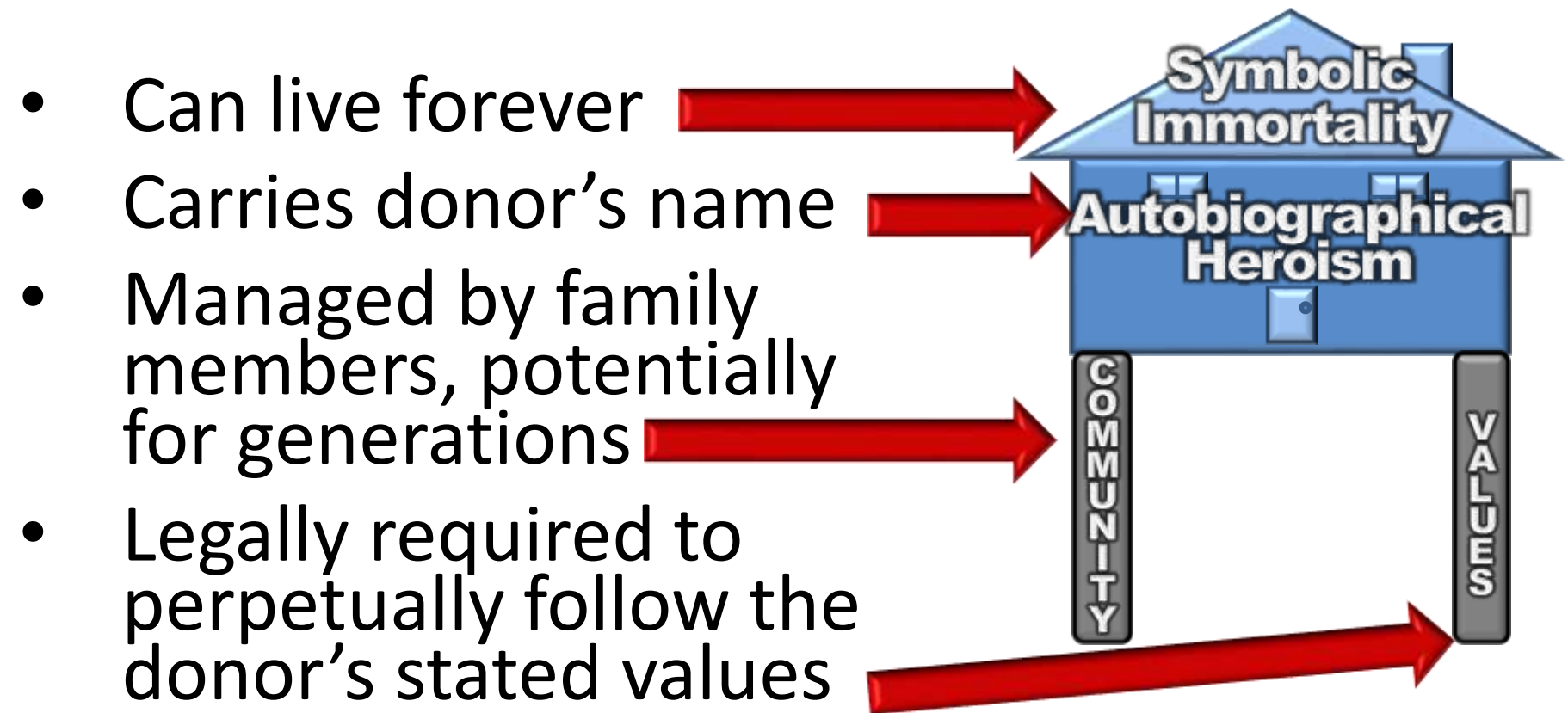
Charitable estate gifts going to the “Ultimate Charitable Competitor”



*IRS Statistics of Income "Charitable Bequests: Evidence from Federal Estate Tax Returns" M. B. Eller

“Ultimate Charitable Competitor”

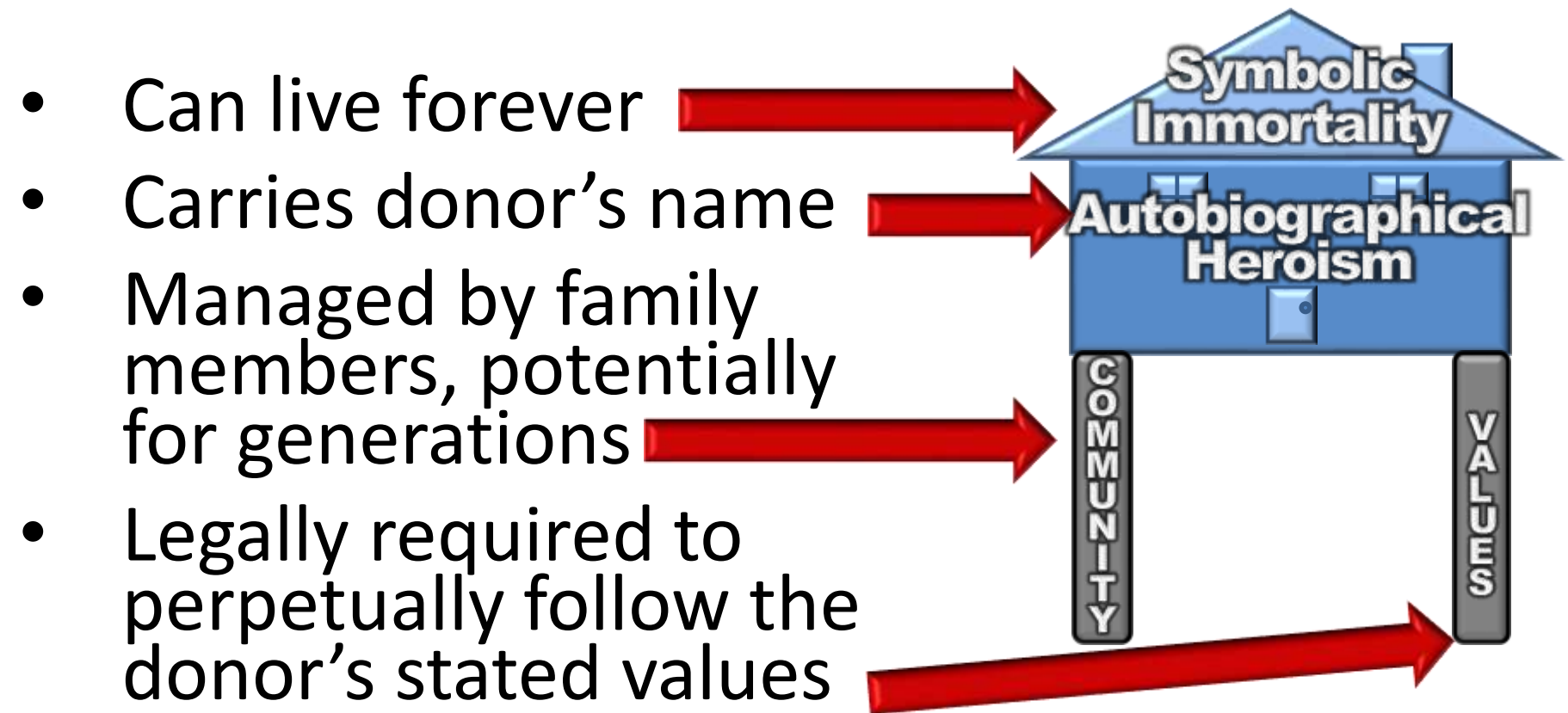
fulfillment of key desires



Often started during life, so creation is not subject to death-related avoidance

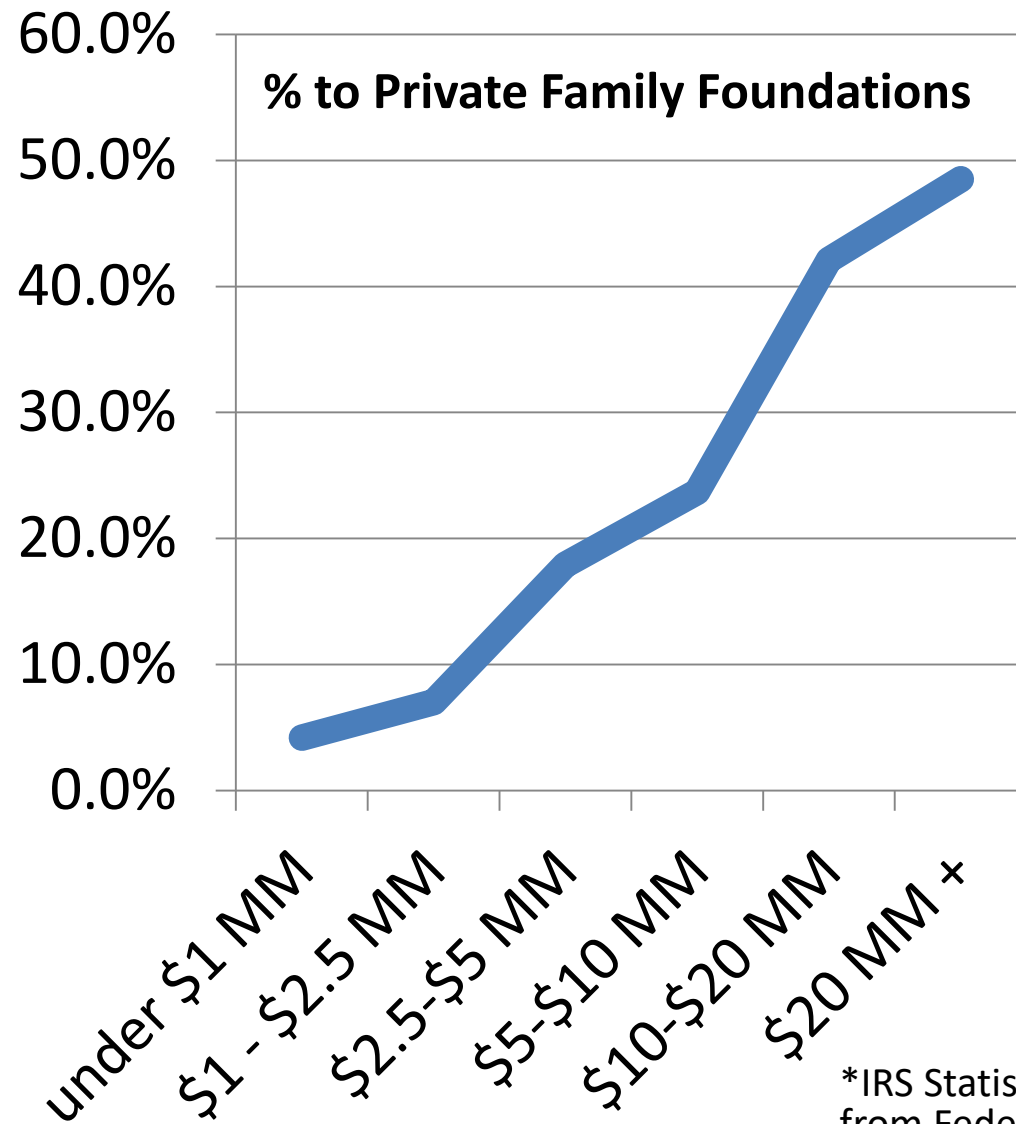
Private Family Foundations:

We can learn from their success



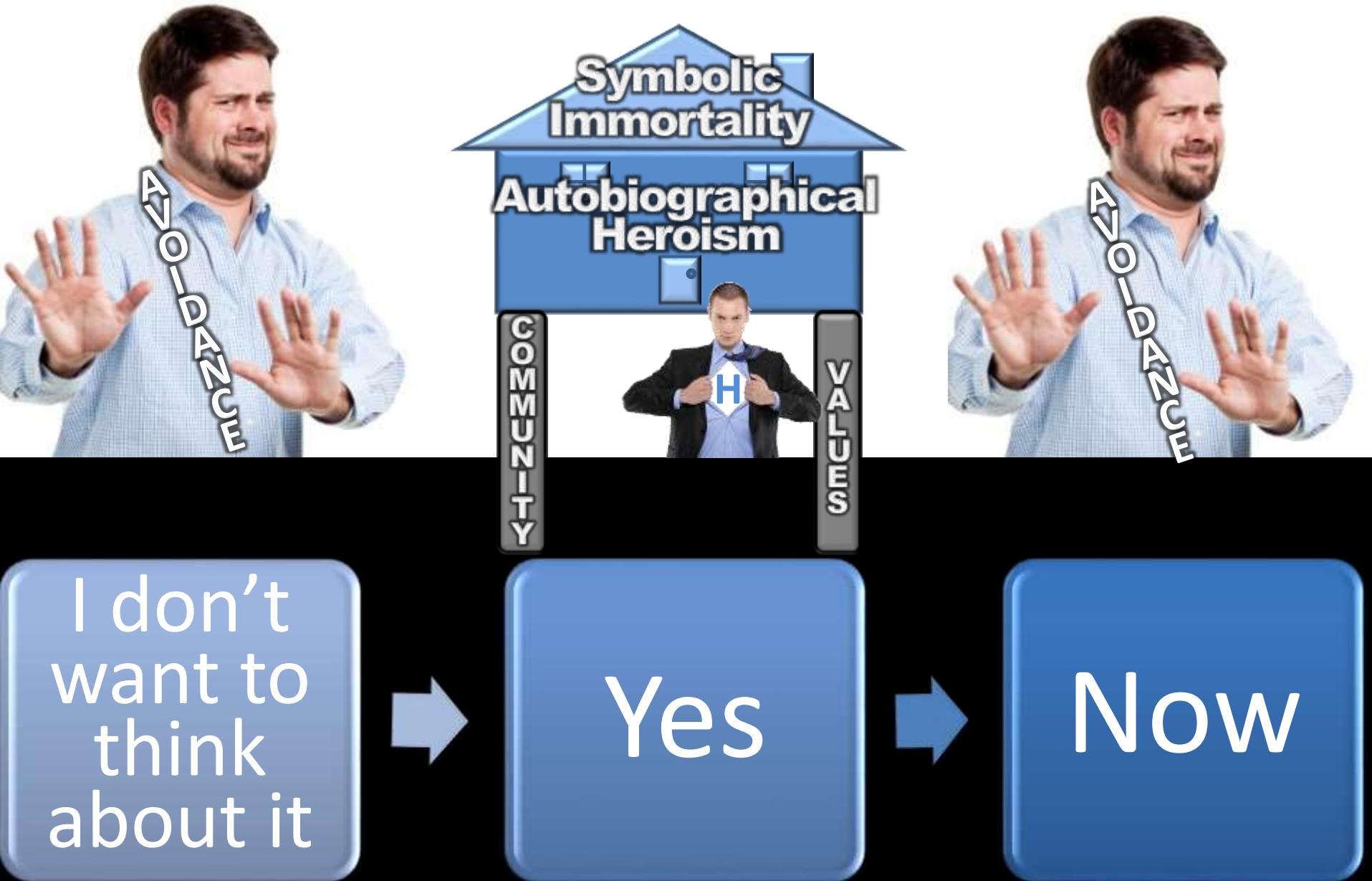
Started during life, so creation is not subject to death-related avoidance

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



*IRS Statistics of Income "Charitable Bequests: Evidence from Federal Estate Tax Returns" M. B. Eller

Bequest Decision-Making Process Overview

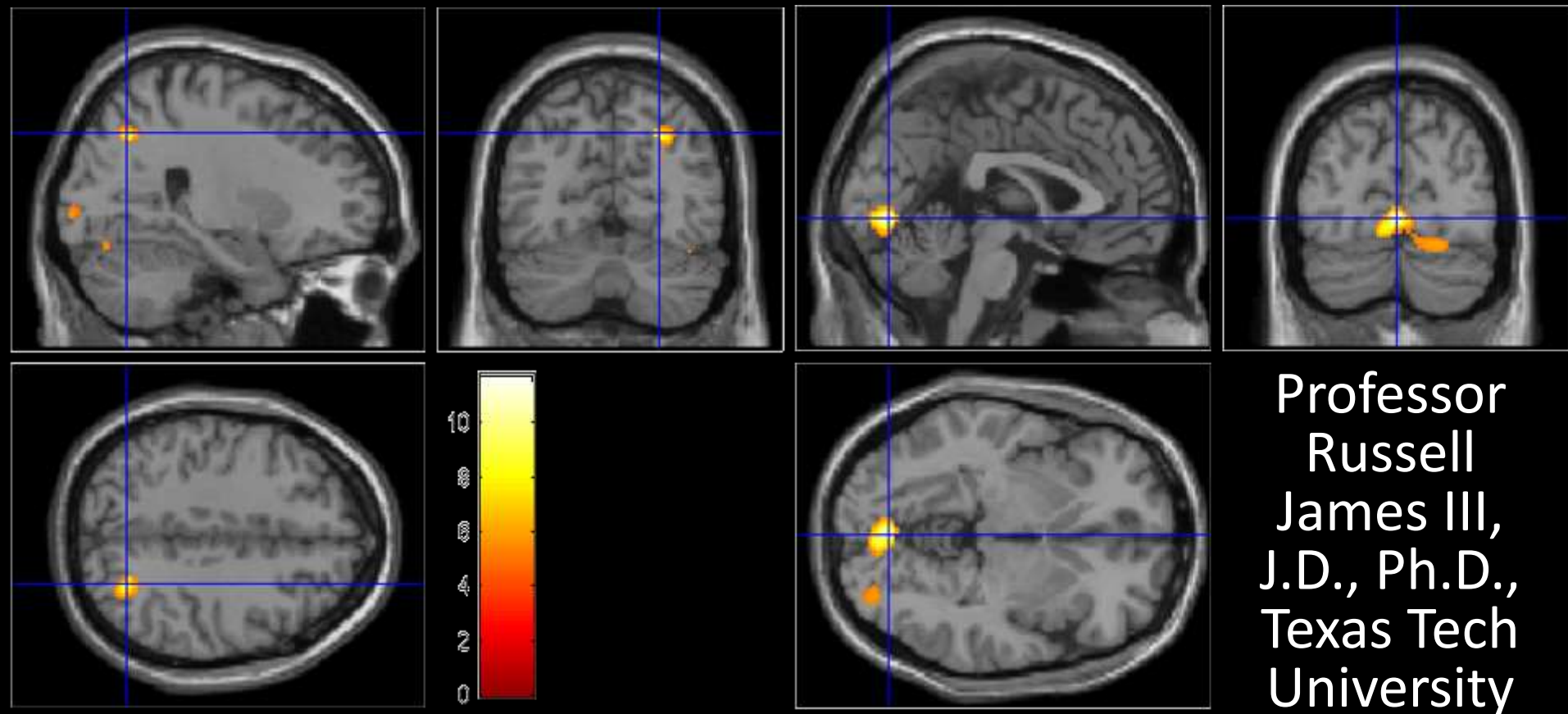


Understanding the model can help you evaluate and develop new approaches



Inside the Mind of the Bequest Donor

Research findings from experimental psychology and neuroimaging



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