

Using surveys in legacy and planned gift marketing

Academic research and practical applications



Dr. Russell James
Texas Tech University

Charities often seek to GET estate giving information...



Yes, I have named [org.] in my estate plan

Please contact me with information about planning my estate

**But, are
disappointed with
the lack of
response...**



Charities often seek to GIVE estate giving information...

**Free
Seminar
Today**

Including
charity in your
estate plan



But, are disappointed with the lack of response...



So, what's the problem?

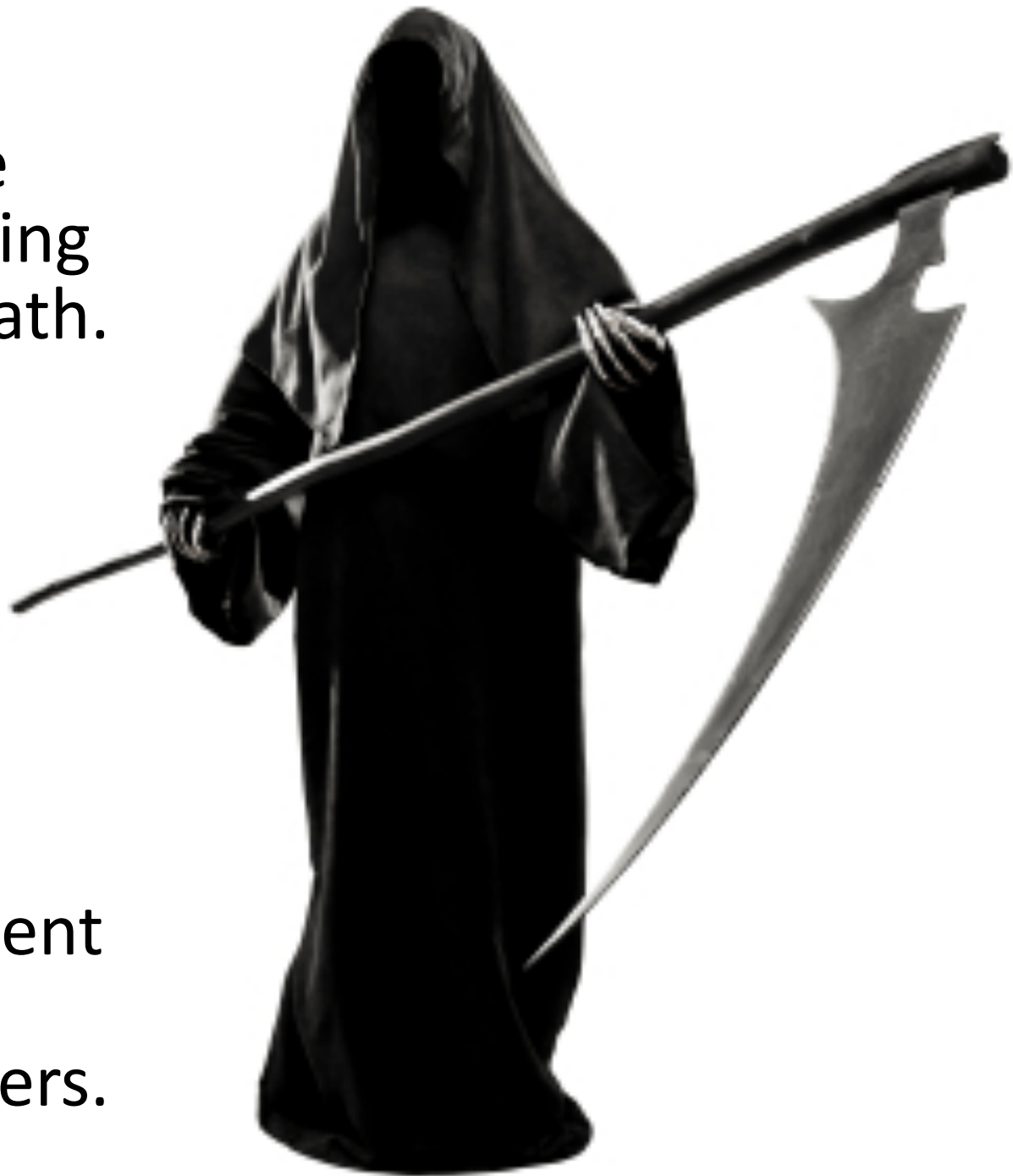


So, what's the problem?



Death.

- 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.



Avoidance

(1st Stage Defense)



Forms of Avoidance



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

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

Deny: These worries are overstated

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

Depart: I am going to stay away from that reminder

What you see

What the
subconscious sees



Seminar Tonight:

**Estate
Planning**

Seminar Tonight:

**Your Upcoming
Death**



What's the solution?



Communicating Obliquely

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



A common theme in several successful approaches to introducing planned giving

The Oblique Seminar

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



Charitable Estate Planning

Tax-smart giving

- Current giving tips
- Planned giving tips

Christians and the Law

- Religious liberties
- Stewardship / estate planning

Stories from the frontlines

- Charity projects
- Stories of planned donors who fund it

Identity theft?

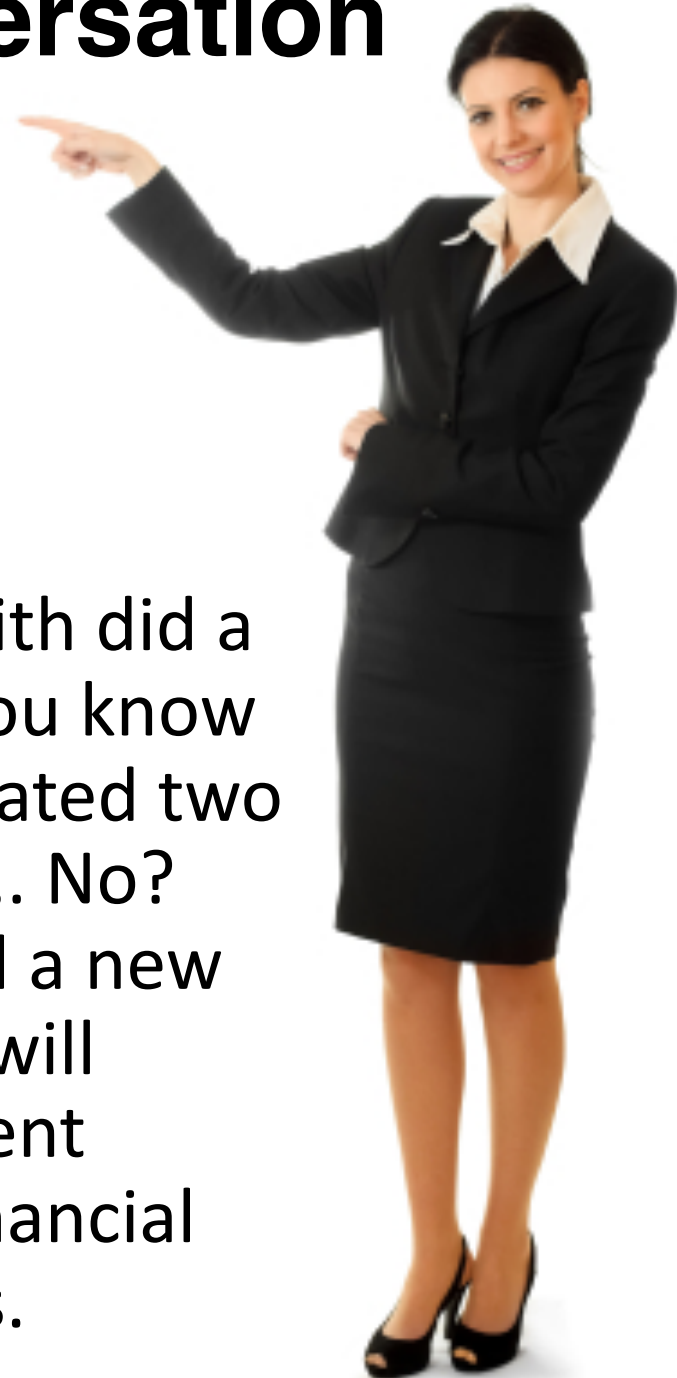
“Since you’re thinking about ways to protect yourself and your identity, why not think about ways to protect your estate, as well?” We ended with an abbreviated seminar on how to be sure your estate is in order (with appropriate charitable bequests in place).”

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

The Oblique Conversation

So, what's new at Texas Tech?

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



4 S

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

The Oblique Focus Group

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



The Oblique Investment

How is Death
Insurance Sold?





The Oblique Survey

Why are response rates so much higher when we ask many questions instead of just one?

Communicate obliquely (don't lead with death)

- We don't telegraph "death" with the communication
- We ask for input, opinion and information
- Death topics appear only in the last half



Thank you for completing this important survey.

Please rate the importance of the following areas of work at Acme Environmental Charity

	Not important	Some importance	Very important
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Permanently protecting and preserving sensitive forest areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Educating younger generations about the importance of enduring environmental conservation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Was there someone in your life who was particularly influential in shaping your views on the importance of nature conservation?
 mother father grandparent aunt/uncle sibling other family member teacher friend other

Comment: _____

Many people like to support this important cause in the following ways. Which have you already used with Acme Environmental Charity in the past?

- gift of cash or check
- gift in your will
- a tribute gift in your will honoring a family member
- gift that pays you income for life
- gift of stocks or real estate
- gift from an IRA/retirement account
- naming Acme Environmental Charity as a death beneficiary for part of your IRA, retirement account, or life insurance

Please rate the likelihood that you might consider any of the following giving options for Acme Environmental Charity within the next six months

	Unlikely	Somewhat Likely	Very Likely	Unfamiliar with this option
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 within the last year within the last 5 years within the last 10 years
 most of my life all of my life

Comment: _____

Keys to **building** a survey



Keys to **using** a survey



Keys to building a survey

T
I
P

Theory
Into
Practice

- Ask meaningful questions
- Emphasize lasting impact
- Bring to mind life and family connections
- Use best phrasing to increase interest

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Ask meaningful questions

- The survey allows you to learn what is important to your donors.
- Results can communicate more powerfully to leadership than “just your opinion”
- Make it independently important



**Emphasize
lasting
impact**



Permanence is psychologically attractive

Will live beyond them

Symbolic Immortality

Autobiographical Heroism

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



COMMUNITY

VALUES

In a survey of over 4,000 Americans, among those expressing a difference in preference, people wanted

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

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

v.

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

**Normal Group
Average Gift**

**Death Reminded
Group Avg. Gift**

Immediate Focused Charity

\$257.77

\$80.97

Permanent Focused Charity

\$100

\$235.71

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



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



Preliminary reminder questions
that increased willingness to give
to environmental conservation
organizations



Legacy Questions

Please rate the importance to you of the following

- (1) Being a good example for the next generation.
- (2) Making a lasting impact in the world.
- (3) Insuring that your values will be remembered by future generations.

In a survey of 5,000+ people, asking this increased rating of organizational importance, willingness to donate, and leave a bequest, for environmental nonprofits

Emphasize lasting impact

- Begin with seeking input on what is most important about the organization's work
- Descriptions intentionally use language emphasizing permanence

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Life stories

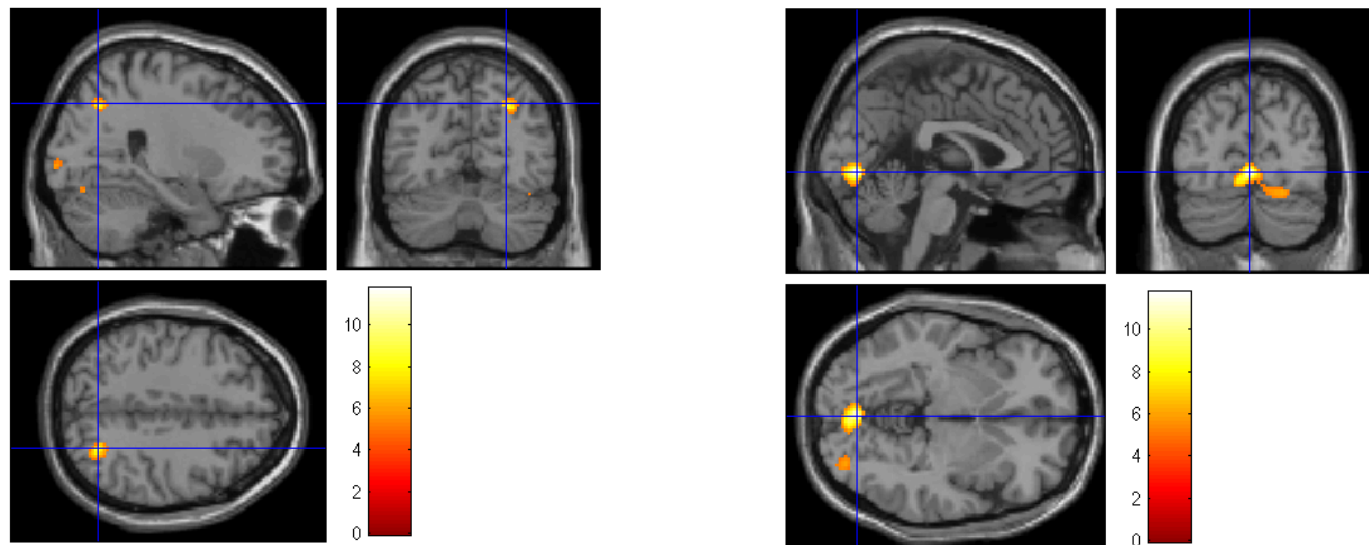
Bringing to mind the life relationship with the organization and the cause (self-identity)



Charitable bequest decision making emphasizes “visualized autobiography” brain regions

Contrast	Brain Region	MNI co-ordinates	Peak p FWE	Cluster p FWE
(1) Beq > Give	Lingual Gyrus	-2, -78, -2	.004	.000
	Precuneus	26, -66, 42	.102	.009
(2) Beq > Vol	Lingual Gyrus	2, -80, -4	.007	.000
	Precuneus	30, -66, 40	.180	.004
	Precentral Gyrus	-34, -3, 36	.397	.001
(3) Beq > (Give+Vol)	Lingual Gyrus	0, -78, -4	.001	.000
	Precuneus	26, -66, 42	.007	.001

James, R. N., III & O’Boyle, M. W. (2014). Charitable estate planning as visualized autobiography: An fMRI study of its neural correlates. *Nonprofit and Voluntary Sector Quarterly*, 43(2), 355-373.





Life stories

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

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

References to “important in your life” increase interest

2014 & 2015 Surveys, 1,822 Respondents

**Interested
Now**

**Will Never Be
Interested**

40% Make a gift to charity in your will **to support causes that have been important in your life**

6%

30% Make a gift to charity in your will

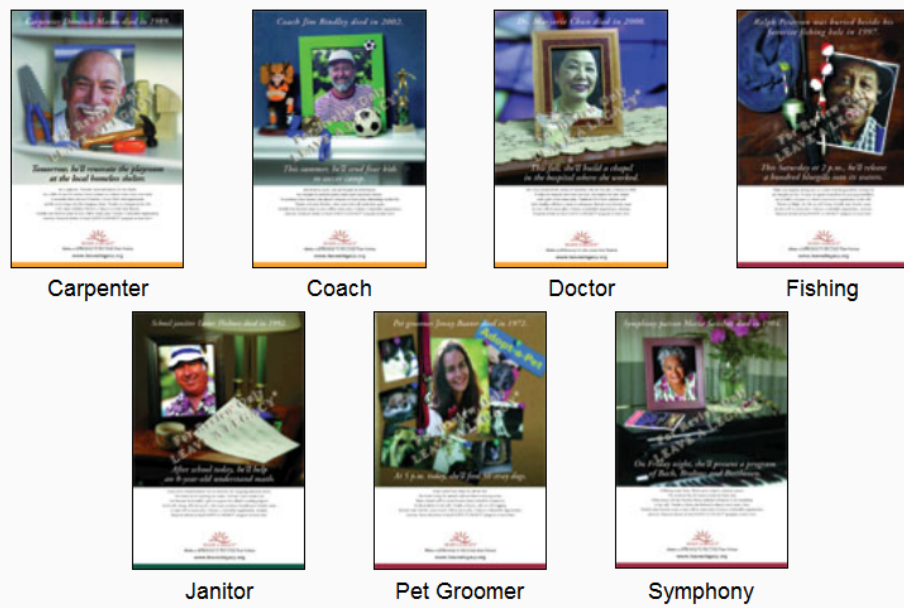
7%

12% Make a **bequest** gift to charity

14%

Living bequest donor life stories

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



With new images or pure text (no significant difference)

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



Life Questions

At what age did you first begin to think about the importance of conserving the natural environment?

__ childhood __ high school __ my 20s __
my 30s or later

Which of the following have been important in your life?

Time I have spent outdoors

Time I have spent on a river

Time I have spent in a forest

Time I have spent on a lake

My life experiences with wildlife

My life experiences with wild birds

My life experiences with trees and plants.

In a survey of 5,000+ people, this generated the strongest intention to leave a bequest of any reminder questions tested.

Life stories

- Bringing to mind the life relationship with the organization and the cause (self-identity)



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Family connections

- Bringing to mind the relationships of significant others with the cause (self-identity)



Bequest charity representing loved ones

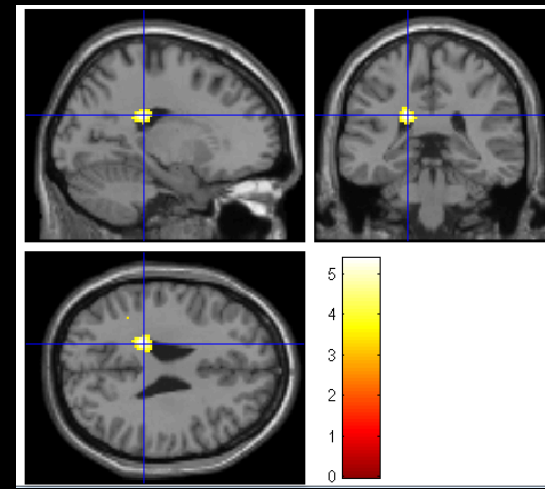
*'The reason I selected Help the Aged...it was **after my mother died**...And I just thought – she'd been in a care home for probably three or four years. And I just wanted to help the elderly...I'd also support things like Cancer Research, because **people I've known have died**...An animal charity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

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

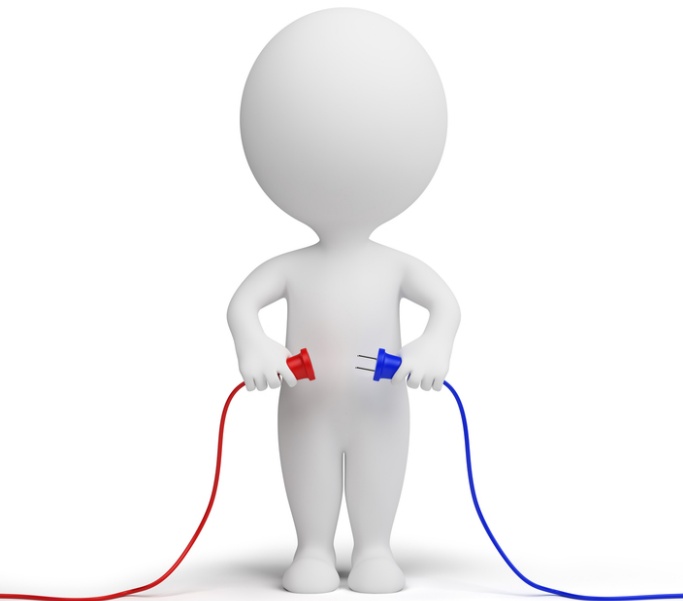
*Female, 63
widowed*

*Male, 89
married*

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



Philanthropy is a **SOCIAL** act using the mechanisms of **FAMILY** bonding



Tribute charitable bequests generate more brain activation, and in regions consistent with applying more emotion and memory information to the decision

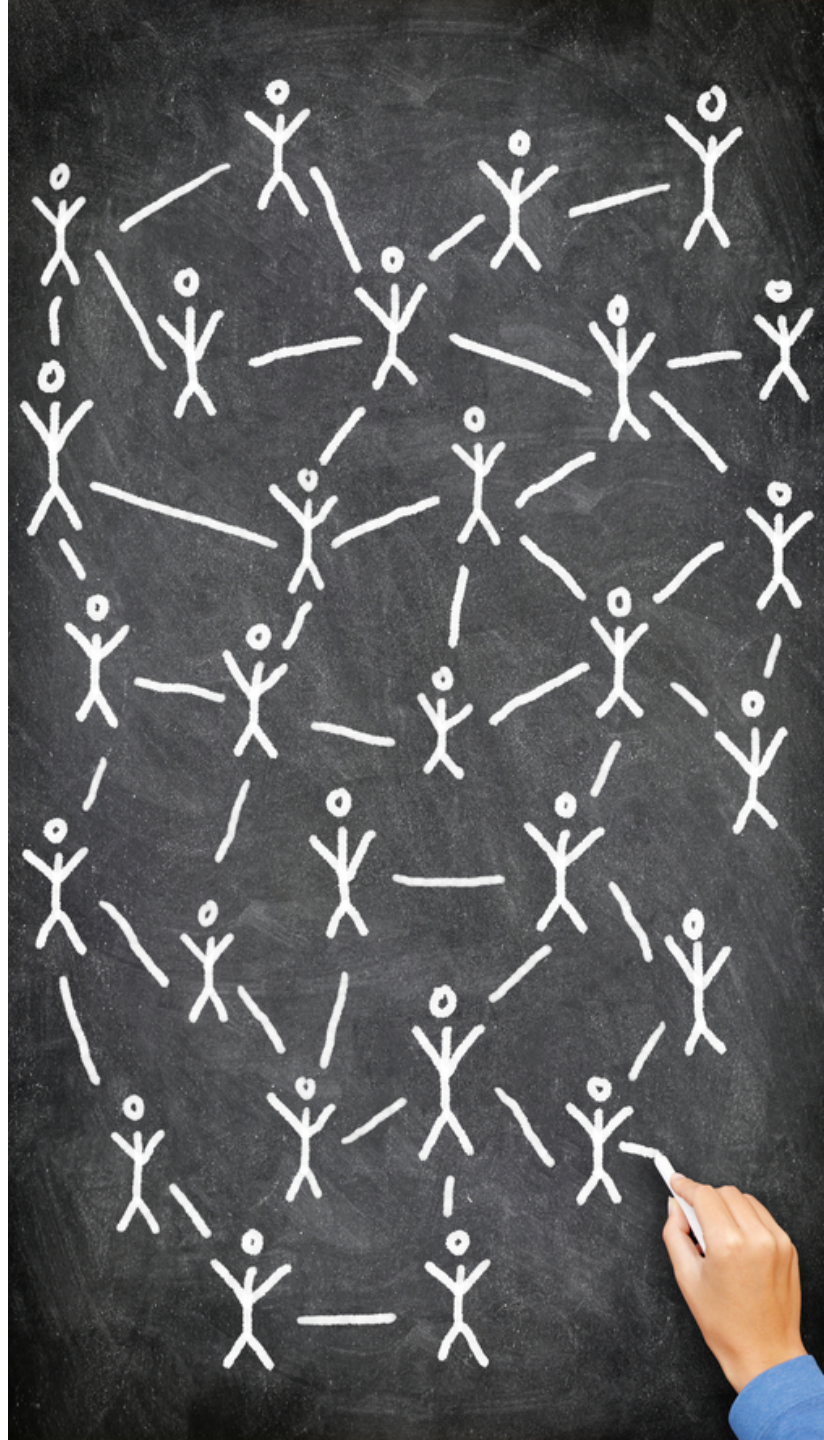
Connection reminder + tribute bequest offer increases interest

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

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

Average share with family/friend connections to each cause

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



Family connections

- Bringing to mind the relationships of significant others with the cause (self-identity)

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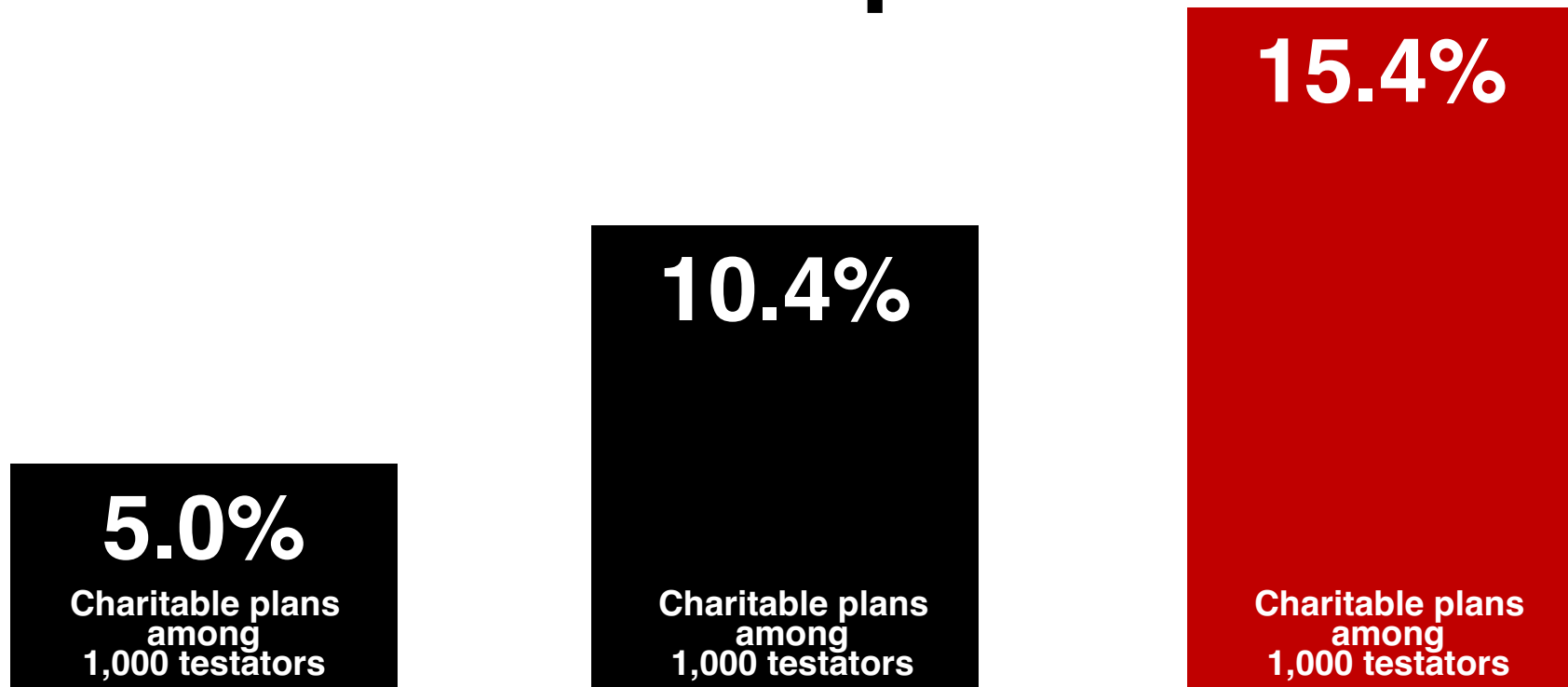
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Avoid capital gains tax with a gift of stocks or real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a gift from an IRA/retirement account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ask Acme Environmental Charity as a death beneficiary for part of an IRA, retirement account, or life insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Use best phrasing to increase interest



Charitable bequests are influenced by a simple social example



No reference to charity

Would you like to leave any money to charity in your will?

Many of our customers like to leave money to charity in their will. Are there any causes you're passionate about?

The social norm increased charitable bequest intentions

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

**Will Never
Be
Interested**

**Interested
Now**

31% Many people like to leave a gift to charity in their will. Are there any causes you would support in this way?

9%

23% Make a gift to charity in my will **12%**

12% Make a **bequest** gift to charity **14%**

Use best phrasing to increase interest

- Social norms
- Introducing new, unfamiliar options



Many people like to support this important cause in the following ways.
Which have you already used with Acme Environmental Charity in the past?

- gift of cash or check
- gift by credit card
- gift in your will
- a tribute gift in your will honoring a family member
- gift that pays you income for life
- gift of stocks or real estate
- gift from an IRA/retirement account
- naming Acme Environmental Charity as a death beneficiary for part of your IRA, retirement account, or life insurance

Thank you for completing this important survey.

Please rate the importance of the following areas of work at Acme Environmental Charity.

	Not important	Somewhat important	Very important
Purchasing new sensitive land areas to protect them for future generations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Addressing immediate threats to biodiversity posed by invasive plants and animals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanently protecting and preserving sensitive forest areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Perpetually conserving sensitive wetlands areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Educating younger generations about the importance of enduring environmental conservation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Was there someone in your life who was particularly influential in shaping your views on the importance of nature conservation?
 mother father grandparent aunt/uncle sibling
 other family member teacher friend other

Comment: _____

Many people like to support this important cause in the following ways. Which have you already used with Acme Environmental Charity in the past?

- gift of cash or check
- gift by credit card
- gift in your will
- a tribute gift in your will honoring a family member
- gift that pays you income for life
- gift of stocks or real estate
- gift from an IRA/retirement account
- naming Acme Environmental Charity as a death beneficiary for part of your IRA, retirement account, or life insurance

Please rate the likelihood that you might consider any of the following giving options for Acme Environmental Charity within the next six months.

	Unlikely	Somewhat Likely	Very Likely	Unfamiliar with this option
Make a gift of cash or check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a gift by credit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a gift to Acme Environmental Charity in your will to support a cause that has been important in your life (if you happened to sign a new will in the next six months)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Honor a family member by making a tribute gift to Acme in your will	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a gift that pays you income for life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Avoid capital gains tax with a gift of stocks or real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a gift from an IRA/retirement account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ask Acme Environmental Charity as a death beneficiary for part of an IRA, retirement account, or life insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What are some of the things that initially connected you with Acme Environmental Charity?
 visiting a conservation location (which ones?) _____
 reading/hearing about conservation work in California Pacific Northwest East Coast Other parts of the US International
 friends/family members
 a staff member or volunteer from Acme Environmental Charity
 other _____

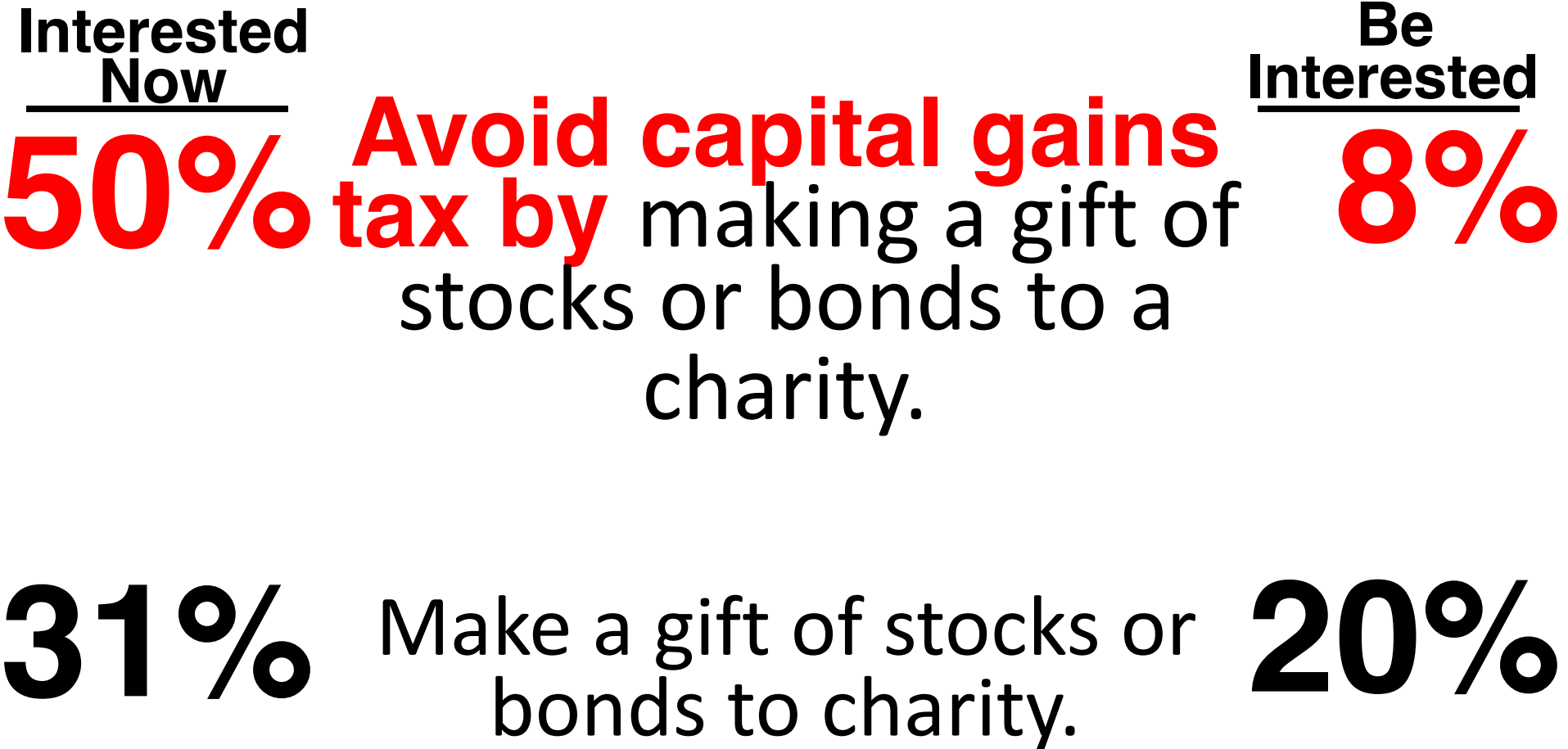
Comment: _____

When did conserving the natural environment first become important in your life?
 within the last year within the last 5 years within the last 10 years
 most of my life all of my life _____

Comment: _____

Mentioning tax avoidance increases charitable interest

2014 Nov. Survey, 1,006 Respondents, Groups X/Y



Simple language and starting with honor

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

Interested Now

Will Never Be Interested

32%

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

11%

23%

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

17%

13%

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

21%

Slight improvement with a percentage option

2014 Survey, 2,214 Respondents, Groups *G/H/D*

**Interested
Now**

14.4%

Make a gift by naming a charity as a transfer-on-death beneficiary **for some percentage** of a bank account or retirement account.

**Will Never
Be
Interested**

24.1%

14.0%

Make a gift by naming a charity as a transfer-on-death beneficiary **for 10%** of a bank account or retirement account.

29.0%

11.6%

Make a gift by naming a charity as a transfer-on-death beneficiary on a bank account or retirement account.

25.6%

Use best phrasing to increase interest

- Incorporating avoidance with delay and hypothetical framing “if you happened to sign a will in next six months”
- Using key phrases that have tested well



Please rate the likelihood that you might consider any of the following giving options for Acme Environmental Charity within the next six months

	Unlikely	Somewhat Likely	Very Likely	Unfamiliar with this option
Make a gift of cash or check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a gift by credit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a gift to Acme Environmental Charity in your will to support a cause that has been important in your life <u>(if you happened to sign a new will in the next six months)</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Honor a family member by making a tribute gift to Acme in your will</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a gift that pays you income for life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Avoid capital gains tax with a gift of stocks or real estate</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a gift from an IRA/retirement account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Add Acme Environmental Charity as a death beneficiary for part of an IRA, retirement account, or life insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Thank you for completing this important survey.

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Perpetually conserving sensitive wetlands areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Educating younger generations about the importance of enduring environmental conservation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What are some of the things that initially connected you with Acme Environmental Charity?

visiting a conservation location (which ones? _____)

reading/hearing about conservation work in California Pacific Northwest East Coast Other parts of the US International

friends/family members

a staff member or volunteer from Acme Environmental Charity

other _____

Comment: _____

When did conserving the natural environment first become important in your life?

within the last year within the last 5 years within the last 10 years

most of my life all of my life

Comment: _____

Was there someone in your life who was particularly influential in shaping your views on the importance of nature conservation?

mother father grandparent aunt/uncle sibling

other family member teacher friend other _____

Comment: _____

Many people like to support this important cause in the following ways. Which have you already used with Acme Environmental Charity in the past?

gift of cash or check

gift by credit card

gift in your will

a tribute gift in your will honoring a family member

gift that pays you income for life

gift of stocks or real estate

gift from an IRA/retirement account

naming Acme Environmental Charity as a death beneficiary for part of your IRA, retirement account, or life insurance

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- friends/family members
- a staff member or volunteer from Acme Environmental Charity
- other

Comment: _____

When did conserving the natural environment first become important in your life?

- within the last year within the last 5 years within the last 10 years
- most of my life all of my life

Comment: _____

Was there someone in your life who was particularly influential in shaping your views on the importance of nature conservation?

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Keys to Using a Survey

Level 1

- Attitude shifting
- Education (new information)
- Hand raises for legacy society

Level 2

- Prospect identification
- Quantify your opportunity

Level 3

- Become a learning organization

Level 1: Results if you do nothing else



Attitude shifting

- This lead up (life story reminders, social norms, etc.) and language is calculated to generate agreement with the concept of a gift in a will
- There is some temporary spillover effect of this agreement on upcoming estate planning actions that may arise naturally



Education (new information)

- Some new concepts will resonate with some parts of the audience (e.g., results on tribute gift concept)





**Hand raises for
legacy society**

**Level 2:
Results if
you are
able to
follow up**



Prospect identification

- Not just will plans but other planned and major gift opportunities
- Those with immediate interest (move to action) and those who are unfamiliar (move to educate)
- Only use **small** mailings so that follow-up can be timely and

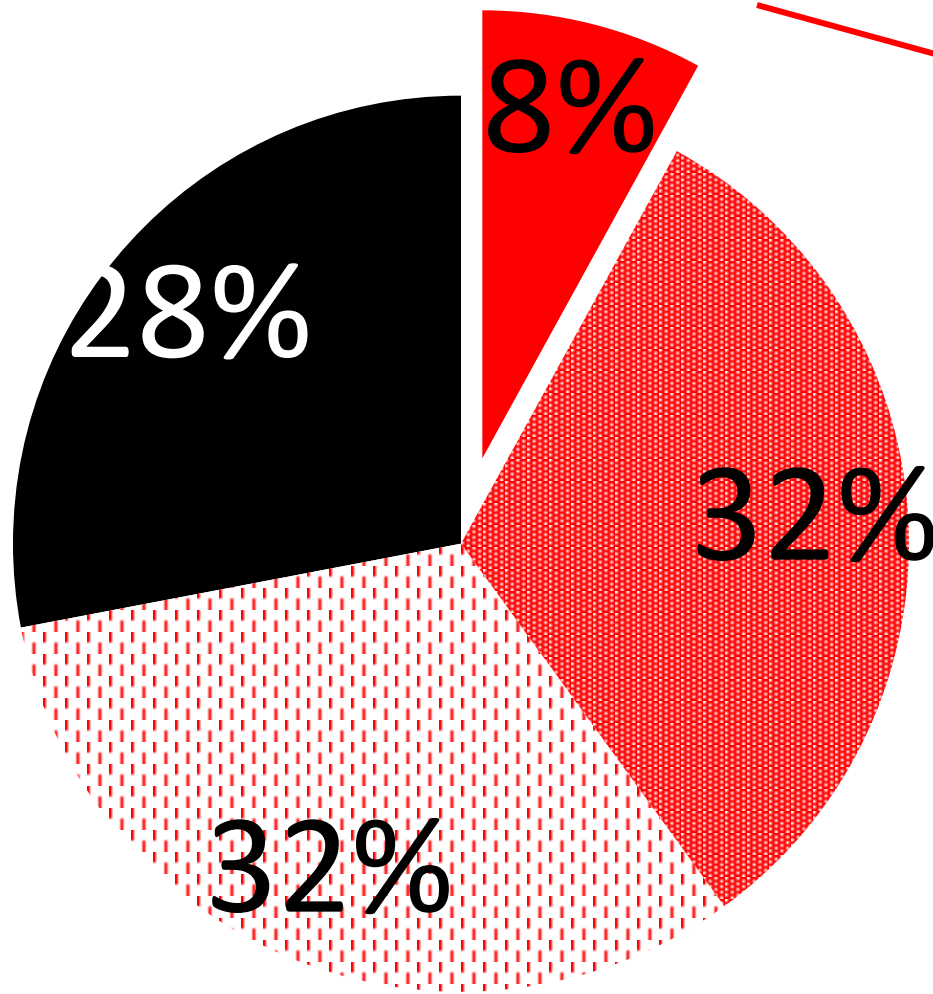


Quantify your opportunities

- The gap between those who *have* made a gift and those who *would* make a gift if planning occurred shows the potential return for immediate stewardship action (turning “Yes” into “Now”)
- Small sample results can then project to national dataset



Current and Potential Estate Gifts (age 70+)



This 5% with signed plans generates our average \$X per year in estate income

- Have already included
- Haven't included but would
- Haven't included but might
- Wouldn't include

Missed opportunity

This 33% would leave a gift, but haven't been helped through the planning process

~~Too Late~~

***Without action, these unsigned “YES’s”
pass away without gifts.***

Nationally, >90% of substantial donors die with no gift in their estate plan

Level 3

Learning Organization



Scientifically perfecting the language of YOUR planned giving ask

- Because you are using small surveys, you can regularly vary the lead up concepts and the ask phrasing
- Vary only one element at a time to scientifically test the results of that one change

Measure bequest communication progress over time

- After perfecting the language, continuing to do small sample surveys generates ongoing results for attitudes towards bequests
- Quarterly tracking of these attitudes over time demonstrates the effectiveness of communications in changing attitudes
- Did we move the needle?



Using surveys in legacy and planned gift marketing

Academic research and practical applications



Dr. Russell James
Texas Tech University