

Executive Summary

Background

In 2013, a ground-breaking report from the Behavioural Insights Team, “Applying Behavioural Insights to Charitable Giving” published findings from the first randomised controlled trial in the field of legacy giving. This was a collaborative project run by the Behavioural Insights Team, Remember A Charity, the Co-Operative Legal Services and the University of Bristol.

That report showed that asking people about charitable bequests during the will-making process influenced their decision to leave money to charity. Specifically, Co-Operative clients who were asked whether they wanted to leave money to charity in their will were more likely to do so compared to clients who were not asked. The phrasing also mattered – donations increased further when clients were told that leaving money to charity was something that others did, and were then asked the client whether there were any charities they felt passionate about. However, different messages had no effect on people with children.

Since that first report, the Behavioural Insights Team, the University of Bristol and Remember A Charity have been collaborating on a new series of randomised trials with eight solicitors firms from around the United Kingdom.

The aim of this new study was to

- ◆ Test whether legacy giving is affected by behavioural framing messages in face-to-face and telephone will writing;
- ◆ Test people’s responses to a wider set of messages to better understand the factors which affect the charitable bequest decision;
- ◆ Carry out follow-up surveys to learn how will-writers felt about behavioural prompts; and
- ◆ Investigate the public’s view of these prompts through an online survey.

This study took place between November 2014 and June 2016, incorporating more than 31 solicitors and 2600 client interactions across the country. Compared to the Co-operative trial, a higher proportion of clients left a bequest even before our intervention, and the scale of the new trials was typically smaller.

Messages and key findings

The will-making process can reliably shape whether people leave money to charity in their will and represents a valuable opportunity to raise awareness of legacy giving.

Solicitors and clients in the study were comfortable with references to charities and legacy giving during the will writing process. One client said “I think it’s a good time to bring people’s attention, if you like, to remind them about it”. More broadly, 46% of survey respondents said that solicitors have a *duty* [emphasis added] to ask clients about legacy giving. This suggests that solicitors do not need to avoid charitable bequests in general as a potentially sensitive topic.

The specific language used in conversations around will-making can make a substantial difference to whether people left money to charity. There were three types of language used to discuss bequests: social norm framing, emotional framing, and posthumous benefit framing.

Social norm framing involved telling people that charitable bequests is something that other people do. This was the most effective message frame, but its effectiveness depended on client circumstances. It worked well for clients writing their wills for the first time – when told that others had given, this group went on to donate 40% more than people not told this information. However, this type of message discouraged giving among people who were revising existing wills. Despite these mixed findings, most people in our survey had a favourable view of these social norm prompts.

Emotional framing asked clients to think about charities that they or their families care about or have benefited from. This is the only type of messaging which increased donations from clients both with and without children.

Posthumous benefit framing involved the will writer referring to the good work that would result from a charitable bequest. This had a consistently negative effect compared to other types of messaging. The survey confirmed that people felt this language was the least acceptable of the three message frames.

In summary, this study provides cause for optimism about the potential to increase legacy giving rates, and suggests that the legal profession has a key role to play in informing people about the option of legacy giving.