



# The State of Legacy Giving in 2015

Why the profile of today's legacy donor changes everything

by Richard Radcliffe with Lisa MacDonald

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## **The State of Legacy Giving in 2015 — Why the profile of today's legacy donor changes everything**

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The opinions expressed herein are solely those of the authors. To ensure the currency of the information presented, readers are strongly encouraged to solicit the assistance of appropriate professionals.

ISBN: 978-1-927375-27-3

## **The State of Legacy Giving in 2015 — Why the profile of today's legacy donor changes everything**

Published by Civil Sector Press, Box 86, Station C, Toronto, Ontario, M6J 3M7 Canada

Telephone: 416.345.9403  
[www.charityinfo.ca](http://www.charityinfo.ca)

Publisher: Jim Hilborn  
Editor: Lisa MacDonald  
Report design and layout: Cranberryink

# Acknowledgements

Thank you to CAGP-ACPD and Executive Director, Ruth MacKenzie for providing ongoing leadership to Canada's gift planning professionals.



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# Introduction

This report is a summary of research findings conducted by UK fundraiser **Richard Radcliffe** in preparation for a plenary presentation at the 22nd Annual CAGP National Conference in Halifax, Nova Scotia on April 22-24, 2015.

With over 35 years of experience in fundraising and 25 of those in legacy giving, Richard is uniquely positioned to examine the current climate for gift planning, not only in Canada, but also around the globe. Richard has worked in the US, Canada, all of Europe, Scandinavia, Australasia, India, Israel, Singapore and Malaysia. He has met more than 23,000 charity supporters (including donors, volunteers and service users) and has helped to write more than 700 legacy strategies for organizations ranging from very small to global in size.

Richard believes that we are at the most important watershed in legacy giving any generation will ever experience. Thanks to changes in demographics, wealth, family environments and gender independence in financial planning, just about every conceivable strength, weakness, threat and opportunity is converging to produce unprecedented and explosive volatility in the charitable marketplace.

While empirical research and insight is telling us more about *why* people donate, the *how* remains a gift planning professional's biggest challenge.

Richard asks that key question, so often overlooked: "What type of *action* will inspire and move a donor to not just say they will leave a legacy but to actually *do it*?"

In his own words, and based on his unmatched research and experience, Richard reveals that truly understanding who your donor is may be the game-changer that will allow your organization to reap the benefits of legacy giving for years to come.

A handwritten signature in black ink, appearing to read 'Lisa MacDonald', with a stylized flourish at the end.

Lisa MacDonald  
Editor, Gift Planning in Canada

# Life in Canada is changing

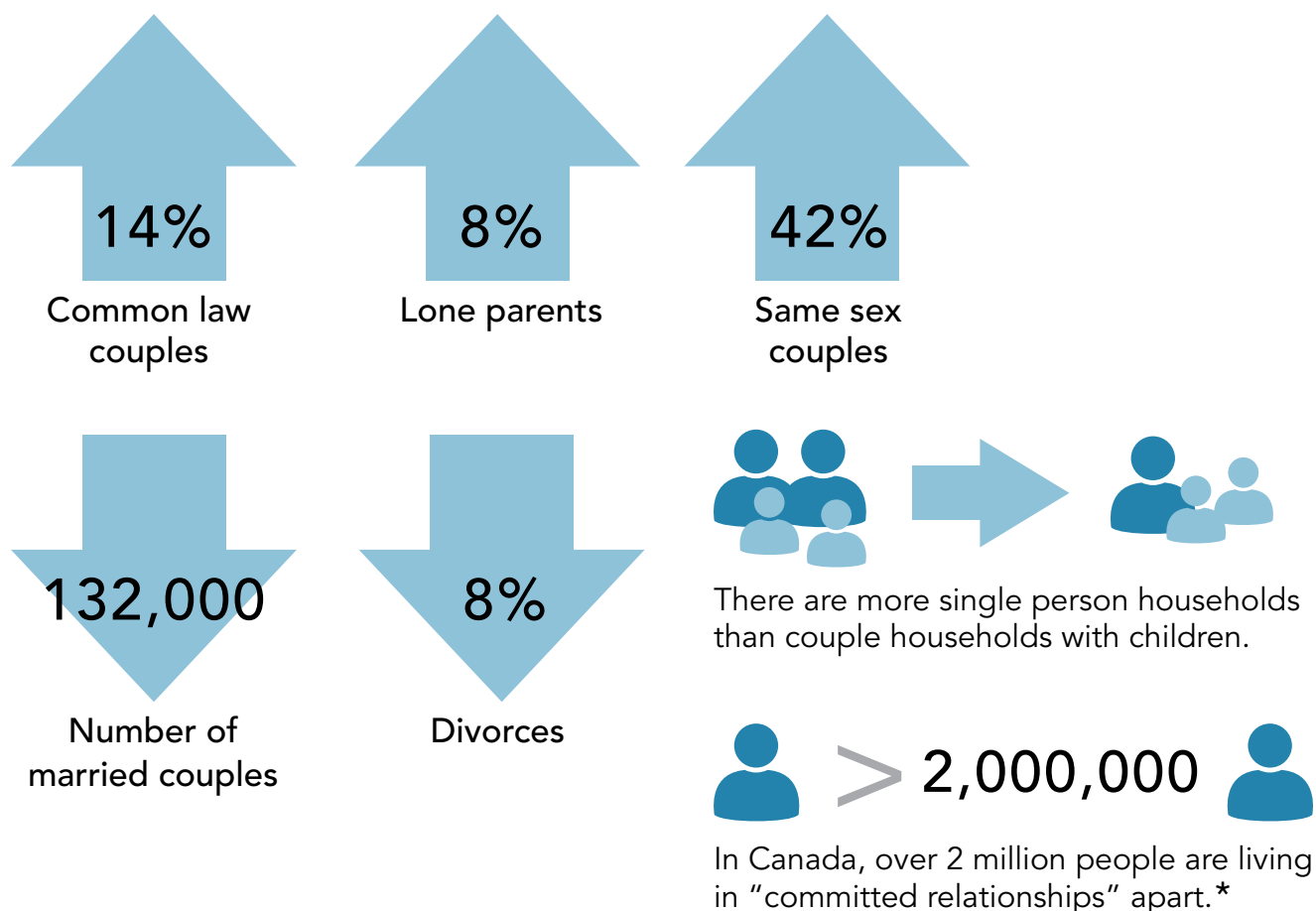
Never in my life have I witnessed so much empirical insight into legacy giving, with micro to macro research springing up almost daily. Yet, never in my life have I felt so much *doubt* as to the extent of the impact we can make in terms of converting the public into *real* legacy givers.

With changes in demographics, wealth, family environments and gender independence in financial planning, just about every conceivable strength, weakness, threat and opportunity are converging to produce explosive volatility in the marketplace.

Yet, there is added urgency as this is also the era for empowering more people than ever before to leave a legacy. Before all us baby boomers die, we have to find the solution to this problem!

## But where to start?

Past trends will not inform the future, since lifestyles have become so temporary. And they are lifestyles the globe has never seen before.



\*Stats Can: <http://www.statcan.gc.ca/start-debut-eng.html>

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## “Typical” doesn’t exist

It’s no longer possible to easily segment prospects into standard segments. Ask yourself if you can allocate *yourself* into a segment. Certainly I can’t! I end up as fragments of many segments – which either means I am really weird...or “typical” of our world today.

In fact, we are still using research into the past to inform our future when we should be putting the past into a trash-can and focusing only on the present and future.

This means —

- There is no *typical* legator in the future
- All decisions are temporary
- Legacy values are fragile and volatile

Unfortunately, today’s speed of communications and rate of change of lifestyles do not suit legacy giving, which progresses so slowly the word “speed” is really not on our horizon. Think of *legacy giving* as the tortoise against *lifetime giving* which is the hare (and we all know who won that race).

**But, despite that fact, in fundraising-developed countries 1 in 3 stakeholders are still planning charitable legacies.**



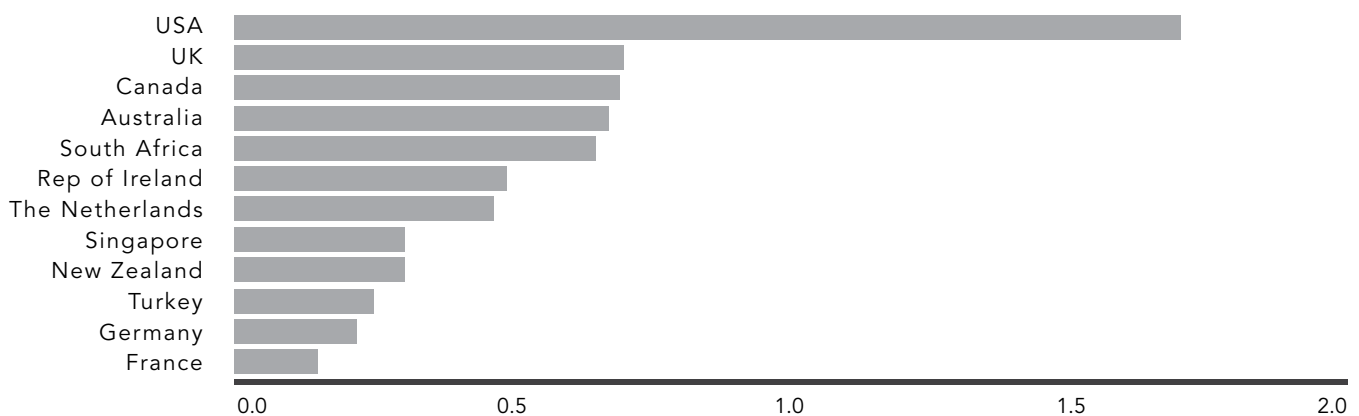
# What is happening around the world in legacies

## Percent (by country) of retired people making a charity legacy

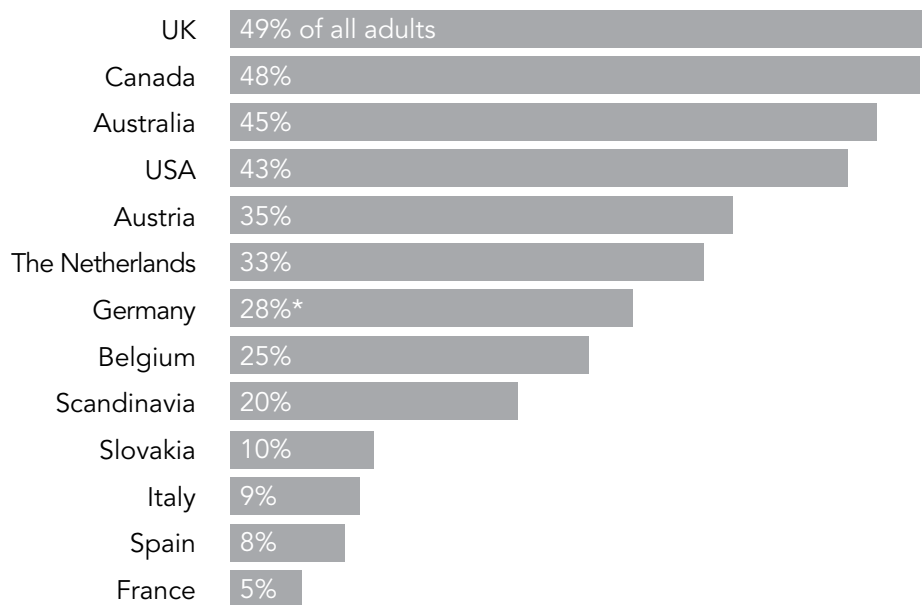


- All of these countries (and others) — 25 in total — have a nationally coordinated legacy campaign (various charities join together under an umbrella organization to promote legacy giving).
- In fundraising-developed countries, about 10% of individual giving is through legacies.
- In the UK, £2 billion of legacy income is received annually — it amounts to over 16% of individual giving but legacies are only given by 7% (increase of 10% in 2014) of those who die.
- In the Netherlands, legacy income is 20% of individual giving, but legacies are left by only 5% of those who die.
- In Australia, \$150 million of annual legacy income is 16% of individual giving, from 5%-7% of those who die.
- In the USA, legacy income (excluding planned giving involving a financial instrument) is up 8% in 2013-2014 to \$25.5 billion.

## Countries ranked by giving as a percentage of GDP



## Will-making around the world



\*Up to 50% over the age of 50

BUT ... typically over 70% of donors have a Will in all fundraising-developed countries.

## Will-making milestones

Age 38: Focus – kids or decided not to have kids; buying a property with a partner/spouse.

Age 68: Post-retirement. Focus – family and financial security and flexibility. Charity is added in.

Age 80: Alone. Focus – lack of confidence/loneliness, scared of solo social life, health scares, who to turn to for advice. Charities are added in *and removed from* Wills.

### High net worth individuals/Baby Boomers are somewhat different.

- First Will is done at start of wealth formation. Focus – self-protection.
- Most important Will is made in late 50's. Focus – Long-term financial planning, philanthropy, family security, but *not* spoiling them.
- Final Will is not yet made!

## The fastest growing causes named in Wills

- Education
- Arts
- Health

### Why?

Education: We reflect on why we were successful.

Arts: We are living so long we take up more activities.

Health: we are all ageing and know it!

Also, these charities tend to have clear, tangible causes with articulated visions.

## Overview: Canada\*

### Population



### Age 100+



### Deaths



\*Stats Can: <http://www.statcan.gc.ca/start-debut-eng.html>





# Program Audit & Readiness Scan

SO IT'S TIME TO GET GOING ON PLANNED GIVING, but you're wondering if you're ready. Are there missing pieces that have to be in place before you launch? What are we overlooking? Can our staff handle this? Is our software adequate? Are there legal issues?

We'll review your *policies and procedures* as they may impact planned giving, and suggest how to bring them up to date. We'll review your *data collection* procedures, systems and software, and then look at how you are *retaining, storing, and maintaining the data*. We'll examine your *data coding and segmentation* carefully.

We'll review all of your *marketing materials* — newsletters, booklets, brochures, thank you letters and annual reports and recommend how all of them can be melded in a powerful synergistic system of multiple-contact planned giving marketing. Then we'll look at the timing and content of your *current marketing programs*, and recommend how best to build in your planned giving program into the fundraising mix.

We'll take a hard look at your web site, and point out all the simple, and a few more sophisticated, ways to use it to strengthen your program.

**PGgrowth** staff are experienced planned giving professionals who know what they're doing because they have built dozens of programs from scratch before. Our years of experience can give you the peace of mind that comes from knowing that your planned giving program is the best it can be.

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# Legacy statistics

The problem is...legacy statistics are all misleading.

- Average values are different for each cause, and each region/state/country.
- Men and women are different and have different average values and give different types of legacies.
- We take different actions and have different family priorities every 5-10 years.
- Philanthropic motivations are different throughout the world...and are changing!

So why are the statistics still important?

- Unlike lifetime giving, *action* is driven by the selfish need to have or update a Will. Just so the point is not missed – *modifying or creating a Will is the one act which triggers a legacy.*
- The average time it takes a 40+ year old to move from thinking about a Will to actually doing it: **15 years** (Based on a review of focus groups of over 5,000 charity supporters.)
- For this reason alone, we must question whether we really know the effect of any legacy marketing? (One client of Radcliffe Consulting recently received a response device from a mailing sent in 1986!).

## The legacy marketing conundrum

Everything is now, now, now. Legacy giving is tomorrow, tomorrow, tomorrow.

This impacts heavily on the way prospects *want* to communicate versus the communications that *work* for legacy giving. Here is just one example of the confusing feedback from focus groups in the last three years:

- 90% of older generations say they *want* e-news, *not* hard copy “to save money.”
- 90% of younger generations say they want hard copy newsletters to “leave out on the table” so they can dip into them. To quote one participant, “I get so many emails I will never read one from a charity.”

Please also note that out of 2,500 prospects interviewed, **only 4%** have visited their charity’s website.

The problem really becomes apparent when we meet the same focus group stakeholders again, 1-3 years later:

- All the older ones say they feel “uninformed” because they have not read e-news (or they delete them) because in retirement they are so busy.
- All the younger ones say “I do not have time to read them, but they are in a pile somewhere.”

At the same time, research from many parts of the globe indicates that for half of our donors, trust and confidence is driven by the cost of fundraising/administration. Yet at the same time, only 1 in 4 donors are interested in the *impact* made.

So we have a problem. If legacies are driven by trust and confidence, we *must* communicate prudent performance. But according to the above feedback from real donors, electronic methods of communication are not read and paper-based methods are not communications that remain in the memory...because they may not be read. Events offer the best solution in this regard (we think!), but are only attended by few — although by virtue of the fact that they turn up at the event, they are thereby self-identified as the best prospects.





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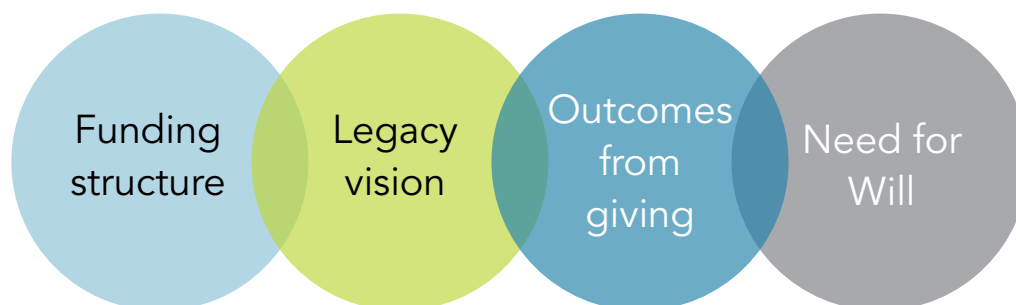
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# The legacy campaign

What we know is that a legacy campaign will succeed when prospective legators understand and connect the four key elements shown below.



Supporters must understand *how you are funded* and the *benefits of voluntary income* including a gift in a Will. However, the complete picture for legacies is *only* effective when the *need for legacies* is given *and* supported by the prospective donors *awareness that they need a Will now* or need to update it because it does not reflect their current wishes. Affordability, tangibility and relationship building will complete the picture of a successful campaign.

Once you have the plan, how do you first spark an interest among legacy giving non-believers and then convert them to being the *real* thing? And then, how do you maintain that conversion for a lifetime?

The weakest element for the public of Canada (i.e. the masses who might give) is: **the call to action**.

## What will work?

- Accessing a Will writer?
- Providing the words for the Will?
- A Codicil form?
- A letter of wishes?
- A postcard to their professional advisor/lawyer?
- Providing a car to take them to their lawyer?
- An event?
- A one-on-one meeting?

Unfortunately, none of these solutions will really work. The call to action comes from our own brain saying, "I really must make/re-make my Will. Nobody will make me change my mind or my Will. Only I will."

So how do we motivate people to **act now**? (especially older people?)

# The Cycle of Cultivation™ Program

THE SINGLE MOST IMPORTANT CONTRIBUTING FACTOR to the success of Planned Giving is the *sense of identification* that the donor has with your organization. Good communication is also a key factor in initiating and enhancing the understanding of the organization and its services. These two elements allow you to inform potential donors about Planned Giving and how these types of gifts benefit both the donor and your charity.

The Planned Giving relationship begins by ensuring that your organization is ready to receive gifts of this kind. *Communicating* that you are worthy of and prepared for legacy gifts is a vital component of the process, and is achieved through regular stories of bequest donors, and reports on how you are putting your funds to work for the benefit of the larger community.

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*At **PGgrowth** we know that successful fund development programs are built around a complex continuum of activities, approaches and communications. We have created successful planned giving programs for hundreds of Canadian charities, and we know how to ensure that your program succeeds.*

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# The donor profile

## What it's like to be old

By Richard Radcliffe, Age 60

*This article originally appeared in the May, 2014 issue of **Gift Planning in Canada**.*

Your attitudes toward ageing can make or break your fundraising performance: average gift values, loyalty, donor happiness and most importantly the final gift – the legacy.

Are you ageist? Or an “age ambassador?”

Do you think “old is cold” or “old is gold?”

Do you consider us “oldies” as past it, (What is *old* these days? ...I say it is always 10 years older than me) or up for it? (We should perhaps all remember that in spite of social media, the oldies are still the most generous donors.)

Or do you feel oldies are like me: I am now at an age that is perfect for putting a legacy in my Will to my favourite charities. But I also realize the key issues facing all of us as we get ripper/more mature?

My answer to “What’s it like to be old?” is simple:

Never have I felt more in tune with prospects than I do now. In fact I could even be turning into a grumpy old man, as young fundraisers refuse to recognize that “older people” do actually use the internet — but not to look at the progress of our charities. We (yes *we* not *they*) still love printed materials and we get angry about administration costs, but we are not dinosaurs.

People like me are the source of the biggest gift you are likely to ever get. Ignore me at your peril. I am not being arrogant (I hope) or grumpy (probably yes). I might be typically stubborn or assertive. But I would like you to listen, hear, read and digest my thoughts.

I have young children and, unlike younger parents, will probably have to work until I am 85 (If I live that long) to fund them.

But in spite of my two little miracles aged 7 and 5 (God they are gorgeous) I still have to plan for:

- My retirement.
- My pension.
- The education of my youngest children.
- The education of future grandchildren – especially the children of my older children (also gorgeous) aged 31 and 29.
- My care costs when I become ill.
- The future care costs of my wife.
- Having really good fun after I have retired.

OK, stop now.

Consider how much is going on in my brain as I plan for the future.

Consider how much money I will need to be secure and free from worry.

Even if I did not have young children I would be in quite a state. If I was a normal person (?!), I would probably have grandchildren I would want to plan for. And, there is a chance I might live 25 or 30 or 35 years and my assets will slowly erode or disappear. With over 30% of donors keen to leave a legacy, numbers will rocket but values will plummet as donors deplete their assets.

This is what every person aged 60+ is going through. “I want to spend and have some fun but I am a saver at heart.”





Please remember we are now hitting the “norm” for many older people.

Now think: When will I put a legacy in my Will to a charity I love?

Your answer might be (if you are young): *not now*.

That is the wrong answer. It is so wrong it is scary.

The right answer is: I will put it in now but I might take it out later. In fact the legacy I put in now might change to another one if/when I get really angry with the charity that phones me too much or the one that sends me free gifts or the one that insists I “upgrade my gift” or “download” for further information.

I am sensitive to the way I am asked for support.

I am sensitive to how money is spent.

I am sensitive to the way I am spoken to.

I am a generation that might well have fought for our/your freedom. I like freedom of choice.

Get it wrong, and you are out of my Will.

Get it right, and you will be in my Will forever, but I might have to change the way or amount I will put in my Will to your charity — not always because I love you less/more. It is just that my circumstances will change and they might change many times in the next few decades.

By now, I am bored with being asked for money.

By now, I know what/who I want to support, but if you do not enlighten and inspire me as to the benefit of a gift in a Will, I will forget you because my memory shrinks as I age.

Do not forget to tell me you need a gift in my Will and I will not forget you. You just need to remind me but not too frequently. It’s just drip, drip, drip, before I drop.

All this should make you realize that you will not have a clue as to what I will finally do. *Nor do I!* So you, your boss, your board, and your trustees are wasting your time trying to forecast your legacy income...simply because *I do not have a clue as to what anyone will get.*

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Here is more research-based findings about how your donors are making decisions about their long-term finances:

## Research into long-term financial decision making by older people\*

- Long-term decisions lack any form of tangibility and momentum, so there is no urgency and the outcomes are not perceived as urgent so it can wait a while.
- Conversations between couples are occasional. They prefer to talk about the *now* and seeing family members, friends and having a great social time.
- A specific experience might start a conversation – i.e. it is *not* by design but circumstantial. An executor dies and they take ages to find a new one.
- Long-term finances are “not an enjoyable subject” – it is easy to avoid the issue and have fun.
- The easiest decisions involved little action and short-term consequences.
- Conclusions are only reached at the final stage many years later when a life-changing moment happens and the urgency of the Will becomes suddenly very apparent.
- Women more likely to be the alpha-partner in couples when making decisions about a Will.

## Men vs. women

- 80% of financial decisions are made by women.
- Women are more risk-averse so they need to trust their inheritors – charities and families.
- Women trust external advisers less than men and are less likely to use them – *but*, women are more likely when first making a Will to leave the decision on a legacy to a man.

We must ask ourselves, does this impact on the final beneficiary? Do men and women give to different causes?

## Couples

- Children are equally important for both parents.
- Women are more likely to say that wealth leads to conflict for future generations.
- Women are less likely to take action on inheritance planning.
- Women are possibly more interested in leaving behind happiness and contentment.
- Lack of time + inertia are the greatest causes of inaction.

\*Based on research by Barclays Wealth and New UK Government departments, including the Department of Work and Pensions.

## Legacy motivations

It is always important to remember that legacies are not a donation but an investment. Investments are driven by **trust** and **confidence** and so are legacies. You would never leave a legacy to a family member you do not trust – the same applies to your donations for a charity.

As a result, one of the biggest barriers to *action* is how well do they know you?

So you must help your prospective donor to:

- Understand how you are funded (hospitals and universities in particular);
- Understand the funding role of government versus voluntary income;
- Understand the real outcomes of voluntary donations, including gifts in Will (they are often bombarded by features).

Then link the *action* they take in their Will to their own legacy motivations.







**If you want your legacy income to grow, read on. The future is looking truly exciting.**

**Radcliffe Consulting** is a leading worldwide legacy fundraising consultancy that works with charities and nonprofit organisations around the world to create and build legacy income. Led by global legacy expert *Richard Radcliffe* FInstF Cert, the consultancy is continually researching and developing successful and creative legacy fundraising practices.

**Richard has worked with over 650 charities. He has met over 24,000 stakeholders in legacy focus groups to discover their views on legacy giving. He has specialised in pure legacy fundraising for over 25 years, with over 35 years' experience in professional fundraising.**

Richard specialises in:

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# About the authors

## Richard Radcliffe

Richard Radcliffe is Founder of Radcliffe Consulting, which specializes in developing legacy income for charities/NGOs worldwide. He has met 24,000+ donors covering every cause on the planet, including many hundreds of high net worth individuals.

Richard runs inspirational training sessions on “How to make the legacy ask” and constantly strives to develop practical but iconoclastic campaigns. He has been Chair of both the International Fundraising Congress and the Institute of Fundraising (UK) Convention. And he has researched extensively on donor happiness.

He is getting to the age of being a great legacy prospect and loves his job to death.

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## Lisa MacDonald

As the editor of *Gift Planning in Canada*, and *AFP eWire Canada*, Lisa MacDonald helps front-line fundraisers stay connected with current trends and best practices across the country.

As the in-house book editor for Hilborn's imprint Civil Sector Press, Lisa has edited seven titles including the best seller — *Excellence in Fundraising in Canada*.

Lisa continues to write articles and looks forward to authoring her first book.

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