

Legacy Giving and Behavioural Insights

Michael Sanders, Sarah Smith, Bibi Groot and David Nolan

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About Remember a Charity

[Remember A Charity](#) is a consortium of over 160 charities, working together to promote charitable giving in Wills. The campaign's work with professional advisers has seen an increase over the past five years from 100 to 1,000 legal firms supporting its initiative to make legacy giving a social norm. Within that timeframe, there has been a 12% uplift in the number of Wills that include a charitable gift.

Preface

By Rob Cope, Director of Remember A Charity

The British public has a strong culture and tradition of charitable giving. Legacy giving, once the domain of wealthy philanthropists, has become increasingly important to UK charities, generating around £2.5 billion in income per year.

The impact on charitable services is immense, with gifts in Wills supporting a third of Cancer Research UK's life-saving research; two in three guide dogs; one in six children in NSPCC care; and, increasingly, many smaller and community-based charities.

While there has been a steady increase in the number of people choosing to include a charity in their Will, we are far from a place where legacy giving is the norm. Our research shows that while a third (35%)¹ say that they would be happy to leave a gift in their Will, only 6.3%² of people actually do.

One of the biggest challenges for gifts in wills is lack of salience amongst the will-writing public. There are also widely-held misconceptions, with many believing that gifts have to be large amounts or that the donor has to choose between giving to their family or their favourite charities.

The reality, however, is very different. Even a small amount can make an enormous difference. And the donor should be always encouraged to protect their loved ones first – and then consider their favourite charities.

At Remember A Charity, we are working towards normalising legacy giving. We estimate that just a 4% increase in the number of people leaving money to charity in their Will would equate to an additional £1 billion per year.

The legal sector has a crucial role to play here, which is why we are delighted to have the continued support of the Law Society and the Law Society of Scotland. Professional advisors can help their clients include everything they care about in their Will, simply by making them aware of the option of including a charity in their Will.

In our latest independent survey, two-thirds of solicitors and Will-writers said they reminded clients about legacy giving, up from 53% five years ago. We hope this report will create a greater understanding of how advisors can continue to open up the conversation about charitable giving, ensuring that it is a positive and rewarding part of the Will-writing process.

¹ NfpSynergy 2015

² Smee and Ford / Remember A Charity 2016

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.

Introduction

Charities and other civil society organisations are essential to providing public goods and services in the United Kingdom. Without them many of these services would struggle to continue, at least at the same scale. Charities depend on the generosity and altruism of the public to survive. In 2014, the British people donated £10.4 billion to charity, with 79% of British people donating either money or time. From 1998 to 2008, around 2% of British people's spending went to charity – a similar proportion to what they spend on cheese.

Understanding why and when people make donations to charity is a large and active research area in economics, psychology, and behavioural science. To date hundreds of studies have been conducted on the subject, including experiments conducted in labs, online, and in the field. Many of these studies have concentrated on workplace giving (~£100 million per year in donations) and online donation platforms (the largest of which raises ~£180 million per year in donations).

A less well studied area is legacy donations – those left by people in their wills – despite the fact that these are a large and vital part of the charity funding landscape. Legacy donations currently amount to £2.5 billion per year or more than 20% of all donations. Some major charities, such as the British Heart Foundation, receive more than half of their voluntary income from legacy gifts. Legacy giving is also supported by the government – as well being tax deductible, descendants receive a 10% reduction in inheritance tax (from 40% to 36%) if more than 10% of an estate is gifted to charity.

Despite the obvious importance of legacy giving, existing research in this area has been restricted largely to observational work which identifies the factors associated with legacy donations. However, due partly to an absence of randomised trials in this area, it has not been possible to conclusively identify the causes of legacy giving.

In the current study the Behavioural Insights Team worked with the University of Bristol, Remember A Charity, and a group of eight solicitors firms in order to build evidence around the factors driving legacy giving.

Remember A Charity is a consortium of over 160 charities who aim to change the way that the public and solicitors think about legacy giving, with the goal of making legacy giving a social norm. Solicitors and other will-writers are often trusted advisors to clients navigating the will writing process. While the proportion of solicitors who speak to their clients about legacy gifts has increased in recent years, it is not yet universal.

When asked if they discussed legacy gifts before taking part in the trial: "Unless it was raised by the question, which was actually fairly rare" (Interview with solicitor)

Our qualitative research suggested that some solicitors were hesitant to discuss legacy giving with their clients, feeling that if clients wanted to leave a gift they would mention it themselves. However one lesson of research in this area, including our own survey conducted as part of this study, is that this concern may be not be entirely warranted.

"Probably if I hadn't been prompted in that way or it hadn't come about in that manner then it's probable that I would not have made a donation to charity" (Interview with client)

Professor Russell James from Texas Tech University in the United States has recently conducted experiments to test changes in participants' intention to leave legacy gifts to charity. In one experiment, Professor James encourages participants to recall and describe connections between a friend or family member and a charity, and finds that although this process does not lead to an increase in the intention to give at the current time, it does increase the willingness to leave a legacy gift.

In 2012, the Behavioural Insights Team, University of Bristol and Remember A Charity conducted a randomised controlled trial (RCT) in legacy giving - the first randomised trial in this area of which we are aware. Working with the Co-operative Legal Services (CLS), we found that asking people "would you like to leave a gift to charity in your will" made them slightly more likely to leave a gift to charity in their will. Asking the same time but adding "are there any causes that you're passionate about?" made them significantly more likely to do so. The latter effect was similar in size to the effect of the UK government's policy of exempting legacy donations from inheritance tax. Interestingly, this effect worked strongly on people without children, but had no effect for people with children.

"I would want my children to have the maximum possible benefit" (Interview with client)

From November 2014 to June 2016 we conducted a new programme of work to expand on these promising findings. Those interventions, documented in this report, use randomised controlled trials (RCTs) - considered the gold standard methodology for producing scientific evidence - to determine the most effective way to ask for legacy donations. We have now conducted an additional eight RCTs in partnership with eight solicitors firms from around the UK. These trials were done largely in face-to-face contact with will writing customers and tested several different interventions. The results are encouraging - they suggest

emphasizing people's passion for causes and invoking social norms around donating are powerful motivators of legacy giving. We also found that messages which mention charities that have benefited a person's family appears to motivate participants with children to leave a legacy donation.

We conducted qualitative research to complement these trials. This included an online survey and in-person interviews with solicitors, and an interview with one client. These provide insight into the workings of the trials and help put the results into context. The surveys revealed notable differences among solicitors in terms of willingness to ask clients about legacy giving before the onset of the trial. However, most solicitors reported the trials to be a positive experience and said asking about legacy giving was an appropriate thing to do. The client interview also contained interesting insights which are quoted throughout this report, although we note it is not possible to generalise from a single person.

A major challenge in advancing Remember A Charity's mission to make legacy giving a social norm has been concern about the social acceptability of solicitors routinely asking their clients about giving. To investigate this we conducted an online survey involving 100 participants. We found that most respondents were supportive of solicitors raising charitable giving during the will writing process and had a positive view of the social norms framing message. Interestingly, 46% of respondents said it was a solicitor's duty to bring up charitable gifts during the will writing process

Studies

In the following sections we describe each of the new trials in turn. Although there were a wide variety of prompts tested, we categorise the trials by the three types of behavioural prompt used – Social Norms Framing, Emotional Framing, and Posthumous Benefit Framing. These trials were conducted using randomised controlled trials in partnership with eight solicitors firms from across the UK: Else Solicitors, McClures, Leo Abse and Cohen, Mullis and Peake, Birchall Blackburn, Lewis and Dick, Coles, and Turcan Connell.

Social Norms

Partner 1: Coles Solicitors

Coles Solicitors has a network of ten offices across Yorkshire and elsewhere, from York and Ripon to the North Yorkshire towns of Northallerton, Thirsk, Harrogate, Market Weighton, Settle and Yarm, along with Guisborough in Cleveland.

Setup

The trial was randomised at the client level. Typically, clients made an enquiry and were asked a few basic initial questions. A meeting was then arranged at the office. Will writers then randomly assigned the client to one of two groups using an ABABAB approach.

Behavioural Framing

We tested social norms framing against a control group which received no charitable ask. In the control group, solicitors were asked not to mention charitable giving. In that group we interpret any donations made as participant driven, although we do not know for sure whether the solicitor mentioned donation during the meeting.

Control Group: No Ask

Participants in the control group were not prompted to donate.

Prompt 1: Social Norms

“Many of our clients like to include a charity in their will. Are there any charities that you would like to include in your will?”

Results:

Figure 1 shows the main results for the Coles trial. We find a small statistically insignificant increase in the rate of donations in the treatment condition compared with the control.

Figures 2, 3 and 4 break down the main results. Figure 2 shows that the social norms message was less effective among participants with children than those without (increasing donations by 7.3%points for participants without children, decreasing donations by 0.6% points for participants without children). Figure 3 shows that in the control group participants who paid for their will were much less likely to donate those who received their will for free under a promotion run by the firm (16.2% vs 70.1% donating). The behavioural prompt caused a 9.7 percentage point increase in the rate of donation among those receiving their will for free (79.8% donation rate) but had no effect on those who paid for their will.

"I think the clients tend to appreciate the extra prompt just in case they had forgotten about it, and they appreciate that we are doing our job in prompting them. So, I think there is a good level of understanding there" (Interview with Solicitor)

Lastly, Figure 4 shows that the social norm has no effect on participants who are revising their will, but significant increases donations among people writing a will for the first time.

Figure 1: Effects of Social Norms on Percentage of People Leaving a Legacy Gift

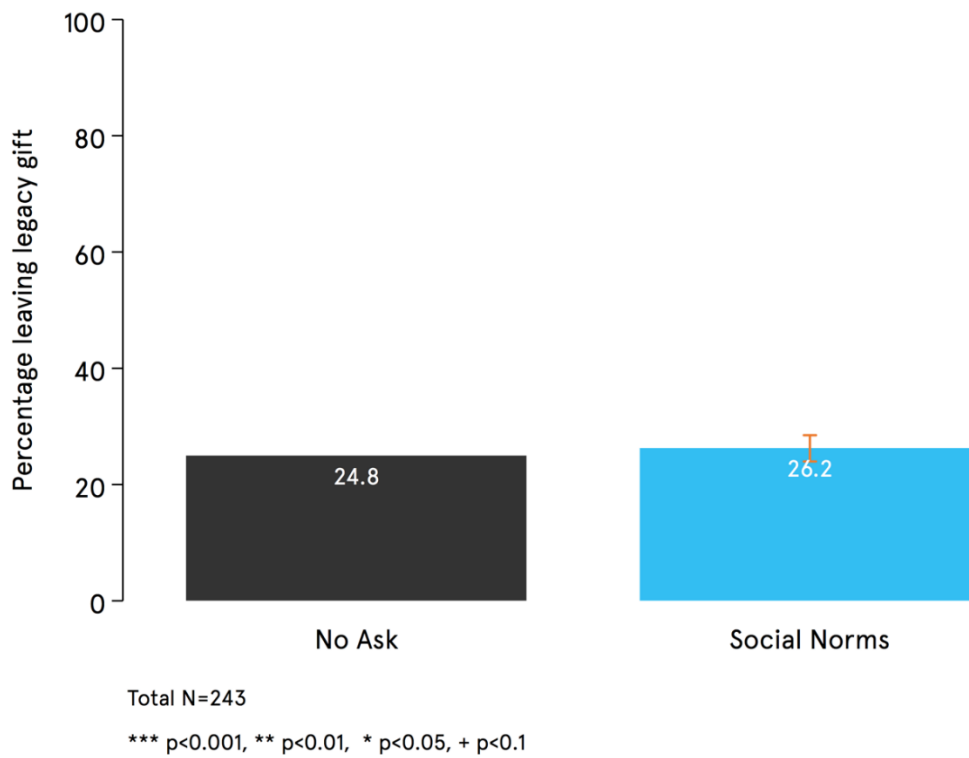


Figure 2: Effects of Social Norms on Donations, For People With or Without Children

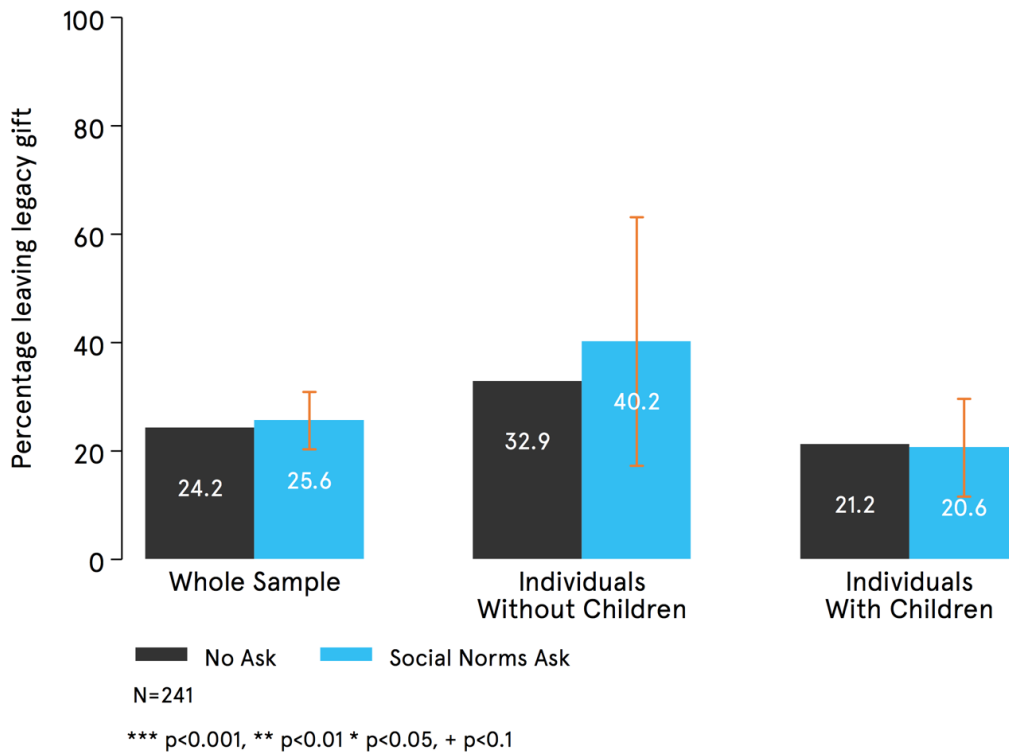


Figure 3: Effects of Social Norms on Donations, By Whether People Pay for their Will

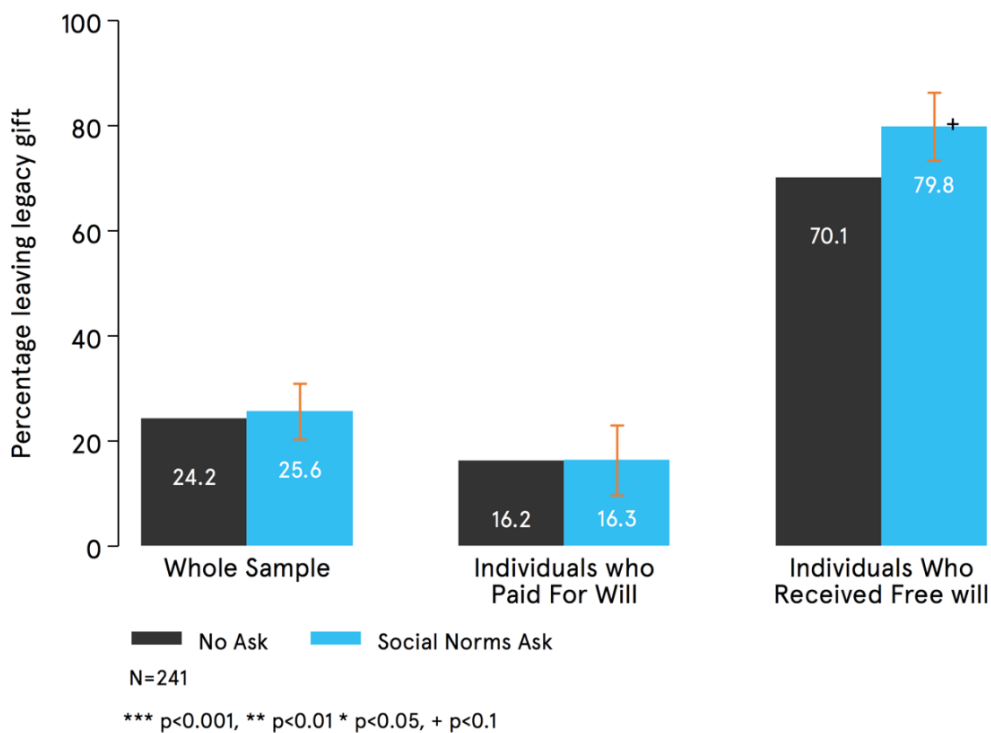
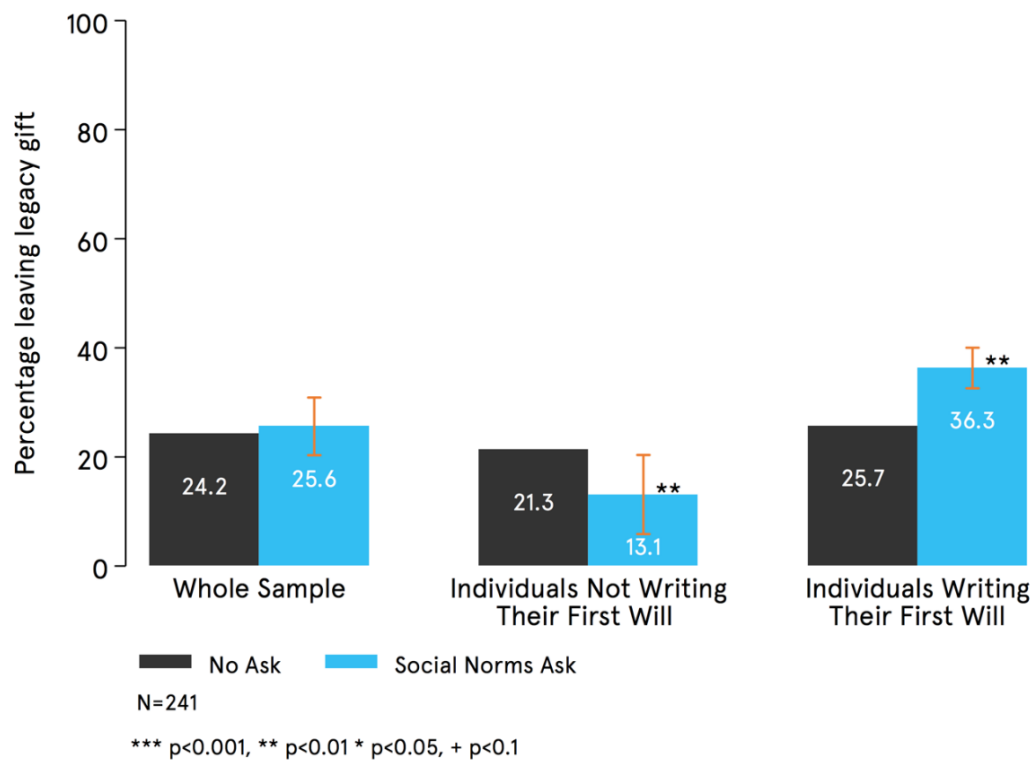


Figure 4: Effects of Social Norms on Donations, By Whether People Are writing a First Will



Partner 2: Turcan Connell

Turcan Connell are a Scottish legal firm who work with individuals, families and charities. The firm has offices in Edinburgh, Glasgow and London, twenty-one partners and over three hundred staff.

Setup

The trial was randomised at the client level. The firm used an email system which invited clients who already had wills with Turcan Connell to attend a will review meeting. We modified this system to alternate between 3 different emails in an ABCABCABC system. The emails contained either no prompt about legacy giving, a simple basic prompt, or a social norms prompt. If the individual decided to attend the will review meeting, the intervention was repeated verbally at that time.

Behavioural Framing

We tested two sets of messages against a control message of business as usual. The first was a basic ask which increased the salience of legacy giving. The second was a social norms message which used descriptive social norms (messages that indicate how common a behaviour is, such as “most people recycle”) to re-assure individuals that many other clients leave legacy gifts. This message built on work

in Sanders and Smith (2016) which featured the social norm message “Many of our customers leave a legacy gift”.

Control Group: No Ask

Participants in the control group were not prompted to donate except for business as usual.

Prompt 1: Basic Ask

“If you would like to leave some money to charity in your will, you will be able to do this as a part of your will review. Please ask me for further details.”

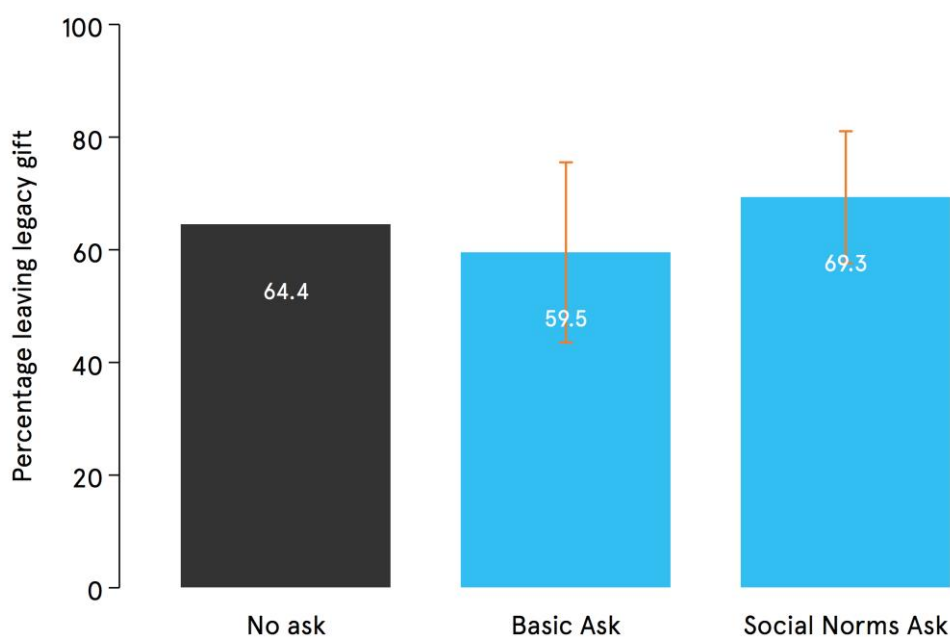
Prompt 2: Social Norms

“Many of our clients like to leave a gift to charity in their will. If you would like to leave some money to charity in your will, you will be able to do this as a part of your will review. Please ask me for further details.”

Results

Figure 5 shows our results. We found a statistically insignificant decline in the rate of legacy donations in the basic ask compared to the control group, suggesting that the no ask condition in Turcan Connell was at least as effective than the basic ask. There was a similarly sized statistically insignificant increase in the rate of donations in the social norms condition.

Figure 5: Effects of Basic Ask and Social Norms on Percent Leaving a Legacy Gift



Total N=171

*** p<0.001, ** p<0.01, * p<0.05, + p<0.1

Emotional Framing

Partner 3: Leo Abse & Cohen

We worked with Leo Abse & Cohen, a firm established in 1952, which offers legal services to individuals and businesses across the UK. They operate predominantly in Wales and the west of England with offices in Bristol, Cardiff, Exeter, Newport, Swansea and Swindon amongst others. They offer a range of services and advice in areas such as family law, wills and probate, dispute resolution, employment law and medical negligence. Leo Abse & Cohen Solicitors are small in the will writing market, typically writing between 100 and 120 wills each year.

Setup

The intervention was implemented as follows. After a client made a will writing enquiry to the firm, they were sent a fact sheet and questionnaire. At this time the will writer randomly assigned the client to one of two groups. The client then returned the completed forms and a telephone or face-to-face meeting was arranged. In total 20 participants took part in this trial.

Behavioural Framing

The two behavioural prompts tested in this trial were a basic ask and emotional framing. The emotional framing attempts to elicit an emotional or personal response by prompting individuals to think about causes that they feel passionate about. We also included a family aspect to this message to invoke the idea of a charity that has a personal connection to members of the family, as well as to themselves.

Prompt 1: Basic Ask

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

Prompt 2: Emotional Framing

“Would you like to leave any money to a charity you and your family are passionate about in your will?”

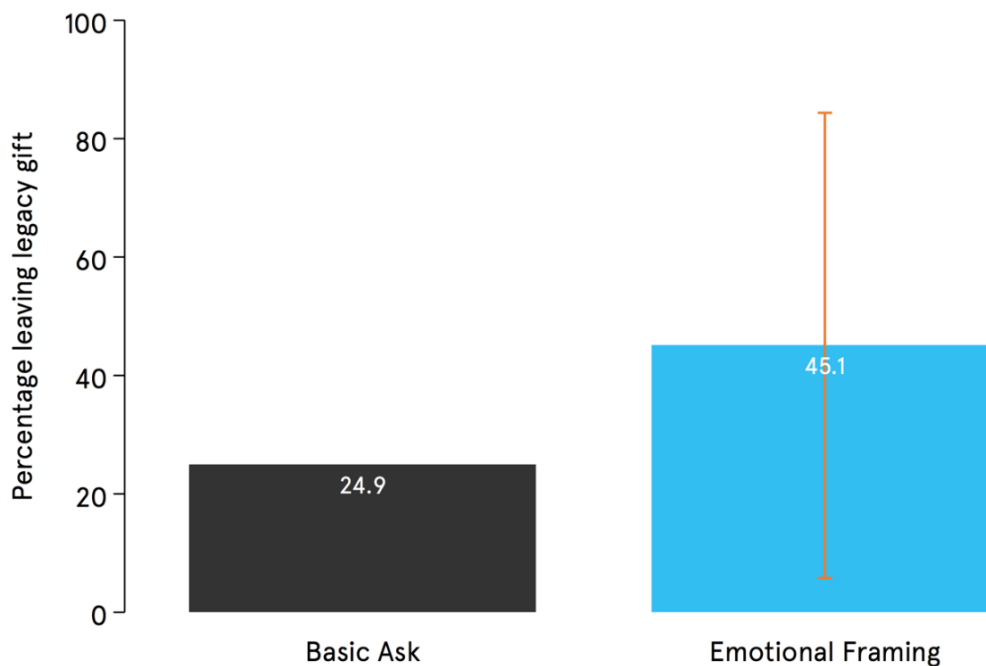
Results

Figure 6 shows the main results. Although the sample size is too small to be very confident (20 participants), we see a striking difference in the two groups in the proportion of participants giving a legacy gift (24.9% in the basic ask group, 45.1% with emotional framing). However, the difference is not statistically significant, and may be a result of the small sample.

Because of the small sample size, we were unable to test whether this effect differed by subgroup. For example, given the family-related content in the

emotional framing message, we anticipate that this could have had different effects for clients with and without children.

Figure 6: Effect of Emotional Framing on Percentage Leaving a Legacy Gift



Total N=20

*** p<0.001, ** p<0.01, * p<0.05, + p<0.1

Partner 4: Mullis & Peake

We worked with Mullis & Peake LLP Solicitors. Established in 1902, they are one of Essex's largest law firms and have offices in Romford and Shenfield. The firm already have a history of engaging in charitable work, participating in free will schemes and ensuring all clients are asked about legacy giving when writing wills.

Setup

The trial ran from the 1st October 2014 to the 1st October 2015 and contained 143 clients.

The sample were clients of two of Mullis & Peake's will writers. After clients enquired about Mullis & Peake's will writing services, a face-to-face meeting is arranged. The will writers went through a form covering all requisite information: one solicitor delivered the standard form, the other also verbally delivered the intervention. At this point the client was randomly assigned to one of two groups.

Behavioural Framing

The two prompts tested in this trial were emotional framing and posthumous benefit framing. As in the previous trial, the former message was designed to

appeal to any emotional feelings an individual may hold towards a charity. The posthumous benefit framing modified this message slightly by introducing the idea of having a positive impact after passing.

Prompt 1: Emotional framing:

“Would you like to leave any money to a charity you are passionate about in your will?”

Prompt 2: Posthumous benefit

“Would you like to leave any money to charity in your will to help the charities you care about carry on their work after you’re gone?”

Results

Figure 7 shows the results for the Mullis & Peake study. Compared to clients who received the emotional framing message, those receiving the posthumous benefit message were 7.8 percentage points less likely to leave a legacy donation (24.8% vs. 17.0%).

“I would want my children to have the maximum possible benefit” (Interview with client)

Figure 7: Effect of Posthumous Benefit Prompt on Percentage Leaving a Legacy Gift

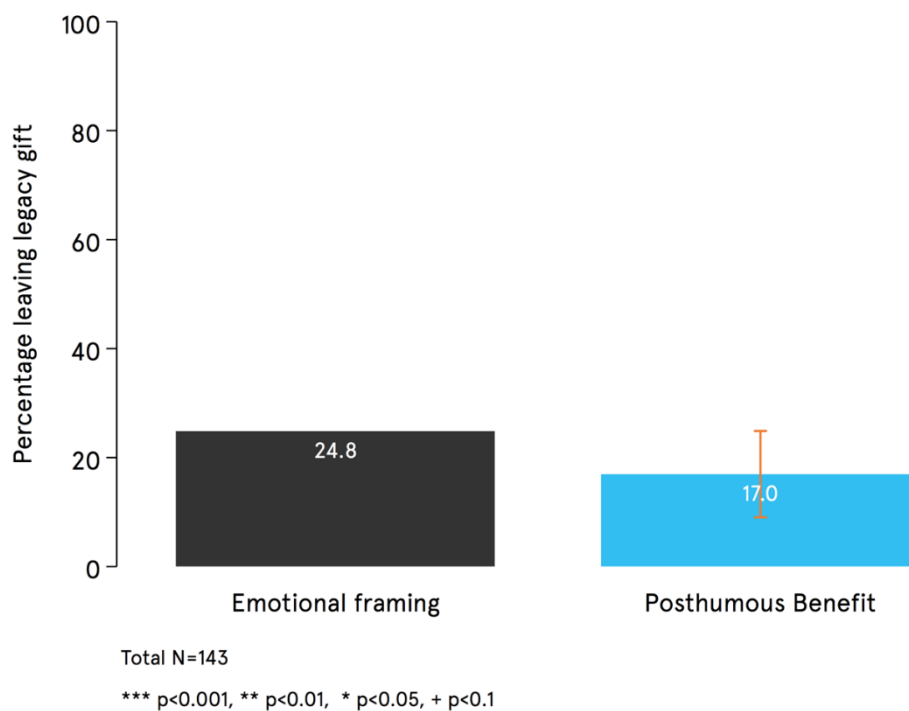
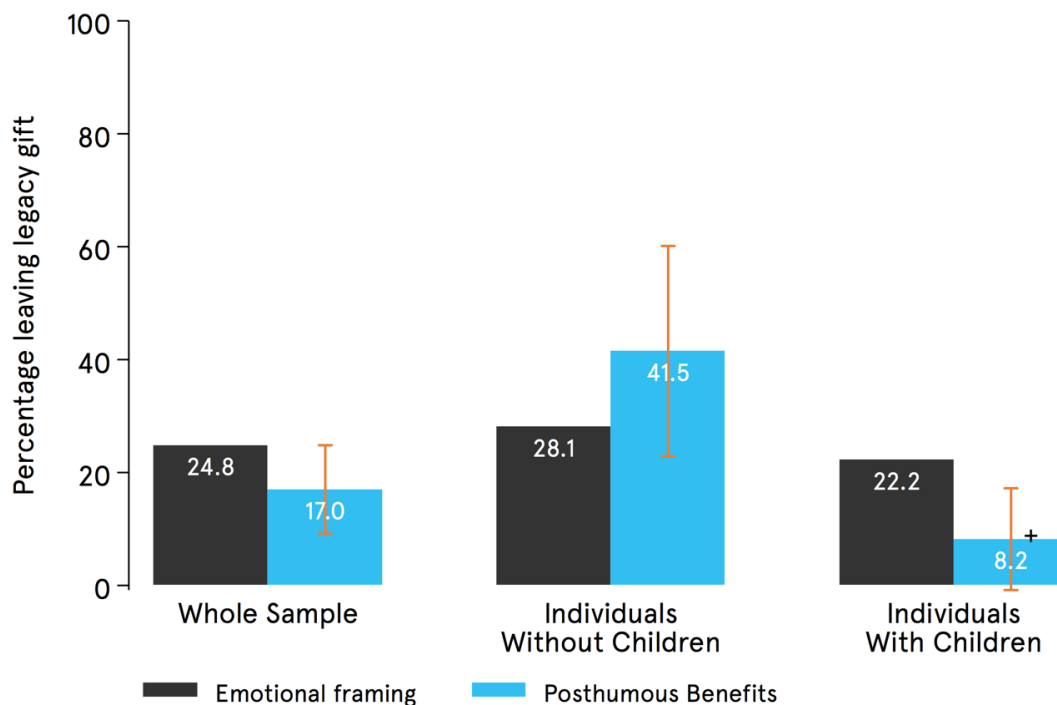


Figure 8 breaks the results down by whether the client had or did not have children. Overall, people with children were less likely to leave a legacy gift. Childless participants were significantly more likely to donate when they received the posthumous benefit prompt compared to the emotional framing prompt (41.5% vs 28.1% donation rate). Conversely, clients with children were significantly less likely to donate than when receiving the posthumous prompt compared to emotional prompt (8.2% vs 22.2%). This could be because encouraging people with children to think about what will happen after they are gone leads them to think more about their children’s future rather than any charitable causes.

This pattern of results is consistent with other research (e.g. Behavioural Insights Team, 2015, and Hauser and Sanders, 2016) which finds that taking part in a positive action, such as volunteering, may reduce other a person’s willingness to do positive actions in other areas. In this case looking after the well-being of one’s children may be higher priority than the desire to donate to charity.

Figure 8: Effects of Posthumous Benefits Prompts on Percent Leaving a Legacy Gift, by whether participants have children



N=143

*** p<0.001, ** p<0.01 * p<0.05, + p<0.1

Partner 5: Birchall Blackburn

Birchall Blackburn is a firm of solicitors and provider of legal services with offices in Chester, Chorley, Formby, Leyland, Manchester, Morecambe, Penwortham, Preston and Southport. They are one of the larger will writers we worked with, writing around 1000 wills a year.

Setup

The trial ran from May 2015 until August 2015 with a final sample of 97 individuals. The RCT was clustered by day: clients coming into a meeting received the intervention prescribed for that specific day.

The trial was implemented as follows. Clients made an enquiry and a face-to-face appointment was arranged. The intervention assigned to each day was written down on a prompt card and was delivered verbally by the solicitor. There were four interventions which cycled throughout each week. To avoid any effect that certain days of the week may have on legacy giving (e.g. people being less likely to donate on Mondays), we ensured that each intervention was equally assigned to all 5 weekdays throughout the trial.

Behavioural Framing

We tested four prompts in this trial. Prompt 1 included mention of posthumous benefit. Prompt 2 included emotional framing but involved a 'reciprocity ask' designed to draw the individual's attention toward charities they may have benefitted from personally throughout their life, thus suggesting ideas of reciprocity and social obligation. Prompt 3 was similar to prompt 1 but included an additional reminder that charitable gifts are free from inheritance tax. Prompt 4 repeated prompt 2 but mentioned the tax benefits of giving.

Prompt 1: Posthumous benefit

"Would you like to leave money to any charities to help them carry on their good work?"

Prompt 2: Emotional framing with reciprocity

"Would you like to leave money to any charities that you and your family have benefited from?"

Prompt 3: Posthumous benefit – with tax:

"Would you like to leave money to any charities to help them carry on their good work? Such gifts are free from inheritance tax"

Prompt 4: Emotional framing with reciprocity and tax:

“Would you like to leave money to any charities that you and your family have benefited from? Such gifts are free from inheritance tax”

Results:

Figure 9 shows the results. The emotional framing with reciprocity message increased the donation rate from 5.1% to 13.7%, suggesting that participants are indeed motivated by reciprocity. However, mentioning the tax benefits of legacy bequests alongside the reciprocity message lowered the donation rate compared to the reciprocity only condition (10.2% vs. 13.7%). Although this difference was not statistically significant, it does accord with research showing that the social motivation derived from reciprocity can be ‘crowded out’ by financial motivations, such as tax benefits (Ariely, Bacha and Meier, 2009). Lastly, adding the tax message to the legacy message *increased* the proportion of people donating from 5.1% to 14.5%. Overall, the tax messages combined performed better than the posthumous benefit in Prompt 1, suggesting that participants may be motivated by tax concerns.

“I think people would sooner see it go to a charity than it go to the government, put it that way” (Interview with client)

Figure 9: Effects of Emotional and Posthumous Benefit Framing on Percentage Leaving a Legacy Gift



Partner 6: Lewis & Dick

We worked with Lewis & Dick, a solicitors group in Surrey and Sussex which provides legal advice on property transaction, probate, divorce, wills, business venture and other legal matters. Established in 1946, the firm has offices in Ewell and Crawley.

Setup

The trial was conducted as a randomised controlled trial with four different arms: three treatment groups and a control group.

Lewis & Dick does not conduct face-to-face communication with clients throughout the will writing process except in unusual circumstances or if the client specifically requests it. Typically, customers enquired about the will writing service via email, after which a letter was sent to them containing a will planner form. The form mentions legacy several times even before our intervention. We modified these forms to include one of our behavioural prompts and sent them randomly to clients

Behavioural Framing

We tested three different frames against a baseline control group. The control group was 'no ask' – no additional legacy prompts or encouragement were given and any charitable donation should therefore be considered spontaneous and client driven. Prompt 1 was a basic ask which followed the previous format. Prompt 2 used emotional framing. Prompt 3 repeated this message but added mention of family.

Control Group: No Ask

Participants in the control group were not prompted to donate.

Prompt 1: Basic Ask

"Would you like to leave any money to Charity in your will?"

Prompt 2: Emotional framing

"Would you like to leave any money to a charity that you are passionate about in your will?"

Prompt 3: Emotional framing with family

"Would you like to leave any money to a charity that you or your family are passionate about in your will?"

Results

Figure 10 shows our results. The emotional family ask was the most effective message, increasing donations by 5.1 percentage points compared to the 'no ask' group. However, this difference was not statistically significant. The other prompts reduced the rate of donation compared to not asking.

Figure 10: Effects of Emotional and Family Framing on Percentage Leaving a Legacy Gift

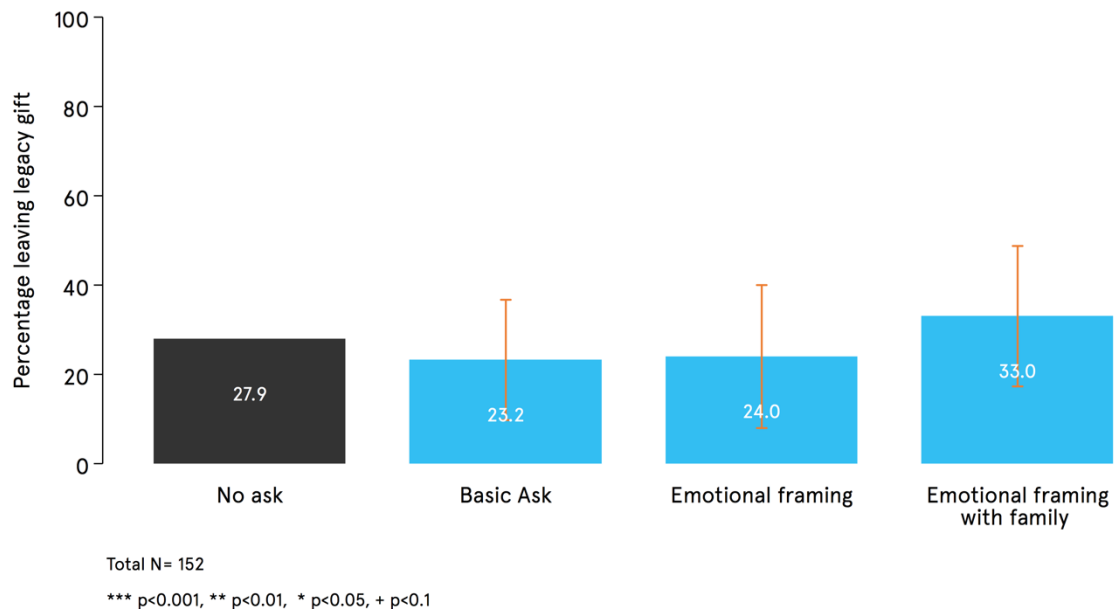


Figure 11 shows that examines the effect of the different prompts specifically for those who paid for their wills; among this group, the largest effects were for the emotional framing and the emotional family framing. It is also interesting to note that this trial, which comes closest to replicating the methodology and messages of the previous trial with the co-operative legal services, finds very similar results among people who pay for their wills (who are perhaps the most comparable to the previous sample). The emotional family frame had a stronger effect on childless participants than the emotional frame condition (Figure 12), but has no effect on participants with children.

Figure 11: Effects of Emotional and Family Framing on Percentage Leaving a Legacy Gift, for people who paid for their wills

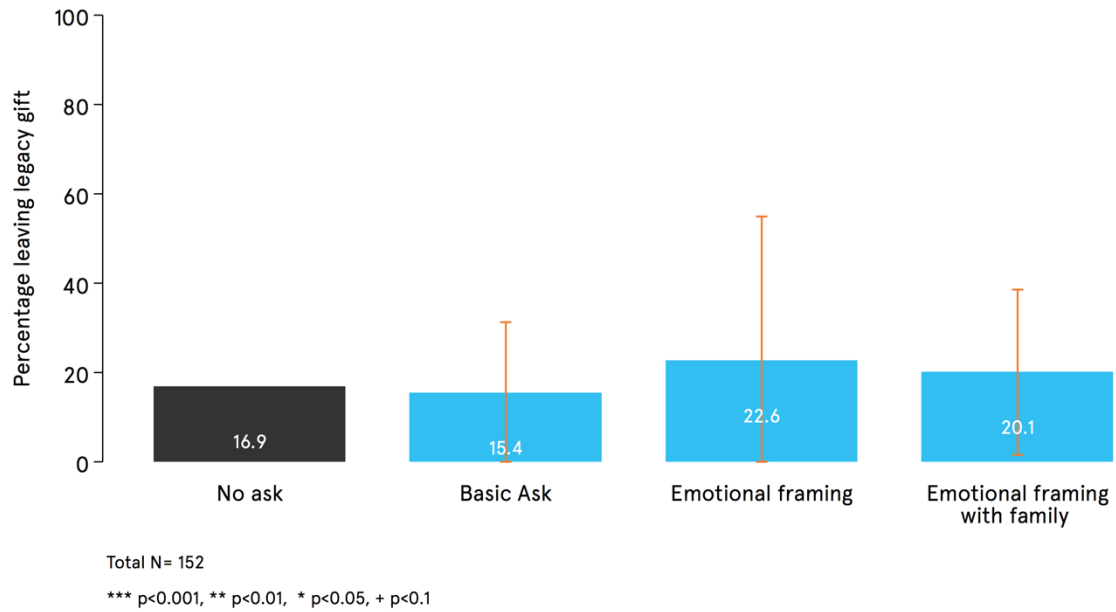
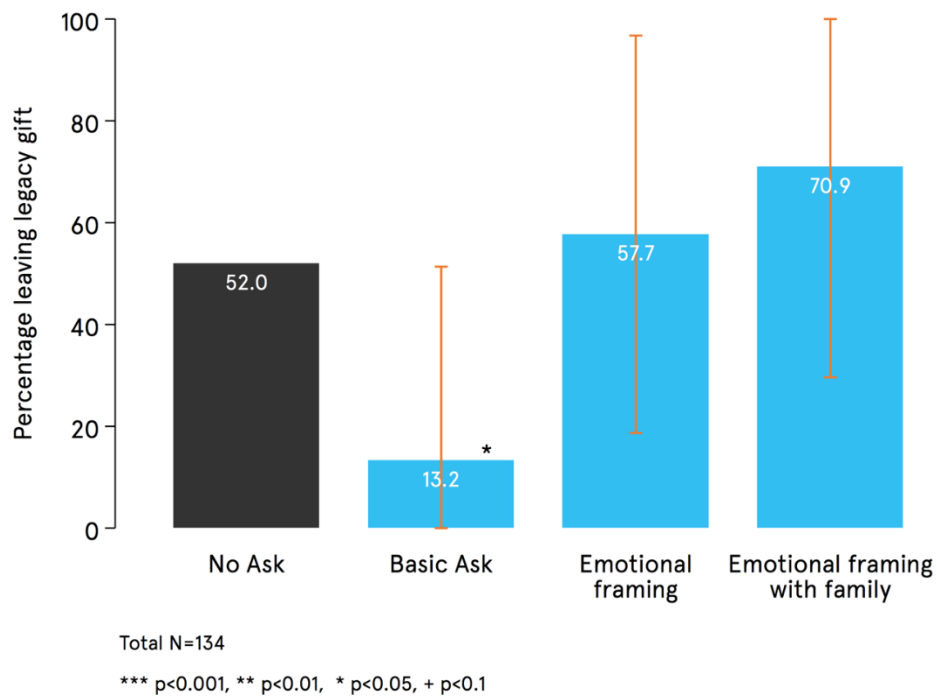


Figure 12: Effects of Emotional and Family Framing on Percentage Leaving a Legacy Gift, for people who do not have children



Posthumous Benefit Framing

Partner 7: Else Solicitors

We worked with Else Solicitors, a law firm established in 2003 working with commercial and private clients across the UK. They operate in the midlands with offices in Birmingham and Burton upon Trent. They specialise in range of legal services including dispute resolution, debt recovery, corporate law, commercial property deals, and employment law. Else Solicitors are small in the will writing market, typically writing around 150 wills each year. Else report that roughly 5-10% of their will writing clients leave a charitable bequest, usually in the form of a specific gift.

Setup

The trial ran for a year from 1st October 2014 to 1st October 2015, with a final sample of 100 participants. The trial was conducted as an individual level RCT. After clients registered to use Else's will writing services, they were sent a questionnaire. Clients were randomly assigned to receive one of two questionnaires: the standard one, and one containing additional information on legacy gifts. Almost all clients only filled out the basic information, leaving the rest of the form, including the section concerning legacy gifts, to discuss in the meeting. During the meeting the client and solicitor went through the form methodically, meaning that the intervention was delivered verbally. Clients were randomly assigned to two groups (basic ask' and 'posthumous benefit ask').

Behavioural Framing

The two prompts were a basic ask and posthumous benefits framing. The basic ask prompted the individual to consider donating to charity. The posthumous benefit invokes the emotional idea of having an impact after their passing.

Prompt 1: Basic Ask

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

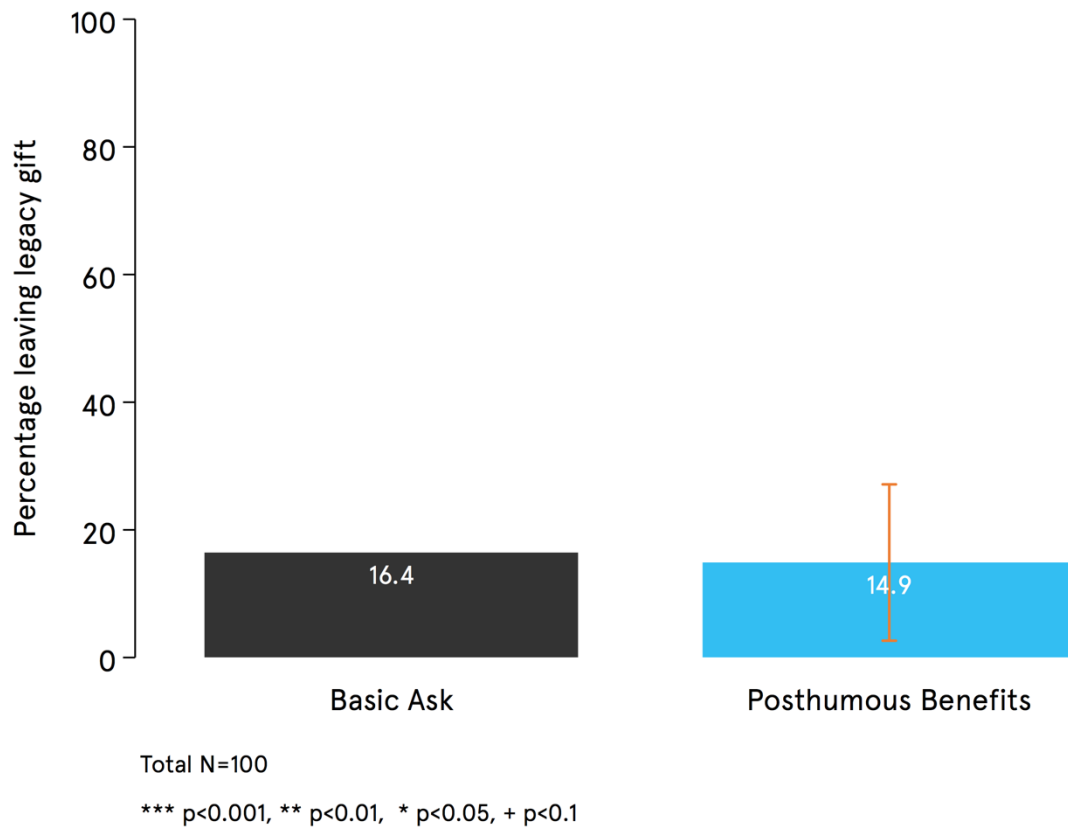
Prompt 2: Posthumous Benefits

"Would you like to leave any money to charity in your will to help the charities you care about carry on their work after you're gone?"

Results

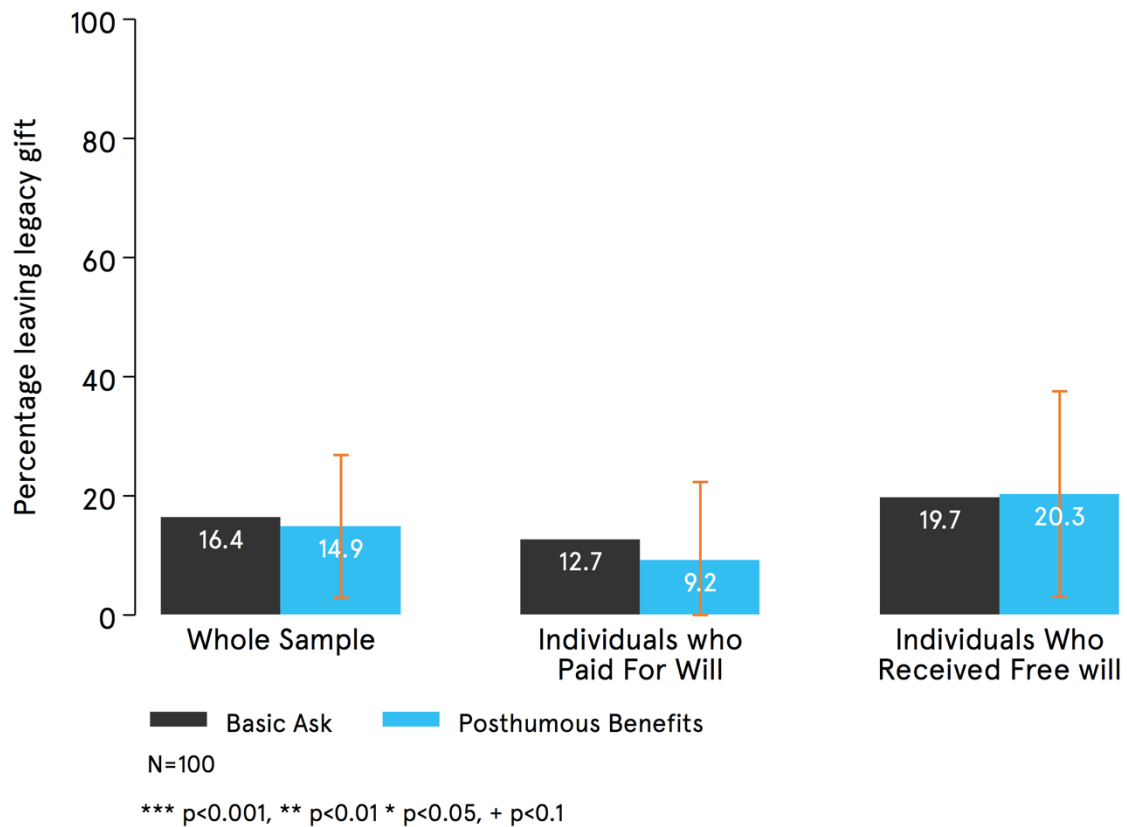
Figure 13 shows the main result – a small statistically insignificant decline in the probability of making a donation among people in the Future Benefit Ask group compared with the Basic Ask (16.4% vs. 14.9%).

Figure 13: Effects of Posthumous Benefits Prompts on Percentage Leaving a Legacy Gift



Looking at the characteristics of participants' wills reveals an interesting pattern. Figure 14 breaks down the results depending on whether the client paid for the will or received the service for free. We find the posthumous benefit message had a large, negative, but not statistically significant impact on people who were paying for their wills but had no effect on clients receiving the will writing service for free.

Figure 14: Effects of Posthumous Benefits Prompts, by whether or not people paid for their will



This effect was borne out in the qualitative research. The respondent to that interview, when describing how important it is for solicitors to be sensitive in their handling of legacy giving prompts, said:

“it's a good opportunity to remind people but it's got to be done in a very subtle way... otherwise you're thinking hang on a minute, ... if you're thinking about it that much why don't you give up your fee” (Interview with Solicitor)

These results suggest a need to ensure the right prompts are used to encourage clients to think about giving without making the clients feel that they are being judged, or give them cause to think that their solicitors are being hypocritical.

Partner 8: McClure Solicitors

We worked with McClure solicitors, established in 1853. They specialise in asset protection, estate planning and inheritance planning. They are one of the few legal firms authorised to act for clients in England & Wales as well as in Scotland. They have offices throughout the UK and they place a strong emphasis on quality, efficiency and a bespoke personal approach. They are very involved in charitable work – to date they have, in combination with their clients, raised over £100,000 for charities that work in their local area. McClure’s offer a free will writing service, in which clients are encouraged to make a donation, although they are not obliged to.

Set-up

After clients express an interest in writing a will, they are typically first contacted by the solicitor via phone. The will writing process is typically conducted in-person at the client’s home or at the solicitor’s office. The intervention was delivered verbally during this meeting.

We used a stepped-wedge trial design randomised at the solicitor level. In the first month of the trial all 12 participating solicitors delivered the basic ask during the course of their will writing duties. For each subsequent month one solicitor then switched permanently to using the posthumous benefits ask. For example, in the second month of the trial 1 solicitor started using the posthumous ask and 11 solicitors continued using the basic ask; in the third month 2 solicitors used the posthumous ask and 10 used the basic ask; in the fourth month 3 solicitors used the posthumous ask and 9 used the basic ask, and so on until by 13 months after the beginning of the trial all solicitors were delivering the posthumous benefits ask.

Behavioural Framing

We tested a posthumous benefits framing against a basic ask. The basic ask is designed to increase the salience of legacy giving at the decision-making point. The posthumous benefits framing attempts to invoke the idea of having an impact after passing.

Frame 1: Basic Ask

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

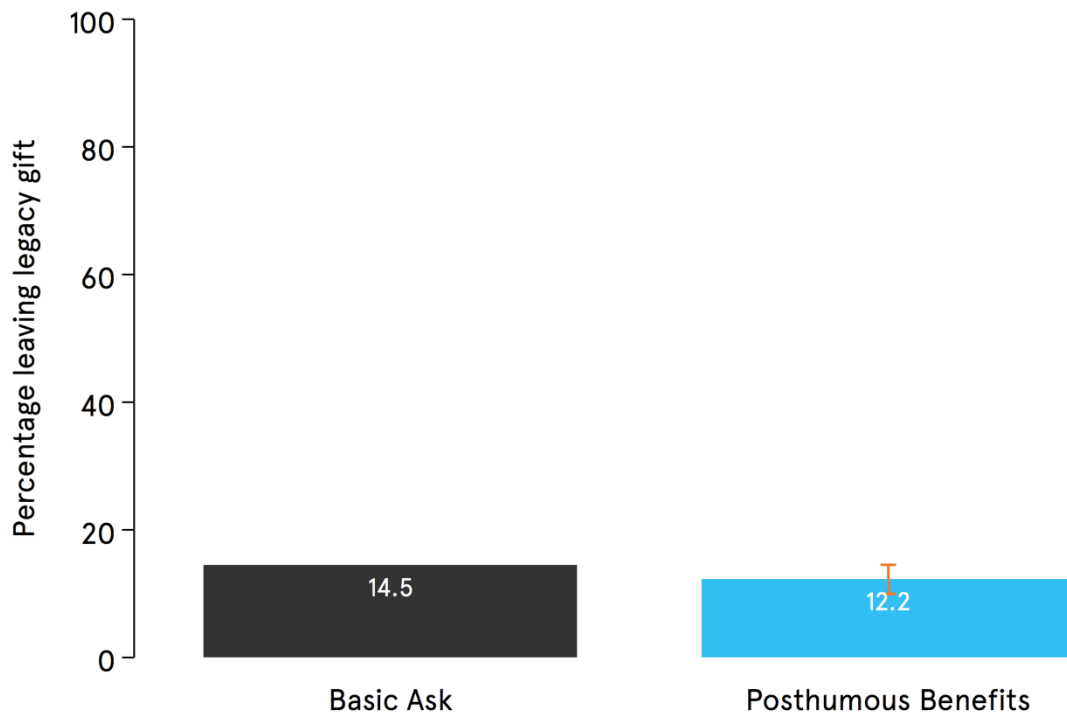
Frame 2: Posthumous Benefits

“Would you like to leave any money to charity in your will to help the charities you care about carry on their work after you’re gone?”

Results

Figure 15 shows the results. As with our trial with Else Solicitors, we find the posthumous benefits ask causes a small statistically insignificant decline in the rate of legacy giving compared to the basic ask (12.2% vs. 14.5%).

Figure 15: Effect of Posthumous Benefits Prompts on Percentage Leaving a Legacy Gift



Total N=1,732

*** p<0.001, ** p<0.01, * p<0.05, + p<0.1

Qualitative Research

Methodology

We carried out qualitative research to supplement our quantitative trials. This research can provide insights into how the participating solicitors viewed the trials and the giving prompts, whether they used them as intended, and how they perceived the impact of the prompts on their clients.

Due to the sensitive nature of the solicitor–client relationship, this research was not carried out via in-person field work. Instead, all participating solicitor firms were asked to complete an online survey at the end of the trial. These surveys were followed up with semi-structured interviews with key participants at the solicitor firms. We also conducted an interview with a client of one firm.

Interviews were conducted via phone and took place throughout April – June 2016. The interviews lasted between 15 and 35 minutes each. All participating firms took part in at least one type of information gathering exercise, as detailed in Table 10 below.

The questions asked in the interviews covered a number of topics, including (1) mode of prompt communication (i.e. in person, over the phone, or in written correspondence), (2) client characteristics, (3) importance of legacy giving and role of the solicitor, (4) solicitor beliefs around client behaviour change, and (5) how the prompts were embedded within normal practice.

Table 1: Participation in qualitative component across firms

Solicitor firm	Online survey	Interview	Interviewee role at firm	Client contact
Birchall Blackburn	No	Yes	Trusts & Estate Practitioner	Yes
Coles Solicitors	No	Yes	Solicitor in wills and probate team	Yes
Else Solicitors	Yes	Yes	Head of wills and private clients department	Yes
Leo Abse & Cohen	Yes	Yes	Head of private clients department	Yes
Lewis & Dick	Yes	Yes	Partner at firm	Yes
McClure Solicitors	Yes	No	All solicitors involved in trial filled out survey together	Yes
Mullis & Peake	Yes	No	Partner and solicitor	Yes
Turcan Connell	No	Yes	Partner, head of charities at firm	Yes

How much exposure to legacy gifts did solicitors have?

Some solicitors identified legacy giving as a topic of central importance to their firm. Before our intervention, several participating firms were already participants in charitable initiatives such as 'free will writing month'. In contrast, other firms did not consistently discuss legacy giving with clients. This was reflected in the attitudes that different firms had towards the intervention. For example, the interviewee from Turcan Connell, a firm with a history of legacy giving, said:

"We've always prompted individuals to think about leaving a legacy to charity. So in some ways this trial represented, for us, a little bit of a departure from our normal process, because we were starting to ask the question about charitable legacies in a slightly different way. For some clients, we were almost toning down the ask very slightly, just to fit in with the study and see the impact of different wordings". (Turcan Connell, p.2)

In contrast, when asked whether they prompted clients to leave a legacy donation, the interviewee from Lewis & Dick said:

"Unless it was raised by the [solicitor], which was actually fairly rare" (Lewis & Dick, p. 3).

This interviewee also indicated that they believe legacy giving to be important, and has continued to use legacy giving prompts even after the end of the trial.

How attractive did solicitors find the prompts?

Most solicitors evaluated the trial favourably, with 70% of the respondents gave it a score of 7-8 out of 10. Most also agreed that solicitor firms can and should play a role in increasing awareness around legacy giving.

Although most respondents personally found the prompts favourable, most also underestimated how favourable their peers would find the trial, with 80% saying they thought their peers would rate it 5-7 out of 10. The interview data corroborated this tension between how the main point of contact versus other staff perceived it. In other words, those who oversaw the trial, and perhaps were more aware of its purpose, appeared to be more positive than those who executed it and were perhaps less personally involved.

How do client characteristics influence the likelihood of giving?

Several interviewees observed that wealthy individuals are often not their most generous clients in terms of the proportion of their financial resources which they donate to charity.

"I find that a lot of people who are extremely wealthy, when you add up the total in cash terms of what they are leaving to charity, it sometimes is less than someone who has just a fraction of their wealth, who has been much more generous through charitable legacies. It is fascinating!" (Turcan Connell, p.2)

Several solicitors were especially interested in whether some prompts might work particularly well for wealthy clients. While wealthier individuals generally donate more money to charity in absolute terms, some research indicates that higher-income households donate a lower proportion of their financial resources than lower-income households (Wiepking & Bekkers, 2012).

"What is noticeable is that the people who have the larger estates don't tend to leave gifts. If they do leave gifts to charity they don't tend to be any larger than the people who have smaller estates, so I think regardless of the wealth of the client the gifts to charity tend to be around the same kind of amount" (Else Solicitors, p.3)

Many solicitors also noted that clients with children were typically less persuaded by the prompts. All solicitors agreed that many of their clients focus on their own families, with one citing the adage that "*charity begins at home*" (Turcan Connell, p. 3), and speculated that clients use this to justify not donating to charity. This is borne out by our prior research (Sanders and Smith, 2015) and by the results presented in this study, which consistently show lower levels of donations by participants with children. Interestingly, the Mullis & Peake trial shows the opposite effect, where clients with children were more persuaded than those without children by the posthumous benefit ask prompt. As this firm was not available to interview it is difficult to determine whether specific contextual factors were at play in explaining this particular result.

Several interviewees said that people often leave a gift to charity on a second death, rather than a first (for example, when the second member of a married couple dies). "*Everything would go to the spouse on first death and then they would consider looking after charitable interests when they are both gone*" (Leo Abse & Cohen, p. 2). Unfortunately, data on first and second deaths and marital status was not collected across all trials. Future studies could investigate if any specific prompts can shift this tendency to only consider legacy giving when the client has no other people to look after (including a spouse or children).

Almost all interviewees mentioned that clients were more likely to leave legacy gifts when the client had received support from a charity during their lives, or had been personally affected by an issue which receives charity support.

Do solicitors believe that clients' behaviour can be changed?

A large proportion of interviewees did not believe that the prompts actually persuade clients to leave a gift to charity. There was a general agreement amongst interviewees that clients arrive at meetings with a set mindset, and are not easily swayed by solicitor prompts.

"If they've not got any charitable giving in their wills at all and you say have you considered giving to charity, 99% of the time the answer will be "No, I don't want to". I can't think of an example where somebody prompted who hadn't considered it goes "Oh yes, that's a really good idea, let me do that". I think it is either in their psyche or it's not" (Leo Abse & Cohen, p. 3).

One interviewee suggested that the prompts might be more effective when introduced long before individuals start thinking about writing a will. For example, one avenue for future research is whether charities could produce more materials with similar types of prompts, which could in turn help shape clients' thinking before they step into the solicitor's office.

A minority of interviewees thought solicitors could change clients' behaviour.

"I think the clients tend to appreciate the extra prompt just in case they had forgotten about it, and they appreciate that we are doing our job in prompting them. So, I think there is a good level of understanding there" (Turcan Connell, p.4).

It is possible that solicitors' prior beliefs about the 'fixedness' of their clients' preferences could have made the prompts more or less effective. For example, solicitors who believed clients could not be persuaded to donate might have adopted different body language and intonation than solicitors who believed the prompts could inspire clients to donate. Communicating these trials to the solicitor firm community could therefore help create more flexible solicitor mindsets.

Differences in mode of prompt communication

Across the eight trials, there was substantial variability in how solicitors delivered the prompts to their clients. One solicitor firm only included the prompts in their questionnaires they sent out to clients beforehand and did not then mention the topic again in the interview, whereas others only introduced the prompts conversationally during the client interview. Lastly, some firms explicitly

communicated the prompts both in the forms and again re-prompted the client in the interview.

Table 2: Differences in prompt communication across firms

Solicitor firm	Mode of communication	Significant results?
Birchall Blackburn	Verbal prompt only	No
Coles Solicitors	Verbal prompt only	No
Else Solicitors	Written prompt and reinforced in interview	No
Leo Abse & Cohen	Written prompt and reinforced in interview	No
Lewis & Dick	Written prompt only	Yes
McClure solicitors	Verbal prompt only	Yes
Mullis & Peake	Verbal prompt only	Yes
Turcan Connell	Written prompt and reinforced in interview	N/A

The pattern of trial results by mode of prompt communication is not clear-cut, but future studies may investigate whether it is more effective to (1) introduce the prompt only in the client interview or (2) prompt in written materials and re-prompt during the interview. This leads into the next theme, which is concerned with solicitors' concern over how to introduce the prompt.

Embedding Prompts in Normal Practice

The vast majority of solicitors emphasized the importance of raising the topic in a sensitive and non-invasive manner. Those who include legacy giving as a fixed part of the form or interview were mindful not to include the prompt twice, or to come back to the topic when the client had already indicated they were not interested. In general, further prompting was seen as 'selling', which solicitors were keen to avoid in order not to upset clients, or to violate their expectations of a solicitor-client relationship. Solicitors were particularly concerned that the

strong ask condition, which was reworded to make it more convincing, may have been seen as intrusive if solicitors did not exercise caution.

“It is treading a fine line as sometimes they will take objection to [the prompts] because they think, “It is my will, I will do what I want”, and they don’t like to be pushed too far” (Else Solicitors, p. 4)

Others focused more specifically on the timing of the prompt.

“... it depends upon when the suitable opportunity arose to make it look more natural than being a forced question” (Coles Solicitors, p. 2)[8]

The above approach stands in contrast with the following, more structured method:

“We would [...] repeat the query and the prompt, for each section of the form so it actually fits in well. [...] The client can see we’re just running through the form so it doesn’t feel, sort of, out of place” (Else Solicitors, p. 3).

Did Solicitors continue to use prompts throughout the trial?

The survey responses indicated that will writers adhered to the prompt wording. Five out of six respondents indicated that all will writers adhered to the prompt wording. However, when followed up in the interviews, it became clear that the adherence was less than perfect. One solicitor mentioned some colleagues tailored the prompt to the client, and changed some of the words. Although understandable, this may have introduced a variability in the delivery of the prompts we are unable to measure. In future studies, random field visits could establish adherence to prompt wording more reliably and in a more timely manner.

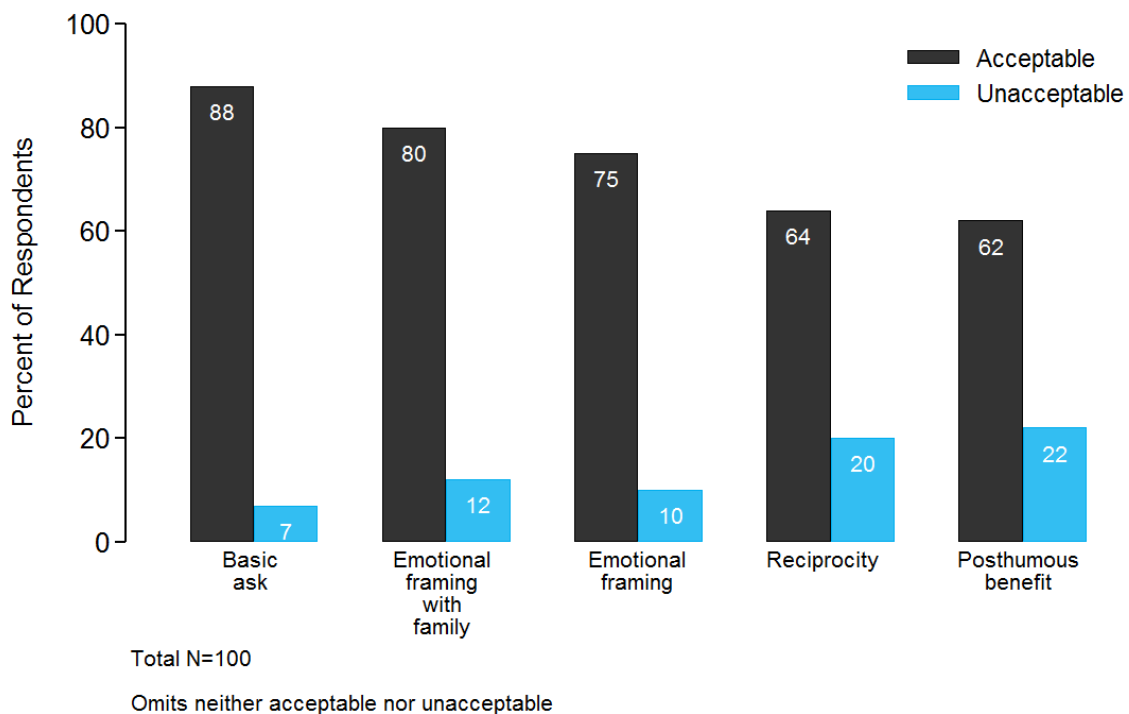
Online Survey

To complement the trials and qualitative trial conducted a survey in order to gauge the attitudes of the broader public towards some of the messages used in the trials. Our findings are separated into three categories – acceptability of messages, favourability of messages, and general thoughts on solicitors bringing up giving during a will writing conversation.

Acceptability

More than 60% of respondents reported that each of the messages that could be employed by solicitors was at “acceptable” or “completely acceptable.” There is some variation in acceptability across messages. The “Basic ask” is judged the most acceptable, with 88% of respondents calling it acceptable or completely acceptable whereas that figure falls to 62% for the altruism ask, which was also among the least effective in our trials.

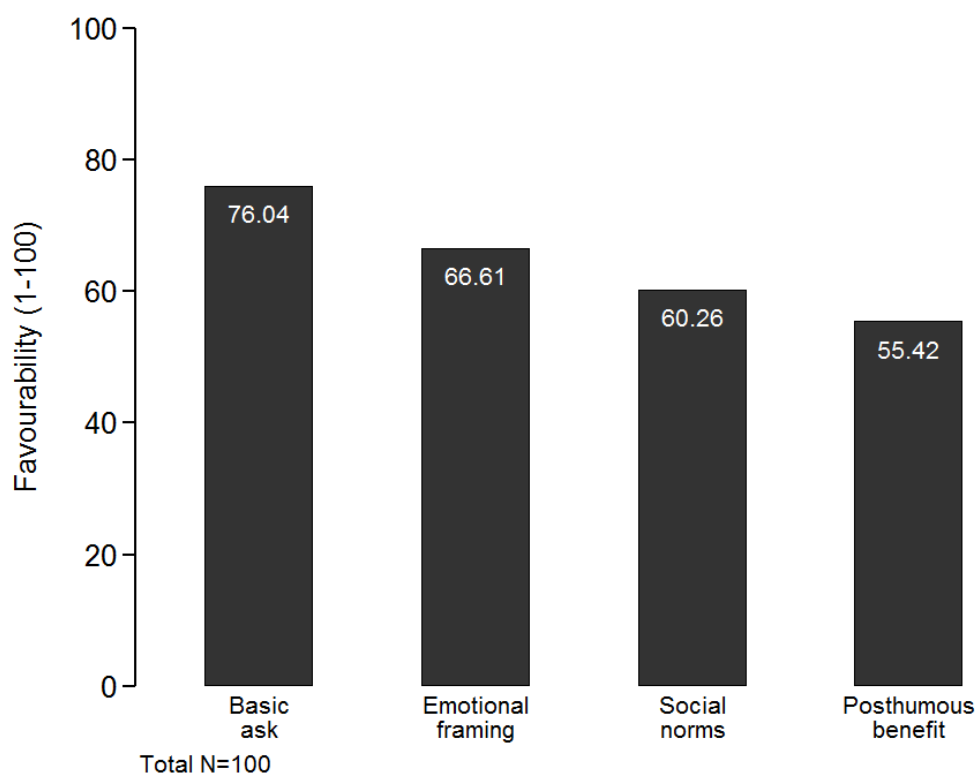
Figure 16: Rates of Acceptability of Behavioural Prompts



Favourability

Respondents were also asked to report how favourable they felt towards the different messages in the trial, on a scale from 1 to 100. Overall, the level of favourability was high. The average response to the basic ask was 76, while the most effective message in the trial, using social norms, had an average favourability score of 60.

Figure 17: Rates of Favourability of Behavioural Prompts



Views on Solicitors bringing up giving

Survey respondents were very open to the idea of their own solicitor bringing up a legacy gift, with 69% agreeing that they would be happy to have a solicitor mention charitable giving once they'd taken care of their own family.

Considering other people, 54% of respondents agreed that solicitors should talk about charity once an individual's family had been taken care of, and 53% agreed that the will writing interview was a good time to start thinking about leaving a gift to charity. Furthermore, 46% of respondents agreed that it is a solicitor's *duty* to remind clients that they have the option of leaving a charitable gift. There were no significant differences among demographic groups in the survey, though the relatively small sample size may have obscured underlying differences.

We also asked respondents to give their own thoughts at the end of the survey. One said:

"This was very useful to me personally as it made me think about why I haven't included a charitable bequest in my will and whether I should do so." (Online Survey Respondent)

While another said:

"I think that charitable giving amongst most people is shockingly low and anything that can be done to raise the profile of charities should be done, obviously stopping short of shock tactics and hassling strategies that have received bad press lately." (Online Survey Respondent)

Conclusion

We have conducted eight randomised trials along with interviews and surveys of solicitors, as well as our client interview, in an effort to uncover psychological factors underpinning people's decisions to leave a legacy gift to charity, and to robustly determine whether a timely prompt by a solicitor can increase the likelihood that people leave a gift.

Due to sample size restrictions, which were not foreseen at the outset of the project, we are not able to be as unequivocal in our findings as we had been in the previous legacy giving experiment. However, from the broader range of contexts, and the different types of research utilised, we are able to draw some conclusions:

- ◆ We see a wide variety of results- with some prompts performing better than others. This, as well as the findings of our client interview, suggest that it is very important for solicitors to give prompts about legacy donations in a way that is appropriate and not too direct.
- ◆ Social norm prompts, which emphasise that many other people donate through their wills, show promise at increasing donations in the trials where it has been used. In the Coles trial, this shows our most statistically promising result.
- ◆ Here, we see that the social norms intervention is particularly effective for participants who are receiving a free will or who are writing a will for the first time, increasing donation rates by 40%. This is consistent with the hypothesis that social norms are useful to clients who are perhaps less experienced in the will-writing process - something which is essential if legacy donations are truly going to become a social norm.
- ◆ We find that prompts that talk about the charities supported by the participant's family, rather than the donor themselves, may be effective at encouraging participants with children to donate.
- ◆ Further research into this phenomenon is needed, but it accords with statements made by an interviewed client.
- ◆ We continue to find that the likelihood of giving a legacy gift is in general higher for childless individuals than it is for participants with children, and that in several cases, prompts that appear to positively influence the giving behaviour of childless participants have an adverse effect on participants with children.

Although more research is clearly needed in this area, we are beginning to develop a greater understanding of the reasons that people choose to give a legacy gift, and are increasingly able to conclude that a subtle, and professional ask from a solicitor can play a major role in increasing legacy gifts.

Technical Annex

Summary Statistic Tables

Table S1: Sample characteristics for Coles Solicitors trial

Variable	N	No Ask	Social Norms	Total
Left a Bequest	243	0.23 (0.43)	0.28 (0.45)	0.26 (0.44)
Average Bequest (£)	243	900 (4,046)	1,835 (11,067)	1,365 (8,307)
Wealth (£'000)	243	552 (161)	448 (128)	500 (145)
Age	215	64.96 (12.86)	64.40 (14.23)	64.68 (13.62)
Gender (%couples, M/F)	244	42.06 (30/43)	37.61 (33/40)	39.75 (64/83)
Has Partner	241	0.58 (0.50)	0.52 (0.50)	0.55 (0.50)
Paid or Free/Charity	243	0.13 (0.33)	0.18 (0.39)	0.15 (0.36)
Time	213	6.96 (3.00)	7.24 (2.85)	7.09 (2.93)
Children	243	0.75 (0.43)	0.73 (0.48)	0.74 (0.44)
First Will	243	0.44 (0.50)	0.59 (0.49)	0.51 (0.50)
Has left previous gift	204	0.11 (0.31)	0.08 (0.28)	0.10 (0.30)
N		243	243	243

Table S2: Sample Characteristics for Turcan Connell

Variable	N	No Ask	Basic Ask	Social Norms	Total
Left a Bequest	171	0.64 (0.48)	0.63 (0.49)	0.66 (0.48)	0.64 (0.48)
Average Bequest (£)	171	267 (742)	686 (369)	123 (515)	152 (564)
Wealth (£'000)	116	384 (867)	107 (457)	176 (612)	223 (673)
Age	171	54.11 (16.71)	47.80 (17.23)	53.57 (19.49)	51.75 (17.97)
Female	171	0.43 (0.50)	0.49 (0.50)	0.46 (0.50)	0.46 (0.50)
Partner	171	0.59 (0.50)	0.63 (0.49)	0.66 (0.48)	0.64 (0.48)
Time	157	13.16 (3.35)	13.85 (3.13)	12.92 (3.58)	13.34 (3.35)
Has Children	171	0.63 (0.49)	0.63 (0.52)	0.61 (0.50)	0.62 (0.50)
N		171	X	X	X

Table S3: Sample characteristics for Leo Abse & Cohen Solicitors trial

Variable	N	Basic Ask	Emotional Ask	Total
Left a Bequest	20	0.3 (0.48)	0.4 (0.516)	0.35 (0.49)
Average Bequest (£)	20	533 (451)	5,375 (6,725)	3,300 (5,420)
Wealth (£'000)	20	218 (249)	462 (588)	340 (457)
Age	17	66.75 (11.901)	71.11 (9.94)	69.06 (10.80)
Female	19	0.33 (0.50)	0.60 (0.52)	0.47 (0.53)
Partner	20	0.60 (0.52)	0.20 (0.42)	0.40 (0.50)
Paid or Free/Charity	20	0.3 (0.48)	0.2 (0.42)	0.25 (0.44)
Time	20	5 (2.00)	5 (2.21)	5 (2.05)
Has Children	20	0.80 (0.42)	0.90 (0.32)	0.85 (0.37)
First Will	20	0.6 (0.52)	0.4 (0.52)	0.5 (0.51)
Has left previous gift	10	0.4 (0.545)	0 (0)	0.2 (0.42)
N	20			

Note: Standard deviation in parenthesis.

Table S4: Sample characteristics for Mullis and Peake Solicitors trial

Variable	N	Emotional Ask	Future Benefit Ask	Total
Left a Bequest	143	0.23 (0.43)	0.19 (0.39)	0.21 (0.41)
Average Bequest (£)	138	142,975 (176,341)	177,473 (177,269)	158,144 (173,905)
Wealth (£'000)	121	401 (410)	388 (285)	394,694 (354,157)
Age	137	67.1 (15.387)	66.51 (15.23)	66.80 (15.26)
Female	143	0.40 (0.39)	0.4 (0.49)	0.40 (0.49)
Partner	143	0.48 (0.503)	0.43 (0.50)	0.46 (0.50)
Paid or Free/Charity	143	0.08 (0.28)	0.14 (0.35)	0.11 (0.32)
Time	143	7.22 (3.34)	7.2 (3.33)	7.21 (3.32)
Has Children	143	0.87 (0.37)	0.69 (0.47)	0.76 (0.43)
First Will	143	0.40 (0.49)	0.39 (0.49)	0.39 (0.49)
N		143	X	X

Table S5: Sample characteristics for Birchall Blackburn Solicitors trial

Variable	N	Altruism Ask	Reciprocity Ask	Altruism + Tax Ask	Reciprocity + Tax Ask	Total
Left a Bequest	97	0.07 (0.25)	0.08 (0.29)	0.18 (0.39)	0.07 (0.27)	0.10 (0.31)
Average Bequest (£)	97	1500 (707)	500 (.)	5,740 (11,331)	66,000 (83,439)	16,420 (38,961)
Wealth (£'000)	93	381 (348)	178 (160)	381 (401)	219 (134)	312 (312,594)
Age	95	65.74 (12.89)	60.33 (20.98)	68.50 (16.01)	67.85 (16.00)	66.41 (15.76)
Gender (%couples, M/F)	97	26.67 (8/14)	25 (3/6)	35.71 (2/16)	18.52 (6/16)	26.8 (19/52)
Has Partner	97	0.33 (0.48)	0.42 (0.52)	0.46 (0.51)	0.26 (0.45)	0.36 (0.48)
Paid or Free/Charity	97	0 (0)	0 (0)	0.04 (0.19)	0 (0)	0.01 (0.10)
Has Children	97	0.80 (0.41)	0.75 (0.45)	0.89 (0.32)	0.89 (0.32)	0.85 (0.36)
N		97	X	X	X	X

Table S6: Sample characteristics for Lewis & Dick trial

Variable	N	No Ask	Basic ask	Emotional frame	Emotional family frame	Total
Left a Bequest	152	0.28 (0.45)	0.17 (0.38)	0.28 (0.46)	0.38 (0.49)	0.27 (0.45)
Average Bequest (£)	97	146 (324849)	180 (430)	136 (274)	133 (375)	146 (337)
Wealth (£'000)	105	498 (274)	538 (324336)	552 (494)	509 (355)	524 (360)
Age	148	62.15 (16.65)	60.03 (16.57)	51.45 (17.61)	64.31 (12.62)	59.96 (16.50)
Gender (% couples, M/F)	152	32 (4/16)	48.78 (7/14)	44.83 (3/13)	53.12 (1/14)	43.42 (15/71)
Partner	152	0.44 (0.50)	0.61 (0.49)	0.55 (0.51)	0.59 (0.50)	0.54 (0.50)
Paid or Free/Charity	150	0.42 (0.50)	0.33 (0.47)	0.76 (0.44)	0.52 (0.51)	0.48 (0.50)
Has Children	152	0.72 (0.45)	0.83 (0.38)	0.66 (0.50)	0.67 (0.47)	0.73 (0.45)
		152	X	X	X	X

Table S7: Sample characteristics for Else Solicitors trial

Variable	N	Basic Ask	Future Benefit Ask	Total
Left a Bequest	100	0.16 (0.37)	0.15 (0.36)	0.16 (0.36)
Average Bequest (£)	99	58,509 (107953)	3,166 (2,363)	46,650 (97574)
Wealth (£'000)	97	379 (454)	348 (229)	371 (403)
Age	95	61.5 (17.2)	56.6 (14.8)	60.1 (16.6)
Gender(% Couples, M/F)	100	39.7 (11/33)	55.6 (6/6)	44 (17/39)
Have a Partner	100	0.55 (0.50)	0.78 (0.42)	0.61 (0.49)
Paid or Free/Charity	100	0.54 (0.50)	0.48 (0.51)	0.53 (0.50)
Time	99	8.58 (2.71)	8.19 (3.27)	8.48 (2.85)
Have Children	100	0.85 (0.36)	0.89 (0.32)	0.86 (0.34)
First Will	100	0.43 (0.49)	0.52 (0.51)	0.45 (0.50)
N		144	X	X

Table S8: Sample characteristics for McClure Solicitors trial

Variable	N	Basic Ask	Future Ask	Total
Left a Bequest	1732	0.14 (0.34)	0.13 (0.33)	0.13 (0.33)
Average Bequest (£)	1722	2,296 (5,803)	13,226 (64,094)	9,547 (52,500)
Wealth (£'000)	1691	133 (156)	914 (162)	105 (161)
Age	1701	61.01 (15.98)	62.73 (14.80)	62.15 (15.22)
Gender (%couples, M/F)	1732	52.43 (93/177)	43.51 (245/405)	46.48 (338/582)
Have a Partner	1732	0.59 (0.49)	0.51 (0.50)	0.54 (0.50)
Paid or Free/Charity	1732	0.88 (0.33)	0.95 (0.21)	0.93 (0.26)
Time	1716	5.81 (2.94)	11.27 (3.36)	9.46 (4.12)
Have Children	1732	0.83 (0.38)	0.79 (0.41)	0.80 (0.40)
First Will	1731	0.96 (0.19)	0.99 (0.14)	0.98 (0.10)
N		1732	X	X