Charitable bequests and Australians

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EXECUTIVE SUMMARY

The potential of bequests to contribute to the sustainability of charities’ is immense, with social and economic trends opening up the bequest landscape. Yet so much is unknown about how Australians think about charitable bequests – particularly about the motivations, barriers and triggers surrounding this behaviour. Do bequestors differ from other donors? What prevents good intentions from becoming good actions? Where do charities figure in this process? This study aims at a better understanding of those Australians who make a charitable bequest and those who might. It offers individual charities, and the sector as a whole, empirical evidence to support and extend the anecdotal knowledge of those working with donors around this sensitive, but vital, area.

Drawing upon the work of scholars of bequest decision-making – notably Professor Adrian Sargeant at the Center on Philanthropy at Indiana University in the United States (US), as well as scholars of planned behaviour, a survey was designed to explore the attitudes and behaviour of a wide range of donors to different kinds of charitable organisations. Six charities partnered with The Australian Centre for Philanthropy and Nonprofit Studies (CPNS) on the project, generously co-operating to facilitate insights into the decision by Australians to bequest whilst maintaining strict protection of the privacy of these organisations’ donor bases. This completely voluntary study tapped the attitudes and behaviour of over 1000 charity donors, mainly located in New South Wales and Queensland, with the final sample divided fairly evenly between known bequestor and non-bequestor donors.

Three words perhaps best sum up our key findings – passion, pragmatism and potential.

PASSION

Donors’ attitudes to themselves
The great majority of both bequestors and non-bequestors described themselves as wanting to help those less fortunate even when they don’t know them well, along with being generous to those close to them. For more than a third of respondents, this passion had a religious base, but a larger cohort said it did not.

Donors’ attitudes to charities and giving
Two notions were overwhelmingly embraced – that charities have been successful in helping those in need and that it is important to give money to help others. Some 80% of both bequestors and non-bequestors agreed, many of these strongly, that it is their responsibility to make the world a better place. To a lesser extent, giving back to charities that have been helpful to them or someone they know was important. Few reported giving to avoid feeling guilty.

Donation levels
Donation levels varied widely across both bequestors and non-bequestors. However, a greater proportion of bequestors reported larger donations than non-bequestors: 31% of bequestors reported annual donations between $1000 and $5000 compared to 25% of non-bequestors. However, the median donation of bequestors was twice as high as for non-bequestors.

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1 In this report, the terms ‘charities’ and ‘charitable organisations’ are used interchangeably in a non-legal sense to refer to organisations that exist to benefit the community.
Attitudes towards charitable bequests in general
Predictably, far more bequestors than non-bequestors supported the idea that charitable bequests perform a useful function for society (94% to 70%) and that they have been successful in helping those in need (87% to 68%). Significantly, a stark difference also emerged between bequestors and non-bequestors about whether they strongly agreed that charitable bequests are easy to do (32% to 13%). An old fundraising maxim suggests that giving must be easy for donors to do and non-bequestors do not see bequesting as easy.

PRAGMATISM
Choosing a charity to support
The great majority of respondents looked for three things in the charities they supported: an excellent reputation, a high proportion of income going to the cause, and being well managed. Bequestors held attitudes toward charity choice more strongly than non-bequestors.

Donor expectations
Tax-deductibility for in vivo donations was the most common expectation with an overall 87% claiming income tax deductions for this input. To a lesser extent, donors also expected information on how donations were used (around 60%) and to be given some choice in how the charity communicated with them (just over 50%). Respondents disagreed with statements about charities giving them individual attention, or in the need for charities to demonstrate they cared about them or to respond to their needs and preferences as donors.

Demographics
The study adds both some confirmation and some challenge to the stereotypical assumption that a bequestor will be aged, female, single, without children, a church attendee and a long-time supporter of a charity, as noted next.

POTENTIAL
Decision to leave a bequest
The likelihood of an Australian leaving a charitable bequest in his or her will was strongly influenced by donors with one of two motivations – those who said they were motivated to leave a bequest because their family was already adequately provided for and those who had no family to provide for. This broadens the stereotype of the typical charity bequestor in Australia. The likelihood of leaving a bequest also increased amongst those who agreed that charity ‘performance’ was vital – for example (e.g.), those who looked for charities that were well managed and got results – as well as amongst those who strongly believed in ‘reciprocity’ or giving back – e.g. they believed it important to give back to charities that had been helpful to them or those close to them. While it is perhaps unsurprising that older donors without children were likely to leave a bequest, this study suggests that males and those on modest annual household incomes (under $52,000) were also highly likely to name a charity in their will.

For a substantial slice of all bequestors, their making a bequest was ‘triggered’ by several factors working together (42% reported a combination of factors that prompted action). Two of the most powerful influences (nominated by respondents themselves) were a donor’s belief in the cause or in the organisation, and the desire to help those in need into the future. That the single greatest trigger for donors was will-making or remaking
(nominated by 23% of bequestors) confirms what charities have known for a long time but reiterates just how integral the decision to name a charity in one’s will is to decision-making about one’s estate more generally.

**Intention to leave a bequest**

*Huge potential lies in tapping the reported openness of donors to the notion.* While just over half of the entire sample had not made a charitable bequest, they were not necessarily against doing so. In response to the question ‘do you expect to leave a bequest?’ 61% of non-bequestors said either yes (16%) or maybe (45%). Even pulling back these figures (because asking about charitable behaviour can prompt some respondents to present a socially-approved image of themselves), this is still a large proportion who appear not yet to have made up their minds.

Findings also show that only 9% of those who might or expected to leave a bequest thought they were likely to discuss it with a solicitor or other adviser in the coming 12 months. The greater proportion (61%) described themselves as being very unlikely to have such a conversation in the near future. This is a reminder that while advisers will be important to those who are taking advice, other strategies need to be in place to interest the bulk of potential bequestors in the concept.

Those who expected to leave a bequest were significantly different from other non-bequestors on two fronts: they were more concerned about a charity’s performance and service quality (that the charity provides to them as donors), suggesting there is potential for charities to respond to these concerns.

**Personal attitudes to leaving a charitable bequest**

Substantial differences in attitude arose between bequestors and non-bequestors as to whether they felt they could afford a bequest (90% of bequestors agreeing compared to 41% of non-bequestors), their liking of the idea (89% to 41%) and the perceived ease of doing so (86% to 41%). However, as noted elsewhere, many non-bequestors were undecided rather than negatively disposed to whether they could afford it, whether they liked the concept or if it was easy.

**Wills and attitudes to will-making**

Some 77% of non-bequestors had a will but 23% believed it needed revising. More bequestors than non-bequestors saw no constraints to making a will (23% to 12%) and while bequestors reported the decisions involved as challenging, more non-bequestors perceived several obstacles to will-making, or remaking (36% to 23%).

**Charities’ bequest communication and notification**

While a third of respondents were satisfied with communication from charities about bequests, some 44% believed improvements could be made. The most common were for charities not to push the idea on them too often, for greater awareness of bequests as a giving option, and for the case to make a bequest to be made more compellingly (for example, by demonstrating how bequest monies are spent). A far larger proportion of bequestors than non-bequestors would inform the charity of their bequest (71% to 23%). However, the latter were mainly undecided rather than against doing so.
EXECUTIVE SUMMARY

So what? Limitations, conclusions and ten key recommendations for charities

Before we turn to the study in detail, we wish to emphasise that we report what self-identified bequestors and donors who are non-bequestors say about their attitudes and behaviour. As charities know, there is no guarantee that ‘bequestors’ will in fact leave a bequest – they have the right to change their minds, estates may dwindle and wills can be – and are – disputed. Also, we recognise that non-donors to an organisation can and do leave charitable bequests to that organisation.

In defence of our approach, we would say, an individual who has named a charity in his or her will is the closest we are likely to get to an actual bequestor (who by definition must have died). Further, our decision to compare donating bequestors to donating non-bequestors was driven by the need to be efficient and does not mean to suggest that bequestors are only drawn from donor segments. We sought to reach a sizeable sample of both groups within time and cost constraints and, while steps were taken to draw a diverse sample across cause areas, future studies will be useful if they can report also on non-donors.

Also, it is likely that some donors in this study have named a charity in their wills but are not on our charity partners’ radar. From responses to our question about notification, it is clear that some donors do not feel comfortable advising the beneficiary organisation of their intended bequest – possibly because of the point made above that they might change their minds.

We do not wish to imply that these findings by themselves give the definitive story of charitable bequests in this country. They certainly provide an intriguing look into this Pandora’s Box but at this stage of limited research on bequests in Australia, it remains just that – a Pandora’s Box.

TEN KEY RECOMMENDATIONS FOR CHARITIES FLOWING FROM THIS STUDY

Experienced charities will already engage in a range of the following activities. However, the data reinforces the soundness of particular approaches and points to some being more critical than perhaps assumed. The conclusion section of this report amplifies these recommendations.

1. The value of values: donor values and attitudes could be harnessed better to guide charity actions and communication.

2. Remember the giving pyramid: provide more opportunities for bequestors to give at higher levels in other ways.

3. Make bequesting easy: showcase, help, and open low pressure avenues of finding out more.

4. Recognise champions: encourage existing bequestors to share their stories and values.

5. Donors in the communication driver’s seat: offer, honour and update communication preferences.

6. Avoid age stereotypes: images need to appeal to a younger (middle-aged) demographic too.

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7. *Empower the working class:* promote this survey’s findings to prove to the less affluent, the power of good they are exercising via bequests.

8. *Size doesn’t matter:* demonstrate that bequests are extraordinarily affordable for all.

9. *It’s raining men:* consider the male propensity to bequest.

10. *Moments that count:* focus on will-making and remaking.
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This study aims to understand better those who make a charitable bequest and those who might. The potential of bequests to contribute to the sustainability of charities is great. Even today, a time when only a small percentage of individuals names a charity in their will compared to those who donate during their lifetimes, bequest income represents an important income stream for the sector. The opportunity to expand bequest income over the next three decades is underpinned by social and economic trends. In a growing population, we are witnessing rising average household wealth levels despite major fluctuations in the value of assets in recent times. Australians, too, are living longer, which does eat into retirement savings but also means older, better established offspring when parents do die. Household size is falling, and the number of single people increasing. Of course, many still have children and remarriage rates show a considerable number of Australians having second families after divorce. Such factors all impinge on bequest rates because they affect the size of estates.

The decision to make a charitable bequest sounds simple: the voluntary choice of individuals at the time of making their wills to bequeath a part of their estates to a charitable organisation for charitable purposes. However, the decision to do so, of what magnitude, to which organisation or organisations, and with what, if any preferences, is unlikely to be straightforward because it is part of a larger set of decisions, sometimes weighty, around will-making.

Will-making, and the necessary dividing up of all one’s worldly assets to beneficiaries, charitable or otherwise, is a highly complex process involving issues around the individuals themselves, their own sense of identity and attitude to dying, their relationships with partners, other family members and the wider community, and the perceived and actual extent of their worldly goods. That a sizeable proportion of the population delays will-making until they are close to death (and some may not complete one at all) hints at its vexing nature.

What motivates an individual to leave a charitable bequest? What barriers close off this option for some, and limit it for others? Are bequestors different from other donors? What gets in the way of converting a desire to leave a charitable bequest to intention to action? Similarly, what helps it? What are the triggers for those who leave a charitable bequest to have taken that action? Importantly, what role do charities play in facilitating charitable bequests?

This study explores the topic in an Australian context. First, the relevance and timeliness of the topic is considered and the extant literature discussed (section 2). Then the research aims driving this study are identified and method used for the study explained (section 3). Findings are given in section 4, with discussion of findings and recommendations in sections 5 and 6, respectively.
This section explains why the topic of charitable bequests warrants investigation and outlines the literature that informs this investigation.

2.1 PLANNED GIVING

Giving by individuals (and families) accounts for the lion’s share of private income for charitable organisations in Australia; donations by individuals represented AU$5.7 billion in 2004, and a further AU$2 billion in charity-related ‘gambling’ and contests, while business gave AU$3.3 billion (Giving Australia, 2005).

However, most of this giving by individuals is spontaneous. The Giving Australia research (2005) suggests that only 16% of total giving dollars in this country is in the form of ‘planned’ gifts, which may be seen as ‘considered’ or intentional gifts rather than ones given reactively and on the spur of the moment, without involving serious thought. Planned gifts, in this report, refers to gifts by individuals who are consciously involved in the giving decision, so that it may be characterised as an intentional and deliberate decision to give and the gift is substantial enough to warrant conscious deliberation on the part of the donor. In this way, this concept of planned giving reinforces the revised definition of philanthropy promulgated by Philanthropy Australia as ‘The planned and structured giving of money, time, information, goods and services, voice and influence to improve the wellbeing of humanity and the community’.3

While such gifts may run into tens of thousands of dollars or much more, they are not necessarily of this magnitude: a family that plans to give away $400 a year at the start of a year may also be seen as engaging in ‘planned giving’. This definition embraces a range of giving options, such as leaving a charitable bequest in one’s will, the establishment of a private trust or foundation, participation in a donor-advised fund run by a community foundation, a major gift, or a low level but still deliberate and substantial gift for that individual (or family).

It is appropriate that planned giving, and bequest giving in particular, comes into the spotlight with this study. Wealth in Australia has grown tremendously since 1979, and the level of donations continues to rise (McGregor-Lowndes and Newton, 2008). While this augurs well for the charitable sector, the population has grown, too, and financial pressures on the sector have increased. One ‘gap’ that has appeared is between wealth levels and donation levels at the top end of the population. Giving by those in the top quintile has not, on average kept pace with their rising fortunes (Madden and Scaife, 2008). Those who become engaged in planned giving, regardless of income, give on average four times more than others and cultivating planned giving is a growing priority for the nonprofit sector (Brown, 2004).

3 Available from Philanthropy Australia at /www.philanthropy.org.au
2.2 CHARITABLE BEQUESTS

Charitable bequests (or ‘bequests’ in this report) warrant attention because they are one of the most common forms of planned gifts and it is an avenue of revenue that is widely depended upon.

**Bequests are a crucial income stream for NPOs**

Charities regard bequest income as an important income stream. Indeed, some are heavily reliant upon it (Sargeant, Wymer, and Hilton, 2006). Giving Australia (2005) described bequest giving as the most significant funding source for one in ten charities in this country, and bequests were placed third most important of 24 fundraising vehicles in its survey of charities.

Bequest income in the US was estimated at US$17.4 billion in 2005 (Giving USA, 2006) and £1.4 billion in the United Kingdom (UK) in 2003/04. While bequest income in these countries varies from year to year, it represents 7% to 9% of total estimated donation revenues. While no reliable Australian figures exist, Givewell found $140 million in bequests in 2003/04 in an analysis of financial statements of 220 charitable and government organisations (Givewell, 2005; Lyons and Passey, 2005).

**Potential to grow bequest income**

The great majority of individuals in countries such as the US, Canada, the UK and Australia report giving money in any one year yet only a tiny proportion report naming a charity in their wills. In Australia, for example, 87% of adult Australians reported donating at least once in 2004 but fewer than 7.5% of those with a will (58% of the adult population) had included a charitable bequest in their will (Giving Australia, 2005). In his examination of probates in Victoria, Baker (2007) identified charitable bequests in fewer than 5% of estates, and the total amount bequeathed to charities amounted to just over 1% of the total estate assets.

Clearly, given the inclination of individuals to support charities while they are alive, the scope for greater participation in bequests as a type of giving exists. In principle, anyone who gives during his/her lifetime is a potential bequest donor (Krauser, 2007).

**Timeliness of bequest research**

This bequest research is timely given that the much proclaimed intergenerational transfer of wealth has now begun. Over the next four decades, until 2052, many in the community will gain from what is projected to be the largest wealth transfer in the history of the world, as the oldest generation dies and passes on their substantial estates (Schervish, 2000; Havens and Schervish, 2003). Increased longevity and wealth trends outside this intergenerational factor suggest that offspring will be older and wealthier than previously. Moreover, while medical and living costs associated with longevity may reduce estates, supply and demand around inheritances are expected to change (Olsberg and Winters, 2005; Rowlingson and McKay, 2005), with benefit for the charitable sector. How much is expected to flow through to the sector is unknown but in the US, with its tradition of estate taxes, bequest monies are expected to be substantial (Havens and Schervish, 2003).
The challenge of cultivating bequests

Unlike the vast bulk of everyday donations which are commonly in response to natural disasters and emergencies, the cultivation of bequests is a long term activity requiring long-term commitment and resourcing by charitable organisations. Charities may be being too selective in whom they ask or feel otherwise constrained in seeking bequest income (Sargeant, Hilton, and Wymer, 2006). Certainly, bequest income is extremely difficult to plan around, with the notification of being included in a will not required, and the transfer of funds not occurring until the death of the bequestor – assuming the estate is still intact and, further, that it is not challenged by the family.

Overall, cultivation poses a considerable challenge for the sector. The literature is limited in its prescriptions for such cultivation. In the US, where estate taxes have worked to encourage charitable bequests, there is confusion over the impact that changes to taxation environment will have on bequest income.

Moreover, there is some evidence that wealthier individuals in both the US and other countries could be shifting their preference to giving during their lifetime so that estates represent a smaller proportion of overall charitable donations. In Australia, early figures suggest that Prescribed Private Funds (PPFs) have encouraged lifetime giving by wealthier individuals (McGregor-Lowndes, Newton, and Marsden, 2006) but the deeper impact of the take-up of PPFs on bequest income for the sector is yet to be determined. What is clear is that charitable bequests have long been a plank in the funding of the work of the charitable sector. In a fast changing environment, greater efforts will be needed to foster such gifts.

2.3 Decision to leave a charitable bequest

Seeking to understand the decision to leave a charitable bequest takes one on a journey through different academic fields of study, notably marketing and consumer behaviour, economics, psychology, psychiatry, and sociology. Like other forms of philanthropy, researchers from these and other academic traditions have sought to shed light on the phenomenon. For example, motives for leaving a bequest of any type in one’s will have been examined but do not really help in explaining why charitable bequests might be left – except perhaps to provide for the well-being of a preferred charity. Other studies have considered the impact of taxation on those who might leave a bequest (for example, see Sargeant, Hilton, et al., 2006; Auten and Joulfaian, 1996).

Instead, the literature on giving behaviour is useful for its discussion of motives for altruistic behaviour, as well as for triggers in the decision to donate more generally (for reviews, see Bendapudi, Singh, and Bendapudi, 1996; Burnett and Wood, 1988; Guy and Patton, 1989; Sargeant, 1999). These have broad application to the bequest decision. Other studies focus on charitable bequests, but seek to explore aspects of the decision, such as the characteristics of those leaving a bequest, as in building up a profile of bequestors (for example, see Chang, Okunade, and Kumar 1999; Krauser, 2007), rather than the decision itself. Adrian Sargeant, whose work has informed this study (Sargeant, Hilton, et al., 2006) is one who has conducted research into various determinants of the decision to leave a bequest both the UK and the US. Sargeant has mainly considered the motives, and constraints to bequest behaviour.

4 The psychology and sociology literatures identify three main categories of motives to leave a bequest of any kind: an inability of the individual to pinpoint time of death (Hurd, 1987), desire to obtain services from heirs that are not able to be purchased in the marketplace (Bernheim, Shleifer, & Summers, 1985), and the desire to provide for the well-being of heirs (Menchik, 1980).
Motivations
Motives for leaving a bequest can and do echo why people give generally. In a study of 2000 households in the US, current bequestors believed they were motivated by the desire to help others, and to give back to society, as well as by their religious beliefs (Krauser, 2007). In this study, those who would consider naming a charity in their will were significantly more likely to be motivated by helping others, and less likely to be motivated by religious beliefs than those who had already placed a charity in their will. Those who would not consider a charitable bequest were significantly different from those who would on two factors (each factor involving a cluster of motivational statements): the desire to do good and to do what is expected. Those who would consider naming a charity in their will were motivated by both of these factors, that is, they occurred together for these individuals. (Krauser, 2007).

However, there is evidence that the decision to leave a bequest can involve different motives from ordinary donations. Key drivers include a lack of family need, ‘spite’, taxes, the need to ‘live on’, the need for work to continue (Sargeant, Hilton et al., 2006). Also, while bequestors share similar motivations and triggers, wealthier ones appear to have additional motives relating to tax reduction and long-range planning (Brown, 2004).

Attitudes to naming a charity in one’s will.
In terms of perceived constraints or barriers to naming a charity in one’s will, the key factors appear to be time being on one’s side (as in not getting around to it yet), cost, inconvenience, insensitive marketing, and insufficient funds to make a difference (Sargeant, Hilton et al., 2006).

One in three Americans in the multi-state survey of 2000 households referred to above, had not named a charity in their will but indicated a willingness to consider adding one (Krauser, 2007). There is also some evidence to suggest cause preferences by bequestors. In the US, higher education won some 24% of bequest monies from individuals in 2002 and 2003, and accounted for 24% of giving by individuals (Council for Aid to Education, 2003).

So what do we know about the characteristics of bequestors (those who name a charity in the will)?

Age
In Australia, Giving Australia household research showed that while the likelihood of having a will increases with age, the likelihood of a person with a will leaving money to charity increases only marginally with age (Lyons and Passey, 2005). The highest charitable bequestor rate is in the 65 year-plus age group.

In contrast, drawing upon a multi-state study of 2000 households, Americans with a charity in their wills tended to be between 40 and 50 years old, and those willing to consider it were between 40 and 60 (Krauser, 2007). In this study, the baby-boomer cohort accounted for 50% of those who had already named a charity in their wills in the US and 51% of those who were willing to consider making a bequest. This rate has edged up in recent years (National Committee of Planned Giving, 2001) and suggests that this mid-life segment are interested in bequests, as well as those in older age groups (Brown, 2004).
Much research, notably by leading US scholars Havens and Schervish (1999), shows that the wealthy are significantly more likely to participate in bequests and to make proportionately higher contributions (Sargeant, Hilton, et al., 2006). In the US, Joulifaian (1991) used taxation data (Internal Revenue Service records) to show that those with estates over US$10 million left bequests approximately three times the value of gifts made in the 10 years prior to death while those of more modest estates of under US$1 million tended to make donations during their lifetime, with little being given through charitable bequests. In his study, Joulifaian also found bequests more likely if assets were closely tied to business ownership and the individual’s spouse had already passed.

This trend holds in part for Australia. In an exhaustive examination of probate records in Victoria, Baker (2007) found that estates over $2 million were the most likely to have included a charitable bequests while those with the least estate value (under $500 000) were the least likely to do so. However, he finds that bequestors with the highest value estates were the least generous. Those leaving estates of under $500 000 left a greater proportion of their estate to charity than did those with estates over $2 million (1.81% and 1.34%, respectively).

Indeed, despite the valuable work of Havens and Schervish (1999) and others which spotlighted the proclivity of the wealthy to bequests, some studies have also found otherwise, that income is not always significant in whether a donor is likely to bequest, or to consider the bequest of a charitable gift in his or her will (Krauser, 2007). Also, the larger number of individuals in the population with low to medium wealth levels can account for much bequest activity. For example, a US survey in 2000 found that those with incomes under US$75 000 accounted for 58% of bequest expectancies (National Committee of Planned Giving, 2001).

Table 1 gives the Australian picture (Giving Australia, 2005).

### TABLE 1: AUSTRALIAN BEQUESTOR DEMOGRAPHICS

<table>
<thead>
<tr>
<th>Gender</th>
<th>% of givers having a will</th>
<th>% of those with a will that includes a bequest to a charity or non-profit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>56.5</td>
<td>7.4</td>
</tr>
<tr>
<td>Female</td>
<td>59.5</td>
<td>7.5</td>
</tr>
<tr>
<td>Age cohorts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18–24</td>
<td>8.8</td>
<td>25.1*</td>
</tr>
<tr>
<td>25–34</td>
<td>32.2</td>
<td>7.1</td>
</tr>
<tr>
<td>35–44</td>
<td>53.6</td>
<td>6.0</td>
</tr>
<tr>
<td>45–54</td>
<td>73.0</td>
<td>7.0</td>
</tr>
<tr>
<td>55–64</td>
<td>83.0</td>
<td>7.4</td>
</tr>
<tr>
<td>65+</td>
<td>90.9</td>
<td>7.9</td>
</tr>
<tr>
<td>Personal income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nil to $15 999</td>
<td>52.5</td>
<td>7.4</td>
</tr>
<tr>
<td>$15 600 to $31 199</td>
<td>55.6</td>
<td>7.4</td>
</tr>
<tr>
<td>$31 200 to $51 999</td>
<td>50.9</td>
<td>8.9</td>
</tr>
<tr>
<td>$52 000 and higher</td>
<td>65.3</td>
<td>8.4</td>
</tr>
<tr>
<td>Can’t say/refused</td>
<td>67.4</td>
<td>5.7</td>
</tr>
</tbody>
</table>

* The high percentage among those 18–24 years of age is of a very small percentage with wills. It has a high standard error and should be discounted.

5 Note that the US has historically had estate taxes and charitable bequests could reduce tax liability.
The main difficulty with any bequest research is gathering data: while quantitative data may be examined (such as Baker, 2007), those whose death has triggered a charitable bequest cannot be interviewed, obviously, and it may be inappropriate to speak to their families who could only offer their views, assuming they could be found and were willing to participate in the research. While research with bequestors (or more precisely, bequest pledgers) is not ideal – after all, they may change their minds and not leave a bequest – at least it allows for the individual to explain their decision, albeit in advance of their passing. In brief, the decision to bequest is not well understood. Australian research, in particular, is extremely scarce (Baker, 2007).

The Theory of Planned Behavior (TPB) offers potentially useful insights into factors shaping the intention to make a charitable bequest and what affects the conversion of intention to action. Broadly, Ajzen (1991) proposes that intentions are influenced by an individual’s attitudes toward a particular behaviour, subjective norms (what others do and think about that behaviour), and perceived behavioural control (real and felt constraints). In turn, these intentions, along with perceived behavioural control, account for subsequent behaviour. This framework may prove fruitful in seeking understanding of the phenomenon of naming a charity in one’s will, because anecdotal evidence suggests that the conversion process, from interest to intention to action, may be delayed, if it occurs at all.
3.0 METHODOLOGY

This section describes the research aims and the overall approach taken by the researchers: the framework for investigation, sampling method, development of the research instrument, and the data collection and analysis processes.

3.1 RESEARCH AIMS

Broadly, the study aims to:

- Better understand the factors influencing the decision to make a charitable bequest or not, with implications for charitable organisations; and
- Develop a more refined model of bequest decision-making, building on past research into donor decision-making. The potential of TBP will be addressed particularly in academic articles flowing from this study.

More specifically, this study seeks to identify:

- Individuals most likely to pledge a bequest;
- Differences between donors who have left a bequest, those who are likely to, those who might and those who will not;
- Motivations and triggers in the decision to make a bequest; and
- Attitudes to bequest communications by charities.

3.2 RESEARCH APPROACH

To fulfil the research aims, a quantitative survey was employed. This method allowed the testing of factors contributing to the decision to bequest or not, as well as providing data on the current thinking and practices of bequestors. The factors to be tested were drawn from the UK and US bequest work of scholar Adrian Sargeant, as well as from TBP.

The precise wording of the survey instrument to suit the Australian context was informed by qualitative research, specifically:

- An earlier focus group that was conducted with bequest officers for the Giving Australia project (2005);
- Two new focus groups conducted for the purpose of this study; and
- Feedback from an advisory panel comprising bequest experts known to the researchers and bequest officers in the six charities that were partners in this research.

Although limited in scale, this qualitative data was deliberately included to add to the accuracy and comprehensiveness of the survey for Australian conditions.

Research was conducted in four stages:

**Stage 1: Project design – Identifying factors relating to planned giving and bequest decision-making**

A review was made of existing literature on the drivers, triggers and barriers for charitable giving, including bequest giving. Other studies relating to planned behaviour were also examined (see section 2). Using the literature, the study was set up to investigate the key influences in the bequest decision-making process; and to examine the gaps between attitude and intention to bequest, and gaps between intention and making a bequest.

Specific use was made of Sargeant’s study of UK and US bequests and TPB in project design (as mentioned, TBP will be discussed in more detail in subsequent articles). This design was further informed by focus group findings as outlined above.
Stage 2: Survey instrument development – Exploring the dynamics of bequest decision-making

To operationalise the concepts derived from the literature, the researchers drew upon Sargeant’s bequest survey instruments. Questions were further shaped by hypotheses derived from TPB (Ajzen, 2006), which proposes that human action is influenced by behavioural intention, which in turn is influenced by three factors:

- Attitudes – towards the final behaviour;
- Norms – the perception that others behave in certain ways and have expectations relating to that behaviour; and
- Perceived behavioural control – aspects that assist or obstruct that behaviour.

Once a draft instrument had been developed, focus groups were conducted to ensure language and concepts suited the Australian context, as noted.

Focus groups were conducted with key knowledge bearers, including:

1. Known bequestors (one group); and
2. Staff from charitable organisations responsible for bequest promotion (one group, and additional findings drawn from a previously conducted focus group with bequest staff that aimed at understanding bequest donor behaviour).

The first focus group with bequestors sought to drill deep into their attitudes, motivations, and perceived barriers to leaving a charitable bequest. The second focus group, with bequest fundraisers, tapped into the understandings and insights of professional charity staff into bequestor behaviour. Respondents represented an expert group, having had many interactions with known bequestors over time. Specific feedback was provided for the draft survey instrument during this discussion.

A small scale pilot test of the survey instrument incorporating the contributions of bequestors and bequest officers was conducted with bequestors and general donors to further refine the data collection tool.

The final instrument (See Appendix A) contains 30 questions designed to develop a better understanding of the decision to leave a charitable bequest. Questions may be categorised into four types:

1. **Likert scales** – Respondents were asked to indicate their views using a continuum with values from 1 to 5. Selecting ‘1’ represented strongly disagreeing with a given statement; 2 that they disagree with it; 3 being undecided (that is, either being neutral, unsure, or both agreeing and disagreeing); 4 being in agreement; and 5 being that they strongly agree with each statement. Thus, gradations of attitudes were measured.

2. **Dichotomous** – Respondents were asked to indicate which of two alternative answers most closely corresponded to their position on a subject. In this case responses were mutually exclusive, as respondents had to choose one option or the other.

3. **Closed** – Respondents were presented with a range of possible options in response to a given question, to which they could select all that apply. In this case the frequency of and intersections between multiple factors could be measured.

4. **Open** – Respondents were free to answer in their own words. This type of question allowed researchers to probe for new and alternative ideas and positions on a subject, and to obtain clarification and detail from respondents about their perspectives.
Stage 3: Data collection – Obtaining the views and reported behaviour of bequestors

To facilitate data collection, potential respondents received a short letter from a partner organisation with whom they are affiliated, explaining the invitation and endorsing its legitimacy. In the same envelope, was an invitation to participate prepared by the researchers (on University letterhead) along with the survey and a reply paid envelope back to the University. Materials were delivered by courier to the charity for their dispatch and subsequent postage costs were covered by the University. For privacy reasons, it was agreed that partners would not release any names or addresses (or any other personal information) to the researchers, nor did the survey ask for such information (although survey forms were identified by affiliated organisation to allow for data on cause choice and summary data feedback to individual organisations).

Invitations were dispatched from late April to early June 2008, with the close of survey in July. Publicity was given to the study in various communications to the donor base during the data collection period. The only difficulties were some delays in issuing of invitations within partner organisations due to staff shortages. Apart from publicity, no additional reminders were needed to obtain a sufficient number of responses for statistical purposes.

To interest both bequestors and non-bequestors equally in this survey, a broad title was given to it. If labelled Bequest Survey or similar, it was expected that a proportion of those uninterested in bequests would not complete it. This naming of the survey ‘Charitable Donor Survey’ was justified because it was seeking views and practices relating to charitable giving generally, as well as to bequests, and it was being sent to people who had made donations to charities. In addition, for ethical reasons the researchers did not wish to imply that recipients should consider a charitable bequest. Moreover, if pressure was felt, the likelihood of honest responses would reduce.

Stage 4: Data analysis – Testing the influence of factors in bequest decision making

Analysis of the data was conducted in two stages:

1. Quantitative data analysis software tool SPSS was used to obtain descriptive statistics and also to conduct a series of statistical tests, including binomial logistic regressions and binary logistic regressions, to test the significance of various attitudinal and demographic factors as predictors of bequest behaviour.

2. NVivo7, a qualitative research software tool was used to analyse the linguistic responses from respondents gained through the open questions (described above). This method allowed themes to emerge from the data and helped explain or elaborate the statistical findings.

The advisory panel also assisted in the discussion of the findings.
3.3 SAMPLING METHOD

Adopting the method used in the UK by Sargeant, six Australian charitable organisations agreed to co-operate with this research. This decision was largely driven by the need to identify a sufficient number and diversity of bequestors. In addition, involvement by the sector was beneficial because it afforded ‘real life’ input into the formative and evaluative stages of the study. Partner charities also benefited as it provided them with data about their own organisations, informing the bequest programs of these organisations and allowing comparison and benchmarking against an aggregated total.

Partner charities were invited to participate on the basis of meeting criteria for cause diversity and organisational size/scope but also for convenience – they were willing and able to draw lists from their database and distribute surveys. Some of the organisations were known to the researchers; others were large charities with healthy bequestor databases. All shared an orientation towards growing bequests and had undertaken bequest-related communications of one sort or another. An overview of partner organisations is shown in Table 2.

TABLE 2: PARTNER ORGANISATIONS

<table>
<thead>
<tr>
<th>No.</th>
<th>Cause area</th>
<th>Description</th>
<th>Scope</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Animal welfare</td>
<td>Seeks to prevent cruelty to animals through legal advocacy, public education, and the maintenance and protection of animals.</td>
<td>State</td>
</tr>
<tr>
<td>2</td>
<td>Medical research</td>
<td>Funds research into the prevention and cure of [a specific form of] cancer.</td>
<td>National</td>
</tr>
<tr>
<td>3</td>
<td>Environmental heritage</td>
<td>Public trust dedicated to discovering and maintaining knowledge and expertise in plant sciences and inspiring the community to care for the natural world.</td>
<td>Local</td>
</tr>
<tr>
<td>4</td>
<td>Higher education</td>
<td>Top Australian University offering a wide range of programs to suit the needs of industry and community.</td>
<td>State</td>
</tr>
<tr>
<td>5</td>
<td>Community welfare</td>
<td>A religious organisation that provides wide ranging and diverse services to meet community need and address social problems.</td>
<td>National</td>
</tr>
<tr>
<td>6</td>
<td>Palliative healthcare</td>
<td>A hospice which delivers holistic care to those who are dying and their loved ones.</td>
<td>National</td>
</tr>
</tbody>
</table>

The sample of respondents for this survey was drawn as follows.

Each partner organisation was asked to generate, using a random method, two lists from their confidential donor and bequestor databases comprising:

- Charitable donors over 40 years old who had given as a result of any kind of campaign conducted by the organisation but within the past two years; and
- Bequestors known by their organisation.

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6 All six held tax deductible status for donations. Note that the terms ‘charities’ and ‘charitable organisations’ are sometimes used in this study, for example in the language used in the questionnaire, reflecting the UK method.
Numbers were predetermined by the research team depending on the size of each organisation’s bequestor database, with the final breakdown shown in Table 3 below. Where possible, an equal number of bequestors and donors was sought for each organisation. However, for those with small bequestor databases, the entire bequestor group was invited to participate and a larger proportion of donors was allowed (it was expected that some in the charity donor category would identify themselves as bequesters to one or more organisations, even though they were not known).

### TABLE 3: RESPONSE RATE

<table>
<thead>
<tr>
<th>NPO no.</th>
<th>Invitations sent</th>
<th>Responses</th>
<th>Response rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>914</td>
<td>399</td>
<td>44%</td>
</tr>
<tr>
<td>2</td>
<td>500</td>
<td>187</td>
<td>37%</td>
</tr>
<tr>
<td>3</td>
<td>50</td>
<td>12</td>
<td>24%</td>
</tr>
<tr>
<td>4</td>
<td>200</td>
<td>72</td>
<td>36%</td>
</tr>
<tr>
<td>5</td>
<td>1500</td>
<td>353</td>
<td>24%</td>
</tr>
<tr>
<td>6</td>
<td>20</td>
<td>7</td>
<td>35%</td>
</tr>
<tr>
<td>Total</td>
<td>3184</td>
<td>1030</td>
<td>32%</td>
</tr>
</tbody>
</table>

Note that the response rate varies from 24% to 44% with the mean at 32%, a relatively good return, albeit not ideal; in much survey work, response rates of less than 20% are not uncommon. The overall number of responses adds to the robustness of the findings, allowing more data splits and examination in discrete areas such as wealth, age etc than is possible with smaller samples.

The breakdown of numbers for bequestors and non-bequestors in this survey, out of the 985 respondents who replied to this question (Question 5), is about equal, with a slight weighting to non-bequestors (who nevertheless donate to at least one NPO):

- Bequestors: 450 or 46% of the total sample; and
- Non-bequestors: 535 or 54%.

### FIGURE 1: PROPORTION OF RESPONDENTS WHO HAVE ALREADY LEFT A BEQUEST

[Pie chart showing 46% Yes and 54% No]
3.4 RESPONDENT PROFILE

This section shows the demographic profile of respondents in each of the two key groups – bequestors and non-bequestors – by cause area, gender, age, education level, occupation, wealth level, and family status.

**Respondent snapshot** –

- Community and animal welfare were the most commonly represented cause areas;
- 70% of respondents were female;
- 80% of respondents were 44 years of age or older, with bequestors dominating the 63 – 74, and 75+ age groups;
- 97% reported completing grade 10 or higher, with the non-bequestor group tending to be more highly educated;
- 47% of the entire sample were employed (either full-time or part-time) and 46% were retired. A greater proportion of bequestors were retirees;
- The majority of the sample were professionals, office workers, or managers;
- 71% of respondents reported annual household income between $10,000 and $104,000 with non-bequestors represented better in high income categories;
- 81% of the sample came from New South Wales or the Australian Capital Territory;
- 67% of the non-bequestor group were married or living with their partner, while 57% of bequestors were widowed, single or divorced;
- 65% of non-bequestors had children compared to 33% of bequestors.

---

7 The primary sampling consideration was to reach out to organisations with a sufficient number of bequestors, hence long established organisations with known bequestor populations make up a large part of the sample. To provide contrast, others with less established bequestor programs were also selected. However, the usual caution applies as the sample is not representative of all organisations across all cause areas; rather it provides initial insights into Australian bequestors as this is the first study of its kind to be conducted with this donor segment in Australia.
Respondents in detail –

**Cause affiliation** – Figure 2 shows the number of respondents in terms of the cause area they support. Note that this profile only shows one cause area that respondents support: more may exist.

**FIGURE 2: RESPONDENTS BY CAUSE AFFILIATION**

![Graph showing cause affiliation](image)

**Gender** – As Figure 3 shows, the ratio of female to male respondents was more than two to one, at 70% to 30%. This applied for both bequestors and non-bequestors.

**FIGURE 3: GENDER OF RESPONDENTS**

![Graph showing gender distribution](image)

---

8 According to the 2006 Australian Census, the general population contains 51% females and 49% males (ABS 2007a)
3.0 METHODOLOGY

**Age** – Not surprisingly, given the request to partner organisations to compile a list of donors aged over 40, fewer than 20% were 43 or younger (and they tended to be non-bequestors).\(^9\)

As Figure 4 shows, the largest proportion of respondents in the sample were between 44 and 62 (the baby-boomer generation), split evenly between bequestors and non-bequestors.

Bequestors tended to dominate those in the 63-74 year category (28% of all bequestors compared to 19% of non-bequestors) and the 75 year-plus category (29% to 12%).

In sum, bequestors tended to be older than non-bequestors.

**FIGURE 4: AGE OF RESPONDENTS**

**Education** – Respondents had a diverse range of educational experience. However, nearly all (97%) report completing grade 10 or higher (with no distinction between bequestors and non-bequestors).\(^10\) Of these, over 25% have a university degree and more than 12% have a postgraduate qualification (with a skewing towards non-bequestors). In general, the non-bequestor group tended to be more highly educated.

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\(^9\) According to the 2006 Census, the median age for Australians in general is 37; 33% of the population is 24 or younger, 43% is aged 25-64, and 13% is aged 65 or older (ABS 2007a).

\(^10\) 75% of Australians over the age of 15 have completed year 10 or higher. Of those who have obtained non-school qualifications, the most common are at the certificate level, bachelor degree level, or diploma/advanced diploma level. Post graduate degrees and graduate certificates/diplomas are less common (ABS 2007a).
Life stage and occupation – Just under half of the entire sample were employed (47%), either full-time (30%) or part-time (17%) and just under half (46%) were retired.11 There were more retirees in the bequestor group, (63%) and more employed in the non-bequestor group, although not necessarily full-time (59%).

11 According the 2006 ABS Census, 61% of those that stated their labour force participation were employed (39% full time and 18% part time), 3% were unemployed but looking for work, and 35% were not in the labour force (ABS 2007a).
Figure 7 shows the occupational range for respondents, with the most common category being professional, followed by office/clerical work and teacher/lecturer and senior executive/manager sharing third spot. Non-bequestors are slightly better represented in the professional group and bequestors in the office/clerical group (matching educational profile), with few differences for other categories.

FIGURE 7: OCCUPATIONAL CATEGORIES OF RESPONDENTS

Wealth – The overall sample skewed slightly to a higher than average household income with non-bequestors represented better in high income categories. For example, 28% of non-bequestors reported annual household income between $104,001 and $500,000 while only 15% of bequestors did. Conversely, just over half of all bequestors (52%) reported incomes under $52,000 (29% for non-bequestors). Age, occupational and employment status, and education factor in here.

Note: Retired respondents nominated previous occupations.

In the general population, the top four occupations are: professional, clerical and administrative workers, technicians and trade workers, and managers (ABS 2007a).

According to ABS (2007b), the average household income in 2006 was $68,000. The poorest 10% of households earned on average $15,000, while the wealthiest 10% earned on average $132,000.

Based on 845 useable responses.
While non-bequestors on the whole reported high income levels, total household assets were similar for both. This is understandable as more bequestors are retired so income may be lower than when working yet assets have grown over the years.

**FIGURE 9: TOTAL HOUSEHOLD ASSETS OF RESPONDENTS**

**Location.** The great majority of respondents – both bequestors and non-bequestors – were from New South Wales or the Australian Capital Territory, with the remainder drawn from Queensland, Victoria and elsewhere. There were relatively more non-bequestors outside of NSW and the ACT (27% compared to 10% of bequestors).
Marital and family status. Not surprisingly, given the skewing to the middle ages of the non-bequestor group, a greater proportion were married or living with their partner (67%), as Figure 11 shows. A substantial proportion of bequestors were married too (35%), but a larger group (57%) was widowed, single or divorced.

Possibly for the same reasons, substantially more non-bequestors had children (65% to 33%). Overall just under a third of all respondents had grandchildren, and these were more likely for the non-bequestor group (33% to 25%).

15 According to the 2006 Australian Census, 50% of the population is married, 33% never married, 11% separated or divorced, and 6% widowed (ABS 2007a).

16 The latest ABS figures show that 61% of families (couple families and one parent families combined) have children (ABS 2007a).
In this section, we present overall findings for the sample as a whole, then compare bequestor and non-bequestor responses.\(^{17}\)

First, respondents’ attitudes towards themselves are addressed, followed by general attitudes to charities and charitable giving, including bequests as a type of giving (Sections 4.1 to 4.3).

Then we turn to respondents’ own bequest intentions and behaviour, as well as more detailed perceptions of bequests, and will-making (Sections 4.4 to 4.6). Finally, we consider their interactions and communications with charities in relation to bequests (Section 4.7).

### 4.1 DONOR ATTITUDES TOWARDS SELF

Here we consider respondents’ description of themselves, to make for a more comprehensive appreciation of their decision to give.\(^{18}\)

Overall, respondents saw themselves as:

- Wanting to help those less fortunate even when they don’t know them well (81% of whole sample agreed to some extent, 32% strongly);\(^{19}\)
- Generous with those close to them (78% agreed, 37% of these strongly);
- Greatly affectionate to others close to them (76% agreed, 39% strongly); and
- Sympathetic (66% agreed, 23% strongly).

While more than a third of all respondents in this study (37%) described religion to be important to their lives (and 21% strongly agreeing), the response was sharply divided. Indeed, the statement ‘I would say religion is important in my life’ was the only one to attract a larger negative response than positive, with 45% of the entire sample disagreeing (30% strongly).

**How did bequestors compare to non-bequestors?**

Bequestors took a more moderated stance across the board, with the most difference occurring for seeing themselves as liking to show affection towards others to whom they are close (identified with by 66% of bequestors, compared to 83% on non-bequestors); and seeing themselves as generous with those close to them (83% of bequestors to 71% of non-bequestors).

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\(^{17}\) Where percentages are given as whole numbers, rounding up or down has been used and, on occasion, totals may not equal 100%. Also, results are based on useable responses (shown as \(n=\) in figures), explaining some fluctuations in percentages.

\(^{18}\) The descriptions chosen in the survey were used for theory-testing of TPB. See Ajzen and Fishbein (1969). ‘The prediction of behavioural intentions in a choice situation’. *Journal of Experimental Social Psychology*, 5, 400-416.

\(^{19}\) Significant findings, supported by 60% or greater of the sample are presented in italics.
4.0 FINDINGS

**FIGURE 12:** THE EXTENT TO WHICH BEQUESTORS AND NON-BEQUESTORS AGREED (EITHER MODERATELY OR STRONGLY) TO FIVE STATEMENTS ABOUT THEMSELVES

![Bar chart showing the extent to which bequestors and non-bequestors agreed to five statements about themselves.](image)

Figure 13 illustrates this more conservative stance of bequestors, including more who were undecided about it.

**FIGURE 13:** BEQUESTOR/NON-BEQUESTOR RESPONSES TO STATEMENT ‘I LIKE TO BE VERY GENEROUS WITH THOSE CLOSE TO ME’

![Bar chart showing responses to the statement 'I like to be very generous with those close to me'.](image)

Negligible differences showed between the groups for whether they regarded themselves as sympathetic or ‘wanting to help those less fortunate’.

On religion, there were few differences between the two groups, as the following figure shows. The lack of division amongst respondents on this issue is noteworthy.
4.2 ATTITUDES TOWARDS CHARITIES AND CHARITABLE GIVING

This section identifies donors’ attitudes about charities and support for their work.

4.2.1 CHARITIES IN GENERAL

The first two statements, in particular, were overwhelmingly endorsed.

**Strongly agreed:**

- ‘Charities have been successful in helping those in need’ (48% of total)
  An additional 42% were in agreement, making 90% of the entire sample endorsing the work of charities. Only 1% disagreed and 9% were undecided.
- ‘It is important to give money to help others’ (54%)
  An additional 35% agreed, making 89% in support. A mere 2% disagreed and, again, 9% were undecided.

**Agreed**

- ‘It is the role of charities, not just the government, to meet community need’ (34%)  
  A further 27% strongly agreed with it, taking support to 61%. A slightly larger 16% disagreed (5% strongly) and a sizeable 23% were undecided.

**How did bequestors compare to non-bequestors?**

Similar proportions of both bequestors and non-bequestors supported the three statements above.

Slightly more bequestors favoured a role for charities to meet community need, with the breakdown of responses as follows:

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Undecided category includes those who are neutral, unsure, or both agree and disagree
4.0 FINDINGS

4.2.2 GIVING TO CHARITIES
The most commonly held attitudes about giving to charities were:

Strongly agreed

- ‘It’s my responsibility to make the world a better place’ (40% of total)
  A further 38% agreed, making it 78% in agreement. Only 7% disagreed and 15% were undecided.
- ‘It is important to give back to charities that have been helpful to me or someone I know’ (30%)
  A further 30% agreed, making it 60% in agreement. Only 15% disagreed and 26% were undecided.

Strongly disagreed

- ‘I give often because I’d feel guilty if I didn’t’ (31%).
  A further 26% disagreed, resulting in 57% rejecting this statement. However, 23% agreed with it (8% strongly) and 21% were undecided.

How did bequestors compare to non-bequestors?
Only two differences of any substance showed.
Firstly fewer bequestors than non-bequestors agreed (moderately or strongly) that ‘it is important to give back to charities that have been helpful to me or someone I know’ (55% to 62%), and more disagreed with it, as Figure 16 shows.
Secondly, fewer bequestors than non-bequestors agreed that they gave often because ‘I’d feel guilty if I didn’t’ (21% to 26%) with many more strongly disagreeing (37% to 26%), as Figure 17 shows.
4.0 FINDINGS

4.2.3 CHOOSING A CHARITY TO SUPPORT

The overwhelming majority of all donors in this survey looked for three things when choosing a charity to support – reputation, a high proportion of income going to the cause, and good management.

Strongly agreed

- ‘I look for ones that have excellent reputations’ (58%)
  A further 31% agreed with it, making a total of 89% of the entire sample in support of it, with just 2% who disagreed and 9% who were undecided.

- ‘I look for the ones that spend a high proportion of their income on the cause’ (57%)
  A further 29% were in agreement, making a total of 85% in support. Only 3% disagreed and 11% were undecided.

- ‘I look for ones that are well managed’ (55%)
  Again, an additional sizeable cohort of 32% agreed, making a total of 87% in support. Only 3% disagreed and 10% were undecided.

- ‘I look for ones that approach me in a professional manner’ (35%)
  Another 31% agreed, making it 66% in support. Only 12% disagreed but a sizeable 23% were undecided.

Agreed

- ‘I look for charities that have had an impact on my life, or on the life of someone close to me’ (27%)
  Another 26% strongly agreed, making it 54% in support. This time a sizeable 22% disagreed, however, and a similar cohort of 25% were undecided.

How did bequestors compare to non-bequestors?
The two groups’ responses were close but with slightly larger proportion of bequestors in support of each statement. The one exception was for the ‘impact’ criterion.

FIGURE 18: THE EXTENT TO WHICH BEQUESTORS AND NON-BEQUESTORS AGREED (EITHER MODERATELY OR STRONGLY) TO FIVE STATEMENTS ABOUT CHOOSING CHARITIES TO SUPPORT
The details of the responses, however, show the strength of feeling that bequestors have. For example, 66% of bequestors strongly agreed that they choose charities with excellent reputations compared with 53% of non-bequestors (see Figure 19 below).

**FIGURE 19: BEQUESTOR/NON-BEQUESTOR RESPONSES TO STATEMENT**

‘I LOOK FOR ONES THAT HAVE EXCELLENT REPUTATIONS’

Similarly, a higher proportion of bequestors strongly agreed that spending a high proportion of income on the cause was important to them (60% to 54% for non-bequestors) and that being well managed was important to them (60% to 51% in strong agreement).

**4.2.4 DONOR EXPECTATIONS**

Overall, tax-deductibility was the most commonly agreed expectation by respondents in donating.

Strongly agreed

- ‘I expect my donations to be tax deductible’ (42% of the entire sample)
  - An extra 29% were in agreement, making it 71% with this expectation. Just 9% disagreed and 20% were undecided.
  - As well, 87% reported that they generally claimed donations as a deduction on their income tax returns (with only 13% not doing so).

Agreed

- ‘I expect to be kept informed on how my money is being used’ (36%)
  - A further 23% strongly agreed, making it 59% with this expectation. Only 13% disagreed (4% strongly) but the undecided group was considerable (28%).
- ‘I expect some choice in the communications I receive’ (33%).
  - A further 21% strongly agreed, making it 54% with this expectation. Some 16% disagreed (5% strongly) but again a large proportion were undecided (30%).
- ‘Charities should make me feel my contribution is important’ (31%)
  - A further 13% strongly agreed, making it 45% in agreement, compared to 26% disagreeing (11% strongly). Note again the size of the undecided category (29%).
4.0 FINDINGS

Disagreed

- ‘I expect to receive individual attention from charities that I support’ (32%)
  An additional 27% of the entire sample strongly disagreed, making 60% who disagreed while only 12% agreed with it (3% strongly). 28% were undecided.
- ‘I expect charities I support to demonstrate they care about me’ (27%)
  An additional 26% strongly disagreed, making 53% who rejected this notion in contrast to 16% who agreed with it (5% strongly). 31% were undecided.
- ‘Charities should respond to my needs and preferences as a donor’ (26%)
  An additional 23% strongly disagreed, making 49% who rejected this notion and almost one-third who were undecided (32%). Only 18% agreed with it.

How did bequestors compare to non-bequestors?

Differences were only slight but suggest bequestors may be a little more oriented to the cause, that is, to want to know their contribution – and they – made a difference to the cause rather than necessarily be acknowledged in their own right. It is possible some socially desirable response bias may have lessened support for the above propositions.

Bequestors:

- More bequestors than non-bequestors expected to be made to feel their individual contribution was important (47% to 43%);
- More bequestors expected to receive individual attention from charities that they supported (14% in agreement compared to 11% of non-bequestors);
- Also, investigating the detailed responses, more bequestors were undecided as to whether they expected charities to respond to their needs and preferences as donors (30% undecided compared to 25% of non-bequestors).

Non-bequestors:

- More non-bequestors expected a choice in how the beneficiary organisation communicated with them (56% in agreement compared to 52% of bequestors)
- More non-bequestors expected that charities respond to their needs and preferences (20% in agreement compared to 16% of bequestors).

FIGURE 20: THE EXTENT TO WHICH BEQUESTORS AND NON-BEQUESTORS AGREED (EITHER MODERATELY OR STRONGLY) WITH SEVEN STATEMENTS ABOUT THEIR EXPECTATIONS AS DONORS
4.2.5 CURRENT DONATION LEVELS

Respondents across the entire sample reported giving levels that were relatively high: 88% reported giving more than the median donation annually and 67% gave more than the average annual donation.\(^{21}\)

How did bequestors compare to non-bequestors?

Bequestors tended to give larger donations than non-bequestors, as Figure 21 shows.

**FIGURE 21: BEQUESTOR/NON-BEQUESTOR COMPARISON OF AVERAGE ANNUAL DONATIONS**

Some large gifts by a few (for example, one respondent reported a gift in excess of $50,000) skew averages somewhat, but the median donation of bequestors was still twice as high as for non-bequestors.\(^{22}\)

**FIGURE 22: BEQUESTOR / NON-BEQUESTOR COMPARISON OF MEDIAN ANNUAL DONATIONS**

We turn now to attitudes to charitable bequests.

\(^{21}\) In the Giving Australia (2005) study (based on 2004 data), householders reported an average annual donation of $424 and the median was $100 (that is, as many gave under $100 as those who gave more).

\(^{22}\) The ‘median’ shows the point at which half a population is below or above that value.
By and large, there was clear agreement that charitable bequests were an effective type of gift. The majority also agreed that it was easy to make one, although a substantial group was undecided on this.

Agreed

- ‘Charitable bequests perform a useful function for society’ (41% of all respondents)
  Further, almost as many strongly agreed (40%), making 81% in agreement with this statement and only 3% disagreeing; 17% were unsure.

- ‘Charitable bequests have been successful helping those in need’ (39%)
  Again, an almost equal group strongly agreed (37%), making 76% in agreement with this statement and a mere 2% in disagreement; 21% was undecided.

- ‘It is easy for people to make a charitable bequest’ (37%)
  An extra 21% strongly agreed, making 58% in agreement and 11% disagreeing. A larger group of 31% was undecided.

How did bequestors compare to non-bequestors?

A far greater proportion of bequestors than non-bequestors supported the notion (either moderately or strongly) that bequests performed a useful function in society (94% to 70%, respectively). Indeed, there were many more bequestors than non-bequestors who strongly agreed (57% and 26%, respectively), as Figure 23 shows. This 31% increase in strong support by bequestors compared to non-bequestors is noteworthy.

The same pattern of difference emerges for the perception that charitable bequests have been successful helping those in need, with 87% of bequestors agreeing compared to 68% of non-bequestors. Note the gap between those bequestors and non-bequestors who strongly agree (45% to 31%).
Finally, a stark difference emerges between bequestors and non-bequestors who strongly agree that charitable bequests are easy for people to do (32% to 13%):

It is also noted that non-bequestors are not disagreeing so much as being undecided.
4.4 BEQUEST BEHAVIOUR

We now turn to those who have already left a charitable bequest in their will and the triggers that prompted the decision to do so. Then we consider those who have not done so yet, including those who might.

4.4.1 INFLUENCERS ON THE DECISION TO LEAVE A BEQUEST

A series of statistical tests (binomial logistic regressions) was conducted on the data to explore the attitudinal and demographic factors that influence this decision. In particular, respondents who answered yes to ‘including a charity in my will’ were considered. Eight factors were statistically significant: two were motivations, two attitudes and four were demographic factors.

Motivations. Those who said they were motivated to leave a bequest because their family was already adequately provided for and those who had no family to provide for were more likely to leave a bequest.

Attitudes. Those who agreed with statements about reciprocity, for example, they believed it important to give back to charities that had been helpful to them or those close to them; as well as those who agreed with statements about charity performance, for example, they looked for charities that spend a high proportion of income on the cause or were well managed, or that had excellent reputations were more likely to leave a bequest.

Demographic factors. Four demographic variables were also shown to be significantly related to ‘including a charity in my will’.

1. Age. Older individuals (aged 63 or above) were more likely to have included a charitable bequest than their younger counterparts. Indeed, the probability increased further at ages in excess of 75 years.

2. Income. Individuals with an annual household income of over $52,000 were significantly less likely to have included a charity in their will than those on lower incomes. The same was true of individuals earning in excess of $500,000. That is, those with annual incomes of under $52,000 per annum were significantly more likely to have included a charity in their will.

3. Children. Whether an individual had children was also a significant indicator with individuals without children significantly more likely to have included a charity in their will.

4. Gender. The data also revealed that men were more likely than women to report having already included a charity in their respective wills.

4.4.2 TRIGGERS TO LEAVING A BEQUEST

Perhaps not surprisingly, the single greatest individual factor to trigger making a bequest was the making or remaking of a will, as Figure 26 shows.

However, findings suggest that triggers are multiple and complex, rarely operating in isolation. A large proportion (42%) of those who have named a charity in their will identified more than one trigger in making a bequest.
A very high number of bequestors – 222 of the 450 in this group – individually commented on ‘other’ influences triggering the decision, in itself suggesting that the decision is taken seriously. The most powerful influences, based on these comments, were belief in the cause itself or in the organisation, as the following table illustrates.

**TABLE 4: COMMON THEMES IN BEQUESTORS’ COMMENTS ABOUT OTHER INFLUENCES IN THEIR DECISION**

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
</table>
| **Belief in the cause** – Individuals who have left a charitable bequest commonly referred to ‘the cause’ and their connection to it, using general or specific terms. | *Support for a cause I believe in*
| *My passion about environmental causes – flora and fauna. I love animals* *A desire to assist kids who have had a tough childhood* | |
| **Belief in the charitable organisation** – Bequestors also commonly expressed the desire to support a particular charitable organisation because they appreciated the quality and importance of the work it did, or they agreed with its philosophy. | *I believe in that particular charity [Name of Charity] and felt that this was one way to make a significant donation* |
| **Personal desire or decision** – Some described the trigger for their decision in terms of it being something they personally have wanted to do. | *Something I wished to do personally*
| *Generally wanted to leave something in my Will to a broad range of charities* | |
| **Desire to help those in need** – Others expressed both a desire to help others, and recognition of need. | *I feel the need to help others, not just my family, after I’m gone*
| *Active & ongoing dedication towards those in need* |
4.0 FINDINGS

TABLE 4: COMMON THEMES IN BEQUESTORS’ COMMENTS ABOUT OTHER INFLUENCES IN THEIR DECISION CONTINUED

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>No beneficiaries – Several bequestors commented on having no immediate family to whom they were able or wanted to leave their estate.</td>
<td>My money is going to charities I believe are worthy as I have no family or relatives</td>
</tr>
<tr>
<td>Continuation – Some felt it was a good way to continue donating in death as they had in life, which they wanted to do.</td>
<td>I simply consider it to be an appropriate action – a final donation to charities I’ve supported for years</td>
</tr>
</tbody>
</table>

Again, more often than not, bequestors who explained triggers to their naming a charity in their will named two or more factors working together. Table 10 in Appendix B shows all themes arising in bequestors’ comments about triggers in making their decision.

We turn now to those who intend to leave a bequest but have not yet done so.

4.4.3 INTENTION TO LEAVE A BEQUEST

Just under half of the sample population (45%) had already left a charitable bequest in their will. Of those who had not:

- Almost 10% of all respondents expected to do so;
- 21% had decided against it;
- The largest proportion (24% of all respondents) was still deciding.

FIGURE 27: PROPORTION OF RESPONDENTS WHO HAVE LEFT A CHARITABLE BEQUEST, EXPECT TO LEAVE ONE, DO NOT EXPECT TO LEAVE ONE, OR WHO ARE UNDECIDED

What can we say about those who have not named a charity in their will?

In response to the question ‘do you expect to leave a bequest in your will?’ those who answered ‘yes’ or ‘maybe’ is sizeable (61% of all respondents who had not left a charitable bequest).
However, fewer than 9% of these respondents believed they were likely to speak about it with a financial advisor or solicitor in the next 12 months (see Figure 29).

Indeed, 61% of those who expected to leave a bequest or were undecided said they were very unlikely to have such a conversation in the short term.

**FIGURE 28: RESPONDENTS WHO EXPECT TO LEAVE A CHARITABLE BEQUEST IN THEIR WILL (EXCLUDING THOSE WHO HAVE ALREADY DONE SO).**

**FIGURE 29: LIKELIHOOD OF SPEAKING WITH A FINANCIAL ADVISER OR SOLICITOR WITHIN THE NEXT 12 MONTHS – FOR THOSE WHO EXPECT TO LEAVE A CHARITABLE BEQUEST OR ARE UNDECIDED**
Predictors of the intention to bequest.
Statistical tests on a range of attitudinal and demographic factors show only two variables, both attitudinal, to be significant in predicting amongst non-bequestors those who expect to leave a bequest.

Significant factors

1. **Performance.** Those who agree with statements relating to the charity’s ‘performance’ – for example, those who looked for charities that spent a high proportion of income on the cause or were well managed, or that had excellent reputations – are significantly more likely to expect to leave a bequest.

2. **Service quality.** Similarly, those who agree with statements relating to the charity’s ‘service quality’ – for example, those who look for charities that approach them with a professional manner, and who expect charities to keep them informed about how their donations are spent, expect individual attention from charities they support, expect choice in communications, expect charities to be responsive to their needs and preferences, and that make them feel their contribution is important – are significantly more likely to expect to leave a bequest.

4.4.4 **BEQUEST CAUSE PREFERENCES**
Five main cause areas appealed to those respondents who reported they had named a charity in their will or expected to do so.\(^23\)

Most popular
- Animal welfare and environmental causes (41% nominating this combined cause area)
- Religion (25%)

Also popular
- Health (13%)
- Community and welfare causes (9%)
- International aid (7%)

It was not uncommon for respondents to nominate *more than one* organisation in a single cause area. Likewise, it was not uncommon for respondents to nominate intentions to bequest across *several cause areas*. In total, 364 bequestors nominated 885 organisations or causes to which they were likely to leave a bequest, and 219 non-bequestors nominated 489 possible organisations or causes.\(^24\) Of course, preferences do not show the size of likely bequests.

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\(^23\) Findings here will be influenced by the cause areas of the study’s partner charities.

\(^24\) Note that categories have been adopted from Giving Australia study (2005).
4.5 PERSONAL ATTITUDES TO LEAVING A CHARITABLE BEQUEST

This section explains respondents’ attitudes towards leaving a charitable bequest themselves in their own will, adding to their general attitude to this type of giving.

4.5.1 LEAVING A CHARITABLE BEQUEST

Overall, most individuals strongly agreed or agreed with the following statements about personally leaving a charitable bequest:

Strongly agreed

- I do feel enough of an affinity with a charity to leave a bequest in my will\(^25\) (44\% of the entire sample)
  A further 26\% agreed, making 69\% in support of this statement; 11\% disagreed (5\% strongly) and 20\% were undecided.

- ‘I plan to leave a bequest to charity in my will’ (43\%)
  An additional 15\% agreed with this statement, making 58\% in total in support. In contrast, 22\% disagreed (12\% strongly) and 20\% were undecided.

- I do believe I have enough assets to make a difference to the community if I make a charitable bequest 26\%(32\%)
  A further 28\% agreed, making 60\% in agreement; 15\% disagreed (5\% strongly). A considerably sized 25\% were undecided.

\(^25\) Reverse coded from ‘I do not feel enough of an affinity with any charity to leave a bequest in my will’ (so that agree and strongly agree represent positive attitudes towards personally leaving a charitable bequest, for comparison with other statements in the series). Reverse coding is a common practice to ensure positive and negative meanings lie at the same end points of comparable scales.

\(^26\) Reverse coded from ‘I don’t believe I have enough assets to make a difference to the community if I make a charitable bequest’
4.0 FINDINGS

Agreed

- ‘I believe I have the information and skills needed to make a charitable bequest’ (38%)
  32% strongly agreed, making 70% in support of this statement. Only 10% of respondents disagreed (4% of these strongly) and, again, 20% were undecided.

- ‘I believe I can afford to make a charitable bequest’ (33%)
  A further 30% strongly agreed, making 63% in support. Some 15% disagreed (7% strongly) and 24% were undecided.

- ‘It would be easy for me personally to leave a bequest to charity in my will’ (33%)
  A further 29% strongly agreed, making 61% in agreement; 15% disagreed (5% of these strongly) and 24% were undecided.

- ‘I like the idea of leaving a charitable bequest in my will’ (31%)
  A similar 31% strongly agreed, showing that 63% of all respondents like the idea of leaving a bequest to charity, with only 15% in disagreement (6% strongly), and 22% undecided.

How did bequestors compare to non-bequestors?

In contrast to non-bequestors, bequestors were largely in agreement, as shown by being on average 90% in agreement across the six statements above. Non-bequestors, on the other hand, displayed a variety of positions, with overall support for the propositions more subdued, as the following figure shows.

FIGURE 31: THE EXTENT TO WHICH BEQUESTORS AND NON-BEQUESTORS AGREED (EITHER MODERATELY OR STRONGLY) WITH STATEMENTS ABOUT PERSONALLY LEAVING A BEQUEST
The areas of strongest difference (apart from planning to bequest which is self-evident) were:

Bequestors:

- **They can afford a bequest** – 90% of bequestors agreed, in contrast with 41% of non-bequestors;
- **Liked the idea** – 89% of bequestors agreed, compared to 41% non-bequestors; and
- **Easy for them to do** – far more bequestors than non-bequestors believed it would be easy for them personally to leave a bequest (86% and 41%)

It is also noted that a very large gap also existed between the two groups on whether they felt enough affinity with a charity to leave a bequest (with 91% of bequestors reporting an affinity compared to 52% of non-bequestors) or enough information and skills to leave a bequest (88% for bequestors and 56% for non-bequestors).

Interestingly, a closer examination of the findings highlights the dominance of the ‘undecided’ responses, rather than negative attitudes towards bequests, amongst the non-bequestors. For example, on the question of perceived affordability, the largest proportion of non-bequestors fell into the undecided group, with the next largest group agreeing they could afford to do so: only slightly more than a quarter of non-bequestors (26%) believed that they could not afford it. Even more striking was the question of whether non-bequestors believed they had enough assets to make a difference through leaving a bequest: less than one-quarter (23%) believed their assets too small (as Figure 32 below illustrates).

**FIGURE 32: BEQUESTOR/NON-BEQUESTOR RESPONSES TO STATEMENT I BELIEVE I HAVE ENOUGH ASSETS TO MAKE A DIFFERENCE TO THE COMMUNITY IF I MAKE A CHARITABLE BEQUEST**

Similarly, approximately only a quarter of non-bequestors:

- **Did not like** the idea of a bequest (26%);
- **Believed it was not easy** for them to leave a bequest (25%);
- **Disagreed** that it was ‘right thing to do’ (27%); and
- **Did not think** they had the information or skills to leave a bequest.

27 The remaining 10% is mostly undecided / neutral rather than against
28 Reverse coded for comparison from ‘I don’t believe I have enough assets to make a difference to the community if I make a charitable bequest’
4.0 FINDINGS

A bell-shaped curve showed for responses by non-bequestors to all seven statements. That is, the largest cohort in each case comprised the undecided (see Appendix B, Figures 45–50 for details).

How did non-bequestors who expect to leave a bequest compare to those who might leave a bequest and those with no expectations of doing so?

Three stand-out differences between those who expect to leave a bequest and those who do not were:

- Liking the idea of doing so (with a 83% gap between the two groups);
- Feeling sufficient affinity with a charity to do so (66% gap); and
- Believing they can afford to (55% gap).

Further, the three stand-out differences between those who expect to leave a bequest and those who might do so were:

- Believing they can afford to (with a 36% gap between the two groups);
- Liking the idea of doing so (31% gap); and
- Feeling sufficient affinity with a charity to do so (29% gap).

Other barriers, such as believing they did not have enough assets, seeing it as easy, and having enough information, were experienced across groups, however differences between the two groups were smaller.

FIGURE 33: THE EXTENT TO WHICH NON-BEQUESTORS AGREED (EITHER MODERATELY OR STRONGLY) WITH STATEMENTS ABOUT PERSONALLY LEAVING A BEQUEST

Of those who said they might leave a charitable bequest, 23% ‘planned’ to do so and 13% indicated it was unlikely, with the remainder (64%) undecided on the issue.
This group – those who might leave a bequest – tended to be warm (46%) or neutral (35%) to the concept, not negative, as Figure 35 shows.

**FIGURE 34: NON-BEQUESTOR RESPONSES TO STATEMENT 'I PLAN TO LEAVE A BEQUEST TO CHARITY IN MY WILL'**

- Expect to leave a bequest (n=84)
- Might leave a bequest (n=224)
- No expectations to leave a bequest (n=197)

**FIGURE 35: NON-BEQUESTOR RESPONSES TO STATEMENT ‘I LIKE THE IDEA OF LEAVING A CHARITABLE BEQUEST IN MY WILL’**

- Expect to leave a bequest (n=84)
- Might leave a bequest (n=224)
- No expectations to leave a bequest (n=197)
4.0 FINDINGS

4.5.2 PLEASE OTHERS THROUGH LEAVING A CHARITABLE BEQUEST

Overall, few believed that leaving a charitable bequest would please others important to them, nor did many feel that doing so was expected of them.

Strongly disagree

- ‘I feel there is an expectation to leave a charitable bequest in my will’ (35% of all respondents),
  A further 28% disagreed, making 63% who rejected this statement, in contrast to only 13% who agreed with it (4% strongly). Some 24% were undecided.

Disagree

- ‘Others whose opinion I value would like it if I made a bequest to charity in my will’ (22%)
  Another 28% disagreed strongly, making a total of 50% who rejected it. Again, only 13% agreed (just 4% strongly) but a larger cohort of 37% was undecided.

- ‘People important to me would be pleased if I left a bequest to charity in my will’ (19%)
  A further 19% strongly disagreed, making a total of 38% who rejected this statement; 23% agreed with it (7% strongly) and, as above, a large 39% were undecided. Along with the above statement, this attracted more ‘undecideds’ than any other.

How did bequestors compare to non-bequestors?

Expected social reactions did not particularly encourage the making of charitable bequests for either group. However, slightly more bequestors perceived that others would like it (19% to 9% of non-bequestors) and that there was an expectation to do so (17% to 10%).

FIGURE 36: THE EXTENT TO WHICH BEQUESTORS AND NON-BEQUESTORS AGREED (EITHER MODERATELY OR STRONGLY) WITH STATEMENTS ABOUT THE REACTION OF OTHERS
4.5.3 MOTIVATIONS FOR LEAVING A BEQUEST TO CHARITY

There were two overriding motivations for respondents generally for leaving a bequest to charity: a belief in the charity and a desire to help it in an ongoing way.

Strongly agree

- **'I really believe in the charity and the work it does'** (64% of all respondents)
  
  An extra 28% agreed, making it an overwhelming 92% in support of this motivation. A minuscule 2% disagreed and just 7% were undecided. Extra evidence of the priority of this motivator was that it stimulated more additional comments than any other motivation, for example:
    - *I really care about the cause*
    - *It’s not a question of the organisation helping me, it’s a question of me helping the organisation*

- **'I want to provide ongoing support for its future efforts'** (54%)
  
  Also, 33% agreed, making a similarly dominant majority (87%) in support of this motivation. Again, a negligible 2% disagreed; 11% were undecided.

Strongly disagree

- **'I want to be remembered for having supported the charity'** (38%)
  
  A further 23% disagreed, making it 61% who discounted this motivation. In contrast, just 13% agreed (5% strongly). A larger proportion (26%) were undecided.

- **'I have no immediate family to provide for'** (37%)
  
  A further 10% disagreed, making 47% who rejected this motivation. Opinion was divided, however, with 39% in agreement (28% strongly); 15% were undecided.

  Comments included:
  - *I have no family at all to leave my estate to*
  - *Having no family*
  - *If you haven’t anyone to leave it to*

- **‘There is a strong tradition within my family of supporting charities in this way’** (30%)
  
  An additional 26% disagreed, making it 57% who discounted this motivation to leave a bequest; 16% agreed with the statement (6% strongly) and 28% were undecided.

Agree

- **'I want to make a difference to what happens now'** (35%)
  
  A further 29% strongly agreed with this statement, making it a majority (64%) in support of this motivation. However, 9% disagreed (4% strongly) and, again, a sizeable 27% were undecided. Comments included:
    - *I'd like to feel that I'd contributed a little, however small, to making the world a better place*
    - *I want significant problems affecting humanity to be solved*
    - *I like to think that I made an effect by contribution*

- **'My family is already adequately provided for'** (27%)
  
  A further 25% strongly agreed, making a slight majority (52%) in support of this motivation. Further, 16% disagreed (8% strongly) and a sizeable 31% were undecided. Comments included:
    - *If I felt my family were adequately provided for I would leave money to my favourite charity*
4.0 FINDINGS

- …I give when I am able & my family will come first if in need
- Motivation will depend on needs of close family & friends before consideration will be given to charities

Finally, there were mixed responses for the statement, ‘I wish to give in memory of a family member or friend’ with 44% disagreeing (26% strongly), while 28% agreed (13% strongly) and a further 28% were undecided.

How did bequestors compare to non-bequestors? 29

Bequestors:
- As Figure 37 shows, a far greater proportion of bequestors than non-bequestors nominated two motivations (with the gap being 33%):
  - They had already provided for their family (67% to 33%); and
  - They had no immediate family (53% to 20%).
- Bequestors offered more support for each of the motivations offered. (One exception was for ‘remembering others’; also ‘being remembered’ was not particularly important for either group)
- Bequestors also were more likely to hold strong opinions towards motivators.

Non-bequestors:
- Their top three motivations were the same as for bequestors:
  1. Belief in the charity;
  2. Wanted to support the charity’s future efforts; and
  3. Wanted to make a difference to what happens now.

FIGURE 37: THE EXTENT TO WHICH BEQUESTORS AND POTENTIAL BEQUESTORS AGREED (EITHER MODERATELY OR STRONGLY) TO STATEMENTS ABOUT MOTIVATIONS FOR BEQUESTING

29 Only those expecting to leave a bequest or undecided were included as non-bequestors here.
How did non-bequestors who expect to leave a bequest compare to those who might leave a bequest?

With the exception of ‘giving in memory of others’, all motivations held more appeal for those who expect to leave a bequest than for those who might do so.\textsuperscript{30} The biggest differences occurred for outcomes sought, and perceived family need.

Expect to leave a bequest:

- **Make a difference to what happens now** – a larger proportion (19% more) of those who expected to leave a bequest wanted to make a difference to what happens now (74% to 55% of those who might do so);

- **Support for future efforts** – a larger proportion (13% more) of those who expect to leave a bequest wanted to provide on-going support for the charity’s future efforts (88% to 75%);

- **No immediate family** – a larger proportion (17% more) were motivated because they had no immediate family to consider (33% to 16% of those who might);

- **Family adequately provided for** – a larger proportion (12% more) were motivated because they perceived their family was already sufficiently provided for (41% to 29% of those who might leave a bequest);

- **Be remembered** – a larger proportion (12% more) also reported being motivated by the wish to be remembered for having supported the charity (23% to 11%).

It is noted that the majority of both groups – those who expected to leave a charitable bequest and those who might – embraced three motivations to bequest:

1. Belief in the charity (the clear favourite for both groups);
2. Support the charity’s work into the future (highly appealing to both); and
3. Make a difference to what happens now (resonated with the majority of both).

A much smaller proportion of either group were motivated by factors other than the work of the charity, such as family circumstances, wish to be remembered, or to remember loved ones or because of family tradition.

\textsuperscript{30} Differences in responses for the wish to give in memory of family member or friend are given in Appendix B, as are other comparisons (figures 51-54).
4.0 FINDINGS

Complementing these findings, bequestors’ own comments provide insight into other motivations that influenced their decision to leave a bequest:

TABLE 5: OTHER MOTIVATIONS HIGHLIGHTED BY BEQUESTORS AS INFLUENCING THEIR DECISION TO LEAVE A BEQUEST

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
</table>
| A desire to share their fortune | • I feel very fortunate, so I want to share my good fortune with others, who are in great need  
                                  • ‘Freely ye have received, freely give’  
                                  • I am financially able                                                  |
| Religion                      | • God guides my donations. God loves a cheerful giver – Amen            
                                  • I want to support God’s work                                            |
| A sense of satisfaction       | • I enjoy being able to give                                             
                                  • It pleases me that sometime in the future my life will have been of benefit to others (humans and animals) |
| Involvement with the organisation | • The charity I have in mind is one I have already given to intermittently, and volunteer for. A bequest seemed a logical extension of that pattern  
                                      • My wife and I are board directors of different charities/NFPs [Not-for-Profits] |

Finally, were motivators a predictor of leaving a bequest?

Binary logistic regressions of different motivators show two motivations were predictors of including a charity in one’s will:

1. Those who think that their family is already adequately provided for; and
2. Those who have no family to provide for.

We turn now to perceptions of will-making.
4.6 ATTITUDES TO WILL-MAKING
In this section, respondents’ will status and attitudes to will-making are discussed.

4.6.1 CURRENT STATUS OF WILL
The vast majority of the entire sample both had a will (87%) and considered it up to date with current circumstances (85%).

How did bequestors compare to non-bequestors?
While obviously bequestors all had wills, 77% of non-bequestors had a will.

On the question of whether their will was up to date, the vast majority of bequestors (92%) said yes, in contrast to the majority of non-bequestors (78%). That is, 8% of bequestors believed their will needed revising, compared to 23% of non-bequestors.

FIGURE 39: BEQUESTORS/NON-BEQUESTORS WITH AN UP TO DATE WILL

4.6.2 CONSTRAINTS TO WILL-MAKING (OR REMAKING)
An interplay of several factors was the most commonly cited constraint for donors in making a will (or updating it), followed by deciding how to distribute one’s estate.

Most common
- Combination of several factors (nominated by of 36% of all respondents); and
- The decisions involved in distributing money or possessions (26%).

Less common
- Visiting a solicitor (9%);
- The steps involved (6%);
- Not wanting to think about it (6%); and
- Cost (4%).
4.0 FINDINGS

How did bequestors compare to non-bequestors?
Bequestors appear more comfortable with the will-making process but a proportion nevertheless still found decision-making challenging.

Bequestors:
• More bequestors than non-bequestors saw no constraints (23% to 12%);
• More stumbled over the single issue of ‘the decisions involved’ (30% to 16%)

Non-bequestors:
• More non-bequestors perceived several obstacles to will-making, or remaking (36% to 23%);
• On specific types of constraints experienced, more non-bequestors cited the steps involved (8% to 2%), not wanting to think about it (7% to 3%), or other obstacles that a number elaborated upon (13% to 7%);
• Non-bequestors were marginally more comfortable with the cost involved and the need to see a solicitor than bequestors.

FIGURE 40: BEQUESTOR/NON-BEQUESTOR PERCEPTIONS OF CONSTRAINTS TO MAKING OR REMAKING A WILL

How did non-bequestors who expect to leave a bequest compare to those who might leave a bequest or would not do so?
Only a fraction of those inclined to leave a bequest perceived no constraints to will-making, unlike bequestors (and, indeed, those who do not expect to leave a bequest).

Expect to leave a bequest:
• A range of constraints existed, with the most common being:
  – the steps involved (nominated by 10%);
  – the requirement to visit a solicitor (9%); and
  – the decisions involved (9%).
• Only 1% believed there were no constraints to making or remaking their will (compared to 10% of those who might do so, 20% for those who do not expect to do so, and 23% of bequestors).
Might leave a bequest:

- The single greatest constraint to making or remaking a will was ‘the decisions involved’ (nominated by 19%).

**FIGURE 41: NON-BEQUESTOR (WHO EXPECT TO LEAVE A BEQUEST, MIGHT, AND HAVE NO EXPECTATIONS) PERCEPTIONS OF CONSTRAINTS TO MAKING OR REMAKING A WILL**

An open-ended question asking for comments elicited extra information.

Some wanted to emphasise their belief that there were no constraints to their will-making (or remaking).

- None really, it’s pretty quick and easy for me
- Nil…NO difficulty or constraints whatsoever.
- I don’t have any constraints and feel better in myself for having my life organised
- There are no constraints. Any idiot can make a Will! It’s not rocket science

However, others pointed to barriers experienced, complementing constraints identified above. These have been coded into the following themes, and presented in order of how frequently they were mentioned in the table below:

**TABLE 6: PERCEIVED CONSTRAINTS IN WILL-MAKING**

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time-consuming</td>
<td>• Time – not enough hours in the day</td>
</tr>
<tr>
<td></td>
<td>• Being too busy, time constraints</td>
</tr>
<tr>
<td></td>
<td>• Time poor at the moment</td>
</tr>
<tr>
<td>Lack of motivation</td>
<td>• Laziness</td>
</tr>
<tr>
<td></td>
<td>• Just not getting around to it</td>
</tr>
<tr>
<td></td>
<td>For some, decision-making about their will was perceived as time-consuming; for others, it was the paperwork or visiting a solicitor that was time-consuming.</td>
</tr>
<tr>
<td></td>
<td>Commonly linked to the perception of will-making as time-consuming was their own lack of motivation, expressed by many in one or two words.</td>
</tr>
</tbody>
</table>
4.0 FINDINGS

TABLE 6: PERCEIVED CONSTRAINTS IN WILL-MAKING CONTINUED

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
</table>
| **Too young** – Comments reflected a perception of being too young to need a will (or think about dying) or of being too young to have accumulated many assets. | • I’m young and therefore don’t feel the need for one.  
• I am 24 so don’t think (or hope) that I need to finalise this yet…  
• Just started full-time work, therefore still young and no assets really to give…  
• I’ve just turned 20 and am studying. I have barely any money to my name. So I don’t yet see a need. |
| **Too few assets** – Another perception – by respondents of varying ages – was that they had very limited assets. | • I am an aged pensioner – I have given to charity what I can. What I have will go to my children  
• Not in a position to do so at this time  
• At this time I have nothing to divvy up  
• Haven’t got enough assets to worry about it |
| **Not wanting to think about death** – Not wanting to think about death or their own mortality was another issue for respondents of different ages. | • A reminder of mortality  
• You think it is not needed immediately, but none of us know!  
• I hate confronting the fact that I may not survive cancer |
| **Family comes first** – Respondents wanted to make sure their families’ needs were taken care of first. | • Waiting to see needs of my children  
• Possibly short-changing my family |
| **Uncertainty about the future** – Several people reflected a concern over unknown future circumstances and were hesitant to draw up their will. | • Uncertainty as to what funds will or will not be available for the estate to distribute |

We now show findings about respondents’ interactions with the charities they support.

4.7 CHARITIES’ BEQUEST COMMUNICATION AND NOTIFICATION

This section reports on perceived communication about bequests by charities and whether respondents would notify a charity in the case of a bequest.

4.7.1 INVITATION TO LEAVE A BEQUEST

Overall, respondents in the survey suggested that charities could improve their communications about leaving a charitable bequest. More perceived that charities could improve their practices (44%) than were satisfied with them (32%).

How did bequestors compare to non-bequestors?

While both groups had suggestions, almost half of all bequestors had something to suggest, and more non-bequestors sat on the fence, as the following figure shows:

Bequestors:
• More could see ways to improve the ‘ask’ (49% agreeing, compared to 37% non-bequestors)

Non-bequestors:
• One-third were undecided if practices could be improved (33% compared to 18% of bequestors)
FIGURE 42: BEQUESTOR/NON-BEQUESTOR PERCEPTIONS OF WHETHER CHARITIES CAN IMPROVE THE WAYS THEY INVITE DONORS TO LEAVE A BEQUEST

Based on an analysis of hand-written comments by respondents, nine key suggestions have been made for charities to improve their bequest communications (listed in the order of how frequently the theme occurred):31

Suggestions to increase charitable bequests

1. Charities should not be too persistent or pushy when seeking bequests;
2. Community awareness about bequests is low and needs to be raised;
3. There is a need to demonstrate how bequest funds are/will be spent;
4. Potential bequestors need a better understanding of, and assistance with, the process of making a bequest;
5. Charities need to recognise that this is a deeply personal and individual choice;
6. Approaches by charities need always to be sensitive, and be constantly on the alert to catch any ‘insensitivity’ in its interactions;
7. Charities need to emphasise the cause and value of bequests to their organisation;
8. There are many donor benefits: these need to be highlighted; and
9. Charities should seek to build connection with donors through personal contact and involvement.

Table 7 elaborates (also see Appendix B, Tables 11 and 12).

31 As for all qualitative data in this study, comments made by respondents were categorised by theme and these are presented in order of how frequently comments within that theme were made. Direct quotes that illustrate the theme are given in italics.
### 4.0 FINDINGS

#### TABLE 7: PERCEPTIONS OF HOW CHARITIES CAN IMPROVE THE WAYS THEY ASK DONORS TO LEAVE A BEQUEST

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Should not be too persistent or pushy</strong> –</td>
<td>• ...I receive a number of requests from charities each week which leaves me desensitised to their needs at times</td>
</tr>
<tr>
<td>Felt inundated with constant bequest requests from the same, or different charities</td>
<td>• I find I begin to feel quite negative towards charities to whom I contribute who send me requests for donations continuously e.g. every 3 months</td>
</tr>
<tr>
<td><strong>Increase awareness about bequests generally</strong> – Only rarely hear about bequests and the need for them, if they had at all. Various suggestions displayed in Appendix B, Table 12.</td>
<td>• Many people are not aware that they can leave bequests</td>
</tr>
<tr>
<td></td>
<td>• I didn’t know this was even an option to do so. Therefore, I would say it isn’t marketed very well</td>
</tr>
<tr>
<td><strong>Demonstrate how money will be spent</strong> – Keep in touch and explain how donated monies are being spent, how future gifts would be spent, and the difference such gifts do/ will make to the charity. Also, be transparent in expenditure: wastage, administration, and fundraising cost ratios top-of-mind issues.</td>
<td>• [Name of Charity] could send end of financial year statements and could occasionally update me on how money is being spent</td>
</tr>
<tr>
<td></td>
<td>• Communicate the ways bequests might have a different value/purpose to donations made now</td>
</tr>
<tr>
<td></td>
<td>• Charities, especially big ones, waste so much of monies donated...[which] is a total turn off</td>
</tr>
<tr>
<td></td>
<td>• Certainly by revealing how much of the donated dollars is spent on advertising, running costs etc etc.</td>
</tr>
<tr>
<td><strong>Increase understanding of, and provide assistance with, the process</strong> – Make the process as easy as possible and provide help through better information e.g. about legal advice and costs, and a step-by-step guide.</td>
<td>• Assist with pre-designed wording to attach to current Will reducing cost/time involved</td>
</tr>
<tr>
<td></td>
<td>• Make it less bureaucratic and not needing complicated clauses. Also, being able to donate a specific percentage of your estate rather than having to nominate a specific amount</td>
</tr>
<tr>
<td><strong>Recognise that this is a deeply personal and individual choice</strong> – Understand the nature of the decision and recognise limits to their efforts.</td>
<td>• It is completely up to the individual as to whether they wish to bequest to a charity in their Will</td>
</tr>
<tr>
<td></td>
<td>• People who are going to give will give anyway... Do what you do well – be open and people will support you.</td>
</tr>
<tr>
<td></td>
<td>• My decisions have been due to my own initiatives</td>
</tr>
<tr>
<td><strong>Constantly be on the alert for ‘insensitivity’</strong> – A bequest raises extremely difficult issues about death and will-making. Need to be constantly concerned to be sensitive, tactful, and polite in manner. Being made to feel guilty if they chose not to bequest at that time was strongly rejected.</td>
<td>• It’s such a tricky subject to address</td>
</tr>
<tr>
<td></td>
<td>• I feel VERY uncomfortable with direct letters suggesting this as an option – puts me off. Makes me feel (targeted) to die early. I prefer the more subtle approach of a suggestion or notification in a general newsletter or advertisement</td>
</tr>
<tr>
<td></td>
<td>• Should never make anyone feel guilty/responsible if they choose not to, as there are so many worthwhile charities</td>
</tr>
<tr>
<td><strong>Emphasise the cause and value of bequests to it</strong> – There was desire to know that a gift, whatever its size, makes a difference.</td>
<td>• Given the wide range of charities, any earning a bequest will need to be persuasive as to the worth and significance of its cause</td>
</tr>
<tr>
<td></td>
<td>• I have left money to the ones I feel I believe are worthwhile and meet the needs of the community...</td>
</tr>
<tr>
<td></td>
<td>• Letting people know that no matter how small, it CAN and WILL make a difference.</td>
</tr>
</tbody>
</table>
Highlight donor benefits – Develop the benefit/s that accrue to donors and bequestors, specifically: benefits included recognition, reward, and thanks, either through a letter, plaque, title, or small token of appreciation.

Yes, I think whatever money is bequested to the charity the family should get a lovely letter and a small token from the charity, and at the charity place leave a small plaque with the person’s name on it as this might inspire others to do the same.

My bequest is made because [Name of Charity] have offered something in return…, which is important to me…

Encourage a connection or ‘relationship’ through personal contact and involvement – Need to work on building ties or relationships with donors that expanded their experience of the charity (Some disliked the term ‘relationship’).

Get donors involved in the charity first, get to know them before so it then is easier to approach them about a bequest. Some people may have nothing to bequest and find being asked to leave money a quite difficult situation to respond to.

Needs to be a very personal approach, resulting in a relationship built over time.

When I ticked ‘the box’, there was no follow-up until I contacted them…

These themes may be categorised further into dimensions of charity bequest communications: style of approach, presenting as option, making it easy and making the case, as the following table shows.

<table>
<thead>
<tr>
<th>Suggestion</th>
<th>Type</th>
<th>Style of approach</th>
<th>Present as option</th>
<th>Make easy</th>
<th>Make the case</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most common</td>
<td>1</td>
<td>Not too frequent</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Raise awareness</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Show how $ spent</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Common</td>
<td>4</td>
<td>Assist process</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>Respect that it’s a personal decision</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>Sensitivity needed</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Less common</td>
<td>7</td>
<td>Emphasise cause and value of bequest to it</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>Highlight donor benefits</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>9</td>
<td>Build involvement</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

4.7.2 INFORMING THE CHARITY

Generally, half of all donors in this survey say they would let the charity know of their bequest (50%). The remainder were split almost evenly between not informing the charity, and being undecided whether they would or not.

How did bequestors compare to non-bequestors?

Bequestors:

- A far larger proportion of bequestors are comfortable informing the charity of their bequest (71% compared to only 23% of non-bequestors).
4.0 FINDINGS

Non-bequestors:

- More were undecided about this (45% compared to 9% of bequestors).

Breaking this down further:

How did bequestors compare to non-bequestors who expect to, or may leave a bequest?

FIGURE 43: BEQUESTOR/NON-BEQUESTOR INTENTIONS TO INFORM THE CHARITY OF A BEQUEST

As to why they would inform the charity about a bequest, the desire for recognition did not appear to be important. Only 15% of bequestors (22% of non-bequestors) who agreed with informing the charity believed being remembered was important, with the far greater proportion of both groups disagreeing.

FIGURE 44: BEQUESTOR/NON-BEQUESTOR RESPONSE TO STATEMENT ‘I WANT TO BE REMEMBERED FOR HAVING SUPPORTED THE CHARITY’ BY THOSE WHO HAVE/WOULD INFORM THE CHARITY OF A BEQUEST
Then what did matter? Respondents’ own comments show a range of reasons (see Table 9, with reasons presented according to the order with which they were cited). It is noted that most gave more than one reason for either informing the organisation or not.

**TABLE 9: PERCEPTIONS OF INFORMING THE CHARITY ABOUT LEAVING A BEQUEST**

<table>
<thead>
<tr>
<th>Why they would (or have)</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>The charity asked to know</td>
<td>• If they ask directly and I am, I tell them</td>
</tr>
<tr>
<td></td>
<td>• When charities have asked the question, I have answered it.</td>
</tr>
<tr>
<td></td>
<td>• Suppose that I would if they actually asked me if I had done so</td>
</tr>
<tr>
<td>To assist the charity with future strategic</td>
<td>• It allows the charities concerned to plan ahead</td>
</tr>
<tr>
<td>and financial planning</td>
<td>• It obviously helps with their forward planning for income</td>
</tr>
<tr>
<td></td>
<td>• Seems sensible for planning</td>
</tr>
<tr>
<td>They know because they helped with the</td>
<td>• Required correct wording so asked for advice</td>
</tr>
<tr>
<td>process</td>
<td>• One of the charities I left a bequest to had the offer of a free</td>
</tr>
<tr>
<td></td>
<td>Will-making service at the time I was changing my Will so I took</td>
</tr>
<tr>
<td></td>
<td>advantage of the offer. I have not let the other charity know of my</td>
</tr>
<tr>
<td></td>
<td>bequest</td>
</tr>
<tr>
<td></td>
<td>• They had specific wording they wanted used</td>
</tr>
<tr>
<td>Just so the charity is informed</td>
<td>• I would advise them for their own information</td>
</tr>
<tr>
<td></td>
<td>• It is best they should know</td>
</tr>
<tr>
<td></td>
<td>• Advised the individual charity of my intention, both verbally and in</td>
</tr>
<tr>
<td></td>
<td>writing. They should know if they are a beneficiary in my estate</td>
</tr>
<tr>
<td></td>
<td>• It’s important the charity is aware a donation is made to them</td>
</tr>
<tr>
<td>To stop getting asked to leave a bequest</td>
<td>• To ensure they do not ‘hound’ me each month for more donations</td>
</tr>
<tr>
<td></td>
<td>• Best way of stopping correspondence on this subject</td>
</tr>
<tr>
<td></td>
<td>• To prevent the recipient organisation from (sending) letters of</td>
</tr>
<tr>
<td></td>
<td>support for their bequests after already being made</td>
</tr>
<tr>
<td></td>
<td>• …because I would like to receive less requests on an ongoing basis</td>
</tr>
<tr>
<td>So the charity knows they are supported and</td>
<td>• I believe the charity would appreciate being shown worth</td>
</tr>
<tr>
<td>appreciated</td>
<td>• So they know that I appreciate the difficult job they undertake</td>
</tr>
<tr>
<td></td>
<td>• Just to say I care</td>
</tr>
<tr>
<td></td>
<td>• Why not; it’s encouraging and supportive for the charity to know</td>
</tr>
<tr>
<td></td>
<td>people want to help them and agree with that they do</td>
</tr>
<tr>
<td></td>
<td>• Morale booster</td>
</tr>
<tr>
<td>To ensure the charity receives the bequest</td>
<td>• I would just prefer they know about any money coming from me and</td>
</tr>
<tr>
<td></td>
<td>are informed of my passing so they could ensure they receive the</td>
</tr>
<tr>
<td></td>
<td>money.</td>
</tr>
<tr>
<td></td>
<td>• …unless they know there’s a bequest, the executor (lawyer) may not</td>
</tr>
<tr>
<td></td>
<td>inform them and use the money for other purposes (it happens!)</td>
</tr>
<tr>
<td></td>
<td>• …Would let them know to ensure they could follow up to receive the</td>
</tr>
<tr>
<td></td>
<td>bequest</td>
</tr>
<tr>
<td>Believed it is a requirement</td>
<td>• [Charity] required me to photocopy my Will and send it to them to</td>
</tr>
<tr>
<td></td>
<td>prove I had left a bequest</td>
</tr>
<tr>
<td></td>
<td>• I thought I had to advise them</td>
</tr>
<tr>
<td>No reason not to</td>
<td>• No reason not to discuss with charity concerned</td>
</tr>
<tr>
<td></td>
<td>• I saw no reason NOT to let the charities know...</td>
</tr>
</tbody>
</table>
### TABLE 9: PERCEPTIONS OF INFORMING THE CHARITY ABOUT LEAVING A BEQUEST CONTINUED

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsure of future circumstances, particularly family, financial, and health</td>
<td>• Situations change – so best left with charity not knowing of the bequest&lt;br&gt;• Depends on my financial status at the time and my family’s security at the time&lt;br&gt;• I don’t want to promise something now when I may not die for 50-60 years. Things may change between now and then.&lt;br&gt;• Depending on my state of health at the time and financial means</td>
</tr>
<tr>
<td>No need to inform them</td>
<td>• No need to tell, I figure&lt;br&gt;• I don’t see why they should know in advance&lt;br&gt;• Not necessary, they’ll know when I die&lt;br&gt;• Why would I let them know?</td>
</tr>
<tr>
<td>Might want to change their minds about leaving a bequest</td>
<td>• Because I might change my mind at a later stage&lt;br&gt;• I might change my mind depending on their performance over the years&lt;br&gt;• May change my mind, want to avoid disputes&lt;br&gt;• It is not the charity’s money until I am dead. Until then I reserve the freedom to increase, reduce or revoke the bequest.</td>
</tr>
<tr>
<td>Want to keep it private and stay anonymous</td>
<td>• I would probably like it to be anonymous&lt;br&gt;• Would prefer anonymity&lt;br&gt;• I prefer to remain unknown</td>
</tr>
<tr>
<td>Do not want any thanks or recognition</td>
<td>• I do not feel the need to ‘explain’ (communicate) my decision to the charity so that I can be acknowledged&lt;br&gt;• Do not need/desire ‘thank you’ from the charity/ies&lt;br&gt;• It is not important to me that the people know ‘I’ left the charity, just that there is a donation.&lt;br&gt;• There is no need for the charity to know. They have no responsibility to me. My ego does not need to be acknowledged&lt;br&gt;• I don’t think the act of giving to charity should automatically come with personal accolades; you should give purely out of the want to make a difference rather than be applauded because you did.&lt;br&gt;• I would leave a bequest to a charity, but I think that if I contacted them they may make a big deal out of it, and I don’t want to be ‘remembered’ for the money, but just be part of the cure/help</td>
</tr>
<tr>
<td>The ‘nag factor’: so they do not ask me for other donations</td>
<td>• I don’t give individuals/organisations opportunities to ‘nag’&lt;br&gt;• They would hassle you all the time to make donations&lt;br&gt;• In case the level of communication increased beyond what I find acceptable&lt;br&gt;• Don’t want to be hounded&lt;br&gt;• I haven’t told them as I’m concerned they’ll increase future requests for donations</td>
</tr>
</tbody>
</table>

As can be seen, some factors are related, for example, why would I/why wouldn’t I? Let us now summarise the key findings of this research.
4.8 KEY FINDINGS

There are many findings about charity donors, especially bequestors, in this study. Here we provide a snapshot of the key findings: while these are not exhaustive, they are wide-ranging and pick up primary threads for consideration.

How donors see themselves
The great majority of both bequestors and non-bequestors described themselves as wanting to help those less fortunate even when they don’t know them well (81% and 80%, respectively), along with being generous to those close to them (71% and 83%). Fewer saw themselves as sympathetic to others (63% of bequestors and 68% of non-bequestors). While more than a third said religion was important in their lives (35% of bequestors and 38% of non-bequestors), a larger cohort said it was not (with 32% and 29% strongly disagreeing). For almost all of these descriptions, bequestors tended to adopt a more moderate stance.

Donors’ attitudes to charities
There was overwhelming embrace of two notions – that charities have been successful in helping those in need and that it is important to give money to help others – with support around 90% amongst bequestors and non-bequestors. Slightly more bequestors (64% to 59%) believed that charities as well as government should meet social needs.

Giving to charities
Some 80% of both bequestors and non-bequestors agreed, many of these strongly, that it is their responsibility to make the world a better place. Both groups also agreed, but to a lesser extent, that it is important to give back to charities that have been helpful to them or someone they know (55% to 62% of non-bequestors). In particular, fewer bequestors than non-bequestors strongly agreed with this, and more of them disagreed with it. In addition, more bequestors strongly rejected the notion that they gave frequently to avoid feeling guilty (37% of non-bequestors to 26% of bequestors).

Choosing a charity to support
The great majority of respondents looked for three things in the charities they supported: an excellent reputation (92% of bequestors and 87% of non-bequestors), a high proportion of income going to the cause (89% to 82%), and being well managed (91% to 84%). To a lesser extent, wanting charities to have a professional manner (67% to 65%) and looking for ones that have affected their own lives or those close to them (50% and 56%) influenced respondents. As well as a larger proportion of bequestors than non-bequestors believing almost all of these factors to be important, attitudes were more strongly held. That is, more bequestors agreed strongly that they sought charities with excellent reputations (66% to 53%), spent a high proportion of income on the cause (60% to 54%) and were well managed (60% to 51%).

Donor expectations
Tax-deductibility for donations was the most common expectation (around 70% for both bequestors and non-bequestors) and overall 87% of respondents claimed donations as a deduction on their income tax returns. The majority of both bequestor and non-bequestor groups also expected to be kept informed on how donations were used (around 60% for both) and to be given some choice in how the charity communicated with them (just over 50% for both). It is noteworthy that relatively few disagreed with these notions: they were more likely to be undecided about their expectations. When respondents did disagree,
it was mainly relating to charities giving them individual attention, the need for charities
to demonstrate they cared about them, or to respond to their needs and preferences
as donors. Overall, while differences are slight, bequestors appear more oriented to
the cause, that is, to want to know their contribution – and they as individuals – made
difference to the cause. In comparison non-bequestors appeared more interested in
satisfactory engagement.

**Donation levels**
There was wide variation of donation level across both those who had named a charity in
their will and those who had not. However, a greater proportion of bequestors reported
larger donations than non-bequestors: 31% of bequestors reported annual donations
between $1 000 and $5 000 compared to 25% of non-bequestors. Even the median
donation of bequestors was twice as high as for non-bequestors ($1 000 to $500).

**Attitudes towards charitable bequests in general**
A far greater proportion of bequestors than non-bequestors supported the idea that
charitable bequests perform a useful function for society (94% to 70%) and that they
have been successful in helping those in need (87% to 68%). Also, bequestors tended be
more passionate about bequests, with 57% (26% for non-bequestors) strongly agreeing
with the first statement and 45% (to 31%) with the second. There was also a stark
difference between bequestors and non-bequestors who strongly agreed that charitable
bequests are easy to do (32% compared to 13%).

**Predictors on the decision to leave a bequest**
Eight factors were statistically significant: two were motivations, two attitudes and four
were demographic factors. Those who said they were motivated to leave a bequest
because their family was adequately provided for and those who had no family to provide
for were more likely to leave a bequest. Regarding attitudes, those who agreed with
statements about reciprocity, for example, they believed it important to give back to
charities that had been helpful to them or those close to them – were significantly more
likely to leave a bequest. Similarly, those who agreed with statements about charity
‘performance’ – for example, those who looked for charities that were well managed
– were also significantly related to whether donors had included a charity in their will.
Significant demographic variables were: age (older donors more likely to have named
a charity in their will), income (annual household incomes of under $52 000), children
(those without children more likely) and gender (males more likely).

**Triggers to leaving a bequest**
The single factor to trigger making a bequest was the making or remaking of a will
(nominated by 23% of bequestors) but it is clear that the decision is complex and
involves several factors working together to prompt action, as nominated by 42% of
bequestors. Powerful influences suggested by qualitative comments were a donor’s
belief in the cause itself or in the organisation, and the desire to help those in need into
the future. Having low family pressures for one’s estate also appears to play an important
role, as does a personal interest in, and liking for, the concept of a bequest.

**Intention to leave a bequest**
Just over half of the entire sample had not made a charitable bequest (55%) but they
were not necessarily against doing so. Indeed, in response to the question ‘do you
expect to leave a bequest?’, 61% of non-bequestors said either yes (16%) or maybe
(45%), with the remainder saying no (39%). Notably, however, just 9% of those who
might or expected to leave a bequest thought they were likely to discuss it with a solicitor or other adviser in the coming 12 months. The greater proportion (61%) described themselves as being very unlikely to have such a conversation in the near future.

**Predictors of the intention to bequest**

Statistical tests show only two factors, both attitudinal, to be significant in predicting amongst non-bequestors those who expect to leave a bequest: those who are concerned about a charity’s performance and those concerned about the quality of service it provides to donors.

**Personal attitudes to leaving a charitable bequest**

Substantial differences in attitude arose between bequestors and non-bequestors for whether they felt they could afford a bequest (90% of bequestors agreeing compared to 41% of non-bequestors), their liking of the idea (89% to 41%) and the perceived ease of doing so (86% to 41%). However, many non-bequestors were undecided rather than negatively disposed to whether they could afford to leave a bequest, whether they liked the concept; or if it was easy. Only around a quarter rejected bequests as a giving option. The most compelling motivations perceived by respondents for leaving a bequest were belief in the charity and a desire to give it ongoing help. It was not uncommon for respondents to want to support several cause areas through a bequest.

Within the non-bequestor group, striking differences in attitude also showed. Some 88% of those who expect to leave a bequest liked the idea of doing so compared to only 5% of those who do not expect to leave a bequest (an 83% gap between the two groups); 91% felt sufficient affinity with a charity to do so (compared to 25% of those rejecting a bequest, a 66% gap); and 79% believed they could afford it (compared to 24%, a 55% gap). These same three factors also distinguished those who might leave a bequest with those who expected to do so. Just 43% of those saying ‘maybe’ believed they could afford it compared to 79% of those who expect to leave a bequest (a 36% gap); 57% of those saying ‘maybe’ liked the idea (compared to 88%, a 31% gap); and 62% of those saying ‘maybe’ believed that they had sufficient affinity to do so (compared to 91%, a 29% gap).

**Wills and attitudes to will-making**

Some 77% of non-bequestors had a will but 23% believed it needed revising. More bequestors than non-bequestors saw no constraints to making a will (23% to 12%) and while bequestors reported the decisions involved as challenging, more non-bequestors perceived several obstacles to will-making, or remaking (36% to 23%). Cost and visiting a solicitor by themselves were not important: the decisions involved were seen as more difficult and factors combined to be off-putting for some. Notably, only 1% of those who expected to leave a bequest perceived no constraints to will-making and, while a range of barriers were nominated, the most common were the steps involved (nominated by 10%), the decisions involved (9%) and the need to see a solicitor (9%).

**Charities’ bequest communication and notification**

While a third of respondents were satisfied with communication from charities about bequests, some 44% believed improvements could be made. The most common were for charities not to push the idea on donors too often, for greater awareness of bequests as a giving option, and for the case to make a bequest to be made more compelling (for example, by demonstrating how bequest monies are spent).

A far larger proportion of bequestors than non-bequestors would inform the charity of their bequest (71% to 23%). However, the latter tended to see themselves as undecided rather than firmly against notifying the charity.
These findings raise a range of intriguing issues. While the likely bequestor for particular cause areas or individual charities may be driven by an array of unique factors, some informative general conclusions can be drawn from this study.

Bequesting and attitudes
Not surprisingly, this study paints those who leave a charitable bequest as vitally interested in the cause or organisation they are supporting. Bequestors sit at the apex of the donor pyramid for just this reason. Believing that those close to them will not require their last cent, these bequestors see scope to continue their dedicated support beyond their own lives.

As suggested in the literature (notably Sprinkel Grace 2004; 2005) people express their values through their giving. This study confirms that donors put their money where their beliefs lie, although in the Australian context for many, this does not necessarily link to religion. Guilt was not a strong driver of giving, especially for bequestors. While a sense of reciprocity was a factor for some bequestors, its influence may depend upon the cause area. The individual reports for partner organisations may throw further light on this question. The survey paints a profile of people predisposed to the role of charities and of giving. They averred their personal willingness to take responsibility ‘to make the world a better place’. At the same time, there was no sense of absolving government from its role, a point that bubbles up often in qualitative giving studies (e.g. Giving Australia 2005). Instead the sense of donors, through charities, partnering government was reasonably firm with some 61% of the sample agreeing ‘it is the role of charities, not just the government, to meet community need’. Current moves towards a national compact between the nonprofit sector and government form an interesting backdrop to this sense of working together productively for community outcomes.

The perception of bequestors that they could afford to bequest also bears consideration. Despite comparable wealth levels, just 41% of non-bequestors believed they could afford to leave a bequest in contrast to 90% of bequestors.

Finally, few saw making a charitable bequest as something others whose opinion they valued encouraged them to do. Some saw that those close to them would be pleased but most were not convinced that the views of significant others in their lives were a key factor in their decision. Leaving a bequest may be a charitable thing to do but it was not ‘the norm’ (although a small number did have such a tradition in their families) and bequestors did so even though it was relatively unusual.

Bequesting and demographics
The study adds both confirmation and challenge to the stereotypical assumption that a bequestor will be aged, female, single, childless, a church attendee and a long-time supporter of a charity.

Findings expand the truism that those without family are most likely to leave a bequest: certainly, many are in this very situation (46% either single or widowed). However, these bequestors are joined by those who see that family members are sufficiently provided for to enable this giving option. More than 40% of bequestors in this study were presently married or living with a partner and 33% had children. While reasons can only be speculated, this cohort may reflect the situation discussed by Havens and Schervish (2003; 1999) where charities are likely to benefit from the intergenerational wealth transfers partly because these adult children are well buffered financially through two incomes and parents feel comfortable allocating some of their estate to charity. This
propensity of married couples and couples with children to bequest cannot be ignored. The so-called ‘widow’s mite’ does not tell the whole story of bequesting.

This study also confirms that bequestors tend to be mature. Some 63% of bequestors were retired and those aged 63 or older were more likely to have included a charitable bequest in their will. Indeed, this probability increased over the age of 75 years and in this study, 29% of bequestors were over 75. Yet this age bias is not always the case, with a considerable 37% of bequestors between 44 and 62 years old and 32% working, either full or part-time. That is, we are seeing baby-boomers firmly represented amongst bequestors, challenging charities to pay attention to the perspective of this generation and will-making by donors at mid-life.

Also, in this study, a relatively low level of wealth did not appear to be a barrier to bequesting. In fact, half of all bequestor respondents (53%) reported annual household incomes under $52,000 and they had marginally lower total household assets than non-bequestors in this sample. Statistical tests confirm that individuals with a household income of under $52,000 per annum were significantly more likely to have included a charity in their will than those on higher incomes. To some degree this statistic may reflect the age profile of bequestors and a higher likelihood of being retired than non-bequestors and thus earning less income in many cases. (As there were too few respondents in the highest income bracket – more than $500,000 per annum – no conclusions can be drawn about this small respondent group.)

Speaking of giving generally, the Giving Australia (2005) study pinpointed people with household income beyond $52,000 as more likely to have given to charity, and at higher levels. Clearly this giving is not necessarily in the guise of bequests. As Madden and Scaife (2008) highlighted in ‘Good times and Philanthropy’, giving by Australia’s high net worth with a net taxable income over $100,000 per annum is an area of potential growth. Some four out of ten people in this income bracket are not claiming tax deductions for giving and therefore assumed to be unlikely to be giving at anything more than negligible levels. Apparently, this reticence by many with means to donate applies somewhat to bequest giving as well.

In contrast to expectations, perhaps, males in the study were more likely to have included a charitable bequest. Also, although mentioned as a possible destination for bequests, some 45% of respondents disclaimed religion as important in their lives.

**Bequests as a giving medium**

Those who have named a charity in their will were largely convinced of the worth of a charitable bequest as a type of gift. They were more likely to agree that bequests perform a useful function in society and have been successful helping those in need, and to do so strongly. This intensity of feeling was one of the major differences between those who have left a bequest in their will and those who have not.

Bequestors found the idea of leaving a bequest personally appealing and identified the decision to bequest as a personal decision. It was a decision that sprang out of their belief in the charity, the desire to support its future efforts and to see change in a particular arena. This faith in the organisation appears pivotal to their decision. Bequestors were drawn to support organisations with strong reputations and good management in place, with stewardship over donated funds so that programs can achieve change for the better. In concert with other giving studies (Giving Australia, 2005, Madden and Scaife, 2008), respondents wanted to know a high proportion of their gift will be used on achieving the mission.
There is some evidence to suggest bequestors may be less concerned about themselves, being more circumspect about their own personal qualities and not as interested either in wanting choice in communications or for the charity to be responsive to them. However, this may be because they feel more connected to the charity due to their bequest decision and may indeed be receiving more communication if the charity is aware of their bequest and their strong interest. This response may also be a ‘socially desirable’ one that indicates charities should not spend funds on individual recognition needs.

**Bequesting and donations**
The majority of respondents (67%) donated at higher levels than the average Australian donor, who gives $424 annually (Giving Australia, 2005), with the largest group of donors in this sample, reportedly giving between $1,000 and $5,000 per annum. The presence of bequestors in this sample has clearly boosted annual giving levels. This is not surprising as previous research (Giving Australia, 2005) has shown donors who plan, give on average four times more than spontaneous givers. This figure also confirms anecdotal fundraising wisdom that donors who pledge a major gift or a bequest become more committed to the organisation and typically lift their annual giving as well. This fact is further confirmed by the median giving by bequestors in this survey being twice as high as that of the non-bequestors.

**The role of tax**
While not tied into bequests in this country, tax deductibility stood out as an expectation for the great majority of donors (71%), with only 9% either disagreeing or strongly disagreeing about its importance. This is not surprising as 87% of respondents say they generally claim donations on their tax. However, this high emphasis on deductions runs counter to the wider population of donors observed in other studies. For instance, only one in three donors claims tax deductions according to Australian Tax Office data (McGregor-Lowndes and Newton 2007) and Giving Australia (2005) charted one in four donors so claiming.

**Expectations of charities**
Despite the much vaunted era of relationship fundraising and donor-based fundraising (see for instance texts by Burk, 2000; 2003; Burnett, 2006; 2002; Ahern and Joyaux, 2006), many respondents were undecided/unsure of what they could expect as a donor. While this may seem like good news in that they do not appear dissatisfied as donors, it also may explain why so many donors in this survey were undecided about charitable bequests.32

The majority of respondents did want to be kept informed on how donations were used and to be given some choice in how charities communicated with them. Bequestors, in particular, were also keen to know their contribution was important to the organisation.

**Attitudes to will-making**
On the whole bequestors were organised with their will-making. While only 8% reported needing to update their will, 23% of non-bequestors said they needed to revise their will and the same proportion did not even have a will. Bequestors were also less daunted by it, although the decision-making involved is still clearly a challenge. More bequestors than non-bequestors reported no difficulties in making (or remaking) a will (23% to 12%) and fewer reported two or more hurdles (23% to 36% of non-bequestors). Again, the act of will-making was named as a key trigger for those inclined to make a bequest, to do so.

32 Another explanation is that respondents do not like to answer negatively when some responses may be perceived as more socially desirable than others.
5.0 DISCUSSION

Non-bequestors and bequests
The majority of non-bequestors had not ruled out leaving a bequest, which is heartening news for those running bequest programs in charitable organisations. However, they needed to find the idea of leaving a bequest more interesting, indeed, a more compelling proposition. They also needed to perceive the bequest giving option as affordable, even if they do have family members they care about. Importantly, they feel a stronger faith in, and affinity with, the charity to whom they already donate. For some, the key will be to ignite passion for the cause area; others may be turned on to the merits of the organisation in making a difference to the community. A belief in the organisation’s vision and its capacity to reach it separates the committed from the undecided.

The perceived burden of will-making is clearly a factor, too. Although non-bequestors had a higher will-making rate than Australians generally, almost a quarter were still without any will and the same proportion of those with a will believed it was out of date. Given that the single biggest trigger for leaving a bequest is will-making, or remaking, the propensity to delay this task affects bequest making in Australia. Solicitors and other professionals need to be ready to discuss this giving option but even they were unlikely to be consulted by non-bequestors in the short term.

Those who might make a bequest
Donors who have not yet left a bequest but who say they expect to or may do so are distinct groups deserving special attention. Those who expect to leave a bequest represent arguably the most vital segment because converting these non-bequestors into bequestors will be an easier task but one that is not guaranteed. They are so much closer to the bequestor profile in terms of perceived affordability of a bequest, attractiveness of the idea and sense of affinity with a charity than other non-bequestors. They also share bequestors’ concern for charity performance. This group is particularly characterised by their attitude to service quality: they are sensitive to their interactions with charities and place importance on charity communication. There are also hurdles to be addressed in moving towards leaving a bequest. Will-making, or remaking is one; another appears to be perceived family need: bequestors tend to feel comfortable that family members are adequately provided for even though they are not especially asset-rich.

Those who might leave a bequest represent ‘possibility’ for charities because this is such a large cohort and their undecided stance signals openness to the idea. They have the potential to shift into the ‘expect to’ group, with the right approach. This survey underscores the importance of charity performance and service quality as predictors of the intention to bequest, and efforts that acknowledge these drivers are needed. As well, charities will be well advised to take steps to improve donor affinity with the organisation and improve attitudes to bequests as a giving option (especially the perceived appeal and affordability of doing so), which characterise those who expect to name a charity in their will.
6.0 CONCLUSIONS AND RECOMMENDATIONS

This study offers a glimpse of that relatively rare but extremely valuable species, the charitable bequestor. Its Australian lens will be relevant for the local charitable sector. Findings also contribute to an understanding of bequest decision-making more generally. The following discussion addresses the practical implications flowing from this study, leaving the opportunity to consider the best ways to model bequest decision-making, including the value of the TPB in future academic articles.

This section suggests ten key conclusions and recommendations to be made for charities from this study. Experienced charities will already engage in a range of these recommended activities. This fresh data reinforces the soundness of particular approaches and points to some being more crucial than perhaps assumed.

1. **The value of ‘values’: donor values and attitudes could be harnessed better to guide charity actions and communication.**

   The early part of the survey highlights the values donors hold toward charities and giving, and that bequestors and non-bequestors were likeminded here. Key values donors hold about themselves are:
   - Wanting to help those less fortunate; and
   - Being generous to those close to them.

   From this data, it is clear that charities can build upon these expressed values in their written and verbal communication with donors. Information about bequests should capture both these values, particularly emphasising the ways bequests operate alongside generosity to family and close others. This study shows donor interest in helping people into the future – emphasising the importance of projects with vision, a case that embraces likely future scenarios of need and opportunity, and generally stamped with a sense of tomorrow. Is there an argument for policies that channel part of non-tied bequests into a future fund to underline this role? Perhaps so.

   The felt sense of responsibility to make the world a better place indicates openness to information about various ways to achieve this goal. Indeed, affinity with a charity’s mission and vision, and keen interest in how the organisation is working towards these outcomes point to a communication ‘checklist’. The three ‘e’s – effectiveness, efficiency and efficacy – need to be covered in donor communication. Progressive pieces of research continue to indicate that Australian charities are not handling this stewardship aspect as well as donors require. In addition, the understanding gap that exists about spending money on fundraising and administration needs to be addressed better at a sector as well as at an individual charity level. Two approaches are needed – a demonstrable and transparent attitude of functioning as leanly as possible as well as willingness to educate donors about the real value of infrastructure spending.

2. **Remember the ‘giving pyramid’: provide more opportunities for bequestors to give at higher levels in other ways.**

   The high median donation of bequestors versus non-bequestors suggests they are potentially open to larger asks and strong annual giving. If the logic of the donor pyramid applies, bequestors will often have risen in their giving as their commitment and knowledge of the organisation has grown over time. While no automatic assumptions can apply as clear, particularly in comments to the open-ended questions, the data nonetheless suggest charities might logically consider more opportunities for bequestors to give at higher levels (e.g. major or capital gifts, annual gift clubs) on the proviso that such donations are valued and make a genuine difference to the organisation. Stewardship, donor involvement and reporting back are critical with this group.
3. **Make bequesting easy: showcase, help, and open low pressure avenues of finding out more.**

Non-bequestors did not readily perceive bequesting to be easy, nor did they necessarily link it to the organisation’s outcomes. They were vague rather than ‘anti’ the concept, however, and appear willing to hear more and consider this giving option for themselves. The data suggest it is not just important but critical that communication about bequests include models showing the ease of the process and assistance available from the organisation. Ideas such as a ‘no-obligation’ helpline may be worth trialling. Websites featuring ‘Frequently Asked Bequest Questions’ and such other easy access approaches appear to be needed to move more of those open to the concept to active participants.

4. **Recognise champions: encourage existing bequestors to share diverse stories as well as their values.**

Existing bequestors were very convinced of the value of what they have done. As such, they are potential champions who may be a powerful influence on and mentor to others. They have the potential to provide a low pressure opportunity for those on the cusp of a bequest to explore the idea further.

It would appear that donors do not want to be locked in by the organisation, or feel under obligation before they have personally committed to the idea of a bequest being right for them. They do not want to come under the pressure of expectations when they might need to disappoint their favourite charity. Charities are wise to offer more opportunities for peer-to-peer engagement and support, perhaps online as well as face-to-face or even by phone.

The power of bequest clubs and other donor clubs is indicated and vindicated here.

5. **Donors in the communication driver’s seat: offer, honour and update communication preferences.**

The data showed that donors expected tax deductibility but also wanted to see better information about how donations were used as well as some choice in how this information is received. Technology makes it increasingly feasible for charities to offer donors options about the communication that occurs, such as frequency. Donor preferences must be accurately recorded and honoured, with any changes in their preferences checked as the years go by. It may be worth trialling new communication forms – a tape or CD on bequesting to listen to in the car, a blog and so on.

6. **Avoid age stereotypes: images need to appeal to a younger demographic too.**

While older donors were more likely to leave a bequest, a large cohort of younger than expected (middle-aged) donors were also likely to leave a bequest. Stories and pictorial images should appeal to this younger demographic, not reinforce for them a stereotype that bequests are only done by the aged. Even ageing baby-boomers, in their senior years, are likely to want youthful not ‘old’ images of themselves presented to them.

7. **Empower the ‘working’ class: promote this survey’s findings to the less affluent and demonstrate the power of good they are exercising via bequests.**

The potential for lower income and lower asset households to leave a charitable bequest is robust, as this survey reinforces. Promoting this finding to donors may seed the thought that bequesting is affordable, with options available whatever one’s financial and personal circumstances. This will help to combat the concern of the less affluent that bequesting is the province only of the wealthy (or those without family needs).
8. **Size doesn’t matter: demonstrate that bequests are extraordinarily affordable for all.**

This study suggests charities need to shift the non-bequestor attitude on whether a bequest is affordable. It becomes a ‘horses for courses’ discussion – demonstrate ‘there is a bequest option that matches me’. Recognise the concept of ‘equality of generosity’. For some people, perhaps those with substantial assets, income and no family, the large estate legacy may prevail. For others though, they may be equally generous according to their lesser means and ties. The inclusion of shares, jewellery or other items as their gift may enable the ‘I can’t afford it’ group to see the reality of making a bequest without affecting their obligations to family. They can be equally generous.

9. **It’s raining men: consider the male propensity to bequest.**

Males in this survey were statistically likely to name a charity in their will. The stereotype of the widow’s mite can be extended and marketing and outreach tailored accordingly.

10. **Moments that count: focus on will-making and remaking.**

This finding prompts a range of possibilities and imperatives. How can charities be a part of these moments? Is it possible to provide donors with something that goes into a file – or starts a file – on making a will? Bequest wording or other bequest literature needs to be on the spot at the critical moment. Charities need to focus on encouraging people to keep such wording in the right place for when it might be needed, not just to read it and discard as not relevant right now. Perhaps the information has some value that makes people retain it, be that tips, a useful checklist to fill in at will-making time or useful way to record individual gifts (‘the spotted teapot to my niece, Sally’ and so on).

Stories and communication that prompt thoughts of remaking a will if not current may also be appropriate. Charities have long focused on solicitors and estate planners as a key referral point. While other research confirms that certainly not all solicitors are attuned to raising charitable bequests with clients, a study such as ‘Keeping Giving Going’ does offer the opportunity to spark more thought on this matter. The Fact Sheet from this research may for instance normalise for solicitors that bequesting can be important not only for those with large estates or without family.

This finding also points to the logic of sector-wide initiatives such as a searchable database for solicitors and others of bequest wording. The importance of remaking a will points to possibilities that may benefit all such as a Codicil Day or other awareness and action event.

**A closing note…**

It is hoped this data and its analysis and recommendations provide a useful spark to future bequest activity in this country. This outcome will be a fitting reflection of the input of Perpetual trusts and our partner charities in ‘Keeping Giving Going’. 


7.0 REFERENCES


CHARITABLE DONOR SURVEY

Welcome! We are delighted that you have chosen to participate in our survey. While anonymous, your responses will make a real contribution to our understanding of charitable giving in Australia.

Please use the enclosed reply paid envelope to get it back to us as soon as possible, ideally within two weeks.

You can be assured your answers are completely confidential: they will not identify you in any way.

SECTION A

First, we’d like to ask your views about charities and charitable giving. The term ‘charities’ refers to nonprofit organisations and ‘charitable giving’ to voluntary support for these.

Instructions

Please indicate the extent to which you agree or disagree with each of the following statements, by circling the appropriate number on the scale.

As a guide:  If you strongly disagree, circle 1
If you generally disagree, circle 2
If you agree and disagree OR are unsure OR hold no opinion either way, circle 3
If you generally agree, circle 4
If you strongly agree, circle 5

<table>
<thead>
<tr>
<th>1. STATEMENTS – About charities generally</th>
<th>Strongly Disagree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charities have been successful in helping those in need</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>It is important to give money to charities to help others</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>It is the role of charities, not just the government, to meet community need</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. STATEMENTS – About your giving to charities</th>
<th>Strongly Disagree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I often give to charities because I’d feel guilty if I didn’t</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I believe it’s my responsibility to help make the world a better place</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>It’s important to give back to charities that have been helpful to me or to someone I know</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
</tbody>
</table>
### 3. STATEMENTS – About choosing a charity to support

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I look for charities that have had an impact on my life, or on the life of someone close to me</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>I look for ones that spend a high proportion of their income on the cause</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>I look for ones that are well managed</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>I look for ones that have excellent reputations</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>I look for ones that approach me in a professional manner</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

### 4. STATEMENTS – About my expectations as a donor

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I expect to be kept informed on how my money is being used</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>I expect to receive individual attention from charities that I support</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>I expect some choice in the communications I receive</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>I expect my donations to be tax deductible</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Charities should respond to my needs and preferences as a donor</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>I expect charities I support to demonstrate they care about me</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Charities should make me feel my contribution is important</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

**SECTION B**

In this section we would like to ask about your attitudes to leaving a gift to a charity in your Will (a charitable bequest), and any plans you may have to do so.

**Instructions**

We appreciate that for many people this is a highly personal and private matter, so please leave blank any questions you prefer not to answer. To complete, tick the most appropriate box and complete all questions unless directed otherwise.

5. Have you already left a bequest to charity in your Will?

| Yes (Go to Q.6) | No (Go to Q.7) |

6. Was there anything that triggered or prompted you to make the bequest to charity? Please tick all that apply.

- A communication from a charity
- Making/remaking a Will
- Advice or recommendation from a Solicitor
- Serious illness/major event affecting me, or someone close to me
- Advice or recommendation from an Accountant or other financial adviser
- Advice or recommendation from a friend
- Advice or recommendation from a relative
- Other (please specify):
7. Do you expect that you will leave a bequest to charity in your Will?  
Yes (Go to Q.8)  
No (Go to Q.11)  
Maybe (Go to Q.8)

8. Have you, or would you, let the charity know of your bequest?  
Yes  
No  
Don’t know

Would you please explain:

Thinking about your motivation/s to leave a bequest to charity, please indicate the extent to which you agree or disagree with the following statements by circling the appropriate number. Please answer for each item.

Please continue replying as you have above, circling the most appropriate number for each of the following statements. If unsure, see instructions on page 1.

9. STATEMENTS – About your motivation for leaving a bequest to charity

<table>
<thead>
<tr>
<th>Motivation</th>
<th>Strongly Disagree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>My family is already adequately provided for</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I have no immediate family to provide for</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I want to make a difference to what happens now</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I want to be remembered for having supported the charity</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I want to set an example to others</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I want to give back to the organisation for helping me or someone I care about</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I wish to give in memory of a family member or friend</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I really believe in the charity and the work it does</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I want to provide ongoing support for its future efforts</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>There is a strong tradition within my family of supporting charities in this way</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>Other (please specify):</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
</tbody>
</table>

10. Which charities will you/are you likely to leave a bequest to?


11. Have you got a Will?  
Yes  
No (Go to Q.13)

12. Is your Will up to date with your current circumstances?  
Yes  
No
13. What do you consider the greatest constraints in making/remaking your Will?
   Please tick all that apply.

<table>
<thead>
<tr>
<th>Constraint</th>
<th>Not wanting to think about it</th>
<th>The decisions involved in distributing money and possessions</th>
<th>The cost</th>
<th>The requirement to visit a Solicitor</th>
<th>The steps involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other (please specify):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14. Do you think that the way charities invite donors to leave a bequest could be improved in any way?
   If so, please give details below:

Instructions: We’d like to know the extent to which you disagree or agree with the following statements. Some may appear similar but nevertheless we would greatly appreciate your responding to each item.

Please continue replying as you have above, circling the most appropriate number for each of the following statements. If unsure, see instructions on page 1

<table>
<thead>
<tr>
<th>15. STATEMENTS – Perceptions of charitable bequests</th>
<th>Strongly Disagree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charitable bequests have been successful helping those in need</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I feel there is an expectation to leave a charitable bequest in my Will</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I like the idea of leaving a charitable bequest in my Will</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>Charitable bequests perform a useful function for society</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>People important to me would be pleased if I left a bequest to charity in my Will</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>It is easy for people to make a charitable bequest</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>Leaving a charitable bequest in my Will is the right thing to do</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I believe I can afford to make a charitable bequest</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I don’t believe I have enough assets to make a difference to the community if I make a charitable bequest</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>Others whose opinion I value would like it if I made a bequest to charity in my Will</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>It would be easy for me personally to leave a bequest to charity in my Will</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I do not feel enough of an affinity with any charity to leave a bequest in my Will</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I believe I have the information and skills needed to make a charitable bequest</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>I plan to leave a bequest to charity in my Will</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
</tbody>
</table>
16. To close this section, how likely is it that you will speak with a financial advisor or solicitor within the next 12 months about including a charitable bequest in your Will? Please circle the most appropriate answer (if you are unsure, circle 3).

<table>
<thead>
<tr>
<th>Very Unlikely</th>
<th>Very Likely</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

SECTION C

These final questions will help us find out a little more about you as a person.

Please continue replying as you have above, circling the most appropriate number for each of the following statements. If unsure, see instructions on page 1.

17. Statements – How I would describe myself

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

I like to be very generous with those close to me
I enjoy helping people even when I don’t know them well
I find it difficult to get interested in what’s happening to those not close to me
I like to help people who are less fortunate than I am
I am a very sympathetic person
I would say that religion is important in my life

Instructions: Please tick the most appropriate box. Again, if you find any of these too personal, or feel unsure of how to answer, just leave blank. You can be assured that your responses are completely anonymous.

18. What is – or was – your occupation? (please tick one)

<table>
<thead>
<tr>
<th>Senior Executive/Manager</th>
<th>Professional</th>
<th>Teacher/Lecturer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housewife/husband</td>
<td>Self-Employed</td>
<td>Superviser</td>
</tr>
<tr>
<td>Manual/Factory</td>
<td>Retail Assistant</td>
<td>Other</td>
</tr>
<tr>
<td>Office/Clerical</td>
<td>Skilled Tradesperson</td>
<td></td>
</tr>
</tbody>
</table>

19. Are you currently working in paid employment?

<table>
<thead>
<tr>
<th>Yes, working full-time</th>
<th>No, but looking for work</th>
<th>Retired</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, working part-time</td>
<td>No, but not looking for work</td>
<td></td>
</tr>
</tbody>
</table>

20. Which group best describes your total annual household income?

<table>
<thead>
<tr>
<th>Up to $10 000</th>
<th>$10 001 – $52 000</th>
<th>$52 001 – $104 000</th>
</tr>
</thead>
<tbody>
<tr>
<td>$104 001 – $500 000</td>
<td>$500 000 plus</td>
<td></td>
</tr>
</tbody>
</table>

21. Aside from income, how would you describe your total household assets?

<table>
<thead>
<tr>
<th>Under $100 000</th>
<th>$100 001 – $499,999</th>
<th>$500 000 – $1m</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between $1m and $2.5m</td>
<td>Between $2.5m and $5m</td>
<td>$5m plus</td>
</tr>
</tbody>
</table>
22. **What is your marital status?**

<table>
<thead>
<tr>
<th>Single</th>
<th>Married</th>
<th>Living with partner</th>
<th>Separated</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Divorced</td>
<td>Widowed</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

23. **Do you have children?**

Yes | No

24. **Do you have grandchildren?**

Yes | No

25. **What is your gender?**

Male | Female

26. **In which age category are you in?**

<table>
<thead>
<tr>
<th>Under 28 years</th>
<th>29 – 43 years</th>
<th>44 – 62 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>63 – 74 years</td>
<td>75 years or over</td>
<td></td>
</tr>
</tbody>
</table>

27. **What level of education did you complete?**

- 

28. **What is your postcode?**

- 

29. **Approximately how much do you give to charity in a typical year?**

$ 

30. **Do you generally claim your donations on tax?**

Yes | No

Thank you!

We value your opinions and the time you have taken to assist us.

Please return this survey in the reply paid envelope enclosed.

OR POST TO:
The Australian Centre for Philanthropy and Nonprofit Studies
Queensland University of Technology
GPO Box 2434
Brisbane, QLD 4001

PLEASE MAKE A NOTE: Remember that if you have any questions about this survey please feel welcome to call Dr Kym Madden, Dr Wendy Scaife or Kathryn Crissman on (07) 3138 6778 OR email us at k.crissman@qut.edu.au OR write to us at The Australian Centre for Philanthropy and Nonprofit Studies, QUT, GPO Box 2434, Brisbane, QLD, 4001.
### Comments on Triggers to leaving a bequest (Section 4.4.2 in text)

#### TABLE 10: ALL THEMES IN BEQUESTORS’ COMMENTS ABOUT OTHER INFLUENCES IN THEIR DECISION TO BEQUEST

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Most common</strong></td>
<td></td>
</tr>
<tr>
<td>Belief in the cause – Individuals who left a charitable bequest commonly referred to ‘the cause’ and their connection to it, using general or specific terms.</td>
<td>• Support for a cause I believe in&lt;br&gt;• My passion about [sic] environmental causes – flora and fauna. I love animals&lt;br&gt;• A desire to assist kids who have had a tough childhood</td>
</tr>
<tr>
<td>Belief in the charitable organisation – Bequestors also commonly expressed the desire to support a particular charitable organisation because they appreciated the quality and importance of the work it did, or they agreed with its philosophy.</td>
<td>• I believe in that particular charity [Name of Charity] and felt that this was one way to make a significant donation</td>
</tr>
<tr>
<td>Personal desire or decision – Some described the trigger for their decision in terms of it being something they personally have wanted to do.</td>
<td>• Something I wished to do personally&lt;br&gt;• Generally wanted to leave something in my Will to a broad range of charities</td>
</tr>
<tr>
<td><strong>Also common</strong></td>
<td></td>
</tr>
<tr>
<td>Desire to help those in need – Others expressed both a desire to help others, and recognition of need.</td>
<td>• I feel the need to help others, not just my family, after I’m gone&lt;br&gt;• Active and ongoing dedication towards those in need</td>
</tr>
<tr>
<td>No beneficiaries – Several bequestors commented on having no immediate family to whom they were able or wanted to leave their estate.</td>
<td>• My money is going to charities I believe are worthy as I have no family or relatives</td>
</tr>
<tr>
<td>Continuation – Some felt it was a good way to continue donating in death as they had in life, which they wanted to do.</td>
<td>• I simply consider it to be an appropriate action – a final donation to charities I’ve supported for years&lt;br&gt;• As regular contributors to charities, a Will bequest seemed a logical continuation of this&lt;br&gt;• Lifestyle choice/extension of current donations; Continuation of current donations…</td>
</tr>
<tr>
<td><strong>Less frequent</strong></td>
<td></td>
</tr>
<tr>
<td>Involvement with an organisation – Some linked their decision to name a charity in their will as an outcome of their personal experience or involvement with that charity as a volunteer or board member.</td>
<td>• Working for [the Charity] on Xmas day prompted me to bequest part of my Will</td>
</tr>
<tr>
<td>Social Responsibility – Some bequestors described the trigger as a sense of social responsibility, or the feeling that leaving a bequest was a good or right thing to do.</td>
<td>• I believe everyone should try to leave the planet a better place when they leave than when they came and leaving part of your estate to charity is part of that commitment.</td>
</tr>
<tr>
<td>Fortunate with enough assets – Others expressed a desire to share their good fortune, coupled with a sense of having enough assets to share.</td>
<td>• I feel fortunate to have money to help others</td>
</tr>
<tr>
<td>Religion – For some, religion prompted them to make a bequest.</td>
<td>• Conviction of the Holy Spirit&lt;br&gt;• The Lord Jesus guided me</td>
</tr>
</tbody>
</table>
APPENDIX B

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rare</td>
<td></td>
</tr>
<tr>
<td>Media</td>
<td>Media exposure</td>
</tr>
<tr>
<td></td>
<td>Newspaper stories of hardships</td>
</tr>
<tr>
<td>Family tradition</td>
<td>Members of my family always left something in their Wills</td>
</tr>
<tr>
<td>Desire to teach children about giving</td>
<td>Wanted my main beneficiaries (children) to recognise I thought it was important</td>
</tr>
<tr>
<td>Desire for death to result in something beneficial</td>
<td>…want to feel my death can benefit something I believed in and supported in my life</td>
</tr>
<tr>
<td>Had used charity’s services before</td>
<td>I lived for almost a year in [Name of Shelter] in London and many years on, still remember their amazing benevolence to many people</td>
</tr>
<tr>
<td>Tax benefits</td>
<td>Rather than pay extra tax</td>
</tr>
</tbody>
</table>

Statements about attitudes towards personally leaving a bequest
(Section 4.5.1 in text)

FIGURE 45: BEQUESTOR/NON-BEQUESTOR RESPONSES TO STATEMENT I DO FEEL ENOUGH OF AN AFFINITY WITH A CHARITY TO LEAVE A BEQUEST IN MY WILL

Reverse coded for comparison from ‘I do not feel enough of an affinity with any charity to leave a bequest in my will’
Figure 46: Bequestor/Non-Bequestor Responses to Statement ‘I Plan to Leave a Bequest to Charity in My Will’

Figure 47: Bequestor/Non-Bequestor Responses to Statement ‘I Believe I Have the Information and Skills Needed to Make a Charitable Bequest’
**APPENDIX B**

**FIGURE 48: BEQUESTOR/NON-BEQUESTOR RESPONSES TO STATEMENT ‘I BELIEVE I CAN AFFORD TO MAKE A CHARITABLE BEQUEST’**

**FIGURE 49: BEQUESTOR/NON-BEQUESTOR RESPONSES TO STATEMENT ‘IT WOULD BE EASY FOR ME PERSONALLY TO LEAVE A BEQUEST TO CHARITY IN MY WILL’**
Statements about motivations for leaving a bequest – breakdown of those who expect to leave a bequest and those who might (Section 4.5.3 in text)

**FIGURE 50: BEQUESTOR/NON-BEQUESTOR RESPONSES TO STATEMENT ‘I LIKE THE IDEA OF LEAVING A CHARITABLE BEQUEST IN MY WILL’**

**FIGURE 51: POTENTIAL BEQUESTOR RESPONSES TO STATEMENT ‘I WISH TO GIVE IN MEMORY OF A FAMILY MEMBER OR FRIEND’**
APPENDIX B

FIGURE 52: POTENTIAL BEQUESTOR RESPONSES TO STATEMENT
‘I WANT TO PROVIDE ONGOING SUPPORT FOR ITS FUTURE EFFORTS’

FIGURE 53: POTENTIAL BEQUESTOR RESPONSES TO STATEMENT
‘I WANT TO MAKE A DIFFERENCE TO WHAT HAPPENS NOW’
Invitations to leave a bequest (Section 4.7.1 in text)

**TABLE 11: ALL THEMES FROM DONOR PERCEPTIONS OF HOW CHARITIES CAN IMPROVE THE WAYS THEY ASK DONORS TO LEAVE A BEQUEST**

<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
</tr>
</thead>
</table>
| **Should not be too persistent or pushy** – Some felt inundated with bequest requests from different charities or believed that the invitation to name a charity in their will was repeated too frequently by the same organisation, both of which had a negative effect. | - …so many [charities] seem to be jumping on the bandwagon, I’ve had about 6 to 8 requests this year!  
- …I receive a number of requests from charities each week which leaves me desensitised to their needs at times  
- I find I begin to feel quite negative towards charities to whom I contribute who send me requests for donations continuously e.g. every 3 months  
- There was discomfort with the approach employed at times, describing it as pushy, aggressive, intrusive, annoying and/or offensive.  
- I do donate to [Name of Charity]…. but I find they have a very aggressive approach and whilst I still donate I am getting fed-up with their constant rude approach  
- …Lately there is an unwelcome insistence (some might say bullying) that makes no appeal to me and which I resist  
- Do not be too aggressive about it. Some charities can be very uncharitable…  
- …some people could be offended…when they ask ‘could I increase or similar’ feel bit brassed off ‘they are so hungry’…  
- Sometimes I feel that some charities seem to have the policy of ‘the more the donor gives, the more we ask’ – requests for donations sometimes follow ‘hot on the heels’ of the last donation. Whilst I understand this, I think that some charities should be careful of this as it could antagonise donors… |

---

*Charitable bequests and Australians* 89
However, there was recognition by some that people needed to be asked.

**Increase awareness about bequests generally** – There was a perceived need for greater awareness – and understanding – of charitable bequests in the broader community. Some claimed to only rarely hear about bequests and the need for them. If they had at all. Various suggestions for raising awareness were made, with the most commonly suggested being the traditional media of television, radio, and newspaper (The full list is in the following Table 12).

- Many people are not aware that they can leave bequests to charities – or they are not aware of what that actually means. More promotional campaigns to educate people and to ask them directly to leave a bequest
- I didn’t know this was even an option to do so. Therefore, I would say it isn’t marketed very well
- One of the issues is a general lack of awareness regarding bequests...

Some wanted more paid advertising but many questioned whether the cost of doing so could be better spent.

- Advertising would be a good way but unfortunately that costs money that could be used for [The Cause]...
- ...Ads on TV too expensive I imagine – I would rather charities spend their money on helping the needy...
- I really dislike all the advertising material that is sent. I feel it is a waste of money. There should be some easy way of opting out of this. [Name of Charity] would have to be one of the worst. I still donate to them because they do good work but I put their communications straight into the recycling

**Demonstrate how money will be spent** – There was a desire to know how charities spend the bequest money they receive. This sentiment had two main elements: communication and efficiency. Regarding communication, there was a desire for the charity to keep in touch, for example, explain how donated monies are being spent, how future gifts would be spent, and the difference such gifts do/will make to the charity.

- [Name of Charity] could send end of financial year statements & could occasionally update me on how money is being spent
- Communicate the ways bequests might have a different value/purpose to donations made now e.g. planning, confidence in the future, demonstrating the confidence of present donors in the charities resilience/longevity
- Simple statements of what bequests have enabled the specific charity to do that they would not otherwise have done...E.g. ‘Through bequests we have provided financial planning for 200 families in 2008; this is 100 more than in 2007’
- Merely keeping donors abreast of happenings in the charity. I would like my charity to keep in touch with me

There were different views as to whether funds should be linked to specific projects or not; some but not all would prefer this.

- I think it would be improved if you could provide bequests to specific programs faculties or branches within a charity. However, I understand that there are pitfalls in directing funds to a specific purpose in long-term trusts etc, which may no longer be as relevant in the future.
<table>
<thead>
<tr>
<th>Theme</th>
<th>Example</th>
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</thead>
<tbody>
<tr>
<td>In terms of efficiency, there was concern that the charity be</td>
<td>• Charities, especially big ones, waste so much of monies donated &amp; have become too much like big business. Which is a total turn off – some of</td>
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<tr>
<td>transparent in its expenditure and financial management. Wastage,</td>
<td>them have lost their soul.</td>
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<tr>
<td>administration, and fundraising cost ratios were top-of-mind issues.</td>
<td>• Certainly by revealing how much of the donated dollars is spent on advertising, running costs etc etc.</td>
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<td></td>
<td>• Most major charities do it well. Some could provide more information on admin costs &amp; efforts to keep them down, plus how funds are distributed</td>
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<tr>
<td>There was a belief that to be worthwhile, donations needed to be</td>
<td>• Let them know how much of the money you leave will go to running the charity, e.g. if you leave enough money to train a guide dog will all</td>
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<td>channelled into service delivery rather than charity</td>
<td>of the money go to that training only</td>
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<tr>
<td>administration.</td>
<td>• When leaving money to a charity, they need to be specific as to how it is being used. Have seen mismanagement of money given to charities,</td>
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<td>which is just put into general revenue &amp; used to pay bills…</td>
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<td></td>
<td>• Just ensure the money is used wisely &amp; for the intended people that need it</td>
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<tr>
<td>There was a liking by some for volunteer-run charities for this</td>
<td>• I help support a child in India &amp; all the money I give, the child receives as all administration is carried out by volunteers</td>
</tr>
<tr>
<td>reason: donations were not ‘eaten up’ by salaries and, thus, were</td>
<td>• I feel strongly about what %age of the donation will go to the charity &amp; whether the ‘collector’ is employed &amp; being paid or is an unpaid</td>
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<td>expected to have greater impact.</td>
<td>volunteer. This should be much more transparent, &amp; documented in correspondence from the charities – perhaps even made mandatory</td>
</tr>
<tr>
<td>Contradictions showed, however, in that donors’ desire for</td>
<td>• Don’t waste money staying in touch</td>
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<td>transparency and efficiency co-existed with desire to fund only</td>
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<td>service delivery. Sometimes this was an overt request.</td>
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<td>Increase understanding of, and provide assistance with, the process</td>
<td>• Assist with pre-designed wording to attach to current Will reducing cost/time involved</td>
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<tr>
<td>– A way to secure more charitable bequests was to make the process</td>
<td>• Maybe offer their own solicitors in the local residential/work area. Possibly at a cut rate?</td>
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<tr>
<td>as easy as possible. Individuals could be helped through more and/or</td>
<td>• Make it easy, put instructions on websites, provide free legal assistance etc</td>
</tr>
<tr>
<td>better information and step-by-step guides on the topic, making</td>
<td>• Make it less bureaucratic &amp; not needing complicated clauses. Also, being able to donate a specific percentage of your estate rather than</td>
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<td>information sheets, brochures and web information available to</td>
<td>having to nominate a specific amount</td>
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<td>potential bequestors. The most common suggestion was help with</td>
<td>• Perhaps offer ‘Will Packs’ via the mail as an incentive (to known regular donors)</td>
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<td>wording, closely followed by legal advice and costs.</td>
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<tr>
<td>Theme</td>
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| Recognise that this is a deeply personal and individual choice – There was a view expressed by some that naming a charity in one’s will was, in essence, an individual decision and one that people would make for themselves, of their own accord. | • It is completely up to the individual as to whether they wish to bequest to a charity in their Will  
• The people that want to will, & the ones that don’t, won’t  
• Forget the idea. Folks will choose themselves to bequest or not  
• For me, people who wish to donate will make up their own mind  
• I think that if a person wants to leave something – they know within their heart long before they pass  
• People who are going to give will give anyway... Do what you do well – be open & people will support you. |
| There was a desire for charities to recognise limits to their efforts and respect that bequestors themselves needed to drive the process. This sentiment appeared to reflect bequestors’ own personal experience. | • I was completely pro-active in my actions  
• My decisions have been due to my own initiatives |
| Constantly be on the alert for ‘insensitivity’ – Asking for a bequest was perceived to raise extremely difficult issues about death and will-making. Fundraisers needed to be constantly concerned that they are approaching people in a sensitive, tactful, and polite manner. | • It’s such a tricky subject to address  
• I believe they should ALWAYS be aware of the importance of sensitivity...  
• It should be subtle as otherwise it appears that you are sharks waiting for the person to die to reap the benefits...  
• I feel VERY uncomfortable with direct letters suggesting this as an option – puts me off. Makes me feel (targeted) to die early. I prefer the more subtle approach of a suggestion or notification in a general newsletter or advertisement  
• I think they do a good job of politely encouraging people to think about a potentially unnerving subject, i.e. the need for a Will in the first place etc |
| A standout dimension within the comments related to guilt. Being made to feel guilty if they chose not to bequest at that time was strongly rejected. | • Asking a potential donor to make a bequest to a charity is always a delicate matter. By & large, charities don’t pester too much, but sometimes a charity asking for bequests can make one feel guilty  
• Should never make anyone feel guilty/ responsible if they choose not to as there are so many worthwhile charities & constraints on our finances |
| Emphasise the cause and value of bequests to it – One way for a charity to differentiate itself in seeking bequests is to focus upon the value of the work they do, and the impact it has in the community. These aspects appeared to be personally relevant to many, and also showed that they perceived competition for the bequest dollar. | • Given the wide range of charities, any earning a bequest will need to be persuasive as to the worth & significance of it’s cause  
• I have left money to the ones I feel I believe are worthwhile & meet the needs of the community...  
• I chose the most worthy of those to which I regularly donate money |
<table>
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<tr>
<th>Theme</th>
<th>Example</th>
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<tr>
<td>There was desire to know that a gift, whatever its size, makes a difference:</td>
<td>• Letting people know that no matter how small, it CAN and WILL make a difference. I think people are worried that if they only leave a small amount they will be looked down upon or that people will know they haven't very much money to give.</td>
</tr>
</tbody>
</table>
| **Highlight donor benefits** – Another area of suggestions concerned the need for charities to develop the benefit/s that accrue to donors and bequestors, specifically: | • My bequest is made because [Name of Charity] have offered something in return…, which is important to me… Had the offer of receiving something in return for the bequest not been available I probably would not have been motivated to make the bequest.  
• I support a lot of charities & I like the ones that raise money by giving something back to the donor… |
| Benefits included recognition, reward, and thanks, either through a letter, plaque, title, or small token of appreciation: | • Just a note to say bequests are appreciated is all that’s required….  
• Yes, I think what ever money is bequest to the charity the family should get a lovely letter and a small token from the charity, and at the charity place leave a small plaque with the person name on it as this might inspire others to do the same  
• Suggest some kind of ranking (gold, silver etc) to be published (at least annually) for donors, other than those wishing anonymity. A website is also one way to do this. |
| **Encourage a ‘relationship’ through personal contact and involvement** – There was a perceived need for charities to work on building relationships with donors and the best way seen to do this was with a personal approach that encouraged involvement. For some, their decision to donate was directly linked to experience they had with the charity: | • Get donors involved in the charity first, get to know them before so it then is easier to approach them about a bequest. Some people may have nothing to bequest & find being asked to leave money a quite difficult situation to respond to  
• I do donate to the [Name of Charity] because members of my family have had heart problems…  
• Needs to be a very personal approach, resulting in a relationship built over time  
• When I ticked ‘the box’, there was no follow-up until I contacted them… |
| However, there was some resistance to ‘relationship building’, indicating that this approach will not suit all: | • I don’t like charities ringing me up once they know we have put them in our Will, & wanting to wither develop a ‘relationship’ or invite us to things. Unnecessary & annoying! |
### APPENDIX B

<table>
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<th>TABLE 12: SUGGESTIONS FOR RAISING AWARENESS OF CHARITABLE BEQUESTS (IN ALPHABETICAL ORDER)</th>
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<tbody>
<tr>
<td>• Bus stops</td>
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<tr>
<td>• Calendars and other sellable items</td>
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<tr>
<td>• Government assisted campaign Mail-outs</td>
</tr>
<tr>
<td>• Magazine advertisements and articles</td>
</tr>
<tr>
<td>• Placards</td>
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<tr>
<td>• Special functions</td>
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<tr>
<td>• Television advertisements and one-off stories on news and current affairs programs</td>
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</tbody>
</table>
Charitable bequests and Australians

October 2008

Kym Madden and Wendy Scuffett

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