

# Words That Work

Phrases that encourage major & planned gifts



Results from **20**  
**survey groups**  
including **over**  
**14,000 total**  
**participants**  
collected during with  
one goal:

To uncover the messages and phrases that  
**work** to encourage planned & major gifts

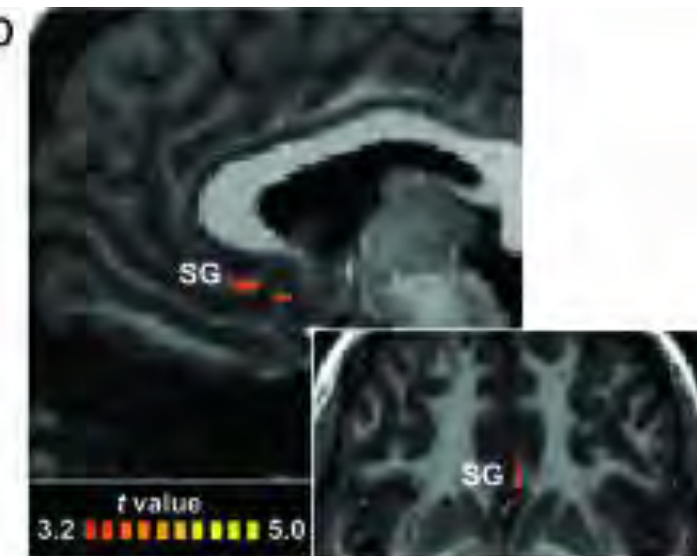
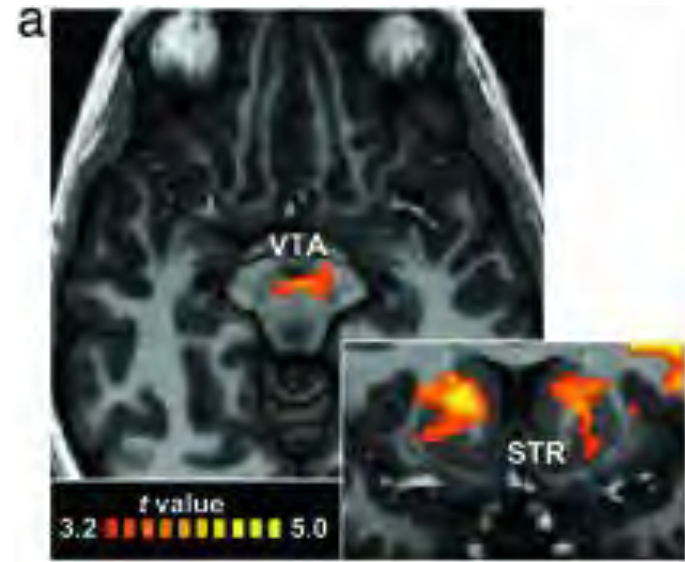


# Philanthropy as synthetic family

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

# Philanthropy uses family bonding mechanisms

- Charitable giving is rewarding (like receiving money)
- But uniquely involves **oxytocin-rich** social attachment brain regions (used in maternal and romantic love)



“donating to societal causes recruited two types of reward systems: the VTA–striatum mesolimbic network, which also was involved in pure monetary rewards, and the subgenual area, which was specific for donations and plays key roles in social attachment and affiliative reward mechanisms in humans and other animals.” *Moll, et al (2006) PNAS 103(42), p. 156234.*

# Philanthropy uses family bonding mechanisms



Increasing  
neuropeptide  
**“oxytocin”** – a  
family bonding  
hormone  
–increases giving

# Philanthropy uses family bonding mechanisms

**Human touch,  
when followed by  
a small gift,  
elevated oxytocin  
levels AND  
subsequent  
charitable giving**



Morhenn, V. B., Park, J. W., Piper, E., Zak, P. J. (2008). Monetary sacrifice among strangers is mediated by endogenous oxytocin release after physical contact. *Evolution and Human Behavior*, 29, 375-383.


# Charitable estate giving as “synthetic family”

The strongest  
predictor of  
charitable  
bequest planning  
is childlessness



James, R. N., III. (2009). Health, wealth, and charitable estate planning: A longitudinal examination of testamentary charitable giving plans. *Nonprofit and Voluntary Sector Quarterly*, 38(6), 1026-1043.

# Philanthropy is a “social act”

A close-up, black and white photograph of a person's face, focusing on the eyes. The eyes are a vibrant green color, contrasting with the grayscale background of the face and hair. The person's eyebrows are visible above the eyes, and the skin appears smooth. The lighting is soft, highlighting the contours of the face.

**Charitable giving generated greater activation in brain reward centers (ventral striatum) when observers were present**



# Philanthropy as synthetic family

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

# Build *family-social* relationships, not *market-contract* relationships

Do you **call**?

Do you **write**?

Do you **visit**?

Are you closer to  
extended family  
members who  
do these things?





One study found  
that a  
distinguishing  
characteristic of  
successful  
fundraisers is that  
they tend to excel  
at  
friendship-related  
skills such as  
emotional  
intelligence or  
memory for  
personal details

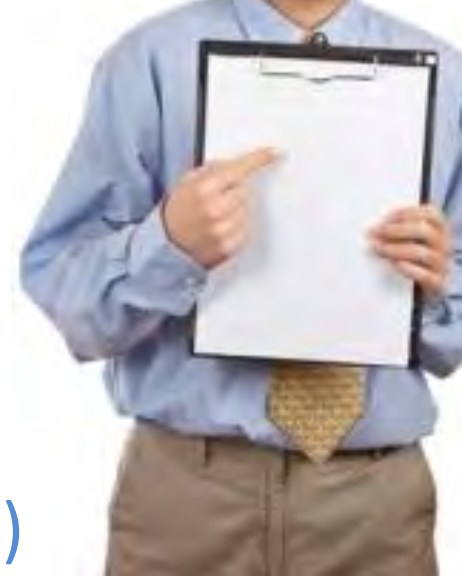
Pudellek, J. 2014. "Seven Characteristics of Successful Fundraisers Revealed at IOF National Convention." July 10.  
[http://www.civilsociety.co.uk/fundraising/news/content/17819/eleven\\_characteristics\\_of\\_successful\\_fundraisers\\_revealed\\_at\\_iof\\_national\\_convention](http://www.civilsociety.co.uk/fundraising/news/content/17819/eleven_characteristics_of_successful_fundraisers_revealed_at_iof_national_convention)



**Family words**  
(simple language and life stories)

**outperform  
formal words**

(technical, contract, market terms)



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



**Use  
family  
language**

**Stories  
and  
simple  
words**

**Social  
Realm  
(identity)**

**I help people  
because of who I  
am**

**Avoid  
market  
language**

**Formal,  
legal, or  
contract  
terms**



**Market  
Realm  
(exchange)**

**I engage in  
transactions by  
formal contract**

**Would you say it in a normal  
conversation with your grandmother?**



# Describing a CRT



## Make a gift

where you get an immediate tax deduction, still control the investment of the assets and receive income from the investments for the rest of your life with anything left over going to charity at your death.

## Make a transfer of assets

where you get an immediate tax deduction, still control the investment of the assets and receive income from the investments for the rest of your life with anything left over going to charity at your death.

Different groups rate their interest after receiving different descriptions

# Does it make much difference?

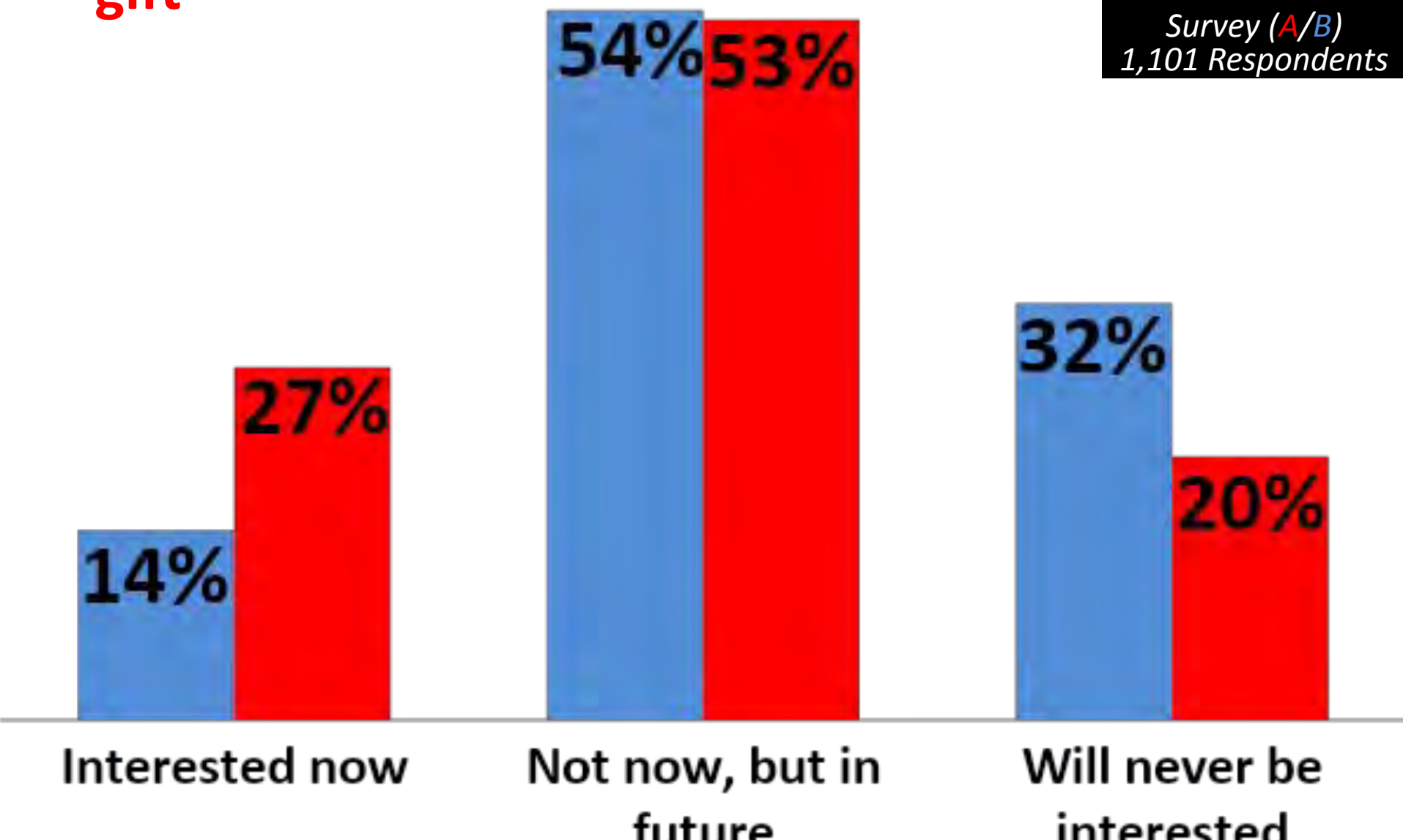
Transfer of assets

Gift

where you get an immediate tax deduction, still control the investment of the assets and receive income from the investments for the rest of your life with anything left over going to charity at your death.

where you get an immediate tax deduction, still control the investment of the assets and receive income from the investments for the rest of your life with anything left over going to charity at your death.

Survey (A/B)  
1,101 Respondents





# Describing a CGA



**Make a  
gift**

and in exchange receive a  
guaranteed lifetime income from  
the charity.

**Enter into a  
contract with a  
charity where  
you transfer  
your cash or  
property**

and in exchange receive a  
guaranteed lifetime income from  
the charity.

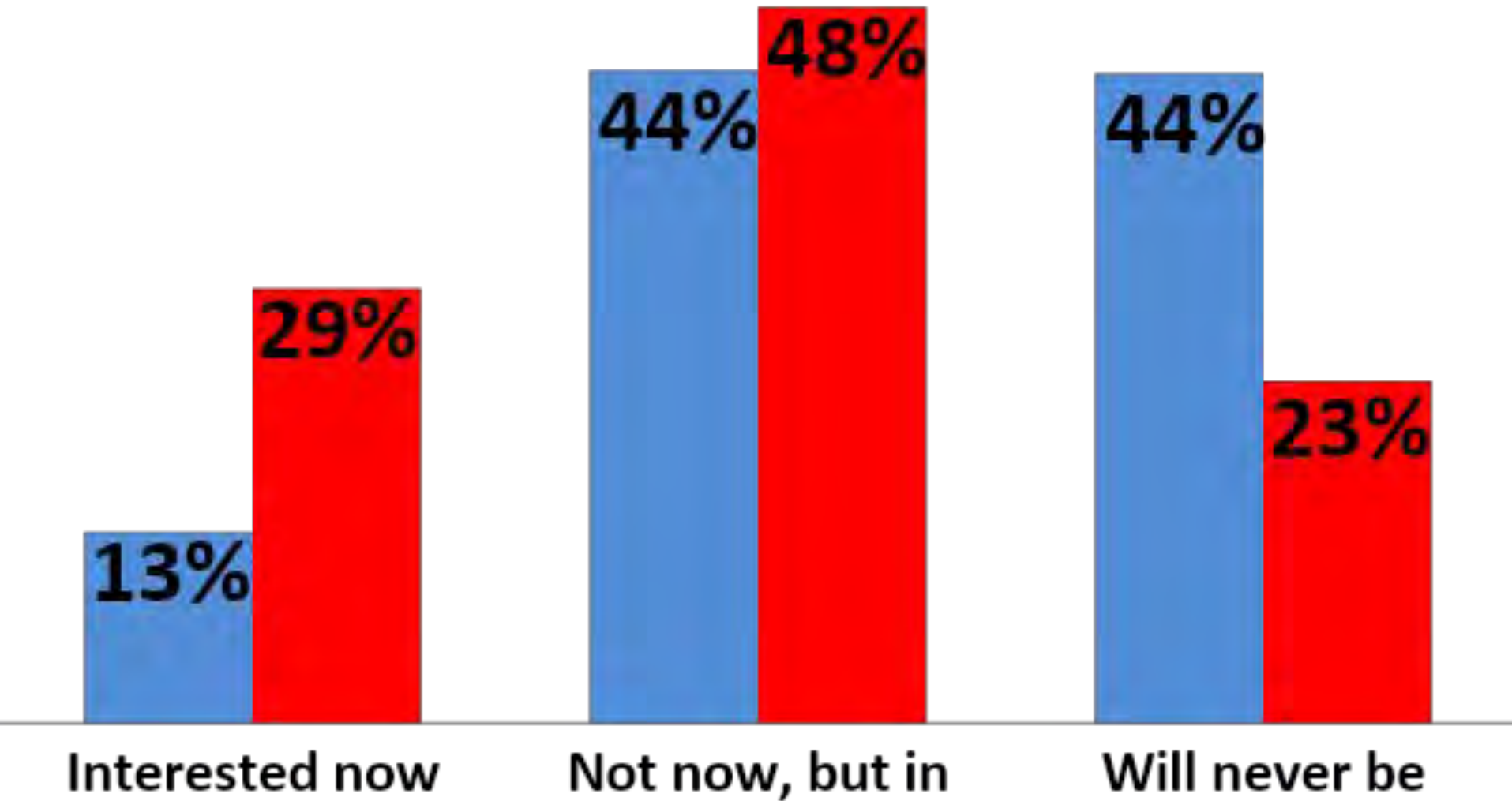
**Does it make much difference?**

- Contract
- Gift

Enter into a contract with a charity where you transfer your cash or property and in exchange receive a guaranteed lifetime income from the charity

**Make a gift** and in exchange receive a guaranteed lifetime income from the charity

2014 Survey (A/B)  
1,101 Respondents



# Formal terms lower charitable interest

*Survey, 1,417 Respondents, Group F/G*

**Interested  
Now**

**36%**

Get an immediate tax deduction and still receive income from your investments for the rest of your life by making a gift where you control the investment of the assets, but anything left over goes to charity at your death.

**Will Never  
Be  
Interested**

**14%**

**22%**

Get an immediate tax deduction and still receive income from your investments for the rest of your life by making a gift

**using a “Charitable  
Remainder Trust”**

where you control the investment of the assets, but anything left over goes to charity at your death.

**23%**

# Formal terms lower charitable interest

2014 Survey, 1,418 Respondents, Group F/G

**Interested  
Now**

**50%**

Receive a tax deduction and  
make a gift that pays you  
income for life

**23%**

Receive a tax deduction and  
make a gift that pays you  
income for life

**called a “Charitable  
Gift Annuity”**

**Will Never  
Be  
Interested**

**8%**

**19%**

# Formal terms lower charitable interest

*Survey, 1,422 Respondents, Group F/G*

**Interested  
Now**

**26%**

Immediately receive a tax deduction for 70% of the value of a house or land by making a charitable gift of the property, but keeping the right to use it for the rest of your life.

**Will Never  
Be  
Interested**

**23%**

**15%**

Immediately receive a tax deduction for 70% of the value of a house or land by making a charitable gift of the property,

**using a “Remainder  
Interest Deed”**

but keeping the right to use it for the rest of your life.

**30%**

# Formal terms lower charitable interest

2014 Survey, 1,246 Respondents, Groups D/E

**Interested  
Now**

**Will Never  
Be  
Interested**

**23%**

Make a gift to charity in  
my will

**12%**

**12%**

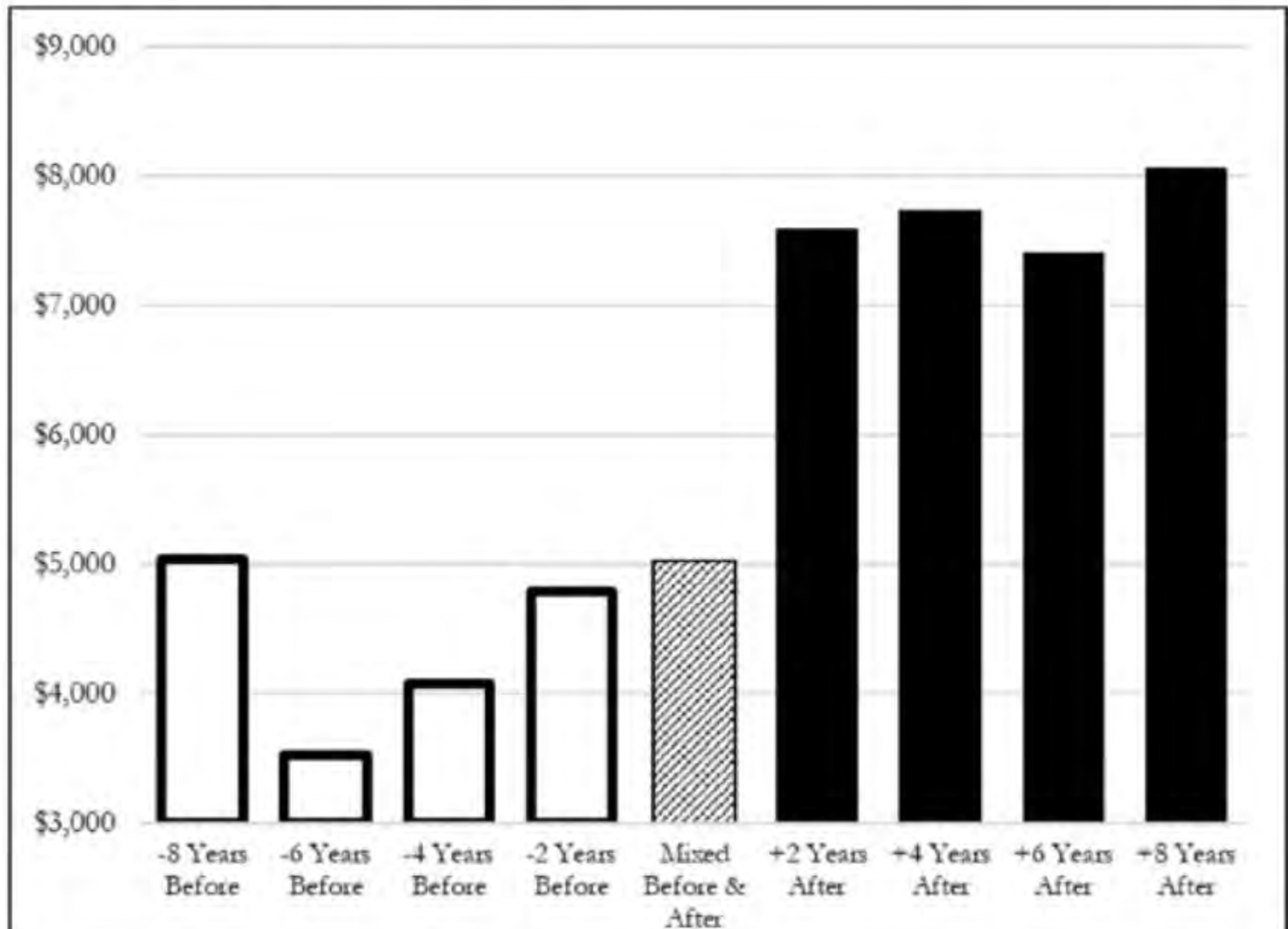
Make a **bequest** gift  
to charity

**14%**

# Drop in “Interested Now” with formal terms

Phrase	Women	Men	50+
“bequest gift”	<b>-14.2%</b>	<b>-7.3%</b>	<b>-13.0%</b>
“Enter into a contract with a charity...”	<b>-19.2%</b>	<b>-11.8%</b>	<b>-9.7%</b>
“using a Remainder Interest Deed”	<b>-12.6%</b>	<b>-9.3%</b>	<b>-7.4%</b>
“called a Charitable Gift Annuity”	<b>-25.6%</b>	<b>-26.9%</b>	<b>-20.1%</b>
“using a Charitable Remainder Trust”	<b>-12.9%</b>	<b>-14.7%</b>	<b>-10.2%</b>
“Make a transfer of assets...”	<b>-12.0%</b>	<b>-12.8%</b>	<b>-4.9%</b>

Figure 1. Average Annual Charitable Donations Before and After Adding Charity to an Estate Plan



James, R. N. III. (2020). The emerging potential of longitudinal empirical research in estate planning: Examples from charitable bequests. *UC Davis Law Review*, 53, 2397-2431 at p. 2422.

What  
**job titles**  
work best  
for donors?



Would definitely contact	Very likely to contact	Somewhat likely to contact	Somewhat unlikely to contact	Very unlikely to contact	Would never contact
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# Who at the charity are you more likely to contact?

- Gift of stock
- Real estate gift
- Charitable gift annuity
- Gift in a will

## 5,621 People Surveyed.

Each person chose from only 13 titles for each scenario. Scenarios and titles were rotated among ten different respondent groups balancing alphabetical and reverse alphabetical title order.



# Tested 71 Titles



**Chief Advancement Officer;** Advancement Development; Business Development; Campaign; Charitable Estate Planning; Development; Donor Development; Donations Consultant; Donor; Donor Assistant; Donor Counselor; Donor Ombudsman; Donor Relations; Estates; Executive; External Relations; Finance; Financial; Financial Advisor for Donors; Fundraising; Gift Planner; Gift Planning; Individual Giving; Institutional Advancement; Leadership Gifts; Legacy Planning; Major Gifts; Philanthropic Strategist; Planned Gifts; Planned Giving; Real Estate Gifting; Resource Development; Special Gifts; Stewardship

**Director of Advancement;** Advancement Development; Advancement/Planned Giving; Annual Giving; Charitable Estate Planning; Charitable Planning; Complex Gifts; Development; Development & Marketing; Donor Advising; Donor Assistance; Donor Development; Donor Relations; Donor Guidance; Estate & Gift Planning; Estates; Finance; Fundraising; Institutional Advancement & Gift Planning; Institutional Advancement; Legacy Planning; Major Gifts; Major Gifts & Legacy Planning; Personal Philanthropy; Philanthropic Opportunities; Philanthropy; Planned Gifts; Planned Gifts & Grants; Planned Giving; Planned Giving & Estate Administration; Planned Giving & Finance; Planned Giving Development; Resource Development; Stewardship; Stewardship & Development; Trusts & Estates; Trusts, Estates & Gift Planning

**Suppose you receive \$100,000 in corporate stock from a relative. You are considering gifting some of these shares to a large charity, but you want to do it in a way that saves the most taxes.**

**Who at the charity are you more likely to contact?**



# Gift of Stock

## Best 10 Titles (of 66 tested)

1. (do) **Planned Giving & Finance**
2. (co) **Financial Advisor for Donors**
3. (do) **Donor Advising**
4. (do) **Institutional Advancement & Gift Planning**
5. (do) **Trusts, Estates & Gift Planning**
6. (co) **Donor Relations**
7. (do) **Estate & Gift Planning**
8. (co) **Donor Officer**
9. (do) **Donor Guidance**

## Worst 10 Titles (of 66 tested)

1. (do) **Advancement**
2. (co) **Advancement**
3. (co) **Business Development**
4. (co) **Real Estate Gifting**
5. (do) **Institutional Advancement**
6. (co) **Institutional Advancement**
7. (co) **Campaign**
8. (do) **Development Marketing**
9. (co) **External Relations**
10. (do) **Development**

# How big of a difference? Gift of Stock

*Survey, 2,151 Responses*

**Would  
Definitely  
Contact**

**22%**

**Director of  
Donor Advising**

**Would  
Never  
Contact**

**7%**

**18%**

**Chief Donor  
Relations Officer**

**7%**

**7%**

**Director of  
Advancement**

**25%**

**Suppose you own some real estate and you are thinking about giving part of it to a charity, but you want to do it in the right way.**

**Who at the charity are you more likely to contact?**



# Gift of Real Estate

## Best 10 Titles (of 68 tested)

1. (co) Real Estate Gifting
2. (co) Gift Planner
3. (do) Estate & Gift Planning
4. (do) Planned Giving & Estate Administration
5. (do) Trusts, Estates & Gift Planning
6. (do) Charitable Estate Planning
7. (co) Donor
8. (do) Trusts & Estates
9. (do) Charitable Estate Planning

## Worst 10 Titles (of 68 tested)

1. (do) Advancement
2. (do) Development & Marketing
3. (co) Advancement
4. (do) Institutional Advancement
5. (do) Development
6. (do) Advancement Development
7. (co) Business Development
8. (co) Executive
9. (co) External Relations
10. (co) Donor Ombudsman

**You read in a  
newspaper article  
about a plan  
where you can  
receive a tax  
deduction and  
make a gift that  
pays you income  
for life.**

**Who at the charity  
are you more  
likely to contact to  
ask about this?**



# Charitable Gift Annuity

## Best 10 Titles (of 71 tested)

1. (co) Financial Advisor for Donors
2. (do) Planned Giving & Finance
3. (do) Donor Advising
4. (do) Planned Giving
5. (do) Trusts, Estates & Gift Planning
6. (do) Advancement & Planned Giving
7. (do) Planned Gifts & Grants
8. (co) Gift Planning
9. (co) Individual Giving

## Worst 10 Titles (of 71 tested)

1. (co) Campaign
2. (co) Advancement Development
3. (co) Advancement
4. (co) Institutional Advancement
5. (do) Institutional Advancement
6. (do) Advancement Development
7. (do) Advancement
8. (co) Development
9. (co) Resource Development
10. (do) Development &

**Suppose you are getting  
ready to write a new  
will. You are  
considering including a  
charity, but you want to  
use the right language  
for the gift.  
Who at the charity are  
you more likely to  
contact?**



# Charitable Will

## Best 10 Titles (of 70 tested)

1. (do) Trusts, Estates & Gift Planning
2. (do) Estate & Gift Planning
3. (do) Planned Giving & Estate Administration
4. (do) Donor Guidance
5. (do) Charitable Estate Planning
6. (do) Legacy Planning
7. (do) Donor Advising
8. (do) Trusts & Estates
9. (do) Major Gifts & Legacy Planning

## Worst 10 Titles (of 70 tested)

1. (do) Development & Marketing
2. (do) Institutional Advancement
3. (do) Advancement
4. (co) Business Development
5. (co) Advancement
6. (do) Development
7. (do) Resource Development
8. (co) Advancement Development
9. (co) Institutional

**All four scenarios combined.**

**Who at the charity are you more likely to contact?**

**Best 10 Titles** (63 tested in all cases)

1. (do) Trusts, Estates & Gift Planning
2. (co) Financial Advisor for Donors
3. (do) Estate & Gift Planning
4. (do) Planned Giving & Finance
5. (do) Donor Advising
6. (do) Planned Giving & Estate Administration
7. (do) Charitable Estate Planning
8. (co) Gift Planner
9. (do) Charitable Planning

**Worst 10 Titles** (63 tested all cases)

1. (do) Advancement
2. (do) Institutional Advancement
3. (co) Advancement
4. (do) Development & Marketing
5. (co) Business Development
6. (co) Institutional Advancement
7. (co) Advancement Development
8. (do) Development
9. (do) Advancement Development

**Do we communicate with  
donor language or insider  
language?**



**All four scenarios combined.**

**Who at the charity are you more likely to contact?**

**Best 10 Titles** (63 tested in all cases)

1. (do) **Trusts, Estates & Gift Planning**
2. (co) **Financial Advisor for Donors**
3. (do) **Estate & Gift Planning**
4. (do) **Planned Giving & Finance**
5. (do) **Donor Advising**
6. (do) **Planned Giving & Estate Administration**
7. (do) **Charitable Estate Planning**
8. (co) **Gift Planner**
9. (do) **Charitable Planning**

**Worst 10 Titles** (63 tested all cases)

1. (do) **Advancement**
2. (do) **Institutional Advancement**
3. (co) **Advancement**
4. (do) **Development & Marketing**
5. (co) **Business Development**
6. (co) **Institutional Advancement**
7. (co) **Advancement Development**
8. (do) **Development**
9. (do) **Advancement Development**

# In the universal hero's journey story, this is the role of the guiding sage

- Provides guidance, advice, planning
- Delivers magical instruments to help in the hero's journey to make an impact on the larger world
- Introduces the hero to friends and allies who can also help to complete the journey of impact



# Among Adults Age 50+

## Best 10 Titles (of 63 tested in all scenarios)

1. (do) **Trusts, Estates & Gift Planning**
2. (do) **Estate & Gift Planning**
3. (do) **Planned Giving & Finance**
4. (do) **Charitable Estate Planning**
5. (co) **Financial Advisor for Donors**
6. (do) **Planned Giving & Estate Administration**
7. (co) **Gift Planner**
8. (co) **Charitable Estate Planning\***

## Worst 10 Titles (of 63 tested in all scenarios)

1. (do) **Advancement**
2. (do) **Institutional Advancement**
3. (co) **External Relations**
4. (co) **Advancement**
5. (co) **Institutional Advancement**
6. (do) **Development & Marketing**
7. (do) **Development**
8. (co) **Resource Development\***
9. (do) **Advancement Development**
10. (co) **Advancement**

# Among Major Donors

Group averaging \$10,000 in donations

## Best 10 Titles (of 63 tested in all scenarios)

1. (co) Financial Advisor for Donors
2. (do) Trusts, Estates & Gift Planning
3. (do) Planned Giving & Finance
4. (do) Estate & Gift Planning
5. (do) Donor Advising
6. (do) Planned Giving & Estate Administration
7. (do) Charitable Planning
8. (co) Planned Giving Officer\*
9. (do) Charitable Estate Planning

## Worst 10 Titles (of 63 tested in all scenarios)

1. (co) Executive\*
2. (co) Campaign\*
3. (do) Resource Development\*
4. (do) Institutional Advancement
5. (do) Development & Marketing
6. (do) Advancement
7. (co) Advancement Development
8. (co) Business Development
9. (co) Advancement
10. (co) Institutional Advancement



**Use**  
**family words**  
(simple language and life stories)  
**not formal words**  
(technical, contract, market terms)



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

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



**SOCIAL** examples  
influence  
charitable  
estate decisions

3,000 testators in the normal process of completing their wills were randomly assigned to one of three groups

**1**

**No reference to charity**

**2**

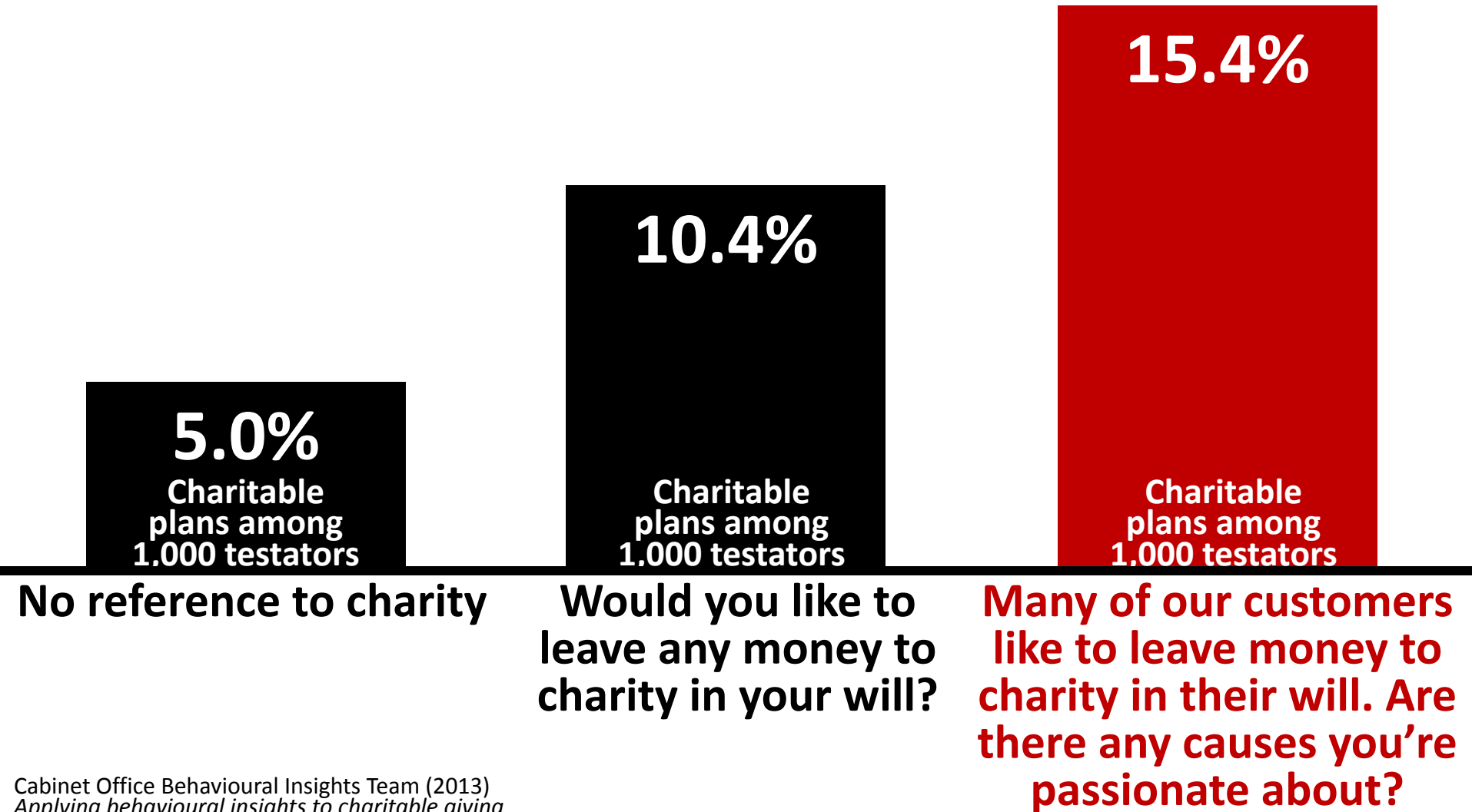
**Would you like to leave any money to charity in your will?**

**3**

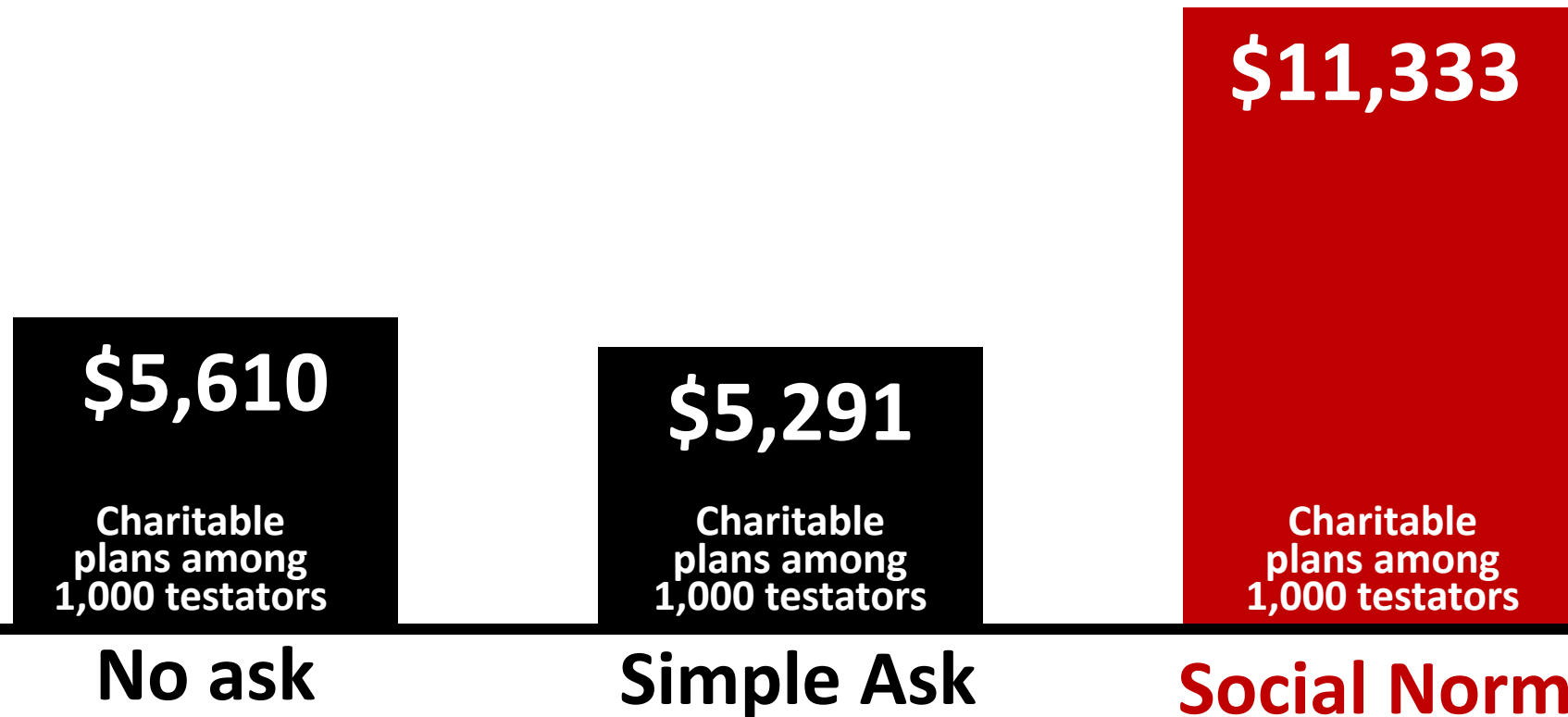
**Many of our customers like to leave money to charity in their will. Are there any causes you're passionate about?**



# Charitable bequests are influenced by a simple social example



# The social example also increased the average amount of bequest gifts



# The social norm increased charitable bequest intentions

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

**Interested  
Now**

**Will Never  
Be  
Interested**

**31%**

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

**9%**

**23%**

Make a gift to charity in my will

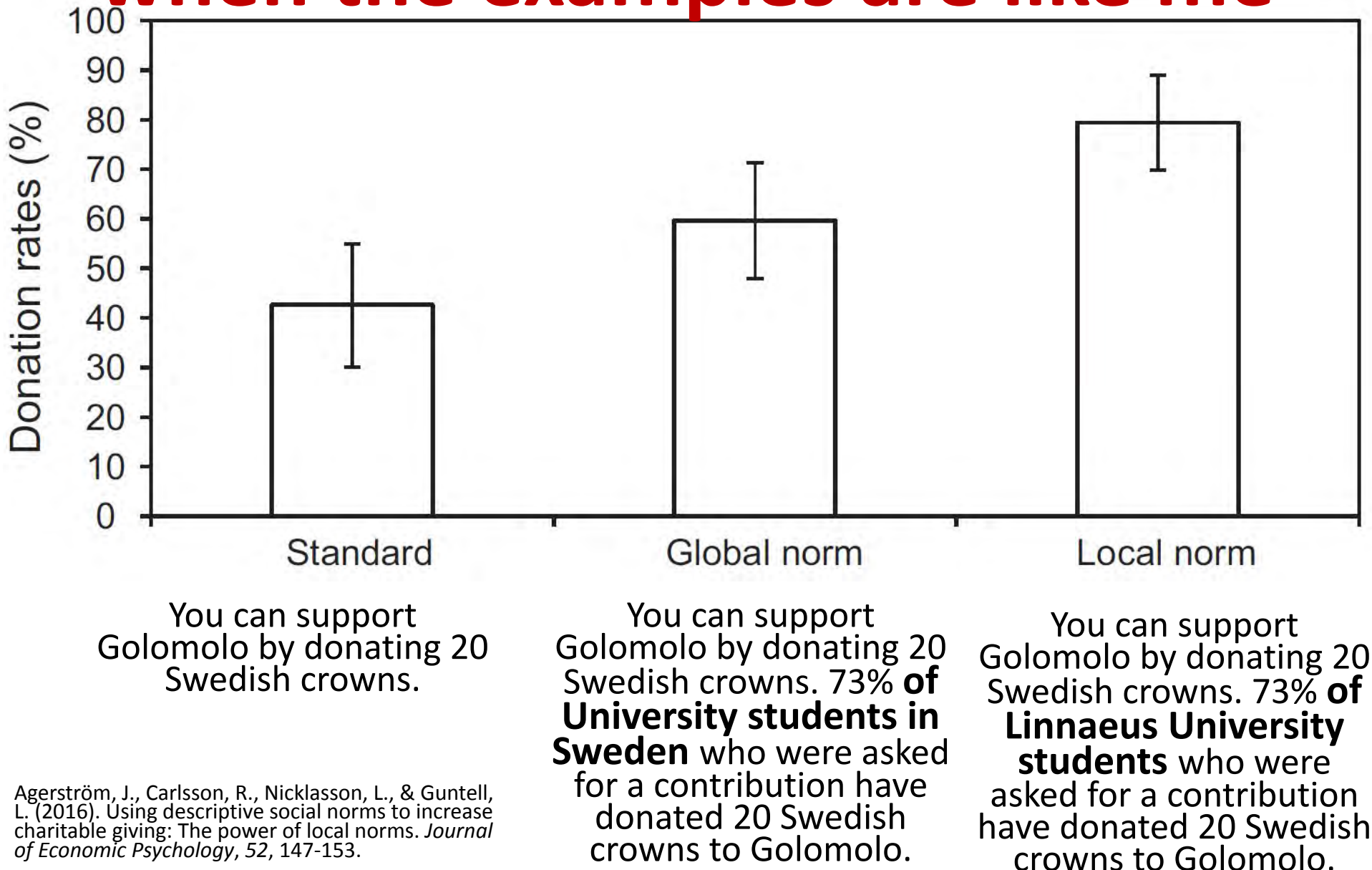
**12%**

**12%**

Make a **bequest** gift to charity

**14%**

# Social norms are more powerful when the examples are like me



Agerström, J., Carlsson, R., Nicklasson, L., & Guntell, L. (2016). Using descriptive social norms to increase charitable giving: The power of local norms. *Journal of Economic Psychology*, 52, 147-153.

# Testing Charitable Gift Annuity Ad Messages



# What “you” would do or what another donor has done?

You make a gift and receive a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of your life.

Gift Annuity

Interested Now  
Definitely/somewhat/slightly

All: \_\_\_\_\_%

55+: \_\_\_\_\_%

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of her life.

Gift Annuity

All: \_\_\_\_\_%

55+: \_\_\_\_\_%

Please rate your interest in pursuing the above described charitable giving arrangement

# What “you” would do or what another donor has done?

You make a gift and receive a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of your life.

Gift Annuity

Interested Now  
Definitely/somewhat/slightly

**All: 33.5%**  
**55+: 23.2%**

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of her life.

Gift Annuity

**All: 38.6%**  
**55+: 38.6%**

Please rate your interest in pursuing the above described charitable giving arrangement

# Text only or text and donor picture?

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of her life.

Gift Annuity

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.

Gift Annuity

Please rate your interest in pursuing the above described charitable giving arrangement: % Interested now (definitely/somewhat /slightly)

All: \_\_\_\_%

55+: \_\_\_\_%

All: \_\_\_\_%

55+: \_\_\_\_%

# Text only or text and donor picture?

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of her life.

Gift Annuity

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.

Gift Annuity

Please rate your interest in pursuing the above described charitable giving arrangement: % Interested now (definitely/somewhat /slightly)

**All: 38.6%**

**55+: 38.6%**

**All: 31.1%**

**55+: 29.8%**

**What's the problem with the donor picture? Is it just this photo? This donor age? Is it photos in general or what?**



Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.



Gift Annuity

Interested now (definitely/somewhat /slightly)

55+  
\_\_\_\_\_%

35-54  
\_\_\_\_\_%

U-35  
\_\_\_\_\_%

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.



Gift Annuity

\_\_\_\_\_%

\_\_\_\_\_%

\_\_\_\_\_%

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.



Gift Annuity

\_\_\_\_\_%

\_\_\_\_\_%

\_\_\_\_\_%

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.



Gift Annuity

Interested now (definitely/somewhat /slightly)

55+  
**24.4%**

35-54  
**38.4%**

U-35  
**44.5%**

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.



Gift Annuity

**22.0%**

**47.4%**

**32.6%**

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.



Gift Annuity

**41.1%**

**30.6%**

**30.2%**

# How do these compare with text only or a non-donor photo?



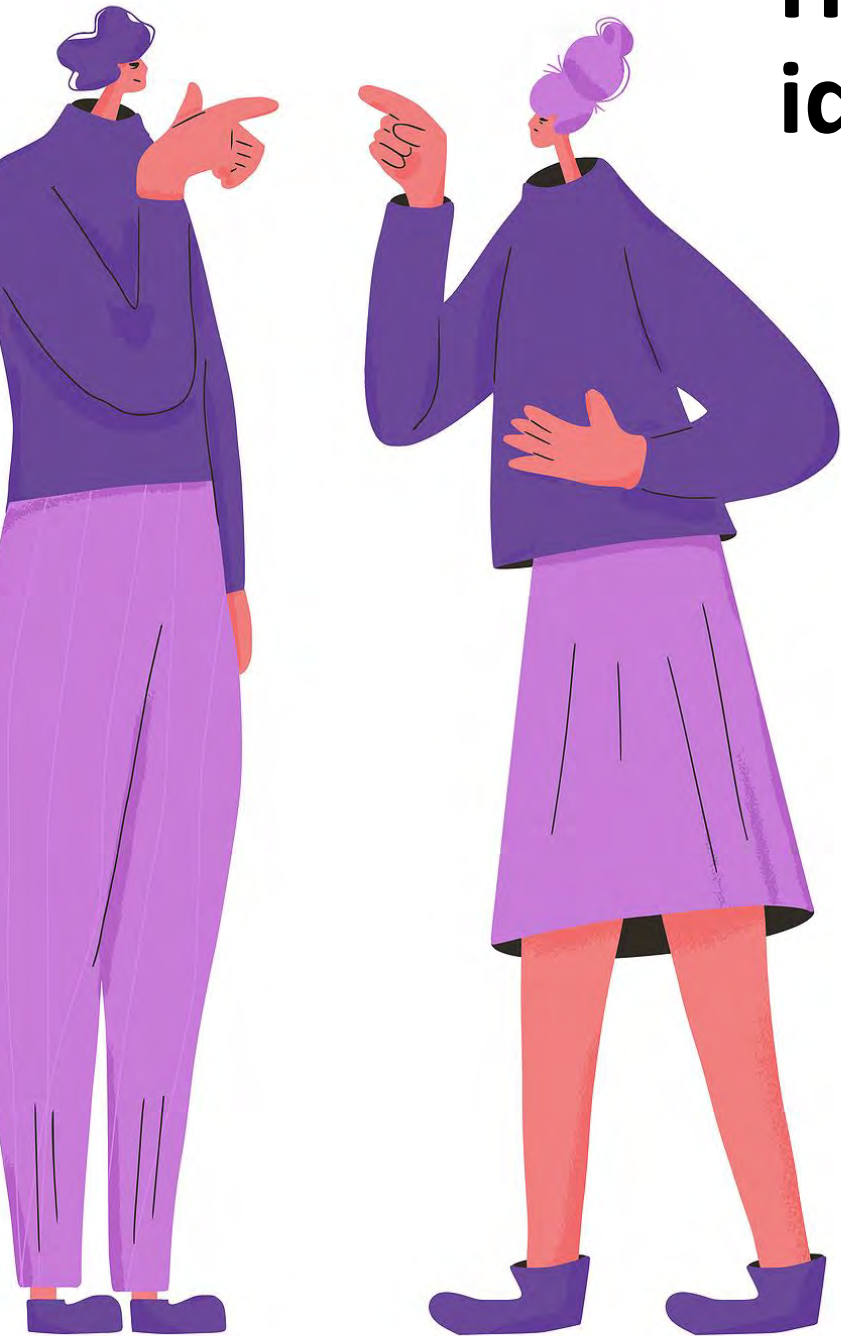
**Similar [dissimilar] age donor photos did better  
[worse] than text only or non-donor photo**

**Why?**

**The association was  
completely explained  
(mediated) by the  
answer to one  
question...**



***Text  
only***



# How much do you identify with Sara?

- ☐ She is not at all like me
- ☐ She is not really like me
- ☐ She is a little bit like me
- ☐ She is somewhat like me
- ☐ She is a lot like me

People like me do things like this



# Age and gender differences

# A larger share of older adults are decidedly resistant to bequest giving and planned giving

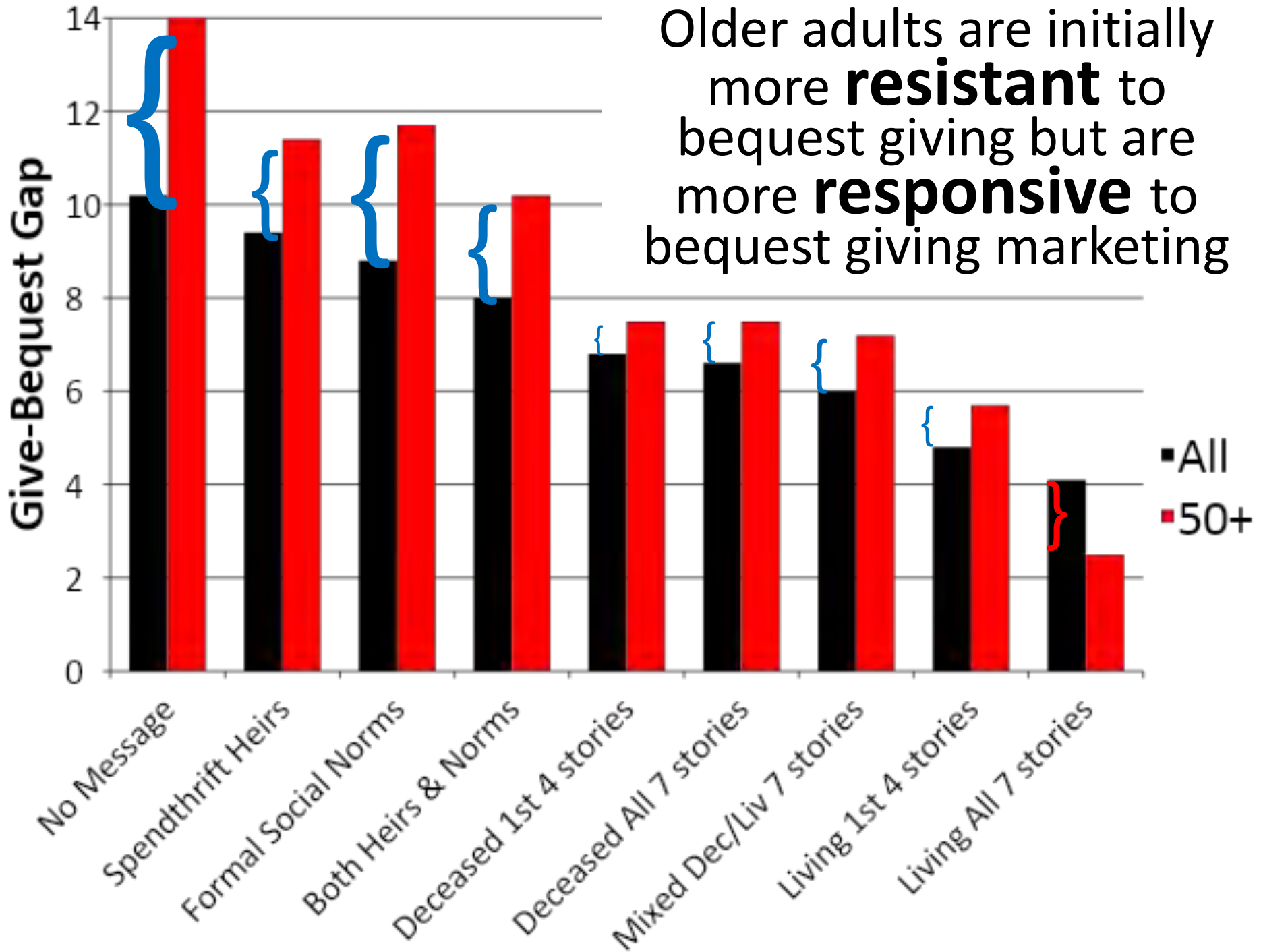
## Difference in older (50+) v. all respondents

Questions	I Will Never Be Interested	Definitely Interested Now
All gift of cash	+0.1%	+2.4%
All bequest gift	+8.5%	+0.6%
All tribute bequest	+10.1%	-0.2%
All TOD	+13.2%	-0.2%
All donor advised fund	+13.9%	-0.2%
All gift of stocks/bonds	+14.3%	+0.0%
All retained life estate	+15.9%	-0.9%
All CGA	+16.8%	-2.3%
All CRT	+25.2%	-1.9%



Older adults are initially more **resistant** to bequest giving but more **responsive** to bequest marketing





# Older adults initially more resistant to tribute bequest concept (survey #1) but more responsive to tribute bequest reminder (#2)

Will Never Be Interested

	All	50+
All tribute bequest	20.3%	30.4%

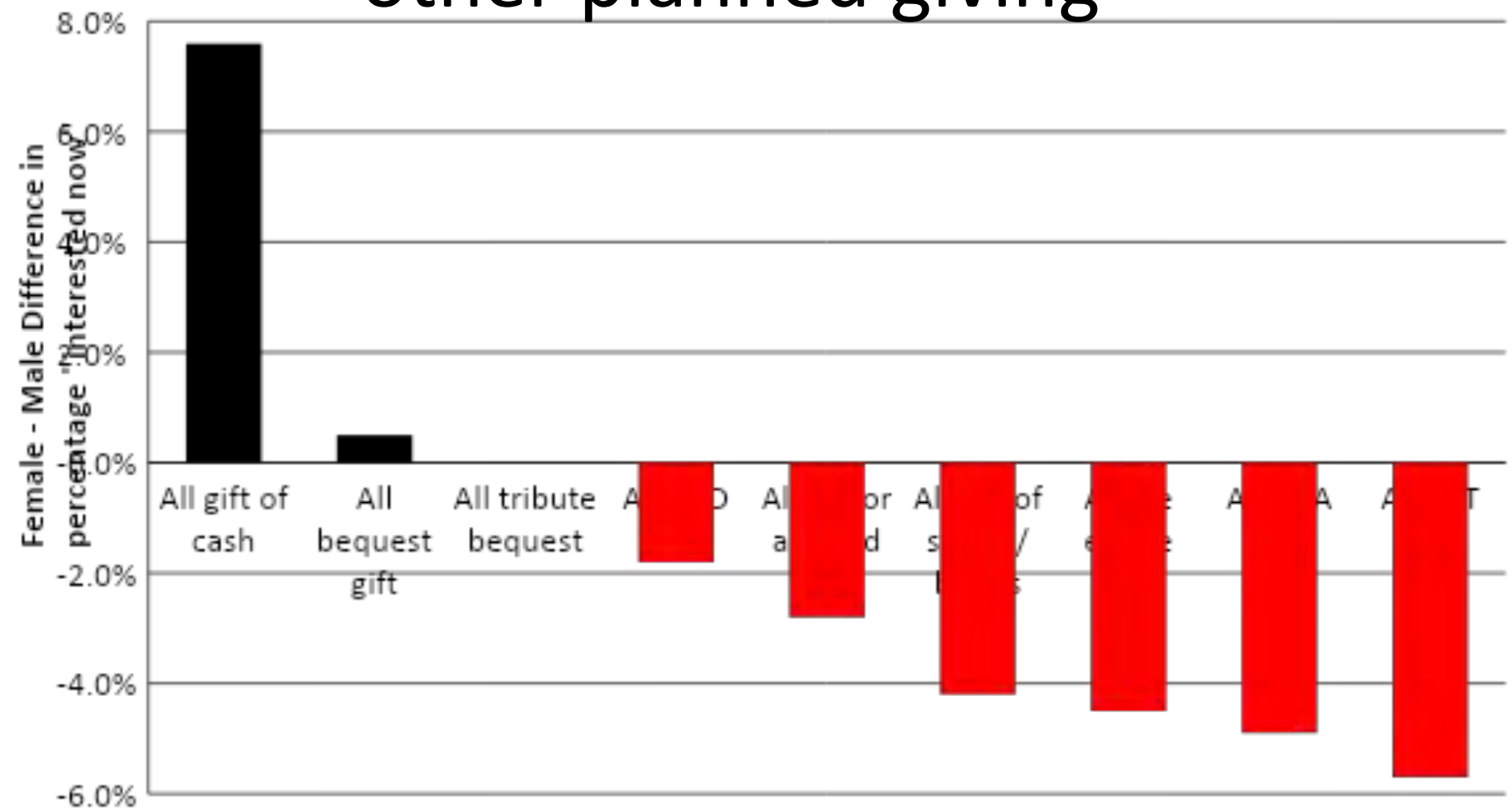
Average share with family/friend connections to each cause

	Total	Age 50+
Memorial reminder	22.1%	27.1%
Living reminder	34.2%	36.1%

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

	Total	Age 50+
Memorial reminder	+13.97	+13.96
Living reminder	+9.22	+9.33

Women have relatively higher interest in cash gifts, equal for bequest gifts, lower for other planned giving



# Social Desirability Bias



People are unlikely to report giving as motivated by personal benefits like tax deductions

The motivational effects of tax benefits are clear when measured *directly*

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

# Mentioning tax deductions increases charitable interest

Survey, 1,904 Respondents, Groups **D/E/F**

Interested  
Now  
**50%**

**Receive a tax deduction and** make a gift that pays you income for life.

Will Never  
Be  
Interested  
**8%**

**33%**

Make a gift that pays you income for life **and receive a tax deduction.**

**14%**

**31%**

Make a gift that pays you income for life.

**20%**

# Mentioning tax deductions increases charitable interest

2014 Survey, 1,826 Respondents, Groups F/B/D

**Interested  
Now**

**26%**

**Immediately receive a tax deduction for 70% of the value of a house or land by** making a charitable gift of the property, but keeping the RIGHT TO USE it for the rest of your life.

**Will Never  
Be  
Interested**

**23%**

**12%**

Make a charitable gift of either a house or land, but keep the RIGHT TO USE for the rest of your life **and immediately receive a tax deduction for 70% of the value of the property.**

**33%**

**11%**

Make a charitable gift of either a house or land, but keep the RIGHT TO USE it for the rest of your life.

**42%**

# Mentioning tax deductions increases charitable interest

Survey, 1,782 Respondents, Groups E/A/C

**Interested  
Now**

**28%**

**Get an immediate tax deduction**

by making a gift where you still control the investment of the assets, and receive income from the investments for the rest of your life with anything left over going to charity at your death.

**Will Never  
Be  
Interested**

**17%**

**27%**

Make a gift where you **get an immediate tax deduction**, still control the investment of the assets and receive income from the investments for the rest of your life with anything left over going to charity at your death.

**20%**

**21%**

Make a gift where you still control the investment of the assets, and receive income from the investments for the rest of your life with anything left over going to charity at your death.

**25%**

# Mentioning tax avoidance increases charitable interest

Survey, 1,006 Respondents, Groups X/Y

Interested  
Now

**50%**

**Avoid capital gains tax**  
**by** making a gift of  
stocks or bonds to a  
charity.

**Will Never  
Be  
Interested**

**8%**

**31%**

Make a gift of stocks or  
bonds to charity.

**20%**



# Social Desirability Bias

It is good to note benefits,  
but don't identify personal  
benefits as the motivation

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

People join the  
legacy society so that  
everyone will know  
how philanthropic  
they are.

People who join the  
legacy society make a  
“second gift” because  
their example can  
influence others to make  
the same commitment.

**Should you reference tax benefits?  
How should you do so?**



I might  
be/am  
definitely  
interested

Please rate your level of interest  
in clicking on the button to read  
the corresponding information.

\_\_\_ %

**Avoid taxes by giving stocks**

\_\_\_ %

**How to avoid taxes by giving  
stocks**

\_\_\_ %

**Save taxes by giving stocks**

\_\_\_ %

**Tax tips when giving stocks**

\_\_\_ %

**Avoiding capital gains taxes by  
giving stocks**

\_\_\_ %

**Giving stocks**

I might  
be/am  
definitely  
interested

Please rate your level of interest  
in clicking on the button to read  
the corresponding information.

**28%**

**Avoid taxes by giving stocks**

**27%**

**How to avoid taxes by giving  
stocks**

**25%**

**Save taxes by giving stocks**

**24%**

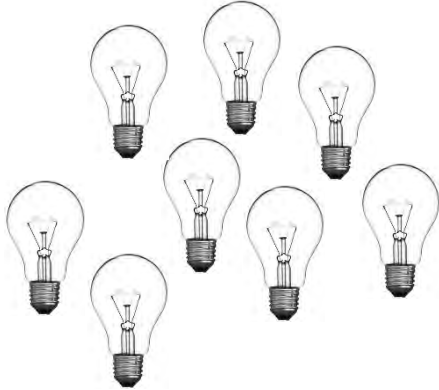
**Tax tips when giving stocks**

**24%**

**Avoiding capital gains taxes by  
giving stocks**

**16%**

**Giving stocks**



- Use family words (stories and simple words) not formal words
- Use social examples/norms
- Tell life stories of planned donors
- Talk about benefits – in the right way
- Ask about family connections to the cause and give the option of a tribute gift in the will
- Communicate obliquely (use non-death-related packaging)
- Keep communicating to older donors to be top of the mind at the point of decision.



**Philanthropy  
as synthetic  
family: a  
SOCIAL act  
using the  
mechanisms  
of FAMILY  
bonding**



# Other Phrasing Odds and Ends

---

**How do you say “CGA” so that people will want to know more?**



Suppose you are viewing the website of a charity representing a cause that is important in your life. In addition to a “Donate Now” button, the following buttons appear on the website. Please rate your level of interest in clicking on the button to read the corresponding information.

- 1) I am definitely NOT interested**
- 2) I don't think I would be interested**
- 3) I don't know if I would be interested**
- 4) I might be interested**
- 5) I am definitely interested**



Survey #1: 2,550 respondents  
assigned to 5 different surveys



I am  
definitely  
interested

\_\_\_ %

**Charitable gift annuities**

\_\_\_ %

**Life income gifts**

\_\_\_ %

**Get a tax deduction and make a  
gift that pays you income for life**

\_\_\_ %

**Gifts that pay you income for life**

\_\_\_ %

**Gifts that pay you income**

I am  
definitely  
interested

Survey #1: 2,550 respondents  
assigned to 5 different surveys



**5%**

**Charitable gift annuities**

**9%**

**Life income gifts**

**26%**

**Get a tax deduction and make a  
gift that pays you income for life**

**28%**

**Gifts that pay you income for life**

**29%**

**Gifts that pay you income**



Does this differ for  
people of different  
ages, or for people  
who make  
substantial donations  
to charity?

# Group Differences

<u>All</u>	<u>55+</u>	<u>Donor \$1k+</u>	<u>I am definitely interested</u>
5%	4%	5%	Charitable gift annuities
9%	11%	10%	Life income gifts
26%	22%	26%	Get a tax deduction and make a gift that pays you income for life
28%	25%	27%	Gifts that pay you income for life
29%	23%	26%	Gifts that pay you income

# Is there a better variation of “Gifts that pay you income”?



**Survey #2**  
(2,750 respondents)

I am  
definitely  
interested

Survey #1: 2,750 respondents  
assigned to 5 different surveys



\_\_\_ %

**Gifts that pay you income**

\_\_\_ %

**Gifts that pay you guaranteed  
income**

\_\_\_ %

**Gifts that pay you**

\_\_\_ %

**Gifts that pay you income and  
avoid taxes**

\_\_\_ %

**Gifts that pay**

I am  
definitely  
interested

Survey #1: 2,750 respondents  
assigned to 5 different surveys



**30%**

**Gifts that pay you income**

**30%**

**Gifts that pay you guaranteed  
income**

**29%**

**Gifts that pay you**

**26%**

**Gifts that pay you income and  
avoid taxes**

**24%**

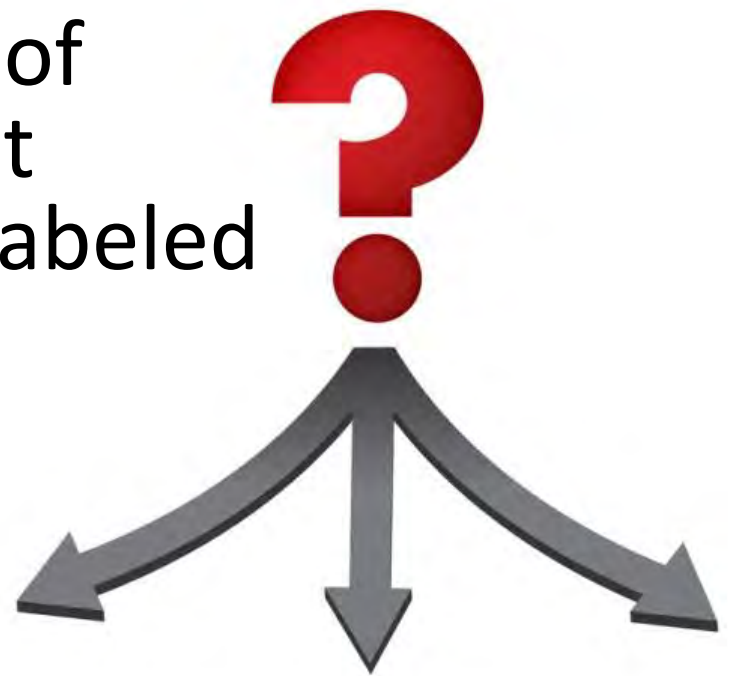
**Gifts that pay**

A landscape photograph featuring a vibrant rainbow arching across a sky filled with soft, white clouds. Below the rainbow, a valley with rolling hills and some distant structures is visible. In the foreground, there are green hills with some trees. A semi-transparent white box containing text is positioned in the lower right corner of the image.

**What does  
it mean?**

**When you click on the  
phrase, what do you think  
you are going to see?**

Which of the following types of information would you expect when clicking on the button labeled "    [CGA Term]    "



- “How to make a gift and, in return, receive lifetime income from the charity”**
- (1) I definitely did NOT expect this**
  - (2) I didn't really expect this**
  - (3) I don't know if I expected this or not**
  - (4) I guess I expected this**
  - (5) I definitely expected this**

# **“How to make a gift and, in return, receive lifetime income from the charity”**

I definitely  
expected  
this

Which of the following types of information  
would you expect when clicking on the button  
labeled "\_\_\_\_\_"

\_\_\_\_%

**Charitable gift annuities**

\_\_\_\_%

**Life income gifts**

\_\_\_\_%

**Gifts that pay you income**

\_\_\_\_%

**Get a tax deduction and make a  
gift that pays you income for life**

\_\_\_\_%

**Gifts that pay you income for life**

# **“How to make a gift and, in return, receive lifetime income from the charity”**

I definitely  
expected  
this

Which of the following types of information  
would you expect when clicking on the button  
labeled "\_\_\_\_\_"

<b>15%</b>	<b>Charitable gift annuities</b>
<b>24%</b>	<b>Life income gifts</b>
<b>30%</b>	<b>Gifts that pay you income</b>
<b>31%</b>	<b>Get a tax deduction and make a gift that pays you income for life</b>
<b>34%</b>	<b>Gifts that pay you income for life</b>

# Combined Results

“How to make a gift and, in return, receive lifetime income from the charity”

I am definitely  
interested

I definitely  
expected this

___%	<b>Charitable gift annuities</b>	___%
------	----------------------------------	------

___%	<b>Life income gifts</b>	___%
------	--------------------------	------

___%	<b>Get a tax deduction and make a gift that pays you income for life</b>	___%
------	--	------

___%	<b>Gifts that pay you income for life</b>	___%
------	---	------

___%	<b>Gifts that pay you income</b>	___%
------	----------------------------------	------

# Combined Results

“How to make a gift and, in return, receive lifetime income from the charity”

I am definitely  
interested

I definitely  
expected this

5%	Charitable gift annuities	15%
9%	Life income gifts	24%
26%	Get a tax deduction and make a gift that pays you income for life	31%
28%	Gifts that pay you income for life	34%
30%	Gifts that pay you income	30%

# What is the best “front door” phrase to get people to read about planned giving information?

**They have to be interested in finding out more**



**They have to expect to see planned giving information (i.e., not “bait and switch”)**



# What is the best “front door” phrase to get people to read about planned giving information?

**They have to be interested in finding out more**



**Suppose you are viewing the website of a charity representing a cause that is important in your life. In addition to a “Donate Now” button, the following buttons appear on the website. Please rate your level of interest in clicking on the button to read the corresponding information.**

I am  
definitely  
interested

\_\_\_ %

**Gift planning**

\_\_\_ %

**Planned giving**

\_\_\_ %

**Giving now & later**

\_\_\_ %

**Other ways to give**

\_\_\_ %

**Other ways to give smarter**

I am  
definitely  
interested

3%

**Gift planning**

4%

**Planned giving**

7%

**Giving now & later**

16%

**Other ways to give**

20%

**Other ways to give smarter**

**What is the best “front door” phrase to get people to read about planned giving information?**

**Which of the following types of information would you expect when clicking on the button labeled “\_\_\_\_\_”**

**They have to expect to see planned giving information (i.e., not “bait and switch”)**



# 12 types of planned giving information

Which of the following types of information would you expect when clicking on the button labeled "\_\_\_\_\_"? How to...

1. make a gift of stocks
2. make a gift of bonds
3. make a gift of real estate
4. make a gift in your will
5. make a gift in your living trust
6. make a gift by naming a charity as death beneficiary of your life insurance policy
7. make a gift by naming a charity as death beneficiary of your IRA or retirement account
8. make a gift by naming a charity as death beneficiary of your bank account
9. make a gift and, in return, receive lifetime income from the charity
0. avoid capital gains taxes by making charitable gifts
1. avoid estate taxes by making charitable gifts
2. avoid income taxes by making charitable gifts

# Overall average for all 12 types of planned giving information

I definitely  
expected this

\_\_\_%

**Gift planning**

\_\_\_%

**Planned giving**

\_\_\_%

**Giving now & later**

\_\_\_%

**Other ways to give**

\_\_\_%

**Other ways to give smarter**

# Overall average for all 12 types of planned giving information

I definitely  
expected this

**20%      Gift planning**

**12%      Planned giving**

**7%      Giving now & later**

**15%      Other ways to give**

**19%      Other ways to give smarter**

**12%      Other ways to give cheaper,  
easier, and smarter**

# Combined Results

12 types of PG  
info average

I am definitely  
interested

I definitely  
expected this

3%	Gift planning	20%
4%	Planned giving	12%
7%	Giving now & later	7%
16%	Other ways to give	15%
20%	Other ways to give smarter	19%

How should you say that you want to share information about making a gift in a will?



I might be/  
am definitely  
interested

___%	<b>Gifts in wills</b>
___%	<b>Gifts in a will</b>
___%	<b>Tax tips for gifts in a will</b>
___%	<b>How to make gifts in a will</b>
___%	<b>Gifts in your will</b>
___%	<b>Will planning</b>
___%	<b>Bequest gifts</b>

I might be/  
am definitely  
interested

26%	<b>Gifts in wills</b>
26%	<b>Gifts in a will</b>
27%	<b>Tax tips for gifts in a will</b>
27%	<b>How to make gifts in a will</b>
28%	<b>Gifts in your will</b>
28%	<b>Will planning</b>
18%	<b>Bequest gifts</b>

# Previous finding

*Survey, 1,246 Respondents, Groups D/E*

**Interested  
Now**

**Will Never  
Be  
Interested**

**23%**

Make a gift to charity in  
my will

**12%**

**12%**

Make a **bequest** gift  
to charity

**14%**

# Don't use "Bequest"

*Survey, 1,203 Respondents, Groups D/C*

Interested  
Now

**12%**

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

Will Never  
Be  
Interested

**26%**

**9%**

Make a **bequest** gift by naming a charity as a **beneficiary** on a bank account or retirement

**31%**

**What about  
broader estate  
planning  
terms?**



I might be/  
am definitely  
interested

___%	<b>Will planning</b>
___%	<b>Legacy planning</b>
___%	<b>Legacy giving</b>
___%	<b>Planning with trusts &amp; estates</b>
___%	<b>Estate planning</b>
___%	<b>Estate giving</b>

I might be/  
am definitely  
interested

28%	<b>Will planning</b>
18%	<b>Legacy planning</b>
18%	<b>Legacy giving</b>
17%	<b>Planning with trusts &amp; estates</b>
16%	<b>Estate planning</b>
14%	<b>Estate giving</b>

**Instead of a broad estate planning term, what about a long list of several terms?**



I might be/  
am definitely  
interested

\_\_\_%      **Gifts in wills**

\_\_\_%      **Gifts in wills, trusts, or  
retirement accounts**

\_\_\_%      **Gifts in wills, trusts, retirement  
accounts, or life insurance**

\_\_\_%      **Gifts in wills & trusts**

I might be/  
am definitely  
interested

**26%**      **Gifts in wills**

**25%**      **Gifts in wills, trusts, or  
retirement accounts**

**24%**      **Gifts in wills, trusts, retirement  
accounts, or life insurance**

**23%**      **Gifts in wills & trusts**

# **Do people expect to see a broad range of estate planning information?**

- 1. How to make a gift in your will**
- 2. How to make a gift in your living trust**
- 3. How to make a gift by naming a charity as death beneficiary of your life insurance policy**
- 4. How to make a gift by naming a charity as death beneficiary of your IRA or retirement account**
- 5. How to make a gift by naming a charity as death beneficiary of your bank account**

Gifts in wills	Estate Planning	Gifts in wills, trusts, retirement accounts or life insurance	I definitely/ guess I expected this	
82%	64%	80%	1. Make a gift in your will	
49%	53%	76%	2. Make a gift in your living trust	
51%	48%	63%	3. Make a gift by naming a charity as death beneficiary of your life insurance policy	
48%	46%	59%	4. Make a gift by naming a charity as death beneficiary of your IRA or retirement account	
52%	46%	50%	5. Make a gift by naming a charity as death beneficiary of your bank account	

**26%**

**Gifts in wills**

**16%**

**Estate Planning**

**24%**

**Gifts in wills, trusts, retirement accounts or life insurance**

*I might be/am definitely interested*

**82%**

**64%**

**80%**

1. Make a gift in your will
2. Make a gift in your living trust

**49%**

**53%**

**76%**

3. Make a gift by naming a charity as death beneficiary of your life insurance policy

**51%**

**48%**

**63%**

4. Make a gift by naming a charity as death beneficiary of your IRA or retirement account

**48%**

**46%**

**59%**

5. Make a gift by naming a charity as death beneficiary of your bank account

**52%**

**46%**

**50%**



Professor Russell James, Texas Tech University. For free links to all my slides, videos, papers, books, connect on LinkedIn (or visit [EncourageGenerosity.com](http://EncourageGenerosity.com))

# Words That Work

Phrases that encourage major & planned gifts