



Legacy trends: **2017 Update**  
Discovering potential through data

## Introduction

Smee & Ford have over 125 years' experience and read through over 5,000 wills each week, identifying and reporting any charitable content. This has enabled us to build an extensive database of legacy giving in the UK, and since September 2012 we have recorded every bequest for each individual named charity mentioned in a will. From this date we have identified over 23,000 individual charities which have been named in wills (with over 3,000 named for the first time in 2016). Smee & Ford have the most comprehensive information on legacy giving, and this data can be used to determine trends in the legacy market which in turn can help you forecast potential future legacy income and plan your legacy marketing strategy. This document presents some of our findings to the sector. Looking at the complete legacy picture for 2016 we can identify several key traits in donor profiles and trends in UK legacy giving.

This report will cover:

- Why are legacies important?
- What is the potential?
- What is happening to legacies in the overall market?
- Who are your legators?
- What might your legacies be worth?
- What can you do next to optimise your legacy potential?

## KEY FINDINGS

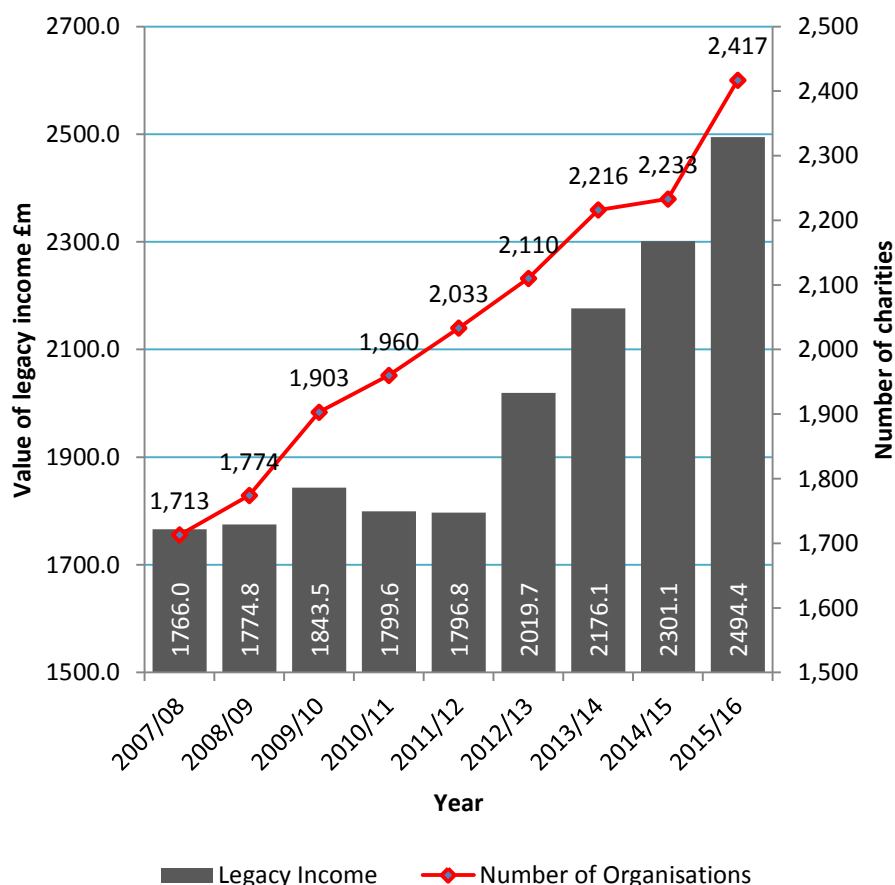
The report provides a number of interesting insights, including:

- Legacy income has risen to £2.5bn, growing by £0.7bn (39%) over five years
- There were 36,197 charitable estates in 2016 which is slightly down on the 37,775 recorded in 2015 but is the third highest number ever recorded by Smee & Ford. The general trend is that the number of charitable estates is increasing
- Charitable estates were worth £16bn in 2016 growing by over £2.7bn over a two year period pushing up residual donations
- 15.6% of the value of charitable estates (donor wealth) went to charities
- 6% of the population leave a bequest in a will
- 121,231 charitable legacies were contained in wills in 2016
- The typical profile of a legator is:
  - Female
  - Aged 77 when she writes her will
  - Dies when she is 84
  - Lives in the South of England
  - Leaves 3 charitable bequests in her will
- 35% of charitable wills contain just 1 charitable bequest and the most popular cause for sole bequests is places of worship

## Why are legacies important to charities?

For the first time ever, legacy income to the top 10,000 charities in the UK exceeded £2 billion in 2013. We can now report that another milestone has been reached with legacy income currently at £2.5bn, (see figure 1) but as more charities release their financial accounts we would expect this to rise further.

Figure 1: Aggregate legacy income and the number of organisations receiving legacies over time (£m)



Legacy income has grown significantly, especially over the last 5 years from £1.8bn in 2011/12 to over £2.5bn in 2015/16. The number of charities supported has also diversified: from 1,735 organisations in 2007/08 to 2,417 organisations in 2015/16. Data is still being compiled for 2016 but we should expect the final figure to exceed £2.5bn. (Please note that part of this rise is due to the increased number of charities reporting legacy income as the number of charities with income greater than £500k generally increases year on year).

### Legacy income drivers

Legacy values are the product of greater economic forces namely house prices and investment valuations. This is because of the way in which legacies are made in wills in that they can be either pecuniary – a set figure, or residuary whereby a percentage of the residual estate is bequeathed. Usually when we die our greatest asset is our home hence the importance of house prices. It is the latter type which greatly affects total legacy income and is certainly why the sector witnessed very little or no growth in legacy income between 2007 and 2011. For many people their homes are their

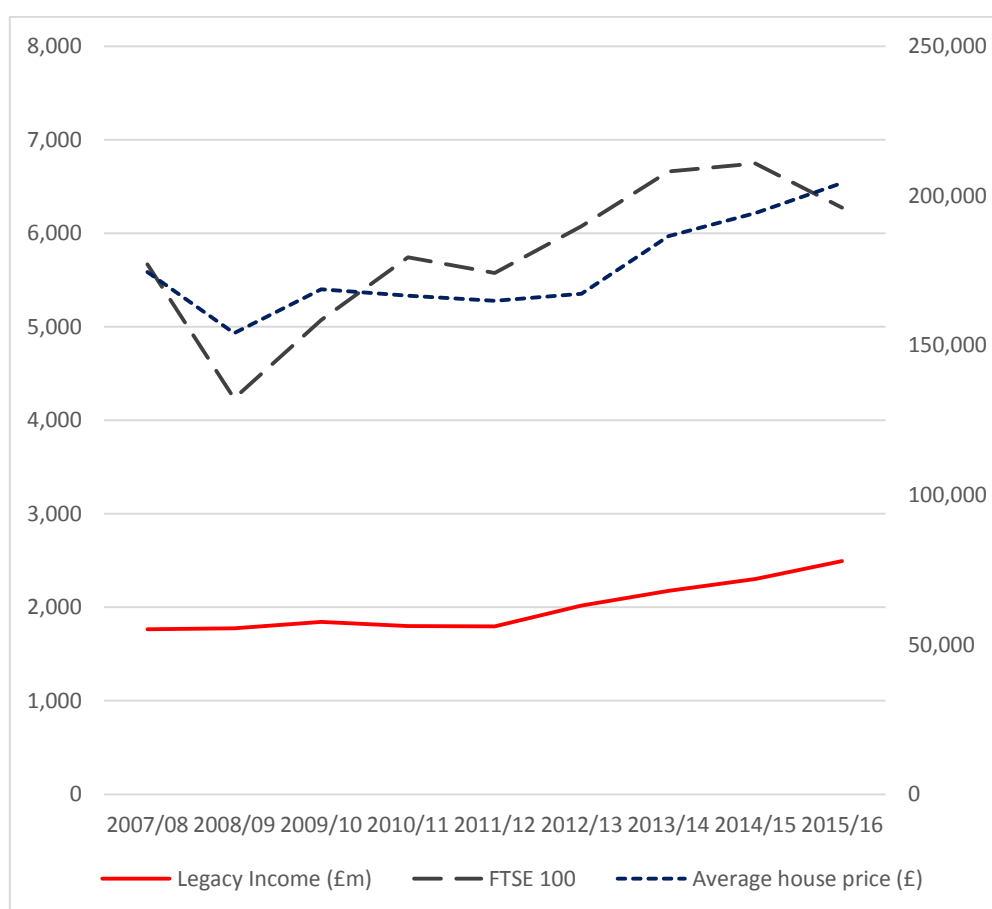
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greatest asset and the housing market plummeted in 2008 followed by economic recession which is reflected in Table 1 and Figure 3 below showing the values of legacy income compared to the FTSE 100 and average house prices.

Table 1: Legacy income compared to FTSE 100 and average house prices

Year	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
Values										
Legacy Income (£m)	1,766	1,775	1,844	1,800	1,797	2,020	2,176	2,301	2,494	
FTSE 100	5,666	4,234	5,072	5,742	5,576	6,076	6,660	6,745	6,275	7,370
Average house price (£)	174,514	154,066	168,719	166,674	164,955	167,294	186,544	194,258	204,238	205,937
Annual % change										
Legacy income		0.5	3.9	-2.4	-0.2	12.4	7.7	5.7	8.4	
FTSE 100		-25.3	19.8	13.2	-2.9	9.0	9.6	1.3	-7.0	17.5
Average house price		-11.7	9.5	-1.2	-1.0	1.4	11.5	4.1	5.1	0.8

Figure 2: Legacy income, FTSE 100 and average house prices 2007/08 – 2015/16



## Organisations with the greatest increases in legacy income

The table below shows the organisations which have experienced the greatest yearly increases in legacy income. The top 25 amounted to an increase of an additional £162m which represents 27% of their total legacy income.

*Table 1: Organisations with the largest annual increases in legacy income*

Charity	Year End	Legacy income (latest year £m)	Legacy income (previous year £m)	Yearly change in legacy income £m	Legacy contribution to total income (%)
Basil Larsen 1999 Charitable Trust	05/04/15	34.76	0.00	34.76	98.89
Cancer Research UK	31/03/16	177.80	166.80	11.00	27.99
British Red Cross Society, The	31/12/15	32.60	22.20	10.40	11.85
Guide Dogs for the Blind Association	31/12/15	44.30	34.30	10.00	42.72
John Black Charitable Foundation	31/03/16	16.94	8.59	8.35	88.54
Salvation Army Trust	31/03/16	51.97	43.87	8.11	24.87
WWF UK	30/06/16	16.03	9.07	6.96	22.55
Cats Protection	31/12/15	30.53	24.20	6.33	54.65
R C Snelling Charitable Trust, The	30/04/15	7.78	1.86	5.93	42.58
CAFOD	31/03/16	5.27	0.00	5.27	10.05
Community of the Resurrection	31/08/15	5.31	0.11	5.20	77.44
Willen Hospice	31/03/16	4.89	0.30	4.60	47.82
Royal National Lifeboat Institution	31/12/15	118.50	114.30	4.20	61.91
Royal Star & Garter Homes, The	31/12/15	10.56	6.38	4.18	50.44
League Against Cruel Sports	31/12/15	5.24	1.45	3.79	80.61
National Trust for Scotland, The	29/02/16	7.77	4.18	3.59	14.67
Christian Aid	31/03/16	12.82	9.32	3.50	11.99
Oxfam GB	31/03/16	17.30	13.80	3.50	4.17
Royal Society for the Protection of Birds	31/03/16	34.06	30.58	3.48	24.86
Univ College London Hospitals Charity	31/03/16	3.90	0.42	3.47	18.00
Royal National Institute of Blind People	31/03/16	37.40	33.98	3.42	32.67
JNF Charitable Trust	31/12/15	4.33	1.18	3.15	30.09
Royal Society, The	31/03/16	3.16	0.20	2.96	4.06
WaterAid	31/03/16	7.69	4.76	2.93	9.00
British Heart Foundation	31/03/16	67.00	64.10	2.90	22.22

## What is the potential value for legacies in the future?

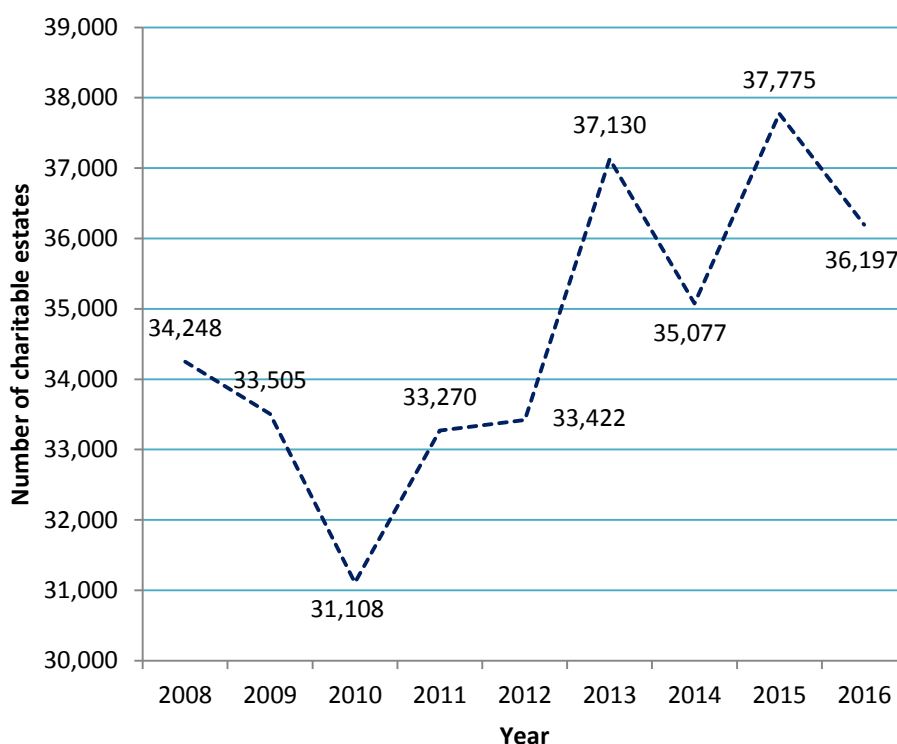
If we consider that charitable estates were worth £16 billion in 2016, and legacy income was £2.5 billion, we can calculate that 15.6% of the net worth went to charities. Applying this percentage to the total estate values for *non-charitable* estates (i.e. those that do not contain a gift to charity), legacies could potentially be worth another £9.5 billion to the sector.

**If we can convert just one percent of non-charitable estates to charitable, we can raise another £95 million each year for charities.**

Using the total number of probated estates in 2016, if just 2,349 (one per cent) more people included a gift to charity in their will it would raise an additional £95 million.

The number of charitable estates recorded by Smee & Ford fluctuates annually and is generally somewhere between 30,000 and 38,000. In recent years we have seen that the annual number of death registrations has lowered due to people living longer but the annual number of charitable estates has maintained. Figure 2 shows that in 2015 we recorded the most charitable estates Smee and Ford have ever recorded with 37,775 estates identified, however in 2016 this dropped to 36,197 which is the third highest we have ever recorded. In general the number of charitable estates is increasing.

Figure 3: Historic trends in number of charitable estates



So what does the future hold? Although there are no guarantees, we have seen a decrease in death rates over the past ten years but this isn't necessarily a bad thing for legacies: as detailed above, the number of charitable estates steadily on the increase. That is because generally a higher percentages of wills now contain a gift to charity – from just 4.6% of all estates in 1997 to 6.2% in 2016 (using death statistics supplied by the ONS\*). And with legacy conversations becoming more acceptable, we should see this percentage continue to rise. Additionally if we were to apply a linear

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trend-line to the graph above this would show a positive correlation between the number of charitable estates and time (in years). With this in mind it will be interesting to see when the number of charitable estates exceeds the 40,000 barrier.

\*Registered deaths in Scotland:

<https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/vital-events/general-publications/weekly-and-monthly-data-on-births-and-deaths/monthly-data-on-deaths-registered-in-scotland>

\*Registered deaths in England and Wales:

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/datasets/weeklyprovisionalfiguresondeathsregisteredinenglandandwales>

## Who are the people leaving legacies to your charity?

‘Dorothy Donor’ is the term used by the sector to describe the typical charity donor. Using the 2016 data from Smee & Ford, we have identified the ‘average’ person leaving a charitable legacy as:

- Female
- 77 is the average age for writing the last will (but 81 is the most common age)
- On average dies at 84 (although the most common age is 88) - lapse between the date of will and date of death is 6.7 years
- Lives in the South
- Leaves 3.3 bequests to charity

So now we can go off and target this lady, can’t we? Unfortunately things are rarely that black and white. Legators to different causes, and indeed more so to different charities, vary considerably. Dorothy Donor might be the typical supporter for one cause, but ‘Dennis’ Donor is likely to be the supporter for another.

### **Legators are most likely to be female**

About 60% of legators are female, but that means that 4 in every 10 are male. As with all of Dorothy Donor’s traits, the predominant gender is largely dependent on the cause or the charity in question. For example, legators for aged charities are typically female, but for education charities they are generally male.

### **The typical donor is on average 77 when she writes her will**

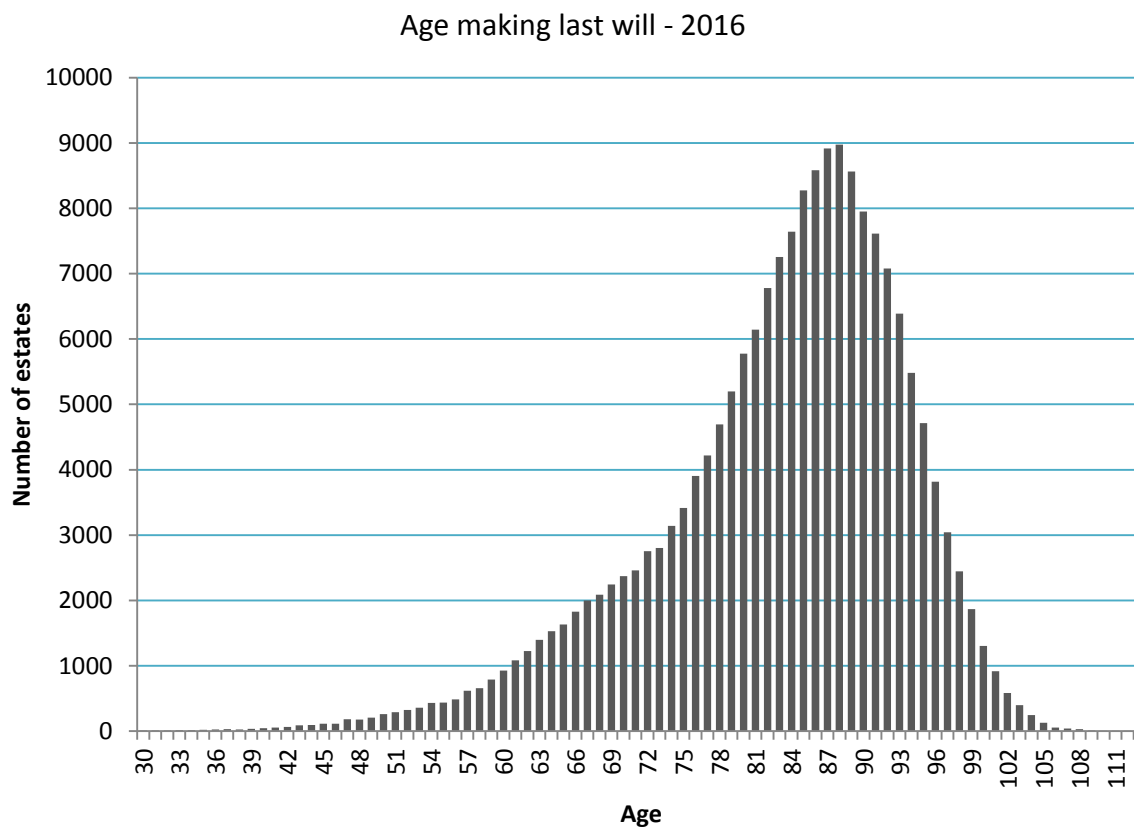
Although the average age for legators writing their wills was 77, looking at individual causes and charities provides a broader range than this. As expected, people write their wills at certain times of their lives – e.g. when they get married, have children, become terminally ill, get divorced or lose a loved one.

As shown in figure 3, legators are typically older when they write their wills. Cross referencing this with the death rates for the different age bands, it is not surprising that younger people are not leaving the same number of legacies as older people as less of them are dying. However, it is interesting to note that people are obviously re-writing their wills when they reach a certain age: the count starts increasing at around 60 years old. When you consider that for people who reach the age

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of 65, life expectancy of women is 85.9 and men is 83.4 (source: ONS life expectancy), this trend may seem obvious, but conversely do not rule out your younger audience.

Figure 4: Age at will of legators

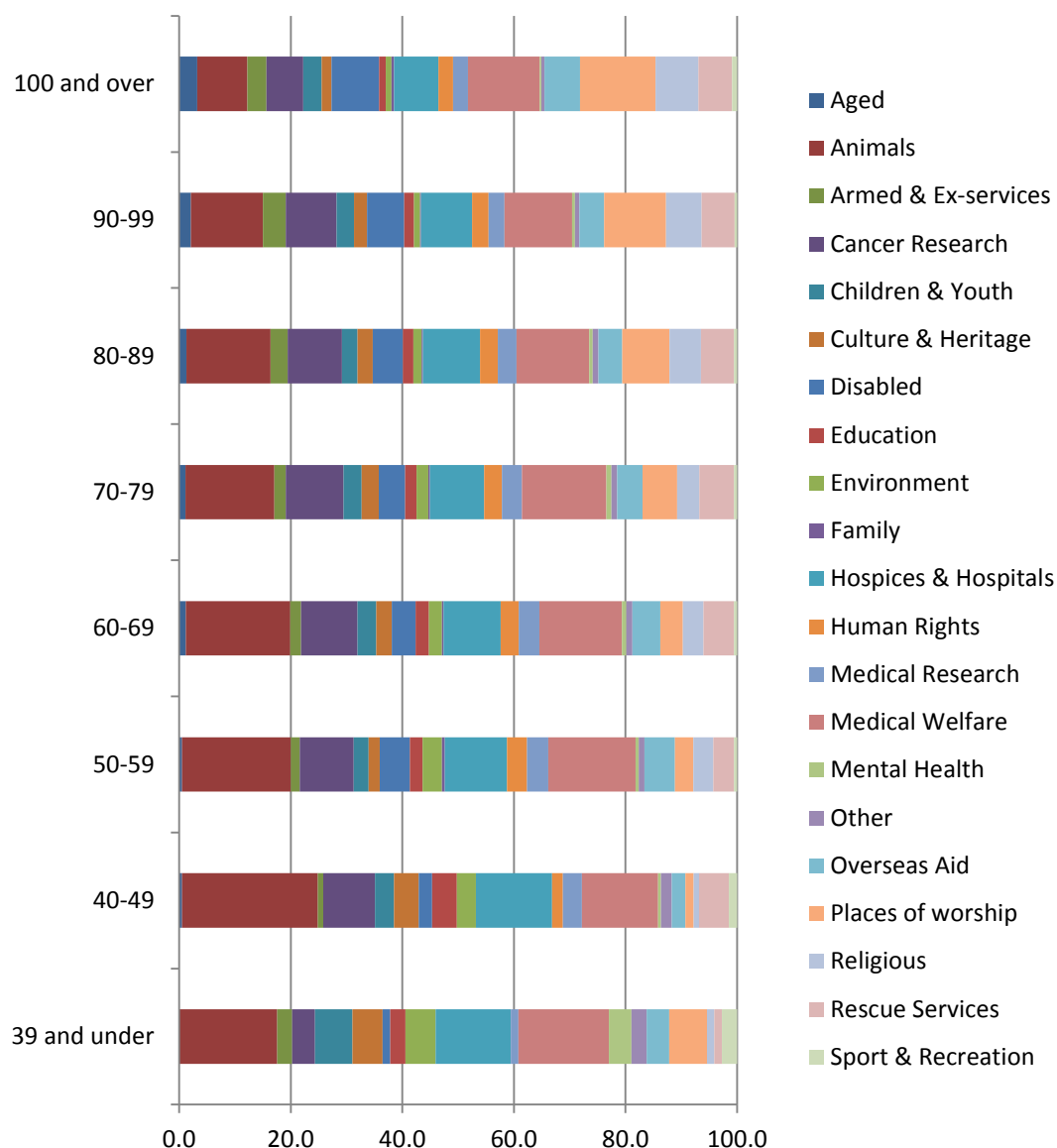


Research suggests that people write several versions of their will but are likely to keep a lot of the content throughout the various permutations. This means that if you can target people writing their first will and manage to secure a legacy in that will, even if they re-write their will when their circumstances change, it is likely to still contain that important legacy to your charity.

If you are going to be segmenting your donor database, then one of the most interesting things to look at is what causes are popular with which age groups (see table 1). For charities working across a number of areas, this can be a great way to determine your legacy messaging. For example, if your donor database is primarily under-30s, then you might wish to focus on the research aspects of your charity's work. You can drill further into this data by looking at the second or third most popular causes supported in each age band, and try to tailor your advertising further.



Figure 5: Causes supported by the different age bands



**There is an average 6.9 years between date of will and date of death**

Why is this important? This figure can help you identify when future legacy income might come in for your charity based on your marketing activities now, but it is important to know the lapse for your charity or cause, rather than just using the average for the sector.

If you keep a record of all your past legacies, you can use your own data to find out your average lapse times. Assuming you have a significant number of legators over the period, you can then use this to determine when legacies might come in. If you haven't had many legacies in the past, you can get a good idea of what your organisation can expect by looking at charities with similar objectives to you, or to the overarching causal area trends.

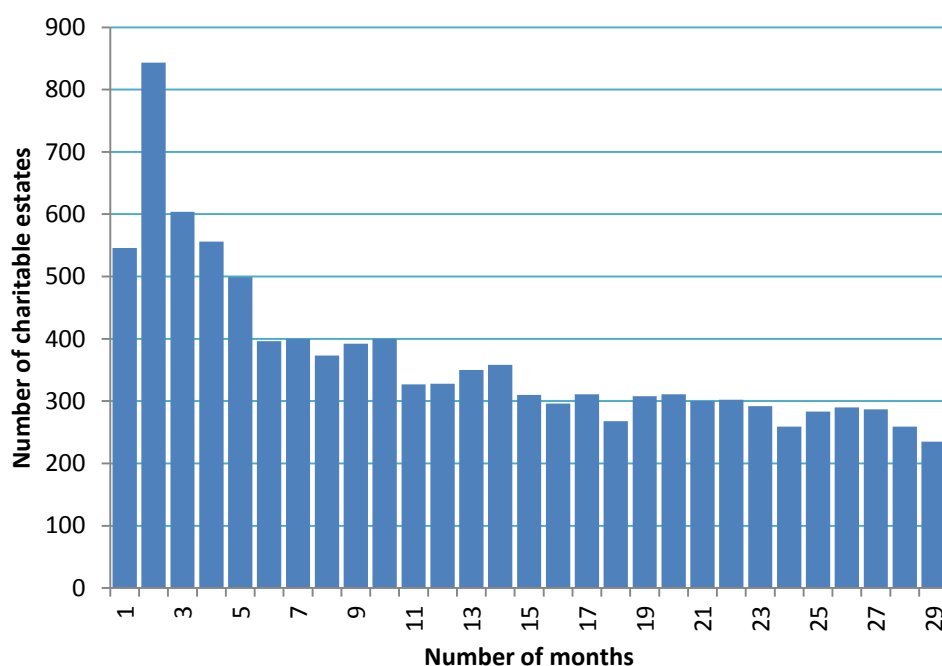
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If we look at armed and ex-services causes for example, the average lapse between date of will and date of death is 5.5 years, so any will that is written today naming your organisation won't get to you for another 5-6 years. It is important to remember this when putting forward any legacy funding proposals to your board or trustees: it is likely they won't see any return on their investment for at least this number of years.

Working out average lapse times (in years, as above) can be helpful for rough forecasting, but as each will varies so much, we can get an even more accurate picture if we approach it in a slightly different way. Looking again at the sector as a whole, by plotting the lapse in months against the count of estates (see figure 4), the most common time for people to write a charitable will is just one month before they die. In fact, around 50% of people die within five years of writing their will, and almost 16% within one year so it can vary across the sector.

Looking at the same data for an individual cause will provide more specific trends and can be used as a better indicator of lapse times for your charity.

Figure 6: Lapse from date of will to date of death (expressed in months)



### Most legators come from the South

This may seem like an obvious one as populations are higher in the south, so we can reasonably expect the death rates to be higher, therefore the number of charitable estates should be higher too. However, looking at charitable estates as a percentage of all probated estates in the area (see table 2), the most generous supporters are in the South West, with 17.4% of probated estates containing a gift to charity and the least generous area is Northern England with just 7.5%.

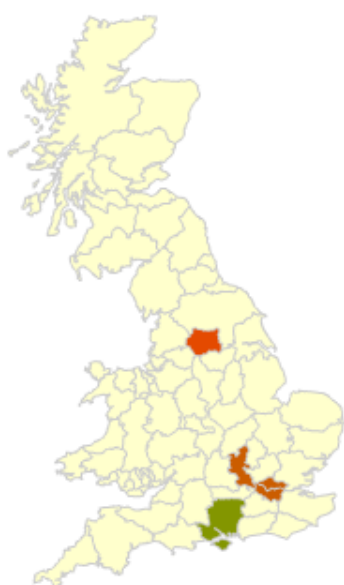
Table 3: Charitable estates as a percentage of total probated estates in the area

UK Region	Total probated estates	Charitable estates	% of estates containing a charitable gift
South West	21,807	3,804	17.44%
South East	23,829	4,115	17.27%
London	22,782	2,567	16.91%
South	25,750	3,887	15.10%
East	27,138	3,811	14.04%
Central	18,928	2,467	13.03%
West	20,744	2,620	12.63%
North East	27,026	3,324	12.30%
North West	28,269	3,217	11.38%
Scotland - East & Highlands	12,187	1,319	10.82%
Wales	15,245	1,609	10.55%
Scotland - West	9,411	797	8.47%
North	18,220	1,374	7.54%

For local charities, any knowledge gained from geographical analysis is likely to be of limited use – most likely just confirming that many their legators are from the local area. But doing this analysis for national charities or causal area can uncover some important trends.

Taking Independent Age as an example, benchmarking their legators geographically against those for the sector in general, there are a few differences in where support is coming from (see figure 7).

**Independent Age's legator estates**



**All (charitable) legator estates**



Figure 7: Top 5 counties (by percentage of supporters) for Independent Age and all charitable estates

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As illustrated by the maps, the common areas to both are Hampshire and North & South London (which has been worked out using counts and percentages of supporters rather than percentages of deaths in the area). In this instance the trends can be used to verify areas where your charity is performing well, or identify areas where there are high volumes of charitable giving into which your charity can expand.

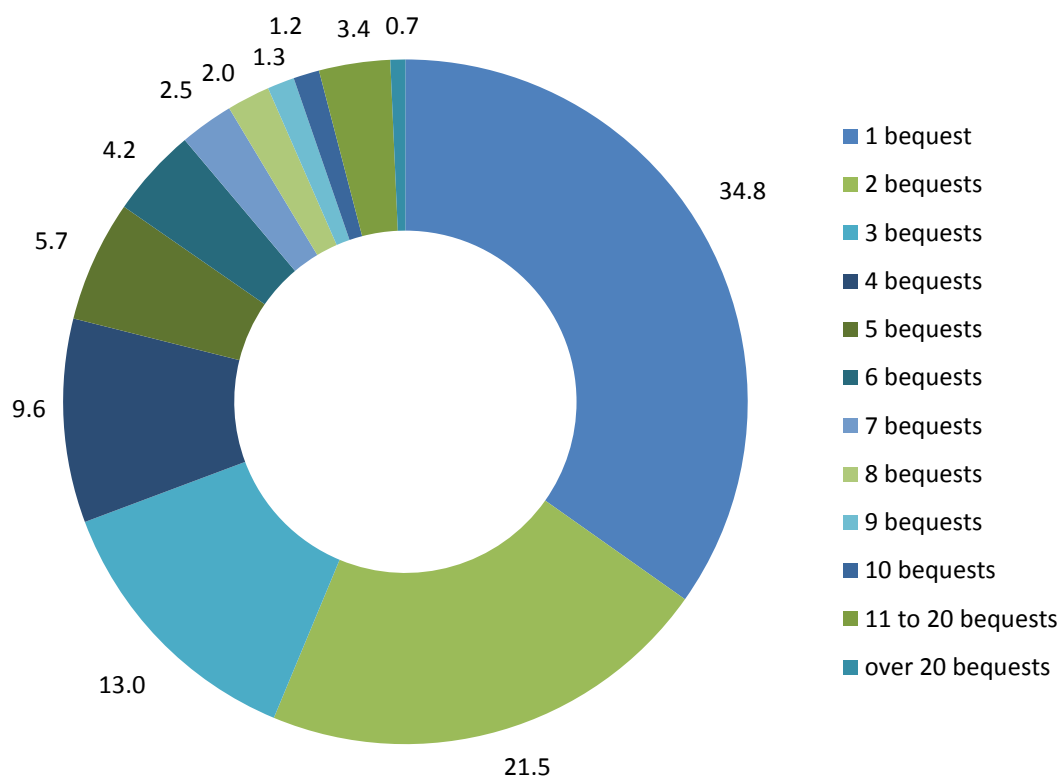
It is useful to know the top performing areas at county level or even town level, so you can cross reference these 'hot spots' with your own supporter database and target potential new legators. Smee & Ford's online legacy analysis tool, Legacy View, will allow you to view geographical trends down to postcode level.

### Charitable wills contain 3.3 bequests

The average number of bequests per charitable will was 3.3 in 2016, although the actual numbers vary from 1 to 101 different bequests.

Averages can be useful when providing rough figures, but they don't necessarily paint the whole picture. For example, the most common number of bequests left in any given will is just one, which accounts for 35% of all charitable wills in 2016. There were 25,081 (69.2%) legators that contained fewer than the average number of bequests (3.3) in their will.

Figure 8: Number of bequests left in an individual's will (2016)



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Analysis from Smee & Ford's Legacy Spotlight reports can help you identify how many other charities are named in wills contain a gift to your charity. If you are usually mentioned in wills that contain a large number of charitable beneficiaries, it is likely you will receive smaller legacies than charities named as sole beneficiaries.

It may also be worth exploring your co-beneficiaries – is your charity usually named alongside other specific charities? Could you use this to your advantage? For example, if your charity is often a co-beneficiary (“bedfellow”) with a children’s charity, perhaps there was a particular legacy marketing campaign your charity did which focused more on children?

### **What can you do next to optimise your legacy marketing impact?**

#### **Get internal buy-in**

Before you can roll out any legacy marketing campaign, you’ll need to get internal buy-in. Start by getting support at board level: explain to them the importance of gifts in wills to your organisation. Be sure to include some facts and figures about legacies (Smee & Ford's Legacy Spotlight can provide statistics in support of legacy marketing, from charities similar to yours). This will help get your chief executive, trustees and other senior staff on board.

Once you’ve got senior level buy-in, you can then start to build a ‘legacy culture’ throughout your organisation. Appointing a ‘legacy champion’ among your trustees will help encourage everyone to get on board with legacy messages. Everyone in your organisation should understand how important gifts in wills are in enabling you to carry out your work, and that they all have a part to play in helping promote this method of giving.

Ensure your legacy team is visible and accessible, so those without specialist knowledge are clear on who to signpost interest to.

#### **Determine your ‘typical’ legator**

Whether it’s a simple spreadsheet or an intricate database, you should have some kind of CRM system in place to help you manage and maximise all your fundraising relationships – including legacy prospects.

Starting with your own legacy data, work out the typical profile of people who have left your charity a gift in their will over the last 12 months using some of the criteria outlined in this paper. Are they primarily male or female, or is it an even split? How old are individuals when they leave a gift to your charity? Where do they live? How long is it between them writing their will and you receiving the legacy?

Next, look at your financial data. What are your average values across the different types of legacies? What is the average over two/five/ten years? This information will help you with legacy forecasting as well as legator profiling.

**If you don’t have the time or resource to run your own analysis, Smee & Ford’s Legacy Spotlight can help you identify the profile of a typical legator.**

### Identify your legacy prospects

Once you have defined your 'typical' legator, use this data to segment your donor database and identify those supporters who fit the profile.

If someone isn't currently a regular giver, it doesn't mean they don't care about your cause - so don't discount someone just because they haven't given to your charity in the last six months. It may be that they have stopped giving because of their immediate financial circumstances and might respond well if offered a different proposition, one that does not involve such an immediate financial commitment – such as leaving a gift to your charity in their will.

### Get clued up

Make sure your legacy marketers are armed with the knowledge to answer any questions your prospects might have. Donors will want to know how their money will be spent, and what the practicalities surrounding leaving a legacy are (e.g. how they can make or amend their will, what types of gift they can bestow, what tax breaks are available).

**Being able to confidently answer all of your supporters' questions will help reassure them that leaving a gift to your charity is the right decision.**

### Keep your data clean

Ensure you have systems in place that will capture and record the correct information from your legacy notifications.

It is important to record your supporter's details correctly, and update your data regularly. Out-of-date or inaccurate data generates waste, expense and sometimes even upset (for example, if you misspell a supporter's name, get their address wrong, or send them communications when they have asked to no longer receive them).

It often takes many years for people to get around to making or changing a will, so it's important to keep track of the legacy marketing status of your supporters. Are they an 'enquirer' (having requested information on how to leave a legacy), an 'intender' (having stated an intention to include your charity in their will) or a 'pledger' (having already included your charity in their will).

### Be systematic

Draw up separate plans to reach your 'colder' (e.g. lapsed donors) and your 'warmer' (e.g. highly engaged, regular givers) audiences.

Determine the journey that your potential legacy pledger will be taken on, and 'steward' them through it. If a supporter shows an initial interest in leaving a legacy, decide what and when the next communication with them will be (e.g. sending them further information in the form of a legacy pack).

**Being systematic in your communications will help increase the long-term value of your supporter base.**

### Make a legacies webpage

Your website plays a key role in marketing your cause and connecting with donors. If you haven't already done so, set up a dedicated gifts in wills page on your charity's website. It can be a simple

page with information about the difference gifts in wills make to your organisation, and how supporters can find out more about leaving a gift.

You should also make use of other free online resources that will allow you to promote your legacies, such as Charity Choice ([www.charitychoice.co.uk](http://www.charitychoice.co.uk)). The site has an area dedicated to legacies, which includes a search tool that helps potential pledgers to connect with causes, easy to download legacy and pledge forms which you can direct donors to, and the ability to create your own specific legacy appeal page.

### Have conversations

Don't be afraid to go out and have conversations with your supporters about gifts in wills. You may be surprised by how open people are to talking about legacies. Some of your supporters may have never considered leaving a gift in their will before – or even writing a will. Talking about it will provide food for thought to discuss with family and partners.

**Conversations about legacies don't have to be a sombre affair – legacies make sure the things you value continue long into the future.**

Furthermore, by talking more openly about gifts in wills, you will also help supporters to see that leaving a legacy is not just the preserve of the very wealthy; it is something we can all do.

### Use the right language

When talking about legacies, it's important to remember that language, tone and content all have a huge impact on supporters. Leaving a legacy can be quite a complex process, so make it easier for your supporters by keeping your communications as clear, concise and jargon-free as possible.

When it comes to the legacy ask, a soft approach is usually best. If speaking directly to a supporter, allow the conversation to be led by them. Listen to their thoughts and feeling about legacy giving, discuss their concerns, and try to resolve them. In most cases, it is best not to go in with a direct legacy ask straight away. So in the first instance, ask them if they might *consider* it, or if they might like to receive further information.

**No matter the level of enquiry, always remember to say thank you – this will lay the foundations of goodwill for the future.**

### Tell stories

Telling a story is the most effective way to get your legacy message across. An inspirational story will help your supporters to see the difference their gift will make, so be sure to include stories in all your marketing materials and press releases.

A great story will tap into your supporter's emotions, and make them care. Remember, people give to people: you will likely make a much stronger emotional connection if you keep your story focused on one individual beneficiary.

**Keep your story simple, and place the donor at the heart of it. Show them how a gift in their will can help.**

### **Take a multichannel approach**

Think about how you might be able to integrate the various communication channels – direct mail, face-to-face, email and telephone calls, PR, display advertising and social media – so that they complement one another.

As part of this, you might consider holding special, tailored legacy events, to which you can invite your top legacy prospects. Face-to-face events are a great way to develop personal relationships with legacy prospects, and fantastic opportunities to talk about your work and how gifts in wills can help.

**Spread legacy messaging across various mediums to increase the chances of supporters remembering you when writing their will.**

### **Cross-sell the legacy message**

To really embed the legacy message, make sure it runs across all your fundraising activity. Set up a cross-sell plan with your individual giving teams, and mention gifts in wills alongside other fundraising messages in as many communications and marketing materials as you can.

**A brief, simple message letting your supporters know how important gifts in wills are to your beneficiaries will help the legacy message stick.**

### **Don't stop talking**

So, you've stewarded a supporter through the legacy journey from their initial enquiry right through to them pledging a gift in their will – but the conversation shouldn't end there. You must look after your pledgers; they've taken a big step and need to be continually reassured that it was the right decision.

This reassurance could come in the form of an occasional, simple communication saying how much you appreciate them remembering your charity in their will, and reminding them of the incredible difference they will make to your cause in years to come. Just remember to respect how they have asked to be communicated with, and how often.

### **Take the long view**

Remember, a legacy marketing campaign is not about annual fundraising targets; it is likely to be several years before your legacy campaign yields hard cash for your charity. Legacy marketing is about identifying quality leads, and gently stewarding those who have shown an interest in leaving a legacy through to pledging a gift.

A good way of measuring your success along the way is not just to record the number of pledges in the pipeline, but also the number of new leads/opportunities that arise following a legacy campaign or event. You can even measure success to some extent in how many hits your legacies webpage receives before and after a marketing campaign.



# LEGACYVIEW

from **Smee & Ford** A Wilmington Company

## Take the next step in your legacy campaign

Legacy Spotlight provides you with essential insight into your charity's legacies and your peers, but this is just a fraction of the information Smee & Ford collect that will help you gain a deeper understanding of the legacy market.

### Legacy View will help you to:

- **Manipulate more data to suit your needs**  
Access even more data trends giving you more insight
- **Unlimited reports**  
Run reports whenever you need them, within minutes
- **Analyse over 10,000 charities**  
You can expand your search criteria
- **Understand causal area trends over time**  
With data going back to 2007
- **Get even more detail on geographical areas to target**  
Drill down to postcodes you can identify more targeting opportunities, especially when analysing a larger number of charities



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