

Applying behavioural insights to charitable giving



Cabinet Office
Behavioural Insights Team

CAF Charities Aid
Foundation

Acknowledgements

The trials in this paper have been devised, led and delivered by Michael Sanders, a member of the Behavioural Insights Team (BIT), and a former BIT Research Fellow from the University of Bristol.

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Foreword

The UK is a generous country, home to some of the world's greatest philanthropists, to some 150,000 charities, and to a public that donated £11.7billion¹ to charitable causes in 2011.

This paper celebrates the generosity of the UK public, and explores new and innovative ways of increasing charitable giving further.

It also recognises the important indirect benefits of charitable giving that recent behavioural research has begun to explore.

This research shows that giving both time and money has large benefits for the wellbeing of the giver as well as the receiver.

Experiments have shown, for example, that individuals are happier when given the opportunity to spend money on others than themselves.²

Similarly, volunteering is associated with increased life satisfaction – not only among volunteers, but in the community around them.³ Charitable Giving is good for donors, for

beneficiaries, and for society at large.

In celebrating charitable giving, this paper takes a very practical approach that is grounded in the rigorous analytical methods used by the Behavioural Insights Team.

This involves both understanding what the behavioural science literature suggests 'works' in relation to increasing charitable giving, and then testing and trialling these insights in practice through the use of randomised controlled trials.⁴

The results from these trials show how small changes can help charities and givers to support good causes.

Michael Sanders, David Halpern & Owain Service

The Behavioural Insights Team

Executive Summary

The first part of this paper describes four behavioural insights found in the academic literature on giving and altruism and shows how they might be used to support charitable giving. The second part sets out the results from five randomised controlled trials conducted by the Behavioural Insights Team that show how effective the application of these insights can be in practice.

Part I: Four Behavioural Insights

Insight 1 is to ‘make it easy’. One of the best ways of encouraging people to give is to make it easy for people to do so. Making it easy can include:

- Giving people the option to increase their future payments to prevent donations being eroded by inflation
- Setting defaults that automatically enrol new senior staff into giving schemes (with a clear option to decline)
- Using prompted choice to encourage people to become charitable donors

Insight 2 is to ‘attract attention’. Making charitable giving more attractive to an individual can be a powerful way of increasing donations. This can include:

- Attracting individual’s attention, for example by using personalised messages
- Rewarding the behaviour you seek to encourage, for example through matched funding schemes
- Encouraging reciprocity with small gifts

Insight 3 is to ‘focus on the social’. We are all influenced by the actions of those around us, which means we are more likely to give to charity if we see it as the social ‘norm’. Focusing on the social involves thinking about:

- Using prominent individuals to send out strong social signals
- Drawing on peer effects, by making acts of giving more visible to others within one’s social group
- Establishing group norms around which subsequent donors ‘anchor’ their own gifts

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Insight 4 is that ‘timing matters’. If you get your timing right, it can really help to increase charitable donations. This might include:

- Ensuring that charitable appeals are made at the moments when they are likely to be most effective - for example people are more likely to make a donation in December than January
- Understanding that people may be more willing to commit to future (increases in) donations than equivalent sums today

Part II: Five Behavioural Trials

This section of the paper describes the work the Behavioural Insights Team has undertaken with a wide range of large organisations and charities in the UK to test these insights in practice through five randomised controlled trials. These test the new interventions against the practices that were used before, demonstrating the impact of the intervention.

Trial 1 was conducted with the Zurich Community Trust. It tested the impact of encouraging people to sign up to annual increases in their giving rather than just one-off increases, so that inflation does not erode the value of an individual’s contribution over time. It showed that encouraging people to

increase their future donations is a highly effective way of increasing the overall value of support for a charity, by potentially more than £1000 over the course of the donor’s lifetime.

Trial 2 was conducted with Charities Trust and the Home Retail Group. It tested the impact of automatically enrolling individuals on to a scheme which increases donations by 3% a year (with the option to opt out). Following this small change, the proportion of new donors signing up for automatic increases rose to 49%. If instituted across all payroll giving and direct debit schemes, this could raise an additional £40million for charities per year.

Trial 3 was conducted with HMRC and tested whether peer effects might increase the tendency of individuals to join the organisation’s Payroll Giving scheme. Employees were sent messages from colleagues of theirs who were already giving, and some of them received messages with pictures of the existing donors. The pictures were especially effective, doubling the rates of enrolment.

Trial 4 was conducted with Deutsche Bank. It looked at whether behavioural insights could help increase the number of employees willing to give a day of their salary to charity. It showed that personalised emails from the CEO were much more effective than generic

emails at increasing donations. When combined with small gifts they more than tripled charitable donation rates, helping to raise £500,000 in one day.

Trial 5 was conducted with the Co-operative Legal Services and Remember a Charity to see whether charitable giving could be supported through people's wills. It showed that prompting people to give to charity was an effective way of doubling the number of legacy donors. Using social norm messages trebled uptake rates, and also led to larger donations.

Part I: Four Behavioural Insights

Part I of this paper describes the behavioural effects found in the academic literature on giving and altruism. These insights suggest that relatively small variations in the way in which people are asked to donate, or to increase their regular donations, can make large differences to the amounts of money donated to charity.

Insight I: Make it easy

One of the best ways to encourage people to give is to make donating easy for them. Making it easy can include:

- **Giving people the option to increase their future payments to prevent donations being eroded by inflation**
- **Setting defaults that automatically enrol new senior staff into giving schemes (with a clear option to decline)**
- **Using prompted choice to encourage people to become charitable donors**

One of the most important lessons from the behavioural science literature is

that if you want to encourage someone to do something, you should make it as easy as possible for them to do so.

One of the drawbacks of Payroll Giving schemes is that the value of a monthly contribution is often fixed in absolute terms. With the average payroll giver staying in the scheme for 7 years, inflation can have a considerable impact on donation levels. For example, a £10 donation begun in 2005 would be worth just £7.50 today.

One solution to this problem is to allow new donors to sign up to increase their donations automatically every year by a certain percentage, while retaining clear prompted choice for entry. This is a good example of how to 'make it easy' for individuals by reducing the need for future action. Trial 1 in Part II of this paper shows that automatic escalation is at least as popular as standard escalation among donors, and can work well at helping donations keep pace with inflation.

Perhaps the most effective way of making something easy is by removing the need for an individual to act at all,

by automating the process. Some US companies, for example, automatically enrol senior members of staff onto their payroll giving schemes, giving people the choice to 'opt out' rather than 'opt in'. Switching the default to an 'opt out' system, with a clear option to decline, is an effective way of enhancing donations, as demonstrated by the results of Trial 2 in Part II of this paper. This shows the power of defaults for small increases in donations.

Where it is not possible or appropriate to automatically enrol individuals into a giving scheme, an alternative option is to use 'prompted choice'. In this scenario individuals are explicitly asked if they want to join a scheme, in which they will then stay until they decide to withdraw. This is how Payroll Giving schemes in the UK work. Trial 5 shows that simply prompting people at the right time can be very effective at encouraging people to leave money to charities in their wills.

Insight 2: Attract attention

Making charitable giving more attractive to an individual can be a powerful way of increasing donations.

This can include:

- **Attracting an individual's attention, for example by using personalised messages**
- **Rewarding the behaviour you seek to encourage, for example through matched funding schemes**
- **Encouraging reciprocity with small gifts**

Attracting attention is about engaging someone's interest and encouraging the activity that you are seeking to motivate through rewards of one kind or another.

One starting point is to use personalised appeals to encourage engagement with a campaign. Research consistently shows that personalised appeals are more effective than more generic messages.⁵ Trial 4 in Part II of this paper demonstrates this effect.

Similarly, communicating the impact of a good cause on individual beneficiaries, rather than in total impact terms, can be highly effective. For example, George Loewenstein and colleagues^{6,7} find firstly that communicating the work of a charity in

terms of the total number of affected individuals was around a third less (\$2.34 vs \$1.45) effective at eliciting donations as communicating that same work in terms of the struggle of an individual child. Trial 4 in this paper shows how pictures of identifiable existing donors making appeals to their colleagues can have similar effects.

One way to make giving more attractive is to offer a salient, non-financial incentive. For example, Cotterill, John and Richardson⁸ find that offering to publicise the names of everyone who donates a book to the local library increases donations compared with not offering that incentive. The Zurich Community Trust also offer a lottery to win a small prize for everyone who makes a donation, which adds both an incentive and a fun element to their approach.

An effective way of rewarding giving on an ongoing basis is for employers to offer some kind of matched donations – for example donating £1 for every £2 donated by employees. Matches can be a good way of increasing the value of money going to a charity. However, it should also be acknowledged that matched-funding is not always the most efficient way for an organisation to maximise donations. One study, for example, found that simply announcing a large initial donation was more

effective at raising funds than matching up to the amount of an individual's donation.⁹ Some other studies find that matches at least partially crowd out individuals' donations,¹⁰ suggesting that donors care about how much money goes to the charity in total, and not entirely about their own contribution, although the evidence is mixed.

Alternatives to standard matching might make donations to charity through an employer more attractive, and could overcome the problem of crowding out. Examples include: non-linear matching, where matches increase the more a person chooses to donate, or the more people in the firm are donating; or lottery matches, where one person's chosen charity is selected to receive the entire match pot for a given month.¹¹

Research has consistently shown that people exhibit a strong gift exchange motive – that when someone gives something to an individual, they feel a desire to give something back. In the case of charitable giving, this means that small gifts to donors can encourage more people to donate, particularly if the gift is seen as a 'thank you' rather than as something of a particular value that needs to be reciprocated to the same level. Trial 4, in Part II, shows just how powerful this can be – particularly when combined with personalised appeals to individuals.

Insight 3: Focus on the social

We are all influenced by the actions of those around us, which means we are more likely to give to charity if we see it as the social 'norm'. Focusing on the social involves thinking about:

- **Using prominent individuals to send out strong social signals**
- **Drawing on peer effects, by making acts of giving more visible to others within one's social group**
- **Establishing group norms around which subsequent donors 'anchor' their own gifts**

People are strongly influenced by the actions of those around them. We do what we see other people doing, and we are influenced by the decisions that other people take. The behavioural science literature is full of examples that demonstrate how these 'social norms' influence individuals' behaviour. The specific research around charitable giving suggests that there are many different ways in which social influence can be brought to bear.

The impact an individual can have by sending strong signals to a particular group or community is one form of influence. For example, experiments conducted by Wikipedia showed that a message from the site's founder, Jimmy Wales, was more likely to encourage a

donation than similar messages not attributed to Wales.¹² Similarly, big philanthropists, such as Brooke Astor, Bill Gates or Warren Buffett, can send powerful signals about which causes are most worthy and encourage others to donate to charities they support. This may be because people aspire to be more like these prominent figures,¹³ or because they believe that they make good decisions about charities.¹⁴

Another form of social influence, which is of particular interest for those wishing to establish more habitualised giving practices within organisations, is peer effects. Individuals are more likely to donate to charity if they see others around them doing so. The more similar these people feel they are, the stronger the peer effect. Research has shown, for example, that people assigned to workplace fundraising campaign teams with more people who already give are significantly more likely to give themselves.¹⁵ When asked to donate to their university's alumni fund by a former college roommate, alumni are more likely to do so than if asked by a stranger.¹⁶ Similar effects were found in Trial 5, in Part II of this paper. This trial examines the effect of a simple social norm message on take-up of legacy giving (in this case, telling people that many people who write wills leave money to charity).

Knowing the amount that other people donate can also be effective. For example, one study found that when donation amounts are revealed to donors, they quickly conform to the group norm.¹⁷ A single, visible donation of around £60 or more on websites that help people raise money for charity will encourage others to give more than they might have done in the absence of such an anchor.¹⁸

Other research has supported this finding. However, it is important to recognise that the level at which the 'anchor' is set is critical to achieving a positive impact. This was demonstrated in a study in which visitors to a Costa Rican national park were asked to make donations. It found that when people were told about previous, high donations (\$10), they increased their donations, but that when the information was about a low donation (\$2), their donation decreased significantly.¹⁹

Insight 4: Timing matters

If you get your timing right, it can really help to increase charitable donations, for example by:

- Ensuring that charitable appeals are made at the moments when they are likely to be most effective;
- Understanding that people may be more willing to commit to future (increases in) donations than equivalent sums today

One particularly interesting insight from the behavioural science literature relates to the impact that time has upon people's decision making. It is useful to think about timing both from the perspective of when to ask someone to give money to charity and whether it is possible and desirable to defer costs or bring forward a benefit to encourage stronger engagement.

Many studies have shown the importance of recognising moments of opportunity to support behavioural change. This might include, for example, when someone changes job, or moves house. This is the moment when an individual is already making important procedural changes, for example providing bank account details and signing new contracts. Targeting these moments when setting up new Payroll Giving schemes is likely to be

more effective than asking someone to join a programme in the middle of their employment contract.

There will be similar moments of opportunity in relation to any charitable giving campaign. Trial 5, for example, which seeks to increase the numbers of those giving money in their wills, links the appeal to the point at which an individual is writing their will.

People value the future less than they value the present, and so may take decisions which favour their present selves over their future selves. While this can sometimes be in their best interest, often it is not.

For example, hyperbolic discounting is an extreme form of this 'discounting' the future, where the next period (tomorrow, next year), is discounted very heavily. This leads to procrastination, where we put off small activities until tomorrow which cost little effort now but whose benefits in the long run are large. We see this most commonly in behaviours such as people's failure to save for retirement, quit smoking or avoid tempting but unhealthy foods.

When people procrastinate, they often become trapped in behaviours they would not choose. In charitable giving, this may lead donors to give the same amount for long periods, despite

changes in their circumstances and inflation eroding their donation's value.

Making a decision to increase the amount you donate every month through payroll giving or direct debit may be difficult or time consuming, and unless prompted, people may forget to do it. One option to help people would be to allow donors to pre-commit to increases in their donations when they sign up to give. Trials 1 and 2 in Part II look at ways in which this can be put into practice.

People may also wish to increase their donations, but may struggle to do so immediately. Breman²⁰ finds that asking people to increase their donations in three months' time leads to more and larger increases than when people are asked to increase immediately.

People may be less loss averse with their future income than with money they already have, and this may be especially the case for 'windfall' earnings, such as bonuses. Reinstein and colleagues find that people are around three times as likely to pledge a donation from prize money before they had won it than they were afterwards.²¹

Part II: Five Behavioural Trials

Part II of this paper shows how the Behavioural Insights Team has been working with a wide range of large organisations and charities in the UK to test these insights in practice through five randomised controlled trials.

What makes randomised controlled trials different from other types of evaluation is the introduction of a randomly assigned control group. This enables you to compare the effectiveness of a new intervention against what would have happened if you had changed nothing. For more information, see Test, Learn Adapt, our paper on running randomised controlled trials in policy.⁴

Randomised controlled trials are the best method we have for understanding whether a particular intervention (in this case, a new scheme to support charitable giving) is working. The results from these trials show that the behavioural insights set out in Part I can be highly effective at increasing donations. They are summarised below.

Trial I: Encouraging commitments to future increases in giving

Many people like to make regular (rather than one-off) donations to the same charity, and so sign up for direct debits or payroll giving to do so. However, inflation can erode the value of a donation by more than 15% over the life of a typical donor. Therefore it makes sense both from a behavioural perspective (see Insight 4 above) and a practical one to encourage people to commit to future increases.


The Behavioural Insights Team worked with Zurich Community Trust²² (ZCT) to test the impact of encouraging people to sign up to annual increases in their giving rather than just one-off increases.

The trial was carried out as part of ZCT's annual fundraising campaign to encourage 702 of their existing donors to increase their donations. All participants received an email inviting them to increase their giving. But the way in which the information was

A sample email from Trial 1

The Trust supports over 600 charities a year, making a measurable impact on the lives of over 100,000 people. Regular giving enables Zurich Cares to offer more secure funding to our partners and local grants programme. We are able to fund longer term projects which are sustainable and can make a real difference to the people in our communities who really need it – especially in these difficult economic times.

This support includes helping our two local charity partners over a three year period:



Our annual £5,000 grant to Royston Youth Action, who work with young people and children in Royston, helps them to offer a range of activities and services about life-issues relevant to young people, such as drugs misuse and housing, so they make informed decisions.

Lucky2BHere uses our £10,000 annual grant to support their core services – the provision of defibrillators and relevant training so that fewer people die needlessly of cardiac problems, particularly in isolated or more rural areas.

As well as helping many local charities, Zurich Cares also provides secure funding to three national partners – CLIC Sargent, Alzheimer's Society and Hope and Homes for Children – and also supports a number of overseas UK registered charities. So thank you once again – none of this could be achieved without you!

Want to do a bit more? We'd really appreciate it if you can!
To ensure we continue to support disadvantaged people in our communities and to protect against the effects of inflation over time, would you be prepared to give a little extra each month from 25 January 2013?

Remember – the total amount you give regularly to Zurich Cares through GAYE will be 100% matched. A £10 gross monthly GAYE donation will generate £20 for the Trust after matching but will only cost a basic rate taxpayer £8 and a higher rate tax payer £6!

Interested? Click once on the button of your choice on the right to send an email to Zurich Cares. *Don't worry if you*

Yes, I'll increase
by **£1** gross
per month >

Yes, I'll increase
by **£2** gross
per month >

Yes, I'll increase
by **£3** gross
per month >

Yes, I'll increase
by **£5** gross
per month >

Yes, I'll increase
by **£10** gross
per month >

presented differed, so that we could understand what the most effective way of encouraging people to increase their donations might be.

The first group (the 'One Off' group) received a message that read:

“To ensure we continue to support disadvantaged people in our communities and to protect against the effects of inflation over time, would you be prepared to give a little extra each month from 25th January 2013?”

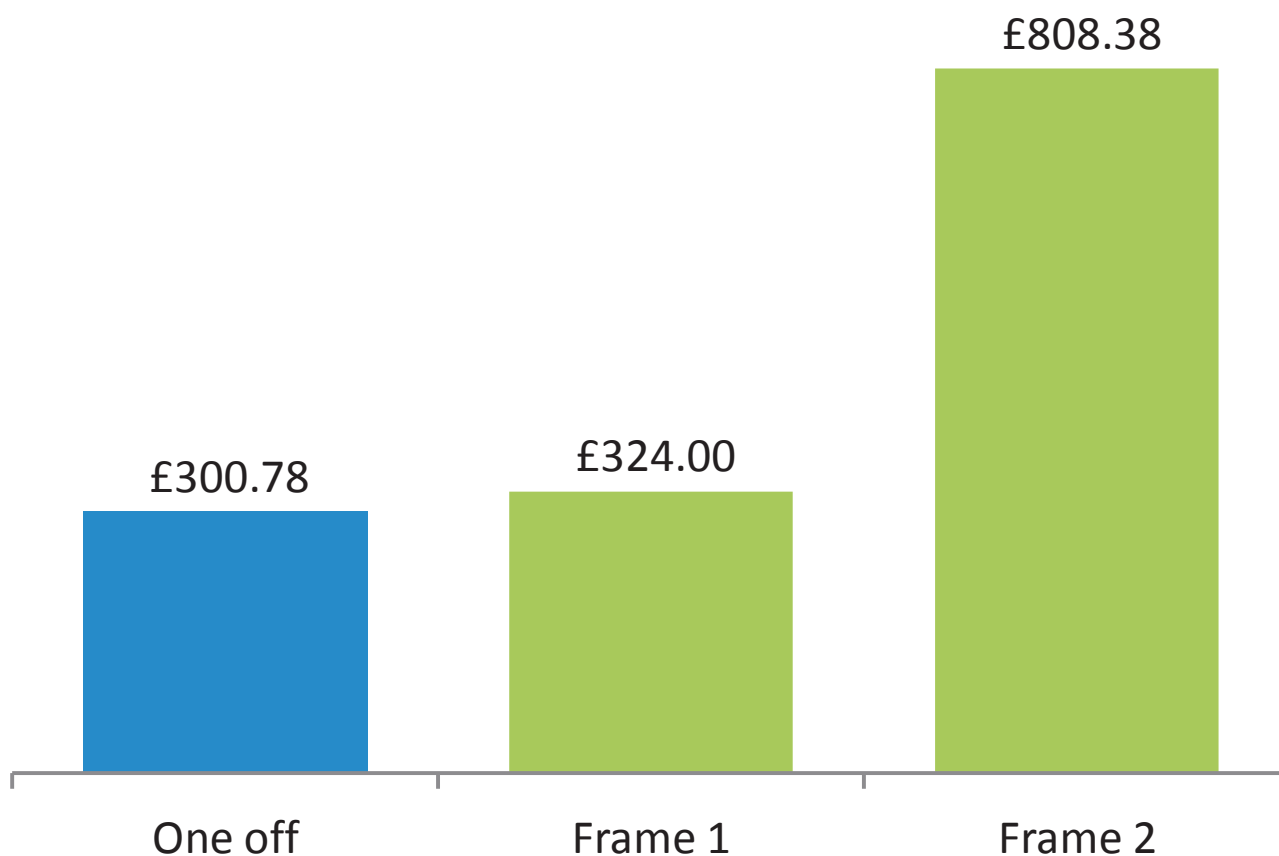
Along the right hand side of the email, participants had a list of options of how much they might want to increase their donations by, such that every subsequent month their payments would be higher by that amount. They were given five different options which ZCT usually presented: £1, £2, £3, £5 or £10 (see image above).

For the second and third treatments (which we refer to as the “Frames 1 and 2”), participants were asked to sign up to annual increases in their giving, so that the donation the following year would be increased to the same value as the increase in the current year. The message these two groups received was as follows:

“To ensure we continue to support disadvantaged people in our communities and to protect against the effects of inflation over time, would you be prepared to give a little extra each month from 25 January 2013 and commit to increasing your donation by the same amount on an annual basis?”

The Behavioural Insights Team also wanted to test whether changes in the way in which the values of increases were presented would affect donation

Trial 1: Additional giving in response to email



values (in particular, there was a view that the existing presentation might ‘anchor’ individuals to relatively low increases).

The second and third treatments differed from each other in terms of the menus of options presented to donors. The second group received the standard menu used by ZCT and offered increases of £1, £2, £3, £5 and £10. The third group were given increases of £2, £4, £6, £8 and £10.

Around 3% of those asked decided to make increases in their donations. Importantly, the results show that there

was no significant difference in sign-up rates for the different ways in which the charitable appeal was made.

However, there were, important differences between the values of donations under the different conditions. Participants in the first group (‘One Off’) increased their donations by more than those who were offered the chance to increase their donations year on year (‘Frame 1’). This difference was around the same amount as those who received the new set of options (£2-£10, ‘Frame 2’).

The crucial point here, of course, is that because individuals in the 'Frame 2' group will continue to increase their donations year-on-year, they will ultimately donate around three times as much over their lifetime than those in the 'One Off' group.

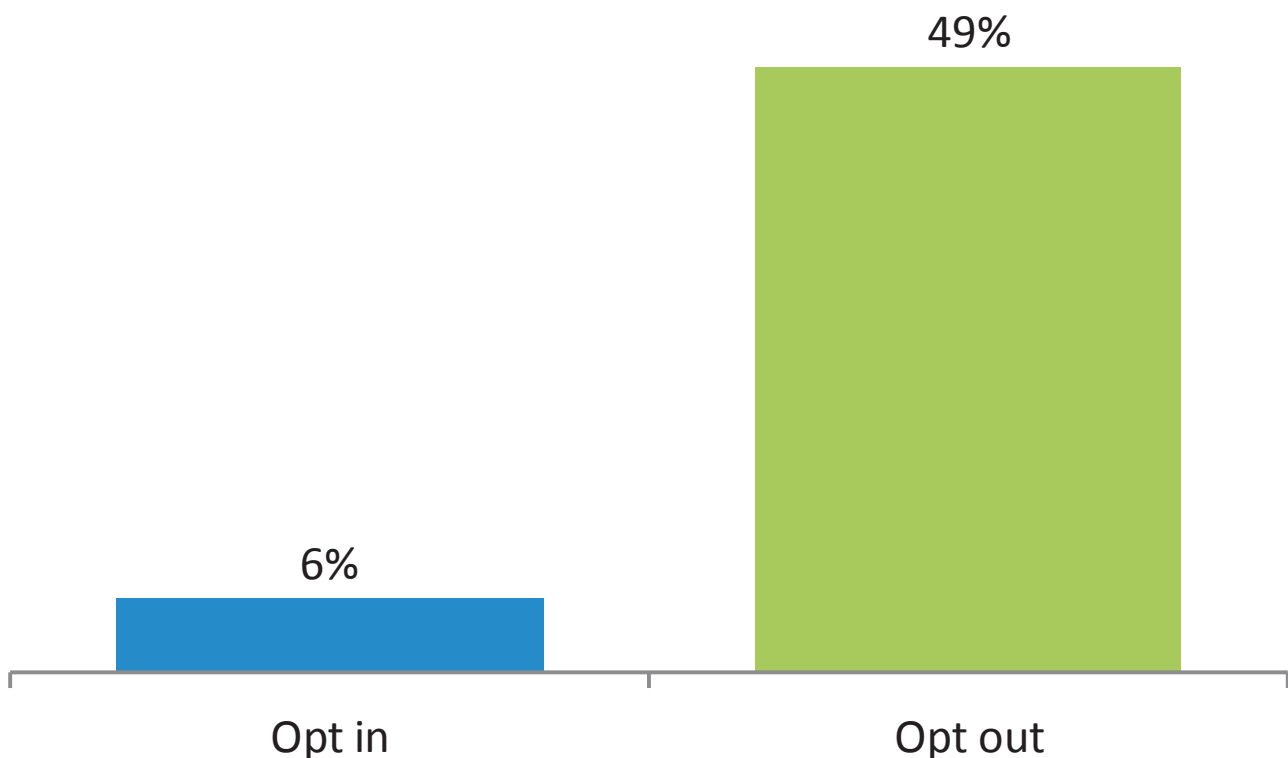
Trial 2: Changing the default

Home Retail Group is one of the largest retail companies in the UK. The company owns the Argos and Homebase brands, and has 50,000 staff across 1,079 stores in the UK. They also have a successful payroll giving scheme with 25% of their staff enrolled.

Charities Trust, a Payroll Giving Agency, and Home Retail Group were already trying out new ways of encouraging charitable giving in this area, including by introducing 'the Xtra Factor', an automatic escalation which increases donations by 3% per year when people choose to join it. Automatic escalation is a good example of making it easy for people to donate (see Insight 1 above), and how timing influences individuals' decisions (Insight 4).

However, take-up of the Xtra Factor scheme had been fairly low, with only around 10% of new donors taking it up. The Behavioural Insights Team worked with Home Retail Group and Charities Trust to test the effect of changing the

Trial 2: Enrolment into annual increases



default on automatic escalation – making it even easier for individuals to participate in the scheme.

From October 2012, small changes were made to the payroll giving forms, which made enrolment onto the Xtra Factor the default, but still gave new donors the ability to opt out should they choose to do so.

Following this small change, the proportion of new donors signing up for automatic increases rose to 49% (see graph below). If instituted across all payroll giving schemes, this could raise an additional £3million for charities per year. If we were to find similar effects when applied to direct debits as well as payroll giving schemes, it could raise a further £40million for charities each year.

Trial 3: Using peer effects to encourage giving at HMRC

One particularly powerful form of social influence (see Insight 3 above) is peer effects. Research shows that individuals are more likely to donate to charity if they see people like themselves donating.

The Behavioural Insights Team worked with HMRC to see whether we could help encourage more people to give by telling individuals about the charitable

efforts of their colleagues, and whether this could be enhanced by attracting people's attention to the messages (Insight 2).

We conducted a trial in December 2012 with staff of the HMRC office in Southend, Essex. The Southend centre has around 1500 employees, across 23 of HMRC's business areas.

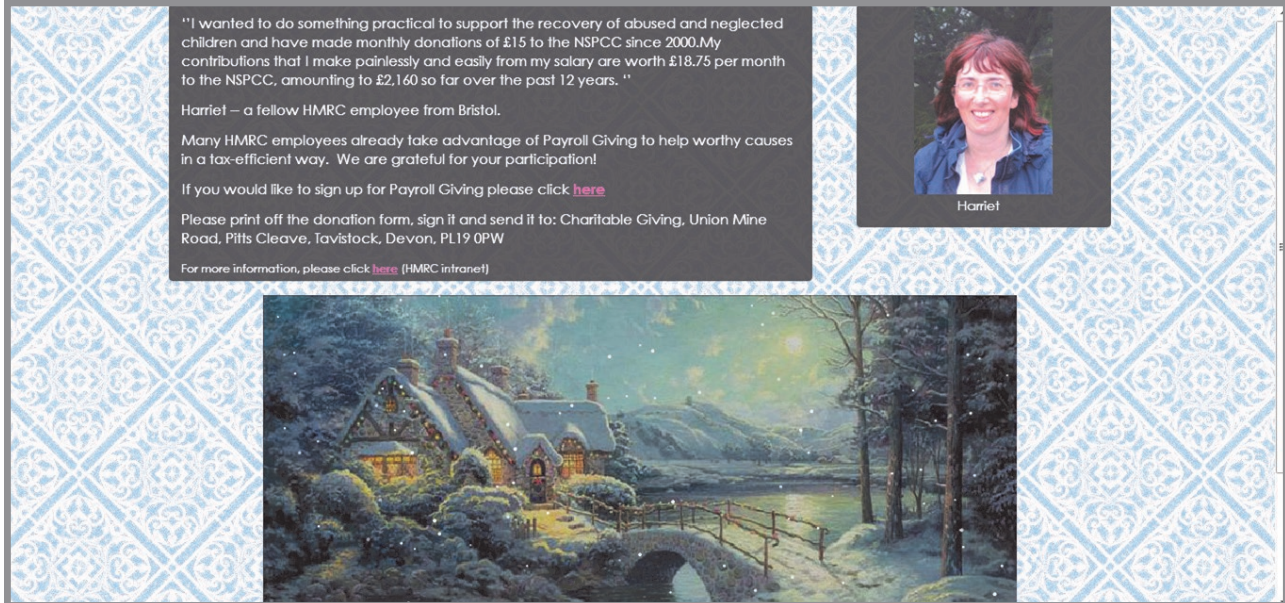
In December 2012, employees of the HMRC centre in Southend were sent 'winter-greetings e-cards' with messages from HMRC employees who currently give to charity explaining why they do so and inviting their colleagues to join them. The case studies were gathered from HMRC donors over the preceding months.

Two different types of e-cards were then created to test what information worked best and individuals were randomly allocated into two different groups. The first group received only the messages from their colleagues. The second group received identical messages alongside a picture of the person.

The results were striking: including the picture of the existing donor increased the number of people signing up from 2.9% to 6.4% - more than doubling sign up rates.

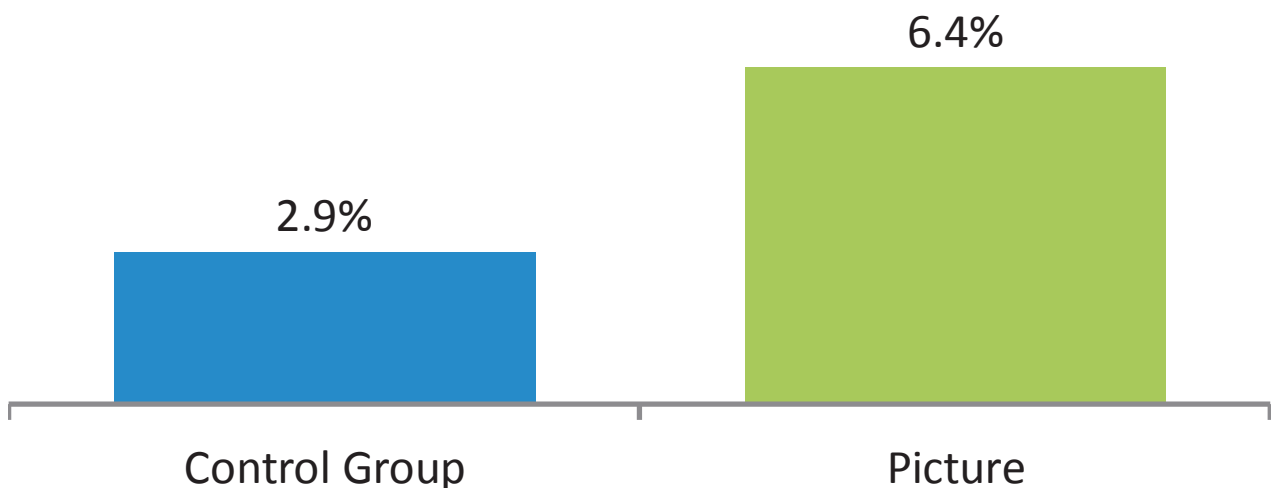
We also investigated whether other characteristics of the existing donor

A sample postcard from trial 3



might influence a new donor to give, including gender and geographical location. For example, it might be that someone of the same gender and living in the same location as a potential new donor might have more of an effect than someone of different gender living more than 100 miles away. However, we found that gender and location made no significant difference to people's willingness to sign up.

Trial 3: Response to postcard to sign up for payroll giving



Trial 4: Using personalisation and a small 'thank you' to encourage giving

When someone receives a gift, they often feel a desire to give something back. We wanted to test the effect of small 'thank you' gifts to encourage charitable giving, and to see whether these effects might be enhanced if we used more personalised appeals (see Insight 2 above).

In order to do so, we worked with the fundraising team of Deutsche Bank in their London offices as part of their fundraising campaign in support of Help a Capital Child and Meningitis Research UK. The existing scheme, which asked employees to donate a day of their salary to charity on a single day of the year, was already very tax effective and matched by the bank, so that a £1 donation could be worth as much as £2.88 to charity for a top rate tax payer.

A small packet of sweets from Trial 4



A volunteer from Trial 4



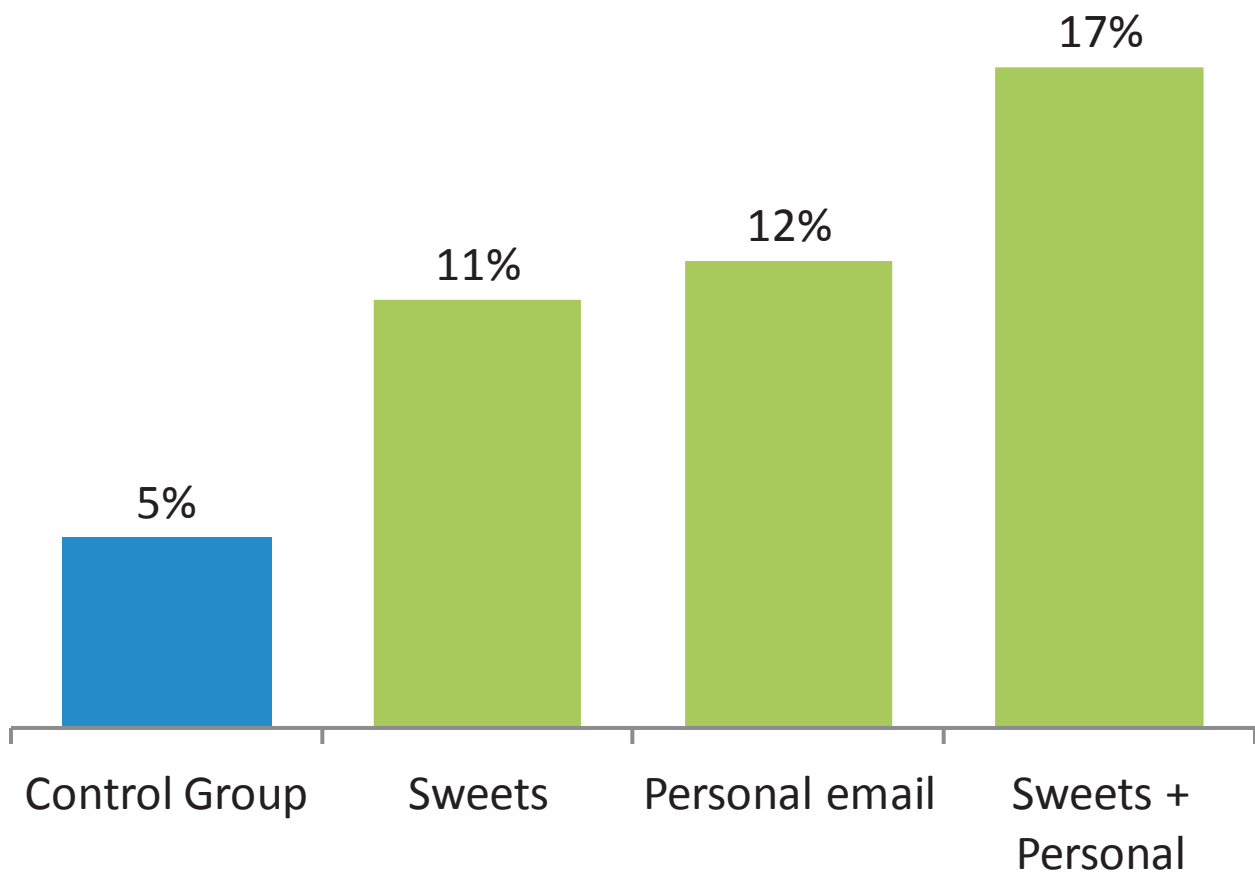
In the morning, all employees were randomly allocated to receive either a standard email from the CEO addressed either to 'Dear colleague' or to them by name (e.g. 'Dear David'). In addition, some people (depending on the office they worked in) were also greeted either by posters advertising the campaign, volunteers with flyers, or volunteers with sweets.

In the control group around 5% of people gave a day of their salary. This increased to 11% when people were also given sweets when they entered the building. Interestingly, this was about as effective as receiving a more personalised email from the CEO ('Dear David' rather than 'Dear Colleague'). 12% of people in this group gave a day of their salary to charity.

But by far the most effective intervention was giving people both some sweets as they entered the building and a personalised message from the CEO: this led to a tripling of donation rates to 17%.

Overall, Deutsche Bank staff gave more than £500,000 to charity on a single day. What this trial shows is that, if all staff had received the personalised email and sweets, the bank would have raised more than £1million.

Trial 4: Employees choosing to donate a day's salary



Trial 5: Helping people commit to donate money to charity through their wills

Timing matters when it comes to whether an individual is likely to donate to charity or not (see Insight 4 above). There are often particular touch points at which it makes sense to prompt people to join payroll giving schemes – such as when an individual signs their contract.

One such touch point is when someone is writing a will. Legacy Giving (leaving money to charity through your will), is an area that the Government is keen to encourage, for instance through the discounted inheritance tax rate available for people who leave more than 10% of their estate to a good cause. There is also evidence of a disconnect between people's intentions to give money in their wills and understanding of how to go about doing so - with 35% of those surveyed indicating that they wanted to leave money to charity in their will, but only 7% of wills containing a charitable bequest.²³

The Behavioural Insights Team worked with Co-Operative Legal Services and Remember a Charity to see whether charitable giving could be supported through people's wills and whether different messages, one of which draws

on the use of social norms (see Insight 3 above), would work more effectively than others.

When customers rang to book a will-writing appointment, they were randomly assigned to a will-writer, who would write their will with them over the phone. Will-writers were grouped into two teams, and we compare this with data from the baseline period before the trial, during which individuals were not asked specifically whether they wanted to donate money to charity in their will (this is the Baseline Group).

In the first treatment group, individuals were asked: "would you like to leave any money to charity in your will?" (we called this intervention 'Plain Ask').

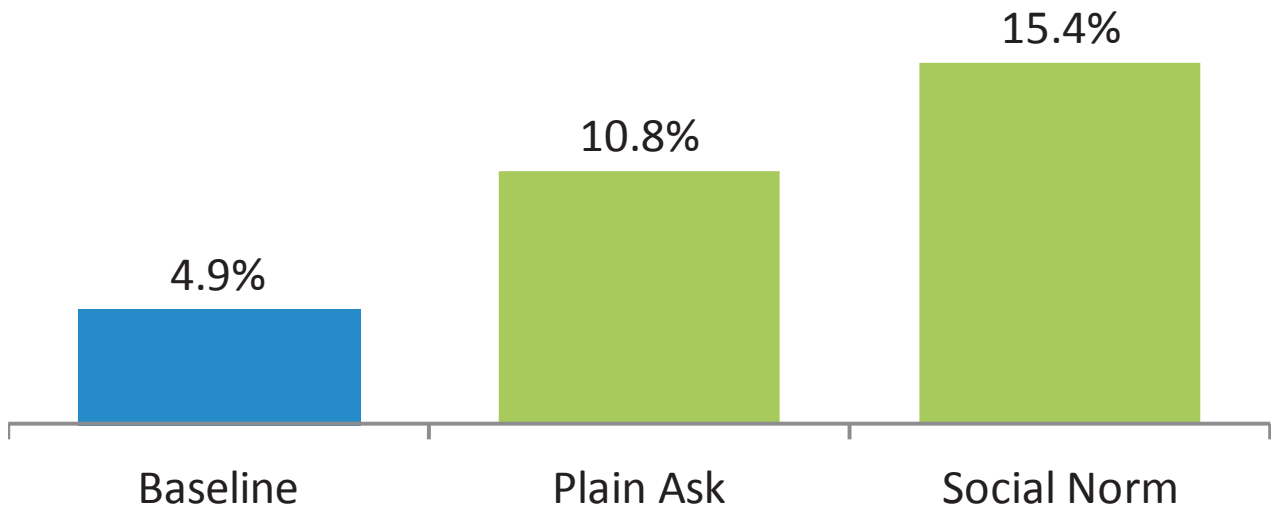
In the second treatment group, they were asked: "many of our customers like to leave money to charity in their will. Are there any causes you're passionate about?" (we called this intervention 'Social Norm')

These lines were included as a small part of a standard script for will-writers to ask. In the Baseline Group, 4.9% of individuals chose to leave a gift to charity in their wills. In the 'Plain Ask' group, 10.8% of customers chose to leave a gift to charity in their wills. Under the second treatment, 15.4% of participants chose to donate – a 200% increase compared with the baseline.

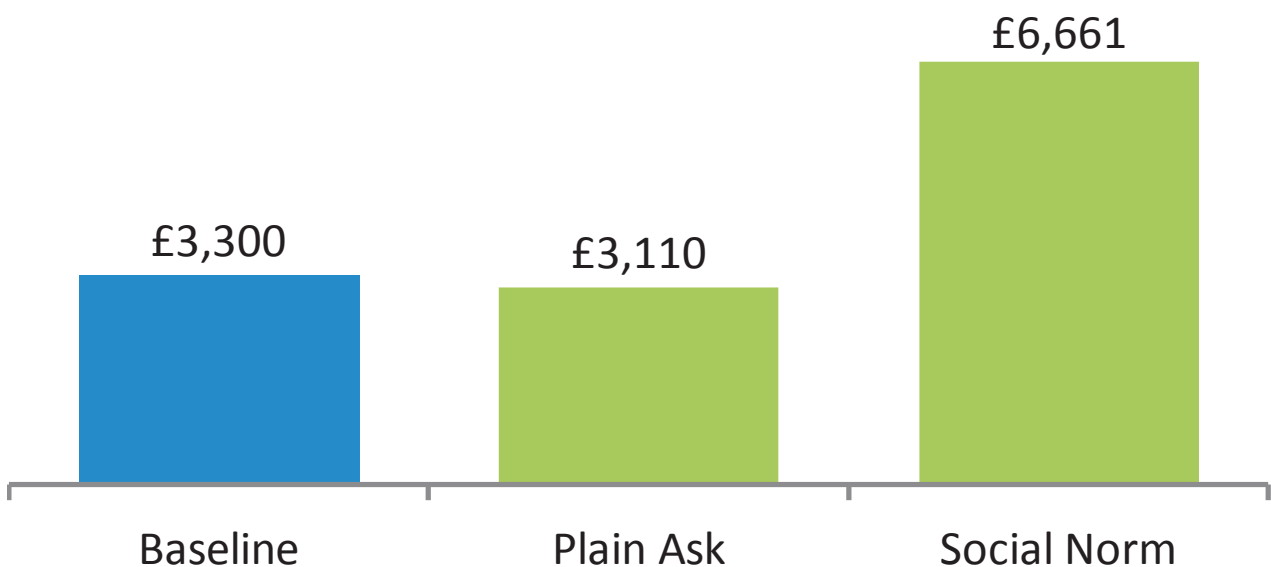
This clearly shows that simply asking people at the right moment whether they want to donate leads to a substantial increase in giving, and secondly that the way in which the question is asked is really important. More impressive still, the average donation among people in the third group (£6,661) is £3,300 larger than those in the first group (£3,300).

Overall, there were 1,000 individuals in each of the treatment groups. In total, the Social Norm group alone raised a total of £990,000, which represents an increase of £825,000 above the baseline. The Plain Ask and Social Norm groups collectively raised almost £1million above the baseline.

Trial 5: Signing up to legacy giving



Trial 5: Average donations



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