

# Increasing charity supporters' likelihood of leaving a bequest gift

## *Background*

This project was a collaboration between More Strategic, The Smith Family and TEST + Build.

- **More Strategic and The Smith Family** defined the project objective, designed initial interventions, designed the trial, and wrote the randomisation with the help of the TEST + Build platform.
- **TEST + Build** provided More Strategic and The Smith Family with feedback on the interventions and trial design.
- **More Strategic and The Smith Family** did a final re-design of the intervention, and The Smith Family staff implemented the trial (which consisted of sending direct marketing packs and making telemarketing calls via an agency).
- **TEST + Build** staff produced the analysis and wrote this report.

## Objective

To increase the proportion of warm donors of The Smith Family expressing an interest in leaving a bequest gift as a result of a direct marketing and telemarketing campaign.

## Trial design

### Interventions

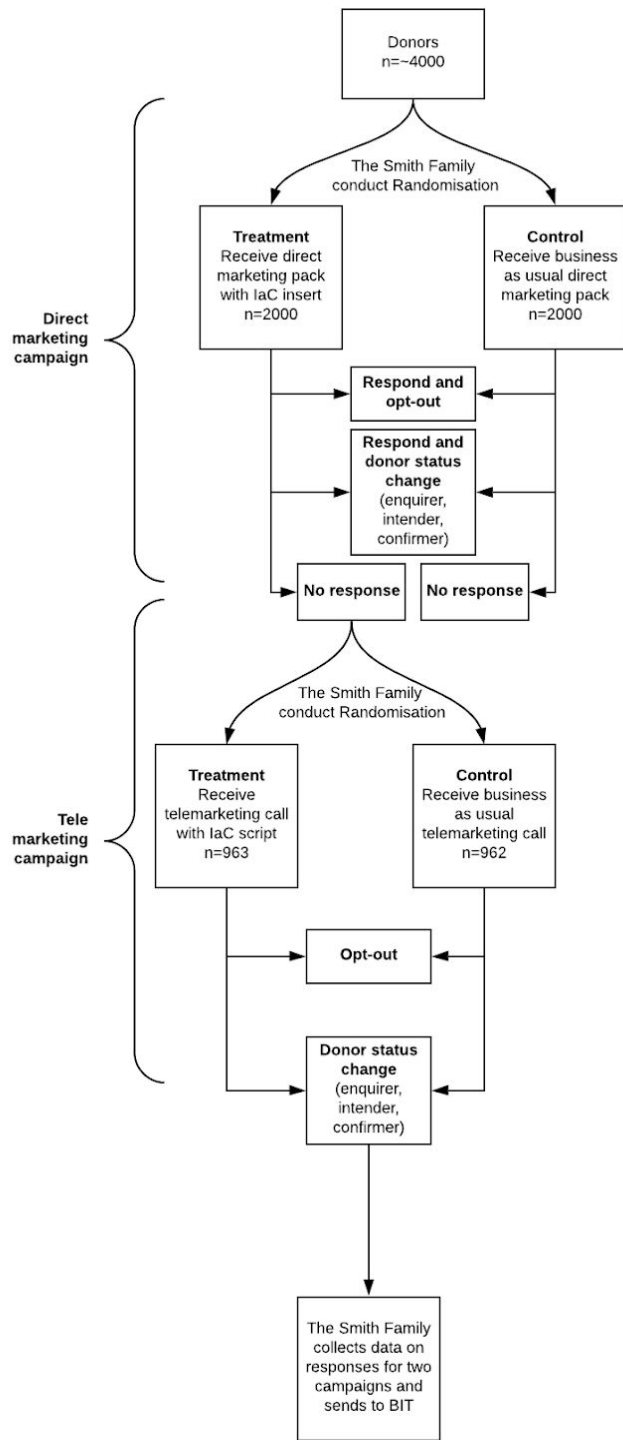
This project consisted of two trials and was part of a larger communications campaign from the Smith Family to its existing supporters. Trial 2 only included Trial 1 supporters assigned to the treatment (who had no status change).

**Trial 1: Direct-marketing (DM) campaign (January):** two-arm trial whereby supporters receiving a direct-marketing pack on bequest giving were randomised to receive either: (1) an insert from Include a Charity (IaC) (treatment) or (2) no additional insert (control).

**Trial 2: Tele-marketing (TM) campaign (February):** two-arm trial whereby supporters who did not respond to the direct-marketing pack (i.e. there was no change in their supporter status and they did not opt-out of further communications) received a follow-up phone call. Supporters within the DM campaign treatment arm were randomised to either receiving a call with: (1) an IaC script (treatment) or (2) a business as usual call script (control).

It is worth noting that the sample of participants of the TM trial is not directly comparable to the sample in the DM trial. This is because it only involves the subset of participants from the DM trial who did not respond/had no change in their status after receiving the insert.

The inserts can be found in Annexes 1 and 2.



## Eligibility

The trial sample consisted of 4,000 existing Smith Family donors from across different levels of donor segmentation (see Appendix for the sample split by donor segmentation).

## Randomisation

Randomisation was conducted by the Smith Family. Donors were stratified by donor segment and by their lifetime value and assigned to either treatment or control. The Smith Family first randomised 4,000 donors to either receive the laC insert or not as part of the DM trial in January. Following collection of responses, donors who were in the DM treatment arm and who had no status change were randomly assigned to the TM treatment or control group, with 963 donors receiving a call with the laC tele-marketing script and 962 donors receiving a business-as-usual call.

## Timeline

Letters were sent in January, tele-marketing calls were completed in February and outcome data was collected on 1st May 2019.

## Balance checks

For both the direct-marketing and tele-marketing trial we observed balance between treatment groups across historic giving behaviour (i.e. sum of all gifts), suggesting that the randomisation was balanced on these observable characteristics.

**Table 1:** Balance checks on total historic donations across treatment arms

Trial	Control	Treatment	p-value
DM trial	2455.63	2408.61	.147
TM trial	2440.23	2386.25	.909

## Results (DM trial)

### Primary analysis

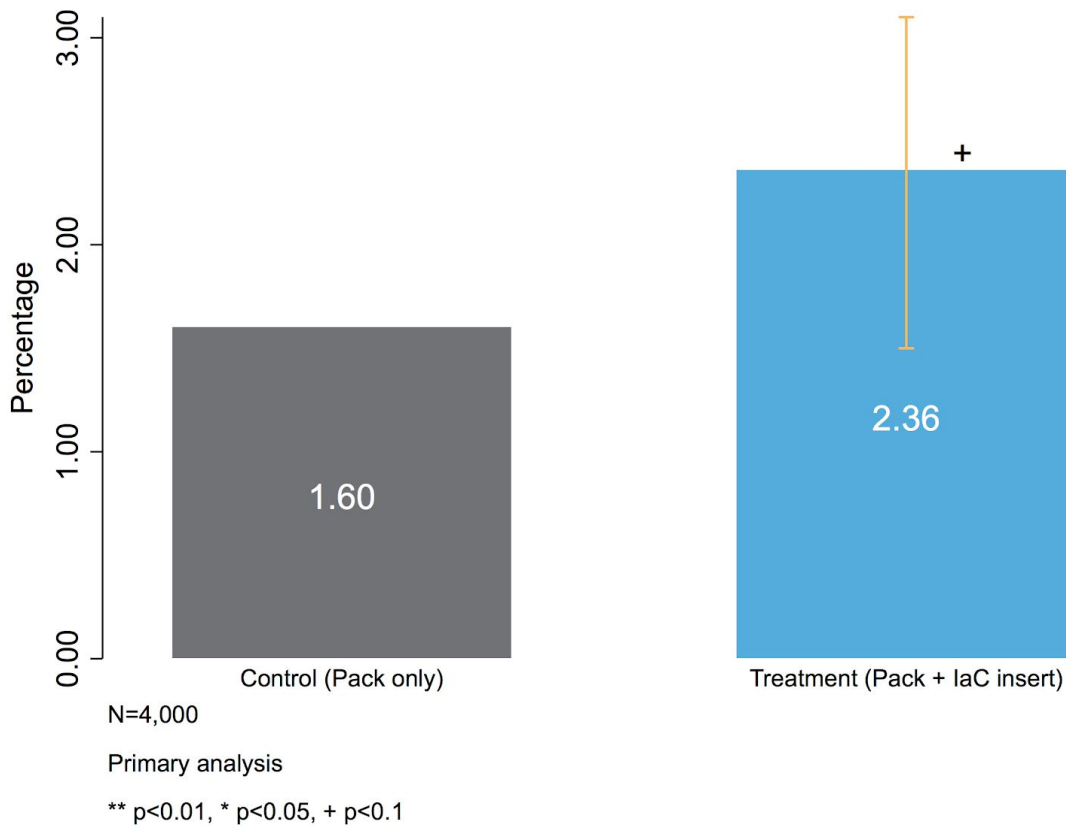
In our primary analysis, we investigate the effect of the insert on supporters' engagement with the campaign, i.e. whether donors respond to the direct-marketing pack, reflected in a change in their donor status on the Smith's Family database. Our outcome measure is a binary indicator of response equal to 1 if there is a donor status change and 0 if not as follows:

- Bequest confirmer: 1
- Bequest Intender: 1
- Bequest Enquirer: 1
- Not interested in leaving a bequest - now: 1
- Not interested in leaving a bequest - never: 1
- Unsubscribe all comms: 1
- No response: 0
- Deceased: 0
- Return to sender: 0

Using a logistic regression, we find that the insert increased the likelihood of responding to the campaign by 0.75 percentage points. This difference is statistically significant<sup>1</sup> at the 10% level (see Appendix for regression tables).

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<sup>1</sup> The probability that the results we observe from our trial are not based purely on chance.



**Table 2:** Descriptive data on response rates to the direct-marketing campaign by treatment allocation

	Number of individuals	Response rates (%)
Control	2,000	1.60
Treatment	2,000	2.36
Total	4,000	1.98

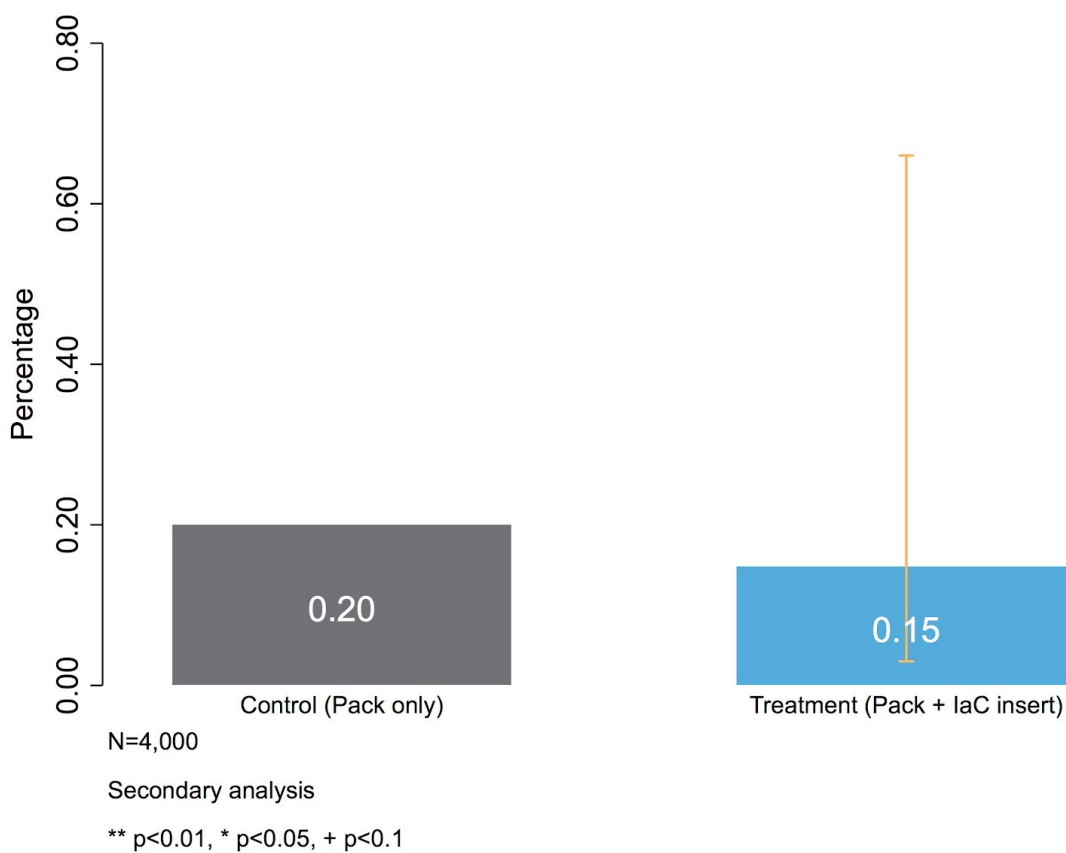
### Secondary analysis

In our secondary analysis, we investigate the effect of the insert on supporters' positive engagement with the campaign, i.e. whether donors' response to the direct-marketing pack is positive, as reflected in a change in their donor status on the Smith's Family database. Our outcome measure is a binary indicator of positive response equal to 1 if there is a positive donor status change and 0 if not as follows:

- Bequest confirmer: 1

- Bequest Intender: 1
- Bequest Enquirer: 1
- Not interested in leaving a bequest - now: 0
- Not interested in leaving a bequest - never: 0
- Unsubscribe all comms: 0
- Deceased: 0
- Return to sender: 0
- No response: 0

Using a logistic regression, we find no significant effect of the Include a Charity direct-marketing campaign on the likelihood of a response to the campaign being positive (see Appendix for regression tables).



**Table 3:** Descriptive data on donor status change following the direct-marketing campaign by treatment allocation

Trial	Number of individuals	Bequest confirmer (%)	Bequest intender (%)	Bequest enquirer (%)	Other <sup>2</sup> (%)	Undelivered <sup>3</sup> (%)	No response (%)
Control	2,000	0.05	0.10	0.05	1.40	0.95	97.45
Treatment	2,000	0.10	0.05	0.05	2.20	0.60	97.05
Total	4,000	0.15	0.15	0.10	3.75	0.78	97.25

**Table 4:** Descriptive data on positive response rates to the direct-marketing campaign by treatment allocation

	Number of individuals	Positive response rates (%)
Control	2,000	0.20
Treatment	2,000	0.15
Total	4,000	0.20

## Results (TM trial)

The tele-marketing campaign analysis was conducted on an intent-to-treat (ITT) basis. That is, if calls were undelivered, they were still included in the sample which we used to analyse the trial.

### Primary analysis

In our primary analysis, we investigate the effect of the IaC script on supporters positive engagement with the campaign, i.e. whether donors response to the tele-marketing campaign is positive, reflected in a change in their donor status on the Smith’s Family database. Our outcome measure is a binary indicator of positive response equal to 1 if there is a positive donor status change and 0 if not as follows:

- Bequest Confirmer: 1
- Bequest Intender: 1

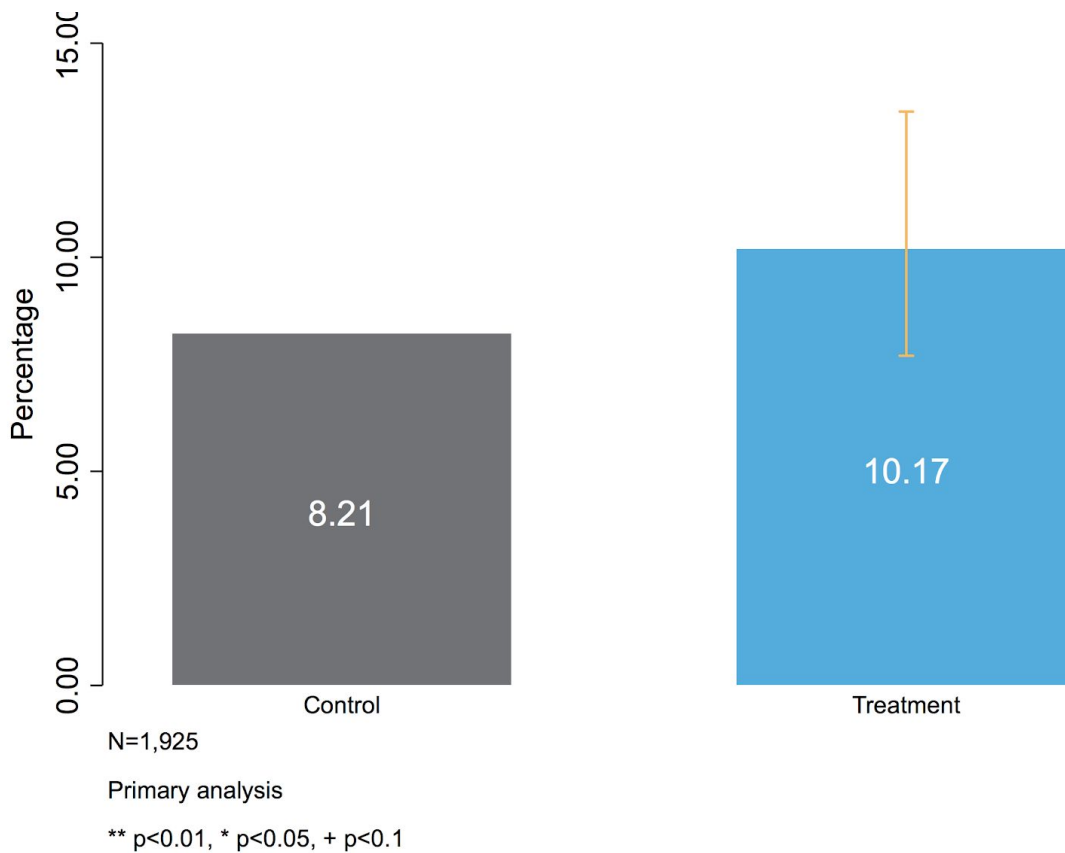
<sup>2</sup> Statuses: “not interested in leaving a bequest - now”, “not interested in leaving a bequest - never”, “unsubscribe all comms”

<sup>3</sup> Statuses: “deceased” or “return to sender”



- Bequest Enquirer: 1
- Not interested in leaving a bequest - now: 0
- Not interested in leaving a bequest - never: 0
- Do not call again: 0
- No change in status: 0
- Unavailable for duration: 0
- Uncalled / suppressed: 0
- Wrong number: 0
- Deceased: 0

Although the treatment (i.e. calls using the laC script) is associated with more positive responses, the difference between treatment and control responses is not statistically significant (see Appendix for regression tables).



**Table 6:** Descriptive data on positive response rates to the tele-marketing campaign by treatment allocation

	Number of individuals	Positive response rates (%)
Control	962	8.21
Treatment	963	10.17
Total	1,925	9.14

## Conclusion

In the direct marketing (DM) trial, we find that the Include a Charity insert marginally increased response rates. However, this effect was driven by more supporters saying that they would like to opt out of further communications or that they were not interested in leaving a bequest gift. As such, the increase in response rates did not translate into more donors expressing an interest or committing to leaving a bequest gift for The Smith Family. Moreover, in the tele-marketing (TM) trial, we find no significant effect of the Include a Charity script on positive response rates.

Below we provide possible reasons why an effect may not have been observed in the trials, followed by ideas for further testing:

- Donors may routinely receive communications from different organisations, and engagement with direct-marketing and tele-marketing campaigns may therefore be hard to shift.
- Donors may not have opened the communication pack or engaged with the phone call for very long.
- The outcome measure available (i.e. donor's reported intent on leaving a bequest gift) is an indirect measure of donor's giving behaviour. For the direct-marketing campaign, this relied on donors returning the communications pack to indicate that they intended to leave a gift. It is possible that this measure did not reflect supporters' actual giving behaviour (i.e. they may have updated their will without returning the communication pack).
- The communication pack focused on the steps donors need to take in order to leave a bequest gift, as opposed to how to respond to the communication pack.

- The communication pack contained information on both the IaC and the Smith Family, but it is possible that the IaC's advice of leaving a bequest gift did not drive donors to leave a bequest gift with The Smith Family specifically.

### **Simplify the information provided and the call to action**

Bequest giving may be daunting to donors who have not yet considered this form of donating. The content of the information-pack may be improved by:

- Reducing the length and providing only the information that is necessary as a first touchpoint to get donors interested in bequest giving.
- Simplifying the call to action to an intermediate goal (i.e. opt in to hear about bequest giving). This then puts the donor on the path to becoming a bequest giver.

### **Make it salient**

The pack may not stand out if donors are receiving communications from other organisations as well. It is essential to ensure that key information is easy to find. The communications may be made more salient by:

- Making the packs more visually appealing (i.e. putting a handwritten note from the charity to the donor,
- Personalising the content of the information within the packs to the donor (i.e. using previous giving behaviour, benefits to local area).

### **Make it timely**

Evidence suggests that the point at which donors are writing their will is a timely moment to ask them to leave money to charity<sup>4</sup>. Whilst earlier communications may still be a potential touchpoint to increase the likelihood of bequest giving, the current study does not provide sufficient evidence in favour of this. Communications could be made more timely by:

- Testing different moments of delivery (i.e. deliver the intervention closer to the point of will-writing by partnering with legal services, or using council data to deliver communications during other relevant moments of change such as when moving house).

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<sup>4</sup> <https://www.bi.team/blogs/applying-behavioural-insights-to-legacy-giving/>

## Annex 1: Direct marketing pack



**GIFTS IN WILLS**  
A gift for the future







# The power of your legacy.

By providing tailored support at specific developmental stages, The Smith Family ensures that students can get the maximum benefits from our *Learning for Life* program.

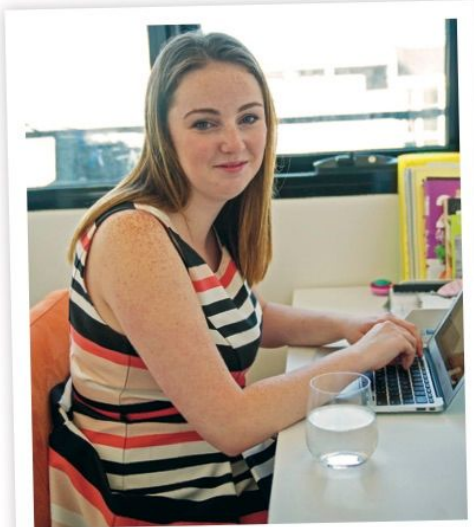
A better future is built one day at a time. Student by student, lesson by lesson, your legacy can help future generations of children who are missing out and falling behind to catch up and flourish. Together we can help build a more skilled, confident and motivated Australia.

## The Smith Family provides tailored support at different life stages.

Early years	Primary years	Secondary years	Tertiary years
<p>Literacy and numeracy support including:</p> <ul style="list-style-type: none"> <li>• Let's Count</li> <li>• Let's Read</li> </ul>	<ul style="list-style-type: none"> <li>• <i>Student2student</i> reading program</li> <li>• <i>Learning Club</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>iTrack</i> career mentoring</li> <li>• <i>Learning Club</i></li> <li>• Creative enrichment</li> <li>• Aboriginal girls' programs</li> <li>• Career and post-school pathways</li> </ul>	<ul style="list-style-type: none"> <li>• Tertiary mentoring</li> <li>• Financial literacy training</li> <li>• Leadership networking</li> </ul>
 <p><b>Outcome:</b></p> <ul style="list-style-type: none"> <li>✓ Improved reading</li> <li>✓ Improved maths</li> </ul>	 <p><b>Outcome:</b></p> <ul style="list-style-type: none"> <li>✓ Increased confidence</li> <li>✓ Increased motivation</li> <li>✓ Increased attendance</li> <li>✓ Improved reading</li> </ul>	 <p><b>Outcome:</b></p> <ul style="list-style-type: none"> <li>✓ Improved career goals</li> <li>✓ Increased confidence (for post school options)</li> <li>✓ Increased attendance</li> <li>✓ Increased advancement to Year 12</li> </ul>	 <p><b>Outcome:</b></p> <ul style="list-style-type: none"> <li>✓ Greater aspiration</li> <li>✓ Increased knowledge</li> <li>✓ Improved understanding</li> <li>✓ Stronger leadership</li> </ul>
<p><b>Overall outcome:</b> ✓ Greater social mobility ✓ Higher instance of full employment</p>			

Source: Improving the educational outcomes of disadvantaged young Australians: The *Learning for Life* program. The Smith Family Research Report 2016.

**Your legacy will change the lives of Australian children in need**



*I changed my handwriting, I fixed my spelling. I went from the back of the class to being an A+ student I wasn't failing because I was stupid, I was failing because I didn't have the confidence to do better.*

– Rhiannon, now studying Social Work at university

### **Growing up in poverty meant Rhiannon couldn't fit in and enjoy school like the other students.**

Her parent's financial disadvantage meant that Rhiannon missed out on the support that other children take for granted. She couldn't keep up with the teacher, and the other children made fun of her. Increasingly, Rhiannon withdrew and eventually she just wished she was invisible.

Unfortunately, Rhiannon's story isn't unique; The Smith Family work with children just like her every day.

Around 1 in 7 Australian children are living in disadvantage. They start their education without the early literacy and numeracy skills of their classmates, and too often, they remain behind.

Leaving a legacy means that you can change the future for generations of disadvantaged children. Through a Gift in your Will you'll make it possible for The Smith Family to provide ongoing support and effective out-of-school learning programs throughout a child's education. These will help future generations of disadvantaged children to find their inner confidence, realise their potential and create a better future for themselves – just like Rhiannon has.

**When you leave a Gift in your Will you'll be helping to end poverty in Australia through the power of education.**



Rhiannon with her grandmother, Teresa.

With your help, the next generation of poor Australian children doesn't have to become the next generation of poor Australian adults.

For more information on how to leave a legacy to The Smith Family please contact:

Jakki Travers,  
Gifts in Wills Manager  
02 9085 7118  
or toll free 1800 024 069  
or visit [thesmithfamily.com.au](http://thesmithfamily.com.au)



*everyone's family*

## Annex 2: Include a Charity Insert (DM trial)

### 6 STEPS TO WRITE YOUR WILL

Many generous Australians leave gifts in their Wills to charity. It has become an important financial contribution to charities and is vital for ensuring their work continues into the future. All gifts, large and small, make a difference.

- Select your beneficiaries**  
Think about everything you own (your estate and assets). You can leave these to your loved ones and your favourite charities. To consider those charities, visit [includecharity.com.au](http://includecharity.com.au)
- Decide on your distribution**  
There are different types of gifts you can give to charity, but all will make a lasting impact (see reverse page for guidance). Don't forget your superannuation. This is not typically covered by your Will as it is held by a trustee. You could choose to add your super to your estate and gift it to your favourite charity.
- Choose an Executor**  
This is the person who will ensure your final wishes are carried out. Alternatively, if you don't have a suitable nominee, you can select a State Trustee and their fees are paid from the money you leave behind.
- Write your Will**  
We recommend writing a Will with a solicitor to ensure it is a recognised legal document.
- Signing**  
Sign in front of two witnesses who are over 18 years old and not beneficiaries. Make sure each page has your complete signature. Everyone should then use the same pen to sign and date the last page.
- Keeping it safe**  
Make sure you give your executors a copy of your Will or keep it in a safe, secure. Let your loved ones know about your charitable gift so your wishes are carried out.

include a charity [includecharity.com.au](http://includecharity.com.au)  
Help the work live on.



**Paul Evans, a partner with Makinson d'Apice Lawyers and we thank him for his pro bono advice for Include a Charity.**

Paul suggests that before you update your Will ask yourself "Are there any causes or charities that are particularly important to you? Have you considered leaving them a gift in your Will?"

Paul says "Many people are open to the idea of charitable bequests. They not only assist charities to continue their good work, they also allow clients to make a personal statement of support about causes that are important to them. Solicitors raising the issue of bequests at the time of drafting a Will could generate millions of dollars of support for Australian charities."

A common myth is people think you have to be wealthy to leave a charitable gift in your Will, but Mr Evans says this is not the case.

"Anyone can leave a gift from their estate, no matter what size. Any gift means a great deal to a charity."

[includecharity.com.au](http://includecharity.com.au)

Many people, just like you, are leaving gifts to charities in their Will

HAVE YOU THOUGHT ABOUT A GIFT TO CHARITY AND THE LASTING LEGACY YOU CAN LEAVE?

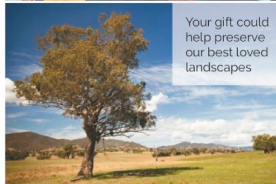
ENJOY THIS FREE GUIDE:  
6 SIMPLE STEPS TO MAKE A LASTING DIFFERENCE

[includecharity.com.au](http://includecharity.com.au)

include a charity  
Help the work live on.



With your help, the next generation of poor Australian children doesn't have to become the next generation of poor Australian adults



Your gift is an opportunity to give back to a charity that's helped your loved ones



### DIFFERENT TYPES OF GIFTS

#### Percentage or fractional:

A gift expressed as a percentage or fraction of your Estate. This takes into account the changing value of your Estate, due to factors such as inflation, property fluctuations and changes to the composition of your Estate over time.

#### Whole estate:

This comprises your entire Estate and may be a very significant gift.

#### Pecuniary or specific:

A pecuniary or specific gift clearly specifies the gift: it can be money, property, stocks and/or shares.

#### Residual gifts:

A residual gift is the remainder of your Estate after first leaving gifts to other beneficiaries and payment of any financial commitments, funeral arrangements etc.

#### Conditional gifts:

This may be gifts dependent on certain conditions being met.

include a charity  
Help the work live on.



## Annex 3: Business as usual script (TM trial)

### INTRODUCTION

Hi, can I speak to (name)?

Hi (name), my name is (agent) calling from Clever Contacts on behalf of The Smith Family Gift in Will team, how are you doing today?

(Name) We're not calling for a donation, but I will let you know this call is recorded for training purposes, is that ok with you?

Thank-you and firstly (Name), we wanted to say a huge thank you for the amazing support you give to The Smith Family; we could not support the thousands of Australian children we do without you and many others, so thanks for helping to make this possible; it's wonderful.

*[allow interaction and conversation]*

As you would know, 1 in 7 Australian children and young people are living in poverty and we believe education has the power to change their lives and break the cycle of disadvantage.

Is it stats like this that inspire you to support us, or something else (name)?

*[allow interaction and engage]*

I don't want to take a lot of your time today (name), recently you would have received some mail from us – about leaving a gift to The Smith Family, I'd like to take the opportunity to ask if like so many of our other supporters, have you ever considered leaving a gift in your will to The Smith Family?

### **YES CONFIRMED BEQUEST**

THANK YOU SO MUCH. We are so grateful that you have chosen to support our work with a Gift in your Will to the Smith Family. IT REALLY IS SUCH A KIND AND GENEROUS THING TO DO. I've taken a note here and someone from The Smith Family may be in contact to thank you personally. For this reason it's important that we have our records up to date.

Can I briefly check you are still at (address) and is this your best contact number?

And we have your contact name as (title + name + surname) – Spell last name, is that all correct?

And is your email address still (email) or do you have an email address we can add for you?

If it's ok with you may I add your DOB? We like to remember you on your birthday!

Thank you again for your wonderful support and for taking the time to chat with me, I know how busy everyone is.

### **CLOSE NO INTEREST**

That's no problem, we know it's not for everyone. I'll make a note here. The reason we ask is bequests form such a large part of our future planning. When we know someone is thinking in this way or has already included a GIW it gives us a tremendous peace of mind that we will be able to continue to provide our programmes for decades to come for our kids and our grandkids.

Thank you for all you already do and for taking the time to chat with me, I know how busy everyone is.

### **ADDITIONAL:**

Naturally close the call, suggested closes;

- Well thank you so much for your time today, it's thanks to the generous gifts from people like yourself that allow us to help Australia's most disadvantaged children get on the path out of poverty.
- Thanks so much for your time today, it was lovely to have to chat. Did you have any questions at all before I let you go?

### **ADDITIONAL INFORMATION:**

Established in 1922 The Smith Family now helps disadvantaged Australian children in 94 communities. The donations, regular gifts and sponsorships we currently receive allow us to look after our existing communities, but it is the Gifts in Will pledged to us that allow us to look far into the future and plan to expand into all of the communities that need our help.

### **CONVERSATIONAL PLUG-INS**

- Over the past 12 months alone you've helped us sponsor over 34,000 Australian children with the tools to succeed.
- Sometimes it's as simple as just books & shoes or activities like school excursions to light them up; sometimes they need absolutely everything through a sponsorship.
- What we do know 82% of all donations, and 100% of sponsorship funds, do reach the kids through Smith Family programs - which is a big consideration these days
- While the donations and regular gifts we receive allow us to look after the existing communities we currently work in, and there are 94 of them now; we are also aware there are still many communities across Australia which desperately need our kind of help.
- What we have seen is it is amazing Gifts left in Will that allow us to plan forward to move into new communities and give these children the longevity of programs they deserve.

If you'd like any more information about our work, please do have a look at our website:

<[www.thesmithfamily.com.au](http://www.thesmithfamily.com.au)>

Have a lovely day/evening!

## Annex 4: Include a Charity script (TM trial)

### Introduction

Hi, can I speak to **(name)**

Hi **(name)**, my name is **(agent)** calling from Clever Contacts on behalf of The Smith Family Gift in Will team, how are you doing today?

Before I get into why I'm calling, just to let you know that this call is recorded for training purposes, is that ok with you?

Great.

I don't want to take a lot of your time today (name), but as one of our most valued supporters we recently sent you some mail about leaving a gift in your will to The Smith Family. It included a story about a student called Rhiannon and her granny Teresa.

**You may remember as well that it contained a guide to leaving a gift in your will from an organisation called Include a Charity. Include a Charity found that many people wanted to leave a gift in their will but did not know how to do so. So, they created this guide listing 7 simple steps that anyone can take to leave a gift in their will to charity.**

**Here at The Smith Family, many of our donors left us a gift in their will last year because they wanted to honor and recognise their parents and loved ones whilst also leaving the world a better place and helping those that needed it most.**

**I know that the thought of writing your will can be daunting and may not be a priority right now, but it can be quick and easy, and we can help along the way.**

**I wondered if this is something that you have ever considered doing?**

#### **Conversational plug ins**

- Provide more tangible examples of the benefits of leaving a gift in will. For example:
  1. a gift of size X enables us to achieve Y
  2. Did you know that gifts in will contribute over 20% of income to many major charities? Most of these, come in the form of residual gifts.
  3. This year we received X gifts in will.
- Have a list of unique benefits of legacy giving: e.g. agency over what the money goes to, being able to leave a legacy/something to be remembered under, being able to honour a parent
- The Smiths Family future plan: if the money isn't being used now, ensure person on the call knows what the money can achieve
- Provide more tangible examples of the benefits of leaving a gift in will. For example:
  - One lady I was speaking to earlier told me that she's leaving a gift to support indigenous young girls in Western Australia, as she was brought up there and saw at first hand how they struggled with their education
  - One man I was speaking to earlier told me he owed his good fortune in life to a good education, and he wanted to make sure that other youngsters would have that good fortune too
  - One lady I was speaking to earlier was a retired teacher who wanted to make sure all the children in a classroom would have access to all the tools they would need to become life-time learners
  - One gentleman who had to leave school in Year 10 wanted to make sure that other students who wanted to stay at school and go to Uni would get the opportunity to do what he hadn't
- Did you know that gifts in will contribute over 20% of income to many major charities? Most of these, come in the form of residual gifts
- Leaving a gift in your will is a way to say, "this is what I stood for in my life", "this is what I believed in".

- Leaving a gift in our will is a way for you to decide where your money goes. Helping in a specific geographic area, or in an area of education that you are really passionate about.
- Many people actually choose to leave a gift in memory of a loved one. One bequest The Smith Family received recently was from a lovely gentleman in Tasmania, whose mother had always encouraged him to do well at school and go on to further education as she had never been able to. What he's done is to support a number of students every year in Tasmania through his legacy.

## Annex 5: Trial sample giving behaviour

**Table 6:** Trial sample split by donor segment description

Donor segment description	Sample size (N)
Active RG (60 months+) + Cancelled Sponsor (60 months+)	1
Active RG (60 months+) + Cancelled Sponsor (Less than 60 months)	3
Active RG (60 months+) + Cancelled Sponsor (Less than 60 months) + Cash Donor	2
Active RG (60 months+) + Cash Donor	60
All other Active RG (60 months+)	128
All other Cancelled RG (60 months+)	1
All other Cancelled Sponsor (60 months+)	200
Bequest Enquirer	156
Bequest Intender	30
Bequest Prospect from Connect	81
Cancelled RG (60 months+) + Cancelled Sponsor (60 months+) + Cash Donor	4
Cancelled RG (60 months+) + Cash Donor	9
Cancelled Sponsor (60 months+) + Active RG (Less than 60 months)	8
Cancelled Sponsor (60 months+) + Active RG (Less than 60 months) + Cash Donor	4
Cancelled Sponsor (60 months+) + Cancelled RG (Less than 60 months)	16

Cancelled Sponsor (60 months+) + Cancelled RG (Less than 60 months) + Cash Donor	10
Cancelled Sponsor (60 months+) + Cash Donor	121
Cash (Lifetime gift \$5,000+)	2
Cash (given 1+ gifts >= \$1K)	196
Cash (given 10+ gifts)	1,600
Cash (given 5-9 gifts)	1,047
SG (Lifetime gift \$1,000 to \$2,499)	280
SG (Lifetime gift \$2,500 to \$4,999)	40
Total N	3,999

## Annex 6: Regression Analysis

Table 1-3 present the logistic regression results. Column 1 examines the association between the outcome and the treatment variable only. Column 2 adds control variables for gender and lifetime giving value. For the regression with controls, respondents who identified as a “couple” or for whom gender information is unknown are dropped as a coefficient cannot be computed using logit.

**Table 1: Effects of Treatment on direct-marketing campaign response rates**

	(1)	(2)
	Logistic: Response Binary	Logistic: Response Binary
Treatment	0.007+ (0.004)	0.008+ (0.004)
Observations	4,000	3,996
Controls	No	Yes

Standard errors in parentheses

\*\* p<0.01, \* p<0.05, + p<0.10

**Table 2: Effects of Treatment on direct-marketing campaign positive response rates**

	(1)	(2)
	Logistic: Positive response Binary	Logistic: Positive response Binary
Treatment	-0.000 (0.001)	-0.001 (0.001)
Constant		
Observations	4,000	3,705
Controls	No	Yes

Standard errors in parentheses

\*\* p<0.01, \* p<0.05, + p<0.10

**Table 3: Effects of Treatment on tele-marketing campaign positive response rates**

	(1)	(2)
	Logistic: Positive response Binary	Logistic: Positive response Binary
Treatment	0.019 (0.013)	0.020 (0.013)
Observations	1,925	1,924
Controls	No	Yes

Standard errors in parentheses  
\*\*\* p<0.01, \*\* p<0.05, \* p<0.1