



IN-MEMORY INSIGHT | 25.01.2021

PUBLIC

# Key lessons from 10 years of collaboration



LegacyForesight

In-Memory Insight is a programme to map, measure and research in-memory giving and fundraising. We work closely with a learning circle of leading British charities – over 80 in the past 10 years – who agree to pool their budgets, experiences and data to help build evidence and insight.

This report summarises the headlines emerging from our ten years of donor research. We are grateful to our learning circle members for agreeing to share these findings more widely.

## **In-memory is an important motivation for engagement**

Our research confirms that in-memory is a significant motivation for engaging with charities – whether by giving money, participating in events, volunteering or leaving a legacy. Many in-memory donors develop an enduring personal connection with the chosen charity, as it represents a link to someone they have loved and lost.

The act of giving in honour of a loved one can be helpful to the bereaved as well as the charity; providing focus or diversion, giving something positive to think about, and encouraging mutual support between family and friends. This is particularly important when a life has been 'cut short', due to illness, accident or violence, where the need to 'make good out of bad' is often compelling.

**We are frequently reminded that in-memory giving is not a one-way street. Donors appreciate the experience, the outlet, the reward it gives them and its role in helping them remember. Fundraising can be an important way of ensuring a loved one will not be forgotten.**

## **The loved one is the 'reason why'**

The motivation to give is intimately connected to the deceased – although people give to a charity, most are primarily doing it *for* the deceased, in effect acting as a channel on their behalf. The loved one is their reason for engaging with you and their 'reason why'. It is important always to remember and respect this when communicating with in-memory donors.

**In-memory donors may want different levels of engagement or information about your work, but the one thing they all have in common is that their loved one is at the heart of the relationship.**

This means that putting them into standardised communication programmes or placing your charity's needs first is missing the point. We have learned that the more a charity can connect supporters with their loved ones, the more they will want to come back and support again. These connections are highly motivating.

Bereaved people tell us that storytelling is an important part of remembrance. Offering donors opportunities and outlets to tell stories about their loved one - e.g. through tribute funds or at events – can help you to connect with them.

## The age of the deceased is key

Our research suggests that those affected by a life cut short may feel and act differently to those whose loved one has reached old age. While the grief may be just as strong, there is perhaps a greater sense of inevitability when faced with an elderly person's death – so the desire to honour their life comes to the fore. Those trying to come to terms with a life cut short experience a thorny range of emotions – from guilt to anger to activism – and their motivations for giving in memory are likewise more complex.

## Catalyst donors are vital and often develop over time

While many In-memory donors give just once, some travel along a journey, engaging with a charity over many years, in a variety of ways, and giving/raising considerable sums in the process. We call these highly-involved supporters the 'catalyst donors'.

Most of the catalyst donors we interviewed had suffered the early or untimely death of a loved one. These donors were highly motivated to keep alive their loved-one's memory and/or to make a difference in their name.

In reality, the boundaries between one-off and longer-term donors are very blurred, and many of the one-off donors we interviewed had the potential to become longer-term supporters. Indeed, some of these 'one-off' donors talked of their ongoing (but unrecorded) support for a charity linked to a loved one, e.g. through street collections and raffles.

At the start of their journey, catalyst donors usually had little idea of where it would lead. Even highly active catalyst donors could start small with limited ambition, which expanded along with their self-confidence. As they became more experienced and confident over time, they appreciated it when their charity relationship shifted to reflect this, and they were afforded more freedom in their fundraising activities.

## Good stewardship makes all the difference

The good stewardship of In-memory donors is vital, not only because they represent potential, but also because it is easy to disappoint or even alienate them. Donors do not want to feel that their emotional goodwill is being abused by inappropriate 'selling techniques'. Rather they want to think that the charity is grateful for their donation, which is somehow as special to the charity as it is to them.

The experience of the first interaction is crucial, and donors expect a swift acknowledgement and a warm thank-you. They want charity communications thereafter to feel sensitive and appreciative. Personalisation is a crucial element of in-memory stewardship. The more personal a tribute can be made the better, and donors will eagerly adopt personalisation when offered it.

Understanding people's motivations for personalisation helps with meaningful stewardship. If welcomed as an opportunity rather than a problem, personalisation is key to unlocking product design and in-memory offers. In-memory donors can be great product developers!

Your staff have a pivotal role in effective in-memory fundraising relationships. Compassion is an essential requirement, but donors also want staff to be friendly and approachable; efficient and practical; appreciative and encouraging. Our interviews tell us that the 'best' staff take pride in what donors are achieving and tell them so, making them feel great.

## In-memory giving can lead to more, larger legacies

In 2019 we collected detailed donor data on the in-memory journey from our Learning Circle members, so that we could compile hard evidence on the correlation between known in-memory donors and subsequent legacy gifts.

We found that donors with a known in-memory connection were three times more likely to pledge a legacy to the charity – and twice as likely to be legacy prospects – than standard regular donors (those giving via direct debit or standing order).

We also found that legators who had a known in-memory connection to the charity left bequests of significantly higher value. The average value of a residual legacy from a known in-memory donor was two thirds higher than one from a donor with no known in-memory connection. For cash gifts, former in-memory donors gave double the amount. **While we can't say for sure that these are all 'in-memory legacies', we know that in every case the legator at one point had a relationship with the charity based on remembrance.**

From an online survey of 4,000 adults in the same year, we found the same strong link from a different perspective. We asked all legacy donors if any of their bequests had an in-memory connection, and 40% said that at least one gift in their Will was in memory of a loved one.

Furthermore, our focus groups and depth interviews showed that legacies which are clearly 'in memory of someone' effectively trump those that have no real connection to a loved one. Once made, bequests of this kind might be joined by others, but they are very unlikely to be removed. Donors felt that these legacies were special and protected because of the in-memory connection.

**We know that an in-memory motivated gift can bring great benefits, both to a donor and to the charity, including focus and a therapeutic outlet for grief; a new reason to get in touch and the inspiration for continued engagement. But there is now hard evidence to show that an in-memory relationship with a charity may also lay the foundation for a legacy gift.**

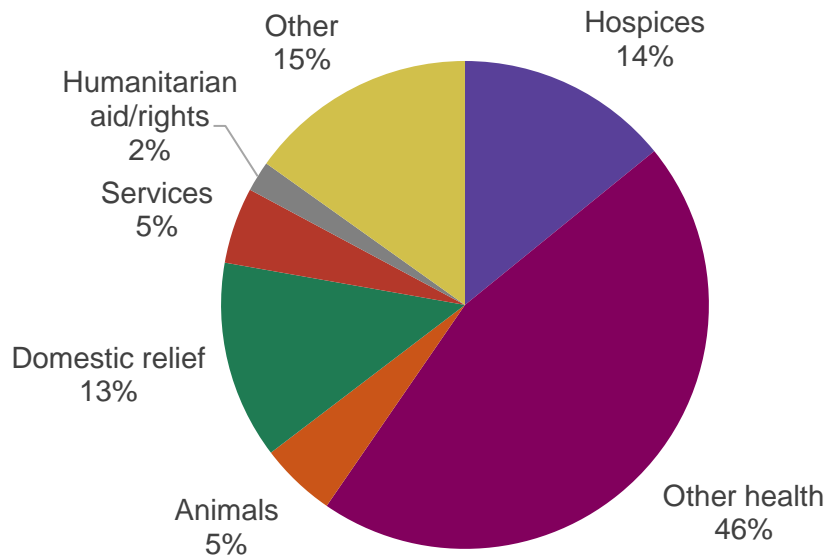
## Health charities dominate, but this is declining

Health charities are the obvious and instinctive choice for many In-memory donors – especially immediately after the death. Where a charity has helped to care for the deceased, there is enormous gratitude and donors are motivated to give something back in order to say thank-you.

With charities related to the cause of death, the motivations are to help other people suffering from the same illness and to help find solutions or a cure. These decisions are often more rational and less emotionally charged, particularly where the charities concerned are large. But if the disease area is under-researched or less well known, donors tend to think they can make more of a difference.

According to our 2019 Omnibus survey, 60% of all In-memory donations went to health charities, but this figure has been declining. In 2013, health charities took 70% of donations. **The remaining donations were made to a wide variety of 'loved-in-life' causes, not least children, armed services, animals and churches.**

## % in-memory donations by cause



Populus for Legacy Foresight, April 2019

## Loved-in-life charities have a growing place

Our research suggests that in-memory can also be highly relevant to loved-in-life causes, providing they can develop sensitive, imaginative products and messages that are tailored to their audience's needs. With loved-in-life charities, the motivation is to do something that fits the interests and values of the deceased and these decisions are generally personal and heart-warming. This sector is growing.

Passion is a key factor in loved-in-life in-memory donations. These donations tend to be made by the close relatives of people who were deeply affected by the charity's work. The donor wants their gift to symbolise the person being remembered and the passions and values they held dear.

## In-memory giving is widespread among UK adults

We have measured the levels of bereavement and in-memory giving reported by the general public over several years, using omnibus surveys.

Many adults have experience of bereavement. In 2019, just under 23 million, or 44%, of UK adults had been bereaved in the last 2 years and this experience spanned all ages.

31% of adults had given in memory in the past year, often giving in memory of two or three people. They remembered family members, but also friends, and we know that in-memory giving relationships can extend over many years. Donors are often reluctant to stop because it would be tantamount to 'giving up' on the person remembered.

## In-memory giving is worth a great deal

To date, we have measured levels of In-memory giving in two ways: first, the value of identifiable in-memory income *received* by charities, and second, the value of in-memory donations *reported* by the general public.

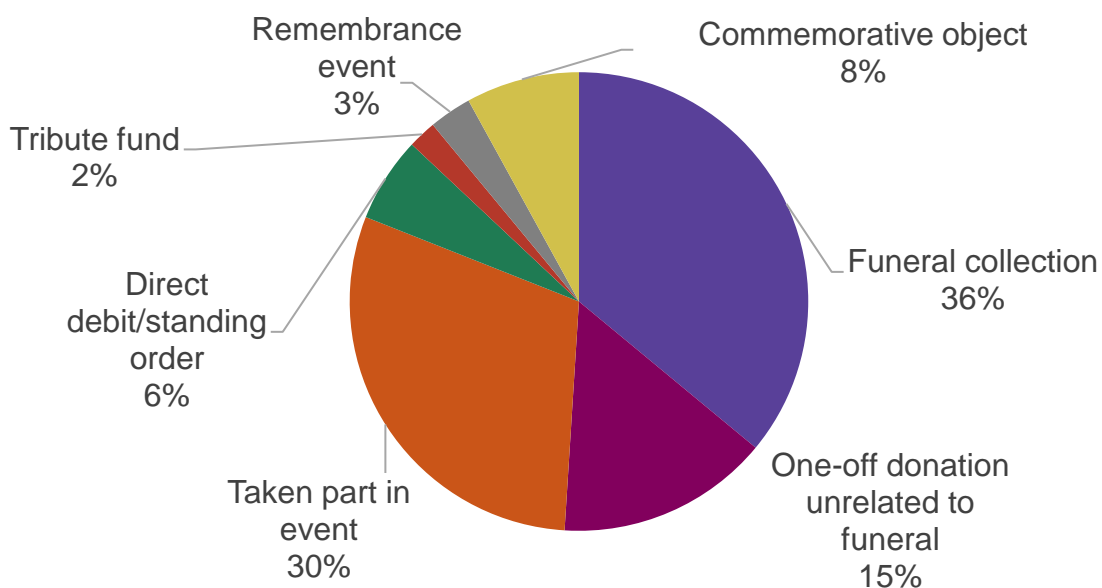
We estimate identified sector in-memory income to be around £410m (2019) – that’s around 8% of total voluntary income. This estimate is likely to exclude a large number of invisible In-memory donations – both one-off and regular – which would boost the figures still further.

But if we extrapolate in-memory giving from the numbers of adults who say they give together with the average values given, the in-memory market could be as much as £2.2bn or 30% of fundraised income, excluding in-memory legacies.

## Funeral donations are most common, but diminishing

In volume terms, funeral gifts are the biggest category, accounting for 47% of all In-memory donations. According to our 2019 omnibus survey, 16% of adults had made a funeral donation in the past 12 months. However, since average donation values are relatively low, funeral gifts account for just 36% of all In-memory giving in value terms.

### % given by channel\*



Populus for Legacy Foresight April 2019., \* Excluding events sponsorship and 'other' donations

Funeral donations have also been slowly declining since 2012 and we believe that the salience of charity donations at funerals has diminished, not helped by the decline in cash. As funeral donations have become more commonplace, donations have become easier to skip, and charities may need to work harder in future to secure them. The restrictions on funerals during the pandemic has accelerated this decline, as well as the trend to donations online.

## Funeral directors do *not* influence charity choice

Our research in 2018 debunked the long-held supposition that funeral directors have **significant influence over the family's** choice of charity for a funeral collection. The funeral directors we interviewed told us that it was exceptionally rare for them to be asked by the family to suggest a charity. In our consumer research, 87% of respondents said the funeral director had no influence, and 96% of funeral arrangers had found it easy to choose an appropriate charity themselves.

When we asked how funeral collections were taken, it was clear that funeral director involvement in collections is very much in decline. This was due to cost, complexity, the potential for fraud and a lack of demand from families. Our research suggests that in the future, funeral directors will dissociate more and more from funeral donations and decisions will be increasingly made and executed by families.

Online (or some other form of electronic) donation is very much the direction of travel, in the context of an increasingly cashless society. In our consumer research we asked all funeral arrangers if they had an online donation page and one in five (22%) did. Among younger people – 18-34s – this figure was nearly 50%, implying a definite trend for the future.

## Events are the second largest segment in value terms

Money raised through events is the second largest in-memory category in value terms (accounting for 30% of total In-memory giving), due to the significant sums raised by fundraisers.

Participating in events in-memory can be an important focus for grieving, healing and discussion. This is particularly true in the early days following the death. The people we interviewed in our focus groups talked of how the event gave them comfort, an opportunity to remember and in some cases, a sense of closure.

Donors said that they were more motivated when doing an event in memory, which meant that they put more effort into the fundraising and were less likely to back out. Participating in-memory meant that the event was more personal and more emotional.

There were significant differences between men and women. Men were often more attracted to physical events than women and in particular, to events that they felt were challenging. Women, conversely, were less attracted by physical challenge and more by social reward. Women looked to friends and family for support and empathy as opposed to competition.

The other big difference between men and women was the extent to which they wanted to be overt about the in-memory connection. Men were much more likely to be covert about this - they didn't always feel the need to tell others. Women on the other hand were more open about the connection. They were more likely to want to personalise events and openly name the deceased.

## One-off and regular donations are often invisible

Beyond the funeral, regular and one-off donations account for 21% of all In-memory giving. Such gifts were often mentioned spontaneously in focus groups, especially to mark Christmas, anniversaries or birthdays. On the death of a parent, such a gift may be seen as 'following the family tradition'.

As a more considered donation (made after the immediate trauma has passed), 'loved in life' charities might well be chosen here and our data shows that these charities do indeed fare better after the funeral. Such donations are often invisible to charities – in part because the donor is not asked why they are giving.

## Tribute funds are growing and powerful

Although too small to track reliably in our omnibus surveys, there is a lot of evidence to show that tribute funds are growing, if only to take funeral donations instead of cash. During the pandemic, they have been promoted by funeral directors and charities alike, carrying messages and stories that have brought consolation to families when there was little real life contact.

**It is clear from several of our research projects that tribute funds are very powerful fundraising tools. They can underpin an in-memory journey and become a focal point for action, pulling everything together. Once set up, they became repositories for a myriad of in-memory donations from a wide range of different sources, encouraging and incentivising targets with their visibility.**

Really importantly, tribute funds are happy places of remembrance, visited on a regular basis. They have a strong function in encouraging memories of a loved one, and a healing power – helping donors to cut through darkness and grief.

Charity tribute funds enable donors to talk about their loved one with invited family and friends in a more intimate way than more 'public' social media spaces like Facebook. They have the potential to be more personal spaces for remembrance and where there is a strong connection between the deceased and the charity, more spiritual ones.

## Commemorative objects can capture the imagination

The purchase of commemorative objects such as plaques and benches accounts for around 8% of money raised (2019). Here, the motivation to give appears to be strongly linked to the interests of the deceased – **and indeed is often at the deceased's behest**. But in-memory drivers are also based on the person left behind and their own emotional needs.

One of the strongest things that bereaved people feel is a sense of absence and they seek to fill this through physical and emotional connections, which include items and places of remembrance.

Focus groups also suggest that – once known about – imaginative 'living' commemorative items such as sponsoring a child or a puppy or planting a tree can be highly attractive to these donors – the ability to specify/personalise the gift is seen as a real plus.



## Social media is changing death and remembrance

Looking to the future, we know that technology will have a large part to play. Social media, for example, is changing the way people talk about death and remember their loved ones. It creates more exposure to death in general and more openness and discussion of death.

In our research, social media (particularly Facebook) was clearly a *place* of remembrance where bereaved people could go. Moreover, if grieving is helped by the *quality* of people's memories, social media undoubtedly enabled more and better memories to be collected from a wide range of friends and relatives.

Bereaved people derived great comfort from talking to family and friends who knew their loved one well. They sought to make connections with their loved one through the people, places and organisations they had cared about. Some actively sought connections through social media with the charities involved in their loved one's life, to feel close to them. In some cases, they were able to connect with other charity supporters who had shared a common experience. Such social networks were comforting and valuable.

## The pandemic is changing the in-memory landscape

This year's In-Memory Insight project is exploring how the in-memory landscape will change after the pandemic. It has clearly been an extremely difficult time for bereaved people and professionals alike, and conventional remembrance has been diminished by the restrictions. We have seen previous trends accelerated, such as the growth of direct cremations where there is no ceremony and no family in attendance

The use of technology has also accelerated, suddenly vital to enabling participation in funerals, connecting families with loved ones and providing care. We suspect that online funerals are here to stay, with implications for how charity donations are embedded in the future. There has been a sharp drop in funeral donations, but a growth in tribute funds and online giving. These too, are likely to be features of the post-pandemic in-memory market.

For charities, there are opportunities to fill the gap felt by bereaved people and to show supporters that they care, amid more competition from the formal and informal care givers that have emerged during the crisis.

We will explore these challenges and opportunities in the year ahead.

## More about In-Memory Insight

In-Memory Insight explores the size, shape and scope of in-memory giving in the UK. The programme aims to collect objective evidence and insight on in-memory giving, in order to build the case for investment, inform fundraising strategies and help manage relationships with supporters.

The In-Memory Insight programme is funded by a Learning Circle of leading British charities who agree to pool their budgets, experiences and data to help build our collective knowledge. We operate a rolling research programme, with each year building on the one before.

We define in-memory as “**any type of charitable giving or fundraising commemorating the life of someone special**”. A range of in-memory motivated activities are covered in our research, including gifts at funerals, direct in-memory donations both one-off and regular, **the setting up of ‘tribute funds’, the purchase of commemorative objects** such as benches and trees, participation in fundraising events such as marathons and bike rides, and legacies made in honour of a loved one.

The programme sets out to explore:

- What motivates in-memory donors to give to charity – and how does it make them feel?
- What do in-memory donors need, expect – and experience – from the charities they support?
- How many/much In-memory gifts are being given? Through which channels?
- What is the current status of In-memory fundraising in the UK?
- What can we learn from good practice examples – both here and overseas?

To answer these questions, we use a variety of research techniques including focus groups and depth interviews, omnibus surveys, good practice case studies, the analysis of performance data from Learning Circle members and interactive member workshops.

For more information on In-Memory Insight contact Caroline Waters:

[c.waters@legacyforesight.co.uk](mailto:c.waters@legacyforesight.co.uk)