



Online wills through the eyes of consumers

Digital Legacy Insights proposal 2024

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Public



Introducing Digital Legacy Insights

For the last three years, Legacy Foresight has been collecting evidence on the current scale and shape of digital legacy fundraising through its consortium research programme Legacy Fundraising 2.0. The programme aimed to drive discussion on the value of digital legacy fundraising and gain a deeper understanding of how charities were using digital and social media to inspire and inform legacy donors.

As digital technology permeates all aspects of our lives and charities are experiencing digital transformations in every sphere of their organisations, we felt that the aims and focus of Legacy Fundraising 2.0 needed to shift, to incorporate the wider remit of exploring key digital topics and issues affecting legacy fundraising.

So for 2024, our programme has been renamed Digital Legacy Insights and we will be shining a spotlight on the key issue of online wills.

The growth of online wills

Interest in online wills has been rising over the last few years, as the pandemic accelerated digital adoption across all ages in society. This is certainly reflected in interest and discussion from legacy fundraisers if not from consumers themselves.

In a relatively short space of time, the number and variety of online will providers have proliferated. Many have seen the charity sector as an opportunity to help them reach a fragmented and saturated consumer market, and several online will brands are now well embedded in the legacy sector.

Online wills are commonly used by charities as a vehicle to recruit potential new legacy donors and are embraced by legacy marketers as they provide a tangible, measurable way of evaluating their legacy marketing, in a scalable, low-cost way. As they have evolved, they have stimulated much discussion in the sector.

There are many differing opinions as to the merits or not of online wills. Supporters see it as an essential service and an important innovation to modernise the industry, making wills more relevant and accessible to our modern population. Bequeathed's partnership with RNIB to create an accessible will writing service for blind and partially sighted people is a good example of how online wills can bring positive changes and much needed innovation to the sector.

However, others are more cautious, concerned with the legal validity of the output and questioning whether online wills are sophisticated enough to accommodate the complexities of modern family structures and estates. As with other non-solicitor made wills, online wills face questions such as the ability to check for mental capacity or protect will makers from coercion. Furthermore, whilst wills can be drafted online, there still needs to be an offline element to print, witness, sign and potentially store the will. So there is a concern that this could leave estates more exposed to challenge in the future.

What is true is that online wills are growing in popularity and becoming more and more common. Our 2019 research found that 8% of current wills were made online and more recent research from the National Will Register (The National Wills Report 2023) found that 16% of people had made an online will.

Recent Legacy Foresight research has shown that 71% of 45-54 year olds and 83% of 35-44 year olds don't have wills yet. With younger people being increasingly digital first and more likely to turn to the internet for advice and conduct their financial affairs online, it is likely that a significant proportion of new people entering the will making market will gravitate towards an online option.

Online will writing services have valuable insights about their customer base, which they share in different ways with their partner charities and the wider sector. However, there is a gap when it comes to understanding online wills from a consumer perspective.

So, in this year's Digital Legacy Insights programme we will look at online wills from a consumer perspective, seeking to understand more about who is making them and why; how they make their decisions; what their choice criteria is and importantly where charities and charitable bequests fit in.

Plans for 2024

In this new cycle of Digital Legacy Insights will explore **online wills** from a consumer perspective and results will be shared and discussed at a series of online workshops and a final in-person workshop, spread over a period of 6 months.

Research objectives

- To get a snapshot of the current online wills landscape in terms of uptake and growth over time
- To identify the current limitations of online wills and future opportunities
- To understand the consumer perspective of online wills – why and how they chose them and their experience
- To understand where and how charities fit into this decision making journey and how they can positively enhance the supporter experience through this process

Programme plan

We will build a **current snapshot of the online wills landscape** by:

- Reviewing the different online will providers along with the products they have available and new innovations being introduced
- Reviewing how our consortium charities are investing in, supporting and promoting online wills
- Sizing the market, with the latest figures on the prevalence of online wills, along with a demographic breakdown of people who have made online wills, the type of online wills they have used and whether it was their first will or not
- And finally, we will also aim to incorporate an expert perspective through expert interviews with a range of online will providers

We will then **spotlight on the consumer perspective** of the experience of making an online will, using qualitative ethnographic research to explore the motivations and the experience of making an online will. We will look at the decision making process, the customer journey, the prompts/ triggers and the obstacles/ fall-out points along the way as well as the role of the charity and where it fits in the process.

Key questions we will consider include:

- 1) **Understanding the choice criteria** – Why they chose to do an online will? What their thought processes were? What research they did? How they evaluated the different options? How they knew an online will would work for them? What their prompts and triggers were?
- 2) **Understanding the will writing journey** – What the different stages of the process were? How long it took? What their experience was like? What barriers/ obstacles/ check points they came up against? When/ how the charity element came up? Do they envisage making revisions online in the future or would they revert to a traditional offline method e.g. solicitor if they needed to revise/ redraft it?
- 3) **Understanding the role of the charity** – Was the will made through a charity or not? How they decided which charity to include/ which charity to do their will through? Were they prompted by charity marketing? How they decided how much to pledge? What (bequest) prompts they received? What contact if any they have with the charity? Whether they informed the charity of their pledge afterwards?

Additional questions to be considered throughout the programme include:

- Whether online wills are encouraging people who wouldn't have made a will to make a will (or are they getting people who'd make a will later to do it younger)?
- Whether online wills are mainly for the younger generations or for 'first will' writers and whether they will always use online solutions or whether they will revert to traditional offline solutions when making subsequent/ final wills?
- Considerations charities need to be taking into account when evaluating online will options and collaborating with online will providers in terms of the features they should be looking for, how they can manage risk and how online wills can be used within legacy fundraising?

In our previous Legacy Fundraising 2.0 programmes we developed [digital legacy benchmarks](#) which tracked investment and perceived effectiveness of digital legacy fundraising as well as identifying patterns/ trends over time and we developed digital dashboards so member charities could track key digital legacy metrics in real time. Due to significant Google Analytics changes, moving to Google Analytics 4, we are reconsidering the dashboards and benchmarking. These will be paused for 2024 as we wait to see how Google Analytics 4 evolves and we will consider how they can be rebuilt and redeveloped to be used in future Digital Legacy Insights programmes.

Proposed research approach

Desk Research

We will use desk research to gain a comprehensive picture of the current online wills landscape by conducting a review of the key commercial online will providers and their offerings alongside the different charity online will offerings.

Members survey

Our members survey will be used to gain additional insight into how our consortium charities are investing in, supporting and marketing online wills, as well as how they are measuring success.

As per previous years, our members survey will also be used to track the digital legacy fundraising metrics among our learning circle of charities. These will be used to inform the benchmarking and scope the status of digital legacy fundraising among our consortium members.

Consumer survey

To understand the prevalence of online wills amongst the general population, we will insert some questions into an omnibus survey (nationally representative sample). We will use this to size the market and (sample numbers permitting) understand more about the demographics of people who have written online wills.

Qualitative research

We will use ethnographic research/ interviews to dig deeper and explore the experience of making online wills from a consumer perspective. Research could be in the form of interviews, accompanied 'will making', video diaries – exact method tbd.

We will aim to focus on 16 online will writers – some who have made an online will in the last year and some who are in the process of considering/ making an online will. We will aim to get a mix of people who've made online wills via charities and direct with online will making services.

Expert interviews

This will provide the opportunity to engage with online will providers to get their perspective of the market, the audience and trends in the online wills landscape.

Online presentations and workshops

We plan to hold a series of online workshops throughout the year to present findings and discuss learnings and implications. These will include:

- Kick off workshop in February – outline of the programme and set context and present desk research findings
- Second workshop – present expert interviews and facilitate group discussions on key issues facing online wills
- Final in-person workshop to present and discuss the research findings and implications for charities

What our clients said about Legacy Fundraising 2.0

"I have found the programme extremely useful in helping to build our legacy messaging and how to make use of digital promotion for gifts in wills."

Gifts in Wills Officer, Leeds Hospital Charity

"The legacy Fundraising 2.0 programme is an opportunity for charities to connect with others to share, learn and challenge ideas – very informative!"

Legacy & In-Memory Officer, Princess Alice Hospice

"Over the last two years Legacy Fundraising 2.0 has provided invaluable insight into the digital world and how the legacy sector in general, and RMCC in particular can harness the powers of digital. It's the future."

Legacy Manager, The Royal Marsden Cancer Charity

Project timetable 2024

January 2024: Confirmed list of members circulated, invoices and new member contracts issued; Sounding board meeting; Launch of online survey of member charities' digital activities; Desk research to commence.

February 2024: Member survey analysis; desk research in progress

March 2024: Programme launch session; Expert Interviews; Qual research in progress; Omnibus questions in field

April 2024: **Second workshop** – present desk research and members survey

July 2024: **Final in-person workshop** presenting the online wills research findings and facilitate group discussions on key issues facing online wills; Production of executive summary report and briefing report signed off by sounding board; plans for the next year's cycle

Project Management and Outputs

We work with a sounding board of 6 legacy fundraisers across a range of charities by size, sector and digital approach. The sounding board helps shape and guide our programme by providing feedback and suggestions as the work develops, helping to facilitate breakout discussions at our workshops, assuring the quality of outputs on behalf of the consortium and agrees on the final dissemination of findings. The group will meet virtually three times during the programme, at the beginning, midway through and at the end. If you would like to join the sounding board for this programme, please contact [Claire Truswell](#).

All workshops will be recorded and made available via the Legacy Foresight Client Area, along with transcripts and discussion group notes.

Final results will be produced as a PowerPoint-style report and an executive summary (in PDF) for circulation to the wider client team.

A public briefing will be written to be shared with the wider sector.

Tailored presentations to individual client teams can be arranged for an extra cost.

Programme costs

The cost per organisation for a 12 month cycle is based on your charity's average legacy income, from the previous 3 financial years 2019/20, 2020/21, 2021/22, drawn from Charity Commission data:

Over £10m: £3,300+VAT

Under £10m: £2,200+VAT

The standard invoice date will be January 2024, but we are happy to invoice between December 2023 and February 2024.

Next steps

- Sign up deadline: Friday 12th January 2024
- Project kick off/invoice: Monday 15th January (NB. Programme launch session 13th March)

To express your interest or for more information contact [Claire Truswell](#).

Legacy Futures

Legacy Futures is a specialist group of gifts in wills and in-memory giving consultancies, helping over 200 charities worldwide to harness the transformative power of legacy giving.

[Legacyfutures.com](https://legacyfutures.com) | [@talkinglegacies](https://twitter.com/talkinglegacies)

Legacy Foresight

Legacy Foresight are legacy and in memory insight specialists. Best known for their market forecasts and research projects, often working with consortiums of charities who join forces to gain greater insight into specific areas of the Legacy and In-Memory markets.

legacyforesight.co.uk

Legacy Voice

Legacy Voice is a consultancy that helps charities improve their legacy marketing strategies and develop effective communications. Legacy Voice works with charities large and small, UK and international; turning research and insight into deliverable solutions.

legacyvoice.co.uk

Legacy Link

Legacy Link works with over 100 charities each month, supporting them through the whole estate administration process. With a bank of over 30 expert consultants Legacy Link helps to maximise the gifts left to a charity, adding value each step of the way.

legacy-link.co.uk