

Research Briefing | November 2019

Legacy and in-memory fundraising in multicultural Britain



LegacyForesight



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Introduction

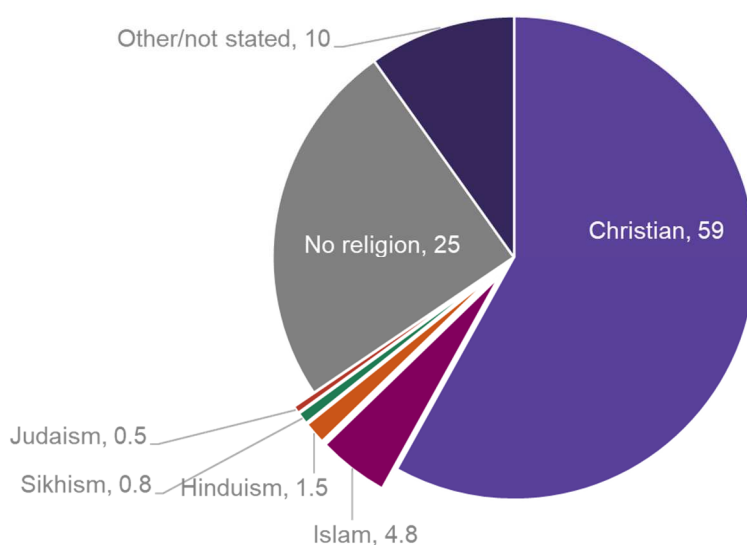
Legacy and in-memory motivated giving are significant sources of income for British charities, generating over £5bn a year for good causes. As fundraisers, many of our assumptions, strategies and messages have an implicitly Christian focus, and are founded in English law. However, today's society is very multi-cultural, and it's set to become more so. Currently 8% of the UK population is from minority faith groups; this percentage is projected to double to 16% by 2050.

This research set out to explore two big questions. What's the future potential for legacy and in-memory giving from minority faith groups? And how can fundraisers engage sensitively and effectively with these donors?

The faith groups studied

This research focuses on the four largest minority faith groups in the UK: Islam, Hinduism, Sikhism and Judaism. According to the latest census (2011) these four groups together account for 7.6% of the UK population.

The UK population by self-identified region



2011 census

Forecasts by the Pew Research Center suggest that by 2030 minority faith groups will represent 11.5% of the UK population, reaching 15.7% by 2050. The UK, as in much of Europe, will see a drop in the percentage of the population who consider themselves to be Christian and a rise in those who consider themselves to have no particular faith. Amongst those professing a faith, the fastest growing group will be Islam, driven by migration patterns and relatively large family sizes. The Pew Research Center estimate that by 2050 11.3% of the UK population will be Muslim.

Legacy fundraisers tend to concentrate communications on older people, particularly those aged over 55. Today, the majority of this age cohort identify themselves as Christian, with a relatively small group (12%) stating they have no religion and less than 4% coming from a minority faith. However, younger age groups see a much wider spread of faiths, and a much higher proportion of people with no religion. Over the next 20 years these non-Christian and secular audiences will become far more important to both legacy and in-memory fundraisers.

Faith profile of the population by age group

	0-14	15-34	35-54	55+
Christian	50%	47%	59%	76%
Muslim	9%	7%	4%	1%
Hindu	1%	2%	1%	1%
Sikh	1%	1%	1%	<1%
Jewish	1%	<1%	<1%	1%
No religion	30%	34%	26%	12%
Other/not stated	9%	9%	9%	9%

2011 census

Our approach

This report is based on desk research into the circumstances and attitudes of the four main minority faith groups, drawing on a wide range of government, academic and faith group surveys and reports - the most useful publications are listed in on the last page.

We also conducted over 20 expert interviews with lawyers, funeral directors, fundraisers and sector bodies, who have a direct personal understanding of the issues.

Issues explored for each faith group

- What are the key teachings regarding 'charity', and how strictly are they observed?
- What are the beliefs, rituals and traditions surrounding death and bereavement?
- What are the 'rules' and practices surrounding will-making and legacies?
- What does all this mean for legacy and in-memory fundraising?

In this summary report we have focused on key facts and expert opinions. We know there are wide variations in circumstances, attitudes and behaviour within these groups, which we cannot do justice to here. We have used hard data wherever available, although – perhaps inevitably with such a new angle of study – robust comparative data or insights relating to legacy and in-memory giving across faith groups is limited. If there is anything you feel is inaccurate, please do let us know and help us build our understanding.



Muslims in the UK

There are around 3 million Muslims in the UK today, and forecasts produced by the Pew Research Center predict that by 2050 this figure could rise to 13 million. The UK Muslim population has the youngest age profile of the four religions in this report; one third of UK Muslims are under the age of 15, and half of them are under the age of 25.

The British Muslim population is relatively poor, with lower than average levels of education, employment, and home ownership, and relatively large families.

Three quarters of UK Muslims live in inner-city areas of London, the West Midlands, North West England, Yorkshire and Humberside. Roughly half were born in the UK and half born overseas, coming mainly from Pakistan, Bangladesh, Somalia, India, Turkey the Middle East and Africa.

Most UK Muslims say that they are religiously active and that Islam plays a strong part in their sense of identity and how they behave. Only 1 in 20 does *not* agree that their religion is 'extremely' or 'very' important to them. At the same time, their British identity is also important to them, particularly for young Muslims and graduates.

Compared to the other three religions within this research, Islam has the most formalised rules concerning charity giving, will writing and inheritance.

Charity giving

The concept of *Zakat* is one of the five central pillars of Islam. It is the obligation for all able-bodied Muslims to donate 2.5% of their financial assets to good causes every year, with the option of also giving *Sadaqah*, which is discretionary. The Qur'an is quite specific about the types of causes to donate to, with a focus on children and orphans, overseas/ disaster relief, food, homelessness and education. Many UK Muslims donate to Muslim charities or via mosque collections, with an expectation that those bodies will allocate their money according to where the need is greatest. Zakat appears to be a concept that lives and breathes in Muslims' day-to-day lives, it's recognised as a strong cultural norm and as a desirable aspiration.

According to the Citizenship Survey, the average Muslim donates more to charity than the general population and than other faith groups. Charity can be given at any point of the year but there is often an upsurge in the holy month of Ramadan.

Will-writing and inheritance

According to the legal experts we spoke to, will-writing appears to have low take-up, in part reflecting the youthful population. Like the rest of us, Muslims are prompted to write a will by the 'usual' life events such as the birth of children or the death of a parent or spouse. The one exception solicitors reported is a surge of Wills written before undertaking the Hajj pilgrimage.

In Islamic teachings there are clear instructions about what happens with your will. Although the UK operates under English/Welsh/Scottish inheritance laws, many Muslims prefer to write

a Sharia-compliant will, which specifies that two-thirds of the estate should be inherited by a list of prescribed beneficiaries. Part of the role of an expert solicitor is to unpick personal circumstances and ascertain exactly how the rules should be applied.

One third of the will is discretionary, this could for instance be allocated to charity, but there's no formal recommendation that it should be.

Legacy giving

Legacy giving is not a compulsory element of inheritance but appears to be widespread, if the idea is recommended by a legal expert. According to one Sharia-compliant solicitor we spoke to:

“At least half, probably as high as 70% or 80% leave charity gifts in their wills if they are prompted by me. 10-25% have already decided to give to charity before we meet.”

Muslims who do include charities in their wills tend to end up supporting a range of charities, rather than focusing on a single charity. As with all legacy giving, it tends to be charities that they have a prior connection with, that they already support or that they or loved ones who have benefited from. There is quite a heavy skew towards Muslim charities but also plenty of other mainstream charities.

It appears that Muslim charities are very much in the early stages of thinking about legacy fundraising; they are not yet doing anything very engaging. A few are mentioning legacies in their marketing materials but only in quite general language; for example using quotes from the Qur'an which highlight the importance of charity but not talking specifically about the benefits of gifts in wills.

As a Muslim working for a mainstream British charity put it

“The key challenge with legacy giving is that no one is asking! There isn't much going on. This is still new for Muslim charities.”

While Zakat refers primarily to giving during one's lifetime, there are two other Islamic concepts that fit with legacies and may become more prominent in years to come. *Sadaqah Jariyah* is the idea of a long-term charitable act where the donor continues to reap the benefits after death and into the afterlife. *Waqf* involves setting up an endowment to a religious, charitable or educational cause, either during your lifetime or via a will. This practice hasn't yet established itself in the UK, but some Muslim charities and mosques are starting to use the language. *Waqf* doesn't yet have a legal standing in the UK.

In-memory giving

In-memory giving is not a prescribed custom among Muslims, but funerals often include charity donations at the mosque, usually direct to a mosque-led appeal. However, it's not compulsory and there isn't a strong moral obligation to donate then. Anecdotal feedback told us that in line with the broader UK population, that there is more in-memory giving these days, in remembrance of family and friends.



Hindus in the UK

There are 800,000 Hindus in the UK, which amounts to 1.5% of the UK population. Hindus are a relatively prosperous group, more likely than average to be economically active, highly educated and to own their own property. 45% of Hindus have a degree or equivalent qualification, compared to a UK average of 27%. The Hindu population also includes a disproportionate number of High Net Worth Individuals.

More than 97% of the UK Hindu population live in urban areas; over half live in London and the South East where they make up 5% of the population. Outside London the highest proportion of Hindus (6.1%) live in Leicester.

They are a diverse population with a range of backgrounds and traditions, Hindus are often associated with India, but there are also significant numbers coming from the Caribbean, Fiji, Sri Lanka and East Africa. Hindus are the least likely of the religious groups to be born in UK with two-thirds being born overseas.

Hinduism is a loose-knit, pluralistic, pantheistic tradition encompassing multiple beliefs and practices, with few hard rules.

Charity giving

Charity is very important in Hinduism. Good intentions and good actions contribute to good *karma* and hence happier rebirths. There are no set rules about charity in terms of who money must be given to and how much should be given. The choice is with the individual to do what they can, and to give to whom they wish.

The available data suggests that Hindus give less money on average than the other three faith groups in this report, but they still donate more than the average person in the UK. To some extent the lower giving might reflect an emphasis on volunteering time as well as money. Both Sikhs and Hindus have a strong culture of *sewa*, of selfless service and sacrifice, which manifests itself in a lot of volunteering time.

Hindu interviewees spoke of the challenges of being first-generation immigrants, with a need to focus on building infrastructure for their faith and community, for example the construction of temples. Temples are often the focal point for volunteering and giving in the Hindu community, for example of the distribution of food to the homeless.

Charity giving is for all year round; for example Hindus may give money on their birthday or when they receive a promotion as a kind of a thank you, but this choice lies with the individual.

Will writing and inheritance

According to the experts we spoke to, in the past there was an inclination to focus inheritance on sons, particularly the oldest son; but nowadays money tends to get equally divided between family members, both male and female.

Legacy giving

There is no tradition of legacy giving amongst the Hindu community and it has no resonance with Hindu ideas of *samsara* and *karma* (relating to rebirth and reincarnation). As one Hindu legal expert put it:

“Charity is something you do during your life, and your will is about taking care of your family”.

Feedback from two UK temples told us that they rarely receive bequests from people's wills.

In-memory giving

As with Islam, there are no firm rules on in-memory giving, but Hindu funerals tend to be huge occasions with a strong expectation that the whole community will attend, both to honour the deceased's memory and to support the bereaved family. One Hindu organisation leader told us:

“Giving to charity is definitely a big part of the home rites... For Hindus, it's hugely important to attend someone's funeral, more so than going to their wedding.”

After a death the wider family will gather at home to spend time talking and sharing meals. Interviewees spoke of a very common custom of giving charity donations to the family, and the family decide what's done with that pot of money. As with much British in-memory giving, it will tend to be given to a cause related to the deceased; a charity they supported before or a health connection.



Sikhs in the UK

There are around 420,000 Sikhs in the UK which equates to just under 1% of the population. Sikhs have very high levels of education and home ownership and earn more than the UK average. They also have relatively high levels of multigenerational and joint family households.

According to the 2011 Census, 41% of British Sikhs live in the Midlands and 29% live in London. Slough has the highest concentration of Sikhs of any part of the UK, followed by Wolverhampton, Hounslow, Sandwell and Ealing.

At least 57% of UK Sikhs are UK-born, a large majority have their origins in the Punjab and also from East Africa and Afghanistan.

Unlike Hinduism, Sikhism is monotheistic. The evidence suggests that religious identity, beliefs and practice are important amongst UK Sikhs, but there is no universal or prescribed activity to follow. There is a relaxed set of rules when it comes to charity giving and inheritance which essentially comes down to individual choice rather than religious doctrine.

Charity giving

Charity giving is important, as one of the three central pillars of the Sikh religion. There are no set rules, but the annual British Sikh Survey suggests that the average Sikh gives about £400 a year; According to the 2016 Sikh Report, UK Sikhs as a whole give 125 million pounds to charity per year.

Sikhs along with Hindus have a strong tradition of volunteering, especially at the *gurdwara*. They are said to spend on average about 200 hours a year volunteering, which (again according to the 2016 British Sikh Report) translates to about 65 million hours. Gurdwaras are vital centres of fundraising, volunteering and service delivery. Many gurdwaras provide free meals for local communities (*langar*).

Will writing and inheritance

There are no fixed rules with regards to will writing, with the decision coming down to personal choice. As with Hindus, traditionally there was a tendency to leave the estate to the eldest son, but this is no longer the case and wills are often divided equally across all children.

A Sikh will-writer/funeral planner told us that from a low uptake there is now increased awareness of the need for will-writing and funeral planning. As older generations living in the UK are dying and more families encounter probate issues, the community is seeing a significant change in attitude. The younger generation is very much more focussed on ensuring wills are written and avoiding legal issues down the line.

Legacy giving

There is no culture of leaving money to charity in wills in Sikhism, and the practice doesn't fit with the religious trope of 'giving with your own hand'. A Sikh will-writer we spoke to said:

“In nearly 9 years, I’ve only come across legacy giving to charities 4 or 5 times.”

In-memory giving

As with Hindus, Sikh funerals are huge occasions attended by family, friends and acquaintances. Anecdotal feedback tells us that in-memory giving, in line with the wider UK population, has taken hold in the last few years.



Jews in the UK

There are around 280,000 Jews in the UK. They are a well-established population with an older age profile, more in line with the wider British population.

UK Jews have above average levels of education, employment and home ownership and four-fifths are UK-born. More than a quarter (28%) of Jewish people are self-employed, compared to 13% to 19% of people from other religious affiliations.

Four out of every five UK Jews live in Greater London.

The Jewish population has different levels of orthodoxy, ranging from secular through liberal through to orthodox groups. On the one hand there is a trend of increased secularisation among mainstream Jews – for example around half of all British Jews do not belong to a synagogue; a quarter of those surveyed have a non-Jewish partner. But there is also strong population growth among orthodox Jews, who generally have larger than average families.

Charity giving

Charity is very important to Jews; the Institute of Jewish Policy Research states that three quarters of Jews regard giving to charity as an important part of their Jewish identity. This scored higher than supporting Israel, marrying another Jew or keeping kosher as something that they felt made them Jewish.

The IJPR research indicates that the Jewish population donates six times more to charity than the UK average. The research suggests that the more religious an individual is, and the more they feel their sense of identity is about their Jewishness, then the more likely they are to give to Jewish charities. But even amongst those who express a strong Jewish sense of religious identity, we still see donations to non-Jewish charities.

Will writing and inheritance

In Jewish culture, there's no strong rules about inheritance, but the Institute of Jewish Policy Research estimates that three quarters of UK Jews do write a will and about a quarter of those leave charitable gifts in their wills.

Legacy giving

Legacy giving is far more established in the Jewish faith and within Jewish charities than the other three faith groups we researched. Jewish Legacy is a coalition of 46 Jewish charities founded in 2012, who seek to inform the Jewish community about the importance of legacy giving, challenge current perceptions about legacy giving and encourage legacy giving to member charities.

In-memory giving

Honouring the dead and comforting the mourner are two important Jewish commandments. Jewish burials are simple, solemn occasions where there are no flowers or collection

envelopes. Following the burial – which ideally happens within 24hrs of the death – there’s a seven-day mourning period, *shiva*. This is a time to support the family, and again not considered an appropriate moment for in-memory donations.

However, making donations to honour the dead at later dates is common practice in the Jewish faith. For example, *Yahrzeit* is a gift made on the anniversary of a loved one’s death, while *Yizkor* - when memorial prayers for the dead are read on certain Jewish holidays - often involves donations too. Similarly, charity donations are often used to mark important life occasions such as weddings or wedding anniversaries.

Opportunities for fundraisers

Based on this initial research, we believe there are three opportunities to encourage legacy and in-memory giving among the four faith groups studied.

Building a culture of Muslim legacy giving

The sheer size of the British Muslim population suggests considerable long-term potential for legacy giving. There's a strong emphasis on giving to charity in Muslim teachings and culture. And although two thirds of a Sharia-compliant will must be allocated to a set list of beneficiaries, the will-writer is free to allocate the final discretionary third to whoever they choose.

Two Muslim teachings seem to fit well with legacy giving: *Sadaqah Jariyah* (on-going charity) and *Waqf* (endowment) – these ideas could be further developed with a legacy message.

As yet, there is little awareness or discussion of the benefits of leaving gifts in wills. Muslim charities appear to be waking up to this opportunity, but there is limited active legacy fundraising taking place.

Promoting Hindu and Sikh in-memory giving

Both Hindu and Sikh funerals are huge affairs involving the entire community over an extended period. Anecdotal evidence suggests that in-memory giving already takes place during these events, but there may be an opportunity to create more compelling in-memory products and services that are tailored to the interests and customs of these specific audiences.

Looking beyond legacy and in-memory giving, the disproportionate number of Sikh and Hindu entrepreneurs and HNWIs makes them an attractive audience for major donor and corporate fundraisers. And at the same time the emphasis on volunteering ('sewa') suggests opportunities to develop interesting and rewarding volunteering campaigns that engage specifically with these groups.

More sensitive Jewish in-memory fundraising

In the Jewish faith, the funeral is not the fitting place to make a donation. But there are other key occasions during the year when a gift to honour a loved one is very much appropriate; i.e. Yahrzeit, the Jewish calendar anniversary of the day of death, and Yizhor, when memorial prayers are said for all loved ones. Understanding the ritual of the Jewish remembrance process is crucial if you wish to engage with potential in-memory donors.

Six rules of engagement

This research set out to explore two big questions. What's the future potential for legacy and in-memory giving from minority faith groups? And - equally importantly - how can fundraisers engage sensitively and effectively with these donors? This final section outlines six key rules of engagement if you want to get it right.

1. Don't generalise!

The term 'BAME' (Black and Minority Ethnic) may be useful shorthand, but it's at best meaningless and at worst patronising. Our research has highlighted huge differences *between* the different faith groups and huge differences *within* them. If you want to carry out engaging, effective fundraising with multicultural communities, beware such lazy thinking.

2. It's all about people

Legacies and in-memory are highly-considered, deeply-felt giving. Here, the underlying motivations are universal: people donate because they care very strongly about the cause, or they're doing it to honour someone they loved.

However, current practices, levels of awareness and the ability to give does vary from one community to another. To succeed in the long term you need a clear appreciation of *each* of your target audiences. This isn't just about faith communities - it could equally well apply to other communities: of interest, of geography, of experience.

3. Understand and respect

There is no need to rush the engagement process, it must start from a point of genuine two-way dialogue rather than as a moneymaking exercise. As one hospice fundraiser working in a multicultural catchment put it :

"You need to turn up genuinely and whole-heartedly, rather than coming in looking at what you can get. What can you give, in partnership?"

This research has highlighted the vital importance of employing fundraisers from the communities you're reaching out to. Successful fundraising means having an in depth understanding of the audiences you're wanting to communicate with. Faith-based cultures are highly intricate, requiring years - if not lifetimes - of accumulated knowledge. It's far better to work with people from within those cultures than to bolt on the expertise from outside.

4. Plan your strategy with care

Think carefully about which communities are most relevant to your cause and use the appropriate channels to reach out to them. Consider which are the most relevant groups in your location? What are their circumstances and needs? Why would they choose to support your charity? Why would they leave your charity a gift in their will? Why would they choose to give to your charity in-memory of a loved one?

Tailor your channels, media, messages and languages appropriately. Nowadays there are a host of amazing websites, radio stations and social networking groups targeting every community imaginable. And there are specialist agencies who can advise you on how, when and where to communicate. Don't go it alone - draw on their support.

5. Build relationships with third parties

Identify the relevant specialists – such as solicitors and funeral directors – working in these communities, then collaborate to build awareness and interest.

Places of worship, schools and community groups have strong connections within their community. Likewise, the faith-based charities. Consider mutually beneficial ways to offer services that are relevant to those audiences. Can you work together to achieve both your goals? Play to your own strengths and collaborate rather than compete.

6. Integrate across the whole organisation

Legacies and in-memory are immersed forms of giving, based on deep trust and emotional connection – they don't materialise overnight. To be resonant, you will need to forge other connections first. Start by building relationships through your service delivery, community fundraising and volunteering colleagues. Look to provide meaningful engagement rather than just asking for money. Like any form of legacy and in-memory fundraising, ultimately, it's about the entire charity brand experience.

Legacy Foresight are the UK's foremost analysts of the legacy and in-memory sectors. We offer benchmarking, forecasting, research and consultancy services to charity clients. Since our first project in 1994 we have worked with over 200 charities, including the top 20 UK fundraising brands and a growing number of international clients.



We appraise the state of the markets, produce income forecasts and research into donor motivations. Our work is used both for ongoing performance management and for long-term strategic development.

www.legacyforesight.co.uk

@talkinglegacies

@talkinginmemory

Useful sources

Faith and Voluntary Action: an overview of current evidence and debates, NCVO, 2007

Citizenship Survey, Volunteering and Charitable Giving Report, Communities and Local Government, 2008/9

An Anatomy of Economic Equality in the UK, Report of the National Equality Panel 2010

Race, Religion and Equalities a report on the 2009/10 Citizenship Survey, Communities and Local Government, 2011

Religion in England and Wales, Office for National Statistics, 2011

What does the Census tell us about Religion in 2011, Office for National Statistics, 2013

New Philanthropy Capital reports on faith-based charities (www.thinknpc.org)

Pew Research Center (www.pewresearch.org)

Runnymede Trust (www.runnymedetrust.org)

British Muslims in Numbers, Muslim Council of Britain, 2015

A Review of Survey Research on Muslims in Great Britain, Ipsos-MORI, 2018

Connecting British Hindus, Hindu Forum of Britain, 2006

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