



Legacy Insights
Dublin Probate Office
Insights 2021 / 2022

October 2022

Introduction

This is a new piece of research by Campaign Solutions as part of the Legacy Insights series of reports. This was completed pro-bono by Campaign Solutions. Research was undertaken during 2021 and 2022 and is supplemented by additional information from a Probate Office presentation to My Legacy in 2022. The report is based on the first official data from a State organisation in recent years. Since the establishment of the CRA, no data has been provided. While the previous Commissioners for Charitable Bequests did not do so either as a matter of course, some access to data was possible towards the end of its tenure. This report seeks to fill a gap in the void of data that charities would reasonably be expected to be available.

Insights from Probate Office

The following initial points are from a presentation to My Legacy members by John Glennon in March 2022 and provide good additional data and context for the research undertaken by Campaign Solutions.

- There are 15 Probate offices. The Dublin office covers 40% by population but c50% of probates overall.
- The estimated wealth transfer via Probate offices is €8 billion - €10 billion.
- This maintains rather than redistributes wealth in society.
- Charitable bequests provide an opportunity to support more people in society.
- An increasing and very significant number of estates are now of €1m+.
- Regarding people with larger estates (i.e. those with greater wealth), there is no evidence that they are leaving more to charity than other people. Indeed, many leave nothing to charity.
- In a review undertaken by the office itself in March 2022, of 100 wills, eight included charitable bequests - which included bequests to parishes.
- Most people have a will at time of death. Perhaps 10% don't.
- Almost every residuary bequest is from a single person or a married person with no children.

Research Undertaken

Campaign Solutions has undertaken a series of data reviews covering information sent by the Office to the CRA. Months covered are: (noting that not all are full months)

- September 2021
- October 2021
- December 2021
- April 2022

- May 2022
- August 2022
- September 2022

Partial data was available only for two months – September 2022 and October 2021.

Sex of Legators

The sex of all but one legator was identifiable. The figures show an approximate two to one bias in favour of women.

Table 1: Sex of Legators 2021 / 2022

Sex	%
Female	64%
Male	36%

An analysis of the number of bequests by sex shows a slight narrowing of the numbers, with men leaving slightly more bequests on average.

Table 2: Bequests by Sex of Legators 2021 / 2022

Sex	Number Bequests	%
Female	590	61%
Male	379	39%

Bequests by value for each sex are not possible, but this was addressed in the

How Many Bequests Are Made in Ireland

The immediate answer is that we do not know as the information for this report is based on a sample and information from just one, albeit the main, probate office. The sample could represent close to the equivalent of a half year total – probably a little under, but for simplicity, we assume half.

As of early September 2022, the bequests of almost 400 legators were reviewed, representing almost 1,000 bequests. This is the first research of its type undertaken with the Probate Office. It builds on some previous research the author was part of with The Commissioners for Charitable Bequests (now subsumed into the CRA). The stats provide a snapshot rather than a year by year / trend analysis.

Table 3 - Dublin Probate Office Bequests Review and Full Year Estimate

Wills Reviewed 2021 / 2022 with a Bequest:	400
Possible Full Year Number:	800
Bequests Reviewed 2021 / 2022:	1,000
Possible Full Year Number - Bequests:	2,000

If the 14 other probate offices combined have a roughly similar percentage of people leaving bequests, we can extrapolate that:

Table 4 - National Full Year Bequests Estimate 2021 / 2022

Possible Full Year Number:	1,600
Possible Full Year Number - Bequests:	4,000

This estimate suggests a figure ahead of the previous highest total from 2008 - which was at the tail end of the then roaring Celtic Tiger. There appears to have been a 10% increase in the number of legators from 2008 – and almost 50% from 2009 and an almost 20% increase in the number of bequests from 2008 and a 70% increase on 2009.

Table 5 – 2005 – 2009 # of Legators / Wills and Bequests

Year	# Bequests	From # of Wills
2005	2,700	n/a – Estimate 1,200*
2006	2,841	n/a – Estimate 1,263*
2007	2,823	1,282
2008	3,360	1,463
2009	2,362	1,072

* Total legators 2005 and 2006 assumes 2.25 bequests per legator. See also Fig below.

2008 appears to have been a standout years for bequests. The estimated 2021 figure suggests growth overall from more than a decade previously. Broadly speaking, just close to 5% of people leave a charitable bequest. With an estimated 90% of people having a will at death, this suggests 29,750 have so, and 5.4% therefore of potential probated estates included a charitable bequest.

Table 6 - % of People Leaving Bequests

Year	# of Deaths	# of Wills with Bequests	%	% of Probated Estates
2021	33,055	1,600	4.84	5.4%
2009	28,898	1,072	3.71	
2008	28,192	1,463	5.19	
2007	28,117	1,282	4.56	
2006	28,488	1,263	4.43	
2005	28,260	1,200	4.25	

See Appendix 1 for Number of Deaths

Bequest Types 2021 / 2022

Most people opted to leave pecuniary bequests. Some left a combination of both pecuniary and residuary and a small number left e.g. items or something very specific.

Table 7 - Bequest Types 2021 / 2022

Legacy Type	#	%
Residuary	60	15
Pecuniary	296	76
Cash + Residuary	22	6
Other	12	3

Included in 'Other' are gifts of clothing, property, items for archives and in some cases a mix of cash + other items.

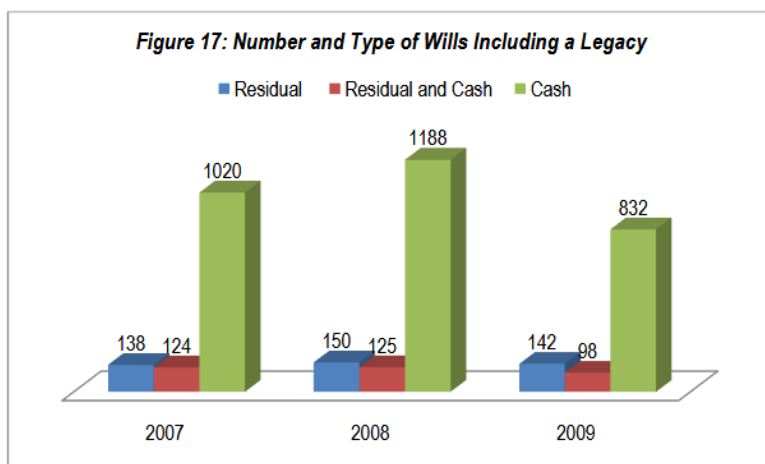
In the case of 'Cash + Residuary' this can mean cash bequests to some charities and residuaries to others, or occasionally, both to the same charity.

Note: the percentage for residuary is significantly lower than among Legacy Insights research consortium participants.

Note: Charities in the Legacy Insights research consortium receive a far higher percentage of residuary bequests – approximated one third in 2019.

The number of people leaving residuary bequests only has risen significantly between 2007 and 2022m however the numbers of people leaving residuary only and a mix of cash and residuary when totalled is broadly similar at c21% as the figures below show.

Table 8a – Historical Data – Types of Bequests in Wills



Source: Commissioners for Charitable Bequests

Table 8b – Historical Data – Types of Bequests in Wills

Legacy Type	2007 #	2007 %	2008 #	2008 %	2009 #	2009 %
Residuary	138	10.7%	150	10.3%	142	13.3%
Pecuniary	1020	79.5%	1188	81.2%	832	77.6%
Cash + Residuary	<u>124</u>	9.7%	<u>125</u>	8.5%	<u>98</u>	9.1%
Total	1,282		1,463		1,072	

Legacy Values 2021 / 2022

Over €5.6m worth of bequests were identified for this report. This does not include any monetary figures for residuary bequests as this information is not available. One legator left close to €1m, unusually in a series of mostly high value pecuniary bequests which bolstered the average values.

Pecuniary (Cash) Bequests

Looking at the 296 legators who left **only** pecuniary bequests:

- This equated to 677 bequests worth a combined €4.53m
- At an average pecuniary bequest value of €6,446.
- They left on average €15,321 each.
- The median pecuniary only bequest value was €3,000.

Pecuniary and Residuary Bequests Combined

Interestingly, 24 people left a mix of (mostly) cash + residuary (or other) bequests

- They left a total of €1.047m cash
- For an average pecuniary gift level of €17,452.
- Overall, they on average left €43,620 before any additional residuary amounts are added.

Thus, combining all the above:

- The average cash bequest value in 2021/2022 overall was €7,574.
- Excluding residuary bequests, people leave who left pecuniary charitable gifts in their wills left an average of €25,373 each in cash gifts.
- The median pecuniary only value and of all available total values of what was left was €3,000.

As mentioned we have no values from this body of research for residuary gift amounts. However, data on residuary values are included in separate Legacy Insights research consortium reports.

How do these figures compare to the last available data?

The average cash only bequest was €3,019 in 2007; €1,964 in 2008; and in 2009 was €2,579. The new figure for 2021 / 2022 therefore has more than doubled!

Legacy, Faith and More

Does religion play a significant part in legacies in Ireland?

It appears yes. Overall, 62% of all legators left a bequest to one or more religious organisations. 29% of all legators made one pecuniary bequest only – that went to a religious organisation. 181 bequests or 18.7% of all bequests in the sample went to a local parish or church. These are significant percentages.

Looking more closely, where a bequest to religious entity is made, by virtue of leaving more bequests overall, women leave more, but women are also slightly more likely to leave a bequest to a religious organisation than men.

Table 9 – Impact of Religion

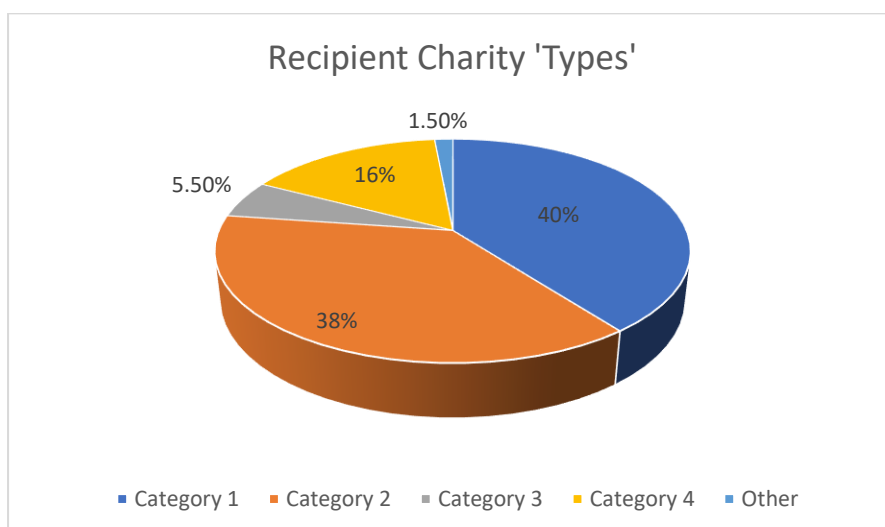
Sex	Number	% Population Breakdown	# People Leaving Bequests to Religious	% of Each Sex leaving a Bequest to Religious	% of Religious Bequests
Female	590	61%	155	26.27%	65.68%
Male	379	39%	81	21.37%	34.32%

In Northern Ireland a presentation by Will to Give (9th November 2021) showed that 39% of bequests were to Faith based organisations. A significant amount of extra work would be required to categorise recipient charities by type for the RoI sample. It is beyond the current capacity / scope of work of Campaign Solutions.

An attempt has been made to identify the impact of religion of the leaving of legacies in Ireland. This is, it should be note, very area research into this aspect of legacy giving. Of 962 bequests four 'distinct' categories of recipient charities was identified with a small number of others also:

- 40% went to religious organisations, most typically local parishes, but also missionary organisations, those involved in formation and more (**Category 1**).
- Slightly less than that - 38% - went to charities with no identifiable link to religion (**Category 2**).
- 5.5% of bequests went to organisations with a very close association to a particular faith group, an example being Trocaire or CBM among a number of others (**Category 3**). Having said that, a cursory review of Trocaire and Concern shows that Concern receives many bequests from people of faith also and there is little significant difference between the two charities regarding legacy patterns. In general, however there may be a greater link between faith based and overseas aid giving.
- Other charities that have an association with religion were also identified (**Category 4**). This is slightly more oblique, and in some cases, linked to figureheads of organisations. Religion / faith may not be reflected in day to day operations but the presence of that person may inspire a person of faith to support that organisation in his or her will. Many people would of course support the organisations based on their experience or belief in the services as opposed to the links of the organisation to any to any particular faith. Included also are some hospices with links to religious orders, SVdP, certain housing charities and some others. They represent 16% of the total. Examples of figureheads include the much-respected Sr Stan (Focus), Fr Peter McVerry (PMV Trust) and the now retired Fr Kevin (Capuchin Day Centre). It may or may not be helpful to break out this section of charities into a category as they would be similar to many Category 2 charities.

Table 10 – Recipient Charity Types



Of the 61 people leaving one or more residuary bequests 20 (1/3) supported religious organisations, while secular (category 2 organisations) received far more residuary bequests with 40 (2/3) people leaving bequests. There was some cross over – 7 people.

No comparisons with previous years are available for this category of information.

Number of Bequests per Person

The following table builds on previous research from over a decade ago. It suggests there has been some growth in the number of bequests left - based on average number of bequests left per person. Exact information on the number of wills that included a charitable bequest is needed to assess whether the total is increasing however.

Table 11 - Number of Bequests per Person

Year	# Bequests	# Wills	Average per Person	Note
2007	2,823	1,282	2.20	All bequests that year
2008	3,360	1,463	2.30	All bequests that year
2009	2,362	1,072	2.20	All bequests that year
2021	325	135	2.41	Sample
2022	642	255	2.52	Sample

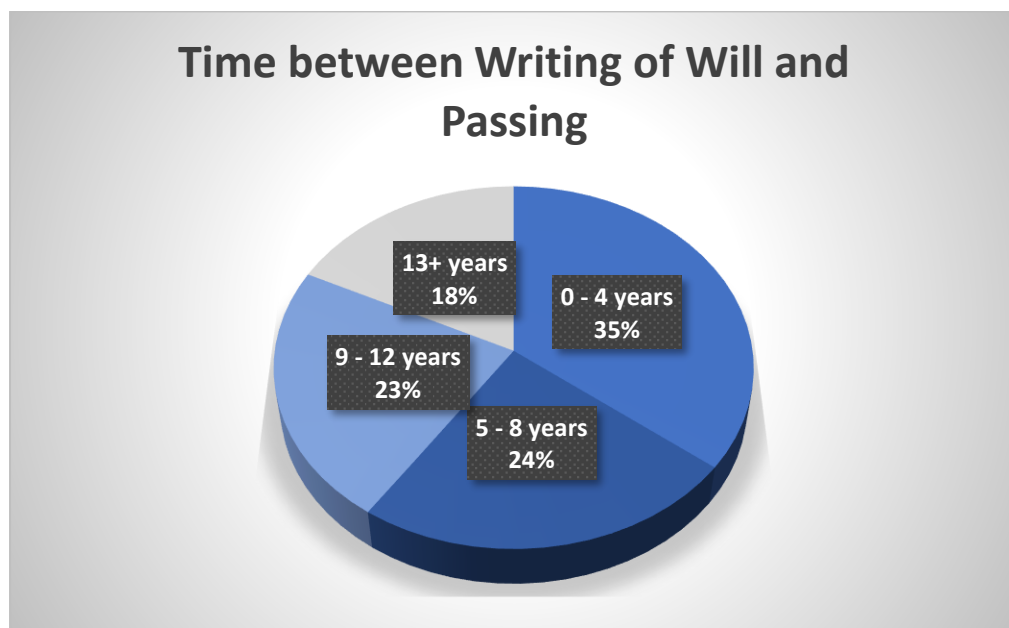
Sources: Commissioners for Charitable Bequests, 2007, 2008, 2009 and Dublin Probate Office 2021, 2022.

Note: Information for 2007 – 2009 is based only on cash or cash and residuary bequests.

Time Between Writing of Will and Passing

A review of 78 wills processed in August / September 2022 reveals the following:

Table 12 - Time Between Writing of Will and Passing



- 8 years is the average duration from last will to year of death
- 7 years is the median time from last will to year of death
- Two wills had been made 30 years prior to passing and 9 within the year of passing
- 23% had been written circa the two years prior to death.

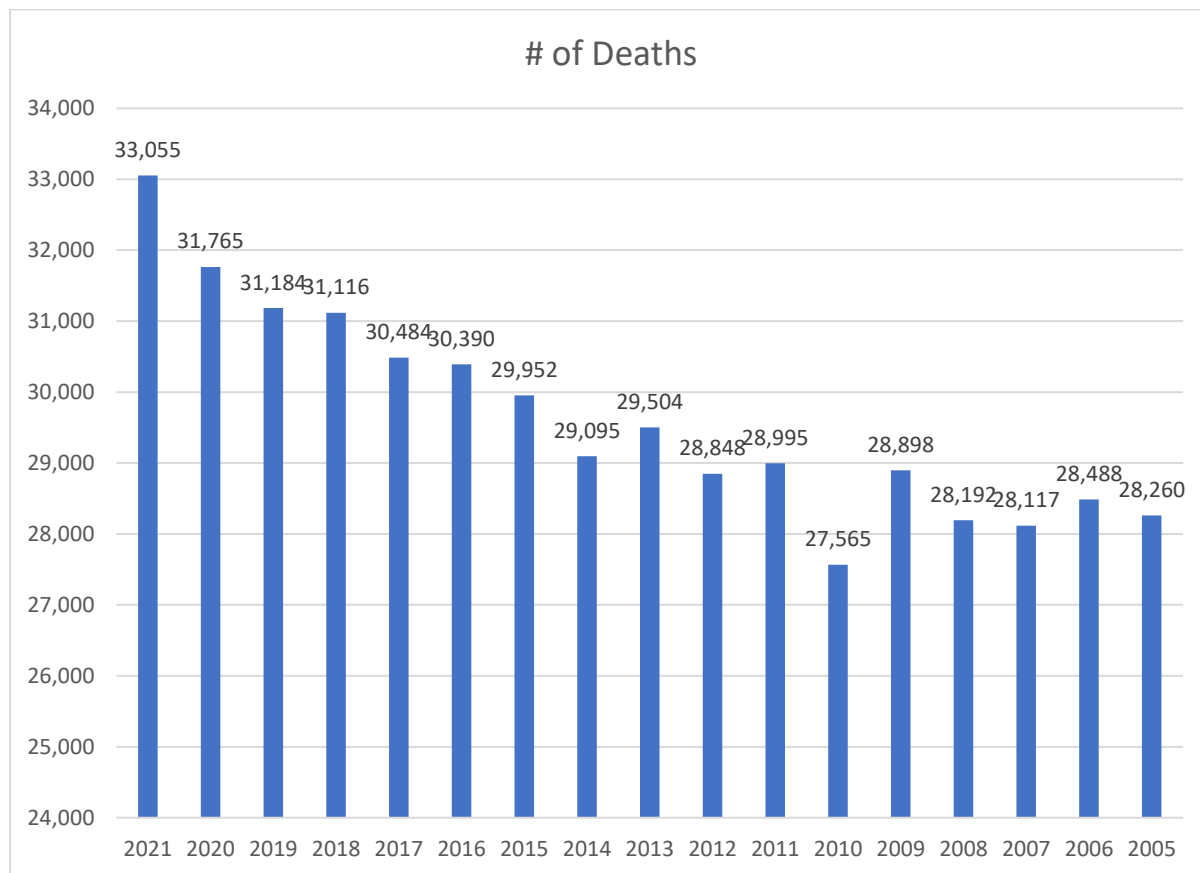
It is 6.8 years from last Will to death on average in the UK. 28% of wills are less than 2 years old at time of passing. Source: Richard Radcliffe 2022

Conclusions

This research completes more gaps in the picture, with a particular focus on the legator and not just on the individual bequest. Data is from the Dublin office only thusfar but further research may include information from one of the larger regional offices.

Appendix 1 – Deaths in Ireland

Table 13 - # of Deaths 2005 - 2021



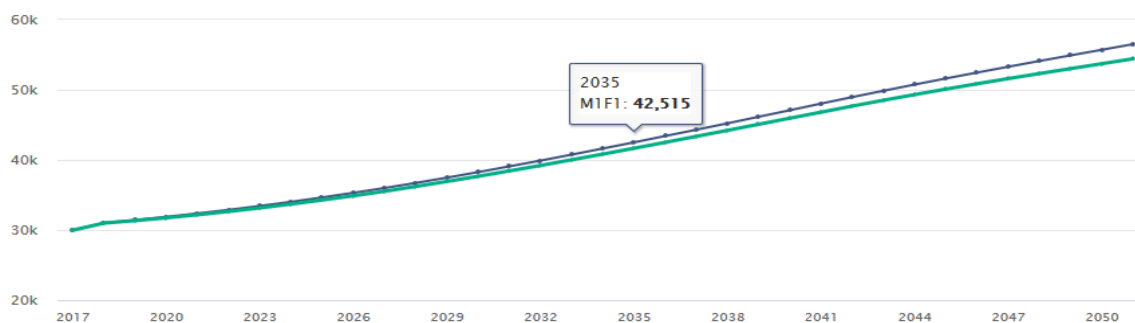
Source: CSO

Table 14 – Forecast # of Deaths Ireland 2017 - 2050

Deaths

The average annual numbers of deaths are projected to increase steadily under all scenarios from 29,500 in 2016 to between 54,400 and 56,500 by 2051 depending on the scenario chosen. Figure 2.5 graphs the projected deaths for the most optimistic and most pessimistic scenarios, with the other scenarios falling between these.

Figure 2.5 Deaths by year for selected assumptions, 2017 – 2051



Source: CSO



Appendix 2 – Legacy Research Reports from Campaign Solutions

An increasing body of research work is being developed.

The **market overview** reports seek to identify the overall scale of legacy giving in Ireland and more and are available to all.

- Legacy Insights Ireland 2015 – 2019 Market Overview. Published March 2021
- Legacy Insights Ireland 2015 – 2020 Market Overview. Published March 2022

The following are reports prepared with data supplied by the Legacy Insights Research **consortium**. Two versions – client and public reports with charities in the consortium receiving the more detailed complete reports.

- Legacy Insights – An Analysis of Legacies in Ireland 2019 - Clients Report. Edition 1 published December 2021 and Edition 2 October 2022
- Legacy Insights – An Analysis of Legacies in Ireland 2019 - Public Report. Published November 2022
- Legacy Insights – An Analysis of Legacies in Ireland 2020 - Clients Report. Published October 2022
- Legacy Insights – An Analysis of Legacies in Ireland 2020 - Public Report. Published November 2022

This report was prepared with data supplied by the Dublin **Probate** Office Legacy Insights

- Dublin Probate Office Insights 2021 / 2022. Published November 2022

The report on the **Arts** was the first sectoral analysis of legacies undertaken in Ireland. It was completed with the support of OKC Consulting and The Art's Council RAISE programme.

- Raise Legacy Surveys Report 2021. Published December 2021

All public reports are available on request. Email info@campaignsolutions.ie

Other:

While working at The Community Foundation for Ireland, Niall O'Sullivan also authored the report:

- Realising the Power and Potential of Charitable Bequests in Developing Irish Philanthropy. Published March 2010

This report is available online [here](#). It includes data supplied by the then Commissioners for Charitable Bequests, a survey of charities and a separate survey of professional advisors.

Appendix 3 – Legacy Training Programme

Culture beats strategy for breakfast – a term much loved by consultants. But, it is true, very true and nowhere moreso than in relation to legacies. Campaign Solutions has developed a legacy training programme that aims to support people to become legacy champions in their organisations and inspire their work mates, senior management, boards and volunteers to better understand and better engage in supporting legacy growth. The development of a written legacy plan and clear set of actions, particular to that organisation, is a key outcome of this programme.

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