

The National Wills Report

THE CULTURE OF WILL WRITING IN THE UK
2023



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Introduction

The National Wills Report has been created by The National Will Register to better understand the way that will writing and estate planning is undertaken by the UK public.

We asked 1,004 adults in March 2023 a series of questions about whether or not they had written a will or lasting power of attorney, where these were kept, if they have told their family and friends about their wishes and documents for when the time comes and so on.

Through this document, it is our aim to inform the wills and probate industry as well as the UK public about the conceptions around wills, to better cater to them and ensure that their wishes are best carried out upon their death.

This could be through better safeguards to ensure that a will is found upon someone's passing, removing the stigma for someone to be able to talk about death and being able to communicate wishes after their passing with their loved ones.

About The National Will Register



The National Will Register is the provider of will registration and will search services in the UK, and is used by the legal profession, Will writers, PI insurers, government agencies, charities and the public.

The National Will Register exists to ensure no Will is left unknown or untraced at the time it is needed and has grown to over 10 million Wills in the system from since starting as Certainty, the National Will Register in 2006.

In 2021, The National Will Register became part of Advanced, a leading provider of solutions for the legal market.

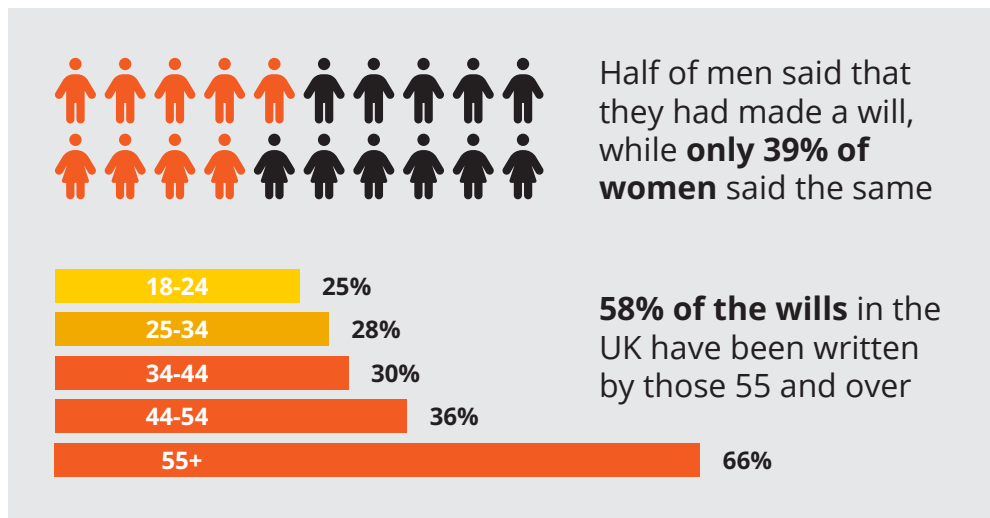
44% of UK adults have made a will



Will writing in the UK

According to our survey, 44% of people in the UK have made a will. This equates to around 23.75 million wills and is roughly the same figure as was made in a 2022 report by UK insurance provider, Canada Life.

The majority of wills (58%) have been made by those over the age of 55, with two-thirds of that age group having made a will. Only 30% of people under 55 have made a will. There is also a noticeable gender wills gap between men and women as to making a will. With half of men saying that they have made a will, while only 4 in 10 women (39%) saying the same.



We can also see a correlation between someone's relationship status and the number of children they have with choosing to make a will. Up to 55% of those who are married or divorced have made a will, compared to just over a quarter of those who are single (27%) and over a third of those either in a relationship or living with their partner (36% and 39% respectively).

Those who state that they are living with their partner are the most proactive at keeping their wills updated, with 41% having last updated their will, or made their will, within a year of being asked. This shows that messaging around a change in circumstances warrants or even requires an update to someone's will is an effective message, and showcases that people do associate personal relationship milestones with will writing.

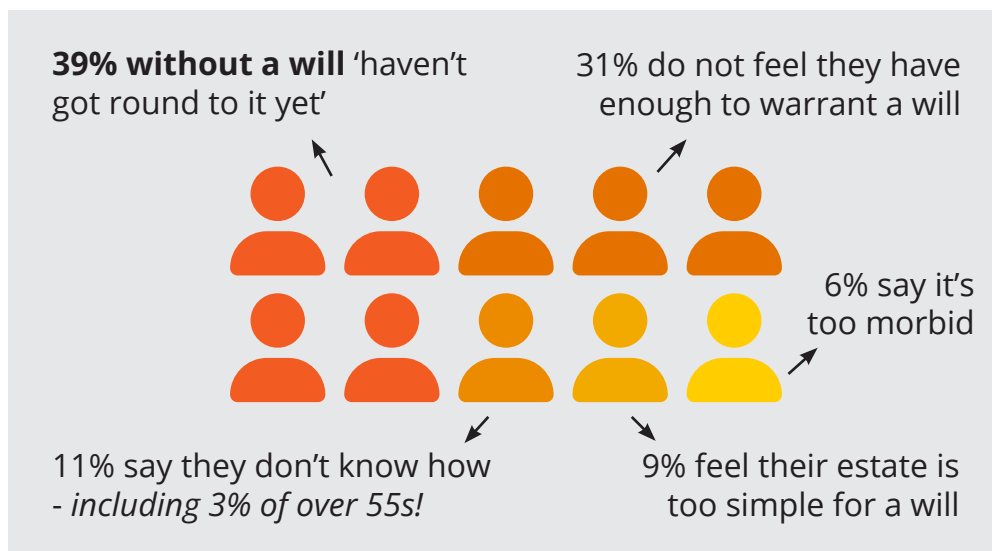
When looking regionally, over half of those in the South East and South West (both 52%) have written a will, while the North East is particularly low with just 23% of respondents stating they have made a will. The next lowest is Northern Ireland with 38%, but this number is not uncommon with London (39%), Wales (39%) and the Midlands (40%) reporting similar numbers.

The next question to ask after whether or not someone had a will was to explore the reasons why people have not yet done so.

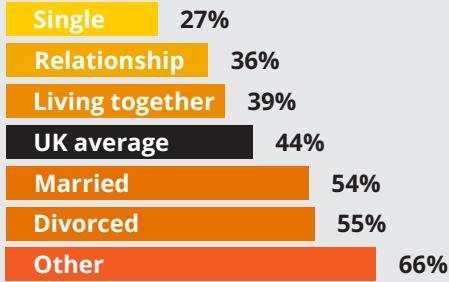
The predominant reason amongst those in the North East is that they felt that they do not have enough to warrant creating a will (48%). This is a sentiment shared by just under a third of the UK entire (31%), with the prevailing opinion nationally, shared by almost 4 in 10 (39%) of those who have not yet made a will, saying that they had simply not got around to it.

It's clear that more needs to be done within the industry to outline the advantages to having a will in place regardless of someone's financial outlook. Myth-busting this, alongside attempting to rouse action from those who 'haven't got around to making their will yet' have been high on the agenda of wills and probate departments for years, but evidently it needs to go further.

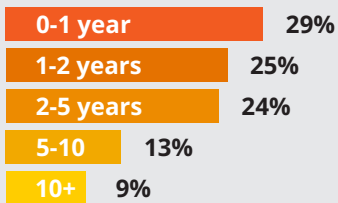
Somewhat surprisingly, 11% of people admitted that they did not know how to make a will. That is shared equally across genders, and rises to almost a fifth in London (18%). It is noted however, that 25% of those in the lowest age group (18-24) had said this yet only 15% of 25-34's and 12% of 35-44's shared the sentiment.



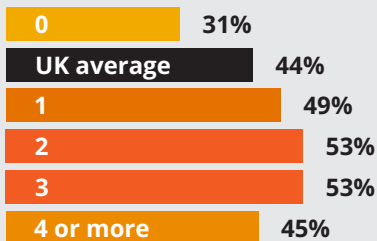
Those who are married or divorced are most likely to have a will



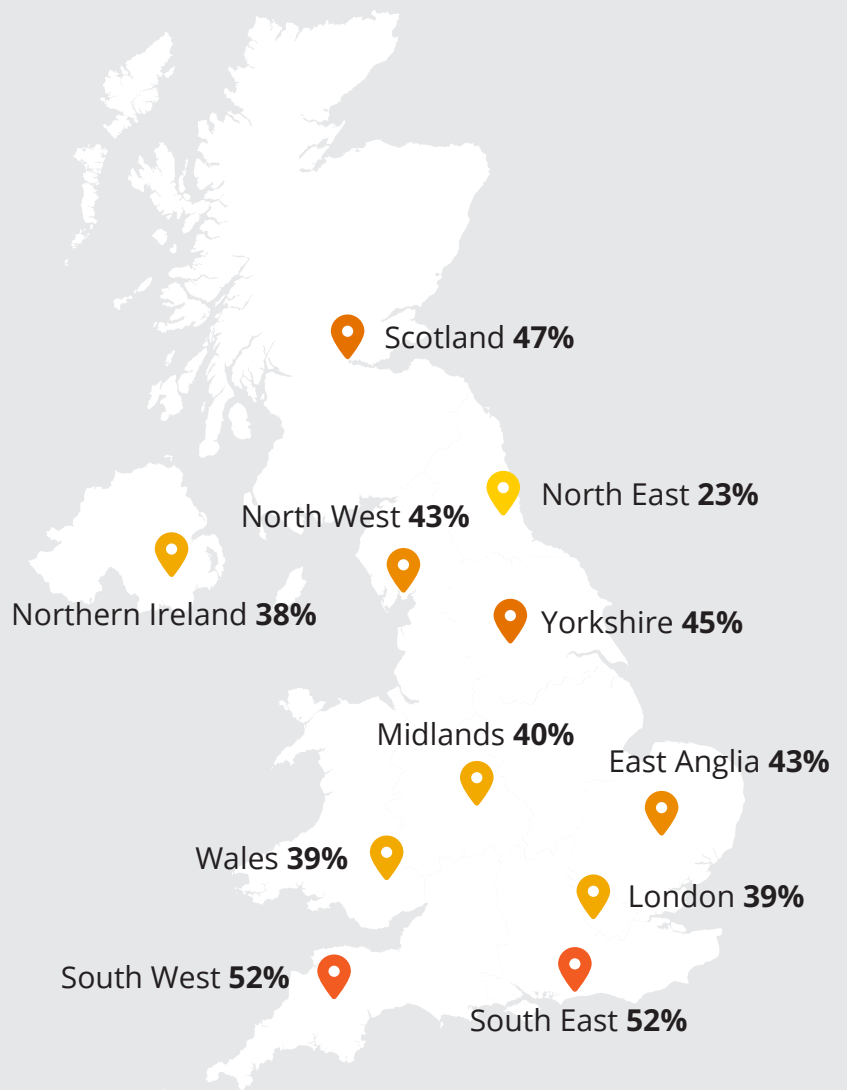
Over half of wills have been written or updated within the last two years



Those with children are more likely to have a will than those who do not



Those in the South are most likely to have a Will, while less than a quarter of adults in the North East have a will



69% of wills are written by a professional



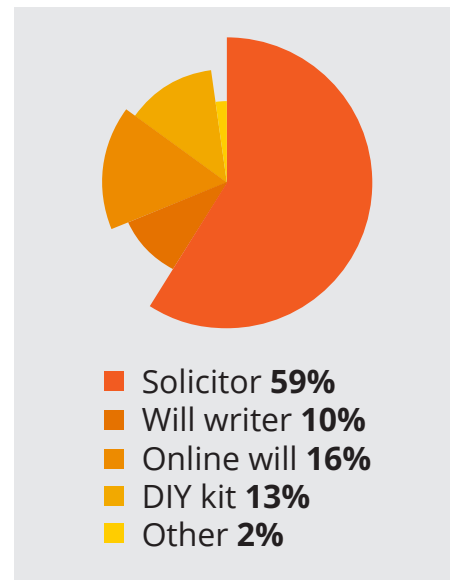
Using a professional

As we know, the popularity in using online or DIY wills continues to gather pace as technology advances, and this is reflected in the figures we've obtained as part of this report. Over a quarter of those surveyed said that they either wrote their will online (16%) or used a DIY home kit (13%).

While over two-thirds (69%) of people used a professional such as a solicitor (59%) or a will writer (10%), there are figures to indicate that wills written on the internet are the future.

Online written wills were the preferred method for those 18-24 (36% compared to 24% going to a solicitor), and the combination of online wills and DIY home kits rival professional will writers in the 25-34 (44% v 56%) and 35-44 age groups (41% v 57%).

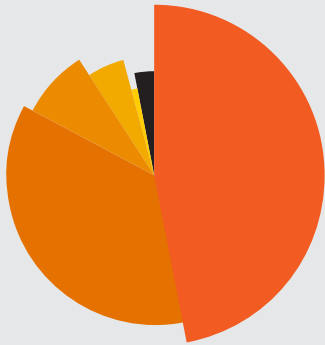
It is a similar story when it comes to storing wills also. The split between those who choose to keep their will at home or in a private safe, compared to those who leave their will with a law firm or third party to store safely on their behalf is almost identical (47% v 49%).



This charts the course for what to expect in the years to come for law firms and will writers. The legal industry is starting to undergo a digital revolution in how clients are wanting legal services, and firms are starting to offer those digital solutions to them.

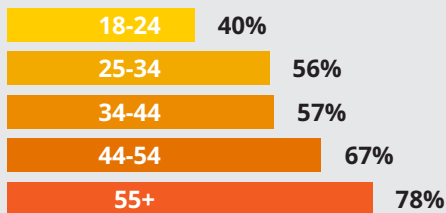
This movement towards online will writing, particularly in the younger age group, is synonymous with a greater comfort in accessing services digitally across industries.

Around half of wills are stored at home and the other half in safe storage



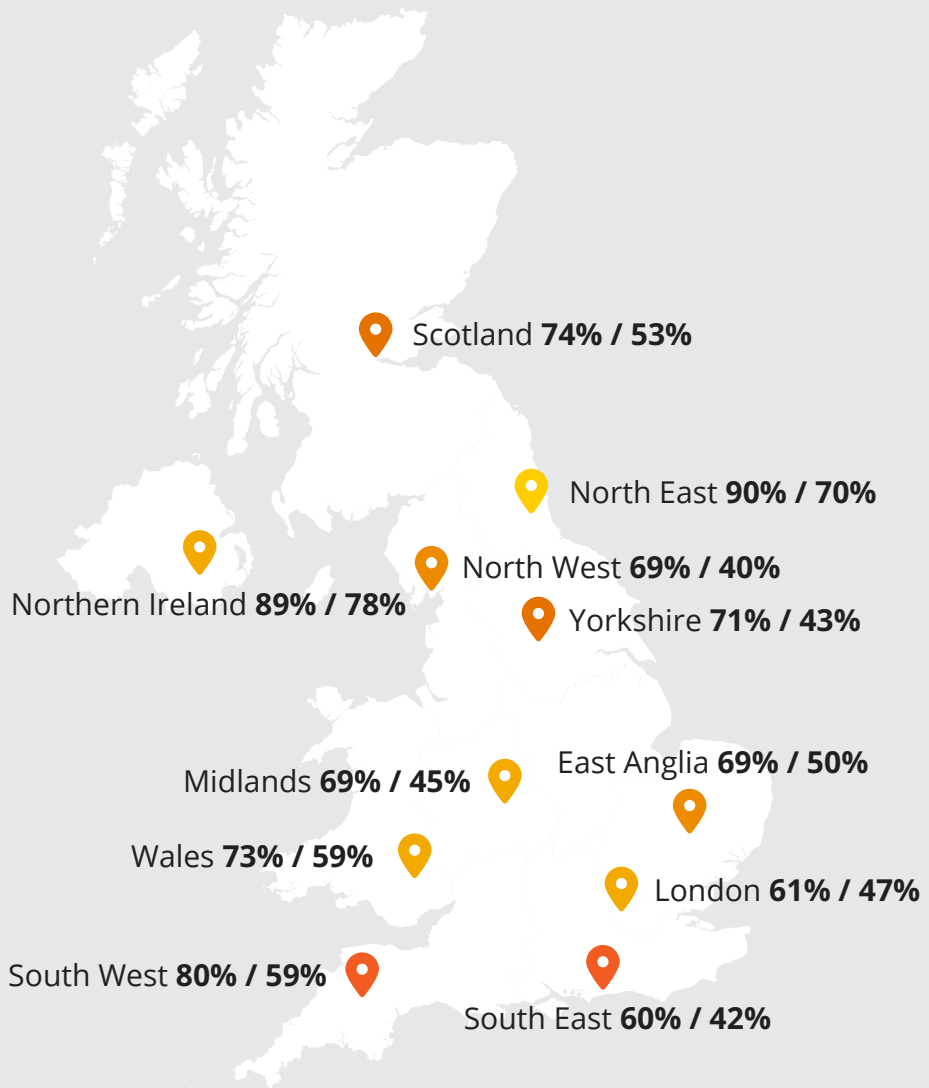
- At home **47%**
- Stored with writing firm **36%**
- Stored with another firm **8%**
- In safe storage elsewhere **5%**
- Other **1%**
- Don't know **3%**

There is a correlation between age and using a professional to write a will



Those in the North East and Northern Ireland used a professional to write and store their will the most

Key: % of testators who wrote a will with a professional / % who stored their will with a professional



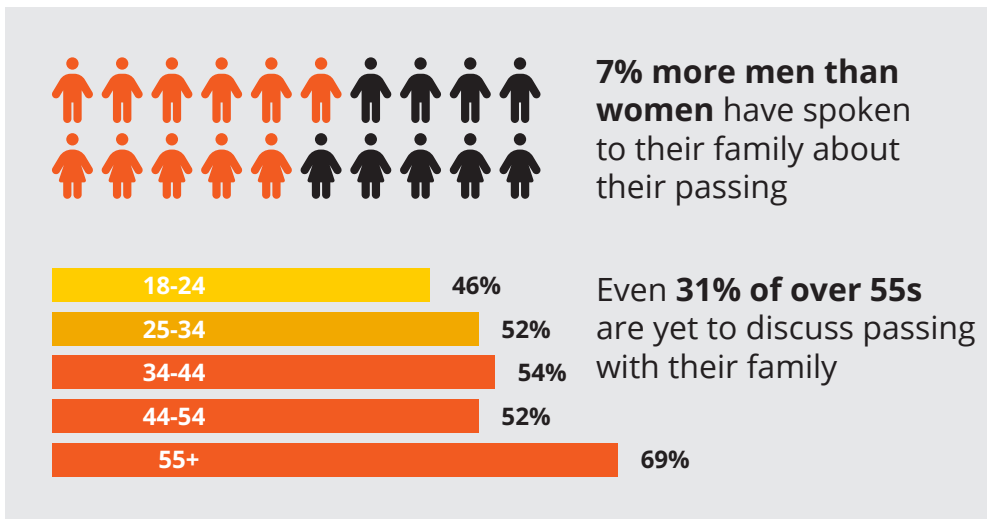
42% of adults have not talked to their loved ones about what happens upon their death



Discussing death

Over two in five people (42%) have admitted that they have not told their partner or children about their will or where to find their important documents after they've passed.

Men are more likely to talk about it than women (62% v 55%), those who are married or have several children more likely to talk, and those over 55 considerably more likely than any younger age group (69%). Those in the North East (53%), Wales (54%), and Scotland (55%) were the quietest.



This does mean, however, that even three in ten in the over 55 bracket have not discussed their passing with a loved one - something that can cause complications after death.

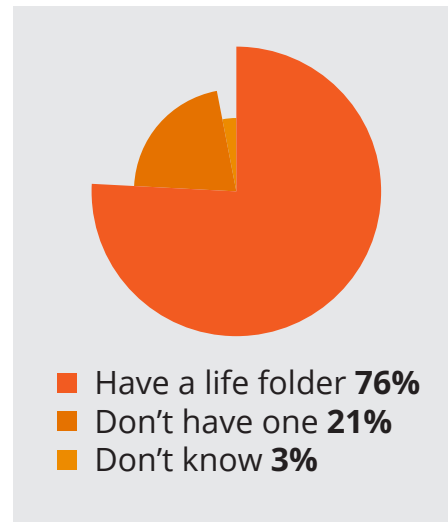
The main reasoning given across the nation for those who are yet to discuss the topic is that they simply have not got around to it yet (42%). However, a quarter of respondents admitted that it was too morbid to talk about, which may prevent them from having these important conversations.

There is a sense of apathy, also, with 16% telling us that they are not bothered what happens upon their passing and an extra 3% saying its not the business of their family to know any details. That could naturally cause complications upon the death of those individuals, particularly if there are family dynamics at

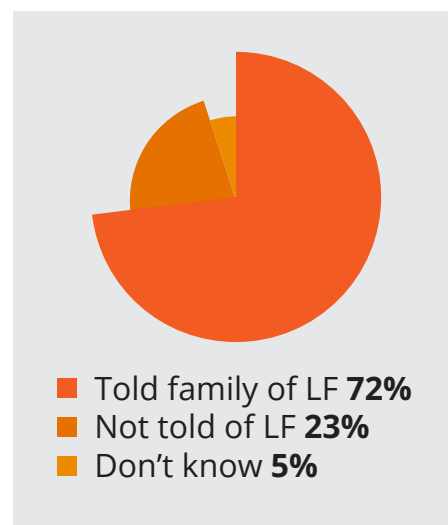
play that may cause an estate to become contentious.

While the numbers remain high, as a country we are seemingly improving through the generations. Pretty much half of people (49%) told us that their parents had not told them where they could find a will or any instructions upon their passing, with only a third (34%) telling them where to find their will.

We also asked people whether or not they had made a life folder or a collection of their most important documents for someone to access easily if they needed to. While only 44% of people have made a will, 76% of people told us that they have made a life folder or something similar, and 72% of those had told their loved ones where to find it. This means that around 54% of people have made a life folder and told their loved ones where to find it.



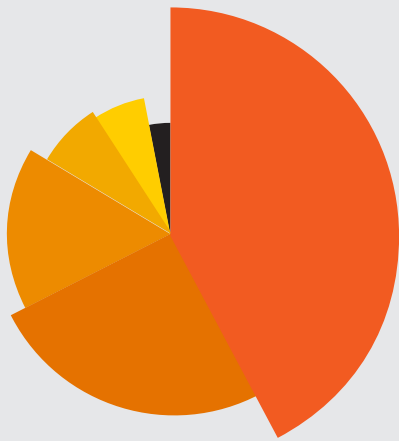
Bank account details (76%) and any deeds or contracts (50%) are the most popular items to include in a life folder, with internet passwords (42%), details or a copy of the will (33%) and a funeral plan (26%) following suit. A fifth (19%) of people leave a letter to their loved ones.



When looking at the figures from a will perspective, around a fifth (18%) of people have created a dedicated space or life folder with important documents, including details or a copy of the will, and have informed loved ones of its location.

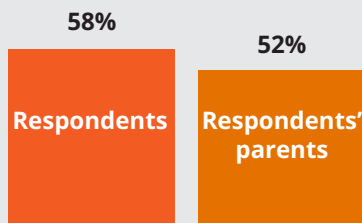
Once again, the dominant reason behind not creating a life folder is seemingly apathy by not getting around to it (59%) or not seeing the point in creating one (15%). A fifth (19%) of people stated that they do not have anything of value to disclose.

Most who haven't talked about what should happen after death 'haven't got to it yet'

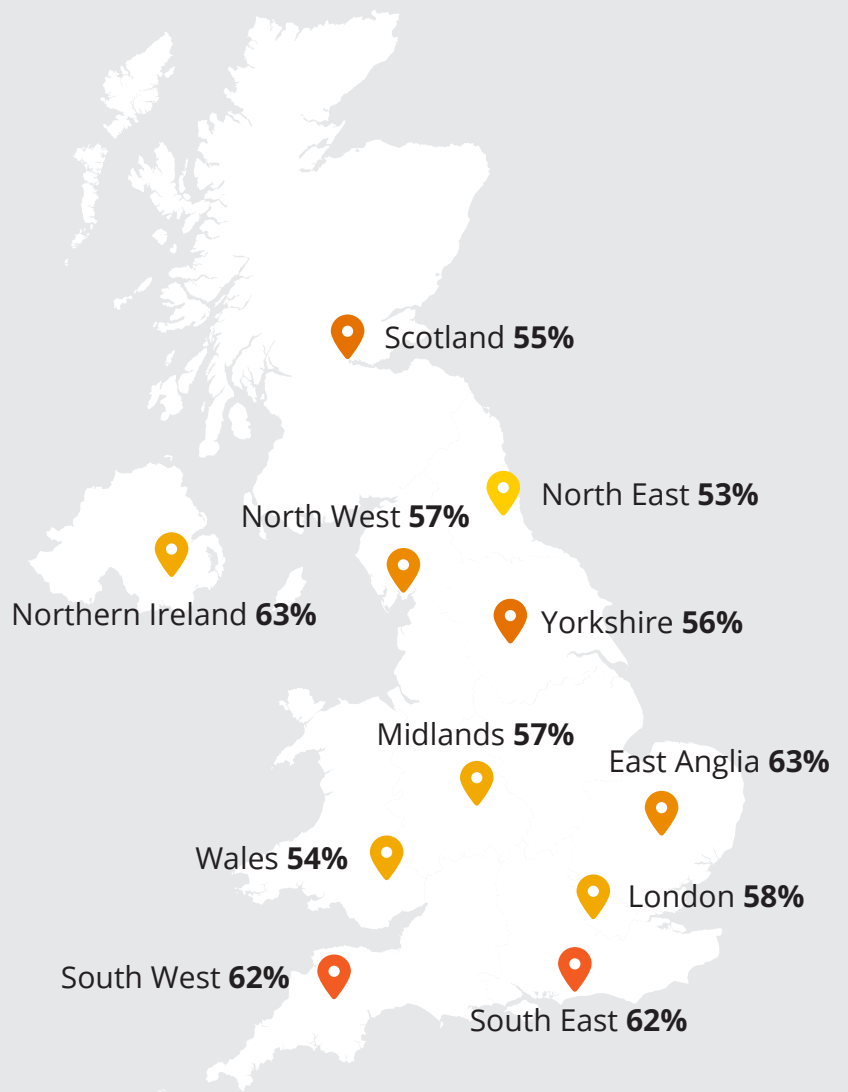


- Not got round to it **42%**
- Too morbid **25%**
- Not bothered **16%**
- No-one to tell **7%**
- Other **6%**
- Not anyone's concern **3%**

Our respondent's parents were less prepared to discuss such matters:



Those in East Anglia, Northern Ireland and the South have most discussed instructions after passing



Familiar challenges

This report has brought up a series of commonly known challenges which are still difficult for the private client industry to address.

The apathy of the public when it comes to writing a will where it doesn't feel like an imminent or financial necessity for their family continues to be the main reason why the proportion of wills written remains below half of the adult population.

Another long-held challenge is normalising talking about wills and what should happen after someone's passing. It is an awkward subject for many, potentially because it's perceived as a morbid conversation to have, or potentially awkward due to family dynamics, but with so many people creating and highlighting where to find important documents in a life folder, including details of a will would be a natural next step and should be normalised.

The National Will Register's will registration and Certainty Will Search solutions are a suitable way to ensure that those who find themselves unable or unwilling to discuss their will with their family. The results show not only a large proportion of testators who have not informed their loved ones of their will, but also those who have made steps to discuss matters, but not including a will. This makes registering and searching for wills greatly important.

One of the greater challenges law firms and will writers find themselves facing going forward is the digitisation of the industry. We have seen in this report that younger people are prepared to write their own will online.

In preparation for this, last year The National Will Register unveiled a new website that allows for will registration and Certainty Will Searches to be conducted online. Utilising digital avenues to simplify the will writing process and empower clients using platforms they are most comfortable with will help engage younger people in writing wills.




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