

2024

# The National Wills Report

A snapshot of how the UK  
handles estate planning



## What is The National Wills Report?

Each year, The National Will Register publishes The National Wills Report to better understand the way that will writing and estate planning is handled by the public across the UK.

In our most extensive and in-depth analysis yet, we commissioned an independent survey of 2,008 respondents across all regions of the UK to be carried out by Research Without Barriers in September 2024 with questions around whether they had a will, how and where it is kept, and if they have communicated what should happen upon their death with their loved ones.

With this report, we intend to shed some light on the state of will writing and how we communicate with each other about death, in an attempt to provide greater certainty to each other so when the time comes, executors, families, friends, solicitors, accountants, and anybody else who is part of administering the estate can do so with greater knowledge of what they need to do.

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.

It exists to ensure that no will is left unknown or untraced at the time it is needed, having grown to include more than 10 million wills since starting as the Certainty, the National Will Register in 2006.

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



## 53% of adults in the UK have made a will

Over half of people have written a will in the UK, including 57% of men and 50% of women.

This number could rise, too, with 9% of respondents saying that they cannot recall if they have written a will or not.

The uptake in wills does increase with age, as you would expect. 41% of young adults aged 18-24 have a will, this grows to 47% of 25-54 year olds and 69% of those over the age of 55. This is hardly a surprise, however the uptake in the younger generations does show a positive growing relationship with estate planning from an early age.

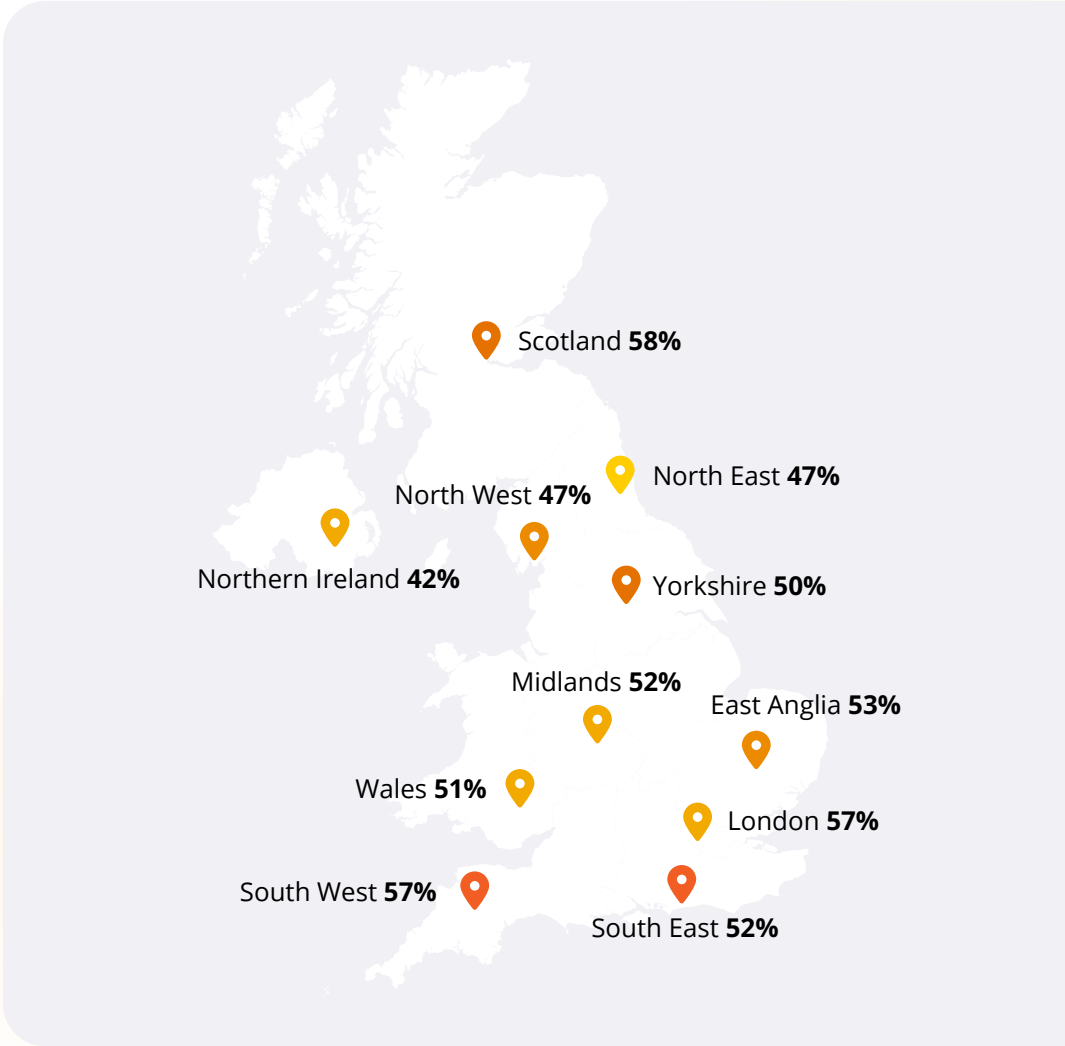
There is also a correlation with relationship status. Those who are single are less likely to have a will over someone in a relationship or living with a partner, and it increases further if married, divorced or widowed. Will writing goes up by half from 39% to 61%.

The three biggest areas for will writing are Scotland (58%), London, and the South West (both 57%). When we asked what the main motivation was for making a will, there wasn't anything that linked these three areas together, although there were some anomalies that could be indicative.

For example, almost a third of Scottish testators (28%) were motivated to make a will in order to avoid any legal challenges after their death – a 9% increase over the UK-wide average.

While in Northern Ireland, they proved to be the second most conscientious on their loved ones, highlighting making estate administration easier on them as their main motivator for 15% of testators (3% above the UK average and second only to Wales for this at 21%).

\*Map indicates percentage of people who have made a will



People are motivated to create wills for a number of reasons, but the primary reason with 42% of respondents was to determine who receives which assets.

With contested wills becoming more prevalent in the private client industry, it's interesting to note that almost two-in-five (19%) of respondents said their main reason was to prevent any future legal challenges regarding their estate.

More interestingly, this is most prevalent among the younger generations, with 21% of 18-24 year olds and 25% of 25-34 year olds.

It also correlates with another stat around why people choose to update their wills, where 12% reported that they updated their will due to a family dispute, but this rose to a survey-high 19% among 18-24 year olds and 20% across all ages in London.

In terms of reasons why people have not made wills, people mainly:

- feel they don't have enough or that their estate is too simple to warrant a will (43% of those who haven't made a will);

- feel they are too young or healthy to make a will (46% of all respondents who haven't made a will; including 91% in the 18-24 age bracket, dropping to 40% of 35-44 year olds and 17% of over 55s); or
- haven't got around to it (28%).

Some reasons that previously seemed like bigger detractors to writing a will such as finding the topic too morbid, the process too complicated or too expensive scored quite low (11%, 12%, and 13%).

Have you made a will?

**39%** Single

**51%** In a relationship or living with partner

**39%** Without children

**61%** Married or divorced

**61%** With children

**71%** Other; such as widowed

## Over three-quarters of wills are professionally written

Approximately 77% of those with a will utilised professional services, such as solicitors or will writers, while the remaining 23% opted for DIY kits, online services, or other non-professional methods.

This is an 8% increase on last year's report and could signify a growing recognition of utilising solicitors and professional will writers for will-writing services, if not at least to confirm that the vast majority continue to utilise professionals.

In the last report, we highlighted how age predominantly played a role in utilising a solicitor or will writer, particular in the age of digitisation and the emergence of online will writing tools.

In this report, we can confirm that there seems to be a dividing line at around the age of 45. Those younger than 45 are around twice as likely to use an online will writing service than those who are older (13% to 7%).

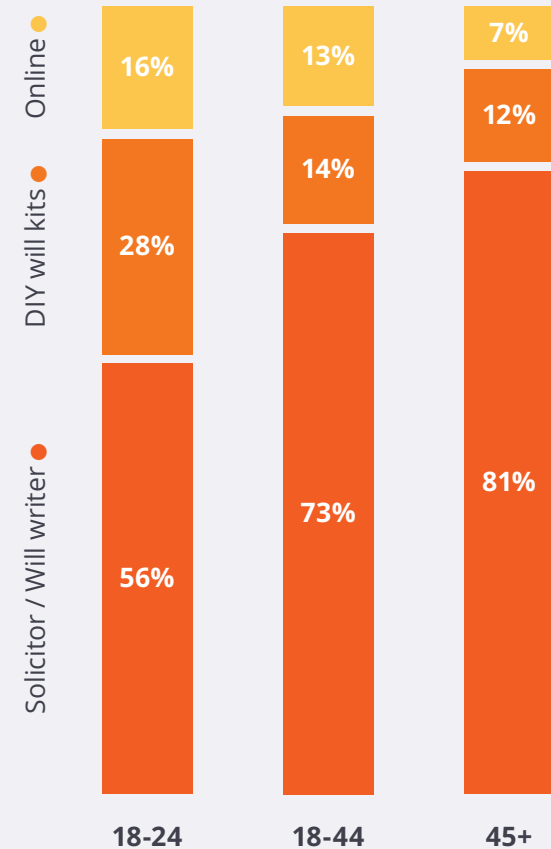


Geographically speaking, the further north you venture, the more likely you are to instruct a solicitor or will writing professional. The North East (88%), North West (83%) and Scotland (83%) proportionately the highest uptake of solicitors and will writers in the UK.

Conversely, those in East Anglia (67%), London (71%) and Wales (72%) are the least likely to instruct a professional. East Anglia has almost double the national average of those who have said they have written a will online (16%) while Wales have the second highest percentage uptake of DIY will kits (19%), only beaten by Northern Ireland with 23%.

What this shows is that while there is an emergence of online tools, the vast majority of wills have been written using professionals, and it is still the preferred method even in the youngest cohort by almost double that of DIY will kits, and triple that of online kits.

### How did you write your will?



## Two-in-five wills are stored at home

After someone passes away, ensuring their last will and testament is found and executed according to their wishes is crucial.

Our survey indicates that while 30% of wills are stored with the original will-writing law firm, 16% are held by firms that updated the will, and 5% are with entirely different law firms.

This variety in storage locations can confuse executors, particularly since it's estimated that around a third of testators' wills' locations are unknown.

As well as this, 53% of people who responded to our survey said that they had never discussed what they'd like to happen with their estate when they die, likely to add further possible confusion when someone passes away.

Forty-two percent of adults in the UK know (or knew) their parents had wills and where to find them, whilst 43% were unsure if one existed or where to find it.

This is compounded by the figures we've collated that only 15% of our survey respondents have

informed their children of what should happen with their estate after they die.

Having a majority of the UK adult population not knowing about the existence of their parents' wills is an important statistic, especially when you consider the fact that the chances of a widow dying within a year of their spouse passing increases by around two-thirds and therefore the need to have the different conversations about death and dying is incredibly important to ensure that your wishes are known and carried out.

**Where is your will stored?**



At home / private safe ● With professional who wrote the will ● With professional who updated my will ●

With a different solicitor / law firm or third party storage ● Other / cannot remember ●





## Two-thirds of wills have been updated

Sixty-seven percent of wills that have been written have since been updated in some way.

Surprisingly, there is a trend that the younger you are, the more likely you are to have updated your will. In fact, 47% of over 55s told us that they have not updated their wills, while that number falls to just 4% among 18-24 year olds who told us they'd made a will.

The reasons why people update their wills could be an indication as to why it is more popular to update your will among younger generations. The reasons for those under the age of 35 to change their wills centre around a change in financial circumstances or got married and/or had children.

However, almost one-in-five of 18-24 year olds updated their will due to a family dispute. This is 58% above the national average and indicative of more complex family dynamics playing a role in estate planning among younger generations.

It is prevalent, albeit less alarming among later age groups, from 15% of 25-34 year olds to 8% of over 55s.

There is a geographic anomaly as well that we found. The reason for one-in-five wills to be updated in London was due to a family dispute.

### One in five wills are updated by a different professional

While over three-quarters of wills are professionally written by either a solicitor or will writer, only 25% of those have been updated with the same professional. In fact, 20% of all wills

have been updated using a different professional with the vast majority of those sitting in their will banks.

What this means is that there is a considerable possibility that wills sitting in the will banks of law firms that have not been updated could well not be the up-to-date and therefore valid will.

Almost three-in-five (58%) of those under 45 who had updated their will had used a different solicitor to those they previously instructed, while the number drops to 34% of over 45s.

This could show that younger generations are more likely to shop around and switch between will writing professionals and services and this should be a consideration when considering where to find their will and ensuring that the right one is found when it is needed.

The regions most likely to update their wills with different solicitors are London (45%), the North East (37%) and North West (32%); and those most likely to utilise an online service to do so are East Anglia at 27% (it's notable that they have the highest level that update their wills with the same professionals that wrote the will at 47%); Wales and Yorkshire (24 and 23% respectively).

**42%**

The biggest reason for making a will was to determine who to leave their assets to

**19%**

Almost one in five testators were motivated to avoid legal challenges concerning their estate



## Over half of people haven't discussed what should happen to their estate with anyone

Our survey found that over half of UK adults (53%) hadn't informed anyone about what should happen regarding their estate. A third (32%) of respondents have spoken to their spouse, while that drops to just 15% having told their children.

On a positive note, those who have made a will are more likely to talk to their spouse and/or children about the existence of a will, with 58% telling their spouse or partner, and 48% telling their children. Of those who have talked about the existence of a will, 78% are sure they know where to find it.

However, there are still 10% of people who have made a will, and not told anyone about the existence of it. These numbers indicate that around three-in-ten wills or their location are unknown when they are needed.

This obviously highlights several concerns in regards to estate planning and administration and the burden it will place on the loved ones who would be carrying it out.

Half of adults haven't told anyone anything about estate planning or a will; while there are also 30% of testators whose wills might not be easy for their loved ones to locate and lead to delays, family disputes and more.

### Most are happy to talk

Even though more than half have never told anyone about what they want to happen with their estate, 71% of respondents said that they are comfortable to have that conversation, but around a quarter of that number find that those

they need to speak to are reluctant to talk.

From the testator perspective, this is not as surprising as some may expect - as an encouraging 82% of respondents who have made a will claiming they found the decision either 'very easy' or 'quite easy' as to who they were leaving assets to in their will.

However, we need those conversations to be more common. If 54% of people are in a situation where both sides are comfortable having that conversation, then a conversation should be had.

For those who feel they can't talk to those they need to about it, but are comfortable in doing so - which makes up 17% of the UK it seems - we need to be able to normalise this conversation more so

they are had and more certainty is given to people before it becomes an issue.

It's also important to look at whether people are aware of their parents' wills, to understand any history of reluctance to share a conversation surrounding estate planning. Promisingly, 42% of respondents said they have/had been told where to find their parents wills.

Unfortunately, however, this means that the location of most of the wills in the UK is unknown to an individual's children.

This is likely to require those children, on their parents passing, to go through the stress of trying to find their will without the knowledge of where to look.

## Preparedness can unlock certainty in estate administration

The picture that's painted of the UK from a will writing perspective when you read this report is a people that understands the value of wills, but acts in a vacuum as if it were a panacea once the document is signed; that there is no need to do much more than that.

The reality, unfortunately, for many is that uncertainty reigns in situations where the existence or location of wills are not communicated, which makes estate administration and the handling the affairs of loved ones difficult.

This isn't solely at the feet of testators, although the burden of informing their beneficiaries, families, loved ones falls on them in most if not all cases. Conversations can be uncomfortable but they should be had, and assumptions when it comes to wills can't be had when you consider the potential of having the wrong version of someone's will, or not knowing if one exists at all and what to do.





## Making sure your will can be found when it is needed

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

It has built itself to become the preferred national will register of The Law Society, with the location records of over 10.5 million wills, approximately half of all of the wills written in the UK, in its system.

Learn more about will search and registration, and how we can help you in both private and professional matters, by logging on to our website.

[Learn more](#)