Building a prepared nation

The National Wills Report 2025



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For the past three years, The National Will Register has surveyed people from across the nation to better understand our attitudes towards will writing and estate planning.

The way we approach death and estate planning in the UK is changing. Our latest research reveals shifting attitudes towards will writing, digital wills, and leaving charitable legacies - but also highlights significant gaps in how we communicate about end-of-life planning.

The findings paint a picture of a nation that's becoming more proactive about estate planning but still struggles with the practical realities of ensuring wills can be found when needed.

In this year's edition of The National Wills Report, we commissioned Research Without Borders who surveyed 2,004 people in August 2025.

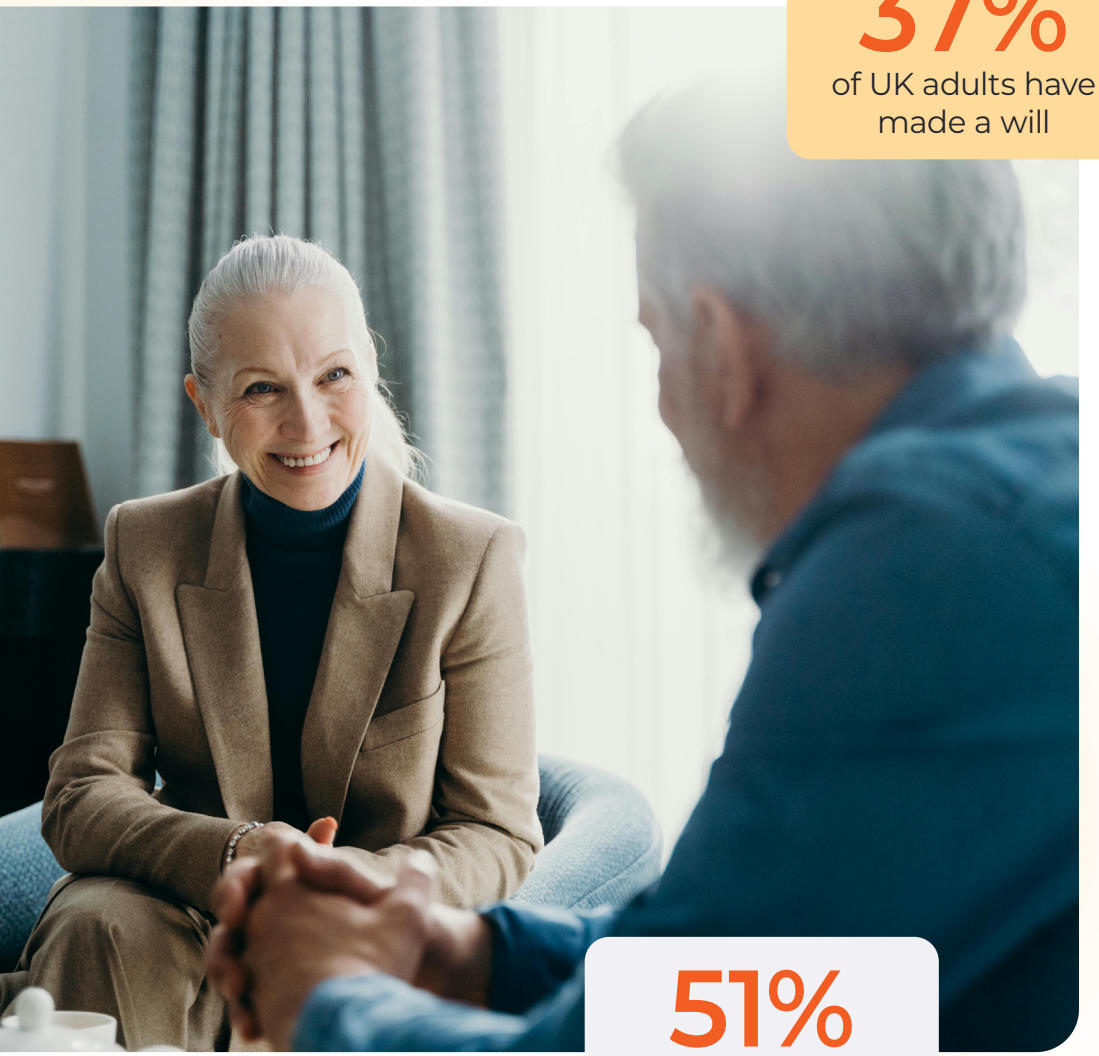
In an industry that is seeing innovation and repositioning thanks in to the rise in digital wills and the growing importance of charitable legacies, this analysis explores how the UK handles one of life's most important conversations - and where there's still room for improvement.

"In what is now our third annual iteration of The National Wills Report, we have seen this survey become an important reference point for the private client industry. In earlier editions, we have taken the opportunity to position where society is currently regarding wills.

Combined with the stories we hear and the challenges we help overcome, we observe a society not prepared enough for the time when they must handle loved ones' affairs.

In this edition, we have taken the opportunity to help to tackle the issue of how we can build a more prepared society and ensure that wishes are known and acted upon accordingly."

Doug Hargrove
Senior Vice President for Legal
OneAdvanced (inc. The National Will Register)



37%
of UK adults have made a will

51%
of wills were written by a professional

Will writing becoming a growing priority

In this year's statistics, the proportion of UK adults who have told us they have made a will is at 37%. This is noticeably less than our previous reports (usually around the 50% mark), but this might be a sign that will writing is not as much of a concern for younger generations who are now becoming older, whereas it would have been more of an expected thing to have done for those in previous generations.

Of those who have made a will, 43% chose to work with a solicitor, compared to just 14% using a DIY kit, and just 8% using a will-writing company. This highlights the continued preference for professional guidance when creating these crucial documents, with people clearly recognising the complexity and importance of getting their will right the first time.

Looking ahead, the picture does becomes more optimistic. 34% of adults plan to write a will within the next 12 months. If these intentions translate into action, we could see an additional 17 million wills created. This would be a substantial increase that would bring the nation closer to having a societal expectance of writing wills and estate planning.

Correct estate distribution and finances continue to drive will-writing

Correct estate distribution and financial considerations continue to be the leading drivers of will-writing and codicils.

When asked why they created a will, 70% of people said their primary motivation was to ensure their estate is distributed correctly. This reflects a fundamental desire for clarity and control over what happens to their assets after death.

Financial circumstances also play a significant role in how wills are maintained and updated. 43% of respondents said they would amend their will following a change in financial circumstances, reinforcing the view of wills as living documents that need to evolve alongside life's changes.

Barriers to will writing

Despite strong public awareness of the importance of having a will, significant barriers remain. One in four Brits still claim they don't know how to make a will – a gap that continues to deter many from beginning the process.

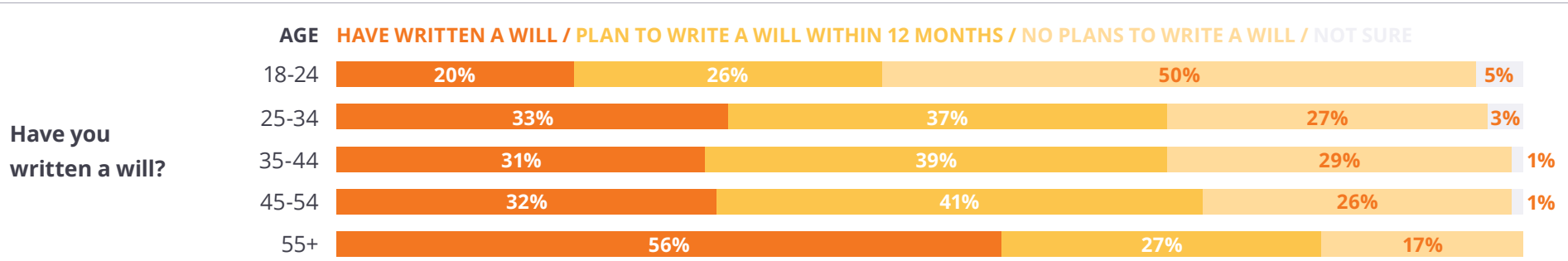
This lack of knowledge persists even in the face of widespread marketing initiatives, free will campaigns, and high-profile signposting efforts that aim to encourage will creation.

This suggests that while information and opportunities are readily available, they are often ignored or overlooked. At the same time, reassurance about accuracy and security remains a major concern, with 53% preferring a physical will to ensure it is done correctly.

This indicates that estate planning behaviour is influenced less by availability and more by confidence in getting the process right.

Age continues to play a significant role in will-writing behaviour and preferences. Whilst 56% of those aged over 55 have a will, just 20% of 18-24 year olds have one in place.

As many would predict, writing a will is something most younger people will overlook, but of course we know that having a will is important for everyone in the UK, so this may be a key demographic to target educational messaging.



Discussing death: Breaking down taboos

One of the most encouraging findings from this report centres on attitudes towards discussing death and estate planning. Nearly four in five adults (79%) now say they are comfortable talking about death, an 8% increase on last year's report, suggesting that long-held taboos around mortality are gradually easing.

This shift is starting to translate into practical steps. 71% of UK adults have shared their wishes with loved ones to make things easier when the time comes, showing a growing recognition that clear communication can reduce confusion and distress during an already difficult period.

Yet a significant minority remain reluctant. Approximately one in three (29%) have never discussed what should happen after their death, meaning many families may still be left without crucial guidance at the very moment they need it most. This gap between rising openness and continued avoidance underlines the challenges of ensuring that conversations lead to action. This is a theme that becomes even clearer when looking at how and where people store their wills.

79%
of us are willing to discuss death



29%
of us haven't talked about next steps

While more people are starting to talk openly about death and share their wishes, these conversations do not always translate into practical action.

A will can only provide clarity if it can be found when needed - and too often, families are left uncertain about where vital documents are stored. This disconnect between communication and action leads to the issue of 'shadow wills'.

The 'shadow wills' problem

Where people keep their wills reveals both practical thinking and also some potential problems down the line. A quarter of those who have written a will store their physical document at home, compared to just 9% having a digital copy at home. This preference for physical storage aligns with the broader trend towards trusting traditional, tangible methods for creating and utilising important documents.

Professional storage remains popular though, with half of all wills stored with either a solicitor or will writer. This professional custody provides security and expertise but can create challenges if the relationship with that firm changes over time.

Perhaps most concerning is the communication gap when it comes to sharing where loved ones can find a will. As many as 29% of people with a will haven't told anyone where to find it.

This can be seen when asking people where they could find their parents' wills. Over half of those surveyed (51%) don't know where their parents' wills are, suggesting that many families are due to face the stressful task of searching for crucial documents during an already difficult time.

This silence creates significant practical problems for executors and beneficiaries, potentially leading to delays, confusion, and family disputes.

Compound this with those who are yet to make a will but know they need to do one and a picture can be painted of a society that is currently underprepared when it comes to being able to handle the affairs of loved ones after they die.

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The National Will Register is the UK's will search and registration service with over 10.5 million wills in the system. Search for a will with The National Will Register to check if a will was made or confirm you have the most up-to-date version to correctly administer an estate.

Click here to learn more >>



36%
would happily have a digital will

The Wills Act and embracing technological change

The legal landscape for wills is evolving, and with the Law Commission's recommendations to modernise wills law, it is setting the stage for significant changes. These reforms, including provisions for electronic wills and reduced minimum age requirements, reflect changing social attitudes and technological capabilities.

Public opinion on digital wills shows a measured approach to technological adoption. 36% want a digital will, indicating significant appetite for technological solutions in estate planning. However, 39% still prefer a paper will, showing that traditional methods retain strong support.

Interestingly, 25% remain undecided or on the fence about digital versus paper wills. This substantial undecided group suggests that education and experience with digital options could significantly influence future adoption patterns.

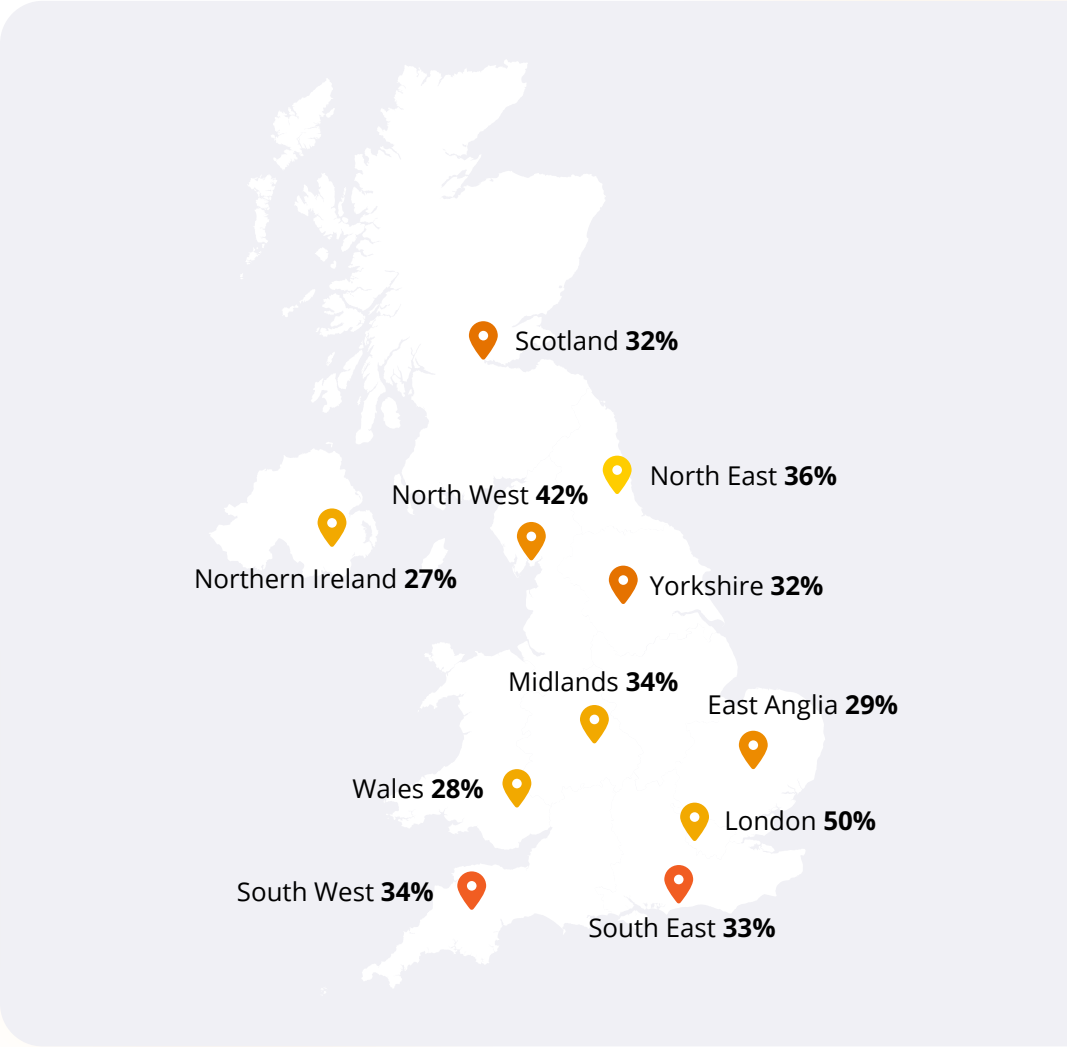
Choosing between digital and paper wills

The reasons behind format preferences reveal important insights about trust and perceived security in estate planning. Those preferring physical wills cite 53% believing it ensures accuracy, while 48% prefer physical wills because they can be securely stored with a solicitor.

These preferences highlight the importance of perceived security and professional oversight in will creation and storage, regardless of format.

Interestingly, this opinion changes by region. The map to the right shows regional differences in opinion regarding the question "Would you consider having an electronic/digital will?" Major technological hubs within the UK such as London and Manchester (North West) have the highest percentage of respondents saying they would consider a digital will.

Northern Ireland (27%), Wales (28%), East Anglia (29%) all have below-average "Yes" votes. These areas have older populations, lower broadband coverage in rural areas, and stronger attachment to paper-based traditions.



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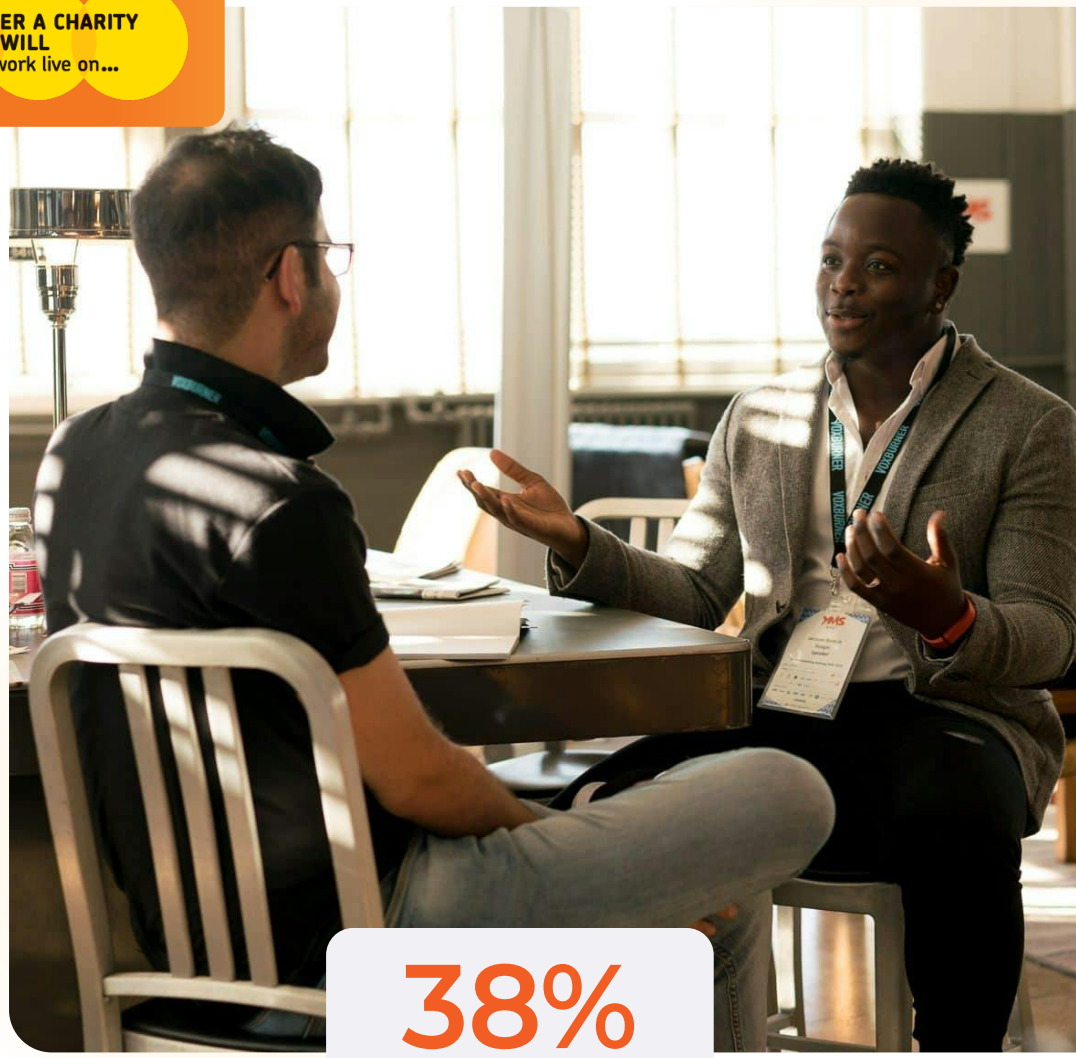
Legacies are a growing driver for will-writers and charities

Charitable legacies represent a significant and growing aspect of UK will writing. 38% of wills include a charitable donation, demonstrating that philanthropy extends beyond lifetime giving for many people.

The motivations behind charitable bequests are definitely personalised. Four in five people wanted to support a specific cause close to them, while two in five wanted to leave a positive legacy. These findings suggest that charitable bequests are driven by personal connection and the desire to create lasting positive impact.

Interestingly, just 13% reported that they were encouraged to write a will through a campaign led by a charity, while only 3% said that they wrote their will through a charity will-writing scheme such as Free Wills Month.

Among those who haven't yet included charitable bequests, encouragingly 6% expressed interest in doing so through such schemes.



38%
of wills include a charitable legacy

Opportunities for expanding charitable legacies

The potential for growth in charitable donations is substantial. 30% of those without a current legacy in their will would consider adding one when they next update their will. This represents a significant opportunity for the charity sector to engage with potential donors about legacy giving.

Among those without wills, the numbers are even more encouraging. 46% of people without a will would consider including a legacy when they create one, rising to 57% of those considering writing a will in the next 12 months.

These statistics reveal a substantial opportunity gap for the charity sector. A fifth of respondents said they have or would update their will to include a legacy, suggesting that targeted messaging and education could significantly increase charitable donations.

Barriers to charitable giving through legacy wills

Understanding why people don't include charitable legacies helps identify areas for education and outreach. 52% felt they were unable to offer anything or wanted their entire estate to go elsewhere, indicating concerns about having sufficient assets to share.

40% said they hadn't thought about it, which is where there seems to be a significant education opportunity. This group would be most receptive to information about how charitable legacies work and their impact.

Only 9% said they didn't realise it was possible, suggesting that the basic awareness of charitable gifts is still relatively high, even if more detailed knowledge may be lacking.

"Charitable gifts in wills are becoming an increasingly vital source of income for charities across the UK, helping to fund essential services and long-term projects that simply wouldn't be possible without this support. We've seen remarkable growth in legacy giving in recent years, with more people recognising that leacing a gift in their will is a powerful way to support the causes they care about most. These donations are not only sustaining charities today, but ensuring their future impact for generations to come."

Lucinda Frostick Director, Remember A Charity



Building a prepared nation

It's vital that as a nation, we become more socially aware, and legally prepared when it comes to estate planning, and sharing next steps with next of kin.

Based on the research findings here, we are about to build out several recommendations that we as a society can come together and improve the uptake of proper estate planning across the UK:

• **Enhance public education:** With 25% not knowing how to make a will and 40% not having considered charitable legacies, there's clear need for better public education about estate planning options and processes.

• **Improve communication practices:** Professional advisors should encourage clients to inform family members about will existence and location. Simple communication can prevent significant problems later.

• **Embrace technological solutions carefully:** While 36% want digital wills, the 39% preferring paper wills and 53% citing accuracy concerns suggest that technology adoption should prioritise security and reliability.

• Expand charitable legacy programmes: With significant interest but low awareness, charities and professional advisors have opportunities to increase legacy giving through education and targeted outreach.

The findings of The National Wills Report 2025 shine a light on a profound contradiction. As a society, we seem to be increasingly comfortable talking about death, yet we remain dangerously unprepared for it.

Nearly a third of people with a will haven't told anyone where it is. Half don't know where their parents' wills are. And while more than one in three say they plan to write a will soon, history tells us that intentions rarely translate into action.

This is not simply a matter of paperwork. It is a matter of families left in limbo, estates tied up in ugly disputes, and legacies lost to silence. In the absence of sufficient preparation, grief is intensified by confusion, and the costs are burdened by the wider system of justice, charities, and communities that depend on proper clarity in estate planning.

The law is modernising, and digital solutions are emerging, but technology alone will not close the gap. At the heart of preparedness lies communication: families willing to talk, professionals willing to guide, and individuals willing to take the first step.

Until those conversations become the norm, the UK will remain a nation that talks about death - but struggles to prepare for it.

The National Will Register continues to play a crucial role in ensuring that wills can be found when needed.

As the UK's will registration and search service, used by legal professionals, government agencies, and the public, it helps bridge the gap between making a will and ensuring it can be located during estate administration.

Gain further insights from The National Wills Report by watching our webinar. We sit down with industry experts such as Ian Bond, Katherine Marshall, David Opie, and Anthony Philips (CEO, Arken Legal) to discuss the key issues impacting the private client sector and what the figures show us in our bid to build a more prepared nation.

Click here to watch >>

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Supporting loved ones and legal professionals through probate

The National Will Register is the provider of will search and registration in the UK and the preferred national will register of The Law Society, with the location records of over 10.5 million wills in its system.

The will search and registration service is part of OneAdvanced Legal, a portfolio with the vital legal software law firms need to power their world of work. Law firms can utilise will registration and request will searches from within their cases, making will search and will registration more accessible for everyone.

Learn more about will search and registration, and how we can help you in both private and professional matters, by clicking below.

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