

# UK Estate Planning Statistics 2026

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The headline picture for 2026: most UK adults still have no will, inheritance tax receipts hit a record £8.2 billion, around 239,000 probate grants are issued a year, and 3.5 million cohabiting families have no automatic inheritance rights. This page pulls the key numbers together.

<b>59%</b> of adults have no will	<b>£8.2bn</b> IHT receipts (2024/25)
<b>239,091</b> probate grants (2025)	<b>3.5m</b> cohabiting families

## What the data shows

Three trends define UK estate planning in 2026. First, a persistent will gap: a majority of adults still have no will, so the intestacy rules — which ignore unmarried partners and unadopted stepchildren — decide many estates by default. Second, rising inheritance tax: receipts are at record levels and the share of estates affected is set to grow as thresholds stay frozen to 2031 and pensions enter the IHT net from 2027. Third, a social shift toward cohabitation that the law has not matched, leaving millions of partners without automatic protection.

Each indicator is explored in its own deep-dive, with official ONS, HMRC and Ministry of Justice sources.

## Key takeaways

- A majority of UK adults (about 59%) still have no will.
- Inheritance tax receipts reached a record £8.2 billion in 2024/25.
- Around 239,000 grants of probate are issued each year in England & Wales.
- Cohabiting families (3.5 million) are the fastest-growing family type but have no automatic inheritance rights.

## Sources

- Money and Pensions Service — will ownership (2025)
- HMRC — inheritance tax receipts (2024/25)
- Ministry of Justice — Family Court Statistics Quarterly (2025)
- ONS — Families and households in the UK: 2024