

UK Will Ownership Statistics 2026

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Most UK adults still don't have a will. Around 59% have not made one, and the figure rises to roughly three-quarters of people in their thirties. The biggest barrier isn't cost — it's inertia, cited by more than half of those without a will.

41% of UK adults have a will	59% have no will
~75% of people in their 30s are intestate	54% blame inertia / putting it off

What the data shows

Will ownership is slowly improving — 41% of adults had a will in 2025, up from 38% in 2024 — but a clear majority still die intestate if they die today. Younger adults are least likely to have made a will, even though those with young children and mortgages arguably have the most at stake. Some research puts the figure even higher: Will Aid reports that two-thirds of adults have no will or an out-of-date one.

The reasons are revealing. Cost and complexity matter, but the dominant factor is simply putting it off. That gap between intention and action is why so many families end up relying on the intestacy rules — which exclude unmarried partners and unadopted stepchildren entirely.

Key takeaways

- About 59% of UK adults have no will; only 41% have one (up from 38% in 2024).
- Roughly three-quarters of people in their thirties are intestate.
- Will Aid research suggests up to two-thirds have no will or an out-of-date one.
- Inertia — not cost — is the main reason people give for not making a will.

Sources

- Money and Pensions Service — Over half of UK adults don't have a will (2025)
- IRN / UK Wills & Probate Consumer Research Report 2025
- Will Aid — UK will-making research
- GOV.UK — Inheritance: rules when there's no will