



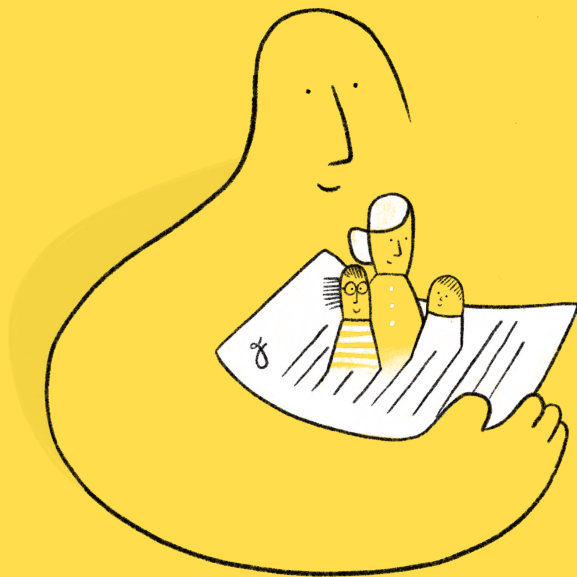
The Year In Wills Report

What we've learnt from reading
thousands of wills in 2020



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Welcome to The Year In Wills Report 2020

2020 was a year like no other, and that's reflected in how we plan for death – with a 267% rise in people writing their wills from home.

Our wills give us a unique insight into how the uncertainty we've felt over the last year affects how we prepare for our own deaths, and those of loved ones.

As our lives have become a little more digital, we've embraced new ways of using tech, including when it comes to writing a will.

We've seen the impact of current events on people writing wills – from news about health developments to the weather. 6th April was the day the most wills were written, the same day Boris Johnson was admitted to intensive care. And we saw a big drop when the Pfizer vaccine was approved in the UK.

We think this is because the COVID pandemic has made us reflect on our mortality more than before. While confronting death and planning for it is difficult, it's also really sensible. It makes things easier for the people who care about you down the line.

One of the greatest privileges of my work at Farewill has been to see daily evidence that kindness wins – when we're faced with our own mortality, we overwhelmingly think first of the people and causes we love. And simplicity and humour have shone through in the messages our customers have left for their families as they say goodbye.

Overall we've been more generous than ever – to our loved ones and to charity. Over £150 million was pledged to charity through gifts in our wills this year.

In this report, we'll take you through some of the patterns we've seen, and what this suggests about the way we deal with death – especially during this difficult year. To round things off, we'll share some tips to help people thinking about their will. And we'll also show why it can feel surprisingly great to get it done. So read on to find out more.

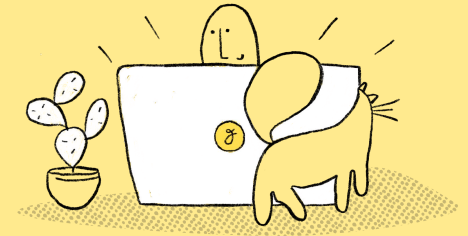


A handwritten signature in black ink that reads "L. Robinson".

Lorraine Robinson
Head of Legal, Farewill

Top will writing trends

How and why more people are writing wills from home



More people are writing wills at home

Up 267% from 2019 to 2020

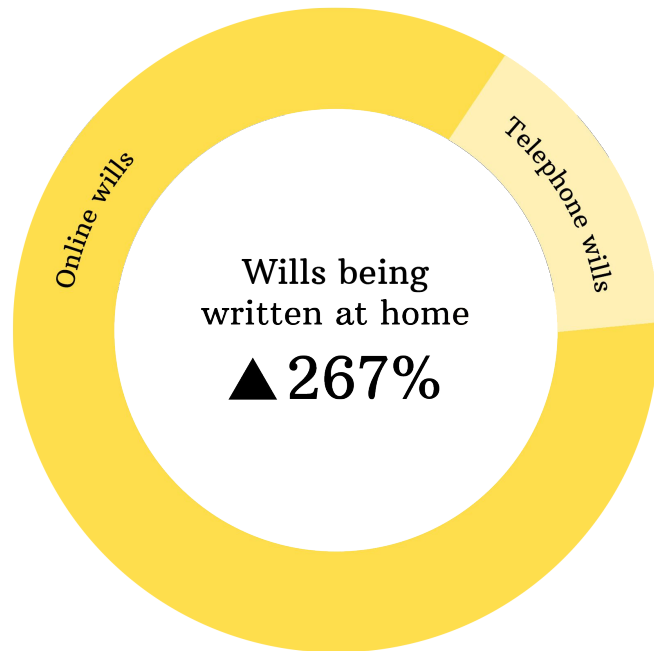
What happened?

We've seen a massive 267% increase in the number of people writing wills online and over the phone.

Why?

The pandemic has made us reflect on our mortality more than ever. It's also made us realise how unpredictable life can be, so a lot of people just felt like they shouldn't put it off anymore.

Lockdowns and other restrictions played a part too. Suddenly people were more open to sorting out their will at home, seeing that this can be more convenient while saving money.



Wills aren't just for older people

300% increase in under-35s writing wills

What happened?

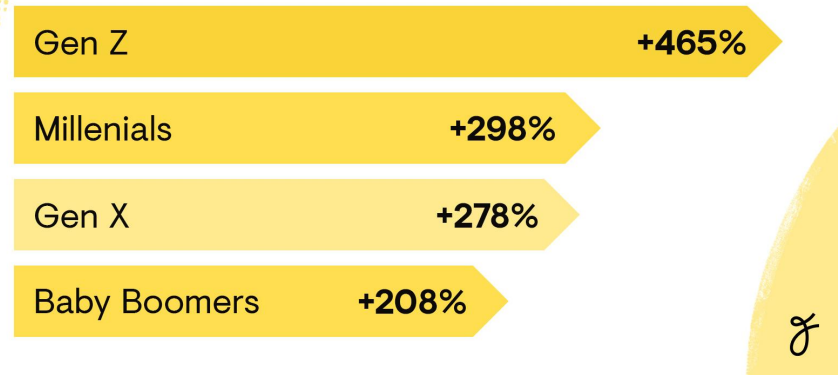
298% more Millennials made their will in 2020 vs. 2019 – and Gen Z saw an even bigger increase of 465%. This peaked in April, with 12x more under-35s writing wills with us than usual.

We also saw a 279% increase in parents with young children writing their wills. This led to a drop in the average age of people writing wills – which was 47 in 2020 vs. 50 in 2018.

Why?

This may be the first time younger groups faced their own mortality. The challenges of this year have brought into sharp focus how important it is to plan ahead, however old you are.

Every generation is writing more wills at home



What's going on in the world around us has big impact on the demand for wills

6th April 2020 was the day the most wills were written, the same day Boris Johnson was admitted to intensive care

What happened?

When the PM went into intensive care, we saw a +56% increase in people making wills compared to the week before. The day before restrictions lifted in May, we saw an +89% spike.

It looks like good news and good weather has the opposite effect. We saw a -26% drop on the third hottest day on record. And after the Pfizer vaccine was approved, we saw a -35% dip.

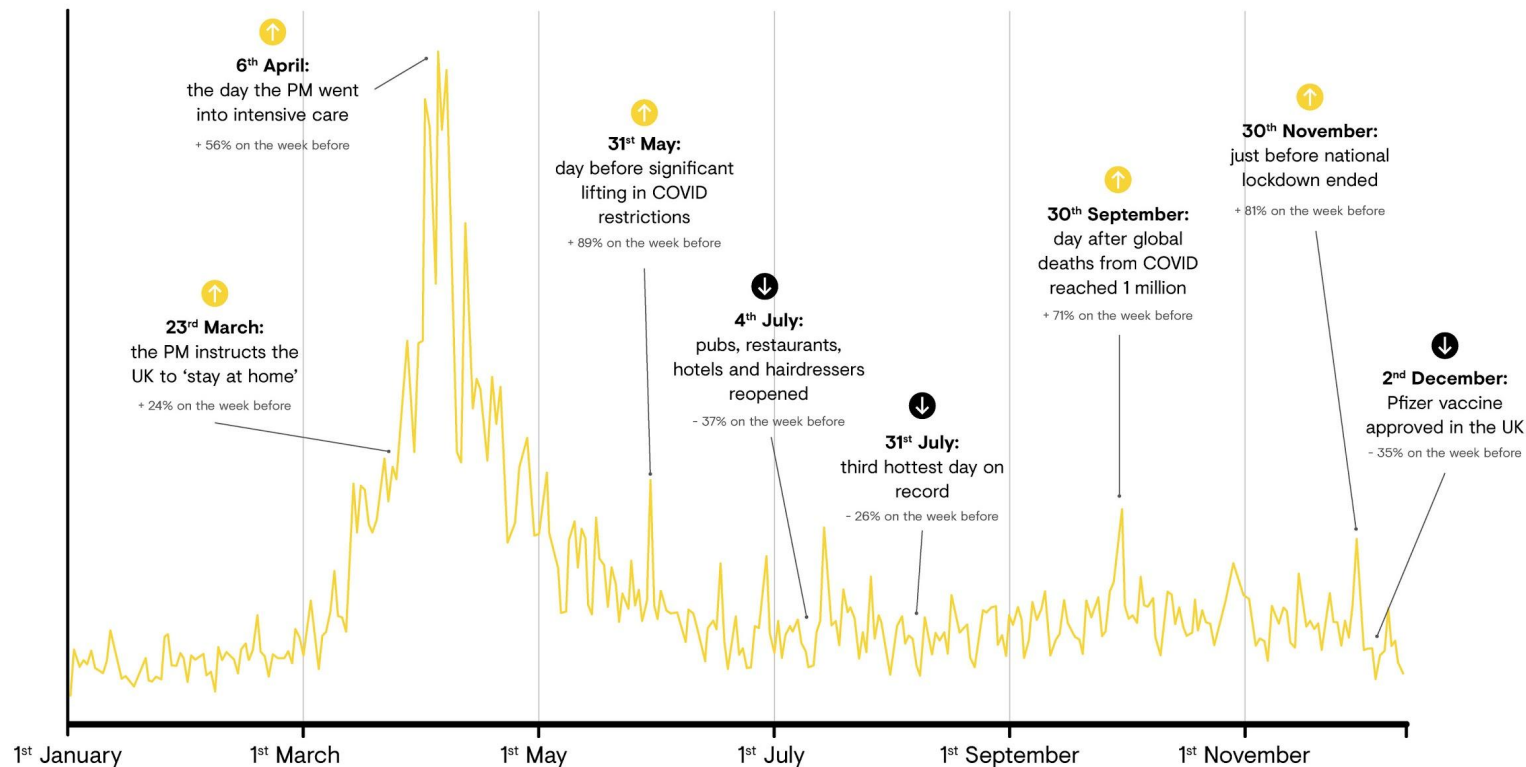
Why?

When COVID-19 reaches public figures and death tolls hit shocking milestones, it makes all of us feel more vulnerable.

And when this coincides with lockdown restrictions and bad weather, there isn't much getting in the way of making a will.

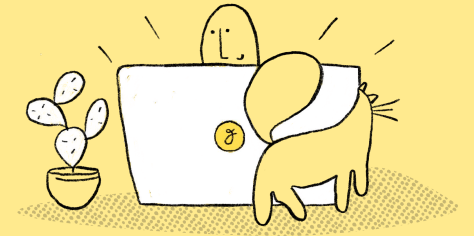


Spikes + dips in will writing over 2020



What we left behind in 2020

Discover how gifts differ between generations – and the most popular items people leave



More people are leaving money to loved ones

There was a 7% increase in the number of people leaving cash gifts to friends and family in 2020

The average amount they left was £9,031.46.

People are more likely to leave a cash gift as they get older – with those aged 80–89 the most likely at 16%. People in their 40s leave the largest cash gifts, averaging at £10,029.59 in 2020.

Age	% of people leaving a cash gift	Average cash gift amount
<30	9%	£7,170.54
30 to 39	7%	£8,200.30
40 to 49	8%	£10,029.59
50 to 59	10%	£9,932.07
60 to 69	10%	£9,684.07
70 to 79	12%	£7,010.07
80 to 89	16%	£6,481.23

Jewellery is the most common gift

Almost 1 in 5 people leave jewellery to friends and family in their will

The top 5 items left as gifts in people's wills are:

1. Jewellery (**17%**)
2. Memorabilia and other collections (**12%**)
3. Music, including vinyls and CDs (**9%**)
4. Books (**9%**)
5. Tech hardware (**8%**)

Other common gifts included art, clothing and photos.

More than 1 in 10 gifts are some of memorabilia.
Here's some stuff that stood out...

Abba, The Backstreet Boys, Bon Jovi, David Bowie, Muse, KISS, The Beatles and Michael Jackson are just some of the artists represented in music memorabilia left in wills

The (current!) Premier League club with the most gifted collections is Liverpool F.C.

The top 3 pop culture collections are:

- 1) Star Wars
- 2) Harry Potter
- 3) Disney

A number of people have left mementos from the London 2012 Olympic Games

People have given their favourite mugs, ranging from Emma Bridgewater prints to Disney and the Moomins



We help our customers to leave messages with their gifts - here's some that made us smile...

Meteorite necklace on silver chain

"This meteorite nearly killed your uncle, it crashed through this sun roof on his way back from surfing. He had it made into a charm for me, saying 'who else buys their wife a shooting star!!'"

Alcoholic drinks at the time of my death

"Raise a glass or two to me. Sorry about whatever ropey old red was lurking at the back of the drinks cabinet."

Onyx Chess Set which weighs a bloody ton

"Hey (check) mate. Yea, I know. Crappy joke. I'll get my coat."

I have many many happy memories thinking of brother-mine, Phil, lugging this heavy set back from Mexico! On an aircraft! Through customs! In a suitcase!

Kept me warm on many a winter month thinking about that :-)"

Love and happiness comes through...

We spotted lots of love and cheer in messages people leave to their loved ones...

Over a third of people (36%) left a message to their friends and family talking about love

2% of people added a smiley face to their message (compared to only 0.005% who included a sad face!). Other emojis used included ❤️, 😊, 🥰

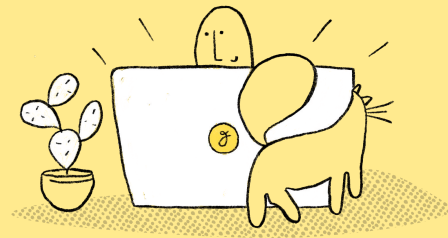
A total of 21,039 kisses were used

With 9% of messages alluding to memory, people are using their message as something for loved ones to remember them by



Giving to causes we care about

Find out how much was pledged to charities in 2020



People were generous despite uncertain times

Over £150 million was pledged to charity in 2020

Around 1 in 5 wills written through Farewill now include a gift to charity, a 28% increase on 2019.

In 2020, people writing their wills with us pledged an equivalent of £400,000 every day.

Giving to charity peaked during April, with £35 million pledged. That's 775% more than before the onset of the pandemic, where we saw an average total legacy giving of around £4 million a month.



A quarter of the cash gifted went to cancer charities...

After cancer, the most popular causes were homelessness, military and health.

But people supported over 1,300 different organisations.

This spans major fundraising organisations like Macmillan and the British Heart Foundation to individual hospices, small cultural arts institutions and education charities.

People gave most generously to religious organisations, with average cash gift values of almost £9,000, almost 6.5x bigger than gifts to other causes.



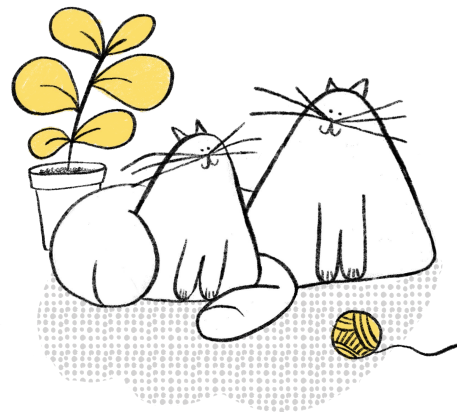
Legacy giving can point to wider societal trends...

Cause-motivated Gen Z and younger Millennials care about giving to charity

Under 30s were 2x more likely to give to charity than people aged 30-50

Londoners were the least generous regional group for charity giving, compared with those living in the East Midlands, who were 30% more likely to leave a gift.

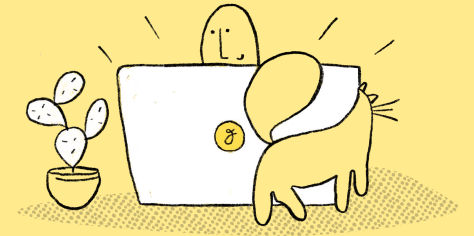
...but Londoners' cash gifts were 2x more valuable, pointing to regional wealth distribution trends



(Also cat owners leave 15% more cash to charities than dog owners).

Top tips for making a will

What to include and how to talk about it with your family



1

Start by writing some notes

The more you think about upfront, the easier you'll find it to write your will. So start by asking yourself these questions:

- Who do I want to inherit my money and property?
- How much do I want each of my loved ones to get?
- Do I want to leave money to charity?
- Are there any gifts I'd like to leave people?

Once you've figured these things out and got it all down on paper, you'll have taken a big first step towards writing your will.

2

Make a list of people you trust

Your will lets you name legal guardians for your children and pets. And you may also want to choose your executors (these are the people who will sort everything out when you're gone).

Before making any big decisions, it's a good idea to write out a list of options. This could include people like:

- Your partner
- Your children (if over 18)
- Your parents
- Your siblings
- Your best friend

3

Have *the conversation* with your family

Now you know who you'd like to include in your will, it's time to talk to them about it. This may seem a bit daunting, so here are a few tips to help you out:

- If you're not sure how to start a conversation around death, it can help to hook it to what's going on in the world around you
- Focus on the key things you want your will to achieve, rather than going into every detail
- Make it clear that your wishes may change over time, like if there are new additions to the family
- Ask people how they feel about being legal guardians or executors, especially if you have a few options

4

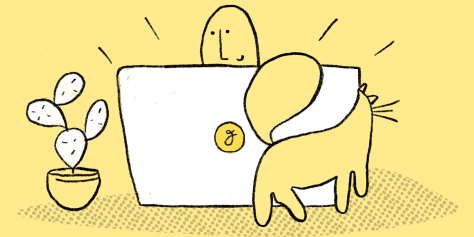
Do it your way

There are many ways to make a will. So shop around until you find a service and price that suits you. You could do it:

- Online with a step-by-step guide
- Over the phone with a specialist
- At your local solicitor's office
- At home with a solicitor

And remember, no matter which option you choose, you'll be able to ask questions and get guidance along the way.

How we worked this out



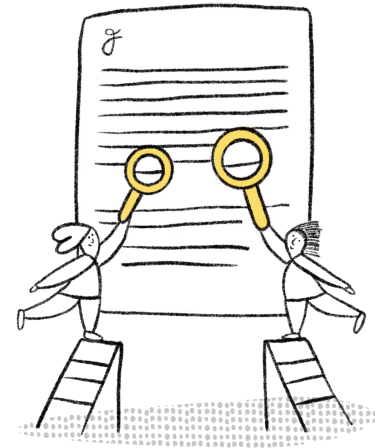
Methodology

We've analysed thousands of the wills people wrote with us in 2020 for this report, and compared this to 2019.

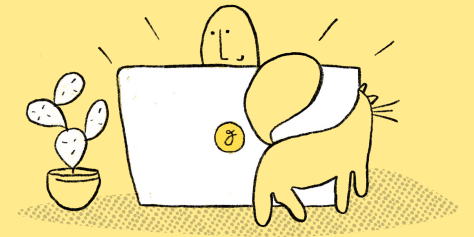
The data we've looked at includes: customer numbers over time, customer demographics, cash and possessions left as gifts and money pledged to charities.

Where we've looked at free text (e.g. messages with gifts), we've identified frequently used words and phrases to spot trends.

All data is fully anonymised when we analyse it. And we've received explicit permission from our customers whose messages we've quoted.



About us



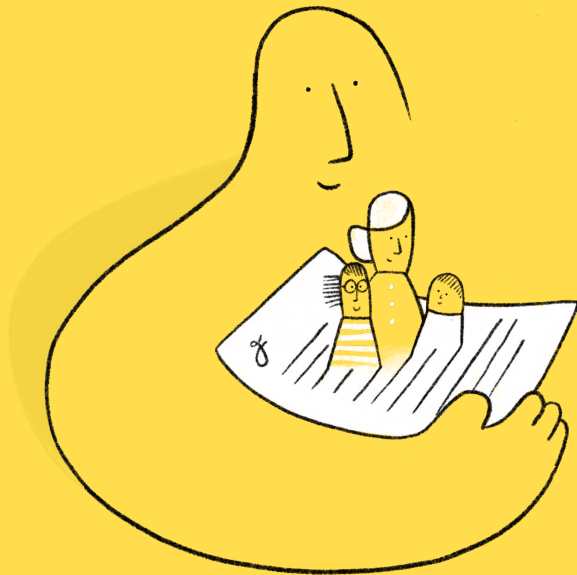
Farewill, the UK's leading death specialists

Death is hard. Whether you've lost someone you love or are facing up to your own mortality, it's a stressful process. The big, gloomy industry behind it doesn't help.

That's why so many people die without talking about what happens once they're gone, and others get lost in the complex, expensive admin after somebody dies. But it doesn't have to be like this.

We created Farewill with a clear mission: to change the way the world deals with death. Our wills, funerals and probate services are easier, friendlier and cheaper than the alternatives.

We've become the UK's largest will writer and its fastest-growing funeral provider. We've been voted the UK's best-rated death experts on Trustpilot (rated 4.9/5 by 7,000 people), and won National Will Writing Firm of the Year and Probate Provider of the Year at the British Wills and Probate awards.



Thank you!

If you've got any questions about the **Farewill Year In Wills Report 2020**, please feel free to get in touch.

You can reach us at: press@farewill.com

And if you want to write your will, we're here: <https://farewill.com>