



# The Year in Wills Report 2021

What we've learnt from reading  
thousands of wills in 2021

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# Welcome to The Year In Wills Report 2021

Welcome to Farewill's 'Year in Wills Report 2021'. As the pandemic made its way into 2021, uncertainty continued to have an impact on thousands of wills written with us this year. In this report, we'll take you through some of the patterns we've seen, and what they suggest about the way we deal with death – especially after another difficult year.

Throughout 2021 we embraced technology and wrote our wills online and over the phone. As many of us continued to work from home, the most popular time to write a will during 2021 was 2pm on a Monday afternoon.

The events of the world around us, and the course of the pandemic had a huge impact on when we decided to write our wills. 18 February was the most popular day for writing a will, two days after Prince Phillip was admitted to hospital. The next biggest spike was seen on 28 October, the day after the announcement that the Queen would not travel to COP26.

There were dips in wills being written on the days that the Queen and the Duke and Duchess of Cornwall received jabs, we think this could be that it gave us some much-needed hope in the fight against the pandemic!

It's so touching to see that when we face death, we do so while thinking about the people and causes we love the most. This year we saw how the pandemic influenced where we chose to donate once we died. Pledges to cancer charities increased by 45% since 2019, which was heartwarming to see with all the backlogs in treatment.

Legacy giving also points to wider social trends. Gen Z were six times more likely to pledge gifts to environmental charities than those from the post-war generation. This was likely inspired by the increase in environmental activism we've seen this year.

At Farewill, our mission is to change the way the world deals with death. And part of that is making it easier for people to write a will that helps express your wishes, protect your loved ones and celebrate your legacy.

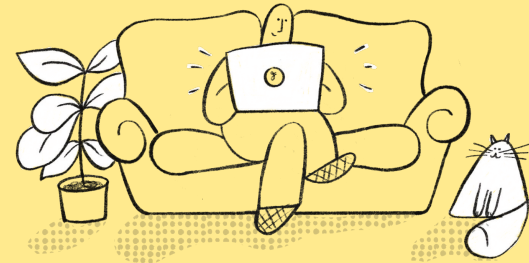
To support people thinking about writing their will, we've also shared some tips on how to get started and why it gives peace of mind when it's done. So dive in to find out more!



**Lorraine Robinson**  
Head of Legal, Farewill

# Top will writing trends

Who, when, where and how people wrote their wills in 2021



# Most people prefer to do 'life admin' early in the week

## What happened?

The most popular time to write a will is at 2pm on a Monday. The data reveals that we prefer to sort out our life admin at the beginning of the week and cross things off our to-do list. The least popular day was Saturday when, let's be honest, we've got other things to do! On weekdays, people tend to make their wills between 10am and 2pm. Whilst on the weekends, the pattern is closer to between 11am and 2pm.

And whilst it might be easy to assume that only retirees write wills, this isn't the case! Our data shows that there's been a 23% increase in the number of Gen Z customers writing wills in 2021\*, and our customers span across Gen Z, millennials, Gen X, boomers and the post war generation.

The average age for writing a will in 2021 was 48, with 89% of wills being written online compared to 11% over the phone. We changed with the times and embraced technology to share messages with the people we love in our wills. The three most commonly used emojis were the relaxed smiley face 😊, the heart ❤️, and the rolling on the floor laughing 🤣 emoji. Big thumbs up from us.

## Why?

As we moved into the second year of the pandemic and lots of us continued to work from home, the most common time for our customers to write wills was on weekdays. We think this might be because we're embracing more modern, flexible working patterns. When surveyed 27% of people said that wanting to start the week off by achieving something would prompt them to write their will on a Monday.

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23% ↗

increase in the number of  
Gen Z customers writing  
wills in 2021



most commonly used emojis  
used in wills

\* Only includes Gen Z customers over 18.

# We use our wills to plan for our children and furry friends

## What happened?

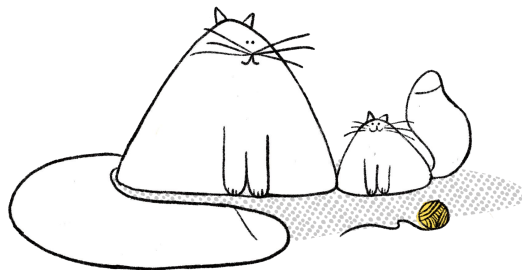
In 2021, 71% of will writers included instructions for who would take care of their children, and 37% of will writers included plans for their pets (an increase of 1.2% on 2020).

45% of wills written in Wales include pets, compared to 27% of wills written in Greater London – we're chalking this one up to tiny London flats limiting the space for four legged friends. However, the biggest gain in will writers including plans for pets was in the East Midlands, where the number rose from 38% in 2019 to 40% in 2021.

According to our data, people in the Greater London region are more likely to be single than in any other region. Around 20% of wills made in Greater London in the past 3 years were by single people, compared to around 12% of wills in the East of England – so if you're looking to date then head to the capital!

## Why?

Writing a will gives us certainty that those who depend on us will be taken care of after when we die. Our survey revealed 46% of people said that the making sure children were looked after financially was the most important reason for writing a will, with 19% saying it was to make sure their pet was well looked after. As we spent more time at home over the course of the pandemic many of us welcomed new pets to keep us company through the (many) lockdowns, so it's no surprise we've seen an increase in 2021.



# The events that influenced the biggest spikes in will writing

The health of the Royal Family, pandemic announcements and the death of national treasures all coincided with the will writing spikes we saw in 2021



# The declining health of senior Royals

## What happened?

The highest number of wills written on a single day in 2021 was on 18 February, following Prince Phillip's admission to hospital. We saw a 131% increase overall, and an 85% increase amongst Gen Xers (people born between 1965 and 1980) on the day before.

The second highest number of wills were written on 28 October, the day after the announcement that her majesty the Queen would not be travelling to attend COP26. 91% more wills were written than on the previous day. 28 October was also the day after Keir Starmer tested positive for COVID-19.

When the Queen went into hospital on 22 October, there was a 26% increase in will writing overall compared to the day before, with a 93% rise in wills written amongst Gen Xers.

## Why?

The declining health of senior members of the Royal Family saw the highest spikes in will writing across the year. When a public figure (especially someone as well known as the Queen) becomes unwell or dies, it makes us all consider our own health and mortality. Our survey found that 32% of people rarely considered their mortality unless prompted by the death of others, and this can influence us to write our wills.

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## 18 Feb

highest number of wills  
written on a single day

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## 85% ↗

increase amongst Gen Xers  
on that day



# The Prime Minister announcing the 'Omicron emergency'

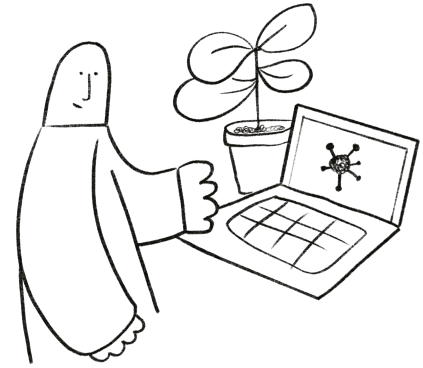
## What happened?

There was a 71% spike in wills written on 13 December. This came the day after Boris Johnson's announcement about the 'Omicron tidal wave', offering everyone over 18 a booster jab before the end of the year. It was also the first day the new work from home policy came into force.

Boomers were the most influenced by the 'Omicron emergency' news, with 150% more wills written by them than the day before. Millennials will writing increased by 136% as the booster jab was offered to those under 40 for the first time.

## Why?

The government's response to the new coronavirus variant and the uncertainty of further restrictions just before Christmas may have prompted people to get their affairs in order and write their wills. In our survey more than a quarter (26%) said the pandemic made them more aware of their own mortality, and spikes in cases made them more concerned that they were not prepared for death (14%).



# The deaths of national treasures

## What happened?

When national treasure Sir Captain Tom Moore was taken in to hospital on 1 February, there was a 39% increase in will writing. This included an 84% increase among millennials and a 89% increase among the boomer generation.

The much loved 100-year-old hero, who raised almost £33m for NHS charities by walking laps of his garden, died the following day with covid. The highest number of people writing their will in any two week period across 2021 was in the fortnight leading up to his funeral on 27 February.

The day that Girls Aloud star, Sarah Harding, sadly died aged 39, will writing amongst millennials rose by 33% compared to the previous day.

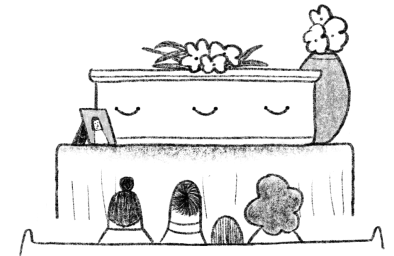
On 24 October, the death of James Michael Tyler, who played Gunther in the sitcom 'Friends,' saw a 50% increase in will writing among Gen X, compared to the previous day.

## Why?

Captain Tom was regularly in the news at the time of his death. When a public figure dies, it can make us consider our health and the health of our loved ones.

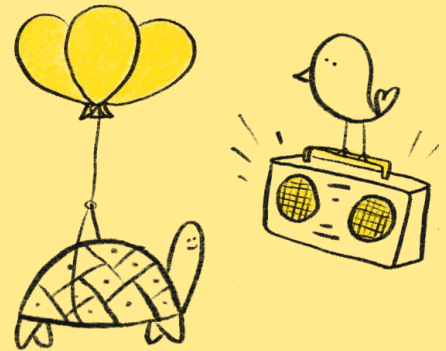
And the impact of a public figure dying can be even more profound when they're our own age. This could explain the spike in wills written by millennials when Sarah Harding died, and in Gen X when James Michael Tyler died.

Our survey highlighted that when someone the same age as us (34%) or younger (36%) dies it's particularly impactful.



# The events that influenced the biggest dips in will writing

Alleged lockdown rule-breaking by senior Government ministers and the Royal Family receiving their covid vaccines all coincided with will writing dips in 2021



# The Royal Family getting their covid vaccines

## What happened?

29 May had the second lowest number of wills written on a single day. It was the day that the Duchess of Cornwall received her first dose of the covid vaccine. Will writing dropped by 51% overall compared to the day before, with Kate's fellow millennials seeing a fall of 73%.

There was a dip in will writing following the release of clips of the Queen on a video call with health workers, urging the nation to 'think of others' by getting the covid jab. 28% less people wrote a will on Friday 26th Feb compared to the Friday before, and there was a 40% decrease for Gen Xers.

Prince William received his first dose of the vaccine at the Science Museum, on Thursday 20 May. 25% less people wrote a will compared to the Thursday before and fellow millennials saw the largest dip of 43%.

## Why?

Seeing senior members of The Royal Family receiving vaccines helped inspire many of us to get vaccinated. These images gave us hope that there was light at the end of the tunnel, which could be a reason why we saw dips in will writing over these dates.

Often we identify more with people of a similar age. This could be why we saw the biggest dips in will writing were amongst those in the millennial age bracket on the days that William and Kate received their jabs.

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## 29 May

second lowest number of  
wills written on a single day

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## 73% ↘

decrease amongst  
millennials on that day

# Widespread frustration at government officials' apparent breaking of lockdown rules

## What happened?

11 December saw the fewest number of wills written in 2021. This was when Prime Minister Boris Johnson was under growing pressure to confirm whether parties were held in his Downing Street flat, breaking covid rules during the 2020 lockdowns. This was shortly followed by the resignation of Allegra Stratton.

There was also a 30% decrease in wills written on 26 June, compared to the previous day. CCTV footage of the former Health Secretary Matt Hancock breaking social distancing rules was released and the biggest fall was amongst Gen Xers, who dropped by 50%.

## Why?

When people in the UK became frustrated at the alleged breaking of lockdown rules by government officials like Matt Hancock, it may have made people feel less responsible. This could have led to people taking the pandemic less seriously, and a decline in will writing.

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## 11 Dec

lowest number of wills  
written on a single day

# The weather, summer freedom and football

## What happened?

Will writing dropped by 77% on 18 July, the hottest day of the year. This was compared to the coldest day on 10 February, when temperatures were at their lowest for over a quarter of a century in some parts of the UK. The two temperature extremes saw an 82% decrease for Gen Xers.

There was a 59% drop in will writing on Freedom Day (19 July), compared to when the Prime Minister announced the 3rd national lock down in England on 4 January.

It was not only the Duchess of Cornwall's vaccine that coincided with the second fewest wills being written on the 29 May. The date saw a 51% decline in will writing on the previous day as Manchester City took on Chelsea in the Champions League Final in Lisbon.

## Why?

Unsurprisingly, as restrictions were finally lifted we wanted to enjoy the sweet taste of freedom rather than being stuck indoors writing wills (as important as they are).

When the temperature rises, our data suggests that we'd rather be catching rays than writing wills. And when two of the top football clubs battle it out for Champions League glory we prioritise enjoying the match over writing wills. Sounds fair to us!

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77% ↘

drop in will writing on the  
hottest day of the year

# The gifts we included in wills in 2021

Wedding rings, Harry Potter memorabilia and football kits.  
Discover the most popular gifts we want to leave to loved ones.



# Wedding rings were the most common possession included in wills

Including a special gift to a loved one in your will can mean so much to someone after you're gone. Organising who to leave your most treasured possessions to can also help you feel reassured.

There's something special about giving a loved one a piece of jewellery you've worn and loved. Even if it's to get your best friend to finally stop asking if she can borrow your earrings, passing on a piece of jewellery for someone to treasure and care for can be a special way to remind someone you love them after you're gone.

Over the last three years, people have been pledging fewer possessions, but more money and collections. The most frequent money gifts included in wills are lump sums of £500, £1,000, £5,000 and £10,000 consistently over the past three years.

Our survey found that financial value (44%) and personal sentiment (40%) were why they had chosen the gifts they included in their will.

## The top three items left in wills written with us in 2021:

- 1 Wedding rings
- 2 Engagement rings
- 3 Jewellery

Additionally, hundreds of people included watches and medals, as well as designer handbags and shoes.

## The top three designer watches mentioned in wills:

- 1 Rolex
- 2 Omega
- 3 Cartier

Other watch brands included in wills were Tag Heuer, Breitling, and Patek Philippe.



# Music and pop culture collections were popular to include in wills

Music was a strong theme among the gifts included in wills in 2021. Hundreds of people included music, CDs, vinyl, cassette tapes, paintings or and posters as gifts.

Giving a loved one your treasured memorabilia or a collection you've built up over time (Beatles fans, we're looking at you) can be a special way to make sure your passion for music goes into the right hands. Maybe you want to pass on your musical passion or maybe you want to remind someone of special evenings you spent jamming together.

## The most popular musician's memorabilia included in a will:

- 1 The Beatles
- 2 David Bowie
- 3 Elvis Presley

Items relating to Kate Bush, Taylor Swift, U2, Meatloaf, and AC/DC were also included.

## The most common pop culture collections mentioned in wills:

- 1 Disney
- 2 Star Wars
- 3 Harry Potter

People also included pop culture from Star Trek, Marvel, Lord of the Rings, Doctor Who and Pokemon in their wills.

## The most common musical instruments gifted in wills:

- 1 Guitars
- 2 Pianos
- 3 Drum kits

Musicians also included handbells, harmonicas, violins, flutes, cornets, and ukuleles.

# When it came to mentions in wills, Liverpool FC were top of the league and Ford took pole position

We follow our favourite sports throughout our lives, and in 2021 fans regularly included gifts inspired by the teams they loved.

Liverpool FC came top of the most mentioned football club written in wills (Jurgen Klopp, we think it's because of you).

The most gifted sports items were football kits but we also saw rugby kits, golf clubs, cricket equipment and wrestling memorabilia in there too. Our survey revealed that 55% of people leaving sporting gifts are doing so because their favourite team is a big part of who they are and gave them a sense of belonging in life (50%).

Cars were a popular gift left to loved ones in wills written this year.

Far from simply allowing your loved one to get from A to B, giving a car as a gift can be giving the gift of journeys, adventures and time. From brand new Teslas to vintage BMWs to 30 year old Toyotas – we've seen it all.

Getting into gear to write your will can make you feel content that you've left your most treasured possessions to your most loved people.

## The top four most mentioned football clubs:

- 1 Liverpool
- 2 Tottenham
- 3 Huddersfield
- 4 Fulham

## The most common car brands mentioned in wills:

- 1 Ford
- 2 Volkswagen
- 3 BMW

Our customers also included Mercedes, Audis, Vauxhalls, Toyotas and Nissans.

# Legacy giving in 2021

This year saw legacy giving in wills reflect wider social trends and the impact of the pandemic



# The pandemic influenced legacy giving

In 2021 we saw charitable spirit fighting back against the impact of covid through legacy giving donations pledged to good causes. Pledges to cancer charities increased by 45% from 2019 amid the backlog in treatment. Cancer charities now account for 41% of all charitable gifts written in wills, compared to 28% in 2019.

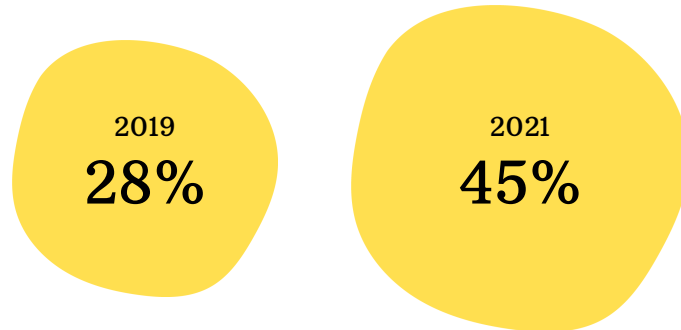
Health charities saw a 96% rise in legacy pledges across the last three years. This shows further signs that the pandemic has impacted where Brits choose to donate in death.

On 20 June it was reported that record demand at A&E departments was putting lives at risk. We saw the highest spike in wills being written including a charity gift (46.2%) that day, as kindness remained a top priority.

Our survey discovered that the pandemic was making it more likely that people would include a gift to a charity in their will. Reasons include that it's been harder for some charities to deliver their services (59%), and seeing the extra hard work these organisations do in times of need (56%).

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Percentage of charitable gifts given to cancer charities by year:



# 2021 saw clear generational differences in cause-led legacy giving

In 2021 Gen Zers were six times more likely to pledge gifts to environmental charities than those from the post-war generation. This was likely inspired by the increase in environmental activism and COP26.

Older generations were twice as likely to pledge to military causes compared to millennials and Gen-Z. Millennials were the demographic most likely to name homelessness and housing charities in their wills.

Altruism across all ages has increased in the past three years, with those aged 51–60 seeing the largest increase – 70% – in charitable pledges since 2019. Those aged 91 and over were the only group not to have observed an increase.

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## 70%

the increase in charitable pledges amongst people aged 51–60 since 2019

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## 6x

difference in propensity to pledge to environmental causes between Gen X and post-war generation

# Where we live influences where our hearts lie when it comes to legacy giving

A quarter (25%) of pledges to hospice causes come from the Southeast, as do 36% of sports and recreation donations.

Yorkshire, the Humber, and the Northwest give the highest proportion of their pledges to cancer charities (63%) followed by the Northeast and Wales (59%).

Those living in urban areas such as London were more likely to pledge gifts to homelessness and housing charities (38%), and human rights causes (36%).

14% of gifts pledged to charity in the East Midlands were to military causes.

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14%

proportion of gifts given to military cases by people in the East Midlands

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63%

proportion of pledges given to cancer charities by people in Yorkshire, the Humber, and the Northwest

# People from Wales were the most likely to leave a gift to charity

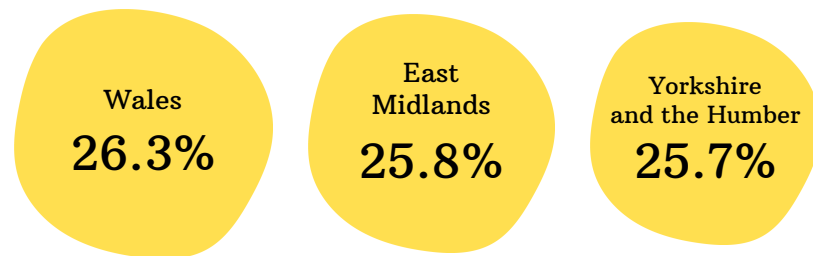
In 2021 people from Wales, the East Midlands, and Yorkshire and the Humber were the most likely to name charities in their will.

26.3% of people from Wales included a charity gift, followed by 25.8% of people from the East Midlands and 25.7% of people from Yorkshire and the Humber.

Over the past 3 years, the East Midlands were consistently in the top 3.

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**Percentage of people who included a charity gift by region:**



# Funeral wishes in wills 2021

Requests for how we want our legacy to be celebrated





# Funeral wishes written in wills take care of the people you love

One of the greatest gifts you can leave your loved ones is an idea of the type of funeral you'd like when you die. Instructions around what should happen to your body, and how you'd like your legacy to be celebrated can really help to ease the burden of choices faced by the people you love.

Our survey revealed that attitudes to funerals are changing. Nearly half of those that wrote a will in the last year (47%) said they would rather family and friends held a small memorial together than a traditional funeral – this has grown from a third of people who (33%) wrote their will more than two years ago.

In 2021 people living in Wales went from averaging 60 characters in their funeral wishes and being the most verbose in 2019 to being the least verbose in 2021 with an average length of 43. Even a small amount of information can make a huge difference to the people planning your funeral.

Here's a flavour of some of the funeral wishes written into wills in 2021, shared with explicit permission from the customers who wrote them.

“

I had the best life, and I loved too many people and places to choose just one for my ashes to be scattered. So when I'm gone, have me cremated and put my ashes into small bottles so the people I love can scatter them wherever reminds them of me and the laughs we shared. Please just make sure no one inadvertently mistakes me for a spice jar, I don't want to spend eternity gathering dust at the back of the kitchen cupboard.

”

“

I would like my ashes to be scattered in Scotland, in the Highlands on the West Coast. At my funeral the dress code must be elegant (my preference is for everyone to wear big hats and sunglasses) followed by cocktails and a party!

”

# Gen Z's funeral wishes are modern and eco-conscious

## What happened?

Younger people are more likely to request more modern elements in their funeral wishes

People aged 25 and under are more likely to mention music and alcoholic drinks in their funeral wishes than older generations.

They're also more likely to use "eco-conscious" terms in their funeral wishes.

## Why?

Younger people may be more likely to view a funeral as a celebration of life, as suggested by the inclusion of music and alcohol in their funeral wishes.

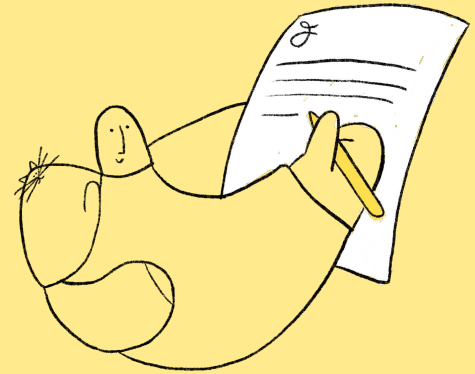
Their use of "eco-conscious" terms could reflect how the younger generations are more alert to climate change.

Gen Z also use "colourful" terms in their wishes more than older generations, suggesting a general shift away from "traditional" sombre funerals.



# Tips for writing your will

Some ideas to help get you started



## 1 Start by writing some notes

The more you think about it 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?
- What 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. You will also need 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 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.

# Methodology

How we worked this out



# Methodology

We've analysed thousands of the wills people wrote with us in 2021 for this report, and compared this to our data for 2019 and 2020\*.

The Farewill data we've looked at includes: customer numbers over time, customer demographics, cash and possessions left as gifts and money pledged to charities. All data is fully anonymised when we analyse it. And we've received explicit permission from our customers whose messages we've quoted.

Our supporting survey was carried out by One Poll. 2000 nationally representative adults were polled between 14-19 January 2022.

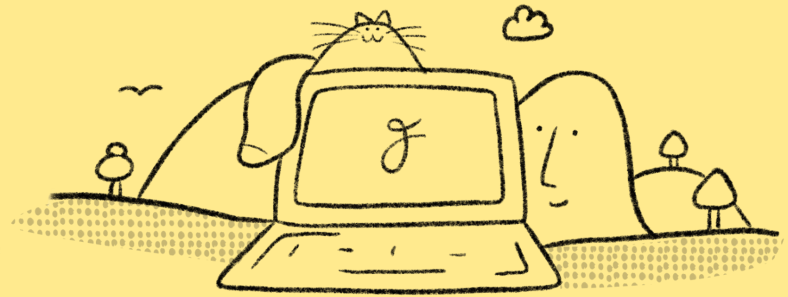
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The generation brackets we've used are as follows:

- Gen Z – born 1997 – 2012
- Millennials – born 1981 – 1996
- Gen X – born 1965 – 1980
- Boomers II – born 1946 – 1964
- Post War – born 1928 – 1945

\*Legacy giving data was collated from wills written with Farewill between 1 January and 15 November 2021, all other data collated between 1 January and 13 December 2021.

# About Farewill



# Farewill, the UK's leading death specialists

Farewill's mission is to change the way the world deals with death. We offer innovative will writing, funeral and probate services that put people at the heart of everything we do. The death industry is largely built on sombre traditions and outdated processes that customers can find complicated, costly and intimidating. Through blending beautifully designed products, smart technology and outstanding customer service, Farewill is making it easier and more personal to express your wishes, protect your loved ones and celebrate the legacy of the people you love.

Farewill is the UK's favourite will-writer, winning National Will Writing Firm of the Year for the third year in a row and Probate Provider of the Year for the second consecutive year at the 2021 British Wills and Probate Awards. Farewill also won Best Funeral Information Provider and Low-cost funeral provider of the Year at the Good Funeral Awards 2021. The organisation has been voted the UK's best-rated death experts on Trustpilot, scoring an average customer approval rating of 4.9/5 from over 10,000 reviews.

Since its launch in 2015 Farewill's customers have pledged over £500 million in legacy gifts written into their wills.



# Thank you!

If you've got any questions about the  
Farewill Year in Wills Report 2021,  
please feel free to get in touch.

You can reach us at: [press@farewill.com](mailto:press@farewill.com)

And if you want to write your will,  
we're here: [farewill.com](https://farewill.com)