

Lacking the Will: Half of Canadians say they don't have a last will and testament, including one-in-five aged 55+

One-quarter who haven't written a will say they're too young to worry about it, others cite lack of assets

March 7, 2023 – In 1948, Cecil George Harris suffered a [tragic mishap](#) while plowing his fields near Rosetown, Sask. He became pinned under his tractor. Fearing he wouldn't make it, he etched "In case I die in this mess I leave all to the wife. Cecil Geo Harris." He died the next day, and the tractor etching was accepted as a valid handwritten will. The case set a famous precedent for lawyers the world over.

New data from the non-profit Angus Reid Institute finds 50 per cent of Canadians in a similar boat as Harris before his tragic accident. Half of adults in this country say they don't have a last will and testament; a proportion that remains consistent since ARI surveyed on this subject five years ago.

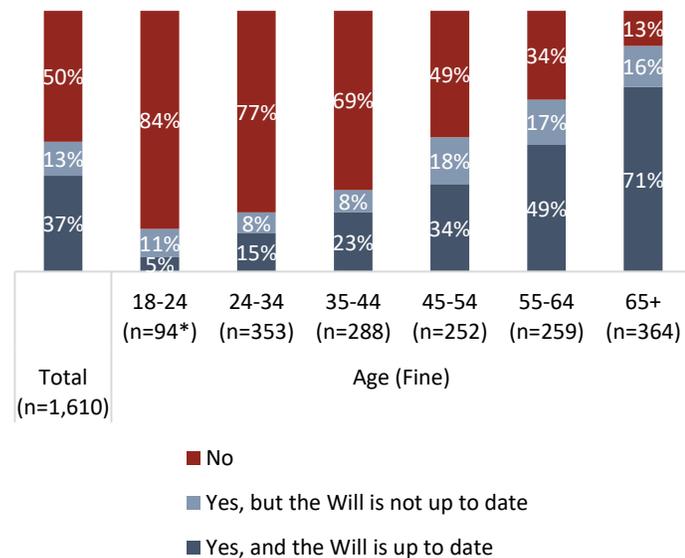
As one might expect, younger Canadians are less likely to have one. Four-in-five Canadians younger than 35 say they do not have a will, but even half of those between the ages of 45 and 54 say the same.

It appears age is not the only factor in play when it comes to which Canadians do not have a will. Those living in lower income households are less likely to say they have taken this step and a lack of assets to worry about is a much more common reason. Those whose household incomes are below \$100,000 are twice as likely as those above that mark to say they simply lack the assets that would push them to write a will.

About ARI

The **Angus Reid Institute (ARI)** was founded in October 2014 by pollster and sociologist, Dr. Angus Reid. ARI is a national, not-for-profit, non-partisan public opinion research foundation established to advance education by commissioning, conducting and disseminating to the public accessible and impartial statistical data, research and policy analysis on economics, political science, philanthropy, public administration, domestic and international affairs and other socio-economic issues of importance to Canada and its world.

Do you have a Last Will and Testament in place?



METHODOLOGY:

The Angus Reid Institute conducted an online survey from Jan. 31 to Feb. 2, 2023 among a representative randomized sample of 1,610 Canadian adults who are members of [Angus Reid Forum](#). For comparison purposes only, a probability sample of this size would carry a margin of error of +/- 2 percentage points, 19 times out of 20. Discrepancies in or between totals are due to rounding. The survey was self-commissioned and paid for by ARI. Detailed tables are found at the end of this release.

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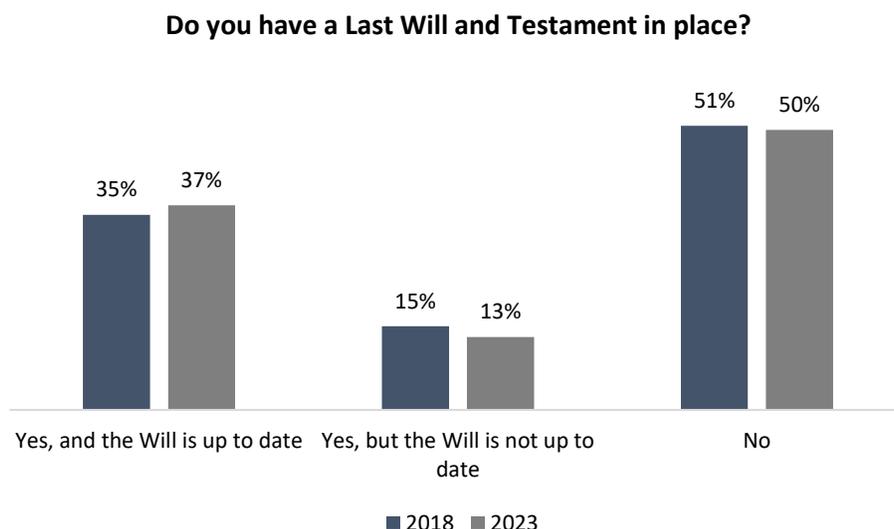
- **Who has a will?**
- **What's keeping Canadians from having a will written?**

Who has a will?

In Canada, if you die without a will, it's called dying "intestate." When that happens, your money, assets and debts are put into an estate and a court-appointed representative closes your financial affairs and distributes your assets according to the rules and regulations of your province. This can vary significantly in each province, though in most cases assets pass to spouses, partners or along the family tree. Besides a loss of control over a dispersal of assets, there is also potential significant tax burdens that can be passed on if individuals die intestate.

Half of Canadians say they do not have a will, while a further one-in-eight (13%) has one that is out of date. Approaching two-in-five (37%) Canadians say they have an up-to-date last will and testament.

These figures are near identical to those seen in 2018, the last time Angus Reid Institute surveyed Canadians on this issue.

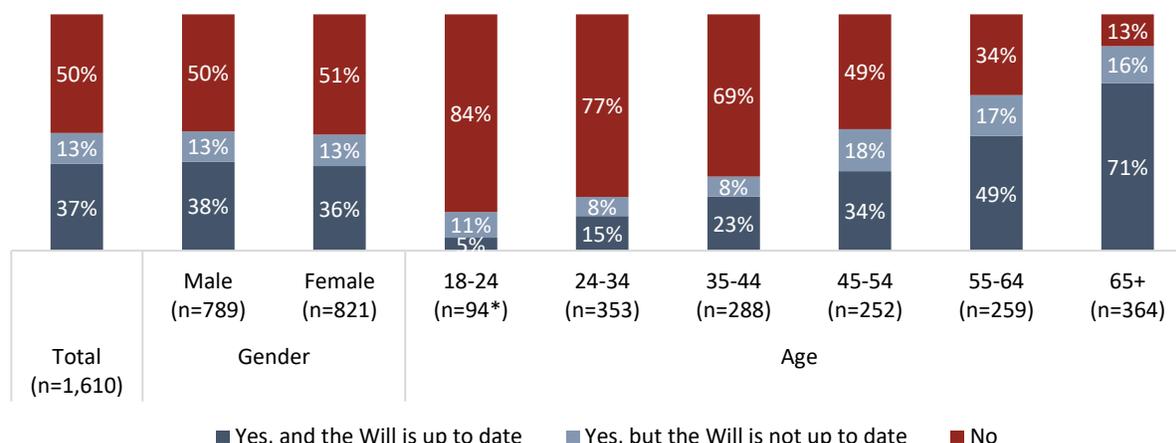


Men (50%) and women (49%) are equally as likely to say they have a will. Younger Canadians are much less likely to have a will than older ones. However, half (49%) of Canadians aged 55 to 64 say they have an up-to-date will. That proportion rises to seven-in-ten (71%) of those aged 65 and older:

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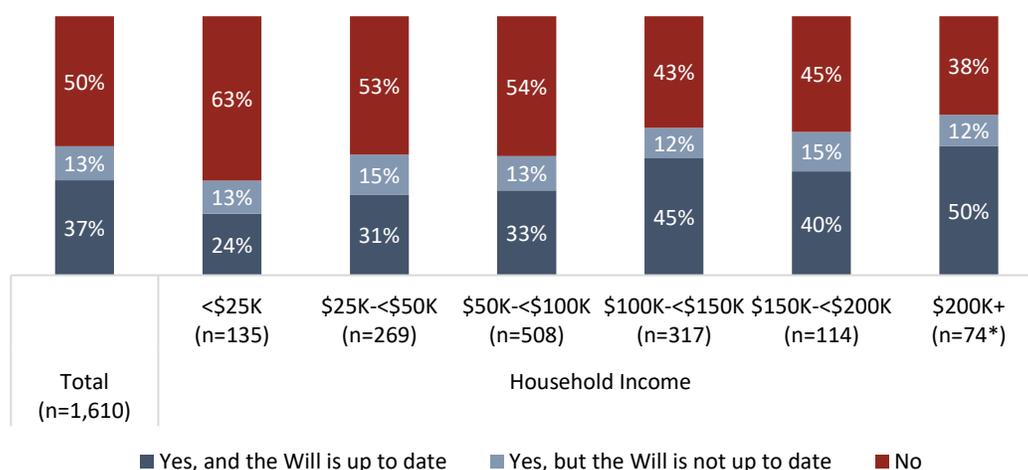


**Smaller sample size, interpret with caution*

While there is little regional variation when it comes to whether Canadians have a will, those in Manitoba (32%) and Saskatchewan (34%) are the least likely to say theirs is up to date ([see detailed tables](#)).

Canadians in lower income households are less likely than those in higher income ones to say they have a will. Approaching two-thirds (63%) of those living in the lowest income households say they do not have a will:

Do you have a Last Will and Testament in place?



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What's keeping Canadians from having a will written?

There are myriad reasons to not have a will written. For Canadians, the top selected reason is they feel they are simply too young to need one. One quarter (24%) say this, including half (50%) of those aged 18- to 34-years-old.

One-in-six (16%) say they don't have any assets worth worrying about.

For Canadians over the age of 54 who do not have a will, the most selected reason is that it's too expensive to get a will written (26%). It's worth noting that there are many [free or lower cost services](#) to create simple wills online, though those with more complicated situations may still require the services of a lawyer.

Finally, for one-in-ten Canadians over the age of 34 without a will, they don't want to think about the inevitability of death:

What would you say is the main reason that you have not had one written (Among those without a will)						
	Total (n=808)	Gender		Age		
		Male (n=391)	Female (n=418)	18-34 (n=351)	35-54 (n=320)	55+ (n=138)
Too young to worry about it	26%	30%	22%	50%	10%	1%
I don't have any assets to worry about	16%	16%	16%	13%	19%	15%
It's too expensive to get a Will written	15%	12%	18%	8%	19%	26%
It's too time consuming to get a Will written	9%	8%	10%	7%	11%	9%
Don't want to think about dying	7%	8%	7%	4%	10%	10%
Don't want to discuss these details with a stranger	3%	3%	3%	1%	4%	7%
Other	24%	23%	24%	17%	26%	33%

The time-consuming nature of writing a will is more of a issue for Canadians living in high income households (12%) than those living in households earning \$50,000 or less annually (6%). Perhaps that is an issue because higher income households are likely to have more assets, complicating a potential will. Indeed, a lack of assets is cited less as a reason for not having a will for those in households earning six figures annually (9%) than others.

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What would you say is the main reason that you have not had one written (Among those without a will)				
	Total (n=808)	Household Income		
		<\$50K (n=229)	\$50K-<\$100K (n=275)	\$100K+ (n=215)
Too young to worry about it	26%	26%	23%	28%
I don't have any assets to worry about	16%	20%	22%	9%
It's too expensive to get a Will written	15%	19%	14%	14%
It's too time consuming to get a Will written	9%	6%	9%	12%
Don't want to think about dying	7%	9%	7%	8%
Don't want to discuss these details with a stranger	3%	1%	5%	2%
Other	24%	19%	21%	27%

For detailed results by age, gender, region, education, and other demographics, [click here](#).

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