

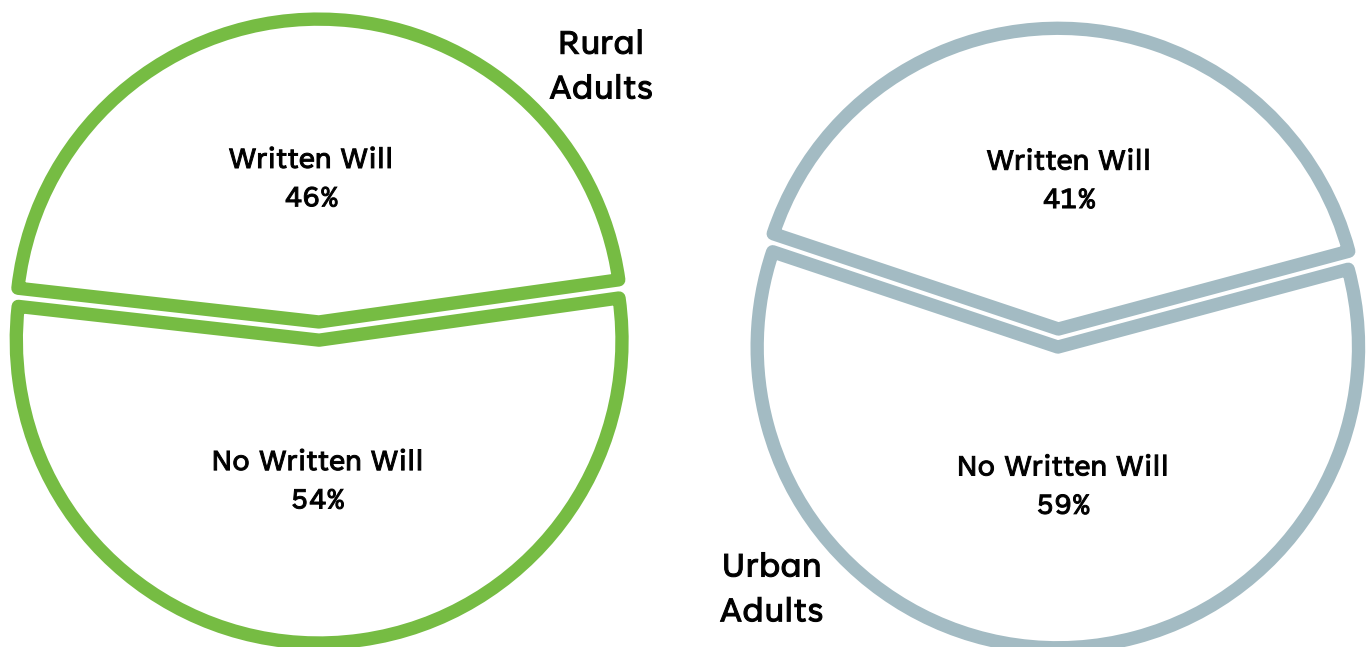
Introduction: Less Than Half of Rural and Urban Adults Have a Written Will

Analysis of a September 2023 survey by Susquehanna Polling and Research found 46 percent of rural and 41 percent of urban adults have a written will that describes how they would like their money and estate to be handled after their death. Among the other findings are:

- The higher a person's age, the more likely they are to have a written will.
- The higher a person's educational attainment, the more likely they are to have a written will.
- The top reason why rural and urban adults do not have a written will is because they do not see a need for it.
- When asked who they would leave their money to after their death, the majority of both rural and urban adults said children and other family members.

The percentage of rural Pennsylvanians that have a written will is identical to the national rate. In June 2021, a survey by Gallup found that 46 percent of all U.S. adults said they have a will.

Figure 1: Percentage of Rural and Urban Adults with a Written Will, 2023



Factors Related to Having a Written Will

For rural and urban residents, age was an important factor in determining who has a written will. For older rural Pennsylvanians (55 years old and older), 75 percent had such a document compared to 25 percent of younger rural adults (age 18 to 55 years old). There was a similar pattern among urban residents.

Another factor in whether a person had a written will was educational attainment, especially among urban adults. Among urban adults with a written will, 57 percent had a four-year college degree and 43 percent did not. This pattern, however, was reversed among rural adults. More rural adults without a four-year college degree had a written will (53 percent) compared to those with a degree (47 percent).

When it comes to gender, men across the Commonwealth are somewhat more likely to have a will than women. Among rural males, 49 percent have a written will compared to 42 percent of rural females. Among urban males, 42 percent had a written will compared to 39 percent of urban females.

Among rural people of color (non-white, or Hispanic), 25 percent had a written will and 75 percent did not. Among rural white (non-Hispanics), there was an even split; 50 percent had such a document and 50 percent did not. Among urban people of color, 44 percent had a written will and 56 percent did not. Among urban white (non-Hispanics), 40 percent had a written will and 60 percent did not.

Why Adults Do Not Have a Will

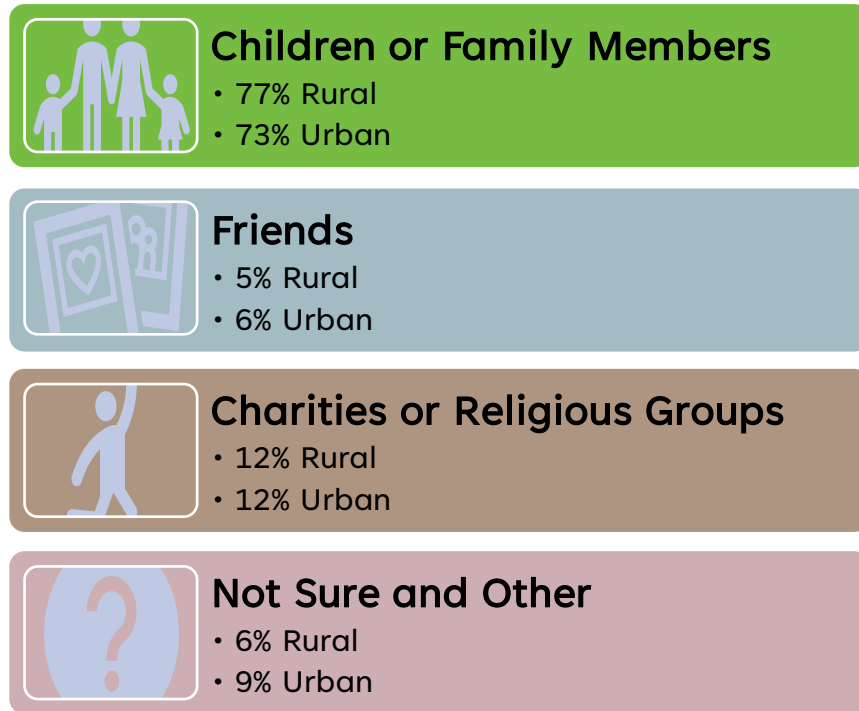
Why do so few rural and urban Pennsylvanians not have a written will? According to the survey, the top reason was that it was not seen as needed. Specifically, 41 percent of rural and 31 percent of urban respondents said that a written will was not needed because either they do not have enough money or property, or their children or spouse will get everything. This view was more common among rural males (42 percent) than females (36 percent). In addition, nearly all (97 percent) of those who thought they did not need a will or estate plan were under 55 years old.

The second most common reason why respondents did not have a written will was respondents “have not gotten around to it” – 31 percent of rural and 34 percent of urban respondents gave this reason. Statewide, most of these respondents (59 percent) were 55 years old and older. In addition, they were also predominately female (62 percent).

To Whom Would Pennsylvanians Leave Their Money?

Figure 2 shows how all adults (with and without a written will), would consider bequeathing their money after death. The responses between rural and urban adults were similar.

Figure 2: How Adults Would Consider Bequeathing Their Money After Death



These responses were also similar between those with a written will and those without one. However, those without a written will were slightly more likely to say they did not know who they were going to give their money to (8 percent) compared to those with a written will (3 percent).

Conclusion

This survey demonstrated that a majority of rural and urban adults do not have a written will describing how they would like their money and estates to be handled after death. Age plays a significant role in whether an adult has a written will, given that three-quarters of adults aged 55 years and older have one. Urban residents with higher levels of education are somewhat more likely to have a will.

Knowing how individuals want their money and property distributed after their death is important for families. It is also an opportunity for community foundations. These organizations have significant numbers of potential benefactors whose assets could benefit the entire community with some basic planning efforts. Small and large contributions to organizations like libraries, volunteer fire companies, and youth sports, can go a long way toward leaving a legacy after death.

Methods

This poll was conducted by Susquehanna Polling and Research, Inc., with questions sponsored by the Center for Rural Pennsylvania. Interviews were conducted September 19-28, 2023, with 700 registered voters in Pennsylvania. Survey respondents are

randomly called on the telephone by live telephone agents. The results were statistically weighted to adjust for coverage bias or non-response error. The margin of error for a sample size of 700 interviews is +/-3.7 percent at the 95 percent confidence level. Excluded from the analysis are respondents who said they did not know or were unsure if they had a written will.

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