



End-of-Life Planning still a taboo topic for most Irish adults: Only 1 in 5 have discussed funeral wishes

Just 15% of Irish adults have shared their medical preferences for end-of-life care

Two-thirds (66%) of Irish adults have not written a will

Just 1 in 4 over 55s have considered Inheritance Tax – while 1 in 3 of this age group don't have a will

Digital Legacy: Only 10% of Irish adults have shared digital passwords for after death

4 in 10 (39%) younger Irish adults haven't taken *any* steps toward end-of-life planning

Two-thirds (66%) of adults living in Ireland have not written a will and eight in ten (80%) have not shared funeral arrangements or made such arrangements in advance. And more than one in three (35%) have not taken any measures to prepare for their end of life.

This is according to a recent survey of 1,000 adults across the country¹ by Royal London Ireland, one of Ireland's leading life insurance and pension companies. The survey explores how Irish people are, or are not, planning for end-of-life issues, from legal and financial to difficult conversations about care preferences.

Headline findings from the **Royal London Ireland** survey reveal that:

- 66% of adults have not written a will.
- 80% have not made or shared funeral arrangements.
- 35% have not taken end-of-life preparatory measures.
- Just 10% have shared digital account information.
- Only 26% of over-55s have considered inheritance planning.
- Less than one in five (15%) have spoken to family about their end-of-life preferences.
- Only 14% have compiled a list of their financial accounts, policies and assets.
- The creation of a living will² is the least likely end-of-life measure that adults living in Ireland will take, with only 3% of respondents stating they had done so.

¹ Carried out by iReach

² A living will is a written statement which outlines a person's desires regarding future medical treatment and healthcare, particularly in situations where they are unable to communicate their preferences due to incapacitation.

- Not surprisingly, those aged 55+ are significantly more likely to have made a will (67% of those aged 55+ indicated they had done so versus 8% of 25-34 year olds).

Speaking of the findings, which also revealed that more than four out of ten people between age 18 and 54 have not taken any of the steps outlined in the research, **Barry McCutcheon, Protection Propositions Lead of Royal London Ireland** said:

“Our research shows that many Irish adults are putting off crucial end-of-life preparations like writing a will or discussing funeral wishes. Even among those starting families or approaching retirement, these important steps are often overlooked.

“It’s understandable, few of us like to think about death or to prepare for what will happen after we pass away. However, the failure of people to leave clear instructions around how their affairs are to be settled after they die could lead to financial problems and create complicated and difficult situations for grieving families and loved ones. It is equally important to prepare for times when you might become ill, injured or mentally incapacitated. For example, consider the impact of you becoming unable to manage your personal or financial affairs because of a bad accident or because you have become very ill or frail.”

Will-writing and families: An overlooked priority

The Royal London Ireland survey shows only **two in ten (19%)** people aged 35 to 44, the time when many have or start families, have written a will. Even among those aged 45 to 54, only **three in ten (31%)** have a will in place. While the number rises with age, the survey found that **67% of those aged over 55 have written a will**, leaving a concerning one-third without one.

Mr McCutcheon added,

“It is a concern that our research has found that two thirds (66%) of adults have not written a will. Adults of any age should consider making a will, especially those with

dependants and/or those who have accumulated assets, such as a home or other property. Experts widely recommend that people with children should have a will in place, given the importance of safeguarding their family’s future. If you die without leaving a will, you will be said to have died intestate, and your estate will be distributed in accordance with the law of succession. This means your assets and treasured possessions may not be distributed as you would wish them to be, and it also leaves more scope for disagreements between family and friends.”

Funeral conversations: A taboo topic

The Royal London Ireland research highlights the fact that discussing funeral wishes remains a challenging subject for many people in Ireland. Overall, just **one in five (20%)** Irish adults have talked about funeral arrangements or made arrangements.

“Those in the 35-44 age category seem most reluctant, with more than eight in ten people (87%) not having broached the subject,” said Mr McCutcheon. “Of course, that’s understandable. Who wants to talk about death? But avoiding these discussions can leave families uncertain during a difficult time. And practitioners in bereavement often advocate for greater communication around death and dying before it’s too late.

We have an ebook available on our website that offers some guidance in this area.”*

Digital planning: A new frontier for planning ahead

When asked if they have shared passwords or digital account information with a trusted person, just **10%** said they had.

Mr McCutcheon observed,

“In today’s digital world, passing on passwords and online account information is an increasingly important aspect of end-of-life planning. Digital assets are often overlooked but can be vital for managing estates. What’s more, people’s online presence through social media should also be given consideration. Preserving memories might be important, but equally the families of the deceased might be keen to remove someone’s digital footprint where possible. Facebook, Instagram and other such accounts can be upsetting for people to see when someone has passed away.”

Difficult conversations on medical wishes

Only **15%** of people have talked to family about their end-of-life preferences, such as whether they would want to be resuscitated, donate organs, or receive other specific medical treatments.

“Asking these questions is understandably tough, but it’s important,” said Mr McCutcheon.

Younger adults lag behind

Around 4 in ten of people surveyed aged 18-54 have not taken any of the end-of-life planning steps.

Mr McCutcheon went on to say,

“This a significant portion of the population. Even if death seems a long way off, early preparation will help make sure that your wishes are respected and that your loved ones are supported at a difficult time.”

Inheritance planning: More than a later-life concern

Three in four (74%) people over 55 have not given any thought to inheritance planning and its tax implications. This rises sharply among younger groups where **nine in ten (90%)** of those aged 45 to 54 and **almost all (95%)** of those aged 35 to 44 have not considered it.

“Many think inheritance planning is something to worry about much later in life, but that’s not always true. Early planning can help minimise tax burdens and clarify your wishes well in advance.”

The Takeaway: Planning brings peace of mind

“No one wants to dwell on illness or death, but adequate planning can help provide comfort and control,” Mr McCutcheon emphasised. “It ensures you are treated with dignity, your wishes are honoured, and your family is spared unnecessary stress and hardship.”

Mr McCutcheon concluded, *“We encourage everyone, especially those starting families or acquiring assets, to take the time to prepare wills and have conversations about end-of-life preferences. These simple steps today can make a world of difference tomorrow.*

We would recommend consulting a Financial Broker too, if you haven’t already. They can make sure you have the right plans in place for your financial peace of mind too.”

Top 5 end-of-life measures

Of those that have made some preparations when ticking about their end of life (see *Table 2* in Appendix), the most likely measures taken in Ireland are:

1. Writing of a will (53%)
2. Sharing of funeral arrangements or making such arrangements in advance (31%)
3. Organising life insurance or relevant cover (28%)
4. Telling a family member or loved one where key documents are stored (26%)
5. Speaking with family about end-of-life preferences (23%)

Bottom 5 end-of life measures

Conversely, the least likely end-of-life measures taken by those who have made some preparations are:

1. Creating an advance healthcare directive (living will) (5%)
2. Appointing an enduring power of attorney³ (10%)
3. Creating a list of contacts – e.g. solicitor, executor, accountant, insurer (12%)
4. Sharing passwords or digital account information with a trusted person (16%)
5. Considering inheritance and how it might be shared and the tax implications (18%)

* <https://www.royallondon.ie/how-to-die-well-book>

- ENDS -

Notes to editors

About Royal London Ireland:

Royal London Ireland has a history of protecting its policyholders and their families, and it is committed to continue to do so for a long time to come. Our heritage in Ireland is 190 years starting when the Caledonian Insurance Company's first office opened on York Street, Dublin 2 in 1834. Today, Royal London Ireland is owned by The Royal London Mutual Insurance Society Limited – the UK's largest mutual life insurance, pensions and investment company, and in the top 30 mutuals globally**, with assets under management of €210 billion, 8.7 million policies in force, and over 4,500 employees. Figures quoted are as at 31 December 2024.

Royal London Ireland's office is based at 47-49 St Stephen's Green, Dublin 2.

**Based on total 2022 premium income. ICMIF Global 500, 2024 publication

³ An enduring power of attorney is a legal process by which someone you appoint can legally step into your shoes. They can manage your affairs on your behalf should you become unable to manage your own affairs.

Royal London Ireland End-of-Life Measures Survey

Table 1 (All respondents)

End-of-Life Measures - All

Which of the following end-of-life preparatory measures have you taken?														
	What gender are you?			Age					Region				SES	
	Total	Male	Female	18-24	25-34	35-44	45-54	55+	Dublin	Rest of Leinster	Munster	Connacht + Ulster	ABC1	C2DE
Sample Size	1000	489	511	110	185	209	175	321	326	227	277	163	587	413
Written a will	34%	34%	35%	15%	8%	19%	31%	67%	32%	34%	42%	27%	30%	41%
Appointed an enduring power of attorney	7%	8%	5%	6%	7%	7%	8%	6%	7%	8%	6%	6%	6%	8%
Created an advance healthcare directive (living will)	3%	5%	2%	7%	2%	7%	3%	2%	6%	2%	2%	0%	5%	2%
Shared funeral wishes or made arrangements in advance	20%	20%	20%	25%	17%	13%	17%	25%	25%	19%	19%	12%	22%	17%
Compiled a list of financial accounts, policies, and assets	14%	16%	13%	13%	14%	7%	10%	21%	18%	14%	12%	10%	15%	12%
Shared passwords or digital account information with a trusted person	10%	10%	10%	13%	7%	8%	9%	13%	12%	10%	8%	9%	9%	11%
Told a family member or loved one where key documents are stored	17%	15%	18%	0%	7%	12%	15%	33%	18%	14%	20%	13%	15%	18%
Created a list of contacts (e.g. solicitor, accountant, executor, insurer)	8%	9%	6%	17%	7%	3%	4%	10%	10%	6%	7%	7%	8%	8%
Spoken with family about my end-of-life preferences	15%	14%	16%	9%	18%	12%	16%	17%	12%	16%	17%	16%	15%	15%
Organised life insurance or relevant cover	18%	20%	16%	4%	22%	19%	19%	20%	19%	18%	20%	14%	21%	14%
Thought about inheritance and how it might be shared and the tax implications	12%	11%	12%	1%	2%	5%	10%	26%	12%	12%	13%	9%	11%	12%
None of the above	35%	36%	34%	39%	44%	46%	42%	18%	27%	42%	32%	49%	33%	38%

Q: Which of the following end-of-life preparatory measures have you taken? (Single Select, n=1000).

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Over 1 in 3 (34%) have written a will, 20% have shared funeral wishes or made arrangements in advance, 18% have organised life insurance or relevant cover, and 17% have told a family member or loved one where key documents are stored.

End-of-Life Measures - All

Written a will	34%	Complied a list of financial accounts, policies, and assets	14%
Shared funeral wishes or made arrangements in advance	20%	Thought about inheritance and how it might be shared and the tax implications	12%
Organised life insurance or relevant cover	18%	Shared passwords or digital account information with a trusted person	10%
Told a family member or loved one where key documents are stored	17%	Created a list of contacts (e.g. solicitor, accountant, executor, insurer)	8%
Spoken with family about my end-of-life preferences	15%	Appointed an enduring power of attorney	7%
		Created an advance healthcare directive (living will)	3%
		None of the above: 35%	

Q: Which of the following end-of-life preparatory measures have you taken? (Single Select, n=1000).

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Table 2 (Of those respondents who have taken end-of-life measures)

End-of-Life Measures – With Plans



Which of the following end-of-life preparatory measures have you taken?	What gender are you?													
	Age								Region				SES	
	Total	Male	Female	18-24	25-34	35-44	45-54	55+	Dublin	Rest of Leinster	Munster	Connacht + Ulster	ABC1	C2DE
Sample Size	646	311	335	67	103	112	102	262	237	133	188	83	392	254
Written a will	53%	53%	53%	25%	15%	36%	53%	82%	44%	58%	61%	53%	44%	66%
Shared funeral wishes or made arrangements in advance	31%	31%	31%	41%	31%	25%	30%	31%	35%	32%	29%	24%	33%	27%
Organised life insurance or relevant cover	28%	32%	25%	6%	39%	36%	33%	24%	26%	31%	30%	27%	32%	22%
Told a family member or loved one where key documents are stored	26%	24%	28%	0%	12%	21%	25%	40%	25%	23%	30%	25%	23%	30%
Spoken with family about my end-of-life preferences	23%	22%	24%	16%	33%	21%	27%	21%	17%	27%	25%	31%	23%	24%
Compiled a list of financial accounts, policies, and assets	22%	24%	19%	22%	24%	13%	17%	26%	24%	24%	18%	20%	23%	20%
Thought about inheritance and how it might be shared and the tax implications	18%	17%	19%	2%	3%	10%	17%	32%	16%	21%	20%	17%	17%	20%
Shared passwords or digital account information with a trusted person	16%	16%	15%	21%	12%	15%	16%	16%	16%	17%	13%	18%	14%	18%
Created a list of contacts (e.g. solicitor, accountant, executor, insurer)	12%	15%	9%	28%	12%	5%	7%	13%	13%	10%	11%	14%	11%	12%
Appointed an enduring power of attorney	10%	13%	8%	10%	12%	13%	13%	8%	10%	13%	8%	11%	9%	13%
Created an advance healthcare directive (living will)	5%	7%	4%	11%	3%	12%	4%	2%	9%	4%	3%	0%	7%	2%

Q: Which of the following end-of-life preparatory measures have you taken? (Single Select, n=646).

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