



More than Half of Americans Have No Estate Plan — New LegalZoom Data Shows What That's Costing Families

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Ahead of National Make-a-Will Month, analysis of hundreds of thousands of estate plans reveals a generational shift in who's planning and how

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Jul. 28, 2026-- LegalZoom (NASDAQ: LZ), America's #1 online legal services company, today released "How America Prepares Its Legacy," a new report analyzing hundreds of thousands of estate plans created on its platform between 2022 and 2025. Released ahead of National Make-A-Will Month in August, the report finds that while more than 50% of American adults still don't have an estate plan, more families are embracing trusts.

Drawing on LegalZoom proprietary data and national research, the report explores how probate costs, state laws, and the largest intergenerational wealth transfer in history may be changing the way Americans prepare for the future.

Among the report's key findings:

- **Most Americans still don't have an estate plan.** Only **24% of American adults reported having a will in 2025** — the lowest rate since tracking began. Without one, state law determines how assets are distributed and, for parents of minor children, who may care for them.
- **Trust adoption is accelerating.** LegalZoom's data shows some of the fastest growth in trust adoption is occurring in states with relatively low probate costs. Between H1 2025 and H1 2026, **trust adoption surged by over 20 percentage points** in states like Iowa (+23.2pp), Kentucky (+23.1pp), and Arkansas (+21.7pp). This suggests families are planning not only to reduce expenses but also could be planning to preserve wealth across generations.
- **Estate planning is becoming increasingly digital.** Today, **85% of customers** get started with their estate planning on their phones or computers, and half of all LegalZoom estate plan customers complete the entire process directly from their phone or tablet, reflecting growing consumer demand for convenient, accessible planning tools.

The full report, "How America Prepares Its Legacy," includes additional analysis of nationwide estate planning trends, state-by-state probate costs, and the changing behaviors shaping how Americans prepare for the largest wealth transfer in history.

To mark National Make-A-Will Month, LegalZoom is encouraging families to take the first step toward protecting their loved ones. For a limited time, customers can take advantage of the company's [Make-A-Will Month offer](#), where they can create a will or trust for up to 20% off.

About the Report

"How America Prepares Its Legacy" is based on LegalZoom proprietary data from more than 260,000 consumer estate plans created between January 2022 and June 2026 across all 50 states, combined with publicly available probate cost data and national research from [Caring.com](#), Cerulli Associates, the National Center for State Courts, and the American Bar Association. The full report is available at [LegalZoom.com](#).

About LegalZoom

LegalZoom is a leading online platform for legal services, transforming how individuals and small businesses navigate the legal system. By combining intuitive technology with access to experienced attorneys, whether through our vast independent attorney network or our own law firm, we offer the tools and guidance people need to confidently manage everything from business formation and compliance to intellectual property protection and ongoing business management and legal support.

As AI reshapes how legal work gets done, LegalZoom is at the forefront of the human-in-the-loop approach, ensuring that the speed and efficiency of AI is always backed by the judgment and accountability of qualified professionals. With over two decades of experience and millions of customers served, LegalZoom helps individuals and small businesses navigate legal needs with confidence. For more information, please visit www.legalzoom.com.

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