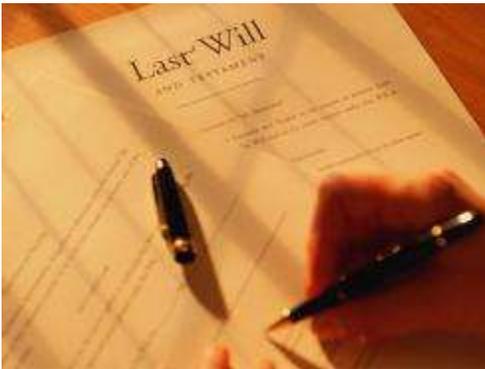




Times change wills, yet many Americans don't have one

By Christine Dugas, USA TODAY

Just as domestic partners, pets and digital assets have made wills more important than ever, nearly half of Americans do not have one — putting the future of their families and loved ones at risk.



Almost three-quarters (71%) of adults under the age of 34 do not have a will, says a new survey by the online legal service Rocket Lawyer. And even 41% of aging Baby Boomers do not have one.

Most Americans don't have a will because they think it is too expensive, they don't have many assets to protect or are procrastinating. "But with a will you are passing on your assets to the right people, making sure they are taken care of and avoiding disputes," says Charley Moore, founder of Rocket Lawyer. Issues often ignored:

- **MORE:** [Tips on preparing a will from Bankrate.com](#)

•**Domestic partners.** In the past five years, the number of unmarried couples has jumped, says the National Marriage Project's 2011 report. As more of them than ever are having babies they need a will to protect their family.

Estate-planning documents can legally define their relationship and wishes, Moore says. This is especially critical for same-sex partners because same-sex marriage is legal in only a few states.

Wills are also very important for couples combining families from previous relationships.

•**Digital assets.** In the new era, digital assets are growing and include everything from online photos and bank statements to smartphones and tablets.

Americans place an average value of nearly \$55,000 on their digital assets, a 2011 study by McAfee found, but more than a third of consumers lack protection for those devices.

Few people who already have a will have appointed an executor to handle their digital assets, Moore says. Those who want to can simply add a codicil, a document that amends their will, to include a digital plan.

•**Pets.** Most people want someone to care for their pets. But 61% of Americans don't think it's important to provide for a pet in their will, the Rocket Lawyer survey found. Instead they may make an informal plan with a family member or friend. But things can change and if your plans are not in writing, your pet could end up at an animal shelter or worse. In a will you can include contingencies for your pets. Some people provide a monthly stipend to the person who takes in their pet, says Debra Speyer, a Philadelphia-based lawyer who specializes in elder law and estate planning.

And with a will you can spell out everything that's important to you, from your social-media legacy to your dog's favorite food and toys, Speyer says.

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