

26 JULY 2006

**DOES MONEY MAKE YOU HAPPY?
ONE IN FOUR FAMILIES HAVE FALLEN OUT OVER MONEY**

- **Inheritance rows cause 42% of siblings who fall out never to speak to each other again**
- **ALMOST 1 in 10 (9%) people WOULD contest a will, rising to ALMOST HALF (49%) if they had support of a family member**

Research by Scottish Widows today reveals that 1 in 4 families¹ have fallen out over the contents of a will, with a staggering 42% of siblings never speaking again.

The research, conducted by YouGov for Scottish Widows, revealed that women are more likely to hold a grudge than men with 46% (compared to 36%) of women falling out with brothers and sisters permanently. Sibling rivalry is the strongest, with most family fallings out being between brothers and sisters.

When it comes to dividing of an estate, money is by far the biggest sticking point for families, with 35% of all rows being over the cold hard cash. 1 in 5 (20%) think the estate was divided unfairly, 12% felt they deserved more cash, while 5% contested that they were verbally promised an item that wasn't then left to them.

Psychologist Donna Dawson, reveals that family rows over inheritance is unfortunately not an uncommon occurrence; "Money is a very emotional issue, and never more so than at the time of a family member's death when feelings are running high and old jealousies resurface. Often for those family members left behind, primitive tribal feelings will come to the fore. This is especially true of step-brothers and sisters where 'blood' relatives will feel more entitled to cash than those related by marriage."

Almost two thirds (60%) of people have yet to make a will, and it seems that only something life changing such as illness (49%) a serious accident (38%) or having kids (28%) will

prompt those who haven't to finally take action. A staggering 16% have no intention of ever making one.

Anne Young, tax expert at Scottish Widows comments, "The research reveals a general misconception that making a will should only be done when the person making it has substantial wealth to leave. True the bigger the estate, the more complex the division of it will be however, a will isn't just about the estate. It can prevent arguments over who'll look after children right down to the divvying up of items that may be of little monetary value but which could cause unnecessary upset if fought over by those left behind."

Additional stats:

- 51% of those not planning to make a will don't think they'll leave an inheritance when they die
- 1 in 5 people (20%) never speak to their mother again after a row over inheritance
- 12% of people argued over who received what due to a will not being in place
- 11% of people would make a will primarily to stop someone they don't like receiving any of their estate.

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YouGov questioned a representative 2,294 people between 28-31st October 2005.

1: According to YouGov research 10% of UK adults have argued with a family member about a will, money or family possession resulting in 'falling out' with them for an extended period of time.

This equates to 4,420,000 people. There are 17 million families in the UK (source ONS). Therefore one in four families have fallen out over money.

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Scottish Widows news releases appear on our website at www.scottishwidows.co.uk

Notes to Editors

- **Scottish Widows** was founded in 1815 as Scotland's first mutual life office. Becoming part of the Lloyds TSB Group in 2000, Scottish Widows has become one of the most recognised brands in the life, pensions and investment industry in the UK. The product range includes ordinary long term insurance, such as life assurance, pensions, annuities and permanent health insurance, and savings and investment products. Using a multi-sales network of Financial Advisers, Direct Sales, Direct Marketing, the Internet and via the branch network of Lloyds TSB, Scottish Widows currently employs about 4,000 people.