

## Estate Planning Facts for the Holiday Season

Every year around the holidays, stores and malls across America are transformed into winter wonderlands, complete with elves, ornaments, artificial snow, and larger-than-life decorations.

Many children stare in wide-eyed wonder as they wait to sit on Santa's lap and answer a singularly important question: What do you want for Christmas this year?

While some children are prepared to share their most heartfelt wishes, others may need a little prompting. Santa may start with gentler questions to build rapport and earn their trust: How old are you? Have you been good this year? Do you have brothers or sisters?

As adults, we might find the mall Santa a bit campy, but there is a lesson to be learned from him about communication: relaxed, friendly small talk and the right questions can open the door to deeper conversations about family, goals, and values.

For your next holiday get-together, here are a few festive facts and conversation starters to help you reflect on your own estate plan and hopefully also inspire a meaningful discussion at our next meeting.

### Season of Giving

**Holiday Fact:** On average, each American plans to spend \$890.49 on holiday gifts, food, decorations, and other holiday items this year.<sup>1</sup>

**Estate Planning Fact:** Approximately 68 percent of Americans do not have a will, yet everyone has a legacy to pass on, regardless of their wealth.

**Thought to Unwrap:** If you could leave one meaningful gift to your loved ones, what would it be?

### Treasures of Time

**Holiday Fact:** More than 97 percent of Americans decorate the inside of their home for the holidays.<sup>2</sup>

**Estate Planning Fact:** Wills can include family heirlooms such as holiday china, vintage ornaments, menorahs, or kinara.

**Thought to Unwrap:** Do you have family traditions or heirlooms you would like to pass on to a loved one?

### Peace on Earth

**Holiday Fact:** Nearly 40 percent of families say they have disagreements during holiday gatherings. About one-third of those arguments turn into lasting family problems, and

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<sup>1</sup> *Consumers to Spend Second-Highest Amount on Record, According to NRF Holiday Survey*, Nat'l Retail Found. (Oct. 16, 2025), <https://nrf.com/media-center/press-releases/consumers-to-spend-second-highest-amount-on-record-according-to-nrf-holiday-survey>.

<sup>2</sup> Julia Pelly, *Christmas Decor Trends 2025: What Are the Most Popular Decorations in America?*, Angi (Oct. 9, 2025), <https://www.angi.com/articles/christmas-decor-trends.htm>.

almost 20 percent of people say the fights even caused someone to change their will or estate plan.<sup>3</sup>

**Estate Planning Fact:** An estate plan can help avoid family conflict by providing loved ones with clear instructions and eliminating guesswork during emotionally challenging times.

**Thought to Unwrap:** Has your family faced past disagreements that might shape how you plan for the future?

## Shorter Days

**Holiday Fact:** The winter solstice (December 21, 2025) marks the shortest day of the year but not the earliest sunset, which occurs about two weeks earlier.<sup>4</sup>

**Estate Planning Fact:** A trust can help shorten or avoid the lengthy probate process when time is of the essence.

**Thought to Unwrap:** What matters most to you—time saved, privacy, or control—when it comes to settling your affairs?

## Fur-ever Gifts

**Holiday Fact:** A 2024 survey found that 6 percent of Americans planned to spend over \$1,000 on holiday gifts for their pets, with the largest segment of pet owners (15 percent) planning to spend between \$51 and \$75.<sup>5</sup>

**Estate Planning Fact:** Estate plans can include provisions for pets; celebrity designer Karl Lagerfeld famously left millions to his cat.

**Thought to Unwrap:** If something unexpected happened, who would step in to look after your pets, and how would you want them cared for?

## Will Power Season

**Holiday Fact:** Unlike UPS and FedEx—private businesses that can set their own policies—the United States Postal Service is a government agency regulated by Congress. It cannot set its own policies and is required by law to deliver to every US address, even the most remote ones.<sup>6</sup>

**Estate Planning Fact:** If you do not have a will, default state laws could determine who inherits from you and how much they get.

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<sup>3</sup> *Family Arguments During the Holidays Can Have Profound Consequences, According to New Survey from Trust & Will*, PR Newswire (Nov. 19, 2024), <https://www.prnewswire.com/news-releases/family-arguments-during-the-holidays-can-have-profound-consequences-according-to-new-survey-from-trust--will-302309908.html>.

<sup>4</sup> Jane Rose & Karin Crompton, *25 Facts About the Winter Solstice, the Shortest Day of the Year*, Mental Floss (Dec. 18, 2023), <https://www.mentalfloss.com/article/72659/10-things-you-probably-didnt-know-about-winter-solstice>.

<sup>5</sup> Betty Lin-Fisher, *Pet ownership is up. So is consumer spending on dogs, cats for the holidays*, USA Today (Dec. 21, 2024), <https://www.usatoday.com/story/money/2024/12/21/pet-spending-holiday-statistics/76947872007>.

<sup>6</sup> Tyler Powell and David Wessel, *How is the U.S. Postal Service governed and funded?*, Brookings (Aug. 26, 2020), <https://www.brookings.edu/articles/how-is-the-u-s-postal-service-governed-and-funded>.

**Thought to Unwrap:** How comfortable are you with letting state law decide who inherits from you?

## Little Lights, Bright Futures

**Holiday Fact:** Parents spend an average of around \$173 per child on holiday gifts.<sup>7</sup>

**Estate Planning Fact:** Most parents with minor children do not have a will.<sup>8</sup>

**Thought to Unwrap:** Whom would you trust to care for your children if you cannot, and what qualities matter most in that role?

## Wills for All Seasons

**Holiday Fact:** Millennials and Gen Z spend more on self-gifting than any other age group,<sup>9</sup> redefining what “giving” means.

**Estate Planning Fact:** Adults under 35 are now more likely to have an estate plan than those aged 35 to 54,<sup>10</sup> reversing a long-held assumption.

**Thought to Unwrap:** How do you see your stage of life shaping the kind of legacy you want to build?

## Making a List

**Holiday Fact:** A Gallup poll from 2023 found that nearly half of shoppers (49 percent) planned to do most of their holiday shopping in December, while 16 percent planned to do **all** their holiday shopping in December.<sup>11</sup>

**Estate Planning Fact:** Forty-three percent of Americans without a will cite procrastination as the main reason.<sup>12</sup>

**Thought to Unwrap:** What is one estate planning task you have been meaning to check off your list?

## Tidings of Charity

**Holiday Fact:** About 30 percent of annual charitable donations occur in December.<sup>13</sup>

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<sup>7</sup> Stephanie Weaver, *Here's how much parents spend on holiday gifts for each child*, Live Now Fox (Nov. 21, 2024), <https://www.livenowfox.com/news/how-much-parents-spend-holiday-gifts-each-child>.

<sup>8</sup> Victoria Lurie, *2025 Wills and Estate Planning Study*, Caring (Sept. 17, 2025), <https://www.caring.com/resources/wills-survey>.

<sup>9</sup> Jing Feng, *Young adults are keeping themselves on their holiday gift lists*, NBC News (Dec. 22, 2024), <https://www.nbcnews.com/business/consumer/young-adults-are-keeping-holiday-gift-lists-rcna184447>.

<sup>10</sup> Victoria Lurie, *2025 Wills and Estate Planning Study*, Caring (Sept. 17, 2025), <https://www.caring.com/resources/wills-survey>.

<sup>11</sup> Jeffrey M. Jones, *December Holiday Rush for Half of U.S. Shoppers*, Gallup (Dec. 7, 2023), <https://news.gallup.com/poll/545537/december-holiday-rush-half-shoppers.aspx>.

<sup>12</sup> Victoria Lurie, *2025 Wills and Estate Planning Study*, Caring (Sept. 17, 2025), <https://www.caring.com/resources/wills-survey>.

<sup>13</sup> Daniel Hall, *Why 30% Donate in December: Year-End Giving Statistics*, Harness, <https://www.goharness.com/blog-posts/year-end-giving-statistics>.

**Estate Planning Fact:** You can set aside funds in your estate plan to give to a charitable cause in a family's name.

**Thought to Unwrap:** Are there causes or organizations that have made a lasting impact on your life?

### **Wishing You Good Tidings (and Even Better Planning)**

While we are not asking about the gifts you hope to receive this year, we encourage you to have an honest and heartfelt conversation with us and your loved ones about your hopes for the future.

A single, meaningful conversation with us can set the stage for lasting peace of mind that extends long after the holidays. If you would like to create or update your existing estate plan to align with your future goals, please call us.