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TO: The Honorable Detroit City Council

FROM: David Whitaker, Director
Legislative Policy Division Staff 

DATE: October 10, 2025

RE: **RESOLUTION RECOGNIZING OCTOBER AS NATIONAL ESTATE PLANNING MONTH**

Council Member Scott Benson has asked the Legislative Policy Division (LPD) to provide a resolution recognizing October as National Estate Planning Month.

RESOLUTION RECOGNIZING OCTOBER AS NATIONAL ESTATE PLANNING MONTH

- WHEREAS;** National Estate Planning Awareness Month is observed each October to encourage individuals and families across the United States to prepare for the future by developing or updating their estate plans, including wills, trusts, powers of attorney, and healthcare directives; and
- WHEREAS;** Proper estate planning helps safeguard families from uncertainty by ensuring that assets are distributed according to one's wishes, reducing legal conflicts, preserving wealth, supporting charitable intentions, and protecting vulnerable beneficiaries; and
- WHEREAS;** A lack of estate planning exacerbates racial wealth gaps, and there is a racial disparity in estate planning where it has been estimated that 76% of African Americans and around two-thirds of Hispanic Americans do not have a will, which is roughly twice the rate of White Americans;¹ and
- WHEREAS;** The racial disparities in estate planning are likely due to a variety of factors, including a lack of historical accumulation of wealth due to discriminatory policies and a lack of trust in wealth management systems due to these policies, which means that many people may be unaware of the consequences the lack of estate planning can have on property transfers; and
- WHEREAS;** Many Americans believe that living on property and paying all of the associated expenses and taxes solidifies their interest in the ownership of the property, however if there is no will in place when a person passes away, grieving family members are often left to navigate a complex probate legal process that will often delay the transfer of property, result in costly legal expenses that diminish the inheritance, and can cause unnecessary family disputes; and
- WHEREAS;** Intestate property transfers can often result in multiple individuals owning property as tenants-in-common, after which individuals can sell of their fraction of ownership to others like developers who may then force a sale and obtain property for below market value at the expense of a family's wealth; and
- WHEREAS;** Councilman Scott Benson, through the Wealth Generation Task Force, recognizes the critical role that estate planning plays in building generational wealth, reducing disparities in financial security, and strengthening communities; and
- WHEREAS;** In response to this commitment, the City of Detroit has launched free estate planning workshops to empower residents by providing legal education, tools, and access to qualified professionals – ensuring that individuals from all backgrounds can plan for their futures; and
- WHEREAS;** The City encourages all Detroiters to take advantage of these resources during National Estate Planning Month – and to consider reviewing, updating, or establishing their estate plans to protect their families and legacy; **NOW THEREFORE BE IT**

¹ Reetu Pepoff, [The Intersection of Racial Inequities and Estate Planning](#), 47 ACTEC L.J. 87, 88 (2021).

RESOLVED; The Detroit City council hereby proclaims October as National Estate Planning Month and commends all individuals community organizations, legal professionals, and the City's workshops for their dedication to promoting financial foresight and security; **NOW BE IT FINALLY**

RESOLVED; That the Detroit City Clerk's Office provide a copy of this resolution to the Detroit Bar Association, the Wolverine Bar Association, the Detroit Free Legal Aid Clinic, the Legal Aid and Defender Association, the Detroit Legal Services Clinic, and Lakeshore Legal Aid.