

Prelude to Estate Planning: Helping Older Adults Simplify Their Lives Before Meeting with Professionals

Abstract

Baby boomers are retiring earlier and living longer than any previous generation. With this longevity comes a resistance to begin planning for final decision wishes. Estate planning programs are widely available, but few focus on the preparation needed prior to the actual estate planning meetings. The Simplify Your Life workshop offers a prelude to estate planning by educating participants on how to simplify their possessions and financial paperwork as well as how to initiate family conversations concerning final wishes. After attending, participants are able to consolidate important personal property and paperwork and hold positive and productive final wish conversations.

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Introduction

As the baby boomer generation ages, the need for relevant financial education increases (Jokela, Hendrickson, & Haynes, 2013; Milner & Rosenstreich, 2013). This group is retiring earlier and living longer than any previous generation (Culp, 2009). In Idaho, almost one fifth of the population was 65 or older in 2016 (U.S. Census Bureau, 2016). With this longevity comes more procrastination regarding final decision planning. Many educational programs exist to help this generation with estate planning (i.e., completing advanced medical directives, wills, and trusts); however, very few offerings focus on determining and recording decisions through the process of organizing and preparing documents for final decision meetings.

Engaging in simple preplanning involving organizing possessions, paperwork, and wishes would prepare older adults prior to family and professional meetings and help them avoid unnecessary conflict, cost, and stress. Due in part to inadequate preplanning, the majority of Americans die without a will (Jones, 2016).

Because of not knowing how to prepare before completing an estate plan, individuals ignore the need to make critical final decisions until it is too late. To ensure productive conversations and meetings around final decision issues, older individuals need to know how to begin decluttering their possessions, how to organize all their financial paperwork, and how to initiate tough final decision discussions.

Program Description

Our team discovered that many older Idaho residents were apprehensive about the prospect of creating an estate plan. Many wanted to complete an estate plan but were concerned about where to start, how to simplify their possessions, what documents they needed, where to find those documents, and how to approach associated difficult conversations with their loved ones. They were not concerned with the actual planning meetings; they were anxious about the preparation for those meetings. Therefore, we identified a need to convey to these older residents that by organizing ahead of actual estate planning meetings, they could save time, money, and frustration through reduced financial, legal, and professional costs and minimization of family member disagreements.

Using a workshop our team's senior Extension educator developed from existing resources, we have been able to fill a niche not addressed by standard Extension programs. Our Simplify Your Life workshop is unique because it is a "prelude" to estate planning. It focuses on the steps a person needs to accomplish before meeting with loved ones, financial professionals, attorneys, and estate planners.

The workshop consists of three sections that can be taught individually or, for greater impact, together in a 3-hr workshop setting. These sections are as follows:

- *Declutter Your Life and Reduce Your Stress.* This University of Idaho program (adapted from Colorado State Extension handouts) emphasizes how to downsize, organize, and reassign personal treasures. It helps participants begin to reduce nonessential possessions that could create confusion and conflict among loved ones later on.
- *Organizing Your Financial Paperwork.* This program (adapted from a Utah State University Extension publication [Utah State University Extension Service, 2014]) helps participants decide what paperwork they need, how long to keep it, and where to store it. In addition, it includes guidelines on how to make an emergency notebook containing all essential paperwork that will help loved ones and financial professionals fulfill final wishes.
- *Who Gets Grandma's Yellow Pie Plate?* This proven curriculum (from University of Minnesota Extension Service, 1999) was adapted for Idahoans and emphasizes relationships and communication regarding wishes for distributing crucial nontitled property. By the end of this workshop section, participants leave with tools to complete a detailed agenda for their meeting with loved ones, a plan for conflict resolution among family members, and a list of distribution options that make the process fun and easy.

Program Impact and Success

The target audience for Simplify Your Life is individuals 55 and older; however, anyone of any age is welcome to participate. Promotion of the program occurs via newspaper advertising targeting the general population, information conveyed through Extension-related email lists, announcements at local senior

venues, social media posts, and distribution of flyers.

In 2016, we held 21 statewide workshops comprising some or all of the three topic area sections and conducted an evaluation of the program. The average number of participants across all workshop sessions was 147. Eighty-seven percent of those attending were of baby boomer age or older. We provided participants with materials and resources to aid them in adopting positive behavioral changes. To evaluate program effectiveness as well as participant awareness, knowledge gained, and intended behavior changes, we conducted pre- and postprogram evaluations at the time of each workshop and a follow-up survey 6 months later.

Data collected show that the program significantly introduced participants to new information and resources to help them with preparation for estate planning meetings. A sample of significant changes are highlighted in Figures 1–3.

Figure 1.
Knowledge Gained

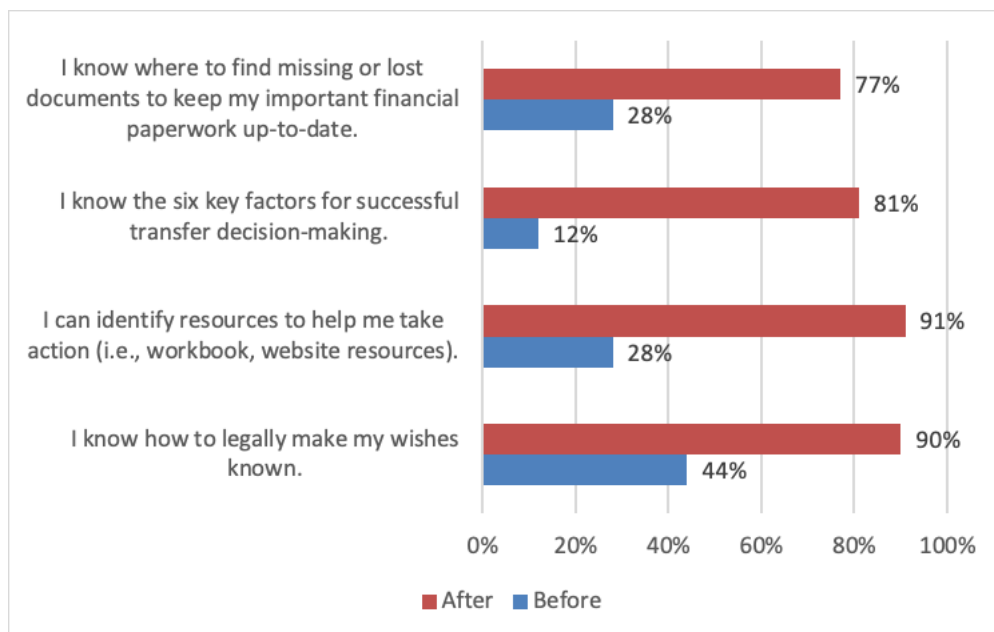
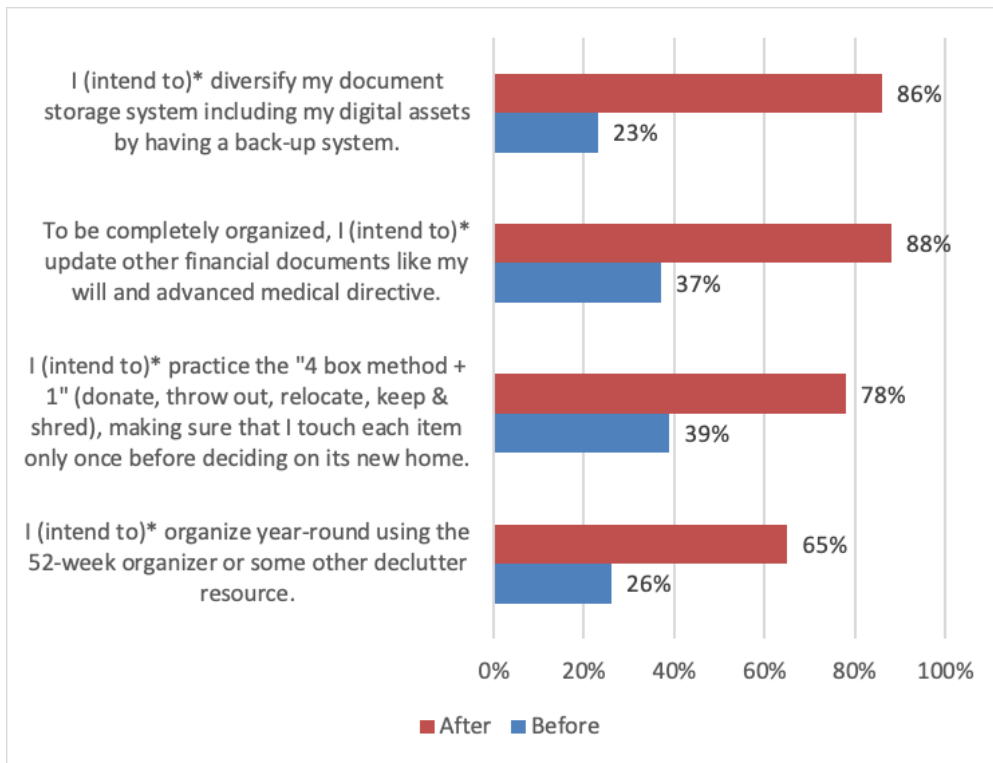
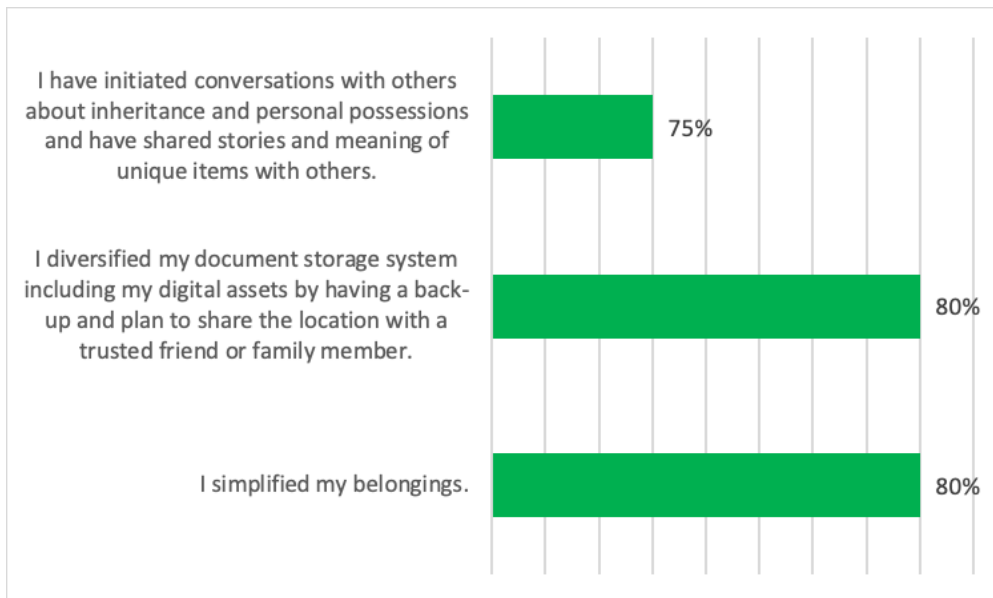


Figure 2.
Intended Actions



*Some participants had already started or finished these goals. Others reported that they "intended to," denoting that they had a solid plan for completing these steps.

Figure 3.
Adopted Behavior Change



Note: Six-month follow-up data were retrieved via an anonymous online survey tool; therefore, pre- and postprogram data comparisons are unavailable.

Our data indicate that participants simply need to be informed about the process—that is, they need a "prelude to planning." These participants were eager to start the preparation process and get their final estate plans in order. At the 6-month follow-up, a portion of participants reported that they were ready to begin undertaking their estate planning meetings. They had their lives decluttered, their paperwork in order, and their family conversations completed. In addition, financial professionals have reported that clients who have participated in the program are well-prepared, organized, and "ready-to-go" for their estate planning meetings.

As Simplify Your Life continues to be shared with Idahoans, additional positive behavior changes are expected. Participants learn how to fill the gap between retirement and estate planning that is so often overlooked. Many individuals assume that their affairs will just be "handled by the kids" after their deaths, and others have not even considered what will happen. Our workshop helps people prepare for the inevitable and provides peace of mind that they are leaving their children with a plan.

Conclusion

Many people leave an unprepared legacy simply because they are overwhelmed by the responsibility of undertaking final decision planning. The Simplify Your Life workshop has simplified the preplanning that should occur before the actual estate planning even begins so that estate planning becomes a more manageable and less intimidating task. People who have been affected by this information (i.e., participants, family members, financial professionals) all praise the workshop for making the process easy, organized, and enjoyable.

Although Simplify Your Life is specifically crafted to meet the needs of Idaho residents, it easily can be adapted for use in any state with a few legal modifications and a materials request to our team.

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