Have You Had Your Legal Checkup?

The Situation
You can’t take a pill to cure legal ills. Long-term financial health is all about preventative medicine.
• Do you or a family member know where your important personal documents and records are?
• Who will handle personal decisions and your financial affairs if you are unable?
• Do you know how each of your assets is titled and what happens to those assets when you die?

To answer these questions University of Idaho (UI) Extension teamed with AARP to offer Legal Checkup, a program designed to educate the public about the issue of “legal health.”

The program encourages individuals to make a detailed evaluation of their legal health and suggests resources that provide self-help or professional assistance. Individuals create a personal action plan to correct problems before they develop into a major crisis. Local attorneys specializing in elder law teach Legal Checkup seminars. Prior to the Legal Checkup seminar, participants complete a 74-page Idaho-specific workbook at home. Contents of the workbook remain confidential; participants identify legal issues that are explained by the attorney during the seminar.

Our Response
The Canyon/Owyhee Financial Literacy Coalition led by Beverly Healy, UI Extension Educator, recognized a lack of unbiased low cost education to prepare people for later life legal issues. They teamed with AARP-Idaho, AARP’s Legal Services Network, community organizations and local attorneys to offer seven workshops in Boise, Nampa, and Caldwell. During the two and one half hour seminar, participants learned about legal issues they need to address to achieve financial security in later life. The seminars covered record keeping, estate planning, wills and trusts, insurance, investments, public and private entitlements and other “legal health” topics affecting adults in later life.

Program Outcomes
Three hundred ninety-four persons attended seven seminars held in Boise, Nampa and Caldwell. An end of seminar participant evaluation revealed that 98% increased knowledge of how to strengthen their legal health and 80% began to take legal action as a
result of the Legal Checkup. Eighty-seven percent reported that they will share this information with others. Participants stated that as a result of the seminar they will take the following actions:
- 70% Draft/revise will and/or trust
- 64% Draft/revise power-of-attorney and/or health care power-of-attorney
- 58% Draft/revise living will

As a result of the “legal health” evaluations, 95% of participants felt they benefited emotionally (peace of mind) and/or financially from the program.

A three-month follow-up survey found participants continuing to review insurance policies, and draft/revise their wills and durable power-of-attorneys. Participants reflected back on the program and shared these comments:
- “It was a “wake-up” call. I’m now collecting all the information in one place and will update it.”
- “I’ve organized my affairs to make things easier to follow!”
- “It was a good review for us and prompted us to go through our documents.”
- “This is a very informative program for family members, especially senior citizens.”

The Future:
Response to the seminars presented in southwest Idaho has been overwhelming and more are planned for 2004. Legal Checkup seminars will expand to Weiser and Mountain Home. For upcoming seminars see www.aarp.org/lsn or www.extension.ag.uidaho.edu/ada or call 377-2107 for more information.

Cooperators and Co-sponsors:
AARP Idaho
AARP Legal Services Network
Caldwell Public Library
Area Agency on Aging
Community Volunteers
Idaho Power Company
Internal Revenue Service
Mercy Medical Center
Preferred Retirement Options
St. Alphonsus Regional Medical Center
St. Luke’s Regional Medical Center
Treasure Valley Comprehensive Referral Center
Western Idaho Community Action Partnerships

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