

IMPACT



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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.



Photo by *Idaho Press Tribune*, Mike Vogt
Co-sponsors meet to promote a Legal Checkup seminar at MMC. From left, Mark Bekkedahl and Lynn Borud, Mercy Medical Center; Reese Verner, attorney; Beverly Healy, UI Extension Educator; Margaret Langan, AARP; Elaine Leppert, Caldwell Public Library.

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.



Photo by *Idaho Statesman*, Stephanie Eddy

Legal Checkup participants Don and Mary Johnson meet with seminar attorney Robert Aldridge.

Don and Mary Johnson of Meridian were among attendees at the first seminar. “We looked at a lifetime of exemptions and how much estate you can have before it’s taxed away. It also gave us an idea of where we are with our estate and what would happen if we don’t get things in order. It’s not something you can do overnight. It’s beneficial to anyone who has assets—especially if they want to retain those assets, not just for themselves but for their heirs as well. It’s really a service for those who don’t know where to go, and the price is right,” Don stated.

Mary found information about record keeping and wills very helpful. “One of the things covered was how long you should keep certain documents, how to get vital records, several types of power of attorney and the difference between your will, a living will and what you have to do to make sure a holographic will—which you do yourself—stands up in court,” she noted. She concluded by saying, “People need to start thinking about these things when they are younger. So many of us think we can do this at another time, but we may not have another time.”

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

For More Information

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