

home study courses: an educational option

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Skyrocketing fuel costs, vast distances, unpredictable winter weather—three worthwhile reasons why in Montana an estate planning study-at-home course was developed as an alternative to public meetings.

To test the method, 100 Extension agents and state staff members volunteered to receive estate planning in-service training by mail. The course was revised as a result of the experimental training and review for legal accuracy by various members and agencies of the legal community.

By the end of 1980, the first year the course was made available to the public, over 16,000 Montanans had participated. During the winter and spring of 1981, another 4,000 enrolled.

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The commitment to respond to the overwhelming numbers caused a deficit in Extension printing and mailing budgets. Concerned legislators, administration, and other Extension professionals asked if the "hassels" and enormous costs of mailing the lessons on a weekly basis were worth it? "Wouldn't participants rather receive all the lessons at once?" "Were the lessons read?" "Did the course cause participants to plan their estates or to review and modify their present plans?" To answer these questions, an evaluation was conducted during the fall of 1980.

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Methodology

The majority of the counties had completed mailing the lessons to about 11,600 Montanans by the end of May. Questionnaires were sent to a sample of 400 participants about 4 months later. The number of questionnaires provided to each county was based on the percentage of the county's enrollment in relation to the total statewide. A total of 206 surveys were returned, a response rate of about 52%. The response rate of the 49 county offices ranged from 0% to 100%.

Results

A summary of the evaluation reports revealed that the majority of the respondents became more aware of the serious consequences of not planning. Sixty-eight percent discovered Montana law wouldn't distribute property according to their wishes if they died without having a written will.

Wills

Eight percent indicated they had a written will and 29% indicated they intend to do so. Of those with an existing will, 34% reviewed the content and 13% found updating was needed because of changes in their situation.

Property Ownership

As a result of the lesson on methods of property ownership, 28% reviewed the titles on their real and personal property; 13% found changes were necessary in the way their property was titled; and 33% indicated they intend to review their real estate titles.

Life Insurance

The lesson on life insurance prompted 39% to review their insurance situation and 8% found changes were necessary. Another 16% intend to review their need for life insurance coverage in their situation.

Taxes

The lessons on federal estate taxes and Montana inheritance and estate taxes showed how to estimate taxes. Thirty-one percent of the respondents computed the federal estate tax; 23% estimated the Montana inheritance tax.

Trusts

As a result of the lesson on trusts, 1% of the respondents established a trust and another 14% indicated they intend to do so. Six percent reviewed their existing trust agreements and three percent made changes. More than 60% decided they didn't want to form a trust.

Gifts

A total of 52% of the respondents indicated that a gift-giving program didn't fit their situation. Two percent did

establish a gift-giving program and 23% still intend to do so. Seven percent reviewed their existing gift-giving program and made changes.

Professional Contacts

To determine if professionals were contacted as a result of the course, a question was included on the survey asking who they contacted during or after completing the course and if they intend to contact any in the future (see Table 1).

Table 1. Professional contacts.

	Did contact	Intend to contact
Accountant	8%	10%
Attorney	22	42
Banker	3	4
Insurance agent	8	4
Investment counselor	4	8
Trust officer	4	3

Best Way To Learn

The majority of the respondents (61%) felt the best way to learn about estate planning was a combination of a study-at-home course and public meetings. Many expressed the desire for an opportunity to ask questions. Yet, 74% didn't attend an estate planning meeting either before or after taking the course. Only three percent felt a public meeting alone was the best way to learn.

Many respondents cited reasons why they preferred study-at-home courses over a public meeting—they could study at home at their leisure, they wouldn't have to hire a babysitter, they wouldn't have to miss a meeting because of prior commitments.

Other comments from participants included:

- "The most important thing for me was discussion on who gets our children if both my wife and I die."
- "These courses are of great importance to those of us who live so far from a college or place where we might be able to take such courses."
- "I feel this was a useful program, well-designed and administered, especially the follow-up questionnaire and reminder letter—it shows me someone cares about real program analysis and usefulness to the public. Good work!!"

When asked what they felt was the best way to receive the 10 lessons, 64% indicated once a week, 15% all at once, 2% on a monthly basis, 14% every other week, and 5% other ways.

Lessons not read ranged from 0.4% for the lessons on wills and objectives to 7% for the lessons on trusts and federal estate taxes.

Respondent Characteristics

The course emphasized that estate planning was for *every* Montanan regardless of sex, age, marital status, and financial status. The evaluations reveal that there was a wide range of participants. Some of the categories don't total 100% because some respondents declined to answer these questions.

The majority of the respondents were female (67%); 84% were married; age range: 5% were 18-29, 36% were 30-49, 23% were 50-59, and 33% were 60 and over.

The residence of the respondents varied: 31% lived on a farm or ranch, 18% lived in rural nonfarm towns, 14% lived in town, and 33% lived in the city.

Estimated income and estate value questions were asked to determine if the course reached different income levels. Seventeen percent declined to answer both questions. Of those responding to the question asking estimated estate after subtracting debts, 20% have less than \$50,000; 18% have \$50,000-\$99,999; 31% have \$100,000-\$499,999; 5% have \$500,000-\$999,999; and 2% have over \$1,000,000.

Of those estimating total family income, 10% earn under \$10,000; 17% earn \$10,000-\$19,999; 32% earn \$20,000-\$29,999; 13% earn \$30,000-\$49,999; and 6% earn above \$50,000.

Updated Lessons

The course was assembled in a folder so outdated lessons could be discarded and new ones inserted. The Extension Service maintained a mailing address for those enrolled to provide participants with updated lessons when state and federal laws change.

Another reason for requesting participant's mailing address is for program evaluation. If the course had been distributed in the typical "enmass" way, it would have been difficult to assess the impact.

The questionnaire also served as another opportunity to remind participants of the need for estate planning. One woman indicated the questionnaire prompted her to read the lessons for the first time. Another said that she reread them because of the reminder letter included with the questionnaire.

Enrollment

During 1980, 16,000 Montanans enrolled in the course. But, the actual number reached with the material was probably greater since participants encouraged others to read the lessons.

For example, 72% encouraged their spouse to read the lessons; 18%, parents; 18%, children; and 28%, friends.

The added benefit of mailing the lessons weekly was that enrollment progressively increased as the weeks passed. Estate planning professionals—attorneys, life insurance underwriters, certified public accountants, bankers, and trust officers—encouraged their clients to participate in the course. By the end of January, 6,000 had enrolled; by the end of March another 5,000 enrolled; by the end of May another 3,000.

Other publicity approaches included mass media efforts—a weekly television show, radio releases, and newspaper articles.

Many agents commented that they really didn't have to sell the program. Citizens in Montana were ready for updated estate planning information. The most recent brochure was developed in 1973 and was out of date in 1975 with the passage of the Montana Uniform Probate Code.

Several counties publicized follow-up meetings that would be held for a review of lessons for those who had further questions. About one-third of those attending were learning about the course for the first time.

Impact on Programming

The results of the evaluation influenced Extension agents' program planning efforts for 1981. Several who had decided to offer the course on a limited basis because of its impact on the penalty mail budget, reconsidered that decision because they no longer saw the course as a mailed publication that people don't read. Many decided to offer a review session with local professionals answering questions. Others decided to discontinue mailing out all 10 lessons at once unless specifically requested by participants or unless their penalty mail budget necessitated such an arrangement.

Summary

A study-at-home course can be an effective Extension method to provide estate planning information for clientele. Clearly these results suggest that the course had an impact on participants. The course was instrumental in helping participants recognize the need for estate planning in their situation. It seemed to influence many to take action—to plan or review and modify their existing plans.

The study suggests close attention should be paid to the method of distribution and follow-up to determine effectiveness when dollar costs of such programs are under close scrutiny.