

SURVIVOR ASSESSMENT OF
ESTATE PLANNING

by

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B. S., Saint Mary College, 1959

A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF SCIENCE

Department of Family Economics

KANSAS STATE UNIVERSITY
Manhattan, Kansas

1967

Approved by:



Major Professor

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INTRODUCTION

Death

Death is inevitable for every living person. It is accompanied by social, economic, and legal consequences for the survivors. Habenstein and Lamers (1960) stated that death produces a sense of loneliness, loss disorder, and confusion for the descendants. It alters patterns of orderly ways of life, disturbs stable living, disrupts intimate social units, deprives spouses of each other, and separates child from parents and parents from child. Income, property arrangements, and support patterns change.

The death rate for the population of this country has remained relatively stable for more than a decade, according to the Analytical Studies series of the National Center for Health Statistics. In 1960, the crude death rate (not age adjusted) in the U. S. was 9.5 persons per each thousand. The death rate sharply declined during the first half of this century. Medical advances and reduction of infant mortality were chiefly responsible for this reduction (USDHEW, 1964_a).

In July, 1964, the estimated death rate in Kansas was 9.8 per 1,000 (USDHEW, 1964_b). More than two-thirds of the deaths in this state (1964) were recorded for persons 65 years old and over (USDHEW, 1964_c).

Expenses Related to Death

Funeral

Funeral expenses add to the burden that accompanies death. Some estimates of costs are available: A summary report on research projects

of nine North Central Agricultural Experiment Stations (1964) on family financial security, merely stated that funeral costs were cited as a major expense by respondents. Schalet (1963) stated average funeral costs to be \$1,450. In a Wisconsin study of rural farm aged persons, composed of 145 families, 22 families had 24 funerals after at least one member had reached the age of 65. The average amount paid per funeral was \$741, with seven of the funerals costing \$1,000 or more (Cowles and Knothe, 1960). In a Kansas survey of farm family financial security (Morse, 1962) funeral cost estimates averaged \$1,000. Mitford (1963) said the funeral industry faces a unique economic situation of a fixed market.

Four separate categories of burial charges were listed by Habenstein and Lamers (1960): (1) the funeral director's services which are mainly determined by the casket price; (2) the cemetery or cremation charges; (3) the cost of the monument; and (4) miscellaneous expenses.

Ideas of proper and reasonable standards for funeral costs vary with probate courts, municipal, state, county, and federal agencies, and social reformers. Racial, ethnic, and social class influence the amount spent for funerals (Habenstein and Lamers, 1960).

Morse (1962) reported that the most frequently cited method for providing "final" expenses and for care of the surviving wife and children was life insurance. "Work" was the most frequently mentioned plan to care for the surviving husband. According to Cowles and Knothe (1960), little more than payment of funeral expenses would be provided to Wisconsin aged families by life insurance benefits. Only

23% of the 145 participating families carried life insurance on at least one elderly member. The modal coverage was \$1,000 and the mean was \$2,065.

In recent years commercialization of death has led to the formation of memorial societies and burial cooperatives. There are about 100 in the United States and Canada. Support has been given by clergymen, labor organizations, cooperative leaders, and others who have become concerned about funeral abuses. Members fill out a form, witnessed by their spouse or next of kin, which shows the type of funeral wanted. The form is safely filed for later reference. The societies stress the opportunity for rational choice of planning for funeral arrangements by the individual prior to death, while allowing emphasis at time of death on the spiritual aspects. Probably more such associations will be formed, according to Schalet (1963). There were no memorial societies or burial cooperatives in Coffey County when this study was made. In 1964, five funeral homes shared services for the 78 deaths of persons 60 years of age and above in this county.

Medical Expenses of the Aged

Data from the 1963 Survey of the Aged, indicated average cost for medical care to be \$422 for the nine out of 10 aged couples who assumed responsibility in 1962 for their own costs, including expenses met by health insurance. The other 10% received assistance from governmental or private voluntary agencies (USDHEW, 1964_d).

Medical aid in this country has been dispensed somewhat according to the socio-economic and demographic characteristics of the population. If a person is aware of illness and recognizes the need for treatment,

if facilities are accessible, and if resources are available to pay for care, then a person is more likely to receive medical treatment. These are the conclusions of a recent comprehensive study of adequacy of medical aid relative to the health needs of the population. The same study indicated that about 83% of the population 65 years and older reported one or more chronic conditions, including 49% who had chronic illness (USDHEW, 1966).

Hospitalization varies with age. Relatively few persons who died in 1961 at ages 1-24 had been hospitalized the last year of life. After age 24, the likelihood of hospitalization increased with advancing age, attaining a maximum at ages 65-74 and falling off somewhat for those 75 years and over. Decedents from the larger metropolitan areas were more likely to have hospital and institutional care in the last year of life than others, although the difference was marginal. Proportionally, more females had hospitalization in the last year of life. Of all persons who died in 1961, 75% had had at least some care in hospitals or institutions within their last year of life (USDHEW, 1965_a).

If one or both members of an aged couple were patients in a short-stay hospital (not a nursing home or long-stay hospital) any time during 1962, mean total costs were about \$1,200, and for nonmarried persons with at least one stay, mean expenses were more than \$1,000 (USDHEW, 1964_e). One in four aged couples and one in seven nonmarried aged persons received hospital care in 1962. Comparative medical costs were much lower for the nonhospitalized; average yearly medical costs were \$233 among married couples, and \$130 for the nonmarried persons.

Health insurance helps ease the financial blow of medical costs. The Source Book of Health Insurance Data, 1965 stated that at the end of 1964, 79% of the nation's civilian population had some form of health insurance protection through voluntary insuring organizations. In contrast, only 27% of aged families in Wisconsin carried health insurance, and usually it was for only one member of the family (Cowles and Knothe, 1960).

A 1960 Kansas study of 89 rural families reports all but 15% carried some type of health insurance and more than 50% carried two or more policy types. Three families carried major medical insurance (Rogers, 1962).

Data from the Health Interview Survey for 1962-3 indicate the highest income group had the greatest percentage of persons with all three insurance types: hospital, surgical, and doctor-visit. However, regardless of income, the proportion of persons with no health insurance coverage other than hospitalization was higher among those 65 and over than in any of the younger age groups (USDHEW, 1965_b).

The advent of medicare cannot be ignored. Estimates of its impact on medical care and costs for the aged is beyond the scope of this review.

Plans and Provisions for Death

In making long-range plans a couple may consider the possibility of death or disability of a spouse. If so, the surviving spouse may have a basis upon which to continue management of family resources with minimum of disruptions. Otherwise, the surviving spouse is left without the benefit of judgment of the decedent.

Studies have been made of life insurance as related to plans for financial support. In a study of 527 Kansas farm-operator families Krebs (1961) found that those who indicated definite plans for financial support in the event of death or disability of either spouse, were more frequently and more highly insured than other families. Eighty percent of the families who had made fairly definite future support plans were insured; 65% of those with no plans were insured. According to Rogers (1962), life insurance was listed by two-thirds of the 89 families in Marion County Kansas, as all or part of their plans in the event of death or disability of either spouse. Additional insurance (accident, health, or disability) was included by one-fifth of the 89 families. Another fifth had no plans. Uninsured families were headed by older husbands (one-half were over 65) with less education (one-half had eight years or less) than the insured families.

Life insurance enables an individual to create an estate immediately and to protect the estate as the policy is maintained over the years (Institute of Life Insurance, 1966). Life insurance is purchased chiefly to provide financial protection for the family in case of the insuree's death. In 1966, the head of family was insured in nine out of 10 families in the United States. Krebs (1961) reported that families with dependent children were more frequently insured than families without children. However, the presence of dependent children among insured families did not influence appreciably the decision to insure either husband or wife. Highly significant correlations were found between frequency of insurance and education of husband. Families more frequently insured had younger husbands, were high school graduates,

had dependent children, higher incomes and net worth, who rented some or all of the acres operated, and had indicated definite plans in the event of the death of the husband or wife (Krebs, 1961).

The Institute of Life Insurance (1966) reported average insurance ownership for insured families to be \$18,000. Beneficiaries of American policyholders who died in 1965 received \$4.8 billion. Ordinary life insurance policies constituted one-half of all 1965 benefit payments.

A large proportion of aged persons in a Wisconsin study (Cowles and Knothe, 1960) were inadequately informed about family and farm business affairs. They should have known (1) problems of property ownership and the results if the owner dies without a will; (2) how to finance property and how to officially record the paid mortgage; (3) how to evaluate health insurance; (4) the various types of life insurance and the usefulness of each type of policy; (5) about wills and their desirability; and (6) long-time basis planning ahead by the family to include provisions for current, old age, and emergency needs.

According to Anderson (1966), it seems only sensible to have property distributed according to personal wishes. Three inescapable events that should be recognized are death, riches cannot be taken by the decedent, and someone will inherit the property. Estate planning is highly recommended. Lack of planning may mean inadequate cash funds to meet final obligations or may bring about much conflict and confusion among surviving family members.

An estate is all that a breadwinner owns in the way of property and property rights for personal use and care of the family while living (MacNeill, 1957). A total program for the use, conservation, and disposal

of all properties either before or after death is the essence of estate planning, according to Troelstrup (1965). The purpose is to provide as adequate care as possible for dependents and to maintain the bulk of the estate for their use. It should be comprehensive, integrated, and kept fluid, according to Wormser (1955), since frequent reorientation and reorganization may be needed. An important consideration in estate planning is to plan for the orderly transfer of property rights, with a minimum of conflict among the heirs (MacNeill, 1957).

Masteller (1965) and others advise that to avoid unnecessary expense and time consuming legal entanglements, property of mutual interest to spouses be jointly owned by the best suited type of plural ownership. The three types of plural ownership are: (1) tenancy in common; (2) joint tenancy with right of survivorship; and (3) tenancy by the entirety. To pass property directly from one person to another, without heirs of the first to die receiving a share, joint tenancy with right of survivorship or tenancy by the entirety is of great advantage.

Pine and Logan (1958) in a circular entitled "Acquiring and Transferring Farm Real Estate in Kansas", suggested that one method or a combination of methods may be used to transfer property before death, such as an outright gift to such persons, or a sale or gift with a reserved life estate or right to income. Transfers before death generally reduce costs of settling an estate and may result in avoiding some taxes entirely. A disadvantage is that donors may seriously misjudge needs or fail to recognize and provide for the contingency that one spouse may outlive the other many years.

Property may be transferred at death by survivorship features of property owned in joint tenancy, by will, or by state laws determining descent in the absence of a valid will (Pine and Logan, 1958). However, gift and inheritance taxes are not avoided by the joint tenancy arrangement.

The probate court is concerned with orderly transfer of property to descendants. A primary duty of the court is the administration of an estate after the death of the owner. If the decedent leaves a will, the executor will present the document for execution by the probate court. The tribunal will determine if the form and execution are legal. By a court ordered legal notice in a local newspaper, creditors will be notified of the testator's death and given an opportunity to present claims. Debt claims will be given to the court and it will determine their validity. Another duty is to decide officially what the testator meant if the will is unclear (Dacey, 1965).

If a person dies intestate (without a will) the court will distribute the property according to the state laws on transfer of property. An administrator will be appointed by the court to handle the details of probating the estate, a function that would have been guided by an executor if a will had been made (Dacey, 1965).

Wills

A will is an important part of estate planning. However, in a 1955 study, 460 out of 527 Kansas farm families had made no will (Morse, 1965). Troelstrup (1965) estimates that 70% of those who die in the United States leave no will. In contrast, Cowles and Knothe (1960) found that only 17% of 145 aged Wisconsin families held no will.

Atkinson (1953) defines a will as a person's declaration of what is to be done after death; the document is revocable during the testator's lifetime, operative for no purpose until death, and is applicable to the situation existing at death. A will usually relates to disposal of property.

The document should be written as soon as one marries or when there are dependents. A man and wife should review their wills together at least once a year since there may have been changes in family size, in residence, or in tax laws (Troelstrup, 1965). Myers (1961) advised that with any change in the tax law, a careful reexamination of estate plans should be made if the will was drawn to secure savings in estate and inheritance taxes.

The drafting of a will should be a sensible plan drawn in accordance with wishes of the testator, family needs, and tax consequences. The draft should allow for full consideration of possible contingencies which may occur after execution, be in strict compliance with the rules concerning legality of the interests to be created, and express clarity and certainty of expression. Care and imagination are needed to draft a clear and valid will (Atkinson, 1953).

A will has no legal effect until probated in the probate court. To be valid, a will must be probated within one year after death. The Kansas law also stipulates that any person who has possession of a will of someone else and does not offer it for probation within one year, is barred from all rights under the will. The holder is also liable for damages sustained by other beneficiaries who did not know of the will (Myers, 1966).

Estate Planning by Default

If a person died intestate, property distribution will be determined by state laws of descent. Kansas statutes provide that after specific allowances are given for the benefit of the family and debts paid, the remaining property shall be distributed entirely to the surviving spouse, if there are no children or other direct descendants living. If there are surviving children or grandchildren, the surviving spouse receives one-half of the property. The remaining property is equally divided among surviving children with descendants of deceased children receiving their parents' legacy. If no spouse survives, the living children or children of deceased sons and daughters receive all. Next in line of descent are parents of the deceased. If no descendants or ancestors survive, then brothers and sisters or other nearest collateral kin receive the property (Pine and Logan, 1958).

When no will is made, Wormser (1955) stated that sometimes the least qualified relative or unrelated person will be appointed to administer the estate. The administration will be imposed by law and business may be wound up abruptly and harshly. This may be costly to the heirs, since what might be sound from the standpoint of conservative legal theory may be poor from a business standpoint.

Avoidance of Probating Proceedings

It may be advantageous to avoid the time and expense of probate. Dacey (1965) advocates taking advantage of methods to by-pass probate procedure. Three types of property can pass to heirs without going through probate court; they are life insurance payable to a named beneficiary, property jointly owned with right of survivorship, and

property held by inter vivos or living trust. The professional estate planner strongly recommends avoidance of making life insurance benefits payable to an estate and joint ownership, except for a private residence which should be held under a survivorship deed.

The key to probation exemption is the inter vivos or living trust, according to Dacey (1965). It is a financial bridge from one generation to another. The terms are not subject to probate court and the assets of the trust and the identity of the persons to receive them are closely guarded. "Trusteeship must be a valid one evidenced by a written instrument, and title to the property must actually be vested in the trustee." The greatest advantage is the saving of expenses. Few lay persons or lawyers know about the inter vivos trust (Dacey, 1965).

Estate, Gift, and Inheritance Taxes.

The Federal government imposes an estate tax on property as a whole, regardless of the beneficiaries (Wormser, 1955). Masteller (1965) indicated that to reduce estate taxes a property owner should make maximum use of the exemptions allowed by law. One may plan use of the basic exemption, give gifts, consider the marital deduction, and transfer insurance policies before death. In estates of \$120,000 or less, no estate taxes are paid if the total estate or the excess over \$60,000 is left to the surviving spouse. In estates exceeding \$120,000 up to one-half of the entire estate that is left to the surviving spouse and the \$60,000 standard exemption are tax free.

Federal gift tax is not levied on gifts of \$3,000 or under, so one may give as much as \$3,000 annually to each of a number of persons without incurring gift tax liability. A donor may use the additional

gift tax exemption of \$30,000 only once by a piece-meal or one sum method. Such gifts must be made in good faith and no ownership (actual or theoretical) retained. Presently, tax laws are dynamic and an estate plan should be reviewed every few years, with more frequent reviews for larger estates (Masteller, 1965).

Useful information pertaining to the various aspects of estate planning may be obtained from publications by the Kansas Agricultural Extension Service. This available information suggests the merit of complete estate planning. Each estate plan is unique; an attorney should be consulted in drawing legal documents as deeds and wills. Plans are customarily evaluated by legal adequacy and anticipated likelihood of meeting the wishes of the estate holder. However, since major focus of estate planning is its final disposition, the survivors who are directly affected by plans might also be consulted concerning the care with which the plans were formulated, the legality of forms, the manner in which the estate was administered, and the provisions for the unpredictable cost of last illness. Therefore, it seemed appropriate to undertake a study of estate plans from the perspective of the survivor.

OBJECTIVES

The broad objective of this study was: To determine for Coffey County, Kansas, the immediate survivors' assessments of plans made by deceased relatives for disposition of the estate and for final expenses. And specific objectives related to this study were:

1. To examine the hypothesis that there is no difference in survivors' assessments between those who died testate and those who died intestate.
2. To examine the hypothesis that there is no difference in assessments among survivors of those deceased who made formal arrangements and those who did not regard disposition of their estate and other final expenses.
3. To identify the life, health, and accident insurance held by the deceased at the time of death.
4. To enumerate the sources of assistance to the survivors at the time of the relative's death (e.g. individuals, institutions, and organizations).
5. To ascertain variations in survivors' assessments by relationship to the deceased, age of survivor, and recipient status of the survivor.

PROCEDURE

Source of Data

The data for this study were obtained in the summer of 1966 by personal interview with selected relatives of former residents of Coffey County, Kansas. This rural county was selected for convenience of study, since it is the parental home of the writer.

The population upon which this study was based, was collected in 1965 from the latest available (1964) official county death records. These were maintained by the Burlington City Clerk who was also county registrar of vital statistics. All (78) persons who died at age 60 or

over were listed by name, age, and sex. The study was restricted to this older age group. Death is not unexpected at this age, and estate plans could have been made by them in anticipation of death. Courthouse records, "Index to Estates, Probate Court," were checked to determine if a petition to admit a will to probate had been recorded or estate probate proceedings opened for each deceased person.

Names of 118 potential respondents, most of whom were close relatives to the decedents and currently residing in the county, were obtained from the Probate Judge, County Attorney, probate secretary, the writer, her family, local residents, and survey respondents as the survey progressed. Fifty-two of the 118 were contacted and data were collected from 41. Of the 66 not contacted, 55 would have been replicate interviews for the same decedents. Ten individuals were not at home or place of business when contacted one or more times. Only one individual refused to be interviewed. The age and sex at death of the 39 decedents whose survivors were interviewed approximated those not included: The average death age was 79 for the 24 male decedents in the study, and 81 for the 23 not included; the 15 women decedents in the study and 17 not included were 80 years of age at death.

As a result of this procedure one survivor was interviewed for each of 34 deceased persons and two for each of five deceased persons, making a total of 44 interviews for the 39 decedents. The double sets of data were desirable to compare similar and dissimilar assessments by survivors of the same deceased persons.

The interviewing was begun in Burlington since 40 of the 67 original potential respondents resided there. Data were also collected from

LeRoy, Gridley, and some rural areas of the county during the allotted 13 day interview period.

Schedule

The interview was structured by a 43 page schedule with questions typed in booklet form. It was made from spiral hinged, 5 x 8 index cards; a sample card is in Appendix A together with a typed list of the questions. Each card contained one question. Extra large (3/16 inch) type was used to improve readability, since some participants had visual limitations. The respondents were given the questionnaire booklet to follow during the interview, if they desired, while the questions were asked orally. Part of the respondents followed each question silently, some followed a portion of the questions, and others chose not to follow any of the typed schedule.

The interview schedule had four logical divisions. The first division asked for general background information about the deceased relative, and the second division contained questions pertaining to property owned, premortem plans for disposal of property, and provisions made for postmortem expenses. The third division requested data of individuals, institutions, and organizations assisting the bereaved relatives. The fourth division solicited information concerning the age group of the interviewee, closing comments, and names of other close relatives living in the county.

Structured, open-end and combination type questions were used. The flow of questioning proceeded from general to specific inquiry about the deceased relative and his premortem plans. Questions which were likely to be irritating to kinfolk of the deceased were avoided.

A two-page tabulation form was developed to facilitate transcription of the replies using a cue word or words to help the interviewer identify questions. Symbols for circling and blank spaces and lines were provided for recording the answers. The pages were mimeographed in two colors for easy identification (Appendix B).

Interview

Contact was made in person without a preliminary letter or telephone call. This unannounced approach was one to which the investigator was accustomed from previous experience as an extension agent. For identity, the researcher wore a black and white pin, 2 x 3 inches in size, on which was printed: Mary Alice Rossillon, Kansas State University, Manhattan, Kansas.

The introductory statement made by the researcher, as she contacted the potential participants, was varied to fit the specific situation. Since a majority of the respondents recognized the writer's family name, some participants were willing to answer the questions without a full explanation of the purpose of the study. However, the following was the general wording used:

Hello. (Good morning) (afternoon) (evening). I am Mary Alice Rossillon from Gridley. I am a graduate student in family economics at Kansas State University, Manhattan, and I have nothing to sell.

Are you Mr(s). _____? Was Mr(s). _____ related to you?

I am doing a study for my Master's Degree and would like your help. I am talking with citizens of Coffey County who had a death in the family in 1964.

It may sound strange to you, but I would like to know about actual plans or lack of plans for death. What are your thoughts and opinions on wills and planning of disposal of property? Only you can tell me facts and opinions from your experience with this situation. Your assessment Mr(s). _____ of final plans will help me with this study.

The information will be used for educational and not legal purposes. Amounts of money will not be mentioned.

May I talk with you now for about 15 minutes? (If the prospective participant is extremely busy--Since you cannot talk with me now, may I make an appointment to see you later?)

Some respondents had to be assured that the information gathered was for educational purposes only and would not be used by any governmental agencies. To avoid the appearance of a salesman, the questionnaire booklet and folded tabulation sheets were carried by hand for each interview. The complete interview took from 40 to 60 minutes. However, with fewer interruptions, the data could have been recorded in 15 minutes. The over-all rapport was excellent and an unhurried attitude was maintained, allowing as much time as needed for each contact.

Approximately 400 miles were driven within the county to obtain the data. Only one person refused to be interviewed; she was courteous. About 77% of the interviews were made during the initial contact. For the other interviews, one to three call-backs were made.

RESULTS

One survivor of each of the 39 decedents (15 women and 24 men) was interviewed. In addition, one interview of other survivors was made for each of five decedents to compare and contrast the assessments. These five schedules were tabulated separately and not incorporated into the

primary report of 39. Data were collected pertaining to nearly one-half (49%) of the total population of 79; one life-long county resident, who died outside the county in 1964, was added to the original list of 78 decedents. The results are presented in the order of questions asked in the interview and are so numbered.

Relation to Decedents (No. 1)

More female than male survivors responded to the initial question, "What relation were you to Mr(s) _____?" There were 10 widows, nine daughters, four daughter-in-law, two sisters, one niece, one cousin, and one granddaughter by marriage. Of the 11 male respondents, seven were sons and there was one each of son-in-law, husband, nephew, and nephew by marriage.

Retirement Status and Occupation (Nos. 2, 3, 4)

Four of the decedents were not retired, so the retirement questions apply to only 35 decedents. More were retired farmers (14) and retired full-time homemakers (seven) than the total of all other occupations (Table 1). Age alone was not the only criteria for retirement, since the three individuals not retired were 61, 72, and 83 years old, plus the fact that a fourth person of 63 years had been an invalid since high school. One individual represented each of 14 other occupations.

Mobility after Retirement (Nos. 5, 6)

Mobility of the 35 retirees is reflected by place of residence before and after retirement. According to Table 1, the majority (63%) of the female decedents lived in town both before and after retirement,

TABLE 1.--Occupation of retired decedents prior to retirement and place of residence before and after retirement

Pre-retirement occupation ^b	Place of Residence Before and After Retirement			
	Country	Town	Country to town	Town to country
All N = 35	<u>11</u>	<u>12</u>	<u>11</u>	<u>1</u>
Women N = 13				
Full-time h'maker	2	8	3	0
Civil Service emp.	2	1	3	-
Beautician & h'maker	-	1	-	-
Baby-sitter & h'maker	-	1	-	-
N'paper bus. mgr. & h'maker	-	1	-	-
Professional seamstress	-	1	-	-
Companion; domestic wkr.	-	1 ^a	-	-
Men N = 22	<u>9</u>	<u>4</u>	<u>8</u>	<u>1</u>
Farmer	8	-	6	-
City water supt.	-	1	-	-
Implement dealer	-	1	-	-
Poultry dresser	-	1	-	-
Walnut log hauler	-	1	-	-
Painter & paper-hanger	1	-	-	-
Railroader	-	-	1	-
Oil driller	-	-	1	1
Motel manager	-	-	1	-

^aAlso resided in country before retirement.

^bFour had not retired, so N = 35.

whereas most of the males (41%) resided in the country during both periods. Men were more mobile than women. Forty-two percent of the men and 23% of the women lived in a different location after retirement than they had while working at an occupation. However, a majority of the farmers remained on the farm.

Years of Residence in County (No. 7)

In general, the deceased persons had been long-time residents of Coffey County, with 26 out of 39 having lived there 50 years or longer. Of these, 13 had resided in the county more than 75 years. Only four individuals had lived in the county 20 years or less. The mobility within and outside the county for this segment of the population appears to be limited.

Period of Last Illness and Place of Death (Nos. 8, 9)

Various lengths of time were reported for the period of last illness; three persons died suddenly, two within one hour after the attack of illness, nine from one day to one month, two from old age alone, and 23 after other lengths of illness. Of the total (39), those who died suddenly or had one year or less of illness numbered 31.

More persons (18) died in the county hospital than any other location; eight succumbed in their own home, seven expired in the county nursing home, and six perished elsewhere. Only two of the latter died in the home of a relative. The majority (64%) spent all or part of their last day of life in the county hospital or county nursing home.

Persons Who Died Testate or Intestate (Nos. 10, 12, 13)

Most (84%) of the decedents died intestate. According to personal assessments on a five point rating scale, the majority of relatives (83%) of decedents who died leaving a will were very satisfied or satisfied. An even larger proportion (90%) of relatives were very satisfied or satisfied when decedents left no will. There appears to be no basis for rejecting the hypothesis that there is no significant difference in survivors' assessments between those who died testate and those who died intestate (Table 2). The small number of cases, however, does not justify a more definitive statement.

TABLE 2.--Survivors' assessments of estates testated or intestated

Satisfaction of surviving relatives of decedents	: Decedents who		: Decedents who	
	: died testate		: died intestate	
	: Number	: %	: Number	: %
All ^a N = 38	<u>6</u>	<u>100</u>	<u>32</u>	<u>100</u>
Very satisfied	2	33	13	40
Satisfied	3	50	16	50
Undecided	-	-	1	3
Dissatisfied	-	-	2	7
Very dissatisfied	1	17	-	-

^aNot known whether one decedent left a will, so N = 38.

Relationship of Executors and Administrators (Nos. 10, 11, 1)

Services of an executor or administrator were had for estate settlements of only eight (21%) of the decedents (Table 3). These vital positions were held by relatives in seven instances and by a non-relative (lawyer) in one case. The executor or administrator was a woman in five out of the eight situations. A majority of the decedents (31 out of 39) had no need for an executor or administrator.

TABLE 3.--Relationship of executors and administrators to the decedents

Relation	Executor	Administrator
All	<u>5</u> ^a	<u>3</u>
Wife	1	1
Son	1	-
Daughter	-	1
Son-in-law	1	-
Daughter-in-law	1	-
Niece	-	1
Nonrelative (lawyer)	1	-

^aSix persons had wills, but one did not have an executor because of the type of will.

Intangible Property Owned at Death (No. 14)

A majority of the retired decedents (27 out of 35) had a checking account. Fourteen had a savings account, four had stocks, eight had government bonds, and none had corporation bonds. No intangible property was owned by six of the decedents (two women and four men). The men owned 32 different pieces of intangible property in comparison with 21 owned by women (Table 4).

Real Property Owned at Death (Nos. 15, 16, 17, 18, 19)

A house in town was owned by seven out of the 13 female decedents. Only one owned a farm and none owned another business. The seven retired full-time homemakers owned five of the eight pieces of real property held by women. Joint tenancy with right of survivorship was the most frequent type of ownership; three pieces of real property were held in this manner by women decedents (Table 5).

Six men owned a house in town and six owned a farm. Four of the houses and three of the farms were held in joint tenancy with right of

TABLE 4.--Intangible property owned at death by retirees by sex

Pre-retirement occupation	No. of : persons	Check. : acc't	Sav. : acc't	Stocks	Govt. : bonds	Corp. : bonds	None
Women							
All	13	10	5	1	5	-	2
Full-time h'maker	7	6	3	-	3	-	-
Civil Service emp.	1	1	-	-	-	-	-
Beautician & h'maker	1	1	-	-	-	-	-
Baby-sitter & h'maker	1	-	-	-	-	-	1
N'paper bus. mgr. & h'mk.	1	1	1	-	1	-	-
Professional seamstress	1	1	1	1	1	-	-
Companion; domestic wkr.	1	-	-	-	-	-	1
Men							
All	22	17	9	3	3	-	4
Farmer	14	12	7 ^a	2 ^b	1 ^c	- ^d	2
City water supt.	1	1	-	-	-	-	-
Implement dealer	1	1	1	1	1	-	-
Poultry dresser	1	-	-	-	-	-	-
Walnut log hauler	1	-	-	-	-	-	1
Painter & paper-hanger	1	1	-	-	-	-	1
Railroader	1	1	-	-	-	-	-
Oil driller	1	1	1	-	-	-	-
Motel mgr.	1	-	-	-	1	-	-

^{a, b, c, d} For one deceased farmer, the survivor interviewee stated "don't know" for ownership of savings account, stocks, government bonds, and corporation bonds.

TABLE 5.--Real property owned and type of ownership by sex and pre-retirement occupation

Pre-retirement occupation	: No. of persons	: House in Town			: Farm						
		: A	: B	: C	: D	: E	: A	: B	: C	: D	: E
All	35	7	0	4	1	1	3	0	3	2	16
Women	13	3	0	2	1	1	0	0	0	1	6
Full-time h'maker	7	2	-	1	-	1	-	-	-	1	3
Civil Service emp.	1	-	-	-	-	-	-	-	-	-	1
Beautician & h'maker	1	-	-	-	-	-	-	-	-	-	1
Baby-sitter & h'maker	1	-	-	-	-	-	-	-	-	-	1
N'paper bus. mgr. & h'maker	1	1	-	-	-	-	-	-	-	-	-
Professional seamstress	1	-	-	-	1	-	-	-	-	-	-
Companion; domestic wkr.	1	-	-	1	-	-	-	-	-	-	-
Men	22	4	0	2	0	0	3	0	3	1	10
Farmer	14	2	-	2	-	-	2	-	2	1	5
City water supt.	1	-	-	-	-	-	-	-	-	-	1
Implement dealer	1	1	-	-	-	-	-	-	1	-	-
Poultry dresser	1	-	-	-	-	-	-	-	-	-	1
Walnut log hauler	1	-	-	-	-	-	-	-	-	-	1
Painter & paper-hanger	1	-	-	-	-	-	-	-	-	-	1
Railroader	1	1	-	-	-	-	-	-	-	-	-
Oil driller	1	-	-	-	-	-	-	-	1	-	-
Motel manager	1	-	-	-	-	-	-	-	-	-	1

The survivor did not know if the "other business" was held in joint tenancy with right of survivorship or as tenants in common.

Note:

A. Joint tenancy with right of survivorship.

B. Tenancy in common.

C. Name of deceased only.

D. Share of estate.

E. Don't know, not applicable, or owned nothing.

survivorship, making this type of ownership the most frequent type for the men as well as the women. No property was held by either sex as tenants in common. Only one decedent owned another business and the survivor was uncertain if it was held in joint tenancy or as tenants in common (Table 5).

Of the 35 retired decedents 43% owned no real property; six women and nine men were in this category. In contrast, one homemaker owned a house and a farm and an implement dealer owned a house, a farm, and another business.

Disposal of Property Before Death (No. 20)

The majority (51%) of the decedents did not dispose of any real property five years or less before death. Another segment (33%) owned no real property, so the inquiry was not applicable. Only 13% (five out of 39) disposed of any real property during the last five years of life. Of these, one decedent had no choice after the farm was federally condemned for inclusion in the area of the J. Redmon Dam (Table 6).

TABLE 6.--Disposal of real property five years or less before death

Method of disposal	Number	Percent
All	<u>39</u>	<u>100</u>
Gave to relative	1 ^a	3
Gave to nonrelative	0	-
Sold to relative	0	-
Sold to nonrelative	4 ^b	10
Gave to charity	0	-
Not disposed of	20	51
Not applicable	13	33
Don't know	1	3

^aDeeded farm to his wife.

^bFederal Government purchased one farm for use in J. Redmon Dam.

Survivors' Satisfaction by Length
of Time for Probation of Estates (Nos. 21, 22, 23)

Estates were probated for seven (19%) of the 39 decedents. Of the interviewed survivors of these estates, four were very satisfied with the final settlements. One was dissatisfied and another very dissatisfied. Six of the seven estates required 12-15 months to complete the final probation settlements. One was pending after 15 months. According to Probate Judge Steele (1966), the delay was incurred because the court had not received a federal estate tax clearance letter (Table 7).

Probation was begun for four of the estates as follows: The day after the funeral, the month of death, two months after death, and three months after death. Dates of opening the probation proceedings are unknown for the remaining three estates.

TABLE 7.--Survivors' satisfaction by length of time for probation of estates

Survivors' satisfaction	Length of settlement time				
	Over 15 mo.	15 mo.	12.5 - 15 mo.	12 mo.	All
All	<u>1</u>	<u>1</u>	<u>1</u>	<u>4</u>	<u>7</u>
Very satisfied	-	1	1	2	4
Satisfied	-	-	-	-	-
Undecided	-	-	-	-	-
Dissatisfied	-	-	-	1	1
Very dissatisfied	-	-	-	1	1
Not applicable	1	-	-	-	1 ^a

^aSettlement pending.

Survivors' Satisfaction and Share of
Estate Received (Nos. 23, 24)

Most (16) of the survivors were very satisfied, and most of them received no share of the estate. Another 15 interviewees were satisfied,

and only six were dissatisfied. There is some indication that dissatisfaction may be the result of their receiving no share of the estates (Table 8).

TABLE 8.--Survivors' satisfaction by share of estate received

Survivors' satisfaction	Share of estate received				All
	100%	50%	Other shares (percents)	None	
All	<u>11</u> ^a	<u>2</u>	<u>11</u>	<u>15</u>	<u>39</u>
Very satisfied	5	2	3	6	16
Satisfied	6	-	6	3	15
Undecided	-	-	-	-	-
Dissatisfied	-	-	1	5	6
Very dissatisfied	-	-	-	-	-
Don't know	-	-	-	-	-
Not applicable	-	-	1	1	2 ^b

^aIncludes three who received less than 100%: One, 100% of house and farm, plus 50% of other business; one, 100% of house and furnishings, plus 50% of Government bonds, one, 100% of the real property not yet submitted for probation.

^bAccording to the survivors, no plans were made by two of the decedents. However, one of the survivors received one-third of the estate.

Minimization of Estate Taxes While Living (No. 25)

Only two affirmative answers were given to the question, "While living, did Mr(s) _____ take steps to minimize the federal estate and state inheritance taxes?" The two decedents had given gifts of money and one had specifically given government bonds. The interviewee (one daughter) was not absolutely certain, but thought that the bonds were possibly in the names of the five daughters of the decedent.

Thirty-seven decedents had taken no steps to minimize estate and inheritance taxes. Information volunteered by the interviewees indicated failure to act may have been due to small holdings not subject to estate taxes, they owned no property at the time of death, or were not aware of such taxes.

Legal Advice and Estate Settlements (Nos. 26, 27)

Less than one-third (11) of the decedents sought legal advice. This may be due to the fact that estates were generally of low value. Only 24 persons owned any real property at death. The legal advice received by nine of the 11 decedents was considered satisfactory. Of the other two survivors, one was not satisfied and the other answered "don't know", because the decedent had no plans. Eighty-two percent of the survivors, of those decedents who sought legal advice, were satisfied with the advice.

Legal Advice and Absence of a Will (No. 28)

The question was asked, "If the deceased left no will, was this based on a lawyer's advice", and only one affirmative reply was recorded. This female decedent had deeded her residence to one daughter in joint tenancy with right of survivorship six or seven years before dying at age 90. The daughter lived in the home and had cared for the decedent. Thirty other decedents died intestate, but they had received no legal advice.

Survivors' Satisfaction of Final
Plans of Decedents (No. 29)

Seventy-nine percent (31 out of 39) of the survivors were satisfied or very satisfied regarding the adequacy of final plans of the decedents and six were dissatisfied. Two of the decedents had made no plans, so the question was not applicable to them. The reasons are listed below.

Very satisfied survivors

1. I don't know what could have been done to improve the situation.
2. Joint ownership in the checking and savings accounts saved trouble.
3. My sister and I agreed on dividing the property. The furniture was all that was left anyway.
4. Selling the house ahead of time saved the relatives trouble; but she actually sold it to pay for cancer expenses and not as a plan for death.
5. He deeded the farm to his wife before he died. The animals belonged to his wife before that time.
6. My father had enough money to take care of the expenses.
7. My parents had planned and thought out the settlement.
8. It couldn't have been any other way.
9. The property was held in joint tenancy with right of survivorship.
10. My uncle didn't try to sell anything while living.
11. The property was owned in joint tenancy with right of survivorship.
12. It was my father's affair.
13. I felt the way my father did business was very satisfactory.
- 14-16. (No comment.)

Satisfied survivors

1. I am satisfied because the household goods were the only property owned at time of death.
2. Both the husband and wife had made the will.
3. My father-in-law had spent nearly all of his money at time of death. Everyone was happy when the life insurance was divided among the heirs.
4. Because I wanted to buy a farm and my mother wanted to sell a farm, the plans worked fine.
5. The daughters of Mrs. _____ told their brother to take care of the business matters. They wanted him to do the settlement.
6. All the relatives got part of her personal belongings. (She didn't have any real property.)
7. Everything was taken care of since the insurance paid the burial expenses. The county assistance helped with medical and hospital expenses.
8. The plans she had made helped in ease of settlement after her death.
9. Because we didn't get the title to the five acres in joint tenancy with right of survivorship, I am satisfied.
10. I'm satisfied because he did what he felt was right at the time.
11. I was satisfied because my mother was happier in her own home.
- 12-15. (No comment.)

Dissatisfied survivors

1. I was dissatisfied because of my own negligence in doing certain things; I am unhappy with myself, as far as my mother's affairs go.

2. I never felt good because I believe my father-in-law's money was taken in the nursing home.
3. My father-in-law could have eliminated probate expenses with a will. (From a former probate secretary.)
4. I'm dissatisfied since they didn't live together long enough; it was only 18 months. My mother and we in the family had worked hard and done without. The stepmother's attitude hurt us (the children) and she lied about us chasing her out of town.
5. The plans were not complete or definite enough in my aunt's situation.
6. I'm dissatisfied because of his wishes being as they were.

Survivors' Satisfaction by
Relationship (Nos. 29 & 1)

The majority of survivors in each relationship group were satisfied or very satisfied with plans made by the decedent. The dissatisfied relatives (six out of 37) were a son, a daughter, a son-in-law, a daughter-in-law, a niece, and a cousin (See Table 9).

TABLE 10.--Survivors' satisfaction by age

Survivors' satisfaction N = 39	Relation ^a						
	wife	husband	son	daughter	son-in-law	daughter-in-law	other relatives
All	10	1	7	9	1	4	5
Very satisfied	4	1	3	5	-	-	2
Satisfied	6	-	1	3	-	3	1
Undecided	-	-	-	-	-	-	-
Dissatisfied	-	-	1	1	1	1	2
Very dissatisfied	-	-	-	-	-	-	-
Not applicable ^b	-	-	2	-	-	-	-

^aNo brother, grandson, or granddaughter was interviewed.

^bTwo decedents had made no plans, so degree of satisfaction was not expressed.

Survivors' Satisfaction by Age (Nos. 29 & 42)

The majority of survivors in each age group were satisfied or very satisfied with the plans made by the decedent. Six out of 39 were dissatisfied; each age group was represented except the 76 years and over group (See Table 10).

TABLE 10.--Survivors' satisfaction by age

Survivors' satisfaction N = 39	Survivors' age				
	36-45	46-55	56-65	66-75	76 and over
All	<u>5</u>	<u>9</u>	<u>8</u>	<u>12</u>	<u>5</u>
Very satisfied	2	4	3	4	3
Satisfied	1	4	2	6	2
Undecided	0	0	0	0	0
Dissatisfied	2	1	2	1	0
Very dissatisfied	0	0	0	0	0
Not applicable ^a	0	0	1	1	0

^aTwo decedents had made no plans, so degree of satisfaction was not expressed.

Continuation of Household Operation (No. 30)

Two survivors had difficulty in obtaining funds to operate the household after death of the decedent. One received only social security benefits, and the other experienced difficulty because one source of family income was gone. Twenty-one (54%) survivors found no difficulty in obtaining funds to operate the household. They used personal money, had social security benefits, or money was available in joint checking or savings accounts. For the remaining sixteen, there was no household to continue.

Interruption of Business (No. 31)

There were thirty-four decedents for whom the following question was not applicable, "If Mr(s) _____ was self-employed, were arrangements such that the death caused minimum interruption of the business operation?" The other five to whom this applied answered:

1. There was no interruption because he closed the shop when he became ill.
2. The decedent's wife and son were managing the business before his death.
3. Since the same renter continued farming after my husband's death there was no business interruption.
4. There was no interruption because the decedent's son-in-law continued farming the land.
5. There was minimum interruption of the business operation because the decedent farmed 40 acres which was owned by his daughter. The decedent owned no land at the time of death.

Premortem Arrangements for Funeral Expense (No. 32)

There were 13 (33%) positive replies to the question, "While living, did the deceased make specific arrangements for funeral expenses?" Twenty-four replies were negative and two were "don't know." Proportionally more of the retired full-time homemakers (three out of seven) had made specific arrangements for funeral expenses than retired farmers (three out of 14).

Premortem Funeral Arrangements (No. 33)

Three decedents had made no arrangements prior to death. The remaining 36 owned a cemetery lot. Only one had made as many as three premortem arrangements (a cemetery lot, money specifically designated for the funeral, and pre-plans with a mortician), and twelve had made

two arrangements (Table 11). The most frequent combination of two arrangements (10 out of 12) was a cemetery lot and money specifically designated for the funeral.

TABLE 11.--Premortem funeral arrangements

Arrangement N = 39	Number of decedents
Burial insurance	1
Money specif. for funeral	10
Cemetery lot purchased	36 ^a
Pre-plans with mortician	2
Mbr. memor. or funeral soc.	0
Other	1 ^b
None	3

^aTwo had a gravestone installed before death.

^bMember of burial plan sponsored by Masonic and Eastern Star Organizations.

Financial Burden of Funeral Costs (No. 34)

Funeral costs were not considered a burden. There were five positive and 34 negative replies to the question, "Do you feel that the funeral costs presented a financial burden to the immediate survivors?" Those who gave reasons did not attribute the burden to the cost of the funeral per se.

1. The expenses were a burden for one son (the interviewee) since his wife had had a long period of illness. However, another son and daughter felt no burden in paying a share of the funeral costs.
2. The long period of illness and several hospitalizations for the decedent caused somewhat of a financial burden. His children helped pay the expenses.

Insurance Coverage of
Decedents (Nos. 35-36)

The number of decedents who carried life insurance policies and health and/or accident insurance policies is presented in Table 12. Eleven (29%) carried life insurance and 11 carried health and/or accident insurance. Since some carried several policies, the number with insurance (17) represented 45% of the decedents. Twenty-one (55%) held no insurance. Only accident policies were held by three of the 11 individuals included in the health and/or accident insurance category.

TABLE 12.--Insurance coverage

Sex of decedent	Insurance policies held by decedents				
	None	Life	Health & or accident	Life, health &/or accident	
All ^a	<u>38</u>	<u>21</u>	<u>6</u>	<u>6</u>	<u>5</u>
Male	22	10	3	5	4
Female	16	11	3	1	1

^aOne replied "don't know."

Insurance Benefits for Final
Illness (No. 37)

Insurance benefits covered 33 to 100 percent of final illness expenses for five out of 11 decedents (one woman and four men) who held health and/or accident insurance. Five decedents received no benefit from health and/or accident policies, and the reply for one decedent was "don't know" (See Table 13).

TABLE 13.--Portion of cost of final illness paid by health and/or accident insurance

Sex of decedent	Insurance benefits for final illness							
	100%	50-to 75%	66%	50%	33%	0	Don't know	
All	<u>11</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>5^a</u>	<u>1</u>
Men	9	1	1	1	-	4	1	
Women	2	-	-	-	-	1	1	-

^aRelatives received a \$2,000 accident benefit payment for one man who died from an explosion. After the death of another man, an \$80 refund was received for the unused coverage time of an accident insurance policy.

Help for Immediate Survivor(s) From Time of Death Until Funeral (No. 38)

Immediate survivors of 35 decedents received help from the time of death until the funeral; immediate survivors of four decedents received no help. The most frequent help mentioned was neighbors (15 responses), children and step-children (14), and friends (12).

One widow reported receiving help from children, son-in-law, sister, brother-in-law, niece, and neighbors. Another received help from several John Deere Implement dealers, since her spouse was a retired dealer (See Table 14).

TABLE 14.--Help for immediate survivor(s)
from time of death until funeral

Individual helpers	Number
Children & step-children	14
Daughter-in-law	7
Son-in-law	6
Brother	1
Sister	2
Brother-in-law	1
Nephew	3
Niece	5
Other relatives	5
Friends	12
Neighbors	15
Doctor	1
Minister	4
Mortician	1
None	4

Assistance of Organizations and Institutions
From Death Until Funeral (No. 39)

Church was the most frequently mentioned (26 responses) institution that assisted immediate survivor(s) from the time of death until the funeral; in addition, it was mentioned 10 times regarding members who served a meal or sent flowers to immediate survivor(s). Organizations for military veterans and auxiliaries were mentioned seven times. (See Table 15)

TABLE 15.--Assistance of organizations and institutions
from day of death up to and including day of funeral

Institutions and Organizations	Number
Church (funeral service)	26
Church (served a meal or sent flowers)	10
Grange	4
Social Club	3
Community Club	3
Ladies Aid	3
Veterans of Foreign Wars	2
American Legion	2
Masonic Order	2
Rebecca Lodge	2
Business & Professional Women	2
Home Demonstration Unit	2
Eastern Star	1
Veterans of WW I	1
Aux. of VFW, AL & Veterans of WW I	1
Veterans of Spanish American War	1
Lions	0
Rotary Club	0
Knights of Columbus	0
Other	0
None	8

Individual Assistance for Immediate Survivor(s)
During Six Months Following Death (No. 40)

Children were the most frequent reply (16 responses) to the question, "Who assisted the immediate survivor(s) after the funeral, during the six months mourning period?" No assistance was received in 14 instances (See Table 16).

TABLE 16.--Individual assistance for immediate survivor(s)
during six months following death

Individual helpers	Number
Interviewee himself	3
Children	16
Daughter-in-law	5
Son-in-law	4
Other relatives	8
Neighbors and friends	2
Banker	1
Lawyer	1
Others	2
None	14

Relative in the County (No. 41)

There were 23 positive and 16 negative replies to the question, "Does Mr(s) _____ have any children, brothers, or sisters living in the county?" The interviewee was excluded. Current mobility of families and the older age of the decedents may have been responsible for the large number (41%) of negative responses.

Age of Survivors Interviewed (No. 42)

All of the interviewees were in age groups from 36 to 76 years and over. The majority (25 out of 39) were 56 years old and over. Most were in the 66-75 years age group (See Table 17).

TABLE 17.--Age of survivors interviewed

Age of survivors	Number of interviewees
All	<u>39</u>
25 and under	0
26-35	0
36-45	5
46-55	9
56-65	8
66-75	12
76 and over	5

Final Comments of Survivors (No. 43)

There were 20 responses to the final interview question, "Lastly, do you have any other comments to make?" Eight out of the 20 respondents expressed belief in the necessity of a will or in making definite plans for property disposal before death. These eight had had experience with two decedents who died testate and six who died intestate. The responses are listed below.

Wills and property disposal responses

1. From experience, I believe in having a will.
2. Everyone should have a will.
3. I feel everybody should have a will. (She was extremely definite about this response.)
4. Everyone should have a will. I have had experience with estates of my aunts and uncles and they had no wills.
5. Everyone should have a will; my husband didn't and I didn't know how to go about the business.
6. We have learned a great deal with handling of this situation and we know we should not let our property go without plans.
7. I definitely feel that people should make plans for settlement of their property before death.

8. I believe that people should make plans for disposal of their property while living.

General responses

1. The property won't have to be appraised again at my death since it was appraised after my husband died.
2. People procrastinate with these plans. We believe that death is never tomorrow and just put off doing anything.
3. Everything went all right after mother died.
4. The Extension Service could do a lot with this type of thing or maybe they do already.
5. There were no relatives to fight with. The niece did the business and it was 100% OK with the two sisters of the decedent.
6. I believe that everyone should be prepared for death.
7. I know I should do some planning.
8. I ran a nursing home and kept county welfare patients for 20 years. Forty-one of the 81 died in my home and only one had made any plans for death--that was sheet music for "Beyond the Sunset," to be played at her funeral. The music was among her possessions.
9. When death comes friends, relatives, and neighbors always help.
10. Joint tenancy with right of survivorship on property would have saved probate time and expense.
11. I wish you much success on this project.
12. How are you going to write anything up on this information?

Similar and Dissimilar Assessments of Five Survivors

Relatives (a widow and daughter) of only one decedent agreed when asked, "Personally, do you feel satisfied that plans made by the deceased were adequate?" Relatives disagreed in assessments of plans of the other four decedents. There was agreement by relatives of three out of five

decedents when asked, "Do you feel that the funeral costs presented a financial burden to the immediate survivors?"

There was variance in the double assessments, but in general, attitudes of the respondents were congenial. Few held any ill will toward the decedent or other survivors.

SUMMARY

Survivors of 39 deceased long-time Coffey County residents were interviewed. The average age at death for the 15 females was 80, and 79 years for the 24 males. All but four had retired at time of death. Approximately one-third of the decedents lived in town, one-third moved from country to town, and another one-third remained in the country all of their lives. The majority spent all or part of their last days of life in the county hospital or county nursing home.

Most held property. Most of the estates (71%) were not probated, and most decedents (84%) were without a will. Less than one-third (11) sought legal advice. All but three owned a cemetery lot, but less than one-third had made plans for funeral expenses.

There is no indication of an appreciable difference between survivors' assessments of those who died testate and those who died intestate. In regard to objective two there is no appreciable difference in survivors' assessments of decedents who had and had not made formal arrangements for the disposition of their estate and for other final expenses. Most survivors (31) were satisfied or very satisfied; six were dissatisfied, and two decedents had made no plans.

Funeral costs generally were not considered a burden. Only five survivors believed the cost to be a burden and those who gave reasons did not attribute the burden to the cost of the funeral per se.

Objective three was to identify the life, health, and accident insurance held by the deceased at the time of death. Eleven (29%) carried life insurance and 11 carried health and/or accident insurance. Seventeen different decedents (45%) were covered by insurance and 21 (55%) held no insurance policies.

Objective four was to enumerate sources of assistance to survivors at the time of death. Children (16 replies) and the church (26 replies) were most frequently mentioned. Organizations for military veterans and auxiliaries were mentioned seven times.

The fifth objective was to ascertain variations in survivors' assessments by relationship to the deceased, age of survivor, and recipient status of the survivor. The majority of survivors in each relationship group were satisfied or very satisfied with plans made by the decedents. The six dissatisfied relatives were a son, daughter, son-in-law, daughter-in-law, niece, and cousin. There is some indication that dissatisfaction may be the result of their receiving no share.

The interviewees ranged from 36 to over 76 years of age. Most were in the 66-75 year age group. There was no appreciable difference in survivors' assessments by age groups.

Although the small number of cases does not justify definitive statements, the study does indicate the potential value of a more extensive investigation.

ACKNOWLEDGEMENT

The author wishes to thank Dr. Richard L. D. Morse, Professor and Head of Department of Family Economics, for his efforts, guidance, and helpful criticisms in the development of the study and preparation of the manuscript.

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APPENDICES

& SOLUTION CONTENT

APPENDIX A

A SURVEY OF
IMMEDIATE SURVIVORS' ASSESSMENTS OF PLANS
MADE BY A RELATIVE FOR DISPOSITION OF AN
ESTATE AND FOR FINAL EXPENSES

Kansas State University
Manhattan, Kansas

Family Economics
Summer, 1966

First, I would like to know more about the deceased and your relationship.

1. What relation were you to Mr(s) _____ ?

wife	son-in-law	grand son
husband	daughter-in-law	grand daughter
son	brother	other relative _____
daughter	sister	

2. Was Mr(s) _____ retired?

yes
no
don't know

3. What was his (her) last occupation before retirement? _____

4. Since Mr(s) _____ was not retired, what was his (her) occupation at the time of death? _____

5. Where did the deceased live while engaged in his (her) occupation?

town country

6. Since retirement, in which of the following places did the deceased live?

town country

7. How many years had Mr(s) _____ lived in Coffey County?

_____ years

8. How long was the last period of illness?

_____	Days	_____	Months
_____	Weeks	_____	Other

9. At the time of death, where was Mr(s) _____?

- Own Home
- Relative's Home
- Hospital
- Golden Age Lodge
- Other

Now, I would like to know about the will and estate.

10. Did the deceased leave a will?

- Yes
- No
- Don't know

11. Who was the administrator or executor of the estate?

_____ was the _____
(admin. or exe.)
_____ Don't know

12. Are you personally satisfied that the will provided for those who should have received a share of the estate?

- very satisfied
- satisfied
- undecided
- dissatisfied
- very dissatisfied

Why? _____

13. Do you feel that the lack of a will allowed a satisfactory settlement in favor of those who should have received a share of the estate?

- very satisfactory
- satisfactory
- undecided
- dissatisfactory
- very dissatisfactory

14. Did the deceased have intangible property at the time of death?

- Checking account
- Savings account
- Stocks
- Government bonds
- Corporation bonds
- Other _____
- None

15. Did the deceased own any real property at time of death?

Yes
No
Don't know

16. Which of the following was owned?

House
Farm
Other Business
None

17. How was the house property held?

Joint tenancy with right of survivorship
Tenants in common
In deceased name only
Don't know

18. How was the farm property held?

Joint tenancy with right of survivorship
Tenants in common
In deceased name only
Don't know

19. How was the other business property held?

Joint tenancy with right of survivorship
Tenants in common
In deceased name only
Don't know

20. Five years or less before death, was the real property disposed of by

Giving it to a relative(s)
Giving it to a non-relative(s)
Selling it to a relative
Selling it to a non-relative
Giving it to a charitable organization
It was not disposed of

21. Was the estate probated?

Yes
No
Don't know
If yes, when was probaton begun?

22. How long did it take to settle the estate?

_____ months

23. If probated, are you personally satisfied with the final settlement?

very satisfied
satisfied
undecided
dissatisfied
very dissatisfied

Why? _____

24. What share of the estate did you receive?

All	1/3
3/4	1/4
2/3	Other
1/2	None

25. While living, did Mr(s) _____ take steps to minimize the federal estate and state inheritance taxes?

Did he (she)

Give gifts of land
Give gifts of money
Give gifts of other possessions
Take no steps
Don't know

26. Did Mr(s) _____ receive legal advice in planning settlement of the estate?

Yes
No
Don't know

27. Personally, do you feel that the legal advice was satisfactory?

Yes
No
Don't know

28. If the deceased left no will, was this based on a lawyer's advice?

Yes
No
Don't know

29. Personally, do you feel satisfied that plans made by the deceased were adequate?

Very satisfied	Undecided	Very dissatisfied
Satisfied	Dissatisfied	Don't know

. Why? _____

30. Was it difficult for member(s) of Mr(s) _____ household to obtain funds to run the household after the death?

Yes
No
Don't know

. Why? _____

31. If Mr(s) _____ was self-employed, were arrangements such that the death caused minimum interruption of the business operation?

Yes
No
Don't know

. Why? _____

Now, may I ask about the funeral expenses?

32. While living, did the deceased make specific arrangements for funeral expenses?

Yes
No
Don't know

33. Were any of the following funeral arrangements made by the deceased?

.Burial insurance
.Money specifically for funeral
.A cemetery lot was purchased
.Pre-plans were made with a mortician
.Member of a memorial or funeral soc.
.Other _____
.No arrangements made
.Don't know

34. Do you feel that the funeral costs presented a financial burden to the immediate survivors?

Yes
No
Don't know

Why? _____

35. Was the deceased covered by any life insurance?

Yes
No
Don't know

36. Was the deceased covered by any accident and health insurance at the time of death?

Yes
No
Don't know

37. What portion of the expenses of the final illness were paid by the health and accident insurance?

All	1/4
3/4	Other
1/2	Don't know

38. What individuals helped the immediate survivor(s) from the time of death until the funeral?

39. What institutions and organizations assisted the immediate survivor(s) from the time of death until the funeral?

.Church	.Rotary club
.Veterans of foreign wars	.Masonic Order
.American Legion	.Knights of Columbus
.Lions	.Grange
	.Other _____

40. Who assisted the immediate survivor(s) during the six months following the funeral?

41. Does Mr(s) _____ have any children, brothers, or sisters living in the county?

42. Which age group should be checked for you?

<input type="checkbox"/> 25 and under	<input type="checkbox"/> 56-65
<input type="checkbox"/> 26-35	<input type="checkbox"/> 66-75
<input type="checkbox"/> 36-45	<input type="checkbox"/> 76- and over
<input type="checkbox"/> 46-55	

43. I greatly appreciate your help with this study.

Lastly, do you have any other comments to make? _____

Thank you for your cooperation.

Sample

First, I would like to know more about the deceased and your relationship.

1. What relation were you to Mr(s)_____?

wife

husband

son

daughter

son-in-law

daughter-in-law

brother

sister

grandson

granddaughter

other relative_____

APPENDIX B

DATE / / 66
KANSAS STATE UNIVERSITYSCHEDULE NO. /
FAMILY ECON. DEPT.TABULATION SHEET

1. Relation?	W	H	S	D	SL	DL	B	SIS	GD	GS	O	_____
2. Retired?	Y	N	DK									
3. Oc. Bef. Ret.	_____										NA	
4. Oc.	_____										NA	
5. During Oc. Live?	T	C										
6. If Ret., Live?	T	C										
7. Yrs. in County:	_____ YRS.											
8. Durat. Last Ill.?	___	D	___	W	___	M	___	O	_____			
9. Where at Death?	OH	RH	H	GAL	O	_____						
10. Will?	Y	N	DK									
11. Who A or E?	NAME: _____ RELATION: _____ A E DK											
12. Will:	VS	S	U	D	VD	NA						
	WHY? _____											

13. No Will:	VS	S	U	D	VD							
14. Intangible Prop.?	CA	SA	S	GB	CB	N						
15. Own Real Prop.?	Y	N	DK									
16. Owned?	H	F	OB	NA								
17. House?	JT	TC	DN	NA								
18. Farm?	JT	TC	DN	NA								
19. Other Bus.?	JT	TC	DN	NA								
20. Prop. Disposed?	GR	GNR	SR	SNR	GC	ND						
21. Estate Probated?	Y	N	DK	If yes, when begun? _____								
22. Time to Settle?	_____ MOS. NA											
23. Attitude:	VS	S	U	D	VD	NA	WHY? _____					

24. Share Received? A 3/4 2/3 1/2 1/3 1/4 N O
25. Minimize Taxes? GL GM O NS DK
26. Legal Advice? Y N DK
27. Advice Satisfactory? Y N DK NA
28. No Will--Advice? Y N DK NA
29. Plans Adequate? VS S U D VD WHY?
30. Funds for Household? Y N DK WHY?
31. Business Interruption? Y N DK WHY?
32. Arr. Fun. Expenses? Y N DK
33. Fun. Arrangements? BI M CL PPM MFS O NAM
34. Costs--Burden to Surv.? Y N DK WHY?
35. Life Ins? Y N DK
36. Health & Acc'dt. Ins.? Y N DK
37. H & A Ins. Paid? ALL 3/4 1/2 1/4 O DK NA
38. Indiv. Help at Death?
39. Instit. & Organ. Help? C VFW AL L R M KC G O
40. Help, Next 6 Mo.?
41. Relatives in Co.? NAME: ADDRESS:
42. Age Group for Respon.? 25 26-35 36-45 46-55 56-65 66-75 76-
& over
43. Comments?

SURVIVOR ASSESSMENT OF
ESTATE PLANNING

by

MARY ALICE ROSSILON

B. S., Saint Mary College, 1959

AN ABSTRACT OF A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF SCIENCE

Department of Family Economics

KANSAS STATE UNIVERSITY

Manhattan, Kansas

1967

The focus of estate planning is its final disposition. Survivors are directly affected by the plans; it seemed appropriate to undertake a study of estate plans from the perspective of the survivor.

The specific objectives were: (1) to note differences in assessments of survivors of decedents who died testate or intestate and (2) who did or did not make formal arrangements for disposal of their estate and other final expenses; (3) to identify the life, health, and accident insurance held by the deceased at the time of death; (4) to enumerate the sources of assistance to the survivors at the time of the relative's death; and (5) to ascertain variations in survivors' assessments by relationship to the deceased, age of survivor, and recipient status of the survivor.

Previous studies indicate that families with older husbands were less frequently insured and less likely to have definite plans for the family in the event of death of the husband or wife. Aged persons were inadequately informed about wills and the advantages of long-time planning for current, old age, and emergency needs.

The data for this study were collected in Coffey County, Kansas from survivors of 39 aged decedents. Four were not retired at death. Former full-time homemakers (7) and farmers (14) constituted a majority of the retired decedents. The average age at death for the 15 females was 80, and 79 years for the 24 males. Approximately one-third of the decedents lived in town, one-third moved from country to town, and another one-third remained in the country all of their lives. The majority spent all or part of their last days of life in the county hospital or county nursing home.

Although most held property at the time of death, most of the estates (71%) were not probated, and most decedents (84%) were without a will. Less than one-third (11) had sought legal advice. All but three owned a cemetery lot, but less than one-third had made plans for specific funeral expenses.

There is no indication of an appreciable difference between survivors' assessments of those who died testate and those who died intestate. In regard to objective two there is no appreciable difference in survivors' assessments of decedents who had and had not made formal arrangements for the disposition of their estate and for other final expenses. Most survivors (31) were satisfied or very satisfied; six were dissatisfied. Two decedents had made no plans.

Funeral costs generally were not considered a burden. Only five survivors believed the cost to be a burden and those who gave reasons did not attribute the burden to the cost of the funeral per se.

Data pertaining to objective three showed that 11 (29%) carried life insurance and 11 carried health and/or accident insurance. Seventeen different decedents (45%) were covered by insurance and 21 (55%) held no insurance policies.

Objective four was to enumerate sources of assistance to survivors at the time of death. Most frequently mentioned were children and church.

In regard to objective five, the majority of survivors in each familial relationship group were satisfied or very satisfied with plans made by the decedents. The six dissatisfied relatives were a son, daughter, son-in-law, daughter-in-law, niece, and cousin. There is some

indication that dissatisfaction may be the result of their receiving no share. The interviewees ranged from 36 to over 76 years of age. Most were in the 66-75 year age group. There was no appreciable difference in survivors' assessments by age group.

Although the small number of cases does not justify definitive statements, the study does indicate the potential value of a more extensive investigation.