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## Assisting Family Forest Owners with Conservation-Based Estate Planning: A Preliminary Analysis

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## Assisting Family Forest Owners with Conservation-Based Estate Planning: A Preliminary Analysis

### Abstract

Conservation-based estate planning (CBEP) offers a spectrum of options to meet landowner financial and ownership goals. The study reported here analyzes a survey of individuals who obtained CBEP information through Extension programs. Participation was greater in older landowners and landowners with larger properties. Our findings suggest women and multiple generations likely play an important role in decisions about the future of the land. Cost and family-related issues were most frequently cited as barriers. Because respondents were at various stages of the process, outreach interventions should be flexible and able to assist landowners wherever they are in the planning process.

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## Introduction

Family forest owners (FFOs) control 263 million acres (or 35%) of U.S. forests. In the eastern U.S., FFOs control more than 50% of the forests (Butler, 2008). These family forests provide tremendous public benefits, including clean water and air, carbon sequestration, biodiversity, forest products, and recreational opportunities. In the U.S., the average age of FFOs is over 60 years old and comprises 64% of family forestland (USDA Forest Service, 2013). Due to the aging of our population, we are in the midst of an intergenerational shift expected to lead to the transfer of over \$58 trillion (2012 dollars) in assets in the 1998 to 2052 time period for the entire 1998 adult population to heirs, taxes, charity, and fees (Havens & Schervish, 2003).

The decisions FFOs make about the future ownership and use of their land (e.g., conserve, sell, develop, parcelize, maintain) will shape the future benefits those forests provide (or do not provide!). FFO decisions also have significant effects on family relationships as FFO decisions must confront issues of death, fairness, and financial need (Anderson & Rosenblatt, 1985; Pitts, Fowler, Kaplan, Nussbaum, & Becker, 2009).

Despite the potentially large impacts of these decisions, most FFOs have made minimal plans, especially regarding the future ownership and use of their land (Kittredge, 2004). While the exact number of landowners who have implemented conservation-based estate planning is unknown, study results do indicate planning behavior. First, less than 5% of FFOs have formal forest management plans (Butler, 2008). When considering estate planning with the general U.S. population, an AARP survey found that only 60% of the U.S. population over 50 have a will (AARP Research Group, 2000). Extension efforts have been shown to influence traditional forestry actions in FFOs (Allred, Goff, Wetzel, & Luo, 2011; Munsell & Germain, 2004) and could be used to inform landowner decisions about the future of their land to ensure continuation of the public benefits from them, while maintaining healthy families and vibrant communities.

## Background

An estate plan ensures that assets (e.g., land, house, financial accounts) are distributed in a way that will meet the financial needs and personal goals of the owner and the owner's family. Conservation-based estate planning (CBEP) is that part of estate planning that directly involves formalizing plans to keep some or all of landowner's land in its natural, undeveloped state.

The estate planning process is complex, may take several years to complete, and necessitates the use of estate planning professionals (e.g., attorneys, CPAs) to formalize plans. The process is highly individualized to each family's unique set of financial and personal goals. Estate planning involves:

1. Goal setting, which may involve communication with multi-generational family members;
2. Information acquisition of options and professionals; and
3. Formalization of plans through legal documents and tools.

To date, the literature on estate planning for land assets has focused primarily on farm succession. Factors influencing family farm transfers include farm size, education levels, off-farm work availability, and fairness between children (Anderson & Rosenblatt, 1985; McGonigal, 1991; Mishra & El-Osta, 2007; Mishra, El-Osta, & Shaik, 2010; Pitts, et al., 2009).

Though FFOs own land just as farmers do, the majority do not manage their land for timber or income as a primary goal, but instead own their land for amenity values; protecting nature and the legacy value of the land are top ownership goals (Butler, 2008). The spectrum of CBEP tools ranges from those that can be amended over time to those that are permanent. Some common CBEP tools include (Catanzaro, Rasku, & Sweetser, 2010) the following.

### Amendable tools

- Wills: Legal instrument formalizing landowner wishes for asset distribution, including land.
- Trusts: Legal entities in which a landowner may place certain assets, such as land, for distribution. Some trusts are permanent.
- Ownership Type: Although most landowners do not own their land as a business, a business

ownership (e.g., limited liability company) can help families deal with challenges such as transferring land without being taxed and large number of heirs.

- Current Use: State-implemented current-use tax programs can reduce property taxes, making property more affordable to current and/or future owners.

#### Permanent tools

- Donating or Selling Land: Land can be permanently protected by donating/selling it to a qualified conservation organization, such as a land trust or public conservation agency. Donations of land may provide significant tax advantages as a charitable gift.
- Donating or Selling a Conservation Easement (CE): A CE is a legal agreement that maintains the land in private ownership, but extinguishes some or all development rights forever, while allowing other rights such as farming, forestry, and recreation to continue. A CE may be placed on all or only a part of the property. Donations of development rights may provide significant tax advantages as a charitable gift. A CE also lowers the value of the land by eliminating development, helping to avoid estate taxes, if applicable.

Many landowners know their options to sell, sub-divide, and sell house-lots, but few landowners understand how CBEP options can be used individually or in combination with development to meet their needs and goals.

## Addressing Critical Estate Planning Issues in Massachusetts

Nearly 70% of Massachusetts' forests (2.2 million acres) are privately held, and 53% of the forests (1.7 million acres) are held by FFOs (Butler, 2008). Approximately 82% of Massachusetts' family forests are owned by people over the age of 60 and comprise 68% of the family forestland (USDA Forest Service, 2013). Like the typical FFO, Massachusetts FFOs place low priority on timber income, having owner preferences focused on amenity values, such as aesthetics, recreation, nature, and privacy (Butler, 2008). These high aging-population ownerships, which account for the vast majority of Massachusetts forests, coupled with low instances of future planning suggest that CBEP is a critical issue.

To assist in educating landowners about CBEP, in 2010, a publication called "*Your Land, Your Legacy*" (YLYL) was developed (Catanzaro et al., 2010) and mailed to resource professionals and requesting landowners primarily from Massachusetts and surrounding states. Eighteen workshops based on the publication were conducted over 2 years with people who own land in Massachusetts and/or family relations of those Massachusetts landowners who may or may not live in the state. These events were co-sponsored by local partners. All FFOs within a conservation focus area over an acreage threshold were direct mailed information about the event. The events were a combination of 2-hour evening workshops and two-part workshops that were a few weeks apart, where landowners learned CBEP basics, heard the success story of a local landowner, and were connected with local professionals. Events also included a facilitated discussion in which participants could ask questions and discuss options with professionals and peers.

The outreach goal was to provide FFOs the knowledge, confidence, and contacts to take a CBEP step. After implementing this initiative, individuals who either requested the YLYL publication or attended a workshop received a survey (hereafter referred to as the YLYL survey). This article presents an analysis of the YLYL survey responses to lend further insight into estate planning extension outreach challenges and opportunities.

## Data

Conducted in March-April of 2011, the YLYL survey was mailed to 205 individuals, as identified above. If couples were involved, two surveys were sent to the household—one for each person. Multi-generational family members who participated also could receive a survey, resulting in non-landowner respondents. The survey was developed and implemented following Dillman's Tailored Design Method (Dillman, Smyth, & Christian, 2009). With a response rate of 63%, the survey yielded a sample size of 122 usable surveys. The survey sought to determine respondents' progress in the CBEP process, information level, barriers with the process, and characteristics.

Results from the 2011 National Woodland Owner Survey (NWOS) (USDA Forest Service, 2013) were also used in the analysis to compare with the YLYL survey. Specifically, the mean characteristics of 159 respondents from Connecticut, Delaware, Maryland, Massachusetts, New Jersey, and Rhode Island were compared with the YLYL survey for several reasons.

- The YLYL survey reflects a self-selected sample, and it is important to explore how representative YLYL survey respondents are of a random sample of FFOs.
- The 2011 NWOS provides information on the nation's private forest landowners for designing more effective private forestland policies and programs. While it does not ask the types of estate planning questions provided in the YLYL survey, both include the same socio-demographic questions allowing for comparison.
- NWOS respondents residing in the six northeastern states were chosen because each has similar forest ownership characteristics and forest cover to Massachusetts (see Butler, 2008). Massachusetts NWOS respondents alone would not have provided enough observations to make a valid comparison with the YLYL survey.

## Methods

This article presents frequency analyses for various survey questions, because this method allows for useful synthesis of data drawn from a non-random sample. Specifically, the data reflect self-selected (not randomly-selected) individuals, who might also be multiple members from a household or individuals interested in the same forestland. Therefore, more sophisticated analyses (e.g., regression) are inappropriate for this type of sample. The analyses involve the following.

- **Respondent characteristics:** We provide socio-demographic and landowner characteristics of respondents and a general comparison between the YLYL and 2011 NWOS survey samples.
- **Respondent progress in the CBEP process:** We describe the CBEP stage of respondents. For

respondents who have contacted or are in the process of working with a professional to learn more about their CBEP options, we explore to what extent these individuals have acted on various CBEP options related to that professional contact. We also assess overall effectiveness of information in influencing landowner actions to obtain information and take formal action.

- **Summarizing potential barriers to estate planning:** We examine what FFOs identify as potential CBEP barriers.

## Results

### Respondent Characteristics

The survey respondents, on average, were 66 years old, included more men than women (61% male), held approximately 107 acres of forest, and have owned their forest for roughly 30 years. The data do not allow identification of how many of these respondents hailed from the same household or family. The majority of respondents (90%) are current legal owners of their land (i.e., the 10% likely reflect family related to the landowner), and 71% have their primary residence within 1 mile of their land. On average, two generations were involved in deciding the future of the land (Table 1).

Overall, YLYL respondents differ from those of the six northeastern NWOS states in several respects. YLYL respondents included more women than NWOS (YLYL=39% female; NWOS=10% female), a much larger average acreage (YLYL=107 acres; NWOS=38 acres), a slightly longer length of ownership (YLYL=30 years, NWOS=26 years), and older forest owners (Table 1). Similarities in respondents across the two surveys include proximity of residence to their land (YLYL=71%, NWOS=70%) and if the respondent is the current legal owner of the forestland (YLYL=90%, NWOS=100%).

**Table 1.**

*Your Land, Your Legacy* Survey Respondent Characteristics, Including Comparison with 2011 National Woodland Owner Survey CT, DE, MA, MD, NJ, RI Respondents with 10 or More Acres

<b>Forest Owner Characteristic</b>	<b>YLYL Survey Mean Response (n=122)</b>	<b>NWOS 6 State Region (n=159)</b>
Gender	60.7% Male 39.3% Female	90.0% Male 10.0% Female
Acres Owned (Per Ownership)	106.8 Acres	37.9 Acres
Primary Residence Within 1 Mile of Forest	71.1%	70.4%
Age	Mean: 66 Years	Mean: n/a <sup>a</sup>

	<45: 2.6%	<45: 7.6%
	45-54: 12.1%	45-54: 19.7%
	55-64: 27.6%	55-64: 20.3%
	65-74: 37.1%	65-74: 30.5%
	75+: 20.7%	75+: 21.9%
Respondent Current Legal Owner of Land	90%	100%
Length of Ownership for Legal Owners	29.6 Years	26.4 Years
Number of Generations Deciding Future of Family's Land	1.9 Generations	N/A <sup>b</sup>
Respondents Involving 2 or More Generations in Decision	68.4%	N/A <sup>b</sup>

<sup>a</sup>The 2011 NWOS data for age are categorical; thus, mean age cannot be calculated.

<sup>b</sup>A question on the number of generations involved was not asked in the NWOS survey.

## Respondent Progress in the CBEP Process

### *Stage in the Planning Process*

Respondents indicate that FFOs are in many different stages of the CBEP process. Responses to questions about *goal setting* show that it is relatively easy to undertake compared to other CBEP steps, as reflected by the large percentage of respondents who have completed this step. The majority of respondents (72%) have discussed wishes for the land with a spouse or family. Nearly half have asked heirs about wishes for the land (Table 2).

**Table 2.**

Response Frequency for Survey Questions Involving "Goal Setting" in the CBEP Process

Activity Question	Activity: Goal Setting						Total by Activity Question
	Haven't Done it	Haven't Done it but Plan to in Next 12 Months	In the Process of Doing it	Done it	Did it Before Receiving Your Information	N/A <sup>a</sup>	

Discussed Wishes for the Land with Your Spouse and/or Family	7 5.6%	4 3.2%	18 14.4%	55 44.0%	35 28.0%	6 4.8%	125 100.0%
Asked Your Heirs About Their Wishes for the Land	23 18.6%	6 4.8%	11 8.9%	40 32.3%	18 14.5%	26 21.0%	124 100.0%
<sup>a</sup> N/A: Respondents were given the choice to answer Not Applicable (N/A) but were not required to say why this option was chosen. N/A could be an appropriate answer, for example, if they did not have a spouse, family, or heirs.							

Responses to questions involving *information acquisition* indicate respondents most frequently made contacts with foresters/assessors to learn more about current use tax programs (59%) or land trust/state land protection specialists to learn more about permanent conservation options (54%). One-third of respondents contacted estate planning attorneys about formalizing wishes in a will/trust (30%) or tax attorneys/CPAs about tax implications associated with the land (31%). Less than one-quarter of respondents contacted appraisers to find out the value of their land (24%) or estate planning attorneys about ownership options (23%) (Table 3).

**Table 3.**  
Response Frequency for Survey Questions Involving "Information Acquisition" in the CBEP Process

Activity Question	Activity: Information Acquisition						Total by Activity Question
	Haven't Done it	Haven't Done it but Plan to in Next 12 Months	In the Process of Doing it	Done it	Did it Before Receiving Your Information	N/A <sup>a</sup>	
Contacted	30	12	8	41	26	7	124



Land Trust/State Land Protection Specialist to Learn More About Conservation Options	24.2%	9.7%	6.5%	33.1%	21.0%	5.7%	100.0%
Contacted an Estate Planning Attorney About Formalizing Your Wishes for the Land in a Will or Trust	52 42.6%	11 8.8%	11 8.8%	22 17.6%	16 12.8%	13 10.4%	125 100.0%
Contacted an Estate Planning Attorney About Ownership Options	57 45.6%	10 8.0%	8 6.4%	21 16.8%	8 6.4%	21 16.8%	125 100.0%
Contacted Tax Attorney or CPA About Tax Implications of Your Land	58 46.4%	8 6.4%	7 5.6%	21 16.8%	16 12.8%	15 12.0%	125 100.0%
Contacted an Appraiser to Find Out the Value of Your Land	63 52.5%	10 8.3%	5 4.2%	21 17.5%	8 6.7%	13 10.8%	120 100.0%
Contacted a Forester or Assessor to Learn More	21 17.7%	4 3.4%	6 5.0%	39 32.8%	31 26.1%	18 15.1%	119 100.0%

About the Ch. 61 Current Use Tax Program							
<p><sup>a</sup>N/A: Respondents were given the choice to answer Not Applicable (N/A) but were not required to say why this option was chosen. N/A could have been an appropriate answer, for example, for non-legal owners or for those who researched the information by another means.</p>							

Responses to questions involving *taking formalized action* show that respondents most frequently enrolled land into one of the current use tax programs (71%). Over one-third completed a will or trust including wishes for the land (38%) or made estate changes to save taxes (36%). Roughly one-quarter completed a land appraisal (27%) or protected all or part of the land with a CE (22%). Less than 20% changed the ownership of the land to help its transfer (14%) or protected all or part of the land by selling or donating it to a land trust or state agency (8%) (Table 4).

**Table 4.**

Response Frequency for Survey Questions Involving "Taking Formalized Action" in the CBEP Process

Activity Question	Activity: Taking Formalized Action						Total by Activity Question
	Haven't Done it	Haven't Done it but Plan to in Next 12 Months	In the Process of Doing it	Done it	Did it Before Receiving Your Information	N/A <sup>a</sup>	
Protected Land (All/Part) with Conservation Restriction <sup>b</sup>	68 54.8%	8 6.5%	9 7.3%	12 9.7%	15 12.1%	12 9.7%	124 100.0%
Protected Land (All/Part) by Selling/Donating to Land Trust/State	75 61.0%	8 6.5%	6 4.9%	3 2.4%	7 5.7%	24 19.5%	123 100.0%
Completed a Will or a Trust that Includes	54 43.2%	8 6.4%	5 4.0%	32 25.6%	15 12.0%	11 8.8%	125 100.0%

Your Wishes for the Land							
Changed the Ownership of Your Land to Help its Transfer	72 58.1%	5 4.0%	5 4.0%	11 8.9%	6 4.8%	25 20.2%	124 100.0%
Made Estate Changes to Save Taxes	53 43.8%	5 4.1%	5 4.1%	29 24.0%	15 12.4%	14 11.6%	121 100.0%
Completed an Appraisal of Your Land	63 52.9%	8 6.7%	4 3.4%	19 16.0%	13 10.9%	12 10.1%	119 100.0%
Enrolled Land into One of the Ch. 61 Current Use Tax Programs	20 16.4%	1 0.8%	2 1.6%	43 35.3%	44 36.1%	12 9.8%	122 100.0%

<sup>a</sup>N/A: Respondents were given the choice to answer Not Applicable (N/A) but were not required to say why this option was chosen. N/A could have been an appropriate answer, for example, for non-legal owners .

<sup>b</sup>In Massachusetts, conservation easements are known as conservation restrictions.

## ***Outreach Links to Action***

The survey asked respondents to select the categories that best reflect where they feel they are in the CBEP process. First, they were asked if they educated themselves about a particular topic (e.g., permanent conservation, will). Then, they were asked to what extent they have taken action on this topic (e.g., completed a CE, completed a will). We consider the subset of respondents who are in the process of educating themselves or have recently done so for each topic area provided in the survey (i.e., answered "In the process of doing it" or "Done it" to any of the six *information acquisition* questions presented in Table 3). For these respondents, we then consider to what extent they took *formalized actions* on that topic. Note that the subset of respondents we consider leaves out those who said they "Did it before receiving your information." We assume that the difference between "Done it" and "Did it before receiving your information" includes a temporal dimension: i.e., "Done it" is more likely a recent activity than "Did it before receiving your information," and, further, "Done it" reflects activity happening after receiving the YLYL information. In order to explore the links that outreach efforts might have on FFO action, we exclude actions respondents completed prior to receiving YLYL information. Of the seven action-related questions, the actions involving

permanent changes had lower percentages for "In the process of doing it" and "Done it" than the ones involving more flexible options (Table 5).

**Table 5.**

Frequency of "Taking Formalized Action" on an Estate Planning Topic for Landowners who Recently Educated Themselves About that Planning Topic

Answered "Done it" or "In the Process of Doing it" to this "Information Acquisition" Question	Subsequent Question on "Taking Formalized Action"	Progress with "Taking Formalized Action"						Total by "Infor- mation Acquisi- tion" Ques- tion
		Have Not Done it	Have Not Done it but Plan to in Next 12 Months	In the Process of Doing it	Done it	Did it Before Receiving Your Information	N/A <sup>a</sup>	
Contacted a Land Protection Specialist at a Land Trust or State Conservation Agency to Learn More About Your Conservation Options	Protected Land (All/Part) with Conservation Restriction	24 49.0%	3 6.1%	7 14.3%	10 20.4%	0 0.0%	5 10.2%	49 100.0%
	Protected Land (All/Part) by Selling/Donating to Land Trust/State	28 57.1%	5 10.2%	5 10.2%	2 4.1%	0 0.0%	9 18.4%	49 100.0%
Contacted an Estate Planning Attorney About Formalizing Your Wishes for the Land in a Will or Trust	Completed a Will or a Trust that Includes Your Wishes for the Land	7 21.9%	2 6.3%	3 9.4%	19 59.4%	1 3.1%	0 0.0%	32 100.0%
Contacted an Estate Planning Attorney	Changed the Ownership of your Land to Help its	14 48.3%	1 3.5%	3 10.3%	9 31.0%	0 0.0%	2 6.9%	29 100.0%

About Your Ownership Options	Transfer							
Contacted Tax Attorney or Certified Public Accountant About Tax Implications of Your Land	Made Changes to Your Estate to Save Taxes	8 28.6%	1 3.6%	3 10.7%	13 46.4%	0 0.0%	3 10.7%	28 100.0%
Contacted an Appraiser to Find Out Value of Your Land	Completed an Appraisal of Your Land	1 4.0%	2 8.0%	4 16.0%	18 72.0%	0 0.0%	0 0.0%	25 100.0%
Contacted a Forester or Assessor to Learn More About Ch. 61 Current Use Tax Program	Enrolled Land into One of the Ch. 61 Current Use Tax Programs	2 4.4%	0 0.0%	2 4.4%	36 80.0%	3 6.7%	2 4.4%	45 100.0%

<sup>a</sup>N/A: Respondents were given the choice to answer Not Applicable (N/A) but were not required to say why this option was chosen. N/A could have been an appropriate answer, for example, for non-legal owners.

## ***Potential Effect of YLYL Information***

Responses to questions asking respondents to identify where they are in the CBEP process (presented in Tables 2, 3, and 4) are collapsed into four categories to explore the association with having received YLYL information:

1. "Haven't done it", "Haven't done it but plan to in the next 12 months"
2. "In the process of doing it"
3. "Done it"
4. "Did it before receiving YLYL information"

As in the above analysis, we assume the differences between responses include a temporal

dimension: Category 3 ("Done it") is assumed to reflect activity undertaken after receiving YLYL information, while Category 4 ("Did it before receiving YLYL information") is not. Respondents were counted as having said "yes" to a category if they selected that category as an answer to at least one of the estate planning process questions.

Nearly 70% of respondents were motivated to take at least one CBEP action after receiving YLYL information, suggesting the YLYL information may have motivated some FFOs to initiate and others to complete actions started prior to receiving the information (Table 6). Almost 10% of the respondents report they protected land with a conservation restriction after receiving information (Table 4). Further research would help clarify this outreach influence.

**Table 6.**

Percentage of Respondents who Answered YLYL Survey Questions on Where They are in the CBEP Process by Response Category

<b>Response Category</b>	<b>Percentage</b>
Percent of respondents who answered "Haven't done it" or "Haven't done it but am planning to in next 12 months" to at least one question related to goal setting, information acquisition and taking formalized action	82.0%
Percent of respondents who answered "In the process of doing it" to at least one question related to goal setting, information acquisition and taking formalized action	36.7%
Percent of respondents who answered "Done it" to at least one question related to goal setting, information acquisition and taking formalized action	68.85%
Percent of respondents who answered "Did it before receiving your information" to at least one question related to goal setting, information acquisition and taking formalized action	50.0%

## Potential Barriers to Estate Planning

YLYL survey respondents reported a wide variety of potential barriers to estate planning. Respondents could select as many barriers as were appropriate to their situation. Taking each category individually, "Cost or expense of planning process " was most frequently cited (42%) as a barrier to estate planning, followed by "Lack of qualified or trusted professionals" (27.5%), and "Lack of time" (24.5%) (Table 7).

**Table 7.**

Respondent Frequency of Potential Barriers to Estate Planning

	<b>Mean Percentage of</b>

Potential Barrier to Estate Planning	Respondents
Cost or expense of planning process	42.2%
Lack of qualified or trusted professional advisors	27.5%
Lack of time	24.5%
Haven't figured out fairness issues with heirs	21.6%
I am not ready to act	19.6%
Too complicated	15.7%
Don't know where to start	12.7%
Family members live too far away	12.7%
Lack of cooperation among family	12.7%
Disinterest of one or more family members	11.8%
No heirs	9.8%
Too stressful	7.8%
Conflicting advice	6.9%
Uncomfortable discussing issues	6.9%

Some barriers, taken together, reflect larger themes to be considered:

- **Family-related barriers:** lack of cooperation among family; haven't figured out fairness issues with heirs; disinterest of one or more family members; family members live too far away; and uncomfortable discussing issues
- **Barriers related to being overwhelmed:** too complicated; too stressful; lack of time; don't know where to start
- **Advice-related barriers:** lack of qualified or trusted professional advisors; conflicting advice

Respondents were counted as having said "yes" to a barrier grouping if they selected at least one of the related questions. A slightly different story emerges when considering these themes: family-related barriers are most often cited by respondents (48%), followed by barriers related to being overwhelmed (43.1%), and cost or expense of planning process (42.2%) (Table 8).

**Table 8.**  
Respondent Frequency of Potential Barriers to Estate Planning by Barrier Grouping

<b>Barrier/Barrier Grouping</b>	<b>Mean Percentage of Respondents</b>
Family-related barrier	48.0%
Barrier related to being overwhelmed	43.1%
"Cost or expense of planning process" <sup>a</sup>	42.2%
Barrier related to advice issues	30.4%
"I am not ready to act" <sup>a</sup>	19.6%
<sup>a</sup> These two barriers do not fit into one of the groupings; they are the choices presented to respondents (see Table 7).	

## **Conclusions**

The study presented here provides important foundational results that provide a means to begin the discussion about FFO estate planning. While respondents to this survey do not reflect all FFOs, their responses reflect those of individuals who have sought out estate planning information, and are thus, "motivated" landowners. As such, the results of this preliminary analysis can guide initial Extension efforts to inform the critical decisions being made about FFO lands.

- **Respondent Demographics:** Extension-based efforts may find success by focusing on those who are motivated: larger ownerships, women, older individuals, and multi-generational groups (as corroborated by Mishra & El-Osta (2007)). A focus on larger landowners will also provide a greater impact on the landscape.
- **Barriers to CBEP:** Cost or expense of the planning process was the most often cited barrier. Gaining a greater understanding of the true costs of professionals would help determine if this obstacle is real or perceived. If real, Extension can help communicate that short-term savings may result in long-term costs (both financial and in terms of family relationships). When considering barriers by grouping, almost half of respondents noted at least one of the family-related issues as a significant barrier. Extension programs focusing on communication skills can help families have these difficult conversations while maintaining healthy relationships.
- **FFOs Are in Different Stages in the CBEP Process:** Extension educators must know where in the process their audience is and the information they need to move forward (Downing & Finley, 2005). Flexible Extension programs, such as increased facilitated discussion, could help landowners to the next step by encouraging a self-directed workshop. More research could be done to determine if there are critical junctions in the landowner's life for educational interventions (e.g., retirement, illness) within the CBEP process.
- **The Role of Natural Resource Professionals in Informing Decisions:** FFOs frequently turned



to local natural resource professionals (i.e., foresters, land trusts) for information, perhaps because of their accessibility, existing relationships, or a less formal, more affordable image than estate planning professionals, such as attorneys. This result suggests that natural resource professionals are likely trusted first contacts who can play important liaison roles in helping FFOs move forward with CBEP and link them to more knowledgeable professionals.

The above insights make it clear that Extension programs designed to reach target audiences at strategic times can play an important role in informing FFO decisions, and future research endeavors on this topic are important. More rigorous survey research could provide a springboard to lend insight into designing extension programs that can effectively assist in this dynamic, decision-making process that is having such profound impact on our landscapes.

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