Family and Inheritance Project
Older Parent Consent Form
University of Minnesota

Introduction. You are invited to participate in a research study to better understand family and inheritance decision making. You were selected as a possible participant because you volunteered and met our criteria. This means that you are between 65 and 85 years of age, live in Twin Cities metro area, have some experience inheriting financial or personal possessions from older family members, and have at least two living adult children/step-children (living within two hours of the Twin Cities) that you would be willing to have contacted about also participating.

To the best of our knowledge, this study is the first to examine the meaning and experience of inheritance decisions from the perspective of parent/adult child and siblings in the same family. To do this we need at least one parent and two adult children in the same family to all voluntarily participate. We will ask you to share names and contact information for at least two of your adult children/step-children who you are willing to have us contact about participating. We will then send a letter of invitation to participate to your adult children. It is important that each adult child is able to freely choose whether or not to participate.

We ask that you read this form and ask any questions you may have before agreeing to be in the study. This study is being conducted by Marlene Stum, Ph.D., a Professor from the Department of Family Social Science at the University of Minnesota.

Background Information. The overall purpose of the family and inheritance project is to examine the meaning and experience of inheritance decisions. We are interested in understanding how older parents, adult children, and siblings define and negotiate fairness and family relationships in regards to both financial assets and personal possession. Our goal is to understand how to help parents and adult children negotiate the complexities of inheritance decisions in positive, constructive approaches. Specifically, we hope to learn:

a) How family members “work out” being fair” when gifting (while alive) as well as when “passing on” an inheritance (after death)

b) About previous and expected experiences as givers and receivers of an inheritance

c) How older parents and adult children within and across families think and feel about what makes inheritance outcomes and processes “fair” or “unfair” and why

d) How prior and current parent/child and sibling family relationships are tied to inheritance decisions,

e) What the expectations and realities of inheritance tell us about contemporary family structures and boundaries (who’s in/out)?

and

f) What hopes, plans, fears, and concerns older parents and adult children have about inheritance decisions, “fairness” and family relationships given their personal family situation.
**Procedures.** If you agree to be in this study, we will ask you to participate in an individual interview that should take no more than two hours. The interview will be audio-recorded so that we have your words and not the words we think you told us. You may choose where the interview takes place as long as it is private and quiet. Interview questions will ask about your feelings, thinking, and behaviors about inheritance decisions, focusing on issues of “fairness” and family relationships. To begin you will be asked to provide an overview of who’s in your family. You will be asked to share previous and expected experiences as both a receiver and giver of financial assets and personal possessions across your adult life. You will be asked to share any experience with family members “working out” the meaning of fairness when gifting (while alive) as well as when “passing on” an inheritance (after death). We will ask you about the quality of parent/child and sibling relationships in your family, and how you feel these relationships are tied to inheritance decisions. You will be asked to share your reactions to eight hypothetical family and inheritance stories to help understand your thinking and reasoning about what makes inheritance outcomes and processes “fair or just.” We will ask about your hopes and plans, fears and concerns, about inheritance decisions, “fairness,” and family relationships given the realities of your family situation. Finally, you will be asked to complete a brief written survey that should take no more than 10-15 minutes. The survey will ask you for basic demographic information about yourself, and to complete several scales used to measure emotional closeness with adult children, and about overall family functioning.

**Risks.** The risks involved in this study involve the possibility that certain questions may be considered too personal or sensitive. You may feel uncomfortable answering some of the questions we ask, not know how to answer the questions, or not be used to talking about certain topics with people you don’t know. However, you have the right to choose not to answer any particular questions at any time.

**Benefits.** There are no direct benefits from participating in this study. You may find it beneficial to talk about your inheritance decision making feelings and experiences. Your participation may encourage you to communicate with others, and make plans about transferring your own financial resources or personal possessions. Planning in advance and making more informed inheritance decisions can be an indirect benefit of participating in this study.

**Compensation.** You will receive a $30 gift card as an incentive for you to participate and as a way for us to recognize the time and effort you are contributing. If you complete a majority of the interview process, you may choose either a Cub Foods or Target gift card. We will also provide you with a complimentary copy of “Who Gets Grandma’s Yellow Pie Plate?” an educational workbook from the University of Minnesota Extension for your personal use. This workbook is based on previous research findings by the same researcher. It is an example of how we will take what we learn from you in this study, and create educational tools to help other family members negotiate inheritance decisions.

**Confidentiality.** All recordings, surveys, and written records involved in this study will be kept private. Any data collected from other members of your family who participate will be held confidential and not be shared with any other family members. In any sort of research report or educational materials we might publish, we will not include any information that will make it
possible to identify a participant. Research records will be stored securely and only researchers will have access to the records. Study data will be coded according to current University policy to protect your confidentiality. This means any names or identifiable information will be altered or deleted. Original interview recordings will be erased when the study analysis and writing is complete.

**Voluntary Nature of the Study.** Participation in this study is voluntary. Your decision whether or not to participate will not affect your current or future relations with the University of Minnesota. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships. Since the purpose of this interview is to obtain research information, our interviewers will not be able to provide family or estate planning counseling or legal advice. If you feel you need this type of assistance, we will make every effort to provide you appropriate local referrals.

**Contact and Questions.** The primary researcher directing this study is Marlene Stum, Ph.D. of the University of Minnesota, Department of Family Social Science. You may ask any questions you have now. If you have questions later, you are encouraged to contact her at 612-625-4270 or mstum@umn.edu. Additional background on the study and updates can be found at the project website: http://www.cehd.umn.edu/fsos/familyinheritance/

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, you are encouraged to contact the Research Subjects’ Advocate Line, D528 Mayo, 420 Delaware St. Southeast, Minneapolis, Minnesota 55455; (612) 625-1650.

You will be given a copy of this form to keep for your records.

**Statement of Consent:**

I have heard the researcher read and explain the above information. I have asked questions and received answers. I consent to be in this study.

Participant Signature: ___________________________ Date: ___________________________

Signature of Investigator: ___________________________ Date: ___________________________

Revision Date: 9/24/12 IRB approval #:1208S19044