

Legal Needs Assessment of Older Adults in Maine: 2011 Survey Findings from Key Populations of Older Adults

**Prepared for:
Legal Services for the Elderly (LSE)**



December 2011

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Overall Results: Older Adult Survey and Proxy Survey Findings

Overview of Findings

The following report was constructed to provide guidance to Legal Services for the Elderly in developing outreach and services for key populations of older adults including those that are homebound, oldest old (70 year of age and older), older adults who have just received a denial of benefits or a reduction in their benefits amount from the Department of Health and Human Services (DHHS), and those older adults with limited literacy or limited English proficiency. Surveys were distributed to 96 older adults who had recently experienced a benefits denial with assistance from the Maine Office of Elder Services. Maine Area Agencies on Aging assisted in distributing 125 surveys to homebound individuals and an additional 125 surveys to adults 70 years of age and older. Professionals who work with older adults were surveyed as proxies for older adults with limited literacy and limited English proficiency.

Overall, the populations surveyed were representative of key populations that could potentially benefit from LSE services. Respondents tended to be mostly female, lower income, over 70 years of age, with high levels of disability. The majority of respondents reported living in households with incomes under \$20,000/year. The average age of those surveyed was 78 years old and a significant number of individuals reported experiencing some form of disability. The majority of those surveyed have not used LSE services in the past year.

Survey findings point to key legal issues that can be addressed by LSE in future efforts including scams, obtaining or keeping government benefits, home repair problems, debt collection, and getting medical services for themselves or a family member, all of which were top legal concerns among those surveyed. It is important to note that while nearly 40% of older adults surveyed use the internet, it is not a significant source of legal information for these populations. Instead, Area Agencies on Aging, social service organizations, and mailings were identified as trusted sources of information on available legal services. The legal services most attractive to these populations include low-cost or free attorneys, a legal handbook, and a legal hotline.

Statistical analysis was performed on the resulting data and statistically significant findings are noted in each section of the report where differences were found between populations surveyed. Statistical tables are available upon request.

Survey Returns

- 41 surveys were returned by professionals working with older adults from across the state. Given the convenience sampling used for the proxy survey, a return rate could not be calculated.
- 108 surveys were returned by older adults from throughout the state representing a return rate of 31%.

The breakdown was as follows:

- 40 older adults who were 70 years of age and older (32% return rate)
- 46 older adults who are homebound (37% return rate)
- 22 older adults who have been denied benefits in the past (23% return rate)

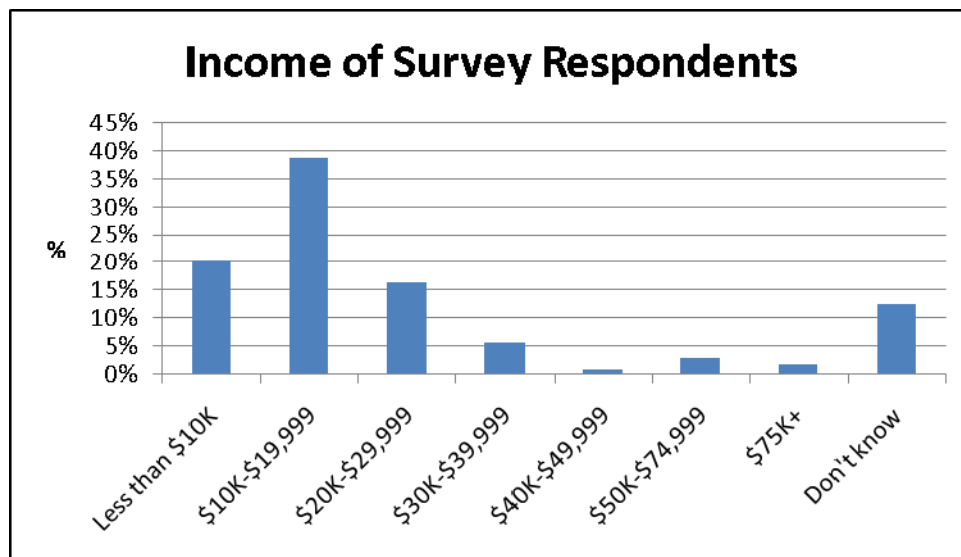
Returns by agency/region:

Agency/Region	Total Surveys	% of Older Adult Sample
Aroostook AAA/Northern Maine	19	18%
DHHS/Statewide	22	20%
Eastern A AA/Eastern Maine	13	12%
Spectrum Generations (AAA)/Central Maine	20	19%
Southern Maine AAA/Southern Maine	21	19%
SeniorsPlus (AAA)/Western Maine	13	12%
Total	108	100%

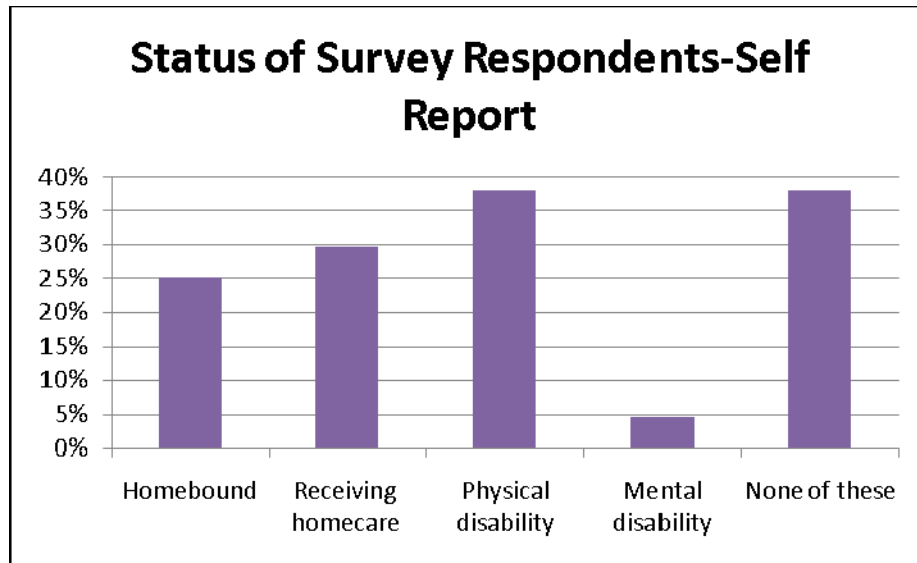
(% rounded)

Demographics

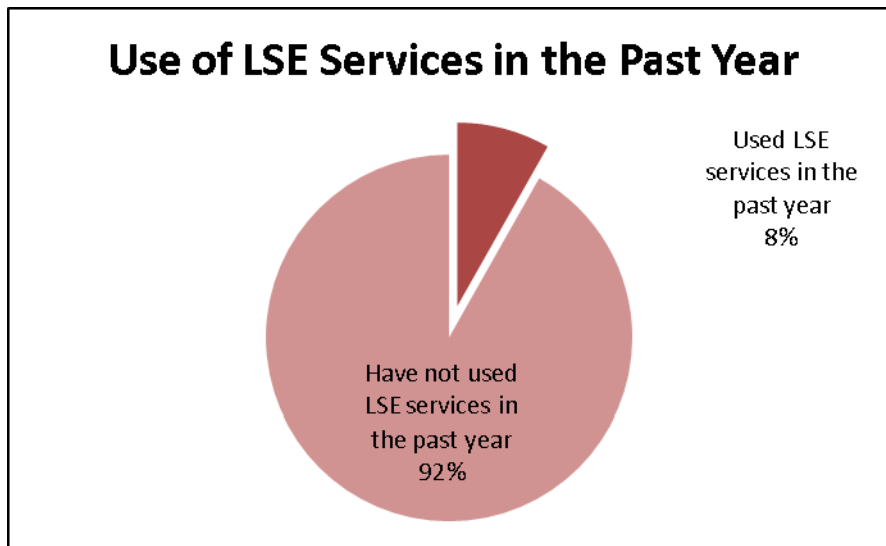
- Age range of older adults completing the survey: 60-95 years of age
- Average age of older adult respondents: 78 years old
- 70% of older adult respondents are female and 30% male
- Responses were received from individuals from throughout the state. Top response locations include: Brewer, Glenburn, Presque Isle, Waterville, Portland, Fort Kent, Fort Fairfield, Hallowell, Madawaska, Berwick, Biddeford, Augusta, North Anson, North Berwick, Orono, Scarborough, South Portland, and Westbrook.



- Thirty-eight percent (38%) of those who responded reported having a physical disability, approximately 30% are receiving homecare services and 25% reported being homebound.



- The majority of survey respondents (92%) have not used Legal Services for the Elderly in the past year.



Legal Problems

Forty-four percent of older adults surveyed indicated that they either do not currently have legal problems or have not had any in the past year. This figure also includes responses from proxies surveyed. For those who have experienced legal issues, the five most common legal problems are as follows:

- Scams
- Home repair problems
- Obtaining or keeping government benefits
- Debt collection
- Getting medical services for themselves or a family member

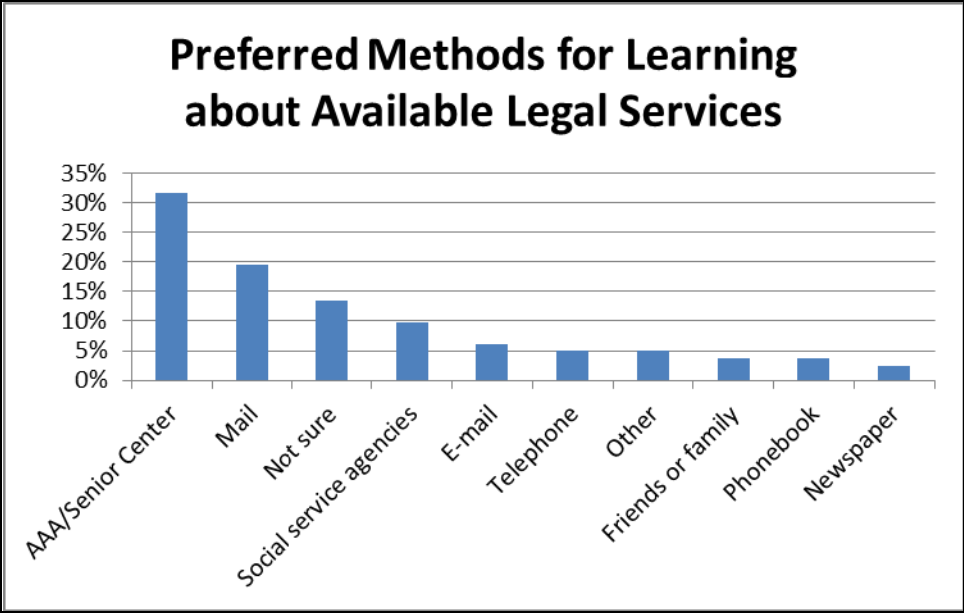
Have this issue either currently or in the past year	Legal problem (in rank order)
44%	I have not had any legal problems/not aware of any legal problems
38%	Scams (including e-mail, door-to-door sales, or phone offers)
19%	Home repair problems
18%	Getting or keeping government benefits (Medicare, MaineCare, food stamps, SSI, disability, etc.)
18%	Debt collection (threats of court, court hearings or being harassed by phone)
14%	Getting medical services for themselves or a family member
10%	Need for accommodation in housing (including modifications, service animals, ramps, etc.)
9%	Problems with an car purchase or repair
8%	Getting phone/heat/electric/cable installed or disconnected
8%	Identity theft or other credit problems
8%	Consumer purchase/sales agreement that didn't work out as expected
7%	Probate matters (guardianship, wills & estates, probate court, or powers of attorney)
7%	Paying property taxes
6%	Problems with a landlord, including eviction

Have this issue either currently or in the past year	Legal problem (in rank order)
6%	Bankruptcy
5%	Living in unsafe housing
5%	Abuse or relationship violence (themselves or a family member)
5%	Problems with military or veteran's benefits
5%	Federal and state taxes (unpaid taxes, or filing or getting tax credits or refund check)
4%	Foreclosure
4%	Job problems (hiring, firing, getting paid the right amount or on time, etc.)
3%	Discrimination in housing (based on race, gender, disability, etc.).
3%	Being sued by someone
2%	Problems with enrolling in or getting benefits through Medicare Part D
<p>Other:</p> <ul style="list-style-type: none"> ○ Can't get Section 8 or get into low income housing because of criminal record ○ I may be named in a pending lawsuit ○ Trees on neighbor's property line are causing problems 	

Effective Means for Communicating with and Educating Older Adults about Legal Assistance

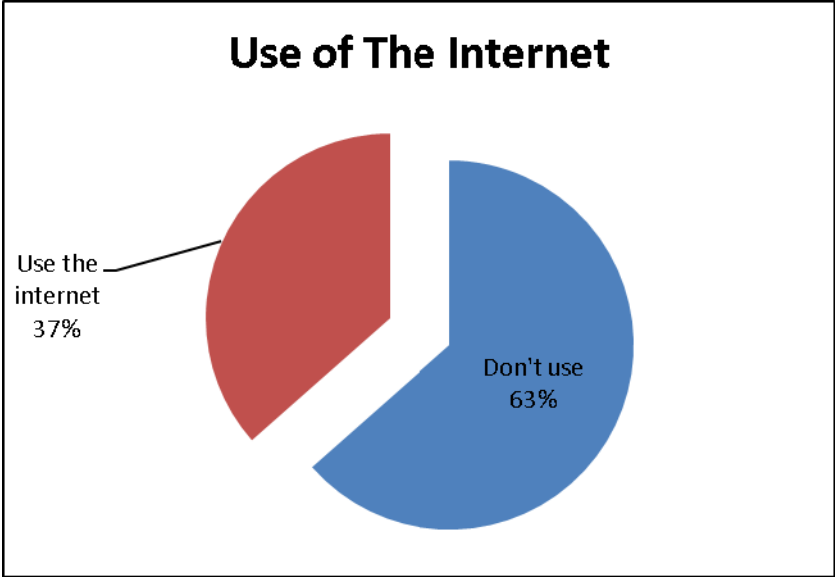
The top three methods for outreach across all groups are:

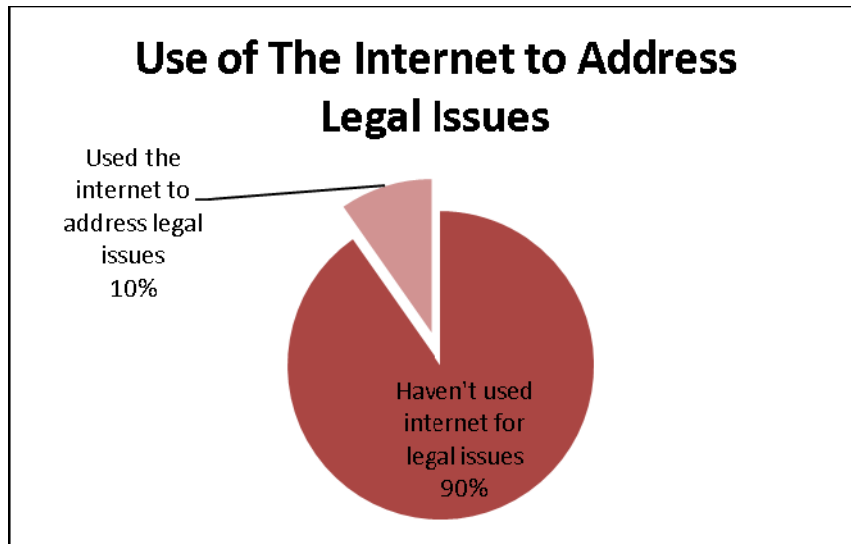
- Senior centers/Area Agencies on Aging
- Mail
- Social service organizations



Internet Usage

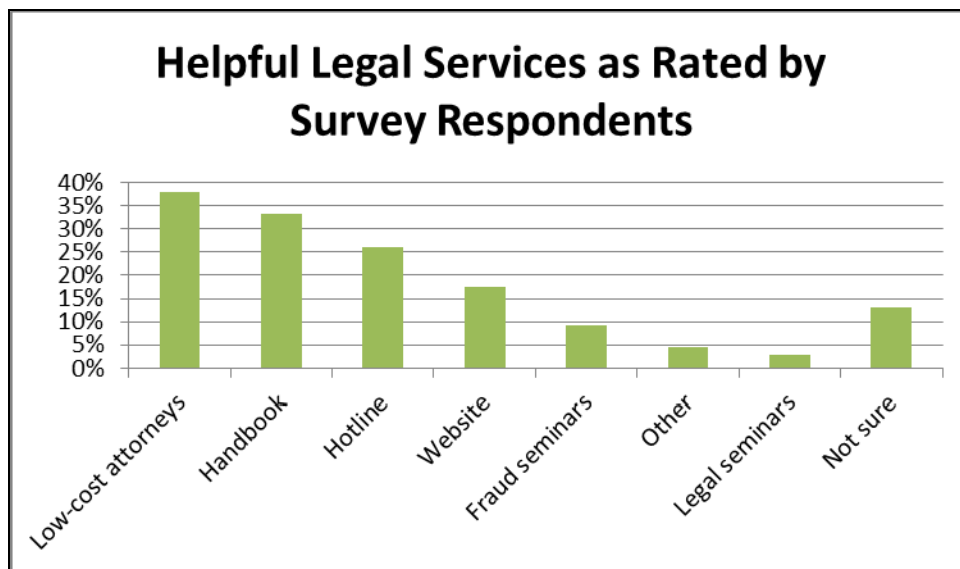
While 37% of survey respondents reported using the internet in general, only 10% have used the internet to get help with a legal issue; 4% have used the internet to search for an attorney and 10% reported being able to solve a legal problem using information and resources from the internet.





Helpful Legal Services

The top 3 legal service types rated as most helpful (or potentially helpful) by survey respondents include: low-cost or free attorneys, a legal handbook, and a legal hotline. Service types receiving lower rankings included websites, consumer fraud seminars, and local legal seminars. Suggestions given in the “other” category were comprised of specific topical areas that could be addressed including: end of life planning/funeral expenses, help finding housing for sex offenders, and help with recent medical deductible changes and income tax changes.



Survey Responses from Homebound Older Adults

Overview of Findings

Overall, the homebound older adults surveyed tended to be slightly older than their peers in other groups, but comparable to their peers in the gender makeup and incomes reported for this group. Like the findings for the entire sample, incomes for homebound older adult households tended to be under \$20,000 per year. This group of older adults was more likely to receive homecare and more likely to have a physical disability than the general sample of older adults surveyed. Like the overall sample of older adults surveyed, the majority have not used LSE services in the past year.

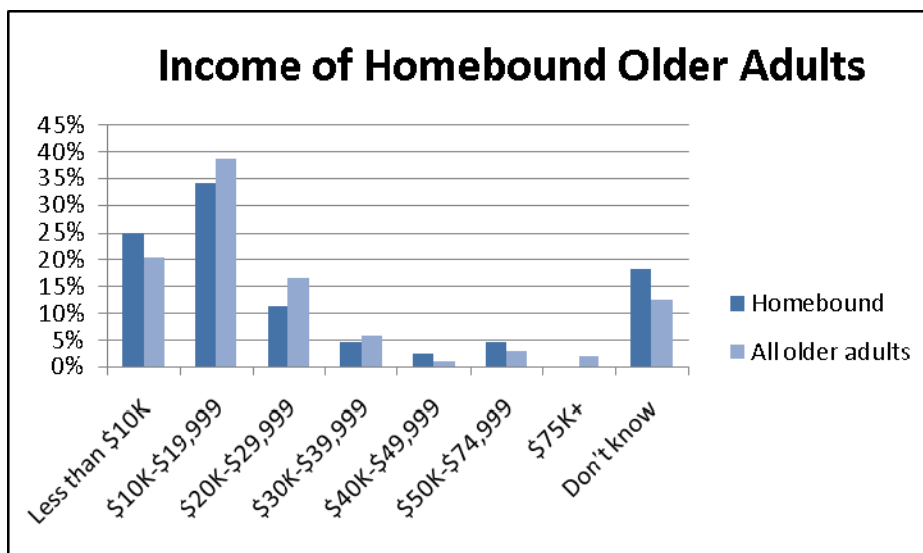
A large portion of this group (50%) reported having no legal issues in the past year. This group is less likely than the overall sample to report having legal issues. Homebound older adults share similar legal concerns when compared to the general population sampled including legal issues with scams, debt collection, and obtaining or keeping government benefits. Homebound individuals are less likely to report issues with home repairs, utilities, or getting medical services as compared to their peers in other groups. Key methods for outreach to this group include Area Agencies on Aging, mail, and family and friends. As with other groups surveyed, the internet is not a significant source of legal information. Top legal services of interest for this group include: low-cost or free attorneys, a legal handbook, and a legal hotline.

Survey Returns

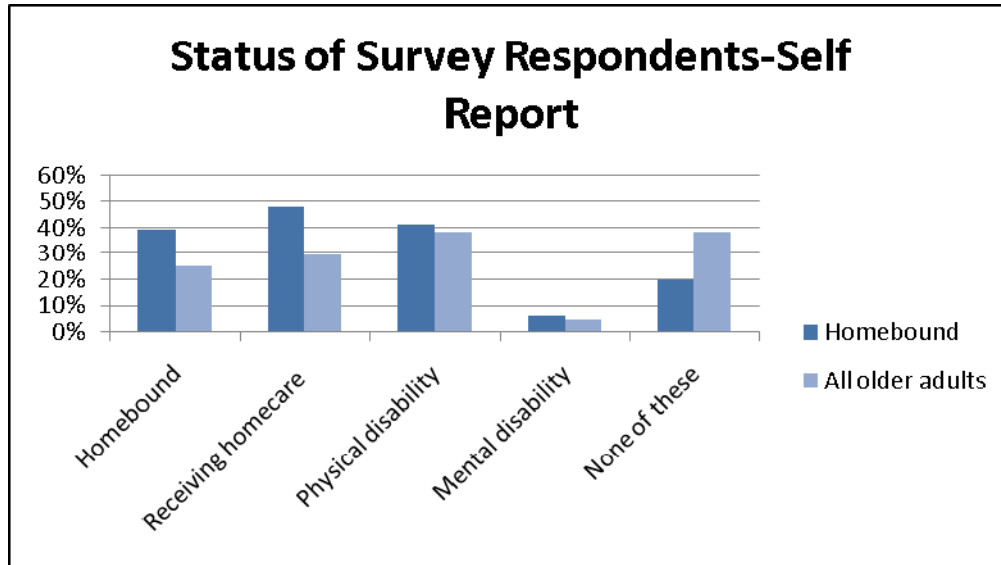
Forty-six surveys were received from homebound older adults representing a return rate of 37%.

Demographics

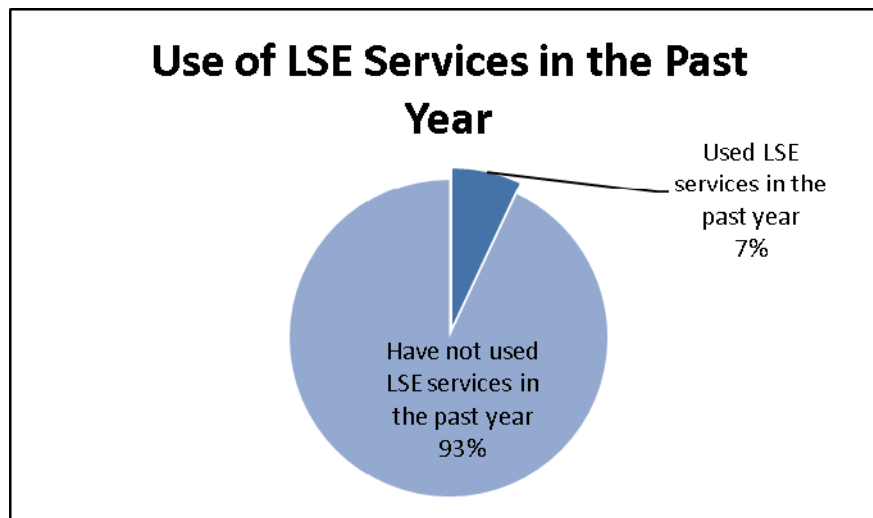
- Age range of older adults completing the survey: 60-95 years of age
- Average age of older adult respondents: 80 years old, slightly older than their peers in other groups
- 67% of older adult respondents in this category are female and 33% male
- The income of homebound older adults surveyed was comparable to the findings for all older adults surveyed. Most households surveyed reported an income of \$19,999 or less per year.



- Approximately 41% of those who responded reported having a physical disability; 48% are receiving homecare services and 39% identified as being homebound. Homebound older adults are more likely to self-identify as homebound, more likely to receive homecare, and experience a physical disability than the overall sample of older adults surveyed. These differences were found to be statistically significant.



- The majority of homebound respondents (91%) have not used Legal Services for the Elderly in the past year. This is equivalent to the findings for the whole sample overall.



Legal Problems

In general, this group reported fewer legal issues in general than the overall sample population. Fifty percent of homebound older adults surveyed indicated that they either do not currently have legal problems or have not had any in the past year. While scams were the highest ranked legal issue faced by homebound individuals, these individuals were less likely to report scams as a legal issue they have

faced when compared to their peers in other groups. This group reported fewer problems with getting utilities setup, home repairs, probate issues, getting medical services. In the instance of getting medical services, the differences found between this group and other groups surveyed was statistically significant. This difference may indicate that many homebound individuals are having their current healthcare needs met through the homecare services they are receiving. For those who have experienced legal issues, the top five legal problems are as follows:

- Scams
- Debt collection
- Obtaining or keeping government benefits
- Need for accommodation in housing
- Identity theft

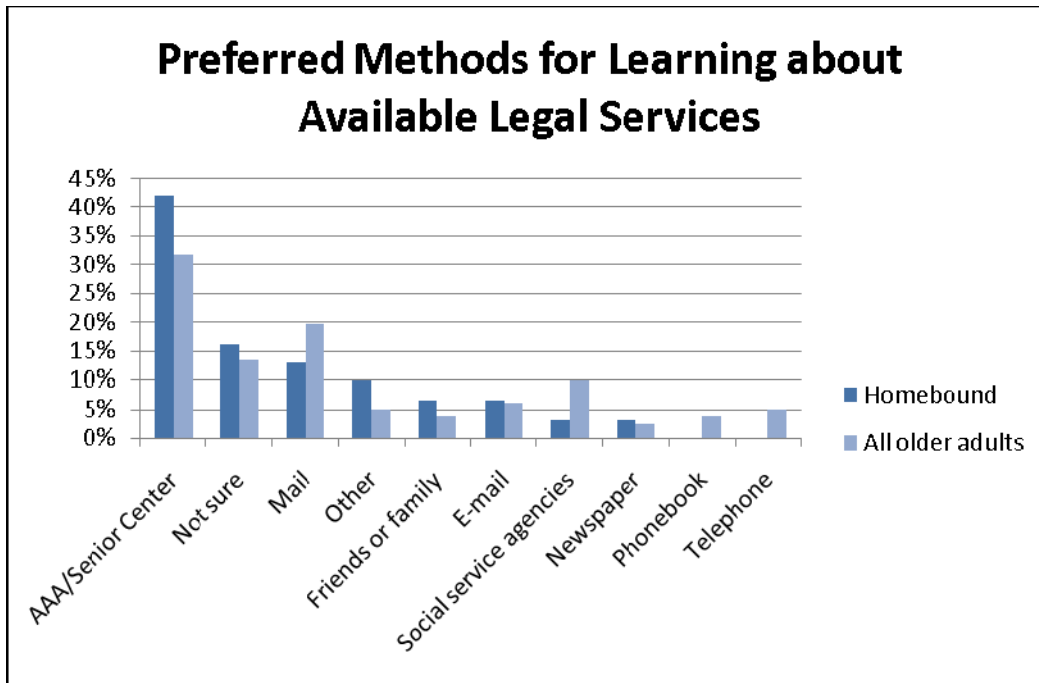
Homebound Older Adults	Overall Sample Population	Legal problem
50%	44%	I have not had any legal problems/not aware of any legal problems
28%	38%	Scams (including e-mail, door-to-door sales, or phone offers)
7%	19%	Home repair problems
15%	18%	Getting or keeping government benefits (Medicare, MaineCare, food stamps, SSI, disability, etc.)
24%	18%	Debt collection (threats of court, court hearings or being harassed by phone)
9%	14%	Getting medical services for themselves or a family member
15%	10%	Need for accommodation in housing (including modifications, service animals, ramps, etc.)
11%	9%	Problems with an car purchase or repair
4%	8%	Getting phone/heat/electric/cable installed or disconnected
13%	8%	Identity theft or other credit problems
4%	8%	Consumer purchase/sales agreement that didn't work out as expected
4%	7%	Probate matters (guardianship, wills & estates, probate court, or powers of attorney)

Homebound Older Adults	Overall Sample Population	Legal problem
4%	7%	Paying property taxes
9%	6%	Problems with a landlord, including eviction
9%	6%	Bankruptcy
7%	5%	Living in unsafe housing
4%	5%	Abuse or relationship violence (themselves or a family member)
4%	5%	Problems with military or veteran's benefits
2%	5%	Federal and state taxes (unpaid taxes, or filing or getting tax credits or refund check)
7%	4%	Foreclosure
2%	4%	Job problems (hiring, firing, getting paid the right amount or on time, etc.)
4%	3%	Discrimination in housing (based on race, gender, disability, etc.).
2%	3%	Being sued by someone
2%	2%	Problems with enrolling in or getting benefits through Medicare Part D
<p>Other:</p> <ul style="list-style-type: none"> ○ Can't get Section 8 or get into low income housing because of criminal record 		

Effective Means for Communicating with and Educating Homebound Older Adults about Legal Assistance

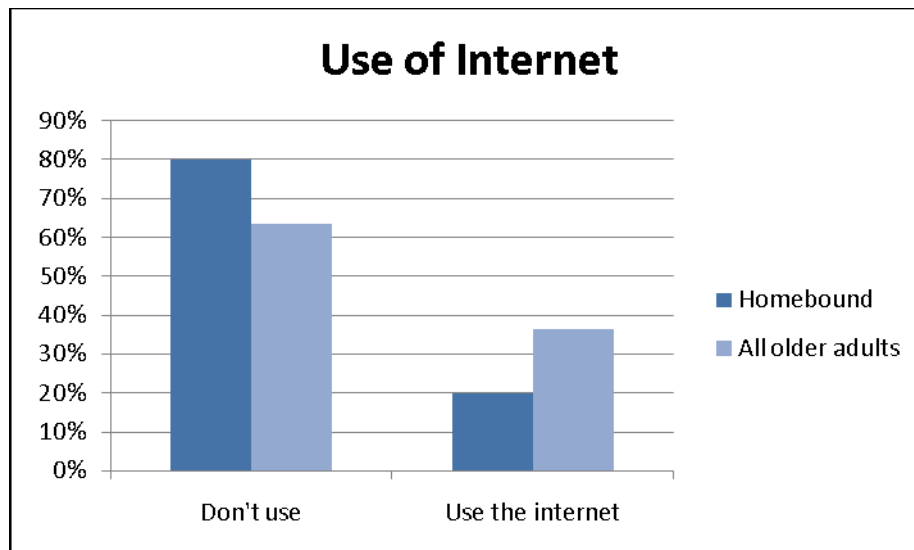
Homebound individuals are more likely to turn to their Area Agency on Aging for information about available legal service than the general population of older adults surveyed. The top three methods for outreach for homebound individuals are:

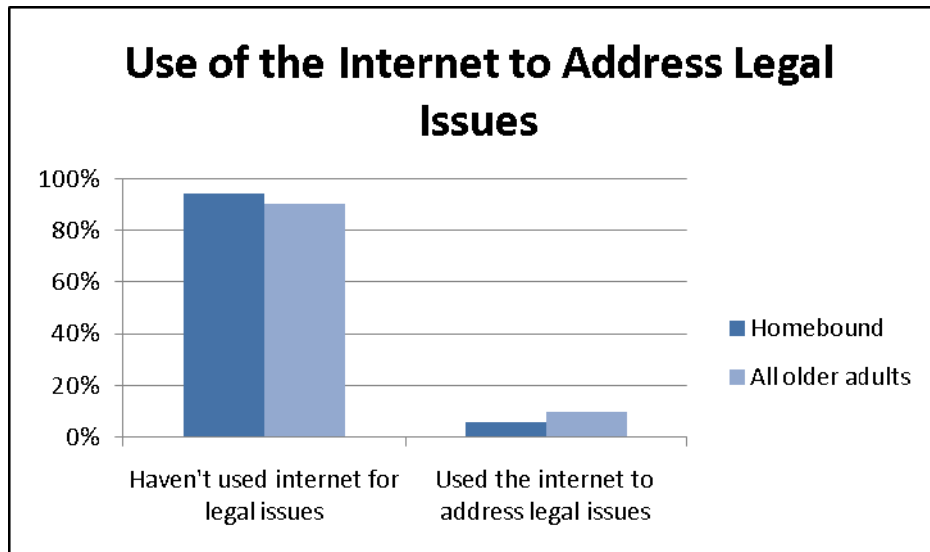
- Area Agency on Aging
- Mail
- Family/Friends



Internet Usage

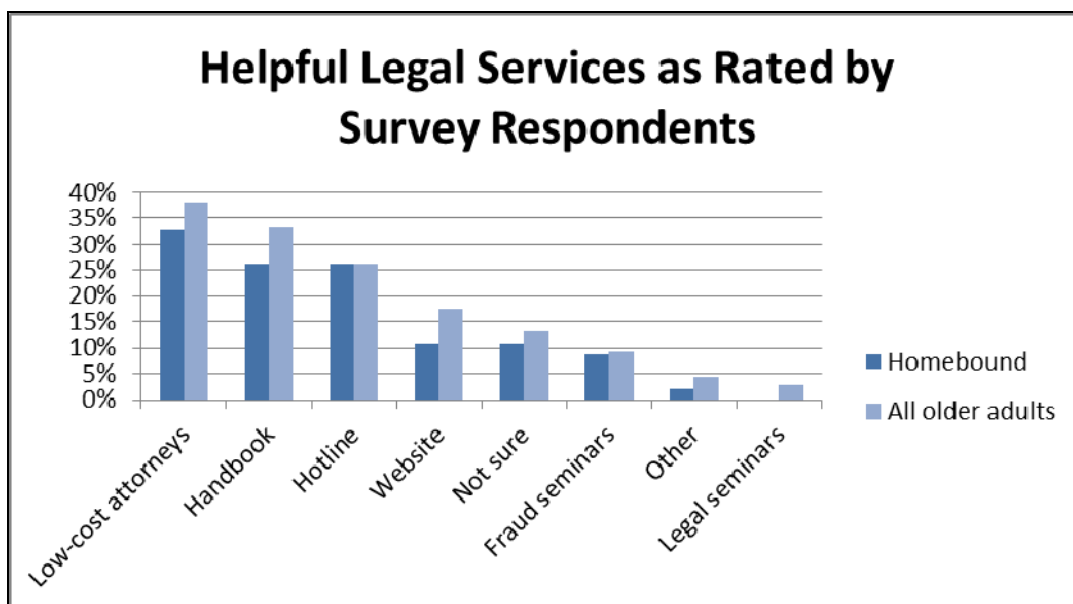
While 20% of homebound respondents reported using the internet in general, only 6% have used the internet to get help with a legal issue. None of the respondents have used the internet to search for an attorney and only 11% of those who use the internet reported being able to solve a legal problem using information and resources from the internet.





Helpful Legal Services

Homebound individuals did not differ significantly in their ratings of legal services when compared to their peers in other groups. The top three legal services types rated as most helpful (or potentially helpful) by survey respondents include: low-cost or free attorneys, a legal handbook, and a legal hotline. Service types receiving lower rankings include a website, consumer fraud seminars, other services, and local legal seminars. One suggestion was provided under the “other” category and that suggestion was around the special issues faced by sex offenders who are in need of housing.



Survey Responses from Older Adults Who Have Experienced a Recent Reduction in Benefits or a Benefits Denial

Overview of Findings

Surveys were distributed to older adults who had recently received a benefits denial decision or a reduction in their benefits issued by the Department of Health and Human Services to better understand the legal issues faced by this subgroup of individuals. Overall, the sample of individuals in this group tended to be younger than the general population surveyed and had a more even distribution of males and females. Incomes for this group were comparable to the overall sample with the majority of households making under \$20,000 per year. This group is less likely to report receiving homecare and less likely than their peers in other groups to be homebound. The majority of individuals in this group have not received services from LSE in the past year.

Individuals in this group are less likely than the overall sample to report experiencing legal issues. It is important to note here that each older adult in this group has been provided with information on how to contact LSE in regards to their benefits denial at the time they received notice of the denial. Despite this outreach and their benefits denial situation, this group has not utilized LSE services and is less likely to report that they have experienced legal issues. This fact points to a lack of general awareness of legal rights and the potential supports available through LSE. This lack of awareness or ability to self-identify legal issues will likely present challenges to outreach efforts conducted by LSE.

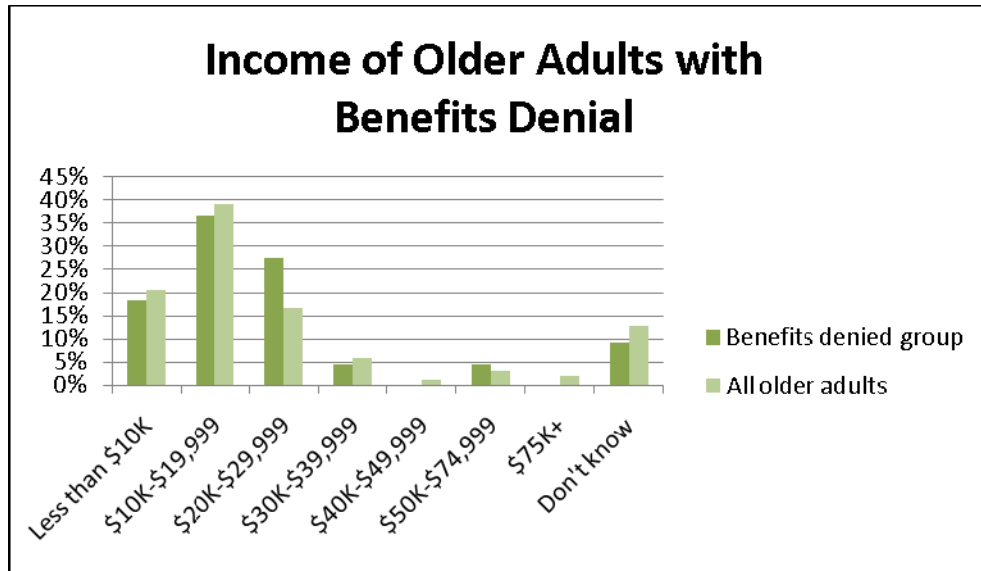
The top legal issues experienced by this group are similar to the findings for the overall sample including scams, obtaining or keeping government benefits, obtaining medical services, and debt collection. However, for those who have experienced a legal issue in the past year, this group of individuals is more likely to report having issues with scams, accessing medical services, as well as obtaining and keeping government benefits when compared to their peers. While 41% of this group uses the internet, it is not a significant source of legal information. This group is significantly more likely to prefer mail and phone contact as the preferred means for learning about available services. In addition, they are more likely to turn to social service agencies rather than their Area Agency on Aging to learn about available services. The ratings of helpful legal services provided by this group closely mirrored those of the overall sample. However, this group is more likely than their peers to rate low cost/free attorneys, and legal hotline services as helpful.

Survey Returns

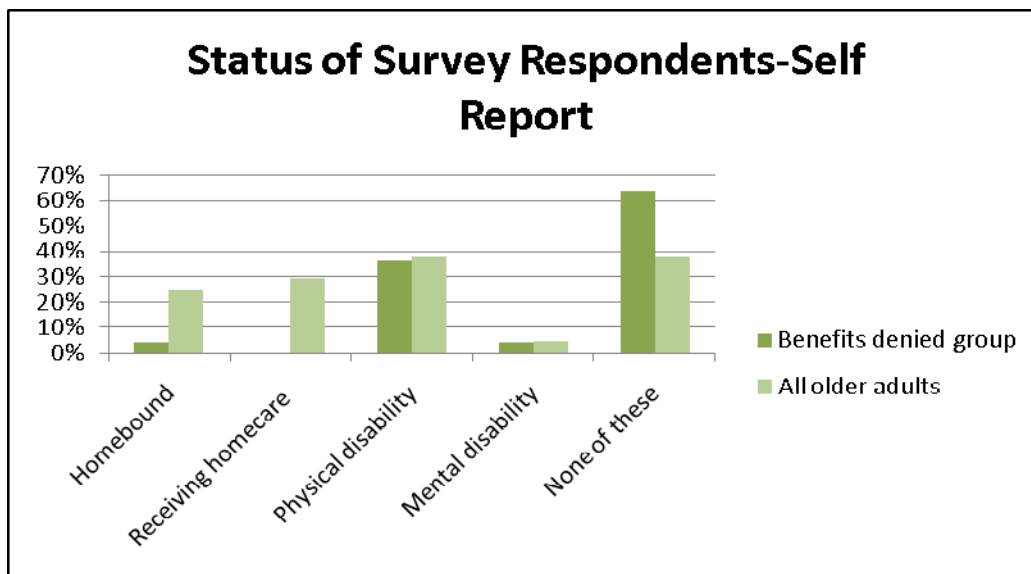
Twenty-two surveys were received from older adults who have received a recent reduction in their benefits or a benefits denial decision from DHHS. This represents a response rate of 23%.

Demographics

- Age range of older adults completing the survey: 60-90 years of age
- Average age of older adult respondents: 72 years old, which is significantly younger than the general population surveyed
- 45% of respondents in this category are female and 55% male which is significantly more balanced than the general population that was surveyed
- The income of older adults surveyed in this category was comparable to the findings for all older adults surveyed. Most households surveyed reported an income of \$19,999 or less per year.

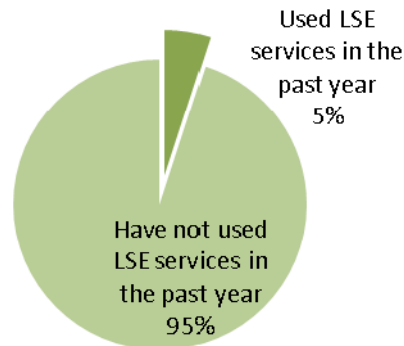


- Approximately 36% of those who responded reported having a physical disability; none are receiving homecare services, 5% identified as being homebound and 5% reported having a mental disability. Older adults who have received a recent benefits denial are significantly less likely to be receiving homecare and to less likely than the general sample to report being homebound. These differences were found to be statistically significant.



- The majority of respondents in the benefits denial group (95%) have not used Legal Services for the Elderly in the past year. This is similar to the findings for the entire sample.

Use of LSE Services in the Past Year - Benefits Denied Group



Legal Problems

In general, this group reported fewer legal issues in general than the overall sample population. Fifty-two percent of older adults surveyed in this group indicated that they either do not currently have legal problems or have not had any in the past year. However, for those who have experienced a legal issue in the past year, this group of individuals are more likely to report having issues with scams, accessing medical services, as well as obtaining and keeping government benefits when compared to their peers. The differences in legal issues encountered around medical services and government benefits were found to be statistically significant. For those who have experienced legal issues, the top five legal problems are as follows:

- Scams
- Obtaining or keeping government benefits
- Obtaining medical services
- Home repair issues
- Utilities issues

Older Adults with a Benefits Denial	Overall Sample Population	Legal problem
55%	44%	I have not had any legal problems/not aware of any legal problems
50%	38%	Scams (including e-mail, door-to-door sales, or phone offers)
32%	19%	Home repair problems
41%	18%	Getting or keeping government benefits (Medicare, MaineCare, food stamps, SSI, disability, etc.)
18%	18%	Debt collection (threats of court, court hearings or being harassed by phone)

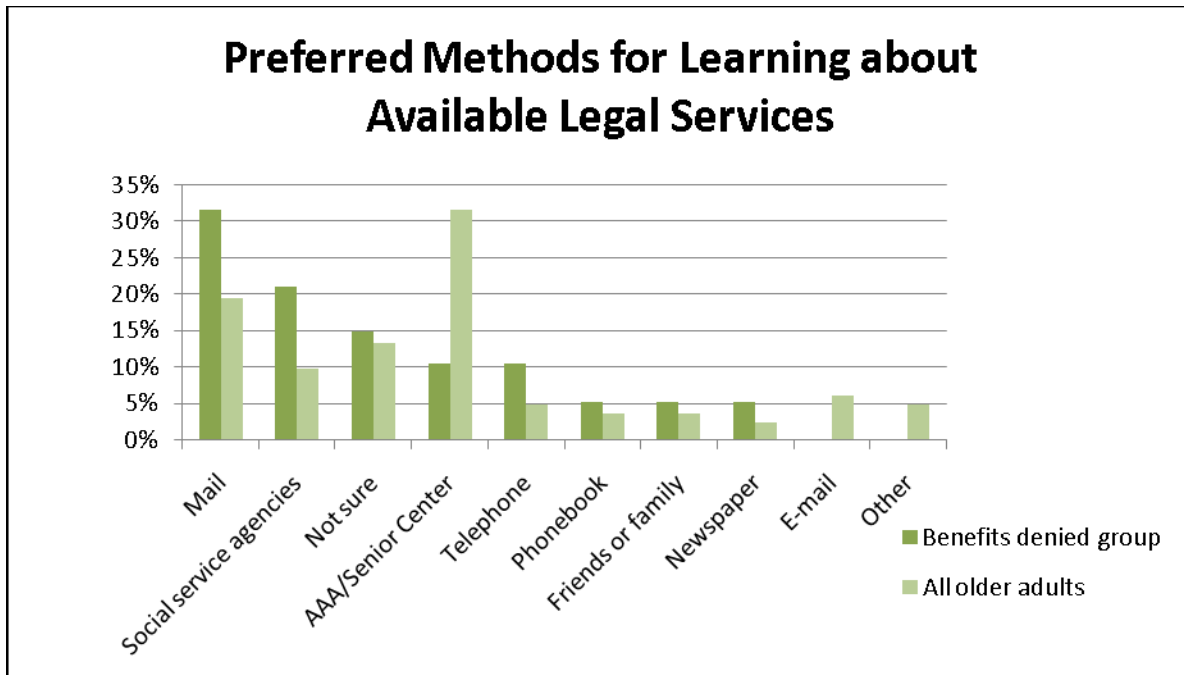
Older Adults with a Benefits Denial	Overall Sample Population	Legal problem
41%	14%	Getting medical services for themselves or a family member
9%	10%	Need for accommodation in housing (including modifications, service animals, ramps, etc.)
18%	9%	Problems with an car purchase or repair
23%	8%	Getting phone/heat/electric/cable installed or disconnected
5%	8%	Identity theft or other credit problems
14%	8%	Consumer purchase/sales agreement that didn't work out as expected
9%	7%	Probate matters (guardianship, wills & estates, probate court, or powers of attorney)
14%	7%	Paying property taxes
5%	6%	Problems with a landlord, including eviction
9%	6%	Bankruptcy
5%	5%	Living in unsafe housing
14%	5%	Abuse or relationship violence (themselves or a family member)
9%	5%	Problems with military or veteran's benefits
9%	5%	Federal and state taxes (unpaid taxes, or filing or getting tax credits or refund check)
5%	4%	Foreclosure
9%	4%	Job problems (hiring, firing, getting paid the right amount or on time, etc.)
5%	3%	Discrimination in housing (based on race, gender, disability, etc.).
5%	3%	Being sued by someone

Older Adults with a Benefits Denial	Overall Sample Population	Legal problem
5%	2%	Problems with enrolling in or getting benefits through Medicare Part D

Effective Means for Communicating with and Educating Older Adults about Legal Assistance

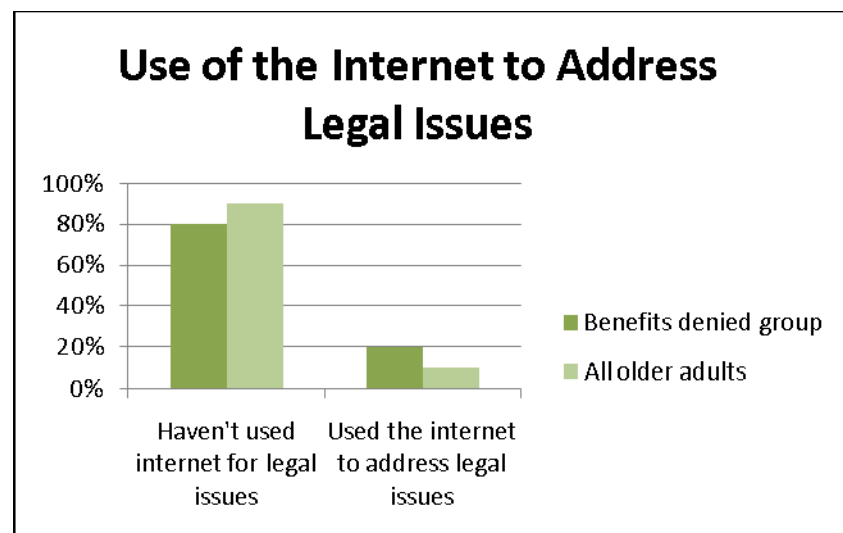
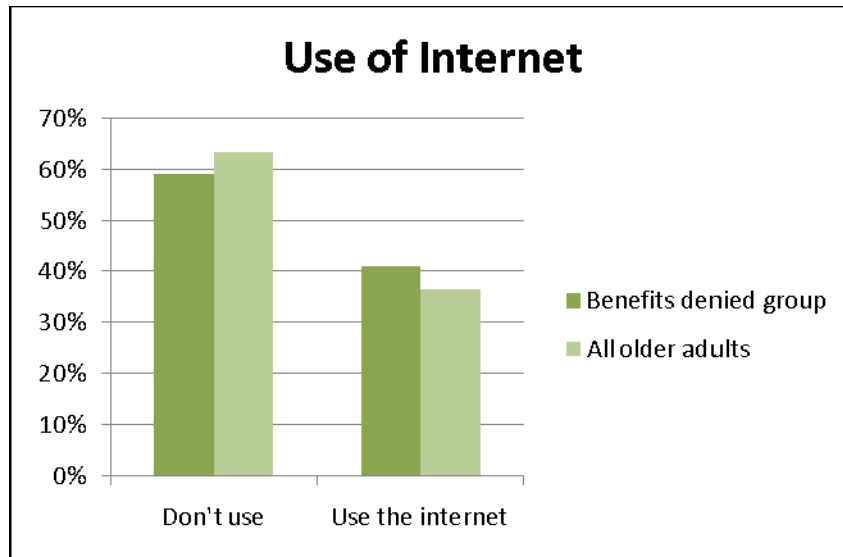
Individuals in the benefits denial group are more likely to prefer mailings and telephone contact than the overall population of older adults sampled. They are also less likely to turn to their Area Agency on Aging as compared to their peers in other groups. The top outreach methods for this group include:

- Mail
- Social service agencies
- Area Agency on Aging
- Telephone



Internet Usage

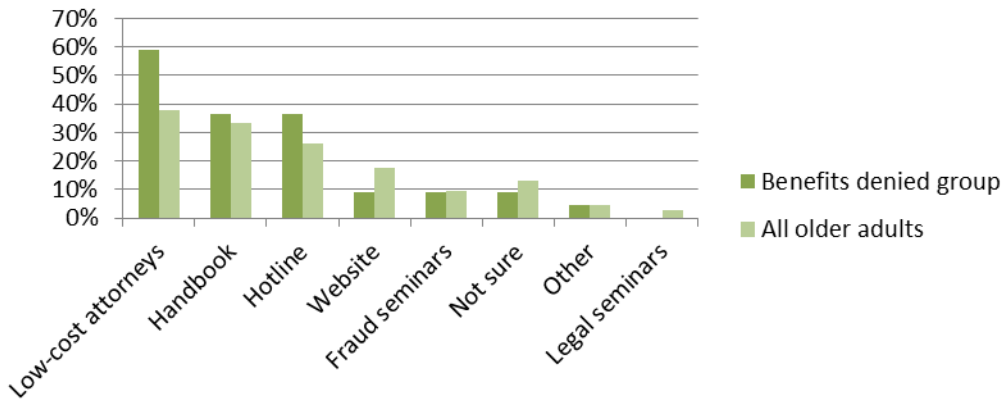
While 41% of respondents in this group reported using the internet in general, of those individuals, 20% have used the internet to get help with a legal issue. Thirteen percent (13%) of respondents who use the internet have used the internet to search for an attorney, 11% reported that information from the internet did not solve their legal problems and 11% were able to use the internet to solve legal issues.



Helpful Legal Services

Individuals in this group did not differ significantly in their ratings of legal services with the exception of low cost attorneys, and hotline services. In these areas, older adults who have had a recent benefits denial were significantly more likely than their peers to rate low cost attorneys and a legal helpline as helpful. The top three legal service types rated as most helpful (or potentially helpful) by survey respondents include low-cost or free attorneys, a legal handbook, and a legal hotline. Services receiving lower rankings include a website, consumer fraud seminars, other services, and local legal seminars. One suggestion was provided under “other” legal services and that was as suggestion for assistance with funeral expenses.

Helpful Legal Services as Rated by Survey Respondents



Survey Responses from Older Adults 70 Years of Age or Older

Overview of Findings

Older adults in this group reported an average age of 77 years, which is comparable to the overall sample of older adults surveyed. This group was significantly more likely to be female and respondents reported incomes that were comparable to the overall sample with the majority of households reporting under \$20,000 per year. Over a third of this group reported a physical disability and a quarter reported receiving homecare and/or being homebound.

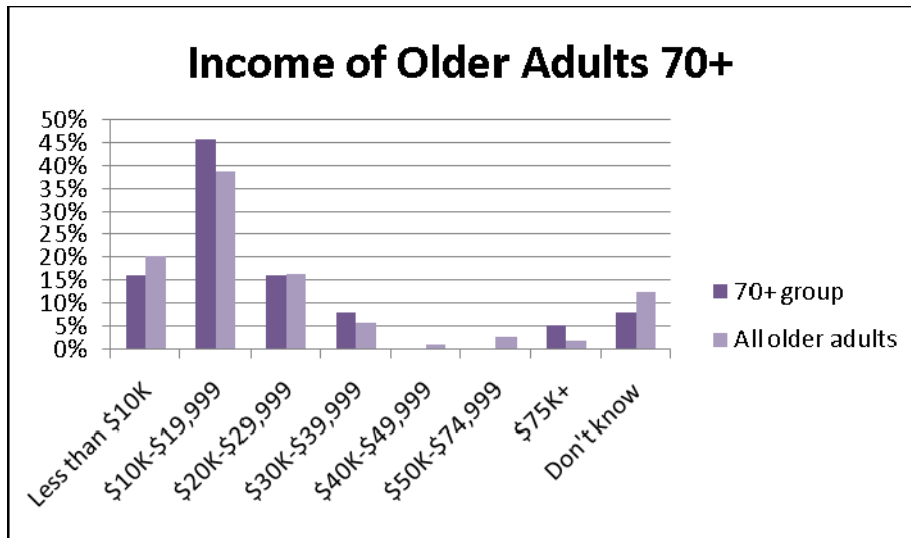
Interestingly, while this group did not differ from their peers in the rate of reported legal issues, the highest ranking legal issues for this group did demonstrate some differences between this subgroup and the overall sample. Similar to the sample overall, debt collection and scams made it into the top five legal issues for this group. However, the rate of experiencing debt collection among this group was considerably lower than that of the overall sample. In addition, this group is less likely to report issues with obtaining or keeping government benefits, obtaining medical services, car purchase issues, the need for accommodation in housing, bankruptcy, foreclosure, and relationship violence. While this group is significantly more likely to use the internet, it was not a frequently used source for legal information. The top four legal services rated as most helpful (or potentially helpful) by survey respondents include: low-cost or free attorneys, a legal handbook, websites and a legal hotline. Top sources of legal information identified by this group include Area Agencies on Aging, mail, followed by e-mail, and social service agencies. The four legal services rated as most helpful (or potentially helpful) by this group includes low-cost or free attorneys, a legal handbook, websites, and a legal hotline.

Survey Returns

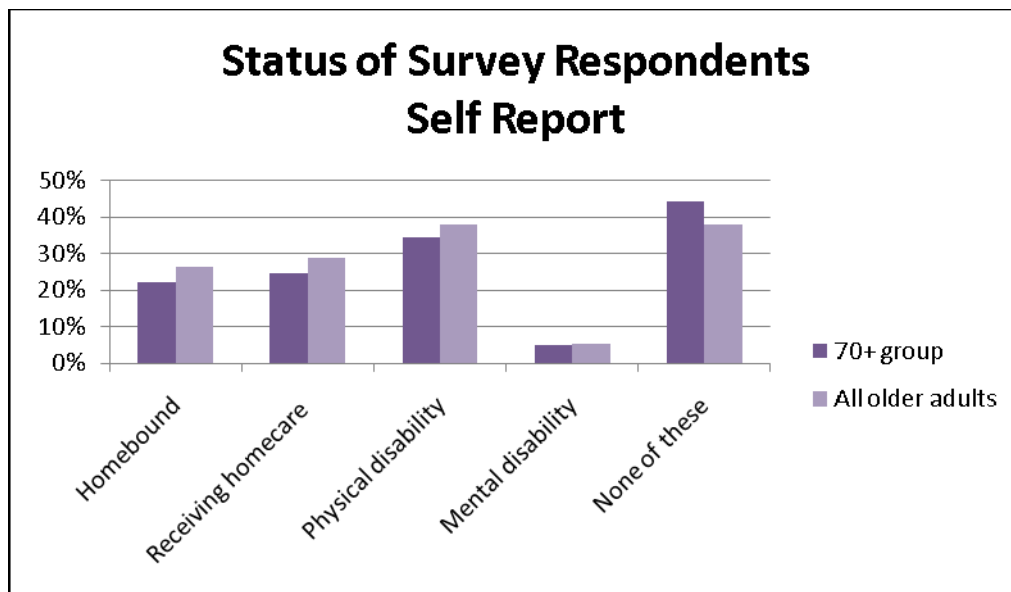
Surveys in this category were distributed via Area Agencies on Aging to adults who are 70 years of age and older. Forty surveys were received from older adults in this category. The total response rate for this group was 32%.

Demographics

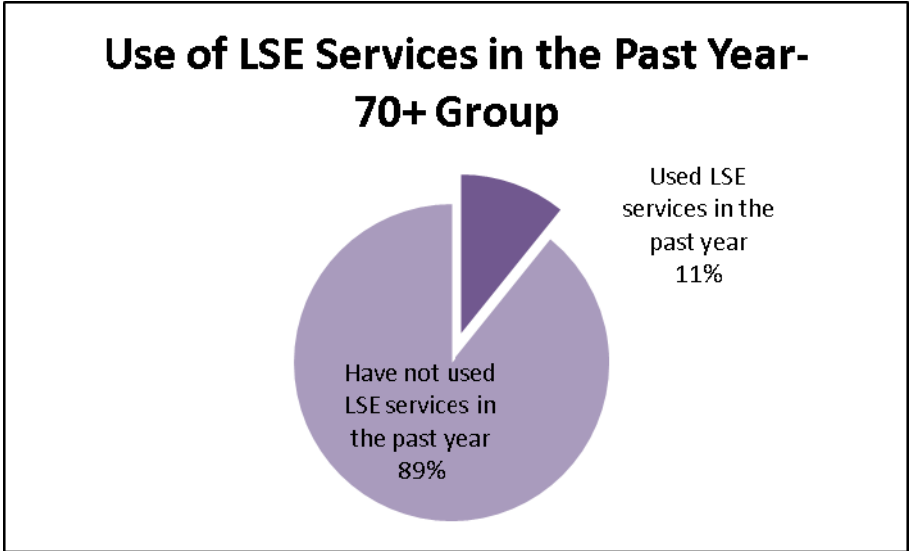
- Age range of older adults completing the survey: 70-94 years of age. Despite the age cut-off on the survey distribution, two individuals reported their age as 69 at the time the survey was taken and their ages were rounded up for the purposes of the analysis.
- Average age of older adult respondents: 77 years old, which is comparable to the general population surveyed
- Of respondents in this category, 84% are female and 16% male. This group contained significantly more women than the general population that was surveyed.
- The income of older adults surveyed in this category was comparable to the findings for all older adults surveyed. Most households surveyed reported an income of \$19,999 or less per year.



- Thirty-five percent (35%) of those who responded reported having a physical disability; 25% are receiving homecare services, 20% identified as being homebound and 3% reported having a mental disability. This subgroup looks very similar to the sample overall with regard to health status.



- The majority of older adult respondents in this group (89%) have not used Legal Services for the Elderly in the past year. This is equivalent to the findings for the sample overall.



Legal Problems

Thirty-three percent of older adults surveyed in this group indicated that they either do not currently have legal problems or have not had any in the past year. This group is less likely to report issues with obtaining or keeping government benefits, obtaining medical services, car purchase issues, the need for accommodation in housing, bankruptcy, foreclosure, and relationship violence. Findings for legal issues around government benefits, medical services, and relationship violence reveal that this group differs significantly from their peers in other groups (findings were statistically significant). For those who have experienced legal issues, the top five legal problems are as follows:

- Scams
- Home repair issues
- Debt collection
- Probate matters
- Consumer purchases

Older Adults 70+	Overall Sample Population	Legal problem
33%	44%	I have not had any legal problems/not aware of any legal problems
43%	38%	Scams (including e-mail, door-to-door sales, or phone offers)
28%	19%	Home repair problems
8%	18%	Getting or keeping government benefits (Medicare, MaineCare, food stamps, SSI, disability, etc.)
10%	18%	Debt collection (threats of court, court hearings or being harassed by phone)

5%	14%	Getting medical services for themselves or a family member
5%	10%	Need for accommodation in housing (including modifications, service animals, ramps, etc.)
3%	9%	Problems with an car purchase or repair
5%	8%	Getting phone/heat/electric/cable installed or disconnected
5%	8%	Identity theft or other credit problems
10%	8%	Consumer purchase/sales agreement that didn't work out as expected
10%	7%	Probate matters (guardianship, wills & estates, probate court, or powers of attorney)
5%	7%	Paying property taxes
3%	6%	Problems with a landlord, including eviction
0%	6%	Bankruptcy
3%	5%	Living in unsafe housing
0%	5%	Abuse or relationship violence (themselves or a family member)
3%	5%	Problems with military or veteran's benefits
5%	5%	Federal and state taxes (unpaid taxes, or filing or getting tax credits or refund check)
0%	4%	Foreclosure
3%	4%	Job problems (hiring, firing, getting paid the right amount or on time, etc.)
0%	3%	Discrimination in housing (based on race, gender, disability, etc.).
3%	3%	Being sued by someone
0%	2%	Problems with enrolling in or getting benefits through Medicare Part D

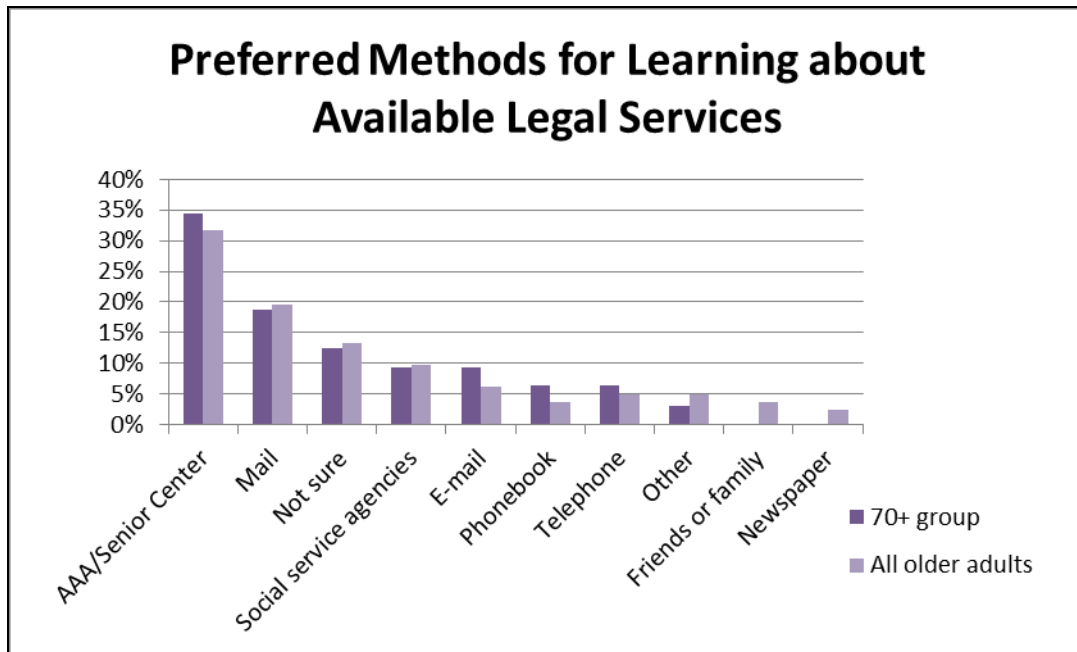
Other:

- I may be named in a pending lawsuit
- Trees on neighbor's property line are causing problems

Effective Means for Communicating with and Educating Older Adults about Legal Assistance (70+ group)

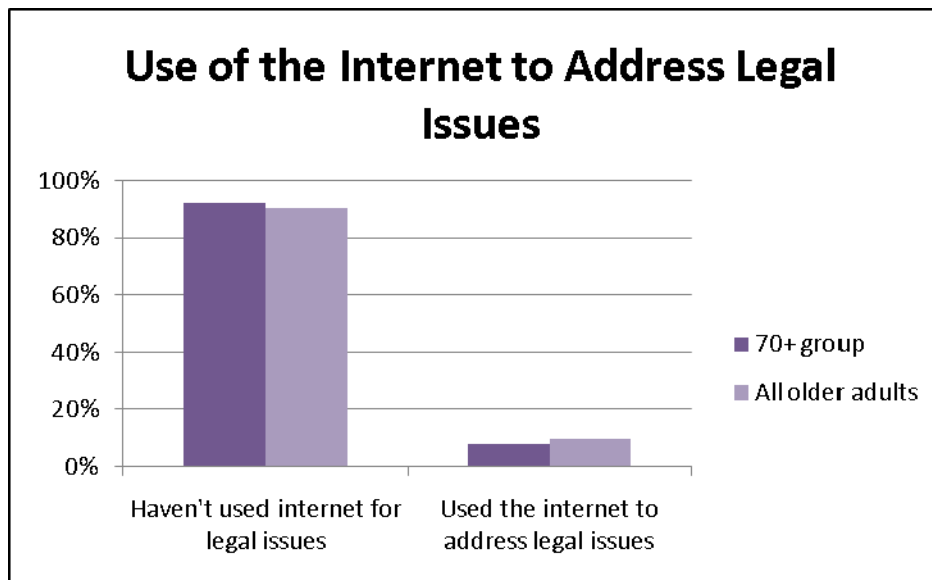
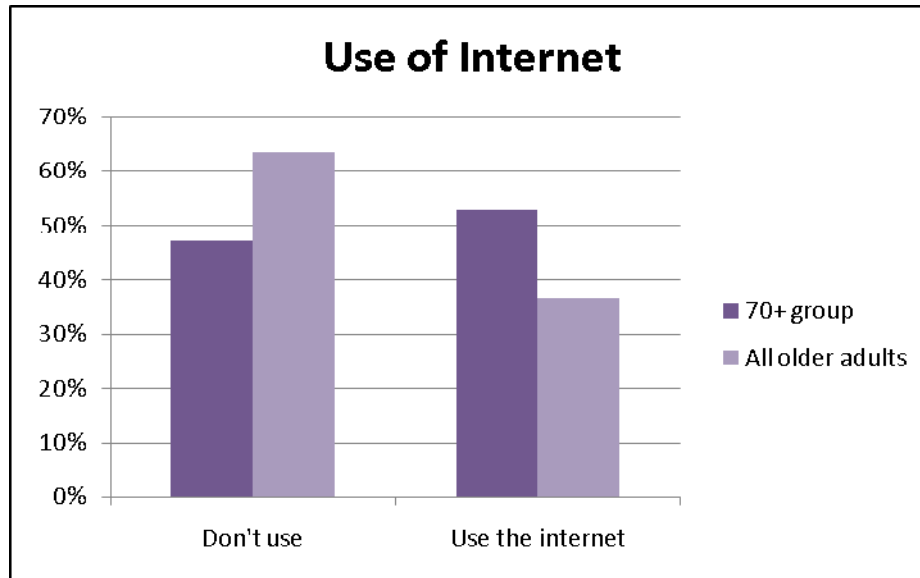
Individuals in this group are slightly more likely to prefer contact with their local Area Agency on Aging as compared to their peers in other groups. They are also less likely to turn to social service organizations but slightly more likely to prefer e-mail and telephone contact. The top outreach methods for this group include:

- Area Agency on Aging
- Mail



Internet Usage

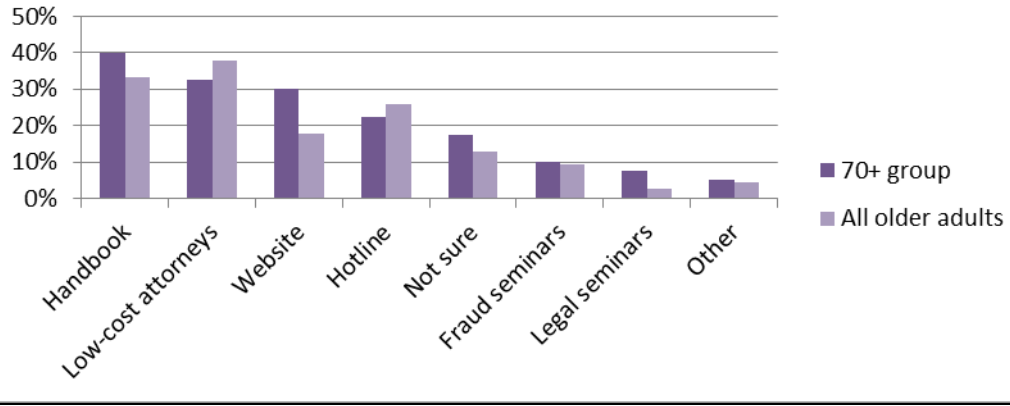
Fifty-three percent (53%) of respondents in this group reported using the internet in general. Of those individuals, 8% have used the internet to get help with a legal issue. This group has the highest reported rate of internet usage in general but report using the internet for legal issues at a similar rate the overall sample population. However, it appears that this high rate of usage among this group is a reflection of factors other than age. When all data was analyzed across groups, there was a clear and significant relationship between internet usage and age with internet usage declining as age increases. Four percent (4%) of respondents have used the internet to search for an attorney and none reported that information they found on the internet ultimately solved their legal issues.



Helpful Legal Services

Individuals in this group did not differ significantly in their ratings of legal services with the exception of website, legal seminars, and legal handbook ratings. In these three areas, older adults 70+ were significantly more likely than their peers to rate legal handbooks, websites, and legal seminars as helpful. The top four legal services types rated as most helpful (or potentially helpful) by survey respondents include: a legal handbook, low-cost or free attorneys, websites, and a legal hotline. Services receiving lower rankings include both fraud and general legal seminars. Findings show that this group did vary significantly from their peers in their rating of legal help websites. These differences were found to be statistically significant. The two suggestions provided under the “other” category include end-of-life and funeral planning services and assistance around changes in medical deductibles and income tax changes.

Helpful Legal Services as Rated by Survey Respondents



**Older Adults with Low Literacy
and
Limited English Proficiency
Information Collected via Professionals (Proxies)**

Overview of Findings

In order to collect information about the legal needs of older adults with low literacy and limited English proficiency, professional proxies who work directly with older adults were surveyed. Information collected suggests that these two populations may disproportionately face legal issues when compared to their peers in other subgroups. This may be due to the use of proxies as there may be a tendency to under report legal issues in self-report surveys. This may also be attributed to a lack of awareness of legal rights in general among older adults themselves. It is assumed for the purposes of this report that survey results gathered from proxies accurately reflect the incidence and type of legal issues faced by these two key populations.

Both older adults with low literacy and those with limited English proficiency, according to their proxies, face the following key legal issues: scams, obtaining or keeping government benefits, obtaining medical services for themselves or a family member, problems with getting utilities setup or disconnected, living in unsafe housing, relationship violence, and issues with obtaining Medicare Part D benefits. The majority of older adults in these two groups do not use the internet and the internet is not a significant source of legal information. The top three methods for outreach to older adults with low literacy include social service agencies, Area Agencies on Aging, and family and friends. Findings also include special considerations for outreach efforts to these two groups such as providing face-to-face contact when possible, using TV ads, printing materials in multiple languages, and undertaking community-based outreach. The top three legal services identified as most helpful to these two groups of older adults were: low-cost attorneys, a legal hotline, and legal seminars.

Based on survey results, these two groups of older adults are significantly more likely to have used LSE services in the past year. This is not surprising as the proxies used were elder services professionals at the area agencies on aging who are very familiar with LSE's services and make frequent referrals to LSE. The most helpful elements of LSE services received by clients in these two groups include the accessibility of services, knowledge and resources available through LSE, and the low cost of services. Suggested improvements for LSE services include focusing on communication styles and outreach approaches so that they are more welcoming and appropriate to older adults who face literacy or language barriers.

****Formatting note:** Due to the variations in survey questions between those given to proxies and those completed by older adults, the format for this section is a reflection of the open-ended nature of the proxy survey questions.**

Survey Returns

Forty-one surveys were returned by professionals working with older adults from across the state. Given the convenience sampling used for this survey, it is not possible to calculate a response rate.

1. Please briefly describe the populations with which you work:

The majority of respondents identified older adults as their primary client population. Additional groups that these professionals work with include: family members of older adults, caregivers, people of all ages with disabilities, homeowners, those receiving home-based care and/or MaineCare-funded services, and those who are French speaking.

2. What is your current position/job title?

A variety of direct service/social services professionals replied to the survey including information specialists, program coordinators, directors, family caregiver specialists, office management staff, care managers, and reverse mortgage counselors.

3. Which Maine communities do you serve?

Based on the responses received, most professional proxies who were surveyed cover a designated county within the state. Surveys were received from all areas of the state.

4. Legal Problems

Based on the responses from proxies surveyed, older adults in these two groups are significantly more likely to experience legal issues. In addition, these two groups are also more likely to experience the following issues: obtaining or keeping government benefits, home repair issues, obtaining medical services, setting up or disconnecting utilities, housing-related issues, relationship violence, and Medicare Part D enrollment issues. The highest ranking legal issues shared by both older adults who have limited literacy and those with limited English proficiency include:

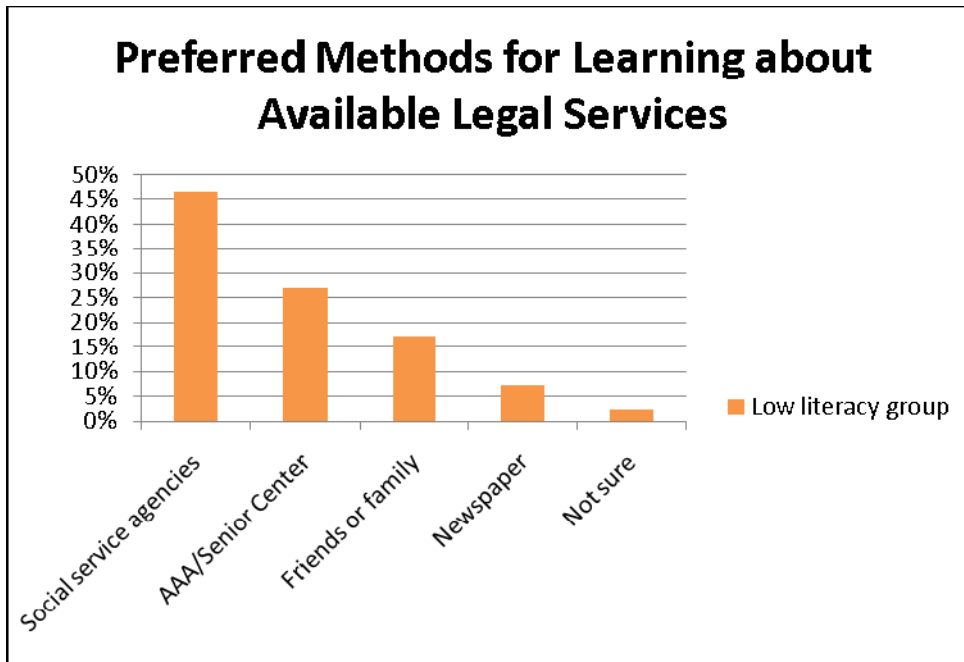
- Scams
- Obtaining or keeping government benefits
- Obtaining medical services for themselves or a family member
- Problems with getting utilities setup or disconnected
- Living in unsafe housing
- Relationship violence
- Issues with Medicare Part D

Low Literacy (Top 5 highlighted)	Limited English Proficiency (Top 5 highlighted)	Legal problem
49%	34%	Scams (including e-mail, door-to-door sales, or phone offers)
10%	10%	I have not had any legal problems/not aware of any legal problems
68%	34%	Getting or keeping government benefits (Medicare, MaineCare, food stamps, SSI, disability, etc.)
39%	15%	Home repair problems
37%	12%	Debt collection (threats of court, court hearings or being harassed by phone)

Low Literacy (Top 5 highlighted)	Limited English Proficiency (Top 5 highlighted)	Legal problem
41%	20%	Getting medical services for themselves or a family member
46%	24%	Getting phone/heat/electric/cable installed or disconnected
39%	15%	Need for accommodation in housing (including modifications, service animals, ramps, etc.)
39%	20%	Living in unsafe housing
32%	17%	Identity theft or other credit problems
39%	17%	Abuse or relationship violence (themselves or a family member)
34%	10%	Probate matters (guardianship, wills & estates, probate court, or powers of attorney)
39%	22%	Problems with enrolling in or getting benefits through Medicare part D
17%	14%	Consumer purchase/sales agreement that didn't work out as expected
29%	15%	Problems with a landlord, including eviction
15%	10%	Problems with an car purchase or repair
22%	15%	Bankruptcy
22%	5%	Problems with military or veteran's benefits
12%	5%	Paying property taxes
22%	5%	Foreclosure
10%	10%	Federal and state taxes (unpaid taxes, or filing or getting tax credits or refund check)
5%	5%	Job problems (hiring, firing, getting paid the right amount or on time, etc.)
5%	5%	Discrimination in housing (based on race, gender, disability, etc.).
5%	2%	Being sued by someone

5. What is the best method for educating older adults with low literacy about the legal services available?

The top three methods for outreach to older adults with low literacy include social service agencies, Area Agencies on Aging, and family and friends.



a. Are there any special outreach methods or considerations not listed above that would be particularly helpful?

Special outreach methods for older adults with low literacy include using television, face-to-face outreach, using peers and other community members to get information out about available services, and mobile/community-based outreach efforts when possible.

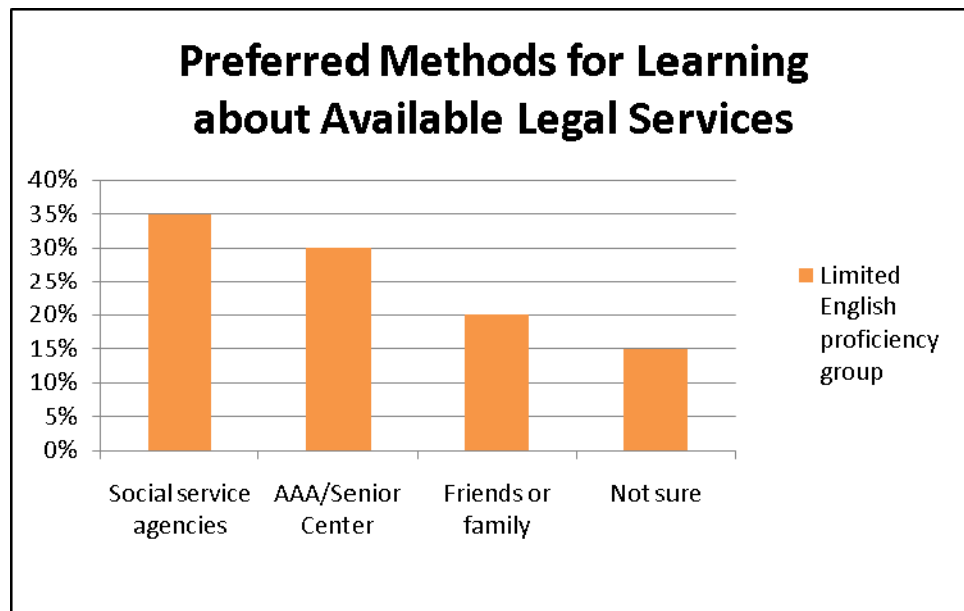
Sample responses:

- Television/local TV channels/TV ads (4 responses)
- Any face-to-face contact to be able for them to understand their situation better
- Many of these people do not trust others therefore reaching them through their peers or meeting them where they are at would be best
- Mail targeting the senior population with listing of available services, including legal, at their local community/senior center. Majority of seniors I speak with do not have email, distrust telephone callers, and are unaware of senior centers or have transportation issues
- The need for affordable transportation services in rural areas so that folks can get the information and services that they need and are entitled to
- I feel it would be particularly helpful to educate social workers who see people in their homes of the services available so they can educate the people they serve right in their home
- Meals on Wheels & Commodities distributions
- Hairdressers, barbers, doctors' offices
- Radio announcements for those who can't/don't read

- Mobile Outreach, much like that provided by SeniorsPlus to Androscoggin, Oxford, and Franklin counties. There are so many older adults or disabled that are unable to travel. It is imperative that information on how to protect oneself from all of the aforementioned reaches them.
- Community outreach
- Support groups, presentations geared to the population and to the literacy level

6. What is the best method for educating older adults with limited English proficiency about the legal services available?

The top three methods for reaching older adults with limited English proficiency include Area Agencies on Aging, social service agencies, and friends or family members.



a. Are there any special outreach methods or considerations not listed above that would be particularly helpful?

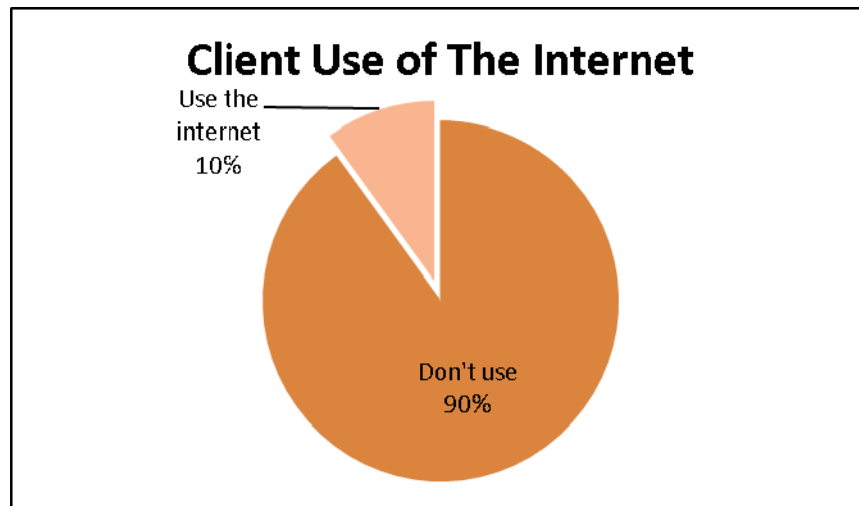
Special outreach methods for reaching older adults with limited English proficiency include having services and outreach materials available in native languages, using peer and community-based outreach, and advertisements that feature racial and ethnic diversity.

Sample responses:

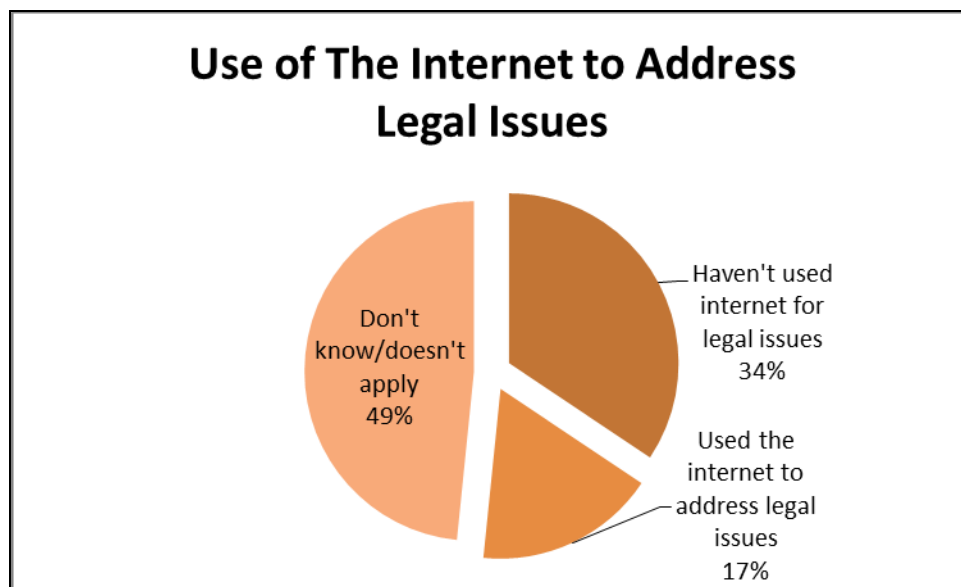
- Cultural centers/printing literature in other languages
- Notices in other languages
- Peer outreach
- Temporary, remote offices - appointment times set up in rural communities

- Having bi-lingual staff available
- An ESL course would assist as well for basic comprehension of forms and to assist the limited English proficiency population with legal matters
- Assistance from Language Line interpreter
- Make certain that all persons feel welcome and valuable
- Advertising should feature racial/ethnic, socioeconomic diversity
- Television

7. In general, my clients use the internet.

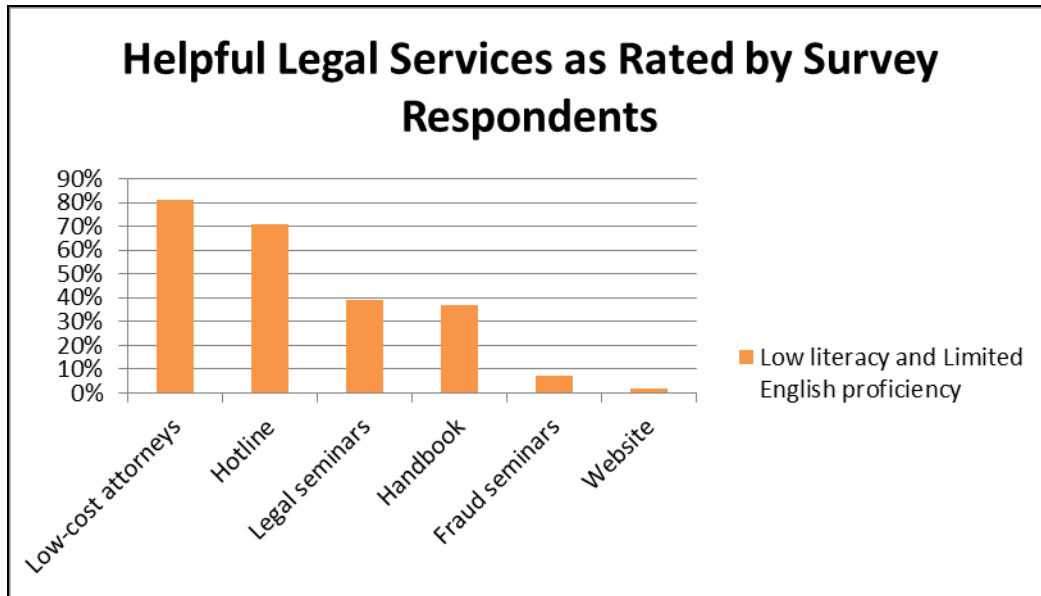


8. I have clients who have used the internet to help with a legal problem.



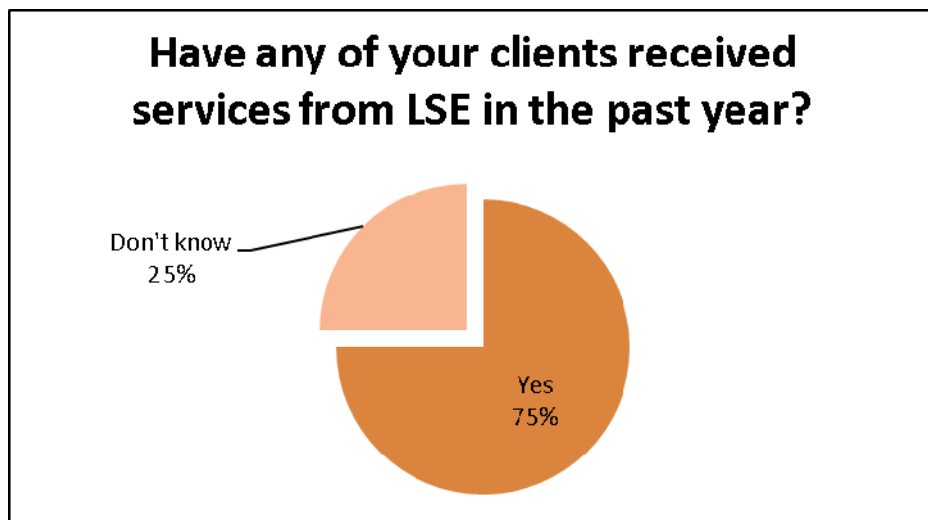
9. Thinking now about all of the elderly clients you serve, what three legal services would be most helpful to those you serve?

The top three legal services identified as most helpful to these two groups of older adults were: low-cost attorneys, a legal hotline, and legal seminars.



10. Have any of your clients received services from Legal Services for the Elderly in the past year?

Based on survey findings, these two groups of older adults (those with low literacy or limited English proficiency) are significantly more likely to have used LSE services in the past year as compared to the rates reported by older adults. However, it is not clear if this is due to older adults under reporting their use or if the use of LSE services increases when an individual has contact with a social service or AAA professional (proxy) who can readily connect them with those services.



a. What was most helpful about the services provided by Legal Services for the Elderly?

Responses to this question indicate that the most helpful aspects of LSE services include the accessibility of the services either by phone or in-person, the supportive approaches taken by staff, the legal information provided by LSE staff, and the issue-specific resources available through LSE.

Sample responses:

- Having a LSE attorney or staff member to meet face-to-face with clients (3 responses)
- Low-cost services (2 responses)
- Assistance with Medicare Part D appeals and debt issues
- Gave them a clear understanding of their rights and responsibilities
- Assistance with dealing with creditors. Also, Medicare Part D issues
- The staff was very knowledgeable and concerned about resolving issues quickly
- Phone access to legal help
- Information about estate recovery, unsecured debt, bankruptcy, foreclosure, and loan modifications, and wills and estate planning
- Information about attorneys who can assist with legal issues especially about wills and what to do when a friend or member passes on
- LSE was very supportive and understanding with my clients, provided them with legal information in terms they could understand and guided them in taking action to manage their legal issues.
- Just being able to talk to a legal person "in person" to discuss the issues needing attention
- I have referred MANY of our clients to LSE for various reasons. I think the most helpful service is [educating them about] their rights (in general) regarding: collection, advance directives, wills & trusts, and especially for the process of applying for MaineCare Long Term Care and what to do with their assets and real estate.
- Home visits when needed
- Most helpful was the sense of well-being these populations have after being assisted, knowing that they are going to be all right and there are places and services that can assist them.
- Preparing paperwork
- Quick, responsive to their needs and got results
- Help with SSDI appeals or family issues

b. Is there anything that Legal Services for the Elderly can do to improve services provided to those with low literacy or limited English proficiency?

Responses to this question underscore the need for staff to spend more time working directly with older adults who have limited literacy or limited English proficiency. Communication skills required to serve these populations include using simple terms, speaking slowly, checking for comprehension, and providing bilingual access to services when possible. In addition, it was suggested that advocates be allowed to intervene on behalf of individuals. Additional suggestions were provided around how to best improve outreach by educating social service providers and providing printed legal resources.

Sample responses:

- Have someone available to speak directly with individuals so they can be reassured and get quick answers to their questions; Speak more slowly and check for comprehension particularly for this population (3 responses)
- Discuss/explain the issues of concern in "simple terms" that the seniors can comprehend-no legal jargon (2 responses)

- Keep local offices/outreach in local communities. Seniors in remote areas are much more likely to participate if they have seen or met a representative or are referred by someone who has met a real person (2 responses).
- Expand services to assist with wills
- Allowing an advocate to intervene on behalf of consumer who is not able to make/initiate the call themselves
- Greater access to low cost or free attorneys as well as a cheat sheet regarding when one should contact an attorney
- I feel it would be helpful to have more information given to social service agency staff about the available services so that the staff can give this information out to the people they serve.
- Ensure bilingual access
- Having face-to-face interviews or allotting more time with them allows them to understand the answers better. Many times I get a call back from a consumer that I referred to LSE, only to find out they didn't understand what to do next, or didn't completely understand what was told to them.
- Keep media updated with services and work with other agencies to promote services.

11. Please provide any additional comments you would like to share about serving these populations.

The additional comments provided covered a wide range of input including more suggestions on how to best reach these two populations of older adults. Suggestions include reaching out to Literacy Volunteers, short community-based presentations, and focusing on communication skills when working with older adult clients.

Sample responses:

- The helpline should allow advocates to speak on behalf of the consumer, especially if they have low literacy, are hearing impaired or have a language issue if the person gives permission.
- Education is the key - letting them know what is available for them in a clear manner
- Making a contact with Literacy Volunteers may be a way to share legal info with those for whom English is a second language or may have a low literacy rate
- Thank you for all that you do for seniors in Maine
- Getting the message out and connecting with this population is very difficult especially as more and more communication is driven by and through the web, Facebook, internet, e-mail. Many elders do not have access to or the ability to use a computer thus they lack the information and forms that they need and are more likely to be victims of those take adverse advantage of this situation. Technology is disenfranchising an entire segment of the population and making even those who are very intelligent feel stupid, unwanted, and out of touch.
- There are nearly 80 congregate dining rooms in the State (54 in my area). Seniors attend these sites and enjoy hearing SHORT presentations on services available to them. There does not appear to be a significant low English proficiency issue in our area.
- Many older adults have low literacy along with a slower thinking process, and memory loss. They may need things repeated a few times before it is clear to them, and having a summary in writing after the conversation would be extremely helpful.
- Meet with clients at senior housing for questions and answers
- We need to be more understanding and empathetic to the needs of all our consumers.

Summary Tables

Top Five Legal Issues	70+	Benefits denial or reduction	Homebound	Low literacy	Limited English proficiency
Scams	✓	✓	✓	✓	✓
Getting or keeping government benefits		✓	✓	✓	✓
Home repairs	✓	✓		✓	
Getting medical services		✓		✓	✓
Getting phone/heat/electric/cable		✓		✓	✓
Housing accommodation			✓	✓	
Debt collection	✓		✓		
Unsafe housing				✓	✓
Abuse or relationship violence				✓	✓
Medicare Part D benefits				✓	✓
Identity theft			✓		✓
Consumer purchase	✓				
Probate matters	✓				

Top Four Legal Services	70+	Benefits denial or reduction	Homebound	Low literacy	Limited English proficiency
Handbook	✓	✓	✓	✓	✓
Low cost or free attorney	✓	✓	✓	✓	✓
Hotline	✓	✓	✓	✓	✓
Website	✓	✓	✓		
Legal seminars				✓	✓

Top Three Outreach Methods	70+	Benefits denial or reduction	Homebound	Low literacy	Limited English proficiency
Area Agency on Aging	✓	✓	✓	✓	✓
Social Service Agency	✓	✓		✓	✓
Friends and Family			✓	✓	✓
Mail	✓	✓	✓		