

Georgia Senior Legal Hotline Outcomes Study:

**Measuring our clients' ability to take recommended
legal action**

and

**Quantifying the positive impact on the lives of our
clients**

February 2012

Coordinator:

**Paul Black, JD
2010 – 2011 Fellow
Borchard Foundation Center on Law & Aging**

Supervisor and Report Author:

**Dina Franch
Managing Attorney
Georgia Senior Legal Hotline**

TABLE OF CONTENTS

Acknowledgements	3
Introduction	4
Methodology (Summary)	5
Summary of Findings	6
Detailed Findings	
Consumer	12
Public Benefits	23
Landlord Tenant	34
Probate	41
Power of Attorney/Advance Directive	47
Qualified Income Trust	51
Appendix A: Designing and Conducting the Study (Detailed)	54
Appendix B: Flagged Case Form	55
Appendix C: Demographics & Barriers to Action	59
Demographics	64
Appendix D: Consumer Survey Form	75

Acknowledgments

This study was made possible through the generous support of the Borchard Foundation Center on Law & Aging, which awarded Study Coordinator Paul Black the Borchard Fellowship in Law & Aging. The Borchard Fellowship affords three law school graduates interested in pursuing an academic and/or professional career in law and aging, the opportunity to pursue their research and professional interests for one year.

The U.S. Administration on Aging provided significant financial and technical support by awarding the Georgia Senior Legal Hotline a three year Model Approaches grant. Under our Model Approaches grant, the Hotline and its partners in the legal services delivery community are working to quantify and describe our capacity to serve vulnerable seniors and to use our limited resources to provide legal services more efficiently and effectively.

Shoshanna Erhlich and Keith Morris, both with The Center for Elder Rights Advocacy, provided invaluable help. Mr. Morris patiently answered our many questions about software. Ms. Erhlich not only spent hours reviewing draft surveys and discussing the study methodology by telephone and e-mail, she also flew in from Florida to spend a day at the Hotline, helping us hone our interviewing skills and fine tune the study protocol. Her guidance and support helped us overcome obstacles with grace and humor.

Finally, we thank the Hotline's staff attorneys for putting up with us as we crunched numbers and struggled with Excel and the Atlanta Legal Aid Society for providing miscellaneous expertise when we needed it and energizing encouragement every day.

Georgia Senior Legal Hotline Outcomes Study: Outcomes in “Self-Help” Cases

I. Introduction

The mission of the Georgia Senior Legal Hotline is to improve the lives of economically and socially disadvantaged seniors by providing them legal advice and brief legal services by telephone. The Hotline serves seniors throughout the entire state of Georgia.

The Hotline attempts to solve a client’s legal problem by providing brief services and self-help advice. If the Hotline cannot resolve the client’s problem, it tries to refer the senior to a local free legal services program, a pro bono program, or to the private bar. On occasion, when the local free legal service provider does not have the resources to represent a senior in need, the Hotline may provide extended advice and service (always limited by the fact that we conduct all service by telephone, fax, mail, and e-mail).

In 2011, the Hotline fielded 10,000 calls and opened 4020 cases. In many cases, we know whether our services benefited the client, but in other cases--cases in which we advise the client to take self-help action--we do not.¹ Do these clients understand and act on our advice? Do they understand the written materials we send? Are their lives better because of our services?

A different, but important question is: what are the quantitative benefits, in monetary terms and other objective quantitative terms, to our clients who take action and benefit from that action?²

Through the generous support of the Borchard Foundation on Law and Aging, the Hotline conducted a study to help us answer these questions and improve our services. This Outcomes study focused on cases in which:

¹ The following two cases illustrate when the Hotline might or might not take action on behalf of a senior and/or might or might not know the outcome when it closes the case: An 80 year old senior calls us on a sweltering summer day; she lives in public housing, her air conditioning stopped working, and she suffers from asthma. She reported the problem to the property manager, but the manager has not responded. The Hotline attorney immediately calls the property manager, warns the manager that Georgia law imposes a duty to repair, and demands that repairs be made within 24 hours. The manager immediately sends a workman over to fix the air conditioning. We close the case and record an outcome: “one person getting improved housing conditions.”

Compare: an 80 year old senior calls us on a brisk fall day; she lives in public housing, her heater just died, but she has not contacted the rental office. While the senior is uncomfortable, her immediate health is not at risk. The Hotline attorney advises the senior of a landlord’s duty to make repairs and advises the senior to provide written notice of the problem to the landlord and to call the Hotline back if the landlord refuses to make the repair. The attorney closes the case and moves on to the next call. We do not know if the senior took the action we recommended and if she did, whether the action solved her problem. Additionally, the Hotline has no “outcome” to report in this case.

² The Hotline is not alone in asking these questions. As part of the broader effort by public interest legal service programs to evaluate and improve services to clients, many legal hotlines across the country have participated in client outcomes studies. The Center for Elder Rights Advocacy (CERA) has posted many of these studies on its website (www.legalhotlines.org).

1. The attorney thought client could either (a) take a relatively simple action to resolve her dispute or gain relief or (b) in more complex cases, such as filing a pro se lawsuit or defending against a lawsuit, the client could not afford to hire an attorney and there were no LSC-funded, III-B funded, or pro bono legal services available; and
2. The attorney did not know the outcome at the time she closed the case

This Outcomes Study is part of a larger effort by the Hotline and the State of Georgia's legal services community to develop and focus resources on the most critical legal issues and the most vulnerable populations.³ The Outcomes Study helps us determine what types of cases can be handled by the Hotline, thus freeing up "full service" legal providers to litigate and provide services to clients who are not able to use a telephone service.

II. The Study

Appendix A contains a detailed description of the study methodology. In summary, we modeled our study on the AARP Foundation's 2006 Legal Hotlines Client Outcomes Study.⁴ We selected six categories of cases in which the Hotline routinely provides self-help legal advice:

1. Consumer
2. Public Benefits
3. Landlord-Tenant
4. Power of Attorney or Advance Directives
5. Qualified Income Trusts (QITs)
6. Probate and Wills

We drafted six different surveys, one for each of the six areas of law targeted. Each of the surveys contains approximately 40 questions. The first section of the survey captured demographic data, including indicators of social isolation: Does client live alone? Is client disabled and/or homebound?

The second section captured data on:

- the specific type of case,
- the specific action the attorney recommended,
- whether the attorney mailed written materials, and
- what specific written materials, if any, were mailed

The remainder of the survey captured data on:

- whether the client was able to take the specific action recommended,

³ The U.S. Administration on Aging awarded the Hotline and its partners a 3 year grant under which we are challenged to review the legal needs of vulnerable seniors, quantify and describe our capacity to serve these seniors, and re-examine how we have structured our legal services delivery network to determine if we can provide legal services more efficiently and effectively.

⁴ The methodology and results are summarized in the article "The Fate of Hotline Callers: What Managers Need to Know about the Results of AARP's 2006 Hotline Outcomes Follow up Study," by Ellie Crosby Lanier and Shoshanna Ehrlich, Management Information Exchange Journal, Spring 2007.

- whether the action solve the client’s problem
- whether the client understood the written materials
- whether the client called the Hotline back if she found that the action was too difficult to complete on her own and,
- outcomes data – e.g. monthly amount of food stamps received, amount of recovery in a consumer case, number of people retaining housing – which was not known at the time we originally closed the case.

Flagging Cases for the Survey

Attorneys flagged cases for the survey. To help the attorneys flag cases, we created “flagged case form” (Appendix B).

To give the client time to take the recommended action, we waited 6 weeks to 3 months to follow up with the client.

Conducting the Surveys

We conducted the surveys by telephone. We completed 174 surveys. Our goal was to complete 225 surveys (10% of the total number of cases involving the six targets areas of substantive law handled by the Hotline in 2009), but we think 174 surveys provides us with a rich understanding of our clients’ ability to undertake recommended action. We intentionally surveyed more clients in the consumer and public benefits categories. The majority of calls the Hotline receives involve consumer issues (including contract disputes, bankruptcy, debt collection) so we wanted to be sure to get a good sample size. We emphasized public benefits cases because we started an initiative to screen clients for benefits eligibility and wanted to find out if clients were able to obtain benefits.

III. Summary of Findings

Our findings show the Hotline’s self-help materials and advice can be used by seniors to achieve favorable outcomes in the following types of cases:

1. Debt collection harassment cases (sending letters to stop harassing calls)
2. Debt collection lawsuits (filing answers to raise common defenses)
3. Contract disputes
4. Credit report disputes
5. Landlord tenant disputes (where a dispossessory has not yet been filed)
6. Qualified Income Trusts
7. Simple probate cases

Our findings show that clients are not as capable of taking recommended actions in the following cases:

1. Mortgage disputes
2. Executing Financial Powers of Attorney and Advance Directives

3. Public Benefits applications and appeals, especially QMB/SLMB and veterans benefits.
4. Filing pro se lawsuits

Our findings also showed that:

- clients are confused or overwhelmed when we provide advice on more than one legal issue at a time,
- “disability”⁵ more than “age” was an indicator that the client would have more difficulty taking the recommended action.

As a result of these findings, the Hotline has already implemented the following changes which should increase the likelihood of success:

1. Created a “follow up” project in which volunteer attorneys follow up with clients who, because of disability or case type, may be less likely to take the recommended action. All power of attorney cases are now being flagged for follow up. We added a “follow up” function to our case management system to easily identify cases for follow up. As an added benefit, the volunteer can record quantitative outcomes that were not known at the time the case was closed.
2. Developed internal and external help for clients who need help with public benefits applications.
 - We recruited a non-attorney volunteer who assists seniors with on-line food stamps applications and hope to expand this effort.
 - We contacted the state health insurance assistance program (GeorgiaCares) to discuss the problems our clients have with the QMB/SLMB applications; GeorgiaCares responded very positively, providing us a direct contact who will help our clients with their applications.
 - We developed a new referral letter directing veterans to their local veterans service organization.
3. Encouraged attorneys to simplify advice letters by addressing only one legal issue per letter.

Over the next year, we will:

1. Improve our ability to capture quantitative outcomes and to improve the descriptive quality of our outcome measures. The Hotline will, in addition to the “follow-up” project described above, review, edit, and revise the categories of outcomes currently provided in our case management system. For example, we learned that clients experience significant relief after sending “do not call” letters to collection agencies, however, our current outcomes measures do not include a way to capture this benefit.
2. Plan for our next formal outcomes study, which we expect to undertake in summer/fall 2013.

⁵ During the intake process, we ask the client whether they have a physical or mental condition that they consider a “disability,” meaning any mental or physical condition that substantially limits the client's ability to perform one or more major life activities.

The remainder of the report presents our findings. The following two charts present a summary of selected findings. The six sections after the summary charts report the findings within each of the six areas of substantive law.

Outcomes Survey Results (By Category)

	Clients surveyed	Clients who took action Hotline recommended	For clients who took action, did things get better?	Outcomes discovered by conducting survey	Clients who said Hotline was helpful
Consumer	63	45 (71%) (1 client still plans on taking action)	Yes 76% (34) Mixed 16 % (7) (5 of 7 waiting for results) No 9% (4) (2 of 4 waiting for results)	\$112,207 debt avoided/recovery for 18 clients (including 5 lawsuits dismissed after clients filed answers; 3 corrected credit reports and 1 client eligible for homeownership program) 5 clients protected from garnishment 10 clients protected from harassing phone calls 1 client delayed foreclosure and submitted loan modification (under HAMP)	57 of out 63 (90%)
Public Benefits	46	27 (59%) (2 clients still plan on taking action) When Hotline spots benefits issue: 56% take action. When Client calls about benefits issue: 67% take action	Yes 59% (16) Mixed 11% (3) No 30% (8) (7 waiting for results)	\$3,275 monthly benefits (\$39,300 annual benefits) in 11 cases \$10,050 one-time benefit in 4 cases \$14 overpayment waived in 1 case	38 out of 46 (83%)
Landlord Tenant	16	13 (81%)	Yes 11 (86%) Mixed 1 (7%) No 1 (7%)	Prevented illegal evictions for 7 clients (12 individuals) Obtained \$2,187 monthly housing benefits (\$26,244.00 per year) for 3 clients Improved housing conditions, \$4,923 in repairs and other recovery for 4 clients (6 individuals)	13 out of 16 (81%)
Power of Attorney/ Advance Directive	18	8 (44%) (4 clients still plan on taking action)	Yes 88% (7) No 12% (1)	14 POAs and Advance Directives executed, valued at \$1,050 (calculated under State IIIB program rules; 14 docs @ \$75 doc)	18 out of 18 (100%)
Probate/ Wills	15	9 (60%) (4 clients still plan on taking action)	Yes 78% (7) Mixed 11% (1) No 11% (1)	\$38,500 amount protected/obtained in 2 probate cases (4 clients reported success but surveyor didn't get estimate of estate) 1 codicil executed	14 out of 15 (93%)
QIT	16	16 (100%)	Yes 11 (69%) Mixed 5 (31%) (4 waiting for decision; 1 spending down assets) No 0 (0%)	10 eligible for Medicaid benefits worth approximately \$40,000 per month (\$480,000 per year)	16 out of 16 (100%)

	Clients surveyed	Clients who took action Hotline recommended	For clients who took action, did things get better?	Financial Outcomes discovered by conducting survey	Clients who said Hotline was helpful
TOTAL	174 clients surveyed	68% (118) took the action recommend An additional 11 clients (6%) plan on taking the action and do not need further help	Yes 73% (86) Mixed 14% (17) (53% --9 clients--who reported “mixed” improvement said they were still waiting for the result of their action No 13% (15) (60% --9 clients—who reported “no improvement” said they were still waiting for the result of their action)	\$166,744 in one time awards or amounts protected \$5,462 awarded in monthly benefits (not counting the QIT; including QIT the monthly amount is \$45,462) Annually, the benefits total \$65,544 (not counting the QIT cases; if the QIT cases are included the annual amount is \$545,544) Helped 15 clients obtain public benefits	90% (156)

Recommendations for Improving Outcomes

	Action or type of case most difficult for clients to handle	Barriers --demographic	Recommendation for improving outcomes	Successful Actions and Practices
Consumer	Completing FDCPA form letters Filing a pro se lawsuit	Disabled	-Place follow up calls to disabled clients	-FDCPA letters bring relief -Answers to collections lawsuits result in dismissals (written materials very helpful)
Public Benefits	Understanding and applying for QMB/SLMB and veterans benefits Filing appeals and waivers	Disabled Lives alone	-Place follow up calls to all client for QMB/SLMB and partner with GaCares -Advise on one benefit at a time; advice letters should address one issue at a time. -Draft “generic” veterans benefits letter to encourage referrals to VSOs; place follow up calls -Clients need help filing appeals. Discuss findings with full service legal aid offices	-Identifying eligibility for food stamps, QMB, “other” benefits (LIHEAP, etc).
Landlord Tenant	Writing repair request to send to landlord	Disabled	-Develop simple form letter that client can use to request repairs. -In general, need to send written summary of advice	-Mailing summary of law and/or letter client can show landlord
Power of Attorney/ Advance Directive	Most difficult form to understand was the financial power of attorney	Living alone	-Place follow up calls to all clients	-Instruction letter very helpful
Probate/ Wills	No one action stood out as “too difficult”	Disabled	No change recommended	
QIT	None	None	No change recommended	-Trustee instruction letter very helpful

CONSUMER SURVEYS

“We are blessed to have you. Thanks to the Hotline, a \$1,900.00 judgment was removed from my credit report and I am now eligible for the Section 8 Homeownership program.”

- Hotline client (fair credit reporting case)

“I feel so relieved and I can sleep at night. I feel like I have a guardian angel.”

- Hotline client (collection agency harassment case)

Summary: A total of 63 clients completed the consumer survey. These 63 clients presented 71 consumer problems. The Hotline advised these clients to take one or more actions. 71% of clients (45) took the action the Hotline recommended. Of the 45 client who took the action the Hotline recommended, 76% (34) said that the action made things better, 16% (7) said the outcome was mixed (5 of the 7 clients reported a “mixed” outcome because they were still waiting for the results of the action), and 9% (4) said the action did not make things better (2 of the 4 clients reported “negative” outcome because they were still waiting for the results of their action).

Objective outcomes: \$112,207.00 debt avoided/amount recovered, including 5 lawsuits dismissed after clients filed answers); 10 clients protected from abusive collection agencies; 3 clients were able to get their credit reports corrected, which made one eligible for a section 8 homeowners program; 2 clients were able to file bankruptcy; one client’s foreclosure was stayed so she could apply for a loan modification under HAMP.

Subjective outcomes: 90 % of clients said the Hotline was “helpful.”

Demographics

Gender: Female 79% Male 21%

Age: All respondents were 60 or older. Approximately 57% were ages 60-69, 33% were between ages 70-79, and 10% were ages 80-89.

Income: 21% of respondents (13) were at or below poverty level. Almost 59% of respondents (37) were at or below 150% of poverty level, which is the eligibility cap for ALAS’s LSC funded programs. Almost 88% of respondents (55) were at or below 250% of poverty level.

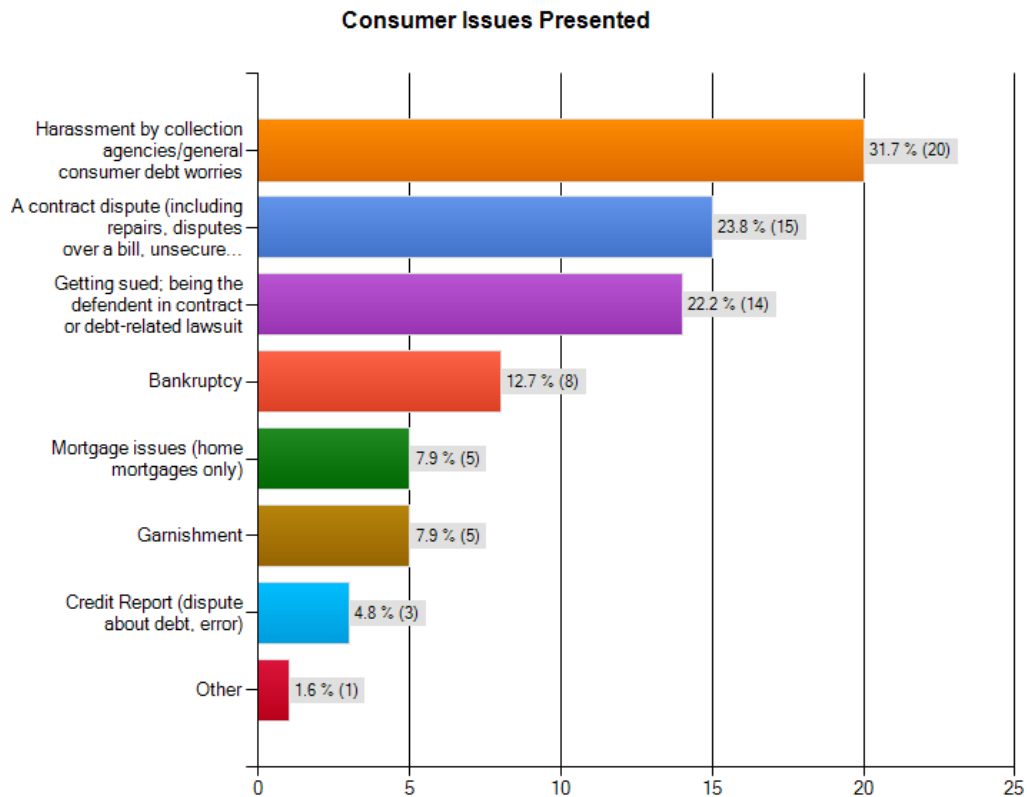
Indicators of Social Isolation: 80% of respondents reported at least one indicator of social isolation.

Race: 56% of respondents were White, 40% were African American, and only 3% were Hispanic.

Issues Presented

The 63 clients surveyed presented 71 distinct legal issues. Almost 32% of issues presented involved harassment by collection agencies and other debt problems and 24% were contract disputes. 22% of respondents had been served with a lawsuit. The remainder of issues involved: bankruptcy (12%), garnishment (8%), home mortgages (8%), and credit reports (4%). One case involved identity theft.

The following chart shows the issues presented.



The “other” issue listed in the chart was Identity Theft.

Actions Recommended and Rates at Which Actions Taken

The two top actions we recommended were:

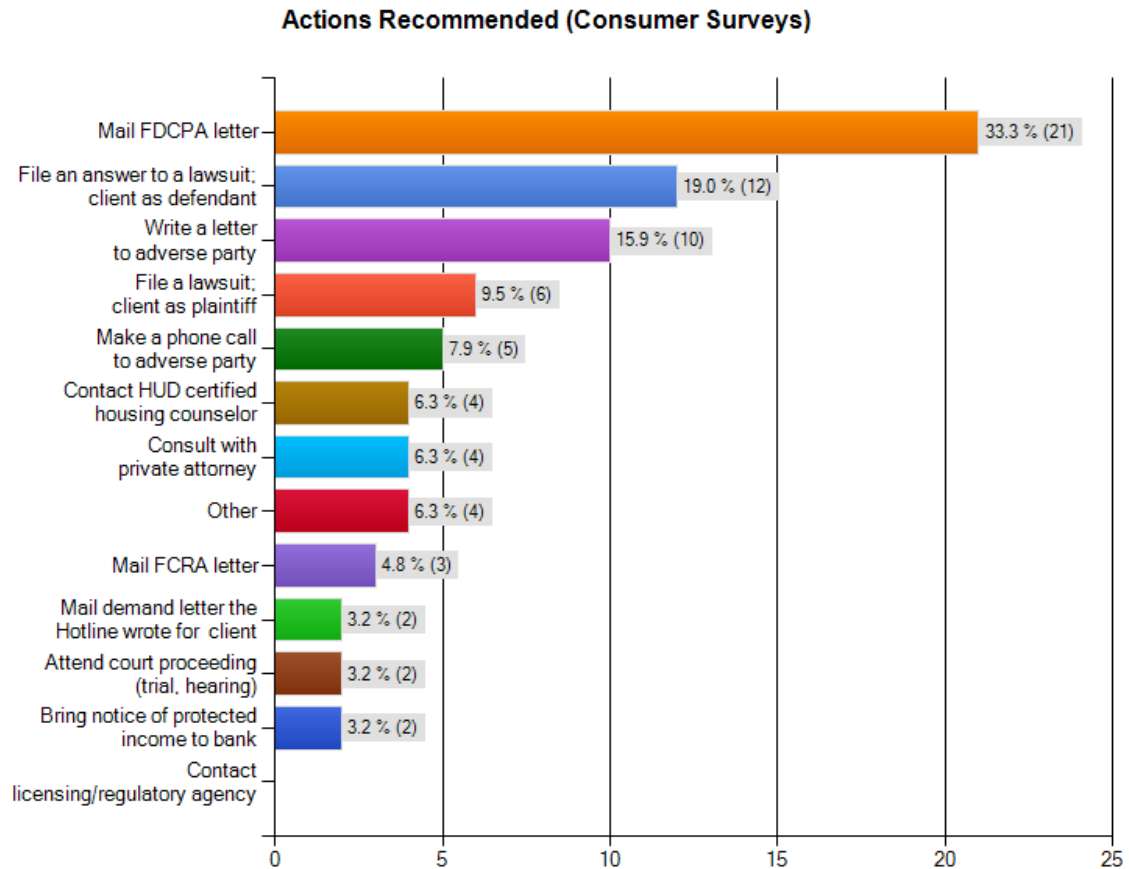
1. Fill out and mail form letter to a collection agency to stop harassing collection tactics. The Hotline refers to this form letter as a Fair Debt Collection Practices Act (“FDCPA”) letter. The Hotline sends clients an instruction letter along with the form letter.
2. File an answer to a lawsuit. The Hotline generally sends an instruction letter with common defenses and a sample answer.

Other actions recommended include:

- Calling or writing an adverse party in a contract dispute in order to assert a legal claim or demand,

- Filling out and mailing a “Fair Credit Reporting Act” form letter (“FCRA”) in order to dispute an error on the client’s credit report (such errors make it difficult for clients to rent apartments, increase the cost of borrowing, and other problems)

The following chart shows what actions the Hotline attorney advised the client to take (total number is greater than 63 because clients were often advised to take more than one action):

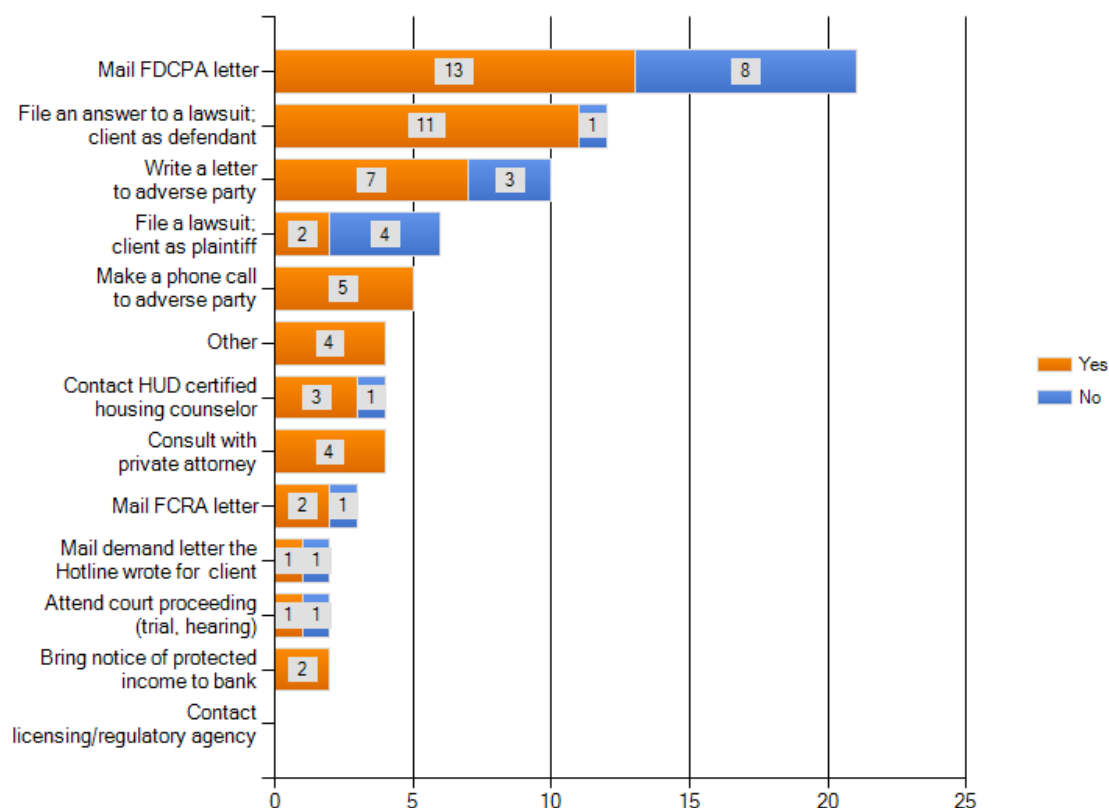


Seventy-one percent (71%) of clients (45 clients) took the action the Hotline recommended.

Did you take the action that the Hotline recommended? (Consumer Surveys) N=63)		
	Response Percent	Response Count
Yes	71%	45
No	29%	18

The following chart shows exactly which recommended actions clients did or did not take:

"Did Client Take Action?" by Type of Action



Action Recommended	Rate at which action was taken
Mail FCRA letter	66%
Mail FDCPA letter	62%
Mail demand letter that the Hotline wrote for me	100%
Write letter to adverse party	70%
Call adverse party	100%
File a lawsuit	33%
File an answer to a lawsuit	92%
Attend Court proceeding	100%
Contact HUD certified housing counselor	75%
Bring notice of protected income to bank	100%
Other	75%
Consult a private attorney	100%

The “other” actions referred to in the chart above include: contacting credit reporting agencies to place fraud alert; going through consumer credit counseling and pre-bankruptcy counseling; closing a bank account to prevent the bank from offsetting the account; and in the case of a collection-proof senior whose only income was social security, not retaining a private

bankruptcy attorney who had failed to advise client that client's social security could not be garnished.

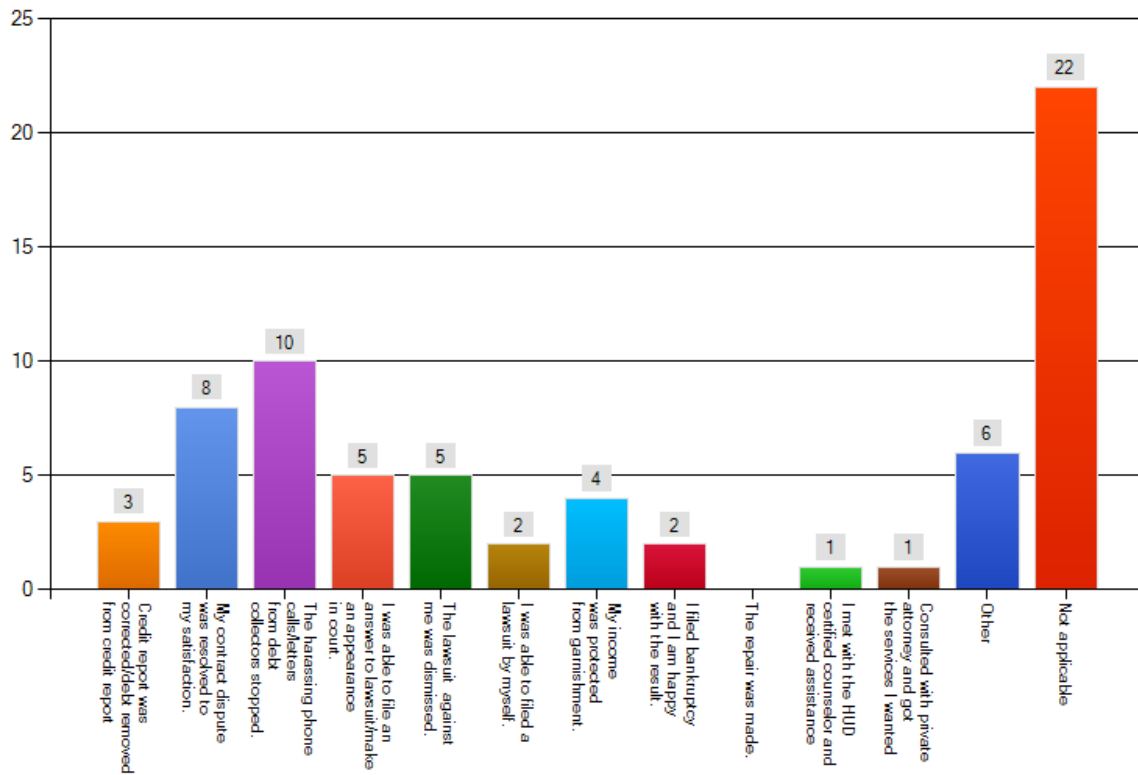
Did Taking the Recommended Action Help the Client?

Of the 45 client who took the action the Hotline recommended, 76% (34) said that the action made things better, 16% (7) said the outcome was mixed, and 9% (4) said the action did not make things better.⁶

Action Taken	Did things change for the better after you took the action that the Hotline recommended?		
	Yes	No	Mixed
Mailed the FCRA letter	100%	0	0
Mailed the FDCPA letter	100%	0	0
Mailed the demand letter that the Hotline wrote for me	100%	0	0
Wrote a letter to adverse party	71%	15%	15%
Called adverse party	75%	0	25%
Filed a lawsuit	0	0	100%
Filed an answer to a lawsuit	83%	0	17%
Appeared in court for a legal proceeding	100%	0	0
Contacted HUD certified housing counselor	33%	67%	0
Took notice of protected income to bank	100%	0	0
Other	100%	0	0
Contacted or hired a private attorney	25%	25%	50%

⁶ Greater than 100% because of rounding

If things did change for the better after you took the recommended action, how did things change?



Of the 34 clients who responded that “things got better,” twenty (20) reported quantifiable financial benefits totaling \$112,207.00. The remaining 14 clients reported benefiting we were unable to quantify the benefit. Of the 20 clients who reported quantifiable financial benefits, 16 avoided excessive or unlawful debt totaling \$62,913 (this includes 5 cases in which a collections lawsuit against client was dismissed after client filed an answer), 3 recovered \$48,194, and one saved \$1,100 in attorney fees.

Two cases illustrate the impact brief services can make. In the first case, a nursing home sued our 79 year old client for unpaid fees. Our client was terrified the nursing home would “take” her home. The Hotline explained the rules of evidence governing admissibility of business records, in this case, billing records. At trial, the nursing home failed to properly introduce business records to prove the debt. The judge dismissed the lawsuit with prejudice and our client avoided over \$7,000 in debt. In the second case, our client discovered that a credit card company filed a \$5,000 judgment lien against her home. The client never had an account with the company, but did have the same name as the “real” defendant. The client’s repeated calls to the credit card company fell on deaf ears. The Hotline wrote demand letter that the client could sign and mail to the judgment creditor. The judgment creditor corrected the mistake and removed the lien.

As mentioned above, 14 clients reported a benefit but we were not able to quantify that benefit. Those 14 clients include:

1. Three clients who succeeded in getting incorrect debt information removed from their credit reports. For example, after getting an incorrect judgment removed from her credit report, one client was able to qualify for the Section 8 homeowners program. Because she has not yet purchased a home, we don't know the exact value of the Section 8 benefit she will receive.
2. One client who delayed foreclosure after requesting a loan modification application from the lender and getting help from a housing counselor. Again, we know the client has benefited, but we do not know the exact value of the benefit.
3. Ten (10) clients who reported that harassing phone calls from collection agencies stopped. These phone calls are more than an annoyance to many seniors. The phone calls terrify many seniors, disrupting sleep, causing an increase in blood pressure, and other mental and physical problems. We were very happy to learn that the form letters to collection agencies are working.

Clients with Mixed Results

Seven (7) clients reported mixed results. Five of the clients who reported "mixed" results said that things were not better because they were still waiting for the result of their actions, which included filing affirmative lawsuits, filing an answer to a lawsuit, and filing bankruptcy.

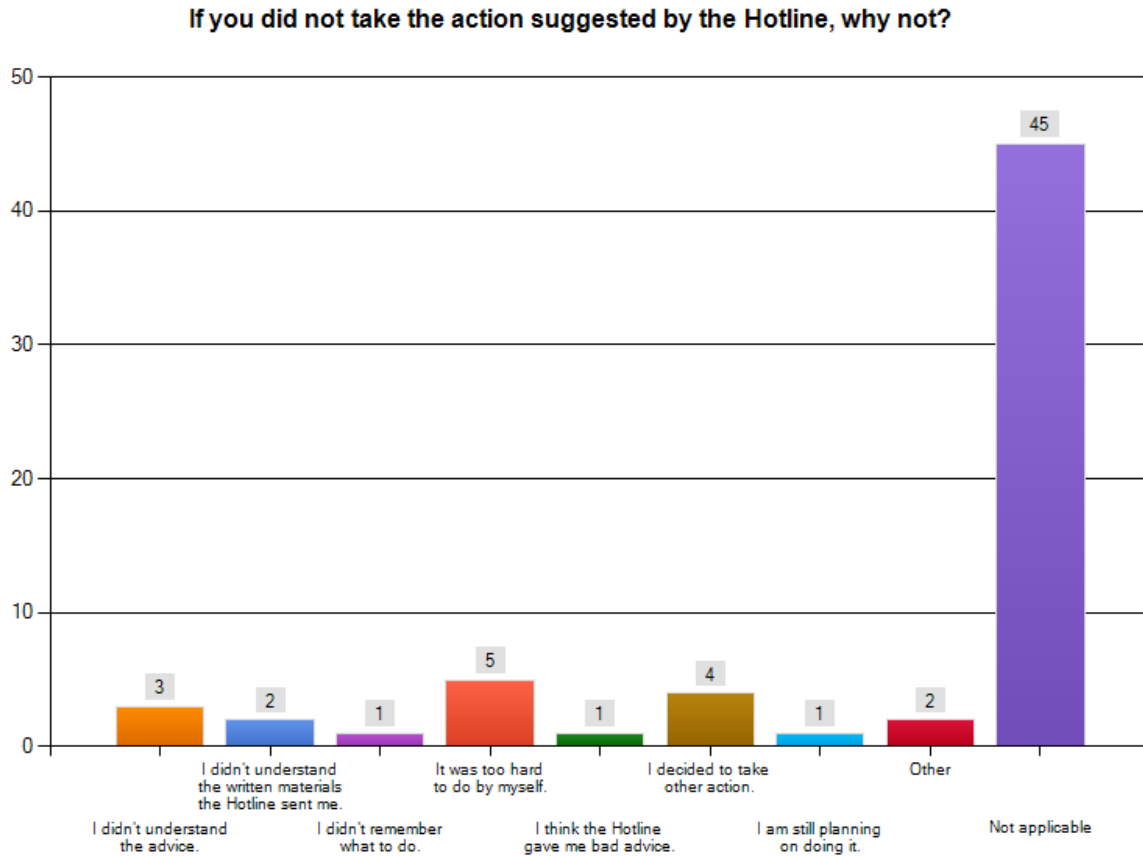
Clients for whom taking action did not make things better

Four (4) clients said that the action did not make things better. Two of these clients said things were not better because they were "still waiting for the result of my action." These two were clients had contacted housing counselors but did not get their problem resolved.

The third client reported that the legal services program to whom we had referred the client did not take the case or provide helpful information. The fourth client reported that although she took the action recommended (contacting her former bankruptcy attorney), she still did not understand why she owed a debt that she believes should have been discharged.

Client who didn't take Action

29% (18 clients) didn't take the action the Hotline recommended. The chart below shows for each recommended action, why the client says she did not take the action. The total number of responses is greater than 18 because clients could give more than one reason.



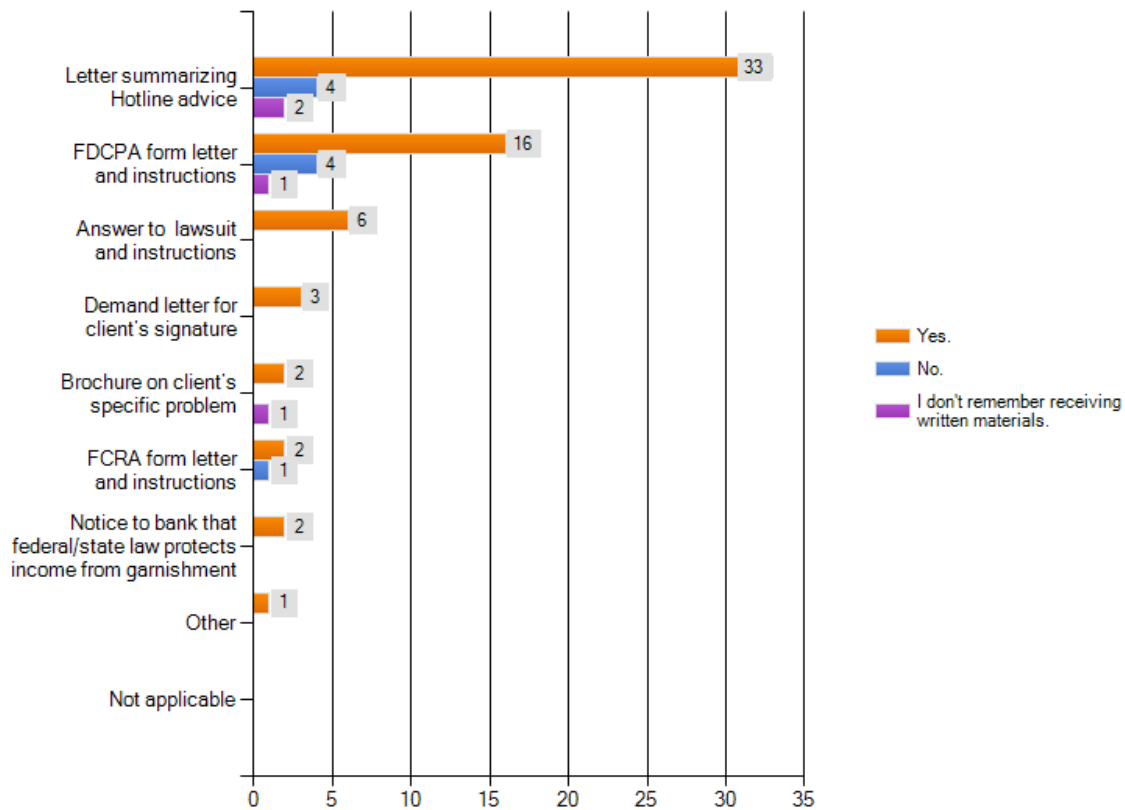
None of the clients who said they “didn’t understand our advice or written materials” or “found the action too hard to take” called the Hotline back! When we asked why, two said that they didn’t think the Hotline would take further action, one was embarrassed to admit he needed more help, one thought the Hotline gave her bad advice, but the majority, a total of 8 stated that they just didn’t think of calling us back!

Written Materials

We sent written materials to 81% (51) of the clients surveyed. Two of these clients didn’t remember receiving written materials. Therefore, the total number of client who could answer questions about the helpfulness of written material is 49.

The following chart shows what materials were sent to clients and whether the client understood the materials.

Did Client Understand Written Materials (Consumer Surveys)



Eighty-six percent (42 out of 49) of clients who remembered receiving written materials said that the written materials were easy to understand. Of those 42 clients who said the written materials were easy to understand, 35 took action and 7 didn't take action.

Three of the 42 clients who said the materials were easy to understand, said that the materials did not help them: two clients said the actions were too difficult for them to take on their own and one client said the written materials didn't answer his question

Of the remaining clients who understood the materials but didn't take action: one client said the actions didn't seem worth the effort, one client said he was still planning on taking the action recommended, and one client said he had taken already take the action we recommended.

Referrals

The Hotline referred seven clients to either a LSC/Title IIIB legal service provider or to a pro bono project.

Five of the seven clients were referred said that the referral was not helpful. Four of those seven said that the organization that we referred them to did not provide any useful information and three said that the organization was not helpful because the organization did not take their case. (Clients could give multiple answers).

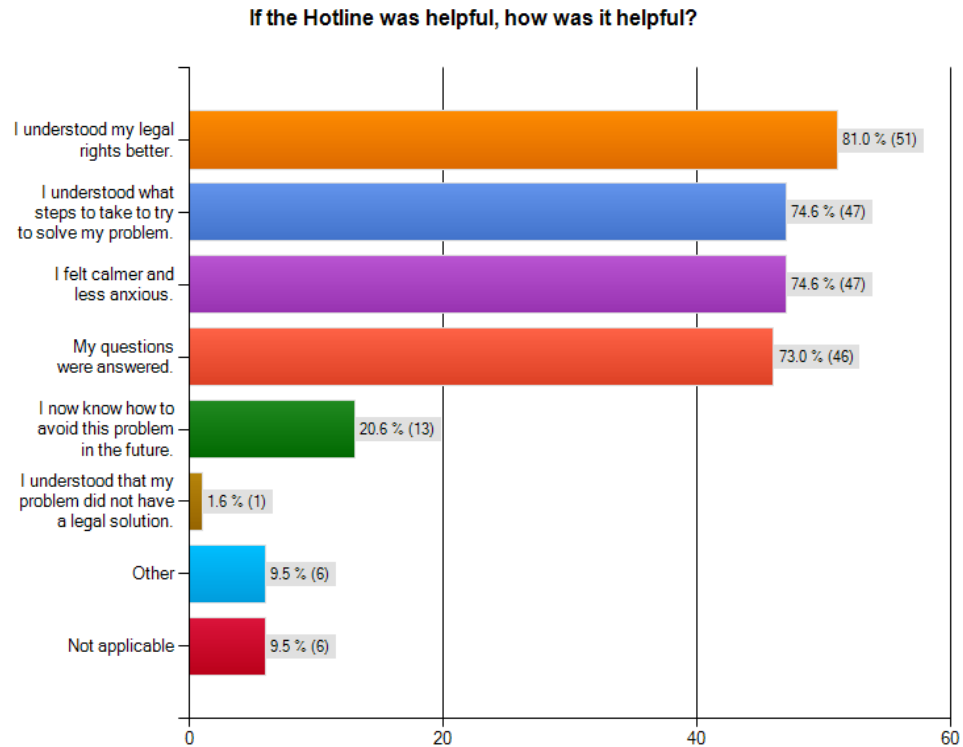
Two of the seven clients who were referred said that the referrals were helpful. Those two said the referrals were helpful because the organization took their case.

Overall Satisfaction

“I felt I could call back with any questions. The attorney I spoke with was patient and caring. I am so glad we have the Hotline as a resource.”

- Hotline client

91% of clients who took the consumer survey reported that the Hotline was helpful.



(Total answers are greater than 63 because respondents could choose all that apply)

8% of clients (6 out of 63) said that the Hotline was not helpful.

If the Hotline was not helpful to you, why not? N=6

Answer Options (client could choose more than one answer)

The Hotline didn't answer my questions.
 The Hotline was not able to give me a free lawyer.
 I didn't understand what the Hotline attorney told me.
 What the Hotline attorney told me made me feel more worried.
 I think the Hotline attorney gave me bad/incorrect advice.
 Other

Response Count

2
 2
 1
 1
 2
 1

One client thought that the Hotline gave her incorrect advice. She had contacted the Hotline because she thought her bank failed to apply overdraft protection to her account, resulting in fees of \$250. We advised the client to bring copy of overdraft protection contract to the bank and speak to a manager. The “other” comment was that the client felt “rushed” by the Hotline attorney.

Public Benefits

“The Hotline gave me ‘instant help’ and returned my call promptly. I now know I have someone to turn to when I have a problem.” -- Hotline client

Summary: A total of 46 clients completed the public benefits survey. In the majority of the flagged cases, the Hotline attorney, not the client, spotted the public benefits issue. 59% of clients (27) took the action recommended. Clients were least likely to take action in veterans benefits and QMB/SLMB cases. Only half of the clients (4 out of 8) who were advised to file an appeal or waiver took action.

Objective Outcomes: Of the 33 clients who were advised to apply for benefits, 19 (58%) applied. However, those who did apply had a high rate of success: 63% of clients who applied for benefits received the benefit for which they applied, with 1 client still waiting for an eligibility determination.

Subjective Outcomes: 83% of clients said that the Hotline was helpful, which is interesting since far fewer, 59%, took the action we recommended.

Demographics

Gender: Female 74 % (34) Male 26% (12)

Age: All respondents were 60 or older. 52% (24) were ages 60-69, 27% (17) were ages 70-79, 8% (4) were ages 80-89, and 2% (1) were 90+.

Income: 33% were at or below poverty level. 78% were at or below 150% of poverty level, which is the eligibility cap for ALAS's LSC funded programs. 98% respondents were at or below 250% of poverty.

Indicators of Social Isolation: 76% of respondents reported at least one indicator of social isolation.

Race: 52% of respondents were African American, 41% were White, 4% were “Other”/Multiracial, and 2% were Hispanic.

LSC funded service area: 34 respondents were in the ALAS service area and 12 were in the GLSP service area.

Issues Presented

Twelve of the 46 clients surveyed called the Hotline specifically because of a problem with public benefits. In 74% of the public benefits surveys (34 cases), the client called about something other than a public benefits issue (for example, a landlord tenant issue or neighbor dispute). The Hotline attorney, as part of standard screening, advised the client that he or she may be eligible for one or more public benefits. Thus, the majority of cases included in the survey are cases in which the Hotline attorney advised the client to apply for benefits. Two years ago, the Hotline decided to screen all clients for public benefits eligibility. The Hotline attorneys especially focused on food stamps, Medicare Savings Program (QMB, SLMB), and veterans benefits. We invested time in attorney training and developing written materials. The outcomes study lets us look at the results of this effort.

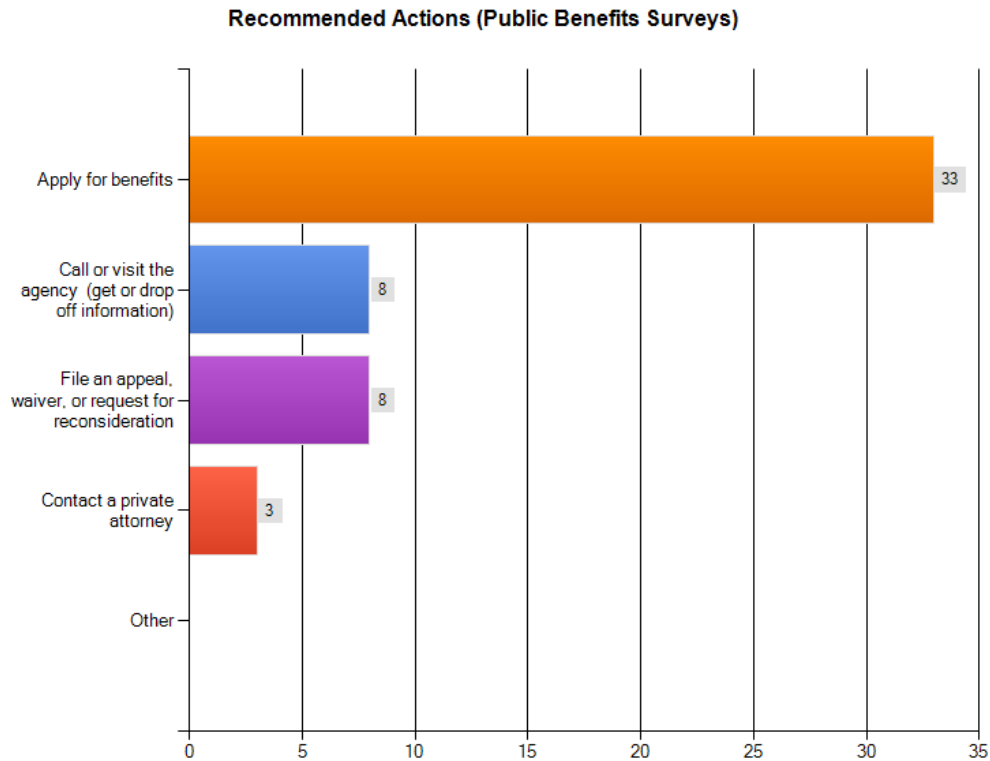
Did Hotline attorney spot eligibility for benefit?	N=46	
Type of Benefit	Yes (34)	No (12)
Veterans Benefits	10	2
Food Stamps	13	5
Social Security	1	2
SSI	0	3
Medicare	1	0
Medicare Savings Programs (QMB, SLMB)	10	0
Medicaid (not QMB, SLMB)	2	0
Other benefits	5	0

The “Other Benefit” referred to in the chart above included: LIHEAP, TANF, Indigent Care Trust Fund, and Crisis Intervention Service Payment grant.

The 12 clients who called with a specific public benefits problems presented the following problems: applying for benefits (3), application denial (3), termination of benefits (2), overpayment (2), reduction in benefits (1). Two “other” problems clients called about involved a disputed co-pay under a veterans health insurance program and the amount of food stamps to which client was entitled. Note that the total number of problems is greater than 12 because clients could have more than one problem.

Actions Recommended and Rates at Which Actions Taken

The most common action recommended was “apply for benefits.” We advised 33 clients to “apply for benefits.” We advised 8 clients to “call or visit an agency to drop off or pick up information” to retain eligibility or increase the amount of benefits received. We advised another 8 clients to file an appeal or waiver. Finally we advised 3 clients to contact a private attorney. The following chart shows the recommended actions.



59% of clients took action.

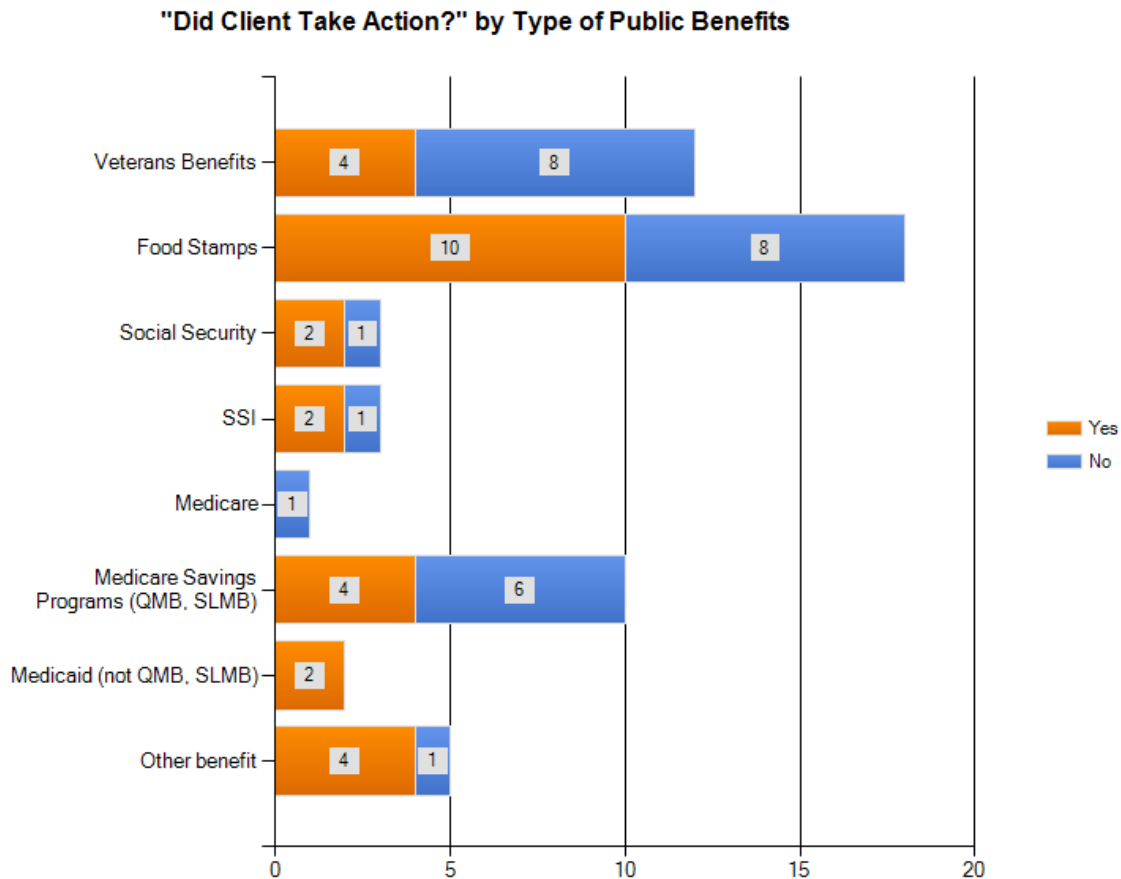
Did Client Take Recommended Action?	N=46	
Yes	27	59%
No	19	41%

The following chart shows the rates at which specific actions were taken.

Rates at which Specific Actions were Taken			
	Number of times client was advised to take the action	Number of times client took the action	Rate at which action was taken
Contact a private attorney	3	3	100%
Apply for benefits	33	19	58%
Call or visit the agency (get/drop off information)	8	5	63%
File appeal, waiver, request for reconsideration	8	4	50%

The above chart shows that only half of the clients filed an appeal or waiver and only 58% applied for benefits.

As the next chart shows, the type of benefit appears to make a difference as to whether the client takes actions. Cross tabulating the type of public benefit with the question “did the client take action shows that clients are least likely to take action in Veterans Benefits and Medicare Saving Programs (QMB/SLMB) cases.



Did Taking the Recommended Action Help the Client?

Did taking action make things better for the clients who took the action recommended by the Hotline? Fifty-nine percent (59%) reported that things were better; 30% reported that things were not better; and 11% reported a mixed outcome.

Did things change for the better after Client took the action that the Hotline recommended? N=27		
	Percentage	Number of clients
Yes	59%	16
No	30%	8
Mixed	11%	3

The following tables look at the specific action recommended and whether things got better for the clients who took those actions.

“Did Things Get Better?” by “Type of Action Recommended”			
	Yes	No	Mixed
Applied for benefits	63%	32%	5%
Call or visit the agency (get or drop off information)	80%	20%	0%
Filed an appeal, or a request for waiver or reconsideration	50%	0%	50%
Contacted or hired a private attorney	0%	33%	67%

The following table shows by type of public benefit, the number of clients who took action, the number of clients who benefits from the action and the specific positive outcome for the client. We created this chart to help us see whether clients who took action were able to benefit. This chart shows that for certain types of benefits, for example, food stamps, clients may be more willing to take action, but less successful after taking the action. For other types of benefits, clients are less likely to take action, but are more successful when they do take action—for example QMB/SLMB.

	Veterans Benefits 4 out of 12 took action	Food Stamps 10 out of 18 took action	QMB/SLMB 4 out of 10 took action	Social Security Disability 2 out of 3 took action	SSI 2 out of 3 took action	Medicare 0 out of 1 took action	Medicaid (Spend-down) 2 out of 2 took action	Other benefits 4 out of 5 took action
Received Benefits	1	5	3	--	1	--	2	3
Worked things out, satisfied	--	--	--	--	1	--	--	--
Contacted private attorney	--	--	--	2	--	--	--	--
Other positive change	1	--	--	--	--	--	--	--

We were not able to quantify all the benefits received by clients who responded that “things got better.” For example, two clients started receiving Medically Needy Spend-down, but did not yet know which past or future medical bills Medicaid would cover. The benefits we could quantify include: \$3,275 in monthly benefits, \$10,050 in one time benefits, and a \$14 waived overpayment.

For the clients who took action but things did not get better and/or things were mixed, 7 out of 11 (63%) were still waiting to hear back from the agency.

Okay, so things didn't get better after you took action. Why not? N=11	
	Response Count
I contacted a private attorney but the attorney did not take my case	1
My application for the benefit was rejected.	2 (18%)
I am still waiting to hear back from the agency.	7 (63%)
Other	1

The “other” reason referenced in the chart above involved a client whose unreimbursed medical expenses should have entitled her to an increase in monthly food stamp benefits. The State of Georgia does not consistently ask seniors who receive or are applying for food stamps about medical expenses. The Hotline developed a flyer that it sends to seniors who have significant medical expenses; the Hotline advises seniors to take this flyer to their caseworkers and ask to have their medical expenses taken into account. The client surveyed reported that “I brought the letter the Hotline mailed me to my DFCS case worker, but she did not do anything.” This client did not call the Hotline back because she said she was “too frustrated.”

Why Client did not take Action

Why did 19 clients (41%) not take the action recommended? The majority did not understand the advice and/or said the action was too difficult to do on their own.

If you did not take the action suggested by the Hotline, why not? N= 19	
Answer Options (client could choose more than one answer)	Response Count
I didn't understand the advice/ written materials.	10 (53%)
I didn't remember what to do.	6 (32%)
It was too hard to do by myself.	8 (42%)
I think the Hotline gave me bad advice.	0
I decided to take other action.	0
I am still planning on doing it.	2 (10%)
Other	4 (21%)

Other reasons for not taking action:

1. One client did not apply for food stamps because all his friends told him that the most he would receive would be \$10 per month.
2. One client said applying for food stamps was “not worth the effort.”
3. One client who originally called the Hotline about bankruptcy and debt problems said he did not apply for QMB because all he could think about was the bankruptcy. In addition, he did not understand the written materials the Hotline sent him.

"If you did not take the action suggested by the Hotline, why not?" by Type of Benefit

N=19 (client could choose more than one answer and could be advised about more than one benefit)

	Veterans Benefits	Food Stamps	Social Security	SSI	Medicare	QMB/SLMB	Medicaid	Other Benefits
I didn't understand the advice.	2	3	1	0	0	2	0	0
I didn't understand the written materials.	3	2	0	0	0	1	0	0
I didn't remember what to do.	3	4	1	0	1	3	0	1
It was too hard to do by myself.	2	2	0	1	0	3	0	0
I am still planning on doing it.	2	0	0	0	0	0	0	0
Other	0	2	0	1	0	1	0	0

4. One client did not file an appeal in her social security case because she said the SSA caseworker told her that he would throw the appeal away.

Written Materials

We sent written materials to 40 out of the 46 clients surveyed. Of the 40 clients to whom we sent written materials, 37 remembered receiving them. The most common written material sent was a letter summarizing the Hotline attorney's advice.

What Written Materials did Hotline Send? N=40	Response Count
Letter summarizing Hotline advice	40
Application for QMB/SLMB or other program	9
A request for an appeal & hearing	0
"Guide to Benefits Programs for Older Georgians" (DHS booklet)	2
Georgia Cares program brochure	3
Did not send written materials	6

Only 62% of clients understood the written materials we sent.

Did client understand the written materials? N=37	Response Count
Yes	23 (62%)
No	14 (38%)

We asked clients which written materials they did or did not understand. We also asked whether the written materials helped the client with their problems. The following table displays the results to these questions.

Did Client understand Written Materials?	Yes	No	Percent who understood materials	Percent who said materials helped
Letter summarizing Hotline advice N=40	23	14	62%	54%
Application for QMB/SLMB N=9	4	5	44%	44%
"Guide to Benefits Programs" (DHS booklet) N=2	0	2	0%	0%
Georgia Cares program brochure N=3	0	3	0%	0%

As the above table shows, only 44% of clients could understand the QMB/SLMB application. This finding indicates that we need to follow up with clients whom we advise to apply for QMB/SLMB and encourage the clients who need help filling out the application to call Georgia Cares. No clients understood either the Guide to Benefits or the Georgia Cares Brochure, but the sample size for both materials is very small.

Sixty-two percent (62%) of clients understood the Hotline's letters summarizing advice. We reviewed the letters and found that clients were least likely to understand letters that contained information and advice about more than one public benefit and/or about a different legal issue, such as landlord-tenant or consumer. So we will encourage attorneys to address one benefit and one legal issue at a time with clients.

Did the written materials help you with your problem? (N=37)		
Answer Options	Response Percent	Response Count
Yes	54%	20
No	46%	17

The main reason the materials were not helpful was that the client did not understand the materials.

If the written materials were not helpful, why not?		
Answer Options	Response Percent	Response Count
The written materials didn't answer my questions.	2.2%	1
I didn't understand the written materials.	30.4%	14
I understood the materials, but the actions suggested were too hard for me	4.3%	2
The actions recommended in the written materials	2.2%	1

didn't seem worth the effort.		
I am still planning on reading & following the advice in the written materials.	0.0%	0
Other	4.3%	2

"Why Written Materials Not Helpful" by Type of Public Benefit

(N=18)

	Materials didn't answer my questions.	I didn't understand the materials	I understood the materials but action was too hard for me	Understood, but benefit not worth the effort	Response Count
Veterans Benefits	0	5	0	0	5
Food Stamps	0	5	1	1	7
Social Security	1	1	0	0	2
Medicare	0	1	0	0	1
Medicare Savings Programs (QMB, SLMB)	0	6	1	0	6
Other benefit	0	1	0	0	1

Referrals

No referrals to other providers of free legal services

Overall Satisfaction

83% of client said that the Hotline was helpful.

On the whole, did you find the Hotline to be helpful? (Public Benefits survey)
N=46

	Response Percent	Response Count
Yes	83%	38
No	17%	8

If the Hotline was helpful, how was it helpful? (Public Benefits Survey)
N=38

Answer Options (total is greater than 38 because client could choose more than one answer)	Response Count
I understood my legal rights better.	25
I understood what steps to take to try to solve my problem.	24
I felt calmer and less anxious.	21
My questions were answered.	17
I now know how to avoid this problem in the future.	2

Other	2
-------	---

The two “other” responses noted in the chart above came from two clients. The first client said hotline was helpful with the original reason he has called (foreclosure) but said that he didn’t understand the advice about applying for Veterans Benefits. The second client said the Hotline “gave me instant help and returned my calls promptly;” however he was not able to take the recommended action (apply for QMB) because the application was too difficult for him to do on his own.

The number one reason clients said that the Hotline was not helpful was “I didn’t understand what the Hotline attorney told me.”

If the Hotline was not helpful to you, why not? (Public Benefits Survey) N=8	
Answer Options	Response Count
The Hotline didn’t answer my questions.	0
The Hotline was not able to give me a free lawyer.	1
I didn’t understand what the Hotline attorney told me.	4
What the Hotline attorney told me made me feel more worried.	0
I think the Hotline attorney gave me bad/incorrect advice.	1
Other	2

Recommendations:

The study shows that clients are confused when the attorney addresses more than one issue at a time. 53% of clients who did not take action said they didn’t understand either the advice we gave or the written materials.

However, the study also shows that when the client does apply for benefits, the client is very likely to receive the benefits. This shows that the Hotline is doing a good job screening clients for benefits.

To improve our services and the likelihood that clients will apply for benefits, we have adopted the following practices:

- (1) Continue to screen for benefits, but advise client on one issue at a time; if the attorney thinks the client may be eligible for a public benefit, the attorney should schedule a second phone call with the client.
- (2) Follow up with clients whom we advise to apply for QMB/SLMB and emphasize in our written materials that client should contact GeorgiaCares. We will also share our findings with GeorgiaCares and the Area Agencies on Aging and explore ways to improve referrals so that our clients get the help they need.

(3) Create a simple flyer about veterans benefits with an emphasis on encouraging client to contact her local VSO and provide the number to the local VSO rather than an “800” number or the VA’s website;

(4) Assist clients with on-line food stamps applications. We have recruited one volunteer for this project and will work on recruiting other volunteers.

Landlord Tenant

“The Hotline gave me hope. Until I called the Hotline, I didn't know there was anyone out there for me, and I had started packing to move.”

-- Disabled 67 year old woman living alone in subsidized housing in rural Georgia.

A total of 16 clients completed the consumer survey. 81% of clients (13) took the action the Hotline recommended.

Of the 13 clients who took the action the Hotline recommended, 85% (11) said that the action made things better, 7% (1) said the outcome was mixed, and 7 % (1) said the action did not make things better.

Objective outcomes: We prevented 7 clients and their family members (12 individuals) from being evicted from their rental housing. We preserved housing benefits for 3 clients (4 individuals) worth approximately \$2,187.00 per month (\$26,244.00 per year). We helped 6 individuals obtain improved housing conditions worth approximately \$4,923.00.

Subjective outcomes: 81% of clients said that the Hotline was helpful. 100% of these clients said they understood their legal rights better.

Recommendations: This is a quite small sample size; however, it appears that clients understand the advice we give and, for the most part, are successful when they take the actions we recommend.

Demographics

Gender: Female 69 % (11) Male 31% (5)

Age: All respondents were 60 or older. 11 were ages 60-69, 4 were ages 70-79, and 1 was aged 80-89.

Income: 50% of respondents were below poverty level. 100% of respondents were at or below 250% of poverty level.

Indicators of Social Isolation: 14 of the 16 clients surveyed (88%) had at least one indicator of social isolation. 10 (63%) lived alone and 5 (31%) were disabled.

Race: 31% (5) of respondents were White, 69% (11) were African American.

LSC funded service area: 12 clients were in the ALAS service area and 4 were in the GLSP service area.

Issues Presented

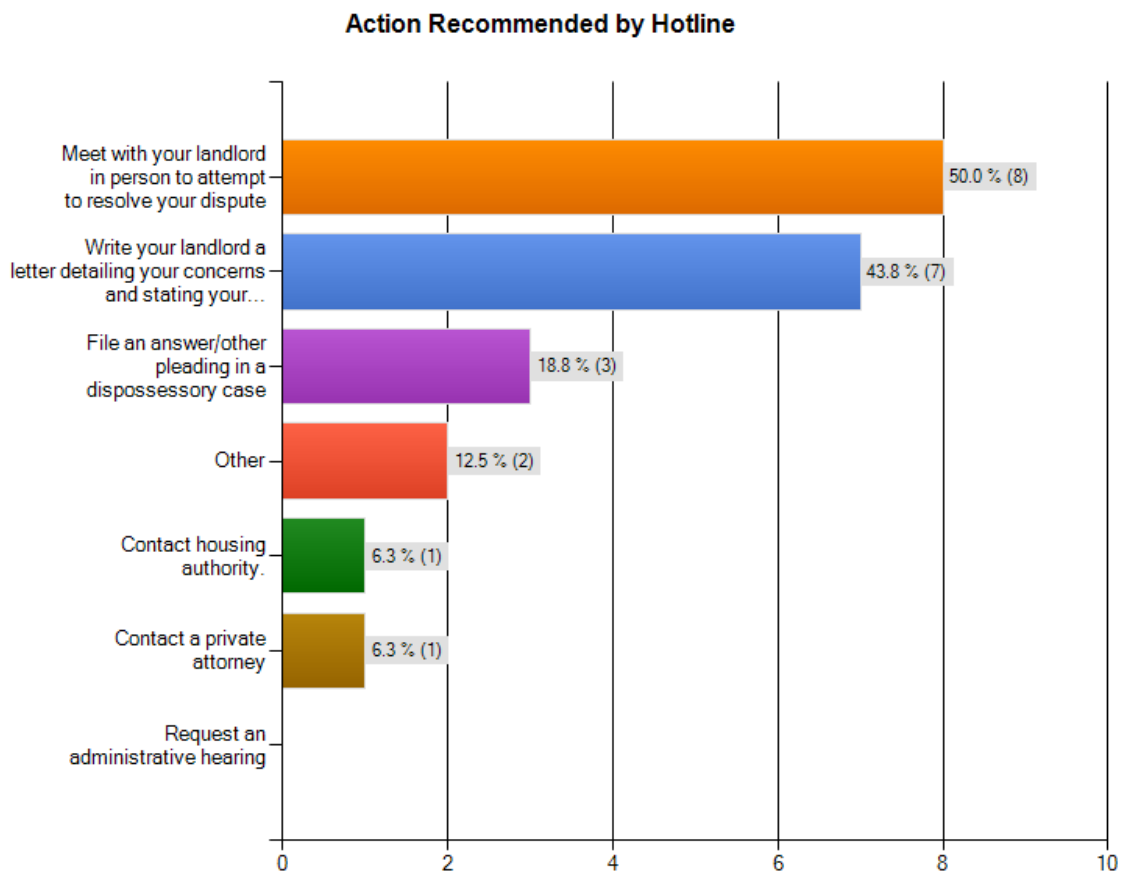
The problems fell into one of three categories: evictions, lease terminations, housing conditions. Six clients were facing eviction, four were facing lease terminations, and six had problems with their landlords not making repairs and/or paying utilities.

Issues Presented (Landlord Tenant Survey) N=16		
	Response Percent	Response Count
Eviction	37.5%	6
Housing conditions/Repairs/Diminution	37.5%	6
Lease termination	25.0%	4

Action Recommended and Rates at Which Action Taken

Most clients called the Hotline after the landlord had threatened to evict the client (or terminate the lease) but before the landlord had filed a dispossessory action in Court. For example, an elderly woman lived by herself in Section 8 housing for several years. Without warning, the housing authority sent the woman a lease termination notice. The housing authority claimed that the woman failed to provide proof of her divorce; of course, during the many years client was on the section 8 program, the housing authority had never asked for documentation of the divorce. The Hotline helped the woman request an informal hearing (which delayed the termination) and obtain a copy of her divorce decree from the proper Court. The client retained her Section 8 benefits and her home!

The following chart shows the actions that the Hotline recommended:

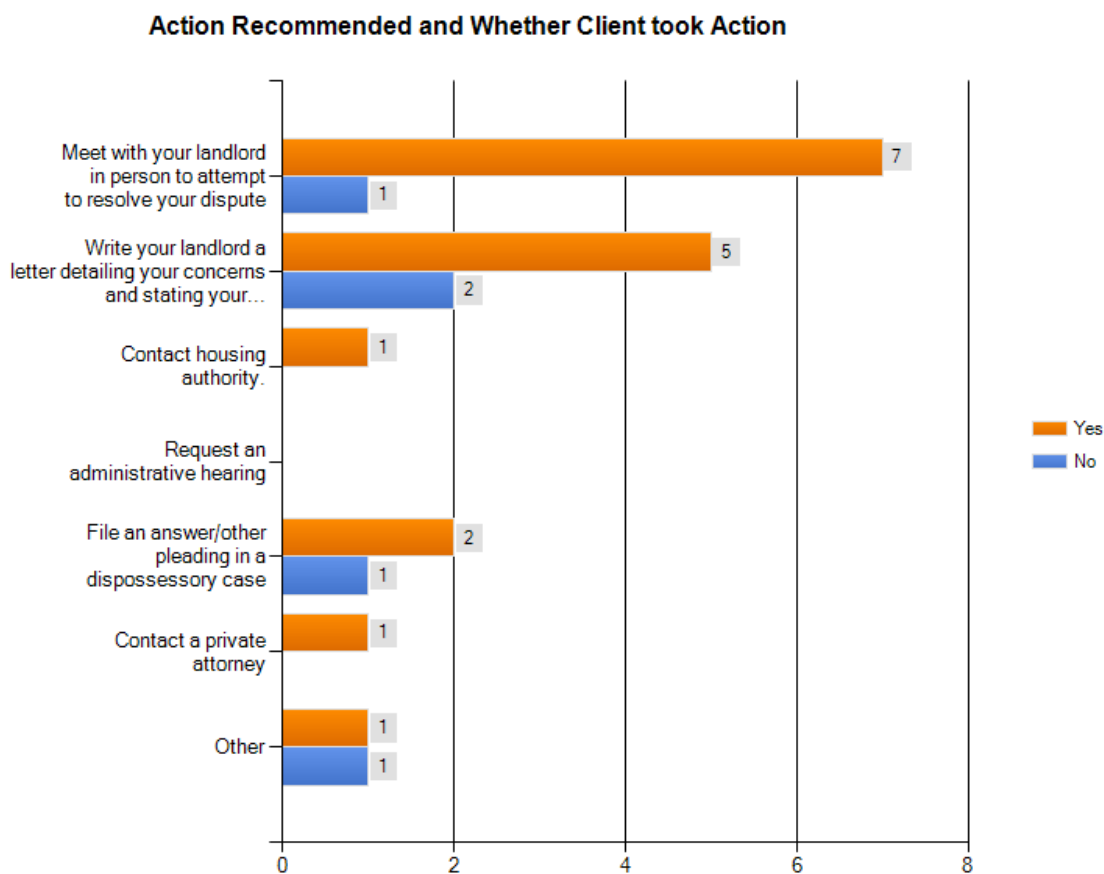


The two “other” actions recommended were to call code enforcement and to keep paying rent.

Eight-one percent (81%) of clients took the action we recommended

After you talked to us, did you take the action that the Hotline advocate suggested? (Landlord Tenant Surveys) N=16		
	Response Percent	Response Count
Yes	81%	13
No	19%	3

The following chart shows whether the client took action by type of action recommended.



The two “other” recommended actions referenced in the chart were to (1) continue to pay rent (the client did continue to pay rent) and (2) call code enforcement (the client did not call).

Did Taking Action Help the Client?

Of the 13 who took the action recommended, 11 reported that things got better; one reported that things did not improve, and one reported a mixed outcome⁷.

⁷ The client who reported a “mixed” outcome stated that the landlord fixed the broken air conditioning, but had not yet repaired the leak in the roof.

Did things change for the better after you took the action that the Hotline recommended? (Landlord Tenant Surveys) N=13

	Response Percent	Response Count
Yes	86%	11
No	7%	1
Mixed	7%	1

The quantitative outcomes for the clients' surveys included:

- Preventing 7 clients (12 individuals) from being unlawful evicted from their rental housing.
- Preserving housing benefits for 3 clients (4 individuals) worth approximately \$2,187.00 per month (\$26,244.00 per year).
- Obtaining improved housing conditions valued at approximately \$4,923.00 for 6.

If things did change for the better after you took the recommended action, how did things change? (Landlord Tenant Surveys) N=11

Answer Options (clients could choose more than one response)	Response Count
The landlord and I came to an agreement that I am okay with.	5
The landlord made the repairs I requested.	2
I was not evicted.	6
I retained my voucher/public housing.	1
Other ⁸	1

Why didn't the Client take the Action Recommended?

Three out of the 16 clients surveyed did not take the action the Hotline recommended. One client who did not take the action recommended said that he decided to take other action (instead of filing an answer to a dispossessory, he decided to move to an assisted living facility).

Two clients said the action was too hard to do on their own. In both cases, the Hotline advised the client to draft and mail the Landlord written notice of the repair. Neither client felt that they could draft this type of letter. The Hotline did not send either client written materials. As a result of this finding, the Hotline will draft and mail a form letter that clients can use to notify landlords of needed repairs.

⁸ The "other" response was from a client whose landlord demanded that she vacate her apartment immediately. Client thought that the landlord could evict her without a court order. Client wanted to vacate because she could not afford the rent, but could not move for three weeks. The Hotline explained that the landlord could not evict client without a court order and that the dispossessory process can take 4 weeks. Client was able to tell her landlord that landlord had to obtain a court order; landlord did file a dispossessory, but client was able to move before the court date.

Neither of these two clients called the Hotline back for more help. When asked why, both clients said that they didn't think the Hotline would take further action on their behalf.

Written Materials

The Hotline mailed written materials to 8 of the 16 clients surveyed. Although our sample size is small, the chart below shows that clients who received written materials were more likely to take the action recommended.

"Did Hotline mail written materials?" by "Did client take action?" (LL/TT Surveys) N=16			
Did Hotline Mail Written Materials?	After you talked to us, did you take the action that the Hotline advocate suggested?		Response Count
	Yes	No	
Yes	8	0	8
No	5	3	8

Of the 8 clients to whom we sent written materials, 7 clients remembered receiving the materials. All 7 clients who remembered receiving written materials said that the written materials were easy to understand and helpful.

What Written Materials did we send to Client? (LL/TT Surveys) N=7	
Answer Options	Response Count
Letter summarizing Hotline advice	7
Brochure on how to answer a dispossessory warrant	2
A notice/letter to the landlord for the client to sign	2
Other	1

The "other" written material was a copy of the Georgia statutes regarding rights of tenants who do not have a written lease. Under Georgia law, when there is not written lease, the landlord must give a tenant 60 days notice before the landlord can file a dispossessory action. The client states that she showed the copy of the statute to her landlord, who then agreed not to file a dispossessory. The client reported that "[t]he documents the Hotline sent empowered me to negotiate for the time that I needed."

Referrals

We referred one client to a full service legal aid office and one client to a pro bono organization. Both clients reported the organizations got in touch with them and provided further legal assistance.

Overall Satisfaction

On the whole, did you find the Hotline to be helpful? (Landlord Tenant Surveys) N=16		
Answer Options	Response Percent	Response Count
Yes	81%	13
No	19%	3

If the Hotline was helpful, how was it helpful? (Landlord Tenant Surveys) N=13)		
Answer Options (clients could provide more than one answer)	Response Percent	Response Count
I understood my legal rights better.	100%	13
I understood what steps to take to try to solve my problem.	85%	11
I felt calmer and less anxious.	69%	9
My questions were answered.	77%	10
I now know how to avoid this problem in the future.	23%	3
Other	31%	4

The four “other” responses were:

- “I appreciated being able to speak to an attorney.” 71 year old woman in rural county facing water cut-off because her landlord had refused to pay the water bill as required under the lease
- “The Hotline gave me hope. Until I called the Hotline, I didn't know there was anyone out there for me, and I had started packing to move.” Disabled 67 year old woman living alone in subsidized housing in rural Georgia, receiving skilled nursing care at home through a Medicaid waiver.
- “I learned that my lease is a very important document that can protect me as a tenant.” Very low-income senior in subsidized housing
- “I was in the blind before I called the Hotline.” 61 year old woman in metro-Atlanta whose landlord tried to set client’s property on street without first obtaining court order.

Three clients surveyed said the Hotline was not helpful with the main reason being that the Hotline was not able to get the client an attorney.

If the Hotline was not helpful to you, why not? (Landlord Tenant Surveys) N=3	
Answer Options (client could choose more than one answer)	Response Count
The Hotline didn't answer my questions.	1
The Hotline was not able to give me a free lawyer.	2
I didn't understand what the Hotline attorney told me.	1

Overall, although the sample size was small, the study shows that the Hotline is effective in helping seniors preserve housing benefits and obtain safer, healthier housing.

Developing more measurable outcomes

Currently, we can measure the number of persons getting or retaining housing and in the case of subsidized and public housing, we can quantify the dollar amount of benefits obtained or retained. We currently have no formula for measuring the dollar amount of financial gain to those seniors who live in private housing whom we help avoid wrongful eviction. The savings of avoiding a wrongful eviction would include: court costs, attorney fees, moving expenses.

Let's look at two examples from the outcomes study:

- (1) A senior called the Hotline in desperation. Her landlord was in foreclosure and told the client that she had to move out immediately, despite the fact that she had 8 months remaining on her lease. The Hotline advised the client that under federal law, she had the right to remain in the property and that the new owner had to honor the lease. The Hotline sent the client a letter with a summary of tenants rights at foreclosure; client showed the letter to landlord. The landlord backed down and stopped threatening the client. After the foreclosure sale, the client contacted the new owner about remaining as a tenant. As far as measurable outcomes go, we currently have no formula for calculating the dollar amount of benefit to the client.
- (2) A senior called the Hotline; she wanted help finding a new place to live. She said that her landlord told her that she was going to have to move because the landlord had to give the house to his ex-wife as part of a divorce settlement. The Hotline advised the client that she had the right to stay through the end of lease. We advised her to keep paying rent per the lease and if and when ownership of the home was transferred to the ex-wife to call us back if the ex-wife refused to honor the lease. The client followed our advice, remained in her rental, and eventually, when ownership passed to the ex-wife, stayed on as a tenant. Again, we have no formula for calculating the financial benefit to the client.

Probate and Wills

A total of 15 clients completed the probate survey. This is a quite small sample size; however, it appears that clients understand the advice we give and, for the most part, are successful when they take the actions we recommend.

Nine of the 15 clients took the action we recommended; 3 of the remaining 6 clients said they still intended to take the action and one client said she decided to take other action. Only two clients (13%) did not understand our advice.

Objective outcomes: Five clients were able to file a probate action. Two of these clients reported that the probate was completed and was successful in distributing \$38,500 worth of assets, including a house. Three clients reported that the probate process was not yet completed so we did not have a dollar figure to report. Two clients were able to file motions with the probate court, but at the time of the survey, the court had not ruled on the motions. One client successfully executed a codicil to her will; we do not have an estimated value for the preparation and execution of a codicil. Two clients were able to file motions with the probate court, but at the time of the survey, the court had not yet ruled on the motions.

Subjective outcomes: 93% of clients (14 out of 15) said the Hotline was helpful.

Demographics

Gender: 13 (87 %) Female 2 (13%) Male

Age: All respondents were 60 or older. 6 clients (40%) were ages 60-69, 4 clients (27%) were between ages 70-79, 4 clients (27%) were ages 80-89, and 1 client was 90+.

Income: 5 (34%) respondents were at or below 150% of poverty level, which is the eligibility cap for ALAS's LSC funded programs. 9 (60%) respondents were at or below 250% of poverty level. 3 respondents were greater than 400% of poverty level and 3 did not provide income.

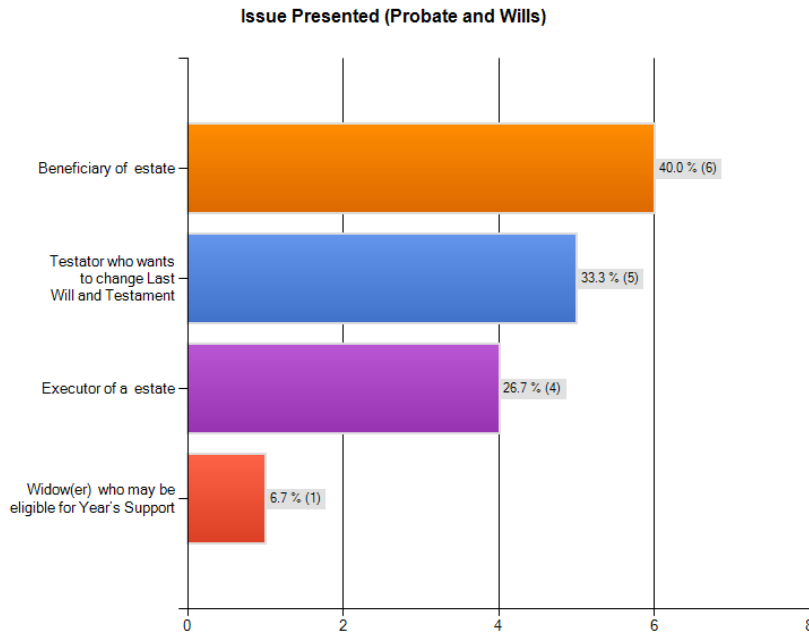
Indicators of Social Isolation: 11 (73%) clients surveyed had at least one indicator of social isolation.

Race: 53 % of respondents (8) were White and 47% (7) were African American.

LSC funded service area: 9 clients were in the ALAS service area and 6 were in the GLSP service area.

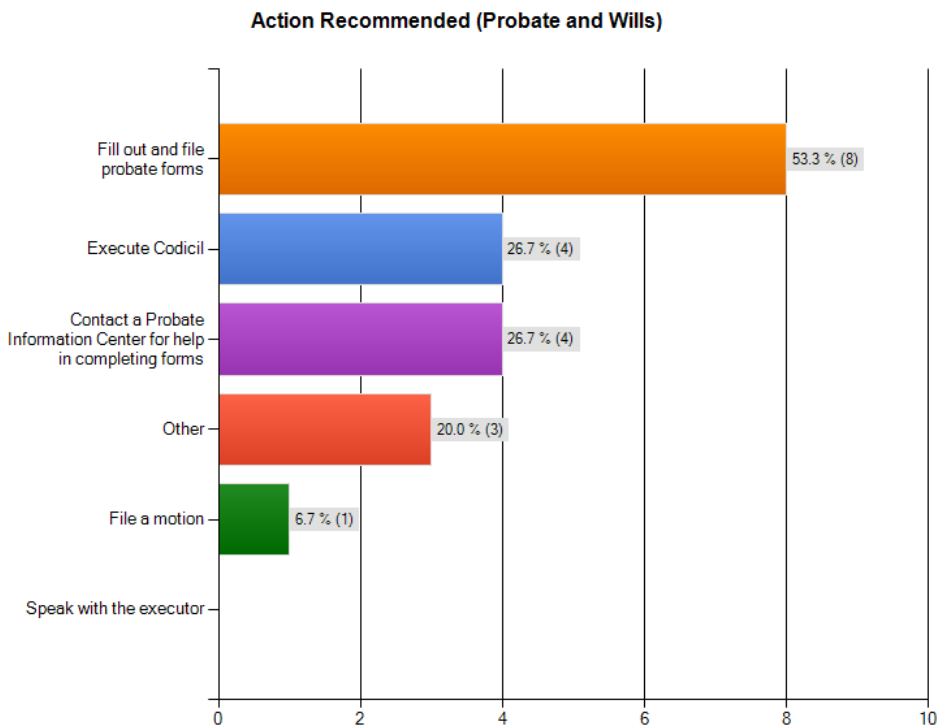
Issues Presented

We flagged two different types of cases: (1) cases where the senior is executor or beneficiary of an estate and needs help filing a probate action and (2) cases in which the caller wants to make a change to her will. When the senior is a beneficiary of an estate containing the home in which the senior lives, the Hotline will try to refer the case to a full service legal provider. However, if the senior intends to sell the home, most full legal service providers will not provide full service. Therefore, many probate cases the Hotline handles can involve estates with real property. When a senior wants to make a very simple change to her will, the Hotline can advise the senior on how to accomplish this and can mail forms and instructions that the Hotline has developed. The following chart lists the issues presented:



Actions Recommended and Rates at Which Clients Took Action

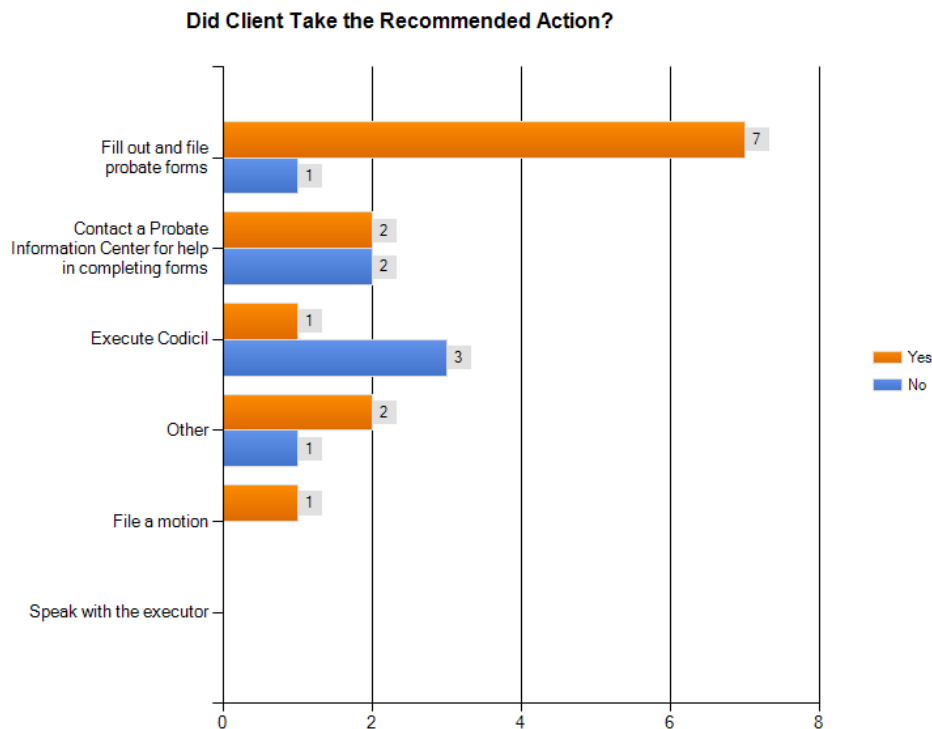
Just over half of the clients surveyed (8) were advised to fill out and file specific probate forms. Four clients were advised to contact a Probate Information Center (limited pro bono services offered in two counties in Georgia, both in Metro Atlanta). Four clients were advised on how to make simple changes to their will by completing a Codicil. Note that the number of actions recommended, a total of 20, is greater than the number of respondents; several clients were advised to take more than one action.



The three “other” recommended actions included: hire a private attorney; contact private attorney who had documents client needed in order to file petition for letters of administration; complete the AVL⁹ wills questionnaire and mail to AVL.

Did Client Take Action Recommended?

60% (9 out of 15) clients took the action the Hotline recommended. However, an additional 3 clients said they still planned on taking the action and did not need further assistance and one client decided to take other action. Taking this into account, we find that 13 of 15 clients understood the Hotline’s advice. As the chart below shows, clients were most likely to complete and file probate forms.



Did Taking Action Help the Client?

7 of the 9 clients who took action said that taking the recommended action made things better.

Did things change for the better after you took the action that the Hotline recommended? (N=9)	Response Count
Yes	7
No	1
Mixed	1

⁹ (Atlanta Volunteer Lawyers Foundation is a pro bono organization in Atlanta that prepares wills for low income seniors)

Five clients were able to file a probate action. Two of these clients reported that the probate was completed and was successful in distributing a total of \$38,500 worth of assets, including a house. Three clients reported that the probate process was not yet completed so we did not have a dollar figure to report. One client successfully executed a codicil to her will; we do not have an estimated value for the preparation and execution of a codicil. Two clients were able to file motions with the probate court, but at the time of the survey, the court had not ruled on the motions.

(N=7; number of responses are greater than 7 because client could choose more than one answer)	Response Count
I was able to amend my Will	1
I was able to probate the estate	4
I was able to raise my concerns with the probate court.	2
Other (I was able to obtain documents I needed)	1

One client reported that taking the action was not helpful. The Hotline had recommended that the client contact the Probate Information Center; the client said that she left several messages but never heard back.

One client reported mixed results; he said he was able to complete the probate forms with the Hotline's guidance, but then could not afford the court fees to file the action.

Why Didn't Client Take Action?

So, six of the 15 clients surveyed did not take action. We asked these six clients why they didn't take action. As already mentioned, 3 clients said they still planned on taking the action and one decided to take other action. Therefore, only 2 of the 6 who didn't take action said they didn't take action because they didn't understand the advice or written materials.

If you did not take the action suggested by the Hotline, why not? (Probate Surveys) N=6					
	We recommended that the client do the following:				
	Execute Codicil	Fill out and file probate forms	File a motion	Contact Probate Information Center	Other
I didn't understand the advice	0	0	0	0	1
I didn't understand the written material.	0	0	0	0	1
It was too hard to do by myself.	0	0	0	1	0
I decided to take other action.	1	0	0	0	0
I am still planning on doing it.	2	1	0	1	0

We asked the two clients who did not understand the materials and felt the action was too hard to do why they didn't call the Hotline back for more help. One client said he was embarrassed to admit he needed more help and one said "I didn't think of calling back."

Written Materials

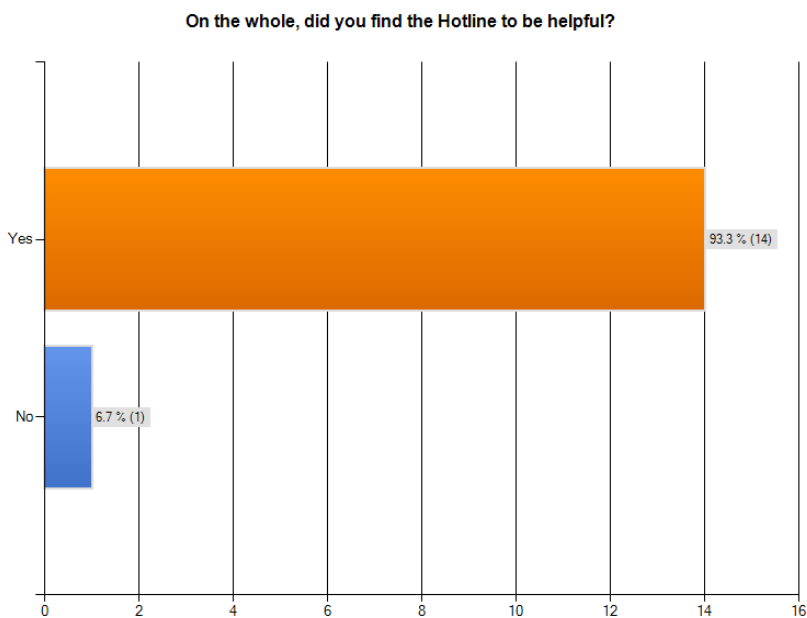
We sent written materials to 40% of clients (6 out of a total of 15). The sample size is really too small to be very descriptive of clients' ability to understand our materials.

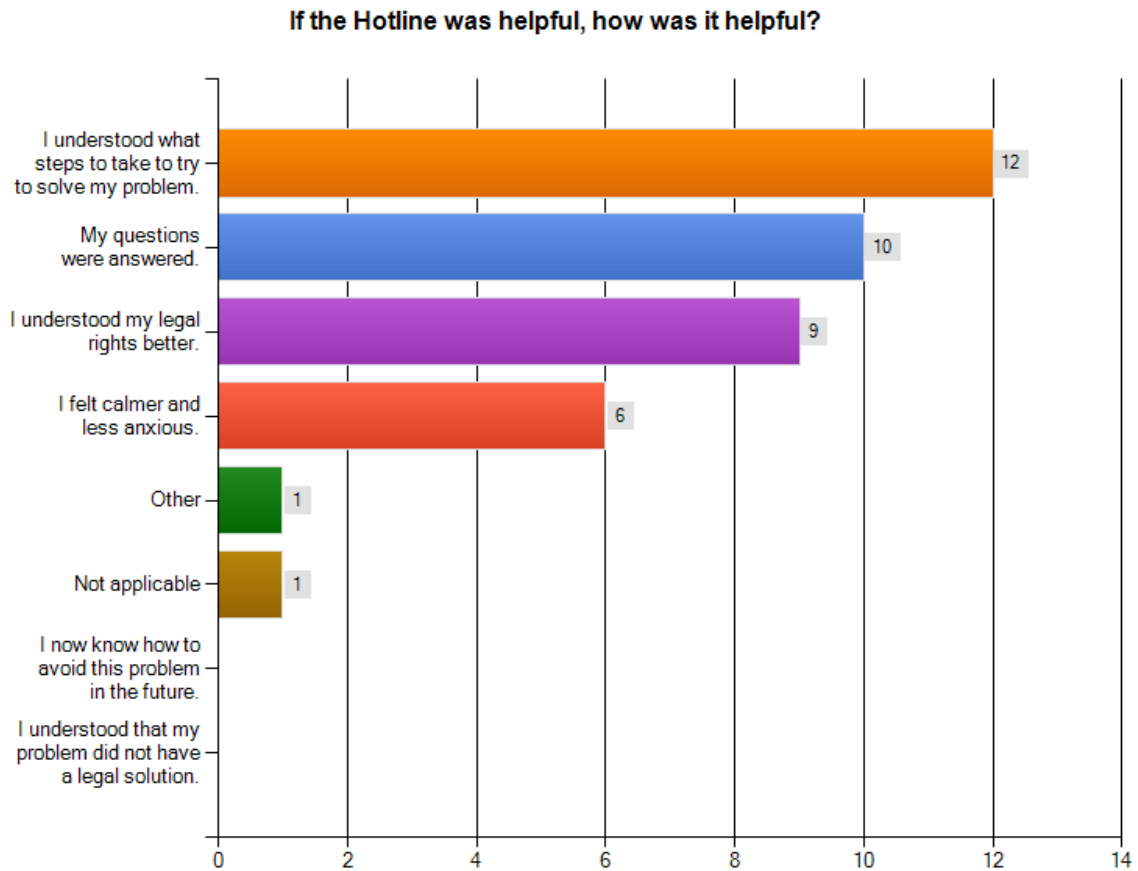
What Written Materials did Hotline Send?	Response Count	Number of clients who understood
--	----------------	----------------------------------

	the materials	
Codicil and supporting documents	4	3
Letter summarizing Hotline advice	4	3
AVLF wills questionnaire	1	0

Subjective Outcome: Overall Satisfaction

Ninety-three percent (93%) of clients surveyed said the Hotline was helpful.





Only 1 of the 15 clients surveyed said the Hotline was not helpful. This client has been referred to a Probate Information Center. The client said the hotline was not helpful because the Hotline could not provide her with a “free” lawyer.

Conclusions

We conclude that the Hotline can provide effective brief services in probate cases that full service providers either don’t prioritize because the senior does not intend to remain in the homeplace or cannot handle because of lack of resources. We also conclude that the Hotline can effectively assist seniors with executing simple changes to wills (codicils).

Financial Power of Attorney and Advance Directive for Health Care

“It was so good to get legal advice from someone I knew I could trust.”

- Hotline client

Eighteen (18) clients completed the financial power of attorney/advance directive survey.

All 18 clients were advised to execute a financial power of attorney and/or advance directive for health care. We mailed a total of 30 forms: 15 Financial Power of Attorney forms and 15 Advance Directive for Health Care forms.

72% of clients said they understood the forms/advice; however only 44% of clients completed the forms. An additional 22% of client surveyed said they still planned on taking the action recommended. 38% of clients said the forms were too hard to complete and/or they did not understand the forms/advice.

Of the 8 client who took the action the Hotline recommended, 7 said that the action made things better, and 1 said the action did not make things better.

Objective outcomes: 8 clients executed a total of 7 Financial Powers of Attorney and 7 Advance Directives. The Hotline does not currently place a dollar value on a completed form; however, the state’s Title IIIB legal services program values each executed form at \$75.00 (2011 value). Using this value, the clients saved \$1,050 in attorney fees.

Subjective outcomes: 100 % of clients said the Hotline was helpful.

Demographics

Gender: Female 83% (15) Male 17% (3)

Age: All respondents were 60 or older. Approximately 28% were ages 60-69, 50% were between ages 70-79, 11% were ages 80-89, and 11% were 90+.

Income: 28% of respondents were below the poverty level. 46% of respondents were at or below 150% of poverty level, which is the eligibility cap for ALAS’s LSC funded programs. 88% of respondents were at or below 250% of poverty level.

Indicators of Social Isolation: 100% of respondents reported at least one indicator of social isolation: 78% of respondents live alone; 50% were disabled; and 11% were homebound.

Race: 56% of respondents were White and 44% were African American.

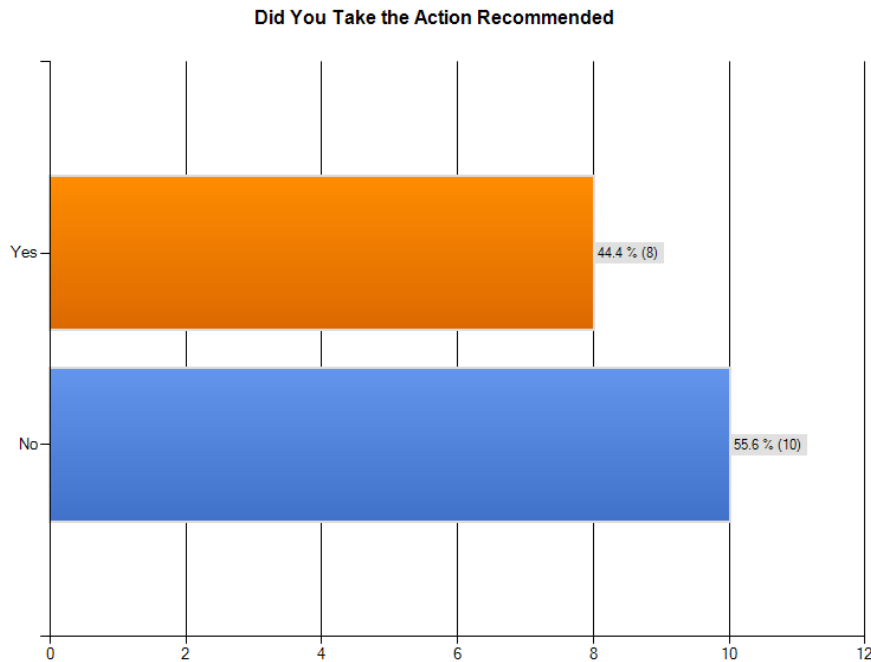
LSC funded service area: 14 clients were in the ALAS service area and 4 were in the GLSP service area.

Actions Recommended and Rates at Which Clients took Action

All of the clients surveyed had contacted the Hotline because they wanted to name an agent under a financial power of attorney and/or an agent under an Advance Directive for Health Care (Georgia’s statutory Advance Directive for Health Care form also includes the living will and guardian preference).

The Hotline mailed an instruction letter and the appropriate forms to each client. The forms also have instructions for how to complete and execute.

Forty-four percent of clients took the action recommended and completed the forms.



As the chart below shows, 88% of clients who took the action recommended reported that things got better: 7 said they had peace of mind knowing that they had an Agent and one said their Agent was able to do something that she was not able to before being named Agent.

Did things change for the better after you took the action that the Hotline recommended? N=8	Response Count
Yes	7 (88%)
No	1 (12%)

The one client who executed the forms but said things did not improve, said the person he wanted to serve as his Agent refused.

Why Clients Did Not Take Action

Fifty-six percent (56%) of the clients surveyed did not take action –they did not execute the forms.

Forty percent (40%) of the clients who did not take action said they still planned on executing the documents and said they did not need further help from the Hotline.

Fifty percent (50%) clients of the clients who did not take action said they did not understand the advice and written materials and/or the forms were too hard to complete. None of these clients called the Hotline back for more help. The reason they gave for not calling back was the same – “didn’t think of calling back.”

The following chart presents the reasons the clients gave for not taking action:

**If you did not take the action suggested by the Hotline, why not?
(POA/AD Surveys) N=10**

Answer Options (total answers are greater than 10 because clients could choose more than one answer)	Response Count
I didn't understand the advice and/or forms	4
It was too hard to do by myself.	4
I think the Hotline gave me bad advice.	0
I decided to take other action.	1
I am still planning on doing it.	4
Other	1

Written Materials

The Hotline mailed written materials to all 18 clients surveyed.

What Written Materials did we Mail to Client? N=18	Response Count
Financial Power of Attorney form	15
Advance Directive for Health Care form	15
Letter summarizing advice	17

So, did the clients understand the written materials? 61% of clients understood the materials. The Financial Power of Attorney documents were most difficult for clients: 40% of clients did not understand the financial power of attorney form while only 27% of clients did not understand the advance directive for health care form. 94% of clients understood the Hotline's generic advice letter. Several clients commented that the Hotline's instruction letter was especially helpful.

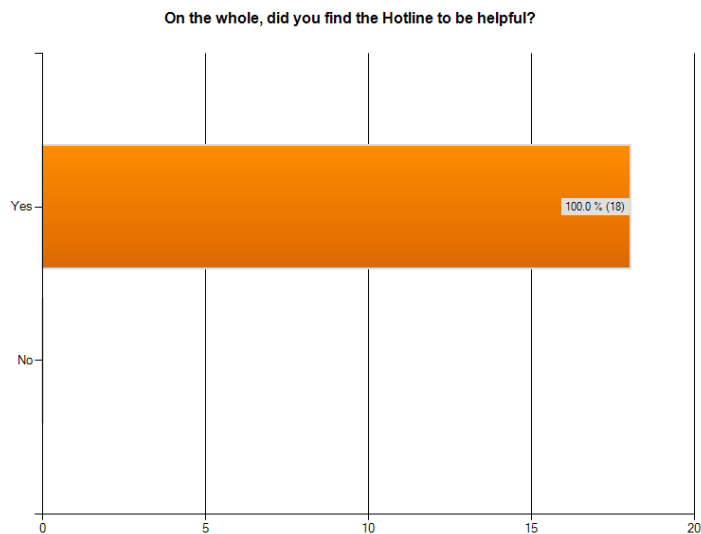
"Did client understand" material by "type of material"

	Number who understood the materials	Number who did NOT understand materials	Total Responses
Financial Power of Attorney form	9 (60%)	6 (40%)	15
Advance Directive for Health Care form	11 (73%)	4 (27%)	15
Cover letter summarizing advice	16 (94%)	1 (6%)	17

The financial power of attorney document presented the greatest challenge for the clients we surveyed. To better service these clients, the Hotline should follow up with all clients to whom we mail the Financial Power of Attorney forms.

Overall Satisfaction

The chart below shows that 100% of clients surveyed said the Hotline was helpful.



Conclusion

Only 44% of clients executed powers of attorney and advance directives. While 94% of clients surveyed understood the Hotline's instruction letter, only 50% of clients surveyed understood the forms. Given these numbers, we conclude that mailing the forms, even with the Hotline's instruction letter, is not an effective way to serve clients who want to execute powers of attorney and advanced directives.

To increase the effectiveness of its service in this area, the Hotline will flag these cases for follow up by a volunteer attorney or the original Hotline attorney. We will also raise this issue with the larger aging services network to explore ways to better serve seniors who want and need to name agents.

Qualified Income Trust cases

“I was in the dark until I spoke to a Hotline attorney.”

- Adult child of disabled senior

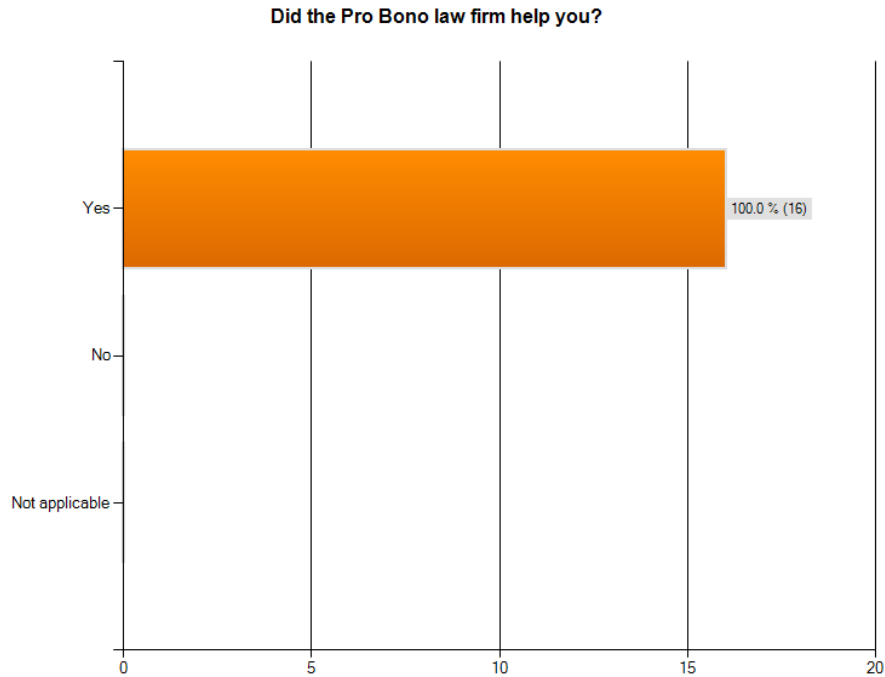
In these cases, the senior is in a nursing home or soon will be entering a nursing home and needs Medicaid assistance to cover the costs. The senior's income is over the eligibility limit for the Nursing Home Medicaid program. By establishing a Qualified Income Trust (“QIT,” also known as a “Miller Trust”), the senior becomes income eligible for Medicaid. Income deposited into a QIT bank account is not considered “income” for purposes of determining Medicaid eligibility.

Unlike the other types of cases in the Outcomes Study, it is not the client we surveyed, but instead, the individual who acted on behalf of the client to apply for nursing home Medicaid, establish the QIT, and manage the QIT.

The Hotline partners with the law firm of Troutman Sanders to advise on and execute QITs. The Hotline conducts the intake to make sure the client is asset eligible and to determine whether the client truly needs a QIT. If the Hotline determines that the client does need a QIT, the Hotline mails a very detailed 4 page instruction letter to the client’s agent under financial power of attorney and proposed trustee. The letter explains why a QIT is necessary, how to manage the QIT, and how much to pay the nursing home (the “patient liability”) while the Medicaid application is pending. The Hotline then refers the case to Troutman Sanders, whose lawyers draft the trust document and meet with the agent. If the agent/trustee has any substantive legal questions, the agent/trustee contacts the Hotline for further advice.

We conducted 16 outcomes surveys with trustees. In all 16 cases, a Qualified Income Trust had to be established so that a senior would be income eligible for nursing home Medicaid (or care at home under the Community Care Services Program (CCSP), a Medicaid Waiver program). All 16 cases were referred to Troutman Sanders for execution of the Trust document.

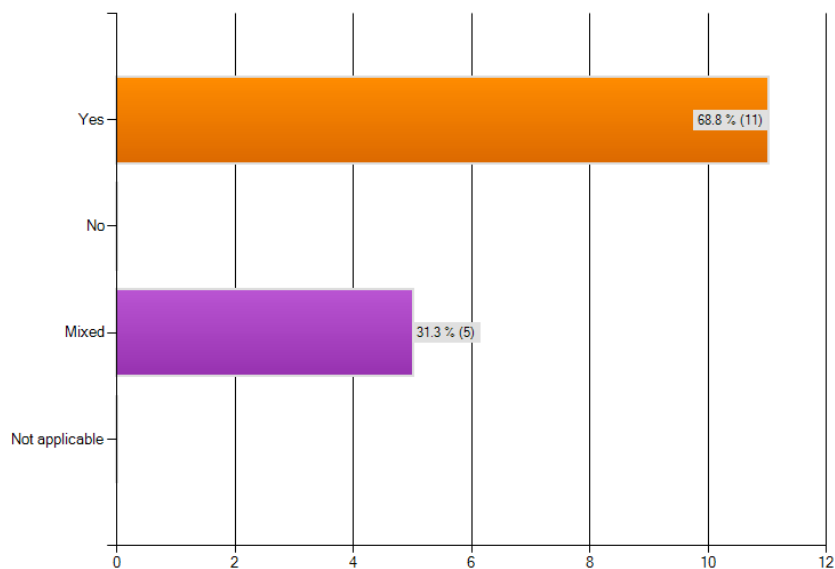
All 16 proposed trustees (100%) surveyed said they took the action the Hotline recommended: they met with Troutman Sanders and executed the QIT. All 16 (100%) said that the pro bono law firm, Troutman Sanders, contacted them promptly and helped them!



Did things change for the better?

11 out of 16 trustees surveyed reported that the senior was found eligible for nursing home Medicaid. The remaining 5 trustees reported mixed outcomes: 4 were still waiting to hear back from DFCS and 1 trustee reported although the client was now income eligible, DFCS found that the senior was not yet asset eligible (thus the trustee was still spending down assets).

**Did things change for the better after you took the action that the Hotline recommended?
(QIT Surveys)**



The outcomes are significant. Ten individuals are now eligible for monthly Medicaid benefits worth approximately \$40,000 per month (\$480,000 per year). 16 QITs were drafted and

executed. We currently do not place a dollar figure on the preparation and execution of QITs, but the amount in attorney fees would be significant.

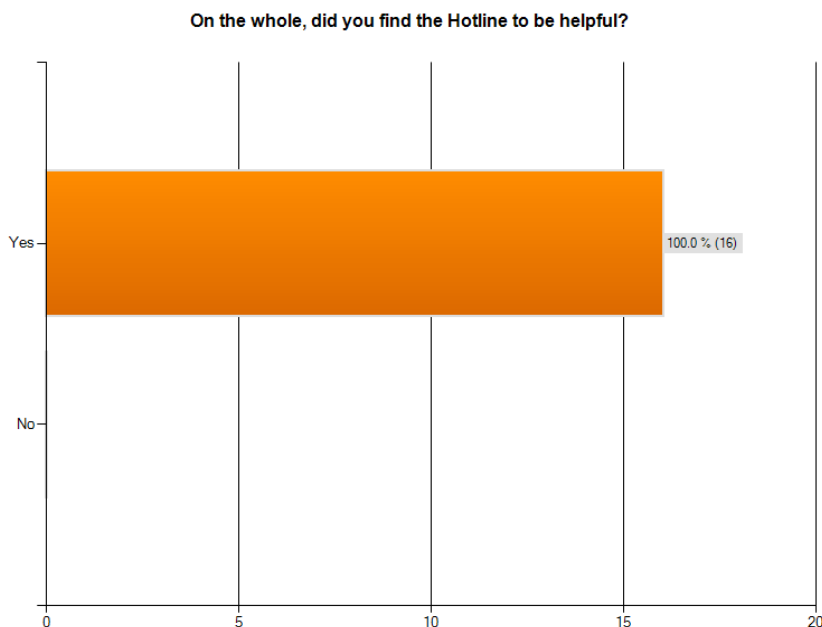
Written Materials

The Hotline mailed the detailed instruction letters in 15 of the 16 cases. The one case in which the Hotline did not send a letter involved an application for CCSP. Under CCSP, the patient liability is a more complicated calculation so we advise proposed trustees work closely with the state Medicaid agency, which determines patient liability. Of the 15 proposed trustees to whom we sent the instruction letter, 14 (93%) understood the letter.

Did you understand the instruction letter		
	Response Percent	Response Count
Yes	93%	14
No	7%	1

Overall Satisfaction

100% of trustees surveyed found the Hotline to be helpful.



Families are very confused by the nursing home Medicaid program in general and QITs in particular. One trustee commented that “I was in the dark until I spoke to a Hotline attorney.” Another trustee said he was so grateful that we explained the community spouse rules, because DFCS has failed to inform him of the spouse’s right to the nursing home resident’s income.

Based on the above results, we conclude that our QIT project is successful and is not in need of change.

Appendix A: Designing and Conducting the Study (Detailed)

While designing the study, we were guided by several principles:

1. Simplicity. We wanted a study Hotline attorneys and volunteers --unschooled in sophisticated data analysis --could replicate. To do a study of this kind, we needed a relatively easy-to-use program that would analyze our data, run the statistics, and, hopefully, create graphs and tables to display the data.
2. Accuracy and inclusiveness. We wanted to make sure we gathered data from clients who may have a difficult time reading and writing or who are homebound or isolated. So we decided to conduct the survey by telephone. Additionally, we wanted accurate data on whether clients took the action recommended. One-on-one interviews are the best way to collect accurate data; for example, clients may answer “yes” to the question “did you take the action recommended,” however, if you ask “did you take your appeal to the DFCS office?” the client says “no”.
3. Objectivity. We wanted to capture more than the client’s perspective. While the client’s perspective is important (especially with respect to whether seniors feel as though they are treated with dignity and respect and whether they would recommend the Hotline to other seniors), general satisfaction is not evidence that the life of the senior has been improved by our services. Our study underscored this point; for example, we found that 8 out of 11 clients who did not understand our advice or found the action too difficult to do said the Hotline was helpful. On the flip side, one “consumer” client who took our advice and achieved a successful outcome said the Hotline was not helpful.

We also wanted to distinguish “outcomes” from “outputs”.¹⁰ Outputs are the raw case numbers, for example: handled 250 collections cases; closed 100 cases as “advice only” and 150 cases as “brief services.” Outcomes data, on the other hand, measure the objective impact the legal services had on the lives of our clients—did the legal services increase our client’s financial stability, housing security, personal independence? The measures are objective and quantifiable. Examples of outcome data include: Ten seniors had \$10,000 in income and savings protected from wrongful garnishment and increased financial stability. Outputs measures like total cases handled and type of case handled and client satisfaction data are important; combined with outcomes measures, these three types of data paint a more complete picture of our productivity and of our ability to improve the lives of some of our most vulnerable senior citizens.

We read all of the outcomes studies posted on Center for Elder Rights Advocacy (CERA) website (www.legalhotlines.org) and decided to model our legal outcomes study on the AARP

¹⁰ Two helpful articles that discuss how “outcomes” are different from “outputs” are: “Outcome Measures for Title IIIB Legal Assistance Programs: An Introduction” by Mathew Batista, J.D. Best Practice Notes, The Center for Social Gerontology, Vol. 10, No. 3, March 2000; “It’s You Say It: Using Measureable Outcomes to Demonstrate the Value of Hotline Services, by David Godfrey, J.D. Legal Hotlines Quarterly, AARP Foundation, Issue No. 42, Summer 2007.

Foundation's 2006 Legal Hotlines Client Outcomes Study.¹¹ Seven hotlines participated in the AARP Study, which focused on two categories of cases in which attorneys advised clients to take action: Consumer and Public Benefits.

For our study, we selected six categories of cases in which the Hotline routinely provides self-help legal advice:

1. Consumer
2. Public Benefits
3. Landlord-Tenant
4. Power of Attorney or Advance Directives
5. Qualified Income Trusts (QITs)
6. Probate and Wills

We drafted six different surveys, one for each of the six areas of law targeted. Each of the surveys contains approximately 40 questions. Many of the questions are common across the surveys. We used common numbering across all surveys so that we could merge the results of the six individual surveys into one large data base. For example, the questions in Section 1 (Demographic Information) and Section 6 (Overall Helpfulness of the Hotline) are identical across each survey. In the remaining sections, questions retain common numbering and formatting but are tailored to each area of substantive law.¹²

The first section of the survey captured demographic data. In addition to age, race, gender, and county of residence, the demographics section captured data on indicators of social isolation: does client live alone? is client disabled? is client homebound? We collected this data because we wanted to know if any subgroups of seniors were more or less able to take the recommended action.

The second section captured data on:

- the specific type of case,
- the specific action the attorney recommended,

¹¹ The methodology and results are summarized in the article "The Fate of Hotline Callers: What Managers Need to Know about the Results of AARP's 2006 Hotline Outcomes Follow up Study," by Ellie Crosby Lanier and Shoshanna Ehrlich, *Management Information Exchange Journal*, Spring 2007.

¹² For example, question 17 of the Consumer Survey reads, in part:

How were things better?"

- Credit report was corrected/debt removed from credit report
- My contract dispute was resolved to my satisfaction
- The harassing phone calls from debt collectors stopped
- I was able to file an answer to lawsuit/make an appearance in court
- The lawsuit against me was dismissed
- My income was protected from garnishment

Compare to question 17 of the Public Benefits survey, which reads, in part:

How were things better?

- I received benefits
- I didn't have to pay money back for an alleged overpayment
- I retained eligibility for benefits
- I contacted and hired a private attorney to help me
- We worked things out to my satisfaction

- whether the attorney mailed written materials, and
- what specific written materials, if any, were mailed

The remainder of the survey captured data on:

- whether the client was able to take the specific action recommended,
- whether the action solve the client's problem
- whether the client understood the written materials
- whether the client called the Hotline back if she found that the action was too difficult to complete on her own and,
- quantifiable outcomes data – e.g. monthly amount of food stamps received, amount of recovery in a consumer case, number of people retaining housing – which was not known at the time we originally closed the case.

Flagging Cases for the Survey

Attorneys flagged cases for the survey. To help the attorneys flag cases, we created “flagged case form” (Appendix A). The forms helped ensure that the cases met the study criteria:

1. The case involved one of the six substantive areas of law listed above;
2. The attorney thought client could either (a) take a relatively simple action to resolve her dispute or gain relief or (b) in more complex cases, such as filing a pro se lawsuit or defending against a lawsuit, the client could not afford to hire an attorney and there were no LSC-funded, III-B funded, or pro bono legal services available; and
3. The attorney did not know the outcome at the time she closed the case

We filed the flagged case forms in folders labeled with the date on which to call the client for the survey. To give the client time to take the recommended action, we waited 6 weeks to 3 months to follow up with the client.

Conducting the Surveys

Conducting and reviewing the surveys and then entering the survey data into Survey Monkey took, on average, 2-3 hours per completed survey.

Before calling the client, we carefully reviewed the client's closed case file and filled in the first two sections of the survey: demographics, specific legal issue and specific recommended action. This review took approximately 10-15 minutes. We then called the client, refreshed the client's recollection about the client's contact with the Hotline (very important!), and explained that the Hotline was conducting a survey to see if we were helpful and to help us do a better job.

Completing the survey with the client averaged around 30 minutes; however, the client often had new legal issues or needed more assistance with the original issue so the actual time spent with the client often extended to an hour or more.

On average, we called 3 or 4 times before reaching the client. If we reached an answering machine, we left a message stating the purpose of the call and that we would call back

for the client at a later time or that the client could call back at a stated number for the Hotline. If we couldn't reach a client after 2 or 3 calls, we re-filed the flagged case form, waited a couple of weeks and then tried again. We did not think to keep a record of the number of clients we were unable to reach—we wish we had and will track this number in our next study.

During the call, we recorded the client's answers on a hard copy of the survey. We later entered the data into Survey Monkey. We set up this two-step process because during testing, we found that despite our best efforts, we made errors in recording information. To catch errors before we entered the data into Survey Monkey, the Hotline's managing attorney reviewed the paper surveys to make sure all the questions had been answered and that the answers made sense. If we found errors, we could usually correct the errors by reviewing the case file and/or call the client back to clarify an answer; if we were unable to reach the client in order to clarify an answer, we did not use the survey. Additionally, we reviewed the data after entering it into Survey Monkey; again, this helped catch data entry errors sooner rather than later.

We completed 174 surveys. Our goal was to complete 225 surveys (10% of the total number of cases involving the six targets areas of substantive law handled by the Hotline in 2009), but we think 174 surveys provides us with a rich understanding of our clients' ability to undertake recommended action. We intentionally surveyed more clients in the consumer and public benefits categories. The majority of calls the Hotline receives involve consumer issues (including contract disputes, bankruptcy, debt collection) so we wanted to be sure to get a good sample size. We emphasized public benefits cases because we started an initiative to screen clients for benefits eligibility and wanted to find out if clients were able to obtain benefits.

Appendix B: Flagged Case Form

1. Case No. _____ Date Closed ____/____/____
2. Attorney initials _____
3. Additional Contact Name & #: _____
4. **Case Type:**
 - ____ **Consumer Cases:** Contracts/Garnishment/Debt Collection/Bankruptcy/Mortgages
 - ____ **Financial Power of Attorney/Advanced Directive**
 - ____ **Landlord-Tenant Disputes (circle type of housing: Private Subsidized unknown)**
 - ____ **Probate**
 - ____ **Public Benefits:**
 - Food Stamps
 - Veterans' Benefits
 - Social Security SSI
 - Medicare
 - Medicaid QMB/SLMB other Medicaid
 - Other _____
 - ____ **Qualified Income Trust (QIT)**
5. **Type of Self-Help/Follow-Up Action You Recommended:**
 - ____ **Apply for Benefits**
 - ____ **File appeal**
 - ____ **Write Letter to AP**
 - ____ **File document at court** (ex. answer, complaint, Year's Support, etc.)
 - ____ **Execute document** (ex. POA, QIT)
 - ____ **Contact a government agency**
 - ____ **Other:** _____
6. **Did you mail Client anything:** YES NO
7. **What did you mail:**
 - ____ **Letter summarizing my advice**
 - ____ **Sample pleading**
 - ____ **Pleading ready for client signature**
 - ____ **FDCPA Letter**
 - ____ **Medicaid for LTC Packet (blue)**
 - ____ **Guide to Benefits Programs (salmon-colored)**
 - ____ **QMB/SLMB Application**
 - ____ **Financial POA Form**
 - ____ **Advance Directives form**
 - ____ **QIT instruction letter**
 - ____ **Other(s):** _____
8. **If applicable, in addition to advising client to take some action I also referred Client to:**
 - ____ **ALAS**
 - ____ **ELAP including SCLP**
 - ____ **Pro Bono Project**
 - ____ **Private bar referral program or private attorney**

Appendix C: Demographics and Barriers to Taking Action

Demographics of clients surveyed, excluding QIT clients.

For purposes of this demographics section, N=158.

Gender: Female 78% (123) Male 22% (35)

Age: 60-69 52% (82)
 70-79 35% (55)
 80-89 11% (17)
 90+ 3% (4)

Poverty level: less than 100% 29% (45)
 100-149% 34% (53)
 150-199% 16% (25)
 200-249% 11% (17)
 250-299% 1% (1)
 300-349% 3% (4)
 350-399% 1% (2)
 400%+ 3% (4)
 Not known 4% (7)

Indicator of Social Isolation: 81% (128) had at least one indicator of social isolation

Homebound 4
 Live alone 93
 Disabled 69
 Limited English 2

Race:

White 49% (77)
 Black 48% (75)
 Hispanic 2% (3)
 Other/multi-racial 2% (3)

Consumer Surveys

Client's Race/Ethnicity	Did you take the action that the Hotline recommended?		Response Count
	Yes	No	
African American	16 (64%)	9	25
White	27 (77%)	8	35
Hispanic	1	1	2

Asian/Pacific Islander	0	0	0
Native American	0	0	0
Other/Multi-racial	1	0	1
Unspecified/unknown	0	0	0
<i>answered question</i>			63

Indicator of Social Isolation	Did you take the action that the Hotline recommended?		Response Count
	Yes	No	
Lives alone	28 (72%)	11	39
Homebound	1	0	1
Disabled	16 (59%)	11	27
Limited English proficiency	0	1	1
None of the above	9 (70%)	4	13
<i>answered question</i>			63

Percentage of Poverty Level	Did you take the action that the Hotline recommended?		Response Count
	Yes	No	
Less than 100% of poverty level	10 (77%)	3	13
100-149% of poverty level	16 (67%)	8	24
150-199% of poverty level	8 (80%)	2	10
200-249% of poverty level	5 (63%)	3	8
250-299% of poverty level	1	0	1
300-349% of poverty level	1	1	2
350-399% of poverty level	1	0	1
400% of poverty level or more	1	0	1
not provided	2	1	3
<i>answered question</i>			63

Age	Did you take the action that the Hotline recommended?		Response Count
	Yes	No	
60-64	12 (60%)	8	20
65-69	12 (75%)	4	16
70-74	11 (85%)	2	13

75-79	5 (63%)	3	8
80-84	2 (100%)	0	2
85-89	3 (75%)	1	4
90+	0	0	0
<i>answered question</i>			63

Did you take the action that the Hotline recommended?			
Gender	Yes	No	Response Count
Male	10 (77%)	3	13
Female	35 (70%)	15	50
<i>answered question</i>			63

PUBLIC BENEFITS

After you talked to us, did you take the action that the Hotline advocate suggested?			
Gender	Yes	No	Response Count
Male	4	8	12
Female	23	11	34
<i>answered question</i>			46

After you talked to us, did you take the action that the Hotline advocate suggested?			
Age	Yes	No	Response Count
60-64	12	0	12
65-69	6	6	12
70-74	4	4	8
75-79	4	5	9
80-84	0	0	0
85-89	1	3	4
90+	0	1	1
<i>answered question</i>			46

	After you talked to us, did you take the action that the Hotline advocate suggested?		
Percentage of Poverty Level	Yes	No	Response Count
Less than 100% of poverty level	11	4	15
100-149% of poverty level	11	10	21
150-199% of poverty level	2	5	7
200-249% of poverty level	2	0	2
250-299% of poverty level	0	0	0
300-349% of poverty level	1	0	1
350-399% of poverty level	0	0	0
400% of poverty level or more	0	0	0
not provided	0	0	0
<i>answered question</i>			46

	After you talked to us, did you take the action that the Hotline advocate suggested?		
Answer Options	Yes	No	Response Count
Lives alone	14	9	23
Homebound	1	0	1
Disabled	14	10	24
Limited English proficiency	0	1	1
None of the above	7	4	11

	After you talked to us, did you take the action that the Hotline advocate suggested?		
Race/Ethnicity	Yes	No	Response Count
African American	12	12	24
White	13	6	19
Hispanic	0	1	1
Asian/Pacific Islander	0	0	0
Native American	0	0	0
Other/Multi-racial	2	0	2

Landlord-Tenant

The total numbers of clients surveyed are small and no demographic group jumps out as less likely to take action.

Client's Age			
Answer Options	Did Client take recommended action?		Total
	Yes	No	
60-64	4	0	4
65-69	6	1	7
70-74	3	0	3
75-79	0	1	1
80-84	0	0	0
85-89	0	1	1
90+	0	0	0

Client's Percentage of Poverty Level			
	Did Client Take Recommended Action?		Total
	Yes	No	
Less than 100% of poverty level	8	0	8
100-149% of poverty level	2	2	4
150-199% of poverty level	1	1	2
200-249% of poverty level	2	0	2

Client's Race/Ethnicity			
	Did Client Take Recommended Action?		Total
	Yes	No	
African American	10	1	11
White	3	2	5

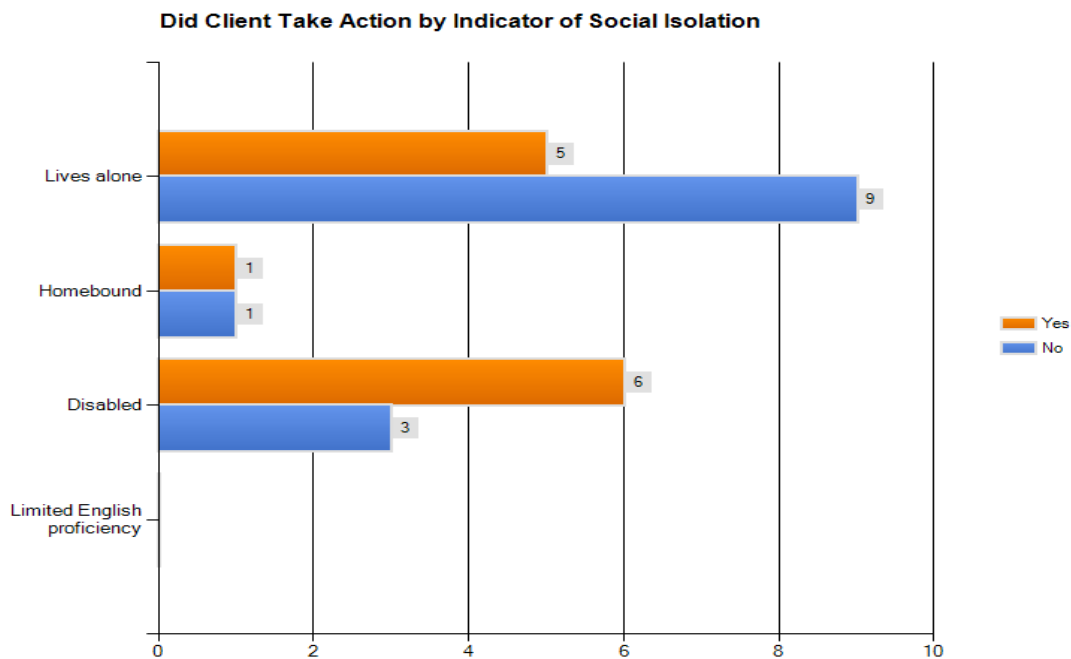
Indicator of Social Isolation			
	Did Client Take Recommended Action?		Response Count
	Yes	No	
Lives alone	9	1	10
Homebound	0	0	0

Disabled	3	2	5
Limited English proficiency	0	0	0
None of the above	2	0	2

	Did Client Take Recommended Action?		
Answer Options	Yes	No	Response Count
Male	3	2	5
Female	10	1	11

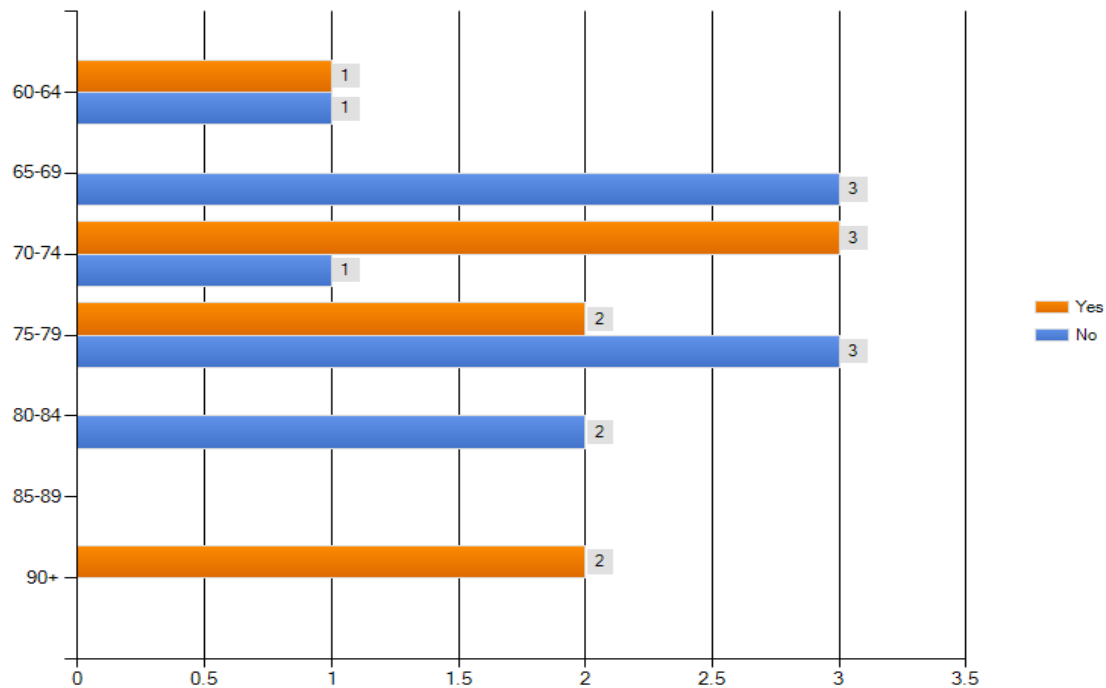
Power of Attorney and Advance Directives

The charts below show that “living alone” is the most significant factor in determining whether the client will be able to execute the FPOA/AD forms. Neither increased age nor higher poverty levels hampered the client’s ability to execute the documents.

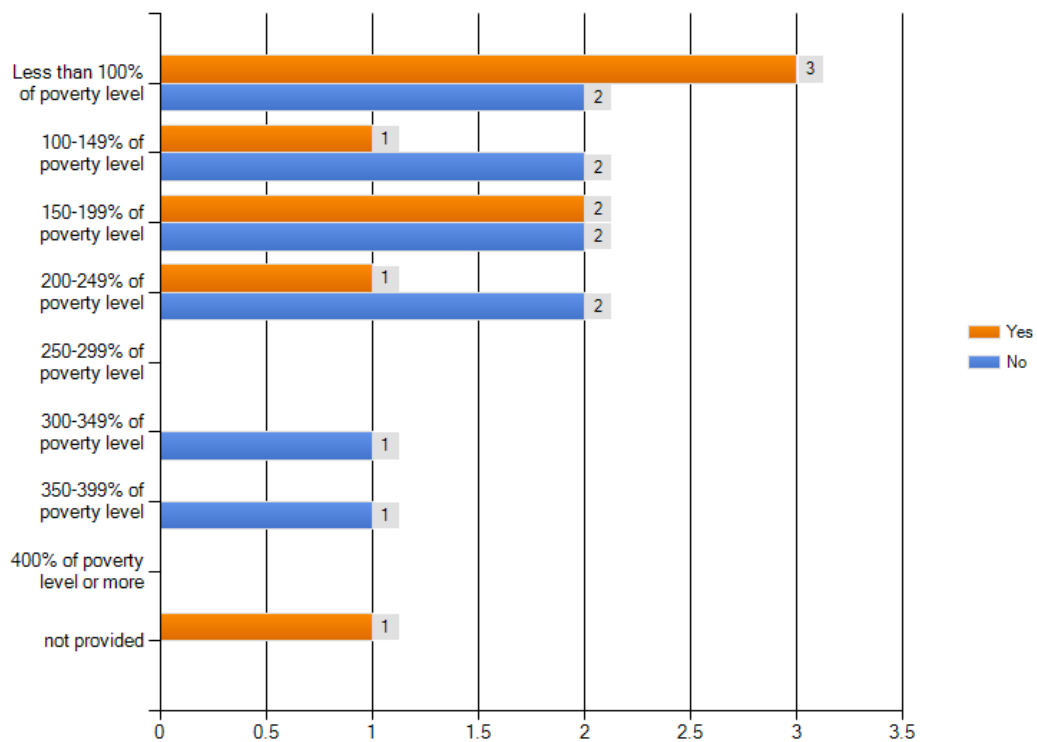


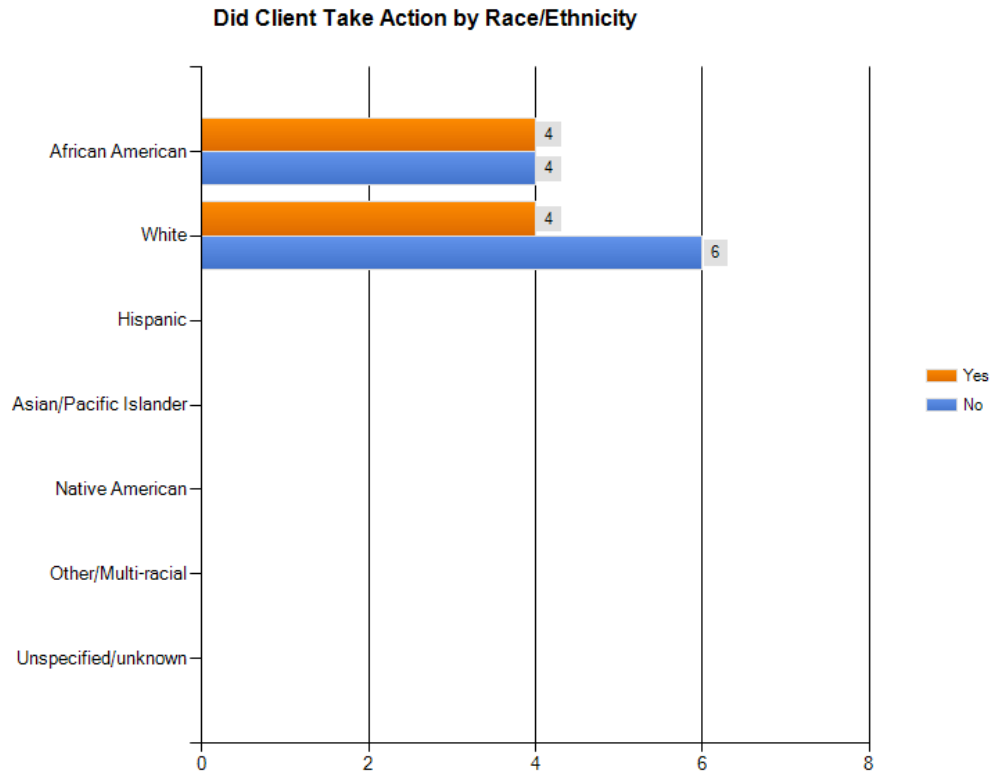
At least for our small sample, increased age did not correlate to decreased ability to execute the forms.

Did Client Take Action by Client's Age



Did Client Take Action by Percentage of Poverty Level





Probate and Wills

The total numbers of clients surveyed are small and no demographic group jumps out as less likely to take action.

		Did you take Action?	
Gender		Yes	No
Male		2	0
Female		7	6
		Did you take Action?	
Age		Yes	No
60-64		2	1
65-69		2	1
70-74		2	1
75-79		0	1
80-84		3	0
85-89		0	1

90+	0	1
	Did you take Action?	
Poverty Level	Yes	No
Less than 100% of poverty level	3	1
100-149% of poverty level	0	1
150-199% of poverty level	2	0
200-249% of poverty level	0	2
250-299% of poverty level	0	0
300-349% of poverty level	0	0
350-399% of poverty level	0	0
400% of poverty level or more	2	1
not provided	2	1
	Did you take Action?	
Race	Yes	No
African American	5	2
White	4	4
Hispanic	0	0
Asian/Pacific Islander	0	0
Native American	0	0
Other/Multi-racial	0	0
Unspecified/unknown	0	0
	Did you take Action?	
Indicator of Social Isolation	Yes	No
None of the above	4	0
Lives alone	4	3
Homebound	0	0
Disabled	1	3
Limited English proficiency	0	0