

**Model Approaches to Statewide Legal Assistance Delivery Systems:
Summary of Findings from the Legal Needs Assessment 2010**

Report Prepared by:

Katie E. Cherry, Ph.D., Tatiana Toumbeva, M.A., and Russell A. Mathews, Ph.D.

Department of Psychology



Louisiana State University

Baton Rouge, LA 70803

Table of Contents

Acknowledgements	3
List of Tables	4
List of Figures	5
Introduction	6
Survey Highlights	7
Detailed Results	10
Sociodemographic Information	10
Income	14
Legal Needs	15
Analyses by Legal Service Areas	22
Self-Reported Health and Social Activities	25
Disaster Exposure	29
Conclusions and Recommendations	33
References	39
Appendix A	40
Appendix B (survey questionnaire)	41

Acknowledgements

We thank the Advisory Committee of the Model Approaches to Statewide Delivery of Legal Assistance grant for its assistance with the development of the survey. This research was supported by the U.S. Department of Health and Human Services, Administration on Aging grant #90SL0009/01 awarded to the Governor's Office of Elderly Affairs. This support is gratefully acknowledged. These contents, however, do not necessarily represent the policy of the U.S. Department of Health and Human Services, and you should not assume endorsement by the Federal Government.

Correspondence concerning this report should be addressed to Jane Arieux Thomas, J.D., 13312 Perkins Road, Baton Rouge, LA. 70810; 225-767-6225.

List of Tables

Table 1. Respondents’ Living Situation 11

Table 2. Transportation, Employment / Volunteering,
Means of Communication, and Continuing Education 12

Table 3a. Past and Current Legal Needs 16

Table 3b. Future Legal Needs 17

Table 3c. Past Lawyer Assistance and Obstacles to Lawyer Use 18

Table 4. Legal Resources and Marketing 19

Table 5. Legal Needs by Legal Service Areas (4) 24

Table 6. Disaster-Related Losses and Legal Needs 29

List of Figures

Figure 1. Respondents' Primary Occupation During Work Career	13
Figure 2. Educational Attainment	14
Figure 3. Income	15
Figure 4. Legal Service Regions	23
Figure 5. Self-Perceived Health	25
Figure 6. Prescription Medications Currently Taken	26
Figure 7. Social Activities and Social Support	27
Figure 8. Loss Due to Weather-Related Emergency	30

Introduction

The purpose of this project was to conduct a statewide needs assessment in order to develop a better understanding of the legal service needs of senior citizens in the state of Louisiana. The primary goal of the survey was to gather objective information pertaining to the legal needs of elderly citizens in Louisiana. These data elements were collected at the Louisiana State University (LSU) Survey Research Lab via telephone interview during the months of August and September of 2010.

Participants were randomly drawn from a list of approximately 10,000 registered voters who were 60 years of age and older using random digit dialing. Of the 10,000 registered voters, contact was only attempted for 4,675. The Legal Needs Assessment Survey consisted of five content modules (with a total of 46 questions): 1) sociodemographic information, 2) income 3) legal needs, 4) self-reported health and social activities, 5) disaster exposure and future contact. The present report is based on completed survey responses from 510 individuals.

Survey Highlights

Sociodemographic Information

- ✚ Respondents are over 60 years of age with the majority of the sample being between the ages of 65 and 75 years.
- ✚ Over a third of the participants live alone and about half live with a spouse.
- ✚ Approximately half of the participants report using email and internet.
- ✚ Over 88% have obtained at least a high school diploma or GED.
- ✚ Although nearly 60% of participants were aware of opportunities for senior citizens to continue education, only about 14% have an interest in doing so.

Income

- ✚ Approximately 50% of respondents have combined annual income under \$36,000. Of these individuals, the majority report having incomes between \$12,000 and \$25,000.
- ✚ Approximately 17% of participants reported income between \$24,000 and \$36,000, 13% reported between \$36,000 and \$72,000, and nearly 5% reported receiving income over \$72,000.

Legal Needs

- ✚ The most helpful legal service reported was free hotline, followed by low-cost or free attorney or notary.
- ✚ For legal help, the majority of the respondents reported they would prefer to use a private attorney.
- ✚ Although about 11% have thought of using a lawyer in the past, these respondents indicate they have not because they perceived doing so to be cost prohibitive.

- ✚ Less than half of the participants are aware of associations that aid elderly citizens with legal issues.
- ✚ Estate planning (17.1%) and insurance problems (13.9%) are the two top reasons why respondents foresee they may need legal help in the future.

Analyses by Four Louisiana Legal Service Areas

- ✚ Participants' responses were divided to represent the four legal service zones of Louisiana.
- ✚ Analyses demonstrated associations between legal service zone and legal needs arising from natural disasters, need for legal advice concerning disaster relief, and need for legal advice concerning living wills.

Self-Reported Health and Social Activities

- ✚ The majority of the participants report having good health, however, over half report suffering from chronic conditions such as hypertension.
- ✚ Only 7.4% reported not being on any prescription medications.
- ✚ 89% are satisfied with the daily social support they receive.
- ✚ The majority of respondents (~88%) engage in activities outside of the home at least once a week.

Disaster Exposure

- ✚ 36.7% of participants have lived in a town or community that has been under evacuation in the past 10 years.
- ✚ After the 2005 and 2008 hurricanes, participants report having received the most help from family, neighbors, and friends, followed by federal agencies.

- ✚ Over half of the respondents provided charitable donations, and about a third volunteered in the community during the disaster relief process.
- ✚ Over half report that they have lost a home and/or crops/trees/garden due to a weather-related emergency.

Detailed Results

Sociodemographic Information

Based on participants' zip codes, the sample was primarily urban (70.9%) with approximately a third (29.1%) of the respondents living in rural areas. All were 60 years of age and older ($M = 73.76$ years, $SD = 7.62$ years; age range 60 to 99 years).

The majority of respondents were female (63.1%); 36.9% were male. The sample was primarily white (81.5%) with some African American (16.1%), Asian (0.4%) and American-Indian (1%) respondents. Most were married (52.1%), widowed (33%) or divorced (8.6%), with fewer reporting being single (5.9%) or living with a life partner (0.2%).

The sociodemographic characteristics of this sample compare reasonably well to the recent 2010 census data for the state of Louisiana (U.S. Census Bureau, 2011). For example, census data for individuals 65 years and older indicates that 58.3% are female (compared to 63.1% in the present sample) and 41.7% of residents are male and (compared to 36.9% in this sample). With respect to ethnicity, the present sample is somewhat representative of the state. That is, for those residents reporting only one race, the 2010 census indicates that 62.6% are white, 32.0% are black, and 8.04% are some other race. By comparison, the majority of our participants are white (81.5%) with fewer respondents reporting black (16.1%), and some other race (1.4%).

Table 1 presents a summary of participants' living situation. As shown, most were lifelong residents of Louisiana (69.4%), reported living in a small town or city (37.1%) or a large city or suburb (29.1%). Most owned their own residence (91.7%) and lived with other people including spouse, adult children, and other family members.

Table 1: Respondents' Living Situation

Length of time living in LA	
Entire life	69.4%
30+ yrs	22.0%
20-29 yrs	3.7%
10-19 yrs	2.2%
5-9 yrs	1.4%
< 5 yrs	1.4%
Living location	
In a small town or city	37.1%
Large city or suburb	29.1%
In the country but not a farm	18.7%
Major city or downtown	10.6%
On a farm	4.1%
Living place	
Own place	91.7%
Rental	4.5%
Another's home	1.4%
Assisted living center/group home	1.0%
Trailer or RV	0.6%
Other	0.8%
Lives (with)	
Alone	36.5%
Spouse	52.1%
Adult child(ren)	9.2%
Family members other than children	2.9%
Grandchildren	3.1%
Roommate	0.8%
Paid caregiver	0.2%
Other	0.8%

Table 2 presents a summary of participants' method of transportation and communication, along with their employment and volunteering status, and continuing education. As reported, the majority drive their own vehicle when conducting personal business (84.5%). Only 40.1% of the sample reported using email, although 57.2% use the internet, with most people accessing the internet at home (41.3%). The majority

receive social security or some other form of retirement income (94.1%). Most were not currently employed, with 62.3% reporting that they do not work or volunteer. By comparison, 7.9% reported that they are paid full time (30+ hours per week), 7.7% are paid for part time work. Over a fourth of the sample (26.1%) indicated that they do volunteer work, either part or full time. We asked respondents to indicate their primary occupation during their work career. As shown in Figure 2, there is considerable variation in their primary occupation.

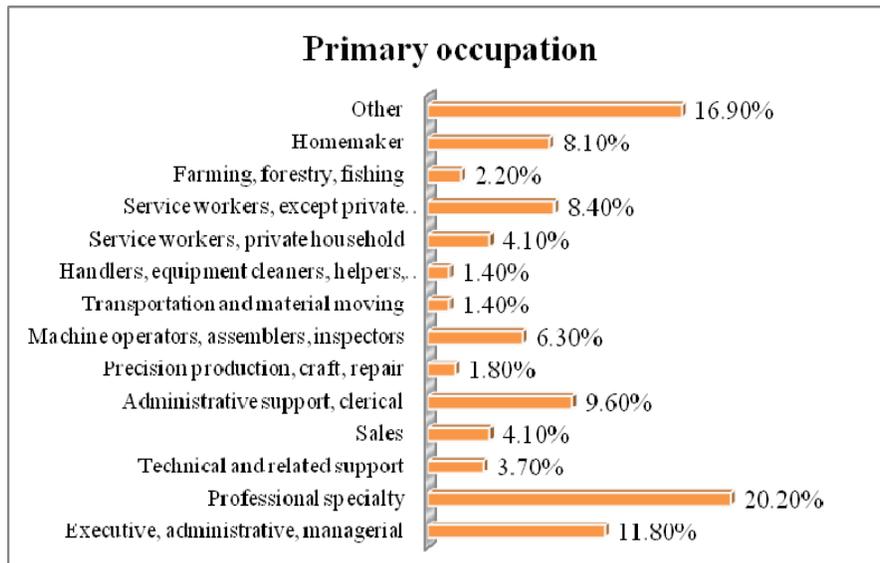
Table 2: Transportation, Employment/Volunteering, Means of Communication, and Continuing Education

Means of transportation	
Own car	84.5%
Family	8.8%
Friends/neighbors	2.2%
Taxi	0.2%
Bus	0.4%
Church organization	0%
Employment/Volunteering	
Full-time (30+ hrs/wk)	7.9%
Part-time	7.7%
Volunteers (full-/part-time)	26.1%
Doesn't work/volunteer	62.3%
Receives social security or other retirement income	
Yes	94.1%
Spouse does	1.4%
Means of communication	
Email	40.1%
Internet	57.2%
At home	41.3%
At work	4.5%
In library	0.6%
At senior center	0.4%
Other location	0.4%

Continuing education	
Interest in continuing education	14.3%
Aware of opportunities for senior citizens to continue education	59.1%

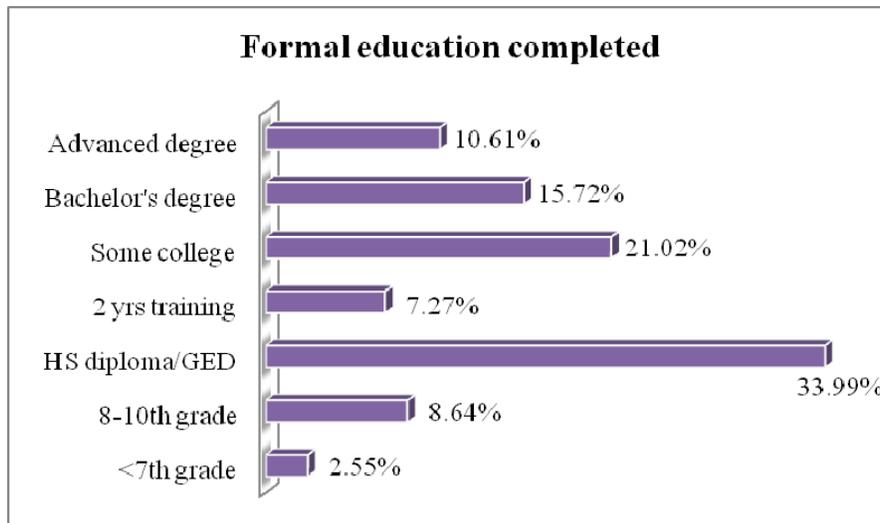
Of the entire sample, most respondents reported a *professional specialty* (20.2%) as their primary occupation during their work career (see Figure 1); interestingly 16.9% indicated *other* as the primary occupation.

Figure 1: Respondents' Primary Occupation During Work Career



Respondents' educational attainment appears in Figure 2. As shown, about a third of the sample had a high school diploma or GED (34%), 21% had some college, 6.9% hold an advanced degree (e.g., Master's, J.D.), and 3.7% report having other advanced degrees (e.g., Ph.D., M.D.).

Figure 2: Educational Attainment

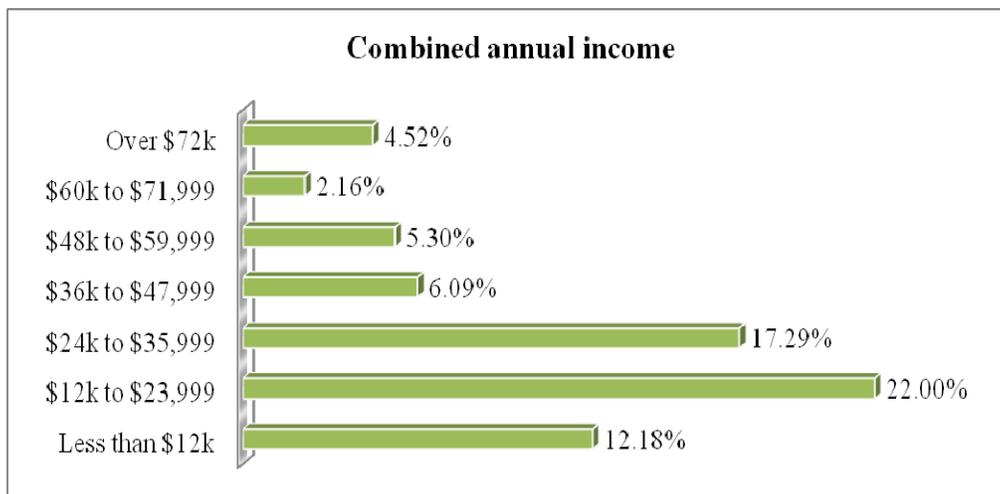


Income

Figure 3 presents the income level of the sample. As shown, respondents' income level was evenly distributed, with most earning between \$1,000 and \$3,000 per month. To be precise, 22% reported between \$1,000 and \$2,000 per month (i.e., \$12,000 to \$23,999) and 17.3% reported between \$2,000 and \$3,000 per month (i.e., \$24,000 to \$35,999).

When compared to 2010 census data for yearly income level of the total Louisiana population, our sample is fairly representative of the state, where 10.3% of the population reports earning less than \$10,000, 7.1% between \$10,000 and \$14,999, 13.3% between \$15,000 and \$24,999, 11.5% between \$25,000 and \$34,999, 14.7% between \$35,000 and \$49,999, 16.7% between \$50,000 and \$74,999, and 26.3% over \$75,000.

Figure 3: Respondents' Combined Annual Income



Legal Needs

Table 3a summarizes respondents' past and current legal needs. Interestingly, half of the sample (50.5%) reported having had no need for legal advice regarding any of the included issues (e.g., wills, government benefits). For those in need of legal assistance, *assistance with wills* was the most frequently cited need (19.6%), followed by *living wills (end of life documents)* (16.5%) and *power of attorney for healthcare/finances* (13%). The majority of the respondents (91.4%) denied currently having a need for legal assistance. When asked about specific legal needs, 2.9% stated they need assistance with living wills (e.g., end of life documents), 1.6% with inheritance/estate work issues, and 2.6% expressed a need for help with other legal issues (Table 3a). Nearly two-thirds of the sample indicated that they have legally designated a person to handle financial and health care decisions (64%).

Table 3a: Past and Current Legal Needs

Has needed legal advice for	
Wills	19.6%
Living wills (end of life documents)	16.5%
Power of attorney for healthcare/finances	13.0%
Government benefits	7.1%
Inheritance/estate work	6.9%
Divorce/community property/alimony	6.5%
Tax issues	5.3%
Mortgages/reverse mortgages	4.9%
Child/grandchild custody	3.3%
Consumer problems	2.2%
Disaster relief	2.0%
Interdiction or guardianship	1.2%
Employment problems	0.8%
Physical access to public buildings	0.6%
Other	2.6%
None	50.5%
Currently needs legal advice for	
Living wills (end of life documents)	2.9%
Inheritance/estate work	1.6%
Wills	1.0%
Power of attorney for healthcare/finances	1.0%
Tax issues	1.0%
Government benefits	0.8%
Mortgages/reverse mortgages	0.4%
Divorce/community property/alimony	0.2%
Child/grandchild custody	0%
Consumer problems	0%
Interdiction or guardianship	0%
Disaster relief	0%
Employment problems	0%
Physical access to public buildings	0%
Other	2.6%
Past legal issues with a contract or document	
No problems with a legal document	92.1%
Someone has improperly used respondent's money, property, or assets	6.5%
Needed advice before signing a legal document	2.0%
Signed a legal document without understanding	1.2%
Had a problem getting out of a contract	1.2%

Has not been able to get a refund	1%
Felt pressured to sign a legal document immediately	0.2%
Had a problem where person didn't follow a contract	0.4%
Other problems with a legal document	1.2%

Participants were also asked to predict future legal needs (Table 3b); the most frequently anticipated needs were regarding estate planning (17.1%) and insurance problems (13.9%). More than half of the sample answered that they did not know what legal assistance they may need in the future (51.7%).

Table 3b: Future Legal Needs

May need legal help with	
Estate planning	17.1%
Insurance problems	13.9%
Advance planning	12.8%
Government benefits	9.2%
Where to live issues	5.1%
Housing issues	4.9%
Family matters	3.9%
Consumer problems	2.9%
Abuse	0%
Other issues	9%
Doesn't know	51.7%

Approximately 29% of the sample has received help from a lawyer in the last 5 years. Interestingly, of those individuals who have not, 11.8% reported having contemplated using a lawyer. When asked about specific reasons for not ultimately seeking the help of a lawyer after having thought about it, 2.4% stated that it would be

too expensive, 1.2% reported that the legal problem was minor, 1% reported that they were not sure if the problem was legal, and 5.1% had other reasons.

Table 3c: Past Lawyer Assistance and Obstacles to Lawyer Use

Use of lawyer	
Received help from a lawyer in the last 5 years	29.1%
Thought of using a lawyer but didn't	11.8%
Didn't use a lawyer because	
Too expensive	2.4%
Problem was minor	1.2%
Unsure if problem was legal	1.0%
Didn't know where to start	0.2%
Embarrassed	0%
Doesn't know	2.8%
Other reasons	5.1%

Additional survey items addressed legal issues more in depth, with added implications for legal marketing and resources that may be developed to specifically target elderly citizens in Louisiana. As illustrated in Table 4, over half of the participants (56.2%) indicated that advertisements are the best way to inform a senior citizen about a new legal service. The legal service rated as the most popular by the respondents was Council on Aging (80.7%), followed by Louisiana State Bar Association (42.2%) and Elderly Protective Services (30.8%). Approximately 80% of respondents reported that they would go to a private attorney for legal help. Interestingly, this percent (80%) is much higher than the actual reported use of a lawyer in the past 5 years (29.1%). Lastly, a free legal hotline was rated as the most useful legal resources by half of the participants (50.5%), followed by a low-cost or free attorney or notary (33.4%) and free legal

seminars or clinics (20.4%). It is important for legal organizations to keep in mind that internet or website resources were helpful to only 13.8% of the respondents. Financial issues appear to be a significant contributor to the legal service that elders choose and may play a role in the perceived utility of those services.

Table 4: Legal Resources and Marketing

Best way to inform a senior about a new legal service	
Advertisement	56.2%
Council on aging	17.3%
Email	4.9%
Website	2.0%
Other	8.4%
Doesn't know	11.2%
Respondent has heard of	
Council on Aging	80.7%
Louisiana State Bar Association	42.2%
Elderly Protective Services	30.8%
Legal clinics	30.1%
Legal service providers	27.1%
Pro bono projects	23.6%
Toll free legal hotline	19.3%
For legal help, would go to	
Private attorney	81.1%
Legal service provider	4.3%
Clerk of court	2.0%
Internet/website	1.2%
Represent self	1.2%
Library	1.0%
Bar association	0.8%
Most helpful legal service	
Hotline for free	50.5%
Low-cost or free attorneys/notaries	33.4%
Free legal seminars/clinics	20.4%
Legal guidebook for seniors	18.1%
Internet/website with legal info	13.8%

Free consumer and fraud seminar	9.8%
Don't know	17.1%
Other	3.5%

Follow-up Analyses to Address Legal Needs in Relation to Objective Indicators of Vulnerability

Of particular interest are the needs and access issues for older persons who are considered socially or economically vulnerable. We recognize that there are many ways that the concept of vulnerability may be constructed. For instance, notions of vulnerability may reflect such diverse factors as limited income, social isolation, low education, and/or marginal life circumstances. For the purpose of the present report, we limit our definition of vulnerability to a select set of measurable, objective indicators that include income level, educational attainment, social activities and the presence of a confidant.

Chi-square statistical analyses were used to test for significant associations between legal needs and gender, education, income, and social support. The purpose of these analyses was to gain an understanding of how legal needs may differ for groups who could be considered vulnerable. Gender differences were also examined as part of these analyses to determine whether legal needs differ for men compared to women.

Legal Needs and Gender Differences

No significant associations were observed for gender and reported need for legal assistance [$\chi^2(1) = .06$ $p > 0.05$], contemplation for use of a lawyer [$\chi^2(1) = 1.19$ $p > 0.05$], and having a legally designated person to handle financial, healthcare, and legal decisions

$[\chi^2(1) = 0.93, p > 0.05]$. Further, there was no evidence of a significant association for gender and any legal service need example provided in Table 3 ($p > .05$). Based on these null outcomes with respect to gender, one may conclude that the legal needs under consideration in the present report and the corresponding implications and recommendations of this legal needs assessment appear to apply equally to men and women.

To gain insight into the contribution of other potentially relevant indices of vulnerability (health, living status, social support) and legal needs, separate analyses were conducted where the sample was dichotomized into low versus high subgroups for each indicator.

Legal Needs and Educational Level

Analyses were conducted on the basis of respondents' educational level and legal needs. High educational level was defined as having completed two years of specialized or technical training and above (e.g., some college, bachelor's degree, advanced degree). Low education level was comprised of individuals who reported high school diploma or GED as their highest completed education level. No significant differences ($p > .05$) were found between high and low educational attainment and reported need for legal assistance with any legal issue stated in Table 4, nor was there an association between educational level and having a legally designated person to handle financial, healthcare, and legal decisions [$\chi^2(1) = 0.77, p > 0.05$].

Legal Needs and Income Level

Respondents were further divided into high and low income categories in order to examine whether significant differences existed between income level and reported legal

needs. Low income was defined as receiving less than \$24,000 per year, which describes approximately half of the participants in the sample who reported their annual income. No association ($p > .05$) was found between income level and the issues investigated in Table 4 (e.g., having a person to trust with financial, healthcare, and legal decisions; legal needs arising from disasters).

Legal Needs and Health, Living Situation and Social Support

For self-reported health, results indicated that no differences in legal assistance need [$\chi^2(1) = 0.04, p > .05$], having a confidant [$\chi^2(1) = 0.18, p > .05$], and a person to trust with legal, healthcare, and financial decisions [$\chi^2(2) = 2.27, p > .05$] between respondents with poor reported health and good reported health. However, respondents who live alone demonstrate a significantly greater need for legal help than those who live with at least one other person (e.g., family member; at group home) [$\chi^2(1) = 36.87, p < .05$]. Thus, legal policies should target the elderly population who lives alone when developing and implementing legal policies.

Analyses by Legal Service Areas

Follow-up analyses were conducted to determine whether participants' legal needs differed by geographic location within the state of Louisiana. We divided the dataset into the 4 legal service areas within the state. Figure 4 shows the percentage of respondents within the sample by service zone. These service areas and the number of respondents per area (n) include: (1) Legal Services of North Louisiana (LSNL; n = 164); (2) Acadiana Legal Services (ALS; n = 116) which covers southwest Louisiana; (3) Capital Area Legal Services Corp (CALSC; n = 121) which covers East and West Baton

Rouge parishes (counties); and Southeast Louisiana Services (SLLS; n = 108) which covers the greater New Orleans area including the North Shore and St. Tammany parish.

Figure 4: Legal Service Regions

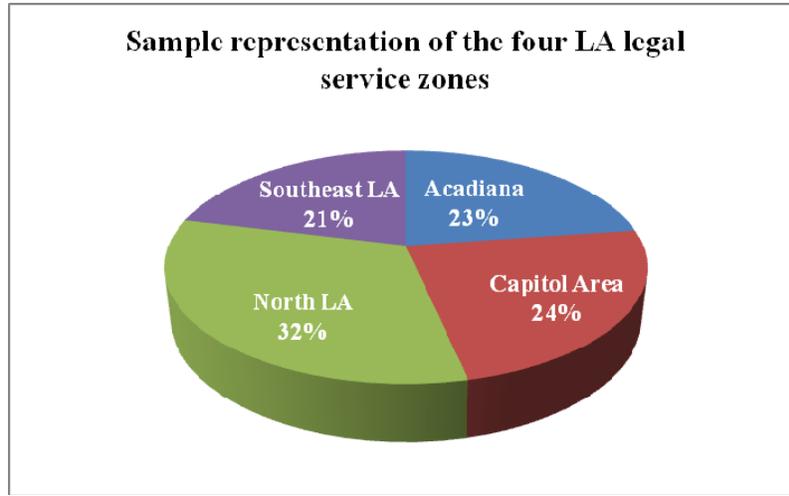


Table 5 presents participants' responses to legal needs across the four legal service zones of Louisiana. Results suggest that the four legal service zones differed on the basis of legal needs arising from natural disasters (e.g., hurricanes, flood), wherein the Southeast Louisiana exhibits the greatest need [$\chi^2(3) = 11.35, p < 0.05$]. No differences ($p < 0.05$) were observed between the four areas for any of the remaining legal advice needs listed in Table 5 (e.g., living wills, other end of life documents).

Table 5: Response comparisons among the four legal service areas (in %)

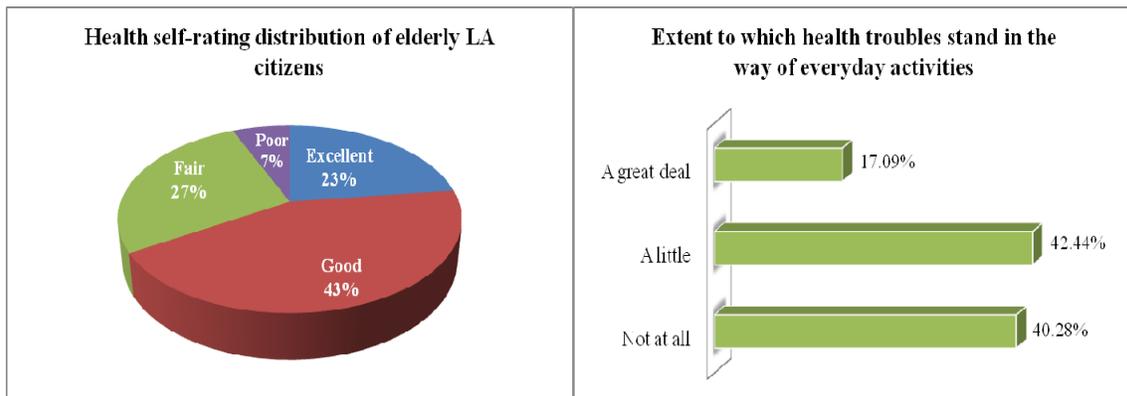
Legal Needs	Acadiana	Capitol Area	North LA	Southeast LA
Legal Zone				
Past legal needs				
Has needed legal advice about				
Government benefits	7.8	5.0	8.5	6.5
Consumer problems	1.7	4.1	1.2	1.9
Divorce/community property/alimony	4.3	7.4	6.1	8.3
Child/grandchild custody	0	2.5	3.7	5.6
Inheritance/estate work	10.3	6.6	4.9	6.5
End of life documents	19.0	24.0	17.1	19.4
Power of attorney for healthcare/finances	0	0	10.4	13.0
Living wills	11.2	24.8	14.6	15.7
Interdiction or guardianship	0	0	0.6	0.9
Disaster relief	1.7	0.8	0	5.6
Mortgages/reverse	4.3	2.5	7.3	4.6
Employment problems	0	2.5	0	0.9
Tax issues	3.4	5.8	4.9	7.4
Physical access to public buildings	0	0	1.8	0
None	52.6	52.1	49.4	2.8
Currently needs legal assistance	9.5	7.4	6.7	12.0
Needs legal assistance with				
Government benefits	1.7	0	1.2	0
Consumer problems	0	0	0	0
Divorce/community property/alimony	0	0	0	0.9
Child/grandchild custody	0	0	7.9	0
Inheritance/estate work	2.6	2.5	1.2	0
End of life documents	3.4	2.5	2.4	3.7
Power of attorney for health care or finances	0.9	0.8	1.2	0.9
Living wills	0.9	1.7	1.2	0
Interdiction or guardianship	0	0	0	0
Disaster relief	0	0	0	0
Mortgages/reverse	0	0	0.6	0.9
Employment problems	0	0	0	0
Tax issues	0	0.8	0.6	2.8
Physical access to public buildings	0	0	0	0
Anticipated legal needs				
May need legal help with				
Estate planning	20.7	12.4	14.6	22.2
Advance planning	15.5	8.3	13.4	13.9

Family matters	7.8	1.7	3.0	3.7
Government benefits	8.6	9.9	8.5	10.2
Housing issues	2.6	5.8	6.7	3.7
Where to live issues	4.3	4.1	6.7	4.6
Health insurance problems	2.6	15.7	15.9	15.7
Consumer problems	3.4	2.5	2.4	3.7
Abuse	0	0	0	0
Community under emergency or evacuation in past 10 yrs	45.7	34.7	6.1	75.9

Self-Reported Health and Social Activities

The sample was generally healthy (see Figure 5, left panel), with most indicating excellent (23%) or good health (43.4%); the remained of respondents either indicated their health as fair (27.1%) or reported poor health (6.4%). Most participants reported that health troubles (see Figure 5, right panel) do not stand in their way of doing things they want to (40.3%). Health troubles stand in the way a little/some for 42.4% of the respondents. A small, but meaningful percentage of respondents indicated that their health troubles stood in their way a great deal (17.1%).

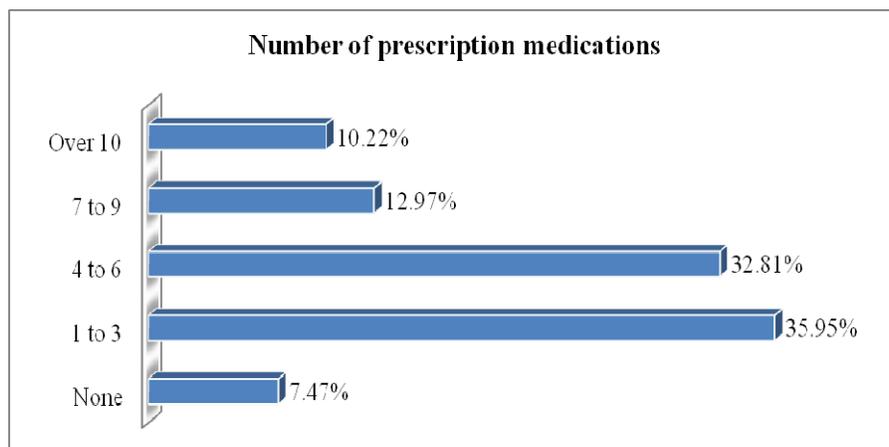
Figure 5: Self-Perceived Health



According to the Centers for Disease Control, chronic health conditions are a leading cause of death and disability in the U.S. Chronic conditions, such as heart disease, cancer, and diabetes, are responsible for an estimated 70% of deaths in the U.S. each year. Chronic diseases are associated with limitations in activities of daily living for an estimated 1 out of 10 adults in the U.S. today (CDC, 2011).

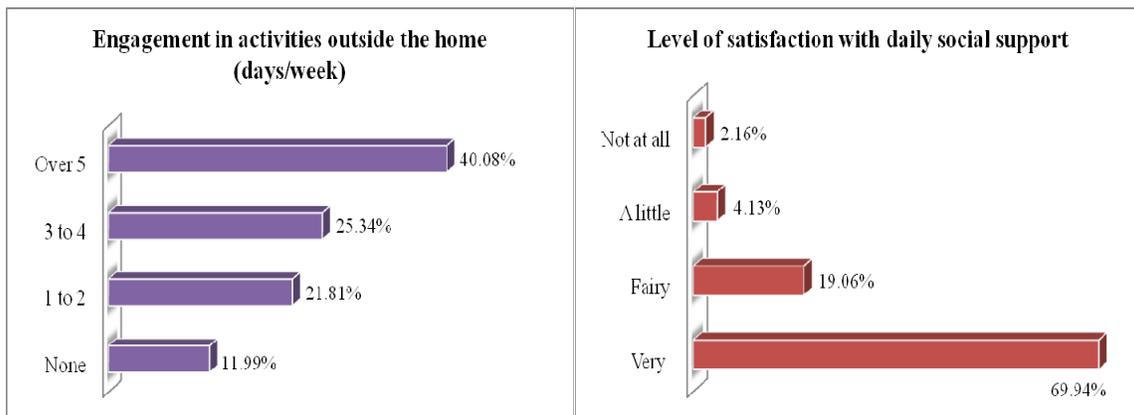
With respect to chronic conditions, the survey sample mirrors what might be expected for a typical elderly sample in that a majority of participants reported that they suffer from hypertension (58.9%), arthritis (48.9%), high cholesterol (40.5%), heart disease (25%), diabetes (24%), cancer (9%), and/or other chronic condition (9.2%). With respect to prescription medications (Figure 6), very few persons indicated that they did not take any physician prescribed medications (7.5%). The majority of the sample reported taking 1 to 3 different medications (36%) or 4 to 6 medications (32.8%). Fewer reported 7 to 9 medications (13%) or over 10 medications (10.2%). Less than one-fifth of the sample (18.3%) had stayed overnight as a patient in a hospital in past 12 months.

Figure 6: Prescription Medications Currently Taken



The majority of participants were engaged in activities outside of the home (see Figure 7, left panel). Respondents were asked to indicate how many days per week they engage in activities outside of the home. Relatively few answered none (12%). To gain an overall indication of their general life satisfaction, participants were asked to indicate their satisfaction with overall daily support from people in their social network (Figure 7, right panel). Most were very satisfied (69.9%). Most respondents also reported having a confidant (91.9%) and a person to trust with financial, healthcare, and legal decisions (96.5%).

Figure 7: Respondents' Reported Activity and Satisfaction with Social Support



Follow-Up Analyses on Education, Health, Income, and Social Support

Our previous analysis of legal needs by objective indicators of vulnerability yielded largely null outcomes. In other words, level of education, self-perceived health, and social support were unrelated to legal needs in this sample. The only significant association was obtained for living status, where those who lived alone had greater need

for legal assistance than did those living with others. It is possible that these null outcomes reflect insensitivity in the present dependent measures. In order to discount this alternative and provide new evidence concerning the validity of our hypothesized indicators of vulnerability, we conducted follow-up analyses to examine relationships among education and health, income, and social support.

Analyses reveal that when compared with participants of higher completed education (e.g. 2 years technical training and above), those with lower completed education report significantly poorer health [$\chi^2(6) = 15.92, p < 0.05$]. Poorer health was comprised of participants' ratings of their health status as poor or fair, as compared to better health status which was rated as good or excellent. Furthermore, respondents with lower income (under \$24,000) have worse health self-rating, perceive their health troubles to stand in the way of daily activities to a greater extent [$\chi^2(6) = 11.32, p < 0.05$], and engage fewer days per week in activities outside the home [$\chi^2(6) = 17.45, p < 0.01$]. However, no differences ($p > .05$) were found between income and education level on satisfaction with daily social support, having a confidant and a person to trust with legal, healthcare, and financial issues, and length of time (and number of times) spent overnight in hospital. Thus, as these results indicate, elderly individuals with lower education and lower income are more vulnerable with regards to physical health. These two demographic variables, however, appear to have less impact on psychological well-being as indicated by the availability of social support.

Gender Differences

Chi-square analyses were also used to compare males and females in the areas of social support and health status. Results indicate that in comparison to males, females on

average report more frequently that they have a confidant with whom to share daily events and issues [$\chi^2(1) = 8.93, p < 0.01$]. No association was found between gender and satisfaction with daily social support or reported health status [$\chi^2(1) = 3.02, p > 0.05$].

Disaster Exposure

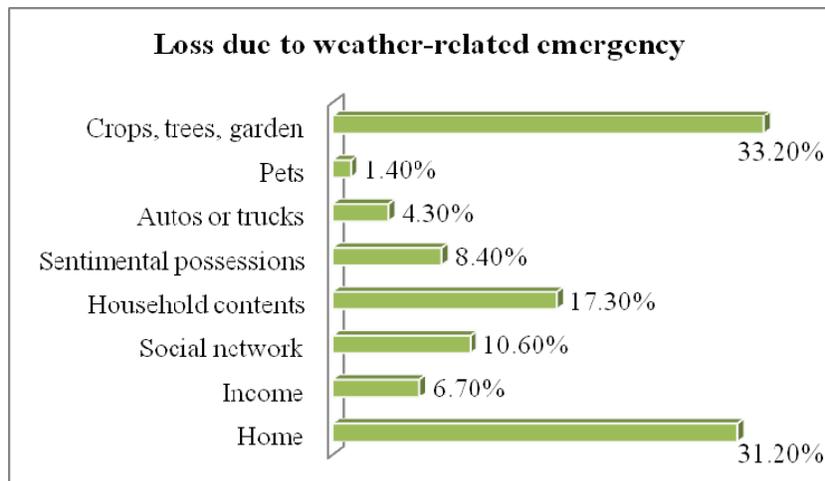
With respect to disaster exposure, over a third of the sample (36.7%) has lived in a town or community that has been under an evacuation order in the past 10 years. Additionally, nearly a third of the sample has evacuated (31.6%) in the past 10 years. For the respondents who have evacuated, hurricanes were the most frequently cited reason (29.9%), followed by flood (1.2%), tornado (0.4%) and chemical / oil spill (0.6%). Additionally, 42.2% reported damage to property due to emergency, with most experiencing damage related to hurricane (38.9%), flood (1.6%), tornado (1.4%), and other (1.4%). No one reported property damage due to chemical or oil spill. Table 5 and Figure 8 present further detailed information concerning disaster-related damage and legal needs resulting from disaster.

Table 6: Disaster -Related Losses and Legal Needs

After 2005 and 2008 hurricanes, received assistance from	
Family, neighbors, friends	33.0%
Federal agency	17.7%
State/local agency	14.5%
Faith-based organizations	13.6%
Humanitarian organization	12.0%
Community groups/clubs	5.3%
Lawyer/legal hotline	1.4%
Other	4.7%

Most helpful assistance was	
Family, neighbors, friends	28.7%
Federal agency	10.2%
Faith-based organizations	3.9%
State/local agency	3.5%
Humanitarian organization	2.8%
Community groups/clubs	1.0%
Lawyer/legal hotline	0%
Other	2.6%
Involvement in disaster relief	
Made charitable donations to church, faith-based humanitarian organization	59.3%
Provided neighborly assistance to people in need	46.0%
Volunteered at church, synagogue, community	26.1%
Volunteered at shelters or provided assistance to evacuees or medical/military personnel	16.7%
Did other charitable/volunteer work	12.2%
Legal needs arising from disaster(s)	1.8%

Figure 8: Loss Due to Weather-Related Emergency



Follow-Up Analyses on Disaster Exposure by Education, Income, Gender

Participants with low education report more frequently that they have experienced damage to property due to weather-related emergency. More specifically, elders with low education report to a significantly greater extent the loss of income due to weather-related emergency [$\chi^2(2) = 9.98, p < 0.05$]. No association was found between income level and having evacuated in the past [$\chi^2(2) = 1.42, p > 0.05$], experienced property damage [$\chi^2(2) = 4.20, p > 0.05$], or losing home or income due to a weather-related emergency [$\chi^2(2) = 0.28, p > 0.05$]. A significant gender difference was found with more females reporting that they have volunteered at shelters or provided disaster relief assistance to evacuees or medical/military personnel [$\chi^2(1) = 5.59, p < 0.05$], and provided neighborly help [$\chi^2(1) = 3.80, p = 0.05$].

Follow-Up Analyses on Legal Needs by Disaster Exposure

In earlier analyses of legal needs by the four service areas, we found that the legal service zones differed only on the basis of legal needs arising from natural disasters (e.g., hurricanes, flood) favoring Southeast Louisiana who exhibited the greatest need [$\chi^2(3) = 11.35, p < 0.05$]. To provide greater insight into this finding, we conducted follow-up analyses to further examine legal needs by level of disaster exposure, defined by the presence versus absence of property damage. These analyses show significant differences in legal needs for respondents who have lost their home due to a hurricane compared to those who have not. To be precise, participants who have lost their home

report greater legal needs in the following areas: disaster-related (e.g., relief) [$\chi^2(1) = 5.33, p < 0.05$], divorce, community property, and/or alimony [$\chi^2(2) = 4.21, p < 0.05$].

A similar pattern of findings were observed for those respondents who report having lost income due to a weather-related emergency. These participants indicate significantly higher need for legal assistance for the following areas: disaster-related issues and relief [$\chi^2(1) = 5.83, p < 0.05$], power of attorney for healthcare or finances [$\chi^2(2) = 7.90, p < 0.05$] divorce, community property, and/or alimony [$\chi^2(2) = 6.21, p < 0.05$], living wills [$\chi^2(2) = 7.90, p < 0.05$], and interdiction or guardianship [$\chi^2(1) = 5.83, p < 0.05$]. Furthermore, respondents who report loss of social network due to weather-related emergency have significantly greater need for legal advice regarding tax issues [$\chi^2(2) = 7.55, p < 0.05$] and employment problems [$\chi^2(2) = 7.21, p < 0.05$], disaster relief [$\chi^2(2) = 8.63, p < 0.05$], and interdiction or guardianship [$\chi^2(2) = 6.55, p < 0.05$].

Conclusions and Recommendations

The present survey was conducted to examine the legal service needs of seniors in the state of Louisiana. Developing a database that addresses issues pertaining to the utilization and access to legal services by older adults is a necessary first step for developing effective methods to increase knowledge and improve coordination and delivery of legal services. The present results are based on the responses of a statewide random sample of 510 adults at least 60 years of age and older with the majority between the ages of 65 to 75 years. As a whole, the sample was generally representative of the state of Louisiana with respect to fundamental sociodemographic characteristics including gender, income, and level of education. With respect to racial composition, it is important to keep in mind that in the present sample, Caucasian participants were slightly overrepresented, while African American participants were slightly underrepresented, which may be a function of the recruitment methodology, self-selection, or due to the areas targeted.

Louisiana is a state that has been beset with numerous natural disasters in recent years. For instance, Hurricanes Katrina and Rita devastated the Gulf Coast region in 2005 with substantial property damage and loss of life in Louisiana (Cherry, 2009). Hurricanes Gustav and Ike followed in 2008 with considerable damage to the greater metropolitan Baton Rouge area and southwestern regions of the state. More recently, the Deepwater Horizon Oil Spill in the Gulf of Mexico in April of 2010 has devastated the coastal parishes of South Louisiana, threatening the livelihood of numerous commercial fishermen and others in the fishing and seafood industries. Most recently, the historic flooding of the Mississippi River in the Spring of 2011 has caused property damage to

homes and businesses with damages yet to be calculated. Due to the catastrophic and devastating events that occurred prior to the development of this survey in 2009, we included a disaster specific module with 6 questions to account for disaster exposure and legal needs related to disaster-related issues. We conducted follow-up analyses to account for potential variations in legal needs as they related to the experience of natural disasters within the last 5 years.

In the section that follows, we highlight the key findings of the survey which pertain to the legal needs of seniors in the state of Louisiana. In the next section, we address legal needs within specific geographic regions of the state as defined by the four legal services areas, with special emphasis on legal needs in relation to disaster exposure. Recommendations for increasing knowledge of and access to legal services, along with suggestions for enhancing the delivery and coordination of legal services systems within the state of Louisiana are suggested.

Legal Needs in the State of Louisiana

We asked respondents to indicate the areas where legal advice is needed (Table 3a). The top three areas mentioned were assistance with wills (19.6%), living wills (16.5%), and power of attorney for health care or finances (13%). Note, however, that half of the sample reported that they had no need for legal advice (50.5%). Although it may be tempting to conclude that these persons are without need of advice, it is conceivable that these individuals are not aware of issues where they may potentially benefit from legal advice. Participants also indicated areas where they may need legal help. The top three areas cited were help in estate planning (17.1%), insurance problems (13.9%) and advance planning (12.8%). Interestingly, half of the sample (51.7%) did not

know. Together, the findings that half of the sample reported having no need for legal advice and also did not know where they may need legal help, implying that educational or outreach efforts are needed.

To provide greater insight into potential directions for future service delivery, respondents were asked to indicate the best method(s) to contact seniors and also what potential venues for services that they have heard of. By far, the best method of contact indicated by respondents was advertisements, with over half of respondents (56.2%) endorsing this option; interestingly, less than one-fifth of the sample indicated Councils on Aging (17.3%). Regarding potential venues for service delivery, the majority of respondents had heard of Councils on Aging (80.7%), although less than half had heard of the Louisiana Bar Association (42.2%). Fewer respondents had heard of Elderly Protective Services (30.8%), legal clinics (30.1%), legal service providers (27.1%), and pro bono projects (23.6%). Taken together, these findings indicate that there is a sizeable need for educational and outreach activities to inform seniors of the array of services that are currently available to them.

Legal Needs in the Four Legal Service Areas

We conducted follow-up analyses to examine participants' legal needs by legal service area to determine whether area of need differed geographically. Recall that the state of Louisiana is divided into four legal service corporation areas which include: (1) Legal Services of North Louisiana (LSNL); (2) Acadiana Legal Services (ALS) which covers southwest Louisiana; (3) Capital Area Legal Services Corp (CALSC) with a service area of 12 parishes (counties) and Southeast Louisiana Legal Services (SLLS)

which includes the greater New Orleans area including the North Shore and St. Tammany parish.

Our findings indicate that participants' legal needs were largely similar across these four legal service areas with one exception. In particular, Southeast Louisiana Legal Services (shown in Figure 4) differed significantly from the other three service areas with respect to need for legal advice concerning disaster relief and living wills.

Recommendations

Based on the outcomes of the present survey, we offer the following recommendations: (1) improve awareness through the development of innovative outreach approaches; (2) address concerns regarding affordability of legal services; (3) improve coordination and delivery of legal services in the state of Louisiana; and (4) establish focused interventions that are tailored towards vulnerable groups to aid with post-disaster legal needs. These recommendations are discussed in greater detail next.

(1) Improve awareness through the development of innovative outreach approaches. The results of this statewide legal needs survey indicate a clear need to improve awareness of existing legal services for seniors. One potentially important direction for future planning would be to develop an outreach campaign to increase awareness of areas of legal needs generally and where future legal needs may be anticipated.

(2) Address concerns regarding affordability of legal services. The majority of the sample reported having a combined annual income between \$12,000 and \$25,000,

with half of the participants reporting an income under \$36,000 (see Figure 3). These data, combined with the stated concerns about the affordability of services underscores the need to develop strategies to address the affordability of legal services for this segment of the population.

(3) Improve coordination and delivery of legal services. One approach that could be taken to address the challenges of improving knowledge and access to legal services for seniors would be to build upon existing entities in the state that possess the requisite expertise. For example, there are four law schools in the state of Louisiana which are a potentially rich resource that could be tapped to improve service awareness and delivery for seniors. Another state level resource is the Louisiana Civil Justice Center (LCJC), which is affiliated with the Louisiana State Bar Association in New Orleans, LA. While Lawhelp.org/la offers online legal information, LCJC is a free legal information call center. LCJC served as a disaster hotline after Hurricanes Katrina and Rita in 2005 and after Hurricanes Gustav and Ike in 2008. LCJC currently offers a toll-free legal helpline that is answered Monday thru Thursday from 10:00 a.m. – 5:00 p.m. and materials are available to those who contact the helpline. Our findings suggest that such efforts may need bolstering in that less than one-third of the respondents had heard of Elderly Protective Services, legal clinics, legal service providers, pro bono projects, and the toll free legal hotline.

(4) Establish focused interventions that are tailored towards vulnerable groups to aid with post-disaster legal needs. Focused disaster relief interventions should be developed that would target the needs of vulnerable groups within the state of Louisiana, while keeping in mind that these needs may vary across the four legal service state zones. Arising legal needs are contingent upon the individual's personal profile, resources, and disaster-related experiences and losses. Thus, the existence and implementation of a general, all-encompassing intervention strategy may not be sufficient to reach and properly address the legal concerns of elderly citizens across the state. In light of the above results, the establishment of legal programs and services that are specific to and mindful of idiosyncrasies related to the indices presented in this report (e.g., income, education, property loss) may allow for a more effective and comprehensive disaster relief system.

References

Centers for Disease Control and Prevention (2011). Chronic diseases and health

promotion. Retrieved May 19, 2011 from

<http://www.cdc.gov/chronicdisease/overview/index.htm>

Cherry, K. E. (2009). *Lifespan Perspectives on Natural Disasters: Coping with Katrina, Rita and other Storms*. New York: Springer.

U.S. Census Bureau (2011). The 2011 statistical abstract: The national data book.

Retrieved May 24, 2011 from

<http://www.census.gov/compendia/statab/cats/population.html>

Last Revised 10-5-2011

Appendix A

DISPOSITION CODE	DESCRIPTION	RECORDS
		09/29/10 07:58 PM
1	No Answer	1225
2	Answering Machine	980
4	Callback	53
5	Disconnected	307
6	Language problem	12
7	Business	18
8	Cannot ever be reached	1
9	Busy	20
10	Soft Refusal	262
11	Refuse – Time	
12	Qualified refusal	10
13	No eligible respondent	107
14	Already taken the survey	7
15	Partially complete	4
16	Fax	50
17	Hard Refusal	1014
18	Privacy Protection	
19	Callback to finish interview	1
20	Complete	510
21	Never Call	8
22	Mental Impairment	19
23	Deceased	67
TOTAL ATTEMPTED		4675
	Not Attempted	5325
TOTAL SAMPLE		10000

Appendix B

GOEA Legal Needs Survey

We are conducting a survey to learn about the needs of older adults in Louisiana. This research is sponsored by the Louisiana Governor's Office on Elderly Affairs. We hope to use the knowledge gained from our survey to improve upon and expand existing services for senior citizens in Louisiana. Your participation in this survey is voluntary. Your answers will be recorded by number only to ensure your privacy is protected. May we begin?

Sociodemographic Information Module <i>(16 questions)</i>

1. First, I need to know if you are at least 60 years of age or older:

- Yes, at least 60 years of age. Let's begin.
- No, under 60 years of age (discontinue)

2. How old are you?

- Age in years: _____

3. Are you:

- Male
- Female

4. How long have you been living in Louisiana

- My entire life
- 30 years or more
- 20-29 years
- 10-19 years
- 5-9 years
- Less than 5 years

5. What is your current marital status?

- **Single**
- **Married**
- **Living with life partner**
- **Divorced**
- **Widowed**

6. What is your race/ethnicity?

- White
- Black
- Hispanic
- Asian
- American-Indian
- Other_____

7. Do you live:

- On a farm
- In the country but not on a farm
- In a small town or city
- Large city or suburb of a city
- Major city or downtown

8. Do you live in a:

- Place of your own
- Rental
- Another's home
- Assisted living center, group home
- Trailer or Recreational Vehicle
- Other_____

9. Do you live by yourself or with others? [Check all that apply]:

- Alone
- With spouse
- With adult children
- With family members other than children (siblings)
- With grandchildren
- Roommate
- With a paid caregiver
- Other_____

10. Do you drive your own car to conduct personal activities?

- No
- Yes (*skip to Q9*)
- Yes, limited area and/or time (*skip to Q9*)

If no, who drives you?

- Family
- Friends/neighbors
- Taxi Cab
- Bus
- Church
- Council on Aging or other social/health service provider

11. Do you use email?

- No
- Yes

12. Do you use the internet?

- No (*skip to Q11*)
- Yes

IF YES, from where do you access it?

- Home
- Work
- Library
- Senior center
- Other _____

13. Are you currently employed? [Check all that apply]:

- Paid full-time (30+ hours/week)
- Paid part-time
- Volunteer full-time or part-time
- Don't work or volunteer

14. Do you receive social security or some other form of retirement income? (If he/she says No, ask "Does your spouse?")

- No
- Yes
- Yes, Spouse does

15. What was your primary occupation during your work career?

- Executive, administrative, and managerial
- Professional specialty
- Technical and related support

- Sales
- Administrative support, including clerical
- Precision production, craft, and repair
- Machine operators, assemblers, and inspectors
- Transportation and material moving
- Handlers, equipment cleaners, helpers, and laborers
- Service workers, private household (e.g., maid, gardener, sitter)
- Service workers, except private household (e.g., security guard, cook, hotel housekeeping, janitor, stocker)
- Farming, forestry, and fishing
- Homemaker
- Other

16. How much formal education have you completed?

- less than 7th grade
- 8th grade through 10th
- high school diploma or GED
- 2 years specialized or technical training
- some college
- bachelor's degree
- advanced degree, such as a master's degree or J.D.
- other advanced degree, such as and M.D. or Ph.D.

17. Do you have an interest in continuing your education?

- No
- Yes

18. Are you aware of opportunities for senior citizens to continue their education?

- No
- Yes

Legal Needs <i>(12 questions)</i>
--

19. Have you ever needed legal advice regarding: [Check all that apply]:

- Government benefits (Medicaid/Medicare, Social Security, Veterans, Railroad Retirement)
- Consumer problems (contractor, scams, fraud)
- Divorce/community property/alimony
- Child or grandchild custody

- Inheritance/estate work
- Wills
- Powers of Attorney for health care or finances
- Living wills (end of life document)
- Interdiction or guardianship
- Disaster relief (FEMA/private insurance/Road Home)
- Mortgages/reverse mortgages
- Employment problems (e.g., age discrimination)
- Tax issues (IRS, income tax disputes, having property seized, unfair property tax assessments)
- Physical access to public buildings (e.g., ability to get into buildings)
- Other _____
- None

20. Do you have any legal issues that you need legal assistance with now?

- No
- Yes

21. Do you currently need help with: [Check all that apply]:

- Government benefits (Medicaid/Medicare, Social Security, Veterans, Railroad Retirement)
- Consumer problems (contractor, scams, fraud)
- Divorce/community property/alimony
- Child or grandchild custody
- Inheritance/estate work
- Wills, trust
- Powers of Attorney for health care or finances
- Living wills (end of life document)
- Interdiction or guardianship
- Disaster relief (FEMA/private insurance/Road Home)
- Mortgages/reverse mortgages
- Employment problem (age discrimination)
- Tax issues (IRS, income tax disputes, having property seized, unfair property tax assessments)
- Physical access to buildings (ability to get into buildings)
- Other _____
- None

22. Many people think about legal issues from time to time. Which of the following legal issues do you think you might need help with in the future? [Check all that apply]:

- Estate planning (like wills, trusts)
- Advance planning (living wills, medical power of attorney, etc.)
- Family matters (like divorce, custody)
- Government benefits (like SSI, Veterans, Medicare, Medicaid, etc.)
- Housing issues (landlord issues, utility problems)
- Where to live issues (planning to stay in your home or nursing home etc.)
- Health insurance problems
- Consumer problems (scams, exploitation, fraud)
- Abuse
- Other_____

23. Have you legally designated anyone to handle your financial and health care decisions if you are unable to do so?

- No
- Yes

24. Have you ever had a problem with a contract or a legal document, like: [Check all that apply]:

- Needing advice before signing
- Feeling pressured to sign immediately
- Signing without understanding
- Person didn't follow the contract
- Getting out of a contract
- Not being able to get a refund
- Other_____
- None, no problems

25. Has anyone improperly used your money, property or assets? (such as stolen your money, made purchases without permission, or pressured you to give them property, etc)?

- No
- Yes

26. What is the best way to let a senior know about a new legal service?

- Advertisement (e.g., newspaper, TV, newsletter, magazines)
- Council on Aging
- Website (which one?)_____
- Email
- Other_____

27. Have you heard of the following organizations that help people with legal questions/referrals? [Check all that apply]:

- Councils on Aging
- Legal clinics
- Legal service providers
- Pro bono projects
- Toll free legal hotline
- Elderly Protective Services
- Louisiana State Bar Association

28. In the last 5 YEARS, have you received help from a lawyer, including simple advice?

- No
- Yes

29. Where would you go if you needed legal help?

- Internet/Website
- A legal service provider
- Private attorney
- Clerk of court
- Library
- Notary
- Bar association
- Represent self

30. Have you thought about using a lawyer but didn't?

- No (*skip to Q29*)
- Yes

IF YES, why? [Check all that apply]:

- Not sure the problem was legal
- The problem was minor
- Didn't know where to start
- Embarrassed
- Lawyers are too expensive
- Other_____

31. Which of the following legal services would help you the most? [Check all that apply]:

- Hotline where seniors can call and ask attorneys questions for free
- Legal guidebook for seniors
- Internet/Website with legal information
- Free legal seminars/clinics
- Free consumer and fraud seminar
- Low-cost or free attorneys/notaries
- Other_____

Self-Reported Health and Social Activities Module (9 questions)
--

32. How would you rate your health at the present time?

- Excellent
- Good
- Fair
- Poor

33. How much do health troubles stand in the way of your doing things you want to do?

- Not at all
- A little (some)
- A great deal

34. Do you have any of these chronic conditions? [Check all that apply]:

- High cholesterol
- Hypertension (high blood pressure)
- Diabetes
- Arthritis
- Cancer
- Heart disease
- Other (please specify)

35. Did you stay overnight as a patient in the hospital in the last 12 months?
- No
 - Yes
36. How many prescriptions (physician prescribed medications) do you usually take?
- None
 - 1 to 3
 - 4 to 6
 - 7 to 9
 - over 10
37. How many days per week do you engage in activities outside the home?
- None
 - 1 to 2
 - 3 to 4
 - over 5
38. How satisfied are you with the overall support you get from other people for dealing with personal or day-to-day problems?
- Very satisfied
 - Fairly satisfied
 - A little satisfied
 - Not satisfied at all
39. Do you have a confidant, someone you can talk to about issues that concern you?
- No
 - Yes
40. If you became sick or incapacitated, do you have someone you can trust to handle your financial, health care and legal decisions?
- No
 - Yes

Disaster Exposure Module (6 questions)

The following questions pertain to your personal experiences with Louisiana emergencies, such as floods, tornados, chemical or oil spills and hurricanes (e.g., Katrina & Rita in 2005; Gustav & Ike in 2008).

41. Over the past 10 years, has your town or community been under an emergency declaration or evacuation order?

- No
- Yes
- Unsure

42. Did you evacuate from the place you were living because of an emergency?

- No
- Yes...if yes, what caused you to evacuate: [Check all that apply]:
Hurricane
Flood
Tornado
Chemical or oil spill
Other (please explain) _____

43. Has an emergency caused damage to the place you were living or damage to other personal property of yours?

- No
- Yes...if yes, what caused the damage: [Check all that apply]:
Hurricane
Flood
Tornado
Chemical or oil spill
Other (please explain) _____

44. We would like to know more about the damages and losses that people experienced as a result of severe weather. Because of a weather-related emergency, such as tornados, floods and hurricanes, did you suffer any loss of:

- | | | |
|--|----|-----|
| • Your home (house, apartment, trailer, dwelling) | No | Yes |
| • Your income (from jobs or pension) | | |
| • Your social network (friends, neighbors, church) | No | Yes |
| • Furniture, appliances, other household contents | No | Yes |
| • Sentimental possessions, such as photographs | No | Yes |
| • Autos or trucks | No | Yes |
| • Pets | No | Yes |
| • Crops, trees, garden | No | Yes |

45. Did you or do you have you any legal needs arising from the disaster(s)? No or Yes

- If yes, "Please explain" – text box to be included

46. We would like to know more about the resources in your area that might be available to you after a disaster related emergency. After the hurricanes in 2005 (Katrina, Rita) and 2008 (Gustav, Ike), did you receive assistance from:

- | | | |
|--|----|-----|
| • Family members, neighbors, and/or friends | No | Yes |
| • Faith-based organizations, like local churches | No | Yes |
| • Community groups or clubs | No | Yes |
| • A state or local agency (e.g., Councils on Aging, local food stamps, unemployment) | No | Yes |
| • A humanitarian organization, such as the Red Cross | No | Yes |
| • A federal agency, such as FEMA | No | Yes |
| • A lawyer | No | Yes |
| • Other (please explain) _____ | | |

If YES to any of these, then ask “Which one of these sources of assistance was most helpful to you? [check all that apply]:

- Family members, neighbors, and/or friends
- Faith-based organizations, like local churches
- Community groups or clubs
- A state or local agency (e.g., Councils on Aging, local food stamps, unemployment)
- A humanitarian organization, such as the Red Cross
- A federal agency, such as FEMA
- A lawyer / legal hotline
- Other (please explain) _____

47. This question pertains to charitable or volunteer work you may have done to help others after the hurricanes in 2005 (Katrina, Rita) and 2008 (Gustav, Ike). After these storms, did you:

- | | | |
|--|----|-----|
| • Work in the shelters or provide disaster relief assistance to evacuees or medical/military personnel involved with the relief effort | No | Yes |
| • Do volunteer work at your church, synagogue, or in the community to help with the relief effort | No | Yes |
| • Provide neighborly assistance to people in need | No | Yes |
| • Make charitable donations to church, faith-based or humanitarian organizations | No | Yes |
| • Other (please explain) _____ | | |

Income and Future Contact

48. In order to help us compare your responses to other people, please indicate your approximate overall monthly income level after taxes (retirement + earnings): (Your combined income if married. Do not include income of others living in the household).

Is your income:

- less than \$1,000/month (up to \$12,000/year)
- between \$1,000 and \$2,000/month(\$12,000 to \$23,999)
- between \$2,000 and \$3,000/month(\$24,000 to \$35,999)
- between \$3,000 and \$4,000/month(\$36,000 to \$47,999)
- between \$4,000 and \$5,000/month(\$48,000 to \$59,999)
- between \$5,000 and \$6,000/month(\$60,000 to \$71,999)
- More than \$6,000/month (\$72,000+)

49. Would you like to receive free material on legal services?

- No
- Yes

If YES, please provide your mailing address, telephone number, and an email address if you have one.

50. May we contact you for participation in future needs assessment research?

- No
- Yes

IF YES, ask for his/her mailing address, telephone number, and an email address if this information was not provided in Q46.

That completes the survey, thank you so much for your time. If you have any legal issues you want help with, please call the legal helpline (1-800-310-7029)

Have a good afternoon/evening.