

State of Nebraska
Legal Services Capacity Assessment

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Prepared for:

Nebraska Department of Health and Human Services

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Executive Summary

The purpose of the capacity assessment is to provide the Nebraska State Unit on Aging with insight into the legal needs of older Nebraskans. In considering the findings of the telephone survey, the web survey and the focus group sessions, there are several key issues which will require attention by the Nebraska State Unit on Aging now and in the future.

The most frequently used legal service by older Nebraskans is in the preparation of substitute decision making documents (health care directives) and estate planning (wills); many older Nebraskans will use an attorney to create these documents. However, for persons with the greatest social and economic needs, the use of a lawyer is less likely because of financial limitations.

Finding ways to offer end of life planning services to elders at a low-cost or for free is in order. Both providers and elders are in agreement there is benefit in the provision of low-cost or free legal services for older adults and this would be very helpful to them. Additionally, offering legal bi-lingual or multi-lingual assistance is key, especially for those persons whose primary language is not English as evidenced by the findings from the focus groups sessions.

Elders and providers are not in agreement in terms of their perceived needs for legal services. While providers believe that the greatest issues faced by elders include concerns with Medicaid, conservatorship, health care and debtor/creditor issues, elders are more likely to mention substitute decision making documents and estate planning documents as being most important to them. This does not seem out of the ordinary given the age-related issues they may experience that would necessitate the creation and use of such documents.

Transportation is a well-known issue facing elders in Nebraska and throughout the United States. Results from the focus groups meetings suggest elders have a difficult time in getting to legal providers. One option would be in having professionals go to the homes of elders and/or make themselves available at such places as area Senior Centers. As noted in the telephone survey, elders are familiar with Senior Centers and Area Agencies on Aging and would be willing to go to these locations. For persons living in more remote areas, having such programs as the ElderAccessLine is an appropriate alternative. The key is letting people know of this option.

In terms of the resources, elders believe the availability of a legal hotline would be of great help. Surprisingly, 87% of elders had not heard of the ElderAccessLine, yet, 43.9% of providers indicated this is where elders would be likely to turn to help. While perhaps obvious to the reader, it needs to be stated that more education and/or marketing is needed to let elders know of available services/programming.

When asked where they would go for help, elders are more likely to turn to friends or family members (83.6%) or the Yellow Pages of the telephone book for information (60.8%). This form of information seeking was found in both the telephone survey results and the focus groups.

Websites and fraud seminars are not viewed favorably by either the telephone survey group or the focus group participants. However, this does not seem to be the end of the story. A recent

Pew Research report from April 2014¹, suggests that more elders 65 and older are using the internet today than in 2000 (59% vs. 14%). Continuing to develop websites with information will be of benefit in the future. For now, because the people who responded to this capacity assessment are likely to turn to friends or family for information, finding ways to inform these key sources of information for elders about available services and/or web-based programming is still an appropriate activity to continue.

¹ <http://www.pewinternet.org/2014/04/03/older-adults-and-technology-use/>

Next Steps:

In reviewing the findings of this assessment, there are several steps that the legal community and the Nebraska State Unit on Aging could take to better inform elders. Suggestions follow:

- Low-cost or free services were identified by elders and providers alike. Finding ways to make this possible would be well received in the community.
- Marketing/promotion of existing resources such as the ElderAccessLine is important. Promotion could be done through billboards, news articles in AAA publications, and materials at Senior Centers. Elders are familiar with Legal Aid and the Area Agency on Aging. Making the connection between the ElderAccessLine and these organizations may also be a good first step in assisting elders to find legal services.
- Consider providing in-home legal counseling/support for elders who are unable to travel because of a lack of transportation and/or distance.
- Offer educational programming of a general nature for the key people (friends and family) elders turn to for legal assistance.
- When offering educational programming, focus on topics that are of interest to elders. For persons responding to the telephone survey and the focus group sessions, substitute decision making documents and estate planning documents are of most interest.
- Continue to revisit the design of websites to make certain they are user friendly and targeted to people most likely to use them (friends and family). However, remain mindful that a growing number of elders are turning to the internet for information. Age-friendly websites are an appropriate option.
- Elders are reluctant to contact a lawyer for services when they don't think it will help or don't believe it is necessary. Persons offering legal services have an opportunity to find ways to demonstrate the value of their services. Once such avenue is through the local Area Agency on Aging or a local Senior Center to offer educational programming. Working with persons most likely to assist elders (friends and family) could be an important alternative.
- Bi-lingual or multi-lingual services are needed now and in the future. As the aging immigrant population grows in cities like Omaha, Lincoln, Norfolk, Schuyler, and Grand Island, having persons fluent to assist them in their native language will be of importance.

Introduction

Prior to 1975, the legal needs of older Americans were not being addressed through the existing aging network. The lack of legal support for older people was becoming increasingly apparent. To address this issue, funds were allocated by the then U.S. Administration on Aging to support the development of legal service programming for older adults. Since 1978, the Older Americans Act has included, under Titles III and IV, provisions to ensure legal support is available for older adults (Campeau, K.L. & Hommel, P.A., 2001 – The Center for Social Gerontology).

The legal needs of older adults, especially those with the greatest social and economic needs, have changed since the 1970's. Issues surrounding end of life care, guardianship and conservatorships, and answers to questions such as immigration, grandparenting and employment require a greater understanding of this population and the challenges they face.

To that end, the Nebraska Department of Health and Human Services received funds from the Administration for Community Living to support a multi-year project to include a capacity assessment of the legal needs of Nebraskans 60 years and older. The results of this assessment are intended to inform the Nebraska State Unit on Aging about the challenges and opportunities faced by elders throughout Nebraska.

The number of persons aged 60 years or older grew slowly between 1990 and 2000, but is projected to increase rapidly until 2030. The number of persons aged 60 years or older grew from 296,151 in 2000 to 342,167 in 2010 (a 15.5% increase), and is projected to grow to 447,474 in 2020 (a 30.8% increase) and then to 522,174 in 2030 (a 16.7% increase). After 2030, the growth rate in the population aged 60 years or older will slow considerably. The population aged 60 years or older is projected to increase from 18.7% of the state's population in 2010, to 23.1% in 2020, and to 25.4% in 2030.

This report provides the reader with the findings from each phase of this assessment and the survey instruments used to capture the opinions of elders and providers throughout Nebraska.

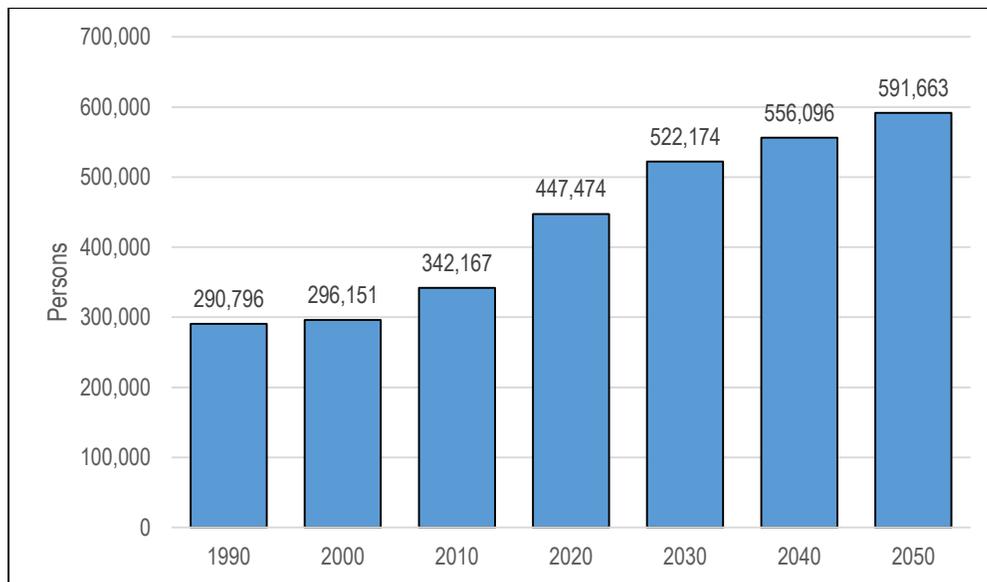
Nebraska's Population Aged 60 Years or Older, 1990 to 2050

The aging of the baby boom is going to influence the need for expanded legal services for older Nebraskans. To understand this need better, we have to know how large the increase in the elderly population in Nebraska is going to be in the upcoming years. The Center for Public Affairs Research at the University of Nebraska at Omaha has released information showing historical and projected numbers for Nebraska's population aged 60 years or older.

Figure 1 illustrates the population aged 60 years or older in Nebraska by decade since 1990, with projections for 2020 through 2050. As can be seen, the number of persons aged 60 years or older grew slowly between 1990 and 2000, but is projected to increase rapidly between 2010 and 2020. The number of persons aged 60 years or older grew from 296,151 in 2000 to 342,167 in 2010 (a 15.5% increase), to 447,474 in 2020 (a 30.8% increase), and then to 522,174 in 2030 (a

16.7% increase). After 2030, the growth rate in the population aged 60 years or older will slow considerably.

Figure 1. Nebraska Population Aged 60 Years or Older: 1990, 2000, and 2010 with Projections through 2050



Source: U.S. Census Bureau, 1990, 2000, and 2010 Censuses of Population; UNO Center for Public Affairs Research, Projections for 2020 to 2050, prepared August 2013

The greatest increases can be expected to occur in Nebraska’s rural counties, which have an older population than the rest of the state. In 2010, 28.3% of the population in the 53 most sparsely populated counties in Nebraska (counties with no town with at least 2,500 persons) was aged 65 years or older. In contrast, only 15.1% of the population in Nebraska’s three most densely populated counties (Douglas, Lancaster, and Sarpy) was aged 65 years and older.

However, the pressure on legal services may not be as great between 2010 and 2020, since much of the growth in Nebraska’s elderly population during this period will be in the 60 to 74 years age group. Persons in this category generally have lower utilization rates than those in the 75 years and older age groups (especially for the 85 years or older age group).

A survey conducted for five of Nebraska’s eight Area Agencies on Aging in the spring of 2012 found that 19.7% of Nebraska’s population aged 60 years or older had used legal services and an additional 45.3% said they might use them in the future. However, for those aged 85 years or older 40.4% had used legal services, and 33.3% additional persons said they might use them in the future.

In developing the capacity assessment, we used a three pronged approach that included a telephone survey, a web survey and focus groups with four Senior Centers in the Omaha and Lincoln areas serving persons from lower income and minority populations. Our intent was to

capture the opinions and experiences of persons from various backgrounds in order to gain an understanding of the gaps in services.

The first phase of the project was a telephone survey. We used this approach to capture the opinion of adults 60 and older who may not have used services within the aging network but are in need of support. Our experience suggests that service providers deal primarily with people who need services and often are not able to obtain them, and this may not reflect the needs of the entire state population, nor will it be an accurate indicator of the overall incidence of the service. Soliciting feedback from persons not receiving services is key to an understanding of the legal needs of older Nebraskans.

The second phase of the project was a web survey. We are aware that most or all providers of services use technology to conduct their daily business. A web survey seemed to be the most convenient method for soliciting the opinions and views of providers. Because of oversampling of the judicial system, a greater number of persons from this segment are included. However, we believe their input, along with their colleagues, offers insight into the perspectives of persons who are most likely to be involved with such issues as guardianships and conservatorships.

The third phase of the project was in meeting with focus groups representing persons with the greatest social and economic needs. Because a relatively small percent (6.2%) of Nebraska's elderly population is minority, a telephone survey may be an accurate representation of the needs of the state as whole, but it cannot reflect the specific needs of the state's minority population. Furthermore, Nebraska has several groups of minority elders that have different experiences and needs. To better understand the legal service needs for Nebraska's minority elderly we conducted focus groups that were held in four locations in Lincoln and Omaha that were in neighborhoods with lower income and minority populations.

Telephone Survey Results

Nebraskans - 60 years of age and older

Telephone Survey Results

In reviewing the findings from the telephone survey, the most common situations experienced by respondents in the prior three years were related to the preparation of surrogate decision making and estate planning documents, as 30.0% of the respondents said they had prepared a will, 28.4% had prepared a living will, 27.2% had prepared a health power of attorney, and 24.1% had prepared a financial power of attorney.

The vast majority of respondents who used estate planning or guardianship services contacted a lawyer. For the relatively small number who did not, more than half (51.6%) indicated that they didn't contact a lawyer because they did not think legal advice was needed, and another 15.4% said that they didn't think it would help.

Relatively few people experienced situations other than estate planning or guardianship services. The most important reason that people did not contact a lawyer for those situations was because the respondents thought that the problem was resolved (46.7%), they didn't think it would help (21.4%), or they couldn't afford it (9.7%).

It appears respondents were not involved in activities in the past three years that could negatively affect their personal finances. One percent or fewer had used a payday loan or post-dated check-for-cash service, taken out any type of loan with higher than normal interest rates, filed for bankruptcy, or had any problems with bill collectors calling you or repossessing any of your property.

The two most recognized organizations that might provide legal services information were Legal Aid of Nebraska (65.9%) and the local Area Agency on Aging (63.2%). The least well-known organization was the Access to Justice Center, as only 6.0% of the respondents had heard of this organization.

About one-third of the respondents thought low-cost or free attorney (36.0%), a legal hotline where they could talk to a lawyer or paralegal (35.1%), or wills and estate planning services (33.0%) would be helpful. The legal service perceived as the least helpful was legal seminars in your area, as only 16.9% of the respondents rated it as helpful.

Friends or family members were the sources that were most likely to be used to find out about legal services in their area. 83.6% of the respondents said they would be very likely or somewhat likely to use this source. The only other source where more than half (60.8%) of the respondents said that they would be very likely or somewhat likely to use the source was Yellow Pages or a telephone book. The least likely source for respondents to find out about legal services was information emailed to them, as only 28.2% of those in the survey indicated that they would be very likely or somewhat likely to use this source.

2012 Needs Assessment for Area Agencies on Aging

In the spring of 2012, five of Nebraska’s eight Area Agencies on Aging (AAA) contracted with the University of Nebraska at Omaha’s Department of Gerontology and the Center for Public Affairs Research in conducting a needs assessment of aging individuals in their respective service areas that included a telephone survey. Because of the funding limitations, the remaining three Area Agencies on Aging requested we conduct focus group sessions for them to learn of the needs of older adults in their area. Adults 50 years of age and older were contacted by Wiese Research to learn of their need for services and to learn of the challenges they face in their day to day activities. For the purposes of this capacity assessment for legal services, only the results for persons 60 and older are included. Table 1 highlights some of the service areas that allow for a better understanding of the legal needs of Nebraska elders that were identified in 2012.

Table 1. Please tell me if you have used, might use it in the future, or would never use the following type of service

| | Age | | | | Total |
|--|---------|---------|---------|-------------|-------|
| | 60 - 64 | 65 - 74 | 75 - 84 | 85 or older | |
| ASSISTANCE IN WRITING CHECKS | | | | | |
| Have used that service | 0.6% | 1.4% | 2.2% | 7.1% | 1.9% |
| Might use in the future | 23.4% | 22.5% | 24.1% | 33.9% | 24.3% |
| Would never use that type of service | 73.1% | 73.7% | 70.1% | 57.1% | 71.0% |
| Don't know/Not sure | 3.0% | 2.4% | 3.6% | 1.8% | 2.8% |
| ASSISTANCE WITH INSURANCE BENEFITS AND PROGRAMS | | | | | |
| Have used that service | 7.2% | 10.0% | 10.3% | 16.4% | 9.9% |
| Might use in the future | 48.2% | 37.3% | 33.8% | 30.9% | 39.0% |
| Would never use that type of service | 42.2% | 49.8% | 52.2% | 43.6% | 47.5% |
| Don't know/Not sure | 2.4% | 2.9% | 3.7% | 9.1% | 3.5% |
| RETIREMENT PLANNING SERVICES | | | | | |
| Have used that service | 23.5% | 29.2% | 14.6% | 19.6% | 23.1% |
| Might use in the future | 26.5% | 17.2% | 18.2% | 19.6% | 20.4% |
| Would never use that type of service | 47.6% | 51.7% | 65.0% | 48.2% | 53.3% |
| Don't know/Not sure | 2.4% | 1.9% | 2.2% | 12.5% | 3.2% |
| LEGAL SERVICES | | | | | |
| Have used that service | 13.3% | 17.2% | 22.6% | 40.4% | 19.7% |
| Might use in the future | 53.6% | 43.5% | 43.1% | 33.3% | 45.3% |
| Would never use that type of service | 30.1% | 37.8% | 32.8% | 21.1% | 32.7% |
| Don't know/Not sure | 3.0% | 1.4% | 1.5% | 5.3% | 2.3% |

It is interesting to note the differences between the young-old (those 65 to 74) and the oldest-old (those 85 and older) in their perceived need and use of legal services. Having a better understanding of why persons would or would not use a service is most appropriate in planning for the future. To do this, required a three-prong approach to understanding the needs of aging Nebraskans and is discussed below.

Legal Services for Nebraska's Elderly Needs Assessment Telephone Survey

The starting point for this capacity assessment was a telephone survey of Nebraskans aged 60 or older. The survey instrument was developed using a three step process. First, researchers at UNO reviewed other surveys conducted in Nebraska and nationally to identify questions they thought would be relevant to the current needs assessment. Next, these questions were reviewed by staff from the Nebraska State Unit on Aging and an attorney with Legal Aid of Nebraska, ElderAccessLine. Finally, the survey instrument was tested by the survey research company for wording and ease of administration.

The legal services needs assessment survey was conducted through telephone interviews with adults aged 60 or older living in Nebraska households. The sample consisted of 811 completed interviews. A sample of 811 allows for a maximum sample error of +/- 2.9 percent at the 90 percent confidence level.

The sample design was a stratified random sample design based on the proportion of the population aged 60 or older that resided in a specific county in each of the Area Agencies on Aging (AAA). To ensure a representative statewide sample and to allow for comparisons among AAAs, each AAA was planned to have 100 completed interviews. The survey company drew telephone numbers using a random digit dialing design. This design provides for a known probability of selection for all households in the study area.

Professional interviewers from Wiese Research Associates, Inc. who are skilled in working with an aging population conducted the interviews between November 13 and December 3, 2013. After making contact with someone at a telephone number on the call list, interviewers asked if there were any adults, aged 60 or older, living in the household. If there were, interviewers asked to speak to the oldest person in the household over the age of 60. This was to insure that there was a representative number of older respondents in the sample.

Respondents were promised that their responses would remain confidential. In addition, any concerned respondents was given the telephone number of a UNO faculty member who was working on the study. An electronic dataset of completed surveys was completed by Wiese and given to UNO for analysis. For the purposes of this survey, only landline telephone numbers were used.

Sample Characteristics and Weighting

Table 1 compares the survey results by AAA to their 2010 Census counts. As might be expected because of the stratified sample design, the percentage of the population of persons aged 60 years or older in each AAA varies considerably from their Census count. Although each of the AAAs in the survey accounted for about 12.5% of the people interviewed, the actual number of persons

varied considerably by AAA. The largest percent (34.9%) of the state’s population aged 60 years or older was in the Eastern Nebraska Office on Aging Area (Dodge, Douglas, Sarpy, Cass and Washington counties). The smallest percent (5.7%) was in the Blue Rivers Area (Thayer, Jefferson, Gage, Otoe, Johnson, Nemaha, Pawnee and Richardson counties).

Table 2 looks at the age and sex of the survey respondents. Comparing the results of the survey to the 2010 Census, it is apparent that the ages of the respondents vary somewhat from the Census results. The table shows that the survey included more women than the 2010 Census counted—57.3% compared to 54.7% in the 2010 Census. By age group the survey overrepresented 70 to 74 year olds and persons 80 years or older. It underrepresented persons in the 60 to 64, 65 to 69, and 75 to 79 age groups.

As a result of the differences between the survey results and the 2010 Census, we weighted the sample population to reflect the age, sex, and AAA distribution of the 2010 Census population. As seen in Table 2, after weighting, the age and sex distribution of the survey is the same as the 2010 Census. Although not shown in a table, the weighted survey also reflects the 2010 population distribution accounted for by the individual AAAs.

Table 1. Population Aged 60 Years or Older Living in Households by Area Agency on Aging: Comparison of Survey Results to the 2010 Census

| Area Agency on Aging | Unweighted Survey | | 2010 Census | |
|----------------------------------|-------------------|---------|-------------|---------|
| | Number | Percent | Number | Percent |
| Aging Office of Western Nebraska | 101 | 12.5 | 19,775 | 6.0 |
| Aging Partners | 101 | 12.5 | 61,939 | 18.8 |
| Blue Rivers | 101 | 12.5 | 18,610 | 5.7 |
| Eastern Nebraska Office on Aging | 103 | 12.7 | 114,622 | 34.9 |
| Northeast Nebraska | 102 | 12.6 | 43,904 | 13.4 |
| West Central Nebraska | 101 | 12.5 | 22,632 | 6.9 |
| South Central Nebraska | 101 | 12.5 | 21,356 | 6.5 |
| Midland | 101 | 12.5 | 25,959 | 7.9 |
| State Total | 811 | 100.0 | 328,797 | 100.0 |

Table 2. Population Aged 60 Years or Older Living in Households by Sex and Age: Comparison of Survey Results and the 2010 Census

| Sex and Age | Unweighted Survey | | 2010 Census | | Weighted Survey | |
|-------------|-------------------|---------|-------------|---------|-----------------|---------|
| | Number | Percent | Number | Percent | Number | Percent |
| Male | 346 | 42.7 | 149,020 | 45.3 | 367 | 45.3 |
| 60-64 | 111 | 13.7 | 46,535 | 14.2 | 115 | 14.2 |
| 65-69 | 63 | 7.8 | 32,614 | 9.9 | 80 | 9.9 |
| 70-74 | 59 | 7.3 | 24,683 | 7.5 | 61 | 7.5 |
| 75-79 | 47 | 5.8 | 19,607 | 6.0 | 48 | 5.9 |
| 80 or older | 66 | 8.1 | 25,581 | 7.8 | 63 | 7.8 |
| Female | 465 | 57.3 | 179,777 | 54.7 | 444 | 54.7 |
| 60-64 | 114 | 14.1 | 48,074 | 14.6 | 119 | 14.7 |
| 65-69 | 94 | 11.6 | 35,368 | 10.8 | 87 | 10.7 |
| 70-74 | 80 | 9.9 | 28,637 | 8.7 | 71 | 8.8 |
| 75-79 | 61 | 7.5 | 25,317 | 7.7 | 62 | 7.6 |
| 80 or older | 116 | 14.3 | 42,381 | 12.9 | 105 | 12.9 |
| Total | 811 | 100.0 | 328,797 | 100.0 | 811 | 100.0 |
| 60-64 | 225 | 27.7 | 94,609 | 28.8 | 234 | 28.9 |
| 65-69 | 157 | 19.4 | 67,982 | 20.7 | 167 | 20.6 |
| 70-74 | 139 | 17.1 | 53,320 | 16.2 | 132 | 16.3 |
| 75-79 | 108 | 13.3 | 44,924 | 13.7 | 110 | 13.6 |
| 80 or older | 182 | 22.4 | 67,962 | 20.7 | 168 | 20.7 |

Table 3 presents the race and Hispanic/Latino origin of the respondents before and after the responses were weighted, comparing those results to the 2010 Census. According to the 2010 Census, Nebraska’s population aged 60 or older, living in households, was almost entirely White, as 95.1% of the state’s population was White. African Americans comprised 2.4% of the elderly population, with no other racial group accounting for more than 0.9%. In addition, 2.2 percent of Nebraska’s population aged 60 years or older was Hispanic/Latino. Looking at the minority population as a whole, 93.8% of Nebraska’s elderly population living in households was White, non-Hispanic/Latino. This left 6.2% of the state’s elderly population as Non-white or Hispanic/Latino (minority).

Table 3 also presents the results of the survey by race and ethnicity. As can be seen the unweighted survey results closely resembled the 2010 Census results—the primary difference was the percentage of the respondents who refused to answer the question. Otherwise there was not much difference between the survey characteristics and the actual Census. Because of this we did not weight the survey by race. We only weighted the survey by AAA area and age and sex. The weighted survey results in Table 3 reflect this AAA area and age and sex weighting scheme and show that the minority characteristics of the survey respondents are within one percentage point of the 2010 Census.²

² To ensure persons with the greatest social and economic needs were included in this capacity assessment, four focus groups were conducted in May, 2014. Results are discussed in the section on Focus Groups.

Table 3. Population Aged 60 Years or Older Living in Households by Race and Hispanic/Latino Origin: Comparison of Survey Results and the 2010 Census

| Race/Ethnicity | Unweighted Survey | 2010 Census | Weighted Survey |
|---|-------------------|--------------|-----------------|
| | Percent | Percent | Percent |
| Primary Race | | | |
| American Indian or Alaska Native | 1.0 | 0.4 | 1.6 |
| Asian | 0.1 | 0.9 | 0.2 |
| Black or African American | 0.7 | 2.4 | 1.2 |
| Native Hawaiian or Other Pacific Islander | 0.1 | 0.0 | 0.2 |
| White or Caucasian | 95.9 | 95.1 | 95.2 |
| Two or more races/Multi-cultural | 0.1 | 0.4 | 0.1 |
| Don't know | 0.1 | -- | 0.1 |
| Refused | 1.4 | -- | 1.1 |
| Other | 0.5 | 0.8 | 0.4 |
| Hispanic or Latino | | | |
| Yes | 0.9 | 2.2 | 0.6 |
| No | 98.4 | 97.8 | 99.0 |
| Refused | 0.7 | -- | 0.4 |
| Minority status | | | |
| Non-white or Hispanic/Latino | 4.4 | 6.2 | 5.0 |
| White, non-Hispanic/Latino | 95.3 | 93.8 | 94.8 |
| Refused | 0.2 | -- | 0.2 |
| Total | 100.0 | 100.0 | 100.0 |

Survey Results

The following tables present the results of the legal services needs assessment survey. All of the information in the succeeding tables has been prepared using the weighted results. As described above, we weighted the survey by AAA area and age and sex to more accurately reflect the results from the 2010 Census. The detailed responses to individual questions can be at the end of this section. A copy of the questionnaire is shown in the appendices.

Potential Situations Older Residents Might Experience

The first set of questions described potential situations that some older residents might have experienced in the prior three years. For each situation experienced by a respondent, they were asked if they contacted or received assistance from a lawyer, and if they did not, why they did not. The results of this set of questions is summarized in Table 4. For space considerations, the situations listed in Table 4 are shortened. The detailed descriptions can be found at the end of this section. The most common situations experienced by the respondents were related to the preparation of substitute decision making documents and estate planning documents, as 30.0% of the respondents said they had prepared a will, 28.4% had prepared a living will, 27.2% had prepared a health power of attorney, and 24.1% had prepared a financial power of attorney. All

of the other situations were experienced by relatively small percentages of the respondents. Only five additional situations were experienced by at least 5% of the respondents: Identity theft, 10.5%; Didn't get what you paid for, 7.1%; Credit cards, 5.6%; Consumer fraud, 5.5%; and Government benefits, 5.0%.

Although the vast majority of respondents who used planning services for health directives and estate planning contacted a lawyer, there were still some people who did not. Table 4 shows that the percent using a lawyer ranged from 68.6% for health power of attorney to 89.0% to prepare a will. The other situations described in Table 4 show that, for the most part, respondents did not contact an attorney. Two major exceptions were for people who needed relationship legal assistance or assistance in establishing guardianship, as those who experienced these situations were likely to contact a lawyer. The respective percentages contacting a lawyer were 87.7% and 50.8%.

Table 4. Situation* Experienced by Respondents in the Past 3 Years

(Ranked by Percent with Situation)

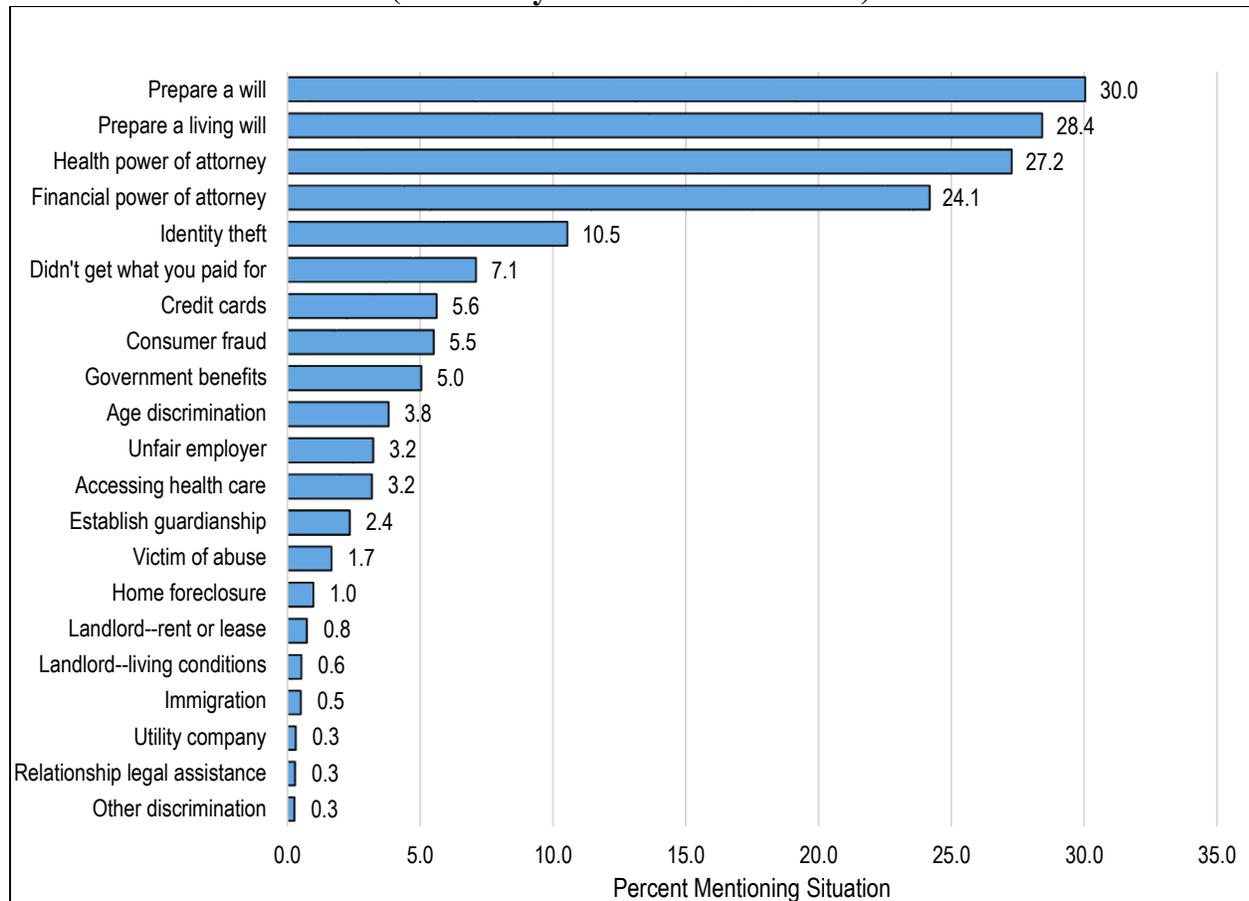
| Situation* | Percent of Respondents with Situation | Percent of Respondents with Situation (Previous Column) Who Contacted a Lawyer | Respondents Who Contacted a Lawyer as a Percent of Entire Survey |
|-------------------------------|---------------------------------------|--|--|
| Prepare a will | 30.0 | 89.0 | 26.7 |
| Prepare a living will | 28.4 | 69.8 | 19.8 |
| Health power of attorney | 27.2 | 68.6 | 18.7 |
| Financial power of attorney | 24.1 | 75.9 | 18.3 |
| Identity theft | 10.5 | 2.2 | 0.2 |
| Didn't get what you paid for | 7.1 | 4.6 | 0.3 |
| Credit cards | 5.6 | 11.5 | 0.6 |
| Consumer fraud | 5.5 | 7.6 | 0.4 |
| Government benefits | 5.0 | 15.6 | 0.8 |
| Age discrimination | 3.8 | 11.9 | 0.5 |
| Unfair employer | 3.2 | 15.8 | 0.5 |
| Accessing health care | 3.2 | 0.0 | 0.0 |
| Establish guardianship | 2.4 | 50.8 | 1.2 |
| Victim of abuse | 1.7 | 3.9 | 0.1 |
| Home foreclosure | 1.0 | 20.2 | 0.2 |
| Landlord--rent or lease | 0.8 | 0.0 | 0.0 |
| Landlord--living conditions | 0.6 | 0.0 | 0.0 |
| Immigration | 0.5 | 14.0 | 0.1 |
| Utility company | 0.3 | 0.0 | 0.0 |
| Relationship legal assistance | 0.3 | 87.7 | 0.3 |
| Other discrimination | 0.3 | 0.0 | 0.0 |

*For detailed wording of the situation see Appendix A.

Table 4 also shows the respondents who had contacted a lawyer in the past three years as a percent of the entire survey. We included this percent to indicate how often legal services may have been used in the past three years. Table 4 shows that, with the exception of health directives and estate planning situations, the percent of people contacting a lawyer was very small, generally less than 1.0%. However, since the population aged 60 years or older living in households was 328,797 persons, 1.0% still represents 3,288 persons.

In the past three years, 26.7% of the respondents said they used a lawyer to prepare a will, 19.8% to prepare a living will, 18.7% to prepare a health power of attorney, and 18.3% to prepare a financial power of attorney. Applying these percentages to the total population of 328,797, we can estimate that the number of people aged 60 years or older who used a lawyer for estate planning services in the past three years ranged from 60,000 to prepare a financial power of attorney to 88,000 to prepare a will.

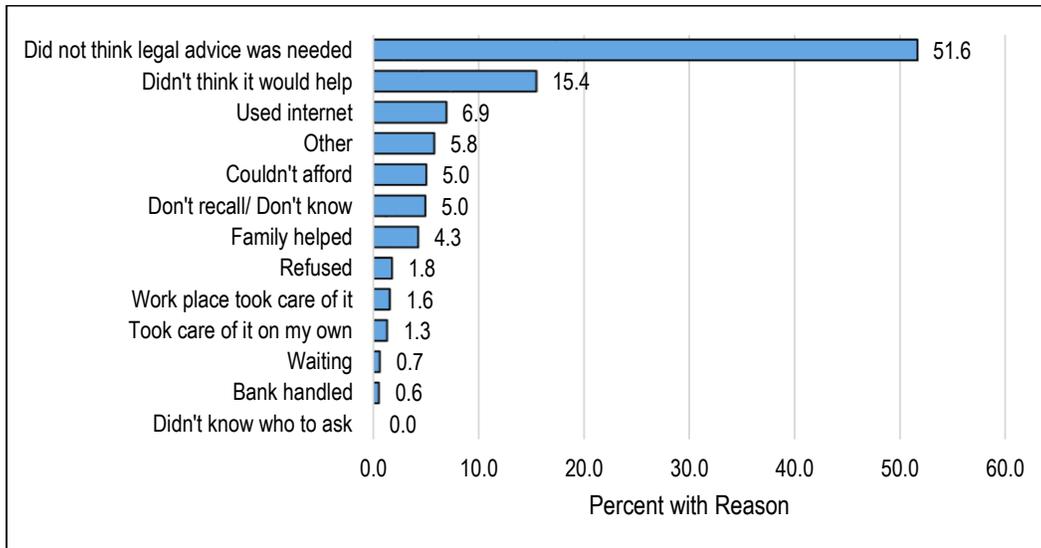
**Figure 1. Situation* Experienced by Respondents in the Past 3 Years
(Ranked by Percent with Situation)**



*For detailed wording of the situation see Appendix A.

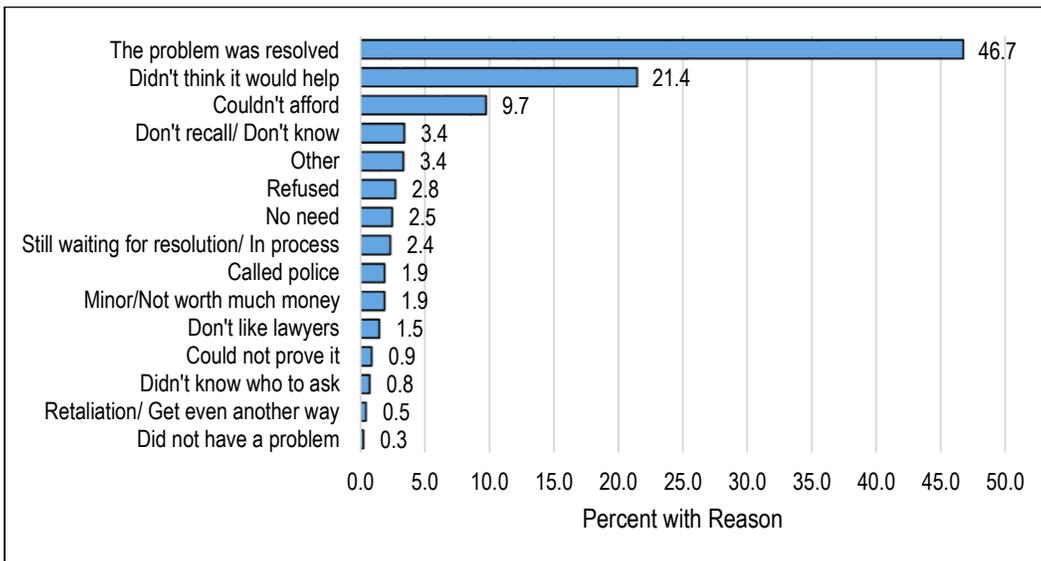
Figures 2A and 2B display the main reasons that respondents did not contact a lawyer after experiencing a situation described above in the past three years. Figure 2A presents the reasons given for the following situations: Prepare a will, Prepare a living will, Health power of attorney, Financial power of attorney, and Establish guardianship. The values in the figure represent the weighted average percent of the respondents who gave the reason for not contacting an attorney for any of situations listed. More than half (51.6%) of the respondents indicated that they didn't contact a lawyer because they did not think legal advice was needed. Another 15.4% said that they didn't think it would help. Other less mentioned reasons for not contacting a lawyer were: Used Internet, 6.9%; Other, 5.8%; Couldn't afford, 5.0%; and Don't recall/Don't know, 5.0%. The remaining reasons were all given by less than 5.0% of the respondents.

Figure 2A. For Those Respondents Who Experienced a Situation in the Past 3 Years and Did Not Contact a Lawyer, the Main Reasons Why They Did Not Contact a Lawyer Part 1*



*Average percent response for the following situations: Prepare a will, Prepare a living will, Health power of attorney, Financial power of attorney, and Establish guardianship.

Figure 2B. For Those Respondents Who Experienced a Situation in the Past 3 Years and Did Not Contact a Lawyer, the Main Reasons Why They Did Not Contact a Lawyer —Part 2*



*Average percent response for the following situations: Identity theft, Didn't get what you paid for, Credit cards, Consumer fraud, Government benefits, Age discrimination, Unfair employer, Accessing health care, Victim of abuse, Home foreclosure, Landlord--rent or lease, Landlord--living conditions, Immigration, Utility company, Relationship legal assistance, and Other discrimination.

Figure 2B is similar to Figure 2A, but it presents the reasons given for the following situations: Identity theft, Didn't get what you paid for, Credit cards, Consumer fraud, Government benefits, Age discrimination, Unfair employer, Accessing health care, Victim of abuse, Home foreclosure, Landlord--rent or lease, Landlord--living conditions, Immigration, Utility company, Relationship legal assistance, and Other discrimination. The most important reason that people did not contact a lawyer for these situations was because the respondents thought that the problem was resolved, as 46.7% of the respondents selected this reason. The two other reasons with a sizeable percent of respondents were: Didn't think it would help (21.4%) and Couldn't afford (9.7%).

Personal Finances

The next table looks at some personal finance issues. In reviewing Table 5, it appears that respondents were not involved in activities in the past three years that could negatively affect their personal finances. One percent or fewer had used a payday loan or post-dated check-for-cash service, taken out any type of loan with higher than normal interest rates, filed for bankruptcy, or had any problems with bill collectors calling you or repossessing any of your property.

Table 5. In the past three years, have you:

| Activity | Yes | No | Not sure | Refused | Total |
|--|-----|------|----------|---------|-------|
| Used a payday loan or post-dated check-for-cash service | 0.8 | 98.8 | 0.3 | 0.1 | 100.0 |
| Taken out any type of loan with higher than normal interest rates | 0.9 | 99.0 | 0.0 | 0.1 | 100.0 |
| Filed for bankruptcy | 0.1 | 99.6 | 0.1 | 0.2 | 100.0 |
| Had any problems with bill collectors calling you or repossessing any of your property | 1.0 | 98.6 | 0.3 | 0.1 | 100.0 |

Awareness of Organizations That Provide Legal Assistance

The survey company read to the participants a list of organizations that may provide information about legal services. The respondents were asked if they had heard of the organization before taking the survey. Table 4 shows that the two most recognized organizations were Legal Aid of Nebraska (65.9%) and the local Area Agency on Aging (63.2%). About one out of four (24.9%) of the respondents had heard of the Bar Association Lawyer Referral Service. Only 12.2% of the respondents had heard of the Elder Access Line, and 10.8% had heard of the Self Help Center. The least well-known organization was the Access to Justice Center, as 6.0% of the respondents had heard of this organization.

Table 6. Prior to this survey, please tell me whether or not you have heard of (the following) organization?

| Organization | Yes - heard of | No - not prior to survey | Not sure | Total |
|---|----------------|--------------------------|----------|-------|
| Legal Aid of Nebraska | 65.9 | 33.2 | 0.9 | 100.0 |
| Local Area Agency on Aging | 63.2 | 35.5 | 1.3 | 100.0 |
| Bar Association Lawyer Referral Service | 24.9 | 74.5 | 0.7 | 100.0 |
| Elder Access Line | 12.2 | 87.0 | 0.8 | 100.0 |
| Self Help Center | 10.8 | 87.6 | 1.6 | 100.0 |
| Access to Justice Center | 6.0 | 92.5 | 1.5 | 100.0 |

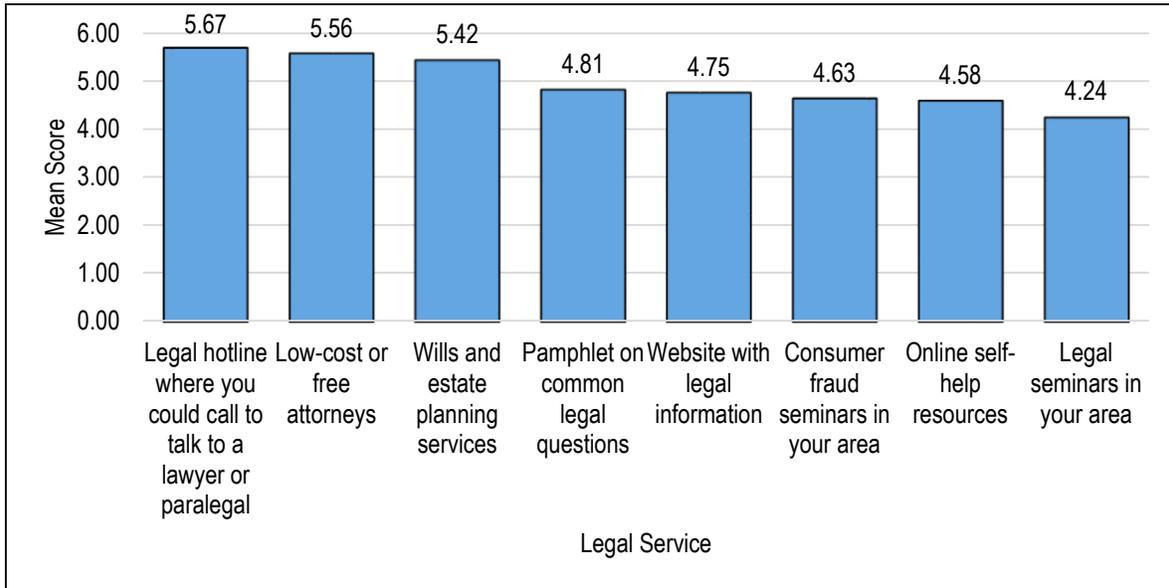
Helpfulness of Legal Services

Next, the survey company read a list of legal services that respondents may or may not have used, and they were asked to rate services on a rating scale where 1 was not at all helpful and 10 was very helpful. These results can be found in Table 7. For reporting purposes, Table 7 combines the ratings into three categories. These scales may be thought of as not helpful (1 to 3), somewhat helpful (4 to 7), helpful (8 to 10). Using this classification scheme, about one-third of the respondents thought low-cost or free attorney (36.0%), legal hotline where they could talk to a lawyer or paralegal (35.1%), or wills and estate planning services (33.0%) would be helpful. Although the order was slightly different, Table 7 and Figure 3 show that these three services had the highest mean scores, meaning they were perceived to be the most helpful services.

Table 7. Using a rating scale where 1 is NOT AT ALL HELPFUL and 10 is VERY HELPFUL, how would you rate the following (Ranked by mean score):

| Legal Service | Rating Scale | | | Don't Know | Mean |
|--|--------------|-------------|-------------|------------|-------------|
| | 1 to 3 | 4 to 7 | 8 to 10 | | |
| Legal hotline where you could call to talk to a lawyer or paralegal | 28.2 | 32.4 | 35.1 | 4.4 | 5.67 |
| Low-cost or free attorneys | 31.5 | 27.9 | 36.0 | 4.6 | 5.56 |
| Wills and estate planning services | 30.2 | 31.4 | 33.0 | 5.4 | 5.42 |
| Pamphlet on common legal questions | 36.7 | 33.8 | 24.6 | 4.9 | 4.81 |
| Website with legal information | 40.0 | 28.6 | 25.8 | 5.7 | 4.75 |
| Consumer fraud seminars in your area | 37.7 | 38.3 | 19.2 | 5.0 | 4.63 |
| Online self-help resources | 38.6 | 32.2 | 21.7 | 7.5 | 4.58 |
| Legal seminars in your area | 43.0 | 34.0 | 16.9 | 6.0 | 4.24 |

Figure 3. Using a rating scale where 1 is NOT AT ALL HELPFUL and 10 is VERY HELPFUL, how would you rate the following (mean score):



About one-fourth of the respondents indicated that a website with legal information (25.8%) or a pamphlet on common legal questions (24.6%) would be helpful. Based on the mean score, these two services also ranked in the middle. It is interesting to note that although a website with legal information had the fourth highest percent of 8 to 10 (helpful) scores, it also had the second lowest rating of 1 to 3 (not helpful) scores. As demonstrated by this and other questions, websites and the Internet may not be the best method to provide information about legal services for a sizeable portion of the current cohorts of Nebraska’s elderly citizens. This will be very different in the future.

Online self-help resources (21.7%) and consumer fraud seminars in your area (19.2%) were viewed as helpful by about one out of five respondents. The legal service perceived as the least helpful was legal seminars in your area, as only 16.9% of the respondents rated it as helpful.

Sources to Find Out about Legal Services

Table 8 and Figure 4 summarize the responses to questions concerning what sources residents would use to find out about legal services in their area. Friends or family members was the source that was most likely to be used, as 83.6% of the respondents said they would be very likely or somewhat likely to use this source. The only other source where more than half (60.8%) of the respondents said that they would be very likely or somewhat likely to use the source was Yellow Pages or telephone book.

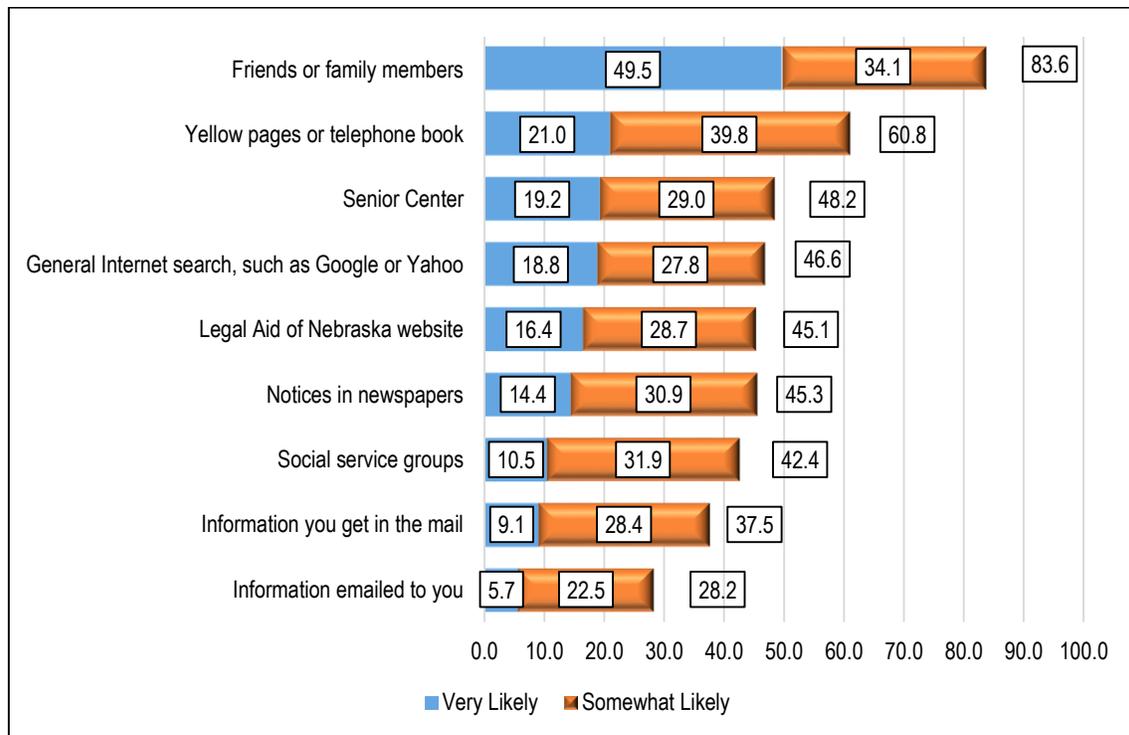
Senior Centers were mentioned by 48.2% of the respondents as very likely or somewhat likely to be used as sources for legal services. Other sources mentioned by more than 40% of the respondents included: General Internet search, 46.6%; Legal Aid of Nebraska website, 45.1%; Notices in newspapers, 45.3%; and Social service groups, 42.4%. Information in the mail was picked by 37.5% of the respondents as a very likely or somewhat likely source to find out about

legal services. The least likely source to find out about legal services was information emailed to the respondent, as only 28.2% of those in the survey indicated that they would be very likely or somewhat likely to use this source.

Table 8. If you wanted to find out about the legal services available in your area today, how likely would you be to use or rely on:

| Information Source | Very likely | Somewhat likely | Not at all likely to use that source | Not sure | Total |
|--|-------------|-----------------|--------------------------------------|----------|-------|
| Friends or family members | 49.5 | 34.1 | 15.2 | 1.2 | 100.0 |
| Yellow pages or telephone book | 21.0 | 39.8 | 38.8 | 0.4 | 100.0 |
| Senior Center | 19.2 | 29.0 | 50.3 | 1.5 | 100.0 |
| General Internet search, such as Google or Yahoo | 18.8 | 27.8 | 52.3 | 1.1 | 100.0 |
| Legal Aid of Nebraska website | 16.4 | 28.7 | 52.9 | 1.9 | 100.0 |
| Notices in newspapers | 14.4 | 30.9 | 53.2 | 1.5 | 100.0 |
| Social service groups | 10.5 | 31.9 | 54.6 | 3.0 | 100.0 |
| Information you get in the mail | 9.1 | 28.4 | 60.2 | 2.3 | 100.0 |
| Information emailed to you | 5.7 | 22.5 | 70.5 | 1.3 | 100.0 |

Figure 4. If you wanted to find out about the legal services available in your area today, how likely would you be to use or rely on:



Detailed wording of the situation presented in Table 4 and Figure 1.

| Situation | Detailed Question |
|-------------------------------|---|
| Prepare a will | Had to prepare a will? |
| Prepare a living will | Had to prepare a living will? |
| Health power of attorney | Had to prepare a power of attorney for health matters? |
| Financial power of attorney | Had to prepare a power of attorney for financial affairs? |
| Identity theft | Been a victim of identity theft including unauthorized use of your credit card or your Social Security number? |
| Didn't get what you paid for | Spent money to buy something or have some work done, where you felt like you didn't get what you paid for, and the seller or contractor failed to make things right? |
| Credit cards | Had any problems with credit cards, such as improperly charged late fees, disputed charges, continued to be charged for a cancelled card, etc.? |
| Consumer fraud | Felt that you were a victim of a consumer fraud or scam? |
| Government benefits | Had any problems with government benefits, such as trouble applying for benefits or having your benefits reduced or terminated? |
| Age discrimination | Been a victim of age discrimination? |
| Unfair employer | Been treated unfairly by an employer with regard to compensation, benefits, paid time off, wages, working conditions, harassment, discrimination, termination, etc.? |
| Accessing health care | Had problems accessing health care because of lack of insurance, being denied insurance, or a provider's refusal to accept Medicare or Medicaid? |
| Establish guardianship | Had to set-up or establish guardianship for any child or adult? |
| Victim of abuse | Been a victim of any type of physical or emotional abuse, violence, assault, or harmful threats by others? |
| Home foreclosure | Experienced a home foreclosure? |
| Landlord--rent or lease | Had any problems with a landlord related to rent, terms of the lease, security deposit, or threat of eviction? |
| Landlord--living conditions | Had any problems with a landlord failing to provide safe and comfortable living conditions? |
| Immigration | Had any issues related to immigration, obtaining citizenship, changing a legal status, etc? |
| Utility company | Had any problems with a water, gas, or electric utility company, such as a billing dispute, getting your service shut off, etc.? |
| Relationship legal assistance | Needed legal assistance related to a divorce, separation, or break from a live-in relationship with a partner? |
| Other discrimination | Been a victim of discrimination because of race, color, national origin, religion, sex, family status, disability, or any other reason when buying or renting a home? |

Detailed Questions

Q1A. Have you: Spent money to buy something or have some work done, where you felt like you didn't get what you paid for, and the seller or contractor failed to make things right?

| | Percent |
|---------|---------|
| Yes | 7.1 |
| No | 92.7 |
| Refused | 0.2 |
| Total | 100.0 |

Q2. Thinking about the last time you felt like YOU DIDN'T GET WHAT YOU PAID FOR...did you contact a lawyer? (Base: Those who felt like they didn't get what they paid for in the past 3 years)

| | Percent |
|-------|---------|
| Yes | 4.6 |
| No | 95.4 |
| Total | 100.0 |

Q2A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who felt like they didn't get what they paid for in the past three years/Did not contact a lawyer)

| | Percent |
|---|---------|
| The problem was resolved | 28.0 |
| Didn't know who to ask | 0.7 |
| Couldn't afford | 15.0 |
| Didn't think it would help | 31.6 |
| Minor/Not worth much money | 2.8 |
| Still waiting for resolution/In process | 4.9 |
| No need | 1.1 |
| Retaliation/Get even another way | 2.2 |
| Did not have a problem | 0.6 |
| Other | 3.3 |
| Refused | 8.3 |
| Don't recall/Don't know | 1.5 |
| Total | 100.0 |

Q1B. Have you: Been a victim of identity theft including unauthorized use of your credit card or your Social Security number?

| | Percent |
|---------|---------|
| Yes | 10.5 |
| No | 88.8 |
| Refused | 0.7 |
| Total | 100.0 |

Q3A. Thinking about the last time you were a victim of identity theft, did that result in LOSS OF MONEY? (Base: Those who have been a victim of identity theft in the past 3 years)

| | Percent |
|--------------------|---------|
| Yes | 10.3 |
| No | 89.4 |
| Don't know/Refused | 0.3 |
| Total | 100.0 |

Q3B. Thinking about the last time you were a victim of identity theft, did that result in LOSS OF ASSETS, BESIDES MONEY? (Base: Those who have been a victim of identity theft in the past 3 years)

| | Percent |
|--------------------|---------|
| No | 99.7 |
| Don't know/Refused | 0.3 |
| Total | 100.0 |

Q3C. Thinking about the last time you were a victim of identity theft, did that result in DAMAGE TO YOUR CREDIT RATING? (Base: Those who have been a victim of identity theft in the past 3 years)

| | Percent |
|--------------------|---------|
| Yes | 3.3 |
| No | 89.0 |
| Don't know/Refused | 7.7 |
| Total | 100.0 |

Q3AA. Did you contact or obtain assistance from a lawyer? (Base: Those who have been a victim of identity theft in the past 3 years)

| | Percent |
|-------|---------|
| Yes | 2.2 |
| No | 97.8 |
| Total | 100.0 |

Q3BB. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been a victim of identity theft in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| The problem was resolved | 85.9 |
| Couldn't afford | 2.3 |
| Didn't think it would help | 2.2 |
| Minor/Not worth much money | 3.8 |
| Called police | 1.9 |
| Don't like lawyers | 2.9 |
| Don't recall/Don't know | 0.9 |
| Total | 100.0 |

Q1C. Have you: Felt that you were a victim of a consumer fraud or scam?

| | Percent |
|---------|---------|
| Yes | 5.5 |
| No | 92.9 |
| Refused | 1.6 |
| Total | 100.0 |

Q4. Thinking about the last time you were a victim of CONSUMER FRAUD or scam...which BEST describes what the fraud was about? (Base: Those who have been a victim of consumer fraud in past 3 years)

| | Percent |
|--|---------|
| Medical or health care-related | 13.0 |
| Financial services or investment-related | 26.4 |
| Donation to a charity | 5.0 |
| Shopping online or through the mail | 16.3 |
| Winning a contest or lottery | 15.3 |
| Unauthorized use of credit card | 4.3 |
| Other | 17.8 |
| Don't know | 1.9 |
| Total | 100.0 |

Q4A. Did you contact or obtain assistance from a lawyer? (Base: Those who have been a victim of consumer fraud in the past 3 years)

| | Percent |
|-------|---------|
| Yes | 7.6 |
| No | 92.4 |
| Total | 100.0 |

Q4B. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been a victim of consumer fraud in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| The problem was resolved | 44.7 |
| Didn't know who to ask | 1.0 |
| Couldn't afford | 7.8 |
| Didn't think it would help | 21.8 |
| Called police | 9.4 |
| No need | 6.5 |
| Could not prove it | 1.2 |
| Other | 5.6 |
| Refused | 1.1 |
| Don't recall/Don't know | 1.0 |
| Total | 100.0 |

Q1D. Have you: Had any problems with credit cards, such as improperly charged late fees, disputed charges, continued to be charged for a cancelled card, etc.?

| | Percent |
|---------|---------|
| Yes | 5.6 |
| No | 94.3 |
| Refused | 0.1 |
| Total | 100.0 |

Q5. Thinking about the last time you had problems with a CREDIT CARD, such as disputed charges....did you contact a lawyer? (Base: Those who have had problems with a credit card in past 3 years)

| | Percent |
|-------|---------|
| Yes | 11.5 |
| No | 88.5 |
| Total | 100.0 |

Q5A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had problems with a credit card in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| The problem was resolved | 79.3 |
| Couldn't afford | 3.9 |
| Didn't think it would help | 8.4 |
| Minor/Not worth much money | 1.2 |
| No need | 2.5 |
| Don't recall/Don't know | 4.7 |
| Total | 100.0 |

Q1E. Have you: Had to prepare a will?

| | Percent |
|---------|---------|
| Yes | 30.0 |
| No | 69.3 |
| Refused | 0.7 |
| Total | 100.0 |

Q6. Thinking about the last time you needed to prepare A WILL...did you contact a lawyer? (Base: Those who have needed to prepare a will in past 3 years)

| | Percent |
|-------|---------|
| Yes | 89.0 |
| No | 11.0 |
| Total | 100.0 |

Q6A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have needed to prepare a will in the past 3 years/Did not contact a lawyer)

| | Percent |
|---------------------------------------|---------|
| Did not think legal advice was needed | 32.2 |
| Couldn't afford | 7.5 |
| Didn't think it would help | 23.1 |
| Used internet | 23.8 |
| Took care of it on my own | 7.4 |
| Other | 4.3 |
| Refused | 1.7 |
| Total | 100.0 |

Q1F. Have you: Had to prepare a living will?

| | Percent |
|---------|---------|
| Yes | 28.4 |
| No | 70.2 |
| Refused | 1.4 |
| Total | 100.0 |

Q7. Thinking about the last time you needed to prepare A LIVING WILL...did you contact a lawyer? (Base: Those who have needed to prepare a living will in past 3 years)

| | Percent |
|--------------------|---------|
| Yes | 69.8 |
| No | 28.4 |
| Don't know/Refused | 1.8 |
| Total | 100.0 |

Q7A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have needed to prepare a living will in the past 3 years/Did not contact a lawyer)

| | Percent |
|---------------------------------------|---------|
| Did not think legal advice was needed | 49.8 |
| Couldn't afford | 7.9 |
| Didn't think it would help | 15.4 |
| Work place took care of it | 1.2 |
| Used internet | 2.7 |
| Waiting | 1.4 |
| Family helped | 2.9 |
| Other | 10.1 |
| Refused | 0.6 |
| Don't recall/Don't know | 8.1 |
| Total | 100.0 |

Q1G. Have you: Had to prepare a power of attorney for financial affairs?

| | Percent |
|---------|---------|
| Yes | 24.1 |
| No | 74.2 |
| Refused | 1.7 |
| Total | 100.0 |

Q8. Thinking about the last time you needed to establish a POWER OF ATTORNEY FOR FINANCIAL AFFAIRS...did you contact a lawyer?
(Base: Those establishing a financial power of atty in past 3 yrs)

| | Percent |
|--------------------|---------|
| Yes | 75.9 |
| No | 22.8 |
| Don't know/Refused | 1.3 |
| Total | 100.0 |

Q8A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have needed to establish a power of attorney for financial affairs in the past 3 years/Did not contact a lawyer)

| | Percent |
|---------------------------------------|---------|
| Did not think legal advice was needed | 52.3 |
| Couldn't afford | 2.4 |
| Didn't think it would help | 18.7 |
| Used internet | 4.9 |
| Family helped | 7.2 |
| Bank handled | 2.9 |
| Other | 5.5 |
| Refused | 1.8 |
| Don't recall/Don't know | 4.2 |
| Total | 100.0 |

Q1H. Have you: Had to prepare a power of attorney for health matters?

| | Percent |
|---------|---------|
| Yes | 27.2 |
| No | 71.4 |
| Refused | 1.4 |
| Total | 100.0 |

Q9. Thinking about the last time you needed to establish a POWER OF ATTORNEY FOR HEALTH MATTERS...did you contact a lawyer? (Base: Those establishing power of attorney for health matters in past 3 years)

| | Percent |
|--------------------|---------|
| Yes | 68.6 |
| No | 30.7 |
| Don't know/Refused | 0.7 |
| Total | 100.0 |

Q9A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have needed to establish a power of attorney for health matters in the past 3 years/Did not contact a lawyer)

| | Percent |
|---------------------------------------|---------|
| Did not think legal advice was needed | 55.0 |
| Couldn't afford | 3.6 |
| Didn't think it would help | 13.0 |
| Work place took care of it | 3.3 |
| Used internet | 7.0 |
| Waiting | 0.7 |
| Family helped | 5.4 |
| Took care of it on my own | 1.4 |
| Other | 2.8 |
| Refused | 2.9 |
| Don't recall/Don't know | 4.9 |
| Total | 100.0 |

Q11. Have you: Had to set-up or establish guardianship for any child or adult?

| | Percent |
|---------|---------|
| Yes | 2.4 |
| No | 97.6 |
| Refused | 0.1 |
| Total | 100.0 |

Q10. Thinking about the last time you needed to establish GUARDIANSHIP FOR SOMEONE...did you contact a lawyer? (Base: Those who have needed to establish guardianship for someone in past 3 years)

| | Percent |
|-------|---------|
| Yes | 50.8 |
| No | 49.2 |
| Total | 100.0 |

Q10A. What was the MAIN reason you did NOT obtain legal advice?
 (Base: Those who have needed to establish guardianship for someone in the
 past 3 years/Did not contact a lawyer)

| | Percent |
|---------------------------------------|---------|
| Did not think legal advice was needed | 82.8 |
| Couldn't afford | 4.4 |
| Didn't think it would help | 2.8 |
| Other | 10.0 |
| Total | 100.0 |

Q1J. Have you: Had problems accessing health care because of lack of
 insurance, being denied insurance, or a provider's refusal to accept Medicare
 or Medicaid?

| | Percent |
|---------|---------|
| Yes | 3.2 |
| No | 96.4 |
| Refused | 0.4 |
| Total | 100.0 |

Q11. Thinking about the last time you had problems ACCESSING HEALTH
 CARE because of lack of ins...did you contact a lawyer? (Base: Those who
 have had problems accessing health care in past 3 years)

| | Percent |
|--------------------|---------|
| No | 98.1 |
| Don't know/Refused | 1.9 |
| Total | 100.0 |

Q11A. What was the MAIN reason you did NOT obtain legal advice?
 (Base: Those who have had problems accessing health care in the past 3
 years/Did not contact a lawyer)

| | Percent |
|---|---------|
| The problem was resolved | 24.4 |
| Couldn't afford | 19.6 |
| Didn't think it would help | 30.9 |
| Still waiting for resolution/In process | 8.1 |
| No need | 4.3 |
| Did not have a problem | 1.0 |
| Other | 10.4 |
| Don't recall/Don't know | 1.4 |
| Total | 100.0 |

Q1K. Have you: Been a victim of any type of physical or emotional abuse, violence, assault, or harmful threats by others?

| | Percent |
|-------|---------|
| Yes | 1.7 |
| No | 98.3 |
| Total | 100.0 |

Q12. Thinking about the last time you were a victim of ANY TYPE OF ABUSE, violence, or harmful threats...did you contact a lawyer? (Base: Those who have been a victim of abuse in past 3 years)

| | Percent |
|--------------------|---------|
| Yes | 3.9 |
| No | 93.1 |
| Don't know/Refused | 3.1 |
| Total | 100.0 |

Q12A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been a victim of any type of abuse in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| The problem was resolved | 48.0 |
| Couldn't afford | 3.3 |
| Didn't think it would help | 24.0 |
| Minor/Not worth much money | 2.4 |
| Called police | 11.9 |
| No need | 3.2 |
| Other | 7.2 |
| Total | 100.0 |

Q1L. Have you: Had any problems with government benefits, such as trouble applying for benefits or having your benefits reduced or terminated?

| | Percent |
|---------|---------|
| Yes | 5.0 |
| No | 94.7 |
| Refused | 0.3 |
| Total | 100.0 |

Q13. Thinking about the last time you had problems with GOVERNMENT BENEFITS...did you contact a lawyer? (Base: Those who have had problems with government benefits in past 3 years)

| | Percent |
|--------------------|---------|
| Yes | 15.6 |
| No | 83.3 |
| Don't know/Refused | 1.1 |
| Total | 100.0 |

Q13A. What was the MAIN reason you did NOT obtain legal advice?
 (Base: Those who have had problems with government benefits in the past 3 years/Did not contact a lawyer)

| | Percent |
|---|---------|
| The problem was resolved | 29.3 |
| Couldn't afford | 13.9 |
| Didn't think it would help | 11.9 |
| Still waiting for resolution/In process | 10.4 |
| No need | 4.6 |
| Don't like lawyers | 9.2 |
| Did not have a problem | 1.2 |
| Other | 2.5 |
| Don't recall/Don't know | 17.0 |
| Total | 100.0 |

Q1M. Have you: Had any problems with a landlord failing to provide safe and comfortable living conditions?

| | Percent |
|-------|---------|
| Yes | 0.6 |
| No | 99.4 |
| Total | 100.0 |

Q14. Thinking about the last time you had problems with A LANDLORD FAILING TO PROVIDE SAFE CONDITIONS...did you contact a lawyer?
 (Base: Those who have had problems with landlord in past 3 years)

| | Percent |
|-------|---------|
| Yes | 0.0 |
| No | 100.0 |
| Total | 100.0 |

Q14A. What was the MAIN reason you did NOT obtain legal advice?
 (Base: Those who have had problems with a landlord failing to provide safe conditions in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| The problem was resolved | 9.3 |
| Couldn't afford | 12.1 |
| Didn't think it would help | 69.5 |
| Other | 9.1 |
| Total | 100.0 |

Q1N. Have you: Had any problems with a landlord related to rent, terms of the lease, security deposit, or threat of eviction?

| | Percent |
|---------|---------|
| Yes | 0.8 |
| No | 99.0 |
| Refused | 0.2 |
| Total | 100.0 |

Q15. Thinking about the last time you had problems with A LANDLORD RELATED TO RENT...did you contact a lawyer? (Base: Those who have had problems with a landlord related to rent in past 3 years)

| | Percent |
|--------------------|---------|
| No | 56.2 |
| Don't know/Refused | 43.8 |
| Total | 100.0 |

Q15A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had problems with a landlord related to rent in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| Couldn't afford | 15.4 |
| Didn't think it would help | 40.8 |
| Refused | 43.8 |
| Total | 100.0 |

Q1O. Have you: Experienced a home foreclosure?

| | Percent |
|-------|---------|
| Yes | 1.0 |
| No | 99.0 |
| Total | 100.0 |

Q16. Thinking about the last time you experienced A HOME FORECLOSURE...did you contact a lawyer? (Base: Those who have experienced a home foreclosure in past 3 years)

| | Percent |
|--------|---------|
| Yes | 20.2 |
| No | 79.8 |
| Total | 100.0 |
| System | |

Q16A. What was the MAIN reason you did NOT obtain legal advice?
 (Base: Those who have experienced a home foreclosure in the past 3 years/Did not contact a lawyer)

| | Percent |
|---|---------|
| The problem was resolved | 31.2 |
| Couldn't afford | 63.3 |
| Still waiting for resolution/In process | 5.6 |
| Total | 100.0 |
| System | |

Q1P. Have you: Had any problems with a water, gas, or electric utility company, such as a billing dispute, getting your service shut off, etc.?

| | Percent |
|---------|---------|
| Yes | 0.3 |
| No | 99.6 |
| Refused | 0.1 |
| Total | 100.0 |

Q17. Thinking about the last time you had problems with A WATER, GAS, OR ELECTRIC UTILITY...did you contact a lawyer? (Base: Those who have had problems with a utility in past 3 years)

| | Percent |
|-------|---------|
| Yes | 0.0 |
| No | 100.0 |
| Total | 100.0 |

Q17A. What was the MAIN reason you did NOT obtain legal advice?
 (Base: Those who have had problems with a water, gas, or electric utility in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| The problem was resolved | 17.7 |
| Couldn't afford | 67.5 |
| Didn't think it would help | 14.8 |
| Total | 100.0 |

Q1Q. Have you: Been a victim of age discrimination?

| | Percent |
|---------|---------|
| Yes | 3.8 |
| No | 95.9 |
| Refused | 0.3 |
| Total | 100.0 |

Q18. Thinking about the last time you were a victim of AGE DISCRIMINATION...did you contact a lawyer? (Base: Those who have been a victim of age discrimination in past 3 years)

| | Percent |
|--------------------|---------|
| Yes | 11.9 |
| No | 79.4 |
| Don't know/Refused | 8.7 |
| Total | 100.0 |

Q18A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been a victim of age discrimination in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| The problem was resolved | 3.2 |
| Didn't know who to ask | 7.4 |
| Couldn't afford | 12.5 |
| Didn't think it would help | 44.2 |
| Minor/Not worth much money | 5.4 |
| Could not prove it | 10.6 |
| Other | 6.7 |
| Don't recall/Don't know | 9.9 |
| Total | 100.0 |

Q1R. Have you: Been a victim of discrimination because of race, color, national origin, religion, sex, family status, disability, or any other reason when buying or renting a home?

| | Percent |
|-------|---------|
| Yes | 0.3 |
| No | 99.7 |
| Total | 100.0 |

Q19. Thinking about the last time you were a victim of DISCRIMINATION WHEN BUYING OR RENTING A HOME...did you contact a lawyer? (Base: Those who have been victim of discrimination in past 3 years)

| | Percent |
|--------------------|---------|
| No | 79.1 |
| Don't know/Refused | 20.9 |
| Total | 100.0 |

Q19A. What was the MAIN reason you did NOT obtain legal advice?
 (Base: Those who have been a victim of discrimination when buying or renting a home in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| Didn't think it would help | 25.9 |
| No need | 32.5 |
| Other | 20.7 |
| Refused | 20.9 |
| Total | 100.0 |

Q1S. Have you: Been treated unfairly by an employer with regard to compensation, benefits, paid time off, wages, working conditions, harassment, discrimination, termination, etc.?

| | Percent |
|---------|---------|
| Yes | 3.2 |
| No | 95.8 |
| Refused | 1.0 |
| Total | 100.0 |

Q20. Thinking about the last time you were TREATED UNFAIRLY BY AN EMPLOYER...did you contact a lawyer? (Base: Those who have been treated unfairly by an employer in past 3 years)

| | Percent |
|--------------------|---------|
| Yes | 15.8 |
| No | 82.8 |
| Don't know/Refused | 1.4 |
| Total | 100.0 |

Q20A. What was the MAIN reason you did NOT obtain legal advice?
 (Base: Those who have been treated unfairly by an employer in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------------|---------|
| The problem was resolved | 38.0 |
| Didn't think it would help | 43.9 |
| No need | 4.9 |
| Retaliation/Get even another way | 2.4 |
| Other | 4.6 |
| Refused | 6.3 |
| Total | 100.0 |

Q1T. Have you: Needed legal assistance related to a divorce, separation, or break from a live-in relationship with a partner?

| | Percent |
|-------|---------|
| Yes | 0.3 |
| No | 99.7 |
| Total | 100.0 |

Q21. Thinking about the last time you EXPERIENCED A DIVORCE, SEPARATION, OR BREAK-UP...did you contact a lawyer? (Base: Those who have experienced a divorce, etc. in past 3 years)

| | Percent |
|-------|---------|
| Yes | 87.7 |
| No | 12.3 |
| Total | 100.0 |

Q21A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have experienced a divorce, separation, or break-up in the past 3 years/Did not contact a lawyer)

| | Percent |
|----------------------------|---------|
| Didn't think it would help | 100.0 |

Q1U. Have you: Had any issues related to immigration, obtaining citizenship, changing a legal status, etc?

| | Percent |
|-------|---------|
| Yes | 0.5 |
| No | 99.5 |
| Total | 100.0 |

Q22. Thinking about the last time you had an issue related to IMMIGRATION, CITIZENSHIP, OR LEGAL STATUS...did you contact a lawyer? (Base: Those who have had an immigration issue in past 3 years)

| | Percent |
|--------------------|---------|
| Yes | 14.0 |
| No | 74.9 |
| Don't know/Refused | 11.2 |
| Total | 100.0 |

Q22A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had an issue related to immigration, citizenship, or legal status in the past 3 years/Did not contact lawyer)

| | Percent |
|----------------------------|---------|
| Didn't think it would help | 87.0 |
| Refused | 13.0 |
| Total | 100.0 |

Q31. Do you have your own car or vehicle?

| | Percent |
|---------|---------|
| Yes | 96.0 |
| No | 3.7 |
| Refused | 0.3 |
| Total | 100.0 |

Q31A. Do you drive?

| | Percent |
|---------|---------|
| Yes | 94.6 |
| No | 4.6 |
| Refused | 0.8 |
| Total | 100.0 |

Q32. Do you go to the Senior Center in your area?

| | Percent |
|---------|---------|
| Yes | 19.4 |
| No | 79.6 |
| Refused | 1.0 |
| Total | 100.0 |

Q32A. How often do you go to the Senior Center? (Base: Those who go to the Senior Center in their area)

| | Percent |
|------------------------|---------|
| More than once a week | 23.2 |
| Once a week | 10.5 |
| 2 to 3 times a month | 14.8 |
| Once a month | 19.3 |
| Less than once a month | 31.6 |
| Don't know/Refused | 0.7 |
| Total | 100.0 |

Q33. Do you own or rent your current residence?

| | Percent |
|------------------------|---------|
| Own or buying | 89.5 |
| Rent | 8.8 |
| Live with someone else | 0.1 |
| Other | 0.1 |
| Don't know/Refused | 1.5 |
| Total | 100.0 |

Q33A. Do you live in an...?

| | Percent |
|--------------------------------------|---------|
| Independent living facility | 2.8 |
| Assisted living facility | 0.4 |
| On your own - not part of a facility | 96.3 |
| Other | 0.0 |
| Refused | 0.5 |
| Total | 100.0 |

Q34. Which of the following best describes your current employment situation: Are you...?

| | Percent |
|---------------------------------|---------|
| Employed full-time | 19.0 |
| Employed part-time | 8.9 |
| Unemployed but looking for work | 0.4 |
| Retired | 63.6 |
| Disabled | 3.5 |
| A homemaker | 4.0 |
| Don't work/Volunteer | 0.1 |
| Refused | 0.5 |
| Total | 100.0 |

Q35. What is the highest level of education you have had the opportunity to complete?

| | Percent |
|---|---------|
| Less than a high school diploma | 3.0 |
| High school graduate or GED | 28.8 |
| Some college, but no degree or certificates | 25.3 |
| Associates Degree | 6.3 |
| Graduate Degree | 20.1 |
| Post Graduate Degree | 15.0 |
| Refused | 1.4 |
| Total | 100.0 |

Q36. In which of the following categories was your total household income last year from all sources?

| | Percent |
|---------------------------------|---------|
| Less than \$15,000 | 7.2 |
| \$15,000 but less than \$25,000 | 11.3 |
| \$25,000 but less than \$50,000 | 25.4 |
| \$50,000 but less than \$75,000 | 17.2 |
| \$75,000 or more | 20.6 |
| Refused | 18.3 |
| Total | 100.0 |

Web-Based Survey Providers

Web-Based Survey

The second segment of the capacity assessment was designed to gain the perspective of providers who are involved directly or indirectly in delivering legal services to older Nebraskans. To achieve this goal, a web-based survey was constructed based on items from other legal services grants and from the general themes that were identified by UNO researchers from the telephone survey described in the previous section. The questions were reviewed by the Nebraska State Unit on Aging and an attorney with Legal Aid of Nebraska, ElderAccessLine. The professional version of Survey Monkey was the platform used. We opted to use the more advanced version of Survey Monkey to ensure we used this survey tool to its fullest potential. A copy of the survey instrument is found in the appendices. A copy of the email invitation is found in the appendices.

A convenience sample for this project was drawn from a list of providers identified by members of the Elder Rights Coalition and the Nebraska State Unit on Aging. The groups targeted for the survey included the following: Judicial System, Legal Services, and eight Area Agencies on Aging in Nebraska, Local Long-Term Care Ombudsman, Adult Protective Services, Senior Medicare Patrol Steering Committee, Elder Lawyers, Elder Rights Coalition, Legal Aid of Nebraska, Law Enforcement and Financial Services. An email was sent out inviting respondents to participate in the survey. A follow-up email was sent a few weeks after the initial invitation encouraging persons to complete the survey.

A total of 225 invitations were sent out to potential respondents. 80 people responded to the survey resulting in a 36% response rate. An additional request was emailed to members off the Judicial System and Legal Services resulting in an oversampling of these specific groups.

Key findings from the survey included:

- Providers indicated Medicaid, Income, and Guardianship are the 3 most frequent problems of older clients.
- According to providers, Guardianship is the greatest unmet legal need.
- Providers believe long-term care is the greatest unmet non-legal need.
- 46% of respondents said they would contact Legal Aid of Nebraska if a client needed legal assistance.
- 73% of respondents indicated that the mentally disabled are the most vulnerable group.
- The greatest barrier for service provision with elders is affordability.
- Only 27% of respondents collect data on racial/ethnic composition.
- Providers indicated that clients most frequently go to the Area Agency on Aging for legal assistance.
- Providers noted that clients turn to friends and family (88%), and Senior Centers (80%) for information about legal issues.
- The greatest contribution providers could make would be to provide low-cost or free legal assistance to elders (88.2%)

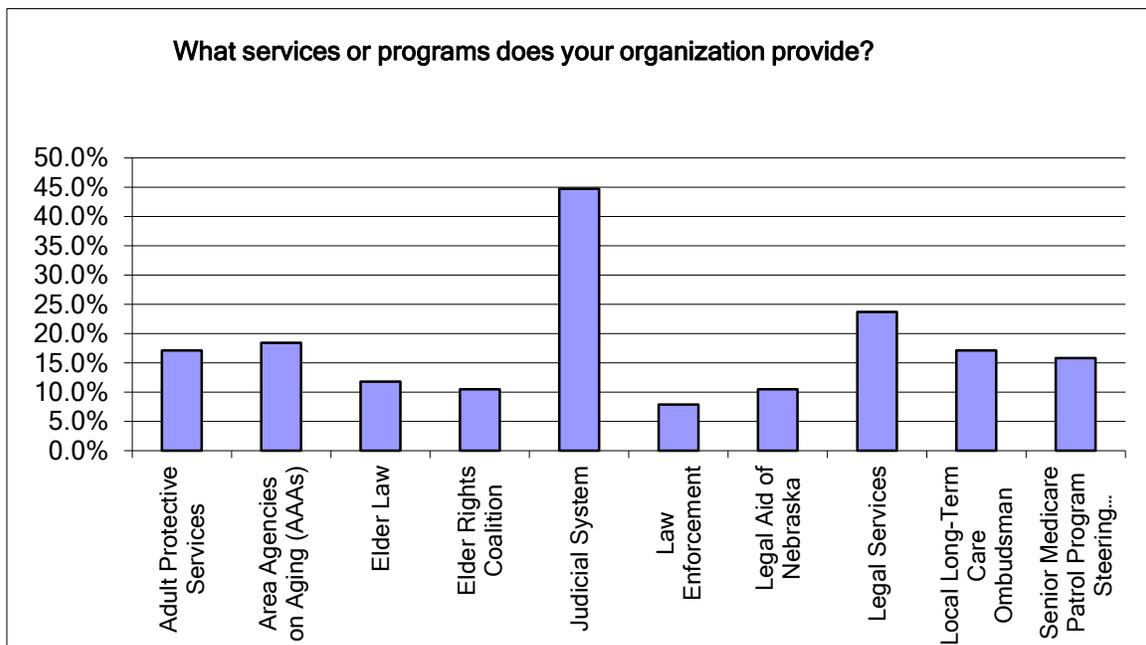
Survey Responses

The following pages list the question asked of the respondent and the responses to each item. Graphs are also included to provide a visual representation of the perspective of providers.

1. What services or programs does your organization provide?

Persons identifying themselves as providers/members of the Judicial System had the highest response rate. 44.7% of respondents were from this category. Legal Services comprised the second highest response with 23.6% of respondents in this category. The next group with the highest response rate was Area Agencies on Aging with 18.4% of respondents identifying with this category. A likely explanation for the high response rate from the Judicial System and Legal Services can be attributed to an oversampling of these select groups.

Figure 1. Programs and Services



2. What is the average number of clients, 60 or older, served by your agency per month?

The number of clients served ranged in number from 1 to 24,500 clients per month. It should be noted that the agency size also had a wide range of people from one person offices to over one-hundred employees. The typical caseload ranged from 10 – 50 clients per month.

3. Identify the frequency with which your clients have problems in key areas on a 1 to 5 scale where 1 is least likely and 5 is most likely.

a. Providers indicated that the top five problem areas *most likely* to be experienced by clients include (as evidenced by their selection of 4 or 5 on the Likert scale):

1. Issues with Medicaid
2. Conservatorship and Income were tied
3. Healthcare
4. Debtor/Creditor issues
5. Long-term care

b. According to providers, the five problem areas *least likely* to be experienced by clients include (as evidenced by their selection of 1 or 2 on the Likert scale):

1. Driver’s license revocation
2. Divorce
3. Child support
4. Discrimination
5. Grandparenting and Landlord/Tenant issues were tied

4. Does your organization take steps to link elders with sources of legal information?

85.7% indicated they would take steps to assist elders while 14.3% said no. A follow-up survey question would be in order to find out why 14.3% of providers would not assist elders in linking with sources of legal information. We do not have enough information to explain a “no” response.

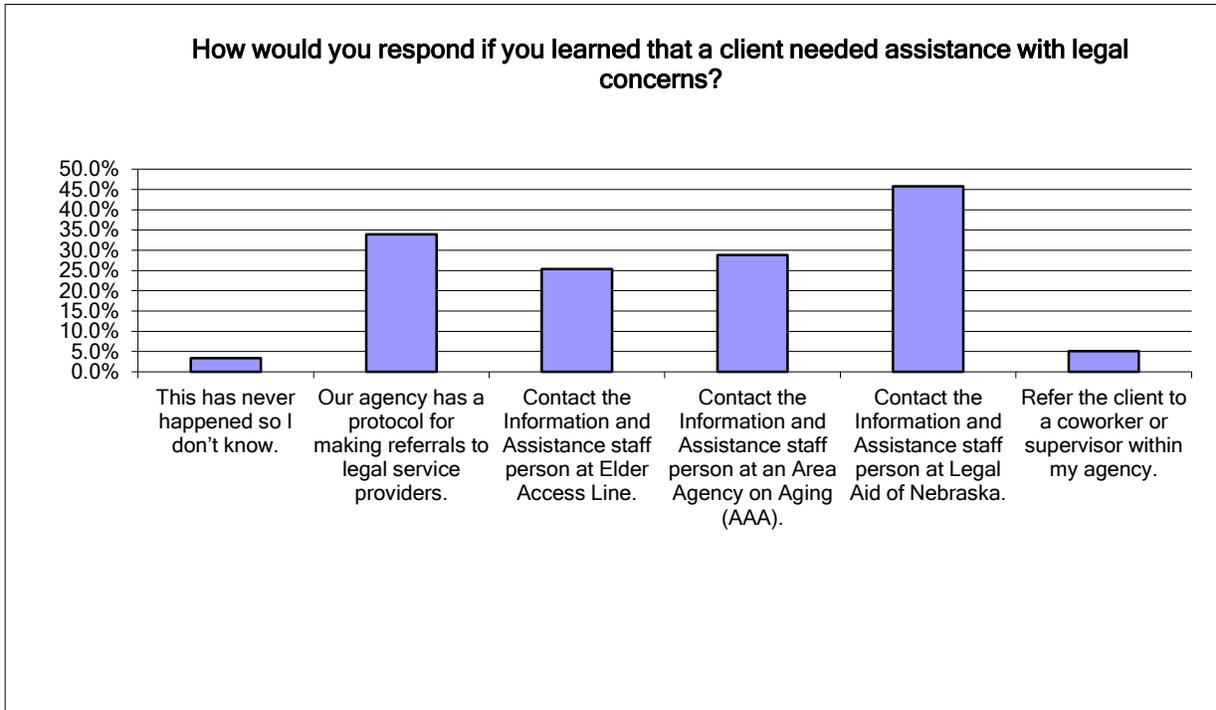
Table 1. Legal Services in Nebraska

| Does your organization take steps to link elders with sources of legal information? | | |
|---|------------------|----------------|
| Answer Options | Response Percent | Response Count |
| Yes | 85.7% | 66 |
| No | 14.3% | 11 |
| <i>answered question</i> | | 77 |
| <i>skipped question</i> | | 3 |

5. How would you respond if you learned that a client needed assistance with legal concerns?

33.9% of providers indicated their agency had a protocol for making referrals. 25.4% said they would contact the Elder Access Line. Another 28.8% said they would contact the Area Agency on Aging (AAA), and the majority, 45.8% indicated they would contact Legal Aid of Nebraska.

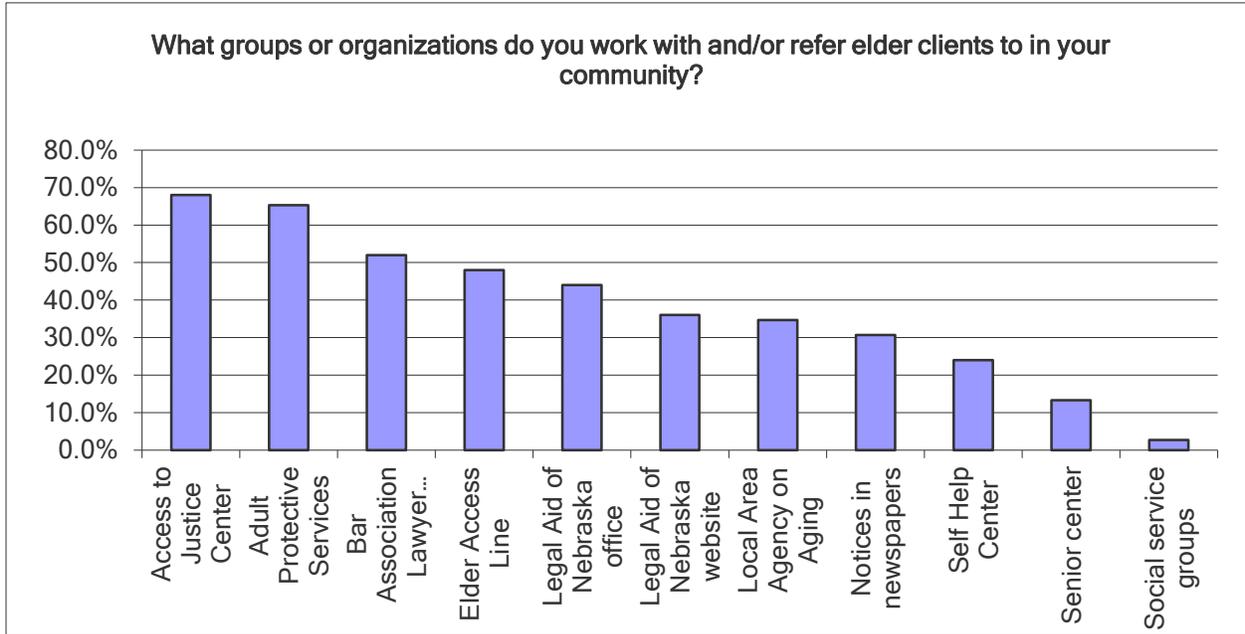
Figure 2. Legal Concern Assistance



6. What groups or organizations do you work with and/or refer elder clients to in your community? (Check all that apply.)

The majority (over 50%) refer clients to Access to Justice Center, Adult Protective Services and the Bar Association Lawyer Referral program. Other referral sources include the Elder Access Line, Legal Aid of Nebraska and the local Area Agency on Aging.

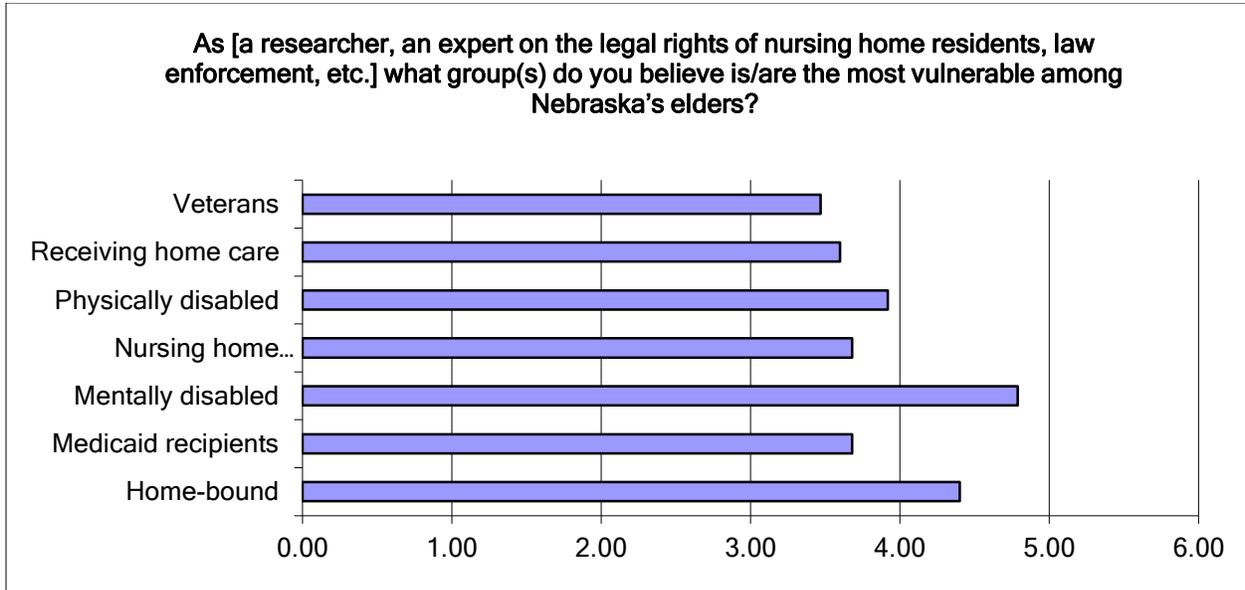
Figure 3. Organizations Respondents Work With in Their Community



7. As [a researcher, an expert on the legal rights of nursing home residents, law enforcement, etc.] what group(s) do you believe is/are the most vulnerable among Nebraska's elders? (Where 1 is the least vulnerable and 5 is the most vulnerable).

The mentally disabled were identified as the most vulnerable followed by persons who are home-bound and those who are physically disabled.

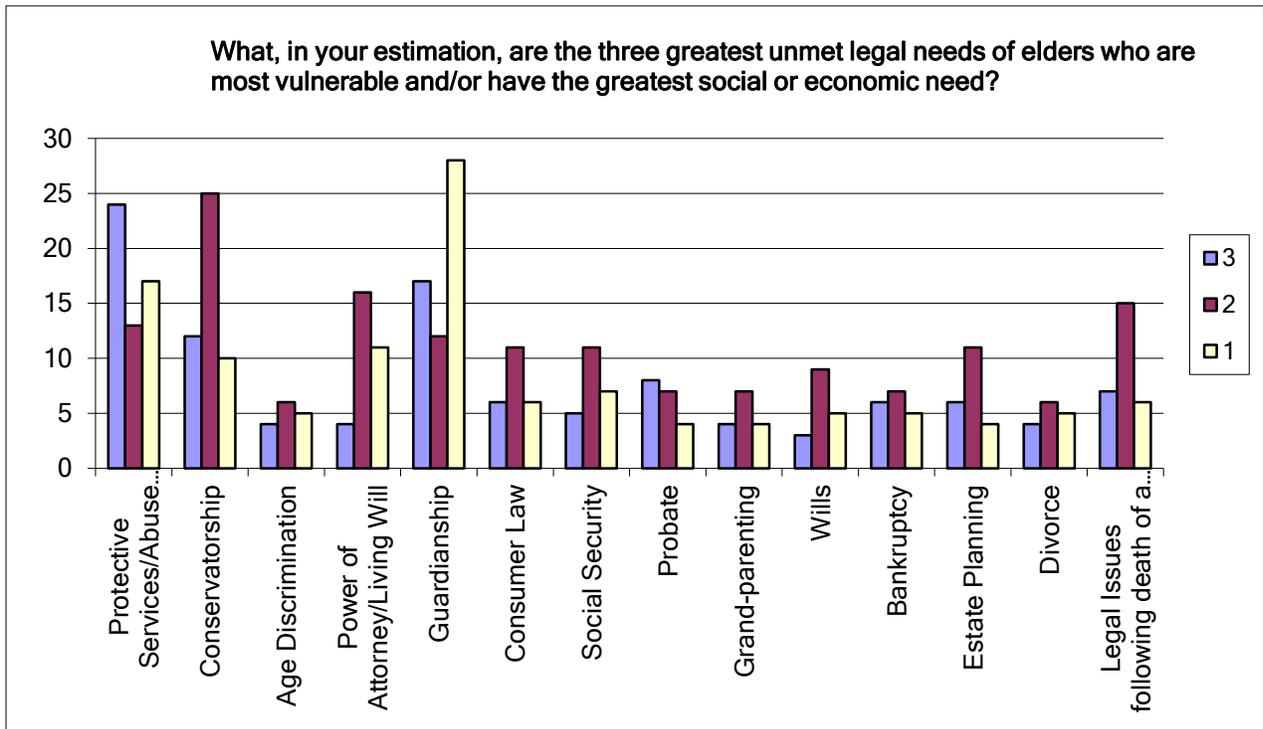
Figure 4. Most Vulnerable



8. What, in your estimation, are the three greatest unmet legal needs of the elders who are most vulnerable and/or have the greatest social or economic need? (CHOOSE ONLY ONE UNMET NEED FROM EACH COLUMN, WITH THE GREATEST NEED IN COLUMN 1, THE SECOND GREATEST NEED IN COLUMN 2, AND THE THIRD GREATEST NEED IN COLUMN 3.)

As a follow-up to the previous item, question eight focused on the three greatest unmet legal needs of elders who are most vulnerable and/or have the greatest social or economic need. Guardianship was the number one problem identified by providers followed by Protective Services/Abuse and then Conservatorship.

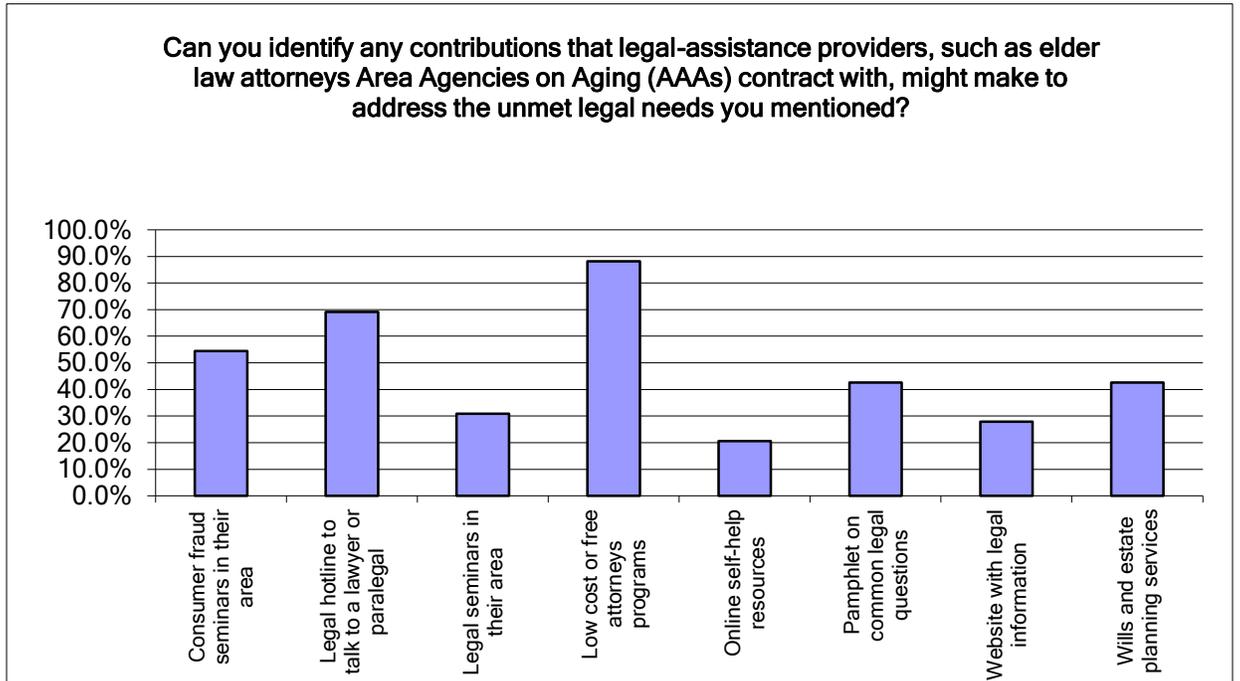
Figure 5. Greatest Unmet Legal Needs



9. Can you identify any contributions that legal-assistance providers, such as elder law attorneys Area Agencies on Aging (AAAs) contract with, might make to address the unmet legal needs you mentioned? (Check all that apply.)

The number one option selected by providers was low cost or free attorney programs.

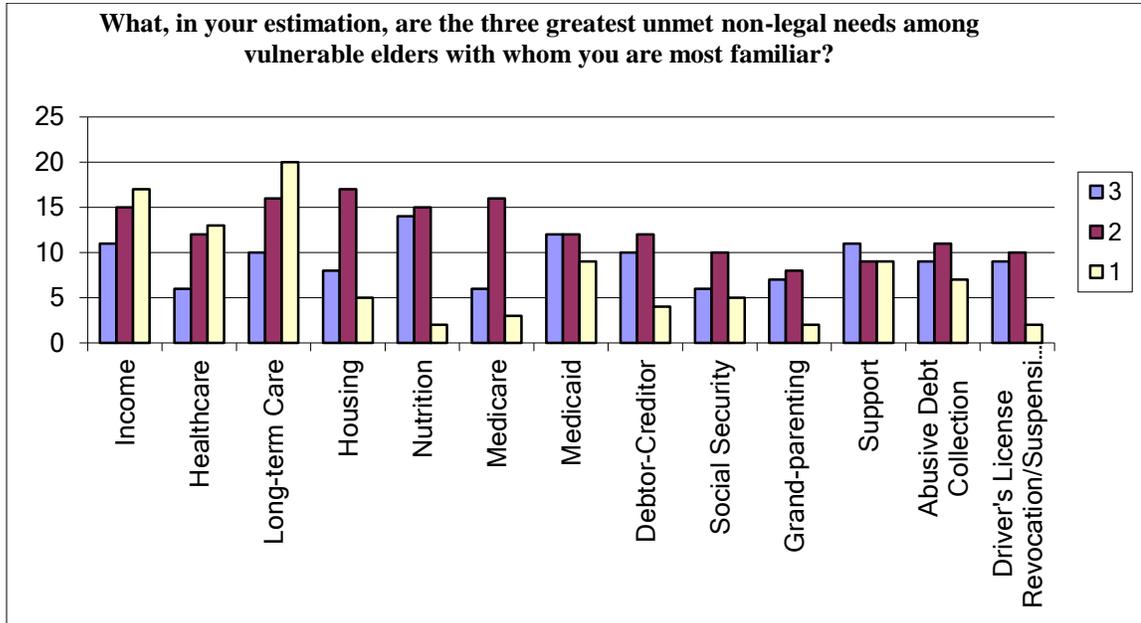
Figure 6. Addressing Unmet Legal Needs



10. What, in your estimation, are the three greatest unmet non-legal needs among the vulnerable elders with whom you are most familiar? (CHOOSE ONLY ONE UNMET NEED FROM EACH COLUMN, WITH THE GREATEST NEED IN COLUMN 1, THE SECOND GREATEST NEED IN COLUMN 2, AND THE THIRD GREATEST NEED IN COLUMN 3.)

Providers identified long-term care, income and Medicaid as the top three needs of older Nebraskans.

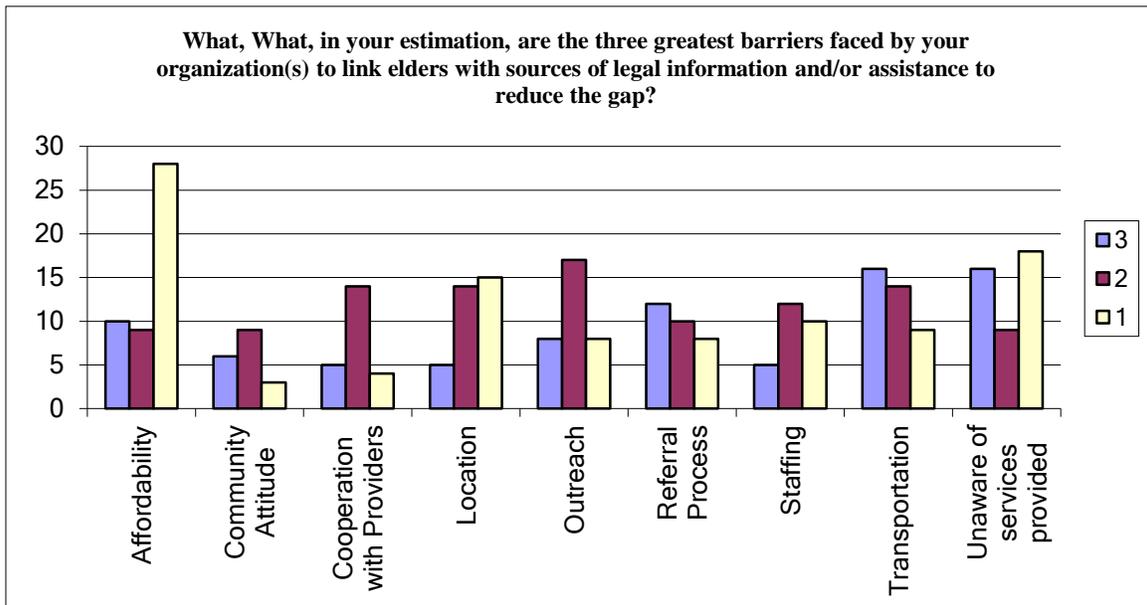
Figure 7. Greatest Unmet Non-Legal Needs



11. What, in your estimation, are the three greatest barriers faced by your organization(s) to link elders with sources of legal information and/or assistance to reduce the gap? (CHOOSE ONLY ONE UNMET NEED FROM EACH COLUMN, WITH THE GREATEST NEED IN COLUMN 1, THE SECOND GREATEST NEED IN COLUMN 2, AND THE THIRD GREATEST NEED IN COLUMN 3.)

The number one need identified by providers is affordability, followed by transportation and location as evidenced by their selections.

Figure 8. Greatest Barriers to Organizations



12. What steps would you recommend that local, state, and federal governments take to meet elders' legal needs and/or prevent the problems that give rise to those needs?

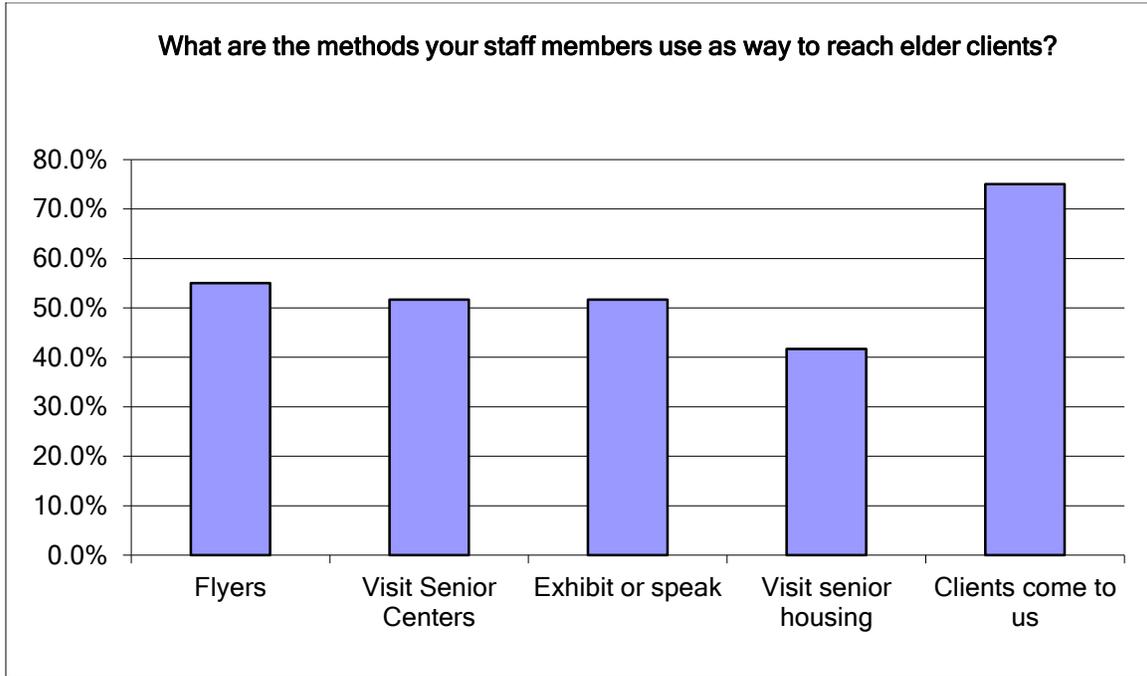
Providers were given the opportunity to provide responses to this open-ended question. The steps identified by providers included the following:

- More funding (9 responses)
- More outreach (7 responses)
- Public Guardianship – Improve law (6 responses)
- Establish the State of Nebraska Public Guardianship Office (1 response)
- Improved awareness of available services (5 responses)
- More educational opportunities for seniors (2 responses)
- In-person outreach at places such as grocery stores, pharmacies, libraries (1 response)
- Reinstate HHS staff in local offices to work with the elderly (1 response)
- Trainings for APS investigators (1 response)

13. What are the methods your staff members use as way to reach elder clients? (Check all that apply).

Contrary to expectations, providers indicated that clients come to them, followed by the use of flyers, visiting senior centers and offering public programming.

Figure 9. Methods to Reach Clients



14. What are some suggestions for topics to be covered in discussions of how to improve legal service delivery for elders in Nebraska?

Providers were given the opportunity to provide responses to this open-ended question. The topics/areas of concern identified by providers included the following:

- General education for older adults and their families (6 responses)
- Better outreach on legal issues to include senior centers, retirement centers and the homebound to determine topics (6 responses)
- Better access to legal services (6 responses)
- Additional funding for legal services, hire more staff (4 responses)
- Provide specific information/phone numbers on where to obtain assistance (3 responses)
- Provide education to Senior Center staff (1 response)

15. What do you consider to be the strengths of your legal service provider, such as elder law attorneys Area Agencies on Aging (AAAs) contract with, and what topics do you feel would be good, replicable “best practices” from your area?

Providers were given the opportunity to provide responses to this open-ended question. The topics/areas of concern identified by providers included the following:

- Availability to older adults (9 responses)
- Quality of service/information (6 responses)
- ElderAccessLine is a great strength (3 responses)
- Excellent elder law attorney on retainer/contract (2 responses)
- Knowledgeable (1 response)
- Cooperation and willingness to work together (1 response)

16. Does your agency collect data on the racial/ethnic composition of your community?

The majority of providers (54.7%) do not collect information on racial/ethnic composition of the clients they serve.

Table 2. Racial/Ethnic Data Collection

| Does your agency collect data on the racial/ethnic composition of your community? | | |
|--|-------------------------|-----------------------|
| Answer Options | Response Percent | Response Count |
| Yes | 26.7% | 20 |
| No (if no, skip to Question 19) | 54.7% | 41 |
| Some data collected | 9.3% | 7 |
| Don't know | 9.3% | 7 |
| <i>answered question</i> | | 75 |
| <i>skipped question</i> | | 5 |

17. If racial/ethnic data are collected, please indicate by percentage, the approximate ethnic/racial composition of your clients.

Providers who do collect data on ethnic/racial composition indicated they served more White or Caucasian elders than other groups. This is not surprising given the demographic make-up of Nebraska (as described in the telephone survey response section).

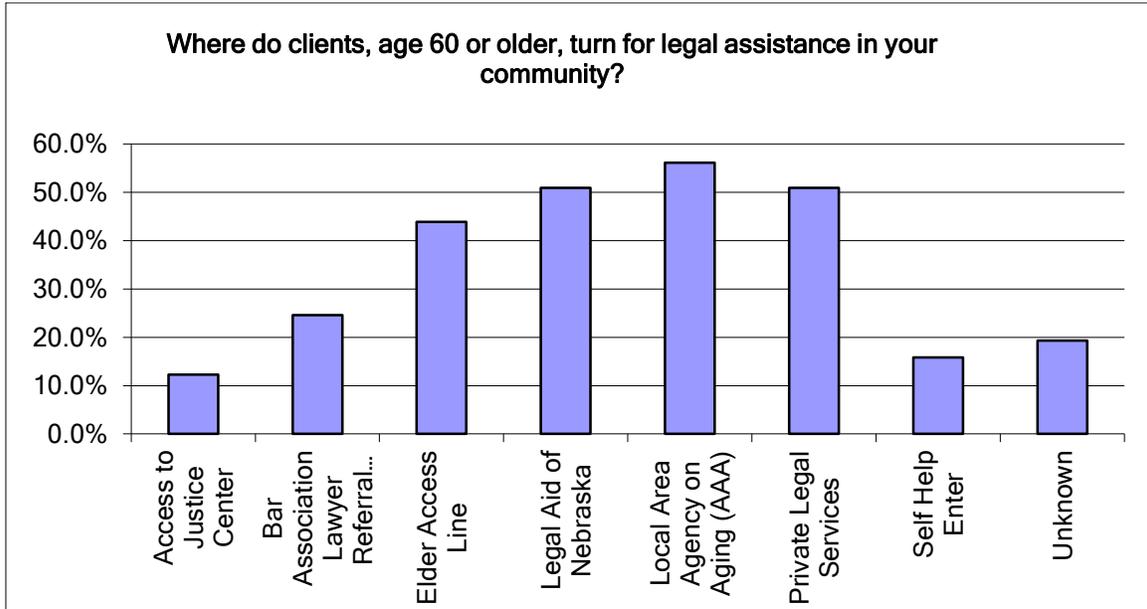
Table 3. Ethnic/Racial Client Composition

| If racial/ethnic data are collected, please indicate by percentage, the approximate ethnic/racial composition of your clients. | | |
|---|-------------------------|-----------------------|
| Answer Options | Response Percent | Response Count |
| Percentage White or Caucasian: | 100.0% | 14 |
| Percentage Hispanic or Latino: | 85.7% | 12 |
| Percentage Black or African American: | 78.6% | 11 |
| Percentage Asian: | 57.1% | 8 |
| Percentage Indian and Native Hawaiian and Pacific Islander: | 50.0% | 7 |
| Percentage Other Race: | 42.9% | 6 |
| <i>answered question</i> | | 14 |
| <i>skipped question</i> | | 66 |

18. Where do clients, age 60 or older, turn for legal assistance in your community? (Check all that apply.)

According to providers, clients are more likely to go to the local AAA, private legal services or Legal Aid of Nebraska.

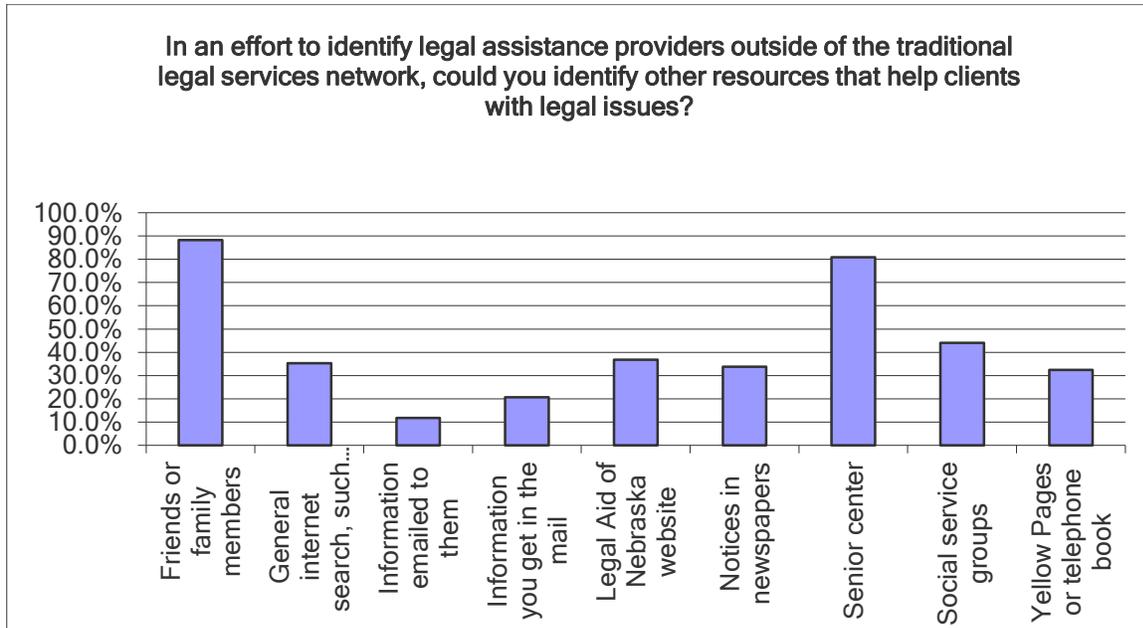
Figure 10. Where Clients Turn for Legal Assistance



19. In an effort to identify legal assistance providers outside of the traditional legal services network, could you identify other resources that help clients with legal issues? (Check all that apply.)

Interestingly, providers identified friends or family members as the primary resource (88.2%) followed by the area Senior Center (80.9%). The next closest resource was the Social Service groups (44.1%).

Figure 11. Outside Sources of Legal Assistance Help



20. We want to assess the particular needs of people with limited English language proficiency. Within this population, indicate whether you see problems due to communication or discrimination because of limited English language proficiency.

For those providers responding to this item, some saw English language proficiency as an issue with 37.3% indicating they sometimes see problems and 18.7% frequently seeing problems with English language proficiency.

Table 4. Problems Due to Limited English Language Proficiency

| We want to assess the particular needs of people with limited English language proficiency. Within this population, indicate whether you see problems due to communication or discrimination because of limited English language proficiency. | | |
|--|---------------------------------|-----------------------|
| Answer Options | Response Percent | Response Count |
| Never see problems. | 8.0% | 6 |
| Rarely see problems. | 26.7% | 20 |
| Sometimes see problems. | 37.3% | 28 |
| Frequently see problems. | 18.7% | 14 |
| N/A | 9.3% | 7 |
| | <i>answered question</i> | 75 |
| | <i>skipped question</i> | 5 |

Focus Groups

Omaha and Lincoln Senior Centers

Asian Community and Cultural Center,

Adams Park Community Center,

Clyde Malone Community Center, Intercultural Senior Center

Focus Groups

The final segment of the capacity assessment consisted of UNO researchers meeting with four focus groups in May 2014. Focus groups were conducted to collect data on legal needs of older Nebraskans and to begin a community discussion on how better to provide legal services to persons with the greatest social and economic needs. Four locations in the Lincoln and Omaha area were chosen because of their proximity to neighborhoods with lower income and minority populations.

The studies were conducted over a three day period. The specific day of the week and time were chosen based on the high number of individuals who attend on certain days, and when, in the morning or afternoon, the most participants would be available. Flyers were posted in the community centers 2 to 3 weeks prior to the focus groups to promote the event and center administrations were contacted to help verbally promote the event. For persons attending community centers where English is not the primary language, flyers were provided in the language most often used in the center (i.e., Spanish or Vietnamese).

The focus groups were structured to last for an hour and a half. However, most sessions ran about 60 minutes in length. Participants were informed ahead of time how long the focus groups would run. The time was broken down to: welcome and introduction (10 minutes), discussion of the day's program (10 minutes), questionnaire and group discussion (60 minutes), and summary and next step (5 minutes). The extra five minutes allowed for flexibility of time in any of the 4 sections of the focus group.

Key findings:

- Substitute Decision Making and/or Estate Planning services were used or needed by all groups.
 - Refugees asked if they needed a will.
 - Some participants had not updated their will in at least 3 years.
- Cultural barriers prevent information sharing.
 - Vietnamese, Hispanic, and Bhutanese participants stated they would rely on their children for legal needed and would not seek outside help.
- Language barriers prevent some participants from contacting legal services.
 - There may not be bilingual or multilingual legal providers available to help.
- Transportation issues prevent participants from seeking out legal services because they cannot get free or low cost rides to providers.
 - Legal Aid of Nebraska does not visit all Senior Centers and some seniors do not have a way to travel to other centers.
- Participants are not aware of the many free or low cost legal services
 - Participants at both the Intercultural Senior Center and Asian Community and Cultural Center had not heard of Legal Aid of Nebraska.

The questionnaire consisted of six questions relating to legal need. Questions were based on the telephone survey and were reviewed by the Nebraska State Unit on Aging and an attorney with Legal Aid of Nebraska, ElderAccessLine in advance of the focus group meetings. Center

directors were involved in the coordination of the groups and were in attendance at most sessions. Additionally, representatives from the Nebraska State Unit on Aging, Legal Aid of Nebraska, and the Area Agency on Aging were also present, when possible. They assisted with the distribution of materials and answering program specific questions as they arose. UNO researchers led the focus group discussions at all four centers.

Every participant received their own questionnaire that would be collected at the end of the discussion. Participants were instructed at the start of the focus group not to add their names to the questionnaires to ensure confidentiality and to encourage them to share with the UNO researchers their experiences without being concerned about potential issues in the future (immigration status, etc.).

The first two questions included twenty-one scenarios where legal services would have been provided. Participants were asked to check off whether they had experienced this scenario, and if so, mark “y” if a lawyer was contacted. The twenty-one scenarios were read aloud to the group to allow for questions and to promote discussion. The last four questions were discussion based and heavily dependent on group involvement.

They were asked:

Are you aware of any organizations that assist elderly and low income residents with legal needs?

What legal services do you think you might use in the future?

If you wanted to find out about legal services available in your area, what would you use?

What impact do the following have on using legal services (age, location, language, transportation)?

Participants were asked to make suggestions to these questions based on their experiences.

In order to collect data inclusive to all participants in the focus groups, interpreters were provided at two of the locations. The Intercultural Senior Center provided interpreters for the diverse participation group. A Bhutanese interpreter and Spanish interpreter read all questionnaire questions aloud and then helped with further clarification and discussion. For the Asian Community and Cultural Center, a Vietnamese interpreter translated the questionnaires to Vietnamese and conducted the focus group in small groups of 5 or 6. This allowed her to answer questions and discuss scenarios.

Focus Group Results

Data was collected from 87 focus group participants at four community centers. A breakdown of the group composition follows³:

- The Clyde Malone Community Center (Lincoln) had 11 participants, 10 of whom were Caucasian and 1 African American.
- The Adams Park Community Center (Omaha) had 13 participants, 11 of whom were African American and 2 Caucasian.
- The Intercultural Senior Center (Omaha) had 43 participants, 27 of whom were Hispanic, 15 Bhutanese, and 1 Somalian.
- The Asian Community and Cultural Center (Lincoln) had 20 participants, all were Vietnamese.

The first part of the questionnaire, consisting of legal need scenarios, gave feedback on the experiences of focus group participants. The discussion section of the focus groups, which involved group participation to answer questions 3 through 6, yielded responses based on participants' knowledge.

Clyde Malone Community Center



The Clyde Malone Community Center, in Lincoln, is located at 2032 U Street, next door to designated low income senior housing, Malone Manor. The center was established in 1955 by the Lincoln Urban League. The original goal of the center, which still stands today, was for the increased understanding among all races. The center provides services for all ages. The senior

³ On observation, there were more women who participated in the focus groups than men; however, gender was not tracked.

program includes health education and calendar events. Lunches are also provided. It is affiliated with Aging Partners.

Data from the scenarios in the first part of the questionnaire show that substitute decision making documents and estate planning documents were most commonly marked; however, a lawyer was not indicated to have been used. These documents include: a will, living will, power of attorney for financial affairs, and power of attorney for health matters.

Figure 1. and Table 1., below, show those legal issues participants indicated they had dealt with in the last three years. At the Clyde Malone Community Center, 45% of people had prepared 3 of the 4 documents in E, F, and H (a will, living will, and power of attorney for health matters, respectively) and 36% chose G (power of attorney). Scenarios where participants had felt they were taken advantage included 36% for A (did not get what you paid for) and 27% for B (victim of identity theft). Scenarios I through T were experienced by 1 or 2 participants each; however, that represents almost 10% and 20% of the focus group. Scenarios O (home foreclosure) and U (immigration and citizenship) were not issues for participants. Participants indicated that they did not use a lawyer to help solve these legal issues. Reasons given included: they fixed the problem themselves, they did not deal with the issue, or the problem went away.

Figure 1. Legal Need Experiences from Malone Center Participants

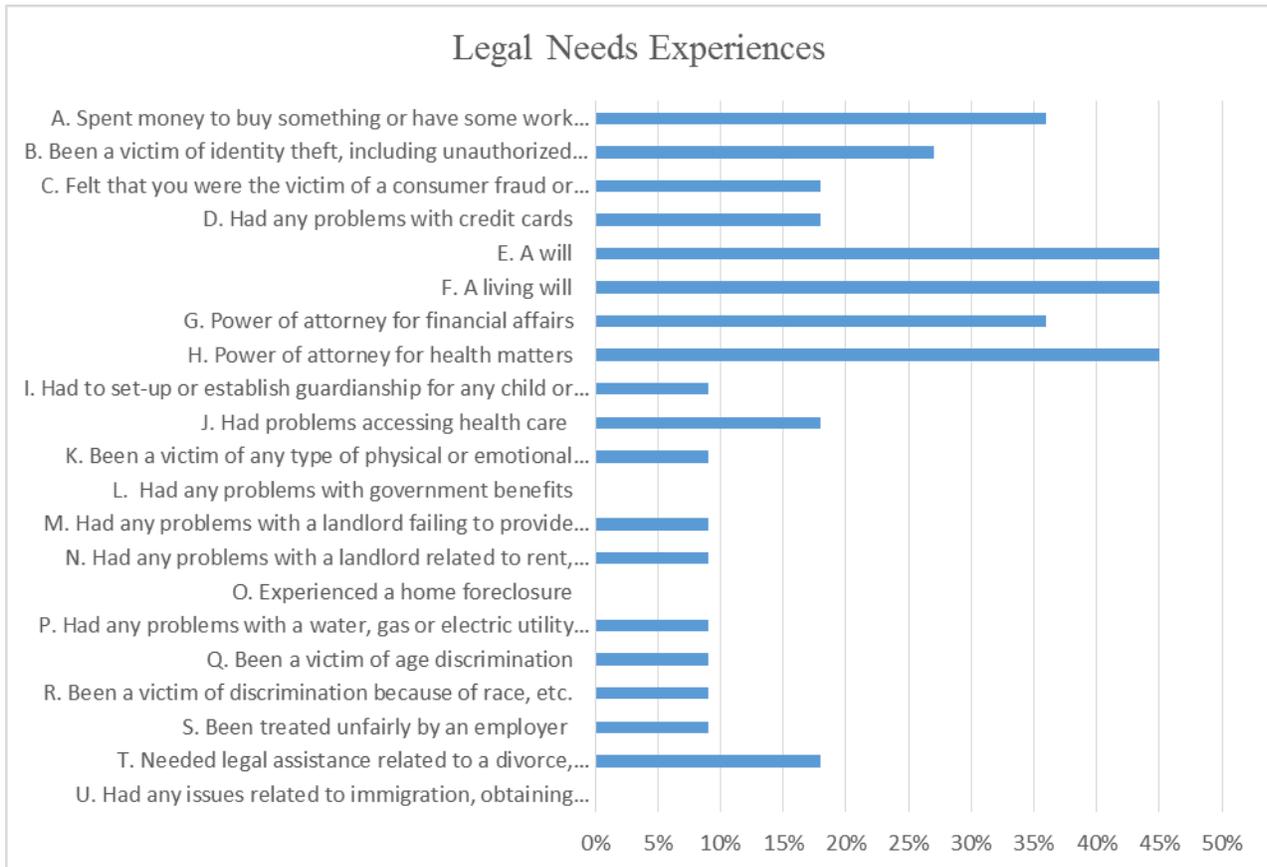


Table 1. also shows the distribution of results with both number and percentages to better illustrate how many participants represent the data.

Although not an option in the list of legal scenarios, guardianship was an issue participants added. At least 2 people, 18%, voiced that they had a major issue at home with guardianship rights for grandchildren or siblings, but did not know what channels to go through to get help.

Table 1. Malone Center Experience Distribution

| Situation | # of 11 Who Experienced | Percentage |
|---|-------------------------|------------|
| A. Spent money to buy something or have some work done, where you felt like you didn't get what you paid for, and the seller or contractor failed to make things right | 4 | 36% |
| B. Been a victim of identity theft, including unauthorized use of your credit card or your social security number | 3 | 27% |
| C. Felt that you were the victim of a consumer fraud or scam | 2 | 18% |
| D. Had any problems with credit cards, such as improperly charged late fees, disputed charges, continued to be charged for a cancelled card, etc. | 2 | 18% |
| E. A will | 5 | 45% |
| F. A living will | 5 | 45% |
| G. Power of attorney for financial affairs | 4 | 36% |
| H. Power of attorney for health matters | 5 | 45% |
| I. Had to set-up or establish guardianship for any child or adult | 1 | 9% |
| J. Had problems accessing health care because of lack of insurance, being denied insurance, or provider's refusal to accept Medicare or Medicaid | 2 | 18% |
| K. Been a victim of any type of physical or emotional abuse, violence, assault, or harmful threats by others | 1 | 9% |
| L. Had any problems with government benefits, such as trouble applying for benefits or having your benefits reduced or terminated | 0 | 0% |
| M. Had any problems with a landlord failing to provide safe and comfortable living conditions | 1 | 9% |
| N. Had any problems with a landlord related to rent, terms of the lease, security deposit, or threat of eviction | 1 | 9% |
| O. Experienced a home foreclosure | 0 | 0% |
| P. Had any problems with a water, gas or electric utility company, such as a billing dispute, getting your service shut off, etc. | 1 | 9% |
| Q. Been a victim of age discrimination | 1 | 9% |
| R. Been a victim of discrimination because of race, color, national origin, religion, sex, family status, disability, or any other reason when buying or renting a home | 1 | 9% |
| S. Been treated unfairly by an employer with regard to any of following-unemployment or workers' compensation, retirement or health benefits, paid time off, difficulty collecting wages, unsafe working conditions, harassment, discrimination, wrongful termination, etc. | 1 | 9% |
| T. Needed legal assistance related to a divorce, separation, or break from a live-in relationship with partner | 2 | 18% |
| U. Had any issues related to immigration, obtaining citizenship, changing a legal status, etc. | 0 | 0% |

Clyde Malone Community Center Discussion Responses

Question 3. Are you aware of any organizations that assist elderly and low income residents with legal needs?

Responses from the focus groups included:

- Aging Partners
- Legal Aid
- Attorney
- State Ombudsman
- Family
- Elder Access
- Patient Advocacy through Hospital

Question 4. What legal services do you think you might use in the future?

Responses from the focus groups included:

- Medical/Health Related
- Funeral/Memorial Service
- Subsidized Housing Services

Question 5. If you wanted to find out about legal services available in your area, what would you use?

Responses from the focus groups included:

- Family/Adult Children
- Phone Book
- Newspaper
- BBB
- WOM
- Church
- HHS

Question 6. What impact do the following have on using legal services?

Age

- Income

Location

- Parking
- Transportation

Language

- Language barrier
- Communication in general can be difficult

Transportation

- Legal appointments
 - An attorney does provide services at the Malone Center location

Adams Park Community Center



The Adams Park Community Center, in North Omaha, is located at 3230 John Creighton Boulevard, in a minority and low income neighborhood. The center provides services for all ages. Senior, specifically, can participate in wellness programs including weight lifting and Tai Chi, and calendar activities. The center acts as a Senior Center weekdays from 9:00 am to 3:00 pm and provides lunches Mondays, Wednesdays, and Fridays. It is affiliated with the Eastern Nebraska Office on Aging.

Focus group participants at Adams Park Community Center also had a tendency to have substitute decision making documents and estate planning documents. Figure 2. and Table 2. show that 38% checked off H (power of attorney for health matters), 31% checked off F (living will), and 23% checked off G (power of attorney for financial affairs). For both responses, no one identified using a lawyer. In group discussion, some said they did not feel they needed to contact a lawyer for those matters.

For E (a will) in the estate document category, 15% indicated they had prepared one. Issues related to fraud were experience by B (identity theft) at 15%, and finance issues such as in scenario D (credit cards) represented 23% of participants. Scenarios A, and I through S had a 7% response rate. Scenarios C (consumer fraud), J (health care access), K (abuse, violence, or threats), M (safe rental housing), N (landlord disputes), P (utility bill issues), R (victim of discrimination), T (divorce), and U (immigration), were not issues for the focus group members.

Figure 2. Legal Need Experiences at the Adams Park Center

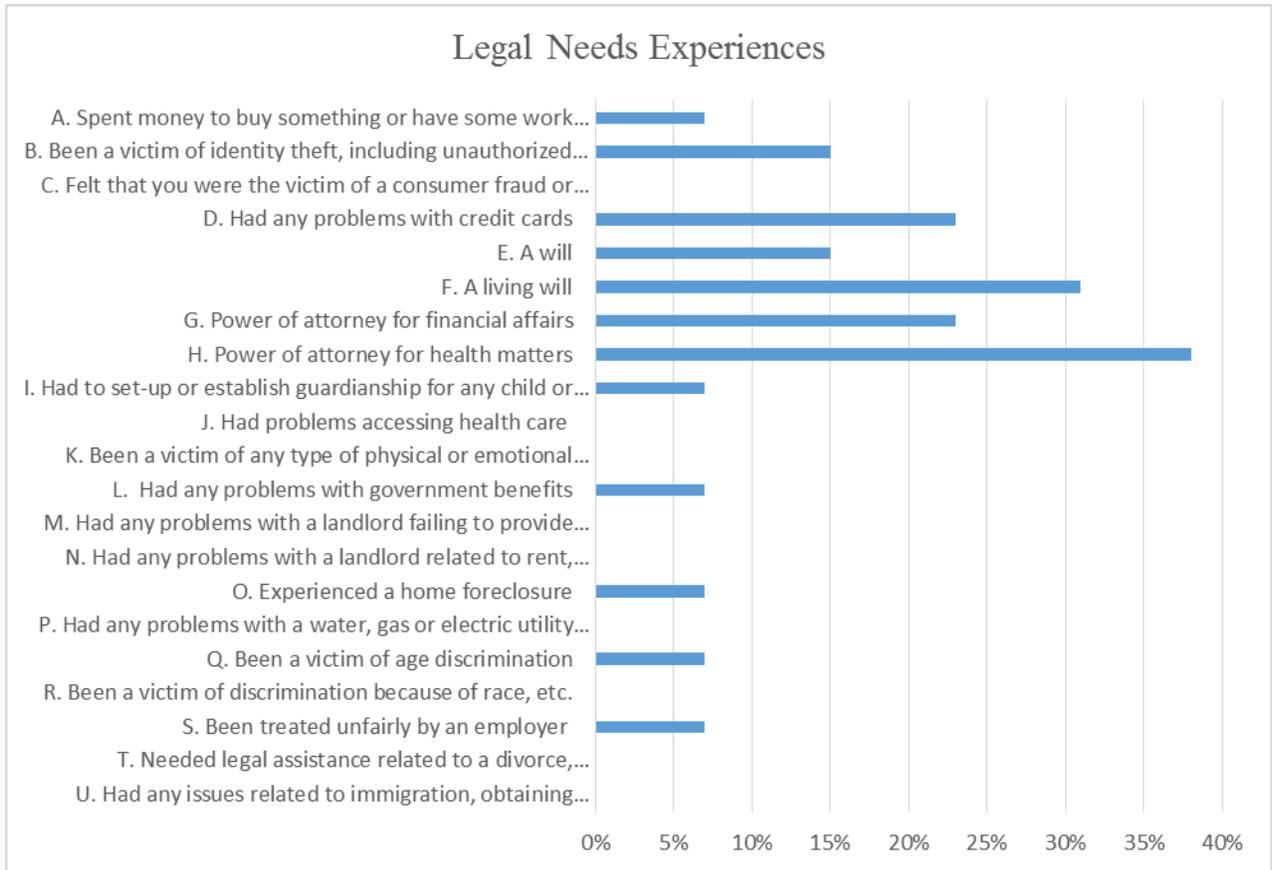


Table 2. Adams Park Experience Distribution

| Situation | # of 13 Who Experienced | Percentage |
|---|-------------------------|------------|
| A. Spent money to buy something or have some work done, where you felt like you didn't get what you paid for, and the seller or contractor failed to make things right | 1 | 7% |
| B. Been a victim of identity theft, including unauthorized use of your credit card or your social security number | 2 | 15% |
| C. Felt that you were the victim of a consumer fraud or scam | 0 | 0% |
| D. Had any problems with credit cards, such as improperly charged late fees, disputed charges, continued to be charged for a cancelled card, etc. | 3 | 23% |
| E. A will | 2 | 15% |
| F. A living will | 4 | 31% |
| G. Power of attorney for financial affairs | 3 | 23% |
| H. Power of attorney for health matters | 5 | 38% |
| I. Had to set-up or establish guardianship for any child or adult | 1 | 7% |
| J. Had problems accessing health care because of lack of insurance, being denied insurance, or provider's refusal to accept Medicare or Medicaid | 0 | 0% |
| K. Been a victim of any type of physical or emotional abuse, violence, assault, or harmful threats by others | 0 | 0% |
| L. Had any problems with government benefits, such as trouble applying for benefits or having your benefits reduced or terminated | 1 | 7% |
| M. Had any problems with a landlord failing to provide safe and comfortable living conditions | 0 | 0% |
| N. Had any problems with a landlord related to rent, terms of the lease, security deposit, or threat of eviction | 0 | 0% |
| O. Experienced a home foreclosure | 1 | 7% |
| P. Had any problems with a water, gas or electric utility company, such as a billing dispute, getting your service shut off, etc. | 0 | 0% |
| Q. Been a victim of age discrimination | 1 | 7% |
| R. Been a victim of discrimination because of race, color, national origin, religion, sex, family status, disability, or any other reason when buying or renting a home | 0 | 0% |
| S. Been treated unfairly by an employer with regard to any of following-unemployment or workers' compensation, retirement or health benefits, paid time off, difficulty collecting wages, unsafe working conditions, harassment, discrimination, wrongful termination, etc. | 1 | 7% |
| T. Needed legal assistance related to a divorce, separation, or break from a live-in relationship with partner | 0 | 0% |
| U. Had any issues related to immigration, obtaining citizenship, changing a legal status, etc. | 0 | 0% |

Adams Park Community Center Discussion Responses

Question 3. Are you aware of any organizations that assist elderly and low income residents with legal needs?

Responses from the focus groups included:

- ENOA

- Legal Aid
- NAACP
- VA
- Mayor's Hotline
- Social Security
- HHS
- Grandparent Resource

Question 4. What legal services do you think you might use in the future?

Responses from the focus groups included:

- Will
- Living Will
- Guardianship
- Conservators
- Grandchildren/great grandchildren

Question 5. If you wanted to find out about legal services available in your area, what would you use?

Responses from the focus groups included:

- Internet (Google)
- Family/family attorney
- ENOA
- Friends
- Church
- Community
- Senior Center
- Word of mouth

Question 6. What impact do the following have on using legal services?

Age

- Cost

Location

- Too complicated
- Transportation

Language

- *Participants did not have an impact*

Transportation

- Access
- Option Limitations
- Cost
- Liability when providing rides

The Adams Park Senior Center participants voiced other legal concerns not included in the pre-set discussion items. Questions regarding assets and when to sell your home or give it to children were asked by multiple members of the discussion group. Guardianship of grandchildren was also discussed; however, all participants indicated the issue was not specific to their situations.

Intercultural Senior Center



The Intercultural Senior Center, in South Omaha, is located at 2021 U Street, in a minority and low income neighborhood. The Intercultural Senior Center was established in 2009 and became an independent, non-profit organization in 2010. It is affiliated with the Eastern Nebraska Office on Aging. Serving mostly non-English speaking and refugee seniors, the center provides English and citizenship classes. Health and wellness programs, and calendar events are also available. The center serves 40 to 60 people daily.

The interpreters read the scenarios aloud to participants who raised their hand if they had experienced any of the stated legal issues. The Bhutanese population did not experience issues with any of the scenarios because they either rely on family to take care of certain matters, such as estate planning documents, or the situations simply did not relate to them. Because they are refugees, they were unemployed and live with extended family.

Hispanic participants paralleled the Bhutanese on certain matters, such as living with extended family, excluded them from experiencing some of the scenarios. Of the twenty-one scenarios on the questionnaire, only eleven related to legal issues for Hispanic participants. Substitute decision making and estate planning documents had the highest rates with E (a will) at 7%, F (living will) at 11%, and G (power of attorney for financial affairs) at 7%. Both I (guardianship) and L (government benefits) had the highest response rates of 11%. Participants also indicated that experience with unfair treatment issues in scenarios M (safe rental housing) at 4%, Q (age discrimination) at 4%, R (race discrimination) at 7%, and S (unfair treatment in employment) at 7%. None of the participants contacted a lawyer on these issues.

Figure 3. Legal Need Experiences at the Intercultural Senior Center

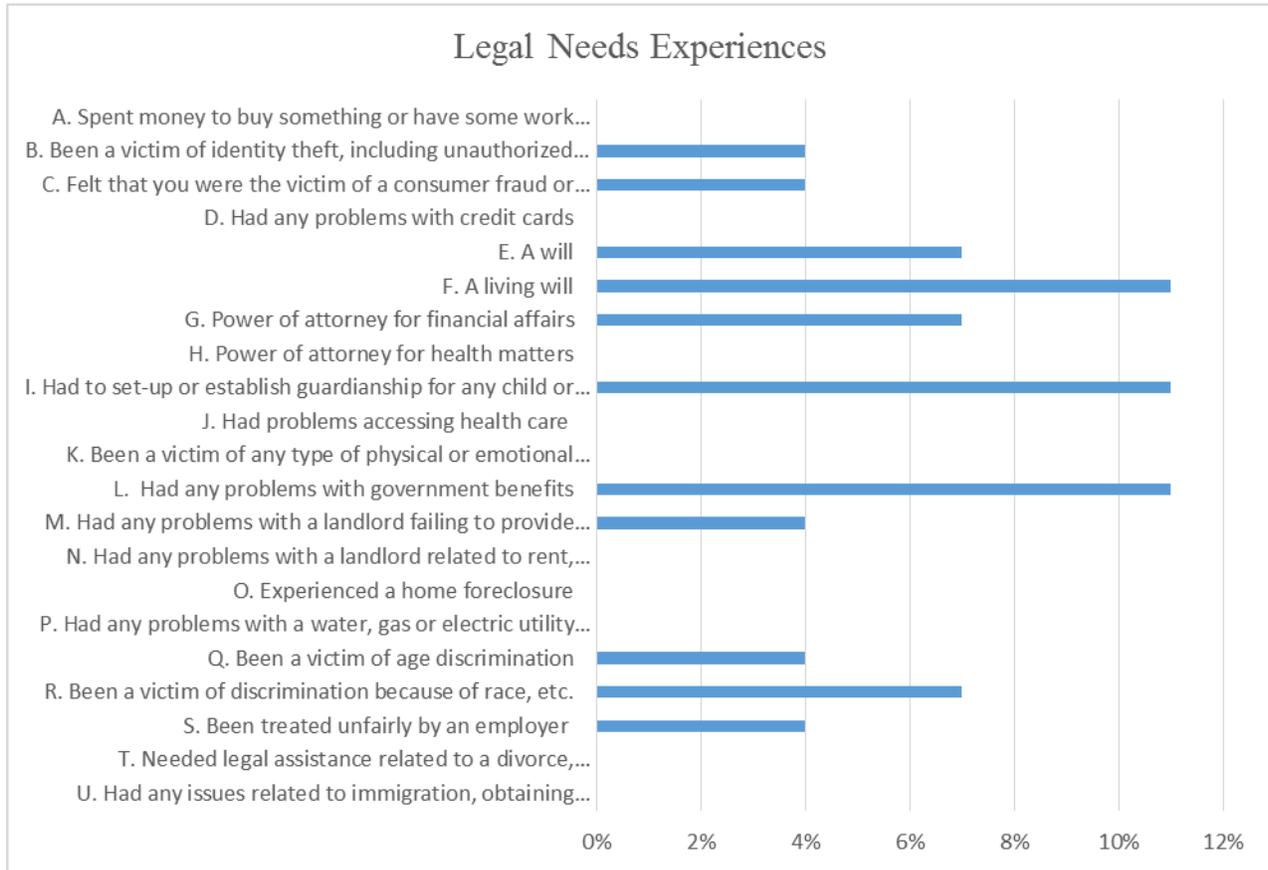


Table 3. Intercultural Senior Center Experience Distribution

| Situation | N = # of *27 Hispanic Population Who Experienced | Percentage |
|---|--|------------|
| A. Spent money to buy something or have some work done, where you felt like you didn't get what you paid for, and the seller or contractor failed to make things right | 0 | 0% |
| B. Been a victim of identity theft, including unauthorized use of your credit card or your social security number | 1 | 4% |
| C. Felt that you were the victim of a consumer fraud or scam | 1 | 4% |
| D. Had any problems with credit cards, such as improperly charged late fees, disputed charges, continued to be charged for a cancelled card, etc. | 0 | 0% |
| E. A will | 2 | 7% |
| F. A living will | 3 | 11% |
| G. Power of attorney for financial affairs | 2 | 7% |
| H. Power of attorney for health matters | 0 | 0% |
| I. Had to set-up or establish guardianship for any child or adult | 3 | 11% |
| J. Had problems accessing health care because of lack of insurance, being denied insurance, or provider's refusal to accept Medicare or Medicaid | 0 | 0% |
| K. Been a victim of any type of physical or emotional abuse, violence, assault, or harmful threats by others | 0 | 0% |
| L. Had any problems with government benefits, such as trouble applying for benefits or having your benefits reduced or terminated | 3 | 11% |
| M. Had any problems with a landlord failing to provide safe and comfortable living conditions | 1 | 4% |
| N. Had any problems with a landlord related to rent, terms of the lease, security deposit, or threat of eviction | 0 | 0% |
| O. Experienced a home foreclosure | 0 | 0% |
| P. Had any problems with a water, gas or electric utility company, such as a billing dispute, getting your service shut off, etc. | 0 | 0% |
| Q. Been a victim of age discrimination | 1 | 4% |
| R. Been a victim of discrimination because of race, color, national origin, religion, sex, family status, disability, or any other reason when buying or renting a home | 2 | 7% |
| S. Been treated unfairly by an employer with regard to any of following-unemployment or workers' compensation, retirement or health benefits, paid time off, difficulty collecting wages, unsafe working conditions, harassment, discrimination, wrongful termination, etc. | 1 | 4% |
| T. Needed legal assistance related to a divorce, separation, or break from a live-in relationship with partner | 0 | 0% |
| U. Had any issues related to immigration, obtaining citizenship, changing a legal status, etc. | 0 | 0% |

*Only the Hispanic participants completed the survey

Intercultural Senior Center Discussion Responses

Question 3. Are you aware of any organizations that assist elderly and low income residents with legal needs?

Responses from the focus groups included:

- One World
- ENOA
- Juan Diego
- Chicano Awareness Center

Question 4. What legal services do you think you might use in the future?

Responses from the focus groups included:

- Medicare (Part D specifically)
- Medicaid
- Food Stamps
- Advanced Directives
- Citizenship

Question 5. If you wanted to find out about legal services available in your area, what would you use?

Responses from the focus groups included:

- One World
- Lutheran Family Services
- Family/Children

Question 6. What impact do the following have on using legal services?

Participants indicated that they were only impacted by language barriers. The other three categories (age, location, and transportation) were not issues.

Asian Community and Cultural Center



The Asian Community and Cultural Center, in Lincoln, is located at 2635 O Street, in a minority and low income neighborhood. The Center was opened in 1994 and became an independent,

non-profit in 1998. Serving both the Asian community in Lincoln, and Lincoln as a whole, the center provides activities and services for all ages. Vietnamese, Karen, and Sudanese advocates provide outreach for immigrants and refugees. For the focus group at the Asian Community and Cultural Center, only the Vietnamese members were in attendance on the date we attended. The center is affiliated with Aging Partners in Lincoln.

Because of the language barrier between participants and the UNO researchers, we recruited a doctoral student in our program who is from Viet Nam to assist us with interpreting. The Vietnamese interpreter took notes as she spoke with the small groups of 3 to 5 members and summarized the data from responses. For all issues the focus members had, they did not indicate that they contact a lawyer for further help. This could have been due to the situation being resolved without the need of a lawyer, the inability to afford a lawyer, participants forgetting if they had used a lawyer, or confusion with focus group directions. Cost was another barrier to pursuing a legal assistance.

For substitute decision making and estate planning documents, elders did not feel a need for official legal documentation because their children would know what to do for their health matters. No elder had a living will. They also indicated cost was the reason for not having an official will.

Financial issues were indicated by some participants, but none had pursued the assistance of a lawyer. Elders felt that they should not question what the government does. Scenario J (health care coverage) was an issue for some who were denied treatment because Medicaid did not cover the procedures. Decreased government benefits from scenario L (government benefits) were another issue elders experienced. They were unsure if they receive their full benefits, but did not want to pursue the issue because they were grateful for any benefits. Although most elders live with their children, one participant was concerned with future issues with home foreclosure in scenario O. Social Security income will not cover property taxes and the participants were unsure what to do when they could no longer afford their taxes.

Immigration issues were a concern for some because it influences their Social Security income. Three elders had been contacted to obtain citizenship or stop receiving benefits. Because English is their second language, they are unsure if they would be able to read and understand the U.S. citizenship test. The question arises again of who they contact for help and to tell them their rights.

Asian Center Discussion Responses

Question 3. Are you aware of any organizations that assist elderly and low income residents with legal needs?

- No organizations known

Question 4. What legal services do you think you might use in the future?

- No organizations known

Question 5. If you wanted to find out about legal services available in your area, what would you

- No organizations known

Question 6. What impact do the following have on using legal services?

Participants indicated that they were only impacted by language barriers. The other three categories (age, location, and transportation) were not issues. This was a primary concern for all participants.

Focus Group Findings

The scenarios in the questionnaire offer insight into what legal issues are most frequently experienced in these low income and minority populations. Language barriers and cost of legal services were recurring questions and issues. The high level of group discussion over legal issues for seniors illustrated unmet needs. Family was the major source of support and help when legal issues were encountered. All focus groups named other sources of help and how to look up legal assistance providers; however, no two groups named the exact same organizations or way of finding organizations. Participants are not aware of all of the free or low-cost legal services organizations Lincoln and Omaha provide. Some participants are in more immediate need of legal services than other, and providing such services would have a positive impact on participants' lives.

Participants in all four focus groups had experience with or questions about substitute decision making or estate planning documents. This finding is both positive and negative. On the positive side, some participants have a fairly up-to-date will and end of life plan. On the negative side, no participant indicated they had used a lawyer when preparing these documents. Some people did say that they had prepared their will, but it was prior to the 3 year time frame the focus groups used. Older documents may have been prepared by a lawyer; however, documents that are more than 3 years old could contain outdated information. To ensure that seniors' wishes are met, both in the coming years and after death, a current will should be prepared by a lawyer.

Money was a barrier to seeking out legal assistance by focus group members. Participants did not think they could afford a lawyer's services, so they did not pursue contacting lawyers about their legal issues. Even though participants in all four focus groups said they did not think they could afford a lawyer, both the Clyde Malone Community Center and Adams Park Community Center indicated in discussion that they had heard of Legal Aid of Nebraska. More site visitations and programs need to be implemented to inform seniors of available legal resources.

Language barriers were a major issue for participants whose first language was not English. Vietnamese elders stated that there were few Vietnamese speaking lawyers they knew of in the community. Legal services not providing lawyers who speak the native language of the client could lead the client to believe they are less valued. Miscommunication on important issues only confuses and frustrates people seeking help. Fear that help will not be met may underlie language barriers, as well. These concerns illustrate why so many participants would rather ask their children for help than a lawyer.

Cultural barriers may prevent some opportunities for legal assistance. Both the Vietnamese elders and the Bhutanese rely on their children to take care of and seek out solutions to legal problems they may come across. The Vietnamese elders also indicated that out of gratitude for the amenities the United States provides, they preferred not to pursue issues. Legal services that offer counseling to seniors may be targeting the wrong generation. Offering information to younger family members could allow for information flow and provide the needed assistance for legal issues

One legal issue that arose from discussion was guardianship. Participants at the Adams Park Community Center made the observation that grandparents in need of guardianship information for their grandchildren do not have a way of meeting with a lawyer if they are a partial or sole caretaker for small children.

The focus groups proved insight into the concerns of seniors in a setting that allowed for discussion and targeted key legal issues. Seniors' answers also gave insight into the best ways to provide services and raise awareness of programs available.

Appendices

Appendix A

Demographics

Appendix A presents some demographic characteristics of the respondents.

Telephone Survey

The first set of tables reviews the demographic characteristics of the telephone survey respondents. Table 1 shows that nearly all of the people who participated in the survey had a car or vehicle and could drive. The percent with a vehicle is slightly higher than the results from the U.S. Census Bureau's 2008-2012 American Community Survey (ACS) presented in the appendices.

Table 1. Vehicle Status

| Question/Response | Percent |
|--------------------------------------|---------|
| Do you have your own car or vehicle? | |
| Yes | 96.0 |
| No | 3.7 |
| Refused | 0.3 |
| Do you drive? | |
| Yes | 94.6 |
| No | 4.6 |
| Refused | 0.8 |

Only about 20% of the survey respondents said that they went to the Senior Center in their area with about half of the people who went to a Senior Center going there more than once a month.

Table 2. Use of Senior Center

| Question/Response | Percent |
|--|---------|
| Do you go to the Senior Center in your area? | |
| Yes | 19.4 |
| No | 79.6 |
| Refused | 1.0 |
| How often do you go to the Senior Center? (Percent of those who go to the Senior Center in their area) | |
| More than once a week | 23.2 |
| Once a week | 10.5 |
| 2 to 3 times a month | 14.8 |
| Once a month | 19.3 |
| Less than once a month | 31.6 |
| Don't know/Refused | 0.7 |

Table 3. Living Arrangement

| Question/Response | Percent |
|--|---------|
| Do you own or rent your current residence? | |
| Own or buying | 89.5 |
| Rent | 8.8 |
| Live with someone else | 0.1 |
| Other | 0.1 |
| Don't know/Refused | 1.5 |
| Do you live in an...? | |
| Independent living facility | 2.8 |
| Assisted living facility | 0.4 |
| On your own - not part of a facility | 96.3 |
| Other | 0.0 |
| Refused | 0.5 |

One of the potential reasons that so few of the respondents reported having a situation with their landlord is that only 8.8% of them indicated that they rented (see Table 3). Almost 90% owned or were buying their residence. Additionally most of these people lived on their own and not part of a group facility.

Table 4 shows that the majority (59.7%) of the respondents lived with a spouse or a partner. Only 5.2% lived with any grandchildren. One of the reasons that the respondents did not experience a guardianship situation concerning grandchildren may be that so few lived with their grandchildren. Even if they lived with their grandchildren, they may not be responsible for them.

Table 4. Do you currently live with..?

| | Yes | No | Refused | Total |
|-----------------------|------|------|---------|-------|
| A spouse/partner | 59.7 | 40.0 | 0.3 | 100.0 |
| Any children under 18 | 2.3 | 97.4 | 0.3 | 100.0 |
| Any parents | 1.7 | 98.0 | 0.3 | 100.0 |
| Any grandchildren | 5.2 | 94.5 | 0.3 | 100.0 |
| Any other relative | 7.8 | 91.9 | 0.3 | 100.0 |

On the other hand, Table 5 points out that 13.6% of the households have someone 60 years or older living in the household who is physically disabled, 5.5% have someone homebound, 3.3% have someone receiving homecare, and 1.7% have someone mentally disabled in the household. This might indicate why estate planning services were used as often as they were and implies

that there may be a greater need for guardianship services that may have not been mentioned earlier.

Table 5. Are there any of the adults age 60 or older in your household..?

| | Yes | No | Refused | Total |
|---------------------|------|------|---------|-------|
| Homebound | 5.5 | 93.7 | 0.8 | 100.0 |
| Receiving homecare | 3.3 | 96.4 | 0.3 | 100.0 |
| Physically disabled | 13.6 | 86.1 | 0.3 | 100.0 |
| Mentally disabled | 1.7 | 98.0 | 0.3 | 100.0 |

Looking at the economic characteristics in Table 6, it appears that 28.3% of the respondents were in the labor force; that is, working full-time or part-time or unemployed and looking for work. From the telephone survey section, only 3.8% of the respondents said that they had been a victim of age discrimination. Even though we do not know how much of this age discrimination is employment related, we do know that given the size of the labor force, there is a possibility for future age discrimination.

The survey participants reported a much higher education level than the population as a whole. The 2012 ACS showed that 89.1% of Nebraskans aged 60 years or older were high school graduates. This compares to about 97% of the respondents in the survey. For college graduates the gap was even larger. After adjusting for people who refused to answer, 35.6% of the survey respondents were college graduates but only 22.6% of all Nebraskans aged 60 years or older had a bachelor's degree.

This higher education level also was reflected in higher reported incomes of survey respondents. It is difficult to compare the survey results to the ACS because of the high percent of people who refused to answer the question on the survey. However, it appears the survey included fewer respondents with incomes below \$25,000 and more with incomes above \$50,000 as compared to the 2012 ACS.

Table 6. Economic Characteristics

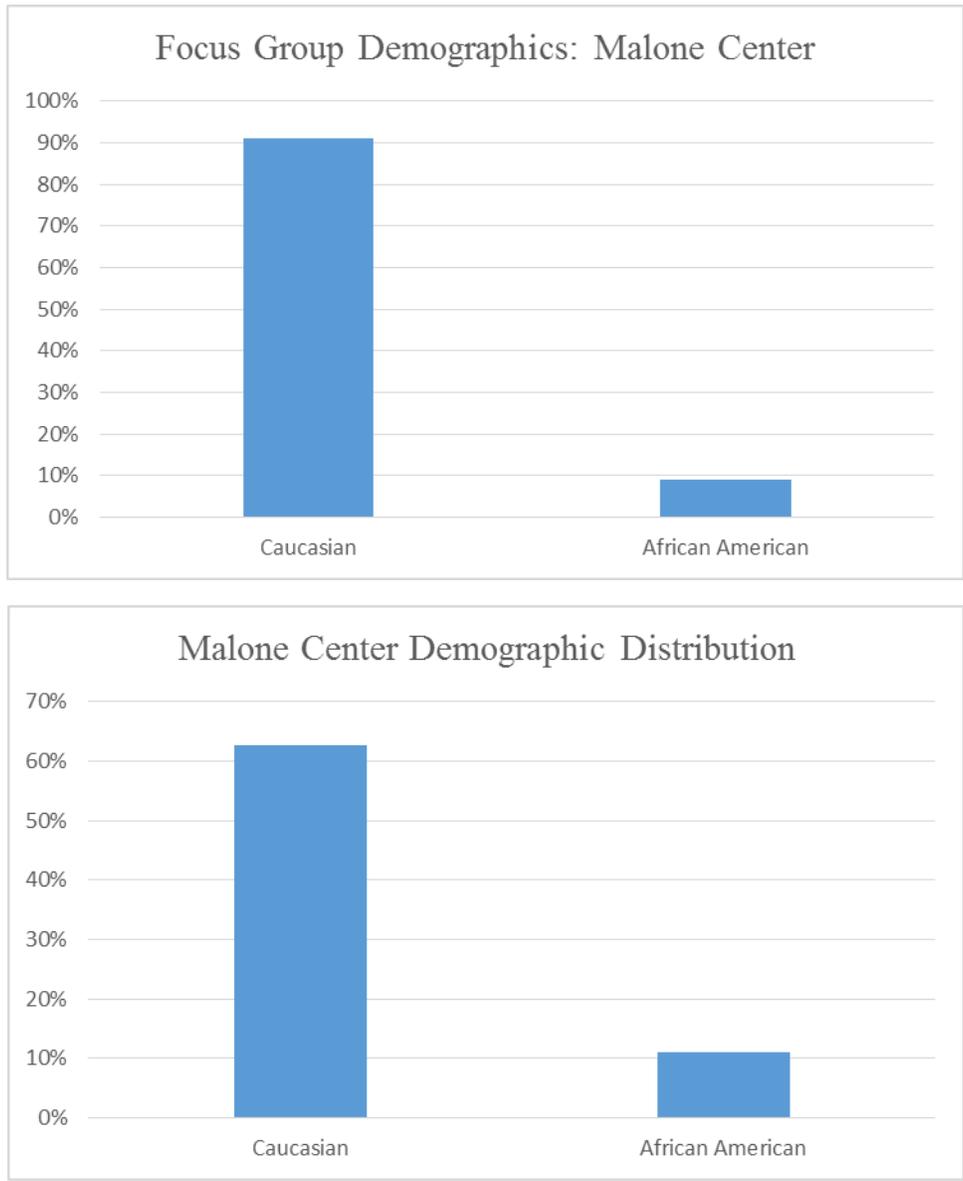
| Question/Response | Percent |
|--|---------|
| Current employment situation | |
| Employed full-time | 19.0 |
| Employed part-time | 8.9 |
| Unemployed but looking for work | 0.4 |
| Retired | 63.6 |
| Disabled | 3.5 |
| A homemaker | 4.0 |
| Don't work/Volunteer | 0.1 |
| Refused | 0.5 |
| Highest level of education completed | |
| Less than a high school diploma | 3.0 |
| High school graduate or GED | 28.8 |
| Some college, but no degree or certificates | 25.3 |
| Associates Degree | 6.3 |
| Graduate Degree | 20.1 |
| Post Graduate Degree | 15.0 |
| Refused | 1.4 |
| Total household income last year from all sources | |
| Less than \$15,000 | 7.2 |
| \$15,000 but less than \$25,000 | 11.3 |
| \$25,000 but less than \$50,000 | 25.4 |
| \$50,000 but less than \$75,000 | 17.2 |
| \$75,000 or more | 20.6 |
| Refused | 18.3 |

Focus Groups

Participation in the focus groups resulted in sample sizes that were unequal to demographics in the local areas. Over sampling of specific racial groups occurred, as well as some groups were not represented at all. The sampling disparity is likely due to availability of participants. Work or transportation may have hindered more equal sampling. The neighborhoods where the four centers are located also may not be an accurate representation of the senior populations who frequent the community centers.

Specifically, participants at the Asian Community and Cultural Center were greatly over sampled for Vietnamese populations. This was due to the date and time of the focus group.

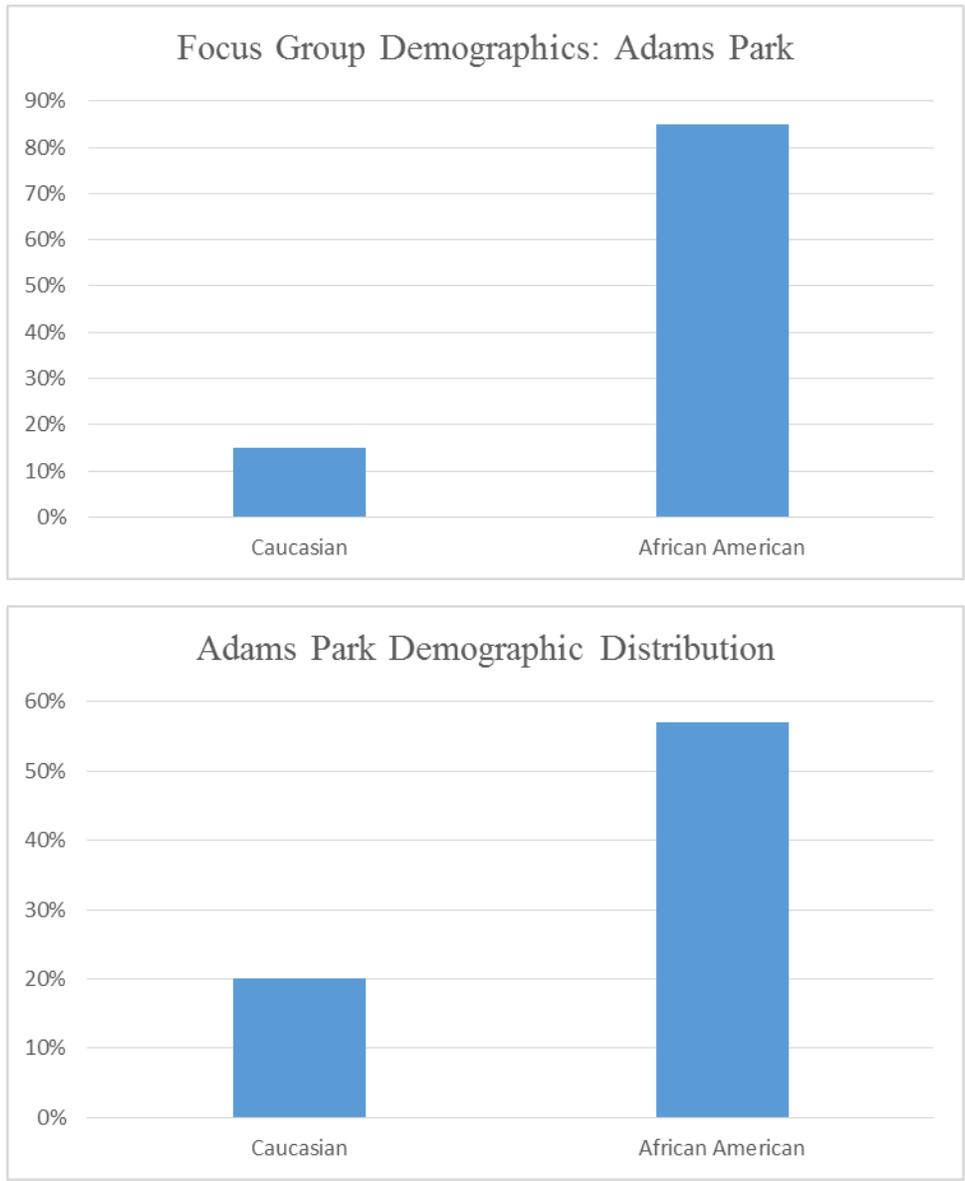
Figure 1. Clyde Malone Community Center



*2010 Census Information

In the focus group, 91% of participants were Caucasian and 9% were African American. The 2010 Census found the neighborhoods around the Clyde Malone Community Center to have a 63% Caucasian and 11% African American demographic. Asian and Hispanic populations were not presented.

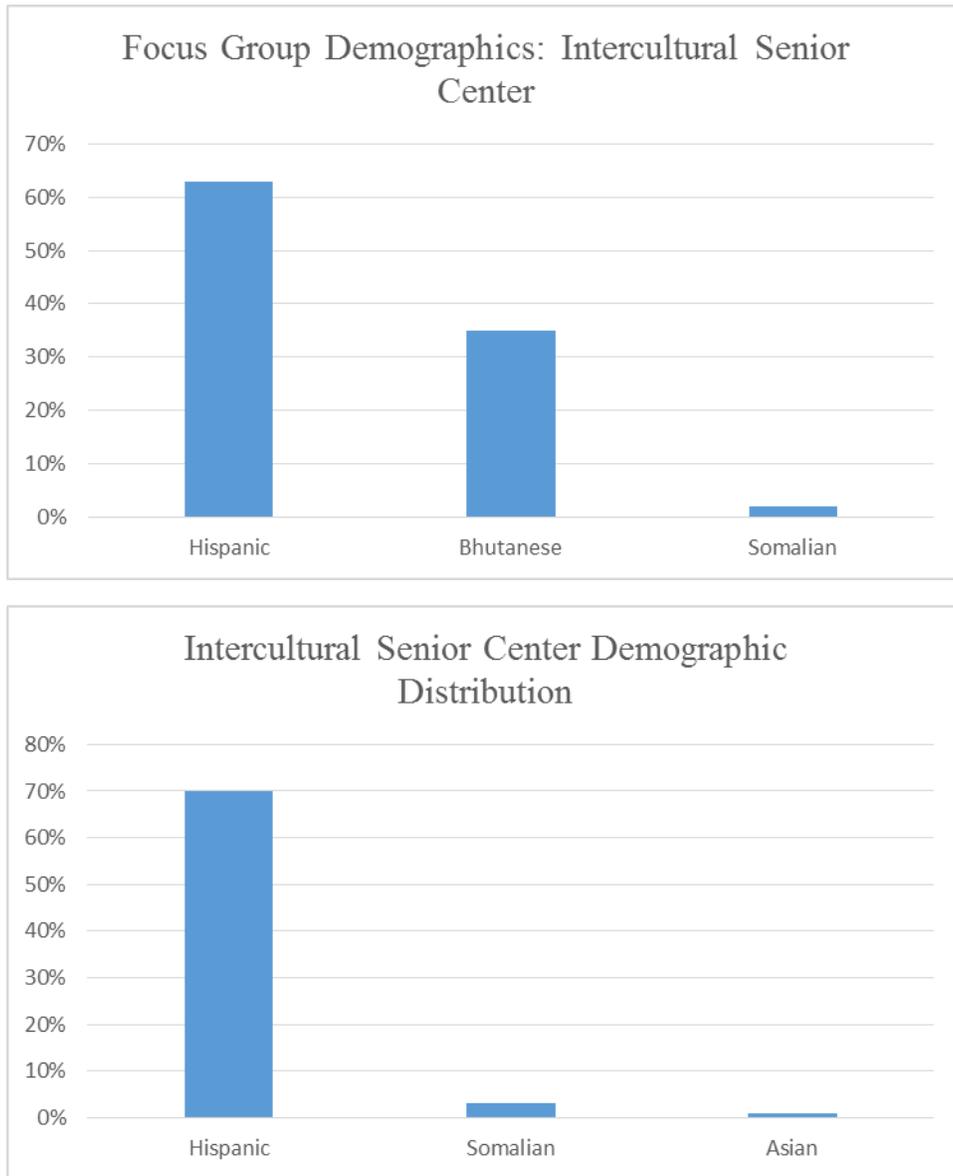
Figure 2. Adams Park Community Center



*2010 Census Information

Participants in the focus group were 15% Caucasian and 85% African American. The 2010 Census found the neighborhoods around the Adams Park Community Center to have 20% Caucasian and 57% African American demographics. Asian and Hispanic populations were not presented.

Figure 3. Intercultural Senior Center



*2010 Census Information

In the focus group, 63% of participants were Hispanic, 35% were Bhutanese, and 2% were Somalian. The Somalian population was identified as “Black/African American” on the demographic distribution. The 2010 Census found the neighborhoods around the Intercultural Senior Center to have a 70% Hispanic, 1% Asian, and 3% Black/African American demographic; however, it is unclear how the Bhutanese and Somalian participants would have identified themselves compared to the 2010 Census choices. Caucasian populations were not present.

Appendix B

Telephone Survey

Weise Survey

INTRODUCTION: Hello, this is _____ with WRA, an independent research firm in Nebraska. I'm not selling anything. We are calling on behalf of a statewide project assessing the needs of older residents in Nebraska. (IF NECESSARY SAY: The survey has been approved by your local Area Agency on Aging and its consultant, the University of Nebraska Omaha. You are welcome to call UNO at 402-554-3953 and speak with Dr. Julie Masters.)

SQ1. Are there any adults, age 60 or older, living in your household? (OPEN-ENDED)

1. Yes
2. No (THANK & TERMINATE)
3. (REFUSED) (THANK & TERMINATE)

SQ2. For quota purposes, is there a MALE age 60 or older at this residence that I could interview? (IF NO MALE OR THE MALE IS NOT AVAILABLE/REFUSES, CONTINUE WITH FEMALE WHO IS AGE 60 OR OLDER)

1. Respondent on line
2. Someone else – Available (REPEAT INTRO, THEN GO TO SQ3)
3. Someone else – Unavailable (GET NAME/SET CALLBACK)
4. (REFUSED) (THANK & TERMINATE)

SQ3. Gender (RECORD ONLY – DO NOT ASK)

1. Male
2. Female

SQ4. This call may be recorded for quality control purposes only. Your number was selected at random and all individual answers will be kept strictly confidential. First, I need to ask a few questions to ensure we interview a representative sample of the population. Please tell me in which of the following categories your age falls. (READ RESPONSES)

1. 60-64
2. 65-69
3. 70-74
4. 75-79
5. Or, 80 or older
6. (REFUSED) (THANK & TERMINATE)

SQ5. And in what Nebraska County do you reside? (OPEN-ENDED)

| | | |
|-------------|-----------------|---------------------|
| 1 Adams | 41 Hamilton | 81 Sheridan |
| 2 Antelope | 42 Harlan | 82 Sherman |
| 3 Arthur | 43 Hayes | 83 Sioux |
| 4 Banner | 44 Hitchcock | 84 Stanton |
| 5 Blaine | 45 Holt | 85 Thayer |
| 6 Boone | 46 Hooker | 86 Thomas |
| 7 Box Butte | 47 Howard | 87 Thurston |
| 8 Boyd | 48 Jefferson | 88 Valley |
| 9 Brown | 49 Johnson | 89 Washington |
| 10 Buffalo | 50 Kearney | 90 Wayne |
| 11 Burt | 51 Keith | 91 Webster |
| 12 Butler | 52 Keya Paha | 92 Wheeler |
| 13 Cass | 53 Kimball | 93 York |
| 14 Cedar | 54 Knox | 97 (REFUSED) |
| 15 Chase | 55 Lancaster | (THANK & TERMINATE) |
| 16 Cherry | 56 Lincoln | 98 (OUTSIDE NE) |
| 17 Cheyenne | 57 Logan | (THANK & TERMINATE) |
| 18 Clay | 58 Loup | 99 (DON'T KNOW) |
| 19 Colfax | 59 Madison | (THANK & TERMINATE) |
| 20 Cuming | 60 McPherson | |
| 21 Custer | 61 Merrick | |
| 22 Dakota | 62 Morrill | |
| 23 Dawes | 63 Nance | |
| 24 Dawson | 64 Nemaha | |
| 25 Deuel | 65 Nuckolls | |
| 26 Dixon | 66 Otoe | |
| 27 Dodge | 67 Pawnee | |
| 28 Douglas | 68 Perkins | |
| 29 Dundy | 69 Phelps | |
| 30 Fillmore | 70 Pierce | |
| 31 Franklin | 71 Platte | |
| 32 Frontier | 72 Polk | |
| 33 Furnas | 73 Red Willow | |
| 34 Gage | 74 Richardson | |
| 35 Garden | 75 Rock | |
| 36 Garfield | 76 Saline | |
| 37 Gosper | 77 Sarpy | |
| 38 Grant | 78 Saunders | |
| 39 Greeley | 79 Scotts Bluff | |
| 40 Hall | 80 Seward | |

SQ6. Again, to ensure proper representation, are you of Hispanic or Latino background?
(OPEN-ENDED)

1. Yes
2. No
3. (REFUSED)

SQ7. And which of the following BEST describes your primary race? (READ RESPONSES)

1. American Indian or Alaska Native
2. Asian
3. Black or African American
4. Native Hawaiian or Other Pacific Islander
5. Or, White or Caucasian
6. (OTHER RACE) (SPECIFY:)
7. (TWO OR MORE RACES/MULTI-CULTURAL)
8. (DON'T KNOW)
9. (REFUSED)

1. Now I'm going to mention a number of different situations that some older residents might experience. For each one, please tell me whether or not that has happened to YOU or anyone else in your household age 60 or older at some point in the PAST THREE YEARS. Again, all individual answers are completely confidential so your honest and candid replies are very important. The first/next one is (ROTATE A-U)

(IF NECESSARY SAY:) Has that happened to you or anyone age 60 or older in your household during the past 3 years?

(OPEN-ENDED)

- A. Spent money to buy something or have some work done, where you felt like you didn't get what you paid for, and the seller or contractor failed to make things right
- B. Been a victim of identity theft, including unauthorized use of your credit card or your social security number
- C. Felt that you were the victim of a consumer fraud or scam
- D. Had any problems with credit cards, such as improperly charged late fees, disputed charges, continued to be charged for a cancelled card, etc.

(ASK E-H AS A GROUP)

E-H. Had to prepare any of the following estate planning documents(INsert E-H)

- E. A will
- F. A living will
- G. Power of attorney for financial affairs

- H. Power of attorney for health matters
- I. Had to set-up or establish guardianship for any child or adult
- J. Had problems accessing health care because of lack of insurance, being denied insurance, or a provider's refusal to accept Medicare or Medicaid
- K. Been a victim of any type of physical or emotional abuse, violence, assault, or harmful threats by others
- L. Had any problems with government benefits, such as trouble applying for benefits or having your benefits reduced or terminated
- M. Had any problems with a landlord failing to provide safe and comfortable living conditions
- N. Had any problems with a landlord related to rent, terms of the lease, security deposit, or threat of eviction
- O. Experienced a home foreclosure
- P. Had any problems with a water, gas or electric utility company, such as a billing dispute, getting your service shut off, etc.

(ASK Q-R AS A GROUP – IN ORDER)

- Q. Been a victim of age discrimination
- R. Been a victim of discrimination because of race, color, national origin, religion, sex, family status, disability, or any other reason when buying or renting a home
- S. Been treated unfairly by an employer with regard to any of following – unemployment or workers' compensation, retirement or health benefits, paid time off, difficulty collecting wages, unsafe working conditions, harassment, discrimination, wrongful termination, etc.
- T. Needed legal assistance related to a divorce, separation, or break from a live-in relationship with a partner
- U. Had any issues related to immigration, obtaining citizenship, changing a legal status, etc.

- 1. Yes
- 2. No
- 3. (DON'T KNOW/REFUSED)

(IF ALL Q1A-U=2-3, SKIP TO Q23. OTHERWISE, CONTINUE)

For these next several questions, when I say "YOU," I really mean you OR the person age 60 or older in your household who had that experience.

(IF Q1A=2-3, SKIP TO Q3. OTHERWISE ASK:)

2. Thinking about the last time you bought something or had work done where you felt like you didn't get what you paid for and they didn't make it right...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

- 1. Yes (SKIP TO Q3)

- 2. No
- 3. (DON'T KNOW/REFUSED)

2A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

- 1. The problem was resolved
- 2. Didn't know who to ask
- 3. Couldn't afford
- 4. Didn't think it would help
- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF Q1B=2-3, SKIP TO Q4. OTHERWISE, ASK:)

3. Thinking about the last time you were a victim of identity theft, did that result in (INSERT A-C) (OPEN-ENDED).

- A. Loss of money
- B. Loss of assets, besides money
- C. Damage to your credit rating

- 1. Yes
- 2. No
- 3. (DON'T KNOW/REFUSED)

3A. Did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

- 1. Yes (SKIP TO Q4)
- 2. No
- 3. (DON'T KNOW/REFUSED)

3B. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

- 1. The problem was resolved
- 2. Didn't know who to ask
- 3. Couldn't afford
- 4. Didn't think it would help
- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF Q1C=2-3, SKIP TO Q5. OTHERWISE, ASK:)

4. Thinking about the last time you were a victim of a consumer fraud or scam... which of the following categories BEST describes what the fraud or scam was about? (READ RESPONSES)

1. Medical or health care related
2. Financial services or investment related
3. Donation to a charity
4. Shopping online or through the mail
5. Winning a contest or lottery
96. Or, something else (SPECIFY)
97. (REFUSED)
99. (DON'T KNOW)

4A. Did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q5)
2. No
3. (DON'T KNOW/REFUSED)

4B. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1D=2-3, SKIP TO Q6. OTHERWISE, ASK:)

5. Thinking about the last time you had problems with a credit card, such as improperly charged late fees, disputed charges, etc...did you contact or obtain assistance from a lawyer? (OPEN ENDED)

1. Yes (SKIP TO Q6)
2. No
3. (DON'T KNOW/REFUSED)

5A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help

- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF Q1E=2-3, SKIP TO Q7. OTHERWISE, ASK:)

6. Thinking about the last time you needed to prepare a will...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

- 1. Yes (SKIP TO Q7)
- 2. No
- 3. (DON'T KNOW/REFUSED)

6A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

- 1. Did not think legal advice was needed
- 2. Didn't know who to ask
- 3. Couldn't afford
- 4. Didn't think it would help
- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF Q1F=2-3, SKIP TO Q8. OTHERWISE, ASK:)

7. Thinking about the last time you needed to prepare a living will...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

- 1. Yes (SKIP TO Q8)
- 2. No
- 3. (DON'T KNOW/REFUSED)

7A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

- 1. Did not think legal advice was needed
- 2. Didn't know who to ask
- 3. Couldn't afford
- 4. Didn't think it would help
- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF Q1G=2-3, SKIP TO Q9. OTHERWISE, ASK:)

8. Thinking about the last time you needed to establish a power of attorney for financial affairs...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q9)
2. No
3. (DON'T KNOW/REFUSED)

8A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. Did not think legal advice was needed
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1H=2-3, SKIP TO Q10. OTHERWISE, ASK:)

9. Thinking about the last time you needed to establish a power of attorney for health matters...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q10)
2. No
3. (DON'T KNOW/REFUSED)

9A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. Did not think legal advice was needed
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1I=2-3, SKIP TO Q11. OTHERWISE, ASK:)

10. Thinking about the last time you had to establish guardianship for someone...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q11)
2. No
3. (DON'T KNOW/REFUSED)

10A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. Did not think legal advice was needed
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1J=2-3, SKIP TO Q12. OTHERWISE, ASK:)

11. Thinking about the last time you had problems accessing health care because of lack of insurance, being denied insurance, or a provider's refusal to accept Medicare or Medicaid...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q12)
2. No
3. (DON'T KNOW/REFUSED)

11A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1K=2-3, SKIP TO Q13. OTHERWISE, ASK:)

12. Thinking about the last time you were a victim of any type of abuse, violence, or harmful threats...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q13)
2. No
3. (DON'T KNOW/REFUSED)

12A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford

- 4. Didn't think it would help
- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF Q1L=2-3, SKIP TO Q14. OTHERWISE, ASK:)

13. Thinking about the last time you had problems with government benefits...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

- 1. Yes (SKIP TO Q14)
- 2. No
- 3. (DON'T KNOW/REFUSED)

13A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

- 1. The problem was resolved
- 2. Didn't know who to ask
- 3. Couldn't afford
- 4. Didn't think it would help
- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF Q1M=2-3, SKIP TO Q15. OTHERWISE, ASK:)

14. Thinking about the last time you had problems with a landlord failing to provide safe and comfortable living conditions...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

- 1. Yes (SKIP TO Q15)
- 2. No
- 3. (DON'T KNOW/REFUSED)

14A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

- 1. The problem was resolved
- 2. Didn't know who to ask
- 3. Couldn't afford
- 4. Didn't think it would help
- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF Q1N=2-3, SKIP TO Q16. OTHERWISE, ASK:)

15. Thinking about the last time you had problems with a landlord related to rent, lease terms, security deposit or threat of eviction...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q16)
2. No
3. (DON'T KNOW/REFUSED)

15A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1O=2-3, SKIP TO Q17. OTHERWISE, ASK:)

16. Thinking about the last time you experienced a home foreclosure...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q17)
2. No
3. (DON'T KNOW/REFUSED)

16A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1P=2-3, SKIP TO Q18. OTHERWISE, ASK:)

17. Thinking about the last time you had problems with a water, gas, or electric utility...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q18)
2. No
3. (DON'T KNOW/REFUSED)

17A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1Q=2-3, SKIP TO Q19. OTHERWISE ASK:)

18. Thinking about the last time you were a victim of age discrimination...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q19)
2. No
3. (DON'T KNOW/REFUSED)

18A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1R=2-3, SKIP TO Q20. OTHERWISE ASK:)

19. Thinking about the last time you were a victim of discrimination when buying or renting a home...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q20)
2. No
3. (DON'T KNOW/REFUSED)

19A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1S=2-3, SKIP TO Q21. OTHERWISE ASK:)

20. Thinking about the last time you were treated unfairly by an employer...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

1. Yes (SKIP TO Q21)
2. No
3. (DON'T KNOW/REFUSED)

20A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford
4. Didn't think it would help
96. Or, some other reason (SPECIFY:)
97. (REFUSED)
99. (DON'T RECALL/DON'T KNOW)

(IF Q1T=2-3, SKIP TO Q22. OTHERWISE ASK:)

21. Thinking about the last time you experienced a divorce, separation or break up...were you able to obtain the assistance from a lawyer that you needed? (OPEN-ENDED)

1. Yes (SKIP TO Q22)
2. No
3. (DON'T KNOW/REFUSED)

21A. What was the MAIN reason you did NOT get the assistance you needed? (READ RESPONSES)

1. The problem was resolved
2. Didn't know who to ask
3. Couldn't afford

- 4. Didn't think it would help
- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF Q1U=2-3, SKIP TO Q23. OTHERWISE ASK:)

22. Thinking about the last time you had an issue related to immigration, citizenship or legal status...did you contact or obtain assistance from a lawyer? (OPEN-ENDED)

- 1. Yes (SKIP TO Q23)
- 2. No
- 3. (DON'T KNOW/REFUSED)

22A. What was the MAIN reason you did NOT obtain legal advice? (READ RESPONSES)

- 1. The problem was resolved
- 2. Didn't know who to ask
- 3. Couldn't afford
- 4. Didn't think it would help
- 96. Or, some other reason (SPECIFY:)
- 97. (REFUSED)
- 99. (DON'T RECALL/DON'T KNOW)

(IF ANY CODE "1" IN Q's 2, 3A, 4A, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, OR 22 – SKIP TO Q24. OTHERWISE, ASK:)

23. In the past three years, have you used the services of a lawyer, for any reason? (OPEN-ENDED)

- 1. Yes
- 2. No
- 3. (NOT SURE)

24. How concerned would you say you are about financial issues, such as having problems with credit cards, home loans, or other debts? (READ RESPONSES)

- 1. Extremely concerned
- 2. Very concerned
- 3. Somewhat concerned
- 4. Not very concerned
- 5. Or, not at all concerned
- 6. (NOT SURE)

24A. How concerned are you about becoming the victim of a consumer fraud, scam, or identity theft? (READ RESPONSES)

1. Extremely concerned
2. Very concerned
3. Somewhat concerned
4. Not very concerned
5. Or, not at all concerned
6. (NOT SURE)

25. Now I'm going to mention a few issues some people experience that may or may not pertain to you. In the past three years, please tell me whether or not you have done the following. (ROTATE A-D) (OPEN-ENDED)

- A Used a payday loan or post-dated check-for-cash service
- B Taken out any type of loan with higher than normal interest rates
- C Filed for bankruptcy
- D Had any problems with bill collectors calling you or repossessing any of your property

1. Yes
2. No
3. (NOT SURE)
4. (REFUSED)

26. Nebraska has several organizations that assist elderly and low income residents with legal needs. Prior to this survey, please tell me whether or not you have heard of the following organizations? (ROTATE A-F) (OPEN-ENDED)

- A. Elder Access Line
- B. Access to Justice Center
- C. Local Area Agency on Aging
- D. Bar Association Lawyer Referral Service
- E. Legal Aid of Nebraska
- F. Self Help Center

1. Yes – heard of
2. No – not prior to survey
3. (NOT SURE)

27. Next, I'm going to mention a number of different legal services you may or may not have used and ask you to rate how HELPFUL you think each would be, for you personally, in the future. Using a 1 to 10 rating scale where "1" equals NOT AT ALL HELPFUL and "10" equals VERY HELPFUL, how would you rate the following? (ROTATE A-H) (REPEAT SCALE AS NEEDED)

- A. Legal hotline where you could call to talk to a lawyer or paralegal
- B. Pamphlet on common legal questions
- C. Website with legal information
- D. Legal seminars in your area
- E. Wills and estate planning services
- F. Consumer fraud seminars in your area
- G. Low cost or free attorneys
- H. Online self-help resources

- 1. Not at all helpful
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10. Very helpful
- 11. (DON'T KNOW)

28. If you wanted to find out about the legal services available in your area today, would you be VERY LIKELY, SOMEWHAT LIKELY, or NOT AT ALL LIKELY to use or rely on... (ROTATE A-J) (REPEAT SCALE AS NEEDED)

- A. Information emailed to you
- B. Yellow Pages or telephone book
- C. Information you get in the mail
- D. Senior center
- E. Notices in newspapers
- F. Social service groups
- G. (OMIT)
- H. General internet search, such as Google or Yahoo
- I. Friends or family members
- J. Legal Aid of Nebraska website

- 1. Very likely
- 2. Somewhat likely

3. Or, not at all likely to use that source
4. (NOT SURE)

I am now going to ask you some general questions about your household characteristics and life stage, so we can analyze results for different groups. Again, your individual answers will remain anonymous.

29. Are any of the adults age 60 or older in your household...
(INSERT A D) (OPEN-ENDED)

- A. Homebound
- B. Receiving homecare
- C. Physically disabled
- D. Mentally disabled

1. Yes
2. No
3. (REFUSED)

30. Do you currently live with ... (READ A-F – DO NOT ROTATE) (OPEN-ENDED)

- A. A spouse/partner
- B. Any children under 18
- C. Any parents
- D. Any grandchildren
- E. Any other relative
- F. Someone other than a relative

1. Yes
2. No
3. (REFUSED)

31. Do you have your own car or vehicle? (OPEN-ENDED)

1. Yes
2. No
3. (REFUSED)

31A. Do you drive? (OPEN-ENDED)

1. Yes
2. No
3. (REFUSED)

32. Do you go to the Senior Center in your area? (OPEN-ENDED)

1. Yes
2. No (SKIP TO Q33)
3. (REFUSED) (SKIP TO Q33)

32A. How often do you go the Senior Center? (READ RESPONSES)

1. More than once a week
2. Once a week
3. 2 to 3 times a month
4. Once a month
5. Or, less than once a month
6. (DON'T KNOW/REFUSED)

33. Do you own or rent your current residence? (OPEN-ENDED)

1. Own or buying
2. Rent
3. (OTHER – SPECIFY:)
4. (DON'T KNOW/REFUSED)

33A. Do you live in an...(READ RESPONSES)

1. Independent living facility
2. Assisted living facility
3. Or, on your own – not part of any facility
4. (OTHER – SPECIFY:)
5. (REFUSED)

34. Which of the following best describes your current employment situation: Are you...(READ RESPONSES)

1. Employed full time
2. Employed part time
3. Unemployed but looking for work
4. Retired
5. Disabled
6. Or, a homemaker
7. (OTHER – SPECIFY:)
8. (REFUSED)

35. What is the highest level of education you have had the opportunity to complete? (READ RESPONSES)

1. Less than a high school diploma
2. High school graduate or GED
3. Some college, but no degree or certificates
4. Associates Degree
5. Bachelors Degree
6. Or, Post Graduate Degree
7. (REFUSED)

36. In which of the following categories was your total household income last year from all sources? (READ RESPONSES)

1. Less than \$15,000
2. \$15,000 but less than \$25,000
3. \$25,000 but less than \$50,000
4. \$50,000 but less than \$75,000
5. Or, \$75,000 or more
6. (REFUSED)

That concludes the interview. I just need to verify that I reached you at (INSERT PHONE NUMBER) (IF NOT CORRECT, RECORD NUMBER:) _____

In case my supervisor wants to verify I completed this survey, can I please have your first name? (RECORD NAME)

Thanks so much for your time and opinions – have a great evening/day!

RECORD ONLY – DO NOT ASK

34. AAA Regions
(FROM COUNTY – SQ5)

1. Eastern (ENOA)
2. Aging Partners (APAAA)
3. Northeast (NENAAA)
4. Blue Rivers (BRAAA)
5. Midland (MAAA)
6. West Central (WCNAAA)
7. Western (AOWN)
8. South Central (SCNAAA)

UNO – Legal Services for Aging Study
(13-213) **FINAL FOR FIELDING**

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November 15, 2013

Detailed Questions

Q1A. Have you: Spent money to buy something or have some work done, where you felt like you didn't get what you paid for, and the seller or contractor failed to make things right?

Q2. Thinking about the last time you felt like YOU DIDN'T GET WHAT YOU PAID FOR...did you contact a lawyer? (Base: Those who felt like they didn't get what they paid for in the past 3 years)

Q2A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who felt like they didn't get what they paid for in the past three years/Did not contact a lawyer)

Q1B. Have you: Been a victim of identity theft including unauthorized use of your credit card or your Social Security number?

Q3A. Thinking about the last time you were a victim of identity theft, did that result in LOSS OF MONEY? (Base: Those who have been a victim of identity theft in the past 3 years)

Q3B. Thinking about the last time you were a victim of identity theft, did that result in LOSS OF ASSETS, BESIDES MONEY? (Base: Those who have been a victim of identity theft in the past 3 years)

Q3C. Thinking about the last time you were a victim of identity theft, did that result in DAMAGE TO YOUR CREDIT RATING? (Base: Those who have been a victim of identity theft in the past 3 years)

Q3AA. Did you contact or obtain assistance from a lawyer? (Base: Those who have been a victim of identity theft in the past 3 years)

Q3BB. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been a victim of identity theft in the past 3 years/Did not contact a lawyer)

Q1C. Have you: Felt that you were a victim of a consumer fraud or scam?

Q4. Thinking about the last time you were a victim of CONSUMER FRAUD or scam...which BEST describes what the fraud was about? (Base: Those who have been a victim of consumer fraud in past 3 years)

Q4A. Did you contact or obtain assistance from a lawyer? (Base: Those who have been a victim of consumer fraud in the past 3 years)

Q4B. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been a victim of consumer fraud in the past 3 years/Did not contact a lawyer)

Q1D. Have you: Had any problems with credit cards, such as improperly charged late fees, disputed charges, continued to be charged for a cancelled card, etc.?

Q5. Thinking about the last time you had problems with a CREDIT CARD, such as disputed charges....did you contact a lawyer? (Base: Those who have had problems with a credit card in past 3 years)

Q5A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had problems with a credit card in the past 3 years/Did not contact a lawyer)

Q1E. Have you: Had to prepare a will?

Q6. Thinking about the last time you needed to prepare A WILL...did you contact a lawyer? (Base: Those who have needed to prepare a will in past 3 years)

Q6A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have needed to prepare a will in the past 3 years/Did not contact a lawyer)

Q1F. Have you: Had to prepare a living will?

Q7. Thinking about the last time you needed to prepare A LIVING WILL...did you contact a lawyer? (Base: Those who have needed to prepare a living will in past 3 years)

Q7A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have needed to prepare a living will in the past 3 years/Did not contact a lawyer)

Q1G. Have you: Had to prepare a power of attorney for financial affairs?

Q8. Thinking about the last time you needed to establish a POWER OF ATTORNEY FOR FINANCIAL AFFAIRS...did you contact a lawyer? (Base: Those establishing a financial power of attorney in past 3 yrs)

Q8A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have needed to establish a power of attorney for financial affairs in the past 3 years/Did not contact a lawyer)

Q1H. Have you: Had to prepare a power of attorney for health matters?

Q9. Thinking about the last time you needed to establish a POWER OF ATTORNEY FOR HEALTH MATTERS...did you contact a lawyer? (Base: Those establishing power of attorney for health matters in past 3 years)

Q9A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have needed to establish a power of attorney for health matters in the past 3 years/Did not contact a lawyer)

Q1I. Have you: Had to set-up or establish guardianship for any child or adult?

Q10. Thinking about the last time you needed to establish GUARDIANSHIP FOR SOMEONE...did you contact a lawyer? (Base: Those who have needed to establish guardianship for someone in past 3 years)

Q10A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have needed to establish guardianship for someone in the past 3 years/Did not contact a lawyer)

Q1J. Have you: Had problems accessing health care because of lack of insurance, being denied insurance, or a provider's refusal to accept Medicare or Medicaid?

Q11. Thinking about the last time you had problems ACCESSING HEALTH CARE because of lack of ins...did you contact a lawyer? (Base: Those who have had problems accessing health care in past 3 years)

Q11A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had problems accessing health care in the past 3 years/Did not contact a lawyer)

Q1K. Have you: Been a victim of any type of physical or emotional abuse, violence, assault, or harmful threats by others?

Q12. Thinking about the last time you were a victim of ANY TYPE OF ABUSE, violence, or harmful threats...did you contact a lawyer? (Base: Those who have been a victim of abuse in past 3 years)

Q12A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been a victim of any type of abuse in the past 3 years/Did not contact a lawyer)

Q1L. Have you: Had any problems with government benefits, such as trouble applying for benefits or having your benefits reduced or terminated?

Q13. Thinking about the last time you had problems with GOVERNMENT BENEFITS...did you contact a lawyer? (Base: Those who have had problems with government benefits in past 3 years)

Q13A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had problems with government benefits in the past 3 years/Did not contact a lawyer)

Q1M. Have you: Had any problems with a landlord failing to provide safe and comfortable living conditions?

Q14. Thinking about the last time you had problems with A LANDLORD FAILING TO PROVIDE SAFE CONDITIONS...did you contact a lawyer? (Base: Those who have had problems with landlord in past 3 years)

Q14A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had problems with a landlord failing to provide safe conditions in the past 3 years/Did not contact a lawyer)

Q1N. Have you: Had any problems with a landlord related to rent, terms of the lease, security deposit, or threat of eviction?

Q15. Thinking about the last time you had problems with A LANDLORD RELATED TO RENT...did you contact a lawyer? (Base: Those who have had problems with a landlord related to rent in past 3 years)

Q15A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had problems with a landlord related to rent in the past 3 years/Did not contact a lawyer)

Q1O. Have you: Experienced a home foreclosure?

Q16. Thinking about the last time you experienced A HOME FORECLOSURE...did you contact a lawyer? (Base: Those who have experienced a home foreclosure in past 3 years)

Q1P. Have you: Had any problems with a water, gas, or electric utility company, such as a billing dispute, getting your service shut off, etc.?

Q17. Thinking about the last time you had problems with A WATER, GAS, OR ELECTRIC UTILITY...did you contact a lawyer? (Base: Those who have had problems with a utility in past 3 years)

Q17A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had problems with a water, gas, or electric utility in the past 3 years/Did not contact a lawyer)

Q1Q. Have you: Been a victim of age discrimination?

Q18. Thinking about the last time you were a victim of AGE DISCRIMINATION...did you contact a lawyer? (Base: Those who have been a victim of age discrimination in past 3 years)

Q18A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been a victim of age discrimination in the past 3 years/Did not contact a lawyer)

Q1R. Have you: Been a victim of discrimination because of race, color, national origin, religion, sex, family status, disability, or any other reason when buying or renting a home?

Q19. Thinking about the last time you were a victim of DISCRIMINATION WHEN BUYING OR RENTING A HOME...did you contact a lawyer? (Base: Those who have been victim of discrimination in past 3 years)

Q19A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been a victim of discrimination when buying or renting a home in the past 3 years/Did not contact a lawyer)

Q1S. Have you: Been treated unfairly by an employer with regard to compensation, benefits, paid time off, wages, working conditions, harassment, discrimination, termination, etc.?

Q20. Thinking about the last time you were TREATED UNFAIRLY BY AN EMPLOYER...did you contact a lawyer? (Base: Those who have been treated unfairly by an employer in past 3 years)

Q20A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have been treated unfairly by an employer in the past 3 years/Did not contact a lawyer)

Q1T. Have you: Needed legal assistance related to a divorce, separation, or break from a live-in relationship with a partner?

Q21. Thinking about the last time you EXPERIENCED A DIVORCE, SEPARATION, OR BREAK-UP...did you contact a lawyer? (Base: Those who have experienced a divorce, etc. in past 3 years)

Q21A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have experienced a divorce, separation, or break-up in the past 3 years/Did not contact a lawyer)

Q1U. Have you: Had any issues related to immigration, obtaining citizenship, changing a legal status, etc?

Q22. Thinking about the last time you had an issue related to IMMIGRATION, CITIZENSHIP, OR LEGAL STATUS...did you contact a lawyer? (Base: Those who have had an immigration issue in past 3 years)

Q22A. What was the MAIN reason you did NOT obtain legal advice? (Base: Those who have had an issue related to immigration, citizenship, or legal status in the past 3 years/Did not contact lawyer)

Q31. Do you have your own car or vehicle?

Q31A. Do you drive?

Q32. Do you go to the Senior Center in your area?

Q32A. How often do you go to the Senior Center? (Base: Those who go to the Senior Center in their area)

Q33. Do you own or rent your current residence?

Q33A. Do you live in an...?

Q34. Which of the following best describes your current employment situation: Are you...?

Q35. What is the highest level of education you have had the opportunity to complete?

Q36. In which of the following categories was your total household income last year from all sources?

Appendix C

Web-Based Survey Questionnaire

Legal Services in Nebraska

Instructions: Please respond to each item below. In some cases you will be asked to provide more than one response to each item. Please check the corresponding bubble for each item.

1. What services or programs does your organization provide? (Check all that apply)

- Adult Protective Services
- Area Agencies on Aging (AAAs)
- Elder Law
- Elder Rights Coalition
- Financial Services
- Judicial System
- Law Enforcement
- Legal Aid of Nebraska
- Legal Services
- Local Long-Term Care Ombudsman
- Senior Medicare Patrol Program Steering Committee

Other (please specify)

2. What is the average number of clients, 60 or older, served by your agency per month?

Legal Services in Nebraska

3. Identify the frequency with which your clients have problems in key areas on a 1 to 5 scale where 1 is least likely and 5 is most likely.

| | 1 | 2 | Neutral | 4 | 5 | N/A |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Income | <input type="radio"/> |
| Healthcare | <input type="radio"/> |
| Long-term Care | <input type="radio"/> |
| Estate/Retirement Planning | <input type="radio"/> |
| Landlord/Tenant | <input type="radio"/> |
| Home Foreclosure | <input type="radio"/> |
| Nutrition | <input type="radio"/> |
| Protective Services/Abuse Prevention | <input type="radio"/> |
| Conservatorship | <input type="radio"/> |
| Discrimination | <input type="radio"/> |
| Power of Attorney/Living Will | <input type="radio"/> |
| Medicare | <input type="radio"/> |
| Medicaid | <input type="radio"/> |
| Guardianship | <input type="radio"/> |
| Debtor-Creditor | <input type="radio"/> |
| Consumer Law | <input type="radio"/> |
| Social Security | <input type="radio"/> |
| Probate | <input type="radio"/> |
| Grand-parenting | <input type="radio"/> |
| Wills | <input type="radio"/> |
| Child Support | <input type="radio"/> |
| Abusive Debt Collection | <input type="radio"/> |
| Bankruptcy | <input type="radio"/> |
| Estate Planning | <input type="radio"/> |
| Divorce | <input type="radio"/> |
| Legal Issues following death of a spouse | <input type="radio"/> |
| Driver's License Revocation/Suspension | <input type="radio"/> |

4. Does your organization take steps to link elders with sources of legal information?

Yes

No

Legal Services in Nebraska

5. How would you respond if you learned that a client needed assistance with legal concerns?

- This has never happened so I don't know.
- Our agency has a protocol for making referrals to legal service providers.
- Contact the Information and Assistance staff person at Elder Access Line.
- Contact the Information and Assistance staff person at an Area Agency on Aging (AAA).
- Contact the Information and Assistance staff person at Legal Aid of Nebraska.
- Refer the client to a coworker or supervisor within my agency.

Other (please specify)

6. What groups or organizations do you work with and/or refer elder clients to in your community? (Check all that apply.)

- Access to Justice Center
- Adult Protective Services
- Bar Association Lawyer Referral Service
- Elder Access Line
- Legal Aid of Nebraska office
- Legal Aid of Nebraska website
- Local Area Agency on Aging
- Notices in newspapers
- Self Help Center
- Senior center
- Social service groups

Other (please specify)

Legal Services in Nebraska

7. As [a researcher, an expert on the legal rights of nursing home residents, law enforcement, etc.] what group(s) do you believe is/are the most vulnerable among Nebraska's elders? (Where 1 is the least vulnerable and 5 is the most vulnerable)

| | 1 | 2 | 3 | 4 | 5 | N/A |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Home-bound | <input type="radio"/> |
| Medicaid recipients | <input type="radio"/> |
| Mentally disabled | <input type="radio"/> |
| Nursing home residents | <input type="radio"/> |
| Physically disabled | <input type="radio"/> |
| Receiving home care | <input type="radio"/> |
| Veterans | <input type="radio"/> |

Other (please specify)

Legal Services in Nebraska

8. What, in your estimation, are the three greatest unmet legal needs of the elders who are most vulnerable and/or have the greatest social or economic need? (CHOOSE ONLY ONE UNMET NEED FROM EACH COLUMN, WITH THE GREATEST NEED IN COLUMN 1, THE SECOND GREATEST NEED IN COLUMN 2, AND THE THIRD GREATEST NEED IN COLUMN 3.)

| | 1 | 2 | 3 |
|--|-----------------------|-----------------------|-----------------------|
| Protective Services/Abuse Prevention | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Conservatorship | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Age Discrimination | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Power of Attorney/Living Will | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Guardianship | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Consumer Law | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Social Security | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Probate | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Grand-parenting | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Wills | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Bankruptcy | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Estate Planning | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Divorce | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Legal Issues following death of a spouse | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Other (please specify)

Legal Services in Nebraska

9. Can you identify any contributions that legal-assistance providers, such as elder law attorneys Area Agencies on Aging (AAAs) contract with, might make to address the unmet legal needs you mentioned? (Check all that apply.)

- Consumer fraud seminars in their area
- Legal hotline to talk to a lawyer or paralegal
- Legal seminars in their area
- Low cost or free attorneys programs
- Online self-help resources
- Pamphlet on common legal questions
- Website with legal information
- Wills and estate planning services

Other (please specify)

10. What, in your estimation, are the three greatest unmet non-legal needs among the vulnerable elders with whom you are most familiar? (CHOOSE ONLY ONE UNMET NEED FROM EACH COLUMN, WITH THE GREATEST NEED IN COLUMN 1, THE SECOND GREATEST NEED IN COLUMN 2, AND THE THIRD GREATEST NEED IN COLUMN 3.)

| | 1 | 2 | 3 |
|--|-----------------------|-----------------------|-----------------------|
| Income | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Healthcare | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Long-term Care | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Housing | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Nutrition | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Medicare | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Medicaid | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Debtor-Creditor | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Social Security | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Grand-parenting | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Support | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Abusive Debt Collection | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Driver's License Revocation/Suspension | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Other (please specify)

Legal Services in Nebraska

11. What, in your estimation, are the three greatest barriers faced by your organization(s) to link elders with sources of legal information and/or assistance to reduce the gap? (CHOOSE ONLY ONE UNMET NEED FROM EACH COLUMN, WITH THE GREATEST NEED IN COLUMN 1, THE SECOND GREATEST NEED IN COLUMN 2, AND THE THIRD GREATEST NEED IN COLUMN 3.)

| | 1 | 2 | 3 |
|------------------------------|-----------------------|-----------------------|-----------------------|
| Affordability | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Community Attitude | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Cooperation with Providers | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Location | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Outreach | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Referral Process | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Staffing | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Transportation | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Unaware of services provided | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Other (please specify)

12. What steps would you recommend that local, state, and federal governments take to meet elders' legal needs and/or prevent the problems that give rise to those needs?

13. What are the methods your staff members use as way to reach elder clients? (Check all that apply.)

- Flyers
- Visit Senior Centers
- Exhibit or speak
- Visit senior housing
- Clients come to us

Other (please specify)

Legal Services in Nebraska

14. What are some suggestions for topics to be covered in discussions of how to improve legal service delivery for elders in Nebraska?

15. What do you consider to be the strengths of your legal service provider, such as elder law attorneys Area Agencies on Aging (AAAs) contract with, and what topics do you feel would be good, replicable “best practices” from your area?

16. Does your agency collect data on the racial/ethnic composition of your community?

- Yes
- No (if no, skip to Question 19)
- Some data collected
- Don't know

Legal Services in Nebraska

17. If racial/ethnic data are collected, please indicate by percentage, the approximate ethnic/racial composition of your clients.

Percentage White or Caucasian:

Percentage Black or African American:

Percentage Hispanic or Latino:

Percentage Asian:

Percentage Indian and Native Hawaiian and Pacific Islander:

Percentage Other Race:

18. Where do clients, age 60 or older, turn for legal assistance in your community? (Check all that apply.)

- Access to Justice Center
- Bar Association Lawyer Referral Services
- Elder Access Line
- Legal Aid of Nebraska
- Local Area Agency on Aging (AAA)
- Private Legal Services
- Self Help Enter
- Unknown

Other (please specify)

Legal Services in Nebraska

19. In an effort to identify legal assistance providers outside of the traditional legal services network, could you identify other resources that help clients with legal issues? (Check all that apply.)

- Friends or family members
- General internet search, such as Google or Yahoo
- Information emailed to them
- Information you get in the mail
- Legal Aid of Nebraska website
- Notices in newspapers
- Senior center
- Social service groups
- Yellow Pages or telephone book

Other (please specify)

20. We want to assess the particular needs of people with limited English language proficiency. Within this population, indicate whether you see problems due to communication or discrimination because of limited English language proficiency.

- Never see problems.
- Rarely see problems.
- Sometimes see problems.
- Frequently see problems.
- N/A

Appendix D

Email Invitation

Wednesday, March 5, 2014

Dear Respondent

We are asking for your help in completing a survey about the legal needs of Nebraskans 60 and older served by your agency. Your contact information was provided to us by the Nebraska State Unit on Aging and the Elder Rights Coalition. This survey was prepared by the University of Nebraska at Omaha Department of Gerontology and the Center for Public Affairs Research (CPAR).

Link to the survey:

<https://www.surveymonkey.com/s/legalserve>

The purpose of this survey is to inform the Nebraska State Unit on Aging of the legal needs faced by aging adults. Your honest answers are important to this survey. The responses will be reported in an aggregate, de-identified format. Your name, nor the name of your agency, will not be included in the final report.

If you have any questions about the survey, please contact Julie Masters. She can be reached at jmasters@unomaha.edu or by phone at [402-472-0754](tel:402-472-0754). **Note: Please complete this survey by Friday, March 14, 2014**

Thank you.

Kimie Fox – Graduate Assistant, Jerry Deichert, Director – CPAR and Julie Masters, PhD, Professor and Chair, Department of Gerontology

Appendix E

Focus Group Agenda (English)

FOCUS GROUP FOR AGING LEGAL SERVICES AGENDA

| | |
|---|--------------------------|
| <u>Welcome and introductions</u> | <u>10 minutes</u> |
| <u>Discussion of today's program</u> | <u>10 minutes</u> |
| <u>Group discussion</u> | <u>60 minutes</u> |

Today we will address the following questions spending about 5 to 15 minutes a question.

1. On the back of this sheet is a list of a number of different situations that some older residents might experience. Please tell us whether or not any of these have happened to YOU or anyone else in your household age 60 or older at some point in the PAST THREE YEARS.
2. For any of these situations, did you contact or obtain assistance from a lawyer?
3. Are you aware of any organizations that assist elderly and low income residents with legal needs?
4. What legal services do you think you might use in the future?
5. If you wanted to find out about legal services available in your area, what would you use?
6. What impact do the following have on using legal services?
 - A person's age
 - Location of the services
 - Language barriers
 - Transportation

Summary and next steps

5 minutes

*****THANK YOU FOR PARTICIPATING*****

Have any of these happened to you or anyone age 60 or older in your household during the past 3 years?

A Spent money to buy something or have some work done, where you felt like you didn't get what you paid for, and the seller or contractor failed to make things right

B Been a victim of identity theft, including unauthorized use of your credit card or your social security number

C Felt that you were the victim of a consumer fraud or scam

D Had any problems with credit cards, such as improperly charged late fees, disputed charges, continued to be charged for a cancelled card, etc.

Had to prepare any of the following estate planning documents

E A will

F A living will

G Power of attorney for financial affairs

H Power of attorney for health matters

I Had to set-up or establish guardianship for any child or adult

J Had problems accessing health care because of lack of insurance, being denied insurance, or provider's refusal to accept Medicare or Medicaid

K Been a victim of any type of physical or emotional abuse, violence, assault, or harmful threats by others

L Had any problems with government benefits, such as trouble applying for benefits or having your benefits reduced or terminated

M Had any problems with a landlord failing to provide safe and comfortable living conditions

N Had any problems with a landlord related to rent, terms of the lease, security deposit, or threat of eviction

O Experienced a home foreclosure

P Had any problems with a water, gas or electric utility company, such as a billing dispute, getting your service shut off, etc.

Q Been a victim of age discrimination

R Been a victim of discrimination because of race, color, national origin, religion, sex, family status, disability, or any other reason when buying or renting a home

S Been treated unfairly by an employer with regard to any of following – unemployment or workers' compensation, retirement or health benefits, paid time off, difficulty collecting wages, unsafe working conditions, harassment, discrimination, wrongful termination, etc.

T Needed legal assistance related to a divorce, separation, or break from a live-in relationship with a partner

U Had any issues related to immigration, obtaining citizenship, changing a legal status, etc.

Appendix F

Focus Group Agenda (Vietnamese)

Lịch trình để tìm hiểu pháp luật cho người lớn tuổi

| | |
|---|----------------|
| <u>Chào đón và giới thiệu</u> | 10 phút |
| <u>Thảo luận chương trình cho ngày hôm nay</u> | 10 phút |
| <u>Thảo luận cùng với nhóm</u> | 60 phút |

Hôm nay chúng ta sẽ thảo luận và trả lời những câu hỏi bên dưới. Dành 5 đến 15 phút cho mỗi câu hỏi.

7. ở đằng sau tờ giấy này là những thí dụ của những tình cảnh mà các người lớn tuổi có thể trải qua. Xin vui lòng cho biết trong thời gian 3 năm vừa rồi nếu những tình cảnh này đã xảy ra với ông bà hay với những người nào ông bà biết mà 60 tuổi trở lên.
8. Trong những thí dụ này, có khi nào ông bà cần phải tìm sự giúp đỡ luật sư?
9. ông bà có biết cơ quan nào chuyên môn giúp đỡ những người lớn tuổi với ít tiền thu nhập về phân pháp luật?
10. Trong tương lai, ông bà nghĩ ông bà sẽ cần sự giúp đỡ đặc biệt nào đối với phân pháp luật?
11. ông bà dùng phương pháp nào để tìm người chuyên môn phục vụ về phân pháp luật trong khu vực ông bà đang ở?
12. Những ảnh hưởng quan trọng nào ông bà cần hiểu biết khi sự dung nơi pháp luật?

- Tuổi tác
- Vị trí của nơi pháp luật
- Vấn đề ngôn ngữ
- Phương tiện đi lại

| | |
|----------------------------------|---------------|
| <u>Tóm tắt và kế tiếp</u> | 5 phút |
|----------------------------------|---------------|

*****Cám ơn ông bà cùng góp phần*****

Xin vui lòng cho biết trong thời gian 3 năm vừa rồi nếu những tình cảnh này đã xảy ra với ông bà hay với những người nào ông bà biết mà 60 tuổi trở lên.

___ A ông bà cần dùng tiền bạc để mua món gì đó hay sửa chữa nhà cửa mà người bán hay người thầu làm việc không được hài lòng.

___ B ông bà bị người ta ăn cắp tên tuổi hay thẻ tín dụng hay số sô sô.

___ C ông bà cảm thấy bị người ta lừa gạt hay lợi dụng.

___ D ông bà có vấn đề với thẻ tín dụng, thí dụ khi nhà ngân hàng lấy tiền không hợp lý.

ông bà có chuẩn bị ngưỡng tài liệu hay giấy tờ ở bên dưới.

___ E Di chúc cho tài sản.

___ F Di chúc cho sự sống.

___ G ông bà có lựa chọn người quyết định cho tài sản.

___ H ông bà có lựa chọn người quyết định sức khoẻ và sự sống.

___ I ông bà có thành lập tài liệu hay giấy tờ cho sự bảo vệ cho con nít hay người lớn.

___ J ông bà có vấn đề với cán bộ y tế tại vì ông bà không có bảo hiểm thí dụ như Medicare và Medicaid.

___ K ông bà có bị người ta lợi dụng hay hành hạ hay hăm dọa hay cưỡng bức vân vân.

___ L ông bà có vấn đề với chính phủ ki xin tiền trợ cấp hay bị bớt trợ cấp hay cắt tiền trợ cấp.

___ M ông bà có vấn đề với chủ nhà về phần sửa chữa nhà cửa.

___ N ông bà có vấn đề với chủ nhà về phần tiền thuê nhà hay hợp đồng nhà hay tiền đặc cộc hay bị hăm dọa dọ nhà.

___ O ông bà có trải qua hoàn cảnh với ngân hàng tịch thu nhà cửa.

___ P ông bà có vấn đề với công ty điện nước.

___ Q ông bà bị kì thị bởi vì tuổi tác.

___ R ông bà bị kì thị khi mua bán nhà hay thuê nhà.

___ S ông bà bị công ty đối đãi không công bằng bởi vì tuổi tác hay bởi vì quốc gia.

___ T ông bà cần sự giúp đỡ về phần pháp luật cho ly dị hay ly thân.

___ U ông bà có vấn đề với di cư hay quốc tịch.

Focus Group Agenda (Vietnamese/English)

FOCUS GROUP FOR AGING LEGAL SERVICES AGENDA

Lịch trình để tìm hiểu pháp luật cho người lớn tuổi

Welcome and introductions

Chào đón và giới thiệu

10 minutes

10 phút

Discussion of today's program

Thảo luận chương trình cho ngày hôm nay

10 minutes

10 phút

Group discussion

Thảo luận cùng với nhóm

60 minutes

60 phút

Today we will address the following questions spending about 5 to 15 minutes a question.

Hôm nay chúng ta sẽ thảo luận và trả lời những câu hỏi bên dưới. Dành 5 đến 15 phút cho mỗi câu hỏi.

1. On the back of this sheet is a list of a number of different situations that some older residents might experience. Please tell us whether or not any of these have happened to YOU or anyone else in your household age 60 or older at some point in the PAST THREE YEARS. ở đằng sau tờ giấy này là những thí dụ của những tình cảnh mà các người lớn tuổi có thể trải qua. Xin vui lòng cho biết trong thời gian 3 năm vừa rồi nếu những tình cảnh này đã xảy ra với ông bà hay với những người nào ông bà biết mà 60 tuổi trở lên.
2. For any of these situations, did you contact or obtain assistance from a lawyer? Trong những thí dụ này, có khi nào ông bà cần phải tìm sự giúp đỡ luật sư?
3. Are you aware of any organizations that assist elderly and low income residents with legal needs? ông bà có biết cơ quan nào chuyên môn giúp đỡ những người lớn tuổi với ít tiền thu nhập về phần pháp luật?
4. What legal services do you think you might use in the future? Trong tương lai, ông bà nghĩ ông bà sẽ cần sự giúp đỡ đặc biệt nào đối với phần pháp luật?
5. If you wanted to find out about legal services available in your area, what would you use? ông bà dùng phương pháp nào để tìm người chuyên môn phục vụ về phần pháp luật trong khu vực ông bà đang ở?
6. What impact do the following have on using legal services? Những ảnh hưởng quan trọng nào ông bà cần hiểu biết khi sự dụng nơi pháp luật?

- A person's age Tuổi tác
- Location of the services Vị trí của nơi pháp luật
- Language barriers Vấn đề ngôn ngữ
- Transportation Phương tiện đi lại

Summary and next steps

Tóm tắt và kế tiếp

5 minutes

5 phút

*****THANK YOU FOR PARTICIPATING*****

Cám ơn ông bà cùng góp phần

Have any of these happened to you or anyone age 60 or older in your household during the past 3 years? Xin vui lòng cho biết trong thời gian 3 năm vừa rồi nếu những tình cảnh này đã xảy ra với ông bà hay với những người nào ông bà biết mà 60 tuổi trở lên.

___ A Spent money to buy something or have some work done, where you felt like you didn't get what you paid for, and the seller or contractor failed to make things right ông bà cần dùng tiền bạc để mua món gì đó hay sửa chữa nhà cửa mà người bán hay người thầu làm việc không được hài lòng.

___ B Been a victim of identity theft, including unauthorized use of your credit card or your social security number ông bà bị người ta ăn cắp tên tuổi hay thẻ tín dụng hay số sô sô.

___ C Felt that you were the victim of a consumer fraud or scam ông bà cảm thấy bị người ta lừa gạt hay lợi dụng.

___ D Had any problems with credit cards, such as improperly charged late fees, disputed charges, continued to be charged for a cancelled card, etc. ông bà có vấn đề với thẻ tín dụng, thí dụ khi nhà ngân hàng lấy tiền không hợp lý.

Had to prepare any of the following estate planning documents ông bà có chuẩn bị ngưỡng tài liệu hay giấy tờ ở bên dưới.

___ E A will Di chúc cho tài sản.

___ F A living will Di chúc cho sự sống.

___ G Power of attorney for financial affairs ông bà có lựa chọn người quyết định cho tài sản.

___ H Power of attorney for health matters ông bà có lựa chọn người quyết định sức khoẻ và sự sống.

___ I Had to set-up or establish guardianship for any child or adult ông bà có thành lập tài liệu hay giấy tờ cho sự bảo vệ cho con nít hay người lớn.

___ J Had problems accessing health care because of lack of insurance, being denied insurance, or provider's refusal to accept Medicare or Medicaid ông bà có vấn đề với cán bộ y tế tại vì ông bà không có bảo hiểm thí dụ như Medicare và Medicaid.

___ K Been a victim of any type of physical or emotional abuse, violence, assault, or harmful threats by others. ông bà có bị người ta lợi dụng hay hành hạ hay hăm dọa hay cưỡng bức vân vân.

___ L Had any problems with government benefits, such as trouble applying for benefits or having your benefits reduced or terminated ông bà có vấn đề với chính phủ ki xin tiền trợ cấp hay bị bớt trợ cấp hay cắt tiền trợ cấp.

___ M Had any problems with a landlord failing to provide safe and comfortable living conditions ông bà có vấn đề với chủ nhà về phần sửa chữa nhà cửa.

___ N Had any problems with a landlord related to rent, terms of the lease, security deposit, or threat of eviction ông bà có vấn đề với chủ nhà về phần tiền thuê nhà hay hợp đồng nhà hay tiền đặc cọc hay bị hăm dọa dọn nhà.

___ O Experienced a home foreclosure ông bà có trải qua hoàn cảnh với ngân hàng tịch thu nhà cửa.

___ P Had any problems with a water, gas or electric utility company, such as a billing dispute, getting your service shut off, etc. ông bà có vấn đề với công ty điện nước.

___ Q Been a victim of age discrimination ông bà bị kì thị bởi vì tuổi tác.

___ R Been a victim of discrimination because of race, color, national origin, religion, sex, family status, disability, or any other reason when buying or renting a home ông bà bị kì thị khi mua bán nhà hay thuê nhà.

___ S Been treated unfairly by an employer with regard to any of following – unemployment or workers' compensation, retirement or health benefits, paid time off, difficulty collecting wages, unsafe working conditions, harassment, discrimination, wrongful termination, etc. ông bà bị công ty đối đãi không công bằng bởi vì tuổi tác hay bởi vì quốc gia.

___ T Needed legal assistance related to a divorce, separation, or break from a live-in relationship with a partner ông bà cần sự giúp đỡ về phần pháp luật cho ly dị hay ly thân.

___ U Had any issues related to immigration, obtaining citizenship, changing a legal status, etc. ông bà có vấn đề với di cư hay quốc tịch.

What Are the Legal Service Needs of Nebraska Seniors?

You can help us answer that question by
participating in an information gathering
session

Who: Community members ages 60 or older

Where: Malone Community Center

When: May 14, 2014

10:00 am to 11:30 am

Sponsored by the Department of Gerontology,
the Center for Public Affairs Research at the
University of Nebraska at Omaha and the
Nebraska State Unit on Aging

What Are the Legal Service Needs of Nebraska Seniors?

You can help us answer that question by participating in an information gathering session

Who: Community members ages 60 or older

Where: Adams Park Senior Center

When: May 21, 2014

9:00 am to 10:30 am

Sponsored by the Department of Gerontology, the Center for Public Affairs Research at the University of Nebraska at Omaha and the Nebraska State Unit on Aging

¿Cuáles son los servicios legales
que necesitan las personas
mayores en Nebraska?

Usted puede ayudarnos a responder a esta
pregunta, participando en una sesión
informativa

¿Quiénes?: Miembros de la comunidad
mayores de 60 años

¿Dónde?: Centro intercultural para mayores

¿Cuándo?: 21 de mayo del 2014

12:30 pm to 2:00 pm

Patrocinado por el Departamento de
Gerontología, el Centro de Investigación de
Asuntos Públicos de la Universidad de Nebraska
en Omaha y la Unidad Estatal de Nebraska
sobre el Envejecimiento

What Are the Legal Service Needs of Nebraska Seniors?

You can help us answer that question by participating in an information gathering session

Who: Community members ages 60 or older

Where: Asian Center

When: May 22, 2014 9:00
am to 10:30 am

Sponsored by the Department of Gerontology, the Center for Public Affairs Research at the University of Nebraska at Omaha and the Nebraska State Unit on Aging