

A decorative graphic consisting of a large, thin yellow arc that starts near the top right and curves down towards the bottom right. A horizontal black line is positioned below the arc, and a vertical black line is positioned to the right of the arc's end. A small yellow square is located at the intersection of these two lines. Another small yellow square is located at the bottom right corner of a large green rectangular area in the top left corner of the page.

Legal Needs of Older Ohioans: A 2008 Survey

December 2008



Legal Needs of Older Ohioans: A 2008 Survey

Report Prepared by

**AARP Knowledge Management
in collaboration with Pro Seniors, Inc.**

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AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce *AARP The Magazine*, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over 33 million readers; *AARP Bulletin*, the go-to news source for AARP's 39 million members and Americans 50+; *AARP Segunda Juventud*, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Established in 1975, Pro Seniors, Inc. is an Ohio non-profit organization that helps older Ohioans by providing a wide variety of free services, including legal assistance and advocacy services for seniors using long-term care. Pro Seniors' mission is to enhance the independence and quality of life of older adults by empowering them, by protecting their interests and by facilitating their access to resources. A key component of Pro Seniors' mission is to help older adults resolve their legal problems. Pro Seniors' Legal Hotline provides free legal information and advice to Ohio residents age 60 and over. In addition Pro Seniors' experienced attorneys provide in-depth legal representation in areas of the law that are not often handled by private attorneys, including Medicare, Medicaid, Social Security, pension, food stamps, subsidized housing, foreclosure prevention and consumer debt problems. Pro Seniors also focuses on helping vulnerable residents of long-term care facilities through its long-term care ombudsman program. Pro Seniors engages in significant community education, including authoring and widely distributing pamphlets on over 50 elder law and long-term care issues. Additional information about Pro Seniors, including the Ohio Senior Medicare Patrol, can be found at www.proseniors.org.

Acknowledgements

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EXECUTIVE SUMMARY

The AARP Ohio State office and Pro Seniors, Inc. commissioned a statewide mail survey of Ohioans age 60+ to understand the legal and personal challenges currently being faced by older low- income Ohioans.

The survey findings in the report are rich and indicate there is a need for free legal services for older Ohio residents, as well as an opportunity for state officials and organizations to make strides in areas to improve legal options for older Ohioans. In addition to reporting total findings of the 60+ population, the report also examines and provides trending data about three respondent subgroups: African Americans, low-income respondents, and those who are vulnerable population members.¹ Below is a summary of the findings.

- **The top legal issues of concern for older Ohioans are in the areas of health and health care coverage (58%) and government benefits (39%).**
- **Forty-five percent of older Ohioans used (25%) or needed to use (20%) legal help in the past three years.** Among those who needed but did not seek legal advice, cost was the top reason for not seeking advice (61%). Most (53%) gave up and did nothing about the problem.
- **The legal services that would be considered most helpful to Ohioans age 60+ were a free legal hotline where people could talk to a lawyer over the phone (46%) and low-cost or free attorneys (44%).**
- **Many older Ohioans have experienced problems that may have needed legal assistance.**
 - Of those Ohioans age 60+ with health care coverage, one in five (20%) have experienced problems related to their health care coverage.
 - One in ten (10%) have experienced problems related to their government benefits.
 - Of those Ohioans age 60+ with a credit card, one in seven (14%) have experienced problems with their credit card.
 - One in six (16%) feel they have been a victim of a consumer fraud or scam such as identity theft.

¹ Low-income individuals are defined as those at or below 200% of the federal poverty level based on the poverty guidelines of income and family size as described by the United States Department of Health and Human Services. See Appendix B for more information. Vulnerable population members are defined as those who are homebound, receive home care, reside in a nursing home or assisted living facility or have mental or physical disabilities.

- One in eight (13%) homeowners and renters have experienced a housing-related problem. For homeowners, the most common housing problem is related to repair or remodel work done improperly. For renters, the most common housing problem is related to disputes with the landlord.
- **Six in seven (85%) older Ohioans are concerned about finding and keeping affordable, quality health care coverage.**
- **Two in three (68%) older Ohioans without health care coverage report they don't have health care coverage because the cost is too high.**
- **African Americans trended toward lower levels of health care coverage, more problems with consumer issues, and among homeowners, more housing-related issues than Whites.**
- **Low-income respondents trended toward lower levels of health care coverage and more problems with their health care coverage, government benefits, consumer issues, and housing-related issues than non low-income respondents.**
- **Vulnerable population members trended toward more problems with their health care coverage, government benefits, consumer issues, and housing-related issues than the general population.**

Survey Methodology

Twelve thousand Ohioans age 60+ with income below \$32,000 were targeted in a survey mailed March–May 2008, and approximately 47% of respondents met the income target. The sample was drawn by Survey Sampling, Inc. using existing lists and Census data. Residents were contacted four times. They received a pre-notification postcard, a survey, a reminder postcard, and a second survey.

Exactly 4,715 surveys were returned by the cut-off date, for a response rate of 39 percent. The survey has a sampling error of +/- 1.4 percent.² The sample was weighted by age and race to represent the actual composition of Ohioans. Annotated questionnaires for the entire sample are contained in the appendices of this report. Percentages may not add to 100 percent due to rounding.

² Meaning that at the 95% confidence level, member responses reported here are within 1.4 percentage points of what they would have been if every Ohioan age 60 and older was interviewed.

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BACKGROUND

For older Americans, experiencing a legal problem can negatively impact their ability to live safely, independently, and with dignity. This is an important issue for the state of Ohio as it currently ranks sixth among all states based on total population age 65+.³ By 2030, the number of Ohioans age 65+ is projected to increase 56 percent from 1.5 million to 2.4 million and make up 20 percent of the total state population.⁴ Access to legal services that provide information, advice, and referrals for legal and long-term care problems, particularly those related to Medicare, Medicaid, Social Security and other government benefits, pensions, housing, and consumer issues is important to Ohio residents now and as they age.

To understand the legal and personal challenges currently being faced by older Ohioans, the AARP Ohio State office and Pro Seniors, Inc. commissioned a state-wide mail survey of Ohioans age 60+. Surveys were mailed to 12,000 Ohioans during the months of March – May 2008, providing a 39% response rate.

The findings illustrate the need for free legal services for older Ohioans. The top legal issues for older Ohioans revolve around health and health care, government benefits, and taxes. Many older Ohioans have experienced at least one problem related to their health care, government benefits, consumer issues, or housing. One in four say they used the services of a lawyer in the past three years, while another one in five say they needed to seek the advice of a lawyer but did not.

It is crucial to undertake planning now to develop strategies and resources to meet the expanding legal needs of older Ohioans. The unique needs and experiences of three groups of older Ohioans should be considered thoroughly and, as such, were identified for group-specific analysis. The three sub-groups are identified as African Americans, low-income, and vulnerable population. The low-income subgroup consists of individuals at or below 200% of the federal poverty level (based on the poverty guidelines of income and family size as described by the United States Department of Health and Human Services). The vulnerable population subgroup consists of older Ohioans who are homebound, receive home care, reside in a nursing home or assisted living facility, or have mental or physical disabilities.

³ Interim Projections: Population Under Age 18 and 65 and Older: 2000, 2010, and 2030. United States Census Bureau: <http://wonder.cdc.gov/wonder/help/populations/population-projections/ProjectionsStateAgeSex2005.html>

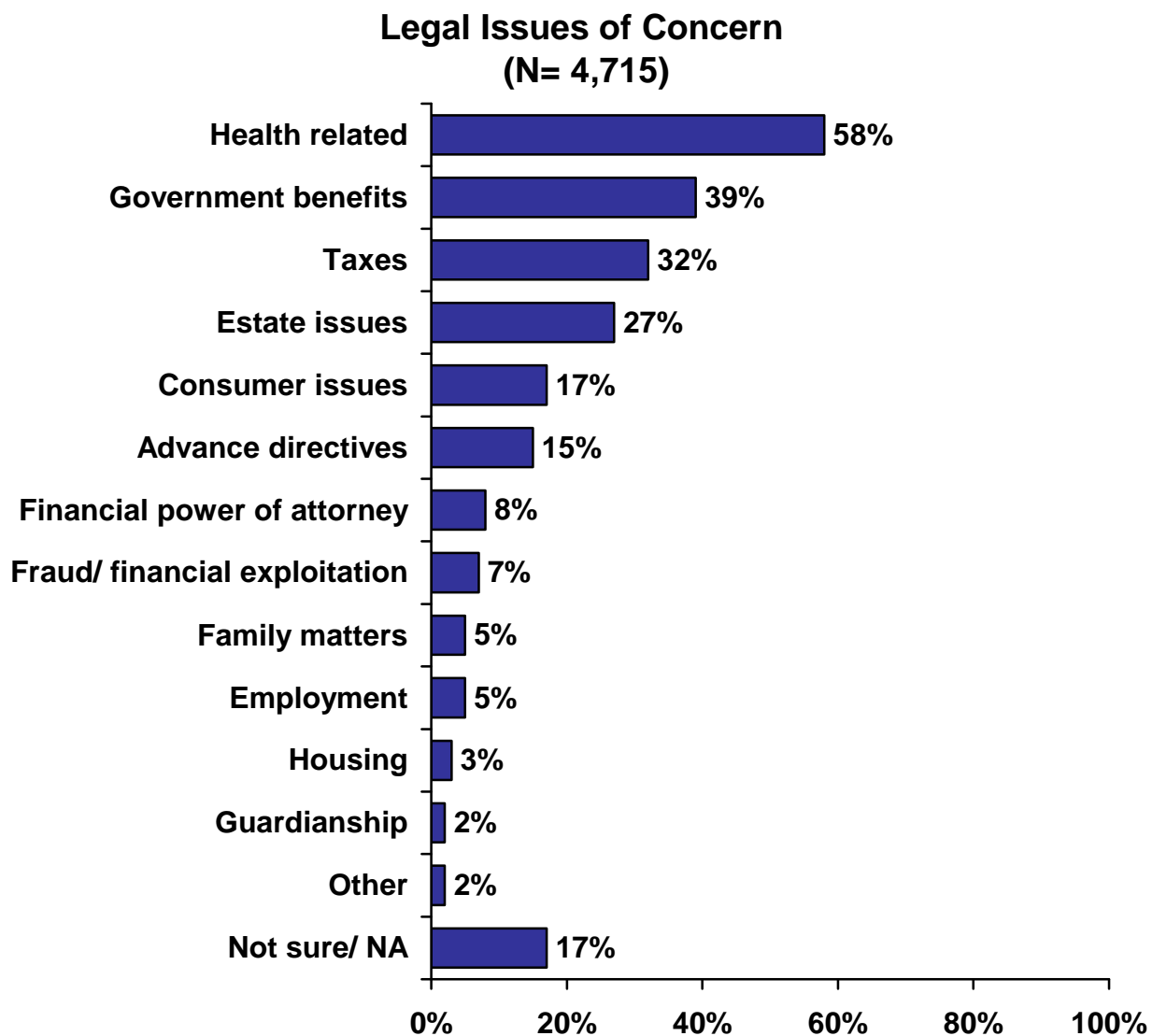
⁴ Interim Projections: Change in Total Population and Population 65 and Older, by State: 2000 to 2030. United States Census Bureau: <http://www.census.gov/population/www/projections/projectionsagesex.html>

SUMMARY OF FINDINGS

Legal Needs

Older Ohioans are most concerned about health and income related issues.

The top legal issues of concern for Ohioans age 60+ are in the areas of health and health care coverage and government benefits. Other legal issues of concern were taxes, estates, consumer issues, and advance directives. Interestingly, all three respondent sub-groups (African Americans, low-income, and vulnerable population members) had the same top three legal concerns as all older Ohioans in the survey.

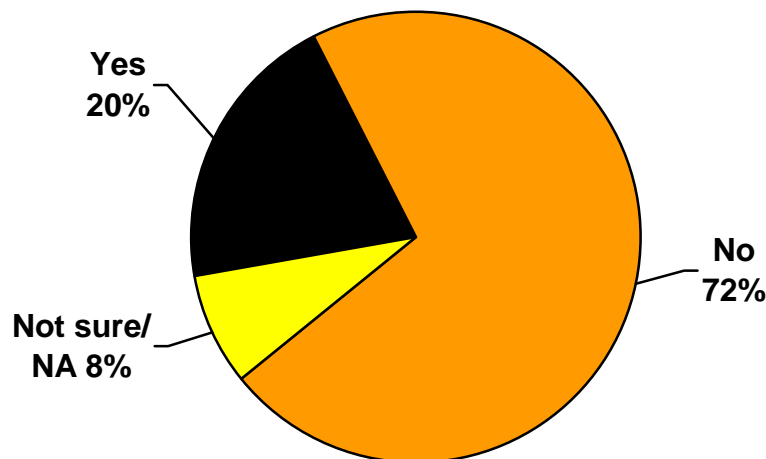


Forty-five percent of Ohio's 60+ population used or needed to use legal help within the past three years. Among those who needed to use legal help but did not, over half did not receive the legal help they needed mostly due to the cost of legal services.

Lawyers are the sole source of personal advice about legal issues. Only attorneys are licensed to apply the law to an individual's unique set of facts resulting in personal legal advice. Knowing how the law applies to their individual situation informs and empowers older Ohioans. Informed consumers are better able to advocate and protect their individual rights and interests.

In the past three years, 25 percent of Ohio's older population report using the services of a lawyer. Over that same time period however, another 20 percent of survey respondents needed legal advice but did not seek assistance from a lawyer. For the vast majority of respondents, the cost of legal advice is what prevented them from seeking the legal help they needed. Among low-income older Ohioans, the cost of legal services was even more of a barrier. Seventy-two percent of the low-income sub-group did not get the legal help they needed due to the cost of legal services. Ohioans age 60+ also had more health and transportation problems that prevented them from seeking the help necessary to resolve their legal problems (see Appendix A, Table 1).

Needed But Did Not Seek Advice From a Lawyer in the Past Three Years (N=4,715)



Over half of all older Ohioans with legal problems who did not seek the help of an attorney simply gave up and did nothing about their legal problem.

Among all survey respondents, health and transportation problems limited some respondents from physically seeking legal assistance, while embarrassment or fear of lawyers, uncertainty about the legality of an issue or whether or not anything could be legally done about it, and not knowing where to find a lawyer kept many more respondents from seeking assistance. Not knowing where to find a lawyer had twice the impact on low-income older Ohioans (14%) than it had on non low-income Ohioans age 60+ (7%). See also awareness of legal resources results on page nine.

Reasons for Not Seeking Advice From a Lawyer (n=957 respondents who needed but did not seek legal advice)		Actions Taken to Resolve Legal Problems (n=957 respondents who needed but did not seek legal advice)	
Worried about the cost	61%	Nothing	53%
Felt I could solve the problem myself	22%	Sought help from friends/family	20%
Thought nothing could be done	17%	Sought help from community organization	5%
Wasn't sure the problem was legal	15%	Sought help from court or clerk of court staff	5%
Legal problem was too minor	12%	Sought help on the Internet	5%
Didn't know where to get a lawyer	11%	Sought help from library or law library	4%
Too embarrassed/intimidated/ afraid	8%	Sought help from religious leader	2%
Health problems	5%		
Transportation problems	4%		
Other	5%		
Not sure/ NA	10%		

More than five out of ten (53%) older Ohioans who did not seek the help of an attorney simply gave up and did nothing about their legal problem. The remaining 40 percent sought non-legal help for their legal problem from friends and family (20%), a community organization (5%), a library (4%), the Internet (5%) or a religious leader (2%). Only five percent sought help from a court clerk or staff.

Low-income older Ohioans were more likely to do nothing about their legal problems and less than half as likely to use the Internet to help with their legal problem compared to non low-income older Ohioans. See Appendix A, Table 2 for specific responses.

The legal services that would be most helpful to Ohioans age 60+ are a free legal hotline where people could talk to a lawyer over the telephone and low-cost or free attorneys.

When asked about seven specific types of legal services that would be the most helpful, respondents chose options that provided immediate, real-time help. Survey respondents identified a free legal hotline where people could talk over the telephone to a lawyer as the most helpful legal service (46%). The free legal hotline was especially popular among those who needed the advice of a lawyer in the past three years but did not see a lawyer (65%) and among younger Ohio residents aged 60 to 64 (61%).

The popularity of a free legal hotline was followed closely by low-cost or free attorneys (44%). Free pamphlets on common legal questions (20%) and websites with legal information (18%) were less popular than free will and estate planning services (30%). However, websites with legal information were almost twice as popular among younger Ohioans age 60-64 (30%) than among older Ohioans (age 65-74: 21%, 75+: 8%). Appendix A Table 3 shows subgroup preferences for helpful legal services.

Most respondents would prefer to find out about legal services by mail.

Most Ohioans age 60+ would like to find out about legal services via mailings. Given that only 27 percent of respondents say they use the Internet, it is not surprising that only six percent say they would like to find out about legal services through email.

Rankings for ways to find out about legal services did not differ among the low- income, African American, or vulnerable population sub-group members.

Most Helpful Legal Services (N=4,715)		Most Useful Ways to Find Out About Legal Services (N=4,715)	
Free legal hotline where I could call a lawyer	46%	Mail	41%
Low-cost or free attorneys	44%	Senior center	11%
Free will and estate planning services	30%	Notices in newspapers	9%
Free pamphlet on common legal questions	20%	Yellow pages/ telephone book	8%
Website with legal information	18%	Friends or family	8%
Free legal seminars in my area	12%	Email	6%
Free consumer fraud seminars in my area	10%	Social service groups	4%
		Telephone	3%

Over half of all Ohioans age 60+ are not aware of resources that provide legal assistance to older and low-income residents.

Although there are several organizations that assist older and low-income residents with legal needs such as those that they identified as most helpful, lack of awareness of these resources is a major issue. Indeed, ten percent of those who needed to see a lawyer but did not, neglected to see a lawyer because they did not know where to get a lawyer.

When respondents were asked if they are aware of four top legal needs resources, over half (55%) were not aware of any of the four organizations in Ohio. Respondents reported awareness of the following organizations: Area Agency on Aging (30%), local legal aid office (28%), the Bar Association Lawyer Referral Service (16%), and Pro Seniors Free Legal Hotline (12%).

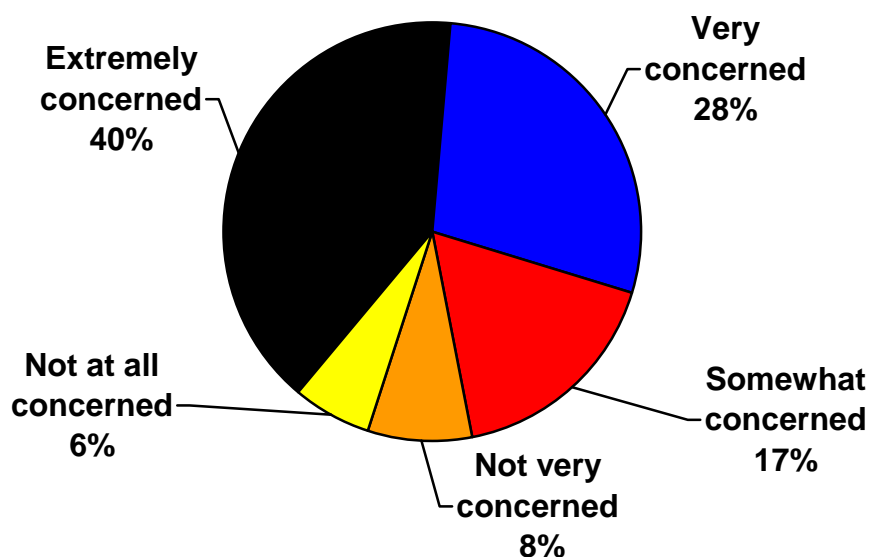
Low-income older Ohioans were significantly less aware than non low-income older Ohioans of resources offering legal assistance. However, low-income Ohioans aged 60+ were as knowledgeable of Pro Seniors as a legal resource as were the non low-income survey respondents. See Appendix A, Table 4 for information about subgroup awareness of resources offering legal assistance.

Health Care

Finding and keeping affordable health care is a major concern among most Ohioans age 60+.

Survey respondents say health care related issues are of top concern. Six in seven Ohioans age 60+ report they are concerned about finding and keeping affordable, quality health care coverage.

Concern About Finding and Keeping Affordable Health Care Coverage (N=4,715)

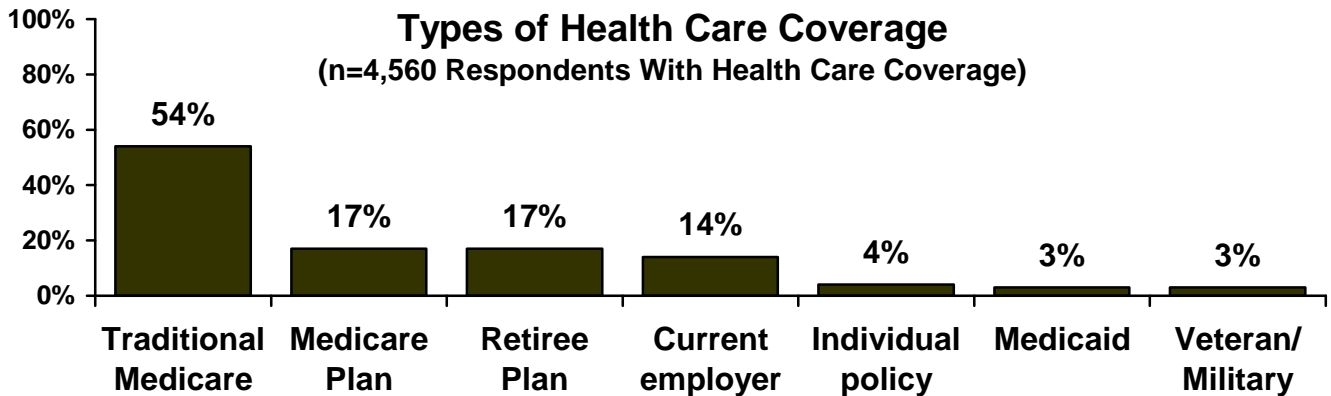


Traditional Medicare is the most common type of health care coverage among Ohioans age 60+.

Nine in ten (94%) older Ohioans have some kind of health care coverage. Over half of the respondents in the survey say their primary health care coverage is traditional Medicare (Part A or Part B). One in six say their primary health care coverage is a Medicare health plan or retiree health plan, and one in seven receive primary coverage from a current employer. Older respondents were more likely than younger respondents to have health care coverage (60-64: 87%, 65-74: 98%, 75+: 97%).

Low-income and African American respondents trended toward being less likely than their peers to have health care coverage.

Appendix A, Table 5 provides information about subgroup respondents' health care coverage.



One in five have experienced problems related to their health care coverage, and about one in ten have experienced problems related to Medicare Part D.

Twenty percent of older Ohioans with health care coverage have experienced at least one problem related to their health care coverage. Problems related to health care coverage include billing or payment disputes; enrolling, changing, or terminating health care coverage; doctors or hospitals who do not accept their insurance; Medicaid eligibility; and problems with long-term care such as home care. There is a trend toward low-income and vulnerable population members being more likely than their peers to experience problems with their health care coverage (see Appendix A, Table 6 for more information).

Enrollment in Medicare Part D, the prescription drug program, is satisfactory, as one in three survey respondents (31%) are enrolled in the program. However, one in three (35%) are not enrolled and do not plan to enroll in Part D. Seven percent of those enrolled in Medicare Part D say they had difficulties signing up, finding a plan, or getting coverage for the drugs they need.

Income and Government Benefits

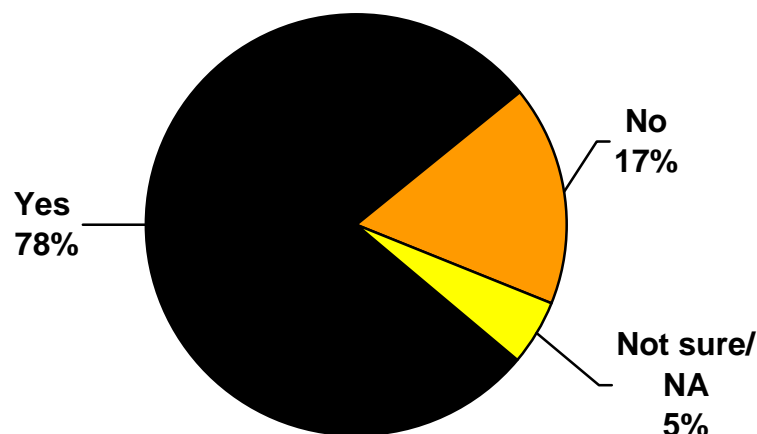
Three in four older Ohioans receive government benefits. Of those who receive benefits, one in ten have experienced problems with their benefits in the past three years.

Government benefits such as Social Security, Medicare, Medicaid, veteran's benefits, food stamps, or unemployment compensation can make the difference for many people between living with dignity or living in despair. Indeed, government benefits are the second-highest ranking legal issue of concern to respondents, as three of four respondents in the survey say they receive some form of a government benefit.

One in ten (10%) older Ohioans say they have experienced problems related to eligibility, benefits reduction, or benefits termination in the past three years with a government benefit. Given respondents' experience with government benefits, it is not surprising that Ohioans are concerned about legal issues related to their benefits. Two in five respondents listed government benefits as a top legal issue of concern to them.

Subgroup respondents such as those who are considered members of a vulnerable population and low-income respondents are more likely to experience problems related to their government benefits than their peers. Appendix A, Table 7 provides detailed information about the problems each subgroup has experienced in relation to their government benefits.

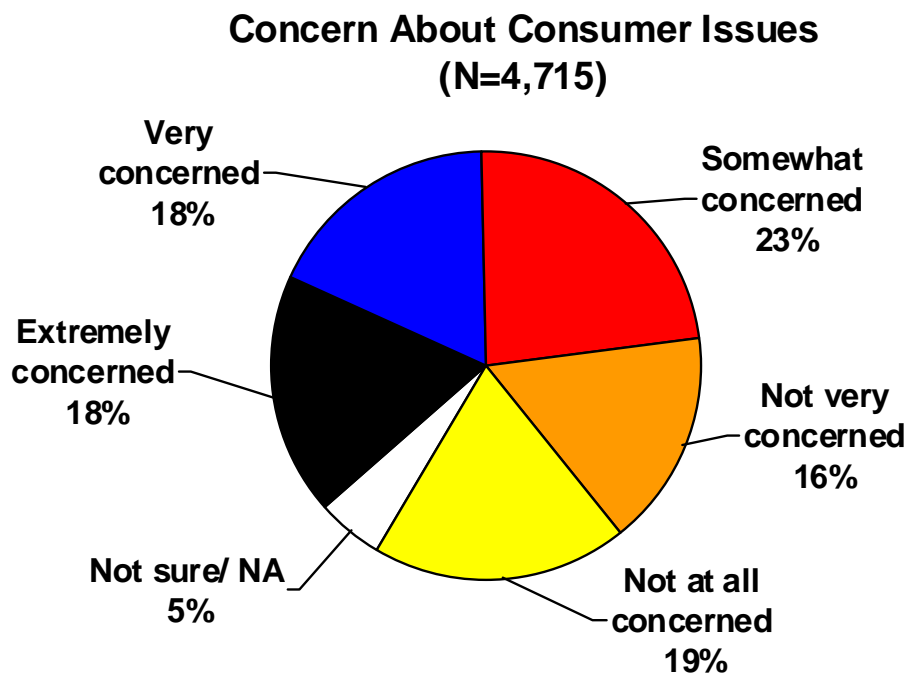
Currently Receive Government Benefits (N=4,715)



Consumer Issues

Over half of older Ohioans are concerned about personal consumer issues such as credit cards, home loans, or other debts.

Consumer financial issues related to debts such as credit cards, home loans, debt collection, and bankruptcy are important financial problems that can impact one's physical and mental health, retirement security, and duration in the workplace. Sixty percent of older Ohioans are extremely, very, or somewhat concerned about consumer financial issues.



Many respondents have experienced problems with various consumer financial products.

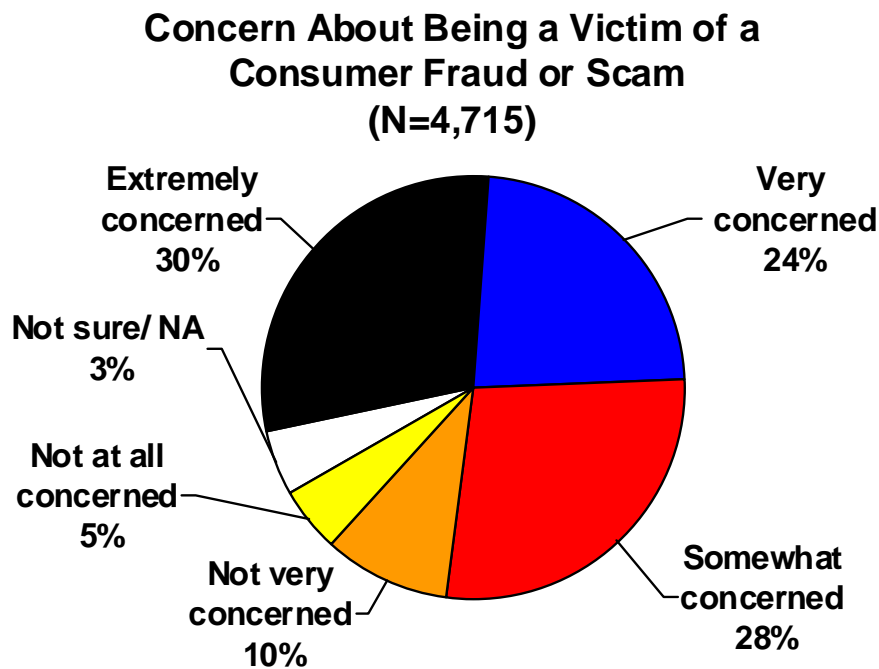
Over four in five (82%) survey respondents have a credit card, and one in seven (14%) have experienced at least one problem with their credit card in the past three years. The most common types of problems experienced with credit cards include an improper late fee charge (10%), a significant increase in the monthly minimum payment (8%), being unable to pay the minimum monthly payment on their credit card (4% of those with a credit card), and continuing to be charged for a cancelled card (2%).

For some respondents their consumer financial problems included having bill collectors call them, wage or bank garnishment, or property repossession (7%); needing to use payday loan or post-dated check services (3%); and filing for bankruptcy (1%).

A higher percentage of African American, low-income, and vulnerable population members trend toward having experienced more problems with their consumer finances than their peers. See Appendix A, Tables 8-10 for more information.

Over eight in ten Ohioans age 60+ are concerned about being a victim of a consumer fraud or scam.

Eighty-two percent of respondents are extremely (30%), very (24%), or somewhat (28%) concerned about becoming a victim of a consumer fraud or scam. Only fifteen percent say they are not concerned about being defrauded.



One in six Ohioans age 60+ feel they have been a victim of a consumer fraud or scam such as identity theft.

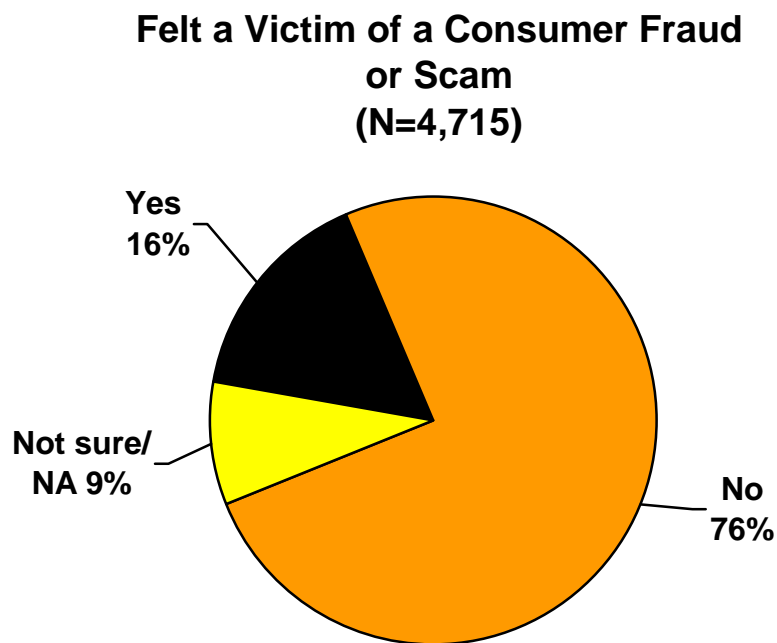
The Federal Trade Commission estimates that in 2007, 30 million Americans (or about seven percent of all American adults) were victims of a consumer fraud or scam.^{5,6}

⁵ Consumer Fraud in the United States. The Second FTC Survey. Federal Trade Commission, October, 2007. <http://www.ftc.gov/opa/2007/10/fraud.shtm>

⁶ Age and Sex. 2007 American Community Survey 1-Year Estimates. United States Census Bureau: http://factfinder.census.gov/servlet/STTable?_bm=y&-geo_id=01000US&-qr_name=ACS_2007_1YR_G00_S0101&-ds_name=ACS_2007_1YR_G00_-&-_lang=en&-redoLog=false

Additionally, in a recent AARP national survey of adults age 18+, ten percent of respondents say they were victims of identity theft.⁷ The survey findings on older Ohioans experiences are similar to these national estimates as one in six respondents (16%) say they have been a victim of a consumer fraud or scam such as identity theft.

While low-income and non low-income respondents have similar experiences as victims of consumer fraud, African Americans and vulnerable population members reported higher percentages of consumer fraud victimization than their peers. See Appendix A, Table 11 for a complete breakdown of responses.



Credit cards, telephone services, home repair, and identity theft are the top areas of consumer fraud or scam.

While credit cards and identity theft are seen as the top sources of perceived consumer fraud, other common areas of consumer fraud related to paid services such as telephone, home repair, car/auto, and health care. Most victims were defrauded or scammed through contact via the telephone, mail, print advertisement, or door to door. Interestingly, about one in eight are not sure how they were contacted by the company or individual they felt defrauded or scammed them.

⁷ Thayer, Colette. AARP Bulletin Survey on Identity Theft. AARP, August 2008. http://www.aarp.org/research/frauds-scams/fraud/bulletin_id_theft.html

Area of Consumer Fraud or Scam (n=741 respondents who felt they were defrauded or scammed)		Means of Contact by Company or Individual That Defrauded (n=741 respondents who felt they were defrauded or scammed)	
Credit card	30%	Telephone	38%
Telephone service	20%	Mail	24%
Home repair	19%	Magazine/newspaper/ flyer	10%
Identity theft	14%	Door to door	9%
Mail order	11%	Product/service advertised on TV/radio	6%
Auto/car related	11%	Email	5%
Charity/donations	11%	Not sure	12%
Insurance products/services	10%	Other	16%
Internet/Email	8%		
Investments	8%		
Health care	8%		
Product warranty	7%		
Retail product	6%		

Housing

One in eight respondents who are homeowners experienced at least one housing-related problem. Homeowners who are African American, low-income, or vulnerable population members experienced many more housing-related problems than their peers.

Many Ohioans are affected by legal housing issues. Legal housing issues include defending evictions and foreclosures, finding affordable housing, disputes with contractors over home repairs, problems with reverse mortgages, disputes about rent or terms of a lease, and unsafe living conditions. Most respondents live in a single family home (75%) and own (83%) their place of residence. Four in ten respondents (43%) say they are concerned about legal housing issues and three percent needed legal advice about a housing issue in the past three years.

One in eight homeowners (13%) experienced at least one housing related problem with the home they own. Ten percent of respondents experienced one problem, two percent experienced two problems, and less than one percent experienced three or more housing-related problems with the home they own.

African Americans, low-income, and vulnerable population members experienced more housing related problems than their peers. See Appendix A, Tables 12-13 for a complete breakdown of homeowner subgroup experiences.

Housing Issues Experienced by Homeowners (n=3,704 respondents who own their home)	
Contractor repair or remodel work not done properly	8%
Problems making mortgage payments	4%
Victim of predatory lending practices or predatory loan terms	1%
Higher closing costs	2%
Higher than normal interest rates/predatory lending	2%
Foreclosed on, gave up home, or threatened with foreclosure	1%

Nearly twice as many renters than homeowners needed legal advice about a housing issue in the past three years.

One in eight (13%) renters experienced at least one housing-related issue based on problems with the home they rent. Nine percent of respondents experienced one problem, two percent experienced two problems, an additional two percent experienced three problems, and less than one percent experienced four or all five housing-related problems.

Nearly twice as many renters say they needed legal advice about a housing issue compared to homeowners (renters: 5%, owners: 3%).

There were no subgroup differences among renters. Refer to Appendix A, Tables 12 and 14 for more information.

Housing Issues Experienced by Renters (n=645 respondents who rent their home)	
Problems with landlord such as dispute about rent, eviction, or security deposit	4%
Problems with landlord providing agreed upon services or appliances	4%
Major repairs not done by landlord, such as roof leaks	4%
Serious problem with cockroaches, mice, rats, bedbugs, or other bugs	3%
Lacking utilities such as heat, hot water, or electricity	3%

Demographics

**Total N= 4,715, African American n=387,
Low-income n= 1,702, Vulnerable Population n=754**

<u>Gender</u>	Total	African American	Low-income	Vul. Pop.	<u>Marital Status</u>	Total	African American	Low-income	Vul. Pop.
Male	40%	32%	32%	38%	Married	36%	22%	26%	29%
Female	55%	64%	68%	57%	Not Married	64%	72%	73%	66%
<u>Age</u>					<u>Education</u>				
60-64	21%	28%	17%	26%	High school or less	51%	49%	68%	54%
65-74	37%	38%	39%	29%	Some college	21%	23%	15%	21%
75+	33%	24%	45%	45%	College grad+	16%	14%	8%	11%
<u>Income</u>					<u>Race</u>				
Less than \$22,000	35%	46%	85%	57%	White/Caucasian	88%	--	86%	86%
\$22,001 to \$42,000	30%	22%	15%	21%	African American	8%	100%	11%	10%
\$42,000 or greater	22%	19%	--	12%	Other	1%	--	2%	3%
<u>Appalachian Origin</u>					<u>Hispanic Origin</u>				
Yes	12%	4%	9%	13%	Yes	1%	1%	1%	1%
<u>Employment Status</u>					<u>Vote</u>				
Employed	19%	24%	11%	4%	Always	62%	73%	57%	52%
Retired	67%	59%	72%	63%	Most/ Half of the time	23%	16%	28%	28%
Unemployed/ Disabled	11%	13%	19%	34%	Seldom/ Never	10%	6%	14%	14%

Methodology

The present report is based on data from a mail survey of 12,000 Ohioans. Twelve thousand Ohioans age 60+ with income below \$32,000 were targeted in the survey mailed March–May 2008, and approximately 47% of respondents met the income target. The sample was drawn by Survey Sampling, Inc. using existing lists and Census data. Because such lists are not completely accurate, some residents age 50-59 and those with higher incomes responded to the survey. Residents were contacted four times. They received a pre-notification postcard, a survey, a reminder postcard, and a second survey.

Exactly 4,715 surveys were returned by the cut-off date, for a response rate of 39 percent. The survey has a sampling error of +/- 1.4 percent.⁸ The sample was weighted by age and race to represent the actual composition of Ohioans. Annotated questionnaires for the entire sample are contained in the appendices of this report. Percents may not add to 100 percent due to rounding. Also due to rounding, percents reported in the text may vary slightly from those in the annotation or in graphs.

⁸ Meaning that at the 95% confidence level, member responses reported here are within 1.4 percentage points of what they would have been if every Ohioan age 60 and older was interviewed.

APPENDIX A: DETAILED TABLES OF SUBGROUP FINDINGS

Detailed Tables of Subgroup Findings

Table 1 (Question 31). Why didn't you see a lawyer?

(Check all that apply) (n=957 Respondents who thought about using a lawyer but didn't)

Total (N=957)	African American (n=103)	Low- income (n=380)	Vul Pop (n=227)	
%	%	%	%	
61	54	72	63	Worried about the cost
22	24	16	16	I felt I could solve the problem myself
11	11	14	9	I didn't know where to get a lawyer
8	8	8	10	I was too embarrassed, afraid, or intimidated to see a lawyer
15	17	15	15	I wasn't sure the problem was legal
12	12	9	7	The legal problem was too minor
4	6	6	9	Transportation problems
5	4	7	14	Health problems
17	19	20	21	I thought nothing could be done about the problem
5	6	3	3	Other (specify) _____
4	3	4	4	Not sure
6	6	4	7	Missing / No Answer

Table 2 (Question 32). If you did not see a lawyer, what did you do about your legal problem? (Check all that apply) (n=957 Respondents who thought about using a lawyer but didn't)

Total (N=957)	African American (n=103)	Low- income (n=380)	Vul Pop (n=227)	
%	%	%	%	
53	50	58	52	Nothing
5	2	5	3	Sought help from a community organization
4	6	4	2	Sought help from a library or law library
5	6	5	4	Sought help from court or clerk of court staff
2	2	2	3	Sought help from a religious leader
20	16	20	26	Sought help from friends/family
5	2	3	6	Sought help on the Internet
7	8	5	4	Other (specify): _____
3	6	3	3	Not sure
11	10	9	12	Missing / No Answer

Table 3 (Question 35). What three legal services do you feel would be the most helpful to you? (Check only three) N=4,715

Total (N=4,715)	African American (n=387)	Low- income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
46	53	45	49	Free legal hotline where I could call to talk to a lawyer
20	21	22	22	Free pamphlet on common legal questions
18	16	11	13	Website with legal information
12	16	11	12	Free legal seminars in my area
30	28	29	32	Free wills and estate planning services
10	10	8	9	Free consumer fraud seminars in my area
44	53	50	48	Low-cost or free attorneys
1	2	1	1	Other (specify): _____
12	6	12	10	None
8	8	10	7	Not sure
10	10	7	10	Missing / No Answer

Table 4 (Question 33). Ohio has several organizations that assist elderly and low-income residents with legal needs. Prior to receiving this survey, were you aware of any of the following organizations? (Check all that apply) N=4,715

Total (N=4,715)	African American (n=387)	Low- income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
12	16	11	11	Pro Seniors' Free Legal Hotline
28	48	27	27	Local Legal Aid Office
30	35	28	29	Local Area Agency on Aging
16	24	12	12	Bar Association Lawyer Referral Service
27	20	31	28	Not sure
28	17	26	27	Missing / No Answer

Table 5 (Question 2). Do you currently have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid? N=4,715

Total (N=4,715)	African American (n=387)	Low- income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
94	91	92	94	Yes
3	5	5	2	No
<.05	1	0	1	Not sure
3	4	2	3	Missing / No Answer

Table 6 (Question 5). In the past three years, have you had any of the following problems with your health care coverage? (n=4,560 Respondents with health care coverage)

a. Enrolling, disenrolling, changing, or terminating health coverage

Total (n=4,560)	African American (n=366)	Low-income (n=1,609)	Vul Pop (n=731)	
%	%	%	%	
6	6	7	9	Yes
71	68	70	65	No
9	8	7	7	Does not apply
1	2	1	2	Not sure
13	17	15	16	Missing/No Answer

b Health care billing or payment disputes

Total (n=4,560)	African American (n=366)	Low-income (n=1,609)	Vul Pop (n=731)	
%	%	%	%	
11	12	9	14	Yes
70	63	67	60	No
4	5	4	5	Does not apply
1	1	1	2	Not sure
15	20	18	18	Missing/No Answer

c. Doctors or hospitals not accepting your insurance

Total (n=4,560)	African American (n=366)	Low-income (n=1,609)	Vul Pop (n=731)	
%	%	%	%	
4	2	4	5	Yes
74	69	71	67	No
4	5	4	5	Does not apply
1	<.05	1	1	Not sure
17	24	20	22	Missing/No Answer

d. Becoming eligible for Medicaid or other public health care program

Total (n=4,560)	African American (n=366)	Low-income (n=1,609)	Vul Pop (n=731)	
%	%	%	%	
3	4	5	8	Yes
51	52	50	50	No
26	18	20	17	Does not apply
1	1	2	3	Not sure
19	26	23	21	Missing/No Answer

e. Problems with long-term care such as a nursing home, assisted living or home care

Total (n=4,560)	African American (n=366)	Low-income (n=1,609)	Vul Pop (n=731)	
%	%	%	%	
2	2	2	6	Yes
51	53	50	53	No
28	19	24	17	Does not apply
1	<.05	1	2	Not sure
19	25	23	22	Missing/No Answer

Table 7 (Question 11). What type of problem did you experience [with your government benefits]? N=4,715

a. Eligibility for benefits

Total (N=4,715)	African American (n=387)	Low-income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
4	6	6	10	Yes
20	22	22	23	No
40	37	36	32	Does not apply
1	1	1	2	Not sure
35	34	35	33	Missing/No Answer

b. Benefits reduced

Total (N=4,715)	African American (n=387)	Low-income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
5	5	6	10	Yes
19	22	21	23	No
40	36	35	32	Does not apply
1	0	1	1	Not sure
36	37	37	35	Missing/No Answer

c. Benefits terminated

Total (N=4,715)	African American (n=387)	Low-income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
2	2	2	4	Yes
20	22	22	25	No
40	36	35	32	Does not apply
<.05	0	0	1	Not sure
38	40	40	38	Missing/No Answer

Table 8 (Question 25). In the past three years, have you used a payday loan or post-dated check for cash service? N=4,715

Total (N=4,715)	African American (n=387)	Low-income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
3	11	6	6	Yes
95	88	93	91	No
<.05	<.05	0	0	Not sure
2	1	1	3	Missing / No Answer

Table 9 (Question 26). In the past three years, have you filed for bankruptcy? N=4,715

Total (N=4,715)	African American (n=387)	Low-income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
1	4	2	4	Yes
97	95	97	94	No
<.05	<.05	0	1	Not sure
2	1	1	1	Missing / No Answer

Table 10 (Question 27). In the past three years, have you had any problems with bill collectors calling you, garnishing your wages or bank account, or repossessing any of your property? N=4,715

Total (N=4,715)	African American (n=387)	Low-income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
7	18	11	14	Yes
91	80	87	84	No
1	1	1	1	Not sure
2	1	1	2	Missing / No Answer

Table 11 (Question 20). In thinking about your experiences as a consumer, was there ever a time when you felt that you were the victim of a consumer fraud or scam? N=4,715

Total (N=4,715)	African American (n=387)	Low-income (n=1,702)	Vul Pop (n=754)	
%	%	%	%	
16	21	16	24	Yes
76	71	75	66	No
5	4	5	7	Not sure
4	5	4	4	Missing / No Answer

Table 12 (Question 15). Do you currently rent or own your residence?
(n=4,349 Excluding respondents who live in assisted living, nursing homes, or group homes)

Total (N=4,349)	African American (n=365)	Low-income (n=1,568)	Vul Pop (n=651)	
%	%	%	%	
15	29	23	25	Rent
83	68	74	72	Own
1	1	1	1	Live with others
<.05	<.05	1	1	Not sure
1	2	1	2	Missing / No Answer

Table 13 (Question 17). In the past three years, have you experienced any of the following problems with the home you own? (N=3,704 Respondents who own their home)

a. Problems making mortgage payments

Total (N=3,704)	African American (n=260)	Low-income (n=1,201)	Vul Pop (n=487)	
%	%	%	%	
4	13	6	6	Yes
60	65	57	59	No
<1	<1	0	0	Not sure
27	12	25	23	Does not apply
9	10	12	12	Missing / No Answer

b. Threatened with foreclosure, foreclosed on, or gave up the home

Total (N=3,704)	African American (n=260)	Low-income (n=1,201)	Vul Pop (n=487)	
%	%	%	%	
1	9	2	3	Yes
64	66	61	60	No
<1	0	0	0	Not sure
25	13	23	21	Does not apply
10	13	14	16	Missing / No Answer

c. Considered yourself a victim of predatory lending practices, such as falsification of a loan application, change in interest rate at closing, pressure from a mortgage broker, etc.

Total (N=3,704)	African American (n=260)	Low-income (n=1,201)	Vul Pop (n=487)	
%	%	%	%	
1	4	2	2	Yes
64	67	60	59	No
<1	<1	0	1	Not sure
25	16	23	21	Does not apply
10	14	14	17	Missing / No Answer

d. Contractor's repair or remodel not done properly

Total (N=3,704)	African American (n=260)	Low-income (n=1,201)	Vul Pop (n=487)	
%	%	%	%	
8	12	8	11	Yes
63	61	59	53	No
1	<1	1	0	Not sure
19	15	20	21	Does not apply
9	12	13	14	Missing / No Answer

e. Higher closing costs

Total (N=3,704)	African American (n=260)	Low-income (n=1,201)	Vul Pop (n=487)	
%	%	%	%	
2	2	2	3	Yes
52	57	48	45	No
<1	<.05	1	1	Not sure
34	25	32	32	Does not apply
13	16	17	18	Missing / No Answer

f. Higher than normal interest rates and/or predatory loan terms such as balloon payments, interest-only adjustable rate (ARM), pre-payment penalties, or a loan amount greater than the worth of the home

Total (N=3,704)	African American (n=260)	Low-income (n=1,201)	Vul Pop (n=487)	
%	%	%	%	
2	9	3	5	Yes
52	54	49	45	No
<1	1	1	1	Not sure
34	23	32	33	Does not apply
11	14	15	16	Missing / No Answer

Table 14 (Question 16). In the past three years, have you experienced any of the following problems with the home you rent? (n=645 Respondents who rent their residence)

a. Problem with landlord, such as a dispute about rent, eviction, or security deposit

Total (N=645)	African American (n=105)	Low-income (n=367)	Vul Pop (n=164)	
%	%	%	%	
4	3	4	6	Yes
86	87	82	85	No
3	1	4	2	Does not apply
<.05	0	<1	0	Not sure
8	9	10	8	Missing / No Answer

b. Utilities lacking, such as heat, hot water, or electricity

Total (N=645)	African American (n=105)	Low-income (n=367)	Vul Pop (n=164)	
%	%	%	%	
3	3	3	4	Yes
84	79	81	82	No
3	4	5	4	Does not apply
<.05	1	4	1	Not sure
10	13	12	10	Missing / No Answer

c. Serious problem with cockroaches, mice, rats, bedbugs or other bugs

Total (N=645)	African American (n=105)	Low-income (n=367)	Vul Pop (n=164)	
%	%	%	%	
3	6	4	6	Yes
84	81	80	82	No
3	4	4	3	Does not apply
1	0	1	1	Not sure
10	10	12	9	Missing / No Answer

d. Major repairs not done by landlord, such as roof leaks

Total (N=645)	African American (n=105)	Low-income (n=367)	Vul Pop (n=164)	
%	%	%	%	
4	7	4	5	Yes
84	80	81	83	No
3	3	3	2	Does not apply
0	0	0	0	Not sure
10	11	13	11	Missing / No Answer

e. Problems with landlord providing agreed upon services or appliances

Total (N=645)	African American (n=105)	Low-income (n=367)	Vul Pop (n=164)	
%	%	%	%	
4	7	4	5	Yes
83	80	80	82	No
3	3	3	3	Does not apply
<.05	1	<1	1	Not sure
10	9	12	10	Missing / No Answer

APPENDIX B:
FEDERAL POVERTY LEVEL DESIGNATIONS

2008 FEDERAL POVERTY LEVEL⁹

The following figure shows income levels for various sizes of low-income households. Households qualify for certain income groups based on multiples of the federal poverty level (FPL) measure of income as defined by the United States Department of Health and Human Services.

Persons	100% Yearly*	100% Monthly		200% Yearly	200% Monthly		Persons
1	\$10,400	867		20,800	1,733		1
2	\$14,000	1,167		28,000	2,333		2
3	\$17,600	1,467		35,200	2,933		3
4	\$21,200	1,767		42,400	3,533		4
5	\$24,800	2,067		49,600	4,133		5
6	\$28,400	2,367		56,800	4,733		6
7	\$32,000	2,667		64,000	5,333		7
8	\$35,600	2,967		71,200	5,933		8

*add \$3,600 per year for each additional person

⁹ *Federal Register*, Vol. 73, No. 15, January 23, 2008, pp. 3971-3972

APPENDIX C: ANNOTATED QUESTIONNAIRE

2008 Ohio Legal Needs Survey

Annotated Questionnaire

Weighted N= 4,715 ; Response rate = 39% Error = +/- 1.4%

Health Care Coverage

1. How concerned are you about being able to find and keep affordable, quality health care coverage? N=4,715

- 40% Extremely concerned
- 28% Very concerned
- 17% Somewhat concerned
- 8% Not very concerned
- 6% Not at all concerned
- 2% Missing / No Answer

2. Do you currently have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid? N=4,715

- 94% Yes > **Go to Question 4**
- 3% No
- <0.5% Not sure
- 3% Missing / No Answer

3. If you checked “No” or “Not sure” in Question 2 above, why do you not currently have health insurance coverage? (Check all that apply) N=155

- 68% Cost is too high > **Go to Question 8**
- 13% Preexisting condition > **Go to Question 8**
- 6% Do not need it > **Go to Question 8**
- 3% Health insurance company dropped me > **Go to Question 8**
- 12% Ineligible > **Go to Question 8**
- 9% Not offered through my employer > **Go to Question 8**
- 10% Other (specify): _____ > **Go to Question 8**
- 3% Not sure > **Go to Question 8**
- 13% Missing / No Answer

4. What is your primary health care coverage? (Check only one) N=4,560

- 54% Traditional Medicare (Part A, Part B)
- 17% Medicare Health Plan (HMO, PPO, PFFS, etc.)
- 17% Retiree Plan, former employer or union
- 10% Current employer
- 4% Spouse/partner's employer
- 4% Individual insurance policy you purchase yourself (including COBRA)
- 3% Veteran's or military benefit plans
- 3% Medicaid
- 2% Other (specify):_____
- <0.5% Not sure
- 2% Missing / No Answer

5. In the past three years, have you had any of the following problems with your health care coverage? N=4,560

	Yes	No	Does not apply	Not sure	Missing/ No Answer
	▼	▼	▼	▼	▼
a. Enrolling, disenrolling, changing, or terminating health coverage.....	6%	71%	9%	1%	13%
b. Health care billing or payment disputes.....	11%	70%	4%	1%	15%
c. Doctors or hospitals not accepting your insurance	4%	74%	4%	1%	17%
d. Becoming eligible for Medicaid or other public health care program	3%	51%	26%	1%	19%
e. Problems with long-term care such as a nursing home, assisted living or home care.....	2%	51%	28%	1%	19%
f. Other (specify):_____	1%	23%	12%	1%	63%

6. Have you enrolled in Medicare's Prescription Drug Program (called Part D) or do you plan on enrolling? N=4,560

- 31% I am currently enrolled
- 4% I am planning to enroll > **Go to Question 8**
- 35% I am not enrolled and do not plan to enroll > **Go to Question 8**
- 13% I am not eligible > **Go to Question 8**
- 8% Not sure > **Go to Question 8**
- 9% Missing / No Answer

7. Did you have any problems enrolling in Medicare Part D, such as difficulty signing up, finding a plan, or getting coverage for the drugs you need? N=1,400

- 7% Yes
- 85% No
- 2% Not sure
- 6% Missing / No Answer

Income and Government Benefits

8. Do you receive government benefits, such as Social Security, Medicare, Medicaid, Veteran benefits, subsidized housing, or food stamps? N=4,715

- 78% Yes
- 17% No > **Go to Question 10**
- <0.5% Not sure > **Go to Question 10**
- 5% Missing / No Answer

9. In the past three years, have you had any problems with your government benefits, such as having trouble applying for benefits or having your benefits reduced or terminated? N=3,666

- 4% Yes
- 87% No
- 1% Not sure
- 8% Missing / No Answer

10. In the past three years, have you had problems with any of the following?
N=4,715

	Yes	No	Does not apply	Not sure	Missing/ No Answer
	▼	▼	▼	▼	▼
a. Pension	1%	70%	16%	<0.5%	13%
b. Social Security.....	3%	76%	11%	<0.5%	10%
c. Employment	2%	41%	38%	<0.5%	19%
d. Veteran's Affairs	1%	36%	43%	1%	19%
e. Other retirement income.....	1%	47%	34%	<0.5%	18%
f. Food stamps.....	2%	28%	52%	<0.5%	19%
g. Unemployment compensation.....	1%	27%	53%	<0.5%	19%
h. Worker's compensation.....	1%	27%	53%	<0.5%	19%
i. Other (specify):_____	<0.5%	21%	28%	<0.5%	51%

11. What type of problem did you experience? N=4,715

	Yes	No	Does not apply	Not sure	Missing/ No Answer
	▼	▼	▼	▼	▼
a. Eligibility for benefits	4%	20%	40%	1%	35%
b. Benefits reduced.....	5%	19%	40%	1%	36%
c. Benefits terminated.....	2%	20%	40%	<0.5%	38%
d. Other (specify):_____	2%	14%	35%	<0.5%	49%

Housing

12. Housing problems may include such things as, disputes about rent or the terms of a lease, problems with reverse mortgages, unsafe living conditions, disputes with contractors over home repairs, and finding affordable housing. Many Ohioans are affected by these legal housing issues. How concerned are you about legal housing issues? N=4,715

- 11% Extremely concerned
- 13% Very concerned
- 19% Somewhat concerned
- 16% Not very concerned
- 26% Not at all concerned
- 5% Not sure
- 9% Missing / No Answer

13. In the past three years, did you need legal advice about a housing issue? N=4,715

- 3% Yes
- 90% No
- 1% Not sure
- 6% Missing / No Answer

14. What is your current living situation? N=4,715

- 11% Apartment
- 75% Single family home, condominium or townhome
- 5% Mobile or modular home
- 1% Assisted living/nursing home/group home > **Go to Question 18**
- 1% Other (specify):_____
- <0.5% Not sure
- 7% Missing / No Answer

15. Do you currently rent or own your residence? N=4,349

- 15% Rent
- 83% Own > **Go to Question 17**
- 1% Live with others > **Go to Question 17**
- <0.5% Not sure > **Go to Question 17**
- 1% Missing / No Answer

16. If Question 15 = RENT, in the past three years, have you experienced any of the following problems with the home you rent? [Go to Question 18 when finished] N=645

	Yes	No	Does not apply	Not sure	Missing/ No Answer
	▼	▼	▼	▼	▼
a. Problem with landlord, such as a dispute about rent, eviction, or security deposit.....	4%	86%	3%	<0.5%	8%
b. Utilities lacking, such as heat, hot water, or electricity.....	3%	84%	3%	<0.5%	10%
c. Serious problem with cockroaches, mice, rats, bedbugs or other bugs	3%	84%	3%	1%	10%
d. Major repairs not done by landlord, such as roof leaks.....	4%	84%	3%	0%	10%
e. Problems with landlord providing agreed upon services or appliances.....	4%	83%	3%	<0.5%	10%
f. Other (specify):_____	1%	33%	8%	1%	57%

[Go to Question 18 when finished]

17. If Question 15 = OWN, LIVE WITH OTHERS, NOT SURE, in the past three years, have you experienced any of the following problems with the home you own? N=3,704

	Yes	No	Does not apply	Not sure	Missing/ No Answer
a. Problems making mortgage payments	4%	60%	27%	<0.5%	9%
b. Threatened with foreclosure, foreclosed on, or gave up the home.....	1%	64%	25%	<0.5%	10%
c. Considered yourself a victim of predatory lending practices, such as falsification of a loan application, change in interest rate at closing, pressure from a mortgage broker, etc.....	1%	64%	25%	<0.5%	10%
d. Contractor's repair or remodel not done properly..	8%	63%	19%	1%	9%
e. Higher closing costs.....	2%	52%	34%	<0.5%	13%
f. Higher than normal interest rates and/or predatory loan terms such as balloon payments, interest-only adjustable rate (ARM), pre-payment penalties, or a loan amount greater than the worth of the home.....	2%	52%	34%	<0.5%	11%
g. Other (specify):_____ ..	1%	22%	18%	<0.5%	59%

Consumer Issues

18. How concerned are you about consumer financial issues, such as problems with credit cards, home loans, or other debts? N=4,715

- 18% Extremely concerned
- 18% Very concerned
- 23% Somewhat concerned
- 16% Not very concerned
- 19% Not at all concerned
- 2% Not sure
- 3% Missing / No Answer

19. How concerned are you about becoming the victim of a consumer fraud or scam, such as identity theft? N=4,715

- 30% Extremely concerned
- 24% Very concerned
- 28% Somewhat concerned
- 10% Not very concerned
- 5% Not at all concerned
- 1% Not sure
- 2% Missing / No Answer

20. In thinking about your experiences as a consumer, was there ever a time when you felt that you were the victim of a consumer fraud or scam? N=4,715

- 16% Yes
- 76% No > **Go to Question 23**
- 5% Not sure > **Go to Question 23**
- 4% Missing / No Answer

21. In what area do you feel you were the victim of a consumer fraud or scam? (Check all that apply) N=741

- | | | | | | |
|-----|---------------------|-----|-----------------------------|-----|------------------------|
| 20% | Telephone service | 8% | Investments | 8% | Health care |
| 8% | Internet/Email | 19% | Home repair | 11% | Mail order |
| 11% | Auto/car related | 7% | Product warranty | 6% | Retail product |
| 11% | Charities/donations | 10% | Insurance products/services | 8% | Other (specify): _____ |
| 14% | Identity theft | 30% | Credit card | 6% | Missing / No Answer |

22. How did the company or individual that defrauded you contact you? (Check all that apply) N=741

- | | | | |
|-----|--------------|-----|--|
| 38% | Telephone | 10% | Magazine, newspaper, or flyer |
| 9% | Door-to-door | 6% | Product/service advertised on TV/radio |
| 24% | Mail | 16% | Other (specify) : _____ |
| 5% | Email | 12% | Not sure |
| | | 10% | Missing / No Answer |

**23. Do you have any credit cards, such as Visa, MasterCard, or Discover?
N=4,715**

82% Yes
 15% No > **Go to Question 25**
 <0.5% Not sure > **Go to Question 25**
 3% Missing / No Answer

24. In the past three years, have you had any of the following problems with any of your credit cards? N=3,885

	Yes	No	Does not apply	Not sure	Missing/ No Answer
	▼	▼	▼	▼	▼
a. Unable to pay the monthly minimum payment.....	4%	86%	3%	<0.5%	7%
b. Significant increase in the monthly minimum payment.....	8%	75%	7%	1%	9%
c. Improperly charged late fees	10%	73%	7%	1%	10%
d. Continued to be charged for a cancelled card	2%	79%	9%	<0.5%	11%
e. Other (specify):_____	1%	27%	11%	<0.5%	61%

25. In the past three years, have you used a payday loan or post-dated check for cash service? N=4,715

3% Yes
 95% No
 <0.5% Not sure
 2% Missing / No Answer

26. In the past three years, have you filed for bankruptcy? N=4,715

1% Yes
 97% No
 <0.5% Not sure
 2% Missing / No Answer

27. In the past three years, have you had any problems with bill collectors calling you, garnishing your wages or bank account, or repossessing any of your property? N=4,715

- 7% Yes
- 91% No
- 1% Not sure
- 2% Missing / No Answer

Legal Needs

28. In the past three years, have you used the services of a lawyer? N=4,715

- 25% Yes
- 69% No > **Go to Question 30**
- <0.5% Not sure > **Go to Question 30**
- 6% Missing / No Answer

29. What types of legal problems caused you to visit the lawyer? (Check all that apply) N=1,157

- 4% Employment (worker's compensation, discrimination, termination)
- 3% Health related (Medicaid or Medicare, health insurance, prescription medications, long-term care, improper billing)
- 8% Consumer (home improvement, shoddy goods or services, bankruptcy, credit card debt, debt collection, attachment and garnishment)
- 6% Guardianship
- 24% Financial Power of Attorney
- 32% Health Care Power of Attorney or Living Will (advance directives)
- 7% Family matters (divorce, custody, child support, grandparenting)
- 4% Benefits (Social Security, Veteran's Benefits, Pensions)
- 3% Housing (landlord-tenant, foreclosures, evictions)
- 2% Abuse, financial exploitation, or fraud
- 59% Estate (wills, trusts, or probate)
- 6% Taxes
- 6% Other (specify): _____
- 1% Not sure
- 4% Missing / No Answer

30. Thinking about your experiences in the past three years, have you ever thought that you needed advice from a lawyer, but did not go to see a lawyer? N=4,715

- 20% Yes
- 71% No > **Go to Question 33**
- 2% Not sure > **Go to Question 33**
- 6% Missing / No Answer

31. Why didn't you see a lawyer? (Check all that apply) N=957

- 61% Worried about the cost
- 22% I felt I could solve the problem myself
- 11% I didn't know where to get a lawyer
- 8% I was too embarrassed, afraid, or intimidated to see a lawyer
- 15% I wasn't sure the problem was legal
- 12% The legal problem was too minor
- 4% Transportation problems
- 5% Health problems
- 17% I thought nothing could be done about the problem
- 5% Other (specify) _____
- 4% Not sure
- 6% Missing / No Answer

32. If you did not see a lawyer, what did you do about your legal problem? (Check all that apply) N=957

- 53% Nothing
- 5% Sought help from a community organization
- 4% Sought help from a library or law library
- 5% Sought help from court or clerk of court staff
- 2% Sought help from a religious leader
- 20% Sought help from friends/family
- 5% Sought help on the Internet
- 7% Other (specify): _____
- 3% Not sure
- 11% Missing / No Answer

33. Ohio has several organizations that assist elderly and low-income residents with legal needs. Prior to receiving this survey, were you aware of any of the following organizations? (Check all that apply) N=4,715

- 12% Pro Seniors' Free Legal Hotline
- 28% Local Legal Aid Office
- 30% Local Area Agency on Aging
- 16% Bar Association Lawyer Referral Service
- 27% Not sure
- 28% Missing / No Answer

34. What three legal issues concern you the most? (Check only three) N=4,715

- 5% Employment (worker's compensation, discrimination)
- 58% Health related (Medicaid or Medicare, health insurance, prescription medications, long-term care, improper billing)
- 17% Consumer (home improvement, shoddy goods or services, bankruptcy, credit card debt, debt collection, attachment and garnishment)
- 2% Guardianship
- 8% Financial Power of Attorney
- 15% Health Care Power of Attorney or Living Will (advance directives)
- 5% Family matters (divorce, custody, child support, grandparenting)
- 39% Benefits (Social Security, Veteran's Benefits, Pensions)
- 3% Housing (landlord-tenant, foreclosures, evictions)
- 7% Abuse, financial exploitation, or fraud
- 27% Estate (wills, trusts, probate)
- 32% Taxes
- 2% Other (specify): _____
- 6% Not sure
- 11% Missing / No Answer

**35. What three legal services do you feel would be the most helpful to you?
(Check only three) N=4,715**

- 46% Free legal hotline where I could call to talk to a lawyer
- 20% Free pamphlet on common legal questions
- 18% Website with legal information
- 12% Free legal seminars in my area
- 30% Free wills and estate planning services
- 10% Free consumer fraud seminars in my area
- 44% Low-cost or free attorneys
- 1% Other (specify): _____
- 12% None
- 8% Not sure
- 10% Missing / No Answer

**36. How would you like to find out about legal services in your area?
(Check only one) N=4,715**

- | | | | |
|-----|-----------------------|-----|-----------------------------|
| 6% | Email | 8% | Yellow Pages/telephone book |
| 41% | Mail | 11% | Senior center |
| 9% | Notices in newspapers | 4% | Social service groups |
| 3% | Telephone | 1% | Other (specify): _____ |
| 8% | Friends or family | 10% | Not sure |
| | | 12% | Missing / No Answer |

About You

The following questions are for classification purposes only and will be kept entirely confidential.

D1. Are you male or female? N=4,715

- 40% Male
- 55% Female
- 5% Missing / No Answer

D2. What is your age? _____ (in years) N=4,715

- 21% 60 – 64
- 37% 65 – 74
- 33% 75 +
- 9% Missing / No Answer

D3. What is your current marital status? N=4,715

- 36% Married
- 2% Not married, living with partner
- 1% Separated
- 17% Divorced
- 33% Widowed
- 7% Never married
- 6% Missing / No Answer

D4. In the last ten years, how often did you vote? N=4,715

- 62% Always
- 20% Most of the time
- 3% About half of the time
- 4% Seldom
- 6% Never
- 5% Missing / No Answer

**D5. If you use the Internet, have you ever used it to help with a legal problem?
N=4,715**

	Yes	No	Does not apply	Not sure	Missing/ No Answer
	▼	▼	▼	▼	▼
a. I use the Internet	27%	33%	15%	<0.5%	25%
b. I used the Internet to help with a legal problem	3%	43%	15%	1%	39%
c. I searched for an attorney on the Internet.....	1%	44%	16%	<0.5%	39%
d. I searched for legal information on the Internet	7%	39%	15%	<0.5%	39%
e. The legal information helped but did not solve my problem	4%	21%	32%	1%	42%
f. The legal information from the Internet solved my problem.....	1%	23%	34%	1%	41%
g. I still needed help from a lawyer even after I used the Internet	4%	19%	35%	1%	41%

D6. What is the highest level of education that you completed? N=4,715

- 17% 0-12th grade (no diploma)
- 34% High school graduate, GED (or equivalent)
- 16% Post-high school education (no degree)
- 5% 2-year associate degree
- 6% 4-year college degree
- 3% Post-graduate study (no degree)
- 8% Graduate or professional degree (s)
- 12% Missing / No Answer

**D7. Which of the following best describes your current employment status?
(Check only one) N=4,715**

- 12% Employed full-time
- 7% Employed part-time
- 1% Temporarily unemployed
- 67% Retired
- 5% Homemaker
- 6% Disabled
- 1% Other (specify): _____
- 5% Missing / No Answer

D8. Including yourself, how many people live in your home? N=4,715

- 46% 1
- 38% 2
- 6% 3
- 2% 4
- 2% 5 or more
- 7% Missing / No Answer

D9. Which of the following describes you? (Check all that apply) N=4,715

- 5% Homebound
- 3% Receiving homecare
- 10% Physically disabled
- 1% Mentally disabled
- 82% None of the above
- 3% Missing / No Answer

D10. Are you of Hispanic, Spanish, or Latino origin or descent? N=4,715

- 1% Yes
- 93% No
- 1% Not sure
- 5% Missing / No Answer

D11. Are you of Appalachian origin or descent? N=4,715

- 12% Yes
- 77% No
- 5% Not sure
- 6% Missing / No Answer

D12. What is your race? N=4,715

- 88% White
- 8% Black
- <0.5% Asian
- 1% Native American/American Indian
- <0.5% Other
- 2% Missing / No Answer

D13. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.)----- _ _ _ _ _

D14. What was your annual household income before taxes in 2007? N=4,715

- 14% \$13,000 or less
- 11% \$13,001 to \$17,500
- 6% \$17,501 to \$20,800
- 4% \$20,801 to \$22,000
- 8% \$22,001 to \$28,000
- 4% \$28,001 to \$31,200
- 9% \$31,201 to \$35,200
- 10% \$35,201 to \$42,000
- 10% \$42,001 to \$56,000
- 12% \$56,001 or more
- 14% Missing / No Answer

**Thank you for completing this survey. Please use the postage-paid envelope and return it to
State Research, AARP
601 E Street NW, Washington DC 20049, by May 9, 2008.**



AARP

Knowledge Management

For more information, please contact Brittne Nelson at:

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