

**Report to the Division of Aging Services
Elderly Legal Assistance Program
September 14, 2006**

**Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia**

Planning and Evaluation Section Quality Assurance Team

**Quality
Assurance**

- Understanding practice to improve results and enhance lives.



**Department of Human Resources
Division of Aging Services**

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Acknowledgments

Special thanks go to the collaboration and contributions of Jilene Gunther, J.D., M.S.W. The Center for Social Gerontology (TCSG). Ms. Gunther provides the impetus for this survey through her work with the Borchard Foundation Center on Law and Aging in collaboration with Alan Ormsby, J.D., Utah Division of Aging and Adult Services as a principle investigator in developing and implementing the report, "Planning for the Legal Needs of Utah's Seniors".

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Many thanks to Ms. Pat Smiley, The Center for Social Gerontology, for volunteering and assisting with data entry of the large volume of data received from survey respondents.

For additional information contact Natalie K. Thomas, Attorney at Law, State Legal Services Developer, Georgia Division of Aging Services. nkthomas@dhr.state.ga.us

Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
September 14, 2006

I. Executive Summary

Georgia is one of the fastest growing states in the United States. There is an increased demand for legal services to the growing senior population. In order to meet their future needs, a true perspective of the legal issues that concern seniors is needed. Additionally, financial resources for legal services are limited in Georgia and the U.S. Therefore, available resources must be allocated wisely to meet the growing need. A primary function of the Elderly Legal Assistance Program (ELAP) is to assist providers in planning and developing comprehensive and coordinated legal services. In order to accomplish this, a systematic assessment of older adults in the community needs to identify gaps in the service delivery system and outline solutions to meet their needs. This can not be accomplished unless a comprehensive plan is developed to measure these needs. Seniors in Georgia have not been asked their experiences in using legal services and/or what they need the most. In addition, a review of the literature indicates that very little study has been done on this subject. This assessment is an attempt to determine a baseline of the current needs in Georgia.

In the fall of 2005, the Division of Aging services sent a self-completion survey to 1,596 seniors in Georgia. The response rate was nearly thirty (29.7%) percent.

- Twenty-four (23.94%) percent of responding Georgians have experienced legal difficulty within the last three years.
- Georgia's seniors indicate legal difficulties in the following areas: telemarketing (54%), landlord (44%), suffering from health problems (25%), salespersons (25%), health care insurance (24%), estate and advanced planning (23%), and government benefits (22%).
- Fifty-seven (57%) percent of seniors have used attorney's services in the past ten years, and of these, seventy-three (73.3%) percent found the services to be very helpful and twenty-four (23.5%) percent found them to be somewhat helpful.
- Seniors who used an attorney in the past, are nearly forty (39.9%) percent likely to call an attorney they know for future legal needs.
- Twenty-one (21%) percent of responding seniors are not aware of senior services or senior advocacy organizations.
- The top legal issues seniors want help with are government benefits (22.3%), health insurance (17.7%), and estate planning (17.7%).
- Seniors indicate the most needed services are: a legal hotline (27.2%), low cost attorney fees (20.4%) a legal guidebook (18.3%), and free wills and estate planning services (13.7%).

Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
September 14, 2006

II. Introduction

A. The Importance of Legal Needs Assessment

Georgia's senior population is growing and will impact the demand for legal services. The population increased twenty-six (26.4%) percent in the ten year period from 1990 to 2000 making it "the fastest growing State east of the Rockies"¹. It is important to inquire from older Georgians what their needs are in order to plan for the future. Georgia's legal service providers need to know about what services are needed and how to deliver them. It is important to recognize the need for legal services as more and more legal issues impact seniors. For instance government benefit issues, among others, are paramount to seniors.

B. Current Funding of Legal Services

Presently Legal Services are provided from a variety of sources: Atlanta Legal Aid Society, Inc., Georgia Legal Services Programs Inc., the Atlanta Volunteer Lawyers Foundation, the Georgia Senior Legal Hotline and several others. The State of Georgia does not appropriate funds for Elderly Legal Assistance. Georgia's Elderly Legal Assistance Program is funded through the Older Americans Act (OAA). This federal funding is a percentage set by the state of the total funding for the Supportive Services Title of the OAA. The OAA requires that seniors age 60 and older in the greatest economic and/or social need receive legal assistance at no cost to them. It is important that we target our services to the most important needs of those we serve.

C. The Need for a Legal Assessment Survey

"The Georgia Elderly Legal Assistance Program (ELAP) currently has no first hand data from seniors indicating their voice on what needs they would like addressed. We already target our services to those most in need. As funding becomes even more limited, it is more important to be sure that we target our services to the most important needs of those we serve. That is what we hope to achieve with this assessment."² The Georgia Needs Assessment Survey and Report replicates the Planning the Legal Needs of Utah's Seniors³ study published in the spring of 2004. The survey instrument assesses the legal needs of seniors, their perception and experiences with attorneys, awareness of current legal services and the barriers to obtaining legal assistance.

D. Study Purposes

This report is a detailed summary of the findings from a statewide survey of older residents in Georgia. The survey was conducted by the Division of Aging Services Quality Assurance Team in collaboration with Natalie Thomas, Esq., State Legal Services Developer, Georgia Division of Aging Services, with the cooperation of Jilene Gunther, M.S.W., J.D., Consulting Attorney, The Center for Social Gerontology, and Nathan Stephens, M.S., Statistician, Stalytics. The purposes of the study are to assess (a) the legal needs of Georgia's seniors, (b) their awareness of available legal services, (c) their experiences and

¹ Georgia State Plan on Aging FY 2004-2007

² Natalie Thomas, Esquire, Georgia State Legal Services Developer

³ Jilene Gunther, Alan K. Ormsby & Nathan Stephens, Report-Planning for the Legal Needs of Utah's Seniors, <http://www.hsdaas.utah.gov/pdf/Legal%20Needs%20Final%20Report.pdf> (2004).

Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
September 14, 2006

perceptions with lawyers, (d) the barriers seniors have with using a lawyer, (e) legal issues that concern them, and (f) the legal services that would have the most benefit for them.

E. Study Design

The study involved the administration of self-completion mail questionnaires to 1,596 Georgians ages 55 and older throughout the state. These seniors were drawn using Georgia's Voter Registration records. There were 532 individuals selected from within age groups 55-64, 65-74 and 75 plus. Samples were selected to equally represent each of these three age strata. (In keeping with the Utah methodology), the age group 55 through 59 was included in the survey design. This age group was included to obtain feedback from the "baby boomer" generation who also receive Title 3 services. As were the results in Utah, response rates were significantly higher among persons aged 60 and older. Only 26 respondents were 55 - 59 years old. The sample was further segmented into urban and rural. Half of each age group came from rural while the other half came from urban. The survey was distributed by mail with a cover letter explaining the survey and instructions for completing the survey.

The questionnaires replicated the Utah study addressing senior's legal needs. The survey instrument included questions on demographics, health insurance, government benefits, housing problems, consumer issues, family problems, abuse issues, estate planning, awareness of legal services, experiences and perceptions of lawyers, and legal services that seniors want. Seniors were asked to report problems they had experienced in the past three years.

III. Findings

A. Demographics

Response Rate

Surveys were sent to 1,596 seniors representing all Georgia counties. Of those surveys 101 were returned as undeliverable and 472 were completed and returned, resulting in a response rate of 29.57%.

The overall non-weighted response rate for this survey was 29%. The response rate did not vary significantly across regions. Furthermore, the results of this survey tend to agree with the results from the 2004 Utah study. "Considering that the sample was taken from voter registration files, that the response rate was comparable to other organizations, and that the results agree generally with the Utah study, there should be little hesitancy in analyzing these data. There is no benchmark response rate that will validate the quality of a survey. Instead, surveyors should focus on designing well formulated surveys. A list of best practices from the American Association for Public Opinion Research can be found at www.aapor.org."⁴

Age, Sex & Race

Most respondents were between the ages of 60 and 80. Thirty-five (35%) percent were between the ages of 60 and 70. Twenty-eight (28%) percent were ages 71 through 80. Seventeen (17%) percent

⁴ Nathan Stephens, Legal Needs of Seniors, A Statistical Analysis Prepared for the State of Georgia, February 1, 2006

Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
 September 14, 2006

were 81 years or older. There were slightly more female respondents (44.2%) in the survey than males (40.1%).

Over seventy (70.7%) percent of respondents were white. Nearly twelve (11.5%) percent were black. It is interesting to note, according to the State of Georgia State Plan on Aging FY 2004-2007⁵, migration patterns have significantly changed the racial composition of Georgia. The low income minority population has become more culturally and ethnically diverse. Throughout most of the State's history, racial distinctions were limited to black and white. The Hispanic population now numbers over five (5%) percent of the State's population and the Asian population has doubled and represents two (2%) percent of the population. It will be interesting to see what impact this will have on the ethnic response rate in future surveys.

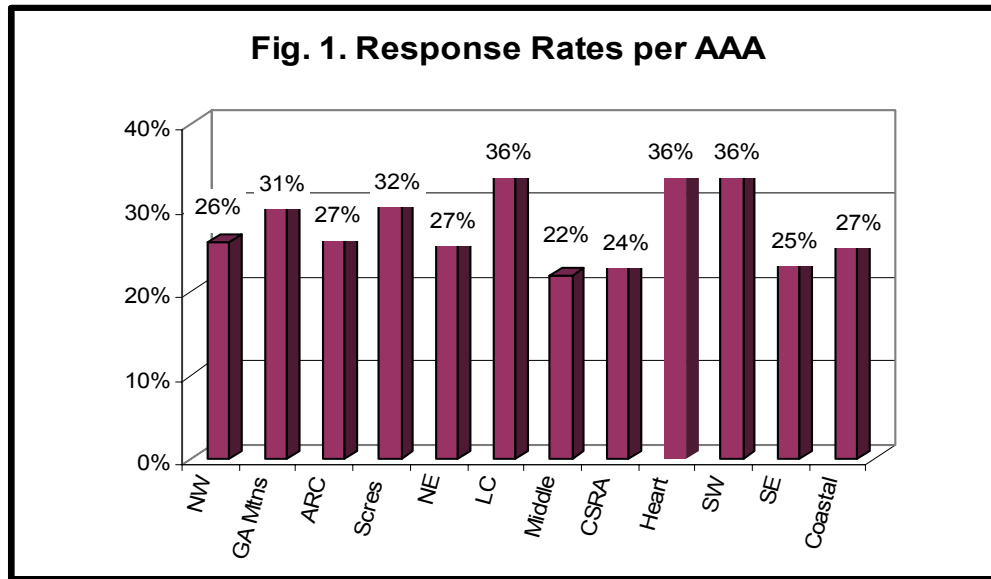
Where Seniors Live

All 12 of Georgia's Area Agencies on Aging (AAA) are represented in this study. Three hundred seventy three (373) sampled seniors were located in the Atlanta region (the highest populated area). The total response for this area numbered one hundred (100) with a response rate of twenty-seven (27%) percent. Table 1 depicts the total sampled and responses per region. See Fig. 1 for the response rate for each AAA.

Table 1: Responses per Region		
Region AAA	Total Sampled N=1,596	Response Number
Atlanta Region	373	100
GA. Mountains	160	49
SW Georgia	132	47
Heart of Georgia	121	43
Lower Chattahoochee	104	37
NW Georgia	131	34
SE Georgia	120	30
So. Crescent	92	26
CSRA	106	25
Coastal	93	25
NE Georgia	82	25
Middle Georgia	82	18

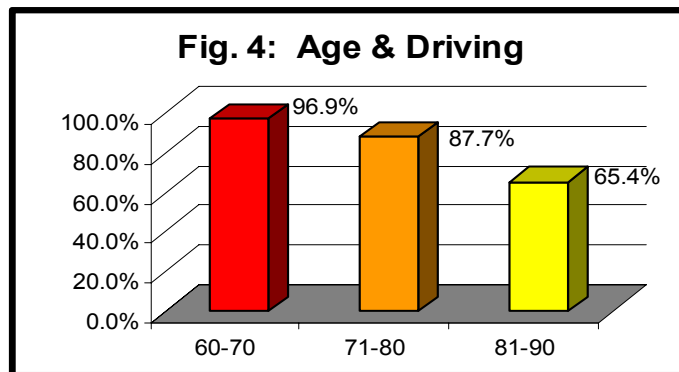
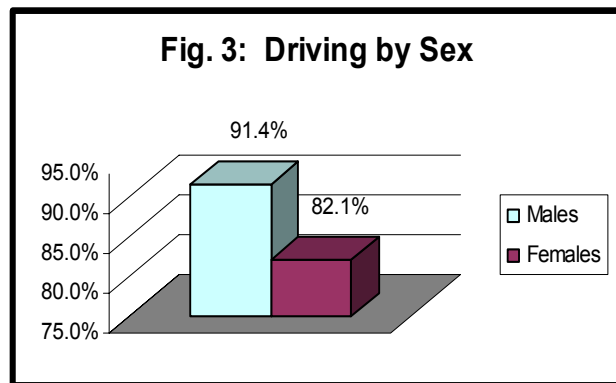
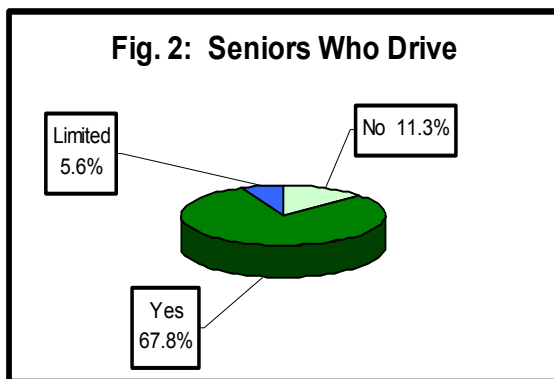
⁵ State of Georgia, State Plan on Aging FY 2004-2007, Section III Demographic Profile, pages 21-22

**Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
September 14, 2006**



Driving⁶

The majority of seniors (73%) still drive. Females (82%) are less likely than males (91%) to drive. Older seniors, 81-90 years old drive less than younger seniors.



⁶ Although driving was not considered a legal problem, transportation concerns are a significant issue for many seniors and can be considered a barrier to obtaining legal services and influence the decision to obtain those services.

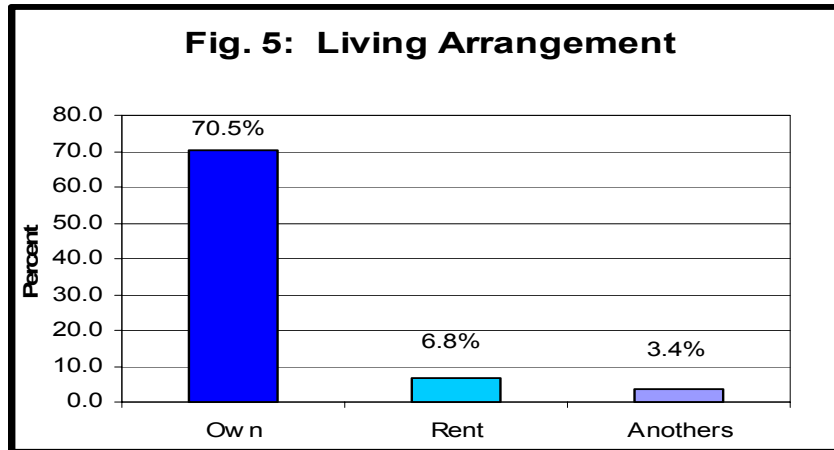
Elderly Legal Assistance Program

Report on the Legal Needs of Seniors in Georgia

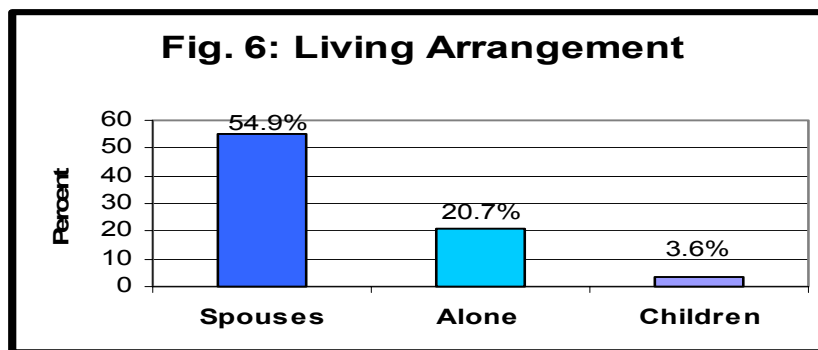
September 14, 2006

Living Arrangements

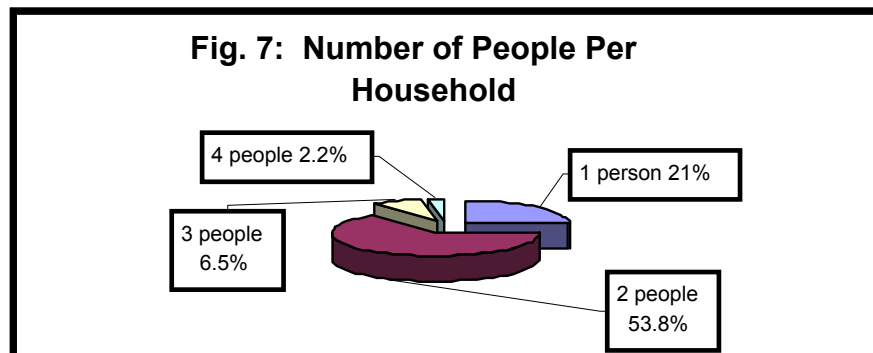
Most seniors (70.5%) live in their own homes. Only a few (6.8%) rent or live in another's home (3.4%).



The majority (54.9%) of seniors stated they live with their spouse. Over twenty (20.7%) percent of seniors stated they live alone, and fewer seniors (3.6%) reported living with their children. Less than two (1.4%) percent live with extended family.



Twenty-one (21%) percent of seniors reported living in a one-person household. Fifty-four (53.8%) percent live in a household with two people. Seven (7%) percent live in a three person household and two (2%) percent live in a four-person or larger household.



Elderly Legal Assistance Program

Report on the Legal Needs of Seniors in Georgia

September 14, 2006

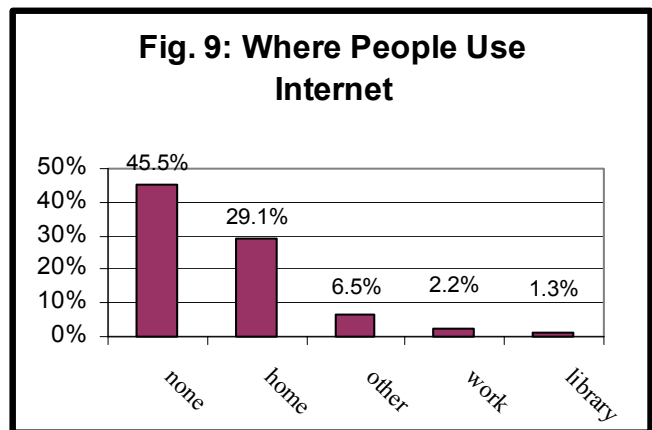
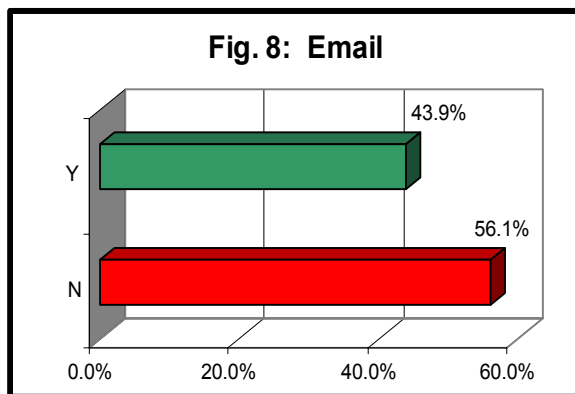
Income

The U. S. Census Bureau 2005 Poverty Threshold for people under age 65 living alone with no children under 18 years old is \$9,827.⁷ The majority of seniors in the survey (52%) reported income above \$19,350 and the second highest percent, twenty-one (21%) percent self reported incomes between \$12,830 and \$19,350.

The data indicates that a single senior responding to this survey, whether under 65 or aged 65 or over, is not living at or below the poverty level. Fifty-nine (58.5%) of respondents reported living with a spouse or children. However since most people in the highest income ranges, \$19,351 or above, reported living in at least a two person household, it is likely that those who are living at or below the poverty level are a minority of those participating in this survey. For those not living alone, the age and income of other household members was not collected. Therefore with the exception of those single person households, it was not possible to extrapolate from the data collected how many households responding to the survey were at poverty, 135-150% of poverty, or 185-200% of poverty.

Email & Internet Access⁸

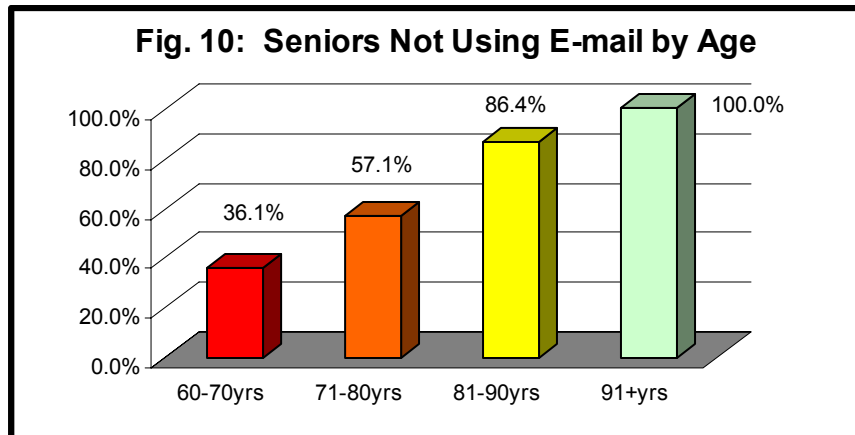
A large number of seniors, forty-four (43.9%) percent, have e-mail. Fifty-six (56.1%) percent of seniors do not use e-mail. Older seniors 91 and older are not using e-mail. Sixty-four (63.9%) percent of seniors 60-70 are using internet. Twenty-nine (29%) percent of respondents use the internet at home. The category reported as “other” includes the following combined areas where people use the internet: Home/library (0.5%); home/senior center (0.2%); home/work (5.2%); home/work/library (0.2%); senior center (0.2%); work/library (0.2%).



⁷U.S. Census Bureau, Poverty Thresholds 2004, www.census.gov

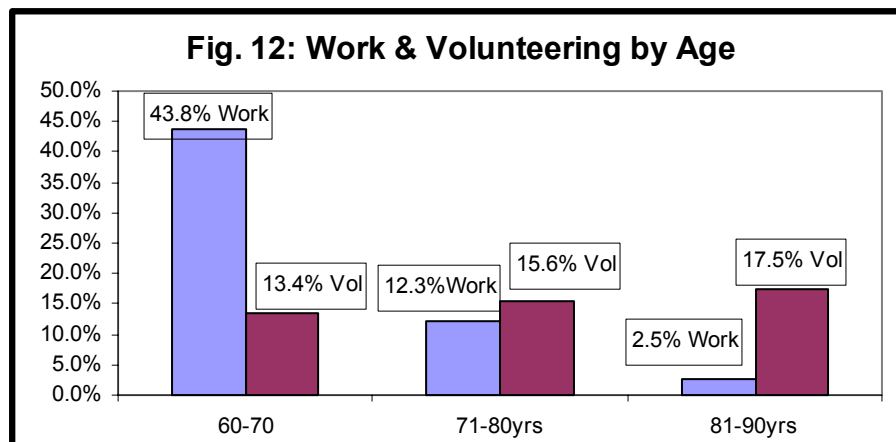
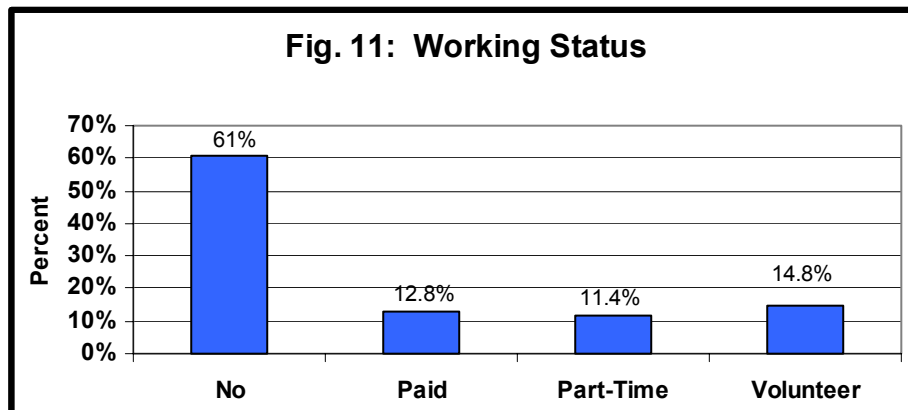
⁸ The number of seniors using e-mail and internet can be related to the incidence of consumer internet scams and easier access to legal services.

**Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
September 14, 2006**

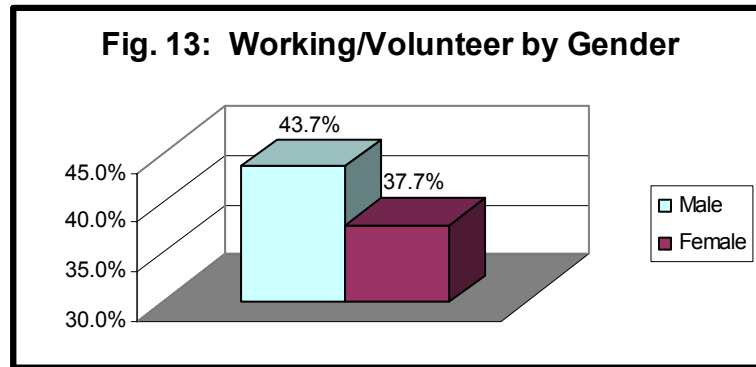


Working

As expected, the majority of seniors (61%) don't work. Thirty-nine (38.95%) percent remain active by working part time or full time and volunteering. Younger seniors still work full time. Males (43%) work and/or volunteer more than females (37%).



Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
 September 14, 2006



B. Reported Legal Problems

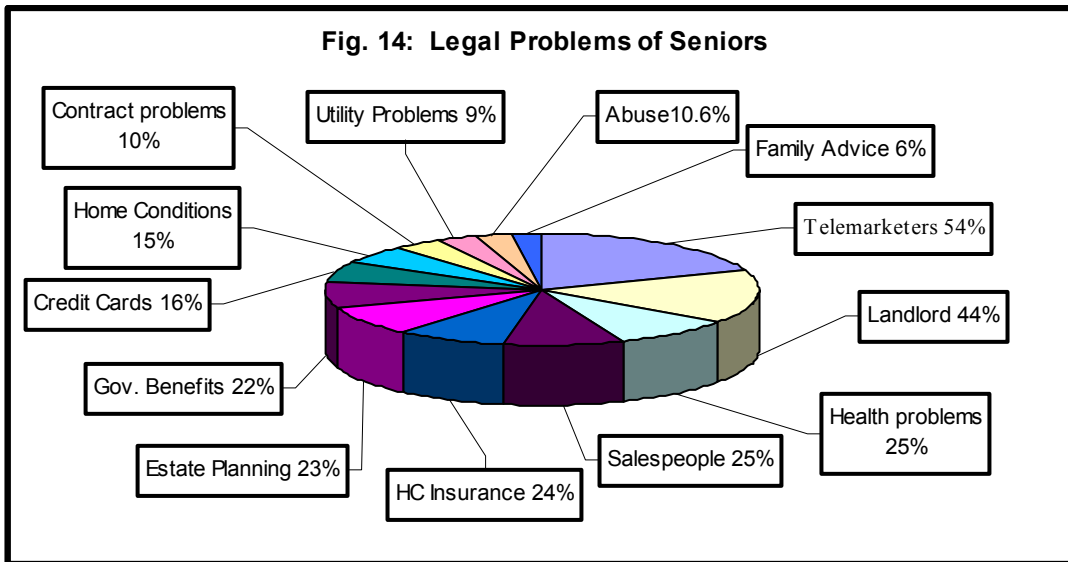
Overall Legal Problems⁹

The survey addresses several areas of need such as: health insurance, government benefits, housing problems, and consumer issues, family problems, abuse issues, estate planning and others. Georgia respondents experienced a wide range of legal needs. The chart below details the percentage of seniors who reported particular legal problems. The top legal problems reported at greater than 20% were: Telemarketers (54%), Landlord (44%), and Health issues (25%), Salespeople (25%), Health Care Insurance (24%), Estate Planning (23%) and Government Benefits (22%).

Problems	Percentage
Telemarketers	53.98%
Landlord	44.11%
Suffered from Health Problems (Indicators of Abuse)	25.38%
Salespeople	25.05%
Health Care Insurance	23.53%
Estate and Advanced Planning	22.97%
Government Benefits	21.68%
Credit Cards	16.27%
Conditions in the Home	15.03%
Contract Problems	10.42%
Abuse	10.60%
Utility Problems	9.37%
Family Advice	5.54%

⁹ Respondents were encouraged to mark multiple answers within a question; each portion of the question was viewed individually. For multiple response questions, the total of all responses marked for the question is the denominator. Responses were taken as a percentage and graphed. Data will not total 100% because some surveys were altered, unfinished or not answered when returned.

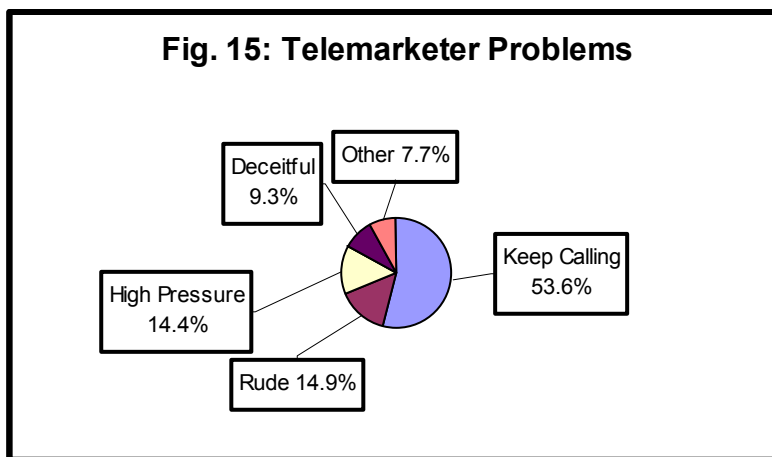
Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
 September 14, 2006



Telemarketers

The data indicates no relationship between sex, income, region and age to problems with telemarketers. Fifty-four (53.6%) reported that telemarketers keep calling. Fifteen (14.9%) percent stated telemarketers are rude, fourteen (14.4%) percent use high pressure tactics and nine (9.3%) percent are deceitful. Comments include:

- “I hang up” on sales people with high-pressure tactics”.
- “Constant calls”
- “Problem with them calling, it’s a recording”.
- “Telling you are a winner but asking for a fee to pay for it”.



Landlord Problems

Forty-four (44%) percent of responding elderly reported a particular problem with their landlord. Forty-two (41.8%) responded not applicable. Problems identified were related to disputes about rent, (0.3%) and threatened eviction (0.6%) and other types of problems (2%).

Elderly Legal Assistance Program

Report on the Legal Needs of Seniors in Georgia

September 14, 2006

- the landlord “failed to complete promised renovations.”
- the “landlord is not fixing problems.”
- the landlord “will not do simple upkeep such as painting & putting window screens in”.

Suffering from Health Problems (Indicative of Possible Abuse)

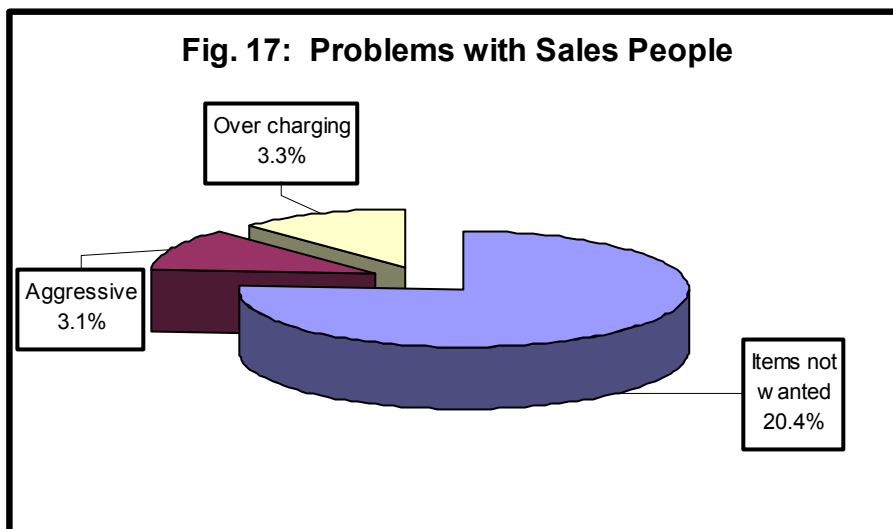
A series of questions were asked about health and care issues because they can sometimes reveal a pattern or provide leads to abuse, neglect or exploitation. There was no relationship between age, sex, income and insurance coverage in these responses. Some reported problems were indeed strictly health related, such as Cancer, Diabetes, Arthritis and Parkinson disease. Other reported issues identified were dehydration (3.7%), sudden weight loss (3.7%) and unusual physical injury (3.7%). Depression was most highly reported at seven (7.0%) percent. Anxiety and lost or stolen items were reported at up to five (4.4 – 4.6%) percent. Two (2.0%) percent of respondents reported episodes of wrong or missed medications and over two (2.4%) percent reported lack of medical care. Another 1.2% listed unnecessary medical therapy. While these are not definitive, it is important for providers of legal assistance to become familiar with certain patterns of health problems, as they may be signs and symptoms of abuse, neglect or exploitation in this population, even if that abuse is not reported.

Salespeople

The data indicates no relationship between sex, income, region and age to problems with salespersons. Over twenty (20.4%) percent of respondents stated salespeople attempt to sell them items they don’t want. Others stated aggressive door to door tactics (3.1%), overcharging (3.3%) and other problems (1.7%). Comments included:

“I see so many elderly-say in their 80’s & 90’s being taken advantage of by so-called business people....”

“I feel very disturbed that the roofing company does not honor their word. I understand I’ve paid for a very good shingle by others but I have no proof they put that particular shingle on”.



Elderly Legal Assistance Program

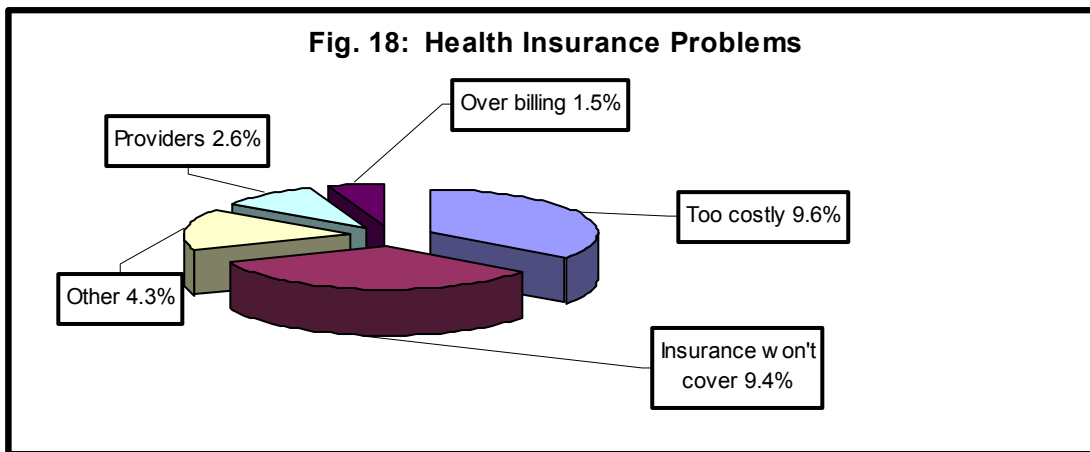
Report on the Legal Needs of Seniors in Georgia

September 14, 2006

Health Care Insurance and comments

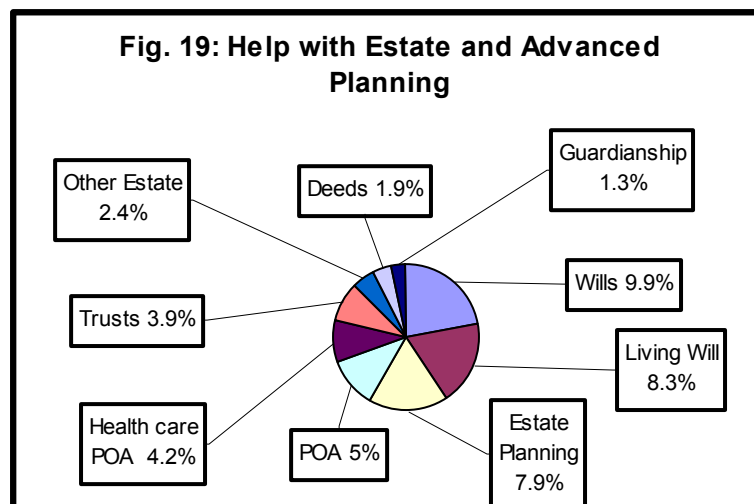
Nearly ten (9.6%) percent of respondents said health care was too costly and insurance did not cover the costs (9.4%). A smaller percentage (2.6%) reported a lack of covered providers and over-billing (1.5%). Four (4.3%) percent indicated other health care insurance problems.

“My husband had surgery three times for a ruptured colon and even though we had a private insurance for 12 yrs & more than \$35,000 in premiums, it paid less than \$11,000. The insurance head person could not or would not help us”.



Estate and Advanced Planning

Ten (9.9%) of respondents stated they needed help in making or changing a Will. Eight (8.3%) needed help with Living Wills and (7.9%) needed help with Estate Planning. Others needed help with Power of Attorney (5%) issues, establishing Health care Power of Attorney (4.2%), setting up Trusts (3.9%), other estate issues (2.4%), Deeding property (1.9%) and Guardianship (1.3%).



Elderly Legal Assistance Program

Report on the Legal Needs of Seniors in Georgia

September 14, 2006

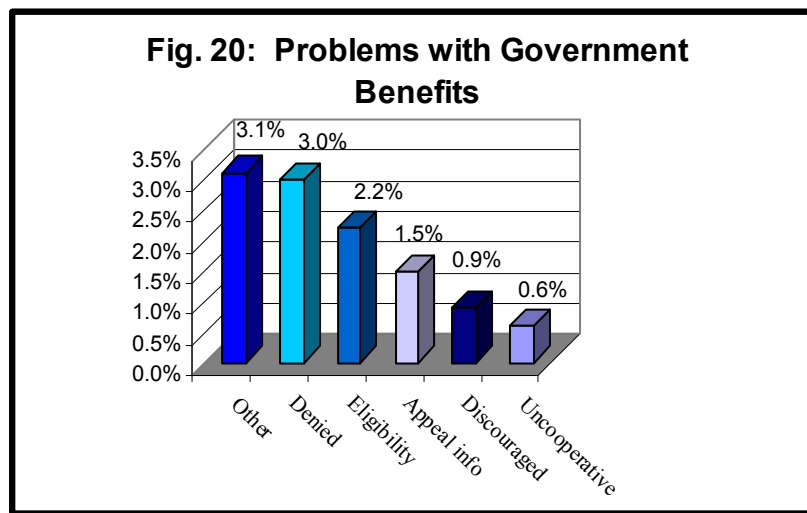
Government Benefits

Respondents reported numerous problems with government benefits. Having benefits denied and other reasons were reported at 3.0%. Eligibility for benefits was reported at 2.2%. Some comments included:

“Coordination of benefits is confusing”.

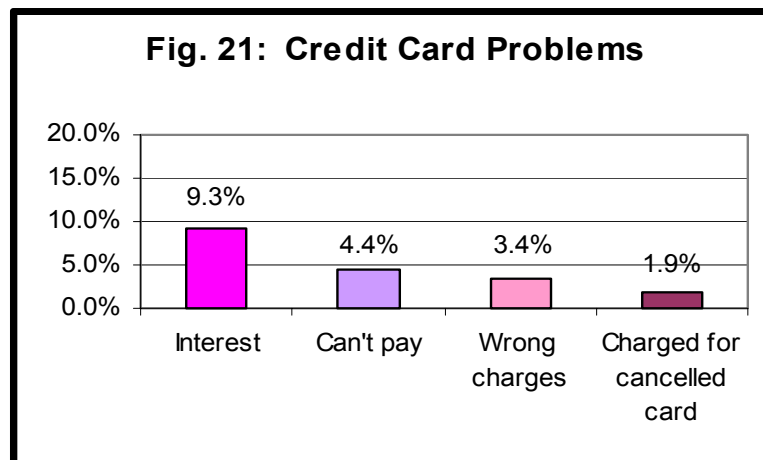
“With all the different plans & options of health insurance & prescriptions, it’s hard for seniors to figure out what plans they need”.

My “spouse and I are concerned about the prescription drug benefits for seniors”



Credit Cards

Some seniors (26) stated they do not keep or use credit cards. Of those who used credit cards, high interest rates were a problem identified by nearly 10%. Four (4.4%) percent report an inability to pay the credit card bill. Some (3.4%) reported incorrect charges and two (1.9%) percent were charged for a cancelled card.



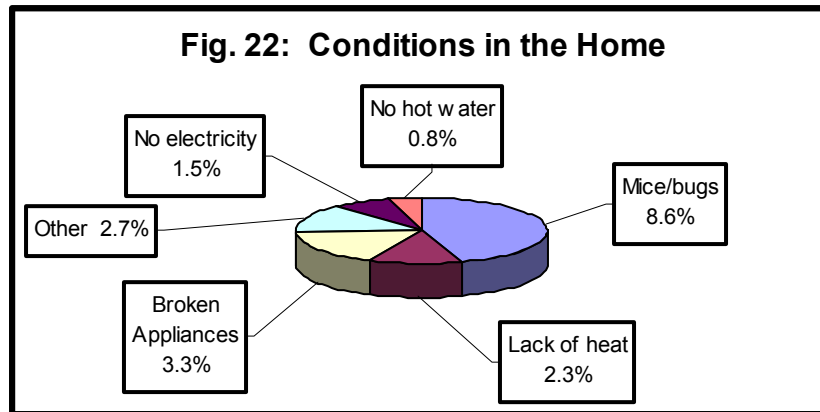
Elderly Legal Assistance Program

Report on the Legal Needs of Seniors in Georgia

September 14, 2006

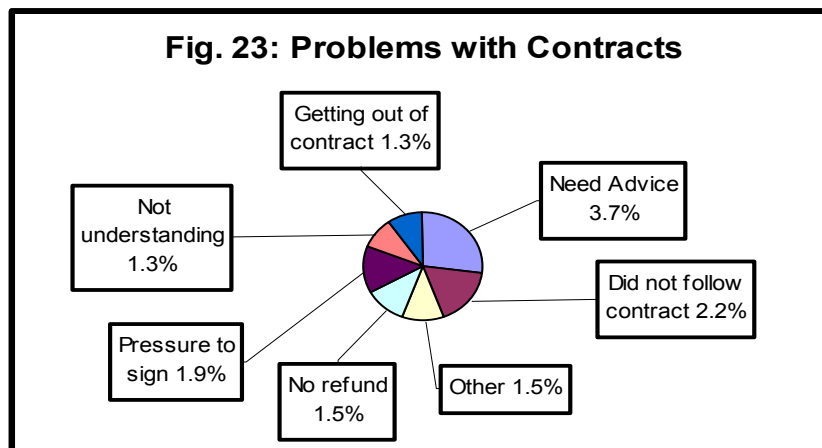
Conditions in the Home

Mice and bug infestation (8.6%) was identified by respondents as a problem with conditions in the home. Other problems include broken appliances (3.3%), lack of heat (2.3%), no electricity (1.5%), and no hot water (0.8%).



Contracts

Respondents needed advice with contracts (3.7%). Two (2.2%) percent state the contract was not followed. A few (1.5%) had problems getting a refund. Two (1.9%) percent stated they were pressured to sign a contract.

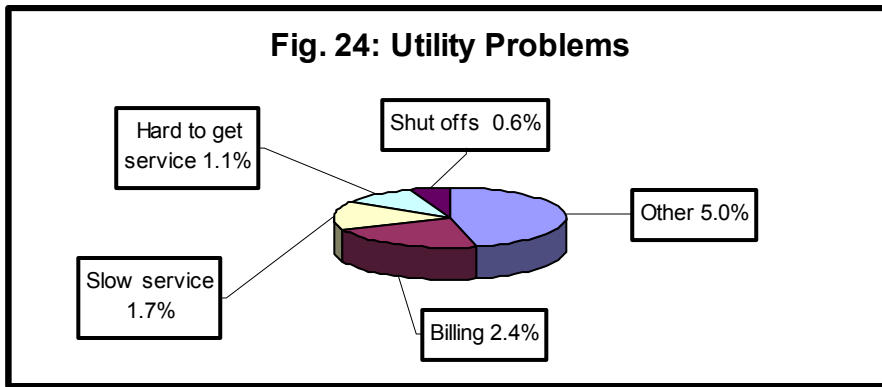


Utility Problems

Most utility problems were not identified. Problems identified as “other” were noted at five (5%) percent. Specific problems identified were, disputes over billing (2.4%), very slow service (1.7%), service hard to get (1.1%) and shut offs (0.6%). “Other” comments include:

- 10 people mentioned “too high, costly, expensive and increases”.
- “Excessive add on fees”.
- “Power goes off too often”.
- “Low water pressure”.
- “Propane gas too high, power too expensive”.

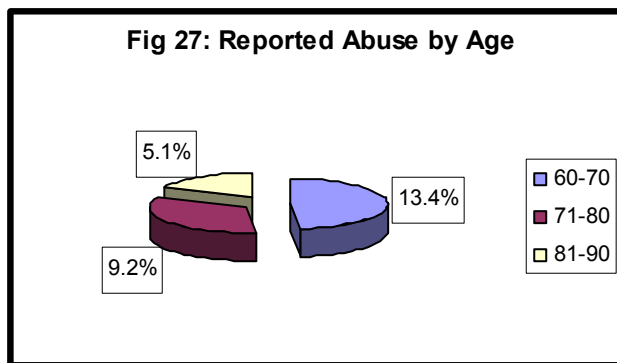
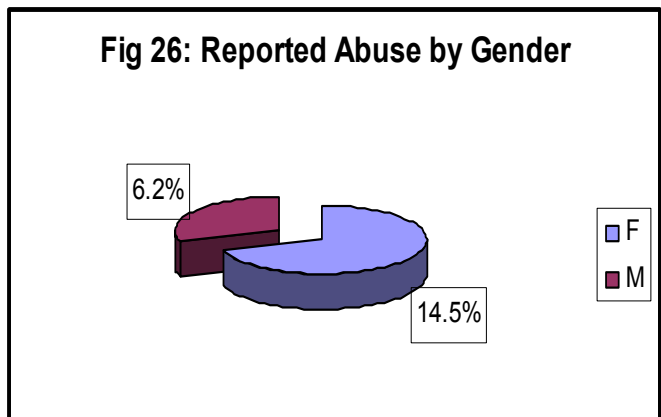
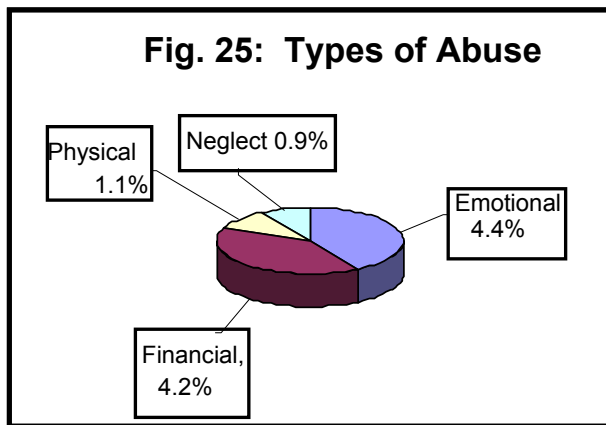
**Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
September 14, 2006**



Abuse¹⁰

Eleven (10.6%) percent of respondents state some degree of physical, emotional, financial abuse and neglect. There was evidence that women are abused more than men. There is evidence that younger are abused more than older. The data indicates that seventy (70%) percent of those abused did not get help. There was no relationship between sex, age and income to getting help. Comments related to not getting help included:

- “Don’t know who to contact”.
- “Wish I knew”.
- “Like millions, we take it”.



¹⁰ Of the 452 responses to this question 48 reported abuse. The reported abuse in this survey should in no way be interpreted as any definitive incidence of abuse statewide.

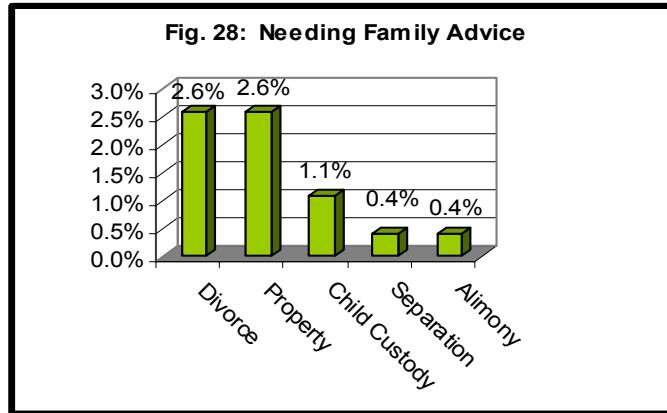
Elderly Legal Assistance Program

Report on the Legal Needs of Seniors in Georgia

September 14, 2006

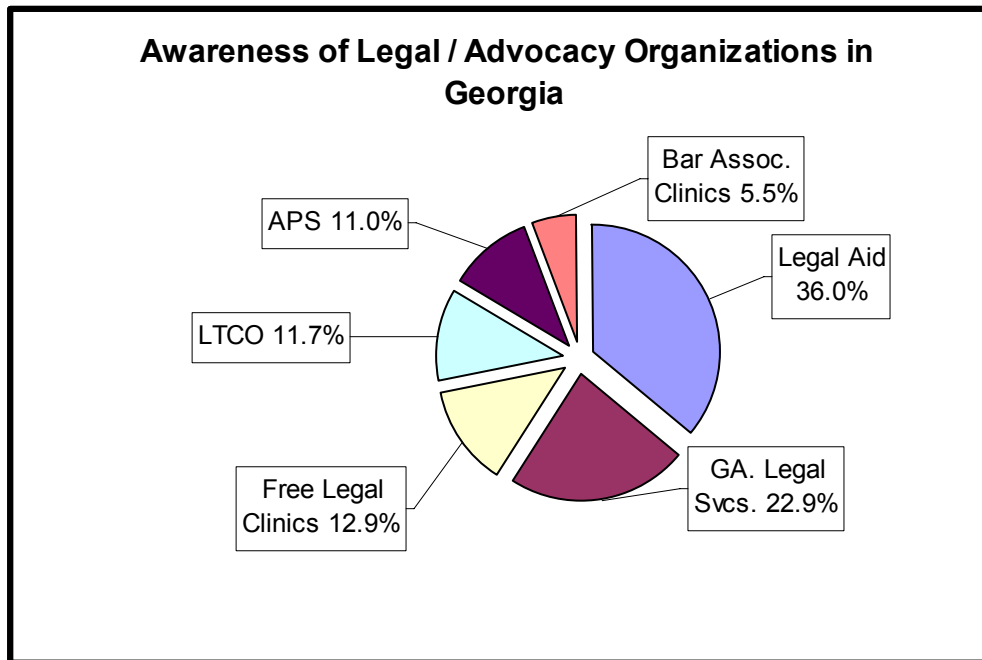
Needing Family Advice

When asked “have you needed advice”, responses included a need for advice about divorce (2.6%), division of property (2.6%) and child or grandchild custody (1.1%).



Awareness of Existing Organizations

Seniors were asked to indicate legal services organizations they were aware of. Seventy-eight (78.9%) percent of seniors have heard of at least one service organization.



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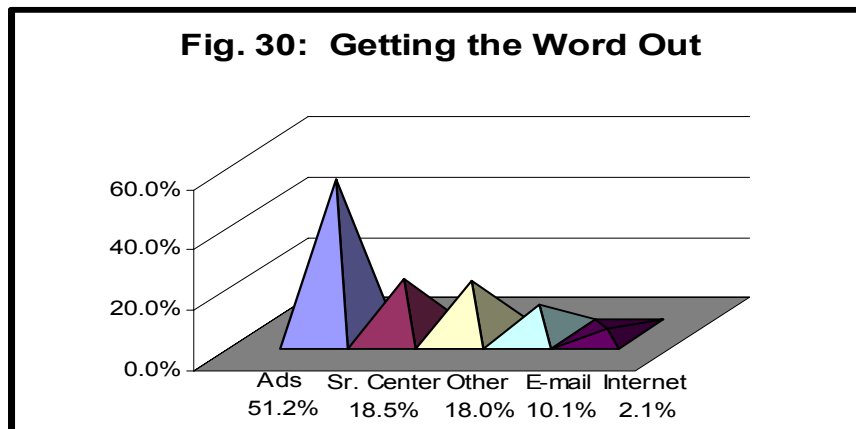
Report on the Legal Needs of Seniors in Georgia

September 14, 2006

Getting the Word Out

Seniors were asked their opinion on the best way to let seniors know about a legal service. Advertisement was the number one response (51%). The response for Senior Center was 18.5%. "Other" ways was 18%. Also identified was e-mail (10.1%) and internet (2.1%). Some comments include:

- "Senior Groups"
- "Personal Lawyer"
- "List in phone book under State of Georgia"
- "Church or church friends"



Helpfulness of lawyer's advice and barriers to use of services

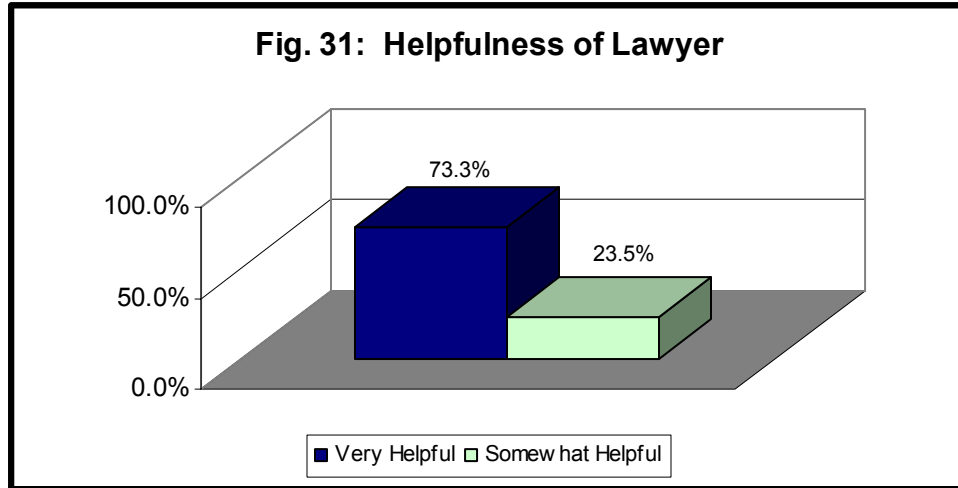
When asked if respondents had received help from a lawyer in the last 10 years, fifty-seven (57.3%) percent stated yes. Lawyers charged their normal fees seventy-one (70.9%) percent of the time. Free service was provided sixteen (15.9%) percent of the time and fees were reduced nine (8.8%) percent of the time.

Those responding stated the information or advice received was very helpful seventy-three (73.3%) percent of the time and somewhat helpful twenty-four (23.5%) percent of the time. Respondents identified several ways they would get legal help in the future. Forty (39.9%) percent would use a lawyer they know. Twenty-three (22.5%) percent stated they would get a referral from family or friends. Twelve (12.0%) percent would call Georgia Legal Services. Seven (7.1%) percent stated they would find a free legal clinic. Comments were made that lawyers are too expensive and too far away. Several comments were made that indicate mistrust in the legal system.

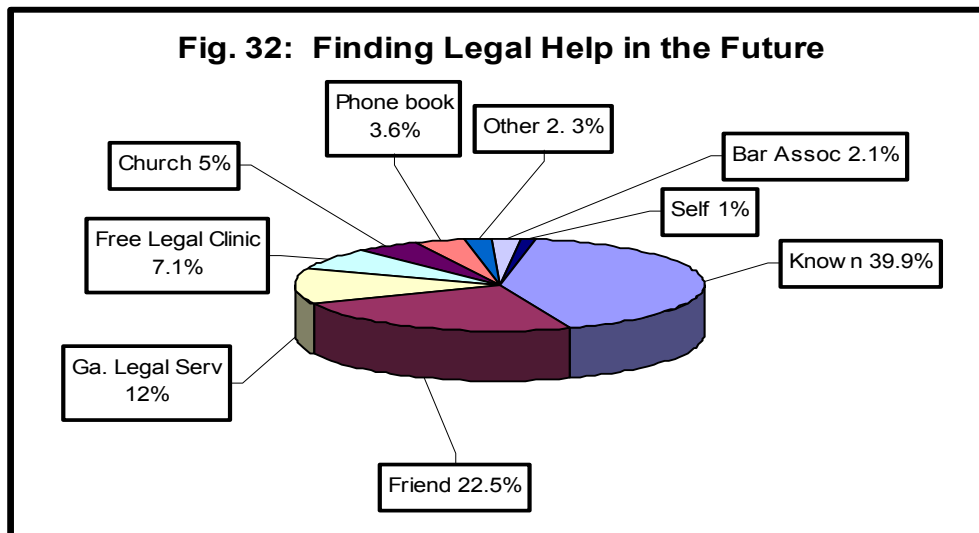
- "Lawyers take advantage of people".
- "Most seniors feel that lawyers treat them like children. They do not know the law and are embarrassed to talk with lawyers. Many lawyers are not interested in working with seniors".
- "The most inexpensive I found in Roswell, which is near me, was \$175.00 per hour for legal advice & \$300.00 for each Will".

**Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
September 14, 2006**

“I have been fortunate not to need legal services except at loan (home) closings. However I certainly realize the necessity of helpful and reasonable legal services being available for those needy seniors”.



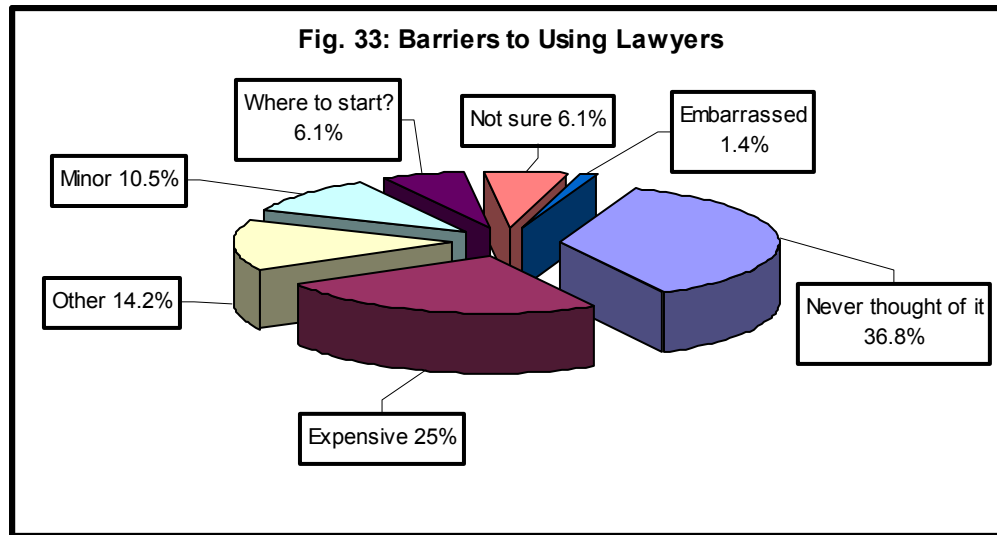
Future Legal Help



Barriers

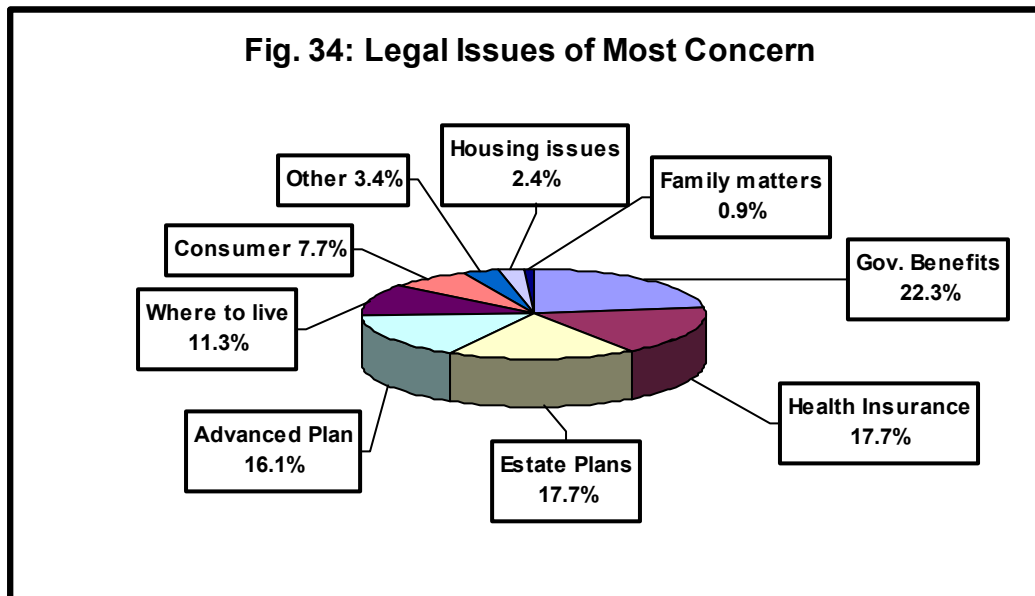
Thirty-seven (36.8%) percent of respondents said they never thought of using a lawyer. Twenty-five (25%) percent said expense was a barrier to using legal services. Some, (10.5%) thought the issue was too minor to use a lawyer. Others didn't know where to start (6.1%). Six (6.1%) percent were not sure they had a legal problem. A few (1.4%) were too embarrassed to use a lawyer.

Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
September 14, 2006



Legal issues of most concern

The top legal issues of concern to seniors were identified as government benefits (22.3%), health insurance and estate planning (17.7%). Advanced planning (16.1%) was also identified and where to live was a concern to eleven (11.3%) percent of seniors.



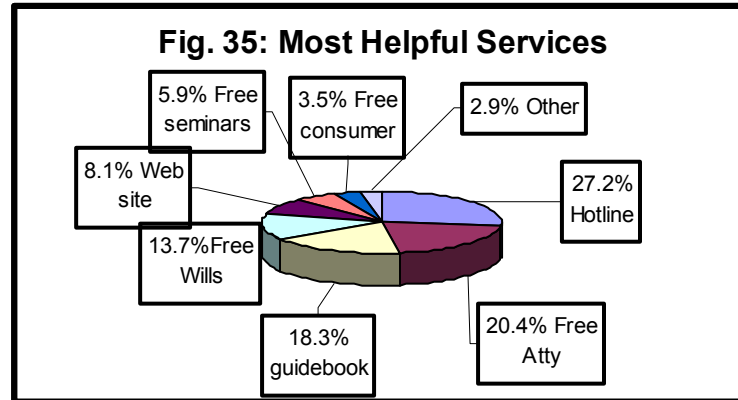
Elderly Legal Assistance Program

Report on the Legal Needs of Seniors in Georgia

September 14, 2006

Most Helpful Services

Most helpful services include: a hotline (27.2%), low cost/free attorneys (20.4%), a guidebook (18.3%) and free Wills and Estate Planning services (13.7%).



IV. Key Recommendations and Conclusions

This report provides an overview of self reported legal needs of Georgia's senior population. An investigation of services currently provided by the Division of Aging Services Elderly Legal Assistance Program (ELAP) reveals that Georgia is already on the cutting edge of meeting the legal needs of seniors. However, more needs to be done.

Georgia's ELAP provides legal assistance in non-criminal matters such as accessing health care, debt collection, housing, consumer fraud, Medicare, Medicaid, Social Security, elder abuse, neglect and exploitation, and advance directives such as; living wills, durable powers of attorney for health care and other services to individuals 60 years of age and older in every county in the state. The review presented here focuses on key issues regarding elderly legal assistance needs. Although this study approached legal assistance from the viewpoint of Georgia, the challenges that older adults face are universal. The suggested recommendations are feasible and allow for implementing approaches that could later be evaluated and benchmarked. Recommendations include consumer education, legal community education, getting the word out to seniors about available services and how to access services and a recommendation for increased legislative funding. In addition there is a need for future assessments and action plans to enhance and improve elderly legal assistance programs.

1. Focus on the following legal issues is recommended:

- a. Consumer Education – More needs to be done to prevent abuse by telemarketers and salespersons. Seniors need more education on consumer law and how to get rid of unwanted telemarketers. Educate seniors in the use of answering machines, caller ID and the Federal Trade Commission services.
- b. Landlord and Tenant – More education is needed about consumer rights to equip seniors on how to handle landlord-tenant problems effectively.

Elderly Legal Assistance Program
Report on the Legal Needs of Seniors in Georgia
September 14, 2006

- c. Legal System Education – Education of lawyers and the legal system is needed to remove barriers to obtaining legal services. A conscious effort needs to be made to improve the perception that lawyers can not be trusted.
 - d. Health Insurance – More advocacy and legislation is needed to lower the cost of medical care to seniors.
 - e. Medicare prescription drug plans - Georgia’s seniors need more education to understand the new Medicare law and how to determine which Prescription Drug Plan is best for them.
 - f. Estate and Advance Planning – More affordable attorneys are needed to help with estate planning needs, especially with creating wills and living wills.
2. Greater outreach and awareness of current services offered by the ELAP is needed. Many seniors are unaware of legal services available to them such as the legal hotline, and other services offered by the AAA and other legal service providers.
 3. Legislative initiatives by the Georgia Council on Aging (GCOA), the Division of Aging Services (DAS) and the Area Agencies on Aging (AAA) are needed to provide advocacy for increased and ongoing funding for the success of legal services.
 4. Repeat survey assessments in Georgia to provide benchmark data for improving services.
 5. More advocacy is needed for national assessments of legal services to provide benchmarking capabilities for other States.