

Meeting the Legal Needs of Older People in Wisconsin

**A Summary of Findings from the
Legal Needs Assessment**

**Wisconsin Department of Health Services
Bureau of Aging and Disability Resources
Office on Aging**

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Executive summary

In 2017, the Wisconsin Department of Health Services (DHS) completed an assessment to evaluate the legal needs of older adults in Wisconsin. Eleven-hundred adults aged 60 and older completed a mail survey prepared by the University of Wisconsin Survey Center (UWSC), and thirty participants completed a phone interview. Results indicated that adults are more likely to have completed advanced planning documents the older they are. Most participants did not report any legal problems, but the most reported problem was with private or employer insurance, except in Milwaukee County, wherein the most common problems were with public benefits. Lower-income older adults were more likely than those with higher incomes to have legal problems. Most older adults reported having access to cell phones; cell phone usage and internet access sharply declined in favor of landline phones for the oldest of participants. Most people who sought help with a legal problem found an attorney via referral, though low-income older adults were more likely to have found their attorney through an advertisement. Wisconsin legal assistance providers could likely reach lower-income older adults through a print and virtual ad campaign.

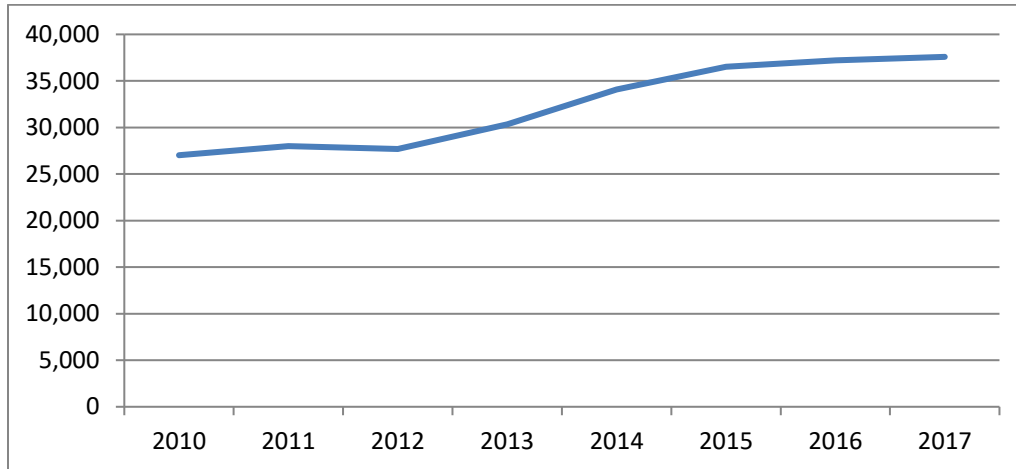
Introduction

The Older Americans Act (OAA) requires states to provide legal assistance to people aged 60 and older in the greatest social and economic need, and give priority to legal assistance related to income, health care, long-term care, nutrition, housing, utilities, protective services, defense of guardianship, abuse, neglect, and age discrimination. Federal III-B supportive services funding is designated for this purpose.

In Wisconsin, many older adults gain access to legal assistance through a referral from the Elder Benefit Specialist (EBS) program, in which community-based lay advocates provide counseling and advocacy with training and legal backup from regionally contracted attorneys. First established as a seven-county pilot program in 1977, the program expanded statewide in 1983 with the approval of statutory funding to supplement OAA funds. In 2018, the EBS program's network consisted of 96 benefit specialists and seven attorneys to serve older people in all of Wisconsin's 72 counties and 11 tribes. In 2017, the EBS program served over 37,500 people, helping them access an estimated \$189 million in benefits. The program provided over 57,000 hours of benefits counseling and assistance during this period. Three-quarters of EBS cases involved health insurance benefits such as Medicare and Medicaid. Eleven percent of cases involved income benefits such as Social Security and FoodShare, Wisconsin's supplemental nutrition assistance program. Other case issues included housing and utility issues, community services and supports, and consumer debt.

The EBS program model and its funding levels have changed little during its 40-year history. However, Wisconsin has experienced significant changes in population demographics, technology, systems, and services during that same period.

Figure 1: Number of unduplicated clients served by the EBS program



As illustrated in Figure 1, the demand for EBS services has increased in recent years, both in actual numbers served and in relation to the overall population of older adults. Between 2010 and 2016, there was a 38% increase in the number of people served by the program. In 2010, the EBS program served 27,022 people, representing about 2.5% of the state's 60+ population. In 2016, the program served 37,209 people, representing about 2.8% of the state's 60+ population. The EBS program serves many people aged 60–69 who require help accessing health benefits before, during, and after retirement, as well as people in need of legal assistance. As a result, the “baby boom” and the 2008–09 recession had a strong effect on program caseloads. During this period, the number of EBS workers remained level or slightly decreased. Due to budget constraints, program resources are increasingly stretched thin.

In 2016, Wisconsin was one of two states to receive a Model Approaches to Statewide Legal Assistance Systems (MASLAS) Phase One demonstration grant award from the U.S. Administration for Community Living. The grant provided the Wisconsin Department of Health Services (DHS) with \$100,000 per year for a period of three years, from August 1, 2016, to July 31, 2019. MASLAS Phase One funding is designed to help states expand and improve the capacity of their legal service delivery networks to effectively respond to priority legal issues impacting older adults. Grantees work to develop statewide legal service delivery systems that coordinate the efforts of senior legal helplines, pro bono attorneys, law school clinics, self-help sites, and OAA funded legal service providers to ensure maximum impact from limited resources. The target populations are underserved older adults, with particular emphasis on low-income, minority, rural, homebound, Native

American, and limited-English-speaking people. The grant provided a unique opportunity to examine and update Wisconsin's legal assistance model in response to changing needs and increased demand. During the first phase of the MASLAS project, DHS assessed the current legal assistance needs of older people in their state and analyzed Wisconsin's current systems capacity to meet those needs. DHS contracted with the University of Wisconsin Survey Center (UWSC) to undertake a legal needs assessment, gathering information from citizens statewide by means of a preliminary mail survey and follow-up telephone interviews with select survey respondents. A stakeholder workgroup, composed of representatives from diverse aging and legal service provider organizations, assisted with the development of content and the analysis of our systems capacity. The results of the needs assessment and systems capacity analysis were subsequently used to identify priority areas for systems development and enhancement, with consideration given to:

- Adjustments to the EBS program's structure and scope.
- Expansion of partnerships between the EBS program and low-cost legal assistance providers such as Legal Services Corporation (LSC) providers, law school clinics, and the State Bar of Wisconsin pro bono services program.
- Development of outreach materials and techniques to increase awareness of the EBS program.
- Regional variation in needs related to population density and the proximity of other legal assistance resources.
- Generational and age-related differences that affect how individuals prefer to access services and the demand for help with certain types of problems.
- Income-related differences, including availability of services from LSC providers and other low-income assistance programs, as well as access to technology.

Stakeholders asked:

- Are people in need aware of our existing services and programs?
- Are those in need able to access our existing services and programs?
- Are there unmet needs or gaps in our existing service system?
- Is there adequate demand to justify establishing a senior legal helpline or an online program that would supplement or improve access to our existing programs and services?
- What are older adults' needs and preferences with regard to various new communications technology?
- Are there significant regional differences in legal needs and system capacity?

This report summarizes the findings of Wisconsin's research and describes subsequent efforts to apply these findings toward strengthening and enhancing our state's capacity to meet the legal assistance needs of older adults.

Study methodology

Mail survey

To gather information about the legal needs of older people across the state, DHS contracted with the University of Wisconsin Survey Center (UWSC) to conduct a mail survey. A mail survey instrument was drafted by the legal assistance developer (LAD) at DHS, with input from a stakeholder workgroup.

The survey was four pages long and consisted of 19 items. Survey questions were designed to gather information about the problems and issues facing older people; their familiarity with and usage of legal assistance and other community programs and services; and their access to technology such as telephones, mobile phones, and computers.

The survey was formatted, printed, and administered by the UWSC. It was designed to be easily read and completed so as to maximize participation by vulnerable older citizens who might have low vision or limited English proficiency. It was distributed to a random sample of 6,000 Wisconsin households, with oversampling in low-income census tracts in Milwaukee County and Metro counties. A first copy of the survey was mailed to 6,000 households on April 20, 2017, and included a cover letter from DHS and a \$2 incentive. A reminder post card was mailed to all households three days after the survey was mailed. A second copy of the survey was mailed in mid-May 2017, to households who had not yet responded to the initial survey request. The survey was closed on June 26, 2017.

A total of 2,492 respondents completed the mail survey. Of these, 1,100 respondents (44%) were aged 60 or older. DHS analysis focused solely on responses from those aged 60 or older.

Weighting of mail survey responses: gender, age, geographic location

The mail survey responses were weighted to account for the sample design and adjusted for non-response. Post-stratification weights were applied to adjust the responses to the age and sex distributions of the five geographic sample frames: Milwaukee high income, Milwaukee low income, metro high income, metro low income, and non-metro counties. Detailed information about geographic categories and the weighting of responses is provided in Appendix A.

Adjusting for problems with the mail survey instrument design

Survey items with a list of multi-select options were formatted to require respondents to select “yes” or “no” for each option. Most respondents did not follow these directions. Instead, most respondents selected “Yes” for the choice(s) that described them and left all or some of the other choices unanswered. Based on this common response pattern, we interpret the failure to answer yes or no to mean “No.” We applied this interpretation uniformly across all survey items with multi-select options, including items 3, 5, 6, 7, 8, 9, 10, 12, 14, and 17, discussed below.

Telephone interviews

In order to gather more in-depth information about legal needs of vulnerable older adults, DHS contracted with UWSC to conduct qualitative interviews by telephone with a small group of select mail survey respondents. The interview participants were recruited based on their response to item 20 in the mail survey, which stated, “A small number of people who complete this questionnaire will be invited to participate in an additional 30-minute telephone interview. Eligible individuals who are invited and complete the interview will receive \$50.00 for doing so. Would you be interested in participating in a telephone interview? If so, please provide your name and the best phone number for contacting you.”

Out of 2,492 mail survey respondents, a total of 1,503 indicated interest in participating in an interview. Of these, 503 respondents were aged 60 or older. Prospective interviewees were selected to reflect an overall distribution roughly similar to Wisconsin’s population in terms of geographic location, gender, and age (within the population 60 and older). Additional selection criteria, designed to target the most vulnerable individuals in need of legal assistance, included:

- Demographic characteristics:
 - Identification with one or more racial and ethnic minority groups.
 - A household income lower than the median for Wisconsin householders aged 65 years and over, which was \$36,141 according to the U.S. Bureau of the Census, American Community Survey, 2011-15 Five-Year Estimates.
- Barriers or issues, including:
 - A lack of access to the internet.
 - Having sought help from the Long-Term Care Ombudsman program.
 - Not getting help from an attorney due to a) cost or b) not knowing how to find an attorney.
 - Having indicated multiple legal or benefits problems or issues.

Thirty telephone interviews were completed between July 27 and October 18, 2017. The interview length ranged from 5 to 44 minutes, with a mean length of 16.5 minutes. Relevant highlights from the interviews are included in the findings below. A detailed

summary of the interview findings, prepared by UWSC researchers, is included in Appendix C.

Findings

Our survey questions focused on three broad areas of inquiry: 1) problems and issues facing older people; 2) familiarity with and usage of services; and 3) access to technology. Problems and issues align with OAA priority areas: income, health care, long-term care, nutrition, housing, utilities, protective services, defense of guardianship, abuse, neglect, and age discrimination.

We attempted to identify both needs that are common across the entire state and how age, income level, and geographic location might impact respondents' needs.

Age: The people that may be served by OAA programs range from those who are 60 years old, often still employed and perhaps supporting college-age children, to those who are 100 years of age and older, who are more likely to require long-term care supports and services and may have adult children who are also older adults. During the broad expanse of “old age,” needs may evolve due to the increasing likelihood of health problems and need for long-term care, the decreasing likelihood of employment, and evolving responsibilities relative to children and other family members. Other age-related differences reflect generational trends in economic opportunity, military involvement, education, lifestyle choices, and preferences. For example, people employed from 1940–1970 are more likely to have a retirement pension through their employer; in more recent decades, employee pension benefits have been phased out and replaced by 401K or other individual retirement account options. The 2008 economic recession hit younger elders hard, as housing values plummeted and investment accounts were depleted. Examining legal needs according to age may help us amend our programs to meet the evolving needs of future generations of older people.

Income level: Since OAA legal assistance is not means-tested, our services can fill the gaps for older people with economic and social needs who do not qualify for other programs and services. People at or below 125% of the federal poverty level (FPL) may qualify for assistance from Legal Services Corporation programs. People over 125% FPL but below 200% FPL qualify for nutrition assistance (FoodShare), Medicaid, and other public programs; however, benefit programs often present complications. Those with incomes below the median income may be able to qualify for tax credits or housing assistance, but struggle to meet basic needs related to health care, groceries, etc. Examining legal needs according to income level helps us to see how to tailor our programs to coordinate with other low-income assistance resources and fill the gaps.

At the time of this study in 2016, for a household of one, 125% of the federal poverty level was \$14,850 per year and 200% of the federal poverty level was \$23,760 per year. Based on U.S. Census Bureau data, the median income level for a Wisconsin householder aged 65 or older was \$36,141.

Geographic location: Community resources and consumer needs vary considerably across Wisconsin, depending on region and population density. Our aging network is regional, based on area agencies on aging (AAA) that serve planning service areas (PSAs). We divided respondents into three groups based on geography: Milwaukee County, other metro, and non-metro, to provide recommendations that can be used by the AAAs in designing strategies tailored to regions they serve.

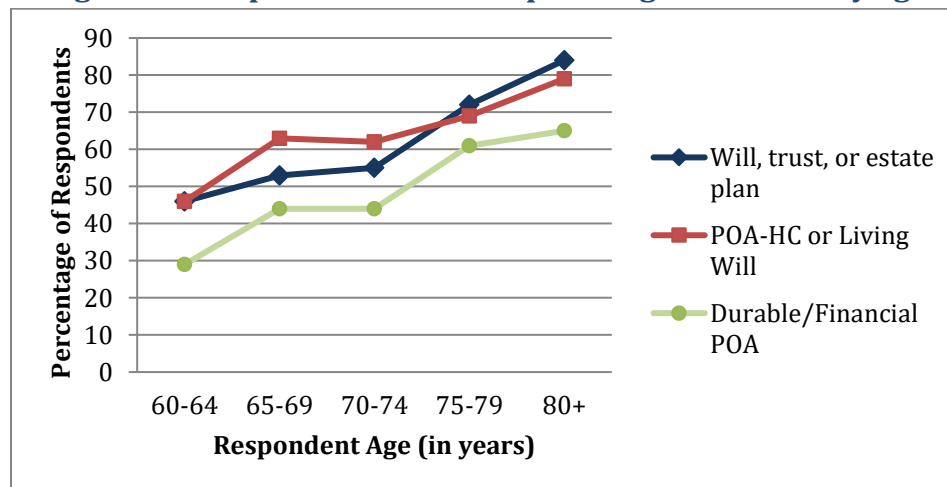
Problems and issues facing older people

In the mail survey, we asked questions designed to gauge the most common legal- and benefits-related issues faced by respondents. Because people may not recognize when an issue might benefit from legal assistance, we posed several questions to gauge the frequency of problems or issues without framing these as legal issues.

Advance planning

Survey item 3 asked, “Have you completed any of the following documents? Select all that apply.” Options included: a) will, trust, or estate plan; b) power of attorney for health care or living will; and c) durable or financial power of attorney.

Figure 2: Completion of advance planning documents by age



- **Statewide:** About half of all respondents aged 60 and older indicated they had completed advance planning documents. In general, respondents were more likely to have completed a will, trust, or estate plan or a power of attorney for health care (POA-HC) or living will than to have completed a durable or financial power of attorney (POA), regardless of age, income level, or geographic location.

- **Age:** Advanced age was the factor most closely associated with completion of advanced planning documents. There was a large jump in document completion rate among respondents aged 65–69 and another large jump among those aged 75–79. Among those aged 80 or older, 84% had completed a will, trust, or estate plan; 79% had completed a POA-HC or a living will; and 65% had completed a durable or financial POA.
- **Income level:** Lower income respondents were less likely than higher income people to have completed any advance planning documents. This was especially true for financial planning documents such as a will, trust, or estate plan, or a durable or financial POA.
- **Geographic location:** Milwaukee County residents were less likely than residents in other geographic locations to have completed any advance planning documents.

Problems with benefits and programs

Survey item 7 asked, “Have you had problems with any of the following benefits or programs during the past five years? Select all that apply.” Options included a) Social Security or Supplemental Security Income (SSI) benefits; b) public health care benefits like Medicare or Medicaid; c) private health insurance through the Marketplace or an employer; d) veterans’ benefits; e) FoodShare or food stamps; and f) pension or retirement savings plan.

- **Statewide:** Most respondents did not report any problems with benefits or programs during the past five years. The most common area for problems was private health insurance through the Marketplace or an employer, with 13% of respondents indicating a problem in this area. Tied for second place were problems with Social Security or SSI and public health care benefits like Medicare or Medicaid, with 7% reporting problems in each of these areas.
- **Age:** Respondents aged 60–64 reported the highest rate of problems with benefits and programs, especially in the areas of private health insurance through the Marketplace or an employer; as well as Social Security or SSI; pension or retirement savings; and FoodShare or food stamps.
- **Income level:** Income level played a significant role in the types of problems with benefits and programs reported by respondents. Respondents with income less than 125% FPL reported the most problems with FoodShare (19%); public health care benefits like Medicare or Medicaid (17%); and Social Security or SSI (14%). Respondents with income at or above the median reported the most problems with private health insurance through the Marketplace or an employer (14%).
- **Geographic location:** Milwaukee County respondents reported nearly twice as many problems with Social Security or SSI, Medicare or Medicaid, and FoodShare, compared to respondents in other areas of the state. Respondents from non-metro areas had the

greatest rate of problems with private health insurance. Overall, respondents from metro areas reported the fewest problems with benefits and programs.

Other Issues

Item 8 asked, “Have you experienced any of the following issues during the past five years? Select all that apply.” Options included: a) discrimination due to age, disability, or other protected status; b) fraud or theft of your money or property; c) abuse or threats to your safety; d) loans, credit card debt, or bill collection; and e) eviction or foreclosure proceedings.

- **Statewide:** Overall, the most common issue for all income levels and geographic locations was loans, credit card debt, or bill collection (14%). The second most common issue was fraud or theft of money or property.
- **Age:** Age was a strong factor associated with issues of loans, credit card debt, or bill collection. The younger the respondent, the more likely they were to report problems in this area. Those ages 80 and older were least likely to report any of the listed issues.
- **Income level:** Respondents with income under 200% FPL were slightly more likely than higher income respondents to report issues with loans, credit card debt, or bill collection. Lower income respondents also reported more issues with discrimination, abuse or threats to safety, and eviction or foreclosure than higher income respondents.
- **Geographic location:** Milwaukee County respondents were much more likely than respondents in other geographic locations to report all the issues listed in item 8. Almost all problems with eviction or foreclosure, discrimination, and abuse or threats to safety came from respondents in Milwaukee County.

Difficulty paying for expenses

Item 9 asked, “Do you have difficulty paying for any of the following expenses? Select all that apply.” Options included: a) rent or mortgage; b) utilities such as heat, electricity, phone, or internet; c) food or groceries; d) health care, medications, or health insurance; e) home maintenance or repairs; f) transportation costs such as gasoline, bus fare, or car insurance; g) income or property taxes; and h) personal care, housekeeping, or chore services.

- **Statewide:** Overall, respondents were most likely to have difficulty paying for home maintenance or repairs (15%) and health care, medications, or health insurance (14%). Difficulties with paying rent or mortgage was the least common problem reported overall.
- **Age:** Respondents aged 60–64 were more likely than older respondents to report difficulty paying for any expenses. Among this age group, 23% of respondents reported difficulty paying for health care, medications, or health insurance and 22% reported

difficulty paying for home maintenance or repairs. Respondents aged 75 or older reported the fewest problems paying for expenses.

- **Income level:** The lower a respondent's household income, the more likely it was that they reported difficulty paying for expenses for all expense categories. Among those with incomes under 125% FPL, 31% reported difficulty paying for utilities and food or groceries, and 30% reported difficulty paying for transportation costs. For those with incomes above the median, the most common difficulties were home maintenance or repairs (11%) and health care, medications, or health insurance (10%).
- **Geographic location:** Milwaukee County residents reported the most difficulties with paying all types of expenses. While only 1% of metro respondents and 4% of non-metro respondents reported difficulty paying for rent or mortgage, a full 12% of Milwaukee County respondents reported difficulty with this expense. The most common difficulties for Milwaukee County respondents were utilities (21%) and home maintenance repairs (21%). By contrast, the most common difficulties for metro respondents were home maintenance or repairs (14%) and health care, medications, or health insurance (11%). Among non-metro respondents, the most difficult expenses were home maintenance or repairs (15%) and health care, medications, or health insurance (14%).

Familiarity with and usage of services

Private attorneys

Item 11 asked, "Have you received help from a private attorney in the past five years?" Options included yes or no.

- **Statewide:** Overall, about one-third of respondents aged 60 and older reported receiving help from a private attorney in the past five years.
- **Age:** Respondents aged 65–69 were the most likely to report receiving help from a private attorney in the past five years, with 44% reporting they had done so. Those aged 75–79 were least likely, with 25% reporting they had done so.
- **Income level:** Respondents with a household income greater than or equal to the median were nearly twice as likely as those with incomes below the median to have received help from a private attorney in the past five years. Within this higher income group, 43% responded they had done so. By contrast, only 22% of respondents with incomes under the median and 12% of those with incomes under 125% FPL reported having received help from an attorney in the past five years.
- **Geographic location:** Fewer Milwaukee County respondents (21%) reported receiving help from a private attorney in the past five years, compared with metro (37%) and non-metro (34%) respondents.

In survey item 13, respondents who responded “no” to item 11 were asked, “If you did not receive any help from a private attorney in the past five years, what is the main reason for that? Select one answer only.” Options included: a) could not afford to hire an attorney (costs too much); b) could not find an attorney willing to take my case; c) did not have any legal problems or needs; d) did not have time; e) not sure how to find an attorney; and f) other reason, please specify.

- **Statewide:** Overall, most (87%) respondents indicated they did not receive any help from a private attorney in the past five years because they did not have any legal problems or needs. The next most common reason given by respondents (8%) was that they could not afford to hire an attorney.
- **Age:** Respondents aged 75 or older were most likely to report they did not have any legal problems or needs, with 90% of those aged 75–79 and 93% of those 80 or older selecting this option. Respondents between the ages of 60 and 74 were most likely to report they did not receive help from a private attorney because they could not afford one, including 9% of those aged 60–64 and 10% of those aged 65–74.
- **Income level:** More (90%) respondents with incomes at or above the median reported having no legal problems or needs in the past five years, while 83% of those with incomes less than the median reported this to be true. Twelve percent of respondents with incomes less than the median reported they did not receive help from a private attorney because they could not afford to hire one, compared to just 4% of those with incomes at or above the median.
- **Geographic location:** Milwaukee County respondents were the least likely to report they did not receive help from a private attorney because they did not have any legal problems or needs, with 74% selecting this option, and they were markedly more likely to indicate they could not afford to hire one, at 17%. Milwaukee County also contained the highest percentage (2%) of respondents who indicated they were not sure how to find an attorney, compared to 1% of respondents in non-metro locations and 0% in metro locations.

Low-cost legal service providers

In survey item 14, respondents were asked, “Have you ever received help from any of the following entities? Select all that apply.” Options included: a) Senior LAW or Legal Action of Wisconsin (LAW); b) Wisconsin Judicare; c) courthouse or law school clinic; d) Elder Rights Project; e) Legal Aid Society of Milwaukee; f) Wisconsin State Law Library; and g) Disability Rights Wisconsin.

- **Statewide:** Overall, almost no respondents (0–1%) had ever received help from any of the low-cost legal service providers listed.

- **Age:** Respondents aged 60–64 were the only age group to indicate having received help from Disability Rights Wisconsin or Wisconsin Judicare, with 2–3% reporting they had done so. Respondents aged 75–79 and 80 or older were the only groups to indicate having received help from the Wisconsin State Law Library, with 1% reporting they had done so.
- **Income level:** Among those with household incomes at or above the median, 1% of respondents reported having received help from a courthouse or law school clinic, the Wisconsin State Law Library, and Disability Rights Wisconsin. No respondents reported having received help from any of the other low-cost providers. Respondents with incomes below 125% FPL were much more likely to indicate having received help from Wisconsin Judicare (5%), compared to 2% of all respondents with incomes below median.
- **Geographic location:** Only Milwaukee County respondents indicated having received help from Senior LAW or LAW, or the Legal Aid Society of Milwaukee. Among non-metro respondents, 1% had received help from Disability Rights Wisconsin and 1% from a courthouse or law school clinic; otherwise, they had not received help from any of the low-cost providers. Metro respondents reported having received help from Wisconsin Judicare (1%), a courthouse or law school clinic (1%), the Wisconsin State Law Library (1%), and Disability Rights Wisconsin (1%).

Aging network providers

In survey item 10, respondents were asked, “Have you ever sought help from any of the following service providers? Select all that apply.” Options included: a) elder benefit specialist (EBS); b) aging and disability resource center (ADRC); c) Wisconsin Guardianship Support Center; d) Long-Term Care Ombudsman Program; e) county or tribal aging office; and f) local senior center.

- **Statewide:** Overall, the most common service providers from which respondents had sought help were the ADRC (11%) and the local senior center (9%). Only 2% had sought help from an EBS and 1% from the Guardianship Support Center or county or tribal aging office. No respondents reported having sought help from the Long-Term Care Ombudsman; however, this may be explained by the fact that the survey was not sent to residents of long-term care facilities (the target population of the ombudsman program).
- **Age:** Respondents aged 80 or older were by far the most likely to have sought help from an ADRC, with 17% reporting they had done so. They were also most likely to have sought help from an EBS (4%). Those aged 60–64 were second most likely to have sought help from an ADRC, with 11% reporting they had done so. Among those between the ages of 65 and 79, a local senior center was most common and an ADRC was the second most common.

- **Income level:** Respondents with incomes under the median were much more likely than higher income respondents to have sought help from an ADRC or local senior center. A full 19% of those with incomes below the median reported having sought help from an ADRC, compared to 4% of those at or above the median income. Utilization climbed as income dropped, with 28% of those with incomes below 125% FPL reporting they had sought help from the ADRC.
- **Geographic location:** Non-metro respondents were markedly more likely to have sought help from an ADRC than respondents in metro or Milwaukee County areas, with 18% of non-metro respondents reporting having done so, compared to just 7% of metro and 4% of Milwaukee County respondents. A similar trend was apparent for EBS services, with 3% of non-metro respondents reporting they had sought help from this program, compared to 2% of Milwaukee County and 1% of metro respondents. Local senior centers were used at similar levels (9–10%) in all geographic areas. Metro respondents (2%) were the only ones to report having sought help from the Guardianship Support Center.

Access to information

Communications technology has changed radically since our program model was first introduced in the early 1980s. The internet, as well as mobile phones and smart phones, were introduced and popularized. Older people are typically presumed to adopt these new technologies at a slower rate than younger people. Therefore, aging service providers have questioned the wisdom of investing limited resources in development of online outreach and intake mechanisms. Many aging service providers continue to rely heavily on print media such as newspapers, posters, and brochures for public outreach, and telephones or office appointments for intake. Their websites remain limited in their capacity and may not always be mobile-friendly. The survey provided an opportunity to test these assumptions, to determine whether it is time to modernize our approach to marketing to and serving older people.

Telephone services and internet access

In survey item 5, respondents were asked, “Which of the following methods do you use to access the internet? Select all that apply.” Options included: a) home computer, laptop, or tablet; b) mobile or cell phone; c) public computer at a library or another community location; and d) no access to the internet. In survey item 6, respondents were asked, “Which of the following types of telephone service do you have? Select all that apply.” Options included: a) mobile or cell phone; b) landline or home phone; and c) no phone services.

- **Statewide:** Overall, a mobile or cell phone is the most common type of telephone service among respondents aged 60 and older, with 86% reporting usage. 73%

reported having a landline or home phone, and only 1% reported no phone services. Overall, 70% of respondents aged 60 or older reported having access to the internet through a home computer, laptop, or tablet; 51% through a mobile or cell phone; and 8% through a public computer. Eleven percent of respondents reported no internet access.

- **Age:** As one might expect, cell phone usage becomes less common as respondents' age increases, while landline or home phone usage becomes more common. Having no phone services was most common among respondents aged 80 or older. There is also a marked drop-off in internet access among those aged 80 or older.
- **Income level:** Both cell phone and landline usage were markedly more common among those with household incomes at or above the median. There did not appear to be any correlation between income and lack of phone services. Lower-income respondents were more likely than higher-income respondents to report no access to the internet or use of public computers. Those with incomes at or above the median were much more likely to use a home computer, laptop, or tablet (87%) or mobile or cell phone (67%) to access the internet than lower income respondents.
- **Geographic location:** Milwaukee County respondents were a little bit less likely to indicate having a landline or home phone. Metro respondents were a little bit more likely to have a mobile or cell phone. No access to the internet was more common among respondents from Milwaukee County (14%) and non-metro locations (14%) than among metro respondents (7%).

Methods for finding an attorney

In survey item 12, respondents who responded "yes" to item 11 were asked, "When you received help from a private attorney in the past five years, how did you find the attorney(s)? Select all that apply." Options included: a) recommendation from friend or family member; b) referral from State Bar of Wisconsin; c) internet search; d) telephone book; e) advertisement (newspaper, radio, or television); f) Wisconsin Legal Advice Online; g) referral from a local agency such as the ADRC; and h) other method, please specify.

- **Statewide:** Overall, by far the most common method for finding an attorney was a recommendation from a friend or family member, with 70% of all respondents aged 60 and older indicating use of this method. Internet searches and telephone books were tied for second place, with 10% and 12% of respondents, respectively.
- **Age:** Respondents aged 60–64 were most likely to have tried a variety of methods for finding an attorney. Those aged 65–69 were the most likely to have used Wisconsin Legal Advice Online. Those aged 70–74 were the most likely to have obtained a referral from the State Bar.
- **Income level:** Those with incomes less than 125% FPL were markedly more likely than higher income respondents to have found an attorney through an advertisement

(newspaper, radio, or television). Those with incomes at or above the median were the only ones to report referrals from the State Bar and did not report using Legal Advice Online.

- **Geographic location:** Milwaukee County respondents were the only group to report getting an attorney referral from a local agency such as the ADRC. No Milwaukee County respondents reported finding an attorney through an advertisement (newspaper, radio, or television), and they were notably less likely to have used a telephone book. Non-metro respondents were less likely to have used an internet search and more likely to have used a telephone book, compared to other geographic areas.

Conclusion

Though less than 1% of survey respondents reported seeking legal assistance from a legal assistance organization, the number of EBS clients has steadily risen in the previous years, and program staff say they feel overworked and unable to meet demand. Those who do utilize services require a great deal of assistance to resolve their legal issues.

In terms of outreach, the fact that most low-income older adults found private attorney services via advertisements indicates that an ad campaign could be an effective means of reaching this population. Because lower income adults reported more access to phones than to the internet, online advertisements should supplement rather than replace print outreach. Based on the data, outreach in Milwaukee County should focus on FoodShare and other public benefits, and outreach in rural areas should focus on health insurance. Given that the EBS program is already strained, the program would need additional funding and support to meet any increased demand resulting from an ad campaign.

Appendix A: Weighting and sorting of mail survey responses

1. Gender

Table 1.1: Wisconsin population by age and gender (U.S. Census, 2010)

Age	Male		Female	
	Number	Percent	Number	Percent
18–34	653,483	29.7%	631,849	27.9%
35–44	349,245	15.9%	340,192	15.0%
45–54	399,882	18.2%	398,981	17.6%
55–64	394,371	17.9%	399,897	17.6%
65+	405,018	18.4%	496,369	21.9%
TOTAL	2,201,999	100%	2,267,288	100%

Table 1.2: Number of mail survey responses by age and gender—unweighted

Age	Male		Female	
	Number	Percent	Number	Percent
18–34	154	13.3%	270	20.3%
35–44	123	10.6%	188	14.1%
45–54	183	15.8%	195	14.6%
55–64	290	25.0%	261	19.6%
65+	408	35.2%	419	31.4%
TOTAL	1,158	100%	1333	100%

Table 1.3: Number of mail survey responses by age and gender—weighted

Age	Male		Female	
	Number	Percent	Number	Percent
18–34	364	29.6%	352	27.8%
35–44	195	15.9%	190	15.0%
45–54	223	18.2%	222	17.6%
55–64	220	17.9%	223	17.6%
65+	226	18.4%	277	21.9%
TOTAL	1,228	100%	1264	100%

2. Geographic location (county of residence)

Table 2.1: Geographic categories of Wisconsin counties

County	Geographic category
Adams	Non-metro
Ashland	Non-metro
Barron	Non-metro
Bayfield	Non-metro
Brown	Metro
Buffalo	Non-metro
Burnett	Non-metro
Calumet	Non-metro
Chippewa	Non-metro
Clark	Non-metro
Columbia	Non-metro
Crawford	Non-metro
Dane	Metro
Dodge	Non-metro
Door	Non-metro
Douglas	Metro
Dunn	Non-metro
Eau Claire	Metro
Florence	Non-metro
Fond du Lac	Metro
Forest	Non-metro
Grant	Non-metro
Green	Non-metro
Green Lake	Non-metro
Iowa	Non-metro
Iron	Non-metro
Jackson	Non-metro
Jefferson	Non-metro
Juneau	Non-metro
Kenosha	Metro
Kewaunee	Non-metro
La Crosse	Metro
Lafayette	Non-metro
Langlade	Non-metro
Lincoln	Non-metro
Manitowoc	Non-metro
Marathon	Metro
Marinette	Non-metro

County	Geographic category
Marquette	Non-metro
Menominee	Non-metro
Milwaukee	Milwaukee
Milwaukee	Metro
Monroe	Non-metro
Oconto	Non-metro
Oneida	Non-metro
Outagamie	Metro
Ozaukee	Metro
Pepin	Non-metro
Pierce	Non-metro
Polk	Non-metro
Portage	Non-metro
Price	Non-metro
Racine	Metro
Richland	Non-metro
Rock	Metro
Rusk	Non-metro
Saint Croix	Metro
Sauk	Non-metro
Sawyer	Non-metro
Shawano	Non-metro
Sheboygan	Metro
Taylor	Non-metro
Trempealeau	Non-metro
Vernon	Non-metro
Vilas	Non-metro
Walworth	Non-metro
Washburn	Non-metro
Washington	Metro
Waukesha	Metro
Waupaca	Non-metro
Waushara	Non-metro
Winnebago	Metro

Table 2.2: Wisconsin population by age and geographic location (U.S. Census, 2010)

Age	Milwaukee County		Other metro counties		Non-metro counties (rest of state)	
	Number	Percent	Number	Percent	Number	Percent
18-34	256,210	35.5%	673,821	29.3%	355,301	24.5%
35-44	119,083	16.5%	364,192	15.8%	206,162	14.2%
45-54	115,216	15.9%	421,760	18.4%	261,887	18.1%
55-64	112,533	15.6%	398,369	17.3%	283,366	19.6%
65+	119,327	16.5%	439,952	19.1%	342,108	23.6%
TOTAL	722,369	100%	2,298,094	100%	1,448,824	100%

Table 2.3: Number and percentage of mail survey responses by age and geographic location—unweighted

Age	Milwaukee County		Other metro counties		Non-metro counties (rest of state)	
	Number	Percent	Number	Percent	Number	Percent
18-34	115	17.6%	238	27.5%	71	7.3%
35-44	98	15.0%	98	11.3%	115	11.9%
45-54	105	16.1%	120	13.8%	153	15.8%
55-64	150	22.9%	164	18.9%	237	24.4%
65+	186	28.4%	247	28.5%	394	40.6%
TOTAL	654	100%	867	100%	970	100%

Table 2.4: Number and percentage of mail survey responses by age and geographic location—weighted

Age	Milwaukee County		Other metro counties		Non-metro counties (rest of state)	
	Number	Percent	Number	Percent	Number	Percent
18-34	143	35.5%	376	29.4%	198	24.5%
35-44	66	16.4%	203	15.8%	115	14.2%
45-54	64	15.9%	235	18.3%	146	18.1%
55-64	63	15.6%	222	17.3%	158	19.6%
65+	67	16.6%	245	19.1%	191	23.6%
TOTAL	403	100%	1281	100%	808	100%

Appendix B: Mail survey results

1. Age group

Respondents were asked “What year were you born?” Respondent ages were calculated using the year of birth; then respondents were grouped according to age group.

Table 0: Respondent age group

Year of birth	Age group	Percent of all respondents (weighted)
1953–1957	60–64	31%
1948–1952	65–69	21%
1943–1947	70–74	18%
1938–1942	75–79	10%
1937 or earlier	80 or older	19%
TOTAL	All 60+	100%

2. Geographic location

Respondents were asked, “What county do you live in?” Respondents were grouped into three geographic categories, based on the population density of their county of residence: Milwaukee County, metro, and non-metro (rest of state).

Table 2: Respondents’ geographic location

Geographic location	Number of respondents aged 60+ (unweighted)	Percent of total age 60+ respondents (unweighted)	Percent of all respondents (weighted)
Milwaukee County	256	23%	14%
Metro	362	33%	51%
Non-metro (rest of state)	480	44%	36%
TOTAL	1,098	100%	100%

3. Advance planning

Respondents were asked, “Have you completed any of the following documents? Select all that apply.” Respondents were asked to select “Yes” or “No” for each choice.

Table 3.1 Advance planning by age group

Have you completed any of the following documents? Select all that apply.	Percent of respondents who answered “yes” by age group					
	60–64	65–69	70–74	75–79	80+	All 60+
Will, trust, or estate plan	46%	53%	55%	72%	84%	59%
Power of attorney for health care or living will	46%	63%	62%	69%	79%	61%
Durable or financial power of attorney	29%	44%	44%	61%	65%	45%

Table 3.2: Advance planning by geographic location

Have you completed any of the following documents? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Will, trust, or estate plan	58%	45%	65%	59%
Power of attorney for health care or living will	64%	49%	62%	61%
Durable or financial power of attorney	45%	38%	47%	45%

Table 3.3: Advance planning by income level

Have you completed any of the following documents? Select all that apply.	Percent of respondents who answered “yes” by income level			
	<125% FPL	<200% FPL	Below median income	At or above median income
Will, trust, or estate plan	29%	45%	50%	66%
Power of attorney for health care or living will	47%	55%	57%	65%
Durable or financial power of attorney	21%	34%	40%	51%

4. Living arrangements

Respondents were asked, “Which of these best describes your living arrangements?
Select one answer only.”

Table 4.1: Living arrangements by age group

Which of these best describes your living arrangements? Select one answer only.	Percent of respondents by age group					
	60-64	65-69	70-74	75-79	80+	All 60+
Live in an assisted living or other long-term care facility	0%	0%	0%	0%	7%	1%
Live with family member(s)	1%	3%	3%	1%	3%	2%
Other. Please specify:	1%	3%	0%	3%	3%	2%
Own a home or condominium with mortgage payments	51%	44%	34%	27%	4%	35%
Own a home or condominium without mortgage	23%	40%	51%	59%	63%	43%
Rent a house or apartment	25%	11%	12%	10%	20%	17%
TOTAL	100%	100%	100%	100%	100%	100%

Table 4.2: Living arrangements by geographic location

Which of these best describes your living arrangements? Select one answer only.	Percent of respondents by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Live in an assisted living or other long-term care facility	0%	2%	2%	1%
Live with family member(s)	2%	2%	3%	2%
Other. Please specify:	2%	4%	1%	2%
Own a home or condominium with mortgage payments	41%	27%	30%	35%
Own a home or condominium without mortgage	41%	36%	48%	43%
Rent a house or apartment	15%	29%	16%	17%
TOTAL	100%	100%	100%	100%

Table 4.3: Living arrangements by income level

Which of these best describes your living arrangements? Select one answer only.	Percent of respondents by income			
	<125% FPL	<200% FPL	< Median income	≥ Median income
Live in an assisted living or other long-term care facility	2%	3%	2%	0%
Live with family member(s)	6%	3%	3%	2%
Other. Please specify:	3%	4%	3%	0%
Own a home or condominium with mortgage payments	13%	20%	25%	44%
Own a home or condominium without mortgage	22%	34%	37%	47%
Rent a house or apartment	53%	36%	31%	6%
TOTAL	100%	100%	100%	100%

Other living arrangements specified included: community home (religious); Luther Manor; Huld Building; homeless; low-income facility; live with husband; none; live in duplex owned by father; reverse mortgage; independent living (2); church rectory; sorority house mother; ½ out of state – winter; live with friend; house provided for life; this is not your business.

5. Internet access

Respondents were asked, “Which of the following methods do you use to access the internet? Select all that apply.” Respondents were asked to select “yes” or “no” for each choice.

Table 5.1: Internet access by age group

Which of the following methods do you use to access the internet? Select all that apply.	Percent of respondents who answered “yes” by age group					
	60–64	65–69	70–74	75–79	80+	All 60+
Home computer, laptop, or tablet	78%	86%	71%	74%	38%	70%
Mobile or cell phone	63%	59%	53%	47%	22%	51%
Public computer at a library or another community location	13%	7%	6%	4%	4%	8%
No access to the internet	9%	7%	8%	6%	23%	11%

Table 5.2: Internet access by geographic location

Which of the following methods do you use to access the internet? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Home computer, laptop, or tablet	74%	63%	67%	70%
Mobile or cell phone	56%	47%	45%	51%
Public computer at a library or another community location	6%	11%	9%	8%
No access to the internet	7%	14%	14%	11%

Table 5.3: Internet access by income-level

Which of the following methods do you use to access the internet? Select all that apply.	Percent of respondents who answered “yes” by income			
	<125% FPL	<200% FPL	< Median income	≥ Median income
Home computer, laptop, or tablet	36%	45%	51%	87%
Mobile or cell phone	20%	28%	33%	67%
Public computer at a library or another community location	11%	12%	10%	6%
No access to the internet	26%	21%	19%	3%

6. Telephone service

Respondents were asked, “Which of the following types of telephone service do you have? Select all that apply?” Respondents were asked to select “yes” or “no” for each choice.

Table 6.1: Telephone service by age group

Which of the following types of telephone service do you have? Select all that apply?	Percent of respondents who answered “yes” by age group					
	60– 64	65– 69	70– 74	75– 79	80+	All 60+
Mobile or cell phone	95%	93%	85%	88%	62%	86%
Landline or home phone	61%	70%	81%	83%	86%	73%
No phone services	0%	0%	1%	0%	2%	1%

Table 6.2: Telephone service by geographic location

Which of the following types of telephone service do you have? Select all that apply?	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Mobile or cell phone	89%	85%	81%	86%
Landline or home phone	73%	69%	74%	73%
No phone services	1%	0%	1%	1%

Table 6.3: Telephone service by income level

Which of the following types of telephone service do you have? Select all that apply?	Percent of respondents who answered “yes” by income			
	<125% FPL	<200% FPL	< Median income	≥ Median income
Mobile or cell phone	75%	74%	77%	94%
Landline or home phone	48%	61%	66%	79%
No phone services	1%	1%	1%	1%

7. Problems with benefits and programs

Respondents were asked, “Have you had problems with any of the following benefits or programs during the past five years? Select all that apply.” Respondents were asked to select “yes” or “no” for each choice.

Table 7.1: Problems with benefits and programs by age group

Have you had problems with any of the following benefits or programs during the past five years? Select all that apply.	Percent of respondents who answered “yes” by age group					
	60-64	65-69	70-74	75-79	80+	All 60+
Social Security or Supplemental Security Income (SSI) benefits	9%	5%	7%	3%	8%	7%
Public health care benefits like Medicare or Medicaid	7%	7%	7%	4%	7%	7%
Private health insurance through the Marketplace or an employer	20%	14%	8%	7%	7%	13%
Veterans’ benefits	2%	1%	2%	1%	4%	2%
FoodShare or food stamps	7%	3%	1%	1%	2%	3%
Pension or retirement savings plan	4%	2%	4%	3%	4%	4%

Table 7.2: Problems with benefits and programs by geographic location

Have you had problems with any of the following benefits or programs during the past five years? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Social Security or Supplemental Security Income (SSI) benefits	6%	12%	7%	7%
Public health care benefits like Medicare or Medicaid	5%	11%	8%	7%
Private health insurance through the Marketplace or an employer	11%	13%	15%	13%
Veterans’ benefits	1%	2%	4%	2%
FoodShare or food stamps	1%	10%	4%	3%
Pension or retirement savings plan	2%	6%	5%	4%

Table 7.3: Problems with benefits and programs by income level

Have you had problems with any of the following benefits or programs during the past five years? Select all that apply.	Percent of respondents who answered “yes” by income			
	<125% FPL	<200% FPL	< Median income	≥ Median income
Social Security or Supplemental Security Income (SSI) benefits	14%	12%	11%	3%
Public health care benefits like Medicare or Medicaid	17%	13%	10%	4%
Private health insurance through the Marketplace or an employer	9%	13%	11%	14%
Veterans’ benefits	2%	3%	2%	2%
FoodShare or food stamps	19%	10%	7%	0%
Pension or retirement savings plan	2%	5%	5%	3%

8. Other issues

Respondents were asked, “Have you experienced any of the following issues during the past five years? Select all that apply.” Respondents were asked to select “Yes” or “No” for each choice.

Table 8.1: Other issues by age group

Have you experienced any of the following issues during the past five years? Select all that apply.	Percent of respondents who answered “yes” by age group					
	60–64	65–69	70–74	75–79	80+	All 60+
Discrimination due to age, disability, or another protected status	7%	6%	5%	5%	4%	6%
Fraud or theft of your money or property	9%	7%	7%	8%	8%	8%
Abuse or threats to your safety	3%	2%	1%	4%	0%	2%
Loans, credit card debt, or bill collection	22%	15%	13%	11%	2%	14%
Eviction or foreclosure proceedings	3%	0%	1%	3%	0%	1%

Table 8.2: Other issues by geographic location

Have you experienced any of the following issues during the past five years? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Discrimination due to age, disability, or another protected status	3%	16%	5%	6%
Fraud or theft of your money or property	7%	12%	8%	8%

Have you experienced any of the following issues during the past five years? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Abuse or threats to your safety	0%	9%	2%	2%
Loans, credit card debt, or bill collection	13%	19%	12%	14%
Eviction or foreclosure proceedings	0%	7%	1%	1%

Table 8.3: Other issues by income level

Have you experienced any of the following issues during the past five years? Select all that apply.	Percent of respondents who answered “yes” by income			
	<125% FPL	<200% FPL	< Median income	≥ Median income
Discrimination due to age, disability, or another protected status	12%	11%	9%	3%
Fraud or theft of your money or property	7%	8%	8%	9%
Abuse or threats to your safety	4%	3%	3%	1%
Loans, credit card debt, or bill collection	17%	17%	14%	14%
Eviction or foreclosure proceedings	5%	4%	3%	0%

9. Difficulty paying for expenses

Respondents were asked, “Do you have difficulty paying for any of the following expenses? Select all that apply.” Respondents were asked to select “yes” or “no” for each choice.

Table 9.1: Difficulty paying for expenses by age group

Do you have difficulty paying for any of the following expenses? Select all that apply.	Percent of respondents who answered “yes” by age group					
	60–64	65–69	70–74	75–79	80+	All 60+
Rent or mortgage	6%	2%	3%	3%	2%	3%
Utilities such as heat, electricity, phone, or internet	12%	9%	12%	4%	5%	9%
Food or groceries	12%	12%	7%	4%	5%	9%
Health care, medications, or health insurance	23%	15%	9%	8%	7%	14%
Home maintenance or repairs	22%	14%	17%	5%	8%	15%
Transportation costs such as gasoline, bus fare, or car insurance	13%	7%	7%	4%	5%	8%
Income or property taxes	7%	6%	12%	7%	5%	8%
Personal care, housekeeping, or chore services	8%	3%	6%	4%	5%	6%

Table 9.2: Difficulty paying for expenses by geographic location

Do you have difficulty paying for any of the following expenses? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Rent or mortgage	1%	12%	4%	3%
Utilities such as heat, electricity, phone, or internet	5%	21%	11%	9%
Food or groceries	7%	14%	10%	9%
Health care, medications, or health insurance	11%	16%	18%	14%
Home maintenance or repairs	14%	21%	13%	15%
Transportation costs such as gasoline, bus fare, or car insurance	7%	14%	8%	8%
Income or property taxes	6%	9%	9%	8%
Personal care, housekeeping, or chore services	4%	15%	4%	6%

Table 9.3: Difficulty paying for expenses by income level

Do you have difficulty paying for any of the following expenses? Select all that apply.	Percent of respondents who answered “yes” by income			
	<125 % FPL	<200 % FPL	< Median income	≥ Median income
Rent or mortgage	6%	6%	6%	2%
Utilities such as heat, electricity, phone, or internet	31%	20%	16%	3%
Food or groceries	31%	22%	16%	3%
Health care, medications, or health insurance	26%	18%	20%	10%
Home maintenance or repairs	27%	24%	21%	11%
Transportation costs such as gasoline, bus fare, or car insurance	30%	21%	16%	2%
Income or property taxes	17%	15%	12%	4%
Personal care, housekeeping, or chore services	15%	11%	11%	2%

10. Use of aging network providers

Respondents were asked, “Have you ever sought help from any of the following service providers? Select all that apply.” Respondents were asked to select “yes” or “no” for each choice.

Table 10.1: Use of aging network providers by age group

Have you ever sought help from any of the following service providers? Select all that apply.	Percent of respondents who answered “yes” by age group					
	60– 64	65– 69	70– 74	75– 79	80+	All 60+
Elder benefit specialist (EBS)	1%	3%	1%	2%	4%	2%
Aging and disability resource center (ADRC)	11%	9%	8%	6%	17%	11%
Wisconsin Guardianship Support Center	2%	0%	0%	0%	2%	1%
Long Term Care Ombudsman Program	0%	0%	0%	0%	0%	0%
County or tribal aging office	1%	3%	0%	1%	3%	1%
Local senior center	4%	11%	10%	9%	16%	9%

Table 10.2: Use of aging network providers by geographic location

Have you ever sought help from any of the following service providers? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Elder benefit specialist (EBS)	1%	2%	3%	2%
Aging and disability resource center (ADRC)	7%	4%	18%	11%
Wisconsin Guardianship Support Center	2%	0%	0%	1%

Have you ever sought help from any of the following service providers? Select all that apply.	Percent of respondents who answered "yes" by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Long Term Care Ombudsman Program	0%	0%	0%	0%
County or tribal aging office	1%	1%	1%	1%
Local senior center	10%	9%	9%	9%

Table 10.3: Use of aging network providers by income level

Have you ever sought help from any of the following service providers? Select all that apply.	Percent of respondents who answered "yes" by income			
	<125% FPL	<200% FPL	< Median income	≥ Median income
Elder benefit specialist (EBS)	4%	3%	3%	1%
Aging and disability resource center (ADRC)	28%	22%	19%	4%
Wisconsin Guardianship Support Center	7%	3%	2%	0%
Long Term Care Ombudsman Program	0%	0%	0%	0%
County or tribal aging office	4%	3%	2%	1%
Local senior center	14%	15%	14%	5%

11. Use of private attorneys

Respondents were asked, “Have you received help from a private attorney in the past five years?”

Table 11.1: Use of private attorneys by age group

Have you received help from a private attorney in the past five years?	Percent of respondents by age group					
	60–64	65–69	70–74	75–79	80+	All 60+
Yes	30%	44%	32%	25%	34%	34%
No	70%	56%	68%	75%	66%	66%

Table 11.2: Use of private attorneys by geographic location

Have you received help from a private attorney in the past five years?	Percent of respondents by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Yes	37%	21%	34%	34%
No	63%	79%	66%	66%

Table 11.3: Use of private attorneys by income level

Have you received help from a private attorney in the past five years?	Percent of respondents by income			
	<125% FPL	<200% FPL	< Median income	≥ Median income
Yes	12%	19%	22%	43%
No	88%	81%	78%	57%

12. Methods for finding a private attorney

Respondents who indicated in item 11 that they had received help from an attorney in the past five years were asked, “When you received help from a private attorney in the past five years, how did you find the attorney(s)? Select all that apply.” Respondents were asked to select “yes” or “no” for each choice.

Table 12.1: Method for finding a private attorney by age group

When you received help from a private attorney in the past five years, how did you find the attorney(s)? Select all that apply.	Percent of respondents who answered “yes” by age group					
	60–64	65–69	70–74	75–79	80+	All 60+
Recommendation from friend or family member	73%	63%	72%	71%	73%	70%
Referral from State Bar of Wisconsin	0%	1%	9%	0%	0%	2%
Internet search	14%	10%	16%	7%	0%	10%
Telephone book	23%	7%	14%	2%	5%	12%
Advertisement (newspaper, radio, or television)	9%	3%	9%	0%	0%	5%
Wisconsin Legal Advice Online	1%	8%	0%	0%	0%	3%
Referral from a local agency such as the ADRC	0%	1%	0%	0%	2%	1%
Other method. Please specify:	17%	26%	23%	28%	26%	23%

Table 12.2: Method for finding a private attorney by geographic location

When you received help from a private attorney in the past five years, how did you find the attorney(s)? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Recommendation from friend or family member	76%	67%	61%	70%
Referral from State Bar of Wisconsin	3%	0%	1%	2%
Internet search	11%	15%	7%	10%
Telephone book	12%	5%	14%	12%
Advertisement (newspaper, radio, or television)	7%	0%	2%	5%
Wisconsin Legal Advice Online	4%	1%	1%	3%
Referral from a local agency such as the ADRC	0%	4%	0%	1%
Other method. Please specify:	26%	5%	22%	23%

Table 12.3: Method for finding a private attorney by income level

When you received help from a private attorney in the past five years, how did you find the attorney(s)? Select all that apply.	Percent of respondents who answered "yes" by Income			
	<125% FPL	<200% FPL	<Median Income	≥Median Income
Recommendation from friend or family member	71%	74%	68%	72%
Referral from State Bar of Wisconsin	0%	0%	0%	3%
Internet search	9%	4%	10%	8%
Telephone book	15%	14%	10%	14%
Advertisement (newspaper, radio, or television)	36%	11%	8%	4%
Wisconsin Legal Advice Online	5%	1%	5%	0%
Referral from a local agency such as the ADRC	0%	0%	1%	0%
Other method. Please specify:	1%	14%	15%	27%

Other methods used to find an attorney included:

- Attorney relationship established more than five years ago or used for other issues in the past (18)
- Direct relationship with an attorney (9)
- Referral or other assistance from bank, credit union, financial advisor, or investment advisor (8)
- Employment-related benefit or referral (4)
- Locally based or well known in community (5)
- Insurance agent (2)
- Disability
- Presentation at church
- Library free attorney
- Invite from a law firm dealing with, wills, trusts, etc.
- Was the corporate attorney
- Referral from another attorney
- Special meeting for LLC, living will, trusts
- Referral (unspecified source)

13. Reasons for not using an attorney

Respondents who indicated in item 11 that they did not receive any help from a private attorney in the past five years were asked, "If you did not receive any help from a private attorney in the past five years, what is the main reason for that? Select one answer only."

Table 13.1: Reasons for not using an attorney by age group

If you did not receive any help from a private attorney in the past five years, what is the main reason for that? Select one answer only.	Percent of Respondents by Age group					
	60–64	65–69	70–74	75–79	80+	All 60+
Could not afford to hire an attorney (costs too much)	9%	10%	10%	4%	4%	8%
Could not find an attorney willing to take my case	0%	0%	3%	0%	1%	1%
Did not have any legal problems or needs	85%	84%	84%	90%	93%	87%
Did not have time	0%	0%	0%	0%	1%	0%
Not sure how to find an attorney	0%	0%	0%	1%	2%	1%
Other reason. Please specify:	5%	6%	3%	5%	0%	4%
TOTAL	100%	100%	100%	100%	100%	100%

Table 13.2: Reasons for not using an attorney by geographic location

If you did not receive any help from a private attorney in the past five years, what is the main reason for that? Select one answer only.	Percent of Respondents by Geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Could not afford to hire an attorney (costs too much)	4%	17%	9%	8%
Could not find an attorney willing to take my case	1%	0%	1%	1%
Did not have any legal problems or needs	90%	74%	88%	87%
Did not have time	0%	0%	0%	0%
Not sure how to find an attorney	0%	2%	1%	1%
Other reason. Please specify:	5%	6%	1%	4%
TOTAL	100%	100%	100%	100%

Table 13.3: Reasons for not using an attorney by income level

If you did not receive any help from a private attorney in the past five years, what is the main reason for that? Select one answer only.	Percent of Respondents by Income			
	<125% FPL	<200% FPL	<Median Income	≥Median Income
Could not afford to hire an attorney (costs too much)	10%	13%	12%	4%
Could not find an attorney willing to take my case	1%	2%	1%	0%
Did not have any legal problems or needs	86%	80%	83%	90%
Did not have time	1%	0%	0%	0%
Not sure how to find an attorney	1%	1%	1%	0%
Other reason. Please specify:	1%	4%	3%	5%
TOTAL	100%	100%	100%	100%

Other reasons given for not using an attorney included:

- I had a year of law school, so I know how to write and file complaints and answers to complaints
- Union representation
- [Did] not think of it
- Dilly Dallying
- Scared to know what the cost is going to be to do a will or maybe a trust to my adult kids
- Did not take time
- I am related to an attorney
- Almost everyone I know asks “How does one find a good attorney?”
- Disability
- Procrastination-put off preparing will, legal POA, medical POA
- Employed by attorney. Did work myself.
- Used LegalZoom
- I try to keep my nose clean
- Not ready
- I am an attorney
- I was just seeking general info

14. Help from low-cost legal assistance providers

All respondents were asked, “Have you ever received help from any of the following entities? Select all that apply.” Respondents were asked to select “yes” or “no” for each choice.

Table 14.1: Help from low-cost legal assistance providers by age group

Have you ever received help from any of the following entities? Select all that apply.	Percent of Respondents Who Answered “yes” by age group					
	60–64	65–69	70–74	75–79	80+	All 60+
Senior LAW or Legal Action of Wisconsin (LAW)	1%	1%	0%	1%	1%	1%
Wisconsin Judicare	2%	0%	0%	0%	0%	1%
Courthouse or law school clinic	1%	1%	0%	2%	0%	1%
Elder Rights Project	0%	0%	0%	0%	0%	0%
Legal Aid Society of Milwaukee	0%	0%	0%	1%	0%	0%
Wisconsin State Law Library	0%	0%	0%	1%	1%	0%
Disability Rights Wisconsin	3%	0%	0%	0%	0%	1%

Table 14.2: Help from low-cost legal assistance providers by geographic location

Have you ever received help from any of the following entities? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Senior LAW or Legal Action of Wisconsin (LAW)	0%	5%	0%	1%
Wisconsin Judicare	1%	0%	0%	1%
Courthouse or law school clinic	1%	1%	1%	1%
Elder Rights Project	0%	0%	0%	0%
Legal Aid Society of Milwaukee	0%	1%	0%	0%
Wisconsin State Law Library	1%	1%	0%	0%
Disability Rights Wisconsin	1%	0%	1%	1%

Table 14.3: Help from low-cost legal assistance providers by income level

Have you ever received help from any of the following entities? Select all that apply.	Percent of respondents who answered "yes" by income			
	<125% FPL	<200% FPL	< Median income	≥ Median income
Senior LAW or Legal Action of Wisconsin (LAW)	2%	2%	2%	0%
Wisconsin Judicare	5%	2%	2%	0%
Courthouse or law school clinic	1%	2%	1%	1%
Elder Rights Project	1%	0%	0%	0%
Legal Aid Society of Milwaukee	1%	1%	1%	0%
Wisconsin State Law Library	1%	1%	0%	1%
Disability Rights Wisconsin	1%	1%	1%	1%

15. Household size

Respondents were asked, “How many people live in your household, including yourself?”

Table 15.1: Household size by age group

How many people live in your household, including yourself?	Percent of respondents by age group					
	60-64	65-69	70-74	75-79	80+	All 60+
0	0%	0%	0%	1%	0%	0%
1	33%	36%	36%	45%	52%	39%
2	51%	55%	55%	52%	40%	50%
3	6%	6%	4%	2%	6%	5%
4	7%	4%	4%	0%	3%	4%
5	2%	0%	0%	0%	0%	1%
6	0%	0%	0%	0%	0%	0%
8	0%	0%	0%	0%	0%	0%

Table 15.2: Household size by geographic location

How many people live in your household, including yourself?	Percent of respondents by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
0	0%	0%	0%	0%
1	38%	51%	36%	39%
2	51%	38%	54%	50%
3	4%	6%	7%	5%
4	6%	5%	2%	4%
5	1%	0%	0%	1%
6	0%	0%	0%	0%
8	0%	0%	0%	0%

Table 15.3: Household size by income level

How many people live in your household, including yourself?	Percent of respondents by income			
	<125% FPL	<200% FPL	< Median income	≥ Median income
0	0%	0%	0%	0%
1	62%	54%	56%	24%
2	27%	36%	36%	63%
3	4%	6%	4%	6%
4	7%	5%	3%	5%
5	0%	0%	0%	1%
6	0%	0%	0%	0%
8	1%	0%	0%	0%

16. Gender

Respondents were asked, “What is your gender?”

Table 16.1: Gender by age group

What is your gender?	Percent of respondents by age group				
	60-64	65-69	70-74	75-79	80+
Female	52%	43%	56%	66%	63%
Male	48%	57%	44%	34%	37%
Other	0%	0%	0%	0%	0%
TOTAL	100%	100%	100%	100%	100%

Table 16.2: Gender by geographic location

What is your gender?	Percent of respondents by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Female	55%	58%	52%	54%
Male	45%	42%	48%	46%
Other	0%	0%	0%	0%
TOTAL	100%	100%	100%	100%

Table 16.3: Gender by income level

What is your gender?	Percent of respondents by income level			
	<125% FPL	<200% FPL	< Median income	≥ Median income
Female	62%	65%	65%	44%
Male	38%	35%	35%	56%
Other	0%	1%	0%	0%
TOTAL	100%	100%	100%	100%

17. Race and ethnicity

Respondents were asked, “Which of the following choices describe your race or ethnicity? Select all that apply.” Respondents were asked to select “yes” or “no” for each race and ethnicity choice.

Table 17.1: Race and ethnicity by age group

Which of the following choices describe your race or ethnicity? Select all that apply.	Percent of respondents who answered “yes” by age group				
	65-69	65-69	65-69	65-69	65-69
White	89%	95%	94%	93%	96%
Black or African American	6%	3%	4%	0%	3%
Asian	0%	0%	0%	0%	0%
Native American or Alaska Native	1%	1%	0%	0%	1%
Hispanic or Latino/Latina	0%	1%	2%	1%	1%
Native Hawaiian or Pacific Islander	0%	0%	0%	0%	0%
Other	2%	0%	1%	0%	0%

Table 17.2: Race and ethnicity by geographic location

Which of the following choices describe your race or ethnicity? Select all that apply.	Percent of respondents who answered “yes” by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
White	94%	74%	98%	93%
Black or African American	2%	20%	0%	4%
Asian	0%	1%	0%	0%
Native American or Alaska Native	0%	3%	1%	1%
Hispanic or Latino/Latina	1%	3%	1%	1%
Native Hawaiian or Pacific Islander	0%	0%	0%	0%
Other	1%	0%	1%	1%

Table 17.3: Race and ethnicity by income level

Which of the following choices describe your race or ethnicity? Select all that apply.	Percent of respondents who answered “yes” by income level			
	<125% FPL	<200% FPL	< Median income	≥ Median income
White	83%	87%	90%	95%
Black or African American	13%	9%	7%	1%
Asian	0%	0%	0%	0%
Native American or Alaska Native	1%	1%	1%	1%
Hispanic or Latino/Latina	2%	3%	2%	0%
Native Hawaiian or Pacific Islander	0%	0%	0%	0%
Other	1%	0%	0%	1%

18. Marital status

Respondents were asked, “What is your marital status? Select one answer only.”

Table 18.1: Marital status by age group

What is your marital status? Select one answer only.	Percent of respondents by age group					
	60-64	65-69	70-74	75-79	80+	All 60+
Divorced or separated	24%	20%	21%	17%	6%	19%
Domestic partnership	1%	1%	1%	0%	0%	1%
Married	54%	57%	52%	48%	36%	50%
Single, never married	13%	9%	9%	5%	2%	9%
Widowed	7%	13%	17%	30%	56%	22%
TOTAL	100%	100%	100%	100%	100%	100%

Table 18.2: Marital status by geographic location

What is your marital status? Select one answer only.	Percent of respondents by geographic location			
	Metro	Milwaukee	Non-metro	Statewide
Divorced or separated	18%	28%	16%	19%
Domestic partnership	0%	1%	2%	1%
Married	53%	33%	53%	50%
Single, never married	8%	19%	5%	9%
Widowed	21%	19%	23%	22%
TOTAL	100%	100%	100%	100%

Table 18.2: Marital status by income level

What is your marital status? Select one answer only.	Percent of respondents by income level			
	<125% FPL	<200% FPL	Below median income	At or above median income
Divorced or separated	34%	27%	23%	14%
Domestic partnership	2%	1%	1%	1%
Married	12%	25%	28%	69%
Single, never married	25%	17%	15%	4%
Widowed	27%	29%	32%	12%
TOTAL	100%	100%	100%	100%

19. Household income level

Respondents were asked, “What was your household’s gross income (before taxes and deductions are taken out) for 2016? Please include income from employment, pensions, Social Security, investments, and other sources. Select one answer only. Your best guess is fine.”

Respondents’ answers to this question were compared to their answers to survey item 15 regarding household size in order to group them into broad income levels relative to the federal poverty level (FPL) and the statewide median income for a household with a member aged 60 or older (\$36,000 per year).

Table 19: Household income level

Household income level	Percent of all respondents
<125% FPL	15%
<200% FPL	30%
Below median income	44%
At or above median income	53%
TOTAL	100%

Appendix C: Results of qualitative interviews

[Separate document, attached.]