

Report of Findings
Part 2
Statewide Survey of Residents Aged 18 and Older

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Section I Introduction

Background:

The *Statewide Survey of Residents Aged 18 and Over* is a telephone survey of New York State residents and is one of the six exploratory surveys conducted under the auspices of the *Legal Services Initiative's* partnership.

The instrument for this telephone survey was constructed by the New York State Office for the Aging (NYSOFA), with assistance by the Siena College Research Institute (Institute). The instrument was pilot-tested by the New York State Office for the Aging. The Institute conducted further pilot-testing and implemented the survey between April 21 and May 9, 2013.¹ The survey's telephone interview was completed by 1,002 respondents. The margin of error for the total sample of 1,002 is +/- 3.1% with a 95% confidence level. Aggregate findings are generalizable to the entire "defined population."

Methodology:

The Institute used a random-digit-dialing, stratified-by-region sampling methodology for this probability survey (of both land line and cell phone users).

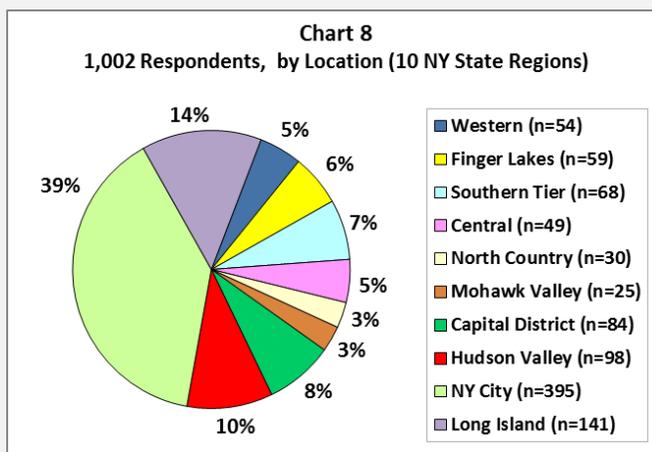
Chart 8 shows the distribution of completed questionnaires across the State, by region. As noted by the Institute (Appendix A), the sample was weighted by region to ensure findings are statistically representative.

The intended participants in this survey are New York State residents aged 18 and over. The National Center for Health Statistics² used an estimating model to assess the household telephone status for adults aged 18 and over for states across the country in 2011. The Center's estimates for New York indicate that approximately 98% of the State's non-institutionalized population aged 18 and over has access to a telephone:

- 20% have wireless phone service only
- 12% have landline phone service only
- 66% have both wireless and landline service
- 2% have no telephone service

While the intended participants for this survey included all residents aged 18 and over, the survey's actual "defined population" for generalized application of findings must be restricted to only "the State's population aged 18 and over *who have access to a land line or cell phone and who are able to participate in a telephone interview.*" Individuals who could *not* participate in the survey include:

- Those with sufficient hearing impairment to preclude participation in a phone survey;



- Those with dementia or other cognitive impairments;
- Those with very limited or no English-speaking ability, which precludes their full participation in a phone interview that does not accommodate languages other than English;
- Those with limited or no access to a phone (socio-economic condition; those living in an institutional or other living environment with no private phone), those living in New York State whose only phone service is cellular but whose area code is from outside New York State, and those who are temporarily out of reach because of medical, travel, military, or other reasons.

Cross-tabulations (crosstabs) are used to provide a general picture of relationships between any two sub-sets of the sample's 1,002 respondents (for example, use of legal assistance by respondents in four types of marital status). As the sample of 1,002 is divided into smaller-sized sub-sets for the crosstab calculations, a statistical test is not appropriate and caution must be exercised in interpreting the findings or applying reliable generalizability. Instead, crosstab findings for small-sized sub-sets can be used for showing general comparison patterns as a basis for discussion.

For this *Report of Findings*, data are displayed in pie and bar charts. Findings are presented in *proportions* (%) rather than *numbers* in order to provide meaningful comparisons between variable sub-sets that can vary significantly in number-size.

A fuller description of the survey's methodology is provided by the Siena College Research Institute in Appendix A.

Context for reviewing the survey's findings:

Several of our State's characteristics are a critical backdrop for viewing the status of legal assistance for the three population groups and deliberating the impact on these groups:

- While demographers predict Florida's total population will soon equal or slightly surpass New York's,³ our State currently (2013) continues to rank third in the nation for total population.
- New York has the third largest number (3.7M) of older adults (those aged 60 and over) in the nation.⁴
- The older adult population is increasing rapidly and is projected to increase from 3.2M in 2000 to 4.5M by 2024 when the entire Baby Boomer cohort will be aged 60 and older.⁴
- The fastest growing segments of the State's population are those aged 100 and over and 85 and over. The 314.8T New Yorkers aged 85 and over in 2000 is projected to increase to 566T in 2030, and will increase even further through 2050 when the youngest Baby Boomers have reached the age of 85.⁴
- New York ranks 10th among the mainland states in racial/ethnic diversity (58.3% white non-Hispanic; 41.7% all minorities). New York's proportion of minorities increased 12% between 2000 and 2010.⁵
- Several hundred languages are spoken in New York State. The Census Bureau reports that 24% of New York's residents speak English "not well" or "not at all."⁶
- Increasing longevity among the general population and among persons with all types of disabilities, together with recent endemic growth in certain disabling conditions (such as

asthma, Alzheimer's, autism and other auto-immune diseases, and obesity), strongly suggest that the number of people with disabilities will increase in the coming years.

- This *Statewide Survey of Residents Aged 18 and Older* found that 30% of respondents reported providing informal, unpaid caregiving tasks for frail or impaired family members or friends of all ages, which translates to 4.5M New Yorkers aged 18 and older (but does not include the many New Yorkers under the age of 18 who regularly provide caregiving tasks for frail elderly or younger impaired family members). As the number of older adults and the number of individuals with disabilities increase, the number of New York's informal, unpaid caregivers will also increase significantly.
- All these trends are occurring within the environment of housing, health, and long-term care policies that stress: (1) keeping people out of costly institutional environments, and (2) maximizing the ability of all residents to live and receive supportive assistance, health services, and long-term services and supports in their own homes and via community-based programs—regardless of age, ability, social situation, or severity of illness, frailty, or impairment.

These demographic trends and policy shifts are changing the profiles of our communities and expanding the number, diversity, and complexity of issues faced by community residents. An increasing number of these issues have a legal basis for resolution—thereby increasing the role of legal services in helping residents effectively address issues and resolve problems.

The changing trends and shifts underscore the Think Group's need to view "legal assistance" from various perspectives, including:

- The growing demand (market) for legal services among all age and ability groups and the caregivers of these individuals;
- The need for greater awareness of the great variety in the types of legal issues experienced by older adults, caregivers, and persons with disabilities; and
- The need for more affordable legal assistance to be made available from attorneys and from paralegals and other non-attorneys.
- The need to expand and better target pro-bono legal assistance to meet the needs generated from changing demographics, trends, and public policies.

Diversity of reported issues: Among the anecdotal reports driving the development of the *Legal Services Initiative* is an expressed concern that the fields of "elder law" and "disability law" are often too narrowly defined—focusing predominantly on specific topics or products, such as guardianship; wills, health care proxies, advance directives; powers of attorney; estate planning; discrimination issues; and reasonable accommodations.

In response, a major intent of the *Initiative* is to:

- (1) Increase awareness of the significant diversity of issues encountered by older adults, individuals of all ages with disabilities, and caregivers; and
- (2) Promote a shift in the definition and practice of elder and disability law away from one that is based on limited specifically defined topics and products . . . to a definition and practice based on understanding the characteristics of the older adult and disability populations and serving their diverse needs.

The *Statewide Survey of Residents Aged 18 and Older* used two opportunities to learn the various types of serious issues faced by the State's residents:

1. **Five issue categories:** When constructing the survey instrument, numerous issues were identified that individuals often encounter in their daily lives. To address the typical constraints (survey-length and on-the-phone-time) of a telephone survey, the Institute organized the list of issues into five categories: Housing, Family Interactions, Money, Life Planning, and Dealing with Others. See Appendix B for a list of items consolidated into the five issue categories.

The order of the five issue categories presented to respondents was rotated to avoid answer-bias. Respondents were asked the same set of eight questions for each of the five issue categories.

- The initial question for each category was: "For the area of life related to [issue category], consider *your* life and the life of any other person that you *ARE* responsible for or *FEEL* responsible for. Over the last three to five years, did you or these others have what you would consider a serious problem in the area of [issue category] . . . that is, a problem so serious that it required some action and that was of great concern to you."

If the respondent asked for clarification about what kinds of issues would be considered in the issue category, the survey fielder provided examples from the list of issues to stimulate the respondent's memory. See Appendix C for the complete survey instrument to view the additional seven questions asked for each issue category.

Due to the sensitive nature of asking about private legal matters, at this early stage of the phone interview respondents were not asked to describe the specifics of any serious issue they had faced in each issue category. Many respondents contacted refused to participate in the survey because the survey concerned legal matters.

Of the 1,002 survey respondents, 511 reported a total of 1,016 serious problems in one or more issue category. Analysis of the data found that the 1,016 problems are not concentrated in one or two issue areas, but are spread across all five categories.

NOTE:

Conservative measurement: Again, due to length and time constraints of a phone survey, respondents were asked if they had experienced *any* serious problems in each of the five issue categories. Respondents were not asked to report the *number* of serious problems experienced in each of the issue categories. Thus, respondents reporting having a problem in an issue area may have had one or multiple problems in that issue category.

2. **One "most serious" issue described:** The second opportunity for revealing the variety of serious issues faced by New York's residents was provided by survey Question 7, which occurred later in the phone interview when a level of trust had been established with the respondent.

Each of the 511 respondents who had answered "yes" to having serious problems in one or more of the five issue categories was asked:

- "You indicated that you, or those you either *are* or *feel* responsible for, had a serious problem in the area(s) of [issue category(s)]. Think of the *one* issue that was the *most* serious to you and describe it in a few words."

The list of 511 "one most serious issue" described by respondents was organized into nine categories, with details provided for each of the nine. The great variety of issues faced by residents is reflected in this list, which is provided in Section V.

The sensitive nature of discussing legal issues (and its impact on conducting a phone survey on this topic) is reflected by the 69 respondents (out of the 511) who refused to describe their "one most serious problem."

¹ The Siena College Research Institute (SRI), Loudonville, NY. Dr. Donald P. Levy, Director; Meghann Crawford, Director of Data Management. www.siena.edu/sri.

² S. J. Blumberg, J. V. Luke, N. Ganesh, et al. (2012), "Wireless Substitution: State-Level Estimates from the National Health Interview Survey, 2010-2011," *National Health Statistics Reports*, No. 61. Hyattsville, MD: National Center for Health Statistics.

³ J. McKinley (December 26, 2013), "New York Soon to Trail Florida in Population," *The New York Times*, NY Region. Reporting on U. S. Census Bureau estimates for 2013.

Also: F. Schwartz (December 30, 2013), "New York State Remains No. 3 in Population, Florida Still Gaining," *CNN U.S. Edition* on-line. Citing U. S. Census Bureau estimates for 2013.

⁴ S. Sconfienza, PhD (August, 2009), *County Data Book: Selected Characteristics 2008*. Albany, NY: New York State Office for the Aging. Population projections based on U. S. Census Bureau data provided by Woods & Poole Economics, Inc.

⁵ K. R. Humes, N. Jones, and R. Ramirez (March, 2011), *Overview of Race and Hispanic Origin: 2010*, C2010BR-02. Washington, DC: U. S. Department of Commerce, Economics and Statistics Administration, U. S. Census Division.

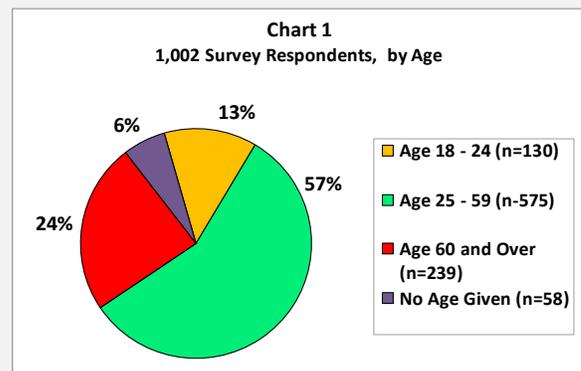
⁶ C. Ryan (August, 2013), *Language Use in the United States 2011: American Community Survey Reports, ACS-22*. Washington, DC: U. S. Department of Commerce, Economics and Statistics Administration, U. S. Census Bureau.

Section II Survey Respondents—Characteristics

Charts 1 – 16b show the distribution of respondents by 14 different characteristics. The Institute weighted the sample of 1,002 respondents by age, gender, race, and region to ensure statistical representativeness and generalizability of findings.

Age: In Chart 1, survey respondents are sorted into three age groups: 18-24, 25-59, and 60 and over.

Chart 2 sorts older adult respondents (aged 60 and over) into three groups: 60-74, 75-84, and 85 and over.

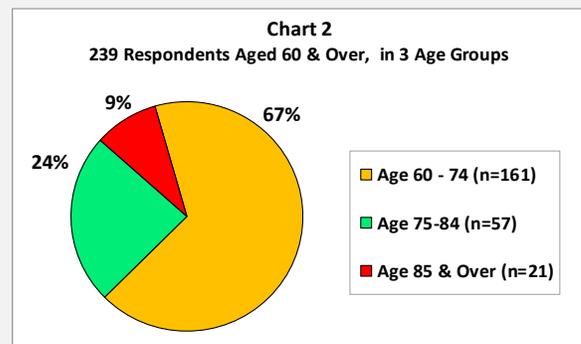


The sample's distribution in both charts closely reflects the U. S. Census Bureau's population demographics for New York State.

Some people are reluctant to divulge their age; in this survey, 58 respondents refused to give their year of birth. These 58 individuals could not be included in any crosstab analysis comparing age with other variables.

The Think Group is urged to understand the future reality of aging in New York State:

- New York's older adult population (currently 3.7M aged 60 and older) will increase by 44% between 2010 and 2030.⁷
- Those most vulnerable to frailty and impairment (aged 85 and older) will increase by 28% between 2010 and 2030.⁷
- While most people understand the impact of the 78M Baby Boomers born between 1946-1964 on the aging of the country's population, their passage into history will not bring an end to the aging tsunami. The Baby Boomers will be followed by the 76M Millennials born between 1977-1994. The oldest Millennials will turn age 60 in 2037, and the youngest will turn 60 in 2054 just as the youngest Baby Boomers have turned 85. The impact of aging and longevity on New York will affect all aspects of our communities throughout this century.⁸



⁷ S. Sconfienza, PhD (August, 2009), *County Data Book: Selected Characteristics 2008*. Albany, NY: New York State Office for the Aging.

⁸ C. Russell, et al. (June, 2008), "The Millennial Generation: Another Baby Boom," *American Generations*, 6th Edition, Chapter 8. Amityville, NY: New Strategist Publications, Inc.

Disability:

Data is difficult to collect: The intent of the *Legal Services Initiative* is to address the legal service needs of "persons of all ages with all types of disabilities." However, there is difficulty in gaining an accurate measure of the numbers of people with disabilities. Major reasons include the inconsistent definition of "disabilities" used by those collecting data, inconsistent acknowledgement by those being surveyed of what constitutes a "disabling condition," and the constraints inherent in different types of surveying methods.

Differing counts: Three examples illustrate the varying counts reported by different organizations:

1. The American Community Survey's (ACS) consolidated five-year (2008-2012) estimates of *Disability Characteristics* report that **2.1M (11%) non-institutionalized New Yorkers of all ages** have one or more of five types of "difficulties": sensory (hearing; vision), cognitive, ambulatory, self-care, and independent living.⁹
2. The 2008-2012 ACS definition of disabilities is very narrow and does not include individuals with various types of disabilities that do *not* result in "difficulties with self-care, ambulation, and independent living" tasks, but which, nevertheless, result in residents' experiencing serious issues and challenges that stem from those disabilities and that often have a legal

basis for resolution . . . for example, conditions along the autism spectrum, obesity, bi-polar and other mental health conditions, learning disabilities, certain physical impairments, diabetes, AIDS, and others.

In contrast, Census Bureau measurements prior to the 2010 decennial Census used different definitions for five types of disabilities. Using those definitions, the 2000 decennial Census reported close to **4M (20%)** New Yorkers **aged 5 and over** with one or more of the five types of disabilities.¹⁰

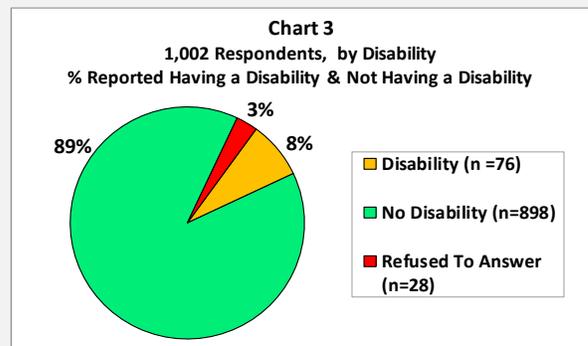
3. The Centers for Disease Control and Prevention (CDC), using the national Behavioral Risk Factor Surveillance System to report disability data for each state, reported that over **3M (20%)** New Yorkers **aged 18 and over** "have a disability."¹¹

Telephone survey constraints: In addition to measurement problems associated with definitions, various reasons make it difficult in a general telephone survey to collect accurate or comprehensive information regarding disabilities. For example:

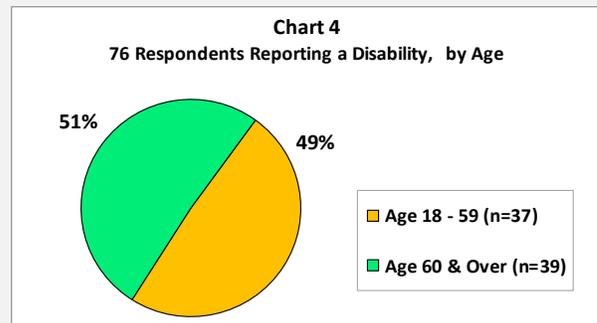
- Respondents are often reluctant to divulge personal information about disabling conditions—particularly mental health impairments. In the *Statewide Survey of Residents*, 28 respondents refused to answer the survey's question related to disabilities.
- Many people with various types of disabilities do not consider themselves to be "disabled," so do not report themselves as having a disability.
- The general population often does not include some common impairments (such as moderate hearing loss, wearing glasses, color-blindness, allergies, scoliosis, migraines, and others) into a general category of a "disability" and do not report them as such.
- Residents with cognitive disabilities (Alzheimer's disease, other dementia conditions, developmental disabilities, intellectual disabilities, and others) cannot fully participate in a telephone survey.
- The "length" and "completion time" constraints of a telephone survey prevent researchers from asking the multiple questions needed to get the depth of disability information desired, leaving the comprehensiveness of "disability" information collected dependent upon the definition of "disability" presented in the questionnaire.

Respondents—disability: To contain the time and length of the Statewide Resident Survey, only one question was asked about age, one about caregiving, and the following one about disabilities:

- "Do you have any kind of condition that, without some assistance from other people or special devices or equipment, would limit your ability to perform the routine activities of daily living?"



- Chart 3 shows that, among the 1,002 respondents aged 18 and over, 76 (8%) answered "yes" to having a disability as defined above.
- Among the 76 respondents, Chart 4 shows an almost even divide between younger (49%) and older (51%) respondents reporting a disability.



An age comparison was made between the ACS' 2008-2012 Disability Characteristics estimate for "difficulty with independent living" and the resident survey's measure of "limited ability to perform routine activities of daily living."

The survey's results are similar to the ACS estimate, which states that 5.3% (792,737) of New Yorkers aged 18 and over have an "independent living difficulty," with 47% aged 18 – 64 and 53% aged 65 and over.

Caution in interpreting results: As a general basis for discussion, crosstab associations between the survey's variables and the 76 respondents reporting a disability will be provided throughout the survey's *Report of Findings*. However, caution is urged when interpreting these crosstab analyses related to "disability":

- Seventy six are too few observations to reliably generalize the results of crosstab sub-set analysis to the survey's total defined population of residents aged 18 and over.
- However, crosstab analyses do show patterns that provide the Think Group with comparisons that are very useful as a basis for its discussions.

The Think Group is urged to understand the future reality of disabilities in New York State: When developing strategies for addressing legal-service needs for issues related to disabilities, the Think Group is strongly urged to understand the actuality of "disabilities" in New York State, including:

- It should not be concluded that only 5.3% or 8% of New York's population lives with one or more of the diverse types of disabilities; there is a substantial number of New Yorkers (of all ages) living with disabilities, currently estimated at more than 4M.
- Types of disabilities vary substantially; "Limitations with Activities of Daily Living" is only one of the variety of disabilities that characterize the resident population and that have an impact on their lives.
- In the coming years, both the numbers of people with disabilities and the types of disabilities is expected to increase.
- The issues faced by individuals of all ages with disabilities and the impacts of each kind of issue vary significantly in type and complexity.
- Diverse areas of legal proficiency are required to address these disparate issues and impacts.

For more comprehensive and detailed data, the *Initiative's* Think Group is strongly encouraged to consider ways to accurately measure the size and description of New Yorkers with disabilities and the status of legal services across the broader spectrum of the disabilities community.

⁹ American FactFinder (on-line, 2014), "2008-2012 American Community Survey 5-Year Estimates," Table S1810: *Disability Characteristics*. Washington, DC: U. S. Census Bureau, American Community Survey.

¹⁰ S. Sconfienza, PhD (August, 2009), *County Data Book: Selected Characteristics 2008*. Albany, NY: New York State Office for the Aging. Data from the Bureau of the Census, SF3/PCT26; and from Woods & Poole Economics, Inc., 2007 State Profile.

¹¹ Centers for Disease Control and Prevention (CDC) (on-line, 2014), "Prevalence of Disability in Adults by Age Group, BRFSS 2009," *How Many People Have Disabilities*. Atlanta, Georgia: CDC, National Center on Birth Defects and Developmental Disabilities.

Caregivers: Informal, unpaid caregivers provide an extensive variety of tasks and assistance for spouses, partners, other family members, friends, and neighbors who are chronically ill, frail, impaired, or functionally disabled. The assistance is provided over an extended period of time and is beyond what is routinely expected of family members and friends. If not provided by informal, unpaid caregivers, this assistance would require the help of the formal, paid services system in order for care recipients to remain living safely and successfully in their own homes and communities.

As with disabilities, measures of the number of informal, unpaid caregivers vary among organizations reporting these numbers. Most caregiver statistics are national, with very few providing data at the state level; and many caregiving reports are estimates. In addition, the definition of what constitutes "informal, unpaid caregiving tasks" differs among organizations and, consequently, measures of the number of caregivers also differ.

Decisions about *who* is to be counted as a caregiver also differ among surveys; for example, studies might only measure individuals caring for a frail *elderly* person; or measure individuals caring for a frail, chronically ill, or disabled person of *any* age; or may count only caregivers aged 18 and older, while many caregivers are children under 18 years of age; or a survey may exclude kinship care.

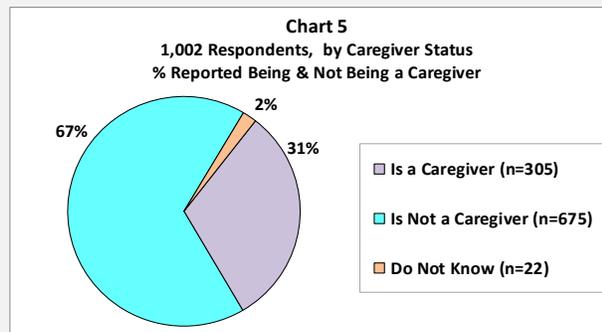
Two examples illustrate the variation in numbers of caregivers in New York State:

- A coalition comprising AARP-New York, the Council of Senior Centers and Services of New York City, and the New York State Caregiving and Respite Coalition estimated the number of New Yorkers providing caregiver assistance at **over 4M**, which includes adult caregivers, many caregivers who are under the age of 18, and persons providing kinship care, such as grandparents with custodial responsibility for their grandchildren or people caring for children who are not their own.¹²
- The Family Caregiver Alliance's state profile for New York reports **2.2M** caregivers and **1.1M** grandparents who are responsible for their grandchildren.¹³

Many caregiving definitions center around providing assistance with activities of daily living. Similarly, the *Statewide Survey of Residents* asked the following question to measure the number of New York's caregivers aged 18 and over:

- "Are you a caregiver; that is, do you help, at least once a week, with activities of daily living for your spouse, a family member, or friend who is sick, frail, or disabled?"

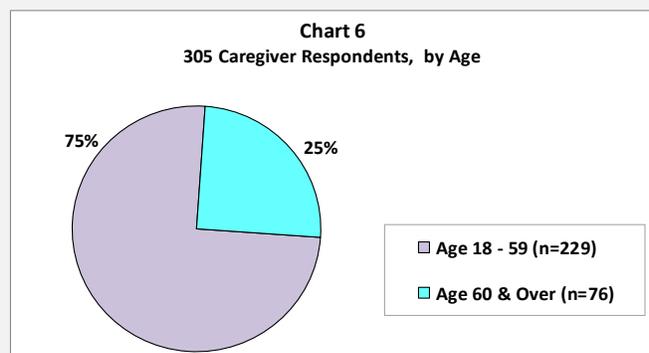
- Chart 5 shows that almost a third (305, or 31%) of the 1,002 survey respondents reported being a caregiver, which, according to the Siena College Research Institute, is generalizable to New York's population aged 18 and older.



This finding matches national statistics reported by the U. S. Department of Health and Human Services: "52 million Americans (31% of the adult population aged 20 – 75 provide "informal care" to a family member or friend who is ill or disabled; about 37 million of these caregivers provide help to family members and about 15 million provide help to friends."¹⁴

The *Statewide Survey of Residents'* 31% finding is most likely an undercount of New York's total number of informal caregivers: (1) the survey included residents aged 18 and over while a significant number of children under age 18 also routinely perform such caregiving tasks for family members, and (2) for a variety of reasons, many individuals who perform informal caregiver tasks as defined in the survey intentionally do not identify themselves as caregivers.

- Chart 6 shows that there is a greater likelihood of caregivers falling within the 18-59 age range (75%) than in the 60 and older age range (25%).
- Nevertheless, among the survey's total older respondents (239), 32% (76) are caregivers—caring for spouses, siblings, children, grandchildren, and friends.



The Think Group is urged to understand the future reality of caregiving in New York State:

The majority of long-term care provided to people with frailties and impairments is provided by informal, unpaid caregivers (family members and friends).

As people of all ages, including those with all types of disabilities, live longer and longer lives, and stay in their own homes regardless of their levels of impairment and need, the issues they encounter will increase in number and complexity. In tandem with this increase will be: (1) a rise in the need for more, more intensive, and more extended caregiving efforts, and (2) a rise in the number and types of issues encountered by the caregivers providing this assistance and care. The source of these caregiver-related issues is twofold:

- (1) Those that are directly related to the specific problems and needs of the care recipient, centering on financial, living-environment, physical and mental health, long-term care, discrimination, custody, guardianship, estate planning, abuse, education, safety, employment, and many other issues; and

(2) Those of the caregivers themselves that arise from the responsibilities, challenges, and stresses inherent in the caregiving job.

¹² AARP New York, Council of Senior Centers and Services, and New York State Caregiving and Respite Coalition (November, 2013), *Report: Caregivers in Crisis* (November, 2013). Rochester, NY: New York State Caregiving and Respite Coalition.

¹³ Family Caregiver Alliance (on-line, 2014), "State of the States in Family Caregiver Support," *Caregiving Across the States: State Profiles, 2007*. San Francisco, CA: Family Caregiver Alliance, National Center on Caregiving.

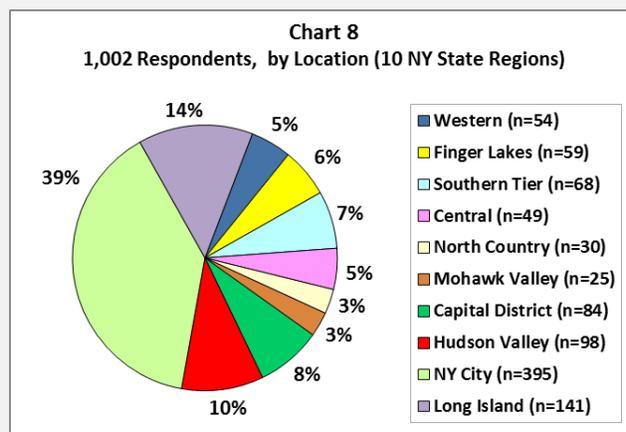
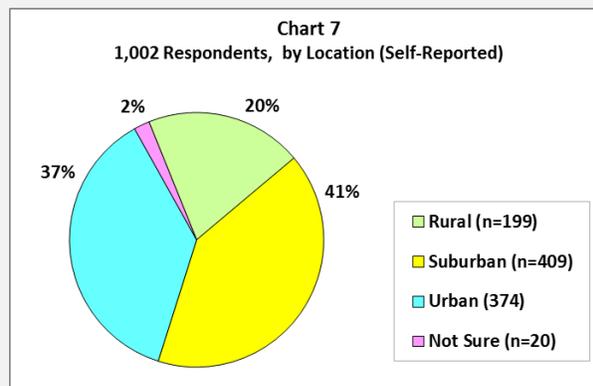
¹⁴ P. Doty and M. E. Jackson (June, 1998), *Informal Caregiving: Compassion in Action*. Washington, DC: U. S. Department of Health and Human Services.

Location: An indication of the survey sample's representativeness is the location of respondents' residences—using rural, suburban, and urban as location designations. These designations can be used to assess availability of legal assistance, access to such assistance, and affordability of these services.

For the *Statewide Survey of Residents*, difficulties in determining how to accurately identify respondents' location immediately arose as there is no standard, generally used definition of "rural," and the Census Bureau does not measure or define a "suburban" area. Respondents' phone numbers identified their county of residence, but not their city, town, village, or "area." However, in New York, most counties include rural *and* suburban areas, and many include rural, suburban, and urbanized areas, making "county" location too indefinite a designation for analysis.

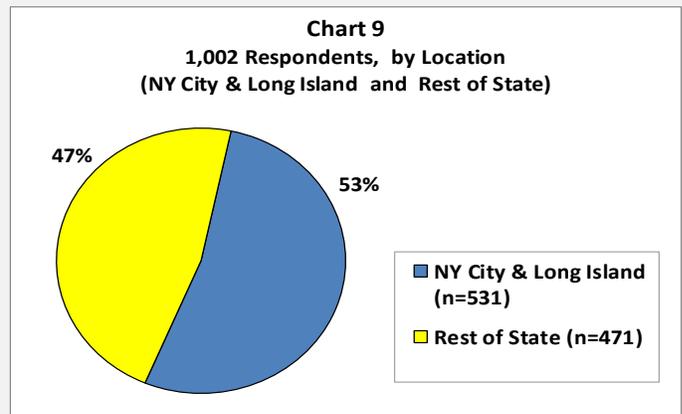
Thus, in order to make location-comparison analyses, respondents were asked to provide their own definition of where they live—as being "mainly rural, mainly suburban, or mainly urban," with an assumption that their own perception of where their home is located would be more accurate than making conclusions based on their county location.

- Chart 7 shows the proportion of respondents by their *self-reported* geographic location.
- As a further basis of location-comparisons, Chart 8 shows the proportion of respondents by 10 regions of the State (as defined by the New York State Regional Economic Councils).
- Chart 8 shows that the respondent sample covers all regions of the State.

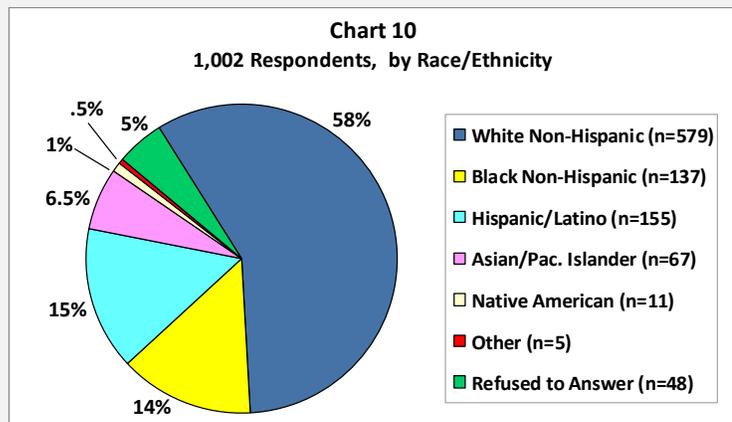


- Chart 9 categorizes the respondent sample by “New York City & Long Island” and the “Rest of the State.”

The survey’s upstate/downstate sample division closely matches the Census Bureau's population counts for New York State.



Race and ethnicity: Chart 10 shows the division of survey respondents by race and ethnicity. Survey proportions for race/ethnicity match the 2010 Census for New York State, which reported that 58% of the State's population was "White Non-Hispanic," with 42% making up all minority groups.¹⁵

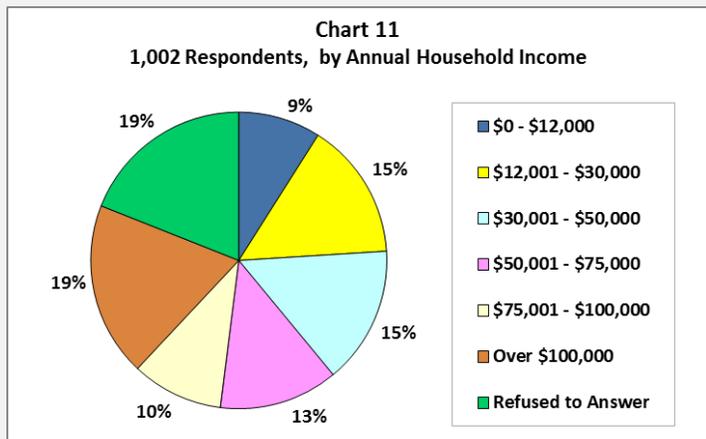


Both the Census measures and the survey findings highlight New York's significant cultural diversity and the need for the legal profession to understand the variety of cultural norms inherent in the State's significant diversity, as well as the large number of New Yorkers who speak multiple languages or have limited English-speaking skills, the relationship between minority status and low income, and the impact of all these factors on types of issues and situations encountered by different groups of New Yorkers and the impact on effective communication between clients and those providing legal assistance to these clients.

¹⁵ U. S. Census Bureau (on-line, 2014), "Profile of General Population and Housing Characteristics: 2010," Table DP-1, *American FactFinder*. Washington, DC: U. S. Department of Commerce, U. S. Census Bureau.

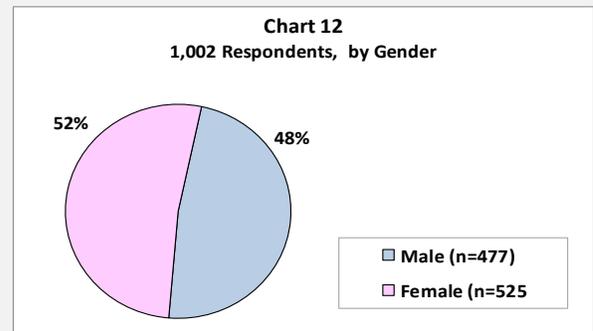
Income: Chart 11 shows the proportion of survey respondents in six categories of household income. 19% refused to give their income and cannot be included in comparison analyses of respondents' household income.

- The survey includes a smaller proportion (19%) of respondents in the "\$100,000 and over" income category than is reported for New York in the American Community Survey's five-year estimates (27%).¹⁶ Proportions of respondents in the survey's other five income categories are very similar to the Census Bureau's estimates.



¹⁶ U. S. Census Bureau (on-line, 2014), "Selected Economic Characteristics 2008-2012: American Community Survey Five-Year Estimates," DPO3, *American FactFinder*. Washington, DC: U. S. Department of Commerce, U. S. Census Bureau.

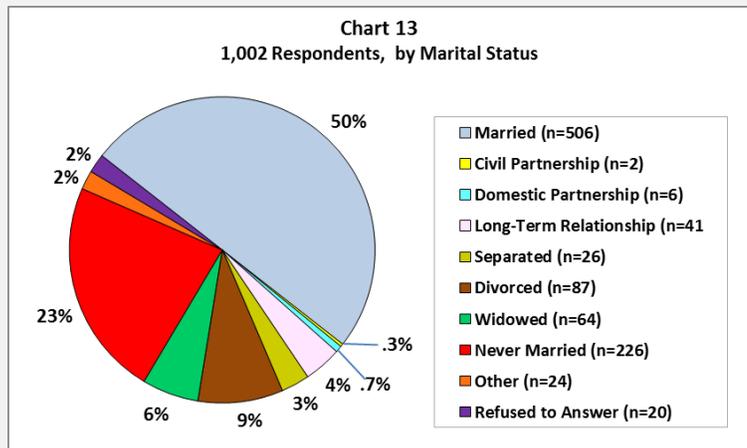
Gender: Chart 12 shows that 48% of survey respondents are males, and 52% are female, which matches the U. S. Census Bureau's measures for New York.



Living arrangement:

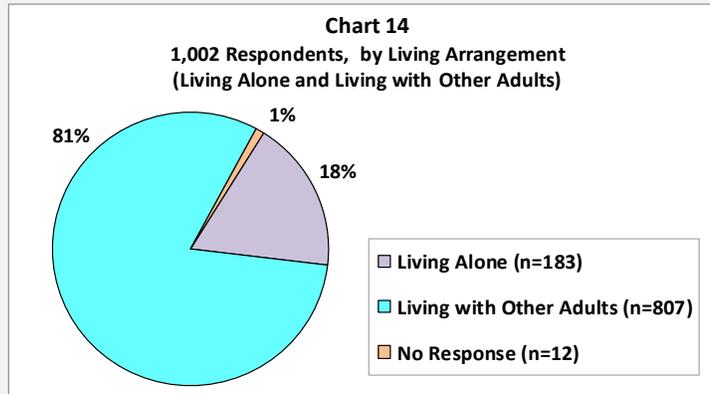
Marital status: Survey respondents were given nine options from which to identify their marital status.

- As shown in Chart 13, the largest proportion (50%) of respondents are married, 23% are never-married respondents, 9% are divorced, and 6% are widowed. Six other categories account for 12% of respondents, and 2% refused to answer.



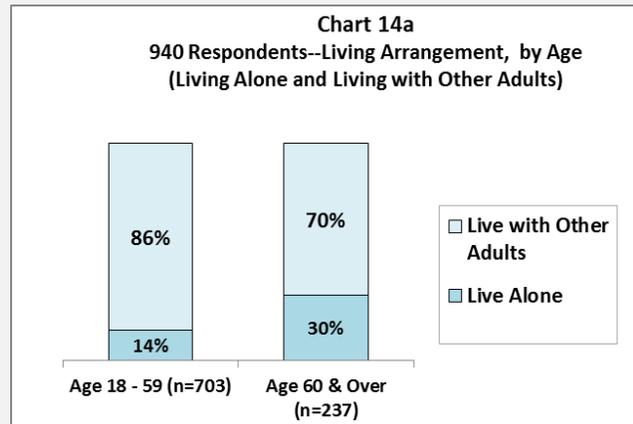
Living alone or with other adults:

- Chart 14 shows that the greater majority (81%) of the 1,002 respondents reported that they are living with other adults and 18% reported that they are living alone. Census Bureau 2010 household data for New York State report that 11% of New York's population is living alone.¹⁷



Further analysis compares the survey's younger and older respondents. Excluded from the analysis are 62 respondents who either did not report their age and/or refused to say whether they were living alone or with other adults.

- Of the remaining 940 respondents, Chart 14a shows that the proportion (30%) of older respondents who live alone is more than double the proportion (14%) of younger respondents who live alone.



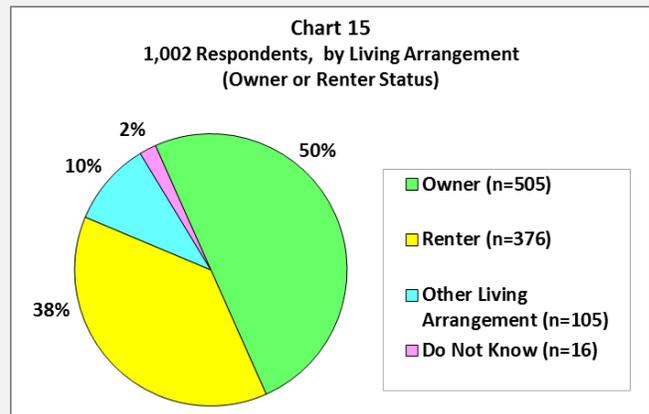
"Older respondent" is defined as aged 60 and older in the *Statewide Survey of Residents*. Census household data for 2010¹ report that 29% of New Yorkers aged 65 and older are living alone and that 8% of the State's population under age 65 are living alone.

¹⁷ U. S. Census Bureau (on-line, 2014), "Profile of General Population and Housing Characteristics: 2010," DP-1, *American FactFinder*. Washington, DC: U. S. Department of Commerce, U. S. Census Bureau.

Owner/renter status:

- Chart 15 shows that half of all respondents (50%) are owners and 38% are renters.

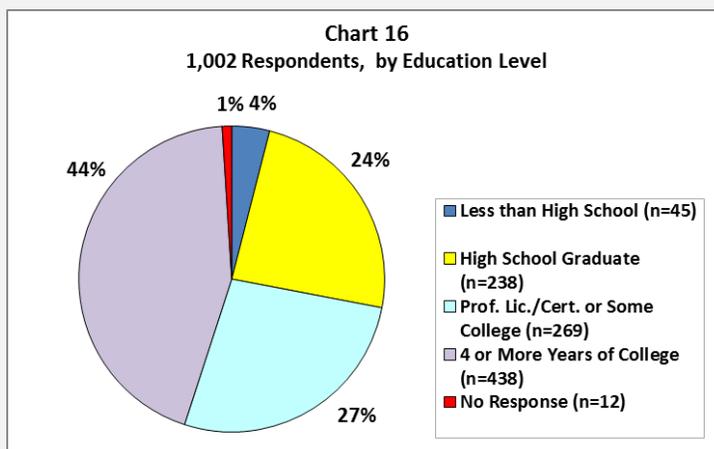
These proportions fairly closely reflect the Census Bureau's population measures for 2010 (56% of New York's population live in "owner" housing units and 44% live in "renter" housing units).¹⁸



¹⁸ U. S. Census Bureau (on-line, 2014), "Profile of General Population and Housing Characteristics: 2010," DP-1, *American FactFinder*. Washington, DC: U. S. Census Bureau.

Education: Survey respondents were sorted into four education levels.

- Chart 16 shows that 4% of respondents reported having less than a high school degree, 24% are high school graduates, 27% have a professional license/certificate or some college, and the largest proportion (44%) have four or more years of college.

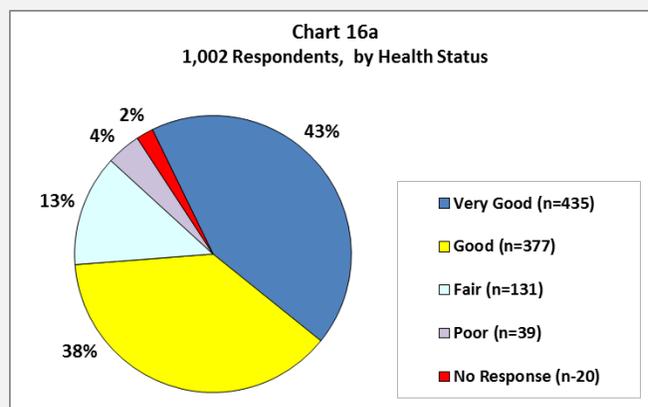


The survey's proportion (4%) of New Yorkers with less than a high school education is a substantial under-representation when compared with the American Community Survey's (ACS) 2008-2012 five-year estimate (15%) for this population group.¹⁹ Similarly, the survey's proportion (44%) of New Yorkers with four or more years of college is an over-representation when compared with the ACS' estimate (33%). The survey's other two education-level groups match the ACS estimates.

¹⁹ U. S. Census Bureau (on-line, 2014), "Selected Social Characteristics in the United States 2008-2012: American Community Survey Five-Year Estimates," DPO2, *American FactFinder*. Washington, DC: U. S. Department of Commerce, U. S. Census Bureau.

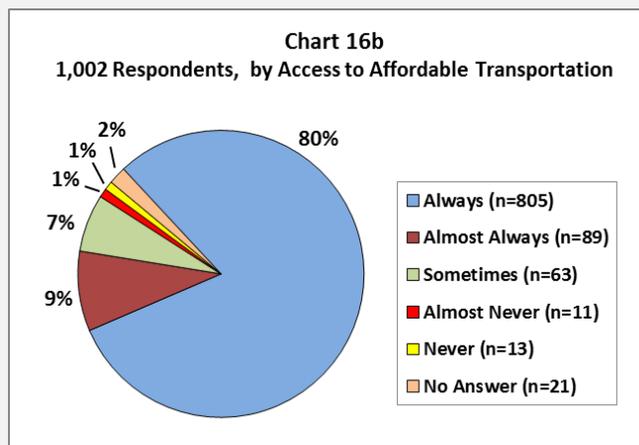
Health: Respondents self-identified their health status as very good, good, fair, or poor.

- In Chart 16a, the larger majority reported their health as very good (43%) or good (38%), with 13% reporting fair health and 4% reporting poor health.



Transportation: For the Think Group's deliberation, information was gathered about the extent to which availability of transportation is a factor in residents' access to legal assistance. Survey respondents were asked the following question:

- "Do you have access to affordable transportation when you need it?"
- Chart 16b shows that a majority (89%) of survey respondents reported having access "almost always" or "always." In contrast, 9% reported having access "sometimes," "almost never," or "never."



NOTE:

The Think Group is urged to consider recommending further, more in-depth, study of "access to transportation."

Over many years, needs assessments implemented by many communities across the State routinely report "housing" and "transportation" as the two top areas of need.

Municipalities and service providers respond to these assessments in various ways, but commonly report the cost of publicly subsidized transportation programs, which often results in eliminating transportation programs, eliminating the transportation feature of a service program, reducing availability of transport times or routes, sharing the delivery of transportation services among diverse organizations, transferring funds into transportation programs from other services, applying tax surcharges to a transportation budget, instituting myriad community fund-raising schemes to shore up a much-needed but under-funded transportation program, using volunteer transportation programs, and other creative devices to address the demand for affordable transportation by community residents of all ages and abilities.

The results shown in Chart 16b may be reflecting the success of various tactics municipalities and providers use to address the community need for an affordable means of getting to where people need to go on a daily basis. It may also reflect such aspects as the role of family and friends in assisting others with needed transportation, the greater availability of transportation in urban centers (which is not equally available in rural and suburban areas), and the extent to which residents prioritize household expenditures to enable the use of personal cars.

The Think Group is urged to deliberate the extent to which the many tactics employed represent a sustainable, predictable underpinning for an affordable means of travel, as unpredictability can have an impact on the extent to which residents have reliable access to legal assistance when it is needed.

Section III **Issues Reported—Five Categories**

Respondents were asked if they had experienced serious problems in any of five issue categories: Housing, Family Interactions, Money, Life Planning, and Dealing with Others.

Major Findings:

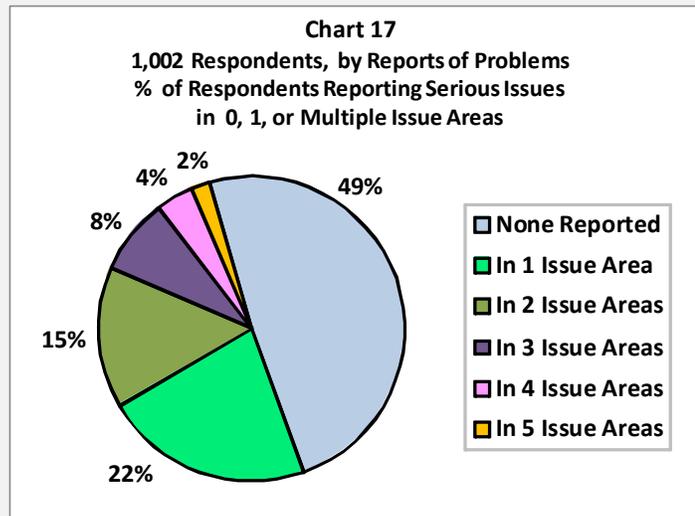
- Over half (511, or 51%) of the 1,002 survey respondents reported facing serious problems in one or more issue category within the past three-to-five years. This proportion, when generalized to the entire State, translates to a substantial number of New York's residents and provides an indication of the potential market for legal information, advice, counseling, or services.
- The types of problems experienced by residents are not congregated in any one or two category types, but are spread across all five issue categories—highlighting the diversity of issues affecting residents of all ages, all abilities, and all situations.
- Throughout the survey's findings, the greater proportion of issues is deemed by respondents to fall into the Family Interactions category and the smallest proportion is identified by respondents as Housing issues. However, many problems overlap categories and could have been logically

assigned to several categories. Findings for the five issue categories represent respondents' own perceptions of how *they* perceive the burden of their reported problems and *not* the researchers' assignment of reported issues to the five categories.

- As the survey's findings reflect *respondents'* perceptions of an issue's burden, greater awareness may be needed among the legal community regarding differences that may exist between the "client" and the "attorney" in *how* a problem is perceived and, thus, how the impact of that problem is being *felt* and being *understood* by the client.

Serious issues: Chart 17 shows that 51% (511 respondents) answered "yes" to having one or more serious problems in one or more issue category—for a total of 1,016 problems across all five categories.

- 49% (or 491 respondents) reported having **no** issues serious enough to be of great concern or to warrant more than ordinary action.
- Of the 511 reporting serious issues, 221 reported having issues in only one of the five categories, 150 reported issues in two categories, 80 reported issues in three categories, 40 reported issues in four categories, and 20 respondents reported serious issues in all five issue categories.



Generalizing these findings to the State as a whole provides an indication of the potential market for legal information, advice, counseling, or services.

Chart 18 shows the distribution of serious issues reported for each of the five categories. The diversity of issues faced by respondents is highlighted by the fact that reported issues are not congregated in one or two issue categories, but are spread across all five category types.

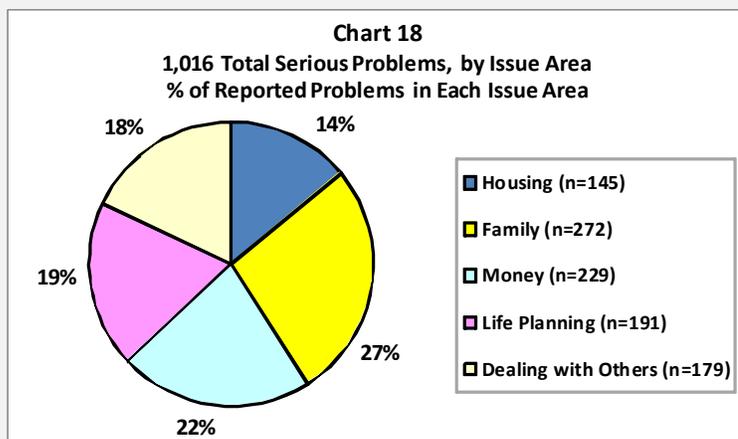
- In Chart 18, the greater proportion (27%) of issues falls into the Family Interactions category and the smallest proportion (14%) were identified as Housing issues.

In the early minutes of each survey interview, because of the sensitive nature of asking about legal issues, respondents were not asked to specifically describe their serious problems. Thus, the researchers

could not assign the problems to a specific category; instead, respondents themselves chose the category in which to report their serious issue—making the selection based upon how *they* perceived the burden of their reported problems.

However, many problems overlap categories and could have been logically assigned to several categories. For example, helping an elderly parent financially with chronically unpaid utility bills might be seen by the respondent as a Housing problem, a Money problem, or a Family Interaction problem.

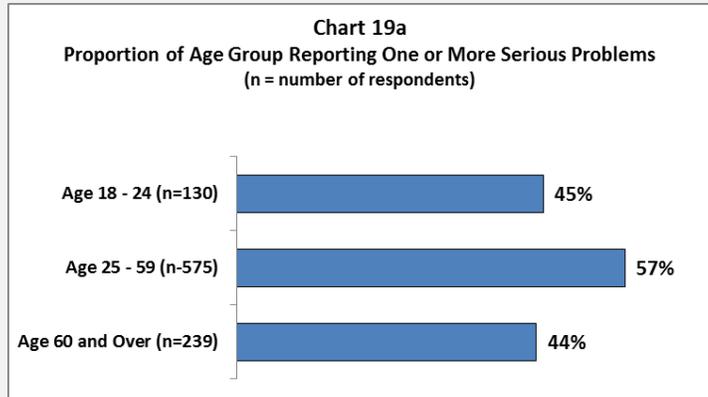
Age: Respondents are sorted into three age groups: 18-24, 25-59, and 60 and older.



Major Finding:

- For all three age groups, the issues reported are not congregated within any one or two issue categories, but are spread across all five areas—highlighting the wide diversity of issues faced by residents of all ages.
- The greatest proportion (27%) of the 130 respondents aged 18-24 reported serious issues related to Family Interactions
- The greatest proportion (31%) of the 575 respondents aged 25-59 reported issues related to Family Interactions, with Money issues (27%) a close second.
- The greatest proportion of the 239 respondents aged 60 and over reported issues in Family Interactions (27%) and Life Planning (27%).

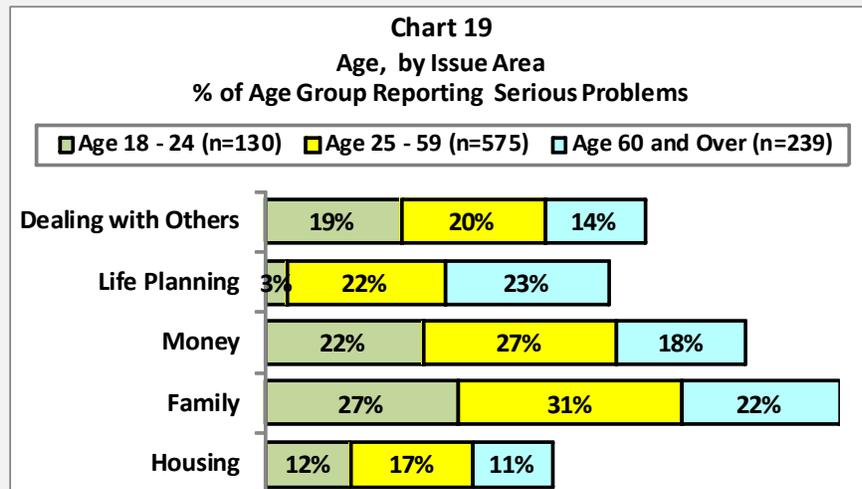
58 respondents did not report their age. For the 944 who did report their age, Chart 19a shows the proportion of respondents in each of the three age groups that reported having one or more problems (over a period of three to five years, in the five issue categories) that were serious enough that they wanted or needed legal assistance to help them resolve the problem:



Proportion, by age group:

- Ages 18-24 (n=130): 45% (or, 59) reported having one or more serious problems;
- Ages 25-59 (n=575): 57% (or, 327) reported having one or more serious problems;
- Ages 60 and older (n=239): 44% (or, 106) reported having one or more serious problems.

Chart 19 shows the distribution of reported serious issues for these three age groups.



- Across all categories except Life Planning, greater proportions of respondents in both younger age groups reported serious issues compared to respondents aged 60 and older.
- Among the 59 respondents aged 18-24 who reported having serious problems in one or more categories, the greatest proportion (27%) were related to Family Interactions, and the smallest proportion (3%) were related to Life Planning.
- Among the 327 respondents aged 25-59, the greatest proportion (31%) reported issues related to Family Interactions, with Money issues (27%) a close second, and issues related to Housing reported the least (17%).
- Among the 106 respondents aged 60 and older, the greater proportion reported issues in Life Planning (23%) and Family Interactions (22%), with the least reports (11%) related to Housing.

Disability:

Major Findings:

- As a general comparison, across all five issue categories, a greater proportion of younger-aged residents with disabilities report serious issues than do older adults with disabilities.
- The issues reported by respondents with disabilities are not congregated in any one or two category types, but are spread across all five areas for both age groups—re-affirming the survey's generalized finding that all resident populations face a diversity of issues that can benefit from legal information, assistance, or counsel.
- Both respondents with disabilities and respondents who are caregivers report more serious issues than respondents who are neither caregivers nor people with disabilities.

Chart 20 shows the proportion of younger and older respondents with disabilities who reported one or more serious problems in each issue category. A discussion earlier in this *Report* explains the small number of respondents who reported a disability and the caution advised about generalizing findings when the number in a variable sub-group is too small. Thus, without surveying a broader sample of residents with disabilities, caution should be exercised in interpreting the findings related to sub-group analysis.

As a basis for discussion, a pattern that *can* be discerned from Chart 20 is that:

- As a general comparison, across all five issue categories, a greater proportion of younger-aged residents with disabilities report serious issues than do older adults with disabilities, with the greatest proportion (57%) reporting issues related to Family Interactions.
- Reported issues for both age groups with disabilities are spread across all issue categories.

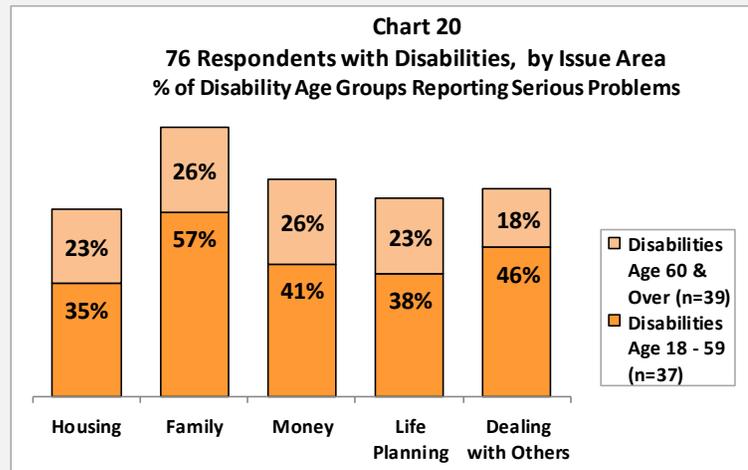


Chart 22 (see below) provides a comparison of serious issues reported by three respondent groups: respondents of all ages with disabilities, respondents who are caregivers, and respondents who are neither.

- Greater proportions of those with disabilities (ranging from 28% to 40%) report serious problems across all five issue categories compared to the other two groups.

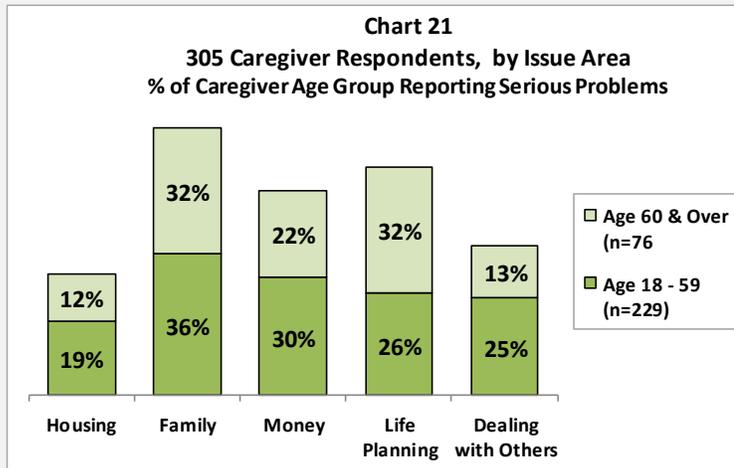
- Smaller proportions (ranging from 12% - 22%) of respondents who are neither caregivers nor have a disability report serious problems compared to caregivers or respondents with disabilities.

Caregivers: In this survey, informal unpaid caregiving is defined as “providing assistance with activities of daily living at least once a week for a spouse, family member, or friend who is sick, frail, or disabled.” These are tasks provided for an extended period of time that are over and above expected conventional family duties and tasks . . . assistance that, if not provided by informal caregivers, would require the help of the formal, paid services system in order for the care recipient to remain living in their own homes and communities.

Major Findings:

- 30% (305) of respondents reported performing informal, unpaid caregiver tasks—assistance with activities of daily living at least once a week for a spouse, family member, or friend who is sick, frail, or disabled.
- Seventy six (or, 25%) of the survey's 305 caregivers are aged 60 and older and 229 (75%) are aged 18-59.
- The serious issues reported by caregivers are not congregated in one or two category types, but are spread across all five issue areas.
- Caregiver respondents reported more serious issues than respondents who were not caregivers.

In Chart 21, almost a third of all respondents (305, or 30%) reported being a caregiver. The 30% finding may represent an under-count for defined caregiving in New York State, as: (1) The survey included residents aged 18 and older, while many children under age 18 also routinely perform caregiving tasks as they are defined in the survey, and (2) For various reasons, many individuals who routinely perform informal caregiver tasks intentionally do not identify themselves as caregivers.



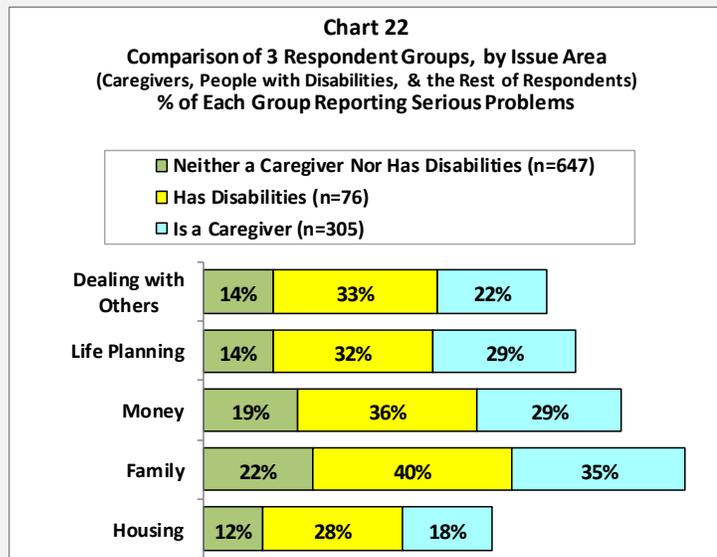
- Chart 21 shows that 76 (or, 25%) of the survey's 305 caregivers are aged 60 and older and 229 (75%) are aged 18-59.
- A greater proportion of younger caregivers report serious issues than older caregivers across all issue categories except Life Planning. Despite this difference between younger and older caregivers, it is notable that a significant proportion of caregivers across all ages face serious issues.

Comparison among caregiver respondents, respondents with disabilities, and respondents who are neither: The types and number of responsibilities, issues, and challenges handled by caregivers is made abundantly clear by extensive research conducted over many years. These caregiving efforts are directly related to the specific problems and needs of the individuals they are caring for, centering on financial, living-environment, physical and mental health, long-term care, discrimination, education, safety, employment, and other issues. For many of these issues, a legal basis underlies the issue and legal assistance is often needed for a satisfactory resolution.

Chart 22 shows the differences in serious problems reported by respondents who are caregivers, respondents with disabilities, and respondents who are neither.

- A greater proportion of those who are caregivers (ranging from 18% to 35%) reported serious problems across all five issue categories compared to respondents who are not caregivers (ranging from 12% to 22%).

Additional research can further clarify the extent to which the differences shown in Chart 22 are directly related to respondents' caregiving responsibilities.



Location of respondent's residence: Two types of location were used to compare respondents' reported problems:

- (1) Respondents were asked to self-describe the place in which they live as being "mainly rural," "mainly suburban," or "mainly urban."
- (2) Respondents' county location was sorted by ten regions of the State, as defined by the State's Regional Economic Development Council.

Major Findings:

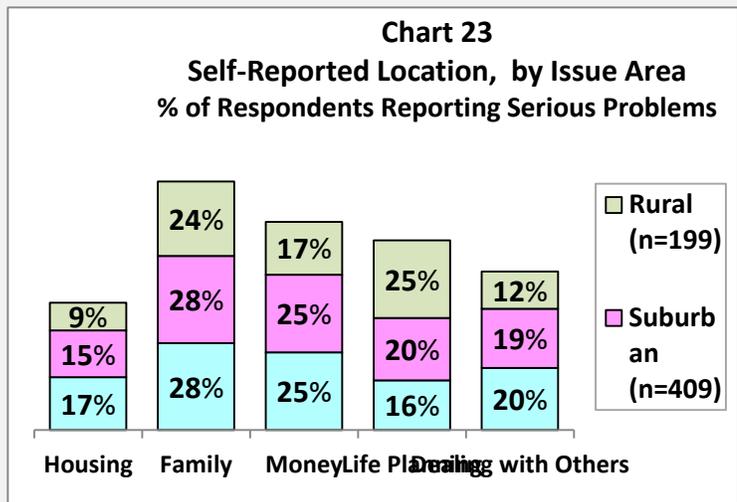
- Serious issues reported are spread across all five issue areas in all three rural, suburban, and urban locations, indicating that location is not a significant factor in explaining the type of serious issues faced by residents.
- Except for Life Planning, the proportions of reported issues are somewhat greater among suburban and urban respondents compared to rural respondents.

- In particular, for suburban and urban locations findings are very similar or the same in all categories.
- In comparing the ten regions of the State:
 - Serious issues reported are spread across all five issue areas.
 - Hudson Valley respondents reported the greatest *average* proportion (26%) of issues.

Chart 23 shows that serious issues reported are not congregated in any one of the three self-reported geographic locations, but are spread across rural, suburban, and urban areas of the State.

Comparing the three self-reported location types in Chart 23:

- The biggest difference is between "suburban/urban" locations and "rural" locations, with greater proportions of suburban and urban respondents reporting serious issues in Housing, Family Interactions, Money, and Dealing with Others.
- Life Planning is the only category in which a greater proportion of rural respondents reported serious problems.
- Comparing suburban and urban locations, the proportion of respondents reporting serious issues is the same or very close in four categories—Housing, Family Interactions, Money, and Dealing with Others.



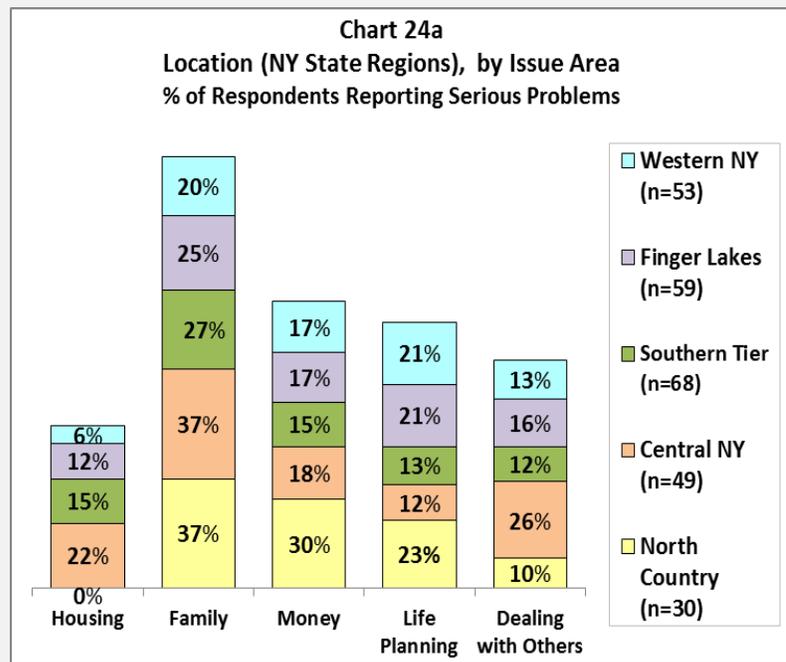
Charts 24a and 24b show respondents' reports in 10 regions of the State. The number of survey respondents in four of the regions is relatively small, making generalizability of findings to the populations in each of those four regions difficult to claim.

However, the two charts do show that:

- In all 10 regions of the State, the types of serious issues reported by respondents are spread across all five issue categories.

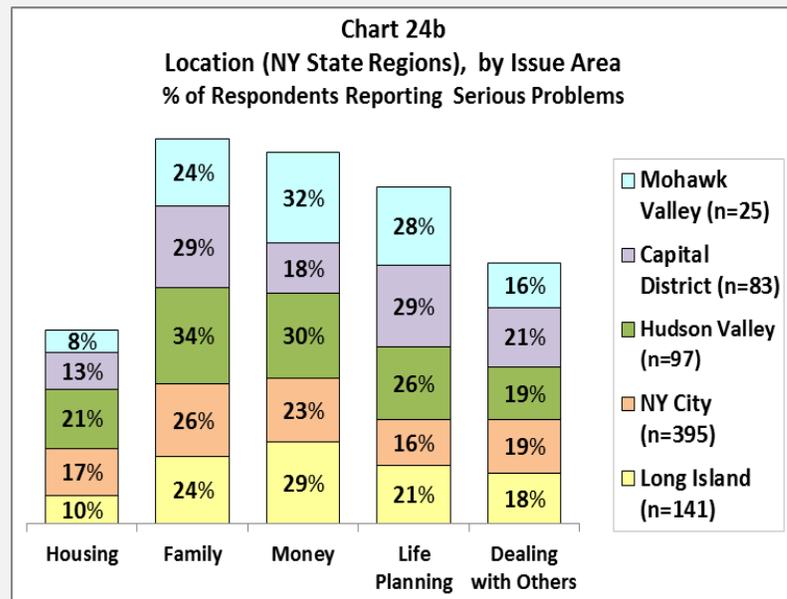
Exceptions include:

- The North Country, where none of the 30 respondents described their serious issues as being related to Housing and 10% reported issues related to Dealing with Others;
- The Western region, where 6% of the 53 respondents identified their issues as being related to Housing;



- The Mohawk Valley, where 8% reported issues related to Housing;
- Long Island, where 10% of respondents reported issues related to Housing.

- In comparing all ten regions, Hudson Valley respondents reported the greatest average proportion (26%) of issues.



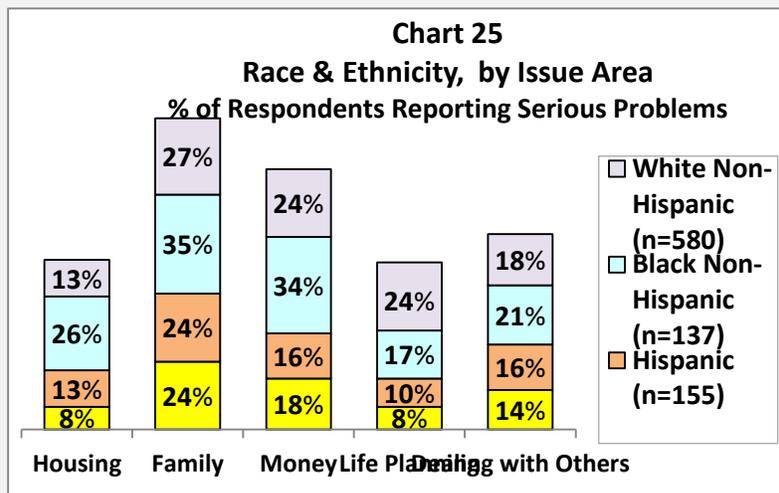
Race/ethnicity:

Major Findings:

- In comparing the various racial/ethnic groups:
 - A greater proportion of Black Non-Hispanic respondents reported serious issues related to Housing, Family Interactions, Money, and Dealing with Others.
 - A greater proportion of White Non-Hispanic respondents reported serious issues related to Life Planning.
- For all race/ethnic groups, reported issues are not congregated, but are spread across all five issue areas.

Chart 25 shows that:

- White Non-Hispanic respondents: The greatest proportions reported serious issues related to Family Interactions (27%), Money (24%), and Life Planning (24%).
- Black Non-Hispanic respondents: The greatest proportions reported serious issues related to Family interactions (35%) and Money (34%).
- Hispanic respondents: The greatest proportion reported serious issues related to Family Interactions (24%).
- All other respondents: The greater proportion reported serious issues related to Family Interactions (24%).



- Hispanic respondents: The greatest proportion reported serious issues related to Family Interactions (24%).
- All other respondents: The greater proportion reported serious issues related to Family Interactions (24%).

For comparisons among groups, Chart 25 shows that:

- In four issue areas, greater proportions of Black Non-Hispanic respondents reported serious problems: Housing (26%), Family Interactions (35%), Money (34%), and Dealing with Others (21%), compared to other population groups.
- In the one issue area of Life Planning, a greater proportion (24%) of White Non-Hispanic respondents reported serious issues, compared to other population groups.

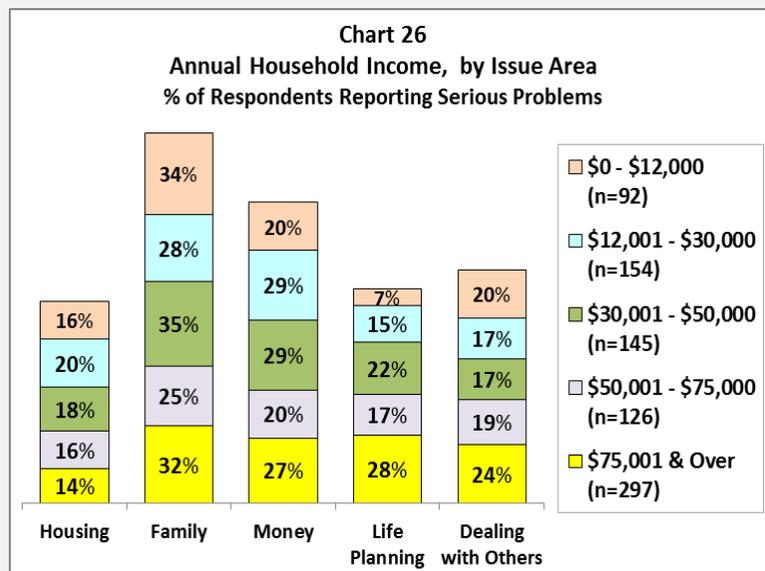
Annual household income: Respondents were sorted into five categories by annual household income.

Major Findings:

- For all income groups, reports of serious issues are spread across all five issue areas.
- Across the five issue areas, respondents in the \$0-\$12,000 (19%) and \$50,001-\$75,000 (19%) income groups reported the smallest *average* proportion of issues.
- Across the five issue areas, respondents in the \$75,001 and Over group (25%) and those in the \$30,001-\$50,000 group (24%) reported the largest *average* proportion of issues.

In comparing respondents in the five income groups, Chart 26 shows that:

- For all income groups, reports of serious issues are spread across all five issue categories.
- \$0 - \$12,000: The greatest proportion of this income group reported serious issues related to Family Interactions (34%). A very small proportion (7%) reported serious issues related to Life Planning.
- \$12,001 - \$30,000: The greatest proportion reported serious issues related to Money (29%) and Family Interactions (28%).
- \$30,001 - \$50,000: The greatest proportion reported serious issues related to Family Interactions (35%) and Money (29%).
- \$50,001 - \$75,000: The greatest proportion reported serious issues related to Family Interactions (25%).
- \$75,001 and Over: The greatest proportion reported serious issues related to Family Interactions (32%), Life Planning (28%), and Money (27%).



Average proportion of respondents reporting problems across all five issue areas:

- Across the five issue areas, respondents in the \$0-\$12,000 (19%) and \$50,001-\$75,000 (19%) income groups reported the smallest *average* proportion of issues.

- Across the five issue areas, respondents in the \$75,001 and Over group (25%) and those in the \$30,001-\$50,000 group (24%) reported the largest *average* proportion of issues.

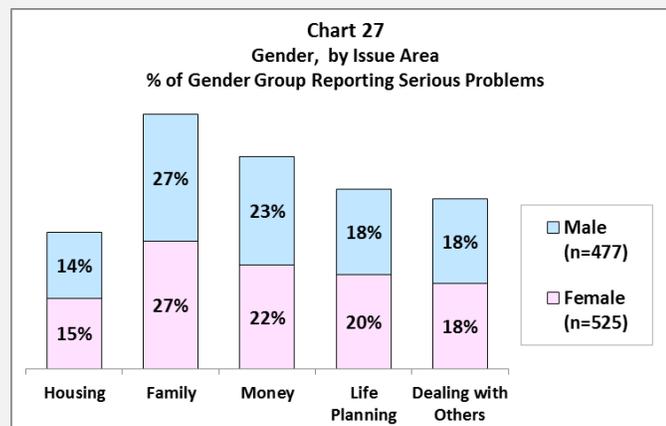
Gender:

Major Findings:

- Gender is not a factor in explaining numbers and types of serious issues reported by respondents.
- Serious issues reported are not congregated into any one category for either males or females, but are spread across all five issue areas.

Chart 27 shows that gender is not a factor in explaining numbers and types of serious issues reported.

- The proportion of respondents reporting serious issues is essentially the same for males and females across all five issue categories.



Living arrangement:

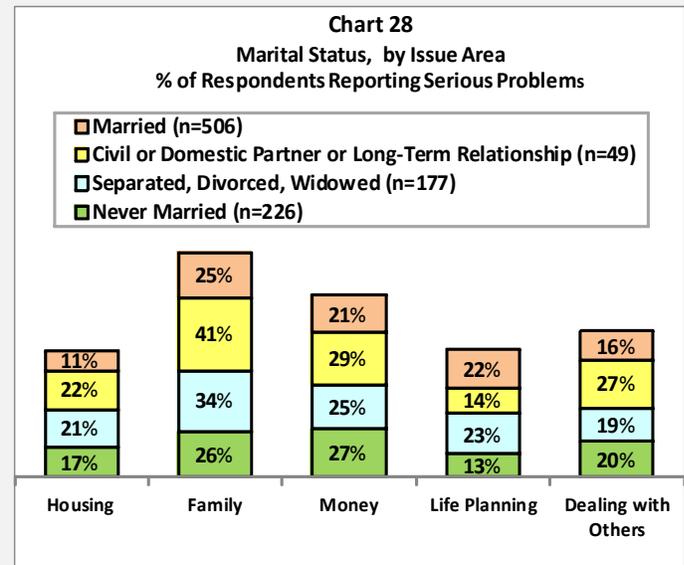
Marital status: Survey data are organized into four groups by marital status. Two groups ("married" and "civil or domestic partner and long-term relationship") reflect households in which respondents have a spouse or partner to share in actions and decision-making, and two groups ("separated, divorced, widowed" and "never married") reflect households in which respondents may be facing decisions or actions alone.

Major Finding:

- The serious issues reported by all four marital- status groups are spread across all five issue categories.
- Across the five issue areas, respondents in the civil and domestic partnerships or long-term relationships (27%) reported the largest *average* proportion of issues.

Chart 28 shows that:

- Serious issues reported by all four respondent groups are spread across all five issue categories.
- Married: The greatest proportions of respondents reported issues related to Family Interactions (25%), Life Planning (22%), and Money (21%).
- Civil and domestic partnerships or long-term relationships: The greatest proportions of respondents reported issues related to Family Interactions (41%), Money (29%), and Dealing with Others (27%).
- Separated, divorced, and widowed: The greatest proportion of respondents reported issues related to Family Interactions (34%).
- Never married: The greatest proportions of respondents reported issues related to Money (27%) and Family Interactions (26%).



Living alone or with other adults: For two types of living arrangements, two age groups were compared: younger (aged 18-59) and older (aged 60 and over).

Major Findings:

- In both types of living arrangements, the serious issues reported were not congregated in one or two issue categories, but were spread across all five categories.
- Greater proportions of younger respondents "living alone" reported serious problems in all issue areas except Life Planning, compared to older respondents who are living alone.
- While greater numbers of younger respondents "living with other adults" than older respondents reported serious problems in four issue areas (except Life Planning), the difference between age groups is not nearly as great as it is between the two age groups who are "living alone."
- *Older respondents:* Greater proportions of older respondents who are "living with other adults" reported serious problems than did older respondents who are "living alone."
- *Younger respondents:* Greater proportions of younger respondents who are "living alone" reported serious problems than did younger respondents who are "living with other adults."

Living Alone vs. Living with Other Adults:

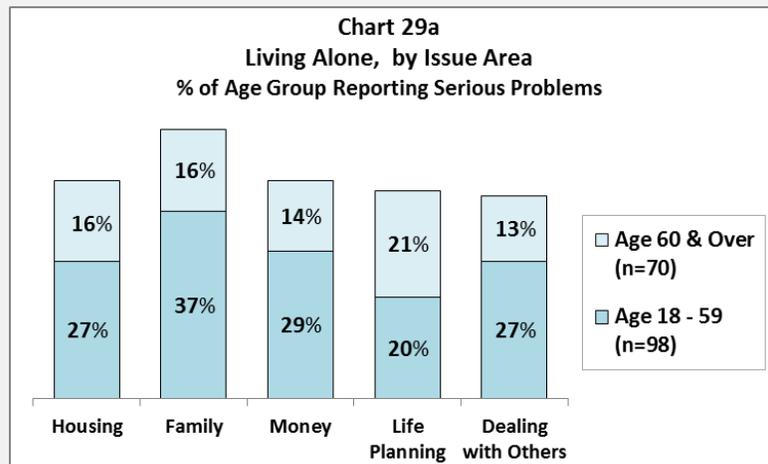
- Charts 29a and 29b show that, in both types of living arrangements, the serious issues reported are not congregated in one or two issue categories, but are spread across all five categories.

Comparing younger and older respondents:

- *Living alone:* Chart 29a shows that greater proportions of younger respondents living alone, compared to older respondents, reported serious issues related to Housing, Family Interactions, Money, and Dealing with Others.

- *Living alone:* Equal proportions of older and younger respondents living alone reported serious issues related to Life Planning.

- *Living with other adults:* Chart 29b shows that greater proportions of younger respondents living with other adults, compared to older respondents, reported serious issues related to Housing, Family Interactions, Money, and Dealing with Others.

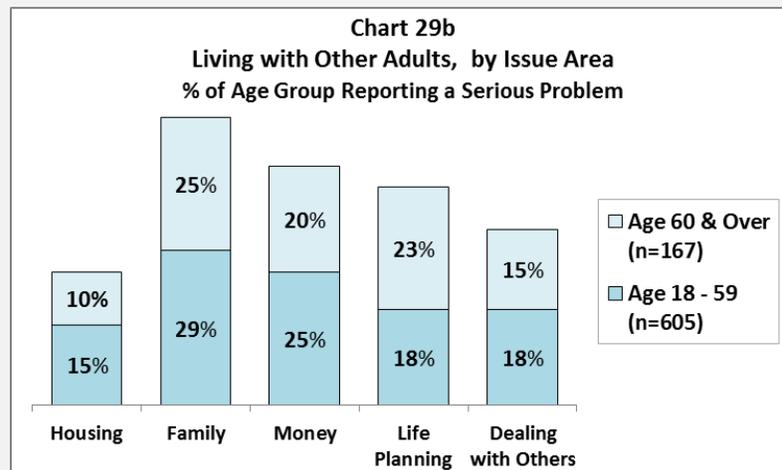


- *Living with other adults:* A greater proportion of older respondents reported serious issues related to Life Planning.

- *Alone vs. with other adults:* There is greater disparity between the "younger and older respondents who are living alone" (Chart 29a) than there is between the "younger and older respondents who are living with other adults" (Chart 29b).

- Percentage-point differences across issue categories in Chart 29a (living alone) are 11, 21, 15, 1, and 14,

while percentage-point differences in Chart 29b (living with other adults) are 5, 4, 5, 5, and 3.



Older respondents:

- Comparing older respondents who are living alone with those who are living with other adults, Charts 29a and 29b show that:
 - A greater proportion of older respondents who are living alone reported serious issues related to Housing (16% vs. 10% for older respondents living with other adults).
 - Greater proportions of older respondents who are Living with Other Adults reported serious issues related to Family Interactions (25% vs. 16% for older respondents living alone), Money (20% vs. 14%), Life Planning (23% vs. 21%), and Dealing with Others (15% vs. 13%).

Younger respondents:

- Opposite of older adults, across all five issue categories, greater proportions of younger respondents living alone reported serious issues than did younger respondents who are living with other adults.

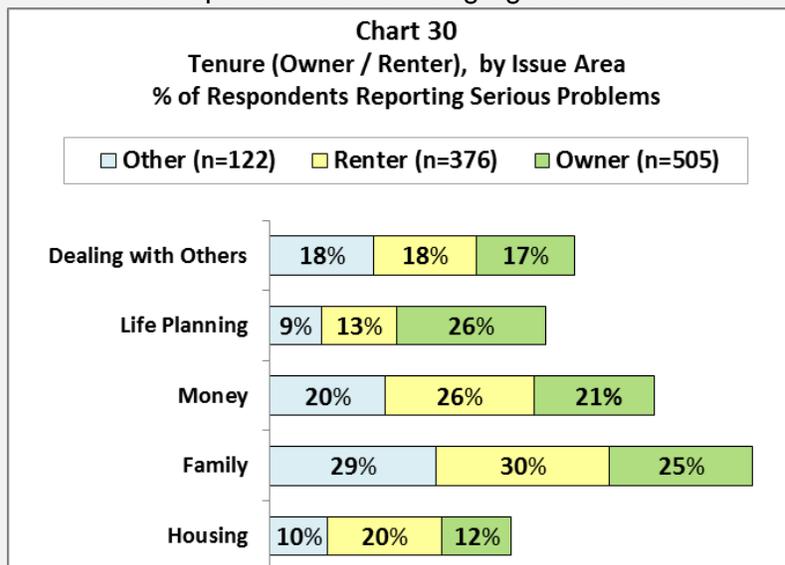
Owner/renter status:

Major Finding:

- For the 505 owners, 376 renters, and the 122 respondents living in arrangements other than as owners or renters, serious issues reported are not congregated in one or two issue categories, but are spread across all five categories.

Comparing respondents who are owners with those who are renters, Chart 30 shows that:

- For both owners and renters, serious issues reported were not congregated in one or two issue categories, but were spread across all five categories.
- Renters are more likely than owners to report serious issues in Housing (20% vs. 12%), Family Interactions (30% vs. 25%), and Money (26% vs. 21%).
- Owners (26%) are more likely than renters (13%) to report serious issues in Life Planning.
- Reports of serious issues related to Dealing with Others are distributed evenly among owners (17%), renters (18%), and those living in other arrangements (18%).



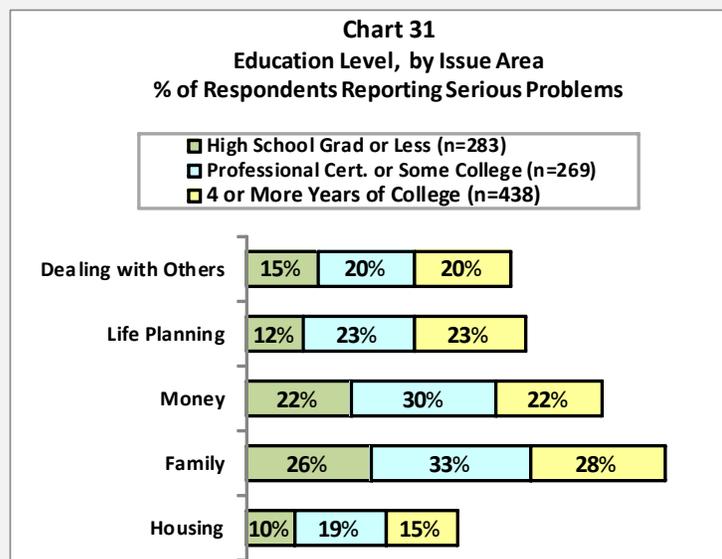
Education: Comparisons are made among respondents in three categories: (1) those with a high school degree or less, (2) those with a professional certificate or some college, and (3) those with four or more years of college.

Major Finding:

- For respondents at all three education levels, serious issues reported are not congregated in one or two issue areas, but are spread across all five categories.
- Averaging the five issue areas, a smaller proportion (17%) of respondents with "a high school degree or less" reported problems, compared to those with "professional certificates or some college" (28%) and those with "four or more years of college" (22%).

Chart 31 compares respondents in the three levels of education.

- Comparatively, greater proportions of respondents with "professional certificates or licenses or some college" reported serious issues in Housing, Family Interactions, and Money.
- Comparatively, smaller proportions of respondents with "high school degrees or less" reported serious issues in Housing, Life Planning, and Dealing with Others.



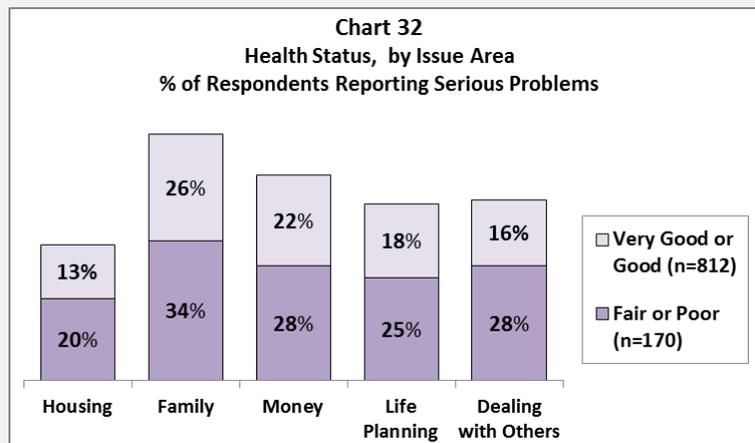
Health status: Respondents self-reported their health status as very good, good, fair, or poor.

Major Findings:

- For respondents in both health groups, serious issues reported are not congregated in one or two issue areas, but are spread across all five categories.
- Compared to respondents in very good or good health, greater proportions of respondents in fair or poor health reported serious issues in all five issue categories.

In Chart 32, findings for respondents reporting fair or poor health are combined, and respondents reporting very good or good health are combined.

- Across all five issue categories, larger proportions of respondents in fair or poor health reported serious issues compared to respondents in very good or good health.



Section IV **Use of Legal Assistance**

Across the five issue areas, respondents reported 1,016 serious problems. Respondents reported *using* legal assistance for 510 (50%) of those problems.

Major Findings:

- Respondents' use of legal assistance is not congregated in one or two issue areas, but is spread across all five areas.
- Across the five issue areas, respondents' use of legal assistance ranged from 36% - 64% of reported problems.

Key differences in *total* use of legal assistance (all 5 issue areas):

- *Age:* Older respondents used legal assistance for a greater proportion of their reported problems than did younger respondents.
- *Upstate/Downstate:* Long Island respondents used legal assistance for a greater proportion of their reported problems than did New York City and Rest of State respondents.
- *Transportation:* Respondents *with* access to transportation used legal assistance for a greater proportion of their problems than did respondents without access to transportation.
- *Income:* Respondents in the lowest income group used legal assistance for a *smaller* proportion of their problems than did respondents in the five higher income groups.
- *Gender:* Female respondents used legal assistance for a greater proportion of reported problems than did male respondents.
- *Race/Ethnicity:* Hispanic/Latino respondents used legal assistance for a greater proportion of their problems than did all other minority respondents, and used legal assistance for a somewhat greater proportion of problems than did White non-Hispanic respondents.

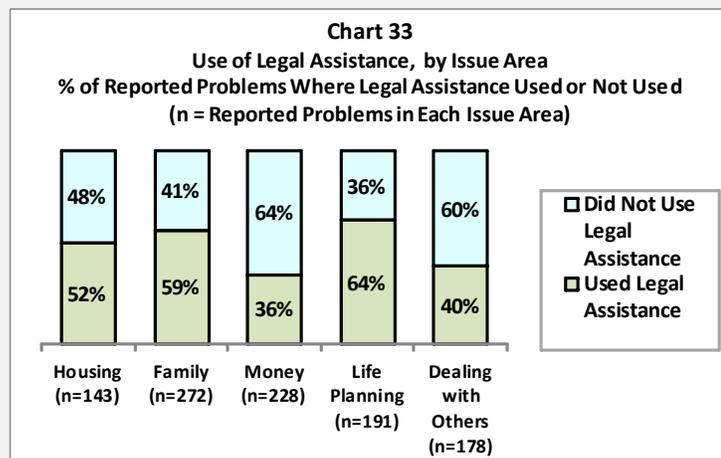
- *Marital Status*: Never married respondents used legal assistance for a *smaller* proportion of their problems than did respondents in the three other marital-status groups.
- *Health*: Respondents with self-reported *poor* or *good/very good* health used legal assistance for a greater proportion of their problems than did respondents reporting *fair* health.
- *Owner/Renter*: Owner respondents used legal assistance for a larger proportion of their problems than did renter respondents or respondents living in other situations.
- *Education*: The proportion of problems for which legal assistance was used increased (from 39% - 54%) as respondents' level of education increased.

Key differences in use of legal assistance for individual issue areas:

- *Age*: Older respondents used legal assistance for a greater proportion of Money problems, compared to younger respondents.
- *Disabilities*: Respondents *with* disabilities used legal assistance for a greater proportion of problems related to Dealing with Others, compared to those *without* disabilities.
- *Caregivers*: Caregiver respondents used legal assistance for a greater proportion of problems related to Housing and Dealing with Others, compared to non-caregiver respondents.
- *Self-reported location—in comparison*:
 - *Rural*: Rural respondents used legal assistance for a greater proportion of problems related to Family Interactions, Money, and Life Planning.
 - *Suburban*: Suburban respondents used legal assistance for a greater proportion of problems related to Dealing with Others.
 - *Urban*: Urban respondents used legal assistance for a greater proportion of Housing problems.
- *Gender*: Female respondents used legal assistance for a greater proportion of Housing problems and Money problems, compared to male respondents.
- *Living Alone or With Other Adults*:
 - Respondents *living alone* used legal assistance for a greater proportion of Money problems, compared to respondents living with other adults.
 - Respondents *living with other adults* used legal assistance for a greater proportion of problems related to Dealing with Others, compared to respondents living alone.

Chart 33 shows the proportion of reported problems in each issue area for which respondents used legal assistance.

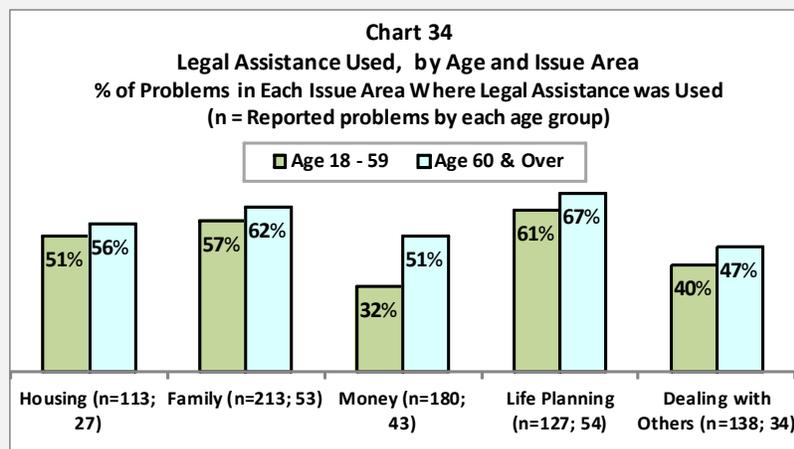
- Across the five issue areas, respondents' use of legal assistance ranged from 36% - 64% of reported problems.
- Respondents *used* legal assistance the most for issues related to Life Planning (64% of problems) and Family Interactions (59% of problems).
- Respondents used legal assistance the *least* for Money issues (36% of problems) and Dealing with Others (40% of problems).



Use of legal assistance—respondent characteristics:

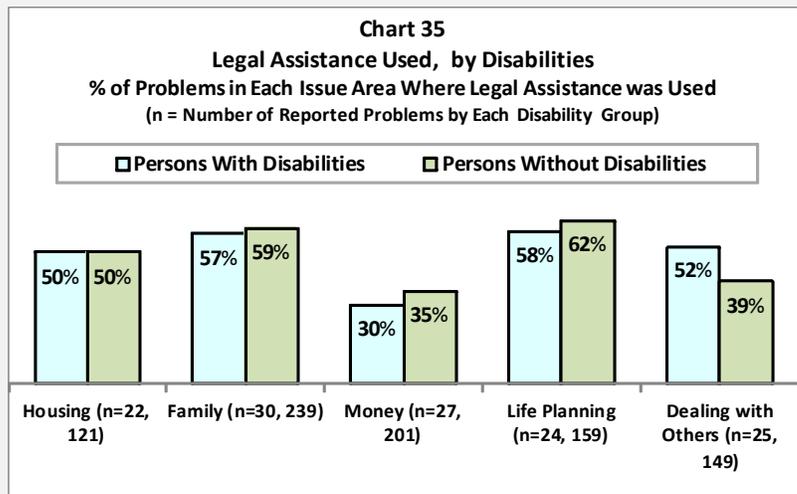
Age: Chart 34 shows that age is not a significant factor in decisions about the use of legal assistance.

- Across all five issue areas, older respondents used legal assistance for a greater proportion of their reported serious problems than did younger respondents.
- However, the differences are small in four of the issue areas. The difference is large in only the Money category—legal assistance was used for 51% of older respondents' problems vs. 32% of younger respondents' problem.



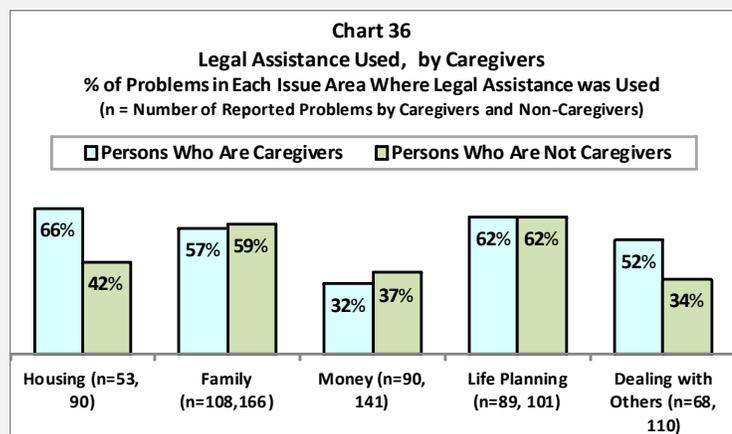
Disabilities: Reminder—while the proportion of survey respondents reporting a disability (8%) is representative of the State's residents who have self-care limitations, the small number of respondents (76) makes application of sub-set findings uncertain.

However, Chart 35 provides a general comparison between respondents with and without disabilities across all five issue areas, which can provide a basis for the Think Group's discussion.



- For both respondents with and without disabilities, the proportions of problems for which respondents used legal assistance are almost the same for Housing, Family Interactions, and Life Planning.
- *With disabilities:* For the issue area Dealing with Others, respondents *with* disabilities used legal assistance for a greater proportion (52%) of reported problems compared to those without disabilities (39% of reported problems).
- *Without disabilities:* For the issue area Money, respondents *without* disabilities used legal assistance for a slightly greater proportion (35%) of problems compared to those with disabilities (30% of reported problems).

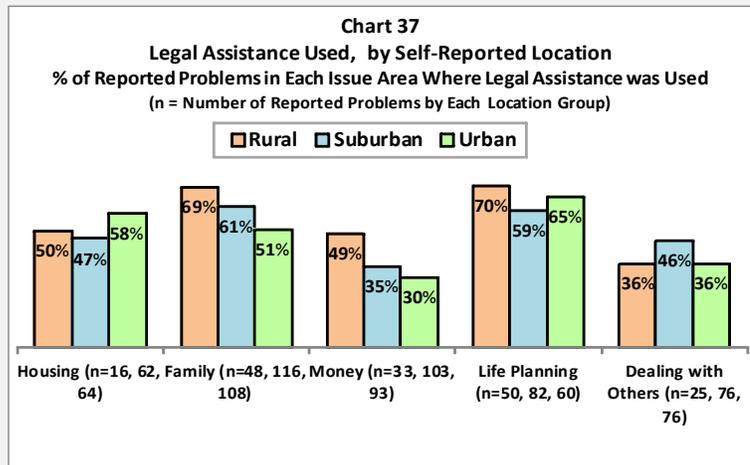
Caregivers: Chart 36 compares the use of legal assistance by respondents who are and who are not caregivers.



- For issues related to Family Interactions and Life Planning, the use of legal assistance is essentially the same between the two groups.
- *Caregivers:*
 - For Housing, caregivers used legal assistance for a greater proportion (66%) of their reported serious issues compared to respondents who are not caregivers (42% of problems).
 - For Dealing with Others, caregivers used legal assistance for a greater proportion (52%) of their reported serious issues compared to respondents who are not caregivers (34% of problems).

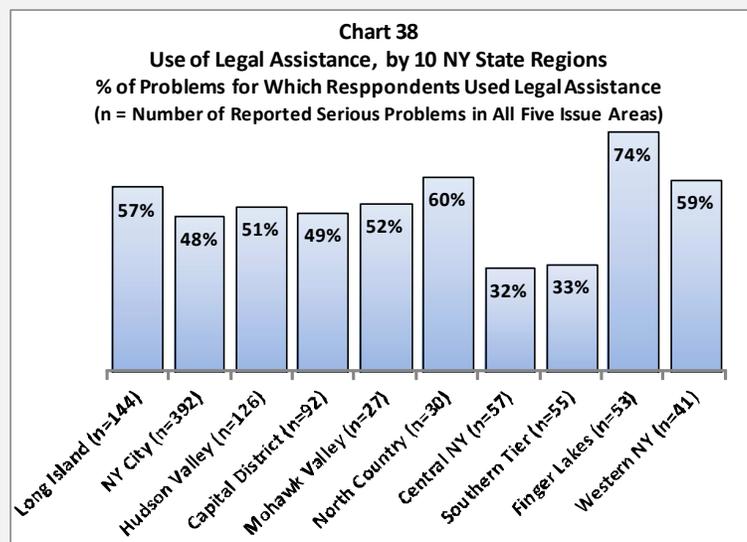
Location—Self-Reported: Chart 37 compares use of legal assistance for three types of locations:

- *Rural:* Rural respondents used legal assistance for greater proportions of issues related to Family Interactions (69%), Money (49%), and Life Planning (70%), compared to suburban and urban respondents.
- *Suburban:* Suburban respondents used legal assistance for a greater proportion (46%) of issues related to Dealing with Others compared to rural and urban respondents (36% of problems).
- *Urban:* Urban respondents used legal assistance for a greater proportion (58%) of issues related to Housing compared to rural and suburban respondents (50% and 47% of reported problems).



Location—Ten Regions of the State: Chart 38 compares the total use (across all five issue areas) of legal assistance for ten regions of the State.

The Think Group is advised to use the findings for upstate regions for general discussion purposes only, as the small survey numbers for individual upstate regions suggest caution in applying findings to the State level.

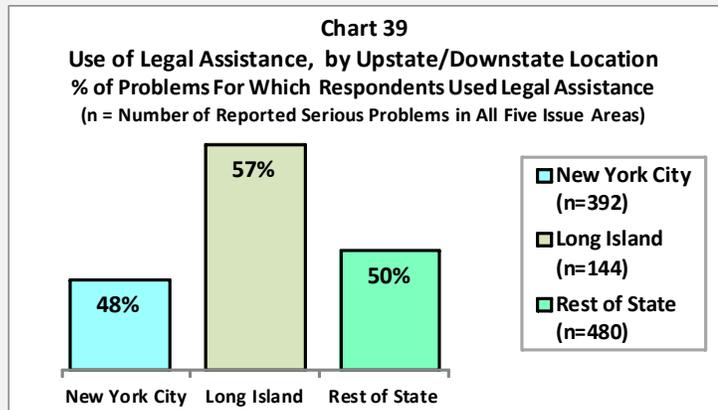


Findings for three regions diverge substantially from those of the other seven, which strongly suggests that additional research be conducted for those three regions to confirm the survey's findings:

- *Finger Lakes:* Respondents reported using legal assistance for a greater proportion (74%) of reported problems, compared to the other nine regions.
- *Central New York and Southern Tier:* Respondents in these two regions reported using legal assistance for smaller proportions (32%; 33%) of problems, compared to the other eight regions.

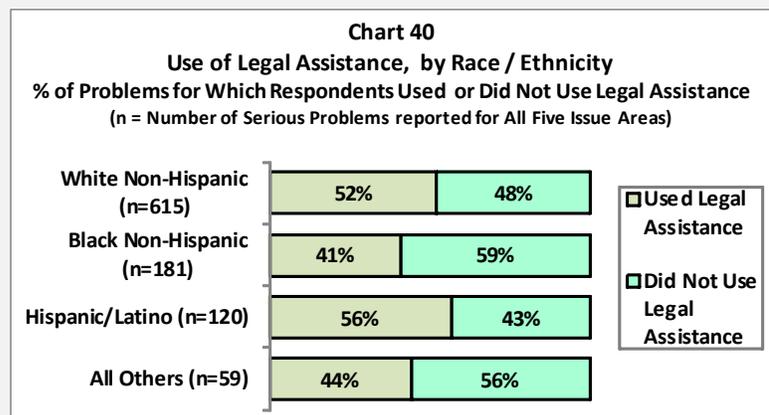
Location—Upstate/Downstate: Chart 39 compares the total use (across all five issue areas) of legal assistance for three areas of the State.

- Respondents in New York City and in the Rest of the State used legal assistance for similar proportions of reported problems (48%; 50%).
- Respondents on Long Island used legal assistance for a greater proportion (57%) of reported issues compared to New York City and the Rest of the State.



Race/Ethnicity: Respondents were organized into four groups for analysis by race/ethnicity. The 59 respondents grouped as "All Others" include Asian/Pacific Islanders, Native Americans, and those reporting Some Other Category. Twenty seven respondents did not identify their race/ethnicity.

Chart 40 compares the total use (across all five issue areas) of legal assistance for the four groups.



- For White Non-Hispanic respondents, the use (52% of problems) and non-use (48% of problems) of legal assistance was fairly evenly divided.
- *Used legal assistance:* Hispanic/Latino respondents *used* legal assistance for a greater proportion (56%) of their reported issues, compared to the three other groups.
- *Did not use legal assistance:* Black non-Hispanic respondents and "all other" respondents *did not* use legal assistance for greater proportions (59%; 56%) of their reported issues, compared to the other two groups.

Income: In Chart 41, respondents are organized by six household-income groups, with comparisons shown for total use of legal assistance across all five issue areas.

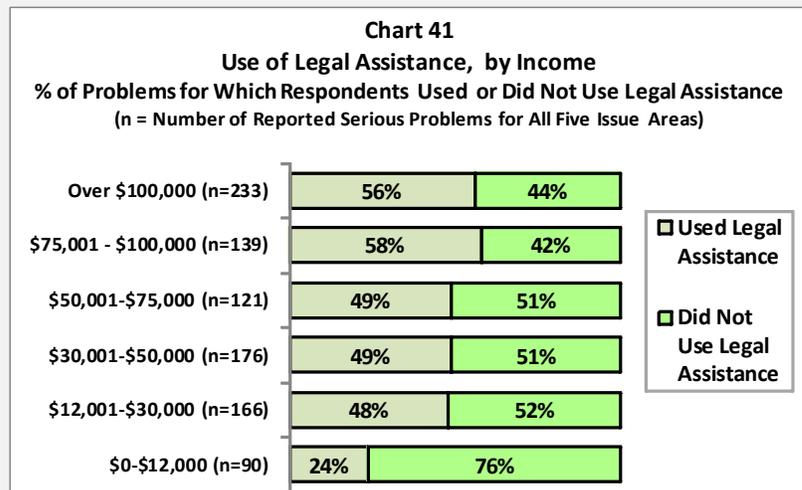
- The use of legal assistance increases as the level of household income increases.

- *Lowest income group:* There is a distinct difference between respondents in the lowest income group (\$0 - \$12,000) and those in the other five income groups:

- The lowest income group *did not* use legal assistance for a greater proportion (76%) of their reported serious issues, compared to the other five income groups.
- While the lowest income group *used* legal assistance for just 24% of their reported problems, use of legal assistance among the other five income groups ranged from 48% - 58% of reported problems.

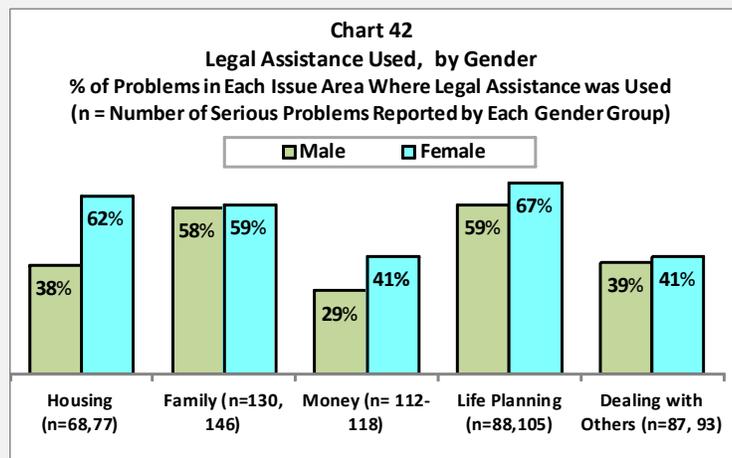
- *Two highest income groups:* Findings are very similar for the two highest income groups (\$75,001-\$100,000 and Over \$100,000); for these two groups, legal assistance is used for 58% and 56% of reported problems. These are the only two income groups for which legal assistance is used for a majority of reported problems.

- *Three middle groups:* Findings are very similar for the three income groups between \$12,001 and \$75,000; for each group, use and non-use of legal assistance is essentially evenly divided for reported problems.



Gender: Chart 42 shows that, for each of the five issue areas, females used legal assistance for greater proportions of their problems compared to males.

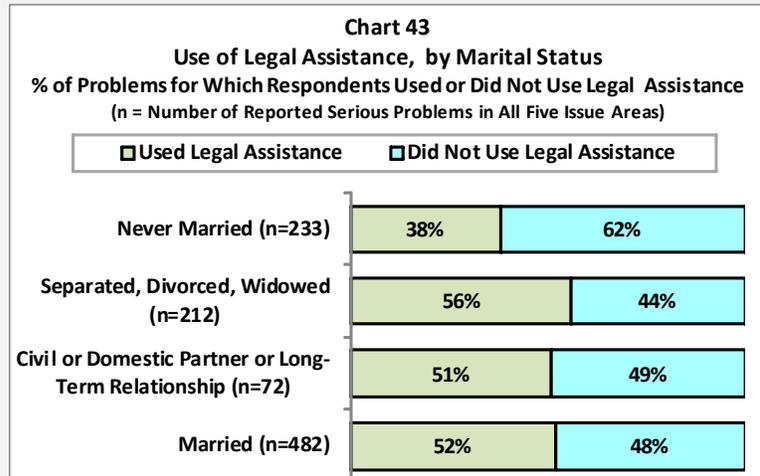
- The greatest divergence between females and males is in issues related to Housing (females used legal assistance for 62% of problems vs. 38% of problems by males), Money (41% females vs. 29% males), and Life Planning (67% females vs. 59% males).



- However, the divergence is minor in issues related to Dealing with Others (legal assistance used for 41% of problems by females vs. 39% by males) and issues related to Family Interactions (59% females vs. 58% males).

Living Arrangement—Marital Status: Chart 43 shows survey respondents grouped by four marital-status categories, with comparisons shown for total use of legal assistance across all five issue areas.

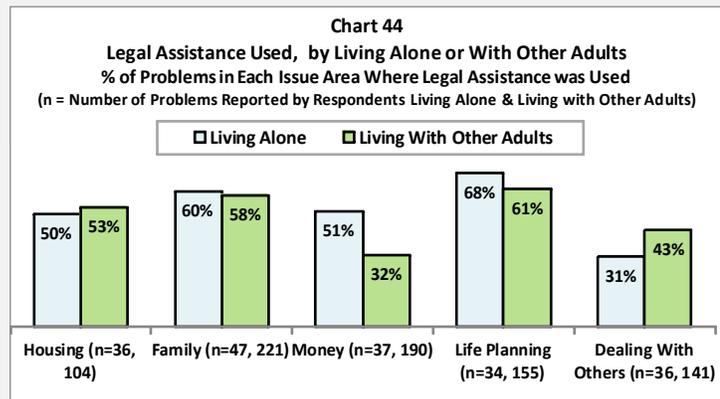
- *Never married:* Never-married respondents used legal assistance for a smaller proportion (38%) of their serious issues, compared to the other three marital categories.
- *Respondents with spouses or partners:* Findings are essentially the same for the two groups of respondents who have spouses or partners ("married" and "civil/domestic partners and long-term relationships"); for both groups, use and non-use of legal assistance is almost evenly divided for reported problems.



- Among the four groups, "separated, divorced, and widowed" respondents used legal assistance for the largest proportion (56%) of problems.

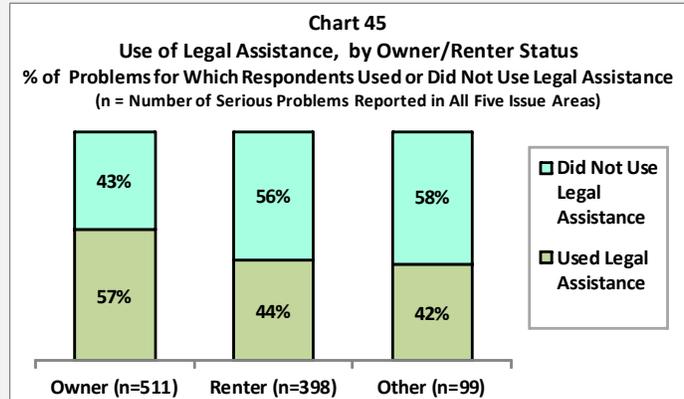
Living Arrangement—Alone or With Other Adults: Chart 44 shows the use of legal assistance for each issue category by survey respondents who live alone or with other adults.

- Both groups have very similar use of legal assistance for problems related to Housing (50% and 53% of problems) and for problems related to Family Interactions (60% and 58% of problems). Differences between the two are small for issues related to Life Planning (68% and 61% of problems).



- *Living alone:* Respondents living alone used legal assistance for a greater proportion (51%) of problems related to Money compared to those living with other adults (32% of problems).

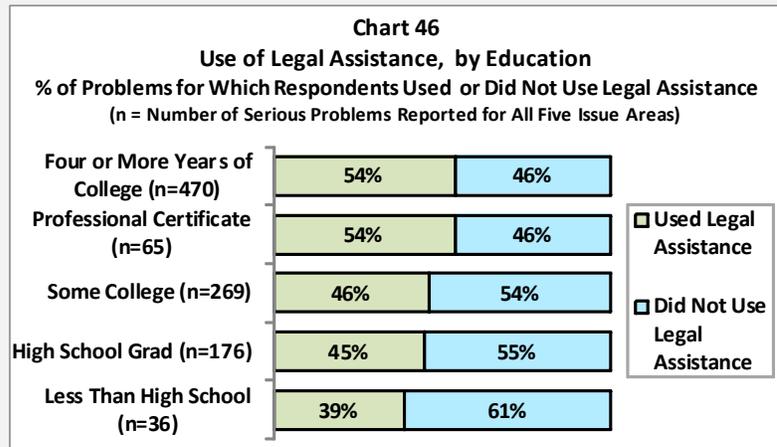
- *Living with other adults:* Conversely, respondents living with other adults used legal assistance for a greater proportion (43%) of issues related to Dealing with Others compared to those living alone (31% of problems).



Owner/Renter Status: Chart 45 reports the use of legal assistance by respondents who are owners, those who are renters, and 99 respondents living in situations other than as owners or renters, with comparisons shown for total use across all five issue areas.

- Owner respondents used legal assistance for a greater proportion (57%) of problems compared to renters (44% of problems) and those living in other situations (42% of problems).

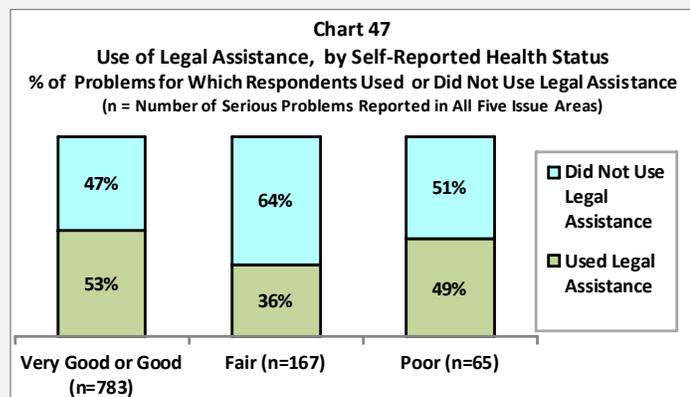
Education Level: In Chart 46, respondents are organized into five groups according to education level, with comparisons shown for total use of legal assistance across all five issue areas.



- The use of legal assistance increases as respondents' level of education increases (from 39% of problems – 54% of problems).
- Use of legal assistance for a majority (greater than 50%) of reported problems is only reached by respondents with professional certificates/licenses or four or more years of college.

- Respondents with less than a high school education used legal assistance for a smaller proportion (39%) of issues, compared to the other four education-level groups.

Self-Reported Health Status: In Chart 47, for three health-status groups, comparisons are shown for total use of legal assistance across all five issue areas.

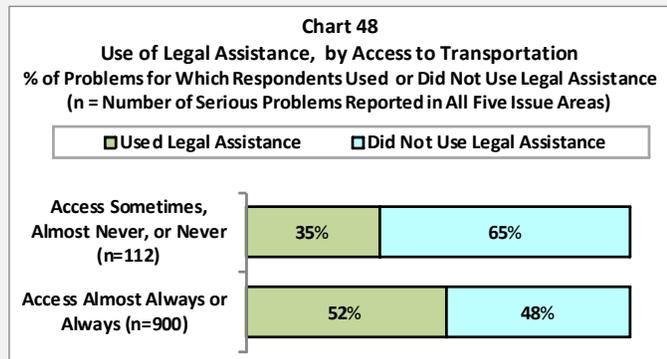


- *Poor health:* For respondents reporting *poor* health, the use (49% of problems) and non-use (51% of problems) of legal assistance is essentially evenly divided.
- *Very good/good health:* Respondents in self-reported *very*

good/good health reported using legal assistance for a slight majority (53%) of reported problems.

- *Fair health:* In contrast, respondents with self-reported *fair* health used legal assistance for a smaller proportion (36%) of problems compared to the other two groups.

Transportation: In Chart 48, respondents are sorted into two groups: those who reported having access to transportation "always or almost always," and those who reported having access "only sometimes, almost never, or never," with comparisons shown for total use of legal assistance across all five issue areas.



- There is a large difference between the two groups regarding the use of legal assistance:
 - Respondents *with* access to transportation *used* legal assistance for 52% of reported problems compared to respondents with little or no access to transportation, who used legal assistance for only 35% of reported problems.

Type of Legal Assistance Used:

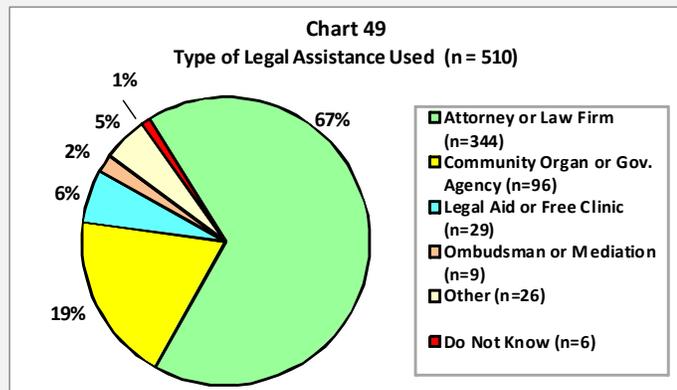
Major Findings:

- Respondents used legal assistance for 510 of the total 1,016 problems reported in the survey.
 - An attorney (sole practitioner or law firm) was the type of legal assistance used for the greatest proportion (67%) of the problems.
 - Free services offered by various agencies or programs were used for a very small proportion (6%) of problems.
 - Across all five issue areas, respondents reported using mediation services or an ombudsman 9 times out of the 510.
- Legal assistance was used most often for Life Planning issues (63% of problems) and Family Interaction issues (60% of problems).

Across the five issue areas, respondents reported a total of 1,016 serious issues, and reported using "legal assistance" for 510 of those serious issues.

Chart 49 shows the type of legal assistance respondents used for these 510 serious issues.

- An attorney (sole practitioner or law firm) was used the greatest proportion (67%) of the problems. Such assistance could have been at a commercial rate, discounted rate, or pro bono.

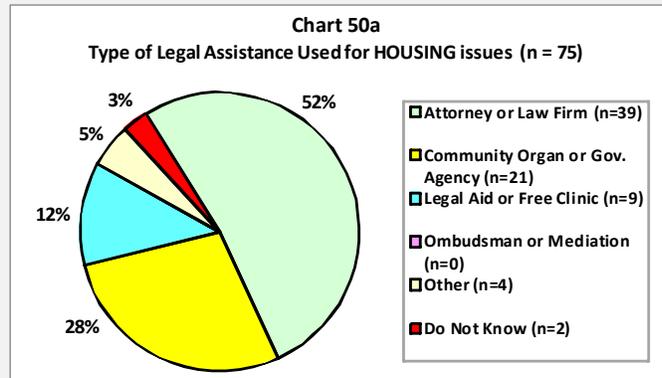


- A community organization or government agency was used for 19% of the reported problems. Such assistance could have been provided by legal or paralegal staff or by non-legal staff from a variety of social-service, housing, or other organizations, and could have been at a commercial rate, discounted or sliding-scale rate, or free.
- Respondents used the Legal Aid Society (or another type of free legal service) for 6% of the reported problems.

Type of Assistance Used—by Issue Area:

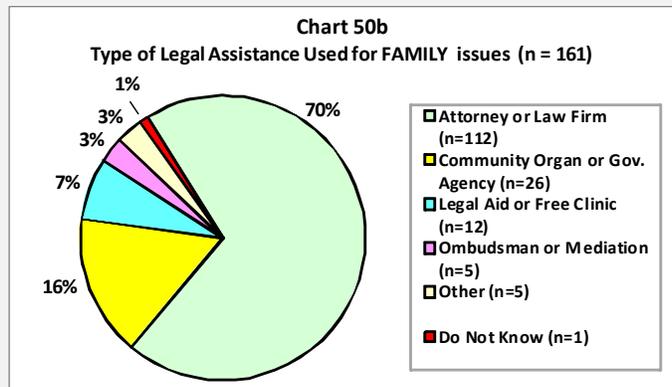
Charts 50a, 50b, 50c, 50d, and 50e show the differences in type of legal assistance used for reported problems in each of the five issue areas.

- **Housing** (Chart 50a): In total, respondents reported 145 serious problems related to Housing.
 - Respondents used legal assistance for 75 (52%) of those Housing-related problems.
 - An attorney or law firm was used for over half (52%) of those 75.
 - A community organization or government agency was used for 28%.
 - The Legal Aid Society or other free clinic was used for only 12%.
 - No respondents reported using a mediation service or ombudsman for reported Housing problems.



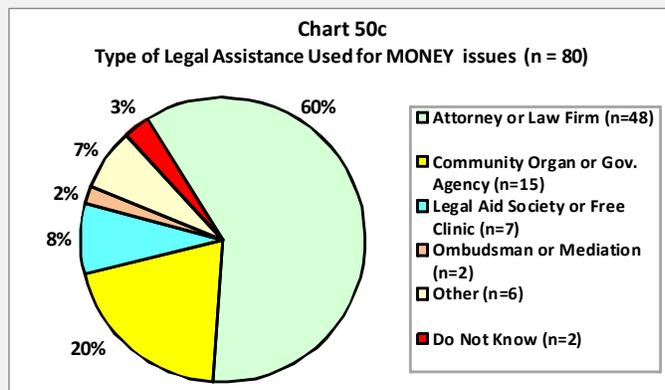
- **Family** (Chart 50b): In total, respondents reported 269 serious problems related to Family Interactions.

- Respondents used legal assistance for 161 (60%) of those problems related to Family Interactions.
- An attorney or law firm was used for the greater majority (70%) of those 161.
- A community organization or government agency was used for a modest proportion (16%).
- The Legal Aid Society or other free service for used for a small proportion (7%) of reported problems related to Family Interactions.



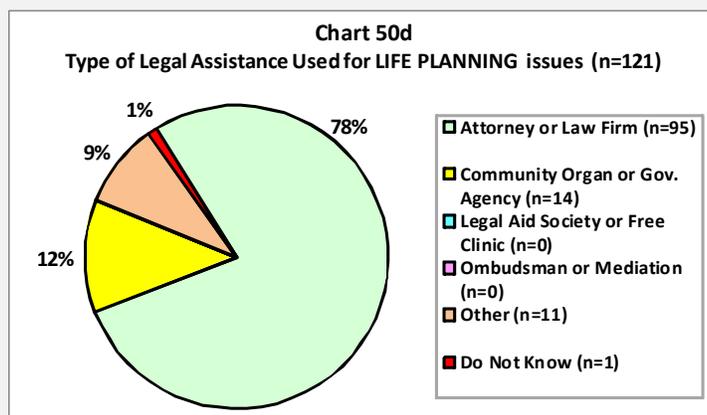
- **Money** (Chart 50c): In total, respondents reported 229 serious problems related to Money.

- Respondents used legal assistance for 80 (35%) of those 229 problems.
- An attorney or law firm was used for a majority (60%) of those 80.
- A community organization or government agency was used for a modest proportion (20%).
- The Legal Aid Society or other free service was used for a small proportion (8%) of problems related to Money.



- **Life Planning** (Chart 50d): In total, respondents reported 192 serious issues related to Life Planning.

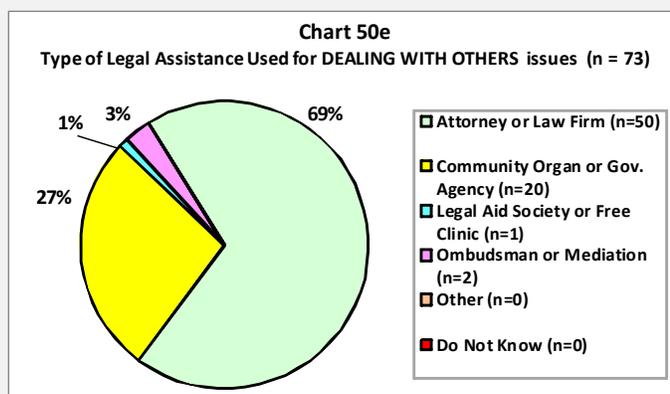
- Respondents used legal assistance for 121 (63%) of those Life Planning problems.
- An attorney or law firm was used for the greater majority (78%) of those problems.
- A community organization or government agency was used for a modest proportion (12%).



- No respondents reported using the Legal Aid Society or other free service for reported issues related to Life Planning.

- **Dealing with Others** (Chart 50e): In total, respondents reported 181 serious issues related to Dealing with Others.

- Respondents used legal assistance for 73 (40%) of those issues related to Dealing with Others.
- An attorney or law firm was used for the greater majority (69%) of those problems.
- A community organization or government agency was used for 27% of problems related to Dealing with Others.



Three types of legal assistance used—by respondent characteristics:

As indicated in Charts 50a – 50e, respondents reported using attorneys and law firms, community and government agencies, and free legal services most often for legal assistance. Table 1 compares respondents' use of these three types (510 problems aggregated across all five issue areas).

Major Findings:

- Attorney or law firm used to address reported problems:
 - Used most often:
 - Respondents in the \$50,000 and Over income group (78% of their reported problems).
 - Respondents aged Age 60 and Over (77% of their reported problems).
 - White non-Hispanic respondents (76% of their problems).
 - Used least often:
 - Respondents in the \$0 - \$30,000 income group (39% of their reported problems).
 - Black non-Hispanic respondents (44% of their problems).
 - Respondents with Disabilities (52% of their problems).
- Community or government agency used to address reported problems:
 - Used most often:
 - Respondents in the \$0 - \$30,000 income group (41% of their reported problems).
 - Black non-Hispanic respondents (38% of their problems).
 - Respondents with Disabilities (38% of their problems).
 - Used least often:
 - Respondents in the \$50,000 and Over income group (11% of their reported problems).
 - Respondents aged 60 and Over (12% of problems).
 - White non-Hispanic respondents (13% of problems).
- Organizations providing free legal services used to address reported problems:
 - Used most often:
 - Hispanic respondents (16% of their reported problems).
 - Respondents in the \$0 - \$30,000 income group (13% of reported problems).
 - Black non-Hispanic respondents (11% of problems).
 - Used least often:
 - White non-Hispanic respondents (3% of their reported problems).
 - Respondents aged 60 and Over (3% of their problems).
 - Suburban respondents (3% of their problems).

In Table 1, each "respondent-characteristic" comparison may not add to 510 because of the occasions when respondents chose not to answer specific survey questions; for example, did not give their age, did not answer the question about disability, did not know if they were a caregiver, or would not divulge their income or race/ethnicity.

Table 1
Type of Legal Assistance Used, by RESPONDENT CHARACTERISTIC
% of Problems for which Respondents Used Each Type of Legal Assistance
(n=Reported Problems Aggregated Across All Five Issue Areas)

| Respondent Characteristic | Type of Service Provider Used | | | | |
|--|-------------------------------|---------------------------------------|--|---|-------------------------------------|
| | 1. Attorney/ Law Firm | 2. Community/ Government Agency | 3. Organizations Providing Free Legal Services | Total Proportion Using Service Types 1 - 3 | All Other Types of Assistance |
| Age | | | | | |
| 18 – 59 (n=368) | 66% | 21% | 6% | 93% | 7% |
| 60 and over (n=119) | 77% | 12% | 3% | 92% | 8% |
| Disability | | | | | |
| Has a disability (n=65) | 52% | 38% | 5% | 95% | 5% |
| No disability (n=421) | 70% | 16% | 6% | 93% | 7% |
| Caregiver | | | | | |
| Is a caregiver (n=213) | 64% | 24% | 6% | 94% | 6% |
| Is not a caregiver (n=289) | 70% | 16% | 6% | 92% | 8% |
| Self-Reported Location | | | | | |
| Rural (n=102) | 65% | 19% | 7% | 91% | 9% |
| Suburban (n=220) | 72% | 19% | 3% | 94% | 6% |
| Urban (n=182) | 64% | 19% | 8% | 91% | 9% |
| Race / Ethnicity | | | | | |
| White non-Hispanic (n=322) | 76% | 13% | 3% | 92% | 8% |
| Black non-Hispanic (n=71) | 44% | 38% | 11% | 93% | 7% |
| Hispanic (n=68) | 57% | 18% | 16% | 91% | 9% |
| All others (n=23) | 65% | 30% | 5% | 100% | 0 |
| Annual Household Income | | | | | |
| \$0 - \$30,000 (104) | 39% | 41% | 13% | 93% | 7% |
| \$30,001 - \$50,000 (80) | 68% | 17% | 5% | 90% | 10% |
| \$50,001 and over (268) | 78% | 11% | 4% | 93% | 7% |
| Education | | | | | |
| High school graduate or less (n=91) | 73% | 16% | 7% | 96% | 4% |
| Professional certificate/license or some college (n=155) | 57% | 28% | 6% | 91% | 9% |
| 4 or more years of college (n=254) | 74% | 14% | 5% | 93% | 7% |

Satisfaction with Legal Assistance Used:

If respondents reported that they used legal assistance to address their reported serious problems, they were asked if that assistance was “Very Helpful,” “Somewhat Helpful,” “Not Very Helpful,” or “Not Helpful at All.”

Respondents reported using legal assistance for 510 problems, and reported their level of satisfaction for 503 of those problems.

Major Findings:

- Dissatisfaction with legal assistance received:
 - Across the five issue areas, some or total dissatisfaction ranged from 31% - 42% of problems for which legal assistance was used.
- Satisfaction with legal assistance received—across five issue areas:
 - Very helpful: for 65% of problems.
 - Somewhat helpful, not very helpful, or not helpful at all: for 35% of problems.
- Satisfaction with the legal assistance received:
 - Greatest for issues related to Life Planning.
 - Lowest for issues related to Dealing with Others and Family Interactions.

Chart 51 shows respondents’ satisfaction with legal assistance for reported problems aggregated across all five issue areas.

- Respondents found the assistance used to be “very helpful” for the greater majority (65%) of reported problems.
- Assistance used was “somewhat helpful” for 26% of problems.
- Legal assistance used was “not very helpful” or “not helpful at all” for 9% of problems.

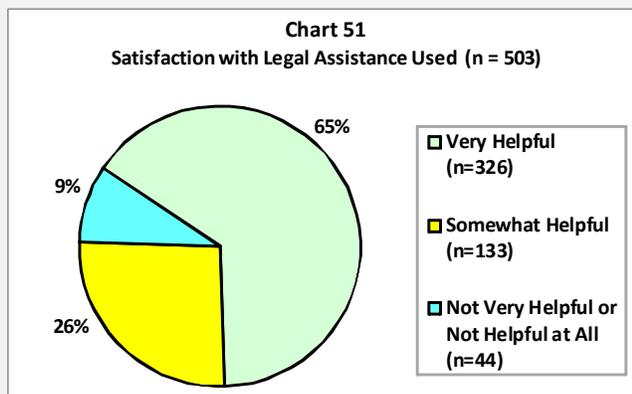


Table 2 compares satisfaction with legal assistance used for each issue area.

- *Satisfaction* with assistance received was greatest (72%) for issues related to Life Planning.
- *Dissatisfaction*: Some or total *dissatisfaction* with assistance received ranged from 31% - 42% of problems for which legal assistance was used.
- *Dissatisfaction* with assistance used was greatest for issues related to Dealing with Others (42%) and Family Interactions (41%).

| Table 2 Satisfaction with Legal Assistance Used, by Issue Area % of Reported Problems: Assistance was Satisfactory or Not (n=number of problems for which satisfaction was reported) | | |
|---|--|---|
| Issue Area | Level of Satisfaction with Assistance Used | |
| | Very Helpful | Somewhat Helpful, Not Very Helpful, or Not Helpful at All |
| Housing (n=74) | 68% | 32% |
| Family (n=157) | 59% | 41% |
| Money (n=78) | 69% | 31% |
| Life Planning (n=121) | 72% | 28% |
| Dealing with Others (n=73) | 58% | 42% |

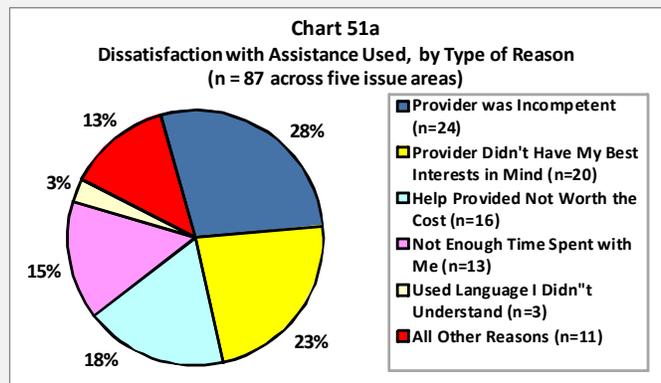
Reasons for dissatisfaction with legal assistance used: The 176 respondents who reported that assistance used was "only somewhat helpful, not very helpful, or not helpful at all" were asked to explain the reasons why they felt the assistance was not satisfactory. Many respondents could not or would not provide a reason; however, 87 reasons were provided by those who could.

- Major Findings:**
- Reasons for dissatisfaction—across the five issue areas:
 - Respondents’ dissatisfaction with assistance received was spread across a variety of reasons.
 - The largest proportion (28%) of reasons reported was that “the provider of assistance was incompetent.”
 - The second largest proportion (23%) of reasons given was that “the provider did not seem to really have my best interests in mind.”

Chart 51a shows a distribution of the 87 reasons for dissatisfaction provided by respondents across the five issue areas.

The reasons reported most often were: “the provider of assistance was incompetent” (28%), and “the provider did not seem to really have my best interests in mind” (23%).

To calculate the aggregate findings in Chart 51a, analysis was conducted for each of the five issue areas. These individual calculations are not shown because sub-set numbers for each issue area are small and should not be used for generalizing to the State. However, general comparisons among the five issue areas can be helpful for discussion purposes:



Dissatisfaction with legal assistance received:

- Housing:
 - The reason given most often was: “the assistance provider did not seem to really have my best interests in mind.”
- Family:
 - The two reasons given most often were: “the assistance provider was incompetent” and “the help provided was not worth the cost.”
- Money:
 - The two reasons given most often were: “the assistance provider was incompetent” and “the assistance provider did not seem to really have my best interests in mind.”
- Life Planning:
 - The three reasons given most often were: “the assistance provider was incompetent,” “the assistance provider did not seem to really have my best interests in mind,” and “the help provided was not worth the cost.”
- Dealing with Others:
 - The two reasons given most often were: “the assistance provider was incompetent” and “the assistance provider did not seem to really have my best interests in mind.”

Respondents' reasons for NOT using legal assistance: Respondents reported a total of 1,016 serious problems across the five issue areas, and they did not use legal assistance for 506 (50%) of them. These respondents provided 772 reasons for not using legal assistance.

Major Findings:

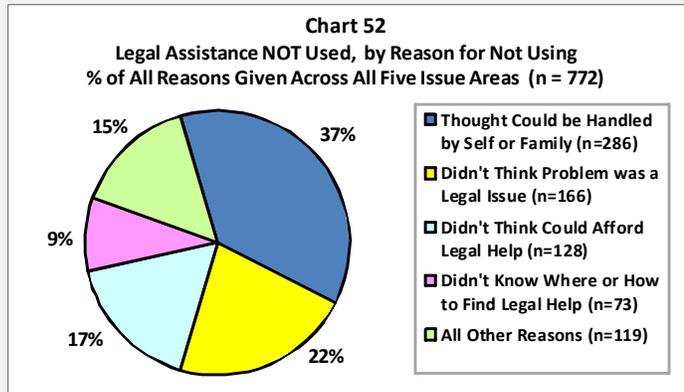
- Across all five issue areas:
 - “Respondents thought they or their family could handle the problem themselves” was the reason given most often (37% of all reasons) for not using legal assistance.
 - "Respondents didn't think the problem was a legal issue" accounted for 22% of all reasons.
 - "Respondents didn't think they could afford legal help" accounted for 17% of all reasons.

Chart 52 shows the distribution, across all five issue areas, of the reasons respondents gave for not using legal assistance.

- Respondents “thought they or their family could handle the problem themselves” was given as the greatest proportion (37%) of reasons (across all five issue areas).

- Respondents "did not think the problem was a legal issue" was given for 22% of the reasons.

- Respondents "did not think they could afford legal help" was given for 17% of the reasons, and respondents “did not know where or how to find legal assistance” was given for 9% of the reasons.



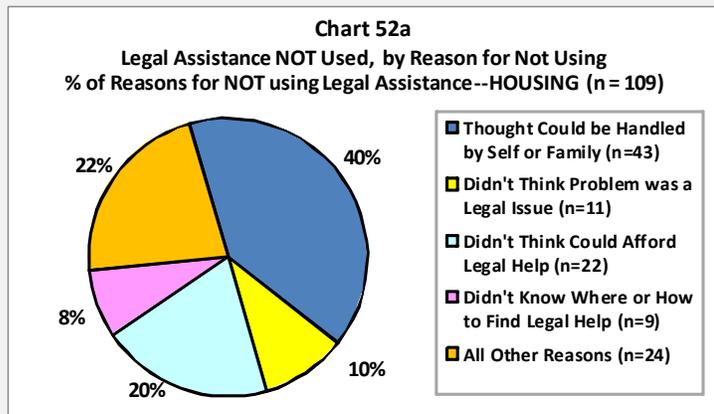
Charts 52a – 52e show the distribution of reasons for not using legal assistance for each of the five issue areas.

Housing (Chart 52a):

Respondents gave 109 reasons for not using legal assistance for 67 serious problems related to Housing.

- The greatest reason (40%) was that respondents felt they or their families could handle the problem themselves.

- 20% of the reasons given was that respondents did not think they could afford legal help.

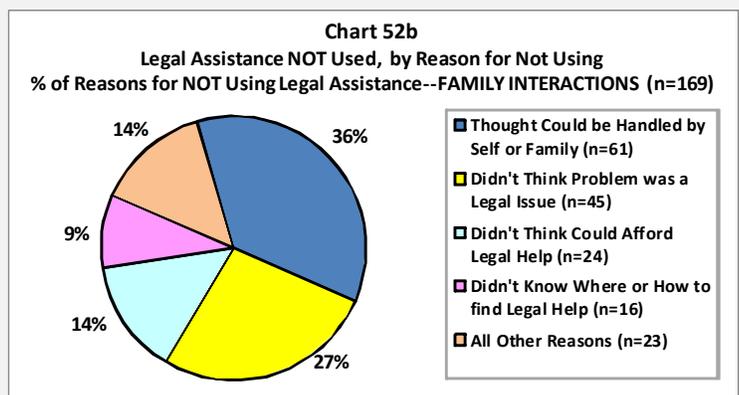


Family (Chart 52b):

Respondents gave 169 reasons for not using legal assistance for 112 serious problems related to Family.

- The greatest reason (36%) was that respondents felt they or their families could handle the problem themselves.

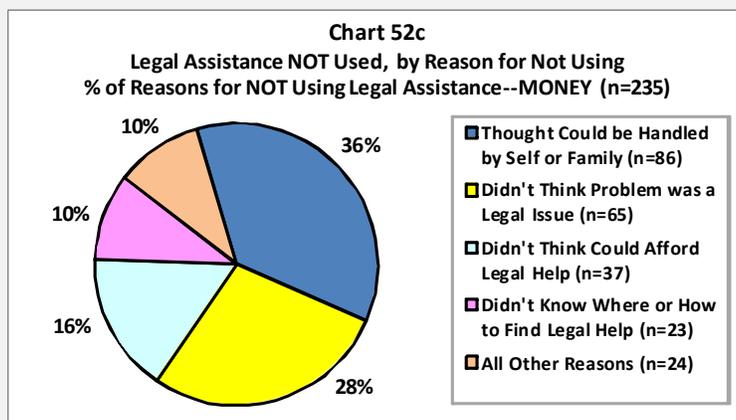
- 27% of reasons was that respondents did not think the problem was a legal issue.



Money (Chart 52c):

Respondents gave 235 reasons for not using legal assistance for 149 serious problems related to Money.

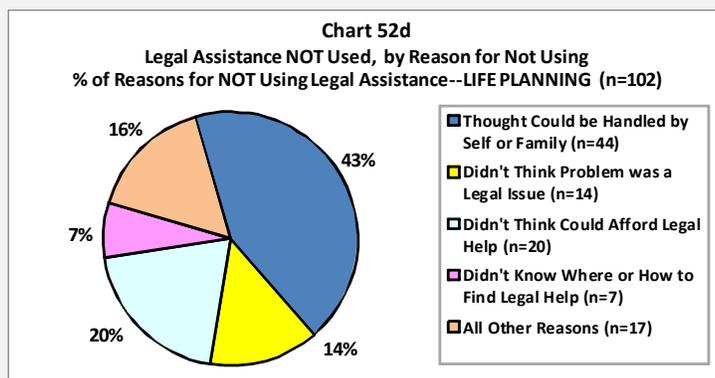
- The greatest reason (36%) was that respondents felt they or their families could handle the problem themselves.
- 28% of reasons was that respondents did not think the problem was a legal issue; 16% of reasons was that respondents did not think they could afford legal help.



Life Planning (Chart 52d):

Respondents gave 102 reasons for not using legal assistance for 71 serious problems related to Life Planning.

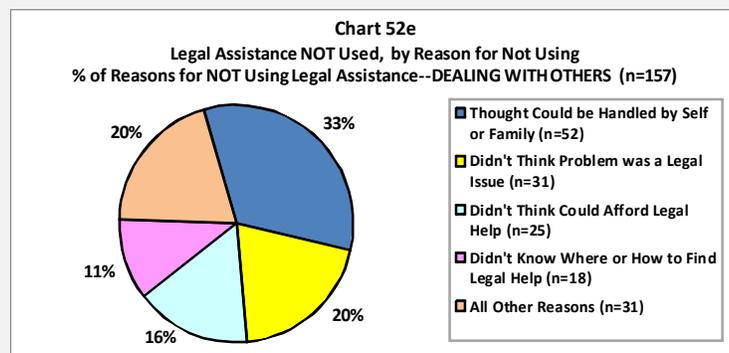
- The greatest reason (43%) was that respondents felt they or their families could handle the problem themselves.
- 20% of reasons was that respondents did not think they could afford legal help.



Dealing with Others (Chart 52e):

Respondents gave 157 reasons for not using legal assistance for 108 serious problems related to Dealing with Others.

- The greatest reason (33%) was that respondents felt they or their families could handle the problem themselves.
- 20% of reasons was that respondents did not think the problem was a legal issue; 16% of reasons was that respondents did not think they could afford legal help.



Section V Respondents' "One Most Serious Issue"

Across the survey's five issue areas, 511 respondents reported a total of 1,016 problems. Those 511 respondents were asked to choose the "one most serious" of their reported problems and to describe this one problem in a few words.

Major Findings:

- 511 respondents described their “one most serious issue.” The 511 issues were organized by the Project Director into nine categories.
- These "most serious issues" vary and are spread across all nine categories.
- Of the 511 respondents, 118 (23%) went to court or to a hearing.
- 43% of the 118 issues brought to court or a hearing were related to Family Interactions and 25% were related to Housing/Property Matters.
- Of the 118 respondents who went to court or hearing, 71 (60%) were represented by legal counsel; respondents appeared *without* benefit of legal counsel in 40% of the cases.

"One Most Serious Issue" Described: The 511 described problems were organized into nine categories in Table 3, and summary details are provided to indicate the significant variety of issues faced by respondents—either for themselves or for someone they *are* responsible for or *feel* a responsibility for.

Categorizing is somewhat subjective, as many serious issues/problems could logically fit into more than one category.

A total of 69 respondents were unable or unwilling to describe their "one most serious problem."

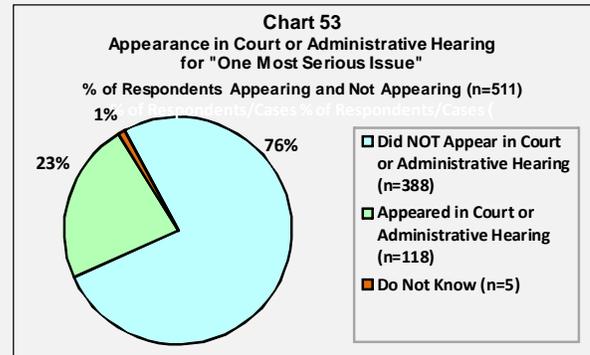
| # of Problems; (% of Total Problems) | Problem Categories (number of problems in each sub-category) |
|---|--|
| 86 (17%) | Family Interactions <ul style="list-style-type: none">• Self and family members—divorce, child support, child custody (41)• Stress and responsibilities related to death—of spouse, child, parent, sibling (8)• Family or relatives involvement in criminal acts, lawsuits, traffic violations, DUI, and serious conflicts with other people (9)• Advice, money, or assistance given to children, parents, other relatives--for issues such as disputes over sale of parent's home, disagreements over parenting methods, unpaid loans among family members, disputes over parent's estate/assets, spousal disagreement over where to live, involvement of Child Protective Services, a family heartbreak, estrangement with children, grandchildren in serious trouble, couldn't supersede family member with power of attorney, law suits between family members, raising children with psychiatric problems, provided son with housing, helped with children's education, resolved parent's credit card issue, helped elderly Mother with title to her home, helped daughter-in-law critically injured in car accident . . . and provided money to unemployed brother, to father-in-law when retirement funds ran out, to son who is in bankruptcy and credit card debt, to divorced teenager, to granddaughter who got married without money, to ex-wife who wouldn't pay her mortgage, and to myriad relatives (28) |

| | |
|---------------------|--|
| <p>83 (16%)</p> | <p>Financial / Money Matters</p> <ul style="list-style-type: none"> • Problem defined simply as “debt” (14) • Credit card debt (7) • Student loan debt (4) • Bankruptcy (5) • Job—lost job, can’t find a job, lost wages, not enough income (13) • Problem defined as “not enough money to live on” for self or dependent family members—daily living expenses, mortgage costs, can’t afford to buy a house, taxes, insurance (life, long-term care, health) costs, social security benefits not sufficient, lost food stamps because of missed appointment, overcharged for housing costs (26) • Assistance to others—helped relatives with a declining business, relatives’ budgeting problems, bail for a friend, suing to collect on a personal loan (6) • Miscellaneous—selling a business, stock market loss, inheritance tax (3) • Undefined “financial” problems (5) |
| <p>76 (15%)</p> | <p>Housing / Property Matters</p> <ul style="list-style-type: none"> • Evictions and foreclosures (27) • Disputes with landlord or housing manager, housing court experience, bad living conditions (14) • Tenant problems—rent, upkeep, behavior (5) • Needed help refinancing, selling, buying home (8) • Rent—couldn’t afford (5) • Private home/property—couldn’t afford costs: property tax, real estate tax, mortgage payments, housing expenses (4) • Section 8 or SCRIE (3) • Storm damage (4) • Neighbor and housemate disputes (3) • Undefined “housing” problems (3) |
| <p>65 (13%)</p> | <p>Life Planning, Retirement Planning, & Estate Issues for Self and Others</p> <ul style="list-style-type: none"> • Estate, financial, and life planning—such as trusts, retirement planning, pension problems, settle estates, probate wills, purchase life insurance, arrange future housing and financial needs for family members, handling caregiving issues, general “life planning” (35) • Getting a will (14) • Living will, Do Not Resuscitate order, power of attorney (3) • Inheritance problems—related to inherited life insurance, inherited house, inherited estate, deceased had no will, deceased’s unknown child made claim on estate (13) |
| <p>39 (8%)</p> | <p>Scams, Fraud, and Negligence</p> <ul style="list-style-type: none"> • Credit cards stolen and identity theft (10) • Health and medical malpractice—regarding doctor, dentist, nurse, hospital (6) • Scams, fraud, incompetence involving retail stores, Internet purchases, banks, lawyers, stock market, charities (10) • Illegal or disreputable behavior involving business dealings and contracts, consumer contracts, personal contracts, forged signature (10) • Undefined “fraud” (3) |
| <p>32 (6%)</p> | <p>Health—Self, Immediate Family, and Other Relatives</p> |

| | |
|-------------|---|
| | <ul style="list-style-type: none"> • Self or immediate family—including misdiagnoses, questionable care, bad advice from four doctors, hospital wouldn't admit daughter, son's hospitalization, health costs led to bankruptcy, adult children needed help with health needs, brain injury, car accident, head injury from fall in store, severe back surgery, spouse's or children's "medical problems" (24) • Other relatives—serious illnesses of aging parents/sister/aunt, death of parents, death of other family members (8) |
| 31 (6%) | <p>Long-Term Care</p> <ul style="list-style-type: none"> • Problems getting elderly parents into nursing home or assisted living—including issues with Medicare, needing to hire attorney to ensure placement, difficult decisions about placement, assuring appropriate care in assisted living, handling parents who wander away from nursing home (12) • Caregiving issues related to parents' Alzheimer's or other dementia—including planning for future care, guardianship, can't afford care for parent, end-of-life planning issues, can't get public assistance for 91-year-old mother, mother's problem with Medicaid, financial issues paying for caregivers, problems regarding parents qualifying for assistance (9) • General "caregiving" issues (8) • Other problems—finding alternative housing for terminally ill cousin with limited resources, insurance coverage for husband's cancer medications (2) |
| 20 (4%) | <p>Discrimination & Inappropriate Treatment</p> <ul style="list-style-type: none"> • Workplace—variety of reasons, including discrimination because of disability, race, gender, and sexual harassment, and discrimination by the union (12) • Professional abuse of power (3) • Bullying a child because of ethnicity, racial and housing discrimination, discrimination in business interactions and in the retail environment (5) |
| 10 (2%) | <p>Disabilities</p> <ul style="list-style-type: none"> • Financial needs for respondent with disabilities or family members with disabilities (4) • Special needs for respondent or family members with physical disability, mental illness, seizures, cognitive disability (4) • Future long-term care & financial planning for child with disabilities (2) |
| 69 (14%) | <p>Would Not or Could Not Provide Specific Description of "One Most Serious" Problem (69)</p> |
| 511 (100%) | <p>Total Specifically Described Issues</p> |

Respondent's Appearance in Court or an Administrative Hearing: The 511 respondents who described their “one most serious problem” were asked, “Did you go to court or to an administrative hearing for the problem you just described.”

- Chart 53 shows that less than a quarter (23%, or 118 respondents) of the 511 *appeared* in court or an administrative hearing.



A distribution, by issue category, of the 118 respondents who appeared in court or a hearing is shown in Table 4.

- The greatest proportion (43%) of respondents appeared in court or an administrative hearing for issues related to Family Interactions—primarily issues related to divorce and custody.
- The second greatest proportion (25%) of respondents appeared for a variety of issues related to Housing/Property Matters.
- Issues related to Financial/Money Matters accounted for 15% of respondents appearing in court or a hearing.

| Table 4 Appearance in Court or Administrative Hearing, by Issue Category % of All Respondents Appearing in Court or Hearing (n = 118) | |
|--|----------------------|
| "One Most Serious Issue" Category | % of 118 Respondents |
| Family Interactions (n=51) | 43% |
| Housing/Property Matters (n=30) | 25% |
| Financial/Money Matters (n=18) | 15% |
| Life Planning, Retirement Planning, and Estate Issues (n=4) | 3% |
| Disabilities (n=4) | 3% |
| Health (n=4) | 3% |
| Unwilling to Describe Problem (n=3) | 3% |
| Discrimination and Inappropriate Treatment (n=2) | 2% |
| Scams, Fraud, and Negligence (n=2) | 2% |
| Long-Term Care (n=0) | 0% |
| Total Respondents Appearing in Court or Hearing: (118) | 100% |

Respondent's legal representation in court or hearing: A total of 118 respondents appeared in court or an administrative hearing.

- Chart 54 shows that the majority of these respondents (60%, or 71) appeared *with* legal counsel
- 39% (or 46) of respondents appeared *without* benefit of legal counsel.

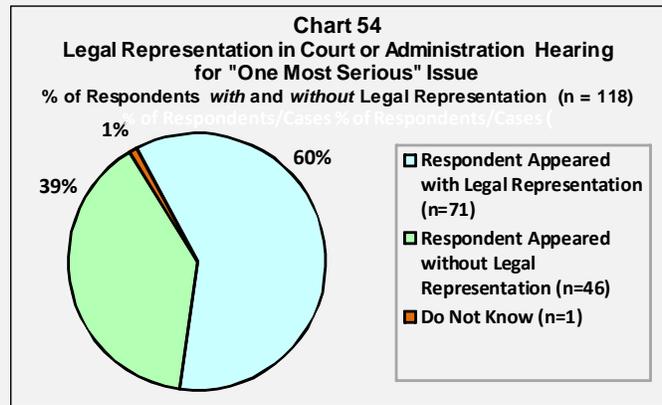


Table 5 shows a comparison of the respondents who appeared *with* and *without* legal counsel, by issue category. Comparisons are made for three of the ten "one most serious issue" categories, as findings for the remaining seven categories are too small for practical comparison analysis.

- *With* legal representation:
 - For issues related to Family Interactions (primarily those related to divorce and custody), the majority (67%) of respondents appeared *with* legal counsel.
- *Without* legal representation:
 - For issues related to Financial/Money Matters, a majority (53%) of respondents appeared *without* the benefit of legal counsel.
 - For issues related to Housing/Property Matters, a majority (52%) of respondents appeared *without* the benefit of legal counsel.

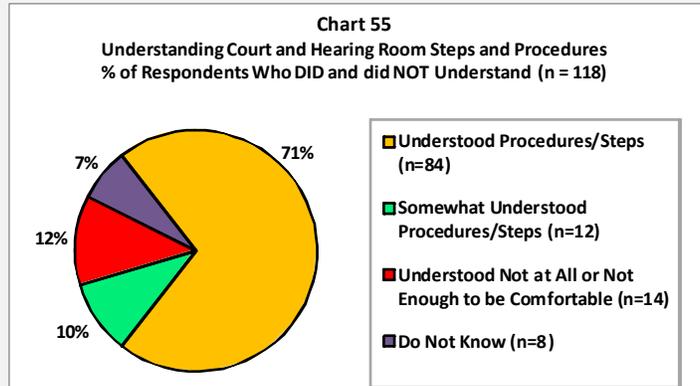
| Table 5 Representation by Legal Counsel, by Issue Category % of Each Category's Respondents Appearing <i>with</i> & <i>without</i> Legal Counsel (n = number of respondents) | | |
|--|---|--|
| "One Most Serious Issue" Category | % of Category's Respondents Appearing <i>with</i> Legal Counsel | % of Category's Respondents Appearing <i>without</i> Legal Counsel |
| Family Interactions (n=51) | 67% | 33% |
| Housing/Property Matters (n=30) | 48% | 52% |
| Financial/Money Matters (n=18) | 47% | 53% |

Respondent's understanding of court/hearing room procedures and steps: The 118 respondents who went to court or to an administrative hearing for the "one most serious issue" they described were asked:

- "When you were in the courtroom or hearing to have your case heard, how well did you understand the steps you needed to take and the procedures you needed to go through to get to where your case was being heard?"

Chart 55 shows that:

- The greater majority (71%) reported that they "understood" the steps and procedures.
- 22% reported understanding the steps and procedures only "somewhat," "not enough to be comfortable," or "not at all."



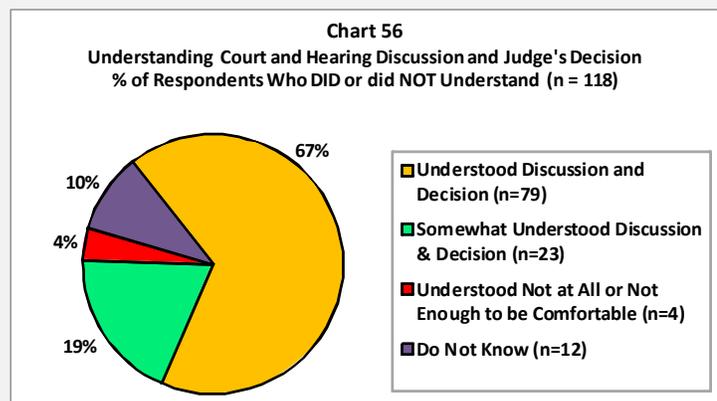
Respondent's understanding of the case discussion and judge's decision:

The 118 respondents who went to court or to an administrative hearing for the "one most serious issue" they described" were asked:

- "While your case was being heard, how well did you understand the judge's and attorney's discussion, their words and explanations, and the judge's decision about your case?"

Chart 56 shows that:

- The majority (67%) reported that they "understood" the discussion and decision.
- 23% reported understanding the discussion and decision only "somewhat," "not enough to be comfortable," or "not at all."



Appendix A
Survey Methodology

Statewide Survey of Residents Aged 18 and Over
New York State Office for the Aging

2013 Telephone Survey Methodology
Siena College Research Institute
Dr. Donald P. Levy, Director
Meghann Crawford, Director of Data Management

The Siena College Research Institute (SRI), on behalf of the New York State Office for the Aging, conducted a telephone survey of 1,002 New York State residents from April 21 through May 9, 2013. Residents age 18 and older were interviewed from within all regions in New York State so as to ensure a representative statewide sample. This included an oversampling of respondents aged 60 or older. The margin of error for the total sample of 1,002 is +/- 3.1% with a 95% confidence interval. This means that in 95 out of every 100 samples of the same size and type, the results we obtain would vary by no more than plus or minus 3.1 percentage points from the result we would get if we could interview every member of the population. There were a total of 439 respondents aged 60 or older with a margin of error of +/- 4.7%. Regionally, there were 427 completed surveys from New York City, 214 from the Suburbs, and 361 from Upstate. The overall sample of 1,002 was weighted by age, gender, reported race, and region to ensure statistical representativeness. Below is a chart that shows the 2010 census figures for New York State compared to the weighted frequencies of the survey sample.

| Nature of the Sample (New York State Residents 18 years of age or older) | | |
|---|--------|-------------|
| | Sample | Census 2010 |
| Male | 48% | 48% |
| Female | 52% | 52% |
| 18 to 34 | 29% | 31% |
| 35 to 49 | 26% | 27% |
| 50 to 64 | 23% | 25% |
| 65 and older | 16% | 17% |
| White | 58% | 60% |
| African American | 13% | 14% |
| Hispanic | 16% | 16% |
| Asian | 6% | 7% |
| Other | 3% | 2% |
| New York City | 43% | 43% |
| Suburbs | 23% | 23% |
| Upstate | 34% | 34% |

Respondents were contacted via landline or cell phone. The design of the landline sample was conducted so as to ensure the selection of both listed and unlisted telephone numbers, using random digit dialing. The cell phone sample was drawn from a sample of dedicated wireless

telephone exchanges from within New York State. Respondents were screened for residence in New York State. There were a total of 201 respondents who completed the survey on a cell phone and 801 who completed it on a landline.

Calls were made between the hours of 11am and 9pm Monday through Thursday, and between 2pm and 8pm on Sundays. Phone numbers were purchased from Survey Sampling International. Up to 6 calls were placed to each phone number to try to establish if the phone number was a working number.

Using the American Association of Public Opinion (AAPOR) Response Rate calculation, we find our Response Rate Number 4 to be 10.6% for the landline sample and 4.6% for the cell phone sample. Merging the landline and cell phone samples together, the overall response rate for the project is 8.4%.

$$\text{Response Rate \#4} = \frac{(I+P)}{((I+P) + (R+NC+O) + e(UH+UO))}$$

I=Complete Interviews
P=Partial Interviews
R=Refusal and break off
NC= Non Contact
O=Other
UH=Unknown Household
UO=Unknown other
e: a conservative multiplier applied to unknown households

Included in the response rate are the number of refusals, individuals who when contacted at least twice, refused to participate in the survey. The total number of refusals for the landline and cell phone samples was 1,294. In New York City, 839 refused to participate; in the Suburbs, 267 refused; and in Upstate, 188 refused. These response rates are thoroughly consistent with industry norms for a standard public opinion survey. This does not impact the reliability or generalizability of the survey results.

Appendix B
Items Considered for Construction of the Survey's Five Issue Categories

The following list was provided to the Siena College Research Institute as a basis for their development of the five Issue Categories used for the *Statewide Survey of Residents Aged 18 and Older*:

| | |
|----|---|
| 1. | Public benefits—Social Security, food stamps, HEAP, veterans, application forms, etc. |
| 2. | Employment/profession—discrimination, harassment, work conditions, wages, benefits, pensions, injury, licenses, regulations, etc. |
| 3. | Health insurance—Medicare; private health insurance, Medicaid, etc. |
| 4. | Other insurance—house, auto, boat, life, etc. |
| 5. | Nursing home, Adult home, Enriched Housing, assisted living, institutional care |

| | |
|-----|---|
| 6. | In-home or community-based services, health care, family caregiving, medical malpractice, hospital, injuries |
| 7. | Rental housing—landlord/tenant issues, fees or charges, condition of living unit, neighbors, safety, harassment, eviction, utilities, discrimination, etc. |
| 8. | Homeownership—repairmen, neighbors, safety, zoning, install Elder Cottage or Accessory Apartment, renting out a room, mortgage, liens, line-of-credit, reverse mortgage, foreclosure, eviction, taxes, utilities, discrimination, sidewalks, purchase/sales, etc. |
| 9. | Bankruptcy, debt, credit counseling, credit card debt, bill collectors, education loans, stock market, other investments, banks, savings, etc. |
| 10. | Income tax, property taxes, other taxes |
| 11. | Powers of attorney, wills, trusts, advance directives, guardianship, custody, health care proxy, estate planning, etc. |
| 12. | Fraud, scams, consumer or business contracts, phone and door-to-door marketers, email and regular mail scams, etc. |
| 13. | Discrimination—gender, sexual orientation, religion, race, age, employment, housing, disabilities, civil rights, etc. |
| 14. | Abuse/exploitation—physical, mental, emotional, financial, etc. |
| 15. | Family relationships—divorce, marriage, permanency planning, foster care, adoption, family members fighting, financial problems, personal loans, caregiving, drug and alcohol abuse, disabilities, Alzheimer's, etc. |
| 16. | Education—special needs, bullying, costs, plagiarism, testing, contracts, etc. |
| 17. | Accessibility—buildings, housing, transportation |
| 18. | Trouble with the law—traffic tickets, DUI, arrests, criminal activity, personal injury, accidents, safety |