

Legal Hotline Consumer/Public Benefits Clients Follow up Report

EXECUTIVE SUMMARY

The AARP Foundation Technical Support for Legal Hotlines Project worked with seven diverse legal hotlines to identify cases where the client was advised to take a follow up action regarding a consumer problem or public benefits issue. Hotline staff interviewed these clients after the hotline consultation to determine (1) if they followed the hotline advice; (2) whether their situation changed as a result of the follow up action and (3) whether the hotline experience had benefited them in other ways. Cases were identified during a five month period between April and September 2005, and follow up calls were made 45 days to 60 days thereafter.¹ Mailed surveys were sent to clients who were not reached by phone. The ultimate goal of the survey was to determine if providing telephone legal advice to clients with the types of consumer and public benefits cases tracked in the study is a beneficial use of program resources, and whether additional assistance is needed by staff to assure that clients have a positive outcome in these case categories.

Whereas previous studies² sampled all hotline callers, this study focused on those cases where clients were told to take a follow up action on their own because hotlines do not routinely learn of the outcomes for callers who are instructed on self-help steps to resolve a problem. In contrast, clients who call to ask a legal question are usually fully served within the context of the call and outcomes for clients referred to a free legal services program for additional assistance are usually tracked and reported to the hotline.

Participating hotlines helped identify the range of cases to be included in the study. The types of consumer cases included in the study were ones where the hotline advocate believed that a phone call or letter from the client would resolve or ameliorate the client's problem. These did not include complex consumer issues such as predatory lending or priority issues such as mortgage foreclosures or utilities where the hotline was likely to secure free representation for the client either through its in-house full service unit or through a referral to another local program. The public benefits cases flagged for this study were ones where the case was not in a posture for the legal representation routinely provided by legal aid programs. The public benefits cases primarily were limited to identifying clients who appeared to be eligible for a public benefit they were not receiving and were advised to apply. Different surveys were used for the consumer and public benefits cases and the results were analyzed separately.

¹ All hotlines identified cases over a period of one to three months, but due to staffing problems, some hotlines started identifying cases later than others, so the flagging process for the whole study spanned five months.

² The Project for the Future of Equal Justice Outcome Assessment Study, Phase II, 2002 and Senior Legal Hotline Client Outcomes Study, 2000 and 2003, www.legalhotlines.org

KEY FINDINGS:

CONSUMER CASES:

- **Follow up Action Taken: Seventy-two percent of callers with consumer cases surveyed took the action the hotline advised.** Of those callers who did not take action, 34 percent of them reported still planning on taking action. Only 24 percent of the minority who didn't take action said they either did not remember what to do, it was too hard to do, or they did not understand the advice. This follow up rate is quite high and most likely due to the fact that the flagged callers were advised to perform one discreet manageable task. Writing a letter to a creditor was the most frequent action taken (30 percent of those who took action). Sixteen percent wrote a letter to a business with whom they were having problems; 12 percent contacted an agency; 9 percent filed a form in court; another 9 percent went to court and 15 percent reported taking "other" action.

- **Results Obtained: A majority of consumer case respondents (55 percent), reported a change for the better after taking the action;** Forty-five percent reported no change. However, of those who reported "no change" 41 percent were still awaiting the results of the action at the time of the survey. Had a longer period of time passed between the hotline call and the survey, we expect a higher proportion of clients would report a change for the better and a smaller percentage would still be waiting for results. The most common improvement reported (39 percent) was the cessation of annoying contacts from debt collectors; fifteen percent did not have to pay a disputed bill. The average amount of the bill was \$1,924. Twenty-one percent reported working things out to their satisfaction and 18 percent reported "other" changes for the better.

- **Other Help Received from the Hotline: Ninety-one percent of consumer case respondents reported receiving other types of help from the hotline in addition to advice to take the follow up action.** These included understanding their choices better (60 percent); understanding their rights better (65 percent); feeling calmer and less anxious (38 percent); getting their questions answered (27 percent); 5 percent felt they would know how to avoid the problem in the future. Seventy-four percent remember receiving materials in the mail after the hotline call and 90 percent of those reported the information helped with the problem.

- **Demographic Correlations: data was analyzed with regard to clients' gender, LSC income eligibility, age, and whether they lived alone.** Gender, LSC eligibility or whether the client lived alone did not affect the clients' propensity to take action. However, younger clients were significantly less likely to take action when compared to older clients. While 74 percent of those between 41-60 years, and 78 percent of those 61 and older, reported taking the advised action, only 55 percent of those under 40 reported taking action. With regard to results achieved, men were more likely to report a change for the better after taking the action (66 percent) than women (50 percent), and callers who were not LSC eligible reported a change for the better at a higher rate (59 percent) than LSC eligible clients (46 percent); neither age nor living alone significantly impacted results achieved. No

significant differences were found among the demographic groups for other types of help provided by the hotline.

BENEFITS CASES:

- **Follow up Action Taken: Seventy-eight percent of benefits cases reported taking the action suggested; making an application for a benefit (45 percent) was the most common action taken.** Seventeen percent made a phone call; 12 percent contacted an agency and 7 percent asked for a hearing; 16 percent reported taking “other” action. Of those that did not take action, 53 percent still plan on doing so; twelve percent did not understand the advice; 6 percent did not remember what to do; 6 percent thought it was too hard to do, and 24 percent (4) had some “other” reason for not taking action.
- **Results Obtained: Sixty-five percent of benefits cases reported a change for the better with 52 percent of that group receiving an average benefit of \$1,150 per month with the range being \$79 - \$3,500.** Fourteen percent worked things out to their satisfaction; another 9 percent did not have to pay back money related to a benefit and 17 percent reported an “other” positive change. For the minority of respondents who did not experience a positive change, 40 percent are still waiting to hear from the agency and 48 percent had their application for benefits rejected. Eight percent still have to pay the benefit-related money back and 4 percent reported “other” as a negative outcome.
- **Other Help Received from the Hotline: As with the consumer clients, almost all the public benefits clients (93 percent) said the hotline provided other types of help.** Sixty-eight percent understood their choices better; 65 percent understood their rights better; 51 percent felt calmer and less anxious and 7 percent felt they would know how to avoid the problem in the future. The public benefits callers remember receiving mailed material at a much lower rate (46 percent) than the consumer callers (73 percent). Of those who did remember receiving information on benefits, 78 percent found the information helpful.
- **Demographic Correlations: For benefits cases the age of the respondent affected whether they were likely to take action.** The older age group (71 and over) was significantly less likely to take the recommended public benefits action than the younger age groups. While only 43 percent of the over 71 group reporting taking action, 77 percent of the under 40 age group took action, 83 percent of the 41-60 year old took action, and 100 percent of the 61-70 year old took action. No significant differences were noted in the types of action taken. Making an application for a benefit was the most common action taken by all the age groups. Gender, LSC eligibility, and living alone did not significantly affect the client’s propensity to take action nor the results achieved. No differences were found among the groups for other types of help received from the hotline.

RECOMMENDATIONS

- **Identifying clients who are likely eligible for a benefit they are not receiving is an extremely successful use of hotline resources resulting in an increase in monthly payments to or on behalf of the client in a substantial number of cases.** Hotline efforts to train staff to screen, identify, and counsel clients through the application process for benefits would likely lead to more clients receiving benefits at little additional cost to the hotline for providing this adjunct to the legal consultation.
- **Providing advice regarding the performance of a discreet act to solve a legal problem also showed mostly positive results both in the number of clients who took action and the number whose situation changed for the better.** Hotlines could increase the chances for performance of the follow up action and rate of success even further by expanding the number of mailed or emailed materials they deliver to clients with detailed instructions on as many situations as possible; a library of form letters that can be quickly personalized for the client by hotline staff during or after the call should be developed and expanded to situations as they arise; protocols should be developed and resources allocated for providing brief services to those clients who seem unlikely to be able to take the follow up action on their own. In cases where follow up is important to the client's well being, the hotline should flag the case and contact the client later to determine the status.
- **Training staff to identify clients who may not follow up would strengthen hotline services.** The demographic analysis noted some differences in gender, age, and income related to the rate at which clients performed the follow up tasks and the success they achieved. However, the differences are not of a type that can be addressed through change in services to a whole demographic group. Rather, the differences point out the need for the hotline advocate to try to determine whether the particular client is likely to follow up, with membership in one of these groups being a factor to consider in the likelihood for success. For example, is the caller a younger individual whose time is consumed by work and/or child care and who will therefore be less likely to have time to complete the follow up action? Does the client sound too frail or timid to make a phone call on his own? Does the client's educational level seem too limited to successfully write a letter? Hotlines could be more effective by training advocates to identify those clients not likely to follow up and providing additional means of assistance for them through in-house brief services, volunteers, law and paralegal student participation, and other means.

