National Healthcare Decisions
Day Set for April 16, 2008

Webinar, Wed., Mar. 19, 2:00-3:00 p.m. EST

The ABA is pleased to join with leading organizations to promote National Healthcare Decisions Day on April 16, 2008. The purpose of the National Healthcare Decisions Day is to encourage people to discuss their wishes with respect to healthcare and to execute an advance healthcare directive. Studies have shown that only 29 percent of Americans have an advance healthcare directive, although more than 71 percent have thought about end-of-life issues. Our goal is for all Americans, regardless of age or current health status, to begin the dialogue.

What Is An Advance Directive?

All adults can benefit from thinking about what their healthcare choices would be if they are unable to speak for themselves. These decisions can be written in an advance directive so that others know what they are. Advance directives come in two main forms:

- A “healthcare power of attorney” (or “proxy” or “agent” or “surrogate”) documents the person you select to be your voice for your healthcare decisions if you cannot speak for yourself.
- A “living will” documents what kinds of medical treatments you would or would not want at the end of life.

The ABA Commission offers on its Web site the following free resources to help you make, discuss, and document future healthcare wishes and decisions:

- Tool Kit for Health Care Advance Planning
- 10 Legal Myths about Advance Medical Directives

(Go to: http://www.abanet.org/aging/publications/onlinepublicationsconsumers.shtml)

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Guardianship

Team Approach to Guardianship Preserves Independence of Ward, Generates Savings for State

By Jean Callahan and Andrea Snelson

Each year, New York City’s guardianship system serves thousands of city residents who are elderly, mentally retarded or developmentally disabled, have Alzheimer’s disease, or are otherwise unable to care for themselves. Many do not have friends or family members who are able, or willing, to take on the responsibility of caring for them. The basic system for caring for such people has been for a judge to adjudicate them “incapacitated” and to appoint a guardian to manage their personal and financial affairs.

The number of people in need of guardians is expected to increase substantially as the city’s population ages, consistent with national trends. Yet, as the New York Times reported, the system is in trouble. (“In the Hands of a Troubled System; A Woman Questions the Guardianship of Her Disabled Son,” New York Times, March 29, 2004). Unscrupulous guardians stealing the assets of the wards they are supposed to protect has been a prob-

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Team Guardianship Approach

Continued from page 35

lern, but more often wards suffer from “inattention or inadequate expertise.” Guardianship systems nationwide are similarly troubled.2

Judges usually appoint attorneys as guardians when there is no willing family or friend available. However, the majority of the work of guardianship is non-legal, such as ensuring that there is food in the refrigerator, making sure the person is getting necessary medical care and medications, and securing Medicaid and other benefits. In general, lawyers are not the best agents for performing these functions, and many do not attempt to maximize the ward’s self-determination and independence. The problem is particularly severe for low-income wards. Because guardians are paid out of their wards’ assets, there is little incentive to devote adequate time and effort to wards who are unable to pay for these services. In many cases, attorneys simply refuse the appointment. The first case assigned to the Vera Institute of Justice’s Guardianship Project had been languishing for nine months because no one was willing to take it. The client had been in a locked psychiatric ward waiting for a guardian to consent to and arrange for a community placement.

The Vera Institute’s Guardianship Project is a new model for providing guardianship services in New York. Like the best institutional guardians in other jurisdictions, it employs a range of professionals—from social workers to accountants—who as a team can provide a better-quality service than most individual guardians.

The Guardianship Project team is expert at navigating the systems that incapacitated people have to deal with, including Medicaid, health care, and housing. And it is arguably more humane, too, as its mission is to provide as much self-determination and independence to the wards and their families as possible. The project is supported by New York State’s Office of Court Administration, which is providing the program with office space in Brooklyn and other in-kind support.

Guardianship Project clients come with a wide variety of issues. They include, to cite a few examples, an elderly homeowner in danger of losing her home to predatory

Jean Callahan is the director of the Guardianship Project. She joined the Vera Institute of Justice in 1999 to plan and eventually direct the Adolescent Portable Therapy Demonstration Project, which she did until December 2004. Previously, she served as a White House Fellow with Secretary of Health and Human Services Donna E. Shalala, and as an attorney at the Legal Aid Society, where she was co-counsel on two class action lawsuits to ensure the right to adequate home care for elderly and disabled Medicaid recipients. In 1998, she served in South Africa as an international monitor for the Truth and Reconciliation Commission. Ms. Callahan is also a social worker and spent three years as a counselor at a methadone clinic. She earned a B.A. from New York University, an M.S.W. from Hunter College School of Social Work, and a J.D. from Rutgers University School of Law-Newark.

Andrea Snelson is the deputy director of the Guardianship Project. She first joined the Vera Institute in 2001 as a planning analyst for a project studying New York City’s system for status offenders, Persons in Need of Supervision (PINS), and explored respite care as an alternative to foster care for families in need. Prior to joining the Vera Institute, Ms. Snelson was a research assistant at the Bronx Veteran’s Association Hospital, working with a grant-funded team that studied mood and personality disorders in adults. Andrea has a B.A. in psychology from Mount Holyoke College and a J.D. from the Cardozo School of Law.
lenders; a disabled adult who has been a victim of neglect and financial abuse; and a 92-year-old woman who was placed in a nursing home by an unscrupulous relative so that he could take over her home. Each of these cases is handled by a team of Guardianship Project staff. Our lawyers address the legal issues, our social workers offer intensive case management, and our financial group offers assistance with managing money and paying bills.

One major benefit of the Guardianship Project is that it demonstrates real cost savings. Nursing home care in New York City costs approximately $9,375 per month, while home care is often less than half that amount. But home care requires that there be a responsible party to supervise the home care agency and workers. Fortunately, the team-based structure of the Guardianship Project can provide that service, as well as a full range of case management and financial services.

The case of Ms. C provides but one example of the Guardianship Project’s cumulative benefits. When this 78-year-old woman was assigned to the project in June 2005, she had recently been placed in a nursing home after a visit to the emergency room. Ms. C needed some assistance in her home, but had no medical need to be in a nursing home. She was desperate to return home, but the nursing home social worker did not feel he could make a safe discharge plan without a family member or friend involved. This put Ms. C at risk of losing her affordable apartment because her rent and utilities were no longer being paid. The Guardianship Project was able to organize a clean-up of her apartment, get the landlord to make necessary repairs, pay back rent, and arrange for home care services. Within a few weeks Ms. C was home again. And the project will continue to help her by paying her bills and supervising home care services as long as she needs this support.

Thanks to its combination of strengths, the Vera Institute’s Guardianship Project is demonstrating a better way to provide guardianship services to people in need. It is providing a valuable service to its clients by allowing them to live as independently as possible. And in the process, it is generating tremendous cost savings for the state.

Notes
1. New York Mental Hygiene Law article 81 provides for the appointment of a guardian if the person agrees to the appointment or is deemed to be incapacitated. In cases where there is a family member to serve as guardian, but that person is overwhelmed, uneducated, or speaks limited English, the court will routinely appoint a “co-guardian.”

New Resource

State Adult Guardianship Legislation: Directions of Reform 2007

In 2007, at least 14 states passed a total of 27 adult guardianship bills—as compared with 16 bills in eight states passed in 2006.

Connecticut passed a major revision targeting procedures for appointment, limited orders, and procedures for appealing probate court decisions. Washington, Arkansas, and Nevada passed legislation creating or strengthening an office of public guardianship. Texas enacted a wide range of provisions.

See the complete annually-updated State Adult Guardianship Legislation: Directions of Reform on the Web page of the ABA Commission on Law and Aging at http://www.abanet.org/aging/legislativeupdates/homed周三

If you know of additional state adult guardianship legislation enacted in 2007, please contact Erica Wood at: ericawood@staff.abanet.org or phone (202) 662-8693.

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A number of organizations offer additional resources about advance directives, how to obtain them, and how individuals and families can make important decisions before a serious illness. For the list of resources and other useful links, go to: http://www.nationalhealthcaredecisionsday.org/takeaction/advance_directive

Get Involved!

We are asking our state and local bar colleagues to join in the effort to communicate the importance of advance planning. Initiative organizers will provide information and tools for the public to execute written advance directives (healthcare powers of attorney and/or living wills) in accordance with their applicable state laws.

Find the tools and resources needed to get your organization involved at http://www.nationalhealthcaredecisionsday.org

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Funding Opportunity Last Chance!

ABA Commission, Borchard Foundation Announce Availability of Partnerships in Law and Aging Grants

The ABA Commission on Law and Aging and the Albert and Elaine Borchard Foundation Center on Law and Aging are pleased to announce the availability of grants to encourage development of new and collaborative community-based projects to enhance the legal awareness of older persons and to improve their access to the legal system.

The Partnerships in Law and Aging Program, with funding from the Borchard Foundation Center on Law and Aging and the Marie Walsh Sharpe Endowment of the ABA Fund for Justice and Education, will award up to eight grants of $10,000 each to legal services providers, bar associations, elder rights advocates, and other local non-profit organizations.

The Partnerships program has supported development of such projects as:
- outreach and services to culturally or linguistically isolated elders
- senior attorney and other volunteer legal assistance
- elder mediation
- handbooks and educational programs for lawyers and non-lawyer professionals
- senior hotlines
- state-specific editions of national materials
- law-related Web sites and other technology-based efforts
- self-help and community legal education
- holistic and other innovative delivery systems.

The grant announcement, guidelines, and additional documents are available on the Commission Web site at: http://www.abanet.org/aging/partnershipandgrants/home.shtml. Descriptions of previously funded projects are also available at that location. Please note that there is now a new electronic format for submitting applications.

Applications must be electronically submitted by March 3, 2008, and must include all items to be considered, including letters of commitment. Awards will be announced in early June 2008. Grants will run from July 1, 2008, through June 30, 2009.

Contact Holly Robinson, program manager, at robinsoh@staff.abanet.org or (202) 662-8694 with any questions regarding the process or eligibility.
Legal Services Program Tackles Senior Debt Trap

By Dolores Schaefer

Deborah, a social worker at a Manhattan’s MFY Legal Services’ Consumer Rights Project, had spent weeks trying to resolve her elderly client’s debt problem. Her client, Mr. J, a 70-year-old retiree with multiple health problems, had discovered that his bank account was frozen when he went to an ATM machine to withdraw money for food and prescription medications.

A default judgment for alleged credit card debt had been entered against Mr. J, but he was unaware of it. He had not been served papers and therefore had no opportunity to challenge the debt. His social worker tracked down the debt collector that had sued him and attempted to work out a settlement of the debt. She did not realize that the money in Mr. J’s account—Social Security payments and a very small pension—was protected if a judgment is entered against Mr. J. Weeks went by during which Mr. J was unable to refill his prescriptions and was forced to rely on friends and neighbors for food.

MFY’s attorney was able to get Mr. J’s bank account unfrozen and the judgment against him vacated. But Mr. J spent almost a month without his medication and experienced great anxiety about whether he would lose his apartment.

This scenario repeated itself many times as debt collectors in New York City filed tens of thousands of lawsuits against individuals who allegedly owed money on credit card purchases. Last year in Brooklyn Civil Court alone, 60,000 debt cases were filed, resulting in 57,000 default judgments. For those subsisting on Social Security, SSI, and other public benefits, losing access to benefits, even for a short amount of time, can set in motion a chain of events that can lead to loss of housing or serious deterioration of a senior’s health.

With support from the ABA Commission on Law and Aging’s Partnerships in Law and Aging Program, MFY Legal Services developed “Retiring in the Black: Helping Seniors Avoid Debt & Financial Exploitation,” an initiative directed primarily at increasing the capacity of social service staff and community advocates to help seniors avoid the dangerous debt trap.

Experience shows that seniors often seek help first at a local senior center or community-based organization. To reach social service workers, MFY partnered with United Neighborhood Houses, a federation of 36 independent settlement houses and community centers throughout New York City. Additional co-sponsors included the Manhattan and Brooklyn borough presidents, Catholic Charities, the Council of Senior Centers and Services, the Federation of Protestant Welfare Agencies, and the Human Services Council of New York City.

Three training sessions were held in June 2007, in three different boroughs of New York City. The New York City Department of Consumer Affairs helped conduct the trainings. During the half-day training session, MFY attorneys explained the life of a debt and gave detailed information on how to deal with the three most common problems faced by older adults: harassment by a debt collector, lawsuit in civil court for consumer debt, and frozen bank account/garnishment. A manual was distributed, which included eight fact sheets on common problems and steps to be taken to resolve them. It also included sample letters, sample answers, and typical documents that a client might receive (see fact sheets online at: www.mfy.org).

Social service providers were unanimous in their positive evaluation of the trainings. Many subsequently called MFY’s Consumer Rights Project for specific guidance on how to help their clients. Others have invited MFY to speak to seniors about how to avoid debt problems and other consumer problems, such as identity theft and telemarketing scams.

The Consumer Rights Project is the fastest growing of MFY’s eight practice areas. MFY Legal Services was founded in 1963 and currently handles some 5,000 cases each year, in the areas of housing, public benefits, disability rights, consumer, employment, elder law, and family law.

Dolores Schaefer is the director of development and communications at MFY Legal Services, Inc., in New York.
Economic Stimulus Bill Includes Disregard of Refund As Income or Resources for All Federal Programs

By Holly Robinson, Associate Staff Director
ABA Commission on Law and Aging

The question hit the ABA Commission’s Elderbar Listserv (see below, on this page) on February 14, 2008, one day after President Bush signed the Economic Stimulus Act of 2008 (H.R. 5140):

Will economic stimulus payments be counted as income by particular programs?

Because of the immediacy of the listserv, the answer came shortly thereafter. In a word: No.

The pertinent language states:

Title I—Recovery Rebates and Incentives for Business Investment, sec. 6428, 2008 Recovery Rebates for Individuals

(d) Refunds Disregarded in the Administration of Federal Programs and Federally Assisted Programs—Any credit or refund allowed or made to any individual by reason of section 6428 of the Internal Revenue Code of 1986 (as amended by this section) or by reason of subsection (c) of this section shall not be taken into account as income and shall not be taken into account as resources for the month of receipt and the following 2 months, for purposes of determining the eligibility of such individual or any other individual for benefits or assistance, or the amount or extent of benefits or assistance, under any federal program or under any state or local program financed in whole or in part with federal funds.”

Filing Required to Receive Rebate

Individuals with at least $3,000 in qualifying income in 2007, which does not include SSI benefits, must file a 2007 federal tax return in order to get their income tax rebates. Likewise, Social Security recipients, veterans, and retired railroad workers who might not otherwise need to file a tax return will also need to file a return in order to claim their rebates.

Free Tax Help Available

Individuals may be able to take advantage of thousands of free tax preparation sites nationwide for low-income and elderly taxpayers.

The Volunteer Income Tax Assistance (VITA) program provides free tax help to low- and moderate-income taxpayers with incomes generally below $40,000. The Tax Counseling for the Elderly (TCE) program provides free tax help to people age 60 and older. In addition, AARP offers the Tax-Aide counseling program at more than 7,000 sites nationwide during the filing season. Call 1-800-829-1040 to find the location, dates, and hours of the closest VITA or TCE site. To find an AARP Tax-Aide site call 1-888-227-7669 or visit the AARP Web site at http://www.aarp.org/money/tax-aide/. Tax Aide is developing self-help materials and suggestions on guiding taxpayers through the process that will be available through AARP.

Get Connected to Elderbar the listserv that brings together public sector law and aging advocates and the private bar. Elderbar is for you if you are a:

◆ Title IIIB legal services provider or developer; ◆ Long-term care ombudsman; ◆ Other OAA-funded advocate; ◆ Legal Services Corporation, other non-profit, or public sector legal advocate;
◆ Law school elder law or clinical staff; ◆ Bar association elder law section or committee member or leader, or ◆ National law and aging advocate.

Elderbar gives you the opportunity to communicate across the boundaries of the law and aging networks and the public and private sectors. You may share ideas and information about bar section and committee structures and activities, and learn what others are doing in the face of funding shortages and practice restrictions to meet the legal needs of older people. Elderbar is a project of the ABA Commission’s National Legal Assistance Support Center. Messages can only be posted and read by members.

To subscribe, send your name, e-mail, and professional affiliation to: RobinsoH@staff.abanet.org.
New Resource

Public Guardianship After 25 Years: In the Best Interest of Incapacitated People?


The University of Kentucky and the ABA Commission on Law and Aging released a new report in January, Public Guardianship After 25 Years: In the Best Interest of Incapacitated People?

The report presents the findings of Phase II of the National Public Guardianship Study, funded by the Retirement Research Foundation. Authored by Pamela Teaster, Erica Wood, assistant director of the ABA Commission on Law and Aging, Winsor Schmidt, and Susan Lawrence, the report includes extensive site visit studies of seven programs; an update on state models of public guardianship or guardianship of last resort; conclusions and recommendations; a model public guardianship act; statutory and programmatic profiles of each state’s system of public guardianship or guardianship of last resort; and statutory charts.

The report is a snapshot of public guardianship as it stands now, in comparison with the original landmark study by Professor Schmidt in 1981. Key findings are:

- Great variability in the jurisdictions examined;
- Many dedicated individuals and entities working to improve the lives of the incapacitated adults they serve;
- Staffing patterns and funding levels relative to the caseloads at levels often far too low to enable the provision of quality guardianship services;
- Oversight rare and data collection frequently inadequate;
- Far more young adults served and with increasingly complex problems; and
- More public guardianship programs, with nearly every state having some form of public guardianship or provisions for guardianship of last resort, but with vast areas remaining unserved or underserved. The unmet need is compelling.

Copies of the executive summary of the report are available for $5, and copies of the full report are available for $30 from the ABA Commission on Law and Aging. Send your request to abaaging@abanet.org.

New Resource

Workshops from 2007 National Aging and Law Conference Available Online for Immediate Listening

If you didn’t have the opportunity to attend the National Aging and Law Conference (NALC) held October 10-13, 2007, in Arlington, Virginia, you now have the chance to listen to some of the expert workshops that were presented. Go to the AARP National Legal Training Project’s Web site at www.aarp.org/nltp and select the links listed on the left-side menu bar under “Resources.”

Each presentation is approximately 90 minutes long. You can also view the handouts and other resources provided by the speakers. Presentations available are:

- Older Americans and the 2005 Revisions to the Bankruptcy Code
- Making Medicare Work for Low-Income Medicare Beneficiaries
- Paying for the Golden Years
- Home- and Community-based Services under the Deficit Reduction Act

Additional resources will be posted on a regular basis, so check back often! If you have any problem listening to a presentation, please e-mail Marcy Gouge at mgouge@aarp.org or call 202-434-2197.

Save the Date! 2008 National Aging and Law Conference
Dec. 3-6, Arlington, Va.

*Dec. 3 will be the pre-conference “Nuts & Bolts” day
Kentucky Assesses Legal Needs of Older Adults

“Quantifying the issues and needs of seniors is an essential first step in understanding the relationship between legal needs and the legal services delivery system.” This was the impetus behind the first-ever study of the legal needs of older adults in Kentucky, conducted by David Godfrey, managing attorney of the Access to Justice Foundation Legal Helpline for Older Kentuckians, and Cody Weber, research intern, of the University of Michigan.

The 2007 study, titled *Report on a Study of the Concerns of Older Kentuckians*, was intended to gather baseline data for the development of a model approach to improve legal services delivery to the state’s seniors. Kentucky’s rapidly increasing senior population faces many unique challenges to successfully aging in place. Among those challenges is rural isolation, of which seventy-three percent of Kentucky’s seniors live in.

The study was modeled on previous studies done in Utah, Georgia, and Florida. A survey questionnaire was edited and adopted for use in Kentucky and distributed to 2,883 seniors during the summer of 2007. Seven hundred and six surveys were returned, providing an overall response rate of 24.49 percent.

The survey data was supplemented by a Web survey of legal aid providers and a focus group with the long-term care ombudsmen. Highlights of some of the report’s finding include:

- Nearly 12 percent of respondents reported being victims of some form of abuse
- Only 21 percent of abuse victims reported receiving help
- Nearly 33 percent of the respondents report indicators of abuse, neglect, or exploitation, but do not self-report as being abused
- Respondents reported wills, advance health care directives, and powers of attorney as the issues they most need help with
- Nearly 22 percent report problems with Social Security, Medicare, and VA benefits
- Over 57 percent of respondents report ongoing problems with telemarketers
- Bill collectors are a problem for 13 percent of respondents
- Over 15 percent reported problems with credit cards
- Of those who thought about hiring a lawyer 42 percent did not do so because of cost
- Approximately 37 percent of respondents did not recognize the name of any of the legal services providers in Kentucky
- A legal hotline was the most requested form of legal assistance, followed closely by pro bono services.

**Fellowship Opportunity**

**2008 Borchard Fellowship in Law and Aging**

The Borchard Fellowship in Law & Aging affords one year for two law school graduates interested in, and perhaps already in the early stages of pursuing, an academic and/or professional career in law and aging, the opportunity to pursue their research and professional interests.

During the fellowship period, the Center’s executive director and assistant director stand ready to assist each fellow with the further development of his/her knowledge, skills, and contacts.

A licensed attorney and/or a legal services organization must supervise a fellow’s activities and projects. In addition to the fellow’s planned activities and project (unless the project includes the provision of legal services), the fellow must also provide some pro bono direct legal services to older persons under appropriate supervision. A fellow is expected to provide the Center’s executive director with monthly activities reports.

The Fellowship is $39,000 and is intended as a full-time position only. The fellow’s sponsoring agency is responsible for providing work space, administrative support, computer, telephone, and e-mail access, and employer’s FICA payment. Fellows may live and work where they choose in the United States; Fellows must be either U.S. citizens or legal residents.

The Fellowship period runs from July 1 to June 30 each year, or for the calendar year beginning the month after the fellow’s completion of a state bar examination. Examples of activities and projects by recent Borchard fellows include:

- Writing and publication of law review articles on law and aging issues;
- Writing and publication of state-specific, consumer-oriented handbooks on legal issues affecting older persons;
- Teaching elder law and related courses at law schools where fellows reside;
- Development of a non-profit senior law resource center providing direct legal services and public education;
- Development of an interdisciplinary elder law clinical program at a major public university law school;
- Development of a mediation component for a legal services program elder law hotline;
- Development of an interdisciplinary project for graduate students in law, medicine, and health advocacy to foster understanding and collaboration between professions;
- Development of training materials and statewide trainings for lawyers, judges and other court personnel, and social service providers on new comprehensive state guardianship laws;
- Organizing and/or attending national conferences on law and aging issues;
- Providing supervised pro bono legal representation of older clients.

**Application Process**

Applicants must submit a completed application form, an explanation of the applicant’s planned activities and projects, a current curriculum vitae, a law school transcript, a letter of support from the proposed supervisor, and two other letters of support. Fellowship application information and form are available at www.borchardcenter.org.

Completed applications should be sent to:

The Borchard Foundation Center on Law & Aging
Mary Jane Ciccarello, Assistant Director
335 4th Avenue
Salt Lake City, Utah 84103

**Applications must be post-marked by April 15, 2008.**
Selections are made by June 1, 2008. For further information, please contact: Mary Jane Ciccarello at mjcr@xmission.com or by phone at (801) 532-3626.