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Legal Needs of Older Floridians: A 2006 Survey

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February 2007



Legal Needs of Older Floridians: A 2006 Survey

**Data collected by FGI Research
Report Prepared by Erica L. Dinger, J.D.**

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The Florida Department of Elder Affairs is the agency constitutionally designated by Florida voters to “serve as the primary state agency” responsible for administering human services programs for the elderly (section 430.03, Florida Statutes). Its purpose is to serve elders in all possible ways to help them keep their self-sufficiency and self-determination. The Elder Rights Unit at the department houses the Older Americans Act Legal Services Development Program and provides leadership in developing legal assistance programs for persons 60 years of age or older. Additional information can be found at <http://elderaffairs.state.fl.us>.

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Background

This survey was commissioned by the AARP Foundation and the Department of Elder Affairs of the State of Florida to explore the experiences and concerns of older Floridians regarding their legal issues. Such research can aid the Department of Elder Affairs and all legal service providers by determining which legal services and resources would be of most use to older Floridians. The topics covered in the survey include healthcare coverage, housing, hurricane damage, and consumer issues. This survey also explores how Floridians would like to receive legal help and whether or not they have sought such help.

As the AARP Foundation, AARP Florida, and the Florida Department of Elder Affairs work to improve the lives of all Floridians age 50 and over, it is important for the state to have an understanding of which legal issues most concern Floridians. It is also important to know how Floridians currently receive legal help and for what issues, and how their legal needs can be met.

In some cases, differences in responses based on age, income, race, or education are reported. These differences are pointed out when there is a trend apparent, such as one group consistently ranking issues more highly than another group. Differences are also reported when they are both statistically significant and substantively significant (approximately 10 percentage point difference).

Methodology

The present report is based on data from a mail survey of 13,000 Floridians. Floridians age 60 and older with incomes below \$30,000 a year were targeted, and an over-sample of Hispanic Floridians was drawn. The sample was drawn by Survey Sampling, Inc using existing lists and Census data. Because such lists are not completely accurate, some residents age 50-59 and those with higher incomes responded to the survey. The survey was conducted by AARP from October through December, 2006. Residents were contacted four times. They received a pre-notification postcard, a survey, a reminder postcard, and a second survey. For residents identified as Hispanic, the survey was sent in both Spanish and English. Over 3,750 surveys were returned by the cut-off date, for a response rate of 29 percent. The survey has a sampling error of +/- 1.8 percent.¹ The sample was weighted by age and race to represent the actual composition of Floridians. Annotated questionnaires for the entire sample and the Hispanic respondents are contained in the appendices of this report. Percents may not add to 100 percent due to rounding. Also due to rounding, percents reported in the text may vary slightly from those in the annotation or in graphs.

¹ Meaning that at the 95% confidence level, member responses reported here are within 1.8 percentage points of what they would have been if every Floridian age 60 and older was interviewed.

Highlights

Healthcare Coverage

- Over nine in ten respondents (95%) have healthcare coverage, and most are covered by Medicare (41%). Nine percent have had some problems with their healthcare coverage in the past three years.
- Cost is the number one reason respondents say they do not currently have health insurance.
- Half of respondents (50%) are concerned about being able to find and keep affordable, quality healthcare coverage.

Housing

- Three in ten (30%) respondents say they are extremely or very concerned about legal housing issues, such as disputes about rent or unsafe living conditions.
- Of those who rent their homes, ten percent report serious problems with cockroaches, mice, or other bugs in the last three years.

Hurricane Damage

- Thirty-seven percent of respondents have experienced hurricane damage to their homes in the past three years. Of those, three in ten applied for help from FEMA or another disaster-relief organization.
- Of those who applied for aid, four in ten (44%) did not qualify and twelve percent had trouble contacting the appropriate agency.
- Six in ten (59%) respondents are extremely or very concerned about hurricane repair problems.

Consumer Issues

- Two in ten (21%) respondents say they have been the victim of a consumer fraud or swindle. Almost a third of these (32%) say the fraud or swindle was related to home repair.
- Over half (57%) of respondents are extremely or very concerned about becoming the victim of a consumer fraud or swindle.

Legal Needs

- Of those that have visited a lawyer in the past three years (26%), two-thirds saw a lawyer about estate issues (65%) or about guardianship/power of attorney (27%).
- Of those who felt they needed a lawyer but did not go to see one (26%), over six in ten (64%) say it was because lawyers are too expensive.
- Half of respondents say a free legal hotline (51%) or low-cost or free attorneys (49%) would be most helpful to them.

Findings

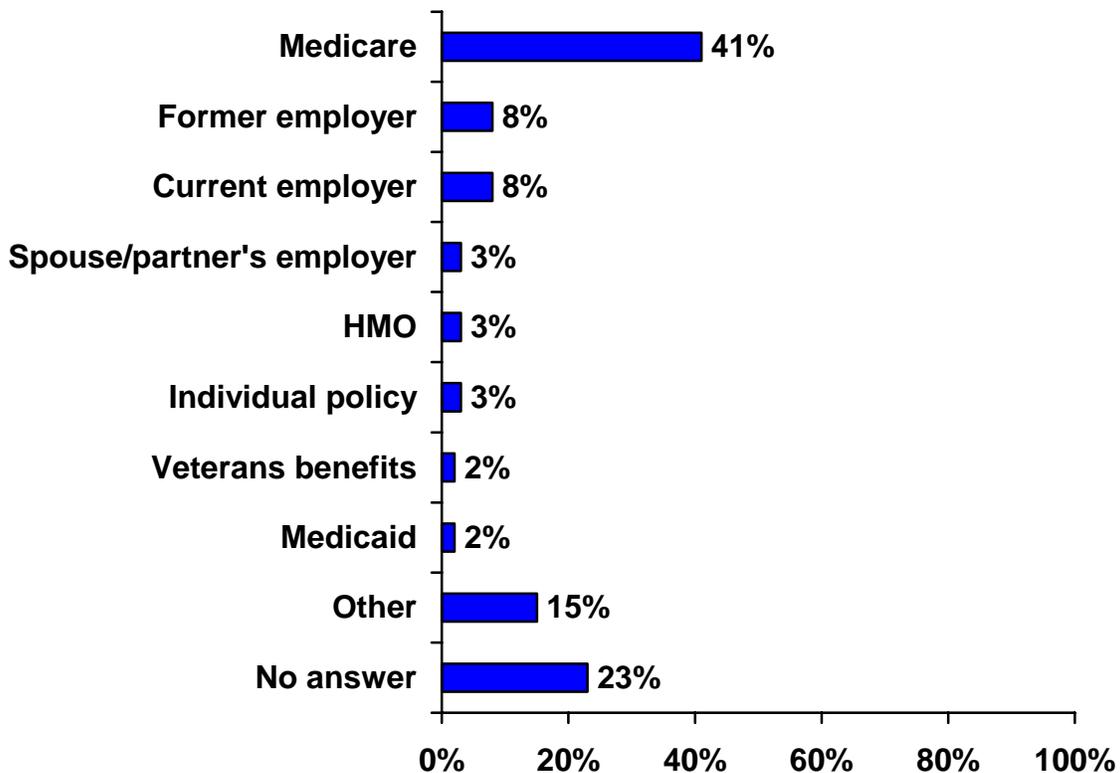
Healthcare Coverage

More than nine in ten respondents have healthcare coverage, and four in ten rely on Medicare for their coverage.

Ninety-five percent of respondents say they have some kind of healthcare coverage. The most common source of healthcare coverage is Medicare, followed by coverage from a current or former employer.

Nine percent of respondents with healthcare coverage (n=3,552) say they have experienced problems with their coverage, such as billing disputes, in the last three years.

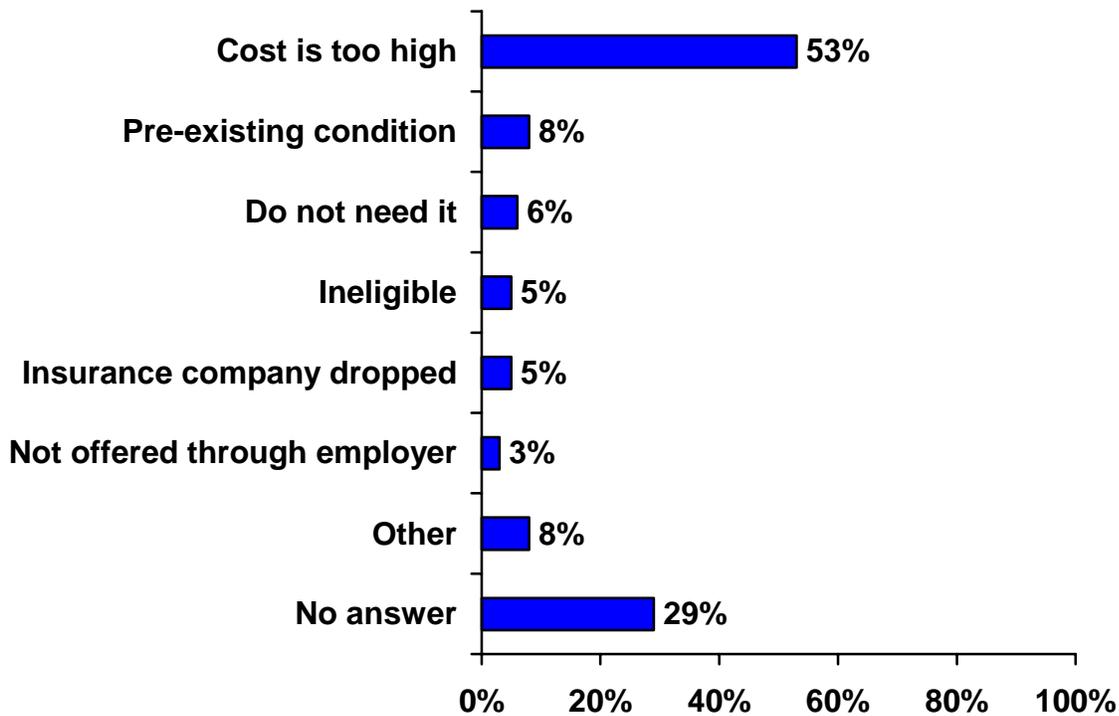
**Source of Primary Healthcare Coverage
(n=3,552 respondents with healthcare coverage)**



Cost is the number one reason respondents say they do not currently have health insurance.

Respondents without healthcare coverage (n=207) say that they do not have such coverage because of the high cost. Eight percent cite a pre-existing condition as the reason for their lack of coverage, while others say they do not need health insurance.

**Reasons for Lack of Healthcare Coverage
(n=207 respondents without health insurance)**



Over eight in ten respondents receive government benefits, such as Social Security.

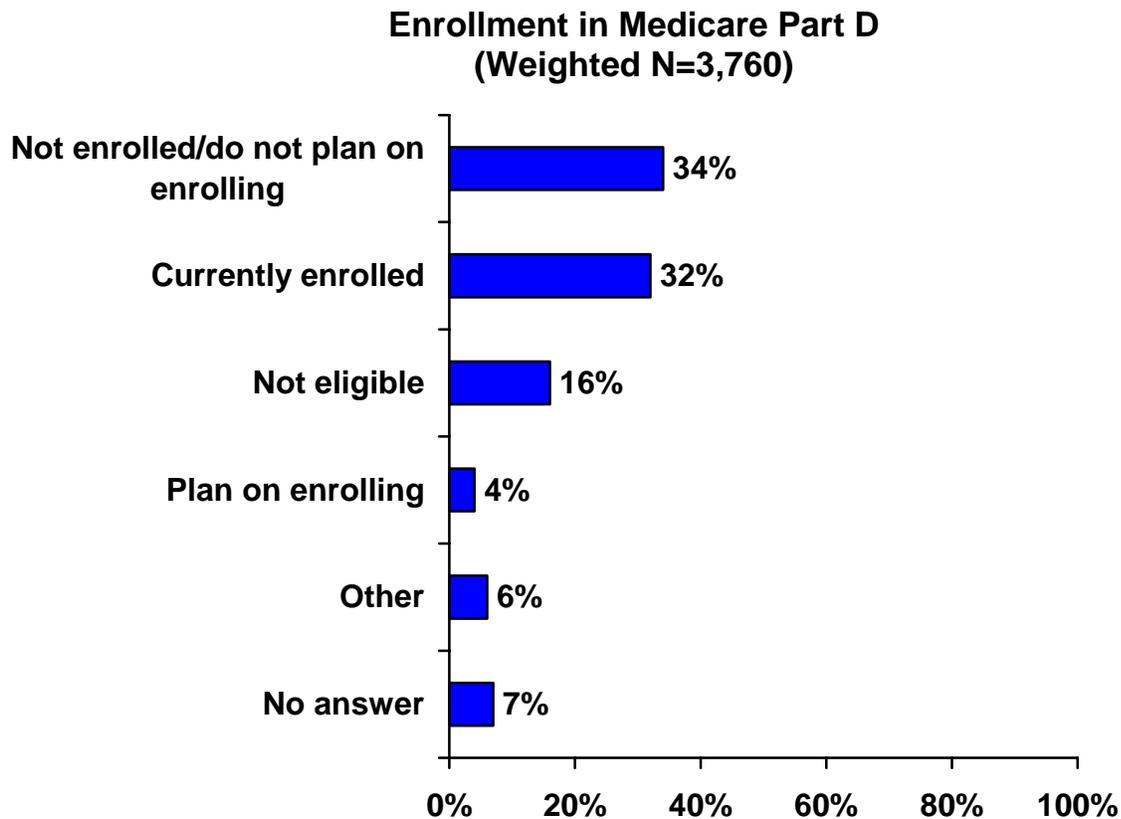
Over eight in ten (82%) respondents report that they currently receive government benefits, such as Social Security, Medicare, Medicaid, or Veterans benefits. Thirteen percent do not receive such benefits.

Of the 82 percent who do receive such benefits (n=3,063), three percent report having problems with their government benefits in the past three years. These problems may include trouble applying for benefits or having their benefits cut off.

A third of respondents are currently enrolled in the Medicare Prescription Drug Program.

A third of respondents report that they are currently enrolled in Medicare Part D, the prescription drug program. Those respondents with incomes below \$40,000 are more likely than those with incomes above \$40,000 to say they are currently enrolled in Part D (37% vs. 20%). Another third report that they are not enrolled and do not plan on enrolling in the program. Older respondents, those age 75 and above, are more likely than younger respondents to say they are not enrolled and do not plan on enrolling (41% vs. 30%).

Ten percent of those enrolled in Medicare Part D (n=1,212) say that they had problems enrolling in the program. These problems may include difficulty signing up, finding a plan, or getting coverage for needed drugs.

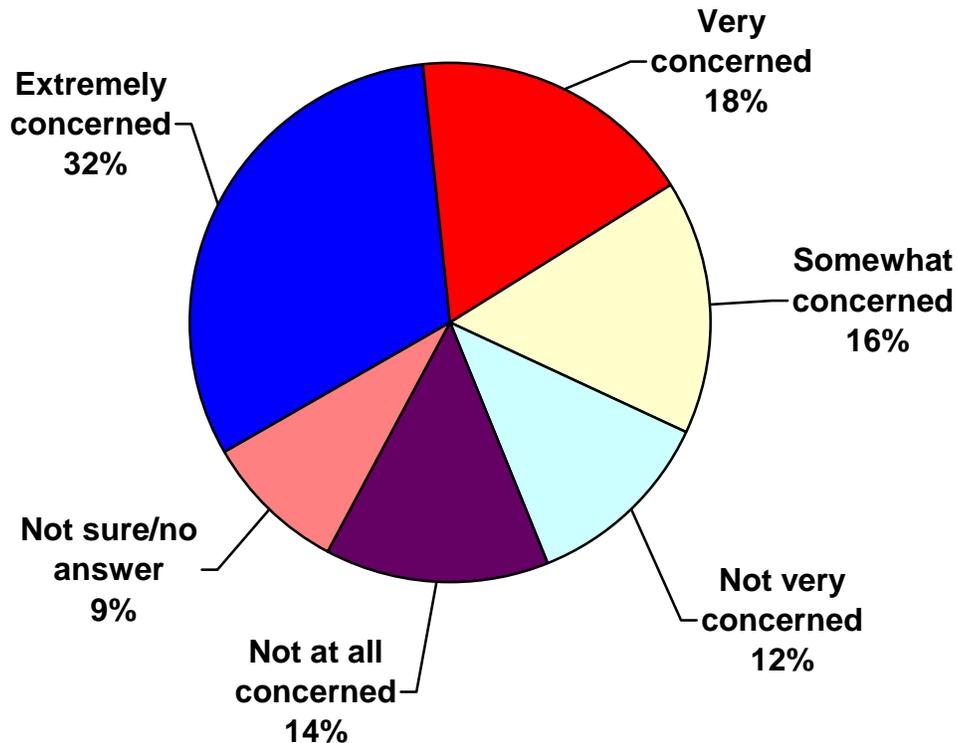


Half of respondents are concerned about being able to find and keep affordable, quality healthcare coverage.

Half of respondents say they are extremely or very concerned about their ability to find and keep affordable, quality healthcare coverage. One in six is somewhat concerned about healthcare coverage. African-American respondents are more likely than Caucasian respondents to say they are extremely or very concerned about their healthcare coverage.

Six percent of respondents say that they have had problems accessing needed healthcare in the past three years. These problems may include difficulty in finding a doctor or in getting a hospital to provide needed care.

Concern with Finding and Keeping Affordable, Quality Healthcare Coverage (Weighted N=3,760)

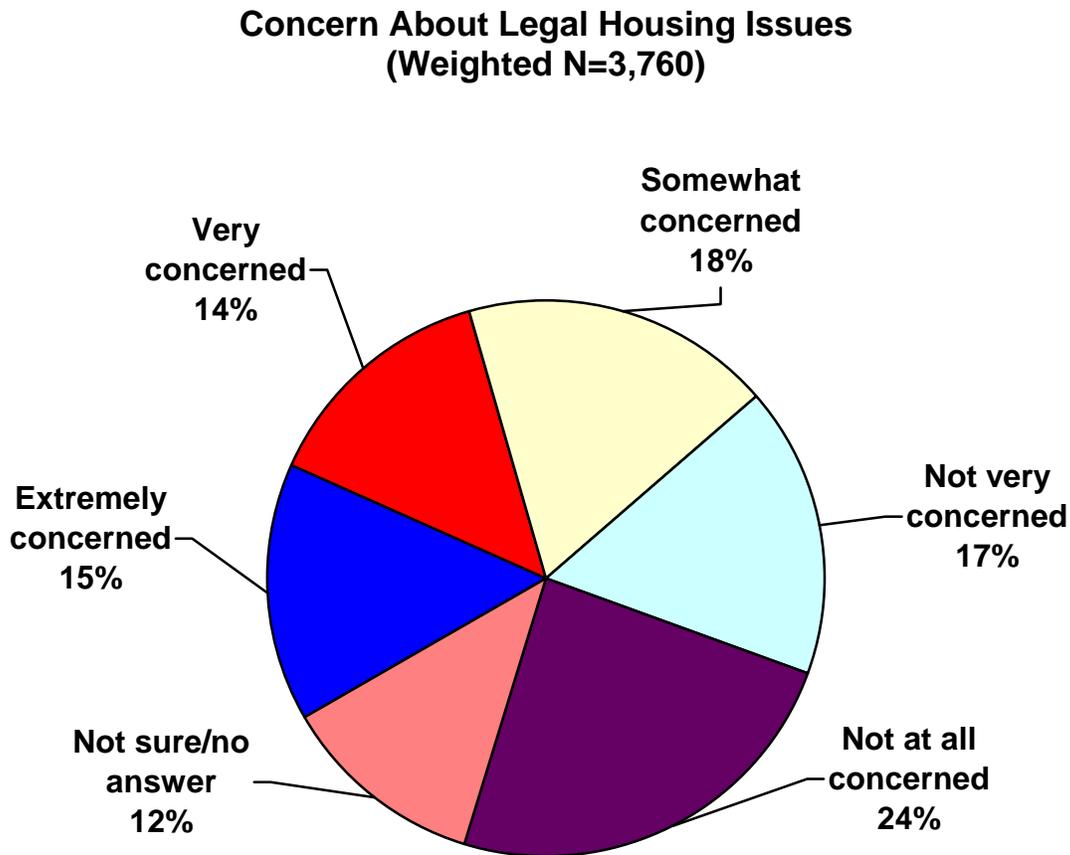


Housing

Three in ten respondents are concerned about legal housing issues.

Housing problems may include such things as dispute about rent or the terms of a lease, problems with reverse mortgages, unsafe living conditions, disputes with contractors over home repairs, and finding affordable housing. Three in ten respondents say they are extremely or very concerned about issues such as these. Almost two in ten say they are somewhat concerned.

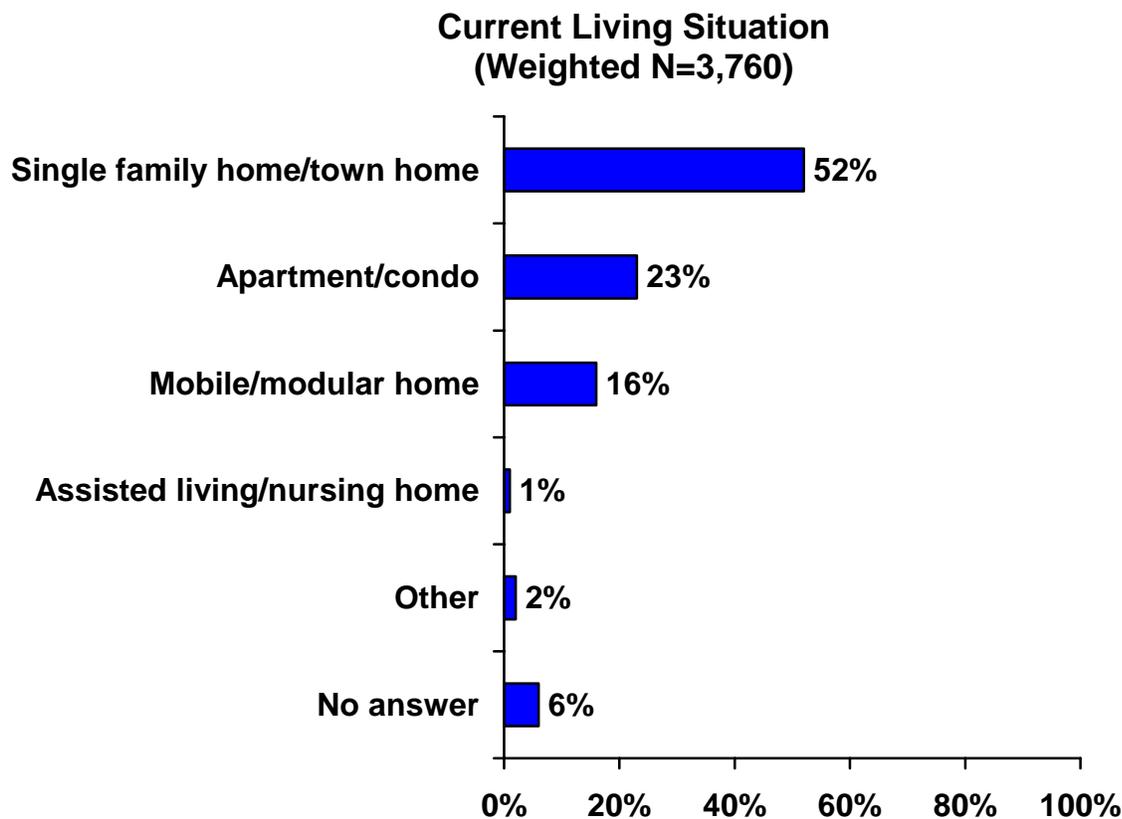
African-American respondents are more likely than Caucasian respondents to be extremely or very concerned about these issues (25% vs. 14%). Five percent of respondents say they have needed legal advice about a housing issue in the past three years.



Most respondents live in single family homes or town homes.

More than half of respondents say they live in single family homes or in a town home. About a quarter live in apartments or condominiums, while one in six live in a mobile or modular home. Respondents with incomes above \$40,000 are more likely than those with incomes below \$40,000 to live in a single family home or town home (61% vs. 49%). African-Americans are more likely than Caucasian respondents to live in a single family home or town home (75% vs. 49%).

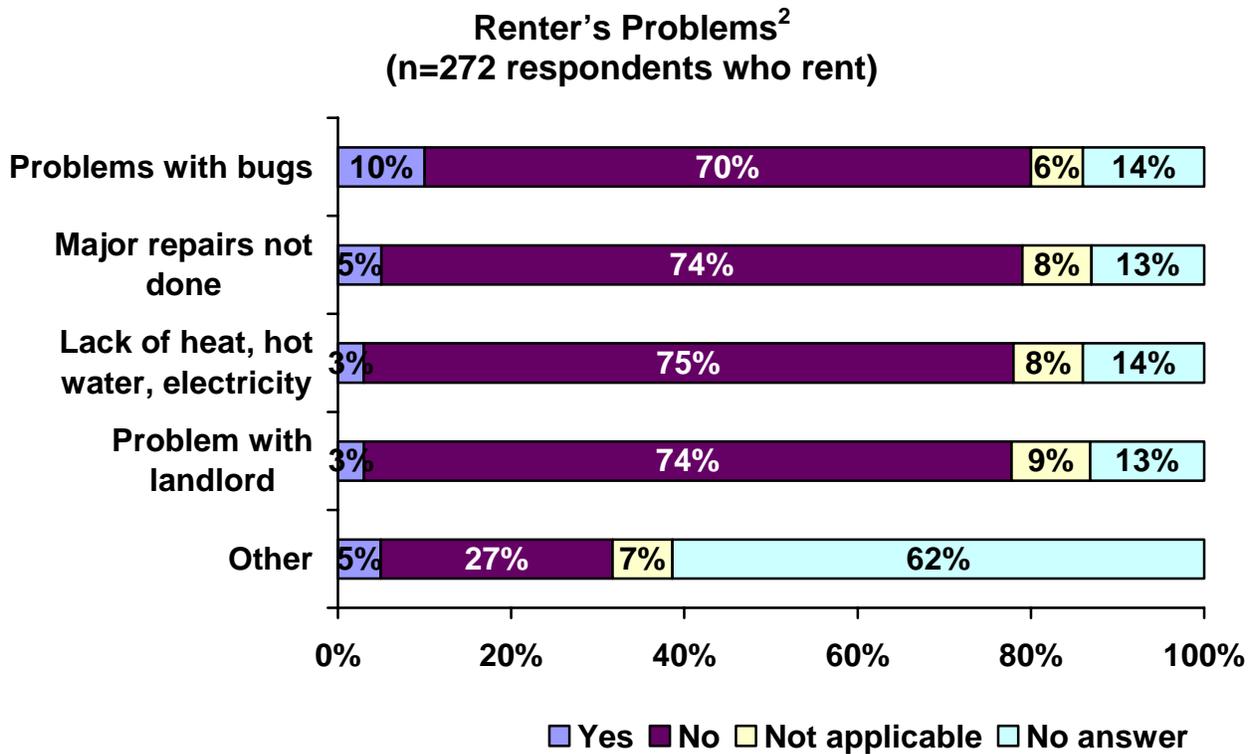
Most respondents live either alone (45%) or with one other person (44%). Fewer than one in ten (8%) live in a home with two or more other people. Older respondents age 75 and over are more likely than younger respondents to live alone (52% vs. 45%). Women are more likely than men to live alone (59% vs. 29%). Those with incomes below \$40,000 are more likely than those with incomes above \$40,000 to live alone (51% vs. 29%).



Respondents who are renters face unique problems.

Of those respondents who do not live in mobile or modular homes or in some type of assisted living, nine percent rent their home. Because respondents who rent may face unique problems, such as difficulties with landlords and needed repairs not being made, renters were asked a set of questions regarding these issues.

One in ten renters report having serious problems with cockroaches, mice, or other bugs in the past three years. Fewer report other problems, such as major repairs not being completed.



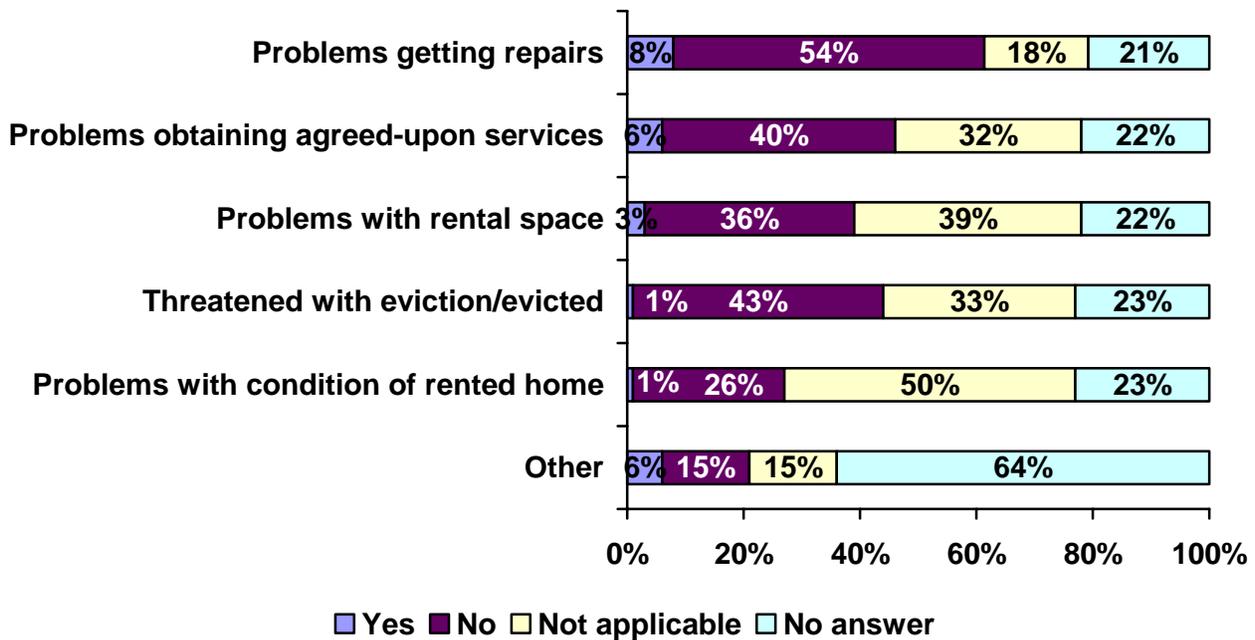
² Problems not related to hurricane damage

More than half of those who live in mobile or modular homes own their home and the land.

More than half (56%) of those who live in a mobile or modular home own both their home and the land it is on. A third (33%) own their home and rent the land. Hispanic respondents are less likely than non-Hispanic respondents to own both their mobile or modular home and the land it is on (46% vs. 56%).

Like those who rent their homes, respondents who live in mobile or modular homes may face unique problems. The most common problem respondents say they have is getting repairs to their mobile home, while six percent have problems getting agreed-upon services.

Mobile Home Dweller’s Problems³
(n=541 respondents who live in a mobile/modular home)



Over two in five respondents have paid a contractor to make repairs to their home.

Forty-five percent of respondents say they have paid a contractor to repair their home in the last three years. Hispanic respondents are less likely than non-Hispanic respondents to have paid a contractor for home repairs (28% vs. 45%). Those with incomes above \$20,000 are more likely to have paid a contractor for repairs than those with incomes below \$20,000 (51% vs. 37%).

Of those who had repairs done (n=1,588), seventy-eight percent say they were satisfied with the work. Fifteen percent were dissatisfied with the work done by the contractor.

³ Problems not related to hurricane damage

Hurricane Damage

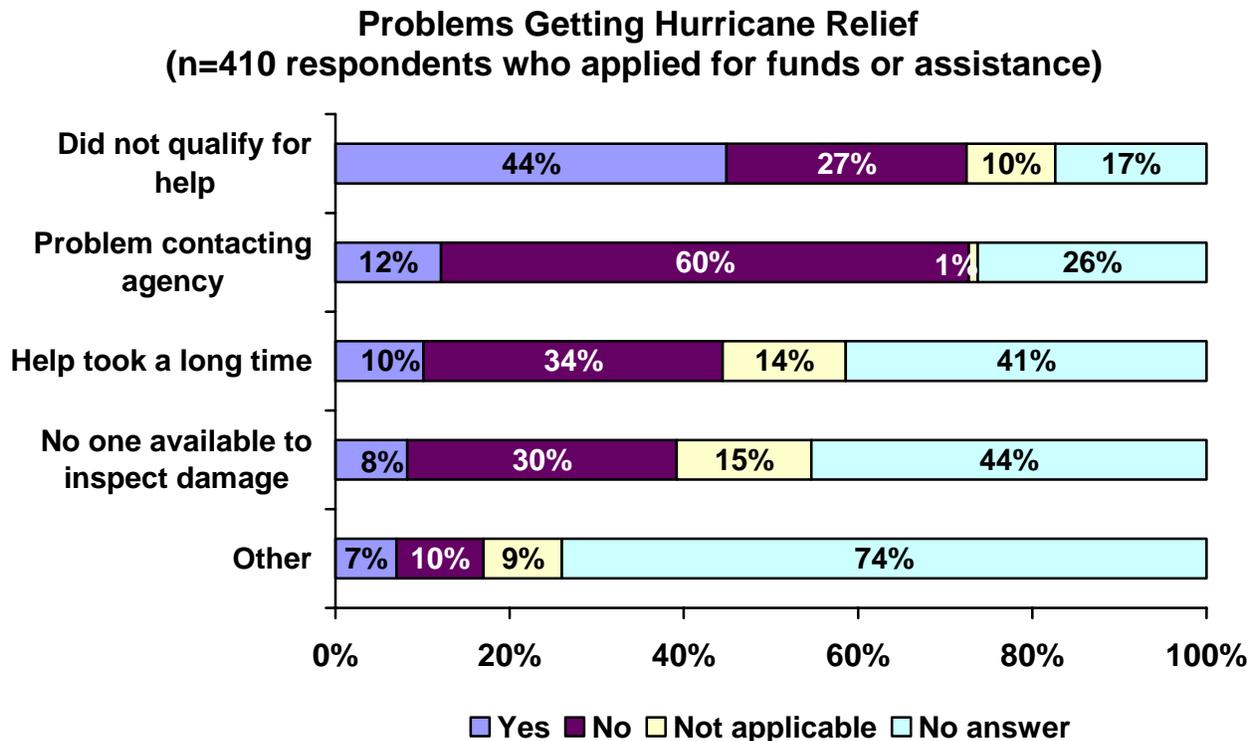
In the last three years, more than a third of respondents have experienced hurricane damage.

Thirty-seven percent of respondents say their home was damaged in a hurricane in the past three years. African-American respondents are more likely than Caucasian respondents to have had hurricane damage (45% vs. 35%).

Of those who experienced hurricane damage, three in ten applied for aid.

Three in ten of those who experienced hurricane damage applied for funds or assistance from FEMA or another disaster-relief agency. Respondents with incomes less than \$20,000 are more likely to have applied for aid than those with incomes above \$20,000 (40% vs. 27%).

Many of those who applied for aid had problems. Four in ten found that they did not qualify for help, while twelve percent had trouble contacting FEMA or another disaster-relief organization.



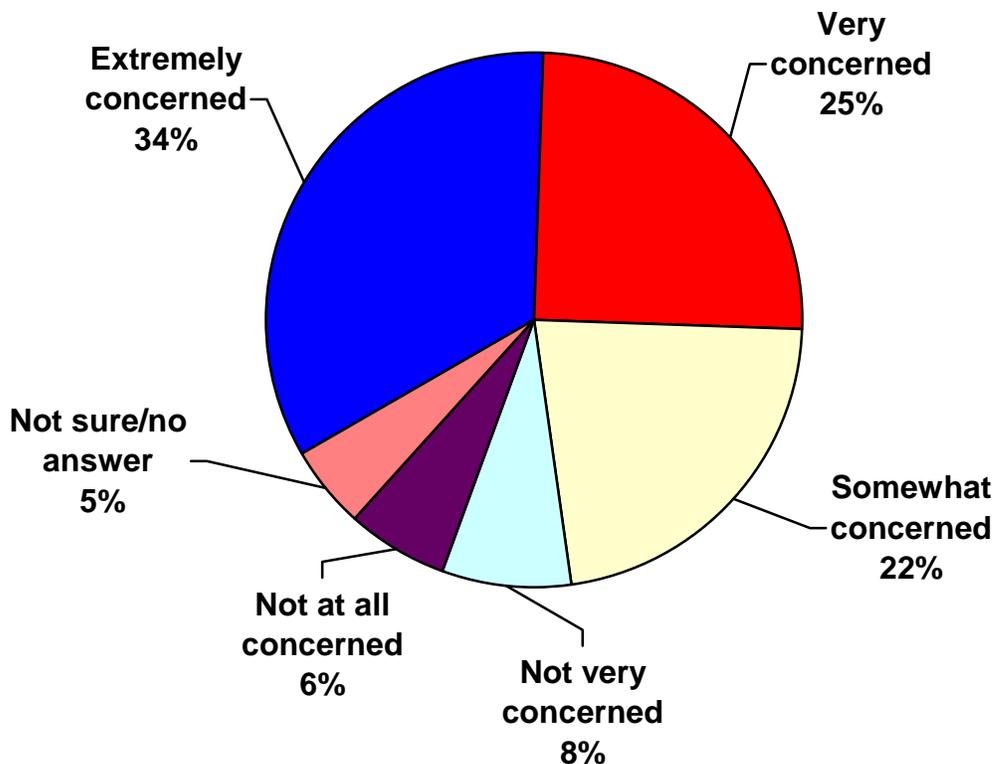
Eight in ten of those with hurricane damage had insurance.

The majority of those with hurricane damage (82%) say they had insurance coverage for the damage to their home due to the hurricane. Of those with insurance (n=1,129), fourteen percent say they had problems collecting on their insurance policy after the hurricanes. Such problems may include problems getting an adjuster to view the damage.

Six in ten respondents are concerned about hurricane repair problems.

Regardless of whether they have experienced hurricane related damage in the past three years, six in ten (59%) respondents are concerned about hurricane repair problems. African-American respondents are more likely than Caucasian respondents to be extremely or very concerned about hurricane repair problems (71% vs. 58%).

**Concern About Hurricane Repair Problems
(Weighted N=3,760)**

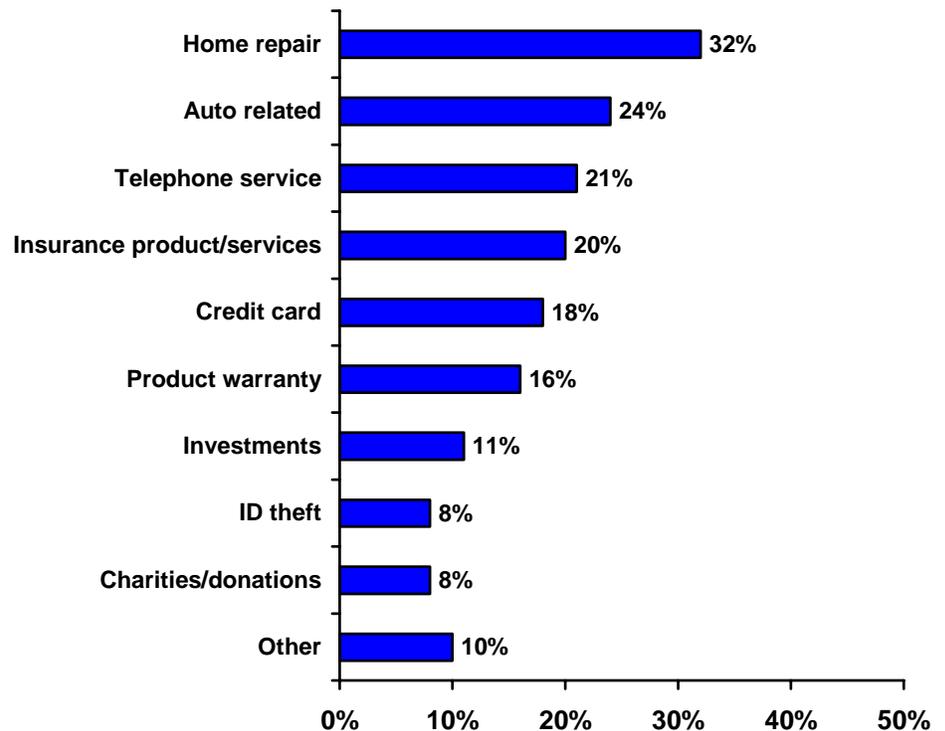


Consumer Issues

Two in ten respondents say they have been the victim of a consumer fraud or swindle.

Two in ten respondents (21%) say that they have felt they were the victim of a consumer fraud or swindle. Those who say they were the victim of a consumer fraud were then asked in what area they experienced this fraud or swindle. Almost a third say such fraud was related to home repair. A quarter say their consumer fraud was related to automobiles, while two in ten cite telephone service or insurance products or services.

**Area of Consumer Fraud or Swindle
(n=798 respondents who experienced fraud)**



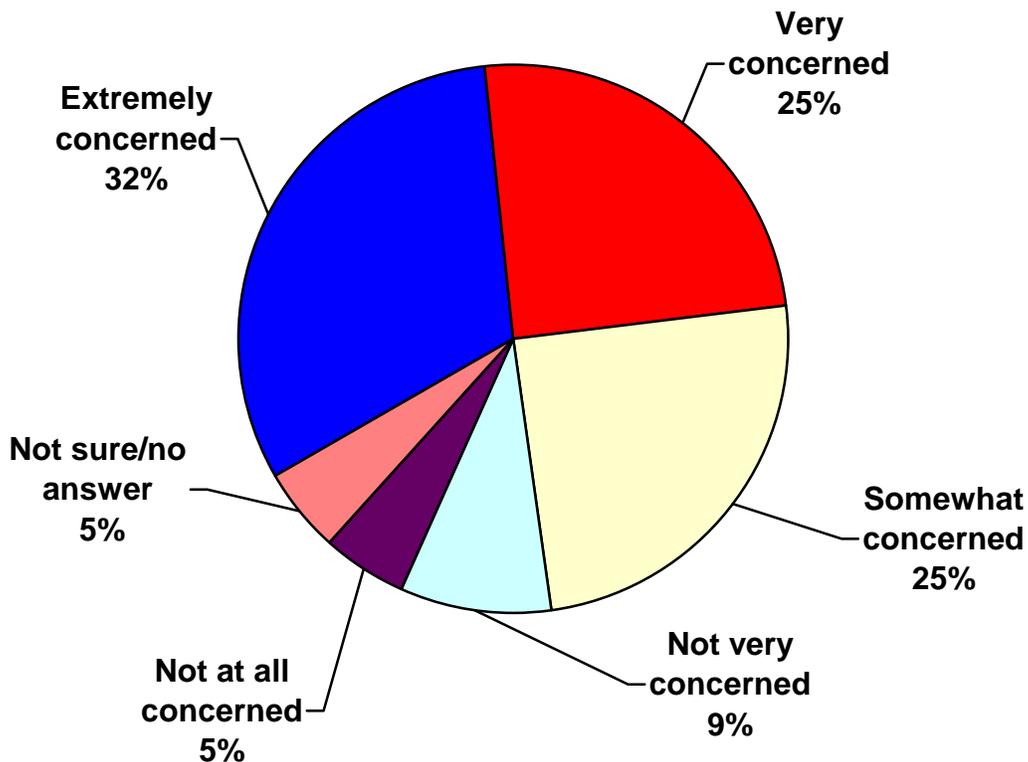
Among those who say they have experienced consumer fraud, most were contacted by telephone.

Among those who say they have experienced consumer fraud, three in ten say the company or individual who swindled them contacted them by telephone (29%). Two in ten (18%) say they were contacted by mail, while 13 percent were contacted through a magazine, newspaper, or flyer. Fewer were contacted door-to-door (8%), by a television advertisement (7%), email (6%), or a recommendation from someone (5%).

Almost six in ten respondents are concerned about becoming the victim of a consumer fraud or swindle.

Almost six in ten respondents (57%) say they are concerned about becoming the victim of a consumer fraud or swindle, such as identity theft. Younger respondents are more likely than those age 75 and over to say they are extremely or very concerned (62% vs. 50%). Likewise, African-American respondents are more likely than Caucasian respondents to say they are extremely or very concerned (67% vs. 56%). Hispanic respondents are more likely than non-Hispanic respondents to say they are extremely or very concerned about becoming the victim of fraud (68% vs. 57%).

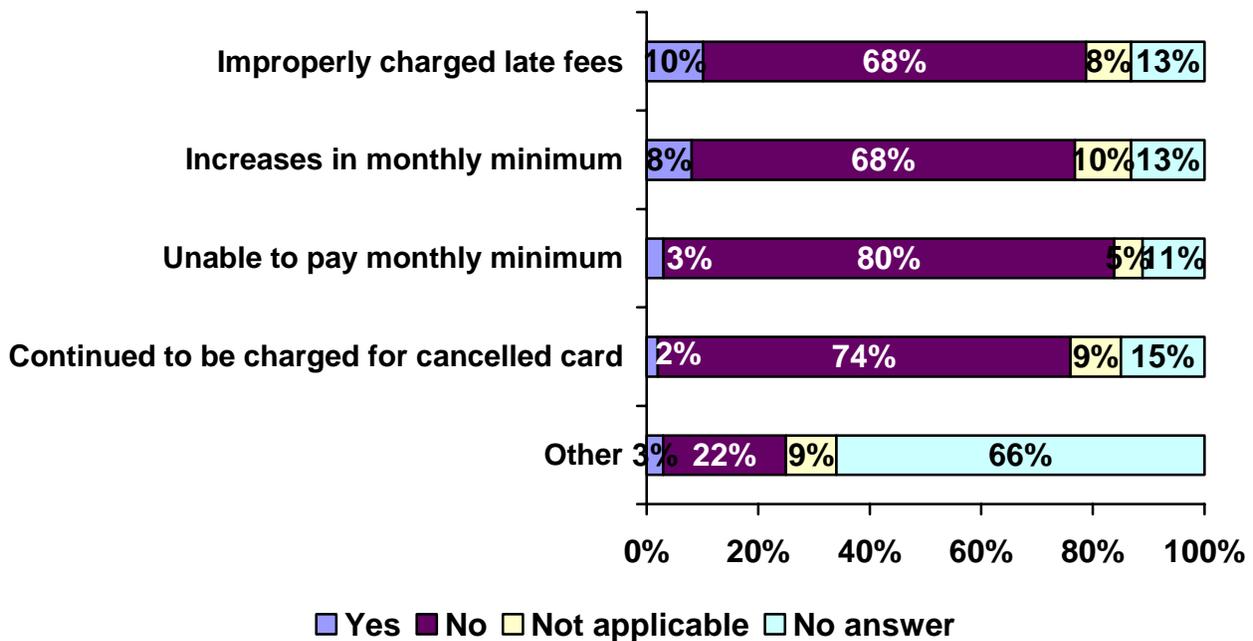
**Concern About Becoming the Victim of a Consumer Fraud or Swindle
(Weighted N=3,760)**



Almost nine in ten respondents has a credit card, and improperly charged late fees are the most commonly reported problem.

Almost nine in ten (89%) respondents say they have at least one credit card. Respondents with credit cards were asked if they had any problems with their cards in the last three years. One in ten says they have had late fees improperly charged, while one in twelve say they have seen significant increases in their monthly minimum payment.

Problems with Credit Cards
(n=3,340 respondents with credit cards)



Almost three in ten respondents are concerned with consumer financial issues.

Few respondents report filing for bankruptcy in the last three years (1%) or having problems with bankruptcy or with having their property repossessed (7%). Five percent report taking out a higher-cost home equity loan in the past three years.

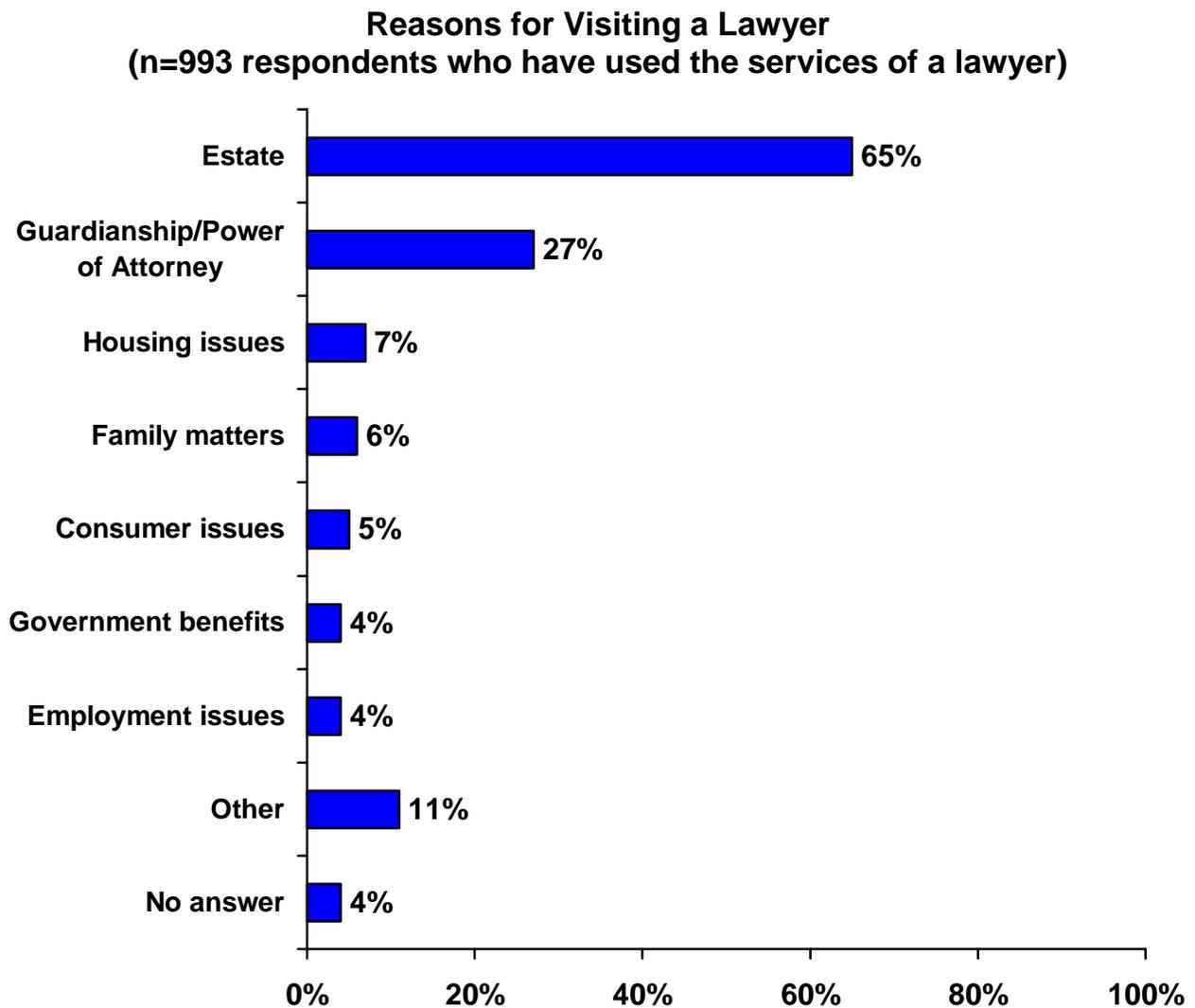
Although few respondents have experienced these consumer issues, almost three in ten (27%) say they are concerned about consumer financial issues. Younger respondents are more likely than those age 75 and over to be concerned with these issues (34% vs. 17%). Forty-six percent say they are not concerned.

Legal Needs

Over a quarter of respondents have used the services of a lawyer in the past three years; two-thirds have used a lawyer for estate issues.

Over a quarter (26%) of respondents say they have used the services of a lawyer in the past three years. Seven in ten have not used a lawyer's services. Those with incomes below \$40,000 are less likely than those with incomes above \$40,000 to have used a lawyer (24% vs. 35%).

Of those who have used a lawyer, two-thirds say they have used a lawyer for issues of estate management, such as writing wills and trusts. Over a quarter have visited a lawyer for issues of guardianship or Power of Attorney. Interestingly, those with incomes below \$40,000 are more likely than those with incomes above \$40,000 to visit a lawyer for issues of guardianship (31% vs. 19%).

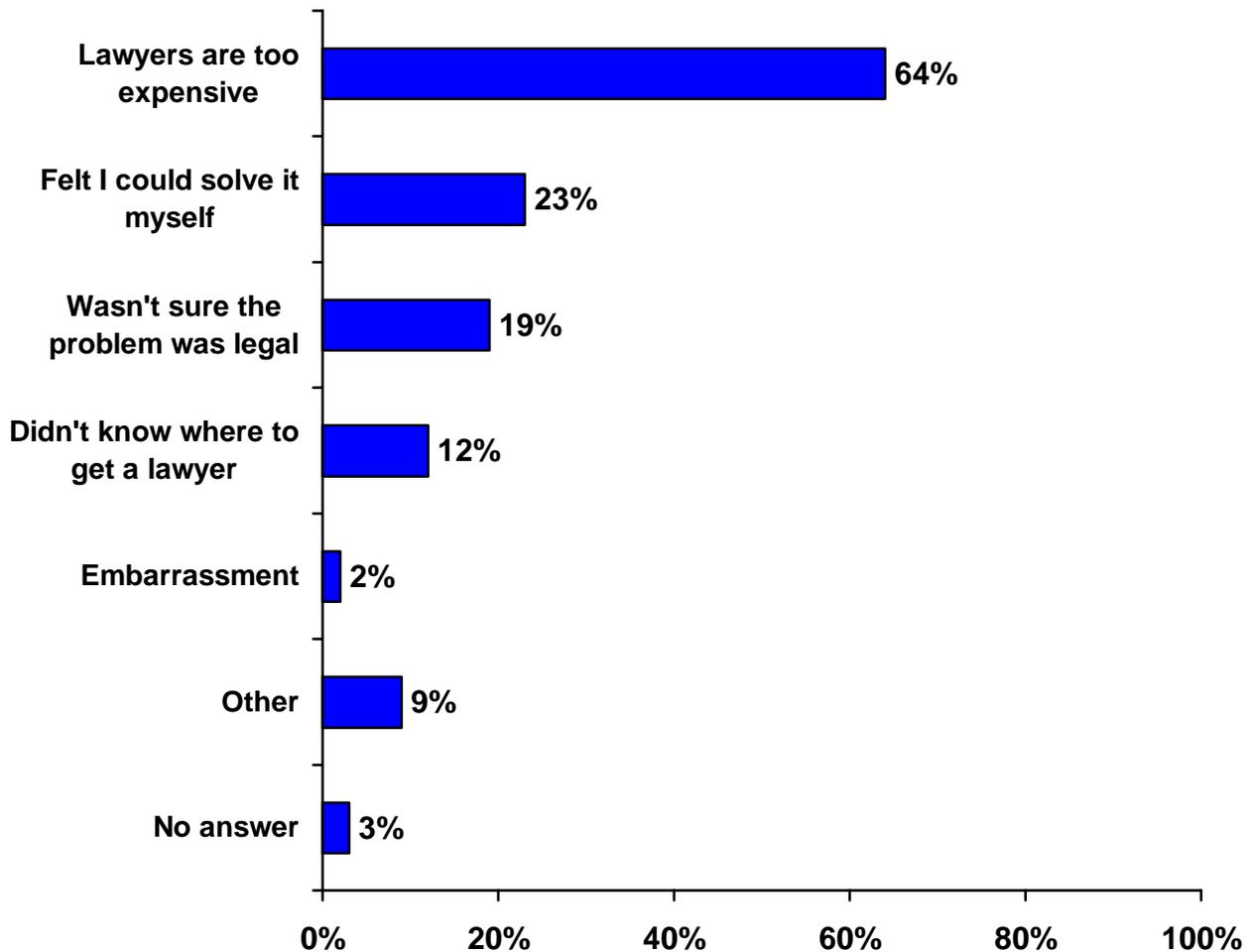


Over a quarter of respondents say they have needed the services of a lawyer but did not go to see one.

Over a quarter of respondents (26%) say that in the past three years they have felt they needed the advice of a lawyer but did not go to see one. About seven in ten (68%) did not feel that they needed a lawyer's advice.

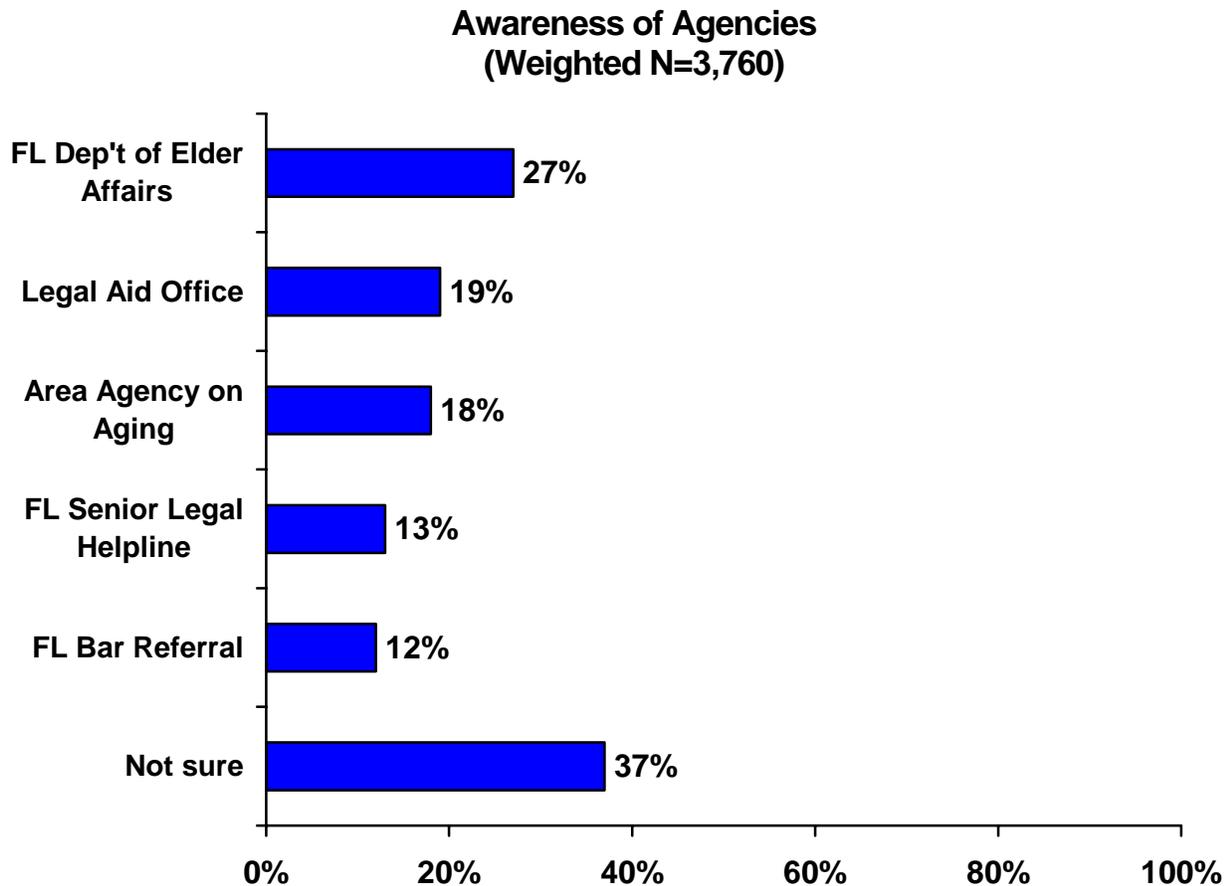
Of those who needed the advice of a lawyer but did not go to see one, most say they felt a lawyer was too expensive. Younger members are more likely than those age 75 and older to say they felt a lawyer was too expensive (68% vs. 54%). Two in ten felt that they could solve the problem themselves.

Reasons for Not Visiting a Lawyer
(n=969 respondents who have needed a lawyer's advice but did not see one)



Almost three in ten respondents are aware of the Florida Department of Elder Affairs.

Respondents were asked whether they are aware of organizations in Florida that can assist elderly and low-income residents with their legal needs. When presented with a list of organizations, almost three in ten were aware of the Florida Department of Elder Affairs. However, nearly four in ten were not sure they recognized any of the organizations.

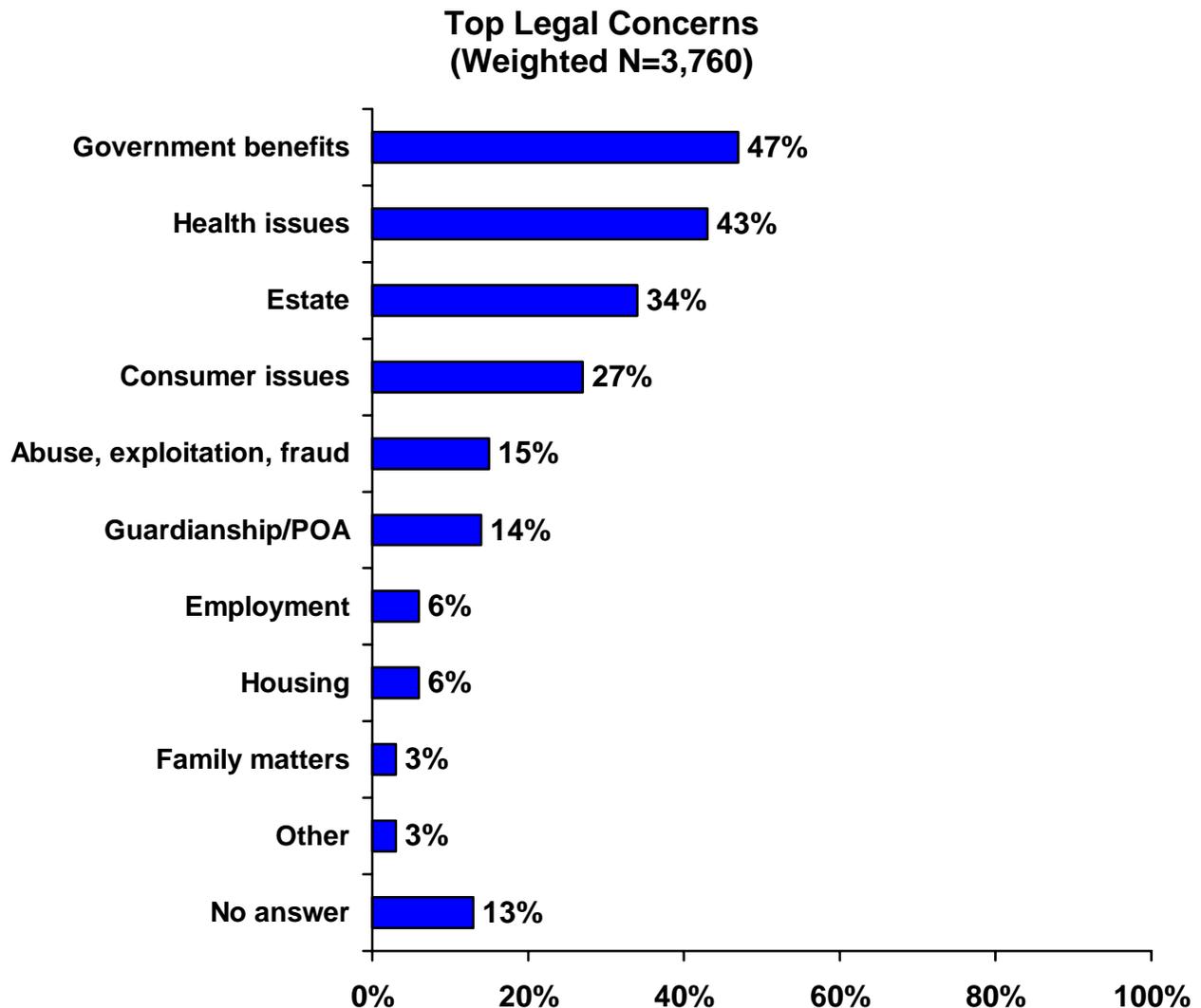


Respondents would like to find out about legal services through the mail.

More than half (56%) of respondents would like to hear about legal services in their area through the mail. Two in ten (18%) want to hear about legal services through notices in the newspaper, while one in eight prefer friends or family (12%), the telephone book (12%), or email (11%). Younger respondents are more likely than those age 75 and older to want to hear about legal services via email (15% vs. 7%).

Respondents are most concerned about legal issues relating to their government benefits and their health.

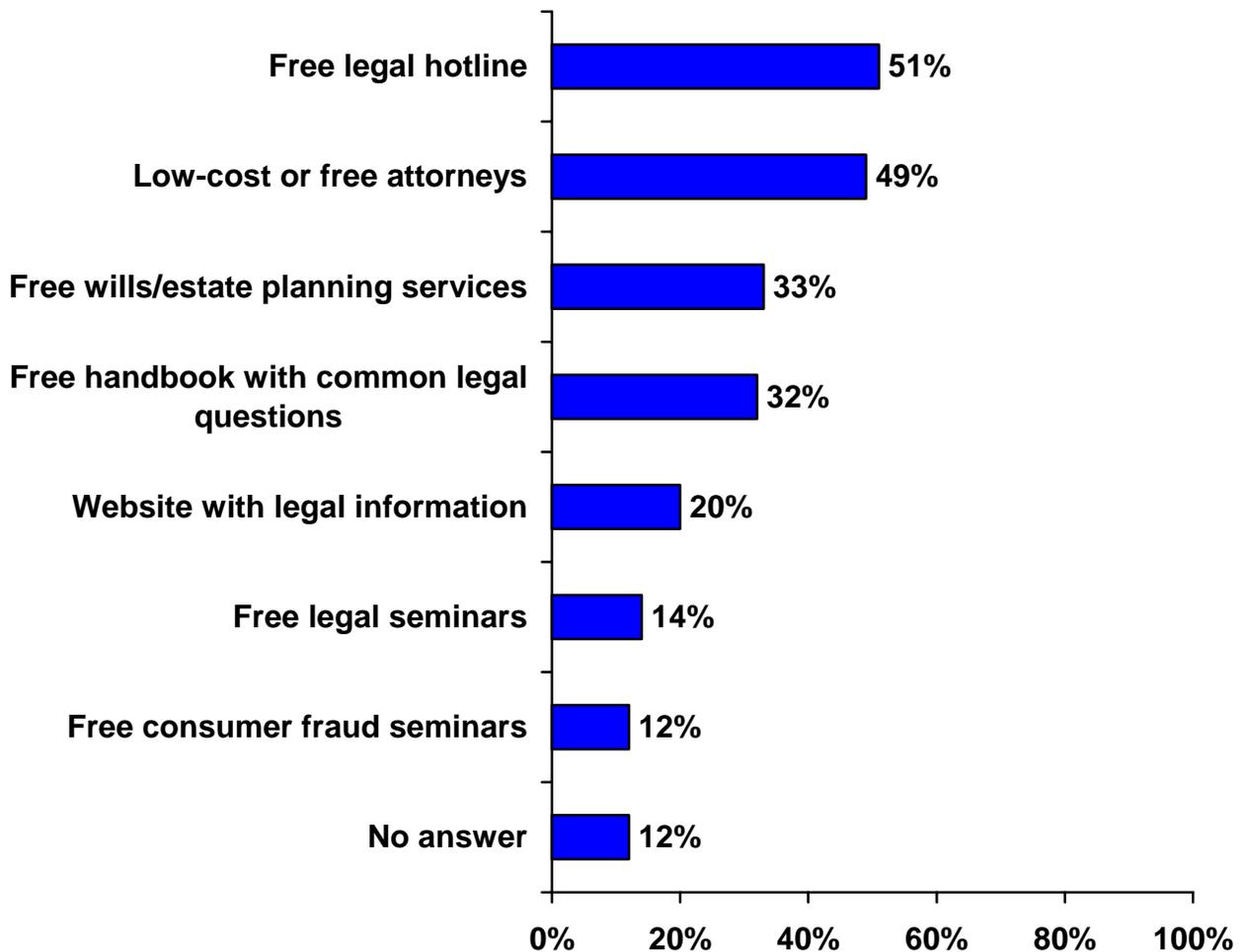
Respondents were asked what three legal issues most concern them. Over four in ten listed government benefits, such as Social Security, and health related issues, such as Medicare or Medicaid, as their top concerns. Younger respondents are more likely than those age 75 and over to say they are concerned about health issues (49% vs. 38%). Although not statistically significant, there is a trend for Caucasian respondents to be more concerned about the top three issues than African-American respondents.



Over half of respondents say a free legal hotline would be most helpful to them.

More than half of respondents say a free legal hotline that they could call to talk to a lawyer would be the most helpful legal service for them. About half say low-cost or free attorneys would be helpful to them. Younger respondents are more likely than those age 75 and older to say a legal hotline would be helpful (59% vs. 44%). Younger respondents are also more likely than those age 75 and over to say a website with legal information would be helpful to them (26% vs. 12%).

**Most Helpful Legal Services
(Weighted N=3,760)**



Conclusions

Older Floridians have a variety of legal needs and concerns. Respondents report being concerned about healthcare coverage, housing issues, hurricane repair, and consumer issues. African-American respondents are more likely than Caucasian respondents to express concern about each of these issues. When asked for their top legal concerns, respondents listed government benefits, health issues, and estate issues.

Although nine in ten respondents report that they have health insurance, fully half are concerned about their ability to find and keep affordable, quality healthcare coverage. For those that do not have healthcare coverage, over half say it is because the cost of coverage is too high.

Three in ten respondents say they are concerned with legal housing issues, such as disputes with landlords or home repairs. Those who rent and those who live in mobile or modular homes face unique problems. Ten percent of renters report serious problems with bugs, mice, or other insects, while eight percent of mobile home dwellers say they have had problems getting needed repairs.

Six in ten respondents are concerned about hurricane repair problems. Over a third have experienced hurricane damage to their homes in the last three years. Of those who applied for aid from FEMA or another disaster-relief agency, forty-four percent found that they did not qualify for help and twelve percent had trouble contacting the appropriate agency.

Consumer issues are a serious concern for respondents; over half are worried about becoming the victim of a consumer fraud or swindle. Two in ten report that they have already been the victim of a fraud, and for a third of these the fraud was related to home repair.

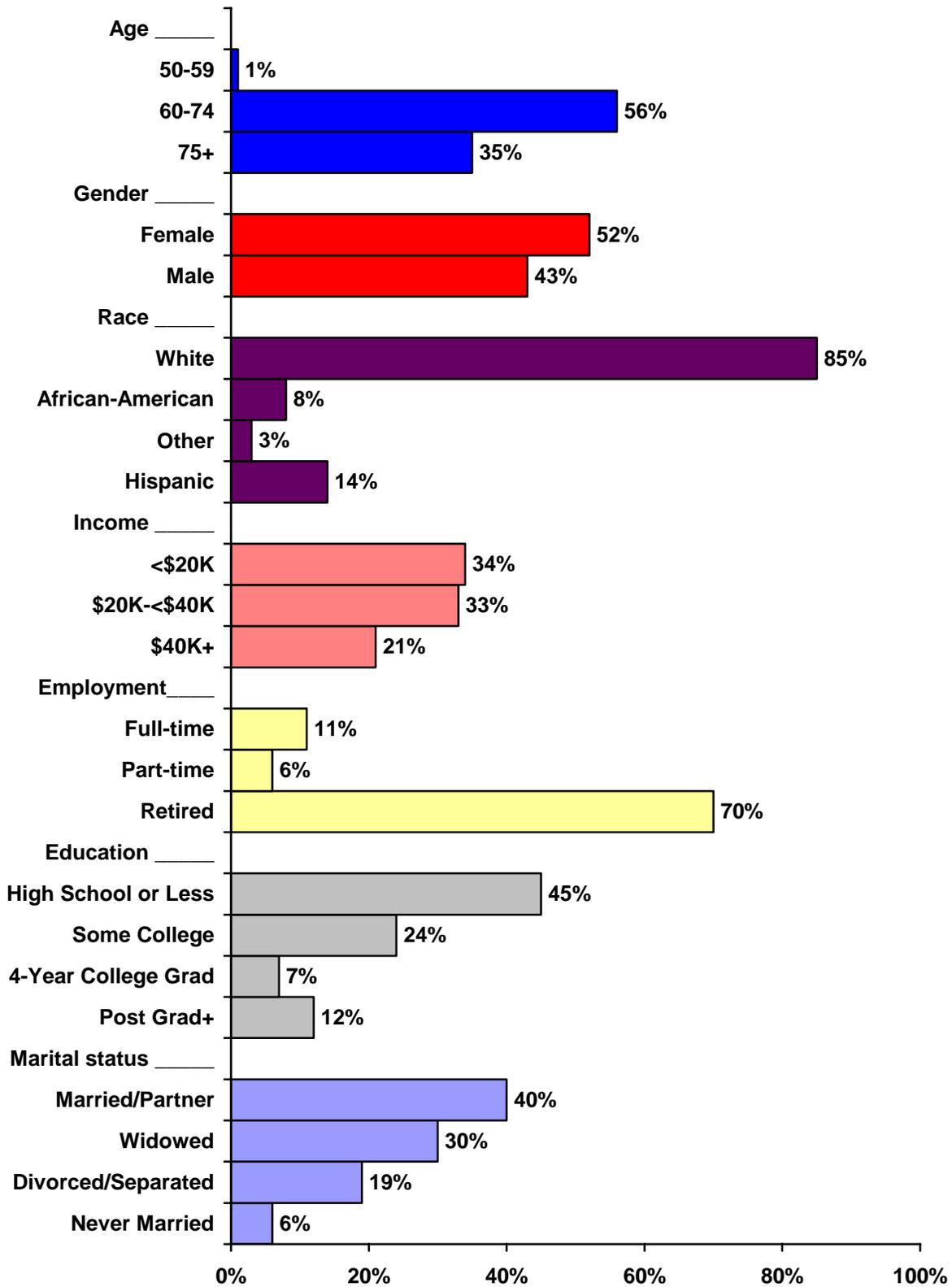
Respondents clearly want and need help with these legal issues, but two-thirds feel that lawyers are too expensive. Over half of respondents say that a free legal hotline would be most helpful to them, while forty-nine percent say low-cost or free attorneys would be most helpful. Respondents want to hear about legal services in their communities through the mail or through notices in the newspaper.

Profile of Florida Respondents

Almost six in ten (59%) of Florida respondents say they always vote in state elections for Florida Governor and legislators. Nineteen percent vote most of the time and four percent vote about half of the time. Eleven percent say they seldom (4%) or never (7%) vote.

Over seven in ten (74%) respondents say either they or their spouse is a member of AARP. Twenty-one percent are not members.

Demographic Profile of Respondents (Weighted N=3,760)



APPENDIX A
Annotated Questionnaire

2006 Florida Legal Issues Survey

Weighted N = 3,760; Response Rate = 29%; Sampling Error = +/-1.8

(Percentages may not add to 100% due to rounding or multiple responses. A “*” means less than 1%)

Healthcare Coverage

1. Do you currently have any kind of healthcare coverage, including health insurance or government plans such as Medicare or Medicaid? (N=3,760)

<u>%</u>	
95	Yes
4	No [Go to Question 4]
<.5	Not sure [Go to Question 4]
2	No Answer

2. What is the source of your primary healthcare coverage? (n=3,552 respondents with health care coverage)

<u>%</u>	
8	Current employer
3	Spouse/partner's employer
3	Individual insurance policy you purchase yourself (such as COBRA)
8	Former employer/retiree benefits
3	HMO
2	Veterans or military benefits
2	Medicaid
41	Medicare
15	Other (specify): _____
<.5	Not sure
23	No Answer

3. In the past three years have you had any problems with your healthcare coverage such as billing disputes or problems finding covered providers? (n=3,552 respondents with health care coverage)

<u>%</u>	
9	Yes
86	No
1	Not sure
3	No Answer

**4. If you do not currently have health insurance, why not? (Check all that apply)
(n=207 respondents without health care coverage)**

<u>%</u>	
53	Cost is too high
8	Preexisting condition
6	Do not need it
5	Health insurance company dropped me
5	Ineligible
3	Not offered through my employer
8	Other (specify): _____
2	Not sure
29	No Answer

5. In the past three years have you had any problems accessing needed health care, such as getting a doctor or hospital to care for you? (N=3,760)

<u>%</u>	
6	Yes
92	No
1	Not sure
1	No Answer

6. Have you enrolled in the new Medicare Prescription Drug Program (called Part D) or do you plan on enrolling? (N=3,760)

<u>%</u>	
32	I am currently enrolled
4	I am planning on enrolling [Go to Question 8]
34	I am not enrolled and do not plan on enrolling [Go to Question 8]
16	I am not eligible [Go to Question 8]
6	Not sure [Go to Question 8]
6	Other (specify): _____
7	No Answer

7. Did you have any problems enrolling in Medicare Part D, such as difficulty signing up, finding a plan, or getting coverage for the drugs you need? (n=1,212 respondents enrolled in Medicare Part D)

<u>%</u>	
10	Yes
84	No
2	Not sure
4	No Answer

8. Do you receive government benefits, such as Social Security, Medicare, Medicaid, Veteran benefits, subsidized housing, or food stamps? (N=3,760)

<u>%</u>	
82	Yes
13	No [Go to Question 10]
<.5	Not sure [Go to Question 10]
5	No Answer

9. In the past three years have you had any problems with your government benefits, such as having trouble applying for benefits or having your benefits cut off? (n=3,063 respondents with government benefits)

<u>%</u>	
3	Yes
91	No
1	Not sure
6	No Answer

10. How concerned are you about being able to find and keep affordable, quality health care coverage? (N=3,760)

<u>%</u>	
32	Extremely concerned
18	Very concerned
16	Somewhat concerned
12	Not very concerned
14	Not at all concerned
3	Not sure
6	No Answer

Housing

Housing problems may include such things as disputes about rent or the terms of a lease, problems with reverse mortgages, unsafe living conditions, disputes with contractors over home repairs, and finding affordable housing. Many Floridians are affected by these legal housing issues.

11. How concerned are you about legal housing issues? (N=3,760)

<u>%</u>	
15	Extremely concerned
14	Very concerned
18	Somewhat concerned
17	Not very concerned
24	Not at all concerned
5	Not sure
7	No Answer

12. In the past three years did you need legal advice about a housing issue? (N=3,760)

<u>%</u>	
5	Yes
88	No
1	Not sure
6	No Answer

13. What is your current living situation? (N=3,760)

<u>%</u>	
23	Apartment or condominium
52	Single family home or townhome
16	Mobile or modular home [Go to Question 16]
1	Assisted living/nursing home/group home [Go to Question 20]
2	Other (specify): _____
<.5	Not sure
6	No Answer

14. Do you currently rent or own your home? (n=2,902 respondents who do not live in mobile/modular homes or assisted living)

%
 9 Rent .
 89 Own [Go to Question 18]
 1 Not sure [Go to Question 18]
 1 No Answer

15. In the past three years, have you experienced any of the following problems not related to hurricane damage? [Go to Question 18 when finished] (n=272 respondents who rent and do not live in mobile/modular homes or assisted living)

	<u>Yes</u> <u>%</u>	<u>No</u> <u>%</u>	<u>Does not</u> <u>apply</u> <u>%</u>	<u>Not</u> <u>sure</u> <u>%</u>	<u>No</u> <u>answer</u> <u>%</u>
a. Problem with landlord, such as a dispute about rent	3	74	9	1	13
b. Lack of heat, hot water, or electricity	3	75	8	0	14
c. Serious problem with cockroaches, mice, or other bugs	10	70	6	<.5	14
d. Major repairs not done, such as roof leaks	5	74	8	1	13
e. Other (specify):_____	4	27	7	0	62

16. Do you own or rent your mobile or modular home? (n=599 respondents who live in mobile or modular homes)

%
 56 Own home and land
 33 Own home and rent land
 1 Rent home and own land
 1 Rent home and land
 <.5 Not sure [Go to Question 18]
 9 No Answer

17. In the past three years, have you experienced any of the following problems with your mobile home, not related to hurricane damage? (n=541 respondents who live in mobile or modular homes)

	Yes	No	Does not apply	Not sure	No Answer
	%	%	%	%	%
a. Problems with condition of rented mobile home	1	26	50	0	23
b. Problems with rental space for mobile home	3	36	39	<.5	22
c. Threatened with eviction/evicted	1	43	33	0	23
d. Problems with operator providing agreed upon services	6	40	32	1	22
e. Problems with getting repairs to mobile home	8	54	18	<.5	21
f. Other (specify):_____ ...	6	15	15	1	64

18. In the past three years, have you paid a contractor to do any repairs to your home? (N=3,760)

%	
45	Yes
50	No [Go to Question 21]
<.5	Not sure [Go to Question 21]
4	No Answer

19. Were you satisfied with the repairs done to your home? (n=1,588 respondents who have had repairs done to their home)

%	
78	Yes
15	No
3	Not sure
4	No Answer

Hurricane Damage

20. In the past three years, was your home damaged in any of the hurricanes in Florida?
(N=3,760)

<u>%</u>	
37	Yes
58	No [Go to Question 25]
1	Not sure [Go to Question 25]
5	No Answer

21. In the past three years did you apply for funds or assistance from FEMA or any other disaster-relief agency? (n=1,376 respondents with hurricane damage to their home)

<u>%</u>	
30	Yes
67	No [Go to Question 23]
1	Not sure [Go to Question 23]
3	No Answer

22. Did you have any of the following problems working with FEMA or another disaster-relief agency? (n=410 respondents with hurricane damage who applied for assistance)

	Yes	No	Does not apply	Not sure	No Answer
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. Problem contacting FEMA or other agency.....	12	60	1	1	26
b. Did not qualify for help.....	44	27	10	3	17
c. No one was available to inspect damage.....	8	30	15	3	44
d. Receiving help took a long time.....	10	34	14	1	41
e. Other (specify):_____	7	10	9	1	74

23. Did you have insurance coverage for damage to your home due to the hurricanes?
(n=1,376 respondents with hurricane damage to their home)

<u>%</u>	
82	Yes
14	No [Go to Question 25]
1	Not sure [Go to Question 25]
3	No Answer

24. Did you have any problems collecting on your insurance policy after the hurricanes, such as getting an adjustor to come to your home to view the damage? (n=1,129 respondents with insurance coverage for damage to their home)

<u>%</u>	
14	Yes
79	No
3	Not sure
5	No Answer

25. Regardless of whether you experienced hurricane related damage in the past three years, how concerned are you about hurricane repair problems? (N=3,760)

<u>%</u>	
34	Extremely concerned
25	Very concerned
22	Somewhat concerned
8	Not very concerned
6	Not at all concerned
2	Not sure
4	No Answer

Consumer Issues

26. In thinking about your experiences as a consumer, was there ever a time when you felt that you were the victim of a consumer fraud or swindle? (N=3,760)

<u>%</u>	
21	Yes
71	No [Go to Question 29]
4	Not sure [Go to Question 29]
4	No Answer

27. In what area do you feel you were the victim of a consumer fraud or swindle? (Check all that apply) (n=798 respondents who feel they were the victim of consumer fraud)

	<u>%</u>		<u>%</u>		<u>%</u>
Telephone service	21	Investments	11	Email	3
Internet	5	Credit card	18	Food service	3
Auto/car related	24	Home financing/mortgage	6	Home repair	32
Charities/donations	8	Product warranty	16	Mail order	5
Travel/vacation	5	Retail product	8	Lottery	1
Home shopping TV	3	Insurance products/services	20	ID theft	8
Gas	1	Direct TV/Dish Network	1	Other: _____	12
				No Answer	3

28. How did the company or individual that swindled you contact you? (Check all that apply) (n=798 respondents who feel they were the victim of consumer fraud))

	<u>%</u>		<u>%</u>
Telephone	29	Recommended/Referred	5
Door-to-door	8	Product/service advertised on TV	7
Mail	8	Product/service advertised on radio	2
Email	6	Other (specify) : _____	23
Magazine, newspaper, or flyer	13	Not sure	12
		No Answer	10

29. How concerned are you about becoming the victim of a consumer fraud or swindle, such as identity theft? (N=3,760)

<u>%</u>	
32	Extremely concerned
25	Very concerned
25	Somewhat concerned
9	Not very concerned
5	Not at all concerned
2	Not sure
3	No Answer

30. Do you have any credit cards, such as Visa, Mastercard, or Discover? (N=3,760)

<u>%</u>	
89	Yes
9	No [Go to Question 32]
<.5	Not sure [Go to Question 32]

31. In the past three years, have you had any of the following problems with any of your credit cards? (n=3,340 respondents who have credit cards)

	<u>Yes</u> <u>%</u>	<u>No</u> <u>%</u>	<u>Does not</u> <u>apply</u> <u>%</u>	<u>Not</u> <u>sure</u> <u>%</u>	<u>No</u> <u>Answer</u> <u>%</u>
a. Unable to pay the monthly minimum payment.....	3	80	5	<.5	11
b. Significant increase in the monthly minimum payment.....	8	68	10	1	13
c. Improperly charged late fees	10	68	8	1	13
d. Continued to be charged for a cancelled card	2	74	9	<.5	15
e. Other (specify):_____	3	22	9	<.5	66

32. Certain mortgage loans are higher-cost home equity loans intended for people who are higher credit risks. These loans may also be given to people with good credit. These loans often have high costs and higher than normal interest rates. In the past three years, have you taken out a mortgage loan that fits the description of a higher-cost home equity loan? (N=3,760)

<u>%</u>	
5	Yes
88	No
2	Not sure
5	No Answer

33. In the past three years have you filed for bankruptcy? (N=3,760)

<u>%</u>	
1	Yes
96	No
0	Not sure
3	No Answer

34. In the past three years have you had any problems with bill collectors calling you or repossessing any of your property? (N=3,760)

<u>%</u>	
7	Yes
90	No
1	Not sure
3	No Answer

35. How concerned are you about consumer financial issues, such as problems with credit cards, home loans, or other debts? (N=3,760)

<u>%</u>	
27	Yes
46	No
18	Not sure
9	No Answer

Legal Needs

36. In the past three years, have you used the services of a lawyer? (N=3,760)

<u>%</u>	
26	Yes
70	No [Go to Question 38]
<.5	Not sure [Go to Question 38]
3	No Answer

37. What types of issues did you visit the lawyer for help with? (Check all that apply) (n=993 respondents who have used the services of a lawyer)

<u>%</u>	
4	Employment (worker's compensation, discrimination)
3	Health related (Medicaid or Medicare, improper billing)
5	Consumer (home improvement, shoddy goods or services)
27	Guardianship or Power of Attorney
6	Family matters (divorce, custody, child support, grandparenting)
4	Benefits (Social Security, Veteran's Administration)
7	Housing (landlord-tenant, foreclosures, evictions)
2	Abuse, exploitation, or fraud
65	Estate (wills, trusts)
3	Financial Advice
2	Land/Property sale/purchase
3	Auto Accident
11	Other (specify): _____
1	Not sure
4	No Answer

38. Thinking about your experiences in the past three years, have you ever thought that you needed advice from a lawyer but did not go to see a lawyer? (N=3,760)

<u>%</u>	
26	Yes
68	No [Go to Question 40]
2	Not sure [Go to Question 40]
5	No Answer

39. Why didn't you see a lawyer? (Check all that apply) (n=969 respondents who thought they needed advice from a lawyer)

<u>%</u>	
64	Lawyers are too expensive
23	I felt I could solve the problem myself
12	I didn't know where to get a lawyer
2	I was embarrassed
19	I wasn't sure the problem was legal
9	Not sure
3	No Answer

40. Florida has several organizations in place that assist elderly and low-income residents with legal needs. Are you aware of any of the following organizations? (Check all that apply) (N=3,760)

<u>%</u>	
27	Florida Department of Elder Affairs
18	Local Area Agency on Aging
19	Local Legal Aid Office
13	Florida Senior Legal Helpline
12	Florida Bar Lawyer Referral Service
37	Not sure
24	No Answer

41. What three legal issues concern you the most? (Check only 3) (N=3,760)

<u>%</u>	
6	Employment (worker's compensation, discrimination)
43	Health related (Medicaid or Medicare, improper billing)
27	Consumer (home improvement, shoddy goods or services)
14	Guardianship or Power of Attorney
3	Family matters (divorce, custody, child support)
47	Benefits (Social Security, Veteran's Administration)
6	Housing (landlord-tenant, foreclosures, evictions)
15	Abuse, exploitation, or fraud
34	Estate (wills, trusts)
3	Other (specify): _____
8	Not sure
13	No Answer

42. What three legal services do you feel would be the most helpful to you? (Check only 3) (N=3,760)

<u>%</u>	
51	Free legal hotline I could call to talk to a lawyer
32	Free handbook on common legal questions
20	Website with legal information
14	Free legal seminars in my area
33	Free wills and estate planning services
12	Free consumer fraud seminars in my area
49	Low-cost or free attorneys
1	Other (specify): _____
9	Not sure
12	No Answer

43. How would you like to find out about legal services in your area? (N=3,760)

<u>%</u>	
11	Email
56	Mail
18	Notices in newspapers
6	Telephone
12	Yellow Pages/telephone book
12	Friends or family
2	Other (specify):_____
7	Not sure
11	No Answer

44. Please use the space below to list any additional comments or concerns you have about legal services in your area

About You

The following questions are for classification purposes only and will be kept entirely confidential.

D1. Are you male or female? (N=3,760)

<u>%</u>	
43	Male
52	Female
5	No Answer

D2. What is your age as of your last birthday? _____ (in years) (N=3,760)

<u>%</u>	
1	50-59
56	60-74
35	75+
8	No Answer

D3. What is your current marital status? (N=3,760)

<u>%</u>	
38	Married
2	Not married, living with partner
1	Separated
18	Divorced
30	Widowed
6	Never married
6	No Answer

D4. Thinking about your state elections for Florida Governor and Legislators in the last ten years, how often would you say you vote? (N=3,760)

<u>%</u>	
59	Always
19	Most of the time
4	About half of the time
4	Seldom
7	Never
6	No Answer

D5. What is the highest level of education that you completed? (N=3,760)

<u>%</u>	
14	0-12 th grade (no diploma)
31	High school graduate (or equivalent)
15	Post-high school education (no degree)
9	2-year college degree
7	4-year college degree
4	Post-graduate study (no degree)
8	Graduate or professional degree (s)
12	No Answer

D6. Are you or your spouse a member of AARP? (N=3,760)

<u>%</u>	
73	Yes
21	No
6	Not sure

D7. Which of the following best describes your current employment status? (N=3,760)

<u>%</u>	
11	Employed full-time
6	Employed part-time
1	Self-employed
4	Not employed
70	Retired
3	Homemaker
1	Other (specify): _____
1	Temporarily unemployed
6	No Answer

D8. Including yourself, how many people live in your home? (N=3,760)

<u>%</u>	
45	1
44	2
5	3
2	4
1	5 or more
3	No Answer

D9. Are you of Hispanic, Spanish, or Latino origin or descent? (N=3,760)

<u>%</u>	
14	Yes
81	No
1	Not sure
5	No Answer

D10. What is your race? (N=3,760)

<u>%</u>	
85	White
8	Black
<.5	Asian
1	Native American/American Indian
2	Other
4	No Answer

D11. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.) _ _ _ _ _

D12. What was your annual household income before taxes in 2005? (N=3,760)

<u>%</u>	
11	Less than \$10,000
23	\$10,000 to \$19,999
19	\$20,000 to \$29,999
14	\$30,000 to \$39,999
9	\$40,000 to \$49,999
9	\$50,000 to \$74,999
3	\$75,000 or more
11	No Answer

Thank you for completing this survey. Please use the postage-paid envelope and return it to
State Member Research, AARP, 601 E Street, NW, Washington, DC 20049,
by **November 10, 2006**

APPENDIX B
Hispanic Annotation

2006 Florida Legal Issues Survey

Hispanic Sample

Weighted N = 531 (Percentages may not add to 100% due to rounding or multiple responses. A “*” means less than 1%)

Healthcare Coverage

1. Do you currently have any kind of healthcare coverage, including health insurance or government plans such as Medicare or Medicaid? (N=531)

<u>%</u>	
93	Yes
5	No [Go to Question 4]
0	Not sure [Go to Question 4]
2	No Answer

2. What is the source of your primary healthcare coverage? (N=531)

<u>%</u>	
10	Current employer
7	Spouse/partner's employer
2	Individual insurance policy you purchase yourself (such as COBRA)
9	Former employer/retiree benefits
3	HMO
<.5	Veterans or military benefits
2	Medicaid
33	Medicare
5	Other (specify): _____
0	Not sure
25	No Answer

3. In the past three years have you had any problems with your healthcare coverage such as billing disputes or problems finding covered providers? (n=495 respondents with health care coverage)

<u>%</u>	
8	Yes
88	No
1	Not sure
4	No Answer

4. If you do not currently have health insurance, why not? (Check all that apply) (n=36 respondents without health care coverage)

<u>%</u>	
37	Cost is too high
0	Preexisting condition
12	Do not need it
12	Health insurance company dropped me
3	Ineligible
0	Not offered through my employer
12	Other (specify): _____
3	Not sure
26	No Answer

5. In the past three years have you had any problems accessing needed health care, such as getting a doctor or hospital to care for you? (N=531)

<u>%</u>	
7	Yes
92	No
0	Not sure
1	No Answer

6. Have you enrolled in the new Medicare Prescription Drug Program (called Part D) or do you plan on enrolling? (N=531)

<u>%</u>	
35	I am currently enrolled
9	I am planning on enrolling [Go to Question 8]
21	I am not enrolled and do not plan on enrolling [Go to Question 8]
20	I am not eligible [Go to Question 8]
4	Not sure [Go to Question 8]
11	No Answer

7. Did you have any problems enrolling in Medicare Part D, such as difficulty signing up, finding a plan, or getting coverage for the drugs you need? (n=187 respondents enrolled in Medicare Part D)

%
7 Yes
85 No
2 Not sure
6 No Answer

8. Do you receive government benefits, such as Social Security, Medicare, Medicaid, Veteran benefits, subsidized housing, or food stamps? (N=531)

%
79 Yes
16 No [Go to Question 10]
0 Not sure [Go to Question 10]
5 No Answer

9. In the past three years have you had any problems with your government benefits, such as having trouble applying for benefits or having your benefits cut off? (n=417 respondents who receive government benefits)

%
3 Yes
91 No
1 Not sure
4 No Answer

10. How concerned are you about being able to find and keep affordable, quality health care coverage? (N=531)

%
33 Extremely concerned
18 Very concerned
10 Somewhat concerned
8 Not very concerned
19 Not at all concerned
3 Not sure
9 No Answer

Housing

Housing problems may include such things as disputes about rent or the terms of a lease, problems with reverse mortgages, unsafe living conditions, disputes with contractors over home repairs, and finding affordable housing. Many Floridians are affected by these legal housing issues.

11. How concerned are you about legal housing issues? (N=531)

<u>%</u>	
20	Extremely concerned
14	Very concerned
13	Somewhat concerned
16	Not very concerned
25	Not at all concerned
5	Not sure
8	No Answer

12. In the past three years did you need legal advice about a housing issue? (N=531)

<u>%</u>	
3	Yes
88	No
1	Not sure
7	No Answer

13. What is your current living situation? (N=531)

<u>%</u>	
29	Apartment or condominium
51	Single family home or townhome
7	Mobile or modular home [Go to Question 16]
0	Assisted living/nursing home/group home [Go to Question 20]
5	Other (specify): _____
1	Not sure
8	No Answer

14. Do currently rent or own your home? (n=452 respondents not living in mobile or modular homes)

<u>%</u>	
15	Rent
83	Own [Go to Question 18]
0	Not sure [Go to Question 18]
2	No Answer

15. In the past three years, have you experienced any of the following problems not related to hurricane damage? [Go to Question 18 when finished] (n=67 respondents who rent their homes or apartments)

	<u>Yes</u>	<u>No</u>	<u>Does not</u>	<u>Not</u>	<u>No</u>
	<u>%</u>	<u>%</u>	<u>apply</u>	<u>sure</u>	<u>answer</u>
			<u>%</u>	<u>%</u>	<u>%</u>
a. Problem with landlord, such as a dispute about rent.....	4	65	23	0	8
b. Lack of heat, hot water, or electricity	0	68	25	0	8
c. Serious problem with cockroaches, mice, or other bugs	2	71	20	0	8
d. Major repairs not done, such as roof leaks	2	66	25	0	8
e. Other (specify):.....	0	16	13	0	71

16. Do you own or rent your mobile or modular home? (n=38 respondents who live in a mobile or modular home)

<u>%</u>	
46	Own home and land
34	Own home and rent land
3	Rent home and own land
0	Rent home and land
0	Not sure [Go to Question 18]
16	No Answer

17. In the past three years, have you experienced any of the following problems with your mobile home, not related to hurricane damage? (n=32 respondents who live in a mobile or modular home)

	Yes %	No %	Does not apply %	Not sure %	No Answer %
a. Problems with condition of rented mobile home	0	52	41	0	7
b. Problems with rental space for mobile home	0	57	33	0	10
c. Threatened with eviction/evicted	0	52	38	0	10
d. Problems with operator providing agreed upon services	0	52	38	0	10
e. Problems with getting repairs to mobile home	0	74	16	0	10
f. Other (specify): _____ ..	0	43	16	0	41

18. In the past three years, have you paid a contractor to do any repairs to your home? (N=531)

<u>%</u>	
28	Yes
60	No [Go to Question 21]
0	Not sure [Go to Question 21]
12	No Answer

19. Were you satisfied with the repairs done to your home? (n=146 respondents who had repairs done to their home)

<u>%</u>	
62	Yes
29	No
6	Not sure
4	No Answer

Hurricane Damage

20. In the past three years, was your home damaged in any of the hurricanes in Florida?
(N=531)

<u>%</u>	
35	Yes
61	No [Go to Question 25]
1	Not sure [Go to Question 25]
4	No Answer

21. In the past three years did you apply for funds or assistance from FEMA or any other disaster-relief agency? (n=184 respondents who experienced hurricane damage)

<u>%</u>	
36	Yes
59	No [Go to Question 23]
2	Not sure [Go to Question 23]
3	No Answer

22. Did you have any of the following problems working with FEMA or another disaster-relief agency? (n=67 respondents who applied for funds from FEMA)

	<u>Yes</u>	<u>No</u>	<u>Does not</u>	<u>Not</u>	<u>No</u>
	<u>%</u>	<u>%</u>	<u>apply</u>	<u>sure</u>	<u>Answer</u>
			<u>%</u>	<u>%</u>	<u>%</u>
a. Problem contacting FEMA or other agency.....	2	78	0	4	16
b. Did not qualify for help.....	39	13	30	4	13
c. No one was available to inspect damage.....	4	36	22	8	30
d. Receiving help took a long time.....	4	38	20	4	34
e. Other (specify):_____	4	10	10	0	76

**23. Did you have insurance coverage for damage to your home due to the hurricanes?
(n=184 respondents who experienced hurricane damage)**

<u>%</u>	
81	Yes
15	No [Go to Question 25]
0	Not sure [Go to Question 25]
4	No Answer

24. Did you have any problems collecting on your insurance policy after the hurricanes, such as getting an adjustor to come to your home to view the damage? (n=149 respondents with insurance coverage for their hurricane damage)

<u>%</u>	
20	Yes
71	No
4	Not sure
5	No Answer

25. Regardless of whether you experienced hurricane related damage in the past three years, how concerned are you about hurricane repair problems? (N=531)

<u>%</u>	
41	Extremely concerned
19	Very concerned
15	Somewhat concerned
8	Not very concerned
9	Not at all concerned
3	Not sure
5	No Answer

Consumer Issues

26. In thinking about your experiences as a consumer, was there ever a time when you felt that you were the victim of a consumer fraud or swindle? (N=531)

<u>%</u>	
24	Yes
70	No [Go to Question 29]
2	Not sure [Go to Question 29]
4	No Answer

27. In what area do you feel you were the victim of a consumer fraud or swindle? (Check all that apply) (n=127 respondents who felt they were victims of consumer fraud)

	<u>%</u>		<u>%</u>		<u>%</u>
Telephone service	32	Investments	4	Email	3
Internet	10	Credit card	21	Food service	1
Auto/car related	24	Home financing/ mortgage	9	Home repair	30
Charities/donations	0	Product warranty	21	Mail order	8
Travel/vacation	4	Retail product	4	Lottery	1
Home shopping TV	2	Insurance products/services	21	ID theft	8
				Other: _____	11

28. How did the company or individual that swindled you contact you? (Check all that apply) (n=127 respondents who felt they were victims of consumer fraud)

	<u>%</u>		<u>%</u>
Telephone	29	Recommended/Referred	0
Door-to-door	7	Product/service advertised on TV	6
Mail	25	Product/service advertised on radio	2
Email	9	Other (specify) : _____	12
Magazine, newspaper, or flyer	23	Not sure	16
		No Answer	12

29. How concerned are you about becoming the victim of a consumer fraud or swindle, such as identity theft? (N=531)

<u>%</u>	
44	Extremely concerned
24	Very concerned
13	Somewhat concerned
4	Not very concerned
8	Not at all concerned
3	Not sure
4	No Answer

30. Do you have any credit cards, such as Visa, Mastercard, or Discover? (N=531)

<u>%</u>	
82	Yes
16	No [Go to Question 32]
0	Not sure [Go to Question 32]
2	No Answer [Go to Question 32]

31. In the past three years, have you had any of the following problems with any of your credit cards? (n=436 respondents who have credit cards)

	Yes	No	Does not apply	Not sure	No Answer
	%	%	%	%	%
a. Unable to pay the monthly minimum payment.....	5	75	6	<.5	14
b. Significant increase in the monthly minimum payment.....	10	61	9	1	18
c. Improperly charged late fees	11	63	8	1	18
d. Continued to be charged for a cancelled card	3	67	10	<.5	21
e. Other (specify):_____	2	20	6	<.5	72

32. Certain mortgage loans are higher-cost home equity loans intended for people who are higher credit risks. These loans may also be given to people with good credit. These loans often have high costs and higher than normal interest rates. In the past three years, have you taken out a mortgage loan that fits the description of a higher-cost home equity loan? (N=531)

<u>%</u>	
8	Yes
82	No
2	Not sure
8	No Answer

33. In the past three years have you filed for bankruptcy? (N=531)

<u>%</u>	
1	Yes
96	No
0	Not sure
3	No Answer

34. In the past three years have you had any problems with bill collectors calling you or repossessing any of your property? (N=531)

<u>%</u>	
7	Yes
87	No
1	Not sure
6	No Answer

35. How concerned are you about consumer financial issues, such as problems with credit cards, home loans, or other debts? (N=531)

<u>%</u>	
34	Yes
44	No
16	Not sure
6	No Answer

Legal Needs

36. In the past three years, have you used the services of a lawyer? (N=531)

<u>%</u>	
17	Yes
78	No [Go to Question 38]
0	Not sure [Go to Question 38]
5	No Answer

**37. What types of issues did you visit the lawyer for help with? (Check all that apply)
(n=89 respondents who have used the services of a lawyer)**

<u>%</u>	
3	Employment (worker's compensation, discrimination)
1	Health related (Medicaid or Medicare, improper billing)
3	Consumer (home improvement, shoddy goods or services)
23	Guardianship or Power of Attorney
5	Family matters (divorce, custody, child support, grandparenting)
3	Benefits (Social Security, Veteran's Administration)
13	Housing (landlord-tenant, foreclosures, evictions)
2	Abuse, exploitation, or fraud
50	Estate (wills, trusts)
20	Other (specify): _____
4	Not sure
5	No Answer

38. Thinking about your experiences in the past three years, have you ever thought that you needed advice from a lawyer but did not go to see a lawyer? (N=531)

<u>%</u>	
24	Yes
67	No [Go to Question 40]
2	Not sure [Go to Question 40]
8	No Answer

39. Why didn't you see a lawyer? (Check all that apply) (n=126 respondents who thought they needed advice from a lawyer)

<u>%</u>	
65	Lawyers are too expensive
29	I felt I could solve the problem myself
12	I didn't know where to get a lawyer
1	I was embarrassed
14	I wasn't sure the problem was legal
12	Not sure
2	No Answer

40. Florida has several organizations in place that assist elderly and low-income residents with legal needs. Are you aware of any of the following organizations? (Check all that apply) (N=531)

<u>%</u>	
22	Florida Department of Elder Affairs
15	Local Area Agency on Aging
15	Local Legal Aid Office
14	Florida Senior Legal Helpline
12	Florida Bar Lawyer Referral Service
44	Not sure
25	No Answer

41. What three legal issues concern you the most? (Check only 3) (N=531)

<u>%</u>	
11	Employment (worker's compensation, discrimination)
53	Health related (Medicaid or Medicare, improper billing)
22	Consumer (home improvement, shoddy goods or services)
10	Guardianship or Power of Attorney
4	Family matters (divorce, custody, child support)
46	Benefits (Social Security, Veteran's Administration)
9	Housing (landlord-tenant, foreclosures, evictions)
25	Abuse, exploitation, or fraud
22	Estate (wills, trusts)
2	Other (specify): _____
8	Not sure
14	No Answer

**42. What three legal services do you feel would be the most helpful to you? (Check only 3)
(N=531)**

- %
- 56 Free legal hotline I could call to talk to a lawyer
- 32 Free handbook on common legal questions
- 16 Website with legal information
- 14 Free legal seminars in my area
- 24 Free wills and estate planning services
- 15 Free consumer fraud seminars in my area
- 53 Low-cost or free attorneys
- 0 Other (specify): _____
- 10 Not sure
- 13 No Answer

43. How would you like to find out about legal services in your area? (N=531)

- %
- 13 Email
- 62 Mail
- 18 Notices in newspapers
- 8 Telephone
- 7 Yellow Pages/telephone book
- 11 Friends or family
- 1 Other (specify): _____
- 4 Not sure
- 12 No Answer

44. Please use the space below to list any additional comments or concerns you have about legal services in your area.

About You

The following questions are for classification purposes only and will be kept entirely confidential.

D1. Are you male or female? (N=531)

<u>%</u>	
51	Male
46	Female
2	No Answer

D2. What is your age as of your last birthday? _____ (in years) (N=531)

<u>%</u>	
1	50-59
68	60-74
25	75+
5	No Answer

D3. What is your current marital status? (N=531)

<u>%</u>	
41	Married
1	Not married, living with partner
1	Separated
26	Divorced
22	Widowed
6	Never married
4	No Answer

D4. Thinking about your state elections for Florida Governor and Legislators in the last ten years, how often would you say you vote? (N=531)

<u>%</u>	
62	Always
18	Most of the time
4	About half of the time
4	Seldom
8	Never
4	No Answer

D5. What is the highest level of education that you completed? (N=531)

<u>%</u>	
28	0-12 th grade (no diploma)
23	High school graduate (or equivalent)
13	Post-high school education (no degree)
7	2-year college degree
7	4-year college degree
4	Post-graduate study (no degree)
11	Graduate or professional degree (s)
8	No Answer

D6. Are you or your spouse a member of AARP? (N=531)

<u>%</u>	
55	Yes
37	No
8	Not sure

D7. Which of the following best describes your current employment status? (N=531)

<u>%</u>	
12	Employed full-time
8	Employed part-time
1	Self-employed
7	Not employed
64	Retired
3	Homemaker
0	Other (specify): _____
0	Temporarily unemployed
7	No Answer

D8. Including yourself, how many people live in your home? (N=531)

<u>%</u>	
39	1
45	2
9	3
4	4
1	5 or more
3	No Answer

D9. Are you of Hispanic, Spanish, or Latino origin or descent? (N=531)

<u>%</u>	
100	Yes
0	No
0	Not sure
0	No Answer

D10. What is your race? (N=531)

<u>%</u>	
83	White
2	Black
<.5	Asian
1	Native American/American Indian
7	Other
7	No Answer

D11. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.) _ _ _ _ _

D12. What was your annual household income before taxes in 2005? (N=531)

<u>%</u>	
20	Less than \$10,000
27	\$10,000 to \$19,999
18	\$20,000 to \$29,999
12	\$30,000 to \$39,999
6	\$40,000 to \$49,999
10	\$50,000 to \$74,999
1	\$75,000 or more
5	No Answer

Thank you for completing this survey. Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by **November 10, 2006.**

AARP
Knowledge Management
For more information contact Erica Dinger at (202) 434-6176.