

Civil Legal Needs Study Update



Results of a State-wide Probability Survey
of Low- and Lowest-income Households



Social & Economic Sciences Research Center
Washington State University



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Executive Summary

Twelve years ago, the Washington Supreme Court's Task Force on Civil Equal Justice Funding published the first ever report on the civil legal needs of low-income Washingtonians. The [2003 Washington State Civil Legal Needs Study](#) (2003 CLNS) presented striking findings about the percentage of low-income households that experienced important civil (non-criminal) legal problems, the types of problems they experienced, differences in the prevalence and subject matter of legal problems experienced by different demographic subgroups, the percentage of households that sought legal help, where people went for legal help and the impact of legal assistance in resolving their legal problems.

Conditions affecting low-income Washingtonians have changed a lot since the data was gathered for the 2003 CLNS. The number of people living in poverty and the overall poverty rate increased. Many governmental programs that serve low-income people have been substantially altered or eliminated. Passage and implementation of the Affordable Care Act altered the availability and cost of health care services. And the Great Recession of 2008-10 caused great economic dislocation that continues to echo in social and economic indicators from unemployment to household income and wealth.

At the request of the Washington State Office of Civil Legal Aid (OCLA), the Washington State Supreme Court established a committee to oversee a comprehensive update of the 2003 CLNS. A twelve-member 2014 Civil Legal Needs Study Update Committee (2014 Update Committee) was appointed to oversee a comprehensive research effort grounded in the core areas of the 2003 study's focus, augmented to understand new and emerging legal problems. The study was conducted by the Social and Economic Sciences Research Center (SESRC) at Washington State University during the summer and fall of 2014.

Like the 2003 CLNS, this Update was designed to gain information about individual problems experienced by low-income household that do or could give rise to a specific need for civil legal assistance in one or more of the enumerated subject matter areas. Identification and exploration of broader systems, policies, practices or structures that operate unfairly with respect to the low-income population generally or specific sub-demographic components of that population was beyond the scope of this effort.

So, what did we find?

First, consistent with the 2003 CLNS findings, we found that more than 70% of low-income households had a civil legal problem within the prior 12 month period and that more than three quarters of those who had a legal problem did not seek or were not able to obtain legal help with respect to these problems. Also consistent with the findings of the 2003 study, we found that large percentages of low-income people did not get help because they did not understand that the problems they face have a legal dimension or because legal help was not available.

We also found significant differences from the 2003 findings. Most striking is the growth in the per capita incidence of civil legal problems, from 3.3 per household/yr. in 2003 to 9.3 per household/yr. in the 2014 CLNS Update. We also found significant changes in the types of



problems most often experienced by low-income Washingtonians. Whereas low-income respondents to the 2003 survey reported the greatest percentage of problems in the areas of housing, family relations and employment, respondents to the 2014 survey reported the highest percentage of problems in the areas of health care, consumer-finance and employment.

Looking at the impact of legal assistance, we found that of those who were able to get legal help, 61% were able to obtain some resolution of their legal problem(s), including 17% who obtained complete resolution of their problem(s). This is consistent with the 2003 finding that of those who were able to secure legal help, 61% were satisfied with the resolution of their problem.¹

At the same time, we learned that low-income people have limited confidence in the ability of the civil justice system to treat them fairly, help people like them protect important legal rights or help people like them solve important legal problems. Again, this is consistent with the 2003 CLNS finding that 48% of all low-income people who had a legal problem had a negative view of the justice system.²

Some additional important findings generated from the research effort include:

- Victims of domestic violence continue to have the highest number of legal problems per capita, averaging nearly 18 problems per household/yr.
- Significant disproportionalities in the prevalence of legal problems are experienced by African-Americans, Native Americans, Hispanic/Latinos, persons with disabilities and youth.
- Low-income respondents continue to experience high levels of problems associated with discrimination and unfair treatment. The highest rates of discrimination are experienced by racial and ethnic minorities, Native Americans, persons with disabilities, victims of domestic violence and youth. Discrimination and unfair treatment rates are highest in the areas of employment, rental housing, consumer-finance and health care. Youth experience high rates of discrimination and unfair treatment based on their sexual orientation and gender identity.
- In addition to discrimination and unfair treatment on the basis of legally protected characteristics (*e.g.*, race, gender, age, disability), significant percentages of low-income households experience unfair treatment on the basis of their credit histories, prior juvenile or criminal justice system involvement and their status as victims of domestic violence or sexual assault.
- The degree to which low-income Washingtonians look with confidence to the civil justice system for resolution of their legal problems differs by race, age, gender, family composition, and other demographic and status-based characteristics.

In the following pages we explore the data and break down the key findings into their component parts. As the purpose of this 2014 CLNS Update is to report on “what is” rather than “what should be,” we leave it to others in Washington State’s access to justice community to consider the implications relative to resource needs, changes in service delivery focus and related strategies to address the Justice Gap documented in this report.

¹ 2003 CLNS at 55, Fig. 24.

² 2003 CLNS at 56, Fig. 25.



Introduction

Washington State University's Social and Economic Sciences Research Center (WSU-SESRC) was engaged to undertake a comprehensive update of the [2003 Washington State Civil Legal Needs Study](#) (2003 CLNS). Throughout the summer and fall of 2014 SESRC conducted a study the main goal of which was to update and deepen understandings regarding the substance, prevalence and impact of civil legal problems experienced by low-income residents and the degree to which necessary legal assistance is obtained.

The study was designed to provide answers to the following questions:

- To what degree do legal problems previously identified in the 2003 CLNS (“persistent legal problems”) continue to affect low-income and very low-income households and target sub-demographic groups within the general low-income and very low-income population?
- What is the substance and prevalence of newly emergent civil legal problems; *i.e.*, types of significant problems that emerged since or were not assessed during the conduct of the 2003 CLNS?
- What are the differences in substantive legal problem areas, prevalence of legal problems and outcomes experienced by members of high priority sub-demographic groups relative to the general low-income population, and what is the substance and prevalence of civil legal problems associated with systems and structures that disproportionately affect members of low-income and very low-income racial and ethnic minority groups?
- To what degree are low-income and very low-income households able to access necessary legal help to address important civil legal problems; and for those who do not, the reasons therefore?
- What is the value and impact of securing timely civil legal help (from whatever source), and are there meaningful differences in experience/problem resolution depending upon whether the household did or did not secure legal help?
- How do the legal problems differ by reference to current socio-economic characteristics of these target populations?



Why This Study: Why Now?

Washington State's first-ever Civil Legal Needs Study was published in September 2003 (2003 CLNS). The study documented that more than three-quarters of low-income households in Washington experienced at least one significant civil legal problem for which they needed legal help each year and that of these nearly 90% could not get the help they needed to solve the problem consistent with their basic legal rights. Problems spanned the spectrum from housing, employment, and family-related legal problems to those affecting access to health, mental health, educational and other important services. The 2003 CLNS has guided public and private resource development and client civil legal aid delivery efforts in the twelve years since its publication.

In 2012, OCLA convened a Civil Legal Needs Study Update Scoping Group (Scoping Group) to assess whether there have been sufficient changes in circumstances to merit a comprehensive reassessment of the civil legal problems experienced by low-income residents of the state. The Scoping Group issued its [Final Report and Recommendations](#) in December 2012, concluding that there is a need to update the principal findings relating to the unmet civil legal problems of low-income people and recommending that the effort be guided by a Blue Ribbon panel led by a Justice of the Washington State Supreme Court. Acting on the Scoping Group's recommendation, the Washington Supreme Court established a 12-member 2014 Civil Legal Needs Study Update Committee (Update Committee) and appointed Justice Charles Wiggins to lead it. The Supreme Court asked OCLA to staff the project and serve as principal contracting agent with any research institution selected by the Update Committee to carry out the project.

Overview of the Research Approach

In 2014, OCLA entered into a contract with Washington State University's Social and Economic Sciences Research Center (WSU-SESRC) to conduct the comprehensive reassessment of the civil legal problems of Washington's low- and lowest-income residents. WSU-SESRC's approach employed two separate but complementary components:³

- A mixed-mode (web, mail, and phone) state-wide probability survey⁴ of low-income respondents; and
- A non-probability survey⁵ of individual low-income people throughout Washington who represent groups that were unlikely to be sufficiently represented in an address-based probability survey.

³ A detailed description of the methodology used to conduct this study is located in Appendix A.

⁴ A probability survey employs random sampling of representatives of a discrete target survey group. Depending on response rates and other methodological considerations, results may be used with differing levels of confidence to extrapolate findings to the general population represented by the survey group. The findings from this probability survey may predict experiences for low-income households with incomes at or below 200% of the federal poverty guideline with 95% confidence (+/- 3%).

⁵ A non-probability survey is not random and its results do not predict outcomes for the general population with statistical accuracy. The non-probability component of this survey effort was intended to fill gaps in data generated from the probability survey, particularly for those sub-populations that would not be expected to respond in sufficient numbers to a random, addressed based survey sampling method.



WSU-SESRC used a common questionnaire for both components to ensure comparability. The strategy was to ask respondents about each of 18 specific sets of circumstances, including total of 138 specific civil legal situations anyone in the household may have experienced during the prior twelve month period.

This report outlines the results of the *state-wide probability survey* only. The inclusive nature of the survey made it possible to analyze the extent and type of legal problems experienced by the low-income population as a whole, as well as by identifiable demographic sub-groups who might be expected to experience unique legal problems based on their status or identity.

A total of 3,125 households distributed throughout the state participated in screening for eligibility for the state-wide probability survey. Eligible households were defined as households with income up to 200% of the FPL poverty guidelines based on household size. A total of 1,375 completed surveys from eligible respondents were received. Three hundred sixteen (23.0%) were received via phone, six hundred seventy one (48.8%) were received via web, and three hundred eighty eight (28.2%) were received via mail.⁶

Principal Findings

1. Consistent with the findings of the 2003 CLNS, more than 70% of low-income households continue to annually experience at least one civil legal problem in one of the surveyed problem areas. Of these, more than three quarters do not seek or are not able to obtain legal help with respect to these problems.
2. The number of problems per household tripled from the level documented in the 2003 CLNS. Of those who experienced at least one problem, the 2003 CLNS found an average of 3.3 problems per household/year. The 2014 CLNS Update found that households with at least one problem averaged 9.3 problems per household/year.
3. The substantive types and prevalence of problems experienced by low-income households changed since the 2003 CLNS. Whereas low-income respondents to the 2003 survey reported the greatest percentage of problems in the areas of housing, family relations and employment, respondents to the 2014 survey reported the highest percentage of problems in the areas of health care, consumer-finance (including access to and terms of credit as well as debt collection) and employment.

The 2003 CLNS found an average of 3.3 legal problems per household, while the 2014 CLNS found an average of 9.3 per household.

⁶ A total of 1,375 completed questionnaires from eligible respondents is large enough to ensure a sample error of no larger than +/-3% sample error (SE) at the 95% confidence level. Thus, it is possible to draw conclusions about the low-income population as a whole that can be accepted with a high degree of confidence from observations about the survey respondents.



4. While health care, consumer-finance and employment are the areas with the highest prevalence of legal problems, low-income respondents sought legal help most often when faced with housing, family relations and consumer-finance related problems.
5. Victims of domestic violence and sexual assault continue to experience the highest number of problems per capita than any other demographic group. Members of this group who experienced at least one problem averaged nearly 18 problems per household/year across a broad spectrum of often interrelated substantive legal problems.
6. Very significant differences exist in the type and prevalence of problems respondents experienced depending upon their race, gender, age, disability, military service status and other status-based characteristics.
7. As they did in the 2003 CLNS, low-income respondents continue to report high levels of problems associated with discrimination and unfair treatment. The highest rates of discrimination are experienced by racial and ethnic minorities, Native Americans, persons with disabilities, victims of domestic violence and youth. Discrimination and unfair treatment rates are highest in the areas of employment, rental housing, consumer-finance and health care. Youth who are lesbian, gay, bisexual, transgendered or questioning their sexuality experience high rates of discrimination based on their sexual orientation.
8. In addition to discrimination and unfair treatment on the basis of legally protected characteristics (e.g., race, gender, age, disability, sexual orientation), significant percentages of low-income households experience unfair treatment on the basis of their credit histories, prior juvenile or criminal justice system involvement and their status as victims of domestic violence or sexual assault.
9. The vast majority of low-income people continue to face their civil legal problems without legal assistance. Most of those (65%) who experienced at least one civil legal problem did not take action to get legal help or assistance. Many did not know they had a problem for which assistance from an attorney could help. Many others who understood that they needed legal help did not believe they could afford to get legal help. Only 24% of survey respondents got help with one or more legal problems.
10. Of the respondents who tried to get legal help, most sought help from a legal aid provider, the statewide CLEAR hotline or a volunteer attorney. Many sought help from a paid private attorney. Relatively small percentages sought help from other legal and non-legal related entities such as the Office of the Attorney General, a government agency or a social or human services program.

The 2003 CLNS found that 12% were able to get legal help, while the 2014 CLNS Update found that 24% of households got legal help with one or more problems.



11. Consistent with the findings of the 2003 CLNS the 2014 Update documents that legal assistance makes a difference. Of those who were able to get legal help, 61% were able to obtain some resolution of their legal problem(s), including 17% who obtained complete resolution of their problem(s). This is consistent with the 2003 finding that of those who were able to secure legal help, 61% were satisfied with the resolution of their problem.
12. While most low-income Washingtonians have limited confidence in the civil justice system, perceptions regarding the degree to which that system offers a fair forum for the resolution of important civil problems differ by race, age, gender, family composition, and other demographic and status-based characteristics.



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Demographic Profile of Low-Income Residents of Washington State

This is a study of the civil legal needs of low-income residents of Washington State. The survey was targeted to individuals with household incomes at or below 200% of the federal poverty level (FPL).⁷

The basic standard for determining eligibility for state or federally funded civil legal aid is 125% of FPL, with some exceptions that allow assistance for persons with incomes up to 200% of FPL. In 2014, the household income limits by family size under these standards were:

Federal Poverty Level	Household Size				
	1	2	3	4	5
125% FPL	\$14,363/yr.	\$19,388/yr.	\$24,413/yr.	\$29,438/yr.	\$34,463/yr.
200% FPL	\$23,340/yr.	31,460/yr.	\$39,580/yr.	\$47,700/yr.	\$55,820/yr.

Understanding the demographics of poverty in Washington State helps provide additional context for understanding the substance, prevalence and impact of civil legal problems reported by different segments of the low-income population. The discussion below outlines key poverty demographic indicators and, where appropriate, changes since the 2000 Census which served as the framework for the 2003 CLNS.

According to the Census Bureau, the percentage of the US population living at or below 125% of the federal poverty level (FPL) was 16.5% in 1999 (the figure used for the 2000 Census). In 2013, the Census Bureau reports that the percentage of persons living at or below 125% of FPL increased to 20.6%.⁸

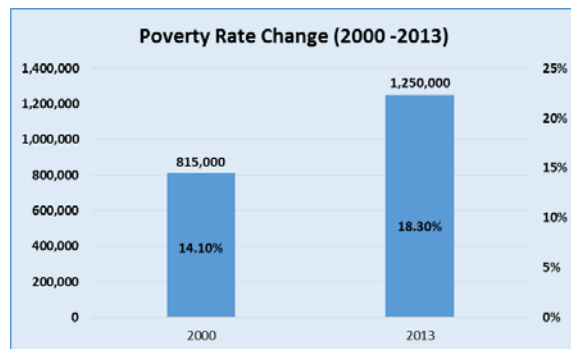


Figure 1: Poverty rate change in Washington between 2000 and 2013

This trend holds true for Washington State. The 2000 Census reported that 815,000 persons were living at or below 125% of FPL (14.1% of the general population). By 2013, this number had increased to 1,250,000 (18.3% of the general population). Figure 1 shows both number of people and the percentage of the general

⁷ For the most part, governmentally funded civil legal aid services, food and nutritional assistance, income assistance, health care, free or reduced lunch programs for students, housing assistance and many other programs employ eligibility benchmarks that range between 125% and 200% of the federal poverty level.

⁸ The Census Bureau measures social and demographic information against a range of poverty related levels. Some data is kept relative to people living at or below 100% of the federal poverty level, while other data is analyzed in by the Census Bureau in relation to households with incomes at or below 125%, 150%, 187% and 200% of FPL. Data presented here highlights salient demographic factors in relation to the most reliable benchmarks available from the Census Bureau’s American Community Survey (ACS). Due to limitations in available ACS data, some information is presented in relation to 100% of FPL, while other information is presented in relation to the 125% FPL benchmark.



population living at or below 125% in 2000 and 2013.

The Census Bureau’s 2013 American Community Survey (ACS) showed large differences in poverty rates among Washington counties.⁹ In general, residents of counties in the more rural portion of the state and those living in eastern Washington were more likely to live at or below 125% of the poverty level. For example, 14.0% of residents of Island County, 15.5% of residents of King County and 15.4% of residents of Kitsap County had incomes at or below 125% of FPL, while 24.7% of residents in Grays Harbor County, 23.1% of residents in Cowlitz County, 23.0% of residents of Spokane County, 27.8% of residents of Franklin County and 29.0% of residents in Yakima County had household incomes at or below 125% of FPL.

Members of racial minority groups disproportionately have incomes at or below the poverty level. The incidence of poverty among African Americans, who represent only 4.0% of the total population in Washington State and Hispanics, who represent 11.9% of the population, exceeds that of whites by a factor of more than 2. In 2013, 26.7% of African Americans and 26.6% of Hispanics or Latino origin of any race had incomes below 100% of FPL, compared to 11.2% of non-Hispanic whites and 12.8% of Asians.

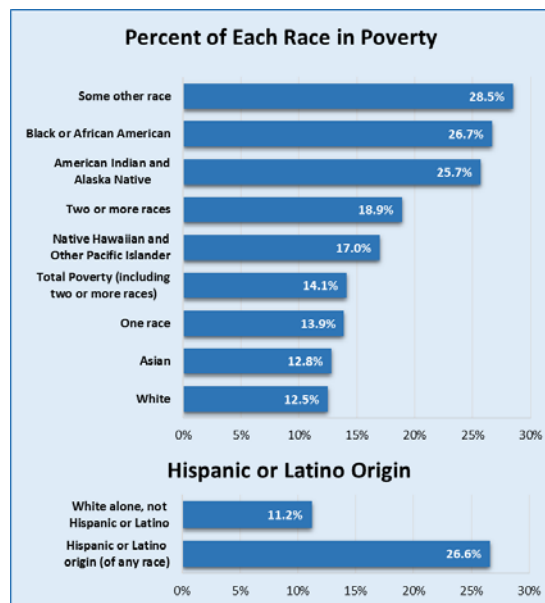


Figure 2: Percent of each race in poverty

Figure 2 shows the relative breakdown of respondents by race and the corresponding percentage of members of each group with incomes at or below 100% of FPL.

Geography also plays a role, intersecting with race. For example, Yakima, Adams and Franklin Counties have large Hispanic populations, while Ferry and Okanogan counties have the largest proportions of American Indians and Alaska Natives, two groups with consistently high poverty rates.

Beyond race and geography, poverty is concentrated among certain other groups. Women, children, persons who are unemployed, those with low levels of educational attainment or job skills and persons who have a disability are especially prone to poverty.

Women are more likely than men to live in poverty in Washington (15.2% compared to 13.1%, respectively). Several factors contribute to the overrepresentation of women among those living in poverty. Women are more likely to be the primary providers for children in single family households. Women also tend to live longer than men and are elderly with fewer resources in their household for their remaining years of life. Women also generally have lower wages than men. The 2013 ACS showed median incomes of about \$30,021 for women and \$40,687 for men who worked full time in Washington.

⁹ Unless otherwise referenced, demographic data comes from the US Census Bureau’s 2000 Decennial Census or the Census Bureau’s ACS.



More than thirty percent of all children in Washington (30.8%) lived at or below 100% of FPL in 2013. Children living in single female-headed families are especially prone to poverty. In 2013 a child living in a single female-headed family was nearly five times more likely to be poor than a child living in a married-couple family. In 2013, among all children living in single female-headed families, 43.3% lived at or below 100% of FPL. Only 9.5% of children living in households headed by married couple lived at or below 100% of FPL.¹⁰

In 2013, 12.6% of native-born residents were poor whereas 18.2% foreign-born residents were poor in 2013. The poverty rate among foreign-born naturalized citizens (11.0%, in 2013) was lower than that of the native-born U.S. population.

Adults with low education, those who are unemployed, or those who have a work-related disability are especially prone to poverty. In 2013, the poverty rate for the population 25 years and over who lacked a high school diploma was 26.2%. In contrast, only 9.7% of those 25 and over with at least a bachelor's degree were found to be living below the poverty line. Among persons who were unemployed in 2013, nearly 3 out of 10 (27.8%) were living at or below 100% of FPL; among those who were employed, only 6.4% had household incomes below 100% of FPL.

In 2013, adults (age 18-64) with disabilities rendering them unable to work represented 11.2%¹¹ of the total civilian non-institutionalized population of Washington. More than a quarter of persons in this group (27.8%) had household incomes at or below 100% of FPL.

In summary, the largest risk factors for living in poverty in Washington State include:

- Race
- Gender
- Family composition, particularly children living in single female head of household family
- Age (children under 18)
- Status as working or unemployed
- Education
- Having a disability that limits a person's ability to work
- Being a foreign national
- Geography

¹⁰ While this discussion singles out specific demographic characteristics, the disproportionate experience of poverty is felt by those who have more than one such characteristic. Poverty rates for minority women and children well exceed those of their white counterparts.

¹¹ http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_S1810&prodType=table



Demographic Characteristics of Survey Participants

The survey methodology sought to secure participation from representative samples of the low-income population. Of the nearly 1,500 census tracts in Washington, 126 were identified that had either:

- 28.0% of individuals with household incomes at or below 125% of FPL
- At least 1,000 residents who identified as a member of a particular census-based racial or ethnic minority group and where at least 25.0% of the members of that group had household incomes at or below 100% of FPL.

Race and Ethnic Characteristics

One thousand three hundred forty-two respondents (1,342) provided information about their race/ethnicity. Table 1 shows the relative breakdown of survey respondents by race or other Census-based identifying characteristic and the corresponding numbers and percentages of members of each group in the overall poverty population.

Table 1: Demographic Characteristics of Washington State by Race and by Hispanic or Latino Origin and the Corresponding Percentage of Members of Each Group in the Washington State Poverty Population and the Survey Participants.

Race	Total	Poverty	Percent of Each Race in Poverty	Percent of Poverty Population	2014 CLNS Percentage Participation ¹²
One race	6,506,018	904,854	13.9%		
White	5,343,321	668,475	12.5%	69.1%	57.6%
Black or African American	248,640	66,402	26.7%	6.9%	9.2%
American Indian and Alaska Native	92,760	23,815	25.7%	2.5%	6.3%
Asian	529,174	67,765	12.8%	7.0%	7.6%
Native Hawaiian and Other Pacific Islander	41,111	6,972	17.0%	0.7%	1.4%
Some other race	251,012	71,425	28.5%	7.4%	3.1%
Two or more races	330,244	62,428	18.9%	6.5%	3.6%
Total Poverty (including two or more races)	6,836,262	967,282	14.1%		
Hispanic Or Latino Origin					
Hispanic or Latino origin (of any race)	815,416	216,692	26.6%	22.4%	20.4%
White alone, not Hispanic or Latino	4,854,186	543,367	11.2%		

¹² Because the racial and ethnic breakdown of 2014 CLNS survey participants is representative of the overall racial/ethnic breakdown of the poverty population in Washington State, the findings from the survey can be generalized with confidence to the sub-population(s) of interest.



Demographic Characteristics Other Than Race

The survey asked respondents to identify themselves by reference to other key Census-based demographic characteristics. Table 2 shows the relative breakdown of respondents by gender, age, marital status, household composition, immigrant and citizenship status, disability status, homeless status, income and employment status, military/veteran status and geographic region.

Table 2: Income and Household Characteristics of Survey Participants¹³

Demographic Characteristics	PS survey	
	n	%
Immigrant status (born outside the U.S.)		
Yes	325	26.8%
No	889	73.2%
Total	1,214	100%
Gender		
Male	468	38.6%
Female	736	60.8%
Transgender or other	7	0.5%
Total	1,211	100%
Age		
0-17	11	0.9%
18-24	123	10.2%
25-39	344	28.4%
40-64	509	42.0%
65+	224	18.5%
Total	1,211	100%
Marital Status		
Married	394	32.8%
Not married, but live and share household expenses with another	246	20.4%
Single and live alone	203	16.9%
Other	212	17.5%
Total	1,212	100%
Households composed of families with children		
Households without children	691	57%
Households with children	522	43%

¹³ Note: The table 2 includes only respondents who provided responses to questions asking about income and household characteristics.



Table 2: Income and Household Characteristics of Survey Participants¹³

Demographic Characteristics	PS survey	
	n	%
Total	1,213	100%
Homeless		
Homeless	21	1.7%
No	1,192	98.3%
Total	1,213	100%
Disability		
Disability	463	38.1%
No disability	752	61.9%
Total	1,210	100%
Caring for Dependent		
Yes	187	15.4%
No	1,026	84.6%
Total	1,213	100%
Military Status:		
Served in the military	201	16.6%
Did not serve in the military	1,011	83.4%
Total	1,212	100%
Citizenship		
United States citizen	1,073	88.5%
U.S. permanent resident, but not a U.S. citizen	78	6.4%
Citizen of another country	48	4.0%
Other	14	1.2%
Total	1,213	100%
Employment		
Not employed	650	53.9%
Employed full-time	276	22.9%
Employed part-time	218	18.1%
Self-employed	63	5.2%
Total	1,213	100%



Table 2: Income and Household Characteristics of Survey Participants¹³

Demographic Characteristics	PS survey	
	n	%
Income		
1 person: \$23,340 or below	393	28.7%
2 person: \$31,460 or below	308	22.4%
3 person: \$39,580 or below	209	15.2%
4 person: \$47,700 or below	202	14.7%
5 person: \$55, 820 or below	134	9.7%
6 person: \$63,940 or below	72	5.2%
7 person: \$ 72,060 or below	34	2.4%
8 person: \$80,180 or below	14	1%
9 person: \$88,360 or below	7	0.5%
10 person: \$96,540 or below	1	<0.01%
Total	1,375	100%

Substantive Legal Problem Areas

The survey instrument provided opportunities for respondents to say whether they had experienced one or more civil (non-criminal) legal problems within the preceding 12 month period. For purposes of the study, “legal problems” are problems that survey designers determined had a civil legal dimension the resolution of which could be enhanced with timely civil legal assistance. Survey respondents were asked about questions in 17 areas. Questions addressed 138 specific situations that could give rise to a civil legal problem.¹⁴ Ten (10) of the 18 categories of problems related to the following substantive areas:

- Employment
- Health Care
- Estate Planning
- Municipal Services And Utilities
- Rental Housing
- Education
- Family Relations
- Mobile Homes
- Access to Government Assistance
- Consumer and Financial Services

¹⁴ Respondents were encouraged to check all options that applied, so percentages may not sum up to 100%.



Seven (7) categories focused on problems relevant to specific survey target groups. These included:

- Problems experienced by persons with disabilities
- Problems experienced by immigrants
- Problems related to Native American status
- Problems experienced by military service members and veterans
- Problems experienced by youth and young adults
- Problems experienced by persons involved in the child welfare and foster care system
- Problems experienced by persons in juvenile and adult correctional facilities

Prevalence of Legal Problems – Entire Survey Group

Overall, seventy one (71.1%) percent of low-income households reported at least one legal problem during the 12 months preceding the survey. Among households with at least one legal problem the average was 9.3 legal problems.

Respondents reported an aggregate total of 7,460 separate legal problems in areas identified in the survey instrument.¹⁵ One in ten households (10%) reported having just *one* legal problem within the prior 12 months. Slightly less than a fifth (19.6%) of households reported having *two* to *four* legal problems and 40.9% of households reported having *five or more* legal problems during the 12 months preceding the survey.

Legal Problems by Substantive Area

In the following sub-sections we present findings regarding the prevalence of legal problems for all survey respondents by substantive areas of legal problem as well as the relative percentage of problems by subject matter area in relation to the total number of problems reported (excepting problems related to discrimination and unfair treatment, which are reported separately in Section I below).

The prevalence and relative percentages of legal problems by substantive area experienced by the entire survey group and each demographic group surveyed are set forth in Master Tables 1 and 1a in Appendix B. These tables document significant disproportionalities in the experiences of members of distinct sub-demographic groups relative to the general low-income population. Specifically, African-Americans, Native Americans, Hispanics, persons with disabilities, victims of domestic violence, youth and families that include service members or veterans experience substantially greater numbers of problems and different types of problems than the general low-income population. For example, Table 1 shows that 33% of all low-income households experienced one or more problems relating to employment, but that 44.7% of African American households and 56.7% of Native American households reported an employment-related problem. And, while 27.8% of all low-income households had at least one rental housing problem, 41.5% of African American households, 42.9% of Native American households and 37.8% of households that include a person with a disability had rental housing related problems.

¹⁵ Incidents of discrimination and unfair treatment reported by survey respondents are not included into this number.



B.1. Prevalence of Legal Problems by Substantive Area

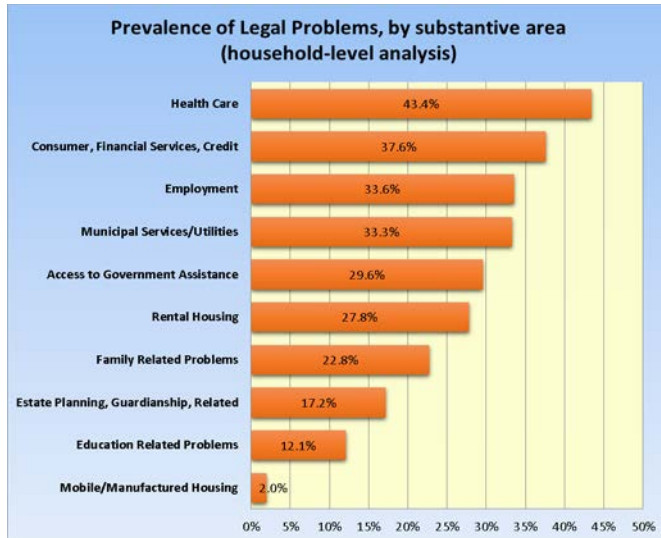


Figure 3: Percentage of households affected by legal problems, by category

Figure 3 documents the prevalence or the percentage of survey respondents who experienced legal problems by substantive category.

Thus, for example, 43.4% of all households, had at least one legal problem with health care, 37.6% experienced at least one consumer problem, 33.6% had at least one problem involving employment, etc.

B.2. Legal Problems as a Percentage of All Substantive Legal Problems Reported

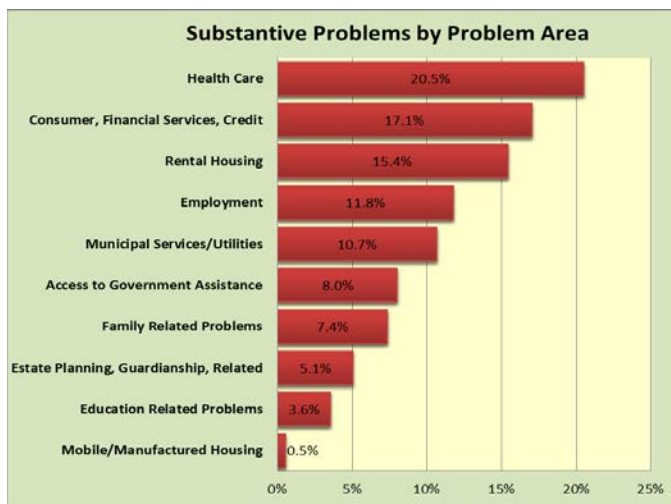


Figure 4: Relative percentage of problems, shown as a percentage of total number of substantive problems

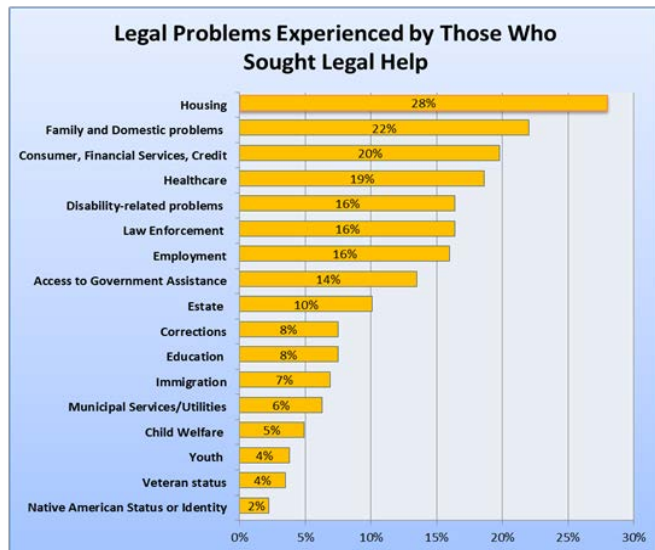
Overall 7,460 separate legal problems were reported in the substantive areas of survey focus.¹⁶ Figure 4 shows the relative percentage of these problems, by legal problem area, as a percentage of all substantive problems reported in the survey. Health care, consumer, rental housing and employment problems account for more than half of all problems affecting low-income households.

¹⁶ Note: Problems relating to discrimination and unfair treatment are reported separately and are not included in the total reported here. Problems unique to specific survey target groups are also reported separately and not included in this presentation.



For What Types of Problems Do Low-income People Seek Legal Help?

The 2014 Update looked to assess whether and with respect to what categories of problems low-income people sought legal help. As was the case in the 2003 CLNS, the 2014 Update found there to be a significant difference between the type of problems that are most often experienced and types of problems for which legal help was most often sought.



While the greatest prevalence of problems fall within the areas of health care (43.4%), consumer-finance-credit (37.6%) and employment (33.6%), low-income people most often seek legal help when they face problems involving housing (28.0%), family relations (27.0%) and consumer-finance-credit issues (20.0%). These appear to be areas of problems where, from the perspective of the low-income respondents, there is a clearer understanding that the problems have a legal dimension and that there are court-based solutions to resolve them.

Figure 5: Percentage of problems by substantive area for which legal help was sought.

D. Differences in Prevalence of Legal Problems in 2003 and 2014

A major focus of the study was to assess the degree to which the prevalence of problems identified in the 2003 Civil Legal Needs Study continued in 2014 and the degree to which there were changes in the prevalence of such problems. Table 3 and Figure 6 compare the percentage of households reporting at least one legal problem overall and within each substantive area of legal problems. Between 2003 and 2014, the prevalence of housing and family related problems decreased relative to other areas while problems relating to health care, employment, consumer-finance-credit (including debt collection) and access to state governmental assistance programs increased significantly.¹⁷

¹⁷ While the 2002-03 survey instrument served as its foundation, the 2014 instrument differed from the former instrument in a number of ways, making direct comparisons somewhat difficult, especially at the level of specific legal problems within general substantive areas. Nevertheless, most of the general areas of substantive inquiry were consistent between the two, allowing for the high level comparison shown in Table 1.



Table 3: Percentage of Survey Respondents Affected by Legal Problems

General Overview	2003	2014
Households experienced at least one legal problem ¹	75-79%	71.1%
The average number of legal problems per household	3.3	9.3
Households with four or more legal problems ²	38-54%	46.3%
Percentage of Households	2003	2014
Housing problems ³	41.3%	27.8%
Family Related problems	27.4%	22.8%
Employment problems	25.3%	33.6%
Consumer, Financial Services and Credit	27.0%	37.6%
Municipal Services/Utilities	25.6%	33.3%
Access to State Government Assistance/Public Benefits	20.4%	29.6%
Health problems	18.8%	43.4%
Estate Planning	11.3%	17.2%
Education problems	8.6%	12.1%
Mobile or manufacturing home	-	2.0%

¹ Percentage of households experiencing at least one legal problem varied by income group in 2003.

² Percentage of households experiencing four or more problems varied by income group in 2003.

³ Housing problems in 2014 were dealing primarily to Rental Housing. ⁴

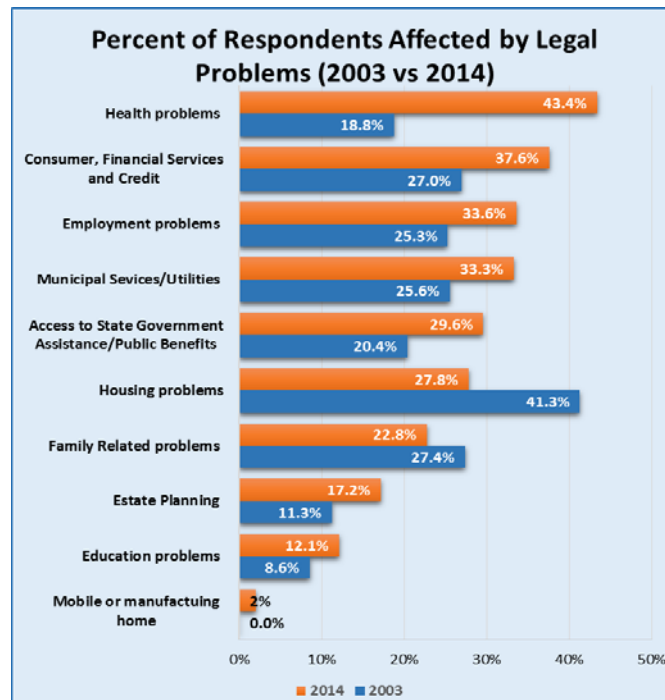


Figure 6: Percent of respondents affected by legal problems in 2003 and 2014



E. Differences in Relative Percentage of Legal Problems in 2003 and 2014¹⁸

Table 4 and Figure 7 compare the relative percentage of legal problems reported by substantive area as a total of all legal problems reported. For example, in 2003, 17.0% of all legal problems reported involved housing. The corresponding percentage for 2014 is 15.4%. In 2003, family related legal problems accounted for 14.0% of all legal problems reported. In 2014, that number is 7.4%.¹⁹

Table 4: Legal Problems as a Percentage of All Substantive Legal Problems Reported

Percentage of Substantive Legal Problems	2003	2014
Housing problems ¹	17.0%	15.4%
Family Related problems	14.0%	7.4%
Employment problems	13.0%	11.8%
Consumer, Financial Services and Credit	10.0%	17.1%
Municipal Sevices/Utilities	9.0%	10.7%
Access to governmental assistance/public benefits	8.0%	8.0%
Health problems	7.0%	20.5%
Estate Planning	5.0%	5.1%
Education problems	3.0%	3.6%
Mobile or Manufacturing home	-	0.5%

¹ Housing problems in 2014 were dealing primarily to Rental Housing



Figure 7: Relative percentage of problems reported in 2003 and 2014

¹⁸Note: Problems relating to discrimination and unfair treatment are reported separately and not included in this table.

¹⁹ The two survey instruments did not mirror one another and that the relative number of questions in each substantive area was different. Thus, the relative percentages are not directly comparable.



F. Prevalence and Relative Percentages of Problems by Substantive Area

In the following pages, this report presents data relating to the prevalence and relative percentage of specific problems reported within each substantive legal area. Each of the following subsections includes two tables – (a) a table showing the prevalence of specific problems within each of the broader substantive areas and (b) a table showing the relative percentage of specific problems within each of the broader substantive areas.

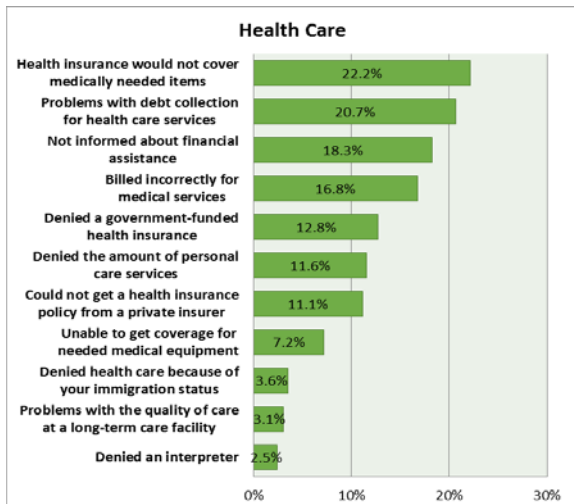


Figure 8: Percentage of households affected by problems relating to health care

F.1.a.

Figure 8 shows the prevalence or percentage of households affected by problems relating to health care. Of all households, 22.2% had a problem with health insurance, while 20.7% experienced at least one problem with collection of debt related to the provision of medical services, etc.²⁰

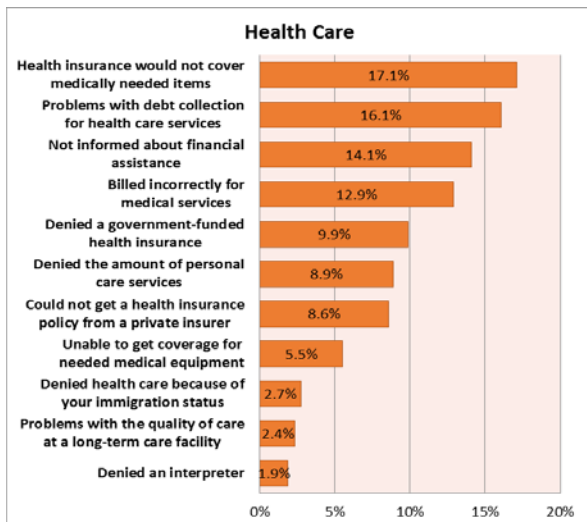


Figure 9: Relative percentage of specific health care problems, shown as a percentage of all health care problems reported

F.1.b.

Figure 9 shows the relative percentage of specific problems relating to health care as a percentage of all health care problems reported.

Of the total number of reported problems relating to health care, 17.1% were related to health insurance, 16.1% were related to collection of medical services related debt, 14.1% involved problems associated with financial assistance to defray medical expenses, etc.

²⁰ Because respondents were free to identify more than one legal problem in each area, the total of percentages exceeds 100%.

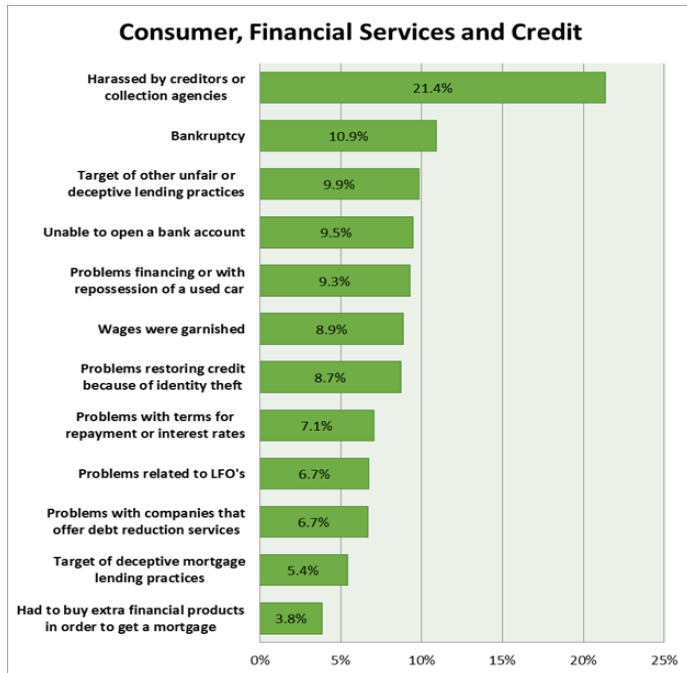


Figure 10: Percentage of households affected by problems relating to relating to consumer, financial services and credit

F.2.a. Prevalence of Problems Relating to Consumer, Financial Services and Credit

Figure 10 shows the prevalence or percentage of households affected by problems relating to consumer, financial services and credit.

Of all households, 21.4% reported problems with debt collection, 10.9% had problems involving bankruptcy, 9.9% were targeted by or experienced unfair or deceptive lending practices, etc.

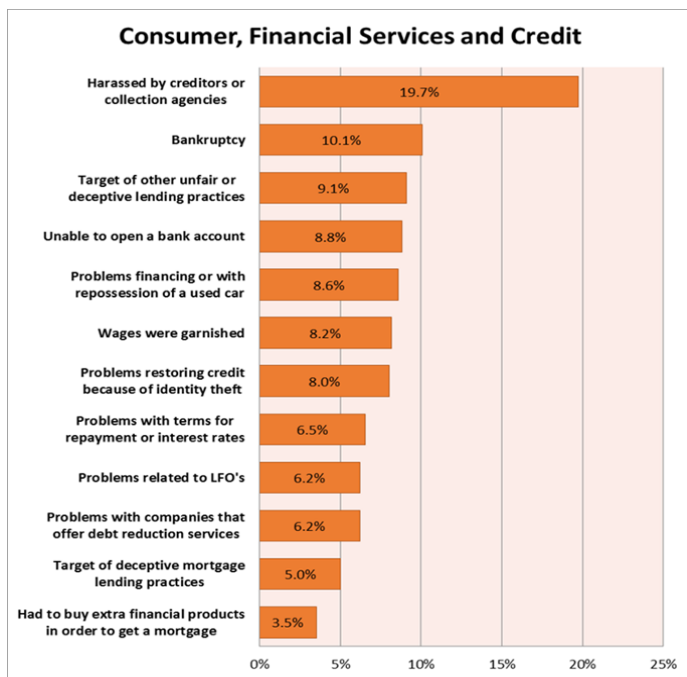


Figure 11: Relative percentage of specific problems, shown as a percentage of all problems in this area

F.2.b. Relative Percentage of Problems Relating to Consumer, Financial Services and Credit

Figure 11 shows the relative percentage of specific problems relating to consumer, financial services and credit as a percentage of all reported problems in this area.

Of the total number of reported consumer, financial services and credit related problems, 19.7% involved problems with debt collection, 10.1% involved bankruptcy, 9.1% involved unfair and deceptive lending practices, etc.

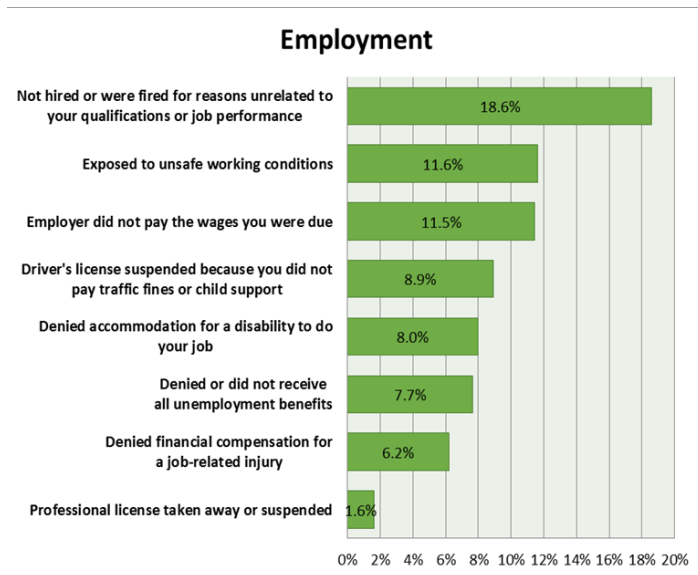


Figure 12: Percentage of households affected by employment problems

F.3.a. Prevalence of Problems Relating to Employment

Figure 12 shows the prevalence or percentage of households affected by employment problems.

Of all households, 18.6% had problems relating to an employer's refusal to hire or termination from a job for reasons unrelated to job qualifications or performance, 11.6% had problems with unsafe working conditions, 11.6% had problems relating to non-payment of wages, etc.

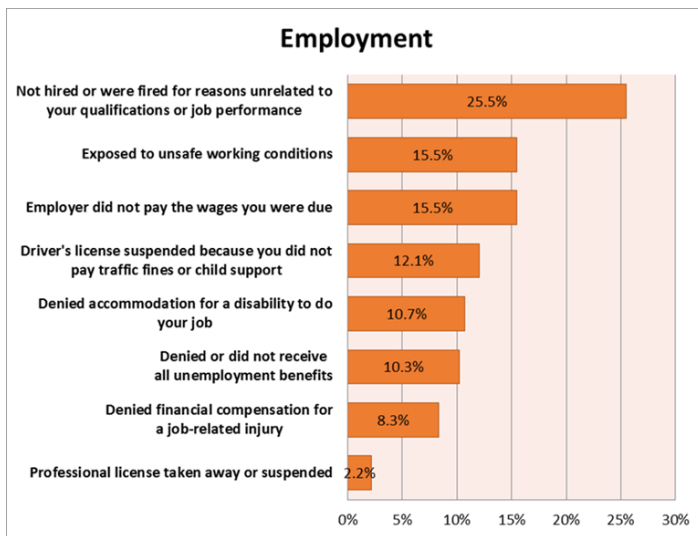


Figure 13: Relative percentage of specific employment problems, shown as a percentage of all employment problems reported

F.3.b. Relative Percentage of Problems Relating to Employment

Figure 13 shows the relative percentage of specific employment problems as a percentage of all employment problems reported in the survey.

For example, of the total number of problems relating to employment, 25.5% related to the improper denial of employment or wrongful termination, 15.5% related to unsafe working conditions, 15.5% related to non-payment of wages, etc.

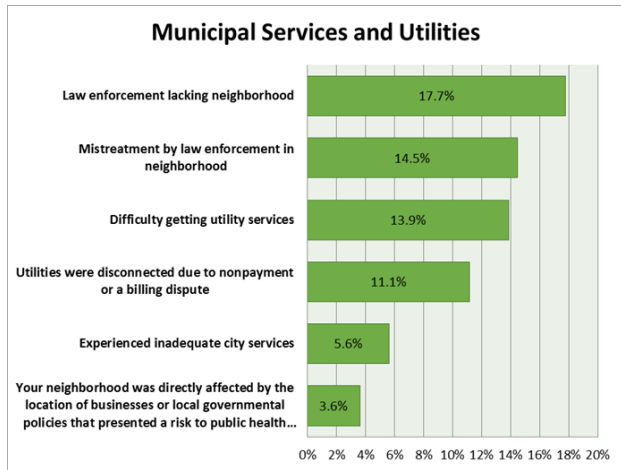


Figure 14: Percentage of households affected by problems relating to municipal services and utilities

F.4.a. Prevalence of Problems Relating to Municipal Services and Utilities

Figure 14 shows the prevalence or percentage of households affected by problems relating to municipal services and utilities.

Of all households, 17.7% experienced problems relating to insufficient or inadequate law enforcement services, 14.5% related to alleged mistreatment by law enforcement officials, 13.9% involved problems with getting utility services, 11.1% involved problems maintaining utility service, etc.

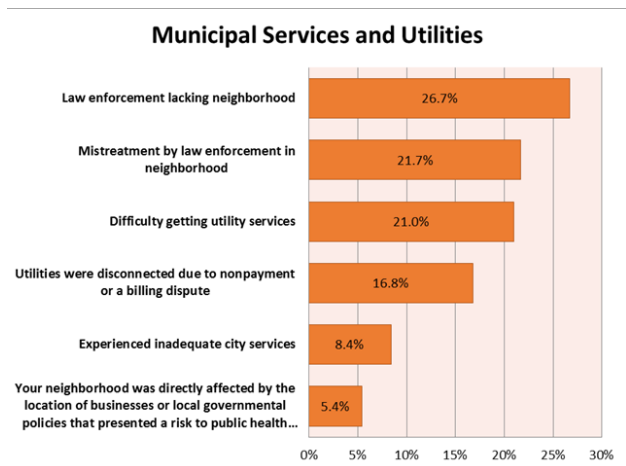


Figure 15: Relative percentage of specific problems relating to municipal services and utilities, shown as a percentage of all problems in this area

F.4.b. Relative Percentage of Specific Problems Relating to Municipal Services and Utilities

Figure 15 shows the relative percentage of specific problems in the area of municipal services or utilities as a percentage of all problems reported in this area. Of the total number of problems relating to the provision of municipal services and utilities, 37.8% related to an inability to obtain or maintain utility services, 26.7% related to inadequate law enforcement in the neighborhood, 21.7% related arose from perceived mistreatment by law enforcement officials, etc.

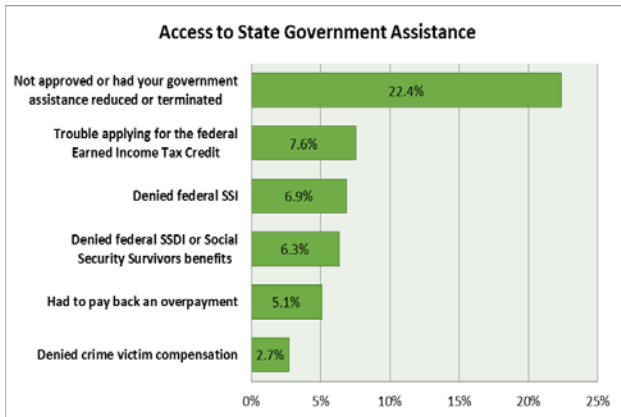


Figure 16: Percentage of households affected by problems relating to needs-based government assistance

F.5.a. Prevalence of Problems Relating to Needs-Based Government Assistance

Figure 16 shows the percentage of households affected by problems relating to needs-based government assistance. Of all households, 22.4% were denied, sanctioned, terminated from or had their level of state governmental assistance reduced in the prior 12 month period, 7.6% reported problems getting the Earned Income Tax Credit (EITC), 6.9% were denied federal Supplemental Security Income (SSI), 6.3% were denied federal Social Security Disability Insurance (SSDI) benefits, etc.

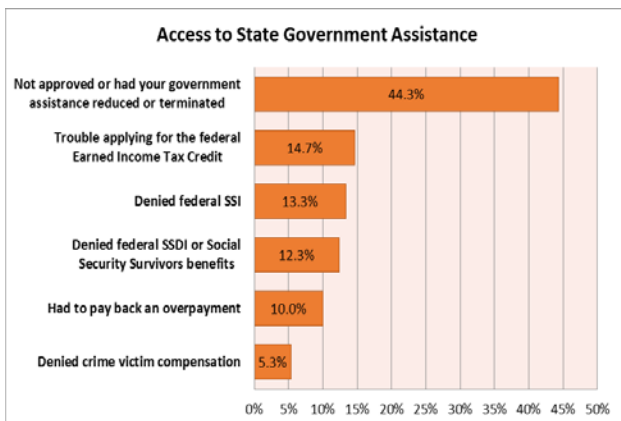


Figure 17: Relative percentage of specific problems relating to state government assistance, shown as a percentage of all problems in this area

F.5.b. Relative Percentage of Problems Relating to State and Federal Needs-Based Government Assistance

Figure 17 shows the relative percentage of specific problems involving access to state and federal needs-based government assistance.

Of the total number of problems involving access to needs-based government assistance, 44.3% involved the denial, termination, reduction or other adverse action in the administration of a state assistance program, 14.7% involved difficulty getting EITC payments, 13.3% involved denial or termination from federal SSI benefits, etc.

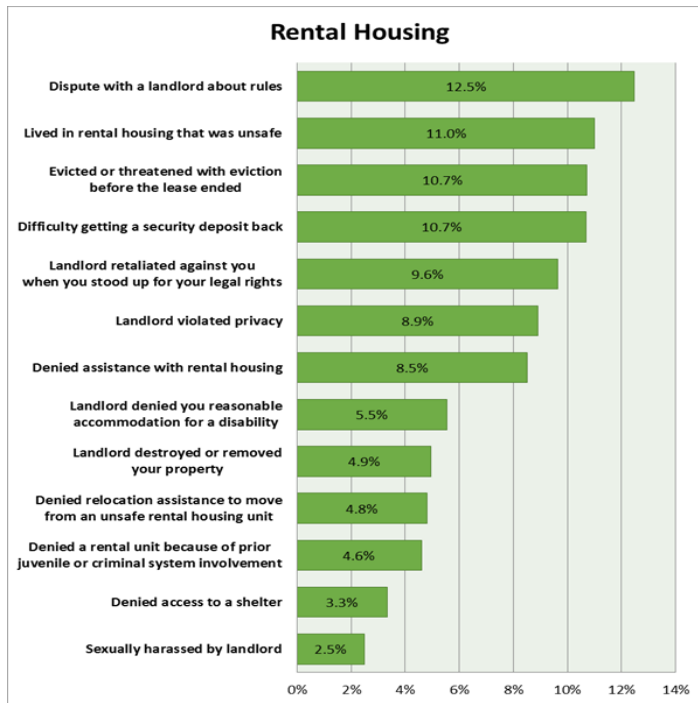


Figure 18: Percentage of households affected by problems relating to rental housing

F.6.a. Prevalence of Problems relating to Rental Housing

Figure 18 shows the prevalence or percentage of households affected by problems relating to rental housing.

Of all households, 12.5% had a dispute with a landlord about rules, 11.0% had problems involving unsafe housing, 10.7% had problems relating to eviction or wrongful termination of their lease, etc.

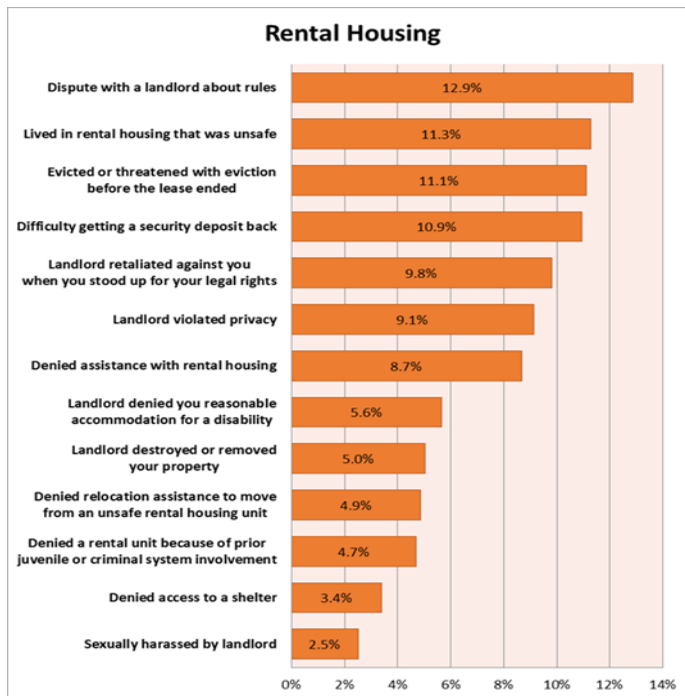


Figure 19: Relative percentage of specific problems relating to rental housing, shown as a percentage of all problems in this area

F.6.b. Relative Percentage of Problems Relating to Rental Housing

Figure 19 shows the relative percentage of specific problems involving rental housing as a percentage of all problems reported in this area.

Of the total number of problems involving rental housing 12.9% involved problems arising from disputes with landlords, 11.3% involved problems associated with unsafe rental units, 11.1% involved evictions, etc.

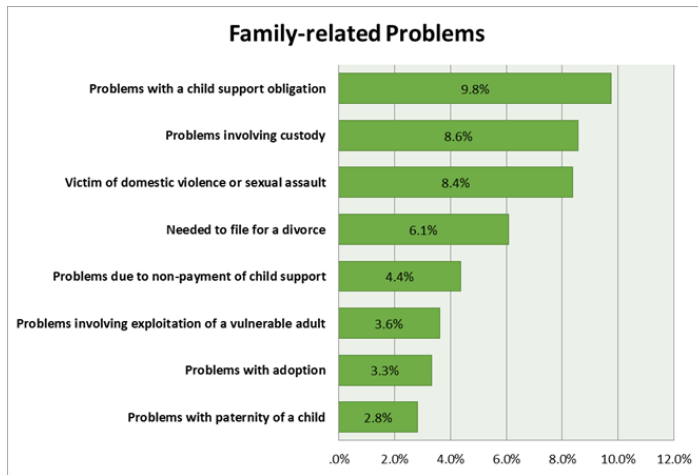


Figure 20: Percentage of households affected by family-related problems

F.7.a. Prevalence of Family-Related Problems

Figure 20 shows the prevalence or percentage of households affected by family-related problems. Of all households, 9.8% had a problem involving child support, 8.6% had a problem involving residential placement (custody) of children, 8.4% had problems associated with being a victim of domestic violence or sexual assault, etc.

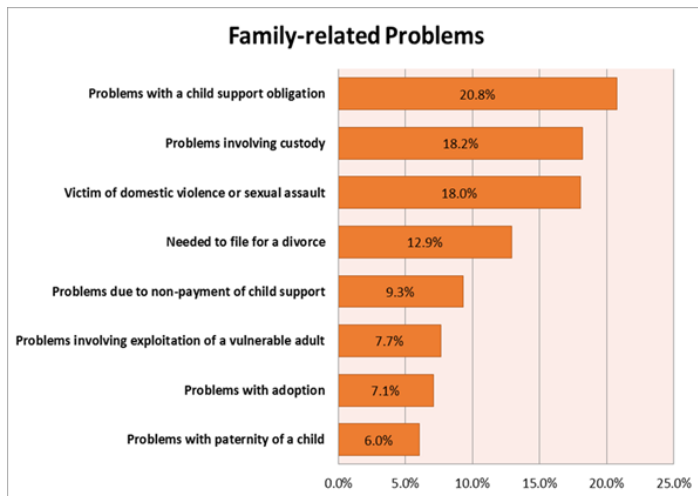


Figure 21: Relative percentage of specific family-related problems, shown as a percentage of all problems in this area

F.7.b. Relative Percentage of Problems Relating to Family Relationships

Figure 21 shows the relative percentage of specific problems involving family relationships.

Of the total number of problems involving family relationships, 20.8% were related to child support, 18.2% involved problems with placement of children (custody), 18.0% involved problems associated with being a victim of domestic violence or sexual assault, etc.

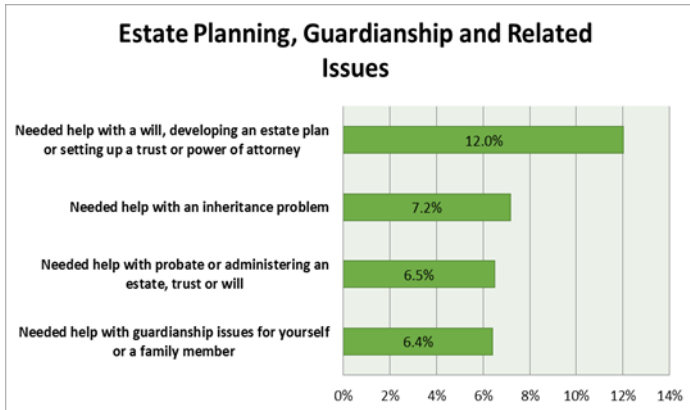


Figure 22: Percentage of households affected by problems relating to estate planning, guardianship, and related issues

F.8.a. Prevalence of Problems Relating to Estate Planning, Guardianship and Related Issues

Figure 22 shows the prevalence or percentage of households affected by problems relating to estate planning, guardianship and related issues.

Of all households, 12.0% needed help with a will or estate plan, 7.2% needed help with an inheritance problem, 6.5% needed help administering an estate, trust or will, etc.

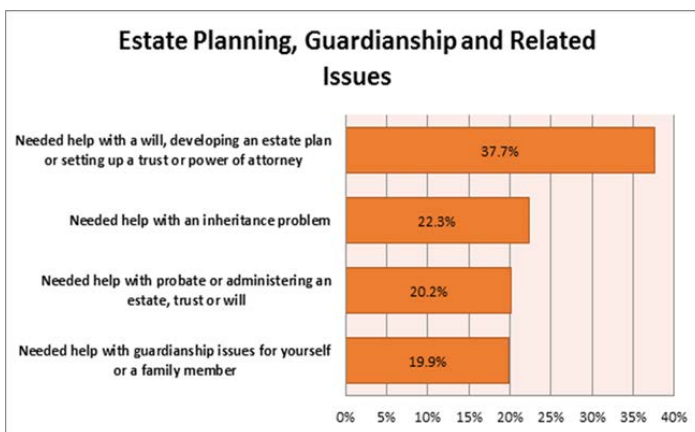


Figure 23: Relative percentage of specific problems relating to estate planning, shown as a percentage of all problems in this area

F.8.b. Relative Percentage of Problems Relating to Estate Planning, Guardianship and Related Issues

Figure 23 shows the relative percentage of specific problems involving estate planning, guardianship and related issues.

Of the total number of problems involving estate planning, 37.7% related to wills, estate planning, setting up a trust or establishing a power of attorney, 22.3% were related to inheritance problem, 20.2% were related to administering an estate, trust or will, etc.

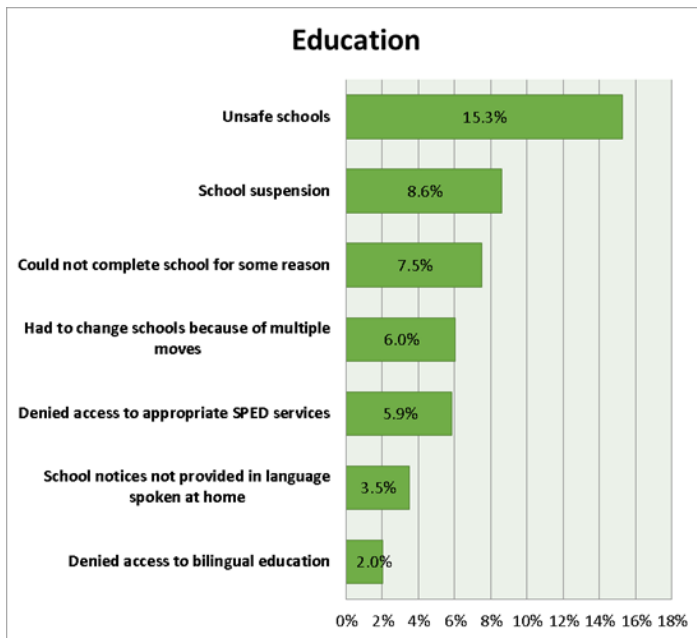


Figure 24: Percentage of households affected by problems relating to education

F.9.a. Prevalence of Education problems

Figure 24 shows the prevalence of education-related legal problems experienced by respondents who were in school or had someone in their immediate household in school.

Of these respondents, 15.3% experienced problems with unsafe schools, 8.6% with school suspension or permanent removal, etc.

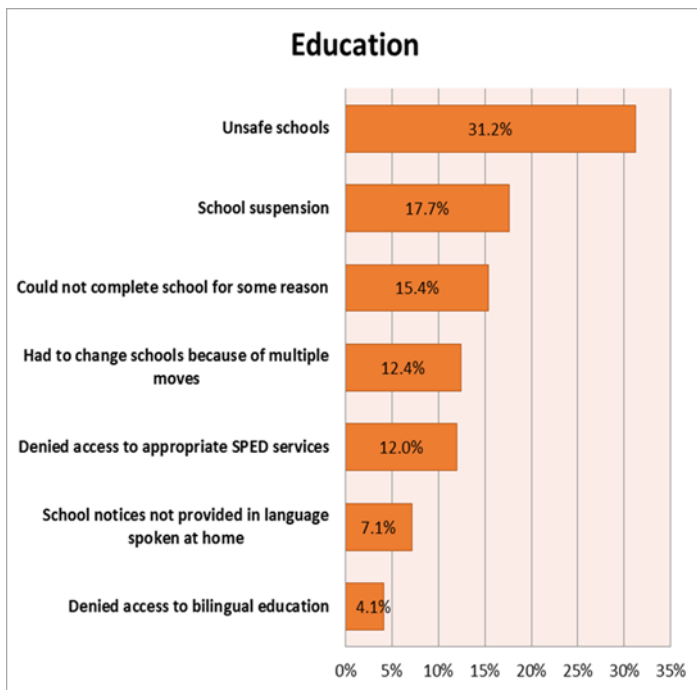


Figure 25: Relative percentage of specific problems relating to education, shown as a percentage of all problems in this area

F.9.b. Relative Percentage of Problems Relating to Education

Figure 25 shows the relative percentage of specific problems involving education.

Of the total number of problems involving education 31.2% related to unsafe schools, 17.7% related to school suspensions or permanent removal, 15.4% related to participation in judicial truancy proceedings or other obstacles to staying in or completing school, etc.

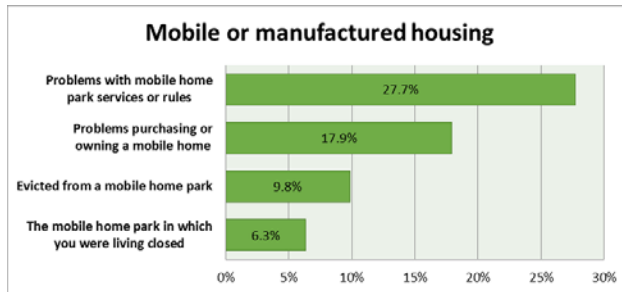


Figure 26: Percentage of households affected by problems relating to mobile or manufactured housing

problems with the purchase or ownership of a mobile or manufactured home, 9.8% had problems associated with eviction from a mobile home park.

F.10.a. Prevalence of Problems Relating to Mobile or Manufactured Housing

Figure 26 shows the prevalence or percentage of households who indicated that they owned, purchased or rented a mobile or manufactured home and had a problem relating to mobile or manufactured housing. Of those who owned, purchased or rented a mobile or manufactured home, 27.7% reported problems with mobile home park services or rules, 17.9% had

F.10.b. Relative Percentage of Problems Relating to Mobile or Manufactured Housing

Figure 27 shows the relative percentage of specific problems involving mobile or manufactured housing. Of the total number of problems reported in this area, 45.0% involved problems related to mobile home park services or rules, 30.0% related to problems purchasing or owning a mobile or manufactured home, 15.0% involved eviction from a mobile home park, and 10.0% involved problems associated with the closure of a mobile home park.

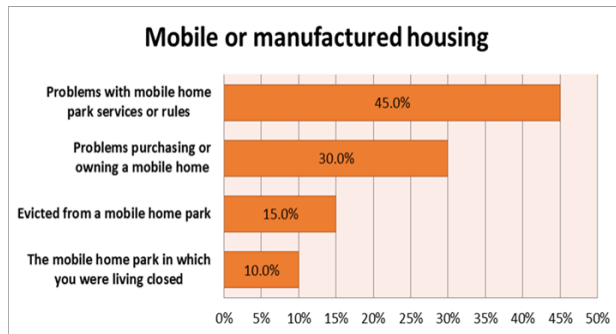


Figure 27: Relative percentage of specific problems relating to mobile or manufactured housing

H. Problems Experienced by Members of Survey Target Groups

The survey instrument asked respondents to identify whether one or more household members were members of specific categories of persons who might be expected to experience common problems relating to their status or circumstances (Survey Target Group). These included:

- Persons with disabilities (n=466)
- Persons who identify as Native Americans (n=78)
- Immigrants (n=326)
- Persons who are military service members or veterans (n=203)
- Youth ages 15-21 (n=151)
- Persons who had involvement with the child welfare system (n=48)
- Persons who have been incarcerated in a juvenile or adult correctional facility (n=50)

Specific questions were incorporated into the survey for each survey target group relating to problems that might arise affecting members of these groups and relating to their common



characteristics or status. The following figures present data showing the prevalence and relative percentage of problems specific to each of the target survey groups.

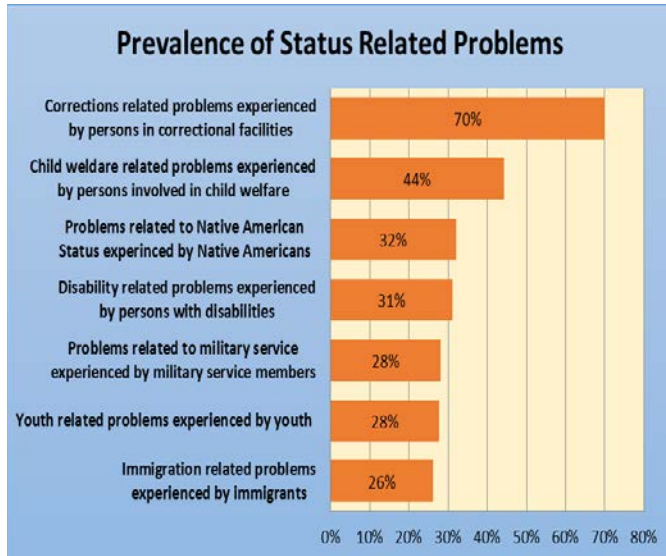


Figure 28: Percentage of households affected by status related problems

H.1. Prevalence of Status-Related Legal Problems Experienced by Members of Survey Target Groups

Figure 28 shows the prevalence of problems relating to the common characteristics or status unique to each group. Of those who identified as having a household member with a physical, mental, health, sensory or developmental disability (“disabled persons”), 31.0% reported experiencing a legal problem related to disability status. Similarly, of respondents who identified as immigrants, 26.0% experienced a problem relating to their immigration status.

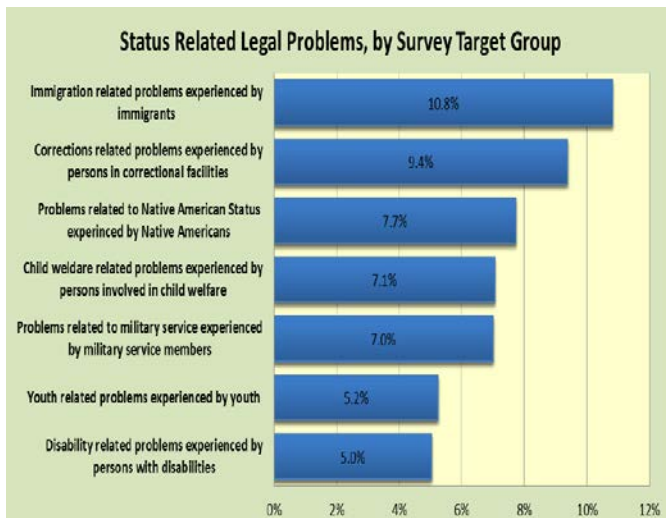


Figure 29: Status related legal problems by specific survey target group, shown as a percentage of all legal problems reported by members of each group

H.2. Percentage of Status-Related Legal Problems Experienced by Survey Target Group

Figure 29 documents the relative percentage of status-related problems experienced as a member of a survey target group in relation to the total number of legal problems experienced by members of each survey target group. Respondents who self-identified as immigrants reported a total of 1,924 legal problems, of which 208 (10.8%) related to immigration. Respondents who had been incarcerated in a juvenile or adult correction facility reported a total of 1,079 problems, of which 9.4% related to the circumstances of their confinement or that of a household member.

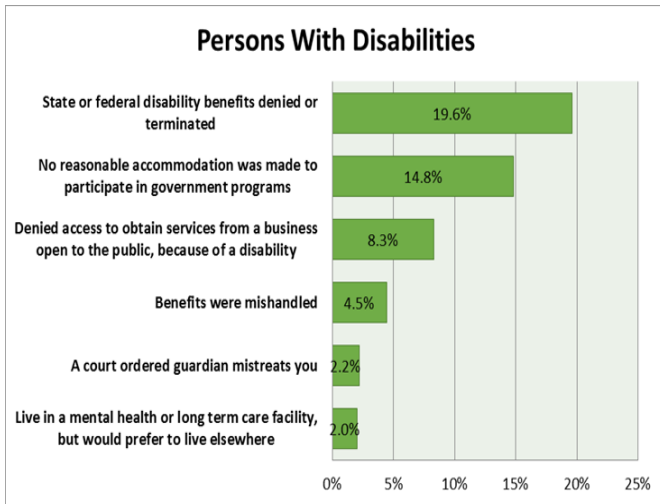


Figure 30: Percentage of persons with physical, sensory, mental health or developmental disabilities affected by disability-related problems

H.3.a. Prevalence of Disability-Related Problems Experienced by Persons with Physical, Sensory, Mental Health or Developmental Disabilities

Figure 30 shows the prevalence of disability-related problems experienced by respondents who indicated that they or a member of their household had a physical, sensory, mental health or developmental disability. Of the members of this group, 19.6% had problems involving the denial or termination of state or federal disability benefits, 14.8% had problems relating to the denial of necessary accommodations to enable them to participate in government programs, 8.3% were denied necessary accommodations to enable them to obtain services from a business open to the public, etc.

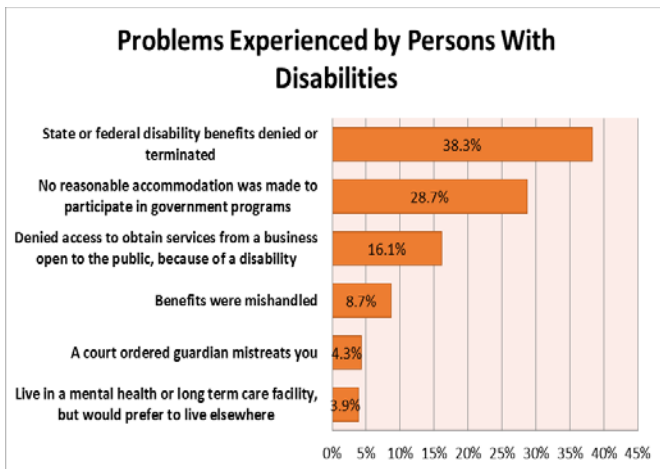


Figure 31: Relative percentage of disability-related problems experienced by persons with disabilities

H.3.b. Relative Percentage of Disability-Related Problems Experienced by Persons with Disabilities

Figure 31 shows the relative percentage of specific disability-related problems experienced by households with a member who had a physical, mental health, sensory or developmental disability. Of the total number of disability-related problems reported by respondents in this group, 38.3% related to the denial or termination of state or federal disability benefits, 28.7% involved the failure of a government agency to make reasonable accommodation necessary to enable them to participate in a program, activity or service, 16.1% involved denial of accommodations necessary to enable them to obtain services from private business, etc.

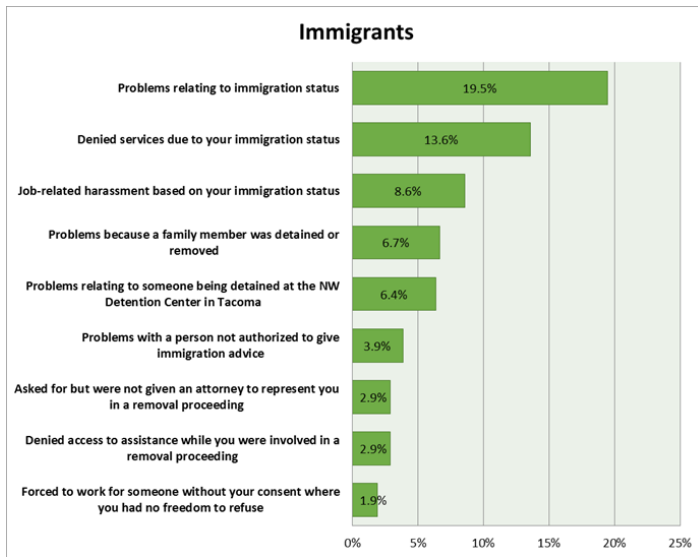


Figure 32: Percentage of immigration-related problems experienced by households with a member who was born outside the United States and experiencing at least one immigration-related problem

H.4.a. Prevalence of Immigration-Related Problems Experienced by Immigrants

Figure 32 shows the prevalence of immigration-related problems experienced by respondents who indicated that they or a member of their household was born outside the United States. Of these respondents, 19.5% experienced problems related to immigration status, 13.6% were denied housing, credit, health or other services due to a household member's immigration status, 8.6% experienced harassment on the job due to immigration status, etc.

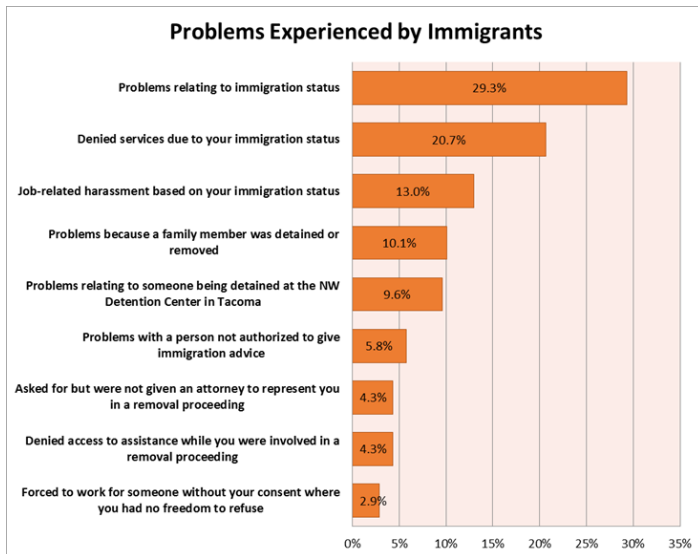


Figure 33: Legal problems experienced by immigrants, shown as a percentage of all legal problems reported by members of this group

H.4.b. Relative Percentage of Immigration-Related Problems Experienced by Immigrants

Figure 33 shows the relative percentage of immigration-related problems experienced by households with a member who was born outside the United States. Of the total number of immigration-related problems reported by respondents in this group, 29.3% related to their immigration status itself, 20.7% involved the denial of housing, employment, credit, health or other services due to their immigration status, 13.0% involved immigration-related on-the-job harassment, etc.

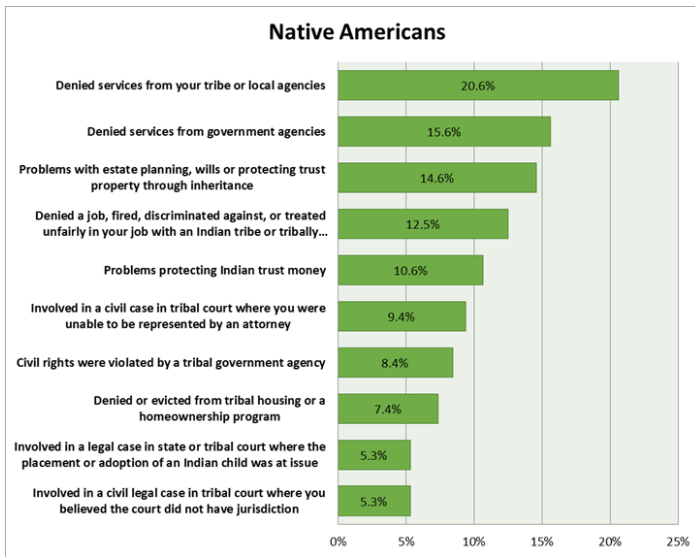


Figure 34: Percentage of Native American status related problems experienced by persons who identify as Indian or Native American

H.5.a. Prevalence of Native American Status Related Problems Experienced by Persons Who Identify as Indian or Native American

Figure 34 shows the prevalence of Native American status related problems experienced by respondents who identified as Indian or Native American and who had at least one problem associated with their Native American identity. Of these respondents, 20.6% were denied services from a tribe or local organization that provides services to Native Americans, 15.6% were denied services from the Bureau of Indian Affairs or the Indian Health Service, 14.6% had problems protecting Indian trust property, etc.

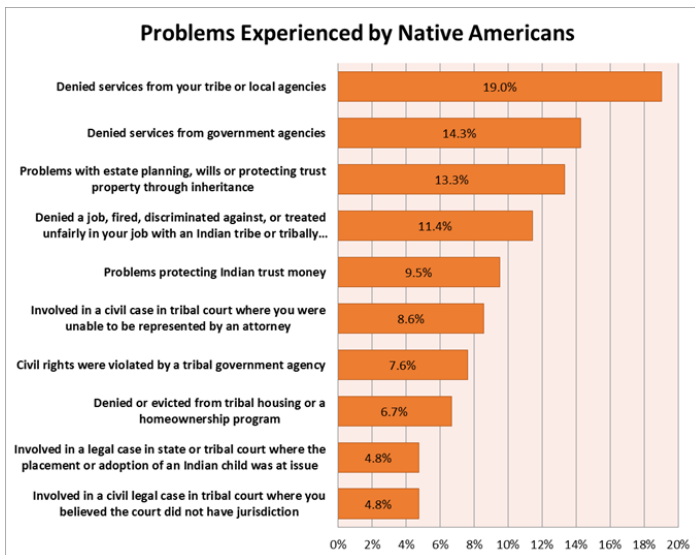


Figure 35: Legal problems experienced by Native Americans, shown as a percentage of all legal problems reported by members of this group

H.5.b. Relative Percentage of Problems Related to Native American Status Experienced by Native Americans

Figure 35 shows the relative percentage of specific Native American status related problems experienced by households with a member who identifies as Indian or Native American. Of the total number of Native American status related problems reported by respondents in this group, 19.0% involved the denial of services from a tribe or community based organization providing services to Native Americans, 14.3% involved the denial of services from the Bureau of Indian Affairs or the Indian Health Service, 13.3% involved problems with estate planning and protection of tribal trust property, etc.



H.6.a. Prevalence of Military Service Related Problems Experienced by Military Service Members and Veterans

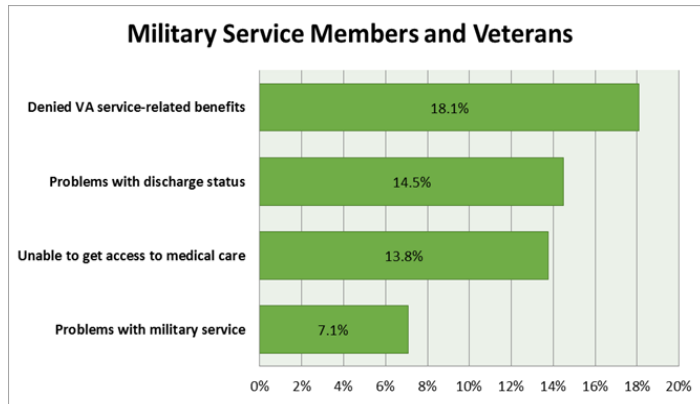


Figure 36: Percentage of military service members and veterans affected by military service related problems

Figure 36 shows the prevalence of military service related problems experienced by respondents who have a household member who currently serves or has served in the military. Of these respondents, 18.1% were denied VA service-related benefits, 14.5% had problems relating to their military discharge status, 13.8% were unable to access necessary medical care for a service-related physical or mental health condition, etc.

H.6.b. Relative Percentage of Military Service Related Problems Experienced by Military Service Members

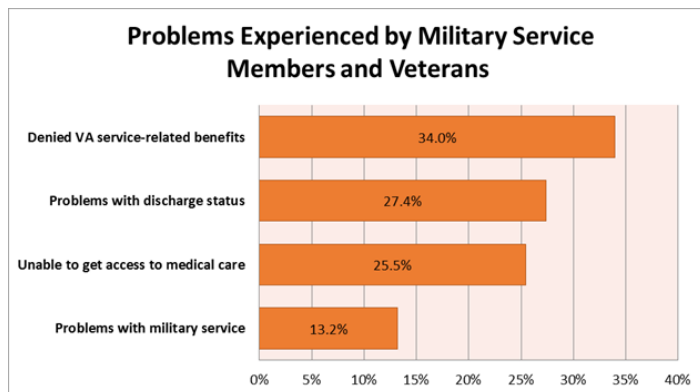


Figure 37: Legal problems experienced by military service members, shown as a percentage of all legal problems reported by members of this group

Figure 37 shows the relative percentage of military status related problems experienced by households with a member who currently serves or has served in the military. Of the total number of military status related problems reported by respondents in this group, 34.0% involved the denial of VA service related benefits, 27.4% involved problems with military discharge status, 25.5% involved the inability to get necessary medical care of a service-related physical or mental health condition, etc.

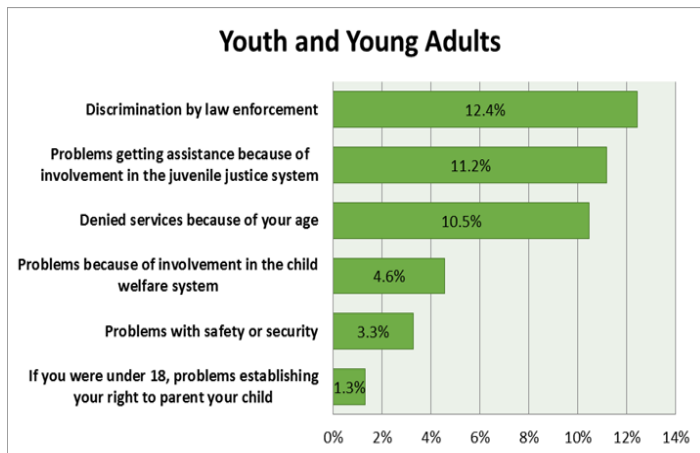


Figure 38: Percentage of youth related problems experienced by respondents ages 15-21

H.7.a. Prevalence of Youth-Related Problems Experienced by Youth Ages 15-21

Figure 38 shows the prevalence of youth related problems experienced by respondents who reported ages between 15 and 21 years of age. Of these respondents, 12.4% had problems involving discrimination or unfair treatment by police or other law enforcement, 11.2% had problems getting housing, a job, credit or educational services because of prior involvement in the juvenile justice system, 10.5% were denied access to housing, financial assistance, medical or mental health care, or educational services because of their age, etc.

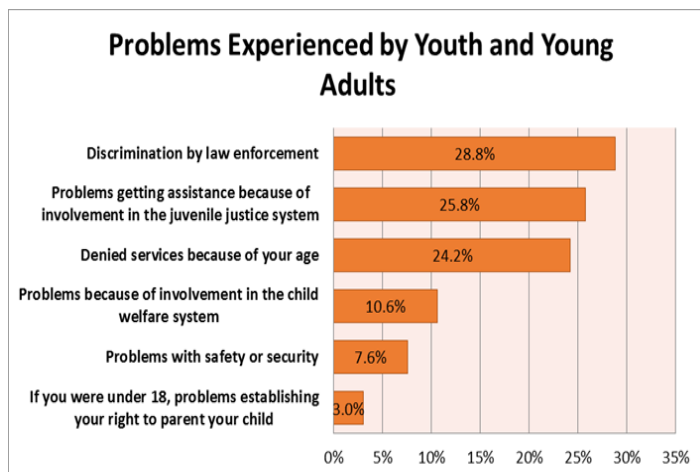


Figure 39: Relative percentage of specific youth related legal problems experienced by youth ages 15-21 shown as a percentage of all legal problems reported by members of this group

H.7.b. Relative Percentage of Youth Related Problems Experienced by Youth Ages 15-21

Figure 39 shows the relative percentage of specific status related problems experienced by young people between the ages of 15 and 21. Of the total number of status related problems reported by respondents in this group, 28.8% involved discrimination or unfair treatment by police or law enforcement, 25.8% involved the denial of financial assistance, medical or mental health care, or educational services because of the respondent's age, 24.2% involved the denial of housing, employment, credit or educational services as a result of prior involvement in the juvenile justice system, etc.

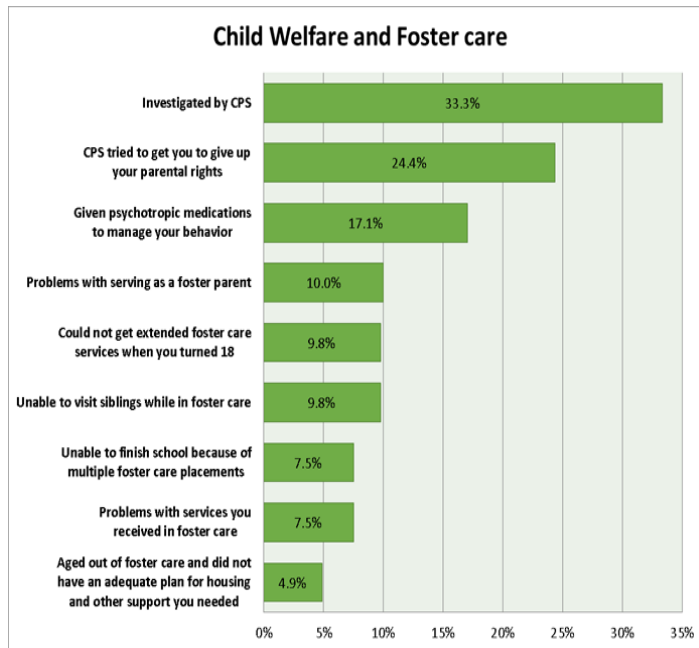


Figure 40: Percentage of households who were involved in a child welfare proceeding and who experienced a child-welfare related problem

H.8.a. Prevalence of Problems Experienced by Persons Involved in Child Welfare

Figure 40 shows the prevalence of child-welfare related problems experienced by respondents who, in the prior 12 months, were involved in a court proceeding involving the dependency of a child or the termination of a parent’s legal rights. Of these respondents, 33.3% reported problems associated with an investigation by Child Protective Services (CPS), 24.4% arose from efforts by CPS to get parents to give up custody of their children, 17.1% involved concerns arising from the involuntary administration of psychotropic medication, etc.

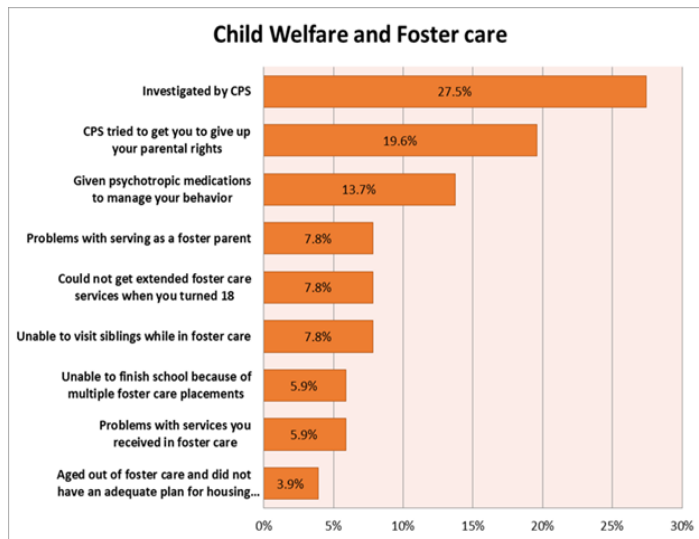


Figure 41: Relative percentage of child-welfare related problems experienced by persons involved in child welfare proceedings

H.8.b. Relative Percentage of Child-Welfare Related Problems Experienced by Persons Involved in Child Welfare Proceedings

Figure 41 shows the relative percentage of specific child welfare related problems experienced by respondents who reported involvement in a dependency or termination case in the prior 12 month period. Of the total number of child welfare related problems reported by respondents in this group, 27.5% involved investigations by CPS, 19.6% related to efforts by CPS to force parents to give up their custody rights, 13.7% involved the administration of psychotropic medicine, 7.8% involved problems related to service as a foster parent, etc.

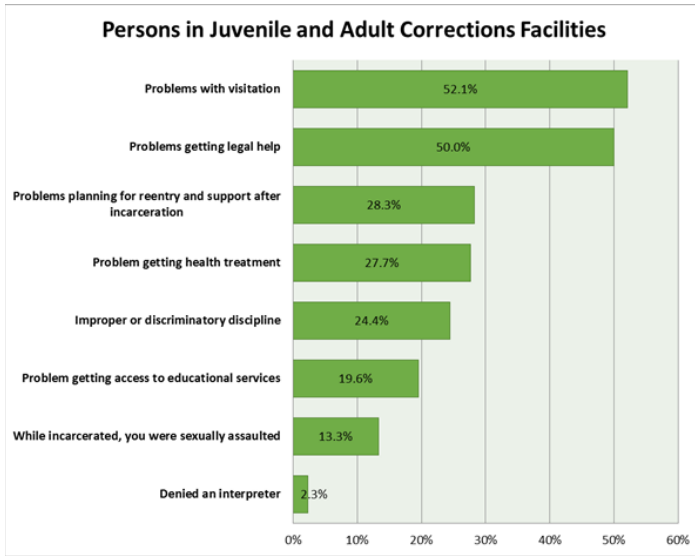


Figure 42: Percentage of incarceration related problems experienced by households with a member who had been confined to a juvenile, adult correctional or immigration detention facility with at least one problem relating to their incarceration.

H.9.a. Prevalence of Incarceration Related Problems Experienced by Persons in Juvenile or Adult Correctional Facilities

Figure 42 shows the prevalence of incarceration related problems experienced by respondents who, in the prior 12 months, were confined in a juvenile or adult correctional or immigration detention facility. Of these respondents, 52.1% reported problems with visitation or communicating with family members and friends, 50.0% had problems getting legal help, legal materials and resources or were not allowed to present information to a court, 28.3% experienced problems planning for reentry and support after their release, 27.7% had problems getting adequate medical or mental health care, etc.

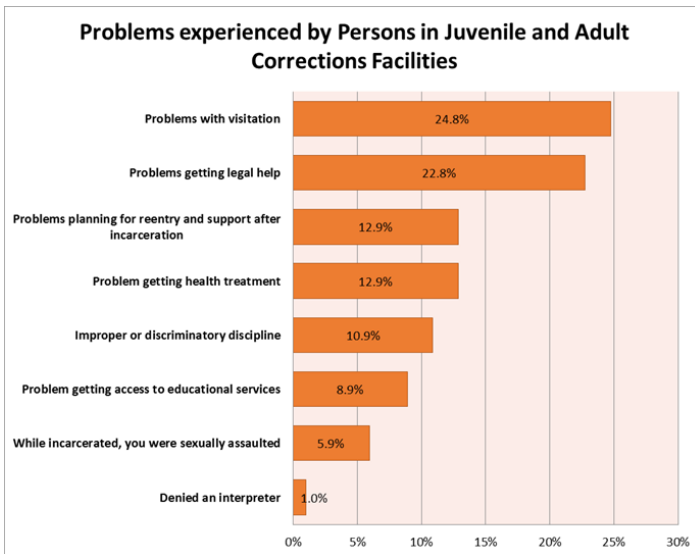


Figure 43: Relative percentage of incarceration related problems experienced by persons confined to juvenile or adult correctional facilities, shown as a percentage of all incarceration related problems reported by this group.

H.9.b. Relative Percentage of Incarceration Related Problems

Figure 43 shows the relative percentage of specific incarceration related problems reported by households where a member was confined to a juvenile, adult correctional or immigration detention facility in the prior 12 months. Of the total number of incarceration related problems reported by respondents in this group, 24.8% related to visitation of family members and friends, 22.8% involved lack of access to legal help or materials, 12.9% involved problems relating to planning for reentry and post-incarceration support, 10.9% involved the improper or discriminatory administration of discipline, etc.



I. Discrimination and Unfair Treatment

Consistent with the 2003 Survey, the 2014 survey instrument asked questions about problems relating to discrimination and unfair treatment. The 2003 survey reported that 27.0% of all respondents reported one or more problems involving discrimination.²¹

While the 2003 survey instrument focused exclusively on discrimination and differential treatment with respect to then-legally protected classes of individuals, the 2014 took a broader approach to this inquiry. The purpose of this broader inquiry is to assess whether and to what degree other forms of categorical treatment have an impact on the ability of low-income individuals and families to obtain and keep employment, stable housing, credit and educational services. The survey drafters were particularly interested in knowing whether and to what degree low-income people were treated differently because of their credit histories, prior involvement in the juvenile or adult criminal justice systems, their immigration status, their status as victims of domestic violence or sexual assault or other non-legally protected characteristics or status.

The following discussion is broken into two subparts:

- 1) Reporting and discussion of results for questions about discrimination and unfair treatment in relation to legally protected classes, characteristics and status, and
- 2) Discrimination and unfair treatment based on characteristics or status that do not currently have legal protection but may nevertheless give rise to a civil legal problem.

I.1.a. Discrimination and Unfair Treatment – Legally Protected Classifications

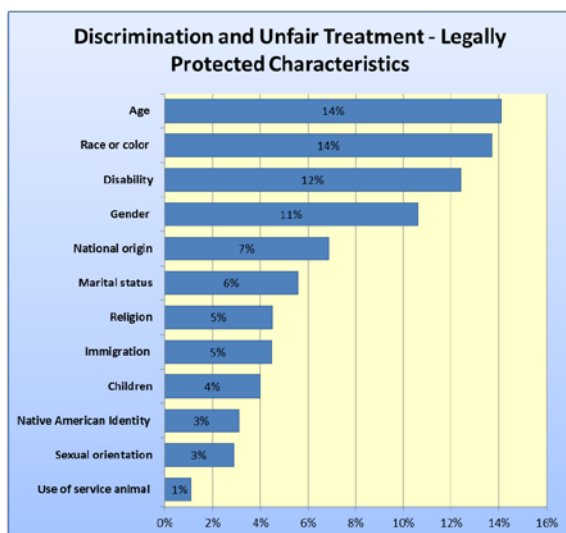


Figure 44 shows the percentage of all survey respondents who experienced at least one problem associated with discrimination or unfair treatment on the basis of a state or federal legally protected classification.

Of all respondents, 14.0% experienced discrimination based on age, 14.0% based on race, 12.0% based on disability, etc.

Figure 44: Percent of all responding households reporting discrimination or unfair treatment on the basis of at least one legally

²¹ 2003 CLNS at 39-41.



I.1.b. Prevalence of Discrimination or Unfair Treatment by Non-Protected Characteristics

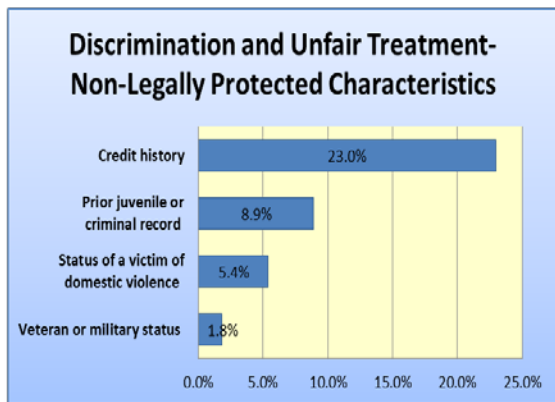


Figure 45: Percent of all responding households reporting discrimination or unfair treatment on the basis of at least one non-legally protected characteristic.

Figure 45 shows the prevalence of problems relating to discrimination or unfair treatment experienced by individuals with respect to characteristics that are not categorically protected under either state or federal law.

Of all survey respondents, 23.0% reported being discriminated against or unfairly treated on the basis of their credit history, 8.9% on the basis of a prior juvenile or criminal record, 5.4% on the basis of their status as a victim of domestic violence and 1.8% on the basis of their veteran or military status.

I.2.a. Discrimination and Unfair Treatment by Demographic Identity and Substantive Problem Area

Appendix B, Master Tables 2 and 2A show the relationships between respondents’ reporting of problems relating to discrimination and unfair treatment by reference to their demographic identity/characteristics (X axis) and the substantive problem areas in which the reported acts of discrimination or unfair treatment occurred (Y axis). The tables allow comparison of the prevalence and relative percentages of problems involving discrimination and unfair treatment between different groups of respondents by substantive problem area. Master Table 2 shows the prevalence of discrimination and unfair treatment by demographic category and legal problem area. Table 2A shows the relative percentage of problems for each demographic group. These tables includes all reported instances of discrimination and unfair treatment, including those involving non-legally protected characteristics.

I.2.b. Prevalence of Discrimination and Unfair Treatment by Demographic Identity and Category of Discrimination (All Respondents)

Appendix B, Master Tables 3 and 3A show the relationships between respondents’ reporting of problems relating to discrimination and unfair treatment by reference to their demographic identity/characteristics (X axis) and the type or category of discriminatory or unfair treatment they reported (Y axis). Master Table 3 shows that 36.9% of African Americans and 27.6% of Native Americans experienced at least one problem involving discrimination or unfair treatment on the basis of race. Seniors, youth and victims of domestic violence and sexual assault experienced discrimination and unfair treatment on the basis of age at higher levels than members of other demographic groups. African Americans, Native Americans, domestic



violence/sexual assault victims and persons with disabilities experienced the highest rates of discrimination and unfair treatment due to credit history. And African Americans, domestic violence/sexual assault victims and youth had the highest prevalence of discrimination and unfair treatment due to sexual orientation.²² Master Table 3A shows the relative percentage of legal problems involving discrimination and unfair treatment for each of the demographic groups.

²² Data from the federal Center for Disease Control, the federal Substance Abuse and Mental Health Services Administration (SAMHSA), the Washington State Office of the Superintendent of Public Instruction (OSPI) and other sources document that youth who are lesbian, gay bisexual, transgender or questioning their sexuality are at increased risk for negative experiences with discrimination and unfair treatment compared with the general population. See <http://www.cdc.gov/lgbthealth/youth.htm>; <http://www.k12.wa.us/SafetyCenter/LGBTQ/default.aspx>. SAMHSA documents that approximately 5-10% of the general youth population present as gay, lesbian, bisexual, transgender, or questioning (LGBTQ). <http://gainscenter.samhsa.gov/cms-assets/documents/93079-716738.lgbtq-youth.pdf>

Of the 1375 eligible respondents to survey, 151 randomly selected respondents identified as youth within the ages 15-21. Applying SMSHA estimates, between 8 and 15 of these would be LGBTQ. Of the 151 youth who responded to the survey, 10.1% (N = 15) indicated that they experienced discrimination or unfair treatment based on their sexual orientation. When the responses from the non-probability survey are included, this percentage jumps to 15.8%. While these are indirect measures, the results suggest that a very substantial majority of LGBTQ youth experience discrimination or unfair treatment on the basis of their sexual orientation. Literature indicates that this treatment can have profound consequences for LGBTQ youth and, among other things, drives highly disproportionate levels of self-harm and suicide. See, e.g., Killen-Harvey, A. (2006). *Culture and trauma brief: Trauma among lesbian, gay, bisexual, transgender, or questioning youth*. Retrieved from http://www.nctsnet.org/nctsn_assets/pdfs/culture_and_trauma_brief_LGBTQ_youth.pdf



J. Steps People Take When Faced With Civil Legal Problems

Like the 2003 effort, the 2014 survey tried to find out what people did when faced with significant problems that have a civil legal dimension. Respondents were asked whether they sought legal help and if so for what types of substantive legal problems. They were also asked where they went for help and whether, and to what degree, they were able to solve their problem with the help they received.

The following discussion presents data regarding the percentage of respondents who sought legal help, where they went to get it, why many were unable to get the help they thought they needed and the degree to which the help they received made a difference.

J.1. Percentage of Respondents Who Take Efforts to Get Legal Help

Figure 46 shows the percentages of respondents who made efforts to get legal help with one or more of the problems they identified. Of all respondents who reported at least one legal problem (71.1% of all households), 24.0 % tried and got some level of legal help while 11.0% sought, but could not get it. Fully 65.0% did not take action to get legal help to solve legal problems²³

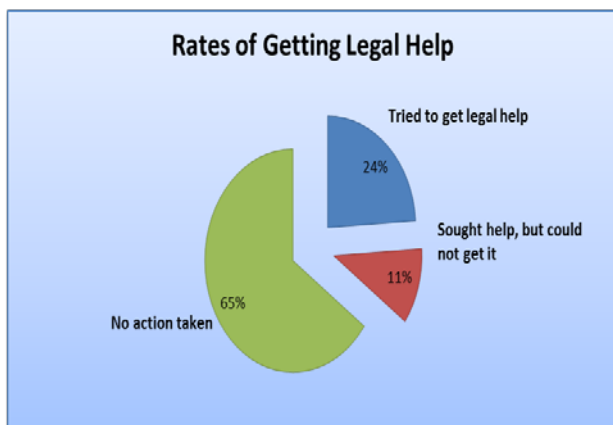


Figure 46: Percent of households who made efforts to get legal help with one or more problems

This is generally consistent with the percentages in the 2003 study and raises continuing questions about the ability of low-income people to understand that problems they experience have a civil legal dimension and that they might benefit from seeking legal help to resolve them.²⁴

Thirty-four percent (34.0%) of all 7,460 problems were experienced by persons who sought attorney help either from the CLEAR hotline, a legal aid provider, volunteer attorney or a paid private attorney. Sixty-six percent (66.0%) of all problems were experienced by respondents who did not seek help from an attorney.

²³ This section focuses on steps people take with respect to problems *other than discrimination*. The survey instrument asked those who identified problems relating to discrimination and unfair treatment to report on whether and, if so, where they went for legal help. The responses were generally consistent with those reported here. Sixty-five percent (65.0%) did not try to get legal help. Thirty-five percent (35.0%) of those who experienced a problem relating to discrimination or unfair treatment tried to get legal help, of whom 19% were able to get some level of legal assistance. Most sought help from a legal aid program (including the CLEAR hotline), a volunteer attorney or a private attorney.

²⁴ 2003 CLNS at 47 (40.0% did not know they had a problem that could be solved through the justice system).



J.2. Where Do Low-income People Go to Get Legal Help?



Figure 47: Percentage of households who tried to get legal help with one or more problems, by type of provider.

Of all respondents who tried to get legal help to resolve a problem they identified (Figure 47), 36.0% went to a paid attorney, 24.0% went to a legal aid, 12% went to the CLEAR hotline, and 19.0% went to a volunteer attorney, etc.²⁵

J.3. Did the Legal Help Make a Difference?

Legal assistance makes a difference. Figure 48 shows that of those who sought and obtained some level of legal help, 44% were able to solve some portion of their legal problem, while an additional 17% were able to solve their legal problems completely.

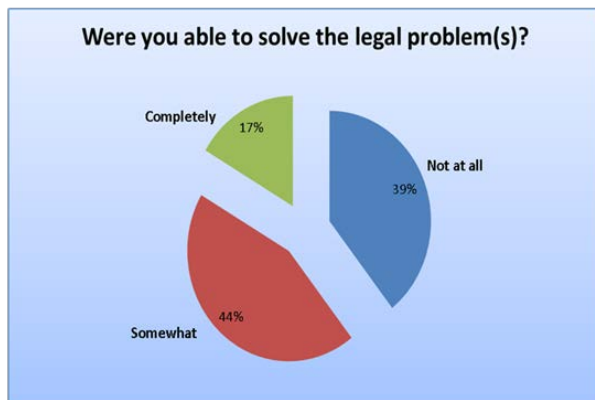


Figure 48: Resolution of problems for respondents who sought and obtained some level of legal help

J.4. Why Some Low-Income Households Were Not Able to Get Legal Help?

One hundred (100) respondents sought but could not get legal help. Respondents were offered an opportunity to explain why they were unable to get help. Nearly one-third (30) said they could not afford to pay for legal help. Other reasons included that they tried calling for help but the phone lines were busy or no one returned a call; they did not know where to go for help; the agency they called was not taking new clients; they did not qualify for free legal assistance; and that they did not understand or were confused by the information they had received.

²⁵ While often considered as part of a single enterprise, the survey instrument asked separately about “Legal Aid”, “CLEAR Hotline” and “Volunteer (unpaid) private attorney”. Survey Instrument, Q64. The survey instrument recognized that people with legal problems often go to more than one source for help. Because respondents were asked to identify each place they went for legal help, the total number of percentages exceeds 100%.



K. Respondents' Views of the Civil Justice System

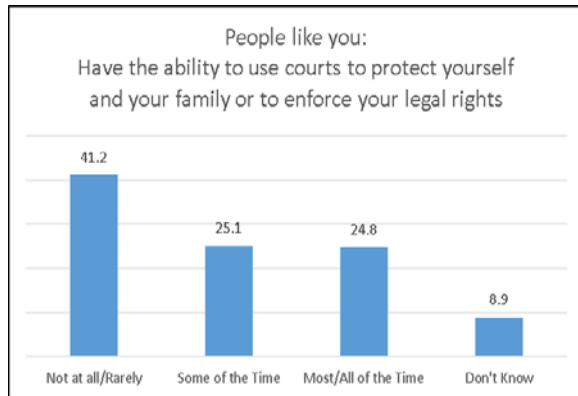


Figure 49: Respondents' views of the courts

Respondents were asked a number of questions relating to their perception of the civil justice system and its ability to effectively help people like them solve important legal problems.

Figure 49 shows that more than forty-percent of all respondents (41.2%) do not believe that people like them have the ability to use the courts to protect themselves and their families or to otherwise enforce important legal rights.

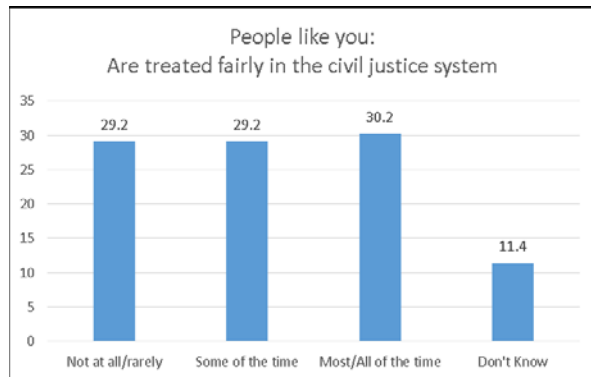


Figure 50: Respondents' views on fair treatment

Figure 50 shows that nearly 30 percent of all respondents do not believe that people like them are treated fairly in the civil justice system.

Respondents also felt that the civil justice system offered limited potential in helping people like them solve important problems. More than one quarter of all respondents (26.7%) felt that people like them could rarely if ever effectively resolve important problems through the civil justice system.

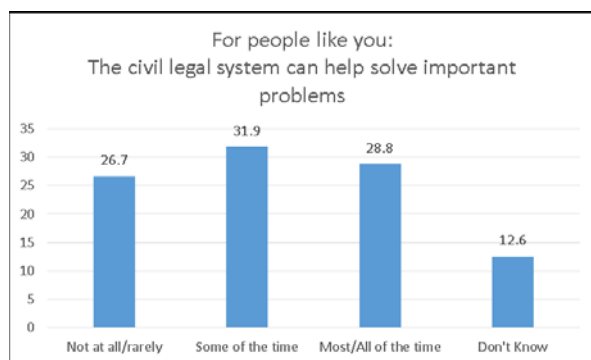


Figure 51: Respondents' views on solving problems

As shown in Figure 51, more than one quarter of respondents (26.7%) felt that the civil justice system offered limited value as a forum for solving important problems; and only 28.8% felt that the civil justice system could help people like them solve important problems most or all of the time.²⁶

²⁶ Perceptions and experience differed somewhat by demographic characteristics. Appendix B, Master Table X breaks out responses to these questions by demographic group.



L. Problems Limiting Effective Participation in State, Tribal or Federal Courts and Administrative Hearings

The survey also wanted to better understand the challenges that low-income participants in state, tribal and federal court proceedings and state and federal administrative proceedings experienced in presenting their cases and otherwise meaningfully participating in the proceedings. Sixty (60) respondents reporting having been involved in a state, tribal, federal or administrative proceeding in the prior 12 month period.²⁷ The following figures show the types of problems that respondents reported and the impact of these problems on their ability to meaningfully participate in the proceedings in which they were involved.

L.1 Prevalence of Problems Limiting Effective Participation in Legal Proceedings

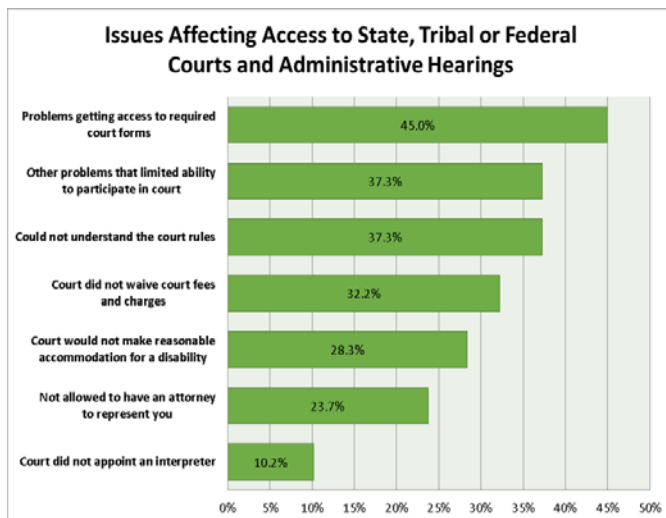


Figure 52 shows that nearly half (45.0%) of these had difficulty accessing and filing required court forms. More than a third (37.3%) reported problems that affected their ability to effectively participate in the proceeding, the same percentage (37.3%) had difficulties with understanding court rules and procedures, and 32.2% reported that the tribunal would not waive court fees and charges.

Figure 52: Percentage of households involved in a state, tribal, federal or administrative proceeding who reported problems associated with their participation in that proceeding

²⁷ The survey instrument did not ask respondents to identify the legal forum in which they had participated.



L.2. Relative Percentage of Problems Limiting Effective Participation in Legal Proceedings

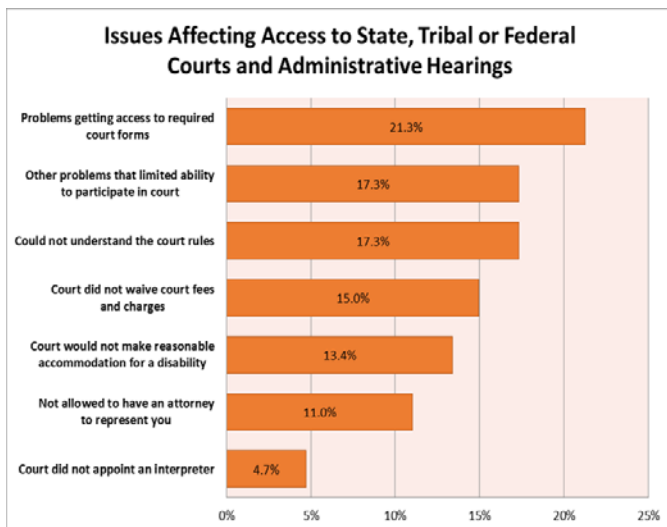


Figure 53 shows the relative breakdown of problems limiting the respondents’ ability to effectively participate in a state, tribal, federal or administrative legal proceeding.

Problems getting access to required court forms account for more than a fifth (21.3%) of all problems reported in this category, followed by problems that limited a respondent’s ability to participate in the proceeding (17.3%), problems understanding rules (17.3%), and problems associated with the tribunal’s unwillingness to waive required fees and surcharges (15%).

Figure 53: Relative percentage of problems limiting effective participation in state, tribal, federal and administrative proceedings

L.3. Impact of Problems on Respondents’ Ability to Present Their Cases or Otherwise Participate in the Court or Administrative Hearing.

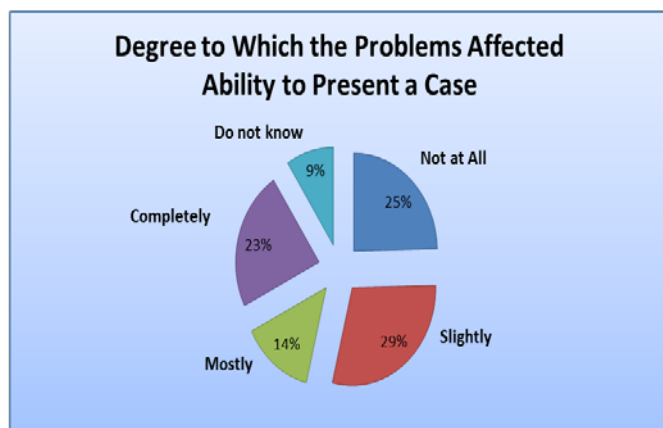


Figure 54 shows the impact of the problems reported above on the ability of respondents to present their cases or otherwise effectively participate in the court or administrative hearing. A large percentage (36.9%) said that the problems mostly or completely limited their ability to effectively participate in the legal proceeding.

An additional 29.2% said that the problems had a slight impact on their ability to participate while 24.6% said that the problems had no impact on their ability to participate in the proceeding.

Figure 54: The impact of the problems reported above on the ability of respondents to present their cases or otherwise effectively participate in the court or administrative hearing



APPENDIX A
METHODOLOGY



Methodology

In collaboration with OCLA, the CNLS Update Committee and a Technical Advisory Group convened by OCLA, SESRC developed a detailed strategy to employ multiple modes of data collection which effectively address the research agenda of the study. The study consisted on two components. The first component, the Probability Survey (PS), included a random probability based statewide (mail, web, and telephone) survey of adults in low- and lowest-income households.

To be eligible for the survey individuals must have a household income that falls at or below 200% of the federal poverty guidelines as established by the U.S. Department of Health and Human Services. In 2014, the average US poverty threshold for an individual living alone was \$11,670; for a two-person family, \$15,730; for a three-person family, \$19,790 and for a family of four, \$23,850.²⁸ The federal poverty threshold was used to determine the eligibility of a household for participation in the survey.

In particular, the eligibility income for an individual living alone was \$23,340 or below; for a two-person household, \$31,460 or below; for a three-person household, \$39,580 or below; for a four-person household, \$47,700 or below; and for a five-person household \$55,820 or below.

To efficiently reach lower-income respondents, 126 census tracts having more than 25% of individuals living at or below 125% of poverty have been selected for sampling.

The study used an Address Based Sample (ABS)—the sampling of addresses from a near universal database listing of addresses. An ABS frame is comprised of all residential addresses within a pre-defined geographic area and, thus, allows targeting the areas with the hard-to-reach demographic groups (e.g., lower income families, people with less education, those with disabilities, Blacks, Hispanics, rural residents, cell phone only households and households without phone service, etc.).

Another advantage of ABS frame is that it can be augmented with an array of socio-economic variables including household size, or neighborhood-level characteristics, such as mean income or education levels, predominant language spoken, and proportion of various racial or ethnic groups. This information can ensure the sample is more representative, particularly if the study wants to target and gain cooperation among the hard-to-reach demographic groups (i.e., people with disabilities, people of color, low-income individuals, new immigrants/English language learners, unemployed/displaced workers, and elders).

Finally, the residential addresses in the ABS frame can be matched against a database of telephone owners. Approximately 40 percent of the addressees in the sample had telephone numbers matched to the location. This allowed for a mixed mode data collection (mail, internet, and phone), the best approach in resident surveying to maximize response rates. Mixing modes

²⁸ Source: <http://familiesusa.org/product/federal-poverty-guidelines>



allowed us to ensure most members of the target population are given a chance to respond to a survey using a mode particularly appealing to them or using a mode that was only available to them.

Prior to conducting a large-scale probability survey, SESRC conducted a Pilot Study. The Pilot Study was designed to test the effect of prepaid cash incentives as well as promise of a \$20 payment upon completion of the survey on the response rate. The Pilot Study was initially fielded on August 8, 2014 and it continued through mid-September 2014.

Screening for the survey involved verifying that the respondent met the criteria of: 1) Being the most knowledgeable about family legal matters; and 2) Providing income information that allowed them to be classified by family income; and 3) Having family income below 200 percent of the Federal Poverty Level (FPL).

For the Pilot Study, a representative address based sample (ABS) of 2,000 households was selected from the 126 census tracts having more than 28% of individuals living at or below 125% of Federal Poverty Level (FPL). All 2,000 sample units were randomly allocated to one of the four experimental groups: 1) \$1 prepaid incentive and \$20 payment upon completion; 2) \$2 prepaid incentive and \$20 payment upon completion; 3) \$0 incentive but \$20 payment upon completion; and 4) \$0 prepaid incentive and \$0 payment upon completion. Members of all four groups were promised to be entered into a lottery drawing of one of three \$50 grocery certificates and one tablet computer upon completing the survey.

The pilot study has shown that the \$2 prepaid incentive and \$20 payment upon completion is generating a substantially higher completion rate.

All four groups were recruited using a mail-based letter-invitation that asked the head of household or a person the most knowledgeable about family legal matters to complete the online survey. The incentives were mailed along with this invitation to members of the incentive groups.

Twelve days later after the initial recruitment mailing, the portion of the sample with mailing addresses only was sent a mail-based invitation to complete the survey in three possible ways: 1) complete an enclosed paper-based version of the survey and return it via mail in the enclosed return envelope; 2) complete the survey via web (URL and unique access code were provided); and 3) complete the survey via phone (a toll-free number to call was provided).

The portion of the sample with known phone numbers was contacted via phone fifteen days later after the initial recruitment mailing and respondents were given the option to complete the survey over the phone at the time of the contact or at the time scheduled by the respondent. If a respondent indicated he/she was unable to complete the survey by phone, he/she was offered the survey URL and unique access code as an alternative way to complete the survey. An email message with the URL and access code were sent at the time of the phone call to those



respondents opting for the internet. The phoning has continued throughout the data collection period.

Five days after the second contact, those with mail addresses only (no corresponding phone number tied to the location) received a postcard-reminder with the URL, username and password that allowed respondents to go to a web survey to complete the survey. Those with known phone numbers are being contacted via phone.

Finally, a week after the third contact the portion of the sample with mailing addresses was sent another mail-based invitation to complete the survey in three possible ways: 1) complete a replacement paper-based survey and return it via mail in the enclosed return envelope; 2) complete the survey via web (URL and unique access code were provided); and 3) complete the survey via phone (a toll-free number to call was provided). Those with known phone numbers are being contacted via phone and were given the option to complete the survey over the phone at the time of the contact or at the time scheduled by the respondent.

The pilot study has shown that the \$2 prepaid incentive and \$20 payment upon completion is generating a substantially higher completion rate than the \$1 prepaid incentive and \$20 payment, and that both are exceeding the zero incentive. This combination of incentives (group 2 in the experiment) was chosen for the larger study because it yielded the highest proportion of responses.

The state-wide survey that was launched in October 2014 used the same data collection used in the pilot study. A sample of 15,000 households within 126 pre-selected census tracts with high concentration of poverty was invited to participate in the survey.

A total of 3,125 households distributed throughout the state participated in screening for eligibility for the study. 1,375 eligible low and lowest income households completed the survey.

A total of 1,375 completed questionnaires from eligible respondents is large enough to ensure a sample error of no larger than +/-3% sample error (SE) at the 95% confidence level. Thus, it is possible to draw conclusions about the low-income population as a whole that can be accepted with a high degree of confidence from observations about the survey respondents.

While conclusions about the entire sampling frame can be drawn with confidence, the word of caution is in order. The universe from which the sample was drawn—residential households—is only an approximation of the universe that the study seeks to measure. High degree of residential instability that was reflected in approximately 15% mailings returned to sender from the total number of surveys sent out indicates that some low and lowest income households were not reached. Further, some households may have limitations of language that prevented them from participating in the survey. Finally, some kinds of sensitive legal problems are difficult, under the best of conditions, to discuss with strangers. A telephone survey is less amenable to building the personal trust and confidence to induce the survey respondent to speak freely about sensitive matters like abuse, immigration problems, or a wide range of family issues.



APPENDIX B
MASTER TABLES



Master Table 1: Prevalence of Legal Problems by Substantive Area and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Persons with a disability	Military Service Members	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Employment	33.6%	30.5%	38.0%	44.7%	36.1%	21.2%	56.7%	16.3%	31.4%	40.1%	34.2%	37.9%	63.5%	29.3%	41.2%	33.6%	34.7%
Rental Housing	27.8%	26.1%	30.0%	41.5%	21.4%	25.3%	42.9%	11.2%	29.8%	37.8%	26.0%	27.7%	57.3%	18.8%	30.4%	30.0%	23.9%
Municipal Services/Utilities	33.3%	30.0%	37.6%	46.7%	29.2%	30.7%	55.1%	18.8%	33.7%	42.3%	30.9%	37.9%	63.5%	28.6%	41.3%	34.9%	31.8%
Consumer	37.6%	38.2%	38.2%	54.6%	29.2%	22.5%	59.6%	23.1%	38.3%	49.6%	44.9%	37.1%	69.8%	26.5%	39.3%	39.1%	35.8%
Government Assistance	29.6%	29.6%	29.5%	34.3%	23.7%	22.7%	43.4%	13.5%	32.8%	43.3%	28.2%	33.7%	59.8%	24.2%	32.2%	32.4%	25.2%
Health care	43.4%	42.0%	44.9%	46.4%	39.8%	37.5%	58.9%	33.5%	45.4%	57.7%	41.3%	43.8%	69.4%	43.5%	44.7%	45.7%	39.3%
Family	22.8%	20.7%	24.7%	26.6%	24.3%	12.4%	43.9%	10.8%	20.5%	28.7%	21.8%	33.1%	100.0%	17.6%	26.0%	26.1%	17.1%
Education	26.5%	23.3%	28.3%	36.7%	22.8%	19.6%	48.1%	21.1%	28.7%	40.8%	34.8%	31.7%	47.4%	22.7%	29.2%	28.6%	20.2%
Estate Planning	17.2%	18.7%	15.2%	13.8%	10.8%	14.8%	33.3%	25.0%	20.5%	25.3%	23.9%	14.3%	40.9%	11.8%	13.4%	18.5%	14.3%
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	469

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault



Master Table 1A: Relative Percentage of Legal Problems Shown as a Percentage of Total Number of Legal Problems by Substantive Problem Area and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Persons with a disability	Military Service Members	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Employment	11.8%	10.2%	12.3%	11.7%	15.1%	9.5%	10.8%	7.4%	10.4%	10.5%	11.1%	11.8%	10.8%	11.5%	14.1%	10.6%	12.9%
Rental Housing	15.4%	15.7%	14.9%	17.4%	11.9%	15.9%	14.4%	11.3%	15.9%	15.6%	15.1%	13.9%	16.9%	12.0%	14.4%	15.7%	13.9%
Mobile Housing	0.5%	0.4%	0.6%	0.0%	0.6%	1.7%	1.1%	1.1%	0.6%	0.5%	0.7%	0.5%	0.9%	0.9%	0.5%	0.3%	1.0%
Municipal Services/Utilities	10.7%	10.2%	10.9%	12.1%	9.4%	11.7%	11.3%	9.5%	11.0%	10.2%	8.8%	11.1%	9.2%	10.8%	11.9%	10.6%	10.8%
Consumer	17.1%	17.6%	17.1%	21.5%	15.3%	15.9%	15.8%	14.0%	16.4%	16.6%	19.4%	16.4%	15.2%	15.6%	13.9%	16.6%	18.7%
Government Assistance	8.0%	8.7%	7.5%	6.2%	7.2%	8.0%	7.6%	7.2%	9.1%	9.1%	7.8%	8.0%	7.3%	7.7%	9.1%	8.2%	8.0%
Health care	20.5%	21.2%	20.4%	16.2%	21.9%	21.4%	18.5%	28.8%	20.8%	22.1%	19.4%	18.7%	15.8%	25.1%	19.9%	20.9%	20.6%
Family	7.4%	7.5%	7.4%	7.4%	8.9%	7.0%	8.0%	4.4%	7.0%	6.8%	6.8%	9.9%	14.7%	6.5%	6.8%	8.2%	6.0%
Education	3.6%	2.6%	4.3%	4.5%	5.6%	3.1%	4.9%	1.1%	3.0%	3.2%	3.9%	5.9%	4.2%	5.2%	5.7%	3.7%	3.1%
Estate Planning	5.1%	6.0%	4.5%	3.0%	4.0%	5.8%	7.6%	15.5%	6.0%	5.4%	7.1%	3.8%	4.9%	4.7%	3.9%	5.2%	5.0%
Number of Legal Problems	7,460	3,234	4,010	881	1,281	515	842	666	3,998	3,921	1,255	3,654	1,770	1,590	1,087	4,600	2,502
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	468
Mean number of problems per capita	6.05	5.10	6.85	7.80	5.10	5.54	10.79	2.97	6.15	8.41	6.18	7.00	17.88	4.88	7.20	6.25	5.35

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault



Master Table 2: Prevalence of Discrimination and Unfair Treatment Based on Demographic Identity by Substantive Problem Area and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Persons with a Disability	Military Service members	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Employment	35.5%	35.9%	35.5%	40.5%	36.6%	34.2%	35.3%	26.3%	35.1%	35.4%	31.1%	39.1%	50.0%	36.4%	41.3%	34.2%	38.7%
Rental Housing	26.9%	27.3%	27.1%	44.6%	17.0%	18.4%	27.9%	15.0%	26.4%	32.4%	20.6%	29.7%	50.0%	17.5%	26.7%	32.1%	18.1%
Home ownership	7.8%	6.0%	10.0%	13.5%	6.3%	2.6%	17.6%	2.5%	8.0%	8.4%	8.7%	11.3%	20.8%	7.7%	6.7%	9.7%	5.4%
Utility Services	7.2%	5.0%	8.4%	5.5%	8.0%	5.3%	17.6%	2.5%	8.0%	9.2%	4.9%	8.2%	18.1%	7.0%	10.7%	6.7%	6.3%
Municipal Services/Land Use	3.5%	2.6%	4.0%	1.4%	3.6%	0.0%	13.2%	5.0%	3.7%	4.9%	1.0%	2.3%	6.9%	4.2%	2.7%	3.5%	3.2%
Law Enforcement	18.7%	16.9%	21.1%	21.6%	19.6%	15.8%	33.8%	7.5%	17.0%	23.5%	21.4%	20.2%	31.9%	17.5%	24.0%	16.1%	23.4%
Consumer	28.2%	30.9%	27.4%	33.8%	21.4%	26.3%	38.2%	18.8%	28.6%	32.7%	31.1%	30.0%	37.5%	18.9%	26.7%	28.6%	30.2%
Health care	22.3%	23.3%	21.5%	16.2%	19.8%	21.1%	32.4%	16.5%	26.3%	32.4%	22.5%	19.5%	29.2%	23.1%	21.3%	23.5%	20.8%
Government Assistance	17.7%	16.7%	19.7%	14.9%	16.1%	15.8%	29.4%	13.8%	20.9%	25.7%	24.3%	19.6%	33.3%	16.2%	18.9%	19.2%	15.8%
Education	10.7%	9.0%	13.0%	8.1%	13.4%	10.5%	23.5%	8.8%	11.2%	11.2%	9.7%	12.1%	16.7%	11.9%	18.7%	11.6%	10.4%
Government Programs	5.2%	2.6%	7.7%	5.4%	5.4%	7.9%	13.2%	5.0%	6.2%	7.4%	7.8%	4.7%	15.3%	4.9%	9.3%	5.1%	5.0%
Access to private business svcs.	6.6%	6.6%	6.4%	9.5%	2.7%	2.6%	11.8%	6.3%	7.1%	8.1%	7.8%	5.8%	9.7%	4.9%	12.0%	6.7%	6.8%
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	469

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault

Note: Percentages include reported problems involving discrimination and unfair treatment on the basis of credit history, juvenile and criminal justice system involvement, immigration status, veteran status and status of a victim of domestic violence or sexual assault



Master Table 2A: Relative Percentage of Legal Problems Involving Discrimination Based on Demographic Identity Shown as a Percentage of Total Number of Discrimination Problems by Substantive Problem Area and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Persons with a Disability	Military Service members	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Employment	18.7%	19.6%	17.6%	18.9%	21.6%	21.3%	11.6%	20.6%	17.7%	15.3%	16.3%	19.3%	15.7%	21.4%	18.9%	17.4%	21.1%
Rental Housing	14.1%	14.9%	13.4%	20.8%	10.0%	11.5%	9.2%	11.8%	13.3%	14.0%	10.7%	14.6%	15.7%	10.3%	12.2%	16.3%	9.8%
Home ownership	4.1%	3.3%	5.0%	6.3%	3.7%	1.6%	6.4%	2.0%	4.1%	3.6%	4.6%	5.6%	6.5%	4.5%	3.0%	4.9%	2.9%
Utility Services	3.8%	2.7%	4.1%	2.5%	4.7%	3.3%	6.9%	2.0%	4.1%	4.0%	2.6%	4.0%	5.7%	4.1%	4.9%	3.4%	3.4%
Municipal Services/Land Use	1.8%	1.5%	2.0%	0.6%	2.1%	0.0%	4.6%	3.9%	1.9%	2.1%	0.5%	1.2%	2.2%	2.5%	1.2%	1.8%	1.7%
Law Enforcement	9.8%	9.3%	10.4%	10.1%	11.6%	9.8%	12.1%	5.9%	8.6%	10.2%	11.2%	10.0%	10.0%	10.3%	11.0%	8.2%	12.7%
Consumer	14.8%	16.9%	13.6%	15.7%	12.6%	16.4%	12.1%	14.7%	14.4%	14.1%	16.3%	14.8%	11.7%	11.1%	12.2%	14.5%	16.4%
Health care	11.7%	12.7%	10.6%	7.5%	11.6%	13.1%	11.0%	12.7%	13.3%	14.0%	11.7%	9.6%	9.1%	13.6%	9.8%	11.9%	11.3%
Government Assistance	9.3%	9.1%	9.8%	6.9%	9.5%	9.8%	9.2%	10.8%	10.5%	11.1%	12.8%	9.6%	10.4%	9.5%	8.5%	9.7%	8.6%
Education	5.6%	4.9%	6.5%	3.8%	7.9%	6.6%	7.5%	6.9%	5.6%	4.9%	5.1%	6.0%	5.2%	7.0%	8.5%	5.9%	5.6%
Government Programs	2.7%	1.5%	3.8%	2.5%	3.2%	4.9%	5.2%	3.9%	3.1%	3.2%	4.1%	2.3%	4.8%	2.9%	4.3%	2.6%	2.7%
Access to private business srvc.	3.5%	3.8%	3.2%	4.4%	1.6%	1.6%	4.0%	4.9%	3.6%	3.5%	4.1%	2.9%	15.7%	2.9%	5.5%	3.4%	3.7%
Number of Legal Problems	1,209	551	603	159	190	61	173	102	640	658	196	519	230	243	164	731	408
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	468
Mean number of problems per capita	0.98	0.87	1.03	1.41	0.76	0.66	2.22	0.46	0.98	1.41	0.97	0.99	2.32	0.75	1.09	0.99	0.87

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault.

Note: Percentages include reported problems involving discrimination and unfair treatment on the basis of credit history, juvenile and criminal justice system involvement, immigration status, veteran status and status of a victim of domestic violence or sexual assault



Master Table 3: Prevalence of Discrimination and Unfair Treatment by Category of Differential Treatment and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Disability	Military	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Race or color	13.7%	6.5%	21.8%	36.9%	19.6%	9.4%	27.6%	6.4%	12.8%	18.2%	9.6%	16.8%	30.3%	15.1%	19.6%	14.9%	12.6%
National origin	6.9%	4.3%	10.0%	9.5%	11.9%	8.3%	10.6%	1.0%	6.0%	8.0%	4.8%	8.0%	14.9%	15.3%	8.0%	6.6%	7.9%
Religion	4.5%	3.1%	6.5%	7.3%	4.5%	3.5%	15.5%	4.5%	5.4%	7.0%	6.9%	4.4%	11.8%	4.1%	7.9%	4.8%	4.8%
Native American Identity	3.1%	0.9%	5.6%	2.1%	2.2%	3.5%	27.6%	2.5%	4.1%	5.0%	3.7%	2.1%	9.1%	2.1%	3.6%	2.9%	3.3%
Gender	10.6%	10.7%	11.3%	13.7%	5.8%	10.8%	23.5%	7.5%	10.9%	14.4%	11.0%	10.7%	20.9%	5.9%	17.3%	13.5%	6.5%
Marital status	5.6%	4.9%	6.6%	4.2%	5.5%	3.6%	10.6%	2.0%	5.9%	8.1%	4.8%	6.3%	20.9%	3.8%	8.0%	6.8%	3.6%
Children in home	4.0%	2.9%	5.4%	8.4%	1.3%	3.5%	10.5%	0.5%	4.2%	5.6%	4.2%	8.2%	15.1%	3.1%	5.1%	5.4%	1.9%
Sexual orientation	2.9%	2.6%	3.3%	7.3%	1.8%	3.5%	7.4%	2.0%	3.3%	3.9%	3.7%	2.3%	10.5%	1.4%	10.1%	2.3%	3.6%
Age	14.1%	13.7%	14.9%	19.0%	8.4%	11.5%	24.7%	17.6%	16.1%	20.9%	17.4%	12.0%	31.0%	9.5%	22.0%	14.4%	14.0%
Veteran	1.8%	1.7%	1.9%	2.1%	0.0%	2.4%	4.2%	2.1%	2.1%	3.8%	8.4%	0.8%	6.8%	0.7%	1.4%	0.9%	3.3%
Disability	12.3%	13.5%	11.1%	12.4%	6.7%	7.1%	25.8%	7.0%	17.7%	29.5%	15.9%	8.2%	28.2%	5.1%	11.6%	13.5%	10.5%
Service dog	1.1%	0.7%	1.7%	2.1%	0.5%	1.2%	0.0%	0.0%	1.2%	2.2%	1.6%	1.5%	3.4%	0.7%	0.0%	1.2%	1.2%
Prior Juv. or crim. record	8.9%	8.0%	10.0%	18.4%	5.4%	7.1%	20.8%	2.0%	8.2%	13.3%	7.3%	9.5%	24.2%	4.5%	6.5%	8.7%	9.0%
Credit history	23.0%	23.6%	23.2%	38.8%	15.0%	14.1%	38.8%	12.5%	23.8%	30.8%	23.6%	26.0%	44.1%	14.6%	20.7%	24.9%	21.3%
Immigration status	4.5%	0.9%	8.9%	4.3%	12.8%	7.1%	7.4%	0.0%	4.5%	4.4%	2.1%	8.4%	14.9%	15.4%	8.8%	4.2%	5.3%
DV/SA Victim Status	5.4%	5.0%	5.8%	7.4%	4.5%	5.8%	10.5%	3.6%	5.5%	8.7%	4.3%	6.3%	36.0%	3.7%	5.0%	7.1%	2.4%
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	469

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault



Master Table 3A: Relative Percentage of Legal Problems Involving Discrimination Shown as a Percentage of Total Number of Discrimination Problems by Category of Differential Treatment and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Disability	Military	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Race or color	11.4%	6.3%	15.2%	19.8%	19.2%	9.2%	10.5%	9.1%	9.8%	10.0%	7.3%	13.0%	9.5%	14.6%	12.9%	11.4%	11.5%
National origin	5.6%	4.2%	6.7%	4.7%	11.3%	8.0%	4.4%	1.4%	4.5%	4.3%	3.7%	6.0%	4.6%	14.6%	5.1%	5.0%	7.0%
Religion	3.7%	3.0%	4.4%	3.6%	4.2%	3.4%	5.3%	6.3%	4.0%	3.8%	5.3%	3.3%	3.5%	3.9%	5.1%	3.6%	4.3%
Native American Identity	2.5%	0.8%	3.7%	1.0%	2.1%	3.4%	11.4%	3.5%	3.1%	2.7%	2.8%	1.6%	2.8%	1.9%	2.3%	2.1%	3.0%
Gender	8.6%	10.3%	7.6%	6.8%	5.4%	10.3%	8.8%	10.5%	8.3%	7.8%	8.5%	8.1%	6.4%	5.5%	11.1%	10.2%	5.7%
Marital status	4.5%	4.7%	4.4%	2.1%	5.0%	3.4%	3.9%	2.8%	4.4%	4.3%	3.7%	4.8%	6.4%	3.6%	5.1%	5.1%	3.2%
Children in home	3.2%	2.8%	3.6%	4.2%	1.3%	3.4%	3.9%	0.7%	3.1%	3.0%	3.3%	6.2%	4.6%	2.9%	3.2%	4.1%	1.7%
Sexual orientation	2.3%	2.5%	2.2%	3.6%	1.7%	3.4%	3.1%	2.8%	2.5%	2.1%	2.8%	1.7%	3.2%	1.3%	6.5%	1.7%	3.2%
Age	11.6%	13.3%	10.2%	9.9%	7.9%	11.5%	9.2%	25.2%	12.3%	11.4%	13.4%	9.2%	9.2%	9.1%	14.3%	10.9%	12.8%
Veteran	1.4%	1.7%	1.3%	1.0%	0.0%	2.3%	1.3%	2.8%	1.6%	2.1%	6.5%	0.6%	2.1%	0.6%	0.9%	0.7%	3.0%
Disability	10.1%	13.1%	7.5%	6.3%	6.3%	6.9%	10.1%	9.8%	13.5%	16.2%	12.2%	6.2%	8.5%	4.9%	7.4%	10.3%	9.4%
Service dog	0.9%	0.7%	1.2%	1.0%	0.4%	1.1%	0.0%	0.0%	0.9%	1.2%	1.2%	1.1%	1.1%	0.6%	0.0%	0.9%	1.1%
Prior Juv. or crim. record	7.2%	7.8%	6.7%	9.4%	5.0%	6.9%	7.5%	2.8%	6.2%	7.3%	5.7%	7.1%	7.8%	4.2%	4.1%	6.5%	8.1%
Credit History	18.9%	23.1%	15.8%	20.8%	14.2%	13.8%	14.0%	17.5%	18.4%	17.1%	18.7%	20.0%	14.5%	14.0%	13.4%	19.1%	19.4%
Immigration status	3.7%	0.8%	5.9%	2.1%	12.1%	6.9%	3.1%	0.0%	3.4%	2.3%	1.6%	6.3%	4.6%	14.6%	5.5%	3.2%	4.7%
DV/SA Victim Status	4.3%	4.8%	3.9%	3.6%	4.2%	5.7%	3.5%	4.9%	4.1%	4.7%	3.3%	4.8%	11.3%	3.6%	3.2%	5.3%	2.1%
Number of Legal Problems	1,452	601	778	192	240	87	228	143	773	772	246	631	283	308	217	886	470
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	468

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault



Master Table 4: Relative Percentage of Legal Problems by Substantive Area and Region.

	King	Capitol	Southwest	North Central	South Central	South East	North East	Northwest	Overall Total
Employment	12%	9%	10%	12%	12%	15%	8%	14%	12%
Rental Housing	16%	17%	15%	17%	13%	14%	19%	15%	15%
Mobile/Manufactured Housing	0%	0%	0%	1%	1%	0%	0%	2%	1%
Municipal Services/Utilities	11%	11%	14%	9%	11%	8%	11%	11%	11%
Consumer/Finance	16%	20%	18%	17%	16%	15%	19%	18%	17%
Access Government Services	7%	9%	10%	8%	8%	9%	7%	8%	8%
Healthcare	21%	21%	21%	23%	22%	19%	18%	18%	21%
Family Related Problems	6%	7%	5%	6%	8%	10%	8%	9%	7%
Education Related Problems	4%	3%	2%	3%	5%	4%	3%	2%	4%
Estate	5%	4%	5%	6%	5%	6%	8%	4%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Number of Legal Problems	2,166	1,167	294	531	1,486	871	242	703	7,460
Number of Respondents	374	151	59	116	242	260	28	145	1,375



Master Table 5: Extent to Which the Civil Legal System Can Solve Important Problems by Demographic Group as Reported by Survey Participants

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Persons with a disability	Military Service Members	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Not at all	10.2%	8.1%	12.0%	8.0%	17.2%	7.5%	3.9%	10.0%	9.8%	8.1%	9.5%	13.1%	13.8%	10.8%	8.8%	10.1%	9.9%
Rarely	16.5%	16.1%	17.5%	20.5%	14.3%	19.4%	18.2%	10.0%	16.2%	17.8%	11.4%	16.4%	20.2%	14.9%	16.3%	17.1%	15.8%
Some of the time	31.9%	34.2%	30.9%	35.7%	27.9%	25.8%	39.0%	24.9%	30.9%	36.3%	38.3%	29.0%	31.9%	24.1%	36.7%	32.2%	31.5%
Most of the time	21.2%	22.1%	19.4%	14.3%	19.7%	24.7%	24.7%	26.7%	20.7%	19.4%	21.9%	20.4%	16.0%	22.5%	22.4%	20.2%	23.1%
All of the time	7.6%	6.1%	9.5%	8.9%	12.7%	4.3%	7.8%	11.8%	8.7%	5.9%	9.0%	8.8%	12.8%	11.4%	6.1%	6.9%	8.2%
Do not know	12.6%	13.3%	10.6%	12.5%	8.2%	18.3%	6.5%	16.7%	13.6%	12.3%	10.0%	12.3%	5.3%	16.2%	9.5%	13.5%	11.4%
Number of Legal Problems																	
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	469

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault

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