

Report from the Statewide Comprehensive Legal Needs Survey for 2003

January 2004

*PREPARED FOR THE
Tennessee Alliance for Legal Services*

TALS



**THE UNIVERSITY OF TENNESSEE
COLLEGE OF SOCIAL WORK
OFFICE OF RESEARCH AND PUBLIC SERVICE**

Report from the Statewide Comprehensive Legal Needs Survey for 2003

January 2004

*PREPARED FOR THE
Tennessee Alliance for Legal Services*

TALS

BY

BARBARA BARTON, MS

BINGHAM POPE, MS

KAREN HOMER, MS



**THE UNIVERSITY OF TENNESSEE
COLLEGE OF SOCIAL WORK
OFFICE OF RESEARCH AND PUBLIC SERVICE**

**The University of Tennessee
College of Social Work
Office of Research and Public Service**

KAREN SOWERS, DEAN

PAUL CAMPBELL, DIRECTOR

The University of Tennessee, Knoxville does not discriminate on the basis of race, sex, color, religion, national origin, age, disability or veteran status in provision of educational programs and services or employment opportunities and benefits. This policy extends to both employment by and admission to the University.

The University does not discriminate on the basis of race, sex or disability in the education programs and activities pursuant to the requirements of Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act (ADA) of 1990.

Inquiries and charges of violation concerning Title VI, Title IX, Section 504, ADA or the Age Discrimination in Employment Act (ADEA) or any of the other above-referenced policies should be directed to the Office of Equity and Diversity, 1840 Melrose Avenue, Knoxville, TN 37996-3560, telephone (865) 974-2498 (TTY available). Requests for accommodation of a disability should be directed to the ADA Coordinator at the Office of Human Resources Management, 600 Henley Street, Knoxville, TN 37996-4125.

Project # 04017

Acknowledgements

The Board of Directors and the Staff of the Tennessee Alliance for Legal Services wish to extend their gratitude to the members of the Tennessee Bar Association and to The University of Tennessee College of Law for their generous financial contributions to help make this research possible. This project was guided by the members of the Strategic Planning Committee of the Tennessee Alliance for Legal Services whose members include:

- ◆ Tom Galligan, Chair
- ◆ Barri Bernstein
- ◆ Jackie Dixon
- ◆ Neil McBride
- ◆ Eric Miller
- ◆ Larry Pivnick
- ◆ Libby Sykes
- ◆ Steve Xanthopoulos
- ◆ Jim Deming, Staff
- ◆ Erik Cole, Staff

Table of Contents

Acknowledgements	iii
List of Tables	vi
Introduction	1
Purpose of the Study	1
Methodology	2
Description of the Sample.....	3
Analysis of the Data.....	4
Limitations of the Study.....	5
Findings	7
Description of Survey Participants and Their Households	8
<i>Demographics of Respondents</i>	8
<i>Description of Respondents' Households</i>	11
Civil Legal Problems	14
<i>Number of Civil Legal Problems Reported Per Household</i>	14
<i>Types of Civil Legal Problems Reported by Each Household</i>	19
<i>Relationships Between Types of Legal Problems and Characteristics of Households Experiencing Those Problems</i>	21
<i>Most Troublesome Problem Categories</i>	21
Household Response to the “Biggest” Civil Legal Problem.....	25
<i>Households that Took No Action</i>	25
<i>Households that Took Action</i>	27
Knowledge of and Access to Legal Help.....	30
Summary and Final Notes	33
Summary of Key Findings	33

Final Notes 38

References 40

Appendix A 41

Appendix B 43

List of Tables

Table 1. Demographic Profile of Survey Respondents	9
Table 2. Educational and Work Profile of Survey Respondents	10
Table 3. Number of Members in Respondents' Households	11
Table 4. Ages of All Household Members Represented in the Survey	11
Table 5. Comparison of Numbers of Single-Adult Households with Children and Multiple-Adult Households with Children.....	12
Table 6. Comparison of the Number of Respondent Households that Own Their Home and Respondents Who Have Been Homeless during the Previous 12 Months	12
Table 7. Description of Income and Sources of Government Benefits or Entitlements Reported Per Household*	13
Table 8. Number of Civil Legal Problems Reported Per Household during the 12 Months Prior to the Survey	14
Table 9. Number of Civil Legal Problems Reported Per Household Based on Respondent Characteristics	17
Table 10. Number of Civil Legal Problems Reported Per household Based on Household Characteristics	18
Table 11. Number of Households Reporting Each Legal Problem	19
Table 12. The Problem Categories (Excluding Discrimination) that Caused the "Biggest Problems" for Respondent Households	22
Table 13. Mean Level of Difficulty Reported for Most Troublesome Problem Categories	24
Table 14. Reasons Given by Households for Taking No Action to Resolve Their Most Difficult Civil Legal Problems	26

Table 15. Actions Taken by Five or More Households to Resolve Their Most Difficult Civil Legal Problems*	27
Table 16. Actions Taken by Legal Aid Organizations/Clinics to Assist Households with Their Most Difficult Civil Legal Problems	28
Table 17. Sources of Information that Households Used to Find a Private Attorney (n=93)*	29
Table 18. Actions Taken by Private Attorneys to Assist Households with Their Most Difficult Civil Legal Problems (n=93)*	29
Table 19. Households that Received Adjusted Charges from Private Lawyers	30
Table 20. Respondents' Knowledge and Access to Legal Help	31

Introduction

The Tennessee Alliance for Legal Services (TALS) is a statewide, nonprofit organization that strives to develop partnerships that support “the delivery of effective civil legal services for low-income and elderly Tennesseans” (TALS, 2003). In cooperation with TALS, The University of Tennessee College of Social Work Office of Research and Public Service (SWORPS) is conducting an assessment of the legal needs of poor and near-poor households¹ across Tennessee. This assessment is divided into two phases:

- ◆ Phase 1 consists of an analysis of the civil legal needs among poor/near-poor households statewide.
- ◆ Phase 2 consists of separate analyses of the civil legal needs among poor/near-poor households as separated into four geographic service areas within the state (West Tennessee, Middle Tennessee, East Tennessee, and Memphis).

This report presents the findings from Phase 1 of the assessment project.

Purpose of the Study

The primary purposes of this statewide legal needs assessment are twofold:

- ◆ To identify the met and unmet civil legal needs among Tennessee’s low-income population
- ◆ To provide information that TALS can use in tailoring its services and in allocating its resources to more effectively meet the identified needs of the targeted population

¹ A “poor or near-poor household” is defined as a household whose total income is equal to or less than 125.0% of the income totals listed in the *2003 Health and Human Services Poverty Guidelines*.

Methodology

In order to determine the legal needs of Tennessee's poor and near-poor households, SWORPS collaborated with TALS to develop a telephone survey consisting of 80 closed-ended items that gathered information about the participating households' civil legal problems during the previous 12 months. The core questions addressed by the survey include the following:

- ◆ How many civil legal problems were experienced per household during the previous 12 months?
- ◆ How many households experienced each of 37 types of civil legal problems during a 12-month period?
- ◆ Which civil legal problem categories proved most troublesome to households?
- ◆ What actions did households take to resolve their most troublesome civil legal problems?
- ◆ Why did some households take no action to resolve their most troublesome civil legal problems?
- ◆ What knowledge of and access to civil legal assistance do households possess?
- ◆ Does the severity of a household's poverty affect the household's experiences with civil legal problems?

In addition, the survey also included basic respondent screening and demographic sections. By designing the survey to allow interviewers to skip survey sections that were not pertinent to an individual respondent or to the respondent's household, the length of administering the survey was held to approximately 15 to 20 minutes.

To administer the survey during Phase 1 (statewide data collection) of the legal needs assessment process, SWORPS tapped the services of the Social Science Research Institute (SSRI), an organization from The University of Tennessee that specializes in using the Computer-Assisted Telephone Interviewing (CATI) System. The CATI System eliminates the need for subsequent data entry and reduces data entry error by allowing interviewers to enter responses directly into a database.

For each survey, the caller asked to speak with the person in the household who knew the “most about [the] household’s experiences in the past year.” This request was designed to yield survey responses primarily from heads of household regardless of age or gender.

In order to include Spanish-speaking residents of Tennessee in the survey sample, SWORPS contracted with a Spanish translator who converted the English language survey instrument into Spanish. SSRI then used a bilingual surveyor to call back and interview the households identified as Spanish-speaking.

The initial survey process began on a trial basis on September 26, 2003. Because of the successful use of the survey instrument during this initial period, the interviews that were completed as part of the trial are included in the overall findings presented in this report. The final survey was completed on December 5, 2003.

Description of the Sample

To be included in the survey population, a *household* was required to meet the following criteria:

- ◆ Reside within the state of Tennessee
- ◆ Have a total household income that is equal to or less than 125.0% of the *2003 Health and Human Services Poverty Guidelines* (United States Department of Health and Human Services [USDHHS], 2003)²

To be included as a member of a household, an *individual* was required to meet one of the following criteria:

- ◆ Currently reside within the household
- ◆ Be a legal dependent as determined by filings with the Internal Revenue Service (Using this definition, a spouse in military service, a

² The income guideline used to determine a household’s eligibility to participate in the survey is based on the income standard for assistance established by the Legal Services Corporation. According to this standard, a household with an income at or below 125.0% of the USDHHS poverty guidelines would qualify for legal assistance.

child in college or in an out-of-home location, and an elderly or disabled adult in an out-of-home location were counted as household members *if* these individuals were reported as “dependents” by the household on the most current federal tax return.)

For the TALS survey, SSRI first implemented a random-digit-dialing approach, which required an average of 2.5 hours to reach a qualified household and complete a single 15-minute survey. To expedite the survey process, the decision was reached on October 27, 2003, to employ a sampling package from the Marketing Systems Group (MSG), a Pennsylvania firm that provides statistical samples to survey-research organizations. This sampling package was drawn from a combination of information sources (i.e., prior marketing research, the 2000 United States Census, and recent property value indices) and enabled SSRI to interview a targeted listed sample of identified households in Tennessee with incomes of less than \$35,000.

To ensure that the survey findings could be generalized to households across Tennessee at a 95.0% level of confidence with a $\pm 3.5\%$ margin of error, SWORPS determined that a minimum sample of 770 households must be interviewed. This sample was geographically stratified based on U.S. Census population totals for the counties in the TALS’s four service areas. (See Appendix B for a complete listing of the counties that comprise these service areas.) The four service areas and the required number of surveys per area are as follows:

- ◆ Legal Aid of East Tennessee (242 households)
- ◆ Legal Aid Society of Middle Tennessee and the Cumberlands (276 households)
- ◆ West Tennessee Legal Services (81 households)
- ◆ Memphis Area Legal Services (171 households)

A total of 824 surveys were completed by the end of Phase 1. Although this total exceeded the original estimate, the survey team determined that the increase was necessary in order to include 21 surveys conducted in Spanish and to achieve balanced representation from the four service areas. The increase in sample size, however, resulted in only negligible changes in the projected level of confidence and in the margin of error.

Analysis of the Data

The data analyses employed in this study primarily included descriptive statistics (i.e., frequencies, means, medians, ranges, etc.) Percentages were generally based on the number of responses to each survey item, thus omitting

missing data. In some instances, total percentages do not equal 100 because of rounding during the analysis process.

In addition, cross-tabulations have been conducted and correlation coefficients determined for selected variables. These variables include level of poverty (Low Income or Extremely Low Income³), language of survey administration (English or Spanish), age of respondent, number of household members, number of problem areas per household, and types of problem categories per household. Chi-square tests of significance were also conducted to determine statistical differences among the selected variables.

Limitations of the Study

No survey protocol can ensure adequate representation from all targeted groups. In the case of telephone surveys, the surveyed households are limited to those with telephone service. This limitation may exclude households that experience a more intense level of poverty or more housing instability than do households that are able to acquire and maintain telephone service. Moreover, households that rely solely on cellular telephones are automatically excluded from the survey sample because of the inability of surveyors to acquire and utilize listings for cellular telephones. Both household groups (i.e., those with no telephone service and those with cellular telephone service only) may differ markedly from households with current land-line telephone service.

Some populations in the state may be underrepresented because of their general reluctance to release information about themselves and their households. Immigrants, especially undocumented immigrants, are often concerned that identifying their race or ethnicity will jeopardize their continued residency in this country. For this reason, any demographic picture, such as U.S. Census data, of the state's population is likely to undercount certain groups. Because researchers generally must rely on these demographic pictures to determine the composition of a survey sample, their ability to identify a sample that is truly representative of all facets of the state's population is severely limited.

Acquiring the sampling package from MSG that provided a targeted listed sample of identified households in Tennessee with incomes of less than \$35,000 somewhat limits the ability to generalize the survey findings. The USDHHS calculates poverty based on income *and* on household size. For this reason, a household whose total income exceeds \$35,000 could fall at or below the 125.0% of poverty level *if* the household contains 8 or more members.

³ For the purpose of this study, "Extremely Low-Income Households" include households whose total incomes are equal to or less than 62.5% of 2003 USDHHS poverty guidelines. "Low-Income Households" include households with total incomes of more than 62.5% but equal to or less than 125.0% of 2003 USDHHS poverty guidelines.

From September 26, 2003, through October 27, 2003, such large households with incomes above \$35,000 could be included in the survey sample. However, once the sampling package was employed, no additional such households were included. As of October 27, only 1.2% of all households surveyed had 8 or more residents. For this reason, the survey team in conjunction with TALS determined that any negative effects from setting the \$35,000 income limit would be extremely slight.

Finally, SSRI reported that some Hispanics/Latinos, especially survey participants who were surveyed in Spanish rather than English, were reluctant to fully participate in the survey process. Although assured that they would experience no repercussions because of immigration status, some respondents still refused to answer various survey items, thus affecting the ability to generalize the findings to Tennessee residents of Latino/Hispanic ethnicity.

Findings

To determine a household's eligibility for the survey, each respondent was asked if his/her household's total income was above, equal to, or below a specific dollar amount based on the reported number of household members and the corresponding 125.0% of the level of poverty as listed by the USDHHS guidelines for 2003. All 824 households included in this study met this criterion. In addition, the survey team also sought to determine the number of responding households "living in *extreme* poverty" (i.e., with household incomes at or below 62.5% of the poverty guidelines). This was accomplished by asking respondents a follow-up income question to determine if their households' total income was above, equal to, or below a second specific dollar amount that was calculated on 62.5% of the level of poverty as listed in the same USDHHS guidelines. However, respondents were *not* required to answer this follow-up income question in order to continue their participation in the survey. Of the 824 households surveyed, 29 refused to report whether their total household incomes fell at or below the extreme poverty level. Because of these refusals, the following calculations and tables that distinguish between Extremely Low-Income Households⁴ and other Low-Income Households⁵ report on only 795 of the 824 total households surveyed. Of these 795 households, 341 (42.9%) were identified as Extremely Low Income and 454 (57.1%) were identified as Low Income.

⁴ The designation "Extremely Low-Income Households" includes households with total incomes that are equal to or less than 62.5% of 2003 USDHHS poverty guidelines.

⁵ "Low-Income Households" includes households with total incomes of more than 62.5% but equal to or less than 125% of 2003 USDHHS poverty guidelines.

Description of Survey Participants and Their Households

DEMOGRAPHICS OF RESPONDENTS

Tables 1 and 2 offer a basic description of respondent age, race, gender, marital status, educational level, and employment status. Overall, 812 of the 824 survey participants reported their ages at the time of the survey interview. These ages ranged from 18 to 92 years (SD=17.4), with an average age of 49.3 years. A total of 334 of the 341 Extremely Low-Income respondents and 450 of the Low-Income respondents reported their ages. Respondents from Extremely Low-Income Households ranged between 18 and 89 years of age (SD=17.4), with an average age of 48.5 years. Survey participants representing other Low-Income Households ranged in age from 18 to 92 years (SD=17.2), with an average age of 50.5 years.

A total of 21 survey participants were interviewed in Spanish. As a group, these individuals were much younger than the survey population as a whole. Spanish-speaking respondents ranged in age from 18 to 69 years (SD=13.2) and had an average age of 30.7 years and a median age of 25.0 years.

Based on the 2000 U.S. Census, slightly more than 1 million Tennesseans had total household incomes that fell below 125.0% of the USDHHS poverty guidelines. These residents included 66.8% white/Caucasian, 28.3% black/African-American, 0.9% Asian/Pacific Islander, 0.4% Native American, 1.8% biracial, and 1.9% other unidentified races. Based on Table 1, these proportions are similar to those for respondents to the TALS survey with one major exception. For the first time, the 2000 Census addressed Latino/Hispanic ethnicity separately from racial identity. In other words, an individual responding to the Census would report whether or not he was Latino/Hispanic and then describe his race. Because of confusion among the general population about the distinction between race and ethnicity, the survey team decided for its purposes to employ previous federal guidelines that addressed race and ethnicity jointly. According to the U.S. Census, 3.6% of Tennesseans described their ethnicity as Latino/Hispanic. Likewise, 3.6% of respondents to the TALS survey were Latino/Hispanic; however, these TALS respondents did not include themselves as part of any additional racial group.

Table 1. Demographic Profile of Survey Respondents

	<i>Extremely Low-Income Respondents*</i> (n=341)		<i>Low-Income Respondents**</i> (n=454)		<i>All Respondents***</i> (n=824)	
	#	%	#	%	#	%
Gender						
Female	262	76.8	344	75.8	621	75.4
Male	79	23.2	110	24.2	203	24.6
TOTAL	341	100.0	454	100.0	824	100.0
Age						
18 through 22 years	19	5.6	19	4.2	43	5.2
23 through 29 years	38	11.1	44	9.7	90	10.9
30 through 39 years	55	16.1	70	15.4	128	15.5
40 through 49 years	73	21.4	80	17.6	157	19.1
50 through 59 years	58	17.0	94	20.7	155	18.8
60 through 69 years	43	12.6	73	16.1	119	14.4
70 years or older	48	14.1	70	15.4	120	14.6
Unreported	7	2.1	4	0.9	12	1.5
TOTAL	341	100.0	454	100.0	824	100.0
Race/Ethnicity						
White	214	62.8	351	77.3	577	70.0
Black/African-American	92	27.0	87	19.2	180	21.8
Latino/Hispanic	11	3.2	3	0.7	30	3.6
Biracial	9	2.6	4	0.9	13	1.6
Native American	5	1.5	3	0.7	8	1.0
Asian/Pacific Islander	3	0.9	0	0.0	3	0.4
Other	3	0.9	2	0.4	5	0.6
Unreported	4	1.2	4	0.9	8	1.0
TOTAL****	341	100.1	454	100.1	824	100.0
Marital Status						
Currently married	106	31.1	193	42.5	312	37.9
Separated/divorced	93	27.3	102	22.5	198	24.0
Single/never married	82	24.0	58	12.8	147	17.8
Widowed	48	14.1	84	18.5	136	16.5
Living with partner	9	2.6	15	3.3	25	3.0
Unreported	3	0.9	2	0.4	6	0.7
TOTAL****	341	100.0	454	100.0	824	99.9

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from the 29 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

****In some instances, total percentages do not equal 100 because of rounding.

Table 2. Educational and Work Profile of Survey Respondents

<i>Educational Level Completed</i>	<i>Extremely Low-Income Respondents* (n=341)</i>		<i>Low-Income Respondents** (n=454)</i>		<i>All Respondents*** (n=824)</i>	
	#	%	#	%	#	%
Eighth grade or less	40	11.7	41	9.0	87	10.6
Some high school	70	20.5	81	17.8	157	19.1
High school/GED	154	45.2	191	42.1	351	42.6
Trade school	12	3.5	14	3.1	28	3.4
Associate's degree or some college	44	12.9	90	19.8	140	17.0
College degree	11	3.2	24	5.3	37	4.5
Graduate or professional school	5	1.5	10	2.2	16	1.9
Other	2	0.6	1	0.2	3	0.4
Unreported	3	0.9	2	0.4	5	0.6
TOTAL****	341	100.0	454	99.9	824	100.1
<i>Employment Status</i>						
Working full-time (35 or more hours per week)	63	18.5	115	25.3	189	22.9
Disabled/unable to work	89	26.1	90	19.8	185	22.5
Retired	58	17.0	101	22.2	162	19.7
Unemployed/laid off	47	13.8	40	8.8	87	10.6
Working part-time (less than 35 hours per week)	35	10.3	46	10.1	83	10.1
Homemaker only	19	5.6	50	11.0	74	9.0
In school or training program	16	4.7	6	1.3	22	2.7
Other	11	3.2	5	1.1	18	2.2
Unreported	3	0.9	1	0.2	4	0.5
TOTAL****	341	100.1	454	99.8	824	100.2

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from the 29 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

****In some instances, total percentages do not equal 100 because of rounding.

DESCRIPTION OF RESPONDENTS' HOUSEHOLDS

Although survey participants reported as many as 10 members in their households, one quarter of the 824 respondents were from single-person households. Overall, households averaged 2.8 members and had a median of 2.0 members. Extremely Low-Income Households averaged 2.9 members (median=3.0), and Low-Income Households averaged 2.7 members (median=2.0). Table 3 describes the number of individuals per household, and Table 4 describes the ages of the total 2,282 household members represented in the survey.

Table 3. Number of Members in Respondents' Households

<i>Total Number of Household Members</i>	<i>Extremely Low-Income Households* (n=341)</i>		<i>Low-Income Households** (n=454)</i>		<i>All Households*** (n=824)</i>	
	#	%	#	%	#	%
1	74	21.7	126	27.8	204	24.8
2	82	24.0	128	28.2	216	26.2
3-5	166	48.7	175	38.5	354	43.0
6-8	16	4.7	21	4.6	43	5.2
9-10	3	0.9	4	0.9	7	0.8
TOTAL	341	100.0	454	100.0	824	100.0

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from the 29 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

Table 4. Ages of All Household Members Represented in the Survey

<i>Age Range for Household Members Represented in the Survey</i>	<i>Members of Extremely Low-Income Households* (n=973)</i>		<i>Members of Low-Income Households** (n=1,201)</i>		<i>Members of All Households*** (n=2,282)</i>	
	#	%	#	%	#	%
Under age 18 years	328	33.7	360	30.0	725	31.8
Age 18-59 years	505	51.9	633	52.7	1200	52.6
Age 60 years or older	140	14.4	208	17.3	357	15.6
TOTAL	973	100.0	1201	100.0	2282	100.0

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from the 29 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

Of the 824 households that participated in the survey, a total of 358 (43.4%) included children under the age of 18 years. Table 5 reports the number of these households that had only one adult in residence. Such reporting offsets the confusion presented by the term “single-parent household” and permits the inclusion of other adults such as grandparents, other relatives, etc., who are likely to be rearing a child alone. From this statistical analysis, single-adult households with children were found to be significantly more likely to be categorized as Extremely Low Income than were multiple-adult households with children. In other words, the differences between the two groups is great enough to conclude that its cause cannot be due to mere chance.

Table 5. Comparison of Numbers of Single-Adult Households with Children and Multiple-Adult Households with Children

Types of Households with Children Under Age 18 Years	Extremely Low-Income Households with Children* (n=164)		Low-Income Households with Children** (n=179)		All Households with Children*** (n=358)	
	#	%	#	%	#	%
Multiple-adult households	118	72.0	145	81.0	277	77.4
Single-adult households	46	28.1	34	19.0	81	22.6
TOTAL****	164	100.1	179	100.0	358	100.0

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

***Reports for “All Respondents” include data from households for whom a distinction between “Extremely Low Income” and “Low Income” could not be made.

****In some instances, total percentages do not equal 100 because of rounding

As reported in Table 6, more than half of all households owned their own home. However, more than 1 in 10 of the Extremely Low-Income Households reported being homeless at some point during the last year.

Table 6. Comparison of the Number of Respondent Households that Own Their Home and Respondents Who Have Been Homeless during the Previous 12 Months

	Extremely Low-Income Households* (n=341)		Low-Income Households** (n=454)		All Households*** (n=824)	
	#	%	#	%	#	%
Owns home	177	51.9	264	58.1	453	55.0
Homeless during the previous 12 months	39	11.4	28	6.2	69	8.4

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

***Reports for “All Respondents” include data from the 29 households for whom a distinction between “Extremely Low Income” and “Low Income” could not be made..

Table 7 reports the sources of income and government benefits and entitlements as reported by household. Slightly more than half of the 824 respondents reported that they or someone in their household had worked for pay during the previous 12 months.

Table 7. Description of Income and Sources of Government Benefits or Entitlements Reported Per Household*

<i>Sources of Income/Entitlements</i>	<i>Extremely Low-Income Households** (n=341)</i>		<i>Low-Income Households*** (n=454)</i>		<i>All Households**** (n=824)</i>	
	<i>#</i>	<i>%</i>	<i>#</i>	<i>%</i>	<i>#</i>	<i>%</i>
Employment income	161	47.2	260	57.3	427	51.8
Social Security	164	48.1	234	51.5	408	49.5
TennCare/Medicaid	178	52.2	205	45.2	400	48.5
Food Stamps	145	42.5	145	31.9	303	36.8
Medicare	101	29.6	166	36.6	274	33.3
Families First	56	16.4	25	5.5	83	10.1

*Households may have reported receiving benefits/entitlements from multiple sources.

**“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

***“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

****Reports for “All Respondents” include data from the 29 households for whom a distinction between “Extremely Low Income” and “Low Income” could not be made.

Civil Legal Problems

NUMBER OF CIVIL LEGAL PROBLEMS REPORTED PER HOUSEHOLD

Overall, the 824 survey participants reported that their households had experienced between 0 and 21 civil legal problems during the previous 12 months. The average number of problems reported per household was 3.3 (SD=3.9) with a median of 2.0. For Extremely Low-Income Households and Low-Income Households the average number of civil legal problems was 3.6 (SD=4.2) and 3.2 (SD=3.8), respectively. Table 8 presents in more detail the number of civil legal problems reported for the 795 households for whom the severity of poverty was identified and for the 824 households included in the total survey sample.

Table 8. Number of Civil Legal Problems Reported Per Household during the 12 Months Prior to the Survey

Number of Problems	Extremely Low-Income Households* (n=341)		Low-Income Households** (n=454)		All Households*** (n=824)	
	#	%	#	%	#	%
0 problems	97	28.4	146	32.2	249	30.2
1–2 problems	92	27.0	121	26.7	222	26.9
3–5 problems	66	19.4	84	18.5	161	19.5
6–10 problems	61	17.9	73	16.1	137	16.6
11+ problems	25	7.3	30	6.6	55	6.7
TOTAL ****	341	100.0	454	100.1	824	99.9

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

***Reports for “All Respondents” include data from the 29 households for whom a distinction between “Extremely Low Income” and “Low Income” could not be made.

****In some instances, total percentages do not equal 100 because of rounding

Further analysis indicates the following:

Level of household poverty	No statistically significant relationship was noted between the number of civil legal problems reported per household and the identification of the household as Low Income or Extremely Low Income.
Size of household	A significant relationship was identified between the size of the household and the number of civil legal problems reported. As the size of the household increased—whether Extremely Low-Income Households (p=0.0020), Low-Income Households (p=0.0014), or all households (p=0.0001)—the number of problems reported per household increased.
Race of survey participant	White respondents reported significantly <i>fewer</i> problems than did Hispanics/Latinos, Blacks, or other races (p=0.0001). In turn, Black respondents reported significantly <i>fewer</i> problems than did Hispanics/Latinos (p=0.0001).
Households with individuals age 60 years or older	Households with individuals age 60 years or older reported significantly <i>fewer</i> civil legal problems than households with no members aged 60 years or older (p=0.0001).
Working poor⁶	Households identified as “working poor” reported significantly <i>more</i> civil legal problems than did the non-working poor (p=0.0001).
Single- or multiple-adult households with children	Single-adult households with children reported significantly <i>more</i> civil legal problems than multiple-adult households with children (p=0.0386).

Tables 9 and 10 present the number of civil legal problems that households experienced during the previous year as reported by respondent variables including race, survey language, and age and by household variables such as

⁶ “Working poor” is defined here as a household that reports employment income, but is still at or below 125.0% of the 2003 USDHHS poverty guidelines.

income level of household, number of household members, households with children under age 18, and households with seniors aged 60 years or older.

Table 9. Number of Civil Legal Problems Reported Per Household Based on Respondent Characteristics

	0 Problems		1-2 Problems		3-5 Problems		6-10 Problems		11+ Problems		TOTAL*	
	#	%	#	%	#	%	#	%	#	%	#	%
Race of Respondent (n=816)**												
White	199	34.5	143	24.8	109	18.9	89	15.4	37	6.4	577	100.0
Black/African-American	41	22.8	56	31.1	43	23.9	30	16.7	10	5.6	180	100.1
Latino/Hispanic	2	6.7	12	40.0	7	23.3	8	26.7	1	3.3	30	100.0
Other	4	13.8	8	27.6	2	6.9	8	27.6	7	24.1	29	100.0
Survey Language of Respondent (n=824)												
English	247	30.8	212	26.4	155	19.3	135	16.8	54	6.7	803	100.0
Spanish	2	9.5	10	47.6	6	28.6	2	9.5	1	4.8	21	100.0
Age of Respondent (n=812)***												
22 years and younger	9	20.9	10	23.3	12	27.9	10	23.3	2	4.7	43	100.1
23 years and older	237	30.8	208	27.1	146	19.0	126	16.4	52	6.8	769	100.1

* In some instances, total percentages do not equal 100 because of rounding.

**Respondent race was reported by 816 of the 824 total survey participants.

***Respondent age was reported by 812 of the 824 total survey participants.

Table 10. Number of Civil Legal Problems Reported Per household Based on Household Characteristics

	0 Problems		1-2 Problems		3-5 Problems		6-10 Problems		11+ Problems		TOTAL*	
	#	%	#	%	#	%	#	%	#	%	#	%
Number of Household Members (n=824)												
1	89	43.6	65	31.9	25	12.3	19	9.3	6	2.9	204	100.0
2	70	32.4	58	26.9	41	19.0	36	16.7	11	5.1	216	100.1
3-5	84	23.7	88	24.9	82	23.2	69	19.5	31	8.8	354	100.1
6+	6	12.0	11	22.0	13	26.0	13	26.0	7	14.0	50	100.0
Households with Children (n=358)**												
Multiple-adult households with children	64	23.1	65	23.5	63	22.7	61	22.0	24	8.7	277	100.0
Single-adult households with children	9	11.1	19	23.5	20	24.7	18	22.2	15	18.5	81	100.0
Households with Seniors Aged 60 Years and Older (n=813)***												
Households without seniors	119	22.2	131	24.5	124	23.2	117	21.9	44	8.2	535	100.0
Households with seniors	128	46.0	87	31.3	34	12.2	19	6.8	10	3.6	278	99.9
Households categorized as "Working Poor" (n=823)****												
Working-poor households	101	23.7	104	24.4	95	22.3	84	19.7	43	10.1	427	100.2
Non-working-poor households	148	37.4	118	29.8	65	16.4	53	13.4	12	3.0	396	100.0

* In some instances, total percentages do not equal 100 because of rounding.

**A total of 358 of the 824 households surveyed reported household members under the age of 18 years.

***Ages of household members were reported for 813 of the 824 survey participants.

****"Working poor" is defined here as a household that reports employment income, but is still at or below 125.0% of the 2003 USDHHS poverty guidelines. The report for households that were or were not "working poor" was available for 823 of the 824 households surveyed.

TYPES OF CIVIL LEGAL PROBLEMS REPORTED BY EACH HOUSEHOLD

Caution should be taken when examining data for the number of households that experienced any of the 37 problem areas addressed by the survey, as reported in Table 11. For example, reports regarding domestic violence or abuse of an elderly relative are dependent on the respondent’s proximity to the abuser. If the respondent *is* the abuser, he/she is unlikely to admit such abuse to a surveyor. Moreover, if the respondent is the abused individual, he/she may fear that reporting such behavior could increase the abuse. Similarly, immigrants, especially undocumented immigrants, may be reluctant to report legal problems for fear of jeopardizing their continued residency in this country.

Table 11. Number of Households Reporting Each Legal Problem*

<i>Legal problems reported include difficulties with the following:</i>	<i>Extremely Low Income** (n=341)</i>		<i>Low Income*** (n=454)</i>		<i>All Respondents**** (n=824)</i>	
	<i>#</i>	<i>%</i>	<i>#</i>	<i>%</i>	<i>#</i>	<i>%</i>
Conflicts with creditors	115	33.7	164	36.1	285	34.6
Medical bill or health insurance	98	28.7	137	30.2	244	29.6
Utilities	113	33.1	98	21.6	216	26.2
Government benefits	74	21.7	97	21.4	180	21.8
Healthcare	53	15.5	67	14.8	125	15.2
Affording a place to live	58	17.0	56	12.3	118	14.3
Products or services	30	8.8	56	12.3	89	10.8
Getting a loan or credit	37	10.9	50	11.0	89	10.8
Discrimination (employment)	40	11.7	38	8.4	80	9.7
Unhealthy environment	20	5.9	47	10.4	70	8.5
Life, car, or homeowner’s insurance	31	9.1	33	7.3	65	7.9
Paying a mortgage	26	7.6	38	8.4	64	7.8
Rental property	35	10.3	27	5.9	64	7.8
Discrimination (disability or health)	28	8.2	32	7.0	62	7.5
A child’s education	33	9.7	23	5.1	61	7.4
Dividing property after the break up of a relationship	26	7.6	33	7.3	60	7.3
City/community services	25	7.3	30	6.6	58	7.0
Discrimination (housing)	31	9.1	26	5.7	57	6.9
Income tax/Earned Income Credit	25	7.3	24	5.3	50	6.1

Table 11 (continued). Number of Households Reporting Each Legal Problem*

<i>Legal problems reported include difficulties with the following:</i>	<i>Extremely Low Income** (n=341)</i>		<i>Low Income*** (n=454)</i>		<i>All Respondents**** (n=824)</i>	
	<i>#</i>	<i>%</i>	<i>#</i>	<i>%</i>	<i>#</i>	<i>%</i>
A contract	20	5.9	25	5.5	45	5.5
Arrangements for a child after the break up of a relationship	23	6.7	21	4.6	45	5.5
Legal responsibility for an adult	20	5.9	20	4.4	41	5.0
Unemployment or worker's compensation	21	6.2	16	3.5	39	4.7
Unsafe working conditions	15	4.4	23	5.1	39	4.7
Abuse of an adult in the household	19	5.6	17	3.7	37	4.5
Receiving pay from a job	20	5.9	17	3.7	37	4.5
Unfair treatment at work	10	2.9	15	3.3	26	3.2
Wills, estates, or trusts	9	2.6	12	2.6	21	2.5
Lawsuits	9	2.6	10	2.2	20	2.4
Pension or retirement benefits	8	2.3	8	1.8	18	2.2
Removal of a child from the home	9	2.6	3	0.7	12	1.5
Veteran's issues	2	0.6	8	1.8	10	1.2
Abuse of an elderly relative	6	1.8	3	0.7	9	1.1
Immigration issues	5	1.5	1	0.2	7	0.8
Care of an elder in an institution	1	0.3	2	0.4	4	0.5
Unfair treatment as an immigrant	2	0.6	1	0.2	4	0.5
Treatment of a youth in an institution	0	0.0	2	0.4	2	0.2
No problem reported	97	28.4	146	32.2	249	30.2

*Because households may have reported multiple legal problems, percentages do not total 100%.

**"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

***"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

****Reports for "All Respondents" include data from the 29 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

RELATIONSHIPS BETWEEN TYPES OF LEGAL PROBLEMS AND CHARACTERISTICS OF HOUSEHOLDS EXPERIENCING THOSE PROBLEMS

To determine if relationships exist between household or respondent variables and the types of legal problems reported by survey participants, further statistical analyses of the variables were conducted. As part of these analyses, the 37 problem areas were collapsed into 11 problem categories—housing/utility, juvenile, family/relational, health care, government benefits/veteran’s issues, community services/environment, employment, immigration, lawsuits/insurance, financial/consumer issues, and discrimination.

No significant relationship was identified between the types of problems reported by a household and the household’s degree of poverty (Low Income or Extremely Low Income⁷) or whether the household was considered “working poor.”⁸ Although significant differences were noted in the types of problems reported based on the respondents’ race and on the respondents’ age of 18 to 22 years, the data were too sparse to conduct meaningful comparisons. However, households that reported a household member aged 60 years or older were significantly more likely ($p=0.0013$) to experience a higher level of difficulty with the problem categories of

- ◆ community services/environment than with financial/consumer issues.
- ◆ health care or community services/environment than with lawsuits or insurance.
- ◆ housing/utilities, juvenile issues, family/relational issues, health care, government benefits/veteran’s issues, and community services/environment than with employment.

MOST TROUBLESOME PROBLEM CATEGORIES

The 575 respondents who reported that their households had experienced one or more civil legal problems during the previous 12 months were then asked to identify which of these was the “biggest problem” for their households. For analysis purposes, the households’ biggest problems were then collapsed into the 10 categories listed in Table 12. The following two cautions should be noted when reviewing this table: First, the Family/Relational category includes a wide range of problems stemming from such issues as divorce, child custody, and division of property. Second, as previously advised, caution must be taken

⁷“Extremely Low-Income Households” includes those households whose total incomes are equal to or less than 62.5% of the 2003 USDHHS poverty guidelines. “Low-Income Households” includes households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

⁸“Working poor” is defined here as a household that reports employment income, but is still at or below 125.0% of the 2003 USDHHS poverty guidelines.

when viewing any data pertaining to reports of immigration problems, domestic violence, or elderly abuse, primarily because of the respondents' fear of reprisals.

Table 12. The Problem Categories (Excluding Discrimination) that Caused the “Biggest Problems” for Respondent Households

<i>Problem Categories Cited by Respondents as Most Troublesome</i>	<i>Extremely Low-Income Households that Reported Problems (n=244)*</i>		<i>Low-Income Households that Reported Problems (n=308)**</i>		<i>All Respondent Households that Reported Problems (n=575)***</i>	
	#	%	#	%	#	%
Housing/Utility	60	24.6	62	20.1	123	21.4
Financial/Consumer	45	18.4	70	22.7	115	20.0
Healthcare	38	15.6	73	23.7	114	19.8
Employment	26	10.7	23	7.5	50	8.7
Family/Relational	15	6.1	20	6.5	36	6.3
Community Services/Environment	12	4.9	12	3.9	25	4.3
Government Benefits/Veterans' Issues	13	5.3	10	3.2	23	4.0
Lawsuits/Insurance	8	3.3	5	1.6	13	2.3
Juvenile	4	1.6	5	1.6	9	1.6
Immigration	2	0.8	1	0.3	3	0.5
No response/Unsure	21	8.6	27	8.8	64	11.1
TOTAL****	244	99.9	308	99.9	575	100.0

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines. Only 244 of the 341 Extremely Low-Income Households reported a problem in any category.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

***Reports for “All Respondents” include data from households for whom a distinction between “Extremely Low Income” or “Low Income” could not be made.

**** In some instances, total percentages do not equal 100 because of rounding.

An eleventh problem category—Discrimination—combines discrimination-related reports from the other 10 problem categories and is, therefore, not reported in Table 12. A total of 63 (11.0%) of the 575 households identified a most difficult problem that could also be categorized as discrimination-related. This total includes 33 (13.5%) of the 244 Extremely Low-Income Households and 30 (9.7%) of the 308 Low-Income Households that reported experiencing a civil legal problem.

Using a 3-point scale in which 1=not much trouble, 2=some trouble, and 3=a lot of trouble, the 511 survey participants that had identified their “biggest” civil legal problems were then asked to rate the *level* of trouble that these

problems actually caused their households. A total of 503 households responded. Of these 503 respondents, 250 (49.7%) rated their households' biggest civil legal problems as causing "a lot of trouble" for their households (Table 13).

Of note is the contrast between Tables 12 and 13. In Table 12, a total of 123 (24.1%) of the 511 respondents reported that issues from the Housing/Utility category caused the biggest problem for their households. However, respondents then awarded a relatively low rating (2.2 or "some trouble") for the level of trouble that this problem actually caused their households to resolve. Although the Housing/Utility category ranked first in the *number* of household reports for biggest problem, it ranked only tenth in the *level of trouble* it in fact caused each household.

Table 13. Mean Level of Difficulty Reported for Most Troublesome Problem Categories

<i>Problem Categories (total number of households rating the difficulty of that problem category)</i>	<i>Mean Level of Difficulty*</i>		
	<i>Extremely Low-Income Households that Reported Problems (n=217)**</i>	<i>Low-Income Households that Reported Problems (n=279)***</i>	<i>All Respondent Households that Reported Problems (n=503)****</i>
Immigration (n=3)	3.0	3.0	3.0
Juvenile (n=9)	2.8	2.4	2.6
Lawsuits/insurance (n=13)	2.8	2.4	2.6
Employment (n=50)	2.3	2.5	2.4
Family/relational (n=34)	2.1	2.7	2.4
Healthcare (n=114)	2.5	2.3	2.4
Discrimination***** (n=62)	2.3	2.2	2.3
Community services/environment (n=25)	2.3	2.2	2.2
Financial/consumer (n=111)	2.1	2.2	2.2
Housing/utility (n=122)	2.2	2.1	2.2
Government benefits/veterans' issues (n=22)	2.0	1.9	2.0

*Note: The means were calculated using a 3-point scale with the following values: 1=not much trouble, 2=some trouble, and 3=a lot of trouble.

**“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines. A total of 27 Extremely Low-Income Households that had previously reported having a legal problem within the previous 12 months subsequently refused to choose or were unable to rate the severity of their single most difficult problem. For this reason, calculations of mean are based on the responses of 217 (88.9%) of the 244 Extremely Low-Income Households that reported legal problems.

***“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines. A total of 29 Low-Income Households that had previously reported having a legal problem within the previous 12 months subsequently refused to choose or were unable to rate the severity of their single most difficult problem. For this reason, calculations of mean are based on the responses of 279 (90.6%) of the 308 Low-Income Households that reported legal problems.

****A total of 72 respondents who had previously reported having a legal problem within the previous 12 months subsequently refused to choose or were unable to rate the severity of their single most difficult problem. For this reason, calculations of mean are based on the responses of 503 (87.5%) of the 575 surveyed households that reported legal problems. Also, reports for “All Respondents” include data from 7 households for whom a determination of the severity of poverty could not be made.

*****Problems identified as “discrimination” also may be reported in the other problem categories.

Further analyses were conducted to determine if relationships exist between household or respondent variables and the level of problem difficulty as reported by survey participants. Significant relationships could not be established between the level of trouble and such variables as size of household, severity of poverty, race of respondent, or the categorization of the

household as “working poor.”⁹ However, households that included individuals aged 60 years or older were significantly more likely to rate their most difficult problem as “not much trouble” or “some trouble” more often than were other households ($p=0.0023$).

Household Response to the “Biggest” Civil Legal Problem

Of the 511 households that identified their biggest civil legal problems during the previous 12 months, 382 (74.8%) took some type of action, 125 (24.5%) took no action, and 4 (0.8%) could not recall if any action was taken to resolve the problem. The following discussion looks at the types of action taken and the reasons given for inaction.

HOUSEHOLDS THAT TOOK NO ACTION

Of the 281 Low-Income Households¹⁰ that identified their biggest legal problem during the previous 12 months, 22.8% reported taking *no* action to resolve the problem. In comparison, a greater percentage (27.4%) of the 223 Extremely Low-Income Households¹¹ reported taking *no* action. Table 14 lists the reasons these households gave for not dealing with their most difficult civil legal problems.

⁹“Working poor” is defined here as a household that reports employment income, but is still at or below 125.0% of the 2003 USDHHS poverty guidelines.

¹⁰“Low-Income Household” is defined as a household with a total income of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

¹¹“Extremely Low-Income Household” is defined as a household with a total income at or below 62.5% of the 2003 USDHHS poverty guidelines.

Table 14. Reasons Given by Households for Taking No Action to Resolve Their Most Difficult Civil Legal Problems

<i>Reasons for Not Attempting to Resolve the Most Difficult Legal Problem</i>	<i>Extremely Low-Income Households* that Reported Not Taking Action (n=61)</i>		<i>Low-Income Households** that Reported Not Taking Action (n=64)</i>		<i>All Households that Reported Not Taking Action (n=125)</i>	
	#	%	#	%	#	%
The household did <i>not</i> :						
See the situation as a problem but as “just the way things are.”	11	18.0	11	17.2	22	17.6
Believe anything could be done that would help.	6	9.8	15	23.4	21	16.8
Know where to go for help.	11	18.0	4	6.3	15	12.0
Want “hassle.”	8	13.1	7	10.9	15	12.0
Have enough money (income) to pay bills.	4	6.6	2	3.1	6	4.8
Need to solve problem because someone else was taking care of it.	2	3.3	2	3.1	4	3.2
Think the matter was worth pursuing because they could not win anyway.	2	3.3	2	3.1	4	3.2
Think they could afford legal help.	3	4.9	0	0.0	3	2.4
Have time.	0	0.0	2	3.1	2	1.6
Think they could avoid retaliation, which left them feeling afraid and intimidated.	0	0.0	1	1.6	1	0.8
Want other people to know about the problem.	0	0.0	1	1.6	1	0.8
Other	8	13.1	11	17.2	19	15.2
Don’t know/no response	6	9.8	6	9.4	12	9.6
TOTAL***	61	99.9	64	100.0	125	100.0

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

*** In some instances, total percentages do not equal 100 because of rounding.

HOUSEHOLDS THAT TOOK ACTION

Although Table 15 describes the actions taken by the 382 households that sought to resolve their biggest civil legal problems, no information was gathered that points to the level of “follow through” or success of these actions. Nor was information gathered regarding the households’ ultimate satisfaction with the outcomes of their actions.

Table 15. Actions Taken by Five or More Households to Resolve Their Most Difficult Civil Legal Problems*

<i>Types of Actions Taken</i>	<i>Extremely Low-Income Households** (n=160)</i>		<i>Low-Income Households*** (n=215)</i>		<i>All Households (n=382)****</i>	
	#	%	#	%	#	%
Protested, refused to pay, wrote letters, etc.	45	28.1	68	31.6	115	30.1
Saw a private lawyer	35	21.9	56	26.0	93	24.3
Tried to get help from a legal aid organization/clinic	26	16.3	31	14.4	60	15.7
Contacted or talked with creditors, officials, businesses, or other involved parties	24	15.0	26	12.1	51	13.4
Sought help from friends, family, or coworkers	7	4.4	14	6.5	22	5.8
Sought help from a community/advocacy group or charitable organization	9	5.6	9	4.2	18	4.7
Paid as much as possible; juggled finances	8	5.0	4	1.9	12	3.1
Sought/used published information (i.e., legal forms, books, library, Internet materials)	1	0.6	7	3.3	8	2.1
Borrowed money	2	1.3	5	2.3	7	1.8
Consolidated loans/ refinanced	0	0.0	5	2.3	5	1.3
Dealt directly with TennCare	1	0.6	4	1.9	5	1.3
Sought help from a church or religious organization	2	1.3	3	1.4	5	1.3
Worked out payments/got an extension	0	0.0	5	2.3	5	1.3

*Households may have reported taking multiple actions to solve their most difficult legal problems.

**“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

***“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

****The 382 households that reported taking action to solve their most difficult legal problems include 7 households for whom a distinction between “Low Income” and “Extremely Low Income” could not be made.

Some of the more pertinent actions taken that were each reported by fewer than five households include filing a claim or counter-claim, filing bankruptcy, using a power of attorney, changing jobs or schools, and attending credit counseling. However, some households simply expressed frustration from dealing with their most difficult problem. Actions described by these households included such things as kicking, screaming, and praying.

Assistance Provided by Legal Aid Organizations or Legal Clinics

Of the 382 households that reported taking some type of action to resolve their most difficult civil legal problem, 60 households (15.7%) had turned to a legal aid organization or legal clinic for help. The organizations or clinics were able to assist 55.0% of these 60 households. The following table describes the actions taken by these organizations to assist households with their civil legal needs. Once again, no indication is given about the success of the efforts or the satisfaction of the households with the outcome.

Table 16. Actions Taken by Legal Aid Organizations/Clinics to Assist Households with Their Most Difficult Civil Legal Problems

<i>Types of Action Taken by the Legal Aid Organization/Clinic</i>	<i>Households that Reported Turning to a Legal Aid Organization* (n=60)</i>	
	<i>#</i>	<i>%</i>
Negotiated or worked to resolve problem without formal legal action (includes writing letters, making phone calls/other contacts, etc.)	9	15.0
Provided legal advice (includes reviewing/drawing up contracts, wills, or other documents)	9	15.0
Prepared for/represented the household in a hearing or lawsuit	6	10.0
Helped with bills or rent	5	8.3
Provided a referral to a private attorney or service organization	2	3.3
Other	5	8.3
Don't know/can't recall	3	5.0

**Because households may have reported that multiple actions were taken by legal aid organizations/clinics, percentages do not total 100.0%.*

Assistance Provided by a Private Attorney

A total of 93 (24.3%) of the 382 households that took action to resolve their most difficult civil legal problem contacted a private attorney for help. Table 17 describes the primary information sources that households used to help them find an attorney.

Table 17. Sources of Information that Households Used to Find a Private Attorney (n=93)*

<i>Sources of Information about Attorneys</i>	<i>Households that Reported Turning to a Private Attorney</i>	
	<i>#</i>	<i>%</i>
Word of mouth (friends, relatives, coworkers, etc.)	56	60.2
Phone book listing	14	15.1
Advertisement (newspaper, television)	7	7.5
Knew lawyer personally	7	7.5
Referral from a community organization, government agency, charitable group, etc.	3	3.2
Referral from a legal aid organization/clinic or other lawyer	2	2.2
Other	4	4.3
Don't know/can't recall	3	3.2

**Because households may have reported multiple sources of lawyers' names, percentages do not total 100.0%.*

Table 18 describes the actions taken by private attorneys to assist households with their most difficult civil legal problems. The attorneys were able to take action to assist 81.7% of the 93 households that sought their help. However, no indication is given regarding the outcomes of the lawyers' efforts or the satisfaction of the households with these outcomes.

Table 18. Actions Taken by Private Attorneys to Assist Households with Their Most Difficult Civil Legal Problems (n=93)*

<i>Types of Action Taken by the Private Attorney</i>	<i>Households that Reported Turning to a Private Attorney</i>	
	<i>#</i>	<i>%</i>
Provided legal advice (includes reviewing/drawing up contracts, wills, or other documents)	28	30.1
Prepared for/represented the household in a hearing or lawsuit	19	20.4
Negotiated or worked to resolve problem without formal legal action (includes writing letters, making phone calls/other contacts, etc.)	17	18.3
Prepared for/filed bankruptcy	4	4.3
Provided a referral to a private attorney or service organization	4	4.3
Other	3	3.2
Don't know/can't recall/just now dealing with problem and still unsure what will be done	12	12.9

**Because households may have reported multiple actions taken by private lawyers, percentages do not total 100.0%.*

Because TALS is concerned with assisting poor and near-poor households with their civil legal problems, the survey team sought to determine if private lawyers adjusted their fees in some way for these clients. Table 19 addresses this issue and reports that more than half of all households that used a private lawyer received some type of fee adjustment because of their limited income.

Table 19. Households that Received Adjusted Charges from Private Lawyers

Survey Question: <i>Did the lawyer do this work for free, charge less than usual, or let you pay in installments?</i>	Extremely Low-Income Households* (n=35)		Low-Income Households** (n=56)		All Households*** (n=93)	
	#	%	#	%	#	%
Yes	21	60.0	30	53.6	52	55.9
No	13	37.1	23	41.1	37	39.8
Don't know/can't recall/refused	1	2.9	3	5.4	4	4.3
TOTAL****	35	100.0	56	100.1	93	100.0

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines. Only 35 of the 244 Extremely Low-Income Households that identified a most difficult problem reported seeking help from a private lawyer.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines. Only 56 of the 308 Low-Income Households that identified a most difficult problem reported seeking help from a private lawyer.

***Reports for “All Respondents” include data from 2 households for whom a distinction between “Low Income” and “Extremely Low Income” could not be made. Only 93 of the 575 Low-Income Households that identified a most difficult problem reported seeking help from a private lawyer.

**** In some instances, total percentages do not equal 100 because of rounding.

Knowledge of and Access to Legal Help

Because households that participated in this survey had very limited financial resources, the more knowledge of and access to affordable legal assistance that they possess the better able they will be to maximize their efforts and achieve a “fair shake” in resolving their legal needs. Of the 824 households surveyed, more than three quarters (79.0%) had a car and another 10.0% had easy access to bus transportation in order to seek legal assistance. In addition, more than 4 out of 10 of all respondents, including 38.4% of Extremely Low-Income Households, had access to the Internet as a source of information. As this proportion grows, Internet access could prove to be a valuable tool in increasing knowledge of available civil legal assistance. At present, only 1 in 5 households reported being aware of a source of free assistance, and less than a third knew of a place that would aid them in finding a lawyer to help with such problems. (See Table 20.)

Table 20. Respondents' Knowledge and Access to Legal Help

	<i>Number of Extremely Low-Income Households* Responding "Yes" (n=341)</i>		<i>Number of Low-Income Households** Responding "Yes" (n=454)</i>		<i>Number of All Households *** Responding "Yes" (n=824)</i>	
	#	%	#	%	#	%
<i>Survey Questions on Knowledge of Assistance</i>						
“Do you know of any place that helps you find a lawyer when you need legal help for non-criminal cases?”	96	28.2	130	28.6	239	29.0
“Do you know of any place that gives free legal help for people who can't afford a lawyer (non-criminal cases)?”	69	20.2	95	20.9	175	21.2
<i>Survey Questions on Access to Assistance</i>						
“Do you have a car?”	247	72.4	382	84.1	651	79.0
“Do you have a way to get on the Internet?”	131	38.4	211	46.5	354	43.0
“Do you have E-mail?”	93	27.3	154	33.9	254	30.8
“Can you easily catch a bus?”	49	14.4	30	6.6	82	10.0

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines.

***Reports for “All Respondents” include data from the 29 households for whom a distinction between “Extremely Low Income” and “Low Income” could not be made.

Further analyses were conducted to determine if relationships exist between household or respondent variables and the household’s access to the Internet. These analyses uncovered no significant relationship between a household’s access to the Internet and the respondent’s race or the household’s status as a single- or multiple-adult household with children. However, significant relationships were noted between a household’s access to the Internet and the following:

Number of household members	<i>In general</i> , the larger the household, the more likely the household was to have Internet access (p=0.0001).
Survey language	English-speaking respondents were more likely to have access to the Internet than were Spanish-speaking respondents (p=0.0144).
Severity of poverty	Low-Income Households were more likely to have access to the Internet than were Extremely Low-Income Households (p=0.0261).
Respondents aged 18 to 22 years	Survey respondents between 18 and 22 years of age were more likely to have access to the Internet than were older respondents (p=0.0025).
Households with individuals aged 60 years or older	Households with no individuals aged 60 years or older were more likely to have access to the Internet than were households with individuals 60 years of age or older (p=0.0001).
Working poor¹²	Households identified as “working poor” were more likely to have access to the Internet than were the non-working poor (p=0.0001).

¹² “Working poor” is defined here as a household that reports employment income, but is still at or below 125.0% of the 2003 USDHHS poverty guidelines.

Summary and Final Notes

Summary of Key Findings

The following summary highlights findings from the legal needs assessment of 824 poor or near-poor Tennessee households (i.e., households whose total income is no more than 125.0% of the income totals listed in the *2003 Health and Human Services Poverty Guidelines*). For 795 of these households a further determination was made between two levels of household poverty—Extremely Low-Income Households (i.e., total household incomes at or below 62.5% of the 2003 USDHHS poverty guidelines) and other Low-Income Households (i.e., total household incomes of more than 62.5% but equal to or less than 125.0% of the 2003 USDHHS poverty guidelines).

Differences were apparent between the characteristics of the Extremely Low-Income Households and the other Low-Income Households.

- ◆ More respondents from Low-Income Households than from Extremely Low-Income Households reported being
 - white (77.3% compared to 62.8%),
 - at least high school graduates or GED recipients (72.7% compared to 66.9%),
 - homeowners (58.1% compared to 51.9%),
 - currently married (42.5% compared to 31.1%),
 - age 60 years or older (31.5% compared to 26.7%),
 - employed full-time (25.3% compared to 18.5%), and
 - retired (22.2% compared to 17.0%).

- ◆ *More* respondents from Extremely Low-Income Households than from other Low-Income Households reported being
 - single, never married (24.0% compared to 12.8%),
 - disabled (26.1% compared to 19.8%),
 - unemployed or laid off (13.8% compared to 8.8%),
 - in a household that had experienced homelessness at some point during the previous 12 months (11.4% compared to 6.2%),
 - in a household of three or more members (54.3% compared to 44.1%), and
 - in a single-adult household with children under the age of 18 years (28.1% compared to 19.0%).

More than two-thirds (69.8%) of all 824 households surveyed reported experiencing one or more civil legal problems during the past 12 months.

- ◆ The top five civil legal problems reported by surveyed households were in the areas of
 - creditor conflicts (34.6%),
 - medical bills or health insurance (29.6%),
 - utilities (26.2%),
 - government benefits (21.8%), and
 - health care (15.2%).
- ◆ Statistically significant differences were identified in the number of problem areas reported for the surveyed households and the following variables:
 - the size of the household
(As the size of the household increased, the number of problem areas reported per household increased.)
 - the race of the respondent
(White respondents reported significantly *fewer* civil legal problems than did Blacks, Hispanics/Latinos, or other races. In turn, Black respondents reported significantly *fewer* problems than did Hispanics/Latinos.)
 - the ages of the household members
(Households with *no* individuals 60 years old or older reported a greater number of legal problems than households that included someone 60 years old or older.)

- the identification of the household as “working poor” (Households that were “working poor” reported a greater number of civil legal problems than households not identified as “working poor”.)
- the status of the household as “single-adult with children” (Single-adult households with children reported more civil legal problems than multiple-adult households with children.)
- ◆ No significant relationship was identified between either the *types* of or *numbers* of civil legal problems reported by a household and the classification of the household as Low Income or Extremely Low Income.

The civil legal problems that were selected by the greatest number of respondents as their households’ “biggest problems” were not subsequently rated as the most difficult problems to resolve.

- ◆ Of the 575 households that reported experiencing a civil legal problem within the previous 12 months, most identified one of three categories as causing the biggest problem for their households. These problem categories are
 - Housing/Utilities Issues (21.4% of survey participants),
 - Financial/Consumer Issues (20.0% of survey participants), and
 - Healthcare Issues (19.8% of survey participants)
- ◆ By using a 3-point scale in which 1=not much trouble, 2=some trouble, and 3=a lot of trouble, respondents rated the level of trouble caused by their households’ biggest civil legal problems. The three problem categories that received the highest mean ratings for difficulty include
 - Immigration Issues (mean=3.0, as rated by only 3 households),
 - Juvenile Issues (mean=2.6, as rated by only 9 households), and
 - Lawsuits/Insurance Issues (mean=2.6, as rated by only 13 households).
- ◆ The only significant relationship between the reported levels of problem difficulty and household variables was noted in households that included individuals 60 years old or older. These households were significantly more likely to report a lower degree of problem difficulty, such as “not much trouble” or “some trouble,” than were households with no individuals 60 years old or older.
- ◆ No significant relationship was identified between the reported levels of problem difficulty and such variables as size of household, severity of poverty, race of respondent, categorization of the household as

“working poor,”¹³ or identification of the household as a single- or multiple-adult household with children.

Of the 511 households that identified their single biggest civil legal problem during the previous 12 months, nearly a quarter (24.5%) reported taking no action to resolve that problem.

- ◆ A total of 27.4% of Extremely Low-Income Households reported taking no action to resolve their biggest civil legal problems. In comparison, a smaller percentage of Low-Income Households (22.8%) took no action to solve their biggest civil legal problems.
- ◆ The four primary reasons that households reported for taking no action include the following:
 - The situation was not seen as a problem, but as “just the way things are.” (17.6% of respondents)
 - The household did not believe anything could be done that would help. (16.8% of respondents)
 - The household did not know where to go for help. (12.0% of respondents)
 - The household did not want a “hassle.” (12.0% of respondents)

Of the 511 households that identified their households’ single biggest civil legal problem during the previous 12 months, 382 (74.8%) reported taking some type of action to resolve the problem.

- ◆ The households most often reported taking four actions, including
 - protesting, refusing to pay, writing letters (30.1%),
 - contacting a private lawyer (24.3%),
 - seeking aid from a legal aid organization or legal clinic (15.7%), and
 - directly contacting creditors, officials, businesses, or other involved parties (13.4%).
- ◆ The 60 households that turned to a legal aid organization or to a legal clinic most often described the following four actions taken by that group:
 - not helping or not being able to help (45.0%)

¹³ “Working poor” is defined here as a household that reports employment income, but is still at or below 125.0% of the 2003 USDHHS poverty guidelines.

- negotiating or working to resolve the problem without formal legal action (Their actions included such things as writing letters and making phone calls or other contacts.) (15.0%)
- providing legal advice such as reviewing or drawing up contracts, wills, or other documents (15.0%)
- preparing for or representing the household in a hearing or lawsuit (10.0%)
- ◆ The 93 households that turned to a private attorney for help most often described the following four actions taken by that attorney to help with the household's most difficult civil legal problem:
 - providing legal advice (i.e., reviewing or drawing up contracts, wills, or other documents) (30.1%)
 - preparing for or representing the household in a hearing or lawsuit (20.4%)
 - not helping or not being able to help the household, including cases in which the household could not afford to pay the attorney (18.3%)
 - negotiating or working to resolve the problem without taking formal legal action (Their actions included such things as writing letters and making phone calls or other contacts.) (18.3%)

Respondents' knowledge of sources of legal assistance was sparse.

- ◆ For the survey respondents overall,
 - Fewer than 3 out of 10 knew of a place that helps people find a lawyer when they need legal help for non-criminal cases.
 - Only 2 out of 10 knew of a place that gives free legal help for people who cannot afford a lawyer for non-criminal cases.

Respondents reported varying degrees of access to transportation.

- ◆ For the survey respondents overall,
 - Nearly 8 out of 10, including 72.4% of Extremely Low-Income Households, reported having a car.
 - More than 4 out of 10, including 38.4% of Extremely Low-Income Households, had access to the Internet.
- ◆ Access to the Internet was significantly more likely to be reported by households that
 - were surveyed in English rather than Spanish,

- were identified as Low Income rather than Extremely Low Income,
- were described as “working poor,”
- included a respondent aged 22 years or less,
- included no members over the age of 60, and
- were larger in size.

Final Notes

Findings from the Statewide Comprehensive Legal Needs Survey can be generalized to households across Tennessee at a 95.0% level of confidence with a $\pm 3.5\%$ margin of error. The following statements are based on these generalizations:

- ◆ Nearly 70.0% of poor or near-poor Tennessee households (i.e., households at or below 125.0% of the USDHHS poverty guidelines for 2003) faced one or more civil legal problems during the previous year.
- ◆ Based on the survey findings, the 824 participating households experienced an average of 3.3 civil legal problems during the previous year. These 824 households represent 2,282 individuals and an average of 1.2 civil legal problems per person. Projecting these findings onto the larger poor or near-poor population in Tennessee, approximately 1 million individuals would be estimated to have experienced an average of 1.2 civil legal problems during the 12-month period.¹⁴
- ◆ Less than 30.0% of poor/near-poor households are aware of sources of assistance with their civil legal problems.
- ◆ An estimated 43.0% of poor or near-poor households in Tennessee have access to the Internet. In fact, 38.4% of Extremely Low-Income Households (i.e., incomes at or below 62.5% of USDHHS poverty guidelines for 2003) have Internet access. If access continues to grow, the Internet may prove to be fertile ground for increasing awareness about the availability of legal services and a means for families to obtain basic legal information that can enable them to resolve their least difficult legal problems on their own. However, at this time, more than 60.0% of households identified as Extremely Low Income *do not*

¹⁴ The estimated average number of problems experienced per individual (each household member) is most likely an undercount. This undercount exists primarily because of the inability to accurately calculate the number of household members that experienced a specific problem that had been reported for the household as a whole.

have Internet access and must, therefore, receive information or legal assistance through some other more traditional means.

Other conclusions to be drawn from the survey include the following:

- ◆ Because of limited resources that are available to assist poor or near-poor households with their civil legal problems, policy choices may need to be made between helping a large number of people with common but less difficult problems versus helping a small number of people with less common but more difficult problems.
- ◆ Although this study addressed the actions taken by poor or near-poor Tennessee households to resolve their civil legal problems, *no* information was gathered that identified the households' satisfaction with the outcomes of their actions. Simply supplying information about and access to legal services does not guarantee successful resolutions to legal problems. Further evaluation that identifies outcomes to specific services and also gauges the level of success of those outcomes would further benefit TALS's program and service planning, thus allowing for the most effective allocation of limited resources.

References

- Tennessee Alliance for Legal Services (TALS). (2003). *About us*. Retrieved April 30, 2003, from <http://www.tals.org/Home/PublicWeb/About>
- U.S. Census Bureau. (2003). *American FactFinder: Census 2000 summary file 4 (SF4)*. Retrieved November 24, 2003, from <http://www.census.gov> .
- U.S. Department of Health and Human Services (USDHHS). (2003). *2003 health and human services poverty guidelines*. Retrieved August 15, 2003, from <http://www.aspe.hhs.gov/poverty/03computations.htm>

Appendix A

Tennessee Alliance for Legal Services (TALS) Comprehensive Legal Needs Survey 2003

**TENNESSEE ALLIANCE FOR LEGAL SERVICES
(TALS)
COMPREHENSIVE LEGAL NEEDS SURVEY
2003**

*The University of Tennessee
College of Social Work Office of Research & Public Service*

INTRODUCTION (IN)

(Surveyor: Read.) “Hi. My name is _____. I’m calling from the Social Science Research Institute at the University of Tennessee in Knoxville. We are talking to people today about the kinds of issues that households might be facing.”

IN1 “I would like to speak with someone in your home who knows the most about your household’s experiences in the past year? Would you be the best person to answer my questions?”

(Surveyor: Do not read response choices.)

Yes 1 **(Surveyor: Continue with introduction.)**
 No..... 2 **[CATI: SKIP TO QUESTION IN4.]**

“This survey should take about 15 minutes. We’ll ask about problems that you or your family may have had with housing, health care, jobs, contracts, wills, and so on. There are no right or wrong answers to any of our questions. Everything you tell us is completely confidential.”

(Surveyor, read ONLY IF the respondent requests verification of the survey’s legitimacy: “If you’d like to know more about this survey or the Tennessee Alliance for Legal Services, call the Alliance at 1-(877)-207-4171. It’s a free call. Jim Deming or Betty Moore will be happy to answer your questions. The Alliance also has a website with information about their services. The website address is www.tals.org.”)

➤ **New Question**

scrnew “Are you a resident of Tennessee?”

Yes 1 **(Surveyor: Continue with introduction.)**
 No 2 **(Surveyor: Thank respondent and terminate interview.)**

Script for termination at this point: “I’m sorry, but we are only speaking with Tennessee residents today.”

IN2 “Do you have time to do the survey now?” **(Surveyor: Do not read response choices.)**

Yes 1 **[CATI: SKIP TO QUESTION SCR1.]**
 No..... 2

IN3 “We’ll be happy to call back. What you tell us could help to improve free legal aid for you and other Tennessee residents. Is there a better time for us to call back?”

Yes 1 **(Surveyor: Record call-back day and time: _____
 Thank respondent and terminate interview.)**
 No..... 2 **(Surveyor: Thank respondent and terminate interview.)**

IN4 “May I speak with that person, please?”

Yes 1 **[CATI: REPEAT INTRODUCTION AND START AGAIN
 WITH QUESTION IN1 FOR NEW RESPONDENT.]**
 No..... 2 **(Surveyor: Ask when the person who is best able to answer
 our questions will be available. Record a call-back day and
 time. _____
 Thank respondent and terminate interview.)**
 Refused..... 9 **(Surveyor: Thank respondent and terminate interview.)**

SCREENING FOR ELIGIBILITY (SCR)

SCR1 "First, I have a couple of background questions. Counting you, how many people are in your household?" _____ (Surveyor: We need to know the number of current household members in order to determine the income eligibility of the respondent.

Notes about definition of "members of the household:"

- How long a person has been in the household is NOT important, so long as the person is currently living in the household.
- Unborn child is NOT counted.
- Spouse in military service is counted.
- Child in college or out-of-home locations is counted if a legal dependent.
- Elderly/disabled adult in out-of-home location is counted if a legal dependent.
- "Legal dependent" means those individuals who are reported on income tax return as "household dependent."

1 person	01
2 people	02
3 people	03
4 people	04
5 people	05
6 people	06
7 people	07
8 people	08
9 people	09
10 people	10
11 people	11
12 people	12
13 people	13
14 people	14
15 people	15
Don't know	88
Refused.....	99

[CATI: USING THE NUMBER OF HOUSEHOLD RESIDENTS FROM QUESTION SCR1, FILL QUESTION SCR2 WITH THE APPROPRIATE MONTHLY VALUES AS LISTED BELOW FOR UP TO 15 HOUSEHOLD MEMBERS. YEARLY VALUES ARE PROVIDED FOR USE ONLY WITH THOSE RESPONDENTS WHO ARE MORE ACCUSTOMED TO REPORTING THEIR YEARLY INCOME.]

	<u>MONTHLY VALUE¹</u>	<u>YEARLY VALUE²</u>
1 HOUSEHOLD RESIDENT	= \$935	\$11,225
2 HOUSEHOLD RESIDENTS	= \$1,263	\$15,150
3 HOUSEHOLD RESIDENTS	= \$1,590	\$19,075
4 HOUSEHOLD RESIDENTS	= \$1,917	\$23,000
5 HOUSEHOLD RESIDENTS	= \$2,244	\$26,925
6 HOUSEHOLD RESIDENTS	= \$2,571	\$30,850
7 HOUSEHOLD RESIDENTS	= \$2,898	\$34,775
8 HOUSEHOLD RESIDENTS	= \$3,225	\$38,700

¹ The Monthly Values were derived as 125% of 2003 Health and Human Services Poverty Guidelines and are approximate due to rounding to the nearest dollar.

² The Yearly values are derived as 125% of 2003 Health and Human Services Poverty Guidelines for the 48 contiguous states, as reported in the Federal Register, Vol. 68, no. 26, February 7, 2003, pp. 6456-6458.

9 HOUSEHOLD RESIDENTS	=	\$3,552	\$42,625
10 HOUSEHOLD RESIDENTS	=	\$3,879	\$46,550
11 HOUSEHOLD RESIDENTS	=	\$4,206	\$50,475
12 HOUSEHOLD RESIDENTS	=	\$4,533	\$54,400
13 HOUSEHOLD RESIDENTS	=	\$4,860	\$58,325
14 HOUSEHOLD RESIDENTS	=	\$5,188	\$62,250
15 HOUSEHOLD RESIDENTS	=	\$5,515	\$66,175

SCR2 "Think of all the income everyone in your household gets, such as work, retirement, Social Security, other money from the government, interest, and dividends. If you add together everyone's before-tax income for a month, would it be more than \$_____, about \$_____, or less than \$_____?"

[CATI: SUBSTITUTE TOTAL ALLOWABLE YEARLY AND MONTHLY INCOME FROM CHART ABOVE BASED ON NUMBER OF HOUSEHOLD RESIDENTS REPORTED IN QUESTION SCR1.]

Equal to or less than..... 1

More than 2

(Surveyor: Say, "For this survey, we need to talk to lower income people. I'm sorry to have bothered you. Thank you for your time.")

Don't know 8

(Surveyor: Prompt by reassuring respondent of confidentiality and explain that this info will be used to compare the legal resources available to people from different income groups. If no change, probe for best guess of total income. If still no change, say, "For this survey, we need to talk to lower income people. I'm sorry to have bothered you. Thank you for your time."
Terminate survey.)

Refused 9

(Surveyor: Prompt by reassuring respondent of confidentiality and explain that this info will be used only to compare the legal resources available to people from different income groups. If no change, say, "For this survey, we need to talk to lower income people. I'm sorry to have bothered you. Thank you for your time."
Terminate survey.)

[CATI: CONTINUE WITH THOSE RESPONDENTS WHO ARE “EQUAL TO OR BELOW” THE MONTHLY (YEARLY) INCOME VALUES (SCR2 RESPONSE 1). USING THE NUMBER OF HOUSEHOLD RESIDENTS FROM QUESTION SCR1, FILL QUESTION SCR3 WITH THE APPROPRIATE MONTHLY VALUES AS LISTED BELOW FOR UP TO 15 HOUSEHOLD MEMBERS. (THESE VALUES ARE APPROXIMATELY 50% OF THE PREVIOUS INCOME VALUES USED IN SCR2 AND WILL HELP IDENTIFY THOSE HOUSEHOLDS EXPERIENCING INTENSE POVERTY.)]

	<u>MONTHLY VALUE³</u>	<u>YEARLY VALUE⁴</u>
1 HOUSEHOLD RESIDENT	= \$468	\$5,613
2 HOUSEHOLD RESIDENTS	= \$631	\$7,575
3 HOUSEHOLD RESIDENTS	= \$795	\$9,538
4 HOUSEHOLD RESIDENTS	= \$958	\$11,500
5 HOUSEHOLD RESIDENTS	= \$1,122	\$13,463
6 HOUSEHOLD RESIDENTS	= \$1,285	\$15,425
7 HOUSEHOLD RESIDENTS	= \$1,449	\$17,388
8 HOUSEHOLD RESIDENTS	= \$1,613	\$19,350
9 HOUSEHOLD RESIDENTS	= \$1,776	\$21,313
10 HOUSEHOLD RESIDENTS	= \$1,940	\$23,275
11 HOUSEHOLD RESIDENTS	= \$2,103	\$25,238
12 HOUSEHOLD RESIDENTS	= \$2,267	\$27,200
13 HOUSEHOLD RESIDENTS	= \$2,430	\$29,163
14 HOUSEHOLD RESIDENTS	= \$2,594	\$31,125
15 HOUSEHOLD RESIDENTS	= \$2,757	\$33,088

SCR3 “If you add together everyone’s before-tax income for a month, would it be more than \$_____, about \$_____, or less than \$_____?”

[CATI: SUBSTITUTE TOTAL MONTHLY INCOME FROM CHART ABOVE BASED ON NUMBER OF HOUSEHOLD RESIDENTS REPORTED IN QUESTION SCR1.]

Equal to or less than..... 1
 More than 2
 Don’t know 8

(Surveyor: Prompt by reassuring respondent of confidentiality and explain that this info will be used to compare the legal resources available to people from different income groups. If no change, probe for best guess of total income.)

Refused 9

(Surveyor: Prompt by reassuring respondent of confidentiality and explain that this info will be used only to compare the legal resources available to people from different income groups.)

³ The Monthly Values are approximate due to rounding to the nearest dollar.

⁴ The Yearly Values are based on half of the 125% of poverty guidelines used in SCR2 and are approximate due to rounding to the nearest dollar.

A. HOUSING AND UTILITY ISSUES

Surveyor: Say, “I’d like to ask about different types of problems that you or someone else in your household may have had in the past 12 months. By ‘household,’ I mean the people who have lived with you on a regular basis during the past 12 months. I’m only asking about problems that you and your household had between **[today’s month 2002]** and now. We only want to talk about problems that were bad enough that you couldn’t solve them quickly on your own.” (**Surveyor: Prompt if necessary:** “You can tell us about problems that started before **[today’s month 2002]** if you still had these problems during the last 12 months.”)

A1. “First I’d like to ask about the place where you live. During the past 12 months, did (you/any of you) rent a place to live in? Please include mobile homes or housing where a government program paid the rent.”

Yes 1
 No **[CATI: SKIP TO A3]**..... 2
 Don’t know **[CATI: SKIP TO A3]** 8
 Refused **[CATI: SKIP TO A3]** 9

A2. “Did (any of) you have problems with your rented place? For example, was the place you rented unsafe or unhealthy? Did (any of) you have problems paying the rent or getting a security deposit back? Were (any of) you evicted? Or, did the landlord bother you?” **[Surveyor: If any one of these questions is answered affirmatively, the answer is “yes.”]**

Yes 1
 No..... 2
 Don’t know 8
 Refused 9

A3. “Did (any of) you have any problems with utilities, such as your phone, water, lights, or gas? For example, were your utilities cut off or did you have a problem over deposits, bills, or payments?” **[Surveyor: Do not include cell phones, cable or satellite service]**

Yes 1
 No..... 2
 Don’t know 8
 Refused 9

A4. **Surveyor: Say**, “Discrimination in housing can mean a lot of things, like being turned down for housing, being told to look or not look at certain neighborhoods, or having trouble getting a home loan.”

“During the past 12 months, were (any of) you discriminated against when you tried to rent, buy, or get a loan for a home?”

Yes 1
 No **[CATI: SKIP TO A7]**..... 2
 Don’t know **[CATI: SKIP TO A7]**..... 8
 Refused **[CATI: SKIP TO A7]** 9

- A5. “Did you have this problem when you tried to rent, buy, or get a loan for a home?” **[Surveyor: Do not read response choices.]**
- | | |
|----------------------|---|
| Renting | 1 |
| Buying | 2 |
| Getting a loan | 3 |
| Don't know | 8 |
| Refused | 9 |
- A6. “Why were you discriminated against?” **[Surveyor: Do not read response choices.]**
- | | |
|--|----|
| Race | 01 |
| National origin/Ethnicity | 02 |
| Sex | 03 |
| Disability or serious health condition | 04 |
| Sexual orientation | 05 |
| Having children | 06 |
| Source of income | 07 |
| Other [please specify]: | 08 |
| Don't know | 88 |
| Refused | 99 |
- A7. **Surveyor: Say,** “Sometimes it’s hard to get and keep housing. In the past 12 months, were (any of) you homeless? Or did (any of) you stay in a shelter for the homeless? Or did (any of) you have to move in with someone else because you didn’t have a place to live?” **[Surveyor: Answer is “yes” if issues continued into the last 12 months, even if the break-up occurred more than a year ago.]**
- | | |
|------------------|---|
| Yes | 1 |
| No | 2 |
| Don't know | 8 |
| Refused | 9 |
- A8. “In the past 12 months, did (any of) you have a problem finding a place to live or keeping a place to live because it was too expensive?”
- | | |
|------------------|---|
| Yes | 1 |
| No | 2 |
| Don't know | 8 |
| Refused | 9 |
- A9. “Do you own your home?”
- | | |
|---|---|
| Yes | 1 |
| No [CATI: SKIP TO A12] | 2 |
| Don't know [CATI: SKIP TO A12] | 8 |
| Refused [CATI: SKIP TO A12] | 9 |
- A10. “Did you get behind in your mortgage payments at any time within the past 12 months?”
- | | |
|------------------|---|
| Yes | 1 |
| No | 2 |
| Don't know | 8 |
| Refused | 9 |

A11. “Did you apply for, get, or refinance your mortgage in the past 12 months?”

Yes	1
No.....	2
Don't know	8
Refused.....	9

FAMILY/RELATIONAL ISSUES

A12. **Surveyor: Say**, “Now I’m going to ask you about some legal problems that can come up in families. Again, I’ll only be asking about difficulties that affected you or your household during the last 12 months. I’m only asking about serious problems.”

“In the last 12 months, did (any of) you need legal advice or help with problems that happened because of a breakup of a marriage or a live-in relationship—like money or child custody problems?” **[Surveyor: Answer is “yes” if issues continued into the last 12 months, even if the break-up occurred more than a year ago.]**

Yes	1
No [CATI: SKIP TO A15]	2
Don't know [CATI: SKIP TO A15]	8
Refused [CATI: SKIP TO A15]	9

A13. “Was the problem about money, such as alimony, child support, or dividing up what you owned?” **[Surveyor: The answer is “yes” if the respondent is affirmative to any item listed in the question.]**

Yes	1
No.....	2
Don't know	8
Refused.....	9

A14. “Was the problem about a child, such as child custody, guardianship, visitation, or who the child’s father is?” **[Surveyor: The answer is “yes” if the respondent is affirmative to any item listed in the question.]**

Yes	1
No.....	2
Don't know	8
Refused.....	9

A15. “Have any of the following things happened in your household in the past 12 months?” **[Surveyor: Read the following list slowly.]**

a. “A child being taken from the home, adopted, or placed with a guardian?”

Yes	1
No.....	2
Don't know	8
Refused.....	9

b. "A family problem over a will, estate, or trust?"

Yes 1
 No..... 2
 Don't know 8
 Refused..... 9

A16. "In the past 12 months, did (any of) you need help with a power of attorney, living will, or getting a conservator or guardian for an adult who could not make his own decisions or handle his own money?" **[Surveyor: The answer is "yes" if the respondent is affirmative to any item listed in the question.]**

Yes 1
 No..... 2
 Don't know 8
 Refused..... 9

A17. **Surveyor: Say,** "The next three questions may be hard to talk about, so we appreciate your courage and honesty. Remember, all your answers are completely confidential."

"In the past 12 months, has an elderly person you are responsible for been suspected of being emotionally or physically abused, neglected, or taken advantage of financially?" **[Surveyor: An elderly person who is in a nursing home or assisted living can be counted as "in the household" if the respondent is responsible for that person.]**

Yes 1
 No **[CATI: SKIP TO A18]**..... 2
 Don't know **[CATI: SKIP TO A18]**..... 8
 Refused **[CATI: SKIP TO A18]** 9

➤ (New question)

A172. "Did (any of) you go to court or the police to get protection from the abuse?"

**Yes 1
 No 2
 Don't know 8
 Refused 9**

A18. "Was any other adult in your household abused physically, mentally, or emotionally during the past 12 months?"

Yes 1
 No **[CATI: SKIP TO A20]**..... 2
 Don't know **[CATI: SKIP TO A20]**..... 8
 Refused **[CATI: SKIP TO A20]**..... 9

A19. "Did (any of) you go to court or the police to get protection from the abuse?"

Yes 1
 No..... 2
 Don't know 8
 Refused..... 9

JUVENILE ISSUES

A20. **Surveyor: Say,** "I have some questions that deal specifically with children."

"At any time during the past 12 months, did any school-age children live in your household?"
[Surveyor: "School-age" includes ages 3-18 and includes preschool.]

Yes 1
 No **[CATI: SKIP TO A26]**..... 2
 Don't know **[CATI: SKIP TO A26]** 8
 Refused **[CATI: SKIP TO A26]**..... 9

A21. "At any time in the last school year did a child in your household, or a child you were responsible for, have school problems? For example, was a child NOT allowed to enroll in school? Was a child placed in a class below his right grade level or denied the special services or classes she needed? Was a child accused of behavior problems or skipping school? Did any of these things happen in the last year?" **[Surveyor: if any one of these questions is answered affirmatively, the answer is "yes."]**

Yes 1
 No..... 2
 Don't know 8
 Refused..... 9

A22. "Did a child in the household have problems getting an education because it was dangerous at his school or because the school did not offer a good education?"

Yes 1
 No..... 2
 Don't know 8
 Refused..... 9

A23. "Did a child in the household have problems getting an education because the child's main language was not English?"

Yes 1
 No..... 2
 Don't know 8
 Refused..... 9

A24. "At any time in the last year, was anyone in your household under age 18 sent away by the juvenile court or put in jail?"

Yes 1
 No **[CATI: SKIP TO A26]**..... 2
 Don't know **[CATI: SKIP TO A26]**..... 8
 Refused **[CATI: SKIP TO A26]**..... 9

- A25. “At any time in the last year, while the child was there (in jail or other youth facility), was he not able to get good medical care or schooling? Was he punished unfairly? Or was he physically hurt or threatened?” **[Surveyor: if any one of these questions is answered affirmatively, the answer is “yes.”]**

Yes 1
 No 2
 Don't know 8
 Refused 9

HEALTH ISSUES

- A26. **Surveyor: Say,** “Now I'd like to ask you about health care. By health care, I mean doctor visits; emergency room care; treatment for drug, alcohol, or mental-health problems; or nursing home care.”

“In the last 12 months, did anyone in your household need health care that they could not get?”

Yes 1
 No **[CATI: SKIP TO A28]** 2
 Don't know **[CATI: SKIP TO A28]** 8
 Refused **[CATI: SKIP TO A28]** 9

- A27. “Was this because of a long waiting list or not enough health care providers?”

Yes 1
 No 2
 Don't know 8
 Refused 9

- A28. “During the past 12 months, has anyone in your household lived in a nursing home, assisted living, or other group care home?”

Yes 1
 No **[CATI: SKIP TO A30]** 2
 Don't know **[CATI: SKIP TO A30]** 8
 Refused **[CATI: SKIP TO A30]** 9

- A29. “Did that person have a serious problem there? For example, did they not get the medicine or health care they needed? Were they treated badly? Or were their personal belongings lost?” **[Surveyor: if any one of these questions is answered affirmatively, the answer is “yes.”]**

Yes 1
 No 2
 Don't know 8
 Refused 9

- A30. “In the last 12 months, did (any of) you have a big problem with medical bills?”

Yes 1
 No 2
 Don't know 8
 Refused 9

A31. "In the past 12 months, did (any of) you have a serious problem with a health insurance company or managed care company, including TennCare?"

Yes 1
 No [CATI: SKIP TO A34]..... 2
 Don't know [CATI: SKIP TO A34]..... 8
 Refused [CATI: SKIP TO A34]..... 9

A32. "Was the problem about..." **[Surveyor: Read the following list slowly.]**

a. "Not being able to get health insurance?"

Yes 1
 No..... 2
 Don't know 8
 Refused 9

b. "Having a health policy canceled for no reason?"

Yes 1
 No..... 2
 Don't know 8
 Refused 9

c. "Premiums, getting insurance to pay, or what a policy was worth?"

Yes 1
 No [CATI: SKIP TO A34]..... 2
 Don't know [CATI: SKIP TO A34]..... 8
 Refused [CATI: SKIP TO A34]..... 9

A33. "Did your health insurance refuse to pay for any of the following kinds of medical expenses?" **[Surveyor: Read the following list slowly.]**

a. Mental health treatment?"

Yes 1
 No..... 2
 Don't know 8
 Refused 9

b. "Prescription drugs?"

Yes 1
 No..... 2
 Don't know 8
 Refused 9

c. "Primary medical care?"

Yes	1
No.....	2
Don't know	8
Refused	9

DISABILITY/SERIOUS HEALTH ISSUES (I.E., AIDS/CANCER)

A34. "In the past 12 months, were (any of) you discriminated against because of a disability or serious health condition?"

Yes	1
No [CATI: SKIP TO A36].....	2
Don't know [CATI: SKIP TO A36].....	8
Refused [CATI: SKIP TO A36].....	9

A35. "Did this disability or serious health condition cause any of the following problems?" **[Surveyor: Read the following list slowly.]**

a. "Losing a job or having trouble working because the employer didn't make the changes needed to let a person with your health problems do the job?"

Yes	1
No.....	2
Don't know	8
Refused	9

b. "Being turned down for health insurance, having your insurance canceled, or having your insurance company refuse to pay?"

Yes	1
No.....	2
Don't know	8
Refused	9

c. "Not being able to get into a public place because they did not have things like wheelchair ramps for people with disabilities?"

Yes	1
No.....	2
Don't know	8
Refused	9

GOVERNMENT BENEFITS

- A36. **Surveyor: Say,** “Many people get payments or help from government programs, such as Social Security, Supplemental Security Income, Welfare, Families First, Food Stamps, Medicare, TennCare, or Medicaid?”

“During the last 12 months, did you or anyone in your household get payments from any of the following government programs? (Count all children you are responsible for, even if they don’t live with you.)” **[Surveyor: Read the following list slowly.]**

- a. “Social Security [including Social Security Retirement, Social Security Disability (SSDI), Supplemental Security Income (SSI), and Social Security for widows with children]?”

Yes 1
 No..... 2
 Don’t know 8
 Refused 9

- b. “Families First?” **[Surveyor, Prompt if necessary:** “It’s the welfare payment that used to be called ‘AFDC.’ You sign up at the DHS (Department of Human Services) Office.”]

Yes 1
 No..... 2
 Don’t know 8
 Refused 9

- c. “Medicaid or TennCare?” **[Surveyor, Prompt if necessary:** “It’s the health insurance for some uninsured people and for low-income people who are over age 65, the disabled, or in families with children. You sign up at the local DHS office (Department of Human Services).”]

Yes 1
 No..... 2
 Don’t know 8
 Refused 9

- d. “Medicare?” **[Surveyor, Prompt if necessary:** “It’s the red, white, and blue health insurance card for people over 65 and some disabled people who get social security.”]

Yes 1
 No..... 2
 Don’t know 8
 Refused 9

- e. “Food stamps?”

Yes 1
 No..... 2
 Don’t know 8
 Refused 9

A37. "During the last year, did (any of) you have a problem with any of these programs? For example, were you turned down when you applied? Did they cut your benefits down? Or did they make some other mistake?"

Yes 1
 No..... 2
 Don't know 8
 Refused 9

A38. "During the last 12 months, did (any of) you have problems getting any of the services or benefits because of a difficulty with English?"

Yes 1
 No..... 2
 Don't know 8
 Refused 9

VETERANS' ISSUES

A39. "Are you or anyone in your household a veteran?"

Yes 1
 No [**CATI: SKIP TO A41**]..... 2
 Don't know [**CATI: SKIP TO A41**] 8
 Refused [**CATI: SKIP TO A41**] 9

A40. "In the past 12 months, did (you/the veteran) have serious problems with VA insurance, a VA hospital, or other VA benefit?"

Yes 1
 No..... 2
 Don't know 8
 Refused 9

GOVT./COMMUNITY SERVICES

A41. **Surveyor: Say,** "Now we have a question about problems with community and government services."

"During the last 12 months, have (any of) you had a problem you could not solve with getting a city or community service you needed, like the police or sheriff, garbage pick-up, a dangerous building cleaned up, etc.?"

Yes 1
 No 2
 Don't know 8
 Refused 9

ENVIRONMENTAL ISSUES

A42. **Surveyor: Say,** “Now we have a few questions about unhealthy conditions in your neighborhood. During the past 12 months, did you have a serious environmental problem in your community that threatened your health?”

Yes	1
No [CATI: SKIP TO A44]	2
Don't know [CATI: SKIP TO A44]	8
Refused [CATI: SKIP TO A44]	9

A43. “In the past 12 months ...” **[Surveyor: Read the following list slowly.]**

a. “Have you lived where the air was so bad that it caused (any of) you to have asthma or breathing problems?”

Yes	1
No.....	2
Don't know	8
Refused	9

b. “Have (any of) you been around asbestos, lead paint, or another dangerous substance?”

Yes	1
No.....	2
Don't know	8
Refused	9

c. “Have you been concerned about a new plant or business moving into your neighborhood because you thought it would make someone in your household sick?”

Yes	1
No.....	2
Don't know	8
Refused	9

EMPLOYMENT ISSUES

A44. **Surveyor: Say,** “Next I'd like to ask about possible problems with work, retirement, worker's compensation or unemployment benefits. Again, I'm asking only about big problems that you could not easily solve.”

“In the past 12 months, did you or anyone in your household think they were turned down for a job because of their race, sex, age, disability, or some other kind of discrimination?”

Yes	1
No [CATI: SKIP TO A46]	2
Don't know [CATI: SKIP TO A46]	8
Refused [CATI: SKIP TO A46]	9

- A45. “Why were they discriminated against?” **[Surveyor: Do not read response choices.] [drop-down box]**
- | | |
|-------------------------------------|----|
| Race | 01 |
| Sex | 02 |
| Age | 03 |
| Disability | 04 |
| Marital status | 05 |
| National origin/Ethnicity | 06 |
| Religion | 07 |
| Sexual orientation | 08 |
| Having children | 09 |
| Other [please specify] | 10 |
| Don't know | 88 |
| Refused | 99 |
- A46. “During the past 12 months, were (any of) you turned down for unemployment checks or worker’s compensation?”
- | | |
|------------------|---|
| Yes | 1 |
| No | 2 |
| Don't know | 8 |
| Refused | 9 |
- A47. “Did (any of) you have a big problem with a pension plan or collecting retirement benefits?”
- | | |
|------------------|---|
| Yes | 1 |
| No | 2 |
| Don't know | 8 |
| Refused | 9 |
- A48. “During the past 12 months, did (any of) you work for pay? **[Surveyor: “Work” includes self-employment. “Work” includes full-time and part-time work.]**
- | | |
|--|---|
| Yes | 1 |
| No [CATI: SKIP TO 51] | 2 |
| Don't know [CATI: SKIP TO 51] | 8 |
| Refused [CATI: SKIP TO 51] | 9 |
- A49. “During the past 12 months, did (any of) you have an argument with your employer about your pay?”
- | | |
|------------------|---|
| Yes | 1 |
| No | 2 |
| Don't know | 8 |
| Refused | 9 |

A50. "In the past 12 months did (any of) you have any other serious problems on the job like..."
[Surveyor: Read the following list slowly.]

a. "Sexual harassment?"

Yes 1
 No..... 2
 Don't know 8
 Refused 9

b. "A workplace that wasn't healthy or safe?"

Yes 1
 No..... 2
 Don't know 8
 Refused 9

c. "Having the employer try to get back at you for being in a union, for organizing other workers, or for reporting unsafe working conditions?" **[Surveyor: The answer is "yes" if the respondent is affirmative to any item listed in the question.]**

Yes 1
 No..... 2
 Don't know 8
 Refused 9

IMMIGRATION STATUS

A51. **Surveyor: Say,** "Some people from other countries have problems because of immigration status. Would this be a problem for anyone in your household? Again, please remember that all of your answers are confidential."

Yes 1
 No **[CATI: SKIP TO A54]**..... 2
 Don't know **[CATI: SKIP TO A54]**..... 8
 Refused **[CATI: SKIP TO A54]**..... 9

A52. "In the past 12 months, have (any of) you needed help with becoming a citizen, becoming legal or getting a 'green card,' legally bringing a family member to the United States, getting amnesty, or a similar matter?" **[Surveyor: The answer is "yes" if the respondent is affirmative to any item listed in the question.]**

Yes 1
 No 2
 Don't know 8
 Refused 9

- A53. “Did (any of) you have a serious problem because of being an immigrant? For example, were you cheated by an employer, landlord, or someone else? Or not able to get government help?”

[Surveyor: The answer is “yes” if the respondent is affirmative to any item listed in the question.]

Yes	1
No.....	2
Don't know	8
Refused.....	9

CONSUMER SECTION

- A54. **Surveyor: Say,** “Now we have a few questions about lawsuits and insurance.”

“During the last year, were (any of) you sued or threatened to be sued for hurting someone or damaging their home, car, or other property?”

Yes	1
No.....	2
Don't know	8
Refused.....	9

- A55. “Did (any of) you have a serious problem with insurance on your life, car, home, or apartment? For example, were you unable to get insurance? Was your policy canceled? Or did you have a problem getting insurance to pay on a claim?” **[Surveyor: The answer is “yes” if the respondent is affirmative to any item listed in the question.]**

Yes	1
No.....	2
Don't know	8
Refused.....	9

OTHER LEGAL ASSISTANCE, INCLUDING TAXES, CREDIT, CONTRACTS

- A56. “The next questions are about taxes, credit ratings, and contracts. “

“In the last year, did (any of) you have a serious problem with income tax? For example, were your taxes audited? Did you have an argument with the IRS? Or did you have trouble getting the earned income tax credit?” **[Surveyor: Health insurance problems are not included here.]**

Yes	1
No.....	2
Don't know	8
Refused.....	9

- A57. “In the past 12 months, were (any of) you turned down for a loan, mortgage, credit card, or other credit because of a bad credit report that wasn't true or because of discrimination?”

Yes	1
No.....	2
Don't know	8
Refused.....	9

- A58. “[In the past 12 months] Have (any of) you had your paycheck unfairly garnished?”
- Yes 1
 No..... 2
 Don't know 8
 Refused 9
- A59. “[In the past 12 months] Did (any of) you have a major problem with a bill collector? For example, did you get harassing phone calls? Was your car repossessed? Or did you disagree with a bill collector about what you owed?” **[Surveyor: The answer is “yes” if the respondent is affirmative to any item listed in the question.]**
- Yes 1
 No..... 2
 Don't know 8
 Refused 9
- A60. “In the past 12 months, did (any of) you file for bankruptcy, or consider filing for bankruptcy, or have a problem from an earlier bankruptcy?” **[Surveyor: The answer is “yes” if the respondent is affirmative to any item listed in the question.]**
- Yes 1
 No..... 2
 Don't know 8
 Refused 9
- A61. “[In the past 12 months] Did you need a lawyer’s advice about signing or getting out of a legal contract or did you disagree about what a contract said?”
- Yes 1
 No..... 2
 Don't know 8
 Refused 9
- A62. “During the last year, did (any of) you get cheated when you bought something or paid for some work to be done? For example, did you later find that you didn’t get what you paid for?”
- Yes 1
 No..... 2
 Don't know 8
 Refused 9
- A63. “[In the past 12 months] Have (any of) you found out that one of your loans has a very high interest rate or had harsh repayment terms?” **[Surveyor, Prompt if necessary: “...like a car title loan, a payday loan, or debt consolidation loan?”]**
- Yes 1
 No..... 2
 Don't know 8
 Refused 9

SUPPLEMENTAL QUESTIONS FOR REPORTED PROBLEMS (SUP)

[CATI: LIST ALL PROBLEMS THAT WERE REPORTED BY THE RESPONDENT AS PER CODES ATTACHED. IF 0 PROBLEMS WERE REPORTED, SKIP TO KA1. IF ONLY ONE PROBLEM WAS REPORTED, SKIP TO SUP1_2.

CODES: EACH OF THE FOLLOWING CODED CATEGORIES CORRESPOND WITH AFFIRMATIVE RESPONSES FOR ONE OR MORE OF THE SURVEY ITEMS LISTED IN PARENTHESES IMMEDIATELY FOLLOWING EACH CATEGORY.]

Problem with ...

Rental property (A2).....	01
Utilities (A3).....	02
Discrimination in housing (A4)	03
Affording a place to live (A7, A8)	04
Making mortgage payments (A10).....	05
Dividing \$/property after breakup (A13)	06
Arrangements for child after breakup (A14)	07
A child's removal from the home (A15a).....	08
A will, estate, or trust (A15b).....	09
Legal responsibility for an adult (A16).....	10
Abuse of an elderly relative (A17).....	11
Abuse of an adult in household (A18).....	12
A child's education (A21, A22, A23).....	13
Treatment of a youth in an institution (A25)	14
Healthcare (A26).....	15
Care of an elder in an institution (A29)	16
Medical bills or health insurance (A30, A31).....	17
Discrimination due to disability/health (A34)	18
Government benefits (A37, A38)	19
Veteran's issues (A40).....	20
City or community services (A41)	21
An unhealthy environment (A42)	22
Job discrimination (A44)	23
Unemployment or worker's comp. (A46).....	24
A pension or retirement benefit (A47)	25
Receiving pay from a job (A49).....	26
Unfair treatment at work (A50a, A 50c).....	27
Unsafe working conditions (A50b)	28
Immigration issues (A52)	29
Unfair treatment as an immigrant (A53).....	30
Lawsuits (A54)	31
Life, car, or homeowner's insurance (A55)	32
Income tax /Earned Income Tax Credit (A56).....	33
Getting a loan or credit (A57).....	34
Paying back a loan or debt (A58, A59, A60, A63).....	35
A contract (A61)	36
A product /service that you paid for (A62).....	37
Refused [CATI: SKIP to KA1].....	38

- SUP1_1. "You've said that you or someone in your household has had these problems during the last 12 months (**Surveyor: Read CATI-provided list.**) Which one was the biggest problem for you or your household?" _____
(Surveyor: Only one answer is allowed for this question. If respondent gives more than one response, prompt him/her to identify the one problem that caused the household the most trouble.
If respondent is Not Sure, prompt, "Which problem took up the most time for you or someone in your household?" If respondent is still Not Sure, record as Refused and skip to KA1.)

CATI: If respondent Refuses: **Skip to KA1.**

- SUP1_2. "How much trouble did _____ [answer to SUP 1_1] _____ cause you or the person in your household." [CATI: INSERT THE PROBLEM CITED BY RESPONDENT IN SUP1-1 AS MOST TROUBLESOME. IF RESPONDENT HAD PREVIOUSLY ONLY REPORTED 1 PROBLEM THROUGHOUT WHOLE SURVEY, INSERT THAT ONE PROBLEM HERE.]

(Surveyor: Read response choices.)

Not much trouble	1
Some trouble	2
A lot of trouble	3
Don't know (Surveyor: Do not read.)	8
Refused (Surveyor: Do not read.)	9

- SUP1_3. "Did you or someone in your household try to do something to solve this problem?"

Yes	1	[CATI: SKIP TO SUP1_5.]
No	2	
Don't know/can't recall	8	(Surveyor: Prompt: "We're talking about things like getting a lawyer, writing a letter to complain, asking for help from someone else, and so forth.") [CATI: IF STILL "DON'T KNOW," SKIP TO KA1.]
Refused	9	[CATI: SKIP TO KA1.]

- SUP1_4. "What was the one main reason you or your household didn't try to do something to solve this problem?" (**Surveyor: Do not read response choices. Classify single response using the following categories. If necessary, prompt respondent to give only one response.**)

It really wasn't a problem (just the way things are)	01
Thought nothing could be done; wouldn't help anyway.....	02
Help not needed (at least not yet) (wait and see).....	03
Didn't know where to go for help	04
Didn't want hassle	05
Didn't want other people to know about problem (embarrassed).....	06
Worried about cost of legal help.....	07
Was advised that the matter wasn't worth pursuing (couldn't win).....	08
Afraid/intimidated (feared retaliation)	09
Other (SPECIFY: _____)	10
Don't know/can't recall	88
Refused.....	99

[CATI: **SKIP TO KA1.**]

SUP1_5. "Did you try to get help from a legal aid organization or a legal clinic?"

- Yes 1
 No..... 2 [CATI: **SKIP TO SUP1_7.**]
 Don't know/can't recall 8 [CATI: **SKIP TO SUP1_7.**]
 Refused 9 [CATI: **SKIP TO SUP1_7.**]

SUP1_6. "What did Legal Aid or the legal clinic do to help with this problem?" (*Surveyor: Do not read response choices. Classify responses using the following categories.*) [CATI: **ALLOW FOR MULTIPLE RESPONSES.**]

- Prepared for or represented the individual/household in a hearing or lawsuit 1
 Negotiated or worked to resolve the problem without formal legal action
 (includes writing letters, making phone calls/other contacts, etc.) 2
 Provided legal advice (includes the reviewing/drawing up of contracts, wills, or other
 documents)..... 3
 Provided a referral to a private attorney or another service organization..... 4
 Did not help the individual or household 5
 Other (**SPECIFY:** _____) 6
 Don't know/can't recall 8
 Refused 9

SUP1_7. "Did you go to a private lawyer for help?"

- Yes 1
 No..... 2 [CATI: **SKIP TO SUP1_11.**]
 Don't know/can't recall 8 [CATI: **SKIP TO SUP1_11.**]
 Refused 9 [CATI: **SKIP TO SUP1_11.**]

SUP1_8. "How did you get this lawyer's name?"

- Referral from legal aid organization or legal clinic..... 1
 Referral from community organization, government agency, charitable group, etc. 2
 Word of mouth (friends, relatives, coworkers, etc.) 3
 Phone book listing 4
 Television or newspaper advertisement 5
 Other (**SPECIFY:** _____) 6
 Don't know/can't recall 8
 Refused 9

SUP1_9. "What did the lawyer do to help you with this problem?" (*Surveyor: Do not read response choices. Classify responses using the following categories.*) [CATI: **ALLOW FOR MULTIPLE RESPONSES.**]

- Prepared for or represented the individual/household in a hearing or lawsuit 1
 Negotiated or worked to resolve the problem without formal legal action
 (includes writing letters, making phone calls/other contacts, etc.) 2
 Provided legal advice (includes the reviewing/drawing up of contracts, wills, or other
 documents)..... 3
 Provided a referral to a private attorney or another service organization..... 4
 Did not help the individual or household 5
 Other (**SPECIFY:** _____) 6
 Don't know/can't recall 8
 Refused 9

SUP1_10. "Did the lawyer do this work for free, charge less than usual, or let you pay in installments over time?"

Yes	1
No.....	2
Don't know/can't recall	8
Refused.....	9

SUP1_11. "What else did you do about this problem?" (*Surveyor: Do not read response choices.*)
[CATI: ALLOW FOR MULTIPLE RESPONSES.]

Did something on own..... (i.e., protested, refused to pay, wrote letter, etc.)	1
Sought/used published information..... (i.e., legal forms, books, library, Internet)	2
Sought help from a community/advocacy group..... or charitable organization	3
Sought help from a church or religious organization.....	4
Sought help from friends, family, or co-workers.....	5
Did nothing else.....	6
Other (<i>SPECIFY: _____</i>).....	7
Don't know/can't recall	8
Refused.....	9

KNOWLEDGE AND ACCESS QUESTIONS (KA)

KA1. "Now we want to talk for a minute about places in your area that help people with non-criminal legal problems. We don't need to know about your experience with criminal cases or defense attorneys. We want to know about your experience with things like getting a divorce, suing someone, probating a will, and so on."

"Do you know of any place that helps you find a lawyer when you need legal help for this kind of case?" [*Surveyor, Prompt if necessary: "...a non-criminal case"*]

Yes	1
No.....	2
Don't know	8
Refused.....	9

KA2. "Do you know of any place that gives free legal help for people who can't afford a lawyer? This does not include the Public Defender who handles only criminal cases."

Yes	1
No.....	2
Don't know	8
Refused.....	9

KA3. "Do you have a way to get on the Internet. (*Surveyor, Prompt if necessary:* "for instance, at home, school, work, library, or a friend's house?")

Yes 1
 No..... 2 [CATI: **SKIP TO KA5.**]
 Don't know 8 [CATI: **SKIP TO KA5.**]
 Refused..... 9 [CATI: **SKIP TO KA5.**]

KA4. "Do you have E-mail?"

Yes 1
 No..... 2
 Don't know 8
 Refused..... 9

KA5. Do you have a car?"

Yes [CATI: **SKIP TO RD1**]..... 1
 No 2
 Don't know 8
 Refused..... 9

KA6. Can you easily catch a bus?"

Yes 1
 No..... 2
 Don't know 8
 Refused..... 9

RESPONDENT DEMOGRAPHICS (RD)

RD1 "Finally, I have just a few more questions to help us be sure that we're interviewing a wide range of people in Tennessee. How old were you on your last birthday?"

Record respondent's age (in years) at last birthday: _____

RD2 "Are you male or female?" (*Surveyor: If you can determine the gender of the respondent from the call, you may fill in this variable without questioning the respondent.*)

Female 1
 Male 2
 Refused..... 9

RD3 "You said that there were [CATI: **FILL INFORMATION FROM SCR1**] other people living in your household. *Not counting you*, how many of these household members are:" (*Surveyor: Read response choices and record total number of household members in each category including the respondent.*)

a. Under age 18? _____
 b. 18 to 59? _____
 c. 60 or older? _____

The total of these 3 age categories should equal the total number of people in the household including the respondent.

RD4 "What county do you live in?" **(Surveyor: Do not read response choices.)**

Anderson.....	001	Hamilton	033	Morgan.....	065
Bedford	002	Hancock	034	Obion	066
Benton.....	003	Hardeman.....	035	Overton	067
Bledsoe.....	004	Hardin.....	036	Perry	068
Blount.....	005	Hawkins.....	037	Pickett.....	069
Bradley`.....	006	Haywood	038	Polk.....	070
Campbell.....	007	Henderson.....	039	Putnam	071
Cannon	008	Henry.....	040	Rhea	072
Carroll	009	Hickman	041	Roane	073
Carter.....	010	Houston	042	Robertson	074
Cheatham	011	Humphreys	043	Rutherford.....	075
Chester	012	Jackson	044	Scott.....	076
Claiborne.....	013	Jefferson.....	045	Sequatchie.....	077
Clay.....	014	Johnson.....	046	Sevier.....	078
Cocke.....	015	Knox	047	Shelby.....	079
Coffee	016	Lake.....	048	Smith.....	080
Crockett.....	017	Lauderdale	049	Stewart.....	081
Cumberland	018	Lawrence	050	Sullivan	082
Davidson	019	Lewis	051	Sumner	083
Decatur	020	Lincoln	052	Tipton.....	084
Dekalb.....	021	Loudon	053	Trousdale.....	085
Dickson	022	McMinn.....	054	Unicoi.....	086
Dyer	023	McNairy	055	Union	087
Fayette	024	Macon.....	056	Van Buren.....	088
Fentress.....	025	Madison.....	057	Warren	089
Franklin	026	Marion	058	Washington.....	090
Gibson.....	027	Marshall.....	059	Wayne.....	091
Giles.....	028	Maury	060	Weakley	092
Grainger	029	Meigs.....	061	White.....	093
Greene	030	Monroe	062	Williamson	094
Grundy	031	Montgomery	063	Wilson	095
Hamblen.....	032	Moore	064	Don't know	888
				Refused	999

RD5 "Which of the following statements best describes your present work situation? Are you..."
(Surveyor: Read response choices.)

Working full-time (35 or more hours per week)?	01
Working part-time (less than 35 hours per week)?.....	02
Unemployed or laid off	03
Retired.....	04
Disabled and unable to work.....	05
In school or training program.....	06
A homemaker	07
Other	08
Don't know (Surveyor: Do not read.)	88
Refused (Surveyor: Do not read.)	99

RD6 “What is your current marital status? Are you...” (*Surveyor: Read response choices 1-5.*)

Single, never married	1	
Currently married.....	2	[CATI: SKIP TO RD8.]
Separated or divorced.....	3	
Widowed	4	
Living with partner	5	[CATI: SKIP TO RD8.]
Don't know (<i>Surveyor: Do not read.</i>)	8	
Refused (<i>Surveyor: Do not read.</i>).....	9	

RD7 “Is this a single parent household?”

Yes	1
No.....	2
Don't know	8
Refused.....	9

RD8 “What was the highest grade that you finished in school?” (*Surveyor: Do not read response choices.*)

Eighth grade or less	01
Some high school (ninth, tenth, or eleventh grades).....	02
High school (twelfth grade)/GED.....	03
Trade school graduate	04
Some college or associate's degree	05
College graduate.....	06
Graduate school or professional school.....	07
Other	08
Don't know	88
Refused.....	99

RD9 “Which of the following best describes you? Are you...” (*Surveyor: Read response choices 1-7.*)

White	1
Black or African-American.....	2
Latino/Hispanic.....	3
Native American or American Indian.....	4
Asian or Pacific Islander.....	5
Biracial	6
Other (<i>SPECIFY</i> _____)	7
Don't know (<i>Surveyor: Do not read.</i>)	8
Refused (<i>Surveyor: Do not read.</i>).....	9

TERMINATION OF SURVEY

“These are all the questions I have for you. Thank you for taking the time to help us with this survey. If you have questions about your legal needs, please feel free to call the Tennessee Alliance for Legal Services at 1-(877)-207-4171. It's a free call.”

[CATI INSTRUCTIONS: FOR THOSE RESPONDENTS WHO ANSWERED AFFIRMATIVELY TO ITEM KA4 (RESPONSE 1), PLEASE ADD THE FOLLOWING FINAL COMMENT.]

”You can also access their website at www.tals.org.”

Appendix B

Tennessee Counties that Comprise the Four TALS Service Areas

Tennessee Alliance for Legal Services (TALS)

Four Regional Divisions

Legal Aid of East TN (LAET)

1. Bledsoe County
2. Blount County
3. Bradley County
4. Carter County
5. Cocke County
6. Grainger County
7. Greene County
8. Hamblen County
9. Hamilton County
10. Hancock County
11. Hawkins County
12. Jefferson County
13. Johnson County
14. Knox County
15. Loudon County
16. McMinn County
17. Marion County
18. Meigs County
19. Monroe County
20. Polk County
21. Rhea County
22. Sequatchie County
23. Sevier County
24. Sullivan County
25. Unicoi County
26. Washington County

Legal Aid Society of Middle TN and the Cumberlands (LASMTC)

1. Anderson County
2. Bedford County
3. Campbell County
4. Cannon County
5. Cheatham County
6. Claiborne County
7. Clay County
8. Coffee County
9. Cumberland County
10. Davidson County
11. DeKalb County
12. Dickson County
13. Fentress County
14. Franklin County
15. Giles County
16. Grundy County
17. Hickman County
18. Houston County
19. Humphreys County
20. Jackson County
21. Lawrence County
22. Lewis County
23. Lincoln County
24. Macon County
25. Marshall County
26. Maury County
27. Montgomery County
28. Moore County
29. Morgan County
30. Overton County
31. Perry County
32. Pickett County
33. Putnam County
34. Roane County
35. Robertson County
36. Rutherford County
37. Scott County
38. Smith County
39. Stewart County
40. Sumner County
41. Trousdale County
42. Union County
43. Van Buren County
44. Warren County
45. Wayne County
46. White County
47. Williamson County
48. Wilson County

West TN Legal Services (WTLS)

1. Benton County
2. Carroll County
3. Chester County
4. Crockett County
5. Decatur County
6. Dyer County
7. Gibson County
8. Hardeman County
9. Hardin County
10. Haywood County
11. Henderson County
12. Henry County
13. Lake County
14. McNairy County
15. Madison County
16. Obion County
17. Weakley County

Memphis Area Legal Services (MALS)

1. Fayette
2. Lauderdale
3. Shelby
4. Tipton