

# Civil Legal Needs among Low-Income Households in Connecticut

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## Executive Summary

The Connecticut Bar Foundation commissioned the Center for Survey Research and Analysis at the University of Connecticut to conduct a survey of low-income Connecticut residents to better understand their civil legal needs. The study, conducted in June and July 2008, finished with a total of 400 interviews with the head of households with a total income up to 125% of the federal poverty level, dependent on household size.

Respondents were asked whether anyone in the household experienced certain types of civil legal problems in the past year. These legal problems range from housing to immigration issues. Those households who had experienced a problem were asked how the problem was handled; if they looked for help, to whom they turned to for help, and whether or not they received the help they needed. This survey addressed only civil legal needs and did not address criminal legal needs.

This section summarizes the key findings of the survey. More detail on these topics can be found in the following sections of this report. Data were analyzed across subgroups and significant differences in groups are highlighted.

## Key Findings

- Low-income households face a significant number of civil legal problems. More than four in ten households (43%) experienced three or more legal problems in the past year. On average, low-income households with a legal problem experience 3.8 problems per year; this equates to 307,000 low-income legal problems annually.
- Many low-income households do not understand the legal nature of their problems. Only 27% of households felt they had a serious legal problem in the past year, yet when asked about 41 specific civil legal problems, 71% indicated they experienced at least one legal problem.
- Households tried to solve 38% of their civil legal problems on their own. Lawyers were used for only 27% of the problems households faced; 9% from attorneys in private practice and 18% from legal aid. Households who sought help turned to government agencies for 26% of their problems and social services agencies for 22%

of their problems. Legal aid programs weren't used in 43% of problems because the households did not know about them.

- Legal problems related with basic needs and one's livelihood are most commonly experienced by low-income households. Almost half of these households (49%) report legal housing problems (e.g., utilities shut off, landlord neglecting repairs), and 29% had employment problems (e.g., pay/benefits, being fired, discrimination). Thirty percent experienced consumer problems, such as dealing with creditors. Almost one-fifth of households (19%) had problems getting or keeping government assistance.
- Households experiencing family (50%) and child (47%) problems are more likely to have used help outside of the family.
- Employment problems are the most likely to be ignored—no action was taken for 44% of these problems.
- Certain groups are more likely to experienced legal problems in the population. In particular, African American households, households where the head of the household is under 35 years of age, households where a member has a serious mental or physical disability, and households with children are more likely to have experienced legal problems.
- Some demographic groups reported experiencing more problems in certain areas; African American households having housing and employment problems, Hispanic households having immigration problems, households with children having family problems, and households with a member having a disability having benefits and health care problems. Households with a member over 60 years of age typically reported fewer problems.

## Connecticut's Low-Income Population

Connecticut has approximately 208,000 residents living in 114,000 households earning as much as or less than the federal poverty level. This consists of about 8% of total residents in Connecticut. Geographically, Hartford (9.9%), New Haven (9.9%), and Windham (9.3%) Counties have the highest proportion in the state. However, it should be noted that Fairfield County, while below (6.6%) the state proportion, has over 58,000 residents living in poverty.

When looking at poverty breakdown by race, 46% of the poverty population is Caucasian, 31% is Hispanic or Latino, and 18% is African American. While, in total, more Caucasians live in poverty (129,000 residents), a greater proportion of Hispanics and Latinos (23%) and African Americans (16%) in the state live in poverty compared to only 5% of Caucasians in the state.

Other demographic groups of note living below the federal poverty level are females and children. Fifty-two percent of Connecticut residents are female. Of those living in poverty, 58% are female. In fact, 63% of households in which a female is the head of the household (29% of family households without a husband present and 34% of nonfamily household) are below poverty level. Almost 11% of children, over 89,000, live in poverty.

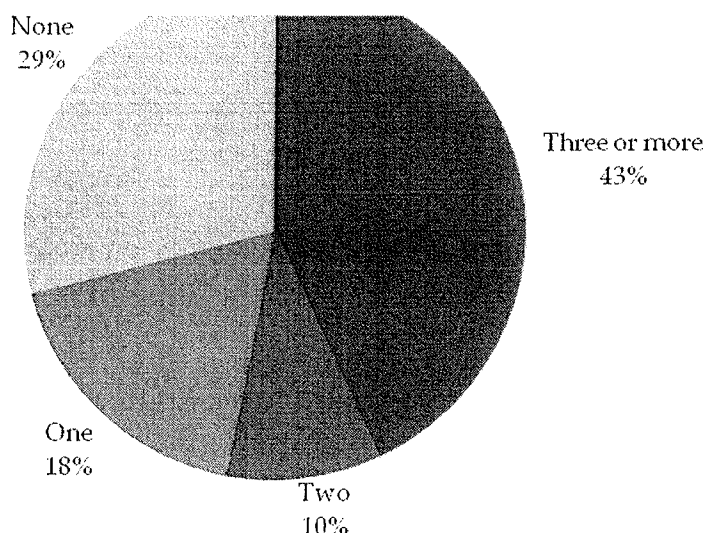
These statistics reflect residents having a total household income of less than the federal poverty level. In this report, low-income households are those having a total household income up to 125% of the federal poverty level based on household size.

## Overall Civil Legal Problems

**A majority (71%) of low-income households experienced legal problems in the past year. Low-income households experience approximately 307,000 legal problems annually.**

When asked whether anyone in the household experienced a serious legal problem in the past year, only 27% of respondents said someone in their household had. However, when asked about 41 specific civil legal problems, 71% of low-income households experienced at least one. Most households (43%) experienced three or more legal problems in the past year.

Figure 1: Number of Problems Reported in the Past Year



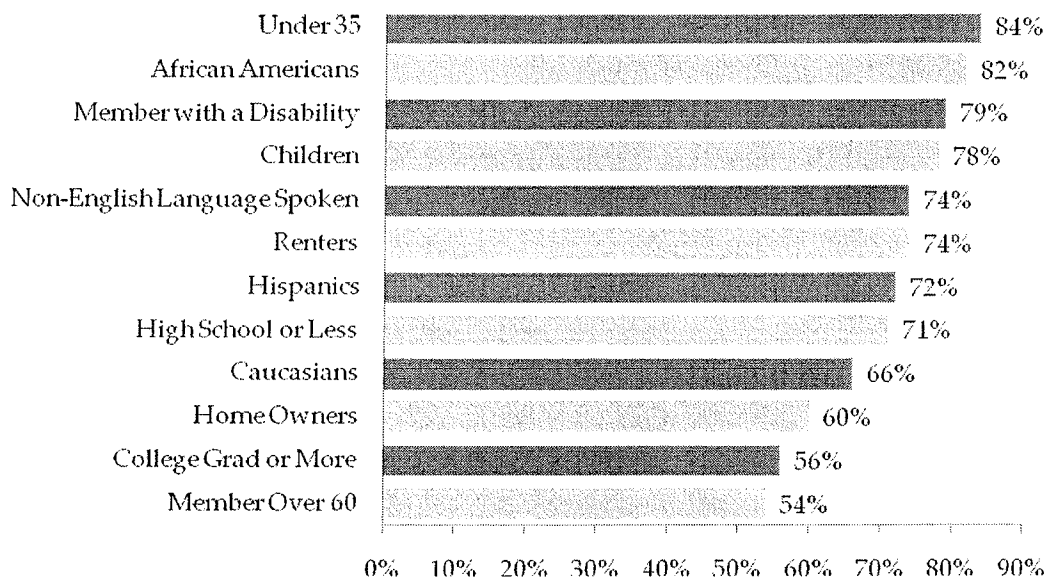
The 284 households that experienced a problem in the past year reported a total of 1,073 legal problems, averaging 3.8 problems per household. In total, this equates to over 307,000<sup>1</sup> low-income legal problems annually (NOTE: The list of legal problems asked of respondents is not exhaustive; thus, households may have experienced other legal problems not included in the questionnaire. As a result, this number may

<sup>1</sup> (% of household in experiencing a problem) x (# of households living in poverty) x (average # of problems per household)

underestimate the total number of legal problems experienced by low-income households).

Certain groups are more likely to have experienced legal problems in the population. In particular, African American households, households where the head of the household is under 35 years of age, households where a member has a serious mental or physical disability, and households with children are more likely to have experienced legal problems. Renters are also more likely to have experienced legal problems than home owners.

Figure 2: Problems Reported by Subgroup

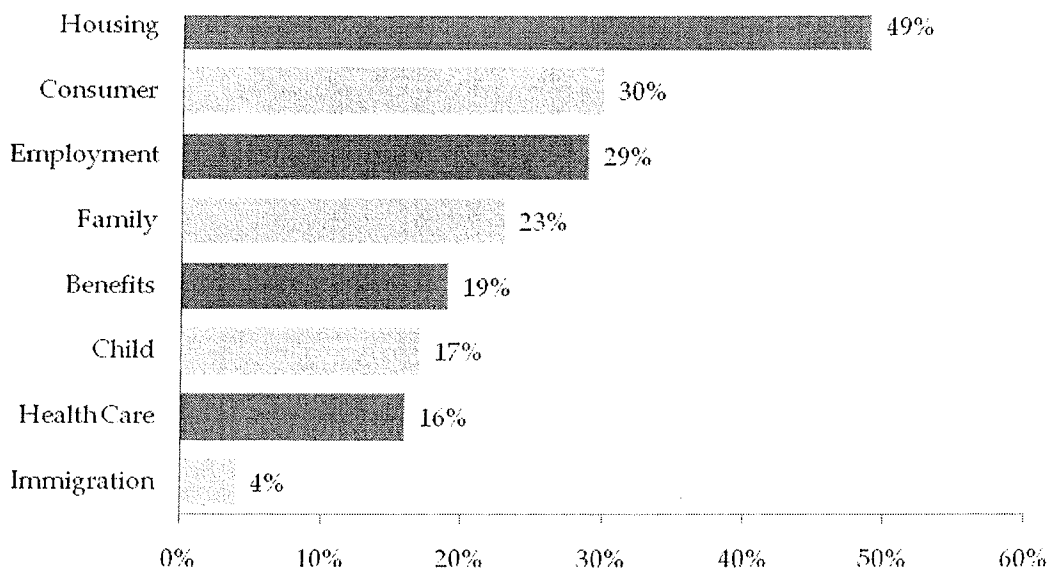


## Types of Legal Problems

The most commonly experienced problems of low-income households relate to housing (e.g., utilities shut off, repair/neglect), consumer issues (e.g., difficulty with creditors), and employment (e.g., pay/benefits, firing, discrimination).

Respondents were asked if they experienced legal problems in eight different classifications of legal problems from housing to immigration. Overall, low-income households experienced housing, employment, and consumer problems the most. Almost half (49%) of low-income households experienced housing problems, while 30% had consumer problems, and 29% had employment problems. It should be noted that housing and employment sections were larger in terms of the number of questions asked to respondents.

Figure 3: Type of Problems Reported

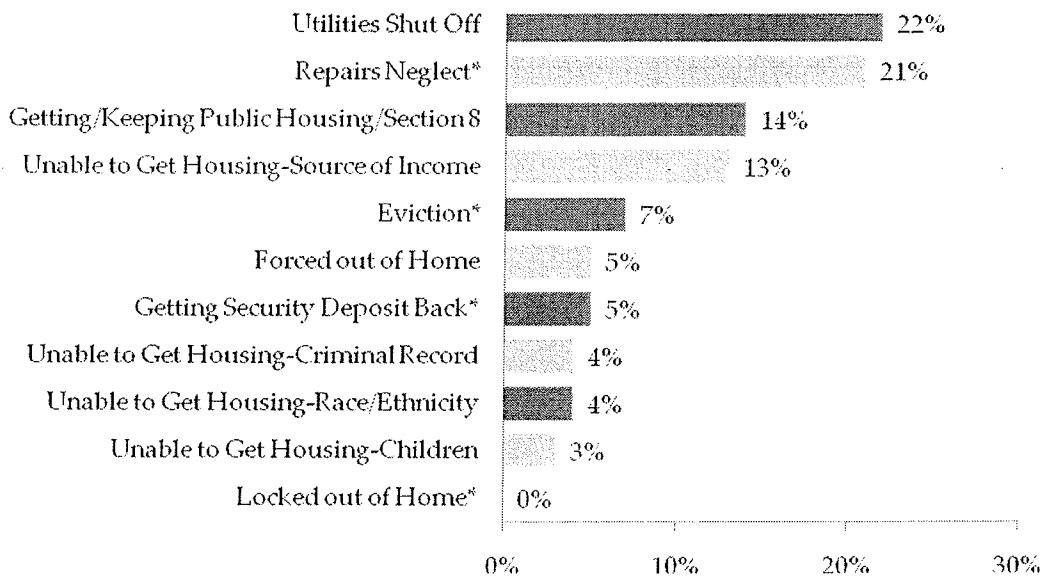




## Housing

Respondents were asked whether they experienced any of 11 housing problems in the past year. These housing problems focused on the inability to obtain housing or rental assistance, maintenance neglect, and utility problems. Forty-nine percent of low-income households experienced at least one of these housing problems. The most common identified problems were utility services being shut off or threatened to be shut off (22%) and having a landlord who neglected to make necessary repairs (21%). Few households experienced most of the other housing problems investigated, as shown below.

Figure 4: Housing Problems Reported

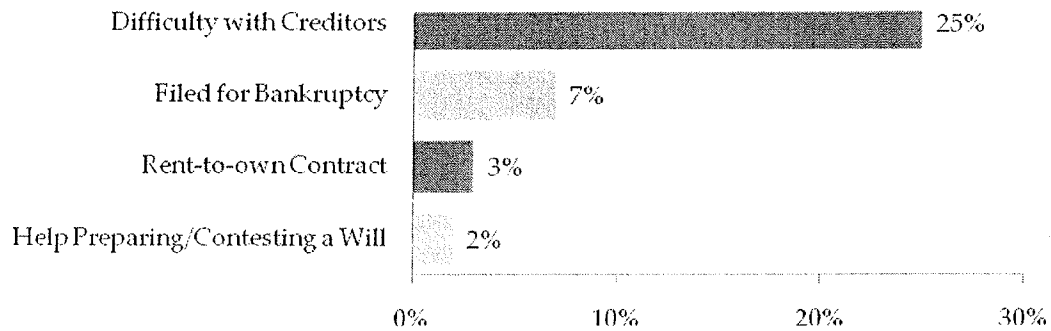


\*Asked only to those who rent a home.

## Consumer

Respondents were asked four questions in regards to problems with creditors, bankruptcy, and other consumer-related issues. Thirty percent of low-income households experienced a consumer problem in the past year. Households that experienced a consumer problem mostly had difficulties with creditors bothering them (25%) in the past year. Less than 10% of respondents identified the other consumer issues as being problematic.

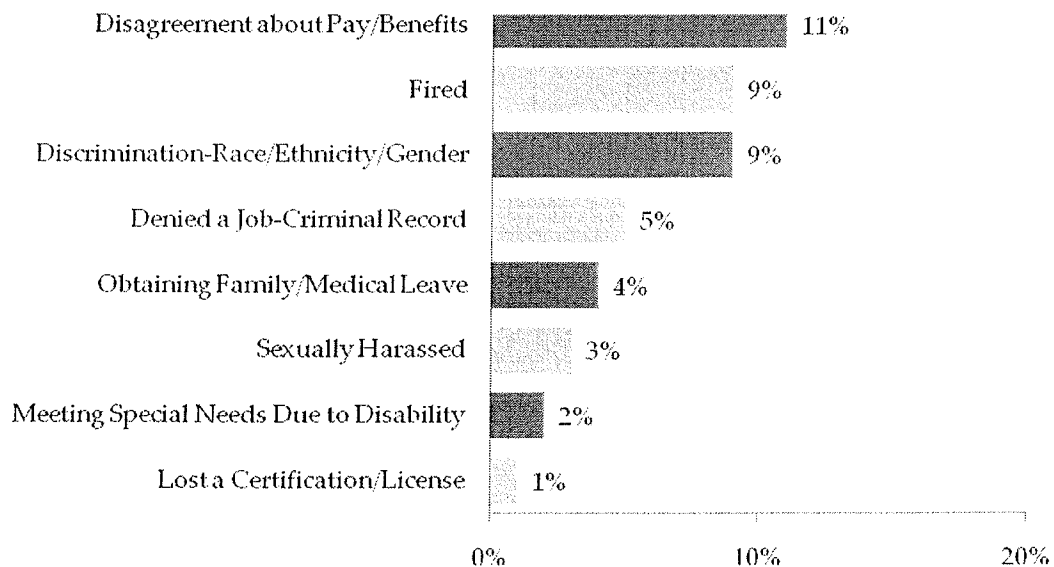
Figure 5: Consumer Problems Reported



## Employment

The employment section consisted of eight questions involving denial of a job due to different types of discrimination, problems with pay or benefits, and other job-related issues. Twenty-nine percent of respondents identified their household as having at least one of these problems in the past year. Unlike the consumer problems, households experienced a wide variety of employment issues. Of all the employment issues, most households had problems with their employer about their pay and benefits (11%). The next two most-reported employment problems are being fired (9%) and being discriminated against because of race, ethnic background, or gender (9%).

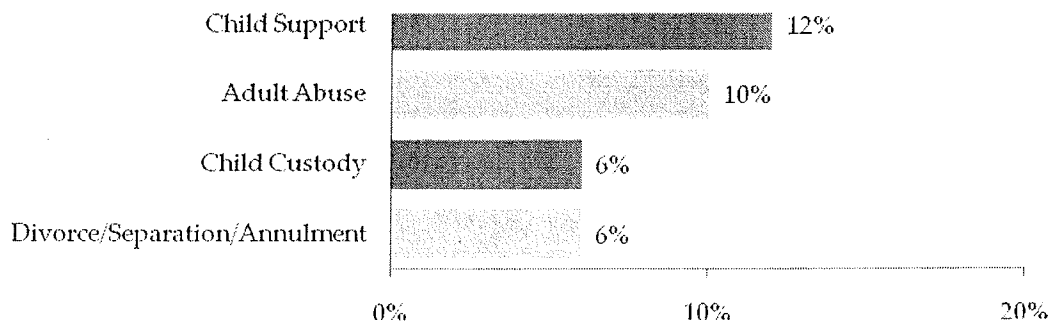
Figure 6: Employment Problems Reported



## Family

The section on family problems included four questions involving divorce, child custody, and abuse of adults in the household. Less than one-quarter (23%) of low-income households reported some type of family problem. Financial problems regarding child support or alimony (12%) are experienced the most by low-income households. Ten percent of households included adults who experienced physical, emotional, or sexual abuse in the past year; this ranks second among family problems.

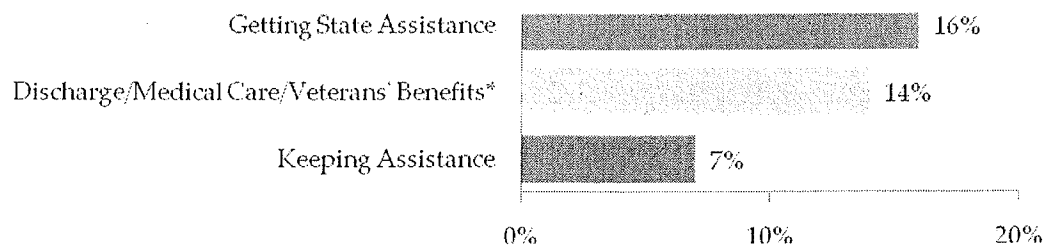
Figure 7: Family Problems Reported



## Benefits

Benefits problems consisted of three questions regarding getting or keeping government assistance. Nineteen percent of low-income households reported experiencing at least one of these issues in the past year. Sixteen percent reported problems getting state assistance with child care or any government benefit in the past year. Only 7% reported problems meeting the requirements of the agency or problems keeping their assistance. Fourteen percent of households had problems involving veterans' benefits; however, this question was only asked of those households with a U.S. veteran living in the household, about 13% of the households surveyed.

Figure 8: Benefits Problems Reported

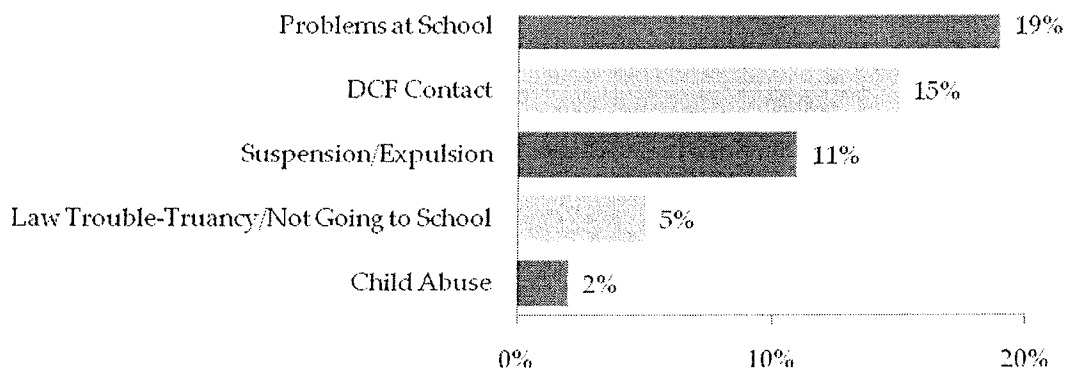


\*Asked only to those household where a member is a veteran of the United States Military.

## Child

Child issues consisted of household problems, such as abuse and contact with DCF, as well as, behavioral issues at school or with authorities. Only households with children received these five questions - 45% of households surveyed. Nineteen percent of these households had a child experiencing problems in school due to a serious behavioral problem or learning disability in the past year. Fifteen percent had DCF contact them to discuss a child in the household, and 11% had a child suspended or expelled from school or threatened with a suspension or expulsion.

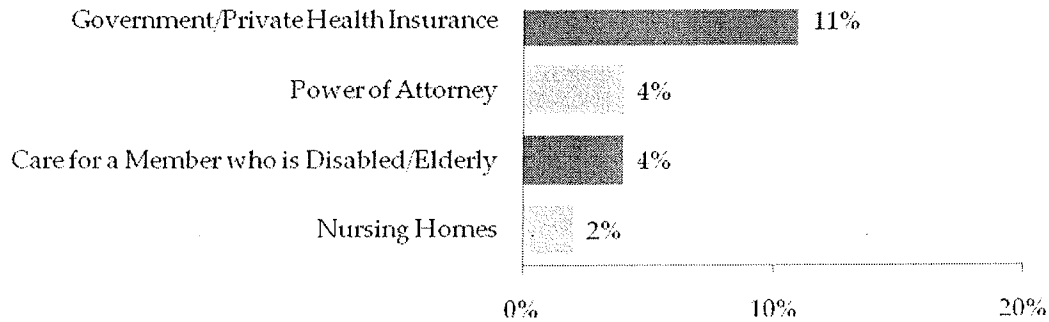
Figure 9: Child Problems Reported (Asked to only those with children)



## Health Care

The health care section included four questions about problems obtaining health insurance and accessing care for a person with a disability or elderly person. Sixteen percent of low-income households had a health care problem in the past year. Obtaining government or private health insurance (11%) was the most frequently reported problem. Less than 5% of low-income households had a problem with any of the other health care issues.

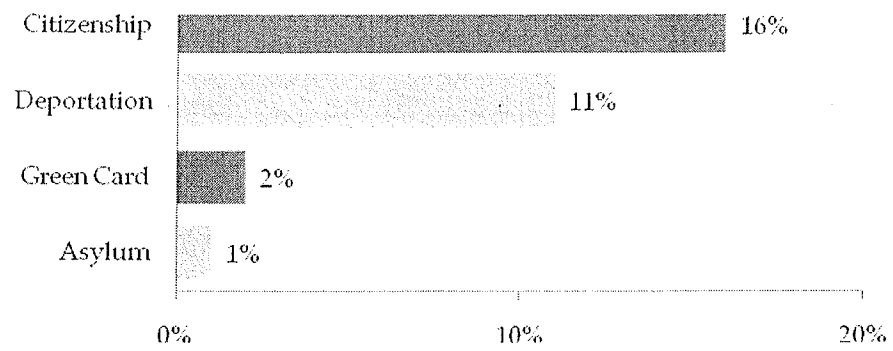
Figure 10: Health Care Problems Reported



## Immigration

The last section of the survey involved immigration issues. Only 15% of low-income households received these questions - those households in which a member is a citizen of another country. This section included problems with citizenship, green cards, asylum, and deportation. The two issues of note in this section are problems with citizenship and the threat of deportation, where 16% and 11% of households, respectively, had problems.

Figure 11: Immigration Problems Reported  
(Asked only to those where a member of the household is a citizen of another country)



## Demographic Groups

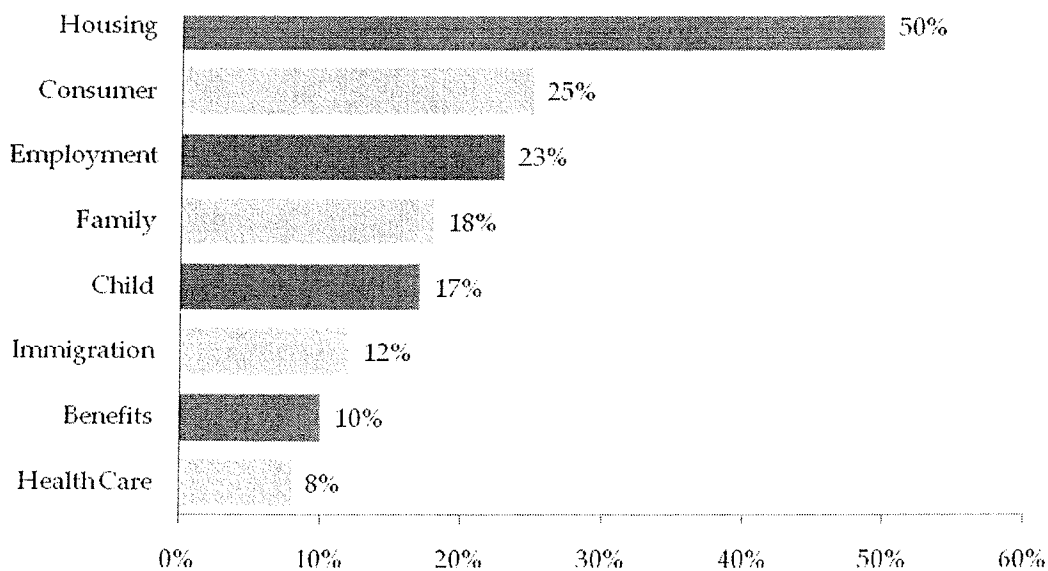
Some demographic groups reported experiencing more problems in certain areas; these included African American households having housing and employment problems, Hispanic households having immigration problems, households with children having family problems, and households with a member having a disability having benefits and health care problems. Households with a member over 60 years of age typically reported fewer problems.

### Race

#### *Hispanics*

Hispanics generally had the same issues as the general public, but to a lesser extent in some cases. Fifty percent of Hispanic households had housing problems in the past year, similar to the rest of the population. Fewer Hispanic households, compared to the rest of low-income households, had consumer (25%) and employment (23%) problems.

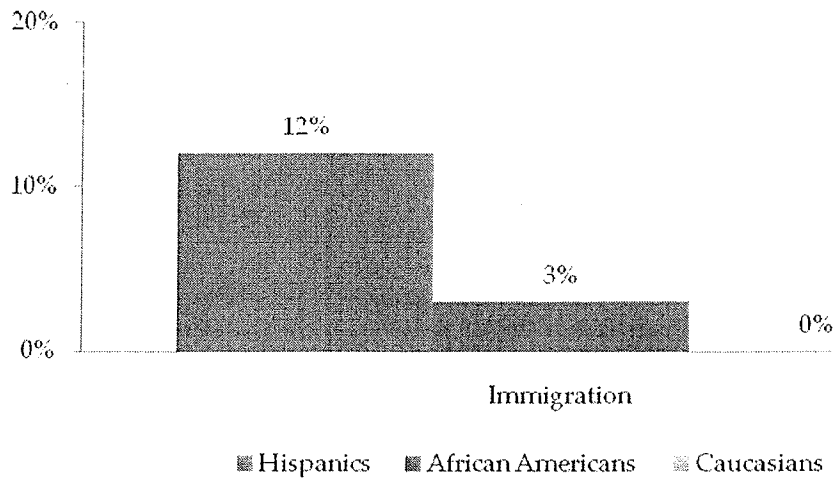
Figure 12: Hispanics Reporting Each Type of Problem



Immigration problems are significantly more likely to be reported in Hispanic households - 12% of Hispanic households had immigration problems, while only 4% of low-income households reported the same.



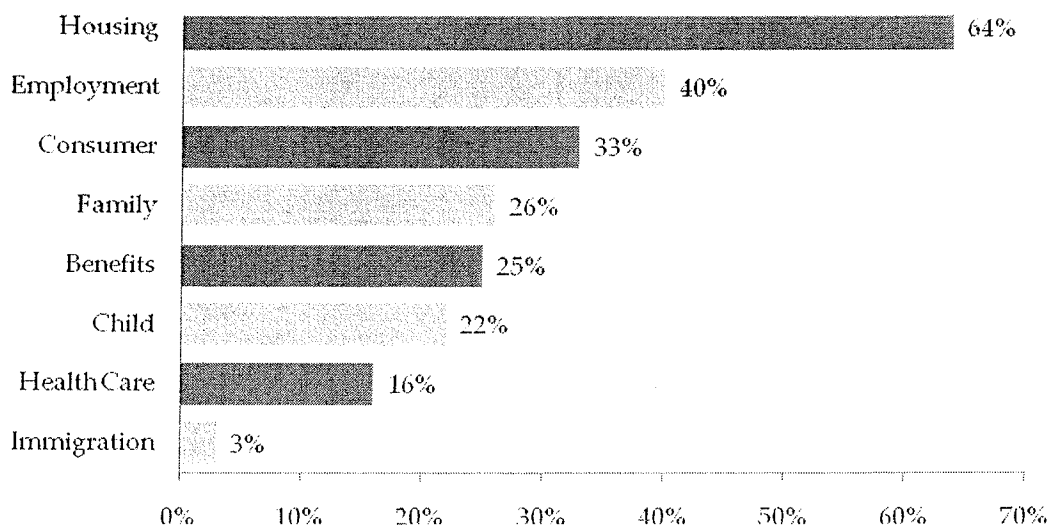
Figure 13: Immigration Problems by Race



#### *African Americans*

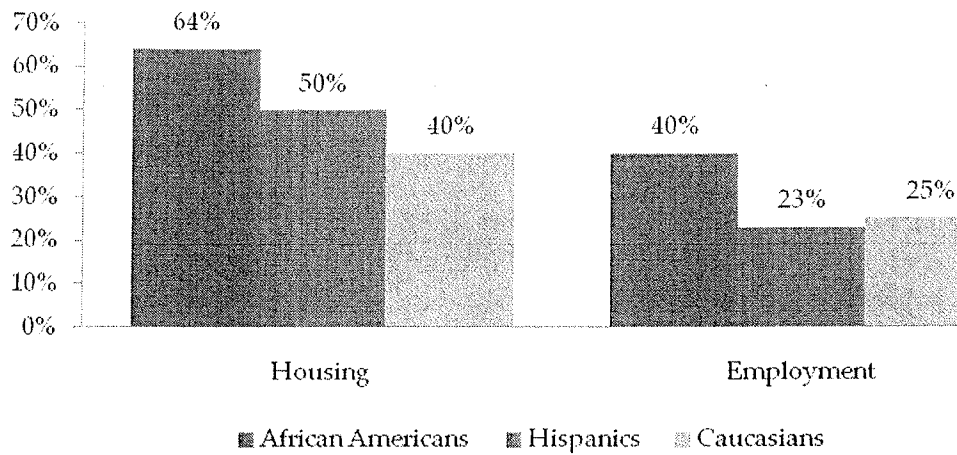
African Americans, while generally faced with the same legal problems as other low-income households, experienced these problems more so than other households. Housing (64%), employment (40%), and consumer (33%) problems rank among the top three types of problems faced by African Americans.

Figure 14: African Americans Reporting Each Type of Problem



African Americans, however, are significantly more likely to have had housing and employment problems than other groups, as shown below.

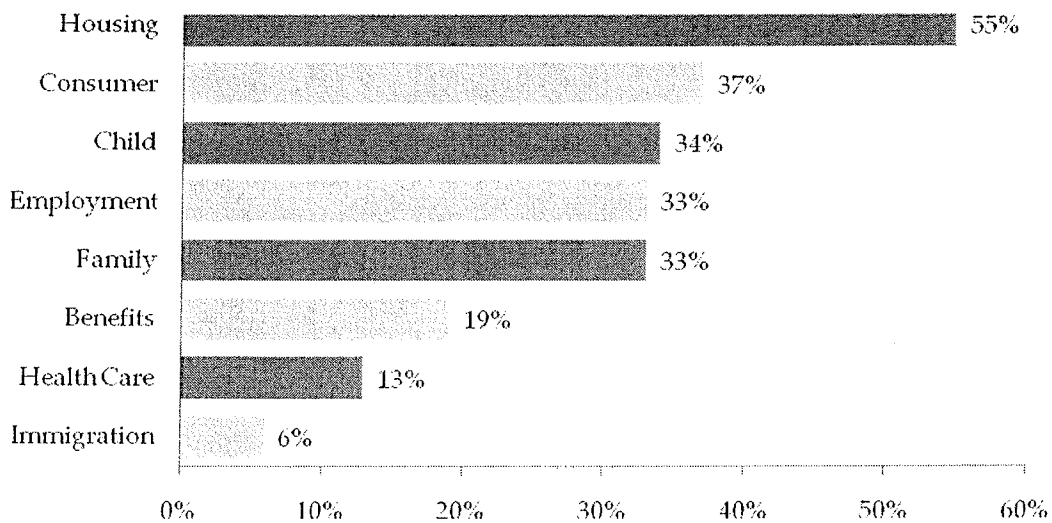
Figure 15: Housing and Employment Problems by Race



## Households with Children

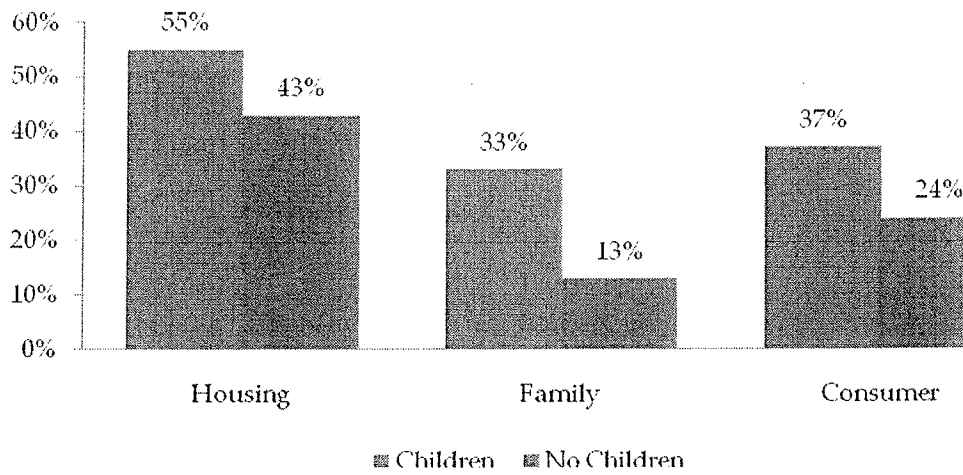
Compared to other groups, households with children are unique in that they reported family and child problems as much as consumer and employment issues. As shown below, employment problems (33%) ranked fourth among family problems; child problems (34%) ranked third. Households with children still experienced housing (55%) and consumer (37%) problems the most.

Figure 16: Households with Children Reporting Each Type of Problem



When compared to households without children, households with children are significantly more likely to have experienced housing, family, and consumer problems.

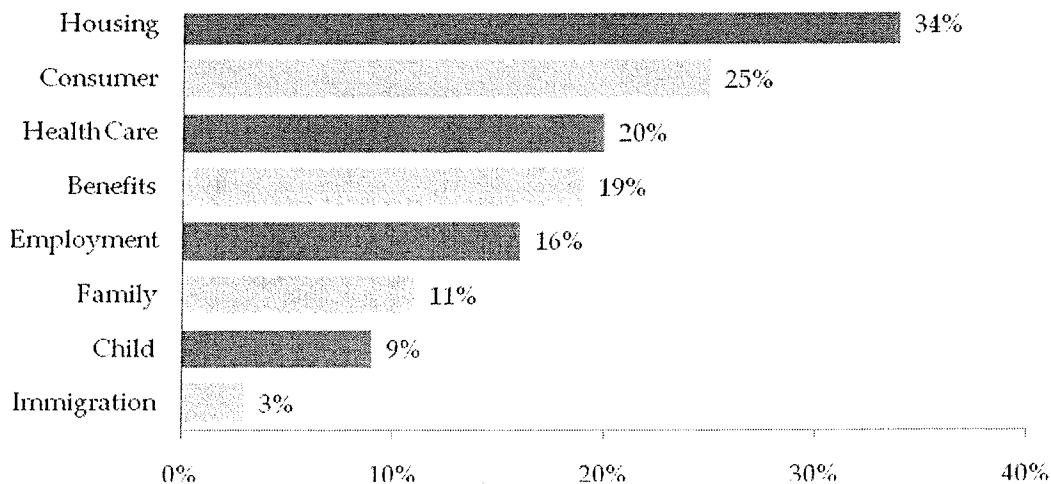
Figure 17: Housing, Family, and Consumer Problems by Presence of Children



### Households with a Member Over 60 Years of Age

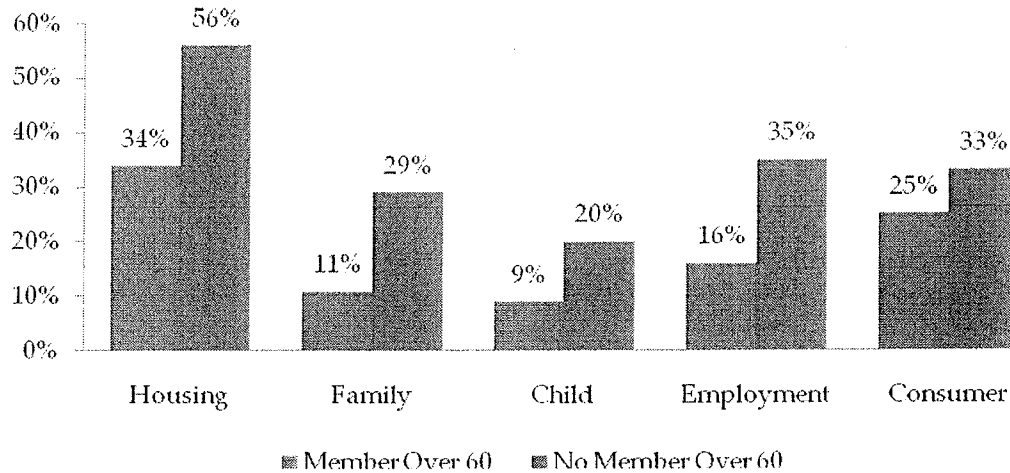
Households with a member over 60 years of age, similar to low-income households in general, experienced housing (34%) and consumer (25%) problems the most. However, health care problems (20%) ranked as the third-most-experienced problem among this group.

Figure 18: Households with a Member Over 60 Reporting Each Type of Problem



Unlike other key demographic groups, households with a member over 60 are significantly less likely to have experienced most of the problems surveyed, with the exception of benefits, health care, and immigration problems.

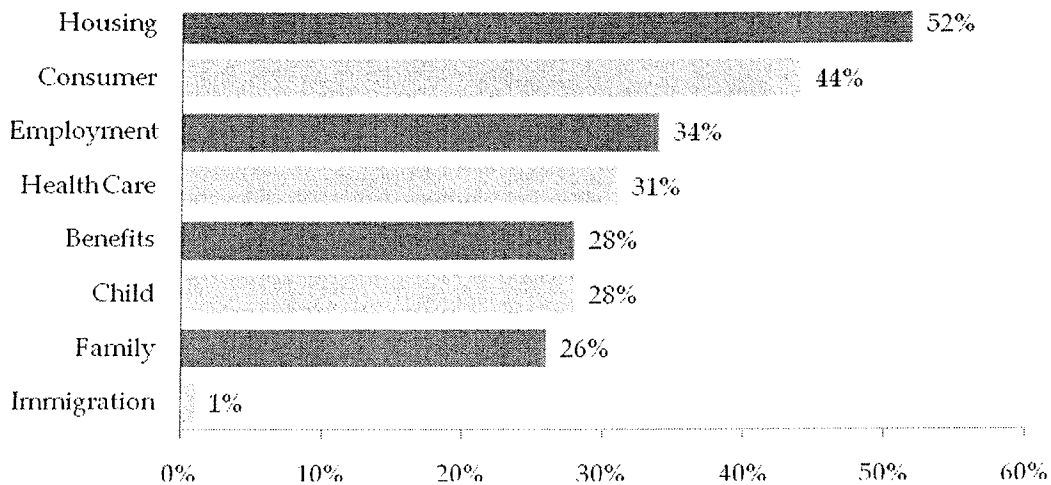
Figure 19: Housing, Family, Child, Employment and Consumer Problems by Presence of a Member Over 60



### Households with a Member who has a Disability

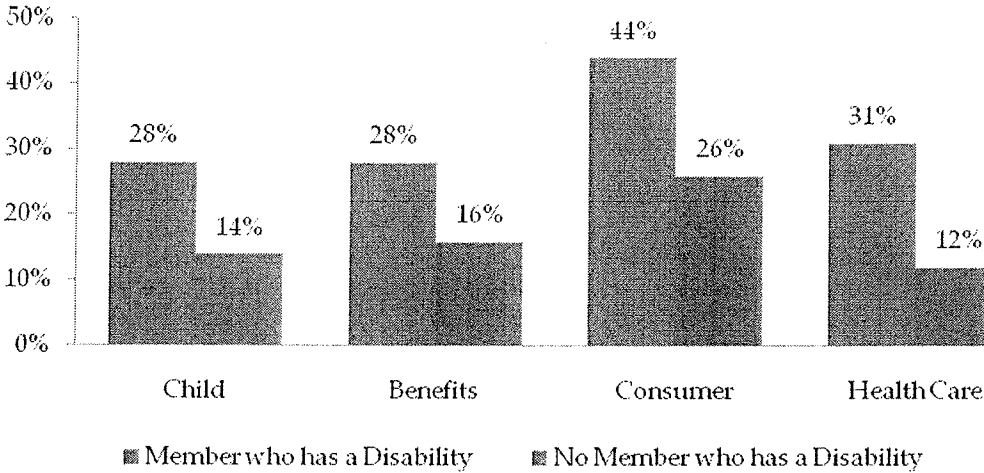
Households with a member who has a disability also experienced housing (52%), consumer (44%), and employment (34%) problems the most. Health care (31%) followed closely as the fourth-most-experienced problem.

Figure 20: Households with a Member who has a Disability Reporting Each Type of Problem



Households with a member who has a disability are significantly more likely to have experienced child, benefits, consumer, and health care problems as shown below.

Figure 21: Housing, Family, Child, Employment and Consumer Problems by Presence of a Member with a Disability



## Solving Civil Legal Problems

Most low-income households did not get any help in solving their civil legal problems. They either took no action at all (24%) or tried to solve it on their own (38%). Nine percent tried but could not get any help and only 26% sought and obtained any help at all.

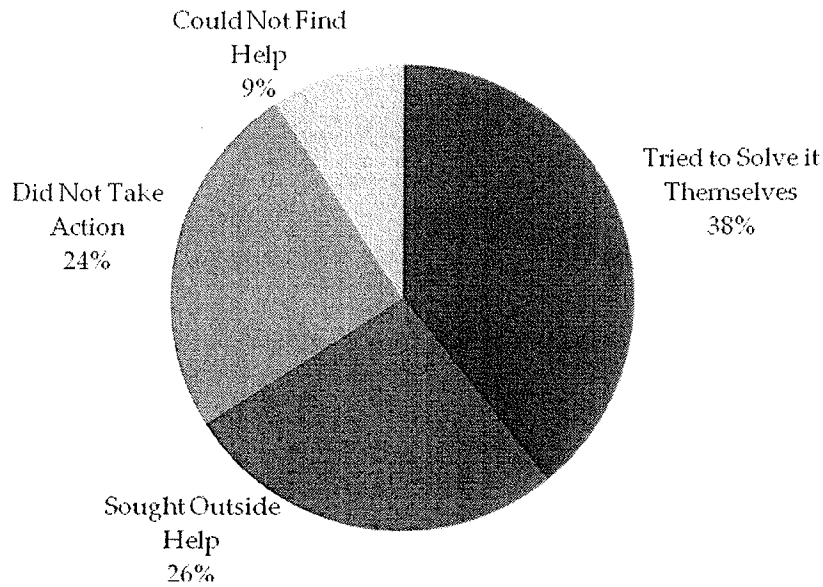
### Handling Specific Problems

Respondents who reported their household having any one of the 41 different legal needs problems were asked follow-up questions about how they handled the problem. These questions included:

- What did they do about the problem?
- If they sought help, who did they turn to for help and did they receive the help they needed?
- If they did not receive the help they needed or could not find help, why could they not find help and why did they not use a legal aid program?

Very few of the households who experienced a legal problem got any help to resolve it. Only one quarter (26%) reported seeking outside help. A significant number of households with a legal problem tried to solve it themselves (38%) but the remainder either could not find help (9%) or took no action at all (24%).

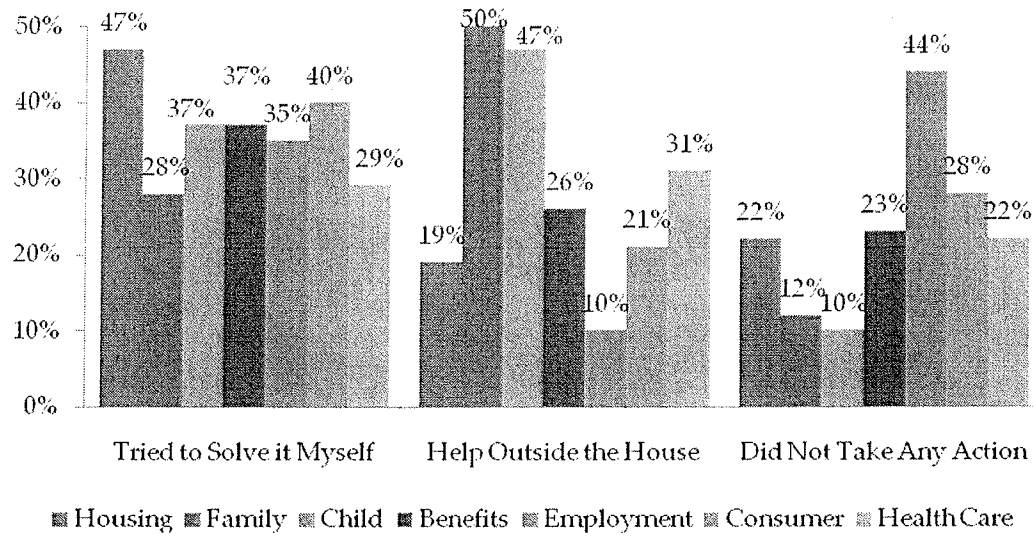
Figure 22: How Low-Income Households Handled the Problem



Certain types of problems are more likely to be handled differently by low-income households than other problems:

- Households experiencing housing problems are more likely to try to solve it on their own, 47% of these problems.
- Households experiencing family (50%) and child (47%) problems are more likely to have used help outside of the family.
- Employment problems are the most likely to be ignored as households didn't take action in 44% of these problems.

Figure 23: How Households Handled the Problem by Type of Problem

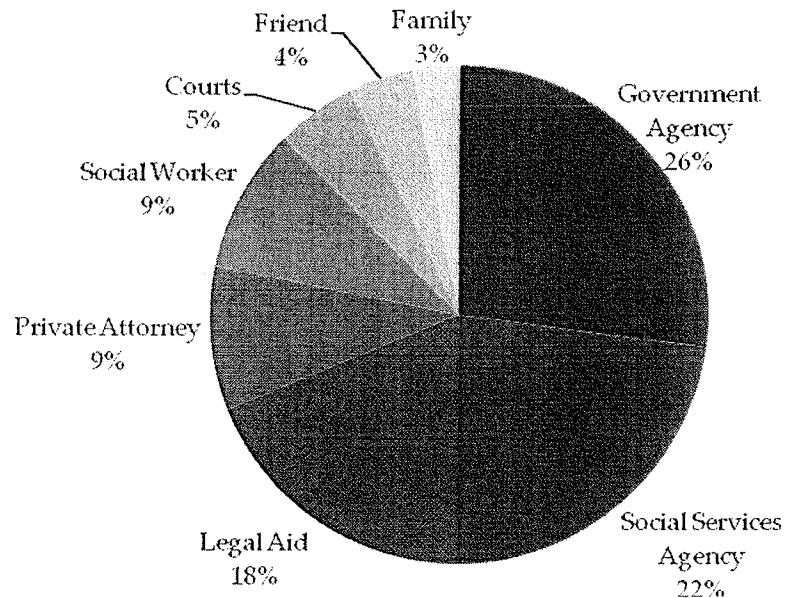




## Sources of Aid for Households Seeking Outside Help

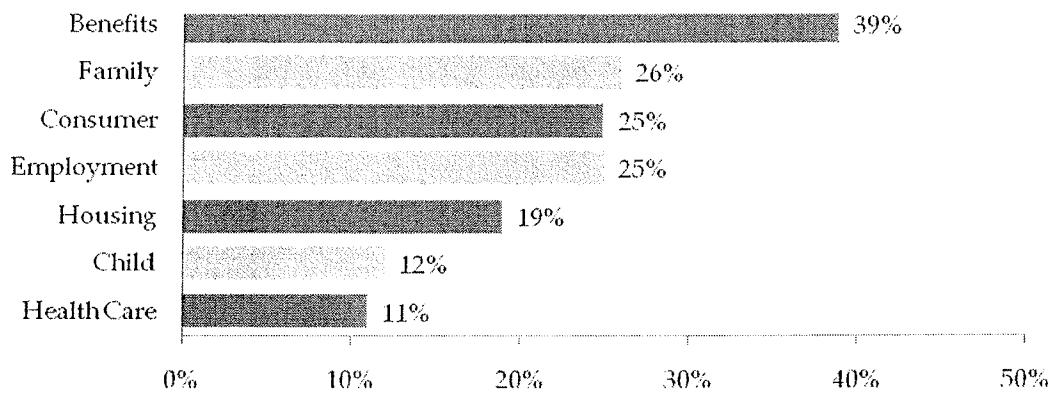
While there are a wide variety of sources to turn to for help, low-income households who looked for help outside of the household typically reached out to government (26%) and social services (22%) agencies for their problems. Overall, this subset of low-income households used a legal source for only 27% of their problems; either a private attorney or legal aid. In only 18% of problems, low-income households turned to legal aid to help with their problem.

Figure 24: Where Household Looked to Help Solve the Problem



Low-income households who looked for help said they got the help they needed in 73% of their problems. However, in 22% of problems, households said they did not get the help they needed. Households that experienced problems with benefits (39%) are the most likely to not have received the help they needed.

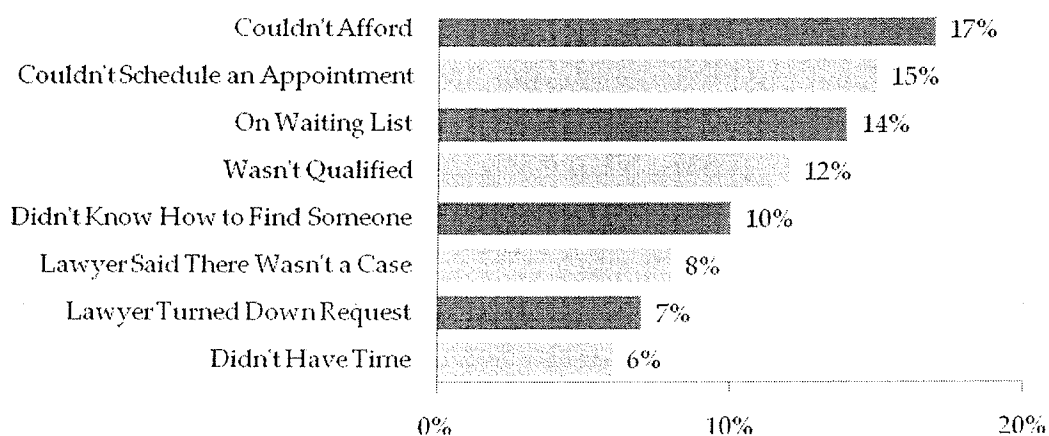
Figure 25: Those Who Didn't Receive the Help They Needed by Type of Problem



## Experience of Those Seeking but Not Obtaining Help

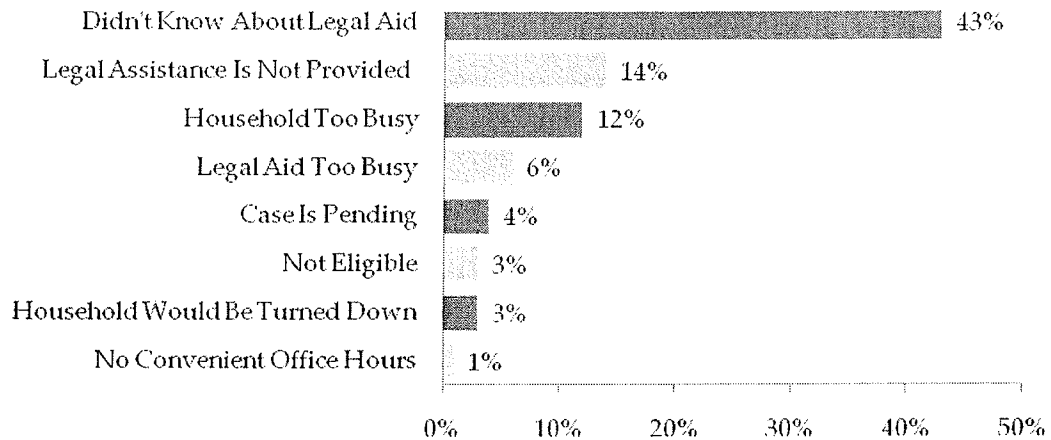
The experience of low-income households that sought, but were not able to obtain, help with their legal problem varies. Households who couldn't find help say getting help was too expensive for 17% of their problems, making it the most common reason for not getting help. Other common reasons included not being able to schedule an appointment (15%) or being put on a waiting list (14%).

Figure 26: Reasons Households Couldn't Find Help



This subset of households that was unable to find the help they sought were asked why they did not contact a legal aid agency. Most of this group did not use a legal aid program because they did not know about them (43% of their problems). Other top reasons included legal aid programs not providing assistance for the problem (14%) and the affected party being too busy to look into a legal aid program (12%). All other reasons consisted of less than 10% of the total.

Figure 27: Reasons Households Didn't Use a Legal Aid Program



Those who own their home (52%), are younger than 35 years of age (53%), and those households with a member over 60 (45%) are more likely to have not known about legal aid. Due to small base sizes, these comparisons should only be viewed as qualitative and are not statistically significant.

## Methodology

The Center for Survey Research and Analysis at the University of Connecticut was commissioned by the Connecticut Bar Foundation to conduct a survey of low-income Connecticut residents to better understand their civil legal needs. The study, conducted from June to early August 2008, finished with a total of 400 interviews with the head of households where total household income was up to 125% of the federal poverty level, dependent upon household size. The income guidelines were as follows:

Table 1: Income Guidelines

<u>Household Size</u>	<u>Annual</u>	<u>Monthly</u>	<u>Weekly</u>
1	\$12,763	\$1,064	\$245
2	17,113	1,426	329
3	21,463	1,789	413
4	25,813	2,151	496
5	30,163	2,514	580
6	34,513	2,876	664
7	38,863	3,239	747
8 or more	43,213	3,601	831

A staged sample was used to maintain maximum coverage and increase incidence. The original sampling frame included all telephone exchanges in the state of Connecticut. Subsequent sampling frames used targeted telephone exchanges with low-income households. A random digit dial (RDD) telephone methodology was used to generate the telephone numbers within each frame. RDD ensures that each possible residential telephone number has an equal probability of selection. Telephone banks that contain no known residential telephone numbers were removed from the sample selection process. Selected telephone numbers were contacted a minimum of four times to attempt to reach eligible households. Eligible households were called up to six additional times. The sample was weighted to be representative of the low-income population in Connecticut for age, gender, educational attainment, and county based on the 2006 American Community Survey data. The following is a comparison of demographics in the survey (unweighted and weighted) and the census.

Table 2: Demographic Information

	Survey		Census
	<u>Unweighted</u>	<u>Weighted</u>	<u>2006</u>
<u>Gender</u>			
Male	29%	36%	37%
Female	71%	64%	63%
<u>Education</u>			
Less than High School	23%	25%	31%
High School	33%	34%	34%
Some College	29%	27%	22%
Bachelor's Degree or Higher	14%	13%	12%
<u>Age</u>			
18-34	20%	37%	38%
35-44	20%	18%	19%
45-64	35%	28%	29%
65+	22%	14%	14%
<u>Race</u>			
Hispanic	19%	25%	31%
African-American	30%	29%	18%
Caucasian	40%	37%	46%
Other	11%	9%	5%
<u>County</u>			
Fairfield	16%	21%	21%
Hartford	37%	30%	30%
Litchfield	2%	4%	4%
Middlesex	2%	4%	4%
New Haven	33%	29%	29%
New London	4%	6%	6%
Tolland	1%	3%	3%
Windham	5%	4%	4%

The margin of sampling error for the 400 interviews is  $\pm 4.9$  percentage points at the 95% confidence level. This means that there is less than a one in twenty chance that the

findings will deviate more than  $\pm 4.9$  percentage points from the actual population parameters. The sampling error for subgroups could be larger. Statistical tests were conducted in the subgroup analyses.