



The Bureau of Business and Economic Research

# 2010 Montana Legal Needs Survey Final Report

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## Executive Summary

The Bureau of Business and Economic Research (BBER) at The University of Montana was contracted by Montana Justice Foundations to conduct a survey-based assessment of the civil legal needs of low income Montanans in the fall of 2010. A civil legal need refers to a non-criminal requirement for legal assistance like help with a foreclosure, a will, a divorce, or a contract dispute. The study is particularly timely in the wake of the most severe recession experienced in the state since the 1980's. The results of this study raise awareness of the issue of access to legal services by the population of the state least able to afford them.

The Bureau of Business and Economic Research is the state's most prominent and most respected source of information pertinent to policy questions facing our state's leaders. The mission statement of the Bureau is "to serve the general public, as well as people in business, labor, and government, by providing an understanding of the economic environment in which Montanans live and work." The well-being of Montana's economy certainly depends on a civil legal system that meets the requirements of all Montanans.

For more than three years, BBER survey researchers have devoted increasing resources to contacting Montanans on their cell phones. Not only are cell-only households growing as a percentage of the total population, but the evidence clearly indicates that individuals with no landline telephone are more likely to be young, low income, unmarried, and nonwhite. Thus attempts to measure the characteristics of Montana households without a significant cell-only component in the survey sample are likely to be biased and misleading. This study benefitted from the inclusion of a sizable cell phone component in the survey sample.

## Findings

This project produced several important findings that should be of immediate interest to those who share concern for the rights and needs of low income families and households. To grasp the significance of the results, we need to distinguish between:

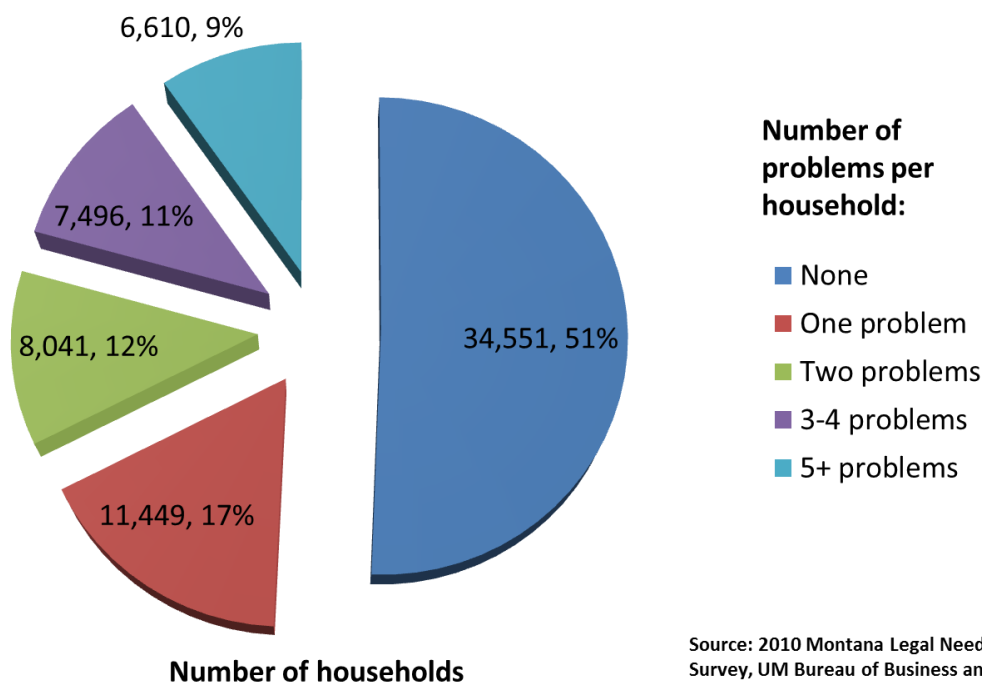
- A civil legal problem, which may or may not be considered sufficient to require legal assistance from the perspective of the respondent,
- A legal need, which is a civil legal problem that does require legal assistance (as assessed by respondents), and
- An unmet legal need, which is a legal need for which counsel or other assistance is not or cannot be procured.

The continued existence of significant unmet legal needs, as defined above, is certainly of concern to policymakers who take the welfare of low-income families and households to heart. But given that individuals are often in a poor position to assess the appropriateness of legal assistance for their own

civil legal problems, the pervasiveness of legal situations in all of these categories among low-income Montanans should be of interest as well.

Figure 1: Yearly Frequency of Civil Legal Needs among Montana’s Low-Income Households

### Distribution of Civil Legal Problems: Montana Households At or Below 125% of Poverty, December 2010



The findings of this study conclusively show that a substantial number of civil legal problems challenge low income households in Montana. Specifically, we find that:

- Situations giving rise to civil disputes are common among low income households in Montana. It is estimated that 49% or 33,596 of low-income households had at least one civil legal problem in the last year (see Figure 1 above). Since some households face more than one problem in a given year, the number of civil legal problems confronting households of modest means is substantially higher.
- A substantial portion of the civil legal needs of low income Montanans go unmet. Of the 18,499 low income households that reported having at least one civil legal need and who also felt a need for help from a lawyer, a sobering 77.1% or 14,226 households reported doing nothing in response to at least one of their civil legal needs.

- Nearly one-third of low income households in 2010 (32%) had two or more legal problems in the last year.
- In 2010 the five most commonly reported civil legal problems experienced by Montana households at or below 125% of poverty were:
  1. Problems with a creditor;
  2. Any kind of non-criminal court action;
  3. A problem or disagreement about charges, payments, or insurance coverage for health care, prescription drugs, or medical supplies;
  4. Any problem with a payday or title loan, credit card, or any other loan or credit;
  5. An inability to get satisfactory health care when and where it was needed because of a long waiting list or facilities that could not meet their needs, discrimination based on race, income, or not having insurance.
- Low income Montana households are most likely to take legal action for:
  1. A government hearing;
  2. Child support;
  3. General divorce-related problems;
  4. A non-criminal court action;
  5. Child custody.
- Twenty-eight percent of households in which the person interviewed was an American Indian reported having difficulties with a government benefit program, while only 4.8% of households in which the person interviewed was white reported the same difficulty.

An unmet legal need can impose significant hardship on a low-income family. This is easily seen when one considers the types of situations faced by those below or near the poverty line that they do not take legal action to address. These unaddressed situations include:

## Comparisons with the 2001 Survey

Comparing results of this survey with those from the 2001 survey conducted by BBER for the Montana Legal Services Association must be done with great care, if at all. The study populations for the two surveys are very different. The 2001 survey only studied households receiving Temporary Assistance for Needy Families (TANF). In contrast, the 2010 survey studied all households at or below 125% of the US Census Bureau definition of poverty with working phones. In 2010 the 3,711 TANF households made up only 5.4% of all households at or below 125% of poverty in Montana.

- Job difficulties like sexual harassment;
- Veteran's benefits problems;
- Contract performance problems;
- Health care service availability;
- Debt collection problems.

These findings clearly identify a situation that inflicts hardships on Montana families and households who are least equipped to bear them.

## Survey Methods

This project used a survey which was administered by telephone from November 15, 2010 through December 29, 2010 to households at or below 125% of the US Census Bureau definition of poverty. Households with landline telephones were sampled by random-digit dial and households with cell phones were randomly sampled from a list of cell phone numbers provided by Survey Samples International, Inc. A total of 207 interviews were completed for this survey, 101 with landline households and 106 with cell phone households.

The sampling error rate for this survey is +/- 7%. This means that if the survey were conducted 100 more times, in 95 of the additional surveys the outcome would be within +/- 7% of the outcome in the original survey. The response rate for this survey was 39.3% using the American Association for Public Opinion Research standard definition RR3. Weights were applied to the data. This is a common data processing technique that improves the accuracy of estimates. The data are weighted by 2006-2008 US Census Bureau American Community Survey estimates of household size and poverty in Montana. The data are also weighted by the US National Center for Health Statistics January – June 2010 National Health Interview Survey estimate of the proportion of households at or below poverty that only use cell phones.

## Conclusion

The results of this study strongly support the finding that low-income Montanans have substantial unmet civil legal needs. In the last year, 14,226 low income households are estimated to have gone without legal help that they felt they needed to address at least one civil legal problem. With a margin of error of +/- 3,809 households, this clearly demonstrates that support for unmet civil legal services would result in a substantial benefit.

The estimate of unmet legal need presented here almost certainly understates the magnitude of the true need in Montana because the questionnaire asked only whether households experienced particular types of civil legal needs, not about the number of times each household experienced a specific type of legal need throughout the year. In addition, a substantial portion of the 15,097 households that experienced at least one civil legal problem but did not feel they needed the help of a lawyer probably did need help and didn't realize it.

The main body of this report which begins on the next page examines the results of this survey and the methods used in this survey in much greater detail.

## **Chapter 1: Introduction**

The Montana Justice Foundation (MJF) needed current data on the civil legal needs of Montana's low income. MJF also needed to learn about people's actions when faced with a civil legal need. A civil legal need here refers to a non-criminal requirement for legal assistance like help with a foreclosure, a will, a divorce, or a contract dispute. Bureau of Business and Economic Research (BBER) of The University of Montana administered a telephone survey to obtain the data MJF required.

### **Study Design**

The 2010 Montana Legal Needs Survey is the second iteration of cross-sectional analysis designed to provide both a snapshot of current civil legal needs. The survey design maintains some question continuity with the previous survey conducted in 2001, and provides MJF with the new information it seeks.

### **Questionnaire Development**

This questionnaire was administered by telephone using a Computer-Assisted Telephone Interviewing (CATI) process. A CATI process was desirable because it enabled immediate and accurate data capture and processing. The Bureau of Business and Economic Research worked closely with MJF staff to develop the questionnaire. MJF was the final approval authority for the questionnaire.

BBER conducted a field test of the draft questionnaire. The field test obtained 20 completed cases. The purpose of the field test was to:

- Refine the questions,
- Test the Computer Assisted Telephone Interview (CATI) system, and
- Provide additional, instrument-specific, training to interviewers and their supervisors.

The field test was a vital quality-control measure that significantly enhanced response rates and data quality. BBER used the field test results to coordinate with MJF to make final adjustments to the questionnaire.

### **Sampling**

The population sampled was all non-institutionalized adult residents who live in households in Montana with telephones. BBER then screened the study population in order to focus on adults who live in households at or below 125% of the US Census Bureau definition of poverty. This population should not be confused with all residents, since it excludes households without working telephones, the institutional population, and residents absent from the study area during the survey period. The U.S. Census Bureau reports that approximately 2.8 percent of occupied housing units in Montana were

without a telephone in 2001.<sup>1</sup> This 2.8 percent undercoverage is not considered an inappropriately high degree of sample bias.<sup>2</sup>

However, the effect of the increase in the number of wireless-only households since 2000 on survey estimates that examine legal issues among the low income may be substantial. The U.S. National Center for Health Statistics (NCHS) estimated that, during the period of January – June 2010, 22.2% of adults in the western United States lived in households that did not have a landline telephone but did have a wireless telephone. In addition, 39.3% of adult low income people in the United States and 32.9% adults living near poverty lived in households without a landline but had a cell telephone.

BBER implemented additional sampling procedures to mitigate possible undercoverage bias due to the high proportion of low income adults who live in wireless-only households. In particular, BBER completed interviews with 106 adults who live in households at or below 125% of the US Census Bureau definition of the poverty level and who use wireless telephones. This yielded 86 completed interviews with adults who live in wireless-only households; well above the minimum number of wireless-only household completions that BBER believes is statistically sound. BBER purchased a list of residential, wireless telephone numbers from Survey Samples International and randomly selected numbers. Wireless telephone respondents received \$5.00 as compensation for any telephone charge imposed on them as a result of the interview.

BBER also selected a random-digit dial sample that was sufficient to yield 101 completed landline interviews from adults who live in households at or below 125% of the US Census Bureau definition of the poverty level. This combined sample size of 207 completed interviews yielded a sampling error rate of +/- 7%. This means that if the survey were conducted 100 times, in 95 of the replications the outcome would be within +/- 7% of the outcome in the original survey. A randomized method of selecting one respondent within each landline household was also required to avoid a disproportionate number of females participating in landline telephone interviews. Landline respondents were selected within households using the Kish table method.<sup>3</sup> While this method is in theory equivalent to the “last birthday” method, BBER experience in Montana has discovered a tendency for the last birthday method to produce a greater proportion of female respondents (see also Groves and Lyberg, 1988).

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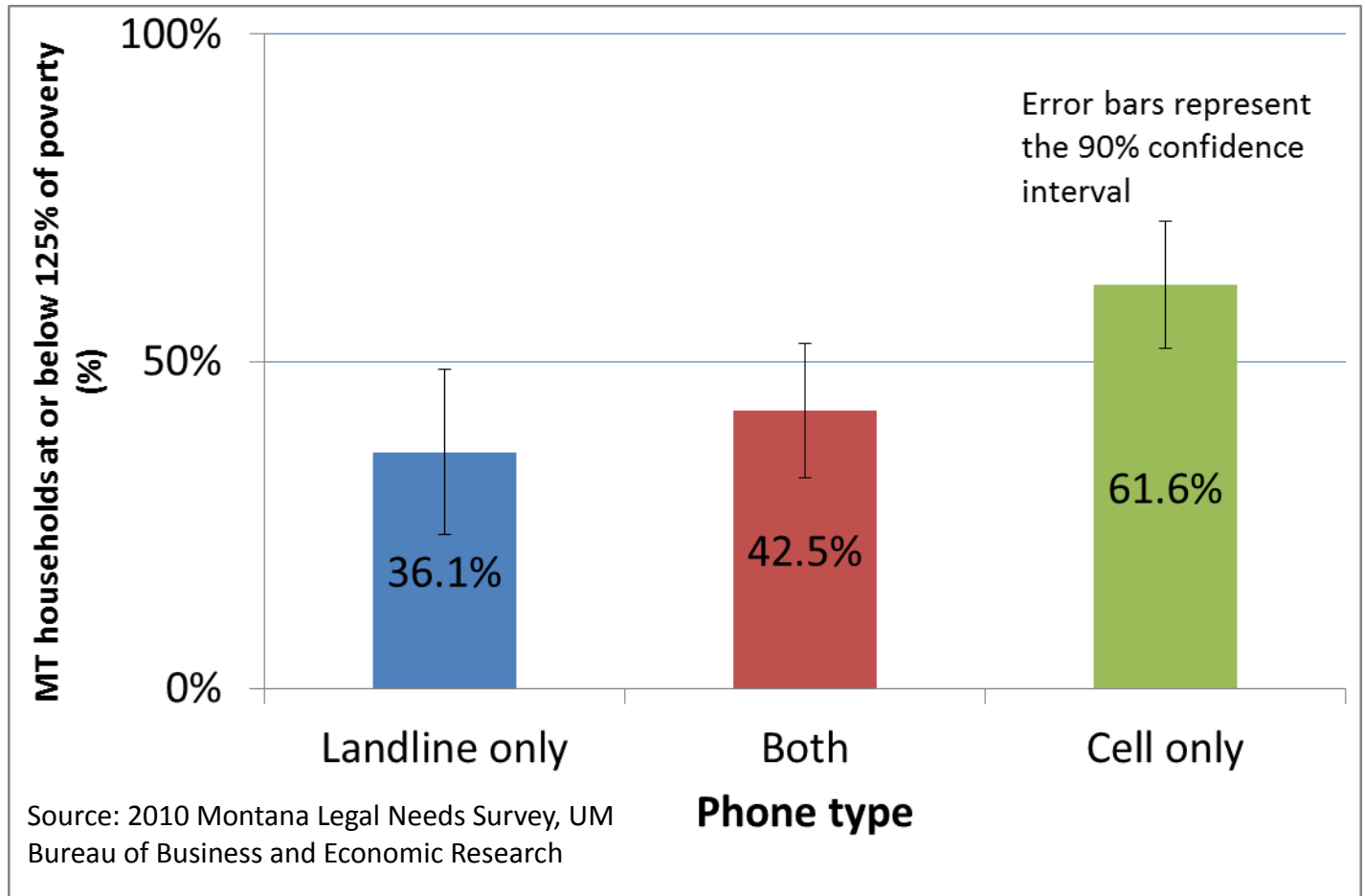
<sup>1</sup> U.S. Census Bureau, Data Set: [Census 2000 Summary File 3 \(SF 3\) - Sample Data](#), Table H43: TENURE BY TELEPHONE SERVICE AVAILABLE BY AGE OF HOUSEHOLDER [35] - Universe: Occupied housing units.

<sup>2</sup> Sudman, Seymour: Applied Sampling. San Diego: Academic Press, 1976, p. 6.

<sup>3</sup> Dillman, Don, A. 2000. *Mail and Internet Surveys: The Tailored Design Method*. 2<sup>nd</sup> edition. New York: John Wiley & Sons. P. 203.

Sampling both landline households and cell phone households yielded results that better reflected population values than if only landline households had been sampled. Figure 2 below illustrates this.

**Figure 2: Civil Legal Problems by Phone Type**



While only 36.1% of landline only households at or below 125% of poverty experienced a civil legal problem over the last year, 61.6% of cell phone only households experienced at least one civil legal problem in the last year. The difference is significant at the 90% confidence level. This means that if BBER conducted this survey 100 times, BBER would find that more cell only households had civil legal problems than landline only households in 90 of 100 replications. This is consistent with research published by the US National Institutes of Health that indicate that cell phone only adults are younger, more likely to be single, and are more likely to engage in risk behaviors like consuming five or more

alcoholic drinks in one day or smoking cigarettes. Cell phone only households are also much less likely to have health insurance than are households with landline telephones.<sup>4</sup>

### **Survey Administration**

The questionnaire was administered using a Computer-Assisted Telephone Interviewing (CATI) process during the period of November 15, 2010 through December 29, 2010. Bureau staff programed and validated the CATI system prior to survey administration. The interviews were conducted in the dedicated telephone interview facility at BBER. This state of the art facility contains twelve sound insulated telephone interview stations (expandable to twenty-four stations), plus viewing and monitoring capability for supervisors. The supervisor visually observed each interviewer and monitored selected telephone calls. Call monitoring is a vital quality control mechanism that reinforces data quality.

Each station is equipped with a telephone, headset, and computer, allowing CATI operation. The interviewers read the survey from the computer screen and directly entered the pre-coded responses into the computer, speeding the data capture process and minimizing the opportunity for errors.

The interviews were conducted using the Bureau cadre of trained and experienced telephone interviewers and shift supervisors. There are twenty-five interviewers with more than one year of experience, and several have been with the Bureau for ten years or longer. The shift supervisors are themselves seasoned interviewers with years of experience conducting surveys for a variety of organizations, including the US Bureau of the Census. New interviewers received classroom and “on the job” training, and were closely monitored by the shift supervisors.

BBER documented case status in a manner that allowed calculation and reporting of a unit response rate using the American Association for Public Opinion Research (2008) standard definition (RR3).<sup>5</sup> The response rate for the survey was 39.3%.

### **Data Set Preparation and Reporting**

Following collection the data were inspected to insure no duplicate cases were included and to correct any interviewer miskeys. Appropriate data labels were added. Appropriate composite variables and flags were added the data set to facilitate analysis. BBER produced a database of responses. The BBER team then tabulated the survey data and produced a concise report that documents survey results and methods. SPSS 19.0.0 for Windows released in fall 2010, including the Tables module, was used to conduct the analysis described in this report.

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<sup>4</sup> Blumberg SJ, Luke JV. Wireless substitution: Early release of estimates from the National Health Interview Survey, January–June 2010. National Center for Health Statistics. December 2010. Available from: <http://www.cdc.gov/nchs/nhis.htm>.

<sup>5</sup> American Association for Public Opinion Research. 2008. *Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys*. 4<sup>th</sup> edition. Lexana, Kansas: AAPOR.

Post-stratification weights were applied to the data. This is a common data processing technique that has been shown to improve the accuracy of estimates. The data are weighted by 2006-2008 US Census Bureau American Community Survey estimates of household size and poverty in Montana. The data are also weighted by the National Center for Health Statistics January – June 2010 National Health Interview Survey estimate of the proportion of households at or below poverty that use cell phones only. There are no current state-level estimates of wireless telephone substitution, so the national-level estimate was the best available.

### **Comparisons with the 2001 Survey**

Comparing results of this survey with those from the 2001 survey must be done with great care, if at all. This is because the study populations for the two surveys were significantly different. The 2001 survey studied households that were receiving Temporary Assistance for Needy Families (TANF). This study population included only eligible families and individuals with:

1. Minor Children;
2. Specified relatives with whom the children are living;
3. The minor children's blood-related/adoptive siblings with whom the children are living;
4. Pregnant women in their last trimester who have no other eligible children; and
5. Refugees with minor dependent children.

In contrast, the 2010 survey studied all households at or below 125% of the US Census Bureau definition of poverty with working landline phones or cell phones. In 2010 the 3,711 TANF households made up only 5.4% of all households at or below 125% of poverty in Montana.

### **Reading This Report**

This report is divided into two parts, the main narrative of the report and the appendices. The main narrative presents the findings of this study. The second part contains Appendices A and B. Appendix A contains the final questionnaire. In Appendix B readers will find a set of tables that display the frequencies of responses for questions included in the study.

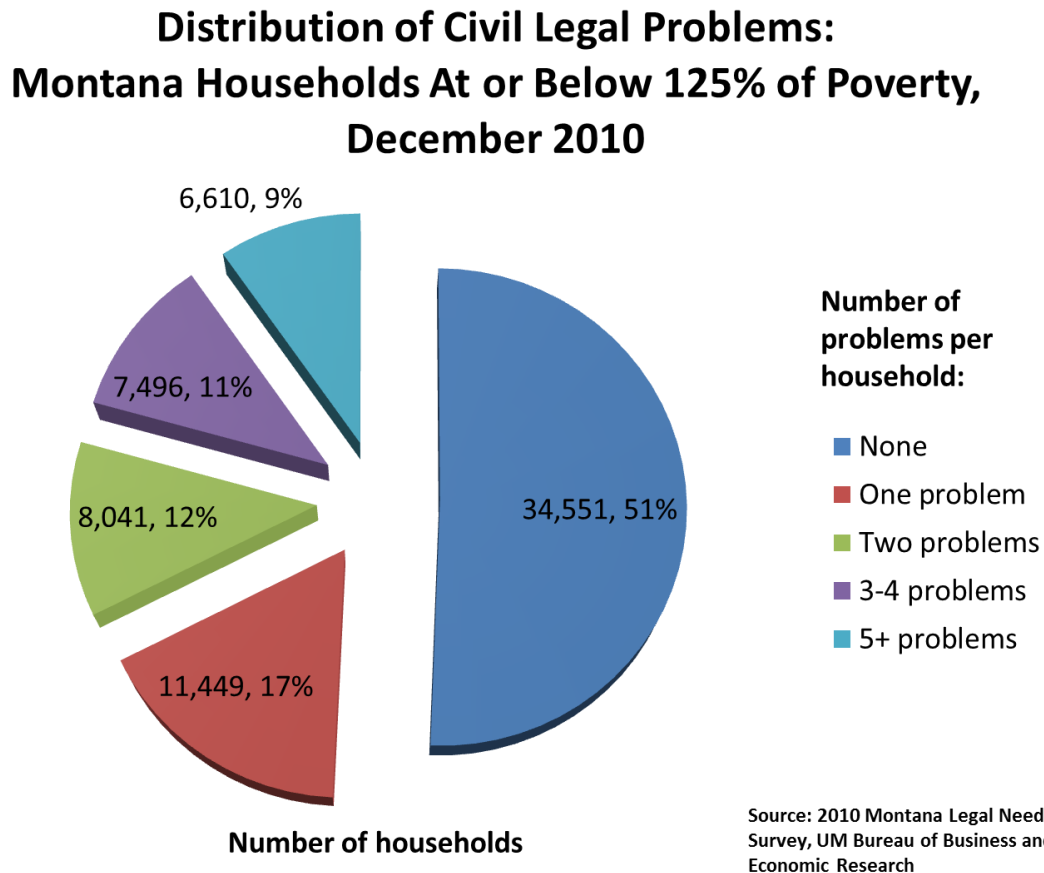
Most results in this document are presented in terms of the number of Montana households at or below 125% of poverty that have a particular characteristic; for instance, based on survey results 18,499 households had someone during the last 12 months who needed information, help, or advice from a lawyer, whether or not they actually got it or tried to get it. In some cases BBER cites percentages of responses, like 49% of all Montana households at or below 125% of poverty had at least one civil legal need in the last year.

Differences in numbers of households or percentages cited in the remainder of this report are significant at the 95 percent confidence level unless otherwise stated. This means that if the survey were replicated 100 times, the difference cited would be found in at least 95 of the replications. Differences were evaluated by calculating the confidence intervals around point estimates or by using tests of independence.

## Chapter 2: Civil Legal Needs of Montana’s Low-Income Population

About half (49% or 33,596 households) of all Montana households at or below 125% of poverty experienced at least one type of civil legal problem in the last year (see Figure 2). A civil legal problem here refers to a non-criminal event or circumstance like a foreclosure, a desire for a will, a divorce, or a contract dispute. Nearly one-third of low income households (32%) experienced two or more types of legal problems. About 6,610 low income households (9%) experienced five or more separate types of

Figure 2: Yearly Frequency of Civil Legal Problems among Montana’s Low-Income Households



civil legal problem over the last year.

To grasp the significance of these results, we need to distinguish between:

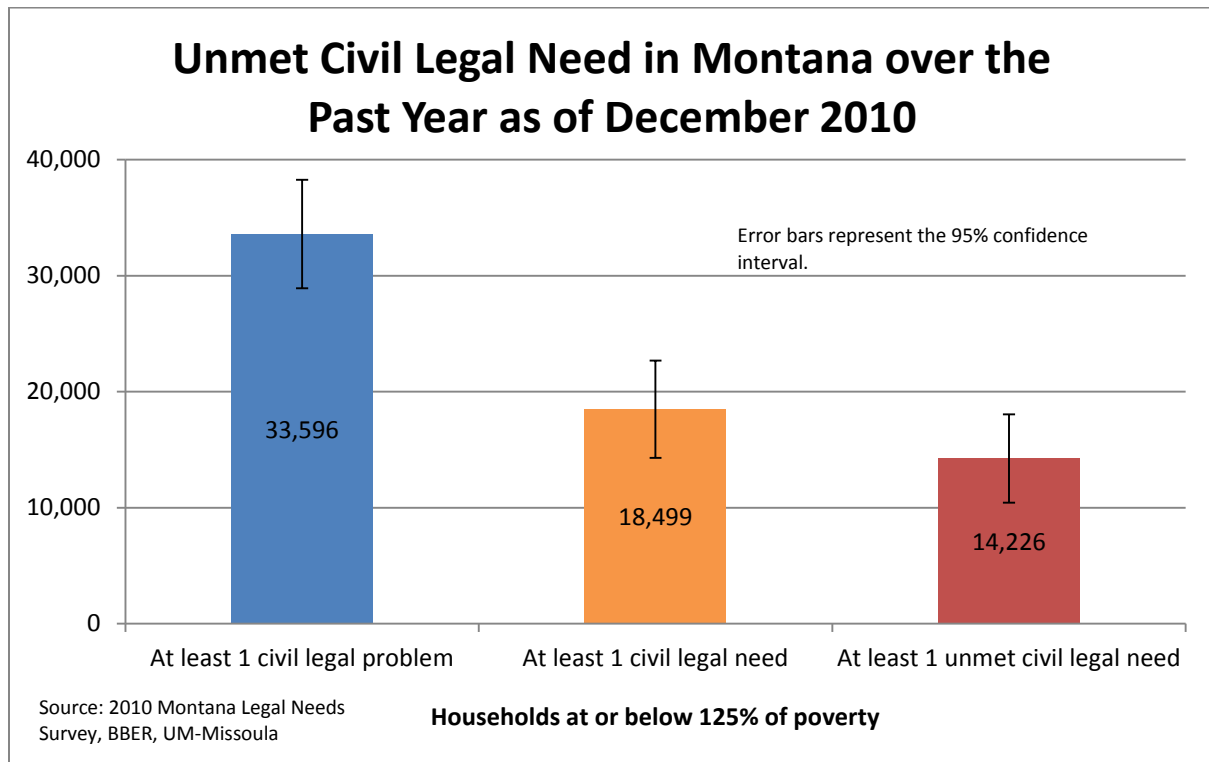
- A civil legal problem, which may or may not be considered sufficient to require legal assistance from the perspective of the respondent,
- A legal need, which is a civil legal problem that does require legal assistance (as assessed by respondents), and

- An unmet legal need, which is a legal need for which counsel or other assistance is not or cannot be procured.

Of the 33,596 households that reported having at least one type of civil legal problem only 18,499, or 55.1%, said that someone in their household felt a need for information, help, or advice from a lawyer (see Figure 3). This result implies that 15,097 households, or 44.9% of those with at least one civil legal problem, had a civil legal problem and for some reason did not feel legal assistance was necessary. It is reasonable to think that at least some portion of this group may not fully understand the value or importance of civil legal assistance for their household.

Of the 18,499 low income households that reported having at least one civil legal problem and who also felt a need for help from a lawyer, nearly three in four (77.1%) or 14,226 households reported doing nothing in response to at least one of their civil legal needs (see Figure 3).

**Figure 3: Unmet Civil Legal Need in Montana**



It must be emphasized that the estimate of unmet legal need presented here almost certainly understates the magnitude of the true need in Montana because the questionnaire asked only whether households experienced particular types of civil legal needs, not about the number of times each household experienced a legal need throughout the year. In addition, a substantial portion of the 15,097 households that experienced at least one civil legal problem but did not feel they needed help to obtain the best outcome probably did need help and just didn't realize it.

## Types of Civil Legal Needs

In addition to estimating the overall magnitude of civil legal needs, this study examined the types of civil legal needs reported by low income households and the number of households with each need. Table 1 on the following two pages presents these results.

In 2010 the five most commonly reported civil legal problems experienced by Montana households at or below 125% of poverty were:

1. Did you or anyone in your household have a problem in the last 12 months with a creditor?
2. In the last 12 months, were you or anyone in your household involved in any kind of non-criminal court action?
3. Did you or any member of your household have a problem or disagreement about charges, payments, or insurance coverage for health care, prescription drugs, or medical supplies?
4. Did you or anyone in your household have any problems with a payday or title loan, credit card, or any other loan or credit in the last 12 months?
5. In the last 12 months, were you or any member of your household unable to get satisfactory health care when and where it was needed BECAUSE OF: a long waiting list or facilities that could not meet your needs, discrimination based on race, income, or not having insurance, or some other reason?

In 2010 the five least commonly reported civil legal problems experienced by Montana households at or below 125% of poverty were:

1. In the last 12 months, did (you/the veteran) have any problems like: difficulties related to VA insurance, educational benefits, or other VA benefits; a problem with discharge status; a disability or chronic health problem caused by military service; or inadequate or inappropriate care in a VA hospital?
2. In the last 12 months did you or any member of your household have difficulty enrolling a child in school, find that the child was placed in a program below his or her grade level, or have a problem getting the kind of special classes or services the child needed?
3. Did you or anyone in your household have a problem with a contract in the last year?
4. Have you or anyone in your household had a car repossessed in the last year?
5. Did you or anyone in your household appear, or receive a notice to appear, at a formal hearing at a government office?

Readers should note that two separate questionnaire items asked about problems with a landlord or a rental dwelling. If the number of households that said they had either one of these problems is combined, the total moves rental problems out of the list of five least commonly reported civil legal issues.

Table 1: Civil Legal Needs of Montana Households at or below 125% of Poverty, December 2010

Legal Need	Number of Households	95% Confidence Interval (+/-)
At any time during the last 12 months did you or anyone in your household feel a need for information, help, or advice from a lawyer, whether or not you actually got or tried to get it?	18,499	4,195
Did you or anyone in your household have a problem in the last 12 months with a creditor, like harassing phone calls or other improper collection or repossession practices, a disagreement about charges or fees, not having the money to pay bills that have built up, or not being able to reach agreement about repaying a debt?	15,926	3,973
In the last 12 months, were you or anyone in your household involved in any kind of non-criminal court action, whether or not you actually appeared in court?	10,235	3,327
Did you or any member of your household have a problem or disagreement about charges, payments, or insurance coverage for health care, prescription drugs, or medical supplies?	8,396	3,121
Did you or anyone in your household have any problems with a payday or title loan, credit card, or any other loan or credit in the last 12 months?	7,308	2,914
In the last 12 months, were you or any member of your household unable to get satisfactory health care when and where it was needed BECAUSE OF: a long waiting list or facilities that could not meet your needs, discrimination based on race, income, or not having insurance, or some other reason?	6,866	2,811
In the last year, did you or any member of your household need advice or help with legal problems about the breakup of a marriage or live-in relationship; or a disagreement about dividing property; or what would happen to any children after a breakup?	6,277	2,718
Did you or anyone in your household have difficulties with a government benefit program like Social Security, Medicare, Temporary Assistance for Needy Families or food stamps in the last 12 months?	4,837	2,386
During the last 12 months, did you or any member of your household face discrimination BECAUSE OF a disability or health condition, like losing your job or having difficulty working?	4,781	2,374
In the last year, did you or anyone in your household buy something or have some work done and then find that you didn't get what you paid for and the seller or contractor failed to make things right?	4,453	2,294
In the last year, were you or any member of your household denied a job, promotion, or raise, disciplined or fired BECAUSE OF unfair hiring practices or discrimination?	4,372	2,306
Did you or any member of your household have problems with your mortgage or foreclosure in the last year?	4,147	2,213

<b>Legal Need</b>	<b>Number of Households</b>	<b>95% Confidence Interval (+/-)</b>
In the last year, did you or anyone in your household file for bankruptcy, need information about filing for bankruptcy, or have a problem resulting from an earlier bankruptcy?	2,589	1,772
In the past year, did you or any member of your household experience any other difficulties on the job, like: sexual harassment, unhealthy or unsafe working conditions, union problems, or the employer trying to get back at you for organizing other workers or reporting violations?	2,318	1,703
Did you or anyone in your household appear, or receive a notice to appear, at a formal hearing at a government office, agency, or board in the last 12 months, for instance, about your eligibility for certain benefits or about whether you're allowed to use your house or other property in certain ways?	2,153	1,664
Have you or anyone in your household had a car repossessed in the last year?	1,877	1,530
Did you or anyone in your household have a problem with a contract in the last year, like: signing a contract without understanding it, needing advice about signing a contract, not being able to get out of a contract after having second thoughts, or getting into a serious dispute about what a contract required?	1,661	1,474
In the last 12 months, did you or a member of your household experience unsafe or unhealthful conditions in a place you were renting, like: the landlord frequently failing to provide heat, hot water, electricity, or working plumbing; a serious problem with cock roaches, mice, or rats; or unsafe conditions, like electrical problems, broken appliances, low income security, peeling paint, or other serious conditions that the landlord didn't correct?	1,630	1,429
In the last 12 months did you or any member of your household have difficulty enrolling a child in school, find that the child was placed in a program below his or her grade level, or have a problem getting the kind of special classes or services the child needed?	1,586	1,413
In the last 12 months, did (any of) you have a major problem with a landlord or public housing authority, like: a serious dispute about rent, the terms of a lease, or the security deposit; being locked out, evicted, or threatened with eviction; being harassed by the landlord; or being unfairly denied public housing or transfer to another public housing unit?	1,453	1,333
In the last 12 months, did (you/the veteran) have any problems like: difficulties related to VA insurance, educational benefits, or other VA benefits; a problem with discharge status; a disability or chronic health problem caused by military service; or inadequate or inappropriate care in a VA hospital?	752	987

Marital or relationship-caused legal needs were examined in detail because they are relatively common. Table 2 below describes the findings of this examination. Of the 6,277 households that reported a need for legal advice about a marital or relationship problem, 5,258 (83.8%) said the problem was related to getting a separation, divorce, or annulment. About one-quarter of the households that needed advice about a marital or relationship problem (between 23% and 26%) cited having disagreements about property, child custody, or child support.

**Table 2: Marital or Relationship Related Legal Needs of Montana Households at or below 125% of Poverty, December 2010**

<b>Marital / Relationship Legal Need</b>	<b>Number of Households</b>	<b>95% Confidence Interval (+/-)</b>
<b>In the last year, did you or any member of your household need advice or help with legal problems about the breakup of a marriage or live-in relationship; or a disagreement about dividing property; or what would happen to any children after a breakup?</b>	6,277	2,718
<b>Was that related to getting a separation, divorce, or annulment?</b>	5,258	1,369
<b>Was that related to a disagreement about property or spousal maintenance?</b>	1,679	1,623
<b>Was that related to a disagreement about child custody or visitation?</b>	1,472	1,388
<b>Was that related to child support?</b>	1,499	1,453

Respondents were also asked in detail about legal needs caused by unfair hiring practices or discrimination (see Table 3 on the following page). While a relative large number of households (4,372) said that someone in their household experienced either unfair or discriminatory hiring practices, very few (256) cited common, statutorily recognized forms of hiring discrimination. This implies that the remaining respondents were referring to unfair hiring practices that were not examined by this survey, or that this set of questions should be re-examined to determine if respondents misunderstood them.

**Table 3: Unfair or Discriminatory Hiring Related Legal Needs of Montana Households at or below 125% of Poverty, December 2010**

<b>Unfair or Discriminatory Hiring Legal Need</b>	<b>Number of Households</b>	<b>95% Confidence Interval</b>
<b>In the last year, were you or any member of your household denied a job, promotion, or raise, disciplined or fired BECAUSE OF unfair hiring practices or discrimination?</b>	4,372	2,306
<b>Race/ethnicity</b>	56	145
<b>Sex</b>	42	137
<b>Marital status</b>	0	NA
<b>Parental status</b>	0	NA
<b>Age</b>	39	164
<b>Sexual orientation</b>	32	192
<b>Disability</b>	87	140

In contrast to unfair or discriminatory hiring, respondents did articulate specific types of discrimination caused by a disability or health condition (see Table 4). Of the 4,781 households that reported at least one person experiencing such discrimination, 3,115 said the cause was a disability and 1,115 said the cause was a serious health condition.

**Table 4: Disability or Health Discrimination Legal Needs of Montana Households at or below 125% of Poverty, December 2010**

<b>Disability or Health Condition Discrimination Legal Need</b>	<b>Number of Households</b>	<b>95% Confidence Interval (+/-)</b>
<b>During the last 12 months, did you or any member of your household face discrimination BECAUSE OF a disability or health condition, like losing your job or having difficulty working?</b>	4,781	2,374
<b>Disability</b>	3,115	1,195
<b>Serious health condition</b>	1,115	1,187
<b>Other discrimination because of disability</b>	551	1,081

About 4,837 Montana households at or below 125% of poverty reported having difficulties with a government benefit program. However, when asked whether that difficulty was with a specific program, most respondents did not cite a specific program. This implies that either the list of government programs examined was incomplete or that some respondents were expressing generalized dissatisfaction with programs as opposed to specific examples of problems. This small set of questions should also be reexamined before they are used again to determine if respondents clearly understand them.

**Table 5: Government Benefit Program Related Legal Needs of Montana Households at or below 125% of Poverty, December 2010**

<b>Government Benefit Related Legal Need</b>	<b>Number of Households</b>	<b>95% Confidence Interval (+/-)</b>
<b>Did you or anyone in your household have difficulties with a government benefit program like Social Security, Medicare, Temporary Assistance for Needy Families, or Food Stamps in the last 12 months?</b>	4,837	2,386
<b>Social Security for the disabled</b>	142	179
<b>Supplemental Security Income</b>	28	146
<b>Other Social Security (for retirees or widows)</b>	69	150
<b>Assistance for families like TANF</b>	17	105
<b>Medicare</b>	119	184
<b>Food Stamps</b>	64	104
<b>Something else</b>	20	143

### **Chapter 3: Actions Taken in Response to Legal Needs**

In addition to estimating the overall magnitude of the civil legal needs and examining the types of civil legal needs reported by low income households, this study explored the actions taken in response to legal needs. Table 6 on the following two pages displays these results.

The dominant finding is that most members of low income Montana households take no legal action when faced with a civil legal problem. A majority of households took no action in response to 16 of the 22 types of legal problems studied.

**Table 6: Actions Taken in Response to Legal Needs by Montana Households at or below 125% of Poverty, December 2010**

<b>Action Taken in Response to Legal Need of Households that Experienced the Problem in the Last 12 Months</b>						
<b>Legal Need</b>	<b>Do nothing</b>	<b>Hire a private lawyer</b>	<b>Receive pro bono help from a lawyer</b>	<b>Represent yourself in court</b>	<b>Represent yourself in court with the help of a self-help law center</b>	<b>Seek the help of legal aid</b>
<b>Job Difficulties like Sexual Harassment</b>	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Veteran Benefit Problem</b>	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Contractor Performance Problem</b>	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Health Care Service Availability</b>	96.8%	0.0%	0.0%	0.0%	0.0%	3.2%
<b>Debt Collector Problem</b>	92.3%	4.5%	0.0%	3.2%	0.0%	0.0%
<b>Unhealthful/ Unsafe Rental Living Conditions</b>	90.2%	0.0%	0.0%	0.0%	0.0%	9.8%
<b>Disability or Health Condition Discrimination</b>	88.2%	0.0%	2.1%	4.6%	0.0%	5.1%
<b>Loan or Credit Problem</b>	85.6%	0.0%	7.2%	0.0%	0.0%	7.2%
<b>Mortgage Problem or Foreclosure</b>	84.1%	0.0%	0.0%	0.0%	0.0%	15.9%
<b>Health Insurance Problem</b>	83.2%	0.0%	0.0%	3.3%	0.0%	13.5%
<b>Contract Problem</b>	79.3%	0.0%	5.9%	0.0%	14.7%	0.0%
<b>Job Discrimination</b>	78.9%	6.1%	2.5%	12.6%	0.0%	0.0%
<b>School Enrollment</b>	78.1%	0.0%	0.0%	0.0%	20.1%	1.8%
<b>Bankruptcy Problem</b>	71.1%	17.8%	0.0%	0.0%	0.0%	11.0%
<b>Government Benefit Program Problem</b>	58.0%	17.4%	5.3%	0.0%	0.0%	19.2%
<b>Problem with Landlord</b>	54.4%	0.0%	11.0%	0.0%	0.0%	34.7%
<b>Car Repossession</b>	49.4%	0.0%	23.5%	27.1%	0.0%	0.0%
<b>Child Custody</b>	45.8%	0.0%	33.1%	16.7%	4.4%	0.0%

Action Taken in Response to Legal Need of Households that Experienced the Problem in the Last 12 Months						
Legal Need	Do nothing	Hire a private lawyer	Receive pro bono help from a lawyer	Represent yourself in court	Represent yourself in court with the help of a self-help law center	Seek the help of legal aid
<b>Non-criminal Court Action</b>	28.3%	34.5%	3.5%	21.3%	2.5%	10.0%
<b>General Divorce Related Problems</b>	25.0%	19.3%	9.6%	10.1%	0.0%	36.0%
<b>Child Support</b>	23.7%	0.0%	16.3%	38.2%	0.0%	21.8%
<b>Government Agency Hearing</b>	23.1%	26.7%	26.7%	23.5%	0.0%	0.0%

When members of low income Montana households do take action on a civil legal problem the action they take depends on the type of problem they face. Respondents are most likely to:

- Hire a private lawyer for a non-criminal court action,
- Receive pro bono help from a lawyer for a child custody issue,
- Represent themselves in a child support action,
- Represent themselves with the help of a self-help law center in a school enrollment matter,
- Seek the help of legal aid with general divorce related problems.

Low income Montana households are most likely to take legal action for:

1. A government hearing,
2. Child support,
3. General divorce-related problems,
4. A non-criminal court action,
5. Child custody.

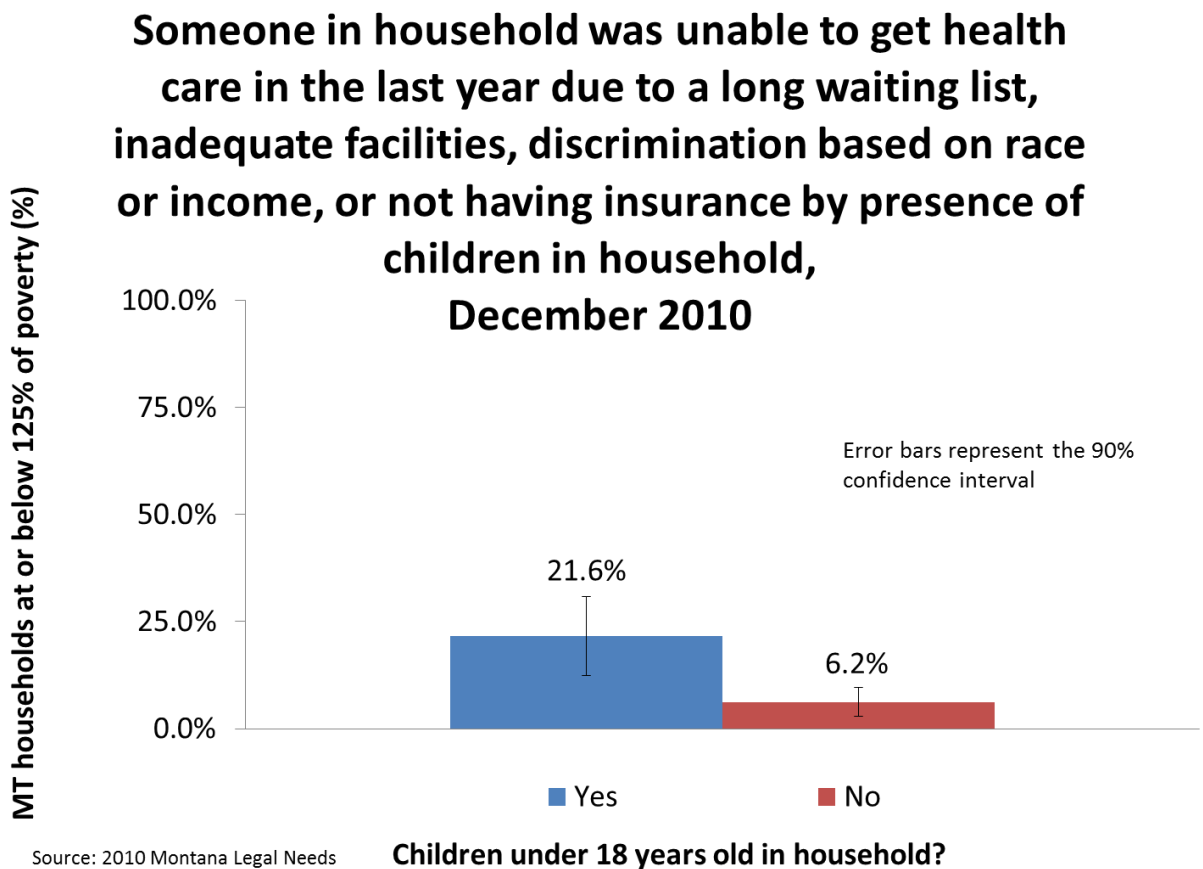
Low income Montana households are most likely NOT to take legal action for:

1. Job difficulties like sexual harassment,
2. A veteran's benefit problem,
3. A contract performance problem,
4. Health care service availability,
5. A debt collector problem.

## Chapter 4: Demographic Characteristics of Low Income Montana Households with Civil Legal Needs

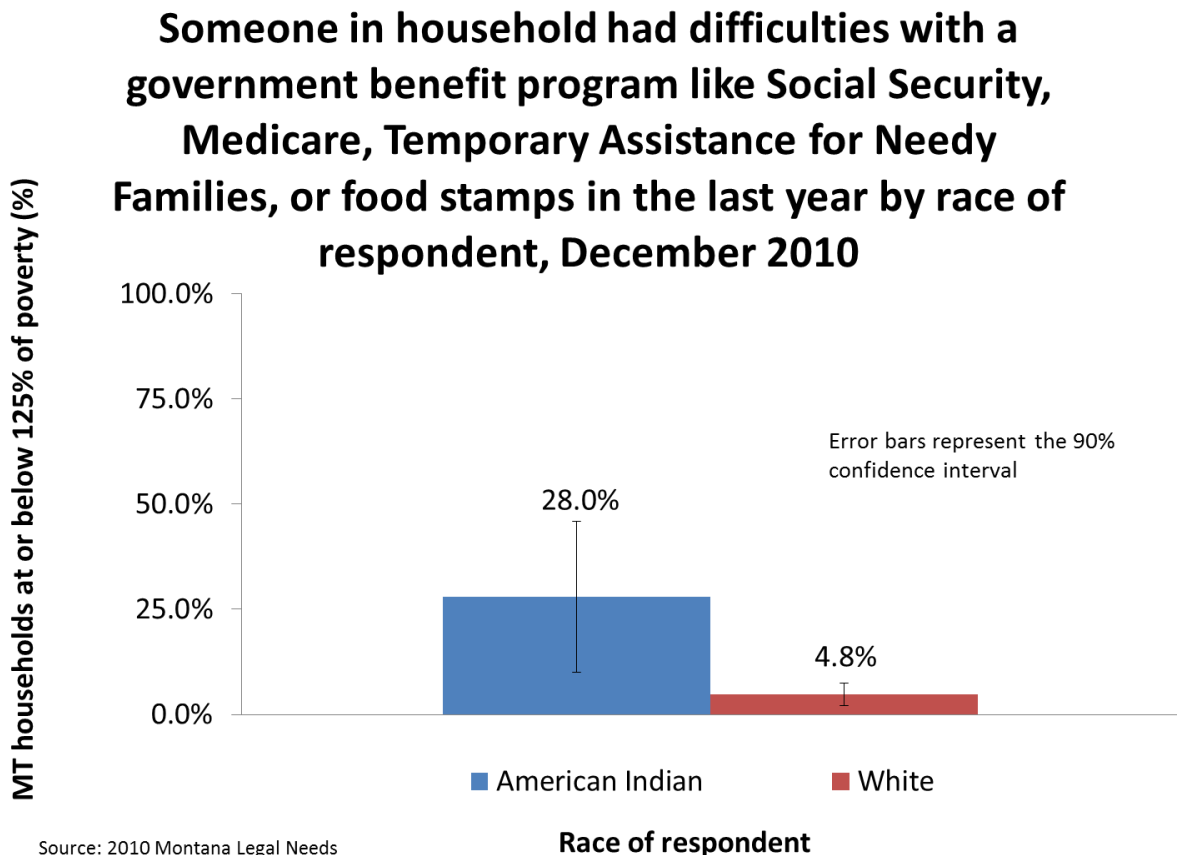
The small sample size of this study (207 completed interviews) made discerning demographic differences in the civil legal needs of low income Montana households difficult. However, two significant findings were noted. First, low income households with children present were more likely than households without children to be unable to get health care due to a long waiting list, inadequate facilities, discrimination based on race or income, or not having insurance (see Figure 4). 21.6% of households with children experienced this inability to obtain health care, while only 6.2% of households without children had this experience.

Figure 4: Inability to Obtain Health Care by the Presence of Children in the Household



Second, 28% of households in which the person interviewed was an American Indian reported having difficulties with a government benefit program (see Figure 5), while only 4.8% of households in which the person interviewed was white reported the same difficulty.

Figure 5: Difficulties with a Government Benefit Program by Race of Respondent



## Conclusion

The results of this study strongly support the finding that low-income Montanans have substantial unmet civil legal needs. In the last year, 14,226 low income households are estimated to have gone without legal help that they felt they needed to address at least one civil legal problem. With a margin of error of +/- 3,809 households, this clearly demonstrates that support for unmet civil legal services would result in a substantial benefit.

## Remainder of this Report

The remainder of this report documents the questions included in the survey (Appendix A) and presents tables which display the frequency of responses to each question (Appendix B).

## **Appendix A**

Intro 1. Hello, my name is \_\_\_\_\_, I'm calling from The University of Montana (here) in Missoula. We're calling at the request of (the charitable arm of) the Montana legal community (Montana Justice Foundation). We are doing an important survey about people's need for legal advice, help, or services.

AGE. For this survey only people aged 18 and older are to be interviewed. So, for eligibility purposes, How old were you on your last birthday?

If 18 or over, proceed to CONFIDENTIALITY STATEMENT.

If not, Is there someone 18 or older in your household that we can speak to?

If no one 18 years or older is available, terminate interview.

READ THE FOLLOWING CONFIDENTIALITY STATEMENT TO ALL RESPONDENTS:

This interview is completely confidential and voluntary. If we should come to a question you don't want to answer; just let me know and we'll go on to the next question. This interview should take about 8 - 10 minutes.

HHADULT. How many persons over the age of 18 currently live in your household?

HHUNDER18. How many children under the age of 18 currently live in your household?

INCQUAL. Will your total household income from all sources in the year 2010 before taxes and other deductions be under \$XX,XXX?

Yes	1	Go to Question A1 on the next page.
No	0	TERMINATE THE INTERVIEW, RECORD AS NE/INCOME

The first few questions are about housing.

A1. Do you own or rent your home?

If RENT, proceed to questions H1 and H2

If OWN, proceed to question H3

\*\*\*FOLLOWUP QUESTION TO MOST "YES" RESPONSES , USUALLY LABELED AS XXa QUESTION NUMBER:

Do you happen to recall what, if anything, you were able to do about this, or not?

Did you . . .

1. Represent yourself in court
2. Represent yourself in court with the help of a self-help law center
3. Seek the help of legal aid
4. Hire a private lawyer
5. Receive pro bono help from a lawyer
6. Do Nothing

H1. In the last 12 months, did you or any member of your household experience unsafe or unhealthful conditions in a place you were renting, like frequent electrical or heating problems, broken appliances, low income security, peeling paint, mold or other problem conditions that the landlord didn't correct?

Yes	1	ASK FOLLOWUP H1a
No	0	
DK	8	

**H2. In the last 12 months, did you or any member of your household have a problem with a landlord or public housing authority, like: a disagreement about rent, what the lease said you can or cannot do, or the security deposit; being locked out, evicted, or threatened with eviction; being harassed by the landlord; or being unfairly denied public housing or transfer to another public housing unit?**

Yes	1	ASK FOLLOWUP H2a
No	0	
DK	8	

**H3. Did you or any member of your household have problems with your mortgage or foreclosure in the last year?**

Yes	1	ASK FOLLOWUP H3a
No	0	
DK	8	

**Now I'd like to ask you about some situations that come up in families.**

**F1. In the last year, did you or any member of your household need advice or help with legal problems about the breakup of a marriage or live-in relationship; or a disagreement about dividing property; or what would happen to any children after a breakup?**

Yes	1	Go to F2
No	0	Skip to F3
DK	8	Skip to F3

**F2. Was that related to:**

	Yes	No
<b>F2a.</b> Getting a separation, divorce, or annulment	1	0
F2b. A disagreement about property or spousal maintenance	1	0
F2c. A disagreement about child custody or visitation	1	0
F2d. Child Support.....	1	0

.....IF YES TO EACH ABOVE, ASK FOLLOWUP F2a,b,c,or d1

**F3. In the last 12 months did you or any member of your household have difficulty enrolling a child in school, find that the child was placed in a program below his or her grade level, or have a problem getting the kind of appropriate supports or services the child needed?**

Yes	1	ASK FOLLOWUP F3a
No	0	
DK	8	

**Now I'd like to ask you about some situations that come up concerning work.**

**F4. In the last year, were you or any member of your household denied a job, promotion, or raise, disciplined or fired because of unfair hiring practices or discrimination?**

Yes	1	Go to F5 and ASK FOLLOWUP F4a
No	0	Skip to F6
DK	8	Skip to F6

**F5. What do you believe the basis was for the discrimination or unfair treatment? Was it: READ ALL AND CHECK ALL THAT APPLY.**

F5a Race/ethnicity

- F5b Sex
- F5c Marital status
- F5d Parental status
- F5e Age
- F5f Sexual orientation
- F5g Disability

**F6. In the past year, did you or any member of your household experience any other difficulties on the job, like: sexual harassment, unhealthy or unsafe working conditions, union problems, or the employer trying to get back at you for organizing other workers or reporting violations?**

- Yes 1
- No 0
- DK 8

**F7. During the last 12 months, did you or any member of your household face discrimination because of a disability or health condition, like losing your job or having difficulty working?**

- Yes 1 Go to F7a and ASK FOLLOWUP F7b
- No 0 Skip to B1
- DK 8 Skip to B1

**F7a. Did that involve:**

- Discrimination by an employer, health insurer, etc. because of a disability 1
- Discrimination by an employer, health insurer, etc. because of a serious health condition 2
- Other discrimination because of disability 3

**The next few questions ask about your recent experience with government programs.**

**B1. Did you or anyone in your household have difficulties with a government benefit program like Social Security, Medicare, Temporary Assistance for Needy Families, or food stamps in the last 12 months?** Difficulties include being discouraged from applying, having a benefit denied or unfairly cut, being expected to meet unreasonable requirements to get the benefit, being told you have to pay back money you'd previously received, or not being given information about how the process works or how to appeal a decision.

- Yes 1 Go to B2 and ASK FOLLOWUP B1a
- No 0 Skip to B3
- DK 8 Skip to B3

**B2. Which benefit was that? Was it...READ ALL AND CHECK ALL THAT APPLY.**

- B2a Social security for the disabled
- B2b Supplemental Security Income
- B2c Other Social Security (e.g. for retirees or widows)
- B2d Assistance for families like TANF or FAIM
- B2e Medicare .....
- B2f Food stamps .....
- B2g Other (specify) \_\_\_\_\_ 7

**B3. Are you or is any member of your household a veteran of the United States armed forces?**

- Yes 1 Go to B4
- No 0 Skip to M1
- DK 8 Skip to M1

**B4. In the last 12 months, did (you/the veteran) have any problems like: difficulties related to VA insurance, educational benefits, or other VA benefits; a problem with discharge status; a disability or chronic health problem caused by military service; or care that was not good enough or inappropriate care in a VA hospital?**

Yes	1 ASK FOLLOWUP B4a
No	0
DK	8

**Now I'd like to talk with you about health care, including routine medical care; emergency treatment; treatment for drug, alcohol, or mental health issues; or nursing home or other long-term care.**

**M1. In the last 12 months, were you or any member of your household unable to get satisfactory health care when and where it was needed because of: a long waiting list or facilities that could not meet your needs, discrimination based on race, income, or not having insurance, or some other reason?**

Yes	1 ASK FOLLOWUP M1a
No	0
DK	8

**M2. Did you or any member of your household have a problem or disagreement about charges, payments, or insurance coverage for health care, prescription drugs, or medical supplies?**

Yes	1 ASK FOLLOWUP M2a
No	0
DK	8

**Now I'd like to ask you about problems with contracts, loans, and credit.**

**I1. Did you or anyone in your household have any problems with a payday or title loan, credit card, or any other loan or credit in the last 12 months?**

Yes	1 ASK FOLLOWUP I1a
No	0
DK	8

**I2. Did you or anyone in your household have a problem in the last 12 months with a creditor, like harassing phone calls or other improper collection or repossession practices, a disagreement about charges or fees, not having the money to pay bills that have built up, or not being able to reach agreement about repaying a debt?**

Yes	1 ASK FOLLOWUP I2a
No	0
DK	8

**I3. In the last year, did you or anyone in your household file for bankruptcy, need information about filing for bankruptcy, or have a problem resulting from an earlier bankruptcy?**

Yes	1 ASK FOLLOWUP I3a
No	0
DK	8

**I4. Did you or anyone in your household have a problem with a contract in the last year, like: signing a contract without understanding it, needing advice about signing a contract, not being able to get out of a contract after having second thoughts, or getting into a disagreement about what a contract required?**

Yes	1 ASK FOLLOWUP I4a
No	0
DK	8

**I5. In the last year, did you or anyone in your household buy something or have some work done and then find that you didn't get what you paid for and the seller or contractor failed to make things right?**

Yes	1 ASK FOLLOWUP I5a
No	0
DK	8

**I6. Have you or anyone in your household have a car repossessed in the last year?**

Yes	1 ASK FOLLOWUP I6a
No	0
DK	8

**This next set of questions concerns the courts. We are not interested in crimes, but in non-criminal, civil legal actions. These could range from fairly routine situations like an uncontested divorce to a lawsuit or need for mediation growing out of a serious disagreement or a debt collection effort.**

**C1. In the last 12 months, were you or anyone in your household involved in any kind of non-criminal court action, whether or not you actually appeared in court?**

Yes	1 ASK FOLLOWUP C1a
No	0
DK	8

**C2. Did you or anyone in your household appear, or receive a notice to appear, at a formal hearing at a government office, agency, or board in the last 12 months, for instance, about your eligibility for certain benefits or about whether you're allowed to use your house or other property in certain ways?**

Yes	1 ASK FOLLOWUP C2a
No	0
DK	8

**C3. At any time during the last 12 months did you or anyone in your household feel a need for information, help, or advice from a lawyer, whether or not you actually got or tried to get it?**

Yes	1
No	0
DK	8

**TU1. Now thinking about your telephone use... Is a landline phone your only phone, or do you also have a cell phone where you currently live?**

- 1 Landline only phone
- 2 Have cell phone at home
- 9 Don't know/Refused

**ASK IF TU1=2,9:**

CELL2. **Thinking about all the phone calls you receive, do you receive more calls on your cell phone, more calls on your regular, landline home phone, or is it about equal?**

- 1 More on cell phone
- 2 More on landline home phone
- 3 About equal
- 9 Don't know/Refused

**IF USE CELL PHONE MORE (IF ANSWERED '1' IN TU2 ASK):**

CELL2A. **Would that be a LOT MORE or just a FEW more on your cell phone?**

- 1 A lot more
- 2 A few more
- 9 Don't know/Refused (VOL.)

**IF USE REGULAR LANDLINE PHONE MORE (IF ANSWERED '2' IN TU2 ASK):**

CELL2B. **Would that be a LOT MORE or just a FEW more on your regular landline home phone?**

- 1 A lot more
- 2 A few more
- 9 Don't know/Refused (VOL.)

**ASK IF TU1=2,9:**

CELL3. **If I had called you just now on your cell phone, would I have been able to reach you?**

- 1 Yes
- 2 No
- 9 Don't know/ Refused (VOL.)

RACE. What is your race are you... **READ ALL AND CHECK ALL THAT APPLY.**

- RACE2A White
- RACE2B American Indian or Alaska Native
- RACE2C Asian or Pacific Islander
- RACE2D Black
- RACE2F or what

RECORD GENDER

- MALE 1
- FEMALE 2

**CELL PHONE VERSION CHANGES:**

**INTRODUCTION:**

Hello, I'm calling from The University of Montana (here) in Missoula. We're calling at the request of (the charitable arm of) the Montana legal community (Montana Justice Foundation). We are doing an important survey about people's need for legal advice, help, or services. This is not a sales call. (IF R SAYS DRIVING/UNABLE TO TAKE CALL; Thank you. We will try you another time...).

VOICE MAIL MESSAGE (LEAVE ONLY ONCE -- THE FIRST TIME A CALL GOES TO VOICEMAIL): I am calling for The University of Montana in Missoula. We are conducting a short statewide survey of cell phone users. This is NOT a sales call. We will try to reach you again.

**SCREENING INTERVIEW:**

S1. First, I have to ask, are you at least 18 years old?

- 1 Yes
- 2 No
- 9 Don't know/Refused

IF S1=1, CONTINUE WITH MAIN INTERVIEW

IF S1=2, 9 THANK AND TERMINATE: This survey is limited to adults age 18 and over. I won't take any more of your time...

INTRODUCTION TO MAIN INTERVIEW: We're interested in learning more from people with cell phones. We'd like to send you \$5 for answering a few more questions. This will only take about 10 minutes. If you are now driving a car or doing any activity requiring your full attention, I need to call you back later. The first question is...

**INTERVIEWER:**

IF R SAYS IT IS NOT A GOOD TIME, TRY TO ARRANGE A TIME TO CALL BACK.

Cell version of cell questions:

C1. Now thinking about your telephone use... Is a cell phone your only phone, or do you also have a regular phone where you currently live?

- 1 Only phone
- 2 Have regular phone at home
- 9 Don't know/Refused

INTERVIEWER: IF R ASK WHAT IS MEANT BY "REGULAR PHONE, SAY: "A regular telephone is sometimes called a "landline" or a phone that is wired to a jack in the wall.

**MODIFIED CELL USE QUESTIONS AT END:**

**ASK IF C1=2,9:**

- C2 Thinking about all the phone calls you receive, do you receive more calls on your cell phone, more calls on your regular home phone, or is it about equal?
- 1 More on cell phone
  - 2 More on home phone
  - 3 About equal
  - 9 Don't know/Refused

**IF USE CELL PHONE MORE (IF ANSWERED '1' IN C2 ASK):**

- C3. Would that be a LOT MORE or just a FEW more on your cell phone?
- 1 A lot more
  - 2 A few more
  - 9 Don't know/Refused (VOL.)

**IF USE REGULAR PHONE MORE (IF ANSWERED '2' IN C2 ASK):**

- C4. Would that be a LOT MORE or just a FEW more on your regular home phone?
- 1 A lot more
  - 2 A few more
  - 9 Don't know/Refused (VOL.)

**ASK IF C1=2,9:**

- C5. If I had called you just now on your landline phone, would I have been able to reach you?
- 1 Yes
  - 2 No
  - 9 Don't know/ Refused (VOL.)

**ASK CELL PHONE ONLY:**

**MONEY** That's the end of the interview. We'd like to send you \$5 for your time. Can I please have your full name and a mailing address where we can send you the money?

**INTERVIEWER NOTE:** If R does not want to give full name, explain we will be unable to send them the payment.

- 1 **[ENTER FULL NAME] – INTERVIEWER: PLEASE VERIFY SPELLING**
- 2 **[ENTER MAILING ADDRESS]**
- 3 **[City]**
- 4 **[State]**
- 5 **CONFIRM ZIP from above**
- 9 **(VOL.) Respondent does not want the money**

**END OF INTERVIEW.**

**THANK RESPONDENT:** Thank you very much for your time. Have a nice day/evening.

## **Appendix B**

## Frequency Tables

**hsize**

		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	1	101	48.8	48.8	48.8	
	2	46	22.2	22.2	71.0	
	3	25	11.9	11.9	83.0	
	4	17	8.0	8.0	91.0	
	5	11	5.1	5.1	96.1	
	6	5	2.5	2.5	98.5	
	7	1	.7	.7	99.2	
	8	1	.5	.5	99.8	
	10	0	.1	.1	99.9	
	12	0	.1	.1	100.0	
	Total		207	100.0	100.0	

**sex**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	91	44.2	44.2	44.2
	Female	116	55.8	55.8	100.0
Total		207	100.0	100.0	

**hhchild18**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	155	74.7	74.7	74.7
	1	19	9.4	9.4	84.1
	2	18	8.9	8.9	93.0
	3	13	6.1	6.1	99.1
	4	1	.4	.4	99.5
	5	1	.3	.3	99.8
	6	0	.1	.1	100.0
	7	0	.0	.0	100.0
	Total	207	100.0	100.0	

**Race or Ethnicity**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	174	84.1	90.2	90.2
	American Indian	19	9.1	9.8	100.0
	Total	193	93.2	100.0	
Missing	African American	1	.4		
	Hispanic, Spanish	6	3.0		
	REFUSED	7	3.4		
	Total	14	6.8		
Total		207	100.0		

**Do you own or rent your home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Own	115	55.4	55.4	55.4
	Rent	87	41.8	41.8	97.2
	Other	6	2.8	2.8	100.0
	Total	207	100.0	100.0	

**In the last 12 months, did you or a member of your household experience unsafe or unhealthful conditions in a place you were renting, like: the landlord frequently failing to provide heat, hot water, electricity, or working plumbing; a serious problem wit**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	87	42.2	94.6	94.6
	Yes	5	2.4	5.4	100.0
	Total	92	44.6	100.0	
Missing	System	115	55.4		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Unhealthful Conditions)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seek the help of legal aid	0	.2	9.8	9.8
	Do nothing	4	2.2	90.2	100.0
	Total	5	2.4	100.0	
Missing	System	202	97.6		
Total		207	100.0		

**In the last 12 months, did (any of) you have a major problem with a landlord or public housing authority, like: a serious dispute about rent, the terms of a lease, or the security deposit; being locked out, evicted, or threatened with eviction; being harassed ....**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	88	42.5	95.2	95.2
	Yes	4	2.1	4.8	100.0
	Total	92	44.6	100.0	
Missing	System	115	55.4		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Problem with Landlord)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seek the help of legal aid	2	.7	34.7	34.7
	Receive pro bono help from a lawyer	0	.2	11.0	45.6
	Do nothing	2	1.2	54.4	100.0
	Total	4	2.1	100.0	
Missing	System	203	97.9		
Total		207	100.0		

**Did you or any member of your household have problems with your mortgage or foreclosure in the last year?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	102	49.3	89.0	89.0
	Yes	13	6.1	11.0	100.0
	Total	115	55.4	100.0	
Missing	System	92	44.6		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Mortgage Problem or Foreclosure)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seek the help of legal aid	2	1.0	15.9	15.9
	Do nothing	11	5.1	84.1	100.0
	Total	13	6.1	100.0	
Missing	System	194	93.9		
Total		207	100.0		

**In the last year, did you or any member of your household need advice or help with legal problems about the breakup of a marriage or live-in relationship; or a disagreement about dividing property; or what would happen to any children after a breakup?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	188	90.7	90.8	90.8
	Yes	19	9.2	9.2	100.0
	Total	207	99.9	100.0	
Missing	REFUSED	0	.1		
Total		207	100.0		

**Was that related to getting a separation, divorce, or annulment?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	3	1.5	16.2	16.2
	Yes	16	7.7	83.8	100.0
	Total	19	9.2	100.0	
Missing	System	188	90.8		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Divorce Problem)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	2	.8	10.1	10.1
	Seek the help of legal aid	6	2.8	36.0	46.1
	Hire a private lawyer	3	1.5	19.3	65.4
	Receive pro bono help from a lawyer	2	.7	9.6	75.0
	Do nothing	4	1.9	25.0	100.0
	Total	16	7.7	100.0	
Missing	System	191	92.3		
Total		207	100.0		

**Was that related to a disagreement about property or spousal maintenance?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	12	5.9	73.3	73.3
	Yes	4	2.2	26.7	100.0
	Total	17	8.1	100.0	
Missing	REFUSED	2	1.1		
	System	188	90.8		
	Total	190	91.9		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Property or Spousal Maintenance)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seek the help of legal aid	2	.8	37.1	37.1
	Receive pro bono help from a lawyer	2	.7	34.4	71.5
	Do nothing	1	.6	28.5	100.0
	Total	4	2.2	100.0	
Missing	System	202	97.8		
Total		207	100.0		

**Was that related to a disagreement about child custody or visitation?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	15	7.0	76.6	76.6
	Yes	4	2.2	23.4	100.0
	Total	19	9.2	100.0	
Missing	System	188	90.8		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Custody)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	1	.4	16.7	16.7
	Represent yourself in court with the help of a self-help law center	0	.1	4.4	21.0
	Receive pro bono help from a lawyer	1	.7	33.1	54.2
	Do nothing	2	1.0	45.8	100.0
	Total	4	2.2	100.0	
Missing	System	202	97.8		
Total		207	100.0		

**Was that related to Child Support?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	14	7.0	76.1	76.1
	Yes	5	2.2	23.9	100.0
	Total	19	9.2	100.0	
Missing	System	188	90.8		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Child Support)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	2	.8	38.2	38.2
	Seek the help of legal aid	1	.5	21.8	60.0
	Receive pro bono help from a lawyer	1	.4	16.3	76.3
	Do nothing	1	.5	23.7	100.0
	Total	5	2.2	100.0	
Missing	System	202	97.8		
Total		207	100.0		

**In the last 12 months did you or any member of your household have difficulty enrolling a child in school, find that the child was placed in a program below his or her grade level, or have a problem getting the kind of appropriate supports or services the**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	201	97.3	97.7	97.7
	Yes	5	2.3	2.3	100.0
	Total	206	99.6	100.0	
Missing	DK	1	.4		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (School Enrollment)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court with the help of a self-help law center	1	.5	20.1	20.1
	Seek the help of legal aid	0	.0	1.8	21.9
	Do nothing	4	1.8	78.1	100.0
	Total	5	2.3	100.0	
Missing	System	202	97.7		
Total		207	100.0		

**In the last year, were you or any member of your household denied a job, promotion, or raise, disciplined or fired BECAUSE OF unfair hiring practices or discrimination?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	194	93.6	93.6	93.6
	Yes	13	6.4	6.4	100.0
Total		207	100.0	100.0	

**Do you happen to recall what, if anything, you were able to do about this, or not? (Job Discrimination)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	2	.7	12.6	12.6
	Hire a private lawyer	1	.4	6.1	18.7
	Receive pro bono help from a lawyer	0	.1	2.5	21.1
	Do nothing	10	4.6	78.9	100.0
	Total	12	5.9	100.0	
Missing	System	195	94.1		
Total		207	100.0		

**Race/ethnicity**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	204	98.7	98.7	98.7
	Yes	3	1.3	1.3	100.0
Total		207	100.0	100.0	

**Sex**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	205	99.0	99.0	99.0
	Yes	2	1.0	1.0	100.0
Total		207	100.0	100.0	

**Marital status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	207	100.0	100.0	100.0

**Parental status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	207	100.0	100.0	100.0

**Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	205	99.1	99.1	99.1
	Yes	2	.9	.9	100.0
	Total	207	100.0	100.0	

**Sexual orientation**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	205	99.3	99.3	99.3
	Yes	2	.7	.7	100.0
	Total	207	100.0	100.0	

**Disability**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	203	98.0	98.0	98.0
	Yes	4	2.0	2.0	100.0
	Total	207	100.0	100.0	

**In the past year, did you or any member of your household experience any other difficulties on the job, like: sexual harassment, unhealthy or unsafe working conditions, union problems, or the employer trying to get back at you for organizing other workers**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	198	95.7	96.6	96.6
	Yes	7	3.4	3.4	100.0
	Total	205	99.1	100.0	
Missing	DK	1	.5		
	System	1	.4		
	Total	2	.9		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not?  
(Job Difficulties like Sexual Harassment)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do nothing	7	3.4	100.0	100.0
Missing	System	200	96.6		
Total		207	100.0		

**During the last 12 months, did you or any member of your household face discrimination BECAUSE OF a disability or health condition, like losing your job or having difficulty working?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	192	92.7	93.0	93.0
	Yes	14	7.0	7.0	100.0
	Total	206	99.6	100.0	
Missing	System	1	.4		
Total		207	100.0		

**Type of discrimination**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disability	9	4.6	65.2	65.2
	Serious health condition	3	1.6	23.3	88.5
	Other discrimination because of disability	2	.8	11.5	100.0
	Total	14	7.0	100.0	
Missing	System	192	93.0		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Disability or**

**Health Condition Discrimination)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	1	.3	4.6	4.6
	Seek the help of legal aid	1	.4	5.1	9.7
	Receive pro bono help from a lawyer	0	.1	2.1	11.8
	Do nothing	13	6.2	88.2	100.0
	Total	14	7.0	100.0	
Missing	System	192	93.0		
Total		207	100.0		

**Did you or anyone in your household have difficulties with a government benefit program like Social Security, Medicare, Temporary Assistance for Needy Families, or food stamps in the last 12 months?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	192	92.6	92.9	92.9
	Yes	15	7.1	7.1	100.0
	Total	206	99.6	100.0	
Missing	System	1	.4		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Government Benefit Program Problem)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seek the help of legal aid	3	1.3	19.2	19.2
	Hire a private lawyer	2	1.2	17.4	36.6
	Receive pro bono help from a lawyer	1	.4	5.3	42.0
	Do nothing	8	3.9	58.0	100.0
	Total	14	6.7	100.0	
Missing	Don't know	1	.4		
	System	192	92.9		
	Total	193	93.3		
Total		207	100.0		

**Social Security for the disabled**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	201	97.1	97.1	97.1
	Yes	6	2.9	2.9	100.0
	Total	207	100.0	100.0	

**Supplemental Security Income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	206	99.4	99.4	99.4
	Yes	1	.6	.6	100.0
	Total	207	100.0	100.0	

**Other Social Security (for retirees or widows)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	204	98.6	98.6	98.6
	Yes	3	1.4	1.4	100.0
Total		207	100.0	100.0	

**Assistance for families like TANF or FAIM**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	206	99.6	99.6	99.6
	Yes	1	.4	.4	100.0
Total		207	100.0	100.0	

**Medicare**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	202	97.5	97.5	97.5
	Yes	5	2.5	2.5	100.0
Total		207	100.0	100.0	

**Food Stamps**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	204	98.7	98.7	98.7
	Yes	3	1.3	1.3	100.0
Total		207	100.0	100.0	

**Something else**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	206	99.6	99.6	99.6
	Yes	1	.4	.4	100.0
	Total	207	100.0	100.0	

**Are you or is any member of your household a veteran of the United States armed forces?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	174	84.0	84.0	84.0
	Yes	33	16.0	16.0	100.0
	Total	207	100.0	100.0	

**In the last 12 months, did (you/the veteran) have any problems like: difficulties related to VA insurance, educational benefits, or other VA benefits; a problem with discharge status; a disability or chronic health problem caused by military service; or c**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	31	14.9	93.1	93.1
	Yes	2	1.1	6.9	100.0
	Total	33	16.0	100.0	
Missing	System	174	84.0		
Total		207	100.0		

Do you happen to recall what, if anything, you were able to do about this, or not?

**(Veteran Benefit Problem)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do nothing	2	1.1	100.0	100.0
Missing	System	205	98.9		
Total		207	100.0		

In the last 12 months, were you or any member of your household unable to get satisfactory health care when and where it was needed **BECAUSE** OF: a long waiting list or facilities that could not meet your needs, discrimination based on race, income, or not

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	186	89.9	89.9	89.9
	Yes	21	10.1	10.1	100.0
Total		207	100.0	100.0	

Do you happen to recall what, if anything, you were able to do about this, or not? (Health Care Service Availability)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seek the help of legal aid	1	.3	3.2	3.2
	Do nothing	20	9.6	96.8	100.0
	Total	20	9.9	100.0	
Missing	8	0	.2		
	System	186	89.9		
	Total	186	90.1		
Total		207	100.0		

**Did you or any member of your household have a problem or disagreement about charges, payments, or insurance coverage for health care, prescription drugs, or medical supplies?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	180	86.9	87.7	87.7
	Yes	25	12.2	12.3	100.0
	Total	205	99.1	100.0	
Missing	DK	2	.9		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Health Insurance Problem)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	1	.4	3.3	3.3
	Seek the help of legal aid	3	1.5	13.5	16.8
	Do nothing	19	9.0	83.2	100.0
	Total	22	10.8	100.0	
Missing	Don't know	3	1.4		
	System	182	87.8		
	Total	185	89.2		
Total		207	100.0		

**Did you or anyone in your household have any problems with a payday or title loan, credit card, or any other loan or credit in the last 12 months?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	184	88.7	89.3	89.3
	Yes	22	10.7	10.7	100.0
	Total	206	99.4	100.0	
Missing	REFUSED	1	.6		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Loan or Credit Problem)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seek the help of legal aid	2	.7	7.2	7.2
	Receive pro bono help from a lawyer	2	.7	7.2	14.4
	Do nothing	18	8.8	85.6	100.0
	Total	21	10.3	100.0	
Missing	Don't know	1	.4		
	System	185	89.3		
	Total	186	89.7		
Total		207	100.0		

**Did you or anyone in your household have a problem in the last 12 months with a creditor, like harassing phone calls or other improper collection or repossession practices, a disagreement about charges or fees, not having the money to pay bills that have**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	159	76.6	76.6	76.6
	Yes	48	23.4	23.4	100.0
	Total	207	100.0	100.0	

**Do you happen to recall what, if anything, you were able to do about this, or not? (Debt Collector Problem)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	1	.7	3.2	3.2
	Hire a private lawyer	2	1.0	4.5	7.7
	Do nothing	42	20.5	92.3	100.0
	Total	46	22.2	100.0	
Missing	NO ANSWER	2	1.1		
	System	159	76.6		
	Total	161	77.8		
Total		207	100.0		

**In the last year, did you or anyone in your household file for bankruptcy, need information about filing for bankruptcy, or have a problem resulting from an earlier bankruptcy?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	199	96.2	96.2	96.2
	Yes	8	3.8	3.8	100.0
Total		207	100.0	100.0	

**Do you happen to recall what, if anything, you were able to do about this, or not? (Bankruptcy Problem)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seek the help of legal aid	1	.4	11.0	11.0
	Hire a private lawyer	1	.7	17.8	28.9
	Do nothing	6	2.7	71.1	100.0
	Total	8	3.8	100.0	
Missing	System	199	96.2		
Total		207	100.0		

**Did you or anyone in your household have a problem with a contract in the last year, like: signing a contract without understanding it, needing advice about signing a contract, not being able to get out of a contract after having second thoughts, or getting**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	202	97.6	97.6	97.6
	Yes	5	2.4	2.4	100.0
	Total	207	100.0	100.0	

**Do you happen to recall what, if anything, you were able to do about this, or not? (Contract Problem)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court with the help of a self-help law center	1	.4	14.7	14.7
	Receive pro bono help from a lawyer	0	.1	5.9	20.7
	Do nothing	4	1.9	79.3	100.0
	Total	5	2.4	100.0	
Missing	System	202	97.6		
Total		207	100.0		

**In the last year, did you or anyone in your household buy something or have some work done and then find that you didn't get what you paid for and the seller or contractor failed to make things right?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	193	93.5	93.5	93.5
	Yes	14	6.5	6.5	100.0
	Total	207	100.0	100.0	

Do you happen to recall what, if anything, you were able to do about this, or not?

**(Contractor Performance Problem)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do nothing	12	5.9	100.0	100.0
Missing	Don't know	1	.6		
	System	193	93.5		
	Total	195	94.1		
Total		207	100.0		

Have you or anyone in your household had a car repossessed in the last year?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	200	96.6	97.2	97.2
	Yes	6	2.7	2.8	100.0
	Total	206	99.4	100.0	
Missing	REFUSED	1	.6		
Total		207	100.0		

Do you happen to recall what, if anything, you were able to do about this, or not? (Car

**Repossession)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	2	.7	27.1	27.1
	Receive pro bono help from a lawyer	1	.6	23.5	50.6
	Do nothing	3	1.4	49.4	100.0
	Total	6	2.7	100.0	
Missing	System	201	97.3		
Total		207	100.0		

**In the last 12 months, were you or anyone in your household involved in any kind of non-criminal court action, whether or not you actually appeared in court?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	175	84.4	85.0	85.0
	Yes	31	14.9	15.0	100.0
	Total	206	99.4	100.0	
Missing	REFUSED	1	.6		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Non-criminal Court Action)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	6	3.1	21.3	21.3
	Represent yourself in court with the help of a self-help law center	1	.4	2.5	23.8
	Seek the help of legal aid	3	1.4	10.0	33.7
	Hire a private lawyer	10	5.0	34.5	68.2
	Receive pro bono help from a lawyer	1	.5	3.5	71.7
	Do nothing	8	4.1	28.3	100.0
	Total	30	14.5	100.0	
Missing	Don't know	0	.2		
	System	177	85.3		
	Total	177	85.5		
Total		207	100.0		

**Did you or anyone in your household appear, or receive a notice to appear, at a formal hearing at a government office, agency, or board in the last 12 months, for instance, about your eligibility for certain benefits or about whether you're allowed to use**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	199	96.2	96.8	96.8
	Yes	6	3.1	3.2	100.0
	Total	206	99.4	100.0	
Missing	REFUSED	1	.6		
Total		207	100.0		

**Do you happen to recall what, if anything, you were able to do about this, or not? (Government Agency Hearing)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Represent yourself in court	1	.7	23.5	23.5
	Hire a private lawyer	2	.7	26.7	50.2
	Receive pro bono help from a lawyer	2	.7	26.7	76.9
	Do nothing	1	.6	23.1	100.0
	Total	6	2.8	100.0	
Missing	Don't know	1	.4		
	System	200	96.9		
	Total	201	97.2		
Total		207	100.0		

**At any time during the last 12 months did you or anyone in your household feel a need for information, help, or advice from a lawyer, whether or not you actually got or tried to get it?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	148	71.6	72.9	72.9
	Yes	55	26.7	27.1	100.0
	Total	203	98.2	100.0	
Missing	REFUSED	4	1.8		
Total		207	100.0		

**Is a landline (cell) phone your only phone, or do you also have a cell (landline) phone where you currently live?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Only	105	50.5	50.5	50.5
	Both	102	49.5	49.5	100.0
	Total	207	100.0	100.0	

**Thinking about all the phone calls you receive, do you receive more calls on your cell phone, more calls on your regular home phone, or is it about equal?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	21	10.0	20.2	20.2
	2	48	23.2	46.6	66.9
	3	30	14.5	29.2	96.1
	9	4	2.0	3.9	100.0
	Total	103	49.7	100.0	
Missing	System	104	50.3		
Total		207	100.0		

**Would that be a LOT MORE or just a FEW more on your cell phone**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	15	7.3	73.2	73.2
	2	6	2.7	26.8	100.0
	Total	21	10.0	100.0	
Missing	System	186	90.0		
Total		207	100.0		

**Would that be a LOT MORE or just a FEW more on your regular home phone**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	32	15.4	66.3	66.3
	2	16	7.8	33.7	100.0
	Total	48	23.2	100.0	
Missing	System	159	76.8		
Total		207	100.0		

**If I had called you just now on your cell phone, would I have been able to reach you?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	59	28.6	57.5	57.5
	2	40	19.1	38.5	96.1
	9	4	2.0	3.9	100.0
	Total	103	49.7	100.0	
Missing	System	104	50.3		
Total		207	100.0		