

**CIVIL LEGAL NEEDS AMONG
LOW-INCOME HOUSEHOLDS
IN CONNECTICUT**

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A REPORT PROVIDED BY



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Civil Legal Needs Among Low-Income Households in Connecticut

Executive Summary

At the request of the Connecticut Bar Foundation, the Center for Survey Research and Analysis at the University of Connecticut conducted a statistically valid survey of low-income Connecticut residents to better understand their civil legal needs. From November 8 through December 13, 2002, interviewers from the calling center located on the UCONN campus in Storrs, Connecticut completed 401 telephone interviews with self-identified heads of households whose household incomes were at or below 125 percent of the federal poverty level.

The primary goal of the research was to better understand the number and types of civil legal problems low-income households in Connecticut experience. Therefore, the survey asked whether anyone in the respondent's household had experienced any of 71 specific legal problems in the past year that ranged from child custody issues to veterans benefits. If an individual responded that s/he had experienced any specific problem, s/he was asked follow-up questions about what, if anything, had been done about that problem, if legal help had been sought, from whom it was sought, and if a legal aid program had not been contacted, why not? The research project provides an overall view of the numbers and types of problems members of low-income households face as well as how they deal with these problems.

Overall, this study indicates that each low-income household in Connecticut faced an average of 2.7 civil legal problems last year. This average rate translates into approximately 289,000 civil law problems last year among Connecticut households at or below federal poverty levels. However, legal help – private help as well as assistance from a legal aid agency – was sought for a small fraction of all of the civil legal problems faced by poor households. Legal aid organizations report having received approximately 30,000 requests for help last year, according to Connecticut Legal Services. Therefore, this research finds a large, unmet need for legal aid services among Connecticut's poor.

When confronted with a civil legal problem, most people either tried to solve it themselves or did not do anything. If legal advice was sought, a private attorney was most often contacted instead of a legal aid program. The most frequent reasons cited for not contacting a legal aid agency are lack of knowledge that legal aid is available or the belief that legal aid does not provide help for the household's specific issue.

While most households report at least one legal problem, about a third (35 percent) report that they had experienced none of the 71 problems about which they were asked. However, 29 percent confronted one or two problems, and 36 percent had three or more civil legal problems.



The most frequent problems related to housing, consumer law, employment, and livelihood support. The most common housing problems reported were housing discrimination, electric/gas shut-offs, and the failure of landlords to make repairs. The most common consumer law problems reported dealt with problems making credit card payments, harassment by creditors, and bankruptcy. Regarding employment problems, the most common issues reported were disagreements about pay or benefits, job discrimination, and job firings. And the most common livelihood support issues related to obtaining social security benefits, obtaining food stamps, and obtaining child care assistance.

Respondents reported trying to solve more than half (53 percent) of the legal problems themselves, a third (33 percent) of the problems did not receive any action, and legal help was sought for only 10 percent of the problems. Of those who received legal help, half (51 percent) had consulted a private attorney, a third (33 percent) had contacted one of four legal aid organizations in the state, and the remainder went to other sources such as friends or family members.

In response to questions about how legal assistance helped in each situation, the most common answer is that it helped the respondent (or a member of his or her household) understand the legal aspects of the issue (22 percent). Legal assistance was said to have helped the respondent (or a member of his or her household) protect or assert legal rights with 21 percent of the problems for which legal help was sought, and legal assistance helped resolve 20 percent of the problems. In 18 percent of the problems for which legal help was sought, the assistance helped the respondent make informed decisions. Legal assistance was considered unhelpful with only 8 percent of the problems.

Next, respondents who said they had faced a legal issue in the past year but did not seek assistance from a legal aid organization were asked why legal aid was not accessed. A plurality (30 percent) did not know legal aid was available and another 10 percent did not believe legal aid could help them with their particular issue. Only 4 percent mentioned that legal aid was too busy and 2 percent said legal aid's office hours inconvenient.

This report details these and other findings as well as a discussion on the survey methodology.



Overall Need

Low-income Connecticut residents were asked whether anyone in their household had experienced any one of 71 specific civil legal issues in the past year. The 401 respondents indicated that their households had faced 1,062 legal issues. These findings indicate that each household had an average of 2.7¹ legal problems in the past year.

Because the sample is statistically valid, generalizations to all low-income households in the state can be made. According to data from the U.S. Census Bureau, Connecticut has approximately 107,000² households with incomes at or below the federal poverty level. (See Appendix A for specific income levels per household size.) With each household experiencing an average of 2.7 problems, estimates indicate that all households in Connecticut at or below the federal poverty level faced at least 289,000 civil legal problems last year.³

This number of problems among low-income households may be a conservative estimate for four main reasons:

- First, the survey questioned respondents about 71 legal issues but this list is not exhaustive. The survey could not possibly inquire about all possible legal problems due to time and financial constraints.
- Second, the survey was conducted by telephone, which means that only households that can afford a telephone could be contacted. The poorest of the poor – those who cannot afford telephone service – were not included in the survey. However, the coverage error of the survey – the percentage of households that could not be reached by phone – is less than 3 percent.⁴
- Third, many of the questions in the survey ask intrusive or socially sensitive questions. Research indicates that findings on these types of questions are typically low because many people do not want to admit to having a problem even though they were assured that their answers were confidential. For example, when asked about domestic violence, a problem that many people may not want to openly acknowledge, the reported incidences may be lower than what is actually occurring.

¹ 1062 divided by 401 equals 2.65 which is rounded to 2.7.

² According to the U.S. Census Bureau, Connecticut's estimated population in 2001 was 3,425,074. The estimated poverty rate according to the 2000 census is 7.9 percent, which indicates that 270,581 individuals in the state are at or below federal poverty levels. ($3,425,074 \times .079 = 270,581$) The U.S. Census also cites that Connecticut has an average of 2.53 persons per household and, therefore, approximately 106,949 households are at or below federal poverty levels. ($270,581 \text{ divided by } 2.53 = 106,949$ which rounds to 107,000)

³ $2.7 \times 107,000 = 288,900$ (rounded to 289,000)

⁴ The Connecticut Bar Foundation plans to undertake a separate research project that will examine this hard-to-reach population.



- Fourth, interviewers asked to speak to the head of the household who then spoke for the entire household. This person is most likely to have the most information about the entire household but may not have complete knowledge.

On the other hand, not all of the problems that the survey identified would require extensive legal assistance for their solution. For some problems, legal analysis and counseling would suffice. For example, further questioning of a respondent who reported a serious problem with mice, rats, or insects in his/her home might reveal that the problem was, in fact, not serious (the infestation might consist of a few ants in a cabinet). The problem might not involve a housing code violation or justified a lawsuit aimed at forcing the landlord to abate the infestation. The lawyer's role in such an instance would be to explain to the client his or her rights and warn the client about legal constraints on his or her behavior. The lawyer might, for instance, warn the client that withholding rent until the landlord corrects the condition could make the client legally vulnerable to eviction.

It should be noted that the estimate of 2.7 problems per low-income household in Connecticut is a good estimate but may be subject to some error.

Legal aid organizations serving residents at or below 125 percent of the federal poverty level opened 22,911 cases from October 2001 through September 2002, according to each organization's records. Each case includes only one legal problem. Considering that legal aid organizations dealt with 22,911 cases and the survey indicates that approximately 289,000 legal problems occurred last year among households at or below the federal poverty level, the conclusion is that there is a vast unmet need for legal aid in the state among the poor.

Other states have conducted similar surveys with somewhat different results. Vermont, for example, conducted a survey of low-income households in 2000 and found an average of 1.1 civil legal problems per household.⁵ However, the two surveys varied in important ways that account for the different results. For example, the Vermont survey asked about 38 specific problems as opposed to the 71 problems included on the Connecticut survey. Additionally, questions were phrased differently. The Connecticut survey tended to ask more specific questions than the Vermont poll.⁶

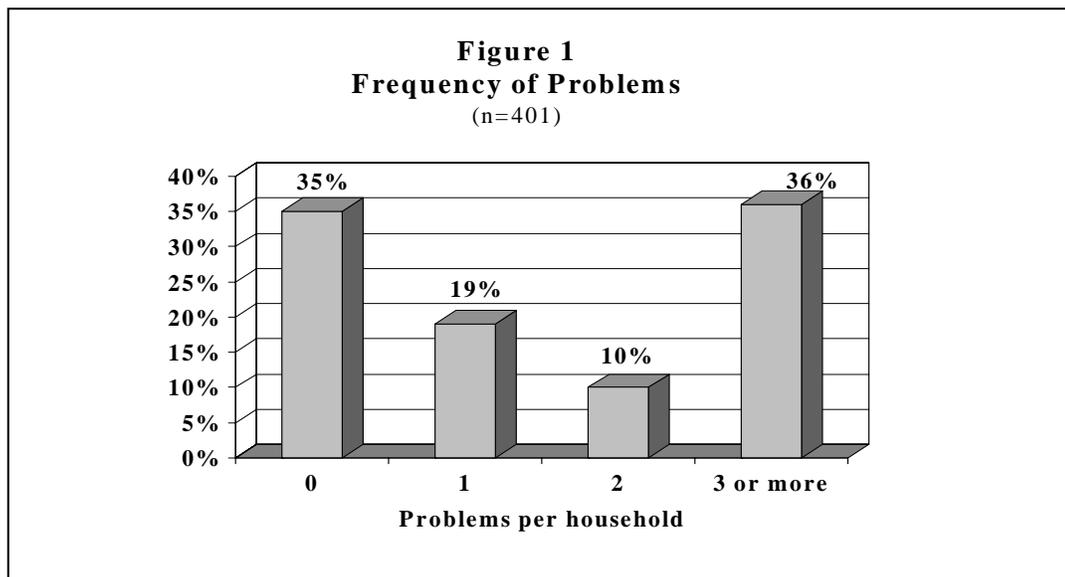
⁵ "Legal Needs Assessment Study Executive Summary," prepared by ORC Macro for Vermont Legal Aid, Jan. 24, 2001.

⁶ The Vermont survey sometimes screened respondents by asking a general question such as whether they have had "problems with a house, room, or apartment you were renting?" If the respondent answered "yes," the following question asked, "Was that a problem with... eviction, no heat or hot water, electrical or plumbing problems, being locked out by landlord, security deposit." The Connecticut survey asked each respondent about every problem; there was no screening question.



Characteristics of Households with Legal Problems

Although about a third (35 percent) of households in the Connecticut survey responded that they did not have any of the civil legal problems about which they were asked, about one-in-five (19 percent) had at least one problem, and nearly half (46 percent) had multiple problems.⁷



Several characteristics emerge when comparing households that had one or more problems to households with no problems:

- **Households with children faced more problems.** Among poor households with children under age 18, 82 percent faced at least one legal problem last year. In contrast, 55 percent of households without children encountered at least one legal issue.
- **Younger respondents cited more problems.** Additionally, 75 percent of those ages 18 to 29 had at least one civil legal problem and 86 percent of those ages 30 to 44 had at least one problem. In comparison, 69 percent of respondents ages 45-60 had at least one problem as did 42 percent of those ages 61 and older.
- **Larger households had more problems.** Smaller households have fewer problems than larger households. About half (53 percent) of households with one person had at

⁷ The finding that low-income households have multiple legal problems is not surprising. For example, if an individual loses his or her job, problems with credit payments may result, and perhaps bankruptcy. Difficulties obtaining or keeping housing may also arise.



least one problem and 60 percent of households with two people had one or more problems. However, 78 percent of households with three or more had at least one problem.

- **Renters reported more problems.** Almost three-quarters (72 percent) of households that rent registered at least one problem compared to about half (54 percent) of households that owned their homes.
- **Non-white households had more problems.** Fully 74 percent of non-white households had at least one problem while 60 percent of the white households had at least one problem.
- **Households in which language other than English is spoken cite more problems.** Seven in ten (71 percent) households in which a language other than or in addition to English is spoken noted one or more problems; 62 percent of households in which English only is spoken said they had at least one problem.

Figure 2
Households with Children Have More Problems
 (n=401)

Household includes:

	<u>Children</u> <u>under age 18</u>	<u>No children</u>
	%	%
At least 1 problem	82	55
No problems	<u>18</u>	<u>45</u>
	100	100



Types of Problems

Issues surrounding housing are the most common category of problem cited by respondents, followed by consumer law problems, employment problems, and livelihood support issues.⁸ The area with the least number of problems is immigration, although only one, broad question was posed on that matter.

Figure 3
Types of Legal Problems

<u>Type of problem</u>	<u>% of all problems</u> (n=1062)	<u>% of households</u> (n=401)
Housing	27	35
Consumer law	21	30
Employment	14	24
Livelihood issues	12	21
Family issues	8	15
Elderly and disabled	7	16
Health care	6	12
Children at risk	4	9
Immigration	1	2

Note that almost half (46 percent) of households cited more than one problem.

⁸ These categories were designated by the Connecticut legal aid organizations. Also note that the categories do not include the same number of problems. For example, 17 questions were asked about housing and five questions were asked about health care.



Housing

Respondents were asked whether their households had experienced any of 17 specific legal problems on a variety of housing issues such as discrimination or eviction. More than a third (35 percent) of the sample experienced at least one housing problem. The most common housing problem mentioned by respondents dealt with some type of discrimination⁹ followed by having electricity or gas shut off.

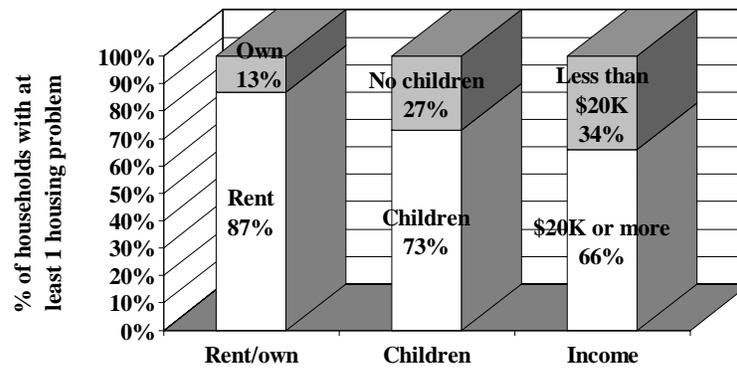
A large majority of households with housing problems rent rather than own their homes, have an annual household income of less than \$20,000, and have children under age 18.

Figure 4 Housing Problems	
<u>Housing Problems</u>	<u>% of all households (n=401)</u>
Housing discrimination	17
Electric/gas shut off	11
Landlord neglected to make repairs	9
Mice, rats or insect infestation	8
Get/keep government-funded housing	4
Landlord entered home w/o permission	4
Landlord tried to evict	4
Moved b/c home unfit, redevelopment, or demolished	4
Improvements needed for disability	4
Foreclosure	3
Problem with security deposit	3
Public housing threatened w. demolition	2
Landlord locked tenant out	1
Landlord made unwanted sexual advances	*
* indicates less than .5 percent	

⁹ Respondents were asked four questions about housing discrimination. One question dealt with discrimination because of age, ethnicity, race, creed, color, ancestry, or national origin, another question queried about discrimination because of gender, a third question covered discrimination because the household included children, and a fourth question asked about discrimination because of source of income.



Figure 5
Characteristics of Households with Housing Problems
 (n=139)



Note: Regarding income, the higher the income, the larger the household size. See Appendix A for income/household size criteria used to screen respondents for the survey.

Figure 6
Consumer Law Issues

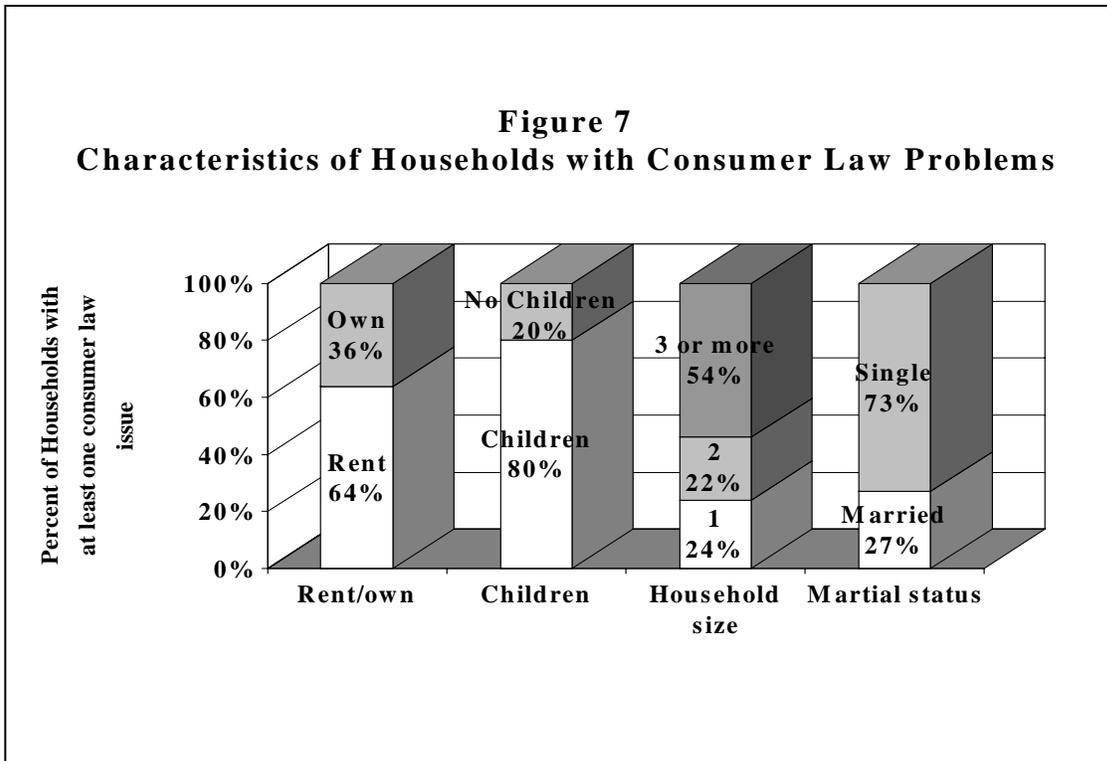
<u>Consumer Problems</u>	<u>% of all households</u> (n=401)
Making credit card payments	19
Harassment by creditors	17
Bankruptcy	8
Unable to pay student loans	4
Denied loan because of discrimination	3
Denied mortgage	3
Repossession	1
Problem with rent-to-own contract	1



Consumer Law

The survey included eight questions about consumer law issues with 30 percent citing at least one problem in this area. Difficulties making credit card payments were most frequently cited followed by creditor harassment, and bankruptcy.

Families with children, renters, households with more than two members, and households in which the head of household was not married often said they experienced at least one consumer law issue.





Employment

About one in four households (24 percent) answered that they had experienced at least one of nine problems in the past year that dealt with employment issues. The most frequently cited problems were disagreements with employers over pay or benefits, job discrimination, being fired from jobs, and obtaining assistance finding employment.

Again, households with children under 18 and renters were most likely to cite at least one problem dealing with employment. Additionally, single adults mentioned employment issues more than married adults.

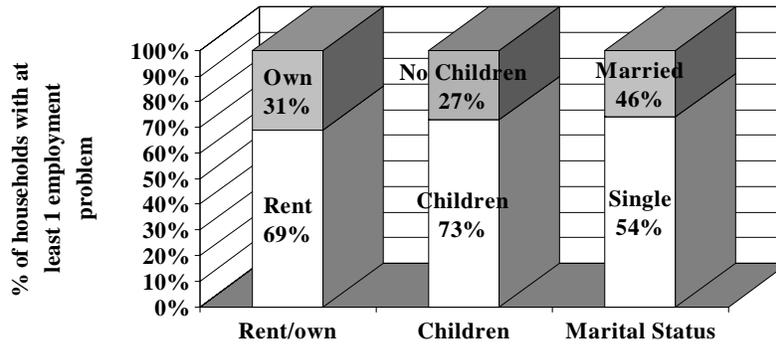
Figure 8
Employment Issues

<u>Employment Issues</u>	<u>% of all households</u> (n=401)
Disagreed about pay or benefits	11
Job discrimination	7
Fired from job	6
Assistance finding a job	5
Unemployment benefits	3
Sexual harassment	3
Family/medical leave	2
Employer has not met special needs	2
Lost certification needed for job	*

* indicates less than .5 percent



Figure 9
Households With Employment Issues
(n=97)





Livelihood Support

Fully 21 percent of low-income households in Connecticut experienced at least one of 12 civil legal issues dealing with their livelihoods in the past year. Problems obtaining or finding out about social security disability, retirement, and survivors’ benefits were the most commonly cited problem in this group. Next, obtaining or finding out about food stamps, childcare assistance, and job training were mentioned as problems someone in the household had experienced.

Households with children under age 18, households with annual incomes of less than \$20,000, renters, and non-whites most frequently mentioned a livelihood support issue.

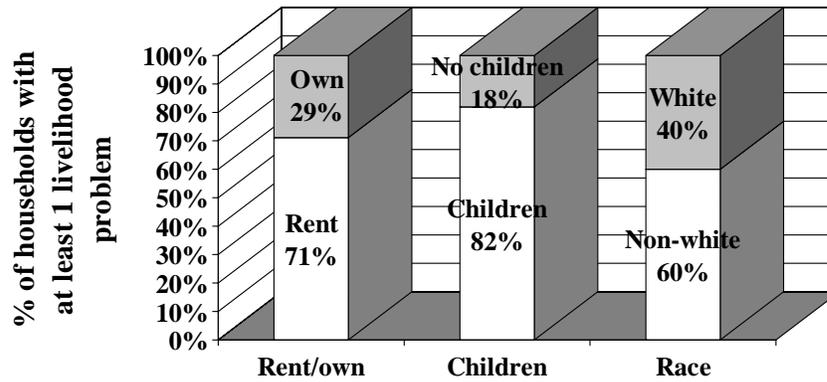
Figure 10
Livelihood Support

<u>Livelihood Problems</u>	<u>% of all households</u> (n=401)
Social security disability, retirement, survivors’ benefits	6
Food stamps	4
Child care assistance	4
Government funded job training	4
State welfare or TANF	3
SSI benefits	3
Discrimination/do not understand English	3
Obtaining general welfare/general assistance	2
State supplemental assistance	1
Applying/receiving federal EIC	1
Obtaining/keeping veterans’ benefits	1
Veteran discharge status	0

Note that a “0” value suggests a small number of cases within the margin of error.



Figure 11
Characteristics of Households with Livelihood Issues
(n=84)



Note that a category should contain at least 100 responses to be generalized to a larger group. However, often slightly smaller amounts are used such as in this case. The error associated with these figures is higher than groups that a larger number of responses.



Elderly and Disabled¹⁰

Regarding civil legal issues dealing with the elderly and disabled, 16 percent of households reported at least one problem. However, it is interesting to note that only a quarter (25 percent) of households in the survey include at least one person with a disability, and that 37 percent of households include at least one person age 65 or older. This distinction becomes important in evaluating the prevalence of some problems. Only 5 percent of the total households had problems obtaining care for a disability but one in five (21 percent) of households that include at least one person with a disability reported this type of problem.

**Figure 12
 Elderly and Disabled Issues**

<u>Elderly & Disabled Problems</u>	<u>% of all households</u> (n=401)
Obtaining disability benefits	5
Need help preparing will	4
Obtain/grant power of attorney	4
Considered contesting a will	3
Home care benefits	1
Poor care from nursing home	1
Nursing home closed	*
Refused admission to a nursing home	0
Unfairly discharged from a nursing home	0
Transferred between nursing homes	0

* indicates less than .5 percent.

¹⁰ Too few households in this category and subsequent categories mentioned a family problem to make generalizations regarding subgroups.



Family

Fifteen percent of households mentioned at least one problem dealing with family issues such as divorce, child support, and domestic violence.

Figure 13
Family Issues

<u>Family Problems</u>	<u>% of all households</u> (n=401)
Child support	8
Divorce	6
Child custody	4
Adult domestic violence	4



Health Care

Fully 12 percent of households cited at least one problem dealing with obtaining health care. The most common problem reported was obtaining medical treatment, medications, or other benefits from Medicaid.

Figure 14
Health Care Issues

<u>Health Problems</u>	<u>% of households</u> (n=401)
Title 19 (Medicaid)	6
Medicare	5
Husky health insurance	4
Medical benefits from city welfare/general ass't	2
Conn Pace	1



Children At Risk

Although only 9 percent of households reported at least one problem regarding children at risk, that percentage increases to 24 percent when only households with children under age 18 are examined. Respondents cited children being expelled or suspended from school most often.

Figure 15
Children At Risk

<u>Issues dealing with children</u>	<u>% of households</u> (n=401)
Child suspended/expelled from school	5
Investigated for child neglect	3
Child needs treatment for disability	2
Truancy	1
Child abuse	1

Figure 16
Children At Risk Issues Among
Households with Children

<u>Most Frequently Cited Problems</u>	<u>% of households</u> <u>with children under 18</u> (n=153)
Child expelled or suspended from school	14
Investigated for child neglect	9
Child needs treatment for disability	4

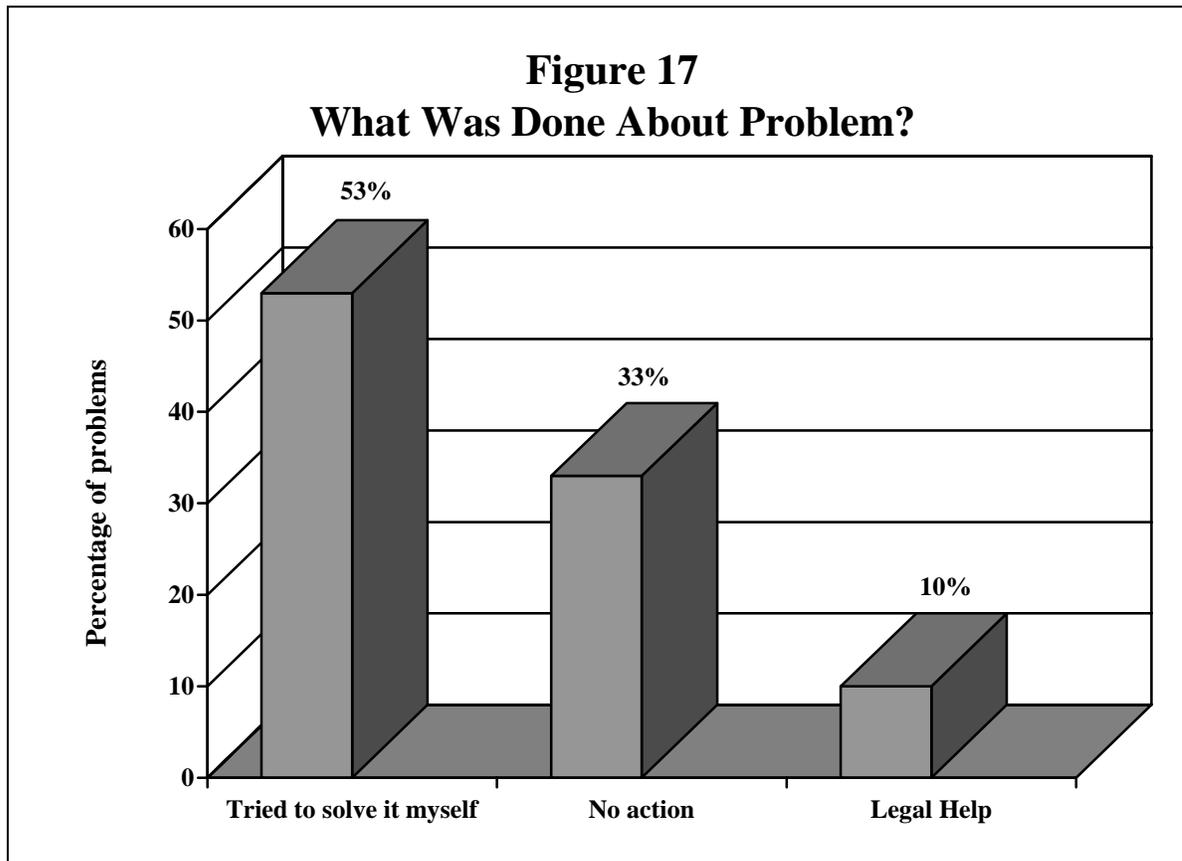
Immigration

One broad question was posed on the survey regarding problems with immigration or citizenship with 2 percent reporting such a problem.



Action (if any) Taken When Confronted With a Problem

Respondents were first questioned about each of 71 legal issues. If the respondent answered that s/he or someone in his/her household had encountered the problem in the past year, a follow-up question¹¹ was asked about what was done about the problem. Most respondents either tried to solve the problem themselves (53 percent) or did not take any action (33 percent). Only 10 percent sought legal help.



As a general rule, there were few differences among demographic groups for the three categories of possible actions. For example, men were just as likely as women to try to solve the problem themselves, seek legal action, or take no action, as were income levels.

A few differences, however, do surface. Younger respondents, particularly those ages 18-29, were more apt to do nothing about the problem while older respondents were more likely to take legal action. Less educated individuals and members of households in which

¹¹ The question wording is: “What, if anything, did you (or a household member) do about the problem? Did you try to solve it yourself, did you seek legal help, or did you not take any action?”



a language other than or in addition to English is spoken (including multi-lingual households) were less likely to take any action. Additionally, more non-whites than whites took no action.

Figure 18
Characteristics of Respondents and Action Taken
 (n=1062)

<i>Respondent age:</i>				
	<u>18-29</u>	<u>30-44</u>	<u>45-60</u>	<u>61+</u>
	%	%	%	%
Tried to solve it myself	46	62	44	51
Sought legal help	8	6	18	13
No action	42	30	34	28
DK/Refused	<u>4</u>	<u>2</u>	<u>4</u>	<u>8</u>
	100	100	100	100

<i>Respondent Education Level:</i>			
	<u>Less than</u>	<u>High school</u>	<u>At least</u>
	<u>high school</u>	<u>grad</u>	<u>some college</u>
	%	%	%
Tried to solve it myself	49	59	51
Sought legal help	6	8	13
No action	43	30	32
DK/Refused	<u>2</u>	<u>3</u>	<u>4</u>
	100	100	100

	<u>Language besides</u>	<u>English</u>
	<u>English spoken</u>	<u>Only</u>
	%	%
Tried to solve it myself	47	55
Sought legal help	10	9
No action	39	30
DK/Refused	<u>4</u>	<u>3</u>
	100	100

	<u>Non-white</u>	<u>White</u>
	%	%
Tried to solve it myself	50	57
Sought legal help	8	11
No action	38	29
DK/Refused	<u>4</u>	<u>3</u>
	100	100



Legal Help: Source and Helpfulness

The respondents who answered that legal help had been sought for any particular problem were then asked from whom they received the legal assistance. Keep in mind that legal help was only sought for 10 percent of all the legal problems. Assistance from a private attorney or law firm was sought for about half (51 percent) of the problems for which legal assistance was accessed. A legal aid organization in the state was approached for a third (33 percent) of the problems for which legal help was received. And family members or friends were consulted for only 7 percent of the problems.

Respondents who sought legal assistance for a problem, regardless of the source, were next asked how, if at all, the legal assistance helped them. The assistance helped respondents (or members of their household) understand the legal aspects for 22 percent of the problems, helped protect or assert legal rights in 21 percent of the situations, and, for one-in-five (20 percent) of the problems, legal assistance helped resolve the problem. Additionally, informed decisions were made, according to respondents, in 18 percent of the problems because of legal assistance, and the assistance was not helpful in only 8 percent of the cases for which legal help was sought.

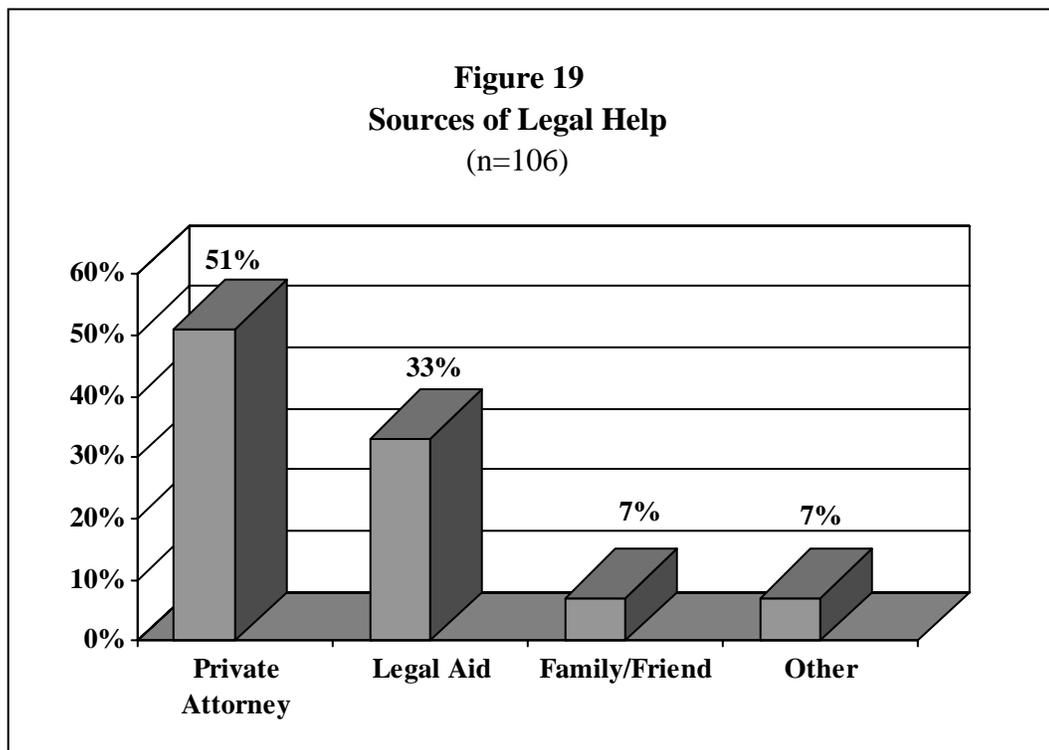




Figure 20
Effect of Legal Help
(n=194)

<u>Result of legal assistance</u>	<u>%</u>
Help understand the legal aspects	22
Help protect or assert legal rights	21
Help resolve problem	20
Help make informed decisions	18
Not helpful	8
Other	9
Don't know/refused	<u>2</u>
	100

Note: Respondents could give multiple answers.



Reasons for Not Using Legal Aid

Based on the income eligibility requirements for the survey, it can be assumed that all households represented in the survey are eligible for legal aid. However, as noted earlier, legal aid was sought for only a third (33 percent) of the problems for which legal help was sought;¹² in a majority of cases, households either tried to solve the legal problem by themselves or did not take any action. To better understand this situation, respondents were asked why they did not seek legal aid for each problem.¹³ If a respondent reported having experienced one of the 71 legal problems included in the survey and did not contact legal aid, s/he was asked why the services had not been sought?

The most common responses for not accessing legal aid is that the household member did not know legal aid was available (30 percent) or did not think legal aid would provide assistance for their specific issue (10 percent). Another third (34 percent) gave a myriad selection of responses such as that they did not think it was necessary or they wanted to try to solve it themselves. Clearly, however, legal aid is not well known or understood among low-income households.

Figure 21
Reasons for Not Seeking Assistance from Legal Aid Programs
 (n=1006)

<u>Reason</u>	<u>%</u>
Did not know legal aid was available	30
Legal aid does not provide assistance for my problem	10
Respondent too busy to seek help	6
Believed legal aid too busy	4
Legal aid's office hours are inconvenient	2
Other	34
Don't know/Refused	<u>14</u>
	100

Interestingly, there is little variation in how the demographic groups answer the question. For example, younger respondents are just as likely as older ones to not know legal aid was available. (34 percent among 18-29 year-olds and 31 percent among those 61 and older.) Education level was also not a factor. Those without a high school degree

¹² According to Connecticut Legal Services, legal aid programs received approximately 30,000 requests for service last year.

¹³ Question wording: Why didn't you seek help from a legal aid program? Did you believe legal aid was too busy, that they do not provide legal assistance for your problem, that their office hours were inconvenient for you, did you not know legal aid was available, were you too busy to seek help, or was there another reason? (Multiple responses accepted)



answered the question in similar ways as those with at least some college. There was also little variation between those who rent and those who own their homes, or among households with or without children.



Awareness of Legal Issues

Low-income households have difficulty determining if they have a legal issue or what sources they can use for legal assistance. Initially, individuals were asked whether they or anyone in their household has faced a serious civil legal problem. Only 9 percent answered that they had; 91 percent said no, they had not faced a serious civil legal problem. In comparison, the survey found that almost two-thirds (65 percent) had experienced at least one of 71 legal problems.

It is possible that this difference in answers is due to the use of the word “serious,” which is a subjective term. It was used to prevent respondents from reporting minor things such as parking tickets. Nevertheless, this large difference – 9 percent vs. 65 percent – may indicate that respondents are not aware that some of the issues they face are legal in nature and are serious enough to require legal help.



Conclusions

Low-income households in Connecticut experienced a wide variety of civil legal issues last year. The average household faced 2.7 problems last year which translates into approximately 289,000 civil law problems a year among households at or below the federal poverty levels. Connecticut’s legal aid agencies reported 30,000 requests for services last year and opened more than 22,000 cases in which they provided clients assistance ranging from full representation to brief services, according to Connecticut Legal Aid. Clearly, there is a large gap between the reported capacity of these legal aid agencies and the need for legal services revealed by this survey.

Moreover, it is striking that 90 percent of the legal problems identified in the survey did not receive any attention from a lawyer. Nothing was done in a third (33 percent) of cases; legal help was sought for only 10 percent of the problems. Over half (53 percent) tried to solve the problem themselves.

Figure 22
Ten Most Common Single Legal Problems

<u>% of Households</u> (n=401)	
19	14e. Problems making credit card payments
17	14a. Creditors harassing or threatening
11	13o. Disagree w. employer about pay or benefits
11	13k. Electric/gas shut off or threatened w. shut off
10	10d. Housing discrimination: income
9	10f. Landlord neglected to make repairs
8	10g. Serious problems with mice, rats, or insects
8	11c. Problem paying or collecting child support
8	14c. Filed or considered filing for bankruptcy
7	13m. Job discrimination

Moreover, low-income households face a wide range of problems. The largest percentage of households that faced any single legal problem last year was 19 percent (problems making credit card payments). It is interesting to note that of the ten most common problems, seven deal with financial issues and three involve housing. For the most part, however, only a few households faced any one of the 71 problems about which they were asked. Once aggregated, the scope of legal problems among the poor becomes clear.



Methodology

A total of 401 telephone interviews were conducted from November 8 through December 13, 2002 with heads of households in Connecticut that met specific income criteria (see Appendix A). These 401 respondents were randomly selected through a process known as random digit dialing. Once selected, the interviewer asked to speak to the head of the household. If this person was not available, several attempts were made to contact him or her. Also, Spanish interviewers were provided when necessary.

The sampling error for this survey of low-income households in Connecticut is approximately ± 5 percentage points at the 95 percent level of confidence. This means that we are 95 percent certain if all households that meet the same income criteria in Connecticut were asked these questions during the interview period the results of that survey would differ by no more than five percentage points in either direction from the results reported here. The sampling error is larger for sub-groups. Of course, sampling error is only one source of error surveys face, but CSRA has also attempted to minimize other possible sources of error in this survey.



APPENDIX A: INCOME GUIDELINES



This study screened respondents for income. When a household was reached, the survey process began by briefly explaining the research, asking a few basic questions, and then asking for the respondents' cooperation in providing income information. If the respondent would not provide this information, the interview was not conducted. This process was conducted to insure that only members of low-income households were interviewed. Below are the income guidelines that were used in screening respondents.

<u>Household size</u>	<u>Maximum yearly income</u>
1	\$16,500
2	\$22,000
3	\$28,000
4	\$34,000
5	\$40,000
6	\$45,500
7	\$51,000
8	\$57,000
9	\$62,500
10	\$68,000



APPENDIX B: FREQUENCY QUESTIONNAIRE SUMMARY