

**APPENDIX 17:**

**Findings of Lake Research Partners on Civil Legal Needs  
Among Low Income New York State Residents**

# Civil Legal Needs Among Low-income New York State Residents

**Findings from a statewide survey of Low-income New York  
residents**

Commissioned by the Fund for Modern Courts

October 2010



# Survey Methodology

Lake Research Partners designed and administered this statistically representative telephone survey which reached a total of 511 low-income New York state residents (up to 200% of federal poverty standards), age 18 or older. The survey was conducted by professional interviewers from August 16th to August 29th, 2010. The survey included an oversample of 100 low-income Latinos (at up to 200% federal poverty standards). The survey also included a slight oversample of residents at 0-100% of federal poverty standards, in order to obtain enough interviews to analyze this group separately. This resulted in 266 interviews among residents at 0-100% of federal poverty standards and 245 interviews at 101%-200% of federal poverty standards. The oversamples were weighted down and folded into the base.

The sample was drawn using random digit dial (RDD) among telephone exchanges in census tracts that were in the lowest third of actual income. The data were weighted slightly by gender, age, race, region, and federal poverty level in order to ensure that it accurately reflects the demographic configuration of this population.

In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends upon both the total number of respondents in the survey and the percentage distribution of responses to a particular question. The margin of error for the overall survey is +/- 4.4 percentage points. The margin of error for the Latino oversample is +/-9.8 percentage points.

# Key Findings

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- The survey suggests that many low-income New Yorkers do not recognize that they experience civil legal problems when the topic or issue is presented to them in a general way. There is much more recognition when they hear specific problems. Thus, civil legal problems may be under-reported by this population if framed in a general context.
- Low-income New Yorkers are more likely to report having experienced only one or two civil legal problems, rather than a long list of problems.
- Low-income New Yorkers have the biggest civil legal problems, and civil legal needs, in the areas of health insurance or medical bills, followed by finances, employment, and housing. Specifically, harassment from creditors for loans and unpaid medical bills are top problems for low-income New Yorkers. Other specific top problems are difficulty getting or keeping food stamps, and—for non-homeowners—having unsafe living conditions, neglected repairs, or disputes over rent overcharges.
- Low-income New Yorkers most in need of legal assistance—those most likely to experience the legal problems queried on in this survey—are younger, African Americans, Latinos, immigrants, parents of children under age 18, those living in public, Section 8, or subsidized housing, the unemployed, uninsured, and disabled.
- Immigrants, or those living in an immigrant household, make up one-third of the sample and report a higher frequency of civil legal problems than native-born households. Yet, only five percent report having any problems with the specific immigration problems covered in the survey. Instead, the problems they report are more concentrated in the areas of health insurance or medical bills, employment, and housing. Those living in immigrant households are also among those least likely to take action when they do experience a problem.

## Key Findings, Cntd.

- Over half of those who experienced any of the 36 specific civil legal problems in the survey say they never took action on any of the problems. Barriers to seeking help with a legal problem vary based on the type of problems experienced. The most common themes are the belief that action would not really help with the situation and a desire not to cause trouble. Lack of information about where to go for help and concerns about expenses are secondary.
- For those who take action on their civil legal problems, they are most likely to act on problems regarding health insurance or medical bills, finances, followed by domestic and family issues and public benefits. They are least likely to act to solve employment or housing problems. When it comes to seeking outside help, those who take action are most likely to seek legal help, including legal aid, for housing problems and domestic or family issues.
- Low-income New Yorkers report having limited experience with legal aid. Among those who experience problems, they do not report a heavy reliance on legal aid. Yet, the other half of the population who have not experienced the specific problems demonstrate an openness to calling on legal institutions, including legal aid, if they were to experience legal problems.
- While there is a healthy level of awareness that free legal services are available, there is a lack of clarity among low-income New Yorkers about whether they would be eligible for free legal services. Among those who are aware of free legal services for low-income New Yorkers, only two in ten believe they or their family would qualify.

# Strategic Summary



# Strategic Summary: Frequency of Civil Legal Problems Experienced by Low-Income New Yorkers

- Most low-income New Yorkers report not having had any non-criminal legal problems: 94 percent say neither they nor anyone in their household have experienced any legal problems in the past year (4 percent have).
- When the population is presented with a list of 36 specific civil legal problems, and asked whether they experienced these in the past year, nearly half (47 percent) say they have experienced at least one of these problems (53 percent have not). The survey polled on issues including problems with housing, finances, employment, health insurance or medical bills, employment, public benefits, domestic and family issues, immigration issues, and issues with schools for parents.
  - Eighteen percent report having one problem in the past year, 11 percent had two problems, and 19 percent had three or more.
- Low-income New Yorkers most likely to have experienced at least one of the 36 problems are: those living in poverty (50 percent had at least one problem in past year), under age 60 (55 percent), African Americans (53 percent), Latinos (50 percent), immigrant households (52 percent), parents with children under age 18 (60 percent), those living in public, Section 8, or subsidized housing (54 percent), the unemployed (61 percent), uninsured (66 percent), and the disabled (53 percent).

# Strategic Summary: Types of Civil Legal Problems Experienced

- Low-income New Yorkers are most likely to have experienced at least one problem in the area of health insurance or medical bills (20 percent), and then finances (18 percent), employment (17 percent), and housing (16 percent).
- Problems with public benefits (13 percent) and domestic/family issues (12 percent) fall in the second tier.
  - Top problem areas are similar for those under age 60, but those in this age cohort report experiencing more problems in each of the areas: health insurance or medical bills (25 percent), finances (22 percent), housing (20 percent), employment (19 percent), domestic and family issues (13 percent), and public benefits (15 percent).
- Questions specific to parents about problems at their child’s school with suspension or expulsion and with getting children special needs help are among the least common, with only nine percent of parents reporting these problems.
- A series of problems were asked only of immigrants, including troubles with a green card or work authorization, problems securing citizenship or permanent residency or troubles with seeking asylum or deportation, but these were also among the least common problems reported (5 percent).
- The top specific problems reported across these areas are:
  - Difficulty or harassment by creditors over unpaid bills or loans, including personal loans, loans used to purchase something, and payday loans (14%);
  - Difficulty with creditors over unpaid medical bills or hospital bills (12%);
  - Unsafe conditions, neglected repairs, or being overcharged in rent among those who rent or live in Section 8 or public housing (10%);
  - Difficulty getting or keeping food stamps (9%);
  - Trouble getting unemployment benefits or being denied benefits (7%);
  - Having a divorce, separation or annulment of one’s marriage (7%); and
  - Difficulty keeping, being re-certified, or being denied Medicaid (7%).

# Strategic Summary: Types of Civil Legal Problems Experienced Among Demographic Groups

Demographic groups who report experiencing more problems in some issue areas are the following:

- **Younger people:** Those under age 30 report more problems in nearly every area, and are much more likely to report problems with housing (31 percent) and employment (26 percent). Parents, many of whom are younger, also report more problems, and are especially likely to have problems with health insurance or medical bills (29 percent), finances (24 percent), and housing (24 percent).
- **Those In Poverty:** Those living in poverty are much more likely than those near poverty to report housing problems (21 percent, compared to 12 percent).
- **Latinos:** The top problem for Latinos is housing (21 percent), followed by domestic and family issues (18 percent), health insurance and medical bills (18 percent), and employment (18 percent). They report fewer problems with finances (14 percent). Latinos are more likely to have domestic and family-related legal problems and housing problems than the overall population.
- **African Americans’** top civil legal problems mirror those of the total population, but they have more problems with finances (25 percent) and housing (24 percent) than the overall population.
- **Immigrants:** The types of problems reported by immigrant households run parallel to the overall population, with the exception of being slightly less likely to have finance problems (13 percent, compared to 18 percent overall).

# Strategic Summary: Types of Civil Legal Problems Experienced Among Demographic Groups, Cntd.

- **Unemployed:** Low-income New Yorkers who are unemployed report more civil legal problems across areas, and are disproportionately more likely to report problems with employment (27 percent), housing (25 percent), public benefits (18 percent) and domestic/family issues (17 percent).
- **Disabled** low-income New Yorkers, or those living in a household with someone who is disabled, are also more likely to report problems across the board, and particularly more likely to experience problems in employment (25 percent), public benefits (23 percent) and with health insurance or medical bills (25 percent).
- **Public or Subsidized Housing Residents:** Residents of public, Section 8, or subsidized housing experience more problems across the board than the overall population, and are especially more likely to report problems with finances (25 percent), housing (24 percent), and public benefits (23 percent).

# Strategic Summary: Solving Civil Legal Problems

- **Taking action:** Within the six problem areas asked of all respondents, low-income New Yorkers are most likely to have taken action on problems involving health insurance or medical bills (43 percent), and finances (37 percent), followed by domestic/family issues (30 percent) and public benefits (30 percent). They are least likely to have taken action on problems concerning housing (24 percent) and employment (21 percent).
- **Types of action taken:** The specific types of action taken vary by problem types as well. Low-income New Yorkers are most likely to seek help outside their households for domestic/family issues (24 percent) and problems with public benefits (23 percent). In the next rung down, they are just as likely to seek outside help as they are to take action on their own concerning problems with health insurance or medical bills (20 percent), finances (17 percent) and housing (11 percent).
  - Among those who took action, they are most likely to seek legal help for housing problems (70 percent said they sought help from legal aid, private attorney or court or court hearing; 36 percent from legal aid specifically) and domestic/family issues (82 percent; 21 percent).
  - They turn to legal help, secondarily, on issues involving employment (45 percent legal help; 4 percent legal aid); finances (42 percent; 13 percent); and public benefits (40 percent; 20 percent). Instead, for employment and public benefit problems, they are more likely to seek help from social service agencies or local or state government agencies (employment problems: 69 percent; public benefits: 88 percent). For finance issues, these New Yorkers are most likely to seek help from family and friends (38 percent) and local/state government or social service agencies (30 percent).
  - This population is least likely to get legal help for problems with health insurance or medical bills (28 percent legal help; 16 percent legal aid). For these problems, they are most likely to seek assistance from social service, or local or state government, agencies (72 percent).
- **Not a heavy reliance on legal help:** Eight in ten low-income New Yorkers who experienced a civil legal problem of any type in the past year say they never sought help from a legal institution (legal aid, private attorney, or court or court hearing). Nearly nine in ten never sought help from legal aid.

# Strategic Summary: Barriers to Taking Action or Getting Help

- **Inaction:** Over half of those who experienced any of the specific problems covered in the survey never took action on any of those problems (56 percent). Among those most prone to inaction are: men, young men, men living in poverty, married men, whites, those living in immigrant households, renters not living in public or subsidized housing, the unemployed, and retirees.
- **Barriers to taking action or getting help:** Across the types of problems, the most commonly cited reasons for not taking action on a civil legal problem is the belief that action would not help, and not wanting to “cause trouble.” Although, causing trouble is much less a concern with public benefit problems (5 percent). This population is also less likely to say that taking action would be ineffective for employment problems (only 12 percent).
  - For family/domestic issues, employment, and housing problems, New Yorkers are much more likely to say they did not act because they “left or got out of the situation” or just “waited for the problem to go away.”
  - Not knowing where to go for help, not having enough time, and concerns that help would be too expensive are lower level concerns across the problem types.

# Strategic Summary: Potential Actions Among those Not Experiencing Problems

- A majority of low-income New Yorkers who say they have not experienced any of the specific civil legal problems covered in the survey say they **would** take action on those problems were they to face them (56 percent would take action; 29 percent would not). Among those who imagine they would take action, over six in ten (64 percent) would seek outside help for the problem and 27 percent would try to solve the problem themselves.
  - If they were to experience any of the problems in the survey, those most likely to imagine they would take action are older men, Latinos, African Americans, those living in immigrant households, parents, and those living in households where someone is disabled. Women living in poverty (100% FPL or below) and white women are more prone to think they would not take action.
- Among those who imagine they would seek outside help, nearly all would be open to looking to a legal institution for help (92 percent would go to a legal aid program, private attorney, or court or court hearing).
  - Three quarters would go to a private attorney (77 percent).
  - Two thirds would go to a legal aid program (64 percent) or court or court hearing (65 percent).
- Additionally, three-quarters say they would go to a local or state government agency or a social services agency (73 percent). Six in ten would turn to family and friends (60 percent).
- Among the 29 percent who imagine they would not take action, similar barriers to action are reported: desire not to cause trouble (29 percent) and the notion that taking action would not really help (29 percent).

# Strategic Summary: Awareness of Free Legal Services & Perceptions around Eligibility

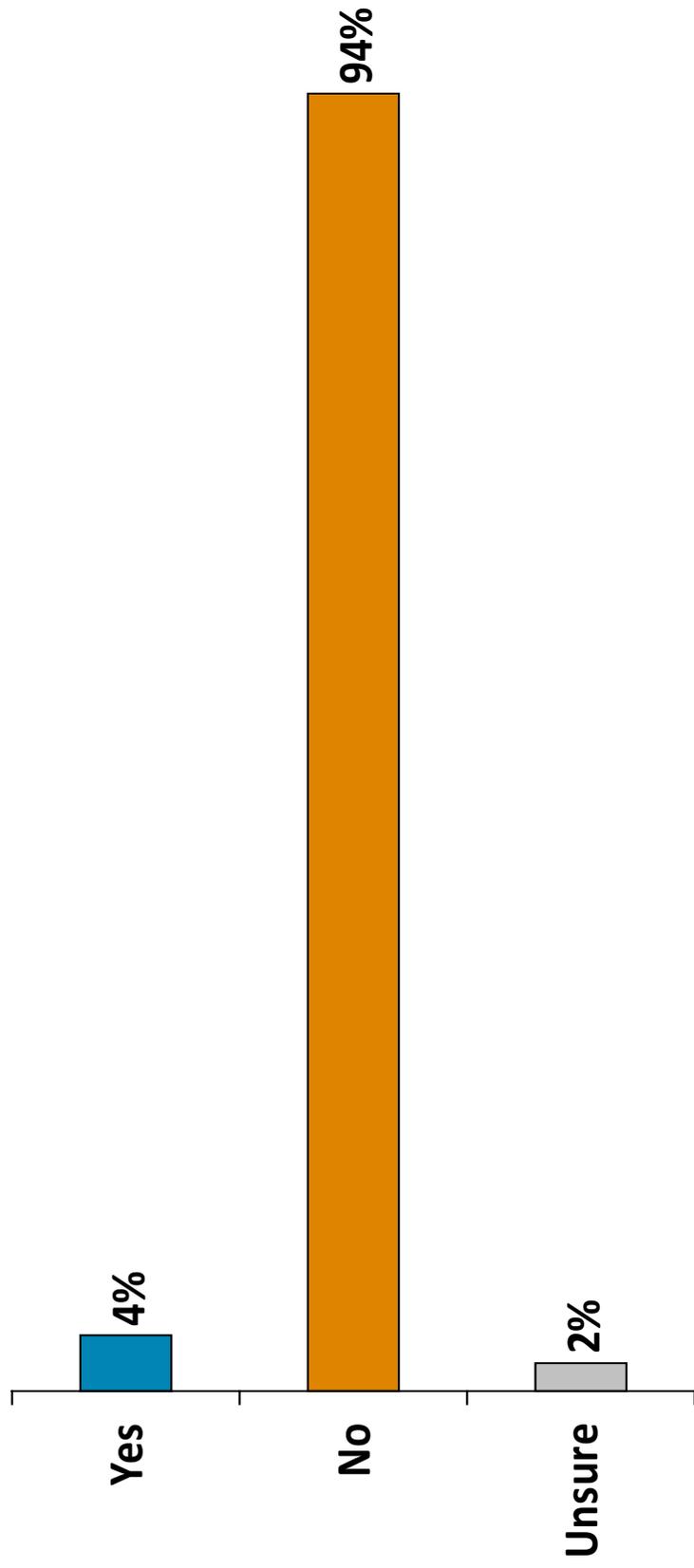
- There is a healthy level of awareness that free legal services are available, but there is a lack of clarity among low-income New Yorkers about whether they would be eligible for free legal services. A majority of low-income New Yorkers (56 percent) are aware that there are free legal services available for low-income residents of the state. Forty-five percent are either unaware (11 percent) or unsure (34 percent).
  - Awareness of free legal services is lowest among older African Americans, active duty or veteran households, homeowners, the uninsured, and residents of Upstate New York, especially Upstate East.
  - Awareness levels are similar among New Yorkers living in poverty (58 percent know these services exist) and those living near poverty (54 percent).
- Three-quarters of low-income New Yorkers are either unsure (56 percent) or do not believe they would be eligible to receive free legal services (19 percent). Those living at or below the poverty level are more likely to believe they are eligible (34 percent believe eligible; 52 percent unsure) than those near poverty (19 percent believe eligible; 59 percent unsure).
- Among those who are aware of free legal services for low-income New Yorkers, two in ten believe they would be eligible for the free services (22 percent), while one third do not think this or are unsure (34 percent).
- Those least likely to believe they are eligible for free legal services are: those age 65 and older, retirees, on Medicare, white women, whites ages 50 and older, non-parents, homeowners, and residents of the Western part of Upstate New York.

# Frequency of Civil Legal Problems Experienced by Low-Income New Yorkers

Most low-income New Yorkers say they have not had any non-criminal, legal problems in the past year, but when they are presented with specific civil legal problems there is more recognition, with nearly half reporting at least one problem.

# Most low-income New York state residents do not report having any non-criminal, legal problems in the past year.

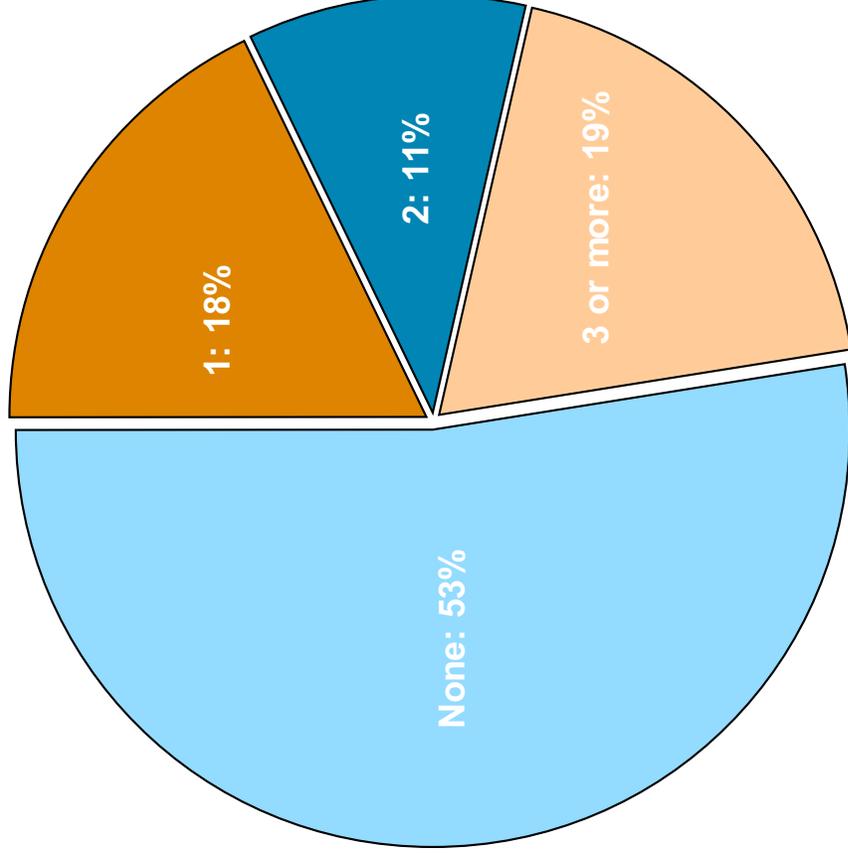
In the past year, did you or anyone in your household have any legal problems, excluding any criminal problems or issues, or aren't you sure?



Those ages 50-64 (11%) and households with veterans or active duty military members (11%) are more likely to report having a legal problem in the past year, but still only small percentages report problems.

However, when low-income New Yorkers are asked to consider 36 specific civil legal problems in the past year, including problems involving housing, finances, employment, health insurance or medical bills, employment, public benefits, domestic and family issues, immigration issues, and—for parents—issues with schools, forty-seven percent report having at least one problem in these areas. Eighteen percent report having only one problem, 11 percent had two, and 19 percent had three or more.

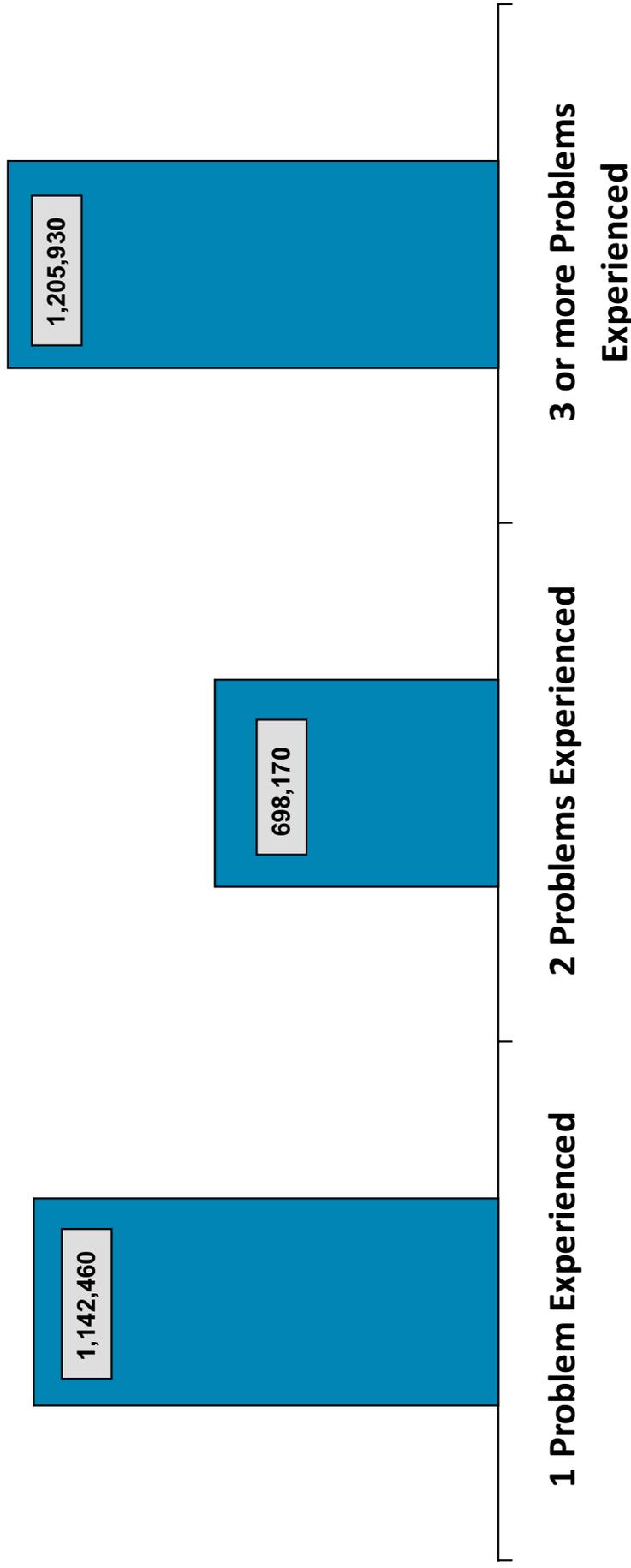
### Civil Legal Problems Reported in the Past Year



Low-income New Yorkers report experiencing an average of 1.41 legal problems in the past year.

This translates into almost three million residents of New York state, who live at 200% of the FPL or below, experiencing at least one of the civil legal problems queried on in the past year (2.98 million). Just over one million would have experienced one problem, nearly 700,000 two problems, and 1.2 million three or more problems.

**Estimated Number of NYS Residents  $\leq$  200% FPL Experiencing Civil Legal Problems (Extrapolation to NYS Population  $\leq$  200% FPL)**



Based on data from the U.S. Census Bureau's Current Population Survey: Annual Social and Economic Supplement for 2009



## Summary Table: Frequency of Civil Legal Problems Among Low-Income New Yorkers

(% saying experienced at least one problem in past year)

<u>More likely to have Experienced Problem</u>	<u>Less Likely to have Experienced Problem</u>
<ul style="list-style-type: none"> <li>• &lt;100% FPL (50%)</li> <li>• Under age 60 (55%), especially those under age 30 (61%)</li> <li>• Women under age 60 (60%)</li> <li>• African Americans (53%), especially African Americans under age 50 (65%)*</li> <li>• Latinos (50%)</li> <li>• Immigrant households (52%)**</li> <li>• Parents of children under 18 (60%)</li> <li>• Public, Section 8, subsidized housing (54%)</li> <li>• Unemployed (61%)</li> <li>• Uninsured (66%)</li> <li>• Disabled Individuals (53%) and those living in disabled households (58%)***</li> </ul>	<ul style="list-style-type: none"> <li>• Age 60 and older (31%)</li> <li>• Retirees (31%)</li> <li>• Whites (40%)</li> <li>• Non-parents (40%)</li> <li>• Homeowners (41%)</li> <li>• Non-Disabled households (42%)</li> <li>• Upstate East (43%)</li> </ul>

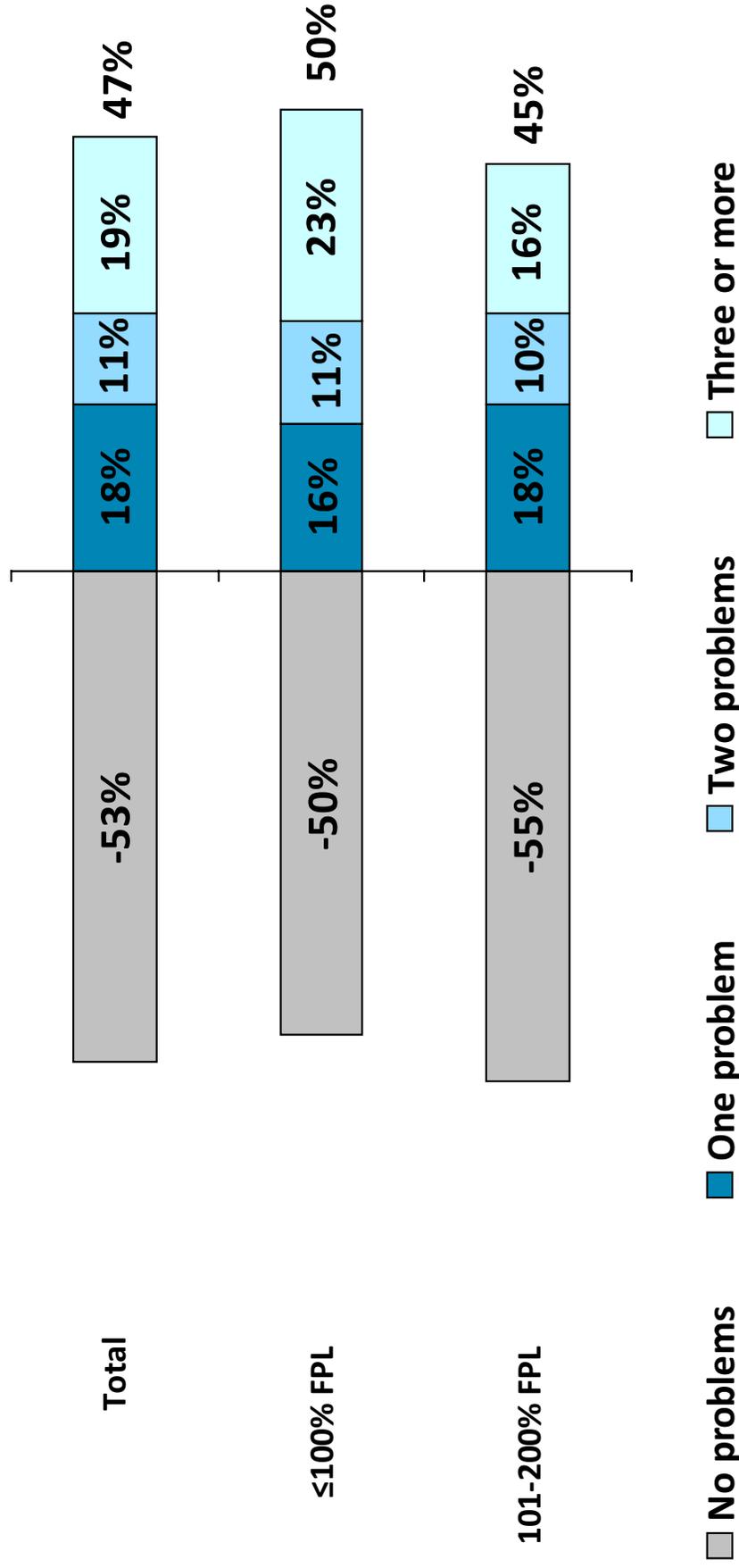
\*Small n size.

\*\*Individuals who are either themselves immigrants or live in a household with someone who is an immigrant.

\*\*\*Individuals who are either disabled themselves or living in a household with a disabled individual.

Those in poverty—at 100% of the FPL or below—are slightly more likely to have experienced civil legal problems, and to have experienced more problems, than those living near poverty.

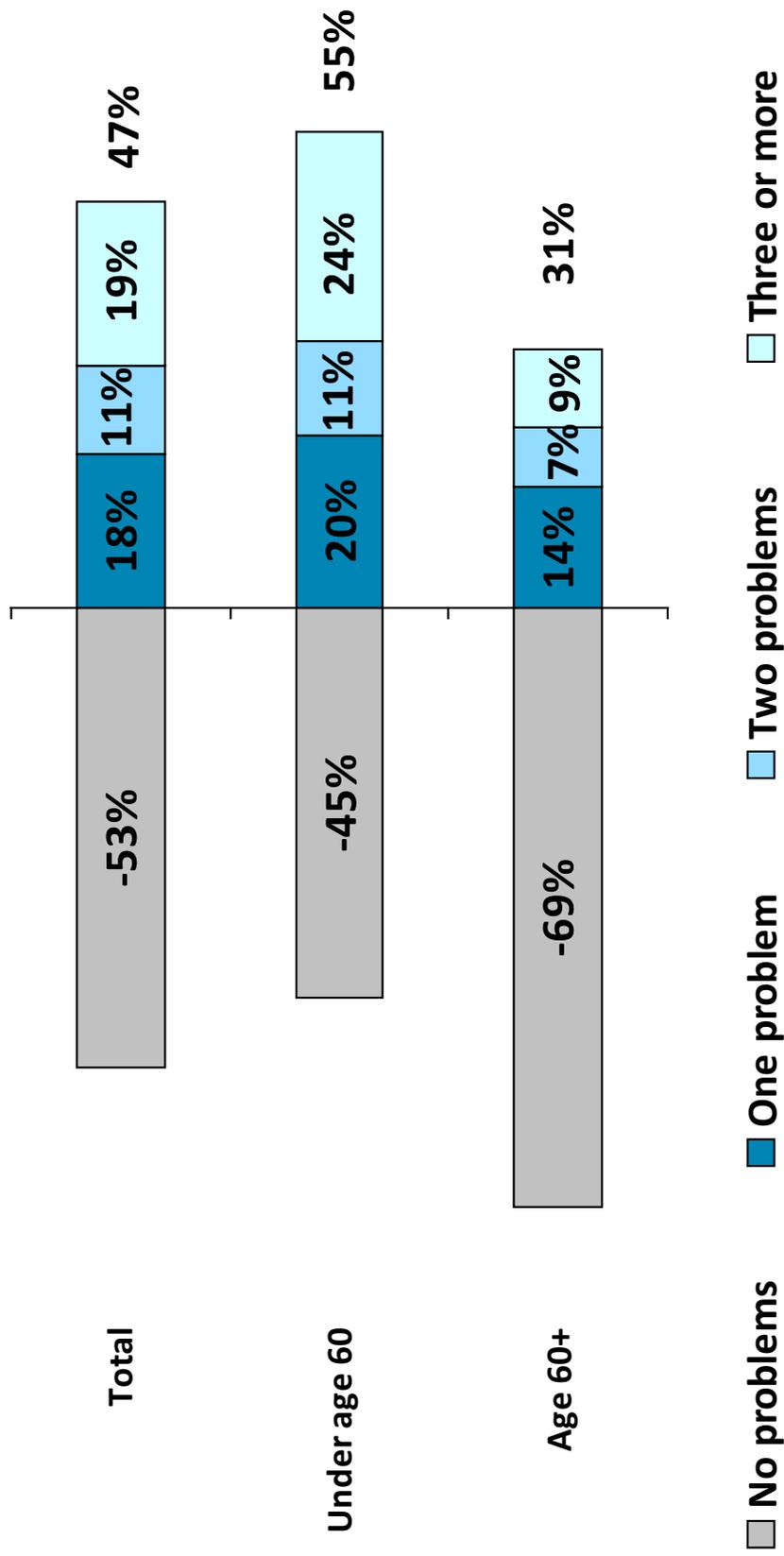
Number of Civil Legal Problems Experienced in Past Year



Women in poverty (100% FPL or below) are more likely than their male counterparts to report a civil legal problem in the past year (54% of women at 100% FPL or below had at least one problem, compared to 46 percent of men).

Additionally, younger low-income New Yorkers are much more likely than their older counterparts to have experienced civil legal problems, and to have experienced more of them. While one third of New Yorkers over age 60 report a problem, over half of those under age 60 have experienced some civil legal problem.

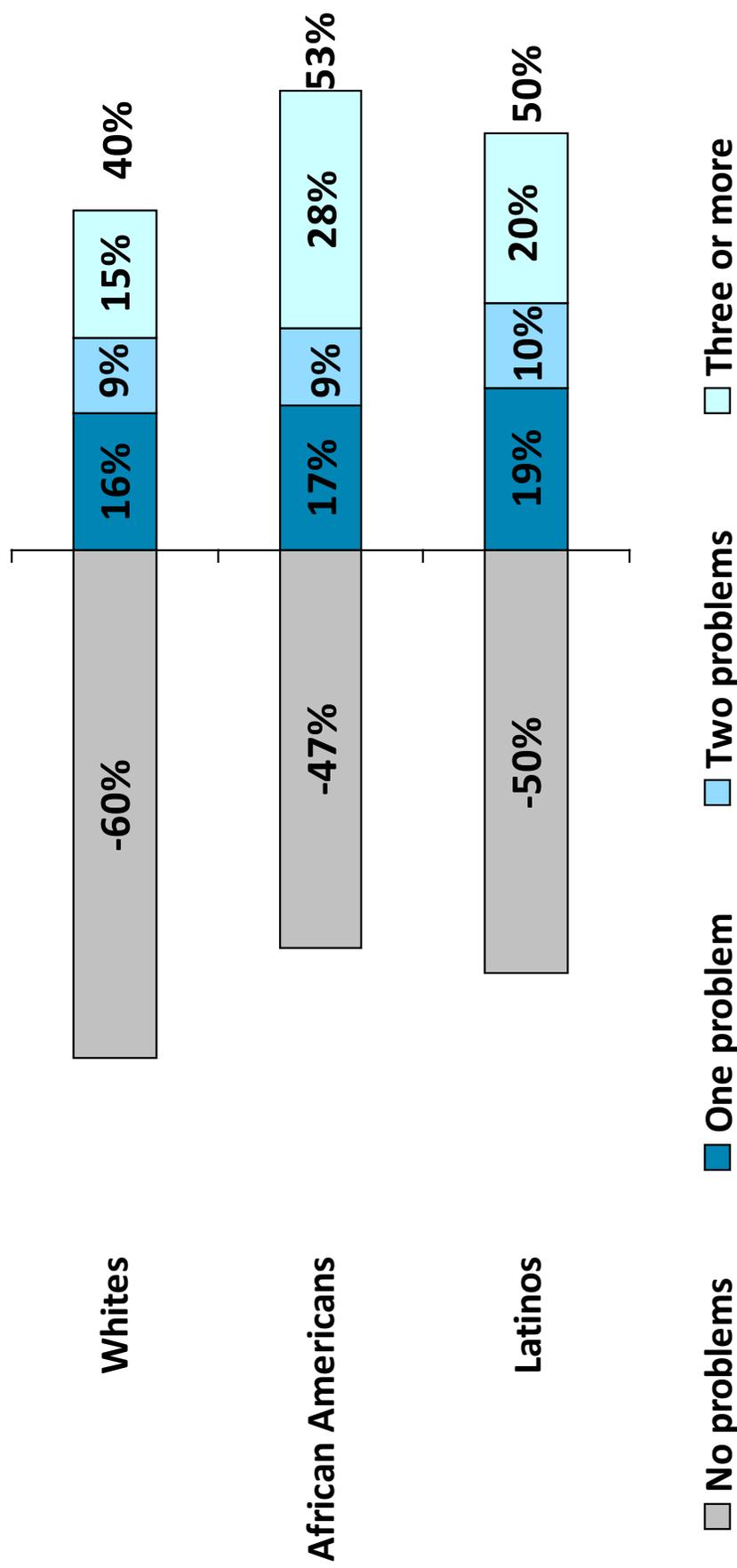
Number of Civil Legal Problems Experienced in Past Year



Women under age 60 are more likely than their male counterparts to report a civil legal problem in the past year (60% had at least one problem, compared to 48% of men under 60).

**African Americans and Latinos report experiencing more civil legal problems than whites in the past year. This is more acute among African Americans: a majority have experienced at least one civil legal problem and over one quarter report three or more problems.**

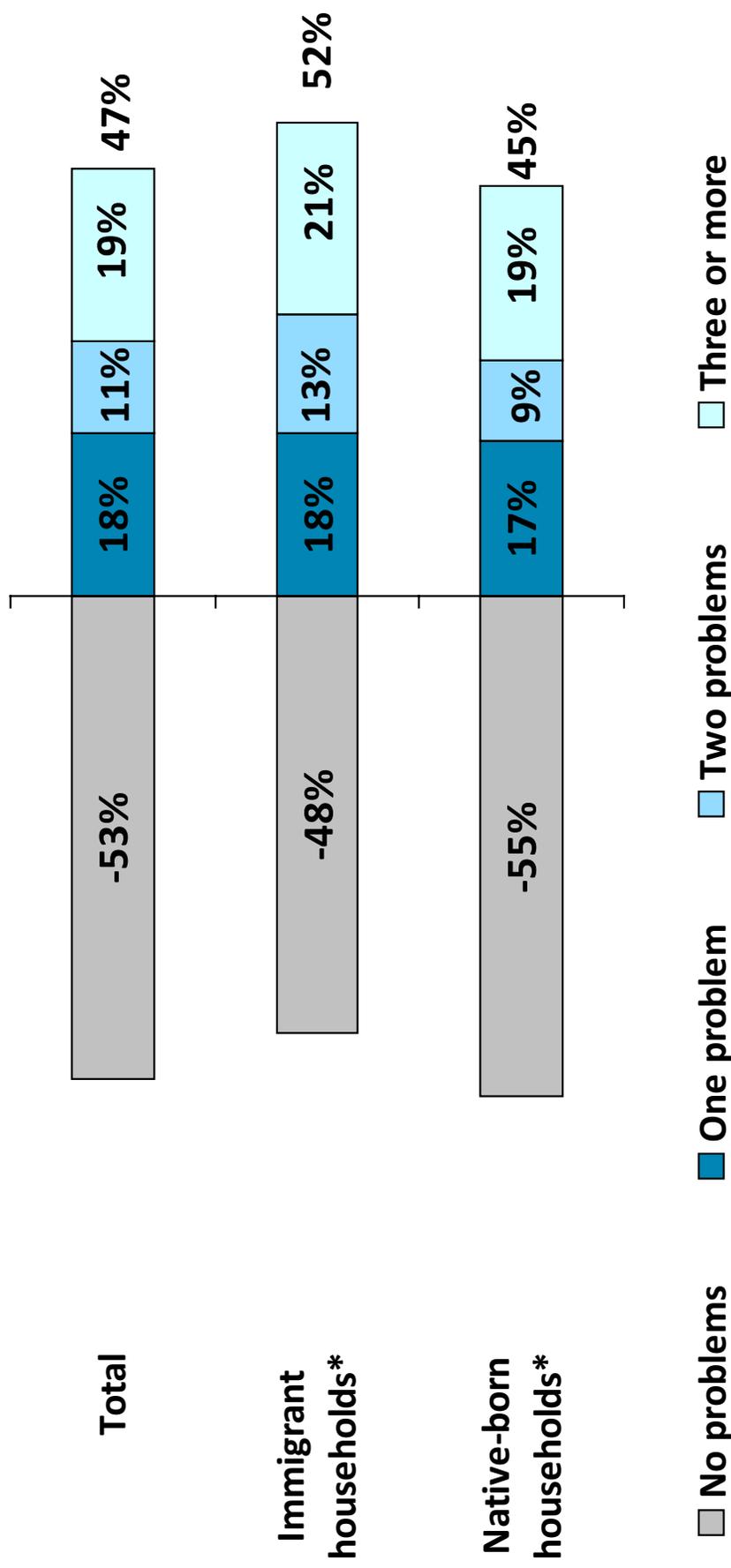
**Number of Civil Legal Problems Experienced in Past Year**



Younger African Americans (under age 50) are more likely than older African Americans to have experienced a civil legal problem in the past year (65% had at least one problem, compared to 39% of African Americans over 50).

**Immigrant households—with at least one person who was not born in the U.S.—are disproportionately more likely to report experiencing civil legal problems.**

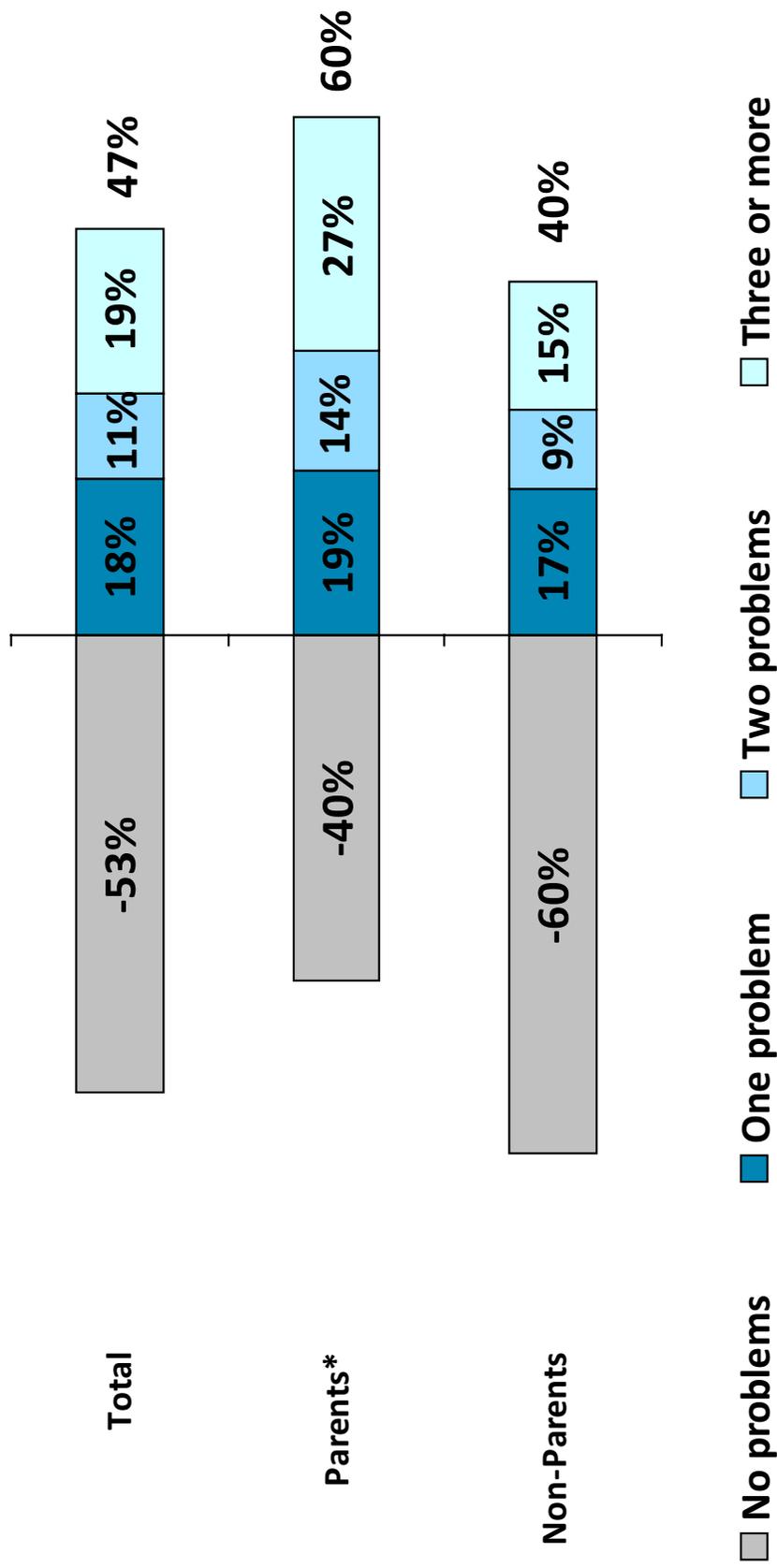
**Number of Civil Legal Problems Experienced in Past Year**



\*Numbers represent the percentage of individuals living in such a household. “Immigrant households” are individuals who are either themselves immigrants or live in a household with someone who is an immigrant. “Native born households” are individuals living in a household where everyone was born in the U.S.

**Poor New Yorkers who are parents of children under age 18 are much more likely than those without children to say they have had civil legal problems in the past year. This is in-part a function of age.**

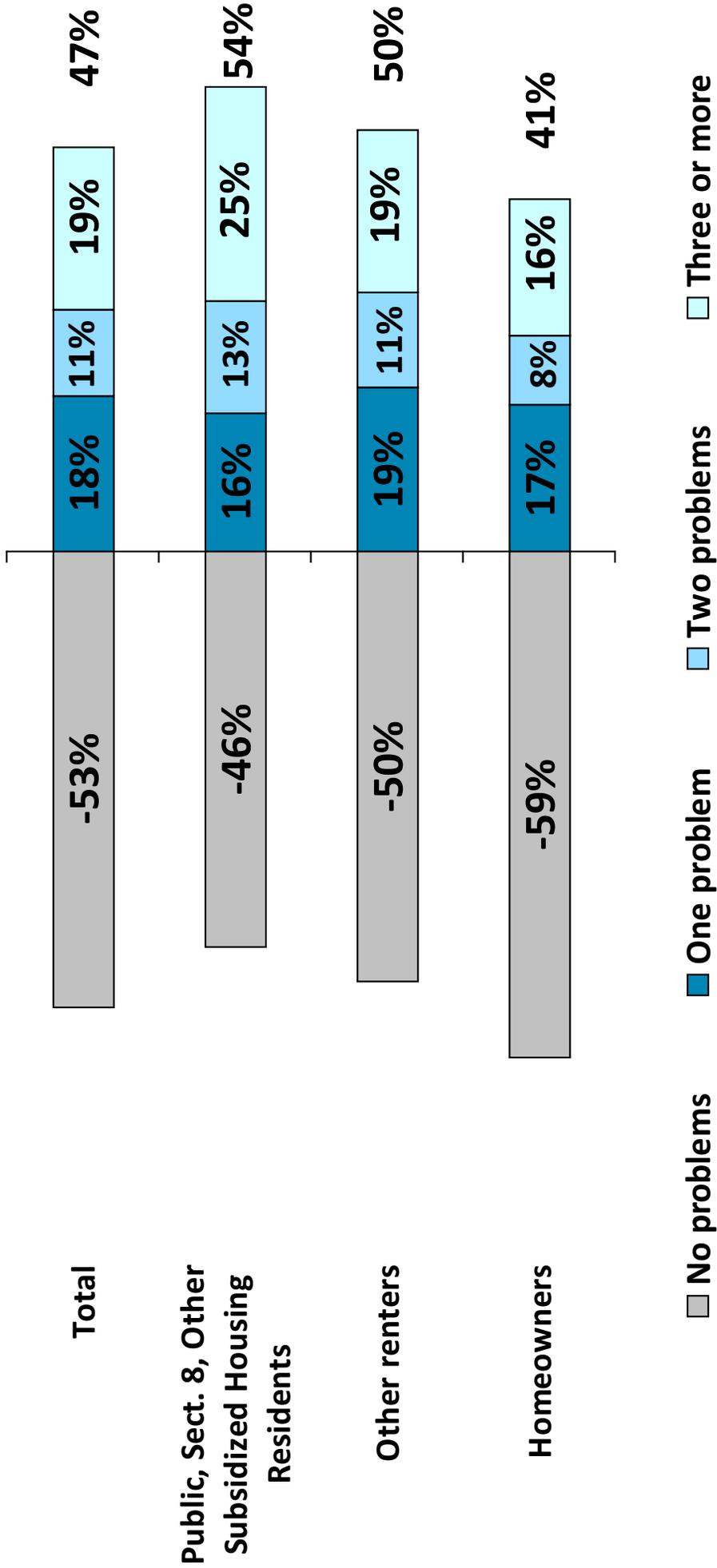
**Number of Civil Legal Problems Experienced in Past Year**



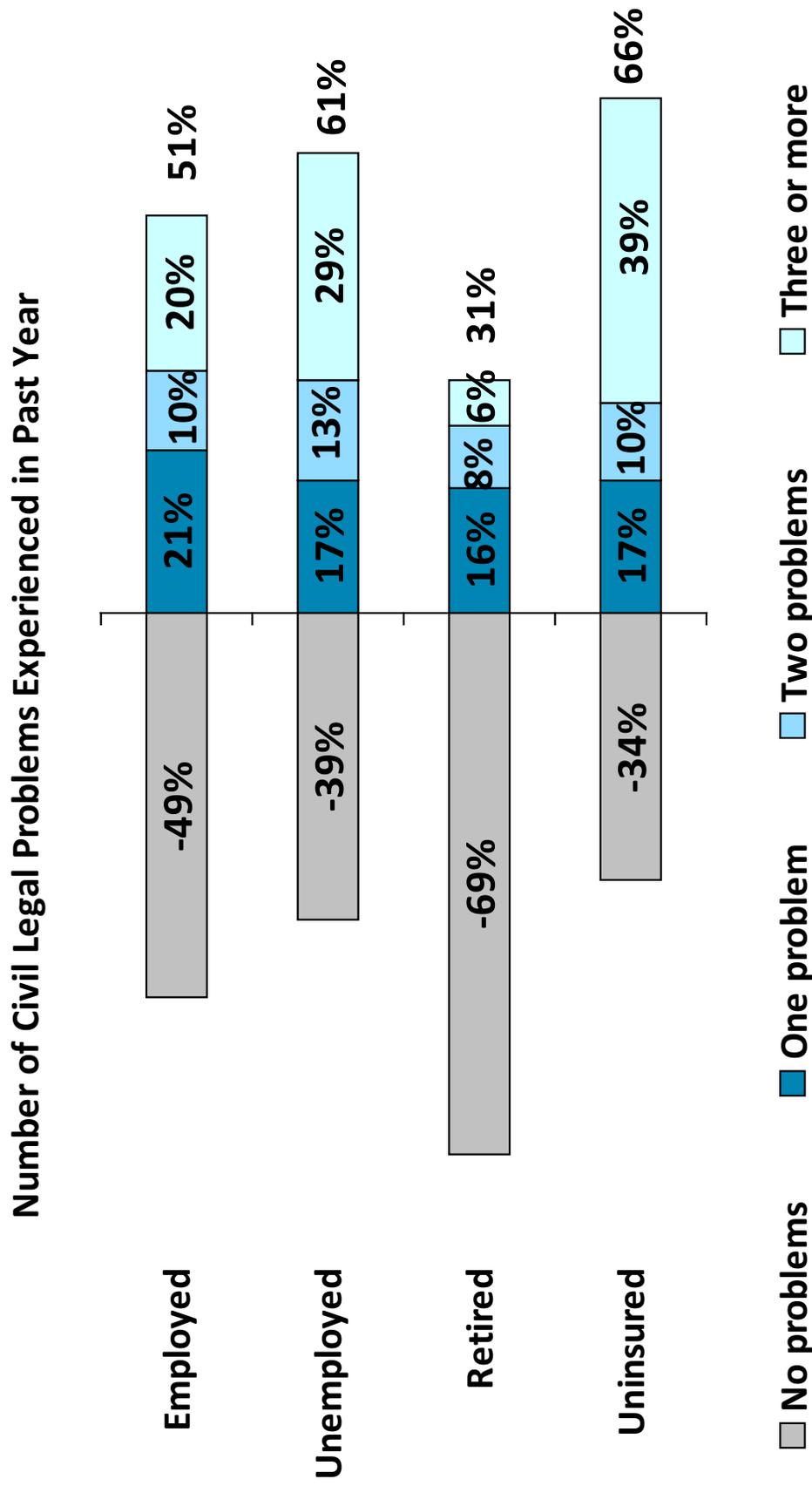
\* "Parents" are defined as individuals who have with children 18 years of age or younger living at home with them.

New Yorkers who live in public housing, Section 8 or other subsidized housing report having more civil legal problems. One quarter report three or more problems in the past year, compared to 19 percent of other renters, and 16 percent of homeowners.

Number of Civil Legal Problems Experienced in Past Year

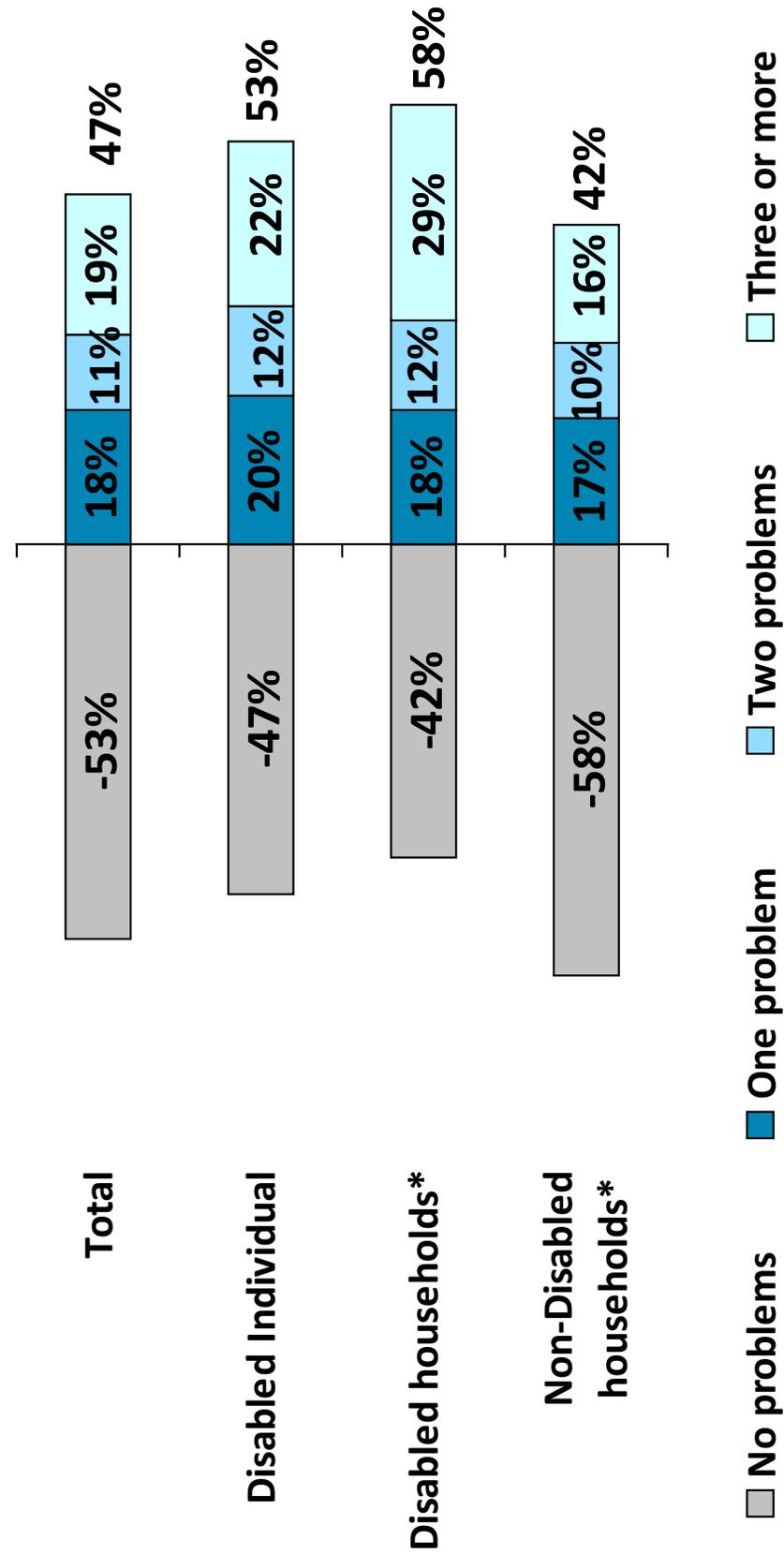


Six in ten low-income New Yorkers who are unemployed, and two-thirds of those who do not have health insurance, have experienced civil legal problems in the past year. Nearly three in ten among these groups report having three or more problems.



A majority of disabled New Yorkers, and those living in a household with someone who is disabled, report having at least one civil legal problem in the past year. Disability is defined in this survey as having a physical or mental disability that limits the type of employment pursued and qualifies one for public assistance.

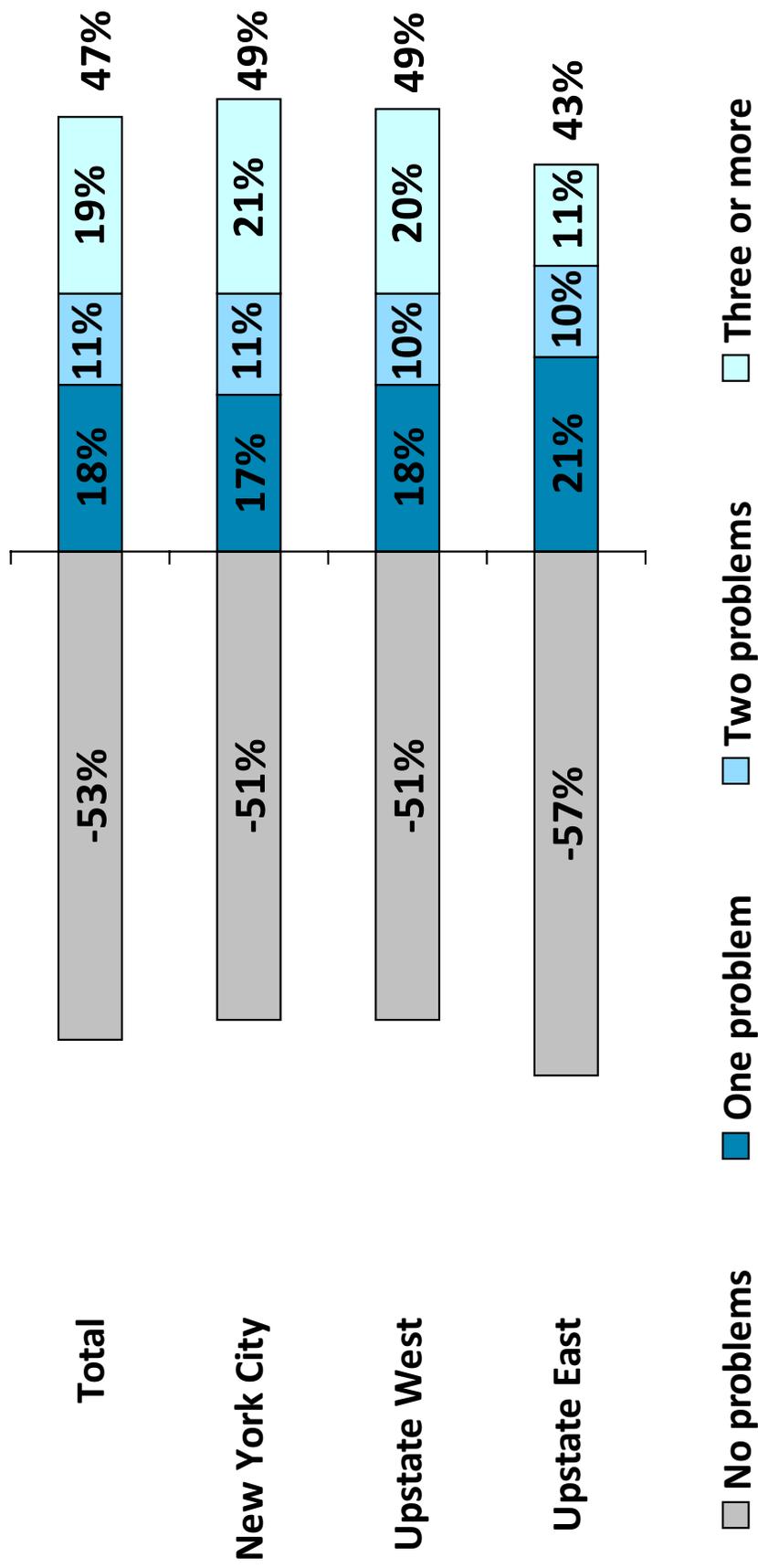
Number of Civil Legal Problems Experienced in Past Year



\*Numbers represent the percentage of individuals living in such a household. "Disabled Households" are individuals who are either disabled themselves or living in a household with a disabled individual.

Examining regions of the state, those living in the Eastern part of Upstate New York are somewhat less likely to report experiencing any civil legal problems in the last year.

Number of Civil Legal Problems Experienced in Past Year



# Examination of Specific Types of Civil Legal Problems Experienced by Low-Income New Yorkers

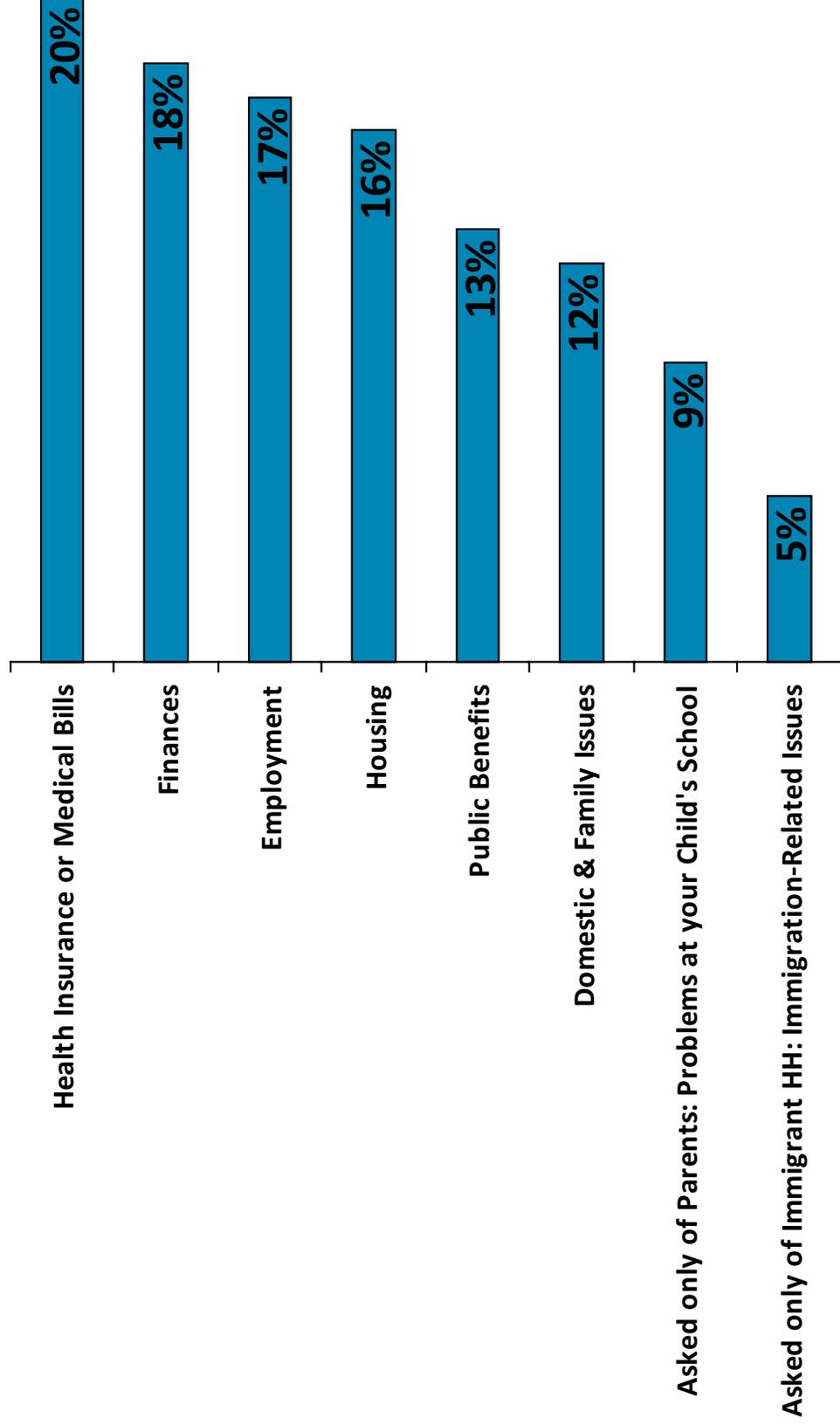
Low-income New Yorkers are most likely to have experienced at least one problem in the area of Health Insurance or Medical Bills, followed closely by Finances, Employment and Housing. Public Benefits and Domestic & Family Issues fall to a second tier.



**Grouping the 36 specific problems into eight topic areas, low-income New Yorkers are most likely to have experienced at least one problem in the area of Health Insurance or Medical Bills, followed closely by Finances, Employment, and Housing. Public Benefits and Domestic & Family Issues are in a second tier of problems.**

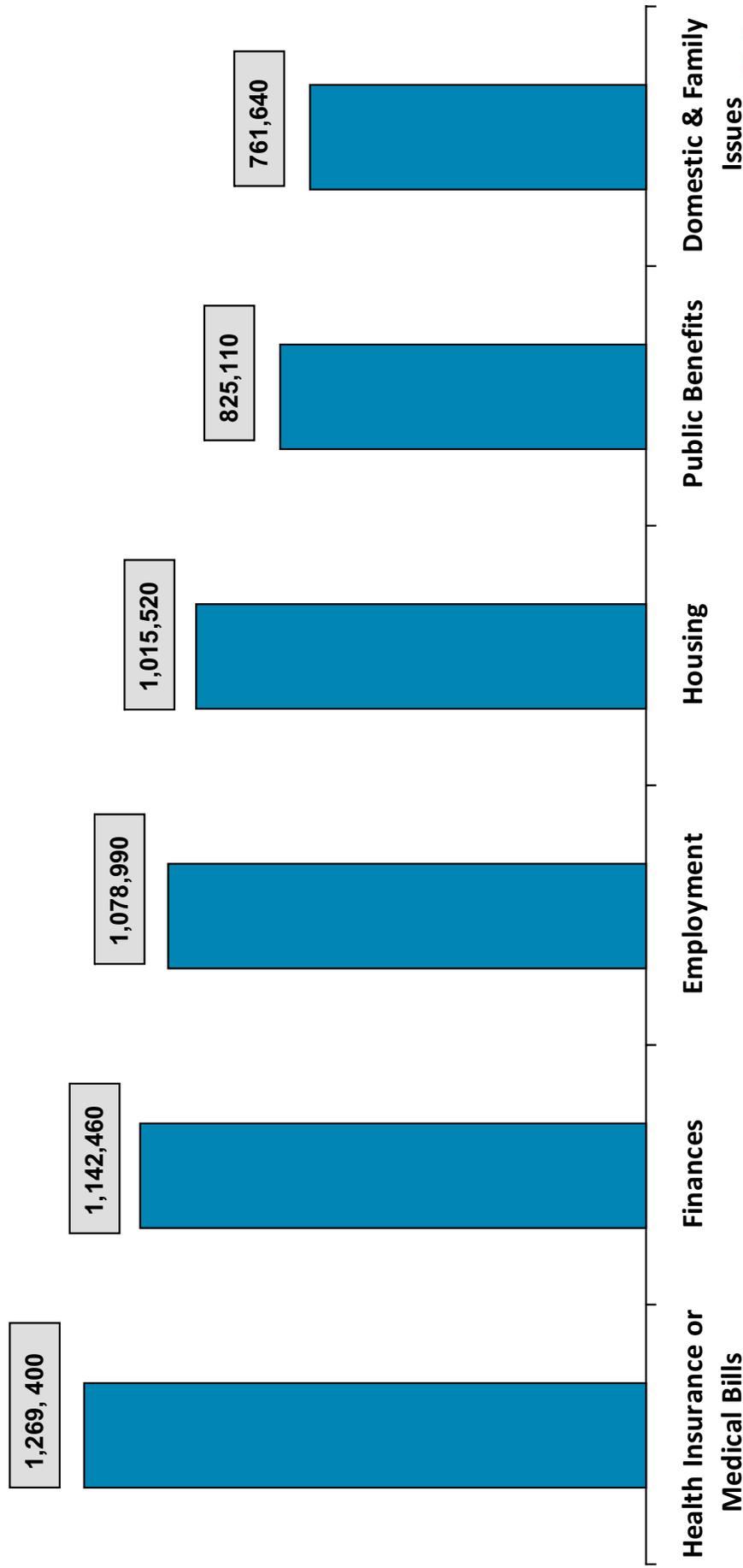
Now I'd like to talk about some problems people in New York may or may not have had. Please tell me if you or anyone in your household has experienced any of the following in the last year?

**Percent Experiencing At Least One Problem in Last Year: Within Problem Group**



Extrapolating the survey findings to the population of New Yorkers living at or below 200% of the FPL translates into at least one million low-income New Yorkers experiencing at least one problem in the areas of health insurance or medical bills, finances, employment, and housing within the past year.

**Estimated Number of Low-Income New York State Residents Experiencing Civil Legal Problems by Problem Group (Extrapolation to NYS Population  $\leq$  200% FPL)**

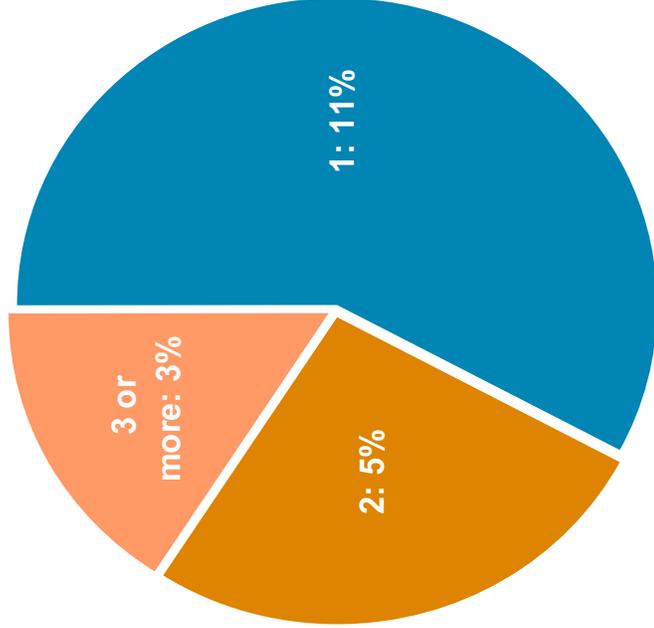


Based on data from the U.S. Census Bureau's Current Population Survey: Annual Social and Economic Supplement for 2009



**Examining each problem area specifically, the most commonly reported problem regarding health insurance or medical bills is difficulty with creditors over unpaid medical or hospital bills. This is also among the most common problems reported across all topic areas.**

**Number of Health Insurance or Medical Bill Problems Reported in Past Year**



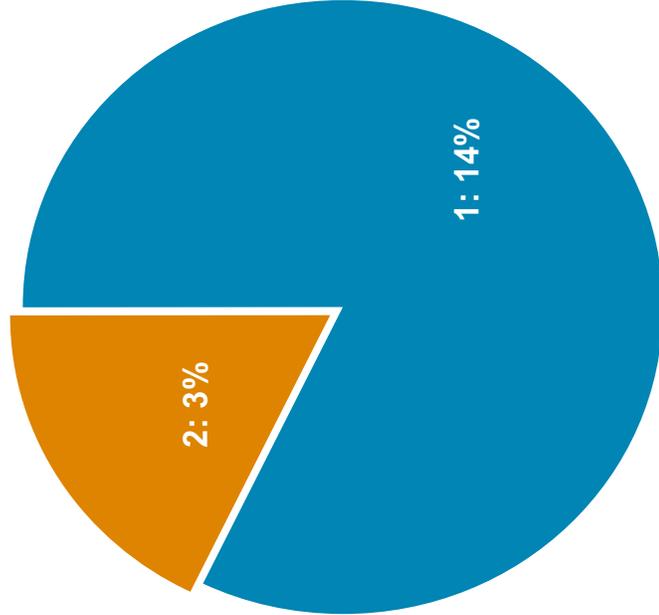
**Health Insurance or Medical Bills** (You or anyone in your household experienced in the last year)

- 12%** Had difficulty with creditors over unpaid medical or hospital bills (Under age 60: 15%; Age 60+: 5%)\*
- 7%** Had difficulty keeping, being re-certified, or being denied Medicaid health insurance, also known as Child Health Plus or Family Health Plus (<60: 8%; 60+: 4%)\*
- 6%** Lost or were denied private medical insurance or had difficulty getting reimbursement or coverage from existing private medical insurance (<60: 6%; 60+: 6%)\*
- 5%** Had problems using or keeping COBRA—health insurance you can purchase from your employer if you lose your job (<60: 6%; 60+: 4%)\*
- 5%** Were denied Medicare benefits or had difficulty getting adequate coverage from Medicare, including Medicare Part D (<60: 6%; 60+: 4%)\*

\*Small n size for age data

The most common problem reported in the finance area is difficulty or harassment by creditors over unpaid bills or loans, including personal or payday loans. This is the biggest problem reported across the survey as well. Additionally, six percent report problems with tax refunds, payments or tax-related loans.

Number of Finance Problems Reported in Past Year



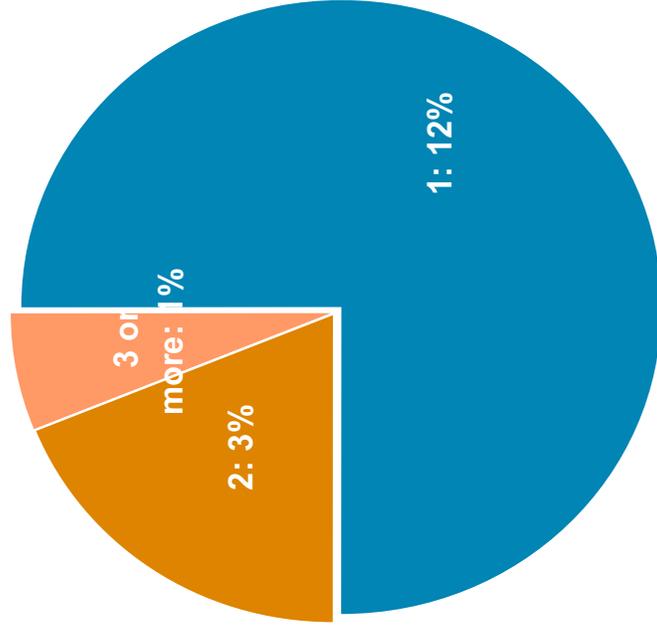
**Finances** (You or anyone in your household experienced in the last year)

- 14% Had difficulty or were harassed by creditors over unpaid bills or loans, such as a personal loan, loan used to purchase something or a payday loan—which is an advance loan you get before payday (Under age 60: 17%; Age 60+: 6%)\*
- 6% Had trouble with a tax refund, tax underpayment, or with a loan related to a tax refund (<60: 8%; 60+: 4%)\*
- 1% Filed for bankruptcy (<60: 1%; 60+: 2%)\*

\*Small n size for age data

Employment problems are diffuse. The most common employment related problems reported include trouble obtaining unemployment benefits, unsafe working conditions, trouble collecting wages, overtime pay or other compensation from employers, and discrimination.

Number of Employment Problems Reported in Past Year



**Employment** (You or anyone in your household experienced in the last year)

7% Had trouble getting unemployment benefits or were denied benefits (Under age 60: 10%; Age 60+: 2%)\*

5% Faced unsafe working conditions (<60: 6%; 60+: 4%)\*

5% Faced discrimination on the job because of your age, race, ethnicity, gender, sexual orientation, or criminal record (<60: 5%; 60+: 5%)\* (Whites:4%; Latinos:7%; African Americans: 6%)\*

4% Had trouble collecting your wages, overtime pay, or other compensation from your employer (<60:4%; 60+: 2%)\*

3% Had trouble getting workers' compensation, also called "workers' comp" (<60: 3%; 60+: 2%)\*

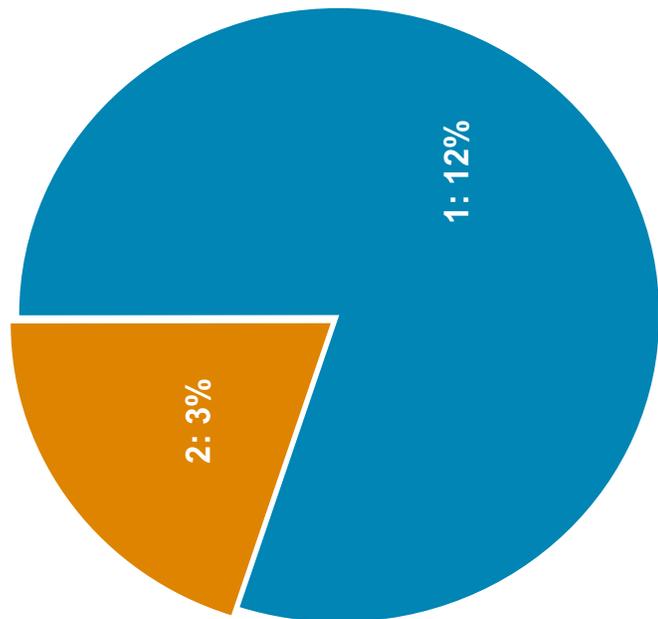
\*Small n size for age and race data

Housing problems are also diffuse. The most common housing problem reported is having one’s utilities shut off. Among non-homeowners, ten percent say they have had renter-specific troubles including unsafe housing conditions, neglected repairs, or being overcharged rent.

**Housing** (You or anyone in your household experienced in the last year)

5% Had utilities shut off	(Under age 60: 7%; Age 60+: 2%)*
2% Been foreclosed on or faced possible foreclosure conditions	(<60: 3%; 60+: 2%)*
2% Were unable to get housing because of your race, ethnicity, criminal record	(<60: 2%; 60+: 1%)* (Whites:2%; Latinos: 1%; Afr. Ams: 3%)*
2% Had trouble getting or keeping public housing or Section 8 housing	(<60: 3%; 60+: 1%)*
1% Been forced out of your home	(<60: 1%; 60+: 1%)*
1% Had trouble getting or keeping emergency shelter, were homeless, or had to stay with friends or relatives because you had nowhere else to go	(<60: 2%; 60+: --%)*
ASKED ONLY OF RENTERS, or THOSE WHO LIVE IN PUBLIC HOUSING, SECTION 8/SUBSIDIZED HOUSING	
10% Had unsafe conditions or neglected repairs in your home or were overcharged for rent	(<60: 10%; 60+: 9%)*
4% Faced eviction	(<60: 3%; 60+: 4%)*

Number of Housing Problems Reported in Past Year



\*Small n size for age and race data



# Among questions asked of both low-income homeowners and non-homeowners, having one’s utilities shut off is the most common housing problem reported.

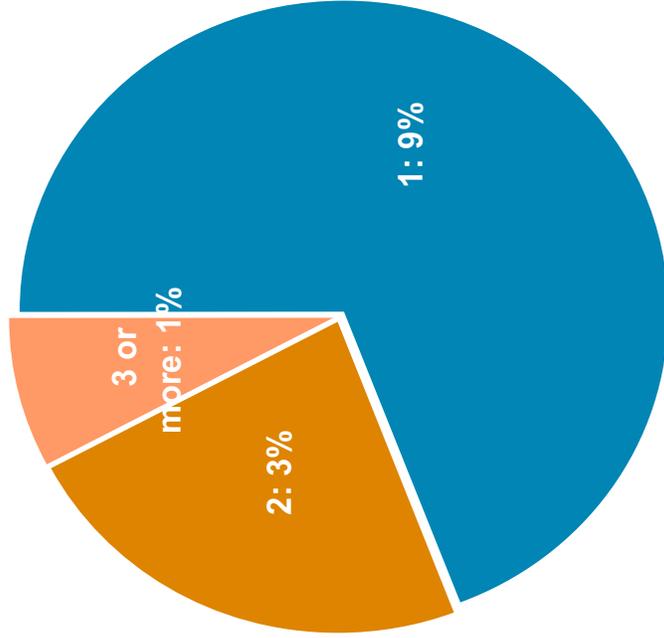
<b>Housing</b> (You or anyone in your household experienced in the last year)	<b>Non-Homeowners</b>	<b>Homeowners</b>
*Had unsafe conditions or neglected repairs in your home or were overcharged for rent	10%	N/A
Had utilities shut off	6%	4%
Been foreclosed on or faced possible foreclosure	3%	2%
Were unable to get housing because of your race, ethnicity, criminal record	2%	1%
Had trouble getting or keeping public housing or Section 8 housing	3%	1%
Been forced out of your home	1%	1%
Had trouble getting or keeping emergency shelter, were homeless, or had to stay with friends or relatives because you had nowhere else to go	1%	1%
*Faced eviction	4%	N/A

\* Asked only of Renters, or those living in public housing, Section 8 housing, or subsidized housing.



In the public benefits area, the most common problem is difficulty getting or keeping food stamps, followed by difficulty getting or keeping cash assistance, welfare benefits, or other problems in general with one’s welfare case.

Number of Public Benefit Problems Reported in Past Year



**Public Benefits** (You or anyone in your household experienced in the last year)

**9% Difficulty getting or keeping food stamps**

(Under age 60: 10%; Age 60+: 5%)\*

**6% Difficulty getting or keeping cash assistance, welfare benefits, or other problems with your welfare case** (<60: 8%; 60+: 2%)\*

**3% Difficulty getting or keeping federal Social Security retirement, federal disability, or federal SSI benefits**

(<60: 2%; 60+: 3%)\*

ASKED ONLY OF VETERAN HOUSEHOLDS

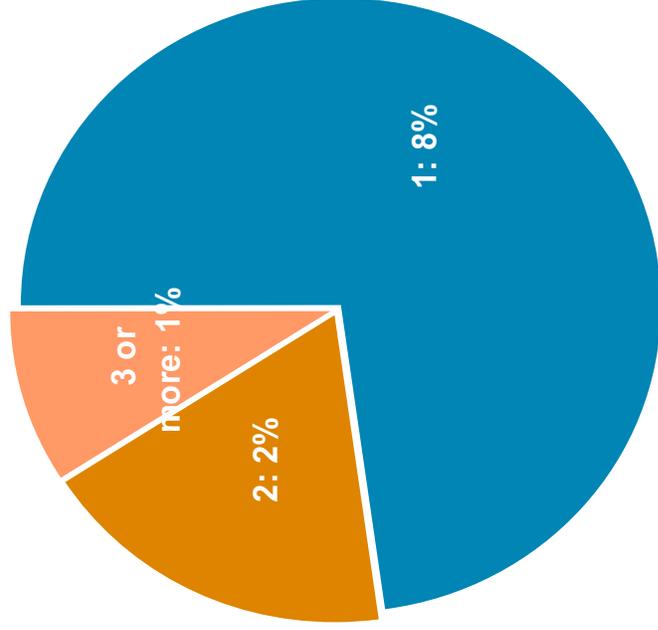
**1% Difficulty getting or keeping veterans’ benefits**

(<60: 2%; 60+: --%)\*

\*Small n size for age data

# The top problem regarding family or domestic issues is dealing with a divorce, separation or annulment, followed by problems with child support and domestic violence.

Number of Family or Domestic Problems Reported in Past Year



## Family or Domestic Issues (You or anyone in your household experienced in the last year)

**7% Had divorce, separation, or annulment of your marriage** (Under age 60: 8%; Age 60+: 7%);\* (Parents: 9%; Non-Parents: 6%)\*

**4% Had problems with child support** (<60: 5%; 60+: 2%)\* (Parents: 8%; Non-parents: 2%)\*

**4% Experienced domestic violence—where a spouse, partner, boyfriend or girlfriend was physically, verbally, or emotionally abusive** (<60: 4%; 60+: 1%)\* (Parents: 5%; Non-Parents: 3%)\*

**1% Had problems involving child abuse or elder abuse** (<60: --%; 60+: 2%)\*

**1% Had troubles with child custody** (<60: 1%; 60+: 1%)\*

**1% Filed an order of protection** (<60: 1%; 60+: --%)\*

\*Small n size for age and parental status data

**Among low-income parents with children under 18, five percent report having problems with their child being suspended or expelled from school in the past year. Another four percent had trouble getting help for their child’s special education needs.**

### **Among Parents: Problems with Your Children’s School**

*(You or anyone in your household experienced in the last year)*

---

5% Had problems with your child being suspended or expelled from school

---

4% Had troubles getting your children help with any special education needs

---

**One third of the low-income New Yorkers surveyed are either immigrants themselves or live in a household with an immigrant. Yet, immigrant households report a low number of civil legal problems reported regarding problems with immigration.**

### **Among Immigrant Households: Immigration-Related Issues**

*(You or anyone in your household experienced in the last year)*

---

4% Had troubles getting or keeping a green card or work authorization

---

2% Had problems trying to secure citizenship or permanent residency

---

0% Had troubles seeking asylum or deportation

---

**New Yorkers living in poverty (100% FPL or below) are more likely to report housing problems than those living near poverty (101-200% FPL).**

Percent Experiencing At Least One Problem in Last Year: Within Problem Group			
	Total*	≤100% FPL	101-200% FPL
Health Insurance or Medical Bills	20%	22%	19%
Finances	18%	19%	17%
Employment	17%	18%	16%
Housing	16%	21%	12%
Public Benefits	13%	15%	11%
Domestic & Family Issues	12%	14%	10%

\*N sizes: Health: N=100; Finances: N=86; Employment: N=81; Housing: N=88; Public Benefits: N=64; Domestic & Family Issues: N=63. Problems at Children's School (N=17) and Immigration-Related Issues (N=7) omitted due to small n size.



**New Yorkers under age 60 are more likely than their older counterparts to report problems within the areas of health insurance or medical bills, finances, employment, housing, and public benefits.**

<b>Percent Experiencing At Least One Problem in Last Year: Within Problem Group</b>			
	<b>Total*</b>	<b>Under Age 60</b>	<b>Age 60+</b>
<b>Health Insurance or Medical Bills</b>	20%	<b>25%</b>	12%
<b>Finances</b>	18%	<b>22%</b>	9%
<b>Employment</b>	17%	<b>19%</b>	10%
<b>Housing</b>	16%	<b>20%</b>	8%
<b>Public Benefits</b>	13%	<b>15%</b>	7%
<b>Domestic &amp; Family Issues</b>	12%	13%	9%

\*N sizes: Health: N=100; Finances: N=86; Employment: N=81; Housing: N=88; Public Benefits: N=64; Domestic & Family Issues: N=63. Problems at Children’s School (N=17) and Immigration-Related Issues (N=7) omitted due to small n size.



Both Latinos and African Americans are more likely than whites to have experienced a housing related problem in the past year. Additionally, African Americans are more likely to have experienced a finance problem, and Latinos report a disproportionately higher number of domestic and family-related problems.

Percent Experiencing At Least One Problem in Last Year: Within Problem Group				
	Total*	White	Afr. Am.	Latino
Health Insurance or Medical Bills	20%	20%	24%	18%
Finances	18%	14%	25%	14%
Employment	17%	15%	19%	18%
Housing	16%	9%	24%	21%
Public Benefits	13%	10%	13%	14%
Domestic & Family Issues	12%	9%	10%	18%

\*N sizes: Health: N=100; Finances: N=86; Employment: N=81; Housing: N=88; Public Benefits: N=64; Domestic & Family Issues: N=63. Problems at Children's School (N=17) and Immigration-Related Issues (N=7) omitted due to small n size.



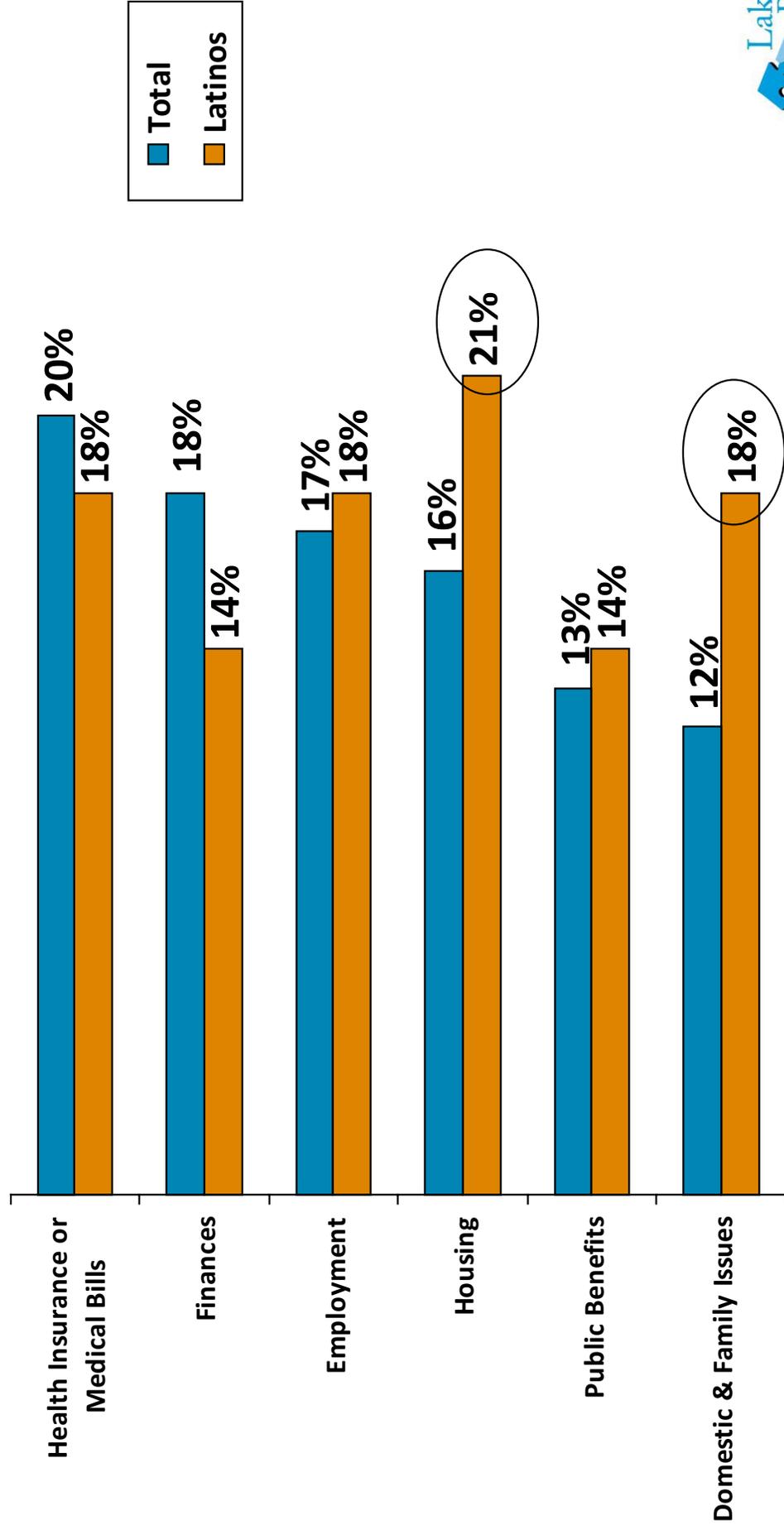
# Examination of Specific Types of Civil Legal Problems Among Demographic Groups of Interest

Some demographic groups of special interest report experiencing more problems in certain problem areas. Details are given in this section on Latinos, African Americans, immigrant households, those under age 30, parents, public housing residents, the unemployed, and disabled.

The top problems for Latinos differ somewhat from those of the total population. Top problems for Latinos are housing, followed by problems with health insurance and medical bills, domestic and family issues, and employment. Latinos are less likely than the rest of the population to report problems with finances.

Now I'd like to talk about some problems people in New York may or may not have had. Please tell me if you or anyone in your household has experienced any of the following in the last year?

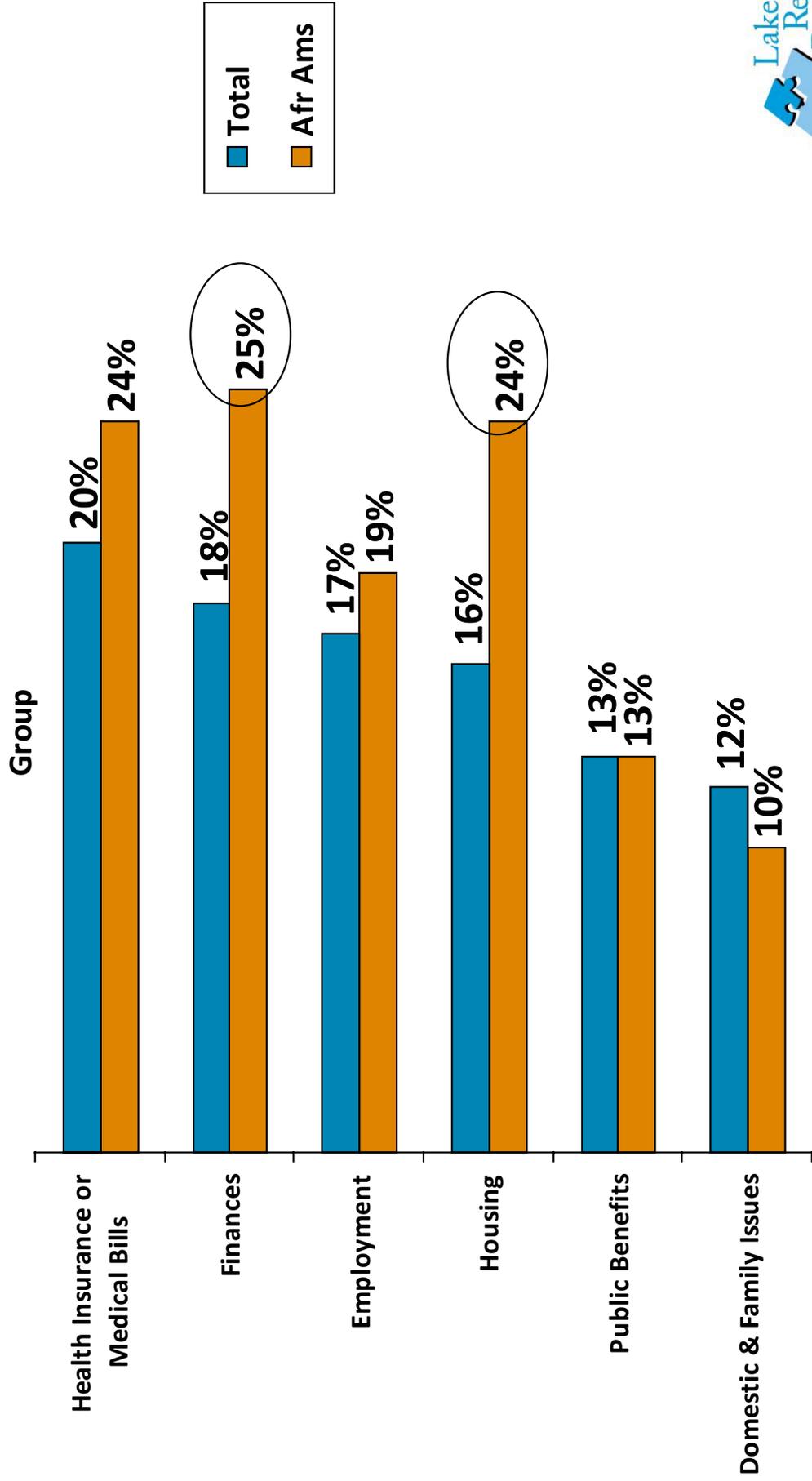
### Latinos Experiencing At Least One Problem in Last Year: Within Problem Group



**Low-income African Americans' top civil legal problems mirror those of the total low-income population, but more African Americans report problems with finances and housing than the overall population.**

Now I'd like to talk about some problems people in New York may or may not have had. Please tell me if you or anyone in your household has experienced any of the following in the last year?

**African Americans Experiencing At Least One Problem in Last Year: Within Problem**

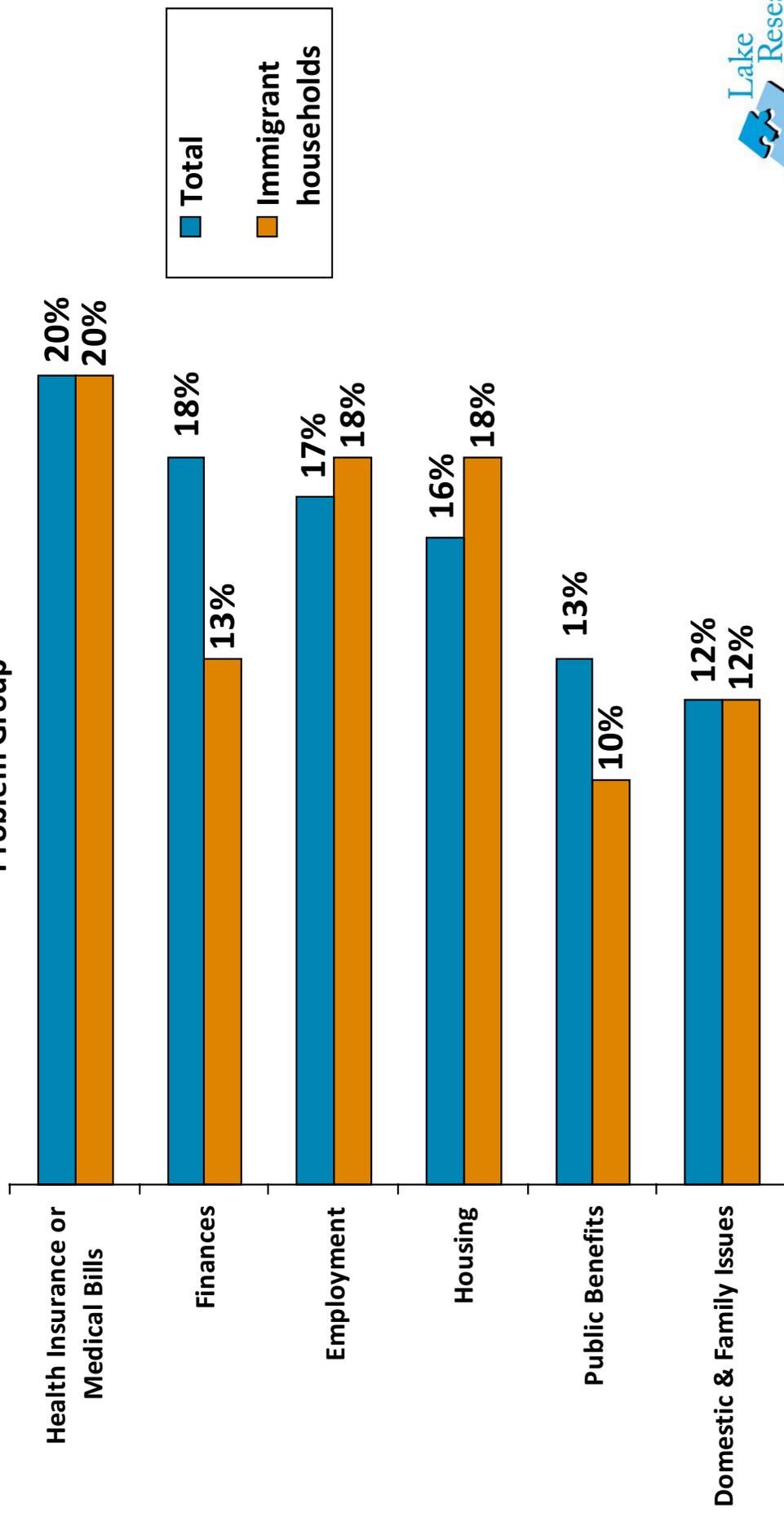


**46** Problems at Children's School and Immigration-Related Issues omitted due to small n size.

**The types of problems reported by immigrant households run parallel to the problems of the total New York low-income population, except those living in immigrant households are less likely to report finance problems.**

Now I'd like to talk about some problems people in New York may or may not have had. Please tell me if you or anyone in your household has experienced any of the following in the last year?

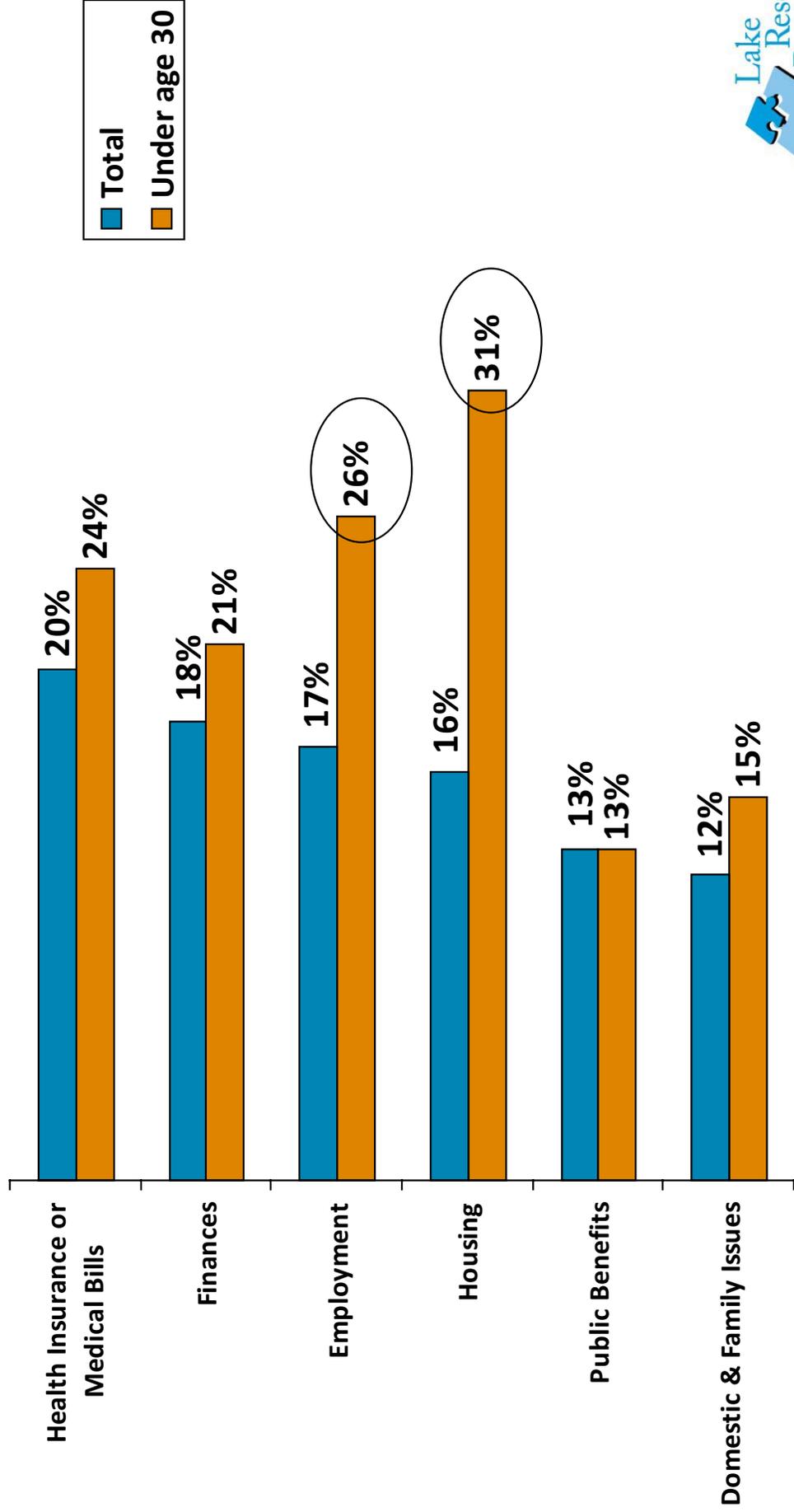
**Immigrant Households Experiencing At Least One Problem in Last Year: Within Problem Group**



**Those under age 30 are much more likely to report problems with housing and employment. Health insurance and medical bills, as well as finances, are also top concerns.**

Now I'd like to talk about some problems people in New York may or may not have had. Please tell me if you or anyone in your household has experienced any of the following in the last year?

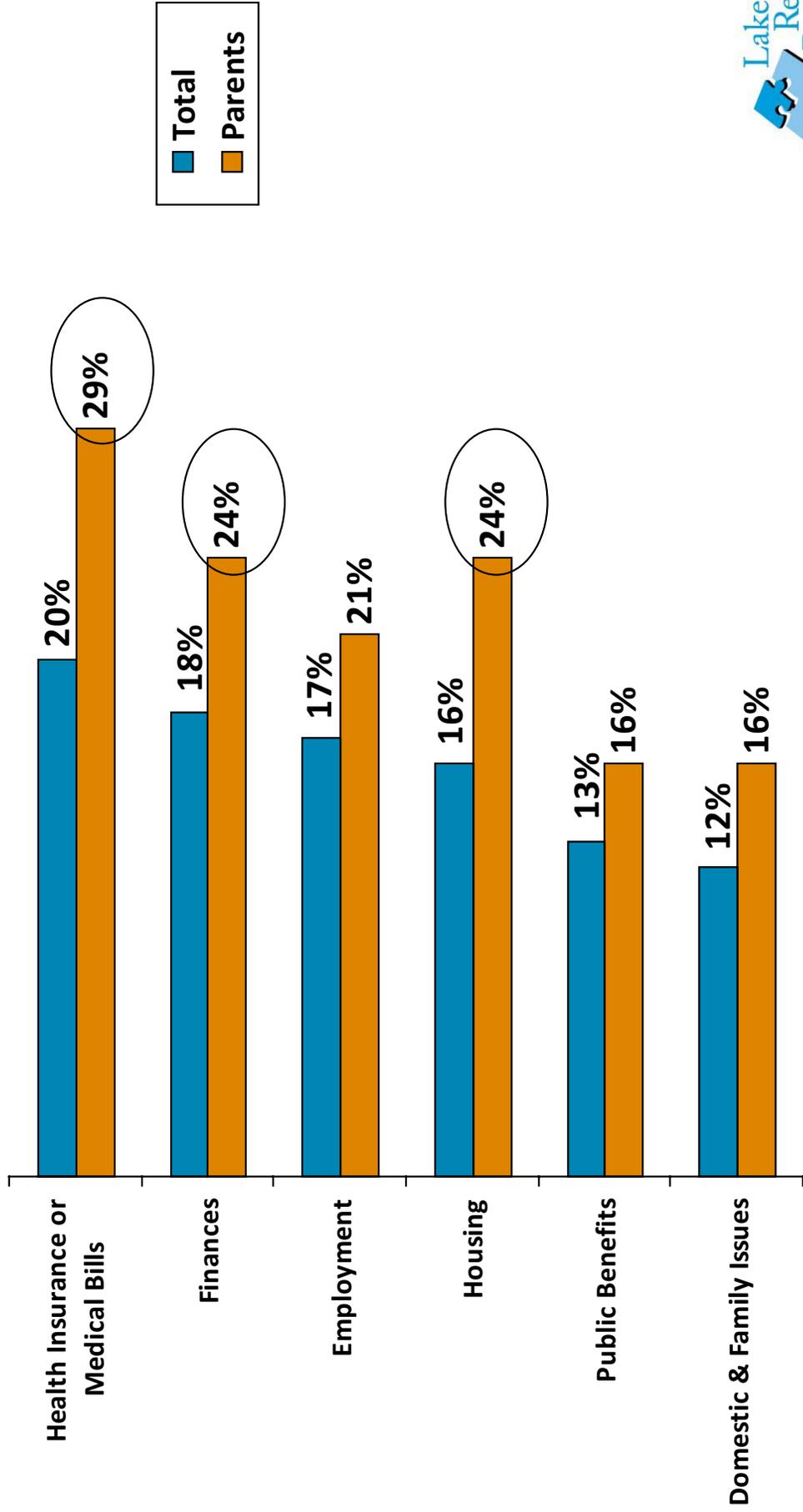
### Young People Experiencing At Least One Problem in Last Year: Within Problem Group



**Parents with children under age 18 share the same top problems areas with the total population, but across problem areas parents are more likely to report having civil legal problems, especially with health insurance or medical bills, finances, and housing.**

Now I'd like to talk about some problems people in New York may or may not have had. Please tell me if you or anyone in your household has experienced any of the following in the last year?

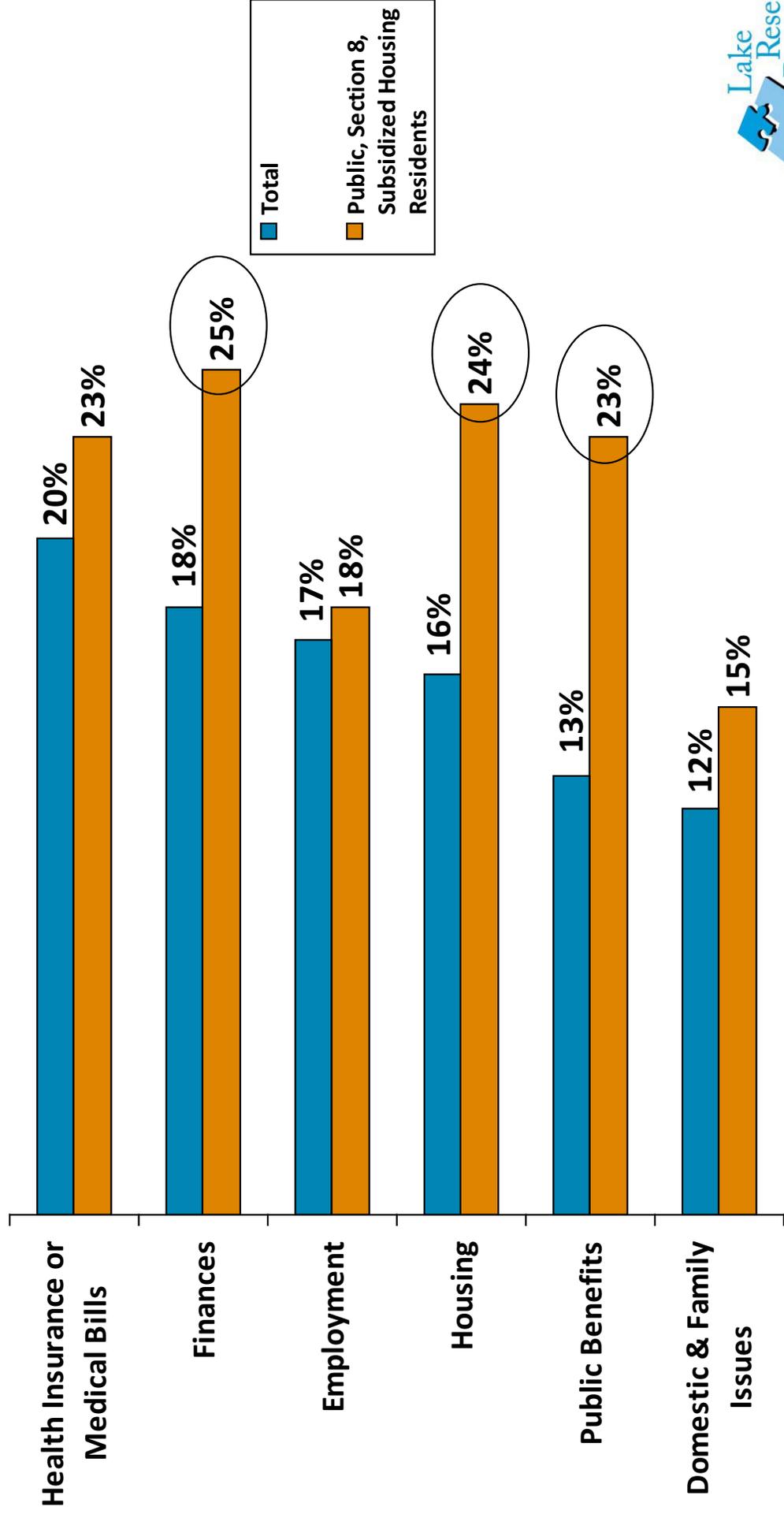
**Parents Experiencing At Least One Problem in Last Year: Within Problem Group**



The top problems reported by residents of public, Section 8, or subsidized housing are issues with finances, housing, public benefits, and health insurance or medical bills. They are more likely to report problems with finances, housing and public benefits than the total population.

Now I'd like to talk about some problems people in New York may or may not have had. Please tell me if you or anyone in your household has experienced any of the following in the last year?

Public or Subsidized Housing Residents: Experiencing At Least One Problem in Last Year

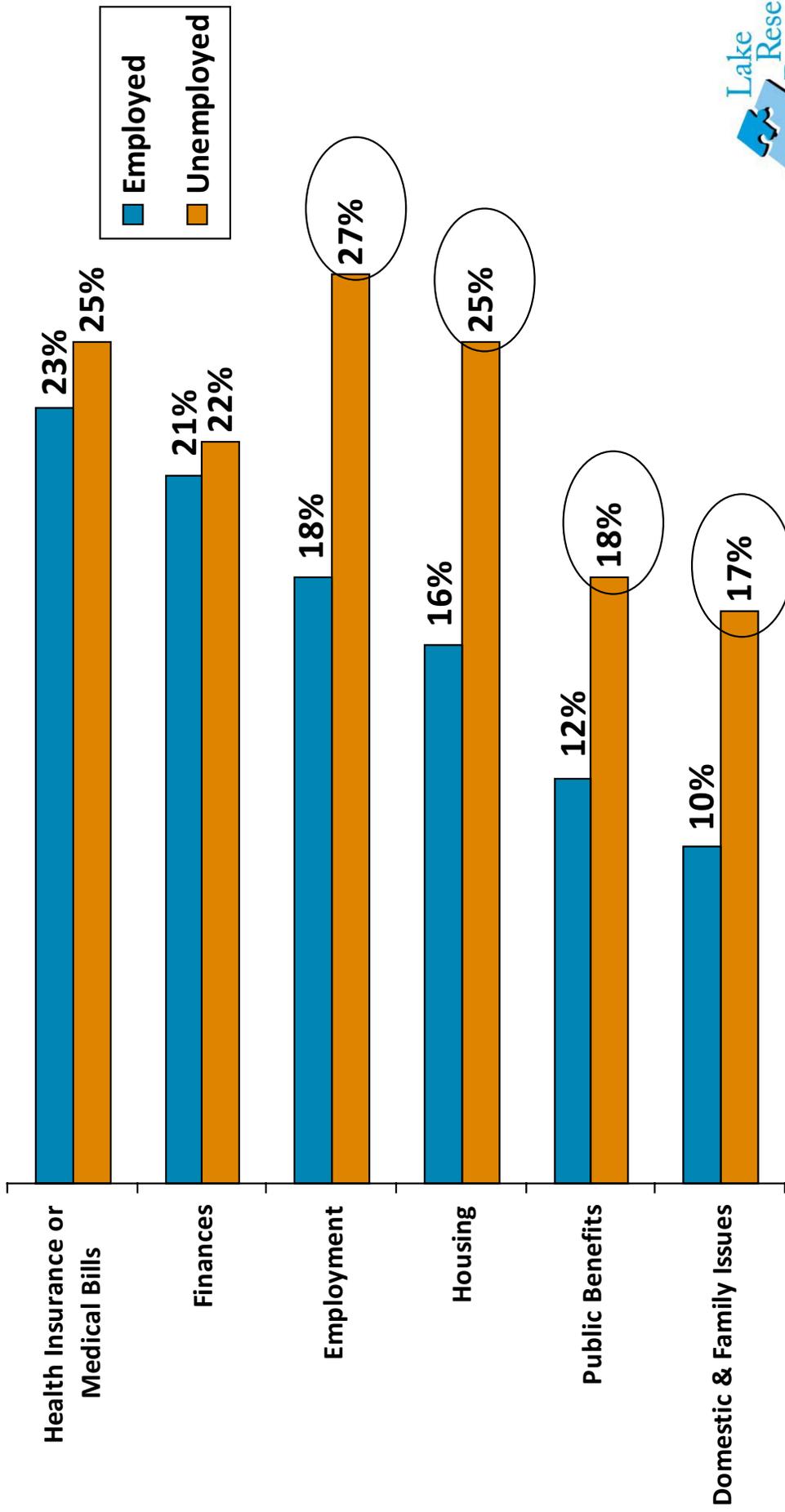


50 Problems at Children's School and Immigration-Related Issues omitted due to small n size.

# The unemployed are disproportionately more likely to report problems with employment, housing, public benefits, and family issues.

Now I'd like to talk about some problems people in New York may or may not have had. Please tell me if you or anyone in your household has experienced any of the following in the last year?

**Unemployed Experiencing At Least One Problem in Last Year: Within Problem Group**

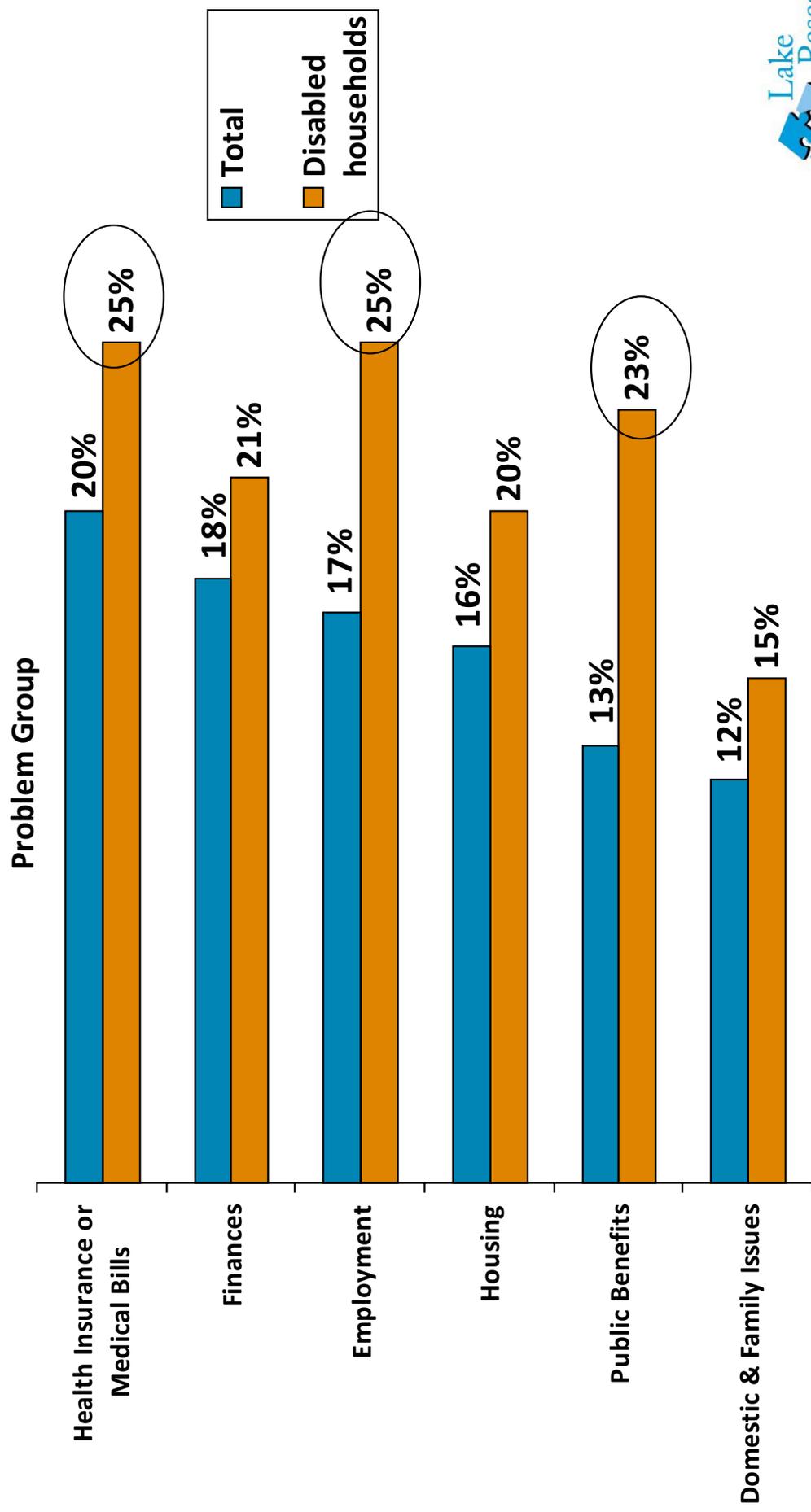


51 Problems at Children's School and Immigration-Related Issues omitted due to small n size.

Those who are disabled, or living in a household with someone who is disabled, are more likely to report problems across the topic areas, and particularly more likely to have problems with employment, public benefits, and health insurance or medical bills.

Now I'd like to talk about some problems people in New York may or may not have had. Please tell me if you or anyone in your household has experienced any of the following in the last year?

### Disabled Households Experiencing At Least One Problem in Last Year: Within



# Solving Civil Legal Problems: Among those Reporting Problems

Within the six problem-areas asked of everyone, low-income New York state residents are most likely to have taken action on problems involving health insurance and medical bills and finances, and least likely to have taken action on problems dealing with housing and employment.

Over half of those who experienced any of the 36 specific civil legal problems covered in the survey never took any action on those problems (56%). Among those most prone to inaction are men, whites, those living in immigrant households, non-subsidized renters, unemployed, retired, and men, especially unmarried men and younger men.

### **Most Likely to Not Take Action on Any Civil Legal Problem**

(% that had at least one problem, but never took action on any of their problems)

- Men (61%)
- Men ≤100% FPL (64%)\*
- Men under age 50 (63%)\*
- Whites (62%)
- Married men (64%)\*
- Immigrant households (61%)
- Renters who do not live in public, Section 8, or subsidized housing (67%)
- Unemployed (62%)\*
- Retired (68% )\*
- NYC Residents at 101-200% FPL (63%)\*

\*Small N size

**Low-income New Yorkers who took action on their civil legal problems are most likely to have taken action regarding health insurance or medical bills and finances, followed by domestic and family issues and public benefits. They are least likely to have taken action on employment or housing problems.**

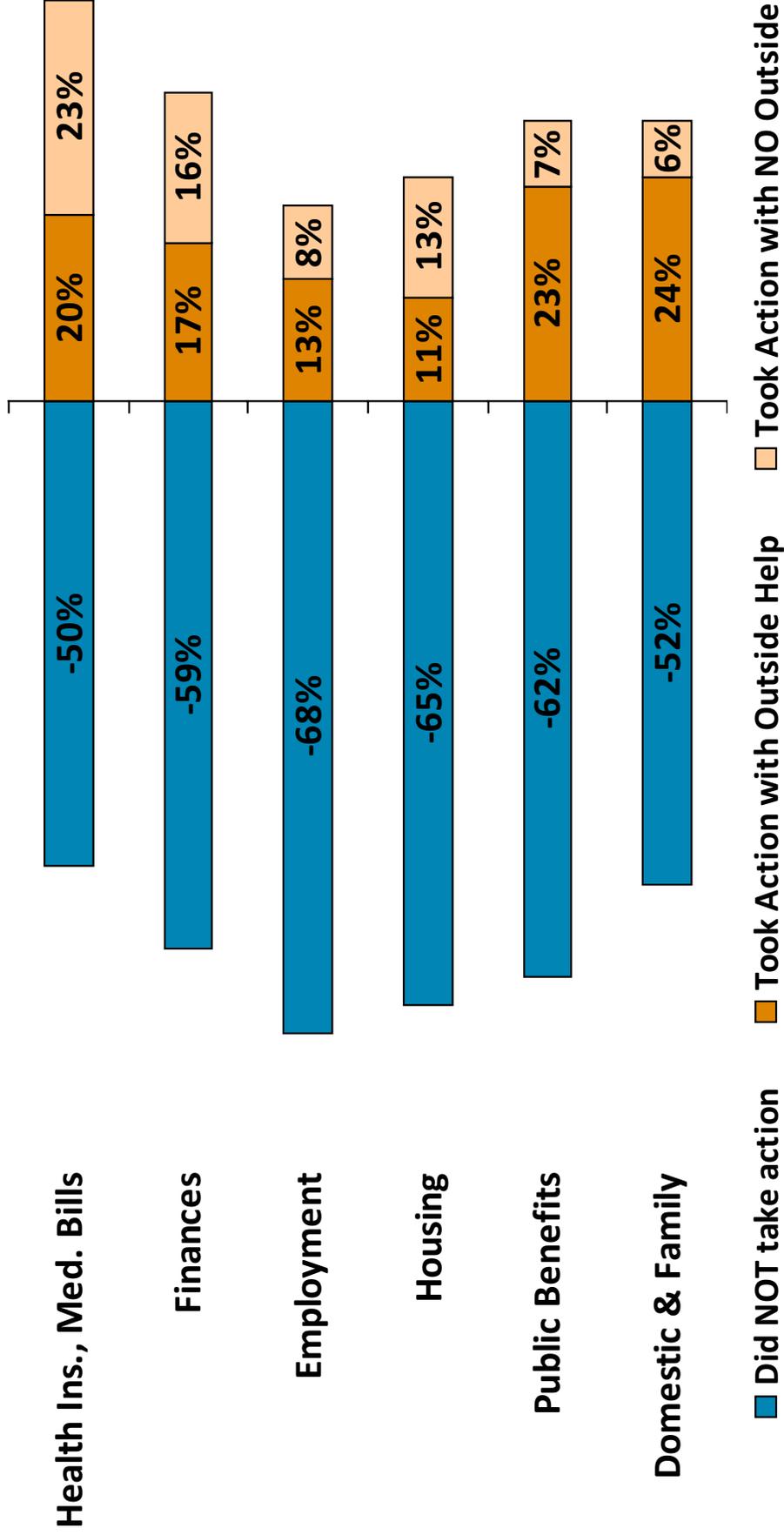
<b>Among Those Experiencing A Problem: Action Taken</b>			
<i>Rank ordered by Frequency of Problem Area</i>	<b>Exper. at Least One Problem in Last Year</b>	<b>Took Action</b>	<b>Did not Take Action</b>
<b>Health Ins., Medical Bills</b>	20%	<b>43%</b>	50%
<b>Finances</b>	18%	<b>37%</b>	59%
<b>Employment</b>	17%	21%	68%
<b>Housing</b>	16%	24%	65%
<b>Public Benefits</b>	13%	30%	62%
<b>Domestic &amp; Family</b>	12%	30%	52%

Problems at Children’s School (N=17) and Immigration-Related Issues (N=7) omitted from analysis due to small N sizes.



Examining the specific type of action taken, there is also variation by problem types. New Yorkers are most likely to seek help outside their households for domestic and family problems, and problems with public benefits. In a lower tier, they are just as likely to seek outside help or to take action on their own concerning problems with health insurance and medical bills, finances, and housing.

Did you take any action to deal with this situation, or did you not take any action? How did you take action in this situation: Did you seek help from outside your household or Did you try to solve it yourself without any outside help?  
(Rank ordered by Frequency of Problem Area)

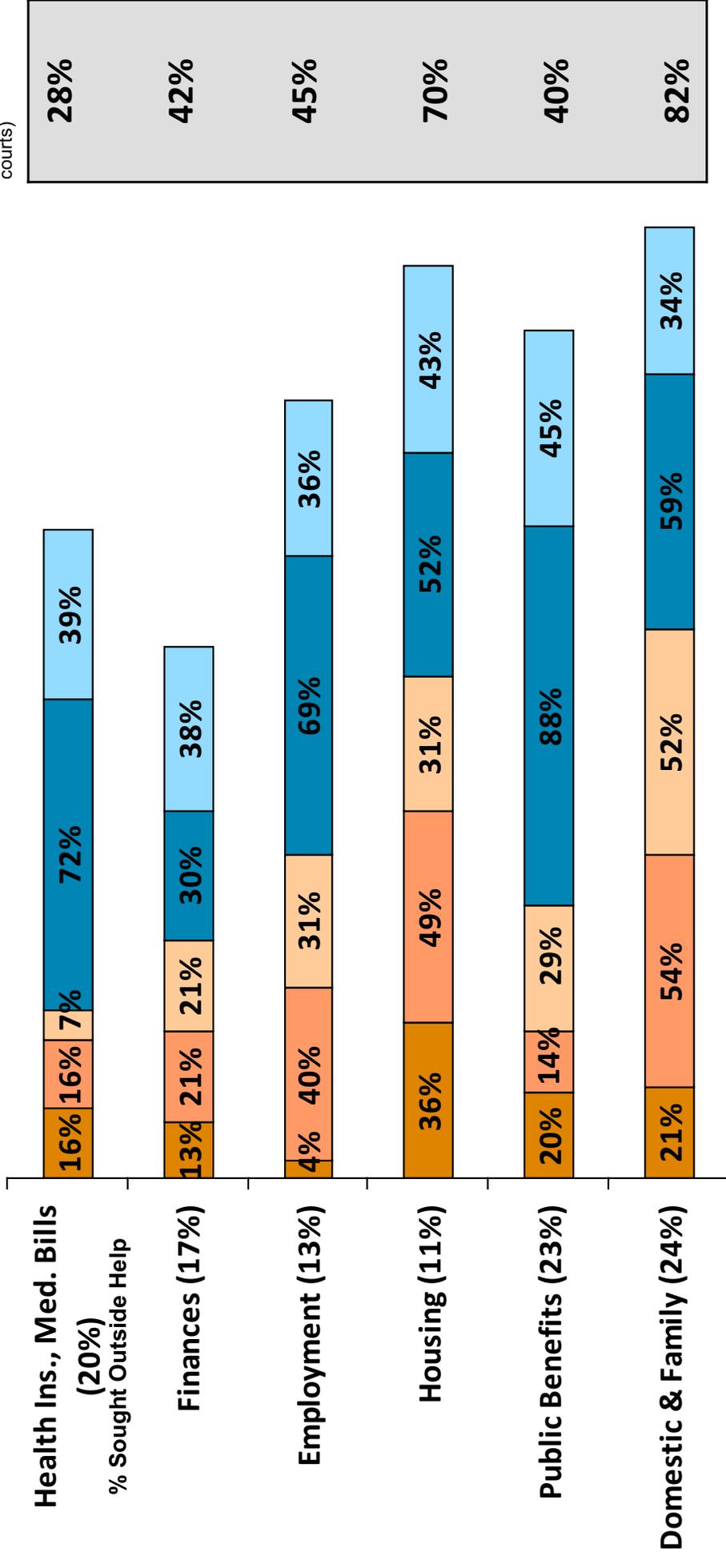


Problems at Children's School (N=17) and Immigration-Related Issues (N=7) omitted due to small n size.



Among those who sought outside help, low-income New Yorkers are most likely to seek legal help of any kind for housing and domestic/family issues, and secondarily for employment, financial, and public benefits problems. They are least likely to get legal help for problems with health insurance or medical bills. Those with housing problems are most likely to have gone to [legal aid for help](#).

Among Those Who Sought Help from Outside their Household: Where did you go to get help outside your household? Did you go to any of the following? [MULTIPLE RESPONSE]



■ Legal aid ■ Private Atty ■ Court, hearing ■ Local, state govt, or social service agency ■ Friends & Family

57 Problems at Children's School (N=17) and Immigration-Related Issues (N=7) omitted due to small n size.

**Sought Any Legal Help**  
(including legal aid, private attorney, courts)



**Eight in ten low-income New Yorkers who experienced a civil legal problem in the past year never sought any type of legal help. Even fewer sought legal aid help.**

Among Those Experiencing At Least One Civil Legal Problem			
	Total	≤100%	101-200%
Ever Sought Legal Help*	17%**	14%	19%
Never Sought Legal Help*	83%	86%	81%
Ever Sought Legal AID Help	7%**	6%	7%
Never Sought Legal AID Help	93%	94%	93%

\*“Legal Help” includes legal aid, private attorney, or courts or court hearing.

\*\*Small N size for “Ever Sought Legal Aid” and “Ever sought legal help”

The most commonly cited reasons for not taking action on a civil legal problem is the belief that action would not help and not wanting to “cause trouble.” A secondary reason for most problem areas is a lack of knowledge about where to go for help. Those facing housing and employment problems are more likely to say they took no action because they just got out of the situation or waited for it to go away.

First Tier Problems (Tiered By Problem Frequency)				
Which of the following reasons describes why you did not take any action?				
	Health Ins., Medical bills*	Finances*	Employment*	Housing*
Did not think taking action would really help	28%	28%	12%	25%
Did not want to cause trouble	18%	19%	18%	20%
Did not know where to go or call for help	15%	12%	12%	16%
Did not have time	11%	9%	6%	1%
Thought it would be too expensive	3%	13%	8%	9%
Left or got out of situation	2%	2%	15%	11%
Waited for problem to go away	3%	5%	11%	13%

\*Experienced Problem, took no action: Health Insurance/Medical Bills: N=51; Finances: N=52; Employment: N=56; Housing: N=53



**For public benefits, the strongest reason for inaction is the belief that action would not help much. In addition to ineffectiveness and not wanting to make waves, New Yorkers facing family domestic problems are also more likely to say they left the situation or waited for the problem to go away.**

<b>Second Tier Problems (Tiered By Problem Frequency)</b>		
Which of the following reasons describes why you did not take any action?		
	<b>Public Benefits*</b>	<b>Family &amp; Domestic*</b>
<b>Did not want to cause trouble</b>	5%	<b>19%</b>
<b>Did not think taking action would really help</b>	<b>38%</b>	<b>24%</b>
<b>Did not know where to go or call for help</b>	16%	11%
<b>Did not have time</b>	13%	2%
<b>Thought it would be too expensive</b>	3%	9%
<b>Left or got out of situation</b>	2%	<b>18%</b>
<b>Waited for problem to go away</b>	5%	<b>14%</b>

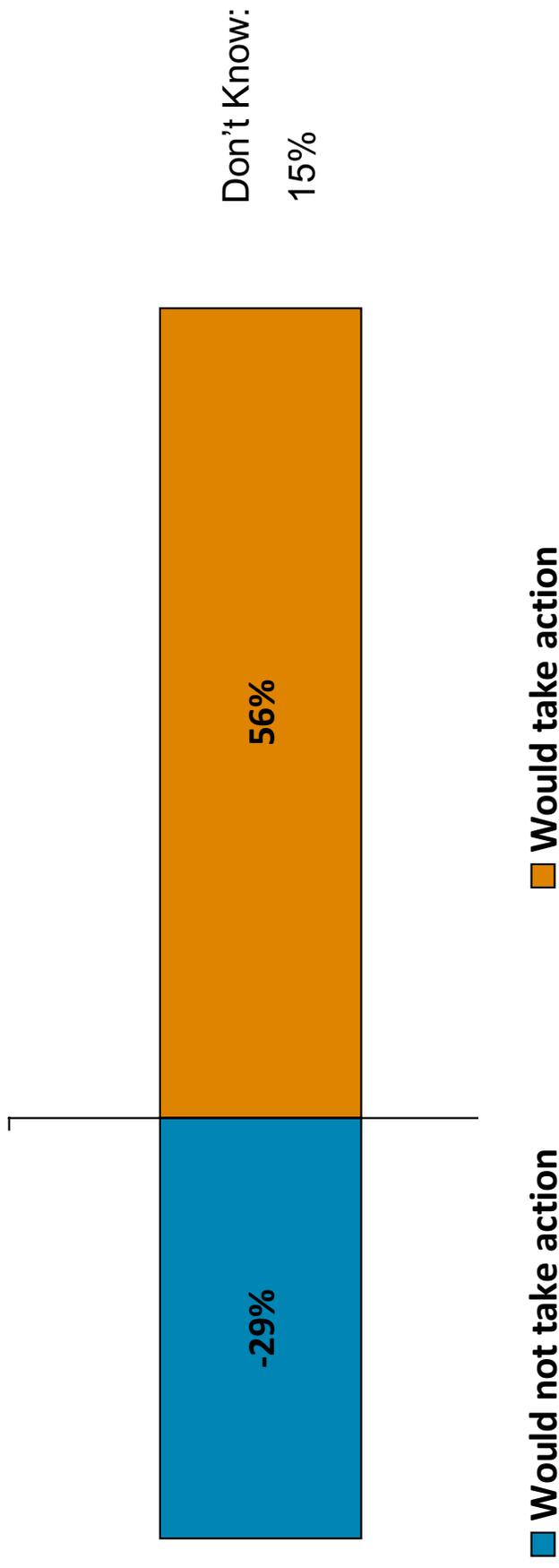
\*Small N sizes: Experienced Problem, took no action: Public benefits: N=37; Family or Domestic: N=34  
Problems At Children's School (N=4) and Immigration-Related Issues (N=4) omitted due to small size.

# Solving Civil Legal Problems: Among those Without Problems

A majority of low-income New Yorkers who say they have not experienced any of the specific civil legal problems covered in the survey say they would take action on those problems were they to experience them. Among those who would seek outside help, nearly all would be open to looking for help from a legal institution: three-quarters from a private attorney and two-thirds from legal aid.

**Among New Yorkers who have not experienced any problems (53 percent of the sample), a majority say they would have taken action that if they were to have experienced any of the problems.**

**Among those who Report No Legal Problems: If you were to have any of the problems above do you think you would take any legal action to deal with the situation, or would you not take action?**



Those most likely to imagine they would take action—if they were to experience any problems—are older men, Latinos, African Americans, those living in immigrant households, parents, and those living in households where someone is disabled. Women living in poverty are more prone to think they would not take action.

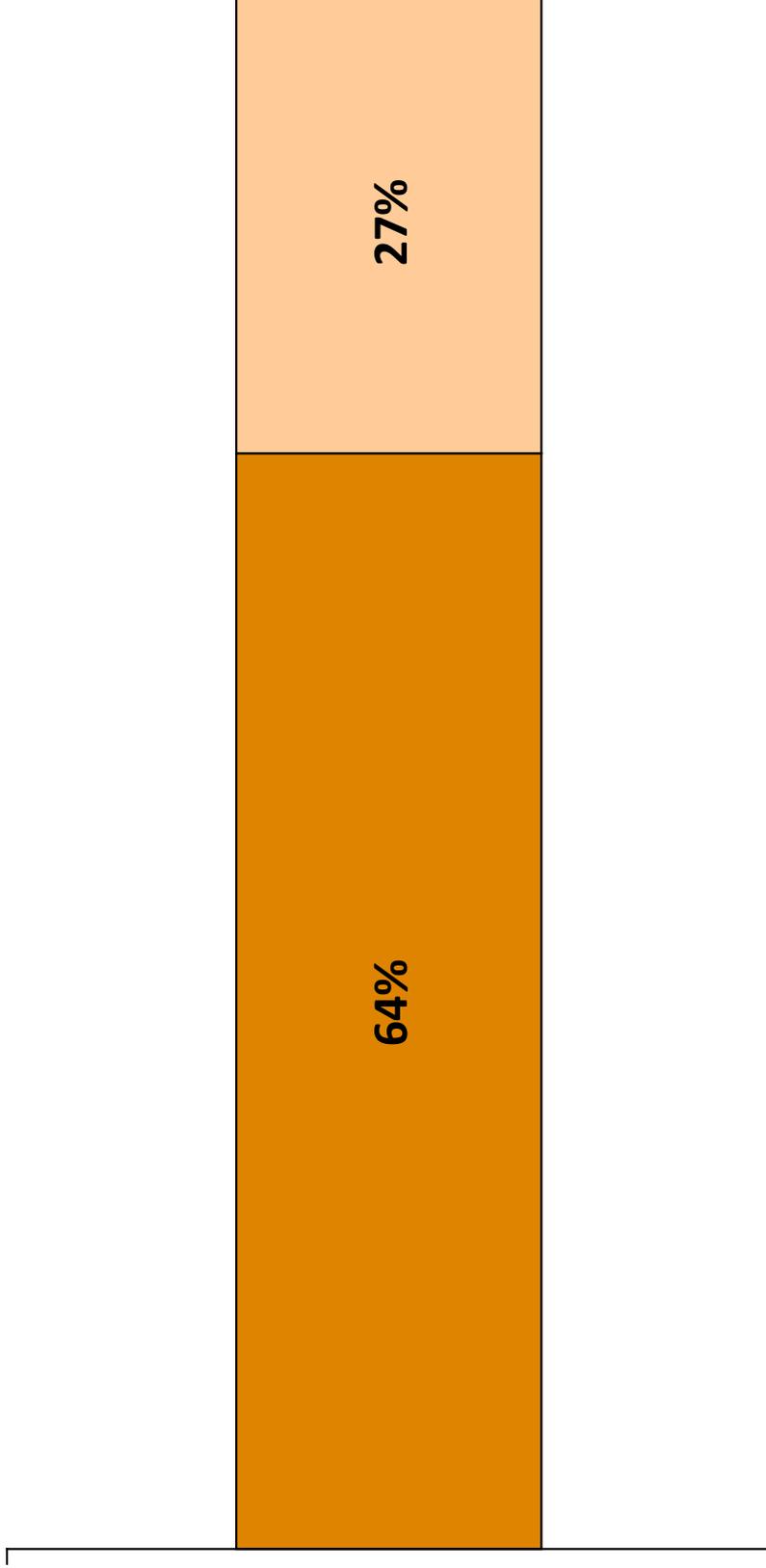
<b><u>Most Likely to Take Action If Problems Were Experienced</u></b>	<b><u>Less Likely to Take Action If Problems Were Experienced</u></b>
<ul style="list-style-type: none"> <li>• <b>Men age 50 and older</b> (69% would take action)*</li> <li>• <b>Latinos</b> (69%)</li> <li>• <b>African Americans</b> (61%)*</li> <li>• <b>Immigrant households</b> (62%)</li> <li>• <b>Parents of children under age 18</b> (63%)*</li> <li>• <b>Those disabled or living in a household with someone who is disabled</b> (67%)*</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Women at 100% FPL or below</b> (38% would not take action)*</li> <li>• <b>White women</b> (39%)</li> <li>• <b>Working women</b> (37%)*</li> <li>• <b>Those on Medicare</b> (36%)</li> </ul>

\*Small N size



**Among the 56 percent who said they would take action, over six in ten say they would seek help from outside their household (64 percent) and half that (27 percent) imagine they would take action on their own behalf.**

**Among Those Who Would Take Action: And if you were to take action, do you think you would seek help from outside your household or would you try to solve it yourself without any outside help?**

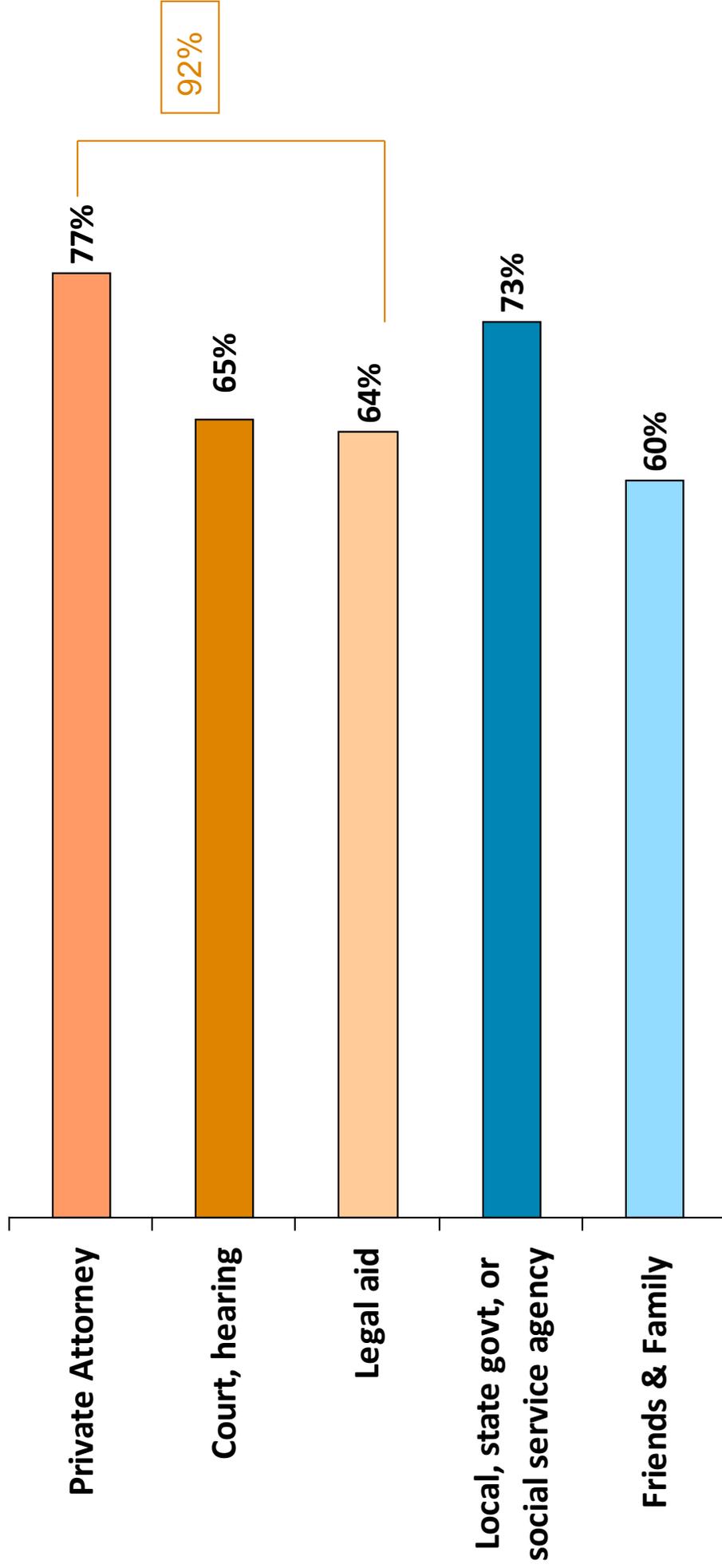


■ Would have sought help outside household

■ Would have taken action with no outside help

Among those who say they would take action by seeking help outside their household, nearly all (92 percent) say they would look to a legal institution for help, including legal aid, a private attorney, or a court or court hearing.

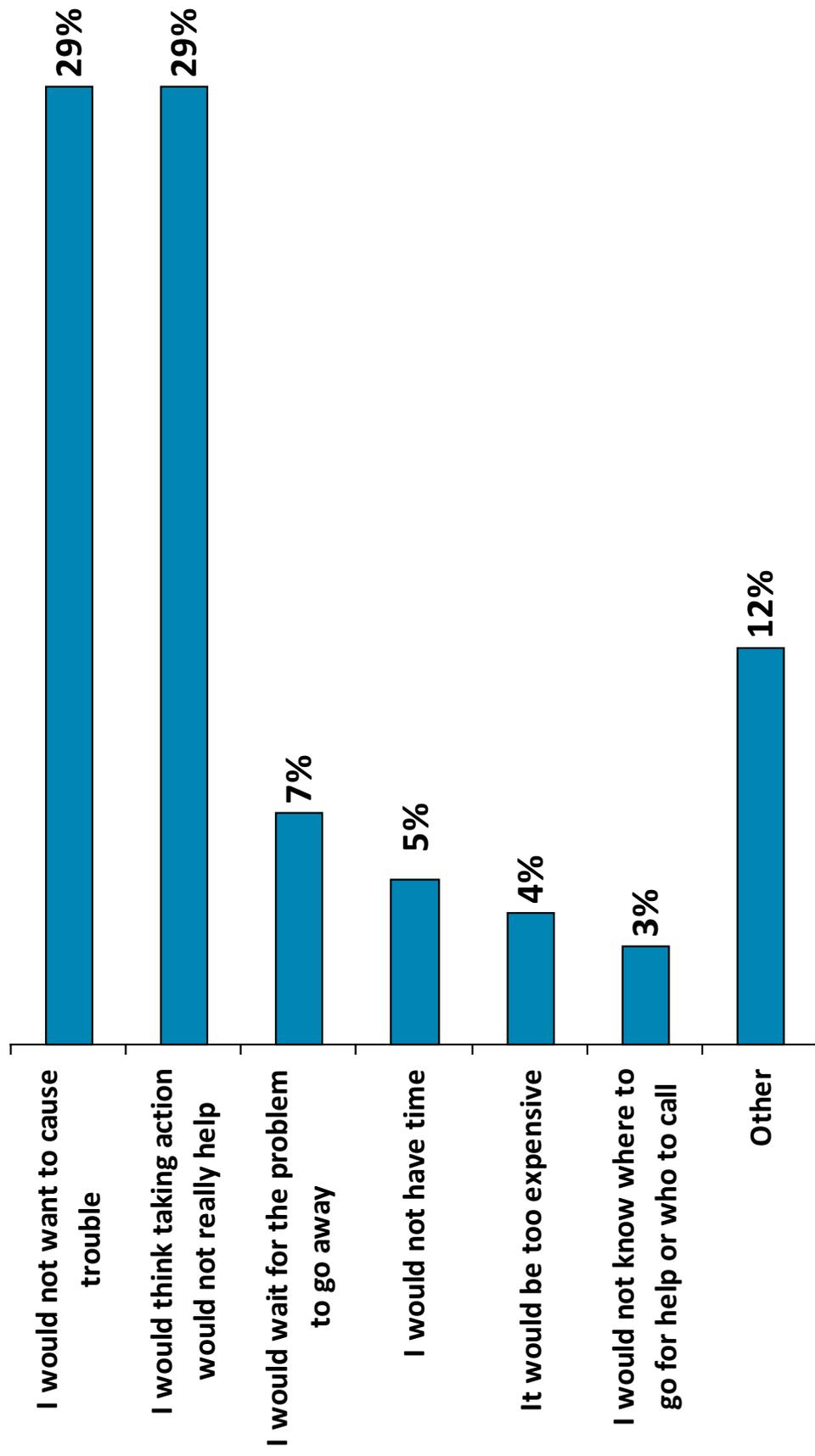
Among Those Who Would Seek Help Outside Household, Were they to have a Problem: Where would you go to get help outside your household? Would you go to any of the following?  
[MULTIPLE RESPONSE]



Those living at 100% FPL or below are more likely to say that they would go to a legal aid program if they were to experience a problem (71%) than are those at 101-200% FPL (61%).

**Among those who imagine they would not take action were they to have any of the problems surveyed on, the most common reasons for potential inaction are a desire not to cause trouble and the belief that taking action would not really help.**

**Among Those Who Would Not Take Action, Were they to Have a Problem: Why do you think you would not take any action: Which of the following reasons best describes why you would not take action?**

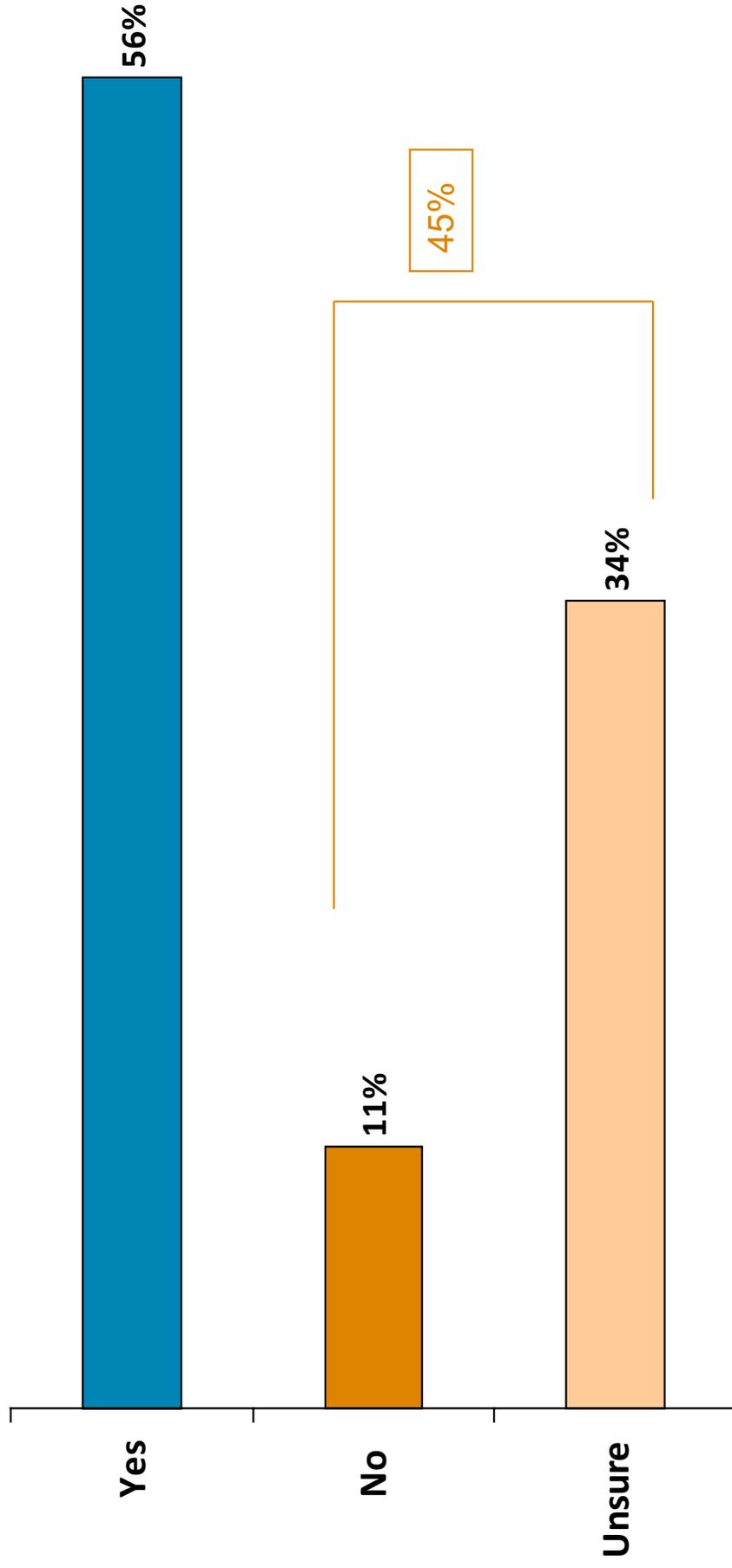


# Awareness of Free Legal Services & Perceptions Around Eligibility

A majority of low-income New Yorkers are aware that there are free legal services available for low-income residents of the state, but three-quarters of low-income New Yorkers are either unsure or do not believe that they would be eligible to receive free legal services.

**A majority of low-income New Yorkers are aware that there are free legal services available for low-income residents of the state. Over four in ten are either unaware or unsure.**

**Are there free legal services available for low-income people in this state, or not?**

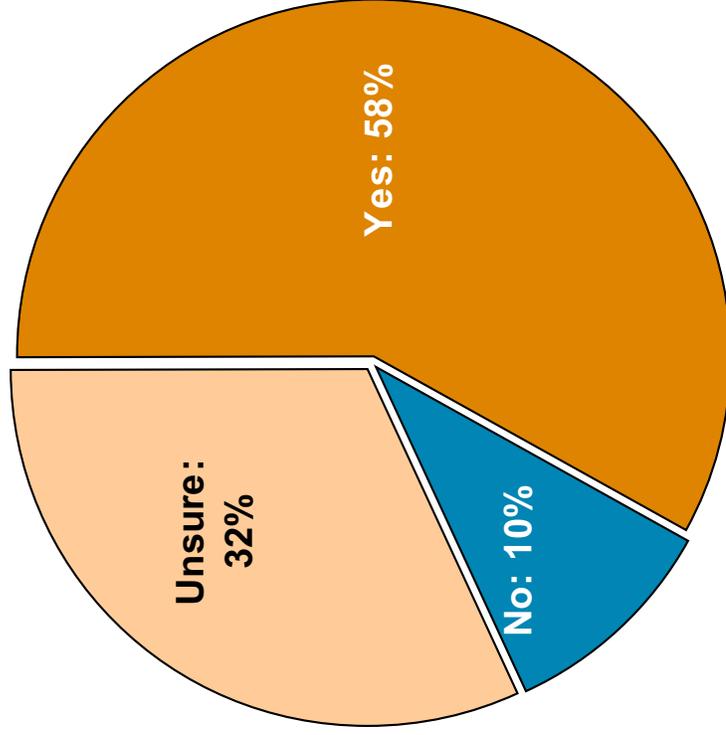


**Over half of low-income New Yorkers who report experiencing any civil legal problem in the past year are aware of the free legal services (54%), compared to 57% who do not report any problems.**

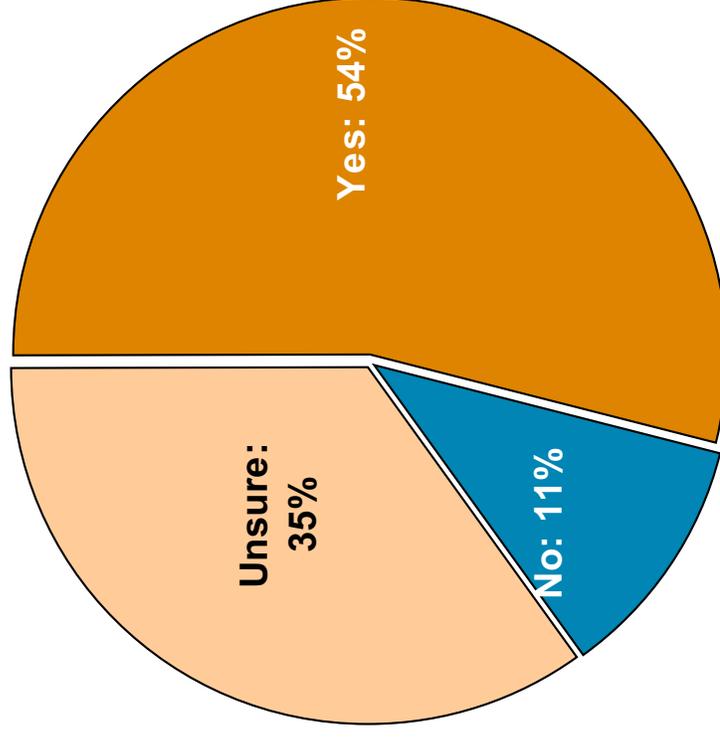
# New Yorkers living in poverty and those living near poverty have similar levels of awareness on whether there are free legal services available in the state.

Are there free legal services available for low-income people in this state, or not?

≤100% FPL



101-200% FPL



**Low-income New Yorkers who are most unaware that free legal services are available for low-income people are older African Americans, homeowners, those living in military or veteran households, the uninsured, and residents of Upstate New York.**

### **Most Unaware of Free Legal Services**

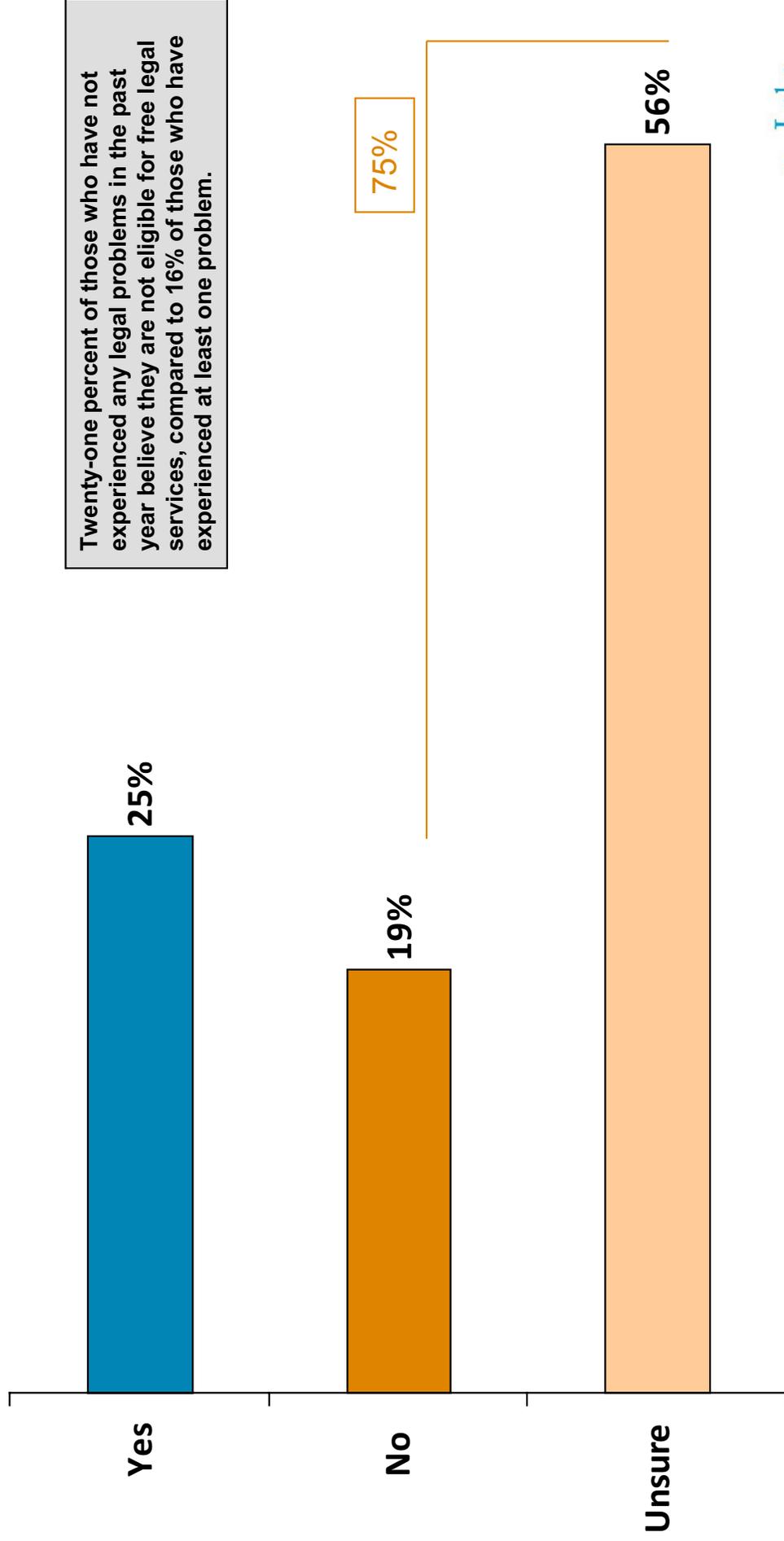
(% saying no or don't know if "free legal services available for low-income people in this state")

- African Americans age 50 and older (52%)\*
- Active duty military or veteran households (54%)\*
- Homeowners (49%)
- Those without medical insurance (50%)\*
- Residents of Upstate (54%), especially Upstate East (58%); Upstate West is 49%

\*Small N size

# Three-quarters of low-income New Yorkers are either unsure or do not believe that they would be eligible to receive free legal services.

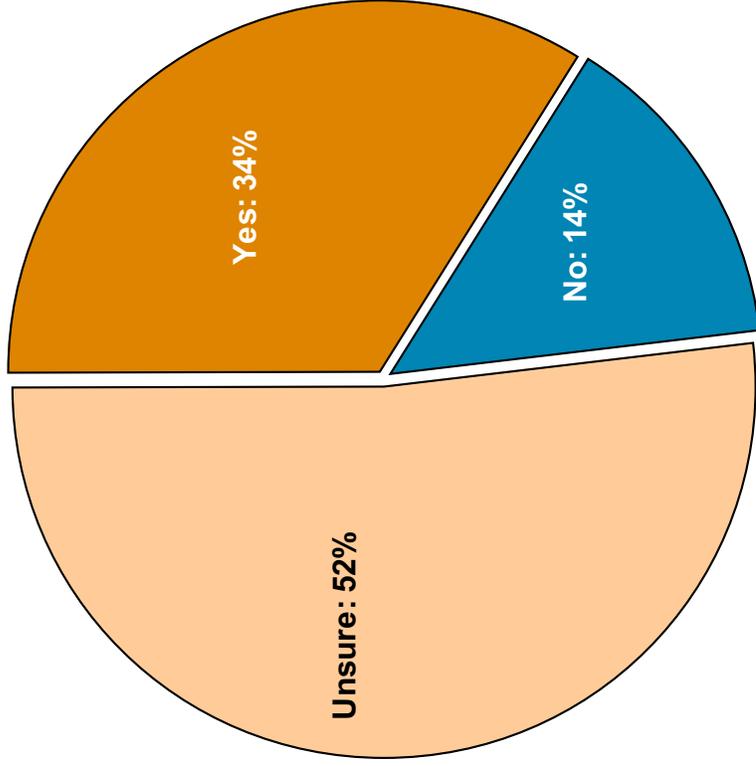
Are you and your family eligible to receive free legal services--including a lawyer, are you not eligible, or aren't you sure?



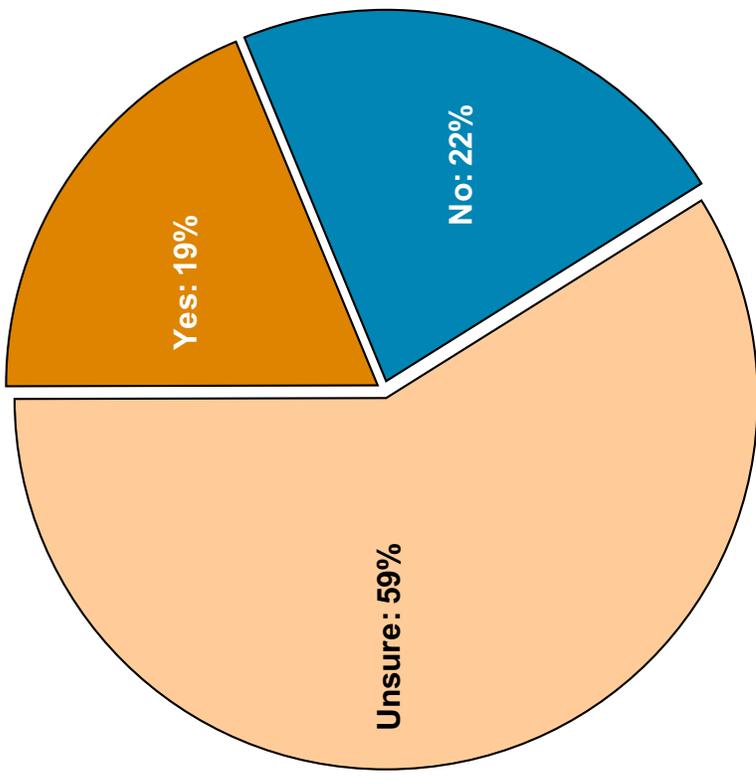
# Those living in poverty are somewhat more likely to think they are eligible for free legal services.

Are you and your family eligible to receive free legal services--including a lawyer, are you not eligible, or aren't you sure?

**≤100% FPL**



**101-200% FPL**



**More likely to Believe they are Eligible for Free Services**

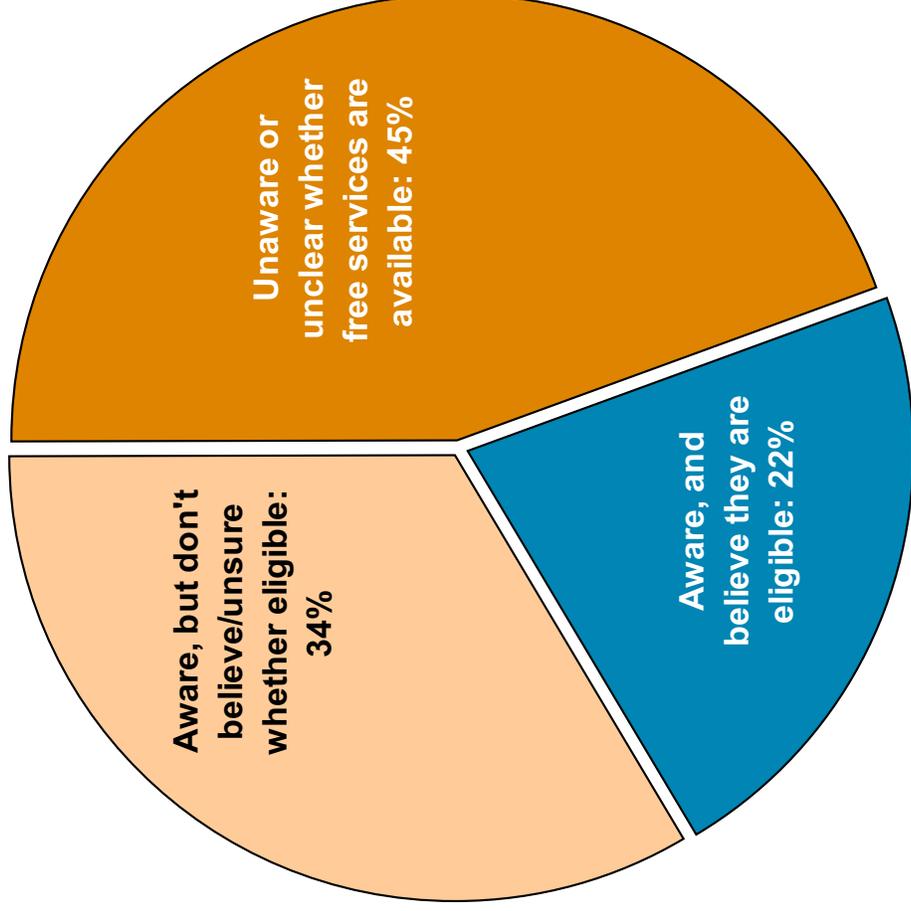
- <100% FPL (34%)
- Those aged 40-49 (36%)
- Men under age 50 (32%)
- Latinas (34%)
- Immigrant households (34%)
- Unmarried men (33%)
- Parents (30%)
- Public, Section 8, or subsidized housing residents (39%)
- Unemployed (41%)
- Disabled individuals (39%)
- Students (36%)
- Those on Medicaid or with family members on Medicaid (35%)
- Residents of New York City (31%), especially New York City residents who are: men (33%), under age 50 (32%), and Latino (37%)

**Less Likely to Believe they are Eligible for Free Services**

- Age 65 and older (24%)
- Retirees (26%)
- Those on Medicare (26%)
- White women (24%)
- Whites age 50 and older (24%)
- Non-parents (24%)
- Homeowners (25%)
- Residents of Upstate West (25%)

**Among those who are aware that free legal services are available for low-income people in New York, two in ten believe they would be eligible for the free services. One third do not think they are eligible, or are unsure.**

**Awareness and Perception of Eligibility for Free Legal Services\***



\*Total is more than 100% due to weighting.