

Nevada Civil Legal Needs Survey Final Report

Prepared for

**Nevada Supreme Court
Access to Justice Commission
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by

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I. Introduction

In its Rule 15 dated 15 July 2006, the Supreme Court of the State of Nevada established the Access to Justice Commission (AJC) as it formally recognized the importance of access to justice in a democratic society. At the same time, the court acknowledged the effectiveness of access to justice commissions created in other jurisdictions to respond to the challenges of securing equal access. The first item the court listed in its charge to the AJC was to: “Assess current and future needs for civil legal services for persons of limited means in Nevada.”

Although there is widespread anecdotal evidence that Nevada residents without the necessary financial means do not have equal access to legal representation for serious civil legal issues, there are no large scale statewide studies that provide recent definitive data about the incidence and prevalence of the unmet civil legal needs that low to moderately low income residents experience. As a result, the Access to Justice Commission in conjunction with the State Bar of Nevada proceeded to oversee the implementation of a rigorous study that would help guide its strategic planning and coordination efforts to:

1. Develop statewide policies designed to support and improve the delivery of legal services,
2. Improve self-help services and opportunities for proper person litigants and increase pro bono activities,
3. Develop programs to increase public awareness of the impact that limited access to justice has on other government services and on society,
4. Investigate the availability of and pursue increased public and private financing to support legal services organizations and other efforts to provide legal services to persons of limited means, and
5. Recommend legislation or rules affecting access to justice to the Supreme Court.

A first step in obtaining the requisite decision-making data is this survey of low to moderately low income Nevada residents. Gene Kroupa & Associates, LLC (GKA), a research firm that had developed and conducted a similar survey for the Access to Justice Committee of the State Bar of Wisconsin, was retained by the AJC to conduct a telephone survey that would collect the data needed. This report summarizes the key findings of a telephone survey of 1,000 statewide residents conducted in November 2007. The study covers only civil legal needs and does not directly deal with criminal law problems.

The results of this survey show that over two-thirds of low to moderately low income households experience significant civil legal problems that would ordinarily require at least some assistance from an attorney in order to resolve them. Not surprisingly, the incidence and prevalence of problems are highest among those with children and younger individuals ages 18 to 34. Topping the list of civil legal problem categories most frequently mentioned is personal finances related to taxes, creditors, bankruptcy, contracts, purchases, loans, and utilities. Overall, the incidence of problems averages 2.4 categories of legal needs per household among those who reported a civil legal problem in the household.

A free legal aid office is the preferred method that residents would use to get help for civil legal problems. However, most households reported that they would be willing to pay a reduced fee to get professional legal assistance. Fewer than one-third are aware of free legal services for people who cannot afford a lawyer or other types of assistance that are available to them. Less than one-half were satisfied with how some types of problems were resolved. As a result,

there is both a need and an opportunity for all the stakeholders in our justice system, including the State Bar of Nevada, to make a meaningful difference in the quality of life for the state's low to moderately low income residents by providing them with greater access to the civil justice system.

A. Objectives

The overall objective of this survey was to provide reliable data about the incidence and prevalence of civil legal needs among low to moderately low income Nevada households who would benefit from having access to representation by an attorney in resolving those issues. Key questions we wanted the survey to answer include:

1. What percentage of low income households experienced significant civil legal problems concerning:
 - Housing,
 - Family,
 - Employment,
 - Disability discrimination,
 - Public benefits,
 - Personal finances/consumer issues,
 - Immigrants and non-English speakers,
 - Native Americans and tribes, and
 - Court and administrative hearings.
2. What proportion of residents experiencing a specific type of civil legal problem received help from someone who is not a lawyer?
3. Did the residents experiencing any type of civil legal problem ask for help from a lawyer? If not, did they know that a lawyer might be able to help with that problem?
4. Did the residents experiencing a civil legal problem receive help from a lawyer to resolve that problem?
5. Did anyone in the household pay for legal representation?
6. Was the other side in any civil legal dispute experienced by the household represented by a lawyer?
7. Was the household member satisfied with how the problem was resolved?
8. What means would residents use to get help with civil legal problems?
9. Are residents aware of various services, providers, and sources of information and legal advice for low income households if they needed help with a civil matter?
10. What differences in civil legal needs, use of lawyers, and awareness of sources of help exist among geographic areas, racial and ethnic groups, household income levels, and age cohorts?

B. Methodology

GKA staff developed a draft questionnaire based on the survey instrument used in the Wisconsin Civil Legal Needs Study it conducted in 2006. The questions were refined in consultation with members of the AJC, as well as input provided by Jeff Brown, Pro Bono Coordinator of the State Bar of Wisconsin. The questionnaire was pretested November 6, 2007, with 35 people at the less than 125% and 125% but less than 200% household poverty guideline income levels, as well as those in various age and racial/ethnic cohorts in the three geographic sample areas throughout the state. Minor changes were made in the questions to make them more understandable and easier to administer. The final questionnaire was approved by the AJC for fielding. The questionnaire asks each respondent to answer a series of closed-end questions about specific civil legal problems that the respondent or someone in the household may have experienced in the 12 months preceding the survey.

As with any data collection methodology, telephone interviewing has limitations that can impact the overall reliability and generalizability of the results based on the data. First, telephone surveys exclude persons who do not have telephone service and those who rely only on cellular telephones (estimated at 7% of all US households, but higher in certain areas and among key racial and ethnic populations). Second, some populations, such as undocumented immigrants, are reluctant to participate or provide certain types of information over the telephone. Third, the use of Census data to reflect the demographics of the low to moderately low income populations is likely to result in undercounting certain groups. However, Census population data are the best benchmark that we had available for weighting purposes. In general, though, a review of other civil legal needs studies using various data collection and sampling methodologies revealed many results that are consistent with what we found.

A stratified, random sample was used to conduct telephone interviews November 6 – 27, 2007, with 1,000 adult residents of Nevada whose household income is less than 200% of the 2007 poverty guideline as determined by the U.S. Department of Health and Human Services. In studies where the cooperation rate tends to be low, such as this one, nonresponse bias may be a concern if those who chose not to participate differ from respondents in regard to key characteristics. Based on a total sample size of 1,000 the margin of error for question answers at the 95% confidence level will be $\pm 3.1\%$ with a 50/50 percentage break in responses, $\pm 2.7\%$ for a 75/25 split, and $\pm 2.2\%$ for an 85/15 split. The sampling error or variability will be greater for smaller subgroups in the sample.

The less than 125% ratio of income to the poverty guideline for household income was chosen for the low income group, because it represents a key threshold for qualifying for most government assistance benefits. The 125% but less than 200% range was used for the moderately low income group, because at that level other studies have shown that there is already a significant decline in the incidence of experiencing certain civil legal problems. Including households with total annual incomes of 300% would also preclude our being able to weight by the Census count for that category. There are no comparable Census data for household income by poverty guidelines for 300% at the state and county level. Weighting according to a reliable base is important in order to accurately reflect the results by income group.

The listed sample used for the survey was stratified by income level and area of residence, based on Metropolitan Statistical Areas (MSAs) within Nevada, and was designed to be proportionate to the actual population distribution. The questionnaire also included a screening question which ensured that the size of household was matched with the maximum

total income range in order to qualify the respondent for inclusion in the appropriate poverty level household income sample group. The following table shows how the overall sample or number of completed interviews was distributed before weighting.

Sample Distribution of Completed Interviews								
		Ratio of Income to Poverty Guideline				Total		
		Less than 125%		125% but less than 200%				
Area		Count	% of Total	Count	% of Total	Count	% of Total	
		Las Vegas MSA	366	36.6%	334	33.4%	700	70.0%
		Reno-Sparks/ Carson City MSAs	105	10.5%	95	9.5%	200	20.0%
		Other MSAs / Rural Areas	50	5.0%	50	5.0%	100	10.0%
Total		521	52.1%	479	47.9%	1,000	100.0%	

Interviews were completed with 700 residents of the Las Vegas MSA (366 at <125%; 334 at 125% but less than 200%), 200 residents of the Reno-Sparks and Carson City MSAs (105 at <125%; 95 at 125% but less than 200%), and 100 residents of other MSAs or areas outside of the Metropolitan Statistical Areas (50 at <125%; 50 at 125% but less than 200%.) Overall, 70% of respondents reside within the Las Vegas MSA, 20% reside in the Reno-Sparks and Carson City MSAs, and 10% reside in other MSAs or rural areas. Additionally, 52% of respondents have a household income less than 125% of the poverty guideline, while 48% have a ratio of 125% but less than 200%. These distributions are equivalent to actual population distributions in Nevada at the less than 200% income level. However, those who are of Mexican, Chicano, Hispanic, or Latino origin of any race (hereby referred to as Hispanic) were underrepresented in the sample, while non-Hispanic Whites were overrepresented. While about one-third of low to moderately low income Nevadans are Hispanic, the sample consisted of 20% of respondents in this ethnic group. Therefore, weighting of the data was done to compensate for disproportionate sampling based on race and ethnicity. This helps ensure that the results for the total sample accurately represent the population. Weighting was determined based on U.S. Census population totals for Nevada residents whose ratio of income to poverty guideline is less than 200%. The weighting variable can be found at the end of the data set and should be applied when running any additional tables for the total sample.

The statistical analysis included calculating descriptive statistics (e.g. frequencies, means, medians, and standard deviations). Unless otherwise indicated, the percentages are based on the total sample, but selected percentages exclude those who did not provide an answer because they did not know, refused or the question did not apply to them. In addition, crosstabulations (Chi-square test of significance) were used to identify differences and relationships among variables. A classification tree analysis was used to explore unique needs and characteristics of racial and ethnic groups, geographic areas, household income poverty levels, and other demographics. Keep in mind that in some cases the total percentages do not equal 100 due to rounding during the analysis process. The client has received the variables labeled SPSS data set with the appropriate weightings used for performing the statistical analysis provided at the end of the file.

C. Description of the Respondents

The sample was designed and weighted to be comparable to population figures for household income groups, geographic areas, and race/ethnicity in Nevada. As shown in Table 1, 53% of the sample have a household income that is less than 125% of the poverty guideline, and 47% have incomes 125% but less than 200% of the poverty guideline for their specific household size when the data are weighted. This distribution is comparable to the population of individuals in Nevada whose income is less than 200% of the poverty threshold and to the distribution in the unweighted sample. Additionally, the distribution of geographic areas for the two income groups and for the total sample is comparable to corresponding population figures when weighting by race and ethnicity. For example, in the total population (with incomes of less than 200% of the poverty guideline) and in the unweighted sample, 70% reside in the Las Vegas MSA. Because Hispanics are more likely to live in the Las Vegas MSA, the proportion of respondents in Las Vegas increases slightly to 72% when weighting by race and ethnicity. The difference in the distribution by area and income group between the weighted sample and the unweighted sample is negligible; however, the distribution of race and ethnicity in the weighted sample is a more accurate representation of the population because the weighting is designed to compensate for under-representing certain minority groups. That is, the distribution of race and ethnicity in the weighted sample is comparable to the population distribution in Nevada (whereas in the unweighted sample Hispanics are underrepresented and White/Non-Hispanics are overrepresented). For example, around one-third of the total are Hispanic. Unless otherwise indicated, the findings presented in the Results section reflect weighted data. Other notable aspects of the respondents include:

- Those whose household income is less than 125% of the poverty guideline were somewhat more likely than those whose household income is 125% but less than 200% of the guideline to be female (64% vs. 57%).
- Those whose household income is less than 125% of the poverty guideline were more than twice as likely as those whose household income is 125% but less than 200% of the guideline to have less than a high school education (14% vs. 6%) and less likely to have a four-year college degree (10% vs. 18%).
- Those at 125% but less than 200% of the guideline were more likely than those at less than 125% of the guideline to be employed full-time (42% vs. 26%). Those at the less than 125% level were more likely than those at the 125% but less than 200% level to be disabled (14% vs. 10%).
- Those whose household income is less than 125% of the poverty guideline were more likely than those whose household income is 125% but less than 200% of the guideline to be classified as Hispanic (36% vs. 30%).

Table 1: Demographic Profile of Respondents

Demographic Groups	Ratio of Income to Poverty Guideline						
	< 125%		125% but less than 200%		Total Sample		
	Weighted Count	Column N %	Weighted Count	Column N %	Weighted Count	Column N %	
Ratio of Income to Poverty Guideline	< 125%	533	100.0%	0	0.0%	533	53.3%
	125% but less than 200%	0	0.0%	467	100.0%	467	46.7%
	<i>Total</i>	533	100.0%	467	100.0%	1,000	100.0%
Area of Residence	Las Vegas MSA	380	71.3%	336	72.0%	717	71.6%
	Reno-Sparks/Carson City MSAs	106	19.9%	85	18.2%	191	19.1%
	Other MSAs/Rural Areas	47	8.8%	46	9.9%	93	9.3%
	<i>Total</i>	533	100.0%	467	100.0%	1,000	100.0%
Gender	Male	191	35.9%	200	42.8%	391	39.1%
	Female	342	64.1%	267	57.2%	609	60.9%
	<i>Total</i>	533	100.0%	467	100.0%	1,000	100.0%
Have Children Under Age 18 in Household	No kids	269	50.5%	255	54.5%	524	52.4%
	Kids	264	49.5%	212	45.5%	476	47.6%
	<i>Total</i>	533	100.0%	467	100.0%	1,000	100.0%
Total Number of Members of Household	1	108	20.3%	76	16.3%	184	18.4%
	2	133	24.9%	112	23.9%	244	24.4%
	3	56	10.5%	80	17.1%	136	13.6%
	4	77	14.5%	85	18.1%	162	16.2%
	5 +	159	29.9%	115	24.6%	274	27.4%
	<i>Total</i>	533	100.0%	467	100.0%	1,000	100.0%
Age of Respondent	18 to 34	158	29.8%	128	27.9%	286	28.9%
	35 to 54	194	36.5%	184	40.1%	378	38.2%
	55 to 59	56	10.5%	60	13.0%	116	11.7%
	60+	123	23.2%	87	19.0%	210	21.2%
	<i>Total</i>	531	100.0%	458	100.0%	990	100.0%
Marital Status	Single	285	53.9%	239	51.2%	524	52.6%
	Married/partnered	244	46.1%	228	48.8%	472	47.4%
	<i>Total</i>	530	100.0%	467	100.0%	996	100.0%
Highest Level of Schooling Completed	Less than high school grad	72	13.7%	28	6.1%	100	10.2%
	High school grad	189	36.0%	147	31.7%	336	34.0%
	Technical school or some college	185	35.2%	174	37.5%	359	36.3%
	Four-year college degree	53	10.1%	82	17.7%	135	13.7%
	Postgraduate or professional degree	27	5.1%	32	7.0%	59	6.0%
	<i>Total</i>	525	100.0%	464	100.0%	989	100.0%
Employment Status	Employed full-time	137	25.7%	194	41.6%	331	33.2%
	Employed part-time	62	11.6%	51	11.0%	113	11.3%
	Self-Employed	21	3.9%	20	4.2%	40	4.1%
	Homemaker	72	13.5%	39	8.3%	111	11.1%
	Student	21	3.9%	8	1.8%	29	2.9%
	Retired	98	18.4%	80	17.3%	178	17.8%
	Unemployed	46	8.6%	27	5.7%	73	7.3%
	Disabled	76	14.3%	47	10.1%	123	12.4%
	<i>Total</i>	532	100.0%	466	100.0%	998	100.0%
Type of Residence	Own home, condo, townhouse, or duplex	194	36.5%	193	41.5%	387	38.8%
	Rented home, condo, townhouse, or duplex	103	19.3%	100	21.4%	202	20.3%
	Rented apartment	162	30.5%	117	25.2%	280	28.0%
	Other	73	13.7%	55	11.9%	128	12.8%
	<i>Total</i>	531	100.0%	466	100.0%	997	100.0%
Race/Ethnicity	White/Non-Hispanic	244	46.0%	238	51.4%	482	48.5%
	Black/Non-Hispanic	51	9.6%	45	9.7%	96	9.7%
	Other Race/Non-Hispanic	42	7.9%	40	8.7%	82	8.3%
	Hispanic/Any Race	193	36.5%	140	30.2%	333	33.5%
	<i>Total</i>	530	100.0%	463	100.0%	993	100.0%

II. Results

The results presented below are based on our analysis of the data provided by 1,000 residents of Nevada. Key statistically significant results ($p \leq 0.05$) for each variable by the demographics are reported. Please refer to the data tables for a complete list of percentages for demographic groups. Keep in mind that while many of the questions refer to problems experienced by anyone in the household, many of the demographics describe individual characteristics of the respondent and not household characteristics. The description of the person in the household who experienced the problem may differ from that of the respondent.

The results of this statewide survey may differ from more targeted studies conducted among specific populations or geographic areas due to different data collection approaches, question wording, and sample designs, all of which can impact results. Likewise, if there is a need for additional probing into the legal needs of specific groups, such as domestic abuse victims, the homeless, or Native Americans, a separate survey may be necessary to gather enough in-depth data for that purpose. A different data gathering approach might also be necessary.

Overview of the Findings:

Respondents were asked whether they experienced specific civil legal problems or issues in nine categories of civil law (housing; family; employment; disability, serious health condition, or mental health condition; government assistance benefits; personal finances or consumer issues; being an immigrant or not speaking English as main language; being a Native American; and court and administrative hearings) in the last 12 months. If the respondent or a household member experienced one or more specific problems in a category, the household was counted once for having at least one problem in that category.

Table 2 shows the percentage of respondents for the total sample and in key demographic groups who indicated that someone in their household experienced at least one legal problem or issue, as well as the mean (average) number of categories for which those who experienced a problem had a legal need. Overall, 68% indicated that they or a household member experienced at least one legal problem or issue. Of those who did have a legal need, the mean number of categories (out of nine) for which the household faced a problem or issue is 2.4. The difference between those at the less than 125% income level and those at the 125% but less than 200% level is not statistically significant, which suggests that other demographic characteristics may be better indicators of need. Although there is no significant difference between the income groups in our sample, it is possible that in the entire population income is an indicator of need – if those with higher incomes (200% +) experience fewer legal problems. Key statistically significant differences by demographic groups include:

- Households with children under age 18 were more likely than those without children to have experienced a legal problem (72% vs. 65%).
- Respondents ages 18 to 34 (79%) were the most likely to indicate that someone in their household had a legal problem, followed by those ages 55 to 59 (70%), 35 to 54 (67%), and 60+ (55%). Likewise, retired individuals (54%) were less likely than others to indicate that there was a problem. Of those with civil legal issues, respondents ages 60+ (1.9) reported fewer categories of legal need than did younger respondents.

- Those with a technical school or some college (76%) were the most likely to report a legal problem in the household, compared with two-thirds or fewer of respondents with other levels of education. Among those with a household legal need, they had a higher number of problem categories on average (2.7), while those with a post-graduate or professional degree (1.7) reported the lowest.
- Those who rent a home, condo, townhouse, or duplex (81%) were more likely than homeowners (61%) or apartment renters (68%) to indicate that someone in the household faced a legal situation.
- Overall, there is no significant difference by race or ethnicity in the proportion of low-to-moderately low income individuals who reported any legal problem in their household. However, there are a few differences when looking at specific types of legal issues, which will be explored in the following sections for those specific areas.

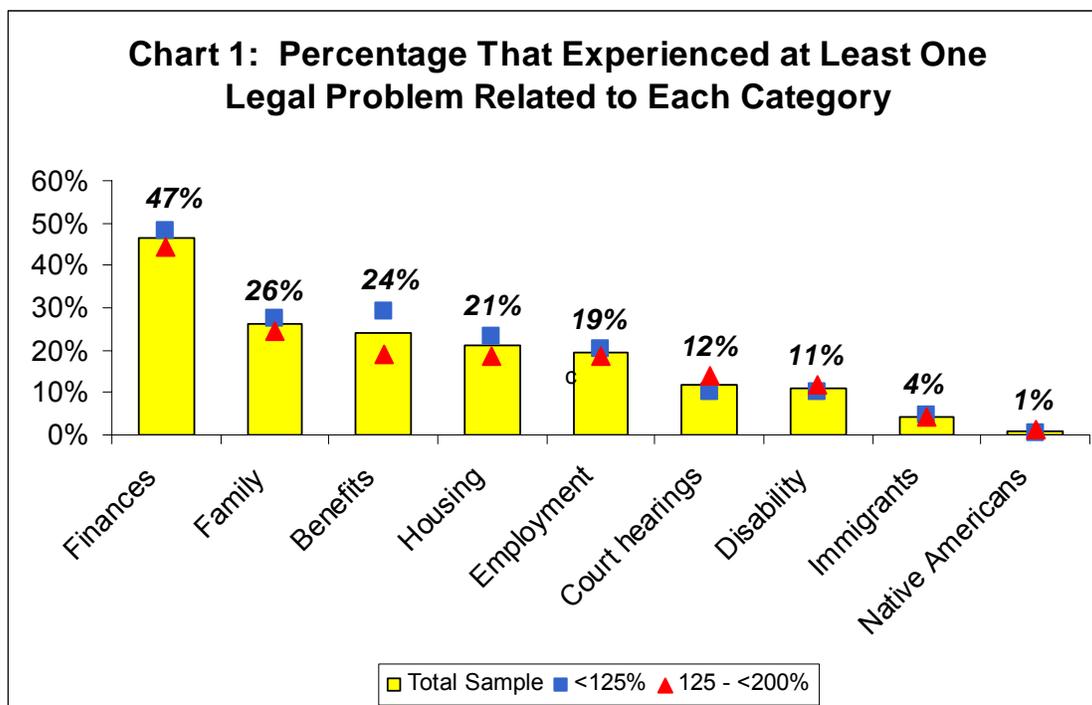
Keep in mind that older respondents, particularly those ages 60+, are less likely than younger respondents to be married and to have young children, and they are more likely to have fewer members in their household. They are more likely to be homeowners and to be retired. At the less than 200% income level, they are more likely to be White/Non-Hispanic. (White/Non-Hispanics are less likely than others to be working, but they are also more likely to be older and retired. They are more likely to have a four-year college degree or technical school or some college education compared with Hispanics, and they are less likely to have a high school education or less.) More than one-half of 18 to 34 year-olds in the sample are Hispanic of any race. In other words, most minorities are younger than are White/Non-Hispanic respondents.

Additionally, an examination of demographic characteristics shows three distinct segments of individuals, including:

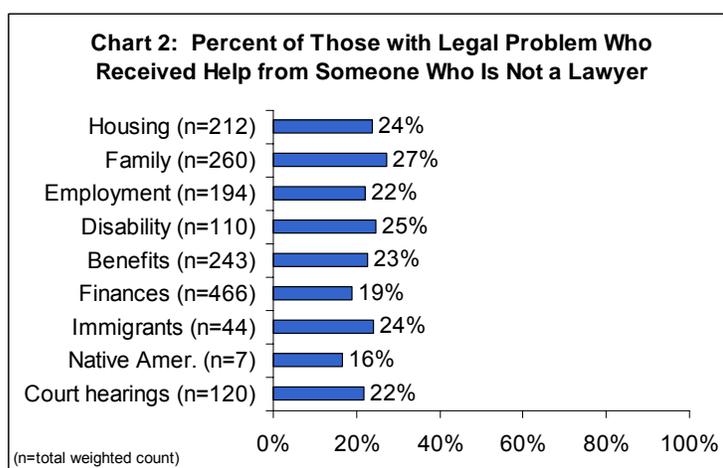
- **Older/Retired Adults (18%).** They are more likely to be ages 60+ (91%; mean age is 71 years), retired (91%), single (65%), have no children in the household (95%), homeowners (65%), and White/Non-Hispanic (78%). About 53% reported a legal need in the household.
- **Middle-Aged Singles/No Children (32%).** They are more likely to be under age 60 (42% are 35 to 54; mean age is 49 years), single (70%), have no children in the household (99%), employed full-time (27%) or disabled (31%), apartment (34%) or home (19%) renters, and White/Non-Hispanic (62%). They have a somewhat higher level of education. About 71% reported a civil legal need in the household.
- **Young/Married with Children (50%).** They are more likely to be young (47% are ages 18 to 34; 48% are ages 35 to 54; mean age is 36 years), married (63%), have children in the household (92%), employed full-time (47%) or homemakers (19%), apartment (27%) or home (27%) renters, and racial or ethnic minorities (70%). About one-half (51%) are Hispanic. Seven in 10 (71%) reported a civil legal need in the household.

Table 2: Percentage of Households That Experienced a Legal Problem and Mean Number of General Categories of Legal Needs Experienced by Those Who Had a Legal Problem

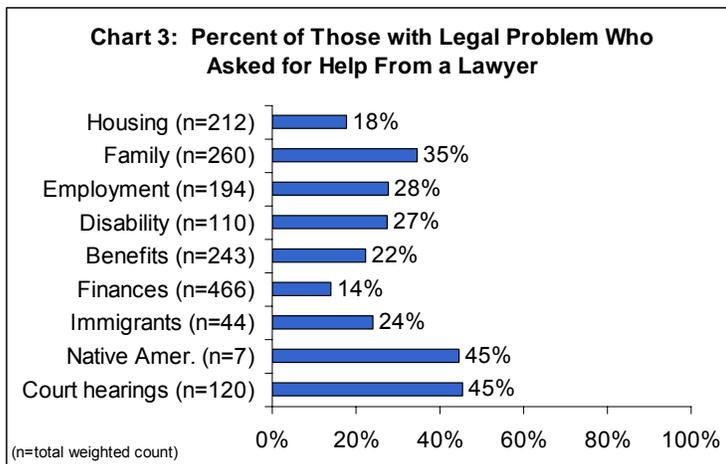
Demographic Groups	Experienced at Least One Legal Problem		Mean # of General Categories of Legal Needs	
	Weighted Count	Column N %		
Total Sample	Total	681	68%	2.4
Ratio of Income to Poverty Guideline	< 125%	372	70%	2.5
	125% but less than < 200%	309	66%	2.4
Area of Residence	Las Vegas MSA	483	67%	2.4
	Reno-Sparks/Carson City MSAs	136	71%	2.5
	Other MSAs/Rural Areas	62	67%	2.3
Gender	Male	263	67%	2.4
	Female	418	69%	2.4
Have Children Under Age 18 in the Household	No kids	339	65%	2.4
	Kids	342	72%	2.5
Total Number of Members of Household	1	119	65%	2.3
	2	159	65%	2.3
	3	97	72%	2.3
	4	115	71%	2.6
	5 +	190	69%	2.6
Age of Respondent	18 to 34	225	79%	2.3
	35 to 54	253	67%	2.7
	55 to 59	81	70%	2.8
	60+	115	55%	1.9
Marital Status	Single	368	70%	2.5
	Married/partnered	310	66%	2.3
Highest Level of Schooling Completed	Less than high school grad	65	65%	2.4
	High school grad	211	63%	2.2
	Technical school or some college	273	76%	2.7
	Four-year college degree	88	65%	2.5
	Postgraduate or professional degree	37	64%	1.7
Employment Status	Employed full-time	223	67%	2.3
	Employed part-time	73	65%	2.6
	Self-Employed	34	83%	2.2
	Homemaker	76	69%	2.1
	Student	22	75%	2.6
	Retired	96	54%	1.9
	Unemployed	56	77%	3.2
	Disabled	100	81%	2.9
Type of Residence	Own home, condo, townhouse, or duplex	235	61%	2.3
	Rented home, condo, townhouse, or duplex	164	81%	2.5
	Rented apartment	191	68%	2.5
	Other	89	70%	2.3
Race/Ethnicity	White/Non-Hispanic	318	66%	2.5
	Black/Non-Hispanic	72	74%	2.2
	Other Race/Non-Hispanic	57	69%	2.8
	Hispanic/Any Race	228	69%	2.4



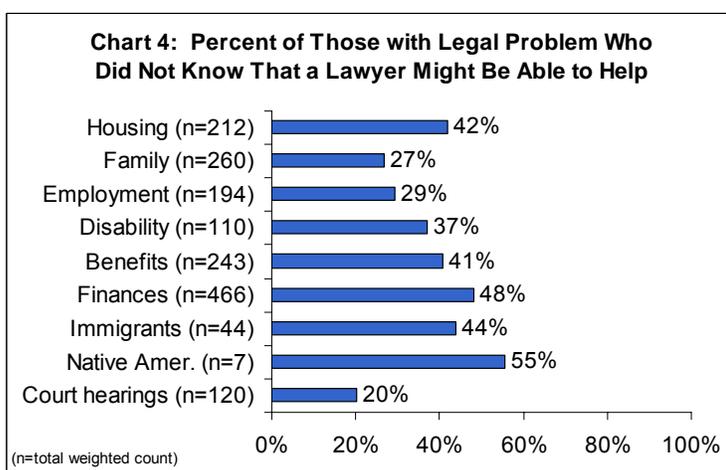
Overall, the top civil legal problem area is related to finances and consumer issues (47%), followed by family (26%), benefits (24%), housing (21%), employment (19%), court and administrative hearings (12%), and disability, serious health condition, or mental health condition (11%). About 4% reported a problem related to being an immigrant or not speaking English, and 1% reported a problem related to being Native American. Those whose income is less than 125% of the poverty guideline were more likely than those whose income is 125% but less than 200% of the poverty guideline to have had legal problems or issues related to government assistance benefits (29% vs. 19%). Sections B-J provide more information about the problem categories experienced.



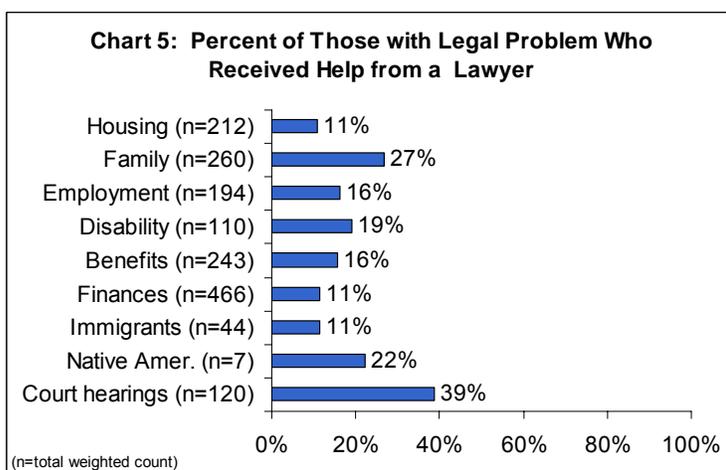
For each type of legal problem, most did not receive help from someone who is not a lawyer. However, 9% received help from this source for all the problems they identified, and 26% received help from this source for at least one but not all of the legal problems they identified. One-fifth (19%) received help for financial-related legal issues, the top area of civil legal need.



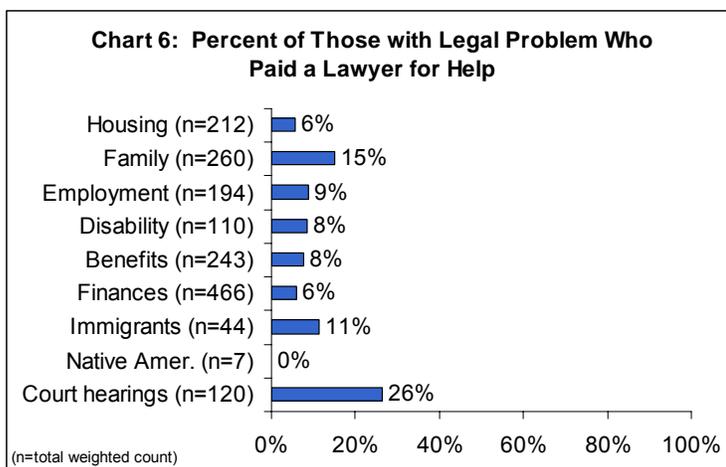
Most households that reported specific types of legal problems did not request help from a lawyer. About 45% of those with a legal problem related to courts and administrative hearings asked for help from a lawyer, while fewer of those with other legal problems asked for help.



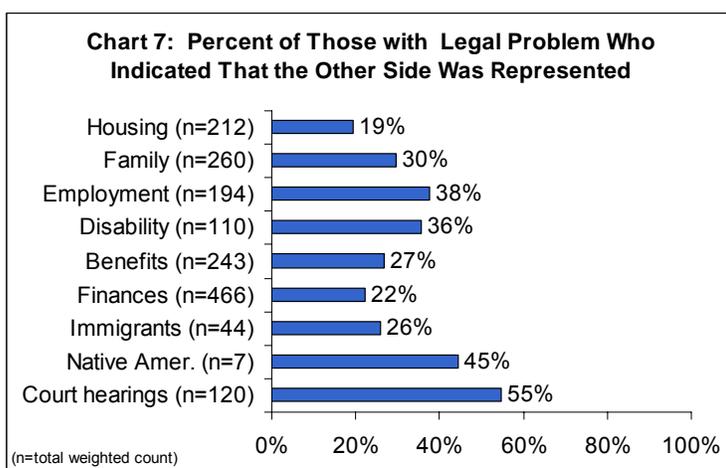
Many of those with a civil legal need either asked for help from a lawyer or did not ask for help but knew that a lawyer might be able to help; yet, a sizeable proportion were unaware that a lawyer could be of service for some types of legal need. For example, 18% of those with a housing-related problem asked for help from a lawyer (see Chart 3), and 32% did not ask for help but knew that a lawyer might be able to provide assistance. While some were not sure, 42% indicated that the household member with the legal problem was not aware that a lawyer might be able to help.



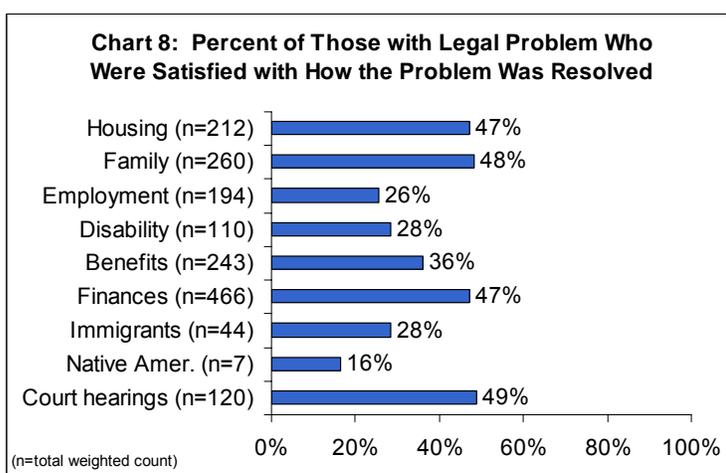
Most households that experienced a legal problem or issue did not receive help from a lawyer for that problem. As a group, 9% received help from a lawyer for all the problems they identified, and 20% of those with one or more legal problems received help from a lawyer for at least one but not all of the legal problems they identified. Many of those who asked for help did not receive help from a lawyer. For example, while 28% of those with employment-related legal problems asked for help, only 16% received help from a lawyer. (See Charts 3 and 5.)



Again, because only a small proportion actually received help from a lawyer, only a small proportion of those with a legal problem paid a lawyer for help with their problem. For many of the problem areas, a sizeable proportion who received help paid for the legal assistance, while many did not pay. For example, 27% of those with a family-related problem received help, and 15% of those with this type of civil legal problem paid for a lawyer for help, which suggests that over one-half of those who received help from a lawyer paid for this help. (See Charts 5 and 6.)



In comparing Charts 5 and 7, it is evident that for some areas of legal need people were not represented by a lawyer, while the opposing side did have some form of representation. For example, only 39% of those with a civil legal issue that involved a case in court or a formal hearing indicated that they received a lawyer's help for that problem, while 55% indicated that the other side had representation.



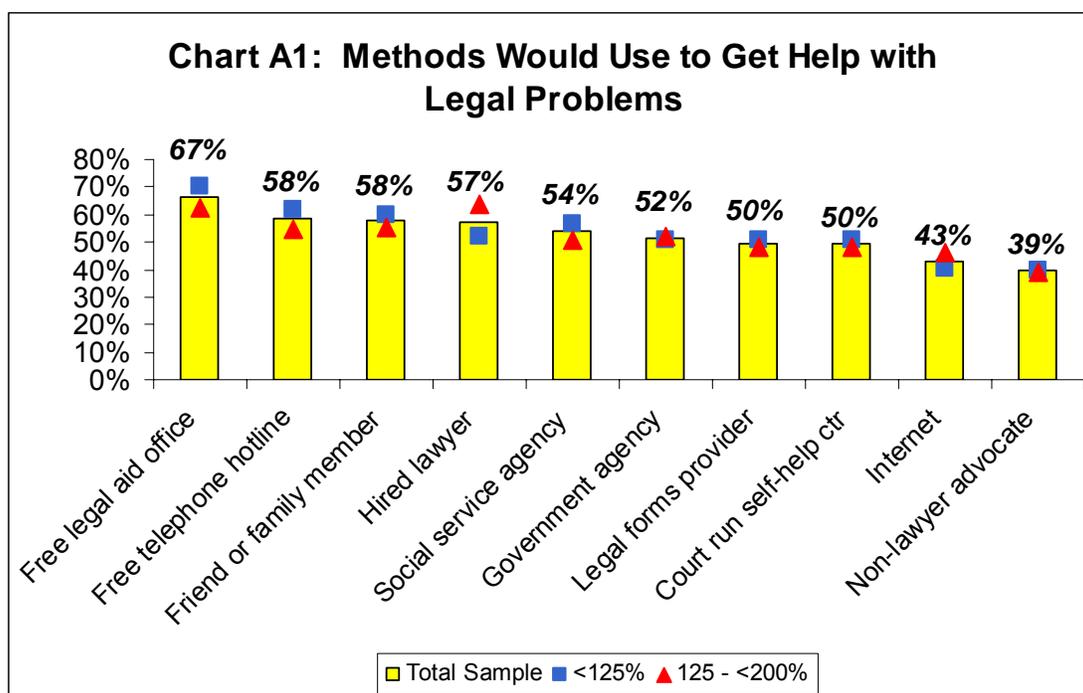
While satisfaction was moderate for some areas of need, categories of legal problems where fewer were satisfied with how the problem was resolved include those related to benefits (36%), disability, serious health condition, or mental health condition (28%), immigration or not speaking English as the main language (28%), and employment (26%). Keep in mind that the number of cases is small for some problem areas.

When we look at only those households who experienced specific kinds of problems, persons who had legal representation were more likely to be satisfied with the outcomes for family, disability or health condition, public benefits, finances, and civil legal issues related to courts or administrative hearings. Significant differences tied to having or not having help from a lawyer were not detected for other types of legal problems.

The first choice of ways residents would use to get help with legal problems would be through a free legal aid office, while less than one-half would use the Internet or a non-lawyer advocate. At least one-half would consider the other options listed as ways to get help with civil legal problems. The fact that 69% of respondents overall and even two-thirds of the lowest income respondents would be willing to pay a reduced fee to get a lawyer's help with all or any part of the civil legal problems they have demonstrates openness to this concept even if they might have access to free legal services. More than one-half of respondents who knew said they would be eligible for free legal services if they needed legal help with a civil matter in the future; however, one-fourth were unsure or would not answer. One-third are aware of free legal services for people who cannot afford a lawyer, and nearly three in 10 are aware of a service in their area that makes referrals to lawyers. The following sections provide a closer look at the findings for each section of the questionnaire, as well as the results of the segmentation and classification tree analyses to relate the civil legal needs to key groups of interest.

A. Ways Would Use to Get Legal Help

Of those with an opinion, two-thirds (67%) would use a free legal aid office. Only 39% would use a non-lawyer advocate, 43% would use the Internet, and at least one-half would use the other methods listed. Those whose income is 125% but less than 200% of the poverty guideline would be more likely than those whose income is less than 125% of the guideline to use a hired lawyer (63% vs. 52%) and less likely to use a free legal aid office (63% vs. 70%) or a free legal advice telephone hotline (54% vs. 62%).



Other significant differences by demographic groups include:

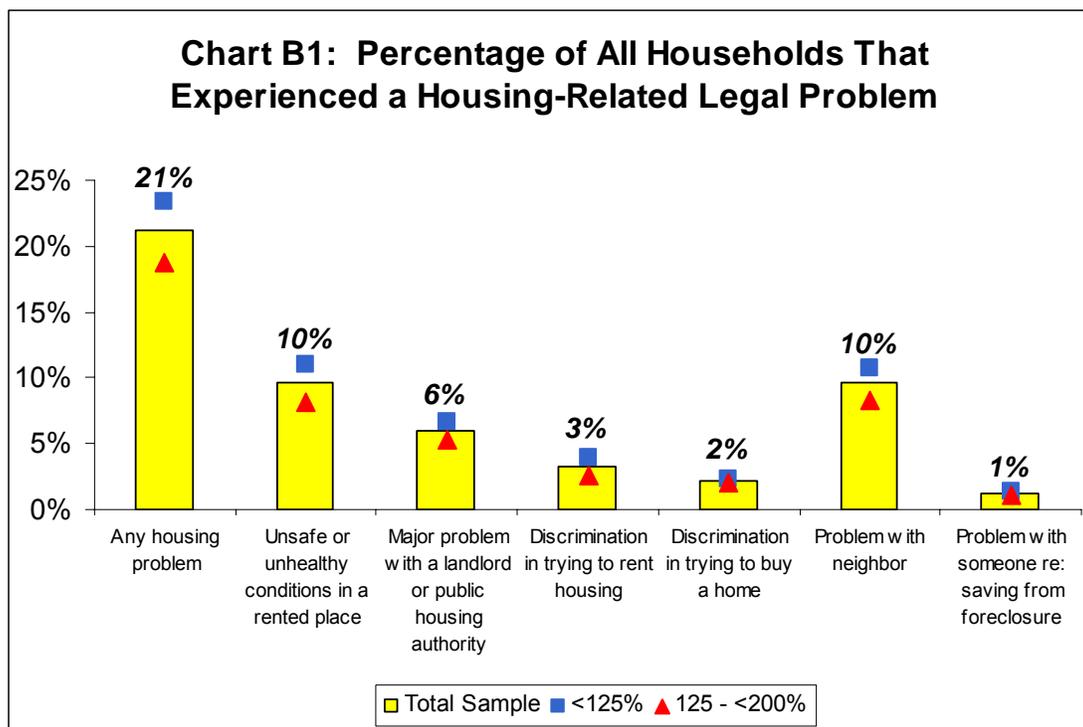
- Residents of Reno-Sparks/Carson City MSAs would be more likely than Las Vegas MSA residents to use a free legal aid office (75% vs. 64%) or a free legal advice telephone hotline (66% vs. 56%). About 72% of Other MSAs/Rural residents would use a free legal aid office, while 60% would use a free legal advice telephone hotline.
- Females would be more likely than males to use a court run self-help center to get help with legal problems (53% vs. 45%).
- Those with children in the household would be more likely than those without children to use the Internet (51% vs. 36%), a friend or family member (64% vs. 52%), or a court run self-help center (53% vs. 46%).
- Those with only one person in the household would be less likely than those in larger households to use the Internet or a friend or family member. They would be somewhat more likely to use a social service agency.
- In general, younger respondents would be more likely than older respondents to use various sources to get legal help with their problems. The likelihood of using the Internet decreases with age group. Those ages 18 to 34 would be more likely than older respondents to use the Internet or to use a friend or family member. In general,

those under age 55 would be more likely than those ages 55 or older to use a free legal advice telephone hotline or a court run self-help center.

- Those who are married/partnered would be more likely than singles to use the Internet (48% vs. 38%) and less likely to use a social service agency (50% vs. 57%). Keep in mind that older respondents are less likely than younger respondents to be married and to have children in the household.
- Those with technical school or some college or a higher level of education would be more likely than those with a high school education or less to use the Internet, and the likelihood of using a hired lawyer tends to increase with education level. Those with less than a high school education would be less likely than others to use a non-lawyer advocate, and those with technical school or some college would be more likely than others to use a government agency.
- Retired individuals are among the least likely to use the Internet. Those who are disabled are among the most likely to use a social service agency and least likely to use a hired lawyer.
- In general, renters would be more likely than homeowners to use all of the various methods, with the exception of a hired lawyer.
- Those who are Hispanic of any race (68%) would be more likely than those who are White/Non-Hispanic (52%) or Black/Non-Hispanic (49%) to use a friend or family member to get help with civil legal problems.

B. Housing

This section of questions dealt with housing related legal needs, such as experiencing unsafe or unhealthy conditions, a major problem with a landlord or public housing authority, discrimination in trying to rent housing or in buying a home, a problem with a neighbor that threatened the ability to live at the residence, and a problem with someone who promised to save the home from foreclosure.



About 21% of all households experienced at least one housing-related legal problem. One in 10 (10%) individuals stated that they or a household member experienced a problem with unsafe or unhealthy conditions in a rented place, 6% had a major problem with a landlord or public housing authority, 3% faced discrimination in trying to rent, 2% had a member who faced discrimination in trying to buy a home, and 10% had a problem with a neighbor that threatened their ability to live at the residence. While 3% faced foreclosure on a mortgage loan in the last 12 months, only 1% had a problem with someone who had promised to save the home from foreclosure.

Key statistically significant differences in the proportion of households that experienced a housing-related problem include:

- Las Vegas MSA (23%) residents were more likely than Other MSAs/Rural (11%) residents to have experienced a housing-related problem in the last 12 months. About 20% of Reno-Sparks/Carson City MSAs residents experienced a housing problem.
- Households with children under age 18 were more likely than those without children to have had a housing-related legal issue (24% vs. 19%).
- Those ages 18 to 34 (24%), 35 to 54 (25%), or 55 to 59 (26%) were more likely than those ages 60+ (8%) to report a housing-related legal problem.
- Retired (8%) individuals were less likely than others to indicate that their household had a problem related to housing.
- Homeowners (13%) were less likely than home (31%) or apartment (28%) renters to have experienced a housing problem.

C. Family

This section of questions dealt with family and domestic legal needs, such as experiencing problems related to the breakup of a marriage or relationship, neglect or abuse, disputes associated with children, issues while residing in an institution or facility, and issues with wills, estates, or advance directives.

Table C1: Percentage of All Households That Experienced a Family-Related Legal Problem

	Ratio of Income to Poverty Guideline		
	< 125%	125% but less than 200%	Total Sample
Any family problem	27%	24%	26%
Legal problems related to breakup of marriage or relationship	6%	8%	7%
<i>Child custody dispute</i>	3%	4%	3%
<i>Child support dispute</i>	3%	3%	3%
<i>Adoption</i>	0%	0%	0%
<i>Paternity</i>	1%	1%	1%
<i>Child guardianship</i>	3%	2%	2%
<i>Allegations of child abuse or neglect</i>	1%	1%	1%
<i>Problems with foster care</i>	0%	0%	0%
<i>Separation, divorce, or annulment</i>	4%	5%	5%
<i>Grandparents' rights or guardianship of grandchild</i>	1%	2%	1%
<i>Other dispute about child</i>	1%	1%	1%
Anyone age 60 or older abused, neglected, or taken advantage of financially	3%	5%	4%
Adult in household suffered physical, sexual, or emotional abuse	5%	5%	5%
Child in household suffered physical, sexual, or emotional abuse	4%	3%	3%
Needed help with:			
<i>Making or changing a will</i>	6%	5%	6%
<i>Setting up a special needs trust</i>	2%	2%	2%
<i>Starting or changing guardianship of an adult</i>	2%	1%	2%
<i>Resolving an inheritance problem after someone died</i>	4%	3%	3%
<i>Setting up or enforcing advance directive, power of attorney, or living will</i>	5%	5%	5%
<i>Transferring an interest in property to a child, spouse, relative, or other person</i>	3%	3%	3%
Problems while residing in a nursing home, group home, assisted living facility, or mental health institution:			
<i>No access to adequate medical or dental treatment</i>	8%	7%	8%
<i>Neglect or abuse</i>	1%	1%	1%
<i>No access to family members and visitors</i>	2%	1%	2%
<i>Gaining admission or getting discharged</i>	1%	1%	1%

One-fourth (26%) experienced a family- or domestic-related legal problem. About 7% experienced legal problems related to a breakup of a marriage or relationship or about what would happen with children after a breakup, including 5% who experienced a problem related specifically to separation, divorce, or annulment. Also, 4% said that a person in the household age 60 or older was abused, neglected, or taken advantage of financially; 5% reported that an adult in the household suffered physical, sexual, or emotional abuse from a spouse, ex-spouse, intimate partner, or former intimate partner; and 3% reported a child in the household suffered physical, sexual, or emotional abuse from anyone. Because of the sensitive nature of the question, the true incidence may be higher.

Additionally, 6% needed help with making or changing a will, and 5% needed help setting up or enforcing an advance directive, power of attorney, or living will. In regard to problems experienced while residing in a nursing home, group home, assisted living facility, or mental health institution, 8% indicated that a household member experienced no access to adequate medical or dental treatment in this type of setting.

Significant differences in the proportion of households that had a member with a family- or domestic-related legal problem include:

- Singles were somewhat more likely than those who are married/partnered to have indicated that someone in the household experienced a family-related problem (29% vs. 23%).
- Those with technical school or some college (34%) were the most likely to report this type of legal problem, compared with those with more or less education.

D. Employment

This section of questions dealt with illegal employment practices or discrimination in hiring, firing, discipline, promotions, or the terms of employment. Additional employment related issues covered include unemployment compensation, workers compensation benefits, pension plan or retirement benefits, or pay or withholding.

Table D1: Percentage of All Households That Experienced an Employment-Related Legal Problem

	Ratio of Income to Poverty Guideline		
	< 125%	125% but less than 200%	Total Sample
Experienced any employment-related legal problem	20%	19%	19%
Experienced problems due to illegal employment practices or discrimination	11%	11%	11%
<i>Due to race</i>	5%	4%	4%
<i>Due to national origin/ethnicity</i>	4%	3%	3%
<i>Due to gender</i>	3%	2%	3%
<i>Due to marital status</i>	1%	2%	1%
<i>Due to parental status</i>	2%	1%	1%
<i>Due to age</i>	2%	4%	3%
<i>Due to sexual orientation</i>	1%	1%	1%
<i>Due to disability</i>	2%	3%	3%
<i>Due to religion</i>	0%	1%	0%
<i>Due to immigration status</i>	2%	0%	1%
<i>Due to military service</i>	0%	1%	1%
<i>Due to arrest or conviction record</i>	1%	2%	1%
<i>Due to lie detector test</i>	0%	0%	0%
<i>Due to retaliation for reporting unfair treatment or discrimination</i>	4%	4%	4%
<i>Due to suspended or revoked driver's license</i>	1%	1%	1%
<i>Due to incorrect information in a criminal background record</i>	2%	1%	1%
<i>Due to unresolved civil legal issues</i>	3%	1%	2%
<i>Due to other issue</i>	2%	2%	2%
Unfairly denied unemployment compensation benefits or in struggle to get these benefits	8%	5%	6%
Unfairly denied workers compensation benefits or in struggle to get these benefits	7%	7%	7%
Had serious problem related to a pension plan or retirement benefits	3%	3%	3%
Worked for pay during past 12 months	50%	67%	58%
Had serious difficulties related to pay or withholding	3%	3%	3%

One-fifth (19%) indicated that they or a household member experienced a legal issue or problem related to employment. About 11% of all households had a member who was not hired, or was fired, disciplined, denied a promotion, or harassed at a job because of illegal employment practices or discrimination. Table D1 shows the percentage of all households with a member who experienced this problem due to various reasons.

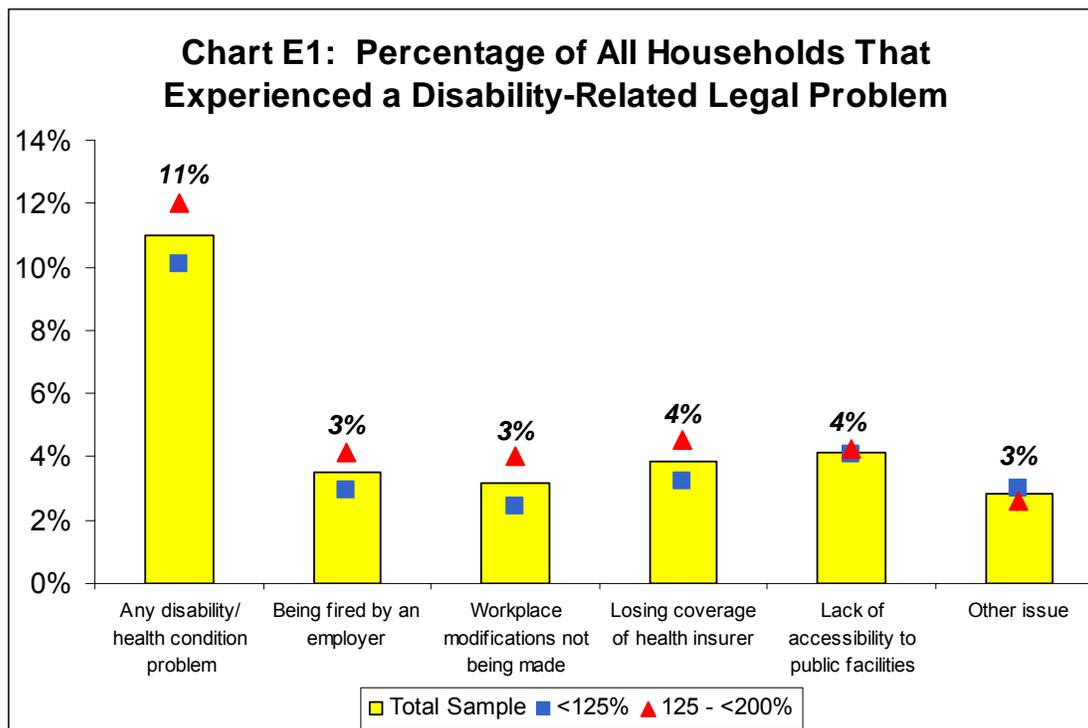
Additionally, 6% indicated that someone in the household was unfairly denied unemployment compensation benefits or was in a struggle to get these benefits, 7% reported that a household member was unfairly denied workers compensation benefits or was in a struggle to get these benefits, and 3% said someone in the household had serious difficulties related to a pension plan or retirement benefits. While 58% of respondents said they or a household member worked for pay during the last 12 months, only 3% of all respondents indicated that someone in the household had any serious difficulties related to pay or withholding.

Significant differences in the proportion of all households with a member who experienced an employment-related legal problem include:

- Respondents ages 60+ (7%) were less likely than those ages 18 to 34 (24%), 35 to 54 (22%), or 55 to 59 (23%) to have reported that someone in the household had a problem related to employment, probably because they are retired.
- Those with a postgraduate or professional degree (5%) were the least likely to indicate that someone in the household had an employment-related legal problem, while those with less than a high school education (24%) or technical school or some college (24%) were the most likely to report this type of problem.
- Not surprisingly, retired (8%) individuals were the least likely to report a problem a household member had related to employment.
- Racial and ethnic minorities were more likely than White/Non-Hispanics to report an employment-related legal problem (22% vs. 17%).

E. Disability Discrimination

This section of questions dealt with civil legal needs related to a disability, serious health condition, or mental health condition, such as being fired by an employer, workplace modifications not being made, losing coverage of a health insurer, and accessibility to public facilities.



While nearly one-fourth (23%) of all respondents said that someone in the household experienced a disability, serious health condition, or mental health condition, 11% indicated that a household member experienced a problem related to being disabled or having a serious health or mental health condition. That means nearly one-half with a member who has a disability, serious health condition, or mental health condition have experienced legal problems due to that condition. Problems related to a disability, serious health condition, or mental health condition experienced by all households include being fired by an employer (3%), workplace modifications not being made (3%), losing coverage of health insurer (4%), and lack of accessibility to public facilities (4%). Significant differences by demographic groups include:

- Households with children under age 18 were less likely than those without children to have had a household member with this type of problem (9% vs. 13%).
- Respondents ages 55 to 59 (20%) were the most likely to indicate that someone in the household had a legal issue related to a disability, serious health condition, or mental health condition, followed by those ages 35 to 54 (13%), 18 to 34 (10%), or 60+ (4%).
- Those who are disabled (28%) or unemployed (20%) were among the most likely to indicate there was a problem related to a disability, serious health condition, or mental health condition, while retired (4%) individuals were among the least likely to indicate that someone in the household experienced this type of problem.

F. Public Benefits

This section of questions dealt with civil legal problems associated with applying for or receiving government assistance program benefits for individuals and families.

Table F1: Percentage of All Households That Applied for or Received Various Benefits

	Ratio of Income to Poverty Guideline		
	< 125%	125% but less than 200%	Total Sample
Applied for or received benefits	68%	54%	61%
Social Security for the disabled	21%	17%	19%
Supplemental Security Income (SSI)	16%	11%	13%
Social Security for retirees or widows	20%	15%	18%
Medicare or a Medicare funded HMO	26%	24%	25%
Medicaid, Medical Assistance, or Title 19	25%	16%	21%
Medicare Part D (prescription medication)	25%	19%	22%
Food stamps	26%	12%	20%
TANF (Temporary Assistance for Needy Families)	6%	4%	5%
Veterans benefits related to military service	8%	8%	8%
Low Income Home Energy Assistance Program	17%	7%	12%
WIC (Nutrition Program for Women, Infants and Children)	13%	6%	10%
Section 8 Housing Vouchers	13%	6%	9%
Emergency Food Assistance Program	8%	4%	6%
County financial or health care assistance	15%	10%	13%
State prescription program for seniors (Senior Rx)	8%	7%	8%

Six in 10 (61%) applied for or received at least one of the benefits listed. Those whose household income is less than 125% of the poverty guideline were more likely than those whose income is 125% but less than 200% of the poverty guideline to have applied for or received benefits (68% vs. 54%). Please see the additional tabulation tables in Appendix B for the proportions of various demographic groups who applied for or received benefits. Keep these differences in mind when viewing the proportion of various groups who experienced problems with benefits. Key significant differences include:

- Females were more likely than males to indicate that a household member applied for or received benefits (65% vs. 56%).
- Those without children under age 18 in the household were more likely than those with children to have applied for or received benefits (67% vs. 55%).
- Households with one member (76%) were more likely than larger households to have a member who applied for or received benefits.
- Respondents ages 60+ (85%) were more likely than those ages 55 to 59 (59%), 35 to 54 (57%), or 18 to 34 (52%) to report having a household member who applied for or received benefits.
- Two-thirds (66%) of singles said that a household member applied for or received benefits, compared with 56% of those who are married/partnered.
- Those who are disabled (92%) or retired (83%) were among the most likely to indicate that a household member applied for or received benefits.

- Those who are Black/Non-Hispanic (68%) or White/Non-Hispanic (67%) were more likely than those classified as Hispanic (52%) to report that a household member applied for or received benefits.

Table F2: Percentage of All Households That Experienced a Benefits-Related Legal Problem

	Ratio of Income to Poverty Guideline		Total Sample
	< 125%	125% but less than 200%	
Any benefits problem	29%	19%	24%
Charges for healthcare, prescription drugs, or medical equipment or supplies	7%	6%	6%
Claims payments for healthcare, prescription drugs, or medical equipment or supplies	6%	4%	5%
Insurance coverage for healthcare, prescription drugs, or medical equipment or supplies	12%	6%	9%
Being discouraged from applying	9%	5%	7%
Having a benefit denied or cut unfairly	10%	8%	9%
Being expected to meet unreasonable requirements to get the benefit	10%	7%	8%
Being punished or sanctioned unfairly for supposedly not following the rules	4%	4%	4%
Being told you have to pay back money you had previously received	5%	4%	5%
Not being given information about how the program works or how to appeal a decision	9%	6%	7%
Getting Medicare coverage for rehabilitation care	4%	2%	3%
Getting Medicare coverage for nursing home stay	1%	2%	1%
Other problems	1%	1%	1%

About one-fourth (24%) indicated that someone in the household experienced a problem related to benefits programs. This includes 9% having a benefit denied or unfairly cut and 9% who had a problem getting insurance coverage for healthcare, prescription drugs, or medical equipment or supplies. Of those with benefits-related problems and who would name the program, 35% had a problem with Medicaid, Medical Assistance, or Title 19, 20% had a problem with food stamps, 19% had a problem with Social Security for the disabled, and 14% had a problem with Medicare or a Medicare funded HMO. Please refer to the frequency tables in Appendix A for a complete listing of programs for which individuals had problems.

Those whose household income is less than 125% of the poverty guideline were more likely than those whose income is 125% but less than 200% of the poverty guideline to have a household member who had a problem with benefits (29% vs. 19%). Other significant differences by demographics include:

- Singles were somewhat more likely than those who are married/partnered to report that someone in the household had a problem with benefits (27% vs. 21%).
- Disabled (49%) respondents were the most likely to indicate that someone in the household had a benefits-related problem.

- Those who rent a home, condo, townhouse, or duplex were more likely than those who own a home, condo, townhouse, or duplex to say that someone experienced a problem with benefits (34% vs. 18%). One-fourth (25%) of apartment renters reported this type of civil legal problem.
- About one-fifth (19%) of Hispanics said that a household member had a benefits-related problem, compared with 27% of White/Non-Hispanics. About 29% of Black/Non-Hispanics and 27% of those classified as Other Race/Non-Hispanic indicated that someone in the household experienced this type of problem.

G. Personal Finances/Consumer

This section of questions dealt with civil legal problems associated with taxes, creditors, bankruptcy, contracts, purchases, loans, and utilities.

Table G1: Percentage of All Households That Experienced a Finances/Consumer-Related Legal Problem

	Ratio of Income to Poverty Guideline		
	< 125%	125% but less than 200%	Total Sample
Any finances/consumer problem	48%	45%	47%
Contacted by a collection agency regarding unpaid bills	35%	31%	33%
Had a serious problem with federal, state, or local taxes	5%	4%	4%
Experienced problem due to incorrect information in credit report	11%	10%	11%
Had a major problem with a creditor	14%	13%	14%
Had a problem getting needed information about how to file for bankruptcy	3%	2%	3%
Had a problem related to filing for bankruptcy	4%	2%	3%
Had a problem with a contract	4%	3%	4%
Had problem with a business concerning:			
<i>Repairs on home that required paying someone else to fix them</i>	5%	4%	5%
<i>Not standing behind defective product tried to return</i>	3%	4%	3%
<i>Overcharging for a product or service ordered</i>	8%	8%	8%
Had a problem with loan or credit where the interest rate, fees or repayment terms were not adequately disclosed	8%	6%	7%
Had a problem with a dispute about the amount of interest or payment terms on a payday loan	3%	4%	3%
A local utility cutoff or threatened to stop service to household	12%	14%	13%

Nearly one-half (47%) reported a financial- or consumer-related legal problem, and the leading source of legal problems was related to attempts to collect unpaid bills. One-third (33%) of respondents said that someone in the household was contacted by a collection agency regarding unpaid bills, 11% experienced a problem due to incorrect information in a credit report, and 14% had a major problem with a creditor. Additionally, 4% of all households had a member with a serious problem with federal, state, or local taxes; 3% had a problem getting needed information about how to file for bankruptcy; 3% had a problem related to filing for bankruptcy; and 4% had a problem with a contract. Few respondents reported a problem with a business concerning repairs on a home that required paying someone else to fix them (5%), a business not standing behind a defective product they tried to return (3%), or a business overcharging for a product or service they ordered (8%). About 7% had problems with a loan or credit where the interest rate, fees, or repayment terms were not adequately disclosed, and 3% had a problem with a dispute about the amount of interest or payment terms on a payday loan. More than one in 10 (13%) reported that a local utility cutoff or threatened to stop service to their household in the last 12 months.

Significant differences in the proportion that had a problem with personal finances or consumer issues include:

- Those with children under age 18 in the household were more likely than those without children to have had a problem with personal finances or consumer issues (52% vs. 41%).
- Those ages 60+ (34%) were less likely than respondents ages 18 to 34 (49%), 35 to 54 (52%), or 55 to 59 (47%) to report that someone in the household had a financial or consumer issue. Likewise, retired (34%) individuals were the least likely to indicate a household member experienced this type of problem.
- Singles were more likely than those who are married/partnered to report a civil legal problem related to finances or consumer issues (50% vs. 43%).
- Those with a technical school or some college education (59%) were the most likely to report a financial or consumer problem in the household.
- Those who rent a home, condo, townhouse, or duplex (57%) were the most likely to report a financial- or consumer-related problem, followed by apartment renters (48%) and those who own a home, condo, townhouse, or duplex (39%).

H. Immigrants and Non-English Speakers

This section of questions dealt with civil legal problems associated with using the legal system or defending personal rights, and a range of issues compounded by immigration status and language competency. Bilingual interviewers who were fluent in Spanish were made available and conducted interviews with Hispanic respondents not able to answer in English. A Spanish language version of the questionnaire was used to ensure consistency of the interviews.

Table H1: Percentage of All Households That Experienced an Immigration or Language-Related Legal Problem

	Ratio of Income to Poverty Guideline		Total Sample
	< 125%	125% but less than 200%	
Any immigration or language problem	5%	4%	4%
Normally speak a language other than English	34%	32%	33%
Using the legal system or defending rights because of a language problem	3%	2%	3%
Someone who speaks language made available to help	2%	2%	2%
Had an immigration problem	2%	2%	2%
Involving deportation	0.6%	0.4%	0.5%
Involving political asylum	0.9%	0.0%	0.5%
Involving becoming legal or getting a green card	0.6%	0.8%	0.7%
Involving bringing a family member to the U.S. legally	0.3%	1.2%	0.7%
Involving amnesty	0.3%	0.0%	0.2%
Involving becoming a citizen	1.3%	0.5%	0.9%
Involving being taken advantage of because of immigration status	0.3%	0.0%	0.2%
Involving getting public benefits	0.0%	0.0%	0.0%
Involving education for your children	0.3%	0.0%	0.2%
Involving other issue	0.3%	0.2%	0.2%

Only 4% of all households had a member who experienced an immigration- or language-related legal problem. Keep in mind that 33% of all households have a member who normally speaks a language other than English (76% of whom primarily speak Spanish). Hispanic individuals (70%) were the most likely to have a household member who normally speaks a language other than or in addition to English, followed by those classified as Other Race/Non-Hispanic (47%). Additionally, male respondents, those with children in the household, individuals ages 18 to 34, larger households, those who are married/partnered, and those with less than a high school education were more likely than their counterparts to indicate that a household member normally speaks a language other than English. Those who are employed full-time (46%), homemakers (43%), and the unemployed (40%) were more likely than retired (18%) or disabled (11%) individuals to report that a household member speaks a language other than English.

Nearly 3% of all households had a member who experienced a problem using the legal system or defending their rights because of a language problem, and 2% of all households reported that someone who speaks the language was made available to help in the most recent case. In other words, most (75%) of those who experienced this specific problem indicated that someone who spoke the language was made available. About 2% of all respondents reported an immigration problem experienced by someone in the household. Hispanics (6%) were the most likely to report an immigration problem.

Significant differences in the proportion that had a problem related to language or immigration include:

- Those with children under age 18 in the household were more likely than those without children to have had a problem with immigration or language (6% vs. 3%).
- Larger households were more likely to have had a language- or immigration-related legal problem.
- About 8% of those ages 18 to 34 reported that someone in the household experienced this type of civil legal problem, compared with less than 1% of those ages 60+. Also, 4% of those ages 35 to 54 and 3% of those ages 55 to 59 said that a household member experienced this issue.
- Those who are married/partnered were more likely than singles to report that a household member experienced a language- or immigration-related legal problem (6% vs. 3%).
- About 12% of Hispanics reported this type of problem for a household member, compared with 1% or fewer of those classified as another race or ethnicity.

I. Native Americans & Tribes

This section of questions dealt with civil legal problems associated with being a member of a Native American tribe, including those related to living on and off of a reservation or trust lands.

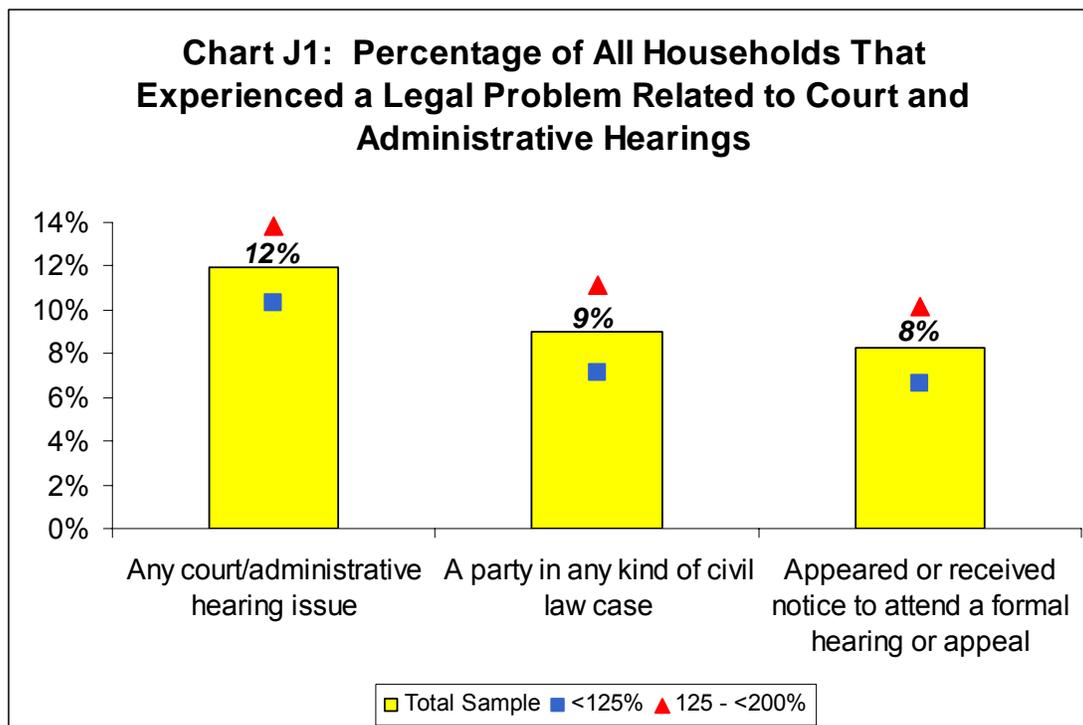
Table I1: Percentage of All Households That Experienced a Legal Problem Related to Being Native American

	Ratio of Income to Poverty Guideline		Total Sample
	< 125%	125% but less than 200%	
Any problem related to being Native American	0.4%	1.1%	0.7%
Member of a Native American Tribe	6.5%	7.4%	6.9%
Live on a reservation or on lands held in trust by the U.S. government	0.5%	0.7%	0.6%
Experienced a serious dispute with a federal government agency	0.0%	0.1%	0.1%
Experienced a serious dispute with a local or state government agency	0.0%	0.6%	0.3%
Experienced problems related to educational or civil rights of Native American children	0.0%	0.0%	0.0%
Experienced problems related to living off the reservation	0.0%	0.1%	0.1%
Experienced problems with tribal affiliation or enrollment	0.0%	0.4%	0.2%
Experienced not have legal representation in a tribal court	0.1%	0.4%	0.3%
Experienced a serious dispute with a tribe or one of its government entities	0.3%	0.6%	0.4%

Only 7% indicated that someone in their household is a member of a Native American tribe, and less than 1% experienced a problem related to being Native American. This means that approximately one in 10 households with a Native American tribe member experienced problems related to being Native American. There are no significant differences in the proportion that experienced this type of problem given the small number of cases that actually experienced any of the problems listed.

J. Court and Administrative Hearings

This section of questions dealt with problems associated with any kind of civil legal matter that involved being a party to a lawsuit or receiving notice to appear at a formal hearing or appeal in front of a court or administrative agency.



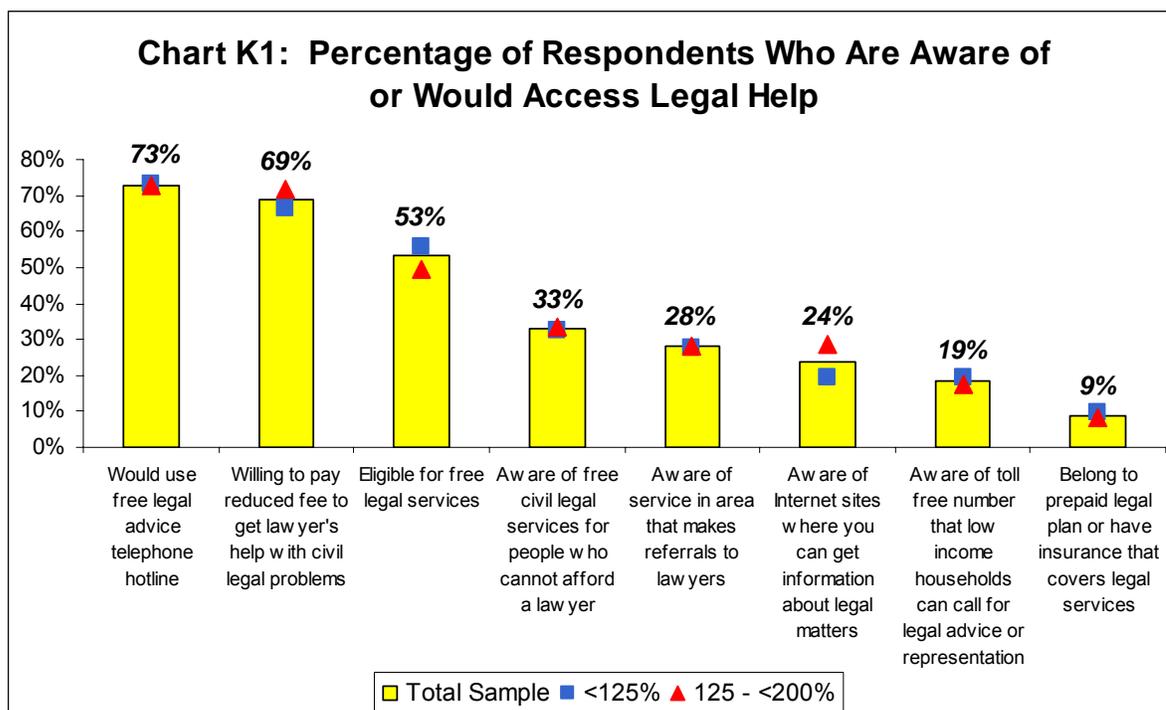
More than one in 10 (12%) indicated that they or a household member experienced at least one of these two kinds of court and administrative hearing issues, with 9% of all households having a member who was a party in any kind of civil law case, and 8% of all households having a member who appeared or received notice to attend a formal hearing or appeal. About 5% indicated that they or a household member experienced both types of court and administrative hearing issues.

Significant differences in the proportion experiencing a civil legal issue include:

- Those ages 18 to 34 (14%), 35 to 54 (15%), or 55 to 59 (14%) were more likely than those ages 60+ (4%) to indicate that a household member had a problem related to court and administrative hearings.
- The unemployed were more likely than retired individuals to report this type of problem (21% vs. 6%). About 18% of disabled individuals, 12% of those employed full-time, 12% of those employed part-time, and 11% of homemakers said that a household member experienced an issue with court and administrative hearings.

K. Awareness and Access

This section of questions dealt with being aware of various sources of legal help with a civil legal matter, plus willingness to pay a reduced fee to get a lawyer's help with all or any part of civil legal problems discussed throughout the survey.



Among those with an opinion, 73% would use a free legal advice telephone hotline, and 69% would be willing to pay a reduced fee to get a lawyer's help with all or any part of the civil legal problems discussed if that option were available. The willingness to consider these options did not vary significantly by income level. Looking at those who offered a response, awareness is highest for free legal services for people who cannot afford a lawyer (33%), followed by services in the area that make referrals to lawyers (28%), Internet sites where they can get information about legal matters (24%), and a toll free number that low income households can call for legal advice or representation (19%). More than one-half (53%) of those who knew or would provide a response said they are eligible for free legal services; however, one-fourth of all respondents were unsure or would not answer. About 9% of those who provided a response said they belong to a prepaid legal plan or have insurance that covers legal services.

Those whose household income is 125% but less than 200% of the poverty guideline were more likely than those whose income is less than 125% to be aware of Internet sites where they can get information about legal matters (29% vs. 19%). Other significant differences by demographic groups include:

- More than one-third (35%) of residents of Reno-Sparks/Carson City MSAs are aware of a service in the area that makes referrals to lawyers, compared with 26% of Las Vegas MSA residents and 26% of Other MSAs/Rural residents. Also, only 1% of

residents of Other MSAs/Rural areas belong to a prepaid legal plan or have insurance that covers legal services, compared with 10% of those in the Reno-Sparks/Carson City MSAs and 9% of Las Vegas MSA residents. Finally, about 77% of those in Other MSAs/Rural areas and 74% of Reno-Sparks/Carson City MSAs residents would be willing to pay a reduced fee for a lawyer's help with civil legal problems, compared with 67% of Las Vegas MSA residents.

- Those with children under age 18 in the household are more likely than those without children to be willing to pay a reduced fee for a lawyer's help (75% vs. 64%).
- Larger households were less likely to say they would be eligible for free legal services and more likely to indicate that they would be willing to pay a reduced fee for a lawyer's help.
- Only 25% of those ages 18 to 34 are aware of any free legal services for people who cannot afford a lawyer, compared with 36% of those age 35 to 54, 35% of those ages 55 to 59, and 37% of those ages 60+. Also, those ages 35 to 54 (59%) were the most likely to say they are eligible for free legal services, followed by those ages 55 to 59 (57%), 60+ (49%), or 18 to 34 (44%). The proportion willing to pay a reduced fee for a lawyer's help tends to decrease as age group increases, going from 75% of those ages 18 to 34 to 56% of those ages 60+.
- Singles were more likely than those who are married/partnered to indicate that they are eligible for free legal services (59% vs. 47%).
- About one-fourth (24%) of those with a postgraduate or professional degree belong to a prepaid legal plan or have insurance that covers legal services, compared with less than one in 10 of those with less education. They were the least likely (33%) to say they are eligible for free legal services. Awareness of any Internet site where they can get information about legal matters tends to increase as education level increases.
- Those who are disabled (72%) or unemployed (67%) were the most likely to indicate that they are eligible for free legal services. Retired (58%) individuals were among the least likely to say they would be willing to pay a reduced fee for a lawyer's help.
- Those who rent a home, condo, townhouse, or duplex (65%) and apartment renters (60%) were more likely than those who own a home, condo, townhouse, or duplex (43%) to say that they are eligible for free legal services. Additionally, home renters are somewhat more likely than owners to use a free legal advice telephone hotline and willing to pay a reduced fee for a lawyer's help.
- Those who are Hispanic of any race are more likely than those who are White/Non-Hispanic to belong to a prepaid legal plan or have insurance that covers legal services (13% vs. 6%), and they are less likely to be aware of any free legal services for people who cannot afford a lawyer (28% vs. 37%). Also, Hispanics are more likely than those who are Black/Non-Hispanic to be willing to pay a reduced fee for a lawyer's help with civil legal problems (74% vs. 59%). About 68% of those who are White/Non-Hispanic and 65% of those classified as Other Race/Non-Hispanic would be willing to do so.

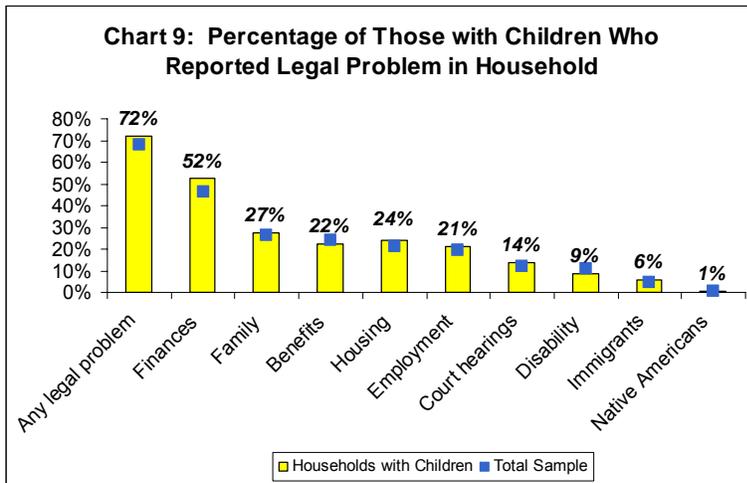
III. Population Segmentation Summary

To better describe which population groups are experiencing at least one civil legal problem, we segmented or compared the incidence of problems in relationship to key demographics.

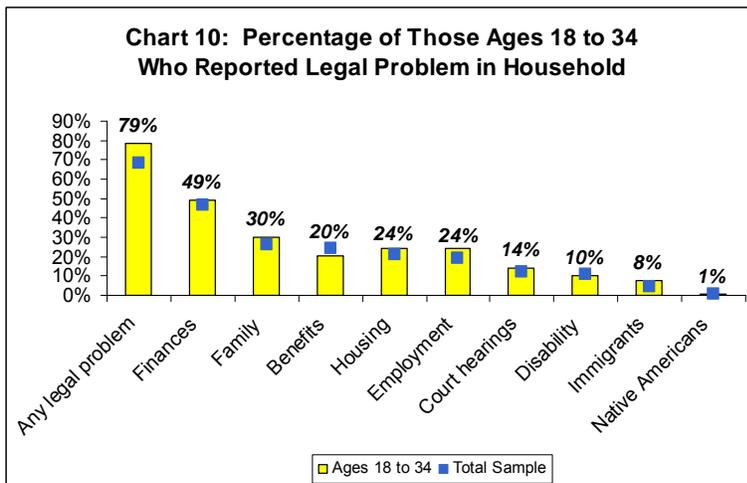
Table 3: Demographic Profile of Respondents Who Reported Legal Problem in Household

		Experienced At Least One Legal Problem					
		No Legal Problem		Had Legal Problem		Total Sample	
		Weighted Count	Column N %	Weighted Count	Column N %	Weighted Count	Column N %
Ratio of Income to Poverty Guideline	< 125%	161	50.4%	372	54.6%	533	53.3%
	125% but less than < 200%	159	49.6%	309	45.4%	467	46.7%
	<i>Total</i>	<i>320</i>	<i>100.0%</i>	<i>681</i>	<i>100.0%</i>	<i>1,000</i>	<i>100.0%</i>
Area of Residence	Las Vegas	233	72.9%	483	71.0%	717	71.6%
	Reno-Sparks/Carson City	56	17.4%	136	19.9%	191	19.1%
	Other/Rural	31	9.7%	62	9.1%	93	9.3%
	<i>Total</i>	<i>320</i>	<i>100.0%</i>	<i>681</i>	<i>100.0%</i>	<i>1,000</i>	<i>100.0%</i>
Gender	Male	128	40.2%	263	38.6%	391	39.1%
	Female	191	59.8%	418	61.4%	609	60.9%
	<i>Total</i>	<i>320</i>	<i>100.0%</i>	<i>681</i>	<i>100.0%</i>	<i>1,000</i>	<i>100.0%</i>
Have Children Under Age 18 in Household	No kids	185	58.0%	339	49.7%	524	52.4%
	Kids	134	42.0%	342	50.3%	476	47.6%
	<i>Total</i>	<i>320</i>	<i>100.0%</i>	<i>681</i>	<i>100.0%</i>	<i>1,000</i>	<i>100.0%</i>
Total Number of Members of Household	1	65	20.3%	119	17.5%	184	18.4%
	2	86	26.8%	159	23.3%	244	24.4%
	3	39	12.1%	97	14.3%	136	13.6%
	4	47	14.6%	115	17.0%	162	16.2%
	5 +	84	26.3%	190	27.9%	274	27.4%
	<i>Total</i>	<i>320</i>	<i>100.0%</i>	<i>681</i>	<i>100.0%</i>	<i>1,000</i>	<i>100.0%</i>
Age of Respondent	18 to 34	61	19.3%	225	33.4%	286	28.9%
	35 to 54	125	39.7%	253	37.5%	378	38.2%
	55 to 59	35	11.0%	81	12.0%	116	11.7%
	60+	94	30.0%	115	17.1%	210	21.2%
	<i>Total</i>	<i>315</i>	<i>100.0%</i>	<i>674</i>	<i>100.0%</i>	<i>990</i>	<i>100.0%</i>
Marital Status	Single	156	49.1%	368	54.3%	524	52.6%
	Married/partnered	162	50.9%	310	45.7%	472	47.4%
	<i>Total</i>	<i>319</i>	<i>100.0%</i>	<i>678</i>	<i>100.0%</i>	<i>996</i>	<i>100.0%</i>
Highest Level of Schooling Completed	Less than high school grad	36	11.3%	65	9.6%	100	10.2%
	High school grad	125	39.7%	211	31.3%	336	34.0%
	Technical school or some college	86	27.3%	273	40.5%	359	36.3%
	Four year college degree	47	15.0%	88	13.0%	135	13.7%
	Postgraduate or professional degree	21	6.8%	37	5.5%	59	6.0%
	<i>Total</i>	<i>315</i>	<i>100.0%</i>	<i>674</i>	<i>100.0%</i>	<i>989</i>	<i>100.0%</i>
Employment Status	Employed full-time	108	33.9%	223	32.8%	331	33.2%
	Employed part-time	40	12.6%	73	10.8%	113	11.3%
	Self-Employed	7	2.1%	34	5.0%	40	4.1%
	Homemaker	35	10.9%	76	11.2%	111	11.1%
	Student	7	2.3%	22	3.2%	29	2.9%
	Retired	82	25.6%	96	14.2%	178	17.8%
	Unemployed	17	5.3%	56	8.2%	73	7.3%
	Disabled	23	7.3%	100	14.7%	123	12.4%
	<i>Total</i>	<i>319</i>	<i>100.0%</i>	<i>679</i>	<i>100.0%</i>	<i>998</i>	<i>100.0%</i>
Type of Residence	Own home, condo, townhouse, or duplex	152	47.9%	235	34.6%	387	38.8%
	Rented home, condo, townhouse, or duplex	38	12.0%	164	24.2%	202	20.3%
	Rented apartment	89	27.9%	191	28.1%	280	28.0%
	Other	39	12.1%	89	13.2%	128	12.8%
	<i>Total</i>	<i>318</i>	<i>100.0%</i>	<i>679</i>	<i>100.0%</i>	<i>997</i>	<i>100.0%</i>
Race/Ethnicity	White/Non-Hispanic	163	51.3%	318	47.2%	482	48.5%
	Black/Non-Hispanic	25	7.7%	72	10.6%	96	9.7%
	Other Race/Non-Hispanic	26	8.0%	57	8.4%	82	8.3%
	Hispanic/Any Race	105	32.9%	228	33.8%	333	33.5%
	<i>Total</i>	<i>319</i>	<i>100.0%</i>	<i>675</i>	<i>100.0%</i>	<i>993</i>	<i>100.0%</i>

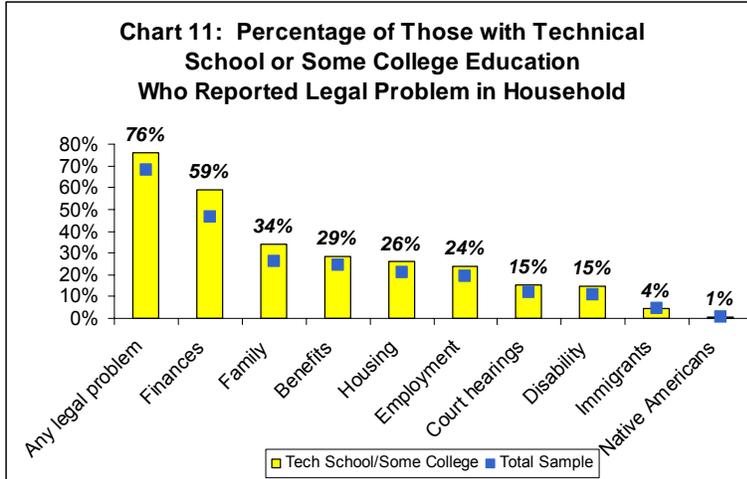
Table 3 shows that those who reported that someone in the household experienced at least one of the civil legal problems discussed are more likely than those who did not report a civil legal need or problem to have children under age 18 in the household, be younger and not retired, have a technical school or some college education, and rent a home. Also, 15% are disabled, compared with 7% of those without a legal need in the household. A significant difference by race or ethnicity was not determined. A classification tree was produced to examine the relationship between legal need and key demographics, and age group was found to be most closely associated with having a civil legal need in the household. That is, the segment of the population who is most likely to have reported a legal problem in the household is 18 to 34 year-olds. Charts 9 through 12 show the proportion of respondents who reported a civil legal problem for key demographic groups.



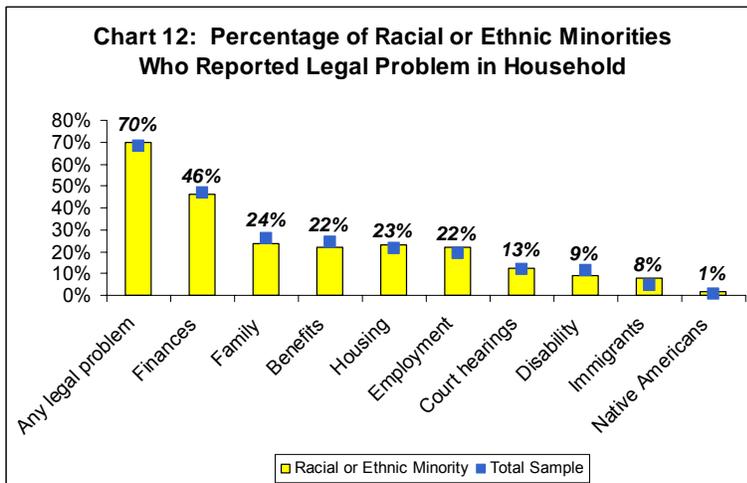
Nearly three-fourths (72%) of households with children had a member who experienced a civil legal problem or issue, compared with 65% of those with no children in the household. The top civil legal problem area for households with children is related to finances or consumer issues (52%).



About eight in 10 (79%) of those ages 18 to 34 indicated that someone in their household experienced a civil legal problem, compared with 68% of the total sample. The top civil legal problem reported by this age group is related to finances or consumer issues (49%), followed by family or domestic issues (30%).



Three-fourths (76%) of those with a technical school or some college education reported a civil legal problem in the household, with 59% experiencing a problem related to finances.



Overall, no significant difference was found in the proportion of White/Non-Hispanics and racial or ethnic minorities who reported at least one civil legal problem in the household. However, racial and ethnic minorities as a group were somewhat more likely to report a problem with employment, immigration or language, and with being Native American.

A classification tree was used as an exploratory tool to examine the relationship among key demographic variables and legal need, and to identify segments of the population most likely to report at least one civil legal problem in the household. The prevalence of legal needs in Nevada is relatively high across all demographic groups, with 68% of all respondents reporting a civil legal problem in the household. Nearly one-half reported a problem related to finances or consumer issues, including one-third who said that a household member was contacted in the last 12 months in regard to unpaid bills. The analysis indicated that age was most closely related to likelihood of having a civil legal problem in the household, with 69% of those ages 18 to 34 reporting a problem, compared with 55% of those ages 60+. More than one-fourth of Nevadans in the sample at the less than 200% income level are in this high-need age group.