



# The State Bar of California



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## 2019 CALIFORNIA JUSTICE GAP STUDY

### SECTION 1 – EXECUTIVE SUMMARY

The State Bar of California and NORC at the University of Chicago partnered in 2019 on a survey exploring the civil legal needs of residents of California. With the goal of evaluating the “justice gap,” which is the difference between the public’s civil legal needs and the resources available to meet those needs, the survey asks respondents about their experience with a host of civil legal issues in the past year, whether they have sought legal help for those issues, what kinds of help they received or why they chose not to seek help, and attitudes about the status or resolution of their issues. Through interviews with nearly 4,000 California residents, the survey allows for a detailed analysis of the civil legal needs Californians faced in the past year, with a particular focus on those living in households at or below 125% of the federal poverty level (FPL).<sup>1</sup>

#### Key findings among Californians include:

**Californians living in households at or below 125% of the FPL report experiencing more problems in their households in the past year and are more likely to report multiple problems compared to those in households earning above 125% FPL.** Low-income individuals report an average of 4.3 problems in their household compared to 2.1 among individuals in households above 125% FPL. Differences by income are especially acute when it comes to experiencing multiple problems—23% of Californians at or below 125% FPL say their household experienced six or more problems in the past year compared to 11% of those in households above 125% FPL.

<sup>1</sup> For clarity, those at or below 125% FPL are at times referred to as “low-income” or “lower-income” Californians. In 2019, the FPL for a one-person household in California is \$12,490. It increases by \$4,420 for each additional person living in the household. For one person, 125% FPL would be \$15,612.50, and it increases by \$5,525 for each additional person living in the household. <https://www.thebalance.com/federal-poverty-level-definition-guidelines-chart-3305843>

**Health, financial, and employment problems are the most common reported among Californians of all income levels.** The most common types of household problems reported by those of all incomes are in the areas of health, finance, and employment. However, those in lower-income households are more likely to report experiencing problems in their household related to finance (28% vs. 20%), employment (20% vs. 15%), income maintenance<sup>2</sup> (19% vs. 7%), family (17% vs. 7%), rental housing (17% vs. 8%), disabilities (9% vs. 2%), and education (9% vs. 4%).

**Of the problems they have experienced in the past year, low-income Californians are most likely to say that those related to child and custody issues, veterans issues, income maintenance issues, and homeownership issues have impacted them very much or severely.** Of issues experienced by low-income Californians personally, 68% of problems related to children or custody impacted the person who experienced it very much or severely, as did 66% of veterans issues, 64% of income issues, and 60% of homeownership issues.

**While all of the problems asked about in the survey could have been legally actionable, low-income Californians only sought and received legal help for about 3 in 10 of the problems they experienced. They were more likely to receive legal help for some types of problems than others.** Low-income residents sought and received legal help for just 29% of the problems they experienced, including 10% of problems where help was received online and 19% where legal help was received through a legal professional or other offline means. Low-income Californians did not seek or receive any legal help for 70% of problems. Among all problems low-income Californians personally experienced, they report receiving legal help most often for child and custodial issues (54%), homeownership issues (50%), and immigration issues (47%).

**Californians at or below 125% FPL are less likely than those with incomes above that level to receive legal help for any of their problems.** Among Californians at or below 125% FPL who experienced at least one civil legal issue, 27% received legal help for at least one of their problems. More individuals above 125% FPL (34%) received legal help for at least one of their problems.

**Low-income Californians who received legal help are satisfied with how their issues have been resolved.** Among low-income residents who received any legal help, 72% say they have received or expect to get as much legal help as they need. Among those whose problems have been resolved and who received legal help, 56% say they are very or extremely satisfied with the outcome.

**For the 7 in 10 problems experienced by low-income Californians where no legal help was pursued, barriers of knowledge and finances were commonly cited reasons for not seeking assistance.** Among the problems experienced by low-income Californians where no legal help was received, uncertainty about whether it was a legal issue (24%) and concerns about cost (21%) are the top reasons why they didn't get help.

**Few low-income Californians express confidence in the justice system.** Less than half of those at or below 125% FPL say they can use the courts to protect themselves (39%), that people like them are treated fairly (34%), and that the system can help them solve important problems (34%) most or all of the time. Those above 125% FPL are more likely to say the courts protect them (45%) and that people like them are treated fairly (45%).

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<sup>2</sup> This includes problems related to trouble receiving the earned income tax credit; the reduction or termination of state government income, food, disability or housing benefits; and the denial or termination of federal Supplemental Security Income, Social Security Disability income, or Social Security Survivors benefits.

**Low-income Californians are less likely than low-income Americans overall to report at least one civil legal problem, but among those who do report an issue, low-income Californians report more problems on average.** Sixty percent of low-income Californians report experiencing at least one civil legal issue in the past year compared to 71% of low-income Americans overall. But, among those who have experienced at least one issue, low-income Californians find themselves facing more issues on average (7.2 vs. 5.8 among low-income Americans overall).

The findings presented in this report demonstrate that civil legal problems are more prevalent among low-income Californians, but a significant justice gap exists across the income spectrum in California, as many California residents do not receive the civil legal help they need. Beyond differences by income, this report also highlights the experiences of other populations of interest in California—like senior citizens, households with veterans or military personnel, those with experience with sexual assault and domestic violence, those with a member of their household with a disability, those in urban versus rural areas, key racial and ethnic groups, and Spanish speakers. The report also investigates regional differences in civil legal needs across the state.

## SECTION 2 – OVERVIEW OF STUDY OBJECTIVES AND METHODOLOGY

### Background

In 2017, the Legal Services Corporation (LSC) partnered with NORC to conduct the Justice Gap Study.<sup>3</sup> This survey of 2,000 American adults was the first national household study of the justice gap in over 20 years. It included interviews only of those living in households at or below 125% FPL. It covered civil legal issues related to housing, employment, health, family, children and custody, finances, income maintenance, education, disability, veterans, and wills and estates. The current report focusing on California was closely modeled after this important national study.

The 2017 report found that individuals in low-income households in America faced an average of 4.1 problems in their households in the previous 12 months. About 7 in 10 low-income individuals faced at least one civil legal issue in their household. The most common problem area for civil legal needs was health, where 41% experienced at least one civil legal issue in the previous year, followed by finances (37%). The study also found that 72% of low-income respondents who experienced a civil legal issue did not receive any assistance from legal professionals.

Research has also been conducted at the state level, specifically in the state of Washington, where the 2015 Washington Civil Legal Needs Study Update (CLNS Update) found that individuals living in households at or below 200% FPL faced an average of 9.3 legal problems in the previous 12 months, triple the number found in the 2003 version of the same study. Seventy-one percent lived in households experiencing at least one legal problem, and 46% lived in households with four or more. Seventy-six percent of those with a legal problem said they did not get the help they needed, and most lacked confidence in the state's civil justice system.

### Goals for the current study

This survey builds on the work of the 2017 Justice Gap Study and the 2015 Washington CLNS Update to focus on the justice gap in California. It explores Californians' experience with a host of civil legal issues in the past year, whether they have sought legal help for those issues, the kinds of help they received, why they may have decided not to seek help, and how they feel about the resolution of the issues they experienced. The survey utilized similar questions to the 2017 Justice Gap Study, asking

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<sup>3</sup> <https://www.lsc.gov/media-center/publications/2017-justice-gap-report>

about the civil legal needs of Californians related to issues of housing, employment, health, family, children and custody, finances, income maintenance, education, disability, veterans, and wills and estates. It also included questions about civil legal needs related to immigration, adding a new dimension to this study.

Unlike previous studies that focused mainly on low-income individuals, this year's study is designed to represent all Californians. However, it includes an oversample of those at or below 125% FPL to allow for a particular focus on the civil legal needs of those individuals.

This year's study set out to provide:

- An accurate estimate of the prevalence of civil legal problems in California households in the past 12 months
- An accounting of how often individuals experiencing civil legal issues sought help—specifically legal help—for those issues
- A description of where Californians turned for help regarding their civil legal issues or why they may have not sought legal help at all
- An assessment of the attitudes and perceptions Californians have regarding the fairness and efficacy of the civil legal system
- Details of the experiences, behaviors, and perceptions of key demographic and geographic groups

To determine a respondent's income relative to the FPL, the survey first asked about the number of people living in their household and their household income.<sup>4</sup> The survey then asked about some of the key demographic characteristics—if the respondent was a parent or guardian of a child under 18; if they or anyone in their household attended school<sup>5</sup> in the past 12 months; if they or anyone in their household ever served in the military; if anyone in their household has a disability like deafness, blindness, or another physical, mental, or emotional condition; if they rent or own their home; and if they speak Spanish at home.<sup>6</sup>

The survey then asked whether the respondent or anyone in their household experienced up to 90 different civil legal problems in the past 12 months. These issues fell into the following categories, and respondents were only asked about issues that applied to them based on the demographic questions asked previously in the survey:

- **Employment:** Questions asked about an employer who did not pay wages or other earned benefits, denial of worker's compensation, unsafe working conditions, unfair termination, denial of accommodation for disability or a medical condition, denial of unemployment benefits, inadequate treatment of a workplace grievance, and sexual harassment by a supervisor or coworker. These questions were asked of all respondents.

<sup>4</sup> In 2019, the FPL for a one-person household in California is \$12,490. It increases by \$4,420 for each additional person living in the household. For one person, 125% FPL would be \$15,612.50, and it increases by \$5,525 for each additional person living in the household.

<https://www.thebalance.com/federal-poverty-level-definition-guidelines-chart-3305843>

<sup>5</sup> This includes preschool, kindergarten through 12th grade, community college, college, and university.

<sup>6</sup> Respondents were first asked "Do you speak a language other than English at home?" If they said yes to that question, they were asked a follow up question of "What language is it?" with options for Spanish, Chinese, Tagalog, Vietnamese, Korean, Farsi/Persian, Armenian, Russian, Arabic, Khmer/Cambodian, or other. Those who answered "Spanish" to this question are classified as Spanish-speaking in the analysis in this section and throughout the report.

- **Family:** Questions asked about problems with serving as a foster parent, issues adopting a child, difficulties with being appointed as the guardian of a child, filing for divorce or separation, difficulty collecting alimony payments, experience with domestic violence or sexual assault, and problems involving a vulnerable adult being taken advantage of or abused. These questions were asked of all respondents.
- **Finances:** Questions asked about problems getting credit because of identity theft, being the target of unfair lending practices or internet scams, problems with debt reduction or credit repair services, problems with terms for repayment of payday lenders, problems related to legal financial obligations, harassment by creditors, problems with pay for or repossession of a car, filing for bankruptcy, garnished wages, and disconnected utilities due to nonpayment or a billing dispute. These questions were asked of all respondents.
- **Health:** Questions asked about billing, the inability to access or other problems getting health insurance, the denial of an interpreter in a medical setting, issues with debt collection or financial assistance, and payment for needed equipment, procedures, or other services. These questions were asked of all respondents.
- **Immigration:** Questions asked about filling out or filing paperwork relating to U.S. immigration issues and attending any legal actions or proceedings related to U.S. immigration issues. These questions were asked of all respondents.
- **Income maintenance:** Questions asked about trouble receiving the earned income tax credit; the reduction or termination of state government income, food, disability or housing benefits; and the denial or termination of federal Supplemental Security Income, Social Security Disability income, or Social Security Survivors benefits. These questions were asked of all respondents.
- **Wills and estates:** Questions asked about help making or changing a will/living will/advance directive, setting up a trust or power of attorney, and help with a probate or administering an estate. These questions were asked of all respondents.
- **Child and custody:** Questions asked about trouble reaching an agreement about custody or visitation arrangements, a custody or visitation agreement not being followed, problems collecting or paying child support, issues with age eligibility for foster care, paternity problems, investigation by Child Protective Services (CPS), an attempt by CPS to terminate parental rights, and involvement in a court hearing involving dependency of a child. These questions were asked of those with a parent or guardian in their household.
- **Disabilities:** Questions asked about the denial of state or federal benefits, denial of access to government programs, denial or limited access to public businesses, mishandled Social Security benefits, a court order requiring an unwanted guardian who provided poor treatment, and being placed in a mental health or long-term care facility. These questions were asked of those in households where anyone has a disability.
- **Education:** Questions asked about suspension/expulsion from school, truancy, safety, access to special education services, and denial of bilingual education. These questions were asked of those who had someone in their household attend school in the past 12 months.



- **Homeownership:** Questions asked about being the target of misleading or dishonest mortgage lending practices, being told by a lender that extra financial products needed to be purchased to get a mortgage, falling several payments behind on a mortgage or having a home going into foreclosure, and having trouble selling or buying property. These questions were asked of those who own their home.
- **Rental housing:** Questions asked about a dispute with a landlord about rules or property, difficulty getting a security deposit back, the denial of reasonable accommodations for a medical condition, trouble getting a written lease or rental contract, failure to receive basic services or repairs, a threat of eviction, denial or trouble with a housing voucher or subsidy, harassment for rent, denial of relocation assistance from an unsafe rental unit, and denial of a rental unit because of prior juvenile or criminal system involvement. These questions were asked of those who rent their home.
- **Veterans issues:** Questions asked about issues with discharge status, denial of Veterans Administration benefits, denial of access to service-related medical care, and problems getting an old job back after discharge. These questions were asked of those in households where anyone has served in the military.

For the problems the respondents report experiencing personally, respondents were asked how much those problems affected them.<sup>7</sup> For problems that affected them at least slightly, respondents were asked if they sought any type of help for each of these problems, either by talking to someone else for help or looking online. Then, the survey selected up to four of the problems the respondent personally experienced and asked a series of questions on the status of the issue, who they have talked to about the issue or where they looked online, whether they received legal help, why they might have chosen not to seek legal help, who they talked to for legal help and the type of legal help they received, and their satisfaction with that legal help and how the issue has or has not been resolved.

Finally, all respondents were asked about their confidence in the fairness and efficacy of the civil legal system.

The report that follows will feature an in-depth analysis of these questions to produce a well-rounded snapshot of the civil legal needs of California's diverse population. Any reported differences between subgroups have been confirmed as statistically significant differences at the  $p < 0.05$  level in both multivariate regression<sup>8</sup> and bivariate significance testing.

## Survey Methodology

This study was conducted by NORC at the University of Chicago with funding from the State Bar of California. Staff at NORC and the State Bar of California collaborated on all aspects of the study design. Interviews were conducted between June 4 and July 15, 2019, with adults age 18 and older representing the state of California. Overall, 3,885 adults in California completed the survey, including 3,771 via the web and 114 via telephone. The sample includes 2,464 respondents at or below 125% FPL.

<sup>7</sup> The exact question wording was, "How much did the following issue(s) personally affect you? Not at all, slightly, moderately, very much, or severely?"

<sup>8</sup> In all models, multivariate significance testing controls for age, gender, race/ethnicity, education, income, employment status, urban/rural resident, and whether the respondent speaks Spanish at home. Some models also control for military personnel living in household, disability in the household, and sexual assault/domestic violence experience. Multivariate regression results can be found in the Appendices at the end of this report.

The general population survey combined interviews from both probability and nonprobability sample sources. The probability interviews were conducted using two probability-based panels. The first is AmeriSpeak®, NORC's probability-based panel designed to be representative of the U.S. household population. During the initial recruitment phase of the panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection from the NORC National Sample Frame and then contacted by U.S. mail, email, telephone, and field interviewers (face-to-face). The panel provides sample coverage of approximately 97% of the U.S. household population. Those excluded from the sample include people with P.O. Box only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings.

Panel members residing in California were randomly drawn from AmeriSpeak, and 967 completed the survey. Interviews were conducted online and over the phone, with 853 completing via the web and 114 completing via telephone. Interviews were conducted in English and Spanish, depending on respondent preference. This includes 192 interviews with those residing in households at or below 125% FPL and 775 residing in households above 125% FPL. The sample included oversamples of 136 Spanish speakers<sup>9</sup> in households above 125% FPL, 222 seniors age 65 and older in households over 125% FPL, and 251 adults residing in households above 125% FPL who are living with a person with a disability. The final stage completion rate is 95%, the screener completion rate is 29.5%, the weighted household panel response rate is 30.3%, and the weighted household panel retention rate is 85.4%, for a cumulative response rate of 7.3%. The overall margin of sampling error is +/- 4.8 percentage points at the 95% confidence level, including the design effect.

Probability interviews were also conducted using Ipsos's GfK KnowledgePanel®, and 651 completed the survey. Residents of California were sampled. Interviews were conducted in English and Spanish, depending on respondent preference, via web only. This includes 319 interviews with those residing in households at or below 125% FPL and 332 residing in households above 125% FPL. The sample included oversamples of 136 Spanish speakers in households over 125% FPL, 76 seniors age 65 and older in households over 125% FPL, and 92 adults residing in households above 125% FPL who are living with a person with a disability. The final stage completion rate is 43.6%, the weighted household panel response rate is 10.8%, and the weighted household panel retention rate is 54.2%, for a cumulative response rate of 2.6%. The overall margin of sampling error is +/- 6.2 percentage points at the 95% confidence level, including the design effect.

To produce AmeriSpeak weights, panel weights are adjusted for survey nonresponse and a raking ratio method to population benchmarks from the 2017 American Community Survey (ACS) among adults age 18 and older residing in households at or below 125% FPL and among adults age 18 and older above 125% FPL. Within each of these income groups, the sample was adjusted using the 2017 ACS by age, race, gender, education, and Spanish speaking.

To produce Ipsos weights, the study base weight provided by Ipsos was adjusted via a raking ratio method to population benchmarks from the 2017 ACS among adults age 18 and older residing in households at or below 125% FPL and among adults age 18 and older above 125% FPL. Within each of these income groups, the sample was adjusted using the 2017 ACS by age, race, gender, education, and Spanish speaking.

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<sup>9</sup> Respondents were counted as Spanish speaking if they spoke Spanish in the home.

AmeriSpeak and Ipsos weights were combined by multiplying with a factor that was calculated using the proportion of number of completes from each source over the total number of completes from both panels by the following subgroups:

- California adults age 18 and older residing in households at or below the 125% FPL and speak Spanish
- California adults age 18 and older residing in households at or below the 125% FPL and speak English
- California adults age 18 and older residing in households above the 125% FPL and speak Spanish
- California adults age 18 and older residing in households above the 125% FPL and speak English

Dynata, an opt-in panel, provided 2,267 nonprobability interviews of Californians age 18 and older. This includes 1,953 interviews with those residing in households at or below 125% FPL and 314 residing in households above 125% FPL. The sample included oversamples of 125 Spanish speakers in households over 125% FPL, 131 seniors age 65 and older in households over 125% FPL, and 119 adults residing in households above 125% FPL who are living with a person with a disability. Interviews were conducted in English and Spanish, depending on respondent preference, and via web only. Because nonprobability panels do not start with a frame where there is a known probability of selection, standard measures of sampling error and response rates cannot be calculated.

To produce the probability and nonprobability combined sample weights for the general population of California, NORC used calibration techniques to adjust the opt-in sample from Dynata. The calibration adjusts the weights for the nonprobability sample so as to bring weighted distributions of the nonprobability sample in line with the population distributions for characteristics correlated with survey variables. The opt-in respondents adjusted to population benchmarks from the 2017 ACS on age, race, sex, education, Spanish speaking, and disability status within each of the following subgroups: California adults age 18 and older residing in households at or below 125% FPL and California adults age 18 and older residing in households above the 125% FPL who are Spanish speakers, seniors, or live in a household with a person with a disability.

The combined AmeriSpeak, Ipsos, and Dynata opt-in panel sample weight is obtained by determining an optimal composition factor for combining the final raked AmeriSpeak, Ipsos, and opt-in panel sample; the optimal composition factor for the combined weights is computed based on a criterion of minimizing the mean squared error associated with key survey estimates. Such calibration adjustments help to reduce potential bias, yielding more accurate population estimates. The weighted data reflect California's population of adults age 18 and older for the demographic categories used for weighting.

The margin of sampling error among those at or below 125% FPL is +/- 2.9 percentage points at the 95% confidence level, including the design effect. Among those above 125% FPL, the margin of sampling error is +/- 3.5 percentage points at the 95% confidence level, including the design effect. The overall margin of sampling error for the full sample is +/- 3.0 percentage points at the 95% confidence level, including the design effect.

While the survey makes extra efforts to include California's diverse population in its sample, those who were unable to complete the survey in English or Spanish are not included in the final set of completed interviews.

Full question wording in English and Spanish can be found in the questionnaire. For more information, please contact [info@norc.org](mailto:info@norc.org).



## SECTION 3 – SUMMARY OF PROBLEM FREQUENCY AND PROBLEM TYPES

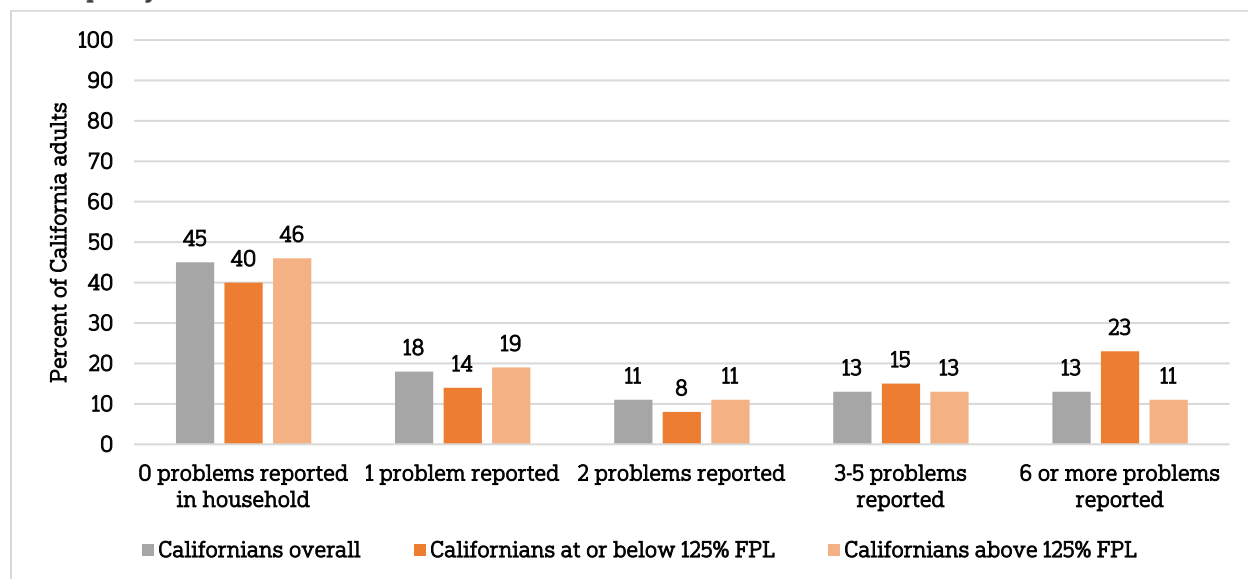
This survey interviewed 3,885 Californians of all income levels, and respondents reported a total of 16,993 civil legal problems. This section of the report focuses on survey results at the *individual level*. Percentages presented in this section are among Californians, often highlighting low-income Californians specifically. The findings that follow examine the frequency among individuals of problems experienced by anyone in their household. It also looks at the types of problems most often experienced and draws comparisons between Californians at or below 125% FPL and those above 125% FPL.

### **In California, a majority experience civil legal issues in their household, and the frequency of issues is greatest in lower-income households.**

Among all Californians, individuals reported an average of 2.5 problems in their household in the past year. Individuals in households at or below 125% FPL experienced more problems than those in households above 125% FPL. Those earning at or below 125% FPL reported an average of 4.3 problems in their household, while those in households earning more than 125% FPL reported half that—2.1 problems on average.

Sixty percent of Californians at or below 125% FPL experienced at least one civil legal issue in their household in the past year. Slightly fewer Californians who have incomes above 125% FPL (54%) experienced at least one issue. Differences by income are more acute when it comes to experiencing multiple problems—23% of low-income Californians say their household experienced six or more problems in the past year compared to 11% of those in households earning more.

**Figure 1: Californians in low-income households report experiencing more problems in their household in the past year.**

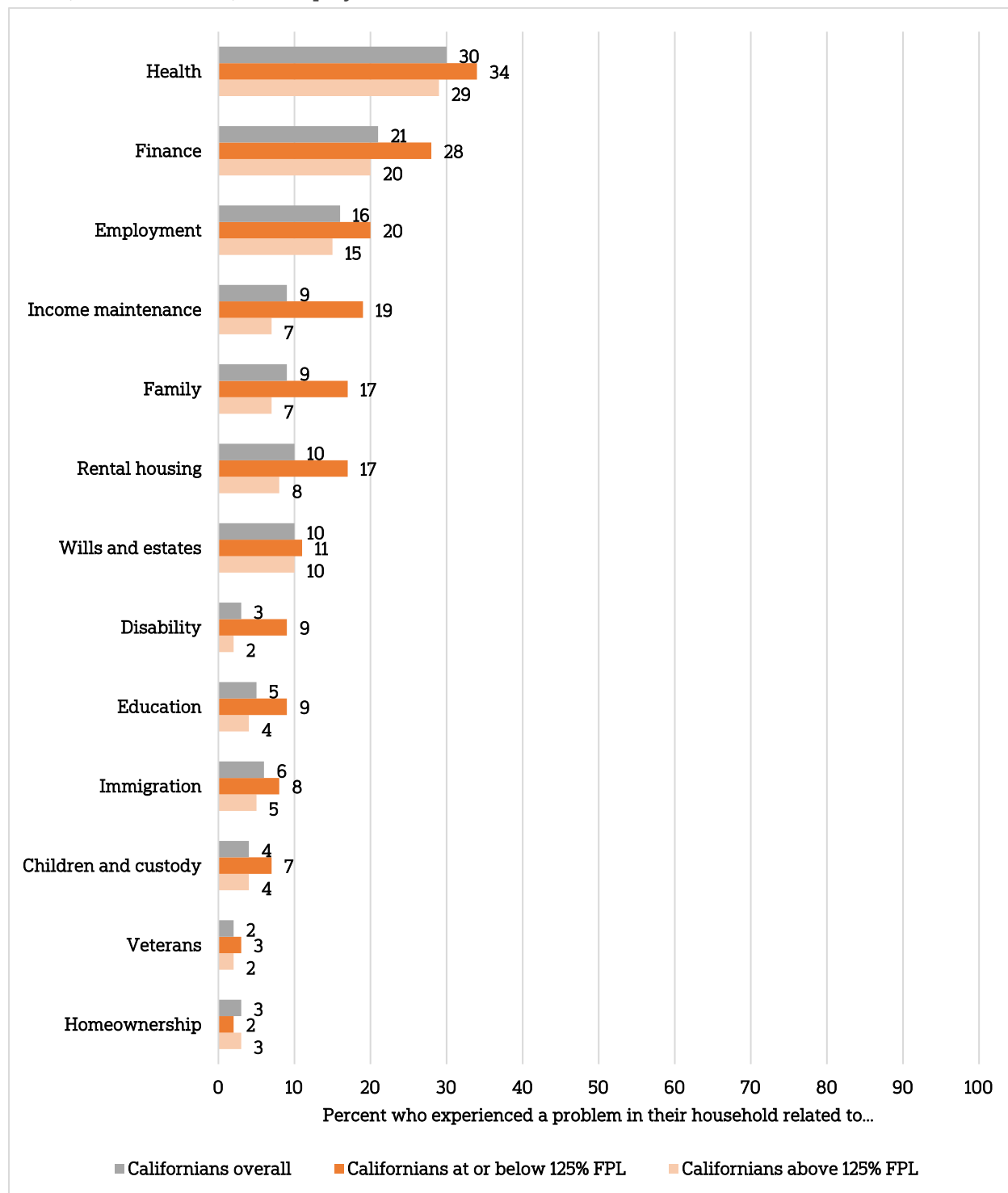


Question: Computed variables summarizing the number of civil legal issues that households experienced in the past 12 months, based on many questionnaire responses.

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

Among Californians of all income levels, the most common types of problems experienced are in the areas of health, finances, and employment. However, those in low-income households are more likely to report experiencing problems in their household related to finance, employment, income maintenance, family, rental housing, disabilities, and education.

**Figure 2: Among low-income Californians, the most commonly reported types of problems are health issues, financial issues, and employment issues.**



Question: Computed variables indicating whether households experienced at least one civil legal problem in each category in the past 12 months, based on many questionnaire responses.

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

## SECTION 4 – SEVERITY OF PROBLEMS

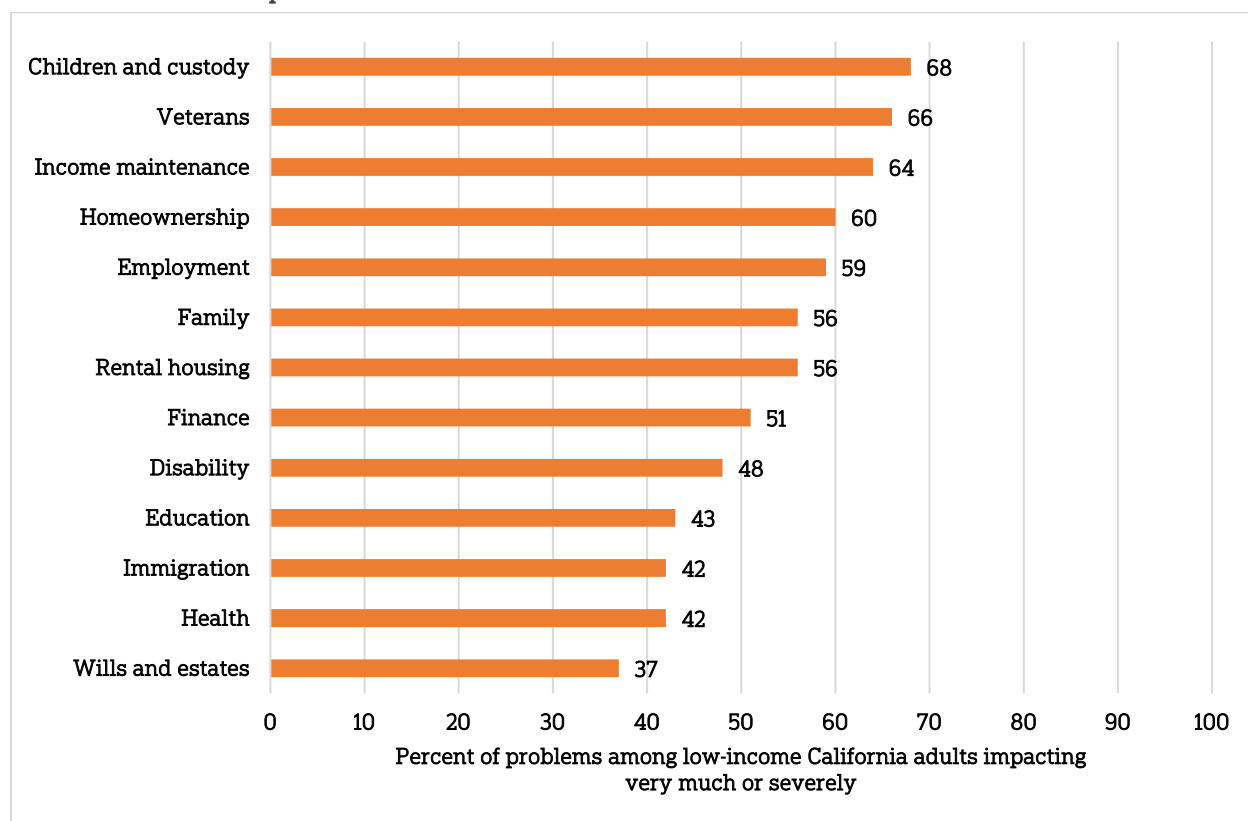
The section above looked at the survey results among individuals, including the number and type of problems experienced in individuals' households. This section of the report focuses on survey results at the *problem level*. Instead of the problems experienced by anyone in the household, it analyzes the problems personally experienced by the survey respondent in the past year. Percentages presented in this section are among all civil legal problems personally experienced by survey respondents with incomes at or below 125% FPL. The findings show that of the 6,641 problems personally experienced by the low-income Californians surveyed, many of these issues had a substantial impact on those who experienced them.

### Low-income Californians report that civil legal issues often have a substantial—sometimes severe—impact on them.

Low-income Californians report that 52% of their civil legal problems affect them very much or severely. Problems related to children and custody (68%), veterans (66%), and income maintenance (64%) are most likely to be classified as having a substantial impact. Legal problems dealing with money in particular are often described as severe by low-income individuals—more than 50% of problems with issues of income, employment, rent, and finances are reported as having a substantial impact.

Low-income Californians are least likely to rate problems related to education (43%), immigration (42%), health (42%), and wills and estates (37%) as having a significant impact.

**Figure 3: Legal problems dealing with custody, veteran, and income issues are problems most likely to have a substantial impact on low-income Californians.**



Question: How much did each of the following issue(s) personally affect you? Not at all, slightly, moderately, very much, or severely?

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among the problems experienced by low-income Californians.

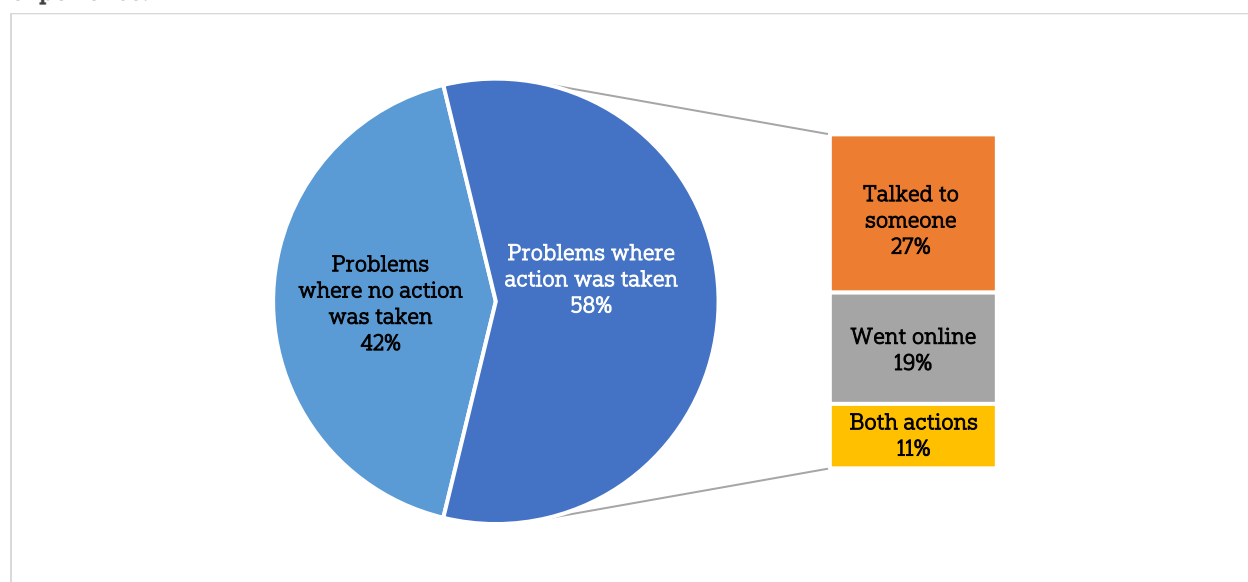
## SECTION 5 – HELP-SEEKING BEHAVIOR

This section of the report focuses on survey results at the *problem level*. Unless clarified that the result is among individuals, percentages presented in this section are among problems that affected low-income Californians at least slightly, as these are the problems about which follow-up questions about help-seeking were asked. Like the previous section, it only looks at problems the respondent experienced personally. The findings that follow assess the degree to which low-income individuals seek help for their civil legal problems, and how they receive such help.

### Low-income Californians reach out for assistance or information for a majority of legal problems.

Low-income Californians indicate they sought some sort of assistance or information for a majority of the civil legal problems that affected them at least slightly (58%). Respondents talked to someone for 27% of these problems, went online for another 19%, and took both of these actions for 11%. However, for 42% of problems, respondents did not reach out in any manner.

**Figure 4: Low-income Californians seek out information for a majority of the legal problems they experience.**

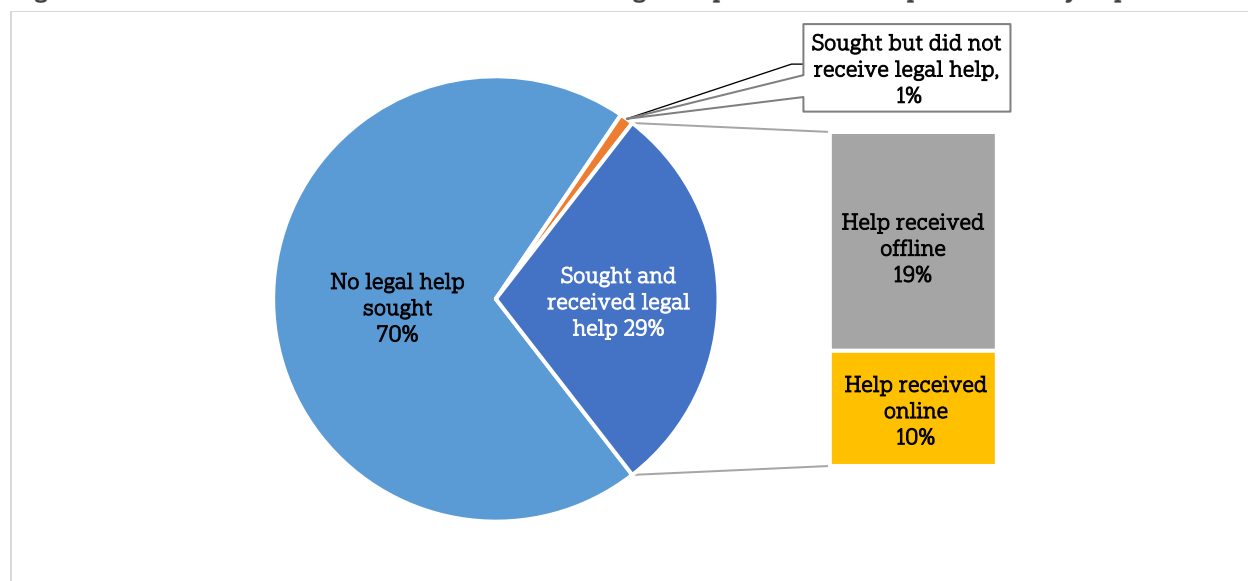


**Question:** At any time while you were dealing with the following issues(s), did you talk to anyone else for help or look for information online—or did you not do either of these things?

**Source:** State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among the problems experienced by low-income Californians.

### While all of the problems asked about in the survey could have been legally actionable, legal help was only sought and received for about 3 in 10 of them.

When asked specifically whether they sought and received help from a legal professional such as legal aid, a helpline, or a lawyer for the problems they were experiencing, low-income residents say they sought and received such help for just 29% of problems. They received professional legal help online for 10% of their problems and from a legal professional or other non-online means for 19% of their problems. For the vast majority of problems—7 in 10—no legal help was sought or received. For 1% of problems, they tried to get legal help, but could not.

**Figure 5: Low-income Californians did not receive legal help for 70% of the problems they experienced.**

Question: Computed variable summarizing legal help-seeking behavior for civil legal issues, based on multiple questionnaire responses.

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among the problems experienced by low-income Californians.

Those in households above 125% FPL sought and received legal help for a similar number of problems (32%) as those at or below 125% FPL.

### **Californians in households at or below 125% FPL are less likely to seek and receive legal help for any of their problems than Californians above 125% FPL.**

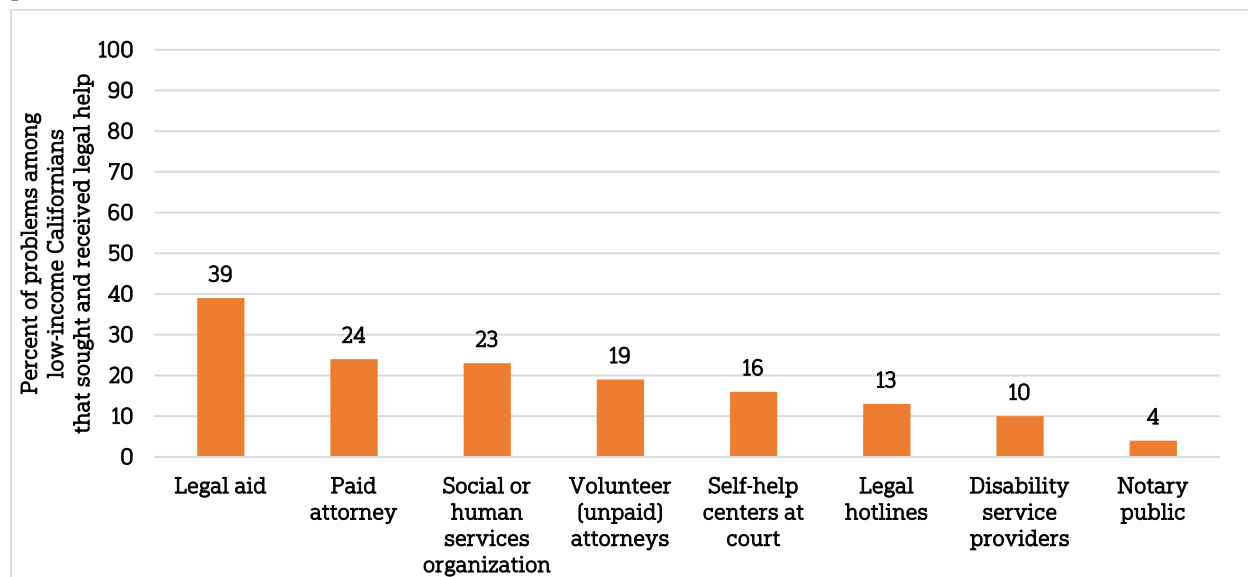
The numbers above describe the share of *problems* for which low-income Californians sought and received legal help, and the findings show that share was similar for problems experienced by those at or below 125% FPL and those above 125% FPL. Looking at rates of legal help-seeking among Californians as *individuals*, 27% of Californians at or below 125% FPL who experienced at least one civil legal issue say they sought and received legal help for at least one of their issues, but those above 125% FPL who experienced at least one issue are slightly more likely say they sought and received legal help for any of their problems (34%).

### **Those with low incomes who get legal help reach out to a variety of sources and services.**

Among the low-income Californians who sought and received legal help, respondents reached out to legal aid for more problems than any other source. For nearly 4 in 10 legal problems, respondents talked to legal aid (39%). For about a quarter of problems, they contacted a paid attorney (24%) or a social or human services organization (23%). Volunteer (unpaid) attorneys (19%), self-help centers at court (16%), legal hotlines (13%), disability service providers (10%), and notary publics (4%) were contacted for fewer problems.



**Figure 6: Legal aid tops the list of sources lower-income Californians talked to about their civil legal problems.**

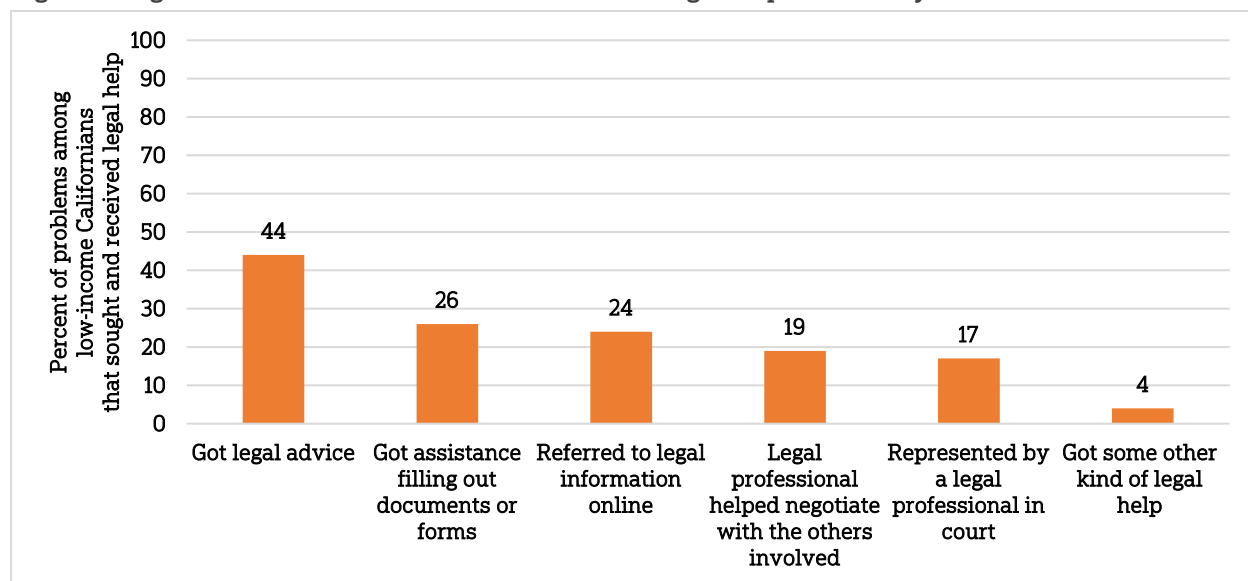


Question: Whom have you talked to for legal help for this issue?

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among the problems experienced by Californians.

The survey also probed the specific types of help Californians received from legal sources. For the most problems, low-income respondents mention receiving legal advice (44%). Twenty-six percent of respondents' problems received assistance with filling out forms or documents, and a similar percentage (24%) by being referred to legal information online. For another 19% of problems, respondents said a legal professional helped negotiate with another person involved in the issue, while for 17% of problems, respondents said they were represented by a legal professional in court.

**Figure 7: Legal advice was the most common source of legal help received by low-income Californians.**



Question: What kind of legal help have you received so far?

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among the problems experienced by Californians.

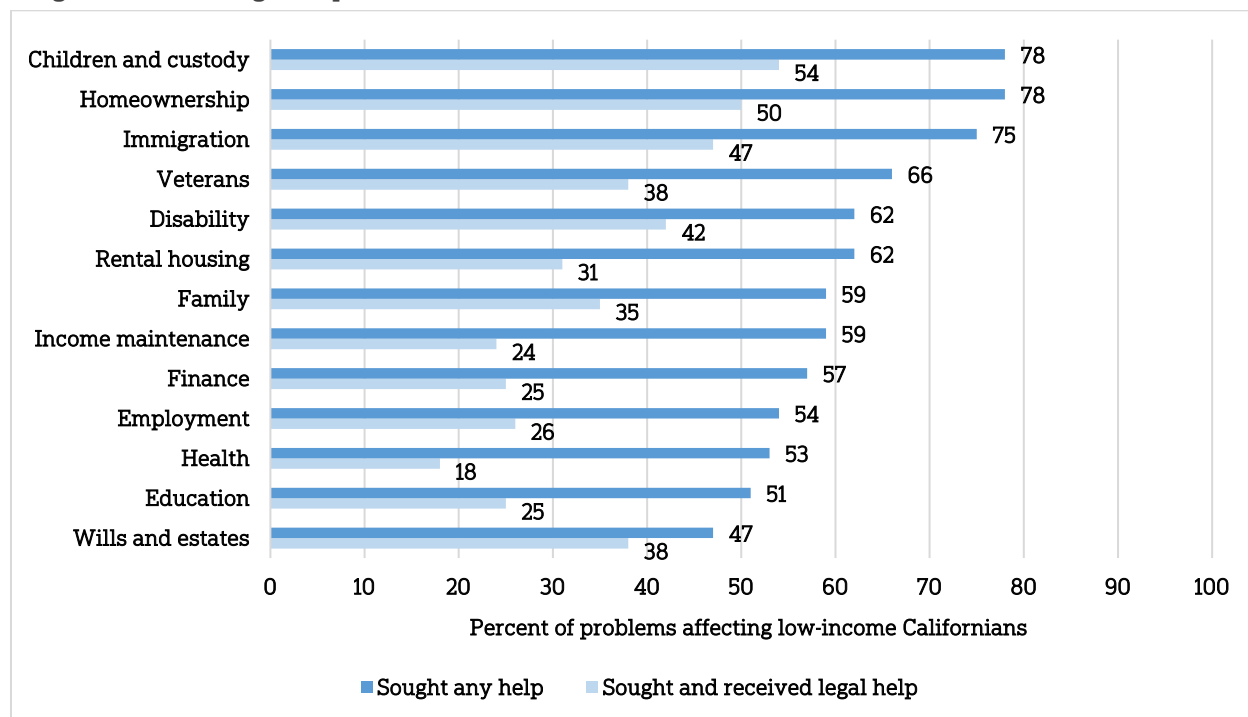
To glean a better understanding of the types of legal information Californians might receive online, respondents were asked about what they looked for once they were referred to the internet for legal issues. The most prevalent search involved looking for information about procedures people use to resolve the legal issue (for 43% of problems). For 36% of problems, respondents mention they looked up the rights people have with the legal issue and what the law says. For fewer problems, respondents say they looked for information on how to get legal assistance (25%), for a lawyer (15%), or other kinds of legal information (1%).

**General help is most commonly sought, and legal help is most commonly sought and received, for homeowner, custody, and immigration issues.**

Issues related to homeownership (78%), custody (78%), and immigration (75%) top the list of problems for which low-income Californians sought any type of help, even though these issues were some of the least likely to be experienced. They also sought help for more than 6 in 10 problems related to veterans issues (66%), rental housing (62%), and disability (62%). Asked about legal help specifically, a similar list emerges. Low-income Californians most often sought and received legal help for custodial problems (54%), followed by homeownership (50%) and immigration issues (47%).

Although health-related issues are one of the most common types of legal problems Californians experienced, these issues are among the least likely for Californians to seek help with. In general, respondents indicate they sought help for 53% of health problems, and 51% of those related to education. On the question of legal help specifically, respondents sought and received such help for 18% of health and 25% of education issues, respectively. Employment (26%), finance (25%), and income (24%) problems were also near the bottom of the list—aside from health, these three types of problems are among the most commonly reported by low-income Californians.

**Figure 8: Custody, homeownership, and immigration top the list of problems where any type of help is sought and where legal help is received.**



Question: At any time while you were dealing with the following issue(s), did you talk to anyone else for help or look for information online—or did you not do either of these things?

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among the problems experienced by low-income Californians.

## SECTION 6 – HELP-SEEKING EVALUATIONS AND OUTCOMES

This section of the report focuses on survey results at the *problem level*. Unless clarified that the result is among individuals, percentages presented in this section are among problems that affected low-income Californians at least slightly, as these are the problems about which follow-up questions about help-seeking were asked. Like the section above, it only looks at problems the respondent experienced personally. The section examines the adequacy of the legal help that low-income individuals receive for each problem, the obstacles that this population faces in getting help they seek, and their awareness of legal aid services that may be available to them.

### **Those who have received legal help tend to feel that the help was adequate for most of their problems.**

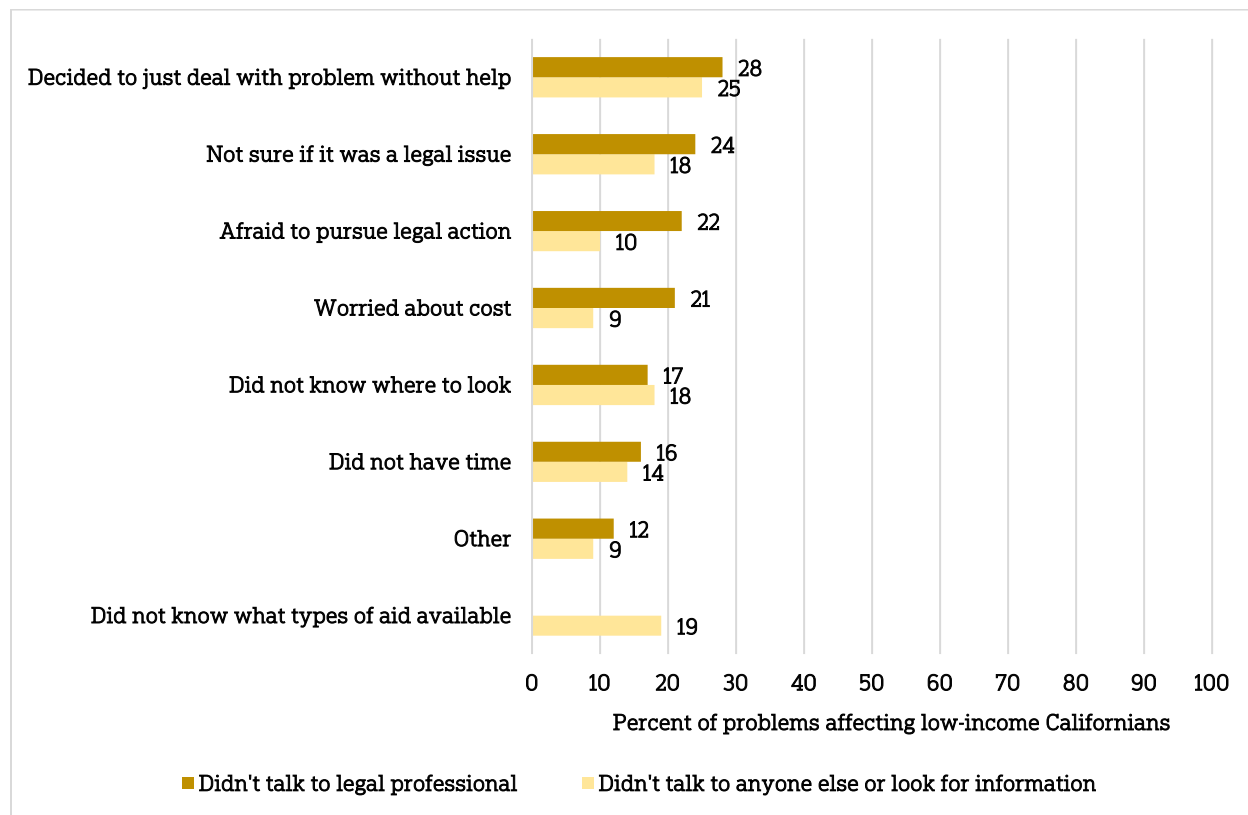
Of the problems reported by low-income Californians, 25% are ongoing and still being dealt with, 27% have not been resolved but are no longer being dealt with, and 47% have been resolved. Among the minority of problems that Californians sought legal help for, they express positivity about the legal help they have received. A majority (72%) of problems among low-income Californians that received legal help offline have gotten, or respondents expect to get, the legal help necessary to resolve it. And of the problems that have been resolved and for which legal help was received, low-income Californians are very or extremely satisfied with the resolution of more than half of these problems (56%), while they are moderately satisfied with 25% and not at all or slightly satisfied with 19%.

### **Lack of knowledge and concerns about cost are substantial barriers for not seeking legal help.**

The most common reasons low-income Californians cite as to why they do not receive legal help for a problem are they decided to deal with the problem without getting help (28%), weren't sure if it was a legal issue or not (24%), afraid to pursue legal action (22%), and cost (21%).

Among the problems where no help was received at all, 25% were because these low-income respondents decided to deal with the problem without help. For 19%, respondents were not sure what types of help were available, and 18% weren't sure if it was a legal issue or weren't sure where to look. Respondents report that they didn't have the time for 14% of problems experienced.

**Figure 9: The most common response for not seeking aid relates to low-income Californians dealing with the issue on their own.**



Questions: Why didn't you talk to a legal professional for this issue? / Why haven't you talked to anyone else for help or looked for information online about this issue?

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among the problems experienced by low-income Californians.

How low-income Californians deal with civil legal problems varies to some extent by the specific type of problem. When it comes to dealing with problems on their own, low-income Californians are most likely to do so for immigration (50%) and education (42%) problems. Respondents were most unsure about whether income (34%) and education (30%) problems are legal issues. Among those who mention the issue of cost, veteran (47%), immigration (36%), and homeownership (36%) problems predominate. Respondents are most afraid to take legal action when it comes to problems related to veteran (42%) and employment (41%) issues, followed by family and custody issues (31% each).

When it comes to whether a respondent decides to seek out any type of help at all, differences emerge based on legal problem type. For example, for a majority of homeownership problems, respondents indicate they decided to deal with it on their own (62%). Forty-four percent of veteran problems are associated with the same reason. When it comes to uncertainty about the types of help available, homeownership (52%) also stands out. On the uncertainty of whether the problem is a legal issue, veteran (36%) and income (25%) and rental (25%) issues are most associated with this reason. And when it comes to cost being a reason for not seeking help, custody (23%) is the problem most aligned with this reason. For 16% of rental and family problems each, respondents cited that they were afraid to seek any legal help.

## SECTION 7 – PERCEPTIONS ABOUT FAIRNESS AND EFFICACY OF THE CIVIL LEGAL SYSTEM

The section above looked at the evaluations and outcomes of the civil legal problems low-income Californians experienced, looking at these experiences at the *problem level*. This section of the report will now look into the perceptions of the civil legal system among individuals, focusing specifically on the perceptions of Californians about the system. The findings indicate that those earning above 125% FPL have more confidence in the civil legal system than those earning less, and that Californians who experienced more problems also feel more negatively about the system.

Overall, when it comes to perceptions of the civil legal system, Californians at or below 125% FPL are more likely to have negative perceptions than those earning more. They are less likely to feel that they can use the courts to protect themselves (39% vs. 45%) and that they are treated fairly by the courts (34% vs. 45%) most or all of the time.

**Figure 10: Californians at or below 125% FPL feel more negatively about the civil legal system.**

	Overall	Californians at or below 125% FPL	Californians above 125% FPL
<b>People like you can use the courts to protect yourself, your family, and enforce your rights</b>			
Not at all/Rarely	17	30*	14
Some of the time	39	31	40
Most/All of the time	44	39	45*
<b>People like you are treated fairly in the civil legal system</b>			
Not at all/Rarely	15	26*	13
Some of the time	40	38	41
Most/All of the time	43	34	45*
<b>The civil legal system can help people like you solve important problems like those in this survey</b>			
Not at all/Rarely	18	26*	16
Some of the time	44	38	45
Most/All of the time	37	34	38

**Questions:** To what extent do you think people like you have the ability to use the courts to protect yourself and your family or enforce your rights? / To what extent do you think people like you are treated fairly in the civil legal system? / To what extent do you think the civil legal system can help people like you solve important problems such as those you identified in this survey?

**Note:** Values marked with an asterisk indicate bivariate and multivariate significance between income levels at the  $p < 0.05$  level.

**Source:** State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

The survey also finds that perceptions of the civil legal system are more positive among individuals who experience fewer problems. Among Californians of all incomes who report experiencing no civil legal problems in the past year, 52% say they can use the courts to protect themselves most or all of the time compared to 33% of those who report one to five problems and 30% of those who report six or more problems. They are also more likely to say the civil legal system treats people like them fairly most or all of the time (50% vs. 37% and 23%, respectively). And finally, they are more likely than either group to say the civil legal system can help people like them solve important problems like those in this survey most or all of the time (44% vs. 31% and 21%, respectively).



**Figure 11: Californians feel even more negatively about the civil legal system as they experience more legal problems.**

	Overall	All Californians: 0 problems (a)	All Californians: 1-5 problems (b)	All Californians: 6+ problems (c)
<b>People like you can use the courts to protect yourself, your family, and enforce your rights</b>				
Not at all/Rarely	17	12	22	32 <sup>ab</sup>
Some of the time	39	35	44 <sup>a</sup>	36
Most/All of the time	44	52 <sup>bc</sup>	33	30
<b>People like you are treated fairly in the civil legal system</b>				
Not at all/Rarely	15	10	19	36 <sup>ab</sup>
Some of the time	40	38	44	40
Most/All of the time	43	50 <sup>bc</sup>	37 <sup>c</sup>	23
<b>The civil legal system can help people like you solve important problems like those in this survey</b>				
Not at all/Rarely	18	11	25	37 <sup>ab</sup>
Some of the time	44	44	44	42
Most/All of the time	37	44 <sup>bc</sup>	31 <sup>c</sup>	21

**Questions:** To what extent do you think people like you have the ability to use the courts to protect yourself and your family or enforce your rights? / To what extent do you think people like you are treated fairly in the civil legal system? / To what extent do you think the civil legal system can help people like you solve important problems such as those you identified in this survey?

**Note:** Values marked with a superscript letter indicate bivariate and multivariate significance at the  $p < 0.05$  level compared to that column.

**Source:** State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

Experience with the legal system, however, is not associated with confidence in the system either way. Low-income individuals who received legal help and those who did not express similar levels of faith in the fairness and effectiveness of the courts.

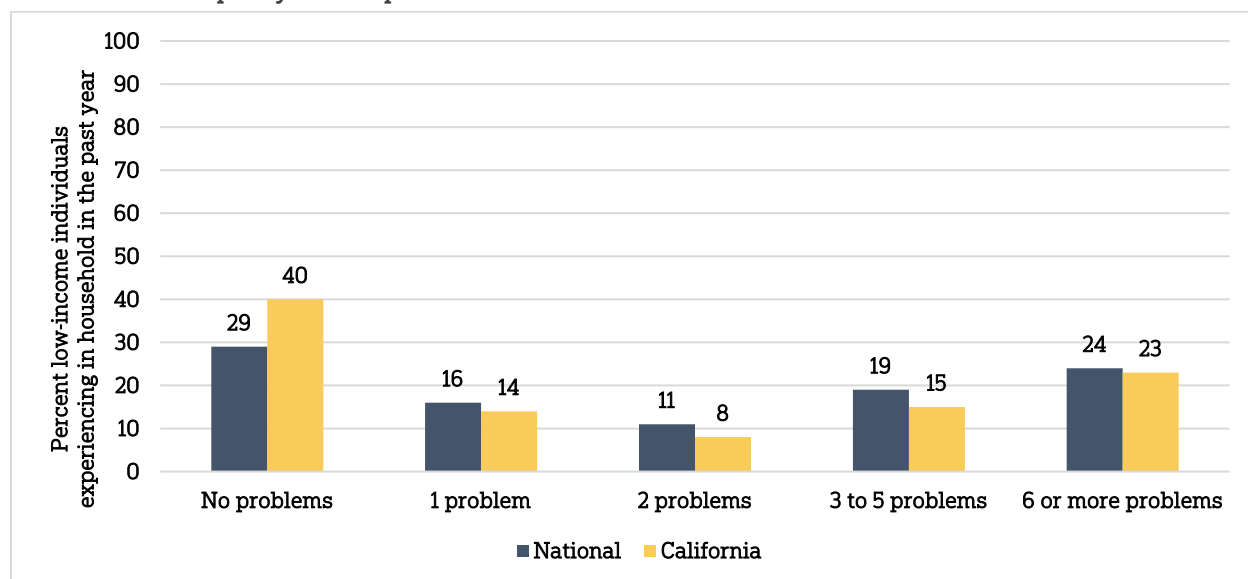
## SECTION 8 – COMPARISON TO 2017 NATIONAL FINDINGS

To place the results from the 2019 California survey in context, this section will compare the results among low-income Californians to those of low-income Americans overall from the 2017 Justice Gap Study. The findings indicate that there are some differences between low-income respondents in California and those nationally in the number of problems reported. Rates of help-seeking behavior, however, are similar.

### **Low-income Californians report a similar number of problems to the national average, but they are more likely to report not experiencing any problems in their household.**

Low-income Californians experienced an average of 4.3 problems in their household in the past year, similar to the national average (4.1 problems).<sup>10</sup> However, low-income Americans overall are more likely to report having at least one problem in their household compared to low-income Californians.

**Figure 12: Low-income Californians are more likely to report experiencing zero civil legal issues in their household in the past year compared to Americans overall.**



**Question:** Computed variables summarizing the number of civil legal issues that households experienced in the past 12 months, based on many questionnaire responses.

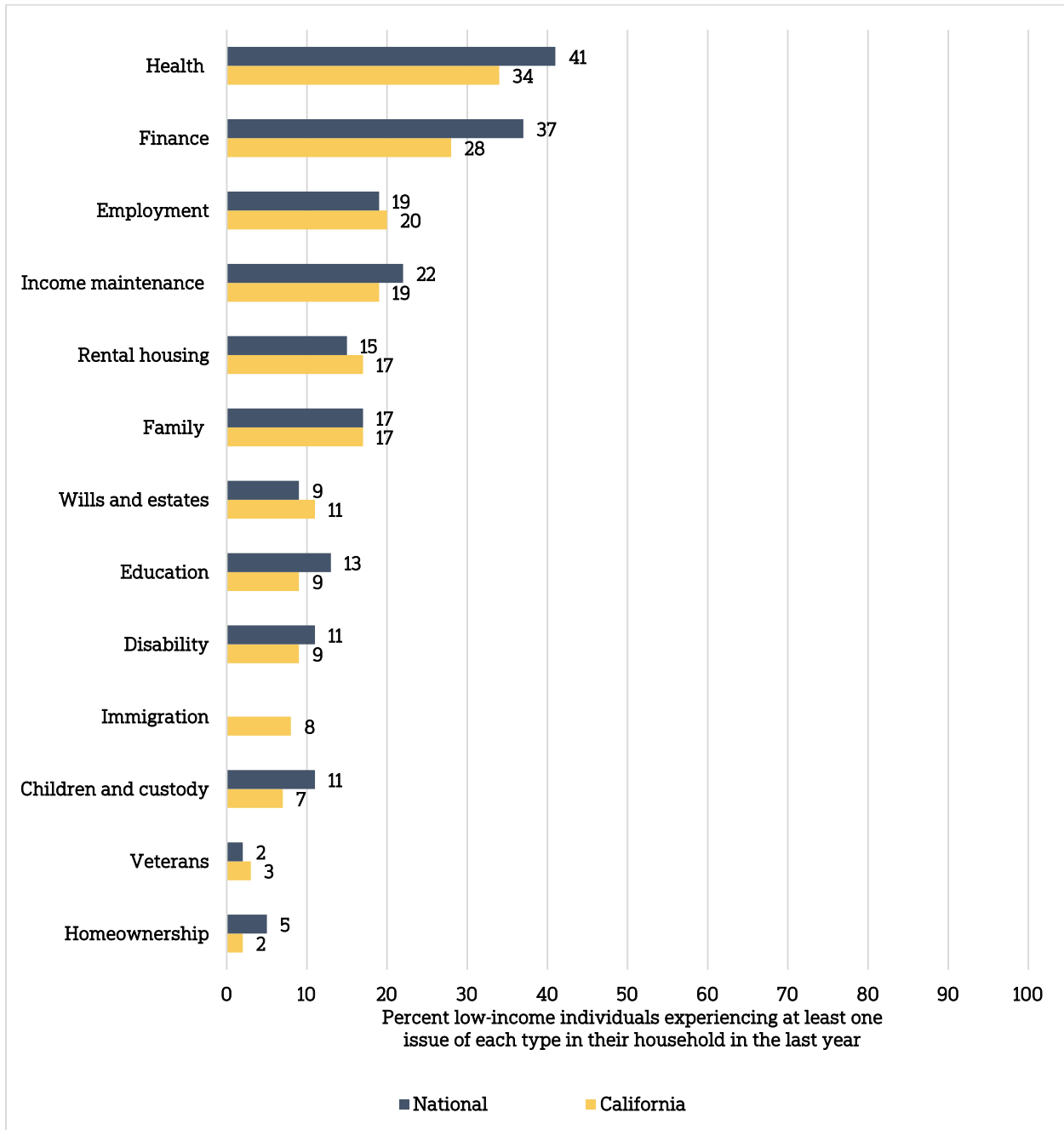
**Sources:** NORC/LSC Justice Gap Study, 2017; State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

Among those who report at least one issue in the past year, low-income Californians report facing more problems on average than low-income Americans overall (7.2 vs. 5.8).

The most common types of problems reported by Californians are similar to those experienced nationally. Health, finance, employment, and income problems all rank toward the top of the most frequently experienced problems by both groups.

<sup>10</sup> In the 2017 survey, respondents completing the survey on the web were shown an explicit response option for “Don’t know” for the questions about specific problems they experienced. This was removed from the 2019 survey.

**Figure 13: Health and finance issues are the most common types of problems experienced both in California and nationally among low-income residents.**



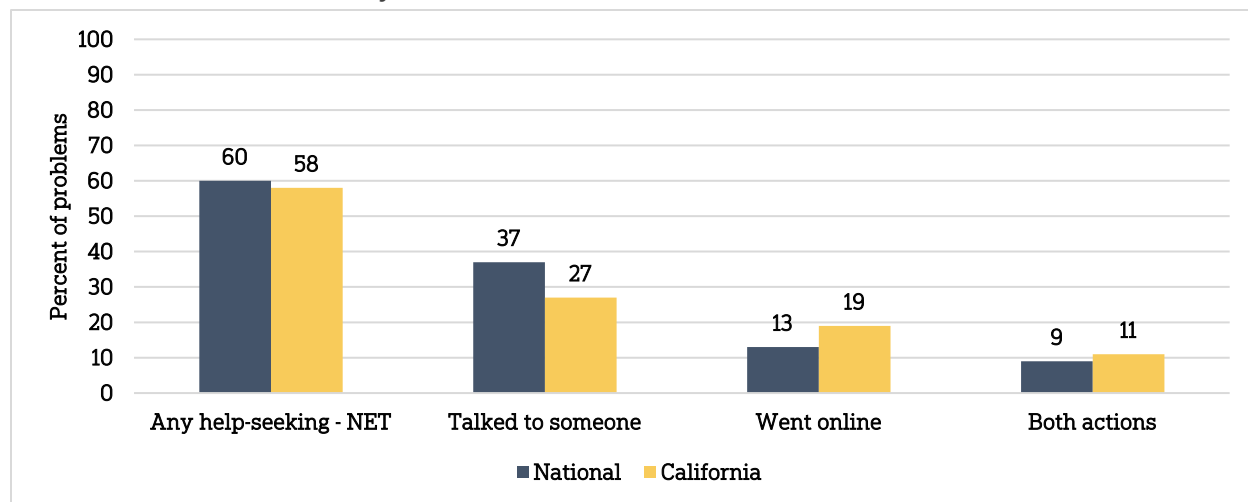
**Question:** Computed variables indicating whether households experienced at least one civil legal problem in each category in the past 12 months, based on many questionnaire responses.

**Sources:** NORC/LSC Justice Gap Study, 2017; State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

## Problems experienced by low-income residents were similarly as likely to receive help in California as nationally.

In California, low-income residents sought any type of help for 58% of the problems they experienced. This is similar to the rate nationwide, where help was sought for 60% of problems. Californians were more likely to say they went online for help, while Americans overall were more likely to have talked to someone.

**Figure 14: Low-income residents of California sought any sort of help for their civil legal problems at similar rates to those nationally.**

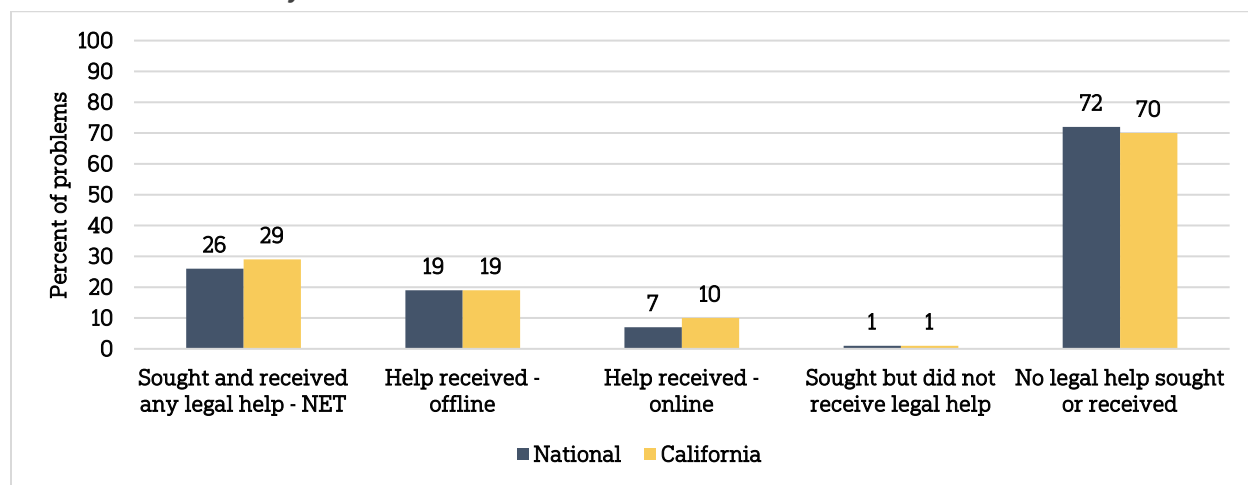


Question: At any time while you were dealing with the following issues(s), did you talk to anyone else for help or look for information online—or did you not do either of these things?

Sources: NORC/LSC Justice Gap Study, 2017; State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among the problems.

Rates of legal help-seeking were also similar in California compared to the nation overall. Low-income Californians received legal help for 29% of the problems they reported; the rate among low-income residents nationally was 26%.

**Figure 15: Low-income residents of California received legal help for their civil legal problems at similar rates to those nationally.**



Question: Computed variable summarizing legal help-seeking behavior for civil legal issues, based on multiple questionnaire responses.

Sources: NORC/LSC Justice Gap Study, 2017; State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among the problems.

## SECTION 9 – DEMOGRAPHIC DIFFERENCES IN CIVIL LEGAL NEEDS AND HELP-SEEKING

The population of California is diverse, and its various groups experience civil legal issues in different ways, especially when it comes to the number and types of problems. The findings that follow look at demographic differences in the types of problems experienced, the average number of problems experienced, frequency of seeking general help, frequency of receiving legal help, and confidence in the civil legal system.

This section of the report focuses on survey results at the *individual level*. Percentages presented in this section are among all Californians, and the findings in this section are based on several bivariate and multivariate analyses. Output from a subset of the regression models included in these analyses are displayed in the Appendices. These are models predicting the number of issues reported as personally experienced (Appendix A), whether or not general help was sought for at least one personally experienced issue (Appendix B), whether or not legal help was received for at least one personally experienced issue (Appendix C), and confidence in the civil justice system (Appendices D-F).

### **Special Focus: Households at or below 125% FPL versus above.**

A key point of comparison for the State Bar of California is between those in households earning equal to or less than 125% FPL and those earning more. As described in the report, individuals in households at or below the 125% level reported experiencing more problems in their household in the past year and are more likely to report household problems related to finance, employment, income maintenance, family, rental housing, disabilities, and education.

Turning specifically to just those problems experienced personally, not of anyone in the household, we find that those at or below 125% FPL report a greater average number of problems and more experience with problems related to health, finance, income maintenance, rental housing, family, disability, and education. They report a similar frequency of help-seeking behavior of any kind but less legal help-seeking behavior specifically than those above 125% FPL (see Figure 16).<sup>11</sup>

Those with lower incomes also are less likely to express confidence in the civil legal system. They are less likely than those earning more to say people like them can use the courts to protect themselves (39% vs. 45%) and that people like them are treated fairly (34% vs. 45%) most or all of the time.

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<sup>11</sup> Unlike general help-seeking, which was asked about all problems experienced, respondents were only asked about the legal help they received for a random selection for four problems. Because of this, it was important to control for the type of problems asked about in the follow-up questions about legal help. See Appendix C.



**Figure 16: Comparison of reported experiences with civil legal issues between respondents based on income level, 2019**

	At or below 125% FPL	Above 125% FPL
Number of respondents in this group (unweighted)	2,464	1,421
Percentage who reported personally experiencing issues (%)		
Education	6*	2
Health	25*	19
Wills and estates	6	6
Veterans	2	1
Disability	6*	1
Employment	13	11
Rental housing	12*	7
Homeownership	1	2
Finance	20*	15
Income maintenance	13*	5
Family	11*	5
Children and custody	4	3
Immigration	3	3
Average number of issues	2*	1
Got any help in person or online for any problems experienced (%)	67	71
Got legal help or legal information online for at least one problem with follow-up questions asked (%)	27	34*
People like you can use courts to protect yourself most/all of the time (%)	39	45*
People like you are treated fairly by civil legal system most/all of the time (%)	34	45*
Civil legal system can help solve important problems most/all of the time (%)	34	38

Note: \* indicates bivariate and multivariate significance at the  $p < 0.05$  level.

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

### Special focus: Seniors (age 65 and older)

Senior Californians, age 65 and older, report experiencing a similar number of civil legal issues on average compared to those age 18-64. They experience different types of problems, though, with seniors less likely to report problems in the education, employment, rental, and custodial categories, but more likely to report problems in the category related to wills and estates.

Among the legal issues covered by detailed follow-up questions, seniors are less likely than younger respondents to say they sought help for any problem. They are not significantly more or less likely to seek legal help specifically, however, once controlling for demographics and the types of problems experienced.

Seniors view the civil legal system as more fair to people like them than younger people. They are more likely than those age 18-64 to say they think people like them can use the courts to protect themselves and enforce their rights, that people like them are treated fairly in the civil legal system, and that they can use the civil legal system to help people like them solve important problems like those in this survey most or all of the time. Details are available in Figure 17.

**Special focus: Veterans and military personnel**

There are few differences between those in households with and without veterans or members of the military in terms of civil legal problem-reporting and help-seeking. Both groups report roughly equal numbers of issues when controlling for other demographics. Aside from veterans issues, no problem type is more or less common among either group. These two groups are similar in their likelihoods of seeking general help or legal help, as well. They also have similar attitudes toward the justice system when controlling for other demographic factors. See Figure 17 for further details.

**Special focus: Sexual assault and domestic violence**

Those who have experienced sexual assault or domestic violence in the past year report far more civil legal issues than those who have not. On average, those who experienced sexual assault or domestic violence report eight civil legal problems over the past year compared to just one among those who do not report experiencing sexual assault or domestic violence. Just 11% of those who experienced sexual assault or domestic violence say they had no other civil legal problems in the past year beyond sexual assault or domestic violence, and the vast majority report several additional civil legal issues. By comparison, 57% of those who did not experience sexual assault or domestic violence report having no civil legal issues at all.

Those who experienced sexual assault or domestic violence are more likely to say they encountered problems in many categories, including employment, health, family (even excluding sexual assault or domestic violence), finance, rental housing, income maintenance, custody, disabilities, and education. They are no more or less likely than non-victims to seek help for any of their problems, however. They are also no more or less likely to get legal help or legal information online compared to others.

Those who have experienced sexual assault or domestic violence express much lower levels of confidence in the civil justice system than those who have not. Just 2 in 10 or less say they can count on the civil justice system most or all of the time on all of these measures compared to closer to 4 in 10 of those who did not experience sexual assault or domestic violence. See full details in Figure 17.

**Special focus: Households with disabilities**

Individuals in households with disabilities were more likely to have civil legal issues than others (Figure 16). Those reporting disabilities in their household experienced an average of four issues compared with an average of two issues for those without a disability. Accounting for other demographic factors, those with disabilities in their households were more likely than those without to also report at least one issue in the health, wills and estates, employment, consumer and finance, income maintenance, and family categories. Detailed breakdowns are displayed in Figure 17.

Those with disabilities do not express a significantly different level of confidence in the court system to protect them, treat them fairly, or solve their important problems.

**Figure 17: Comparisons of reported experiences with civil legal issues, 2019**

	Seniors (age 65 and older)	Non-seniors (age 64 and younger)	Veterans or members of military in household	No veterans or members of military in household	Experienced sexual assault or domestic violence	Have not experienced sexual assault or domestic violence	At least one disability in household	No disabilities in household
Number of respondents in this group (unweighted)	669	3,216	617	3,268	242	3,643	1,560	2,325
Percentage who reported personally experiencing issues (%)								
Education	<1	3*	2	3	10*	2	5*	2
Health	19	21	20	20	46*	20	28*	19
Wills and estates	12*	5	9	6	12	6	12*	5
Veterans	2	<1	5	N/A	1	1	3*	<1
Disability	1	2	3	1	13*	2	12	N/A
Employment	7	12*	10	12	52*	10	14*	11
Rental housing	4	9*	6	8	37*	7	11*	7
Homeownership	3	2	4	2	5	2	2	2
Finance	15	16	19	15	43*	15	27*	13
Income maintenance	6	6	7	6	27*	6	14*	5
Family	4	6	6	6	43*	4	9	5
Children and custody	<1	3*	2	3	22*	2	4	3
Immigration	2	3	2	3	7	3	2	3
Average number of issues	1	2	2	1	8*	1	3*	1
Got any help in person or online for any problems experienced (%)	57	73*	68	71	81	70	66	71
Got legal help or legal information online for at least one problem with follow-up questions asked (%)	28	34	35	32	36	33	29	34
People like you can use courts to protect yourself most/all of the time (%)	51*	42	54	42	20	44*	40	44
People like you are treated fairly by civil legal system most/all of the time (%)	56*	40	49	42	13	44*	41	44
Civil legal system can help solve important problems most/all of the time (%)	44*	36	40	37	16	38*	33	38

Note: \* indicates bivariate and multivariate significance at the  $p < 0.05$  level. Sexual assault and domestic violence are excluded from the Family category when comparing those who experienced sexual assault or domestic violence versus those who did not.

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

## Special focus: Race and ethnicity

In terms of race and ethnicity, Latinos in California report experiencing a higher number of problems on average compared to whites or those of other races in California,<sup>12</sup> but these groups do not differ statistically from African Americans or those of other racial or ethnic categories once controlling for other demographics. More differences emerge by the types of problems experienced. Latinos are more likely than whites to report finance-related civil legal issues, African Americans are more likely to report issues with rental housing, and both groups are more likely than whites to report family-related legal issues. Latinos and African Americans report a higher frequency of problems in areas of employment, rental housing, finance, and family compared to those of other non-white groups, even when controlling for other demographics such as income.

African Americans tend to seek legal help for a higher proportion of the problems they experienced than whites. No other differences in help-seeking were observed, however.

Confidence in the justice system to protect people like them and to help people like them solve important problems like those in this survey is similar across racial/ethnic groups when controlling for other demographics. However, whites (54%) are more likely than African Americans (31%), Latinos (36%), or those of another race (38%) to say the civil legal system treats people like them fairly most or all of the time.

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<sup>12</sup> Respondents were first asked if they are of Spanish, Hispanic, or Latino descent. Then, they were asked if they consider themselves to be any of the following: White, Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Other Asian, Native Hawaiian, Guamanian or Chamorro, Samoan, Other Pacific Islander, or some other race. Those who said they were of Spanish, Hispanic, or Latino descent were categorized as Latino regardless of their response to the follow-up question. Those who said they were not of Spanish, Hispanic, or Latino descent and said they consider themselves white were categorized as white. Similarly, those who said they were not of Spanish, Hispanic, or Latino descent and said they consider themselves black or African American were categorized as African American. Those who did not consider themselves of Spanish, Hispanic, or Latino descent and who did not say they were white or black/African American were categorized as another race.

**Figure 18: Comparison of reported experiences with civil legal issues between racial and ethnic groups, 2019**

	White (A)	African American (B)	Latino (C)	Other (D)
Number of respondents in this group (unweighted)	1,651	272	1,469	493
Percentage who reported personally experiencing issues (%)				
Education	1	5	4	2
Health	19	26	21	20
Wills and estates	9 <sup>d</sup>	5	5	4
Veterans	1	1	1	1
Disability	2	1	1	3
Employment	10	16	14 <sup>d</sup>	7
Rental housing	5	15 <sup>ad</sup>	11 <sup>d</sup>	4
Homeownership	2	3	3	1
Finance	14	19	19 <sup>ad</sup>	9
Income maintenance	5	8	7	5
Family	3	14 <sup>a</sup>	8 <sup>ad</sup>	4
Children and custody	1	5	4	3
Immigration	1	1	4	4
Average number of issues	1	2	2 <sup>ad</sup>	1
Got any help in person or online for any problems experienced (%)	69	79	69	73
Got legal help or legal information online for at least one problem with follow-up questions asked (%)	35	51 <sup>c</sup>	28	30
People like you can use courts to protect yourself most/all of the time (%)	48	44	42	39
People like you are treated fairly by civil legal system most/all of the time (%)	54 <sup>bcd</sup>	31	36	38
Civil legal system can help solve important problems most/all of the time (%)	39	39	38	32

**Note:** Superscript letter indicates bivariate and multivariate significance at the  $p < 0.05$  level compared to that column.

**Source:** State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.



## Special focus: Spanish speakers

Californians who speak Spanish in their household<sup>13</sup> describe similar experiences with the civil justice system as those who do not. Once controlling for race/ethnicity and other demographic factors, those who speak Spanish at home experience a similar number of civil legal issues overall and across all topics asked about, and they seek help—legal and non-legal—at similar rates. They also express comparable levels of confidence in the justice system.

**Figure 19: Those who speak Spanish at home report similar experience with the legal system to those who do not.**

	Spanish speakers	Non-Spanish speakers
Number of respondents in this group (unweighted)	1,067	2,818
Percentage who reported personally experiencing issues (%)		
Education	4	2
Health	22	20
Wills and estates	4	7
Veterans	1	<1
Disability	2	2
Employment	15	10
Rental housing	10	7
Homeownership	3	2
Finance	21	14
Income maintenance	6	6
Family	7	5
Children and custody	3	3
Immigration	5	2
Average number of issues	2	1
Got any help in person or online for any problems experienced (%)	71	70
Got legal help or legal information online for at least one problem with follow-up questions asked (%)	33	33
People like you can use courts to protect yourself most/all of the time (%)	43	44
People like you are treated fairly by civil legal system most/all of the time (%)	35	46
Civil legal system can help solve important problems most/all of the time (%)	37	37

Note: \* indicates bivariate and multivariate significance at the  $p < 0.05$  level.

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

<sup>13</sup> Again, respondents were first asked “Do you speak a language other than English at home?” If they said yes to that question, they were asked a follow up question of “What language is it?” with options for Spanish, Chinese, Tagalog, Vietnamese, Korean, Farsi/Persian, Armenian, Russian, Arabic, Khmer/Cambodian, or other. Those who answered “Spanish” to this question are classified as Spanish-speaking in the analysis in this section and throughout the report.

## Special focus: Urban versus rural respondents

Those in urban and rural areas do not show many significant differences when it comes to experience with civil legal issues.<sup>14</sup> They report a similar average number of problems when controlling for other demographic factors, and experience problems in areas of health, finance, employment, and others at similar rates. Rural respondents do report more issues with homeownership, though. Both urban and rural respondents get help—legal or otherwise—at similar rates, as well. They also express similar levels of confidence in the justice system.

**Figure 20: Comparison of reported experiences with civil legal issues between respondents living in urban areas and those living in rural areas, 2019**

	Urban	Rural
Number of respondents in this group (unweighted)	3,235	577
Percentage who reported personally experiencing issues (%)		
Education	2	4
Health	20	24
Wills and estates	6	7
Veterans	1	<1
Disability	2	3
Employment	11	15
Rental housing	8	5
Homeownership	2	6*
Finance	15	20
Income maintenance	6	8
Family	6	6
Children and custody	3	2
Immigration	3	3
Average number of issues	1	2
Got any help in person or online for any problems experienced (%)	70	72
Got legal help or legal information online for at least one problem with follow-up questions asked (%)	33	32
People like you can use courts to protect yourself most/all of the time (%)	44	45
People like you are treated fairly by civil legal system most/all of the time (%)	44	41
Civil legal system can help solve important problems most/all of the time (%)	37	37

Note: \* indicates bivariate and multivariate significance at the  $p < 0.05$  level.

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

## Special focus: California regions

Residents of all regions of California reported an average of between one and two civil legal issues. General help-seeking varied, ranging from just 59% in Northern counties up to 82% in Sacramento. Legal help-seeking also varied from as low as 19% in the Central Coast up to 43% in the Inland Empire.

<sup>14</sup> Respondents were categorized as urban or rural based on their census tract using California's Medical Service Study Areas.

**Figure 21: Comparison of reported experiences with civil legal issues between regions of California, 2019**

	Northern	Sacramento	Bay Area	Central Valley	Central Coast	Inland Empire	Los Angeles County	Orange County	San Diego County
Number of respondents in this group (unweighted)	236	419	433	520	202	505	932	352	272
Percentage who reported personally experiencing issues (%)									
Education	2	3	1	3	6	3	3	1	2
Health	17	17	25	20	30	21	20	11	22
Wills and estates	8	8	10	8	2	5	4	4	8
Veterans	<1	1	<1	<1	<1	1	<1	<1	3
Disability	4	3	1	3	2	2	1	1	3
Employment	16	12	10	13	22	9	11	7	14
Rental housing	9	7	10	7	8	5	9	6	6
Homeownership	3	1	2	5	1	4	1	<1	1
Finance	19	14	14	19	16	21	14	13	12
Income maintenance	12	5	5	8	11	6	6	4	5
Family	3	7	5	9	4	10	5	4	2
Children and custody	4	4	3	2	1	7	2	1	<1
Immigration	<1	1	5	1	5	3	4	1	1
Average number of issues	2	2	1	2	2	2	1	1	1
Got any help in person or online for any problems experienced (%)	59	82	72	72	64	73	70	68	64
Got legal help or legal information online for at least one problem with follow-up questions asked (%)	25	37	33	26	19	43	28	39	36
People like you can use courts to protect yourself most/all of the time (%)	47	49	43	39	44	51	38	48	48
People like you are treated fairly by civil legal system most/all of the time (%)	57	51	47	37	43	43	40	40	45
Civil legal system can help solve important problems most/all of the time (%)	30	38	38	36	31	38	37	43	36

Source: State Bar of California survey conducted June 4–July 15, 2019, with 3,885 California adults, by NORC at the University of Chicago. The results presented here are among individuals.

## ABOUT THE STATE BAR OF CALIFORNIA

The State Bar of California's mission is to protect the public and includes the primary functions of licensing, regulation and discipline of attorneys; the advancement of the ethical and competent practice of law; and support of efforts for greater access to, and inclusion in, the legal system.

The State Bar:

- Licenses attorneys and regulates the profession and practice of law in California
- Enforces Rules of Professional Conduct for attorneys
- Disciplines attorneys who violate rules and laws
- Administers the California Bar Exam
- Advances access to justice
- Promotes diversity and inclusion in the legal system

Created by the Legislature in 1927, the State Bar is an arm of the California Supreme Court, protecting the public by licensing and regulating attorneys.

The State Bar licenses more than 250,000 attorneys, investigates approximately 16,000 complaints of attorney misconduct annually and distributes over \$30 million in grants to legal aid organizations.

We serve the people of California through careful oversight of the legal profession.

## ABOUT NORC AT THE UNIVERSITY OF CHICAGO

NORC at the University of Chicago is an independent research institution that delivers reliable data and rigorous analysis to guide critical programmatic, business, and policy decisions. Since 1941, NORC has conducted groundbreaking studies, created and applied innovative methods and tools, and advanced principles of scientific integrity and collaboration. Today, government, corporate, and nonprofit clients around the world partner with NORC to transform increasingly complex information into useful knowledge.

NORC conducts research in five main areas: Economics, Markets and the Workforce; Education, Training, and Learning; Global Development; Health and Well-Being; and Society, Media, and Public Affairs.

NORC contributing researchers include Dan Malato, Katie Simmons, Nicole Willcoxon, Tomas Okal, Jennifer Benz, and Mia Stripp.

## APPENDICES

### Appendix A: Negative binomial regression model output, predicting number of problems reported as personally experienced

Predictor	Model 1	Model 2	Model 3	Model 4
Age	-.01	-.01*	-.01*	-.00
Gender	-.14	-.16	-.13	-.07
Race/ethnicity (omitted category: White)				
Latino	.29*	.32*	.39*	.23
African American	.51*	.51	.59	.54*
Other race	-.17*	-.18	.13	-.19
Education (omitted category: High school graduate or less)				
Some college or associate degree	.46*	.44*	.46*	.29*
Bachelor's or advanced degree	.36*	.35*	.41*	.30
Income	-.61*	-.60*	-.37*	-.48*
Employment status	.09	.11	-.19	.11
Urban/rural	.26	.23	.28	.27
Spanish speaking	.14	.11	.10	.15
Military household		.25		
Disability			.78*	
Experienced sexual assault/domestic violence				1.56*
N	3,812	3,812	3,812	3,812
F-value	8.87	8.59	10.67	25.60

**Note:** Predicting number of problems personally experienced. This table displays raw coefficients. Values marked with an asterisk indicate significance at the  $p < 0.05$  level. Reference categories for negative binomial regression: Female; White; High school graduate or less; Household income less than 125% FPL; Not employed; Live in urban areas; Do not speak Spanish at home; No veterans or military personnel in household; No disabilities in household; Respondent did not report personally experiencing sexual assault or domestic violence in the past year.

## Appendix B: Logistic regression model output, predicting whether general help was sought for at least one problem

Predictor	Model 1	Model 2	Model 3	Model 4
Age	-.02*	-.02*	-.02*	-.02*
Gender	-.20	-.20	-.20	-.18
Race/ethnicity (omitted category: White)				
Latino	-.21	-.21	-.20	-.21
African American	.44	.45	.46	.45
Other race	.09	.09	.09	.09
Education	.42*	.43*	.43*	.42*
Income	.01	.01	.01	.01
Employment status	-.11	-.11	-.13	-.12
Urban/rural	.25	.25	.25	.24
Spanish speaking	.15	.15	.15	.15
Military household		-.02		
Disability			.10	
Experienced sexual assault/domestic violence				.43
N	1,858	1,858	1,858	1,858
F-value	2.29	2.08	2.07	2.14

**Note:** Predicting any help sought. This table displays raw coefficients. Values marked with an asterisk indicate significance at the  $p < 0.05$  level. Reference categories for logistic regression: Female; White; Not employed; Live in urban areas; Do not speak Spanish at home; No veterans or military personnel in household; No disabilities in household; Respondent did not report personally experiencing sexual assault or domestic violence in the past year. Education coded high school or less/some college/bachelor's degree or higher; Income coded as 18 categories from less than \$5,000 to \$200,000 or more.

## Appendix C: Logistic regression model output, predicting whether legal help was received for at least one problem

Predictor	Model 1	Model 2	Model 3	Model 4
Age	-.02*	-.02*	-.02*	-.02*
Gender	.33	.32	.33	.29
Race/ethnicity (omitted category: White)				
Latino	-.74*	-.74*	-.75*	-.76*
African American	.70	.69	.69	.65
Other race	-.26	-.26	-.26	-.25
Education	.13	.13	.13	.14
Income	.05*	.05*	.05*	.05*
Employment status	-.05	-.05	-.05	-.04
Urban/rural	.21	.20	.21	.21
Spanish speaking	.55	.55	.55	.57
Military household		.06		
Disability			-.05	
Experienced sexual assault/domestic violence				-.58
Asked follow-up legal questions about a problem related to...				
Education	-.04	-.04	-.04	-.06
Health	-.41	-.41	-.41	-.40
Wills and estates	1.54*	1.54*	1.54*	1.54*
Veterans	-.87	-.92	-.86	-.88
Disability	.36	.35	.39	.39
Employment	-.26	-.26	-.26	-.24
Rental housing	.03	.03	.03	.05
Homeownership	.13	.12	.13	.14
Finance	.32	.31	.32	.32
Income maintenance	-.33	-.33	-.32	-.33
Family	.78*	.78*	.78*	.98*
Children and custody	.78	.78	.78	.75
Immigration	.65	.65	.64	.65
N	1,856	1,856	1,856	1,856
F-value	4.06	3.90	3.89	3.90

Note: Predicting any legal help received. This table displays raw coefficients. Values marked with an asterisk indicate significance at the  $p < 0.05$  level. Reference categories for logistic regression: Female; White; Not employed; Live in urban areas; Do not speak Spanish at home; No veterans or military personnel in household; No disabilities in household; Respondent did not report personally experiencing sexual assault or domestic violence in the past year. Education coded high school or less/some college/bachelor's degree or higher; Income coded as 18 categories from less than \$5,000 to \$200,000 or more.



## Appendix D: Ordered logistic regression model output, predicting confidence in the ability to use the court to protect self and family or enforce rights

Predictor	Model 1	Model 2	Model 3	Model 4
Age	.01*	.01*	.01*	.01*
Gender	.07	.05	.08	.06
Race/ethnicity (omitted category: White)				
Latino	-.16	-.15	-.18	-.15
African American	-.15	-.17	-.16	-.14
Other race	-.32	-.33	-.32	-.32
Education	-.04	-.04	-.04	-.03
Income	.05*	.05*	.04*	.05*
Employment status	.16	.15	.19	.16
Urban/rural	.06	.05	.06	.07
Spanish speaking	.26	.25	.27	.27
Military household		.29		
Disability			-.34*	
Experienced sexual assault/domestic violence				-.74*
N	3,775	3,775	3,775	3,775
F-value	3.59	3.39	4.92	5.08

Note: Predicting confidence on a 5-point scale from not at all to all of the time. Values marked with an asterisk indicate significance at the  $p < 0.05$  level. This table displays raw coefficients. Reference categories for logistic regression: Female; White; Not employed; Live in urban areas; Do not speak Spanish at home; No veterans or military personnel in household; No disabilities in household; Respondent did not report personally experiencing sexual assault or domestic violence in the past year. Education coded high school or less/some college/bachelor's degree or higher; Income coded as 18 categories from less than \$5,000 to \$200,000 or more.

## Appendix E: Ordered logistic regression model output, predicting confidence that people like them are treated fairly in the civil legal system

Predictor	Model 1	Model 2	Model 3	Model 4
Age	.01*	.01*	.01*	.01*
Gender	.16	.16	.17	.14
Race/ethnicity (omitted category: White)				
Latino	-.43*	-.43*	-.45*	-.41*
African American	-.72*	-.72	-.73*	-.72*
Other race	-.55*	-.55*	-.55*	-.54*
Education	-.08	-.08	-.08	-.07
Income	.08*	.08*	.07*	.07*
Employment status	.39*	.39*	.41*	.39*
Urban/rural	-.13	-.13	-.12	-.12
Spanish speaking	.03	.03	.04	.03
Military household		-.01		
Disability			-.23	
Experienced sexual assault/domestic violence				-.96*
N	3,752	3,752	3,752	3,752
F-value	11.66	10.60	11.56	13.25

Note: Predicting confidence on a 5-point scale from not at all to all of the time. This table displays raw coefficients. Values marked with an asterisk indicate significance at the  $p < 0.05$  level. Reference categories for logistic regression: Female; White; Not employed; Live in urban areas; Do not speak Spanish at home; No veterans or military personnel in household; No disabilities in household; Respondent did not report personally experiencing sexual assault or domestic violence in the past year. Education coded high school or less/some college/bachelor's degree or higher; Income coded as 18 categories from less than \$5,000 to \$200,000 or more.

## Appendix F: Ordered logistic regression model output, predicting confidence that the civil legal system can help people like them solve important problems like those in this survey

Predictor	Model 1	Model 2	Model 3	Model 4
Age	.01*	.01*	.01*	.01*
Gender	.17	.18	.18	.15
Race/ethnicity (omitted category: White)				
Latino	-.07	-.07	-.09	-.05
African American	-.18	-.17	-.19	-.17
Other race	-.22	-.22	-.22	-.22
Education	-.11	-.11	-.11	-.10
Income	.04*	.04*	.03*	.04*
Employment status	.09	.09	.13	.09
Urban/rural	.03	.03	.03	.04
Spanish speaking	.03	.03	.04	.03
Military household		-.07		
Disability			-.37*	
Experienced sexual assault/domestic violence				-.97*
N	3,769	3,769	3,769	3,769
F-value	3.59	3.32	4.43	4.89

Note: Predicting confidence on a 5-point scale from not at all to all of the time. This table displays raw coefficients. Values marked with an asterisk indicate significance at the  $p < 0.05$  level. Reference categories for logistic regression: Female; White; Not employed; Live in urban areas; Do not speak Spanish at home; No veterans or military personnel in household; No disabilities in household; Respondent did not report personally experiencing sexual assault or domestic violence in the past year. Education coded high school or less/some college/bachelor's degree or higher; Income coded as 18 categories from less than \$5,000 to \$200,000 or more.