

2015 WASHINGTON STATE
CIVIL LEGAL NEEDS STUDY UPDATE

Civil Legal Needs Study Update Committee
Washington State Supreme Court - *October 2015*





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WASHINGTON'S CIVIL JUSTICE SYSTEM MUST SERVE ALL OF US

This Report summarizes the findings of the 2015 Washington Civil Legal Needs Study Update (CLNS Update). Conducted in late 2014, the Report updates a similar study published by a task force appointed by the Washington State Supreme Court in 2003. Like its predecessor, this Report was commissioned by a special committee of the Washington State Supreme Court.

The 2003 Civil Legal Needs Study was the first rigorous assessment of the unmet civil legal needs of low-income families in Washington State. The 2003 study found that three of every four households experienced at least one civil legal problem, and that nearly nine in ten of those who had a problem did not get the help they needed. The 2003 study galvanized a decade-long effort to increase capacity to address the civil legal problems of low-income Washingtonians and secure the resources to achieve this goal.

Unfortunately, in the years that followed, the economy fell into recession, throwing greater numbers of Washingtonians into poverty, the most since the Great Depression. The face of poverty changed, as members of racial and ethnic minority groups experienced disproportionate consequences of both this recession and its aftermath. Changing government policies and private sector practices also contributed to new and ever more complex legal problems for those living in poverty.

By 2014, the Washington Supreme Court had become increasingly aware that the

2003 Study was outdated and no longer the most relevant or reliable source of information upon which policy makers could make investment decisions and legal aid providers could make strategic decisions about where, when and how to target their limited services. The Court appointed a 12-member Civil Legal Needs Study Update Committee to conduct a fresh assessment of the prevalence and substance of civil legal problems experienced by low-income individuals and families. The Committee engaged Washington State University's Social and Economic Sciences Research Center (WSU-SESRC) to conduct the study. Beginning in June 2015, WSU-SESRC published a series of reports outlining in detail the results of the study. These can be found at: <http://ocla.wa.gov/reports>.

This Report synthesizes and presents the core highlights of that research. The findings are sobering. Low-income Washingtonians routinely face multiple civil legal problems that significantly affect their everyday lives. These problems are experienced to greater degrees by low-income persons of color, victims of domestic violence or sexual assault, persons with disabilities and youth. The compound effect of these problems on individuals and families today is even more acute than it was a decade ago, with the average number of civil legal problems per low-income household having nearly tripled since 2003.

At the same time, and despite much work over the last decade, our state's civil justice system does not serve Washington's poorest residents the way that it should. Most

low-income people do not get the help they need to solve their legal problems, and significant majorities of low-income people do not believe they or others like them will receive fair treatment by our civil justice system.

This Report challenges us to do better:

- It challenges us to ensure that low-income residents understand their legal rights and know where to look for legal help when they need it.
- It challenges us to squarely address not only the scope of problems presented, but the systems that result in disparate experiences depending on one's race, ethnicity, victim status or other identifying characteristics.
- It challenges us to be aware of the costs and consequences of administering a system of justice that denies large segments of the population the ability to assert and effectively defend core legal rights.

Ultimately, it challenges us to work all the harder to secure the investments needed to deliver on the promise embedded in our constitutional history and our nation's creed – that liberty and justice be made available “to all.”



JUSTICE CHARLES K. WIGGINS, *Chair*
Civil Legal Needs Study Update Committee

EXECUTIVE SUMMARY

LOW-INCOME WASHINGTONIANS FACE MULTIPLE CIVIL LEGAL PROBLEMS BUT FEW GET THE HELP THEY NEED



Many Do Not Believe They'll Receive Fair Treatment From the State's Civil Justice System

Justice is absent for low-income Washingtonians who frequently experience serious civil legal problems.

More than 70% of the state's low-income households experience at least one civil legal problem each year on matters affecting the most fundamental aspects of their daily lives, including accessible and affordable health care; the ability to get and keep a job; the right to financial services and protection from consumer exploitation; and the security of safe and stable housing.

Those who face one such problem, often have other serious and related problems at the same time. One struggling mom says she feels as though one problem simply leads to another:

"The day I got custody of my son, I was laid off. Three years later, I'm still having trouble making a living. My son is ADHD and autistic. I can't keep minutes on my phone and keep food in my house. Police have been racial profiling. It's just been hard."

Many see their problems compounded by race, ethnicity, age, disability, immigration status or status as a victim of domestic violence or sexual assault.

While the U.S. Constitution guarantees all people, regardless of their ability to pay, the right to legal representation in a criminal trial, it does not extend that right to people who have civil legal problems. That leaves a majority of low-income individuals and families in Washington to face and resolve their problems alone – without the help of a lawyer, no matter how complex or life-changing a problem may be. And it leads many to feel a high level of distrust in the civil justice system and its ability to help people like them.

Indeed, the Justice Gap¹ in Washington is real and it is growing. This calls out for a thoughtful, significant and coordinated response.

This Report spotlights the key findings of the 2015 Civil Legal Needs Study Update – a rigorous and methodologically sound inquiry into the type and prevalence of civil legal problems low-income families and individuals face today.

1 The "Justice Gap" refers to the difference between the number of problems experienced by low-income Washingtonians for which they need legal help and the actual level of legal help that they receive to address such problems.

Some of the key findings:

- **Civil legal issues are common.** Seven in ten low-income households in Washington State face at least one significant civil legal problem each year. The average number of problems per household increased from 3.3 in 2003 to 9.3 in the latest, 2014 survey.
- **The most common problems have changed.** Health care, consumer/finance and employment now represent the three areas with the highest percentage of problems.
- **Race, ethnicity and other personal characteristics affect the number and type of problems people have.** These personal characteristics also affect the degree to which people experience discrimination or unfair treatment and the degree to which legal help is secured.
- **Victims of domestic violence and/or sexual assault experience the highest number of problems per capita of any group.**
- **Many are adversely affected by data tracking.** In addition to discrimination and unfair treatment of legally protected classes of people (for example, race), significant percentages of low-income households experience unfair treatment on the basis of their credit histories, prior involvement with the juvenile or adult criminal justice system and/or their status as a victim of domestic violence or sexual assault.
- **There is a significant legal literacy problem.** A majority of low-income people do not understand that the problems they experience have a legal dimension and that they would benefit from getting legal help.
- **The vast majority of people face their problems alone.** More than three-quarters (76%) of those who have a legal problem do not get the help they need.
- **Most low-income people have limited confidence in the state's civil justice system.** Also perceptions about the fairness and effectiveness of the system to help solve problems experienced by "people like me" differ significantly on the basis of race, ethnicity and other characteristics.

FACING COMPLEX PROBLEMS ON THEIR OWN



“I HAD NO IDEA WHAT I WAS DOING,”

ANNA CONFESSED

Desperate to stop her abusive ex-spouse from gaining custody of their daughter but unable to afford a lawyer, Anna spent hours in the local library with court documents spread on the counter and plugging quarters into the copy machine.

She didn't understand how the judicial system worked and admitted to making “a lot of mistakes.” She missed so many days of work to be in court that she lost her job at a Skookum shipyard.

Every year Washington's lowest income residents experience an onslaught of civil legal problems. A mother and her kids are evicted from their apartment following a domestic violence dispute. A family drowning in medical bills sees no other choice but bankruptcy. Low-wage workers do not get paid or they have wages improperly withheld. Families are harassed by debt collection companies, often for non-existent debts. Children do not get the special educational services that they need and fall

behind in school. Couples divorce and fight over child custody and family matters.

Low-income individuals and families face these and other significant life-changing issues without legal help and with little understanding of how to navigate the justice system on their own.

The Washington Civil Legal Needs Study Update assesses the type and complexity of civil legal problems low-income individuals and families face. The quotes and personal stories contained within this Report portray the real-life experiences of many whose voices are not often heard.

The updated data is drawn from a statewide survey of more than 1,600 low-income Washingtonians conducted by WSU-SESRC in late 2014. (See Appendix A for detailed survey methodology). It reveals substantive changes both in the number and nature of problems confronting those living in poverty since the 2003 Washington Civil Legal Needs Study was published.

This Report outlines the nature of the civil legal problems low-income Washingtonians are grappling with today. The intent is to inform discussions about how these issues are addressed by the public, state leaders, legal aid providers and the civil justice system.

More than 400 people who participated in the survey offered additional, largely anonymous comments when asked at the end of the questionnaire if they had anything more to add. Some of those comments are reflected within without their names or other identifying information.

This Report also contains stories of people who did not participate in the survey but agreed to share their stories so that justice system leaders, policy makers and the public would understand the very real human experience behind the numbers. Their names have been changed and their stories are italicized.

SEVEN IN TEN LOW-INCOME HOUSEHOLDS FACE AT LEAST ONE CIVIL LEGAL PROBLEM EACH YEAR... AND THEY LIKELY HAVE MORE THAN ONE



“MY HOMELESSNESS WAS THE RESULT OF JOB LOSS, DUE TO AN EXTENDED ILLNESS AND HOSPITALIZATION.”

2014 SURVEY RESPONDENT

The Civil Legal Needs Study Update underscores what many people know all too well: One problem often leads to another, and then another. Some people find themselves caught in a spiral of legal problems that causes them to lose a job and then, in succession, their housing and whatever financial resources they had.

More than 70% of the low-income households in Washington face at least one civil legal problem during a 12-month period. This finding remains relatively unchanged between the 2003 Civil Legal Needs Study and this 2015 Report.

However, there is a critical difference between 2003 and today: The average number of civil legal problems per household tripled over the past decade.

The 2003 Civil Legal Needs Study found low-income households in the state faced an average of 3.3 legal problems within the previous 12 months. The 2014 survey reveals the number of legal problems confronting Washington low-income residents jumped to an average of 9.3 problems within a year’s time.

Average number of legal problems per household	
2003	2014
3.3	9.3

Survey results compared	2003	2014
Households experienced at least one legal problem	75-79%	71.1%
Average number of legal problems per household	3.3	9.3
Households with four or more legal problems	38-54%	46.3%

TODAY'S MOST COMMON PROBLEMS INVOLVE ISSUES RELATING TO HEALTH CARE, CONSUMER/FINANCIAL SERVICES AND EMPLOYMENT



Despite expanded access to public and private health insurance under the federal Affordable Care Act, health care soared to the top of the list of the most prevalent problems facing low-income Washingtonians. More than 43.4% of all 2014 survey respondents identified at least one problem related to health care, a huge increase from 18.8% in the 2003 survey when housing issues were the No. 1 concern.

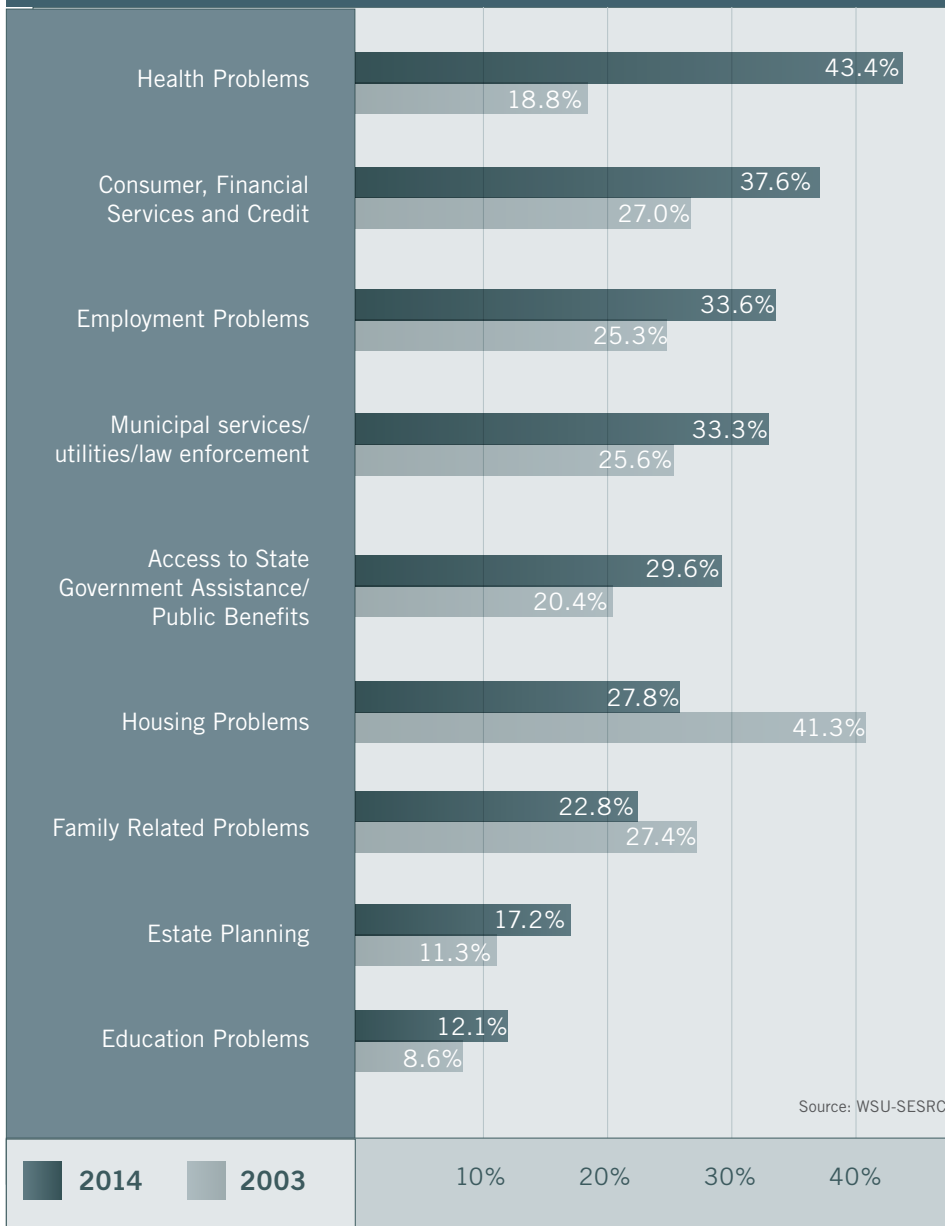
There were other significant changes in the types of problems experienced by low-income Washingtonians between 2003 and 2014.

For example, in 2003 low-income people reported the highest prevalence of problems in the areas of housing, family relations and employment. More than 10 years later, health care and consumer/finance represent the most frequent areas where people experience the greatest number of problems, with employment closing out the top three.

“I AM SINGLE AND PREGNANT AND HAVE NO IDEA WHAT MY LIVING SITUATION WILL BE LIKE IN THE COMING MONTHS. I RECENTLY SUSTAINED AN INJURY WITH NO DISABILITY INSURANCE, USED ALL MY PAID TIME OFF THAT I WAS SAVING FOR THE BIRTH OF MY BABY AND AM CURRENTLY WORRIED ABOUT HOW I AM GOING TO PAY THE BILLS.”

2014 SURVEY RESPONDENT

CHANGES IN PREVALENCE OF LEGAL PROBLEMS (2003 VS. 2014)



While access to necessary and appropriate health care services is an important problem, issues relating to medical care cost recovery -- medical bills and medical debt and related debt collection -- pose even more common problems. And low-income Washingtonians do not realize there are legal remedies to those problems. For example, people are not told, nor do they realize, they are entitled to charity care at a non-profit hospital. As a result, they do not assert those legal rights or ask a lawyer to help them solve such problems.

Problems involving consumer, debt collection, access to credit and financial services rank No. 2 in the list of most common problems reported by Washington's low-income households. Of those who identify at least one civil legal problem, 37.6% face at least one problem in the consumer/finance area.

Reflecting the transition from reliance on governmental support to the low-wage economy that is prevalent today, nearly half (45%) of all survey respondents reported that they were employed at least part-time. Fully one third (33.6%) of all respondents (those actively employed and those not working) reported at least one problem related to employment

Low-Income Washingtonians Face Many Other Significant Civil Legal Issues

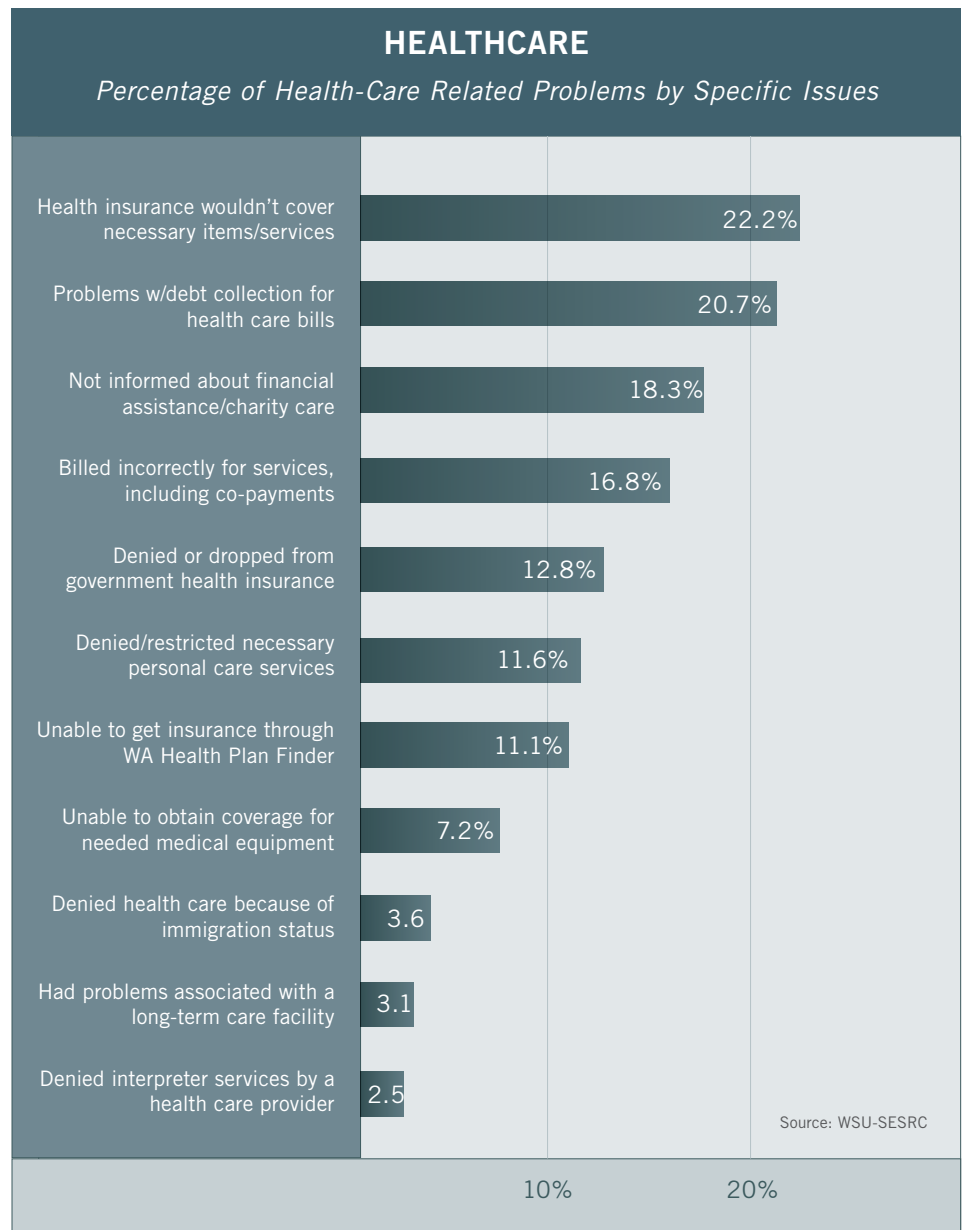
The low-income households and individuals who responded to the 2014 survey reported a total of 7,460 separate civil legal problems, not including those related to discrimination and unfair treatment.

“I HAVE OVER \$80,000 IN MEDICAL DEBT FROM WHEN I DIDN’T HAVE HEALTH INSURANCE AND AM ALSO UNABLE TO AFFORD TO FILE FOR BANKRUPTCY.”

2014 SURVEY RESPONDENT

In addition to health care, consumer/finance and employment, other substantive issues include:

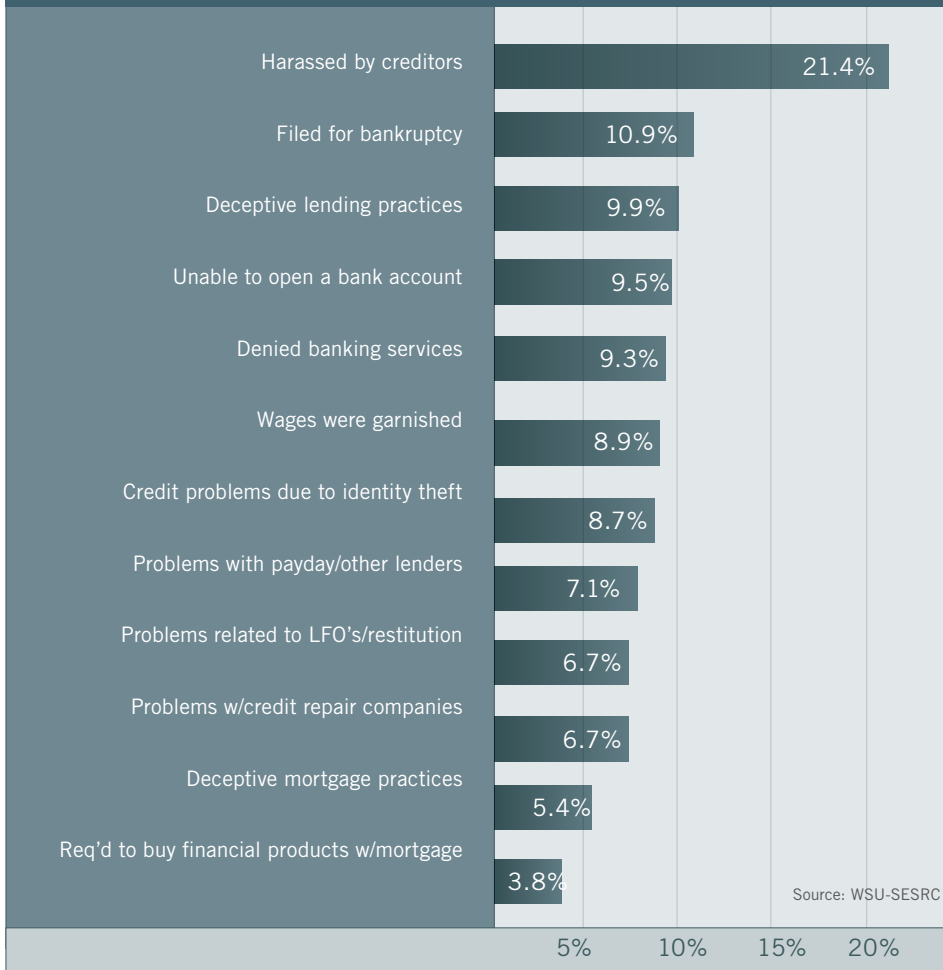
- **Municipal services and utilities.** Low-income households experience significant problems with law enforcement, and have substantial difficulties getting and keeping essential utility services.
- **Access to government assistance.** Individuals and families often have state government-provided benefits denied, terminated or reduced. People experience problems related to the Earned Income Tax Credit or are denied or terminated from federal Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits.
- **Rental housing.** The most common problems include landlord disputes, unsafe housing conditions and problems related to eviction or termination of a lease.
- **Family-related problems.** Principal problems involve issues arising from family conflict, including child custody and support and problems associated with being a victim of domestic violence or sexual assault.
- **Estate planning and guardianship.** Individuals or families need help with a will or estate plan or inheritance problem. Some have difficulty administering an estate, trust or will.



“IT WOULD BE VERY HELPFUL IF THERE WERE MORE ACCESS TO LOW-INCOME LEGAL RESOURCES FOR DISABLED PEOPLE, ESPECIALLY BECAUSE MY ROOMMATE AND I ARE IN DANGER OF BEING EVICTED AFTER OUR APARTMENT COMPLEX WAS FORECLOSED AND THE NEW MANAGEMENT DOES NOT WANT LOW-INCOME PEOPLE IN THE COMPLEX.”

2014 SURVEY RESPONDENT

CONSUMER, FINANCIAL SERVICES AND CREDIT PROBLEMS BY SPECIFIC ISSUE



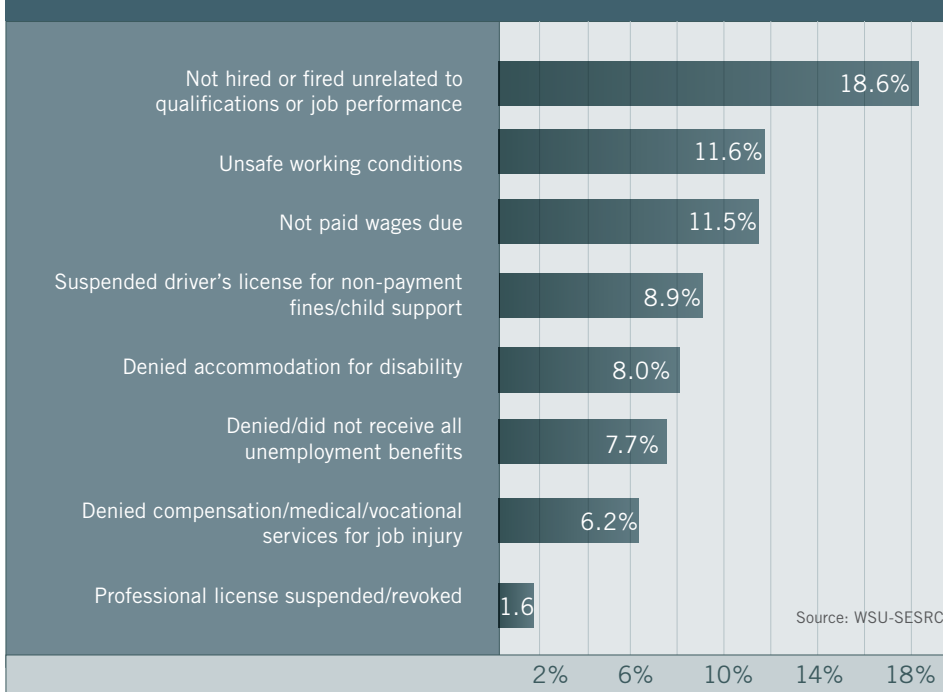
- **Education.** The most common problems include issues relating to unsafe schools, school discipline including suspension and expulsion, and the inability to complete school because of multiple moves and homelessness.

Sixteen-year-old Molly finally worked up the courage to tell her parents she had been sexually assaulted by her brother from the time she was 6 until age 12. She also hinted that she is a lesbian. Her family not only refused to believe her, they threatened to pull her out of high school and keep her at home.

“ONE DAY I WAS AT SCHOOL AND I JUST DIDN’T GO HOME. I DIDN’T HAVE A JOB OR MONEY,”

SAID MOLLY, WHO EVENTUALLY FOUND HOUSING WITH A LEGAL ASSISTANT’S HELP.

EMPLOYMENT PROBLEMS BY SPECIFIC ISSUE



WHO YOU ARE MATTERS

The 2014 survey was designed to measure whether people experience different problems or are treated differently because of legally protected characteristics such as race, ethnicity, age, gender, sexual orientation or disability.²

The survey also probed whether low-income people are treated differently or unfairly because of their credit history and a prior juvenile or adult criminal record or whether low-income people are treated differently or experience different legal problems because of their status as an immigrant, military service member or veteran, or because they or someone in their household is involved with the child welfare system, a victim of domestic violence or sexual assault, or incarcerated in a juvenile or adult correction facility.

The findings show that who you are, indeed, matters.

Native Americans, African-Americans, people who identify as Hispanic or Latino, victims of sexual assault, young adults and families that include military members or veterans experience substantially greater numbers of problems and different types of problems than the low-income population as a whole. Often these problems adversely affect their ability to get or keep a job, secure stable housing and access necessary consumer credit. They also lead to greater difficulties with debt collection and their ability to secure government benefits to which they are entitled by law.

Native Americans and African-Americans Experience Higher Rates of Legal Problems Than Other Low-Income Washingtonians

“The justice system is unfair to black people and not willing to help us.” 2014 survey respondent



“AT WORKSITES, BECAUSE I AM SPANISH, I AM TREATED VERY BAD.”

2014 SURVEY RESPONDENT

Native Americans and African-Americans not only represent a disproportionately larger share of Washington’s low-income population, they also face disproportionately more problems in areas that affect the quality of their daily lives as well as limit future opportunities.

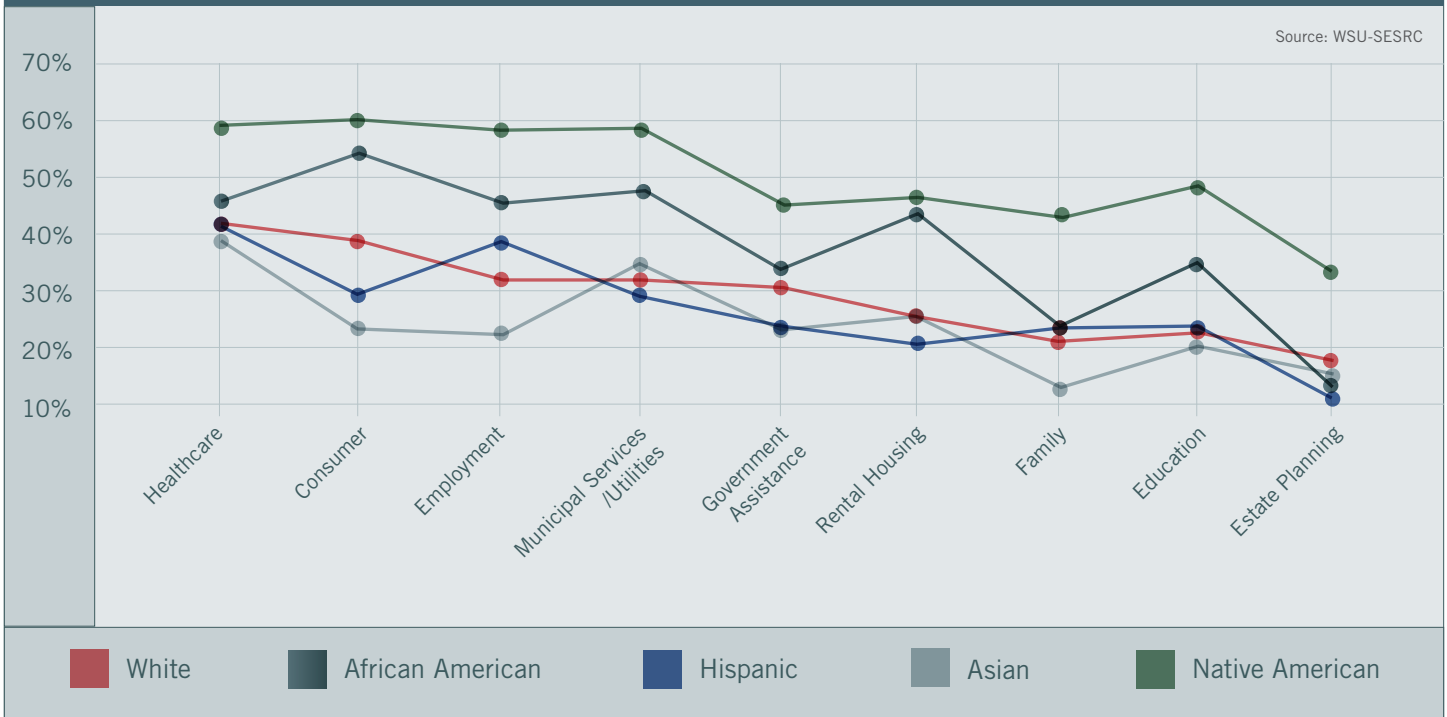
For example, while one-third (33%) of the general population with at least one civil legal problem has an issue related to employment, well over half (56.7%) of low-income Native American households have an employment problem and close to half (44.7%) of low-income African-American households face an employment issue.

While fewer than one-third (27.8%) of all low-income households suffer at least one problem with rental housing, 42.9% of Native American households, 41.5% of African-American households, and 37.8% of households that include a person with a disability have rental housing problems.

² The CLNS Update Committee intended to include low-income persons who identify as lesbian, gay, bisexual, transgender or who were questioning their sexual orientation or gender identity or expression as one of the target groups. Questions relating to this group inadvertently did not get incorporated into the survey instrument. The CLNS Update Committee is now updating its survey data to ensure fair representation of members of this target group.

PREVALENCE OF LEGAL PROBLEMS BY RACE

Source: WSU-SESRC



Group members experience common problems

The Civil Legal Needs Study Update also sought to determine what problems specific groups have in common because of their status or history. Below are the top substantive problem areas among the groups identified within the survey:

- **Persons with disabilities.** Denial or termination of government disability assistance; denial or limited access to government services because of failure to make reasonable accommodation for their disability; denial or limited access to services from a private business because of lack of accommodation or other factor.
- **Immigrants.** Problems with immigration status, including the inability to secure legal authorization to live or work in the U.S.; denial of housing, employment, health care, etc. because of immigration status; job-related harassment because of immigration status.
- **Native Americans.** Denial of services from an Indian tribe or community-based organization that serves Native Americans; denial of services from the Bureau of Indian Affairs or Indian Health Services;

problems with estate planning and protection of inherited trust property; discriminated against or terminated from a job by a tribe or tribally owned business.

- **Military service members and veterans.** Denial of veteran’s (VA) disability, educational or other benefits and services; problems related to discharge status; inability to access necessary care for service-related physical or mental health conditions.
- **Youth and young adults (Ages 15 to 21).** Discrimination and unfair treatment by law enforcement; problems getting housing, a job or education due to present or prior involvement in the juvenile justice

system; problems related to involvement in the child welfare or foster care system.

- **Persons involved in the child welfare system.** Investigated by Child Protective Services (CPS); coerced or attempted coercion into giving up custody of child; involuntarily given psychotropic medication to manage behavior.
- **Persons in juvenile and adult correction facilities.** Problems with visitation or communication with family members and friends; lack of access to legal help or law-related materials; lack of planning or support for re-entry after detention or incarceration.

“DISCOURAGED. AS A SENIOR CITIZEN WITH DISABILITIES, I FEEL AS THOUGH I AM OVERLOOKED BY THE SYSTEM.”

2014 SURVEY RESPONDENT

MANY SUFFER HIGHER DEGREES OF DISCRIMINATION AND UNFAIR TREATMENT BECAUSE OF RACE, ETHNICITY AND OTHER STATUS-BASED CHARACTERISTICS

Even though she'd paid both her rent and utility bills, Tiffany's landlord tried to have her lights and water shut off and persuaded a police officer to post a three-day eviction notice on her door.

The officer approached Tiffany's 11-year-old son while she was away, telling him he didn't want to "make it harder for folks like you to live here." Tiffany, who is African-American, was convinced "folks like you" referred to her race, especially because the landlord made it clear he wanted to move a white family into the house.

Tiffany found a volunteer lawyer who helped get the three-day eviction dropped. However, Tiffany decided to move her family anyway because she feared her experience with the landlord would not get any better.

The 2003 Civil Legal Needs Study found that more than a quarter (27%) of all respondents reported one or more problems involving one or more forms of discrimination. In designing the 2014 survey, researchers built in questions that would look more deeply at these issues in order to better understand the types of discriminatory and unfair treatment low-income people experienced.

To this end, the 2014 survey asked not only whether and to what degree low-income people experience discrimination and unfair treatment on the basis of legally protected classifications (e.g., race, ethnicity, national origin, gender, age, disability, sexual orientation), it asked whether and to what degree people experience discrimination and unfair treatment on the basis of other characteristics including their credit history, prior involvement in the juvenile or criminal justice system, immigration status, status as a military service member or veteran, status as a victim of domestic violence or sexual

assault and status as a youth between the ages of 15 and 21.

The findings make it clear that, as a whole, low-income people in Washington are profoundly affected by discrimination and other forms of unfair treatment. Across the entire spectrum of low-income respondents with at least one civil legal problem, 44.1% experienced a problem that involves discrimination or unfair treatment.

These problems are compounded if a person is of color, has a disability, is a victim of

TIFFANY DECIDED TO MOVE HER FAMILY ANYWAY BECAUSE SHE FEARED HER EXPERIENCE WITH THE LANDLORD WOULD NOT GET ANY BETTER.

domestic violence or is between the ages of 15 and 21.

Nearly four in ten low-income African-Americans (36.9%) and nearly three of ten low-income Native Americans (27.6%) experience at least one problem involving discrimination or unfair treatment based on race or color. Two in ten people who identify as Hispanic or Latino (19.6%) have a problem involving discrimination or unfair treatment and related to their race or color.

Jorge was current on his rent and in compliance with his lease, but his landlord claimed he was intimidating and threatening people in the landlord's office. These allegations were racially tinged and never proven, but Jorge was still evicted.

These are not just problems that crop up once in a while. They are struggles individuals and families encounter every day.

More than four in ten low-income African-Americans experience discrimination or unfair treatment related to employment (40.5%) or rental housing (44.6%). Nearly four in ten low-income Native Americans (38.2%) experience discrimination or unfair treatment when it comes to accessing financial services or dealing with consumer issues.

Persons with disabilities who are also low-income report higher rates of discrimination or unfair treatment in areas related to their employment (35.4%), rental housing (32.4%), consumer/financial issues (32.7%) and health care (32.4%).

Low-income young people between the ages of 15 and 21 experience a 43% higher rate of discrimination and unfair treatment than the state's low-income population as a whole.

The survey found more than four of ten (41.3%) low-income young people struggle with discrimination or unfair treatment related to employment. In addition, 10.1% of respondents ages 15 to 21 suffer discrimination or unfair treatment related to their sexual orientation, more than three times the rate (2.9%) experienced by the state's general low-income population.

VICTIMS OF DOMESTIC VIOLENCE OR SEXUAL ASSAULT EXPERIENCE THE MOST PROBLEMS OF ALL

Maria's boyfriend was extremely angry when she ended their relationship. His reaction quickly escalated to physical assault and someone called the police. Afterwards, the landlord told the apartment manager to evict Maria and her three young daughters because "if the police have to come, she is somebody we don't want in the building."

The landlord relented only after Maria begged to stay. Her family kept their home but she faced a frightening choice when she was physically assaulted a second time.

"I didn't call the police because I didn't want to get evicted," she said. "I knew if the police came one more time, I thought the landlord would really push me out."

While 71% of all low-income Washington residents experience at least one civil legal problem, fully 100% of those who have been a victim of domestic violence and/or sexual assault (DV/SA victims) will experience important civil legal problems.

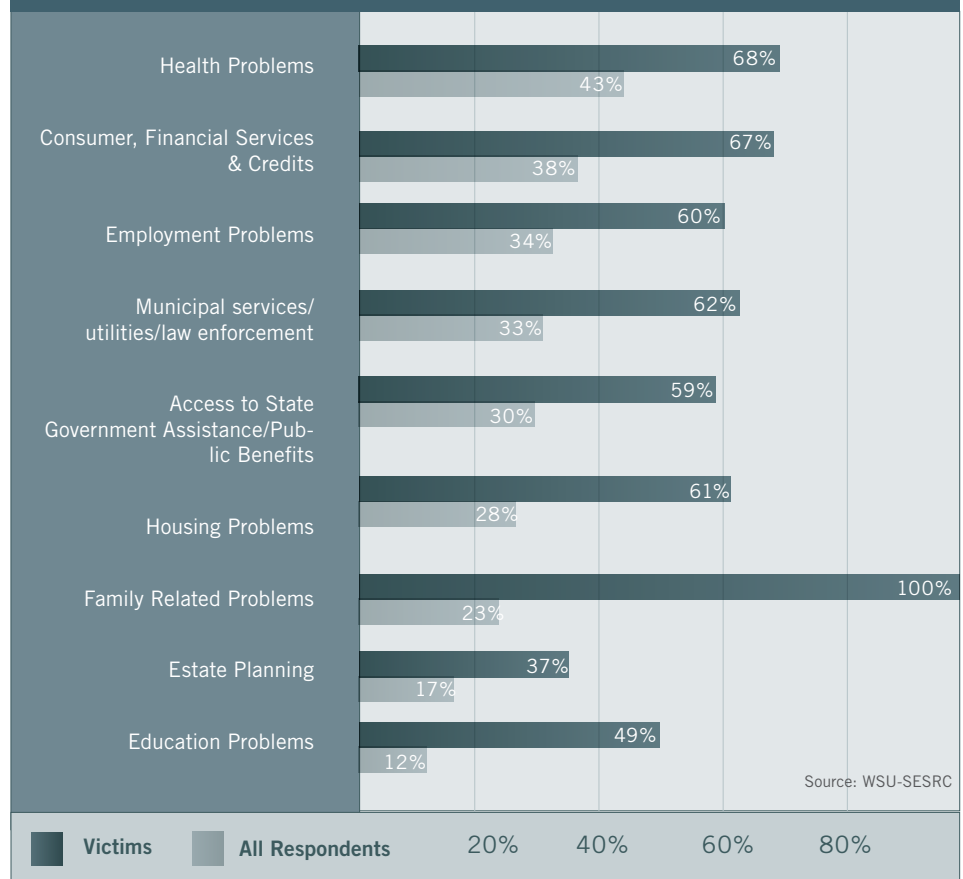
Low-income Washingtonians who have suffered domestic violence or been a victim of sexual assault experience an average of 19.7 legal problems per household, twice the average experienced by the general low-income population. They experience legal problems at substantially higher rates than the general low-income population across the entire spectrum of legal problem areas, including family relations, health care, consumer-finance, municipal services, rental housing and employment.

The majority of the domestic violence/sexual assault victims responding to the survey were female (83.5%), more than half (53.5%) were between the ages of 18 and 39 and 62.5% lived in a household with children.

Here, too, the survey results demonstrate the disproportionate impact that race, ethnicity and certain other characteristics have on the degree to which people experience important civil legal problems.



DOMESTIC VIOLENCE/SEXUAL ASSAULT VICTIMS EXPERIENCE MUCH HIGHER RATES OF LEGAL PROBLEMS



Low-income people who have been a victim of domestic violence and/or sexual assault and who identify as African-American, Native American, Hispanic/Latino, LGBTQ,

have a disability or who are young are more than twice as likely to experience discrimination and unfair treatment than members of the overall low-income population.

DATA TRACKING ENABLES DISCRIMINATION AGAINST THOSE WITH PAST JUSTICE SYSTEM INVOLVEMENT AND CREDIT PROBLEMS

“I’M OVER 70. I’M OF MIXED RACE. I’M GAY. I HAVE A PAST FELONY (FROM 35+YEARS AGO) AND I’M ON SSI. ...IT ISN’T EASY TO EVEN LOCATE WHAT SERVICES THERE ARE, AND THEN IF THERE IS A SERVICE TO BE FOUND, TO BE INFORMED THAT I’M NOT ELIGIBLE TO RECEIVE THAT SERVICE FOR ONE OR MORE OF THE ABOVE LISTED REASONS.”

2014 SURVEY RESPONDENT

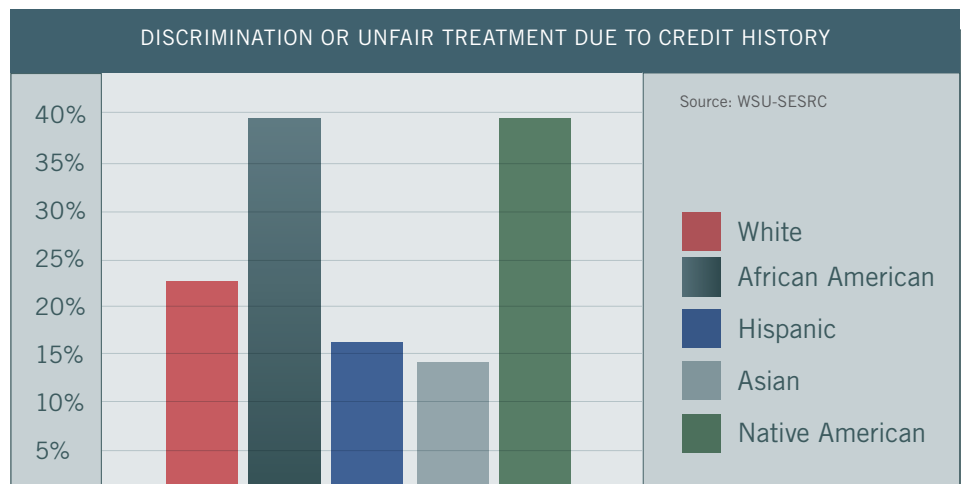
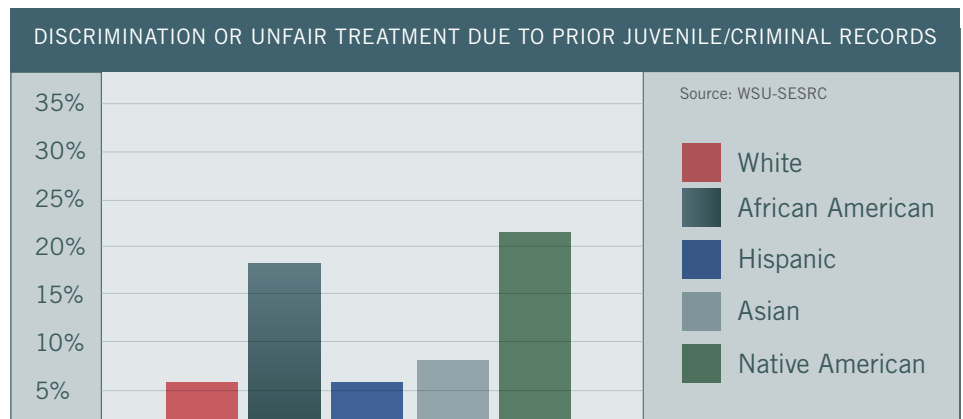
The widespread commercial use of databases and data mining practices makes it easier today for a landlord or prospective employer to check on an applicant’s credit history or court records. For many, that means past mistakes adversely affect a person’s current and future ability to secure housing, get a job, or take care of their financial needs.

Although Washington was among the first states in the nation to limit the circumstances in which employers can rely upon credit history in making hiring decisions ³, nearly one in four of the 2014 survey respondents (23%) said they have been discriminated against or treated unfairly because of their credit history.

Not surprisingly, given the higher level of poverty experienced by members of these groups, African-Americans (38.8%), Native Americans (38.8%), people with disabilities (30.8%) and victims of domestic violence or sexual assault (44.1%) experience substantially higher levels of discrimination and unfair treatment due to their credit history than the general low-income population.

People with juvenile or criminal records also find it hard to get that second chance.

Nearly one in ten (9%) experience discrimination or unfair treatment because they



had a prior juvenile or adult criminal record. Reflecting their disproportionate involvement in the criminal and juvenile justice systems, low-income African-Americans and

Native Americans experience significantly greater levels of these problems than the general low-income population.

3 RCW 19.182.020

THE MAJORITY OF LOW-INCOME WASHINGTONIANS FACE THEIR CIVIL LEGAL PROBLEMS ALONE



In 2003, more than 85% of low-income people in the state faced their legal problems without help from an attorney. Many people didn't understand that the issue they faced – be it financial or family or something else – had a legal solution. Others simply did not know where to find help.

The 2014 survey found little change. The vast majority of people face their problems alone. Of those who experienced a civil legal problem, at least 76% do not get the help they need to solve their problems. Sixty-five percent of those who have a civil legal issue do not pursue help at all.

The latest findings confirm a significant and persistent Justice Gap in Washington, where low-income Washingtonians continue to face their problems without necessary legal help, no matter how serious or complex the problem may be and regardless of the potential short- or long-term consequences.

There is one notable difference from the 2003 study, however. While just 12% of the state's low-income who had a civil legal problem got at least some assistance in 2003; 24% of the households that had one or more legal problems received some kind of assistance in 2014, whether it was from the toll-free legal aid hotline (CLEAR), a non-profit legal aid program or a private attorney.

“I FEEL LIKE WE DON'T UNDERSTAND THE TYPES OF LEGAL SERVICES OUT THERE THAT ARE AVAILABLE TO FAMILIES LIKE US. WE AVOID LEGAL ISSUES BECAUSE WE CAN'T PAY THE COURT FEES.”

2014 SURVEY RESPONDENT

MOST PREVALENT PROBLEMS PEOPLE EXPERIENCE		
Source: WSU-SESRC		
1	43.4%	Health Care
2	37.6%	Consumer, Financial Services, Credit
3	33.6%	Employment
4	33.3%	Municipal Services/Utilities
5	29.6%	Access to Government Assistance

PROBLEMS PEOPLE MOST OFTEN SEEK LEGAL HELP		
Source: WSU-SESRC		
1	28%	Housing
2	22%	Family & Domestic Problems
3	20%	Consumer, Financial Services, Credit
4	19%	Healthcare
5	16%	Disability-Related Problems

Nearly a third (30%) of those who sought help but could not get it said they could not afford to pay for it. Others reported they were unable to get through on busy phone lines or that nobody returned their calls. Some said they were confused by the information they had received.

While low-income people experience the greatest number of problems in the areas of health care, consumer/finance and employment, these are not the problems for which low-income people most often get legal help. Instead, low-income people seek and get help most often when faced with problems involving rental housing, family relations and consumer/finance.

These appear to be problem areas where, from the perspective of the low-income person, there is a clearer understanding

that their problem is legal in nature or that resolution of the problem requires court involvement, such as eviction, divorce, custody, debt collection or bankruptcy.

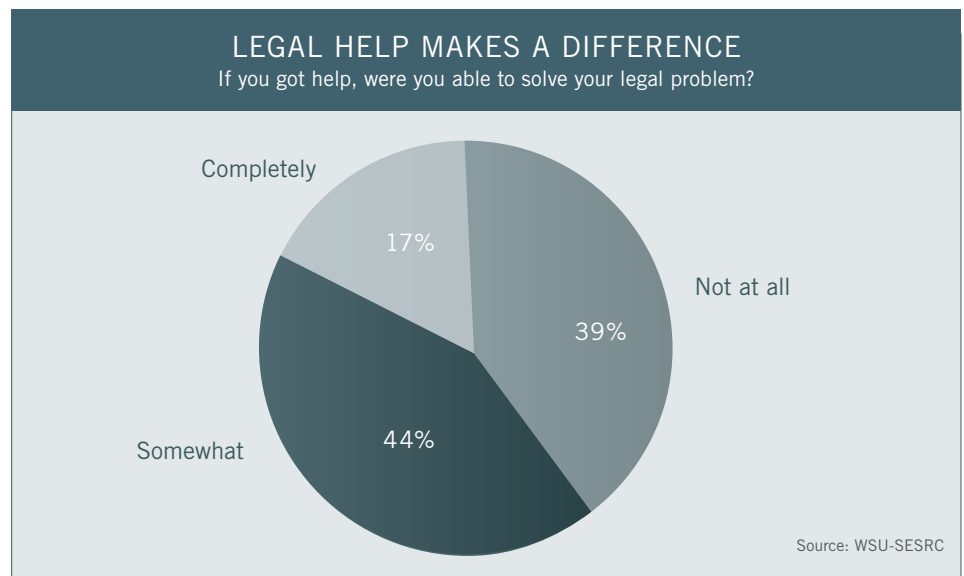
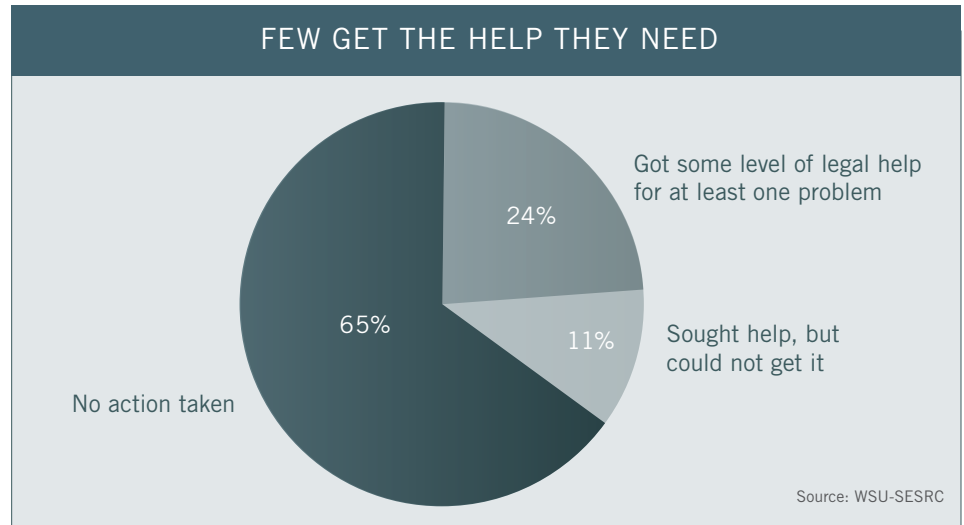
With other issues, such as denial of service, discrimination and unfair treatment or employment, people may not understand that these problems have a legal solution. Or, even if they recognize the legal component, they are not sure whether or how to seek legal assistance.

Even Limited Legal Assistance Helps People Solve Problems

John is deaf. He had a dispute with Section 8 housing inspectors and received an eviction notice.

“A woman came once with an interpreter. She didn’t show up the next time. I tried to write notes but the communication was not good,” he said. “Eventually, I did find a lawyer who could sign. A lot of deaf people don’t know what to do and they don’t know how to find a lawyer.”

As the 2003 Study found, and results from the 2014 survey confirm, those who get legal help – even limited legal advice or assistance – are able to solve their problems. Nearly two-thirds (61%) of those who sought and received some level of legal assistance were able to solve some portion of their legal problem. Of these, nearly 30% were able to resolve their problems completely.



MOST LOW-INCOME PEOPLE DO NOT HAVE CONFIDENCE IN WASHINGTON'S CIVIL JUSTICE SYSTEM



Roger was a teenager when he was convicted back in the 1980s for possession of a small amount of cocaine. He had no other felonies but his past record made it extremely difficult to find housing.

Even after a legal aid lawyer convinced a judge to clear the record, Roger had little confidence in the justice system.

“No, not really,” he said. “They can do anything they want and nobody can do anything about it.”

Some people do not think their problems have a civil legal dimension, or solution. The 2014 study demonstrates that many lack confidence that the civil justice system can or is even willing to help people like them. More than forty percent (41.2%) of respondents felt that they had little chance of protecting their legal rights or those of their families in the court system. When added to the percentage of those who felt that the courts might help them protect their legal rights “some of the time,” the number exceeds two-thirds of all respondents. Only 25% of respondents felt that they could protect their legal rights in court “all of the time” or “most of the time.”

Similarly, nearly sixty percent (58.4%) of respondents do not feel that they are treated fairly on a consistent basis within the civil justice system. And roughly the same percentage (58.6%) do not feel that the

“THEY CAN DO ANYTHING THEY WANT AND NOBODY CAN DO ANYTHING ABOUT IT.”

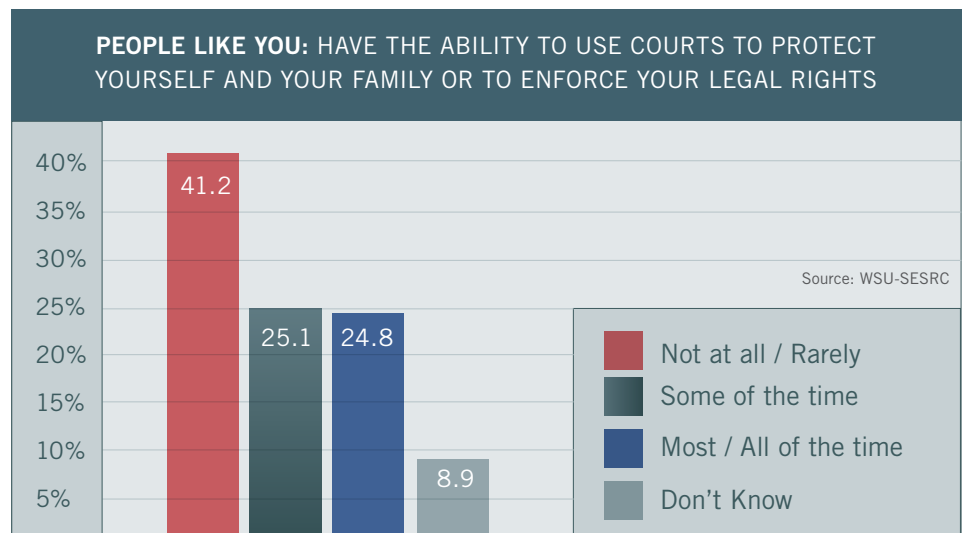
civil legal system is a forum to which they can confidently turn for the resolution of important legal problems.

Higher numbers of white respondents than non-white (35% vs. 25%) believe that the civil justice system will treat them fairly “all of the time” or “most of the time.”

Conversely, those with the highest proportion of legal issues have the least confidence

that the legal system can solve their important problems.

More than one in four (28.5%) of low-income African-Americans, nearly one-third (31.5%) of low-income Hispanic households and more than a third (34%) of those who have been victims of domestic violence or sexual assault believe the legal system solves their problems “rarely” or “not at all.”



THE CHALLENGE



TURNING FINDINGS INTO ACTION

More than 400 Washingtonians volunteered additional comments after they had completed the survey questions. Many recognized the impact the survey findings and this Report could have for them and for their neighbors.

Some shared deeply personal stories indicating how desperate they are for change. They don't understand their options and even if they do, they cannot get the help they need.

A veteran wrote:

"I moved here one year ago from Portland after my service to this country and I have had to sell my truck, all my tools and constantly fight to stay afloat. If it were not for my wife and child, I do not believe I would even fight to stay alive. People are struggling and it's getting worse. Thank you for trying to do something."

The discouraged veteran joined dozens of others who said they appreciated being able to play a role in making things better.

One person wrote:

"Muchas gracias por hacerme parte de esta encuesta.
(Thank you for making me part of this survey)"

Another shared:

"With my recent battles in state court as well as tribal court, I know how important a survey like this is. Best of luck to you in obtaining the information you need and thank you for allowing me to participate!"

Finally, others challenged the state to turn the findings into action:

"Will anything constructive get done about the legal problems mentioned in this survey?"

One person asked:

"Will people in my position, or worse off than I, get any sort of meaningful help?"

The answer to these questions, and so many others, is up to **all of us**.

ABOUT THIS UPDATE:

WHY, WHO, WHEN, WHERE & HOW

Preparations for this Washington State Civil Legal Needs Study Update began in the summer of 2012, when the Washington State Office of Civil Legal Aid, in consultation with the Washington Supreme Court's Access to Justice Board, convened 16 Washington community leaders for a Civil Legal Needs Scoping Group. Members were asked to assess the continuing relevancy of the landmark 2003 Civil Legal Needs Study and make recommendations regarding the need to update that study.

In December 2012, the group issued its recommendations. It determined that an update of the 2003 Study was necessary to ensure effective and relevant understandings of the civil legal problems experienced by low-income Washingtonians. The Scoping Group recommended that any such update be designed to:

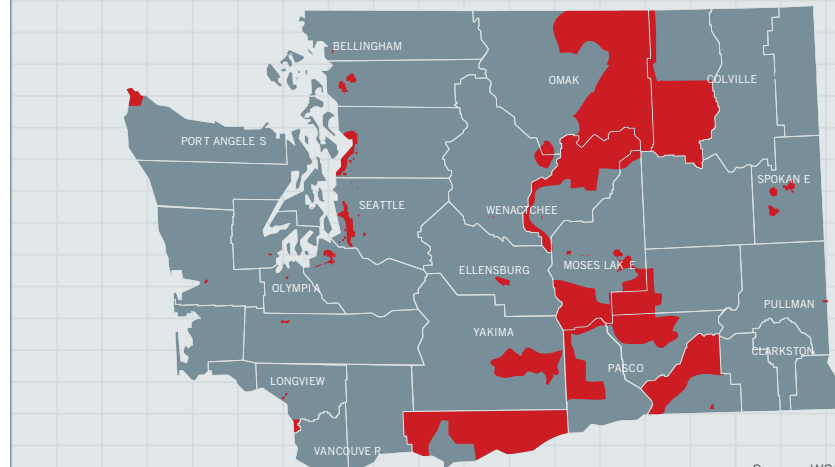
- Understand the nature, gravity and consequences of legal problems that low-income people face in Washington State.
- Identify new civil legal problems that have emerged since the 2003 study.
- Assess the impact those problems have on low-income individuals and families.

The group also recommended that any such update generate a more informed understanding of:

- How race, gender, age, disability and other factors affect the depth and type of civil legal problems people experience.
- Who gets help and who does not and whether those who do get legal help are able to achieve long-term solutions.

Finally, the group recommended that a blue ribbon panel led by a Justice of the Washington State Supreme Court guide the effort. Acting upon that recommendation, the Washington State Supreme Court established a 12-member Civil Legal Needs Study Update Committee. Justice Charles K. Wiggins was appointed to lead it.

HIGH POVERTY CENSUS TRACTS SURVEYED

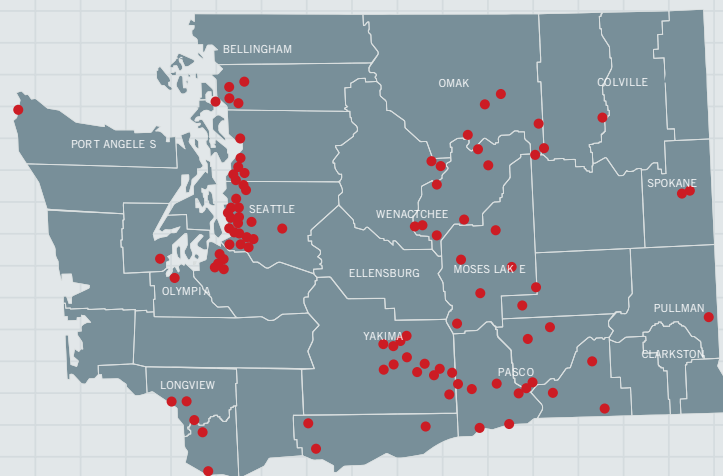


Source: WSU-SESRC

Survey randomly sent to 15,000 addresses in 126 census tracts with high poverty and high minority poverty rates

 Target Census Tracts

SURVEYS COMPLETED BY HOUSEHOLDS ACROSS THE STATE



Source: WSU-SESRC

With the objectives set, Washington State University's Social and Economic Sciences Research Center (WSU-SESRC) was engaged to conduct the comprehensive update of the civil legal problems experienced by Washington's low- and lowest-income residents.

Researchers identified 126 high poverty and high minority poverty census tracts throughout the state. They designed a 77-question survey instrument that inquired into more than 130 specific legal problems that might be experienced by low-income people within 18 potential problem areas including employment, health care, consumer, education, family relations

and access to government assistance. The survey also asked questions focused on the experience of those who tried to get legal help to resolve their problems and probed the experiences of members of certain demographic groups who might be expected to have different types of problems or different justice system experiences.

WSU-SESRC distributed and conducted the survey via regular mail, the internet and phone, including cell phones. A sample of 15,000 households was initially invited to participate.

To be eligible, individuals needed to have

a household income at or below 200% of the federal poverty guidelines set by the U.S. government. That means no more than \$23,340 for an individual living alone; \$31,460 for a two-person household; \$39,580 for a family of three; \$47,700 for a four-person household and no more than \$55,820 for five persons.

The survey was administered from October to December 2014. A total of 1,375 low-income respondents completed surveys, ensuring that the results would achieve the target of 95% confidence (+/- 3%). (See the appendices for more details on survey methodology.)

SURVEY REFLECTS WASHINGTON'S LOW-INCOME DEMOGRAPHICS

Race	Total	Poverty	Percent of Each Race in Poverty	Percent of Poverty Population	2014 CLNS Percentage Participation
White	5,343,321	668,475	12.5%	69.1%	57.6%
Black or African American	248,640	66,402	26.7%	6.9%	9.2%
American Indian and Alaska Native	92,760	23,815	25.7%	2.5%	6.3%
Asian	529,174	67,765	12.8%	7.0%	7.6%
Native Hawai'ian and other Pacific Islander	41,111	6,972	17.0%	0.7%	1.4%
Some other race	251,012	71,425	28.5%	7.4%	3.1%
Two or more races	330,244	62,428	18.9%	6.5%	3.6%
Total Poverty (including two or more races)	6,836,262	967,282	14.1%		
Hispanic or Latino origin					
Hispanic or Latino origin (of any race)	815,416	216,692	26.6%	22.4%	20.4%
White alone, not Hispanic or Latino	4,854,186	543,367	11.2%		

The survey participants mirror the racial and demographic groups represented at the same level or above their presence in the state's overall low-income population. Poverty data comes from the 2013 American Community Survey, United States Census Bureau.

MORE WASHINGTONIANS LIVE IN POVERTY THAN EVER BEFORE



The worst economic downturn since the 1930s, dealt a blow to every household in Washington State. Wages declined or stagnated. Many families lost their homes while others were caught in the net of high-interest predatory lending. The state's economy has slowly improved for some. The unemployment rate has dropped. However, Washington's most vulnerable residents were struggling prior to the latest recession, and they are not benefiting from the recovery.

According to the U.S. Census, the number and percentage of Washington residents living in poverty rose dramatically between 2000 and 2013. In 2013 Washington ranked among the top three states with the fastest rising poverty rate.

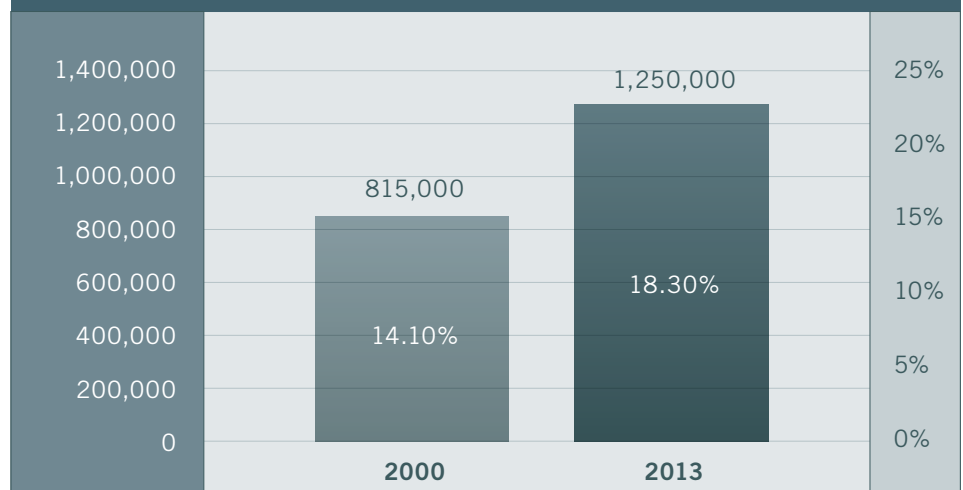
Poverty's grip is also stronger for members of minority and ethnic groups. The latest census figures show Blacks/African Americans who comprise just 4% of Washington's total population and Hispanic/Latinos who account for about 12% of the total population were twice as likely as non-Hispanic whites to have incomes at or below the poverty level. According to the U.S. Census Bureau's 2013 American Community Survey, more than a quarter of all Blacks or African-Americans (26.7%), Native Americans (25.7%) and Hispanic/Latinos (26.6%) living in Washington State had incomes below the federal poverty level. The corresponding level of non-Hispanic Whites is 12.5%

“WHEN YOU’VE WORKED ALL YOUR LIFE AND FIND YOURSELF, AT ALMOST 60, WITH NOTHING, IT’S QUITE A SHOCK.”

2014 SURVEY RESPONDENT

POVERTY RATE CHANGE FOR PERSONS LIVING AT OR BELOW 125% OF POVERTY (2000-2013)

Source: U.S. Census



*A person must have an income at or below 125% of the Federal Poverty Level to be eligible for legal aid.

ACKNOWLEDGMENTS

The 2014 Civil Legal Needs Study Update Committee would like to thank those who dedicated resources and time to make this update possible:

- WASHINGTON STATE OFFICE OF CIVIL LEGAL AID
- LEGAL FOUNDATION OF WASHINGTON
- WASHINGTON STATE SUPREME COURT GENDER AND JUSTICE COMMISSION
- WASHINGTON STATE SUPREME COURT MINORITY AND JUSTICE COMMISSION
- WASHINGTON STATE SUPREME COURT ACCESS TO JUSTICE BOARD
- WASHINGTON STATE OFFICE OF THE ATTORNEY GENERAL
- KING COUNTY DEPARTMENT OF PUBLIC DEFENSE
- WASHINGTON STATE BAR ASSOCIATION
- KING COUNTY BAR ASSOCIATION
- WASHINGTON STATE ASSOCIATION FOR JUSTICE

The Update Committee also extends its appreciation to Washington State University's Social and Economic Sciences Research Center (SESRC) researchers Danna Moore and Arina Gertseva for providing expert guidance concerning project implementation, to other SESRC staff and students at Washington State University for support in the conduct of the survey and data analysis, to the staff of the Office of Civil Legal Aid for coordinating and staffing this effort, to the Washington State Center for Court Research, to members of the CLNS Update Technical Advisory Work Group, and to the thousands of low-income residents throughout Washington State who took the time to participate in this survey.

Committee Members/Staff

Washington State Supreme Court 2014 Civil Legal Needs Study Update Committee

- JUSTICE CHARLES WIGGINS, CHAIR, WASHINGTON STATE SUPREME COURT
- JUSTICE STEVEN GONZÁLEZ, WASHINGTON STATE SUPREME COURT, REPRESENTING THE WASHINGTON SUPREME COURT ACCESS TO JUSTICE BOARD
- ROBERT FERGUSON, WASHINGTON STATE ATTORNEY GENERAL
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- HON. LESLEY ALLAN, CHELAN COUNTY SUPERIOR COURT
- ELIZABETH THOMAS, K&L GATES, REPRESENTING THE LEGAL FOUNDATION OF WASHINGTON
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- RUTH GORDON, JEFFERSON COUNTY CLERK, REPRESENTING THE WASHINGTON SUPREME COURT GENDER AND JUSTICE COMMISSION
- HON. ANITA DUPRIS, CHIEF JUDGE, COLVILLE TRIBAL COURT OF APPEALS
- NINFA QUIRÓZ, REPRESENTING SEA MAR COMMUNITY HEALTH CENTERS
- SALLY PRITCHARD, REPRESENTING UNITED WAY OF SPOKANE COUNTY
- VIRLA SPENCER, REPRESENTING THE CENTER FOR JUSTICE IN SPOKANE

- JAMES A. BAMBERGER, DIRECTOR, WASHINGTON STATE OFFICE OF CIVIL LEGAL AID, PROJECT COORDINATOR



APPENDICES

Appendix A: Methodology

In collaboration with OCLA, the CNLS Update Committee and a Technical Advisory Group convened by OCLA, SESRC developed a detailed strategy to employ multiple modes of data collection which effectively address the research agenda of the study. The study consisted on two components. The first component, the Probability Survey (PS), included a random probability based statewide (mail, web, and telephone) survey of adults in low- and lowest-income households.

To be eligible for the survey individuals must have a household income that falls at or below 200% of the federal poverty guidelines as established by the U.S. Department of Health and Human Services. In 2014, the average US poverty threshold for an individual living alone was \$11,670; for a two-person family, \$15,730; for a three-person family, \$19,790 and for a family of four, \$23,850. The federal poverty threshold was used to determine the eligibility of a household for participation in the survey.

In particular, the eligibility income for an individual living alone was \$23,340 or below; for a two-person household, \$31,460 or below; for a three-person household, \$39,580 or below; for a four-person household, \$47,700 or below; and for a five-person household \$55,820 or below.

To efficiently and effectively reach low-income individuals and households, 126 census tracts having more than 25% of individuals at or below 125% of poverty were selected for sampling.

The study used an Address Based Sample (ABS)—the sampling of addresses from a near universal database listing of addresses. An ABS frame is comprised of all residential addresses within a pre-defined geographic area and, thus, allows targeting the areas with the hard-to-reach demographic groups (e.g., lower income families, people with less education, those with disabilities, Blacks, Hispanics, rural residents, cell phone only households and households without phone service, etc.).

Another advantage of ABS frame is that it can be augmented with an array of socio-economic variables including household size, or neighborhood-level characteristics, such as mean income or education levels, predominant language spoken, and proportion of various racial or ethnic groups. This information can ensure the sample is more representative, particularly if the study wants to target and gain cooperation among the hard-to-reach demographic groups (i.e., people with disabilities, people of color, low-income individuals, new immigrants/English language learners, unemployed/displaced workers, and elders).

Finally, the residential addresses in the ABS frame can be matched against a database of telephone owners. Approximately 40 percent of the addressees in the sample had telephone numbers matched to

the location. This allowed for a mixed mode data collection (mail, internet, and phone), the best approach in resident surveying to maximize response rates. Mixing modes allowed us to ensure most members of the target population are given a chance to respond to a survey using a mode particularly appealing to them or using a mode that was only available to them.

Prior to conducting a large-scale probability survey, SESRC conducted a Pilot Study. The Pilot Study was designed to test the effect of prepaid cash incentives as well as promise of a \$20 payment upon completion of the survey on the response rate. The Pilot Study was initially fielded on August 8, 2014 and it continued through mid-September 2014.

Screening for the survey involved verifying that the respondent met the criteria of: 1) Being the most knowledgeable about family legal matters; and 2) Providing income information that allowed them to be classified by family income; and 3) Having family income below 200 percent of the Federal Poverty Level (FPL).

For the Pilot Study, a representative address based sample (ABS) of 2,000 households was selected from the 126 census tracts having more than 28% of individuals living at or below 125% of Federal Poverty Level (FPL). All 2,000 sample units were randomly allocated to one of the four experimental groups: 1) \$1 prepaid incentive and \$20 payment upon completion; 2) \$2 prepaid incentive and \$20 payment upon completion; 3) \$0 incentive but \$20 payment upon completion; and 4) \$0 prepaid incentive and \$0 payment upon completion. Members of all four groups were promised to be entered into a lottery drawing of one of three \$50 grocery certificates and one tablet computer upon completing the survey.

All four groups were recruited using a mail-based letter-invitation that asked the head of household or a person the most knowledgeable about family legal matters to complete the online survey. The incentives were mailed along with this invitation to members of the incentive groups.

Twelve days later after the initial recruitment mailing, the portion of the sample with mailing addresses only was sent a mail-based invitation to complete the survey in three possible ways: 1) complete an enclosed paper-based version of the survey and return it via mail in the enclosed return envelope; 2) complete the survey via web (URL and unique access code were provided); and 3) complete the survey via phone (a toll-free number to call was provided).

The portion of the sample with known phone numbers was contacted via phone fifteen days later after the initial recruitment mailing and respondents were given the option to complete the survey over the phone at the time of the contact or at the time scheduled by the respondent. If a respondent indicated he/she was unable to complete the survey by phone, he/she was offered the survey URL and unique access code as an alternative way to

complete the survey. An email message with the URL and access code were sent at the time of the phone call to those respondents opting for the internet. The phoning has continued throughout the data collection period.

Five days after the second contact, those with mail addresses only (no corresponding phone number tied to the location) received a postcard-reminder with the URL, username and password that allowed respondents to go to a web survey to complete the survey. Those with known phone numbers are being contacted via phone.

Finally, a week after the third contact the portion of the sample with mailing addresses was sent another mail-based invitation to complete the survey in three possible ways: 1) complete a replacement paper-based survey and return it via mail in the enclosed return envelope; 2) complete the survey via web (URL and unique access code were provided); and 3) complete the survey via phone (a toll-free number to call was provided). Those with known phone numbers are being contacted via phone and were given the option to complete the survey over the phone at the time of the contact or at the time scheduled by the respondent.

The pilot study showed that the \$2 prepaid incentive and \$20 payment upon completion is generating a substantially higher completion rate than the \$1 prepaid incentive and \$20 payment, and that both are exceeding the zero incentive. This combination of incentives (group 2 in the experiment) was chosen for the larger study because it yielded the highest proportion of responses.

The state-wide survey that was launched in October 2014 used the same data collection used in the pilot study. A sample of 15,000

households within 126 pre-selected census tracts with high concentration of poverty was invited to participate in the survey.

A total of 3,125 households distributed throughout the state participated in screening for eligibility for the study. 1,375 eligible low and lowest income households completed the probability survey. In addition, 224 low-income respondents participated in the non-probability survey.

A total of 1,375 completed questionnaires from eligible respondents is large enough to ensure a sample error of no larger than +/-3% sample error (SE) at the 95% confidence level. Thus, it is possible to draw conclusions about the low-income population as a whole that can be accepted with a high degree of confidence from observations about the survey respondents.

While conclusions about the entire sampling frame can be drawn with confidence, the word of caution is in order. The universe from which the sample was drawn—residential households—is only an approximation of the universe that the study seeks to measure. High degree of residential instability that was reflected in approximately 15% mailings returned to sender from the total number of surveys sent out indicates that some low and lowest income households were not reached. Further, some households may have limitations of language that prevented them from participating in the survey. Finally, some kinds of sensitive legal problems are difficult, under the best of conditions, to discuss with strangers. A telephone survey is less amenable to building the personal trust and confidence to induce the survey respondent to speak freely about sensitive matters like abuse, immigration problems, or a wide range of family issues.

Appendix B: Master Tables

Master Table 1A: Relative Percentage of Legal Problems Shown as a Percentage of Total Number of Legal Problems by Substantive Problem Area and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Persons with a disability	Military Service Members	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Employment	11.8%	10.2%	12.3%	11.7%	15.1%	9.5%	10.8%	7.4%	10.4%	10.5%	11.1%	11.8%	10.8%	11.5%	14.1%	10.6%	12.9%
Rental Housing	15.4%	15.7%	14.9%	17.4%	11.9%	15.9%	14.4%	11.3%	15.9%	15.6%	15.1%	13.9%	16.9%	12.0%	14.4%	15.7%	13.9%
Mobile Housing	0.5%	0.4%	0.6%	0.0%	0.6%	1.7%	1.1%	1.1%	0.6%	0.5%	0.7%	0.5%	0.9%	0.9%	0.5%	0.3%	1.0%
Municipal Services/Utilities	10.7%	10.2%	10.9%	12.1%	9.4%	11.7%	11.3%	9.5%	11.0%	10.2%	8.8%	11.1%	9.2%	10.8%	11.9%	10.6%	10.8%
Consumer	17.1%	17.6%	17.1%	21.5%	15.3%	15.9%	15.8%	14.0%	16.4%	16.6%	19.4%	16.4%	15.2%	15.6%	13.9%	16.6%	18.7%
Government Assistance	8.0%	8.7%	7.5%	6.2%	7.2%	8.0%	7.6%	7.2%	9.1%	9.1%	7.8%	8.0%	7.3%	7.7%	9.1%	8.2%	8.0%
Health care	20.5%	21.2%	20.4%	16.2%	21.9%	21.4%	18.5%	28.8%	20.8%	22.1%	19.4%	18.7%	15.8%	25.1%	19.9%	20.9%	20.6%
Family	7.4%	7.5%	7.4%	7.4%	8.9%	7.0%	8.0%	4.4%	7.0%	6.8%	6.8%	9.9%	14.7%	6.5%	6.8%	8.2%	6.0%
Education	3.6%	2.6%	4.3%	4.5%	5.6%	3.1%	4.9%	1.1%	3.0%	3.2%	3.9%	5.9%	4.2%	5.2%	5.7%	3.7%	3.1%
Estate Planning	5.1%	6.0%	4.5%	3.0%	4.0%	5.8%	7.6%	15.5%	6.0%	5.4%	7.1%	3.8%	4.9%	4.7%	3.9%	5.2%	5.0%
Number of Legal Problems	7,460	3,234	4,010	881	1,281	515	842	666	3,998	3,921	1,255	3,654	1,770	1,590	1,087	4,600	2,502
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	468
Mean number of problems per capita	6.05	5.10	6.85	7.80	5.10	5.54	10.79	2.97	6.15	8.41	6.18	7.00	17.88	4.88	7.20	6.25	5.35

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault

Master Table 2: Prevalence of Discrimination and Unfair Treatment Based on Demographic Identity by Substantive Problem Area and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Persons with a Disability	Military Service members	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Employment	35.5%	35.9%	35.5%	40.5%	36.6%	34.2%	35.3%	26.3%	35.1%	35.4%	31.1%	39.1%	50.0%	36.4%	41.3%	34.2%	38.7%
Rental Housing	26.9%	27.3%	27.1%	44.6%	17.0%	18.4%	27.9%	15.0%	26.4%	32.4%	20.6%	29.7%	50.0%	17.5%	26.7%	32.1%	18.1%
Home ownership	7.8%	6.0%	10.0%	13.5%	6.3%	2.6%	17.6%	2.5%	8.0%	8.4%	8.7%	11.3%	20.8%	7.7%	6.7%	9.7%	5.4%
Utility Services	7.2%	5.0%	8.4%	5.5%	8.0%	5.3%	17.6%	2.5%	8.0%	9.2%	4.9%	8.2%	18.1%	7.0%	10.7%	6.7%	6.3%
Municipal Services/Land Use	3.5%	2.6%	4.0%	1.4%	3.6%	0.0%	13.2%	5.0%	3.7%	4.9%	1.0%	2.3%	6.9%	4.2%	2.7%	3.5%	3.2%
Law Enforcement	18.7%	16.9%	21.1%	21.6%	19.6%	15.8%	33.8%	7.5%	17.0%	23.5%	21.4%	20.2%	31.9%	17.5%	24.0%	16.1%	23.4%
Consumer	28.2%	30.9%	27.4%	33.8%	21.4%	26.3%	38.2%	18.8%	28.6%	32.7%	31.1%	30.0%	37.5%	18.9%	26.7%	28.6%	30.2%
Health care	22.3%	23.3%	21.5%	16.2%	19.8%	21.1%	32.4%	16.5%	26.3%	32.4%	22.5%	19.5%	29.2%	23.1%	21.3%	23.5%	20.8%
Government Assistance	17.7%	16.7%	19.7%	14.9%	16.1%	15.8%	29.4%	13.8%	20.9%	25.7%	24.3%	19.6%	33.3%	16.2%	18.9%	19.2%	15.8%
Education	10.7%	9.0%	13.0%	8.1%	13.4%	10.5%	23.5%	8.8%	11.2%	11.2%	9.7%	12.1%	16.7%	11.9%	18.7%	11.6%	10.4%
Government Programs	5.2%	2.6%	7.7%	5.4%	5.4%	7.9%	13.2%	5.0%	6.2%	7.4%	7.8%	4.7%	15.3%	4.9%	9.3%	5.1%	5.0%
Access to private business svc.	6.6%	6.6%	6.4%	9.5%	2.7%	2.6%	11.8%	6.3%	7.1%	8.1%	7.8%	5.8%	9.7%	4.9%	12.0%	6.7%	6.8%
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	469

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault

Note: Percentages include reported problems involving discrimination and unfair treatment on the basis of credit history, juvenile and criminal justice system involvement, immigration status, veteran status and status of a victim of domestic violence or sexual assault

Master Table 2A: Relative Percentage of Legal Problems Involving Discrimination Based on Demographic Identity Shown as a Percentage of Total Number of Discrimination Problems by Substantive Problem Area and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Persons with a Disability	Military Service members	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Employment	18.7%	19.6%	17.6%	18.9%	21.6%	21.3%	11.6%	20.6%	17.7%	15.3%	16.3%	19.3%	15.7%	21.4%	18.9%	17.4%	21.1%
Rental Housing	14.1%	14.9%	13.4%	20.8%	10.0%	11.5%	9.2%	11.8%	13.3%	14.0%	10.7%	14.6%	15.7%	10.3%	12.2%	16.3%	9.8%
Home ownership	4.1%	3.3%	5.0%	6.3%	3.7%	1.6%	6.4%	2.0%	4.1%	3.6%	4.6%	5.6%	6.5%	4.5%	3.0%	4.9%	2.9%
Utility Services	3.8%	2.7%	4.1%	2.5%	4.7%	3.3%	6.9%	2.0%	4.1%	4.0%	2.6%	4.0%	5.7%	4.1%	4.9%	3.4%	3.4%
Municipal Services/Land Use	1.8%	1.5%	2.0%	0.6%	2.1%	0.0%	4.6%	3.9%	1.9%	2.1%	0.5%	1.2%	2.2%	2.5%	1.2%	1.8%	1.7%
Law Enforcement	9.8%	9.3%	10.4%	10.1%	11.6%	9.8%	12.1%	5.9%	8.6%	10.2%	11.2%	10.0%	10.0%	10.3%	11.0%	8.2%	12.7%
Consumer	14.8%	16.9%	13.6%	15.7%	12.6%	16.4%	12.1%	14.7%	14.4%	14.1%	16.3%	14.8%	11.7%	11.1%	12.2%	14.5%	16.4%
Health care	11.7%	12.7%	10.6%	7.5%	11.6%	13.1%	11.0%	12.7%	13.3%	14.0%	11.7%	9.6%	9.1%	13.6%	9.8%	11.9%	11.3%
Government Assistance	9.3%	9.1%	9.8%	6.9%	9.5%	9.8%	9.2%	10.8%	10.5%	11.1%	12.8%	9.6%	10.4%	9.5%	8.5%	9.7%	8.6%
Education	5.6%	4.9%	6.5%	3.8%	7.9%	6.6%	7.5%	6.9%	5.6%	4.9%	5.1%	6.0%	5.2%	7.0%	8.5%	5.9%	5.6%
Government Programs	2.7%	1.5%	3.8%	2.5%	3.2%	4.9%	5.2%	3.9%	3.1%	3.2%	4.1%	2.3%	4.8%	2.9%	4.3%	2.6%	2.7%
Access to private business svc.	3.5%	3.8%	3.2%	4.4%	1.6%	1.6%	4.0%	4.9%	3.6%	3.5%	4.1%	2.9%	15.7%	2.9%	5.5%	3.4%	3.7%
Number of Legal Problems	1,209	551	603	159	190	61	173	102	640	658	196	519	230	243	164	731	408
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	468
Mean number of problems per capita	0.98	0.87	1.03	1.41	0.76	0.66	2.22	0.46	0.98	1.41	0.97	0.99	2.32	0.75	1.09	0.99	0.87

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault.

Note: Percentages include reported problems involving discrimination and unfair treatment on the basis of credit history, juvenile and criminal justice system involvement, immigration status, veteran status and status of a victim of domestic violence or sexual assault

Master Table 3: Prevalence of Discrimination and Unfair Treatment by Category of Differential Treatment and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Disability	Military	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Race or color	13.7%	6.5%	21.8%	36.9%	19.6%	9.4%	27.6%	6.4%	12.8%	18.2%	9.6%	16.8%	30.3%	15.1%	19.6%	14.9%	12.6%
National origin	6.9%	4.3%	10.0%	9.5%	11.9%	8.3%	10.6%	1.0%	6.0%	8.0%	4.8%	8.0%	14.9%	15.3%	8.0%	6.6%	7.9%
Religion	4.5%	3.1%	6.5%	7.3%	4.5%	3.5%	15.5%	4.5%	5.4%	7.0%	6.9%	4.4%	11.8%	4.1%	7.9%	4.8%	4.8%
Native American Identity	3.1%	0.9%	5.6%	2.1%	2.2%	3.5%	27.6%	2.5%	4.1%	5.0%	3.7%	2.1%	9.1%	2.1%	3.6%	2.9%	3.3%
Gender	10.6%	10.7%	11.3%	13.7%	5.8%	10.8%	23.5%	7.5%	10.9%	14.4%	11.0%	10.7%	20.9%	5.9%	17.3%	13.5%	6.5%
Marital status	5.6%	4.9%	6.6%	4.2%	5.5%	3.6%	10.6%	2.0%	5.9%	8.1%	4.8%	6.3%	20.9%	3.8%	8.0%	6.8%	3.6%
Children in home	4.0%	2.9%	5.4%	8.4%	1.3%	3.5%	10.5%	0.5%	4.2%	5.6%	4.2%	8.2%	15.1%	3.1%	5.1%	5.4%	1.9%
Sexual orientation	2.9%	2.6%	3.3%	7.3%	1.8%	3.5%	7.4%	2.0%	3.3%	3.9%	3.7%	2.3%	10.5%	1.4%	10.1%	2.3%	3.6%
Age	14.1%	13.7%	14.9%	19.0%	8.4%	11.5%	24.7%	17.6%	16.1%	20.9%	17.4%	12.0%	31.0%	9.5%	22.0%	14.4%	14.0%
Veteran	1.8%	1.7%	1.9%	2.1%	0.0%	2.4%	4.2%	2.1%	2.1%	3.8%	8.4%	0.8%	6.8%	0.7%	1.4%	0.9%	3.3%
Disability	12.3%	13.5%	11.1%	12.4%	6.7%	7.1%	25.8%	7.0%	17.7%	29.5%	15.9%	8.2%	28.2%	5.1%	11.6%	13.5%	10.5%
Service dog	1.1%	0.7%	1.7%	2.1%	0.5%	1.2%	0.0%	0.0%	1.2%	2.2%	1.6%	1.5%	3.4%	0.7%	0.0%	1.2%	1.2%
Prior Juv. or crim. record	8.9%	8.0%	10.0%	18.4%	5.4%	7.1%	20.8%	2.0%	8.2%	13.3%	7.3%	9.5%	24.2%	4.5%	6.5%	8.7%	9.0%
Credit history	23.0%	23.6%	23.2%	38.8%	15.0%	14.1%	38.8%	12.5%	23.8%	30.8%	23.6%	26.0%	44.1%	14.6%	20.7%	24.9%	21.3%
Immigration status	4.5%	0.9%	8.9%	4.3%	12.8%	7.1%	7.4%	0.0%	4.5%	4.4%	2.1%	8.4%	14.9%	15.4%	8.8%	4.2%	5.3%
DV/SA Victim Status	5.4%	5.0%	5.8%	7.4%	4.5%	5.8%	10.5%	3.6%	5.5%	8.7%	4.3%	6.3%	36.0%	3.7%	5.0%	7.1%	2.4%
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	469

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault

Master Table 3A: Relative Percentage of Legal Problems Involving Discrimination Shown as a Percentage of Total Number of Discrimination Problems by Category of Differential Treatment and Demographic Group

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Disability	Military	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Race or color	11.4%	6.3%	15.2%	19.8%	19.2%	9.2%	10.5%	9.1%	9.8%	10.0%	7.3%	13.0%	9.5%	14.6%	12.9%	11.4%	11.5%
National origin	5.6%	4.2%	6.7%	4.7%	11.3%	8.0%	4.4%	1.4%	4.5%	4.3%	3.7%	6.0%	4.6%	14.6%	5.1%	5.0%	7.0%
Religion	3.7%	3.0%	4.4%	3.6%	4.2%	3.4%	5.3%	6.3%	4.0%	3.8%	5.3%	3.3%	3.5%	3.9%	5.1%	3.6%	4.3%
Native American Identity	2.5%	0.8%	3.7%	1.0%	2.1%	3.4%	11.4%	3.5%	3.1%	2.7%	2.8%	1.6%	2.8%	1.9%	2.3%	2.1%	3.0%
Gender	8.6%	10.3%	7.6%	6.8%	5.4%	10.3%	8.8%	10.5%	8.3%	7.8%	8.5%	8.1%	6.4%	5.5%	11.1%	10.2%	5.7%
Marital status	4.5%	4.7%	4.4%	2.1%	5.0%	3.4%	3.9%	2.8%	4.4%	4.3%	3.7%	4.8%	6.4%	3.6%	5.1%	5.1%	3.2%
Children in home	3.2%	2.8%	3.6%	4.2%	1.3%	3.4%	3.9%	0.7%	3.1%	3.0%	3.3%	6.2%	4.6%	2.9%	3.2%	4.1%	1.7%
Sexual orientation	2.3%	2.5%	2.2%	3.6%	1.7%	3.4%	3.1%	2.8%	2.5%	2.1%	2.8%	1.7%	3.2%	1.3%	6.5%	1.7%	3.2%
Age	11.6%	13.3%	10.2%	9.9%	7.9%	11.5%	9.2%	25.2%	12.3%	11.4%	13.4%	9.2%	9.2%	9.1%	14.3%	10.9%	12.8%
Veteran	1.4%	1.7%	1.3%	1.0%	0.0%	2.3%	1.3%	2.8%	1.6%	2.1%	6.5%	0.6%	2.1%	0.6%	0.9%	0.7%	3.0%
Disability	10.1%	13.1%	7.5%	6.3%	6.3%	6.9%	10.1%	9.8%	13.5%	16.2%	12.2%	6.2%	8.5%	4.9%	7.4%	10.3%	9.4%
Service dog	0.9%	0.7%	1.2%	1.0%	0.4%	1.1%	0.0%	0.0%	0.9%	1.2%	1.2%	1.1%	1.1%	0.6%	0.0%	0.9%	1.1%
Prior Juv. or crim. record	7.2%	7.8%	6.7%	9.4%	5.0%	6.9%	7.5%	2.8%	6.2%	7.3%	5.7%	7.1%	7.8%	4.2%	4.1%	6.5%	8.1%
Credit History	18.9%	23.1%	15.8%	20.8%	14.2%	13.8%	14.0%	17.5%	18.4%	17.1%	18.7%	20.0%	14.5%	14.0%	13.4%	19.1%	19.4%
Immigration status	3.7%	0.8%	5.9%	2.1%	12.1%	6.9%	3.1%	0.0%	3.4%	2.3%	1.6%	6.3%	4.6%	14.6%	5.5%	3.2%	4.7%
DV/SA Victim Status	4.3%	4.8%	3.9%	3.6%	4.2%	5.7%	3.5%	4.9%	4.1%	4.7%	3.3%	4.8%	11.3%	3.6%	3.2%	5.3%	2.1%
Number of Legal Problems	1,452	601	778	192	240	87	228	143	773	772	246	631	283	308	217	886	470
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	468

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault

Master Table 4: Relative Percentage of Legal Problems by Substantive Area and Region.

	King	Capitol	South-west	North Central	South Central	South East	North East	North-west	Overall Total
Employment	12%	9%	10%	12%	12%	15%	8%	14%	12%
Rental Housing	16%	17%	15%	17%	13%	14%	19%	15%	15%
Mobile/Manufactured Housing	0%	0%	0%	1%	1%	0%	0%	2%	1%
Municipal Services/Utilities	11%	11%	14%	9%	11%	8%	11%	11%	11%
Consumer/Finance	16%	20%	18%	17%	16%	15%	19%	18%	17%
Access Government Services	7%	9%	10%	8%	8%	9%	7%	8%	8%
Healthcare	21%	21%	21%	23%	22%	19%	18%	18%	21%
Family Related Problems	6%	7%	5%	6%	8%	10%	8%	9%	7%
Education Related Problems	4%	3%	2%	3%	5%	4%	3%	2%	4%
Estate	5%	4%	5%	6%	5%	6%	8%	4%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Number of Legal Problems	2,166	1,167	294	531	1,486	871	242	703	7,460
Number of Respondents	374	151	59	116	242	260	28	145	1,375

Master Table 5: Extent to Which the Civil Legal System Can Solve Important Problems by Demographic Group as Reported by Survey Participants

	All	White	Non-White	African-Americans	Hispanics	Asians	Native Americans	Seniors	Not employed	Persons with a disability	Military Service Members	Households with children	DV/SA victims	Immigrants	Youth	Women	Men
Not at all	10.2%	8.1%	12.0%	8.0%	17.2%	7.5%	3.9%	10.0%	9.8%	8.1%	9.5%	13.1%	13.8%	10.8%	8.8%	10.1%	9.9%
Rarely	16.5%	16.1%	17.5%	20.5%	14.3%	19.4%	18.2%	10.0%	16.2%	17.8%	11.4%	16.4%	20.2%	14.9%	16.3%	17.1%	15.8%
Some of the time	31.9%	34.2%	30.9%	35.7%	27.9%	25.8%	39.0%	24.9%	30.9%	36.3%	38.3%	29.0%	31.9%	24.1%	36.7%	32.2%	31.5%
Most of the time	21.2%	22.1%	19.4%	14.3%	19.7%	24.7%	24.7%	26.7%	20.7%	19.4%	21.9%	20.4%	16.0%	22.5%	22.4%	20.2%	23.1%
All of the time	7.6%	6.1%	9.5%	8.9%	12.7%	4.3%	7.8%	11.8%	8.7%	5.9%	9.0%	8.8%	12.8%	11.4%	6.1%	6.9%	8.2%
Do not know	12.6%	13.3%	10.6%	12.5%	8.2%	18.3%	6.5%	16.7%	13.6%	12.3%	10.0%	12.3%	5.3%	16.2%	9.5%	13.5%	11.4%
Number of Legal Problems																	
Number of respondents	1,234	634	585	113	251	93	78	224	650	466	203	522	99	326	151	736	469

Note: DV/SA abbreviation stands for Victims of Domestic Violence and Victims of Sexual Assault

Appendix C: Target Survey Groups

- White. Persons who identify as white or Caucasian.
- African-American. Persons identifying as black or African-American
- Hispanic/Latino. Persons identifying as of Hispanic or Latino origin, regardless of racial identity.
- Asian. Persons identifying as of Asian origin or descent
- Pacific Islander. Persons who identify as of Pacific Island origin or descent.
- Native American/Indian, Alaska Native or Hawai'ian. Persons who identify as Native American, American Indian, Alaska Native or Hawai'ian regardless of tribal membership.
- Mixed Race. Persons who identify as being of more than one race.
- Seniors. Persons age 65 or over.
- Youth. Persons between the ages of 15 and 21.
- Immigrants. Persons not born in the United States, regardless of legal status or authorization to be present or remain in the country.
- DV/SA Victims. Persons who affirmatively responded that they have been or are a victim of domestic violence or sexual abuse.
- Military Service Members and Veterans. Persons who are currently active or who have separated from the military, regardless of the reasons for separation
- Persons with Disabilities. Persons who identify as having a physical, mental health, sensory (vision, hearing, etc.) or developmental disability.
- Detained or Incarcerated Persons. Persons who, in the past 12 months, were involuntarily confined in a juvenile detention center, adult corrections facility or an immigration detention facility.
- LGBTQ. Persons who identify as lesbian, gay, bisexual, transgender or questioning of their sexual orientation or identity.¹
- Homeless Persons. Persons who answered affirmatively to the question "Are you homeless?"

¹ Unintentionally omitted from the probability survey, this group is the focus of a supplemental non-probability survey that will be completed in late 2015.

Appendix D: Substantive Problem Areas

Employment (including hiring, terms and conditions of employment, firing/termination, disability accommodation, unsafe working conditions, licensing, unemployment insurance and compensation for job-related injury)

Rental Housing (including the ability to apply for rental housing, terms and conditions of a lease, conditions of unit, termination of a lease or eviction, relocation assistance, return of security deposit, and housing safety and privacy)

Mobile or Manufactured Housing (including problems with purchase, financing, warranties and fees, mobile home park services rules and practices, eviction or relocation, and closure of mobile home parks)

Utility and Municipal Services (including access to or termination of essential utility services, billing and service disputes, land use and zoning, and issues relating to law enforcement)

Consumer, Financial Services and Credit (including access to mortgage, consumer credit and banking services, payday lending, unfair and deceptive lending practices, debt collection, garnishment, bankruptcy, car purchase and repossession, and legal financial obligations resulting from prior involvement in juvenile or criminal justice systems)

Access to Government Assistance (including ability to obtain and retain income, food, disability, housing or other state government assistance, SSI and SSDI benefits, crime victim compensation, Earned Income Tax Credit)

Health Care (including ability to secure private or government managed health insurance, insurance coverage issues, access to necessary medical, mental health and personal care services, medical services cost recovery, discrimination, and problems associated with long-term care providers)

Family Related Problems (including domestic violence and sexual assault, divorce/legal separation, custody and visitation, child support guardianship, paternity and exploitation of a vulnerable adult)

Education (including school discipline, suspension and removal, school safety, special educational services, educational services for homeless children, and bilingual education)

Child Welfare and Foster Care (including CPS investigation and intervention, foster parent licensing and services, quality of foster care, consequences of multiple foster care placements, involuntary administration of psychotropic medication, and extended foster care services)

Estate Planning, Guardianship and Related Issues (including wills, estate planning, powers of attorney, inheritance, probate or administration of trusts or wills, and guardianships)

Discrimination and Unfair Treatment (including discrimination based on legally protected characteristics or status as well as discrimination and unfair treatment based on credit history, prior involvement in the juvenile or criminal justice system, status as a victim of domestic violence or sexual assault, status as an active military member or veteran)



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