

Statewide Legal Needs Assessment 2014



JUSTICE FOR ALL
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Statewide Legal Needs Assessment

2014

PREPARED FOR

Tennessee Alliance for Legal Services

BY

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Introduction

In 2008, the Tennessee Supreme Court declared Access to Justice its highest strategic priority. The Court created the Access to Justice Commission (“the Commission”) and charged it with developing goals and initiatives to aid and expedite the Court’s Access to Justice campaign. In Tennessee, access to justice is advanced through the collaborative effort of many stakeholders, including organizations participating in the Tennessee Alliance for Legal Services (TALS). TALS is a nonprofit organization whose mission is to “strengthen the delivery of civil legal help to vulnerable Tennesseans.” It fulfills this mission through advocacy and educational efforts, serving as a statewide coordination point on civil justice issues and by connecting vulnerable Tennesseans with civil legal help.

In order to best serve the needs of Tennessee’s vulnerable population, the Commission and TALS want to better understand the legal needs of the population. Additionally, to inform their outreach efforts, these organizations want to learn how people seek out assistance to meet their legal needs. In an effort to gain this understanding, TALS contracted with the College of Social Work’s Office Research and Public Service (SWORPS) and its Center for Applied Research and Evaluation (CARE) at the University of Tennessee to conduct a needs assessment of low income households in Tennessee.

The 2014 Statewide Comprehensive Needs Assessment is made possible by a grant from the Ansley Fund of the Frist Foundation.

Purpose and Methodology

The needs assessment was conducted during the spring and summer of 2014. Data for the needs assessment were collected from a survey conducted by telephone, on-line, and face-to-face; focus groups held with various vulnerable populations; and face-to-face interviews conducted with the homeless population in Knox County¹. Information and data collected from these varied sources was combined and triangulated to gain a more comprehensive understanding of the legal needs of Tennessee’s homeless and low income households.

¹ Additional questions specifically about legal needs were added to the biennial survey of the homeless conducted by Knoxville/Knox County Homeless Coalition.

Telephone Survey

The needs assessment largely replicated one conducted by SWORPS in 2003. The purpose of that study was to measure the prevalence of a variety of civil legal issues experienced by low income households in Tennessee. Data for the study were collected by conducting a telephone survey. Similarly, the purpose of the current study was to assess the current needs of poor and near-poor households in Tennessee and to determine how their legal needs may have changed over the past decade. In order to detect changes in legal needs among these households, the telephone survey instrument used in 2003, with only minor changes, was also used for the current study. Additional questions were added to determine whether poor and near-poor households in Tennessee might be willing to access legal counsel by methods other than meeting with an attorney in person.

The core of the survey instrument consisted of 80 closed-ended questions that collected information about the civil legal needs experienced by the participating households in the previous 12 months. Additionally, questions were designed to allow the respondent to identify the household's most serious legal need and to explore how the household attempted to meet this need. The core questions addressed by the survey included the following:

- ◆ How many civil legal problems were experienced per household during the previous 12 months?
- ◆ How many households experienced each of 37 types of civil legal problems during a 12-month period?
- ◆ Which civil legal problem categories proved most troublesome to households?
- ◆ What actions did households take to resolve their most troublesome civil legal problems?
- ◆ Why did some households take no action to resolve their most troublesome civil legal problems?
- ◆ What knowledge of and access to civil legal assistance do households possess?
- ◆ Does the severity of a household's poverty affect the household's experiences with civil legal problems?

The way in which people communicate has changed dramatically during the past decade. Adjustments in the methods used to conduct survey research have been required to adapt to these changes. A number of factors have contributed to these changes. The largest impact on conducting telephone surveys has been the reduction in the number of households who own and rely on a landline to make and receive telephone calls. According to a National Health Statistics Report released in December, 2013, 37.8% of households in Tennessee rely solely on cell phones for telephone communication. This has resulted in a significant reduction in households who do not have access to telephone service. Only 2.1% of households were estimated to have no access to either a cell phone or landline.² The reliance on landlines is particularly low among young adults and other demographic groups, such as renters and

² Statistics found at: (<http://www.cdc.gov/nchs/data/nhsr/nhsr070.pdf>)

Hispanics.³ Moreover, the cooperation rate among young adults to complete telephone surveys has also declined over the past decade. Research has found that younger adults are more likely to respond to online surveys than to telephone surveys.

In an attempt to overcome these challenges and adequately represent all poor and near-poor households in Tennessee, a mixed-mode approach was adopted for this study. The survey instrument was administered by telephone using landline and cell phone samples. The instrument was converted to an on-line format and an on-line survey panel was utilized. In a further effort to increase participation from the Hispanic/Latino community, a small number of face-to-face interviews were conducted with members of this community.

Sampling

In order to qualify for participation in the survey, the income level of the household had to be sufficiently low enough to be defined as poor or near-poor. The 2014 Health and Human Services Poverty Guidelines of income at or below 125% of the poverty level were used to operationalize this criterion. The established guidelines are based upon family size – the income threshold increases as the number of people in the household increases. Based upon information published by the U. S. Census Bureau about the prevalence of poverty in Tennessee – 13.7% of families fall below the poverty level - a decision was made to utilize a targeted sample for the study to reduce the number of telephone calls and web invitation needed to reach a household who qualified for the study. According to the U.S. Census Bureau, 98.6% of families in Tennessee have 6 or fewer members in the household.⁴ The income threshold for households with six members or fewer to qualify for the study was \$39,975. Therefore a targeted sample for households with less than \$40,000 was utilized for the survey.

Landline sample

A targeted landline telephone sample was purchased from Survey Sampling, Inc. (SSI). A random sample of households with a landline and whose income likely fell below \$40,000 was drawn for the study. While the sample was more efficient than utilizing a strict Random Digit Dial (RDD) sample, about half (48.1%) of those households who were willing to provide the information needed to qualify for the study reported income higher than 125% of the poverty level. A total of 734 interviews were completed by landline.

Cell phone sample

Inclusion of cell phone sample was deemed crucial to provide methodological soundness for the study. However, conducting telephone surveys with respondents utilizing cell phone sample presents unique challenges for conducting research. One of the challenges is an FCC regulation that prohibits cell phone numbers from being dialed using any type of auto-dialer mechanism. All telephone numbers known to be associated with a cell phone must be dialed manually, without the assistance of a modem or a predictive dialer. Additionally, all calls should be prefaced with an inquiry of whether the person who

³ Discussions about challenges for survey researchers may be found at the American Association of Public Opinion Research: (<http://www.aapor.org>).

⁴ 2012 American Community Survey 1-Year Estimates: Table S1702 “Poverty Status in the Past 12 Months of Families”

answered the cell phone is in a safe place to talk as a safety precaution for the potential respondent. Interviews are immediately terminated if the individual indicates that they are driving or are otherwise engaged in an activity that is not safe to conduct a telephone interview.

Furthermore, cell phone sampling is not efficient because cell phone numbers are not assigned to a static geographic area. Most cell phones have free long distance charges and therefore many cell phone owners do not change numbers if they move away from the area where the cell phone was purchased. For instance, someone who has a telephone number with an area code assigned to Tennessee could be living elsewhere. Demographic information, such as household income, is also not available and therefore it is not possible to generate a targeted sample. The cell phone sample was also purchased from SSI. About one in six (16.6%) individuals reached by cell phones qualified for the study. Reasons for not qualifying were not being in a safe place when contacted; not a Tennessee resident; not able to speak for other household members; and household income over the poverty level.

A \$5 WalMart gift card was offered to cell phone owners as an incentive to participate in the survey and to offset the use of allotted minutes. In order to receive the gift card, respondents were required to provide a mailing address. More than 8 out of 10 respondents (82%) provided the necessary information to receive the card. A total of 197 interviews were completed using cell phone sample.

Web sample

In an effort to include younger adults in the study, an online survey was created for the study. The online survey was hosted on a secure server within the SWORPS domain. The online panel was also purchased from SSI. SSI has provided researchers with online sample for the past 15 years and utilizes a stringent methodology for vetting its panelists. Potential panelists are asked to provide demographic information and about their product usage and ownership, interests, financial plans, etc. Once the information is collected, the panelist is vetted to ensure that they are who they say they are. This is done by comparing IP address to physical address, consistency of answers from the information they provided, etc. If they pass this process, they are allowed to join the panel.

An email invitation with the link to the survey was sent to panelists. About half of the panelists who responded to the invitation did not qualify for the study because their household income was above the poverty level. A total of 226 surveys were completed with this mode.

Spanish speaking households

The survey instrument was translated into Spanish and a bilingual telephone interviewer was employed for the study. If a household was identified as Spanish speaking, the bilingual interviewer contacted the household in an attempt to complete an interview. Feedback from the bilingual interviewer indicated that Spanish speaking households were particularly reluctant to participate in the survey. In an attempt to increase participation within the Hispanic/Latino community, professionals who work in non-profit agencies that serve this community were contacted to recruit Spanish speaking participants who lived in households that met the income guidelines. Two professionals in middle and east Tennessee were trained to conduct the interviews in person. A \$5 WalMart gift card was offered as an incentive to

participate. Despite these efforts, participation from the Hispanic/Latino community remained low. A total of 27 interviews were conducted in person.

TALS Service Areas

TALS is made up of four service areas that provide legal assistance to low income residents in their area. The methodology was originally designed to complete 200 telephone interviews from each service area to determine if the prevalence of legal needs differed by service areas. The number of interviews completed by telephone exceeded the original goal to increase the number of younger respondents. The distribution of surveys by TALS service areas is as follows:

- Legal Aid of East Tennessee: 341
- Legal Aid Society of Middle Tennessee and the Cumberlands: 326
- West Tennessee Legal Services: 269
- Memphis Area Legal Services: 241

A total of 1,184⁵ surveys were completed across the state. The results of the survey can be generalized to poor or near-poor households in Tennessee at a 95% level of confidence with a +/- 2.85% margin of error.

Focus Groups

Focus groups provide researchers with the opportunity to gain a full and rich understanding of participants' attitudes and perceptions on specific topics. The focus group setting allows for a free flowing exchange of ideas and opinions. This format allows the moderator to probe for more in-depth explanations of responses than is allowed in a close-ended survey. Also, this setting enables researchers to build rapport and create a safe environment for participants to share personal stories. Focus groups are particularly useful for hearing from vulnerable populations who might not be comfortable participating in telephone surveys. Because TALS was particularly interested in hearing from vulnerable populations who have historically been underrepresented in surveys, a decision was made to include focus groups.

Several vulnerable populations were identified to be included in the focus groups. Specifically, individuals who are victims of domestic violence; HIV positive; homeless; and non-English speaking were selected to be included in the focus groups. Ten focus groups were conducted with individuals who met these criteria. All focus groups were hosted by governmental and non-profit agencies who provide services to these populations. Groups were held at agencies serving victims of domestic violence in Memphis, Dyersburg, Jackson, Nashville, and Knoxville. A group was also held at an agency serving homeless families in Maryville. Seventy-two people participated in the focus groups – 61 females and 11 males; 15 African-Americans, 46 Caucasians, and 11 Hispanics; and 7 non-English speaking.

⁵ The service area for seven participants is not known because they chose not to provide their county information.

Establishing trust and rapport was crucial for conducting a successful and productive focus group. Researchers relied heavily on social service agencies serving vulnerable populations for recruitment of participants and hosting the focus groups. Flyers were created to aid in the recruitment of participants. Participants were provided with their choice of a \$50 gift card from Kroger or WalMart.

A moderator guide was designed to lead discussions on the legal needs of these groups; the barriers that prevent them from seeking legal assistance; methods currently used for seeking legal needs; and recommendations for increasing awareness on the availability of free legal assistance.

Survey of Knoxville's Homeless Community

The Knoxville/Knox County Homeless Coalition has conducted a survey with members of the homeless community on a biennial basis for the past 28 years. The survey conducted in 2014 included questions for this study. Specifically, questions were added to determine the legal needs of Knoxville's homeless community, their awareness of available services to meet these needs, and willingness to use alternative methods to contact legal professionals. Two hundred thirty-six face-to-face interviews were conducted by 40 volunteers at various shelters, day rooms, and homeless camps⁶.

Limitations

Survey research is grounded on the assumption that responses from a relatively small number of people can be used to represent the experiences of a much larger population. This assumption is based upon sampling theory and extensive research. At the core of sampling theory is the need for the sample to closely represent the characteristics of the population from which it was drawn. Despite extensive efforts to include younger adults in the study, older adults were overrepresented in the study. Careful attention was given to this during the analysis and conclusions drawn from the results.

Another goal for survey research is to achieve a high cooperation rate to minimize non-response bias. In order to determine eligibility for the survey, potential participants were required to indicate the size of their household and if their household income was above or below the income threshold that would define a household of that size to be at 125% of the poverty level or below. In an effort to increase cooperation rates, interviewers were trained to emphasize that TALS was sponsoring the survey and to further emphasize the survey was being conducted by the University of Tennessee. Further assurance was given that all information would be confidential and the data collected would not be identifiable by household. Regardless of these assurances, households were more likely to refuse to participate in this survey than for other studies conducted by CARE. The findings from those who were willing to provide their household income may differ somewhat from those who were unwilling to provide their income information.

The Hispanic/Latino population is growing in Tennessee, however, including this demographic in survey research poses unique challenges. The potential language barrier was overcome by conducting the interviews in Spanish for those who were not fluent in English. However, the level of mistrust and

⁶ KnoxHMIS (2014). *Homelessness in Knoxville and Knox County, Tennessee 2013-2014*. Knoxville, TN: Smith C. R., Nooe, R. M., Patterson, D. A.

unwillingness to participate was significant. Therefore, the ability to generalize the results to the Hispanic/Latino population is limited.

Finally, data collected from surveys with the homeless community in Knoxville provides a unique opportunity to better understand the legal needs of a particularly vulnerable population. However, the homeless community in Knoxville may not be representative of the homeless community in other metropolitan areas in Tennessee. Moreover, it is likely that the homeless population in smaller cities, towns, and rural areas differ greatly from those in Knoxville. These potential differences reduce the generalizability of the findings of this survey.

Results and Findings

All participants in the survey were required to live in households whose income was at or below 125% of the poverty level as defined by the USDHHS poverty guidelines in 2014. To determine eligibility, participants were required to provide the number of people living in their household and to indicate if their household income fell at or below the defined income for that size of household. Additionally, participants were asked to indicate if their household income fell at or below 62.5% of the level of poverty also established by USDHHS. Households were defined as “Extremely Low-Income Households” if their income fell at or below this income level. However, a response to this follow-up question was not required to continue the interview. Of the 1,184 people surveyed, only 12 refused to provide this additional information. Because of these refusals, results for the survey that distinguish between “Extremely Low-Income Households” and “Low-Income Households” only include results from 1,173 interviews. Approximately four out of ten respondents (38.8%) were defined as Extremely Low Income while 61.3% were defined as Low-Income.

Demographics of Respondents

The demographic profile of survey respondents from the current study is quite similar to the previous study except for age. Respondents from the current study are older and more likely to be widowed. Those living in Extremely Low-Income households are younger than those living in Low-Income households. The average age for Extremely Low-Income respondents was 54.6 and the average age for Low-Income respondents was 61.2.

According to the 2012 American Community Survey 1-Year Estimates conducted by the United States Census Bureau, approximately 1.46 million Tennesseans are estimated to live in households with an income of less than 125% of the poverty level. Of these individuals who reported only one race, 66.6% are White and 25.8% are Black or African American. Survey respondents closely match these proportions.

Extremely Low-Income respondents were more likely than Low-Income respondents to be single, never married. Additionally, Low-Income respondents were more likely to have higher levels of education than those with lower income. A more detailed description of the respondents is found in Tables 1 and 2.

Table 1. Demographic Profile of Survey Respondents

	Extremely Low-Income Respondents* (n=455)		Low-Income Respondents** (n=717)		All Respondents*** (n=1,184)	
	#	%	#	%	#	%
Gender						
Female	367	80.7	550	76.6	927	78.3
Male	88	19.3	167	23.2	257	23.3
TOTAL	455	100.0	717	100.0	1,184	100.0
Age						
18 through 29 years	54	12.0	53	7.5	108	9.2
30 through 39 years	65	14.5	50	7.0	117	9.9
40 through 49 years	54	12.0	50	7.1	105	8.9
50 through 59 years	78	17.4	119	16.6	200	16.9
60 through 69 years	72	16.0	186	26.0	258	21.8
70 years or older	122	27.2	254	35.5	383	32.3
Unreported	10	.9	5	.3	13	1.1
TOTAL	455	100.0	717	100.0	1,184	100.1
Race/Ethnicity						
White	277	61.3	494	69.1	780	65.9
Black or African-American	130	28.8	185	25.8	318	26.9
Latino/Hispanic	28	6.2	8	1.1	38	3.3
Native American	4	0.9	7	1.0	11	.9
Biracial	3	0.7	7	1.0	10	.8
Asian or Pacific Islander	4	0.9	2	0.3	6	.5
Other	3	0.7	8	1.1	11	.9
Unreported	6	0.5	6	0.6	10	0.8
TOTAL****	455	100.0	717	100.0	1,184	100.0
Marital Status						
Currently married	138	30.5	168	23.6	314	26.5
Widowed	92	20.4	217	30.3	311	26.3
Separated or divorced	93	20.6	179	25.0	274	23.1
Single, never married	104	23.0	124	17.3	230	19.4
Living with partner	21	4.6	26	3.6	47	4.0
Unreported	7	.9	3	.2	8	.7
TOTAL	455	100.0	717	100.0	1,184	100.0

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from the 12 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

Table 2. Educational and Work Profile of Survey Respondents

Educational Level Completed	Extremely Low-Income Respondents* (n=455)		Low-Income Respondents** (n=717)		All Respondents*** (n=1,184)	
	#	%	#	%	#	%
Eighth grade or less	52	11.4	80	11.1	132	11.2
Some high school	81	17.8	98	13.8	185	15.7
High school/GED	181	39.8	263	36.6	447	37.8
Trade school	13	2.9	38	5.3	52	4.3
Associate’s degree or some college	89	19.6	170	23.7	263	22.1
College degree	25	5.5	46	6.4	71	6.0
Graduate or professional school	7	1.5	12	1.7	19	1.6
Other	0	0.0	3	0.4	3	.3
Unreported	7	1.5	7	1.0	12	1.0
TOTAL	455	100.0	717	100.0	1,184	100.0
Employment Status						
Working full-time (35 hours or more)	47	10.3	83	11.6	131	11.1
Working part-time (less than 35 hours per week)	41	9.0	48	6.7	92	7.8
Unemployed or laid off	58	12.7	31	4.5	91	7.7
Retired	123	27.0	288	40.1	415	35.1
Disabled and unable to work	127	27.9	214	29.8	343	29.0
In school or training program	10	2.2	6	0.8	16	1.4
A homemaker	35	7.7	38	5.3	74	6.3
Other	6	1.3	5	0.7	11	0.8
Unreported	8	1.8	4	0.6	10	0.8
TOTAL	455	100.0	717	100.0	1,183	100.0

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

***Reports for “All Respondents” include data from the 12 households for whom a distinction between “Extremely Low Income” and “Low Income” could not be made.

The homeless population in Knoxville was more likely to be male than female. Almost 2 out of 3 respondents (65.1%) identified their gender as male. The prevalence of Blacks in the homeless community was higher than the general population in Knox County. According to the 2012 American Community Survey, about one out of ten, (9.1%), Knox County residents are Black while 18.8% of the survey respondents from the homeless community identified themselves as Black. More details are found in Table 3.

Table 3. Demographic Profile of Survey Respondents from Knoxville's Homeless Community

Gender (n=235)	#	%
Male	153	65.1
Female	82	34.9
Race (n=229)		
Black	43	18.8
White	172	75.1
Other	14	6.1
Age (n=232)		
17 - 29	32	13.8
30 - 39	55	23.7
40 - 49	62	26.7
50 - 64	77	33.2
65+	6	2.6

Description of Respondents' Households

The proportion of single-person households in the current study was larger than in the previous study. However this was an artifact of more people in the sample who are older. Overall, 38.5% of the households were reported to be single-person but this dropped to 22.0% for respondents between 30 and 59 and 13.9% for those under 30. Households with more members were more likely to be classified as Extremely Low-Income. The average size of Extremely Low-Income households was 2.3 whereas the average size for Low-Income households was 1.8. Table 4 provides a more detailed description of the size of the households and Table 5 displays the ages of the household members represented in the study.

Table 4. Number of Members in Respondents' Households

Total Number of Household Members	Extremely Low-Income Households* (n=455)		Low-Income Households** (n=717)		All Households*** (n=1,184)	
	#	%	#	%	#	%
1	116	25.5	336	46.9	456	38.5
2	138	30.3	209	29.1	352	29.7
3-5	172	37.6	143	19.9	318	26.9
6-8	25	5.5	24	3.3	49	4.1
9+	4	1.1	5	0.7	9	0.8
TOTAL	455	100.0	717	100.0	1,184	100.0

*Households may have reported receiving benefits/entitlements from multiple sources.

**"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

***"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

****Reports for "All Respondents" include data from the 12 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

Table 5. Ages of All Household Members Represented in the Survey

Age Range for Household Members Represented in the Survey	Members of Extremely Low-Income Households* (n=1,257)		Members of Low-Income Households** (n=1,474)		Members of All Households*** (n=2,731)	
	#	%	#	%	#	%
Under age 18 years	322	25.6	249	16.9	571	20.9
Age 18–59 years	616	49.0	643	43.6	1,259	46.1
Age 60 years or older	319	25.4	582	39.5	901	33.0
TOTAL	1,257	100.0	1,474	100.0	2,731	100.0

*Households may have reported receiving benefits/entitlements from multiple sources.

**"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

***"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

****Reports for "All Respondents" include data from the 12 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

About one-fourth of the households represented in the survey (24.6%) included children under the age of 18. Slightly more than half of the households with children (56.5%) were reported to have more than one adult living in the home. As displayed in Table 6, households with more than one adult were less likely to be defined as Extremely Low-Income. A similar pattern was also observed in the previous study.

Table 6. Comparison of Numbers of Single-Adult Households with Children and Multiple-Adult Households with Children

Types of Households with Children Under Age 18 Years	Extremely Low-Income Households with Children* (n=163)		Low-Income Households with Children** (n=129)		All Households with Children*** (n=292)	
	#	%	#	%	#	%
Multiple-adult households	90	54.9	78	60.2	165	56.5
Single-adult households	73	45.1	51	39.8	127	43.5
TOTAL****	163	100.0	129	100.0	292	100.0

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from the 12 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

As reported in Table 7, over half of the respondents (55.7%) reported that they owned or were buying their home. Overall, only 6.1% of respondents indicated that they were homeless in the past 12 months or had moved in with other people because they didn't have a place to live. However, about one out of ten households with children under 18 (11.3%) revealed they were without permanent housing in the past 12 months.

Table 7. Comparison of the Number of Respondent Households that Own Their Home and Respondents Who Have Been Homeless during the Previous 12 Months

	Extremely Low-Income Respondents* (n=455)		Low-Income Respondents** (n=717)		All Respondents*** (n=1,184)	
	#	%	#	%	#	%
Owns home	226	50.0	425	59.3	659	55.7
Homeless during the previous 12 months	38	8.4	32	4.5	72	6.1

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from the 12 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

Table 8 shows that less than one-third of respondents were employed at the time of the survey. However, 52.8% of those under the age of 30 and 31.0% of those between 30 and 60 reported being employed at least part-time in the past 12 months

Table 8. Description of Income and Sources of Government Benefits or Entitlements Reported Per Household*

Sources of Income/Entitlements	Extremely Low-Income Respondents* (n=455)		Low-Income Respondents** (n=717)		All Respondents*** (n=1,184)	
	#	%	#	%	#	%
Employment income	156	34.4	214	29.8	375	31.7
Social Security	268	59.0	513	71.5	788	66.6
Medicare	205	45.2	420	58.6	632	53.4
Food Stamps	238	52.4	265	37.0	505	42.7
TennCare/Medicaid	190	41.9	226	31.5	420	35.5
Families First	33	7.3	17	2.4	51	4.3

*Households may have reported receiving benefits/entitlements from multiple sources.

**“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

***“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

****Reports for “All Respondents” include data from the 12 households for whom a distinction between “Extremely Low Income” and “Low Income” could not be made.

Civil Legal Problems

Number of Civil Legal Problems Reported Per Household

The number of civil legal problems experienced by survey respondents in the past 12 months varied considerably - between 0 and 32. Overall, the average number of problems reported was 2.26. Approximately four out of ten respondents (38.5%) indicated that their household had experienced no problems in the past 12 months. For those households who experienced at least one problem, the average number of problems reported was 3.66. More details about the number of problems experienced by respondents are provided in Table 9.

Table 9. Number of Civil Legal Problems Reported Per Household during the 12 Months Prior to the Survey

Number of Problems	Extremely Low-Income Respondents* (n=455)		Low-Income Respondents** (n=718)		All Respondents*** (n=1,184)	
	#	%	#	%	#	%
0 problems	170	37.4	282	39.3	456	38.5
1–2 problems	131	28.8	220	30.6	353	29.8
3–5 problems	86	18.9	143	19.9	232	19.6
6–10 problems	51	11.2	56	7.8	109	9.2
11+ problems	17	3.7	17	2.4	34	2.9
TOTAL	455	100.0	718	100.0	1,184	100.0

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from the 12 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

There was no significant difference in the number of problems reported by level of household poverty. However there were significant differences reported that were dependent upon characteristics of the respondent.

- The number of problems reported significantly declined as the age of the respondent increased. Specifically, the average number of problems reported by those respondents under 30 was 4.6; the average number for respondents between 30 and 59 was 3.17; and the average number for those 69 and over was 1.24.
- White respondents reported significantly fewer problems than respondents of color ($p=.003$).
- Households identified as “working poor” were significantly more likely to report that they had experienced a civil legal problem in the past year than were those who were not working.

These differences were very similar to those found in the previous study. However, there were no significant differences reported in this study between single- or multiple-adult households with children. A more detailed description of the number of problems experienced by the survey sample is found in Tables 10 and 11.

Table 10. Number of Civil Legal Problems Reported Per Household Based on Respondent Characteristics

	0 Problems		1-2 Problems		3-5 Problems		6-10 Problems		11+ Problems		TOTAL*	
	#	%	#	%	#	%	#	%	#	%	#	%
<i>Race of Respondent (n=1,174)**</i>												
White	314	40.3	237	30.4	132	16.9	74	9.5	23	2.9	780	100.0
Black/African-American	103	32.4	101	31.8	80	25.2	27	8.5	7	2.2	318	100.1
Latino/Hispanic	21	55.3	7	18.4	6	15.8	3	7.9	1	2.6	38	100.0
Other	12	28.6	9	21.4	14	33.3	5	11.9	2	4.8	42	100.0
<i>Age of Respondent (n=1,171)***</i>												
Under 30	26	24.1	24	22.2	26	24.1	18	16.7	14	13.0	108	100.1
30 - 59	104	24.6	122	28.9	114	27.0	65	15.4	17	4.0	422	99.9
60 and older	321	50.1	203	31.7	91	14.2	25	3.9	1	0.2	641	100.1

* In some instances, total percentages do not equal 100 because of rounding.

**Respondent race was reported by 1,174 of the 1,184 total survey participants.

***Respondent age was reported by 1,171 of the 1,184 total survey participants.

Table 11. Number of Civil Legal Problems Reported Per household Based on Household Characteristics

	0 Problems		1–2 Problems		3–5 Problems		6–10 Problems		11+ Problems		TOTAL*	
	#	%	#	%	#	%	#	%	#	%	#	%
Number of Household Members (n=1,184)												
1	210	46.1	138	30.3	77	16.9	27	5.9	4	0.9	456	100.1
2	137	39.0	107	30.5	69	19.7	27	7.7	11	3.1	351	100.0
3–5	91	28.6	96	30.2	76	23.9	44	13.8	11	3.5	318	100.0
6+	18	31.0	12	20.7	10	17.2	11	19.0	8	12.1	59	100.0
Households with Children (n=291)**												
Multiple-adult households with children	44	26.2	44	26.2	37	22.0	30	17.9	13	7.7	168	100.0
Single-adult households with children	39	31.7	34	27.6	27	22.0	18	14.6	5	4.1	123	100.0
Households with Seniors Aged 60 Years and Older (n=1,184)***												
Households without seniors	113	24.5	125	27.1	121	26.2	73	15.8	30	6.5	462	100.1
Households with seniors	343	47.5	228	31.6	111	15.4	36	5.0	4	0.6	722	100.1
Households categorized as “Working Poor” (n=1,184)****												
Working-poor households	63	28.3	56	25.1	59	26.5	30	13.5	15	6.7	223	100.1
Non-working-poor households	393	40.9	297	30.9	173	18.0	79	8.2	19	2.0	961	100.0

Legal Problems Reported by Homeless Community

The majority of the homeless population in Knoxville reported they had spent some time in jail. Almost 3 out of 4 (72.9%) indicated that they had served time in jail and one in five (20.8%) had served time in prison. Legal problems continued for a smaller segment of the homeless population. About 4 out of 10 (39.1%) reported they had experienced a legal problem for which they needed legal advice or an attorney since they had been homeless. The type of legal advice needed was not captured by the survey.

Types of Civil Legal Problems Reported by Each Household

Respondents were presented with a series of questions to measure the prevalence of 37 different types of legal problems commonly faced by households. Overall, a problem with medical bills or health insurance emerged as the most frequently reported problem. About one out of four households (26.3%) reported they had experienced this type of problem in the past 12 months. In the previous study, a problem experienced with creditors was the most frequently reported problem. While this category continued to be one of three most frequently problems experienced, it was surpassed by issues with medical problems in the current study. The prevalence of these 37 problems is reported in Table 12.

Table 12. Number of Households Reporting Each Legal Problem

Legal problems reported include difficulties with the following:	Extremely Low Income** (n=455)		Low Income*** (n=717)		All Respondents**** (n=1,184)	
	#	%	#	%	#	%
Medical bill or health insurance	123	27.0	186	25.9	311	26.3
Government benefits	101	22.2	159	22.2	261	22.0
Conflicts with creditors	109	24.0	147	20.5	258	21.8
Utilities	109	24.1	144	20.1	256	21.6
Healthcare	88	19.3	122	17.0	213	18.0
Affording a place to live	68	14.9	93	13.0	164	13.9
Products or services	28	6.2	51	7.1	79	6.7
Rental property	33	7.3	42	5.9	76	6.4
Discrimination (employment)	34	7.5	38	5.3	73	6.2
Life, car, or homeowner's insurance	29	6.4	41	5.7	70	5.9
Discrimination (disability or health)	32	7.0	32	4.5	64	5.4
Getting a loan or credit	32	7.0	29	4.0	62	5.2
City/community services	27	5.9	32	4.5	61	5.2
Paying a mortgage	24	5.3	32	4.5	57	4.8
Dividing property after the break up of a relationship	26	5.7	29	4.0	55	4.6
Unhealthy environment	24	5.3	31	4.3	55	4.6
Legal responsibility for an adult	21	4.6	25	3.5	47	4.0
Receiving pay from a job	20	4.4	26	3.6	47	4.0
Unfair treatment at work	17	3.7	28	3.9	46	3.9
Discrimination (housing)	21	4.6	23	3.2	45	3.8

Table 12. (continued). Number of Households Reporting Each Legal Problem

Legal problems reported include difficulties with the following:	Extremely Low Income** (n=455)		Low Income*** (n=717)		All Respondents**** (n=1,184)	
	#	%	#	%	#	%
A child's education	25	5.5	18	2.5	44	3.7
Unsafe working conditions	19	4.2	19	2.6	39	3.3
Arrangements for a child after the break up of a relationship	21	4.6	14	2.0	35	3.0
Unemployment or worker's compensation	21	4.6	15	2.1	36	3.0
Income tax/Earned Income Credit	17	3.7	13	1.8	31	2.6
Wills, estates, or trusts	12	2.6	16	2.2	28	2.4
Veteran's issues	9	2.0	15	2.1	24	2.0
Abuse of an adult in the household	15	3.3	6	.8	21	1.8
A contract	10	2.2	8	1.1	19	1.6
Pension or retirement benefits	8	1.8	11	1.5	19	1.6
Removal of a child from the home	10	2.2	5	.7	15	1.3
Abuse of an elderly relative	10	2.2	4	.6	15	1.3
Lawsuits	5	1.1	8	1.1	13	1.1
Immigration issues	8	1.8	3	.4	11	.9
Care of an elder in an institution	5	1.1	6	.8	11	.9
Unfair treatment as an immigrant	8	1.8	2	.3	10	.8
Treatment of a youth in an institution	3	.7	0	0	3	.3
No problem reported	167	36.7	282	39.3	453	38.3

**"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

***"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

****Reports for "All Respondents" include data from the 12 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

Some categories of legal problems were more prevalent among certain age groups than others. While the most frequently experienced problems were shared by all age groups, the degree to which they experienced the problems varied. For instance, problems with medical bills or health insurance; government benefits; conflicts with creditors; and healthcare were among the five most frequently cited problems by all age groups. However, the most frequently reported problem for those respondents under the age of 30 was finding a place to live that is affordable whereas a problem with medical bills or health insurance was the most frequently reported by those respondents who were 30 and over. These variations are depicted in Figure 1.

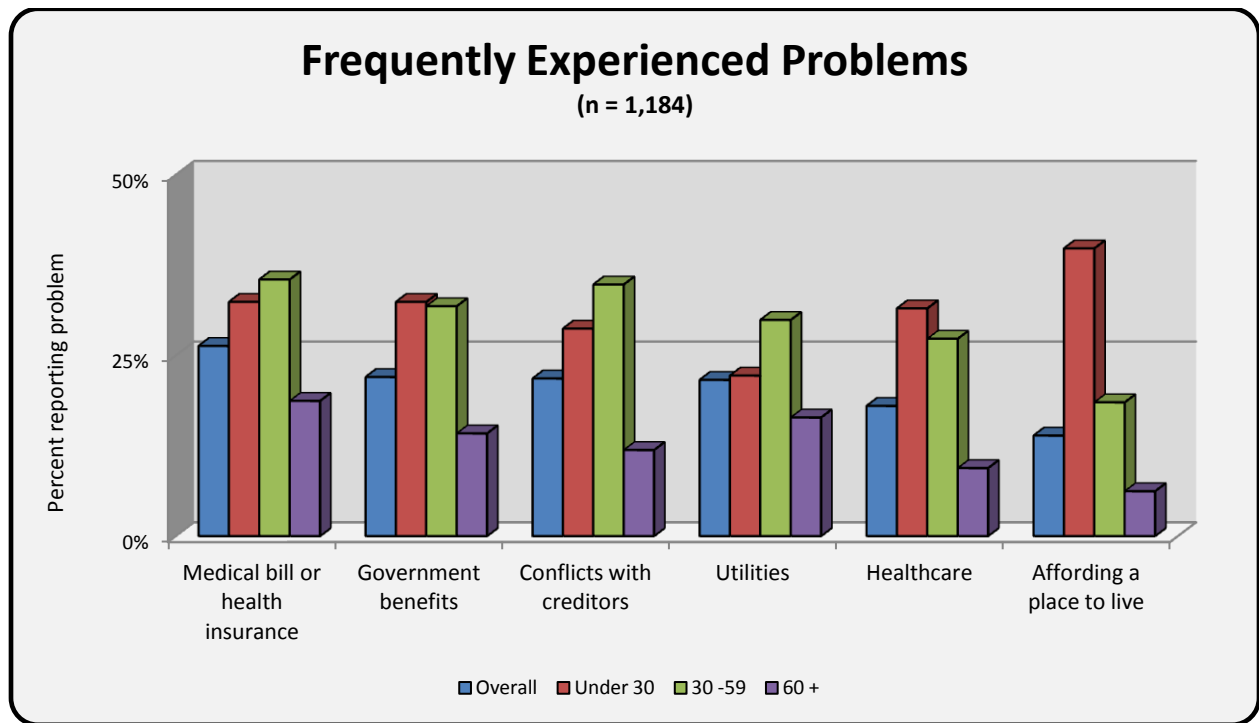


Figure 1. Frequently Experienced Problems Reported by Age Group

As stated earlier, the number of problems experienced by households increased as the age of the respondent declined. For those under 30, certain problems were often experienced together. For instance, there was a strong correlation between households who experienced a problem with medical bills and a problem with healthcare ($p=.000$); between dividing up property and a problem with making arrangements for child custody ($p = .000$); and between unsafe working conditions and job discrimination ($p=.000$).

Most Troublesome Problem Categories

Households who experienced at least one or more problems were asked to identify which of the problems was considered to be the “biggest problem”. For those who could identify which problem was the biggest, a problem with medical bills or health insurance and a problem with utilities were most frequently cited. Extremely Low-Income households were more likely to identify a problem with utilities as their biggest problem while Low-Income households were more likely to cite a problem with medical bills or health insurance as their biggest problem. Two problems, treatment of a youth in an institution and unfair treatment as an immigrant, were not identified as the biggest problem by any household.

For display purposes, the list of 37 problems were grouped into 11 broad categories and arranged in the order of frequency. These categories and the frequency of problems identified as the biggest problem within each category are displayed in Table 13.

Table 13. The Problem that Caused the “Biggest Problems” for Respondent Households

<i>Legal problems reported include difficulties with the following:</i>	<i>Extremely Low- Income Households that Reported Problems** (n=262)</i>		<i>Low-Income Household that Reported Problems*** (n=408)</i>		<i>All Respondents that Reported Problems **** (n=676)</i>	
	<i>#</i>	<i>%</i>	<i>#</i>	<i>%</i>	<i>#</i>	<i>%</i>
Healthcare						
Medical bill or health insurance	34	13.0	72	17.6	108	16.0
Healthcare	29	11.1	40	9.8	69	10.2
Housing						
Utilities	40	15.3	50	12.3	91	13.5
Affording a place to live	18	6.9	33	8.1	51	7.5
Rental property	5	1.9	12	2.9	17	2.5
Paying a mortgage	8	3.1	7	1.7	15	2.2
Government benefits/Veteran’s issues						
Government benefits	21	8.0	43	10.5	64	9.5
Veteran’s issues	3	1.1	8	2.0	11	1.6
Income tax/Earned Income Credit	2	.8	4	1.0	7	1.0
Financial/Consumer						
Conflicts with creditors	28	10.7	30	7.4	59	8.7
Products or services	5	1.9	17	4.2	22	3.3
Getting a loan or credit	3	1.1	9	2.2	13	1.9
Contract	1	.4	1	.2	2	.3
Discrimination						
Discrimination (employment)	12	4.6	8	2.0	20	3.0
Discrimination (disability or health)	1	.4	8	2.0	9	1.3
Discrimination (housing)	2	.8	1	.2	3	.4
Lawsuits/Insurance						
Life, car, or homeowner’s insurance	3	1.1	8	2.0	11	1.6
Lawsuits	1	.4	0.0	0	1	.1
Community services/Environment						
Unhealthy environment	4	1.5	8	2.0	12	1.8
City/community services	3	1.1	7	1.7	10	1.5

Problems Cited by Respondents as Most Troublesome	Extremely Low- Income Households** (n=262)		Low-Income Households** (n=408)		All Respondents *** (n=676)	
	#	%	#	%	#	%
Family/Relational						
Will, estate, or trust	3	1.1	6	1.5	9	1.3
Dividing property after the break up of a relationship	2	.8	5	1.2	7	1.0
Care of an elder in an institution	0	0	5	1.2	5	.7
Legal responsibility for an adult	2	.8	3	.7	5	.7
Abuse of an adult in household	3	1.1	2	.5	5	.7
Abuse of an elderly relative	3	1.1	1	.2	4	.6
Removal of child from home	1	.4	3	.7	4	.6
Arrangements for a child after the breakup of a relationship	1	.4	0	0	1	.1
Employment						
Unemployment or worker's compensation	5	1.9	5	1.2	10	1.5
Receiving pay from a job	3	1.1	2	.5	5	.7
Unfair treatment at work	1	.4	3	.7	4	.6
Pension or retirement benefit	2	.8	1	.2	3	.4
Unsafe working conditions	2	.8	0	0	2	.3
Juvenile						
A child's education	5	1.9	4	1.0	9	1.3
Immigration issues						
Immigration	6	2.3	2	.5	8	1.2

*52 households were not able to distinguish which problem was the "biggest problem".

**"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

***"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

****Reports for "All Respondents" include data from the 6 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

In addition to being asked to identify which of their legal problems cause the biggest problem, respondents were also asked to rate the severity of trouble the problem had caused their household. Of the 676 respondents who responded to this question, only 321 (47.5%) indicated the problem caused “A lot of trouble” (Table 14).

Comparing Tables 13 and 14 provides an important element for understanding the legal needs of the low-income population in Tennessee. Legal problems that were perceived to cause the most trouble were not the problems most frequently experienced. For instance, immigration, removal of a child from the home, and arrangements for a child after the breakup of a relationship were rated as causing “A lot of trouble” by everyone who identified them as causing the biggest problem for their household. However, these problems were identified as the biggest problem by only a small number of respondents. Similarly, a problem with a medical bill or health insurance ranked first in the number of households who reported it as the biggest problem yet less than half (46.3%) indicated that it caused “A lot of trouble”.

Table 14. Problem Caused “A Lot of Trouble” for Respondent Households

Legal problems that caused “A Lot of Trouble”:	Extremely Low- Income Households that Reported Problems*		Low-Income Household that Reported Problems**		All Respondents that Reported Problems *** (n=676)	
	#	%	#	%	#	%
Immigration (n=8)	6	100.0	1	100.0	8	100.0
Removal of child from home (n=4)	1	100.0	3	100.0	4	100.0
Arrangements for a child after the breakup of a relationship (n=1)	1	100.0	0	0.0	1	100.0
A child’s education (n=9)	4	80.0	4	100.0	8	88.9
Disability or health (n=9)	1	100.0	7	87.5	8	88.9
Unemployment or worker’s compensation (n=10)	5	100.0	3	60.0	8	80.0
Abuse of an adult in household (n=5)	3	100.0	1	50.0	4	80.0
Income tax/Earned Income Credit (n=7)	1	50.0	4	100.0	5	71.4
Life, car, or homeowner’s insurance (n=11)	2	66.7	5	62.5	7	63.6
Discrimination in Employment (n=20)	9	75.0	3	37.5	12	60.0
Care of an elder in an institution (n=5)	0	0.0	3	60.0	3	60.0
Dividing property after the break up of a relationship (n=7)	1	50.0	3	60.0	4	57.1
Will, estate, or trust (n=9)	1	33.3	4	66.7	5	55.6
Healthcare (n=69)	18	62.1	18	45.0	36	52.2

Table 14. (con't). Problem Caused "A Lot of Trouble" for Respondent Households

Legal problems that caused "A Lot of Trouble":	Extremely Low- Income Households that Reported Problems*		Low-Income Household that Reported Problems**		All Respondents that Reported Problems *** (n=676)	
	#	%	#	%	#	%
Abuse of an elderly relative (n=4)	2	66.7	0	0.0	2	50.0
Contract (n=2)	0	0.0	1	100.0	1	50.0
Affording a place to live (n=51)	10	55.6	15	45.5	25	49.0
Medical bill or health insurance (n=108)	16	47.1	33	45.8	50	46.3
Getting a loan or credit (n=13)	1	33.3	5	55.6	6	46.2
Conflicts with creditors (n=59)	13	46.4	14	46.7	27	45.8
Utilities (n=91)	18	45.0	21	42.0	40	44.0
Unhealthy environment (n=12)	1	25.0	4	50.0	5	41.7
Products or services (n=22)	3	60.0	6	35.3	9	40.9
Veteran's issues (n=11)	1	33.3	3	37.5	4	36.4
Rental property (n=17)	1	20.0	5	41.7	6	35.3
Paying a mortgage (n=15)	2	25.0	3	42.9	5	33.3
Government benefits (n=64)	6	28.6	15	34.9	21	32.8
Unfair treatment at work (n=4)	0	0.0	1	33.3	1	25.0
Legal responsibility for an adult (n=5)	1	50.0	0	0.0	1	20.0
Receiving pay from a job (n=5)	1	33.3	0	0.0	1	20.0
City/community services (n=10)	1	33.3	1	14.3	2	20.0
Housing (n=3)	0	0.0	1	100.0	1	33.3
Pension or retirement benefit (n=3)	0	0.0	1	100.0	1	33.3
Lawsuits (n=1)	0	0.0	0	0.0	0	0.0
Unsafe working conditions (n=2)	0	0.0	0	0.0	0	0.0

Household Response to the “Biggest” Civil Legal Problem

A number of options may be available to individuals and households who are faced with legal problems. Households varied in how they responded to their biggest civil legal problem. About 6 out of 10 households (61.5%) who identified their biggest civil legal problem reported that they did not pursue any type of action to resolve their problem. Approximately 4 out of 10 (37.1%) reported taking some steps to rectify the issue. A variety of reasons were provided for both decisions.

Households That Took No Action

Reasons provided for not taking action to resolve their problems were quite similar to those provided in 2003. A common theme reported for inaction then and now was a general attitude of acceptance of the problem— it is “how things are” and a belief that nothing could be done to help. Worrying about cost and not knowing where to go for help were reasons frequently provided by those survey respondents under 30. The complete list of reasons provided in the survey for not taking action is provided in Table 15.

Table 15. Reasons Given by Households for Taking No Action to Resolve Their Most Difficult Civil Legal Problems

<i>Reasons for Not Attempting to Resolve the Most Difficult Legal Problem</i>	<i>Extremely Low-Income Households* that Reported Not Taking Action (n=102)</i>		<i>Low-Income Households** that Reported Not Taking Action (n=154)</i>		<i>All Households that Reported Not Taking Action (n=260)</i>	
	#	%	#	%	#	%
The household did not : See the situation as a problem but as “just the way things are.”	32	31.4	48	31.2	80	30.8
Believe anything could be done that would help.	25	24.5	28	18.2	53	20.4
Want “hassle.”	7	6.9	7	4.5	15	5.8
Have enough money (income) to pay bills.	4	3.9	9	5.8	13	5.0
Think help was needed	7	6.9	6	3.9	13	5.0
Know where to go for help.	4	3.9	6	3.9	10	3.8
Think the matter was worth pursuing because they could not win anyway.	4	3.9	4	2.6	8	3.1
Think they could avoid retaliation, which left them feeling afraid and intimidated.	1	1.0	3	1.9	4	1.5
Want other people to know about the problem.	1	1.0	2	1.3	3	1.2
Other	10	9.8	31	20.1	41	15.8
Don't know/no response	7	6.9	10	6.5	20	7.7
TOTAL ***	102	100.1	154	99.9	260	100.1

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

*** In some instances, total percentages do not equal 100 because of rounding.

Reasons for not seeking legal assistance for a legal problem were also explored during the focus groups. The stories told and reasons given were quite similar to the results of the survey. The cost of legal assistance and the lack of resources were the reasons most commonly given by the focus group participants. Lack of trust in the judicial system and legal professionals also emerged as significant reasons for not seeking advice. A majority of participants reported having some experience with an

attorney and the judicial system and many were left with feelings that they had not been treated fairly. There was a pervasive attitude that “you get what you pay for” and those with resources were favored by the system. Stories were shared by victims of domestic violence about their abuser’s ability to manipulate the system. Domestic abusers frequently controlled the household’s financial resources and could afford better representation. This resulted in the victims feeling as if the abuse were being continued even after they had removed themselves from the abusive situation.

Much of the discussion about not seeking legal assistance centered around the knowledge that if action were taken there was no guarantee on how the legal problem would be resolved. This lack of certainty resulted in an attitude that “it is just better to leave it alone.” This attitude was often found in situations involving child custody and some types of discrimination. An example was given by a custodial parent who chose not to seek child support payments. He said he always asks himself if receiving financial support was worth the risk that the court would award visitation rights to the other parent - a drug addict. Another participant, who is HIV positive, was reluctant to file discrimination charges against his former employer because it would have made his HIV status public. His family discouraged him from seeking restitution because it would have exposed his sexuality and “soiled the family’s name”.

Intimidation was another reason discussed for not seeking legal advice. Many of the focus group participants did not have experience with the legal system when they experienced their problem and felt intimidated by it. They reported that they felt overwhelmed because they did not know what to expect or how to navigate the system. They reported they had suffered from feelings of anxiety and felt they would have benefitted from someone taking the time to explain how the system worked. This would have allowed them to make well-informed decisions. Many reported previous experiences where they did not feel their legal representative had spent adequate time with them to fully understand their situation. This had severely limited their attorney’s ability to serve as a true advocate.

Finally, not having the skills to communicate with legal professionals was discussed as a barrier to seeking legal assistance by many of the participants. These discussions focused on the client and legal professional not speaking the same language – either literally or figuratively. Hispanic participants did not have an adequate command of the English language to communicate with a non-Spanish speaking legal representative. The growing number of Spanish speaking residents has resulted in an unmet demand for legal professionals who speak Spanish. However, fluency in English did not equate to “speaking the same language”. Many of the participants discussed their inability to understand “legalese” - big words used by attorneys. In the words of one participant, “I am not a stupid man but I don’t have a great deal of education and I don’t understand those big words being thrown at me. Why can’t they explain things in a way that everyday folks can understand?”

Households That Took Action

Poor or near-poor households who chose to take action in an attempt to resolve their legal problems had several courses of action available to them – they could seek legal help from Legal Aid or other legal clinic, contact a private attorney, or attempt to resolve the problem on their own. Households who experienced certain types of legal problems were more likely to take action than others. **All** of the households who stated that the following problems caused them the most problems took some type of action to rectify the problem:

- Abuse of an elderly relative
- Arrangements for a child after the breakup of a relationship
- Child’s removal from the home
- Lawsuits
- Unsafe working conditions

The majority of households who reported taking some type of action did not seek help from a legal professional. Of the 415 households who reported taking some action, about one out of three (34.2%) chose to protest, write letters or refuse to pay as a working solution to their problem.

Table 16. Actions Taken by Households to Resolve Their Most Difficult Civil Legal Problems*

<i>Types of Actions Taken</i>	<i>Extremely Low-Income Households** (n=158)</i>		<i>Low-Income Households*** (n=253)</i>		<i>All Households (n= 415)****</i>	
	#	%	#	%	#	%
Protested, refused to pay, wrote letters, etc.	52	32.9	88	34.8	143	34.2
Sought help from friends, family, or coworkers	24	15.2	32	12.6	56	13.5
Sought help from a community/advocacy group or charitable organization	13	8.2	17	6.7	30	7.2
Sought/used published information (i.e., legal forms, books, library, Internet materials)	10	6.3	11	4.3	23	5.5
Sought help from a church or religious organization	9	5.7	6	2.4	15	3.6
Some other action	27	17.1	63	24.9	91	21.9

*Households may have reported taking multiple actions to solve their most difficult legal problems.
 **“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.
 ***“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.
 ****The 415 households that reported taking action to solve their most difficult legal problems include 4 households for whom a distinction between “Low Income” and “Extremely Low Income” could not be made.

Assistance from Legal Aid Organizations or Legal Clinics

Of the 415 households that reported taking some type of action to resolve their legal problem, 69 households (16.5%) turned to a Legal Aid Organization or Legal Clinic for help. More than half of these households received some type of assistance with their problem. A list of services these households received from these organizations is listed in Table 17.

Table 17. Actions Taken by Legal Aid Organizations/Clinics to Assist Households with Their Most Difficult Civil Legal Problems

Types of Action Taken by the Legal Aid Organization/Clinic	Households that Reported Turning to a Legal Aid Organization* (n=69)	
	#	%
Provided legal advice (includes reviewing/drawing up contracts, wills, or other documents)	11	15.9
Prepared for/represented the household in a hearing or lawsuit	10	14.5
Negotiated or worked to resolve problem without formal legal action (includes writing letters, making phone calls/other contacts, etc.)	9	13.0
Provided a referral to a private attorney or service organization	4	5.8
Other	13	18.8
Don't know/can't recall	3	4.3
Did not help the individual or household	28	40.6

**Because households may have reported that multiple actions were taken by legal aid organizations/clinics, percentages do not total 100.0%.*

Respondents from the survey conducted with the homeless community in Knoxville were significantly more likely to report that they would seek help from a legal professional. Those who indicated they had experienced a legal problem during their time of being homeless were asked if they tried to get help from an attorney or legal aid organization to resolve their problem. Approximately 2 out of 3 respondents (64.4%) reported they had sought help from a legal professional.

A number of participants in the focus groups discussed their attempts to contact a legal aid office in their area. Several discussed being turned away because their local office would not accept their type of case. Specifically, participants discussed their need for a divorce but were told that the Legal Aid office could not handle divorce cases.

Assistance Provided by a Private Attorney

Only 50 households indicated they had sought legal help from a private attorney to resolve their most serious legal problem. Sources used to locate an attorney were similar to those reported in the previous study conducted in 2003. However, a new response category was added this year to measure the prevalence of Internet searches to find an attorney. Word of mouth continued to be the most frequently cited source but use of the Internet was reported at the same rate as use of the phone book to locate or identify an attorney.

Table 18. Sources of Information that Households Used to Find a Private Attorney

<i>Sources of Information about Attorneys</i>	<i>Households that Reported Turning to a Private Attorney (n = 50)*</i>	
	<i>#</i>	<i>%</i>
Word of mouth (friends, relatives, coworkers, etc.)	19	38.5
Phone book listing	9	17.9
Internet or webpage	9	17.9
Referral from a community organization, government agency, charitable group, etc.	6	12.8
Advertisement (newspaper, television)	5	10.3
Referral from a legal aid organization/clinic or other lawyer	2	5.1
Other	1	2.6
Don't know/can't recall	1	2.6

**Because households may have reported multiple sources for obtaining lawyers' names, percentages do not total 100.0%.*

The services provided by a private attorney are listed in Table 19. The services most frequently reported by the respondents were providing legal advice, providing representation in a hearing or lawsuit, and providing assistance with problem resolution without formal legal action.

Table 19. Actions Taken by Private Attorneys to Assist Households with Their Most Difficult Civil Legal Problems

Types of Action Taken by the Private Attorney	Households that Reported Turning to a Private Attorney (n = 50)*	
	#	%
Provided legal advice (includes reviewing/drawing up contracts, wills, or other documents)	15	30.0
Prepared for/represented the household in a hearing or lawsuit	15	30.0
Negotiated or worked to resolve problem without formal legal action (includes writing letters, making phone calls/other contacts, etc.)	13	26.0
Provided a referral to a private attorney or service organization	3	6.0
Other	6	12.0

**Because households may have reported multiple actions taken by private lawyers, percentages do not total 100.0%.*

The legal needs of poor and near-poor households are sometimes provided by private attorneys who are willing to reduce their normal rates, donate their time, or provide clients with installment plans to pay their fees. More than half of the households who sought legal assistance from a private attorney (63.5%) experienced some type of adjustment in their fees or payment options. This type of arrangement was reported more frequently than ten years ago.

Table 20. Households that Received Adjusted Charges from Private Lawyers

Survey Question: Did the lawyer do this work for free, charge less than usual, or let you pay in installments?	Extremely Low-Income Households* (n=25)		Low-Income Households** (n=25)		All Households*** (n=52)	
	#	%	#	%	#	%
Yes	15	60.0	17	68.0	33	63.5
No	9	36.0	7	28.0	17	32.7
Don't know/can't recall/refused	1	4.0	1	4.0	2	3.8
TOTAL	25	100.0	25	100.0	50	100.0

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from 2 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

Access to Legal Help

Resolving legal issues or problems often requires assistance from a legal professional. This assistance can be quite costly and is often inaccessible to households with limited financial resources. However, free legal services are available to low income households in Tennessee. However, a large majority of survey respondents reported that they were not aware these services existed. When asked if they knew of any service that would help find a lawyer to resolve a civil legal problem or if they knew of any service that provided free legal help for civil legal problems, only one out of four respondents (26.6%) reported awareness of a place that would help them find a lawyer. Only one out of five respondents (22.0%) reported awareness of a place that provides free legal services. The reported level of awareness regarding these services has remained static over the past 10 years.

In addition to awareness of services available to them, people faced with legal problems also require a way to access these services. Lack of transportation can be a major barrier for accessing services. Similar to findings from the study conducted in 2003, this was not reported to be a barrier by a majority of respondents. One in six respondents (16.2%) did not have a car nor could they easily catch a bus

while almost three out of four respondents (72.6%) indicated they have a car and an additional one out of ten (10.6%) indicated they could easily catch a bus.

Seeking legal assistance has traditionally been conducted in a face-to-face meeting but with the growing access to and use of the Internet, alternate methods of seeking this advice has become available. The digital divide, those households not having access to the Internet, has shrunk considerably over the past 10 years. Respondents who reported having access to the Internet has grown significantly over the past 10 years - from less than half (43.0%) in 2003 to 60.1% of respondents in the current study.

Table 21. Respondents' Knowledge and Access to Legal Help

	Number of Extremely Low-Income Households* Responding "Yes" (n=455)		Number of Low-Income Households** Responding "Yes" (n=717)		Number of All Households *** Responding "Yes" (n=1,184)	
	#	%	#	%	#	%
Survey Questions on Knowledge of Assistance						
“Do you know of any place that helps you find a lawyer when you need legal help for non-criminal cases?”	116	25.5	193	26.9	315	26.6
“Do you know of any place that gives free legal help for people who can't afford a lawyer (non-criminal cases)?”	96	21.1	163	22.7	261	22.0
Survey Questions on Access to Assistance						
“Do you have a car?”	304	66.8	546	76.2	859	72.6
“Can you easily catch a bus?”	56	12.3	68	9.5	125	10.6
“Do you have a way to get on the Internet?”	297	65.3	408	56.9	712	60.1
“Do you have E-mail?”	226	49.7	332	46.3	565	47.7

*“Extremely Low Income” denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

**“Low Income” is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

***Reports for “All Respondents” include data from the 12 households for whom a distinction between “Extremely Low Income” and “Low Income” could not be made.

Members of the homeless community in Knoxville who participated in the biennial survey were more likely to be aware that free legal help was available to people who can't afford a lawyer. Almost half (48.0%) indicated that they knew of a place that provided free legal help. Their source of information about free legal help was provided by staff at a homeless shelter, a friend, or a directory of social services in the area. Furthermore, more than 9 out of 10 (92.5%) reported that they would be willing to ask for help from a clinic or office offering free legal advice.

Table 22. Sources of Information about Free Legal Help

Sources of information about free legal help	Individuals who reported knowing a place that provided free legal help (n = 127)	
	#	%
Staff at homeless shelter	31	24.4
Friend	16	12.6
Directory of social services in the area	13	10.2
Family member	4	3.1
Sign or billboard	4	3.1
Online	3	2.4
Other	56	44.1

Willingness to Use Alternative Methods to Access Legal Help

Growing access to the Internet allows service providers to explore innovative and alternative methods to serve their clients. But, providing the services in new ways is only half of the equation for meeting the needs of clients. Clients must also be comfortable with the new technology and be willing to access services in this manner. When asked if they would be willing to access legal help by utilizing alternative methods, slightly more than half of the respondents (53.5%) reported that they would be willing to speak with an attorney over the telephone. Furthermore, more than half of those respondents who had access to the Internet (54.4%) reported they would be willing to submit a description of their legal problem on a website.

Table 23. Respondents' Willingness to Access Legal Help by Alternative Methods

	Number of Extremely Low-Income Households* Responding "Definitely or Probably Yes" (n=455)		Number of Low-Income Households** Responding "Definitely or Probably Yes" (n=717)		Number of All Households *** Responding "Definitely or Probably Yes" (n=1,184)	
	#	%	#	%	#	%
"If you had a legal problem, would you be willing to talk with an attorney on the telephone about the problem instead of in person?"	238	52.3	389	54.3	633	53.5
	Number of Extremely Low-Income Households* Responding "Definitely or Probably Yes" (n=289)		Number of Low-Income Households** Responding "Definitely or Probably Yes" (n=406)		Number of All Households *** Responding "Definitely or Probably Yes" (n=702)	
"If you had a legal problem, would you be willing to use a legal services website to describe your problem?" *****	163	56.4	216	53.2	382	54.4

*"Extremely Low Income" denotes respondents with total household incomes at or below 62.5% of the 2014 USDHHS poverty guidelines.

**"Low Income" is defined as households with total incomes of more than 62.5% but equal to or less than 125.0% of the 2014 USDHHS poverty guidelines.

***Reports for "All Respondents" include data from the 12 households for whom a distinction between "Extremely Low Income" and "Low Income" could not be made.

*****Only asked of those participants who indicated they had access to the internet.

Further understanding of who has Internet access and who reported willingness to seek legal advice in non-traditional ways will better inform decision-makers on how to take advantage of these new methods. Internet access was largely dependent upon the age of household members and employment status of the respondent.

- Households with children under 18 and households without individuals over 60 were more likely to report Internet access than those households without children or with individuals over the age of 60 ($p=.0001$).
- Households represented by respondents who were currently employed at least part-time were also more likely to report than those households in which the respondent was not gainfully employed ($p=.0001$).

Willingness to access legal assistance through non-traditional methods was also dependent upon respondent characteristics.

- Respondents between 30 and 60 were more likely than their younger or older counterparts to report they would be willing to talk with an attorney over the telephone about their legal problem ($p=.0001$). This age group was also more likely to indicate that they would use an internet website to describe their legal problem ($p=.0001$).
- Respondents with higher levels of education were more likely than those without lower levels of education to report willingness to talk with an attorney by telephone ($p=.0001$). However, those with more education were not more willing than those with less education to use a website to submit a legal question.

These findings were consistent with those from the focus groups. About half of the focus group participants indicated a willingness to seek legal assistance through non-traditional methods. Focus group discussions offered researchers the opportunity to explore the underlying reasons preventing people from taking advantage of these non-traditional methods. Lack of trust was central to people's unwillingness to use these methods. There were a number of sources for the mistrust discussed in the groups.

- Who is responding to my legal question? This question was consistently raised by focus group participants when asked if they would access legal assistance over the telephone or over the internet. Participants discussed the rapid advancement in technology and the increased ability of scam artists to trick people. They voiced concern about whether the person they were talking to or who was responding to their internet request was legitimate.
- Does the attorney responding to my question have expertise in the area of law for my problem? Most participants had some experience with attorneys and were aware that many attorneys specialize in certain areas of the law. They stated that the advice would be more credible if it were given by someone who had legal expertise needed for their particular problem.

- Does the attorney providing me with advice have a true interest in my well-being? Several participants raised concern about whether a trusting relationship could be established with someone they were not able to see or meet in person. These participants expressed their need for an attorney to be fully invested in the successful resolution of their problems.
- Is the internet site secure? Participants expressed concern that their personal information might be stolen. Computer hacking had been mentioned frequently by the news media during the time of the groups and the stories of these security breaches resonated with many of the participants. Most indicated that they would provide contact information and a brief description of their legal problem but would never provide their social security number or other information that could be used for identity theft.

Building Trust for Using Alternative Methods

A number of suggestions were made for reducing the misgivings that many felt about using these new technologies. Suggestions offered by different groups were remarkably similar. The most powerful reassurance would originate in how the contact information for the legal services was disbursed. For example, all focus group participants had familiarity with the agency where their focus groups were held. All groups indicated that they would be more likely to trust information that was posted at the hosting agency or provided by its staff members.

The website or toll-free number to access free legal help being provided by a government agency was also recommended as a way to decrease apprehension about using alternative methods. A suggestion was made to display the web link to free legal services on TN.gov, the state of Tennessee's homepage. Another suggestion was made to include information about the webpage or toll-free number in all communication from the Department of Human Services (DHS). Most of the focus group participants indicated they were receiving services from DHS – either food stamps or TennCARE benefits – and would trust information disseminated by this agency. Furthermore, suggestions were made to advertise the information at Health Departments and WIC offices.

Concerns about using a website to provide personal information could be also be addressed by using a secure website and including other features that provide protection for the clients' privacy. Having a secure website – one that began with "https://" - was important to the participants. Furthermore, some participants discussed their desire to include a feature that allowed them to erase their internet history by hitting the escape button. This suggestion was made by victims of domestic violence who wanted to keep their internet searches secret as protection from their abuser.

Suggestions for Design of Website

A number of suggestions were made by focus group participants about how best to design a website that would be useful and trusted by potential clients.

- The website should not be cluttered. Suggestions were made to have the page lined with different buttons that are labeled with topics of greatest interest to and frequently asked questions by low income households. Some of these topics or questions might include: “Do I really need an attorney?”; “What information will my attorney need?”; “How does the legal process work?”; “What should I expect from my day in court?”
- All information found on the website should be current.
- Visitors should be able to choose the content to be displayed in their native language.
- The webpage should be accessible to and readable on cell phones.
- Finally, recommendations were made to incorporate techniques that were currently being used by large legal firms. These included offering chat rooms with legal professionals with their picture and credentials being displayed during the conversation.

Summary

Findings from the needs assessment completed in 2014 were quite similar to those reported in 2003. The following summary highlights the key findings of the survey completed with 1,184 individuals from the Low-Income and Extremely Low-Income populations in Tennessee; focus groups conducted with especially vulnerable populations; and a survey completed with the homeless community in Knoxville.

Approximately four out of ten (38.8%) respondents to the large survey were classified as Extremely Low-Income. As compared to those respondents who were defined as Low-Income, Extremely Low-Income respondents were more likely to be:

- slightly younger (average of 54.6 compared to 61.2).
- less educated (29.2% with less than a high school diploma compared to 24.9%).

There were substantial differences in household composition between Low-Income households and Extremely Low-Income households. Households with Extremely Low-Income reported were more likely to have:

- larger families (average size of 2.3 compared to 1.8).
- children under age 18 (25.6% compared to 20.9%).
- only one adult in the family (45.1% compared to 39.8%).
- experienced homelessness in the past year (8.4% compared to 4.5%).
- an income source from employment (34.4% compared to 29.9%).

Approximately 6 out of 10 households (61.5%) reported experiencing one or more civil legal problem in the past year. There were significant differences in the number of problems reported that were dependent upon demographic characteristics of the survey respondent.

- Younger respondents reported more civil legal problems than older respondents. The average number of problems for those under 30 was 4.6 and 1.24 for those 69 and over.
- Black and Latino respondents reported higher numbers of legal problems than White respondents.
- Households identified as “working poor” were more likely to have experienced a legal problem than those not working.

The types of legal problems experienced in the past year were comparable to those reported in 2003. The five civil legal problems most frequently reported in 2014 were:

- medical bill or health insurance (26.3%),
- government benefits (22.0%),
- conflicts with creditors (21.8%),
- utilities (21.6%), and
- health care (18.0%).

The civil legal problems most commonly identified as the “biggest” problem experienced by the household were not rated as causing “a lot of trouble” for the household. Civil legal problems most frequently selected as the “biggest” problem by the 676 households who experienced a legal problem in the past year were

- medical bill or health insurance (16.0%),
- utilities (13.5%),
- healthcare (10.2%),
- government benefits (9.5%), and
- conflicts with creditors (8.7%).

However, the “biggest” problems reported to cause “a lot of trouble” for households were

- immigration (100% of 8 respondents),
- removal of a child from the home (100% of 4 respondents),
- arrangements for a child after the breakup of a relationship (100% of 1 respondent).

Of the 676 respondents that identified a single biggest civil legal problem, 61.5% indicated that they took no action to resolve their problem. The two most prevalent reasons cited for not taking action were

- Did not see the situation as a problem but as “just the way things are” (30.8%) and
- Did not believe anything could be done that would help (20.4%).

Similar reasons for not pursuing legal advice were also reported in the focus groups. The reasons most commonly discussed by participants were

- lack of financial resources,
- lack of trust in the judicial system and legal professionals, and
- it is better to leave things along because legal action might make things worse,
- difficulty in communicating with legal professionals, and
- feelings of intimidation by the legal system.

Of the 676 respondents that identified a single biggest civil legal problem, 37.1% indicated that they took some step to resolve their problem. The most common types of action taken were

- protesting, refusing to pay, or writing letters (34.2%),
- seeking assistance from legal aid organizations or legal clinics (16.5%),
- sought help from friends, family or coworkers (13.5%), and
- contacting a private attorney (11.6%).

Members of the homeless community in Knoxville were more likely to report seeking help from an attorney or legal aid organization. Of the 236 people who participated in that survey, 64.4% reported seeking help from a legal professional.

Sixty-nine 69 households turned to a legal aid organization or clinic for assistance. The most common actions taken were

- not helping or being able to help (40.6%),
- provided legal advice (15.9%),
- prepared for or represented the household in the hearing (14.5%), and
- negotiated to resolve the problem without formal legal action (13.0%).

Fifty households turned to a private attorney for help resolving their legal problem. The most common actions taken were

- provided legal advice (30.0%),
- prepared for or represented the household in the hearing (30.0%), and
- negotiated to resolve the problem without formal legal action (26.0%).

Respondents' awareness and access to legal help continued to be low in 2014.

- Slightly more than 1 out of 4 (26.6%) reported knowing of a place that helps people find an attorney, and
- Slightly more than 1 out of 5 (22.0%) reported knowing of a place that provides free legal help for people who can't afford an attorney

The digital divide reported in 2003 has shrunk significantly.

- In 2003, less than half of the respondents (43.0%) had access to the internet. In 2014, 6 out of 10 (60.1%) reported having access to the internet.
- Almost half of the respondents in 2014 (47.7%) indicated that they had an email account.

Overall, there is a general willingness reported to use alternative methods for accessing legal help.

- Over half of the respondents indicated they would be willing to talk with an attorney on the telephone (53.5%) or use a legal services website to describe their problem (54.4%).
- About half of the participants in the focus groups indicated a willingness to seek help from alternative methods.

A number of concerns were raised in the focus groups about using the alternative methods. The most common concerns raised were issues with trust. However these concerns could be overcome by

- using a secure website,
- displaying the credentials and legal experience of the person responding to the legal problem, and
- advertising the web site through trusted sources. These sources could include Tennessee's official website (TN.gov), communication from the Department of Human Services, and information distributed by case managers and other service providers.

Conclusion

Even in a litigious society, the majority of Low-Income and Extremely-Low Income households choose not to take any type of action to rectify their legal problems. The types of legal problems experienced were either not considered severe enough to take action or fear was expressed that taking action might make things worse. Furthermore, households without financial resources did not report high levels of empowerment in addressing their legal problems or confidence in their ability to navigate the legal system. However, there was general willingness to explore alternative methods for resolving their legal problems. A website that explained the legal process and allowed people the opportunity explore their legal options in a non-invasive manner would greatly improve their knowledge of the legal system and their access to legal assistance.