

TEXAS UNMET LEGAL NEEDS SURVEY
A SURVEY OF LOW-INCOME TEXANS

**FINAL REPORT
SUBMITTED TO
TEXAS ACCESS TO JUSTICE FOUNDATION**

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EXECUTIVE SUMMARY

The objective of the survey was to measure the unmet civil legal needs of low-income households in Texas and whether they have access to lawyers or legal aid.

The survey was conducted, via telephone, on a random sample of low-income households from throughout the state of Texas; 630 households from 253 counties were interviewed. Interviews were conducted in both English and Spanish depending on the respondent's preference.

The instrument used queried each household on 39 possible legal situations that commonly occur and gave rise, during 2013, to a civil legal need. The 39 situations belonged to one of the following categories: consumer, housing, healthcare, individual rights, family, public benefits, and employment.

Below are some of the key findings from the survey:

- The average number of legal needs reported by low income households in Texas was 1.63 in 2013.
- When a low-income household did report a legal need, it is very likely that they were grappling with multiple civil legal needs; 35% of households surveyed reported more than one legal need (23 percent reported only 1 need; 13 percent reported 2 needs; 9 percent reported 3 needs; and 13 percent reported having 4 or more legal needs).
- On average, in 2013, 90% of the civil legal needs of low-income households went unmet
- 95% of housing law issues go unmet;
- 95% of individual rights issues go unmet;
- 94% of employment law issues go unmet;
- 94% of consumer law issues go unmet;

The results of the survey show that the vast majority of low-income households in Texas did not resolve their civil legal needs in 2013 with the help of a lawyer or legal aid.

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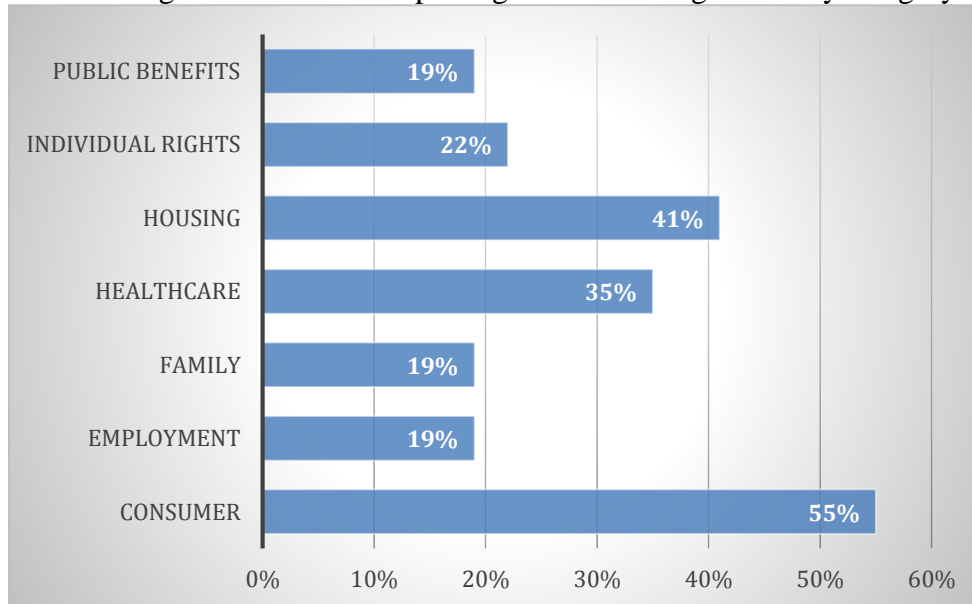
INTRODUCTION AND OBJECTIVE

The Texas Unmet Legal Needs Survey (TXULNS) is a project of the Texas Access to Justice Foundation (TAJF) and the Policy Studies Center (PSC) of the University of Texas at San Antonio (UTSA). Its results are based on 630 telephone interviews conducted with randomly selected low-income households, throughout the State of Texas, during the fall of 2014. The study had two main objectives: 1) to determine the nature and extent of the legal needs of qualifying households that go unmet; and 2) whether they have access to lawyers or legal aid.

SUMMARY OF FINDINGS

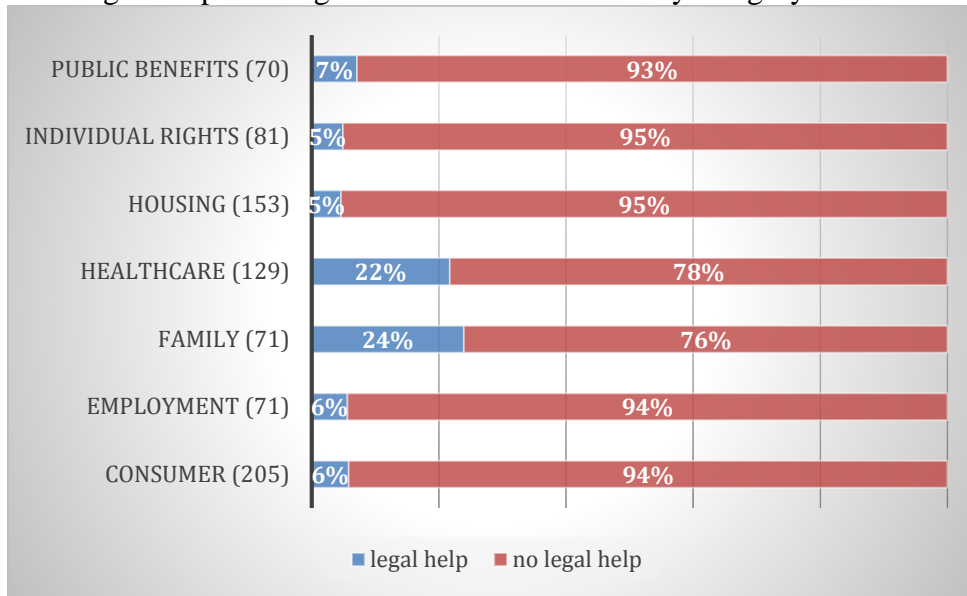
The chart below displays the percentages of low-income households reporting at least one specific legal need and grouped into the seven categories. As seen in figure 1, the highest percentage of legal needs were related to consumer, housing and healthcare issues.

Figure 1. Percentage of Households reporting at least one legal need by category of need.



The percentage of unmet legal needs by category is displayed in Figure 2. As shown in Figure 2, the percentages of households that enlist the help of an attorney or legal aid to resolve legal needs never went above 24%.

Figure 2. Percentage of reported legal needs that went unmet by category



In five out of seven categories, more than 93% of the reported civil legal needs went unmet. In other words, the household did not receive help from a lawyer or legal aid to attempt to resolve the issue. As a percentage, housing and individual rights matters top the list (95% unmet), followed by consumer and employment needs (94% unmet), public benefits (93% unmet), and lastly healthcare (78% unmet) and family law (76% unmet) needs. The evidence indicates that, the overwhelming majority of low-income households in Texas with civil legal needs are not receiving help from an attorney or legal aid to resolve these issues.

METHODOLOGY

For purposes of the study, low-income households were defined as those households whose members have a combined annual income of not more than 125% of the poverty level as set by the federal government.

Household	
Size	Annual
1	\$15,282
2	\$20,628
3	\$25,975
4	\$31,322
5	\$36,668
6	\$42,015
7	\$47,361
8	\$52,708
+1	\$5,347

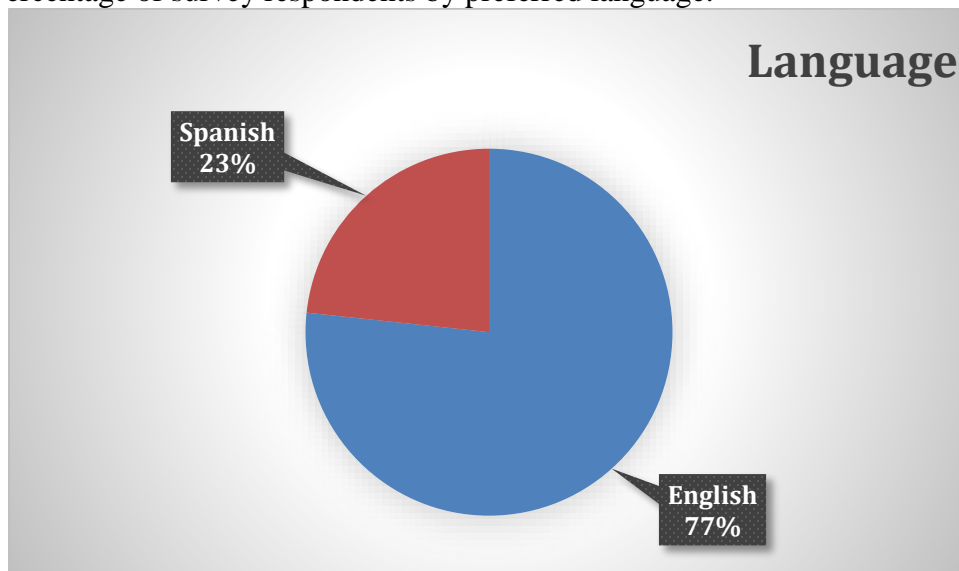
Generally, households in this category are considered financially eligible for publicly supported legal services. When household incomes in the United States are arrayed from the lowest to the highest, this group constitutes approximately the bottom fifth.

The TXULNS is based on a random sample of households from throughout the state of Texas (households from 253 of the 254 counties in the state are included in the study) with telephone numbers (landline and mobile) as were provided by a third-party data and marketing services company using advanced modeling and analytic techniques to reach households with low-incomes.

It should be noted at the outset that the unit of analysis of the study was a household and that respondents were considered to represent their household and were asked about situations, events, or difficulties that any member of the household may have faced during 2013¹. Attorneys from TAJF and the PSC ensured that these situations did raise legal issues and covered a broad range of matters for which legal representation might be appropriate. The instrument was developed from a list of situations compiled after consulting virtually all legal needs surveys conducted over the last four decades in order to ascertain its content validity. These situations were classified into seven categories: consumer, housing, health care, family, individual rights, employment, and public benefits.

A total of 33,134 telephone numbers were dialed to yield 630 valid interviews. As shown in Figure 3, of the 630 interviews, 152 (23%) were conducted in Spanish, the preferred language of the respondent that represented the household.

Figure 3. Percentage of survey respondents by preferred language.

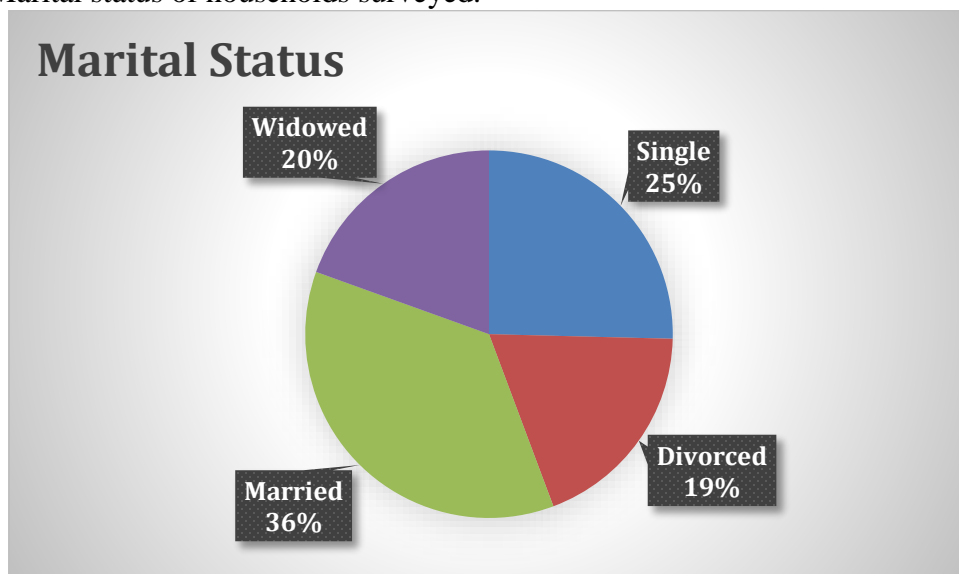


¹ A one-year period was deemed the appropriate "reference period" for the TXULNS. A longer period of time would have yielded a greater number of reported problems, but at the cost of some loss in a respondent's ability to recall important particulars. A shorter reference period would have eased the recall task for respondents but would have opened up the possibility of missing problems that may be seasonal or otherwise occur at only certain times during the year.

Each phone interview began with a statement of the study's purpose. The interviewer then asked the household representative dialed if he/she would like to have their responses included. This was followed by questions that allowed the interviewer to determine if the household met the inclusion criteria, as stated above.

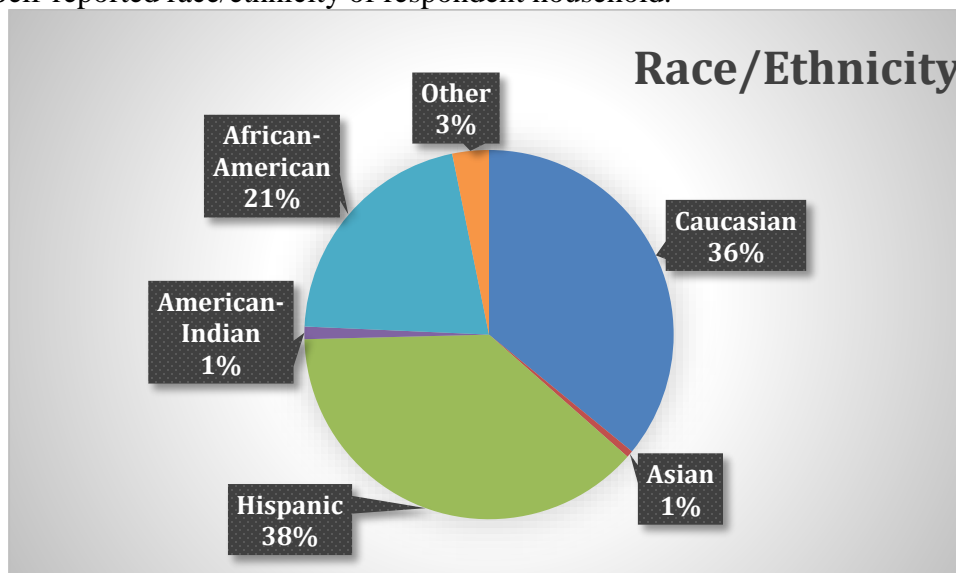
A series of demographic questions was asked of respondents about the composition of the household. Respondents were queried about marital status. As illustrated in Figure 4, in almost 40% of the households, the respondents were married, another 25% were single, and almost equal proportions were widowed or divorced (20% and 19% respectively). The results are that the sample represents a diverse cross-section of households.

Figure 4. Marital status of households surveyed.



The interviewer also requested that respondents self-report their race/ethnicity background. Figure 5 displays the results of household race/ethnicity. Again, the sample provides a diverse pool of households related to race/ethnicity.

Figure 5. Self-reported race/ethnicity of respondent household.



The interviewer then queried the respondent on 39 possible legal situations that commonly occur in households and that could give rise to a civil legal need. If the respondent answered affirmatively to the situation, the interviewer then asked if the respondent received aid from a lawyer or legal aid to remedy the situation. If the respondent answered “no” that was recorded as an unmet civil legal need. The calculated margin of error for the study is +/- 3.7% at the 95% confidence level.

Each of the 39 questions of the interview instrument fed into one of the seven categories: consumer, housing, healthcare, individual rights, family, public benefits, and employment.. Moreover, each question could include a number of sub-questions, for instance: one single question asks whether someone in the household was financially hurt by a lawyer, or a physician, or a tax preparer, and the person may have answered affirmatively to all of the options presented on behalf of the household, and the household would have had three entirely distinct legal needs. However, because the unit of analysis of the study is the household and because each of the questions asked belongs to only one category, even if the respondent that represented the household answered as exemplified above, for the purposes of tabulating the data it was counted as one need. In consequence, the data as presented in this report provides a conservative estimate and underrepresents the actual number of legal needs of the population studied.

In order to ensure the reliability of the data gathered with the survey, interviewers were trained in survey administration and supervisors randomly monitored interviewers to ascertain quality of question delivery. All of the interviewers were bilingual (English-Spanish). All interviews occurred in the late afternoon and early evening in order to maximize the possibility that the phone call would be answered.

The words and phrases used in the phone survey to describe the situations were carefully chosen both to help prompt the respondent's recall of circumstances and to identify potential legal issues at stake. The questions did not ask the respondent to determine whether there were legal implications in the situation reported, or if the household had a "civil legal need."

All questions about situations with legal need implications were designed to be answered with a “yes” or “no” in order to produce clear, unambiguous replies that could be tabulated and analyzed statistically. SPSS (Statistical Package for the Social Sciences) was used for the analysis. The actual statistical procedures used for the analysis were appropriate for data collected at the nominal level.

"Civil legal need" as used here refers to specific situations members of households were dealing with that raised legal issues--whether or not they were recognized as "legal" or taken for their relief to some part of the civil justice system.

The term "civil legal need" is used advisedly for two reasons. First, people sometimes find ways of dealing with circumstances they face without turning to a lawyer or legal aid. These circumstances are still considered "civil legal needs" although there is no implication they must be brought to the civil justice system. Secondly, some "civil legal needs" arise from changes in society and from the effects of the civil justice system itself on society. Prominent examples are battles that have become "legal civil matters" as the nation has tried to deal with discrimination on the basis of national origin, race, sex, disability or marital status.

Next, we turn to the issue of “unmet civil legal needs”. Again, we acknowledge that it is not necessary to have every single legal need submitted to a lawyer or legal aid for resolution but the absence of consultation with a legal professional is a strong indicator that these needs are going unmet. In fact, a focus group with project interviewers reveals that in interviews where the respondent indicated that the services of a lawyer or legal aid were not sought to address a legal need, virtually all respondents commented that they “let it go” or “did nothing” although there was a very small number that said something such as “I took care of it myself.”

HIGHLIGHTS

In Texas, when a low-income household has a legal need it is very likely that it is grappling with more than that one need. Figure 6 reveals that of the 59% of households surveyed that reported facing a legal need in 2013, those who confronted one need equaled 23%, while those who confronted more than one need equaled 35% (13% had two needs, 9% had three needs, and 13% had 4 or more needs).

Furthermore, when the data regarding number of legal needs is partitioned by race/ethnicity, it shows that Hispanics, who constitute half of all households that live at or below the low-income threshold in Texas, reported similar results. Hispanics surveyed showed that of the 57% that faced a legal need in 2013, 24% confronted only one need and those who confronted more than one need equaled 33%. This trend is even more pronounced with Caucasians. Of the 58% that reported a legal need in 2013, only 21% reported one need while 36% reported two or more needs. Results reveal that African-Americans display the highest incidence of legal need. African-Americans surveyed showed that of the 68% that faced a legal need in 2013, 26% confronted only one need and those who confronted more than one need equaled 41%.

Figure 6. Number of legal needs reported by households for all respondents, and for Hispanic, Caucasian and African American respondents separately.

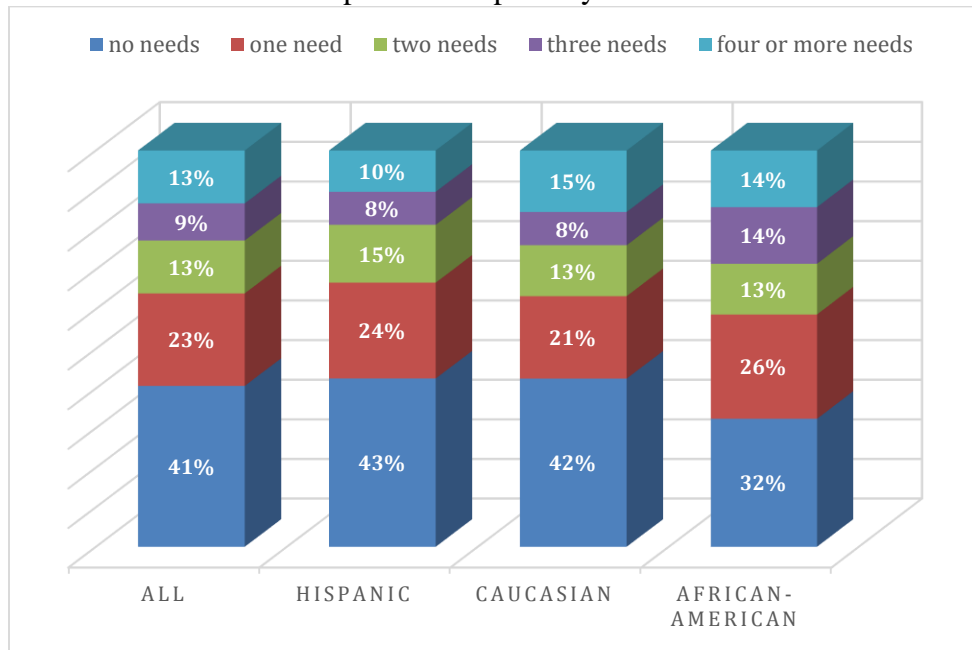


Figure 6

As already stated, the 39 specific situations about which respondents were asked are grouped into seven general categories for purposes of a general summary of the kinds of needs reported. The seven categories: consumer, employment, family, healthcare, housing, individual rights, and public benefits are shown in Table 1 and described below.

Table 1. Frequency and percentage of households reporting the legal need went unmet by categories of need.

Category (N = 780)	Frequency	Percentage
Consumer (205)	193	94%
Housing (153)	146	95%
Healthcare (129)	101	78%
Individual Rights (81)	77	95%
Employment (71)	67	94%
Public Benefits (70)	65	93%
Family (71)	54	76%

Consumer

By frequency, the *Consumer* category ranks first in unmet legal need. Of the reported 205 legal needs, 193, or 94% went unmet. The inquiries in this category consisted of six questions designed to measure a variety of consumer related activities like problems with contractors or sellers, issues with insurance coverages, credit granting, collecting and reporting agencies and consumer bankruptcy.

	Yes	%	No	%	Help from a lawyer or legal aid?			
					Yes	%	No	%
Let's turn now to problems that might result from an automobile or other accident; from a defective product that caused injury; or from harm caused by someone like a doctor, lawyer, or tax preparation service. In 2013, did (any of) you suffer personal injury, financial harm, or damage to your home, car, or other property that was someone else's fault?	41	6.5	589	93.5	5	12.2	36	87.8
Now I would like to ask you about problems with insurance, like medical, life, automobile, homeowner's or renter's insurance. Did you (any of you) have a serious problems, for instance: not being able to get insurance, not understanding what insurance was needed, having a policy cancelled without cause, or having a serious dispute about premiums, claims or what the policy is worth?	42	6.7	588	93.3	4	9.5	38	90.5
Were (any of) you denied a loan, mortgage, credit card, or other credit because of false information in the credit report or discrimination based on sex, source of income, or anything else?	29	4.6	601	95.4	1	3.4	28	96.6
Did you (any of you) have a serious problem with a creditor, like harassing phone calls or other improper collection or repossession practices, a serious dispute about charges and fees, not having money to pay bills that have accumulated, not being able to reach an accord about how to pay the debt?	104	16.5	526	83.5	3	2.9	101	97.1
Did (any of) you file for bankruptcy, need information about filing for bankruptcy, or have a serious problem resulting from an earlier bankruptcy?	15	2.4	615	97.6	11	73.3	4	26.7
Did (any of) you spend money to buy something or have some work done and then find out that you didn't get what you paid for and the seller or contractor failed to make things right?	77	12.2	553	87.8	5	6.5	72	93.5

Housing

Households reported 153 housing legal needs but only 7 of those needs received the attention of a lawyer or legal aid. Therefore, 95% of these needs went unmet. In this category, respondents that were renting in 2013, were asked two questions about unsafe or unhealthy conditions that a landlord refused to correct and problems with a lease, lock-out or eviction. For all respondents, four questions involved issues such as serious concerns over safety due to crime, serious disputes with buyers or sellers of real estate, problems with title to property, lenders, realtors or a problem with property taxes and discrimination in housing.

					Help from a lawyer or legal aid?			
	Yes	%	No	%	Yes	%	No	%
While renting, did (any of) you experience unsafe or unhealthful conditions that the landlord refused to correct in the place you were renting?	34	15.1	191	84.9	3	8.8	31	91.2
In 2013, did (any of) you have a major problem with a landlord or public housing authority like problems with the lease, being locked out, being evicted or threatened with eviction or harassed by the landlord?	11	4.9	214	95.1	3	27.3	8	72.7
In 2013, did (any of you) experience difficulties related to real estate like a dispute with a buyer, seller, or realtor; a problem with title to a property; a major dispute with a lender; or a problem with property taxes or assessments?	10	1.6	620	98.4	2	20	8	80
In 2013, did (any of you) experience difficulties related to a foreclosure or the threat of a foreclosure	8	1.3	622	98.7	1	12.5	7	87.5
Discrimination in housing can mean a lot of things, like being denied housing, being steered to certain neighborhoods, or having trouble getting financing in certain neighborhoods. During the previous year, did (any of) you face discrimination in housing -- whether renting, buying, or getting financing -- because of race, sex, disability, source of income, or any other reason?	15	2.4	615	97.6	0	0	15	100
Were (any of) you living in a neighborhood in 2013 where you felt the police weren't doing their best to keep crime, drug use, or other serious problems near your home under control?	114	18.1	516	81.9	4	3.5	110	96.5

Health Care

In 2013, households reported 129 healthcare related legal issues but only received assistance from a lawyer or legal aid to resolve 28 of those issues leaving 78% unmet. This category included only four questions and is concerned with the ability of the members of a household to obtain adequate health care when and where it was needed versus where they confronted with things such as: long waiting lists, inadequate facilities, discrimination based on race, income or not having insurance. Also, issues such as over charges or payments for drugs, treatments, medical supplies or devices, Medicaid eligibility or nursing home care.

					Help from a lawyer or legal aid?			
	Yes	%	No	%	Yes	%	No	%
Now a few more questions about things that can come up in families. In 2013, did (any of) you need help with things like: making or changing a will, estate planning, setting up a trust, becoming eligible for Medicaid coverage of nursing home care, or making sure loved ones will be provided for after your death?	42	6.7	588	93.3	20	47.6	22	52.4
Now I'd like to ask you about health care, including routine medical care; emergency treatment; treatment for drug, alcohol, or mental health problems; or nursing home or other long-term care. In 2013, were (any of) you unable to get satisfactory health care when and where it was needed because of: a long waiting list or inadequate facilities, discrimination based on race, income, or not having insurance, or some other reason?	69	11	561	89	2	2.9	67	97.1
Did (any of) you have a major problem or dispute concerning charges, payments, or Insurance coverage for health care, prescription drugs, or medical supplies?	48	7.6	582	92.4	3	6.3	45	93.8
In 2013, did (any of) you develop a serious health problem from being exposed to a dangerous substance like poisonous chemicals, radioactive materials, or asbestos or have trouble being adequately treated or compensated for such a problem?	10	1.6	620	98.4	1	10	9	90

Employment

In this category of questions, respondents reported 71 employment related issues yet only 4 received assistance from a lawyer or legal aid. As such, 94% of these needs went unmet. Households were asked five questions which dealt with scenarios such as being denied employment due to discrimination, problems with pension or retirement benefits. They were also queried on issues such as pay rates, collection of wages, problems with garnishments or withholding, problems with vacation and sick leave, problems with sexual harassment and unhealthy or unsafe working conditions.

	Yes	%	No	%	Help from a lawyer or legal aid?			
					Yes	%	No	%
I'd like to ask about some situations that may come up concerning work and retirement. In the previous year, were (any of) you denied a job because of unfair hiring practices or discrimination based on race, sex, disability, or anything else?	23	3.7	607	96.3	1	4.3	22	95.7
Did you (any of you) have a serious problem related to a pension plan or retirement benefits –either while working or after retirement?	13	2.1	617	97.9	1	7.7	12	92.3
You (or anyone) had serious difficulties to pay your taxes or withholding, or with the pay rates, collecting pay, or withholding for taxes, child support, garnished wages; or with your benefits, like vacation, sick leave or health insurance either because the benefits were not what the employer promised or the employer made it very difficult to use them?	21	8.8	217	91.2	0	0	21	100
Did (any of) you experience any other major difficulties on the job, like sexual harassment, unhealthy or unsafe working conditions, serious union problems, or the employer trying to get back at you for organizing other workers or reporting violations?	11	4.6	227	95.4	0	0	11	100
Did (you/anyone) have a serious problem with federal, state, or local taxes, like: being faced with a tax audit, having a serious dispute with the IRS or state or local tax people, having difficulty collecting the earned income tax credit, not having the money to pay taxes that were owed, or having a tax problem that required help to understand or handle?	20	3.2	610	96.8	2	10	18	90

Family

This category included five questions that prompt respondents to recall family law related events such as the dissolution of a marriage, child support, creation or change to wills and trust or estate planning and the financial, emotional or sexual abuse of elderly relative or family member. The family category yielded 71 household with issues and only 17 of them receiving assistance from a lawyer or legal aid. This represents an unmet legal need of 76% for family law related issues.

					Help from a lawyer or legal aid?			
	Yes	%	No	%	Yes	%	No	%
Now, I'd like to ask you about some situations that can come up in families. Again, I'll be asking about 2013 and anyone now living in your household. Did (any of) you need advice or help with legal matters related to the breakup of a marriage or live-in relationship or have a dispute about a property settlement or what would happen to any children after a breakup?	17	2.7	613	97.3	8	47.1	9	52.9
Did a situation arise in which an elderly person in the household or a close elderly relative was suspected of being abused or taken advantage of financially?	27	4.3	603	95.7	8	29.6	19	70.4
Did any other adult living in the household suffer physical, sexual, or emotional abuse?	12	1.9	618	98.1	2	16.7	10	83.3
In 2013, you (anyone living in your household) have a biological, adoptive, step-, or Foster child who was under the age of 18 in 2013, whether or not that child was living in your household, about whom he/she was involved in a dispute about child support – either with the other parent or a government agency about the award or payment of child support, who the child's father is, or some other matter including the adoption or appointment of a guardian for the child, problems with welfare authorities, suspicions of child abuse or neglect or a serious problem with foster care?	13	2.1	617	97.9	3	23.1	10	76.9
Did (you/anyone) need help in administering an estate or dealing with an inheritance problem that arose after someone died?	22	3.5	608	96.5	6	27.3	16	72.7

Individual Rights

In this category respondents were asked seven questions about scenarios that could give rise to violations of individual civil rights. Household respondents were asked about access to schools and services, searches or seizures by police, exercise of free speech or religious beliefs. They were queried about access to public facilities and the availability of native language assistance at government agencies. There were 81 reported issues but only 4 of those issues received the assistance of a lawyer or legal aid to resolve, therefore, the unmet legal need for this category was 95%.

	Yes	%	No	%	Help from a lawyer or legal aid?			
					Yes	%	No	%
Was there ever a time in 2013 when a child in the household had truancy or disciplinary problems that were handled unfairly or improperly by school officials or the police?	14	6.7	195	93.3	1	7.1	13	92.9
During 2013, did (any of) you face discrimination because of a disability or serious health condition, like losing your job, having difficulty working, or not being able to go to a restaurant, house of worship, or other public place because modifications like wheelchair ramps weren't made?	25	4	605	96	2	8	23	92
I have just a few questions about violations of people's rights. In 2013, did (any of) you experience harassment by the police or have a home, car, or other personal belongings searched or taken by the government without good reason?	19	3	611	97	2	10.5	17	89.5
Did you (any of you) encounter restrictions that interfered with your right to express freely your beliefs, speak freely or follow your religious beliefs?	12	1.9	618	98.1	1	8.3	11	91.7
Did (any of) you encounter government policies or actions that interfered with your right to be a registered voter or to vote?	8	1.3	622	98.7	1	12.5	7	87.5
Did you (any of you) have a serious problem with English such as not being able to defend your rights, not being allowed to speak your native language, encounter difficulty to deal with government agencies or have difficulty in finding a job, housing, education, healthcare or benefits?	17	6.6	242	93.4	0	0	17	100
In 2013, did (any of) you have an immigration problem, for instance, with becoming a citizen, becoming legal or getting a green card, bringing a family member to the United States legally, political asylum, deportation, amnesty, or a similar matter?	4	3	131	97	1	25	3	75

Public Benefits

In this category there were five questions that measured the amount of legal need with respect to public benefits. Respondents were queried about problems such as applying for benefits, having benefits cuts or being forced to repay benefits. Respondents were asked about unemployment compensation, workers compensation or special education benefits for children. Households with active duty military or National Guard (4.8%) were asked about health care or military hospitals or getting the same job back after being discharged from active duty. Also, those who reported being eligible for Veteran’s Administration benefits (10.2%) were queried about serious disability or chronic health problem caused by service, insurance, educational benefits or other veteran’s benefits problem. Household reported 70 legal issues with public benefits and only 5 of them received help from a lawyer or legal aid to resolve the problem. Consequently, the unmet legal need in this category is 93%.

	Yes	%	No	%	Help from a lawyer or legal aid?			
					Yes	%	No	%
Did anyone have great difficulty enrolling a child in school, find that the child was placed in a program below his or her level, or have a serious problem getting the kind of special classes or services the child needed?	11	5.3	198	94.7	0	0	11	100
Were (any of you) unfairly denied Unemployment Compensation or Worker’s Compensation or involved in a fight to get one of these benefits?	17	2.7	613	97.3	2	11.8	15	88.2
Did (you/anyone) have any serious difficulties with a benefit program, like: being discouraged from applying, having a benefit denied or cut unfairly, being expected to meet unreasonable requirements to get the benefit, being told you have to pay back money you'd previously received, or not being given information about how the process works or how to appeal a decision?	38	15.1	213	84.9	4	10.5	34	89.5
Were there any serious problems related to military service, for example, with health care or military hospitals or getting the same job back after being discharged from active duty?	5	16.7	25	83.3	0	0	5	100
In 2013, did (you/the veteran) experience any problems like: serious difficulties related to VA insurance, educational benefits, or other VA benefits; a problem with the discharge status; a serious disability or chronic health problem caused by military service; or inadequate or inappropriate care in a VA hospital?	7	10.9	57	89.1	1	14.3	6	85.7

INTERPRETATIONS

These results should be interpreted in light of the following limitations.

First, the TXULNS is a survey of households; its unit of analysis is one household. Consequently it does not reflect civil legal issues that may be affecting the percent of the Texas population who does not live in a household, but is living in prisons, hospitals, other institutions (such as nursing homes), military barracks, or are currently homeless. However, survey respondents were asked “was there ever a time in 2013 when you (or anyone else in your present household) were homeless or staying in a shelter for the homeless?” to which 2.7% of respondents responded “yes”. In other words, 17 of the 630 households surveyed included in this report experienced homelessness in 2013. Reaching representative samples of persons in prison, nursing homes and

military barracks would have been prohibitively expensive. Other sources of information should be consulted regarding these important populations.

Second, while this study required respondents to self-report the civil legal needs of a household, at least two questions had clear criminal implications that could have resulted in significant underreporting. One question asked about physical, sexual or emotional abuse of adults in the household and the other inquired into the immigration status of household members. The reliability and validity of self-reporting of data is well-established but if the reporting requires divulging criminality or delinquency we would expect considerable underreporting and that appears to be the case with the respondents' answers to both of these questions. As such, results from those two questions should be used cautiously.

Third, issues of discrimination cut across many of the general categories of legal need. Reports of discrimination in specific areas are included in the general category totals in individual rights, employment, housing, and health care. The general category "individual rights" includes responses to questions that asked explicitly about violations of voting rights or threats to the exercise of one's rights. Reports of discrimination in other general categories (such as denial of credit in the "consumer" category) have not been tabulated separately, but are included in the overall totals for those categories. The listing of legal needs as reported by TAJF is included in *Composite Aggregate Data* section.

Fourth, interviewing was conducted in English and Spanish. While this covers the overwhelming majority of households in Texas, the study did not reach those households where neither English nor Spanish were spoken. Accordingly, their experience is not reflected in the findings reported here.

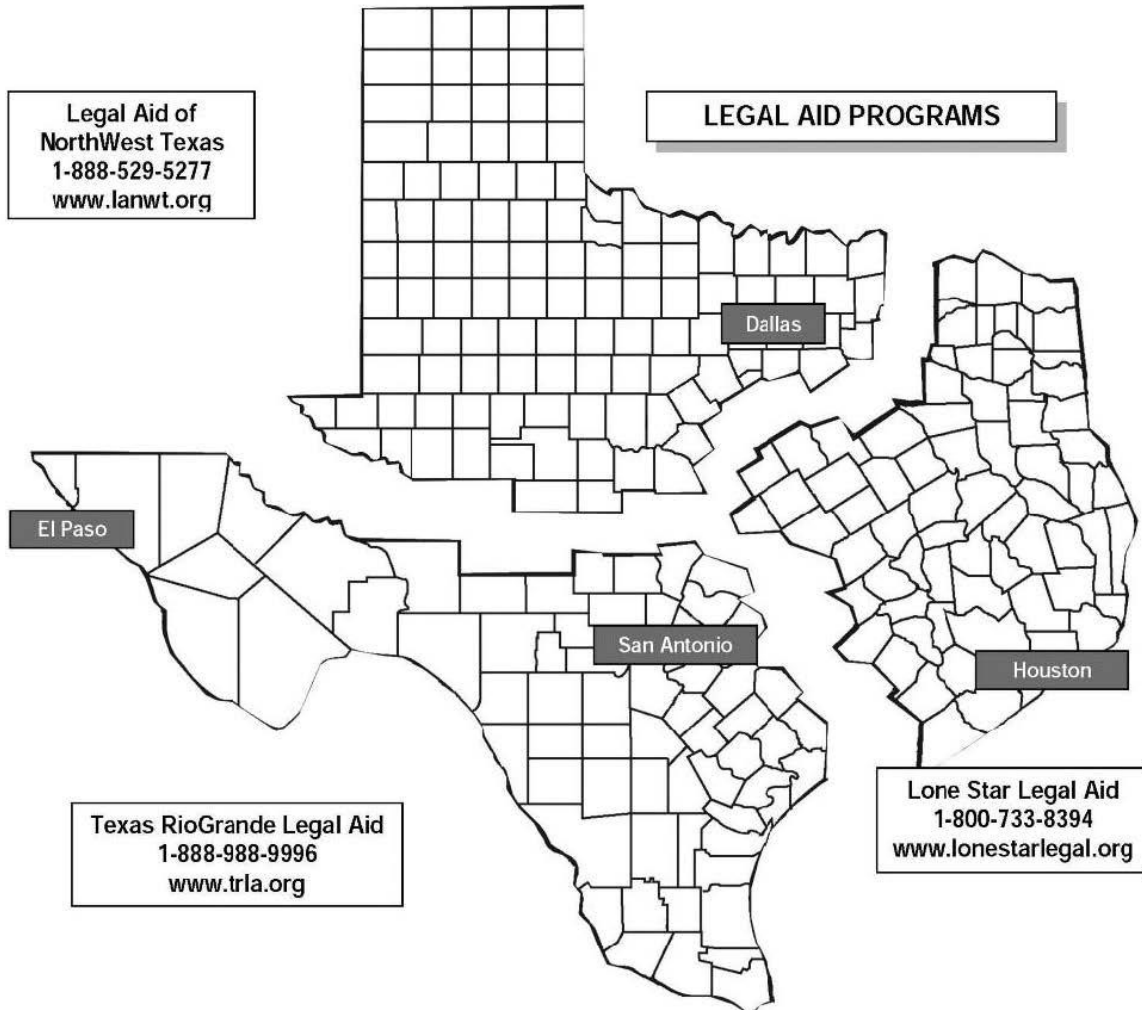
Fifth, since only one individual in a household was interviewed, respondents were sometimes describing situations in which they were not personally involved. Such proxy reporting has its inherent limitations. But short of interviewing everyone in the households, it is the only practical way to include the experience of all members of the household.

Sixth, the legal needs of subgroups that constitute a small proportion of the overall population (e.g., Native Americans) show up as small percentages when based on the entire population. This is not to minimize the significance of the problems these groups may face. If, for example, legal needs specific to Native Americans were tabulated on the base of the Native American population, the incidence and prevalence of these needs would be quite different from calculations based on the entire population.

Finally, the validity of the results of this survey are comparable to previous research on unmet legal needs as this study administered a questionnaire that was constructed based on questions that have been asked in other valid surveys. Issues with reliability were minimized because the interviewers were trained to uniformity and randomly checked while conducting the interviews to ascertain that they were conducting them as intended, and the calculated margin of error for the results of the study is +/- 3.7% at the 95% confidence level.

REGIONAL REPORT

In an effort to contextualize the unmet legal need geographically, the data were disaggregated by the area served by the three flagship legal aid associations across Texas.



As Table 2 illustrates, the unmet civil legal needs of low-income Texans is consistent across regions. While there are some slight differences, the categories with the highest unmet legal need in terms of frequency: Consumer, Housing and Healthcare are all within the margin of error.

Table 2. By Region: Frequency and percentage of households surveyed whose legal needs go unmet.

Category (N = 703)	Northwest (n=204)		Lonestar (n=287)		Rio Grande (n=212)	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Consumer (193)	62	93%	82	98%	49	91%
Housing (146)	35	97%	62	95%	49	94%
Healthcare (101)	34	83%	41	75%	26	79%
Individual Rights (77)	22	96%	26	100%	29	91%
Public Benefits (65)	14	88%	28	93%	23	96%
Employment (67)	20	91%	27	96%	20	95%
Family (54)	17	74%	21	75%	16	80%

VETERAN AND CURRENT MILITARY REPORT

Of the 630 households, 81 (or 12.8%) of them reported at least one member of their household was on active duty or had served in the Armed Forces or National Guard. Veterans and military households accounted for roughly 13% of the sample but represented roughly 16% of the legal needs reported in the overall survey.

Veteran or military households had an average unmet legal need of 87 percent. Table 3 below provide a comparison of the percentages of low-income households in Texas whose legal needs went unmet in one of the seven categories when compared to veteran’s households. Most of the percentages are comparable except for two categories: veteran’s had fewer unmet family related issues while experiencing higher unmet needs in the area of individual rights.

Table 3. Percentage of unmet need for veteran households surveyed versus the full sample.

Table 3	Veteran	General
	% unmet	% unmet
Healthcare	80%	78%
Consumer	91%	94%
Family	67%	76%
Individual Rights	100%	95%
Employment	92%	94%
Housing	92%	95%
Public Benefits	90%	93%

While a significant proportion of low-income households are struggling to obtain legal representation the problem is even worse for veterans and military households. They accounted for roughly 13 percent of the sample but represented roughly 16 percent of the legal needs reported in the overall survey. The two categories that represented higher than expected unmet needs were healthcare and individual rights categories.

COMPOSITE AGGREGATE DATA

See Appendix B

SURVEY INSTRUMENT

See Appendix C

STATEMENT OF CONFIDENTIALITY

Data Security Statement

As part of the College of Public Policy of the University of Texas at San Antonio (UTSA), the Policy Studies Center (PSC) conducts research to increase general knowledge, improve public policy, train the next generation of professionals in public service and improve policy data collection methods. We collect data for academic, non-profit and government clients. To preserve our role as an applied research center, the results of the studies for which we collect data should be intended for justifying, designing, developing, implementing and evaluating projects that are being/will be implemented. We do not collect data for the private use of for-profit entities.

Respondent Confidentiality

All of the data that we collect is subjected to the rules of confidentiality defined at the start of the protocol approved for implementation by the Institutional Review Board (IRB) of UTSA, the entity that protects the rights of persons who participate in our studies. We will never share results that link the identity of an individual participant to the content of the data gathered from him/her unless the participant himself/herself agrees to it and it has been approved by the IRB. The standard procedure is for the PSC to maintain all identifying and contact information of the participant separate from the participant's data and, as part of this standard procedure, to destroy contact information at the end of the data collection period. The following will be excluded from being handled by this standard procedure: contact information that needs to be retained for longitudinal studies, information retained at the request of the participant for participation in future studies, and contact information related to receipts and accounting that has no link to individual studies. As part of this standard procedure we will supply our clients with data separated from the contact information of the participants. However, respondent information may be shared with clients depending on the approval of our IRB and any other IRB that may serve our clients.

Training and oversight

All of the staff members of the PSC have undergone accredited training in the protection of human subjects as required by UTSA; they know the importance of preserving and defending the confidentiality of all participants. Full-time staff members maintain IRB training certification as required by UTSA. In addition, all participating staff receives specific training for maintaining confidentiality for each study we conduct, and they and the contractors may be required to sign a pledge that commits them to be proactive in the protection of the confidentiality of all participant data. Research assistants are closely supervised by the permanent staff during the implementation of a study and are reminded daily of the need for this protection. All persons not

employed directly by the PSC, including facilities security and cleaning staff, are allowed in our working space only when accompanied by a staff person.

Dis-identification

The data gathered from any of our research activities, be it from focus groups, interviews, observational work or qualitative research, including transcriptions or field notes, notes and transcripts are dis-identified. This means that names of participants are not associated with data gathered and that references that may allow the identification of named people, places, or things are removed or stated in a generic manner, for instance San Antonio Police Department may become “Sunnyvale” Police Department.

Data on paper

Data collected on paper and not being used is stored in a locked room. At the completion of a study all contact information required during the collection of data is shredded or deleted after being dissociated from the data in order to preserve confidentiality.

Electronic data

Electronic data are kept in one or more of the following secure systems:

1. A shared drive in a server maintained and serviced by the College of Public Policy of UTSA. The PSC keeps the files in the server organized in accordance with standard UTSA procedures. Access to the files is granted gradually, with higher levels of access being granted only to those who demonstrate a need, are certified by the appropriate IRB and have been cleared by the staff of the PSC. Lower levels of access provide only general forms, project instruments and reference materials. Higher levels of access will provide sample level data, and collected data. Permissions are granted on a monthly basis.
2. A server used for implementing computer-assisted telephone interviewing (CATI) and web surveys owned by one of our contractors, is approved by UTSA-IRB. The contractor will be hired only if they have put forth a data security statement that meets all of the clauses of this statement , and the following:

Data stored by the contractor is protected by two different sets of firewalls rules that control access to all of the server’s adapters.

The server has a second network interface card that connects to a private non-routable and non-bridged network that consists of interview workstations that have no access of any type to the Internet or any other outside network. Access to the server from the work stations is limited to essential services and minimal privileges as required by the CATI approach.

Appendix B

q1 During any part of 2013, did (any of) you live in a place that you were renting from someone else?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	225	35.7	35.7	35.7
	2 No	405	64.3	64.3	100.0
	Total	630	100.0	100.0	

q2 While renting, did (any of) you experience unsafe or unhealthful conditions that the landlord refused to correct in the place you were renting?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	34	5.4	15.1	15.1
	2 No	191	30.3	84.9	100.0
	Total	225	35.7	100.0	
Missing	System	405	64.3		
Total		630	100.0		

q2h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	3	.5	8.8	8.8
	2 No	31	4.9	91.2	100.0
	Total	34	5.4	100.0	
Missing	System	596	94.6		
Total		630	100.0		

q3 In 2013, did (any of) you have a major problem with a landlord or public housing authority like problems with the lease, being locked out, being evicted or threatened with eviction or harassed by the landlord?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	11	1.7	4.9	4.9
	2 No	214	34.0	95.1	100.0
	Total	225	35.7	100.0	
Missing	System	405	64.3		
Total		630	100.0		

q3h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	3	.5	27.3	27.3
	2 No	8	1.3	72.7	100.0
	Total	11	1.7	100.0	
Missing	System	619	98.3		
Total		630	100.0		

q4 In 2013, did (any of you) experience difficulties related to real estate like a dispute with a buyer, seller, or realtor; a problem with title to a property; a major dispute with a lender; or a problem with property taxes or assessments?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	10	1.6	1.6	1.6
	2 No	620	98.4	98.4	100.0
	Total	630	100.0	100.0	

q4h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	2	.3	20.0	20.0
	2 No	8	1.3	80.0	100.0
	Total	10	1.6	100.0	
Missing	System	620	98.4		
Total		630	100.0		

q5 In 2013, did (any of you) experience difficulties related to a foreclosure or the threat of a foreclosure

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	8	1.3	1.3	1.3
	2 No	622	98.7	98.7	100.0
	Total	630	100.0	100.0	

q5h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	12.5	12.5
	2 No	7	1.1	87.5	100.0
	Total	8	1.3	100.0	
Missing	System	622	98.7		
Total		630	100.0		

q6 Discrimination in housing can mean a lot of things, like being denied housing, being steered to certain neighborhoods, or having trouble getting financing in certain neighborhoods. During the previous year, did (any of) you face discrimination in housing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	15	2.4	2.4	2.4
	2 No	615	97.6	97.6	100.0
	Total	630	100.0	100.0	

q6h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	15	2.4	100.0	100.0
Missing	System	615	97.6		
Total		630	100.0		

q7 These days it's sometimes hard for people to get and hold on to housing. Was there ever a time in 2013 when you (or anyone else in your present household) were homeless or staying in a shelter for the homeless?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	17	2.7	2.7	2.7
	2 No	613	97.3	97.3	100.0
	Total	630	100.0	100.0	

q7h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	1	.2	100.0	100.0
Missing	System	629	99.8		
Total		630	100.0		

q8 Were (any of) you living in a neighborhood in 2013 where you felt the police weren't doing their best to keep crime, drug use, or other serious problems near your home under control?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	114	18.1	18.1	18.1
	2 No	516	81.9	81.9	100.0
Total		630	100.0	100.0	

q8h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	4	.6	3.5	3.5
	2 No	110	17.5	96.5	100.0
	Total	114	18.1	100.0	
Missing	System	516	81.9		
Total		630	100.0		

q9 Now, I'd like to ask you about some situations that can come up in families. Again, I'll be asking about 2013 and anyone now living in your household. Did (any of) you need advice or help with legal matters related to the breakup of a marriage or live-in

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	17	2.7	2.7	2.7
	2 No	613	97.3	97.3	100.0
Total		630	100.0	100.0	

q9h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	8	1.3	47.1	47.1
	2 No	9	1.4	52.9	100.0
	Total	17	2.7	100.0	
Missing	System	613	97.3		
Total		630	100.0		

q11 Did a situation arise in which an elderly person in the household or a close elderly relative was suspected of being abused or taken advantage of financially?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	27	4.3	4.3	4.3
	2 No	603	95.7	95.7	100.0
	Total	630	100.0	100.0	

q11h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	8	1.3	29.6	29.6
	2 No	19	3.0	70.4	100.0
	Total	27	4.3	100.0	
Missing	System	603	95.7		
Total		630	100.0		

q12 Did any other adult living in the household suffer physical, sexual, or emotional abuse?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	12	1.9	1.9	1.9
	2 No	618	98.1	98.1	100.0
	Total	630	100.0	100.0	

q12h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	2	.3	16.7	16.7
	2 No	10	1.6	83.3	100.0
	Total	12	1.9	100.0	
Missing	System	618	98.1		
Total		630	100.0		

q13 In 2013, you (anyone living in your household) have a biological, adoptive, step-, or Foster child who was under the age of 18 in 2013, whether or not that child was living in your household, about whom he/she was involved in a dispute about child support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	13	2.1	2.1	2.1
	2 No	617	97.9	97.9	100.0
	Total	630	100.0	100.0	

q13h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	3	.5	23.1	23.1
	2 No	10	1.6	76.9	100.0
	Total	13	2.1	100.0	
Missing	System	617	97.9		
Total		630	100.0		

q14 Did anyone have great difficulty enrolling a child in school, find that the child was placed in a program below his or her level, or have a serious problem getting the kind of special classes or services the child needed?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	11	1.7	5.3	5.3
	2 No	198	31.4	94.7	100.0
	Total	209	33.2	100.0	
Missing	System	421	66.8		
Total		630	100.0		

q14h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	11	1.7	100.0	100.0
Missing	System	619	98.3		
Total		630	100.0		

q15 Was there ever a time in 2013 when a child in the household had truancy or disciplinary problems that were handled unfairly or improperly by school officials or the police?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	14	2.2	6.7	6.7
	2 No	195	31.0	93.3	100.0
	Total	209	33.2	100.0	
Missing	System	421	66.8		
Total		630	100.0		

q15h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	7.1	7.1
	2 No	13	2.1	92.9	100.0
	Total	14	2.2	100.0	
Missing	System	616	97.8		
Total		630	100.0		

q16 Now a few more questions about things that can come up in families. In 2013, did (any of) you need help with things like: making or changing a will, estate planning, setting up a trust, becoming eligible for Medicaid coverage of nursing home care, or maki

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	42	6.7	6.7	6.7
	2 No	588	93.3	93.3	100.0
	Total	630	100.0	100.0	

q16h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	20	3.2	47.6	47.6
	2 No	22	3.5	52.4	100.0
	Total	42	6.7	100.0	
Missing	System	588	93.3		
Total		630	100.0		

q17 Did (you/anyone) need help in administering an estate or dealing with an inheritance problem that arose after someone died?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	22	3.5	3.5	3.5
	2 No	608	96.5	96.5	100.0
	Total	630	100.0	100.0	

q17h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	6	1.0	27.3	27.3
	2 No	16	2.5	72.7	100.0
	Total	22	3.5	100.0	
Missing	System	608	96.5		
Total		630	100.0		

q18 I'd like to ask about some situations that may come up concerning work and retirement. In the previous year, were (any of) you denied a job because of unfair hiring practices or discrimination based on race, sex, disability, or anything else?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	23	3.7	3.7	3.7
	2 No	607	96.3	96.3	100.0
	Total	630	100.0	100.0	

q18h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	4.3	4.3
	2 No	22	3.5	95.7	100.0
	Total	23	3.7	100.0	
Missing	System	607	96.3		
Total		630	100.0		

q19 Were (any of you) unfairly denied Unemployment Compensation or Worker's Compensation or involved in a fight to get one of these benefits?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	17	2.7	2.7	2.7
	2 No	613	97.3	97.3	100.0
	Total	630	100.0	100.0	

q19h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	2	.3	11.8	11.8
	2 No	15	2.4	88.2	100.0
	Total	17	2.7	100.0	
Missing	System	613	97.3		
Total		630	100.0		

q20 Did you (any of you) have a serious problem related to a pension plan or retirement benefits -either while working or after retirement?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	13	2.1	2.1	2.1
	2 No	617	97.9	97.9	100.0
	Total	630	100.0	100.0	

q20h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	7.7	7.7
	2 No	12	1.9	92.3	100.0
	Total	13	2.1	100.0	
Missing	System	617	97.9		
	Total	630	100.0		

q21 (Were you/was anyone in the household) working at a paid job or doing any other work for pay during 2013?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	238	37.8	37.8	37.8
	2 No	392	62.2	62.2	100.0
	Total	630	100.0	100.0	

q21h ¿Recibió ayuda de un abogado o ayudante legal para resolver el problema?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	1	.2	100.0	100.0
Missing	System	629	99.8		
	Total	630	100.0		

q22 You (or anyone) had serious difficulties to pay your taxes or withholding, or with the pay rates, collecting pay, or withholding for taxes, child support, garnished wages; or with your benefits, like vacation, sick leave or health insurance either because

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	21	3.3	8.8	8.8
	2 No	217	34.4	91.2	100.0
	Total	238	37.8	100.0	
Missing	System	392	62.2		
Total		630	100.0		

q22h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	21	3.3	100.0	100.0
Missing	System	609	96.7		
Total		630	100.0		

q23 Did (any of) you experience any other major difficulties on the job, like sexual harassment, unhealthy or unsafe working conditions, serious union problems, or the employer trying to get back at you for organizing other workers or reporting violations?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	11	1.7	4.6	4.6
	2 No	227	36.0	95.4	100.0
	Total	238	37.8	100.0	
Missing	System	392	62.2		
Total		630	100.0		

q23h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	11	1.7	100.0	100.0
Missing	System	619	98.3		
Total		630	100.0		

q24 During 2013, did (any of) you face discrimination because of a disability or serious health condition, like losing your job, having difficulty working, or not being able to go to a restaurant, house of worship, or other public place because modifications

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	25	4.0	4.0	4.0
	2 No	605	96.0	96.0	100.0
	Total	630	100.0	100.0	

q24h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	2	.3	8.0	8.0
	2 No	23	3.7	92.0	100.0
	Total	25	4.0	100.0	
Missing	System	605	96.0		
Total		630	100.0		

q25 Many people participate in government programs that provide payments or benefits for themselves and their families. At any time during 2013, did anyone living in this household apply for or receive any benefits?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	251	39.8	39.8	39.8
	2 No	379	60.2	60.2	100.0
	Total	630	100.0	100.0	

q25h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	20.0	20.0
	2 No	4	.6	80.0	100.0
	Total	5	.8	100.0	
Missing	System	625	99.2		
Total		630	100.0		

q26 Did (you/anyone) have any serious difficulties with a benefit program, like: being discouraged from applying, having a benefit denied or cut unfairly, being expected to meet unreasonable requirements to get the benefit, being told you have to pay back mon

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	38	6.0	15.1	15.1
	2 No	213	33.8	84.9	100.0
	Total	251	39.8	100.0	
Missing	System	379	60.2		
Total		630	100.0		

q26h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	4	.6	10.5	10.5
	2 No	34	5.4	89.5	100.0
	Total	38	6.0	100.0	
Missing	System	592	94.0		
Total		630	100.0		

q27 In 2013, were (any of) you unable to get satisfactory health care when and where it was needed because of: a long waiting list or inadequate facilities, discrimination based on race, income, or not having insurance, or some other reason?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	69	11.0	11.0	11.0
	2 No	561	89.0	89.0	100.0
	Total	630	100.0	100.0	

q27h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	2	.3	2.9	2.9
	2 No	67	10.6	97.1	100.0
	Total	69	11.0	100.0	
Missing	System	561	89.0		
Total		630	100.0		

q28 Did (any of) you have a major problem or dispute concerning charges, payments, or Insurance coverage for health care, prescription drugs, or medical supplies?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	48	7.6	7.6	7.6
	2 No	582	92.4	92.4	100.0
	Total	630	100.0	100.0	

q28h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	3	.5	6.3	6.3
	2 No	45	7.1	93.8	100.0
	Total	48	7.6	100.0	
Missing	System	582	92.4		
Total		630	100.0		

q29 Were (any of) you faced with violations of a patient's or family's basic rights concerning: informed consent to medical

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	22	3.5	100.0	100.0
Missing	System	608	96.5		
Total		630	100.0		

q29h Did you receive help from a lawyer or legal aid to resolve the problem?

	Frequency	Percent
Missing System	630	100.0

q30 In 2013, did (any of) you develop a serious health problem from being exposed to a dangerous substance like poisonous chemicals, radioactive materials, or asbestos or have trouble being adequately treated or compensated for such a problem?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Yes	10	1.6	1.6	1.6
2 No	620	98.4	98.4	100.0
Total	630	100.0	100.0	

q30h Did you receive help from a lawyer or legal aid to resolve the problem?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Yes	1	.2	10.0	10.0
2 No	9	1.4	90.0	100.0
Total	10	1.6	100.0	
Missing System	620	98.4		
Total	630	100.0		

q31 Let's turn now to problems that might result (READ SLOWLY) from an automobile or other accident; from a defective product that caused injury; or from harm caused by someone like a doctor, lawyer, or tax preparation service. In 2013, did (any of) you suffer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Yes	41	6.5	6.5	6.5
2 No	589	93.5	93.5	100.0
Total	630	100.0	100.0	

q31h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	5	.8	12.2	12.2
	2 No	36	5.7	87.8	100.0
	Total	41	6.5	100.0	
Missing	System	589	93.5		
Total		630	100.0		

q32 Now I would like to ask you about problems with insurance, like medical, life, automobile, homeowner's or renter's insurance. Did you (any of you) have a serious problems, for instance: not being able to get insurance, not understanding what insurance was

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	42	6.7	6.7	6.7
	2 No	588	93.3	93.3	100.0
	Total	630	100.0	100.0	

q32h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	4	.6	9.5	9.5
	2 No	38	6.0	90.5	100.0
	Total	42	6.7	100.0	
Missing	System	588	93.3		
Total		630	100.0		

q33 Did (you/anyone) have a serious problem with federal, state, or local taxes, like: being faced with a tax audit, having a serious dispute with the IRS or state or local tax people, having difficulty collecting the earned income tax credit, not having the

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	20	3.2	3.2	3.2
	2 No	610	96.8	96.8	100.0
	Total	630	100.0	100.0	

q33h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	2	.3	10.0	10.0
	2 No	18	2.9	90.0	100.0
	Total	20	3.2	100.0	
Missing	System	610	96.8		
Total		630	100.0		

q34 Were (any of) you denied a loan, mortgage, credit card, or other credit because of false information in the credit report or discrimination based on sex, source of income, or anything else?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	29	4.6	4.6	4.6
	2 No	601	95.4	95.4	100.0
	Total	630	100.0	100.0	

q34h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	3.4	3.4
	2 No	28	4.4	96.6	100.0
	Total	29	4.6	100.0	
Missing	System	601	95.4		
Total		630	100.0		

q35 Did you (any of you) have a serious problem with a creditor, like harassing phone calls or other improper collection or repossession practices, a serious dispute about charges and fees, not having money to pay bills that have accumulated, not being able t

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	104	16.5	16.5	16.5
	2 No	526	83.5	83.5	100.0
	Total	630	100.0	100.0	

q35h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	3	.5	2.9	2.9
	2 No	101	16.0	97.1	100.0
	Total	104	16.5	100.0	
Missing	System	526	83.5		
Total		630	100.0		

q36 Did (any of) you file for bankruptcy, need information about filing for bankruptcy, or have a serious problem resulting from an earlier bankruptcy?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	15	2.4	2.4	2.4
	2 No	615	97.6	97.6	100.0
	Total	630	100.0	100.0	

q36h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	11	1.7	73.3	73.3
	2 No	4	.6	26.7	100.0
	Total	15	2.4	100.0	
Missing	System	615	97.6		
Total		630	100.0		

q37 Did (any of) you spend money to buy something or have some work done and then find out that you didn't get what you paid for and the seller or contractor failed to make things right?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	77	12.2	12.2	12.2
	2 No	553	87.8	87.8	100.0
	Total	630	100.0	100.0	

q37h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	5	.8	6.5	6.5
	2 No	72	11.4	93.5	100.0
	Total	77	12.2	100.0	
Missing	System	553	87.8		
Total		630	100.0		

q39 I have just a few questions about violations of people's rights. In 2013, did (any of) you experience harassment by the police or have a home, car, or other personal belongings searched or taken by the government without good reason?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	19	3.0	3.0	3.0
	2 No	611	97.0	97.0	100.0
	Total	630	100.0	100.0	

q39h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	2	.3	10.5	10.5
	2 No	17	2.7	89.5	100.0
	Total	19	3.0	100.0	
Missing	System	611	97.0		
Total		630	100.0		

q40 Did you (any of you) encounter restrictions that interfered with your right to express freely your beliefs, speak freely or follow your religious beliefs?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	12	1.9	1.9	1.9
	2 No	618	98.1	98.1	100.0
	Total	630	100.0	100.0	

q40h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	8.3	8.3
	2 No	11	1.7	91.7	100.0
	Total	12	1.9	100.0	
Missing	System	618	98.1		
Total		630	100.0		

q41 Did (any of) you encounter government policies or actions that interfered with your right to be a registered voter or to vote?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	8	1.3	1.3	1.3
	2 No	622	98.7	98.7	100.0
	Total	630	100.0	100.0	

q41h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	12.5	12.5
	2 No	7	1.1	87.5	100.0
	Total	8	1.3	100.0	
Missing	System	622	98.7		
Total		630	100.0		

q42 Does anyone living in your household usually speak a language other than English while at home?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	259	41.1	41.1	41.1
	2 No	371	58.9	58.9	100.0
	Total	630	100.0	100.0	

q43 Did you (any of you) have a serious problem with English such as not being able to defend your rights, not being allowed to speak your native language, encounter difficulty to deal with government agencies or have difficulty in finding a job, housing, edu

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	17	2.7	6.6	6.6
	2 No	242	38.4	93.4	100.0
	Total	259	41.1	100.0	
Missing	System	371	58.9		
Total		630	100.0		

q43h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	17	2.7	100.0	100.0
Missing	System	613	97.3		
Total		630	100.0		

q44 Is there anyone in your household who was born outside the United States, as a citizen of another country?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	124	19.7	19.7	19.7
	2 No	506	80.3	80.3	100.0
	Total	630	100.0	100.0	

q45 In 2013, did (any of) you have an immigration problem, for instance, with becoming a citizen, becoming legal or getting a green card, bringing a family member to the United States legally, political asylum, deportation, amnesty, or a similar matter?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	4	.6	3.0	3.0
	2 No	131	20.8	97.0	100.0
	Total	135	21.4	100.0	
Missing	System	495	78.6		
Total		630	100.0		

q45h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	25.0	25.0
	2 No	3	.5	75.0	100.0
	Total	4	.6	100.0	
Missing	System	626	99.4		
Total		630	100.0		

q46 In 2013,did anyone who usually resides in this household serve in the armed forces or National Guard?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	30	4.8	4.8	4.8
	2 No	600	95.2	95.2	100.0
	Total	630	100.0	100.0	

q47 Were there any serious problems related to military service, for example, with health care or military hospitals or getting the same job back after being discharged from active duty?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	5	.8	16.7	16.7
	2 No	25	4.0	83.3	100.0
	Total	30	4.8	100.0	
Missing	System	600	95.2		
Total		630	100.0		

q47h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	5	.8	100.0	100.0
Missing	System	625	99.2		
Total		630	100.0		

q48 Is anyone who usually resides in this household eligible to receive VA benefits?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	64	10.2	10.2	10.2
	2 No	566	89.8	89.8	100.0
	Total	630	100.0	100.0	

q49 In 2013, did (you/the veteran) experience any problems like: serious difficulties related to VA insurance, educational benefits, or other VA benefits; a problem with the discharge status; a serious disability or chronic health problem caused by military s

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	7	1.1	10.9	10.9
	2 No	57	9.0	89.1	100.0
	Total	64	10.2	100.0	
Missing	System	566	89.8		
Total		630	100.0		

q49h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1	.2	14.3	14.3
	2 No	6	1.0	85.7	100.0
	Total	7	1.1	100.0	
Missing	System	623	98.9		
Total		630	100.0		

q50 Again, we are not interested in crimes, but in civil matters, at any time during 2013 did (any of) you feel a need for information, help, or advice from a lawyer, whether or not you actually got or tried to get it?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	88	14.0	14.0	14.0
	2 No	542	86.0	86.0	100.0
	Total	630	100.0	100.0	

q50h Did you receive help from a lawyer or legal aid to resolve the problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	35	5.6	39.8	39.8
	2 No	53	8.4	60.2	100.0
	Total	88	14.0	100.0	
Missing	System	542	86.0		
Total		630	100.0		

Appendix C

2013 Texas Legal Needs Survey Instrument

English	Spanish
<p>Hello, This is _____ calling on behalf of the Policy Studies Center at The University of Texas at San Antonio(UTSA). We're doing a statewide study of important issues facing Texas households today and we would like to include your opinions.</p>	<p><i>Hola, soy _____ y le estoy llamado del Policy Studies Center de la Universidad de Texas en San Antonio. Estamos haciendo un estudio que abarca todo el estado sobre los problemas importantes que enfrentan los hogares de Texas y nos gustaría incluir su opinión.</i></p>
<p>S1. To insure we reach a representative sample of households can you please tell me how many adults 18 years of age or older live in your household.</p> <p>_____ (pre coded choices 1 to 8+)</p> <p>S2 And how many children 17 or younger live in your house .</p> <p>_____ (pre coded choices 0 to 8+)</p> <p>[Auto code new variable "Household Size" summing S1 and S2].</p>	<p><i>S1. Para asegurarnos de que tenemos una muestra que represente los hogares podría por favor decirme cuantos adultos de 18 años o más viven en su hogar.</i></p> <p>_____ (opciones pre codificadas 1 a 8+)</p> <p><i>S2. Y cuantos niños de 17 años o menores viven en su casa.</i></p> <p>_____ (opciones pre codificadas 0 a 8+)</p> <p><i>[Auto codifique la variable nueva "Tamaño del Hogar sumando S1 y S2.</i></p>

<p>Is your total yearly household income for all members of your household greater than (Insert qualification level based on total household size variable) or equal to or less than (Insert qualification level based on total household size variable)?</p> <p>1. Greater Than - TERMINATE 2. Equal or Less than CONTINUE</p> <p>(IF REFUSED OR DON'T KNOW, REASSURE R OF CONFIDENTIALITY AND EXPLAIN THAT INFORMATION WILL BE USED ONLY TO COMPARE THE PROBLEMS AND RESOURCES AVAILABLE TO PEOPLE IN DIFFERENT INCOME GROUPS. IF DON'T KNOW, PROBE FOR R'S BEST GUESS.)</p> <p>Income Qualification Table:</p> <table border="1"> <thead> <tr> <th>Household Size # of People</th> <th>Income Qualification Level</th> </tr> </thead> <tbody> <tr><td>1</td><td>\$14,363</td></tr> <tr><td>2</td><td>\$19,388</td></tr> <tr><td>3</td><td>\$24,413</td></tr> <tr><td>4</td><td>\$29,438</td></tr> <tr><td>5</td><td>\$34,463</td></tr> <tr><td>6</td><td>\$39,488</td></tr> <tr><td>7</td><td>\$44,513</td></tr> <tr><td>8</td><td>\$49,538</td></tr> <tr><td>9</td><td>\$54,563</td></tr> <tr><td>10</td><td>\$59,588</td></tr> <tr><td>11</td><td>\$64,613</td></tr> <tr><td>12</td><td>\$69,638</td></tr> <tr><td>13</td><td>\$74,663</td></tr> <tr><td>14</td><td>\$79,688</td></tr> <tr><td>15 or more</td><td>\$84,713</td></tr> </tbody> </table>	Household Size # of People	Income Qualification Level	1	\$14,363	2	\$19,388	3	\$24,413	4	\$29,438	5	\$34,463	6	\$39,488	7	\$44,513	8	\$49,538	9	\$54,563	10	\$59,588	11	\$64,613	12	\$69,638	13	\$74,663	14	\$79,688	15 or more	\$84,713	<p>El ingreso total de su hogar, incluyendo todos sus miembros es mayor de (Inserte el nivel de calificación basado en la variable tamaño total del hogar) o igual o menos que (Inserte el nivel de calificación basado en la variable tamaño total del hogar)?</p> <p>1. Mas de – TERMINATE 2. Igual o menos de CONTINUE</p> <p>(SI ES REHUSADO O NO SABE, ASEGURELE A R DE LA CONFIDENCIALIDAD Y EXPLIQUE QUE LA INFORMACION SERA USADA SSOLAMENTE PARA COMPARAR LOS PROBLEMAS Y RECURSOS DISPONIBLES A LA GENTE DE GRUPOS DE INGRESO DIFERENTES. SI LO IGNORA EXPLORE CUAL ES LA MEJOR IDEA DE R)</p> <p>Tabla de Calificación del Ingreso</p> <table border="1"> <thead> <tr> <th>Tamaño del Hogar # de Personas</th> <th>Nivel de Calificación del Ingreso</th> </tr> </thead> <tbody> <tr><td>1</td><td>\$14,363</td></tr> <tr><td>2</td><td>\$19,388</td></tr> <tr><td>3</td><td>\$24,413</td></tr> <tr><td>4</td><td>\$29,438</td></tr> <tr><td>5</td><td>\$34,463</td></tr> <tr><td>6</td><td>\$39,488</td></tr> <tr><td>7</td><td>\$44,513</td></tr> <tr><td>8</td><td>\$49,538</td></tr> <tr><td>9</td><td>\$54,563</td></tr> <tr><td>10</td><td>\$59,588</td></tr> <tr><td>11</td><td>\$64,613</td></tr> <tr><td>12</td><td>\$69,638</td></tr> <tr><td>13</td><td>\$74,663</td></tr> <tr><td>14</td><td>\$79,688</td></tr> <tr><td>15 o mas</td><td>\$84,713</td></tr> </tbody> </table>	Tamaño del Hogar # de Personas	Nivel de Calificación del Ingreso	1	\$14,363	2	\$19,388	3	\$24,413	4	\$29,438	5	\$34,463	6	\$39,488	7	\$44,513	8	\$49,538	9	\$54,563	10	\$59,588	11	\$64,613	12	\$69,638	13	\$74,663	14	\$79,688	15 o mas	\$84,713
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<p>RECORD Gender: Do not ask unless unsure:</p> <p>(a) male (b) female</p>	<p>REGISTRE el Género. No pregunte a menos que no esté seguro.</p> <p>(a) hombre (b) mujer</p>																																																																
<p>How old were you on your last birthday _____(2 digit numeric -valid range 18 to 99)</p>	<p>¿Cuantos años cumplió en su último cumpleaños? ... _____</p>																																																																
<p>Which of the following best describes you ethnic background (READ LIST)...</p> <p>(a) Caucasian (b) African American (c) Asian (d) Hispanic</p>	<p>Cual de los siguientes describe mejor sus antecedentes étnicos (LEA LA LISTA)</p> <p>(a) Caucásico (b) Afroamericano (c) Asiático (d) Hispánico</p>																																																																

(e) American-Indian (f) Other	(e) <i>Indio-americano</i> (f) <i>Otro</i>
What is your occupation? _____	¿Cuál es su ocupación? _____
And what is your marital status? (a) single (b) divorced (c) married (d) widowed	¿Y cuál es su estado civil? (a) <i>soltero</i> (b) <i>divorciado</i> (c) <i>casado</i> (d) <i>viudo(a)</i>
Also, could you tell me what zip code did you live in the longest in 2013? (must be 750-799)	Además, ¿podría decirme en que código postal vivió más tiempo durante el año 2013? (DEBE SER 750-799)
1. During any part of 2013, did (any of) you live in a place that you were renting from someone else? (if “no” to #4) Yes No 1 2	1. ¿Durante cualquier momento del 2013, usted (cualquiera de ustedes) vivió en algún lugar que estaba rentándole a alguien? (si ‘no’ al #4) Si No 1 2
2. While renting, did (any of) you experience unsafe or unhealthful conditions that the landlord refused to correct in the place you were renting? Yes No 1 2	2. ¿Alguno de ustedes vivió en un lugar inseguro o malo para la salud que el dueño se rehusó a corregir en el lugar que estaba rentando? Si No 1 2
IF YES TO ANY QUESTION Q2 to Q49 ASK: Did you receive help from a lawyer or legal aid to resolve the problem? Yes No 1 2	SI LA RESPUESTA ES “SI” A CUALQUIER PREGUNTA DE LA Q2 A LA 49 PREGUNTE: ¿Recibió ayuda de un abogado o ayudante legal para resolver el problema? Si No 1 2
3. In 2013, did (any of) you have a major problem with a landlord or public housing authority like problems with the lease, being locked out, being evicted or threatened with eviction or harassed by the landlord? Yes No 1 2	3. ¿Durante el 2013, alguno de ustedes tuvo un problema importante con el dueño del lugar que rentaba o con la autoridad habitacional pública, como problemas con el contrato, que le impidieran entrar, ser expulsado o amenazado con la expulsión, u hostigado por el dueño? Si No 1 2
4. In 2013, did (any of you) experience difficulties related to real estate like a dispute with a buyer, seller, or realtor; a problem with title to a property; a major dispute with a lender; or a problem with property taxes or assessments? Yes No 1 2	4. ¿Durante el 2013 usted 9º cualquiera de ustedes) tuvo dificultades relacionadas con los bienes raíces como una disputa con un comprador, un vendedor o un corredor de terrenos; una gran disputa con un prestamista, o un problema como los impuestos de la propiedad? Si No 1 2
5. In 2013, did (any of you) experience difficulties related to a foreclosure or the threat of a foreclosure Yes No 1 2	5. ¿Durante el 2013, usted (alguno de ustedes) tuvo dificultades relacionadas con un embargo o la amenaza de un embargo? Yes No 1 2
6. Discrimination in housing can mean a lot of things, like being denied housing, being steered to	6. La discriminación en la vivienda puede significar muchas cosas, tal como que se le niegue la vivienda, ser

<p>certain neighborhoods, or having trouble getting financing in certain neighborhoods. During the previous year, did (any of) you face discrimination in housing -- whether renting, buying, or getting financing -- because of race, sex, disability, source of income, or any other reason?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>dirigido hacia ciertos barrios, o tener problemas para financiar vivir en ciertos barrios. ¿Durante el año pasado usted (cualquiera de ustedes) encontró discriminación para la vivienda – ya sea para rentar, comprar o finanzas = debido a su raza, sexo, discapacidad, fuente de ingresos, o cualquiera otra razón?</i></p> <p style="text-align: center;"><i>Si No 1 2</i></p>
<p>7. These days it's sometimes hard for people to get and hold on to housing. Was there ever a time in 2013 when you (or anyone else in your present household) were homeless or staying in a shelter for the homeless?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>7. En estas épocas es difícil que la gente obtenga y mantenga su vivienda. ¿Hubo algún momento en el 2013 cuando usted (o cualquier otra persona en su hogar en este momento) estuvieron sin vivienda o en un refugio para los que no tienen vivienda?</i></p> <p style="text-align: center;"><i>Si No 1 2</i></p>
<p>8. Were (any of) you living in a neighborhood in 2013 where you felt the police weren't doing their best to keep crime, drug use, or other serious problems near your home under control?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>8. Estaba usted (o cualquiera de ustedes) viviendo en 2013 en un barrio donde usted sentía que la policía no estaba haciendo todo lo que podía para controlar el crimen, abuso de drogas, u otro problema serio cercano a su casa?</i></p> <p style="text-align: center;"><i>Si No 1 2</i></p>
<p>9. Now, I'd like to ask you about some situations that can come up in families. Again, I'll be asking about 2013 and anyone now living in your household. Did (any of) you need advice or help with legal matters related to the breakup of a marriage or live-in relationship or have a dispute about a property settlement or what would happen to any children after a breakup?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>9. Ahora me gustaría preguntarle acerca de lagunas situaciones que suceden a familias. De nuevo, estaré preguntando acerca del 2013 y cualquier persona que viva ahora en su hogar. ¿Usted (o cualquiera de ustedes) necesita ser aconsejado o ayuda con aspectos legales relacionados a la terminación de un matrimonio, o relación cohabitacional, o tiene una disputa acerca de una propiedad o lo que le pasarían a unos niños después del final de un matrimonio?</i></p> <p style="text-align: center;"><i>Si No 1 2</i></p>
<p>11. Did a situation arise in which an elderly person in the household or a close elderly relative was suspected of being abused or taken advantage of financially?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>11. ¿Hubo acaso alguna situación en la cual se sospechó que una persona anciana, de su hogar, o un pariente cercano, que es anciano, estaba siendo abusada o con quien alguien estuviera obteniendo alguna ventaja financiera?</i></p> <p style="text-align: center;"><i>Si No 1 2</i></p>
<p>12. Did any other adult living in the household suffer physical, sexual, or emotional abuse?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>12. ¿Algún otro adulto que vivía en el hogar sufrió abuso físico, sexual o emocional?</i></p> <p style="text-align: center;"><i>Yes No 1 2</i></p>
<p>13. In 2013, you (anyone living in your household) have a biological, adoptive, step-, or Foster child who was under the age of 18 in 2013, whether or not that child was living in your household, about whom he/she was involved in a dispute about child support – either with the other parent or a government</p>	<p><i>13. En el 2013, usted (o alguien que vivía en su hogar) tuvo un hijo(a) biológico(a), adoptado(a) o del que era guardián, que tenía menos de 18 años, aun si no vivía en su hogar, acerca del que hubo una disputa por su manutención (con cualquiera de los padres o una agencia del gobierno incluyendo las agencias del bienestar</i></p>

<p>agency –about the award or payment of child support, who the child’s father is, or some other matter including the adoption or appointment of a guardian for the child, problems with welfare authorities , suspicions of child abuse or neglect or a serious problem with foster care?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>infantil, o una disputa acerca de quién es su padre, o acerca de la adopción, o nombramiento de un guardián, o del que se sospechó abuso o abandono o con la manera en que se ejercía la custodia.</i></p> <p style="text-align: center;">Yes No 1 2</p>
<p>14. Did anyone have great difficulty enrolling a child in school, find that the child was placed in a program below his or her level, or have a serious problem getting the kind of special classes or services the child needed?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>14. ¿Alguien tuvo muchas dificultades serias para inscribir a un niño en la escuela, descubrió que el niño fue ubicado en un programa por debajo de su nivel o tuvo un problema serio para obtener el tipo de clases especiales o servicios que el niño necesitaba?</i></p> <p style="text-align: center;">Yes No 1 2</p>
<p>15. Was there ever a time in 2013 when a child in the household had truancy or disciplinary problems that were handled unfairly or improperly by school officials or the police?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>15. ¿Hubo algún momento en 2013 cuando un niño en el hogar tuvo problemas de ausentismo o disciplinarios que fueron manejados injustamente o de manera inapropiada por las autoridades escolares o la policía?</i></p> <p style="text-align: center;">Si No 1 2</p>
<p>16. Now a few more questions about things that can come up in families. In 2013, did (any of) you need help with things like: making or changing a will, estate planning, setting up a trust, becoming eligible for Medicaid coverage of nursing home care, or making sure loved ones will be provided for after your death?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>16. Ahora algunas preguntas más acerca de las cosas que suceden en familia. Durante 2013, usted (alguno de ustedes) necesito ayuda con cosas como: hacer o cambiar un testamento, planear su herencia, instalar un fideicomiso, ser elegible para la cobertura de Medicaid para un hogar de ancianos o asegurarse que las personas que quiere serán cuidadas después de su muerte?</i></p> <p style="text-align: center;">Si No 1 2</p>
<p>17. Did (you/anyone) need help in administering an estate or dealing with an inheritance problem that arose after someone died?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>17. ¿Usted (o alguien más) necesito ayuda para administrar una herencia o resolver un problema de herencia que hubo después de que alguien había muerto?</i></p> <p style="text-align: center;">Si No 1 2</p>
<p>18. I'd like to ask about some situations that may come up concerning work and retirement. In the previous year, were (any of) you denied a job because of unfair hiring practices or discrimination based on race, sex, disability, or anything else?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>18. Me gustaría preguntarle acerca de algunas situaciones que pueden ocurrir en relación al trabajo o la jubilación. Durante el año pasado, a usted (o cualquiera de ustedes) se le negó un trabajo debido a prácticas de empleo injustas o discriminación basada en la raza, sexo, discapacidad, estado civil, estado civil de los padres, orientación sexual o cualquier otra cosa?</i></p> <p style="text-align: center;">Yes No 1 2</p>
<p>19. Were (any of you) unfairly denied Unemployment Compensation or Worker’s Compensation or involved in a fight to get one of these benefits?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>19. ¿Se le negó (o a cualquiera de ustedes) injustamente la Compensación por Desempleo o la Compensación de los Trabajadores, o participo en un pleito para obtener uno de estos beneficios?</i></p> <p style="text-align: center;">Si No 1 2</p>

<p>20. Did you (any of you) have a serious problem related to a pension plan or retirement benefits – either while working or after retirement?</p> <p style="text-align: center;">Yes No 1 2</p>	<p>20. ¿Usted (o cualquiera de ustedes) tuvo un problema serio relacionado con un plan de pensión o beneficios de jubilación – ya sea mientras trabajaba o después de jubilarse?</p> <p style="text-align: center;">Si No 1 2</p>
<p>21. (Were you/was anyone in the household) working at a paid job or doing any other work for pay during 2013? (If “yes” go to 22, if “no” go to #24)</p> <p style="text-align: center;">Yes No 1 2</p>	<p>21. ¿Estuvo usted (o alguien más en su hogar) trabajando para ganar un sueldo durante 2013? (Si “no” vaya a #24)</p> <p style="text-align: center;">Si No 1 2</p>
<p>22. You (or anyone) had serious difficulties to pay your taxes or withholding, or with the pay rates, collecting pay, or withholding for taxes, child support, garnished wages; or with your benefits, like vacation, sick leave or health insurance either because the benefits were not what the employer promised or the employer made it very difficult to use them?</p> <p style="text-align: center;">Si No 1 2</p>	<p>22. ¿Usted (o alguien más) tuvo dificultades serias para pagar o con el descuento para impuestos, o con los índices de pago, cobrar el salario, o retenciones salariales, o con sus beneficios (vacaciones, ausencia por enfermedad o seguro de salud) porque no eran lo que el patrón había prometido o creo dificultades para que los usaran?</p> <p style="text-align: center;">Si No 1 2</p>
<p>23. Did (any of) you experience any other major difficulties on the job, like sexual harassment, unhealthy or unsafe working conditions, serious union problems, or the employer trying to get back at you for organizing other workers or reporting violations?</p> <p style="text-align: center;">Yes No 1 2</p>	<p>23. ¿Usted (o cualquiera de ustedes) encontró otras dificultades importantes en su trabajo, como acoso sexual, condiciones laborales inseguras o contrarias a la salud, problemas serios con el sindicato, o el patrón intentando vengarse porque usted organizo otros trabajadores o reportar violaciones?</p> <p style="text-align: center;">Si No 1 2</p>
<p>24. During 2013, did (any of) you face discrimination because of a disability or serious health condition, like losing your job, having difficulty working, or not being able to go to a restaurant, house of worship, or other public place because modifications like wheelchair ramps weren't made?</p> <p style="text-align: center;">Yes No 1 2</p>	<p>24. ¿Durante el 2013, usted (o cualquiera de ustedes) encontró discriminación debido a una discapacidad o condición seria de salud, tal como perder su trabajo, tener dificultad para trabajar, no serle posible ir a un restaurante, o centro religioso, u otro lugar público debido a que las modificaciones, como las rampas para sillas de ruedas, no estaban disponibles?</p> <p style="text-align: center;">Si No 1 2</p>
<p>25. Many people participate in government programs that provide payments or benefits for themselves and their families. At any time during 2013, did anyone living in this household apply for or receive any benefits? (If “yes” go to 26, if “no” go to #27)</p> <p style="text-align: center;">Yes No 1 2</p>	<p>25. Muchas gentes participan en programas de gobierno que les proveen pagos o beneficios para ellos y sus familias. ¿En algún momento alguien que vivía en este hogar solicitó o recibió algunos beneficios? (si ‘no’ vaya a #27)</p> <p style="text-align: center;">Yes No 1 2</p>
<p>26. Did (you/anyone) have any serious difficulties with a benefit program, like: being discouraged from</p>	<p>26. Usted (o alguien más) tuvo dificultades graves con un programa de beneficios como: ser desanimado de hacer</p>

<p>applying, having a benefit denied or cut unfairly, being expected to meet unreasonable requirements to get the benefit, being told you have to pay back money you'd previously received, or not being given information about how the process works or how to appeal a decision?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>la solicitud, negación de un beneficio o dada de baja injusta, esperar que llenara requisitos sin razón para obtener los beneficios, decirle que tiene que regresar dinero que había recibido con anterioridad o que no se le diera la información acerca de la manera en que trabaja el procedimiento o como apelar una decisión?</i></p> <p style="text-align: center;"><i>Si No 1 2</i></p>
<p>27. Now I'd like to ask you about health care, including (READ SLOWLY) routine medical care; emergency treatment; treatment for drug, alcohol, or mental health problems; or nursing home or other long-term care.</p> <p>In 2013, were (any of) you unable to get satisfactory health care when and where it was needed because of: a long waiting list or inadequate facilities, discrimination based on race, income, or not having insurance, or some other reason?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>27. Ahora me gustaría preguntarle acerca de los cuidados de salud incluyendo: (LEA DESPACIO) cuidados medico de rutina; tratamiento de emergencia; tratamiento para problemas con las drogas, el alcohol, o problemas mentales; o casa de ancianos u otro lugar de cuidados de largo plazo.</i></p> <p><i>¿En 2013, usted (o cualquiera de ustedes) fue incapaz de obtener cuidados médicos satisfactorios cuando y donde era necesario debido a una lista de espera muy larga o instalaciones inadecuadas, o discriminación basada en la raza, los ingresos, o no tener seguro, o alguna otra razón?</i></p> <p style="text-align: center;"><i>Si No 1 2</i></p>
<p>28. Did (any of) you have a major problem or dispute concerning charges, payments, or Insurance coverage for health care, prescription drugs, or medical supplies?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>28. Usted (o cualquiera de ustedes) tuvo un problema importante o disputa en relación a los cobros, pagos o cobertura de seguro, recetas médicas o abastos médicos?</i></p> <p style="text-align: center;"><i>Si No 1 2</i></p>
<p>29. Were (any of) you faced with violations of a patient's or family's basic rights concerning: informed consent to medical procedures, decisions about health matters, confidentiality of medical information, or the medical treatment itself?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>29. ¿Usted (o cualquiera de ustedes) encontró violaciones de los derechos básicos de un paciente o la familia en relación a: el consentimiento informado para los procedimientos médicos, decisiones acerca de cosas de la salud, confidencialidad de la información médica o el mismo tratamiento médico?</i></p> <p style="text-align: center;"><i>Si No 1 2</i></p>
<p>30. In 2013, did (any of) you develop a serious health problem from being exposed to a dangerous substance like poisonous chemicals, radioactive materials, or asbestos or have trouble being adequately treated or compensated for such a problem?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>30. ¿Durante el 2013, usted (o cualquiera de ustedes) desarrollo un problema serio de salud por haber estado expuesto a sustancias peligrosas como sustancias químicas venenosas, materiales radioactivos o asbesto, p tuvo problemas para ser tratado adecuadamente o compensado por un problema así?</i></p> <p style="text-align: center;"><i>Yes No 1 2</i></p>
<p>31. Let's turn now to problems that might result (READ SLOWLY) from an automobile or other accident; from a defective product that caused injury; or from harm caused by someone like a doctor, lawyer, or tax preparation service. In 2013, did (any of) you suffer personal injury, financial harm, or damage to your home, car, or other property that was someone else's fault?</p>	<p><i>31. Vamos ahora a los problemas que pueden resultar (LEA DESPACIO) por un accidente de automóvil u otro accidente: por un producto defectuoso que ocasiono una herida; o por el daño causado por alguien como un médico, abogado, o servicio de preparación de impuestos. ¿En el 2013 usted (o cualquiera de ustedes) sufrió una herida personal, daño financiero, o daño a su</i></p>

<p style="text-align: center;">Yes No 1 2</p>	<p><i>casa, carro, u otra propiedad que fue ocasionada por una falta de alguien más?</i></p> <p style="text-align: center;">Yes No 1 2</p>
<p>32. Now I would like to ask you about problems with insurance, like medical, life, automobile, homeowner's or renter's insurance. Did you (any of you) have a serious problems, for instance: not being able to get insurance, not understanding what insurance was needed, having a policy cancelled without cause, or having a serious dispute about premiums, claims or what the policy is worth?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>32. Ahora me gustaría preguntarle sobre problemas con los seguros, como los médicos, de vida, de automóvil, de propietario de una casa, o arrendador. Usted (o cualquiera de ustedes) tuvo un problema serio, como por ejemplo: serle imposible obtener un seguro, no entender qué clase de seguro se necesitaba, la cancelación de una póliza sin causa alguna, una disputa grave acerca de los pagos, demandas o el valor de la póliza?</i></p> <p style="text-align: center;">Si No 1 2</p>
<p>33. Did (you/anyone) have a serious problem with federal, state, or local taxes, like: being faced with a tax audit, having a serious dispute with the IRS or state or local tax people, having difficulty collecting the earned income tax credit, not having the money to pay taxes that were owed, or having a tax problem that required help to understand or handle?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>33. ¿Usted (o cualquiera) tuvo un problema serio con los impuestos federales, estatales o locales como: tener que enfrentar una auditoria, tener una disputa seria con el Servicio de Ingresos Internos (IRS) o las gentes de los impuestos estatales o locales, tener alguna dificultad para cobrar un crédito ganado para el impuesto, no tener dinero para pagar los impuestos que se debían, o tener un problema con los impuestos que requería ayuda para entender o manejar?</i></p> <p style="text-align: center;">Si No 1 2</p>
<p>34. Were (any of) you denied a loan, mortgage, credit card, or other credit because of false information in the credit report or discrimination based on sex, source of income, or anything else?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>34. ¿Se le negó a usted (o a cualquiera de ustedes) un préstamo, hipoteca, o tarjeta de crédito debido a información falsa en el reporte de crédito o discriminación basada en el sexo, o la fuente de ingresos o cualquier otra causa?</i></p> <p style="text-align: center;">Si No 1 2</p>
<p>35. Did you (any of you) have a serious problem with a creditor, like harassing phone calls or other improper collection or repossession practices, a serious dispute about charges and fees, not having money to pay bills that have accumulated, not being able to reach an accord about how to pay the debt?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>35. ¿Tuvo usted (o cualquiera de ustedes) un problema serio con un acreedor como: llamadas telefónicas acosándolo o otras prácticas inapropiadas para cobrar o embargar, una disputa grave acerca de los cargos y las cuotas, no tener el dinero para pagar cuentas que se han acumulado, no ser capaz de llegar a un acuerdo acerca de cómo pagar la deuda?</i></p> <p style="text-align: center;">Si No 1 2</p>
<p>36. Did (any of) you file for bankruptcy, need information about filing for bankruptcy, or have a serious problem resulting from an earlier bankruptcy?</p> <p style="text-align: center;">Yes No 1 2</p>	<p><i>36. ¿Usted (cualquiera de ustedes) se declaró en bancarota, necesito información para declararse en bancarota, o tuvo un problema grave resultante de haberse declarado en bancarota con anterioridad?</i></p> <p style="text-align: center;">Si No 1 2</p>
<p>37. Did (any of) you spend money to buy something or have some work done and then find out that you didn't get what you paid for and the seller or contractor failed to make things right?</p>	<p><i>37. ¿Usted (cualquiera de ustedes) gasto dinero para comprar algo o que le hicieran algún trabajo y luego descubrió que no obtuvo lo que pago y el vendedor o contratista no hizo que las cosas quedaran bien?</i></p>

	Yes 1	No 2		Si 1	No 2
39. I have just a few questions about violations of people's rights. In 2013, did (any of) you experience harassment by the police or have a home, car, or other personal belongings searched or taken by the government without good reason?	Yes 1	No 2	39. <i>Tengo unas cuantas preguntas acerca de la violación de los derechos de las gentes. ¿Durante el 2013, usted (cualquiera de ustedes) fue acosada por la policía o se hizo un cateo de su casa, carro, u otras propiedades personales fueron cateadas por el gobierno sin una buena razón?</i>	Si 1	No 2
40. Did you (any of you) encounter restrictions that interfered with your right to express freely your beliefs, speak freely or follow your religious beliefs?	Yes 1	No 2	40. <i>¿Usted (cualquiera de ustedes) sufrió restricciones de su derecho para expresar sus creencias, hablar libremente, o seguir sus creencias religiosas?</i>	Si 1	No 2
41. Did (any of) you encounter government policies or actions that interfered with your right to be a registered voter or to vote?	Yes 1	No 2	41. <i>¿Usted (cualquiera de ustedes) se encontró con políticas del gobierno o acciones que interfirieron con su derecho para ser un votante registrado o votar?</i>	Si 1	No 2
42. Does anyone living in your household usually speak a language other than English while at home? (if "yes" go to 43, if "no" go to #44)	Yes 1	No 2	42. <i>¿Alguien que vive en su hogar generalmente habla un idioma que no es el inglés mientras esta en la casa? (si 'no' vaya a #44)</i>	Si 1	No 2
43. Did you (any of you) have a serious problem with English such as not being able to defend your rights, not being allowed to speak your native language, encounter difficulty to deal with government agencies or have difficulty in finding a job, housing, education, healthcare or benefits?	Yes 1	No 2	43. <i>¿Tuvo usted (cualquiera de ustedes) un problema grave debido a una dificultad con el inglés tal y como: no ser capaz de defender sus derechos, que no se le permitiera hablar su idioma nativo, encontrar dificultad para ser atendido por las agencias del gobierno o tener dificultad en conseguir trabajo, vivienda, educación, cuidados de salud o beneficios?</i>	Si 1	No 2
44. Is there anyone in your household who was born outside the United States, as a citizen of another country? (if "yes" go to 45, if "no" go to #46)	Yes 1	No 2	44. <i>¿Hay alguien en su hogar que nació fuera de los Estados Unidos, que es ciudadano de otro país?</i>	Si 1	No 2
45. In 2013, did (any of) you have an immigration problem, for instance, with becoming a citizen, becoming legal or getting a green card, bringing a family member to the United States legally, political asylum, deportation, amnesty, or a similar matter?	Yes 1	No 2	45. <i>¿En el 2013, usted (cualquiera de ustedes) tuvo un problema de inmigración, por ejemplo con hacerse ciudadano u obtener la tarjeta verde, traer un miembro de su familia a los Estados Unidos legalmente, asilo político, deportación, amnistía, o algo similar?</i>	Si 1	No 2
46. In 2013, did anyone who usually resides in this household serve in the armed forces or National Guard? (if "yes" go to 47, if "no" go to #48)	Yes 1	No 2	46. <i>¿Alguien que generalmente reside en este hogar sirvió en las fuerzas armadas o la Guardia Nacional durante el año de 2013? (Si "no" vaya a; #48)</i>	Yes 1	No 2

	1	2		1	2
47. Were there any serious problems related to military service, for example, with health care or military hospitals or getting the same job back after being discharged from active duty?	Yes	No		Yes	No
	1	2		1	2
48. Is anyone who usually resides in this household eligible to receive VA benefits? (if “yes” go to 49, if “no” go to #50)			48. ¿Alguna persona que generalmente vive en este hogar es elegible para recibir beneficios del VA? (Si “no” vaya al # 50)		
49. In 2013, did (you/the veteran) experience any problems like: serious difficulties related to VA insurance, educational benefits, or other VA benefits; a problem with the discharge status; a serious disability or chronic health problem caused by military service; or inadequate or inappropriate care in a VA hospital?	Yes	No	49. En el 2013, usted (el veterano(a)) sufrió algún problema como dificultades graves con el seguro de la Administración de Veteranos, los beneficios educativos u otros beneficios de la Administración de Veteranos; o un problema con su status al ser dado(a) de baja; una discapacidad grave o condición crónica causada por el servicio militar; o cuidados inadecuados o no apropiados en un hospital de la Administración de Veteranos?	Yes	No
	1	2		1	2
50. Again, we are not interested in crimes, but in civil matters, at any time during 2013 did (any of) you feel a need for information, help, or advice from a lawyer, whether or not you actually got or tried to get it?	Yes	No	50. ¿De Nuevo, no estamos interesados en crímenes pero en casos que caen bajo la ley civil, en cualquier momento durante 2013 usted (o cualquiera de ustedes) sintió la necesidad de que un abogado le diera información, ayuda o consejos, independientemente de que usted los haya obtenido o trato de obtenerlos?	Yes	No
	1	2		1	2

These are all the questions I have. Thank you very much for taking part in this survey. Have a nice (day/evening).