

English and Welsh Civil and Social Justice Panel Survey: Wave 2

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Summary Findings of Wave 2 of the English and
Welsh Civil and Social Justice Panel Survey

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Executive Summary

The ability of people to protect their legal rights and hold others to their legal responsibilities is a prerequisite of the rule of law and underpins social justice. The English and Welsh Civil and Social Justice Panel Survey (CSJPS), which replaced the English and Welsh Civil and Social Justice Survey (CSJS) in 2010, provides the only large-scale representative overview of the public's experience of civil justice issues and successes in seeking justice when addressing them.

This overview report describes summary findings from the second wave of the English and Welsh Civil and Social Justice Panel Survey. Full technical details are set out in *The English and Welsh Civil and Social Justice Panel Survey – Wave Two Technical Report*¹, which also sets out the full wave 2 questionnaire.² The aim of this report is to present headline findings from wave 2 of the CSJPS. Analysis is in no way exhaustive and only touches upon some of the analyses made possible by the longitudinal panel format³.

Introduction to the Survey

The English and Welsh Civil and Social Justice Panel Survey (CSJPS) collects data relating to people's experiences of civil justice (or 'justiciable') problems and the strategies they used to resolve them. The survey is a substantial development of the Legal Services Research Centre's (LSRC) English and Welsh Civil and Social Justice Survey (CSJS), which was first conducted in 2001, then again in 2004, and on a continuous basis between 2006 and 2009. Respondents to the first two waves of the CSJPS were asked about the experience of problems in each of 15 distinct civil justice problem categories: consumer; employment; neighbours; owned housing; rented housing; money; debt; welfare benefits; divorce; problems ancillary to relationship breakdown; domestic violence; education; care proceedings; personal injury, and

¹ Cleary, A and Huskinson, T. (2012) *The English and Welsh Civil and Social Justice Panel Survey – Wave 2 Technical Report*, London: Legal Services Commission.

² Note, that analyses in this report are unweighted, though a number of weights (for non-response) are available in the CSJPS datasets.

³ For readers interested in carrying out analysis of either the CSJS or CSJPS, arrangements are being made to make data and associated resources publicly available through the UK Data Archive (go to <http://data-archive.ac.uk/>). It is expected that data will be accessible in spring 2013.

clinical negligence. Wave 1 interviews were conducted between June and October 2010, with wave 2 interviews following after eighteen months. For up to *three* problems (selected at random, if more than three problems had been experienced), respondents were asked about disputants, problem resolution strategies, advisers consulted, formal dispute resolution processes, how and when problems concluded, the causes and consequences of problems, understanding of rights, and regrets. For one (random) problem, respondents were also asked for detailed information about the steps they had taken to resolve it. Extensive demographic and household details were also collected. Problems ongoing at the time of the wave 1 interview were also revisited at wave 2, with further details set out in the technical report and questionnaire.

There were 3,911 adult respondents interviewed at wave 2, aged 16 years and above. 2,604 of these had been interviewed at wave 1. Of the remainder, 148 were resident in a household surveyed at wave 1, but not interviewed until wave 2, 96 were new residents in a household surveyed at wave 1 and 1,063 were new respondents from new households. The survey was broadly representative of the adult residential household population of England and Wales, which comprises around 98 per cent of the total population.

Summary of Findings

Thirty-two per cent of wave 2 CSJPS survey respondents reported having experienced a civil justice problem. This was similar to the thirty-three per cent observed in wave 1 and is in line with findings from earlier surveys. Again, problems were far from being randomly distributed across the survey population. For example, those more vulnerable to social exclusion tended to report more problems than others. In addition, the proportion of those in vulnerable groups increased as the number of problems reported increased. For example, lone parents, those on benefits, victims of crime, and particularly those with a long term limiting illness/disability or mental health problems reported suffering from multiple problems more often than others.

As with wave 1, one-third of problems were attributed to one or more of a variety of causes, with loss of income, money problems and ill-health among the most common. At least one adverse consequence followed from around half of problems.

Stress related illnesses were reported to have resulted from over a quarter of problems (a slight increase on wave 1). Physical ill health, loss of confidence and loss of income were also commonly reported. Some problem types tended to ‘cluster’ together. The clusters observed were similar to those reported from earlier surveys, with a ‘family’ problem cluster and broad ‘economic’ related problem cluster most noticeable.

Just over 10 per cent of problems reported through the 2010 CSJPS were characterised by respondents as ‘legal’ (despite all problems involving justiciable issues), with 45 per cent being put down to ‘bad luck’ or ‘part of life’. Almost a third of respondents had no understanding of their rights at the time they first experienced problems, with a further one fifth having only a partial understanding. Of these people, over half still had, at best, a partial understanding by the time of interview. In addition, where respondents suggested knowing their rights, they frequently had difficulty articulating them. Subjective understanding of rights was again most frequently attributed to formal advice.

Respondents took no action to resolve 16 per cent of problems, an increase on the 10 per cent reported in wave 1. Just under 30 per cent of problems saw people obtain formal advice. Again, while this figure is lower than suggested by previous surveys, the CSJPS survey was not limited to problems that were difficult to solve. People dealt with problems entirely on their own on 40 per cent of occasions, a slight decrease compared to wave 1.

Respondents sought advice for their problems from a wide range of advisers. Solicitors were the most commonly used source of advice – although Citizens Advice Bureaux, local councils and the police were also frequently used. Use of the Internet for advice seeking was observed to have increased still further to 24 per cent of problems. This continued the upward trend from 19 per cent in wave 1, 16 per cent in the 2006-9 CSJS, and just 4 per cent in the 2001 CSJS. Respondents reported that advice led to improvements in other areas of their lives on 52 per cent of occasions, a slight increase compared to wave 1.

The manner of conclusion of problems was, unsurprisingly, related to problem resolution strategy. For example, those who obtained advice were more likely to see their problem conclude through a formal process. This confirms earlier findings.

Attitude to the justice system questions were not updated at wave 2. However, at wave 1, only a small minority of respondents disagreed with the propositions that courts are an important way for people to enforce their rights, or that they would receive a fair hearing in court. There was some evidence that people who experience more problems have less favourable views of the justice system. Those people who used solicitors were more likely to regard them as affordable to people on low incomes.

Respondents eligible for legal aid were more likely to report civil justice problems and typically had a greater number of problems. Problems associated with poverty were particularly pronounced. Unlike wave 1, inaction when faced with a problem was no more common for wave 2 eligible respondents when compared to ineligible respondents. However, eligible respondents did show a decreased rate of handling problems alone and slight increase in the use of informal help to solve problems when compared to ineligible respondents. Eligible respondents were also far more likely to report negative consequences stemming from their problems.

Introduction to the Survey

We live in a ‘law-thick’⁴ world, where the ability of people to make use of the law to protect their legal rights and hold others to their legal responsibilities underpins the rule of law, ensures social justice and helps address the problems of social exclusion.⁵

The English and Welsh Civil and Social Justice Panel Survey (CSJPS) provides the only up-to-date and large-scale representative overview of the public’s experience of civil justice issues and successes in seeking justice when addressing them.⁶ This overview report describes some summary findings from wave 2 of the CSJPS. Full technical details are set out in the CSJPS wave 2 technical report⁷. The aim of this report is to present headline findings from wave 2 of the CSJPS. Analysis is in no way exhaustive and only touches upon some of the analyses made possible by the longitudinal panel format. Researchers are invited to make use of CSJS and CSJPS datasets, which are due to be made publicly available in due course⁸.

The English and Welsh Civil and Social Justice Panel Survey

The LSRC’s English and Welsh Civil and Social Justice Panel Survey (CSJPS), which replaced the English and Welsh Civil and Social Justice Survey (CSJS) in 2010, provides detailed information on the nature, pattern and impact of people’s

⁴ Hadfield, G.K. (2010) Higher Demand, Lower Supply? A Comparative Assessment of the Legal Landscape for Ordinary Americans. 31(1) *Fordham Urban Law Journal*:129-156.

⁵ Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, Norwich: TSO. See, also, Lord Chancellor’s Department (1998) *Modernising Justice*, London: HMSO (Cmd. 4155); Lord Chancellor’s Department and Law Centres Federation (2001) *Legal and Advice Services: A Pathway out of Social Exclusion*, London: Lord Chancellor’s Department; Department for Constitutional Affairs and Law Centres Federation (2004) *Legal and Advice Services: A Pathway to Regeneration*, London: Department for Constitutional Affairs; Department for Constitutional Affairs (2006) *DCA Departmental Report*, Norwich: HMSO; Legal Services Commission (2007) *Corporate Plan 2007/8-2009/10*, London: Legal Services Commission.

⁶ In England and Wales. For details of surveys conducted elsewhere in the world, see Pleasence, P., Balmer, N.J., and Sandefur, R.L. (2013) *Paths to Justice: A Past, Present and Future Roadmap*.

⁷ Cleary, A and Huskinson, T. (2012) *The English and Welsh Civil and Social Justice Panel Survey – Wave 2 Technical Report*, London: Legal Services Commission.

⁸ For readers interested in carrying out analysis of either the CSJS or CSJPS, arrangements are being made to make data and associated resources publicly available through the UK Data Archive (go to <http://data-archive.ac.uk/>). It is expected that data will be accessible in spring 2013.

experience of civil justice (or ‘justiciable’⁹) issues. It also represents the primary source of general data on the strategies that users, and potential users, of law and legal services employ in order to resolve their civil justice problems. The survey constitutes a key method by which government is able to inform itself about the overall need for, provision and quality of individual-oriented legal services. It is central to the empirical base upon which access to justice, and broader civil justice policy, develops.

The CSJS was first conducted in 2001, then again in 2004 and, from 2006 to 2009, on a continuous basis; meaning that fieldwork was conducted every month of every year. From 2010 the survey moved to a longitudinal format, with a panel of respondents interviewed, for the first time, between June and October. The panel survey allows unconcluded problems to be followed up, providing better insight into the development of problem resolution behaviour over time, more accurate ordering of life events, and the accumulation of more extensive demographic data. Set against this, the panel survey introduces the possibility of conditioning effects and involves a smaller sample size. The second wave of interviews took place in Winter 2011.

In terms of detail, the CSJPS is the most extensive survey of its kind so far undertaken worldwide. The survey has its distant origins in surveys of ‘legal need’ undertaken during the recession in the United States’ in the 1930s.¹⁰ Its more recent origins, though, are in the *Paths to Justice* surveys, carried out in England and Scotland in the late 1990s¹¹ and, of course, the cross-sectional CSJS. However, the CSJPS represents a substantial departure from the cross-sectional CSJS in content, structure and conduct. The questionnaire (written by Pascoe Pleasence and Nigel Balmer) is available in the survey technical report.

All respondents to the first wave of the CSJPS completed a general interview, in which they were asked if they had experienced ‘a problem’ in the preceding 18 months in each of 15 distinct civil justice problem categories: consumer; employment; neighbours; owned housing; rented housing; money; debt; welfare benefits; divorce;

⁹ ‘A matter experienced by a respondent which raised legal issues, whether or not it was recognised by the respondent as being “legal” and whether or not any action taken by the respondent to deal with the [matter] involved the use of any part of the civil justice system’: H. Genn (1999) *Paths to Justice: What People Do and Think About Going to Law*, Oxford: Hart Publishing, p.12.

¹⁰ C. Clark and E. Corstvet (1938) The Lawyer and the Public: An A.A.L.S. Survey, 47 *Yale Law Journal*, p.1972. For a history, see P. Pleasence et al. (2001), above, n.19, pp.7-27, and Kritzer, H.M (2009) Empirical Legal Studies Before 1940: A Bibliographic Essay. 6(4) *Journal of Empirical Legal Studies*, pp.925-968.

¹¹ H. Genn (1999) *Paths to Justice: What People Think and Do About Going to Law*, Oxford: Hart; H. Genn and A. Paterson (2001) *Paths to Justice Scotland: What People in Scotland Think and Do About Going to Law*, Oxford: Hart.

problems ancillary to relationship breakdown; domestic violence; education; care proceedings; personal injury, and clinical negligence. To assist recall and to allow some assessment of the relative incidence of the different types of problem falling within these categories, respondents were presented with ‘show cards’ setting out detailed lists of constituent problems, and respondents were asked to indicate which of them, if any, matched their own problems. So, for example, constituent problems relating to employment included unfavourable changes being made to terms and conditions of employment, the work environment being unsatisfactory or dangerous, and being sacked or made redundant. Problems relating to rented housing included difficulties in getting a landlord to make repairs, difficulties in obtaining repayment of a deposit and eviction. Full details are set out in the technical report.

Respondents to the survey were also asked whether they had been a victim of crime during the survey reference period, or whether they had had any contact with the police in the previous 12 months.

For up to *three* problems¹² (selected at random, if more than three problems had been experienced), respondents were asked about problem resolution strategies, advisers consulted, formal dispute resolution processes, how and when problems concluded, the causes and consequences of problems and understanding of rights. All respondents were also asked for an extensive range of details about themselves and the household in which they resided.

If respondents reported at least one problem in the general interview, they progressed to a follow-up interview, which addressed, in depth, the strategy adopted to resolve a *single* (random) problem.

All interviews were conducted face-to-face in respondents’ own homes and were arranged and conducted by Ipsos MORI. 3,911 adults were included in the survey (at wave 2), drawn from a random selection of 3,335 residential household addresses across 194 postcode sectors of England and Wales. Sixty-one per cent of adult household members (16 years of age or over) were interviewed. The household response rate was 88 per cent, and the cumulative eligible adult response rate was 54 per cent. This compares to response rates of 52 per cent, 57 per cent and 58 per cent in 2001, 2004 and 2006-9 respectively. Of 3,806 completed interviews 111 were completed by proxy (3 per cent), a reduction from the 12 per cent in the 2006-08

¹² Identifying one or more problem subcategory within the problem categories identified in Table 1 would count as a single problem.

CSJS. Detailed information on composition of the sample and response rates is set out in the technical report.

There were 3,911 adult respondents interviewed at wave 2, aged 16 years and above. 2,604 of these had been interviewed at wave 1. Of the remainder, 148 were resident in a household surveyed at wave 1, but not interviewed until wave 2, 96 were new residents in a household surveyed at wave 1 and 1,063 were new respondents from new households. The survey was broadly representative of the adult residential household population of England and Wales, which comprises around 98 per cent of the total population.

Limitations of The Civil And Social Justice Panel Survey Sample Frame

As the Civil and Social Justice Survey draws on a sample of residential addresses taken from the small user Postcode Address File (PAF) – as is standard in large scale national probability sample surveys – some sections of the population fall outside its sample frame. In total these populations account for around 2 per cent of the overall population. However, some of these populations are particularly vulnerable in their nature and can be expected to experience civil justice in a different way to the general population. While the experience of people who share many of the characteristics of such ‘out of sample’ populations will be captured by the CSJPS, and will cast good light on what the experience of ‘out of sample’ populations is likely to be like, it is important to bear this limitation of the survey in mind when considering its findings.

The two largest population groups that fall outside of the survey’s sample frame are elderly people in residential care and students living in education establishments, such as halls of residence. The 2001 Census recorded that more than 320,000 people over the age of 60 were living on communal medical and care establishments, as were a further 70,000 people under the age of 60. Of these, around 15,000 people would have been patients involuntarily detained in hospitals under the Mental Health Act 1983 and other legislation. The 2001 Census also recorded that more than 200,000 students were living in communal establishments. As Edwards and Fontana have described, the experience of civil justice problems of groups such as

older people in care are likely to be quite different from people in the general population.¹³

Two other large population groups living within communal establishments falling outside the survey's sample frame are prisoners and military personnel living in defence establishments. Around the time of the fieldwork for the first phase of the CSJPS, just over 85,000 people were detained in prisons in England and Wales.¹⁴ The 2001 Census also recorded just under 50,000 military personnel living in defence establishments.¹⁵ Again, the experience of prisoners and military personnel living in defence establishments is likely to be different from the general population. Both populations are relatively young, and the prison population in particular, is characteristic of core socially excluded groups.

There are around 55,000 people living in local authority provided temporary accommodation in England and Wales.¹⁶ In England, a further 500 people are reported by the Government to sleep rough on the streets, although there are problems in counting 'non-visible' rough sleepers.¹⁷ Although people in temporary accommodation often fall outside the Civil and Social Justice Survey sample frame, in this instance we have a better idea of their experience of civil justice problems, as a result of the Legal Services Research Centre's 2001 survey of people living in temporary accommodation¹⁸. Those people not living in hostels, refuges or bed and breakfast accommodation live in self-contained private sector or social housing and will generally fall into the survey sample frame.

In addition to the above, there are also around 2,000 bed spaces in immigration detention centres.

A large non-communal establishment population falling outside of the Civil and Social Justice Survey's sample frame are Gypsies/travellers. It is believed that the majority of Gypsies/travellers live in conventional housing (contained within the

¹³ Edwards, S. and Fontana, A. (2004) *The Legal Information Needs of Older People*, Sydney: Law and Justice Foundation of New South Wales.

¹⁴ HM Prison Service (2010) *Population Bulletin – Weekly 4 July 2010*. London: Ministry of Justice.

¹⁵ Bajekal, M., Wheller, L and Dix, D. (2006) *Estimating Residents and Staff in Communal Establishments from the 2001 Census*, London: Office for National Statistics.

¹⁶ Department of Communities and Local Government (2010) *Statistical Release: Statutory Homelessness, 4th Quarter 2009, England*. London: DCLG; Statistics for Wales (2010) *Homelessness, July to September 2009*, Cardiff: Welsh Assembly Government.

¹⁷ Department of Communities and Local Government (2007) *Rough Sleeping England, Total Street Count 2009*. London: DCLG. A small number of people will also sleep rough in Wales.

¹⁸ Pleasence, P., Buck, A., Balmer, N.J., O'Grady, A., Genn, H., and Smith, M. (2004) *Causes of Action: Civil Law and Social Justice*. Norwich: TSO.

CSJPS sample frame). However, of the approximately 300,000 Gypsies/travellers living in England and Wales¹⁹ between 90,000 and 140,000 are thought to live in caravans.²⁰ Population estimates concerning Gypsies/Travellers are recognised as being deficient and prone to error.²¹

In addition, there are an unquantifiable number of 'hidden' members of the population, such as some immigrants, without an appropriate visa, who live in non-standard accommodation in England and Wales.

As well as population groups that fall outside the survey sample frame, there are those people who live in accommodation within the sample frame, but who choose not to participate in the survey. Also, there are other populations that, by virtue of their size relative to the population as a whole, are difficult to study through the survey. For example, well under one per cent of the population of England and Wales live in sparsely populated rural areas.²² Similarly, while 12.5 per cent of people in the 2001 Census were Black or Minority Ethnic (BME), this figure masks tremendous ethnic diversity within the 12.5 per cent. Thus, although the Civil and Social Justice Panel Survey covers a sizeable number of BME respondents, important patterns of experience can be missed if they relate to small and specific BME populations.²³

Finally, while provision is made for the CSJPS to be conducted in Welsh in Wales, not all languages spoken within England and Wales can be catered for. A small number of people each year (less than 1 per cent) cannot be interviewed as a result.

Structure of the Report

¹⁹ R. Morris & L. Clements (2002) *At What Cost? The economics of Gypsy and Traveller encampments*. Bristol: Policy Press.

²⁰ Niner, P.M. (2002) *The Provision and Condition of Local Authority Gypsy/Traveller Sites in England*. London: Office of the Deputy Prime Minister; Niner, P. (2006) *The accommodation needs of Gypsy-Travellers in Wales*. Cardiff: National Assembly for Wales

²¹ Niner, P.M. (2004) *Counting Gypsies & Travellers: A Review of the Gypsy Caravan Count System*. London: Office of the Deputy Prime Minister.

²² 2001 Census.

²³ O'Grady, A., Balmer, N.J., Carter, B., Pleasence, P., Buck, A. and Genn, H. (2005) *Institutional Racism and Civil Justice*, 28(4) *Ethnic and Racial Studies*, 620-628.

This report provides an overview of findings from wave 2 of the CSJPS, including comparison with wave 1 findings.²⁴ Technical details are set out in a separate document²⁵.

Section 2 sets out the pattern of incidence of civil justice problems across England and Wales. It provides details of how differences in life circumstances are associated with differences in levels of problem reporting, both in general terms and within individual problem categories. Finally, it demonstrates how people who experience multiple problems become disproportionately more likely to experience the problems that play a direct role in social exclusion.

Section 3 sets out the reported causes and consequences of civil justice problems. It then sets out the types of problem that are commonly experienced in combination.

Section 4 looks at how civil justice problems are characterised or understood by the people who face them. It then details the extent to which people understand and describe their legal rights as well as presenting new data on subjective legal empowerment.

Section 5 describes the ways in which people deal with problems. It reveals that inaction is common in relation to some serious problem types, and also more common among some population groups. It also details the many sources from which people attempt to obtain advice. The section also demonstrates the relatively infrequent use of court, tribunal and, particularly, alternative dispute resolution processes in problem resolution.

Section 5 sets out people's characterisations of their problems and provides an indication of the extent to which people understood their legal rights.

Section 6 sets out how problems conclude. In doing this, it describes the different outcome patterns associated with different problem resolution strategies.

Section 7 briefly outlines attitudes to the justice system and sets out how these relate to the experience of civil justice problems.

²⁴ It should be noted that when comparing wave 1 and wave 2, respondents overlap since the CSJPS is a longitudinal panel survey. There were 3,806 wave 1 and 3,911 wave 2 interviews. 1,202 respondents were only interviewed in wave 1, 1,307 only in wave 2 and 2,604 in both wave 1 and wave 2.

²⁵ Cleary, A and Huskinson, T. (2012) *The English and Welsh Civil and Social Justice Panel Survey – Wave 2 Technical Report*, London: Legal Services Commission.

Section 8 provides an overview of the experience of civil justice problems on the basis of legal aid eligibility.

Comparisons between wave 1 and wave 2 results are made throughout the report.

The Incidence of Civil Justice Problems

This section sets out the pattern of experience of civil justice problems across England and Wales. It provides a detailed account of the different rates of problem incidence associated with differently constituted population groups, both in general terms and within individual problem categories. It then describes the distribution of civil justice problems among those who reported having experienced multiple problems.

The Incidence of Civil Justice Problems

Thirty-two per cent of wave two respondents (1,265 of 3,911) reported having experienced one or more civil justice problem over the past eighteen months²⁶. This was broadly in line with previous findings from the CSJS/CSJPS (e.g. 33 per cent in wave one of the CSJPS, 36 per cent in the 2006-9 and 33 per cent in the 2004 CSJS)²⁷. As with the surveys carried out in England and Wales in previous years, and elsewhere in the world, certain problems were reported much more prevalent than others. Table 1 shows incidence of each of the broad problem types in the survey, contrasting wave 1 and wave 2. As can be seen in Table 1, percentages of respondents reporting each problem type was broadly comparable²⁸ between wave 1 and wave 2.

Table 1. Prevalence of civil justice problems of different types in wave 1 and wave 2.

	Wave 1 (n = 3,806)	Wave 2 (n = 3,911)
Problem type	% respondents	% respondents
Neighbours	9.4%	8.4%
Consumer	8.9%	8.2%

²⁶ Including new problems reported at wave 2, as well as problems ‘fed forward’ from wave 1.

²⁷ Despite the apparent consistency in problem experience over time, caution should be taken when comparing findings from the CSJPS with earlier, pre-panel surveys due to changes in methodology. Indeed, one would have expected a lower rate of problem experience in this latest survey due to the comparably shorter reference period compared to the CSJS (both waves 1 and 2 of the CSJPS explored problems experienced in the 18 months preceding the interview where as the CSJS used a three and a half year reference period). One possible reason for the higher than expected rate of problem experience may, in part, be a result changes to the survey questionnaire with regards to problem identification and characterisation, with pre-panel survey respondents being asked about problems that ‘were difficult to solve’, a phrase removed from the CSJPS.

²⁸ Though it should be noted that this report does not involve formal statistical analysis.

Employment	5.5%	6.4%
Money	5.3%	5.2%
Debt	4.9%	4.2%
Rented housing	3.8%	3.0%
Welfare benefits	4.4%	3.7%
Personal injury	4.1%	3.8%
Relationship breakdown	2.1%	2.0%
Education	1.9%	1.9%
Owned housing	1.6%	2.2%
Clinical negligence	1.4%	1.5%
Divorce	1.1%	1.2%
Domestic violence	1.0%	1.2%
Care proceedings	0.2%	0.2%

Perceptions of Discrimination

In wave 1, rather than presenting discrimination as a discrete problem type (as was the case in surveys prior to the CSJPS), discrimination featured as an aspect of other problem types (with the exception of family problems and domestic violence), with respondents asked whether, as part of experiencing problems, they felt that they were being discriminated against, on the basis of race, gender, disability, sexual orientation, age or religion.

Considering new problems identified at wave 2, overall, respondents suggested that 108 of 1,269 (8.5 per cent) problems also involved being discriminated against. This was broadly comparable to the 8.1 per cent reported in wave 1, and as with wave 1, discrimination varied by problems type as shown in Figure 1. As can be seen, there was also some variation in the extent to which discrimination related to problems of different types between wave 1 and wave 2, though discrimination remained most common for employment problems.²⁹

²⁹ The wave 2 finding for care should be interpreted with some caution, since it is the result of discrimination relating to one of only six care problems.

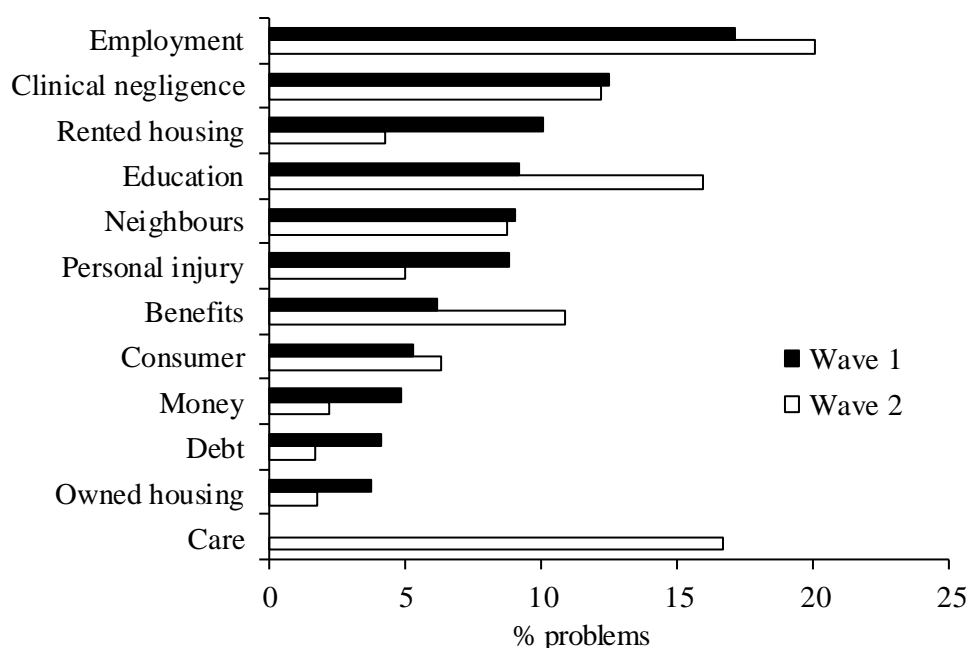


Figure 1. Percentage of problems of each type where respondents felt they were also discriminated against in wave 1 and wave 2 (new problems)

Considering all new wave 2 problems, as with wave 1, age discrimination was most common (47 of 1,296; 3.7 per cent) followed by discrimination on the basis of disability (29 of 1,296; 2.3 per cent), gender (23 of 1,296; 1.8 per cent), race (14 of 1,296; 1.1 per cent), sexual orientation (2 of 1,296; 0.2 per cent) and religion (3 of 1,296; 0.2 per cent).

The Distribution of Justiciable Problems

Although around one-third of wave 2 survey respondents reported one or more justiciable problems, the experience of problems was far from randomly distributed across the survey populations. As with wave 1 and previous surveys, certain population groups reported certain types of problem more often.

The general incidence of problems among differently constituted population groups is set out in Table 2. As was observed in wave 1 and previously,³⁰ people vulnerable to social exclusion (e.g. lone parents, those on benefits, those who have a long-term illness or disability and victims of crime) were more likely to report

³⁰ Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, Norwich: TSO, Chapter 2.

problems than other groups. The association between consumer problems and affluence also results in higher income respondents reporting problems more frequently.

The incidence of problems of different types among differently constituted population groups is set out in Tables 3 to 17.

Table 2. General Problem Incidence by Respondent Characteristics (wave 2)

		Any problem			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	1458	67.3%	707	32.7%
	Male	1188	68.0%	558	32.0%
Ethnicity	White British	2282	66.9%	1130	33.1%
	White other	46	68.7%	21	31.3%
	Asian	138	78.4%	38	21.6%
	Black	60	69.8%	26	30.2%
	Mixed/other	82	68.3%	38	31.7%
	Detached	927	73.1%	341	26.9%
Housing type	Semi	779	66.9%	385	33.1%
	Terrace	529	59.8%	356	40.2%
	Flat	221	62.1%	135	37.9%
	Use of transport ³¹	609	69.6%	266	30.4%
Family type	Transport	2037	67.1%	999	32.9%
	Married couple, children	380	62.9%	224	37.1%
	Married couple, no children	1101	73.2%	403	26.8%
	Lone parent	68	41.2%	97	58.8%
	Single, no children	891	70.5%	372	29.5%
	Cohabiting, children	51	45.9%	60	54.1%
Tenure	Cohabiting, no children	155	58.7%	109	41.3%
	Own	1096	76.1%	344	23.9%
	Mortgage	754	63.3%	437	36.7%
	Public sector rent	381	62.2%	232	37.8%
	Private sector rent	205	54.5%	171	45.5%
	Rent free	201	71.5%	80	28.5%
Long-term illness or disability	No illness/disability	1987	68.7%	907	31.3%
	Illness/disability	659	64.8%	358	35.2%
Mental health problems	No mental health issues	2386	72.0%	929	28.0%
	Mental health issues	260	43.6%	336	56.4%
Academic qualifications	None	843	76.4%	261	23.6%
	Some qualifications	1803	64.2%	1004	35.8%
Benefits (unemployment/IS)	None	2502	68.6%	1146	31.4%
	Unemployed/IS benefits	144	54.8%	119	45.2%
Age group	16-24	248	67.9%	117	32.1%
	25-34	308	64.6%	169	35.4%
	35-44	339	55.4%	273	44.6%
	45-59	644	61.8%	398	38.2%
	60-74	722	75.8%	230	24.2%
	75+	371	83.9%	71	16.1%
Personal income	Less than £10k	811	68.6%	371	31.4%
	All other	1336	65.2%	713	34.8%
	£50k or more	94	59.5%	64	40.5%
	Refused/not known	405	77.6%	117	22.4%

³¹ Own or have regular use of motorised transport.

Table 3. Incidence of Consumer Problems by Respondent Characteristics (wave 2)

		Consumer			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2005	92.6%	160	7.4%
	Male	1586	90.8%	160	9.2%
Ethnicity	White British	3126	91.6%	286	8.4%
	White other	62	92.5%	5	7.5%
	Asian	164	93.2%	12	6.8%
	Black	81	94.2%	5	5.8%
	Mixed/other	115	95.8%	5	4.2%
Housing type	Detached	1156	91.2%	112	8.8%
	Semi	1067	91.7%	97	8.3%
	Terrace	807	91.2%	78	8.8%
	Flat	336	94.4%	20	5.6%
Use of transport	No transport	836	95.5%	39	4.5%
	Transport	2755	90.7%	281	9.3%
Family type	Married couple, children	544	90.1%	60	9.9%
	Married couple, no children	1374	91.4%	130	8.6%
	Lone parent	153	92.7%	12	7.3%
	Single, no children	1187	94.0%	76	6.0%
	Cohabiting, children	101	91.0%	10	9.0%
Tenure	Cohabiting, no children	232	87.9%	32	12.1%
	Own	1318	91.5%	122	8.5%
	Mortgage	1059	88.9%	132	11.1%
	Public sector rent	585	95.4%	28	4.6%
	Private sector rent	354	94.1%	22	5.9%
Long-term illness or disability	Rent free	265	94.3%	16	5.7%
	No illness/disability	2659	91.9%	235	8.1%
	Illness/disability	932	91.6%	85	8.4%
Mental health problems	No mental health issues	3058	92.2%	257	7.8%
	Mental health issues	533	89.4%	63	10.6%
Academic qualifications	None	1055	95.6%	49	4.4%
	Some qualifications	2536	90.3%	271	9.7%
Benefits (unemployment/IS)	None	3343	91.6%	305	8.4%
	Unemployed/IS benefits	248	94.3%	15	5.7%
Age group	16-24	345	94.5%	20	5.5%
	25-34	440	92.2%	37	7.8%
	35-44	551	90.0%	61	10.0%
	45-59	929	89.2%	113	10.8%
	60-74	888	93.3%	64	6.7%
	75+	417	94.3%	25	5.7%
Personal income	Less than £10k	1117	94.5%	65	5.5%
	All other	1852	90.4%	197	9.6%
	£50k or more	135	85.4%	23	14.6%
	Refused/not known	487	93.3%	35	6.7%

Table 4. Incidence of Employment Problems by Respondent Characteristics (wave 2)

		Employment			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2028	93.7%	137	6.3%
	Male	1634	93.6%	112	6.4%
Ethnicity	White British	3192	93.6%	220	6.4%
	White other	63	94.0%	4	6.0%
	Asian	165	93.8%	11	6.3%
	Black	82	95.3%	4	4.7%
	Mixed/other	113	94.2%	7	5.8%
Housing type	Detached	1204	95.0%	64	5.0%
	Semi	1075	92.4%	89	7.6%
	Terrace	819	92.5%	66	7.5%
	Flat	332	93.3%	24	6.7%
Use of transport	No transport	842	96.2%	33	3.8%
	Transport	2820	92.9%	216	7.1%
Family type	Married couple, children	550	91.1%	54	8.9%
	Married couple, no children	1421	94.5%	83	5.5%
	Lone parent	153	92.7%	12	7.3%
	Single, no children	1203	95.2%	60	4.8%
	Cohabiting, children	100	90.1%	11	9.9%
	Cohabiting, no children	235	89.0%	29	11.0%
Tenure	Own	1395	96.9%	45	3.1%
	Mortgage	1067	89.6%	124	10.4%
	Public sector rent	581	94.8%	32	5.2%
	Private sector rent	347	92.3%	29	7.7%
	Rent free	262	93.2%	19	6.8%
Long-term illness or disability	No illness/disability	2705	93.5%	189	6.5%
	Illness/disability	957	94.1%	60	5.9%
Mental health problems	No mental health issues	3147	94.9%	168	5.1%
	Mental health issues	515	86.4%	81	13.6%
Academic qualifications	None	1079	97.7%	25	2.3%
	Some qualifications	2583	92.0%	224	8.0%
Benefits (unemployment/IS)	None	3416	93.6%	232	6.4%
	Unemployed/IS benefits	246	93.5%	17	6.5%
Age group	16-24	340	93.2%	25	6.8%
	25-34	437	91.6%	40	8.4%
	35-44	557	91.0%	55	9.0%
	45-59	933	89.5%	109	10.5%
	60-74	935	98.2%	17	1.8%
	75+	442	100.0%	0	0.0%
Personal income	Less than £10k	1127	95.3%	55	4.7%
	All other	1886	92.0%	163	8.0%
	£50k or more	146	92.4%	12	7.6%
	Refused/not known	503	96.4%	19	3.6%

Table 5. Incidence of Neighbours Problems by Respondent Characteristics (wave 2)

		Neighbours			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	1958	90.4%	207	9.6%
	Male	1623	93.0%	123	7.0%
Ethnicity	White British	3116	91.3%	296	8.7%
	White other	61	91.0%	6	9.0%
	Asian	169	96.0%	7	4.0%
	Black	79	91.9%	7	8.1%
	Mixed/other	107	89.2%	13	10.8%
Housing type	Detached	1207	95.2%	61	4.8%
	Semi	1074	92.3%	90	7.7%
	Terrace	770	87.0%	115	13.0%
	Flat	304	85.4%	52	14.6%
Use of transport	No transport	788	90.1%	87	9.9%
	Transport	2793	92.0%	243	8.0%
Family type	Married couple, children	556	92.1%	48	7.9%
	Married couple, no children	1404	93.4%	100	6.6%
	Lone parent	134	81.2%	31	18.8%
	Single, no children	1158	91.7%	105	8.3%
	Cohabiting, children	92	82.9%	19	17.1%
	Cohabiting, no children	237	89.8%	27	10.2%
Tenure	Own	1364	94.7%	76	5.3%
	Mortgage	1092	91.7%	99	8.3%
	Public sector rent	517	84.3%	96	15.7%
	Private sector rent	333	88.6%	43	11.4%
	Rent free	265	94.3%	16	5.7%
Long-term illness or disability	No illness/disability	2676	92.5%	218	7.5%
	Illness/disability	905	89.0%	112	11.0%
Mental health problems	No mental health issues	3089	93.2%	226	6.8%
	Mental health issues	492	82.6%	104	17.4%
Academic qualifications	None	1032	93.5%	72	6.5%
	Some qualifications	2549	90.8%	258	9.2%
Benefits (unemployment/IS)	None	3358	92.1%	290	7.9%
	Unemployed/IS benefits	223	84.8%	40	15.2%
Age group	16-24	328	89.9%	37	10.1%
	25-34	436	91.4%	41	8.6%
	35-44	541	88.4%	71	11.6%
	45-59	944	90.6%	98	9.4%
	60-74	888	93.3%	64	6.7%
	75+	427	96.6%	15	3.4%
Personal income	Less than £10k	1064	90.0%	118	10.0%
	All other	1877	91.6%	172	8.4%
	£50k or more	148	93.7%	10	6.3%
	Refused/not known	492	94.3%	30	5.7%

Table 6. Incidence of Owned Housing Problems by Respondent Characteristics (wave 2)

		Owned housing			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2122	98.0%	43	2.0%
	Male	1704	97.6%	42	2.4%
Ethnicity	White British	3330	97.6%	82	2.4%
	White other	67	100.0%	0	0.0%
	Asian	176	100.0%	0	0.0%
	Black	86	100.0%	0	0.0%
	Mixed/other	119	99.2%	1	.8%
Housing type	Detached	1239	97.7%	29	2.3%
	Semi	1131	97.2%	33	2.8%
	Terrace	874	98.8%	11	1.2%
	Flat	346	97.2%	10	2.8%
Use of transport	No transport	869	99.3%	6	.7%
	Transport	2957	97.4%	79	2.6%
Family type	Married couple, children	585	96.9%	19	3.1%
	Married couple, no children	1468	97.6%	36	2.4%
	Lone parent	161	97.6%	4	2.4%
	Single, no children	1247	98.7%	16	1.3%
	Cohabiting, children	109	98.2%	2	1.8%
	Cohabiting, no children	256	97.0%	8	3.0%
Tenure	Own	1408	97.8%	32	2.2%
	Mortgage	1147	96.3%	44	3.7%
	Public sector rent	610	99.5%	3	.5%
	Private sector rent	370	98.4%	6	1.6%
	Rent free	281	100.0%	0	0.0%
Long-term illness or disability	No illness/disability	2827	97.7%	67	2.3%
	Illness/disability	999	98.2%	18	1.8%
Mental health problems	No mental health issues	3249	98.0%	66	2.0%
	Mental health issues	577	96.8%	19	3.2%
Academic qualifications	None	1091	98.8%	13	1.2%
	Some qualifications	2735	97.4%	72	2.6%
Benefits (unemployment/IS)	None	3568	97.8%	80	2.2%
	Unemployed/IS benefits	258	98.1%	5	1.9%
Age group	16-24	362	99.2%	3	.8%
	25-34	469	98.3%	8	1.7%
	35-44	592	96.7%	20	3.3%
	45-59	1015	97.4%	27	2.6%
	60-74	931	97.8%	21	2.2%
	75+	436	98.6%	6	1.4%
Personal income	Less than £10k	1172	99.2%	10	.8%
	All other	1995	97.4%	54	2.6%
	£50k or more	141	89.2%	17	10.8%
	Refused/not known	518	99.2%	4	.8%

Table 7. Incidence of Rented Housing Problems by Respondent Characteristics (wave 2)

		Rented housing			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2089	96.5%	76	3.5%
	Male	1705	97.7%	41	2.3%
Ethnicity	White British	3317	97.2%	95	2.8%
	White other	62	92.5%	5	7.5%
	Asian	174	98.9%	2	1.1%
	Black	78	90.7%	8	9.3%
	Mixed/other	114	95.0%	6	5.0%
Housing type	Detached	1259	99.3%	9	.7%
	Semi	1138	97.8%	26	2.2%
	Terrace	844	95.4%	41	4.6%
	Flat	320	89.9%	36	10.1%
Use of transport	No transport	824	94.2%	51	5.8%
	Transport	2970	97.8%	66	2.2%
Family type	Married couple, children	587	97.2%	17	2.8%
	Married couple, no children	1492	99.2%	12	.8%
	Lone parent	147	89.1%	18	10.9%
	Single, no children	1220	96.6%	43	3.4%
	Cohabiting, children	100	90.1%	11	9.9%
	Cohabiting, no children	248	93.9%	16	6.1%
Tenure	Own	1437	99.8%	3	.2%
	Mortgage	1185	99.5%	6	.5%
	Public sector rent	551	89.9%	62	10.1%
	Private sector rent	332	88.3%	44	11.7%
	Rent free	279	99.3%	2	.7%
Long-term illness or disability	No illness/disability	2824	97.6%	70	2.4%
	Illness/disability	970	95.4%	47	4.6%
Mental health problems	No mental health issues	3246	97.9%	69	2.1%
	Mental health issues	548	91.9%	48	8.1%
Academic qualifications	None	1072	97.1%	32	2.9%
	Some qualifications	2722	97.0%	85	3.0%
Benefits (unemployment/IS)	None	3561	97.6%	87	2.4%
	Unemployed/IS benefits	233	88.6%	30	11.4%
Age group	16-24	340	93.2%	25	6.8%
	25-34	453	95.0%	24	5.0%
	35-44	585	95.6%	27	4.4%
	45-59	1012	97.1%	30	2.9%
	60-74	945	99.3%	7	.7%
	75+	439	99.3%	3	.7%
Personal income	Less than £10k	1131	95.7%	51	4.3%
	All other	1991	97.2%	58	2.8%
	£50k or more	158	100.0%	0	0.0%
	Refused/not known	514	98.5%	8	1.5%

Table 8. Incidence of Money Problems by Respondent Characteristics (wave 2)

		Money			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2062	95.2%	103	4.8%
	Male	1647	94.3%	99	5.7%
Ethnicity	White British	3234	94.8%	178	5.2%
	White other	63	94.0%	4	6.0%
	Asian	171	97.2%	5	2.8%
	Black	78	90.7%	8	9.3%
	Mixed/other	115	95.8%	5	4.2%
Housing type	Detached	1210	95.4%	58	4.6%
	Semi	1101	94.6%	63	5.4%
	Terrace	828	93.6%	57	6.4%
	Flat	338	94.9%	18	5.1%
Use of transport	No transport	847	96.8%	28	3.2%
	Transport	2862	94.3%	174	5.7%
Family type	Married couple, children	578	95.7%	26	4.3%
	Married couple, no children	1430	95.1%	74	4.9%
	Lone parent	155	93.9%	10	6.1%
	Single, no children	1200	95.0%	63	5.0%
	Cohabiting, children	100	90.1%	11	9.9%
	Cohabiting, no children	246	93.2%	18	6.8%
Tenure	Own	1380	95.8%	60	4.2%
	Mortgage	1113	93.5%	78	6.5%
	Public sector rent	588	95.9%	25	4.1%
	Private sector rent	348	92.6%	28	7.4%
	Rent free	271	96.4%	10	3.6%
Long-term illness or disability	No illness/disability	2752	95.1%	142	4.9%
	Illness/disability	957	94.1%	60	5.9%
Mental health problems	No mental health issues	3175	95.8%	140	4.2%
	Mental health issues	534	89.6%	62	10.4%
Academic qualifications	None	1070	96.9%	34	3.1%
	Some qualifications	2639	94.0%	168	6.0%
Benefits (unemployment/IS)	None	3464	95.0%	184	5.0%
	Unemployed/IS benefits	245	93.2%	18	6.8%
Age group	16-24	352	96.4%	13	3.6%
	25-34	453	95.0%	24	5.0%
	35-44	573	93.6%	39	6.4%
	45-59	972	93.3%	70	6.7%
	60-74	901	94.6%	51	5.4%
	75+	438	99.1%	4	.9%
Personal income	Less than £10k	1130	95.6%	52	4.4%
	All other	1931	94.2%	118	5.8%
	£50k or more	143	90.5%	15	9.5%
	Refused/not known	505	96.7%	17	3.3%

Table 9. Incidence of Debt Problems by Respondent Characteristics (wave 2)

		Debt			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2082	96.2%	83	3.8%
	Male	1663	95.2%	83	4.8%
Ethnicity	White British	3264	95.7%	148	4.3%
	White other	64	95.5%	3	4.5%
	Asian	171	97.2%	5	2.8%
	Black	83	96.5%	3	3.5%
	Mixed/other	115	95.8%	5	4.2%
Housing type	Detached	1242	97.9%	26	2.1%
	Semi	1111	95.4%	53	4.6%
	Terrace	821	92.8%	64	7.2%
	Flat	337	94.7%	19	5.3%
Use of transport	No transport	818	93.5%	57	6.5%
	Transport	2927	96.4%	109	3.6%
Family type	Married couple, children	586	97.0%	18	3.0%
	Married couple, no children	1466	97.5%	38	2.5%
	Lone parent	141	85.5%	24	14.5%
	Single, no children	1202	95.2%	61	4.8%
	Cohabiting, children	96	86.5%	15	13.5%
	Cohabiting, no children	254	96.2%	10	3.8%
Tenure	Own	1425	99.0%	15	1.0%
	Mortgage	1149	96.5%	42	3.5%
	Public sector rent	550	89.7%	63	10.3%
	Private sector rent	343	91.2%	33	8.8%
	Rent free	268	95.4%	13	4.6%
Long-term illness or disability	No illness/disability	2788	96.3%	106	3.7%
	Illness/disability	957	94.1%	60	5.9%
Mental health problems	No mental health issues	3219	97.1%	96	2.9%
	Mental health issues	526	88.3%	70	11.7%
Academic qualifications	None	1059	95.9%	45	4.1%
	Some qualifications	2686	95.7%	121	4.3%
Benefits (unemployment/IS)	None	3519	96.5%	129	3.5%
	Unemployed/IS benefits	226	85.9%	37	14.1%
Age group	16-24	347	95.1%	18	4.9%
	25-34	453	95.0%	24	5.0%
	35-44	571	93.3%	41	6.7%
	45-59	979	94.0%	63	6.0%
	60-74	933	98.0%	19	2.0%
	75+	442	100.0%	0	0.0%
Personal income	Less than £10k	1109	93.8%	73	6.2%
	All other	1968	96.0%	81	4.0%
	£50k or more	155	98.1%	3	1.9%
	Refused/not known	513	98.3%	9	1.7%

Table 10. Incidence of Welfare Benefits Problems by Respondent Characteristics (wave 2)

		Welfare benefits			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2089	96.5%	76	3.5%
	Male	1677	96.0%	69	4.0%
Ethnicity	White British	3285	96.3%	127	3.7%
	White other	64	95.5%	3	4.5%
	Asian	175	99.4%	1	.6%
	Black	79	91.9%	7	8.1%
	Mixed/other	114	95.0%	6	5.0%
Housing type	Detached	1234	97.3%	34	2.7%
	Semi	1126	96.7%	38	3.3%
	Terrace	842	95.1%	43	4.9%
	Flat	336	94.4%	20	5.6%
Use of transport	No transport	839	95.9%	36	4.1%
	Transport	2927	96.4%	109	3.6%
Family type	Married couple, children	579	95.9%	25	4.1%
	Married couple, no children	1474	98.0%	30	2.0%
	Lone parent	150	90.9%	15	9.1%
	Single, no children	1213	96.0%	50	4.0%
	Cohabiting, children	99	89.2%	12	10.8%
	Cohabiting, no children	251	95.1%	13	4.9%
Tenure	Own	1413	98.1%	27	1.9%
	Mortgage	1153	96.8%	38	3.2%
	Public sector rent	573	93.5%	40	6.5%
	Private sector rent	347	92.3%	29	7.7%
	Rent free	270	96.1%	11	3.9%
Long-term illness or disability	No illness/disability	2812	97.2%	82	2.8%
	Illness/disability	954	93.8%	63	6.2%
Mental health problems	No mental health issues	3222	97.2%	93	2.8%
	Mental health issues	544	91.3%	52	8.7%
Academic qualifications	None	1077	97.6%	27	2.4%
	Some qualifications	2689	95.8%	118	4.2%
Benefits (unemployment/IS)	None	3528	96.7%	120	3.3%
	Unemployed/IS benefits	238	90.5%	25	9.5%
Age group	16-24	345	94.5%	20	5.5%
	25-34	455	95.4%	22	4.6%
	35-44	580	94.8%	32	5.2%
	45-59	996	95.6%	46	4.4%
	60-74	933	98.0%	19	2.0%
	75+	438	99.1%	4	.9%
Personal income	Less than £10k	1126	95.3%	56	4.7%
	All other	1976	96.4%	73	3.6%
	£50k or more	156	98.7%	2	1.3%
	Refused/not known	508	97.3%	14	2.7%

Table 11. Incidence of Education Problems by Respondent Characteristics (wave 2)

		Education			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2114	97.6%	51	2.4%
	Male	1723	98.7%	23	1.3%
Ethnicity	White British	3343	98.0%	69	2.0%
	White other	66	98.5%	1	1.5%
	Asian	175	99.4%	1	.6%
	Black	85	98.8%	1	1.2%
	Mixed/other	119	99.2%	1	.8%
Housing type	Detached	1249	98.5%	19	1.5%
	Semi	1143	98.2%	21	1.8%
	Terrace	857	96.8%	28	3.2%
	Flat	351	98.6%	5	1.4%
Use of transport	No transport	865	98.9%	10	1.1%
	Transport	2972	97.9%	64	2.1%
Family type	Married couple, children	563	93.2%	41	6.8%
	Married couple, no children	1501	99.8%	3	.2%
	Lone parent	148	89.7%	17	10.3%
	Single, no children	1259	99.7%	4	.3%
	Cohabiting, children	106	95.5%	5	4.5%
	Cohabiting, no children	260	98.5%	4	1.5%
Tenure	Own	1432	99.4%	8	.6%
	Mortgage	1159	97.3%	32	2.7%
	Public sector rent	592	96.6%	21	3.4%
	Private sector rent	363	96.5%	13	3.5%
	Rent free	281	100.0%	0	0.0%
Long-term illness or disability	No illness/disability	2843	98.2%	51	1.8%
	Illness/disability	994	97.7%	23	2.3%
Mental health problems	No mental health issues	3264	98.5%	51	1.5%
	Mental health issues	573	96.1%	23	3.9%
Academic qualifications	None	1087	98.5%	17	1.5%
	Some qualifications	2750	98.0%	57	2.0%
Benefits (unemployment/IS)	None	3583	98.2%	65	1.8%
	Unemployed/IS benefits	254	96.6%	9	3.4%
Age group	16-24	363	99.5%	2	.5%
	25-34	461	96.6%	16	3.4%
	35-44	573	93.6%	39	6.4%
	45-59	1026	98.5%	16	1.5%
	60-74	951	99.9%	1	.1%
	75+	442	100.0%	0	0.0%
Personal income	Less than £10k	1160	98.1%	22	1.9%
	All other	2008	98.0%	41	2.0%
	£50k or more	151	95.6%	7	4.4%
	Refused/not known	518	99.2%	4	.8%

Table 12. Incidence of Personal Injury by Respondent Characteristics (wave 2)

		Personal Injury			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2083	96.2%	82	3.8%
	Male	1679	96.2%	67	3.8%
Ethnicity	White British	3277	96.0%	135	4.0%
	White other	65	97.0%	2	3.0%
	Asian	176	100.0%	0	0.0%
	Black	84	97.7%	2	2.3%
	Mixed/other	114	95.0%	6	5.0%
Housing type	Detached	1234	97.3%	34	2.7%
	Semi	1117	96.0%	47	4.0%
	Terrace	840	94.9%	45	5.1%
	Flat	346	97.2%	10	2.8%
Use of transport	No transport	845	96.6%	30	3.4%
	Transport	2917	96.1%	119	3.9%
Family type	Married couple, children	586	97.0%	18	3.0%
	Married couple, no children	1455	96.7%	49	3.3%
	Lone parent	157	95.2%	8	4.8%
	Single, no children	1208	95.6%	55	4.4%
	Cohabiting, children	104	93.7%	7	6.3%
	Cohabiting, no children	252	95.5%	12	4.5%
Tenure	Own	1383	96.0%	57	4.0%
	Mortgage	1146	96.2%	45	3.8%
	Public sector rent	599	97.7%	14	2.3%
	Private sector rent	356	94.7%	20	5.3%
	Rent free	268	95.4%	13	4.6%
Long-term illness or disability	No illness/disability	2797	96.6%	97	3.4%
	Illness/disability	965	94.9%	52	5.1%
Mental health problems	No mental health issues	3217	97.0%	98	3.0%
	Mental health issues	545	91.4%	51	8.6%
Academic qualifications	None	1071	97.0%	33	3.0%
	Some qualifications	2691	95.9%	116	4.1%
Benefits (unemployment/IS)	None	3506	96.1%	142	3.9%
	Unemployed/IS benefits	256	97.3%	7	2.7%
Age group	16-24	353	96.7%	12	3.3%
	25-34	458	96.0%	19	4.0%
	35-44	584	95.4%	28	4.6%
	45-59	1000	96.0%	42	4.0%
	60-74	916	96.2%	36	3.8%
	75+	430	97.3%	12	2.7%
Personal income	Less than £10k	1141	96.5%	41	3.5%
	All other	1962	95.8%	87	4.2%
	£50k or more	153	96.8%	5	3.2%
	Refused/not known	506	96.9%	16	3.1%

Table 13. Incidence of Clinical Negligence by Respondent Characteristics (wave 2)

		Clinical Negligence			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2129	98.3%	36	1.7%
	Male	1722	98.6%	24	1.4%
Ethnicity	White British	3358	98.4%	54	1.6%
	White other	66	98.5%	1	1.5%
	Asian	176	100.0%	0	0.0%
	Black	85	98.8%	1	1.2%
	Mixed/other	117	97.5%	3	2.5%
Housing type	Detached	1258	99.2%	10	.8%
	Semi	1148	98.6%	16	1.4%
	Terrace	868	98.1%	17	1.9%
	Flat	343	96.3%	13	3.7%
Use of transport	No transport	851	97.3%	24	2.7%
	Transport	3000	98.8%	36	1.2%
Family type	Married couple, children	595	98.5%	9	1.5%
	Married couple, no children	1491	99.1%	13	.9%
	Lone parent	163	98.8%	2	1.2%
	Single, no children	1231	97.5%	32	2.5%
	Cohabiting, children	109	98.2%	2	1.8%
	Cohabiting, no children	262	99.2%	2	.8%
Tenure	Own	1430	99.3%	10	.7%
	Mortgage	1175	98.7%	16	1.3%
	Public sector rent	595	97.1%	18	2.9%
	Private sector rent	366	97.3%	10	2.7%
	Rent free	275	97.9%	6	2.1%
Long-term illness or disability	No illness/disability	2865	99.0%	29	1.0%
	Illness/disability	986	97.0%	31	3.0%
Mental health problems	No mental health issues	3281	99.0%	34	1.0%
	Mental health issues	570	95.6%	26	4.4%
Academic qualifications	None	1094	99.1%	10	.9%
	Some qualifications	2757	98.2%	50	1.8%
Benefits (unemployment/IS)	None	3598	98.6%	50	1.4%
	Unemployed/IS benefits	253	96.2%	10	3.8%
Age group	16-24	354	97.0%	11	3.0%
	25-34	472	99.0%	5	1.0%
	35-44	596	97.4%	16	2.6%
	45-59	1028	98.7%	14	1.3%
	60-74	941	98.8%	11	1.2%
	75+	439	99.3%	3	.7%
Personal income	Less than £10k	1158	98.0%	24	2.0%
	All other	2016	98.4%	33	1.6%
	£50k or more	156	98.7%	2	1.3%
	Refused/not known	521	99.8%	1	.2%

Table 14. Incidence of Divorce Problems by Respondent Characteristics (wave 2)

		Divorce			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2134	98.6%	31	1.4%
	Male	1731	99.1%	15	.9%
Ethnicity	White British	3375	98.9%	37	1.1%
	White other	66	98.5%	1	1.5%
	Asian	175	99.4%	1	.6%
	Black	85	98.8%	1	1.2%
	Mixed/other	116	96.7%	4	3.3%
Housing type	Detached	1258	99.2%	10	.8%
	Semi	1153	99.1%	11	.9%
	Terrace	868	98.1%	17	1.9%
	Flat	351	98.6%	5	1.4%
Use of transport	No transport	864	98.7%	11	1.3%
	Transport	3001	98.8%	35	1.2%
Family type	Married couple, children	602	99.7%	2	.3%
	Married couple, no children	1498	99.6%	6	.4%
	Lone parent	154	93.3%	11	6.7%
	Single, no children	1248	98.8%	15	1.2%
	Cohabiting, children	108	97.3%	3	2.7%
	Cohabiting, no children	255	96.6%	9	3.4%
Tenure	Own	1434	99.6%	6	.4%
	Mortgage	1170	98.2%	21	1.8%
	Public sector rent	609	99.3%	4	.7%
	Private sector rent	362	96.3%	14	3.7%
	Rent free	280	99.6%	1	.4%
Long-term illness or disability	No illness/disability	2858	98.8%	36	1.2%
	Illness/disability	1007	99.0%	10	1.0%
Mental health problems	No mental health issues	3286	99.1%	29	.9%
	Mental health issues	579	97.1%	17	2.9%
Academic qualifications	None	1094	99.1%	10	.9%
	Some qualifications	2771	98.7%	36	1.3%
Benefits (unemployment/IS)	None	3613	99.0%	35	1.0%
	Unemployed/IS benefits	252	95.8%	11	4.2%
Age group	16-24	362	99.2%	3	.8%
	25-34	470	98.5%	7	1.5%
	35-44	599	97.9%	13	2.1%
	45-59	1028	98.7%	14	1.3%
	60-74	943	99.1%	9	.9%
	75+	442	100.0%	0	0.0%
Personal income	Less than £10k	1172	99.2%	10	.8%
	All other	2018	98.5%	31	1.5%
	£50k or more	156	98.7%	2	1.3%
	Refused/not known	519	99.4%	3	.6%

*Table 15. Incidence of Relationship Breakdown Problems by Respondent Characteristics
(wave 2)*

		Relationship breakdown			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2110	97.5%	55	2.5%
	Male	1723	98.7%	23	1.3%
Ethnicity	White British	3343	98.0%	69	2.0%
	White other	67	100.0%	0	0.0%
	Asian	173	98.3%	3	1.7%
	Black	85	98.8%	1	1.2%
	Mixed/other	117	97.5%	3	2.5%
Housing type	Detached	1252	98.7%	16	1.3%
	Semi	1139	97.9%	25	2.1%
	Terrace	861	97.3%	24	2.7%
	Flat	346	97.2%	10	2.8%
Use of transport	No transport	846	96.7%	29	3.3%
	Transport	2987	98.4%	49	1.6%
Family type	Married couple, children	601	99.5%	3	.5%
	Married couple, no children	1497	99.5%	7	.5%
	Lone parent	135	81.8%	30	18.2%
	Single, no children	1239	98.1%	24	1.9%
	Cohabiting, children	103	92.8%	8	7.2%
	Cohabiting, no children	258	97.7%	6	2.3%
Tenure	Own	1431	99.4%	9	.6%
	Mortgage	1169	98.2%	22	1.8%
	Public sector rent	595	97.1%	18	2.9%
	Private sector rent	353	93.9%	23	6.1%
	Rent free	275	97.9%	6	2.1%
Long-term illness or disability	No illness/disability	2842	98.2%	52	1.8%
	Illness/disability	991	97.4%	26	2.6%
Mental health problems	No mental health issues	3268	98.6%	47	1.4%
	Mental health issues	565	94.8%	31	5.2%
Academic qualifications	None	1088	98.6%	16	1.4%
	Some qualifications	2745	97.8%	62	2.2%
Benefits (unemployment/IS)	None	3599	98.7%	49	1.3%
	Unemployed/IS benefits	234	89.0%	29	11.0%
Age group	16-24	360	98.6%	5	1.4%
	25-34	463	97.1%	14	2.9%
	35-44	584	95.4%	28	4.6%
	45-59	1024	98.3%	18	1.7%
	60-74	945	99.3%	7	.7%
	75+	438	99.1%	4	.9%
Personal income	Less than £10k	1151	97.4%	31	2.6%
	All other	2004	97.8%	45	2.2%
	£50k or more	157	99.4%	1	.6%
	Refused/not known	521	99.8%	1	.2%

Table 16. Incidence of Domestic Violence by Respondent Characteristics (wave 2)

		Domestic violence			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2135	98.6%	30	1.4%
	Male	1728	99.0%	18	1.0%
Ethnicity	White British	3374	98.9%	38	1.1%
	White other	66	98.5%	1	1.5%
	Asian	174	98.9%	2	1.1%
	Black	85	98.8%	1	1.2%
	Mixed/other	115	95.8%	5	4.2%
Housing type	Detached	1258	99.2%	10	.8%
	Semi	1153	99.1%	11	.9%
	Terrace	866	97.9%	19	2.1%
	Flat	349	98.0%	7	2.0%
Use of transport	No transport	862	98.5%	13	1.5%
	Transport	3001	98.8%	35	1.2%
Family type	Married couple, children	600	99.3%	4	.7%
	Married couple, no children	1498	99.6%	6	.4%
	Lone parent	151	91.5%	14	8.5%
	Single, no children	1247	98.7%	16	1.3%
	Cohabiting, children	109	98.2%	2	1.8%
	Cohabiting, no children	258	97.7%	6	2.3%
Tenure	Own	1432	99.4%	8	.6%
	Mortgage	1178	98.9%	13	1.1%
	Public sector rent	601	98.0%	12	2.0%
	Private sector rent	365	97.1%	11	2.9%
	Rent free	277	98.6%	4	1.4%
Long-term illness or disability	No illness/disability	2861	98.9%	33	1.1%
	Illness/disability	1002	98.5%	15	1.5%
Mental health problems	No mental health issues	3296	99.4%	19	.6%
	Mental health issues	567	95.1%	29	4.9%
Academic qualifications	None	1093	99.0%	11	1.0%
	Some qualifications	2770	98.7%	37	1.3%
Benefits (unemployment/IS)	None	3613	99.0%	35	1.0%
	Unemployed/IS benefits	250	95.1%	13	4.9%
Age group	16-24	360	98.6%	5	1.4%
	25-34	468	98.1%	9	1.9%
	35-44	596	97.4%	16	2.6%
	45-59	1033	99.1%	9	.9%
	60-74	947	99.5%	5	.5%
	75+	439	99.3%	3	.7%
Personal income	Less than £10k	1160	98.1%	22	1.9%
	All other	2027	98.9%	22	1.1%
	£50k or more	156	98.7%	2	1.3%
	Refused/not known	520	99.6%	2	.4%

Table 17. Incidence of Care Proceedings Problems by Respondent Characteristics (wave 2)

		Care			
		No		Yes	
		Count	Row N %	Count	Row N %
Gender	Female	2159	99.7%	6	.3%
	Male	1744	99.9%	2	.1%
Ethnicity	White British	3405	99.8%	7	.2%
	White other	67	100.0%	0	0.0%
	Asian	176	100.0%	0	0.0%
	Black	86	100.0%	0	0.0%
	Mixed/other	120	100.0%	0	0.0%
Housing type	Detached	1267	99.9%	1	.1%
	Semi	1161	99.7%	3	.3%
	Terrace	883	99.8%	2	.2%
	Flat	355	99.7%	1	.3%
Use of transport	No transport	874	99.9%	1	.1%
	Transport	3029	99.8%	7	.2%
Family type	Married couple, children	604	100.0%	0	0.0%
	Married couple, no children	1503	99.9%	1	.1%
	Lone parent	162	98.2%	3	1.8%
	Single, no children	1261	99.8%	2	.2%
	Cohabiting, children	110	99.1%	1	.9%
	Cohabiting, no children	263	99.6%	1	.4%
Tenure	Own	1439	99.9%	1	.1%
	Mortgage	1188	99.7%	3	.3%
	Public sector rent	612	99.8%	1	.2%
	Private sector rent	374	99.5%	2	.5%
	Rent free	280	99.6%	1	.4%
Long-term illness or disability	No illness/disability	2891	99.9%	3	.1%
	Illness/disability	1012	99.5%	5	.5%
Mental health problems	No mental health issues	3313	99.9%	2	.1%
	Mental health issues	590	99.0%	6	1.0%
Academic qualifications	None	1103	99.9%	1	.1%
	Some qualifications	2800	99.8%	7	.2%
Benefits (unemployment/IS)	None	3642	99.8%	6	.2%
	Unemployed/IS benefits	261	99.2%	2	.8%
Age group	16-24	364	99.7%	1	.3%
	25-34	476	99.8%	1	.2%
	35-44	608	99.3%	4	.7%
	45-59	1041	99.9%	1	.1%
	60-74	951	99.9%	1	.1%
	75+	442	100.0%	0	0.0%
	Refused/not known	522	100.0%	0	0.0%
Personal income	Less than £10k	1180	99.8%	2	.2%
	All other	2043	99.7%	6	.3%
	£50k or more	158	100.0%	0	0.0%
	Refused/not known	522	100.0%	0	0.0%

The Experience of Multiple Justiciable Problems

Figure 2 sets out the number of problems reported (across all problem types) by respondents in both wave 1 and wave 2. As can be seen, number of problems reported was broadly comparable between waves.

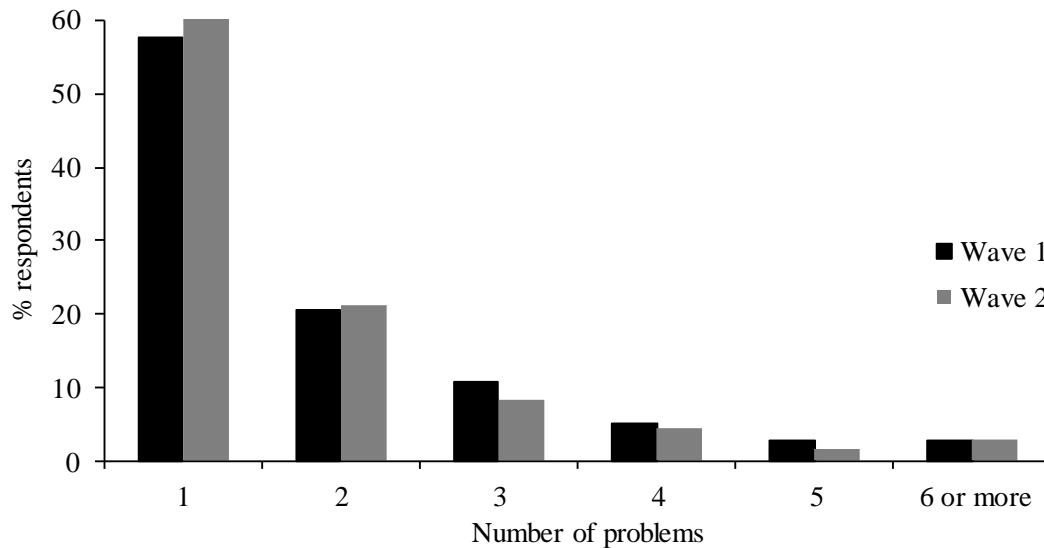


Figure 2. Number of Problems Reported in wave 1 and wave 2

As illustrated above, certain population groups are more vulnerable than others to justiciable problems. It has been shown that problems can also act to bring about or reinforce characteristics of vulnerability (such as unemployment, relationship breakdown and illness).³² Thus, as Figure 3 shows, the proportion of respondents in vulnerable groups increases as the number of problems reported increases. For instance, while 2.8 per cent of those reporting no problems in the 2010 wave 1 survey were lone parents, this percentage rose to 5.4 per cent of those reporting one problem and 20.4 per cent of those reporting five or more problems. Likewise, whereas 25.5 per cent of those reporting no problems were ill or disabled, this rose to 46.9 per cent for those who reported five or more problems (in wave 2).

³² Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, Norwich: TSO.

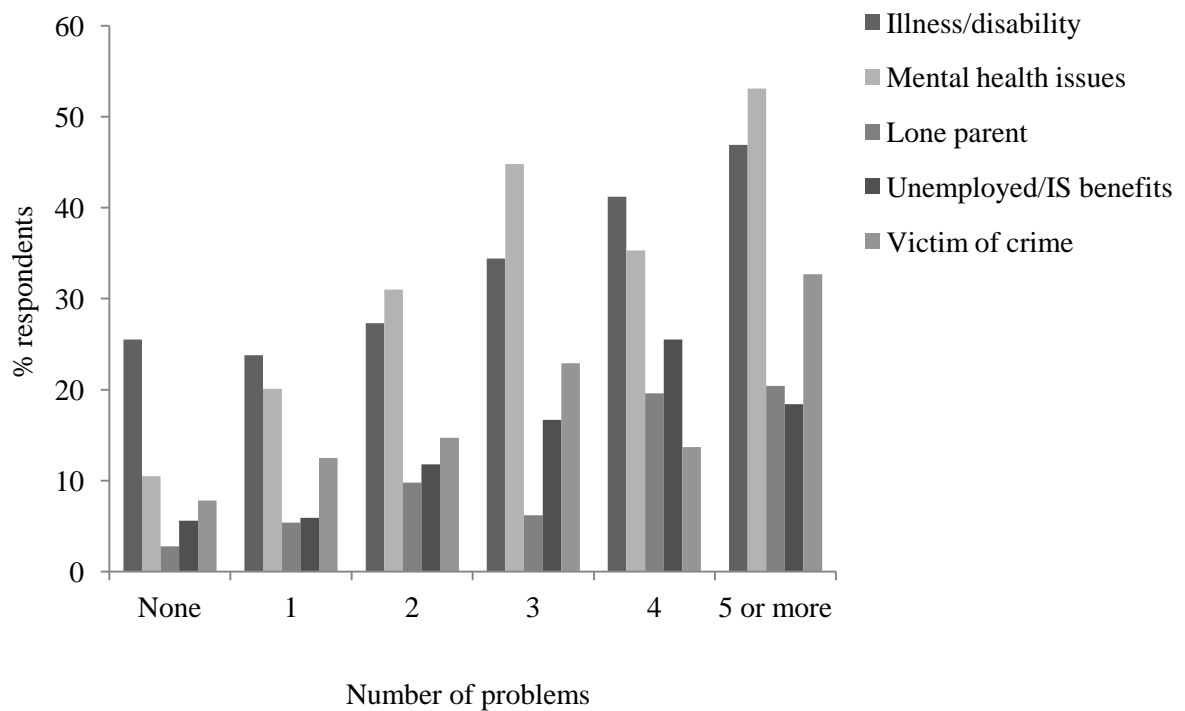


Figure 3. Proportion of Vulnerable Respondents by Number of Problems (wave 2)

As with individual problems, experience of multiple problems do not affect people uniformly across the population. Certain population groups experience multiple problems more often than others. This is depicted in Table 18.

Table 18 illustrates that those vulnerable groups such as lone parents, those renting publicly, ill or disabled respondents, those with mental health problems and those in receipt of benefits all tended to report more problems.

Table 18 – Problem Incidence by Demographics (wave 2)

		Number of problems							
		1		2		3		4+	
		N	%	N	%	N	%	N	%
Gender	Female	392	61.3%	129	20.2%	57	8.9%	61	9.5%
	Male	318	62.1%	116	22.7%	39	7.6%	39	7.6%
Ethnicity	White British	634	61.9%	220	21.5%	86	8.4%	85	8.3%
	White other	12	57.1%	4	19.0%	2	9.5%	3	14.3%
	Asian	25	67.6%	10	27.0%	0	0.0%	2	5.4%
	Black	12	52.2%	3	13.0%	2	8.7%	6	26.1%
	Mixed/other	19	57.6%	7	21.2%	5	15.2%	2	6.1%
Housing type	Detached	221	70.2%	58	18.4%	20	6.3%	16	5.1%
	Semi	208	58.9%	91	25.8%	29	8.2%	25	7.1%
	Terrace	190	58.6%	71	21.9%	27	8.3%	36	11.1%
	Flat	65	55.6%	20	17.1%	15	12.8%	17	14.5%
Use of transport	No transport	137	60.4%	42	18.5%	25	11.0%	23	10.1%
	Transport	573	62.0%	203	22.0%	71	7.7%	77	8.3%
Family type	Married couple, children	130	60.2%	52	24.1%	17	7.9%	17	7.9%
	Married couple, no children	259	69.1%	75	20.0%	24	6.4%	17	4.5%
	Lone parent	38	43.2%	24	27.3%	6	6.8%	20	22.7%
	Single, no children	187	60.5%	65	21.0%	32	10.4%	25	8.1%
	Cohabiting, children	30	52.6%	9	15.8%	7	12.3%	11	19.3%
	Cohabiting, no children	66	62.3%	20	18.9%	10	9.4%	10	9.4%
Tenure	Own	228	74.8%	52	17.0%	17	5.6%	8	2.6%
	Mortgage	248	60.3%	100	24.3%	33	8.0%	30	7.3%
	Public sector rent	107	52.2%	43	21.0%	19	9.3%	36	17.6%
	Private sector rent	75	48.4%	37	23.9%	22	14.2%	21	13.5%

	Rent free	51	68.9%	13	17.6%	5	6.8%	5	6.8%
Long-term illness or disability	No illness/disability	541	64.6%	178	21.2%	63	7.5%	56	6.7%
	Illness/disability	169	54.0%	67	21.4%	33	10.5%	44	14.1%
Mental health problems	No mental health issues	567	67.1%	169	20.0%	53	6.3%	56	6.6%
	Mental health issues	143	46.7%	76	24.8%	43	14.1%	44	14.4%
Academic qualifications	None	164	71.6%	30	13.1%	19	8.3%	16	7.0%
	Some	546	59.2%	215	23.3%	77	8.4%	84	9.1%
Benefits (JSA/IS)	No benefits	668	64.1%	216	20.7%	80	7.7%	78	7.5%
	Benefits	42	38.5%	29	26.6%	16	14.7%	22	20.2%
Age group	16-24	68	63.0%	20	18.5%	10	9.3%	10	9.3%
	25-34	82	52.6%	40	25.6%	19	12.2%	15	9.6%
	35-44	140	54.5%	66	25.7%	22	8.6%	29	11.3%
	45-59	220	59.3%	82	22.1%	31	8.4%	38	10.2%
	60-74	150	74.3%	33	16.3%	12	5.9%	7	3.5%
	75+	46	92.0%	3	6.0%	1	2.0%	0	0.0%
Personal income	Less than £10k	213	63.6%	51	15.2%	26	7.8%	45	13.4%
	All others	399	60.6%	151	22.9%	57	8.7%	51	7.8%
	£50k or more	33	54.1%	20	32.8%	6	9.8%	2	3.3%
	Refused/unknown	65	67.0%	23	23.7%	7	7.2%	2	2.1%

3

The Causes and Consequences of Civil Justice Problems

This section sets out the causes and consequences of civil justice problems, as described by CSJPS respondents. It also details the extent to which problems co-occur, or ‘cluster’ together.

Causes of Civil Justice Problems

Civil justice problems can stem from a variety of other types of problem or life events. Respondents’ perceptions of the causes of reported problems are set out in Table 19. 585 of 1,760 (33.2 per cent) wave 1 and 451 of 1,383 (32.6 per cent) wave 2 civil justice problems were attributed to at least one of the causes detailed in Table 19.

Table 19. Causes or partial causes of civil justice problems in wave 1 and wave 2

Cause or partial cause	Wave 1		Wave 2	
	N	% problems	N	% problems
Physical ill health	64	3.6%	53	3.8%
Stress related ill health	118	6.7%	86	6.2%
Other mental ill health	35	2.0%	31	2.2%
A disability	32	1.8%	33	2.4%
A drink or drug problem	34	1.9%	23	1.7%
Loss or change of employment	53	3.0%	49	3.5%
Other problems at work	22	1.3%	29	0.8%
Moving home	39	2.2%	17	1.2%
Irregular income	45	2.6%	35	2.5%
A loss of income	101	5.7%	81	5.9%
Not having enough money	124	7.0%	112	8.1%
Breaking up with a partner	51	2.9%	34	2.5%
Death of a family member	23	1.3%	15	1.1%
Respondent or a family member being sent to prison	0	0.0%	0	0.0%
Violence aimed towards me	43	2.4%	23	1.7%
Being violent	12	.7%	6	0.4%
Not knowing my or someone else's rights	114	6.5%	77	5.6%

The Broad Impact of Civil Justice Problems

Justiciable problems can bring about a range of social, economic and health problems. Table 20 and 21 set out the percentage of problems for which respondents to the Civil and Social Justice Panel Survey reported having experienced a range of adverse consequences in both wave 1 and wave 2.

Just over half of wave 2 problems (50.1 per cent of 1,769 problems) were reported to have led to at least one adverse consequence. This was a similar figure to wave 1 (49.6 per cent of 1,760 problems). These consequences were split into those related to health and wellbeing (Table 20) – which followed on from 42.5 per cent of problems in wave 2 (39.4 per cent in wave 1) – and those relating to changes in circumstances (Table 21) – which followed on from 23.8 per cent of problems (26.1 per cent in wave 1). As can be seen, over a quarter of problems were reported to have led to stress related illness in wave 2, with physical ill-health, loss of confidence and loss of income also being frequently reported to follow from problems.

Table 20. Health and wellbeing consequences of civil justice problems

Consequence	Wave 1		Wave 2	
	N	% problems	N	% problems
Physical ill health	144	8.2%	156	8.8%
Stress related ill health	387	22.0%	462	26.1%
Other mental ill health	59	3.4%	78	4.4%
A drinking problem	18	1.0%	26	1.5%
A drug problem	3	0.2%	6	0.3%
Being harassed or verbally abused	116	6.6%	127	7.2%
Being assaulted or physically threatened	45	2.6%	36	2.0%
Damage to your property	85	4.8%	70	4.0%
Loss of confidence	209	11.9%	282	15.9%
Fear	158	9.0%	192	10.9%

Table 21. Changes in circumstances as a consequence of civil justice problems

Consequence	Wave 1		Wave 2	
	N	% problems	N	% problems
Breaking up with a partner	46	2.6%	29	1.6%
Damage to a family relationship	99	5.6%	106	6.0%
Having to move home	88	5.0%	83	4.7%
Becoming homeless	18	1.0%	10	0.6%

Having to change jobs	57	3.2%	54	3.1%
Becoming unemployed	63	3.6%	71	4.0%
Loss of income	263	14.9%	257	14.5%
Problems to do with your education	20	1.1%	20	1.1%

Certain problems appear to typically result in adverse consequences. Table 22 shows, for example, that problems concerning domestic violence, relationship breakdown, personal injury, divorce and a small number of care problems led to adverse consequences on more than 70 per cent of occasions. On the other hand, only 21 per cent of respondents reported adverse consequences as a result of their consumer problems.

Table 22. Adverse consequences following from wave 2 problems of different types

Problem type	Consequence					
	Health and wellbeing		Change in circumstances		Any	
	N	% problems	N	% problems	N	% problems
Consumer	51	18.6%	15	5.5%	57	20.8%
Employment	120	47.8%	120	47.8%	170	67.7%
Neighbours	122	48.2%	23	9.1%	123	48.6%
Owned housing	18	25.4%	8	11.3%	21	29.6%
Rented housing	49	40.8%	22	18.3%	60	50.0%
Debt	75	46.6%	33	20.5%	81	50.3%
Money	48	27.4%	34	19.4%	64	36.6%
Benefits	49	42.6%	38	33.0%	63	54.8%
Education	28	45.9%	12	19.7%	29	47.5%
Personal injury	54	75.0%	20	27.8%	56	77.8%
Clinical negligence	40	76.9%	9	17.3%	40	76.9%
Divorce	30	52.6%	34	59.6%	44	77.2%
Relationship breakdown	37	56.1%	32	48.5%	45	68.2%
Domestic violence	23	67.6%	16	47.1%	26	76.5%
Care	7	100.0%	5	71.4%	7	100.0%

Problem Clusters

Certain justiciable problems have a tendency to co-occur, or ‘cluster’ together. This means that when one problem type occurs, other problems are more likely to be of particular types. This does not mean that problems have to cause or be caused by one

another. They may, for instance, both be caused by a third factor (e.g., poor health). However, it is useful to understand which problems tend to co-occur.

As in wave 1, hierarchical cluster analysis was used to establish general and underlying connections between different problem types. Average between groups linkage was employed as the clustering method.

The results of the hierarchical cluster analyses are summarised in a dendrogram, set out in Figure 4. Dendrograms illustrate the complete clustering procedure and the divisions made at each stage of analysis. The closer the ‘forks’ or ‘branches’ are to the left side of the dendrogram, the stronger the association between problem types. The illustrated associations, or ‘clusters’ are similar to clusters set out in wave 1 and in previous research.³³

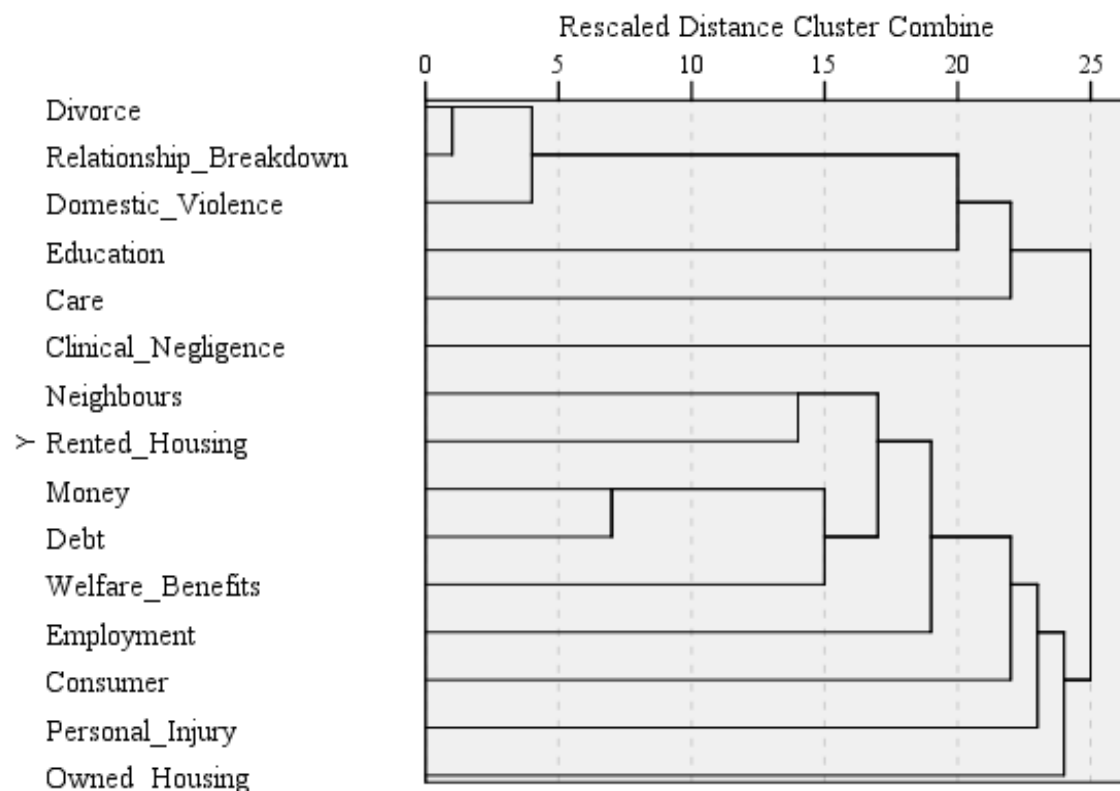


Figure 4. Dendrogram of problems clusters (wave 2)

‘Family’ Cluster

³³ Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, TSO: Norwich.

As has also been shown elsewhere,³⁴ family problems (comprised of domestic violence, divorce and relationship breakdown problems) cluster together strongly. As Table 23 shows, 38 per cent of those who reported suffering from domestic violence in the 2010 survey also reported problems ancillary to relationship breakdown, and 27 per cent reported a divorce. Likewise, 24 per cent of those who reported problems ancillary to relationship breakdown also reported a divorce, and 23 per cent suffered from domestic violence.

'Economic' Cluster

Wave 2 also re-confirmed the existence of a second cluster incorporating problems linking to economic activity: money, debt, welfare benefits, housing, neighbours and employment problems. For example, as Table 23 shows, 28 per cent of those who reported having debt problems also had money problems, 24 per cent had neighbours problems, 21 per cent employment problems and 21 per cent rented housing problems.

Degree of Problem Overlap

Table 23 also sets out the degree of overlap between the experiences of different wave 2 problem types. Percentages represent the percentage of problems of the types indicated in the left column of the table that were accompanied by the types indicated by each column (e.g., 29.1 per cent of those with rented housing problems also had debt problems).

³⁴ *Ibid.*

Table 23. Degree of Overlap of Problem Types (wave 2)

	Consumer		Employment		Neighbours		Owned Housing		Rented Housing		Money		Debt		Welfare Benefits	
Problem type	N	Row %	N	Row %	N	Row %	N	Row %	N	Row %	N	Row %	N	Row %	N	Row %
Consumer	-	-	40	12.5%	50	15.6%	22	6.9%	14	4.4%	35	10.9%	23	7.2%	29	9.1%
Employment	40	16.1%	-	-	49	19.7%	17	6.8%	19	7.6%	36	14.5%	35	14.1%	27	10.8%
Neighbours	50	15.2%	49	14.8%	-	-	14	4.2%	43	13.0%	44	13.3%	40	12.1%	33	10.0%
Owned Housing	22	25.9%	17	20.0%	14	16.5%	-	-	6	7.1%	20	23.5%	17	20.0%	8	9.4%
Rented Housing	14	12.0%	19	16.2%	43	36.8%	6	5.1%	-	-	21	17.9%	34	29.1%	22	18.8%
Money	35	17.3%	36	17.8%	44	21.8%	20	9.9%	21	10.4%	-	-	46	22.8%	29	14.4%
Debt	23	13.9%	35	21.1%	40	24.1%	17	10.2%	34	20.5%	46	27.7%	-	-	31	18.7%
Welfare Benefits	29	20.0%	27	18.6%	33	22.8%	8	5.5%	22	15.2%	29	20.0%	31	21.4%	-	-
Education	14	18.9%	17	23.0%	22	29.7%	10	13.5%	11	14.9%	9	12.2%	15	20.3%	18	24.3%
Personal Injury	22	14.8%	29	19.5%	32	21.5%	9	6.0%	8	5.4%	20	13.4%	20	13.4%	14	9.4%
Clinical Negligence	9	15.0%	12	20.0%	14	23.3%	4	6.7%	12	20.0%	10	16.7%	9	15.0%	12	20.0%
Divorce	7	15.2%	9	19.6%	5	10.9%	4	8.7%	4	8.7%	12	26.1%	10	21.7%	6	13.0%
Relationship Breakdown	11	14.1%	8	10.3%	19	24.4%	6	7.7%	11	14.1%	16	20.5%	21	26.9%	14	17.9%
Violence	14	29.2%	7	14.6%	15	31.3%	4	8.3%	8	16.7%	17	35.4%	14	29.2%	11	22.9%
Care	3	37.5%	4	50.0%	5	62.5%	4	50.0%	3	37.5%	3	37.5%	5	62.5%	5	62.5%
	Education		Personal Injury		Clinical Negligence		Divorce		Relationship Breakdown		Violence		Care			
Problem type	N	Row %	N	Row %	N	Row %	N	Row %	N	Row %	N	Row %	N	Row %		
Consumer	14	4.4%	22	6.9%	9	2.8%	7	2.2%	11	3.4%	14	4.4%	3	.9%		
Employment	17	6.8%	29	11.6%	12	4.8%	9	3.6%	8	3.2%	7	2.8%	4	1.6%		
Neighbours	22	6.7%	32	9.7%	14	4.2%	5	1.5%	19	5.8%	15	4.5%	5	1.5%		
Owned Housing	10	11.8%	9	10.6%	4	4.7%	4	4.7%	6	7.1%	4	4.7%	4	4.7%		
Rented Housing	11	9.4%	8	6.8%	12	10.3%	4	3.4%	11	9.4%	8	6.8%	3	2.6%		
Money	9	4.5%	20	9.9%	10	5.0%	12	5.9%	16	7.9%	17	8.4%	3	1.5%		
Debt	15	9.0%	20	12.0%	9	5.4%	10	6.0%	21	12.7%	14	8.4%	5	3.0%		
Welfare Benefits	18	12.4%	14	9.7%	12	8.3%	6	4.1%	14	9.7%	11	7.6%	5	3.4%		
Education	-	-	9	12.2%	3	4.1%	6	8.1%	11	14.9%	9	12.2%	4	5.4%		
Personal Injury	9	6.0%	-	-	7	4.7%	5	3.4%	8	5.4%	9	6.0%	4	2.7%		
Clinical Negligence	3	5.0%	7	11.7%	-	-	4	6.7%	6	10.0%	7	11.7%	3	5.0%		
Divorce	6	13.0%	5	10.9%	4	8.7%	-	-	19	41.3%	13	28.3%	4	8.7%		
Relationship Breakdown	11	14.1%	8	10.3%	6	7.7%	19	24.4%	-	-	18	23.1%	4	5.1%		
Violence	9	18.8%	9	18.8%	7	14.6%	13	27.1%	18	37.5%	-	-	3	6.3%		
Care	4	50.0%	4	50.0%	3	37.5%	4	50.0%	4	50.0%	3	37.5%	-	-		

People's Understanding of Civil Justice Problems

This section describes how people characterise civil justice problems, and then sets out the extent to which people understand their legal rights in relation to the problems that they face.

Characterisation of Problems

Respondents were asked to characterise the problems they faced, as shown in Table 24, including both new problems identified at wave 2 and problems 'fed forward' from wave 1. As with wave 1, characterising problems as being 'legal' was rare, and the most common response was again that problems were simply 'bad luck' or 'part of life'.

Table 24. Characterisation of civil justice problems

Characterisation	Wave 1		Wave 2	
	N	% problems	N	% problems
Bad luck / part of life	757	43.0%	793	44.8%
Moral	188	10.7%	275	15.5%
Private (i.e. not something to involve others with)	107	6.1%	127	7.2%
Criminal	113	6.4%	121	6.8%
Legal	168	9.5%	192	10.9%
Social	187	10.6%	210	11.9%
Bureaucratic	292	16.6%	315	17.8%
Family / community (i.e. something to be dealt with within the family/community)	83	4.7%	120	6.8%

In addition, respondents were also asked characterisation questions for problems 'fed forward' from wave 1 to wave 2. Of 386 wave 1 problems 'fed forward' to wave 2, 52 (14 per cent) were characterised as 'legal' at wave 1. By wave 2, this had dropped slightly to 45 (12 per cent). Of the 52 problems originally characterised as 'legal', only 13 (25 per cent) remained so by wave 2. Conversely, of those not originally characterised as 'legal', 32 (9.6 per cent) were characterised as 'legal' by wave 2. More generally, while there was considerable movement in the way in which

individual problems were characterised between waves, the overall pattern highlighted in Table 24 also applied to ‘fed forward’ problems (though there was some increase in the tendency to characterise problems as bad luck, private or a family/community matter).

Understanding of rights and legal empowerment

Respondents were asked about the extent to which they felt they knew their legal rights when their problem started. For new problems identified at wave 2, respondents felt they had a complete understanding of their rights for 347 of 1,382 problems (25.1 per cent), mostly understood their rights for a further 301 (21.8 per cent), partly for 267 (19.3 per cent) and not at all for 425 (30.8 per cent). A further 42 said that they did not know (3.0 per cent). These percentages were broadly comparable to those of wave 1.

As with wave 1, where respondents said that they did not understand their rights, only partly understood their rights, or did not know whether they understood their rights, they were also asked whether they now knew their legal position (at the time of interview). Of 731 newly identified problems, 94 (12.9 per cent) suggested that they now knew their rights completely, 167 (22.8 per cent) that they mostly knew their rights, 216 (29.5 per cent) that they partly knew their rights, 217 (29.7 per cent) that they did not know their rights at all and 37 (5.1 per cent) that they did not know. Of course, many of these problems will have started close to the interview date, leaving little opportunity to develop an understanding of legal rights.

The longitudinal panel format also allows examination of changes in perceived knowledge of rights for problems ‘fed forward’ from wave 1 to wave 2. For ‘fed forward’ problems, regardless of whether or not respondents suggested that they knew their rights at wave 1 (initially or at the time of interview) they were again asked about the extent to which they knew their rights at wave 2. Overall, respondents suggested knowledge of their rights had remained the same for 144 of 386 problems (37.3 per cent), improved for 148 (38.3 per cent) and worsened for 94 (24.4 per cent). Evidently respondents can lose as well as gain (perceived) knowledge of rights.

As in wave 1, where respondents suggested that they knew their legal rights completely or mostly, either at the start of their problem (for new respondents at wave 2) or at the time of interview, they were asked how they came by their knowledge

(Table 25). As previously, the most common responses were through ‘talking to an advisor’ followed by ‘talking to friends, family or colleagues’, with percentages of each response broadly comparable to wave 1. However, there was a small increase in the percentage suggesting that they gained knowledge from the Internet at wave 2 (from 10.2 per cent at wave 1).³⁵

Table 25. How respondents came to understand their legal position

	N	% problems
Talking to friends/family/colleagues	297	25.5%
Talking to an advisor	332	28.5%
Talking to the other side	121	10.4%
Information from the internet	159	13.7%
Information from a leaflet/booklet/book	73	6.3%
Have had experience of similar problems	147	12.6%
Other	165	14.2%
Don't know	50	4.3%

For the 1056 problems where individuals claimed to know their legal position/rights ‘completely’, ‘mostly’, or ‘partly’ at either the outset of the problem or later during the course of the problem, individuals were asked to briefly explain their legal position/legal rights.

Verbatim responses highlighted a disjuncture between an individual’s belief that they knew their rights/legal position and their ability to articulate this. This was most often that case in respect of education, neighbours and benefits problems where many individuals responded that they “*(didn’t) know*” when asked to articulate their rights. Individuals who claimed to know their rights/legal position, but who when asked, went on to describe the situation they faced or outcome that occurred, were most often facing employment, owned housing, debt, money, personal injury, and community care problems. Those who appeared to be capable of articulating their legal position/rights most clearly were those with consumer rights and domestic violence problems. There were however a number of erroneous beliefs in respect of consumer problems. In particular, individuals often believed they had a right where

³⁵ There were also some differences in sources of knowledge for problems fed forward from wave 1 to wave 2, with fed-forward problems having a higher percentage obtaining knowledge from friends/family/colleagues (33.9%) or advisers (38.2%). Conversely, the Internet, leaflet/booklets/books and previous experience were less prominent. This may reflect fed forward problems having lasted longer and therefore, be more likely to tend towards formal or informal advice.

none existed, confused the existing legislation, or falsely interpreted certain (irrelevant) legislation as protecting their rights.

Despite being asked about their *legal* rights, respondents often gave responses which aligned more closely with common sense or social convention. Hence, responses such as “ *I had the right to stand up for myself*”, “*I could voice (an) opinion and they had to act on (it)*”, and another who, in respect of a neighbours dispute, claimed to have a right “*to sleep at night*” appeared indicative of a ‘common sense’ or ‘ethical’ interpretation of the situation, rather than a legal one.

There was a degree of pessimism about the legal system evident, with a number of people claiming that they “*had no rights*”. Others stated their legal position/rights purely in terms of fault, including those who claimed their legal position/rights were that they were “*wholly innocent*”, “*always in the right*”, “*... definitely the other drivers fault*”, “*the shop was at fault*”, “*the dentist was in the wrong*” and so on.

Overall, analysis of verbatim responses highlighted that individuals often struggled to articulate their rights and relied on common sense or fairness based interpretations in favour of actual knowledge of the law. Many tended to explain the problem itself rather than their legal position relative to it and in some cases overestimated the protection the law afforded.

New questions were added to wave 2 of the CSJPS which aimed to assess whether respondents would be confident of a fair solution if they faced conflicts or problems in a number of broad areas. These included conflicts with an employer, family member and a neighbour, as well as land disputes, business disputes and being a victim of crime.³⁶ Responses to the questions are shown in Figure 5. As can be seen, lack of confidence of a fair solution was uncommon, while ‘don’t know’ responses were more common for business and land disputes. Respondents were most confident of a fair solution for conflicts with family members.

³⁶ These ‘subjective legal empowerment’ questions were developed with the help of Robert Porter at Tilburg University.

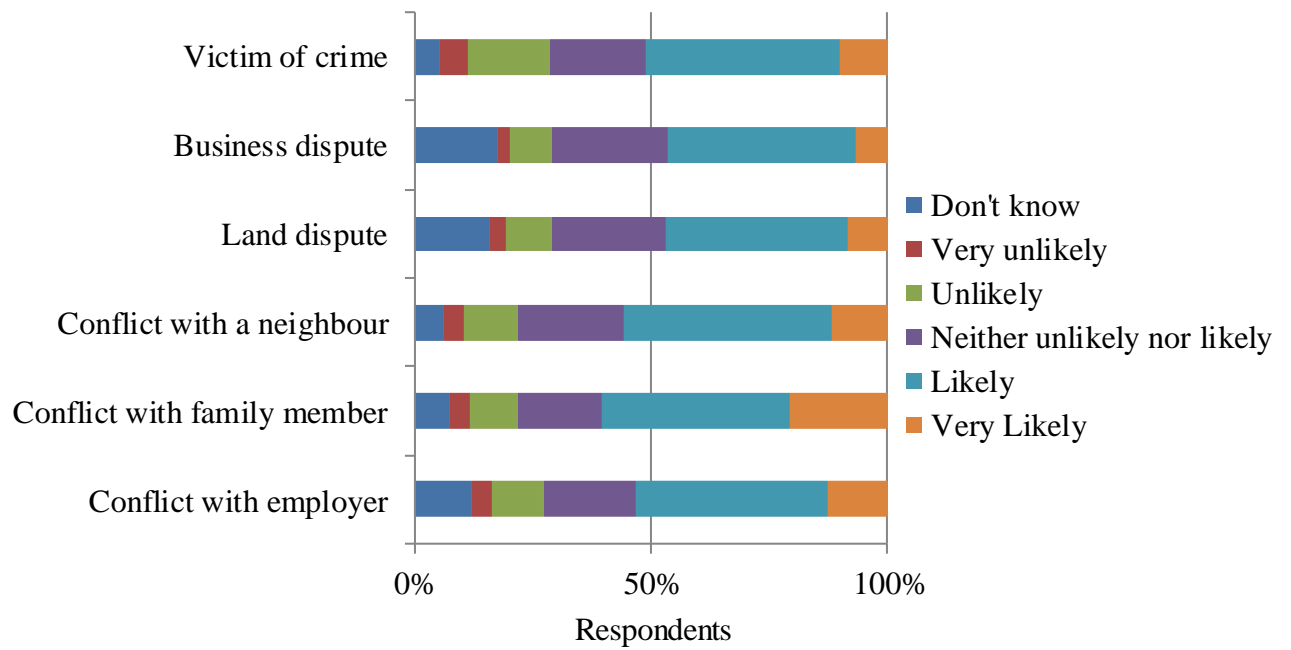


Figure 5. Whether respondents would be confident of getting a fair solution when facing conflicts/problems (wave 2)

Problem Resolution Strategies

This section sets out the ways in which people deal with justiciable problems. It examines the action taken by respondents and the use of advice services that are associated with different population groups and different problem types.

How People Respond to Justiciable Problems

As in wave 1, and in a change from previous surveys, the CSJPS introduced a single question to summarise respondents' problem solving behaviour when faced with problems. Broad strategy when faced with problems is shown in Figure 6 for wave 1 and wave 2 (with 'fed forward' problems also included in wave 2³⁷).

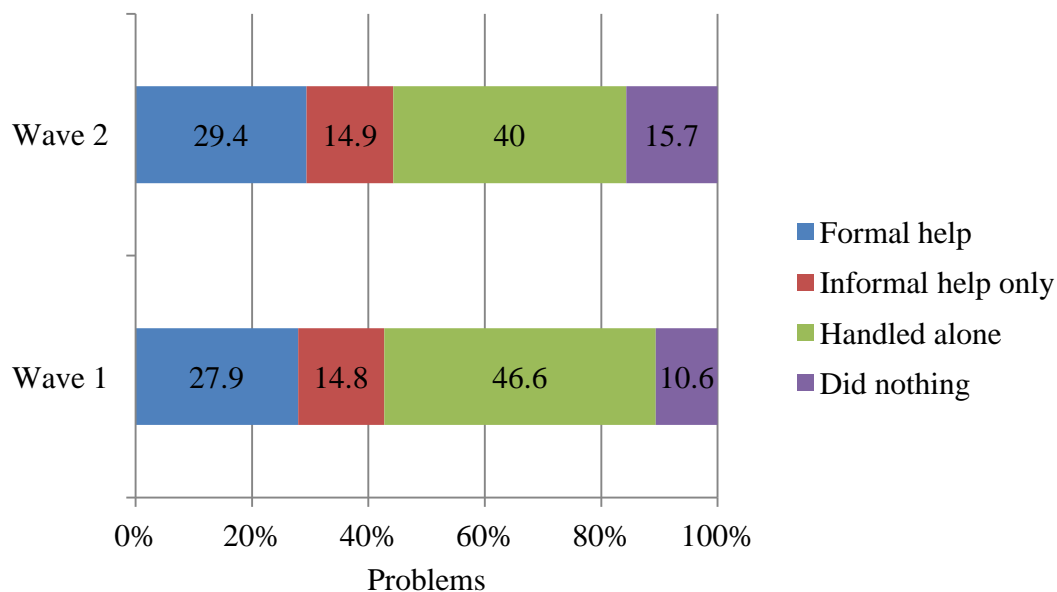


Figure 6. Broad problem solving strategy adopted by respondents for problems in wave 1 and wave 2

³⁷ Where problems were 'fed forward' from wave 1 to wave 2, respondents were asked to review the strategy they presented at wave 1 and alter it if appropriate.

As shown in Figure 6, there was a higher percentage doing nothing in response to problems in wave 2, and a lower percentage handling problems alone. Percentages obtaining informal help and formal advice/representation were broadly comparable between waves.

Of those who sought help from family/friends in wave 2 (for 444 problems), 262 (59.0 per cent) solely used the help of family/friends and 96 (21.6 per cent) used the help of family/friends and a formal adviser. 53 of 444 (11.0 per cent) suggested that family/friends were sorting/had sorted the problem out for them (rather than simply helping them), while 33 (7.4 per cent) suggested that family/friends and a formal adviser were sorting the problem out for them.

Of those who used a formal adviser in wave 2 (for 657 problems), 341 (51.9 per cent) solely used the help of a formal adviser, 96 (14.6 per cent) the help of a formal adviser and family/friends, 187 (28.5 per cent) suggested that a formal adviser was sorting/ had sorted the problem out for them and 33 (5.0 per cent) that a formal adviser and family/friends were sorting the problem out for them.

As in wave 1, direct comparison of these figures with those from earlier surveys is complicated by the fact that the CSJPS included problems that were not ‘difficult to solve’. This is likely to account for the rise in the proportion of people reporting that they dealt with problems on their own.

Table 26 sets out the different broad responses to wave 2 civil justice problems for various population groups, with variation in strategy by problem type shown in Table 27.

Table 26. Response to Justiciable Problems by Respondent Characteristics (wave 2)

		Response to problem							
		Did nothing		Handled alone		Informal help/delegation		Formal help/delegation	
		N	Row N %	Count	Row N %	Count	Row N %	Count	Row N %
Gender	Female	192	15.9%	462	38.2%	198	16.4%	356	29.5%
	Male	140	15.4%	387	42.4%	117	12.8%	268	29.4%
Ethnicity	White British	268	14.4%	749	40.2%	280	15.0%	564	30.3%
	White other	5	12.5%	17	42.5%	5	12.5%	13	32.5%
	Asian	12	22.2%	19	35.2%	10	18.5%	13	24.1%
	Black	11	19.6%	27	48.2%	5	8.9%	13	23.2%
	Mixed/other	6	9.4%	29	45.3%	12	18.8%	17	26.6%
Housing type	Detached	41	8.5%	234	48.5%	52	10.8%	155	32.2%
	Semi	99	15.8%	256	41.0%	98	15.7%	172	27.5%
	Terrace	96	15.3%	248	39.4%	90	14.3%	195	31.0%
	Flat	58	20.4%	91	31.9%	48	16.8%	88	30.9%
Use of transport	No transport	62	13.6%	172	37.8%	82	18.0%	139	30.5%
	Transport	270	16.2%	677	40.7%	233	14.0%	485	29.1%
Family type	Married couple, children	43	12.0%	156	43.6%	55	15.4%	104	29.1%
	Married couple, no children	99	17.3%	248	43.3%	68	11.9%	158	27.6%
	Lone parent	17	7.5%	95	42.0%	29	12.8%	85	37.6%
	Single, no children	108	17.3%	237	38.0%	95	15.2%	183	29.4%
	Cohabiting, children	12	9.8%	50	41.0%	21	17.2%	39	32.0%
	Cohabiting, no children	53	24.3%	63	28.9%	47	21.6%	55	25.2%
Tenure	Own	73	16.0%	204	44.8%	61	13.4%	117	25.7%

	Mortgage	143	19.3%	299	40.4%	76	10.3%	222	30.0%
	Public sector rent	48	10.0%	191	39.6%	78	16.2%	165	34.2%
	Private sector rent	45	13.7%	121	36.9%	71	21.6%	91	27.7%
	Rent free	23	20.2%	34	29.8%	29	25.4%	28	24.6%
Long-term illness or disability	No illness/disability	242	17.0%	571	40.1%	200	14.0%	411	28.9%
	Illness/disability	90	12.9%	278	39.9%	115	16.5%	213	30.6%
Mental health problems	No mental health issues	235	16.7%	593	42.1%	198	14.1%	381	27.1%
	Mental health issues	97	13.6%	256	35.9%	117	16.4%	243	34.1%
Academic qualifications	None	83	20.4%	156	38.3%	68	16.7%	100	24.6%
	Some	249	14.5%	693	40.5%	247	14.4%	524	30.6%
Benefits (JSA/IS)	No benefits	271	14.9%	751	41.3%	266	14.6%	530	29.2%
	Benefits	61	20.2%	98	32.5%	49	16.2%	94	31.1%
Age group	16-24	58	27.4%	61	28.8%	55	25.9%	38	17.9%
	25-34	45	15.4%	101	34.5%	50	17.1%	97	33.1%
	35-44	44	8.5%	239	46.3%	69	13.4%	164	31.8%
	45-59	107	15.3%	285	40.8%	87	12.4%	220	31.5%
	60-74	63	19.6%	132	41.1%	36	11.2%	90	28.0%
	75+	8	12.7%	28	44.4%	14	22.2%	13	20.6%
Personal income	Less than £10k	79	12.1%	266	40.9%	114	17.5%	192	29.5%
	All others	225	18.5%	472	38.7%	173	14.2%	349	28.6%
	£50k or more	11	11.3%	51	52.6%	6	6.2%	29	29.9%
	Refused/unknown	17	11.1%	60	39.2%	22	14.4%	54	35.3%

Table 27. Broad response to wave 2 problems by type of problem

Problem type	Broad response to problems							
	Did nothing		Handled alone		Handled with informal help		Obtained advice	
	N	%	N	%	N	%	N	%
Consumer	25	7.4%	217	64.4%	54	16.0%	41	12.2%
Employment	69	25.3%	73	26.7%	23	8.4%	108	39.6%
Neighbours	64	22.2%	91	31.6%	37	12.8%	96	33.3%
Owned housing	12	14.1%	27	31.8%	3	3.5%	43	50.6%
Rented housing	21	15.2%	50	36.2%	42	30.4%	25	18.1%
Debt	15	7.8%	81	42.2%	39	20.3%	57	29.7%
Money	28	13.5%	100	48.1%	29	13.9%	51	24.5%
Benefits	14	9.7%	73	50.3%	29	20.0%	29	20.0%
Education	8	9.3%	37	43.0%	19	22.1%	22	25.6%
Personal injury	15	17.6%	17	20.0%	8	9.4%	45	52.9%
Clinical negligence	19	27.9%	26	38.2%	7	10.3%	16	23.5%
Divorce	9	12.5%	24	33.3%	7	9.7%	32	44.4%
Relationship breakdown	12	14.6%	21	25.6%	12	14.6%	37	45.1%
Violence	15	30.0%	11	22.0%	5	10.0%	19	38.0%
Care	6	54.5%	1	9.1%	1	9.1%	3	27.3%

As is evident from Table 27, and as observed in all previous surveys, strategy adopted by respondents varied significantly by problem type. There were high rates of inaction for a number of problem types, including domestic violence, clinical negligence, employment and neighbours problems (as well as for a small number of problems concerning care). Handling problems alone was particularly common for consumer issues, while handling problems with the help of friends or family was particularly common for rented housing, education, welfare benefits and debt problems. Finally, obtaining formal advice was particularly common for personal injury and owned housing problems, and far less common for rented housing and consumer issues.

As with previous research conducted by Pleasence, Balmer and Reimers³⁸, the way in which problems were characterised was also a key driver of strategy. In wave 2, for example, where respondents felt that the problem was a ‘moral’ one, there were low levels of inaction (7.1 per cent) and high levels of formal help (38.3 per cent). The same was true where respondents suggested that the problem was ‘criminal’ (7.1

³⁸ Pleasence, P., Balmer, N.J. and Reimers, S. (2010) Horses for Courses? Advice Seeking and the Stratification of Legal Services, in *The Future of Legal Services, Emerging Thinking*, London: Legal Service Board.

per cent doing nothing, 42.5 per cent seeking formal help). Whether or not problems were characterised as ‘legal’ was also a driver of strategy, with legal characterisation associated with a lower percentage handling problems alone (34.4 per cent vs. 42.2 per cent), a lower percentage seeking informal help (10.4 per cent vs. 16.3 per cent), a comparable percentage doing nothing (12.0 per cent vs. 12.4 per cent) and far more seeking formal help (43.2 per cent vs. 29.1 per cent).

Formal Advice (and What People Know About Advisers)

Supporting earlier findings from the United Kingdom and elsewhere³⁹, the CSJPS indicates that respondents who sought formal advice about justiciable problems did so from a wide range of sources. In line with earlier surveys, Table 28 reveals that solicitors are the most often used source of advice for justiciable problems. Local councils, Citizens Advice Bureaux (CABx) and the police are also common sources of advice. There were some minor differences between wave 1 and wave 2, including increases in use of council advice services, a small increase in the use of trade unions/professional bodies and a small decrease in use of CABx. There were also increases in the use of Advisory, Conciliation and Arbitration Service (ACAS), doctors/health care workers and MPs/local counsellors (though numbers were relatively small).

³⁹ Pleasence, P., Balmer, N.J., and Sandefur, R.L. (2012) *Paths to Justice: A Past, Present and Future Roadmap*. London: Nuffield Foundation.

Table 28. Sources of Advice in wave 1 and 2

	Wave 1		Wave 2	
	N	% problems	N	% problems
Local council				
General enquiries at your local council	24	4.6	15	2.7
A council advice service	17	3.2	36	6.5
Trading standards	14	2.7	8	1.4
Other council department	30	5.7	36	6.5
Advice agency				
Citizens Advice Bureau	83	15.8	67	12.0
Law Centre	9	1.7	8	1.4
Other independent advice agency	24	4.6	32	5.7
Trade union/professional body				
Trade union/professional body	50	9.5	69	12.4
Lawyer				
Solicitor	124	23.7	132	23.7
Barrister	10	1.9	12	2.2
Other person or organisation				
Community group	7	1.3	2	0.4
Insurance company legal advice service	14	2.7	15	2.7
Police	43	8.2	47	8.4
Your employer	15	2.9	16	2.9
Doctor or other health worker	23	4.4	35	6.3
ACAS	8	1.5	17	3.0
Jobcentre	6	1.1	3	0.5
Social worker	13	2.5	10	1.8
MP or local councillor	8	1.5	19	3.4
Other person or organisation	114	21.8	121	21.7

Regardless of whether or not they reported problems, respondents were asked which of a range of advisers they felt they knew something about. Responses are summarised in Table 29 for both wave 1 and wave 2. In wave 2, further questions were also added to determine the types of problem respondents' thought advisers covered, as well as the areas where they thought legal aid would be available. Responses are set out in Table 30.

Table 29. Whether respondents felt they knew something about advisers in wave 1 and wave 2

	Wave 1		Wave 2	
	N	% respondents	N	% respondents
Shelter	2146	58.1%	1293	66.4%
Citizens Advice	3316	89.7%	1763	91.2%
Consumer Direct	960	26.0%	538	27.8%
Community Legal Advice	748	20.2%	497	25.7%
National Debtline	1547	41.9%	830	42.9%

Solicitors	3243	87.8%	1701	88.0%
Law Centres	1237	33.5%	755	39.1%
Financial Services Ombudsman	1564	42.3%	922	47.7%
Local Government Ombudsman	1120	30.3%	700	36.2%
Local council	3206	86.8%	1771	91.6%

Table 30. Problem areas in which wave 2 respondents thought organisations provided advice or information (percentage of respondents)

Organisation	Consumer	Employment	Neighbours	Housing	Money/debt	Welfare benefits	PI/Clinical negligence	Divorce/Rela. b' down	Domestic Violence	Don't know
Shelter	1.8	6.2	7.4	75.3	15.6	26.5	1.7	9.9	21.8	18.3
Citizens Advice	65.2	57.6	55.3	61.9	71.3	66.4	46.1	48.3	47.6	10.6
Community Legal Advice	21.6	17.8	35.2	32.2	23.3	25.8	18.2	16.9	18.1	44.7
Solicitors	42.7	50.0	50.9	39.9	43.0	27.4	73.6	80.8	53.6	8.4
Law Centres	33.2	33.7	32.6	26.5	33.0	23.1	48.2	49.7	36.5	32.2
Ombudsman or Regulator	39.9	19.0	9.1	15.3	32.3	16.9	16.3	6.3	4.9	41.3
Local Council	18.2	9.3	65.4	78.9	11.9	41.1	4.9	4.5	13.2	9.6
Trade Union	5.0	74.0	1.6	3.2	13.9	17.0	29.5	2.3	1.8	21.9
Legal expenses insurance advice line	12.1	7.9	3.6	5.9	28.3	8.8	20.7	9.1	3.9	55.4
MP	25.2	28.8	33.0	54.4	13.4	35.3	11.6	7.7	11.4	32.5
GP	1.5	5.1	2.8	9.7	3.3	16.6	63.7	18.3	44.3	20.6
Police	4.0	2.2	73.7	5.0	2.4	2.4	21.8	7.3	79.5	9.7
Legal Aid	22.0	27.2	19.2	20.5	33.2	22.1	43.2	43.8	29.4	28.1

Mode of Contact

Table 31 reveals how respondents initially contacted their adviser, along with the predominant methods used to obtain advice in both wave 1 and wave 2. As in 2004 and 2006-9, the *telephone* was marginally the most common means of establishing contact, though percentages of telephone and face-to-face first contact were almost identical at wave 2.

Table 31. Method of first contact and predominant method of contact for first advisers

Method of contact	Wave 1				Wave 2			
	First contact		Predominant method		First contact		Predominant method	
	N	%	N	%	N	%	N	%
In person	229	43.1	265	49.3	223	42.6	252	48.9
Email/Internet	26	4.9	38	7.1	31	5.9	54	10.5
Telephone	247	46.5	209	38.9	224	42.7	177	34.4
Post	6	1.1	21	3.9	15	2.9	22	4.3

Through someone else	23	4.3	11	2.0	31	5.9	10	1.9
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Respondents used the Internet to help to sort out their problems for 418 of 1,769 wave 2 problems (23.6 per cent). This represented an increase compared to 328 of 1,760 problems (18.6 per cent) in wave 1 and continued the upward trend observed in the 2001, 2004 and 2006-9 surveys (4 per cent, 10 per cent and 16 per cent, respectively). Respondents used a leaflet, booklet or book to help to sort out 110 of 1,769 wave 2 problems (6.2 per cent). This was comparable to use in wave 1 (113 of 1,760 problems, 6.4 per cent).

Satisfaction with and improvements in life attributable to advice

As with wave 1, the majority of respondents who obtained advice were satisfied with the first adviser used. One hundred and fifty-three of 533 respondents (28.7 per cent) suggested that they were extremely satisfied with their first advisers, 162 (30.4 per cent) very satisfied, 107 (20.1 per cent) somewhat satisfied, 38 (7.1 per cent) somewhat dissatisfied, 19 (3.6 per cent) very dissatisfied and 40 (7.5 per cent) extremely dissatisfied. The remaining 14 (2.6 per cent) said that they did not know. Overall, findings were very similar to those of wave 1, where 150 of 537 respondents (27.9 per cent) suggested that they were extremely satisfied with their first advisers, 171 (31.8 per cent) very satisfied, 127 (23.6 per cent) somewhat satisfied, 22 (4.1 per cent) somewhat dissatisfied, 24 (4.5 per cent) very dissatisfied and 32 (6.0 per cent) extremely dissatisfied. Table 32 shows satisfaction with advice received from first advisers by adviser type (wave 2). It should be noted, however, that numbers were small for the majority of adviser types and should be interpreted with caution.

Table 32. Satisfaction with advice received from first advisers by adviser type (wave 2)

	How satisfied the respondent was with the help they received from first adviser						
	Don't know	Extremely satisfied	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied	Extremely dissatisfied
General Enquiries at your local council	0 0.0%	7 30.4%	4 17.4%	6 26.1%	2 8.7%	1 4.3%	3 13.0%
A council advice service	0 0.0%	7 28.0%	7 28.0%	3 12.0%	3 12.0%	2 8.0%	3 12.0%
Trading Standards	0 0.0%	2 25.0%	1 12.5%	1 12.5%	0 0.0%	3 37.5%	1 12.5%
Other Council Department	1 2.9%	8 23.5%	4 11.8%	10 29.4%	4 11.8%	2 5.9%	5 14.7%
Citizens Advice Bureau	0 0.0%	14 27.5%	26 51.0%	9 17.6%	1 2.0%	1 2.0%	0 0.0%
Law Centre	0 0.0%	1 33.3%	2 66.7%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Trade Union/Professional Body	3 5.5%	9 16.4%	17 30.9%	17 30.9%	3 5.5%	3 5.5%	3 5.5%
Solicitor	0 0.0%	18 25.7%	26 37.1%	14 20.0%	6 8.6%	1 1.4%	5 7.1%
Barrister	0 0.0%	1 100.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Community group	0 0.0%	2 66.7%	1 33.3%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Insurance company legal advice service	1 14.3%	3 42.9%	1 14.3%	2 28.6%	0 0.0%	0 0.0%	0 0.0%
Police	1	10	11	9	3	2	7

	2.3%	23.3%	25.6%	20.9%	7.0%	4.7%	16.3%
your employer	0	5	4	4	3	0	1
	0.0%	29.4%	23.5%	23.5%	17.6%	0.0%	5.9%
Doctor or other health worker	0	9	5	3	4	1	0
	0.0%	40.9%	22.7%	13.6%	18.2%	4.5%	0.0%
ACAS	0	1	1	2	2	0	1
	0.0%	14.3%	14.3%	28.6%	28.6%	0.0%	14.3%
Jobcentre	1	0	1	1	0	0	1
	25.0%	0.0%	25.0%	25.0%	0.0%	0.0%	25.0%
Social worker	0	2	0	0	0	0	0
	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MP or local councillor	0	2	0	0	0	0	2
	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	50.0%
Other advice agency	1	8	5	5	2	0	0
	4.8%	38.1%	23.8%	23.8%	9.5%	0.0%	0.0%
Other person or organisation	6	44	46	21	5	3	8
	4.5%	33.1%	34.6%	15.8%	3.8%	2.3%	6.0%

Table 33 shows the extent to which respondents felt that advice led to improvements in other areas of their lives. Overall, respondents reported that advice led to improvements in other areas of life for 225 of 507 (44.4 per cent) problems where advice was obtained in wave 1 and 274 of 531 (51.6 per cent) in wave 2.

Table 33. Improvements on other areas of life attributed to advice

Area of improvement	Wave 1		Wave 2	
	N	%	N	%
Physical health	19	3.7%	33	6.2%
Levels of stress	125	24.7%	160	30.1%
Relationships	15	3.0%	25	4.7%
Levels of violence towards you/your property	12	2.4%	18	3.4%
Housing circumstances	16	3.2%	22	4.1%
Employment circumstances	21	4.1%	27	5.1%
Income	29	5.7%	34	6.4%
Confidence	62	12.2%	112	21.1%
Involvement in community	6	1.2%	15	2.8%
Other	8	1.6%	7	1.3%

6

The Outcomes of Problems

This section describes the different outcomes associated with different resolution strategies and problem types. It points to general evidence that problems conclude more effectively where people act to resolve them.

How Problems Conclude

Of 1,734 civil justice problems reported in wave 2 of the CSJPS, respondents considered 979 (56.2 per cent) to be over, 81 (4.7 per cent) most likely over and 587 (33.7 per cent) ongoing. It was ‘too early to say’ whether 87 (5.0 per cent) were over, with respondents in the remaining 7 (0.4 per cent) cases saying they did not know. These percentages were almost identical to those reported for wave 1 problems, where respondents considered 963 (56.0 per cent) to be over, 82 (4.8 per cent) most likely over, 587 (34.1 per cent) to be ongoing, 69 (4.0 per cent) ‘too early to say’ and did not know for 18 (1.0 per cent). Problems fed forward from wave 1 to wave 2, not surprisingly had a slightly higher percentage ‘now over’ (63.9 per cent) and a slightly lower percentage ongoing (25.2 per cent).⁴⁰

Of 1,031 concluded problems in wave 2, 79 (7.7 per cent) were resolved through a court or tribunal, 50 (4.8 per cent) through some other process, 413 (40.1 per cent) by agreement, 88 (8.5 per cent) were resolved independently, 218 (21.1 per cent) resolved themselves, with respondents giving up for the remaining 183 (17.7 per cent). Figures were broadly comparable to wave 1, where of 1,002 concluded problems, 52 (5.2 per cent) were resolved through a court or tribunal, 53 (5.3 per cent) through some other process, 414 (41.3 per cent) by agreement, 87 (8.7 per cent) were resolved independently, 199 (19.9 per cent) resolved themselves, with respondents giving up for the remaining 197 (19.7 per cent). Figures 7 and 8 show how problems were concluded by the broad strategy adopted by respondents in both wave 1 and wave 2. As can be seen, courts, tribunals and other processes were most common outcomes where advice was obtained, with agreement fairly consistent whether advice

⁴⁰ 6.0% were ‘most likely now over’, 4.4% ‘too early to say’ and 0.5% ‘don’t know’.

was obtained, the problem was handled with informal help or handled alone. In contrast, those who did nothing reported far lower levels of agreement and high levels of giving up. Findings were comparable between wave 1 (Figure 7) and wave 2 (Figure 8).

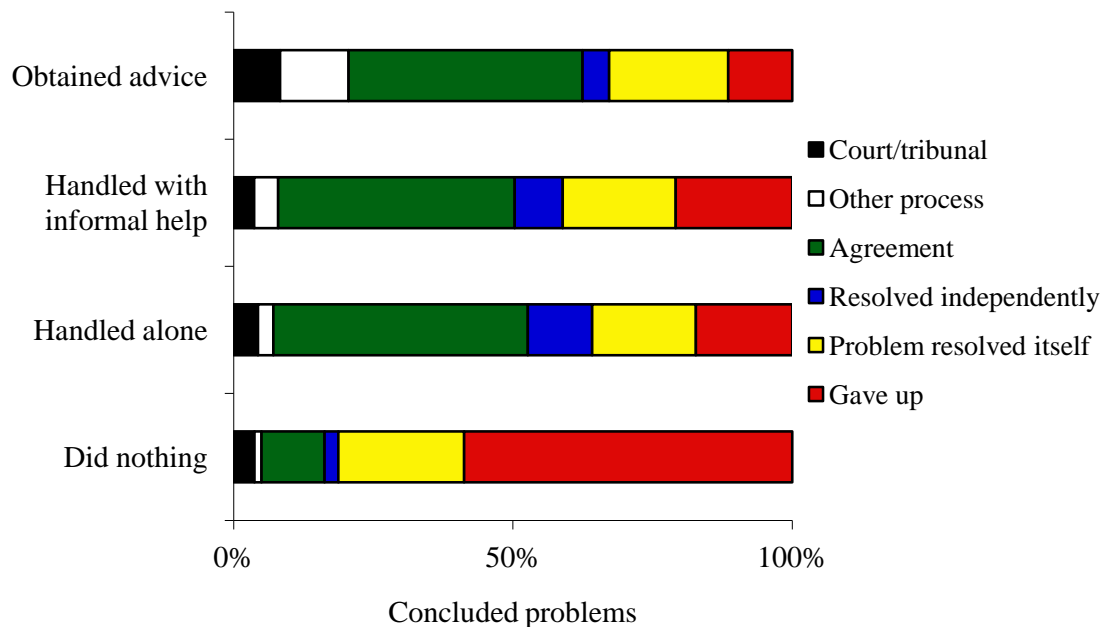


Figure 7. Problem Outcome by Resolution Strategy Adopted (wave 1)

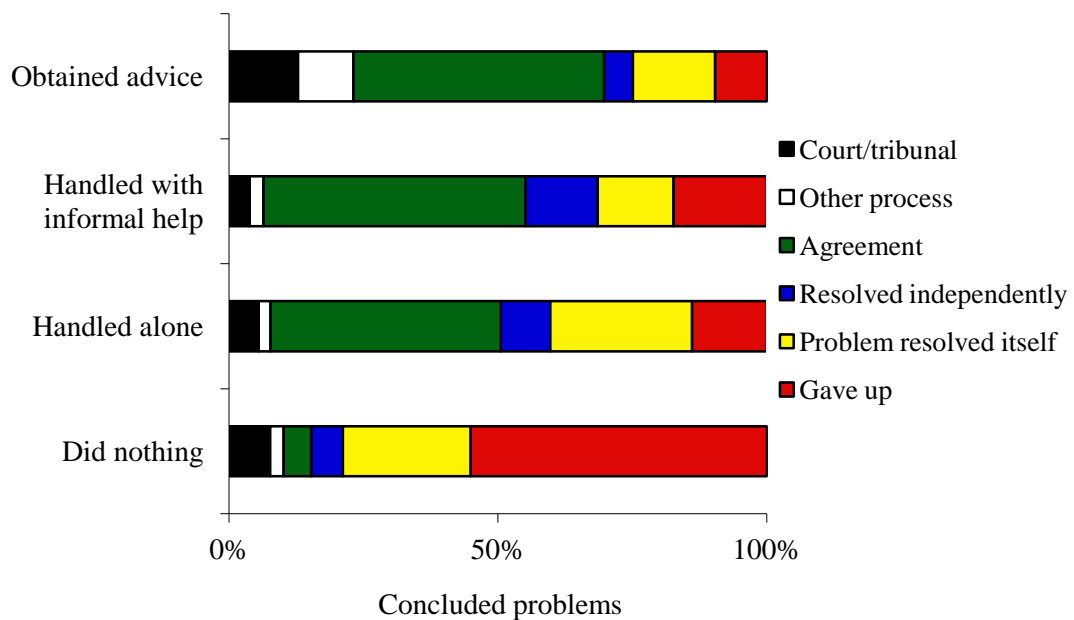


Figure 8. Problem Outcome by Resolution Strategy Adopted (wave 2)

Figure 9 shows problem outcome by problem type for wave 2 problems. As can be seen, concluding by court or tribunal was most common for divorce and relationship breakdown problems. Other processes were most common in personal injury and neighbours problems, while divorce and debt problems had particularly high rates of agreement. Giving up was common for employment, clinical negligence, education and personal injury problems.

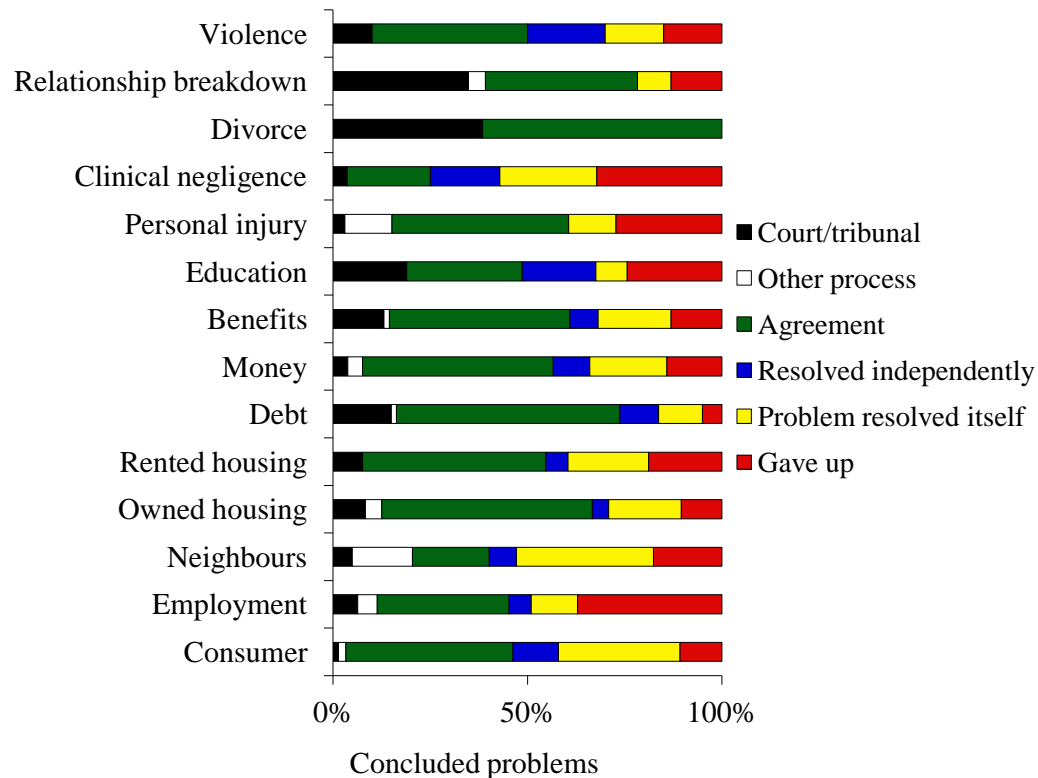


Figure 9. Problem Outcome by Problem Type (wave 2)

Attitudes to the Justice System

This section outlines attitudes to the justice system reported by respondents to the 2010 CSJPS, and sets out how these relate to the number of problems experienced. It suggests that ‘civic exclusion’, an institutional aspect of social exclusion relating to dissatisfaction with institutional legal processes, may be more common among those respondents who report multiple problems and those respondents who have been to court in relation to their problems. This section uses wave 1 findings only (repeating findings from the wave 1 report), since the ‘attitudes to the justice system questions’ were only retained for part of wave 2.⁴¹

Attitudes to the Justice System

All respondents to the 2010 CSJPS were asked the extent to which they agreed with the following statements:

1. *“If you went to a court with a problem, you would be confident of getting a fair hearing”*
2. *“Lawyers are not affordable for people on low incomes”*
3. *“Courts are an important way for ordinary people to enforce their rights”*
4. *“You should follow laws even when you believe it would be better not to”*
5. *“People should resolve their problems within their family or community, not by using lawyers or courts”*

Responses to the questions were on a five point scale, with overall findings shown in Table 34. As can be seen, a good majority of respondents agreed that the courts are an important way for ordinary people to enforce their rights (76.4 per cent) and that they could expect a fair hearing in court (68.2 per cent). However, only a minority saw lawyers as being affordable. Tying in with the finding, set out in Section 4, that people tend not to regard justiciable problems as being ‘legal’, the 2010 CSJPS indicated that over 60 per cent of people agreed with the proposition that problems should be resolved within families or the community, not by using lawyers or courts.

⁴¹ Wave 2 interviews took longer than anticipated and ‘attitudes to the justice’ system questions were removed to reduce interview time.

Table 34. Attitudes to the Civil Justice System

Wave 1	Fair hearing		Lawyers not affordable		Courts important		Should follow law		Resolve in community	
Response	N	%	N	%	N	%	N	%	N	%
Don't know	112	3.0%	157	4.3%	87	2.3%	52	1.4%	41	1.1%
Strongly agree	598	16.2%	720	19.5%	601	16.3%	794	21.5%	526	14.2%
Agree	1920	52.0%	1363	36.9%	2218	60.1%	2043	55.3%	1719	46.5%
Neither agree nor disagree	627	17.0%	415	11.2%	476	12.9%	484	13.1%	882	23.9%
Disagree	336	9.1%	908	24.6%	261	7.1%	270	7.3%	464	12.6%
Strongly disagree	99	2.7%	130	3.5%	49	1.3%	49	1.3%	60	1.6%
Wave 2	Fair hearing		Lawyers not affordable		Courts important		Should follow law		Resolve in community	
Response	N	%	N	%	N	%	N	%	N	%
Don't know	17	4.1%	15	3.6%	10	2.4%	11	2.7%	8	1.9%
Strongly agree	45	10.9%	89	21.6%	48	11.7%	70	17.0%	75	18.2%
Agree	215	52.2%	169	41.0%	272	66.0%	254	61.7%	197	47.8%
Neither agree nor disagree	88	21.4%	49	11.9%	51	12.4%	39	9.5%	85	20.6%
Disagree	40	9.7%	79	19.2%	27	6.6%	34	8.3%	47	11.4%
Strongly disagree	7	1.7%	11	2.7%	4	1.0%	3	0.7%	0	0.0%

Table 35 explores whether responses to questions on attitudes to the justice system were related to the number of problems reported by respondents. For the question whether or not respondents would be confident of a fair hearing in court, the percentage of respondents giving positive responses generally fell as the number of problems increased. This was also broadly the case for the extent to which they felt courts are an important way for ordinary people to enforce their rights. There was also less support for problem resolution within families or the community among those people experiencing multiple problems. There was relatively little evidence of changes in positive responses as number of problems increased for questions regarding the affordability of lawyers and whether people should follow laws even when they believe it would be better not to.

Table 35 Positive statements made about the justice system by number of problems

Fair hearing	Lawyers not affordable	Courts important	Should follow law	Resolve in community
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Number of problems	N	%	N	%	N	%	N	%	N	%
None	1712	72.3%	1359	58.3%	1888	79.0%	1922	79.6%	1596	66.0%
1	478	68.8%	424	61.4%	560	80.3%	536	76.5%	399	56.5%
2	173	68.7%	149	59.5%	188	74.9%	178	70.1%	124	48.4%
3	79	59.5%	69	52.6%	91	69.1%	101	75.2%	60	44.3%
4	35	55.7%	38	61.5%	41	63.7%	45	69.7%	35	53.6%
5+	41	58.4%	45	62.1%	51	72.0%	54	77.1%	30	42.2%

Table 36 compares the responses of those respondents who had contact with a court or tribunal and those who did not. Only those who experienced problems are included. Those who had contact with courts or tribunals were somewhat more likely to agree that they constitute an important way for ordinary people to enforce their rights, though this was not reflected in their attitude towards whether they would receive a fair hearing at court.

Table 36. Attitudes of respondents with civil justice problems, by contact with courts or tribunals

Contact with court or tribunal	Don't know		Agree strongly		Agree		Neither agree nor disagree		Disagree		Disagree strongly	
	N	%	N	%	N	%	N	%	N	%	N	%
Whether respondent would be confident of getting a fair hearing if they went to court with a problem.												
No	53	2.8	278	14.6	867	45.6	385	20.2	226	11.9	93	4.9
Yes	2	1.4	17	11.8	62	43.1	41	28.5	15	10.4	7	4.9
Whether respondent believes that lawyers are not affordable for people on low incomes												
No	54	2.8	446	23.4	671	35.3	169	8.9	471	24.8	91	4.8
Yes	1	0.7	39	27.1	46	31.9	14	9.7	41	28.5	3	2.1
Whether respondent believes that courts are an important way for ordinary people to enforce their rights												
No	44	2.3	251	13.2	1100	57.9	252	13.3	199	10.5	53	2.8
Yes	1	0.7	28	19.6	85	59.4	10	7.0	12	8.4	7	4.9
Whether respondent believes that you should follow laws even when you believe it would be better not to												
No	23	1.2	388	20.5	1000	52.7	264	13.9	167	8.8	54	2.8
Yes	2	1.4	31	21.8	79	55.6	18	12.7	10	7.0	2	1.4
Whether respondent believes that people should resolve their problems within their family or community, not by using lawyers or courts												
No	16	0.8	189	9.9	768	40.4	491	25.8	373	19.6	63	3.3
Yes	1	0.7	14	9.8	49	34.3	41	28.7	32	22.4	6	4.2

Table 37 presents similar information, this time split by whether or not respondents had obtained advice from a solicitor. It is noticeable that those who had used solicitors were less likely than other groups to regard solicitors as unaffordable for people on low incomes.

Table 37. Attitudes of respondents with civil justice problems, use of solicitor

Use of solicitor	Don't know		Agree strongly		Agree		Neither agree nor disagree		Disagree		Disagree strongly	
	N	%	N	%	N	%	N	%	N	%	N	%
Whether respondent would be confident of getting a fair hearing if they went to court with a problem.												
No	51	2.7	283	14.7	872	45.4	404	21.0	224	11.7	88	4.6
Yes	4	3.2	12	9.7	57	46.0	22	17.7	17	13.7	12	9.7
Whether respondent believes that lawyers are not affordable for people on low incomes												
No	55	2.9	457	23.8	675	35.1	178	9.3	469	24.4	88	4.6
Yes	0	0.0	28	22.6	42	33.9	5	4.0	43	34.7	6	4.8
Whether respondent believes that courts are an important way for ordinary people to enforce their rights												
No	45	2.3	256	13.3	1105	57.6	254	13.2	201	10.5	57	3.0
Yes	0	0.0	23	18.5	80	64.5	8	6.5	10	8.1	3	2.4
Whether respondent believes that you should follow laws even when you believe it would be better not to												
No	22	1.1	396	20.7	1005	52.5	272	14.2	164	8.6	55	2.9
Yes	3	2.4	23	18.5	74	59.7	10	8.1	13	10.5	1	0.8
Whether respondent believes that people should resolve their problems within their family or community, not by using lawyers or courts												
No	17	0.9	193	10.1	767	40.0	502	26.2	377	19.6	63	3.3
Yes	0	0.0	10	8.1	50	40.3	30	24.2	28	22.6	6	4.8

The Experience of Those Eligible for Legal Aid

This section sets out the pattern of experience of civil justice problems reported by survey respondents who were likely to be eligible for legal aid. It details the general incidence of problems among this population group, the experience of multiple problems, and the consequences of these problems. This section also describes problem resolution strategies, including how respondents seek advice and information for their rights based problems (in person, over the telephone, on the internet etc.). The outcomes of respondents' problems strategies are then outlined.

For the purpose of our analysis we created a legal aid proxy, derived from means tested benefits status and income. All people on means tested benefits⁴² (15 per cent) were included as eligible, plus those people with both a personal income less than £10,000 and household income less than £25,000. The legal aid proxy we used will not have directly equated to actual eligibility as, for example, it did not account for capital. However, it represented a reasonably comprehensible and transparent alternative. We also employ a composite income/legal aid eligibility variable by dividing non-eligible respondents into 4 groups based on personal income levels (<£15,000, £15,000-£24,999, £25,000-£39,999 and >£40,000).

Incidence of Problems Among those Eligible for Legal Aid

As in wave 1, overall, legal aid eligible respondents had a higher percentage with one or more civil justice problem (364 of 928, 36.4 per cent) than ineligible respondents (873 of 2,680, 32.6 per cent). Also as in wave 1, there were marked differences in

⁴² Unemployment related benefits, national insurance credits, income support, council tax benefit and housing benefit.

types of problem reported by eligible and ineligible respondents (shown in Table 38). Ineligible respondents were more likely to report consumer, employment and money problems. In contrast, respondents eligible for legal aid were far more likely to report problems associated with debt, rented housing, welfare benefits, relationship breakdown, domestic violence and neighbours.

Table 38. Incidence of civil justice problems by eligibility for legal aid

Problem type	Eligibility for Legal Aid			
	Ineligible		Eligible	
	N	%	N	%
Consumer	242	9.0%	62	6.7%
Employment	196	7.3%	47	5.1%
Neighbours	210	7.8%	108	11.6%
Owned housing	74	2.8%	9	1.0%
Rented housing	54	2.0%	59	6.4%
Money	152	5.7%	44	4.7%
Debt	85	3.2%	78	8.4%
Welfare benefits	83	3.1%	58	6.3%
Education	49	1.8%	22	2.4%
Personal injury	104	3.9%	34	3.7%
Clinical negligence	40	1.5%	19	2.0%
Divorce	28	1.0%	17	1.8%
Relationship breakdown	36	1.3%	41	4.4%
Domestic violence	26	1.0%	20	2.2%
Care proceedings	3	.1%	5	.5%

Figure 10 shows number of problems reported split by legal aid eligibility for those reporting one or more problem (wave 2). As with wave 1, of those reporting problems, legal aid eligible respondents were less likely to have a single problem compared to ineligible respondents, and more likely to have larger numbers of problems (and twice as likely to have five or more).

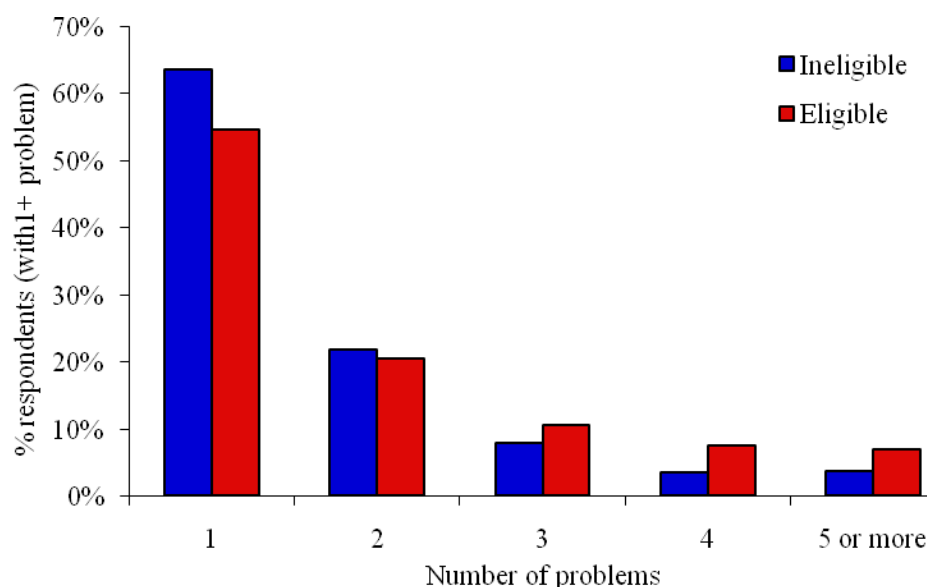


Figure 10. Number of civil justice problems for those with one or more problem by eligibility for legal aid (wave 2)

The Consequences of Problems

Legal aid eligible respondents were far more likely than other respondents to report adverse consequences as a result of their problems. Of 523 wave 2 problems reported by eligible respondents, 292 (55.8 per cent) resulted in a negative consequence on health and wellbeing compared to 432 of 1,191 (36.3 per cent) for problems reported by ineligible respondents. This compared to 49.7 per cent for eligible and 34.1 per cent for ineligible respondents in wave 1. As in wave 1, eligible respondents in wave 2 were also more likely to report a change in circumstances, doing so for 149 of 523 problems (28.5 per cent) compared to 255 of 1,191 problems (21.4 per cent) for ineligible respondents. Percentages in wave 1 were 32.0 per cent for eligible and 24.0 per cent for ineligible respondents respectively. Considering both adverse impact on health and wellbeing and changes in circumstances simultaneously, eligible respondents reported one or more adverse consequence for 325 of 523 problems (62.1 per cent) compared to 529 of 1,191 (44.4 per cent) for ineligible respondents. This difference between eligible and ineligible respondents was somewhat larger than in wave 1 (58.7 per cent for eligible compared to 45.4 per cent for ineligible respondents). Figure 11 shows adverse consequences reported by eligible respondents and four other income groups (based on personal income).

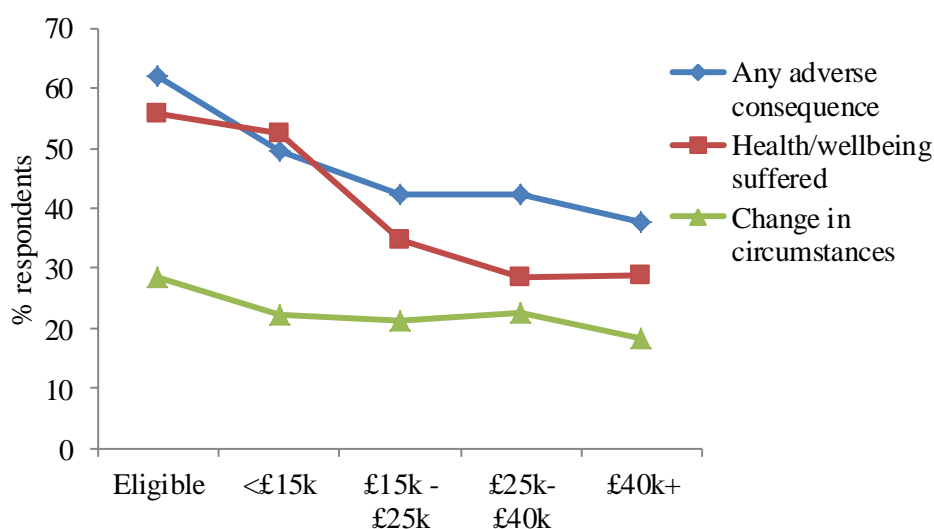


Figure 11. Adverse consequences reported as a result of civil justice problems for eligible respondents and with increasing personal income

Table 39 shows the specific adverse consequences on health and wellbeing reported, split by eligibility for legal aid (for both wave 1 and wave 2). Table 40 presents similar information for changes in circumstances.

Table 39. Health and wellbeing consequences of civil justice problems, split by eligibility for legal aid (wave 1 and wave 2)

Consequence	Wave 1				Wave 2			
	Ineligible		Eligible		Ineligible		Eligible	
	N	% problems	N	% problems	N	% problems	N	% problems
Physical ill health	74	7.3%	58	9.8%	95	8.0%	55	10.5%
Stress related ill health	171	16.9%	191	32.3%	250	21.0%	201	38.4%
Other mental ill health	20	2.0%	39	6.6%	35	2.9%	42	8.0%
A drinking problem	10	1.0%	7	1.2%	17	1.4%	9	1.7%
A drug problem	2	0.2%	1	0.2%	1	0.1%	5	1.0%
Harassed or verbally abused	64	6.3%	41	6.9%	79	6.6%	44	8.4%
Assaulted/physically threatened	25	2.5%	16	2.7%	20	1.7%	14	2.7%
Damage to your property	58	5.7%	21	3.6%	50	4.2%	19	3.6%
Loss of confidence	120	11.8%	78	13.2%	159	13.4%	109	20.8%
Fear	84	8.3%	65	11.0%	118	9.9%	72	13.8%

Table 40. Changes in circumstances as a consequence of civil justice problems, split by eligibility for legal aid (wave 1 and wave 2)

Wave 1				Wave 2			
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Consequence	Ineligible		Eligible		Ineligible		Eligible	
	N	% problems	N	% problems	N	% problems	N	% problems
Breaking up with a partner	20	2.0%	24	4.1%	17	1.4	12	2.3
Damage to family relationship	43	4.2%	49	8.3%	57	4.8	46	8.8
Having to move home	51	5.0%	32	5.4%	49	4.1	34	6.5
Becoming homeless	9	0.9%	9	1.5%	4	0.3	6	1.1
Having to change jobs	42	4.1%	13	2.2%	35	2.9	18	3.4
Becoming unemployed	33	3.3%	28	4.7%	39	3.3	31	5.9
Loss of income	146	14.4%	104	17.6%	162	13.6	85	16.3
Problems with your education	9	0.9%	9	1.5%	9	0.8	7	1.3

Response to Justiciable Problems by Eligibility for Legal Aid

Table 41 shows response to civil justice problems by whether or not respondents were eligible for legal aid. Wave 2 findings differed somewhat from those of wave 1. There was no longer a discrepancy in inaction between ineligible and eligible respondents, though the percentage doing nothing was higher for both groups than in wave 1. Meanwhile, the percentage handling problems with informal help was slightly higher for eligible respondents.

Table 41. Response to problem by legal aid eligibility (wave 1 and wave 2)

		Response to problem			
Eligibility for legal aid		Did nothing	Handled alone	Handled with informal help	Obtained advice
Wave 1	Ineligible	102	561	172	332
		8.7%	48.1%	14.7%	28.4%
	Eligible	89	299	107	219
		12.5%	41.9%	15.0%	30.7%
Wave 2	Ineligible	224	585	186	407
		16.0%	41.7%	13.3%	29.0%
	Eligible	101	242	118	197
		15.3%	36.8%	17.9%	29.9%

As can be seen from Table 42, and as in wave 1, legal aid eligible respondents who did seek advice were more likely than respondents in general to use face-to-face advice as the predominant mode of contact from first advisers. Eligible respondents were also less likely to use email/Internet. While rates of telephone advice were broadly comparable by eligibility in wave 2, findings again showed that problems

reported by legal aid eligible respondents were more likely to tend towards face-to-face provision.

Table 42. Method of first contact and predominant methods of contact for first advisers by eligibility for legal aid (wave 2)

Method of contact	Ineligible				Eligible			
	First contact		Predominant methods		First contact		Predominant methods	
	N	%	N	%	N	%	N	%
In person	141	39.7%	162	46.3%	74	50.0%	85	58.6%
Email/Internet	25	7.0%	45	12.9%	3	2.0%	5	3.4%
Telephone	152	42.8%	118	33.7%	62	41.9%	48	33.1%
Post	11	3.1%	17	4.9%	4	2.7%	5	3.4%
Through someone else	26	7.3%	8	2.3%	5	3.4%	2	1.4%

Problem Outcomes by Eligibility for Legal Aid

Table 43 shows problem outcome by whether or not respondents were eligible for legal aid in both wave 1 and wave 2. Overall, broad outcomes were comparable between eligible and ineligible respondents. However, in wave 2, eligible respondents were somewhat less likely to resolve problems independently, while conclusion by court or tribunal was higher in general for wave 2 and particularly high for ineligible respondents. Figures 12 (wave 1) and 13 (wave 2) illustrate problem outcome by response to problems for legal aid eligible respondents only. Comparable figures for all respondents can be found in Figure 7 (wave 1) and Figure 8 (wave 2). Again, courts, tribunals and other processes were most common outcomes where advice was obtained, with agreement fairly consistent whether advice was obtained, the problem was handled with informal help or handled alone. As previously, those who did nothing, who were more common among eligible respondents, reported far lower levels of agreement and high levels of giving up.

Table 43. Problem outcome by eligibility for legal aid

How problem concluded	Wave 1		Wave 2	
	Legal aid eligibility		Legal aid eligibility	
	Ineligible	Eligible	Ineligible	Eligible
Court/tribunal	28	19	54	24

	4.7%	5.9%	7.3%	8.9%
Other process	31	17	33	15
	5.2%	5.3%	4.5%	5.6%
Agreement	259	119	294	113
	43.7%	37.2%	39.9%	42.0%
Resolved independently	55	26	66	17
	9.3%	8.1%	9.0%	6.3%
Problem resolved itself	110	72	156	56
	18.5%	22.5%	21.2%	20.8%
Gave up	110	67	133	44
	18.5%	20.9%	18.1%	16.4%

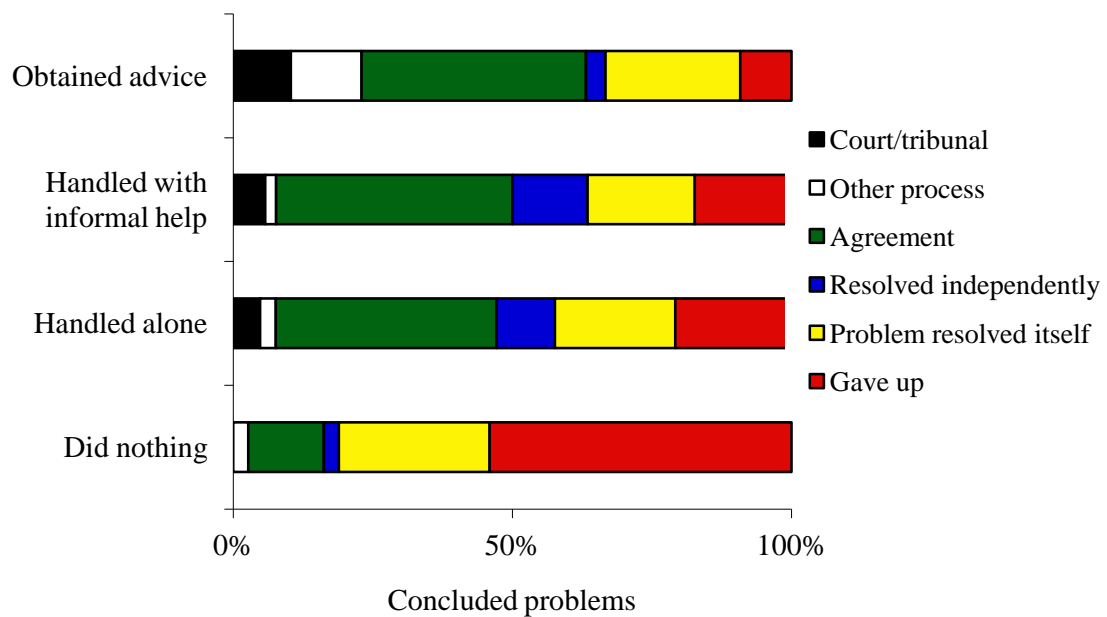


Figure 12. Outcome by response to problems (legal aid eligible respondents only - wave 1)

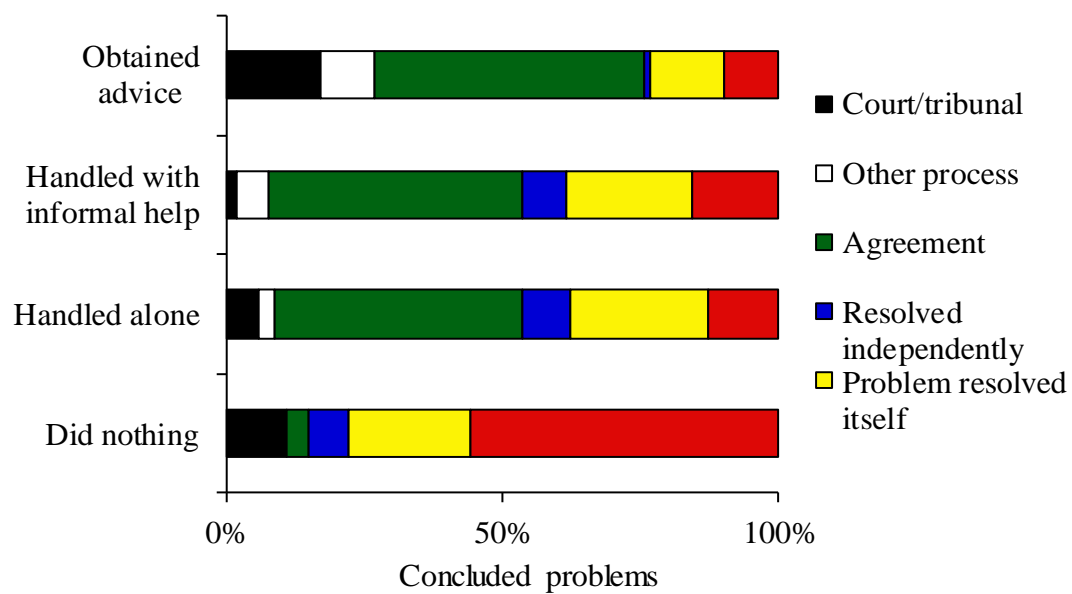


Figure 13. Outcome by response to problems (legal aid eligible respondents only – wave 2)