

THE COMMUNITY **LISTENING** PROJECT



Sponsored by

The DC Consortium of Legal Services Providers

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FORWARD: ABOUT THE COMMUNITY LISTENING PROJECT

As civil legal aid providers, we are dedicated to securing fundamental rights. Meaningful participation in the economic, social, political, and justice systems of our society is one such fundamental right. Participation is not simply a nicety:

Participation is a basic human right in itself, a precondition or catalyst for the realization and enjoyment of other human rights, and of fundamental importance in empowering people living in poverty to tackle inequalities and asymmetries of power in society...

Participation is an affirmation of the right of every individual and group to take part in the conduct of public affairs, but also a part of the solution to poverty and social exclusion. Anti-poverty and development policies are more likely to be effective, sustainable, inclusive, and equitable if they are the result of participatory processes.¹

Realization of the right of meaningful participation starts with our own organizations and our own efforts to engage those we serve in our operations, in the choices about what we do, and, ultimately, in our advocacy. Animated by that vision of participatory social change, members of the DC Consortium of Legal Services Providers convened a wide range of legal aid and social service providers to explore how to strengthen the engagement of members of the community in our work.

Our discussions led us to conclude that one of the ways we could strengthen the engagement of community members with civil legal aid organizations would be to undertake a broad, inclusory effort to elicit community members' perspectives, experience, and guidance to help us make difficult decisions about how we structure and focus our work. The timing was propitious. The DC Access to Justice Commission was starting to update its 2008 report regarding legal needs of low-income District

residents. In its original 2008 report, the Commission talked to providers and analyzed data that showed who was getting legal assistance and where there were gaps in services. One element that was missing was information obtained directly from low-income community members. When the Commission concluded that expanding its already extensive study to include meaningful inquiries of low-income DC residents was beyond its capacity, members of the DC Consortium of Legal Services Providers undertook a process to supplement the legal needs study with meaningful community input.

The resulting effort was ambitious and extensive. It included community members at every step of its development and execution. As described in the following report, it consisted of a broad range of coordinated focus groups and an in-person survey of almost 600 low-income DC residents. Community members participated throughout the process, from serving on our advisory board, to structuring and conducting the initial focus groups, and to developing and administering the in-person survey. Our community members helped identify underserved people and communities and guided our efforts to make connections in ways that were always respectful and built trust. They made sure that we used non-lawyer language and conducted our activities in a

1 U.N. Office of the High Commissioner on Human Rights, <http://www.ohchr.org/EN/Issues/Poverty/Pages/ParticipationOfPersonsLivingInPoverty.aspx> (last visited January 3, 2016).

culturally and linguistically appropriate manner. In doing so, they infused the project with an authenticity and trustworthiness that adds credibility to the final product.

The project was not just about surfacing legal problems. We wanted to hear about what makes life difficult, or unfair, or thwarts people from reaching their goals, particularly those problems that do not readily fall into traditional legal categories. With that knowledge, legal aid providers can do more than pry open the courthouse door. They can serve as creative problem-solvers who help low-income community members overcome barriers to getting out of poverty.

Through this study, we wanted to get a better understanding of demographic nuances. Do older people define their problems differently or have different concerns from young people? Do low-income parents with children in their care face different obstacles than people living alone? Do some immigrants experience the justice system or resolve problems in ways that are different from non-immigrants? Understanding and thinking about those differences is important if we want our responses and solutions to be tailored to the needs, character, and experiences of the community members we serve.

In addition to problem identification, our community listening sought to understand the circumstances under which people do or do not avail themselves of free civil legal services. Responses to those questions will help us,

as a legal community, improve our outreach and education strategies. They may help us work with people who find our adversarial system distasteful or confusing.

Thus, armed with greater knowledge of the factors that thwart the ability of our neighbors to achieve a stable, equal footing in our society, we will be equipped to identify opportunities for truly meaningful advocacy. In continued partnership with community members, we hope to come together as a civil legal aid community to explore opportunities for responsive strategies using all of the tools in our advocacy toolboxes: litigation, policy advocacy, legal education collaboration, organizing or grassroots efforts, and the media, among others. It is our hope that this project will be the catalyst for discussion about what is missing, what needs to be done, and who has the capacity to do it. This report provides a rich store of information and insights that, in combination with the results of the Access to Justice Commission study, will enable us to address the most serious problems facing low-income residents in the District of Columbia.

Finally, this work seeks to capture the humanity, dignity, and struggles of our neighbors and client communities, along with some of the complexity and challenges of poverty. It reaffirms an expansive concept of “justice” and a strong belief that people trained in the law are vitally important to achieving fairness, equity, opportunity, and power—justice for all.

It is our hope that this project will be the catalyst for discussion about what is missing, what needs to be done, and who has the capacity to do it.

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EXECUTIVE SUMMARY



This report is the product of an effort of the DC Consortium of Legal Services Providers (“Consortium”) to learn from low income DC residents about the challenges they face and the barriers that prevent them from overcoming poverty by asking them, directly, about their most pressing problems. The Community Listening Project was envisioned as a companion to the DC Access to Justice Commission’s forthcoming report on unmet legal needs of low-income residents of the District of Columbia. Both the Community Listening Project and the Access to Justice Commission’s legal needs study are intended to provide critical information to enable the community, and civil legal aid providers in particular, to make difficult decisions regarding representation and advocacy objectives and the allocation of scarce resources.

The project relied on the participation of a broad spectrum of civil legal aid organizations and individuals. Guided by an advisory board consisting of legal aid providers and community members, the project sought information from community members through focus groups and a lengthy survey. Community members played a central role in this project, not just as focus group members or survey participants, but also by serving on the project advisory board, by helping structure and conduct the focus groups, and by playing a role in the creation, revision, and administration of the survey.

RESEARCH METHODOLOGY

The project combined qualitative and quantitative data to identify barriers that prevent low-income DC residents from getting out of poverty. The qualitative data were collected through 20 focus groups convened by 15 different Consortium member organizations. In total, 130 community members participated in the focus groups. The quantitative data were gathered through a face-to-face survey. The data gathered in the focus groups informed the questions included in a quantitative survey instrument. This survey, which consisted of 14 broad categories of questions, was revised following the recommendations of the advisory board, community members, and subject matter experts. To ensure the reliability of the data collection effort, the project manager and principal investigator recruited and trained community members, law students, and volunteer attorneys to

follow standard field research procedures. Those selected to participate in the survey met DC residency and income requirements. The challenges associated with identifying, selecting, and persuading people to participate in this type of study made it important to include a large number of people. Ultimately, surveyors collected information from 590 people.

RESEARCH RESULTS

Types of Problems

The five problems that survey participants identified as most serious were housing, employment, neighborhood concerns, immigration, and debt. These and other issues that emerged from the study are described below in the same order in which they were listed in the survey and presented in the report.

Housing

Lack of adequate, affordable housing and anxiety about retaining housing emerged as pervasive concerns among survey participants. More than one-third of the survey participants considered problems related to housing to be the most serious problems they had experienced in the past 2 years, and when asked to identify the kind of help that people in their community most need, almost 40% of the survey participants said “housing.” The majority of survey participants reside in apartments or single-family homes, but 30% are homeless, and close to 60% of the survey participants worried about not having any housing

at all. Among renters, 43.3% experienced problems keeping up with rent increases and getting their landlords to make repairs. More than one in three did not feel they were living in a safe and secure place. Even when their housing arrangements were less than satisfactory, survey participants had difficulty finding safe, affordable housing, so that housing arrangements tended to be long term. Almost six out of ten survey participants reported that they had lived in their current places—including rental apartments in need of serious repair, homeless shelters, or outside—for more than 2 years.

Neighbors and Neighborhoods

Concerns about the quality of living conditions that surfaced in response to questions about housing also were reflected in the large number of survey participants whose most pressing problems involve the safety of their neighborhoods. Forty percent of survey participants said they had experienced some problems with their neighbors, and 46.6% had experienced problems in their neighborhoods, with crime, lack of city services, and uncertainty associated with redevelopment being the most common problems. Approximately 10% of all survey participants identified these problems as the most serious problems they had experienced in the past 2 years. Among survey participants, three out of ten indicated that they personally had been a victim of crime. Among those who had been a victim of crime, the majority of crimes involved property—theft, robbery, and break-ins. One in six had experienced gun violence.

Police

An issue that is closely related to how survey participants perceive their neighborhoods is their experience with the police. Survey participants who said they experienced problems with the police reported problems with their neighbors and their neighborhoods at a higher rate than those who did not. One in four survey participants reported problems with law enforcement, and 4.2% identified problems with the police as the most serious problems they had experienced in the past 2 years. Some people felt that police officers did not take their problems seriously. People who had problems with the police mentioned being stopped by the police without a good reason (27.8%) or being treated roughly by a police officer (15.9%). Among survey participants who are homeless and living outside, more than half reported that they had been stopped by the police without a good reason.

Transportation

Problems with transportation represent a particular hardship for low-income DC residents, and almost one third of the survey participants said they experienced these problems. Affordability was the biggest problem, followed by inconvenient bus or Metrorail scheduling, which presented a particular problem for people who work late hours. Survey participants who are working depend heavily on public transportation, so that affordability and dependability directly affect their ability to get to their jobs. Among those who owned vehicles (approximately one-fifth of the survey participants), the most frequent problems were paying for parking tickets and difficulty obtaining or renewing a driver's license.

Employment

Many survey participants are working, at least intermittently, but struggle to find and keep good jobs. When asked to identify the kind of help that people in their community most need, a quarter of the survey participants said “employment.” When asked whether they had any problems related to employment, slightly less than half of the survey participants said yes, and 16.3% identified an employment-related problem as the biggest problem they had experienced in the past 2 years. Among those who identified an employment problem, not finding work was the most common problem (30.3%). Among survey participants who were homeless and living outside, 20% said that finding work was their biggest problem, bigger than housing. A large number of those who were unemployed said they had last worked more than 2 years ago. Despite the length of unemployment, few (5.8%) had given up looking for work.

A significant percentage of survey participants work full time (24.8%) or part time (16.5%), but full-time employment did not insulate survey participants from financial hardship. Almost 50 percent said they had difficulty paying bills, and less than 10 percent said they never had difficulty making ends meet. While 54.5% of those who were working full time received Supplemental Nutrition Assistance Program benefits (SNAP, formerly known as Food Stamps), almost half worried, at least occasionally, that they would not have enough food for their household.

Healthcare

DC has the second lowest rate of uninsured residents nationally, with 95% having health insurance. Among survey participants, the majority (75.7%) had some form of healthcare coverage. Among survey participants who are homeless and living outside,

the percentage dropped to 66.7%, while only 45.0% of survey participants with less than a ninth grade education had healthcare coverage. Some people without healthcare coverage expressed their perception that they did not qualify, that they could not afford it, or that applying for it would be time-consuming. Some believed their immigration status precluded them from having coverage.

Among those with healthcare coverage, most (66.3%) did not report any problems. Those who had problems expressed concerns about the cost and quality of coverage: 26.4% said their insurance did not cover certain items and services, 12.6% had difficulty signing up for healthcare, 11.3% could not obtain dental care they needed, and 10.7% could not get their prescriptions filled.

Income (Including public benefits)

The majority of survey participants lived in households that received some type of income from employment, public benefits, or both. Public benefits play an important role in the lives of the survey participants. More than half of the survey participants receive SNAP, including almost one-third of those who are working full or part time.

Approximately 18% of the survey participants said they had experienced problems when they applied for public benefits, the most common being long waits at the service center, inaccurate information provided by agency staff, and documents lost by the agency. Individuals who qualified for public benefits described problems with their benefits being miscalculated, denied, reduced, or stopped.

Debt

Almost half the survey participants reported some problem associated with debt, while almost two-thirds indicated that they occasionally or frequently had trouble “making ends meet.” The most common problems were calls from debt collectors, the threat of utilities being shut off, and being denied credit. Half said they occasionally or frequently felt uncertain about having enough food for their household. Many said they had skipped, delayed, or made partial payments on their rent, mortgage, or utilities.

Consumer

Among the 30% of survey participants who experienced consumer problems, by far the most common problems (80.1%) involved service or billing problems with phones, utilities, water, or cable. Only 1.2% of those who experienced consumer problems considered them to be their most serious problems.

Family and children

Approximately one-third of the survey participants indicated that they provided care for a child in the last 2 years, but among those survey participants, 70% said they had not experienced any problems with child custody or support. Survey participants who provided care for a child identified housing and employment as the most serious problems they face, with only a small percentage of survey participants (3.0%) naming problems with family and children as most serious. Among those who had problems, half reported disputes over the amount of child support received or paid. Child custody disputes centered on difficulty agreeing with the other parent about major decisions concerning the children and disagreements over visitation.

Family difficulties were not limited to problems between parents with children. Approximately 10% of the survey participants indicated that they had family problems that did not relate to their partner or child, including a family member stealing from them, family members overstaying their welcome, difficulty caring for a sick or elderly family member, and identity theft by a family member.

Domestic Violence

Approximately 16% of survey participants reported experiencing domestic violence in the last 2 years, including physical violence, threats of physical violence, and some other types of mistreatment (financial, emotional, or sexual abuse or overly controlling behavior). Among people who reported having experienced domestic violence, one in four identified it as their most serious problem. Fewer than half of the survey participants who experienced domestic violence had a child in their care, but among those who did, 61.9% had problems with child custody or child support.

Education

Because seven out of ten survey participants did not have children in their care, it is not surprising that only 11.8% of survey participants said they had experienced problems with education in the past 2 years. The most typical problems were enrolling in the school that the children wanted to attend, bullying in school, concerns about other school safety issues, poor teacher quality, and transportation.

Immigration

Although immigrants face many of the same problems that other low-income people experience, they often have additional problems related either to their immigration status or to language

access. Among all the survey participants, 20% indicated they were born in a country other than the United States, and more than half of these participants (57%) had experienced some problems related to immigration in the past 2 years. Among those who experienced problems with immigration, 65.5% identified issues related to immigration as their biggest problem. Immigrants also identified employment, housing, neighborhoods, and debt among their top five problems. Among the most frequently experienced problems related to immigration, lack of assistance in applying to legalize their immigration status topped the list. This concern is followed by the need for immigration counseling and difficulty applying for a driver's license, trouble at work because of national origin or immigration status, and insufficient assistance completing the necessary papers for family unification.

Collateral Consequences

The problems people experience spill into other areas of their lives, sometimes with serious collateral consequences. The most frequent consequences survey participants reported were becoming displaced from home, family-related problems such as breaking up with a partner, economic consequences, and worsening emotional and physical health. These consequences may limit an individual's ability and willingness to address problems.

How People Address Problems

Close to half of all survey participants said they took some steps to fix their most serious problem. Those who did not take any steps to address their most serious problems gave reasons for why they did not. Many of those survey participants expressed resignation about the problem, including a lack of confidence that they could solve it. Half of the survey participants who tried to resolve their most serious problem did so entirely on their own or with the help of family or a friend. Others received help from their families or friends, or turned to places of worship, community groups, or social workers or counselors for help. Some sought help from a government entity.

Perception of Legal Assistance

Of particular interest to the Consortium was whether or not people with low incomes are able to obtain legal help. Only 11.3% of the survey participants said they had tried to find a lawyer for help with a problem in the past 2 years (71.7% said they had not tried to find a lawyer, and 17.0% did not answer the question).

Among the relatively small group of survey participants (66 people) who had tried to find a lawyer, 59.6% were successful. Survey

participants most often consulted lawyers in housing, immigration, family, employment, and criminal cases. A few survey participants sought the assistance of a lawyer for cases involving medical malpractice, personal injury, or bankruptcy, or to have a will drafted. When people looked for a lawyer, they typically asked a friend for a referral, but others found a lawyer through a court-based resource center, a "know-your-rights" clinic, or a referral by a court, a social worker, the police, or medical personnel. Their first contact with a lawyer was ordinarily made in person or by telephone.

When survey participants were able to find a lawyer, the lawyer performed one or more of the following services: explained the law, made a call, filled out a form, drafted a letter, went to court, or negotiated with the other side. Forty-one survey participants had cases to be adjudicated, and the Superior Court of the District of Columbia was the most common legal venue, followed by the District of Columbia Housing Authority, the DC Office of Administrative Hearings, and the U.S. District Court for the District of Columbia. The majority of those who sought but did not find a lawyer said that cost kept them from finding one. Perceived cost may have deterred others from even looking—eight out of ten people who answered the question agreed or strongly agreed that "lawyers are not affordable for people with low incomes." Among those who did find a lawyer, approximately two-thirds received free legal services.

The issue of cost is tied also to the perception of quality. Close to 60% of those who answered the question agreed or strongly agreed that "lawyers who will help you for free are not as good as lawyers who charge you." Even among participants who were assisted by a lawyer who did not charge, the percentage was the same.

At the same time, most survey participants who were able to find a lawyer, paid or free, felt positively about their lawyers. Three-quarters agreed or strongly agreed that their lawyers helped them understand their legal problems. A slightly higher percentage felt their lawyers treated them the way they wanted to be treated, and more than half expressed confidence in their lawyers.

Perception of the Justice System

When survey participants were asked about their beliefs in law and the justice system, the majority of those who responded (82.2%) agreed with the statement that "you should follow laws even when you believe it would be better not to." A similarly high percentage (80.9%) agreed that courts are "an important way for

ordinary people to enforce their rights,” but only two-thirds expressed confidence that they would receive a fair hearing if they went to court. More than half of the survey participants agreed that “people should resolve their problems within their family or community, not by using lawyers or the courts.”

Who Else Needs Help and What Kind

Survey participants were asked to identify who in their community needs help the most. Many people identified families with children, homeless people, and single men as needing help. When asked to specify the kind of help that people in their community need, almost 40% of the survey participants said “housing,” and almost 25% identified employment or employment training as a particular need.

Strengths of the Community

Focus group members identified many strengths in their community as well. Some of those strengths included the vibrancy of neighborhoods, the pride that people take in their homes, and the success that some community members experience. Focus group members expressed appreciation for service organizations—tenant associations, legal advocacy groups, labor organizations—that addressed shared problems. A sense of solidarity with other people in the same situation also gave some focus group members hope. This was particularly true for immigrants. Finally, many spoke of their faith and the support offered by their church or other place of worship.

CONCLUSION

This project does not prescribe any particular solutions, but serves as an invitation to legal services providers and community members to come together to think creatively, strategically, and inclusively about how to address these problems. The report concludes with a summary of key findings.

INTRODUCTION



The name of this effort, the “Community Listening Project,” says it all. Listen we did: to the 590 individuals who agreed to take our survey and to the 130 people who participated in focus groups. Furthermore, more than 80 low-income community members played a role in the creation, revision, or administration of the survey. We listened to each of these people, and this report documents what we heard.

The Community Listening Project (the project) is sponsored by the DC Consortium of Legal Services Providers (the Consortium), a coalition of organizations that provide legal assistance to low-income DC residents. Appendix B includes a list of 2016 Consortium members. The Consortium's mission is to coordinate the delivery, expand the availability, and improve the quality of legal services and advocacy for poor and disadvantaged people and groups of people in DC. The purpose of the project is to learn from low-income DC residents about the challenges they face and the barriers that prevent them from overcoming poverty. For the purpose of the project, “low-income” means a household income less than 200% of the federal poverty level. In 2014, the year the survey was conducted, a single mother with two children living at 200% of poverty would have an annual income of approximately \$40,000. Appendix C includes a copy of the 2014 Federal Poverty Guidelines for the continental United States.

The goal of the project was to hear the voices of the low-income community in order to understand how they frame their problems. We tried to think beyond the traditional categories of legal services delivery—housing, family, benefits, employment—and to remain open to the possibility that some compelling problems, problems that interfere with an individual's ability to rise out of poverty, may be ones that civil legal aid providers typically do not address but that might be ripe for creative legal intervention. Although many problems are susceptible to legal resolution, and many of the people we spoke with had suffered harms that had clear legal solutions—unlawful evictions, wage-and-hour violations, egregious debt collection practices—fewer than 12% sought legal assistance. Their reasons for not seeking legal assistance varied and are reported in the Research Results section of this report.

This study was envisioned as a companion to the DC Access to Justice Commission's forthcoming report on legal needs. The Access to Justice Commission's report, *Justice for All?*² and the follow-up report, *Rationing Justice: The Effect of the Recession on Access to Justice in the District of Columbia*³ provided a detailed analysis of the type and quantity of legal services being provided in DC. The reports surveyed legal and social service providers and made a compelling argument for the importance of addressing unmet legal needs. This project took a different approach and asked low-income DC residents directly about the problems they face. The hope is that this study will add another dimension to our understanding of the problems that keep people trapped in poverty and will help legal service providers think creatively, strategically, and inclusively about how to address those problems.

At the November 2012 Consortium meeting, legal aid providers began, as a group, to talk about how research might enrich efforts to engage clients and communities. The hope was that by listening to community members, legal aid providers would be better able to “assess, and ultimately address, unmet legal needs; plan more effective strategies to respond to systemic problems; identify programs and policies in need of reform; [and] configure services in a way that makes sense” to people who need legal services.⁴ Many legal aid providers attended the initial meetings and expressed strong interest in the project.

A subgroup was charged with finding a way to meaningfully engage community members in a study that would examine these issues. The subgroup concluded that it would be helpful to have guidance on the project from an experienced social science researcher. Enrique S. Pumar, Ph.D., who teaches survey method-

2 D.C. Access to Justice Comm'n & D.C. Consortium of Legal Servs. Providers, *Justice for All? An Examination of the Civil Legal Needs of the District of Columbia's Low-Income Community* (2008), available at <http://www.dccaccessjustice.org/files/CivilLegalNeedsReport.pdf>

3 D.C. Access to Justice Comm'n & D.C. Consortium of Legal Servs. Providers, *Rationing Justice: The Effect of the Recession on Access to Justice in the District of Columbia* (2009), available at http://www.dccaccessjustice.org/files/Rationing_Justice_Report_final_PDF_.pdf

4 Email from Hannah Lieberman and Patty Mullahy Fugere to members of the DC Consortium of Legal Services Providers, November 16, 2012. Email is on file with the project manager.

ology and is the Chair of the Sociology Department at The Catholic University of America, served as the principal investigator. Additionally, a role emerged for a project manager who could coordinate various resources, including volunteers, and keep the project moving forward. Faith Mullen, J.D., an Assistant Clinical Professor at the Columbus School of Law at The Catholic University of America, volunteered to act as project manager. Along with law students Jacquisha Cardwell, Brandon Edmisten, and Erin McAuliffe who served as research assistants, Dr. Pumar and Professor Mullen comprised the research team.

The subgroup formed the core of what became an advisory board that assumed responsibility for providing guidance to the research team on every phase of the implementation plan. Appendix D includes a list of advisory board members. The advisory board met several times to identify the project goals and to contribute their expertise, resources, and knowledge of the low-income community. From the outset, the advisory board and research team felt strongly that community members should be involved. They were invited to serve on the advisory board, lead or attend focus groups, test focus group and survey questions, and administer surveys.

RESEARCH METHODOLOGY



A major component of the project methodology is the sample size and strategy. The challenges associated with identifying, selecting, and persuading people to participate in this type of study made it important to include a large number of people.

Those conducting the survey were dispatched to a variety of locations in DC to speak with people who met the residency and income criteria. The demographic makeup of the survey participants reflects the general distribution of people with incomes under 200% of poverty in DC. The project followed a non-random stratified sample strategy to assure wide representation among the different subgroups of survey participants.⁵

The data collection consisted of three phases. First, during the research design phase, the project developed a schedule of

activities associated with establishing the methodological approach. The survey and focus group script were designed in consultation with the advisory board, community members, and subject matter experts. Second, the project invited members of the Consortium to convene focus groups to collect qualitative information from community members. Third, based on the results of the focus groups, the project developed a quantitative survey questionnaire that was administered to 590 individuals. The project engaged community members in all three phases.

Figure 1. Steps in the Research Process



⁵ For populations that are difficult to access, a random approach to sampling might result in a high rejection rate because those selected to participate in the survey might not meet the residency or income requirements. Random in-home surveys have been used successfully in other community needs assessments but at considerable per-participant cost.

THE FOCUS GROUP PHASE

The advisory board concluded that the first step in the data collection process should be to conduct focus groups with community members. The insights gained from these groups would be used to develop the survey. A copy of the focus group interview script appears in Appendix E.

The advisory board agreed that focus group participants should not all be convened by one legal services provider or from one source, so the project asked every organization that is a member of the Consortium whether it wished to facilitate a focus group. Fifteen organizations, just slightly more than half of the Consortium members, conducted focus groups and identified and recruited participants from their client communities.⁶ In addition, a law student volunteer who speaks Punjabi conducted five focus-group-type interviews at a Sikh temple, and volunteers from HEARD (Helping Educate to Advance the Rights of the Deaf) conducted five focus-group-type interviews with individuals who are deaf. A total of 130 community members participated in these groups. Appendix F includes a table that contains details about the focus groups.

Because so many different organizations agreed to conduct the focus groups, it was essential to have a strong training protocol in place to ensure the reliability of results. To that end, the project conducted a total of five training sessions for focus group facilitators on weekends and in the evenings at several locations throughout the city to make them more accessible to community members. In all, 41 people, including community members, legal aid providers, and law students, were trained to facilitate focus groups.

THE SURVEY PHASE

The questions in the survey were derived from the results from the focus groups. Appendix A provides demographic information about the survey participants, and Appendix G includes a copy of the survey. The project distilled the responses into 1 of 14 broad categories that formed the basis of open-ended survey questions, which were followed by check boxes designed to capture the specifics. The survey asked about a variety of problems without characterizing them as legal problems. The reason for this was twofold. First, many people have serious problems that preoccupy them, but if asked would not consider them to be legal problems or susceptible to legal resolution. Second, lawyers are sometimes too quick to see the world in terms of legal claims, problems that could be resolved by legislation or litigation.

After constructing a draft of the survey based on focus group results, the project conducted a pre-test with six low-income individuals and then revised the draft in response to their feedback. After the pre-test, advisory board members and subject matter experts from local legal services organizations—including experts in public benefits, consumer, debt, education, housing, immigration, employment, domestic violence, and family law—reviewed the survey. Community members who reviewed it suggested that a glossary explaining terms like “Notario” or “subsidized housing” would help surveyors understand the survey better and enable them to answer questions about it. Appendix H contains a copy of the glossary that was developed in response to this suggestion. Questions about language access were added to every section.

The project then administered the draft survey to 18 low-income community members and sought their feedback. In response to that feedback, the project combined some sections, narrowed questions that were too broad, and eliminated questions that were too similar. Several

Residents of a public housing complex described a problem disposing of their garbage. One of two trash disposal sites had been closed for months, and tenants had to carry their garbage to the trash room on another floor, which often lacked capacity to accommodate their garbage. Tenants had observed an increase in rodents and roaches. The tenants were unaware that they had any recourse other than to complain to the building manager, which they considered to be pointless.

Pre-test results

⁶ Consortium members that declined to host focus groups did so for a variety of reasons. Some groups were based in DC but primarily served clients in Maryland, Virginia, or nationally. Some groups represented clients in criminal or immigration detention cases and expressed concern that participating in a focus group might compromise their clients' cases. A few others were in the middle of data collection projects of their own and did not want to impose on their client community by peppering them with too many requests for information.

people who participated in this pilot testing asked about resources that might address their problems. With the permission of the Executive Director of the DC Access to Justice Commission, a research assistant updated and reformatted the information flyers that had been developed by the Access to Justice Commission that listed community resources such as shelters, energy assistance, civil legal aid providers, and city council members. These flyers were distributed to survey participants.

Recruiting and Training Surveyors

The project depended on community members, law students, and volunteer lawyers to administer the survey. Community members who administered 20 surveys were given a \$100 honorarium. Law students were not paid, but many were able to use their work on the project to satisfy pro bono requirements at their law schools.

To ensure the reliability of the results, it was important that every surveyor receive identical training and that the surveys be administered following similar procedures. Numerous training opportunities for potential surveyors were held at multiple locations around DC. During the trainings, surveyors heard about the work of the DC Access to Justice Commission, the scarcity of legal services in DC, and the ways in which a problem like being fired or evicted can push people into deep poverty. The training offered background about the survey—the what, the why, and the how. The training underscored the importance of simply asking people about “problems” rather than about “legal problems.”

Survey Administration

Surveyors administered surveys at health and back-to-school fairs, at soccer matches, on street corners, in public parks, at laundromats, in apartment buildings, at places of worship, and at other places where people live, work, or play. Appendix I lists places to administer the survey that were suggested by focus group members. Each survey took approximately 20 minutes to administer. Although there were more than 100 questions, it was possible to administer the survey relatively quickly because not every question applied to every person. Surveyors approached 868 people, 590 of whom completed the survey. Surveyors collected data on refusals. Appendix J includes a copy of the form that surveyors used to keep track of refusals.⁷

According to a recent report by the Urban Institute, about 5% of DC residents age 5 years and older have limited English proficiency. The DC Office of Human Rights found that the most common languages spoken among people in DC identified as having Limited English Proficiency (LEP) or Non-English Proficiency (NEP) are Spanish (60.8%), Amharic (9.8%), French (4.9%), and Chinese (3.1%). A higher percentage of LEP/NEP people live in poverty: 24.0% of LEP/NEP individuals lived in poverty in 2012, compared to 18.0% of DC residents.

7 Of the 278 people who were approached but who did not participate, 80 had incomes above 200% of poverty, 58 were not DC residents, and 140 declined to participate. Among those who declined to participate, 21% indicated they had something else to do, 16% declined because they anticipated the survey was too long, and 15% expressed skepticism about the value of surveys. A small percentage (4.0%) objected to being asked, and the rest declined without explanation.

RESEARCH RESULTS



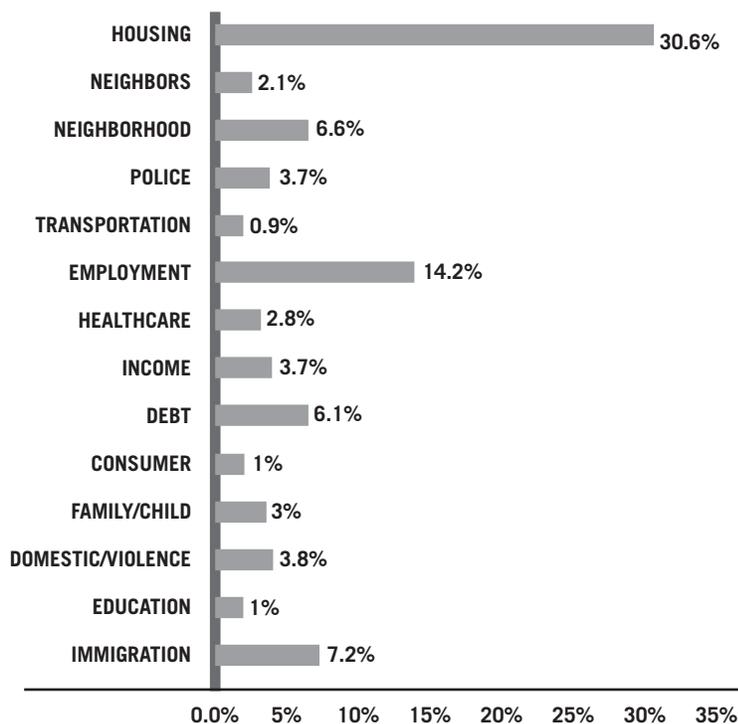
The project combines qualitative and quantitative data to identify barriers that prevent low-income DC residents from having the kinds of lives they want for themselves and their families.

Safe, affordable housing was the most frequently mentioned unmet need, with 30.6% of survey participants reporting housing as the most serious problem they had faced in the past 2 years. This was followed by employment (16.3%), concerns related to their neighborhood and neighbors (10.1%), immigration (8.3%), and debt (7.1%). Table 1 illustrates what survey participants said when they were asked to identify the single most serious problem they had faced in the past 2 years. The answers are displayed in the same order listed in the survey. These five issues, along with perceptions of crime and police, transportation, healthcare, income, consumer, family and children, domestic violence, and education, are discussed in detail below. For additional details, see the tables in Appendix K, “A Closer Look,” which compare the answers to selected survey questions between all the survey participants and subgroups of survey participants.

TABLE 1. MOST SERIOUS PROBLEM

(expressed as a percentage of the total number of people who answered the survey)

Which problem was the most serious?



About Percentages

Percentages in this report may not add up to 100%. Percentages are expressed variously as a percentage of the total number of survey participants, the number of people who experienced a particular category of problem, or the number of people who reported a particular type of problem within a category. In some places the sum of percentages exceeds 100% because some survey participants reported more than one type of problem within a category. Elsewhere the sum may fall short of 100% because some survey participants did not answer a question.

TYPES OF PROBLEMS



Housing

Survey participants identified the lack of safe, affordable housing as a major concern, and approximately one-third of survey participants said that problems related to housing were the most serious problems they had experienced in the past 2 years. A similar percentage (36.0%) did not feel they were living in a safe and secure place, and 59.3% worried about not having housing.

Barriers to obtaining rental housing include obvious issues, such as affordability, but impediments also included a shortage of subsidized housing for single adults, credit checks, application fees, and bureaucratic errors on the part of the housing authority, such as misplacing paperwork or failing to credit payments. Tenants grappled with poor housing conditions, and this presented a special challenge in buildings that were being foreclosed on or slated for redevelopment.

Survey participants reported a variety of housing arrangements, including 54.0% who rent their homes. Among all survey participants, the majority reside in apartments or single-family homes, but 30% are homeless (including those who live in shelters, on the streets, doubled up with family or friends, and the four survey participants who live in their cars). Only 6.1% own their own home. Among those who rent, 39.4% receive a subsidy. (For a more detailed look at the problems facing people who receive housing subsidies, see “A Closer Look” in Appendix K.)

Housing arrangements tended to be long term, with 57.7% of survey participants reporting that they had lived in their current places—including rental apartments or shelters—for more than 2 years.

Poor housing conditions frustrated many tenants. These conditions include broken appliances, peeling paint, and the presence of mold, rodents, bedbugs, and roaches. Some tenants suffered damage to their personal property when their landlord failed to address problems with leaking roofs or faulty plumbing. Renters described living without hot water or functioning appliances. Among renters, 43.3% experienced some problems. The most frequent were getting landlords to make repairs (18.6%), rent increases (13.3%), unsafe living conditions (11.0%), and the existence of bedbugs and other pests (9.9%).

Home ownership comes with its own problems. Survey participants described the high cost of maintaining a home, meeting monthly mortgage obligations, and paying escalating property taxes, as well as difficulties with unscrupulous home-improvement contractors and problems associated with foreclosures and reverse mortgages. The two most common problems reported by homeowners were the high cost of home repairs (31.6%) and difficulty paying property taxes (26.3%). A small percentage of home owners (5.3%) had roommate or tenant problems, including family members who had overstayed their welcome.

Among all survey participants, one-third are homeless, with 10.9% of those surveyed residing in a shelter, 12.3% staying outside, and 6.1% staying with friends or relatives. People who were homeless expressed concern about the quality and availability of homeless shelters and the dangers associated with living on the streets. Among survey participants who are homeless and stay outside at a regular location, 74.1% had been the victim of crime. (For a more detailed comparison of the problems facing people who experience homelessness and other housing-related problems, see “A Closer Look” in Appendix K.)

“People need better housing—affordable, clean, nice, and decent. Just because housing is low income shouldn’t mean dealing with a slum lord.”

A Survey Participant

“It took two years to get a new stove after telling them that I smelled gas.”

A Survey Participant

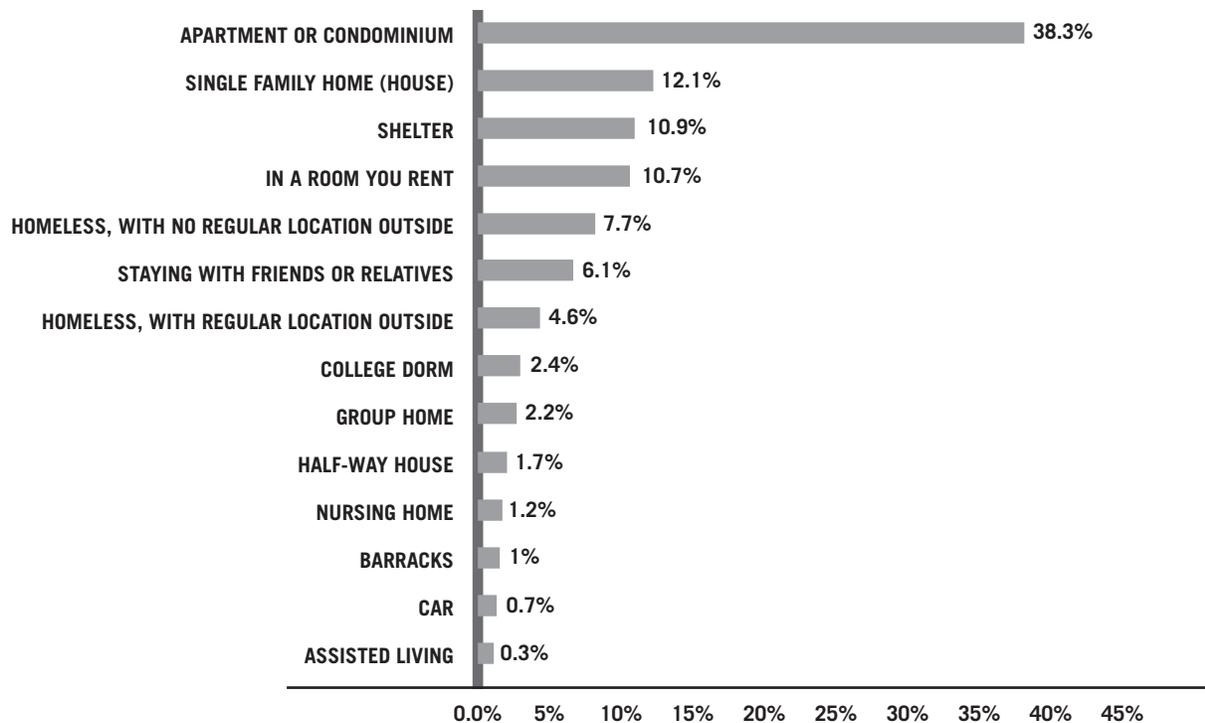
“There was a leak on the roof for 2 years that ruined my furniture. They said it was under renter’s insurance. I had to throw away my furniture. I want to move out but can’t afford to.”

A Survey Participant

TABLE 2. WHERE PEOPLE LIVE

(expressed as a percentage of the total number of people who answered the survey)

Where do you regularly live?



Neighbors and Neighborhoods

Problems with neighbors and neighborhoods affect the sense of safety and long-term stability as well as the day-to-day quality of life of survey participants. Forty percent of survey participants said they had experienced some problems with their neighbors, and 46.6% had experienced problems in their neighborhoods. Approximately 10% of all survey participants identified these problems as the most serious problems they had experienced in the past 2 years.

Crime, lack of city services, and uncertainty associated with redevelopment topped the list of the most challenging problems in the categories of neighbors and neighborhoods. People who had experienced problems spoke about crimes committed against them and the challenge of living in neighborhoods troubled by drug sales and violence. Others reported delays in garbage collection, inadequate lighting at night, inappropriate land use, and the lack of shopping opportunities. Some said change had come too quickly to their neighborhoods, with resultant disruption and inappropriate development. Others observed that development had passed them by and that their neighborhoods presented no opportunities for commerce or employment. Among those who reported some difficulty with their neighbors or their neighborhood, the main problems they confronted are summarized in Table 3.

Among survey participants, 30.1% indicated that they personally had been a victim of crime. Among those who had been a victim of crime, the majority of crimes involved property—theft

“DC is changing and I have a lot of mixed feelings about it, especially when it comes to longstanding community members and people who have family homes. It doesn’t seem like there is a push to keep longstanding people in the community. It seems like DC does not care if a person cannot manage to stay. It’s like they open the floodgates for investors to prey on people.”

A Focus Group Member

“I put my son in an activity, but I am afraid to leave my house. I want to be home before it gets dark.”

A Focus Group Member

(22.6%), robbery (21.2%), and break-ins (8.6%). Approximately one in five (19.5%) reported being harassed and one in six (16.1%) had experienced gun violence. Of the survey participants who had been the victims of crime, fewer than 6.0% sought counseling.

TABLE 3. TOP FIVE ISSUES AFFECTING NEIGHBORS AND NEIGHBORHOODS

(expressed as a percentage of the total number who experienced problems affecting neighbors or neighborhoods, respectively)

NEIGHBORS	NEIGHBORHOOD
Regular and excessive noise (29.2%)	Illegal drug sales (21.4%)
Threats or harassment (19.5%)	Crime (20.4%)
Drug use or sale (16.2%)	Inadequate street lighting (12.3%)
Violence (15.5%)	No safe parks (8.1%)
Vandalism (8.1%)	Sidewalks missing or in poor condition (5.9%)

POLICE

Survey participants, 23.1% reported problems with law enforcement, and 4.2% identified problems with the police as the most serious problems they had experienced in the past 2 years. People complained about police indifference to crime in their neighborhoods, about slow responses to crimes in progress, and about police harassment. These problems were particularly common among people who stay outdoors, 63.0% of whom reported problems with the police. People who experienced problems with the police mentioned one or more of the following:

- ◆ 27.8% were stopped by the police without a good reason. (This problem was particularly common among homeless people who sleep outside without a regular location, 55.5% of whom reported it.)
- ◆ 15.9% were treated roughly by a police officer.
- ◆ 15.1% felt that when they called the police, the officer did not take their problems seriously. Among survey participants who had experienced domestic violence, 4.6% felt the police did not take their problems seriously.
- ◆ 14.3% said the police made them feel at fault when they reported a crime.
- ◆ 10.2% stated that officers asked insulting questions about what happened.

Survey participants who experienced problems with the police reported having more problems in their neighborhoods, more worry about not having housing, and more often being the victim of a crime than other survey participants. Appendix K highlights some differences between those who experienced problems with the police and those who did not.

TRANSPORTATION

Of those who responded to the survey, the majority (70.2%) did not report problems with transportation. Among those who did report problems, affordability was the biggest problem (46.0%).

Survey participants use public transportation to get their children to school, to obtain necessary services, to travel to grocery stores and laundromats, and to commute to work (Table 4). Only 22.4% owned a car compared with 72.1% who used Metro buses, 64.1% who walked, and 48.4% who took Metrorail. Only 3.9% took taxis. (Many people used a combination of methods to get where they need to go, so the foregoing numbers add up to more than 100%.)

“I heard the gunshot. I saw the man running. I thought he was the shooter, but he was the victim. I went to go see him and saw him lying shot against the fence. That really got to me. It took the ambulance and everything way too long to get there. The police and ambulance took forever, and we were right across the street from Howard University Hospital.”

A Focus Group Member

“I saw a young man riding a bicycle and three officers stopped him. They let him go. I ended up calling his mother to let her know what was happening. When I was a kid there were friendly officers. No more.”

A Survey Participant

“I was in the bed and a bullet went through the wall of my house. I fell on the floor and crawled to the other bedroom. I did a police report, and the police took pictures but I have not heard back. Everybody I talked to said, ‘I’m sorry that happened,’ but no one followed up. I did not feel better until I stood up in church and testified about it, and people prayed for me, and then I was ready to sleep in my bedroom again.”

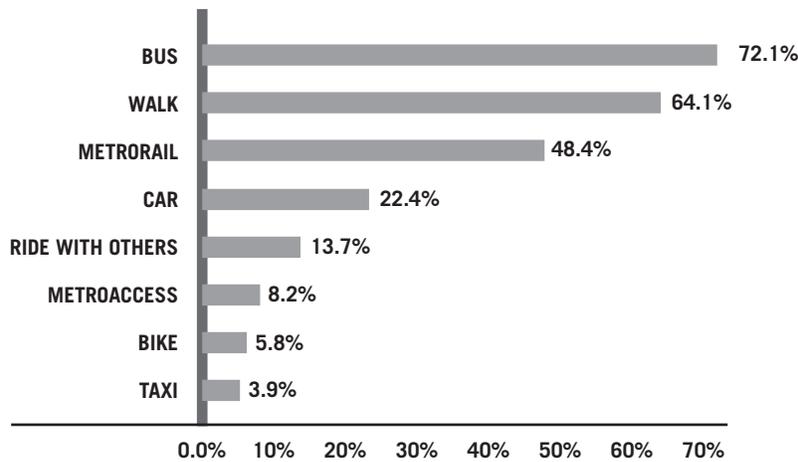
A Focus Group Member

“I need to always stay with [my] things or the police will throw them away.”

A Survey Participant

TABLE 4. USE OF DIFFERENT TYPES OF TRANSPORTATION
(expressed as a percentage of the total number of people who answered the survey)

What types of transportation do you use?



Those who rely on public transportation described increasing costs and decreasing services. People also expressed concern for their safety on Metrorail and Metro buses. For people with physical disabilities, broken escalators and elevators present a particular hardship, as do bus lifts that do not work. People who are deaf reported difficulty obtaining information about delays and emergencies in the Metro system. Among public transit users who reported problems, the most frequent problems were:

- ◆ Inconvenient bus or Metrorail scheduling (15.8%).
- ◆ Transportation that does not reach the desired destination (9.6%).

Among those who drive and had a serious problem, the most frequent problems were:

- ◆ Paying for parking tickets (8.1%).
- ◆ Difficulty obtaining or renewing a driver’s license (4.0%).
- ◆ Vehicle breakdowns (4.0%).

Employment

A significant percentage of survey participants work full time (24.8%) or part time (16.5%). When asked if they had any problems related to employment, slightly fewer than half (43.2%) of the survey participants said yes, and 16.3% identified an employment-related problem as the biggest problem they had experienced in the past 2 years. Among those who identified an employment problem, not finding work was the most common problem (30.3%). Among people who were homeless, between 10 and 20% (the percentages varied among survey participants who lived in different settings—living in a shelter, living outdoors, or living with family or friends) said that finding work was their biggest problem, even bigger than housing.

Some of the barriers people identified to finding work included having an arrest or conviction record; lack of child care; perceived discrimination based on race, age, or sexual orientation; language barriers; chronic health conditions; lack of transportation; and feeling discouraged about not being able to find work. Among survey participants who work full time, a high percentage depend on Metro bus (75.9%) and Metrorail (58.6%).

“I was on the bus, and these two girls started fighting. And it’s dangerous, but the bus drivers can’t help you because they’re scared too.”

A Focus Group Member

“When I first moved into my neighborhood I wanted to park on the street. But I asked around and they said I’d get a ticket if I parked there overnight. So, I ripped down the fence to my house, and I’ve been parking in my backyard ever since. If you park anywhere on the street, you’re going to get a ticket. It’s only two-hour parking”

A Focus Group Member

“There is only one bus running ‘til 12 a.m., and I work sometime[s] until 1:00 a.m. and then have to use a bike.”

A Survey Participant

“No one will hire a homeless black man.”

A Survey Participant

“I [want to] work in a Spanish community, but I probably would have an issue getting a job because I don’t speak enough English.”

A Survey Participant

“I can’t find a job because I have no place to live, no place to get ready for an interview, and no money to get to an interview.”

A Survey Participant

Other employment problems included being unfairly disciplined (5.6%), problems with vacation and sick leave benefits (5.9%), getting paid late (7.0%), being fired (5.4%), and being laid off (5.2%). More than 10% of survey participants who work full time identified harassment as their biggest work-related problem. Some survey participants described the challenges they face when their employers use an “on-call” scheduling system that requires them to be available but does not guarantee they will be called in to work. These schedules make it hard to plan for child care and impossible to supplement low-wage jobs with other work. People expressed a longing to attain more skills or to use the skills they already have in employment.

Full-time employment did not insulate survey participants from financial hardship. Almost 50% said they had difficulty paying bills, and less than 10% said they never had difficulty making ends meet. Although 29.1% of those who were working full time participated in the Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps), almost half worried, at least occasionally, that they would not have enough food for their household. (For a more detailed look at the problems facing people who are working full-time and those who are unable to work due to disability, see “A Closer Look” in Appendix K.)

Only 5.8% of those survey participants who said they were unemployed had given up looking for work. This is significant because almost 90% who reported that they were unemployed also reported that they last worked more than 6 months ago; at that point they are considered by the U. S. Department of Labor to be experiencing long-term unemployment.⁸ Among those who said they were unemployed, 60.3% indicated they had last worked more than 2 years ago.

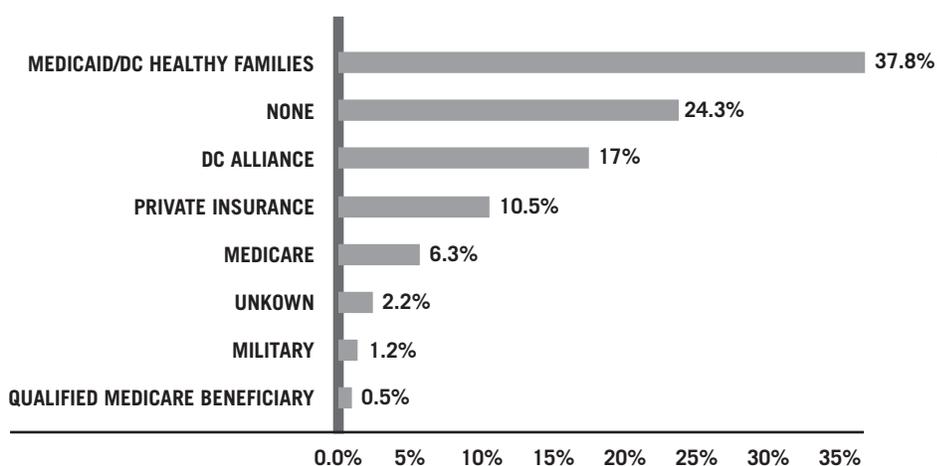
Healthcare

According to the DC Fiscal Policy Institute, DC has the second lowest rate of uninsured residents nationally, with 95% having health insurance.⁹ Among survey participants, the majority (75.7%), but not all, had some form of healthcare coverage (Table 5). Among survey participants who live

TABLE 5. TYPES OF HEALTHCARE COVERAGE

(expressed as a percentage of the total number of people who answered the survey)

Types of healthcare coverage



⁸ The Bureau of Labor Statistics defines long-term unemployment as employment lasting longer than 27 weeks. Donna S. Rothstein, Long-term unemployment over men's careers, Beyond the Numbers, Bureau of Labor Statistics, August 2013. V. 2. No. 21 http://www.bls.gov/opub/btn/volume-2/long-term-unemployment-over-mens-careers.htm#_edn9 (Last visited on November 27, 2015)

⁹ Wes Rivers and Claire Zippel, While DC Continues to Recover from Recession, Communities of Color Continue to Face Challenges, DC Fiscal Policy Institute, September 18, 2015, <http://www.dcfpi.org/while-dc-continues-to-recover-from-recession-communities-of-color-continue-to-face-challenges>, (Last visited on November 27, 2015).

“While in prison, I developed carpentry skills, but no one will ever know, unless I am given a chance.”

A Focus Group Member

“I hope we get help pressuring the supervisors and managers, owners and business-people to tell them that they have workers, not slaves! They are cruel people that give an impossible amount of work. So much humiliation, so much mistreatment. We are human beings; why do they treat us like this?”

A Focus Group Member

“Last Saturday I called [work] early because my wife was having delivery pains and was going into labor. I told the supervisor that I couldn’t go in that day because the baby was being born. On Monday I had to miss again because my wife and son were being discharged from the hospital. On Tuesday I showed up at the normal hour and my name had been crossed off the schedule. I called the boss and she just said, ‘No more work for you,’ and hung up on me. I worked 6 years there, and she said, ‘No more work for you.’”

A Focus Group Member

“A nurse aide came to my house. She was working for a company that had a government contract, but DC government found out that the contractor was committing fraud and canceled the contracts. When I applied again for an aide, I was told I was not qualified for a nurse aide. I still haven’t received the appeals form, and the healthcare employee never picked up his phone calls or returned my calls.”

A Survey Participant

in shelters, the percentage of people with healthcare coverage was around 75%; the percentage dropped to 66.7% among people who are homeless and living outside, and to 55.7% among people who live in rented rooms. Only 45.0% of survey participants with less than a ninth grade education had healthcare coverage.

The DC Health Care Alliance provides medical assistance for low-income DC residents who would not otherwise qualify for Medicaid. The Alliance provides coverage to individuals who are older than age 21 and have incomes up to 200% of the federal poverty level, regardless of their immigration status. The fact that almost 25% of survey participants said that they are without healthcare coverage suggests that some people are not receiving the coverage they are eligible for, because all participants in the survey reported having incomes less than 200% of the federal poverty level. Among those who do not have health insurance, many expressed their perception that they did not qualify, that they could not afford it, or that applying for it would be time-consuming. Some believed their immigration status precluded them from having coverage.

Among those with healthcare coverage, most (66.3%) did not report any problems. Those who had problems expressed concerns about the cost and quality of coverage. Even when people were able to obtain appropriate healthcare, getting treatment had its own complications, particularly in the absence of paid sick leave. Survey participants expressed concerns about the following problems:

- ◆ 26.4% said their insurance did not cover certain items and services.
- ◆ 12.6% had difficulty signing up for healthcare.
- ◆ 11.3% could not obtain dental care they needed.
- ◆ 10.7% could not get their prescriptions filled.

Even if a survey participant currently had healthcare coverage, it did not mean freedom from medical bill debt. Approximately 10% of the survey participants (58) said they had medical bill debt in the past 2 years. These survey participants had health insurance at a higher rate compared to other survey participants (85%), but also had higher percentages of long-term illness, physical disabilities, and mental disabilities. Also, compared to other survey participants, they had more difficulty making ends meet, more often delayed making payments on rent or utilities, and more often felt uncertain they would have enough food for their households. (For a more detailed comparison of the problems facing people with medical debt, see “A Closer Look” in Appendix K.)

Income (Including Public Benefits)

Public benefits play an important role in the lives of the survey participants. More than half of the survey participants (54.4%) receive SNAP, including 29.1% of survey participants who are working full or part time. Of the people who are unable to work due to permanent disability and receive either SSI or SSDI, almost 90% receive SNAP.

Individuals who qualified for public benefits described problems in obtaining benefits, particularly after incarceration. They spoke about the long wait for Social Security disability benefits and the difficulty of satisfying the Temporary Assistance for Needy Families (TANF) work requirements. Some beneficiaries suspected fraud by the fiduciaries charged with managing their funds. Another problem was the widespread need for, but the difficulty in obtaining, identification. Veterans reported problems around securing treatment for physical and psychological injury.

One man described waiting almost two years to be seen by a doctor for a problem involving his Achilles tendon.

Ultimately he had surgery, but the surgery caused him to miss work, and the recovery time was longer than he anticipated. He now has the same type of pain in his other foot and worries that he will need more surgery and will have to take more time off from work. He worries that he is “putting work in front of health.”

A Focus Group Member

The majority of survey participants (72.3%) lived in households that received some type of income. Almost half (43.4%) lived in a household where someone had income from employment. Unemployment benefits account for just 3.0% of the income received. Only 1.4% of the survey participants said they received the earned income tax credit. Table 6 shows other reported sources of income.

TABLE 6. OTHER SOURCES OF HOUSEHOLD INCOME
(expressed as a percentage of the total number of survey participants)

MOST COMMON SOURCES OF INCOME OTHER THAN EMPLOYMENT	LEAST COMMON SOURCES OF INCOME OTHER THAN EMPLOYMENT
Social Security (11.1%)	Worker's Compensation (0.5%)
Supplemental Security Income (10.9%)	Railroad Retirement (0.7%)
No other sources (9.5%)	Private Pension (0.9%)
Social Security Disability (8.21%)	Savings or Investment (1.1%)
Family or friend (7.1%)	Civil Service Retirement (1.6%)

In terms of receiving public benefits, 54.5% of the survey participants reported receiving at least one public benefit (SNAP) (Table 7). Among those who had problems with public benefits in the past 2 years, benefits were reduced for 28.4%, stopped for 23.5%, and denied to 17.3%. Finally, 13.6% experienced some mistake in the amount of benefits they received.

TABLE 7. MOST OFTEN RECEIVED PUBLIC BENEFITS
(expressed as a percentage of the total number of survey participants)

SNAP (54.5%)	General Assistance for Children (4.8%)
TANF (11.6%)	Child Care Subsidy (3.1%)
Energy Assistance (8.7%)	Interim Disability Assistance (1.0%)

Approximately 18% of the survey participants said they had experienced problems when they applied for TANF, SNAP, Medicaid, or Alliance benefits. Among those who experienced problems, the most common problems were long waits at the service center (55.1%), inaccurate information provided by agency staff (16.8%), and the agency losing applications, recertification forms, and other documents (14.0%). Another 5.6% were told they were at the wrong service center when they tried to apply for or recertify for benefits.

Debt

Almost half of the survey participants reported some problem associated with debt, while almost two-thirds indicated that they occasionally or frequently had trouble “making ends meet.” Survey participants with debt-related problems most frequently reported one or more of the following types of debt (Table 8):

“When they redid TANF, certain things they flawed on. If you are trying to assist someone to get back to work. They are willing to pay 200 to 300 per week for child care and put you back to work for a nine dollar an hour part time job. They should go into a program where you can actually learn, where the parent can actually transition into a work place. Once that part of the program is exhausted they need to transition. They are putting people in the position to be homeless.”

A Focus Group Member

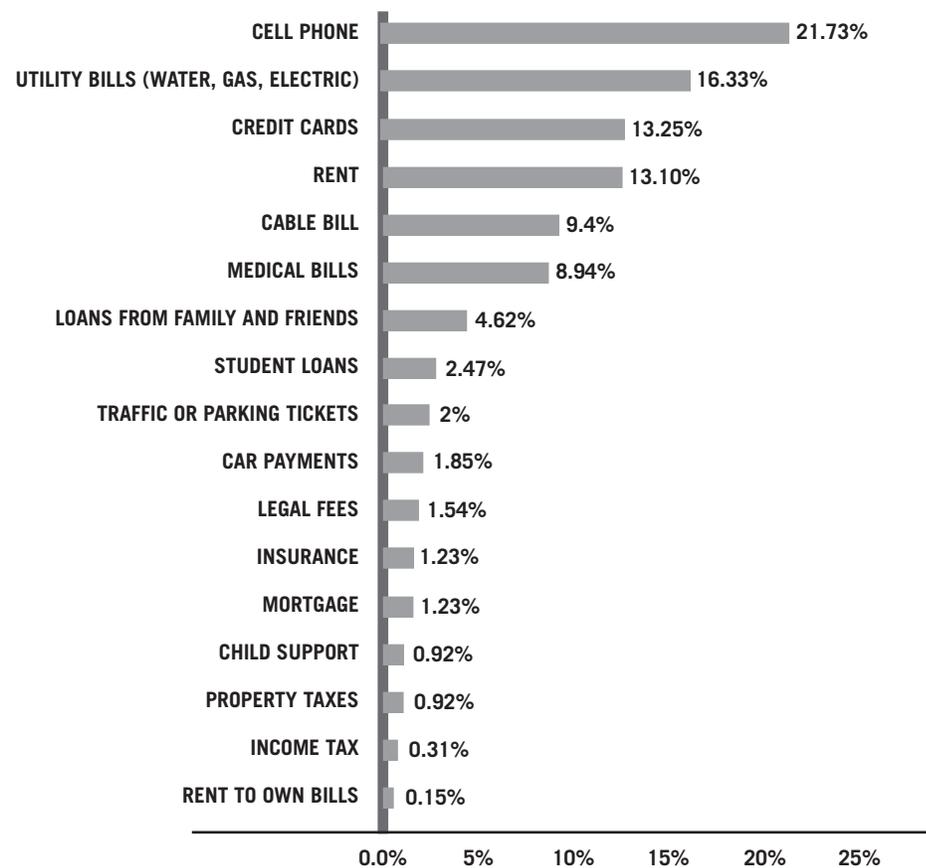
“My daughter was getting ready to get put out of school for after care. The dealer was looking for my car. The doctor's bills were sent to the collection office.”

A Survey Participant

TABLE 8. DIFFICULTY PAYING BILLS

(expressed as a percentage of the total number of people who answered the survey)

What kind of bills did you have a problem paying?



One man who sought legal representation to deal with debt collectors said, “I didn’t want anybody calling my house, harassing me, calling me names, telling me I’m going to go to jail.”

A Focus Group Member

“I have nothing, so no bills to pay.”

A Survey Participant

“My bills are always late because I never have enough money for anything.”

A Survey Participant

Slightly more than one-third of the survey participants reported one or more problems as a result of not paying the money they owed. The most common among these were receiving calls from debt collectors (31.8%), the threat of utilities being shut off (17.8%), and being denied credit (10.3%). To address a debt problem, approximately 5.0% sold their personal property or took out a payday loan.

There is no question that the majority of survey participants experience financial hardship (Table 9). Only 8.1% said they never had trouble making ends meet in the past 2 years. Half (50.3%) said they occasionally or frequently felt uncertain about having enough food for their household. Among survey participants who were working full time, 15.0% said they were frequently uncertain about having enough food, and 32.2% said they felt that way occasionally. Many said they had skipped, delayed, or made partial payments on their rent, mortgage, or utilities (42.6%). Although only a small percentage of the survey participants said they frequently used a credit card to pay for basic living expenses such as rent, heat, food, or electricity, many of those who never used credit cards for these purposes indicated that they did not have a credit card. Among those who were working full time, 32.2% said they occasionally used credit to pay for basic living expenses.

TABLE 9. FREQUENCY OF FINANCIAL HARDSHIP IN THE LAST TWO YEARS

(expressed as a percentage of the total number of survey participants)

	Frequently	Occasionally	Never	Declined to answer
Trouble making ends meet	36.6%	26.8%	8.1%	28.6%
Skipped, delayed, or made partial payment on rent, mortgage, or utilities	21.8%	20.8%	24.6%	32.8%
Used credit card to pay for basic living expenses	9.7%	17.9%	40.4%	32.1%
Felt uncertain about having enough food for household	26.3%	23.9%	20.3%	29.5%

Consumer

Among the 30% of survey participants who experienced consumer problems, by far the most common problems (80.1%) involved service or billing problems with phones, utilities, water, or cable. Other, less frequently mentioned problems related to:

- ◆ The purchase of a vehicle (4.6%)
- ◆ The purchase of an expensive household or personal item that did not work properly or broke soon after purchase (4.0%)
- ◆ Identity theft (4.0%)

The services with the fewest reported consumer complaints among survey participants were vehicle repairs (3.3%), insurance claims (2.0%), home repairs (1.3%), and debt consolidators (0.7%).

“They [a home improvement company] did a lousy job. They didn't put in the proper door to my utility room, so there was a carbon monoxide problem. I had to buy a new furnace and spend a lot of money fixing things I shouldn't have to fix.”

A Survey Participant

Family and Children

Approximately one-third of the survey participants (32.0%) indicated that they provided care for a child in the past 2 years, and 11.6% said they had a problem with child custody or support.¹⁰ Those survey participants who had problems indicated difficulty when the other parent disappeared, was incarcerated, or refused to pay child support. Child support disputes were frequent and were reported by 50.6% of parents who indicated they had problems involving children. Some noncustodial parents said their child support obligations were more than they could afford (17.7%), and a small percentage questioned the amount of child support they had been told they owed (7.6%). Among those with custody disputes, 13.3% had difficulty agreeing with the other parent about major decisions concerning the children, and 50% had disagreements over visitation. A small percentage of survey participants divorced (3.6%) or ended a domestic partnership (5.0%).

“My mom is not happy because I got pregnant, and I am out of school.”

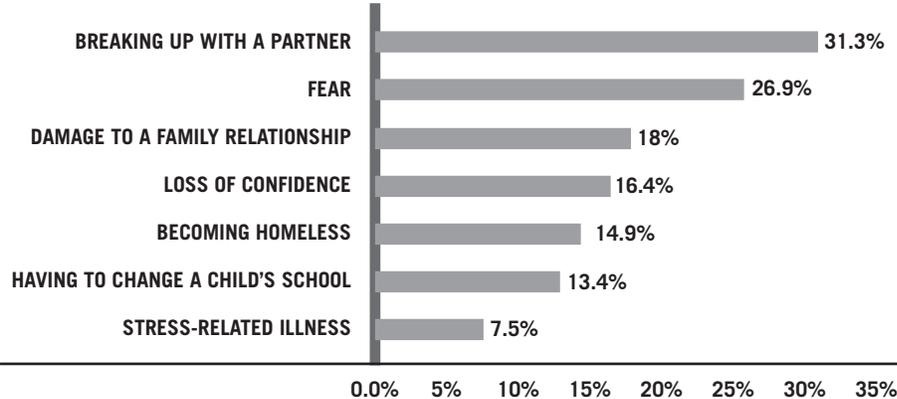
A Survey Participant

¹⁰ The percentage of low-income parents with children in their care would be higher if, as may be the case, families were underrepresented in the survey population.

TABLE 10. DISRUPTION DUE TO CUSTODY AND CHILD SUPPORT DISPUTES

(expressed as a percentage of the total number of people who answered the survey)

Disruptions from custody and child support disputes



Survey participants reported disruption in their lives as a result of custody and child support disputes (Table 10). This disruption included breaking up with a partner, damage to a family relationship, becoming homeless, or having to change a child’s school. Emotional consequences included fear, loss of confidence, and stress-related illness. (For a more detailed look at the problems facing people who have children in their care, see “A Closer Look” in Appendix K.)

Family difficulties were not limited to problems between parents with children. Approximately 10% of the survey participants indicated that they had family problems that did not relate to their partner or child. Grandparents spoke of the challenges associated with taking responsibility for a grandchild in a parent’s absence. Adult children talked about the difficulties of caring for aging parents, and older people objected to meddling from their adult children. Among the 10% of survey participants who experienced this type of family-related problems, these were the most common:

- ◆ 39.3% said a family member stole from them.
- ◆ 25.0% said that family members overstayed their welcome.
- ◆ 25.0% experienced difficulty caring for a sick or elderly family member.
- ◆ 10.7% said a family member caused identity theft.

Domestic Violence

Approximately 16% of survey participants reported experiencing domestic violence in the past 2 years. Sixty-six were women, nineteen were men, and three were transgendered. They experienced one or more of the following:

- ◆ 30.5% had received threats of physical violence.
- ◆ 24.2% had suffered physical violence.
- ◆ 21.0% experienced other types of mistreatment (financial, emotional, or sexual abuse or overly controlling behavior).

One woman described incidents where her child’s father was abusive toward her, and when the police responded, they made her feel as if she did something wrong, that she was at fault, and that she was being vindictive. They told her that she and her child’s father would get back together and therefore, it was not a serious problem. In fact, they did not get back together, and she is now homeless.

A Focus Group Member

Among people who reported having experienced domestic violence in the past two years, 25.3% identified it as their most serious problem. Becoming homeless (including living with family or friends) ranked high as another consequence of domestic violence, and one in five of those who experienced domestic violence identified housing rather than the domestic violence as their biggest problem. Other consequences that people who experienced domestic violence considered to be significant included breaking up with a partner (29.4%), fear (27.2%), and loss of confidence (21.7%).

Fewer than half of the survey participants who experienced domestic violence had a child in their care (45.7%), but among those who did, 61.9% had problems with child custody or child support. This was a higher incidence of custody and support problems than was experienced by other survey participants who had children in their care (11.6%). (For a more detailed look at the problems facing people who have experienced domestic violence, see “A Closer Look” in Appendix K.)

Education

Because only one-third of survey participants had children in their care, it is not surprising that only 11.8% said they had experienced problems with education in the past 2 years. Among adults, problems included difficulty getting to school, graduating, and repaying student loans, as well as concerns about the quality of education. People with children in their care cited truancy policies and school boundaries as problematic. They commented on the lack of services for children with special needs and poor quality teachers. Several survey participants identified assaults in schools and lack of discipline as factors that inhibit children’s ability to learn. Among those who experienced problems, the most typical problems were:

- ◆ Enrolling in the school that the children wanted to attend (22.3%).
- ◆ Bullying in school (15.5%) and concerns about other school safety issues (8.7%).
- ◆ Poor teacher quality (12.6%).
- ◆ Transportation (9.7%).

(For a more detailed look at problems through the lens of educational attainment, see “A Closer Look” in Appendix K.)

Immigration

Although immigrants face many of the same problems that other low-income people experience, they may have additional problems related either to their immigration status or to language access. These problems include trouble finding work, difficulty obtaining a driver’s license, and anxiety about being deported. Immigration status also was associated with difficulties in learning English, problems navigating the citizenship process, discrimination, and wariness about the judicial system. As a group, these survey participants felt more strongly than others that people should resolve their problems within families or communities rather than turning to the courts (40.8% strongly agreed with this idea compared to 22.0% of other survey participants who answered this question). Although they were a little less likely to agree that courts are an important way for ordinary people to enforce their rights (68% compared to 81%), they expressed confidence that if they did go to court, they would receive a fair hearing. (For a more detailed look at immigration problems, see “A Closer Look” in Appendix K.)

“If you send a child out of school on suspension you’re not helping them. In fact, that’s an easy way out. The teachers are more into discipline than teaching. They ought to discipline them right there in school the way they always used to—take away recess, no activities, don’t let them participate—but keep them in school.”

A Focus Group Member

“Children need more education, better quality education, and assistance with higher education.”

A Survey Participant

One woman in a focus group recounted how her effort to escape from domestic violence was complicated by her immigration status. She described her fear and uncertainty as she fled from an abusive boyfriend with her small daughter and how it took a long time to find a safe place to go.

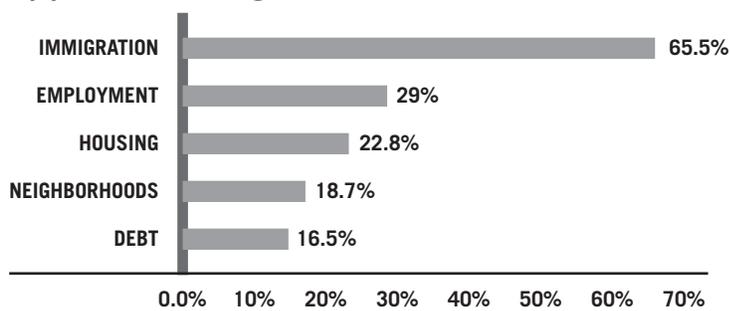
A Focus Group Member

Survey participants from other countries gave many reasons why they came to DC, including school, love, and adventure, but work (8.9%) and family reunification (3.2%) were the two factors most often cited. Among survey participants who came from another country, 41.7% arrived in DC between 2000 and 2009 and 25% arrived after 2010.

Among all the survey participants, at least 11.4% experienced some problems related to immigration in the past 2 years, and 65.5% of these participants identified issues related to immigration as their biggest problem (Table 11). Immigrants also identified employment, housing, neighborhoods, and debt among their top five problems.

TABLE 11. TOP PROBLEMS AMONG IMMIGRANTS
(expressed as a percentage of the total number of people who said they had an immigration problem)

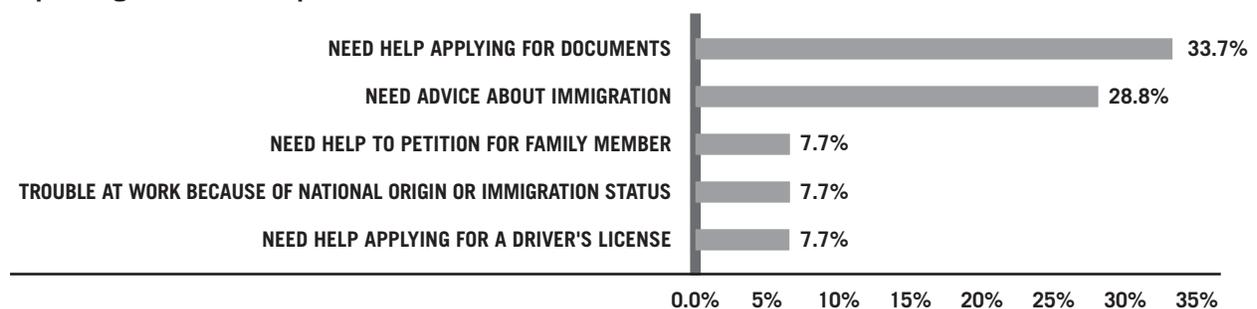
Top problems of immigrants



Among the most frequently experienced problems related to immigration, lack of assistance in applying to legalize their immigration status topped the list. This concern is followed by the need for immigration counseling and difficulty applying for a driver’s license, trouble at work because of national origin or immigration status, and insufficient assistance completing the necessary papers for family unification (Table 12).

TABLE 12. MOST COMMON IMMIGRATION-RELATED PROBLEMS
(expressed as a percentage of the total number of people who said they had an immigration problem)

Top immigration-related problems



COLLATERAL CONSEQUENCES

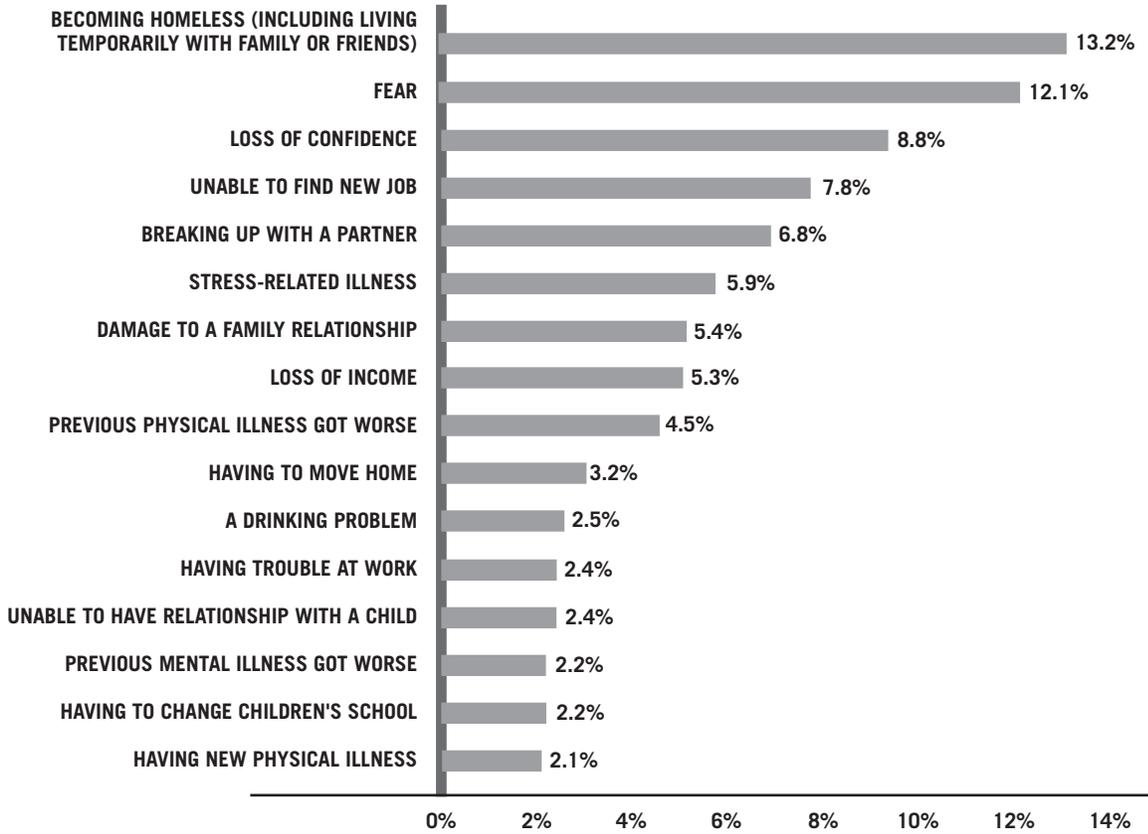


The problems people experience spill into other areas of their lives, sometimes with serious collateral consequences. Homelessness, family strife, economic hardship, and health problems often accompany the problems survey participants reported as their most serious, and people reported multiple consequences (Table 13). Becoming displaced from home was the most frequent collateral consequence, with 13.3% of those who responded to this question becoming homeless and another 3.2% having to move.

This was followed by family-related problems, such as breaking up with a partner, damage to a family relationship, and being unable to have a relationship with a child. Economic consequences included the inability to find new work, loss of income, and being fired. A fourth category of collateral consequences relates to emotional and physical health. The most often cited were an increase in fear, the loss of confidence, stress-related illness, substance abuse (drinking and drug use), the worsening of a previous physical or mental illness, or the onset of a new physical or mental illness.

TABLE 13. TOP CONSEQUENCE OF THE MOST SERIOUS PROBLEM
(expressed as a percentage of the total number of people who answered this question)

Top consequence of the most serious problem



HOW PEOPLE ADDRESS PROBLEMS



Close to half of all survey participants (45.6%) said they took some steps to fix their most serious problem, whereas close to a third (32.5%) said they did not (the remaining survey participants did not answer this question).

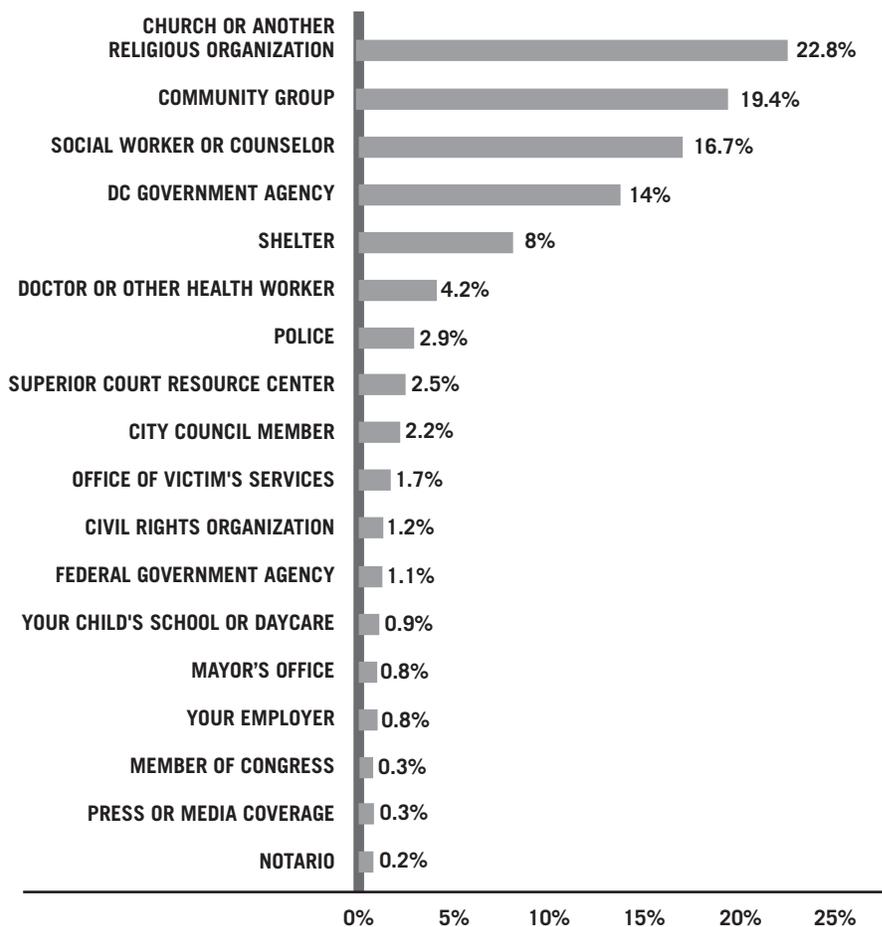
The solutions people undertook were as varied as their problems. They included getting a divorce, attending Alcoholics Anonymous meetings, seeking help from an agency, moving in temporarily with friends, and pursuing a General Education Development (GED) certificate.

Half of the survey participants who tried to resolve their most serious problem did so entirely on their own (37.1%) or with the help of family or a friend (17.6%). Others turned to places of worship, community groups, or social workers or counselors for help. Some sought help from a government entity—DC City Council, the Mayor’s office, a member of Congress, or a DC city agency (Table 14).

TABLE 14. HELP FROM SOMEONE OTHER THAN FAMILY OR A FRIEND

(expressed as a percentage of the total number of people who answered this question)

Help from someone other than family or friend



“I don’t know where my family is, and I am not looking for them. They are better off without me.”

A Survey Participant

“I am too tired and not enough money to fight anymore.”

A Survey Participant

“What made it harder was that I had no one. No family or friends. It was hard to reach out, to communicate with others for help.”

A Focus Group Member

One person who did not look for a lawyer said he did not think that a lawyer was necessary for the problems he experienced, but these problems included being paid late, a problem with possible legal solutions.

A Survey Participant

Those who did not take any steps to address their most serious problems had reasons why they did not. Many of those survey participants expressed resignation about the problem (44.9%), including a lack of confidence that they could solve it. Many doubted that any solution existed. Some people believed it was best to leave a problem alone because either the problem or the solution resided primarily with someone else (14.2%). These included systemic problems—Metro, the police, community violence—as well as problems at a more personal level between neighbors or family members. Some survey participants offered economic reasons for not taking action (7.9%), saying they did not have the money to fix a problem or that trying to fix the problem would cost them money because they would need to take time away from work. Some (6.1%) found the status quo preferable to changes that would be required to address the problem like moving or evicting a relative. Some (7.1%) simply did not know what to do.

Perception of Legal Assistance

Of particular interest to the Consortium was whether or not people with low incomes are able to obtain legal help. Only 11.32% of the survey participants said they had tried to find a lawyer for help with a problem in the past 2 years (71.7% said they had not tried to find a lawyer, and 17.0% did not answer the question).¹¹

Among the relatively small group of survey participants (66 people) who had tried to find a lawyer, 59.6% were successful. Survey participants most often sought the assistance of a lawyer in the following types of cases: housing (12), immigration (12), family (8), employment (7), and criminal (6). A few survey participants sought the assistance of a lawyer for cases involving medical malpractice, personal injury, bankruptcy, or to have a will drafted. When people looked for a lawyer, they typically asked a friend for a referral, but others found a lawyer through a court-based resource center, a “know-your-rights” clinic, or a referral by a court, a social worker, the police, or medical personnel. Their first contact with a lawyer was made in person or by telephone. Few people initiated contact over the Internet.

When survey participants were able to find a lawyer, the lawyers performed one or more of the following services: explained the law (62.3%); made a call, filled out a form, or drafted a letter (52.8%); went to court (41.5%); and negotiated with the other side (22.6%). Forty-one survey participants had cases to be adjudicated, and the Superior Court of the District of Columbia was the most common legal venue (31 cases), followed by the District of Columbia Housing Authority (7 cases), the Office of Administrative Hearings (2 cases), and U.S. District Court for the District of Columbia (1 case).

The majority of those who sought but did not find a lawyer said that cost kept them from finding one. Perceived cost may have deterred others from even looking—80.2% of the people who answered the question agreed or strongly agreed that “lawyers are not affordable for people with low incomes.” Among those who did find a lawyer, approximately two-thirds received free legal services.

The issue of cost is tied to the perception of quality. Close to 60% of those who answered the question agreed or strongly agreed that “lawyers who will help you for free are not as good as lawyers who charge you.” Even among participants who were assisted by a lawyer who did not charge, the percentage was the same.

“The word ‘lawyer’ in Washington carries a lot of weight; people look up to them. But some lawyers are not good people, because they’re chasing money, cutting backroom deals. Some need to humble themselves and realize that you’re working for the law, and you’re working for the people. A lot of them have lost their way. Is this what you went to law school for? You should get satisfaction from helping people, rather than your political aspirations or going to the country club. The profession isn’t diverse enough—there’s a lot of old cruddy white guys, they’re so far removed from what’s happening in society and what’s happening in the streets. How can they possibly help someone like me?”

A Survey Participant

¹¹ The questions in this section of the survey and the following section on perception of the justice system were first developed by Pascoe Pleasence et al, for their work on English and Welsh civil justice. See Pascoe Pleasence et al, Legal Services Research Centre, Civil Justice in England and Wales: Report of the 2006-9 English and Welsh Civil and Social Justice Survey (2009).

At the same time, most survey participants who were able to find a lawyer, paid or free, felt positively about their lawyers (Table 15). Three quarters agreed or strongly agreed that their lawyers helped them understand their legal problems. A slightly higher percentage (83.0%) felt their lawyer treated them the way they wanted to be treated. More than half (69.3%) expressed confidence in their lawyers. That is not to say they were necessarily pleased with the outcomes—survey participants who had lawyers were almost equally divided between those who were happy with the results they received (41.5%) and those who were not (39.0%).

“People think that [free] lawyers aren't as good because they don't get paid as much. I don't think they put in as much time as they would if someone was on a retainer. A lot of those people aren't working as hard as the people that you give serious money to.”

A Survey Participant

TABLE 15. PERCEPTION OF LAWYERS

	Strongly Agree	Agree	Disagree	Strongly Disagree	#
My lawyer helped me understand my legal problem.	53.2% 25	25.5% 12	6.4% 3	14.9% 7	47
My lawyer treated me the way I wanted to be treated.	42.6% 20	40.4% 19	8.5% 4	8.5% 4	47
I had confidence in my lawyer.	40.5% 17	28.6% 12	11.9% 5	19.0% 8	42
I was happy with the results.	37.8% 14	13.5% 5	8.1% 3	40.5% 15	37
My lawyer did not speak my language or use an interpreter.	13.8% 4	10.3% 3	13.8% 4	62.1% 18	29

PERCEPTION OF THE JUSTICE SYSTEM



When survey participants were asked about their beliefs in law and the justice system, the majority of those who responded (82.2%) agreed with the statement that “you should follow laws even when you believe it would be better not to” (Table 16).

A similarly high percentage (80.9%) agreed that courts are “an important way for ordinary people to enforce their rights,” but only two-thirds expressed confidence that they would receive a fair hearing if they went to court. More than half of the survey participants (58.5%) agreed that “people should resolve their problems within their family or community, not by using lawyers or the courts.”

Only 5% of survey participants identified legal advice as the kind of help that low-income DC residents most need. Among this sub-group of survey participants, only three had obtained lawyers in the past 2 years. Two were happy with the results and positive about how their lawyers had treated them, while one was unhappy with both the treatment by her lawyer and the outcome of her case.

TABLE 16. PERCEPTIONS OF JUSTICE SYSTEM

	Strongly Agree	Agree	Disagree	Strongly Disagree	#
If you went to court with a problem, you would be confident of getting a fair hearing.	27.5% 69	39.8% 100	17.5% 44	15.1% 38	251
Lawyers are not affordable for people with low incomes.	40.1% 101	40.1% 101	11.5% 29	8.3% 21	252
Lawyers who will help you for free are not as good as lawyers who charge you.	25.4% 63	38.3% 95	21.8% 54	14.5% 36	248
Courts are an important way for ordinary people to enforce their rights.	30.1% 74	50.8% 125	13.4% 33	5.7% 14	246
You should follow laws even when you believe it would be better not to.	32.3% 80	50.0% 124	12.9% 32	4.8% 12	248
People should resolve their problems within their family or community, not by using lawyers or courts.	21.9% 54	36.6% 90	26.8% 66	14.6% 36	246

“People are dragged through the mulberry bush. By the time you get in front of the judge, they don't want to see you, because they feel like you're wasting their time.”

A Survey Participant

WHO ELSE NEEDS HELP AND WHAT KIND?

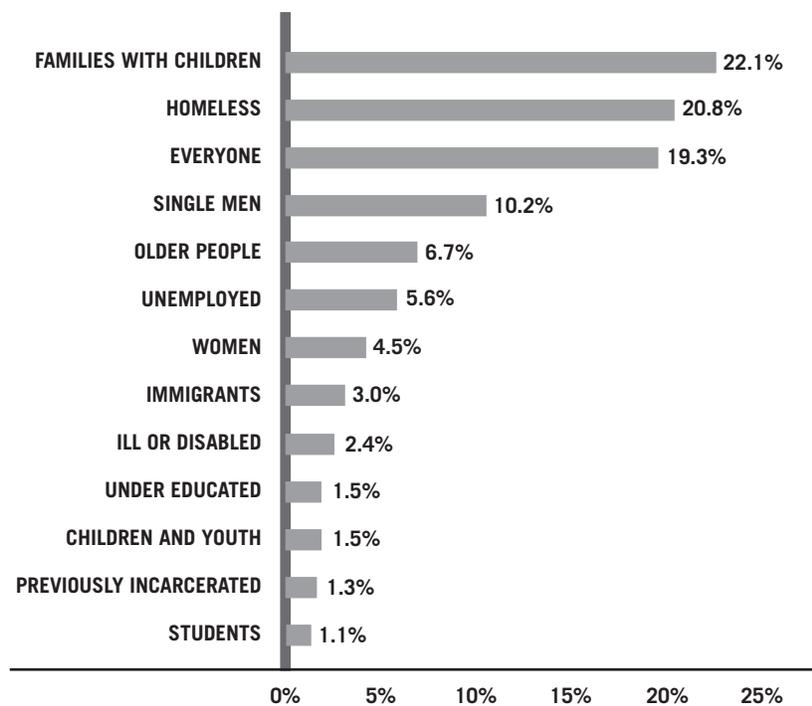


Survey participants were asked to identify who in their community needs help the most (Table 17). Many people identified families with children, homeless people, and single men as needing help. Approximately 20% simply responded, “Everyone.” Some people responded with more than one answer.

When asked to specify the kind of help that people in their community need, almost 40% of the survey participants said “housing.” Almost 25% identified employment or employment training as a particular need. Other needs included food (6.6%), education (5.0%), and advocacy for rights (2.8%). A significant number of survey participants (7.4%) said that people need all kinds of assistance, or as one person put it, “Whatever helps people get out of poverty.”

TABLE 17. WHO NEEDS HELP THE MOST?
(Expressed as a percentage of the total number of answers.)

Who needs help the most?



“Caring doctors and lawyers with integrity and all other services, to live life without fear of homelessness, lack of food, utilities, and incidentals.”

A Survey Participant

“Poor is poor—all low income people need help.”

A Survey Participant

“Resources are only available for people who need basic skills training, and there are not enough services to move the intermediate skilled people to a position to thrive. There are no resources for people who are experiencing a career transition. After you are laid off at one job, you may need to be retrained in another area.”

A Focus Group Member

STRENGTHS OF THE COMMUNITY



Although low-income DC residents experience many problems, focus group members identified many strengths in their community as well. Some of those strengths included the vibrancy of neighborhoods, the pride that people take in their homes, and the success that some community members experience, which can, according to more than one focus group member, be a source of hope for others.

Focus group members emphasized the important role of people, particularly older people, who act as mentors or otherwise try to improve their neighborhoods. One woman welcomed the cordiality that was replacing a “mind your business, don’t see nothing, don’t tell nothing” mindset. Others valued the sense of being known in their communities, particularly the sense that others were looking out for them and for their children. As one focus group member put it, “Everyone knows me and my kids, and we’re all there for each other.”

Focus group members expressed appreciation for organizations and individuals that provide service—what one focus group member described as “places where people and programs are standing with me.” Some programs that were mentioned include recreation centers, the AIDS truck, the DC Summer Youth Employment Program, and legal services organizations. People expressed appreciation of public libraries for Internet access and for being a place to find information about job training and career building. People were particularly encouraged by services that were provided near their homes, such as computer skills training, tutoring, and programs for children that were offered in their apartment complexes.

Organized groups gave some people hope. Several focus group members commented on the value of being part of groups—tenant associations, legal advocacy groups, labor organizations—that addressed shared problems. Participation in these groups offered encouragement and hope for the future.

A sense of solidarity with other immigrants also gave some focus group members hope. One person observed that immigrants are passionate and that the immigrant community provides a lot of encouragement. Another extolled the value of neighborhood markets, saying, “Someone who is from another place can find food things that are familiar and people who have similar backgrounds to you.” Several people expressed their belief that the diversity of their neighborhoods is a source of hope because it creates a stronger community.

Finally, many spoke of their faith and the support offered by their church or other place of worship. People said their faith in God sustains them in difficult times and gives them hope for a better future. It was also at places of worship that people connected with others and experienced a sense of community. As one focus group member observed, “One of the strengths of DC is its spirituality. It has a lot of old churches. We’ve got to go back to church and get some spirituality to show us where to go.” Others appreciated the sense of belonging, encouragement, and solidarity that they experience by going to a place of worship. Several focus group participants turned to religion when seeking direction for their lives or when they were confronted by difficult choices. Significantly, when the project asked focus group members where to conduct the survey, churches were among the most frequently suggested locations (see Appendix I).

CONCLUSION



The Community Listening Project is rooted in the belief that participation is a basic human right and that policies to address poverty will be more successful if they are participatory. To that end, the project sought to learn about the challenges low-income DC residents face and the barriers that prevent them from overcoming poverty.

The project did this by directly asking them about the most pressing problems they experienced during the past 2 years. This project does not prescribe any particular solutions, but serves as an invitation to legal service providers and community members to come together to think creatively, strategically, and inclusively about how to address these problems.

What follows is a summary of key findings contained in the body of this report and in the tables in Appendix K:

- **DC residents struggle to obtain and keep safe, affordable housing.** When asked to identify the biggest problem they faced in the past 2 years, one-third of the survey participants identified housing. Slightly more than one-third said they did not feel they were living in a safe and secure place. When asked what the biggest problem facing their community was, 40% said housing. Almost 60% worried about not having housing.
- **Housing arrangements—even unsatisfactory ones—tend to be longstanding.** Almost 60% of survey participants reported that they had lived in their current places for more than 2 years. This included a substantial percentage of renters whose landlords failed to make needed repairs and people who live in homeless shelters or outside. This suggests both the difficulty of finding a better place to live and the attachments people form to their neighborhoods.
- **Employment problems trouble both those who are and those who are not working.** Problems related to employment were identified by 16% of the survey participants as the biggest problem they had faced in the past 2 years. A significant percentage of people who were homeless identified employment, not housing, as their biggest problem. One in four survey participants identified employment or employment training as the kind of help that people in their community most need. The single most common employment problem was the inability to find work, followed by “harassment,” and problems related to wages or benefits.
- **Full-time employment does not insulate survey participants from financial hardship.** A high percentage of survey participants who have full-time employment said they worry about not having housing, have trouble making ends meet, and, at least occasionally, are uncertain about having enough food for their households.
- **Long-term unemployment does not extinguish the desire to find work.** Among people who had been out of work for more than 2 years, only 5.8% had given up looking for work.
- **Problems with neighbors and neighborhoods directly affect quality of life.** Almost half of the survey participants experienced problems with their neighbors and neighborhoods. Approximately 12% of survey participants characterized these problems as the most serious ones they faced, and identified fear, loss of confidence, having to move, and developing stress-related illness as consequences of these problems. Although some people welcomed the improvements associated with redevelopment, many expressed concern that they would be displaced from their homes and that prosperity was passing them by.
- **Crime is a serious problem.** Three out of ten survey participants had been the victim of a crime in the past 2 years, and one in six had experienced gun violence. Approximately one fourth of the survey participants viewed the police as unhelpful—either stopping them without cause or being insufficiently responsive to their problems.
- **More than half the survey participants receive at least one public benefit.** SNAP, TANF, and Social Security disability benefits helped many survey participants. The most frequent

problems experienced by those receiving benefits were the reduction, termination, or denial of benefits. It is worth noting that no survey participant sought legal assistance in connection with a public benefit problem.

- **As a group, survey participants who were born in a country other than the United States differed from other survey participants in a number of ways.** Problems related to immigration status were the most common and most serious problem reported by these survey participants, followed by problems with employment and housing. Almost three out of four worried about not having housing, and slightly more than half reported having problems in their neighborhoods. A much higher percentage of this group was employed or lived in a household where someone was employed, and a much lower percentage received public benefits, including healthcare. As a group, a greater percentage reported problems with paying bills, consumer purchases, family, domestic violence, and education. A higher percentage of this group believed more strongly than others that people should resolve their own problems.
- **While approximately one-third of the survey participants indicated that they provided care for a child in the past 2 years, only slightly more than 10% said they had a problem related to child support or child custody, and only 3.0% identified these problems as their most serious problem.** Survey participants with children in their care most frequently identified housing, debt, and employment as their most serious problems.
- **Survey participants who experienced domestic violence had a higher incidence of other problems than did other survey participants.** These included problems with their neighborhood and neighbors, child custody and support, education, immigration, and employment. A significantly higher percentage of these survey participants said they had experienced fear, loss of confidence, or broken relationships as a consequence of their most serious problem. More than one in five survey participants who had experienced domestic violence identified housing as their biggest problem.
- **Although 95% of DC residents have health insurance, only 75% of the survey participants have it.** All of the survey participants meet the income eligibility standard for health insurance based on having incomes at or below 200% of the federal poverty level (although some may not qualify for other reasons). The problem of being uninsured is pronounced

among some groups—people who are homeless and living outdoors, people who live in rented rooms, and people with less than a high school education. Many of these survey participants did not know they were eligible for health insurance or were daunted by the process of applying.

- **Utilities and cell phones presented the most common consumer and debt problems.** People age 25 or younger experienced a higher rate of consumer problems than did other survey participants, and most of those problems related to cell phones.
- **The majority of survey participants said they had “trouble making ends meet,” but did not rely on credit cards to pay for basic living expenses such as rent, heat, food, or electricity.** One explanation is that many survey participants do not have credit cards.
- **Transportation problems associated with cost and reliability pose a particular problem for low-income people who are employed.** One in five survey participants with full-time employment had some problem with transportation, and many commented on their difficulties getting to and from work.
- **Contrary to the popular perception that everyone is litigious, survey participants expressed many reasons for not turning to lawyers for help with their problems.** Fewer than 12% of survey participants sought help from a lawyer. Many tried to resolve their problems without help from anyone or turned to family or friends for help. Others did not perceive their problems as being susceptible to legal resolution.
- **The cost of legal assistance is tied to perceptions of quality.** The majority of survey participants (64%) believed they could not afford a lawyer but that a lawyer who would help for free is not as good as a lawyer who charges.
- **A substantial minority (33%) doubted that they would get a fair hearing if they went to court.** They also expressed the belief that people should resolve their problems without using lawyers or courts.
- **Survey participants who did not take any steps to address their most serious problems had reasons not to.** Many expressed resignation about the problem or doubted that any solution existed. Some believed the problem or the solution resided primarily with someone else. Some survey participants perceived the cost of taking action—either financial or personal—to be too great, while others found the status quo preferable to disruption that would be required to address the problem.

- **Although low-income DC residents experience many problems, they identified many strengths in their community as well.**
- **Survey participants turned to churches, social workers, and shelters for help with problems.** Some survey participants turned to non-lawyers for help with problems that have legal solutions. This underscores the importance of partnerships between legal and social service providers.
- **People appreciate services in their own neighborhoods.** This preference, coupled with what many survey participants considered to be prohibitively expensive transportation costs, underscores the value of providing legal services in places that are convenient to where people live.
- **Serious problems can have life-changing collateral consequences.** Many survey participants identified things that had happened to them as a consequence of their problems but were separate from the underlying problem. These took two forms: disruptions, such as breaking up with a partner, becoming homeless, changing jobs, or enrolling a child in a different school, and emotional consequences, such as fear, depression, or loss of confidence. It is important for lawyers to recognize that people's problems do not occur only in the chilly realm of legal analysis, but at a deeply personal level. In the rush to provide legal solutions, it is easy for lawyers to overlook the fact that people struggle with both the immediate crisis and a host of emotional, financial, and logistical consequences, and that the complexity of their struggles needs to be acknowledged and factored into assistance strategies.

THE COMMUNITY LISTENING PROJECT

APPENDICES



APPENDIX A

THE SURVEY PARTICIPANTS

Income, Residency, and Gender. All of the survey participants were DC residents with household incomes less than 200% of the federal poverty level. Females made up 49.9%, males 44.4%, and transgender 1.4% (gender was not reported for 4.3% of survey participants).

Race and Ethnicity. African Americans totaled 68.4% of the survey participants, Hispanics 11.8%, Whites 8.4%, and Asian Pacific 2.7%. Of the survey participants, 71.2% were U.S. citizens, 6.5% were permanent residents, and 5.7% were undocumented immigrants. Central Americans, South Americans, and Africans constituted the three principal ethnic groups among participants born outside the United States.

Language. English and Spanish were the two primary languages reported. Of those surveyed, 107 people said they spoke a primary language other than English. In addition to Spanish, these languages included Mandarin, Swahili, Arabic, Amharic, Urdu, Russian, Yoruba, and Japanese. The survey was administered in Spanish to 60 participants and in French to another 30.

Age. The majority of survey participants were age 18 to 49 (65.5%), followed by participants age 50 to 79 (31.1%). Participants older than age 80 comprised 1.5%, while those younger than age 18 comprised 1.9%.

Marital Status. Most survey participants were single (61.0%). Only 10.3% of survey participants were married and living with a spouse; 6.3% were divorced and 5.1% were widowed.

Household Size and Composition. The majority of survey participants either lived alone (40.8%) or with one other person (17.4%). Among those who said they lived with five or more people, 38.8% lived in group settings (group homes, homeless shelters, half-way houses, college dorms, nursing homes, or with friends or family). Approximately one-third (32.0%) of survey participants said they had at least one child in their care in the last two years. Another 16.7% said at least one member of their household was disabled, and a small percentage (2.1%) said they were providing full-time care to a sick or disabled person in their household. Approximately 20% of the households had at least one member who was age 65 or older.

Disability. Nearly 14% (13.9%) of households included someone with a long-term disability.

Education. High school graduates constituted 27.7% of survey participants, less than high school 28.2%, some college and technical school 10.3%, associate degree 3.6%, bachelor 6.3%, and graduate or professional school 3.8% (highest education level attained was not reported for 20.1% of survey participants).

Employment. Almost a quarter (24.8%) of the survey participants reported working full-time, while 16.5% work part-time. Another significant portion reported being retired (7.5%) or not working due to permanent disabilities (13.1%). Slightly more than one-quarter (25.3%) were unemployed and looking for work. Only 5.8% of those survey participants who said they were unemployed had given up looking for work.

APPENDIX B

DC CONSORTIUM OF LEGAL SERVICES PROVIDERS

MEMBER ORGANIZATIONS

Advocates for Justice and Education
 The Amara Legal Center
 The Asian Pacific American Legal Resource Center
 Ayuda, Inc.
 Bread for the City
 Capital Area Immigrants' Rights (CAIR) Coalition
 Catholic Charities Legal Network of the Archdiocese of Washington
 Central American Resource Center (CAREGEN)
 Catholic University Columbus Community Legal Services
 The Children's Law Center
 DC Crime Victims' Resource Center
 DC Law Students in Court
 The District of Columbia Bar Pro Bono Center
 The DC Volunteer Lawyers' Project
 Domestic Violence Legal Empowerment and Appeals Project (DV LEAP)

The DC Employment Justice Center
 First Shift Justice Project
 The Legal Aid Society of the District of Columbia
 Legal Counsel for the Elderly
 Mil Mujeres
 Neighborhood Legal Services Program
 Network for Victim Recovery - DC
 The Public Defender Service of DC
 The Quality Trust for Individuals with Disabilities
 University of the District of Columbia
 David A. Clarke School of Law
 University Legal Services
 Washington Area Lawyers for the Arts
 The Washington Lawyers' Committee for Civil Rights
 The Washington Legal Clinic for the Homeless
 Whitman Walker Health Legal Services Program

APPENDIX C

FEDERAL POVERTY GUIDELINES (2014)¹²

Household Size	100%	133%	150%	200%	250%	300%
1	\$11,670	\$15,521	\$17,505	\$23,340	\$29,175	\$35,010
2	\$15,730	\$20,921	\$23,595	\$31,460	\$39,325	\$47,190
3	\$19,790	\$26,321	\$29,685	\$39,580	\$49,475	\$59,370
4	\$23,850	\$31,721	\$35,775	\$47,700	\$59,625	\$71,550
5	\$27,910	\$37,120	\$41,865	\$55,820	\$69,775	\$83,730

¹² The 2014 HHS Poverty Guidelines, Families USA, <http://familiesusa.org/product/federal-poverty-guidelines> (last visited July 20, 2015).

APPENDIX D

ADVISORY BOARD MEMBERS

Susan Bennett

Director of the Community and
Economic Development Law Clinic
American University Washington College of Law

Nkechi Feaster

Community Member

Patty Fugere

Executive Director
Washington Legal Clinic for the Homeless

June B. Kress

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Council for Court Excellence

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Legal Director
Legal Aid Society of the District of Columbia

Hannah Lieberman

Executive Director
Neighborhood Legal Services Program

Kristi Matthews

Grass Roots Advocacy Coordinator
Washington Legal Clinic for the Homeless

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DC Bar

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APPENDIX E

FOCUS GROUP INTERVIEW SCRIPT

LEADING QUESTION	PROMPTS
Introductions	
Informed Consent (5 minutes)	Goal: Help people understand the project and why their role is important <ul style="list-style-type: none">• Explain the purpose of the project and focus group• Why is community collaboration important for the project• What are the goals of the project• How the information collected in the focus groups will be put to use• Nothing you say will be linked to your name (anonymity)• Note takers write information not names• Next steps (notes form basis for survey)• Estimate time for group (1 to 1 ½ hours)• Will ask four or five questions
Voluntary Participation (5 minutes)	Goal: help people become comfortable and reassured about participation <ul style="list-style-type: none">• Voluntary participation – if you are uncomfortable, you are free to leave• Ask participants what they want you to call them. You may call them by their first names or a number, if they want to remain fully anonymous• Hand them a table card where they would write their first name or number and ask them to show it when they comment• Participants choose their levels of participation• Ask participants to identify themselves and say a few things about them (short and general)
Questions	
Think about a time you had a serious problem in the last three years (15 minutes) Tell us a story about that problem	Give them a minute to think of problem Tell them it can be their own problem or a problem someone who is close to them had <ul style="list-style-type: none">• What were the circumstances leading to the problem?• What was the problem?• How long has it lasted?• Who does it involve?• Was the problem resolved? Why? Why not?

What are the greatest challenges facing your community?
(10 minutes)

Community is however the individual defines it

- What would make your community a better place to live?
- What is your community's biggest barrier to success?
- What is the biggest priority of your community?

What is the greatest strength of your community?
(10 minutes)

Community is however the individual defines it

- What's good about your community?
- What gives you hope?
- What is working well in your community?

What ideas do you have for finding people to ask about these questions?
(10 minutes)

- Explain that we will have people asking survey questions
- Ask about specific places where people can be located (organizations or events)
- How best to identify and contact them?
- Times of the day, days of the week
- Why do they recommend individuals?

These questions will help us distribute the project survey

Concluding remarks
(5 minutes)

- You may ask for final comments
- Give them contact information (how they can reach you if they have more ideas)
- Give them list of community resources
- Thank them for their participation
- Hand them gift cards

Be mindful of the time.

The focus group interview should not go longer than an hour and a half

APPENDIX F

THE FOCUS GROUPS

ORGANIZATION	FACILITATORS	DATE OF FOCUS GROUP	NOTETAKERS	NUMBER OF FOCUS GROUP MEMBERS OR INTERVIEWEES
DC Bar Pro Bono Center	Monika Varma Renata Aguilera-Titus	November 6, 2013	Ariana Awad	2
Long-term Care Ombudsman	Mary Ann Parker	November 13, 2013	Peter Terenzio, Jason Amirhadji	3
Ayuda	Jean Han	November 14, 2013	Ariana Awad, Elena South, Noah Gimble	10
Neighborhood Legal Services Program (#1)	Keeshea Turner Roberts	November 14, 2013	Heather Hodges	4
Neighborhood Legal Services Program (#2)	Heather Hodges	November 14, 2013	Sarah Hutson	6
SMART (Many Languages One Voice)	David Steib	November 19, 2013	Faith Mullen	14
Employment Justice Center (#1)	Rachel Lerman	November 20, 2013	Elena South Noah Gimbel	6
Employment Justice Center (#2)	Barbara Kavanaugh	November 20, 2013	Monika Fidler	9
Advocates for Justice and Education	Stacey Eunnae	November 20, 2013	Mark Slobodien	6
Legal Counsel for the Elderly (#1)	Tina Nelson	November 21, 2013	Emily Clarke	6
Bread for the City 1640 Good Hope Rd. SE	Aja Taylor Flo Saforo	November 23, 2013	Jacquisha Cardwell Alibia Henry	3
Sikh Gurdwara DC	Aditi Kumar (Punjabi)	November 24, 2013	(interviews)	5
Legal Aid Society of the District of Columbia	Lucy Newton	December 2, 2013	Noah Kolbi-Molinas	3
DASH	Lisa Martin	December 2, 2013	Inigo Soriano Michelle Lease	6
Legal Counsel for the Elderly (#2)	Tina Nelson	December 4, 2013	Michelle Nguyen	5
Network for Victim Recovery	Lydia Watts Kiyona Phillips	December 13, 2013	Lindsey Silverberg	3
Legal Clinic for the Homeless (#1)	Kristi Matthews	December 16, 2013	Nkechi Feaster	8
Legal Clinic for the Homeless (#2)	Kristi Matthews	December 21, 2013	Nkechi Feaster	3
Law Students in Court (#1)	Moses Cook	January 16, 2014	Gabriella Lewis-White	2
Law Students in Court (#2)	Moses Cook	January 16, 2014	Gabriella Lewis-White	11
HEARD	Talila Lewis	February 14, 2014	Corinna Hill	5

APPENDIX G

DC CONSORTIUM OF LEGAL SERVICES PROVIDERS SURVEY

Hello, my name is _____. I came here today to talk with people about the kinds of problems or challenges they have in their lives. Thank you for talking with me.

- A group called The DC Consortium of Legal Services Providers is doing this survey to identify the needs of low-income DC residents.
- This survey will help us to provide the kind of legal help that DC residents need.
- Would you help with our survey?
- We will not record your name. Your answers will be combined with other people's answers, so there will be no way to identify you. You can skip any questions you don't want to answer.

SECTION I. DEMOGRAPHIC DATA.

Do you live in the District of Columbia? YES NO

How many people live in your household, including yourself? _____

Use the table below to see if the person qualifies for this study. Find the household size in the table. Ask, "Is your household income less than \$ _____ [the monthly or yearly amount in the box below the number in the household]?" Circle the dollar figure in the table. This question is asked to see if the person is eligible to be part of the study.

If the answer is yes or if the household income is close to the number listed in the box, go forward with the rest of the survey.

Number of Household Members	1	2	3	4	5	6	7	8	9
Annual Household Income	\$24,000	\$32,000	\$40,000	\$48,000	\$56,000	\$64,000	\$72,000	\$80,000	\$88,000
Monthly	\$2,000	\$2,700	\$3,400	\$4,000	\$4,700	\$5,400	\$6,000	\$6,700	\$7,400

If income is above guidelines, say "I'm sorry you don't meet the qualifications for the study. Thank you for being willing to talk to me."

If income is within guidelines, ask the following questions beginning on Page 2:

SECTION II. THIS SECTION ASKS ABOUT DIFFERENT TYPES OF PROBLEMS YOU MAY HAVE HAD IN THE LAST TWO YEARS.

1. Housing

Where do you regularly live?

- House Apartment (or condominium) In a room you rent Group home College dorm
 Shelter Homeless, with regular location outside Homeless, with no regular location outside
 Car Staying with friends or relatives Nursing home Assisted living Half-way house Barracks

How long have you lived in your current place? _____

Do you feel you are living in a safe and secure place? YES NO

If no, why not? _____

Do you worry about not having housing? YES NO

Do you rent or own your home? Rent Own your home Neither

If you rent, is your rent subsidized? YES NO

Own Home (Ask only if person owns home.)

If you own your home, have you had any problems with home ownership in the last two years?

- YES NO (If no, skip to "2. Neighbors.")

What problems did you have?

Did you have any of these additional problems? (Read problems the person has not named.)

- Building permits Selling and buying property Property tax Repairs too expensive
 Foreclosure Having several payments late Roommate or tenant problem
 "Clean it or lien it" liens Gas or water liens

Rent Home (Ask only if person rents home.)

If you rent, have you had any problems related to renting in the last two years? YES NO (If no, skip to "2. Neighbors.")

What problems did you have?

Did you have any of these additional problems? (Read problems the person has not named.)

- Difficulty getting your landlord to make repairs Bedbugs or other pests Unsafe living conditions
 Damage to your personal property that was the landlord's fault Being threatened with eviction Being evicted
 Roommates not paying rent Threatened loss of voucher Voucher cut off Rent increases
 Not getting accommodation for a disability Difficulty finding housing you can afford
 Difficulty getting a deposit back Retaliation for trying to organize tenants Retaliation for complaining about conditions
 Landlord entered your apartment without notice Landlord does not communicate with you in your language
-
-

2. Neighbors

In the last two years, have you had any problems with people who live near you?

YES NO (If no, skip to “3. Neighborhood.”)

What problems did you have?

Did you have any of these additional problems with people who live near you? (Read problems the person has not named.)

- Regular and excessive noise Threats or harassment Violence Damage to your property
 Suspect neighbor of damaging or stealing your property Vandalism Drug use or sale at neighbor’s property
 Neighbor complaining about you to your landlord

3. Neighborhood

In the last two years, have you had any problems in the area where you live?

YES NO (If no, skip to “4. Police.”)

What problems did you have?

Did you have any of these additional problems in the area where you live? (Read problems the person has not named.)

- Sidewalks missing or in poor condition Disruption caused by city work Trash doesn’t get picked up
 Sewage problem Dangerous dogs in the streets Vacant buildings Crime Illegal drug sales
 No safe parks No grocery stores Tree that needs removal Inadequate lighting Too many residents moving out

4. Police

In the last two years, have you had any problems with law enforcement? YES NO

(If no, skip to “Have you been the victim of a crime?”)

What problems did you have?

Did you personally have any of these additional problems with law enforcement? (Read problems the person has not named.)

- Police stopped you without a good reason Rough treatment by police False arrest
 Police did not take your problem seriously Police made you feel at fault for what happened
 Police asked insulting questions about what happened Police took sides with their friends or relatives
 Police did not respond to your 911 call You filed a complaint against the police but were dissatisfied with the result
 Police do not speak your language or use an interpreter

Have you been the victim of a crime? YES NO

If yes, what kind?

- Gun violence Break in at home or work Robbery Theft Harassment Sexual assault
 Domestic violence
-

Did you seek services related to the crime? YES NO

Restitution Counseling

5. Transportation

What type of transportation do you use? (Check all that apply.)

Car Bus Metrorail MetroAccess Bike Walk Ride with others Taxi

In the last two years, did you have any problems with transportation?

YES NO (If no, skip to "6. Employment.")

What problems did you have?

Did you have any of these additional problems with transportation? (Read problems the person has not named.)

Inconvenient bus or Metrorail schedule Can't afford it Doesn't go where you need to go

Accidents on public transportation

Public transportation that does not accommodate your disability (hearing, wheelchair, etc.)

Automobile accident Changing parking restrictions Difficulty paying parking tickets

Difficulty getting or renewing a driver's license Loss of driver's license Vehicle breakdown or car fire

6. Employment

How would you describe your current work situation? (Check all that apply.)

Working full time Working part time Full-time student Part-time student Homemaker Retired

Unemployed and looking for work Unemployed and not looking for work Permanently unable to work due to disability

Caring for a sick, elderly, or disabled person Odd jobs

Other _____

If you are not working, how long has it been since your last job? _____

In the last two years, have you had any problems related to employment or finding employment?

YES NO (If no, skip to "7. Healthcare.")

What problems did you have?

Did you have any of these additional employment problems? (Read problems the person has not named.)

Being fired Laid off Threatened with being fired Not getting paid Getting paid late

Getting paid the wrong amount Work-related injury Dangerous working conditions

Problem with other work benefits (maternity leave, sick pay, vacation pay, family medical leave)

Unfairly disciplined Harassment at work Grievances not being taken seriously or adequately dealt with

Can't get a job Can't get a job because of your arrest record

Can't get a job because you don't speak English Difficulty getting a work permit

7. Healthcare

Do you have healthcare coverage? YES NO

If so, what kind? (Do not read list unless needed.)

- Medicaid/DC Healthy Families (including Health Services for Children with Special Needs, Amerihealth, MedStar Family Choice, and Trusted Health Plan)
 Medicare Qualified Medicare Beneficiary (QMB) Private insurance Military
 DC Alliance (including Amerihealth, MedStar Family Choice, and Trusted Health Plan)

If no, why not? _____

In the last two years, have you had any problems with healthcare coverage?

- YES NO (If no, skip to "8. Income.")

What problems did you have?

Did you have any of these additional problems with healthcare coverage? (Read problems the person has not named.)

- Insurance did not cover item or service Insurance did not cover second opinion No health insurance
 Poor quality healthcare Medical mistake that harmed you Medical care location inconvenient
 Lack of dental care Difficulty signing up for healthcare Could not get prescriptions filled
 Medical staff did not speak your language or use an interpreter

8. Income

In the last two years, has anyone in your household received income from any of the following sources?

- YES NO (If yes, check all that apply.)
 Employment Social Security Civil Service Retirement Private pension VA benefits
 Railroad Retirement Savings or investments SSDI (Social Security Disability)
 SSI (Supplemental Security Income) Workers compensation Unemployment benefits
 Family or friends Victim Assistance Fund

In the last two years, has anyone in your household received any of these public benefits?

- YES NO (If yes, check all that apply.)
 TANF Food Stamps (SNAP) Child care subsidy GAC (General Assistance for Children) Energy assistance
 Grandparent subsidy Earned Income Tax Credit Interim Disability Assistance (IDA)

In the last two years, have you had problems with any of the public benefits I just named?

- YES NO (If no, skip to "9. Debt.")

What problems did you have?

Did you have any of these additional problems with public benefits? (Read problems the person has not named.)

- Benefits denied
- Benefits stopped
- Benefits reduced
- Did not meet child support requirements
- Did not meet the work requirement
- Benefits reduced because of an overpayment
- Mistake in amount of benefits
- Staff at benefits office do not speak your language or use an interpreter

Did you have any of the following problems when you went to apply for TANF, Food Stamps, Medicaid, or Alliance benefits?

- Inaccurate information provided by agency staff
- Agency lost your application form, recertification form, or other documents you submitted
- Told you went to the wrong service center when you tried to apply or recertify
- Long wait at the service center
- Long wait for an interpreter
- Application not available in your language

9. DEBT (being unable to pay money you owe)

Have you had any problems paying your bills in the last two years? YES NO (If no, skip to “10. Consumer.”)

Which bills did you have problems paying?

Did you have a problem paying any of these other bills? (Read debts the person has not named.)

- Credit cards
- Loans from family or friends
- Utility bills (water, gas, electric)
- Cable bill
- Cell phone
- Medical bills
- Traffic or parking tickets
- Car payments
- Income tax
- Property taxes
- Child support
- Mortgage
- Rent
- Condo fees
- Legal fees
- Insurance
- Rent-to-own bills
- Judgments from car accidents
- Student loans

Did anything happen as a result of not paying money you owe? YES NO (If no, skip to “10. Consumer.”)

What happened?

Did you have any of the following problems as a result of not paying money you owe? (Read problems the person has not named.)

- Received calls from debt collectors
- Sold personal property to pay debt
- Took out a car title loan
- Took out a payday loan
- Denied credit
- Bad credit score
- Declared bankruptcy
- Home sold at tax sale
- Threat of utilities shut off
- Sued for nonpayment
- Sued but did not learn of lawsuit until long after the fact
- Bank account garnished
- Wages garnished
- Lien placed on real property
- Lost driver's license
- Could not get or renew driver's license
- Car repossessed
- Denied rental housing
- Tax refund seized
- Paid even though you did not owe the money

10. Consumer (A problem getting what you expected for a service or item you paid for)

In the last two years have you had a consumer problem? YES NO (If no, skip to “11. Family/Child.”)

What problems did you have?

Did you have any of these additional problems? (Read problems the person has not named.)

- Service or billing problem with phone, cable, satellite, electric, gas, or water service
- Bought an expensive household or personal item that didn't work properly or broke soon after buying (computer, washing machine, furniture, etc.)
- Problem with purchase of car, truck, or motorcycle Poor quality repairs to car, truck, or motorcycles
- Poor quality major building work (new roof, new bathroom, etc.)
- Debt consolidators that didn't pay bills for you as promised Identity theft Insurance company rejected your claim

11. Family/Child

In the last two years, have you had any children in your care? YES NO

In the last two years, have you had any problems with child custody or support? YES NO

(If no, skip to “In the last two years, have you had any legal problems with your spouse or partner?”)

What problems did you have?

Did you have any of these additional problems? (Read problems the person has not named.)

CHILD SUPPORT:

- Other parent won't pay child support
- You don't know how to get the child support you are owed
- Difficulty agreeing about the amount of child support paid
- Your child support obligation was more than you could afford to pay
- You were told you owe child support that you didn't know you owed
- Difficulty getting genetic testing to prove paternity because you can't afford it
- Difficulty getting genetic testing to prove paternity because court won't allow it

CHILD CUSTODY:

- Disagreement over custody of children
 - Disagreement over visitation of children
 - Difficulty agreeing to major decisions about the children (school, religion, travel out of DC)
-

OTHER:

- Caring for grandchildren or other relatives who are younger than 18
- Difficulty dealing with family law case in other states when you live in DC
- Difficulty locating the other side so you can't move forward with court case
- Investigated by child protective services

In the last two years, have you had any legal problems with your spouse or partner?

- YES NO (If no, skip to "In the last two years, have you had any problems with other members of your family besides your partner or child?")

What problems did you have?

Did you have any of these additional problems with your spouse or partner? (Read problems the person has not named.)

- Divorce End of domestic partnership Difficulty obtaining spousal support or alimony
- Disagreement over division of property, pensions, savings

In the last two years, have you had any problems with other members of your family besides your partner or child?

- YES NO (If no, skip to "12. Domestic Violence.")

What problems did you have?

Did you have any of these additional problems? (Read problems the person has not named.)

- Family member stealing from you Family member caused identity theft
- Family members you invited to stay with you did not leave when you wanted them to
- Difficulty caring for sick or elderly family members

12. Domestic Violence

In the last two years, have you had any problems with domestic violence?

- YES NO (If no, skip to "13. Education.")

What problems did you have?

Have you had any of the following additional problems? (Read problems the person has not named.)

- Experiencing physical violence from current or ex-partner, or other family or household member
 - Experiencing threats of physical violence from current or ex-partner, or other family or household member
 - Experiencing other abuse from current or ex-partner, or other family or household member (financial, emotional, sexual, controlling your actions)
 - Another adult or child in your family or household experiencing physical violence from his or her current or ex-partner or other family or household member
 - Accused of committing acts of domestic violence that you didn't do
 - Been the victim of stalking by someone who is not an ex-partner or a member of your family or household
-

13. Education

In the last two years, have you, or a child in your care, had any problems with education?

- YES NO (If no, skip to "14. Immigration.")

What problems did you or the child have?

Did you, or a child in your care, have any of these additional problems? (Read problems the person has not named.)

- Problem enrolling in school that your children (or you) wanted to attend
 Children with special needs not receiving services they need Poor quality teacher
 School not protecting your children (or you) from bullying
 Other school safety issue School staff did not communicate with you in your language
 School building needs repairs or cleaning Parents barred from school Transportation
 Involuntary transfer Suspension Expulsion
 School staff did not speak your language or use an interpreter

14. Immigration

In the last two years, have you had any immigration problems? YES NO (If no, skip to Section III.)

I would like to ask you some additional questions about immigration. We cannot identify you and your answers will be mixed in with hundreds of others. But if you prefer to skip these questions, we can.

- Wished to skip these questions (Also skip immigration questions at the end.)

What year did you arrive in the DC Metro area? _____

Why did you come to DC?

- Work Family reunification Other _____

What problems did you have with immigration?

Did you have any of these additional problems with immigration? (Read problems the person has not named.)

- Need help applying for documents Need advice about immigration Need help applying for a driver's license
 Landlord threatened to call immigration Trouble at work because of your national origin or immigration status
 Could not get a student loan because of your immigration status Need help to petition for family member
 Left country and had trouble getting back in Trouble at work because you don't speak English well or have an accent
 Have Temporary Protected Status (TPS) and need to apply for permission to travel
 Need help with removal (deportation) proceedings Notario promised help but did not do the work
 Employer threatened to call immigration and have you deported if you complained
 Need help getting compensation for workplace accident Tax problems
 Need to apply for asylum Need lawyer for family member in immigration detention
-
-

SECTION III. IF YOU HAD ANY OF THE PROBLEMS MENTIONED IN THE PREVIOUS SECTIONS, WE WOULD LIKE TO HEAR MORE ABOUT THE DIFFICULTY YOU FACED AND WHAT YOU DID ABOUT IT. (REVIEW THE PROBLEMS THAT HAVE BEEN IDENTIFIED BEFORE GOING ON.)

Of the problems you had in the last two years, you mentioned problems with (Check off the problems the person named.)

- Housing Employment Family/Child Neighbors Healthcare Domestic Violence
 Neighborhood Income Education Police Debt Immigration Transportation Consumer

Which one is the most serious problem?

What happened as a result of the most serious problem you had?

Did you have any of these additional problems as a result of the most serious problem you had?

Read problems the person has not named.)

- Breaking up with a partner Damage to a family relationship Could not leave partner you wanted to leave
 Having to change children's school Lost custody of child(ren) Unable to have relationship with a child
 Having trouble at work Being fired Having to change jobs Loss of income
 Unable to find new job Loss of health-care benefits Loss of public benefits
 Having to move home Becoming homeless (including living temporarily with family or friends)
 Previous physical illness got worse New physical illness
 Previous mental illness got worse New mental illness
 Stress-related illness Increased medical costs Had to change schools
 Drinking problem Drug problem Loss of confidence Fear
 Lashed out in violence Attempted suicide Deportation Went to jail or prison

Did you do anything to try to fix the problem? YES NO

If no, why not?

If yes, what did you do?

Did you have any help dealing with the problem?

- Entirely on your own With the help of family or friend
- With the help of an adviser or representative who was not a lawyer
- With the help of a lawyer Your spiritual practice

If you tried to get help from someone other than a family member or friend, where did you try to get help?

- Community group Church or another religious organization Shelter Police Office of Victims Services (OVS)
- Doctor or other health worker School or daycare Your employer Social worker or counselor
- Press or media coverage City council member Mayor's office Member of Congress
- Superior Court resource center DC government agency Federal government agency Notario
- Civil Rights Organization Other person or organization

In the last two years, did you try to find a lawyer for help with a problem? YES NO

For which problem or problems did you try to find a lawyer?

Were you able to find a lawyer to help you? YES NO

If you were not able to find a lawyer, what kept you from finding one?

If you were not able to find a lawyer, can you tell me what happened?

If you were able to find a lawyer, how did you find the lawyer?

- Radio ad Television ad Referred by a friend Know-your-rights clinic
- Referred by court, social worker, police, or medical personnel Court-based resource center

How did you first contact the lawyer?

- In person Email or Internet Telephone Mail
- Through someone else Other: _____

Did you ever see the lawyer? YES NO

If you saw a lawyer, did the lawyer charge you? YES NO

If you saw a lawyer, did the lawyer do any of the following?

- Provided some help (made a call, helped fill out a form, wrote a letter)
- Explained the law to me Went to court with me
- Negotiated with the other side Other (specify) _____

If you saw a lawyer, how strongly do you agree with the following statements?

(1- Strongly agree, 2- Agree, 3- Disagree, 4- Strongly Disagree)

____ “My lawyer helped me understand my legal problem.”

____ “My lawyer treated me the way I wanted to be treated.”

____ “I had confidence in my lawyer.”

____ “I was happy with the results.”

____ “My lawyer did not speak my language or use an interpreter.”

In the last two years, have you been involved in a legal case in any of the following places? NONE

Superior Court of the District of Columbia Federal District Court for the District of Columbia

District of Columbia Office of Administrative Hearings DC Court of Appeals

DC Housing Authority DC Office of Human Rights Other _____

How strongly do you agree with the following statements?

(1- Strongly agree, 2- Agree, 3- Disagree, 4- Strongly Disagree)

____ “If you went to a court with a problem, you would be confident of getting a fair hearing.”

____ “Lawyers are not affordable for people with low incomes.”

____ “Lawyers who will help you for free are not as good as lawyers who charge you.”

____ “Courts are an important way for ordinary people to enforce their rights.”

____ “You should follow laws even when you believe it would be better not to.”

____ “People should resolve their problems within their family or community, not by using lawyers or courts.”

In the last two years:

1- Have you had trouble “making ends meet”?

Frequently Occasionally Never

2- Has your household skipped, delayed, or made partial payment on your rent, mortgage, or utilities?

Frequently Occasionally Never

3- Have you needed to use a credit card to pay for basic living expenses such as rent, heat, food, or electricity?

Frequently Occasionally Never

4- Have you felt uncertain about having enough food for your household?

Frequently Occasionally Never

Among low-income people in DC, who needs the most help?

What kind of help do they need?

SECTION IV. BEFORE ENDING THE INTERVIEW, I HAVE A FEW BACKGROUND QUESTIONS. REMEMBER YOU CAN'T BE IDENTIFIED IN ANY WAY. BUT YOU SHOULD FEEL FREE TO SKIP ANY QUESTIONS YOU ARE NOT COMFORTABLE ANSWERING.

Gender: Male Female Transgender Other _____

What is your zip code? _____

In what year were you born? _____

How many children under 22 live in your household? _____

How many children, if any, do you have under 18 who do not live with you? _____

How many people in your household are either?

_____ Disabled _____ 65 or older NONE

Do you suffer from any of the following? (Check all that apply.)

Long-term illness Physical disability Mental disability NONE

What is your marital status? (Do not read list unless needed.)

Single Married and living with husband or wife Married but separated

Divorced Widowed Domestic partnership

Not married but living with partner Other _____

What race do you consider yourself? (Do not read list unless needed.)

Black or African-American Hispanic or Latino White or Caucasian

Asian or Pacific Islander American Indian Other (specify) _____

What is the highest level of school you have completed? (Do not read list unless needed.)

High school graduate (includes equivalency) Less than 9th grade 9th to 12th grade, no diploma

Some college, no degree Some technical school Technical school graduate

Associate's degree Bachelor's degree Graduate or professional degree

Remember, everything you tell me is confidential, but if you don't want to answer these questions, just tell me so.

(Skip these questions if the person does not want to answer.)

Are you in the United States legally? YES NO DON'T KNOW

Are you a Citizen or Permanent resident of the United States? Neither

If neither, what is your immigration status? _____

If you were born outside the US, where were you born? _____

If you were born outside the US, how many years have you lived in the US? _____

What is your primary language? _____

Thank you for helping us with this survey.

TO BE COMPLETED BY THE SURVEY ADMINISTRATOR:

Were you able to complete the questionnaire? YES NO.

If not, state the reason:

- The person found the questionnaire too long
- The person changed his or her mind after agreeing to participate
- Other _____

Where did the interview take place?

How long did the interview take?

Is there any reason we should treat the responses from this person with caution? YES NO

If YES, please specify the reason.

What date was this survey completed?

What is your name?

If the survey participant had interesting things to say and seemed as though they could add to our understanding of the issues faced by DC residents, please ask if he or she would be willing to be interviewed in more detail. If so, please obtain contact information:

Participant's name: _____

Participant's phone number: _____

Participant's email: _____

APPENDIX H

GLOSSARY OF TERMS USED IN THE SURVEY

1. Housing (Section II, Part 1, page 2): “Clean it or lien it” liens.

Conducted by DC’s Department of Public Works, Clean it or Lien it is a program where properties that have been foreclosed on or otherwise abandoned are identified and cleaned by the city. After cleaning the property, the city sends the property owner a bill, sometimes for as much as double the cleanup costs. If the bill is not paid, the city can place a lien on the property, which prevents it from being sold until the bill is paid.

2. Healthcare (Section II, Part 7, page 6): Kinds of insurance.

1. DC Healthy Families is a program providing free medical coverage for working individuals and their families. Coverage is available for those who earn less than 200% of the poverty level. In effect, every person eligible to take our survey is also eligible for this program. Coverage is available for children in DC households that earn less than 300% of the poverty level.

2. QMB is a program that pays for Medicare co-payments, deductibles, and premiums. It is available to single DC residents who earn less than \$2,728 per month, or married DC residents who combined earn less than \$3,663 per month. If someone is a QMB, they also use Medicare.

3. DC Alliance is a program providing free medical coverage to those below a certain threshold who are ineligible for Medicare or Medicaid. That being said, the person can have DC Alliance only if they are not eligible for DC Healthy Families, therefore both of these boxes should not be checked at the same time. As there is a significant application process for this coverage, the participant will likely know if this is the type of coverage they have.

3. Income (Section II, Part 8, Page 6): Sources of Income.

1. Civil Service Retirement: A defined benefit-contributory retirement program for certain federal government employees. This is for employees who do not pay into Social Security.

2. Supplemental Security Income (SSI): Differs from Social Security Disability, in that it provides cash for aged, blind, and disabled people who have little or no income.

3. Social Security Disability (SSDI): Pays cash to those who paid into Social Security and who become unable to work for a year or more.

4. Interim Disability Benefits (IDA): Provides temporary financial assistance to those unable to work due to a disability who have a high probability of receiving SSI. IDA payments are issued until SSI eligibility is approved or denied.

4. Immigration (Section II, Part 14, Page 11): Notario.

1. An American notary public is a person authorized to witness the signing of forms.

2. A notario publico in most Latin American countries is a person who is authorized to represent others before the government.

3. This difference in translation leads to a unique type of fraud, where people become licensed notary publics in the United States, and use this to market themselves as lawyers to immigrants.

APPENDIX I

SUGGESTED LOCATIONS TO ADMINISTER THE SURVEY (FROM THE FOCUS GROUPS)

SCHOOLS

Find out when schools have PTA meetings and go there
Science fairs and other school fairs

PUBLIC PLACES

Malls and public parks
Chinatown, at 7th and H
Soccer fields in parks and community centers
Franklin Park
Dupont Circle
Watergate Park
Starbucks, Target, Best Buy, Metro stations, supermarkets, public transit centers
Laundromats
Libraries (MLK, Shepherd, library on 16th street near Mt. Pleasant)
Mercados Latinos (Spanish grocery stores)
Meal programs
Shelters (and transitional housing)
Minerva's/Maria's Kitchen

CHURCHES

St. Luke's on Central Avenue
Union Temple Baptist Church
Matthews Memorial
Allen A&E
Metropolitan
Greater Mt. Calvary Holiness Church

New Covenant Baptist Church

Delaware Baptist Church (on Tuesdays, DBC does food drives, that would be a good time to distribute surveys)

Our Lady-Catholic Church (talk to Father Jim)

Resurrection Baptist

New Mt. Calvary

Church at 6th and H, Northeast, near Murray's

OTHER IDEAS:

Social circles are the best ways through which information travels

Anywhere we think people might be gathering, such as grocery stores or places where people are not rushed

Apartments in SE

Youth detention centers

YMCA

Boys' and Girls' Club

Employment fair that Eleanor Homes Norton hosts at the Convention Center every year

Bread for the City

Unemployment offices

Vendors like the TANF program

Day programs

Black Greek organizations

Neighborhood counseling meetings

Block captains (people in neighborhood who are responsible for passing information along to neighbors)

Partner such as the Office on Aging

APPENDIX J

REFUSAL FORM

The purpose of this form is to keep track of the number of individuals you asked to participate in our study and who are disqualified or decline to participate. Keeping track of these individuals is important to report our findings. If an individual is disqualified or declines to participate, please record this information by marking the box on the left column. Use the right column to record your observations or comments such as “I do not have time to participate in the survey now.”

NO PARTICIPATION TRACKING	COMMENTS
<input type="checkbox"/> Not a DC resident <input type="checkbox"/> Over income <input type="checkbox"/> Declined to participate	
<input type="checkbox"/> Not a DC resident <input type="checkbox"/> Over income <input type="checkbox"/> Declined to participate	
<input type="checkbox"/> Not a DC resident <input type="checkbox"/> Over income <input type="checkbox"/> Declined to participate	
<input type="checkbox"/> Not a DC resident <input type="checkbox"/> Over income <input type="checkbox"/> Declined to participate	
<input type="checkbox"/> Not a DC resident <input type="checkbox"/> Over income <input type="checkbox"/> Declined to participate	
<input type="checkbox"/> Not a DC resident <input type="checkbox"/> Over income <input type="checkbox"/> Declined to participate	
<input type="checkbox"/> Not a DC resident <input type="checkbox"/> Over income <input type="checkbox"/> Declined to participate	

APPENDIX K

A CLOSER LOOK

The following tables compare the answers to selected survey questions between all the survey participants and subgroups of survey participants. The subgroups are composed of people who have a demographic feature in common (such as parents of children younger than age 18) or who have experienced a particular problem (such as medical bill debt). These tables are designed to illuminate how people with certain characteristics or problems differ from the survey participants as a whole. Differences from all survey participants of 10% or more are noted in the tables. Gender is reported in all tables. Inclusion in this list is not a judgement about the importance of the issues explored, but rather an attempt to examine selected issues in greater detail.

1. HOUSING CONDITIONS

	All Survey Participants (590)	Landlord won't make repairs (66)	Unsafe living conditions (39)
Poor housing conditions		11.2% of total 100% of subgroup	6.6% of total 100% of subgroup
How long in current place	>2 yrs. 57.7	> 2 yrs. 72.7%	> 2 yrs. 48.7%
Living in safe and secure place	63.0% (yes)	47%	18%
Worry about not having housing	59.4% (yes)	64.1%	84.2%
Problems with people who live nearby	41.1% (yes)	61.5%	68.4%
Problems in area where you live	46.6% (yes)	61.5%	79.0%
How long since last job	> 2 yrs. 60.3%	73.7%	78.6%
Healthcare coverage	75.7%	90.6%	81.1%
Sources of household income	Employment 43.3% SSI 10.9% SSDI 8.2%	54% 12.7% 20.6%	37.1% 20% 28.6%
Household received public benefits? SNAP	54.5%	60.3%	72.2%
Trouble paying bills	46.9% (yes)	65.6%	56.8%
Most serious problems	Housing 35.3% Employment 16.3%	29.6% 25.9%	51.5% 21.2%
Tried to fix problem	45.6% (yes)	57.8%	73.0%
Tried to find a lawyer	11.3% (yes)	15.6%	21.6%
Uncertain about food	26.3% & 23.9% (frequently/ occasionally)	30.5% & 27.1%	32.4% & 18.9%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	36.5% 57.1% 1.6%	36.1% 58.3% 0.0%

2. THE THREAT OF EVICTION

	All Survey Participants (590)	Survey Participants Threatened with Evictions (23)
Threatened with eviction	3.9%	100%
Living in safe and secure place	63.0% (yes)	47.8%
Worry about not having housing	59.4% (yes)	73.9%
Problems with people who live nearby	41.1% (yes)	69.6%
Problems in area where you live	46.6 % (yes)	87.0%
Problems with law enforcement	23.1% (yes)	39.1%
Victim of crime	30.1% (yes)	43.5%
Employment		
Working full time	24.8%	43.5%
Unemployed looking	25.3%	17.4%
Trouble paying bills	46.9% (yes)	65.2%
Consumer	26.1% (yes)	56.5%
Problem with domestic violence	15.7% (yes)	34.8%
Most serious problems		
Housing	35.3%	36.8%
Employment	16.3%	31.6%
Consequence of most serious problem		
Become homeless	16.4%	21.7%
Fear	15.1%	26.1
Loss of confidence	10.9%	21.7%
Tried to fix problem	45.6% (yes)	60.9%
Trouble making ends meet	35.6%	47.8%
Skipped payments	21.8%	34.8%
Credit card to pay for basics	9.7%	17.4%
Uncertain about food	26.3% & 23.9% (frequently/occasionally)	39.1% & 21.7%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	36.4% 59.1% 0.0%

3. SUBSIDIZED HOUSING

	All Survey Participants (590)	Rent is Subsidized (23)
If you rent, is your rent subsidized?	39.4%	100%
Healthcare coverage	75.7%	94.4%
Sources of household income		
Employment	43.3%	39.5%
Social Security	11.1%	10.1%
SSI	10.9%	22.7%
SSDI	8.2%	17.7%
Household received public benefits?		
SNAP	54.5%	68%
TANF	11.6%	22.4%
Energy assistance	8.7%	21.6%
Problem with children in care	32.0% (yes)	41.9% (yes)
Most serious problem		
Housing	35.3%	23.3%
Consequence of most serious problem		
Become homeless	16.4%	3.3%
Gender		
Male	44.4%	28.2%
Female	49.8%	65.3%
Transgender	1.4%	2.4%

4. HOMELESSNESS

All Survey Participants (590)	Shelter	Homeless with a regular location outside (26)	Homeless with no regular location outside (45)
How long (> 2 years 57.7%)	>2 years 40.6%	>2 years 74.1%	>2 years 62.2%
Safe and secure (No: 47%)	No: 64.1%	No: 74.1%	No: 75.6%
Police stopped you without a good reason (Yes: 11.7%)	Police stopped you without a good reason: 9.5%	Police stopped you without a good reason: 55.6%	Police stopped you without a good reason: 29.5%
Victim of crime (Yes: 31.1%)	Yes: 50.0%	Yes: 74.1%	Yes: 46.7%
Type of transportation (Walk: 64.1%; Bus: 72.1%; Metro 48.4%)	Walk: 75.0% Bus: 81.25% Metro: 28.1%	Walk: 92.6% Bus: 33.3% Metro: 14.8%	Walk: 97.8% Bus: 40.0% Metro: 13.3%
Employment (Unemployed and looking for work: 25.3%)	Unemployed and looking for work: 45.3%	Unemployed and looking for work: 70.4%	Unemployed and looking for work: 64.4%
How long since last job (> 2 years 60.3%)	More than 2 years: 65.9%	More than 2 years: 65.2%	More than 2 years: 52.9%
Healthcare coverage (Yes: 75%)	Yes: 75.0%	No: 66.7%	No: 71.1%
Consumer (No: 73.9%)	No: 87.5%	No: 100%	No: 93.3%
Domestic violence (No: 84.3%)	No: 79.7%	No: 92.6%	No: 93.3%
Consequence of most serious problem (Become homeless 16.4%)	Becoming homeless 50%	Becoming homeless 48.2%	Becoming homeless 37.2%
Trouble making ends meet (Frequently: 35.6%)	Frequently: 72.6%	Frequently: 48.2%	Frequently: 62.2%
Uncertain about food (Frequently: 26.3%)	Frequently: 50.8%	Frequently: 37.0%	Frequently: 40.0%
Gender Male 44.4% Female 49.8% Transgender 1.4%	Male: 52.4% Female: 39.7% Transgender: 1.6%	Male: 85.2% Female: 14.8% Transgender 0.0%	Male: 82.22% Female: 11.1% Transgender 0.0%

5. STAYING WITH FRIENDS OR RELATIVES

	All Survey Participants (590)	Survey Participants Staying with Friends or Relatives (36)
Staying with friends of relatives	6.1%	100%
How long in current place	>2 yrs. 57.7%	> 2 yrs. 27.8%
Living in safe and secure place	63.0% (yes)	80.6%
Worry about not having housing	59.4% (yes)	63.9%
Victim of crime	30.1% (yes)	41.7%
Employment	Unemployed looking 25.3% Working full time 24.8% Working part time 16.5%	36.1% 11.1% 27.8%
How long since last job	> 2 yrs. 60.3%	38.5%
Sources of household income	Employment 43.3% Social Security 11.1% SSI 10.9% SSDI 8.2%	58.8% 2.9% 2.9% 2.9%
Trouble paying bills	46.9% (yes)	72.2%
Consumer	26.1% (yes)	47.2%
Problem with domestic violence	15.7% (yes)	38.9%
Most serious problems	Housing 35.3% Employment 16.3% DV 4.4%	18.8% 18.8% 15.6%
Consequence of most serious problem	Become homeless 16.4% Break up with partner 8.5% Loss of confidence 10.9% Fear 15.1%	34.3% 28.6% 14.3% 11.4%
Have help dealing with problem	Entirely on own 37.1% Help of family 17.6%	23.5% 32.4%
Strongly agree or agree that free lawyers not as good	25.4% & 38.3%	16.7% and 50%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	41.7% 58.3% 0.0%

6. SURVEY PARTICIPANTS OLDER THAN AGE 60

	All Survey Participants (590)	People Age 60 and Older (85)
People age 60 and older	14.7%	100%
How long in current place	>2 yrs. 57.7%	> 2 yrs. 70.6%
Problems with law enforcement	23.1% (yes)	16.5%
Victim of crime	30.1% (yes)	25.9%
Employment	Unemployed looking 25.3% Working full time 24.8% Disabled 13.1% Retired 7.5%	4.7% 10.6% 21.2% 41.2%
How long since last job	> 2 yrs. 60.3%	90.9%
Healthcare coverage	75.7%	90.6%
Sources of household income	Employment 43.3% Social Security 11.1%	25% 45.2%
Problem with children in care	32.0% (yes)	0.0%
Problem with domestic violence	15.7% (yes)	7.1%
Problem with immigration	11.4% (yes)	0.0%
Most serious problems	Housing 35.3% Employment 16.3%	44.4% 9.7%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	44.7% 55.3% 0.0%

7. SURVEY PARTICIPANTS AGE 18 TO 25

	All Survey Participants (590)	People Age 18 to 25
People 18 to 25	12.3%	100%
Living in safe and secure place	63.0% (yes)	75.4%
Worry about not having housing	59.4% (yes)	49.2%
Type of transportation	Bus 72.1% Walk 64.1% Metro 48.4%	85.3% 90.2% 63.9%
Employment	Unemployed looking 25.3% Working full 24.8% Working part 16.5% Disabled 13.1% Retired 7.5%	40.0% 26.2% 6.6% 4.9% 0.0%
How long since last job	> 2 yrs. 60.3%	47.1%
Healthcare coverage	75.7%	83.6%
Sources of income	Employment 43.3% Social Security 11.1% SSI 10.9%	66.1% 0.0% 3.4%
Trouble paying bills	46.9% (yes)	52.5%
Cell phones	24.1%	35.5%
Utilities	18.2%	7.8%
Consumer	26.1% (yes)	41.0%
Problem with children in care	11.6% (yes)	27.9%
Most serious problems	Housing 35.3% Debt 7.1% Employment 16.3% Police 4.2%	25.0% 17.3% 11.54% 9.6%
Consequence of most serious problem	Fear 15.1% Loss of confidence 10.9% Unable to find job 9.7% Become homeless 16.4% Break up with partner 8.5%	20.3% 17.0% 15.3% 13.7% 13.6%
Tried to fix problem	45.6% (yes)	36.7%
Tried to find a lawyer	11.3% (yes)	3.2%
Strongly agree or agree that free lawyers not as good as lawyers you pay	25.4% & 38.3%	31.3% & 50.0%
Strongly agree or agree that you should follow laws	32.25% & 50.0%	25.0% & 68.8%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	39.3% 60.7% 0.0%

8. PARENTS WITH CHILDREN IN THEIR CARE

	All Survey Participants (590)	Child In Care (187)
In the past 2 years, have you had any children in your care	32.0%	100%
Problems in area where you live	46.6% (yes)	55.9%
Employment	Working full time 24.8%	34.0%
Healthcare coverage	75.7%	83.5%
Sources of household income	Employment 43.3%	58.4%
Household received public benefits?		
SNAP	54.5%	64.7%
TANF	11.6%	27.3%
Trouble paying bills	46.9% (yes)	64.4%
Problem with domestic violence	15.7% (yes)	22.5%
Problem with education	11.8% (yes)	26.1%
Most serious problems	Housing 35.3% Employment 16.3% Immigration 8.3%	27.5% 18% 9%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	25.1% 70.6% 0.5%

9. PEOPLE LIVING ALONE

Question	All Survey Participants (590)	Living Alone (245)
Living alone	41.8%	100%
Living in safe and secure place	63.0% (yes)	50.8%
Worry about not having housing	59.4% (yes)	66.9%
Employment	Unemployed looking 25.3% Working full time 24.8%	34.2% 11.5%
Healthcare coverage	75.7%	64.6%
Sources of household income	Employment 43.3%	26.0%
Most serious problems	Housing 35.3% Employment 16.3%	49.1% 16.0%
Consequence of most serious problem	Become homeless 16.4%	26.8%
Have help dealing with problem	Entirely on own 37.1%	45.5%
Source of help	Church 25.4% Community group 21.7%	38.4% 32.6%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	59.7% 35.4% 0.8%

10. WORKING FULL TIME

	All Survey Participants (590)	Working Full Time (145)
Employment	24.8%%	100%
Living in safe and secure place	63.0% (yes)	72.22%
Victim of crime	30.1% (yes)	19.13%
Employment problems	Harassment 3.9%	11.7%
Healthcare coverage	75.7%	76.0%
Household received public benefits?		
SNAP	54.5%	29.1%
TANF	11.6%	6.3%
Trouble paying bills	46.9% (yes)	46.6%
Credit cards	14.7%	26.8%
Medical bills	9.9%	22.3%
Consumer	26.1% (yes)	42.5%
Problem with children in care	11.6% (yes)	43.84%
Problem with immigration	11.4% (yes)	26.7%
Most serious problems	Housing 35.3%	14.9%
	Employment 16.3%	14.8%
	Immigration 8.3%	21.7%
Consequence of most serious problem	Become homeless 16.4%	2.8%
Credit card to pay for basics	9.7% & 17.9% (frequently/occasionally)	17.1% & 26.7%
Uncertain about food	26.3% & 23.9% (frequently/occasionally)	15% and 32.2%
Gender	Male 44.4%	40.4%
	Female 49.8%	54.1%
	Transgender 1.4%	2.1%

11. EMPLOYMENT MOST SERIOUS PROBLEM

	All Survey Participants (590)	Employment Most Serious Problems (81)
Most serious problem	Employment 16.3%	Employment 100%
Worry about not having housing	59.4% (yes)	67.9%
Employment	Unemployed looking 25.3% Working full time 24.8% Working part time 16.5% Disabled 13.1%	51.9% 20.9% 16.1% 2.5%
How long since last job	< 6 months 10.6% > 2 yrs. 60.3%	32.5% 25.0%
Employment problems	Can't get job 22.0% Arrest record 5.8% Grievance not taken seriously 3.6%	49.38% 18.52% 11.11%
Sources of income	Employment 43.3%	52.0%
Household received public benefits?		
SNAP	54.5%	61.2%
TANF	11.6%	16.3%
Problem with children in care	11.6% (yes)	22.2%
Consequence of most serious problem	Become homeless 16.4% Fear 15.1% Loss of confidence 10.9% Unable to find job 9.7% Break up with partner 8.5% Stress related illness 7.3% Damage to family 6.8%	Unable to find new job 22.2% Loss of confidence 21.0% Loss of income 17.3% Becoming homeless 14.8% Stress related illness 11.1%
Tried to fix problem	45.6% (yes)	61.7%
Have help dealing with problem	Entirely on own 37.1% Help of family 17.6%	55.0% 25.0%
Strongly agree or agree you would get fair hearing	27.5% & 39.9%	46.2% & 23.1%
Strongly agree or agree that free lawyers not as good as lawyers you pay	25.4% & 38.3%	41.0% & 41.0%
Trouble making ends meet	35.6%	49.4%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	52.5% 41.3% 1.3%

12. UNABLE TO WORK DUE TO DISABILITY

Question	All Survey Participants (590)	Not Working Due to Disability (77)
Permanently unable to work due to disability	13.1%	100%
Worry about not having housing	59.4%	70.7%
How long since last job	> 2 yrs. 60.3%	>2 yrs. 93.2%
Healthcare coverage	75.7%	93.51% ^{13 14}
Sources of household income	Employment 43.3% SSI 10.9% SSDI 8.2%	0.0% 42.7% 36.0%
Household received public benefits? SNAP	54.5%	83.1%
Consumer problem	26.1%	7.8%
Problem with children in care	32.0%	22.1%
Most serious problems	Housing 35.3%	64.3%
Consequence of most serious problem	Become homeless 16.4% Fear 15.1% Loss of confidence 10.9% Previous physical health got problem worse 5.5% Previous mental health problem got worse 2.8%	34.2% 23.4% 19.7% 15.8% 9.2%
Tried to fix problem	45.6%	62.3%
Have help dealing with problem	Entirely on own 37.1%	57.1%
Source of help	Community group 21.7% Church 25.4% Shelter 8.9%	42.9% 42.9% 20.8%
Trouble making ends meet	35.6%	64.3%
Skipped payments	21.8%	48.6%
Uncertain about food	26.3% (frequently)	51.4%

13 5 people reported they did not have health care—2 said they could not afford it; 1 didn't want it; 1 said last time he went to the doctor, in 1988, "The doctors wanted to kill me," and 1 said "I don't know"

14 Problems with health care coverage (19.48%): prescriptions, dental, record mix up, lost Medicaid card, co-payments

13. PARTICIPANTS WHO SAID THEY HAVE A MENTAL DISABILITY

	All Survey Participants (590)	Participants Who Say They Have a Mental Disability (47)
Suffered from a mental disability	8.1%	100%
Worry about not having housing	59.4% (yes)	72.7% (yes)
Problems in area where you live	46.6% (yes)	65.2% (yes)
Victim of crime	30.1% (yes)	48.9% (yes)
Employment	Working full 24.8% Working part time 16.5% Disabled 13.1%	2.1% 6.4% 51.1%
Healthcare coverage	75.7%	89.1%
Sources of household income	Employment 43.3% SSI 10.9% SSDI 8.2%	11.1% 24.4% 31.1%
Household received public benefits?		
SNAP	54.5%	83.0%
TANF	11.6%	17.0%
Energy assistance	8.7%	17.0%
Trouble paying bills	46.9% (yes)	61.7%
Most serious problems	Housing 35.3% Employment 16.3% Neighborhood 7.7%	51.2% 9.3% 11.6%
Consequence of most serious problem	Become homeless 16.4% Fear 15.1% Loss of confidence 10.9% Unable to find job 9.7% Break up with partner 8.5%	38.3% 25.5% 21.3% 12.8% 10.6%
Have help dealing with problem	Entirely on own 37.1%	63.8%
Source of help	Church 25.4% Community group 21.7% Social worker/counselor 18.6% DC Gov. Agency 15.64% Shelter 8.9%	43.5% 43.5% 45.7% 30.4% 17.4%
Trouble making ends meet	36.6% Frequently	63.6%
Skipped payments	21.8% Frequently	45.5%
Disability	16.7% (yes)	74.4% (yes)
Gender	Male 44.4% Female 49.8% Transgender 1.4%	Male 44.7% Female 46.8% Transgender 6.4%

14. PROBLEMS WITH LAW ENFORCEMENT

	All Survey Participants (590)	Problems with Law Enforcement (135)
Problem with law enforcement	23.1% (yes)	100%
Living in safe and secure place	63.0% (yes)	47.8%
Worry about not having housing	59.4% (yes)	69.4%
Problems with people who live nearby	41.1% (yes)	59.6%
Problems in area where you live	46.6% (yes)	66.9%
Victim of crime	30.1% (yes)	62.5%
Problems	Can't get job 22.0% Arrest record 5.8% Paid late 5.1% Benefits 4.3%	36.0% 12.5% 5.9% 7.5%
Healthcare coverage	75.7% (yes)	62.6%
Problem with domestic violence	15.7% (yes)	20.7%
Most serious problems	Housing 35.3% Employment 16.3% Debt 7.1% Police 4.2%	36.7% 19.1% 1.7% 16.7%
Consequence of most serious problem	Become homeless 16.4% Fear 15.1% Loss of confidence 10.9% Unable to find job 9.7% Break up with partner 8.5% Damage to family 6.8%	25.6% 21.8% 14.3% 15.8% 7.2% 10.5%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	58.6% 34.5% 1.5%

15. MEDICAL BILL DEBT

	All Survey Participants (590)	Survey Participants with Medical Debt (58)
Medical bill debt	8.9%	100%
Have health insurance	75.7%	84.5%
Long-term illness	13.9%	40.4%
Physical disability	10.5%	15.7%
Mental disability	8.1%	24.6%
Received calls from debt collectors	20.5%	22.8%
Received SNAP	54.5%	81.0%
Difficulty making ends meet	35.6%	81.8%
Delayed payments on bills	21.8%	62.8%
Felt uncertain about having enough food	26.3%	63.6%
Housing was most serious problem	35.2%	77.6%
Dealt with most serious problem on their own	37.0%	70.7%
Gender	Male 44.4%	34.5%
	Female 49.8%	65.5%
	Transgender 1.4%	0.0%

16. DOMESTIC VIOLENCE

	All Survey Participants (590)	Experienced Domestic Violence (92)
Experienced domestic violence	15.7%	100%
How long in current place	>2 yrs. 57.7%	>2 yrs. 46.7%
Problems with people who live nearby	41.1% (yes)	55.4%
Problems in area where you live	46.6% (yes)	56.5%
Victim of crime	30.1% (yes)	48.9%
Sources of income	Employment 43.3% Family or friends 7.1%	62.2% 14.4%
Household received public benefits? SNAP	54.5%	67.4%
Trouble paying bills	46.9% (yes)	73.9%
Consumer	26.1% (yes)	46.7%
Problem with children in care	11.6% (yes)	45.7%
Problem with education	11.8% (yes)	30.4%
Problem with immigration	11.4% (yes)	21.7%
Most serious problems	DV 4.4% Housing 35.3% Employment 16.3%	25.3% 22.9% 9.6%
Consequence of most serious problem	Break up with partner 8.5% Fear 15.1% Loss of confidence 10.9% Become homeless 16.4% Unable to find job 9.7%	29.4% 27.2% 21.7% 15.2% 15.2%
Tried to fix problem	45.6% (yes)	57.6%
Have help dealing with problem	Help of family 17.6% Entirely on own 37.1%	30.8% 19.8%
Source of help	Social worker/counselor 18.6% Church 25.4% Community group 21.7%	31.5% 18.5% 9.8%
Tried to find a lawyer	11.3% (yes)	16.5%
Strongly agree or agree you would get fair hearing	27.5% and 39.9%	18.8% & 34.4%
Strongly agree or agree that courts are important	30.1% & 50.8%	25.8% & 35.5%
Strongly agree or agree that you should resolve own problems	22.0% & 36.6%	16.1% & 48.4%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	20.8% 72.5% 3.3%

17. EDUCATIONAL ATTAINMENT

	All Survey Participants (590)	High School (162)	9th thru 12th Grade (116)	<9th Grade (49)
Highest level of education	High school 27.7% 9 – 12th 19.8% < 9th 8.4%	100%	100%	100%
Worry about not having housing	59.4% (yes)	63.8% (yes)	67.5% (yes)	79.6% (yes)
Problems at work	Can't get job 22.0%	Can't get job 24.1%	Can't get job 36.2%	Can't get job 33.3%
Healthcare coverage	75.7% (yes)	80.9% (yes)	69.8% (yes)	44.9% (yes)
Household received public benefits? SNAP	54.5%	63.0%	72.2%	49.0%
Problem with immigration	11.4% (yes)	5.6% (yes)	9.5% (yes)	20.4% (yes)
Most serious problems	Housing 35.3% Employment 16.3% Immigration 8.3%	Housing 41.7% Employment 14.4% Immigration 5.8%	Housing 42.9% Employment 16.2% Immigration 4.8%	Housing 35.4% Employment 22.9% Immigration 12.5%
Consequence of most serious problem	Become Homeless 16.4%	Become homeless 17.5%	Become homeless 28.1%	Become homeless 16.7%
Source of help	Church 25.4% Community group 21.7% Social worker/counselor 18.6%	Church 27.7% Community group 23.3% Social worker/counselor 20.1%	Church 36.5% Community group 34.8% Social worker/counselor 27.0%	Church 36.7% Community group 26.5% Social worker/counselor 28.6%
Strongly agree or agree that free lawyers not as good	25.4% & 38.3%	21.4% & 43.9%	21.6% & 37.8%	46.2% & 53.9%
Uncertain about food	26.3% & 23.9% (frequently/ occasionally)	28.3 & 19.5% (frequently/ occasionally)	46.1% & 20% (frequently/ occasionally)	24.5% & 26.5% (frequently/ occasionally)
Gender	Male 44.4% Female 49.8% Transgender 1.4%	Male 43.2% Female 52.5% Transgender 2.5%	Male 43.1% Female 56.9% Transgender 0.0%	Male 77.6% Female 20.4% Transgender 0.0%

18. IMMIGRATION PROBLEM

	All Survey Participants (590)	Had Immigration Problems (67)
Problem with immigration	11.4% (yes)	100%
Worry about not having housing	59.4% (yes)	72.7%
Problems with people who live nearby	41.1% (yes)	52.2%
Problems in area where you live	46.6% (yes)	29.9%
Victim of crime	30.1% (yes)	19.4%
Type of transportation	Bus 72.1% Walk 64.1% Metro 48.4%	81.8% 77.3% 56.1%
Employment	Working full time 24.8% Unemployed looking 25.3% Working part time 16.5% Disabled 13.1% Retired 7.5%	58.2% 14.9% 13.43% 1.5% 1.5%
Employment problems	Difficulty getting work permit 2.6% Harassment at work 3.9% Can't get a job because don't speak English 1.5% Can't get job 22.0% Arrest record 5.8% Paid late 5.1%	20.9% 19.4% 11.9% 10.5% 1.5% 16.4%
Healthcare coverage	75.7%	53.8%
Sources of income	Employment 43.3% Social Security 11.1% SSI 10.9% SSDI 8.2% Family or friends 7.1%	84.9% 0.0% 3.0% 1.5% 3.0%
Household received public benefits?		
SNAP	54.5%	34.9%
TANF	11.6%	3.0%
Trouble paying bills	46.9% (yes)	55.2%
Utilities	18.2%	7.8%
Credit cards	14.7%	26.6%
Consumer	26.1% (yes)	43.3%
Problem with children in care	11.6% (yes)	43.3
Problem with domestic violence	15.7% (yes)	29.9%
Problem with education	11.8% (yes)	22.4%
Most serious problems	Immigration 8.3% Employment 16.3% Housing 35.3%	65.5% 14.1% 6.3%
Consequence of most serious problem	Fear 15.1% Break up with partner 8.5% Become homeless 16.4%	25.8% 13.6% 9.1%
Have help dealing with problem	Help of advisor who was not a lawyer 10.9% Entirely on own 37.1% Your spiritual practice	29.2% 12.3% 12.3%
Source of help	Church 25.4% Community group 21.7% Social worker/counselor 18.6% Shelter 8.9%	14.9% 4.5% 16.4% 5.9%
Tried to find a lawyer	11.3% (yes)	22.4%
Strongly agree or agree that you should resolve own problems	22.0% & 36.6%	57.1% & 28.6%
Trouble making ends meet	35.6%	21.2%
Skipped payments	21.8%	13.4%
Gender	Male 44.4% Female 49.8% Transgender 1.4%	52.2% 46.3% 0.0%
Race	68.4% Black 11.6% Hispanic 8.4% white	41.8% 38.8% 11.9%

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