

Civil Justice in England and Wales

Report of the 2006 English and Welsh
Civil and Social Justice Survey

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Executive Summary

People's ability to use the law to protect their rights and hold others to their responsibilities is crucial to bringing about social justice and addressing social exclusion. The English and Welsh Civil and Social Justice Survey (CSJS) examines this in detail.

This report describes the main findings from the 2006 interviews for the English and Welsh Civil and Social Justice Survey. It is the first report of the survey to be produced in this format and an updated version will be produced annually.

Introduction to the Survey

The English and Welsh Civil and Social Justice Survey (CSJS) details people's experiences of problems involving their rights and the strategies they used to resolve them. The 2006 survey took the same form as the 2001 and 2004 surveys. Respondents completed a general interview aimed at identifying if a difficult problem had been experienced in each of the 18 distinct categories: discrimination; consumer; employment; neighbours; owned housing; rented housing; homelessness; money/debt; welfare benefits; divorce; relationship breakdown; domestic violence; children; personal injury; clinical negligence; mental health; immigration and unfair treatment by the police. Respondents were also asked whether they had been a victim of crime or whether they had been arrested during the previous 12 months. For the two most recent problems identified in each category (other than crime) respondents were asked about problem severity and impact, their advice seeking strategy and the manner of problem conclusion. Further detailed information was collected about one randomly selected problem. Demographic and household details were also collected.

There were 3,087 adults respondents, aged 18 years and above, to the 2006 survey. The cumulative eligible adult response rate was 53%. The survey was broadly representative of the residential household population of England and Wales, which comprises around 98 per cent of the total population.

Summary of Findings

Thirty-six per cent of respondents reported having experienced a difficult to resolve justiciable problem. This was a rise from 33 per cent reported in 2004. In particular, there was an increase in reported incidence of consumer, neighbour and welfare benefit related problems.

Problems were far from being randomly distributed across the 2006 survey population. For example, those more vulnerable to social exclusion tended to report more problems than others. In addition, the proportion of those in vulnerable groups increased as the number of problems reported increased. In particular, Black and 'Other' (non-White, non-Black and non-Asian) respondents, along with those in high density housing, lone parents, those on benefits, those between the ages of 25 and 34 and victims of crime tended to report suffering from multiple problems.

For 52 per cent of the respondents in the 2006 survey, justiciable problems were reported to have led to at least one adverse consequence (i.e. social, economic, health problems). This was the same percentage as in the 2004 survey. Stress related illnesses were reported to have resulted from over a quarter of problems. Physical ill health, loss of confidence and loss of income were also commonly reported. 78 per cent and 52 per cent, respectively, of those who suffered physical and stress related ill health visited a GP, hospital or health worker as a direct result.

Some problem types tended to 'cluster' together. The clusters observed were similar to those reported from the 2001 and 2004 surveys.

Respondents took no action to resolve 9.8 per cent of problems. Nearly half of respondents managed to obtain advice successfully, a slight decrease from the 2004 survey. Advice was more often sought for problems respondents considered more important to resolve.

Respondents sought advice for their justiciable problems from a wide range of advisers. Solicitors were the most commonly used source of advice – although Citizens Advice Bureaux and police officers were also frequently used. Use of the Internet for advice seeking was observed to have increased from 4 per cent in the 2001 survey to 11 per cent in the 2004 survey to 15 per cent in the 2006 survey.

As with previous surveys, the 2006 survey indicated that people become increasingly unlikely to obtain advice on referral as the number of advisers they use increases.

Whether people obtained general support or advice of a specific legal nature varied depending on problem type. Neighbours problems, for example, were associated with general support and advice, whereas divorce problems were associated with specific legal advice.

Eighty-eight per cent of the respondents indicated that they would recommend the advisor they had consulted.

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

While only 13 per cent of respondents did not agree that courts are an important way for people to enforce their rights, a greater proportion lacked confidence they would receive a fair hearing in court. There was also some evidence that people who experience more problems have less favourable views of the justice system.

The patterns (and clusters) of problems experienced by respondents eligible for legal aid were broadly similar to those of the general population, although problems associated with poverty were more pronounced. However, legal aid eligible respondents were more likely to report multiple problems.

Respondents eligible for legal aid were also more likely to do nothing to resolve their problems than the general population. This is despite legal aid eligible respondents also reporting more frequent negative consequences of these problems.

Legal aid eligible respondents who did seek advice were more likely than respondents in general to go to see advisers face-to-face

Introduction to the Survey

As is argued in *Causes of Action: Civil Law and Social Justice*,¹

“The problems to which the principles of civil law apply today are not abstract legal problems. They are not problems familiar only to lawyers, or discussed only in tribunals and civil courts. They are for the most part the problems of everyday life – the problems people face as constituents of a broad civil society.”

The law and the ability of people to use the law to protect their rights and hold others to their responsibilities are, thus, of central importance to bringing about social justice and addressing social exclusion.²

This report describes the main findings from the 2006 interviews for the English and Welsh Civil and Social Justice Survey. It is the first report of the survey to be produced in this format and an updated version will be produced annually. This will provide a means by which broad trends in people’s experiences of civil justice problems can be illustrated. More detailed analysis is set out in the two editions of *Causes of Action* and will continue to be elaborated upon in a broad range of research papers produced by the Legal Services Research Centre.

THE ENGLISH AND WELSH CIVIL AND SOCIAL JUSTICE SURVEY

The English and Welsh Civil and Social Justice Survey provides detailed information on the nature, pattern and impact of people’s experience of problems involving their

¹ Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, Norwich: TSO, p.1.

² See, for example, Lord Chancellor’s Department (1998) *Modernising Justice*, London: HMSO (Cmd. 4155); Lord Chancellor’s Department and Law Centres Federation (2001) *Legal and Advice Services: A Pathway out of Social Exclusion*, London: Lord Chancellor’s Department; Department for Constitutional Affairs and Law Centres Federation (2004) *Legal and Advice Services: A Pathway to Regeneration*, London: Department for Constitutional Affairs; Department for Constitutional Affairs (2006) *DCA Departmental Report*, Norwich: HMSO; Legal Services Commission (2007) *Corporate Plan 2007/8-2009/10*, London: Legal Services Commission.

rights. It also represents the primary source of general data on the strategies that users and potential users of legal services employ in order to resolve their problems. The survey constitutes a core method by which the Legal Services Commission is able to inform itself about the need, provision and quality of services operating as part of the Community Legal Service.³ It also provides a means by which progress against Public Service Agreement (PSA) targets can be measured⁴ and is central to the empirical base upon which broad civil justice policy develops.

The survey was first conducted in 2001, then again in 2004 and, since January 2006, has been being conducted on a continuous basis; meaning that fieldwork is now conducted every month of every year. This will enable even greater analysis of changes in public experience of civil law over time.

In terms of detail, the Civil and Social Justice Survey is the most extensive survey of its kind so far undertaken. The survey has its distant origins in surveys of 'legal need' undertaken during the recession at the United States' Bar in the 1930s.⁵ Its more recent origins, though, are in the two *Paths to Justice* surveys, carried out in England and Scotland in the late 1990s.⁶ However, the Civil and Social Justice Survey has advanced substantially upon the *Paths to Justice* approach. The focus of the survey has been shifted onto initial problem resolution decision-making, a wealth of demographic information has been added, questions have been improved to address problems with the *Paths to Justice* surveys and the content of the survey is continuously adapted to enable analysis to build upon emerging findings.

The form of the 2006 survey was the same as the 2001 and 2004 surveys. All respondents completed a general interview, in which they were asked if they had experienced 'a problem' since January 1998 or 2001 that had been 'difficult to solve' in each of 18 distinct 'justiciable' problem⁷ categories: discrimination; consumer;

³ Access to Justice Act 1999, Section 4(6)

⁴ e.g. Ministry of Justice SR2004 PSA5

⁵ C. Clark and E. Corstvet (1938) *The Lawyer and the Public: An A.A.L.S. Survey*, 47 *Yale Law Journal*, p.1972. For a history, see P. Pleasence et al. (2001), above, n.19, pp.7-27.

⁶ H. Genn (1999) *Paths to Justice: What People Think and Do About Going to Law*, Oxford: Hart; H. Genn and A. Paterson (2001) *Paths to Justice Scotland: What People in Scotland Think and Do About Going to Law*, Oxford: Hart.

⁷ 'A matter experienced by a respondent which raised legal issues, whether or not it was recognised by the respondent as being "legal" and whether or not any action taken by the respondent to deal with the [matter] involved the use of any part of the civil justice system': H. Genn (1999) *Paths to Justice: What People Do and Think About Going to Law*, Oxford: Hart Publishing, p.12.

employment; neighbours; owned housing; rented housing; homelessness; money/debt; welfare benefits; divorce; relationship breakdown; domestic violence; children; personal injury; clinical negligence; mental health; immigration and unfair treatment by the police. To assist recall and to allow some assessment of the relative incidence of the different types of problem falling within these categories, respondents were presented with 'show cards' for most of the problem categories. These cards set out detailed lists of constituent problems, and respondents were asked to indicate which of them, if any, matched their own problems.⁸ So, for example, constituent problems relating to employment included unfavourable changes being made to terms and conditions of employment, the work environment being unsatisfactory or dangerous, and being sacked or made redundant. Problems relating to rented housing included difficulties in getting a landlord to make repairs, difficulties in obtaining repayment of a deposit and eviction. Problems relating to money/debt included difficulties getting someone to pay money owed, disputes over bills, being threatened with legal action to recover money owed and mismanagement of a pension fund. Problems relating to children included difficulties fostering or adopting children, difficulties with children going to a school for which they are eligible and children being unfairly excluded or suspended from school. Finally, problems relating to mental health included unsatisfactory treatment or care in hospital, unsatisfactory care after release from hospital and difficulties obtaining a discharge from hospital.⁹

⁸ No constituent problems were presented to respondents regarding the categories of homelessness, divorce, personal injury, clinical negligence and unfair treatment by the police. For these, it was deemed sufficient to refer to 'being homeless or threatened with being homeless,' 'divorce,' 'injuries or health problems ... (caused) by an accident or ... poor working conditions', 'suffer(ing) as a result of negligent or wrong medical or dental treatment' and being 'unfairly treated by the police ... (by) for example being assaulted by a police officer or being unreasonably arrested.

⁹ In full, constituent discrimination problems comprised difficulties relating to discrimination because of: (a) race; (b) gender; (c) disability; (d) sexual orientation; (e) age, and (f) religion. Constituent employment problems comprised difficulties relating to: (a) being sacked or made redundant; (b) being threatened with the sack; (c) getting pay or a pension to which entitled; (d) other work rights (e.g. maternity pay, sickness pay, holiday entitlement, working hours); (e) changes to terms and conditions; (f) unsatisfactory or dangerous working conditions; (g) unfair disciplinary procedures, and (h) harassment. Constituent owned housing problems comprised difficulties relating to: (a) obtaining planning permission or consent; (b) buying or selling property (e.g. misleading surveys, problems with a lease); (c) communal repairs or maintenance; (d) repossession of the home; (e) being several mortgage payments in arrears; (f) squatters, and (g) boundaries or rights of way or access to property. Constituent rented housing problems comprised difficulties relating to: (a) unsafe living conditions; (b) otherwise unsuitable living conditions; (c) getting a deposit back; (d) being several rent payments in arrears; (e) getting a landlord to make repairs; (f) getting a landlord to provide other services; (g) agreeing with a landlord on rent, council tax, housing benefit payments or other terms of a tenancy

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

For the two most recent problems identified in each category (other than crime), respondents were asked what help they had tried to obtain to resolve them, whether any formal dispute resolution processes had been utilised and what these were, whether and when the problems concluded, what impact problems had had on respondents lives and, if nothing was done to deal with problems, why this was so. All respondents were also asked for a range of details about themselves and the household in which they resided.

If respondents reported at least one problem in the general interview, they progressed to a follow-up interview, which addressed *a single problem* in more

agreement; (h) getting a written tenancy agreement; (i) transfer of tenancy on death or separation; (j) harassment by a landlord; (k) eviction or threat of eviction; (l) flatmates (non-relatives) not paying the rent or behaving in an antisocial manner; (m) renting out rooms to lodgers or sub-letting, and (n) boundaries or rights of way or access to property. Constituent money/debt problems comprised difficulties relating to: (a) getting someone to pay money they owed; (b) insurance companies unfairly rejecting claims; (c) incorrect or disputed bills (excluding rent/mortgage payments); (d) incorrect or unfair tax demands; (e) incorrect information or advice that led to the purchase of financial products; (f) mismanagement of a pension fund; (g) unfair refusal of credit as a result of incorrect information; (h) disputed (repeated) penalty charges by banks or utilities; (i) unreasonable harassment by creditors; (j) division of the content of a will or property after the death of a family member; (k) severe difficulties managing money; (l) being threatened with legal action to recover money owed, and (m) being the subject of a county court judgment. Constituent welfare benefits problems comprised difficulties relating to: (a) entitlement to welfare benefits; (b) entitlement to state pension/pension credits; (c) entitlement to student loans; (d) entitlement to grants; (e) the amount of welfare benefits; (f) the amount of state pension/pension credits; (g) the amount of student loans, and (h) the amount of grants. Constituent relationship breakdown problems comprised difficulties relating to: (a) the division of money, pensions or property on divorce or separation; (b) obtaining maintenance for self; (c) agreeing to pay maintenance to a former partner (other than for children); (d) obtaining child support payments; (e) agreeing to pay child support payments; (f) residence (custody) arrangements for children, and (g) access (contact) arrangements for children. Constituent domestic violence problems comprised: (a) suffering violence or abuse from a partner, ex-partner or other family member, and (b) children suffering violence or abuse from a partner, ex-partner or other family member. The additional constituent problem of 'being violent or abusive to a partner, ex-partner or other family member' was removed in 2004. Constituent children problems comprised difficulties relating to: (a) fostering or adopting children, or becoming a legal guardian; (b) children being taken into care or being on the Child Protection Register; (c) abduction or threatened abduction of children by a parent or family member; (d) children going to a school for which they are eligible; (e) children receiving an appropriate education (e.g. special needs); (f) children being unfairly excluded or suspended from school, and (g) children's safety at school or on school trips. Constituent mental health problems comprised difficulties relating to: (a) treatment or care received in hospital; (b) treatment or care received after leaving hospital; (c) other treatment or care; (d) admission to hospital; (e) obtaining discharge from hospital, and (f) restrictions or conditions of discharge. Constituent immigration problems included difficulties relating to: (a) obtaining UK citizenship; (b) disputes over nationality; (c) obtaining authority to remain in the UK; (d) change of conditions under which it is possible to remain in the UK; (e) a partner or children entering the UK, and (f) asylum.

depth.¹⁰ Areas covered by the follow-up interview included: sources of advice that respondents considered; awareness and prior use of advice services; obstacles faced in obtaining advice; the nature of assistance provided by advisers; respondents' objectives in taking action; the impact and outcome of problems and resolution strategies; respondents' regrets about resolution strategies; sources of financial assistance; and general attitudes to the civil justice system.

All interviews were conducted face-to-face in respondents' own homes and were arranged and conducted by BMRB Social Research. 3,087 adults were included in the 2006 survey, drawn from a random selection of 1,843 residential household addresses across 168 postcode sectors of England and Wales. Seventy-two per cent of adult household members (over 18 years of age) were interviewed. The household response rate was 74 per cent (81 per cent where successful contact was made with an adult occupant), and the cumulative eligible adult response rate was 53 per cent. This compares to response rates of 52 and 57 per cent in 2001 and 2004 respectively.

Twenty-five per cent of respondents completed both a main interview and a follow-up interview. This is an increase on 2004, reflecting an increase in reported problem incidence.

Twenty per cent of survey households contained just one adult, 60 per cent contained two adults and the remainder contained three or more¹¹. The average number of adults in each household was 2.1. Overall, the average household size was 2.6, similar to the 2001 census estimate of 2.4. Also, 22 per cent of respondents aged between 25 and 74 years old reported a long-term limiting illness or disability, compared to the 2001 census estimate of 24 per cent.

Unless indicated otherwise, all figures and analyses reported below are weighted for non-response using 2001 census data, so that the information can be generalised to the adult population of England and Wales.

¹⁰ The one problem was selected on an otherwise random weighted basis, to ensure the main section questions were asked of a reasonable number of all the main problem categories, and as many of the smaller categories as possible.

¹¹ Apart from one household which had no adults.

LIMITATIONS OF THE CIVIL AND SOCIAL JUSTICE SURVEY SAMPLE FRAME

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

The two largest population groups that fall outside of the survey’s sample frame are elderly people in residential care and students living in education establishments, such as halls of residence. The 2001 Census recorded that more than 320,000 people over the age of 60 were living on communal medical and care establishments, as were a further 70,000 people under the age of 60. Of these, around 15,000 people would have been patients involuntarily detained in hospitals under the Mental Health Act 1983 and other legislation. The 2001 Census also recorded that more than 200,000 students were living in communal establishments. As Edwards and Fontana have described, the experience of civil justice problems of groups such as older people in care are likely to be quite different from people in the general population.¹²

Two other large population groups living within communal establishments falling outside the survey’s sample frame are prisoners and military personnel living in defence establishments. There are over 80,000 people in prison in England and Wales. The 2001 Census also recorded just under 50,000 military personnel living in

¹² Edwards, S. and Fontana, A. (2004) *The Legal Information Needs of Older People*, Sydney: Law and Justice Foundation of New South Wales.

defence establishments.¹³ Again, the experience of prisoners and military personnel living in defence establishments is likely to be different from the general population. Both populations are relatively young, and the prison population is characteristic of core socially excluded groups. In relation to prisoners, some information about civil justice will soon become available through the Ministry of Justice's current prisoner cohort study, to which the LSRC has provided some of the questions used in interviews. The Civil and Social Justice Survey also now asks about periods of imprisonment, but the recent ex-prison population is so small that this is not an ideal method to explore prisoner specific civil justice issues.

There are around 85,000 people living in local authority provided temporary accommodation in England, of whom over 11,000 are in hostels, refuges or bed and breakfast accommodation.¹⁴ In addition, around one-tenth of this number live in hostels, refuges or bed and breakfast accommodation in Wales. Under 500 people are reported by the Government to sleep rough on the streets of England, although there are problems in counting 'non-visible' rough sleepers.¹⁵ Although people in temporary accommodation often fall outside the Civil and Social Justice Survey sample frame, in this instance we have a better idea of their experience of civil justice problems as a result of the LSRC's 2001 survey of people living in temporary accommodation. Those people not living in hostels, refuges or bed and breakfast accommodation live in self-contained private sector or social housing and will generally fall into the survey sample frame.

In addition to the above, there are also around 2000 bed spaces in immigration detention centres.

A large non-communal establishment population falling outside of the Civil and Social Justice Survey's sample frame are Gypsies/travellers. It has been estimated that there are between 90,000 and 120,000 Gypsies/travellers in the United Kingdom, the majority of whom are in England.¹⁶ In addition, there are an unquantifiable

¹³ Bajekal, M., Wheller, L and Dix, D. (2006) *Estimating Residents and Staff in Communal Establishments from the 2001 Census*, London: Office for National Statistics.

¹⁴ Department of Communities and Local Government (2007) *Statistical Release: Statutory Homelessness, 2nd Quarter 2007, England*. London: DCLG.

¹⁵ Department of Communities and Local Government (2007) *Rough Sleeping Statistics, June 2007*. London: DCLG. A small number of people will also sleep rough in Wales.

¹⁶ Niner, P.M. (2002) *The Provision and Condition of Local Authority Gypsy/Traveller Sites in England*. London: Office of the Deputy Prime Minister.

number of ‘hidden’ members of the population, such as some immigrants who live or work in non-standard England and Wales without an appropriate visa.

As well as population groups that fall outside survey sample frame, there are those people who live in accommodation within the sample frame, but who choose not to participate in the survey. Also, there are other populations that, by virtue of their size relative to the population as a whole, are difficult to study through the survey. For example, well under one per cent of the population of England and Wales live in sparsely populated rural areas.¹⁷ Similarly, while 12.5 per cent of people in the 2001 Census were Black and Minority Ethnic (BME), this figure masks tremendous ethnic diversity within the 12.5 per cent. Thus, although the Civil and Social Justice Survey covers a sizeable number of BME respondents, important patterns of experience can be missed if they relate to small and specific BME populations.¹⁸

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

STRUCTURE OF THE REPORT

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

Section 3 sets out the reported impact of problems on people’s lives. It details the extent to which problems lead to physical and mental health problems, personal violence, relationship breakdown, loss of employment, loss of income, loss of a home and loss of confidence. It then sets out the types of justiciable problem that are commonly experienced in combination.

¹⁷ 2001 Census.

¹⁸ O’Grady, A., Balmer, N.J., Carter, B., Pleasence, P., Buck, A. and Genn, H. (2005) “Institutional Racism and Civil Justice,” 28(4) *Ethnic and Racial Studies*, 620-628.

Section 4 describes the ways in which people deal with justiciable problems. It highlights the sense of powerlessness and helplessness often experienced by those who face problems, and confirms there is a general lack of knowledge about obligations, rights and procedures on the part of the general public. It reveals that inaction is common in relation to some serious problem types, and also more common among some population groups.

Section 5 details the many sources from which people attempt to obtain advice and the nature of the advice and additional help received by those who are successful. In doing so, it exposes the phenomenon of referral fatigue, whereby the more times people are referred on by one adviser to another, the less likely they become to act on referrals. The chapter also demonstrates the relatively infrequent use of court, tribunal and, particularly, alternative dispute resolution processes in problem resolution.

Section 6 sets out the ways in which problems conclude. In doing this, it describes the different outcome patterns that are associated with different problem resolution strategies.

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

Section 8 provides an overview account of the experience of justiciable problems of those people who are eligible for legal aid.

The Incidence of Civil Justice Problems

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

The Incidence of Civil Justice Problems

Thirty-six per cent of respondents (1115 out of 3087) to the 2006 survey and 33 per cent of respondents (1676 out of 5015) to the 2004 survey reported having experienced one or more difficult to solve justicable problems; a significant increase.¹⁹

As with the previous surveys carried out in the United States, Canada, Australia, New Zealand, Japan and the Netherlands, as well as in England and Wales in previous years, certain problems were reported much more often than others. Consumer problems, for example, were reported most frequently in both 2004 and 2006 surveys. Table 1 reveals the variation in reported incidence among problem types in both the 2004 and 2006 surveys. Immigration and mental health problems are the least frequently problem types. However, as is shown in a later section, they have particularly severe adverse consequences for people.

Incidence has increased for several types of problem between the 2004 and 2006 survey periods. There has been a the rise in proportion of people experiencing consumer problems, neighbours problems, and problems with welfare benefits. The percentage of people experiencing personal injury problems has, on the other hand, decreased.

¹⁹ $\chi_{(1)}^2 = 6.17, p < .05$.

Table 1. Incidence of Civil Justice (Justiciable) Problems

| Problem type | Incidence in 2004 | | Incidence in 2006 | |
|-----------------------|-------------------|-----|-------------------|-----|
| | % respondents | N | % respondents | N |
| Consumer | 10.0% | 503 | 12.0% | 371 |
| Neighbours | 6.6% | 329 | 8.9% | 276 |
| Money/debt | 5.4% | 272 | 5.5% | 169 |
| Employment | 5.0% | 250 | 5.3% | 165 |
| Personal injury | 4.8% | 243 | 3.6% | 112 |
| Housing (rented) | 2.6% | 128 | 3.2% | 99 |
| Housing (owned) | 2.4% | 122 | 2.0% | 61 |
| Divorce | 2.1% | 105 | 2.2% | 68 |
| Discrimination | 2.1% | 106 | 2.0% | 63 |
| Welfare benefits | 1.9% | 94 | 3.0% | 93 |
| Clinical negligence | 1.6% | 79 | 2.0% | 61 |
| Rel'ship b' down | 1.6% | 81 | 1.6% | 49 |
| Children | 1.5% | 74 | 1.9% | 59 |
| Homelessness | 1.1% | 57 | 1.1% | 35 |
| Unfair police t' ment | 0.8% | 38 | 0.9% | 28 |
| Domestic violence | 0.8% | 42 | 0.8% | 25 |
| Immigration | 0.3% | 14 | 0.3% | 9 |
| Mental health | 0.2% | 10 | 0.3% | 9 |

The Distribution of Justiciable Problems

Although over one-third of 2004 and 2006 survey respondents reported one or more justiciable problems, the experience of problems was far from randomly distributed across the survey populations. Certain population groups reported certain types of problem more often.

The general incidence of problems among differently constituted population groups is set out in Table 2. As has been observed previously,²⁰ people vulnerable to social exclusion (e.g. lone parents, those on benefits, those who have a long-term illness or disability and victims of crime) report problems more often than others. The association between high incidence consumer problems and affluence also results in higher income respondents reporting problems more frequently.

²⁰ Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, Norwich: TSO, Chapter 2.

The incidence of problems of different types among differently constituted population groups is set out in Tables 3 to 20. In each table, N refers to the number of respondents in each sub-category who reported one or more problems.

Table 2. General Problem Incidence by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|--------------------|------|--------------------|------|
| | | 1 or more problems | N | 1 or more problems | N |
| Gender | Female | 32.3% | 843 | 36.2% | 580 |
| | Male | 33.8% | 798 | 36.0% | 534 |
| Ethnicity | White | 32.7% | 1506 | 36.4% | 1042 |
| | Black | 39.5% | 49 | 31.5% | 17 |
| | Asian | 30.1% | 56 | 30.8% | 41 |
| | Other | 43.1% | 44 | 36.6% | 15 |
| House type | Detached | 28.3% | 373 | 31.1% | 258 |
| | Semi | 32.5% | 603 | 35.5% | 387 |
| | Terrace | 35.7% | 428 | 39.4% | 322 |
| | Flat | 40.3% | 210 | 42.0% | 148 |
| Own transport | No transport | 29.5% | 349 | 33.5% | 231 |
| | Transport | 34.1% | 1306 | 36.9% | 884 |
| Family status | Married with children | 34.5% | 317 | 38.7% | 239 |
| | Married no children | 27.7% | 522 | 30.0% | 406 |
| | Lone parents | 57.4% | 105 | 60.6% | 71 |
| | Single no children | 32.4% | 482 | 38.2% | 254 |
| | Co-habiting with children | 46.4% | 91 | 51.4% | 50 |
| | Co-habiting no children | 41.3% | 124 | 40.1% | 96 |
| Tenure | Own | 25.0% | 380 | 27.4% | 247 |
| | Mortgage | 36.6% | 731 | 37.9% | 448 |
| | Public sector rent | 38.8% | 287 | 42.6% | 182 |
| | Private sector rent | 37.5% | 146 | 47.4% | 192 |
| | Rent free | 29.5% | 106 | 27.1% | 43 |
| Economic activity | Active | 35.5% | 998 | 32.7% | 419 |
| | Inactive | 29.9% | 657 | 38.6% | 696 |
| Ill or disabled | Not ill nor disabled | 31.6% | 1165 | 34.6% | 808 |
| | Ill or disabled | 37.0% | 490 | 40.6% | 307 |
| Academic Qualifications | None | 24.7% | 388 | 26.3% | 220 |
| | Some | 36.8% | 1267 | 39.8% | 895 |
| Benefits | None | 30.0% | 1131 | 32.8% | 761 |
| | On benefits | 42.0% | 524 | 45.9% | 354 |
| Age | 18-24 | 34.7% | 154 | 37.4% | 131 |
| | 25-34 | 40.7% | 323 | 40.8% | 208 |
| | 35-44 | 41.3% | 390 | 46.2% | 281 |
| | 45-59 | 33.8% | 442 | 37.4% | 291 |
| | 60-74 | 25.9% | 243 | 28.5% | 167 |
| | 75+ | 14.8% | 72 | 13.7% | 34 |
| Income | <£10,000 | 36.1% | 329 | 35.3% | 301 |
| | All others | 31.7% | 1134 | 35.1% | 667 |
| | >£50,000 | 36.3% | 192 | 44.2% | 146 |
| Crime Victim | Non-victim | 29.5% | 1186 | 33.2% | 821 |
| | Victim | 47.1% | 469 | 47.8% | 294 |

Table 3. Incidence of Discrimination Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|----------------------------|------------------------------|--------------------------------------|----|--------------------------------------|----|
| | | 1 or more discrimin'n problems | N | 1 or more discrimin'n problems | N |
| Gender | Female | 2.2% | 57 | 2.1% | 34 |
| | Male | 2.2% | 53 | 1.9% | 29 |
| Ethnicity | White | 1.8% | 82 | 1.8% | 52 |
| | Black | 12.5% | 17 | 4.0% | 2 |
| | Asian | 4.4% | 9 | 5.3% | 7 |
| | Other | 4.0% | 4 | 2.8% | 1 |
| House type | Detached | 1.5% | 20 | 2.3% | 19 |
| | Semi | 1.7% | 32 | 1.2% | 14 |
| | Terrace | 3.0% | 37 | 2.0% | 16 |
| | Flat | 4.0% | 22 | 4.0% | 14 |
| Own transport | No transport | 2.8% | 34 | 2.6% | 18 |
| | Transport | 2.0% | 76 | 1.9% | 45 |
| Family status | Married with children | 2.1% | 20 | 1.6% | 10 |
| | Married no children | 1.4% | 25 | 1.7% | 23 |
| | Lone parents | 4.0% | 8 | 2.5% | 3 |
| | Single no children | 2.5% | 38 | 3.0% | 20 |
| | Co-habiting with children | 3.3% | 7 | 0.0% | 0 |
| | Co-habiting no children | 4.0% | 13 | 2.5% | 6 |
| Tenure | Own | 0.9% | 13 | 1.3% | 11 |
| | Mortgage | 2.0% | 40 | 1.8% | 21 |
| | Public sector rent | 3.2% | 24 | 2.6% | 11 |
| | Private sector rent | 3.5% | 15 | 3.7% | 15 |
| | Rent free | 4.2% | 17 | 2.0% | 3 |
| Economic activity | Active | 2.2% | 64 | 2.5% | 32 |
| | Inactive | 2.2% | 47 | 1.7% | 30 |
| Ill or disabled | Not ill nor disabled | 1.9% | 72 | 1.7% | 40 |
| | Ill or disabled | 3.0% | 39 | 3.0% | 23 |
| Academic qualifications | None | 1.5% | 23 | 0.9% | 8 |
| | Some | 2.5% | 88 | 2.4% | 55 |
| Benefits | None | 2.0% | 74 | 1.6% | 38 |
| | On benefits | 2.9% | 37 | 3.2% | 25 |
| Age | 18-24 | 4.1% | 21 | 2.9% | 10 |
| | 25-34 | 3.3% | 30 | 2.7% | 14 |
| | 35-44 | 2.8% | 27 | 1.6% | 10 |
| | 45-59 | 2.0% | 24 | 2.0% | 15 |
| | 60-74 | 0.4% | 3 | 2.1% | 12 |
| | 75+ | 0.2% | 1 | 0.8% | 2 |
| Income | <£10,000 | 2.6% | 23 | 3.0% | 26 |
| | All others | 2.1% | 76 | 1.7% | 32 |
| | >£50,000 | 2.1% | 12 | 1.5% | 5 |
| Crime victim | Not a victim | 1.8% | 73 | 2.0% | 51 |
| | Victim | 3.8% | 38 | 1.9% | 12 |

Table 4. Incidence of Consumer Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|-----------------------------|-----|-----------------------------|-----|
| | | 1 or more consumer problems | N | 1 or more consumer problems | N |
| Gender | Female | 10.2% | 262 | 11.4% | 182 |
| | Male | 10.0% | 238 | 12.7% | 189 |
| Ethnicity | White | 9.9% | 451 | 12.2% | 349 |
| | Black | 10.6% | 14 | 8.1% | 4 |
| | Asian | 9.8% | 19 | 8.4% | 11 |
| | Other | 17.2% | 18 | 15.5% | 6 |
| House type | Detached | 10.6% | 135 | 11.6% | 97 |
| | Semi | 10.1% | 186 | 12.3% | 133 |
| | Terrace | 9.9% | 122 | 12.4% | 102 |
| | Flat | 9.2% | 49 | 11.2% | 39 |
| Own transport | No transport | 5.6% | 68 | 7.4% | 51 |
| | Transport | 11.5% | 435 | 13.3% | 320 |
| Family status | Married with children | 12.5% | 119 | 17.0% | 105 |
| | Married no children | 10.1% | 178 | 10.2% | 138 |
| | Lone parents | 7.5% | 14 | 17.0% | 20 |
| | Single no children | 7.9% | 122 | 11.2% | 74 |
| | Co-habiting with children | 10.2% | 22 | 8.2% | 8 |
| | Co-habiting no children | 14.2% | 46 | 10.8% | 26 |
| Tenure | Own | 8.9% | 126 | 9.5% | 86 |
| | Mortgage | 13.0% | 263 | 15.4% | 182 |
| | Public sector rent | 6.0% | 44 | 9.2% | 39 |
| | Private sector rent | 9.3% | 39 | 13.2% | 54 |
| | Rent free | 7.2% | 29 | 6.0% | 10 |
| Economic activity | Active | 11.4% | 328 | 9.2% | 118 |
| | Inactive | 8.2% | 175 | 14.0% | 253 |
| Ill or disabled | Not ill nor disabled | 9.8% | 367 | 11.7% | 272 |
| | Ill or disabled | 10.6% | 136 | 13.1% | 99 |
| Academic qualifications | None | 5.2% | 79 | 5.3% | 44 |
| | Some | 12.1% | 424 | 14.5% | 327 |
| Benefits | None | 9.8% | 370 | 11.7% | 271 |
| | On benefits | 10.6% | 133 | 13.0% | 100 |
| Age | 18-24 | 7.2% | 38 | 8.6% | 30 |
| | 25-34 | 12.7% | 116 | 14.7% | 75 |
| | 35-44 | 12.6% | 120 | 16.5% | 100 |
| | 45-59 | 11.0% | 134 | 13.7% | 107 |
| | 60-74 | 9.0% | 76 | 8.8% | 51 |
| | 75+ | 3.0% | 14 | 3.0% | 8 |
| Income | <£10,000 | 7.4% | 67 | 9.9% | 84 |
| | All others | 9.7% | 346 | 11.5% | 219 |
| | >£50,000 | 16.8% | 90 | 20.4% | 68 |
| Crime victim | Not a victim | 9.1% | 363 | 11.1% | 273 |
| | Victim | 13.9% | 140 | 15.9% | 98 |

Table 5. Incidence of Employment Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|-------------------------------|-----|-------------------------------|-----|
| | | 1 or more employment problems | N | 1 or more employment problems | N |
| Gender | Female | 4.3% | 110 | 4.5% | 72 |
| | Male | 6.3% | 150 | 6.2% | 92 |
| Ethnicity | White | 5.1% | 232 | 5.5% | 156 |
| | Black | 10.1% | 13 | 4.1% | 2 |
| | Asian | 5.9% | 12 | 2.2% | 3 |
| | Other | 2.1% | 2 | 7.7% | 3 |
| House type | Detached | 4.7% | 60 | 4.6% | 38 |
| | Semi | 4.8% | 89 | 5.1% | 56 |
| | Terrace | 5.5% | 68 | 6.1% | 50 |
| | Flat | 7.3% | 39 | 5.9% | 21 |
| Own transport | No transport | 4.2% | 52 | 4.3% | 29 |
| | Transport | 5.5% | 208 | 5.6% | 135 |
| Family status | Married with children | 5.8% | 55 | 5.6% | 34 |
| | Married no children | 3.9% | 69 | 4.7% | 63 |
| | Lone parents | 3.4% | 6 | 2.5% | 3 |
| | Single no children | 4.9% | 76 | 5.9% | 39 |
| | Co-habiting with children | 7.9% | 17 | 6.2% | 6 |
| | Co-habiting no children | 11.5% | 37 | 7.9% | 19 |
| Tenure | Own | 3.4% | 48 | 3.5% | 31 |
| | Mortgage | 6.4% | 129 | 5.9% | 69 |
| | Public sector rent | 2.9% | 22 | 5.5% | 23 |
| | Private sector rent | 8.8% | 37 | 7.8% | 31 |
| | Rent free | 5.5% | 22 | 5.2% | 8 |
| Economic activity | Active | 6.5% | 187 | 3.6% | 46 |
| | Inactive | 3.4% | 73 | 6.6% | 119 |
| Ill or disabled | Not ill nor disabled | 5.3% | 198 | 5.3% | 125 |
| | Ill or disabled | 4.8% | 61 | 5.3% | 40 |
| Academic qualifications | None | 2.2% | 34 | 2.0% | 17 |
| | Some | 6.4% | 226 | 6.6% | 148 |
| Benefits | None | 5.1% | 191 | 5.3% | 124 |
| | On benefits | 5.5% | 68 | 5.3% | 41 |
| Age | 18-24 | 7.4% | 39 | 6.1% | 21 |
| | 25-34 | 8.6% | 78 | 6.5% | 33 |
| | 35-44 | 5.5% | 52 | 6.7% | 40 |
| | 45-59 | 5.6% | 69 | 6.6% | 52 |
| | 60-74 | 2.1% | 18 | 2.9% | 17 |
| | 75+ | 0.6% | 3 | 0.4% | 1 |
| Income | <£10,000 | 3.3% | 30 | 4.7% | 40 |
| | All others | 5.7% | 206 | 5.3% | 102 |
| | >£50,000 | 4.5% | 24 | 6.8% | 23 |
| Crime victim | Not a victim | 4.6% | 184 | 4.7% | 117 |
| | Victim | 7.5% | 76 | 7.7% | 47 |

Table 6. Incidence of Neighbour Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|------------------------------|-----|------------------------------|-----|
| | | 1 or more neighbour problems | N | 1 or more neighbour problems | N |
| Gender | Female | 7.6% | 196 | 9.3% | 148 |
| | Male | 5.5% | 132 | 8.6% | 128 |
| Ethnicity | White | 6.4% | 295 | 9.1% | 260 |
| | Black | 9.8% | 13 | 7.4% | 4 |
| | Asian | 5.8% | 11 | 6.3% | 8 |
| | Other | 9.5% | 10 | 9.6% | 4 |
| House type | Detached | 3.8% | 49 | 5.9% | 49 |
| | Semi | 5.8% | 107 | 9.1% | 99 |
| | Terrace | 8.4% | 103 | 10.8% | 88 |
| | Flat | 11.2% | 60 | 11.4% | 40 |
| Own transport | No transport | 6.7% | 82 | 7.8% | 54 |
| | Transport | 6.5% | 247 | 9.3% | 222 |
| Family status | Married with children | 6.0% | 57 | 6.7% | 41 |
| | Married no children | 5.5% | 97 | 8.9% | 120 |
| | Lone parents | 14.8% | 28 | 9.9% | 12 |
| | Single no children | 6.6% | 101 | 10.6% | 70 |
| | Co-habiting with children | 7.3% | 16 | 14.6% | 14 |
| | Co-habiting no children | 8.9% | 29 | 7.9% | 19 |
| Tenure | Own | 4.7% | 67 | 8.2% | 74 |
| | Mortgage | 6.8% | 138 | 7.7% | 92 |
| | Public sector rent | 12.0% | 89 | 13.6% | 58 |
| | Private sector rent | 5.8% | 24 | 10.7% | 43 |
| | Rent free | 2.8% | 11 | 5.1% | 8 |
| Economic activity | Active | 6.4% | 184 | 10.0% | 128 |
| | Inactive | 6.8% | 145 | 8.2% | 148 |
| Ill or disabled | Not ill nor disabled | 5.7% | 214 | 7.4% | 174 |
| | Ill or disabled | 9.0% | 115 | 13.6% | 103 |
| Academic Qualifications | None | 6.2% | 94 | 7.9% | 66 |
| | Some | 6.7% | 235 | 9.3% | 210 |
| Benefits | None | 5.5% | 208 | 8.6% | 199 |
| | On benefits | 9.6% | 121 | 10.0% | 77 |
| Age | 18-24 | 6.3% | 33 | 8.9% | 31 |
| | 25-34 | 6.7% | 61 | 8.8% | 45 |
| | 35-44 | 8.9% | 84 | 10.3% | 62 |
| | 45-59 | 6.4% | 77 | 9.4% | 74 |
| | 60-74 | 5.4% | 46 | 10.1% | 59 |
| | 75+ | 4.4% | 20 | 1.8% | 5 |
| Income | <£10,000 | 10.8% | 97 | 8.9% | 76 |
| | All others | 5.4% | 194 | 9.4% | 179 |
| | >£50,000 | 7.1% | 38 | 6.4% | 21 |
| Crime victim | Not a victim | 5.0% | 202 | 7.3% | 181 |
| | Victim | 12.6% | 127 | 15.5% | 96 |

Table 7. Incidence of Owned Housing Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|----------------------------------|-----|----------------------------------|----|
| | | 1 or more owned housing problems | N | 1 or more owned housing problems | N |
| Gender | Female | 2.4% | 61 | 2.2% | 34 |
| | Male | 2.5% | 59 | 1.8% | 26 |
| Ethnicity | White | 2.4% | 110 | 2.1% | 60 |
| | Black | 4.1% | 5 | 0.0% | 0 |
| | Asian | 0.6% | 1 | 0.8% | 1 |
| | Other | 3.6% | 4 | 0.0% | 0 |
| House type | Detached | 2.9% | 37 | 2.3% | 19 |
| | Semi | 2.4% | 44 | 1.9% | 20 |
| | Terrace | 2.1% | 26 | 1.1% | 9 |
| | Flat | 1.7% | 9 | 3.4% | 12 |
| Own transport | No transport | 1.1% | 14 | 0.9% | 6 |
| | Transport | 2.8% | 107 | 2.3% | 55 |
| Family status | Married with children | 4.0% | 38 | 1.8% | 11 |
| | Married no children | 2.2% | 39 | 1.9% | 26 |
| | Lone parents | 2.7% | 5 | 1.9% | 2 |
| | Single no children | 1.4% | 21 | 2.2% | 15 |
| | Co-habiting with children | 3.9% | 8 | 3.1% | 3 |
| | Co-habiting no children | 2.8% | 9 | 1.7% | 4 |
| Tenure | Own | 2.1% | 30 | 2.9% | 26 |
| | Mortgage | 4.1% | 83 | 2.3% | 27 |
| | Public sector rent | 0.7% | 5 | 0.2% | 1 |
| | Private sector rent | 0.5% | 2 | 1.2% | 5 |
| | Rent free | 0.2% | 1 | 1.2% | 2 |
| Economic activity | Active | 3.1% | 88 | 1.9% | 24 |
| | Inactive | 1.5% | 33 | 2.0% | 36 |
| Ill or disabled | Not ill nor disabled | 2.5% | 93 | 2.0% | 46 |
| | Ill or disabled | 2.2% | 28 | 1.9% | 14 |
| Academic Qualifications | None | 1.2% | 19 | 2.1% | 17 |
| | Some | 2.9% | 102 | 1.9% | 43 |
| Benefits | None | 2.5% | 94 | 1.7% | 39 |
| | On benefits | 2.1% | 27 | 2.8% | 21 |
| Age | 18-24 | 0.5% | 2 | 1.1% | 4 |
| | 25-34 | 2.7% | 25 | 1.6% | 8 |
| | 35-44 | 3.5% | 33 | 2.1% | 13 |
| | 45-59 | 3.2% | 38 | 1.8% | 14 |
| | 60-74 | 1.7% | 15 | 2.9% | 17 |
| | 75+ | 0.9% | 4 | 2.0% | 5 |
| Income | <£10,000 | 1.7% | 15 | 1.8% | 15 |
| | All others | 2.4% | 87 | 2.0% | 38 |
| | >£50,000 | 3.5% | 19 | 2.4% | 8 |
| Crime victim | Not a victim | 2.3% | 93 | 1.9% | 48 |
| | Victim | 2.8% | 28 | 2.1% | 13 |

Table 8. Incidence of Rented Housing Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|----------------------------------|-----|----------------------------------|----|
| | | 1 or more rented housing problem | N | 1 or more rented housing problem | N |
| Gender | Female | 3.1% | 80 | 3.7% | 59 |
| | Male | 2.3% | 56 | 2.7% | 39 |
| Ethnicity | White | 2.5% | 116 | 3.2% | 92 |
| | Black | 7.3% | 10 | 3.4% | 2 |
| | Asian | 3.3% | 7 | 2.9% | 4 |
| | Other | 4.3% | 5 | 2.8% | 1 |
| House type | Detached | 1.0% | 13 | 1.3% | 11 |
| | Semi | 1.9% | 35 | 2.1% | 23 |
| | Terrace | 3.1% | 38 | 3.7% | 30 |
| | Flat | 8.7% | 47 | 9.7% | 34 |
| Own transport | No transport | 4.6% | 57 | 5.3% | 37 |
| | Transport | 2.1% | 80 | 2.6% | 62 |
| Family status | Married with children | 2.2% | 21 | 1.0% | 6 |
| | Married no children | 1.5% | 27 | 2.3% | 31 |
| | Lone parents | 7.9% | 15 | 12.0% | 14 |
| | Single no children | 3.4% | 52 | 3.7% | 25 |
| | Co-habiting with children | 3.7% | 8 | 10.6% | 10 |
| | Co-habiting no children | 4.0% | 13 | 5.2% | 13 |
| Tenure | Own | 0.1% | 1 | 0.3% | 3 |
| | Mortgage | 1.1% | 22 | 0.1% | 1 |
| | Public sector rent | 7.6% | 56 | 10.2% | 43 |
| | Private sector rent | 10.7% | 45 | 11.9% | 48 |
| | Rent free | 2.9% | 12 | 1.6% | 3 |
| Economic Activity | Active | 2.5% | 71 | 4.2% | 54 |
| | Inactive | 3.1% | 66 | 2.5% | 45 |
| Ill or disabled | Not ill nor disabled | 2.5% | 93 | 2.9% | 67 |
| | Ill or disabled | 3.4% | 44 | 4.2% | 32 |
| Academic Qualifications | None | 2.4% | 37 | 3.4% | 29 |
| | Some | 2.9% | 100 | 3.1% | 70 |
| Benefits | None | 2.1% | 79 | 2.2% | 50 |
| | On benefits | 4.6% | 57 | 6.3% | 49 |
| Age | 18-24 | 5.9% | 31 | 8.9% | 31 |
| | 25-34 | 5.2% | 47 | 4.2% | 22 |
| | 35-44 | 3.1% | 30 | 2.4% | 15 |
| | 45-59 | 1.3% | 16 | 2.3% | 18 |
| | 60-74 | 1.3% | 11 | 1.3% | 7 |
| | 75+ | 0.2% | 1 | 2.0% | 5 |
| Income | <£10,000 | 5.1% | 46 | 4.1% | 35 |
| | All others | 2.2% | 80 | 2.7% | 52 |
| | >£50,000 | 2.0% | 11 | 3.4% | 11 |
| Crime victim | Not a victim | 2.1% | 84 | 2.4% | 60 |
| | Victim | 5.2% | 53 | 6.2% | 38 |

Table 9. Incidence of Money/Debt Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|-------------------------------|-----|-------------------------------|-----|
| | | 1 or more money/debt problems | N | 1 or more money/debt problems | N |
| Gender | Female | 4.2% | 108 | 5.2% | 83 |
| | Male | 7.1% | 169 | 5.8% | 87 |
| Ethnicity | White | 5.4% | 246 | 5.5% | 159 |
| | Black | 9.6% | 13 | 5.5% | 3 |
| | Asian | 4.6% | 9 | 3.9% | 5 |
| | Other | 10.3% | 11 | 7.0% | 3 |
| House type | Detached | 4.6% | 59 | 5.1% | 43 |
| | Semi | 5.5% | 102 | 6.5% | 71 |
| | Terrace | 5.8% | 71 | 5.2% | 42 |
| | Flat | 7.7% | 41 | 4.0% | 14 |
| Own transport | No transport | 5.5% | 67 | 4.7% | 32 |
| | Transport | 5.6% | 212 | 5.7% | 137 |
| Family status | Married with children | 6.1% | 57 | 6.1% | 38 |
| | Married no children | 4.5% | 80 | 4.3% | 58 |
| | Lone parents | 10.7% | 20 | 11.2% | 13 |
| | Single no children | 5.1% | 78 | 5.7% | 38 |
| | Co-habiting with children | 8.4% | 18 | 9.2% | 9 |
| | Co-habiting no children | 7.1% | 23 | 5.7% | 14 |
| Tenure | Own | 4.3% | 60 | 3.8% | 34 |
| | Mortgage | 6.5% | 131 | 5.5% | 65 |
| | Public sector rent | 5.1% | 38 | 5.8% | 25 |
| | Private sector rent | 7.4% | 31 | 9.2% | 37 |
| | Rent free | 4.5% | 18 | 5.1% | 8 |
| Economic activity | Active | 7.0% | 200 | 4.3% | 55 |
| | Inactive | 3.7% | 79 | 6.3% | 114 |
| Ill or disabled | Not ill nor disabled | 5.3% | 198 | 5.0% | 115 |
| | Ill or disabled | 6.4% | 81 | 7.1% | 54 |
| Academic qualifications | None | 3.1% | 46 | 2.6% | 22 |
| | Some | 6.6% | 233 | 6.6% | 147 |
| Benefits | None | 5.4% | 204 | 4.9% | 113 |
| | On benefits | 5.9% | 74 | 7.3% | 56 |
| Age | 18-24 | 5.4% | 28 | 3.6% | 13 |
| | 25-34 | 8.3% | 76 | 7.4% | 38 |
| | 35-44 | 6.5% | 61 | 7.1% | 43 |
| | 45-59 | 6.5% | 79 | 5.7% | 45 |
| | 60-74 | 2.6% | 22 | 4.1% | 24 |
| | 75+ | 2.0% | 9 | 2.7% | 7 |
| Income | <£10,000 | 5.7% | 51 | 5.0% | 43 |
| | All others | 5.3% | 189 | 5.7% | 109 |
| | >£50,000 | 7.3% | 39 | 5.3% | 17 |
| Crime victim | Not a victim | 4.7% | 190 | 5.0% | 124 |
| | Victim | 8.8% | 89 | 7.3% | 45 |

Table 10. Incidence of Welfare Benefits Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|-------------------------------------|----|-------------------------------------|----|
| | | 1 or more welfare benefits problems | N | 1 or more welfare benefits problems | N |
| Gender | Female | 1.8% | 48 | 3.8% | 62 |
| | Male | 2.1% | 50 | 2.1% | 31 |
| Ethnicity | White | 1.9% | 89 | 3.2% | 91 |
| | Black | 1.6% | 2 | 0.0% | 0 |
| | Asian | 1.9% | 4 | 1.7% | 2 |
| | Other | 3.2% | 3 | 0.0% | 0 |
| House type | Detached | 1.0% | 13 | 1.5% | 13 |
| | Semi | 1.8% | 34 | 3.5% | 38 |
| | Terrace | 2.6% | 32 | 3.1% | 26 |
| | Flat | 3.1% | 17 | 4.7% | 17 |
| Own transport | No transport | 2.1% | 26 | 3.2% | 22 |
| | Transport | 1.9% | 72 | 2.9% | 71 |
| Family status | Married with children | 2.6% | 25 | 4.1% | 25 |
| | Married no children | 1.2% | 21 | 1.5% | 20 |
| | Lone parents | 4.6% | 9 | 10.5% | 12 |
| | Single no children | 2.3% | 35 | 3.0% | 20 |
| | Co-habiting with children | 3.7% | 8 | 11.9% | 12 |
| | Co-habiting no children | 0.0% | 0 | 1.7% | 4 |
| Tenure | Own | 1.1% | 15 | 1.4% | 12 |
| | Mortgage | 1.7% | 35 | 2.9% | 35 |
| | Public sector rent | 3.1% | 23 | 5.1% | 22 |
| | Private sector rent | 3.0% | 12 | 5.1% | 21 |
| | Rent free | 3.1% | 12 | 1.9% | 3 |
| Economic Activity | Active | 1.4% | 40 | 4.0% | 51 |
| | Inactive | 2.7% | 58 | 2.3% | 42 |
| Ill or disabled | Not ill nor disabled | 1.5% | 56 | 2.5% | 59 |
| | Ill or disabled | 3.3% | 42 | 4.5% | 34 |
| Academic Qualifications | None | 1.6% | 24 | 2.4% | 20 |
| | Some | 2.1% | 74 | 3.2% | 73 |
| Benefits | None | 1.1% | 41 | 1.8% | 41 |
| | On benefits | 4.5% | 56 | 6.7% | 52 |
| Age | 18-24 | 2.0% | 11 | 4.3% | 15 |
| | 25-34 | 3.5% | 31 | 3.6% | 19 |
| | 35-44 | 2.2% | 21 | 4.4% | 27 |
| | 45-59 | 1.7% | 21 | 2.7% | 21 |
| | 60-74 | 1.4% | 12 | 1.8% | 10 |
| | 75+ | 0.2% | 1 | 0.4% | 1 |
| Income | <£10,000 | 3.0% | 27 | 4.2% | 36 |
| | All others | 1.8% | 65 | 2.6% | 50 |
| | >£50,000 | 1.0% | 5 | 2.1% | 7 |
| Crime victim | Not a victim | 1.9% | 75 | 2.5% | 63 |
| | Victim | 2.2% | 22 | 4.8% | 30 |

Table 11. Incidence of Divorce by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|-------------------|-----|-------------------|----|
| | | 1 or more divorce | N | 1 or more divorce | N |
| Gender | Female | 2.0% | 52 | 2.4% | 39 |
| | Male | 2.3% | 54 | 2.0% | 29 |
| Ethnicity | White | 2.2% | 100 | 2.3% | 65 |
| | Black | 1.7% | 2 | 1.8% | 1 |
| | Asian | 0.5% | 1 | 1.5% | 2 |
| | Other | 2.8% | 3 | 0.0% | 0 |
| House type | Detached | 1.6% | 21 | 1.7% | 14 |
| | Semi | 2.1% | 39 | 2.8% | 30 |
| | Terrace | 2.8% | 34 | 1.9% | 16 |
| | Flat | 2.0% | 11 | 2.4% | 9 |
| Own transport | No transport | 1.8% | 22 | 2.7% | 18 |
| | Transport | 2.2% | 85 | 2.1% | 50 |
| Family status | Married with children | 0.1% | 1 | 0.6% | 4 |
| | Married no children | 0.2% | 4 | 0.7% | 10 |
| | Lone parents | 15.2% | 29 | 11.3% | 13 |
| | Single no children | 2.9% | 44 | 3.3% | 22 |
| | Co-habiting with children | 6.5% | 14 | 8.3% | 8 |
| | Co-habiting no children | 4.4% | 14 | 4.9% | 12 |
| Tenure | Own | 0.5% | 6 | 0.5% | 5 |
| | Mortgage | 3.2% | 64 | 2.4% | 28 |
| | Public sector rent | 3.1% | 23 | 4.0% | 17 |
| | Private sector rent | 2.3% | 10 | 3.3% | 13 |
| | Rent free | 0.8% | 3 | 2.5% | 4 |
| Economic activity | Active | 2.9% | 82 | 0.7% | 9 |
| | Inactive | 1.1% | 24 | 3.3% | 59 |
| Ill or disabled | Not ill nor disabled | 2.3% | 85 | 2.3% | 53 |
| | Ill or disabled | 1.7% | 21 | 2.1% | 16 |
| Academic qualifications | None | 1.1% | 17 | 1.1% | 9 |
| | Some | 2.5% | 89 | 2.6% | 60 |
| Benefits | None | 1.5% | 58 | 1.6% | 37 |
| | On benefits | 3.8% | 48 | 4.0% | 31 |
| Age | 18-24 | 0.0% | 0 | 0.4% | 1 |
| | 25-34 | 2.5% | 23 | 2.0% | 10 |
| | 35-44 | 5.4% | 51 | 5.4% | 33 |
| | 45-59 | 2.3% | 28 | 2.8% | 22 |
| | 60-74 | 0.4% | 4 | 0.3% | 2 |
| | 75+ | 0.0% | 0 | 0.0% | 0 |
| Income | <£10,000 | 2.6% | 23 | 1.6% | 14 |
| | All others | 2.1% | 75 | 2.4% | 45 |
| | >£50,000 | 1.5% | 8 | 2.9% | 10 |
| Crime victim | Not a victim | 2.1% | 84 | 2.0% | 49 |
| | Victim | 2.2% | 22 | 3.2% | 20 |

Table 12. Incidence of Problems Ancillary to Relationship Breakdown by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|-------------------|----|-------------------|----|
| | | 1 or more problem | N | 1 or more problem | N |
| Gender | Female | 2.2% | 57 | 1.6% | 26 |
| | Male | 1.1% | 27 | 1.6% | 23 |
| Ethnicity | White | 1.8% | 81 | 1.7% | 48 |
| | Black | 0.0% | 0 | 1.8% | 1 |
| | Asian | 0.5% | 1 | 0.0% | 0 |
| | Other | 2.3% | 2 | 0.0% | 0 |
| House type | Detached | 1.0% | 13 | 0.7% | 6 |
| | Semi | 1.6% | 29 | 2.1% | 23 |
| | Terrace | 2.5% | 31 | 1.8% | 15 |
| | Flat | 2.1% | 11 | 1.5% | 5 |
| Own transport | No transport | 1.9% | 23 | 1.3% | 9 |
| | Transport | 1.6% | 62 | 1.7% | 40 |
| Family status | Married with children | 0.8% | 7 | 1.3% | 8 |
| | Married no children | 0.6% | 10 | 0.7% | 10 |
| | Lone parents | 14.4% | 27 | 12.6% | 15 |
| | Single no children | 1.4% | 22 | 1.5% | 10 |
| | Co-habiting with children | 4.6% | 10 | 3.9% | 4 |
| | Co-habiting no children | 2.4% | 8 | 1.3% | 3 |
| Tenure | Own | 0.5% | 7 | 0.4% | 4 |
| | Mortgage | 1.8% | 37 | 1.5% | 18 |
| | Public sector rent | 4.1% | 30 | 4.2% | 18 |
| | Private sector rent | 1.5% | 6 | 1.7% | 7 |
| | Rent free | 0.8% | 3 | 2.1% | 3 |
| Economic activity | Active | 1.7% | 49 | 1.1% | 14 |
| | Inactive | 1.6% | 35 | 1.9% | 35 |
| Ill or disabled | Not ill nor disabled | 1.4% | 53 | 1.7% | 41 |
| | Ill or disabled | 2.5% | 32 | 1.1% | 9 |
| Academic Qualifications | None | 1.6% | 24 | 0.9% | 8 |
| | Some | 1.7% | 60 | 1.8% | 41 |
| Benefits | None | 1.2% | 44 | 1.0% | 23 |
| | On benefits | 3.2% | 40 | 3.4% | 26 |
| Age | 18-24 | 2.0% | 11 | 0.7% | 3 |
| | 25-34 | 2.9% | 26 | 1.8% | 9 |
| | 35-44 | 2.9% | 28 | 3.4% | 21 |
| | 45-59 | 1.3% | 16 | 1.8% | 14 |
| | 60-74 | 0.3% | 3 | 0.5% | 3 |
| | 75+ | 0.2% | 1 | 0.0% | 0 |
| Income | <£10,000 | 2.2% | 20 | 1.6% | 14 |
| | All others | 1.6% | 59 | 1.4% | 27 |
| | >£50,000 | 1.1% | 6 | 2.7% | 9 |
| Crime victim | Not a victim | 1.3% | 50 | 1.4% | 34 |
| | Victim | 3.4% | 34 | 2.4% | 15 |

Table 13. Incidence of Domestic Violence by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|--------------------------------------|----|--------------------------------------|----|
| | | 1 or more domestic violence problems | N | 1 or more domestic violence problems | N |
| Gender | Female | 1.3% | 33 | 0.9% | 15 |
| | Male | 0.3% | 8 | 0.7% | 10 |
| Ethnicity | White | 0.8% | 39 | 0.9% | 25 |
| | Black | 0.0% | 0 | 0.0% | 0 |
| | Asian | 0.0% | 0 | 0.0% | 0 |
| | Other | 3.1% | 3 | 0.0% | 0 |
| House type | Detached | 0.6% | 7 | 0.6% | 5 |
| | Semi | 0.8% | 16 | 0.5% | 6 |
| | Terrace | 0.9% | 11 | 1.3% | 11 |
| | Flat | 1.4% | 8 | 1.2% | 4 |
| Own transport | No transport | 1.0% | 13 | 0.8% | 5 |
| | Transport | 0.8% | 29 | 0.8% | 20 |
| Family status | Married with children | 0.3% | 3 | 0.6% | 4 |
| | Married no children | 0.4% | 6 | 0.4% | 6 |
| | Lone parents | 8.1% | 15 | 2.7% | 3 |
| | Single no children | 0.8% | 12 | 1.1% | 8 |
| | Co-habiting with children | 0.5% | 1 | 1.0% | 1 |
| Tenure | Co-habiting no children | 1.0% | 3 | 1.6% | 4 |
| | Own | 0.4% | 6 | 0.2% | 2 |
| Economic activity | Mortgage | 0.7% | 14 | 0.7% | 8 |
| | Public sector rent | 2.2% | 16 | 2.1% | 9 |
| | Private sector rent | 0.8% | 3 | 1.4% | 6 |
| | Rent free | 0.6% | 2 | 0.6% | 1 |
| | Active | 0.6% | 18 | 0.9% | 11 |
| Ill or disabled | Inactive | 1.1% | 24 | 0.8% | 14 |
| | Not ill nor disabled | 0.7% | 28 | 0.7% | 17 |
| Academic qualifications | Ill or disabled | 1.1% | 14 | 1.1% | 8 |
| | None | 0.9% | 13 | 0.5% | 4 |
| Benefits | Some | 0.8% | 29 | 1.0% | 22 |
| | None | 0.4% | 17 | 0.7% | 15 |
| Age | On benefits | 2.0% | 25 | 1.3% | 10 |
| | 18-24 | 0.9% | 5 | 1.1% | 4 |
| | 25-34 | 1.1% | 10 | 1.0% | 5 |
| | 35-44 | 1.5% | 14 | 1.3% | 8 |
| | 45-59 | 0.7% | 9 | 0.6% | 5 |
| | 60-74 | 0.4% | 3 | 0.5% | 3 |
| Income | 75+ | 0.0% | 0 | 0.0% | 0 |
| | <£10,000 | 1.4% | 12 | 1.2% | 10 |
| | All others | 0.8% | 28 | 0.7% | 13 |
| Crime victim | >£50,000 | 0.4% | 2 | 0.9% | 3 |
| | Not a victim | 0.5% | 21 | 0.7% | 17 |
| | Victim | 2.1% | 21 | 1.3% | 8 |

Table 14. Incidence of Children Related Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|-----------------------------|----|-----------------------------|----|
| | | 1 or more children problems | N | 1 or more children problems | N |
| Gender | Female | 1.8% | 46 | 2.4% | 38 |
| | Male | 1.2% | 28 | 1.4% | 21 |
| Ethnicity | White | 1.6% | 74 | 2.0% | 58 |
| | Black | 0.8% | 1 | 0.0% | 0 |
| | Asian | 0.0% | 0 | 0.0% | 0 |
| | Other | 0.0% | 0 | 2.3% | 1 |
| House type | Detached | 1.3% | 16 | 2.2% | 19 |
| | Semi | 1.9% | 34 | 2.2% | 23 |
| | Terrace | 1.6% | 19 | 1.9% | 16 |
| | Flat | 0.4% | 2 | 0.3% | 1 |
| Own transport | No transport | 1.2% | 15 | 1.7% | 12 |
| | Transport | 1.6% | 61 | 2.0% | 47 |
| Family status | Married with children | 3.6% | 34 | 5.5% | 34 |
| | Married no children | 0.5% | 10 | 0.6% | 9 |
| | Lone parents | 7.1% | 13 | 9.1% | 11 |
| | Single no children | 0.5% | 7 | 0.0% | 0 |
| | Co-habiting with children | 3.1% | 7 | 3.9% | 4 |
| | Co-habiting no children | 1.0% | 3 | 0.8% | 2 |
| Tenure | Own | 0.4% | 6 | 0.1% | 1 |
| | Mortgage | 2.1% | 43 | 2.6% | 30 |
| | Public sector rent | 2.1% | 16 | 3.9% | 17 |
| | Private sector rent | 1.5% | 6 | 1.9% | 8 |
| | Rent free | 1.0% | 4 | 1.8% | 3 |
| Economic activity | Active | 1.8% | 52 | 1.1% | 14 |
| | Inactive | 1.1% | 23 | 2.5% | 45 |
| Ill or disabled | Not ill nor disabled | 1.5% | 55 | 2.1% | 48 |
| | Ill or disabled | 1.6% | 20 | 1.4% | 11 |
| Academic qualifications | None | 0.8% | 13 | 0.8% | 7 |
| | Some | 1.8% | 62 | 2.3% | 52 |
| Benefits | None | 1.1% | 42 | 1.3% | 30 |
| | On benefits | 2.6% | 33 | 3.8% | 29 |
| Age | 18-24 | 0.9% | 5 | 0.0% | 0 |
| | 25-34 | 1.7% | 16 | 2.8% | 14 |
| | 35-44 | 3.4% | 33 | 5.3% | 32 |
| | 45-59 | 1.6% | 20 | 1.6% | 13 |
| | 60-74 | 0.0% | 0 | 0.0% | 0 |
| | 75+ | 0.0% | 0 | 0.0% | 0 |
| Income | <£10,000 | 1.1% | 10 | 1.8% | 16 |
| | All others | 1.4% | 51 | 2.0% | 38 |
| | >£50,000 | 2.6% | 14 | 1.5% | 5 |
| Crime victim | Not a victim | 1.2% | 47 | 1.4% | 34 |
| | Victim | 2.8% | 28 | 4.0% | 24 |

Table 15. Incidence of Personal Injury Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|------------------------------------|-----|------------------------------------|-----|
| | | 1 or more personal injury problems | N | 1 or more personal injury problems | N |
| Gender | Female | 4.7% | 122 | 3.8% | 60 |
| | Male | 5.0% | 119 | 3.5% | 51 |
| Ethnicity | White | 5.0% | 230 | 3.8% | 109 |
| | Black | 4.1% | 5 | 1.8% | 1 |
| | Asian | 3.7% | 7 | 0.0% | 0 |
| | Other | 1.9% | 2 | 5.2% | 2 |
| House type | Detached | 4.0% | 51 | 2.1% | 18 |
| | Semi | 5.2% | 96 | 4.3% | 47 |
| | Terrace | 5.4% | 66 | 3.5% | 29 |
| | Flat | 5.0% | 27 | 5.4% | 19 |
| Own transport | No transport | 3.6% | 44 | 4.1% | 28 |
| | Transport | 5.3% | 200 | 3.5% | 84 |
| Family status | Married with children | 4.7% | 45 | 3.6% | 22 |
| | Married no children | 4.6% | 81 | 2.5% | 34 |
| | Lone parents | 6.4% | 12 | 3.5% | 4 |
| | Single no children | 4.7% | 72 | 5.3% | 35 |
| | Co-habiting with children | 5.4% | 11 | 3.3% | 3 |
| Tenure | Co-habiting no children | 6.0% | 19 | 5.6% | 13 |
| | Own | 4.0% | 56 | 2.2% | 20 |
| | Mortgage | 5.3% | 107 | 4.1% | 48 |
| | Public sector rent | 5.9% | 43 | 3.9% | 17 |
| | Private sector rent | 3.9% | 16 | 4.3% | 18 |
| Economic activity | Rent free | 4.6% | 19 | 6.1% | 10 |
| | Active | 4.9% | 142 | 3.0% | 39 |
| Ill or disabled | Inactive | 4.8% | 102 | 4.0% | 73 |
| | Not ill nor disabled | 3.9% | 146 | 3.1% | 71 |
| Academic qualifications | Ill or disabled | 7.8% | 99 | 5.4% | 41 |
| | None | 3.9% | 59 | 3.1% | 26 |
| Benefits | Some | 5.3% | 185 | 3.8% | 86 |
| | None | 4.6% | 171 | 3.4% | 78 |
| Age | On benefits | 5.8% | 73 | 4.3% | 33 |
| | 18-24 | 5.4% | 29 | 4.6% | 16 |
| | 25-34 | 4.3% | 39 | 4.1% | 21 |
| | 35-44 | 5.5% | 52 | 3.5% | 21 |
| | 45-59 | 5.6% | 68 | 3.3% | 26 |
| | 60-74 | 4.3% | 36 | 3.5% | 21 |
| Income | 75+ | 3.4% | 16 | 1.9% | 5 |
| | <£10,000 | 4.4% | 39 | 3.1% | 26 |
| | All others | 5.2% | 185 | 4.0% | 76 |
| Crime victim | >£50,000 | 3.7% | 20 | 2.8% | 9 |
| | Not a victim | 4.6% | 183 | 3.3% | 80 |
| | Victim | 6.1% | 62 | 5.1% | 32 |

Table 16. Incidence of Clinical Negligence Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|--|----|--|----|
| | | 1 or more clinical negligence problems | N | 1 or more clinical negligence problems | N |
| Gender | Female | 1.5% | 38 | 2.1% | 34 |
| | Male | 1.7% | 41 | 1.8% | 26 |
| Ethnicity | White | 1.5% | 69 | 1.9% | 55 |
| | Black | 1.6% | 2 | 3.7% | 2 |
| | Asian | 2.2% | 4 | 0.8% | 1 |
| | Other | 3.1% | 3 | 7.0% | 3 |
| House type | Detached | 1.8% | 23 | 1.5% | 13 |
| | Semi | 1.5% | 27 | 2.0% | 22 |
| | Terrace | 1.4% | 17 | 2.6% | 21 |
| | Flat | 2.2% | 12 | 1.6% | 5 |
| Own transport | No transport | 1.3% | 16 | 1.2% | 8 |
| | Transport | 1.7% | 63 | 2.2% | 53 |
| Family status | Married with children | 1.1% | 11 | 2.3% | 14 |
| | Married no children | 1.7% | 30 | 1.8% | 25 |
| | Lone parents | 1.0% | 2 | 1.7% | 2 |
| | Single no children | 1.7% | 26 | 1.6% | 11 |
| | Co-habiting with children | 3.2% | 7 | 1.1% | 1 |
| | Co-habiting no children | 1.4% | 4 | 3.5% | 8 |
| Tenure | Own | 2.0% | 28 | 2.0% | 18 |
| | Mortgage | 1.4% | 28 | 1.4% | 17 |
| | Public sector rent | 0.9% | 7 | 2.8% | 12 |
| | Private sector rent | 1.8% | 8 | 2.3% | 9 |
| | Rent free | 1.7% | 7 | 1.4% | 2 |
| Economic activity | Active | 1.3% | 39 | 1.9% | 24 |
| | Inactive | 1.9% | 40 | 2.0% | 36 |
| Ill or disabled | Not ill nor disabled | 1.1% | 40 | 1.4% | 34 |
| | Ill or disabled | 3.0% | 38 | 3.6% | 27 |
| Academic qualifications | None | 1.1% | 17 | 1.2% | 10 |
| | Some | 1.8% | 62 | 2.3% | 51 |
| Benefits | None | 1.4% | 51 | 1.6% | 38 |
| | On benefits | 2.2% | 28 | 2.9% | 23 |
| Age | 18-24 | 1.1% | 6 | 1.4% | 5 |
| | 25-34 | 1.6% | 15 | 2.7% | 14 |
| | 35-44 | 1.8% | 17 | 1.4% | 9 |
| | 45-59 | 1.4% | 17 | 2.7% | 21 |
| | 60-74 | 1.9% | 16 | 1.6% | 9 |
| | 75+ | 1.6% | 8 | 1.1% | 3 |
| Income | <£10,000 | 1.7% | 15 | 1.7% | 15 |
| | All others | 1.5% | 53 | 1.9% | 36 |
| | >£50,000 | 2.1% | 11 | 3.1% | 10 |
| Crime victim | Not a victim | 1.3% | 52 | 1.9% | 48 |
| | Victim | 2.7% | 27 | 2.1% | 13 |

Table 17. Incidence of Mental health Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|----------------------------------|----|----------------------------------|---|
| | | 1 or more mental health problems | N | 1 or more mental health problems | N |
| Gender | Female | 0.3% | 8 | 0.3% | 5 |
| | Male | 0.1% | 2 | 0.3% | 4 |
| Ethnicity | White | 0.2% | 10 | 0.3% | 9 |
| | Black | 0.0% | 0 | 0.0% | 0 |
| | Asian | 0.0% | 0 | 0.0% | 0 |
| | Other | 0.9% | 1 | 0.0% | 0 |
| House type | Detached | 0.1% | 1 | 0.0% | 0 |
| | Semi | 0.2% | 4 | 0.2% | 2 |
| | Terrace | 0.3% | 3 | 0.5% | 4 |
| | Flat | 0.4% | 2 | 0.9% | 3 |
| Own transport | No transport | 0.2% | 2 | 0.0% | 0 |
| | Transport | 0.2% | 8 | 0.4% | 9 |
| Family status | Married with children | 0.1% | 1 | 0.0% | 0 |
| | Married no children | 0.0% | 0 | 0.1% | 2 |
| | Lone parents | 1.5% | 3 | 0.8% | 1 |
| | Single no children | 0.3% | 4 | 0.6% | 4 |
| | Co-habiting with children | 0.5% | 1 | 0.0% | 0 |
| | Co-habiting no children | 0.3% | 1 | 1.0% | 2 |
| Tenure | Own | 0.1% | 1 | 0.2% | 2 |
| | Mortgage | 0.3% | 5 | 0.2% | 3 |
| | Public sector rent | 0.3% | 2 | 0.5% | 2 |
| | Private sector rent | 0.3% | 1 | 0.6% | 2 |
| | Rent free | 0.3% | 1 | 0.0% | 0 |
| Economic activity | Active | 0.3% | 7 | 0.6% | 7 |
| | Inactive | 0.1% | 3 | 0.1% | 2 |
| Ill or disabled | Not ill nor disabled | 0.2% | 6 | 0.1% | 2 |
| | Ill or disabled | 0.3% | 4 | 0.9% | 7 |
| Academic qualifications | None | 0.1% | 1 | 0.3% | 2 |
| | Some | 0.3% | 9 | 0.3% | 7 |
| Benefits | None | 0.2% | 7 | 0.2% | 5 |
| | On benefits | 0.3% | 4 | 0.5% | 4 |
| Age | 18-24 | 0.5% | 2 | 0.4% | 1 |
| | 25-34 | 0.4% | 3 | 0.4% | 2 |
| | 35-44 | 0.3% | 3 | 0.3% | 2 |
| | 45-59 | 0.2% | 2 | 0.4% | 3 |
| | 60-74 | 0.0% | 0 | 0.0% | 0 |
| | 75+ | 0.0% | 0 | 0.4% | 1 |
| Income | <£10,000 | 0.2% | 2 | 0.6% | 5 |
| | All others | 0.2% | 8 | 0.2% | 3 |
| | >£50,000 | 0.2% | 1 | 0.3% | 1 |
| Crime victim | Not a victim | 0.2% | 7 | 0.3% | 7 |
| | Victim | 0.3% | 3 | 0.3% | 2 |

Table 18. Incidence of Immigration Problems by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|--------------------------------|----|--------------------------------|---|
| | | 1 or more immigration problems | N | 1 or more immigration problems | N |
| Gender | Female | 0.3% | 7 | 0.3% | 5 |
| | Male | 0.4% | 9 | 0.3% | 4 |
| Ethnicity | White | 0.1% | 5 | 0.1% | 3 |
| | Black | 4.3% | 6 | 3.7% | 2 |
| | Asian | 1.7% | 3 | 3.2% | 4 |
| | Other | 1.1% | 1 | 0.0% | 0 |
| House type | Detached | 0.3% | 3 | 0.2% | 2 |
| | Semi | 0.2% | 5 | 0.2% | 2 |
| | Terrace | 0.1% | 1 | 0.4% | 3 |
| | Flat | 1.2% | 7 | 0.6% | 2 |
| Own transport | No transport | 0.7% | 8 | 0.4% | 3 |
| | Transport | 0.2% | 8 | 0.3% | 6 |
| Family status | Married with children | 0.5% | 4 | 0.3% | 2 |
| | Married no children | 0.2% | 3 | 0.3% | 4 |
| | Lone parents | 0.0% | 0 | 0.0% | 0 |
| | Single no children | 0.2% | 4 | 0.3% | 2 |
| | Co-habiting with children | 0.5% | 1 | 1.0% | 1 |
| | Co-habiting no children | 1.1% | 3 | 0.0% | 0 |
| Tenure | Own | 0.0% | 0 | 0.1% | 1 |
| | Mortgage | 0.3% | 6 | 0.3% | 3 |
| | Public sector rent | 0.3% | 2 | 0.0% | 0 |
| | Private sector rent | 1.3% | 5 | 1.3% | 5 |
| | Rent free | 0.3% | 1 | 0.0% | 0 |
| Economic activity | Active | 0.3% | 10 | 0.3% | 4 |
| | Inactive | 0.3% | 6 | 0.3% | 5 |
| Ill or disabled | Not ill nor disabled | 0.4% | 13 | 0.4% | 8 |
| | Ill or disabled | 0.2% | 2 | 0.1% | 1 |
| Academic qualifications | None | 0.1% | 1 | 0.5% | 4 |
| | Some | 0.4% | 14 | 0.2% | 5 |
| Benefits | None | 0.4% | 13 | 0.3% | 8 |
| | On benefits | 0.2% | 2 | 0.1% | 1 |
| Age | 18-24 | 0.9% | 5 | 0.0% | 0 |
| | 25-34 | 0.6% | 6 | 1.0% | 5 |
| | 35-44 | 0.3% | 3 | 0.5% | 3 |
| | 45-59 | 0.2% | 2 | 0.1% | 1 |
| | 60-74 | 0.0% | 0 | 0.0% | 0 |
| | 75+ | 0.0% | 0 | 0.0% | 0 |
| Income | <£10,000 | 0.4% | 3 | 0.6% | 5 |
| | All others | 0.3% | 11 | 0.2% | 4 |
| | >£50,000 | 0.2% | 1 | 0.0% | 0 |
| Crime victim | Not a victim | 0.3% | 11 | 0.3% | 8 |
| | Victim | 0.4% | 4 | 0.2% | 1 |

Table 19. Incidence of Problems Concerning Unfair Police Treatment by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|---|----|---|----|
| | | 1 or more unfair police treatment problem | N | 1 or more unfair police treatment problem | N |
| Gender | Female | 0.3% | 8 | 0.5% | 8 |
| | Male | 1.3% | 31 | 1.4% | 21 |
| Ethnicity | White | 0.7% | 33 | 0.9% | 27 |
| | Black | 2.5% | 3 | 0.0% | 0 |
| | Asian | 1.1% | 2 | 1.0% | 1 |
| | Other | 1.9% | 2 | 0.0% | 0 |
| House type | Detached | 0.5% | 7 | 0.6% | 5 |
| | Semi | 0.8% | 15 | 0.8% | 9 |
| | Terrace | 0.8% | 10 | 1.0% | 8 |
| | Flat | 1.4% | 8 | 1.9% | 7 |
| Own transport | No transport | 0.9% | 11 | 1.6% | 11 |
| | Transport | 0.8% | 29 | 0.7% | 18 |
| Family status | Married with children | 0.4% | 4 | 0.6% | 4 |
| | Married no children | 0.5% | 9 | 0.6% | 9 |
| | Lone parents | 1.8% | 3 | 0.0% | 0 |
| | Single no children | 1.3% | 21 | 1.5% | 10 |
| | Co-habiting with children | 0.5% | 1 | 1.0% | 1 |
| | Co-habiting no children | 0.3% | 1 | 2.0% | 5 |
| Tenure | Own | 0.5% | 6 | 0.7% | 7 |
| | Mortgage | 0.5% | 11 | 0.6% | 7 |
| | Public sector rent | 1.5% | 11 | 2.0% | 9 |
| | Private sector rent | 1.3% | 6 | 0.8% | 3 |
| | Rent free | 1.4% | 6 | 2.1% | 3 |
| Economic activity | Active | 0.7% | 20 | 1.2% | 16 |
| | Inactive | 1.0% | 21 | 0.7% | 13 |
| Ill or disabled | Not ill nor disabled | 0.8% | 30 | 0.7% | 17 |
| | Ill or disabled | 0.8% | 10 | 1.5% | 12 |
| Academic qualifications | None | 0.6% | 9 | 1.8% | 15 |
| | Some | 0.9% | 32 | 0.6% | 14 |
| Benefits | None | 0.7% | 26 | 0.7% | 15 |
| | On benefits | 1.1% | 14 | 1.7% | 13 |
| Age | 18-24 | 2.0% | 10 | 2.2% | 8 |
| | 25-34 | 0.9% | 8 | 1.3% | 6 |
| | 35-44 | 1.0% | 9 | 0.8% | 5 |
| | 45-59 | 0.5% | 6 | 0.6% | 5 |
| | 60-74 | 0.6% | 5 | 0.8% | 5 |
| | 75+ | 0.0% | 0 | 0.0% | 0 |
| Income | <£10,000 | 1.4% | 13 | 0.9% | 8 |
| | All others | 0.7% | 23 | 1.0% | 20 |
| | >£50,000 | 0.8% | 4 | 0.3% | 1 |
| Crime victim | Not a victim | 0.6% | 22 | 0.7% | 16 |
| | Victim | 1.8% | 18 | 1.9% | 12 |

Table 20. Incidence of Problems Concerning Homelessness by Respondent Characteristics

| Variable | Level | Incidence in 2004 | | Incidence in 2006 | |
|-------------------------|---------------------------|---------------------------------|----|---------------------------------|----|
| | | 1 or more homelessness problems | N | 1 or more homelessness problems | N |
| Gender | Female | 1.3% | 34 | 1.2% | 18 |
| | Male | 1.1% | 27 | 1.1% | 17 |
| Ethnicity | White | 1.3% | 58 | 1.1% | 32 |
| | Black | 2.4% | 3 | 2.4% | 1 |
| | Asian | 0.0% | 0 | 1.5% | 2 |
| | Other | 0.0% | 0 | 0.0% | 0 |
| House type | Detached | 0.3% | 4 | 0.2% | 2 |
| | Semi | 1.1% | 20 | 1.0% | 10 |
| | Terrace | 1.2% | 15 | 1.2% | 10 |
| | Flat | 4.1% | 22 | 3.6% | 13 |
| Own transport | No transport | 2.9% | 35 | 2.5% | 17 |
| | Transport | 0.7% | 26 | 0.7% | 18 |
| Family status | Married with children | 0.4% | 4 | 0.3% | 2 |
| | Married no children | 0.2% | 4 | 0.5% | 7 |
| | Lone parents | 9.9% | 19 | 6.9% | 8 |
| | Single no children | 1.5% | 23 | 1.4% | 9 |
| | Co-habiting with children | 3.2% | 7 | 4.4% | 4 |
| | Co-habiting no children | 1.4% | 5 | 2.0% | 5 |
| Tenure | Own | 0.0% | 0 | 0.0% | 0 |
| | Mortgage | 0.4% | 8 | 0.2% | 2 |
| | Public sector rent | 4.5% | 33 | 4.3% | 18 |
| | Private sector rent | 2.6% | 11 | 3.1% | 13 |
| | Rent free | 2.4% | 10 | 1.4% | 2 |
| Economic activity | Active | 0.7% | 20 | 1.5% | 19 |
| | Inactive | 1.9% | 42 | 0.9% | 16 |
| Ill or disabled | Not ill nor disabled | 1.0% | 37 | 1.2% | 27 |
| | Ill or disabled | 1.9% | 24 | 1.0% | 8 |
| Academic qualifications | None | 1.6% | 24 | 1.1% | 9 |
| | Some | 1.1% | 38 | 1.1% | 26 |
| Benefits | None | 0.4% | 14 | 0.3% | 6 |
| | On benefits | 3.8% | 48 | 3.7% | 29 |
| Age | 18-24 | 3.4% | 18 | 3.5% | 12 |
| | 25-34 | 2.0% | 18 | 2.3% | 12 |
| | 35-44 | 1.6% | 15 | 1.6% | 10 |
| | 45-59 | 0.5% | 7 | 0.1% | 1 |
| | 60-74 | 0.0% | 0 | 0.0% | 0 |
| | 75+ | 0.0% | 0 | 0.0% | 0 |
| Income | <£10,000 | 4.0% | 36 | 2.0% | 17 |
| | All others | 0.6% | 23 | 1.0% | 18 |
| | >£50,000 | 0.4% | 2 | 0.0% | 0 |
| Crime victim | Not a victim | 1.1% | 42 | 1.1% | 26 |
| | Victim | 1.9% | 19 | 1.5% | 9 |

The Experience of Multiple Justiciable Problems

Figure 1 sets out the number of problems reported by respondents.

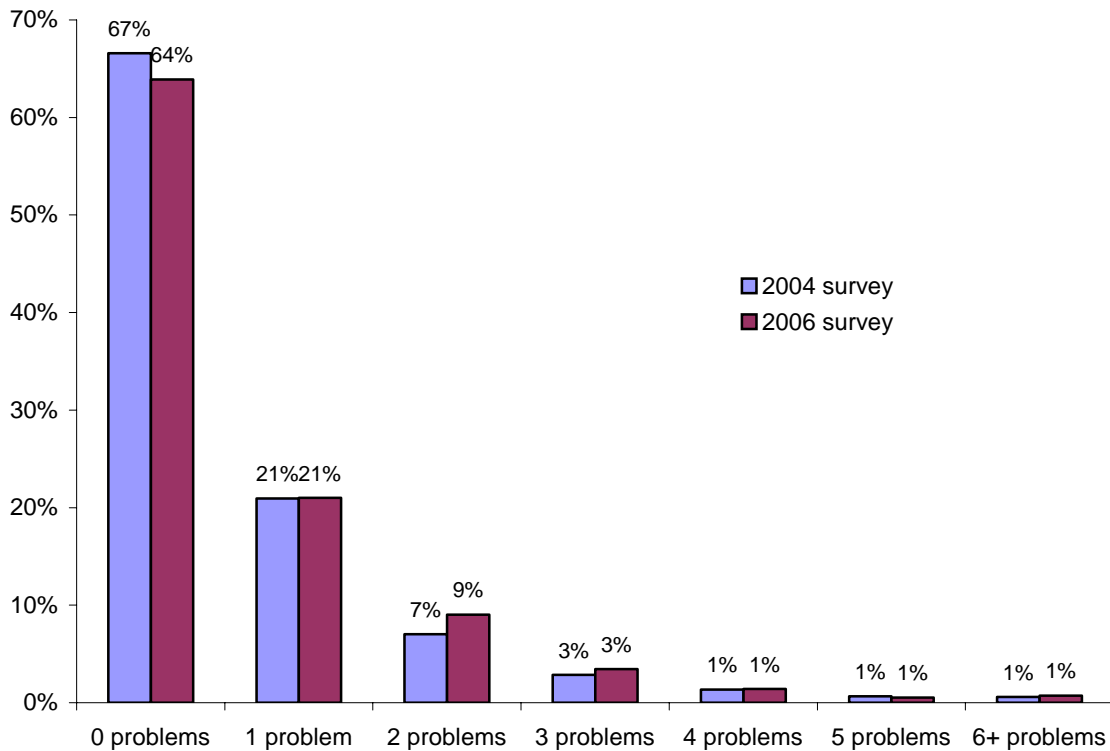


Figure 1. Number of Problems Reported

As illustrated above, certain population groups are more vulnerable than others to justiciable problems. It has been shown that problems can also act to bring about or reinforce characteristics of vulnerability (such as unemployment, relationship breakdown and illness).²¹ Thus, as Figure 2 shows, the proportion of respondents in vulnerable groups increases as the number of problems reported increases. For instance, while 2.3% of those reporting no problems in the 2006 survey were lone parents, this percentage rose to 5.4% of those reporting one problem and 18.2% of those reporting six or more problems. Likewise, whereas 22.7% of those reporting no problems were ill or disabled, this rose to 36.4% for those who reported six or more problems.

²¹ Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, Norwich: TSO.

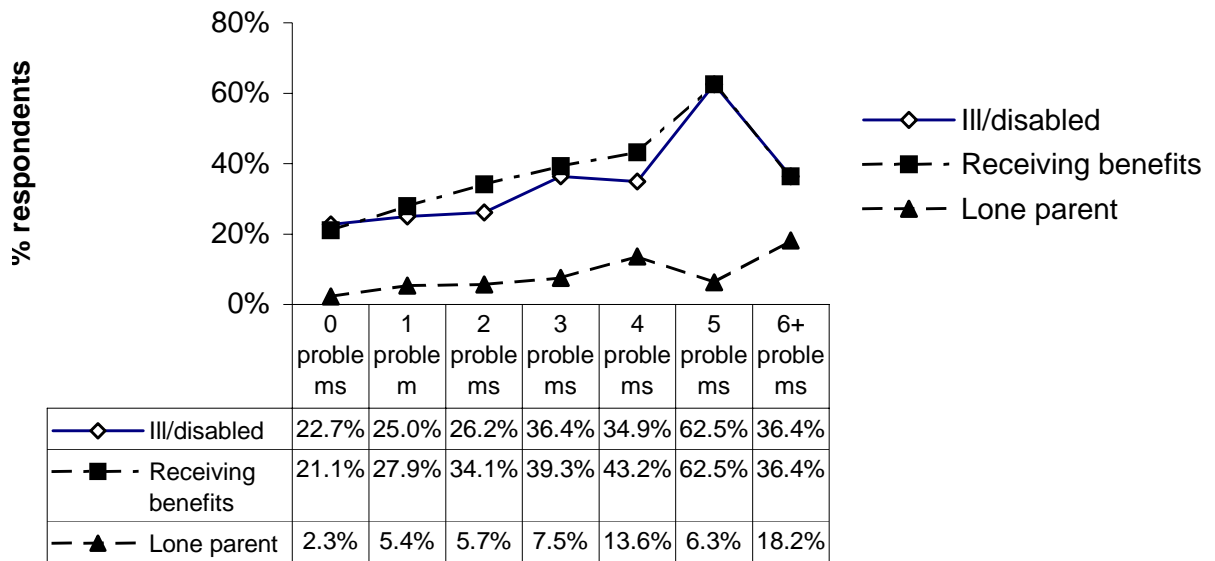


Figure 2. Multiple Problems and Respondent Characteristics

As with individual problems, experience of multiple problems, do not affect people uniformly across the population. Certain population groups experience multiple problems more often than others. This is depicted in Table 21.

Table 21 illustrates that Black and ‘Other’ (non-White, non-Black, non-Asian) respondents more often reported suffering from multiple problems than White and Asian respondents to the 2006 survey. As with problem incidence more generally, the same was also true of those living in high density housing, lone parents, those on benefits, those between the ages of 25 and 34 and victims of crimes tend to report having multiple problems more than others.

Table 21. Characteristics of 2006 Respondents Who Reported Problems (Excluding Respondents Reporting No Problems)

| Variable | Level | % | N | % | N | % | N | % | N |
|---------------------|-----------------------|--------------------------|-----|---------------------------|-----|---------------------------|-----|----------------------------|----|
| | | respondents 1 problem | | respondents 2 problems | | respondents 3 problems | | respondents 4+ problems | |
| Gender | Female | 51.5% | 334 | 51.8% | 144 | 57.2% | 61 | 50.9% | 41 |
| | Male | 48.5% | 315 | 48.2% | 134 | 42.8% | 46 | 49.1% | 40 |
| Ethnicity | White | 93.2% | 604 | 94.0% | 262 | 94.0% | 100 | 93.3% | 76 |
| | Black | 1.8% | 12 | .8% | 2 | 1.1% | 1 | 2.5% | 2 |
| | Asian | 4.1% | 27 | 3.7% | 10 | 2.1% | 2 | 1.6% | 1 |
| | Other | .9% | 6 | 1.5% | 4 | 2.9% | 3 | 2.6% | 2 |
| House type | Detached | 24.3% | 157 | 25.7% | 72 | 19.2% | 20 | 10.8% | 9 |
| | Semi | 33.5% | 217 | 34.7% | 97 | 37.7% | 40 | 40.2% | 33 |
| | Terrace | 29.9% | 194 | 29.3% | 82 | 24.8% | 26 | 25.3% | 21 |
| | Flat | 12.3% | 80 | 10.4% | 29 | 18.4% | 20 | 23.8% | 19 |
| Motorised transport | No transport | 22.4% | 145 | 18.1% | 50 | 17.0% | 18 | 21.7% | 18 |
| | Transport | 77.6% | 504 | 81.9% | 228 | 83.0% | 88 | 78.3% | 64 |
| Family status | Married with children | 21.2% | 137 | 24.0% | 67 | 20.9% | 22 | 14.7% | 12 |
| | Married no children | 39.8% | 258 | 32.6% | 91 | 38.2% | 41 | 20.1% | 16 |
| | Lone parents | 5.3% | 35 | 5.9% | 16 | 8.0% | 8 | 13.7% | 11 |
| | Single no children | 21.6% | 140 | 23.9% | 67 | 21.3% | 23 | 29.6% | 24 |
| | Co-hab with children | 3.6% | 23 | 5.8% | 16 | 3.8% | 4 | 7.5% | 6 |
| | Co-hab no children | 8.4% | 54 | 7.8% | 22 | 7.7% | 8 | 14.5% | 12 |
| Tenure | Own | 24.5% | 158 | 21.5% | 60 | 20.1% | 21 | 9.6% | 8 |
| | Mortgage | 42.1% | 273 | 42.6% | 119 | 34.7% | 36 | 25.5% | 21 |
| | Public sector rent | 14.6% | 94 | 13.7% | 38 | 21.2% | 22 | 33.5% | 27 |
| | Private sector rent | 15.4% | 100 | 18.1% | 50 | 19.8% | 21 | 26.1% | 21 |
| | Rent free | 3.5% | 23 | 4.2% | 12 | 4.2% | 4 | 5.4% | 4 |
| Economic Activity | Active | 38.1% | 247 | 35.1% | 98 | 37.0% | 39 | 42.6% | 35 |
| | Inactive | 61.9% | 401 | 64.9% | 181 | 63.0% | 67 | 57.4% | 47 |
| Ill or Disabled | Not ill nor disabled | 74.9% | 486 | 73.8% | 206 | 63.5% | 68 | 59.8% | 49 |
| | Ill or disabled | 25.1% | 162 | 26.2% | 73 | 36.5% | 39 | 40.2% | 33 |
| Academic quals | None | 21.7% | 141 | 19.3% | 54 | 15.8% | 17 | 11.1% | 9 |
| | Some | 78.3% | 508 | 80.7% | 225 | 84.2% | 89 | 88.9% | 72 |

(Table 21 Cont ...)

| | | | | | | | | | |
|-------------|--------------|-------|-----|-------|-----|-------|----|-------|----|
| Benefits | None | 72.1% | 467 | 66.0% | 184 | 60.9% | 65 | 54.9% | 45 |
| | On benefits | 27.9% | 181 | 34.0% | 95 | 39.1% | 42 | 45.1% | 37 |
| Age | 18-24 | 11.0% | 71 | 14.3% | 40 | 11.8% | 12 | 9.2% | 7 |
| | 25-34 | 16.9% | 110 | 18.1% | 51 | 22.9% | 24 | 29.6% | 24 |
| | 35-44 | 23.9% | 154 | 29.0% | 81 | 24.6% | 26 | 24.2% | 20 |
| | 45-59 | 27.7% | 179 | 22.7% | 63 | 28.3% | 30 | 23.4% | 19 |
| | 60-74 | 16.3% | 105 | 14.2% | 40 | 11.5% | 12 | 12.4% | 10 |
| | 75+ | 4.3% | 28 | 1.7% | 5 | .9% | 1 | 1.2% | 1 |
| Income | <£10,000 | 26.6% | 172 | 28.8% | 80 | 24.4% | 26 | 28.1% | 23 |
| | All others | 59.5% | 386 | 57.5% | 160 | 66.3% | 70 | 62.0% | 51 |
| | >£50,000 | 13.9% | 90 | 13.7% | 38 | 9.3% | 10 | 9.9% | 8 |
| Crime vict. | Not a victim | 77.3% | 501 | 72.4% | 202 | 68.4% | 73 | 55.2% | 45 |
| | Victim | 22.7% | 147 | 27.6% | 77 | 31.6% | 34 | 44.8% | 37 |

The Impact of Civil Justice Problems

This section sets out the impact of civil justice problems, as described by respondents to the Civil and Social Justice Survey. It also details the extent to which problems co-occur, or ‘cluster’ together

The Broad Impact of Civil Justice Problems

Justiciable problems can bring about a range of social, economic and health problems. Table 22 sets out the percentage of problems for which respondents to the Civil and Social Justice Survey reported having experienced a range of adverse consequences.

Over half of problems (52%) were reported to have led to at least one adverse consequence in the 2006 survey, the same percentage as in the 2004 survey. As can be seen, over a quarter of problems in both surveys led to stress related illness, with physical ill-health, loss of confidence and loss of income also being reported to follow from more than one in eight problems.

Table 22. The Adverse Consequences of Civil Justice Problems

| Adverse consequences reported as following from problems | % of problems in 2004 survey | N | % of problems in 2006 survey | N |
|---|-------------------------------------|----------|-------------------------------------|----------|
| Physical ill health | 15.9% | 412 | 13.5% | 241 |
| Stress related illness | 26.7% | 688 | 27.3% | 487 |
| Relationship breakdown | 5.5% | 142 | 3.5% | 63 |
| Violence aimed at me | 4.0% | 103 | 4.2% | 76 |
| Damage to property | 5.9% | 152 | 5.5% | 99 |
| Had to move home | 5.9% | 152 | 4.8% | 86 |
| Loss of employment | 5.8% | 149 | 4.9% | 87 |
| Loss of income | 15.2% | 392 | 14.9% | 266 |
| Loss of confidence | 17.1% | 441 | 16.6% | 297 |

Over three-quarters (78%) of 2006 respondents who suffered from physical ill health as a direct result of a problem visited a GP, hospital, or other health care worker about it. This is the same as in 2004 (80%)

Similarly, over half (52%) of 2006 respondents who suffered from stress-related ill health as a direct result of a problem visited a GP, hospital, or other health care worker about it.

Adverse consequences and interference in day-to-day life did not follow uniformly from all problem types. Table 23 shows the range of adverse consequences that followed different problem types. As would be expected, physical ill-health most often followed from accidents, clinical negligence and domestic violence – although mental health problems were also a frequently reported source of physical ill-health.

Stress-related ill-health was most often reported to have resulted from mental health, homelessness, and divorce problems. Stress-related illness was reported as a source of more than half of such problems.

Loss of confidence was especially likely to result from mental health problems. A high 54% of respondents with mental health problems and 42% of those with discrimination problems reported experiencing a loss of confidence as a result.

Table 23. Adverse consequences by problem type in 2006 survey

| Problem Type | Physical ill health | N | Stress- related illness | N | Rel. b'kdown | N | Personal Violence | N | Prop. Damage | N | Had to move home | N | Loss of empl't | N | Loss of income | N | Loss of conf'nce | N |
|---------------------|--------------------------------|----------|--|----------|-------------------------|----------|------------------------------|----------|-------------------------|----------|---------------------------------|----------|---------------------------|----------|---------------------------|----------|-----------------------------|----------|
| Discrimination | 12.2% | 10 | 28.0% | 23 | 4.9% | 3.7% | 3 | 3 | 4.9% | 4 | 3.7% | 3 | 14.6% | 12 | 17.1% | 14 | 41.5% | 34 |
| Consumer | 3.0% | 16 | 11.4% | 62 | .2% | .2% | 1 | 1 | 3.3% | 18 | .0% | 0 | .4% | 2 | 5.9% | 32 | 8.1% | 44 |
| Employment | 13.5% | 29 | 37.7% | 81 | 1.9% | .9% | 2 | 2 | .0% | 0 | .0% | 0 | 29.8% | 64 | 42.8% | 92 | 29.3% | 63 |
| Neighbours | 8.2% | 28 | 25.9% | 88 | 2.9% | 10.9% | 37 | 37 | 19.1% | 65 | 9.4% | 32 | .3% | 1 | 2.4% | 8 | 14.4% | 49 |
| Housing (own) | 5.0% | 4 | 13.8% | 11 | 2.5% | 3.8% | 3 | 3 | 7.5% | 6 | 1.3% | 1 | .0% | 0 | 3.8% | 3 | 5.0% | 4 |
| Housing (rent) | 15.4% | 18 | 29.1% | 34 | 3.4% | .9% | 1 | 1 | 11.1% | 13 | 9.4% | 11 | .0% | 0 | 1.7% | 2 | 12.8% | 15 |
| Homelessness | 10.9% | 5 | 52.2% | 24 | 4.3% | 8.7% | 4 | 1 | 2.2% | 1 | 32.6% | 15 | 2.2% | 1 | 8.7% | 4 | 15.2% | 7 |
| Money/debt | 6.4% | 15 | 24.2% | 57 | 1.7% | .4% | 1 | 0 | .4% | 1 | .0% | 0 | .4% | 1 | 15.3% | 36 | 13.6% | 32 |
| Welfare benefits | 5.6% | 7 | 32.0% | 40 | 2.4% | .0% | 0 | 12 | .0% | 0 | .8% | 1 | .0% | 0 | 36.8% | 46 | 8.0% | 10 |
| Divorce | 13.0% | 10 | 51.9% | 40 | 20.8% | 15.6% | 12 | 10 | 2.6% | 2 | 32.5% | 25 | 6.5% | 5 | 19.5% | 15 | 27.3% | 21 |
| Rel. b'down | 11.8% | 8 | 44.1% | 30 | 10.3% | 14.7% | 10 | 21 | 2.9% | 2 | 7.4% | 5 | 1.5% | 1 | 27.9% | 19 | 19.1% | 13 |
| Domestic viol. | 30.0% | 12 | 47.5% | 19 | 40.0% | 52.5% | 21 | 2 | 22.5% | 9 | 22.5% | 9 | 10.0% | 4 | 15.0% | 6 | 40.0% | 16 |
| Children | 1.3% | 1 | 41.0% | 32 | 5.1% | 2.6% | 2 | 1 | 1.3% | 1 | 2.6% | 2 | .0% | 0 | 3.8% | 3 | 10.3% | 8 |
| Personal injury | 70.6% | 108 | 29.4% | 45 | .7% | .7% | 1 | 0 | 3.3% | 5 | .0% | 0 | 5.9% | 9 | 22.9% | 35 | 20.9% | 32 |
| Clin. negligence | 58.0% | 40 | 23.2% | 16 | 1.4% | .0% | 0 | 1 | .0% | 0 | .0% | 0 | 4.3% | 3 | 11.6% | 8 | 17.4% | 12 |
| Mental health | 38.5% | 5 | 61.5% | 8 | 23.1% | 7.7% | 1 | 1 | .0% | 0 | .0% | 0 | .0% | 0 | 15.4% | 2 | 53.8% | 7 |
| Immigration | .0% | 0 | 45.5% | 5 | 9.1% | 9.1% | 1 | 1 | .0% | 0 | 9.1% | 1 | 9.1% | 1 | 27.3% | 3 | 36.4% | 4 |
| Police treatment | 12.5% | 5 | 35.0% | 14 | .0% | 17.5% | 7 | 8 | 10.0% | 4 | 2.5% | 1 | .0% | 0 | 12.5% | 5 | 17.5% | 7 |

Certain problems appear to typically result in adverse consequences. Table 24 shows, for example, that problems concerning mental health, personal injury, immigration, homelessness, domestic violence, divorce and employment led to adverse consequences on more than 70% of occasions. On the other hand, only 24% of respondents reported adverse consequences as a result of their *consumer* problems.

Table 24. Adverse consequences by problem type

| | % problems for which respondents suffered any adverse consequences | N |
|------------------|---|----------|
| Mental health | 92.3% | 12 |
| Personal injury | 82.4% | 126 |
| Immigration | 81.8% | 9 |
| Homelessness | 78.3% | 36 |
| Domestic viol. | 75.0% | 30 |
| Divorce | 74.0% | 57 |
| Employment | 71.6% | 154 |
| Rel. b'down | 69.1% | 47 |
| Discrimination | 67.1% | 55 |
| Clin. negligence | 66.7% | 46 |
| Police treatment | 57.5% | 23 |
| Welfare benefits | 56.8% | 71 |
| Housing (rent) | 54.7% | 64 |
| Neighbours | 51.2% | 174 |
| Children | 44.9% | 35 |
| Money/debt | 41.5% | 98 |
| Housing (own) | 32.5% | 26 |
| Consumer | 24.2% | 131 |

Problem Clusters

Certain justiciable problems have a tendency to co-occur, or 'cluster' together. This means that when one problem type occurs, other problems are more likely to be of particular types. This does not mean that problems have to cause or be caused by one another. They may, for instance, both be caused by a third factor (e.g., poor health). However, it is useful to understand which problems tend to co-occur.

Hierarchical cluster analysis was used to establish general and underlying connections between different problem types. Average between groups linkage was employed as the clustering method.

The results of the hierarchical cluster analyses are summarised in two dendrograms set out in Figures 3 (2004) and 4 (2006). These dendrograms illustrate the complete clustering procedure and the divisions made at each stage of analysis. The closer the ‘forks’ or ‘branches’ are to the left side of the dendrogram, the stronger the association between problem types. The illustrated associations, or ‘clusters’ are similar to clusters from previous research.¹

‘Family’ Cluster

As has also been shown elsewhere,² family problems (comprised of domestic violence, divorce and relationship breakdown problems) cluster together strongly in both 2004 and 2006 surveys. As Table 25 shows, 32% of those who reported suffering from domestic violence in the 2006 survey also suffer divorce problems, and 23% also suffer from relationship breakdown problems. Likewise, 33% of those with relationship breakdown problems suffer from divorce problems, and 12% suffer from domestic violence.

¹ Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, TSO: Norwich.

² *Ibid.*

'Economic' Cluster

Both 2004 and 2006 surveys reveal a second cluster among consumer, money/debt, employment, and neighbours problems. As Table 25 shows, 24% of those who reported having employment problems also had consumer problems, 22% had problems with neighbours, and 18% had money or debt problems.

'Homelessness' Cluster

A third cluster appeared among renting, homelessness, and welfare benefits problem in both 2004 and 2006 surveys. The 2006 survey cluster also extended to problems concerning unfair treatment by the police. As Table 25 shows, 24% of those who reported unfair police treatment in the 2006 survey had rented housing problems, 11% had welfare benefits problems, and 12% had homelessness problems. These associations tie up with the fact that those who reported homelessness problems or live in the rented housing were much more likely to be in receipt of benefits. The inclusion of unfair treatment by the police in the 'homelessness' cluster makes sense in the light of the fact that both police and homelessness problems are most often experienced by young people receiving welfare benefits.³ It also reflects an increased vulnerability to police problems that accompanies extended periods of time spent on the streets as well as the social problems associated with the homeless population (e.g., alcohol and drug abuse).

Discrimination and Clinical Negligence

Lastly, discrimination and clinical negligence tended to cluster together in both the 2004 and 2006 surveys. 10% of those who reported suffering from discrimination in the 2006 survey suffered from clinical negligence.

³ See, further, Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, TSO: Norwich.

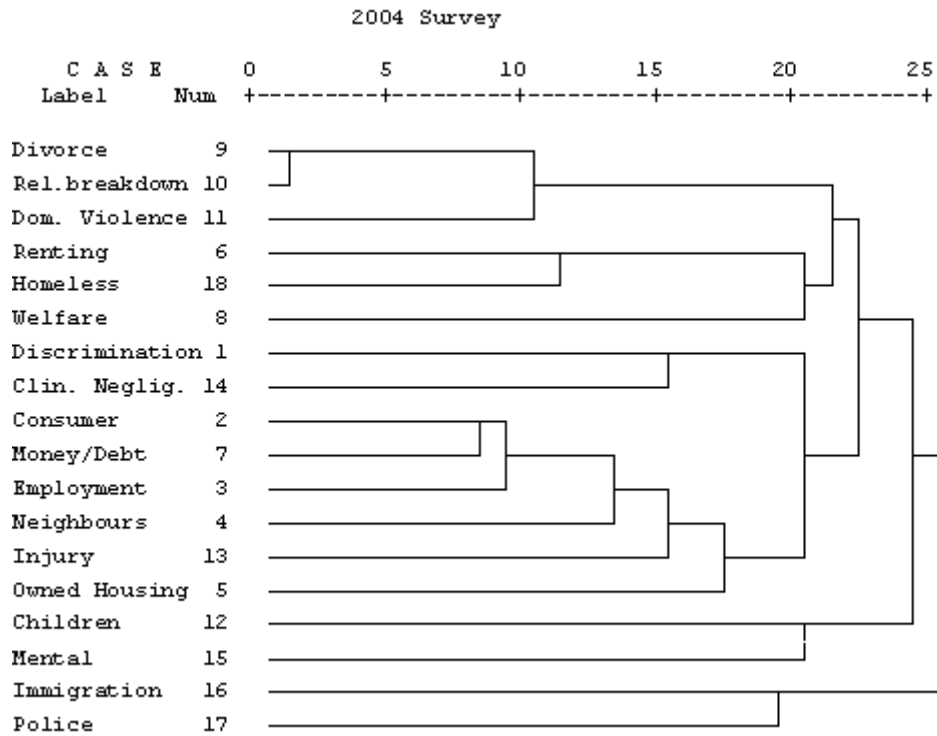


Figure 3. Dendrogram of Problems Clusters in 2004 Survey

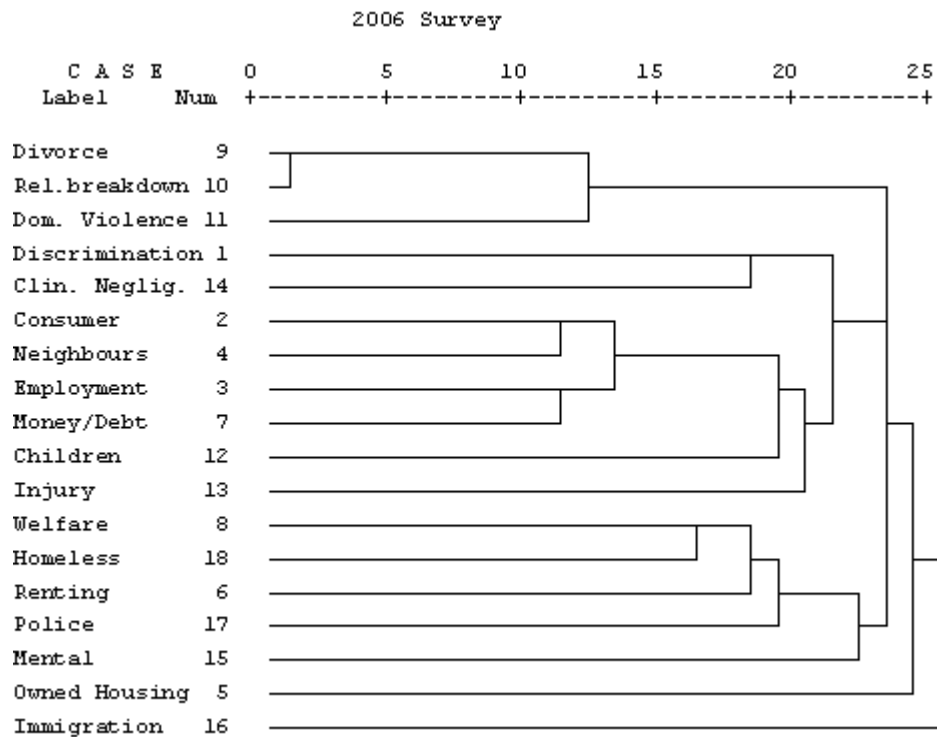


Figure 4. Dendrogram of Problems Clusters in 2006 Survey

Degree of Problem Overlap

Table 25 sets out the degree of overlap between the experiences of different problem types in the 2006 survey. Percentages of column problems are reported here, e.g., 25.4% of those with discrimination problems (16 respondents) also had consumer problems.

Table 25. Overlap in the Experience of Problems Reported in the 2006 Survey

| | Discrimination | N | Consumer | N | Employment | N | Neighbours | N |
|----------------|----------------|----|----------|-----|------------|-----|------------|-----|
| Discrimination | 100.0% | 63 | 4.3% | 16 | 6.7% | 11 | 5.7% | 16 |
| Consumer | 25.4% | 16 | 100.0% | 371 | 24.2% | 40 | 21.0% | 58 |
| Employment | 17.5% | 11 | 10.8% | 40 | 100.0% | 165 | 13.1% | 36 |
| Neighbours | 25.4% | 16 | 15.6% | 56 | 22.0% | 36 | 100.0% | 276 |
| Housing (own) | 0.0% | 0 | 4.0% | 15 | 2.4% | 4 | 3.5% | 10 |
| Housing (rent) | 8.1% | 5 | 4.6% | 17 | 5.5% | 9 | 5.0% | 14 |
| Money/debt | 15.9% | 10 | 12.7% | 47 | 18.2% | 30 | 11.0% | 30 |
| Welfare ben's | 4.8% | 3 | 5.4% | 20 | 7.3% | 12 | 5.4% | 15 |
| Divorce | 4.8% | 3 | 2.7% | 10 | 2.4% | 4 | 2.8% | 8 |
| Rel. b'down | 1.6% | 1 | 3.2% | 12 | 3.0% | 5 | 3.8% | 11 |
| Dom. violence | 1.6% | 1 | 1.1% | 4 | 0.6% | 1 | 1.9% | 5 |
| Children | 0.0% | 0 | 4.9% | 18 | 6.1% | 10 | 4.2% | 12 |
| PI | 9.5% | 6 | 5.1% | 19 | 7.9% | 13 | 7.4% | 21 |
| Clin. .negl. | 9.5% | 6 | 5.1% | 19 | 5.5% | 9 | 4.2% | 12 |
| Mental health | 0.0% | 0 | 0.3% | 1 | 1.8% | 3 | 0.8% | 2 |
| Immigration | 0.0% | 0 | 0.5% | 2 | 0.0% | 0 | 0.4% | 1 |
| Police | 3.2% | 2 | 1.3% | 5 | 1.2% | 2 | 2.5% | 7 |
| Homelessness | 0.0% | 0 | 1.1% | 4 | 1.2% | 2 | 0.8% | 2 |

(cont ...)

(Table 25 Cont ...)

| | Housing (owned) | N | Housing (rented) | N | Money/debt | N | Welfare benefits | N | Divorce | N |
|----------------|--------------------|----|---------------------|----|------------|-----|---------------------|----|---------|----|
| Discrimination | 0.0% | 0 | 5.4% | 5 | 5.7% | 10 | 3.4% | 3 | 4.3% | 3 |
| Consumer | 24.5% | 15 | 17.0% | 17 | 27.9% | 47 | 21.1% | 20 | 14.4% | 10 |
| Employment | 6.2% | 4 | 8.8% | 9 | 17.7% | 30 | 12.8% | 12 | 5.7% | 4 |
| Neighbours | 16.0% | 10 | 13.9% | 14 | 17.9% | 30 | 16.0% | 15 | 11.2% | 8 |
| Housing (own) | 100.0% | 61 | 2.0% | 2 | 2.2% | 4 | 1.0% | 1 | 0.0% | 0 |
| Housing (rent) | 3.2% | 2 | 100.0% | 99 | 10.3% | 18 | 12.1% | 11 | 0.0% | 0 |
| Money/debt | 6.3% | 4 | 17.7% | 18 | 100.0% | 169 | 15.8% | 15 | 12.8% | 9 |
| Welfare ben's | 1.5% | 1 | 11.4% | 11 | 8.7% | 15 | 100.0% | 93 | 11.2% | 8 |
| Divorce | 0.0% | 0 | 0.0% | 0 | 5.2% | 9 | 8.3% | 8 | 100.0% | 68 |
| Rel. b'down | 0.0% | 0 | 3.9% | 4 | 4.6% | 8 | 6.5% | 6 | 24.1% | 16 |
| Dom. violence | 0.0% | 0 | 4.2% | 4 | 2.9% | 5 | 3.1% | 3 | 11.9% | 8 |
| Children | 4.9% | 3 | 3.0% | 3 | 7.0% | 12 | 5.2% | 5 | 4.3% | 3 |
| PI | 4.8% | 3 | 5.2% | 5 | 6.1% | 10 | 8.0% | 7 | 10.0% | 7 |
| Clin. .negl. | 6.8% | 4 | 3.2% | 3 | 5.9% | 10 | 5.4% | 5 | 1.4% | 1 |
| Mental health | 0.0% | 0 | 1.2% | 1 | 0.6% | 1 | 2.1% | 2 | 0.0% | 0 |
| Immigration | 0.0% | 0 | 0.0% | 0 | 1.8% | 3 | 0.0% | 0 | 1.4% | 1 |
| Police | 1.5% | 1 | 6.8% | 7 | 1.2% | 2 | 3.4% | 3 | 0.0% | 0 |
| Homelessness | 0.0% | 0 | 6.9% | 7 | 6.3% | 11 | 9.6% | 9 | 6.9% | 5 |

(Cont ...)

(Table 25 Cont.)

| | Post-relationship | N | Domestic violence | N | Children | N | Personal injury | N |
|----------------|-------------------|----|-------------------|----|----------|----|-----------------|-----|
| Discrimination | 1.9% | 1 | 3.8% | 1 | 0.0% | 0 | 5.3% | 6 |
| Consumer | 23.9% | 12 | 16.5% | 4 | 31.4% | 18 | 16.8% | 19 |
| Employment | 10.4% | 5 | 4.0% | 1 | 16.7% | 10 | 11.7% | 13 |
| Neighbours | 21.4% | 11 | 20.2% | 5 | 19.7% | 12 | 18.4% | 21 |
| Housing (own) | 0.0% | 0 | 0.0% | 0 | 5.0% | 3 | 2.6% | 3 |
| Housing (rent) | 7.7% | 4 | 16.3% | 4 | 5.0% | 3 | 4.6% | 5 |
| Money/debt | 15.6% | 8 | 19.3% | 5 | 20.2% | 12 | 9.2% | 10 |
| Welfare ben's | 12.3% | 6 | 11.3% | 3 | 8.1% | 5 | 6.7% | 7 |
| Divorce | 33.4% | 16 | 31.9% | 8 | 5.0% | 3 | 6.1% | 7 |
| Rel. b'down | 100.0% | 49 | 23.3% | 6 | 10.0% | 6 | 3.7% | 4 |
| Dom. Violence | 12.0% | 6 | 100.0% | 25 | 4.9% | 3 | 1.7% | 2 |
| Children | 11.9% | 6 | 11.3% | 3 | 100.0% | 59 | 3.6% | 4 |
| PI | 8.4% | 4 | 7.6% | 2 | 6.9% | 4 | 100.0% | 112 |
| Clin. .negl. | 3.9% | 2 | 0.0% | 0 | 3.2% | 2 | 5.7% | 6 |
| Mental health | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.8% | 1 |
| Immigration | 2.0% | 1 | 0.0% | 0 | 1.7% | 1 | 0.0% | 0 |
| Police | 0.0% | 0 | 3.9% | 1 | 1.8% | 1 | 1.9% | 2 |
| Homelessness | 6.8% | 3 | 4.8% | 1 | 0.0% | 0 | 2.1% | 2 |

(Cont ...)

(Table 25 Cont ...)

| | Medical negligence | N | Mental health | N | Immigration | N | Unfair police treatment | N | Homelessness | N |
|----------------|-----------------------|----|------------------|---|-------------|---|-------------------------------|----|--------------|----|
| Discrimination | 9.4% | 6 | 0.0% | 0 | 0.0% | 0 | 6.7% | 2 | 0.0% | 0 |
| Consumer | 31.8% | 19 | 10.8% | 1 | 22.4% | 2 | 17.4% | 5 | 11.8% | 4 |
| Employment | 14.6% | 9 | 32.2% | 3 | 0.0% | 0 | 6.6% | 2 | 6.2% | 2 |
| Neighbours | 19.2% | 12 | 24.3% | 2 | 11.2% | 1 | 24.2% | 7 | 6.2% | 2 |
| Housing (own) | 6.7% | 4 | 0.0% | 0 | 0.0% | 0 | 3.2% | 1 | 0.0% | 0 |
| Housing (rent) | 5.2% | 3 | 12.6% | 1 | 0.0% | 0 | 23.5% | 7 | 19.4% | 7 |
| Money/debt | 16.4% | 10 | 11.3% | 1 | 32.3% | 3 | 7.3% | 2 | 30.6% | 11 |
| Welfare ben's | 8.3% | 5 | 21.8% | 2 | 0.0% | 0 | 11.1% | 3 | 25.3% | 9 |
| Divorce | 1.6% | 1 | 0.0% | 0 | 10.1% | 1 | 0.0% | 0 | 13.5% | 5 |
| Rel. b'down | 3.2% | 2 | 0.0% | 0 | 10.7% | 1 | 0.0% | 0 | 9.6% | 3 |
| Dom. violence | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 3.5% | 1 | 3.5% | 1 |
| Children | 3.1% | 2 | 0.0% | 0 | 10.7% | 1 | 3.6% | 1 | 0.0% | 0 |
| PI | 10.4% | 6 | 10.2% | 1 | 0.0% | 0 | 7.4% | 2 | 6.8% | 2 |
| Clin. .negl. | 100.0% | 61 | 0.0% | 0 | 0.0% | 0 | 10.9% | 3 | 0.0% | 0 |
| Mental health | 0.0% | 0 | 100.0% | 9 | 0.0% | 0 | 4.1% | 1 | 6.2% | 2 |
| Immigration | 0.0% | 0 | 0.0% | 0 | 100.0% | 9 | 0.0% | 0 | 2.9% | 1 |
| Police | 5.1% | 3 | 12.6% | 1 | 0.0% | 0 | 100.0% | 28 | 9.5% | 3 |
| Homelessness | 0.0% | 0 | 23.9% | 2 | 11.2% | 1 | 11.8% | 3 | 100.0% | 35 |

4

Problem Resolution Strategies

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

How People Respond to Justiciable Problems

Not everyone who experiences a justiciable problem will take action to resolve it. Table 26 reveals the actions (or inaction) respondents take in response to justiciable problems. The 2006 surveys indicated that a substantial proportion of those who experience justiciable problems take no action to resolve them (9.8%, compared to 10.5% in 2004¹). About half of respondents managed to successfully obtain advice. However, the percentage of problems about which respondents obtained advice decreased slightly between the 2004 and 2006 survey periods.²

Table 26. Problem Resolution Strategies

| | 2004 | N (2004) | 2006 | N (2006) |
|-----------------------------------|-------------|-----------------|-------------|-----------------|
| Did nothing | 10.5% | 281 | 9.8% | 184 |
| Handled alone | 31.0% | 835 | 33.1% | 620 |
| Obtained advice | 51.6% | 1389 | 48.9% | 913 |
| Tried and failed to obtain advice | 2.0% | 53 | 2.0% | 38 |
| Tried, failed and handled alone | 5.0% | 134 | 6.0% | 114 |

¹ This was not a significant decrease, $\chi_{(1)}^2 = .42, p = .51$.

² This fell short of statistical significance ($\chi_{(1)}^2 = 3.29, p = .07$) at the 95% confidence level.

Table 27 sets out the different responses to justiciable problems associated with different population groups. The figures are similar to those from the 2004 survey.

Problem type is strongly associated with form of response to problems.³ This is illustrated in Table 28.

As is shown in Table 29, respondents generally tended to obtain advice more often for problems that are more important for them to resolve. This finding supports previous research that showed that the likelihood of respondents seeking advice increases along with the seriousness of the problems they faced.⁴

³ Pleasence, P. (2006) *Causes of Action: Civil Law and Social Justice*, Norwich: TSO.

⁴ Pleasence, P., Buck, A., Balmer, N.J., O'Grady, A., Genn, H. and Smith, M. (2004). *Causes of Action* (first edition) TSO: Norwich.

Table 27. Response to Justiciable Problems by Respondent Characteristics

| Variable | Level | % did nothing | N | % handled alone | N | % obtained advice | N | % tried and failed to obtain advice | N | % tried, failed and handled alone | N |
|-------------------|-----------------------|------------------|-----|-----------------------|-----|-------------------------|-----|--|----|---|-----|
| Gender | Female | 9.6% | 94 | 31.1% | 304 | 51.2% | 500 | 1.4% | 14 | 6.6% | 65 |
| | Male | 10.1% | 90 | 35.4% | 316 | 46.2% | 412 | 2.7% | 24 | 5.6% | 50 |
| Ethnicity | White | 9.7% | 171 | 33.0% | 580 | 49.6% | 872 | 1.9% | 33 | 5.9% | 103 |
| | Black | 3.6% | 1 | 49.2% | 14 | 36.9% | 10 | 0.0% | 0 | 10.3% | 3 |
| | Asian | 10.4% | 6 | 29.9% | 16 | 42.2% | 23 | 6.1% | 3 | 11.3% | 6 |
| | Other | 22.5% | 6 | 36.4% | 10 | 26.4% | 7 | 6.6% | 2 | 8.2% | 2 |
| House type | Detached | 7.7% | 31 | 33.9% | 135 | 48.6% | 194 | 2.0% | 8 | 7.8% | 31 |
| | Semi | 9.8% | 66 | 33.9% | 228 | 50.2% | 338 | 1.3% | 9 | 4.8% | 32 |
| | Terrace | 10.7% | 56 | 32.2% | 168 | 47.7% | 249 | 2.1% | 11 | 7.3% | 38 |
| | Flat | 11.4% | 31 | 32.2% | 88 | 47.8% | 131 | 3.8% | 10 | 4.8% | 13 |
| Own transport | No transport | 12.8% | 47 | 32.1% | 118 | 47.1% | 172 | 2.0% | 7 | 6.0% | 22 |
| | Transport | 9.1% | 137 | 33.4% | 502 | 49.2% | 740 | 2.0% | 31 | 6.1% | 92 |
| Family status | Married with children | 6.1% | 24 | 35.4% | 139 | 50.6% | 198 | 1.5% | 6 | 6.4% | 25 |
| | Married no children | 10.9% | 68 | 34.6% | 218 | 46.6% | 293 | 1.8% | 12 | 6.1% | 38 |
| | Lone parents | 5.9% | 8 | 30.9% | 44 | 57.3% | 82 | 1.3% | 2 | 4.6% | 7 |
| | Single no children | 14.0% | 61 | 29.4% | 129 | 46.1% | 203 | 2.9% | 13 | 7.7% | 34 |
| | Co-hab with children | 6.8% | 6 | 34.1% | 32 | 53.5% | 50 | 1.0% | 1 | 4.6% | 4 |
| | Co-hab no children | 9.1% | 16 | 33.8% | 58 | 50.5% | 86 | 2.9% | 5 | 3.7% | 6 |
| Tenure | Own | 15.3% | 56 | 31.7% | 116 | 44.5% | 162 | 1.8% | 7 | 6.7% | 24 |
| | Mortgage | 7.5% | 52 | 35.0% | 244 | 50.1% | 350 | 1.6% | 11 | 5.8% | 40 |
| | Public sector rent | 9.1% | 33 | 25.5% | 92 | 56.4% | 203 | 2.6% | 9 | 6.4% | 23 |
| | Private sector rent | 9.3% | 34 | 39.6% | 143 | 42.5% | 154 | 2.5% | 9 | 6.2% | 22 |
| | Rent free | 12.2% | 9 | 26.7% | 21 | 53.1% | 41 | 2.8% | 2 | 5.3% | 4 |
| Economic activity | Active | 11.7% | 81 | 29.0% | 201 | 51.4% | 356 | 2.5% | 17 | 5.4% | 37 |
| | Inactive | 8.8% | 103 | 35.6% | 419 | 47.3% | 556 | 1.7% | 21 | 6.5% | 77 |

(Cont ...)

(Table 27 Cont ...)

| | | | | | | | | | | | |
|-------------------------|----------------------|-------|-----|-------|-----|-------|-----|------|----|------|----|
| Ill or disabled | Not ill nor disabled | 9.7% | 126 | 35.2% | 457 | 46.9% | 609 | 1.9% | 24 | 6.3% | 82 |
| | Ill or disabled | 10.2% | 58 | 28.6% | 163 | 53.1% | 303 | 2.4% | 14 | 5.7% | 32 |
| Academic qualifications | None | 14.4% | 47 | 24.5% | 80 | 52.5% | 172 | 3.0% | 10 | 5.5% | 18 |
| | Some | 8.9% | 137 | 35.0% | 539 | 48.0% | 740 | 1.8% | 28 | 6.2% | 96 |
| Benefits | None | 10.2% | 124 | 36.5% | 444 | 45.7% | 557 | 1.8% | 22 | 5.8% | 71 |
| | On benefits | 9.2% | 60 | 27.0% | 175 | 54.7% | 355 | 2.4% | 16 | 6.7% | 43 |
| Age | 18-24 | 15.0% | 32 | 36.8% | 78 | 38.9% | 83 | 2.3% | 5 | 7.0% | 15 |
| | 25-34 | 8.4% | 32 | 33.5% | 128 | 51.1% | 196 | 2.0% | 8 | 5.0% | 19 |
| | 35-44 | 6.5% | 31 | 33.7% | 162 | 51.9% | 249 | 0.6% | 3 | 7.3% | 35 |
| | 45-59 | 8.8% | 43 | 34.8% | 169 | 49.6% | 241 | 2.2% | 11 | 4.7% | 23 |
| | 60-74 | 14.0% | 36 | 26.2% | 68 | 47.6% | 123 | 3.9% | 10 | 8.3% | 22 |
| | 75+ | 20.0% | 9 | 33.3% | 14 | 40.1% | 17 | 4.2% | 2 | 2.3% | 1 |
| Income | <£10,000 | 10.9% | 55 | 27.7% | 140 | 51.7% | 262 | 3.0% | 15 | 6.8% | 34 |
| | All others | 10.3% | 117 | 33.6% | 381 | 48.9% | 555 | 1.7% | 19 | 5.5% | 63 |
| | >£50,000 | 5.3% | 12 | 43.2% | 99 | 42.1% | 96 | 1.8% | 4 | 7.6% | 17 |
| Victim of crime | Not a victim | 10.6% | 138 | 33.3% | 435 | 48.7% | 637 | 1.7% | 23 | 5.7% | 75 |
| | Victim | 8.2% | 46 | 33.0% | 185 | 49.1% | 275 | 2.8% | 15 | 7.0% | 39 |

Table 28. Response to Justiciable Problems by Problem Type

| Variable | % did nothing | N | % handled alone | N | % obtained advice | N | % tried and failed to obtain advice | N | % tried, failed and handled alone | N |
|-------------------------|---------------------|----|-----------------------|-----|-------------------------|-----|---|----|---|----|
| Discrimination | 35.3% | 30 | 16.5% | 14 | 34.1% | 29 | 9.4% | 8 | 4.7% | 4 |
| Consumer | 5.1% | 29 | 60.4% | 343 | 28.7% | 163 | .4% | 2 | 5.5% | 31 |
| Employment | 8.7% | 20 | 23.1% | 53 | 58.1% | 133 | 1.7% | 4 | 8.3% | 19 |
| Neighbours | 13.9% | 51 | 20.7% | 76 | 53.5% | 197 | 4.1% | 15 | 7.9% | 29 |
| Housing (owned) | 4.9% | 4 | 15.9% | 13 | 73.2% | 60 | 2.4% | 2 | 3.7% | 3 |
| Housing (rented) | 5.0% | 6 | 45.5% | 55 | 39.7% | 48 | .0% | 0 | 9.9% | 12 |
| Homelessness | 22.9% | 11 | 6.3% | 3 | 60.4% | 29 | 4.2% | 2 | 6.3% | 3 |
| Money/debt | 3.6% | 9 | 45.6% | 114 | 43.2% | 108 | 1.2% | 3 | 6.4% | 16 |
| Welfare benefits | 4.7% | 6 | 41.9% | 54 | 48.8% | 63 | .0% | 0 | 4.7% | 6 |
| Divorce | 4.7% | 4 | 20.0% | 17 | 75.3% | 64 | .0% | 0 | .0% | 0 |
| Post-relationship | 1.4% | 1 | 21.4% | 15 | 71.4% | 50 | 1.4% | 1 | 4.3% | 3 |
| Domestic violence | 17.5% | 7 | 20.0% | 8 | 57.5% | 23 | 2.5% | 1 | 2.5% | 1 |
| Children | 1.3% | 1 | 24.4% | 19 | 66.7% | 52 | .0% | 0 | 7.7% | 6 |
| Personal injury | 20.1% | 33 | 6.7% | 11 | 70.1% | 115 | 1.2% | 2 | 1.8% | 3 |
| Medical negligence | 21.1% | 16 | 32.9% | 25 | 32.9% | 25 | 5.3% | 4 | 7.9% | 6 |
| Mental health | 7.7% | 1 | 23.1% | 3 | 61.5% | 8 | 7.7% | 1 | .0% | 0 |
| Immigration | 8.3% | 1 | 8.3% | 1 | 75.0% | 9 | .0% | 0 | 8.3% | 1 |
| Unfair police treatment | 20.9% | 9 | 37.2% | 16 | 27.9% | 12 | 7.0% | 3 | 7.0% | 3 |

Table 29. Advice Seeking and Importance of Problems

| How important would you say it was for you to resolve this problem? | % problems for which respondents obtained advice in 2006 survey | N |
|--|--|----------|
| 0 (Not at all) | 18.4% | 7 |
| 1 | 17.1% | 6 |
| 2 (Mildly) | 25.0% | 9 |
| 3 | 34.1% | 14 |
| 4 | 17.9% | 7 |
| 5 (Moderately) | 30.6% | 30 |
| 6 | 37.1% | 26 |
| 7 | 35.5% | 38 |
| 8 (Markedly) | 46.4% | 102 |
| 9 | 53.7% | 88 |
| 10 (Extremely) | 58.2% | 535 |

5

The Use of Advisers

Supporting previous findings from both the United Kingdom and elsewhere, both the 2004 and 2006 surveys indicated that respondents who sought formal rights-based or personal advice in dealing with justiciable problems did so from a wide range of types of adviser.⁵ These include solicitors' firms, Citizens Advice Bureaux and other advice agencies, local authorities, the police, health workers, trade unions and professional bodies, employers, insurance companies, politicians, social workers, Jobcentres, financial institutions, court staff, churches, government departments, claims agencies, housing associations, the media, banks, schools and trade associations. Table 30 shows main sources of advice.

As Table 30 reveals, the use of advisors in the 2004 and 2006 surveys are broadly similar. Solicitors are the most often used source of advice for justiciable problems. Citizens Advice Bureaux and police officers are also common sources of advice for these problems.

The percentage of respondents who tried to obtain information from a leaflet, book, or booklet decreased from 2004 to 2006, while the percentage of those using the internet for their problems increased during this time frame (Table 31).

⁵ *Ibid.*

Table 30. Advisers Used

| | % problems for which respondents tried to obtain information in 2004 | N | % problems for which respondents tried to obtain information in 2006 | N |
|---|--|-----|--|-----|
| Local Council | | | | |
| General Enquiries at your local council | 4.5% | 122 | 5.4% | 101 |
| The Council Advice Service | 2.1% | 58 | 1.8% | 34 |
| Trading Standards | 2.4% | 65 | 2.9% | 54 |
| Another Council Department | 7.8% | 211 | 7.5% | 141 |
| Advice Agency | | | | |
| Citizens Advice Bureau | 8.2% | 221 | 8.4% | 158 |
| The Law Centre advice agency | 0.6% | 16 | 0.8% | 15 |
| Another Advice Agency | 2.0% | 53 | 2.0% | 38 |
| Trade Union/Professional body | | | | |
| Trade Union/Professional Body | 4.5% | 123 | 3.7% | 70 |
| Lawyer | | | | |
| Solicitor | 16.4% | 444 | 13.0% | 245 |
| Barrister | 1.0% | 26 | 0.5% | 10 |
| Other person or organisation | | | | |
| The Police | 9.0% | 243 | 7.9% | 149 |
| Your employer | 5.3% | 142 | 4.1% | 76 |
| An insurance company | 4.2% | 113 | 2.6% | 49 |
| A doctor or other health worker | 6.3% | 172 | 6.3% | 119 |
| A Jobcentre | 1.3% | 35 | 1.3% | 25 |
| A social worker | 1.7% | 45 | 1.1% | 21 |
| An MP or local councillor | 2.5% | 68 | 1.8% | 33 |

Table 31. Use of Leaflets, Books, Booklets and the Internet

| | % problem cases for which respondents tried to obtain information in 2004 | N | % problem cases for which respondents tried to obtain information in 2006 | N |
|-----------------------------|---|-----|---|-----|
| A leaflet, book, or booklet | 11.0% | 299 | 7.8% | 144 |
| The internet | 10.4% | 283 | 13.9% | 262 |

Table 32 reveals how respondents initially contacted advisers. In both 2004 and 2006 survey periods, calling for advice on the *telephone* was most common means of establishing contact. It was also relatively common to contact advisers *in person* in the first instance.

Table 32. Initial Mode of Contact with Adviser

| | % problems for which respondents sought advice in 2004 | N | % problems for which respondents sought advice in 2006 | N |
|----------------------|---|-----|---|-----|
| In person | 39.6% | 243 | 39.0% | 284 |
| By telephone | 52.0% | 319 | 51.2% | 373 |
| By post | 2.9% | 18 | 3.7% | 27 |
| By email/internet | 1.8% | 11 | 2.0% | 15 |
| Through someone else | 2.1% | 13 | 3.8% | 28 |

Referral Fatigue

The phenomenon of referral fatigue (Figure 5), whereby people become increasingly unlikely to obtain advice on referral as the number of advisers they use increases – first quantified using data from the 2001 survey – suggests a degree of exhaustion among members of the public as a result of being pushed from adviser to adviser. This is consistent with the vivid descriptions reported in *Paths to Justice* of respondents having sometimes to make ‘Herculean’ efforts to be seen by an adviser.⁶

It is perhaps not surprising that some respondents felt unable to maintain the necessary level of persistence or to invest the necessary amount of time to follow up repeated referrals in order to obtain the help they were looking for. In any event, the phenomenon of referral fatigue again demonstrates the importance of public education to create awareness among people of appropriate sources of help and assistance. It demonstrates the importance of equipping those many individuals outside of the recognised advice sector from whom people may initially seek advice (such as health professionals, social workers and politicians) with the means to effectively direct them on to appropriate advisers if necessary, through professional education and awareness raising and through making appropriate advisers more accessible to those

⁶ H. Genn (1999) *Paths to Justice: What People Do and Think About Going to Law*, Oxford: Hart Publishing.

who are referred on to them. It also demonstrates the importance of continued efforts to develop effective referral systems among legal advisers.

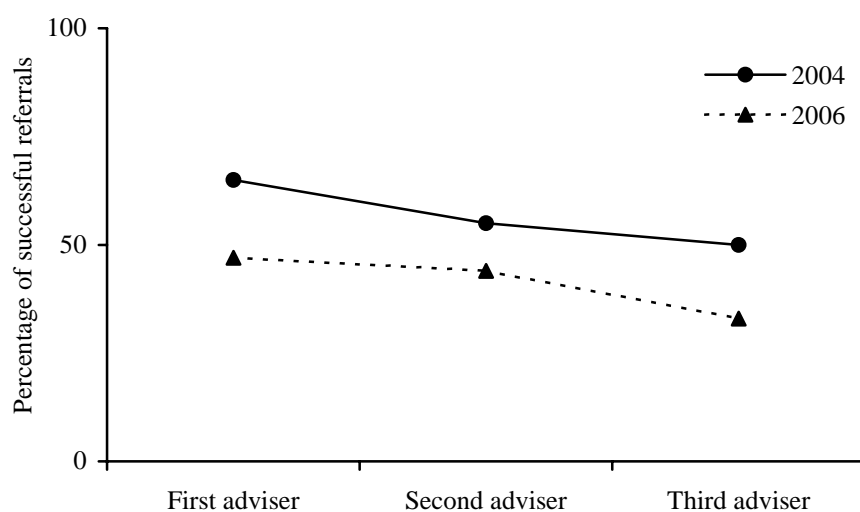


Figure 5
Percentage of Referrals that are Successful

Forms of Advice

People may turn to advisers for different reasons. Some may need advice that is specifically of a legal nature, whereas other may just want to receive *general* support and advice. As Table 33 reveals, the latter is particularly common in relation to certain problem types. For most problem types, respondents generally obtain only general support and advice. For example, for neighbours problems, 70% of 2006 respondents received general support and advice for neighbours problems, whereas none of them received only advice of a legal nature. This pattern was the same for problems with children. Divorce problems, on the other hand, were much more frequently associated with overtly legal advice. Thus, 62% of respondents received only advice of a legal nature for divorce problems, and just 5% received only general support.

As Table 34 shows, the form of advice people obtain also varies substantially by adviser type. As would be expected, solicitors and barristers concentrate their advice about justiciable problems on specific legal advice, whereas doctors much more often provide advice of a generally supporting nature. Interestingly, advice

agencies were often described as providing only generally supporting advice, and where legal advice was provided it was generally in combination with broader advice.

Tables 34 and 35 amalgamate cases for the first four advisers respondents turned to when faced with a justiciable problem. Row percentages are shown.

Table 34. Form of Advice by Problem Type

| | % problems for which respondent s received advice of a legal nature | N | % problems for which respondents just received general support and advice | N | % problems for which respondent s received both | N | % problems for which respondents received neither | N |
|------------------|--|----|--|----|---|----|--|---|
| Discrimination | 14.0% | 1 | 57.0% | 4 | 29.0% | 2 | 0.0% | 0 |
| Consumer | 13.0% | 1 | 25.0% | 2 | 38.0% | 3 | 25.0% | 2 |
| Employment | 21.0% | 10 | 40.0% | 19 | 33.0% | 16 | 6.0% | 3 |
| Neighbours | 0.0% | 0 | 70.0% | 28 | 18.0% | 7 | 13.0% | 5 |
| Owned housing | 11.0% | 2 | 39.0% | 7 | 44.0% | 8 | 6.0% | 1 |
| Rented housing | 0.0% | 0 | 56.0% | 9 | 19.0% | 3 | 25.0% | 4 |
| Homelessness | 0.0% | 0 | 64.0% | 7 | 36.0% | 4 | 0.0% | 0 |
| Money/debt | 8.0% | 2 | 71.0% | 17 | 21.0% | 5 | 0.0% | 0 |
| Welfare benefits | 4.0% | 1 | 50.0% | 12 | 38.0% | 9 | 8.0% | 2 |
| Divorce | 62.0% | 13 | 5.0% | 1 | 33.0% | 7 | 0.0% | 0 |
| Rel. breakdown | 0.0% | 0 | 27.0% | 4 | 67.0% | 10 | 7.0% | 1 |
| Dom. violence | 50.0% | 4 | 38.0% | 3 | 0.0% | 0 | 13.0% | 1 |
| Children | 0.0% | 0 | 87.0% | 13 | 13.0% | 2 | 0.0% | 0 |
| Personal injury | 15.0% | 4 | 63.0% | 17 | 19.0% | 5 | 4.0% | 1 |
| Clin. negligence | 0.0% | 0 | 14.0% | 1 | 0.0% | 0 | 86.0% | 6 |
| Mental health | 0.0% | 0 | 40.0% | 2 | 60.0% | 3 | 0.0% | 0 |
| Immigration | 20.0% | 1 | 80.0% | 4 | 0.0% | 0 | 0.0% | 0 |
| Police treatment | 100.0% | 6 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 |

Table 35. Form of Advice by Adviser Type

| | % legal | N | % general support and advice | N | % both | N | % neither | N |
|--------------------------------------|------------|----|---------------------------------------|----|-----------|----|--------------|---|
| Local Council | | | | | | | | |
| General Enquiries | 0.0% | 0 | 59.0% | 13 | 27.0% | 6 | 14.0% | 3 |
| Service | 0.0% | 0 | 61.0% | 6 | 30.0% | 3 | 9.0% | 1 |
| Trading Standards | 5.0% | 1 | 40.0% | 7 | 55.0% | 10 | 0.0% | 0 |
| Other | 12.0% | 4 | 45.0% | 15 | 30.0% | 10 | 13.0% | 4 |
| Advice Agency | | | | | | | | |
| Citizens Advice Bureau | 17.0% | 6 | 42.0% | 14 | 38.0% | 13 | 3.0% | 1 |
| Law Centre | 0.0 | 0 | 49.0% | 2 | 51.0% | 2 | 0.0% | 0 |
| Another Advice Agency | 36.0% | 3 | 24.0% | 2 | 13.0% | 1 | 28.0% | 2 |
| Trade Union/Professional body | | | | | | | | |
| Trade Union | 4.0% | 1 | 37.0% | 9 | 51.0% | 12 | 8.0% | 2 |
| Lawyer | | | | | | | | |
| Solicitor | 45.0% | 27 | 21.0% | 13 | 33.0% | 20 | 2.0% | 1 |
| Barrister | 79.0% | 4 | 0.0% | 0 | 22.0% | 1 | 0.0% | 0 |
| Other person or organisation | | | | | | | | |
| The Police | 11.0% | 3 | 49.0% | 13 | 30.0% | 8 | 11.0% | 3 |
| Your employer | 11.0% | 2 | 79.0% | 14 | 11.0% | 2 | 0.0% | 0 |
| An insurance company | 0.0 | 0 | 42.0% | 4 | 47.0% | 4 | 11.0% | 1 |
| Health worker | 16.0% | 4 | 53.0% | 13 | 17.0% | 4 | 13.0% | 3 |
| A Jobcentre | 19.0% | 1 | 43.0% | 2 | 20.0% | 1 | 18.0% | 1 |
| Social worker | 0.0% | 0 | 49.0% | 2 | 51.0% | 2 | 0.0% | 0 |
| MP or local councillor | 17.0% | 1 | 50.0% | 3 | 33.0% | 2 | 0.0% | 0 |

Satisfaction with Advisers

Respondents who obtained advice were asked whether they would recommend those advisers they had consulted. They indicated that they would definitely or probably recommend over three-quarters of them (88%, compared to 84% in 2004).

However, there were differences in respondents' views of different adviser types. So, whereas around 86% of those who obtained advice from Citizens Advice Bureaux said they would definitely or probably recommend them, the same was true of less than 73% of general enquiries at the local council. Around 28% of respondents who obtained advice from general enquiries at the local council said that they would definitely or probably not recommend them.

Other adviser types that were particularly favoured by users were solicitors, trade unions, the police and health professionals. The fact that health professionals were also reported to have offered only limited assistance to respondents, though, indicates that attitudes to advisers are based on a wider range of adviser characteristics than simply technical knowledge, skill or assistance.⁷

Table 36 shows row percentages.

⁷ For further details on client satisfaction as an outcome measure for advice, see, for example, A. Sherr, R. Moorhead, and A. Paterson (1994) *Lawyers – The Quality Agenda, Volume 1: Assessing and Developing Competence and Quality in Legal Aid; The Report of the Birmingham Franchising Pilot*, London: HMSO; H. Sommerlad, (1999) English Perspectives on Quality: The Client-Led Model of Quality – A Third Way, 33(2) *University of British Columbia Law Review*, p.491; R. Moorhead, A. Sherr, L. Webley, S. Rogers, L. Sherr, A. Paterson and S. Domberger (2001) *Quality and Cost: Final Report on the Contracting of Civil, Non-Family Advice and Assistance Pilot*, London: TSO.

Table 36.
 “Would you recommend other people in your situation to consult this type of adviser?”

| | % problems for which respondents said yes – definitely | N | % problems for which respondents said yes – probably | N | % problems for which respondents said no – probably not | N | % problems for which respondents said no – definitely not | N |
|---|--|-----|--|----|---|----|---|----|
| Local Council | | | | | | | | |
| General Enquiries Advice Service | 53.0% | 30 | 18.0% | 10 | 16.0% | 9 | 14.0% | 8 |
| Trading Standards Another Department | 55.0% | 12 | 19.0% | 4 | 5.0% | 1 | 21.0% | 5 |
| | 76.0% | 21 | 10.0% | 3 | 7.0% | 2 | 7.0% | 2 |
| | 55.0% | 43 | 22.0% | 17 | 8.0% | 6 | 16.0% | 12 |
| Advice Agency | | | | | | | | |
| Citizens Advice Bureau Law Centre | 71.0% | 64 | 17.0% | 15 | 7.0% | 6 | 5.0% | 5 |
| | 62.0% | 5 | 0.0% | 0 | 25.0% | 2 | 13.0% | 1 |
| Another Advice Agency | 66.0% | 15 | 21.0% | 5 | 9.0% | 2 | 4.0% | 1 |
| Trade Union/Professional body | | | | | | | | |
| Trade Union | 72.0% | 41 | 17.0% | 10 | 7.0% | 4 | 3.0% | 2 |
| Lawyer | | | | | | | | |
| Solicitor | 77.0% | 127 | 13.0% | 22 | 6.0% | 11 | 3.0% | 5 |
| Barrister | 74.0% | 6 | 0.0% | 0 | 26.0% | 2 | 0.0% | 0 |
| Other person or organisation | | | | | | | | |
| The Police | 67.0% | 50 | 17.0% | 13 | 10.0% | 8 | 6.0% | 5 |
| Your employer | 76.0% | 36 | 9.0% | 4 | 7.0% | 3 | 8.0% | 4 |
| An insurance company | 65.0% | 17 | 32.0% | 8 | 0.0% | 0 | 3.0% | 1 |
| Health worker | 71.0% | 55 | 21.0% | 16 | 4.0% | 3 | 4.0% | 3 |
| A Jobcentre | 75.0% | 11 | 6.0% | 1 | 7.0% | 1 | 12.0% | 2 |
| Social worker | 51.0% | 7 | 28.0% | 4 | 21.0% | 3 | 0.0% | 0 |
| MP or local councillor | 34.0% | 7 | 29.0% | 6 | 9.0% | 2 | 28.0% | 6 |

6

The Outcomes of Problems

This section describes the different outcomes associated with different resolution strategies and problem types. It points to evidence that problems conclude in a more positive manner where people have obtained advice.

How Problems Conclude

Unsurprisingly, different problem resolution strategies were associated with different manners of problem conclusion. Figure 6 shows that respondents who obtained advice also saw their problems conclude through a court or tribunal process far more frequently. Those who obtained advice or handled their problems alone also reached agreement on the problem more often than those who tried and failed to obtain advice or those who did nothing. Moreover, they tended to give up less frequently than those who tried and failed to obtain advice or (obviously) those who did nothing. These findings confirm those from the 2004 survey.

Figure 7 (and Table 37) describes the problem outcomes that follow from specific problem types.

Family problems, most often associated with advice, were naturally more likely than other problem types to conclude through a court or tribunal process. No mental health or housing problems were reported to have ended in a court or tribunal.

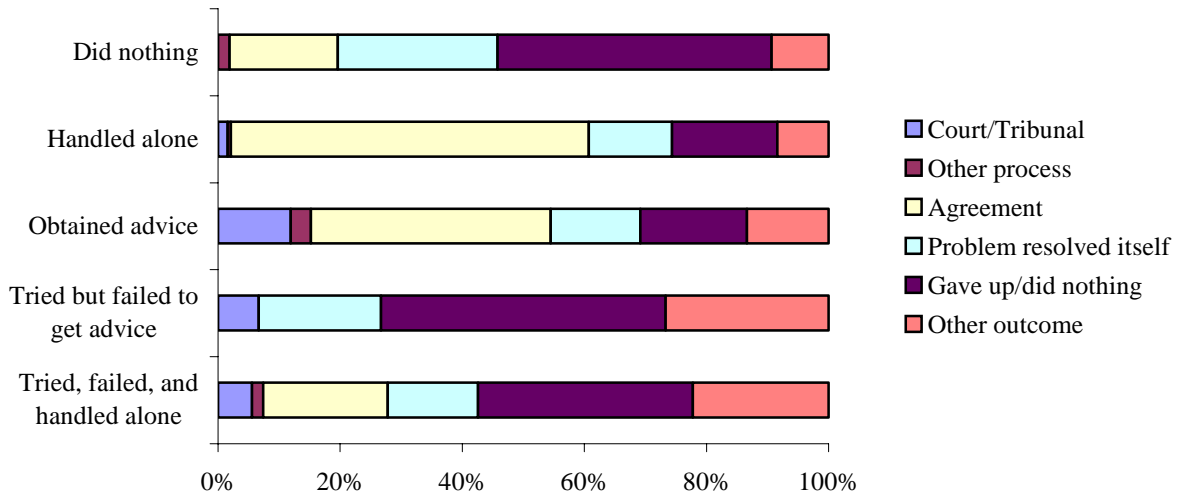


Figure 6. Advice Strategies and Problem Outcomes in 2006 Survey

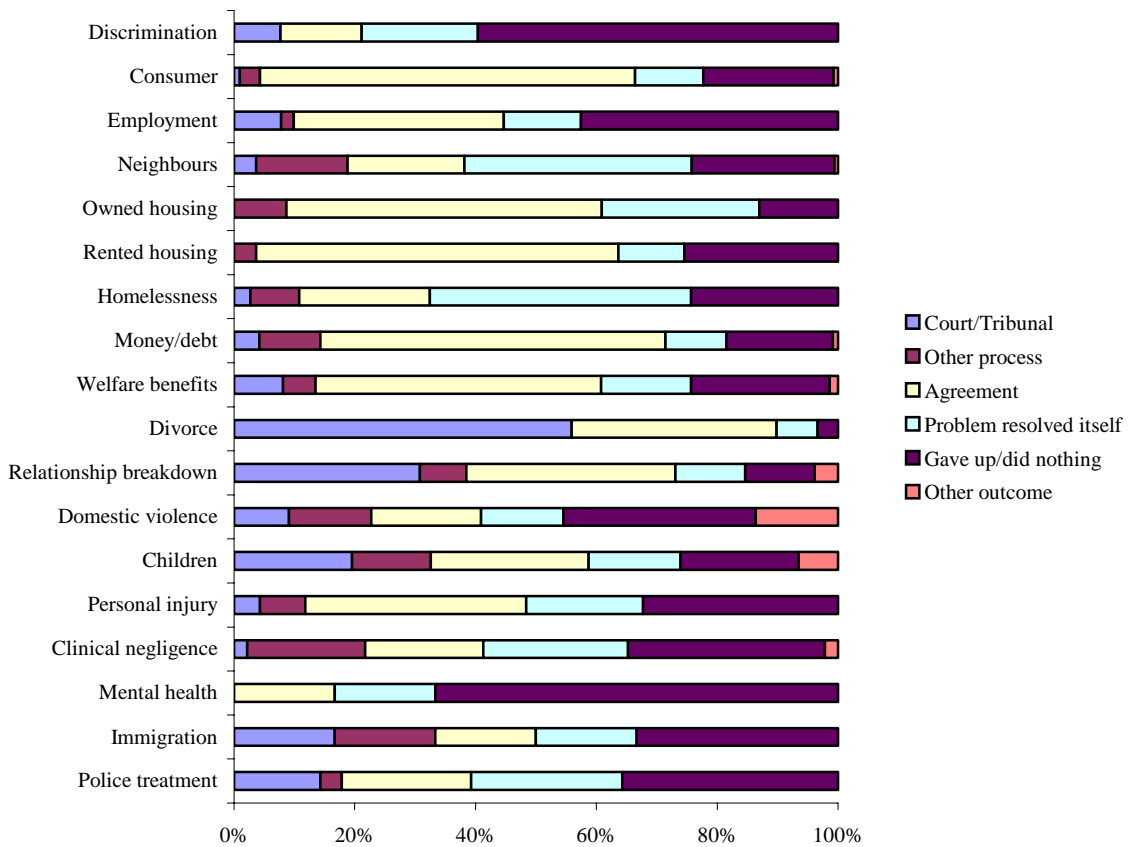


Figure 7. Problem Type and Outcomes in 2006 Survey

Table 37. Outcome by Problem Type

| | % problems which ended in courts or tribunals | N | % problems which ended in other processes | N | % problems which ended in agreement | N | % problems in which the problem resolved itself | N | % problems for which respondents gave up or did nothing | N | % problems which resulted in other outcomes | N |
|----------------------------|--|----|--|----|--|-----|--|----|---|----|--|---|
| Discrimination | 7.7% | 4 | .0% | 0 | 13.5% | 7 | 19.2% | 10 | 59.6% | 31 | .0% | 0 |
| Consumer | 1.0% | 4 | 3.4% | 14 | 62.1% | 259 | 11.3% | 47 | 21.6% | 90 | .7% | 3 |
| Employment | 7.8% | 11 | 2.1% | 3 | 34.8% | 49 | 12.8% | 18 | 42.6% | 60 | .0% | 0 |
| Neighbours | 3.6% | 6 | 15.2% | 25 | 19.4% | 32 | 37.6% | 62 | 23.6% | 39 | .6% | 1 |
| Housing (owned) | .0% | 0 | 8.7% | 4 | 52.2% | 24 | 26.1% | 12 | 13.0% | 6 | .0% | 0 |
| Housing (rented) | .0% | 0 | 3.6% | 2 | 60.0% | 33 | 10.9% | 6 | 25.5% | 14 | .0% | 0 |
| Homelessness | 2.7% | 1 | 8.1% | 3 | 21.6% | 8 | 43.2% | 16 | 24.3% | 9 | .0% | 0 |
| Money/debt | 4.2% | 5 | 10.1% | 12 | 57.1% | 68 | 10.1% | 12 | 17.6% | 21 | .8% | 1 |
| Welfare benefits | 8.1% | 6 | 5.4% | 4 | 47.3% | 35 | 14.9% | 11 | 23.0% | 17 | 1.4% | 1 |
| Divorce | 55.9% | 33 | .0% | 0 | 33.9% | 20 | 6.8% | 4 | 3.4% | 2 | .0% | 0 |
| Post-relationship | 30.8% | 8 | 7.7% | 2 | 34.6% | 9 | 11.5% | 3 | 11.5% | 3 | 3.8% | 1 |
| Domestic violence | 9.1% | 2 | 13.6% | 3 | 18.2% | 4 | 13.6% | 3 | 31.8% | 7 | 13.6% | 3 |
| Children | 19.6% | 9 | 13.0% | 6 | 26.1% | 12 | 15.2% | 7 | 19.6% | 9 | 6.5% | 3 |
| Personal injury | 4.3% | 4 | 7.5% | 7 | 36.6% | 34 | 19.4% | 18 | 32.3% | 30 | .0% | 0 |
| Medical negligence | 2.2% | 1 | 19.6% | 9 | 19.6% | 9 | 23.9% | 11 | 32.6% | 15 | 2.2% | 1 |
| Mental health | .0% | 0 | .0% | 0 | 16.7% | 1 | 16.7% | 1 | 66.7% | 4 | .0% | 0 |
| Immigration | 16.7% | 1 | 16.7% | 1 | 16.7% | 1 | 16.7% | 1 | 33.3% | 2 | .0% | 0 |
| Unfair police treatment | 14.3% | 4 | 3.6% | 1 | 21.4% | 6 | 25.0% | 7 | 35.7% | 10 | .0% | 0 |

Attitudes to the Justice System

This section briefly outlines attitudes to the justice system reported by respondents to the 2006 survey and sets out how these relate to the number of problems experienced. It suggests that ‘civic exclusion’, an institutional aspect of social exclusion, may be more common among those respondents who report multiple problems.

Attitudes to the Justice System

As part of the follow-up survey respondents to the 2006 survey were asked the extent to which they agreed with the following statements:

1. “If you went to a court with a problem, you would be confident of getting a fair hearing”
2. “Most judges are out of touch with ordinary people’s lives”
3. “Courts are an important way for ordinary people to enforce their rights”
4. "The legal system works better for rich people than for poor people"

A five-point scale was used to record answers. Table 38 sets out the responses of all those respondents who took part in the follow-up survey. Table 39 sets out the proportion of positive responses by the number of problems that respondents experienced.

As can be seen from Table 38, while only 13% of respondents did not agree that courts are an important way for people to enforce their rights, a greater proportion lacked confidence they would receive a fair hearing in court and a majority perceived judges as being out of touch. A majority also stated that the legal system favours the rich.

Table 39 offers some evidence that people who experience more problems have less favourable views of the justice system. Thus, fewer than half of those people who reported 5 or more problems believed they would get a fair hearing in court, and only 5% thought that judges were ‘in touch’. This presents a warning that those

people who may be most in need of utilising the civil justice system may be least inclined to do so. This predisposition, linked to social exclusion, might be termed ‘civic exclusion’. However, this predisposition is not reflected in people’s attitudes towards the importance of the courts.

Table 38. Attitude to the Civil Justice System by Number of Problems

| Overall Response | Statement Number | | | | | | | |
|----------------------------|------------------|-----|---------------------|-----|----------------------|-----|------------------------------|-----|
| | Fair hearing | | Judges out of touch | | Courts are important | | Legal system better for rich | |
| | % | N | % | N | % | N | % | N |
| Agree strongly | 9.0% | 66 | 22.0% | 164 | 19.0% | 146 | 32.0% | 234 |
| Agree | 48.0% | 354 | 32.0% | 235 | 56.0% | 424 | 33.0% | 242 |
| Neither agree nor disagree | 21.0% | 154 | 25.0% | 184 | 12.0% | 12 | 16.0% | 117 |
| Disagree | 16.0% | 120 | 18.0% | 130 | 10.0% | 10 | 16.0% | 116 |
| Disagree strongly | 6.0% | 45 | 2.0% | 15 | 3.0% | 3 | 3.0% | 21 |

Table 39. Positive Attitude to the Civil Justice System by Number of Problems

| Number of problems | Statement Number | | | | | | | |
|--------------------|------------------|-----|---------------------|----|----------------------|-----|------------------------------|----|
| | Fair hearing | | Judges out of touch | | Courts are important | | Legal system better for rich | |
| | % | N | % | N | % | N | % | N |
| 1 | 59.0% | 228 | 23.0% | 88 | 79.0% | 300 | 20.0% | 76 |
| 2 | 50.0% | 113 | 16.0% | 36 | 68.0% | 153 | 18.0% | 41 |
| 3 | 54.0% | 48 | 10.0% | 9 | 72.0% | 64 | 15.0% | 13 |
| 4 | 43.0% | 15 | 22.0% | 8 | 76.0% | 28 | 11.0% | 4 |
| 5+ | 45.0% | 16 | 5.0% | 5 | 71.0% | 25 | 12.0% | 10 |

The Experience of Those Eligible for Legal Aid

This section sets out the pattern of experience of justiciable problems reported by those 2006 survey respondents who were likely to be eligible for legal aid.⁸ It details the general incidence of problems among this population group, the experience of multiple problems, and the consequences of these problems. This section also describes problem clusters for legal aid eligible respondents and their problem resolution strategies, including how respondents seek advice and information for their rights based problems (in person, over the telephone, on the internet etc.) and what kinds of advice they receive (advice specifically of a legal nature or just general support and advice). The outcomes of respondents' problems strategies are then outlined. Lastly, legal aid eligible respondents' attitudes towards the civil justice system are described.

Incidence of Problems Among those Eligible for Legal Aid

As can be seen from Table 40, the pattern of problems reported by respondents who were eligible for legal aid was broadly similar to that reported for the general population, though problems associated with affluence were less evident and problems associated with poverty were more pronounced.

As well as more frequently reporting problems, legal aid eligible respondents also more frequently reported multiple problems (Figure 8), with the proportion of eligible people apparently increasing along with the number of problems reported (Figure 9).

Table 40. Incidence of Civil Justice (Justiciable) Problems

⁸ Eligibility is based on a benefits and income related proxy. This is composed of respondents who receive unemployment related benefits or National Insurance Credits or income support, or have a household/personal income of less than £15,000.

| Problem type | Incidence (general) | | Incidence (legal aid eligible) | |
|----------------------|---------------------|-----|--------------------------------|-----|
| | % respondents | N | % respondents | N |
| Consumer | 12.0% | 371 | 10.8% | 143 |
| Neighbours | 8.9% | 276 | 9.7% | 128 |
| Money/debt | 5.5% | 169 | 5.8% | 77 |
| Employment | 5.3% | 165 | 5.5% | 73 |
| Personal injury | 3.6% | 112 | 3.7% | 49 |
| Housing (rented) | 3.2% | 99 | 4.6% | 61 |
| Housing (owned) | 2.0% | 61 | 1.8% | 24 |
| Divorce | 2.2% | 68 | 2.2% | 29 |
| Discrimination | 2.0% | 63 | 3.2% | 42 |
| Welfare benefits | 3.0% | 93 | 4.3% | 57 |
| Clinical negligence | 2.0% | 61 | 1.8% | 24 |
| Rel'ship b'down | 1.6% | 49 | 1.7% | 23 |
| Children | 1.9% | 59 | 2.3% | 31 |
| Homelessness | 1.1% | 35 | 2.0% | 27 |
| Unfair police t'ment | 0.9% | 28 | 1.0% | 13 |
| Domestic violence | 0.8% | 25 | 1.1% | 14 |
| Immigration | 0.3% | 9 | 0.4% | 6 |
| Mental health | 0.3% | 9 | 0.5% | 7 |

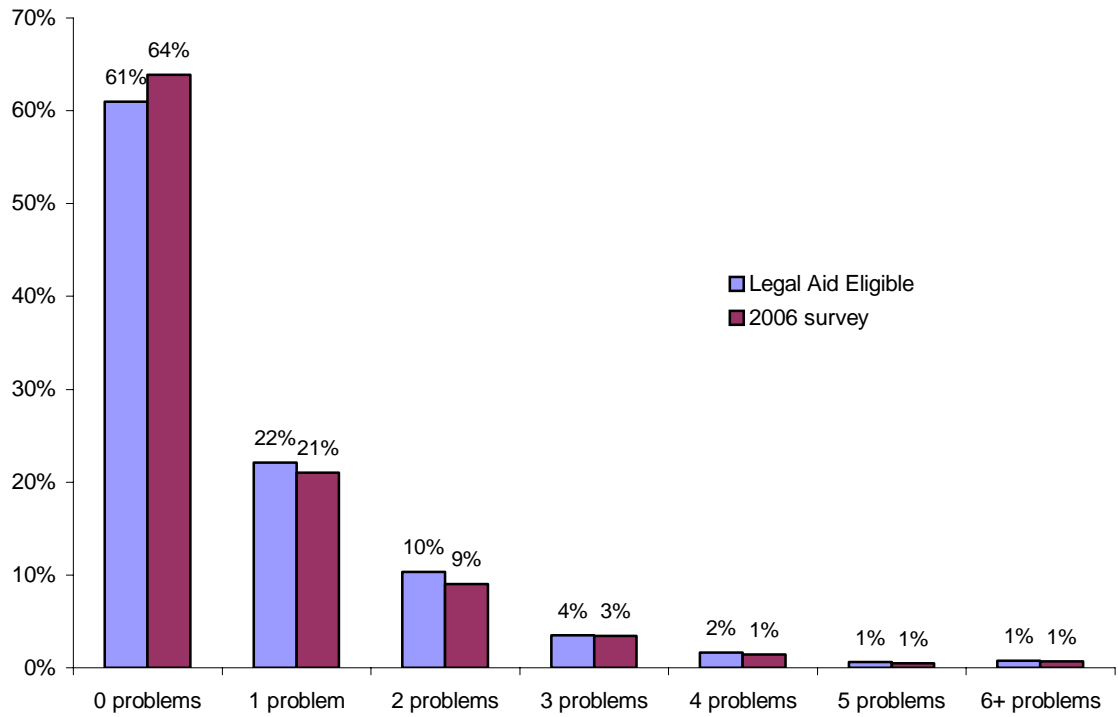


Figure 8. Number of Problems Reported

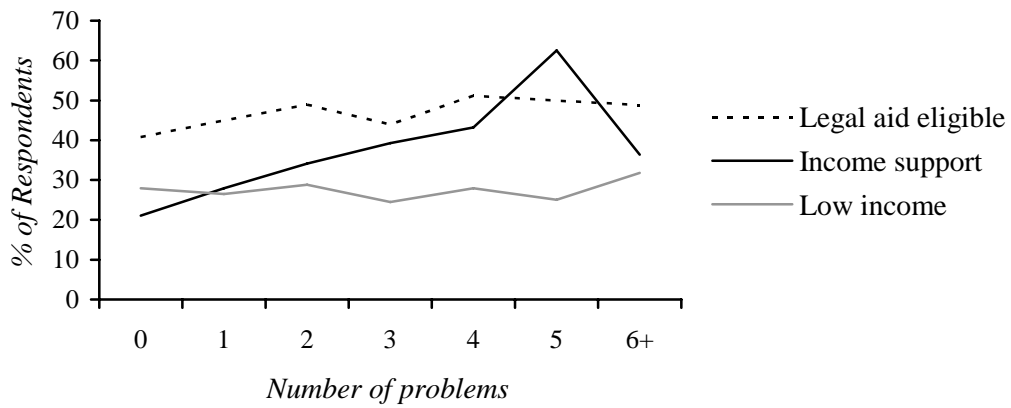


Figure 9. Proportion of Respondents Eligible for Legal Aid by Number of Problems

Table 41. *The Adverse Consequences of Civil Justice Problems*

| Adverse consequences reported as following from problems | % of problems in 2006 survey | N | % of problems (legal aid eligible only) | N |
|---|-------------------------------------|----------|--|----------|
| Physical ill health | 13.5% | 241 | 14.2% | 124 |
| Stress related illness | 27.3% | 487 | 32.7% | 286 |
| Relationship breakdown | 3.5% | 63 | 4.4% | 38 |
| Violence aimed at me | 4.2% | 76 | 5.5% | 48 |
| Damage to property | 5.5% | 99 | 6.6% | 57 |
| Had to move home | 4.8% | 86 | 5.8% | 51 |
| Loss of employment | 4.9% | 87 | 6.3% | 55 |
| Loss of income | 14.9% | 266 | 17.1% | 150 |
| Loss of confidence | 16.6% | 297 | 19.7% | 171 |

Problem Clusters Associated with Legal Aid Eligibility

Problem clusters for respondents eligible for legal aid are similar to those for respondents in general (see Section 3). As Figure 10 shows, family problems are closely linked. The economic and homelessness clusters are also clearly discernible. In the latter case, problems concerning rented housing, homelessness, welfare benefits and police treatment are also associated with mental health problems; a finding that is in keeping with the broader literature on the problems faced by those with mental health problems.⁹

⁹ Pleasence, P. and Balmer, N.J. , forthcoming, *Mental Health and the Experience of Problems Involving Rights*.

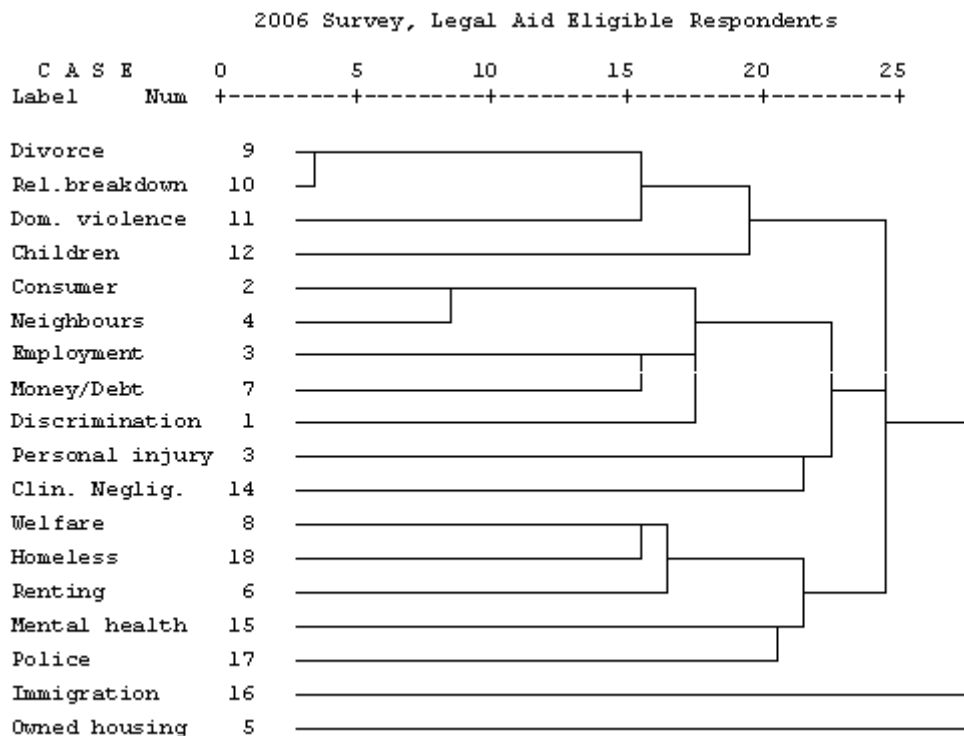


Figure 10. Problem Clusters (Those Eligible for Legal Aid Only)

Problem Resolution Strategies and Eligibility for Legal Aid

As can be seen from Table 42, respondents to the 2006 Civil and Social Justice Survey who were eligible for legal aid more often did nothing to resolve their problems and more often tried and failed to obtain advice than respondents in general. However, similarly to the findings of the survey of people living in temporary accommodation, they also more often obtained advice about problems. As indicated by the more frequent negative consequences reported by legal aid eligible respondents (Table 41), the strategies adopted appear to link to problem severity.

As can be seen from Table 43, legal aid eligible respondents who did seek advice were more likely than respondents in general to go to see advisers face-to-face. This is consistent with the hypothesis that the problems reported by legal aid eligible respondents were more severe. It is also consistent with the greater likelihood that people for whom other forms of advice may be less appropriate (such as those with disabilities, language problems, etc.) will be eligible for legal aid.

Table 42. Problem Resolution Strategies

| | 2006 | N | Legal Aid Eligible | N |
|-----------------------------------|-------|-----|--------------------|-----|
| Did nothing | 9.8% | 184 | 10.8% | 43 |
| Handled alone | 33.1% | 620 | 25.5% | 101 |
| Obtained advice | 48.9% | 913 | 53.0% | 210 |
| Tried and failed to obtain advice | 2.0% | 38 | 3.1% | 12 |
| Tried, failed and handled alone | 6.0% | 114 | 7.6% | 30 |

Table 43. Initial Mode of Contact with Adviser

| | % problems for which respondents tried to obtain information in 2006 | N | % problems for which respondents tried to obtain information (legal aid eligible) | N |
|----------------------|--|-----|---|----|
| In person | 39.0% | 284 | 47.9% | 94 |
| By telephone | 51.2% | 373 | 42.9% | 84 |
| By post | 3.7% | 27 | 4.6% | 9 |
| By email/internet | 2.0% | 15 | 1.0% | 2 |
| Through someone else | 3.8% | 28 | 2.5% | 5 |

Table 44. Form of Advice

| | % respondents who received advice of a legal nature | N | % respondents who just received general support and advice | N | % respondents who received both | N | % respondents who received neither | N |
|------------------------|---|----|---|----|--|----|---|---|
| Not legal aid eligible | 15.8% | 12 | 47.4% | 36 | 26.3% | 20 | 10.5% | 8 |
| Legal aid eligible | 16.3% | 14 | 51.2% | 44 | 24.4% | 21 | 8.1% | 7 |

Problem Outcomes for those Eligible for Legal Aid

As is illustrated by Figure 11, the pattern of problem outcomes reported by respondents who were eligible for legal aid is very similar to that more generally. It is evident that those who obtain advice fare substantially better than those who try, but fail, to obtain advice.

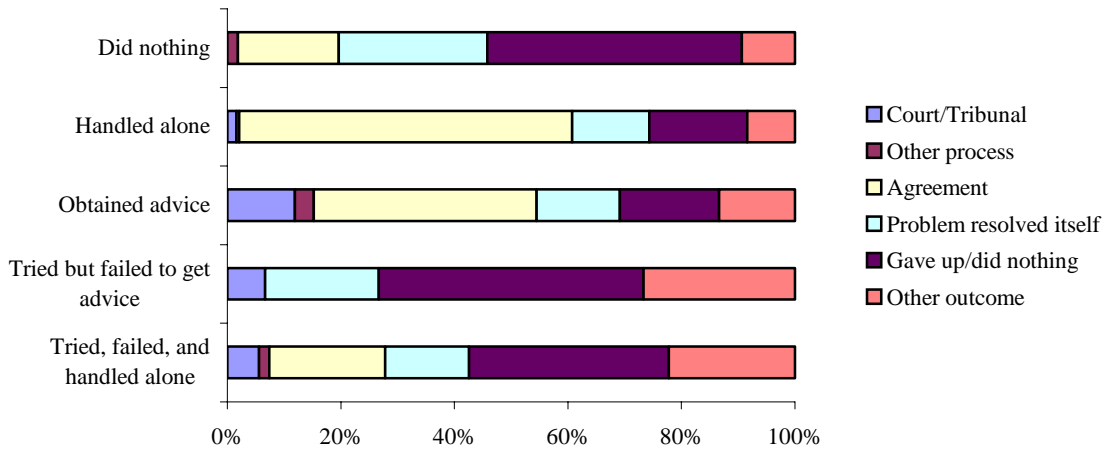


Figure 11. Outcome by Strategy (Legal Aid Eligible Respondents Only)