# The 2024 California Justice Gap: Understanding California's Unmet Civil Legal Needs

This document contains statistical significance testing results and number of observations for all results reported in the report *The 2024 California Justice Gap: Understanding California's Unment Civil Legal Needs* prepared by NORC for the State Bar of California.

Figure 3A: Number of civil legal problems experienced by California households in the last year

	Lowest-	Low-	Middle-	High-
	income	income	income	income
	(A)	(B)	(C)	(D)
1+ Problems	NS	NS	NS	NS
2+ Problems	NS	NS	NS	NS
5+ Problems	D	D	D	ABC
10+ Problems	D	D	D	ABC

Overall	Lowest-	Low-	Middle-	High-
	income	income	income	income
	(A)	(B)	(C)	(D)
6,330	1,576	1,495	1,501	1,758

Figure 3B: Percent of California households who experienced common types of civil legal problems

	Lowest-	Low-	Middle-	High-
	income	income	income	income
	(A)	(B)	(C)	(D)
Consumer problems	D	D	NS	AB
Health care	NS	D	NS	В
Housing	CD	D	AD	ABC
Housing among renters	NS	NS	NS	NS
Employment	В	ACD	В	В
Income maintenance	CD	D	AD	ABC
Family & safety	D	D	D	ABC
Family & safety among households with	D	D	D	ABC
children <12 years +	D	D	D	ABC
Wills and estates	BCD	Α	Α	Α
Education	D	D	D	ABC
Official records	NS	D	NS	В
Disability	D	D	NS	AB
Immigration	NS	NS	NS	NS
Compromised personal information	С	С	ABD	С
Contracts	NS	D	D	ВС
Personal injury	D	D	D	ABC

		Lowest-	Low-	Middle-	High-
		income	income	income	income
	Overall	(A)	(B)	(C)	(D)
Consumer problems	6,330	1,576	1,495	1,501	1,758
Health care	6,330	1,576	1,495	1,501	1,758
Housing	6,330	1,576	1,495	1,501	1,758
Housing among renters	2,274	850	606	444	374
Employment	6,330	1,576	1,495	1,501	1,758
Income maintenance	6,330	1,576	1,495	1,501	1,758
Family & safety	6,330	1,576	1,495	1,501	1,758
Family & safety among households with	1,458	383	296	362	417
children <12 years +	1,456	303	290	302	41/
Wills and estates	6,330	1,576	1,495	1,501	1,758
Education	6,330	1,576	1,495	1,501	1,758
Official records	6,330	1,576	1,495	1,501	1,758
Disability	6,330	1,576	1,495	1,501	1,758
Immigration	6,330	1,576	1,495	1,501	1,758
Compromised personal information	2,209	433	505	445	826
Contracts	2,209	433	505	445	826
Personal injury	2,209	433	505	445	826

Figure 3C: Percent of California households who experienced common consumer problems

	Lowest-	Low-	Middle-	High-
	income	income	income	income
	(A)	(B)	(C)	(D)
Compromised personal information	С	С	ABD	С
Contracts	NS	D	D	ВС
Personal injury	D	D	D	ABC
Victim of scam	D	D	NS	AB
Problems repaying credit card loans	D	D	D	ABC
Harassment from creditors	D	D	D	ABC
Problems repaying student loans	NS	NS	NS	NS
Utility disconnected	D	D	D	ABC
Problems with credit repair services	BD	AD	D	ABC
Problems getting credit because of identity fraud	D	D	D	ABC
Problems with repossion payments	NS	NS	NS	NS
Insurance companies rejecting claims	NS	NS	NS	NS
Tax disputes	В	Α	NS	NS
Filed for bankruptcy	NS	NS	NS	NS
Had wages withheld	NS	D	D	ВС
Problems paying fine for criminal case	D	D	D	ABC

		Lowest-	Low-	Middle-	High-
		income	income	income	income
	Overall	(A)	(B)	(C)	(D)
Compromised personal information	2,209	433	505	445	826
Contracts	2,209	433	505	445	826
Personal injury	2,209	433	505	445	826
Victim of scam	6,330	1,576	1,495	1,501	1,758
Problems repaying credit card loans	6,330	1,576	1,495	1,501	1,758
Harassment from creditors	6,330	1,576	1,495	1,501	1,758
Problems repaying student loans	6,330	1,576	1,495	1,501	1,758
Utility disconnected	6,330	1,576	1,495	1,501	1,758
Problems with credit repair services	6,330	1,576	1,495	1,501	1,758
Problems getting credit because of identity fraud	6,330	1,576	1,495	1,501	1,758
Problems with repossion payments	6,330	1,576	1,495	1,501	1,758
Insurance companies rejecting claims	6,330	1,576	1,495	1,501	1,758
Tax disputes	6,330	1,576	1,495	1,501	1,758
Filed for bankruptcy	6,330	1,576	1,495	1,501	1,758
Had wages withheld	6,330	1,576	1,495	1,501	1,758
Problems paying fine for criminal case	6,330	1,576	1,495	1,501	1,758

Figure 3D: Percent of California households who experienced common health care problems

	Lowest- income	Low- income	Middle- income	High- income
	(A)	(B)	(C)	(D)
Health insurance not covering services	NS	NS	NS	NS
Billed incorrectly for medical services	BCD	Α	Α	Α
Having unpaid medical debt	BCD	AD	AD	ABC
Problems getting employer health insurance	BD	AD	D	ABC
Problems getting Medicaid, Medicare	CD	CD	ABD	ABC
Health provider not providing services	ВС	AD	AD	ВС
Denied an interpreter	В	AD	NS	В
Problems with long-term care facility	В	AD	D	ВС

Overall	Lowest-	Low-	Middle-	High-
	income	income	income	income
	(A)	(B)	(C)	(D)
6,330	1,576	1,495	1,501	1,758

Figure 3E: Prevalence of 5+ civil legal problems in California households

	Lowest- income	Low- income	Middle- income	High- income
	(A)	(B)	(C)	(D)
All households	D	D	D	ABC
Households with unemployment benefit problems	n<200	n<200	n<200	n<200
Households with domestic violence problems	n<200	n<200	n<200	n<200
Households with eviction-related problems	n<200	n<200	n<200	n<200
Households facing children & custody problems	NS	NS	NS	n<200
Households facing discrimination and harassment problems	CD	D	Α	AB
Households facing homeownership problems	D	NS	NS	Α
Households facing parenting problems	NS	NS	NS	NS

		Lowest-	Low-	Middle-	High-
		income	income	income	income
	Overall	(A)	(B)	(C)	(D)
All households	6,330	1,576	1,495	1,501	1,758
Households with unemployment benefit problems					
	473	157	123	129	64
Households with domestic violence problems	432	143	98	129	62
Households with eviction-related problems	358	171	98	59	30
Households facing children and custody problems					
	928	298	244	236	150
Households facing discrimination and harassment					
problems	1,204	354	320	300	230
Households facing homeownership problems	1,039	262	252	274	251
Households facing parenting problems	1,533	533	402	346	252

Figure 3F: Percent of California households who experienced civil legal problems with substantial impacts in various aspects of their lives

	Lowest- income (A)	Low- income (B)	Middle- income (C)	High- income (D)
Overall	BCD	AD	AD	ABC
Mental & Emotional health	D	D	D	ABC
Financial situation	CD	D	AD	ABC
Physical health & safety	CD	D	AD	ABC
Relationships	CD	D	AD	ABC

Overall		Lowest-	Low-	Middle-	High-
		income	income	income	income
		(A)	(B)	(C)	(D)
6	,330	1.576	1.495	1.501	1.758

Figure 3G: Percent of California households who experienced substantial impact by type of civil legal problem

	Lowest-	Low-	Middle-	High-
	income	income	income	income
	(A)	(B)	(C)	(D)
All problems	BCD	Α	Α	Α
Disability	n<200	n<200	n<200	n<200
Official records	n<200	n<200	n<200	n<200
Family & safety	NS	NS	NS	n<200
Income maintenance	NS	NS	NS	NS
Unemployment	D	NS	D	AC
Housing	D	D	D	ABC
Personal injury	n<200	n<200	n<200	n<200
Immigration	n<200	n<200	n<200	n<200
Education	NS	NS	NS	n<200
Contracts	n<200	n<200	n<200	n<200
Consumer problems	D	D	D	ABC
Health care	D	D	D	ABC
Wills and estates	D	NS	NS	Α
Compromised personal	n < 0.00	NC	NIC	NC
information	n<200	NS	NS	NS

		Lowest-	Low-	Middle-	High-
		income	income	income	income
	Overall	(A)	(B)	(C)	(D)
All problems	4,658	1,174	1,112	1,087	1,285
Disability	567	180	143	155	89
Official records	631	171	172	178	110
Family & safety	1,133	373	292	278	190
Income maintenance	1,380	491	369	308	212
Unemployment	1,549	413	404	389	343
Housing	1,725	539	440	403	343
Personal injury	336	87	85	72	92
Immigration	475	117	114	124	120
Education	906	257	238	231	180
Contracts	458	101	106	96	155
Consumer problems	2,636	761	661	629	585
Health care	2,345	589	597	571	588
Wills and estates	1,281	230	318	331	402
Compromised personal					
information	1,037	184	231	236	386

Section 3: Geographic Region
California households with civil legal problems by region

	1+ problems	5+ problems	10+ problems
Superior California (A)	NS	FG	1
North Coast (B)	n<200	n<200	n<200
San Francisco Bay Area (C)	NS	FG	FGH
Northern San Joaquin Valley (D)	NS	1	F
Central Coast (E)	NS	FGH	FG
Southern San Joaquin Valley (F)	NS	ACEI	CDEIJ
Inland Empire (G)	NS	ACEIJ	CEIJ
Los Angeles County (H)	NS	EI	CI
Orange County (I)	NS	DFGH	AFGH
San Diego - Imperial (J)	NS	G	FG

	n-sizes
Superior California (A)	668
North Coast (B)	129
San Francisco Bay Area (C)	1,129
Northern San Joaquin Valley (D)	304
Central Coast (E)	292
Southern San Joaquin Valley (F)	373
Inland Empire (G)	740
Los Angeles County (H)	1,721
Orange County (I)	456
San Diego - Imperial (J)	518
Overall	6,330

Section 3: Special Focus
Californians with civil legal problems by Special Focus group

	1+ problems	5+ problems	10+ problems
Senior vs. Non-Senior	Significant	Significant	Significant
Rural vs. Non-Rural	NS	NS	NS
Veteran vs. Non-Veteran	NS	Significant	Significant
High Housing Costs vs. No High Housing Costs	Significant	Significant	Significant
Children Under 18 vs. No Children Under 18	Significant	Significant	Significant
People With Disabilities vs. No People With Disabilities	Significant	Significant	Significant
Recent Survivors of Domestic Violence vs. No Recent Survivors of Domestic Violence	Significant	Significant	Significant
Spanish-Speaking with Limited English Proficiency vs. Not Spanish-Speaking with Limited English Proficiency	n<200	n<200	n<200

	n-sizes	
Senior	2,416	
Non-Senior	3,914	
Rural	611	
Non-Rural	5,719	
Veteran	927	
Non-veteran	5,403	
High Housing Costs	1,446	
No High Housing Costs		*One respondent indicated
NO FIGH HOUSING COSES	4,883	"don't know" for this question
Children Under 18	2,051	
No Children Under 18	4,279	
People With Disabilities	2,813	
No People With Disabilities	3,517	
Recent Survivors of Domestic Violence	432	
No Recent Survivors of Domestic Violence	5,898	
Spanish-Speaking with Limited English Proficiency	31	
No Spanish-Speaking with Limited English Proficiency	6,299	

Figure 4A: Percent of problems for which Californians seek legal help

	Lowest- income (A)	Low- income (B)	Middle- income (C)	High- income (D)
All problems	ВС	AD	AD	ВС
Problems with substantial impact	ВС	А	AD	С
Problems with less impact	NS	NS	NS	NS

	Overall	Lowest- income (A)	Low- income (B)	Middle- income (C)	High- income (D)
All muchlomes		` '	• •	` '	` '
All problems	24,297	6,967	6,201	6,523	4,606
Problems with	0 100	2 422	2 002	2 402	1 205
substantial impact	8,183	2,432	2,083	2,403	1,265
Problems with less					
	16,114	4.535	4,118	4.120	3,341
impact	-,	,	,	,	-,

Figure 4C: Percent of problems for which Californians seek legal help by problem type

	Lowest-	Low-	Middle-	High-
	income	income	income	income
	(A)	(B)	(C)	(D)
Immigration	n<200	n<200	n<200	n<200
Personal injury	n<200	n<200	n<200	n<200
Family & safety	В	NS	NS	NS
Disability	n<200	n<200	n<200	n<200
Contracts	n<200	n<200	n<200	n<200
Housing	NS	NS	NS	NS
Compromised personal	D	D	D	ABC
information	D	D	D	ADC
Official records	n<200	n<200	n<200	n<200
Employment	С	NS	Α	NS
Wills & estates	NS	NS	NS	NS
Health care	NS	NS	NS	NS
Income maintenance	NS	NS	NS	NS
Consumer problems	NS	NS	NS	NS
Education	NS	NS	NS	NS

		Lowest-	Low-	Middle-	High-
		income	income	income	income
	Overall	(A)	(B)	(C)	(D)
Immigration	320	58	83	104	75
Personal injury	186	50	46	38	52
Family & safety	1,940	585	478	601	276
Disability	555	165	124	183	83
Contracts	313	73	69	69	102
Housing	3,018	1,019	758	734	507
Compromised personal	885	149	192	206	338
information	300	1.0	102	200	000
Official records	530	149	145	153	83
Employment	2,588	731	699	735	423
Wills & estates	1,469	233	327	407	502
Health care	3,409	877	891	923	718
Income maintenance	2,004	793	517	454	240
Consumer problems	5,487	1,670	1,429	1,460	928
Education	1,593	415	443	456	279

Figure 4D: Percent of substantial problems for which Californians seek legal help by type of legal professional

	Lowest- income (A)	Low- income (B)	Middle- income (C)	High- income (D)
Talk to a lawyer about the problem	BCD	Α	Α	Α
Talk to a legal aid provider about the problem	BCD	А	А	А
Talk to a legal helpline about the problem	BCD	Α	Α	Α
Talk to a paralegal	BCD	Α	Α	Α

		Lowest-	Low-	Middle-	High-
		income	income	income	income
Overall		(A)	(B)	(C)	(D)
	5,155	1,788	1,341	1,261	765

Figure 4E: Percent of problems for which Californians seek various types of legal help from a legal professional

	Lowest- income (A)	Low- income (B)	Middle- income (C)	High- income (D)
Legal advice about your specific situation	С	CD	AB	В
Representation by a lawyer in court	D	NS	NS	Α
Help negotiating with the other people involved in the issue	NS	NS	NS	NS
Handling communication with the other people involved in the issue	D	CD	В	AB
Help submitting a question/complaint to a	NS	С	В	NS
government enforcement program Help filling out a legal document	NS	С	BD	С
Help, but not representation in court	В	ACD	В	В
Learning where to look for legal information online	NS	NS	NS	NS
Referral to another legal resource Referral to a non-legal resource	NS CD	NS CD	NS AB	NS AB

		Lowest-	Low-	Middle-	High-
		income	income	income	income
Overall		(A)	(B)	(C)	(D)
	4,161	1,107	1,061	1,221	772

# **Section 4: Geographic Focus**

# Californians seeking legal help by region

Superior California (A)	NS
North Coast (B)	n<200
San Francisco Bay Area (C)	- 1
Northern San Joaquin Valley (D)	NS
Central Coast (E)	NS
Southern San Joaquin Valley (F)	NS
Inland Empire (G)	Н
Los Angeles County (H)	GI
Orange County (I)	CH
San Diego - Imperial (J)	NS

NS refers to no significant differences with other income categories Letters denote significance at the 95% confidence level

# n-size (substantial problems)

Superior California (A)	636
North Coast (B)	126
San Francisco Bay Area (C)	1,094
Northern San Joaquin Valley (D)	280
Central Coast (E)	229
Southern San Joaquin Valley (F)	502
Inland Empire (G)	805
Los Angeles County (H)	3,629
Orange County (I)	351
San Diego - Imperial (J)	531
Overall	8,183

### **Section 4: Special Focus**

# Californians seeking legal help by Special Focus group

Californians seeking legal fielp by Special Focus group	
	n-size (substantial problems)
Senior households	2,333
Rural Californians	486
Households with a veteran	2,278
Individuals with high housing costs	2,867
Households with children (<18 years)	4,936
Households with people with disabilities	6,436
Households with recent survivors of domestic violence	159
Spanish-speaking Californians with Limited English Proficiency (I	<b>LEP)</b> 33

The total problem size across groups sums to more than 8,183 substantial problems because problems could be included in more than one Special Focus Group.

Figure 5A: Percent of problems for which Californians do not receive any or enough legal help (i.e., survey-based justice gap measure)

	Lowest- income (A)	Low- income (B)	Middle- income (C)	High- income (D)
All problems	ВС	AD	AD	ВС
Problems with substantial impact	С	NS	Α	NS
Problems with less impact	NS	NS	NS	NS

		Lowest- income	Low- income	Middle- income	High- income
	Overall	(A)	(B)	(C)	(D)
All problems	24,297	6,967	6,201	6,523	4,606
Problems with substantial impact	8,183	2,432	2,083	2,403	1,265
Problems with less impact	16,114	4,535	4,118	4,120	3,341

Figure 5C: Percent of problems for which Californians receive legal help by problem type

	Lowest-	Low-	Middle-	High-
	income	income	income	income
	(A)	(B)	(C)	(D)
Immigration	n<200	n<200	n<200	n<200
Personal injury	n<200	n<200	n<200	n<200
Family & safety	NS	NS	NS	NS
Disability	n<200	n<200	n<200	n<200
Contracts	n<200	n<200	n<200	n<200
Housing	NS	NS	D	С
Compromised personal	D	D	NS	AB
information	D	D	INO	AD
Official records	n<200	n<200	n<200	n<200
Employment	NS	NS	NS	NS
Wills & estates	NS	NS	NS	NS
Health care	NS	NS	NS	NS
Income maintenance	NS	NS	NS	NS
Consumer issues	NS	NS	NS	NS
Education	В	С	NS	NS

		Lowest-	Low-	Middle-	High-
		income	income	income	income
	Overall	(A)	(B)	(C)	(D)
Immigration	320	58	83	104	75
Personal injury	186	50	46	38	52
Family & safety	1,940	585	478	601	276
Disability	555	165	124	183	83
Contracts	313	73	69	69	102
Housing	3,018	1,019	758	734	507
Compromised personal	885	149	192	206	338
information	000	149	192	200	330
Official records	530	149	145	153	83
Employment	2,588	731	699	735	423
Wills & estates	1,469	233	327	407	502
Health care	3,409	877	891	923	718
Income maintenance	2,004	793	517	454	240
Consumer issues	5,487	1,670	1,429	1,460	928
Education	1,593	415	443	456	279

Figure 5E: Percent of problems for which Californians receive various types of legal help from a legal professional

	Lowest- income (A)	Low- income (B)	Middle- income (C)	High- income (D)
Legal advice about your specific situation	ВС	CD	AB	AB
Representation by a lawyer in court	BCD	Α	Α	Α
Handling communication with the other people involved in the	CD	CD	AB	AB
issue Help filling out a legal document	NS	NS	NS	NS
Help submitting a question/complaint to a government enforcement program	В	ACD	В	В
Help negotiating with the other people involved in the issue	CD	D	Α	AB
Help, but not representation in court	D	CD	В	AB
Referral to another legal resource	NS	NS	NS	NS
Learning where to look for legal information online	NS	NS	NS	NS
Referral to a non-legal resource	BCD	А	Α	Α

		Lowest-	Low-	Middle-	High-
		income	income	income	income
Overall		(A)	(B)	(C)	(D)
	4,146	1,107	1,061	1,221	772

Figure 5H: Percent of problems Californians believe a lawyer or other legal professional could help resolve

BCD
ACD
ABD
ABC

Lowest-income (A)	6,967
Low-income (B)	6,201
Middle-income (C)	6,523
High-income (D)	4,606
Overall	24,297

Figure 51: Californians' attitudes about the U.S. civil legal system

	Lowest- income (A)	Low- income (B)	Middle- income (C)	High- income (D)
The system can help people like me solve important problems	BCD	AD	AD	ABC
People like me are treated fairly in the system	I BCD	AD	AD	ABC
People like me can use the system to protect and enforce rights	BCD	AD	AD	ABC

		Lowest-	Low-	Middle-	High-
		income	income	income	income
Overall		(A)	(B)	(C)	(D)
	6,330	1,576	1,495	1,501	1,758

Figure 5J: Percent of Californians who say they are confident in their ability to find a lawyer or legal professional they could afford

BCD
AD
AD
ABC

Lowest-income (A)	1,576
Low-income (B)	1,495
Middle-income (C)	1,501
High-income (D)	1,758
Overall	6,630

Section 5: Geographic Focuz
Californians receiving legal help by region

Superior California (A)	NS
North Coast (B)	n<200
San Francisco Bay Area (C)	DI
Northern San Joaquin Valley (D)	CH
Central Coast (E)	NS
Southern San Joaquin Valley (F)	1
Inland Empire (G)	Н
Los Angeles County (H)	DGI
Orange County (I)	CFH
San Diego - Imperial (J)	NS

	n-size
Superior California (A)	636
North Coast (B)	126
San Francisco Bay Area (C)	1,094
Northern San Joaquin Valley (D)	280
Central Coast (E)	229
Southern San Joaquin Valley (F)	502
Inland Empire (G)	805
Los Angeles County (H)	3,629
Orange County (I)	351
San Diego - Imperial (J)	531
Overall	8,183

# **Section 5: Special Focus**

# Californians receiving legal help by Special Focus group

	n-size (substantial problems)
Senior households	2,333
Rural Californians	486
Households with a veteran	2,278
Individuals with high housing costs	2,867
Households with children (<18 years)	4,936
Households with people with disabilities	6,436
Households with recent survivors of domestic violence	159
Spanish-speaking Californians with Limited English Proficiency (LEP)	33

The total problem size across groups sums to more than 8,183 substantial problems because problems could be included in more than one Special Focus Group.