

**Center for Community Research & Service
The Graduate School of Urban Affairs & Public Policy
University of Delaware**

Legal Needs in Delaware: The Low-income Population

**by
Danilo Yanich
Wadiya Brown**

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Introduction

Equal protection under the law is a fundamental right for persons in the United States. In large measure, the degree to which that right is exercised and protected is a function of individuals' access to adequate legal representation. That proposition is explicitly recognized in U.S. public policy by the provision of free legal services for persons who would otherwise not be able to afford that representation. The policy is manifested across the country in public defenders offices, volunteer legal services agencies, pro bono services offered by bar associations and private firms and community legal service organizations, among other approaches.

Community Legal Aid Society, Inc. (CLASI) is the agency in the state that has a major responsibility for providing civil legal services to low-income Delawareans. In order to serve that population, CLASI needed to know the nature of their legal needs. Therefore, CLASI approached the University of Delaware to conduct a systematic assessment of those needs. This report is the result of that examination and it represents the first comprehensive look at the legal needs of the low-income public in Delaware.

The results are presented using the questions that were asked in the survey. The report is organized in two parts. The first section provides information regarding the responses separated by county. In the second section of the report, we present the responses to the survey questions along two important demographic characteristics, race and gender.

Methodology

The project was conducted using survey research. The survey questionnaire was based on the instrument developed by the Institute for Survey Research at Temple University for its national study of the legal needs of the low-income public conducted for the American Bar Association in 1994. The report is entitled: Report on the Legal Needs of the Low-Income Public: Finding of the Comprehensive Legal Needs Study. The report was submitted to the Consortium on Legal Services and the Public of the American Bar Association by Carolyn A. Eldred and Roy W. Reese in January 1994. In order to take advantage of the legal needs study, we modified the survey instrument to accommodate the questions that we had regarding the legal needs of the Delaware population.

We defined the appropriate population for this research as households in Delaware whose total income was 150 percent of the poverty level or less. In 1999, the most recent year for which census data were available, there were 45,474 such households in Delaware [source: Census 2000 Summary File 3 (SF 3) - Sample Data available at: <http://factfinder.census.gov>, 1/23/2002].

The sample for the project was drawn to achieve appropriate representation at the county level. The total sample consisted of 604 completed surveys: 206 in New Castle County; 186 in Kent County and 212 in Sussex County. The margin of error for the survey is +/- 6 percent.

The survey was implemented through telephone interviews by the staff of the Center for Applied Demography & Survey Research, University of Delaware. The interviews were conducted from March through September 2002. Because the data were gathered in 2002, the survey asked the respondents to answer the questions based on the experience of the household in 2001, a full calendar year. The survey was implemented in both English and Spanish.

Executive Summary

The executive summary is organized around the two sections of the report, the findings presented by county and the finding presented by race and gender. For purposes of clarity, the summary findings for each section are indicated separately. In addition, this summary focuses on those findings in which the differences among the counties or by race or by gender were statistically significant. That is, the differences did not occur by chance.

Findings by County

- ❑ In New Castle County over three-quarters of the respondents lived in either an apartment or single family house.
- ❑ In Kent and Sussex counties, a much higher percentage of respondents lived in a mobile home or trailer with a concomitant drop in apartment living as compared to New Castle County.
- ❑ Significantly over half of the New Castle County respondents paid rent. In Kent County, substantially under one-half did so and in Sussex County that proportion was just over one-third.
- ❑ Seven percent of Kent County respondents indicated they faced discrimination in renting, buying or financing housing as compared for two percent in both New Castle and Sussex counties.
- ❑ A substantial percentage of respondents (from 12% in Kent and Sussex to 16% in New Castle) indicated that they had to move in with another household because they had no place to live.
- ❑ Respondents in Kent County had significantly more difficulty with issues like separation, divorce, etc. than their counterparts in New Castle and Sussex counties.
- ❑ There were significant differences among the counties regarding benefits and employment. Almost one-fifth of the respondents in Kent County indicated difficulties with these issues as compared to about one-tenth of the respondents in New Castle and Sussex counties.
- ❑ Significantly more respondents in New Castle County indicated problems arising out of difficulty with English as compared to Kent and Sussex counties.
- ❑ One-fifth of the respondents in New Castle County indicated that they or someone in the household spoke a language other than English in the home. In Kent and Sussex counties those proportions were one out of ten and under one out of twenty, respectively.
- ❑ The proportion of respondents who completed high school or had a GED equivalent was consistent across the counties (over four out of ten), but there were differences in the percentages of those who did complete high school (highest in Sussex)and college graduates (highest in New Castle).

Findings by Race and Gender

- Almost half of the MultiRacial/Other category lived in an apartment as compared to just over one-third for African-Americans and fewer than one-fifth for the Whites.
- About two-thirds of the MultiRacial/Other and African-American respondents paid rent for their housing unit. Only one-third of Whites did so.
- More MultiRacial/Other respondents and females indicated that they were homeless during 2001 than those of the other race categories or males.
- Over twice as many females as males had problems regarding disputes about separation, divorce, property settlement, child custody, etc.
- Over one out of ten of females indicated that there was a problem with getting an education for their children as compared to just three percent for males.
- The differences regarding disputes concerning health care payments, etc. were significant by race and gender. Whites had those problems more often than either African-Americans or MultiRacial/Other respondents. In addition, females were twice as likely as males to experience the problem.
- Females were almost three times as likely as males to experience problems obtaining credit due to false information, etc.
- Whites were significantly more likely to turn to a private lawyer than either African-Americans or MultiRacial/Other respondents.
- Almost half of Whites and African-Americans completed high school or had a GED as compared to fewer than one-third of MultiRacial/Other respondents.
- Almost half of females completed high school or had a GED as compared to just over one-third for males.
- There were significant differences by race and gender regarding household income.
- There were significant differences regarding employment by race as more African-Americans and MultiRacial/Other respondents were employed full-time than Whites
- Whites lived in their neighborhoods almost twice as long as African-Americans and almost three times as long as MultiRacial/Other respondents.

Part I

Responses Reported by County

In this section of the report, the findings are presented by county. Each question that was posed in the survey instrument is stated in the tables that follow. The percentage of survey participants who indicated a particular response for each question is presented for each county and for the state as a whole.

There were differences in the percentages among the counties for particular questions. We examined whether those percentages were “statistically significant”. That is, whether they occurred by chance or whether they were due to differences in the counties. An asterisk (*) at the end of any question indicates that the differences we found in the responses among the counties were statistically significant and not due to chance.

Table 1

	New Castle %	Kent %	Sussex %	State %
Which of the following best describes the kind of dwelling your household currently lives in? *				
An apartment	38	20	19	26
A townhouse or rowhouse	16	7	2	8
A single family house	38	38	39	38
A mobile home or trailer	8	35	40	28
Total	100	100	100	100
Did your household have any serious problems related to the purchase of, or rental of, a mobile home or mobile home lot?				
Yes	6	9	6	7
No	94	91	94	93
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences in the kind of dwellings among the counties. In New Castle County over three-quarters of the respondents lived in either an apartment or single family house. In Kent and Sussex counties, a much higher percentage (35% and 40%, respectively) lived in a mobile home or trailer with a concomitant drop in apartment living as compared to New Castle County.

Table 2

	New Castle %	Kent %	Sussex %	State %
For the dwelling your household live in now, does someone in your household: *				
Pay rent	60	43	35	46
Own it and pay a mortgage or purchase loan	23	34	31	29
Own it with no mortgage or purchase loan	12	15	22	17
Pay nothing	5	8	12	8
Total	100	100	100	100
Do you pay rent to a public housing agency?				
Yes	33	32	36	33
No	67	68	64	67
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

The method of payment for housing varied significantly among the counties. In New Castle County 60 percent of respondents paid rent. In Kent and Sussex counties, that percentage was significantly lower, 43 percent and 35 percent, respectively. In addition, the percentage of respondents who owned the dwelling or had a mortgage was highest in Kent County (34%). In Sussex County over one-fifth (22%) of the respondents owned their dwelling outright.

Table 3

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...experience a serious problem with any physical aspect of your dwelling?				
Yes	14	16	13	14
No	86	84	87	86
Total	100	100	100	100
...have any difficulty in getting or keeping telephone, water, electricity or gas services?				
Yes	16	20	13	16
No	84	80	87	84
Total	100	100	100	100
...face discrimination in renting, buying or financing housing?*				
Yes	2	7	2	4
No	98	93	98	96
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

An overwhelming majority respondents in each of the counties indicated that they did not face discrimination in renting, buying or financing housing. However, the difference among the counties was significant. Seven percent of Kent County respondents indicated they had a problem in these efforts as compared for two percent in both New Castle and Sussex counties.

Table 4

	New Castle %	Kent %	Sussex %	State %
Was there ever a time when you or anyone else in your household were homeless or staying in a shelter for the homeless?				
Yes	5	5	3	4
No	95	95	97	96
Total	100	100	100	100
Did any of you have to move in with another household because you did not have your own place to live?				
Yes	16	12	12	13
No	84	88	88	87
Total	100	100	100	100
Was there any time when someone else had to move in with you because they had no place to live?				
Yes	24	27	27	26
No	76	73	73	74
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Over ninety-five percent of the respondents in all three counties stated that neither they nor any one in their household were homeless in 2001. However, that is inconsistent with their answers to the second question in the table. A substantial percentage of respondents (from 12% in Kent and Sussex to 16% in New Castle) indicated that they had to move in with another household because they had no place to live. Experts in the homelessness field have long suspected that the perception and the reality of being homeless are often inconsistent among persons who do not have shelter. These findings seem to confirm that suspicion. Further, about a quarter of the respondents in each county indicated that persons moved in with them because they had no place to live.

Table 5

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...have a separation, divorce, or annulment; a dispute about a property settlement or alimony; a dispute about child custody or visitation; or something else? *				
Yes	12	21	11	14
No	88	79	89	86
Total	100	100	100	100
Did an elderly person in the household or a close elderly relative suffer physical abuse or physical neglect or financial exploitation or other abuse? *				
Yes	1	5	1	3
No	99	95	99	97
Total	100	100	100	100
Was anyone in the household involved in a dispute about child support either with the other parent or a government agency?				
Yes	16	17	10	14
No	84	83	90	86
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Respondents in Kent County had significantly more difficulty (21%) with issues like separation, divorce, etc. (question one in the table) than their counterparts in New Castle (12%) and Sussex counties (11%).

Table 6

	New Castle %	Kent %	Sussex %	State %
Did any of the following occur in 2001? The Adoption of a child				
Yes	1	0	1	1
No	99	100	99	99
Total	100	100	100	100
Appointment of a guardian for a child				
Yes	3	5	2	3
No	97	95	98	97
Total	100	100	100	100
Serious problem with foster care				
Yes	0	1	1	1
No	100	99	99	99
Total	100	100	100	100
State intervention concerning children				
Yes	2	3	4	3
No	98	97	96	97
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 7

	New Castle %	Kent %	Sussex %	State %
At any time did your household include any children of school age?				
Yes	38	43	41	40
No	63	57	59	60
Total	100	100	100	100
Did anyone having great difficulty enrolling a child in school, find that the child was placed in a program below his or her level, or have a serious problem getting the kind of special classes or services the child needed?				
Yes	22	10	16	16
No	78	90	84	84
Total	100	100	100	100
Was there ever a time when a child in the household had truancy or disciplinary problems that were handled unfairly or improperly by school officials or the police?				
Yes	10	5	10	9
No	90	95	90	91
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 8

	New Castle %	Kent %	Sussex %	State %
Did a child from the household have serious difficulty getting an education?				
Yes	12	9	7	9
No	88	91	93	91
Total	100	100	100	100
Did you or any member of your household ...				
...need help with things like: making or changing a will, estate planning, setting up a trust, becoming eligible for Medicaid coverage or nursing home care, or making sure loved ones will be provided for?				
Yes	12	9	14	12
No	88	91	86	88
Total	100	100	100	100
...need help in administering an estate or dealing with an inheritance problem that arose after someone died?				
Yes	2	4	3	3
No	98	96	97	97
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 9

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...feel that you or they needed to get help for an adult who could not handle his or her own affairs, have a guardian appointed for the person, or change a guardianship arrangement?				
Yes	2	5	4	4
No	98	95	96	96
Total	100	100	100	100
...find that you wanted to provide in advance for a time when you might not be able to make important decisions about your finances, medical treatment, or other important matter?				
Yes	9	11	8	9
No	91	89	92	91
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 10

	New Castle %	Kent %	Sussex %	State %
Were you or anyone in your household denied a job because of unfair hiring practices or discrimination based on race, sex disability or anything else?				
Yes	7	8	6	7
No	93	92	94	93
Total	100	100	100	100
Were you or anyone in your household unfairly denied unemployment or workers compensation?				
Yes	5	3	2	4
No	95	97	98	96
Total	100	100	100	100
Did you or anyone in your household have difficulties with vocational or trade school?				
Yes	1	2	1	1
No	99	98	99	99
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 11

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...have a serious problem related to a pension plan or retirement benefits, either while working or after retirement?				
Yes	2	4	1	2
No	98	96	99	98
Total	100	100	100	100
Were you or anyone in your household working at a paid labor doing any other work for pay during 2001?				
Yes	56	53	56	55
No	44	47	44	45
Total	100	100	100	100
...have any serious difficulties with pay or withholding for taxed, child support, or garnished wages?				
Yes	12	13	12	12
No	88	87	88	88
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 12

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
..have a major problem with fringe benefits, like vacation, sick leave, or health insurance, whether because the benefits were not what the employer promised or the employer made it very difficult to use them? *				
Yes	10	19	9	12
No	90	81	91	88
Total	100	100	100	100
Were you or anyone in your household denied a promotion or raise at work, or disciplined, fired or even given undesirable work assignments because the employer discriminated or treated people unfairly?				
Yes	13	14	8	11
No	87	86	92	89
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences among the counties regarding benefits and employment. Almost one-fifth (19%) of the respondents in Kent County indicated difficulties with these issues as compared to about one-tenth of the respondents in New Castle (10%) and Sussex (9%) counties.

Table 13

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...work as a farm worker at any time in 2001? *				
Yes	1	2	8	4
No	99	98	92	96
Total	100	100	100	100
...experience any other major difficulties on the job, like sexual harassment, unhealthy or unsafe working conditions, serious union problems, or the employer trying to get back at you for organizing other workers?				
Yes	10	12	9	11
No	90	88	91	89
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Given the economic nature of Delaware, there were significantly more farm workers in Sussex County (8%) as compared to its northern neighbors (1% and 2% for New castle and Kent, respectively).

Table 14

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...experience serious threats to your privacy on the job, such as having to take a drug test, lie detector test, AIDS test, or not being allowed to find out what is in your personnel file?				
Yes	9	10	8.5	9
No	91	90	91.5	91
Total	100	100	100	100
...face discrimination because of a disability/serious health condition, having difficulty working, not able to go to a restaurant, church, other public place because wheelchair ramps not made?				
Yes	4	5	5	5
No	96	95	95	95
Total	100	100	100	100
...have any serious difficulties with a benefit program administered by the Social Security Administration?				
Yes	5	4	7	5
No	95	96	93	95
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 15

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...have any serious difficulties with Medicare or Medicaid?				
Yes	9	4	7	7
No	91	96	93	93
Total	100	100	100	100
...have any serious difficulties with a benefit program administered by the State Division of Social Service?				
Yes	6	6.5	7	7
No	96	93.5	93	93
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 16

	New Castle %	Kent %	Sussex %	State %
Were you or anyone in your household unable to get satisfactory health care?				
Yes	12	16	16	14
No	88	84	84	86
Total	100	100	100	100
Did you or anyone in your household have a major problem or dispute concerning charges, payments, or insurance coverage for health care, prescription drugs, or medical supplies?				
Yes	13.5	14	12	13
No	86.5	86	88	87
Total	100	100	100	100
Were any of you or anyone in your household faced with violations of a patients or family's basic rights/?				
Yes	4	6	5	5
No	96	94	95	95
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 17

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...have a serious insurance problem?				
Yes	11	12	14	12
No	89	88	86	88
Total	100	100	100	100
...have a serious problem with federal, state, or local taxes?				
Yes	5	6	6	5
No	95	96	94	95
Total	100	100	100	100
Were you or anyone in your household denied a loan, mortgage, credit card, or other credit because of false information in the credit report or discrimination based on sex, source of income, or anything else?				
Yes	6	11	8	8
No	94	89	92	92
Total	100	100	100	100
...have a major problem with a creditor, like harassing phone calls or other improper collection or repossession practices, a serious dispute about charges or fees, not having the money to pay bills?				
Yes	20	23	18	21
No	80	77	82	79
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 18

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...file for bankruptcy need information about filing for bankruptcy, or have a serious problem resulting from an earlier bankruptcy?*				
Yes	8	12	13	11
No	92	88	87	89
Total	100	100	100	100
...have serious difficulty collecting on a debt that someone signed a not to repay?				
Yes	4	7	5	5
No	96	93	95	95
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences among the counties regarding bankruptcy issues. In Kent and Sussex counties 12 percent and 13 percent of respondents, respectively, indicated that they had such problems. In New Castle County fewer than one in ten (8%) respondents stated they had such difficulty.

Table 19

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...spend money to buy something or have some work done and then find that you did not get what you paid for and the seller or contractor failed to make things right?				
Yes	8	12	13	11
No	92	88	87	89
Total	100	100	100	100
...have serious difficulty collecting on a debt that someone signed a note to repay?				
Yes	4	7	5	5
No	96	93	95	95
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 20

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...experience harassment by the police or have a home, car, or other personal belongings searched or taken by the government without good reason?				
Yes	7	3	3	4
No	93	97	97	96
Total	100	100	100	100
...encounter government policies or actions that interfered with your right to be a registered voter or to vote?				
Yes	3	2	1	2
No	97	98	99	98
Total	100	100	100	100
...face threats in the form of either words or actions, intended to keep you from voting, going into a public building or health care facility, or exercising any other right?				
Yes	0	1	1	1
No	100	99	99	99
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 21

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
...have a serious problem because of a difficulty with English?*				
Yes	5	1	1	2
No	95	99	99	98
Total	100	100	100	100
Is there anyone in your household who was born outside the United States, as a citizen of another country?*				
Yes	12	8	2	7
No	88	92	98	93
Total	100	100	100	100
...have an immigration problem with becoming a citizen, becoming legal or getting a green card, bringing a family member to the US legally, political asylum, deportation, am nesty?				
Yes	2	0	1	1
No	98	100	99	99
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant difference among the counties regarding problems arising out of difficulty with English. More respondents in New Castle County (5%) indicated such problems compared to one percent in both Kent and Sussex counties.

In addition, there were significant differences in the proportions of persons borne outside of the U.S. as a citizen of another country. The percentages ranged from twelve percent in New Castle County to two percent in Sussex County.

Table 22

	New Castle %	Kent %	Sussex %	State %
Does anyone living in your household usually speak a language other than English while at home?*				
Yes	20	8	4	11
No	80	92	96	89
Total	100	100	100	100
Are you or anyone in your household a veteran of the United States armed services?				
Yes	16	23	19	19
No	84	77	81	81
Total	100	100	100	100
Did you or anyone in your household experience any problems like; serious difficulties related to VA insurance, educational benefits, or other VA benefits?				
Yes	13	7	10	10
No	87	93	90	90
Total	100	100	100	100
Were you or any member of your household discriminated against because of race, age, sex, marital status, sexual orientation, source of income, disability or anything else?				
Yes	10	11	7	9
No	90	89	93	91
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There was a significant difference among the counties regarding the language spoken in the home. One-fifth (20%) of the respondents in New Castle County indicated that they or someone in the household spoke a language other than English in the home. Just under one out of ten (8%) indicated that condition in Kent County; under one out of twenty (4%) reported that fact for their household in Sussex County.

Table 23

Did you or any member of your household...	New Castle %	Kent %	Sussex %	State %
Were you or anyone in your household involved in any kind of civil court action, whether or not you actually appeared in court?				
Yes	12	12	13	12
No	88	88	87	88
Total	100	100	100	100
...appear, or receive a notice to appear, at a formal hearing a government office, agency, or board?				
Yes	11	6	6	8
No	89	94	94	92
Total	100	100	100	100
...feel a need for information, help, or advice from a lawyer, whether or not you actually got or tried to get it?				
Yes	26	27	21	25
No	74	73	79	75
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 24

	New Castle %	Kent %	Sussex %	State %
Did you turn to legal aid or legal services program in connection with a situation?				
Yes	15	15	8	12
No	85	85	92	88
Total	100	100	100	100
Did you turn to a private lawyer or law firm in connection with a situation?				
Yes	20	18	18	19
No	80	82	82	81
Total	100	100	100	100
Did you turn to a mediator, arbitrator, or dispute resolution center in connection with a situation?				
Yes	7	10	6	8
No	93	90	94	92
Total	100	100	100	100
Did you turn to a court or a government body that holds hearings in connection with a situation?				
Yes	11	12	11	12
No	89	88	89	88
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 25

	New Castle %	Kent %	Sussex %	State %
What was the highest grade or level of school that you have completed? *				
8 th grad or less	5	11	6	7
Some high school, but did not graduate	15	16	25	19
High school or equivalent GED	44	43	43	44
Some college or 2-year degree	24	24	21	23
Four year college graduate	9	3	4	5
More than 4-year college degree	3	3	1	2
Total	100	100	100	100
What is your marital status?				
Married	25	32	41	33
Divorced/Separated	20	27	18	22
Never Married	41	21	24	29
Member of an unmarried couple	1	1	2	1
Widowed	13	19	15	15
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences in the educational levels among the counties. The proportion of respondents who completed high school or had a GED equivalent was consistent across the counties (over four out of ten). However, there were differences in the proportions who attended some high school, but did not graduate with Sussex County (25%) higher than either New Castle County (15%) and Kent County (16%). In addition, New Castle County had over twice the proportion (9%) of college graduates than either Kent or Sussex counties (3% and 4%, respectively).

Table 26

	New Castle %	Kent %	Sussex %	State %
How would you describe your race? *				
American Indian or Alaskan Native	1	41	1	2
Asian or Pacific Islander	1	1	1	1
Black or African-American	33	23	25	27
White	50	67	65	61
Another race or multiracial	15	5	9	9
Total	100	100	100	100
How much money came into your household last year from all sources from all the people in your household?				
Under \$5,000	17	8	10	12
\$5,000-\$9,999	11	14	15	14
\$10,000-\$14,999	24	27	27	26
\$15,000-\$19,999	17	22	22	20
\$20,000-\$24,999	15	12	9	12
\$25,000-\$29,999	7	10	9	9
\$30,000-\$34,999	5	6	5	5
\$35,000-\$39,999	2	0	2	1
\$40,000-\$45,999	2	0	2	1
Total	100	100	100	100

* The differences in percentages among the counties are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

The counties differed significantly by race of the respondents. New Castle County had a smaller white population (50%) than either Kent (67%) or Sussex (65%) counties. Concomitantly, about one-third of New Castle County's respondents were African-American as compare to about one-fifth in Kent and Sussex counties.

Table 27

	New Castle %	Kent %	Sussex %	State %
What is your employment status?				
Employed full-time	31	30	35	32
Employed part-time	16	11	10	12
Unemployed	19	19	13	17
Retired	19	24	27	23
Student	6	3	2	4
Military	0	1	1	1
Other	9	12	12	11
Total	100	100	100	100
Gender of respondent				
Male	35	33	34	34
Female	65	67	66	66
Total	100	100	100	100
Median age of respondent *				
Median age of respondent *	47	41	49	46
Median # of years living in neighborhood				
Median # of years living in neighborhood	5	5	9	6
Median # of years living in housing unit				
Median # of years living in housing unit	4	4	4	5

*The differences in median age of respondents among the counties are statistically significant at the .05 level
 Note: Median indicates that half of the responses were above the value and half were below the value.
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

The difference in the median ages of the respondents was significant across the counties with those in Sussex County registering the oldest participants (49 years). The respondents Kent County were the youngest group with a median age of 41 years.

Table 28

	New Castle %	Kent %	Sussex %	State %
Total number of persons in household				
1	24	23	24	24
2	22	23	30	25
3	21	21	16	19
4 or more	33	33	30	32
Total	100	100	100	100
Mean number of persons in household				
	2.96	2.93	2.82	2.90
Total number of persons in household 18 years of age and older				
1	41	41	40	41
2	37	46	41	41
3 or more	22	13	19	18
Total	100	100	100	100
Number of persons in household under 18 years of age				
0	52	46	55	51
1	17	17	16	17
2	17	20	16	18
3 or more	14	17	13	14
Total	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Part II

Responses Reported by Race & Gender

In this section of the report, the findings are presented by two important demographic characteristics, race and gender. Each question that was posed in the survey instrument is stated in the tables that follow. The percentage of survey participants who indicated a particular response for each question is presented for each category of race and gender.

Our analysis indicated that race could be defined using three values, white, African-American and multiracial/other. That was derived from the findings that 61 percent of respondents identified their race as white; 27 percent identified themselves as African-American; 9 percent considered themselves multi-racial or another race; 2 percent claimed American Indian or Alaskan Native as their racial identity; 1 percent identified themselves as Asian or Pacific Islander. For purposes of the presentation of the findings that follow, we combined the multi-racial, American Indian/Alaskan Native and Asian/Pacific Islander category. The distribution of the respondents by race, then, was white (61%); African-American (27%) and MultiRacial/Other (12%).

There were differences in the percentages among the race and gender categories for particular questions. We examined whether those percentages were “statistically significant”. That is, whether they occurred by chance or whether they were due to differences by race and/or gender. An asterisk (*), or series of asterisks, at the end of any question indicates that the differences we found in the responses by race and/or gender were statistically significant and not due to chance.

Table 29

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Which of the following best describes the kind of dwelling your household currently lives in? *					
An apartment	16	36	47	24	26
A townhouse or rowhouse	7	13	8	8	9
A single family house	44	29	31	41	37
A mobile home or trailer	33	22	14	27	28
Total	100	100	100	100	100
Did your household have any serious problems related to the purchase of, or rental of, a mobile home or mobile home lot?					
Yes	6	9	6	7	7
No	94	91	94	93	93
Total	100	100	100	100	100

* The differences in percentages by race are statistically significant at the .05 level
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences in the kind of dwelling that the respondents lived in by race. Almost half (47%) of the MultiRacial/Other category lived in an apartment as compared to just over one-third (36%) for African-Americans and fewer than one-fifth (16%) for the White category.

Table 30

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
For the dwelling your household live in now, does someone in your household: *					
Pay rent	33	63	67	44	47
Own it and pay a mortgage or purchase loan	33	24	26	29	30
Own it with no mortgage or purchase loan	23	9	3	19	15
Pay nothing	11	4	4	8	8
Total	100	100	100	100	100
Do you pay rent to a public housing agency? *					
Yes	22	39	48	34	33
No	78	61	52	66	67
Total	100	100	100	100	100

* The differences in percentages by race are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Our findings regarding the differences in the type of dwelling unit among the races (Table 29), were confirmed when we looked at the payment method for the dwelling. About two-thirds (67%) of the MultiRacial/Other and African-American (63%) respondents paid rent for their housing unit. Only one-third (33%) of Whites did so.

Table 31

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
...experience a serious problem with any physical aspect of your dwelling?					
Yes	15	14	8	16	13
No	85	86	92	84	87
Total	100	100	100	100	100
...have any difficulty in getting or keeping telephone, water, electricity or gas services?					
Yes	15	23	12	16	17
No	85	77	88	84	83
Total	100	100	100	100	100
...face discrimination in renting, buying or financing housing?					
Yes	4	3	6	3	4
No	96	97	94	97	96
Total	100	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 32

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Was there ever a time when you or anyone else in your household were homeless or staying in a shelter for the homeless? *					
Yes	4	3	10	2	6
No	96	97	90	98	94
Total	100	100	100	100	100
Did any of you have to move in with another household because you did not have your own place to live?					
Yes	14	10	18	10	15
No	86	90	82	90	85
Total	100	100	100	100	100
Was there any time when someone else had to move in with you because they had no place to live?					
Yes	25	26	32	24	27
No	75	74	68	76	73
Total	100	100	100	100	100

* The differences in percentages by race and gender are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

The differences regarding homelessness were significant across race and gender. More MultiRacial/Other respondents (10%) and females (6%) indicated that they were homeless during 2001 than those of the other race categories or males.

Table 33

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
...have a separation, divorce, or annulment; a dispute about a property settlement or alim ony; a dispute about child custody or visitation; or something else? *					
Yes	16	12	15	7	18
No	84	88	85	93	82
Total	100	100	100	100	100
Did an elderly person in the household or a close elderly relative suffer physical abuse or physical neglect or financial exploitation or other abuse?					
Yes	3	3	0	3	3
No	97	97	100	97	97
Total	100	100	100	100	100
Was anyone in the household involved in a dispute about child support either with the other parent or a government agency? **					
Yes	12	22	7	11	16
No	88	78	93	89	84
Total	100	100	100	100	100

* The differences in percentages by gender are statistically significant at the .05 level

**The differences in percentages by race are statistically significant at the .05 level

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences between males (7%) and females (18%) regarding disputes about separation, divorce, property settlement, child custody, etc.

There were significant differences by race and gender involving a dispute about child support with another parent or a government agency. Over one-fifth (22%) of African-Americans and 16 percent of females indicated such a condition.

Table 34

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Did any of the following occur in 2001?					
The Adoption of a child					
Yes	1	0	3	1	1
No	99	100	97	99	99
Total	100	100	100	100	100
Appointment of a guardian for a child*					
Yes	2	7	4	3	4
No	98	93	96	97	96
Total	100	100	100	100	100
Serious problem with foster care					
Yes	0	1	0	1	0
No	100	99	100	99	100
Total	100	100	100	100	100
State intervention concerning children					
Yes	3	4	1	3	4
No	97	96	99	97	96
Total	100	100	100	100	100

** The differences in percentages by race are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences among the races regarding the appointment of a guardian for a child with seven percent of African-Americans reporting that event as compared to fewer for Whites (2%) and MultiRacial/Other (4%) respondents.

Table 35

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
At any time did your household include any children of school age? *					
Yes	35	52	40	32	45
No	65	48	60	68	55
Total	100	100	100	100	100
Did anyone having great difficulty enrolling a child in school, find that the child was placed in a program below his or her level, or have a serious problem getting the kind of special classes or services the child needed?					
Yes	16	15	14	12	17
No	84	85	86	88	83
Total	100	100	100	100	100
Was there ever a time when a child in the household had truancy or disciplinary problems that were handled unfairly or improperly by school officials or the police?					
Yes	5	13	14	3	11
No	95	87	86	97	89
Total	100	100	100	100	100

*The differences in percentages by race and gender are statistically significant at the .05 level
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences by race and gender concerning the presence of school-age children in the household. Over half (52%) of African-American respondents and almost half (45%) of females reported having such children in the household.

Table 36

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Did a child from the household have serious difficulty getting an education? *					
Yes	9	7	14	3	11
No	91	93	86	97	89
Total	100	100	100	100	100
...need help with things like: making or changing a will, estate planning, setting up a trust, becoming eligible for Medicaid coverage or nursing home care, or making sure loved ones will be provided for? **					
Yes	14	6	14	11	13
No	86	94	86	89	87
Total	100	100	100	100	100
...need help in administering an estate or dealing with an inheritance problem that arose after someone died?					
Yes	4	1	3	3	3
No	96	99	97	97	97
Total	100	100	100	100	100

* The differences in percentages by gender are statistically significant at the .05 level

**The differences in percentages by race are statistically significant at the .05 level

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences by gender regarding difficulty with children getting an education. Over one out of ten (11%) of females indicated that was the case in their household as compared to just three percent for males.

Race mattered when persons in the household needed help with estate planning, Medicare, etc. More than one out of ten (14%) Whites and MultiRacial/Other respondents indicated that condition as compared to six percent of African-Americans.

Table 37

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Did you or any member of your household...					
...feel that you or they needed to get help for an adult who could not handle his or her own affairs, have a guardian appointed for the person, or change a guardianship arrangement?					
Yes	4	4	3	2	4
No	96	96	97	98	96
Total	100	100	100	100	100
...find that you wanted to provide in advance for a time when you might not be able to make important decisions about your finances, medical treatment, or other important matter?					
Yes	11	5	10	7	10
No	89	95	90	93	90
Total	100	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 38

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Were you or anyone in your household denied a job because of unfair hiring practices or discrimination based on race, sex disability or anything else?					
Yes	6	9	8	7	7
No	94	91	92	93	93
Total	100	100	100	100	100
Were you or anyone in your household unfairly denied unemployment or workers compensation?					
Yes	3	4	7	4	3
No	97	96	93	96	97
Total	100	100	100	100	100
Did you or anyone in your household have difficulties with vocational or trade school?					
Yes	1	2	3	1	1
No	99	98	97	99	99
Total	100	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 39

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
...have a major problem with fringe benefits, like vacation, sick leave, or health insurance, whether because the benefits were not what the employer promised or the employer made it very difficult to use them?					
Yes	14	8	14	8	14
No	86	92	86	92	86
Total	100	100	100	100	100
Were you or anyone in your household denied a promotion or raise at work, or disciplined, fired or even given undesirable work assignments because the employer discriminated or treated people unfairly?					
Yes	10	11	24	10	12
No	90	89	76	90	88
Total	100	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 40

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
...work as a farm worker at any time in 2001? *					
Yes	5	2	4	7	2
No	95	98	96	93	98
Total	100	100	100	100	100
...experience any other major difficulties on the job, like sexual harassment, unhealthy or unsafe working conditions, serious union problems, or the employer trying to get back at you for organizing other workers?					
Yes	12	6	14	12	10
No	88	94	86	88	90
Total	100	100	100	100	100

* The differences in percentages by gender are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Farm work was significantly different by gender with males reporting that condition over three times more often than females (7% and 2%, respectively).

Table 41

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Did you or any member of your household ...					
...experience serious threats to your privacy on the job, such as having to take a drug test, lie detector test, AIDS test, or not being allowed to find out what is in your personnel file?					
Yes	10	9	9	10	9
No	90	91	91	90	91
Total	100	100	100	100	100
...face discrimination because of a disability/serious health condition, having difficulty working, not able to go to a restaurant, church, other public place because wheelchair ramps not made? *					
Yes	6	3	3	2	7
No	94	97	97	98	93
Total	100	100	100	100	100
...have any serious difficulties with a benefit program administered by the Social Security Administration?					
Yes	6	6	4	5	6
No	94	94	96	95	94
Total	100	100	100	100	100

* The differences in percentages by race are statistically significant at the .05 level
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Discrimination due to a health condition or serious disability was significantly different by race. Whites reported that condition twice as often as African-American and MultiRacial/Other respondents (6% and 3%, respectively).

Table 42

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
...have any serious difficulties with Medicare or Medicaid?					
Yes	6	9	6	5	8
No	94	91	94	95	92
Total	100	100	100	100	100
...have any serious difficulties with a benefit program administered by the State Division of Social Service?					
Yes	8	5	6	4	8
No	92	95	94	96	92
Total	100	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 43

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Were you or anyone in your household unable to get satisfactory health care?					
Yes	16	11	14	15	14
No	84	89	84	85	86
Total	100	100	100	100	100
Did you or anyone in your household have a major problem or dispute concerning charges, payments, or insurance coverage for health care, prescription drugs, or medical supplies? *					
Yes	16	8	11	8	16
No	84	92	89	92	84
Total	100	100	100	100	100
Were any of you or anyone in your household faced with violations of a patients of family's basic rights/?					
Yes	5	5	7	4	6
No	95	95	93	96	94
Total	100	100	100	100	100

* The differences in percentages by race and gender are statistically significant at the .05 level
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

The differences regarding disputes concerning health care payments, etc. were significant by race and gender. Whites (16%) had those problems more often than either African-American (8%) or MultiRacial/Other (11%) respondents. In addition, females were twice as likely as males to experience the problem (16% and 8%, respectively).

Table 44

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
...have a serious insurance problem?					
Yes	12	10	15	12	13
No	88	90	85	88	87
Total	100	100	100	100	100
...have a serious problem with federal, state, or local taxes?					
Yes	6	5	8	4	7
No	94	95	92	96	93
Total	100	100	100	100	100
Were you or anyone in your household denied a loan, mortgage, credit card, or other credit because of false information in the credit report or discrimination based on sex, source of income, or anything else? *					
Yes	8	9	10	4	11
No	92	91	90	96	89
Total	100	100	100	100	100
...have a major problem with a creditor, like harassing phone calls or other improper collection or repossession practices, a serious dispute about charges or fees, not having the money to pay bills?					
Yes	18	26	19	18	22
No	82	74	81	82	78
Total	100	100	100	100	100

* The differences in percentages by gender are statistically significant at the .05 level
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

The difference between males and females regarding obtaining credit due to false information, etc. was significant with females reporting the experience almost three times more often than men (11% and 4%, respectively).

Table 45

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
...file for bankruptcy need information about filing for bankruptcy, or have a serious problem resulting from an earlier bankruptcy?					
Yes	7	4	3	5	7
No	93	96	97	95	93
Total	100	100	100	100	100
...have a problem with a contract like signing a contract without understanding it, needing advice about signing a contract, not being able to get out of a contract after having second thoughts? *					
Yes	7	2	7	5	6
No	93	98	93	95	94
Total	100	100	100	100	100

* The differences in percentages by race are statistically significant at the .05 level
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences by race regarding difficulties with a contract. Whites and MultiRacial/Other respondents reported that condition over three times more often than African-Americans (7% and 2%, respectively).

Table 46

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
...spend money to buy something or have some work done and then find that you did not get what you paid for and the seller or contractor failed to make things right?					
Yes	10	12	14	8	12
No	90	88	86	92	88
Total	100	100	100	100	100
...have serious difficulty collecting on a debt that someone signed a note to repay?					
Yes	4	7	5	5	5
No	96	93	95	95	95
Total	100	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 47

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
...experience harassment by the police or have a home, car, or other personal belongings searched or taken by the government without good reason?					
Yes	4	4	3	4	4
No	96	96	97	96	96
Total	100	100	100	100	100
...encounter government policies or actions that interfered with your right to be a registered voter or to vote?					
Yes	2	2	0	3	2
No	98	98	100	97	98
Total	100	100	100	100	100
...face threats in the form of either words or actions, intended to keep you from voting, going into a public building or health care facility, or exercising any other right?					
Yes	1	0	0	1	0
No	99	100	100	99	100
Total	100	100	100	100	100

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Table 48

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Does anyone living in your household usually speak a language other than English while at home? *					
Yes	7	6	38	13	10
No	93	94	62	87	90
Total	100	100	100	100	100
...have a serious problem because of a difficulty with English? **					
Yes	1	1	11	4	1
No	99	99	89	96	99
Total	100	100	100	100	100
Is there anyone in your household who was born outside the United States, as a citizen of another country? *					
Yes	4	3	34	9	6
No	96	97	66	91	94
Total	100	100	100	100	100
...have an immigration problem with becoming a citizen, becoming legal or getting a green card, bringing a family member to the US legally, political asylum, deportation, amnesty? *					
Yes	1	0	6	2	1
No	99	100	94	98	99
Total	100	100	100	100	100

* The differences in percentages by race are statistically significant at the .05 level
 **The differences in percentages by race and gender are statistically significant at the .05 level
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences by race regarding the use of a language other than English in the home. Over one-third (38%) of the respondents in the MultiRacial/Other category reported such a condition compared to less than 10 percent of African-Americans and Whites.

Table 49

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Did anyone who usually resides in this household serve in the armed forces or national guard at any time?					
Yes	4	5	5	4	5
No	96	95	95	96	95
Total	100	100	100	100	100
Are you or anyone in your household a veteran of the United States armed services?*					
Yes	27	15	19	27	15
No	73	85	81	73	85
Total	100	100	100	100	100
Did you or anyone in your household experience any problems like serious difficulties related to VA insurance, educational benefits, or other VA benefits?					
Yes	11	9	10	11	9
No	89	91	90	89	91
Total	100	100	100	100	100
Were you or any member of your household discriminated against because of race, age, sex, marital status, sexual orientation, source of income, disability or anything else?					
Yes	10	8	10	7	11
No	90	92	90	93	89
Total	100	100	100	100	100

*The differences in percentages by gender are statistically significant at the .05 level
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences by gender regarding veteran status with males reporting that status almost twice as often as females (27% and 15%, respectively).

Table 50

Did you or any member of your household...	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Were you or anyone in your household involved in any kind of civil court action, whether or not you actually appeared in court? *					
Yes	13	13	7	7	15
No	87	87	93	93	85
Total	100	100	100	100	100
...appear, or receive a notice to appear, at a formal hearing a government office, agency, or board?					
Yes	7	5	12	7	8
No	93	95	88	93	92
Total	100	100	100	100	100
...feel a need for information, help, or advice from a lawyer, whether or not you actually got or tried to get it? *					
Yes	27	21	16	19	27
No	73	79	84	81	73
Total	100	100	100	100	100

* The differences in percentages by gender are statistically significant at the .05 level
 Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

The were significant differences by gender regarding civil court action and needing advice from a lawyer. In each instance, females reported the condition more often than males. They more than doubled the percentage of males regarding a civil court action (15% to 7%, respectively). Over one-quarter (27%) of females indicated they needed the advice of a lawyer as compared to under one-fifth (19%) of males reporting such a need.

Table 51

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Did you turn to legal aid or legal services program in connection with a situation?					
Yes	11	14	15	9	14
No	89	86	85	91	86
Total	100	100	100	100	100
Did you turn to a private lawyer or law firm in connection with a situation? *					
Yes	22	14	14	17	20
No	78	86	86	83	80
Total	100	100	100	100	100
Did you turn to a mediator, arbitrator, or dispute resolution center in connection with a situation?					
Yes	7	9	6	7	8
No	93	91	94	93	92
Total	100	100	100	100	100
Did you turn to a court or a government body that holds hearings in connection with a situation?					
Yes	12	12	11	8	13
No	88	88	89	92	87
Total	100	100	100	100	100

* The differences in percentages by race are statistically significant at the .05 level
 Source: D. Yanich, Delaware Legal Needs Study, University of Delaware, 2003

Whites (22%) were significantly more likely to turn to a private lawyer than either African-Americans (14%) or MultiRacial/Other respondents (14%).

Table 52

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
What was the highest grade or level of school that you have completed? *					
8 th grad or less	8	6	7	10	6
Some high school, but did not graduate	17	22	19	20	18
High school or equivalent GED	44	47	30	37	46
Some college or 2-year degree	23	20	30	23	23
Four year college graduate	5	4	10	6	5
More than 4-year college degree	3	1	4	4	2
Total					
What is your marital status? *					
Married	38	21	33	39	29
Divorced/Separated	24	17	19	14	26
Never Married	18	49	38	32	27
Member of an unmarried couple	1	1	3	2	1
Widowed	19	12	7	13	17
Total					

* The differences in percentages by race and gender are statistically significant at the .05 level
Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences by race and gender regarding educational level and marital status. Almost half of Whites (44%) and African-Americans (47%) completed high school or had a GED as compared to fewer than one-third (30%) of MultiRacial/Other respondents. Almost half of females (46%) reported the same educational level as compared to just over one-third (37%) for males.

Table 53

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
How much money came into your household last year from all sources from all the people in your household? *					
Under \$10,000	17	8	10	20	28
\$10,000-\$14,999	24	27	27	33	23
\$15,000-\$19,999	17	22	22	17	22
\$20,000-\$24,999	15	12	9	10	13
Above \$25,000	7	10	9	20	14
<i>Total</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>
What is your employment status? **					
Employed full-time	29	39	38	31	32
Employed part-time	9	17	17	10	13
Unemployed	16	17	18	16	18
Retired	32	10	8	28	21
Student	2	4	9	3	4
Military	1	0	0	2	0
Other	11	12	10	10	11
<i>Total</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>
Median age of respondent	47	41	49	46	44
Median # of years living in neighborhood **	8	5	3	5	7
Median # of years living in housing unit **	5	4	2	4	5

* The differences in percentages by race and gender are statistically significant at the .05 level

**The differences in percentages by race are statistically significant at the .05 level.

Note: Median indicates that half of the responses were above the value and half were below the value.

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

There were significant differences by race and gender regarding household income. There were also significant differences regarding employment and length of time in the neighborhood and housing unit by race.

Table 54

	Race			Gender	
	White %	AfriAmer %	Multi/Other %	Male %	Female %
Total number of persons in household *					
1	29	15	15	25	23
2	27	20	23	28	23
3	17	22	30	14	23
4 or more	27	43	32	33	31
Total	100	100	100	100	100
Mean number of persons in household					
	2.67	3.30	3.32	2.80	2.95
Total number of persons in household 18 years of age and older **					
1	41	43	27	34	44
2	41	39	48	49	37
3 or more	18	18	25	17	19
Total	100	100	100	100	100
Number of persons in household under 18 years of age ***					
0	60	35	42	59	47
1	14	19	26	10	20
2	15	23	21	20	17
3 or more	11	23	11	11	16
Total	100	100	100	100	100

* The differences in percentages by race are statistically significant at the .05 level

**The differences in percentages by gender are statistically significant at the .05 level

***The differences in percentages by race and gender are statistically significant at the .05 level

Source: D. Yanich, Legal Needs in Delaware, University of Delaware, 2003

Race and gender mattered regarding the number of persons in the household and the age distribution of those persons.