

Knowledge, capability and the experience of rights problems

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Foreword

by Sir Henry Brooke

When we wrote our ground-breaking PLEAS Task Force Report three years ago we said, of 21st century Britain:

“We do not understand the legal system and do not use it to our benefit.”

“Around one million civil justice problems go unresolved every year. This is legal exclusion on a massive scale.”

“The burden of unresolved legal problems falls more heavily on the socially excluded.”

“Economists estimate that over a three-and-a-half year period unresolved law-related problems cost individuals and the public purse £13 billion.”

The present report is based on interviews with 10,000 people up and down the country, and it serves to reinforce that dismal story. It makes a valuable contribution to the debate about the future of our civil and family justice system when seen from the perspective of the users (or, more accurately, the non-users) of that system. It raises serious concerns, too, revealing as it does just how extensive are the gaps in the knowledge and capability of very many people in their experience of rights issues and of the relevance of the justice system to their everyday lives. On the brighter side, the findings provide an important step forward in our understanding of how things could be improved if only the need for public legal education across the entire country were to be addressed actively by whatever Government takes office next month.

The report contains valuable insights into the kinds of groups – and of legal problems, too – that might benefit from a greater investment in public legal education. It also offers insights into what may be the most effective ways of supporting these groups from the array of innovative delivery methods we have identified since we launched the Public Legal Education Network (Plenet) in 2008.

And finally, what the findings highlight is the importance of helping people to make sense of the law if we are to reduce the poor outcomes suffered by so many because they lack legal capability. Investment in public legal education means investment in the health and wellbeing of society as a whole, and not simply in the wellbeing of the justice system. If the necessary investment takes place, it will offer the prospect of a major reduction of the burden that falls on individuals and their families – and the subsequent costs to our public services – when things start to go wrong.

I hope that the publication of this excellent report will enable greater prominence to be accorded to the need for public legal education as an integral part of a fair and effective justice system.

Former Lord Justice of Appeal, Chair, the Plenet Steering Group
April 2010

Executive Summary

Background

This report uses data from the English and Welsh Civil and Social Justice Survey (CSJS) to look at how people deal with law-related problems and to assess the impact of a lack of legal capability. The CSJS is a large-scale face-to-face household survey of over 10,000 respondent's experience of, and response to a broad range of civil justice problems.

The aims of this research were to investigate the challenges people face when dealing with civil justice problems. The focus was on problem solving strategy – what people did or did not do when faced with a problem – and the implications of a lack of knowledge and the inability of people to act as they would have liked. The aim was also to explore the relationship between problem solving strategy, knowledge of rights and processes, and to examine the consequences of problems on people's lives, in terms of stress related ill-health, loss of confidence or income amongst other things. Particular attention is paid throughout the report to disadvantage and social exclusion.

Perhaps most importantly, this report has begun to offer insight into how the population might be segmented for the purposes of targeted public legal education interventions.

Findings

There was extensive lack of knowledge of legal rights among survey respondents, with around two-thirds of those with a civil justice problem suggesting that they did not know their rights.

More affluent, educated respondents were more likely to know their rights; disadvantaged groups (e.g. no academic qualifications, long-term illness or disability, mental health problems) were less likely to have knowledge of rights and legal processes. Knowledge also varied by problem type; respondents frequently reported low levels of knowledge relating to welfare benefits, clinical negligence, rented housing/homelessness and unfair police treatment

A lack of knowledge of rights was related to:

- a reduced likelihood of meeting objectives when handling alone – 30% compared with 65%
- a reduced likelihood of obtaining advice for problems – 51% compared with 57%
- an increase in trying and failing to obtain advice – 10% compared with 4%
- higher rates of regret over actions – 34% compared with 21%
- far greater likelihood of reporting stress related ill-health when handling alone – 21% compared with 12%.

While many respondents successfully obtained advice or handled their problems alone, a significant proportion did nothing or tried and failed to obtain advice. Advice-seeking strategy was strongly related to problem type reported, though social and demographic predictors also played a role. For example, disadvantaged groups (e.g. lone parents, those renting publicly, those in receipt of welfare benefits, those with no academic qualifications and those with mental health problems) were all characterised by a higher percentage obtaining advice and lower percentage handling alone, highlighting possible capacity issues.

Analysis also explored what respondents wish they had known at the time of the problem. While the majority gave no answer or said ‘nothing’, many of the remainder mentioned ‘rights or processes’, and often expressed what they wish they had known or done.

“[I wish I had known] who I should speak to rather than being pushed from pillar to post”

“If I knew now what I wish I had [known then], I would have dealt with things different[ly]”

“(I) should have found out about my legal position before ending the contract”

Importantly, further analysis demonstrated that **the impact of a lack of knowledge of rights was far greater where respondents failed to obtain advice**. For example, where respondents obtained advice there was little difference in percentage reporting stress related ill-health by whether or not they had knowledge of their rights. For other strategies, lacking knowledge of rights led to far higher percentages reporting stress related ill-health. This highlights the increased importance of advice if you do not know your rights.

Following on from this, analysis also demonstrated that **disadvantaged groups were most likely to not obtain advice, to lack knowledge of rights, and to suffer adverse consequences**. Conversely, disadvantaged groups were underrepresented among those who handled problems alone with knowledge of rights.

Respondents reporting problems with discrimination, clinical negligence, welfare benefit problems and homelessness were less likely to obtain advice, and more likely to lack knowledge of rights and to suffer adverse outcomes.

For those doing nothing when faced with a problem, the analysis showed that an important distinction needs to be made between doing nothing and not feeling the need to act (what in many cases could be regarded as informed inaction), and doing nothing but feeling unable to (for example, because of lack of knowledge, confidence

or capacity). Problem types including employment, consumer and debt all had higher percentages of respondents doing nothing but wanting to act. Again, **some groups (e.g. low income, unemployed) were more likely not to do anything because they felt unable to act. This was also particularly true of women for reasons to do with capacity and confidence.** Moreover, doing nothing while feeling unable to act more often resulted in regret over actions and led to adverse consequences such as stress related ill-health.

Conclusions

The findings from the English and Welsh Civil and Social Justice Survey demonstrate that **there are knowledge, skills and confidence gaps in the population which are barriers to achieving legal capability.** The analysis conducted for this report highlights some of the complex interrelationships between people's choice of advice-seeking strategy, their knowledge of rights and general disadvantage.

Perhaps most importantly, this report has begun to offer insight into how the population might be segmented for the purposes of targeted public legal education interventions. **Segmentation needs to focus on two main factors – population groups and legal problems. Segmentation also needs to unpick who would profit from what type of public legal education intervention;** the research presented in this report provides some new evidence on this.

For example, targeted PLE activities for disadvantaged groups could be aimed at raising awareness of – and signposting to – sources of advice. Respondents with knowledge who handled alone achieved far superior outcomes, tended to be more affluent, were not in receipt of means-tested benefits and were not suffering from mental health problems. Arguably enabling as many people as possible in these groups – through education initiatives – to deal with problems alone through self-help might be a particularly successful targeting exercise.

Interventions need to take into account the challenges of achieving behaviour change, and the complexities and benefits of such activity. Those designing public legal education interventions will need to take into account the 'whole' person as well as contextual factors. For example literacy and numeracy levels, anxiety and self esteem as well as extrinsic factors should be considered. The timing of the education is also crucial to behaviour change. People are more likely to be receptive to just-in-time education; that is at the time in their lives when they need information and help.

Research on legal capability has been sparse and we would recommend that research activity be encouraged to clarify how concepts such as legal capability could best be measured. Further suggestions include research on self-help, large-scale survey work and research on the cost-effectiveness of PLE interventions. Assessing the impact of public legal education initiatives is challenging and an increased body of research could shed light on this under-developed area.

1 Introduction

1.1 Overview

This report sets out key new research findings on people’s knowledge and capability when dealing with rights problems. The results are based on a nationally representative survey of the adult population of England and Wales: The English and Welsh Civil and Social Justice Survey (CSJS). Over 10,000 adults were interviewed face-to-face in their own homes between January 2006 and January 2009. The findings set out in this report represent a significant contribution to understanding how people experience and act upon rights problems, and how Public Legal Education (PLE) strategies may best be targeted.

The Legal Services Research Centre (LSRC), the independent research division of the Legal Services Commission, was commissioned to produce this report by Plenet. Plenet, which falls under the wing of the Advice Services Alliance, was established to continue building the body of knowledge of what makes for successful public legal education. Its aim is to develop the recommendations and to implement the strategic goals of the Public Legal Education and Support Task Force (PLEAS). The Task Force (2007, p.9) offered a broad definition of public legal education:

PLE provides people with awareness, knowledge and understanding of rights and legal issues, together with the confidence and skills needed to deal with disputes and gain access to justice. Equally important, it helps people recognise when they may need support, what sort of advice is available, and how to go about getting it.

PLE has a further key role to play in helping citizens to better understand everyday life issues, making better decisions and anticipating and avoiding problems.

Public legal education is therefore not about teaching every person about the detailed contents of the law. It is about being able to recognise a legal issue and knowing how to deal with it. Public legal education is ‘the tool we need to achieve legal capability’ (PLEAS Task Force, 2007, p.9). Given that civil legal issues in particular are everyday and widespread (Pleasence 2006, Genn 1999), legal capability is an important aspect of realising one’s citizenship status.

This introductory chapter sets out the contextual background to the report, including details on policy developments and existing research evidence. It also sets out the key research objectives for this report.

Chapter 2 describes the methodology, providing details on the CSJS and the specific analyses conducted for this report, using CSJS data. **Chapter 3** presents results, split by 5 broad themes: people's strategies when dealing with rights problems; inaction and reasons for inaction; knowledge of rights and processes; the relationship between knowledge, strategy and outcome; and the handling of rights problems alone with confidence. **Chapter 4** summarises the research findings and highlights key research implications. The **Appendices** include references and further detailed results tables.

1.2 Policy background

Interest in public legal education has increased significantly over recent years. The initial impetus for public legal education came after the Legal Action Group, the Citizenship Foundation and the Advice Services Alliance urged a national strategy to fund public legal education on citizens' rights and knowledge of the law (Advice Services Alliance, Citizenship Foundation, Legal Action Group, 2004, 2005). In January 2006 the PLEAS Task Force was announced, with members drawn from government, legal and advice services, and education and independent sectors. It published its report in July 2007, identifying a number of strategic tasks: creating a coherent focus and identity for public legal education; overcoming the fragmented nature of current provision; developing and spreading good practice; and securing sustainable funding. The Task Force also argued for the establishment of an independent Public Legal Education Centre.

For the time being, the work of the Task Force is being taken forward by the Public Legal Education Network (Plenet). Plenet is supported by a Steering Group and a high-level Strategy Group, chaired by the Legal Aid Minister, that aims to champion the development of PLE and promote a better understanding of the value of PLE across Government and beyond.

There are arguably a number of reasons why PLE has become more important in the United Kingdom in recent years. A substantial body of research now exists, which shows that significant numbers of people are unaware of the legal dimensions of every-day life, do not act upon experiencing a legal problem, handle problems alone or try and fail to seek advice (e.g. Genn 1999, Pleasence 2006). In addition, legal issues frequently occur in combination both with other legal issues (Pleasence et al, 2004) and wider problems of social exclusion (Buck et al, 2005). If public legal education initiatives are successful in facilitating appropriate action, it may prevent problems spiralling out of control and lead to problem-solving behaviour that meets people's objectives.

There is also potential for PLE to be of use in the effective management of limited resources. This is becoming crucial, with legal aid jurisdictions around the world facing considerable challenges in providing, shaping and extending the reach of legal aid in a context of limited resources, and intense competition for resources between different areas of public service delivery. As Moorhead and Pleasence (2003, p.2) have stated, many ideas – such as public legal education or self-help – of the radical legal services movement 'have moved centre stage at the same time as the rationing process has become more explicit'. Education initiatives that help people recognise and deal with problems earlier may result in improved and less costly solutions, both financially and emotionally. In consideration of the fact that law-related problems have knock-on effects on health and other public services (Pleasence et al. 2007), the resultant risk includes expensive court action and significant administrative burden.

1.3 The current evidence base

Recent research in the United Kingdom highlights that there are significant knowledge and skill gaps in the population with regard to specific legal issues and processes. For example, Casebourne et al. (2006) have shown that vulnerable workers had lower levels of awareness and knowledge about their rights at work than other employees. A disparity of awareness also existed across different types of employment rights. Genn et al. (2006) have demonstrated weak levels of understanding about access to systems of redress among tribunal users. Tennant et al. (2006) found a lack of awareness among cohabitants about the wider legal framework of their cohabitation, and a general misunderstanding about the relative statuses of marriage and cohabitation. Recent research on outreach advice for debt problems has highlighted how financially and socially excluded target groups were unaware of Citizens Advice Bureaux or solicitors being near their homes (Buck et al., 2007); and how, prior to seeking outreach advice, clients lacked knowledge about what *specific* help an advice service might offer (Day et al., 2008). This, and other research on the experience of debt problems (e.g. Turley and White, 2007) has also shown how people become fully aware of their financial difficulties and seek advice for problems at a relatively late stage.

Further relevant evidence on public legal education comes from a recently published study (Parle/Independent Academic Research Studies 2009) involving youth-led qualitative research. The research with young people from particularly disadvantaged and marginalised backgrounds explored legal capability through the three elements of knowledge, skills and attitudes. It was found that participants had little or no knowledge of most basic rights and entitlements and seemed unaware of any system of civil law to which they had recourse. Many of the research participants also lacked sound communication skills, as well as having negative attitudes towards professionals (such as the police) and advice providers. The young people interviewed further had difficulty in managing the emotional effects and stress that law-related issues had on their lives.

Emerging research of relevance to public legal education has also been conducted in Australia, shedding light on the utility of legal self-help resources. This addresses the lack of a ‘substantial body of research that examines how truly effective legal self-help is from the perspective of the end-user – the legal consumer’ (Lawler et al. 2009). Research participants who engaged successfully in legal self-help using a ‘probate kit’ had more advanced educational and employment experiences, which imply superior skills in the processing of paper-based transactions.

Further research of interest to PLE is the body of evidence that has been amassed on *financial capability*. This is of interest as there is an overlap with public legal education: money problems often have a legal dimension. Importantly, the Financial Services Authority commissioned a baseline financial capability survey. The authors of the survey report, Atkinson et al. (2006, p10), posit that beyond a basic level required by everyone, ‘the degree and nature of financial capability required by any individual will depend on their circumstances.’ The same may be said about public legal education.

Lastly, analysis to inform public legal education strategies has previously been made available using the CSJS: an appendix to the PLEAS Task Force report, setting out education implications from the CSJS, was commissioned by the Task Force (Buck et al., 2007). An academic, peer-reviewed paper on the subject has also been published (Buck et al., 2008).

This report contains more extensive analysis than the Buck et. al (2007) report, using all three years of the continuous CSJS. Areas previously covered, such as drivers of problem solving strategy and knowledge of rights are revisited with a far larger dataset, as are analyses examining measures of outcome (e.g. meeting objectives, suffering adverse consequences) as a function of knowledge and strategy. The report then expands upon these areas with a series of original analyses. These include;

- i Analyses making a distinction between those who did nothing out of choice and those who wanted to act but were unable.
- ii Analysis of new questions on what respondents wish they had known at the time of the problem, and whether they wish they had acted sooner.
- iii A series of case studies illustrating respondents whose experiences were relevant to public legal education.
- iv Examination of the relationship between knowledge of rights, strategy and outcome, assessing whether knowledge is more important for particular strategies.
- v Analysis looking at determinants and implications of handling problems alone with confidence. Conversely, analysis also examines those who appear to fare worst in terms of knowledge, strategy and outcome.

1.4 Research objectives

The research analysis conducted for this report had a number of key objectives. The *overall aim* was to provide policy-relevant results to allow the developing PLE strategies of government and non-governmental bodies to tailor their initiatives. Finding the most effective approaches to raise legal capability is a complex endeavour: understanding the legal needs of different groups of people, whether and how they identify rights problems, and how different people deal with their problems, is an important first step. Accordingly, more *detailed research* objectives of this report include:

- identify specific target groups who lack legal capability and identify problems where public legal education might be targeted. This segmentation analysis takes account that public legal education cannot be delivered with a ‘one size fits all’ approach
- gaining a clearer insight into the relationship between knowledge, skills and confidence
- develop a better understanding of how skills may impact on the ability to pursue desired outcomes
- use ‘real-life’ case studies in order to bring to life issues
- make recommendations on any further research that will improve understanding of the needs for PLE and any delivery mechanisms.

2 Methods

2.1 The English and Welsh Civil and Social Justice Survey (CSJS)

Data in the present study come from the English and Welsh Civil and Social Justice Survey (CSJS). The CSJS, a nationally representative survey of the adult population of England and Wales, provides detailed information on the nature, pattern and impact of people's experience of rights problems and the use and success of problem resolution strategies (Pleasence, 2006). The CSJS is a substantially developed form of Genn's (1999) landmark *Paths to Justice* survey.

The CSJS sample was drawn by randomly selecting residential addresses from 504 postcode sectors, spread throughout England and Wales. In total, 10,537 adult respondents (aged 18 years or older), living in 6,234 households, were interviewed face-to-face in their own homes between January 2006 and January 2009.¹ All interviews were arranged and conducted by BMRB Social Research. The mean interview duration was 25 minutes, though interviews could be considerably longer if rights problems were identified.

All respondents completed a screening interview, where they were asked if they had experienced a problem, in the three years to the date of interview, that had been 'difficult to solve' in each of eighteen distinct problem categories. For the two most recent problems identified in each category, respondents were asked (if necessary)² to indicate the nature of the problem and specify whether, and from where, they had sought advice about them. The interview was carefully constructed to limit the problems reported to those to which legal principles can be applied. Problem categories are listed in Table 1, along with examples of the 106 constituent problem types and the proportion of respondents reporting having experienced one or more problems of each category.

¹ The household response rate was 78 per cent (83 per cent where successful contact was made with an adult occupant), and the cumulative eligible adult response rate was 58 per cent.

² Using 'show cards' listing detailed problem descriptions.

Table 1

Percentage and number of CSJS respondents reporting one or more problems of each category and examples of constituent problem types.

Problem Type	Example	%	N
Consumer	Faulty goods/services (e.g. building work)	12.4%	1306
Neighbours	Anti-social behaviour	8.1%	851
Money/debt	Severe money difficulties, disputed bills	5.8%	611
Employment	Sacking/redundancy, terms employment	4.9%	520
Negligent accidents	Road accidents, workplace accidents	3.6%	377
Housing (renting)	Unfit housing, lease terms, rent arrears	3.0%	317
Welfare benefits	Entitlement to/quantification of benefits	3.0%	312
Divorce	–	2.0%	214
Discrimination	Disability discrimination, race discrimination	2.0%	214
Housing (owning)	Boundaries/rights of way, mortgage arrears	1.9%	198
Relationship breakdown	Residence/care of children, division of assets	1.8%	191
Clinical negligence	Negligent medical or dental treatment	1.7%	178
Children	School exclusion, choice of school	1.4%	152
Housing (homelessness)	Experience/threat of homelessness	1.3%	132
Unfair police treatment	Assault, unreasonable detention by police	0.9%	93
Domestic violence	Violence against respondent/children	0.8%	88
Immigration	Obtaining authority to remain in the UK	0.3%	32
Mental Health	Conditions of/care after hospital discharge	0.3%	29

All respondents were asked for a wide range of information about themselves and the household in which they resided. Detailed information was also collected on how respondents dealt with problems, including details of adverse consequences suffered as a result of problems (e.g. stress related ill-health).

If a respondent had experienced at least one problem, he or she progressed to a follow-up (or main) interview, which addressed further aspects of a single problem drawn from those identified through the screening interview. This follow-up section included a short series of questions designed to examine issues relevant to public legal education. These questions asked respondents about whether they felt they had knowledge of their rights and of appropriate processes, whether they knew how to use processes, whether there was anything they wish they had known at the time of the problem and whether they felt they could have dealt with the problem sooner.

Throughout the report, analysis was weighted for non-response (i.e. acknowledging that some groups were slightly more or less likely to participate). Weighting is designed to return the profile of the survey respondents (in age and gender) to that of the population of England and Wales.³

³ Note, that while whole numbers are presented in tables, the weighted figure could be marginally larger or smaller (e.g. 45.3 would be rounded to 45). Calculations of percentages in tables use the weighted figures and as a result may differ very slightly from values if percentages are calculated by hand from the rounded figures presented.

2.2 Detailed overview of the report

The report begins by looking at broad problem solving strategy (did nothing, handled the problem alone, obtained advice, tried and failed to obtain advice, tried failed and handled alone). Percentage adopting each strategy is explored, as well as whether particular people or problems are more likely to result in certain strategies. The implications of adopting each strategy are then analysed, assessing whether different strategies lead to differing rates of meeting objectives, levels of regrets over actions and percentages of adverse consequences.

The report then explores ‘doing nothing’ in response to problems in greater detail. Having illustrated reasons for inaction, ‘doing nothing’ is split into problems where respondents did nothing but did not feel the need to act from instances where respondents did nothing but expressed a wish to act retrospectively.⁴ As with broad strategy, we look at differences across problems or people (i.e. social and demographic indicators) to see whether there are differences in people or problems where people do nothing out of choice rather than necessity. Analysis then assesses whether those who did nothing but wanted to act experienced different rates of regret over actions and adverse consequences, compared to those who did not feel the need to act.

The following section analyses ‘main survey’ questions which were added to the survey specifically to further explore issues around public legal education. Respondents who had reported rights problems were asked whether they felt they knew their rights and whether they knew of appropriate processes when faced with their problem (as well as whether they knew how to use such processes). As previously, we explore whether particular groups of people or problem are more likely to lack knowledge (of rights or processes). The report then explores what respondents wish they had known, extracting some common themes in the responses provided. This is supplemented by five case studies of respondents who provided details of what they wish they had known, as well as a short section exploring the extent to which respondents felt they could have acted sooner when faced with a problem. The implications of knowledge are then assessed, including analysis of whether or not lack of knowledge impacted upon strategy, sources of advice, use of self-help resources and the Internet, meeting objectives, regret over actions and adverse consequences.

The section subsequent to this examines the interaction between strategy and knowledge of rights in whether or not respondents meet their objectives, regret their actions and report adverse consequences. In doing this, analysis aims to assess whether the importance of knowledge of rights varies with strategy. For example, does knowledge of rights have a greater impact on meeting objectives where respondents handled alone rather than obtained advice, and does perceived knowledge of rights become irrelevant when people obtain advice? Following on from this, analysis looks at those who handled alone with knowledge of their rights, assessing how they differed from others who handled alone in problems, demographics, meeting objectives and experience of stress related ill-health. This section aims to assess who handles alone with knowledge and what implications this presents.

⁴ Of course, it is possible that respondents may lack the knowledge and skills necessary to express ‘informed’ regret. Interestingly however, there was little evidence of a relationship between reason for inaction and stated knowledge of rights.

3 Results

3.1 Strategy – what people do when faced with rights problems

The CSJS had information on the broad strategy⁵ adopted by respondents in response to 6,111 problems. Overall, the most common strategy adopted by respondents was to obtain advice, used in response to 3,002 (49.1%) problems, followed by ‘handled alone’ (used for 2060 (33.7%) problems), ‘did nothing’ (577 (9.4%) problems), ‘tried failed and handled alone (357 (5.8%) problems) and ‘tried and failed’ (115 (1.9%) problems).

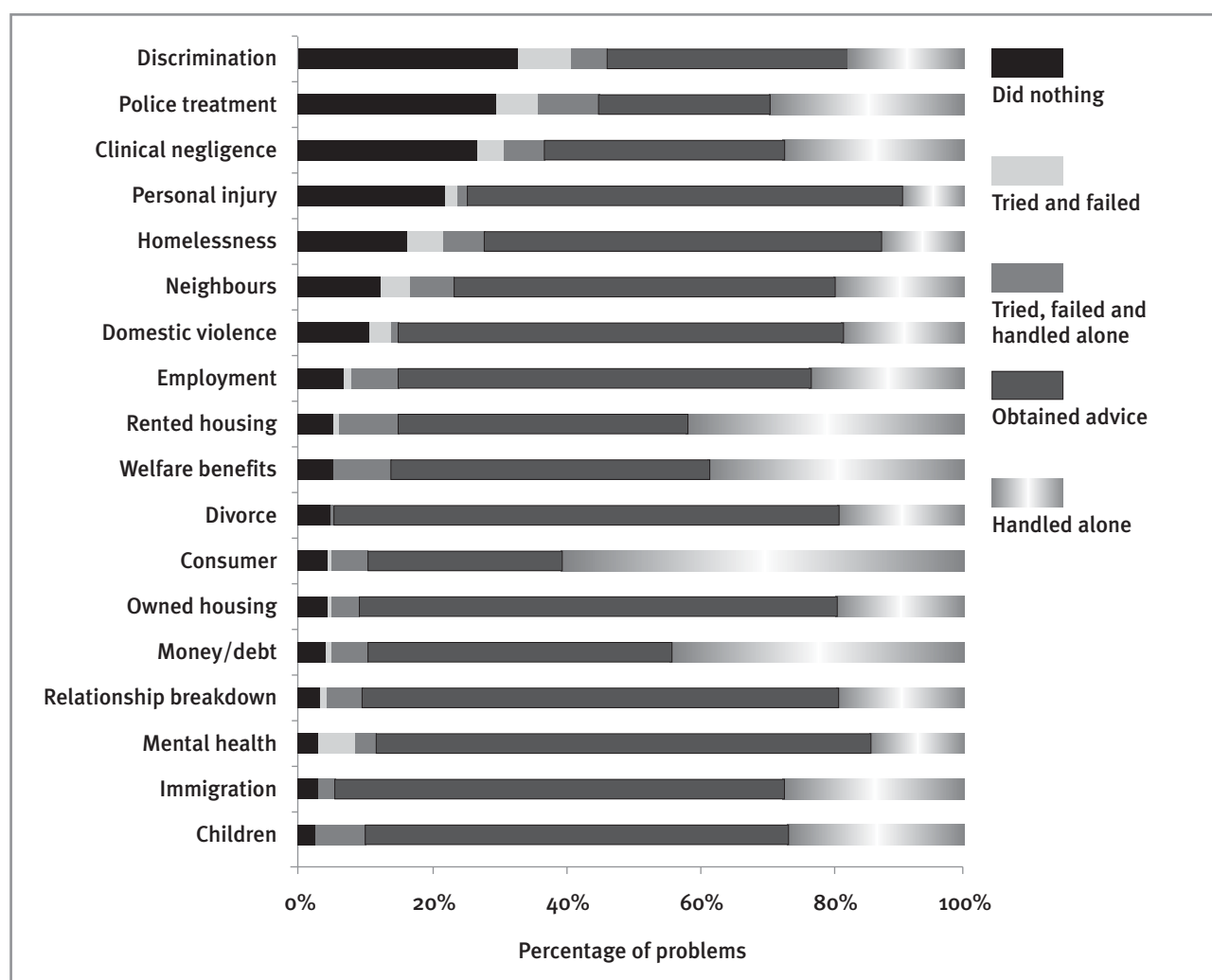
3.1.1 Differences in strategy by problem type and social and demographic indicators

As is evident from Figure 1, and has been observed consistently previously (e.g. Buck, Pleasence & Balmer, 2008; Pleasence, 2006), problem type is a major driver of problem solving strategy. Respondents were clearly less likely to do nothing when faced with problems related to discrimination (70 (32.8%) problems), police treatment (33 (29.7%) problems) or clinical negligence (81 (27.0%) problems). Rates for obtaining advice amongst these problem types were amongst the lowest of all of the problem types (rates for obtaining advice were 79 (36.8%) of discrimination, 29 (26.2%) of police treatment and 67 (35.9%) of clinical negligence problems). Only consumer problems had either similar, or lower rate of obtaining advice with 420 (29.1%) of problem resolved in this way. Unlike the other problems associated with low rates of obtaining advice, respondents with a consumer problem were noticeably more likely to handle the problem alone; 870 (60.2%) of consumer problems were dealt with in this way. Though lower than rates reported for Consumer problems, respondents with Money/debt, Rented Housing and Welfare benefits problems were also typically more likely to handle problems alone (respectively, 284 (43.6%), 134 (41.3%) and 121 (38.2%) of problems).

Problem types for which obtaining advice was most prevalent included divorce (153 (75.5%) problems), a small number of mental health problems (23 (74.6%) problems), relationship breakdown (143 (71.6%) problems) and owned housing (143 (71.5%) problems).

⁵ If respondents were successful in obtaining at least some of the information they needed from an adviser, they were classified as having ‘obtained advice’. Those who took action without obtaining advice (e.g. by contacting the other side, using self-help materials or the Internet) were classified as having ‘handled alone’, unless they had also unsuccessfully tried to obtain advice, in which case they were classified as ‘tried, failed and handled alone’. If respondents tried and failed to obtain advice, but did nothing else, they were classified as ‘tried and failed’ and if they took no action at all, they were classified as ‘did nothing’.

Figure 1
Broad problem solving strategy by problem type.⁶



Tables 2 through to 8 show the broad strategy adopted in response to a problem by different demographic characteristics.⁷ Table 2 shows broad strategy adopted by respondent's gender. As can be seen, Female respondents obtained advice more often, with slightly less inaction, handling alone and trying and failing, than male respondents.

Table 2
Broad strategy by gender

	Broad problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
Female	283	8.7%	1040	32.2%	1664	51.5%	44	1.4%	202	6.2%
Male	295	10.2%	1019	35.4%	1336	46.5%	71	2.5%	155	5.4%

⁶ Table A in the appendices provides the raw (weighted) numbers making up the Figure 1.

⁷ For brevity, Table B which provides (weighted) output for a broad range of demographics, including some not discussed in this section, in a single table has been placed in the appendices.

Looking at respondent ethnicity (Table 3) showed that those falling within the ‘other’⁸ ethnicity category were noticeably more likely than other respondents to do nothing and least likely to handle alone. There was also evidence of Black respondents being less likely to obtain advice. Obtaining advice was most common amongst white respondents.

Table 3
Broad strategy by ethnicity (collapsed into four categories)

	Broad problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
White	516	9.2%	1894	33.6%	2802	49.7%	98	1.7%	328	5.8%
Black	15	10.0%	60	40.2%	58	38.5%	6	4.0%	11	7.3%
Asian	20	10.4%	72	36.9%	86	43.8%	8	4.2%	9	4.7%
Other	25	20.5%	33	26.7%	55	43.9%	3	2.1%	8	6.8%

Difference in broad strategy between housing type (Table 4) were fairly modest, with the only difference of real note being the tendency of those in detached houses to handle alone more often. Of course, living in detached accommodation is likely to also relate to other demographic characteristics (e.g. income) and problem types.

Table 4
Broad strategy by housing type

	Broad problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
Detached	118	9.0%	495	37.6%	614	46.7%	19	1.4%	70	5.4%
Semi	189	9.3%	683	33.5%	1026	50.2%	35	1.7%	108	5.3%
Terrace	166	9.4%	581	32.8%	872	49.2%	37	2.1%	117	6.6%
Flat	104	10.6%	300	30.8%	487	49.9%	24	2.4%	61	6.3%

Table 5 combines a number of social and demographic indicators with constituent groups that are commonly related to social exclusion (family type, receipt of means tested benefits, tenure, academic qualifications). These groups were presented in a single table as lone parents, those who rented publicly, those without academic qualifications and those in receipt of means tested benefits were all far more likely to obtain advice, and far less likely to handle problems alone. Some of this may reflect problem types and their severity or complexity, though findings are also likely to reflect a lesser capacity to handle problems alone for these groups. For family type, lone parents were also less likely to do nothing, with highest rates of inaction for single respondents without children. For tenure, publicly renting respondents also had high rates of trying and failing (and trying, failing and handling alone), while those living rent free had the highest rates of inaction.

⁸ All mixed ethnicity respondents were classified as ‘other’. Chinese made up the single greatest number (38 of 148).

Table 5
Broad strategy by family type, receipt of means tested benefits, tenure, academic qualifications

	Broad problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
Family type										
Married, chil.	86	6.8%	431	34.1%	635	50.2%	24	1.9%	88	6.9%
Married no chil.	163	10.5%	555	35.8%	731	47.1%	21	1.4%	80	5.2%
Lone parent	31	5.1%	163	26.4%	371	60.3%	11	1.8%	39	6.4%
Single, no chil.	208	11.6%	603	33.8%	827	46.3%	43	2.4%	106	5.9%
Cohab. children	39	10.5%	123	32.8%	191	50.7%	4	1.1%	19	5.0%
Cohab. no chil.	50	9.8%	184	35.7%	245	47.5%	11	2.2%	25	4.9%
Tenure										
Own	122	10.9%	418	37.2%	507	45.2%	12	1.1%	63	5.6%
Mortgage	203	8.4%	844	35.0%	1204	49.9%	36	1.5%	128	5.3%
Public rent	109	8.9%	302	24.9%	675	55.5%	36	2.9%	94	7.7%
Private rent	102	9.8%	381	36.8%	474	45.7%	22	2.1%	58	5.5%
Rent free	41	13.3%	108	34.9%	137	44.3%	9	2.9%	14	4.6%
Benefits										
None	407	10.2%	1466	36.7%	1836	46.0%	64	1.6%	217	5.4%
Some	170	8.0%	594	28.0%	1164	54.9%	51	2.4%	140	6.6%
Academic qualifications										
None	122	11.3%	281	26.0%	580	53.5%	30	2.7%	71	6.5%
GCSEs or higher	455	9.1%	1778	35.4%	2420	48.2%	85	1.7%	286	5.7%

Table 6 shows strategy by whether or not respondents had a long-term illness or disability and whether or not they had suffered from stress, depression or some other form of mental health problem. As shown, respondents with a long-term illness or disability were somewhat less likely to handle problems alone. Meanwhile, respondents reporting mental health issues, as with groups discussed in Table 5, were considerably more likely to obtain advice and less likely to handle problems alone.

Table 6
Broad strategy by long-term illness or disability and mental health

	Broad problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
Long-term illness/disability										
No	404	9.4%	1497	34.9%	2069	48.2%	71	1.6%	250	5.8%
Yes	173	9.5%	562	30.9%	931	51.2%	44	2.4%	107	5.9%
Mental health problem										
No	278	9.0%	1154	37.2%	1432	46.2%	58	1.9%	178	5.7%
Yes	137	8.0%	498	29.1%	922	53.9%	35	2.1%	119	7.0%

Differences could be observed at the extremes when looking at broad strategy by age (Table 7) with the respondents falling within the youngest and oldest groups behaving differently from other respondents. Rates of doing nothing were high within both the 18-24 category and, at the other end of the age range, those aged 75 or over. In contrast, obtaining advice was lowest amongst these groups. The youngest respondents also marginally had the highest percentage handling problems alone, despite what is likely to be limited experience given their age. Those aged 35-44 had the lowest rate of inaction.

Table 7
Broad strategy by age group

	Broad problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
18-24	94	13.2%	264	37.1%	294	41.4%	19	2.7%	40	5.7%
25-34	125	9.1%	459	33.5%	688	50.2%	22	1.6%	76	5.6%
35-44	121	7.7%	509	32.5%	812	51.8%	25	1.6%	100	6.4%
45-59	133	8.7%	505	33.1%	786	51.5%	28	1.9%	74	4.8%
60-74	83	10.7%	266	34.3%	351	45.4%	16	2.1%	58	7.5%
75+	21	13.6%	57	37.0%	65	42.0%	4	2.8%	7	4.6%

There were noticeable differences in strategy by income (Table 8). As with some of the groups discussed before Table 5, and those with mental health problems (Table 6), respondents with the lowest income were more likely to obtain advice and less likely to handle alone. They also had higher rates of trying and failing and trying, failing and handling alone. Respondents in the high income group had a far higher percentage handling problems alone and a lower rate doing nothing.

Table 8
Broad strategy by income (collapsed into three categories)

	Broad problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
<£10,000 p.a.	160	9.8%	462	28.2%	861	52.5%	47	2.9%	110	6.7%
All others	357	9.8%	1250	34.5%	1746	48.2%	57	1.6%	211	5.8%
£50,000+ p.a.	61	7.1%	347	41.0%	393	46.3%	11	1.3%	37	4.3%

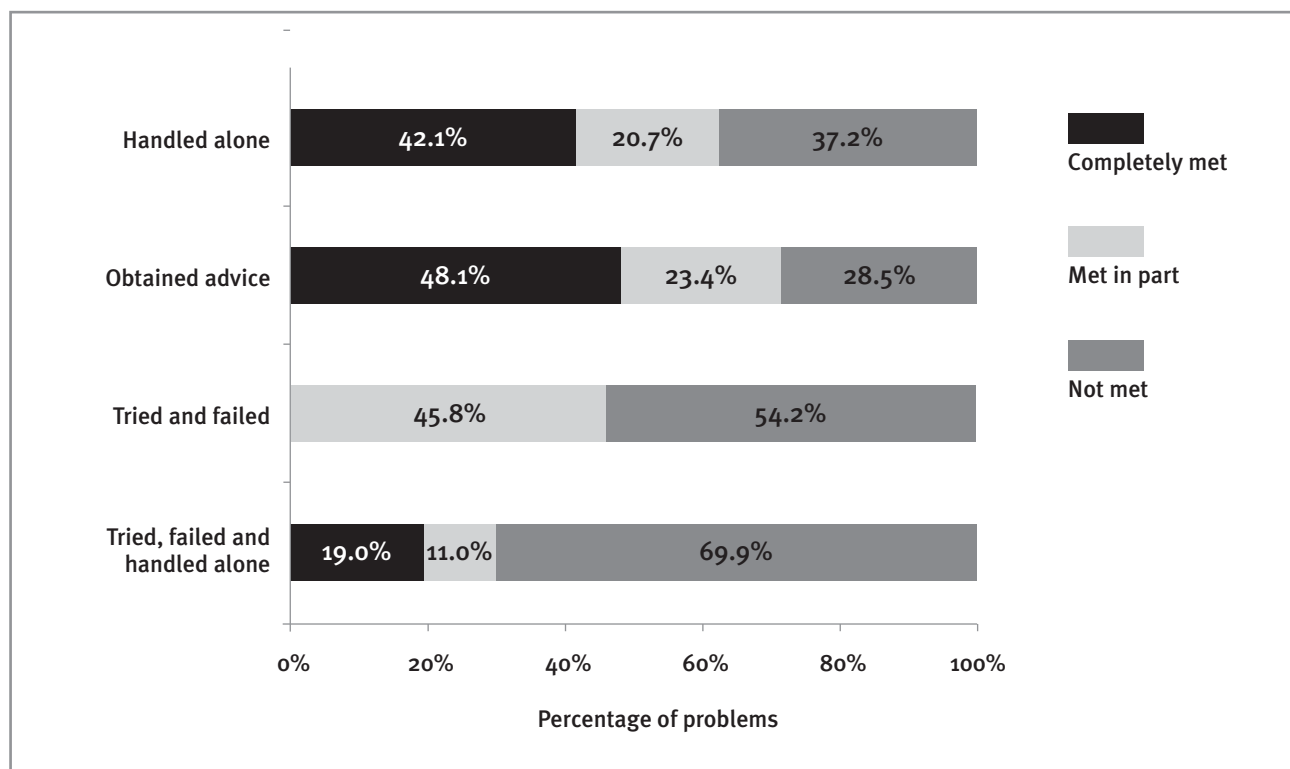
3.1.2 Implications of different strategies

3.1.2.1 Strategy and meeting objectives

Given the structure of the CSJS main survey, those who 'did nothing' were not asked direct questions about meeting objectives. Figure 2 therefore compares whether or not respondents met their objectives by the broad strategy adopted.

Figure 2

Whether or not respondents met their objectives by the broad problem solving strategy⁹ they adopted (excluding those who did nothing)



As illustrated in Figure 2, those who obtained advice were most likely to meet their objectives in full, followed by those who handled their problems alone. Where respondents tried, but failed to obtain advice (whether or not they went on to handle alone), they met their objectives far less frequently, with 70 percent of those trying, failing and handling alone suggesting that objectives were not met at all.

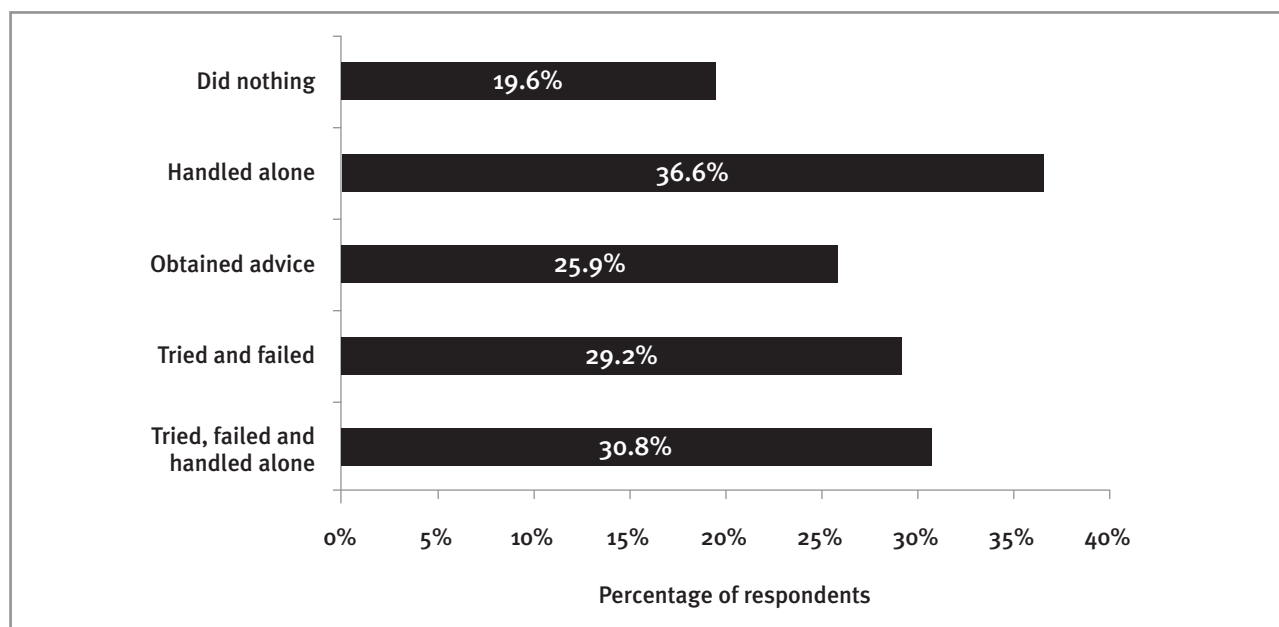
⁹ It should be noted that the number of problems where respondents tried and failed in this figure was small ($n = 7$) and as such, findings should be treated with some caution. There were 37 problems where respondents tried, failed and handled alone.

3.1.2.2 Strategy and regrets over actions

Figure 3 shows the frequency with which main survey respondents felt that they wish they had handled their problem differently, by broad strategy adopted.

Figure 3

Percentage of main survey respondents who wished they had handled their problem differently by broad strategy adopted¹⁰



Interestingly, despite having comparable rates of meeting objectives to those who obtained advice (see Figure 2), respondents who handled alone had the highest rates of regretting their actions. Not surprisingly, however, reasons for regret differed between the two groups, with the ‘handled alone’ group more likely to focus on wishing they had got advice or tried harder and the obtained advice group more likely to wish they had got advice or acted sooner compared to those who handled alone. Later analysis (section 3.5) will split those who handled alone on the basis of regret or knowledge, for example, to assess who appears to be best equipped to handle alone.

The lowest rate of regret was for those who did nothing, though as will be shown in subsequent analyses (section 3.2 onwards) this was highly dependent on whether respondents did nothing and felt no need to act, or did nothing but wanted to act (but were unable to do so because of lack of knowledge of advice services for example).

3.1.2.3 Strategy and adverse consequences

Table 9 shows adverse consequences reported as a result of problems by broad problem solving strategy adopted. Significantly, both percentages of ‘any adverse consequence’ and ‘stress related ill-health’ were at their highest where respondents either obtained or tried to obtain advice. In part, this simply reflects the generally increased problem severity where respondents feel the need to obtain advice, which has been discussed elsewhere (e.g. Pleasence, 2006; Pleasence, Balmer & Tam, 2009).

¹⁰ Note, that the number of problems where respondents tried and failed is relatively small ($n = 24$) given the routing of the question about regret and the fact that it appears in the main survey.

Table 9
Adverse consequences reported as a result of rights problems by broad strategy adopted

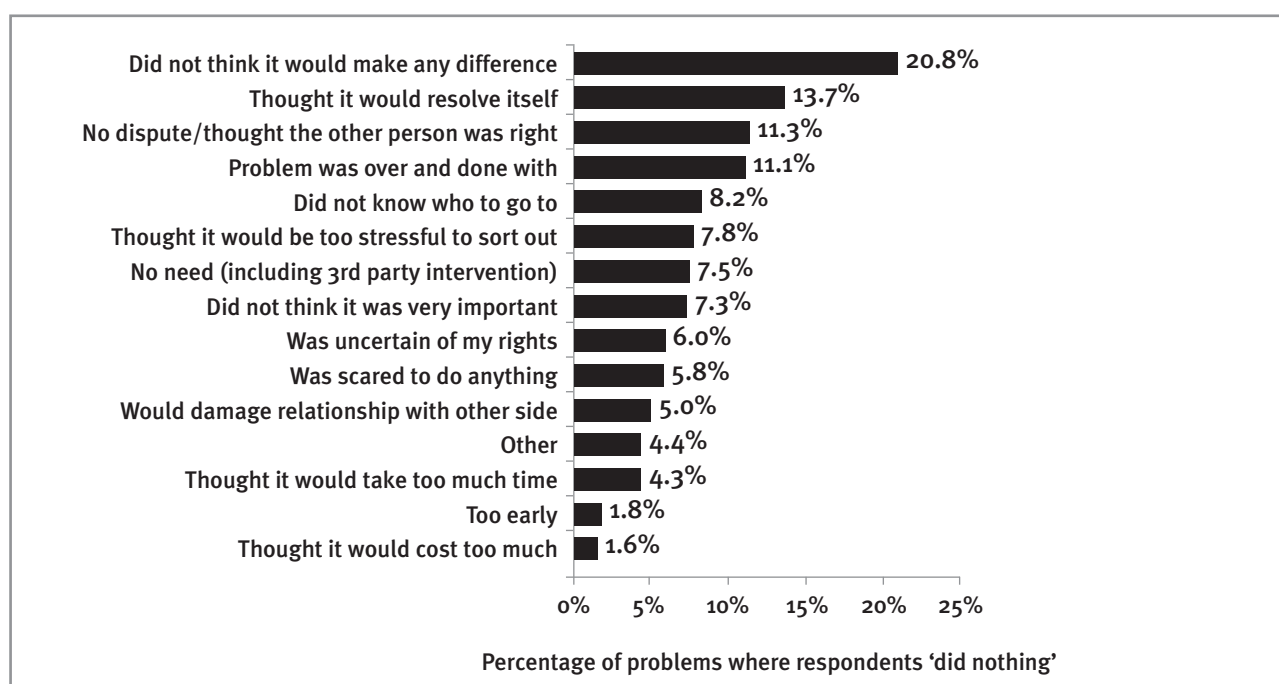
Adverse consequences	Broad problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
Any	217	41.8%	656	33.3%	1734	61.1%	74	67.0%	207	59.4%
Phys. ill-health	81	15.7%	123	6.2%	501	17.7%	23	20.8%	50	14.2%
Stress rel.ill-h.	68	13.0%	324	16.5%	1024	36.1%	40	36.0%	124	35.6%
Rela. b'down	11	2.2%	47	2.4%	156	5.5%	4	3.6%	8	2.4%
Violence	12	2.3%	24	1.2%	161	5.7%	9	8.1%	17	4.9%
Damage to prop	12	2.2%	43	2.2%	203	7.1%	12	11.1%	27	7.7%
Move home	16	3.1%	45	2.3%	183	6.4%	6	5.1%	15	4.3%
Loss of emp.	12	2.4%	41	2.1%	156	5.5%	13	12.1%	18	5.3%
Loss of income	41	8.0%	186	9.4%	480	16.9%	14	12.4%	50	14.2%
Loss of conf.	56	10.7%	146	7.4%	546	19.2%	27	23.9%	59	17.0%

Subsequent analysis (section 3.6.1) goes on to assess whether knowledge of rights mediates in the relationship between strategy and adverse consequences, attempting to examine whether knowledge is more important when adopting certain strategies.

3.2 Inaction and reasons for inaction

Respondents did nothing in response to 577 of 6,111 problems in the CSJS (9.4%). Those who did nothing were asked for reasons for their inaction, and these are shown in Figure 4.

Figure 4
Reasons for doing nothing when faced with rights problems



Not thinking action would make any difference was the single most common reason for doing nothing, given as a reason for 21 percent of problems where no action was taken. This was followed by feeling the problem would resolve itself, there being no dispute or thinking the other side was right and the problem being over and done with (before action could be taken).

For the purpose of the majority of analyses focussing on inaction, those doing nothing were divided into two groups; those who did nothing, but did not want to act and those who did nothing, but expressed a wish to take action subsequently.¹¹ Within the 'did nothing' group, 303 (53.9%) gave a reason for inaction suggesting that they felt they did not need to act (e.g. did not think it was very important, thought it would resolve itself, no need (including third party intervention)). The remaining 259 (46.1%) gave a reason for inaction suggesting that they would have liked to have done something (i.e. cost, too stressful, take too much time, damage relationship with other side, too scared, did not know what to do/where to go, uncertain as to rights, did not think it would make a difference). The following section examines whether those falling into these two 'did nothing' groups differed in problem type and social and demographic indicators.

3.2.1 Who wanted to act but was unable to do so?

With the exception of a few problem types, insufficient numbers inhibited the ability to draw reliable findings from analysis separating respondents that did nothing because they did not feel it necessary to act and those that did not but wanted to (be it because of cost, time, resultant stress, etc). Nonetheless, looking at those problem types with, relatively high frequencies doing nothing showed some differences. Table 10, shows those doing nothing by problem type, with doing nothing split by whether or not respondents wanted to act. Doing nothing but wanting to act ranged from a high of 63.6 percent of inaction for discrimination problems to a low of 22.4 percent of personal injury problems.¹² Doing nothing but wanting to act also appeared high for neighbour and clinical negligence problems (accounting for 56.1% and 53.0% of problems for which respondents 'did nothing', respectively).

¹¹ There is some potential for reason for inaction to interact with knowledge of rights, though interestingly there was little evidence of a bivariate relationship between the two.

¹² Percentage was also low for a small number of divorces (2 of 9 wanting to act). Mental health was disregarded here as there was only one instance of inaction.

Table 10

Doing nothing by problem type, split into those who did not feel the need to act, and those who wanted to act but were unable

Problem type	Did nothing/no need to act		Did nothing/unable to act	
	N	Row %	N	Row %
Discrimination	26	36.4%	45	63.6%
Consumer	35	58.2%	25	41.8%
Employment	14	38.8%	22	61.2%
Neighbours	48	43.9%	61	56.1%
Owned housing	5	58.4%	4	41.6%
Rented housing	12	66.6%	6	33.4%
Homelessness	14	71.7%	6	28.3%
Money/debt	12	49.6%	13	50.4%
Welfare benefits	10	60.5%	6	39.5%
Divorce	7	79.1%	2	20.9%
Relationship breakdown	1	13.5%	6	86.5%
Domestic violence	7	69.0%	3	31.0%
Children	2	69.9%	1	30.1%
Personal injury	69	77.6%	20	22.4%
Clinical negligence	23	47.0%	26	53.0%
Mental health	1	100.0%	0	0.0%
Immigration	0	0.0%	1	100.0%
Police treatment	17	56.2%	13	43.8%

As with the analysis by problem type above, examining broad reason for inaction by social and demographic indicators resulted in small numbers for some subsets of respondents. However, some variation was still noticeable between different population groups. Table 11 shows reason for doing nothing (did not want to act vs. unable to act) by a range of social and demographic variables.

Table 11

Doing nothing by social and demographic characteristics, split into those who did not feel the need to act, and those who wanted to act but were unable

Variable	Level	Did nothing/ no need to act		Did nothing/ unable to act	
		N	Row %	N	Row %
Gender	Female	130	47.1%	146	52.9%
	Male	174	60.6%	113	39.4%
Ethnicity	White	272	54.1%	231	45.9%
	Black	7	50.0%	7	50.0%
	Asian	12	60.0%	8	40.0%
	Other	11	45.8%	13	54.2%
Housing type	Detached	71	61.2%	45	38.8%
	Semi	106	57.0%	80	43.0%
	Terrace	78	49.1%	81	50.9%
	Flat	49	48.0%	53	52.0%

Family type	Married, children	42	49.4%	43	50.6%
	Married, no chil.	83	52.2%	76	47.8%
	Lone parent	13	44.8%	16	55.2%
	Single no chil.	117	57.4%	87	42.6%
	Cohabiting, chil.	25	65.8%	13	34.2%
	Cohabiting, no chil.	23	47.9%	25	52.1%
Tenure	Own	73	62.4%	44	37.6%
	Mortgage	92	46.0%	108	54.0%
	Public sector rent	55	51.9%	51	48.1%
	Private sector rent	57	58.2%	41	41.8%
	Rent free	26	63.4%	15	36.6%
Illness/disability	No	216	54.8%	178	45.2%
	Yes	87	51.8%	81	48.2%
Mental health problem	Yes	70	52.6%	63	47.4%
	No	144	53.1%	127	46.9%
Academic qualifications	None	60	51.3%	57	48.7%
	GCSEs or higher	244	54.6%	203	45.4%
Means tested benefits	None	215	54.0%	183	46.0%
	Some	89	53.9%	76	46.1%
Age group	18-24	51	56.0%	40	44.0%
	25-34	73	57.9%	53	42.1%
	35-44	60	51.7%	56	48.3%
	45-59	66	50.4%	65	49.6%
	60-74	40	50.6%	39	49.4%
	75+	13	65.0%	7	35.0%
Income	<£10,000	65	41.9%	90	58.1%
	All others	209	60.1%	139	39.9%
	£50,000+	30	50.0%	30	50.0%
Victim of crime	No	213	55.3%	172	44.7%
	Yes	90	50.8%	87	49.2%
Economic activity	Full-time	141	59.5%	96	40.5%
	Part-time	30	47.6%	33	52.4%
	Self-employed	24	68.6%	11	31.4%
	Unemployed	15	37.5%	25	62.5%
	In education	13	56.5%	10	43.5%
	Sick	18	48.6%	19	51.4%
	Home/care	20	40.0%	30	60.0%
	Retired	42	55.3%	34	44.7%
	Other	1	50.0%	1	50.0%

146 (52.9%) of 276 female respondents reported doing nothing but wanting to act element compared to only 113 (39.4%) of 287 male respondents. Interestingly, of those who wanted to act, reasons for inaction also differed between male and female respondents to some extent. Male respondents were more likely to suggest that it would 'take too much time' (12.1% vs. 7.7%) or express concern over damaging the relationship with the other side (14.2% vs. 7.1%). Female respondents meanwhile had a higher percentage suggesting it would be 'too stressful to sort out' (20.7% vs. 12.7%) as well as twice the percentage saying they were 'too scared' to act (16.4% vs. 8.2%), highlighting the role of confidence as well as skills and knowledge.

Percentages citing other common reasons, such as ‘not thinking it would make a difference’, ‘not knowing where to go’ and ‘uncertainty over rights’ were similar for male and female respondents.

Income also had an impact, with those with lower incomes more likely to do nothing but wanting to. Ninety (58.1%) of 155 respondents with incomes equal to or less than £10,000 did nothing but wanted to act. In contrast, only 169 (41.4%) of 408 respondents with incomes over £10,000 did likewise. In line with this finding, a small number of unemployed respondents who did nothing were also more likely to have wanted to act (62.5%). Interestingly, looking at reasons for inaction among those who wanted to act showed no evidence of cost being a more common obstacle for low income respondents. However, low income respondents were less likely to cite ‘lack of time’ as an obstacle (only 4.5% compared to 11.1% for high income respondents and 12.7% for ‘all others’) and more likely to say they were ‘too scared’ to act (19.4% vs. 9.9% for high income and 9.2% for all others) The small number of high income respondents who were unable to act were less likely to cite stress as an obstacle (3.0% vs. 18.0% for low income and 19.7% for ‘all others’) and had the lowest percentage unaware of ‘what to do or where to go’ or ‘uncertain of their rights’ (7.6% and 9.9% respectively).

3.2.2 Implications of forms of inaction

3.2.2.1 Form of inaction and regrets over actions

As shown in Table 12, doing nothing having wanted to act led to a far higher percentage of respondents regretting the way in which the problem was handled. Where those doing nothing wanted to act but were unable, rates of regret were particularly high (31%) compared to only 10 percent where respondents did nothing but did not feel the need to act. There appeared to be a clear difference between those who did nothing out of choice and those doing so out of necessity.

Table 12
Regrets over actions by form of inaction

Regrets	Did nothing			
	No need to act		Unable to act	
	Count	Col. %	Count	Col. %
Yes	8	10.3%	21	30.9%
No	70	89.7%	47	69.1%

Numbers with regrets in Table 12 were small, particularly for those who did not feel the need to act. However, if we look at reasons for regret, we find reasons were wishing they had ‘got advice’ (3 of 8 and 9 of 21 respectively), ‘got advice sooner’ (2 of 8 and 3 of 21), ‘acted (in general) sooner’ (2 of 8 and 2 of 21), ‘tried harder/been more resolved or assertive’ (2 of 8 and 4 of 21), ‘avoided the problem’ (0 of 8 and 2 of 21), ‘used a formal process’ (0 of 8 and 4 of 21), and ‘got information/more information’ (0 of 8 and 6 of 21).

3.2.2.2 Form of inaction and adverse consequences

Table 13 shows adverse consequences reported as a result of problems by whether respondents did nothing without wanting to act, or did nothing but wanted to act.¹³ As can be seen, those who wanted to act were more likely to report adverse consequences in general, with particularly large increases in stress related ill-health and loss of confidence. There were also increases for other adverse consequences (e.g. violence aimed at the respondent) though numbers were relatively small (9 of 242 vs. 3 of 266).

Table 13
Adverse consequences suffered by form of inaction

Adverse consequences	Did nothing			
	No need to act		Unable to act	
	Count	Col. %	Count	Col. %
Any	95	35.7%	116	48.0%
Physical ill-health	41	15.5%	38	15.9%
Stress related ill-health	24	9.1%	41	16.9%
Relationship breakdown	5	1.8%	6	2.4%
Violence aimed at me	3	1.3%	9	3.6%
Damage to property	7	2.6%	5	2.0%
Had to move home	7	2.7%	8	3.2%
Loss of employment	5	1.9%	6	2.7%
Loss of income	20	7.7%	20	8.3%
Loss of confidence	18	6.9%	36	15.1%

Adverse consequences result in knock-on costs to both respondents and other public services. For example, over half of those reporting stress related ill-health as a consequence of problems went on to receive some form of treatment or counselling. Previous research has attempted to quantify these knock-on costs for a broad range of consequences (Pleasence et al., 2007) and for ill-health in particular (Pleasence, Balmer & Buck, 2008). While inaction is not typically associated with high rates of adverse consequences compared to other strategies, partly due to difference in severity of problems, it is noteworthy that capable inaction (i.e. doing nothing through choice rather than necessity) was related to lower rates of adverse consequences and lower rates of stress related ill-health in particular.

3.3 Knowledge of rights and processes

Analysis examines the extent to which respondents lacked knowledge of rights processes and whether lack of knowledge is particularly common amongst groups of people or problems. As with analysis of strategy and inaction above, this section will also aim to quantify the implications of lack of knowledge (e.g. with respect to regrets over actions or adverse consequences).

¹³ Note, that to keep the table manageable, the number and percentage reporting consequences was included, but not those who did not report adverse consequences (though these can easily be calculated from the table if necessary).

Main survey respondents were also asked about what they wish they had known at the time of the problem, and often provided extensive answers. This section summarises some common themes in what people wish they had known, and presents a number of case studies. Finally, analysis will look at responses to a relatively new question on whether respondents feel they could have acted sooner. Using verbatim responses, common themes will be extracted, and related to problem types and demographics. Case studies combining problem descriptions and full verbatim responses will also be provided to bring respondents experiences and regrets to life.

3.3.1 Who lacked knowledge of rights and processes and for what problems

Respondents were asked “At the time of the (problem descriptor), did you know what your legal rights were relating to this problem?” Excluding a small number of ‘don’t know’ responses (n = 39) and refusals (n = 4), 1,357 of 2,095 respondents (64.8%) suggested that they did not know their rights. Only 738 of 2,095 (35.2%) suggested that they had knowledge of rights.

Respondents were then asked “At the time of the (problem descriptor) did you know what formal processes (such as court proceedings and tribunals) are sometimes used to deal with these sorts of problems?” Again, excluding a small number of ‘don’t know’ responses (n = 20) and refusals (n = 6), 1,483 of 2,128 respondents (69.7%) suggested that they had no knowledge of processes. Only 645 of 2,128 (30.3%) suggested that they knew of formal processes. Of those suggesting that they knew of formal processes, the majority (69.3%) said that they also knew how to use the processes.

Not surprisingly, knowledge of rights and processes were highly related. 57.0 percent of respondents answered ‘no’ to both questions, 22.8 percent ‘yes’ to both questions, leaving only 20.2 percent answering ‘yes’ to one question and ‘no’ to the other.

As can be seen from Table 14, both knowledge of rights and procedures varied by problem type. Respondents who had experienced clinical negligence and, to a slightly lesser extent, welfare benefits problems frequently reported that they did not know their rights or the processes that could be used to resolve those problems. Mental health was similarly unknown amongst respondents (though numbers were small). In contrast, people who had experienced divorce, relationship breakdown or domestic violence problems were more likely to report knowing their rights and knowing the processes to enforce/maintain those rights than others. It was notable, however, that despite differences with problem type lack of knowledge of rights/processes was very common across all problem types. Even in the case of divorce (where stated knowledge was greatest) there remained a significant proportion lacking knowledge.

Table 14
Number and percentage lacking knowledge of rights and processes by problem type

Problem type	Did not know rights		Did not know procedures	
	N	%	N	%
Discrimination	62	61.6%	68	66.4%
Consumer	101	56.7%	124	68.0%
Employment	151	62.6%	160	65.6%
Neighbours	173	70.7%	190	76.7%
Owned housing	50	58.5%	58	66.8%
Rented housing	85	71.0%	92	75.0%
Homelessness	45	71.2%	49	77.8%
Money/debt	197	67.5%	193	65.5%
Welfare benefits	103	74.2%	114	78.8%
Divorce	36	41.3%	36	40.9%
Relationship breakdown	34	50.6%	43	61.7%
Domestic violence	19	50.0%	20	53.7%
Children	47	72.7%	46	71.0%
Personal injury	109	58.1%	132	69.4%
Clinical negligence	81	86.3%	88	89.7%
Mental health	11	85.2%	13	100.0%
Immigration	12	60.0%	16	78.1%
Unfair police treatment	39	68.3%	40	69.5%

Similarly, knowledge of rights and processes varied by socio-demographic characteristics of the respondents as shown in Table 15.

Table 15
Lack of knowledge of rights and processes by social and demographic indicators

Variable	Level	Did not know rights		Did not know procedures	
		Count	Row %	Count	Row %
Gender	Female	772	67.8%	839	72.5%
	Male	585	61.1%	644	66.4%
Ethnicity	White	1252	64.7%	1367	69.6%
	Black	36	65.3%	41	74.1%
	Asian	47	72.6%	49	74.6%
	Other	21	54.7%	25	61.5%
Housing type	Detached	252	57.1%	278	62.2%
	Semi	445	65.3%	493	71.7%
	Terrace	429	67.7%	467	71.9%
	Flat	231	68.2%	244	71.2%
Use of transport	No	327	70.6%	353	75.3%
	Yes	1030	63.1%	1129	68.1%
Family type	Married, children	256	65.8%	263	66.8%
	Married, no children	315	61.1%	359	67.8%
	Lone parent	150	68.5%	156	70.8%
	Single no children	447	65.8%	497	72.2%
	Cohabiting, children	74	62.4%	84	71.9%
	Cohabiting, no children	115	66.0%	123	69.1%
Tenure	Own	252	61.8%	280	67.7%
	Mortgage	481	61.1%	523	65.5%
	Public sector rent	292	69.5%	326	75.6%
	Private sector rent	265	73.6%	266	73.0%
	Rent free	66	55.2%	87	72.6%
Illness/disability	No	938	63.0%	1039	68.9%
	Yes	419	69.2%	444	71.5%
Mental health problem	Yes	492	70.7%	508	72.2%
	No	860	61.7%	970	68.4%
Academic qualifications	None	276	70.2%	310	77.0%
	GCSEs or higher	1081	63.5%	1172	68.0%
Age group	18-24	183	66.7%	202	72.2%
	25-34	296	66.5%	328	73.7%
	35-44	308	64.5%	333	67.9%
	45-59	346	62.2%	372	66.0%
	60-74	177	64.6%	200	71.4%
	75+	45	69.6%	47	69.7%
Income	<£10,000	418	68.9%	455	73.8%
	All others	777	65.2%	865	71.6%
	£50,000+	163	54.6%	162	53.6%
Victim of crime	No	932	63.6%	1038	69.5%
	Yes	425	67.5%	445	70.0%
Employment status	Full-time	573	63.6%	636	68.8%
	Part-time	163	63.3%	180	70.0%
	Self-employed	75	59.0%	77	62.0%
	Unemployed	54	60.7%	55	62.3%
	In education	72	71.8%	78	74.8%
	Sick	111	74.2%	116	75.8%
	Home/care	132	64.5%	142	69.4%
	Retired	165	65.9%	187	72.5%
	Other	11	79.3%	12	81.5%

Female respondents were more likely than male respondents to report not knowing their rights (67.8% (n=772) versus 61.1% (n=585) respectively) or the processes associated with resolving their problems (72.5% (n=839) versus 66.4% (n=644)). Respondents who had reported having mental health problems, were less likely to know about their rights when compared to other respondents with 70.7 percent (n=492) versus 61.7 percent (n=860) reporting not knowing their rights. Similarly, though less marked than those with mental health problems, respondents with a long term illness or disability were more likely to report that they did not know their rights compared to other respondents (69.2% (n=419) versus 63.0% (n=938)).

Knowledge of rights also differed by respondents' academic attainment with 70.2 percent (n=276) respondents possessing no academic qualifications stating that they were not aware of their rights and 77.0 percent (n=310) not knowing the processes to resolve such problems. This compared to 63.5 percent (n=1,081) and 68.0 percent (n=1,172) respectively for respondents with any academic qualifications. It appeared that knowledge of rights was also greater with higher income. Hence, 68.9 percent (n=481) of respondents with an annual income of less than £10,000 reported not knowing their rights falling to 65.2 percent (n=777) for those with an income of between £10,000 and £50,000, and further still to 54.6 percent (n=163) for those with incomes exceeding £50,000. Not knowing procedures followed a similar trend with 73.8 percent (n=455), 71.6 percent (n=865) and 53.6 percent (n=162) respondents respectively reporting not knowing the procedures available to resolve their problems.

Differences in knowledge were observed when looking at respondents' housing situation and their household characteristics. Respondents living in either private or public rented accommodation were less likely than those living in housing that was either owned outright or with mortgage to state that they were aware of their rights. With 69.5 percent (n=292) of public renting and 73.6 percent (n=265) of private renting respondents compared to 61.8 percent (n=252) of owned and 61.1 percent (n=481) of mortgage tenured respondents who claimed not to have been aware of their rights. Likewise, this for knowledge of processes with 75.6 percent (n=326) and 73.0 percent (n=266) compared to 67.7 percent (n=280) and 65.5 percent (n=523) respectively, not knowing the appropriate processes or procedures. Respondents who lived 'rent free' were somewhat less likely to not know their rights (55.2% (n=66)) compared to other tenure groups.

Respondents living in detached housing were less likely than other respondents to claim that they did not know their rights (57.1% (n=252) versus 66.8% (n=1,105)) and the processes that could be invoked to resolve their problems (62.2% (n=278) versus 71.7% (n=1,204)). Similarly those living in households with access to private transport were less likely to not know their rights and procedures than those that did not have transport available (63.1% (n=1,031) and 68.1% (n=1,129) versus 70.6% (n=327) and 75.3%, (n=353) respectively).

3.3.2 What I wish I had known and could I have acted sooner?

Respondents were asked “Is there anything you wish you had known at the time you experienced the (problem descriptor) that would have helped you to deal with it?”¹⁴ The majority of respondents either gave no answer or said ‘nothing’ (64.0%). Of those identifying things they wish they had known, ‘my rights/formal processes’ accounted for 12.8 percent of respondents with ‘that I should get advice’ making up 5.2 percent. However, these figures oversimplify some in depth responses, common themes from which are drawn out below, followed by some case studies.

Those who gave a response generally tended towards one of two approaches in their reply- either providing a direct response, or specifying what they wished they had *done* instead of what they wished they had *known*. The open-ended responses are discussed on this basis. The first part of this section looks at what participants wished they had *known*. The second part looks at the responses given by those who would or would not have *altered their strategy* based on what they learnt from the experience, and the reasons given for this. As responses often combined approaches in specifying both what they would have done and what they wished they had known, they are analysed within both parts of this section.

3.3.2.1 What did respondents wish they had known?

The responses indicated two types of information seeking: (1) Those who wanted advice and guidance through the process; and (2) Those who desired factual information.

Respondents falling into the ‘advice/guidance’ category professed a lack of awareness as to where to seek advice and although not a strong sentiment, some individuals presented as being unfamiliar as to the existence or availability of *free* advice. More broadly across the cohort, responses indicated varying degrees of familiarity with the advice sector. Included within these responses were: those who wished they had known there was more than one source of advice; those who wished they knew where they could obtain advice; and those who demonstrated regret that they were unaware of a particular advice agency or service (e.g. Citizen’s Advice Bureaux, Money Claim Online).

There was also evidence of some degree of frustration, with claims that the respondent’s ability to find the right advisor, or the most efficient way of obtaining advice had been hampered in some way. Statements such as ‘*I wish it had just been one source...no agency was able to help me in one go*’, ‘*[I wish I had known] the most effective person to contact to get things done*’ and ‘*[I wish I had known] who I should speak to rather than being pushed from pillar to post*’ indicate that: signposting of services, greater inter-service cohesiveness, and potentially, more streamlined case management for individuals who require help from a number of agencies, are issues which remain important to the ease with which someone can identify and obtain the help they seek. Further still, a number of respondents demonstrated limited familiarity with the availability telephone help services, as suggested by the responses of those wishing for the existence of a ‘help line,’ despite the fact that many already exist.

¹⁴ This question may be difficult for some respondents given often low levels of knowledge of rights and services. This may account for some of the respondents who gave no answer or said ‘nothing’.

Those who wished for the wider availability of legal information appeared to do so in an effort to inform their independent resolution of the problem. From the responses given by these individuals, a number of issues formed the basis of repeated comment, including: a desire for greater knowledge of the law; individual rights and entitlements; and court processes and time limits.

As regards to knowledge of the law, often individuals had hoped for a specific factual understanding of the law relating to their dispute. Included in this, building regulations, rules of housing associations, the implications of divorce, aged discrimination, custody disputes and home ownership and mortgages, were issues repeatedly raised. Respondents who flagged up the lack of information provided in ‘layman’s language’ suggested that for those inclined towards self-help approaches, the paucity of information provided in non-legalistic ‘plain English’ may have been an impediment to their ability to resolve the matter independently. One respondent expressed this sentiment in the following way: *‘First time buyers need more help. They send you all this paperwork but no-one tells you what it means in layman’s language.’* Notwithstanding limitations associated with the complexity of the law, it appears that there is demand for consumer-friendly legal literature.

The open-ended questions also indicated individuals’ desire to have a clearer knowledge of the process and steps to take in resolving their problem. Responses suggested that an understanding of applicable time limits, the procedure for appealing a decision and how to go about initiating action, would all have been useful in resolving the matter. Responses of this nature were often coupled with demand for greater understanding of the respondent’s individual legal position, or rights and entitlements, illustrated by statements such as *‘(I) should have found out about my legal position before ending the contract’* and *‘It would have been helpful to have known our legal rights-it would have been good if at the time he was diagnosed we have been given an information pack on what to expect and what we needed to do.’* Although consumer-tailored information may not be capable of meeting the needs of every user, more information on general court procedures may have proved helpful for some individuals. Knowing when time limits apply or how the appeal process is instigated, may have facilitated a greater sense of transparency and active engagement in the justice system. Conversely, there were also those who wished they had known how simple the procedure was, demonstrated by one respondent who stated that *‘having understood the procedure I would not [have used/use] a solicitor. I would have just used the mediation. I would not [have used/use] a solicitor because it was so simple. The only reason you use a solicitor [is because] you have to get the money agreement [to be] countersigned by [a] solicitor.’*

3.3.2.2 What did respondents wish they had done?

Many responses to the question about what respondents wish they had known focussed on what respondents wished they had done. Whilst not in direct reply to the question, these responses are informative in their capacity to identify whether respondents’ were- in light of knowledge they may have desired or obtained in experiencing the problem- prepared to alter their strategy. That is, what they would have done, or would do differently were they faced with the same situation. For the sake of simplification, although responses may have made a distinction between what individuals *would have done* and what they *would do* next time, these responses are examined as a whole. The responses are of some use in obtaining insight into whether

the wider provision of information or advice would alter the behaviour of these individuals. Responses can be aggregated into the following categories: those who would have done nothing; those who would have been more proactive/taken more caution; those who would have gotten legal representation/help/or used a different representative; those who would have tried a different approach; those who were unsure or for whom the outcome was still pending; and those who felt that irrespective of what they now know, the outcome would have remained the same.

Some who would have done nothing or for those who indicated that nothing would have helped them with their problem, felt that the problem could have been resolved by common sense, *'they knew as much as they needed to and who to consult'* or that they had by now, *'[gotten] used to dealing with this type of thing.'* These responses were very much in the minority. As were responses by those who felt that it wouldn't have mattered what they knew, the outcome would have been the same. Of far greater frequency, were responses in which the individual expressed regret that they had not adopted a more proactive approach in dealing with the problem before it escalated. It is questionable, however, just how much this proactive approach may have been inhibited by the respondent's lack of knowledge as to the appropriate approach to take. One reply in which the respondent stated that they *'should have attempted more earlier'* is illustrative of this, for it emphasises the importance of a willingness to act early on, an understanding of the benefits of acting quickly, and the knowledge that there were a range of acts which could be 'attempted' in seeking to resolve the problem. The way in which action remains contingent on knowledge is implicit in the responses provided, and indicative of how greater awareness, particularly in relation to time frames and procedures may facilitate early action. Indeed this was expressed by one respondent in saying that *'If I had known about Money Claim On-Line – a government site, and how little the cost...to take out action. It would have changed my plans earlier, so I would have started Court action earlier so that the Debt Collectors did not continue to threaten. This is a cheaper way to take action without using a solicitor and the high charges solicitors use.'*

Of those who expressed a response relative to what they *would* have done, those who wished they had tried a different approach not surprisingly demonstrate the strongest willingness to adapt behaviour. As stated by one respondent in saying that *'If I knew now what I wish I had [known], I would have dealt with things different[ly].'* Individual responses varied, ranging from those who would not have bothered taking action and would not bother to do so again, to those who would not be deterred by efforts made to 'fob them off'. Whilst the decision not to bother again can (presumably) be contained to the merits of that particular instance, other strategies, such as being tenacious in pursuing a resolution, or knowing to go straight to an advice centre, would be applicable to a variety of circumstances. Thereby providing some evidence that respondents demonstrate a willingness to apply the knowledge obtained from resolving this problem, in addressing future rights based problems.

Overall, responses frequently indicated some degree of frustration and, on occasion, a sense of helplessness. Whilst there were examples of individuals who desired to find their own solutions and did not necessarily need a formal advisor, this sentiment is deduced from respondents' complaints that their own ability to attend to their problem had been undermined by a lack of knowledge as to their rights, the procedures involved, or the right way to handle the matter. For these individuals,

easily digestible literature may mitigate these frustrations. Similarly, those who felt that knowing where to seek help would have assisted in resolving the problem may have their frustrations alleviated by greater signposting of services.

3.3.3 Case studies^{*}

The following case studies provide some examples of survey respondents and the problems they faced. In each case how respondents dealt with problems is described as well as what they wish they had known at the time of the problem.¹⁵ The examples highlight some of the issues around skills, knowledge and confidence identified elsewhere in the report.

Hamilton, is a 55 year-old, educated, white, self-employed Consultant who earns £40,000 per year. He is in good health and living alone and childless in his semi-detached property. His current interaction with the judicial system arose from his petition for divorce. Despite initially engaging the services of a solicitor, because Hamilton was familiar with his legal rights and in possession of some knowledge of the processes involved, he opted to seek resolution through mediation. Both parties agreed to this and settlement was achieved. Hamilton's confidence in forgoing the advice of a Solicitor is reinforced by his decision to deal with a subsequent consumer affairs issue independently. The way in which he was capable of successfully disposing of these issues, without enlisting further help, may account for his conclusion that in relation to his divorce *'having understood the procedure I would not [have used] a solicitor. I would have just used the mediation. I would not [have used] a solicitor because it was so simple. The only reason you use a solicitor [is because] you have to get the money agreement [to be] countersigned by [a] solicitor.'*

Janet is a 36 year-old, white, British woman, in receipt of a household income in excess of £60,000 and with a mortgage on a detached home. She cohabits with her husband and her two children, Chester, a 10 year-old boy with Autism and a 4 year-old girl called Bonnie. Chester has difficulties with his schooling on account of his Autism, which requires Janet to discuss these issues with his school, including having to frequently persuade the school to provide more resources in order to assist him. She has been active in seeking advice and has had success gaining information from the internet, the National Autistic Association and another advice agency, with less success obtaining information and assistance from her local council. The fact that she has had to approach a number of agencies, combined with the mixed outcomes of these efforts, prompts her to state that *'It would have been helpful to have known our legal rights-it would have been good if at the time he was diagnosed we had been given an information pack on what to expect and what we needed to do.'*

Bernadette, a 37 year old university educated, white British female, is the sole carer of Norm her 75 year old father. In November 2006 Bernadette suffered a heart attack, forcing her- on an income of less than £10,000 per annum, and not in receipt of means tested benefits- to pay for her father to be cared for in a home, while she recovered.

* The names and details of the individuals concerned have been changed so as to preserve anonymity, without altering the substantive issues involved.

¹⁵ Case studies were restricted to instances where respondents described something that they wish they had known at the time of the problem.

Bernadette was informed that were she not under the local Health Authority, funding would have been available to support the cost of her father's care. As it is not, she feels discriminated against and disadvantaged. In seeking advice on the matter, she spoke with a social worker and a doctor, from whom she obtained some, but not all advice needed. Bernadette also used the internet to seek answers but was unable to identify the appropriate advice source. She expressed frustration in being unsure of how to go about obtaining the right advice, saying that *'[I wish I had known] the most effective person to contact to get things done.'* As a result of these difficulties which have spanned two years, Bernadette now experiences stress related ill-health, and has been diagnosed by her GP as suffering from a mental illness.

Emma is a 21-year-old White British female, in receipt of benefits, on an income of less than £10,000 per year and a lone parent to her two sons aged eight and four. Her problems first arose when the private accommodation in which she and her husband lived was subject to a rent increase. This raised the cost of the accommodation so as to exceed the amount her and her husband received in benefits, forcing her to move homes. In her new property she became engaged in a dispute with her neighbours and was the victim of theft of her television and home entertainment equipment. Following this, she experienced the break up of her marriage, and subsequent divorce, eventually losing her job, and suffering from stress related ill health. She did use a solicitor for her divorce, but did not utilise the help of a legal professional for her other problems. In relation to her job loss she was referred to a Job Centre, which she described as being 'some help.' She made efforts to deal with her problem neighbours independently, however despite writing to the individuals concerned, no successful resolution was achieved. Being unsure of both her rights and the process involved, she stated on reflection that she *'regretted her actions, and wishes that she had avoided the problem.'*

Alexander is a 40 year-old white British male who lives in his own home. He is university educated and widowed with no children. Alexander was an applicant in a claim against an online sales website for charges they stated he owed and which he disputed. Having an understanding of his rights, but a lack of familiarity with the processes involved in instigating a proceeding, he sought legal advice from a solicitor. However, he opted to deal with the matter himself, after the solicitor told him not to take the online sales website to court. He went on to seek advice from Trading Standards and his local Community Advice Bureau where he obtained some, but not all of the information he needed. His successful resolution of the problem led him to state that, *'If I had known about "Money Claim On-Line" a government site and how little the cost to take out action, it would have changed my plans earlier, so I would have started Court action earlier so that the debt collectors did not continue to threaten me. This is a cheaper way to take action without using a solicitor and the high charges solicitors use.'*

Jess is 28 years old and lives with her partner of the same age, Alan. She has four children between the ages of three and twelve. She is a private tenant, in receipt of child benefits, tax credits, and is on a very low income. She reports suffering from stress and mental health problems, and does not work so she can stay at home to care for the children. Jess's main problem was with a mail-order company, which was seeking payment of Jess's outstanding customer account. Jess sought advice from the company in an effort to resolve the issue, but as the company was threatening legal

action, they suggested she seek guidance elsewhere. At this stage she sought help from the CAB who recommended resolving the matter directly with the litigant company. This advice came too late to prevent the matter going to court. At the end of nine months of legal troubles, Jess had a County Court judgement made against her. Despite regretting her actions, Jess said she felt the outcome was fair and the matter was resolved more quickly than might have otherwise been the case. Although Jess reported having knowledge of her rights and processes, she stated that she lacked the knowledge of how to communicate this adequately and she wishes she'd known '*how to properly write a letter and describe (her) circumstances.*' Coinciding with this debt problem, Jess also reported a neighbour dispute concerning harassment, threats and damage to property. For this problem she sought advice from the council and police, obtaining all information needed from both as well as utilising the internet to identify the correct source of advice. The matter was eventually settled with the assistance of an ombudsman.

3.3.4 Could I have acted sooner?

In the final two quarters of the CSJS, an additional main survey question was added, asking respondents if they felt that their problem could have been dealt with earlier.¹⁶ In all, there were 449 responses to the question, with 99 (21.9%) saying 'yes', 332 (71.5%) 'no', 21 (4.6%) suggesting they did not deal with or need to deal with the problem and 8 (1.9%) saying 'don't know'.

Excluding those who said 'don't know' or did not deal or need to deal with the problem left 97 of 412 (23.5%) suggesting they could have dealt with their problem earlier. Despite small numbers (as a result of the question only having been introduced for the final two quarters of the CSJS), there were some differences by social and demographic predictors and problem types. For example, in line with findings on knowledge of rights, female respondents were also somewhat more likely than male respondents to feel their problem could have been dealt with earlier (27.3%; 63 of 231 vs. 18.8%; 33 of 181). There were also high percentages for publicly renting respondents (32.0%; 24 of 75) and mid-aged (35-44 year old) respondents (33.7%; 30 of 89). Only 13.0 percent (6 of 46) of retired respondents felt the problem could have been dealt with earlier. There was also a very high percentage for a small number of BME respondents (42.9%; 15 of 35 vs. 21.8%; 82 of 377 for white British). For problem type, numbers were too small in many cases to draw reliable conclusions, though the lowest percentage was for personal injury (2.9%; 1 of 35) with the highest for a small number of clinical negligence problems (50.0%; 8 of 16).

There was little difference in the rate at which respondents met objectives on the basis of whether or not they felt their problem could have been handled earlier. Not surprisingly, however, those who felt their problem could have been dealt with earlier were far more likely to regret the handling of the problem (50.9%; 28 of 55 vs. 23.3%; 45 of 193).

¹⁶ As the question was only added/piloted for the last two quarters of the CSJS, there was a limited amount of data available. Moreover, there were no follow up questions regarding why respondents felt they could have acted sooner.

3.3.5 Implications of lack of knowledge

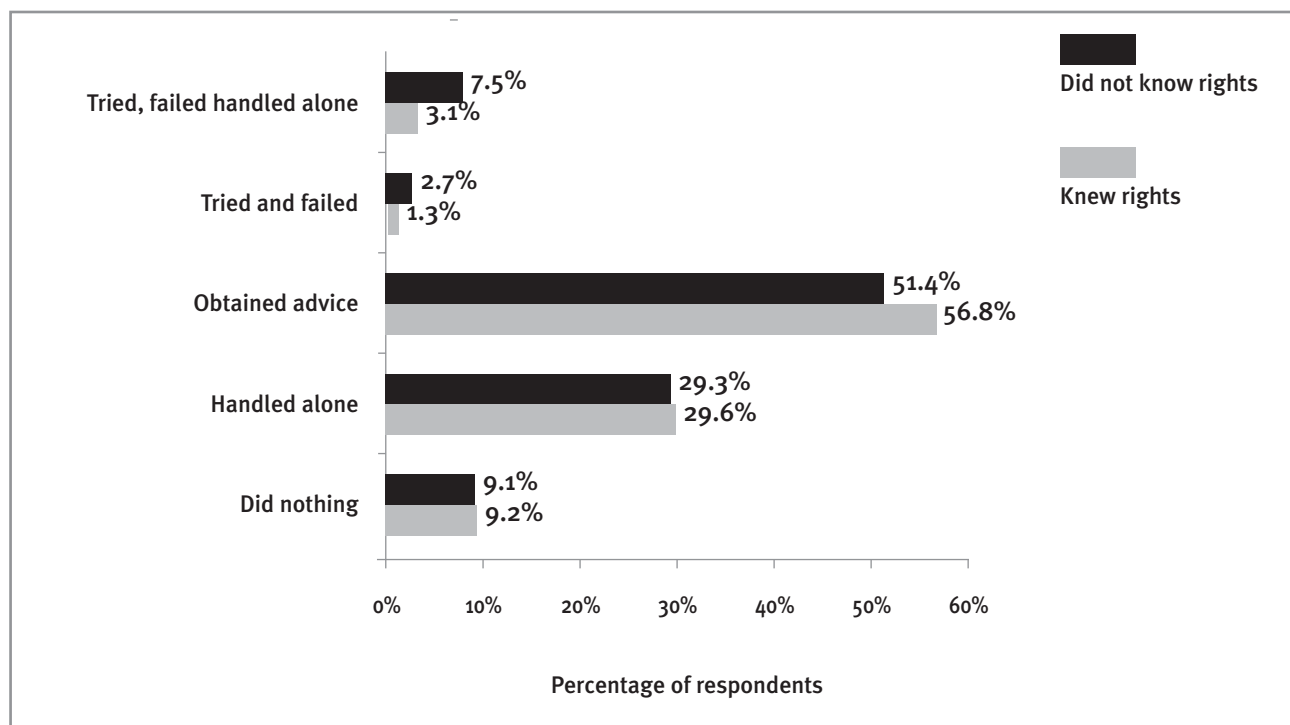
This section looks at the impact that knowledge (and lack of knowledge) of rights and processes has on strategy, meeting objectives, regret over actions and consequences of problems.

3.3.5.1 Knowledge, strategy and sources of advice and information

Knowledge of rights or processes had an impact upon strategies adopted in response to problems. Figure 5 shows the rates at which particular strategies were adopted by knowledge of rights, with strategy by knowledge of processes shown in Figure 6. For knowledge of rights, it was evident that while there was little difference between the rates at which respondents did nothing¹⁷ or handled alone, those without knowledge of rights were more susceptible to failed attempts at obtaining advice. Those who knew their rights were more likely to obtain advice compared to those that did not (411 (56.8%) of 724 respondents versus 683 (51.4%) of 1,328 respondents). In contrast, 36 (2.7%) of those respondents who did not know their rights reported trying and failing to obtain advice and a further 99 (7.5%) tried, failed and then handled alone, more than twice the rate that was reported by those who did know their rights (of which only 10 (1.3%) respondents tried and failed and 23 (3.1%) tried, failed and handled alone). Essentially, where respondents sought advice, knowledge of rights was related to a higher rate of success in obtaining advice.

Figure 5

Problem solving strategy adopted by whether or not respondents felt they had knowledge of their rights



¹⁷ If those who did nothing were split by whether or not they wanted to act (as defined in section 3.2), there was little evidence of a relationship between broad reason for inaction and knowledge of rights or processes.

A fairly similar pattern of behaviour emerged when looking at strategy by knowledge of process. However, as can be seen in figure 6, one noticeable departure from knowledge of rights, was the slightly elevated rates of handling alone (197 (31.2%) of 632 respondents who knew processes versus 410 (28.3%) of 1,451 respondents who did not) and lower rate of doing nothing by those respondents who claimed to know processes (43 (6.8%) of respondents with knowledge versus 159 (11.0%) of those without). As with a lack of knowledge of rights, lacking knowledge of processes was also related to a greater percentage of failed attempts to obtain advice.

Figure 6

Problem solving strategy adopted by whether or not respondents felt they had knowledge of processes

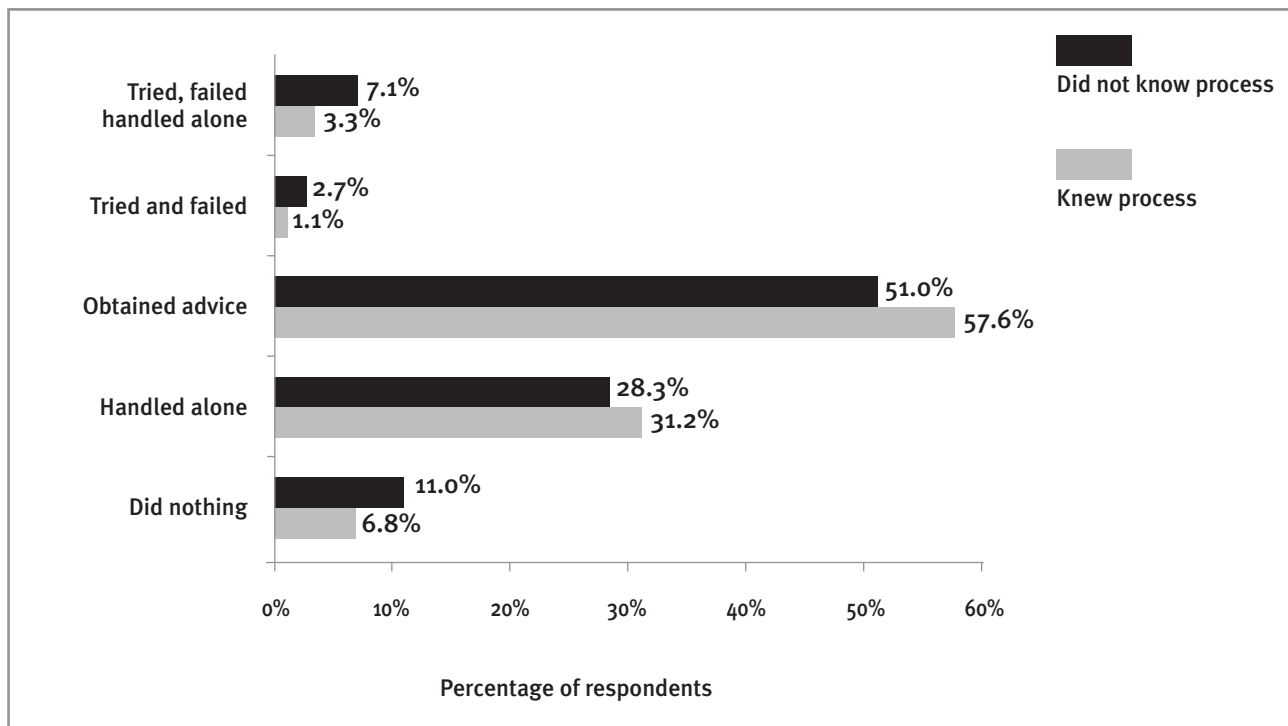


Figure 7 shows advisers tried (collapsed into broad categories) by whether or not respondents had knowledge of their rights. Percentages were generally fairly similar, though where respondents had knowledge of their rights, the percentage trying a solicitor was somewhat higher, and slightly lower for local council and CAB. The pattern was comparable for knowledge of processes, as shown in Figure 8.

Figure 7
Advisers tried by whether or not respondents felt they had knowledge of rights

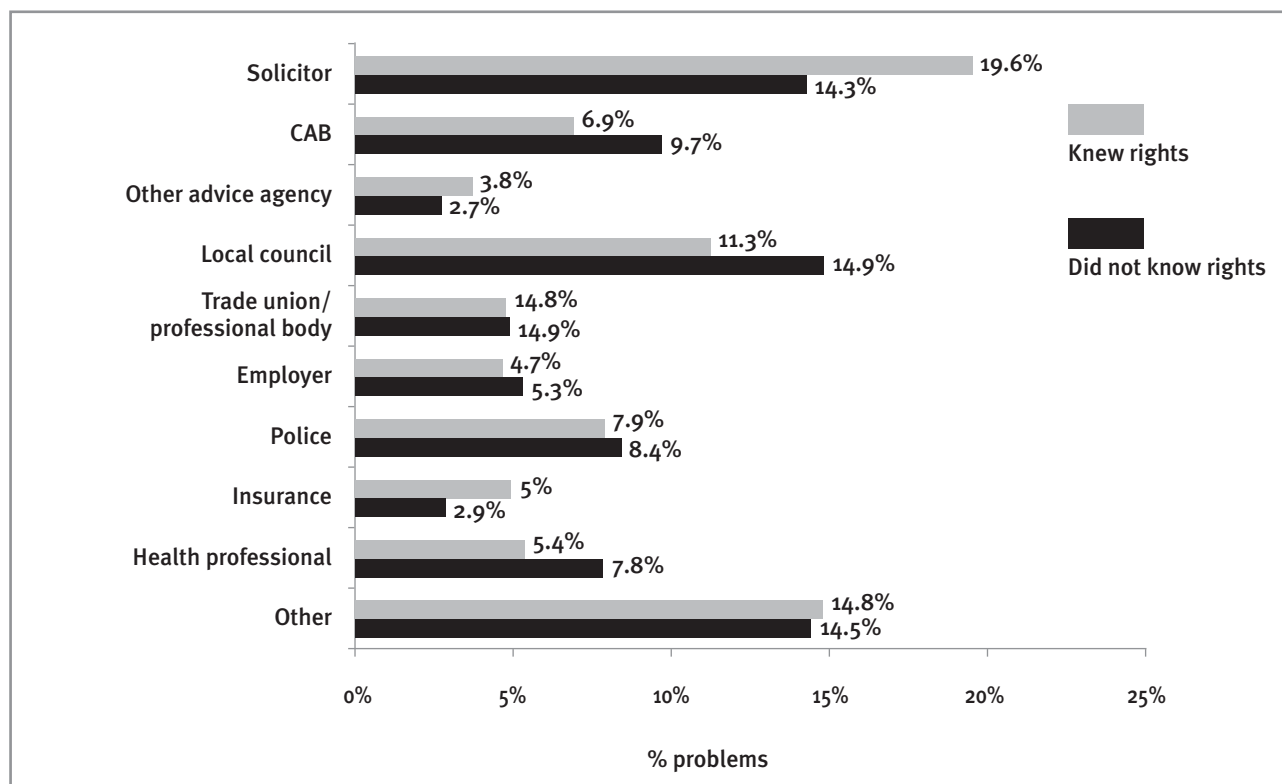
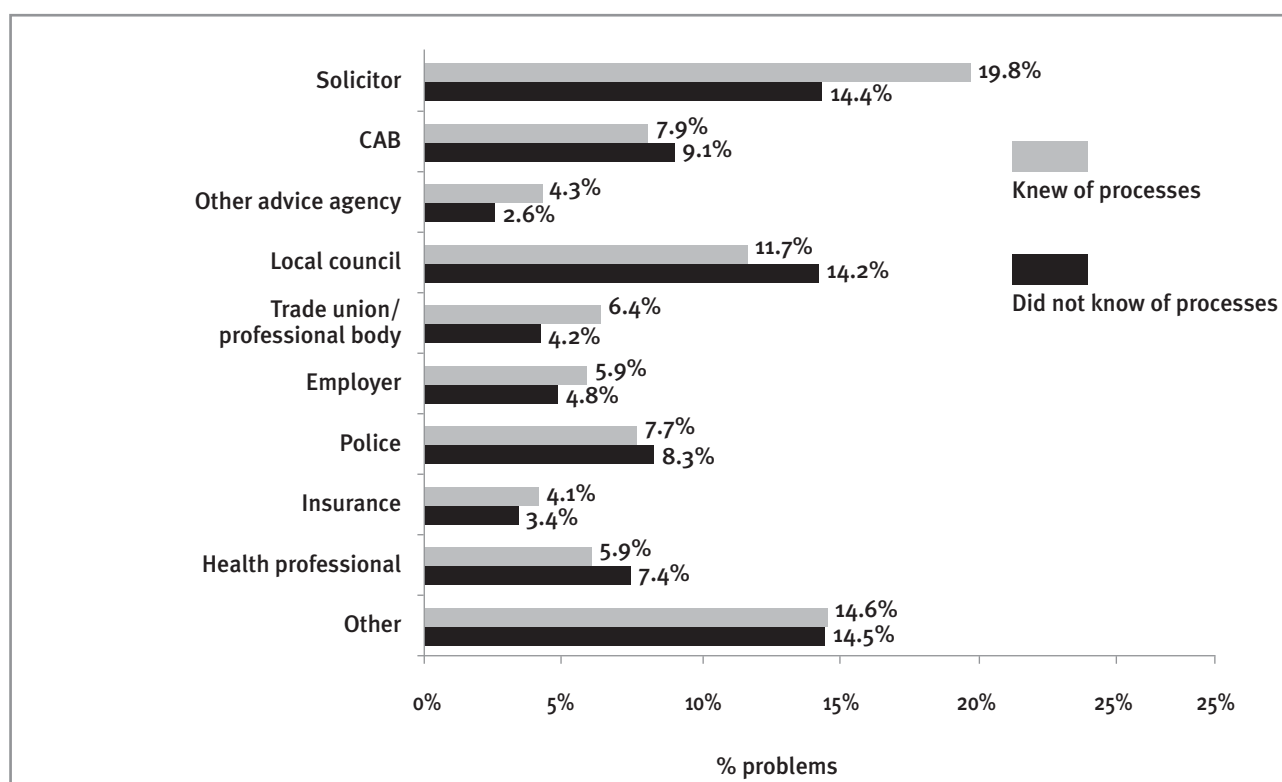


Figure 8
Advisers tried by whether or not respondents felt they had knowledge of processes



Whether or not respondents felt they knew their rights made little difference to the frequency with which they tried to use self-help materials (e.g. leaflets, booklets or books) or the internet to address their problems. Those with knowledge of their rights tried self-help materials for 10.4 percent of problems (75 of 722) compared to 9.0 percent for those without knowledge (118 of 1,316). For the internet, those with knowledge of their rights tried to obtain advice or information electronically for 17.3 percent of problems (125 of 723) compared to 15.5 percent for those without knowledge (206 of 1,328). Of course, the question regarding self-help was general, and it may be that respondents with knowledge of rights typically used different materials, or had different perspectives on what constituted success with materials. This may be increasingly likely were outcome to vary with knowledge of rights for those handling alone (see section 3.4.1).

In both the case of self-help materials and the internet, those with knowledge of rights were slightly more likely to get ‘all of the information’ they needed and slight less likely to get ‘none of the information’, though differences were relatively modest (Table 16).

Table 16

Whether respondents were able to obtain all, some or none of the information needed from self-help materials (e.g. leaflets, booklets or books) and the Internet, by knowledge of rights

	Whether able to obtain information from a leaflet, booklet or book		
Knew rights	All the information	Some information	No information
Yes	31 40.8%	42 55.3%	3 3.9%
No	40 33.6%	69 58.0%	10 8.4%
	Whether able to obtain information from the Internet		
Knew rights	All the information	Some information	No information
Yes	45 36.3%	65 52.4%	14 11.3%
No	58 28.0%	115 55.6%	34 16.4%

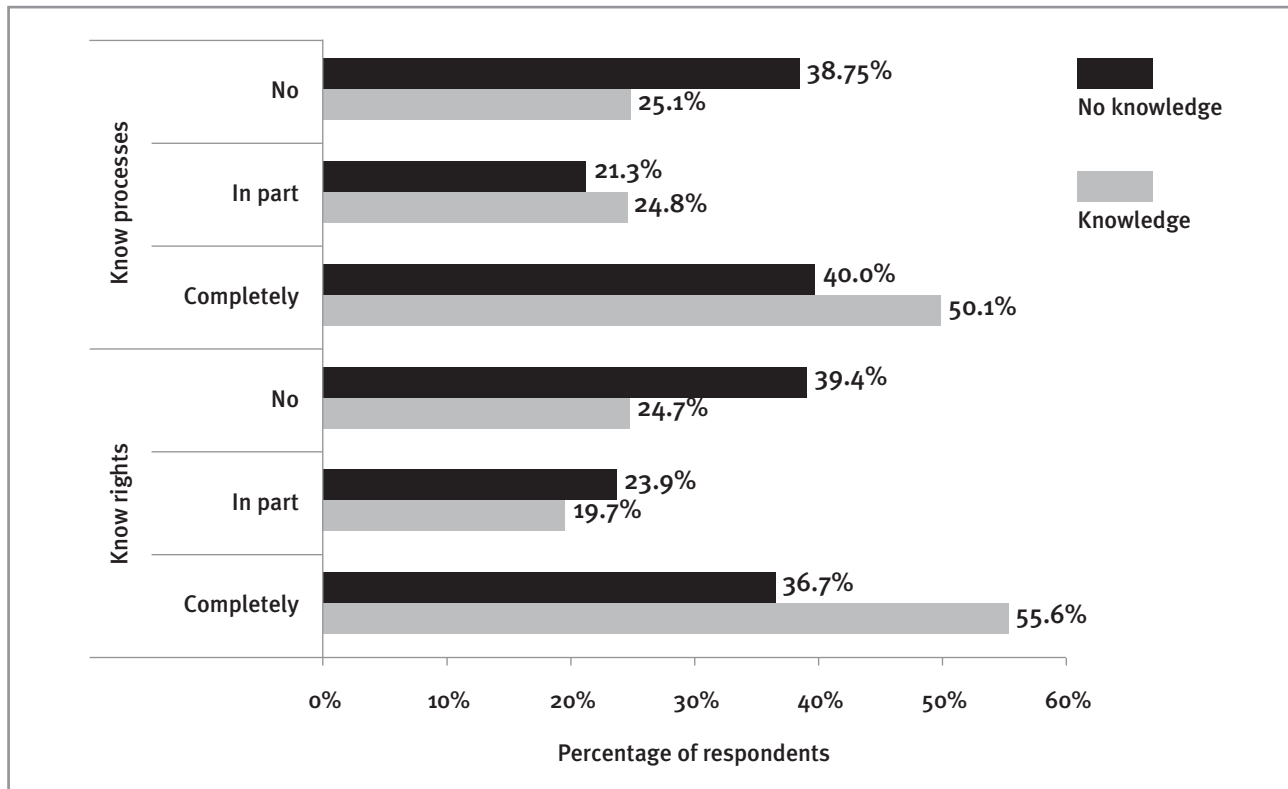
3.3.5.2 Knowledge and meeting objectives

Respondents were asked whether, through their chosen strategy,¹⁸ they were able to meet any objectives they had. Overall, 43.9 percent of respondents reported meeting all of their objectives for their ‘main’ problem, with a further 22.0 percent meeting their objectives in part. The remaining 34.1 percent failed to meet any of their objectives.

¹⁸ The question routing meant that it excluded those who did nothing when faced with their main survey problem.

Comparing whether respondents met their objectives by knowledge of rights and process showed some differences. Figure 9 shows that both knowledge of rights and knowledge of process were related to an increase in respondents meeting all of their objectives (Figure 9).

Figure 9
Whether or not respondents met their objectives by knowledge of rights and processes



Of 199 respondents who suggested that they had knowledge of their rights, 111 (55.6%) met their objectives completely compared to 133 (36.7%) of 361 respondents who did not have knowledge. Similarly, 88 (50.1%) of 175 respondents who said they had claimed to have known processes met all of their objectives compared to 155 (40.0%) of 388 respondents who did not know processes. Conversely, those with knowledge of rights or process were far less likely to report meeting none of their objectives. Only 49 (24.7%) respondents who knew their rights and 44 (25.1%) of those who knew processes failed to meet any of their objectives. This compared to 142 (39.4%) and 150 (38.7%) who did not know their rights or procedures, respectively.

3.3.5.3 Knowledge and regretting actions

Respondents who knew their rights were less likely to report regretting any action they took. Of the 452 respondents who knew their rights, 96 (21.2%) regretted the course of action they had taken, compared to 204 (33.6%) of the 714 respondents who did not know their rights. Predictably, this trend translated across to knowledge of process where 89 (23.2%) of 384 who knew processes compared to 254 (31.8%) of 799 of those who did not know processes, regretted the actions they had pursued.

Looking at reasons for regretting actions, those who did not know their rights were more likely to wish they had ‘got advice/more advice/advice elsewhere’ (90 of 239; 37.7% vs. 14 of 96; 14.6% for those who knew their rights) or ‘got advice sooner’ (54 of 240; 22.5% vs. 11 of 96; 11.5%). Those who knew their rights were more likely to focus on non-advice reasons for regret such as trying harder, being more assertive or getting more information.

3.3.5.4 Knowledge and adverse consequences

The survey asked respondents whether or not they had suffered a range of adverse consequences as a result of their problems. In all, 49.9 percent of problems resulted in one or more adverse consequence (of the types shown in Table 17). Breaking it down further by knowledge of rights showed a small difference, with 361 of 723 respondents with knowledge (50.0%) having suffered an adverse consequence, compared to 729 (55.0%) of the 1,325 respondents who did not know their rights. The difference in the experience of adverse consequences was similar, though smaller still when splitting respondents by knowledge of processes with 328 (51.9%) of 631 respondents who knew processes compared to 783 (54.0%) of 1,449 without such knowledge, suffering an adverse consequence.

The types of adverse consequences experienced by respondents are listed in Tables 17 and 18, which split by knowledge of rights and knowledge of process. In both tables, the consequences of physical ill-health, stress-related ill-health and loss of confidence were slightly more likely to be reported by respondents who did not know their rights or did not know of processes. Differences for most other adverse consequences were small. Subsequent analysis (figure 12) splits reporting of stress related ill-health as a consequence by both knowledge of rights and strategy, to determine whether differences by knowledge were particularly acute where advice was not obtained.

Table 17
Adverse consequences reported as a result of problems, split by whether or not respondents felt they had knowledge of rights

	Knew legal rights			
	Yes (N=723)		No (N=1325)	
	Count	%	Count	%
Physical ill-health	108	14.9%	226	17.1%
Stress related ill-health	173	23.9%	382	28.8%
Relationship breakdown	36	4.9%	54	4.0%
Violence aimed at respondent	25	3.5%	50	3.7%
Damage to property	32	4.4%	60	4.5%
Had to move home	35	4.8%	56	4.2%
Loss of employment	44	6.0%	70	5.3%
Loss of income	117	16.1%	202	15.2%
Loss of confidence	91	12.6%	206	15.6%

Table 18

Adverse consequences reported as a result of problems, split by whether or not respondents felt they had knowledge of processes

	Knew of formal processes			
	Yes (N=631)		No (N=1449)	
	Count	%	Count	%
Physical ill-health	85	13.4%	260	18.0%
Stress related ill-health	161	25.6%	405	28.0%
Relationship breakdown	40	6.3%	48	3.3%
Violence aimed at respondent	25	3.9%	51	3.5%
Damage to property	27	4.3%	64	4.4%
Had to move home	30	4.8%	60	4.1%
Loss of employment	44	7.0%	72	5.0%
Loss of income	106	16.8%	218	15.0%
Loss of confidence	92	14.6%	208	14.4%

3.4 The relationship between knowledge, strategy and outcome

Analysis will investigate whether lack of knowledge impacts upon autonomy, and whether lack of knowledge and lack of autonomy relate to giving up/doing nothing as an outcome. Examples will be given of people and problems failing at each of these three steps.

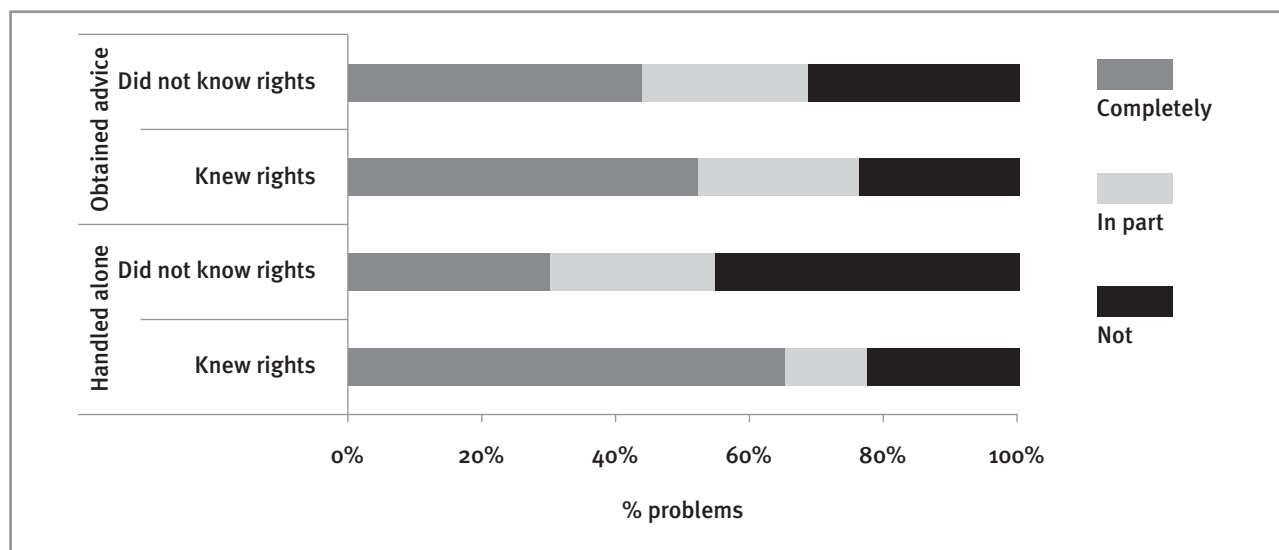
Building upon this, analysis will look at the implications of inability to pursue chosen strategy, lack of knowledge of rights, processes and advice and giving up doing nothing as an outcome in terms of adverse consequences, meeting objectives and regrets over actions. This analysis aims to quantify the importance of knowledge and respondents ability to act.

3.4.1 Is it more important to be knowledgeable about rights when adopting different strategies?

Knowledge of rights may vary in importance depending on what strategy respondents adopted. For example, once advice has been attained, knowledge of rights may be less important than instances where respondents handle alone, and have to rely on their knowledge. The following analysis looks at the extent to which respondents met objectives, experienced different outcomes, expressed regret and reported negative consequences as a function of knowledge of rights and strategy simultaneously.

Figure 10 shows whether or not respondents met their objectives by knowledge of rights and whether they obtained advice or tried to handle their problem alone. As can be seen, knowledge of rights made little difference to success in meeting objectives for those who obtained advice. In contrast, where respondents handled alone, those who knew their rights were twice as likely to completely meet their objectives (65.3% vs. 30.4%) and far less likely to meet their objectives in part, or not at all.

Figure 10
Whether or not objectives were met by knowledge of rights and broad strategy



Incidentally, those who tried, failed and handled alone and lacked knowledge of rights (not shown in Figure 10) were still more likely to fail to meet their objectives. Of 22 respondents who tried, failed and handled alone, but did not know their rights, 13.4 percent completely met their objectives, 14.2 percent in part and 72.4 percent not at all.¹⁹

The interaction between knowledge of rights and strategy could also be seen in the extent to which respondents wished they had handled their problems differently (see Figure 11). For those who obtained advice, the difference in regret between those who knew and those who did not know their rights was modest. However, for all other strategies those who did not know their rights showed far higher percentages regretting their actions.^{20, 21} Knowledge of rights was clearly strongly related to regret over actions, though obtaining advice appeared to negate this effect.

Not surprisingly, looking at those who did not know their rights revealed differences in reasons for regretting actions by strategy. Regret involving 'getting advice/more advice/advice elsewhere' was more common where no advice was obtained, and particularly for those who tried, failed and handled alone (48.6%) or did nothing (58.4%). It was also the most common reason for those who handled alone (43.9%). Those who tried, failed and handled alone also had a high percentage wishing they had acted (in general) sooner (40.7%) or tried harder/been more assertive (42.5%). Those obtaining advice gave a range of reasons for regret, including getting more advice/advice elsewhere (27.9%), getting advice sooner (24.5%) and 'tried harder' (26.9%).

¹⁹ Trying, failing and handling alone and knowing your rights was rare. Of seven respondents, 2 met their objectives completely, 1 in part and 4 not at all.

²⁰ In the case of 'tried and failed' and 'tried, failed and handled alone', numbers were relatively small with 0 of 4 vs. 7 of 17 (tried and failed) and 1 of 12 vs. 16 of 39 (tried, failed and handled alone).

²¹ Incidentally, if the 'did nothing' group was split into those who wanted to act and those who did not want to act, there was little difference in percentage expressing regret by knowledge of rights for those who did not feel they needed to act (7.1% for those who knew their rights vs. 11.4% for those who did not). In contrast, for those who wanted to act, knowledge of rights had a far greater impact (11.1% for those who knew their rights vs. 32.3% for those who did not). Evidently, inability to act paired with lack of knowledge of rights led to far higher rates of regret within the 'did nothing' group.

Figure 11

Whether or not respondents wished they had handled the problem differently by knowledge of rights and broad strategy

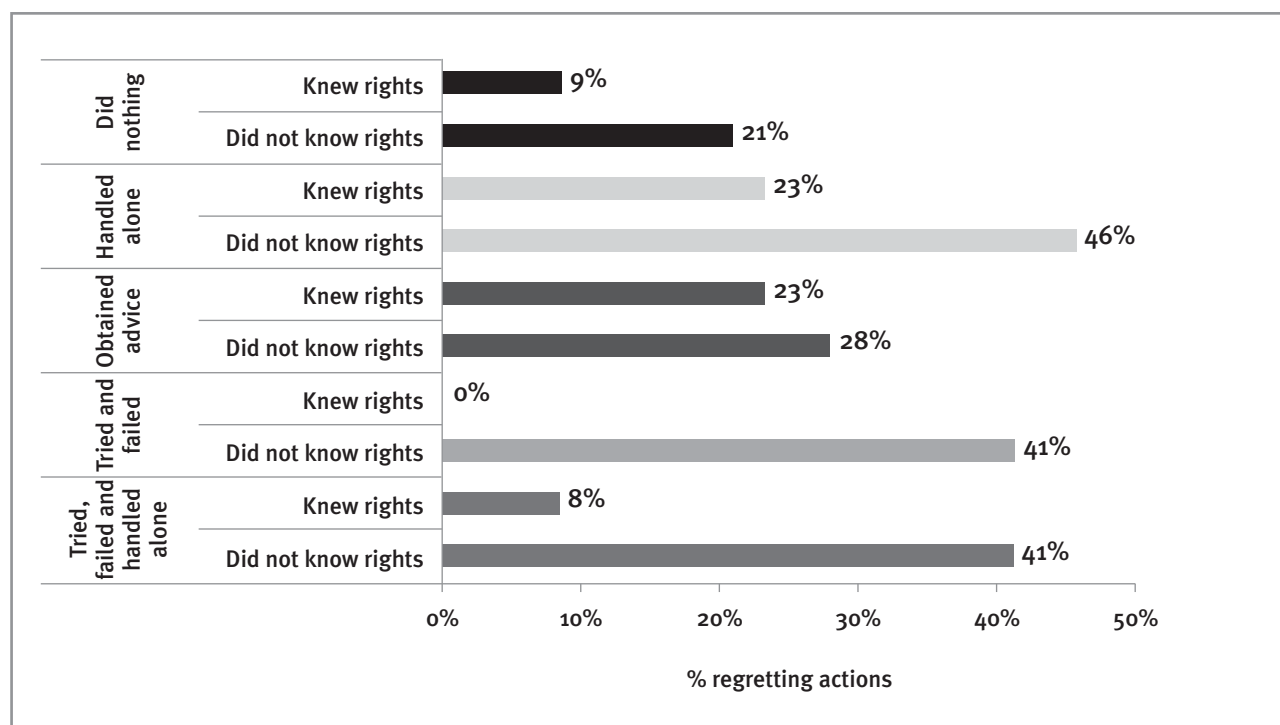


Figure 12 shows the percentage of problems resulting in stress related ill-health, again split by strategy and knowledge of rights. Stress related ill-health was more likely to result from problems where respondents obtained advice, compared to 'did nothing' or 'handled alone'. This is likely to be a consequence of generally greater problem severity when advice is sought (e.g. as discussed in Pleasence, 2006; Pleasence, Balmer & Tam, 2009).

Crucially, however, percentage reporting stress related ill-health also varied with knowledge of rights. Where respondents obtained advice, percentage reporting stress related ill-health did not vary with knowledge of rights. In contrast, for all other strategies, those without knowledge of their rights were far more likely than those with knowledge to report stress related ill-health.²² This was particularly evident among those doing nothing, again (as when splitting 'did nothing' by whether or not respondents wanted to act)²³ highlighting the idea of rational inaction among more knowledgeable respondents

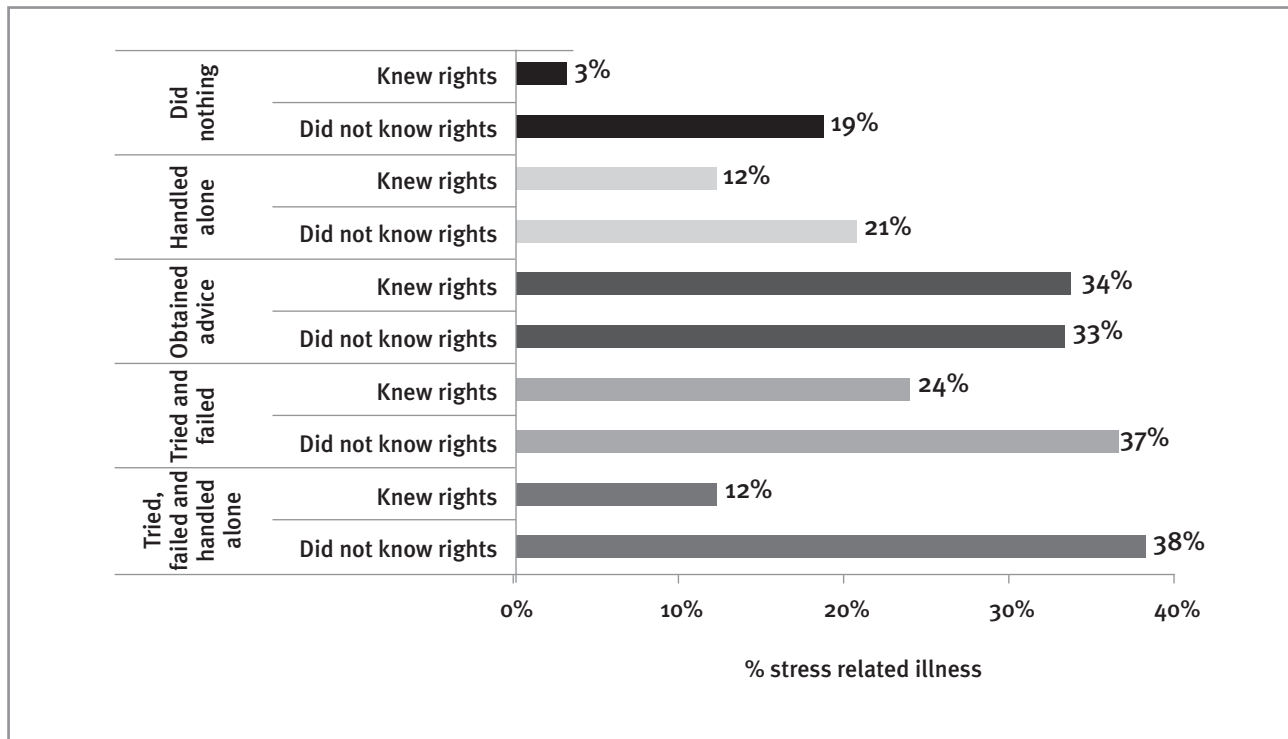
A discrepancy between those with and without knowledge of rights was also evident for those handling alone (particularly for those trying to seek advice in the first instance). As with 'meeting objectives' and 'regretting actions' it would appear that lack of knowledge has a severe impact on a number of measures for those handling alone, but not for those obtaining advice.

²² Again, numbers for those 'trying and failing' or 'trying, failing and handling alone' were relatively small (2 of 9 vs. 13 of 38 – 'tried and failed'; 3 of 23, 38 of 99 – 'tried, failed and handled alone'), though the discrepancy by knowledge was again marked.

²³ If the 'did nothing' group was split into those who did not feel they needed to act and those that wanted to, but were unable to act, the highest percentage of stress related illness was for those who wanted to act and lacked knowledge of rights (22.1%). This compared to 15.2 percent where respondents did not know their rights and did not want to act, 3.7 percent where they knew their rights and were not able to act and only 2.5 percent where they knew their rights and did not want to act.

Figure 12

Whether or not respondents reported stress related ill-health as a result of problems by knowledge of rights and broad strategy

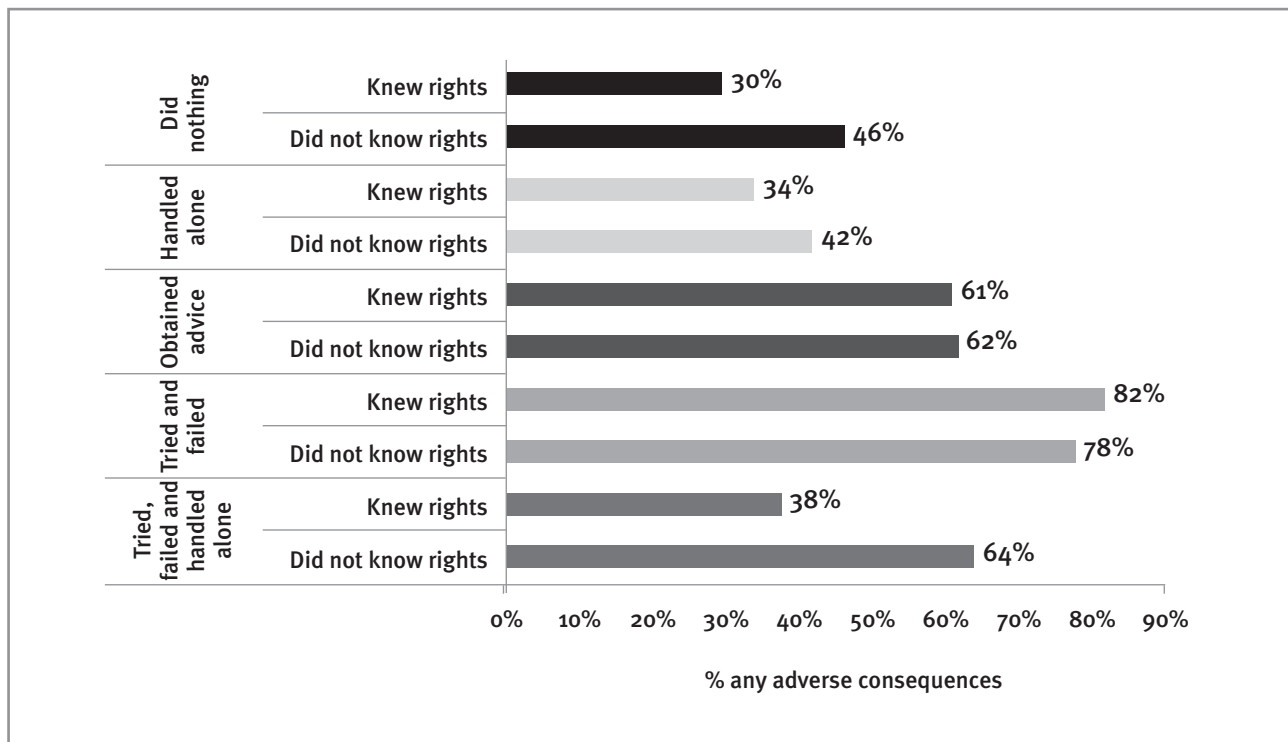


A broadly similar picture could be seen for the extent to which respondents 'any adverse consequence' by strategy and knowledge of rights²⁴ (Figure 13). Again, knowledge of rights had little impact on percentage reporting adverse consequences for those obtaining advice, with increases in adverse consequences for those without knowledge adopting other strategies (with the exception of those trying and failing).

²⁴ These findings should be treated with some caution, given the extent to which some types of adverse consequence (e.g. relationship breakdown, physical ill-health) are related to particular problem types (e.g. divorce, personal injury) and consequently strategy (see Table 9). Incidentally, if as previously, the 'did nothing' group was split into those who did not feel they needed to act and those that wanted to, but were unable to act, again the highest percentage of stress related illness was for those who wanted to act and lacked knowledge of rights (50.4%). This compared to 43.2 percent where respondents did not know their rights and did not want to act, 35.2 percent where they knew their rights and were not able to act and only 22.7 percent where they knew their rights and did not want to act.

Figure 13

Whether or not respondents reported any adverse consequence as a result of problems by knowledge of rights and broad strategy



Evidently, the interaction between knowledge and rights in predicting outcome (e.g. meeting objectives, adverse consequences) reveals more than looking at either in isolation. In general, while there was little difference in outcomes by knowledge where advice was obtained, there was a far greater difference where respondents did nothing or handled problems alone. Essentially, knowledge of rights appeared to be of greater importance when respondents did not obtain advice.

3.4.2 Who fares worst? – Not obtaining advice, lacking knowledge and suffering the consequences

As can be seen in figure 13 and particularly figure 12, where respondents did not obtain advice there was a large difference in percentage reporting adverse consequences on the basis of knowledge of rights. In contrast, where respondents obtained advice, knowledge of rights had little relationship to percentage reporting adverse consequences.

This section examines those who did not obtain advice, suggested that they lacked knowledge of their rights and suffered either stress related ill-health or adverse consequences in general to assess whether they differ in problems reported and social and demographic indicators. The aim was to identify groups who are arguably most in need of public legal education.

Table 19 shows main survey problem types reported by those who did not obtain advice, lacked knowledge, and suffered adverse consequences (stress related ill-health or any consequence). The final column shows the distribution of problem types for all main survey problems for comparison purposes. The table also highlights

problem types which were particularly over (pink) or under represented (blue) for the two extracted groups.

Table 19

Problem types reported overall and by respondents who did not obtain advice, lacked knowledge, and suffered adverse consequences (stress related ill-health or any consequence). Percentages are column percentages, and problems which were over or under represented are highlighted

Problem type	No advice, no knowledge, stress related ill-health		No advice, no knowledge, any adverse consequence		Any Main Problem	
	N	Col %	N	Col %	N	Col %
Discrimination	12	7.8%	22	7.1%	123	4.7%
Consumer	5	3.1%	8	2.6%	184	7.0%
Employment	16	10.4%	34	11.0%	326	12.3%
Neighbours	19	12.5%	34	10.9%	338	12.8%
Owned housing	2	1.1%	3	.9%	102	3.9%
Rented housing	8	5.3%	20	6.3%	155	5.9%
Homelessness	9	5.6%	12	3.8%	71	2.7%
Money/debt	24	15.5%	42	13.7%	358	13.5%
Welfare benefits	14	8.8%	30	9.7%	166	6.3%
Divorce	0	.0%	3	1.1%	115	4.3%
Relationship breakdown	7	4.7%	8	2.7%	83	3.2%
Domestic violence	4	2.5%	7	2.1%	48	1.8%
Children	8	4.9%	8	2.5%	83	3.1%
Personal injury	4	2.6%	28	9.1%	253	9.6%
Clinical negligence	13	8.8%	34	10.9%	131	4.9%
Mental health	3	2.0%	5	1.5%	16	.6%
Immigration	2	1.2%	2	.6%	24	.9%
Police treatment	5	3.0%	11	3.6%	64	2.4%

There were relatively modest differences in problem type for those who did not obtain advice, lacked knowledge and suffered consequences. Consumer problems, owned housing and divorce were under represented, while discrimination, clinical negligence, mental health,²⁵ homelessness and welfare benefits problems were over represented.

Table 20 shows social and demographic indicators for respondents who did not obtain advice, lacked knowledge, and suffered adverse consequences (stress related ill-health or any consequence). Demographics for all main problems are also included in the final two columns for comparison, and again demographics which were over (pink) or under represented (blue) for the two extracted groups were highlighted.

²⁵ Of course, in the case of clinical negligence and mental health filtering on the basis of adverse consequences (including health related consequences) will not surprisingly lead to over representation.

Table 20

Social and demographic indicators of respondents who did not obtain advice, lacked knowledge, and suffered adverse consequences (stress related ill-health or any consequence) compared to main survey respondents overall. Percentages are column percentages, and demographics which were over or under represented are highlighted

Variable	Level	No advice, no knowledge, stress related ill-health		No advice, no knowledge, any adverse consequence		Any Main Problem	
		N	Col %	N	Col %	N	Col %
Gender	Female	107	69.4%	191	61.9%	1405	53.3%
	Male	47	30.6%	118	38.1%	1233	46.7%
Ethnicity	White	138	89.9%	278	89.9%	2438	92.4%
	Black	3	1.9%	8	2.6%	68	2.6%
	Asian	7	4.5%	14	4.5%	82	3.1%
	Other	6	3.7%	9	3.0%	51	1.9%
Housing type	Detached	19	12.5%	42	13.7%	565	21.4%
	Semi	48	31.0%	96	31.2%	870	33.0%
	Terrace	56	36.7%	102	33.0%	800	30.3%
	Flat	30	19.8%	68	22.1%	404	15.3%
Use of transport	No	48	31.3%	91	29.5%	575	21.8%
	Yes	106	68.7%	218	70.5%	2063	78.2%
Family type	Married, children	29	18.6%	53	17.0%	495	18.8%
	Married, no children	27	17.3%	62	20.2%	677	25.6%
	Lone parent	30	19.5%	43	13.8%	251	9.5%
	Single no children	55	36.0%	114	37.0%	836	31.7%
	Cohabiting, children	8	5.4%	16	5.2%	148	5.6%
	Cohabiting, no children	5	3.2%	21	6.8%	231	8.8%
Tenure	Own	27	17.6%	50	16.1%	517	19.6%
	Mortgage	41	26.7%	87	28.1%	1010	38.3%
	Public sector rent	47	30.5%	84	27.3%	513	19.5%
	Private sector rent	30	19.3%	66	21.4%	447	17.0%
	Rent free	9	5.8%	22	7.1%	148	5.6%
Illness/disability	No	88	57.4%	198	64.2%	1870	70.9%
	Yes	65	42.6%	111	35.8%	769	29.1%
Mental health problem	Yes	101	65.8%	148	47.8%	699	33.2%
	No	53	34.2%	161	52.2%	1405	66.7%
Academic qualifications	None	47	30.8%	73	23.6%	508	19.2%
	GCSEs or higher	106	69.2%	236	76.4%	2131	80.8%
Means tested benefits	None	76	49.7%	169	54.7%	1752	66.4%
	Some	77	50.3%	140	45.3%	886	33.6%
Age group	18-24	15	10.0%	46	15.1%	338	12.8%
	25-34	33	21.6%	72	23.5%	551	20.9%
	35-44	35	22.9%	63	20.5%	624	23.7%
	45-59	42	27.5%	71	23.0%	688	26.1%
	60-74	23	15.1%	46	15.1%	351	13.3%
	75+	4	2.9%	9	2.8%	84	3.2%

Income	<£10,000	62	40.6%	118	38.3%	729	27.6%
	All others	85	55.2%	167	54.2%	1560	59.1%
	£50,000+	6	4.2%	23	7.6%	350	13.3%
Victim of crime	No	102	66.6%	201	65.0%	1874	71.0%
	Yes	51	33.4%	108	35.0%	764	29.0%
Economic activity	Full-time	49	31.9%	105	34.2%	1171	44.4%
	Part-time	25	16.6%	44	14.3%	321	12.2%
	Self-employed	6	3.8%	18	5.8%	164	6.2%
	Unemployed	9	5.8%	22	7.2%	104	4.0%
	In education	4	2.8%	13	4.3%	117	4.4%
	Sick	20	12.7%	30	9.7%	186	7.0%
	Home/care	21	13.9%	37	11.9%	244	9.2%
	Retired	19	12.5%	38	12.2%	315	11.9%
	Other	0	.0%	1	.4%	17	.6%

As shown in Table 20, there were extensive differences in social and demographic indicators for those who did not obtain advice, lacked knowledge, and suffered adverse consequences (stress related or any consequence). Female respondents were more likely to belong to the two groups who fared worst, as were those in high density accommodation (i.e. terraces or flats). Those without use of motorised transport were also over represented as were single respondents and lone parents, particularly when contrasted with married couples without children. Not surprisingly, given the definition of the groups, ill-health and mental health problems were over represented, as were respondents who rented publicly, had no academic qualifications, were in receipt of means tested welfare benefits or had low income. In contrast, high income respondents, those in full-time employment, those with educational qualifications, those with mortgages and those in detached accommodation were all under represented.

Essentially, a broad range of disadvantaged groups were far more likely than others to not obtain advice, lack knowledge, and suffer adverse consequences.

3.5 Handling problems alone with knowledge

Main survey respondents who handled alone were split into those who had knowledge of their rights and those who did not. This resulted in relatively small numbers for some questions (compared to screen questionnaire numbers), though large enough for meaningful analysis. This resulted in 258 (35.4%) respondents who handled alone with knowledge of their rights and 389 (64.6%) who handled alone without knowledge of their rights.

3.5.1 Who shows knowledge when handling alone and for what problems?

Segmenting handling alone into those with and those without knowledge of their rights resulted in small numbers (and difficulty drawing conclusions) for some problem types and demographics. This limited the amount of analysis that could be undertaken. Nonetheless, there was some evidence of differences by problem types and demographics.

Restricting analysis to those who handled alone, for gender, female respondents were somewhat more likely to suggest that they did not know their rights (221 of 328, 67.4% vs. 168 of 274, 61.3% for male respondents). For housing type, knowledge of rights was highest for those in detached housing (60 of 136, 44.1%), with the percentage falling for those in semi-detached (34.0%), terraced (33.1%) and flats (30.3%). For family type, percentage with knowledge of rights was highest for married couples with children (63 of 145, 43.4%), particularly when compared to a small number cohabitants with children (6 of 29, 20.7%). There were also differences by tenure, where those renting privately had the lowest percentage knowing their rights (31 of 132, 23.5%), with higher percentages for those who owned their homes (48 of 118, 40.7%) or had mortgages (96 of 231, 41.6%). Those in receipt of means tested benefits had a lower percentage who knew their rights (50 of 182, 27.5% vs. 164 of 421, 39.0% for those not in receipt of benefits), as did those with mental health problems (51 of 179, 28.5% vs. 162 of 423, 38.3%).

Table 21 shows problem type for those who handled alone, broken down by whether or not respondents knew their rights. Again, numbers are small in many cases and should be interpreted carefully. To aid interpretation, problem types with a higher than average percentage giving positive answers (i.e. knew rights) are highlighted in green. Instances where differences have large enough numbers to merit some comment are shown in bold. As can be seen, handling alone with knowledge of rights was particularly common in the case of a small number of divorces, as well as owned housing, consumer and employment problems. Percentage with knowledge of rights was lowest for a small number of clinical negligence problems.

Table 21
Those who handled alone, split by whether or not they knew their rights by problem type

Problem type	Knew rights			
	No		Yes	
	N	%	N	%
Discrimination	13	59.8%	8	40.2%
Consumer	54	50.7%	52	49.3%
Employment	28	52.9%	25	47.1%
Neighbours	31	72.8%	12	27.2%
Owned housing	9	44.8%	11	55.2%
Rented housing	30	61.6%	19	38.4%
Homelessness	7	75.1%	2	24.9%
Money/debt	103	75.1%	34	24.9%
Welfare benefits	39	74.7%	13	25.3%
Divorce	4	24.3%	12	75.7%
Relationship breakdown	5	51.0%	5	49.0%
Domestic violence	5	60.2%	3	39.8%
Children	13	81.8%	3	18.2%
Personal injury	13	74.6%	4	25.4%
Clinical negligence	20	88.8%	3	11.2%
Mental health	2	71.9%	1	28.1%
Immigration	4	55.5%	3	44.5%
Police treatment	11	76.6%	3	23.4%

3.5.2 Implications of confident handling alone

This section examines two simple outcome measures (i.e. whether respondents met their objectives and whether respondents reported stress related ill-health as a consequence of problems), for those who handled alone, split by whether respondents had knowledge of rights. Analysis aims to highlight the impact of ‘knowledgeable handling alone’ (in meeting objectives and reporting stress related ill-health as a consequence of problems). The results repeat some of the information shown in Figures 10 and 12, though the focus is specifically on those who handled alone.

Table 22 shows whether or not respondents who handled their problem alone met their objectives, split by whether or not they felt they knew their rights.

Table 22

Whether or not respondents who handled alone met their objectives, split by whether or not they knew their rights

Of main survey respondents who ‘handled alone’	Whether or not respondents met their objectives			
		Completely	In part	Not at all
Whether respondents felt they knew their rights?	Did not know rights	39 30.0%	32 24.6%	59 45.4%
	Knew rights	49 65.3%	9 12.0%	17 22.7%

As can be seen in Table 22, splitting those who handled alone by factors, which aim to define whether or not they did so with knowledge, resulted in very different rates of meeting objectives. Those with knowledge had far higher percentages of meeting their objectives ‘completely’ and far lower percentages not meeting their objectives at all. This demonstrates that respondents equipped to handle their problems with knowledge obtained far superior outcomes.

Table 23 shows whether or not respondents who handled their problem alone suffered stress related ill-health as a consequence, split by whether or not they felt they knew their rights.

Table 23

Whether or not respondents who handled alone suffered stress related ill-health as a consequence of the problem, split by whether or not they knew their rights

Of main survey respondents who ‘handled alone’	Stress related ill-health		
		No	Yes
Whether respondents felt they knew their rights?	Did not know rights	308 79.2%	81 20.8%
	Knew rights	187 87.8%	26 12.2%

As with meeting objectives, there were marked differences on the basis of whether respondents knew their rights or not.

Of course, the findings in Tables 20 and 21 may mask a greater severity or complexity for problems where respondents are able to proceed with knowledge, which may in turn influence the likelihood of suffering stress related ill-health or meeting objectives. Nonetheless, they provide some early evidence that equipping people with the ability to handle alone with knowledge and without regret is likely to result in quantifiably superior outcomes.

4 Discussion and Conclusions

This chapter first presents a summary of the research findings detailed in the previous chapter. This is followed by a discussion of the main findings. Key implications arising out of the research and recommendations for further research are highlighted.

4.1 Summary of findings

4.1.1 Strategy

When faced with rights problems, advice was obtained 49.1 percent of the time, with respondents handling alone for 33.7 percent of problems, doing nothing for 9.4 percent, trying and failing to obtain advice for 1.9 percent and trying, failing and handling alone for 5.8 percent. Importantly, however, there were sizeable differences in strategy for some problem types and some demographic groups. Problem types such as discrimination, police treatment and clinical negligence all had a high percentage of respondents doing nothing (all around 30%), while obtaining advice was highest for divorce, owned housing, relationship breakdown and mental health problems (all over 70%). Percentage handling problems alone was greatest for consumer problems (around 60%), followed by rented housing, money/debt and welfare benefits problems (all around 40%). Discrimination problems, neighbours problems, homelessness, clinical negligence and particularly problems with unfair police treatment had high percentages trying but failing to obtain advice. The majority of these resulted in respondents going on to try and handle the problem alone.

Social and demographic factors also had an impact on strategy adopted. For example, for ethnicity, BME respondents had lower rates of obtaining advice and 'other ethnicity' (e.g. mixed ethnicity, Chinese) respondents had twice the percentage doing nothing compared to other groups. Disadvantaged groups such as lone parents, those renting publicly, those in receipt of welfare benefits, those with no academic qualifications and those with mental health problems were all characterised by a higher percentage obtaining advice and lower percentage handling alone, highlighting possible capacity issues. Lone parents also had a low percentage doing nothing, perhaps reflecting in part the severity of their problems. In contrast, more affluent or educated respondents had a higher percentage handling problems alone. Finally, for age, the youngest and oldest age groups (18-24 and 75+) had the lowest percentage obtaining advice and the highest doing nothing and handling alone, despite potentially having less experience or reduced capacity to do so.

Where respondents obtained advice they were most likely to meet their objectives with respect to their problem in full. Rates of success were slightly less, but broadly comparable for those who handled alone, but far less where respondents tried but

failed to obtain advice (whether or not they went on to handle alone). In contrast, rates of regret over action were highest where respondents handled alone and lowest where they did nothing, though as discussed below this was dependant on reasons for inaction. Compared to those who obtained advice, reasons for regret for those handling alone were more likely to focus on wishing they had got advice or tried harder, rather than wishing they had got advice or acted sooner. Reports of adverse consequences also varied by strategy, with stress related ill-health, for example, highest where respondents obtained or tried to obtain advice. In part this is likely to reflect increased problem severity where advice is sought.

4.1.2 Doing nothing

Where respondents did nothing in response to their problem, common reasons for inaction included ‘not thinking it would make any difference’ (around 20%) and ‘thinking the problem would resolve itself’ (around 14%). Analysis breaks down those who did nothing based on reasons for inaction into those who wanted to act but were unable (46%) and those who did not feel the need to act (54%). Of those doing nothing, wanting to act (rather than not wanting to act) was highest for problem types such as discrimination and employment and lower for problems such as personal injury and a small number of divorces. There were also social and demographic differences in reason for inaction. For example, female respondents were far more likely to want to act than male respondents, and among those who wanted to act were more likely to give reasons for inaction relating to the problem being ‘too stressful to sort out’ or being ‘too scared’. Low income respondents and unemployed respondents were also more likely to want to act than others.

Importantly, where respondents did nothing but wanted to act, they were far more likely to regret their actions and more likely to suffer adverse consequences such as stress related ill-health and loss of confidence. In all, findings made a distinction between those who appeared to rationally do nothing and those who did so out of necessity, in terms of demographics, problems types and most significantly outcomes.

4.1.3 Knowledge

The majority of ‘main survey’ respondents suggested that at the time of their problem they did not know their rights relating to the problem (65%) and did not know of appropriate formal processes (70%). Not surprisingly, responses to these two questions were highly related. Knowledge varied by problem type, with knowledge of rights high for relationship breakdown, domestic violence (both around 50%) and particularly divorce (around 60%) and low for clinical negligence, a small number of mental health problems (both less than 15%) and welfare benefits (around 25%).

Those with a long-term illness or disability and particularly those with mental health problems were more likely to suggest that they did not know their rights, as were those without academic qualifications and those living in rented housing. Those who were more educated or affluent (e.g. higher income, detached home, owned home) were more likely to say they knew their legal rights.

Analysis also explored what respondents wish they had known at the time of the problem. While the majority gave no answer or said ‘nothing’, many of the remainder mentioned ‘rights or processes’, or to a lesser extent ‘that they should get advice’. Some other common themes are explored and case studies of five respondents

included. In a further question, over twenty percent of 'main survey' respondents felt they could have acted sooner. Publicly renting and BME respondents were among groups where this percentage was higher (32% and 43% respectively).

While percentage doing nothing and handling alone were comparable, lacking knowledge of rights resulted in a lower percentage obtaining advice and higher percentages trying and failing or trying, failing and handling alone. It appeared that knowledge was not simply important to self help, but also to successfully obtaining advice. Advisers tried also differed on the basis of knowledge. Those with knowledge of their rights tried a solicitor and insurance companies more often than CABx, the local council and health professionals than those without knowledge. Evidently some of these differences could be a function of the problem type and demographic differences discussed above. Use of self-help materials (e.g. leaflets, booklets, books) and the internet to address problems did not differ greatly with knowledge, though there was some evidence that those with knowledge were more likely to obtain 'all the information' they needed.

Those who has knowledge of their rights or of processes were more likely to meet all of their objectives and less likely to meet none of their objectives with respect to their 'main survey' problem. They were also less likely to regret how their problem was handled.

4.1.4 Knowledge, strategy and outcome

Analysis explored whether knowledge of rights was more important when adopting given strategies. Where respondents obtained advice, whether or not they had knowledge of rights made little difference to the extent to which they met their objectives. In contrast, it made a large difference where respondents handled alone, with knowledge being related to far superior outcomes. Differences by strategy could also be seen in the extent to which respondents regretted their actions. Again, for those who obtained advice, knowledge made little difference to regret. However, for all other strategies, lacking knowledge was related to a far greater percentage regretting their actions. A very similar picture was also apparent when looking at stress related ill-health, with knowledge making little difference where respondents obtained advice, but far larger differences for other strategies. In fact, in the case of those who did nothing, stress related ill-health was only reported for three percent of problems where respondents knew their rights.

While knowledge of rights is clearly an important factor in successfully obtaining advice (as discussed above), once advice has been successfully sought, knowledge was not related to superior outcomes (e.g. in meeting objectives, regrets or stress related ill-health). It appears that obtaining help from an adviser with suitable expertise negates the importance of having knowledge yourself. In contrast, knowledge appeared to be a crucial factor for all other strategies, with far superior outcomes where respondents felt they had knowledge of their rights.

Analysis also examined who fared worst when faced with problems, demonstrating that a broad range of disadvantaged groups were far more likely than others to not obtain advice, lack knowledge of rights, and suffer adverse consequences (in particular stress related ill-health). Key demographics more likely to belong to this group included those in high density accommodation, lone parents, those renting publicly, those without academic qualifications and those with low income.

4.1.5 Handling alone with knowledge

Finally, analysis focussed on those who handled alone, splitting them by knowledge of rights. As was shown in the previous chapter, knowledge had significant implications for this group, with more than twice the percentage ‘completely’ meeting their objectives and almost half as much stress related ill-health as a consequence of problems where respondents had knowledge. While numbers were small for some groups, there were some differences by social and demographic factors and problem types. For problem type, the percentage of knowledgeable handling alone was high for owned housing, consumer and employment problems and particularly for a small number of divorces. In contrast, it was far lower for problems such as money/debt and a small number of children and clinical negligence problems, where respondents who handled alone more often did so without knowledge of their rights. For social and demographic groups, again affluence was a factor, with knowledgeable handling alone most common for those in detached housing, with the percentage falling as housing density increased. Similarly, percentages were highest for those who owned their own homes or had mortgages. In contrast, those in receipt of means tested benefits and those with mental health problems who handled alone were more likely to do so without knowledge of their rights.

4.2 Discussion

The findings detailed in this report and summarised above, highlight some of the complex inter-relationships between choice of problem-solving strategy, knowledge of rights and general disadvantage. The findings provide an up-to-date picture of the experience of, and response to, a broad range of civil justice problems across the household population of England and Wales, in the period from January 2006 to January 2009. Using CSJS data, it was possible to explore the experiences of over 10,000 people, focussing on all results that might have implications for public legal education.

Three key areas are discussed in this section, starting with research implications for the targeting of public legal education interventions. This is followed by a discussion of what the research findings tell us in regard to achieving behaviour change, the holy grail of many policy initiatives. Lastly, the third section points to knowledge gaps and recommends that further research on public legal education should be undertaken to address these gaps.

4.2.1 Targeting public legal education interventions

The findings presented in this report illustrate that a significant number of people lack knowledge, skill and confidence when dealing with civil justice problems. However, these barriers to legal capability are not evenly spread across the population or across different legal problem categories.

From knowledge of rights to choice of problem-solving strategy, vulnerable groups tended to be at a disadvantage. Low income survey respondents and unemployed respondents displayed problem solving/advice-seeking strategies that may not have been in their best interests; for example, doing nothing about a problem despite wanting to act to remedy the situation. Educated and well-off respondents reported being more knowledgeable about their rights than other population groups. These, and other, socio-demographic results highlight how public legal education initiatives might be best focused on specific population groups. This could include targeted PLE

activities for disadvantaged groups, aimed at raising awareness of – and signposting to – sources of advice.

Similarly, findings at problem level show that public legal education might be more necessary for some legal issues than others. Particularly interesting here are problems with unfair police treatment, discrimination problems, neighbours problems and clinical negligence problems with high rates of respondents trying but failing to get advice. All these problems are arguably problems in which power and possibly ongoing relationships play a key role. PLE interventions will need to address underlying attitudes and confidence issues in regard to these types of problems. Particular attention should also be paid to those problems respondents did nothing about. Here, consideration should be given to the capability issues that underlie the failure to secure appropriate advice. This might include the ability to persevere, as well as practical skills such as effective communication.

These results offer some insight into how civil justice problems and a heterogeneous population could be segmented – to target specific groups with legal capability issues, and problems for which there seem to be significant knowledge gaps.

However, just using this type of segmentation approach is likely to be too simplistic. Careful consideration must be given to who might benefit most from what type of public legal education intervention. Looking at outcomes of interventions is therefore important. Here, the report's results on handling problems alone are thought provoking. When respondents handled alone, those with knowledge achieved a far superior outcome. Those who engaged in this knowledgeable handling alone tended to be more affluent, were not in receipt of means-tested benefits and were not suffering from mental health problems. Arguably, enabling as many people as possible in these groups – through education initiatives – to deal with problems alone through self-help might be a particularly successful targeting exercise.

Further, the result showing that when respondents obtained advice, whether or not they had knowledge of rights made little difference to meeting objectives, illustrates that advice seems to mitigate knowledge gaps. Public legal education interventions that specifically aim to signpost to advice, rather than focus on self-help, might be particularly important for vulnerable groups with little knowledge of their rights and low legal capability.

Lastly, methods of delivery play a key role in the targeting of interventions. As will be pointed out below, this is also an area where more research is required: to establish which types of methods work best, and at what costs, for different groups and different legal problems.

4.2.2 The holy grail: achieving behaviour change

We have shown previously (e.g. Buck et al 2007) how people's advice-seeking behaviour is influenced by previous problem solving strategy. Successful public legal education initiatives have the potential to break entrenched behaviour patterns, so as to encourage people to adopt an advice-seeking strategy based on appropriateness rather than previous behaviour. However, achieving behaviour change can be resource intensive, and yet is the 'holy grail' of many a policy initiative. Insofar as behavioural change is concerned, there is a plethora of literature as well as a number of

behavioural change models, which exist to assist policy makers and others when designing an intervention strategy (see Darnton 2008a, 2008b for an overview of different models).

It should be noted, however, that behaviour change should not be viewed as the ‘be all and end all’ when designing and evaluating PLE initiatives. For example, PLE in schools aims to shape behaviour at an early stage. For younger people, PLE is also about establishing positive first experiences when learning how to deal with legal issues.

Human behaviour, and behavioural change, is a complex process, with this complexity reflected in both the process of change itself and in the process of sustaining such change. Interpretations applied to the process of change are symptomatic of self-esteem, ability to cope, motivation, entrenched avoidance behaviour, life circumstances and support networks, and these are all factors that remain specific to the individual in question. Even when equipped with the requisite awareness, skills and resources required to facilitate the avoidance or early resolution of a legal issue, some people may remain inactive. Whilst this may have a number of causal attributions, it remains that decision-making and consequent behaviour does not occur in a vacuum, and is influenced by many different factors (e.g. Pleasence and Balmer, 2008). Whilst a litany of theoretical models exist all of which reflect different approaches, most agree that intrinsic factors, such as attitudes, norms, agency, habit and emotion are as important as those extrinsic factors, which remain beyond an individual’s control

This is also true in regards to the extent of anxiety an individual experiences in response to dealing with a legal problem. For this reason, it is naïve to suppose that homogeneous policy responses or indeed, ‘partial’ responses, can be sufficient in and of themselves. Although different theoretical perspectives can give scope to better understand the process of change and how to best maintain it, an approach, which attempts to provide a cure-all for behavioural change or which adopts any one model to the exclusion of others, risks failure.

Those designing public legal education interventions will, therefore, need to take into account the ‘whole’ person as well as contextual factors, if they are to achieve behaviour change. A basic example concerns literacy and numeracy, both key skills essential to the resolution and understanding of legal issues. The capacity of the individual in these areas serves further to highlight the way in which an individual’s general vulnerability has broader implications for their potential to achieve access to justice. A public legal education intervention that relies solely on a target group’s ability to read materials and information will continue to exclude the illiterate. On the other hand, embedding PLE within existing basic skills contexts may provide a suitable vehicle for addressing the legal capability issues alongside other vulnerabilities (Gannaway 2009).

The same can be said for numeracy, a point illustrated by recent research on financial capability. In Atkinson et al’s (2006) study into financial capability in the UK, one in ten respondents were unable to carry out basic arithmetic using percentages. More than one in five were unable to correctly assess the effects of percentages on inflation and savings interest (this may in part be linked to understanding of terms such as inflation and interest). Whilst this knowledge may be less important in relation to some problem

types, it may nonetheless contribute to the emergence of debt/finance problems and/or hinder the individual's ability to negotiate appropriate resolutions. This is especially so in relation to debt and financial problems where negotiation of repayments may avoid the need for legal recourse. Clearly, issues around legal capability cannot be understood in a vacuum. Giving people the tools to solve their problems may be insufficient. It is necessary to assess people's wider capabilities in the process of assessing their PLE needs.

In addition to providing PLE, which is mindful of the capacity of an individual, the timing of education intervention remains crucial for behaviour change. People are likely to be more receptive to 'just-in-time' education; that is, at a time when they need information and help. This is not to say that PLE provided outside of this time frame cannot be successful, but rather that education delivered during this period may produce optimum results. In order to determine the most effective PLE interventions aimed at the complex task of behavioural change, some evidence suggests an approach applying action research principles which engage the audience in the process of refining interventions, tested through piloting and evaluation merits further consideration (Darnton 2008a p20)

4.2.3 The need for further research

Research on legal capability has been sparse. It is an under-researched area and we would recommend that research activity be encouraged among the research and academic community. Given the broad range of issues that public legal education and legal capability impinge on, research could be undertaken by researchers from a wide variety of backgrounds. Below we highlight some areas of particular interest and where significant knowledge gaps exist.

4.2.3.1 Developing sophisticated measures of knowledge of rights

This report has provided some stark results on knowledge gaps in the population in regard to civil justice problems. For example, 65 per cent of survey respondents suggested that at the time of their problem they did not know their rights relating to that problem. However, these findings rely on people's *self-reported* knowledge. More sophisticated measures of knowledge of rights are therefore needed, to assess as objectively as possible people's level of knowledge. This could be done through research that, for example, asks people to make judgements on hypothetical legal scenarios.

Using innovative methods, research could also explore people's thought processes, motivations and decision-making. This could further be tied in with research that investigates what helps people to act earlier to resolve their problems.

4.2.3.2 Research on self-help

More research needs to be conducted on self-help, including investigating different self-help education interventions. With the divergence of the legal market across a range of stakeholders, there is further research and policy thinking to be done on the utility of different legal self-help resources and support; and measuring outcomes for the end-user effectively. It would also be interesting to explore in detail whether self-help for one problem leads to increased legal capability when subsequently faced with a similar or different problem.

4.2.3.3 Large-scale surveys

As set out in the introduction, the Financial Services Authority commissioned a baseline financial capability survey a few years ago. It could be argued that a similar baseline survey should be undertaken for legal capability. However, such a large-scale survey would be costly. It would be necessary to initially conduct a feasibility study, to explore to what extent baseline legal capability across a range of problems could actually be measured.

It should be noted that the LSRC's English and Welsh Civil and Social Justice Panel Survey will allow further exploration of issues around public legal education, such as how people come to characterise problems as 'legal', how awareness and prior use of legal services affects problem solving strategies, and how information dissemination influences legal understanding and awareness of legal services.

4.2.3.4 Different tiers of legal capability

Research could also look into the different tiers of legal capability, for example initial legal consciousness followed by knowing where to go for help, and the influence of emotional and attitudinal factors.

4.2.3.5 Cost-effectiveness

As already indicated earlier in this discussion section, it is recommended that thorough research be conducted on different methods of public legal education intervention and their relative costs. Establishing the cost-effectiveness of interventions can be challenging; nevertheless, it is important to be able to gauge the merits of public legal education initiatives in order to, for example, secure further funding.

4.2.3.6 Systemic change

Building the capacity of the individual to deal with legal problems is not the only element of importance and PLE approaches should be mindful there are broader social circumstances at play. Recent research on the long-term impact of debt advice showcases how people do not necessarily believe that improved capability would have altered their behaviour. The longitudinal qualitative study (Orton 2009) suggested that for interviewees, financial capability and confidence was irrelevant to an individual's debt circumstance. A strong theme that has emerged from the research so far is that the underlying cause of money problems is not a consequence of being financially ignorant, with the key driver being low income or loss thereof. Further research is required to better understand the potential that PLE has to provide people with transferable skills and capabilities; and the potential of PLE initiatives to address broader systemic issues.

Appendix A – References

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Appendix B – Further tables

Table A
Broad strategy by problem type

Problem type	Broad strategy									
	Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
Discrimination	70	32.8%	37	17.1%	79	36.8%	17	8.1%	11	5.1%
Consumer	65	4.5%	870	60.2%	420	29.1%	9	.6%	80	5.5%
Employment	36	6.8%	122	23.0%	330	62.0%	6	1.2%	38	7.1%
Neighbours	110	12.5%	171	19.5%	500	56.8%	40	4.5%	58	6.6%
Owned housing	9	4.2%	39	19.2%	143	71.5%	2	.8%	8	4.1%
Rented housing	18	5.4%	134	41.3%	142	43.6%	2	.5%	30	9.1%
Homelessness	21	16.4%	16	12.5%	77	59.4%	7	5.2%	8	6.4%
Money/debt	26	4.0%	284	43.6%	298	45.7%	4	.6%	40	6.1%
Welfare benefits	16	5.1%	121	38.2%	151	47.8%	0	.0%	28	8.9%
Divorce	10	4.9%	38	18.8%	153	75.7%	0	.0%	1	.6%
Relationship breakdown	7	3.4%	37	18.7%	143	71.6%	2	.9%	11	5.4%
Domestic violence	10	10.7%	16	18.2%	60	66.4%	3	3.5%	1	1.2%
Children	4	2.6%	41	26.3%	99	63.4%	0	.0%	12	7.7%
Personal injury	89	22.0%	37	9.2%	265	65.3%	8	1.9%	6	1.6%
Clinical negligence	51	27.0%	50	26.8%	67	35.9%	7	3.9%	12	6.3%
Mental health	1	3.1%	4	13.9%	23	74.6%	2	5.4%	1	3.1%
Immigration	1	3.0%	8	27.0%	21	67.3%	0	.0%	1	2.7%
Police treatment	33	29.7%	32	28.8%	29	26.2%	7	6.4%	10	8.9%

Table B
Broad problem solving strategy by social and demographic predictors

Demographic	Level	Broad problem solving strategy											
		Did nothing		Handled alone		Obtained advice		Tried and failed		Tried, failed and handled alone			
		Count	Row %	Count	Row %	Count	Row %	Count	Row %	Count	Row %	Count	Row %
Gender	Female	283	8.7%	1040	32.2%	1664	51.5%	44	1.4%	202	6.2%		
	Male	295	10.2%	1019	35.4%	1336	46.5%	71	2.5%	155	5.4%		
Ethnicity	White	516	9.2%	1894	33.6%	2802	49.7%	98	1.7%	328	5.8%		
	Black	15	10.0%	60	40.2%	58	38.5%	6	4.0%	11	7.3%		
	Asian	20	10.4%	72	36.9%	86	43.8%	8	4.2%	9	4.7%		
	Other	25	20.5%	33	26.7%	55	43.9%	3	2.1%	8	6.8%		
Housing type	Detached	118	9.0%	495	37.6%	614	46.7%	19	1.4%	70	5.4%		
	Semi	189	9.3%	683	33.5%	1026	50.2%	35	1.7%	108	5.3%		
	Terrace	166	9.4%	581	32.8%	872	49.2%	37	2.1%	117	6.6%		
	Flat	104	10.6%	300	30.8%	487	49.9%	24	2.4%	61	6.3%		
Family type	Married, children	86	6.8%	431	34.1%	635	50.2%	24	1.9%	88	6.9%		
	Married, no children	163	10.5%	555	35.8%	731	47.1%	21	1.4%	80	5.2%		
	Lone parent	31	5.1%	163	26.4%	371	60.3%	11	1.8%	39	6.4%		
	Single, no children	208	11.6%	603	33.8%	827	46.3%	43	2.4%	106	5.9%		
	Cohabiting children	39	10.5%	123	32.8%	191	50.7%	4	1.1%	19	5.0%		
	Cohabiting no children	50	9.8%	184	35.7%	245	47.5%	11	2.2%	25	4.9%		
Tenure	Own	122	10.9%	418	37.2%	507	45.2%	12	1.1%	63	5.6%		
	Mortgage	203	8.4%	844	35.0%	1204	49.9%	36	1.5%	128	5.3%		
	Public rent	109	8.9%	302	24.9%	675	55.5%	36	2.9%	94	7.7%		
	Private rent	102	9.8%	381	36.8%	474	45.7%	22	2.1%	58	5.5%		
	Rent free	41	13.3%	108	34.9%	137	44.3%	9	2.9%	14	4.6%		
Illness/disability	No	404	9.4%	1497	34.9%	2069	48.2%	71	1.6%	250	5.8%		
	Yes	173	9.5%	562	30.9%	931	51.2%	44	2.4%	107	5.9%		
Mental health problem	Yes	137	8.0%	498	29.1%	922	53.9%	35	2.1%	119	7.0%		
	No	278	9.0%	1154	37.2%	1432	46.2%	58	1.9%	178	5.7%		
Academic qualifications	None	122	11.3%	281	26.0%	580	53.5%	30	2.7%	71	6.5%		
	GCSEs or higher	455	9.1%	1778	35.4%	2420	48.2%	85	1.7%	286	5.7%		

Means tested benefits	None	407	10.2%	1466	36.7%	1836	46.0%	64	1.6%	217	5.4%
	Some	170	8.0%	594	28.0%	1164	54.9%	51	2.4%	140	6.6%
Age group	18-24	94	13.2%	264	37.1%	294	41.4%	19	2.7%	40	5.7%
	25-34	125	9.1%	459	33.5%	688	50.2%	22	1.6%	76	5.6%
	35-44	121	7.7%	509	32.5%	812	51.8%	25	1.6%	100	6.4%
	45-59	133	8.7%	505	33.1%	786	51.5%	28	1.9%	74	4.8%
	60-74	83	10.7%	266	34.3%	351	45.4%	16	2.1%	58	7.5%
	75+	21	13.6%	57	37.0%	65	42.0%	4	2.8%	7	4.6%
Income	<£10,000 p.a.	160	9.8%	462	28.2%	861	52.5%	47	2.9%	110	6.7%
	All others	357	9.8%	1250	34.5%	1746	48.2%	57	1.6%	211	5.8%
	£50,000+ p.a.	61	7.1%	347	41.0%	393	46.3%	11	1.3%	37	4.3%
Victim of crime	No	397	9.5%	1426	34.0%	2055	49.1%	66	1.6%	244	5.8%
	Yes	180	9.4%	633	33.0%	945	49.2%	49	2.5%	113	5.9%
Economic activity	Full-time	244	8.9%	962	35.2%	1331	48.7%	47	1.7%	150	5.5%
	Part-time	64	8.9%	241	33.4%	354	49.1%	15	2.1%	47	6.6%
	Self-employed	35	8.6%	158	38.5%	179	43.7%	9	2.1%	29	7.1%
	Unemployed	41	16.1%	88	34.4%	111	43.4%	5	1.9%	11	4.2%
	In education	23	9.1%	101	39.3%	109	42.4%	9	3.5%	15	5.7%
	Sick	40	9.7%	94	22.8%	246	59.7%	11	2.6%	22	5.3%
	Home/care	50	8.3%	153	25.2%	353	58.2%	10	1.6%	41	6.8%
	Retired	78	11.5%	243	36.1%	302	44.9%	10	1.5%	40	5.9%
	Other	2	4.6%	19	51.5%	14	38.0%	0	.0%	2	5.9%

Notes

Notes



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