

**S1167 – Philadelphia Civil Legal Survey
May 2020**

This study was conducted for The Pew Charitable Trusts via web and mail surveys by SSRS, an independent research company. The field period for this study was from February 12 – April 27, 2020, and during that time, SSRS collected data from a sample of 308 adults age 18 or older who live in Philadelphia County and had a civil case in Philadelphia Municipal court. The margin of error for total respondents is +/- 6.0% at the 95 confidence level. More information about SSRS can be obtained by visiting www.ssrs.com.

Q3. Before the case went to court, how, if at all, did you receive a written notice that a lawsuit had been filed against you?

	Apr-27
I received the notice about the lawsuit in the mail	36%
Handed notice at my home (NET)	34%
I was handed a notice about the lawsuit at my home	19%
Another adult (not me) who lives in my household was handed a notice at my home	9%
Someone at my house who doesn't live there was handed a notice	4%
Someone under 18 who lives in my household was handed a notice at my home	2%
The notice was left in my front door or posted on my front door	11%
The notice was left or posted somewhere on my property but not on my front door	3%
Other	5%
I did not receive written notice	8%
I am not sure	4%
Blank	1%

Q5. The court records say that you were sued to collect for a debt. Please select the type of debt or debts that was involved in your case from the list below.

	Apr-27
A credit card, charge card, or bank card	59%
A personal loan from a lending institution or another person	7%
An agreement or contract for which goods or services were provided to you	3%
Medical, dental, or hospital bill(s)	3%
A car loan, a car repossession, or a loan for a different type of vehicle	3%
Rent	3%
Past-due taxes	2%
Student loan	2%
Phone, cable, or internet bill(s)	1%
Utility bill(s) (gas, electric, water, etc.)	*
Other	14%
I don't know	9%
Blank	1%

Q6. Were any of the following true about this debt?

	Apr-27
I had already paid some or all this debt before receiving notice about my case	33%
I had never heard about this company suing me for the debt	20%
The amount of debt that the collector was claiming was wrong	20%
I never owed this debt	11%
I had never heard about this debt	9%
The other party breached their agreement	6%
I was a co-signer for this debt, not the primary debtor	4%
A deceased family member owed this debt	2%
Other	20%
Blank	2%

Q7. Which of the following are reasons why you had not paid the full amount of debt claimed by the lawsuit?

Based on respondents who are aware of the debt and did not pay it (N=145)

	Apr-27
I did not have enough money to pay	49%
I was not sure the debt was mine or was legitimate	18%
The amount of the debt was wrong	18%
I planned to pay but had not yet done so	14%
I was (or am) planning to file for bankruptcy	6%
The other party breached their agreement, so I did not pay the debt	5%
I did not want to pay	4%
I did not know whom to pay	3%
I thought nothing bad would happen if I did not pay the debt	1%
Other	24%
Does not apply	7%

Q8. What is the most important reason why you had not paid the full amount of debt claimed by the lawsuit?

Based on respondents who are aware of the debt and did not pay it and answered Q7 (N=133)

	Apr-27
I did not have enough money to pay	40%
I was not sure the debt was mine or was legitimate	12%
The amount of the debt was wrong	10%
I planned to pay but had not yet done so	4%
The other party breached their agreement, so I did not pay the debt	3%
I was (or am) planning to file for bankruptcy	2%
I did not know whom to pay	1%
I did not want to pay	1%
I thought nothing bad would happen if I did not pay the debt	-
Other response from Q7	23%
Blank	4%

Q9. Please choose the situation that best describes how this debt happened.

Based on respondents who are aware of the debt and did not pay it (N=145)

	Apr-27
After I took on the debt, there was a major event that prevented me from paying off the debt	30%
I took on too many debts at one time	12%
I went into debt for daily life expenses such as food, rent, or transportation	11%
The debt was unplanned/the debt was for an emergency	5%
I thought I would have the money to pay back later	4%
I took the debt on for someone else who I believed would pay it off	1%
Other	20%
Does not apply	13%
Blank	2%

Q10. Did you attend the court hearing for this lawsuit?

	Apr-27
Yes	40%
No	60%
Blank	1%

Q11. Which of the following are reasons why you did not attend the hearing?

Based on respondents who did not attend their court hearing (N=173)

	Apr-27
I did not know that a lawsuit had been filed or a court hearing was scheduled	24%
I didn't have a lawyer	18%
I couldn't get off work/afford to miss work or arrange childcare	17%
I thought the claim was settled or the case was dropped	13%
I was sick, injured, or had a disability which made it difficult to attend	13%
I did not owe the debt but thought it would not matter if I appeared, or not	6%
I didn't arrive on time	3%
I did not speak English well enough	1%
I tried but couldn't find the court/didn't know where to go	1%
Other	28%

Q12. Please select the single most important reason you did not attend the hearing.

Based on respondents who did not attend their court hearing (N=173)

	Apr-27
I did not know that a lawsuit had been filed or a court hearing was scheduled	22%
I couldn't get off work/afford to miss work or arrange childcare	13%
I thought the claim was settled or the case was dropped	11%
I was sick, injured, or had a disability which made it difficult to attend	11%
I didn't have a lawyer	10%
I didn't arrive on time	3%
I did not speak English well enough	1%
I did not owe the debt but thought it would not matter if I appeared, or not	1%
I tried but couldn't find the court/didn't know where to go	*
Other response from Q11	27%
Blank	*

Q13. When arranging for your court hearing, how difficult was [INSERT ITEM]?

Based on respondents who attended their court hearing (N=134)

	Very/Somewhat difficult			Very/Somewhat easy			N/A	Blank
	NET	Very difficult	Somewhat difficult	NET	Somewhat easy	Very easy		
a. arranging child care on your court date	20%	11%	9%	14%	7%	7%	66%	-
b. arranging transportation or parking on your court date	56%	30%	27%	43%	21%	22%	N/A	1%
c. figuring out where to go for your case or finding the courthouse	50%	15%	35%	50%	29%	21%	N/A	*
d. understanding what you needed to do to defend yourself in court	56%	30%	26%	43%	24%	19%	N/A	1%
e. obtaining legal help	40%	28%	12%	26%	16%	10%	33%	1%
f. arranging to take off work or school on your court date	51%	29%	22%	28%	16%	12%	20%	1%

Q14. Where did you go to for help about your case?

	Apr-27
I didn't look for help for my case	43%
Looked for help (NET)	56%
Legal Help (SUBNET)	33%
A private lawyer for a fee (not legal aid)	19%
Free legal help from legal aid or another non-profit organization	15%
Looked for information online	15%
I went to (or called) the court to ask for help	9%
A family member, neighbor, or friend	9%
I went to a law library for help	3%
I went to an elected official, like a Councilperson, for help	2%
A religious or spiritual counselor	1%
Blank	1%

Q15. How did you find the legal help?

Based on respondents who received any kind of legal help for their case (N=109)

	Apr-27
Referred (NET)	41%
I was referred by a friend, neighbor, or family member	22%
I was referred by another organization or social service agency	17%
I was referred by court staff	7%
Through an online search	19%
I already knew who to contact for legal help	16%
Through an ad on a billboard, bus, train, etc.	4%
I received help from a legal professional who was volunteering at court	2%
Another way	27%
Blank	2%

Q16. What kind of help did you receive from a legal professional, free legal aid, or a private lawyer?

Based on respondents who received any kind of legal help for their case (N=109)

	Apr-27
I was represented by a legal professional in court	45%
I received legal advice	30%
I received help negotiating with the other person or people involved in the case	21%
I received assistance filling out a legal document or forms	12%
I was referred to legal information online	4%
I received some other kind of legal help	4%
I did not receive any legal help	17%
Blank	1%

Q17. Which of the following were reasons you did not seek help from a legal professional, such as a private attorney or free legal aid?

Based on respondents who did not receive any kind of legal help for their case (N=199)

	Apr-27
I couldn't afford legal help	38%
I didn't know that free legal help was available	24%
It was all too stressful and overwhelming	18%
I believed I could represent myself and did not need legal help	17%
It didn't occur to me to seek legal help	16%
I didn't think legal help would make a difference in the outcome of my case	14%
It was too difficult for me to get to the legal aid office	3%
I tried to get free legal help but did not receive any	2%
Other	12%

Q18. Do you agree or disagree with the following statements?

	Strongly/Somewhat agree			Strongly/Somewhat disagree			Blank
	NET	Strongly agree	Somewhat agree	NET	Somewhat disagree	Strongly disagree	
a. People on both sides of a case are treated the same in municipal court	38%	12%	26%	62%	24%	38%	1%
b. People sued in municipal court need a lawyer	85%	56%	29%	15%	9%	6%	*
c. It is easy to understand what happens to your case in municipal court	44%	10%	34%	55%	24%	31%	1%

Q19. Did you win your case?

	Apr-27
Yes	21%
No	47%
I don't know	31%
Blank	1%

Q20. What was the court's decision in your case?

Based on respondents who won their case (N=67)

	Apr-27
Entered into a judgment by agreement, like a monthly payment, with the other side	23%
Entered into a settlement with the other side	18%
The case was heard by the judge and I won the case (contested case)	17%
Won by default (because the other side did not show up for court)	15%
The case was dismissed without any judgment	15%
The other side withdrew the case	11%
I lost in municipal court, but won an appeal	-

Q21. What was the court's decision in your case?

Based on respondents who did not win their case (N=152)

	Apr-27
Entered into a judgment by agreement with the other side	46%
Lost by default (because you either did not go to court or you arrived too late)	35%
The case was heard by the judge and I lost the case (contested case)	11%
The case was dismissed without any judgment	5%
Blank	3%

Q19/Q20/Q21 Combo Table

Based on total respondents

	Apr-27
Yes, won the case (NET)	21%
Entered into a judgment by agreement, like a monthly payment, with the other side	5%
Entered into a settlement with the other side	4%
The case was heard by the judge and I won the case (contested case)	4%
Won by default (because the other side did not show up for court)	3%
The case was dismissed without any judgment	3%
The other side withdrew the case	2%
I lost in municipal court, but won an appeal	-
No, did not win the case (NET)	47%
Entered into a judgment by agreement with the other side	22%
Lost by default (because you either did not go to court or you arrived too late)	16%
The case was heard by the judge and I lost the case (contested case)	5%
The case was dismissed without any judgment	2%
Blank	1%
I don't know	31%
Blank	1%

Q22. Which of the following were ways that you were notified about the outcome of your case?

	Apr-27
I received an order or other notice from the court in the mail	27%
The judge announced it in court	21%
I received a letter from the other party or their lawyer	19%
The other party or their lawyer told me while we were in court	8%
I learned it when my bank account was frozen.	5%
I checked on-line or called the court to find out the outcome	4%
A different court official announced it in court	2%
I learned it from someone else at a later time	8%
I don't know	21%
Blank	1%

Q23. Did you pay off some or all of this debt after the court case was resolved or ended?

Based on respondents who have to make payments based on the results of their case (N=282)

	Apr-27
Yes, paid or paying debt (NET)	51%
Yes, I paid off all of it	18%
Yes, I paid off some of it, but have now stopped paying it	7%
Yes, I am currently paying it off	25%
No, I wasn't able to pay on the debt	35%
The case is under appeal	4%
Won the case, did not need to pay	8%
Blank	1%

Q24. Please describe anything you did to pay some or all of the debt.

Based on respondents who have made or are currently making payments as a result of their case (N=149)

	Apr-27
I made regular payments in accordance with the payment agreement	51%
I paid this debt instead of paying other bills	21%
My friends or family loaned or gave me the money	17%
Took money out of savings (NET)	9%
I took money out of my retirement savings	7%
I took money out of my non-retirement savings	5%
I borrowed money from a bank or credit union or other lender and took out additional debt to pay this debt	5%
Other	14%
Blank	1%

Q25. As a direct result of the case, did you experience any of the following?

	Apr-27
I fell behind on bills or had utilities disconnected for nonpayment	22%
I went without food, transportation, or other basic needs in order to pay the debt	16%
I felt relief that the debt had been paid	14%
I had money frozen or taken ("garnished") from my bank account	11%
I was denied a mortgage or car loan	10%
I had liens placed on my property	9%
I was denied a rental unit	7%
I had my wages garnished	2%
Struggling to pay the debt	2%
Other	10%
None of the above	39%

Q26. If you had the choice, would you prefer to present your claims, defenses, and evidence in a court or online?

	Apr-27
Court	25%
Online	43%
I don't know	32%

Q28. Including yourself, how many people live in your household?

	Apr-27
1	20%
2	22%
3	22%
4	18%
5 or more	17%
Blank	1%

Q29. How many children under the age of 18 live in your home?

Based on respondents with households of two or more residents (N=240)

	Apr-27
0	38%
1 or more (NET)	59%
1	24%
2	19%
3 or more	15%
Blank	4%

Q30. Which of the following categories best describes the total income that you and any spouse or partner living in your home received from all sources, before taxes and deductions, in the past 12 months?

	Apr-27
Less than \$35,000 (NET)	54%
Less than \$15,000	23%
\$15,000 to \$34,999	31%
More than \$35,000 (NET)	46%
\$35,000 to \$49,999	19%
\$50,000 to \$74,999	12%
\$75,000 to \$99,999	7%
\$100,000 to \$199,999	7%
\$200,000 or more	1%
Blank	1%

Q31. Are you of Hispanic, Latino, or Spanish origin?

	Apr-27
Yes	13%
No	87%
Blank	*

Q32. Are you ...?

	Apr-27
Black or African American	60%
White	38%
American Indian or Alaska Native	3%
Asian	4%
Native Hawaiian or other Pacific Islander	3%
Blank	1%

Q31/Q32 Race/Ethnicity Combo Table

	Apr-27
Black, non-Hispanic	54%
White, non-Hispanic	27%
Hispanic	13%
Other/Mixed	5%
Blank	1%

Q33. What is your highest level of education?

	Apr-27
High school or less (NET)	30%
Less than a high school degree	5%
High school degree or GED	25%
Some college or technical/vocational degree (NET)	42%
Some college but no degree (including currently enrolled in college)	26%
Associate's degree	11%
Technical or vocational degree	6%
College degree or higher (NET)	25%
College degree	14%
Postgraduate degree (for example, MA, PhD, JD, MBA, MD)	11%
Blank	2%

Q34. What is your age as of your last birthday?

	Apr-27
18 to 34 (NET)	17%
Less than 25	2%
25 to 34	15%
35 to 44	34%
45 to 54	24%
55 or older (NET)	24%
55 to 64	15%
65 to 74	6%
75 or older	3%
Blank	1%

Q35. What is your gender?

	Apr-27
Male	40%
Female	59%
Other	1%
Blank	*

Q36. Is English your primary language?

	Apr-27
Yes	93%
No	7%

Q37. Do you have a disability?

	Apr-27
Yes	26%
No	74%

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