

A Study of *Pro Bono* Family Law Clients

Working Paper

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Author Note

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Abstract

There is a shortage of case referrals from Access Pro Bono's summary legal advisory clinics to the family law roster program for representation. This research used telephone interviews to explore the diverse settings of pro bono family legal services. Eighty two randomly selected clients who sought the family law pro bono legal consultation in 2016 were interviewed. The Institutional Analysis and Development (IAD) framework was used to diagnose the linear program model of the family law clinic. Based on interview responses, this study used a statistical model to identify significant effects of factors on how clients access legal services and social justice, i.e., gender, age, email usage, abusive relationship, education attainment, family law issues, emotions, consultation with other lawyers, legal service as a barrier as well as how clients find legal information. The Summary Legal Advisory Program is recommended to enhance the quality of case preparation prior to and the case assessment during the legal consultation. Furthermore, Access Pro Bono is recommended to give more weight to family issues associated with financial support and children to pave the way for more successful referrals and representations. Last but not least, Access Pro Bono is encouraged to communicate the findings with its community partners to help form a multidisciplinary services network.

Introduction

Access Pro Bono Society of British Columbia is a charitable organization formed as a result of the amalgamation of the Western Canada Society to Access Justice and Pro Bono Law of British Columbia in 2010. The Society is dedicated to deliver "a full spectrum of *pro bono* services for low-income clients" ("History", 2012, para.1) and envisions "a justice system in which having limited means is not a barrier to obtaining quality legal services" ("About Access Pro Bono", para.1). According to its 2016 Annual Report, *pro bono* lawyers from legal advisory and representational service programs assisted 6,693 "number of [modest and low] individuals or non-profits" ("APB's Year in Numbers", 2016, para.7) through more than one hundred community partners across the province.

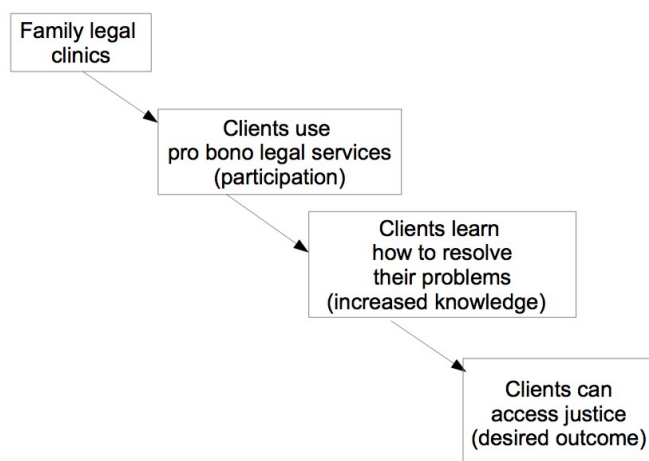
In April, 2016, the Roster Program Committee presented a report to the Board of Directors. One of the recommendations encourages to "[create] programs and resources to support roster lawyers in providing services" ("Roster Program Committee – Final Report", 2016, p.1). Accordingly, Access Pro Bono created a Family Law Barristers' Clinic Project with an objective to efficiently identify cases with legal merits from the summary advice clinics and to effectively refer the cases to the Family Law Roster Program for legal representation. However, case referrals from summary legal advice clinics to roster representation programs have been disproportionate. In 2016, 127 lawyers from the clinic program provided free family law legal consultation to 1,144 clients in 6 geographic regions and 85 cities in British Columbia. In the meantime, only 59 cases were admitted to the family law roster program for representation.

Background / Rationale

When facing a problem, we ought to "probe first, then sense, and then respond" (Snowden & Boone, 2007, p.10). Our summary advice program is designed with an expectation that legal consultation can lead to "behaviour change which produces the desired outcome" (Patton, 2012, p.246). Lawyers offer free legal consultation to clients and their inquiries are either fully or partially answered. Some clients can make informed decisions moving their cases forward with a few meritorious cases being further referred to other *pro bono* programs for representation. However, such linear model, shown in Figure 1, overly emphasizes on the role of legal consultation as if legal advice is the only factor that affects a client's decision and action. In reality there could be a "web of potential influences" (Patton, p.246) that affects how a client access legal information, legal advice, legal service, the court system and hopefully justice.

FIGURE 1

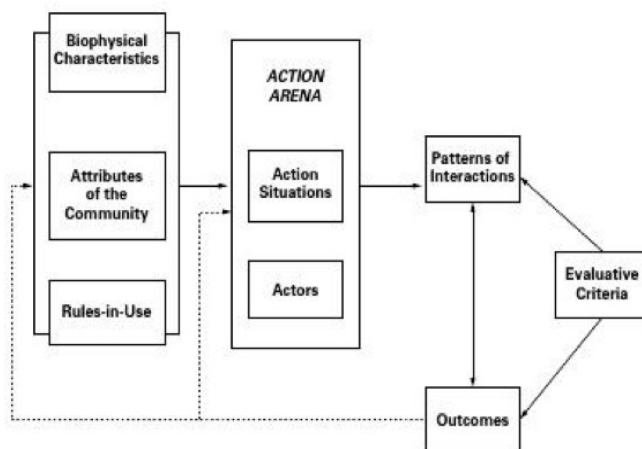
Linear Program Logic Model of Family Law Barristers' Clinic



We need a better explanation of how interactions influence clients' access to legal services or information. Accordingly our family law service can be tailored to be responsive to clients' particular needs. Hess and Ostrom (2007) proposed a "diagnostic tool" (p.41), the Institutional Analysis and Development (IAD) framework, to "investigate any broad subject where humans repeatedly interact within rules and norms that guide their choice of strategies and behaviours" (p.41). Using the IAD Framework illustrated in Figure 2 below, we not only found a way to explore the diverse settings of legal knowledge but also a theory of change approach to identify actors and action situations in the action arena and the patterns of interaction among the actors. By making explicit the pattern of interaction and "constructing a system map" (Patton, 2012, p.249), we may change the program theory. With the map, programs could be better measured with a "more collaborative effort to work toward the desired outcome" (Patton, p.249) of promoting justice.

FIGURE 2

Institutional Analysis and Development (IAD) Framework



Data Collection

This study started with a telephone survey (see Appendix A for the questionnaire) to collect responses from randomly selected clients who sought the family law *pro bono* legal consultation in 2016. We assume that *pro bono* family law appointments may address more than one family law issue and all survey choices are non-exclusive and respondents may choose all applied categories.

Based on the family legal issues categorized by the Legal Services Society (2016), we listed the options of children, financial support, property division, divorce and protection orders to the first survey question. The second question would provide us with more information on clients' role in the relationship, the duration of the relationship, the number of underage children and the duration of their legal disputes. We tried to identify general abusive relationship in the household from the third question although we did not specify whether it is a psychological or physical abuse.

Emotions are complex and subjective but to understand clients' experience of emotions when dealing with different legal matters can help us find additional resources and services for *pro bono* clients. We reviewed related literature and decided to use the six basic emotions defined by Dr. Paul Ekman (1999) i.e., Happiness, Sadness, Fear, Anger, Disgust and Surprise (pp. 45-60). Each emotion has its own unique set of properties (Plutchik, 1962).

By inquiring on the specific service clients were seeking i.e., making an agreement or getting a court order, we could spot the legal "steps ahead" (LSS, 2016, p.3) clients need to take. The question on additional legal advisory services and professionals clients used or consulted with would give us more information on how clients with constrained resources access legal

advice.

The question regarding barriers to access justice would address the limitation preventing clients from accessing legal services or legal information in addition to their financial burden. By asking clients where they receive legal information, we could analyze clients' action situations and the pattern of interaction. This question gives clients the options of public services, media, or trusted people to choose from. Public services are either facilitated by the government or private entities. The media include news media, social media, or advertisements. Finally, trusted people are presumably family members, friends, or coworkers whom clients could approach in a time of need.

Questions for client demographics were not included in the questionnaire because client demographics in three areas: gender, education, and year of birth had been collected during the appointment scheduling process and were only used for the subsequent correlational study to help analyze the pattern of interactions.

Over four-hundred individual clients were randomly selected from all family law clients in 2016. Twenty per cent of client phone numbers could not be reached and 35% of selected clients did not pick up the call. Among the 177 clients who could be reached, we successfully interviewed 82 respondents. With such sample size, we achieved a 90 per cent confidence interval with a 10 per cent margin of error.

Discussion

Sixty per cent of respondents are female and 80% of respondents live in the Metro Vancouver Area. On average, respondents are 47 years old and their spousal relationship had lasted for 12 years. 67% of respondents have underage children with an average of two children

per household. 62% of respondents find their relationship abusive. Usually respondents spend 30 months dealing with their family law disputes.

Survey Results

Fifty one per cent of respondents came for advice on divorce. 24% came for advice on financial support with all of them on the child support but a quarter on the spousal support. 24% of respondents came for advice about their children and 15% on property division. Though only two respondents sought protection orders from the clinic service, many described the spousal relationship being "abusive emotionally" and "mentally" or the spouse being "violent". Concurrently, clients felt "sad", "angry", "disgusted", "fearful" or "alienated". Considering *pro bono* services are provided to low- and modest-income individuals, we find fewer requests on property division matters normal. The chart of clients' family law matters is shown in Figure 3.

Ninety three per cent of respondents shared with us their feeling when they dealt with their family law matters. 53% of respondents felt anger following with 46% felt sadness, 43% fear, 16% disgust, and 9% surprised. Nine per cent of respondents felt happy as one client told us she felt "happy" and "finally relieved" for completing her divorce after a 14-year separation. However, another client who has been dealing with her divorce for 8 years after 17 years of relationship described her feelings of "sadness and fear". She felt, as a woman, her "voices were not heard", and she did not have anyone to talk to and did not know where to go for assistance. She further told us, "although I wouldn't consider myself as underprivileged, the trust issues and emotional burden was so harsh in the marriage that it made me feel stupid and unimportant and it was very scary to face divorce at first". The chart of client emotions is shown in Figure 4.

FIGURE 3
Law Matters

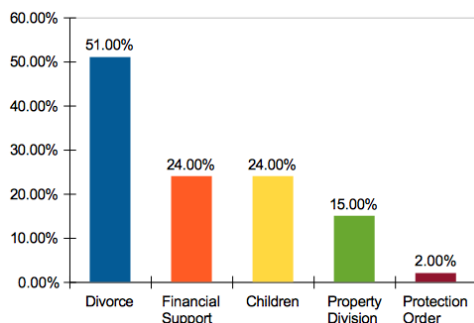
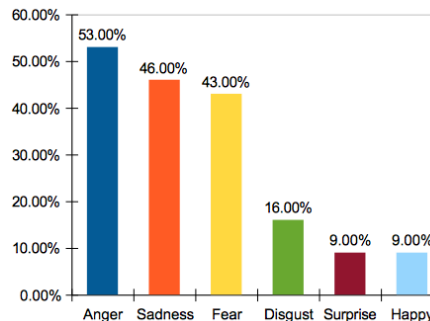


FIGURE 4
Emotions



Twenty nine per cent of respondents sought general legal advice without a specific objective. 50% of respondents sought legal advice for getting a court order, and 27% for drafting an agreement. Those who sought legal advice for drafting an agreement wanted to stay out of the court if practical. For example, a client who had been dealing with divorce for a year told us "there is no need to get anybody else involved in the relationship but should be able to sort it out between the two" though the process of going through divorce was "very complicated" and "emotionally" tiring. The chart of client purposes is shown in Figure 5.

Seventy seven per cent of respondents had consulted with other professionals for help in addition to Access Pro Bono clinic lawyers. A total of 70% of respondents consulted with other lawyers, 31% with duty counsel lawyers in court, 22% with mediators, 16% with family justice counsellors, and 14% with to other professionals for information and resources. Some respondents reported to have "tried everything" or "done all of them" in hopes of solving the legal matter as soon as possible; however, the legal system is too convoluted for the parties to "just sit down and have a conversation" about the problem. The chart of clients' consultation with other professionals is shown in Figure 6.

FIGURE 5
Purposes

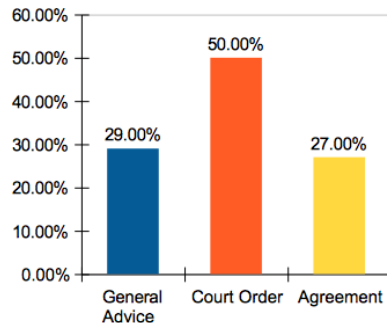
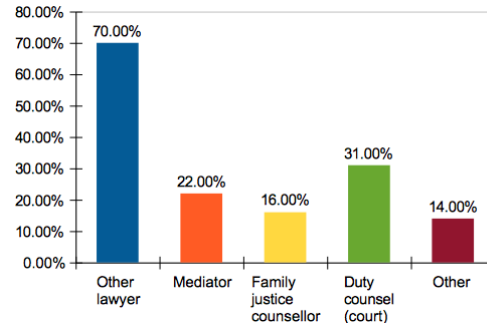


FIGURE 6
Consultation with Other Professionals



Clients' financial situation still serves a salient factor that prevents clients from accessing justice. When the child or spousal support was in default, clients felt "sad, fearful, angry" and "hard to deal with stress and work at the same time". For instance, one respondent identified feeling "fearful" because without any proper child and spousal support, she could not "financially support [herself]" which also compromised her emotional well-being. Another respondent experienced a "bullying lawyer" hired for the interest of the opposing party because "he has the money to pay for" the legal services. For several respondents, lawyers were the only resource they used to have yet respondents still could not resolve their family law matters because they "don't have the money" to continue paying their lawyers.

In terms of other barriers than the limited financial means which limited them from accessing fairness, 40% of respondents reported legal services being a barrier, followed by 24% on legal information, 13% on emotions, 13% on discriminatory treatment, 12% on health, 11% had mobility limits, 10% reported language proficiency, 10% on cultural differences, 6% on the governmental bureaucracy and only one respondent reported the job market as a barrier. Those respondents who reported legal services being a barrier generally found accessing legal services is "time consuming", "long", "hassle", "inefficient", and "difficult". Sometimes, they received

"misleading", "wrong", or "not useful" advice from lawyers which resulted in a "mess-up" or "bad" results. Some lawyers were not as "professional" or "productive" as they expected. Such respondents felt "unhappy", "devastated", "freaked-out", or "disgusted" not only because of unfavourable results but also because legal services were "unavailable" or "turned away" from them, being "insensible" without "listen[ing] to" them or "look[ing] closely at the situation of assessing [their] needs".

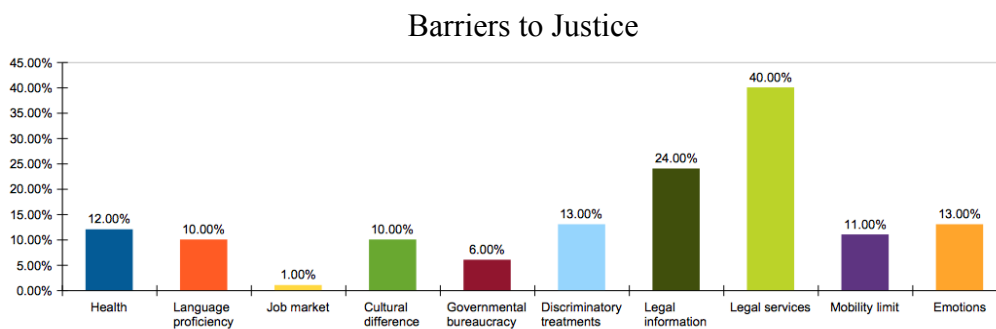
Respondents who reported legal information as a barrier to justice found legal information was too "complicated", "complex", "challenging", "overwhelming" to understand though they acknowledged more legal information is accessible online today. That said, one respondent felt legal information was relatively "easier" for her because she had been enrolled in a "law program" and another client chose to take a "paralegal course" to gain more knowledge on the law and legal system in order to deal with her own legal issue.

Time could be "the biggest barrier because not everyone has that much time to deal with the legal issue" as one client said. The long wait time for documents to be processed and to receive legal services is "a barrier for individuals to access justice". One respondent experienced employment changes because dealing with the child support has been time consuming and she explained that she could not work as much with her job being a cleaner and had to take time off to go to the court. Another client felt "unsafe" and "re-victimized" because of the long wait time to get her life back in order.

It was evident from the sample that male respondents were the financial providers. Many of male respondents felt unfair for only being assigned the financial role of caring for their children while the female respondents felt that the fathers of their children were playing an

inadequate fatherly role by simply being the financial provider. Some male respondents felt they were "discriminated" or "not liked" by the "legal system". They further complained that there are not enough "men's empowerment" programs that would support men going through the family separation. Respondents who identified "disabilities" as a barrier to access justice felt they were "not sure what [they] can do and their rights are with going through the process" and attributed their "trouble [of] understanding legal information" to their disability. The chart of barriers is shown in Figure 7.

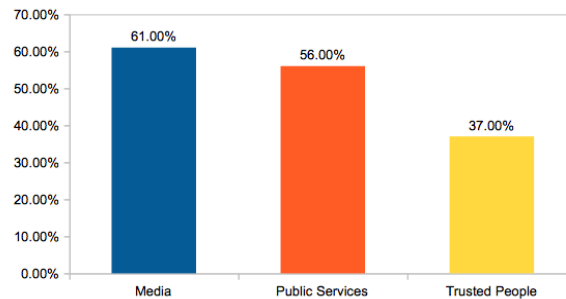
FIGURE 7



Sixty one per cent of respondents sought and found legal information from the media, primarily from the news media but rarely from social media or advertisements. 56% found legal information through public services, facilitated by the government, with one third found information through services provided by private organizations, nonprofit organizations or religious institutions through legal or non-legal professionals e.g., social or legal service organizations, legal info providers, private schools, notaries, paralegals, law students, legal assistants, etc. 37% found legal information from trusted people, mostly friends, family members or both but only one respondent reported consultation with a coworker. The chart of how clients access legal information is shown in Figure 8.

FIGURE 8

Access to Legal Information

**Pattern of Interactions Analysis**

To delineate the pattern of interactivity among factors, we must first determine their effect. The basic statistical model we used is based on the Logit distribution. The model is commonly used to forecast the probabilities of a categorically distributed dependent variable with a set of independent variables that may also be categorical-valued. Because all survey answers were categorical data, dummy variables were used as proxies to represent the survey answers with value 1 indicating the selection of any answer and value 0 otherwise. We excluded categories with smaller than 30 observations from the correlational study for a more accurate measurement and analysis. We found strong and statistically significant effects of variables, i.e., gender, email usage, abusive relationship, education attainment, family law issues, sadness, fear, anger, consultation with other lawyers, legal service as a barrier, and finding legal information through public services, media or trusted people.

Three quarters of respondents reported their highest level of educational attainment. Among them, 60% received a college or higher level of education. This rate is slightly lower than the national rate of "two-thirds of adult Canadians had postsecondary qualifications" (Statistics

Canada, 2011, p.7). Clients who have postsecondary qualifications are more likely to use email and to seek assistance from lawyers in addition to *pro bono* services. They are less likely to report abusive relationships and to find legal information from trusted people. Meanwhile, clients who have experienced abusive relationships are less likely to have received a college or higher education. They are more likely to use email or to find legal information from public services facilitated by the government. It seems educational attainment as a socioeconomic factor could exacerbate the trouble and frustration of the disadvantaged in family law disputes to access justice.

Seventy one per cent of respondents provided us their email accounts for receiving the automatic confirmation for their appointments. Clients who use email are more likely to find legal information from media but less likely to find legal information from public services facilitated by the government e.g., community centres, libraries, government agencies, courts, public schools, law schools, advocates, social workers, etc. Their family issues are, less likely, associated with their children, property division, or financial support but they are more likely to report abusive relationships. When email usage and internet access become more popular, facilitation of legal education, dissemination of legal information, and provision of legal services online become more practical.

Clients who experience sadness when dealing with their family law issues are more likely to experience fear simultaneously and vice versa. They are more likely to find legal information through media but less likely to use email. Clients who experience fear when dealing with their family law issues are more likely to be female or to seek assistance from lawyers other than *pro bono* services. They are less likely to find legal information through media. It is necessary to

point out that except the identified correlations between the feeling of fear with gender and other three factors, the effect of gender is generally nonlinear in other models, which means most findings are applicable to both males and females.

Furthermore, clients who find legal information through public services facilitated by the government are more likely to report abusive relationships but less likely to use email. However, clients who find legal information through media are more likely to have issues related to their children, property division or financial support. They are more likely to report abusive relationships, to use email, to experience sadness or to single out legal services as a barrier to justice. But they are less likely to experience fear and anger.

It is evident certain emotions have significant effects on how clients communicate information or how they access legal advice and legal information. If specific resources or counselling services could be effectively provided to help clients adapt and change their emotional state, we may in turn change the settings where family law clients are positioned so that they may move quicker out of the protracted family disputes into new lives.

Clients who name legal services as a barrier to justice are likely to find legal information through public services or media. Clients who find legal information through public services are most likely to find information through services facilitated by the government. They are also likely to find legal information through trusted people and more likely to identify legal services as a barrier to justice. But they are less likely to experience fear when dealing with family law matters. It is noticeable that barriers to and constraints on legal services and resources have significant effect on clients' action situations and their interaction with other services or information providers. If more family law services could be provided to and accessed by people

with resource constraints and limited means, we would not lose our vision of a more equitable justice system in a reverie.

We attempted to evaluate the effects of age on the hypothesis that a *pro bono* client's age may affect the pattern of interactions. But the effects of age turned out to be nonlinear. The table summarizing all results can be found in Appendix B. The coefficients represent the marginal effects of changes in the relevant variables on the probability of the dependant variable, holding the other variables constant. The standard errors of the estimated coefficients appear in the column next to each coefficient. An approximate rule of thumb is that the coefficient be greater than twice its standard error to indicate a significant (at the 95% level) effect of the variable. As future statistics improve, effects of variables can be measured more accurately. It is possible that some of the variables excluded from this study or found insignificant in this study will show up with a larger data set.

Family Law Roster Program

In order to make referrals more practical and free legal representations more sustainable, it is necessary to study what cases are better received by the Roster Program family lawyers. We briefly reviewed all successfully matched family cases in the Roster Program between 2008 and 2016. Underage children were also involved in half of the matched cases with an average of two children per household. Nineteen per cent of the cases were about divorce, 44% on financial support, 31% about their children and 25% on property division. The comparison of the top three issues between the family law clinic service and the family law roster program is set out as below in Table 1. A more comprehensive "formative"(Patton, 2012, p.129) or "knowledge generating" (p.132) evaluation of family law roster cases in the future would help "enhance general

understandings and identify generic principles about effectiveness" (p.131) of free legal representation.

TABLE 1

A Comparison between the Clinic and Roster Programs

	Clinic	Roster (matched)
Financial Support	24%	44%
Children (guardianship, contact or parenting)	24%	31%
Property Division	15%	25%

Suggestions

Lawyers may no longer be the centre of the universe in terms of providing free legal services to promote access to justice. The Honourable Chief Justice George R. Strathy of Ontario made such assertion of a paradigm change at the 6th National Pro Bono Conference held in Ottawa in late September 2016. When legal advice is the only factor that helps clients increase knowledge and achieve the desired outcome, we are left with little room and few options for improving the quality of referrals between programs. It has become clear, after the client survey, this rigid linear model is insufficient to capture other factors that might significantly affect how clients access legal services and social justice. With the guidance of the IAD framework, we now can begin to connect all the nodes to work out a map.

Considering a quarter of clients seek legal advice on matters of financial support, a quarter for child guardianship, half for getting court orders, and more than a quarter for an agreement, Access Pro Bono could develop processes, according to the particular family law matter, to

enhance the quality of case preparation prior to and the case assessment during the legal consultation in order to guide clients through their legal steps. With the comparison between the family law clinic service and the family law roster program, our Family Law Barristers' Clinic Project may pay more attention on family issues related to financial support and children to pave the way for more successful referrals and representations.

Furthermore, more than half of clients access legal information through public services and emotion has been identified as a barrier to access justice with more than half of clients experience anger or sadness. Access Pro Bono is recommended to reach out and communicate the findings with its over one hundred community partners across British Columbia to explore broader collaboration among public service providers.

A "full and free dissemination" (Patton, 2012, p.375) of research findings can help us set up a standard referral procedure for different family law issues. When dissemination of findings to *pro bono* lawyers, funders, clients, and program coordinators becomes more frequent and regular, all intended users of the evaluative study will be more encouraged to participate and we can improve "the overall effectiveness"(Patton, p.115) of the referral process and ultimately turn silo-ed services into a multidisciplinary services network.

Appendix A: Survey Questionnaire

Confirmation number: _____ Phone number: _____

1. What is your family issue about (multiple choices)?
 1. Your children (Custody/access, Adoption, Guardianship, Parenting arrangements, or Contact with a child)
 2. Financial support (Child support or Spousal support)
 3. Property division (Property or Debts)
 4. Divorce
 5. Protection orders
2. What is your family matter?
 1. Are you a spouse (married or unmarried)? If not, please identify your role in the family matter.
 2. How long is the relationship?
 3. How many underage children?
 4. Do you find the relationship abusive?
 5. How long have you been dealing with this legal matter?
3. What did you feel when you began to deal with your family law matter?
 1. Happiness (pleasurable or satisfying experience; relief, optimism, pride, cheerfulness, zest, contentment, enthrallment, or joy)
 2. Sadness (disadvantage, loss, despair, helplessness, disappointment, sorrow, shame, or sympathy)
 3. Fear (response to physical or emotional threat or danger; horror, nervousness, or distress)

4. Anger (antagonism towards someone or something you feel has deliberately done you wrong; irritation, frustration, disgust, envy, rage, or torment)
 5. Disgust (revulsion or withdrawal from something unpleasant)
 6. Surprise (amazement, astonishment, wonder, amazement caused by something sudden or unexpected)
4. Did you seek help from *pro bono* lawyers for an agreement (made by both spouses when you can agree), getting a court order (made by the court when you cannot agree), or other (please elaborate)?
 5. In addition to *pro bono* lawyer and legal advisory clinics, what other professionals did you seek help from to solve your legal issue? (multiple choices)
 1. Other lawyer
 2. Mediator
 3. Parenting coordinator
 4. Family justice counsellor
 5. Duty counsel (court)
 6. Other:
 6. In addition to the financial barrier, do you experience any other barriers to access justice? (multiple choices)
 1. Health
 2. Language proficiency
 3. Job market
 4. Religious beliefs
 5. Cultural difference

6. Governmental bureaucracy
 7. Discriminatory treatments
 8. Legal information
 9. Legal services
 10. Mobility limit
 11. Emotions: sadness, fear, anger, disgust, surprise, happiness
 12. No, there are no other obstacles
7. Would you please elaborate on the above-mentioned barriers?
8. How do you find legal information? (multiple choices)
1. Public services (Public services provided by government or Public services provided by private organizations, nonprofit organizations or religious institutions through legal or non-legal professionals)
 2. Media (News media, Social media, or Advertising)
 3. Trusted people (Friends, Family members, or Coworkers)
 4. Other

Appendix B: Logit Estimates with Significance above the 10 Percent Level

Dependent variable: College or Higher Education				
	Coefficient	Std. Error	z	p-value
Email Usage	1.14200	0.692672	1.649	0.0992 *
Other Lawyers	1.09689	0.564049	1.945	0.0518 *
Trusted People	-0.984163	0.592301	-1.662	0.0966 *
Abusive Relationship	-1.30535	0.663069	-1.969	0.0490 **
Dependent variable: Email Usage				
	Coefficient	Std. Error	z	p-value
Public Services by Government	-2.27289	1.22990	-1.848	0.0646 *
Media	1.71481	0.831769	2.062	0.0392 **
Child, Property Division or Financial Support	-2.42135	1.41124	-1.716	0.0862 *
Abusive Relationship	2.03281	1.04279	1.949	0.0512 *
Dependent variable: Sadness				
	Coefficient	Std. Error	z	p-value
Fear	1.42615	0.666439	2.140	0.0324 **
Media	1.10439	0.616869	1.790	0.0734 *
Email Usage	-1.19859	0.705988	-1.698	0.0896 *
Dependent variable: Fear				
	Coefficient	Std. Error	z	p-value
Other Lawyers	1.83497	0.730339	2.512	0.0120 **
Media	-1.65491	0.747067	-2.215	0.0267 **
Females	1.58373	0.655262	2.417	0.0157 **
Sadness	1.40499	0.678320	2.071	0.0383 **
Dependent variable: Legal Services				
	Coefficient	Std. Error	z	p-value
Public Services	1.59455	0.867918	1.837	0.0662 *
Media	1.10817	0.601990	1.841	0.0656 *
Dependent variable: Public Services				
	Coefficient	Std. Error	z	p-value
Public Service through Government	5.70944	1.40284	4.070	4.70e-05 ***

Trusted People	2.26498	1.32462	1.710	0.0873 *
Fear	-2.40023	1.41608	-1.695	0.0901 *
Legal Services	2.23167	1.13796	1.961	0.0499 **
Dependent variable: Public Services through Government				
	Coefficient	Std. Error	z	p-value
Abusive Relationship	5.82629	2.00564	2.905	0.0037 ***
Email Usage	-3.78858	1.94871	-1.944	0.0519 *
Public Services	6.74921	1.89503	3.562	0.0004 ***
Dependent variable: Media				
	Coefficient	Std. Error	z	p-value
Child, Property Division, or Financial Support	2.28956	1.18546	1.931	0.0534 *
Abusive Relationship	2.05747	0.899504	2.287	0.0222 **
Email Usage	1.51632	0.767675	1.975	0.0482 **
Sadness	1.49019	0.700867	2.126	0.0335 **
Fear	-1.79746	0.728432	-2.468	0.0136 **
Anger	-1.26300	0.666767	-1.894	0.0582 *
Legal Services	1.26614	0.658734	1.922	0.0546 *
Dependent variable: Abusive Relationship				
	Coefficient	Std. Error	z	p-value
College or Higher Education	-1.16856	0.708869	-1.648	0.0993 *
Email Usage	2.44787	1.12894	2.168	0.0301 **
Public Services through Government	3.91817	1.22929	3.187	0.0014 ***

* indicates significance at the 10 per cent level

** indicates significance at the 5 per cent level

*** indicates significance at the 1 per cent level

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