

RESEARCH SUMMARY

May, 2016

INDIVIDUAL CONSUMER LEGAL NEEDS

1. About the research

i The research examined how individuals respond when experiencing legal issues covering how often different types of issue are encountered, strategies to handle these issues, factors shaping individual choices, satisfaction with processes chosen and the outcome obtained.

The main component of the research was an **online survey of 8,192 adults who had experienced 16,694 individual legal issues over a three year period**. In-depth interviews with adults and an online survey of young people aged 11-15 were also conducted.

The research was **jointly commissioned with the Law Society and was conducted independently by Ipsos MORI**.

2. Legal issues experienced and resolution strategies

i **Just over half of respondents (54%) had experienced at least one legal issue within the previous three years.** The most common issues were consumer issues (33%), buying or selling a house (21%), making a will (20%), dealing with an issue or estate of a deceased relative (17%), disputes with neighbours (16%) and issues getting the right welfare benefits, tax benefits, pensions and student loans (16%).

Only 25% of issues were initially considered to be 'legal' – a key determinant of action taken. 23% of respondents said they did not know their legal position when the issue started.

When the legal issue started, **nearly half (48%) of respondents were unaware of legal service providers who could help them.**

For 18% of issues respondents did nothing, the most common reason being a feeling that nothing could be done. Inaction in 5% of cases was due to fear of costs, but a significant minority did not investigate what the costs would be, assuming they would be too expensive.

46% of issues were handled alone or with the help of friends or family. The most common reasons were **confidence in handling alone** or **a belief the issue would not be difficult** to resolve. 9% of issues were handled alone because of the fear that doing otherwise would cost too much, although again a significant minority did not investigate what the costs would be.

Assuming that services would be too expensive was the most common reason for not using solicitors, especially for high severity issues and multiple issues. The most common reason for using, or considering using solicitors, was that solicitors could help with their issue.

The most common way of concluding legal problems was through agreement with the other side. **Only 7% of issues were resolved by a court or tribunal.**

3. Advice seeking



Advice and assistance was obtained in 30% of issues. In 56% of issues the respondent used a regulated legal professional, in 28% an advice agency, in 35% another person or organisation, in 22% the local council, and in 6% a trade union or professional body.

Advice was most likely to be sought from a legal professional for severe issues.

For profit unregulated providers were used in only 6% of issues where the consumer paid for services. 48% of respondents checked if their main advisor was regulated. 52% of those who did not check said they had assumed the provider was regulated.

The main way that respondents chose a provider was by using the same one they had used previously, followed by internet search, personal recommendation, knowledge of the provider without personally using them, and a referral.

When choosing an advisor respondents felt they **needed information about the cost of services and about relevant expertise.**

Face to face was the channel of communication for 40% of issues, while the telephone and email was used for 28% and 22% of issues respectively.

Services were provided free in 45% of issues and paid for, at least in part, in 38% of issues.

58% who paid for services were quoted a fixed price for the work which did not change – this was especially common in conveyancing, remortgaging and wills.

18% of those using legal services providers agreed an unbundled form of provision – where the provider and consumer divide up tasks between them.

4. Satisfaction and complaint handling



There were high satisfaction rates for all aspects of the services provided. 78% of respondents were satisfied with the quality of the advice.

Two-thirds were satisfied with how their issue had been resolved or was turning out. Satisfaction with outcome was highest amongst respondents who obtained advice.

The main causes of dissatisfaction were claims about delays, mistakes or that the person dealing with the issue did not seem to know what they were doing.

In 42% of issues where respondents were dissatisfied with solicitors they took no action; in 25% of issues they raised concerns with the firm but did not make a formal complaint.

When respondents complained, the most common form of redress was an apology (17%).

5. Regulatory insights



The research is the largest ever survey of legal needs, providing unprecedented insights into the legal issues that people face and the strategies they use to resolve them for each market segment.

The three main factors driving responses to legal issues are whether people characterise the issues as legal, the type of issue faced, and perceptions of cost.