



# The Legal Needs of American Families

*A Research Study Conducted by Decision Analyst, Inc.  
Commissioned by LegalShield*



## About the Study

This study of full-time employees in the U.S. was conducted over the Internet. A national probability sample of males and females aged 18 to 64 was drawn from American Consumer Opinion® Online, Decision Analyst's worldwide panel of over eight million consumers. The sample was balanced by geography and selected demographics such as gender, age, ethnicity, and household income. Panelists were invited by email to the screening survey, and those employed full-time were invited to Decision Analyst's DAISurvey™ website to participate in the study.

A total of 1,000 interviews were completed online from September 20 through September 26, 2012.

## About Decision Analyst

Decision Analyst is one of the largest marketing research and analytical consulting firms in North America, and serves an array of Fortune 500 companies around the world. The firm specializes in strategy research, product testing, advertising testing, and marketing optimization using advanced simulation techniques. The firm is headquartered in the Dallas-Fort Worth area.



## 57 Million Americans Have Legal Issues (That's a Whole Lot of People)

The *Legal Needs Of American Families Study* (Legal Needs Study) shows that working Americans and their families face a myriad of legal issues on almost a daily basis.

The study shows that 57 million full-time working Americans experienced at least one significant legal event in the past 12 months, but only 60% of those who experienced such an event actually sought out the services of a lawyer to help them.

The areas of greatest need identified in the survey include auto and traffic issues such as traffic tickets and accidents, family issues such as adoption and divorce, and estate planning concerns such as wills, trusts, and estate or inheritance management.

The Legal Needs Study also shows that legal problems know no economic boundaries. All income levels experience legal issues or events at about the same rate - 66%.

### TOP 25 LEGAL ISSUES IDENTIFIED

- *Automobile accident*
- *Execution of a contract*
- *Secured a home mortgage/ refinanced home*
- *Divorce*
- *Speeding ticket or traffic violation*
- *Prepared a will*
- *Marriage*
- *Leased an apartment or home*
- *Set up a trust*
- *Became executor of parents' estate*
- *Was subpoenaed*
- *Vehicle damaged while parked on street*
- *Sold faulty merchandise*
- *Identity theft*
- *Inherited property*
- *Filed bankruptcy*
- *Friend who owes you money files for bankruptcy*
- *Injured someone accidentally*
- *Leased a vehicle*
- *Challenged a will*
- *Creditor taking legal action*
- *Adoption of a child*
- *Property was damaged while in storage*
- *Dog bit someone*
- *A tenant sued you*

## Many Americans Go It Alone

The *Legal Needs Study* shows that Americans forgo or avoid legal help because of cost, access and trust issues. According to survey results,



**93% of respondents believe lawyers charge too much for their services.**

Respondents reported paying an average hourly rate of \$284, with nearly 25% paying in excess of \$400 per hour. Additionally, nearly 20% did not know their attorney's hourly rate.

Seventy-two percent of respondents believe that most lawyers are difficult to reach by phone and 63% believe that most lawyers are not responsive. An overwhelming



**76% of respondents said that they were hesitant to call a lawyer.**

74% said they dread the thought of talking to a lawyer, and 72% said that most lawyers will try to take advantage of you.

The *Legal Needs Study* also indicates that Americans have a difficult time finding a qualified attorney to help them. Sixty-seven percent of respondents reported that they did not know a lawyer to call prior to needing one. The remainder said they found an attorney randomly through an online search, the Yellow Pages, or through some sort of advertising.

### 10 CRITICAL ISSUES FACED WITHOUT ATTORNEY ASSISTANCE

- *IRS audit*
- *Adoption of a child*
- *Divorce*
- *DWI or DUI*
- *Automobile accident*
- *Identity theft*
- *Spouse died without a will*
- *Bought or refinanced home*
- *Arrested or detained by police*
- *Unjustified property repossession*



## Legal Service Plans Offer A Solution

Despite facing significant legal issues on a regular basis, the *Legal Needs Study* shows that few Americans are proactive in taking steps to get the legal protection they need for themselves and their families.



**9 out of 10** respondents said if cost were more affordable, they would seek legal advice for even trivial issues such as a traffic ticket or the review of a rental agreement.

At the same time, however,



Nearly **90%** of Americans say they don't have any form of legal insurance or legal protection service that could make getting qualified legal help easy and affordable.

Even more troubling is the fact that two-thirds of Americans say they have never heard of any such plans or services.

When asked if they would be willing to pay \$20 per month to have unlimited access to qualified attorneys at an accomplished law firm for advice and counsel on legal issues – no matter how serious or trivial



More than **60%** reported they would be interested in purchasing legal protection.

This number increased to 70% when a 50/50 split in cost with their employer was factored in.

This figure is significant to employers, considering that



**66%** of respondents reported they had to take at least one day off from work in the past year to deal with one or more legal issues.



Respondents reported that they had better **peace of mind** and were less distracted at work when they had a legal protection plan in place.

However, only 13% of these working Americans and families have some type of legal service through work, and of that group 93% responded that they are satisfied with their jobs with this benefit being one of the reasons.

Of the respondents who have a legal benefits plan, an average of 75% are very satisfied with their coverage.



**70%** of respondents with a legal benefits plan said they use the service more than three times per year.

## Worry Less, Live More.

LegalShield's *Legal Needs of American Families Study* shows that we face legal issues on almost a daily basis and the barriers of cost, confusion, and trust limit the access to the legal help we need.

LegalShield removes these barriers and empowers its member by giving them uncomplicated and affordable access to the legal assistance they need to protect themselves and their families.



*Today, LegalShield provides legal services to **1.4 million families** covering 3.5 million lives across North America.*



*More than **34,000 companies** offer the LegalShield plan to their employees as a voluntary benefit.*

For a low monthly fee, LegalShield members get access to qualified attorneys who are experts in the areas of law that most impact families and small businesses.



*LegalShield has dedicated law firms in **49 states and 4 provinces** in Canada.*

The attorneys have been with their respective law firms for an average of 19 years and have the expertise and experience to navigate members through a variety of everyday legal issues such as family matters, estate planning, financial and business issues, consumer protection, tax, real estate, benefits disputes, and auto/driving issues.

***Last year alone, LegalShield firms received more than 2.1 million calls from its members.***

