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Everyday Legal Problems and the Cost of Justice in Canada – Survey Data Report

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EVERYDAY LEGAL PROBLEMS AND THE COST OF JUSTICE IN CANADA

COST OF JUSTICE SURVEY DATA



“This research ... by the Canadian Forum on Civil Justice will be essential in helping us understand the true extent of the problem of cost and how it impacts on the justice system. I believe that it will prove to be of great assistance to ... identify concrete solutions to the problem of access to justice.”

— The Right Honourable Beverley McLachlin, P.C., Chief Justice of Canada (2011)

The Canadian Forum on Civil Justice (CFCJ) is a national not-for-profit organization dedicated to civil justice reform and access to justice research and advocacy. Established by the Canadian Bar Association and affiliated with Osgoode Hall Law School, the CFCJ envisions an accessible, sustainable and effective justice system for all Canadians.

Overview of the Cost of Justice project. The Cost of Justice project (2011-2018) examines the social and economic costs of Canada's justice system. It is guided by two questions: What is the cost of delivering access to justice? And what is the cost of not delivering access to justice? Comprised of leading researchers investigating various dimensions of access to justice and cost across the country, the Cost of Justice project is producing empirical data that will inform the future of access to justice in Canada and abroad. The lead research team includes: Trevor C.W. Farrow (Principal Investigator), Lisa Moore, Nicole Aylwin and Les Jacobs.

The Cost of Justice project is funded by a \$1 million grant from the Social Sciences and Humanities Research Council of Canada. For more details please visit Canadian Forum on Civil Justice, “Cost of Justice”, online: CFCJ <<http://cfcj-fcjc.org/cost-of-justice/>>.



Social Sciences and Humanities
Research Council of Canada

Conseil de recherches en
sciences humaines du Canada

Canada

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OVERVIEW

Research Objectives

Defining the Economic & Social Costs of Justice

The CFCJ's Cost of Justice research project is based on two main questions:

- ❑ What is the cost of delivering an accessible justice system?
- ❑ What is the cost of not delivering an effective justice system?

Civil and family justice problems in Canada result in financial, temporal, physical health, mental health and social costs that are often not treated with the same urgency as healthcare problems or other social problems. The “Everyday Legal Problems and the Cost of Justice in Canada” (Cost of Justice) survey, the flagship study for the Cost of Justice project, includes the first national legal problems survey in Canada (or elsewhere) to specifically ask participants about the costs of legal problems to their economic and social well-being. By measuring all costs related to experiencing civil and family justice problems, the Cost of Justice survey offers a basis to holistically evaluate the consequences of civil justice problems in Canada. This unparalleled insight is a useful precursor for creating policy, practice and program initiatives that can address specific cost issues and help to improve access to legal services and resources in Canada.

For the *Cost of Justice* survey, 3,263 adults in Canada were surveyed about the type, frequency and impact of legal problems that they experienced during the three-year reference period of the survey.

Respondent Characteristics

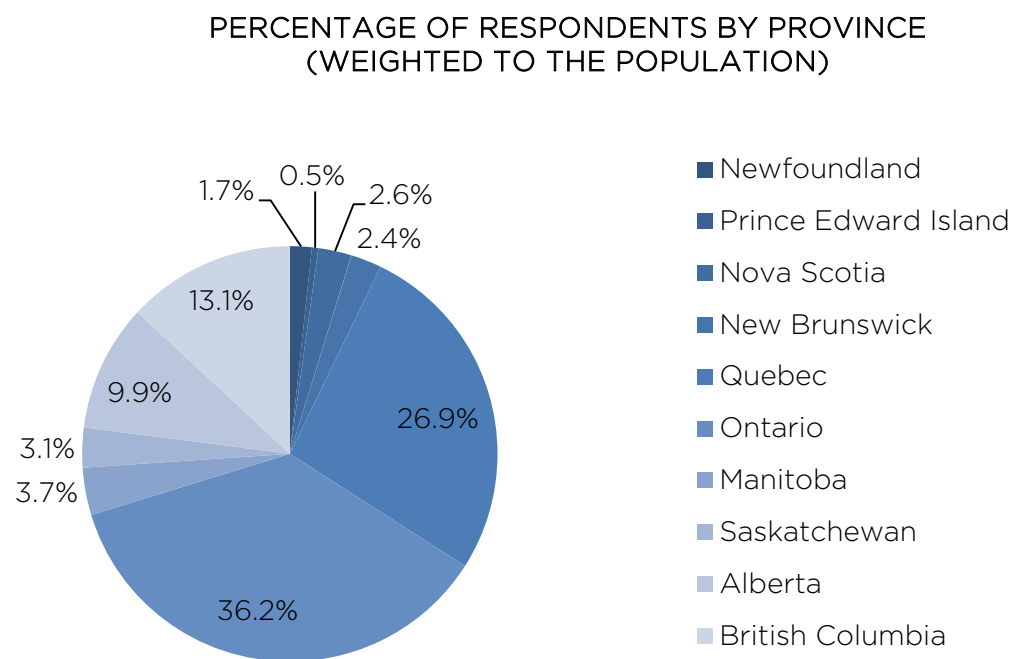
The CFCJ's *Cost of Justice* survey was conducted between September, 2013 and May, 2014.

- ❑ A total of 3,263 interviews were conducted for the survey.
3,051 interviews were conducted via land line. These are the main study interviews that were completed with adults from randomly chosen households in Canada's 10 provinces.
Weighted to the Canadian population, this is equivalent to 23,590,697 adults in Canada.
A further 212 cell phone interviews were conducted. Results from cell phone respondents are not included in this report.
- ❑ Respondents from selected households were chosen at random. For households with multiple, eligible respondents, the person with the next birthday was chosen as the respondent.
- ❑ Interviews were carried out in either English or French.
- ❑ Percentage estimates reflected in this report represent estimates for the Canadian population.
- ❑ For a review of the survey methods and a copy of the Everyday Legal Problems and the Cost of Justice in Canada survey, visit the CFCJ website at: www.cfcj-fcjc.org/cost-of-justice/.

Respondent Characteristics

Region

Respondents for the *Cost of Justice* survey were from 10 Canadian provinces.

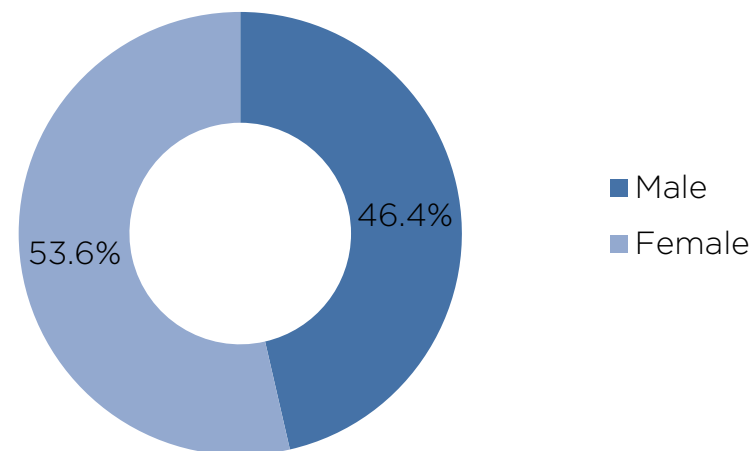


PROVINCE	PERCENT OF THE POPULATION	POPULATION ESTIMATES
Newfoundland	1.7%	389,440
Prince Edward Island	0.5%	111,395
Nova Scotia	2.5%	603,361
New Brunswick	2.4%	572,361
Quebec	26.9%	6,356,545
Ontario	36.2%	8,543,108
Manitoba	3.7%	866,497
Saskatchewan	3.1%	721,029
Alberta	9.9%	2,328,217
British Columbia	13.1%	3,098,745
Total	100.0%	23,590,697

Respondent Characteristics

Gender

GENDER OF SURVEY PARTICIPANTS
(WEIGHTED TO THE POPULATION)

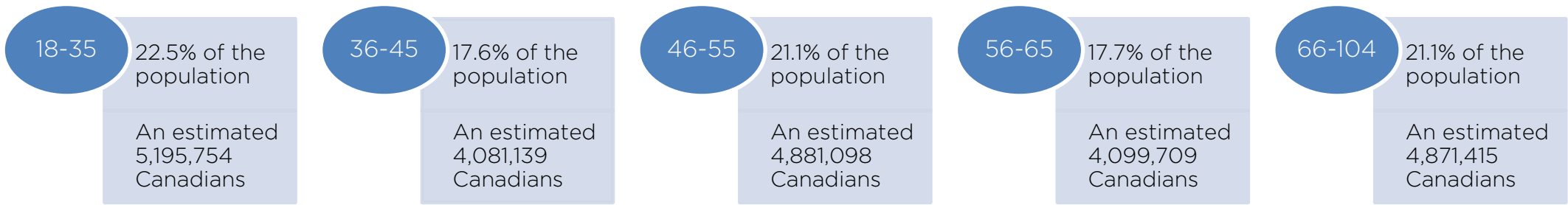


	GENDER	ESTIMATE
POPULATION SIZE	Male	10,947,004
	Female	12,643,693
	Total	23,590,697
% OF TOTAL	Male	46.4%
	Female	53.6%
	Total	100.0%

Respondent Characteristics

Age

Survey participants were asked to indicate the year that they were born. For those who responded¹, the age ranges and corresponding population estimates are below.



AGE RANGE	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATE
18-35	22.5%	5,195,754
36-45	17.6%	4,081,139
46-55	21.1%	4,881,098
56-65	17.7%	4,099,709
66-104	21.1%	4,871,415
TOTAL	100.0%	23,129,115

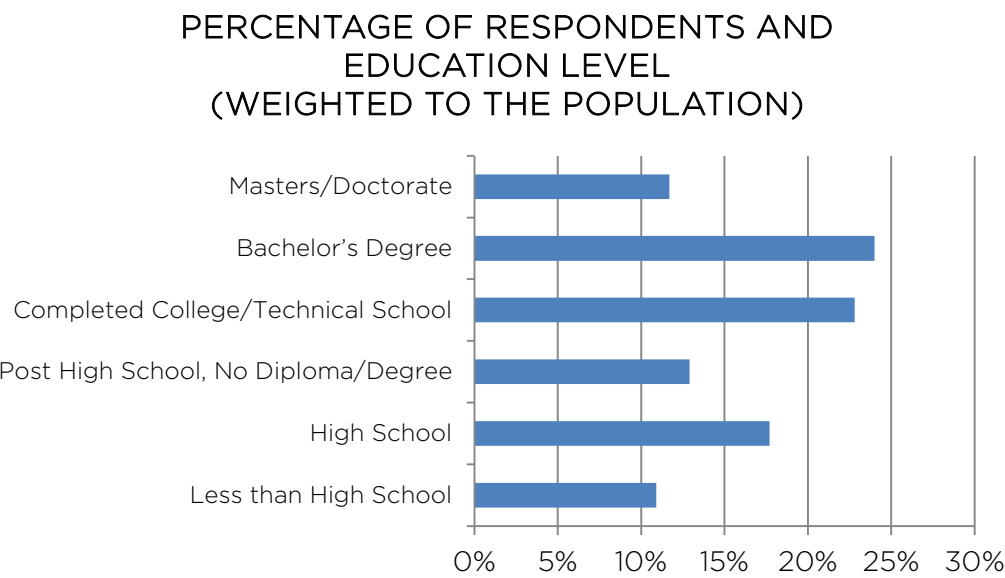
¹ Of the 3,051 survey participants, 78 people declined to provide their age.

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Respondent Characteristics

Education

The majority of respondents indicated that they had achieved a Bachelor’s Degree, followed closely by respondents who said that the highest level of education completed was college/technical school.



EDUCATION ²	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATES
Less than High School	10.9%	2,554,920
High School	17.7%	4,136,115
Post High School, No Diploma/Degree	12.9%	3,009,197
Completed College/Technical School	22.8%	5,346,166
Bachelor's Degree	24.0%	5,617,089
Masters/Doctorate	11.7%	2,751,129
Total	100.0%	23,414,616

²Of the 3,051 survey participants, 27 people refused to indicate the highest level of education that they had achieved.

Respondent Characteristics

Household Income

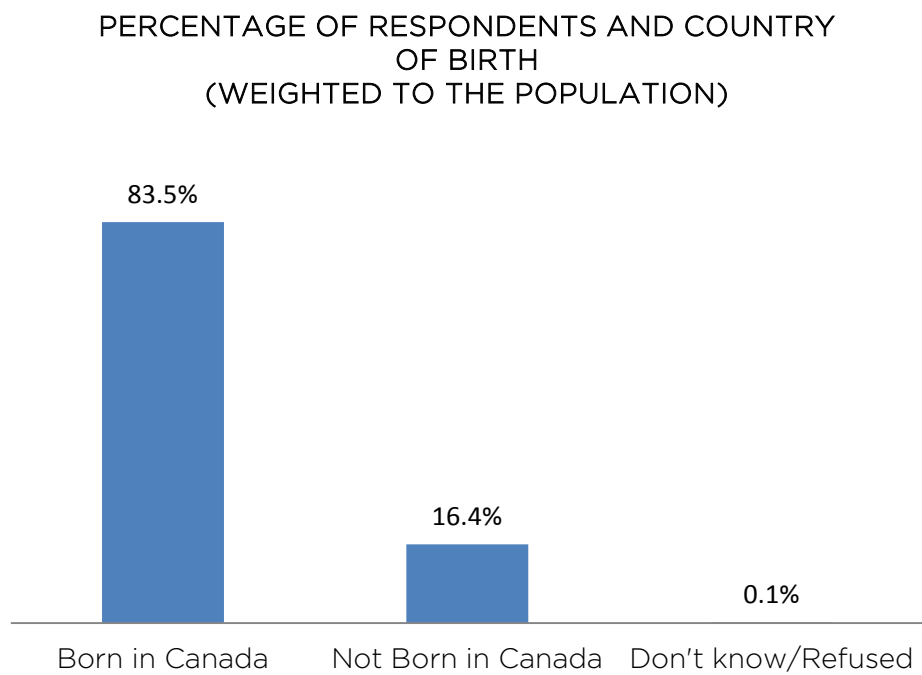
Cost of Justice survey participants were asked about their annual household income from all sources (before taxes). The responses from 2,529 survey participants, weighted to the Canadian population, is below.³

INCOME	PERCENTAGE OF THE POPULATION (10 PROVINCES)	POPULATION ESTIMATE
Less than \$20,000	7.4%	1,450,499
\$20,000 to \$39,999	15.1%	2,979,554
\$40,000 to \$59,999	16.3%	3,206,357
\$60,000 to \$79,999	14.2%	2,790,794
\$80,000 to \$99,999	13.2%	2,600,346
\$100,000 to \$124,999	14.4%	2,833,451
\$125,000 to \$149,999	5.5%	1,091,300
More than \$150,000	13.9%	2,732,348
Total	100.0%	19,684,649

³Of the 3,051 survey participants, 522 people refused to provide information about their income.

Respondent Characteristics

Country of Birth

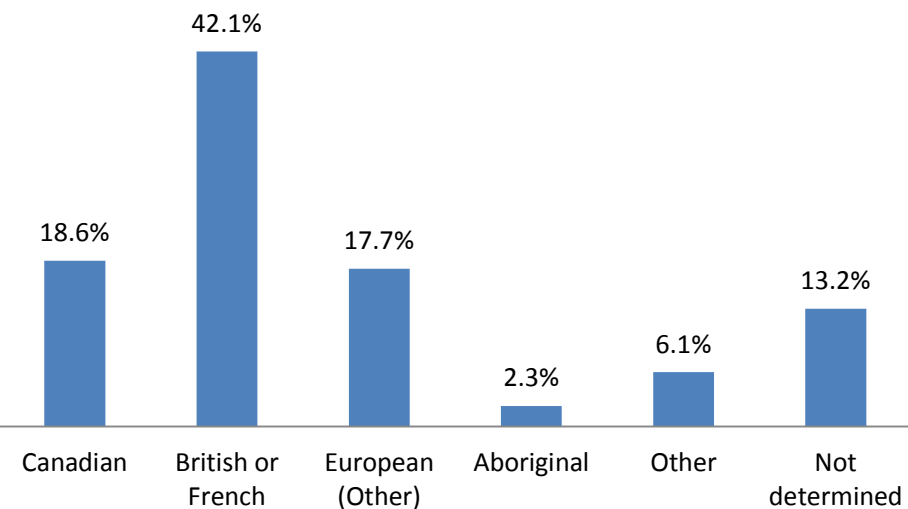


BORN IN CANADA	PERCENTAGE OF POPULATION	POPULATION ESTIMATE
Yes	83.5%	19,697,082
No	16.4%	3,857,468
Don't know/Refused	0.1%	36,147
Total	100.0%	23,590,697

Respondent Characteristics

Ethnic or Cultural Group

PERCENTAGE OF RESPONDENTS AND CULTURAL OR ETHNIC GROUP (WEIGHTED TO THE POPULATION)



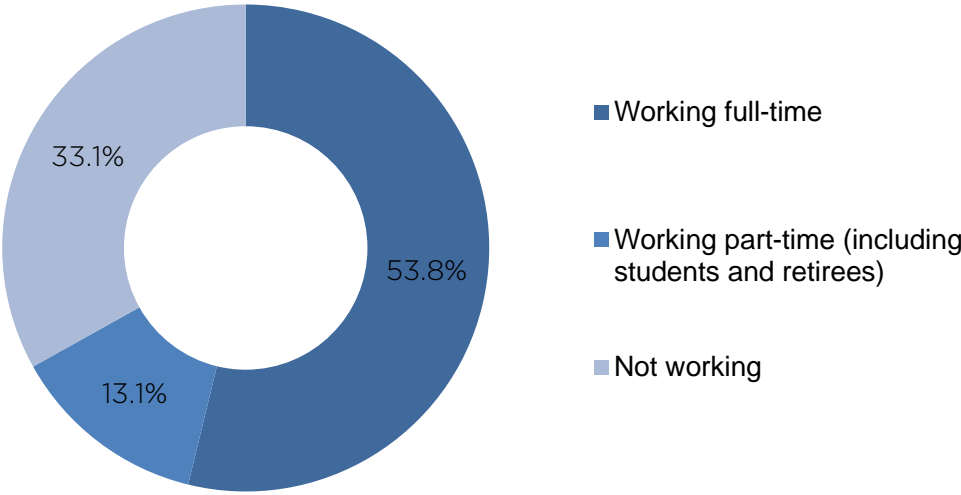
ETHNIC OR CULTURAL GROUP ⁴	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATE
Canadian	18.6%	4,307,422
British/French	42.1%	9,724,690
European	17.7%	4,078,318
Other	6.1%	1,417,395
Aboriginal	2.3%	522,591
Not determined	13.2%	3,055,475
Total	100.0%	23,105,891

⁴Of the 3,051 survey participants, 65 people declined to provide details about the ethnic or cultural group that they belong to.

Respondent Characteristics

Employment Status

PERCENTAGE OF RESPONDENTS AND EMPLOYMENT STATUS⁵
(WEIGHTED TO THE POPULATION)



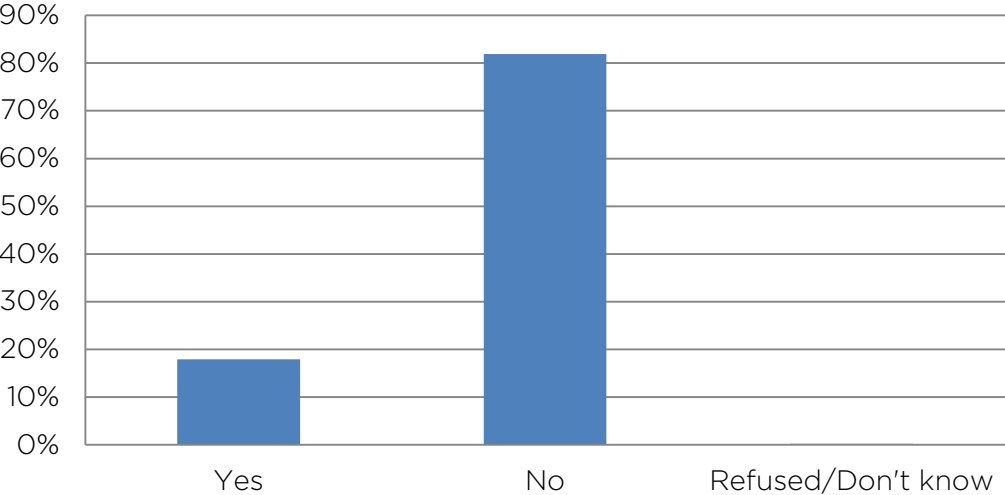
EMPLOYMENT STATUS	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATE
Working full-time	53.8%	12,478,828
Working part-time (including students, retirees, etc.)	13.1%	3,043,459
Not working	33.1%	7,665,633
Total	100.0%	23,187,920

⁵Of the 3,051 survey participants, 48 people did not provide details about their employment status.

Respondent Characteristics

Physical Condition or Health Problem

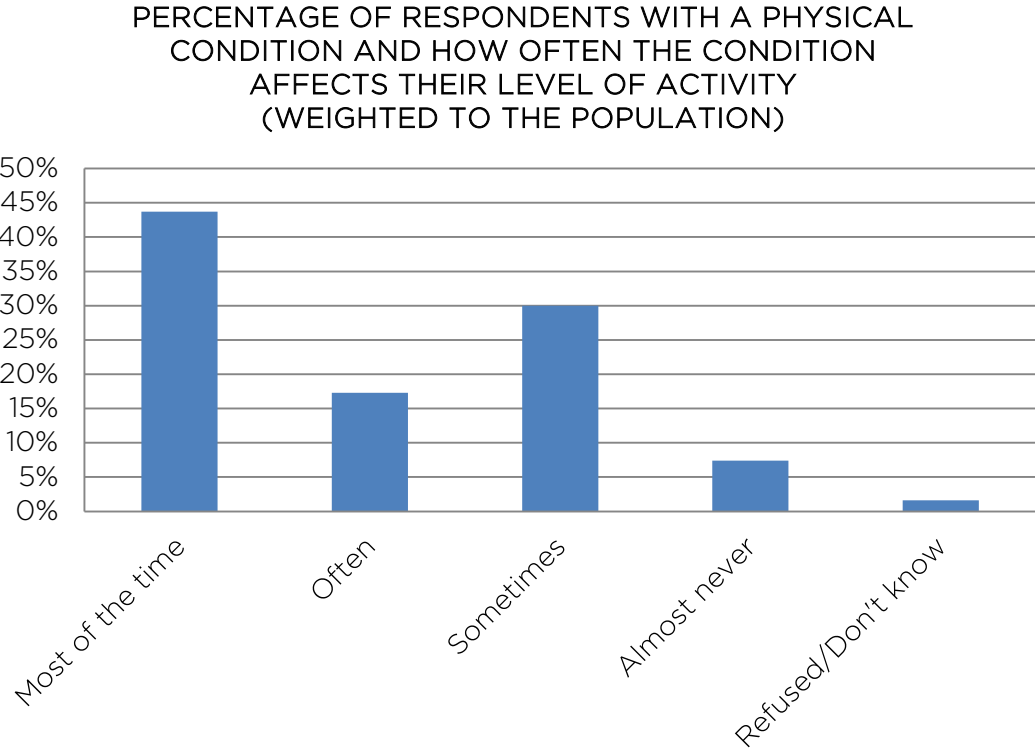
PERCENTAGE OF RESPONDENTS WITH A PHYSICAL
CONDITION OR HEALTH PROBLEM THAT AFFECTS
THE KIND OF ACTIVITY THEY CAN DO
(WEIGHTED TO THE POPULATION)



PHYSICAL HEALTH CONDITION	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATE
Yes	17.9%	4,230,088
No	81.9%	19,310,485
Refused/Don't know	0.2%	50,124
Total	100.0%	23,590,697

Respondent Characteristics

Physical Health Condition or Health Problem (continued)

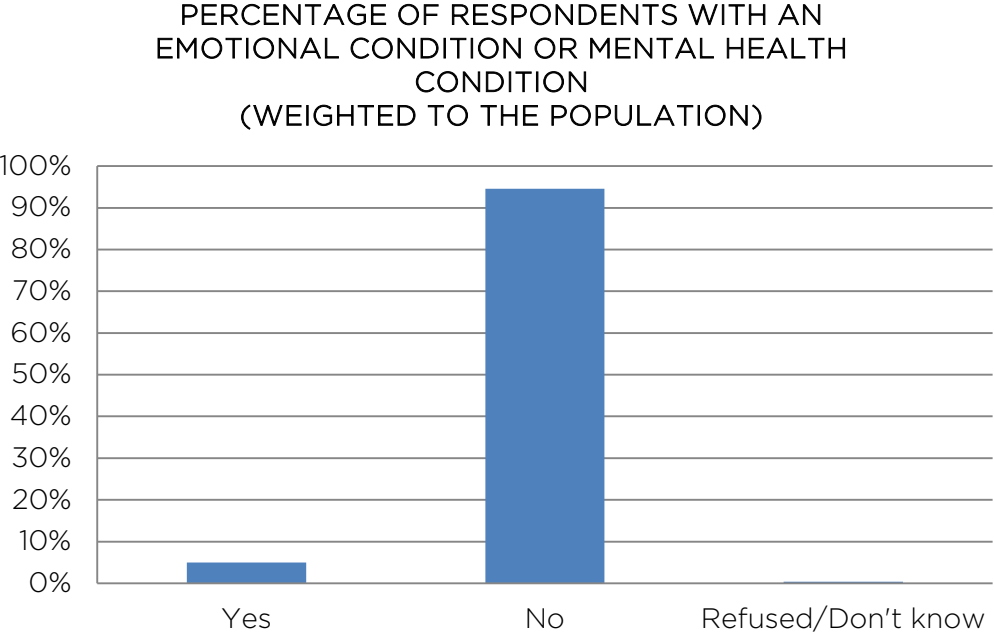


HOW OFTEN A PHYSICAL CONDITION AFFECTS LEVEL OF ACTIVITY	PERCENTAGE OF TOTAL	POPULATION ESTIMATE
Most of the time	43.7%	1,847,270
Often	17.3%	731,868
Sometimes	30.0%	1,268,575
Almost never	7.5%	315,387
Don't know	1.6%	66,987
Total	100.0%	4,230,088

CONDITION EXISTED BEFORE 3-YEAR REFERENCE PERIOD OF THE COST OF JUSTICE SURVEY	PERCENTAGE OF TOTAL	POPULATION ESTIMATE
Yes	77.3%	3,269,762
No	21.7%	916,216
Don't know	1.0%	44,110
Total	100.0%	4,230,088

Respondent Characteristics

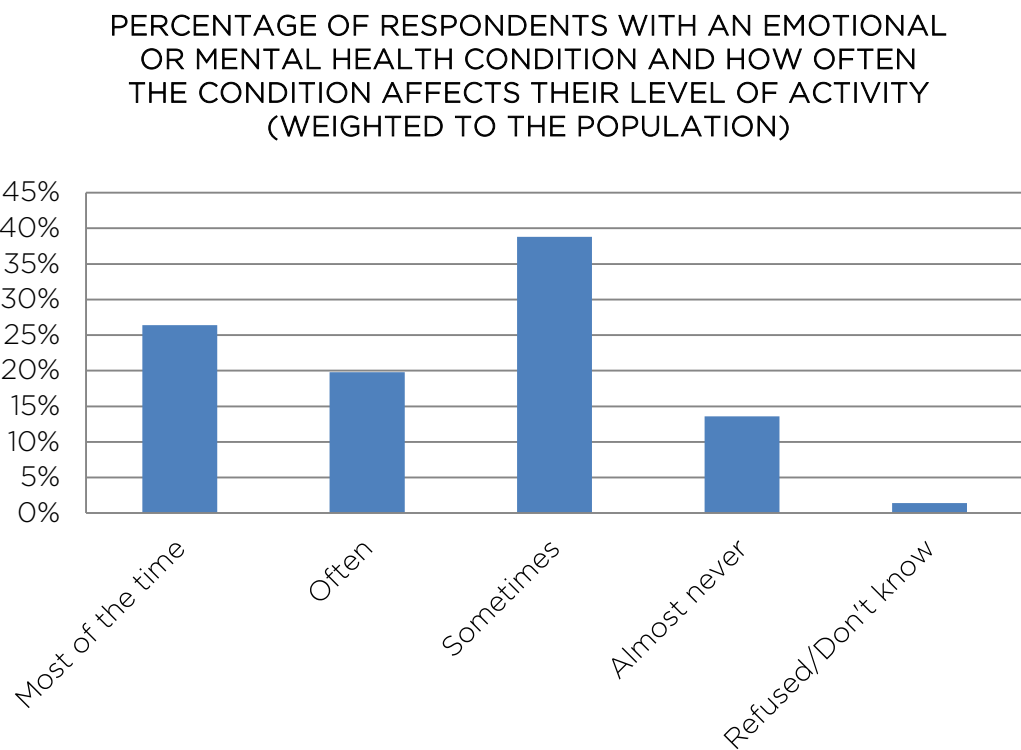
Emotional or Mental Health Condition



EMOTIONAL CONDITION	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATE
Yes	5.0%	1,172,577
No	94.6%	22,328,144
Refused/ Don't know	0.4%	89,976
Total	100.0%	23,590,697

Respondent Characteristics

Emotional or Mental Health Condition (continued)



FREQUENCY OF CHALLENGES CAUSED BY EMOTIONAL OR MENTAL HEALTH PROBLEM	PERCENTAGE OF TOTAL	POPULATION ESTIMATE
Most of the time	26.4%	309,183
Often	19.8%	231,988
Sometimes	38.8%	455,309
Almost never	13.6%	159,847
Don't know	1.4%	16,250
Total	100.0%	1,172,577

CONDITION EXISTED BEFORE 3-YEAR REFERENCE PERIOD OF THE COST OF JUSTICE SURVEY	PERCENTAGE OF TOTAL	POPULATION ESTIMATE
Yes	79.4%	930,731
No	19.4%	227,981
Refused/Don't know	1.2%	13,865
Total	100.0%	1,172,577



GENERAL ATTITUDES

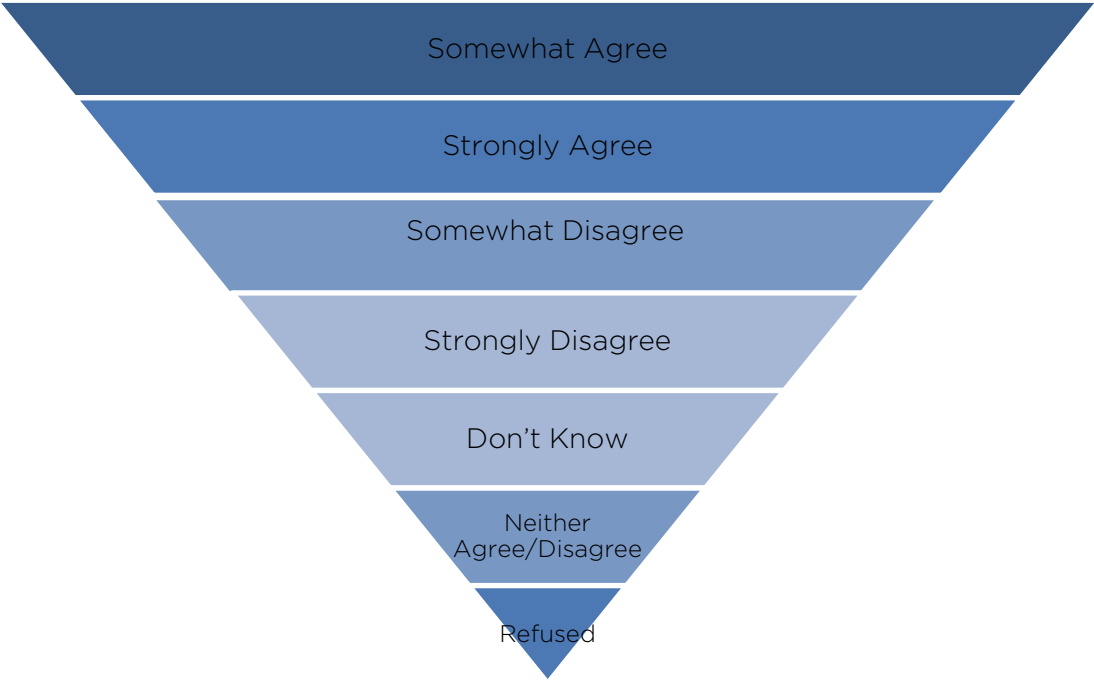
The 3,051 *Cost of Justice* survey participants were asked a series of questions related to their perceptions of fairness and equity in the formal justice system in Canada. Weighted to the population, responses on the following pages correspond with approximately 23,590,697 adults in the 10 provinces.

Attitudes towards the Justice System in Canada

Survey participants were asked to indicate their level of agreement with the statement:

The justice system in Canada is mostly fair.

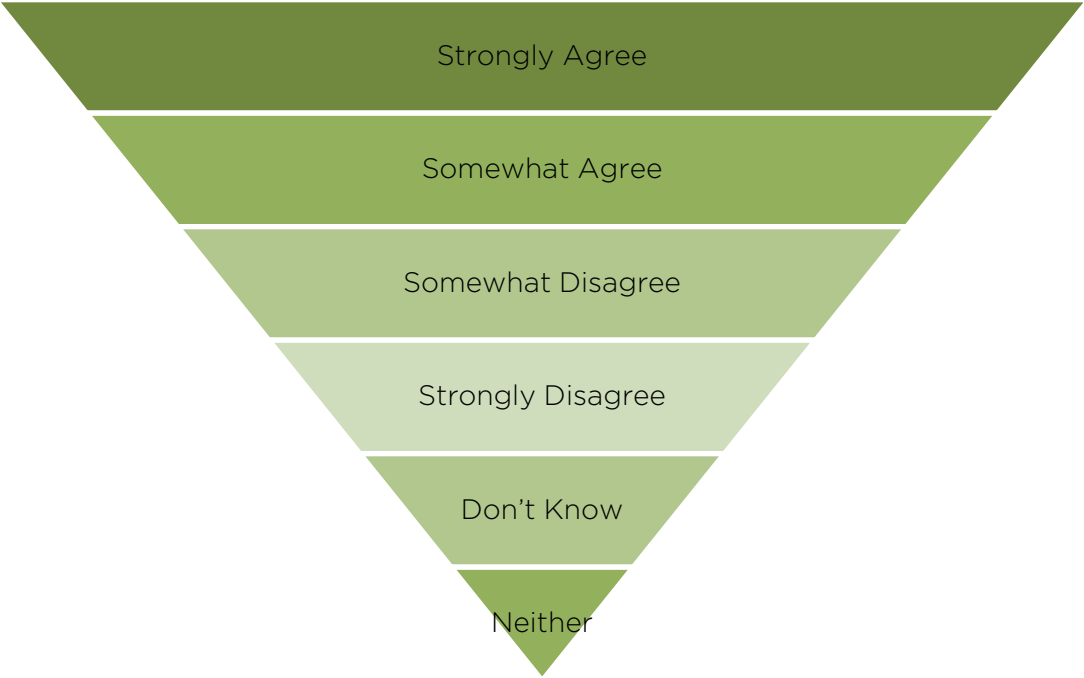
Responses, weighted to the population, are indicated below.



AGREEMENT	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATE
Strongly agree	18.1%	4,264,300
Somewhat agree	57.2%	13,494,163
Somewhat disagree	13.1%	3,092,350
Strongly disagree	7.0%	1,646,134
Neither agree/disagree	1.8%	422,105
Don't know	2.7%	644,099
Refused	0.1%	27,546
Total	100.0%	23,590,697

Attitudes towards the Justice System in Canada

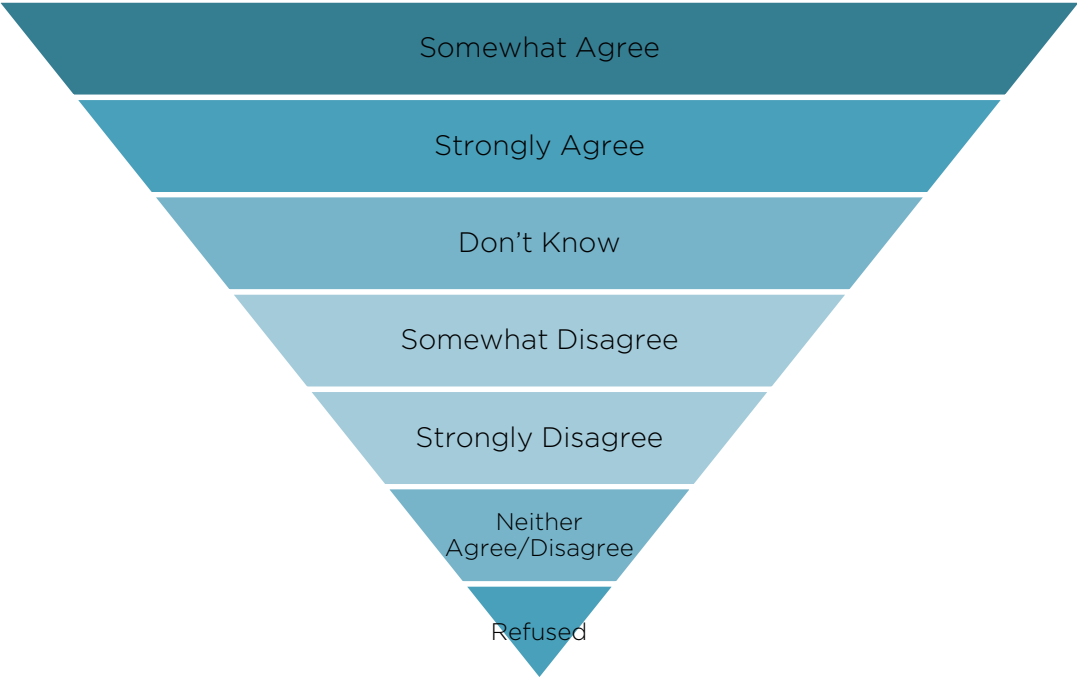
Survey participants were asked to indicate their level of agreement with the statement:
The legal system works better for rich people than for poor people.
Responses, weighted to the population, are indicated below.



AGREEMENT	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATE
Strongly agree	38.7%	9,121,920
Somewhat agree	35.5%	8,375,363
Somewhat disagree	13.1%	3,084,572
Strongly disagree	5.6%	1,329,317
Neither agree/disagree	2.5%	593,331
Don't know	4.6%	1,086,194
Total	100.0%	23,590,697

Attitudes towards the Justice System in Canada

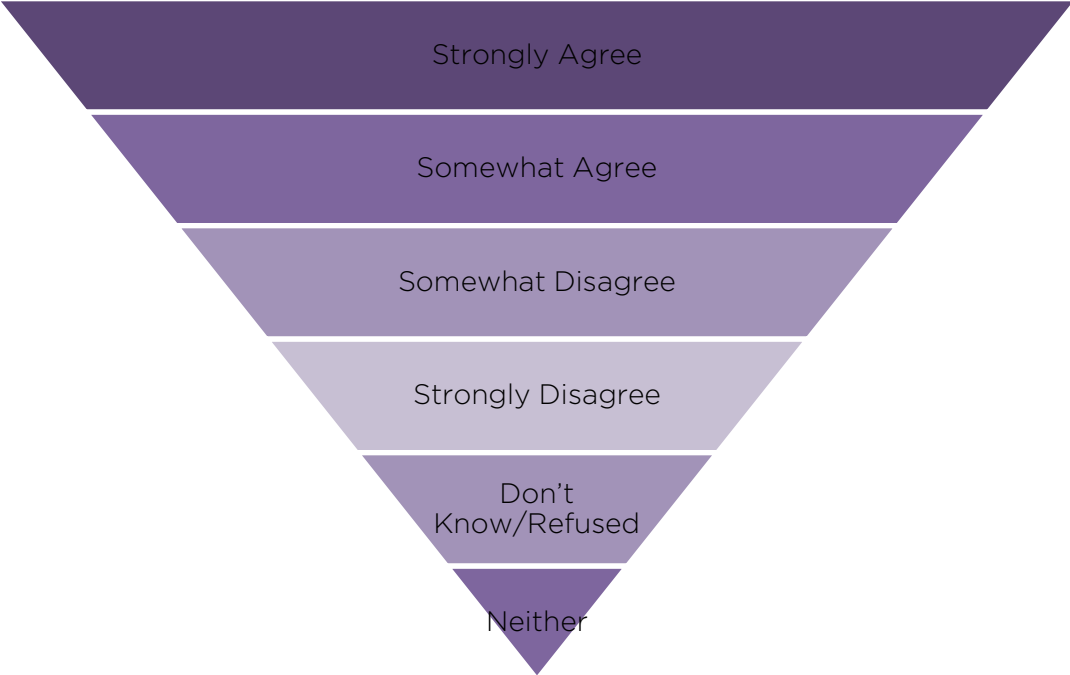
Survey participants were asked to indicate their level of agreement with the statement:
The legal rights guaranteed in the Canadian Charter of Rights and Freedoms make a difference when people have legal problems.
Responses, weighted to the population, are indicated below.



AGREEMENT	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATE
Strongly agree	27.8%	6,549,186
Somewhat agree	46.8%	11,050,338
Somewhat disagree	8.4%	1,957,792
Strongly disagree	2.9%	686,373
Neither agree/disagree	2.0%	472,433
Don't know	11.8%	2,795,114
Refused	0.3%	79,461
Total	100.0%	23,590,697

Attitudes towards the Justice System in Canada

Survey participants were asked to indicate their level of agreement with the statement:
Courts are an important way for ordinary people to protect their rights.
Responses, weighted to the population, are indicated below.



AGREEMENT	PERCENTAGE OF POPULATION (10 PROVINCES)	POPULATION ESTIMATE
Strongly agree	41.0%	9,662,524
Somewhat agree	40.6%	9,574,069
Somewhat disagree	9.2%	2,165,088
Strongly disagree	4.9%	1,167,161
Neither agree/disagree	1.8%	430,672
Don't know/Refused	2.5%	591,183
Total	100.0%	23,590,697



PROBLEM TYPES

Hazel Genn defines an everyday legal problem as one that occurs in the course of normal, daily life that has a legal aspect and that can potentially be resolved through the civil or family justice system.⁶

In Canada, people experience a range of everyday legal problems that they find difficult to resolve. The following pages include a breakdown of seventeen civil and family legal problem categories and the frequency with which Canadians experience them.

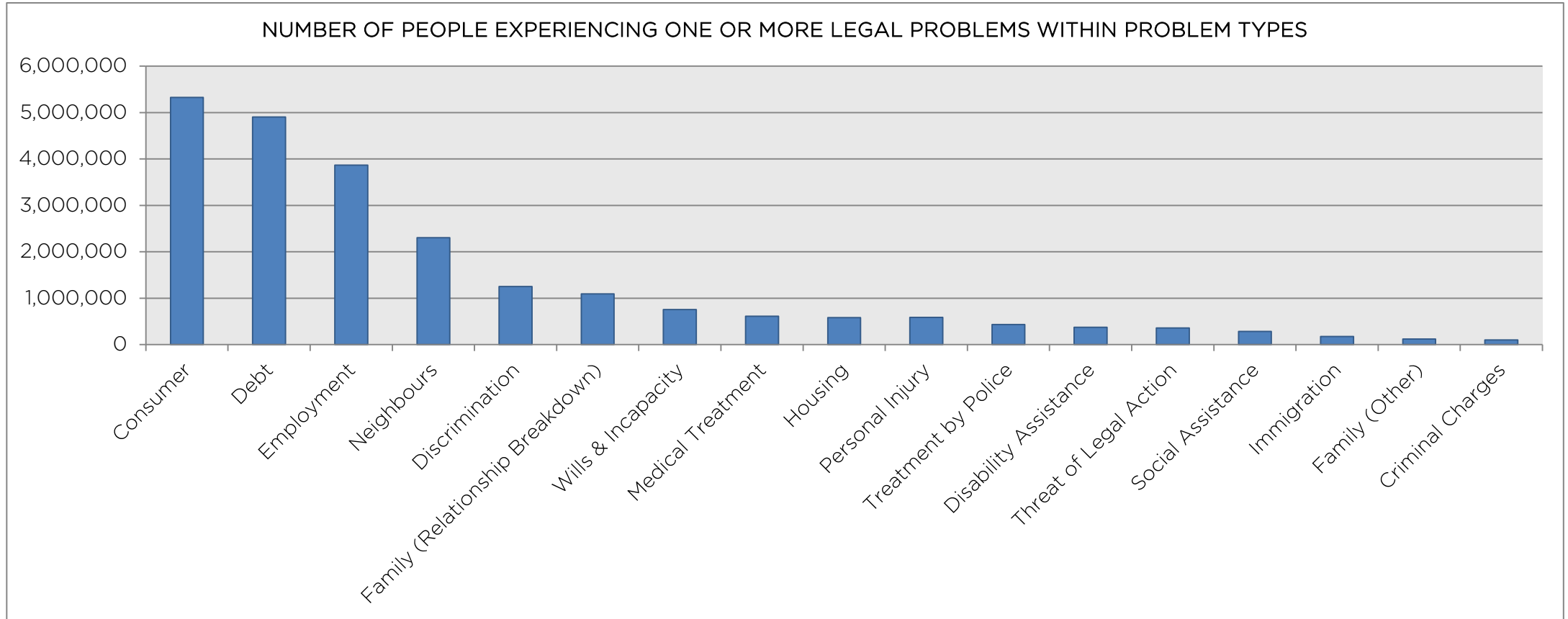
⁶Hazel Genn: *Paths to Justice: What People Do and Think about Going to Law* (Oxford: Hart, 1999) at 12.

Total Number of People Experiencing One or More Legal Problems

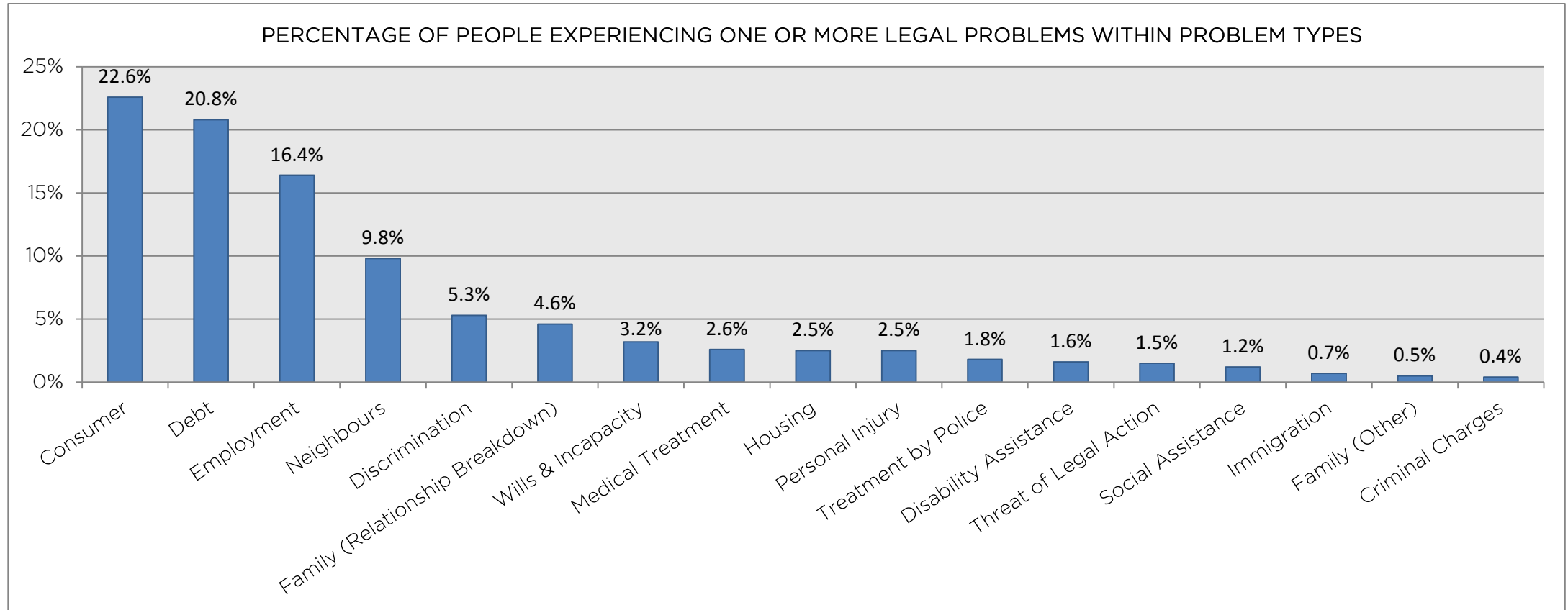
Within a given three-year period, an estimated 11,420,889 adults in Canada (or 48.4% of people over 18) will experience one or more everyday legal problems that they consider to be serious or difficult to resolve.

NUMBER OF PROBLEMS	PERCENTAGE OF PEOPLE	POPULATION ESTIMATE
1	18.6%	4,376,784
2	9.7%	2,291,551
3	5.9%	1,384,864
4	3.9%	918,953
5	3.3%	771,913
6	1.7%	412,456
7	1.6%	387,034
8	1.0%	230,900
9	0.6%	138,785
10	0.5%	112,372
11	0.3%	65,083
12	0.3%	68,011
13	0.2%	58,522
14	0.3%	76,211
15	0.2%	44,044
16-17	0.1%	18,582
18	0.1%	30,092
19 or more	0.1%	34,732
Total	48.4%	11,420,889

Problem Types



Problem Types



Problem Types

11.4 million adults in Canada will experience at least one of the seventeen legal problem types canvassed in the *Cost of Justice* survey. Many will experience more than one problem. In order of frequency, the number and percentage of people experiencing these problem types are indicated below.

1. Consumer Problems:

- % of people who experience consumer problems: 22.6%.
- This is approximately 5,328,257 people in Canada.

2. Debt Problems:

- % of people who experience debt problems: 20.8%.
- This is approximately 4,902,208 people in Canada.

3. Employment Problems:

- % of people who experience employment problems: 16.4%.
- This is approximately 3,869,397 people in Canada.

4. Problems with Neighbours:

- % of people who experience neighbourhood, property damage or related neighbour problems: 9.8%.
- This is approximately 2,302,852 people in Canada.

Problem Types (continued)

5. Discrimination Problems:
 - % of people who experience discrimination problems: 5.3%.
 - This is approximately 1,250,148 Canadians.
6. Family (Relationship Breakdown) Problems:
 - % of people who experience family (relationship breakdown) problems: 4.6%.
 - This is approximately 1,093,314 Canadians.
7. Wills & Incapacity Problems:
 - % of people who experience problems related to wills and incapacity: 3.2%.
 - This is approximately 755,896 Canadians.
8. Medical Treatment Problems:
 - % of people who experience medical care problems: 2.6%.
 - This is approximately 609,917 Canadians.
9. Housing Problems:
 - % of people who experience housing problems 2.5%.
 - This is approximately 584,198 Canadians.

Problem Types (continued)

10. Personal Injury Problems:
 - % of people with personal injury problems: 2.5%.
 - This is approximately 585,180 Canadians.
11. Treatment by Police:
 - % of people who experience problems related to police action: 1.8%.
 - This is approximately 435,373 Canadians.
12. Disability Assistance Problems:
 - % of people who experience disability assistance problems: 1.6%.
 - This is approximately 374,532 Canadians.
13. Threat of Legal Action:
 - % of people who experience problems related to the threat of legal action: 1.5%.
 - This is approximately 359,467 Canadians.
14. Social Assistance Problems:
 - % of people with social assistance problems: 1.2%.
 - This is approximately 282,609 Canadians.

Problem Types (continued)

15. Immigration Problems:
 - % of people who experience immigration problems: 0.7%.
 - This is approximately 176,013 Canadians.
16. Other Family (guardianship, legal representation for a child) Problems:
 - % of people who experience other family problems: 0.5%.
 - This is approximately 123,183 Canadians.
17. Criminal Charges:
 - % of people who are faced with criminal charges: 0.4%.
 - This is approximately 98,817 Canadians.



CONSUMER PROBLEMS

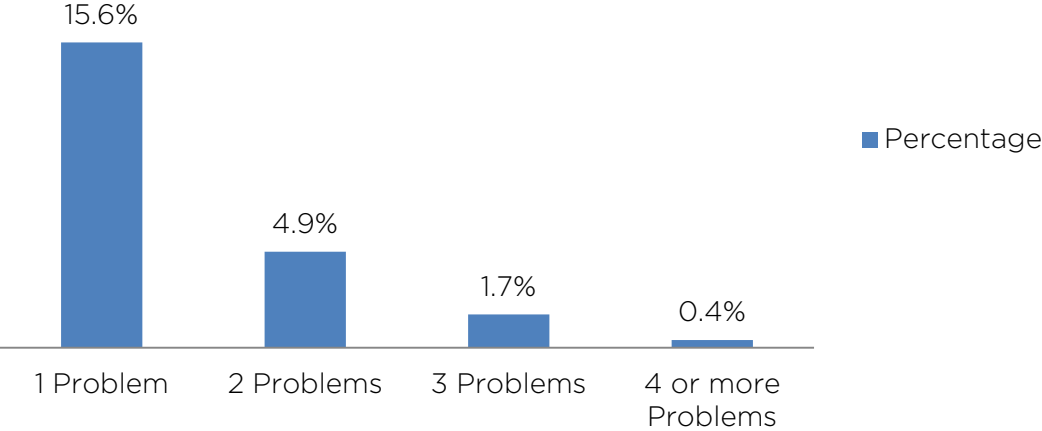
Based on the findings from the CFCJ's Cost of Justice survey, consumer problems are the most frequently experienced type of everyday legal problem. Consumer problems can involve issues with a service, contract, invoice, a safety problem, repair, large purchase or other issues.

Consumer problems can involve costs ranging from a few dollars to millions of dollars. An estimated 5,328,257 people (or 22.6% of adults in Canada) experience one of more consumer problems within a given 3-year period.

Problem Counts

Consumer Problems

Number of Consumer Problems
and Percentage of Canadians



Number of Consumer Problems	Percentage of Canadians	Population Estimate
1	15.6%	3,678,117
2	4.9%	1,147,081
3	1.7%	391,422
4 or more	0.4%	111,638

Types and Number of Consumer Problems

Consumer Problems

Of the consumer problems experienced by people in Canada:

- 6.9% (or approximately 1,634,041) involve: money spent on a large purchase (such as a home, a car, a major appliance) and then finding out that they didn't get what they paid for AND the seller failed to make things right
- 8.2% (or approximately 1,931,255) involve: money spent to have repairs, renovation or other work done (such as to a home, car, or an appliance) and then find that they didn't get what they paid for AND the repair person or contractor failed to make things right
- 5.0% (or approximately 1,190,215) involve: money paid for a service (such as a moving company, a health club, a major holiday or tax preparation) and then find out they didn't get what they paid for or the service was poor and the service provider would not make things right
- 2.3% (or approximately 533,034) involve: the safety of a product they purchased and the seller would not repair, replace or take back the product
- 2.7% (or approximately 643,133) involve: an insurance claim that is unfairly rejected
- 7.1% (or approximately 1,674,012) involve: a bill or invoice that is inaccurate information

Problem Costs: Large Purchases

Consumer Problems

Canadians with consumer problems indicated that, within a 3-year period, they spent money on a home, a car, a major appliance, or made other large purchases and did not get what they paid for AND the seller did not fix the problem.

- % of consumer problems that involve less than \$500: 10.8%.
 - This amounts to approximately 172,712 problems.
- % of consumer problems that involve \$500 - \$999: 13.3%.
 - This amounts to approximately 213,174 problems.
- % of consumer problems that involve \$1000 - \$4999: 30.2%.
 - This amounts to approximately 482,627 problems.
- % of consumer problems that involve \$5000 - \$9999: 12.2%.
 - This amounts to approximately 195,312 problems.
- % of consumer problems that involve \$10,000 - \$24,999: 13.3%.
 - This amounts to approximately 212,949 problems.
- % of consumer problems that involve \$25,000: 20.1%.
 - This amounts to approximately 322,483 problems.

Problem Costs: Poor Repairs and Renovations

Consumer Problems

Canadians with consumer problems indicated that, within a 3-year period, they spent money for repairs, renovations or other work done to their car or an appliance and did not get what they paid for AND the repair person or contractor did not fix the problem.

- % of consumer problems that involve less than \$500: 18.0%.
 - This amounts to approximately 331,712 problems.
- % of consumer problems that involve \$500 - \$999: 17.0%.
 - This amounts to approximately 313,213 problems.
- % of consumer problems that involve \$1000 - \$4999: 36.4%.
 - This amounts to approximately 669,957 problems.
- % of consumer problems that involve \$5000 - \$9999: 8.3%.
 - This amounts to approximately 152,856 problems.
- % of consumer problems that involve \$10,000 - \$24,999: 13.6%.
 - This amounts to approximately 250,417 problems.
- % of consumer problems that involve more than \$25,000: 6.7%.
 - This amounts to approximately 122,645 problems.

Problem Costs: Services

Consumer Problems

Canadians with consumer problems indicated that, within a 3-year period, they spent money for a service such as a moving company, a health club membership, a major holiday, having taxes prepared and so on and did not get what they paid for or the service was poor AND the company/person would not fix the problem.

- % of consumer problems that involve less than \$500: 30.5%.
 - This amounts to approximately 339,946 problems.
- % of consumer problems that involve \$500 - \$999: 13.4%.
 - This amounts to approximately 149,322 problems.
- % of consumer problems that involve \$1000 - \$4999: 39.8%.
 - This amounts to approximately 444,591 problems.
- % of consumer problems that involve \$5000 - \$9999: 6.9%.
 - This amounts to approximately 77,359 problems.
- % of consumer problems that involve \$10,000 - \$24,999: 4.4%.
 - This amounts to approximately 48,908 problems.
- % of consumer problems that involve more than \$25,000: 5.0%.
 - This amounts to approximately 55,539 problems.

Problem Costs: Safety Issues

Consumer Problems

Canadians with consumer problems indicated that, within a 3-year period, they spent money related to the safety of something they purchased and the seller would not repair, replace it or take it back.

- % of consumer problems that involve less than \$500: 55.2%.
 - This amounts to approximately 289,471 problems.
- % of consumer problems that involve \$500 - \$999: 18.8%.
 - This amounts to approximately 98,410 problems.
- % of consumer problems that involve \$1000 - \$4999: 16.7%.
 - This amounts to approximately 87,787 problems.
- % of consumer problems that involve \$5000 - \$9999: 3.4%.
 - This amounts to approximately 17,826 problems.
- % of consumer problems that involve \$10,000 - \$24,999: 1.1%.
 - This amounts to approximately 5,717 problems.
- % of consumer problems that involve more than \$25,000: 4.8%.
 - This amounts to approximately 24,992 problems.

Problem Costs: Insurance Claims

Consumer Problems

Canadians with consumer problems indicated that, within a 3-year period, they spent money because of an insurance claim related to a consumer purchase being unfairly rejected.

- % of consumer problems that involve less than \$500: 19.8%.
 - This amounts to approximately 116,805 problems.
- % of consumer problems that involve \$500 - \$999: 6.1%.
 - This amounts to approximately 36,116 problems.
- % of consumer problems that involve \$1000 - \$4999: 34.2%.
 - This amounts to approximately 201,626 problems.
- % of consumer problems that involve \$5000 - \$9999: 7.9%.
 - This amounts to approximately 46,682 problems.
- % of consumer problems that involve \$10,000 - \$24,999: 19.4%.
 - This amounts to approximately 114,339 problems.
- % of consumer problems that involve more than \$25,000: 12.6%.
 - This amounts to approximately 73,564 problems.

Problem Costs: Bill or Invoice Consumer Problems

Canadians with consumer problems indicated that, within a 3-year period, they spent money related to a bill or invoice that was incorrect.

- % of consumer problems that involve less than \$500: 60.3%.
 - This amounts to approximately 969,857 problems.
- % of consumer problems that involve \$500 - \$999: 15.3%.
 - This amounts to approximately 246,286 problems.
- % of consumer problems that involve \$1000 - \$4999: 19.6%.
 - This amounts to approximately 314,726 problems.
- % of consumer problems that involve \$5000 - \$9999: 2.8%.
 - This amounts to approximately 44,427 problems.
- % of consumer problems that involve \$10,000 - \$24,999: 1.6%.
 - This amounts to approximately 25,383 problems.
- % of consumer problems that involve more than \$25,000: 0.4%.
 - This amounts to approximately 7,036 problems.

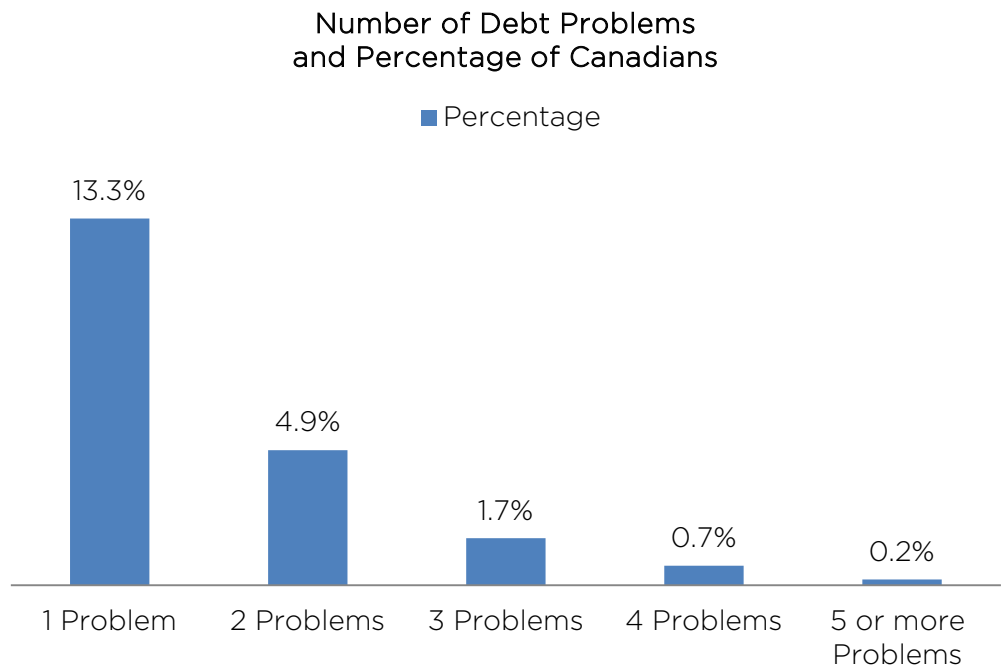


DEBT PROBLEMS

Debt problems are the second most frequently experienced type of everyday legal problem. 20.8% of adults in Canada experience one or more debt-related legal problems in a given 3-year period. That is equivalent to approximately 4,902,209 people.

Problem Counts

Debt Problems



Number of Debt Problems	Percentage of Canadians	Population Estimate
1	13.3%	3,135,163
2	4.9%	1,151,925
3	1.7%	408,089
4	0.7%	162,206
5 or more	0.2%	44,826

Types and Number of Debt Problems

Debt Problems

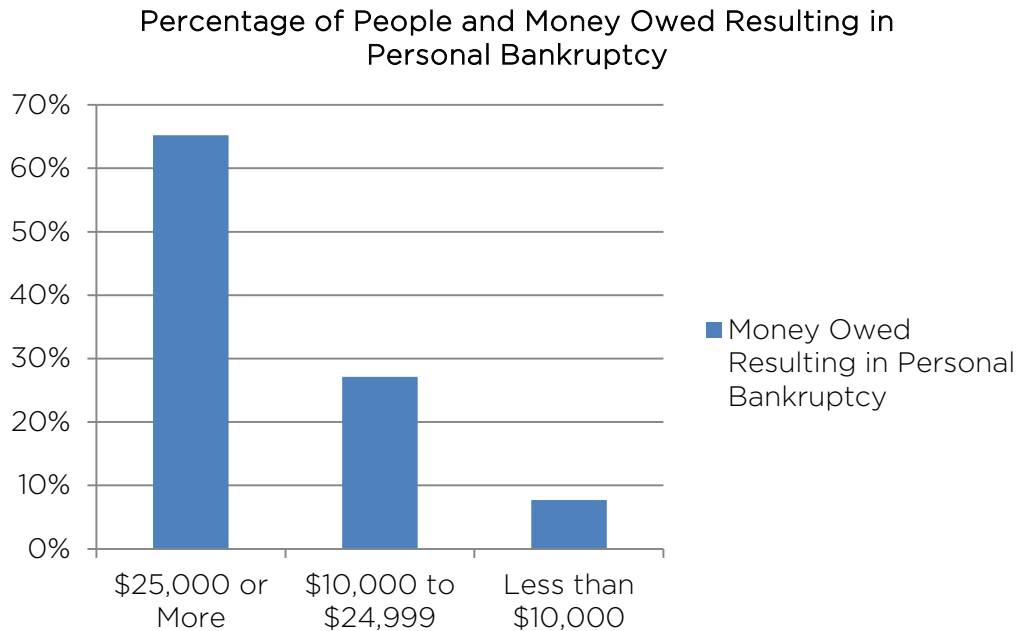
Of the debt problems experienced by people in Canada

- 0.6% (or approximately 139,626) involve: declaring personal bankruptcy:
- 6.3% (or approximately 1,494,603) involve: persistent harassment at home or work by a collection agency trying to recover money for an outstanding bill
- 3.4% (or approximately 802,443) involve: being unfairly refused credit because of inaccurate information
- 7.3% (or approximately 1,726,419) involve: being repeatedly asked to pay incorrect charges by a bank, credit union, hydro, gas, cable or other utility company or utilities
- 4.4% (or approximately 1,028,215) involve: being threatened with legal action by someone or a company trying to collect money owed
- 3.4% (or approximately 806,170) involve: misleading or incorrect information that led to the purchase of insurance, pensions, mortgages or other financial products
- 6.6% (or approximately 1,560,992) involve: problems people experience collecting money owed to them

Bankruptcy

Debt Problems

Canadians with debt problems within the 3-year reference period of the survey indicated how much money they owed when they declared bankruptcy. Most people with debt problems owe \$25,000 or more when they declare personal bankruptcy.



- 65.2% (or approximately 87,766 people) indicated that they owed \$25,000 or more when they declared bankruptcy.
- 27.1% (or approximately 36,532 people) indicated that they owed between \$10,000 and \$24,999 when they declared bankruptcy.
- 7.7% (or approximately 10,322 people) indicated that they owed less than \$10,000 when they declared bankruptcy.

Problem Costs: Harassment by Collection Agency

Debt Problems

Canadians with debt problems indicated the amount of money involved when they were harassed by a collection agency trying to get them to pay an for an outstanding bill.

- % of debt problems that involve less than \$500: 34.1%
 - This amounts to approximately 453,374 problems
- % of debt problems that involve \$500 - \$999: 14.3%
 - This is an estimated 189,438 problems
- % of debt problems that involve \$1000 - \$4999: 23.1%
 - This is an estimated 306,340 problems
- % of debt problems that involve \$5000 - \$9999: 13.2%
 - This is an estimated 175,517 problems
- % of debt problems that involve \$10,000 - \$24,999: 6.4%
 - This is an estimated 85,654 problems
- % of debt problems that involve \$25,000 or more: 8.9%
 - This is an estimated 117,806 problems

Problem Costs: Credit Refusal

Debt Problems

Canadians with debt problems indicated the amount of money involved when they were unfairly refused credit because of inaccurate information.

- % of debt problems that involve less than \$500: 20.3%
 - This amounts to approximately 144,626 problems
- % of debt problems that involve \$500 - \$999: 3.8%
 - This amounts to approximately 26,679 problems
- % of debt problems that involve \$1000 - \$4999: 33.2%
 - This amounts to approximately 236,339 problems
- % of debt problems that involve \$5000 - \$9999: 10.1%
 - This amounts to approximately 71,952 problems
- % of debt problems that involve \$10,000 - \$24,999: 16.6%
 - This amounts to approximately 118,092 problems
- % of debt problems that involve \$25,000 or more: 16.0%
 - This amounts to approximately 113,909 problems

Problem Costs: Incorrect Charges

Debt Problems

Canadians with debt problems indicated the amount of money involved when they were asked to pay incorrect charges by a bank, credit union, hydro, gas or a cable company or any other utility.

- % of debt problems that involve less than \$500: 61.0%
 - This amounts to approximately 976,770 problems
- % of debt problems that involve \$500 - \$999: 12.1%
 - This amounts to approximately 193,729 problems
- % of debt problems that involve \$1000 - \$4999: 21.7%
 - This amounts to approximately 348,491 problems
- % of debt problems that involve \$5000 - \$9999: 2.8%
 - This amounts to approximately 44,515 problems
- % of debt problems that involve \$10,000 - \$24,999: 1.7%
 - This amounts to approximately 26,926 problems
- % of debt problems that involve \$25,000 or more: 0.7%
 - This amounts to approximately 12,126 problems

Problem Costs: Threat of Legal Action

Debt Problems

Canadians with debt problems indicated the amount of money involved when they were threatened by legal action by someone or a company trying to collect money.

- % of debt problems that involve less than \$500: 28.9%
 - This amounts to approximately 284,084 problems
- % of debt problems that involve \$500 - \$999: 14.2%
 - This amounts to approximately 139,899 problems
- % of debt problems that involve \$1000 - \$4999: 25.1%
 - This amounts to approximately 247,280 problems
- % of debt problems that involve \$5000 - \$9999: 12.2%
 - This amounts to approximately 119,709 problems
- % of debt problems that involve \$10,000 - \$24,999: 8.6%
 - This amounts to approximately 84,118 problems
- % of debt problems that involve \$25,000 or more: 11.0%
 - This amounts to approximately 108,342 problems

Problem Costs: Misleading Financial Purchase

Debt Problems

Canadians with debt problems indicated the amount of money involved when they were given misleading information that led them to purchase insurance, pensions, mortgages or other financial products.

- % of debt problems that involve less than less than \$500: 23.4%
 - This amounts to approximately 147,029 problems
- % of debt problems that involve \$500 - \$999: 9.3%
 - This amounts to approximately 58,457 problems
- % of debt problems that involve \$1000 - \$4999: 23.2%
 - This amounts to approximately 145,767 problems
- % of debt problems that involve \$5000 - \$9999: 15.0%
 - This amounts to approximately 94,154 problems
- % of debt problems that involve \$10,000 - \$24,999: 11.2%
 - This amounts to approximately 70,729 problems
- % of debt problems that involve \$25,000 or more: 17.9%
 - This amounts to approximately 112,300 problems

Problem Costs: Collecting Money Owed

Debt Problems

Canadians with debt problems indicated the amount of money involved when they had problems collecting money owed to them.

- % of debt problems that involve less than \$500: 12.4%
 - This amounts to approximately 177,476 problems
- % of debt problems that involve \$500- \$999: 8.2%
 - This amounts to approximately 116,896 problems
- % of debt problems that involve \$1000 - \$4999: 33.3%
 - This amounts to approximately 474,867 problems
- % of debt problems that involve \$5000 - \$9999: 12.1%
 - This amounts to approximately 172,206 problems
- % of debt problems that involve \$10,000 - \$24,999: 10.1%
 - This amounts to approximately 144,292 problems
- % of debt problems that involve \$25,000 or more: 23.9%
 - This amounts to approximately 340,364 problems

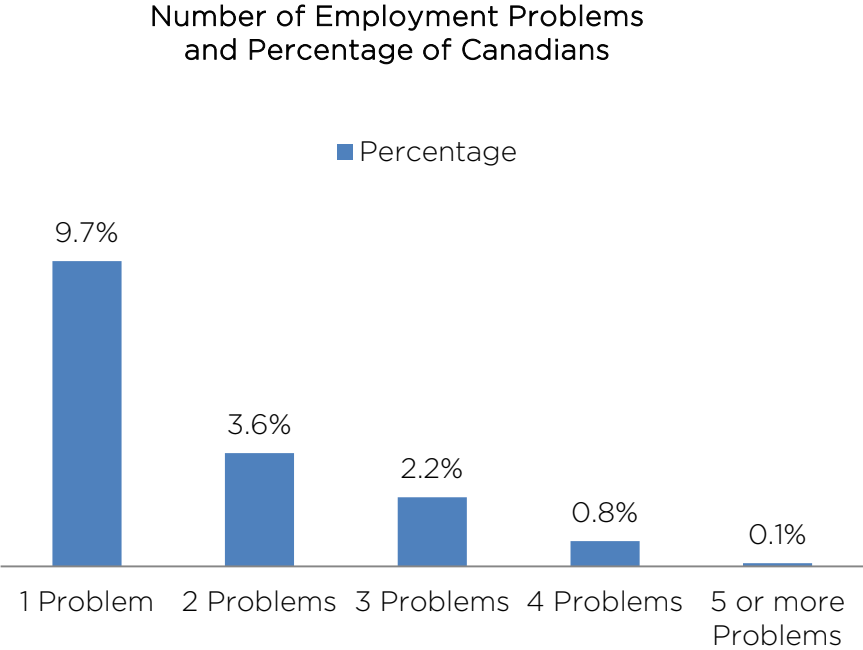


EMPLOYMENT PROBLEMS

Within a given 3-year period, 16.4% of adults in Canada experience one or more legal problems related to employment issues. This is equivalent to approximately 3,869,398 people.

Problem Counts

Employment Problems



Number of Employment Problems	Percentage of Canadians	Population Estimate
1	9.7%	2,286,301
2	3.6%	846,119
3	2.2%	511,365
4	0.8%	178,011
5 or more	0.1%	47,602

Types and Number of Employment Problems

Employment Problems

Of the employment problems experienced by people in Canada:

- 2.5% (or approximately 419,491) involve: problems obtaining Employment Insurance (EI) benefits
- 7.0% (or approximately 1,172,038) involve: problems being paid wages, overtime pay, vacation pay or severance pay or other wages that were owed: 7.0%
- 4.5% (or approximately 754,842) involve: being unfairly dismissed from a job (not a situation where a fixed period of employment ended and was not renewed): 4.5%
- 1.9% (or approximately 319,303) involve: being refused rights that were part of agreed conditions of work, such as maternity leave, holidays, sick leave
- 11.8% (or approximately 1,961,656) involve: health or safety issues in the workplace
- 5.8% (or approximately 960,604) involve: unfair disciplinary procedures
- 5.3% (or approximately 893,926) involve: serious and persistent harassment at work

Problem Costs: Employment Insurance Employment Problems

Canadians with employment problems indicated the amount of money involved in their employment insurance problems.

- % of employment problems that involve less than \$500: 9.8%
 - This amounts to approximately 24,282 problems
- % of employment problems that involve \$500 - \$999: 9.0%
 - This amounts to approximately 22,344 problems
- % of employment problems that involve \$1000 - \$4999: 49.8%
 - This amounts to approximately 123,746 problems
- % of employment problems that involve \$5000 - \$9999: 21.0%
 - This amounts to approximately 52,267 problems
- % of employment problems that involve \$10,000 - \$24,999: 10.4%
 - This amounts to approximately 25,905 problems

Problem Costs: Wages, Overtime Pay, Severance Pay and Other Wages

Employment Problems

Canadians indicated the amount of money involved in their employment problems related to wages and overtime, vacation and severance pay.

- % of employment problems that involve less than \$500: 13.9%
 - This amounts to approximately 139,826 problems
- % of employment problems that involve \$500 - \$999: 13.5%
 - This amounts to approximately 136,194 problems
- % of employment problems that involve \$1000 - \$4999: 34.1%
 - This amounts to approximately 342,752 of problems
- % of employment problems that involve \$5000 - \$9999: 14.9%
 - This amounts to approximately 149,756 problems
- % of employment problems that involve \$10,000 - \$24,999: 11.7%
 - This amounts to approximately 117,535 problems
- % of employment problems that involve more than \$25,000: 11.9%
 - This amounts to approximately 119,715 problems

Problem Costs: Maternity Leave, Sick Leave or Other Agreed Conditions of Work

Employment Problems

Canadians with employment problems indicated the amount of money involved in their employment problems related to maternity leave, sick leave or other rights that were part of agreed work conditions that they did not receive.

- % of employment problems that involve less than \$500: 28.6%
 - This amounts to approximately 75,779 problems
- % of employment problems that involve \$500 - \$999: 16.4%
 - This amounts to approximately 43,304 problems
- % of employment problems that involve \$1000 - \$4999: 35.7%
 - This amounts to approximately 94,483 problems
- % of employment problems that involve \$5000 - \$9999: 4.1%
 - This amounts to approximately 10,812 problems
- % of employment problems that involve \$10,000 - \$24,999: 4.8%
 - This amounts to approximately 12,673 problems
- % of employment problems that involve \$25,000: 10.4%
 - This amounts to approximately 27,565 problems

Problem Costs: Health or Safety Issues Employment Problems

Canadians with employment problems indicated the amount of money involved in problems related to health and safety workplace issues.

- % of employment problems that involve less than \$500 : 59.5%
 - This amounts to approximately 850,398 problems
- % of employment problems that involve \$500 - \$999: 3.1%
 - This amounts to approximately 42,762 problems
- % of employment problems that involve \$1000 - \$4999: 15.4%
 - This amounts to approximately 219,910 problems
- % of employment problems that involve \$5000 - \$9999: 7.8%
 - This amounts to approximately 111,768 problems
- % of employment problems that involve \$10,000 - \$24,999: 5.8%
 - This amounts to approximately 83,560 problems
- % of employment problems that involve \$25,000 or more: 8.0%
 - This amounts to approximately 114,764 problems
- % of employment problems that involve more than one million dollars: 0.4%
 - This amounts to approximately to 6,138 problems

Problem Costs: Disciplinary Issues

Employment Problems

Canadians with employment problems indicated the amount of money involved in problems related to unfair disciplinary procedures.

- % of employment problems that involve less than \$500: 66.5%
 - This amounts to approximately 500,328 problems
- % of employment problems that involve \$500 - \$999: 3.7%
 - This amounts to approximately 27,738 problems
- % of employment problems that involve \$1000 - \$4999: 8.8%
 - This amounts to approximately 66,454 problems
- % of employment problems that involve \$5000 - \$9999: 0.6%
 - This amounts to approximately 4,759 problems
- % of employment problems that involve \$10,000 - \$24,999: 8.6%
 - This amounts to approximately 64,913 problems
- % of employment problems that involve \$25,000 or more: 11.8%
 - This amounts to approximately 88,514 problems

Problem Costs: Harassment Issues

Employment Problems

Canadians with employment problems indicated the amount of money involved in problems related to serious and ongoing harassment at work.

- % of employment problems that involve less than \$999: 85.4%
 - This amounts to approximately 623,787 problems
- % of employment problems that involve \$1000 - \$9999: 3.5%
 - This amounts to approximately 25,339 problems
- % of employment problems that involve \$10,000 - \$24,999: 3.5%
 - This amounts to approximately 25,913 problems
- % of employment problems that involve \$25,000 or more: 7.6%
 - This amounts to approximately 55,642 problems



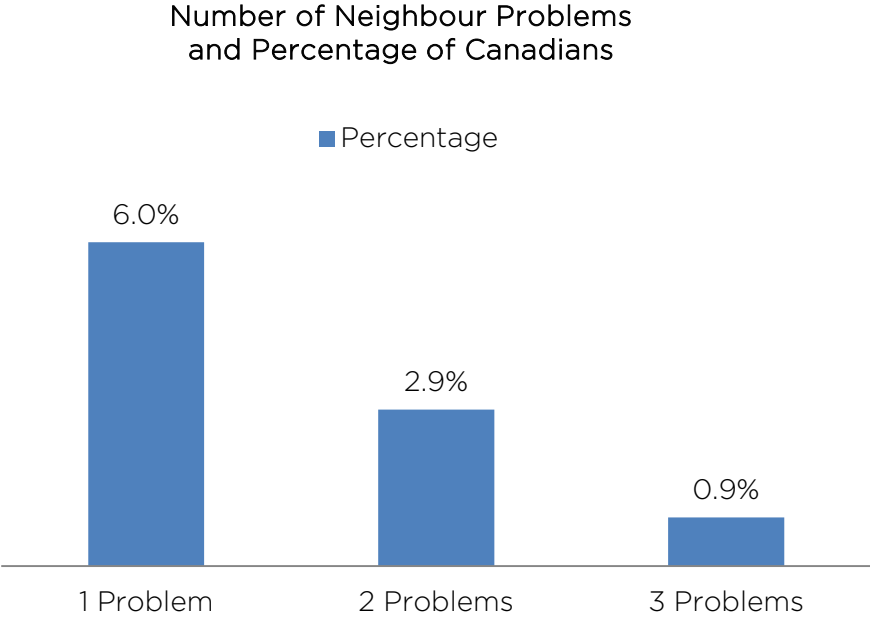
PROBLEMS WITH NEIGHBOURS

Problems with neighbours and within a neighbourhood of residence, including property damage, rank among the top 5 most commonly experienced types of civil justice problems in Canada. 9.8% of adults in Canada or an estimated 2,302,852 Canadians experience one or more problems with neighbours or related to their neighbourhood in a given three-year period.⁷

⁷Unless specified otherwise, for the remaining problem types respondents were not asked about the amounts of money involved in their problem(s).

Problem Counts

Problems with Neighbours



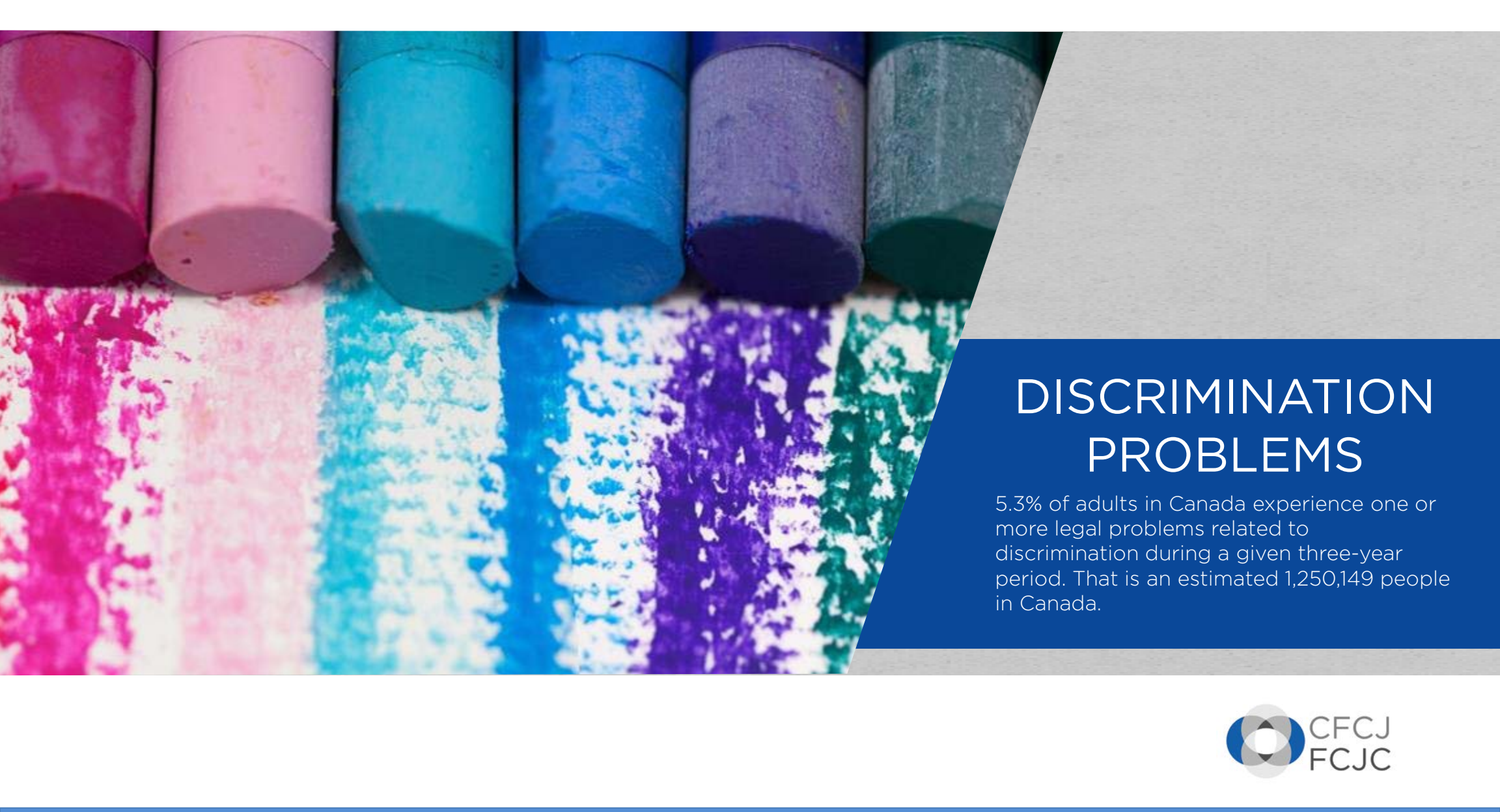
Number of Neighbour Problems	Percentage of Canadians	Population Estimates
1	6.0%	1,420,300
2	2.9%	682,296
3	0.9%	200,256

Types and Number of Problems with Neighbours

Problems with Neighbours

Of the problems with neighbours experienced by people in Canada:

- 46.9% (or approximately 1,406,698) involve: regular and excessive noise or other very disturbing activity caused by a neighbour or business in the area
- 19.7% (or approximately 590,664) involve: threats or harassment by neighbours or people passing through the neighbourhood
- 46.3% (or approximately 1,388,300) involve: vandalism or damage to a home, vehicle, property or garden



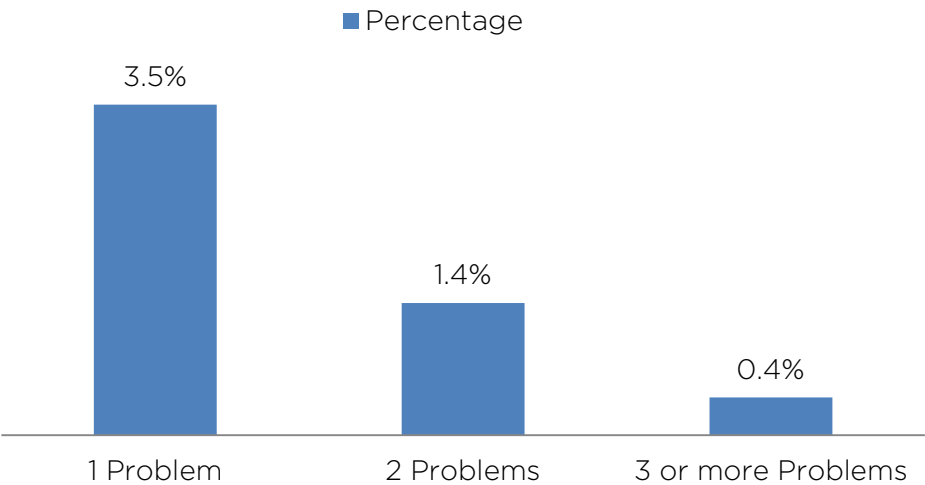
DISCRIMINATION PROBLEMS

5.3% of adults in Canada experience one or more legal problems related to discrimination during a given three-year period. That is an estimated 1,250,149 people in Canada.

Problem Counts

Discrimination

Number of Discrimination Problems
and Percentage of Canadians



Number of Discrimination Problems	Percentage of Canadians	Population Estimate
1	3.5%	831,459
2	1.4%	320,118
3 or more Problems	0.4%	98,571

Types and Number of Discrimination Problems

Discrimination Problems

Of the discrimination problems experienced by people in Canada:

- 25.8% (or approximately 378,229) relate to gender
- 28.6% (or approximately 418,870) relate to race
- 8.4% (or approximately 122,770) relate to sexual orientation
- 15.1% (or approximately 221,086) relate to a disability
- 33.1% (or approximately 485,994) relate to age
- 9.9% (or approximately 145,292) relate to religion

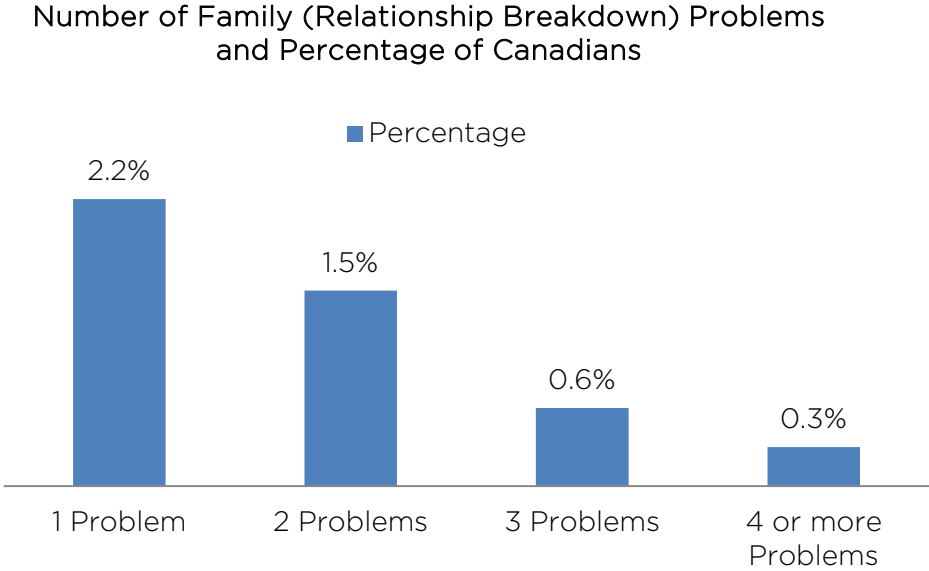


FAMILY (RELATIONSHIP BREAKDOWN) PROBLEMS

Over a given 3-year period, 4.6% of adults in Canada experience one or more serious family problems due to a relationship breakdown. That is an estimated 1,093,314 people.

Problem Counts

Family (Relationship Breakdown) Problems




Number of Family (Relationship Breakdown) Problems	Percentage of Canadians	Population Estimate
1	2.2%	519,982
2	1.5%	360,389
3	0.6%	130,256
4 or more	0.3%	82,686

Types and Number of Family Law (Relationship Breakdown) Problems

Family Law (Relationship Breakdown) Problems

Of the family law (relationship breakdown) problems experienced by people in Canada:

- 12.5% (or approximately 210,297) relate to problems with a divorce
- 38.1% (or approximately 637,855) relate to problems with a separation
- 17.5% (or approximately 291,976) relate to problems applying for, making changes to or enforcing child support
- 19.2% (or approximately 319,702) relate to problems over the division of money or property following a family break-up
- 25.3% (or approximately 423,063) relate to problems with child custody or access arrangements involving children
- 3.8% (or approximately 63,507) relate to problems collecting spousal support that was awarded by a court
- 3.1% (or approximately 51,557) relate to problems obtaining or enforcing a restraining order.

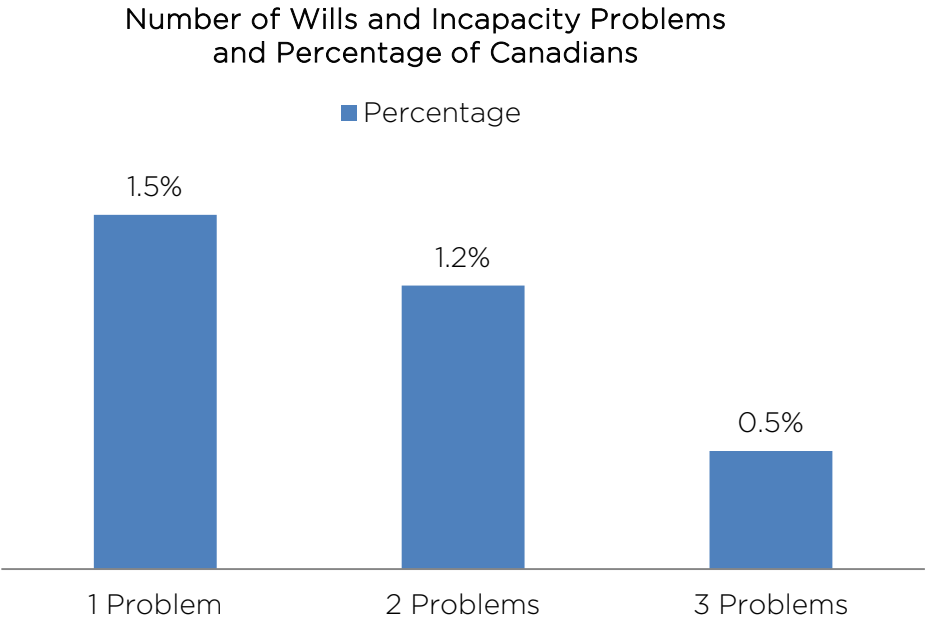
Two red binders with white labels and circular cutouts are standing on a light-colored wooden floor. The background is a dark, out-of-focus area.

WILLS AND INCAPACITY PROBLEMS

During a given 3-year period, 3.2% of adults in Canada experience one or more problems that they consider to be serious or difficult to resolve related to wills, incapacity and/or power of attorney. That is an estimated 755,896 people in Canada.

Problem Counts

Wills and Incapacity Problems



Number of Wills and Incapacity Problems	Percentage of Canadians	Population Estimate
1	1.5%	363,780
2	1.2%	290,375
3	0.5%	101,740

Types and Number of Wills and Incapacity Problems

Wills and Incapacity Problems

Of the wills and incapacity problems experienced by people in Canada:

- 29.8% (or approximately 314,365) involve: problems settling a will
- 9.5% (or approximately 99,779) involve: problems settling an inheritance in which there was no will
- 37.0% (or approximately 388,752) involve: managing financial matters for someone who is unable to do this on their own
- 42.8% (or approximately 446,854) involve: managing the medical care of someone who is unable to look after himself/herself

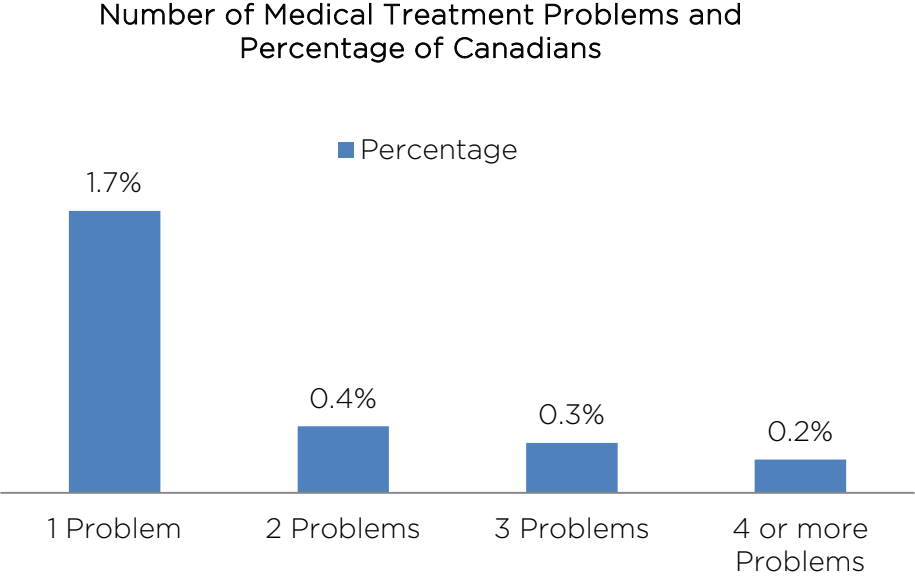


MEDICAL TREATMENT PROBLEMS

During a given 3-year period, 2.6% of adults in Canada experience one or more problems related to medical treatment that they consider to be serious or difficult to resolve. That is an estimated 609,917 people in Canada.

Problem Counts

Medical Treatment Problems



Number of Medical Treatment Problems	Percentage of Canadians	Population Estimates
1	1.7%	397,303
2	0.4%	88,191
3	0.3%	83,236
4 or more	0.2%	41,187

Types and Number of Medical Treatment Problems

Medical Treatment Problems

Of the medical treatment problems experienced by people in Canada:

- 26.9% (or approximately 288,094) involve: problems with treatment received while hospitalized
- 5.1% (or approximately 54,505) involve: problems or difficulty obtaining a discharge from a hospital
- 6.0% (or approximately 64,546) involve: restrictions or conditions placed on being able to be discharged from a hospital
- 28.2% (or approximately 302,254) involve: problems with care received or not received after release from a hospital
- 27.9% (or approximately 300,941) involve: being hurt or harmed while being treated by a physician or dentist

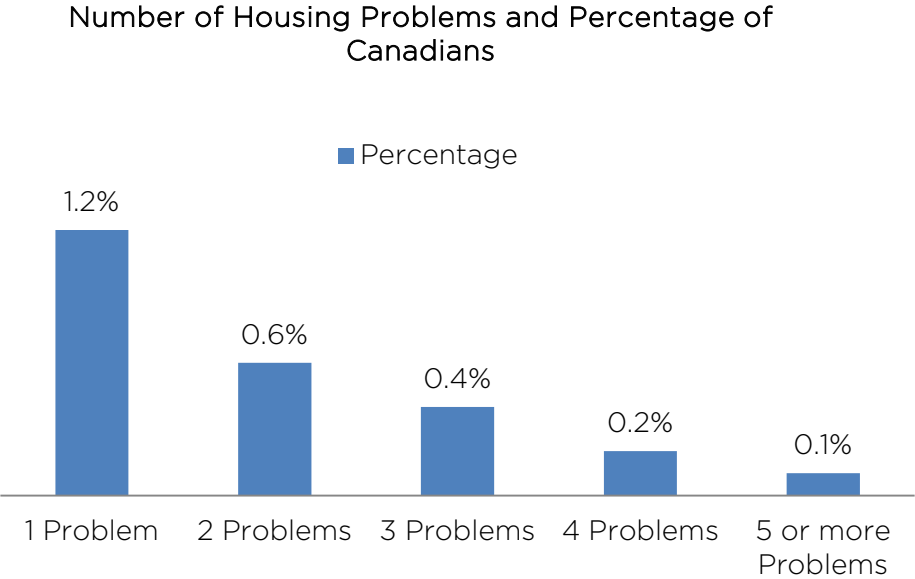


HOUSING PROBLEMS

During a given 3-year period, 2.5% of adults in Canada experience one or more housing problems that they consider serious or difficult to resolve. That is an estimated 584,198 people in Canada.

Problem Counts

Housing Problems

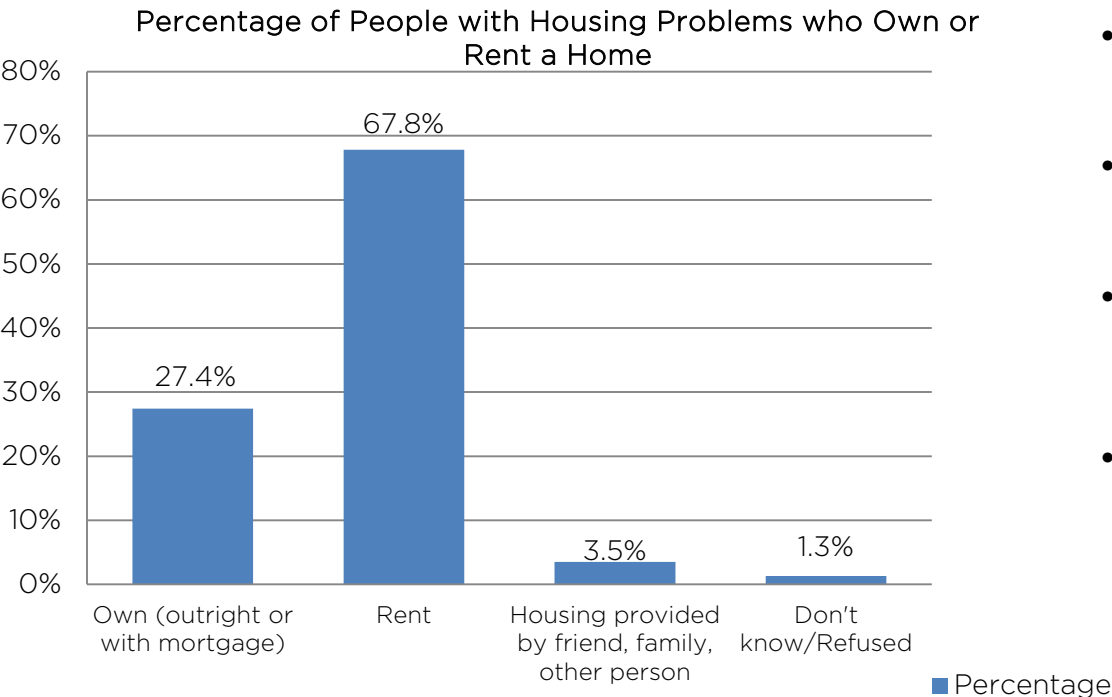


Number of Housing Problems	Percentage of Canadians	Population Estimate
1	1.2%	291,750
2	0.6%	117,163
3	0.4%	95,007
4	0.2%	56,026
5 or more	0.1%	24,252

Home Ownership and Rental

Housing Problems

Canadians who experienced housing problems within a 3-year period indicated whether the problem was related to a home that they owned or rented.



- 27.4% (or approximately 196,965) involved a home that was owned (outright or with a mortgage)
- 67.8% (or approximately 487,722) involved a home that was rented
- 3.5% (or approximately 25,467) involved a home that was neither owned nor rented and was provided by a family member, friend etc.
- 1.3% (or approximately 9,036) didn't know/refused

Types and Number of Housing Problems

Housing Problems

Of the housing problems experienced by people in Canada:

- 18.4% (or approximately 94,072) involve: arbitrary changes to rent
- 25.6% (or approximately 131,010) involve: eviction or being threatened with eviction
- 25.2% (or approximately 128,890) involve: problems getting a rent deposit back
- 65.4% (or approximately 334,797) involve: problems getting a landlord to carry out building repairs or maintenance
- 16.1% (or approximately 82,312) involve: problems with a landlord providing hydro, water or heating

Types and Number of Housing Problems

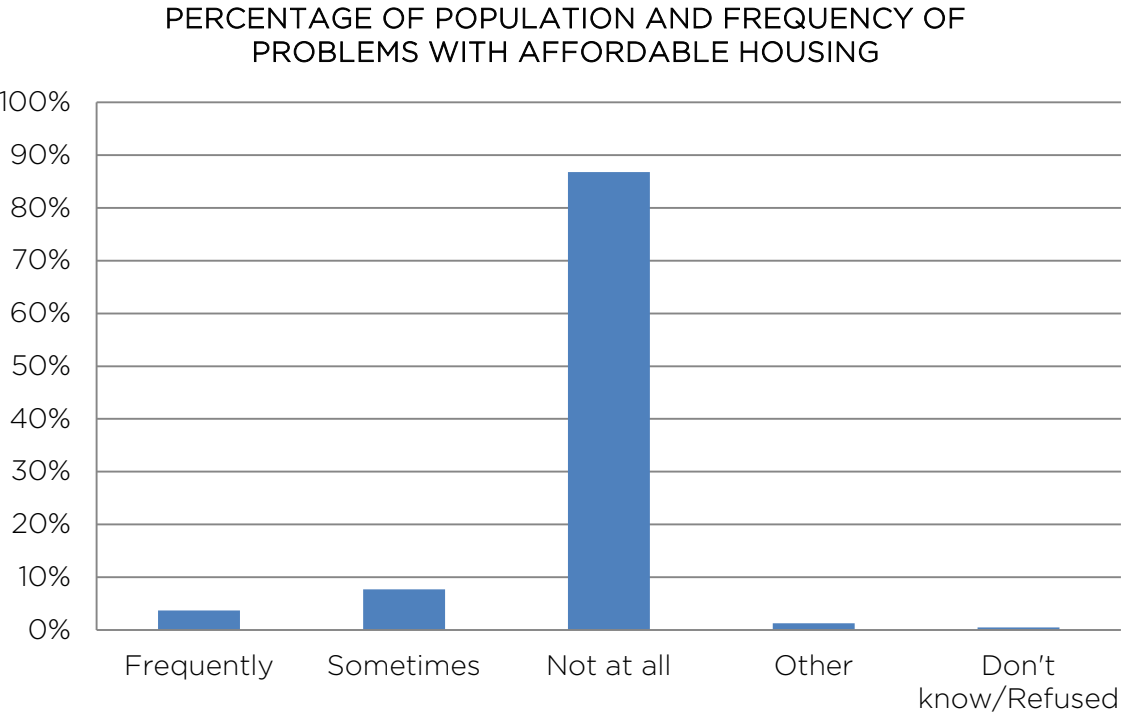
Housing Problems (continued)

- 15.0% (or approximately 76,514) involve: problems with a lease or the absence of a lease
- 31.2% (or approximately 159,473) involve: harassment of any type from a landlord
- 40.8% (or approximately 90,086) involve: a foreclosure or mortgage
- 15.4% (or approximately 34,005) involve: problems regarding municipal property regulations
- 15.4% (or approximately 34,015) involve: boundaries, access or right of way to property

Affordable Housing

Housing Problems

Respondents to the *Cost of Justice* survey were asked if, looking back over the last several years, having good, affordable housing had been a serious problem.



Frequency	Percentage of Canadians	Population Estimate
Frequently	3.7%	866,726
Sometimes	7.7%	1,808,957
Not at all	86.8%	20,474,993
Other (volunteered response)	1.3%	305,824
Don't know/Refused	0.5%	134,197
Total	100.0%	23,590,697

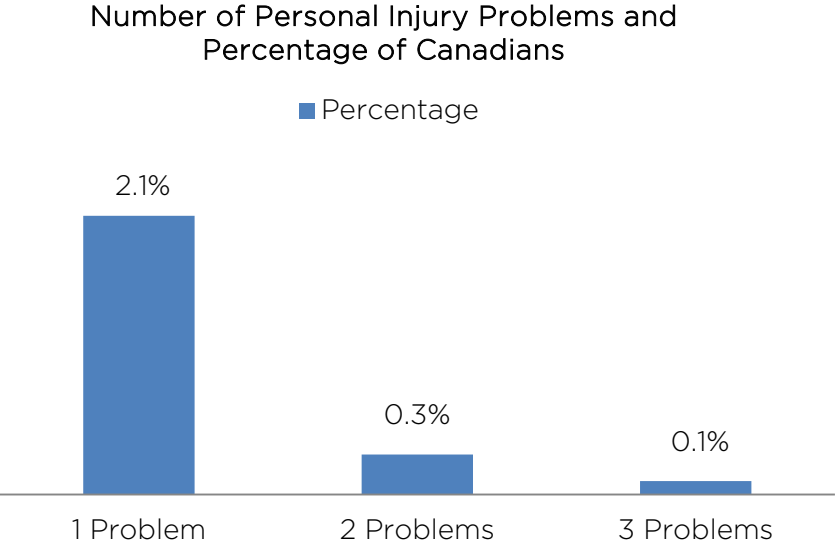


PERSONAL INJURY PROBLEMS

During a given 3-year period, 2.5% of adults in Canada experience one or more personal injury legal problems. That is an estimated 585,181 people in Canada.

Problem Counts

Personal Injury



Number of Personal Injury Problems	Percentage of Canadians	Population Estimates
1	2.1%	488,931
2	0.3%	82,153
3	0.1%	14,097

Types and Number of Personal Injury Problems

Personal Injury Problems

Of the personal injury problems experienced by people in Canada:

- 43.1% (or approximately 265,055) involve: an injury or health problem at work
 - 96.1% (or approximately 254,649) of these health problems and injuries at work led the affected individual to seek medical attention
- 29.5% (or approximately 248,436) involve: an injury or health problem in a public place or commercial establishment
 - 88.8% (or approximately 220,535) of these health problems and injuries in a public place or commercial establishment led the affected individual to seek medical attention
- 21.6% (or approximately 182,036) involve: an injury sustained as a result of a traffic accident
 - 94.3% (or approximately 171,630) of the injuries sustained during a traffic accident led the injured individual to seek medical attention



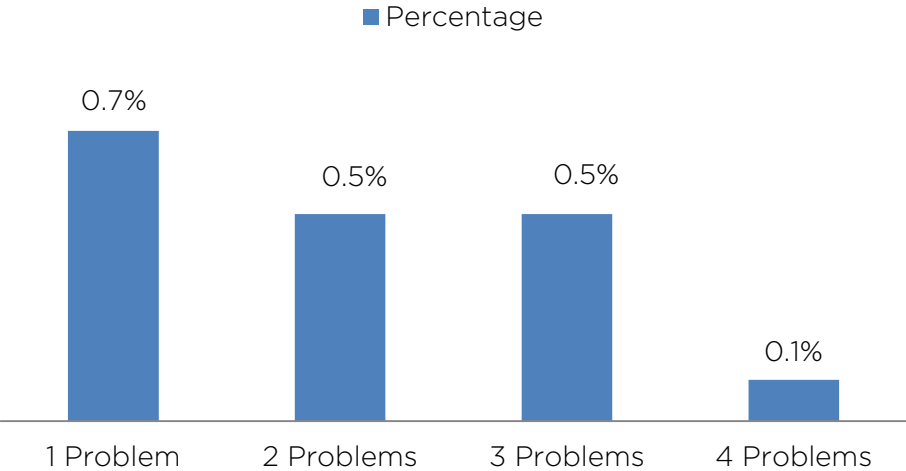
TREATMENT BY POLICE

During a given 3-year period, approximately 1.8% of adults in Canada experience one or more civil justice problems related to treatment by police. That is an estimated 435,373 people in Canada.

Problem Counts

Treatment by Police

Number of Problems related to Treatment by Police
and Percentage of Canadians



Number of Police Treatment Problems	Percentage of Canadians	Population Estimate
1	0.7%	162,144
2	0.5%	124,416
3	0.5%	117,905
4	0.1%	30,908

Types and Number of Problems related to Treatment by Police

Treatment by Police Problems

Of the problems related to treatment by police experienced by people in Canada:

- 3.6% (or approximately 359,855) involve: being unreasonably stopped and questioned by police
- 60.6% (or approximately 290,500) involve: being threatened by verbally aggressive police officers
- 32.1% (or approximately 153,749) involve: feeling physically threatened by police officers
- 17.6% (or approximately 84,220) involve: being physically assaulted by a police officer

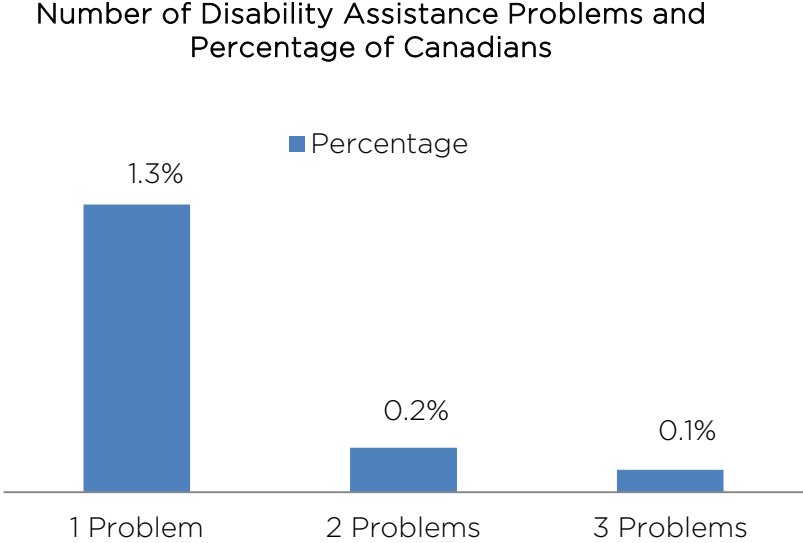


DISABILITY ASSISTANCE PROBLEMS

During a given 3-year period, approximately 1.6% of adults in Canada experience one or more serious or hard to resolve disability assistance problems. That is an estimated 374,533 people in Canada.

Problem Counts

Disability Assistance Problems



Number of Disability Assistance Problems	Percentage of Canadians	Population Estimate
1	1.3%	305,596
2	0.2%	50,701
3	0.1%	18,236

Types and Number of Disability Assistance Problems

Disability Assistance Problems

Of the disability assistance problems experienced by people in Canada:

- 21.7% (or approximately 94,195) involve: problems with the Canada Pension Plan (CPP) disability pension
- 16.9% (or approximately 73,402) involve: problems with a provincial disability pension
- 35.2% (or approximately 152,878) involve: problems with a disability payment from a private insurance company
- 32.5% (or approximately 141,231) involve: problems with workers compensation

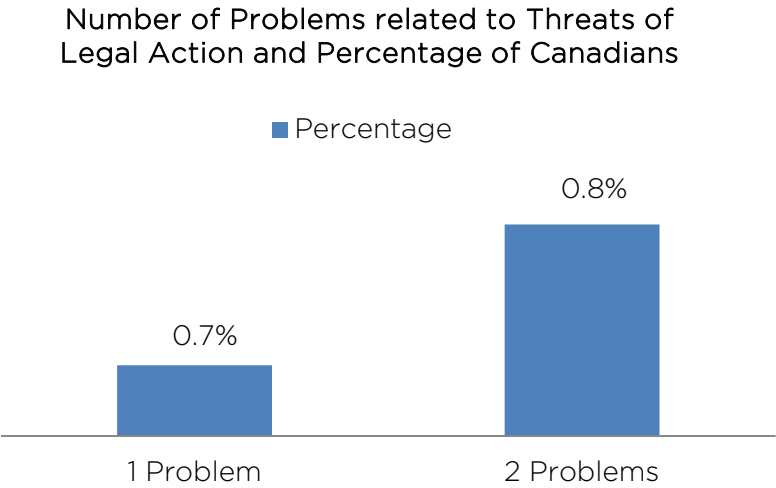


THREAT OF LEGAL ACTION

During a given 3-year period, 1.5% of adults in Canada experience one or more problems related to a threat of legal action that they consider to be serious or difficult to resolve. That is an estimated 359,467 people in Canada.

Problem Counts

Threat of Legal Action



Number of Problems related to Threats of Legal Action	Percentage of Canadians	Population Estimates
1	0.7%	174,435
2	0.8%	185,032

Types and Number of Problems related to Threats of Legal Action

Threat of Legal Action

Of the problems related to threats of legal action experienced by people in Canada:

- (Excluding any problem already mentioned) 83.7% (or approximately 339,523) involve: receiving a letter from a lawyer threatening legal action
- (Excluding any problem already mentioned) 50.5% (or approximately 204,977) involve: a court proceeding being started against an individual over a civil matter, not involving criminal charges.



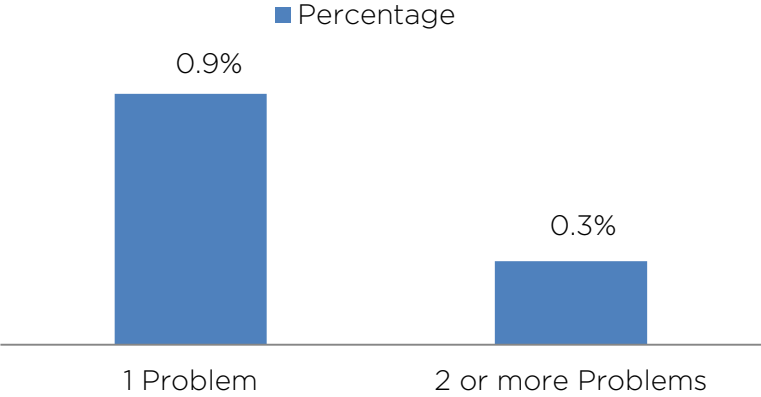
SOCIAL ASSISTANCE PROBLEMS

During a given 3-year period, 1.2% of adults in Canada experience one or more serious social assistance problems. That is an estimated 282,610 people in Canada.

Problem Counts

Social Assistance Problems

Number of Social Assistance Problems and Percentage of Canadians



Number of Social Assistance Problems	Percentage of Canadians	Population Estimate
1	0.9%	207,142
2 or more	0.3%	75,468

Types and Number of Social Assistance Problems

Social Assistance Problems

Of the social assistance problems experienced by people in Canada:

- 39.6% (or approximately 192,884) involve: problems obtaining social assistance or with the amount of social assistance being received
- 19.6% (or approximately 95,669) involve: problems obtaining old age security, or the Guaranteed Income Supplement
- 16.9% (or approximately 82,158) involve: problems with other types of government assistance, such as housing assistance and benefits for disabled children

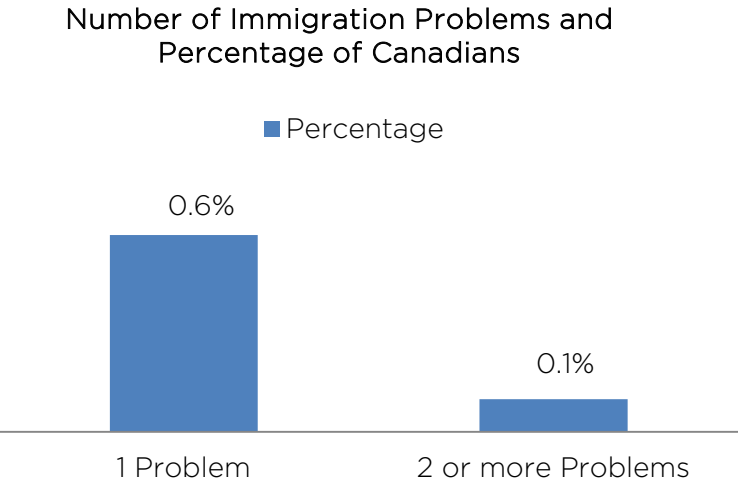


IMMIGRATION PROBLEMS

During a given 3-year period, 0.7% of adults in Canada experience one or more serious immigration problems. That is an estimated 176,013 people in Canada.

Problem Counts

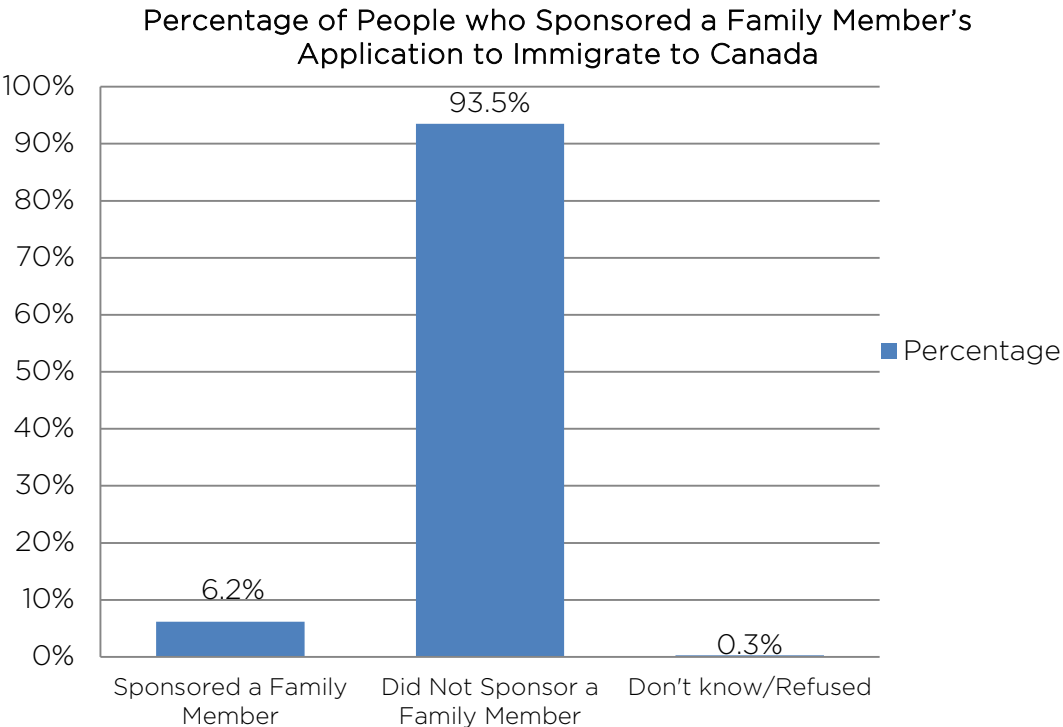
Immigration Problems



Number of Immigration Problems	Percentage of Canadians	Population Estimate
1	0.6%	142,292
2 or more	0.1%	33,720

Family Sponsorship Immigration Problems

Respondents to the *Cost of Justice* survey were asked if, within the survey’s 3-year reference period, they had sponsored a family member’s application to immigrate to Canada. Respondents who indicated that they had sponsored a family member’s application to immigrate were asked if they had experienced any serious problems sponsoring their family member’s application.



SPONSORED A FAMILY MEMBER	PERCENTAGE OF CANADIANS	POPULATION ESTIMATE
Yes	6.2%	1,461,613
No	93.5%	22,061,124
Don't know/Refused	0.3%	67,960
Total	100.0%	23,590,697

EXPERIENCED PROBLEMS SPONSORING A FAMILY MEMBER	PERCENTAGE OF TOTAL	POPULATION ESTIMATE
Yes	9.8%	143,941
No	90.2%	1,317,672
Total	100.0%	1,461,613

Types and Number of Immigration Problems

Immigration Problems

(Excluding problems experienced sponsoring a family member's application to immigrate to Canada) Of the immigration problems experienced by people in Canada⁸:

- 34.6% (or approximately 33,721) involve: problems applying for permanent residence status
- 27.9% (or approximately 27,241) involve: problems applying for a work or student visa
- 27.0% (or approximately 26,355) involve: problems obtaining Canadian citizenship
- 22.1% (or approximately 21,525) involve: problems appealing an immigration or refugee decision through judicial review
- 34.6% (or approximately 33,721) involve: problems obtaining health assistance, social assistance or other assistance while awaiting a refugee hearing or other immigration matter

⁸ No *Cost of Justice* survey respondents indicated that they experienced one or more problem(s) claiming refugee protection from within Canada (question imm_2a [#prob39] in the *Cost of Justice* survey). Further, no *Cost of Justice* survey respondents indicated that they experienced one or more problems filing a Pre-removal Risk Assessment or a Humanitarian and Compassionate application (question imm_6a [#prob43] in the *Cost of Justice* survey). For question imm_6a, 12.5% (or approximately 12,197) were “don’t know” responses.

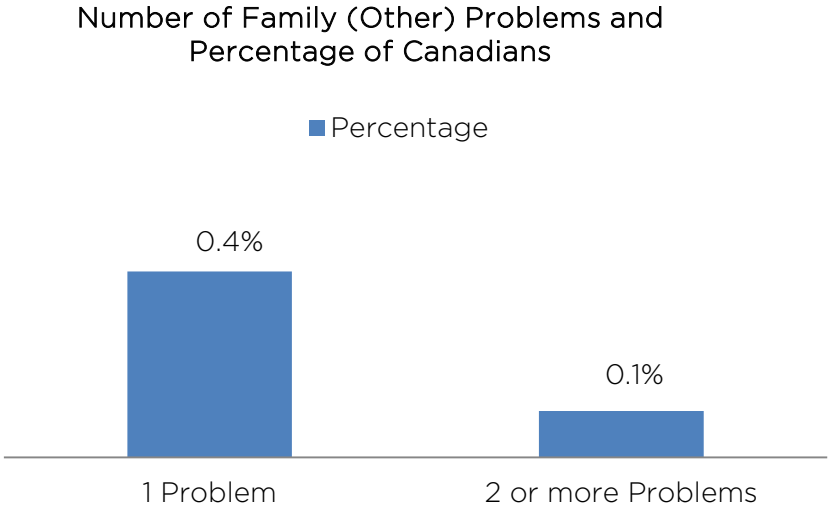


FAMILY (OTHER) PROBLEMS

During a given 3-year period, 0.5% of adults in Canada experience one or more family problems that involve child-related matters, including custody, guardianship and education-related issues. This is an estimated 123,183 people in Canada.

Problem Counts

Family (Other) Problems



Number of Family (Other) Problems	Percentage of Canadians	Population Estimate
1	0.4%	83,313
2 or more	0.1%	39,870

Types and Number of Family (Other) Problems

Family (Other Problems)

Of the child-related family problems experienced by people in Canada:

- 3.1% (or approximately 253,119) involve: serious problems becoming the guardian of a child
- 10.0% (or approximately 25,343) involve: a child or children under the respondent's guardianship being taken away by a family services agency
 - An additional 2.8% (or approximately 6,986) responses were refusals to answer this question (famlaw_9a[*#prob64*] in the *Cost of Justice* survey)
- 12.3% (or approximately 31,159) involve: problems getting legal representation for a child involved in a dispute
- 5.7% (or approximately 14,428) involve: a child abduction or potential abduction
- 25.5%. (or approximately 64,621) involve: a child or children being unfairly expelled from school

A photograph of a green-painted wooden door. A heavy, rusty metal chain is wrapped around the door handle area and secured with a brass padlock. The door shows signs of wear and age. The right side of the image is overlaid with a blue triangle containing text.

CRIMINAL PROBLEMS

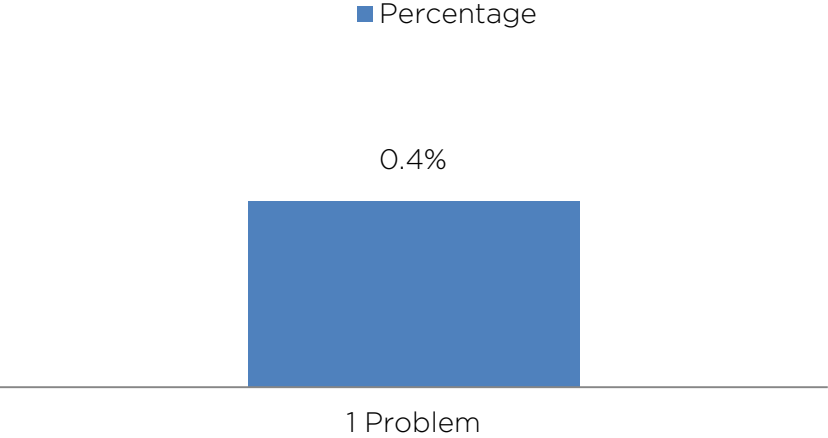
In addition to civil and family justice problems, 0.4% of adults also face criminal charges. That is an estimated 98,818 people in Canada.

In the *Cost of Justice* survey, questions about criminal charges were asked after questions related to police assault, that is, after #prob55. The standard follow-up questions were not asked to respondents who said they were detained or arrested by police.

Problem Counts

Criminal Charges

Number of Problems related to Criminal Charges
and Percentage of Canadians



Number of Problems related to Criminal Charges	Percentage of Canadians	Population Estimate
1	0.4%	98,818

Types and Number of Criminal Problems

Criminal Charges

Cost of Justice survey respondents were asked if they were detained or arrested by the police within the three-year reference period of the survey and if they faced criminal charges as a result. These questions were treated differently from other questions. The standard follow-up questions were not asked. Of the charges faced⁹:

- 8.8% (or approximately 8,711) involve: impaired driving/driving under the influence/DUI
- 11.4% (or approximately 9,472) involve: other highway traffic offences (i.e. not impaired driving)
- 47.2% (or approximately 39,151) involve: drug-related offences, possession of drugs, trafficking and marijuana
- 7.0% (or approximately 5,825) involve: assault
- 13.9% (or approximately 11,543) involve: a breach of probation, a court order or failure to appear


⁹ No *Cost of Justice* survey respondents indicated that they faced one or more criminal charges related to the following: breaking and entering (crim_1b@5), theft (crim_1b@6) and uttering threats (crim_1b@8).

Types and Number of Criminal Problems

Criminal Charges (continued)

Of the problems involving criminal charges:

- Approximately 15,007 resulted in court appearances
- Approximately 15,007 were settled
- Approximately 10,000 included lawyer representation in court
- Approximately 5,007 did not include lawyer representation in court appearances
- Approximately 15,007 not guilty pleas
- Approximately 10,000 resulted in charges being cleared
- Approximately 5,007 resulted in a guilty outcome at the trial

The background of the slide is a photograph of rows of empty, grey plastic stadium seats. The seats are arranged in a perspective that leads towards the back of the frame. A few seats are highlighted in a different color, such as blue or a lighter grey, providing a visual break in the monochrome pattern.

TAKING ACTION

Assistance with Legal Problems

People do a number of things to try to resolve the legal problems that they experience. The following pages include findings on actions commonly taken to address serious civil and/or family justice problems, the frequency with which these actions are taken, and the order in which they are taken (if multiple actions are taken).

Taking Action Assistance with Problems

The following table indicates the number of actions taken to resolve problems by people who experience at least 1 and as many as 7 serious civil or family justice problems in a given 3-year period.

Number of Actions Taken	Percentage of Canadians	Population Estimate
No Action taken	4.6%	481,403
1 Action	21.1%	2,222,012
2 Actions	20.8%	2,196,118
3 Actions	19.6%	2,063,400
4 Actions	14.1%	1,485,492
5 Actions	8.0%	849,279
6 Actions	5.8%	613,053
7 Actions	2.7%	285,146
8 Actions	2.0%	213,130
9 Actions	0.6%	59,773
10 Actions	0.6%	63,759
11 - 12 Actions	0.1%	10,991
Total	100.0%	10,543,556

Taking Action

Assistance with Problems

Most people try to do something about their legal problems.

Among people who experience at least one and up to seven serious civil or family justice problems during a given three-year period:

- 33.2% (or approximately 3,503,568) search the Internet for help
- 75.1% (or approximately 7,920,187) talk the problem over with the other party involved in the dispute
- 61.2% (or approximately 6,456,667) seek advice from friends or relatives
- 19.0% (or approximately 2,001,328) contact a lawyer for help
- 28.3% (or approximately 2,981,156) contact an organization such as a union or advocacy group for assistance
- 6.7% (or approximately 702,603) access the formal legal system through a court or a tribunal to try to resolve their legal problem



TAKING ACTION First Problem⁹

⁹There is no ordering to the first and second problems. For respondents who had more than one problem, the assignment of which problem was designated as one (first) and two (second) was random and does not relate to seriousness, cost, timing or any other factor. The first problem is first only in the sense that it is the problem the interviewer inquired about first in the actual interview.

Taking Action - First Problem

Assistance with Problems

In order to resolve the first civil or family justice problem :

- 28.2% (or approximately 2,975,583 people) search the Internet for help
- 69.4% (or approximately 7,238,749 people) talk the problem over with the other party involved in the dispute
- 54.7% (or approximately 5,705,150 people) seek advice from friends or relatives
- 15.6% (or approximately 1,623,679 people) contact a lawyer for help
- 22.1% (or approximately 2,303,514 people) contact an organization such as a union or advocacy group for assistance

Taking Action - First Problem (Two Actions Taken)

Assistance with Problems

Among people who try to resolve the first civil or family justice problem in two different ways, the table below indicates the *first* action taken, in order of frequency.

First Action Taken	Percentage of People Who Take This Action First (when only 2 actions were taken)	Population Estimate
Talk the problem over with the other party involved in the dispute	36.3%	768,963
Seek advice from friends or relatives	27.0%	570,161
Search the Internet for help	20.5%	433,446
Contact an organization such as a union or advocacy group	6.0%	127,463
Do something else	5.0%	105,937
Contact a lawyer	4.6%	98,215
Don't know/Refused	0.6%	12,237
Total	100.0%	2,116,422

Taking Action - First Problem (Two Actions Taken continued)

Assistance with Problems

Among people who try to resolve the first civil or family justice problem in two different ways, the table below indicates the *second* action taken, in order of frequency.

Second Action Taken	Percentage of People Who Take This Action Second (when only 2 actions were taken)	Population Estimate
Seek advice from friends or relatives	33.9%	713,306
Search the Internet for help	19.6%	413,180
Talk the problem over with the other party involved in the dispute	17.5%	367,997
Contact an organization such as a union or advocacy group	11.7%	246,360
Do something else	8.3%	173,666
Contact a lawyer	7.6%	160,057
Don't know/Refused	1.4%	29,619
Total	100.0%	2,104,184

Taking Action - First Problem (Three or More Actions Taken) Assistance with Problems

Among people who try to resolve the first civil or family justice problem in at least three different ways, the table below indicates the *first* action taken, in order of frequency.

First Action Taken	Percentage of People Who Take This Action First (when 3 or more actions were taken)	Population Estimate
Talk the problem over with the other party involved in the dispute	39.4%	600,574
Search the Internet for help	22.3%	339,430
Seek advice from friends or relatives	17.4%	264,805
Contact an organization such as a union or advocacy group	7.0%	106,133
Contact a lawyer	6.5%	99,212
Don't know/Refused	5.0%	76,177
Do something else	2.4%	37,419
Total	100.0%	1,523,750

Taking Action - First Problem (Three or More Actions Taken continued)

Assistance with Problems

Among people who try to resolve the first civil or family justice problem in at least three different ways, the table below indicates the *second* action taken, in order of frequency.

Second Action Taken	Percentage of People Who Take This Action Second (when 3 or more actions were taken)	Population Estimate
Seek advice from friends or relatives	33.3%	482,018
Contact an organization such as a union or advocacy group	16.2%	234,003
Search the Internet for help	15.5%	224,668
Talk the problem over with the other party involved in the dispute	11.6%	168,191
Do something else	10.8%	156,402
Contact a lawyer	10.3%	148,831
Don't know/Refused	2.3%	33,459
Total	100.0%	1,447,572

Taking Action - First Problem (Three or More Actions Taken continued)

Assistance with Problems

Among people who try to resolve the first civil or family justice problem in at least three different ways, the table below indicates the *third* action taken, in order of frequency.

Third Action Taken	Percentage of People Who Take This Action Third (when 3 or more actions were taken)	Population Estimate
Contact an organization such as a union or advocacy group	18.7%	264,163
Contact a lawyer	17.1%	242,058
Seek advice from friends or relatives	16.1%	227,310
Search the Internet for help	15.9%	224,834
Do something else	15.7%	222,597
Talk the problem over with the other party involved in the dispute	11.8%	166,312
Don't know/Refused	4.7%	66,840
Total	100.0%	1,414,113

The image shows two outdoor chairs with wooden slat seats and backs, and white metal frames. They are positioned on a paved patio area next to a swimming pool. A large blue diagonal overlay covers the right side of the image, containing the title text.

TAKING ACTION Second Problem

Taking Action - Second Problem

Assistance with Problems

In order to resolve a second serious civil or family justice problem in a given three year period:

- 21.1% (or approximately 1,151,255 people) search the Internet for help
- 58.3% (or approximately 3,119,686 people) talk the problem over with the other party involved in the dispute
- 49.9% (or approximately 2,671,766 people) seek advice from friends or relatives
- 15.8% (or approximately 846,924 people) contact a lawyer for help
- 23.3% (or approximately 1,246,219 people) contact an organization such as a union or advocacy group for assistance

Taking Action - Second Problem (Two Actions Taken)

Assistance with Problems

Among people who try to resolve a second serious civil or family justice problem that they experience within a given three-year period in at least two different ways, the table below indicates the *first* action taken, in order of frequency.

First Action Taken	Percentage of People Who Take This Action First (when only 2 actions taken)	Population Estimate
Talk the problem over with the other party involved in the dispute	40.1%	388,515
Seek advice from friends or relatives	21.3%	206,309
Search the Internet for help	18.5%	179,003
Contact an organization such as a union or advocacy group	12.2%	118,762
Do something else	3.7%	35,886
Contact a lawyer	2.1%	20,620
Don't know/Refused	2.1%	20,095
Total	100.0%	969,190

Taking Action - Second Problem (Two Actions Taken) Assistance with Problems

Among people who try to resolve a second serious civil or family justice problem that they experience within a given three-year period in at least two different ways, the table below indicates the *second* action taken, in order of frequency.

Second Action Taken	Percentage of People Who Take This Action Second (when only 2 actions taken)	Population Estimate
Seek advice from friends or relatives	35.6%	338,139
Contact an organization such as a union or advocacy group	17.3%	164,159
Talk the problem over with the other party involved in the dispute	14.2%	134,588
Searched the internet for help	13.0%	123,414
Contact a lawyer	11.2%	105,765
Do something else	8.1%	77,205
Don't know/Refused	0.6%	5,826
Total	100.0%	949,096

Taking Action - Second Problem (Three or More Actions Taken) Assistance with Problems

Among people who try to resolve a second serious civil or family justice problem that they experience within a given three-year period in at least three different ways, the table below indicates the *first* action taken, in order of frequency.

First Action Taken	Percentage of People Who Take This Action First (when 3 actions taken)	Population Estimate
Talk the problem over with the other party involved in the dispute	42.0%	230,543
Search the Internet for help	20.2%	110,231
Seek advice from friends or relatives	19.1%	104,692
Contact an organization such as a union or advocacy group for assistance	11.4%	62,414
Don't know/Refused	4.2%	23,278
Do something else	2.1%	11,622
Contact a lawyer	1.0%	5,717
Total	100.0%	548,497

Taking Action - Second Problem (Three or More Actions Taken)

Assistance with Problems

Among people who try to resolve a second serious civil or family justice problem that they experience within a given three-year period in at least three different ways, the table below indicates the *second* action taken, in order of frequency:


Second Action Taken	Percentage of People Who Take This Action Second (when 3 actions taken)	Population Estimate
Seek advice from friends or relatives	39.1%	205,411
Talk the problem over with the other party involved in the dispute	16.9%	88,512
Contact a lawyer	15.0%	78,938
Contact an organization such as a union or advocacy group	14.0%	73,544
Search the Internet for help	11.6%	60,975
Do something else	1.9%	10,102
Don't know/Refused	1.5%	7,738
Total	100.0%	525,220

Taking Action - Second Problem (Three or More Actions Taken)

Assistance with Problems

Among people who try to resolve a second serious civil or family justice problem that they experience within a given three-year period in at least three different ways, the table below indicates the *third* action taken, in order of frequency.

Third Action Taken	Percentage of People Who Take This Action Third (when 3 actions taken)	Population Estimate
Seek advice from friends or relatives	23.6%	122,295
Contacted a lawyer	22.6%	117,002
Contact an organization such as a union or advocacy group for assistance	18.6%	96,221
Talked the problem over with the other party involved in the dispute	12.6%	64,671
Do something else	10.7%	55,580
Search the Internet	7.8%	40,280
Don't know/Refused	4.1%	21,433
Total	100.0%	517,482



HELPFULNESS OF ASSISTANCE Satisfaction with Options

Adults in Canada have different views about the helpfulness of the options used to resolve their civil and family justice problems. The following pages indicate the satisfaction with options used to address everyday legal problems.



HELPFULNESS OF ASSISTANCE First Problem

Helpfulness of Assistance – First Problem Internet

People who searched the Internet for information to help them to resolve the first serious civil or family justice problem indicated how they would best describe what they found.

Description of Information Gleaned from the Internet	Percentage of People	Population Estimate
Information about the problem	29.3%	871,490
Nothing very useful	22.5%	669,891
Problem-solving aids that would help resolve the problem	17.5%	522,392
Organizations that might be able to help	16.0%	475,287
Combination of responses	10.3%	306,669
Don't know/Refused	4.4%	129,854
Total	100.0%	2,975,583

Helpfulness of Assistance – First Problem Internet

Among people who search the Internet to try to resolve the first serious civil or family justice problem, views of the helpfulness of the Internet to resolve their legal problem varies.

Helpfulness of the Internet to Resolve Problem	Percentage of People	Population Estimate
Not helpful at all	26.8%	798,660
Not very helpful	12.5%	371,089
Somewhat helpful	35.3%	1,050,627
Very helpful	24.0%	712,560
Don't know/Refused	1.4%	42,646
Total	100.0%	2,975,582

Helpfulness of Assistance – First Problem Talking with the Other Party

Among people who negotiate with the other party to try to resolve the first serious civil or family justice problem, the helpfulness of negotiating varies.

Helpfulness of Negotiating with the Other Party	Percentage of People	Population Estimate
Not helpful at all	36.2%	2,620,592
Not very helpful	16.3%	1,177,530
Somewhat helpful	25.7%	1,863,710
Very helpful	20.8%	1,504,627
Don't know/Refused	1.0%	72,290
Total	100.0%	7,238,749

Helpfulness of Assistance – First Problem

Advice from Friends and Relatives

Among people who seek advice from friends and relatives to try to resolve the first serious civil or family justice problem, the helpfulness of the assistance that they receive from friends and relatives varies.

Helpfulness of Advice from Friends and Relatives	Percentage of People	Population Estimate
Not helpful at all	12.4%	709,009
Not very helpful	15.1%	863,602
Somewhat helpful	40.9%	2,337,173
Very helpful	29.6%	1,691,406
Don't know/Refused	2.0%	108,967
Total	100.0%	5,710,157

Helpfulness of Assistance- First Problem

Legal Advice: Sources of Help

Sources of legal advice include:

Source of Legal Advice	Percentage of People	Population Estimate
Contact a private lawyer	77.8%	1,263,928
Apply for legal aid and receive help there	3.6%	58,602
Call a telephone legal advice service	2.9%	47,624
Obtain advice from a lawyer on a website found on the internet	2.5%	40,100
Obtain advice from a free legal clinic	6.0%	97,523
Don't know/Refused	7.2%	115,902
Total	100.0%	1,623,679

Helpfulness of Assistance – First Problem Legal Advice

Among people who obtain legal advice to try to resolve the *first* serious civil or family justice problem, the helpfulness of the advice they receive varies.

Helpfulness of Legal Advice	Percentage of People	Population Estimate
Not helpful at all	10.7%	161,093
Not very helpful	6.9%	104,311
Somewhat helpful	33.4%	503,317
Very helpful	47.0%	708,107
Don't know/Refused	2.0%	30,948
Total	100.0%	1,507,776

Helpfulness of Assistance – First Problem

Non-legal Assistance from Organizations

For the *first* non-legal organization contacted for help with a serious civil or family justice problem:

Helpfulness of First Organization Contacted	Percentage of People	Population Estimate
Not helpful at all	18.4%	394,642
Not very helpful	11.8%	253,907
Somewhat helpful	28.6%	611,003
Very helpful	38.6%	827,942
Don't know/Refused	2.6%	56,475
Total	100.0%	2,143,969

Helpfulness of Assistance – First Problem (Two or More Organizations Contacted)

Non-legal Assistance from Organizations

For the *second* non-legal organization contacted for help with a serious civil or family justice problem (if two or more organizations are contacted):

Helpfulness of Second Organization Contacted	Percentage of Respondents	Population Estimate
Not helpful at all	7.5%	17,883
Not very helpful	11.3%	26,679
Somewhat helpful	44.0%	104,234
Very helpful	35.5%	84,097
Don't know/Refused	1.7%	3,969
Total	100.0%	236,862

Helpfulness of Assistance – First Problem (Three or More Organizations Contacted)

Non-legal Assistance from Organizations

For the *third* non-legal organization contacted for help with a serious civil or family justice problem (if three or more organizations are contacted):

Helpfulness of Third Organization Contacted	Percentage of People	Population Estimate
Not helpful at all	28.6%	7,882
Somewhat helpful	36.3%	10,001
Very helpful	18.1%	5,007
Don't know/Refused	17.0%	4,691
Total	100.0%	27,580



HELPFULNESS OF ASSISTANCE Second Problem

Helpfulness of Assistance – Second Problem Internet

People who searched the Internet for information to help them to resolve a second serious civil or family justice problem indicated how they would best describe what they found.

Description of Information Gleaned from the Internet	Percentage of People	Population Estimate
Information about the problem	29.1%	334,713
Nothing very useful	23.7%	272,861
Problem-solving aids that would help resolve the problem	16.4%	188,919
Organizations that might be able to help	17.6%	202,638
Combination of responses	10.4%	120,103
Don't know/Refused	2.8%	32,021
Total	100.0%	1,151,255

Helpfulness of Assistance – Second Problem Internet

Among people who search the Internet to try to resolve a second serious civil or family justice problem, views of the helpfulness of the Internet to resolve their legal problem varies.

Helpfulness of the Internet to Resolve Problem	Percentage of People	Population Estimate
Not helpful at all	28.2%	324,359
Not very helpful	8.4%	96,712
Somewhat helpful	34.7%	399,283
Very helpful	27.6%	317,360
Don't know	1.1%	13,542
Total	100.0%	1,151,256

Helpfulness of Assistance – Second Problem Talking with the Other Party

Among people who negotiate with the other party to try to resolve a second serious civil or family justice problem, the helpfulness of negotiating varies.

Helpfulness of Negotiating with the Other Party	Percentage of People	Population Estimate
Not helpful at all	37.4%	1,167,764
Not very helpful	14.9%	463,430
Somewhat helpful	24.7%	771,872
Very helpful	20.7%	643,989
Don't know	2.3%	72,632
Total	100.0%	3,119,687

Helpfulness of Assistance – Second Problem

Advice from Friends and Relatives

Among people who seek advice from friends and relatives to try to resolve a second serious civil or family justice problem, the helpfulness of the assistance that they receive from friends and relatives varies.

Helpfulness of Advice from Friends and Relatives	Percentage of People	Population Estimate
Not helpful at all	9.5%	253,704
Not very helpful	18.3%	487,766
Somewhat helpful	38.2%	1,021,728
Very helpful	31.8%	849,230
Don't know	2.2%	59,337
Total	100.0%	2,671,765

Helpfulness of Assistance – Second Problem

Legal Advice: Sources

Sources of legal advice include:

Source of Legal Help	Percentage of People	Population Estimate
Contact a private lawyer	81.7%	691,690
Apply for a legal aid and receive help there	4.2%	35,406
Call a telephone legal advice service	2.3%	19,702
Obtain advice from a lawyer on website found on the Internet	2.5%	21,190
Obtain advice from a free legal clinic	2.5%	21,520
Don't know/Refused	6.8%	57,416
Total	100.0%	846,924

Helpfulness of Assistance – Second Problem Legal Advice

Among people who obtain legal advice to try to resolve a second serious civil or family justice problem, the helpfulness of the advice they receive varies.

Helpfulness of legal advice	Percentage of People	Population Estimate
Not helpful at all	2.6%	20,111
Not very helpful	9.9%	78,127
Somewhat helpful	26.6%	210,220
Very helpful	55.8%	440,828
Don't know	5.1%	40,221
Total	100.0%	789,507

Helpfulness of Assistance – Second Problem

Non-legal Assistance from Organizations

For the *first* non-legal organization contacted for help with a second serious civil or family justice problem:

Helpfulness of First Organization Contacted	Percentage of People	Population Estimate
Not helpful at all	21.9%	252,102
Not very helpful	9.8%	113,366
Somewhat helpful	28.8%	331,612
Very helpful	39.0%	449,726
Don't know	0.5%	5,717
Total	100.0%	1,152,523

Helpfulness of Assistance – Second Problem

Non-legal Assistance from Organizations

For the *second* non-legal organization contacted for help with a second serious civil or family justice problem

Helpfulness of Second Organization Contacted	Percentage of People	Population Estimate
Not helpful at all	7.3%	9,456
Not very helpful	18.5%	24,101
Somewhat helpful	34.6%	45,035
Very helpful	39.6%	51,411
Total	100.0%	130,003

For the *third* non-legal organization contacted for help with a second serious civil or family justice problem (where three or more organizations were contacted), for an estimated 5,007 people, the organization was “very helpful”. There were no other responses for the third non-legal organization contacted for the second problem.



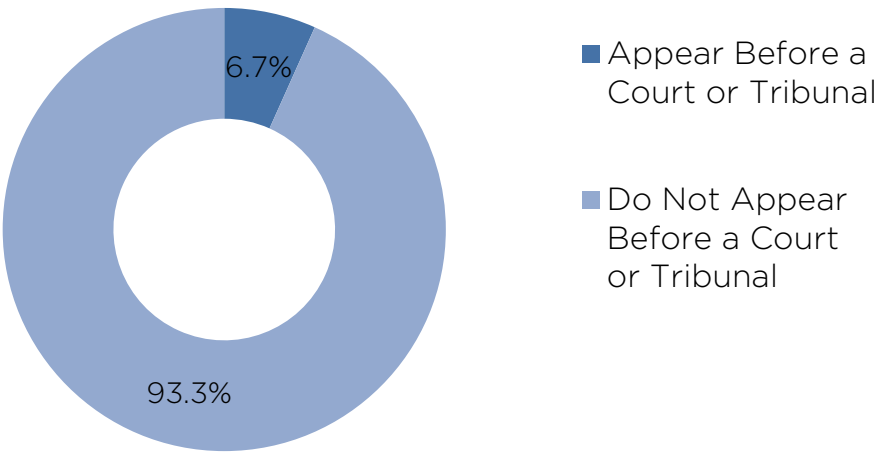
COURTS AND TRIBUNALS

Some Canadians use the formal justice system in order to resolve one or more serious civil or family justice problems. The following pages include data on problems addressed in a court or before a tribunal.

Courts and Tribunals

6.7% (or approximately 702,603 people) who experience at least one and up to seven civil or family justice problems in a given three-year period appear before a court or tribunal to try to resolve their problems.

USE OF THE FORMAL JUSTICE SYSTEM



		ESTIMATE
POPULATION SIZE	Appear Before a Court or Tribunal	702,603
	Do Not Appear Before a Court or Tribunal	9,840,953
	Total	10,543,556
% OF POPULATION	Appear Before a Court or Tribunal	6.7%
	Do Not Appear Before a Court or Tribunal	93.3%
	Total	100.0%



COURTS AND TRIBUNALS First Problem

Courts and Tribunals – First Problem

In order to resolve the first serious civil or family justice problem :

- 5.4% (or approximately 554,926 people) appear before a court or tribunal. Among people who appear before a court or tribunal:
 - 12.6% (or approximately 69,976 people) appear in small claims court
 - 46.9% (or approximately 260,213 people) appear before another type of court
 - 31.9% (or approximately 177,113 people) appear before a tribunal or a body other than a court
 - 8.6% (or approximately 47,624 people) don't know/refused to respond

Courts and Tribunals – First Problem

Among people who appear before a court or other tribunal in order to resolve the first civil or family justice problem:

56.1% (or approximately 311,549 people) have representation or assistance. 43.9% (or approximately 243,377 people) do not have anyone represent or assist them when attending court or a tribunal.

Among people who have representation or assistance:

- 72.5% (or approximately 233,764 people) are represented by a lawyer
- 9.0% (or approximately 29,061 people) receive assistance from a trained advocate but not a lawyer
- 4.3% (or approximately 14,007 people) receive assistance from a friend or relative
- 14.2% refused to respond

53.3% (or approximately 166,119 people) attended mediation or conciliation sessions in an attempt to resolve this problem

46.7% (or approximately 145,431 people) did not attend mediation or conciliation sessions in an attempt to resolve this problem



COURTS AND TRIBUNALS Second Problem

Courts and Tribunals – Second Problem

Among people who appear at a court or other tribunal in order to resolve a second civil or family justice problem:

72.6% (or approximately 231,903 people) have representation or assistance. 27.4% (or approximately 87,653 people) do not have anyone represent or assist them when attending court or a tribunal.

Among people who have representation or assistance:

- 81.0% (or approximately 187,862 people) are represented by a lawyer
- 13.9% (or approximately 32,125 people) receive assistance from a trained advocate but not a lawyer
- 5.1% refused to respond

55.5% (or approximately 128,838 people) attended mediation or conciliation sessions in an attempt to resolve this problem

41.1% (or approximately 95,262 people) did not attend mediation or conciliation sessions in an attempt to resolve this problem

3.4% (or approximately 7,803 people) refused to respond

Courts and Tribunals – Second Problem

In order to resolve a second serious civil or family justice problem in a given three-year period:

- 6.0% (or approximately 319,556 people) appear before a court or tribunal. Among people who appear at a court or other tribunal:
 - 20.8% (or approximately 66,389 people) appear in small claims court
 - 47.9% (or approximately 152,985 people) appear at another type of court
 - 23.5% (or approximately 75,254 people) appear before a tribunal or a body other than a court
 - 7.8% (or approximately 24,928 people) don't know/refused to respond

A photograph of three white, paneled doors set into a light-colored wall. The doors are evenly spaced and have brass-colored handles. The floor is dark and reflective, showing the doors and the wall. The right side of the image is partially obscured by a blue diagonal overlay containing text.

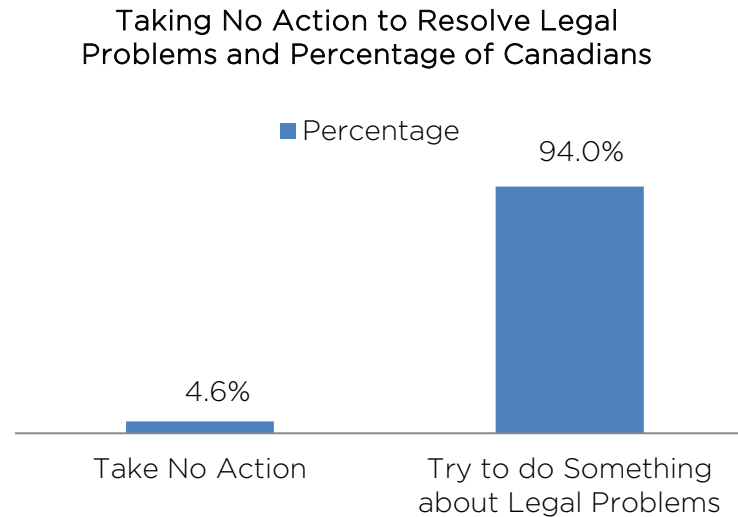
TAKING NO ACTION

While most people do something about their civil or family justice problem(s), for various reasons, some people do not try to resolve their legal problem(s). The following pages include reasons offered for not trying to solve a civil or family justice problem and the corresponding data.

Taking no Action

Among people who experience at least one and up to seven serious civil or family justice problems during a given three-year period, 4.6% of people take no action to resolve their legal problem(s).

- An estimated 681,849 people do not make any effort to deal with the first problem
- An estimated 685,236 people do not make any effort to deal with a second problem



A photograph of a wooden desk with a notebook and a cup of coffee. The notebook is open on the left, showing lined pages. A small cup of dark coffee sits on the right. The background is a light gray wall.

TAKING NO ACTION First Problem

Taking no Action - First Problem

Among people who do not try to resolve the first legal problem, the following are the reasons offered for not trying to resolve the problem. In some cases, there are multiple reasons for not taking any action to resolve the first problem.

Reason for Not Taking Action	Percentage of People	Population Estimate
Problem not that serious	35.2%	239,879
Didn't think that anything could be done	42.1%	259,892
Didn't know what to do or where to go to get help	15.6%	94,757
Uncertain of legal rights	20.4%	123,649
Think that it would take too much time	18.8%	113,834
Think that it would cost too much	23.9%	144,782
Too scared to do anything	5.4%	32,719
Worried that it would just cause more trouble	18.9%	114,390
Think the other party was right	2.3%	14,090
Think that it would be too stressful	22.8%	138,002
Help was too far away or hard to access	9.7%	58,750
Had a previous problem and knew there was no use in getting help	9.4%	57,060

Taking no Action - First Problem

Cost of Justice survey participants indicated the most important reason for not trying to resolve the first problem. The reasons are indicated in the table below, in order of frequency.

Reasons Identified as Most Important in Decision Not to Take Action	Percentage of People	Population Estimate
Combination of factors/Other reasons	33.8%	48,697
Think that it would be too stressful	19.0%	27,352
Think that it would cost too much	13.2%	18,931
Didn't think that anything could be done	13.0%	18,783
Worried that it would just cause more trouble	8.5%	12,197
Was uncertain of legal rights	6.9%	9,872
Don't know	2.9%	4,113
Had a previous problem and knew there was no use in getting help	2.1%	3,050
Didn't know what to do or where to go to get help	0.6%	887
Total	100.0%	143,882



TAKING NO ACTION Second Problem

Taking no Action – Second Problem

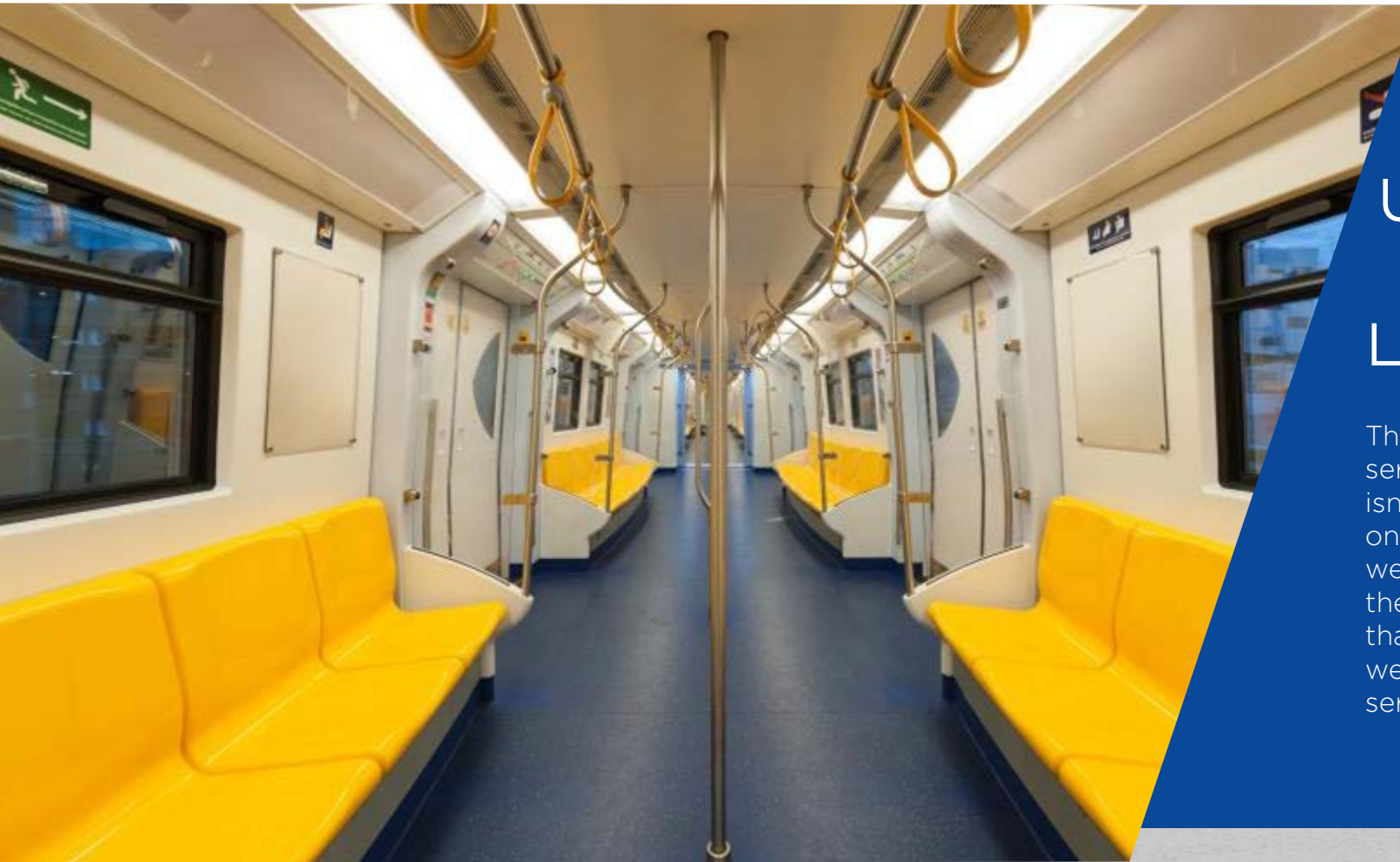
Among people who do not try to resolve a second legal problem, the following are the reasons offered for not trying to resolve the problem. In some cases, there are multiple reasons for not taking any action to resolve the second problem.

Reason for Not Taking Action	Percentage of People	Population Estimate
Problem not that serious	26.8%	183,975
Didn't think that anything could be done	44.5%	272,664
Didn't know what to do or where to go to get help	7.4%	45,266
Uncertain of legal rights	14.3%	87,465
Think that it would take too much time	24.3%	148,671
Think that it would cost too much	20.9%	127,809
Too scared to do anything	7.1%	43,747
Worried that it would just cause more trouble	21.8%	133,549
Combination of factors/Other reason	17.2%	105,161
Think that it would be too stressful	21.8%	133,756
Help was too far away or hard to access	7.7%	46,947
Had a previous problem and knew there was no use in getting help	24.4%	149,522

Taking no Action – Second Problem

Cost of Justice survey participants indicated the most important reason for not trying to resolve a second problem. The reasons are indicated in the table below, in order of frequency.

Reasons Identified as Most Important in Decision Not to Take Action	Percentage of Respondents	Population Estimate
Didn't think that anything could be done	40.5%	116,531
Think that it would cost too much	14.1%	40,574
Think that it would take too much time	12.7%	36,590
Think that it would be too stressful	10.6%	30,707
Worried that it would just cause more trouble	7.7%	22,034
Combination of factors/Other reasons	6.4%	18,335
Help was too far away or hard to access	3.4%	9,872
Didn't know what to do or where to go to get help	2.4%	6,876
Had a previous problem and knew there was no use in getting help	2.2%	6,408
Total	100.0%	287,927



UNDERSTANDING THE SCOPE OF LEGAL PROBLEMS

The seriousness or the potential seriousness of an everyday legal problem isn't always evident. People experiencing one or more everyday legal problems were asked a series of questions about the seriousness of the legal problem(s) that they experienced and whether they were aware when the problem began how serious it was or could become.¹⁰

¹⁰ *Cost of Justice* survey participants who indicated that they did not take action to resolve their legal problem because the problem was not that serious were not asked questions about understanding the seriousness of their legal problem.

Scope of Legal Problem

An estimated 10,254,008 adults in Canada experiencing at least one and up to seven civil or family justice problems in the three-year reference period of the *Cost of Justice* survey indicated whether they understood how serious the first legal problem was or could become when the problem first began.

An estimated 5,282,847 adults in Canada experiencing at least two and up to seven civil or family justice problems in the three-year reference period of the *Cost of Justice* survey indicated whether they understood how serious a second legal problem was or could become when the problem first began. An estimated 5,272,123 adults in Canada experiencing at least two and up to seven civil or family justice problems in the three-year reference period of the Cost of Justice survey indicated whether they understood the legal implications, where to obtain good information, the sort of assistance needed and if they had the necessary knowledge to deal with a second legal problem.



UNDERSTANDING THE SCOPE OF LEGAL PROBLEMS First Problem

Scope of Legal Problem – First Problem

Seriousness of the Problem

Among 10,254,008 adults in Canada who experience at least one and up to seven civil or family justice problems:

- 54.7% (or approximately 5,605,607 people) understand how **serious** the first legal problem is or could become when it first starts
 - 40.0% (or approximately 2,244,090 people) understand completely
 - 53.4% (or approximately 2,996,449 people) understand very well
 - 6.4% (or approximately 357,292 people) do not understand very well
 - 0.3%. (or approximately 7,776 people) are not sure/don't know
- 41.7% (or approximately 4,277,666 people) do not understand how **serious** the first legal problem is or could become when it first starts
- 3.6% (or approximately 370,735 people) don't know/refused

Scope of Legal Problem – First Problem

Legal Implications

Among 10,254,008 adults in Canada who experience at least one and up to seven civil or family justice problems:

- 33.4% (or approximately 3,425,734 people) are aware of the **legal implications** of the first problem when it first starts
 - 28.9% (or approximately 989,150 people) understand completely
 - 55.6% (or approximately 1,903,362 people) understand very well
 - 14.0% (or approximately 480,716 people) do not understand very well
 - 1.5% (or approximately 52,504 people) are not sure/don't know
- 62.8% (or approximately 6,439,359 people) are not aware of the **legal implications** of the first problem when it first starts
- 3.8% (or approximately 388,915 people) don't know/refused

Scope of Legal Problem – First Problem

Information and Advice about Resolving the Problem

Among 10,254,008 adults in Canada who experience at least one and up to seven civil or family justice problems:

- 59.2% (or approximately 6,071,575 people) know **where to obtain good information and advice** about resolving the first problem when it first starts
 - 50.4% (or approximately 3,064,565 people) know a lot about where to go to get good information and advice
 - 37.3% (or approximately 2,266,774 people) know something about where to go to get good information and advice
 - 10.1% (or approximately 616,584 people) know very little about where to go to get good information and advice
 - 2.0% (or approximately 123, 652 people) are not sure/don't know
- 37.9% (or approximately 3,883,520 people) do not know **where to obtain good information and advice** about resolving the first problem when the problem starts
- 2.9% (or approximately 298,913 people) don't know/refused

Scope of Legal Problem – First Problem

Type of Assistance Needed

Among 10,254,008 adults in Canada who experience at least one and up to seven civil or family justice problems:

- 56.7% (or approximately 5,814,045 people) know **what sort of assistance is needed** to deal with the first problem when it first starts:
 - 52.7% (or approximately 3,061,101 people) are very certain about the assistance needed
 - 34.1% (or approximately 1,982,961 people) are somewhat certain about the assistance needed
 - 10.1% (or approximately 590,592 people) are not very certain about the assistance needed
 - 3.1% (or approximately 179,391 people) are not sure/don't know
- 40.4% (or approximately 4,137,994 people) do not know **what sort of assistance is needed** to deal with the first problem when it first starts.
- 2.9% (or approximately 301,969 people) don't know/refused.

Scope of Legal Problem – First Problem

Knowledge to Deal with the Problem

Among 10,254,008 adults in Canada who experience at least one and up to seven civil or family justice problems:

- 63.6% (or approximately 6,520,787 people) **have the knowledge** to deal with the first problem when it first starts:
 - 26.2% (or approximately 1,710,638 people) have all the knowledge needed
 - 40.2% (or approximately 2,619,384 people) have most of the knowledge needed
 - 32.7% (or approximately 2,132,560 people) have some of the knowledge needed
 - 0.9% (or approximately 58,205 people) are not sure/don't know
- 33.6% (or approximately 3,449,000 people) do not **have the knowledge needed** to deal with the first problem when it first starts.
- 2.8% (or approximately 284,221 people) don't know/refused.

Scope of Legal Problem – First Problem

Trying to Obtain Help

Among the approximately 10,254,008 adults in Canada experiencing at least one and up to seven civil or family justice problems during the three-year reference of the *Cost of Justice* survey:

- 22.2% (or approximately 2,274,339 people) indicated that they were still trying to obtain help fixing the first problem.
- 76.0% (or approximately 7,792,931 people) indicated that they were not still trying to obtain help fixing the first problem.
- 1.8% (or approximately 186,738 people) don't know/refused



UNDERSTANDING THE SCOPE OF LEGAL PROBLEMS Second Problem

Seriousness of the Problem

Scope of Legal Problem – Second Problem

Among 5,282,847 adults in Canada who experience at least two and up to seven civil or family justice problems:

- 57.7% (or approximately 3,046,270 people) understand how **serious** a second legal problem is or could become when it first starts.
 - 41.1% (or approximately 1,253,314 people) understand completely
 - 51.3% (or approximately 1,561,815 people) understand very well
 - 6.3% (or approximately 193,061 people) do not understand very well
 - 1.3%. (or approximately 38,080 people) are not sure/don't know
- 36.8% (or approximately 1,941,755 people) do not understand how **serious** a second legal problem is or could become when it first starts.
- 5.6% (or approximately 294,822 people) don't know/refused.

Legal Implications

Scope of Legal Problem – Second Problem

Among 5,272,123 adults in Canada who experience at least two and up to seven civil or family justice problems:

- 42.4% (or approximately 2,235,645 people) are aware of the **legal implications** related to a second problem when it first starts
 - 24.1 % (or approximately 539,731 people) understand completely
 - 53.1 % (or approximately 1,187,471 people) understand very well
 - 21.2 % (or approximately 474,051 people) do not understand very well
 - 1.6% (or approximately 34,392 people) are not sure/don't know
- 52.2% (or approximately 2,752,588 people) are not aware of the **legal implications** related to a second problem when it first starts
- 5.4% (or approximately 283,890 people) don't know/refused

Scope of Legal Problem – Second Problem

Information and Advice about Resolving the Problem

Among 5,272,123 adults in Canada who experience at least two and up to seven civil or family justice problems:

- 59.9% (or approximately 3,154,246 people) know **where to obtain good information and advice** about resolving a second problem when the problem first starts
 - 54.4% (or approximately 1,716,218 people) know a lot about where to go to get good information and advice
 - 38.9% (or approximately 1,227,009 people) know something about where to go to get good information and advice
 - 6.2% (or approximately 195,433 people) know very little about where to go to get good information and advice
 - 0.5% (or approximately 15,586 people) are not sure/don't know
- 35.2% (or approximately 1,857,798 people) do not know **where to obtain good information and advice** about resolving a second problem when the problem first starts
- 4.9% (or approximately 260,080 people) don't know/refused

Type of Assistance Needed

Scope of Legal Problem – Second Problem

Among 5,272,123 adults in Canada who experience at least two and up to seven civil or family justice problems:

- 58.3% (or approximately 3,073,999 people) **know what sort of assistance is needed** to deal with a second problem when it first starts:
 - 51.8% (or approximately 1,591,196 people) are very certain about the assistance needed
 - 38.3% (or approximately 1,177,618 people) are somewhat certain about the assistance needed
 - 6.6% (or approximately 201,684 people) are not very certain about the assistance needed
 - 3.3% (or approximately 103,500 people) are not sure/don't know
- 35.9% (or approximately 1,894,631 people) do not know **what sort of assistance is needed** to deal with a second problem when it first starts.
- 5.8% (or approximately 303,492 people) don't know/refused.

Knowledge to Deal with the Problem

Scope of Legal Problem – Second Problem

Among 5,272,123 adults in Canada who experience at least two and up to seven civil or family justice problems:

- 60.0% (or approximately 3,162,287 people) **have the knowledge** to deal with a second problem when it first starts:
 - 28.5% (or approximately 901,084 people) have all the knowledge needed
 - 41.8% (or approximately 1,323,154 people) have most of the knowledge needed
 - 29.4% (or approximately 928,177 people) have some of the knowledge needed
 - 0.3% (or approximately 9,872 people) are not sure/don't know
- 34.0% (or approximately 1,794,843 people) do not **have the knowledge needed** to deal with a second problem when it first starts
- 6.0% (or approximately 314,991 people) don't know/refused

Trying to Obtain Help

Scope of Legal Problem – Second Problem

Among the approximately 5,272,123 adults in Canada experiencing at least two and up to seven civil or family justice problems during the three-year reference of the *Cost of Justice* survey:

- 22.5% (or approximately 1,185,524 people) indicate that they are still trying to obtain help fixing the problem.
- 72.6% (or approximately 3,826,400 people) indicate that they were not still trying to obtain help fixing the problem.
- 4.9% (or approximately 260,199 people) don't know/refused



STATUS OF PROBLEM

Canadians who indicated that they had experienced one or more serious civil or family justice problems during the three-year reference period of the *Cost of Justice* survey were asked about the status of the problem – was it ongoing, had it been resolved or, in the case of people who had multiple problems, had one or more problems been resolved while one or more were ongoing. The results, weighted to the Canadian population, are indicated on the following pages.¹¹

¹¹ *Cost of Justice* survey participants who indicated that they did not take action to resolve their legal problem because the problem was not that serious were not asked questions about understanding the seriousness of their legal problem(s).

Status of Legal Problems

Canadians indicated if one or more serious civil or family justice problems that they experienced during the three-year reference period of the *Cost of Justice* survey had been resolved or were ongoing.

Status of Problems	Percentage of People	Population Estimate
Resolved	54.5%	5,633,998
Ongoing	29.8%	3,078,207
Mixed (Ongoing and Resolved)	15.7%	1,616,808
Total	100.0%	10,329,013

Fairness of Outcome

Status of Legal Problems

Canadians were asked how fair the outcome was for problems that were resolved or dropped,

Fairness or Outcome of Problems	Percentage of People	Population Estimate
Fair	54.1%	3,757,738
Unfair	37.3%	2,588,810
Mixed (Outcome for one problem was fair)	8.6%	593,545
Total	100.0%	6,940,093

Expectations vs. Outcome

Status of Legal Problems

For problems that were resolved or dropped, Canadians were asked how much of what they hoped to gain they had achieved.

Expectations vs. Outcome of Problems	Percentage of People	Population Estimate
<u>All</u> of what was hoped to be gained	30.2%	2,149,422
<u>Less than all</u> of what was hoped to gain (most to none)	60.4%	4,302,168
<u>Mixed</u> (Achieved all of what was hoped to be gained for one problem)	9.4%	670,002
Total	100.0%	7,121,592

Assistance

Status of Legal Problems

For problems that were resolved without representation or assistance, Canadians were asked if, looking back, they thought the outcome would have been better if they had had some assistance.

Outcome Better with Assistance	Percentage of People	Population Estimate
Yes	36.5%	1,411,154
No	57.7%	2,225,884
Mixed (Better with assistance for one problem)	5.8%	223,827
Total	100.0%	3,860,865

Effect on Normal Life

Status of Legal Problems

Canadians indicated how difficult their legal problem(s) made it for them to carry on with normal life.

Difficulty Carrying on with Normal Life	Percentage of People	Population Estimate
Extremely to very difficult	43.2%	4,366,829
Somewhat to not very difficult	42.7%	4,322,849
Mixed difficulty	14.1%	1,427,092
Total	100.0%	10,116,770

Problem Resolution

Status of Legal Problem

Canadians indicated how important it was for them to resolve their legal problem(s).

Importance of Resolving Legal Problems	Percentage of People	Population Estimate
Extremely/Very important	58.7%	5,938,607
Somewhat to Not at all important	26.8%	2,709,038
Mixed Importance	14.5%	1,469,483
Total	100.0%	10,117,128



STATUS OF PROBLEM First Problem

Status of Legal Problem – First Problem

Canadians indicated if the first civil or family justice problem had been resolved or was ongoing.

Status of Problem One	Percentage of People	Population Estimate
Resolved	55.4%	5,733,653
Ongoing	33.0%	3,409,445
(Volunteer response) Too early to say	2.3%	235,560
(Volunteer response) Dropped it/Gave up	7.1%	735,761
Don't know/Refused	2.2%	229,347
Total	100.0%	10,343,766

Progress of Ongoing Problems

Status of Legal Problem – First Problem

Canadians whose first problem was ongoing and for whom it was too early to indicate the status of the problem, indicated if the problem was “now better”, “worse” or “about the same” compared to when it first happened.

Status of Problem One (compared to when the problem began)	Percentage of People	Population Estimate
Better	27.5%	1,002,480
Worse	11.6%	424,291
About the same	57.7%	2,102,479
(Volunteer response) Depends on what aspect of the problem is under consideration	1.0%	37,011
Don't know/Refused	2.2%	78,744
Total	100.0%	3,645,005

Fairness of Outcome

Status of Legal Problem – First Problem

Canadians whose first problem was resolved or dropped were asked if the outcome was fair.

Fairness of Outcome of Problem One	Percentage of People	Population Estimate
Fair	56.5%	3,658,160
Unfair	39.6%	2,561,231
Don't know/Refused	3.9%	250,023
Total	100.0%	6,469,414

Expectations vs. Outcome

Status of Legal Problem – First Problem

Canadians whose first problem was resolved or dropped were asked how much of the outcome that they had hoped to gain they had achieved.

Expectations vs. Outcome of Problem One	Percentage of People	Population Estimate
<u>All</u> of what was hoped to gain	33.6%	2,176,954
<u>Most</u> of what was hoped to gain	15.9%	1,029,117
<u>Some</u> of what was hoped to gain	17.8%	1,152,740
<u>Very little</u> of what was hoped to gain	7.0%	453,570
<u>None</u> of what was hoped to gain	21.9%	1,408,909
(Volunteer response) Depends on what aspect of the problem under consideration	1.6%	105,565
Don't know/Refused	2.2%	142,559
Total	100.0%	6,469,414

Assistance

Status of Legal Problem – First Problem

Canadians whose first problem was resolved without representation or assistance were asked if, looking back, they thought the outcome would have been better if they had had some assistance.

Outcome better with assistance	Percentage of People	Population Estimate
Yes	35.6%	1,190,838
No	58.8%	1,967,959
Don't know	5.6%	187,924
Total	100.0%	3,346,721

Assistance – Type of Help

Status of Legal Problem – First Problem

Canadians who responded that the outcome of their problem would have been better if they had had some assistance (an estimated 1,190,838 people) indicated the types of assistance that could have improved the outcome.

- 77.8% (or approximately 926,873 people) indicated that a better outcome would have occurred with **better information**
- 68.8% (or approximately 819,677 people) indicated that a better outcome would have occurred with **someone to explain the legal aspects or to help with forms, letters or documents**
- 67.2% (or approximately 800,670 people) indicated that a better outcome would have occurred with **someone to deal with or intervene with the other party**
- 34.0% (or approximately 405,265 people) indicated that a better outcome would have occurred with **a lawyer to deal with the problem using the legal system or courts**

Better Information

Status of Legal Problem – First Problem

Canadians were asked if access to better information would have impacted their decision to deal with the first problem on their own as much as possible.

With access to better information, would still prefer to deal with problem on their own as much as possible	Percentage of People	Population Estimate
Yes	76.2%	907,821
No	21.6%	256,742
(Volunteer response) Probably	0.5%	6,249
Don't know	1.7%	20,025
Total	100.0%	1,190,837

Reason for Dealing with Problem Alone

Status of Legal Problem – First Problem

Rationale for wanting to deal with the first problem on their own as much as possible, given access to better information.

Reasons for wanting to deal with problem on their own as much as possible	Percentage of People	Population Estimate
Responsibility issues	28.7%	262,101
Privacy issues	11.1%	101,120
Cost of getting assistance	15.3%	140,200
Low probability of getting good assistance	6.2%	56,236
Don't know/Refused	6.5%	59,667
Other	32.2%	294,746
Total	100.0%	914,070

Effect on Normal Life

Status of Legal Problem – First Problem

Canadians indicated how difficult their legal problem made it for them to carry on with normal life.

Difficulty carrying on with normal life	Percentage of People	Population Estimate
Extremely difficult	9.1%	921,418
Very difficult	12.2%	1,237,706
Somewhat difficult	28.3%	2,863,877
Not very difficult	21.1%	2,136,795
Not at all difficult	28.0%	2,817,772
Don't know/Refused	1.3%	136,851
Total	100.0%	10,114,419

Importance of Resolving Legal Problem

Status of Legal Problem – First Problem

Canadians indicated how important it was for them to resolve the first problem.

Importance of resolving legal problem	Percentage of People	Population Estimate
Extremely important	34.6%	3,500,134
Very important	30.7%	3,103,117
Somewhat important	21.4%	2,165,811
Not very important	7.4%	753,225
Not at all important	4.0%	405,537
Don't know/Refused	1.9%	186,595
Total	100.0%	10,114,419



STATUS OF PROBLEM Second Problem

Status of Legal Problem – Second Problem

Canadians indicated if a second serious civil or family justice problem that they experienced during the three-year reference period of the *Cost of Justice* survey had been resolved or was ongoing.

Status of Problem Two	Percentage of People	Population Estimate
Resolved	52.9%	2,881,910
Ongoing	35.4%	1,927,570
(Volunteer response) Too early to say	1.7%	92,480
(Volunteer response) Dropped it/Gave up	5.3%	287,875
Don't know/Refused	4.7%	259,784
Total	100.0%	5,449,619

Progress of Ongoing Problems

Status of Legal Problem – Second Problem

Canadians with a second problem that was ongoing and for whom it was too early to indicate the status of the problem indicated if the problem was “now better”, “worse” or “about the same” compared to when it first happened.

Status of Problem Two (compared to when the problem began)	Percentage of People	Population Estimate
Better	24.6%	497,041
Worse	12.0%	243,308
About the same	60.2%	1,213,433
(Volunteer response) Depends on what aspect of the problem is under consideration	2.5%	51,260
Don't know/Refused	0.7%	15,008
Total	100.0%	2,020,050

Fairness of Outcome

Status of Legal Problem – Second Problem

Canadians for whom a second problem was resolved or dropped were asked if the outcome was fair.

Fairness of Outcome of Problem Two	Percentage of People	Population Estimate
Fair	57.1%	1,810,410
Unfair	39.4%	1,247,927
Don't know/Refused	3.5%	111,448
Total	100.0%	3,169,785

Expectations vs. Outcome

Status of Legal Problem – Second Problem

Canadians for whom a second problem was resolved or dropped were asked how much of the outcome that they had hoped to gain they had achieved.

Expectations vs. Outcome of Problem Two	Percentage of People	Population Estimate
<u>All</u> of what was hoped to gain	35.8%	1,133,721
<u>Most</u> of what was hoped to gain	13.9%	439,341
<u>Some</u> of what was hoped to gain	16.9%	534,578
<u>Very little</u> of what was hoped to gain	8.9%	283,220
<u>None</u> of what was hoped to gain	20.7%	655,784
(Volunteer response) Depends on what aspect of the problem under consideration	1.8%	58,567
Don't know/Refused	2.0%	64,574
Total	100.0%	3,169,785

Assistance

Status of Legal Problem – Second Problem

Canadians for whom a second problem was resolved without representation or assistance were asked if, looking back, they thought the outcome would have been better if they had some assistance.

Outcome better with assistance for Problem Two	Percentage of People	Population Estimate
Yes	44.1%	757,549
No	53.9%	925,027
Don't know	2.0%	34,197
Total	100.0%	1,716,773

Assistance – Type of Help

Status of Legal Problem – Second Problem

Canadians who responded that the outcome of a second problem would have been better if they had some assistance (an estimated 1,716,773 people) indicated the types of assistance that could have improved the outcome.

- 83.0% (or approximately 628,760 people) indicated that a better outcome would have occurred with **better information**
- 68.1% (or approximately 515,961 people) indicated that a better outcome would have occurred with **someone to explain the legal aspects or to help with forms, letters or documents**
- 67.4% (or approximately 510,289 people) indicated that a better outcome would have occurred with **someone to deal with or intervene with the other party**
- 43.6% (or approximately 330,226 people) indicated that a better outcome would have occurred with **a lawyer to deal with the problem using the legal system or courts**

Better Information

Status of Legal Problem – Second Problem

Canadians were asked if access to better information would have impacted their decision to deal with a second legal problem on their own as much as possible.

With access to better information, would still prefer to deal with a second problem on their own as much as possible	Percentage of People	Population Estimate
Yes	61.8%	468,062
No	37.5%	284,480
Don't know	0.7%	5,007
Total	100.0%	757,549

Reason for Dealing with Problem Alone

Status of Legal Problem – Second Problem

Rationale for wanting to deal with a second legal problem on their own as much as possible, given access to better information.

Reasons for wanting to deal with a second problem on their own as much as possible	Percentage of People	Population Estimate
Responsibility issues	26.3%	123,265
Privacy issues	8.9%	41,808
Cost of getting assistance	14.2%	66,452
Low probability of getting good assistance	9.0%	41,636
Don't know/Refused	3.2%	14,945
Other	38.4%	179,956
Total	100.0%	468,062

Effect on Normal Life

Status of Legal Problem – Second Problem

Canadians indicated how difficult a second legal problem made it for them to carry on with normal life.

Difficulty to carry on with normal life due to problem two	Percentage of People	Population Estimate
Extremely difficult	10.3%	535,052
Very difficult	12.7%	661,176
Somewhat difficult	29.5%	1,532,357
Not very difficult	18.7%	972,846
Not at all difficult	27.4%	1,422,283
Don't know/Refused	1.2%	66,121
Total	100.0%	5,189,835

Importance of Resolving Legal Problem

Status of Legal Problem – Second Problem

Canadians indicated how important it was for them to resolve a second legal problem.

Importance of resolving a second legal problem	Percentage of People	Population Estimate
Extremely important	35.2%	1,828,399
Very important	31.6%	1,641,846
Somewhat important	20.3%	1,055,737
Not very important	6.5%	337,327
Not at all important	5.3%	273,066
Don't know/Refused	1.1%	53,460
Total	100.0%	5,189,835



COSTS

Experiencing just one serious civil or family justice problem can result in significant monetary costs, affect physical and mental well-being and negatively impact or cause personal and social problems. The following pages include data on these monetary and non-monetary costs.

Monetary Costs

Canadians were asked if it cost them money to deal with one or more legal problems that they experienced in a three-year period.

42.9% (or approximately 4,386,613 people) spent money to deal with their legal problems

- 26.4% (or approximately 2,701,450 people) spent money to deal with their legal problems
- 16.5% (or approximately 1,685,163 people) gave a mixed response. They spent money to deal with at least one legal problem and did not spend money to deal with one or more other legal problems
 - 21.8% (or approximately 947,164 people) spent money on **lawyer fees**
 - 16.1% (or approximately 702,208 people) spent money on **bus/cab/other transportation costs**
 - 13.1% (or approximately 571,851 people) spent money **purchasing materials and/or on photocopies**
 - 11.2% (or approximately 486,939 people) spent money on **court filing fees or other court fees**
 - 10.1% (or approximately 439,029 people) spent money on **fees for other advisors or mediators**
 - 5.4% (or approximately 232,290 people) spent money on **long distance/fax**
 - 4.8% (or approximately 206,037 people) spent money on a **babysitter/house cleaner/other domestic costs**
- 57.1% (or approximately 5,845,048 people) did not spend money to deal with their legal problem(s)



MONETARY COSTS

First Problem

Monetary Costs – First Problem

Canadians were asked if it cost them money to deal with one problem in a three-year reference period.

- 35.2% (or approximately 3,640,670 people) spent money to deal with one legal problem
 - 21.6% (or approximately 786,469 people) spent money on **lawyer fees**
 - 16.3% (or approximately 589,045 people) spent money on **bus/cab/other transportation costs**
 - 13.2% (or approximately 477,265 people) spent money **purchasing materials and/or on photocopies**
 - 9.9% (or approximately 357,591 people) spent money on **fees for other advisors or mediators**
 - 9.7% (or approximately 348,274 people) spent money on **court filing fees or other court fees**
 - 5.2% (or approximately 187,047 people) spent money on **long distance/fax**
 - 4.5% (or approximately 163,007 people) spent money on a **babysitter/house cleaner/other domestic costs**
- 63.1% (or approximately 6,526,836 people) did not spend money to deal with one legal problem
- 1.7% (or approximately 176,259 people) responded that they don't know or refused to respond



MONETARY COSTS Second Problem

Monetary Costs – Second Problem

Canadians were asked if it cost them money to deal with a second legal problem that they experienced in the three-year reference period of the *Cost of Justice* survey.

- 32.8% (or approximately 1,788,747 people) spent money to deal with a second legal problem.
 - 21.4% (or approximately 382,648 people) spent money on **lawyer fees**
 - 13.1% (or approximately 231,087 people) spent money on **bus/cab/other transportation costs**
 - 11.8% (or approximately 206,915 people) spent money on **court filing fees or other court fees**
 - 10.8% (or approximately 190,126 people) spent money on **fees for other advisors or mediators**
 - 10.4% (or approximately 182,692 people) spent money **purchasing materials and/or on photocopies**
 - 4.5% (or approximately 79,967 people) spent money on **long distance/fax**
 - 2.9% (or approximately 50,912 people) spent money on a **babysitter/house cleaner/other domestic costs**
 - 61.2% (or approximately 1,075,208 people) incurred **other** expenses
- 62.5% (or approximately 3,408,276 people) did not spend money to deal with a second legal problem
- 4.7% (or approximately 252,596 people) responded that they don't know or refused to respond.



PHYSICAL HEALTH COSTS

Physical Health Costs

- Approximately 2,002,304 people indicated that the first problem affected their physical health
 - 65.2% (or approximately 1,306,024 people) visited doctors or used the health care system more than normal as a result of experiencing one legal problem.
- Approximately 765,706 people indicated that a second problem affected their physical health
 - 81.2% (or approximately 621,538 people) visited doctors or used the health care system more than normal as a result of experiencing a second problem.

Trigger Problems

Physical Health Costs

The civil and family justice problem types most commonly identified as having caused physical health problems are listed below.

Civil or Family Justice Problem Types	Percentage of People
Employment Problems	25.9%
Family Law (Relationship Breakdown) Problems	13.4%
Neighbour Problems	12.4%
Wills & Incapacity Problems	11.1%
Medical Treatment Problems	7.8%
Debt Problems	6.8%
Disability Assistance Problems	4.9%
Consumer Problems	4.0%
Personal Injury Problems	3.8%
Discrimination Problems	3.8%
Housing Problems	1.6%
Threat of Legal Action	1.5%
Treatment by Police	0.9%
Social Assistance Problems	0.9%



MENTAL HEALTH COSTS

Mental Health Costs and Stress

- Approximately 5,309,024 people said that the first legal problem affected their mental health or caused extreme stress.
 - 41.2% (or approximately 2,188,143 people) visited doctors or used the counselling services more than normal as a result of experiencing a legal problem.
- Approximately 2,933,518 people said that a second legal problem affected their mental health or caused extreme stress.
 - 38.1% (or approximately 1,116,877 people) visited doctors or used the counseling services more than normal as a result of experiencing a second legal problem.

Trigger Problems

Mental Health and Stress

The civil and family justice problem types most commonly identified as having caused mental health problems and stress are listed below.

Civil or Family Justice Problem Types	Percentage of People
Employment Problems	24.8%
Debt Problems	15.5%
Family Law (Relationship Breakdown) Problems	11.5%
Neighbourhood Problems	8.2%
Wills & Incapacity Problems	7.5%
Consumer Problems	5.7%
Discrimination Problems	5.6%
Police Treatment Problems	4.3%
Medical Treatment Problems	3.9%
Disability Assistance Problems	3.0%
Threat of Legal Action	2.5%
Personal Injury Problems	1.9%
Housing Problems	1.4%
Immigration Problems	1.1%
Family (Other) Problems	0.8%



SOCIAL, FAMILY AND PERSONAL COSTS

Social, Family and Personal Costs

Aside from physical, emotional or mental health issues, at least one legal problem that Canadians experience can cause or make other social, family or personal issues worse.

- 20.9% (or approximately 2,160,460 people) experience other social, family or personal problems as a result of one legal problem or have existing problems worsen as a result of one or more legal problems.
 - 20.7% (or approximately 448,187 people) have **marital problems or problems with a partner**
 - 15.6% (or approximately 322,851 people) face **relationship problems between parent(s), grandparent(s) and a child**
 - 26.5% (or approximately 548,382 people) experience **relationship problems between other family members**
 - 5.3% (or approximately 110,040 people) experience **child behavior problems**
 - 2.0% (or approximately 40,389 people) experience **problems with alcohol** (self or someone else in the family)
 - 0.4% (or approximately 7,882 people) experience **problems with drugs** (self or someone else in the family).

Social, Family and Personal Costs

The legal problems that most commonly cause or worsen other social, family or personal problems include:

Civil or Family Justice Problems	Percentage of People	Population Estimate
Consumer Problem: Spending money on large purchase and not getting what you paid for	33.6%	97,538
Consumer Problem: Spending money for repairs, renovations that were poorly done	20.7%	59,997
Employment Problem: Getting wages/overtime pay/vacation pay	16.0%	46,412
Consumer Problem: Where you didn't get what you paid for and they wouldn't fix the problem	14.6%	42,376
Consumer Problem: With the safety of a purchase	11.6%	33,794
Consumer Problem: With an insurance claim being rejected	3.5%	10,001



LOSS OF EMPLOYMENT

Loss of Employment

- 8.4% (or approximately 932,416 people) lose their employment as a direct result of a legal problem that they experience in a given three-year period.
- Based on the results of the *Cost of Justice* survey, of these individuals, approximately 310,805 report going on employment insurance (EI).
- The average number of weeks that people spent receiving employment insurance is 21.6 weeks.
- The average amount in employment insurance that survey participants reported receiving per week is \$384.

Employment Insurance

Loss of Employment

Canadians who experienced an employment problem indicated the number of weeks that they received employment insurance.

NUMBER OF WEEKS RECEIVING EMPLOYMENT INSURANCE	
NUMBER OF WEEKS	Percentage of People
6	1.3%
8	3.4%
10	1.9%
12	10.7%
13	3.4%
15	5.9%
16	3.0%
18	5.9%
20	7.5%
23	2.5%

NUMBER OF WEEKS RECEIVING EMPLOYMENT INSURANCE	
NUMBER OF WEEKS	Percentage of People
24	1.6%
30	2.4%
32	1.7%
38	6.5%
40	1.7%
42	9.5%
48	3.0%
52	3.9%
More than 52 weeks	2.7%
Not sure	21.5%

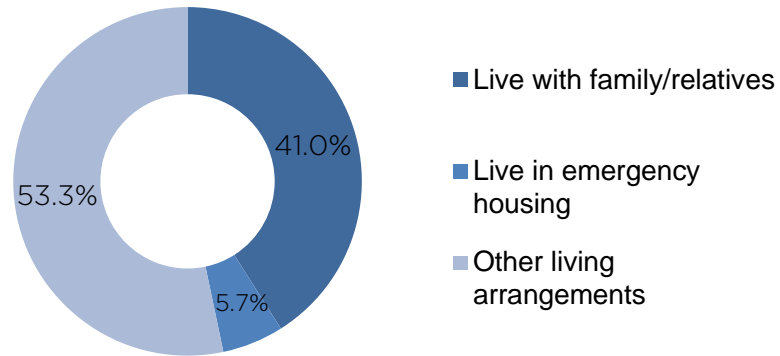


LOSS OF HOUSING

Loss of Housing

- Approximately 100,839 people experience legal problems every year that cause or contribute to them losing their housing.
 - 41.0% of people live with family or relatives after losing their housing
 - 5.7% of people live in emergency housing such as a shelter after losing their housing
 - 53.3% of people report a combination of other living arrangements after losing their housing

PERCENTAGE OF RESPONDENTS AND
HOUSING ARRANGEMENTS AFTER LOSS OF
HOUSING



Length of time without Permanent Home

Loss of Housing

Number of Weeks Without a Permanent Home

NUMBER OF WEEKS WITHOUT A PERMANENT HOME	
NUMBER OF WEEKS	Percentage of People
Less than 4	22.8%
4	6.8%
6	3.5%
12	13.2%
14	4.1%
16	4.5%
18	2.8%
52	11.3%
Not Sure/Refused	31.0%
Total	100.0%



SOCIAL ASSISTANCE

Personal Impacts: Connection Between Problems Social Assistance

- 2.1% (or approximately 238,102 people) in the three-year reference period of the *Cost of Justice* survey experienced legal problems that caused them to access publicly funded social assistance.
- The average amount of social assistance that respondents reported receiving was \$285.86 per week.
- Respondents spent varying lengths of time on social assistance. The average number of weeks on social assistance was 34.2 weeks.



INSURANCE

Insurance Claim

Insurance

Canadians were asked if one legal problem resulted in them making a claim for insurance.

Claim made for Insurance	Percentage of People	Population Estimate
Yes	8.0%	832,112
(Volunteer response) Yes but claim rejected	0.2%	21,064
No	91.0%	9,409,605
Don't know/Refused	0.8%	80,985
Total	100.0%	10,343,766

Money Received Insurance

Canadians who indicated that a legal problem that they experienced resulted in them making a claim for insurance were asked if they received money from insurance to cover loss caused by the legal problem.

Money Received from Insurance Claim	Percentage of People	Population Estimate
Yes	51.1%	424,802
No	45.4%	378,083
Don't know/refused	3.5%	29,227
Total	100.0%	832,112

Amount Received Insurance

Among people who indicated that they received money through an insurance claim to cover a loss resulting from one legal problem, the following are the amounts that they reported receiving.

Amount	Percentage of People	Population Estimate
\$100	1.2%	5,007
\$300	1.9%	7,999
\$400	2.8%	12,052
\$500	2.2%	9,270
\$800	4.8%	20,261
\$1000	0.9%	3,969
\$1200	2.0%	8,711
\$1500	1.8%	7,515
\$2000	7.0%	29,692
\$2500	1.6%	7,036
\$2600	1.8%	7,515
\$3000	10.6%	45,148
\$4000	1.2%	5,007
\$4500	1.6%	7,036
\$5000	2.8%	11,854
\$5460	1.5%	6,199
\$5900	1.5%	6,256
\$6000	1.5%	6,474
\$10,000	1.0%	4,343
\$15,000	2.5%	10,724
\$20,000	7.2%	30,605
\$25,000	4.0%	16,925
\$30,000	2.4%	10,094
Don't know/Refused	34.2%	145,110
Total	100.0%	424,802



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