

DEBT PROBLEMS

BASED ON FINDINGS FROM THE EVERYDAY LEGAL PROBLEMS AND THE COST OF JUSTICE IN CANADA SURVEY:

Within a three year period, about 4.9 million Canadians over the age of 18 experience one or more serious debt-related problems that are difficult to resolve.

Of the debt problems experienced by people in Canada:

Almost 140,000 relate to **declaring personal bankruptcy**.

Almost 1.5 Million relate to **persistent harassment by a collection agency** trying to collect money for an outstanding bill.

About 800,000 relate to being **unfairly refused credit** because of inaccurate information.

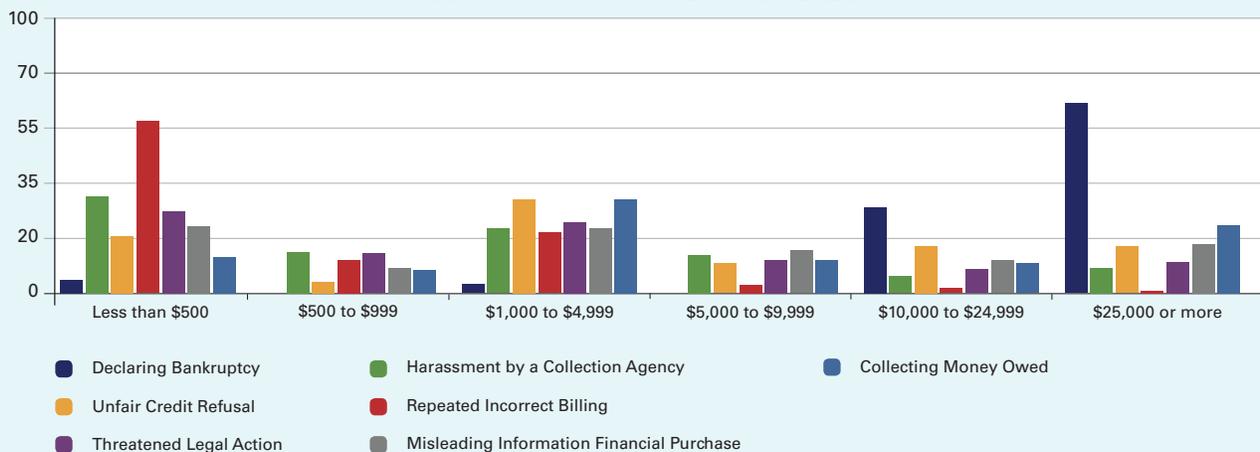
About 1.7 million involve being **repeatedly asked to pay incorrect charges** by a bank, credit union, hydro, gas, cable or other utility company.

About 1 million involve being **threatened with legal action** by someone or a company **trying to collect money owed**.

About 800,000 involve **misleading or incorrect information** that led to the purchase of insurance, pensions, mortgages or other financial products.

About 1.5 million involve problems people experience **collecting money owed** to them.

AMOUNTS OF MONEY INVOLVED



For more information, please visit, Canadian Forum on Civil Justice, "Cost of Justice," online: <www.cfcj-fcjc.org/cost-of-justice>

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“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 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 (2011-2017) 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), Nicole Aylwin, Les Jacobs, Lisa Moore, and Diana Lowe.

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 <www.cfcj-fcjc.org/cost-of-justice>.



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