

# EVERYDAY LEGAL PROBLEMS & THE COST OF JUSTICE IN CANADA

## Having a legal problem can be expensive.

These costs not only impact the people who experience legal problems. They also result in increased costs to the State.

■ Individuals  
■ The State

There are different costs associated with legal problems:



Financial

Temporal

Physical Health

Mental Health

## In a study of everyday legal problems in Canada, we found that:

Over a given three-year period

**11.4**  
MILLION

adult Canadians will experience at least one serious everyday legal problem.

THAT'S  
EQUIVALENT  
TO ALMOST

**50%**

OF ADULT CANADIANS

That amounts to roughly **35,745,000** separate everyday legal problems.

## What is an everyday legal problem?



It is an event or issue that happens during normal, daily life that has a legal aspect and a potential legal solution within the civil justice system.\*

Everyday legal problems fall into a range of categories:

Consumer	Employment	Debt	
Wills and Incapacity	Family	Social Assistance	Treatment by Police
Neighbourhood and Property Damage	Housing	Immigration	Disability Assistance
Discrimination	Personal Injury	Medical Treatment	Threat of Legal Action

## What do Canadians do about everyday legal problems?



try to do something about their everyday legal problem.

Canadians try to resolve their everyday legal problems in a combination of ways:



Seek formal legal advice



Get help from a union or advocacy group



Contact the disputing party directly to try to solve the problem



Go to tribunals or courts to solve the problem



Look for information online



Get advice from friends or relatives



# 21%

Getting help for everyday legal problems can be costly.

In fact, 21% of people who don't take action when faced with an everyday legal problem say it's because of the cost.

## What do everyday legal problems cost?\*



Almost as much as a Canadian household spends on **food for a year**



**3 times** as much as a Canadian household spends on out of pocket **health expenses**



Almost **1/2** as much as a Canadian household spends on **housing**

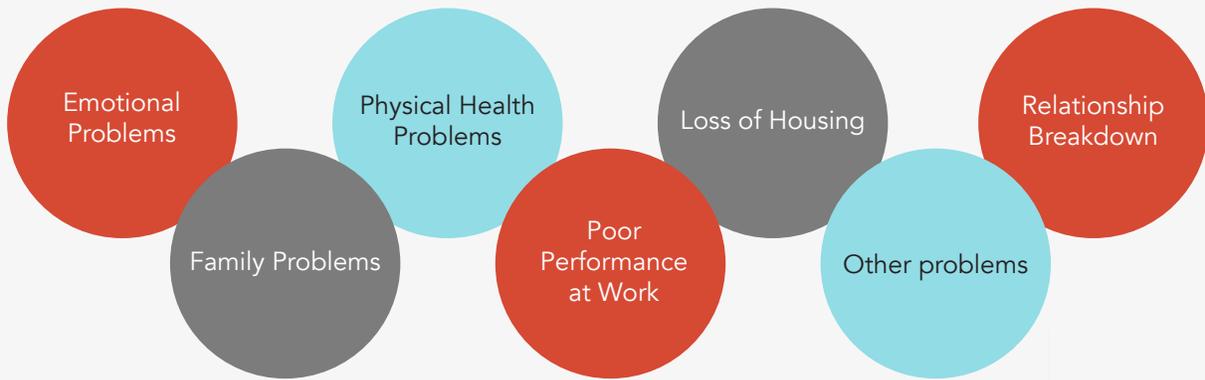


An average of **10%** of a Canadian household's **annual income**



Over **10%** of the average amount a Canadian household spends on **goods and services** for a year

Legal problems can result in



Everyday legal problems also cost the State

The Canadian Government spends approximately:

**248**  
MILLION

each year in social assistance payments

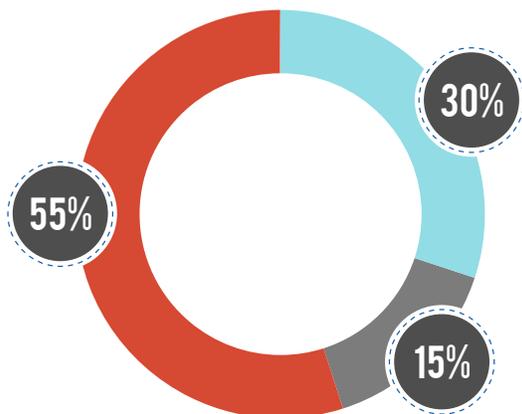
**450**  
MILLION

in employment insurance payments

**101**  
MILLION

in health care costs

Does all this spending mean that everyday legal problems are being resolved?



55% of people say their legal problem was resolved within 3 years

30% of people say their legal problems are ongoing

15% of people say one problem was resolved but another problem was ongoing

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Even when everyday legal problems are resolved, many Canadians are not happy with the outcome.



**46%**

say the outcome was unfair



**42%**

of people who resolved their legal problem on their own say that, with help, the outcome would have been better

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The implications of dealing with and not effectively dealing with everyday legal problems are significant.

Essentially all of us will experience at least one everyday legal problem over the course of our lifetime.

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**In order to address all these legal problems, we need an accessible justice system.**



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

\*\* Figures based on 2012 household spending statistics

For more information on the “Everyday Legal Problems and the Cost of Justice in Canada” study, visit: [www.cfcj-fcjc.org/cost-of-justice](http://www.cfcj-fcjc.org/cost-of-justice)

This infographic was prepared by the Canadian Forum on Civil Justice