

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

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

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

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

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

### TOP 25 LEGAL ISSUES IDENTIFIED

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

## Many Americans Go It Alone

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



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

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

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



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

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

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

### 10 CRITICAL ISSUES FACED WITHOUT ATTORNEY ASSISTANCE

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



## Legal Service Plans Offer A Solution

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



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

At the same time, however,



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

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

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



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

## Worry Less, Live More.

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

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



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

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



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

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

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

# 101 REASONS TO GET LEGAL PROTECTION TODAY!

1. You don't have an up-to-date will.
2. You don't understand the difference between a trust and a will.
3. Family members challenge your parent's will.
4. You don't understand your health insurance plan or the new Medicare Prescription Act.
5. The IRS selects you for an audit.
6. Your parents die and leave you executor of their estate.
7. You are tired of hidden fees at your bank.
8. You have a retirement savings plan.
9. You change jobs.
10. You receive a speeding ticket.
11. You are buying or selling your home.
12. Your driver's license is suspended.
13. Your landlord raises rent in violation of your verbal agreement.
14. Your teenager is accused of shoplifting.
15. You decide to change your name.
16. Your new washing machine doesn't wash.
17. Creditors threaten to take action against you for your ex-spouse's debts.
18. A neighbor or school reports you for child abuse.
19. You adopt a child.
20. A friend or neighbor is injured on your property.
21. Your dog bites an elderly passerby.
22. A friend owes you money and files bankruptcy.
23. A stranger calls and demands money or damaging information will be released.
24. Your car is damaged by a hit-and-run driver.
25. You accidentally back over a neighbor's garbage can.
26. A hairdresser damages your hair with harsh chemicals.
27. Your car is repossessed unjustly.
28. You are subpoenaed.
29. You are called to jury duty.
30. Your long drive off the tee injures another player.
31. You need a lease agreement reviewed.
32. Your son is injured in a football game.
33. A neighbor trips over a rake in your yard.
34. A jeweler sells you defective merchandise.
35. A car dealership gains illegal access to your credit history.
36. You are hit by a bottle at a baseball game.
37. A tenant falls down stairs and sues you.
38. Your dog is poisoned.
39. You are injured when you slip on a wet floor in a public building.
40. Your cattle trample a neighbor's garden.
41. Your neighbor's dog barks for hours every night.
42. Your teenager gets a speeding ticket.
43. Your landlord enters your apartment without permission.
44. Your child throws a baseball through a neighbor's car window.
45. You don't have a living will or medical power of attorney.
46. Your boat is damaged while in storage.
47. Your landlord refuses to refund your cleaning deposit.
48. You lose an expensive watch in a hotel and the manager denies liability.
49. A speeding car nicks your car bumper because you have parked in the street.
50. A merchant refuses to honor a guarantee.
51. You have an accident driving your friend's boat.

# 101 REASONS TO GET LEGAL PROTECTION TODAY!

52. Your spouse claims a right to your earnings.
53. A record club sends merchandise after you cancel your membership.
54. You are refused service at a restaurant.
55. A property manager refuses to rent to you.
56. You are denied credit for no apparent reason.
57. You are fired.
58. The auto repair shop threatens small claims court for money you don't owe.
59. Your car insurance is cancelled when your teenager is involved in an accident.
60. Your child needs special education in public school.
61. You made a sizable gift to charity.
62. Angry words result in a slander law suit.
63. You need a patent for an invention.
64. You need a copyright for your manuscript.
65. You are wrongly accused of committing a crime.
66. Your right to privacy has been invaded.
67. Your car is vandalized in a parking lot.
68. A postal carrier slips on your un-shoveled walk and breaks his or her leg.
69. You have a housekeeper in your home.
70. You are stopped for speeding and a friend is in possession of marijuana.
71. Your teenager wrecks the car and a friend is injured.
72. You care for your elderly parents.
73. You receive social security disability or medicaid.
74. You are cheated by a door-to-door salesman.
75. A repairman charges more than a given estimate.
76. A creditor tries illegal collection tactics.
77. An accident results in a personal injury.
78. You are scheduled to appear in small claims court.
79. Your new house has bad plumbing and a leaky roof.
80. You take a vacation and your "room with a view" is a view of the trash dumpster.
81. A minor is caught breaking into your home.
82. You have a fender bender while driving a friend's car.
83. You have liability questions in launching a new business.
84. A former employer refuses to pay you your final compensation.
85. Your neighbor's dog bites your child.
86. You have a property line dispute over a newly installed fence.
87. You're asked to testify as a witness to a robbery.
88. You need a premarital agreement.
89. You're buying or selling a car.
90. Your child's school demands a drug or alcohol test.
91. Your bank sends a foreclosure notice after one house payment is late.
92. A retail store won't accept the return of defective merchandise.
93. A repairman won't stand behind his work.
94. A trespasser is caught poaching on your land.
95. You are leasing acreage.
96. You receive a letter from a creditor and it is not your debt.
97. A bank turns you into a credit bureau unjustly.
98. You need advice concerning a divorce.
99. You own your own small business.
100. You can't make heads or tails out of the new tax forms.
101. Your husband or wife uses physical force against you.