

# Tracker Survey 2019

## Briefing note: how consumers are using legal services.

### Key findings:

- Satisfaction with legal service (84%) and the outcome of the matter (87%) remains high, particularly for those who use will writing (94%) or power of attorney (91%).
- Accident and injury claims, and family matters have the highest proportion of dissatisfied consumers overall (10%).
- Having legal services delivered online has become increasingly common, from 21% in 2011 to 33% in 2019.
- In line with previous trends, consumers are more likely to rely on private funding to pay for their legal service (72%).
- Fewer consumers reported in 2019 compared to 2012 paying through legal aid (3% vs. 5%), through a trade union (1% vs. 6%) or through their employer (1% vs. 3%).
- 54% of consumers say they know how to make a complaint. However, 46% of consumers say they do not know or are not certain of how to make a complaint.
- Over the past five years we have seen a decline in the use of unbundling from 19% in 2014 to 14% in 2019\*.

### Note on methodology:

*For the last eight years the Panel has commissioned YouGov to conduct an annual survey of people who have used legal services in the last two years. This year we spoke to 3589 legal service users. All differences in the results between sub-groups, and over time, presented in this report, represent statistically significant differences. The results have been tested to the 95% confidence level – we are 95% confident that these findings are not due to chance. Fieldwork took place during 19 February and 26 March 2019.*

\*Unbundling is when a package of legal services is separated into tasks between the consumer and legal service provider. The two parties agree which parts of the package the provider will deliver and which tasks the consumer will undertake.

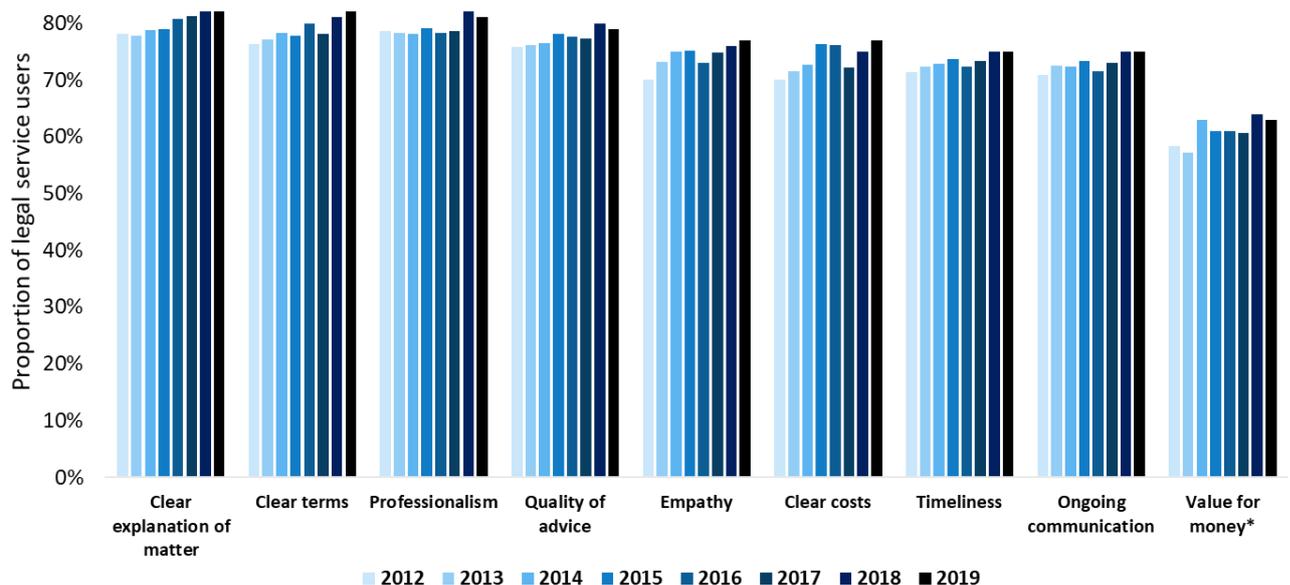
## Service element

Satisfaction with the service consumers receive remains at its highest level, rising from 79% in 2012 to 84% in 2019. Those who use will writing (94%) and power of attorney (91%) are most likely to say they are satisfied. Only 58% say they are satisfied with the service they receive for problems with consumer services or goods, the lowest level of satisfaction across the different types of legal services used.

As with previous years, satisfaction levels are relatively high for all elements of service provision. Satisfaction is particularly high for clarity of information on the service to be provided and a clear explanation of the matter (82%) (see *Figure 1*). The increasing trend in consumers reporting clear costs has been sustained from 72% in 2017 to 77% in 2019. Those using will writing report the highest levels of satisfaction with all elements of the service. Accident and injury claims, and family matters have the highest proportion of dissatisfied consumers overall (10%). Consumers using an accident or injury claims service (22%) or a conveyancing (15%) are most likely to feel that their matter is not dealt with in a timely manner.

In line with the previous year, 63% of consumers say that the overall service and advice is good value for money. 9% of consumers report that the service they receive is poor value for money. Will writing is perceived to be the best value for money (76%), followed by advice and appeals about benefits or tax credits (67%). By contrast, only 49% of those using a legal service for problems with consumer services or goods feel they are getting good value for their money.

**Figure 1: Satisfaction with different elements of service delivery – time series analysis**



\*Value for money is measured on a scale of very good to very poor, and the figure shown represents overall good value

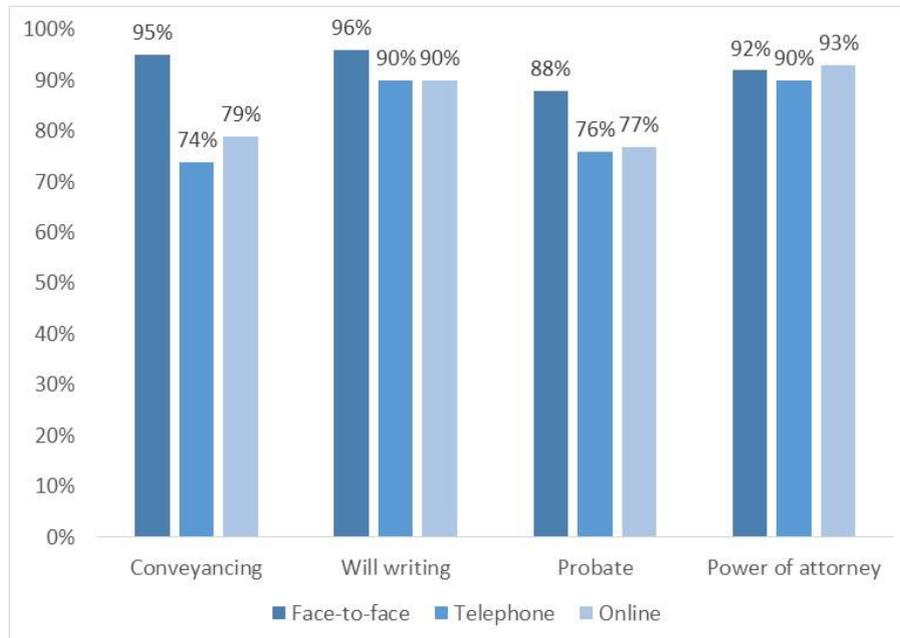
**Base: All legal service users (2012=1435, 2013=1484, 2014=1060, 2015=1067, 2016=1523, 2017=1625, 2018=3535, 2019=3589)**

## Differences in satisfaction by mode of delivery and funding of services

Satisfaction differs by means of service delivery. Consumers who have their service delivered face-to-face, over the phone or via post are more likely to be satisfied with the service they receive than those that receive it online (88% vs. 78%). However, this ties in with high satisfaction levels for will writing and power of attorney, which are less likely to be undertaken online. By service type, consumers using will writing and power of attorney report consistent

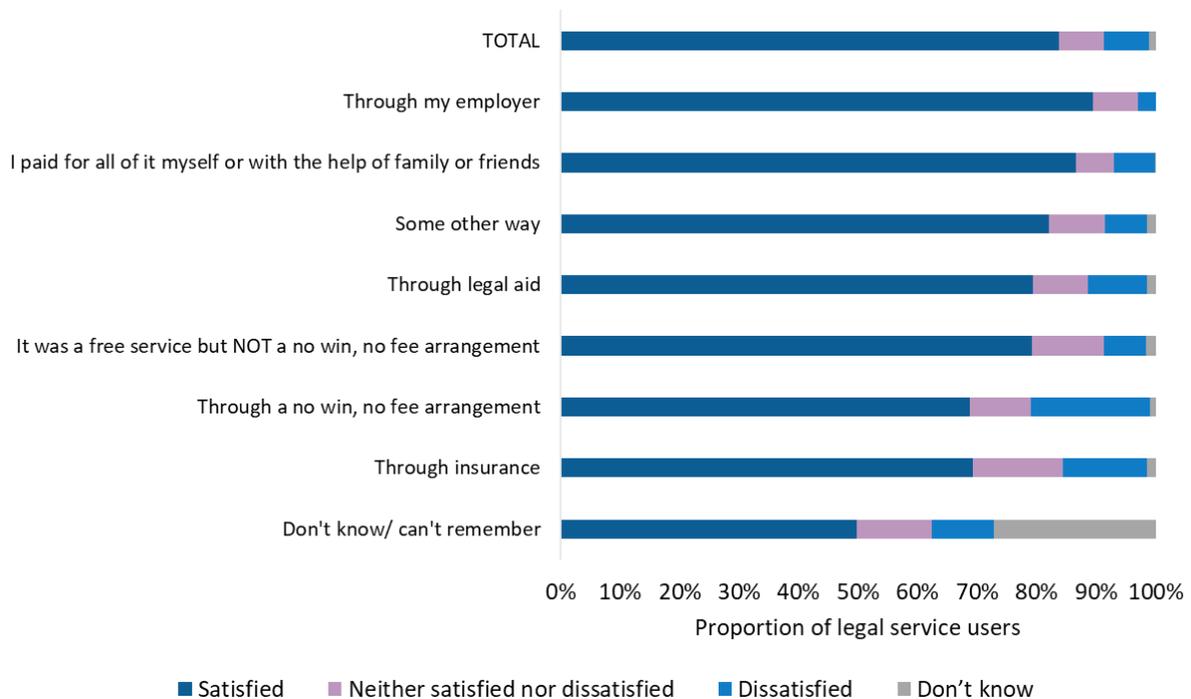
levels of satisfaction across face-to-face, telephone and online delivery modes. While the majority of conveyancing and probate consumers are satisfied with the service they receive, they are less likely to be satisfied when accessing the service mainly through a telephone or online mode (see Figure 2). Satisfaction is particularly high for those that receive the service face-to-face (92%) and just 4% say they are dissatisfied with the service. This suggests that in a world where technology is becoming increasingly prevalent, consumers still place value on face-to-face services.

**Figure 2: Overall satisfaction with service delivery by service type and mode of delivery**



Base: All legal service users (Conveyancing=1058, Will writing=924, Probate=298, Power of attorney=443)

**Figure 3: Satisfaction with service receive by payment type**



Base: All legal service users (2019=3589)

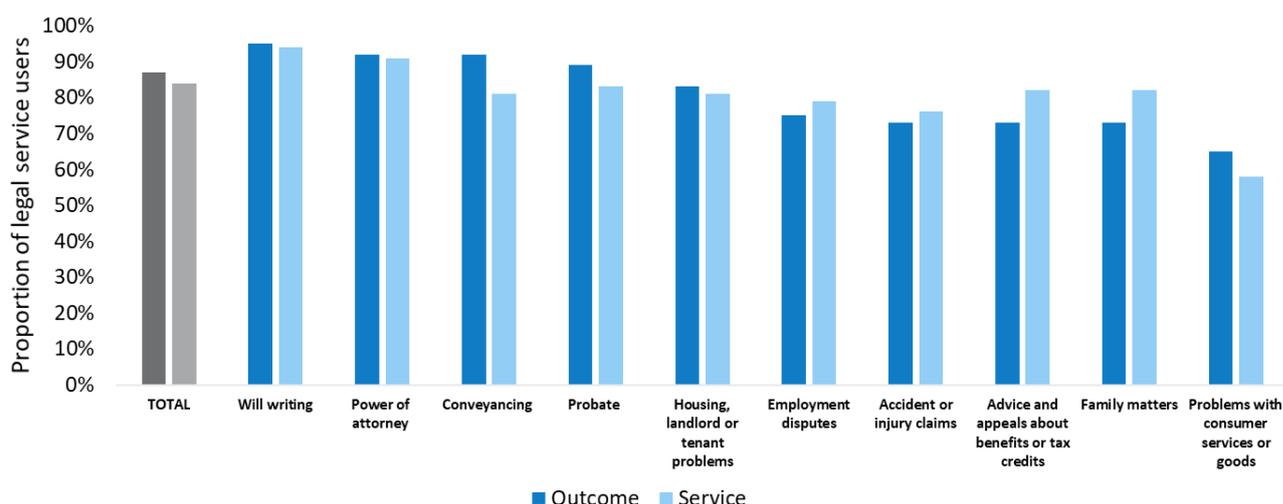
The way in which consumers pay for the service also correlates with overall satisfaction with the service they receive (see *Figure 3*). Satisfaction is highest among those who receive the service through their employer (89%) or use private funding (paid for it themselves or with help of family and friends) (87%), and lower among those using legal aid or a free service (79%), receiving the service through insurance (69%) and using a no win, no fee arrangement (69%).

## Outcome satisfaction

87% of consumers say they are satisfied with the outcome of their legal matter. Satisfaction with the outcome is highest among consumers who use a service for will writing (95%). Satisfaction is also particularly strong among consumers using power of attorney and conveyancing (92%). Those who use services for problems with consumer services or goods tend to be the least satisfied (65%) (see *Figure 4*).

Consumers of higher social grades (ABC1<sup>1</sup>) are more likely to say they are satisfied with the outcome than those from lower social grades (C2DE) (89% vs. 82%). Older respondents (aged 55+) are also more likely to report satisfaction (89%) than those aged 25-34 (83%), 35-44 (83%) or aged 45-54 years old (85%).

**Figure 4: Satisfaction with service and outcome – by type of legal service accessed**



Base: All legal service users (2019=3589)

## Delivery of legal services

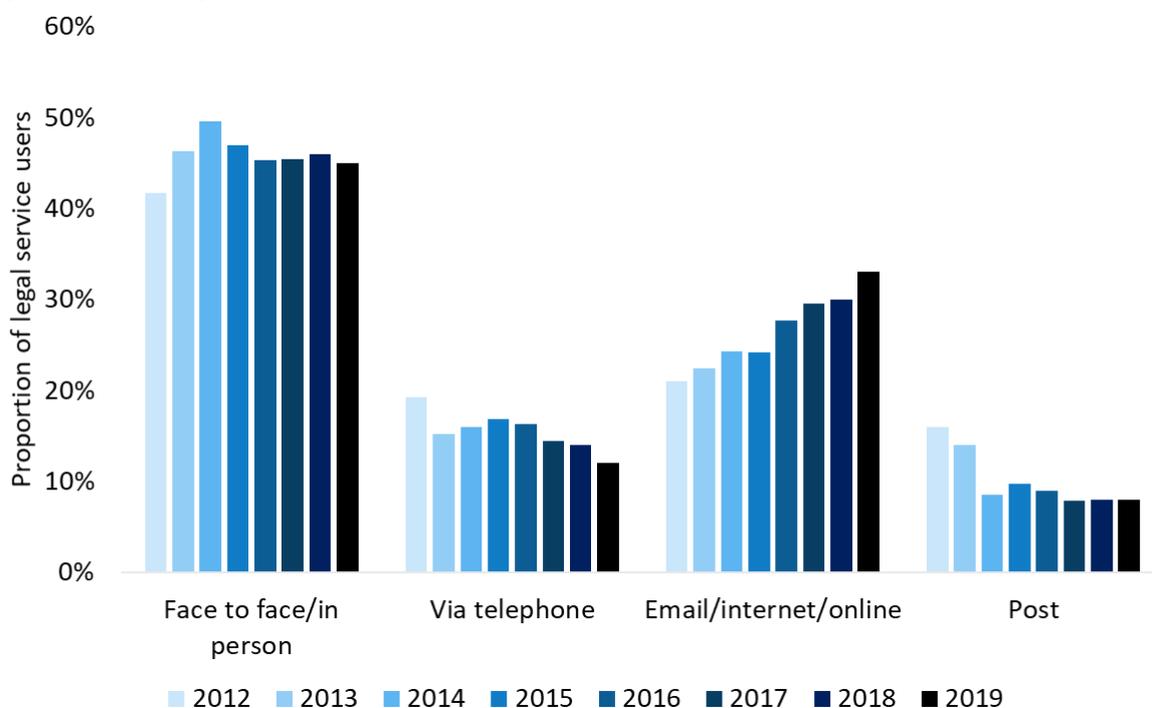
In an increasingly technological world, having legal services delivered online (via email/internet) has become increasingly common, increasing from 21% in 2011 to 33% in 2019, with 3% growth in the past year (see *Figure 5*). At the same time, delivery of services by post has become less common, declining from 16% in 2012 to 8% in 2019. The proportion of consumers who receive a face-to-face service has remained broadly stable over the past four years and is currently at 45%.

Notably, different areas of law tend to use different methods of delivery. Those using will writing and power of attorney tend to use face-to-face services (80% vs 61%), while conveyancing (56%) and problems with consumer services or goods (49%) tend to use online services. Accident and injury claims are the most likely to be conducted via telephone (34%).

<sup>1</sup> ABC1 and C2DE are part of a UK socio-economic classification of different social grades. ABC1 references people who are classified into a higher social grade (e.g. higher professional status, higher income, higher education level) and C2DE those who fall into lower social grades (e.g. lower professional status, lower income, lower education level).

White British consumers are more likely to use face-to-face services than BAME consumers (47% vs. 37%), which could be a result of the services that they are using. Consumers from higher social grades are more likely to use online services (ABC1, 34%) than those from lower social grades (C2DE, 27%), although use of online services for all social grades has increased since 2018.

**Figure 5: How legal services are delivered – time series analysis**



**Base: All legal service users (2012=1435, 2013=1484, 2014=1060, 2015=1067, 2016=1523, 2017=1625, 2018=3535, 2019=3589)**

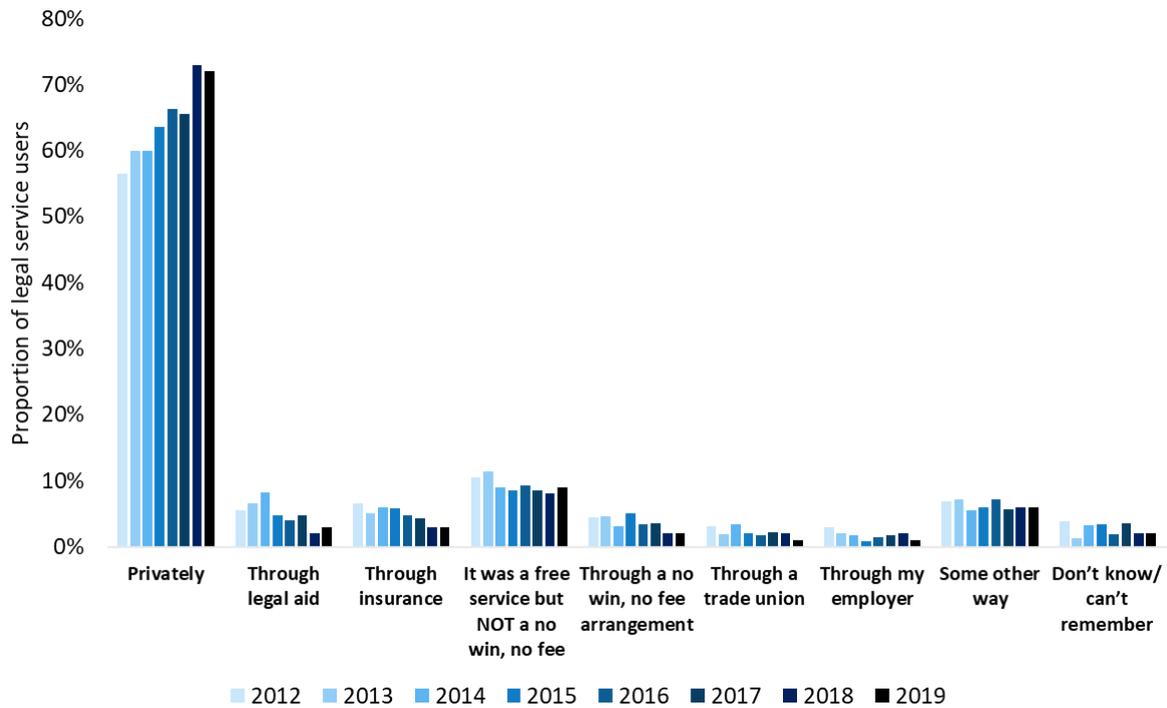
### Funding of legal services

Since 2012, there has been an increase in consumers relying on private funding, with 72% in 2019 saying that they pay for the legal service themselves, or with the help of family and friends (see *Figure 6*). This is a stark difference from in 2012, when just 56% paid for services in this way. This increase is contrasted by a decrease in the other payment methods across this period. For example, fewer consumers report in 2019 compared to 2012 paying through legal aid (3% vs. 5%), through a trade union (1% vs. 6%) or through their employer (1% vs. 3%).

White British consumers are more likely than BAME consumers to pay for services by themselves or with the help of family or friends (74% vs. 60%). Similarly, those from higher social grades (ABC1) are more likely to pay for services by themselves than those from lower social grades (C2DE) (75% vs. 61%). Older consumers are also more likely to have paid in this way, with 77% of 55+ of age reporting this compared to 58% of those aged 18-34.

As might be expected, there is variation in funding by service type. Those using a service for conveyancing, will writing or power of attorney are more likely than average to use private funding (93%, 84% and 83% respectively). Having a free service (not a no win, no fee arrangement) is most common for advice and appeals about benefits or tax credits (65%), problems with consumer services or goods (32%), and housing, landlord or tenant problems (24%). Accident or injury claims is the only service area people are most likely to report paying through insurance (42%).

**Figure 6: How legal services are funded – time series analysis**

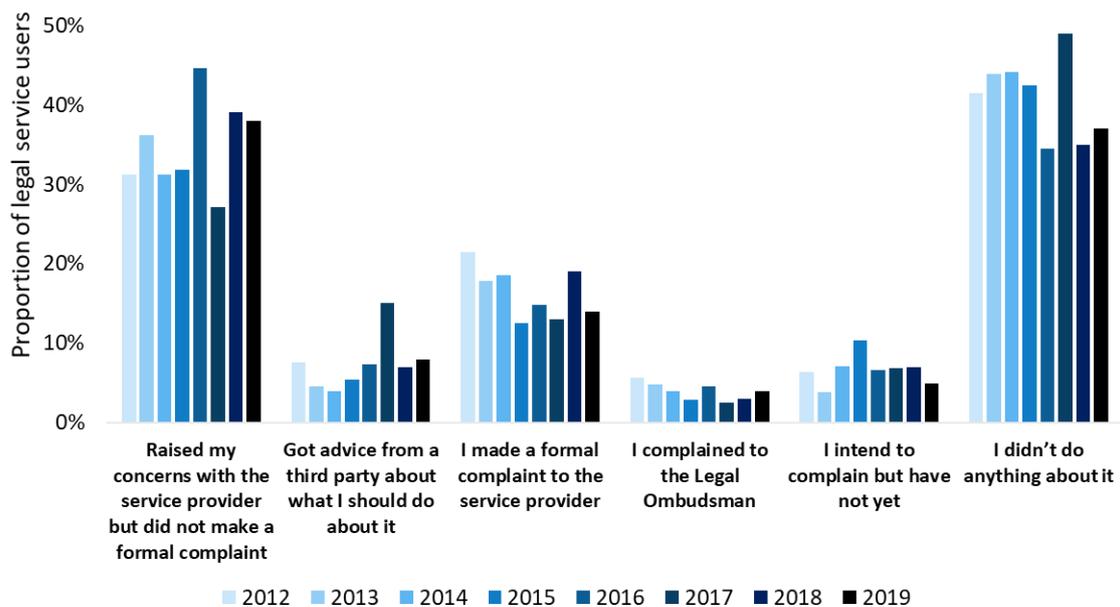


Base: All legal service users (2012=1435, 2013=1484, 2014=1060, 2015=1067, 2016=1523, 2017=1625, 2018=3535, 2019=3589)

### Complaints behaviour

In 2018, the proportion of ‘silent sufferers’ i.e. consumers who are dissatisfied with the services but do nothing about it, fell to 35% after a sharp increase in 2017 (see *Figure 7*), and remains steady at present (37%).

**Figure 7: Consumer’s response to being dissatisfied – time series analysis**



Base: All legal service users (2012=116, 2013=107, 2014=76, 2015=91, 2016=120, 2017=114, 2018=252, 2019=256)

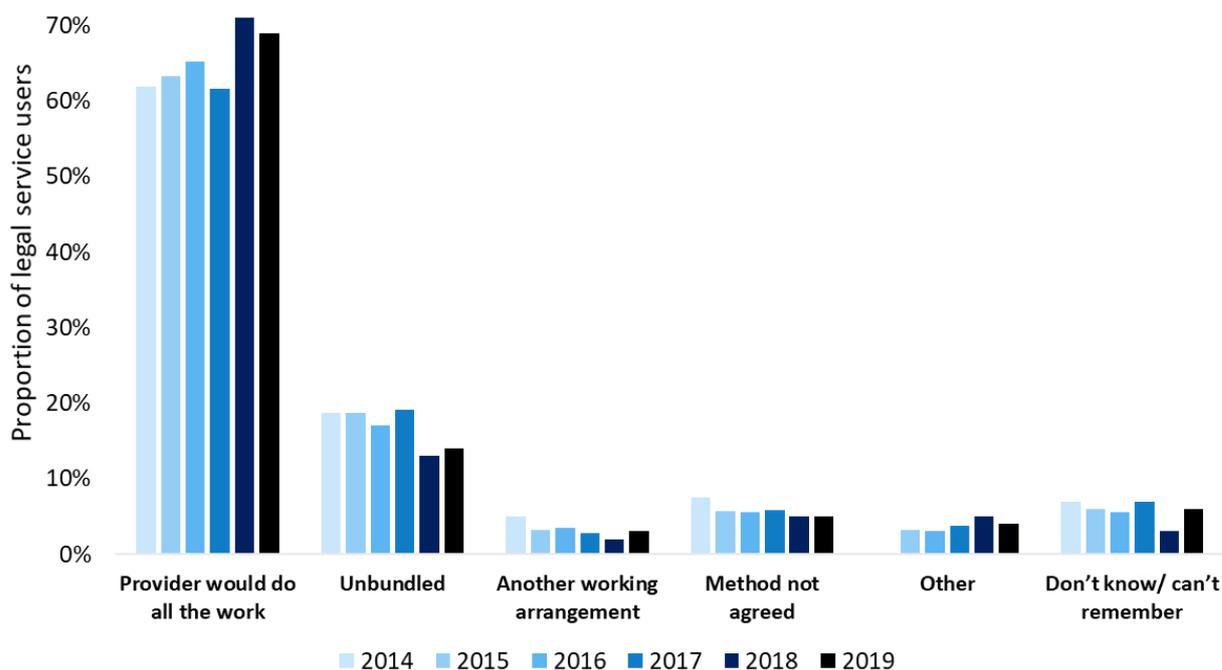
In line with previous years, 54% of consumers report that they know how to make a complaint. This has increased from 48% in 2012. However, 46% of consumers say they do not know or are not certain about how to make a complaint. Looking at how this varies by service types, 58% of consumers who use a notary do not know or are not certain about how to make a complaint, compared to 47% of consumers using a licensed conveyancer or 44% using a solicitor. This is indirectly echoed by the Solicitors Regulation Authority’s recent web sweep<sup>2</sup> showing that one of most common areas of non-compliance for solicitors is failure to publish the required complaints information (52%).

## Unbundling

Unbundling is when a package of legal services is separated into tasks between the consumer and legal service provider. The two parties agree which parts of the package the provider will deliver and which tasks the consumer will undertake. Offering this service to consumers can, in some cases, help consumers manage costs and thus may alleviate some access to justice issues. Over the past years we have seen a decline in the use of unbundling from 19% in 2014 to 14% in 2019 (see *Figure 8*).

Taking a closer look at the demographic breakdown of those who unbundle, 18% of BAME consumers say that they unbundle in comparison to 13% of White British consumers. Younger people aged 18-34 are more likely to report unbundling in comparison to their older counterparts (20% vs. 12%). Though there is little variation by region, Londoners are most likely to say they unbundle. There are no differences by gender or social grades.

**Figure 8: How it is agreed the service would be delivered before commissioning – time series analysis**



Base: All legal service users (2014=1060, 2015=1067, 2016=1523, 2017=1625, 2018=3535, 2019=3589)

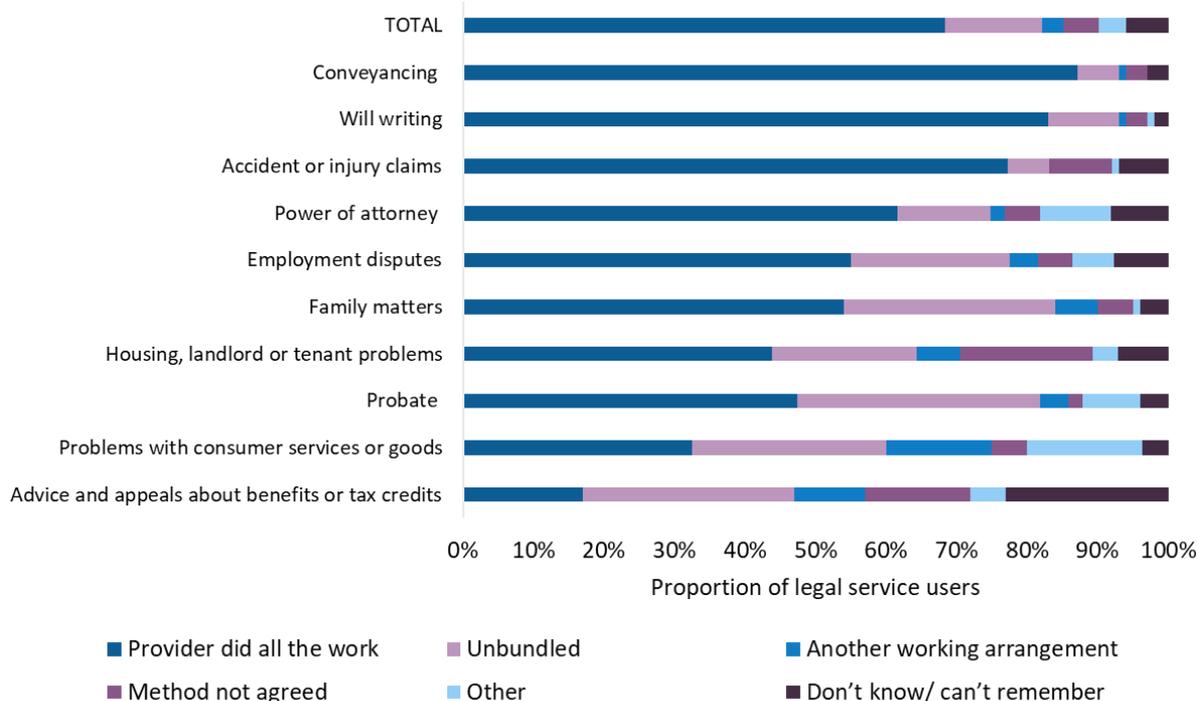
As seen previously, there are differences in working arrangements by the type of service used (see *Figure 9*). Those who use conveyancing (88%), will writing (83%), accident and injury claims (77%) or power of attorney services (61%) lean towards leaving all of the work to their provider. Contrastingly, users of probate services (34%) and advice and appeals about

<sup>2</sup> <https://www.sra.org.uk/sra/how-we-work/reports/web-sweep.page>

benefits or tax credits are most likely to unbundle (30%). This is much higher than for those using a legal service for conveyancing or accident and injury claims (6%).

Organisation type also reveals further differences in unbundling, with those who had their legal service provided by the Citizen’s Advice Bureau (28%) or an internet-based business (25%) most likely to unbundle. Users of a licensed conveyancer are least likely to unbundle (5%), tending to let the legal service provider do all of the work (84%).

**Figure 9: Unbundling by type of legal service accessed**



**Base: All legal service users (2019=3589)**

### Consumer views on new technologies

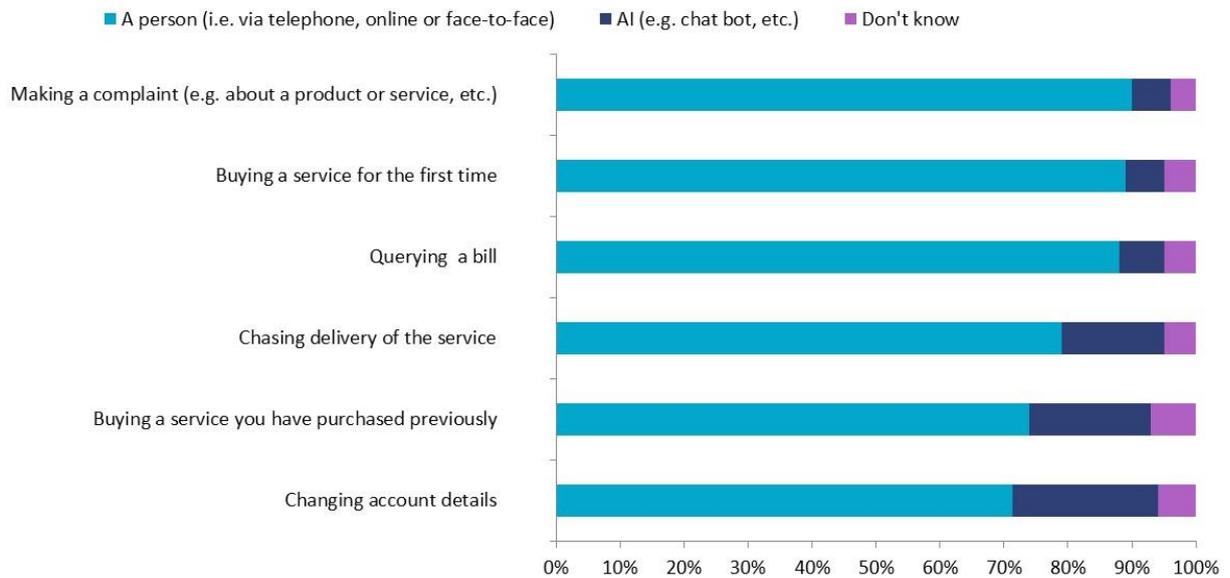
'Artificial Intelligence' (AI)<sup>3</sup> is a growing development in how services can be delivered. Consumers surveyed say they are most likely to use 'interactive voice response' systems (44%), a customer service chat-bot (37%) or a 'smart' home speaker (30%). However, 31% of consumers have never used any type of AI. This is most likely to be the case for older consumers aged 55+ (36%).

At the current stage of AI development, the majority of consumers would prefer to interact with a legal service provider in person across all the different stages of service delivery (see *Figure 10*). There is, however, some appetite for AI, in particular when changing account details or buying a service that has been bought before. Younger consumers aged 25-34 are more likely to prefer to use AI to buy a service they have purchased before, with 32% stating this preference compared with just 15% of those aged 55+.

The main barriers for consumers considering using AI to access legal services are services not being very user-friendly (49%), concerns over data security and a lack of overall trust in AI technology (both at 47%) (see *Figure 11*). These are barriers that service providers might need to address to increase the uptake of services delivered through AI.

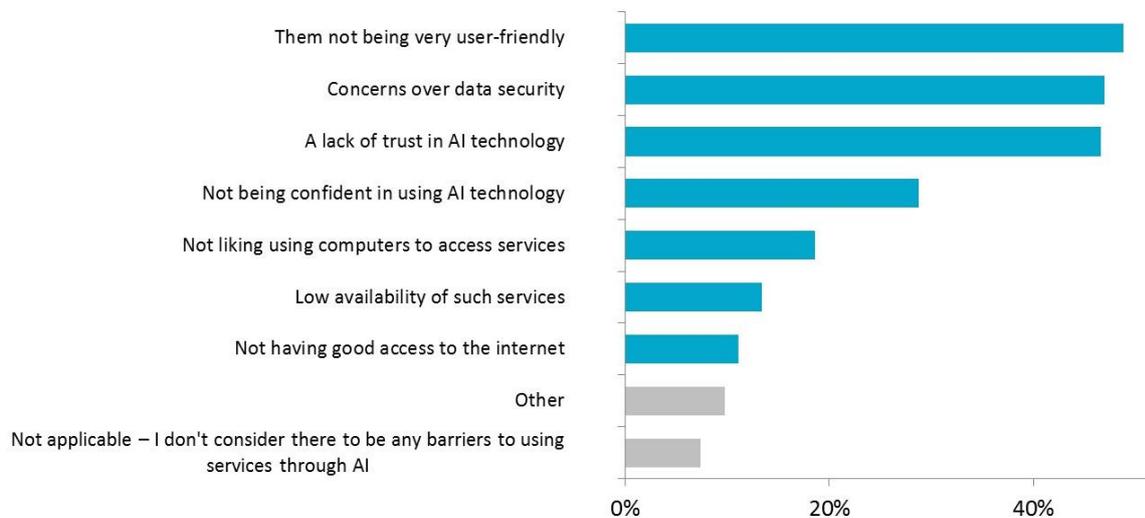
<sup>3</sup> By AI we mean using computer systems that gather and analyse data in ways that mimic human intelligence in order to make decisions or set out options. Examples of AI include smart chat-bots and interactive voice response systems.

**Figure 10: Whether consumers would prefer to interact with a legal services provider in person or through AI across different stages of the service**



Base: All legal service users (2019=3589)

**Figure 11: Factors consumers consider to be barriers to personally using services delivered through AI**



Base: All legal service users (2019=3589)