

Legal Services Consumer Panel Tracker Survey 2020

How consumers are using legal services



August 2020



Contents

Key findings	2
Note on the methodology	3
How consumers are using legal services	4
Service element satisfaction	4
Differences in satisfaction by mode of delivery and funding of services	6
Outcome satisfaction	7
Delivery of legal services	7
Funding of legal services	9
Complaints behaviour	10
Unbundling.....	11
Consumer views on new technology	12

Key findings

- The vast majority of consumers are satisfied with the service they receive (84%) and the outcome of the matter (88%), and particularly for less complex services, such as will writing (93%) or power of attorney (92%).
- 97% of consumers are satisfied with face-to-face services. Whilst satisfaction levels are lowest for online service delivery, this has increased by 10 percentage points from last year to 88%.
- Delivery of legal services through email, the Internet or online has grown from 21% in 2012 to 34% this year – although, compared with 2019 (33%), the level of online delivery remains unchanged.
- Funding of services is unchanged with consumers most likely to rely on private funding (72%). In 2020, 3% of consumers fund their services through legal aid, lower than the 8% of consumers accessing legal aid in 2014.
- The proportion of those who are dissatisfied with the services they receive but did nothing about it has stayed steady (36%). However, the proportion who make a formal complaint increased compared to last year (21% compared with 14% in 2019).
- The proportion reporting that they use unbundling* is at 16% and is closer to the 19% seen in 2014; it remains that the majority agree to the legal service provider doing all of the work.
- Compared with last year, perceptions of the impact of Artificial Intelligence (AI) on service remains largely negative with most (62%) feeling it would make their experience worse. However, age continues to be an important factor with younger consumers showing greater positivity than their older counterparts.

*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.

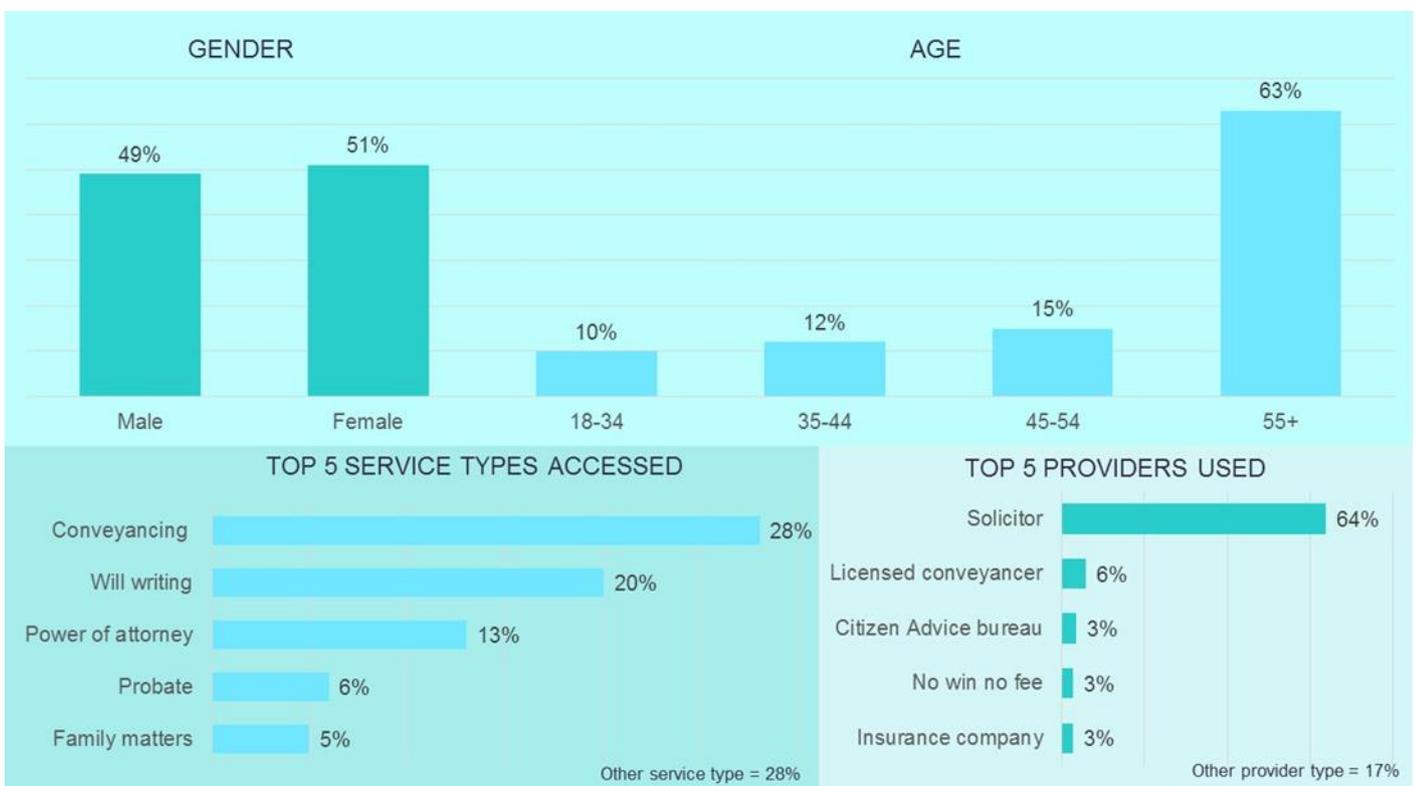
Note on the methodology

For the last nine 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 3623 legal service users. (why is this different to the other brief) please use this sentence for consistency

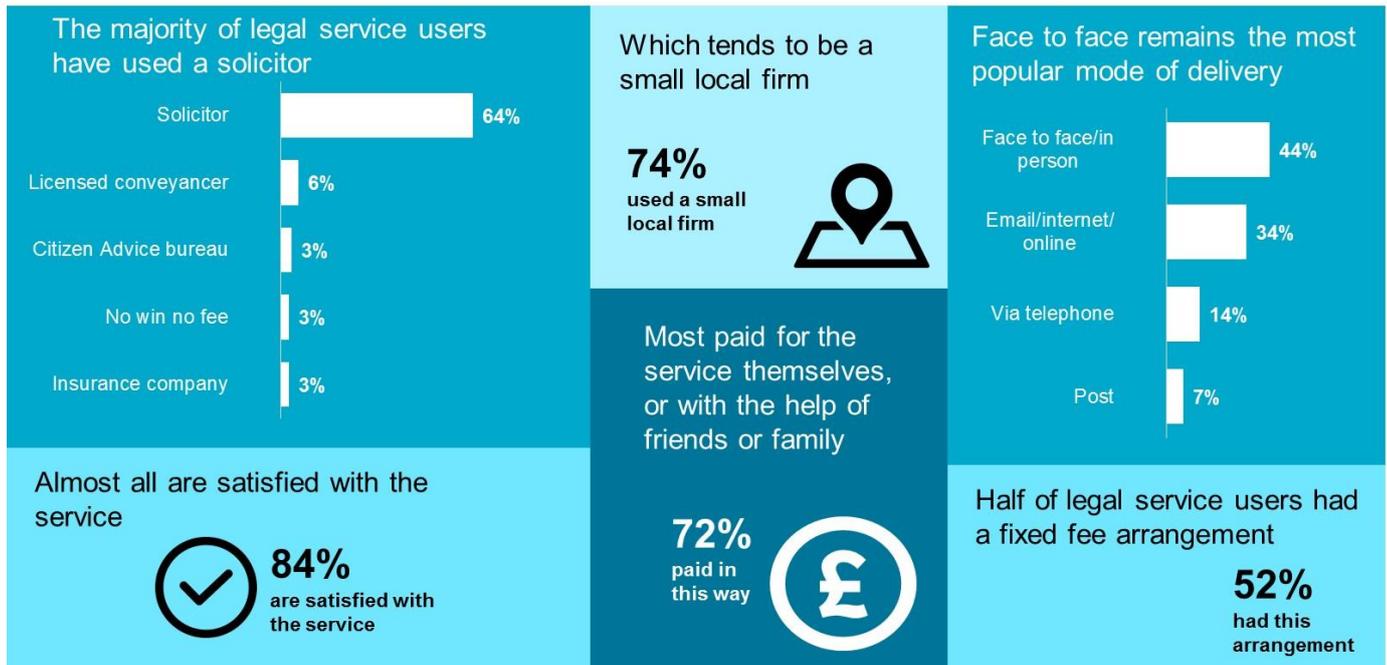
All differences in the results amongst sub-groups, and over time, represent statistically significant differences. The results have been tested to the 95% confidence level – we are 95% confident that these findings are not due to chance. Fieldwork took place between 17 February and 18 March 2020.

In 2016, the Competition and Markets Authority (CMA) published its final report for its market study looking at legal services. The study concluded that consumers' ability to choose the best option for legal support was hindered by insufficient available information on price, quality and service. Please use the amended wordings I did To help understand how the legal services market may have changed since that time, where relevant, we have chosen here to highlight differences between how people are using legal services in 2020 compared with 2016.

Sample profile



How consumers are using legal services



Service element satisfaction

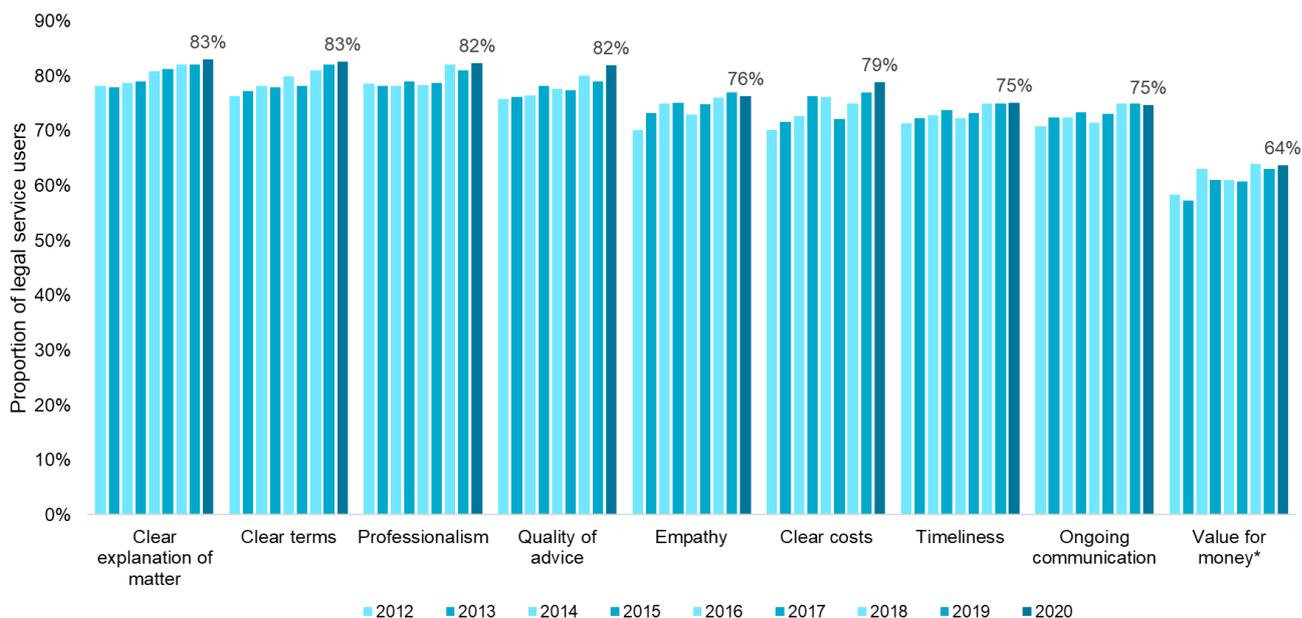
Most consumers (84%) are satisfied with the service they received from their provider. This remains at the highest level since the research began (84% in 2019, rising from 79% in 2012 and 80% in 2016). Consistent with last year, those who use legal services for will writing (93%) and power of attorney (92%) are most likely to be satisfied with the service they received.

By contrast, the lowest levels of satisfaction are among those who use legal services for immigration matters (67%). In addition, the highest levels of dissatisfaction is seen with the service provided for accident and injury claims (21% dissatisfied).

Compared with last year, those who use legal services for problems with consumer services or goods are more satisfied with the service received (79% compared with 58% in 2019) having previously had the lowest satisfaction across the types of legal service used.

Satisfaction levels across all elements of service provision remains high. A clear explanation of the matter (83%) and clarity of information on the service to be provided (83%) have the highest satisfaction levels across different service elements (see Figure 1). Clarity of information on costs to be charged has seen the greatest increase, with an increase of 9 percentage points since 2012 (70% in 2012 compared with 79% in 2020). However, we have to bear in mind that consumers most commonly find the price by talking to their provider (64%) rather than other means, and this might have an influence on consumers' satisfaction level with the clarity of information.

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, 2020=3623)

As reflected in overall satisfaction, those who use less complex services, such as will writing, have the highest levels of satisfaction with all elements of service. This is consistent with last year.

And, as indicated previously, those who use legal services for accident and injury claims are most likely to be dissatisfied:

- 21% report dissatisfaction with overall service
- 22% of consumers were not satisfied that their matter was dealt with in a timely manner
- 18% were not satisfied with the communication while the matter was progressing.

Close to two-thirds (64%) say that the overall service and advice provided is good value for money, in line with the previous year. Again, consistent with last year, just 9% of consumers say that the service they received is poor value for money.

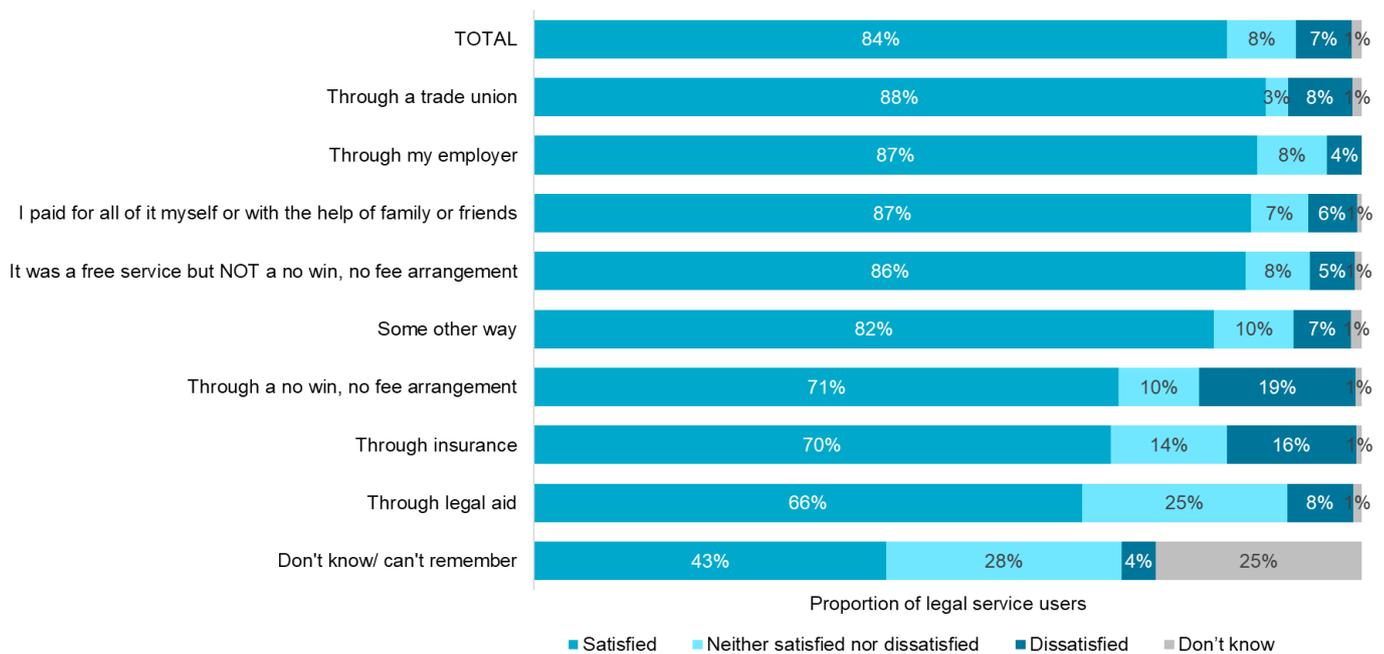
As with overall satisfaction, will writing is considered the best value for money (78%). This is followed by advice and appeals about benefits or tax credits (70%) and power of attorney (70%). On the other hand, only 41% using legal services for immigration matters feel they are getting good value for money with 21% considering it poor value for money.

Differences in satisfaction by mode of delivery and funding of services

The vast majority (91%) who receive their service face to face are satisfied with the service. By comparison, whilst the majority are satisfied, those who receive the service online, including via email or the Internet have the lowest levels of satisfaction (73%). As seen previously, the very high satisfaction levels for face to face services are likely due to high satisfaction for legal services, such as will writing (93% satisfied) and power of attorney (92% satisfied), which the data shows are more likely to be delivered face to face.

There are differences between how the services are funded and satisfaction with the service received (see Figure 2). Those who are funded through a trade union (88%), through their employer (87%) or paid for by themselves or with help from family or friends (87%) are most likely to have been satisfied with the service received. By contrast, those who receive funding through legal aid (66%) are least likely to be satisfied, followed by through insurance (70%) and through a no win, no fee arrangement (71%).

Figure 2. Satisfaction with service received by payment type



Base: All legal service users (2020=3623)

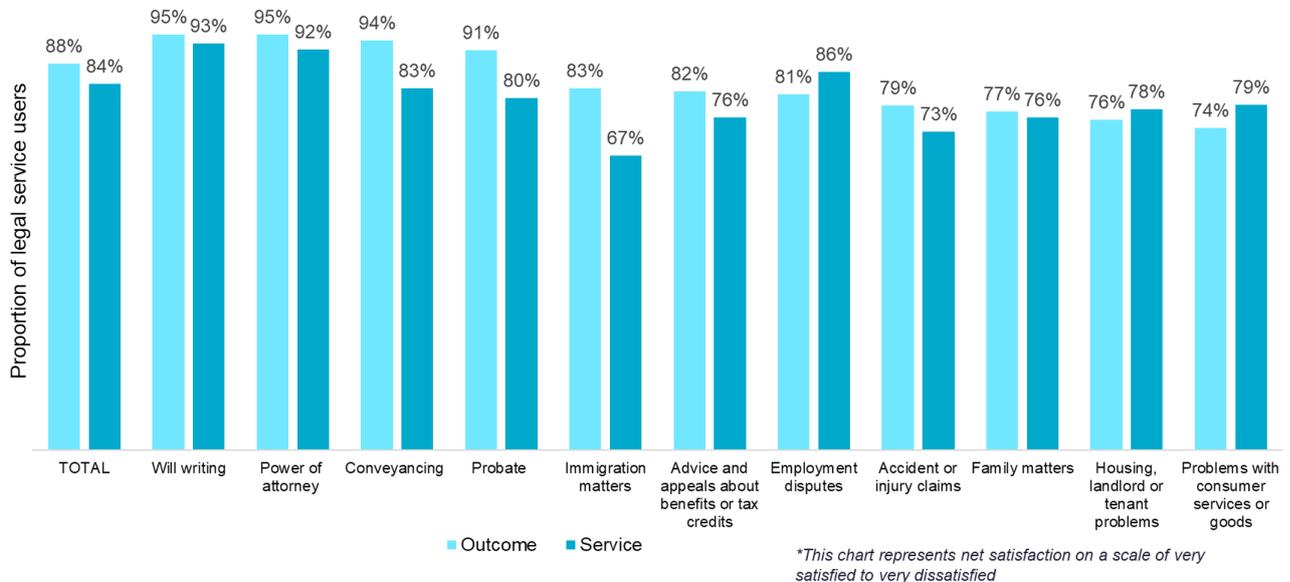
Outcome satisfaction

The vast majority (88%) of consumers say that they are satisfied with the outcome of their legal matter, maintaining the increasing trend.

Satisfaction with the outcome is highest among those using legal services for power of attorney (95%) and those using it for will writing (95%), closely followed by conveyancing (94%) (see *Figure 3*). Whilst many are satisfied with the outcome of accident or injury claims (79%), they also have the highest levels of dissatisfaction (17%).

Those in the oldest age group (55+) are most likely to be satisfied with the outcome of their legal matter (91%), compared to those aged 25-34 (85%), 35-44 (86%) or 45-54 years old (83%). This may be partly due to the type of legal service used, as those aged 55+ are most likely to have used will writing (25%) or power of attorney (18%) service most recently.

Figure 3. Satisfaction with service and outcome – by type of legal service accessed



Base: All legal service users (2020=3623)

Delivery of legal services

This section discusses how legal services are delivered to consumers. Although this briefing report is published in August 2020, the data was collected from people up to the 18th March 2020. In the survey, people are reflecting on legal services they have used in the previous two years. For these reasons, we are confident that the data reported here is not affected by the lockdown measures introduced by the UK Government in response to the COVID-19 pandemic. However, in other parts of the economy there has seen a surge in the use of online based

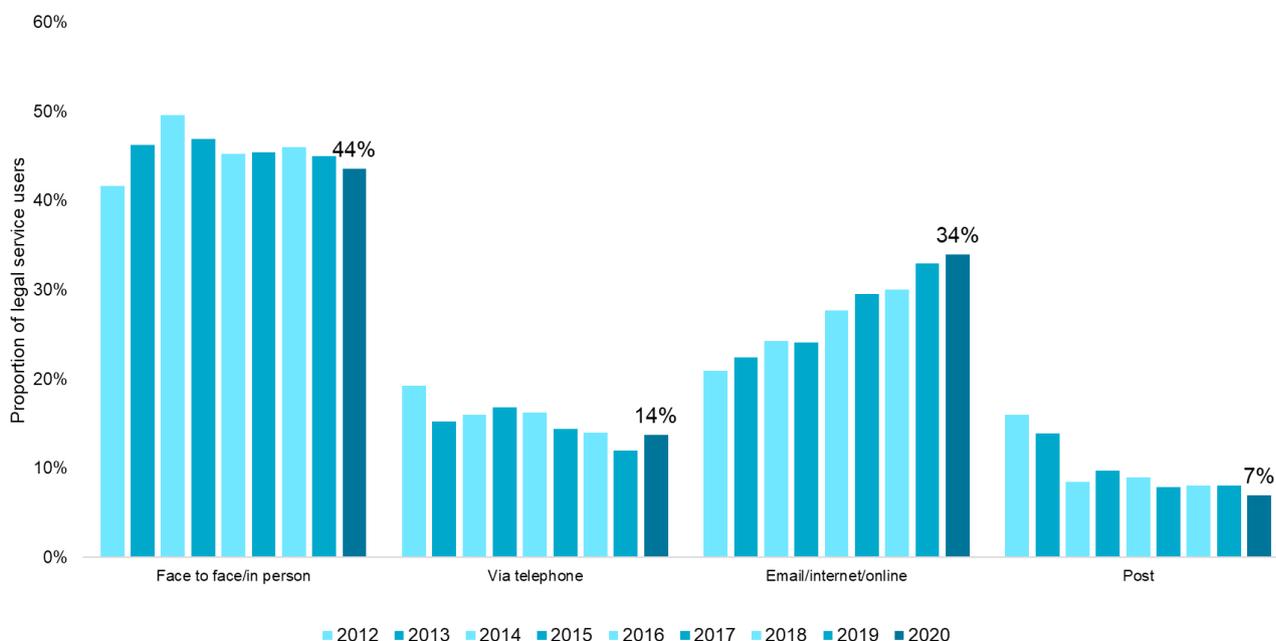
services due to the pandemic with possible medium term change in this pattern. Similar changes in consumer behaviour may be reflected in subsequent surveys.

Most commonly, legal services are delivered face to face (44%) and this has remained stable over the past five years (see Figure 4). Having previously increased, online delivery (including email) is at the same level as last year (34% compared with 33% in 2019). By contrast, delivery by post is at the lowest level since research began (7% compared with 16% in 2012).

Delivery methods differ by type of legal service. Will writing is by far most likely to be done face to face (78%), followed by power of attorney (62%). On the other hand, conveyancing is most likely to be done online (55%). A sizeable proportion of accident or injury claims (48%), housing, landlord or tenant problems (42%) and immigration matters (40%) are also delivered online, however other delivery methods are also used. Problems with consumer services or goods (33%) and accident and injury claims (32%) are the most likely to be conducted via telephone.

Similar to last year, White British consumers are more likely to use legal services face to face than Black, Asian, minority ethnic (BAME) consumers (46% compared with 32%). The gap between the two has increased this year due to fewer BAME consumers using face to face services (32% compared with 37% in 2019). By contrast, BAME consumers are more likely to use online services than White British consumers (39% compared with 30%).

Figure 4. How legal services are delivered – time series analysis



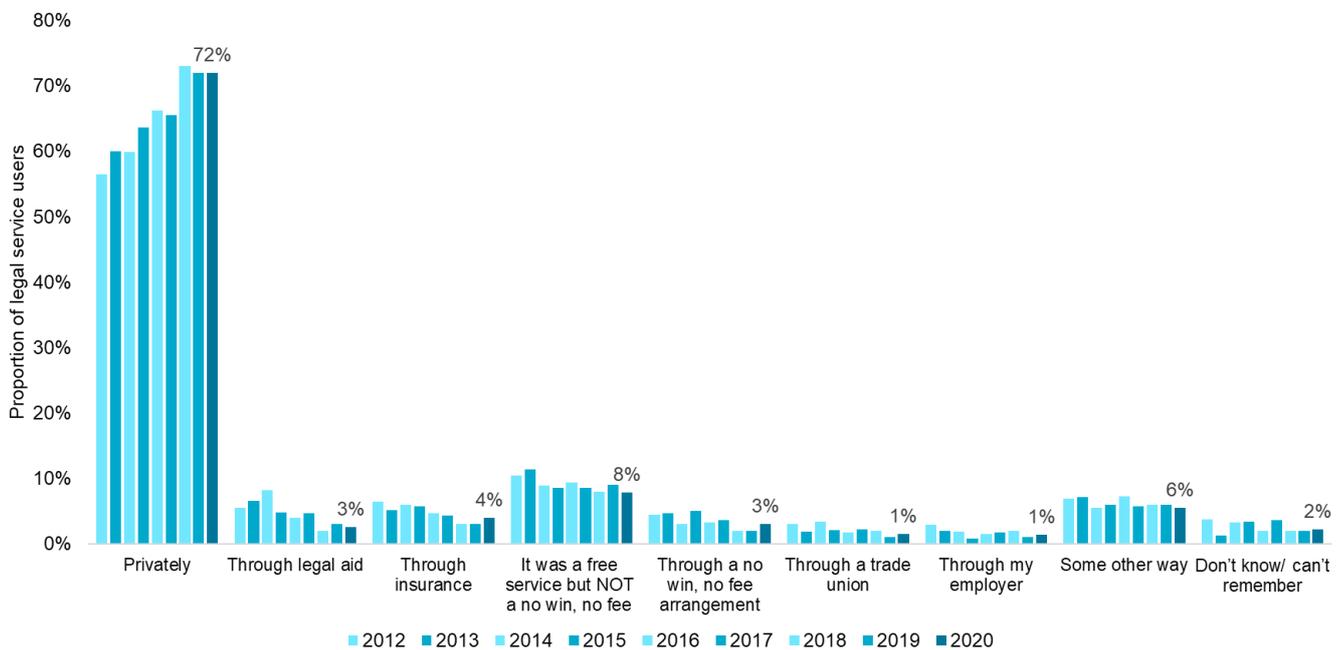
Base: All legal service users (2012=1435, 2013=1484, 2014=1060, 2015=1067, 2016=1523, 2017=1625, 2018=3535, 2019=3589, 2020=3623).

Funding of legal services

Funding for legal services has remained consistent with no change from 2019 (see Figure 5). Private funding is relied upon by the most consumers with 72% saying that they paid for the services themselves or with the help of family or friends. Very few are funded through a trade union (1%) or through their employer (1%). This is a reduction when compared to 2012 (3% and 3% respectively).

In 2020, 3% of consumers fund their use of a legal service through legal aid. This is down from a high of 8% of consumers who accessed legal aid in 2014.

Figure 5. 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, 2020=3623)

Those from higher social grades (ABC1) are more likely than those from lower social grades (C2DE) to privately fund their legal services (75% compared with 62%). Those from C2DE social grades are more likely than those from ABC1 social grades to use a free service (11% compared with 7%), go through legal aid (4% compared with 2%), or through a trade union (3% compared with 1%).

Similarly, White British consumers are more likely than BAME consumers to fund their legal services privately (74% compared with 63%), whereas BAME consumers are more likely to use a free service (10% compared with 7%), go through insurance (7% compared with 3%) or through legal aid (5% compared with 2%).

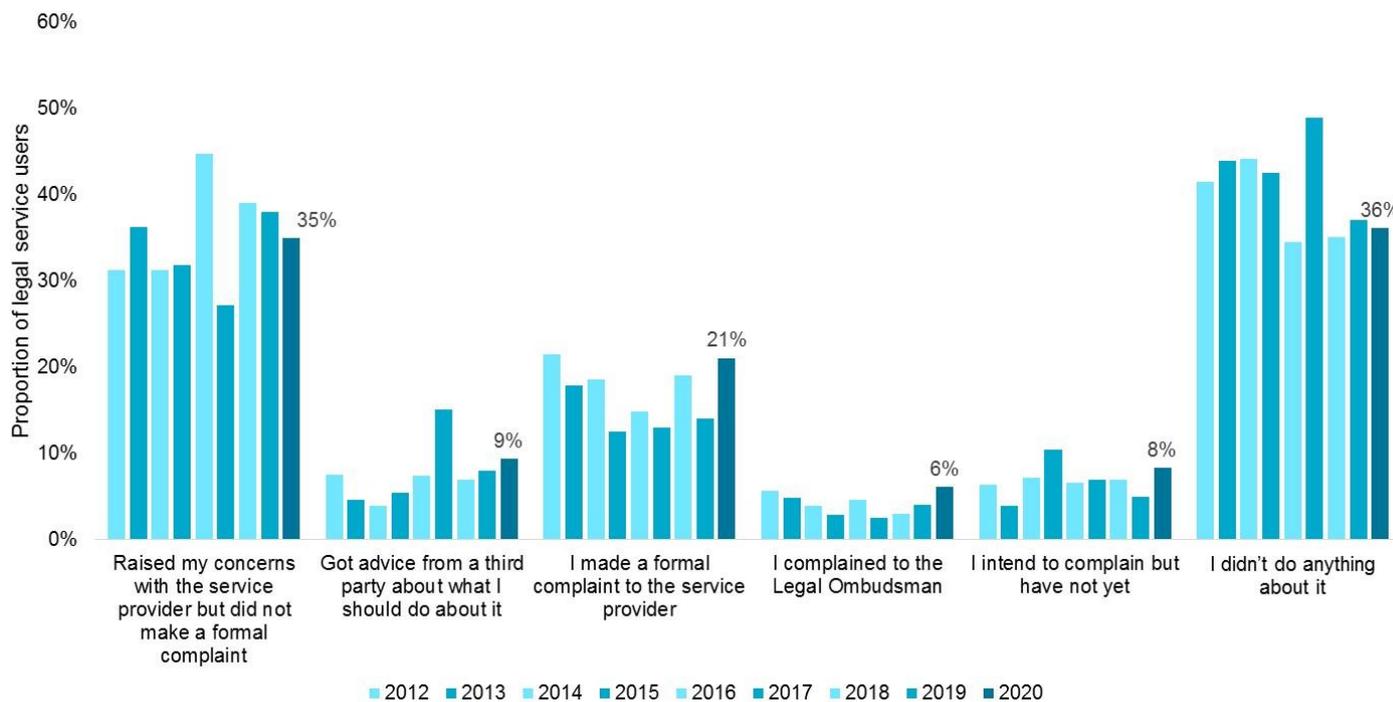
Perhaps unsurprisingly, funding varies by type of legal service. The vast majority of those using conveyancing, power of attorney or will writing (93%, 86% and 84% respectively) use private funding. Those who use advice and appeals about benefits or tax credit, or have problems with consumer services or goods, are most likely to use a free service, but not a no win, no fee agreement (58% and 42% respectively). Those making accident or injury claims are most likely to have gone through insurance (52%) and also most likely to have gone through a no win, no fee arrangement (26%).

Complaints behaviour

The proportion of those consumers who are dissatisfied with the services they received but did nothing about it, stayed steady (36%). However, encouragingly, the proportion who have made a formal complaint has increased compared to last year (21% compared with 14% in 2019).

Just over half (54%) of consumers know how to go about making a complaint about the service they received. This is maintained at the same level as last year.

Figure 6. Legal service consumer's response to being dissatisfied – time series analysis



Base: All legal service users (2012=1435, 2013=1484, 2014=1060, 2015=1067, 2016=1523, 2017=1625, 2018=3535, 2019=3589, 2020=3623)

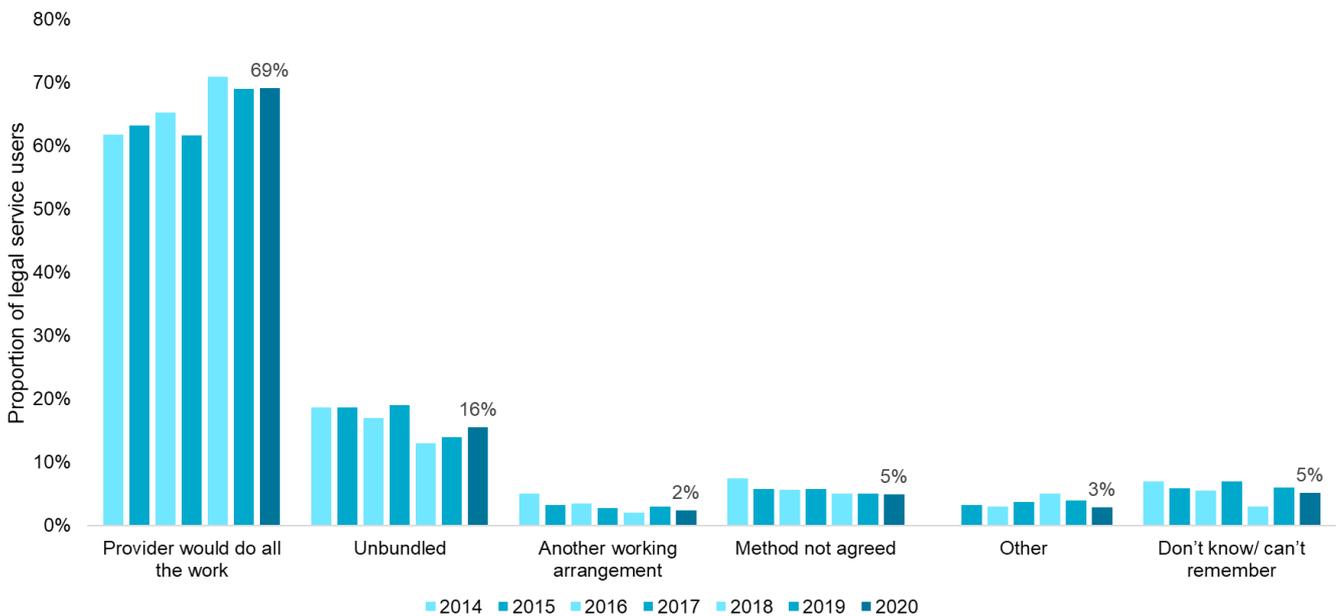
Unbundling

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 them manage costs and thus may alleviate some access to justice issues.

In 2014, we started to measure how consumers are being involved in the delivery of their legal service, whether they relied on the professionals or felt they could take on part of the work themselves. There has been no significant change in the use of unbundling since last year with 16% reporting unbundling, compared with 14% in 2019. Whilst recovered slightly, this is still lower than the 19% seen in 2014 (see *Figure 7*).

As seen previously, when considering demographics, those from BAME backgrounds are more likely than those from a White British background to unbundle (22% compared with 14%). The oldest age group (55+) are also least likely to have used unbundling and there were no differences by gender or social grade.

Figure 7. How it was agreed the service would be delivered before commissioning – time series analysis

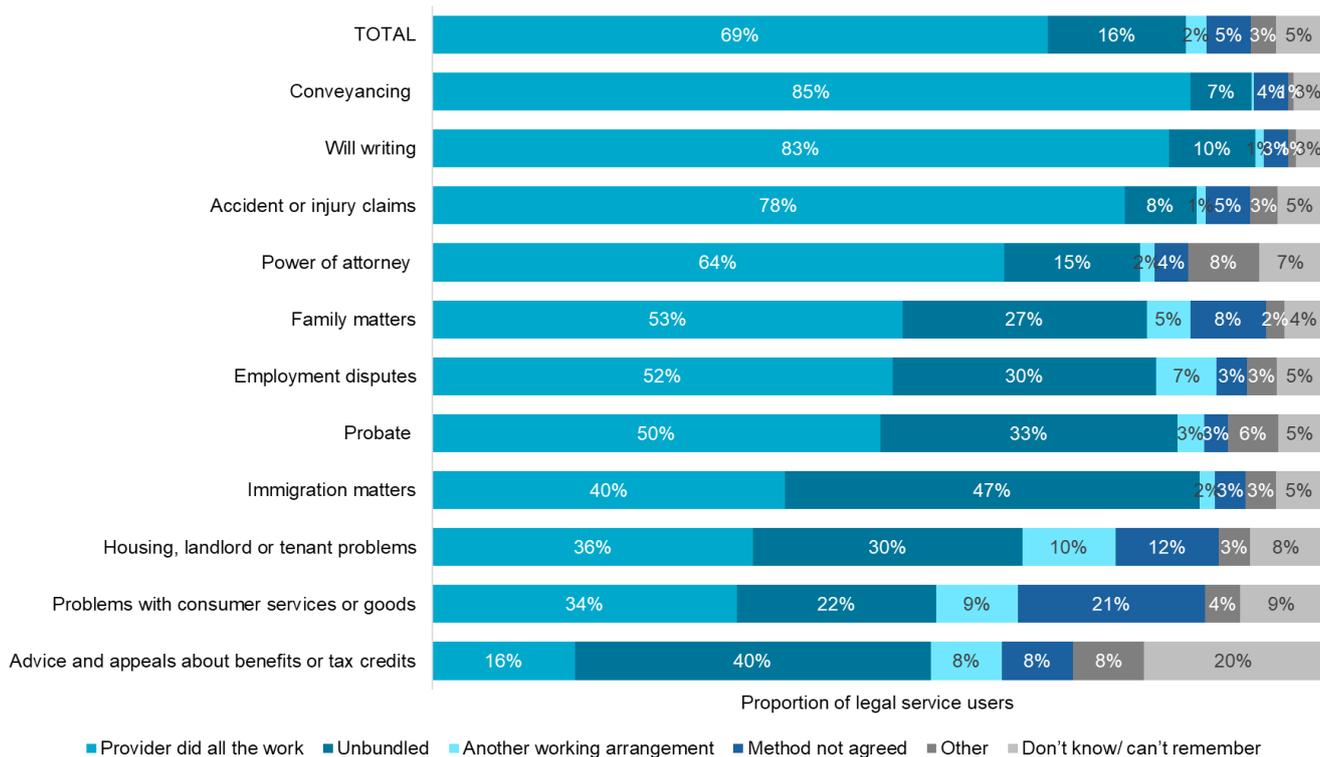


Base: All legal service users (2014=1060, 2015=1067, 2016=1523, 2017=1625, 2018=3535, 2019=3589, 2020=3623)

Consistent with last year, those who use conveyancing (85%), will writing (83%), accident or injury claims (78%) or power of attorney (64%) are most likely to have all of the work done by their provider (see *Figure 8*).

By contrast, 47% of those consumers who use legal services for immigration matters unbundled. This is followed by advice and appeals about benefits or tax credits (40%) and probate (33%). Perhaps related to these types of service, consumers receiving services provided by Citizen Advice Bureau (33%) or an internet-based business (30%) are most likely to unbundle. Further, those using legal aid (28%), going through insurance (25%) or using a free service but not a no win, no fee arrangement (22%) are also most likely to unbundle.

Figure 8. Unbundling by type of legal service accessed



Base: All legal service users (2020=3623)

Consumers' views on new technology

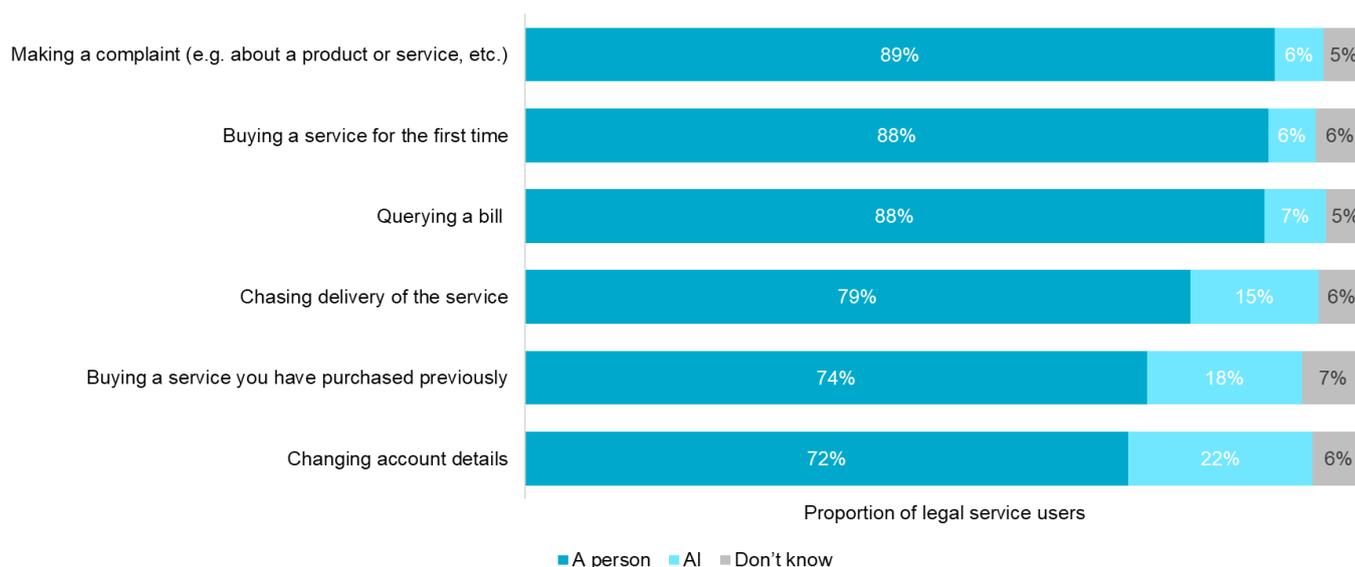
AI is a growing development in how services can be delivered to consumers. By AI, we mean using computer systems that gather and analyse data in ways that mimic human intelligence in order to make decisions or set out options. Examples of AI include smart chat-bots and interactive voice response systems.

Use of AI has increased this year compared to 2019. Use of 'interactive voice response' is again highest (46%) but use of a customer service chat-bot has increased this year (45% compared with 37% in 2019). 39% report using a 'smart' home speaker, an increase on last year (30%). Further, the proportion of consumers who have never used any types of AI has decreased this year, with 24% saying that they have not, compared with 31% last year. As seen previously, consumers aged 55+ are most likely to report that they have not used any type of AI (30%).

Across service delivery, most consumers would prefer to interact with a person (see Figure 9). However, 22% of consumers would prefer AI for services, such as changing account details and 18% for buying a service they have purchased previously.

Perhaps unsurprisingly, younger consumers (aged 25-34) are most likely to prefer to use AI for changing account details (37%) and those older consumers (aged 55+) least likely (17%).

Figure 9. Whether consumers would prefer to interact with a legal services provider in person or through AI across different stages of the service

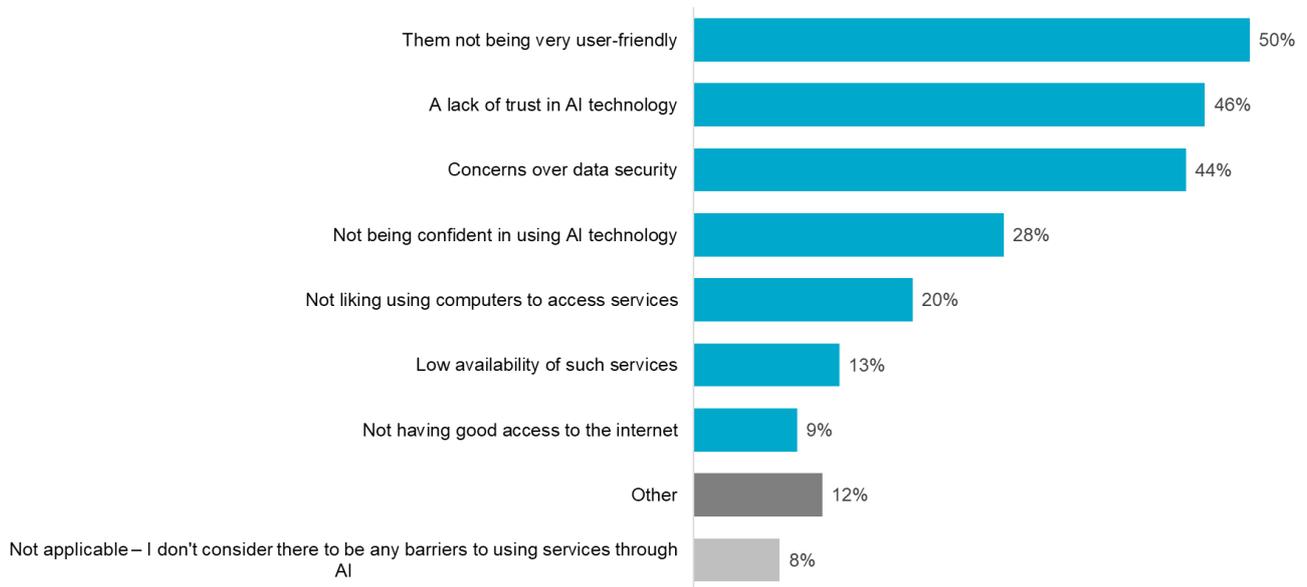


Base: All legal service users (2020=3623)

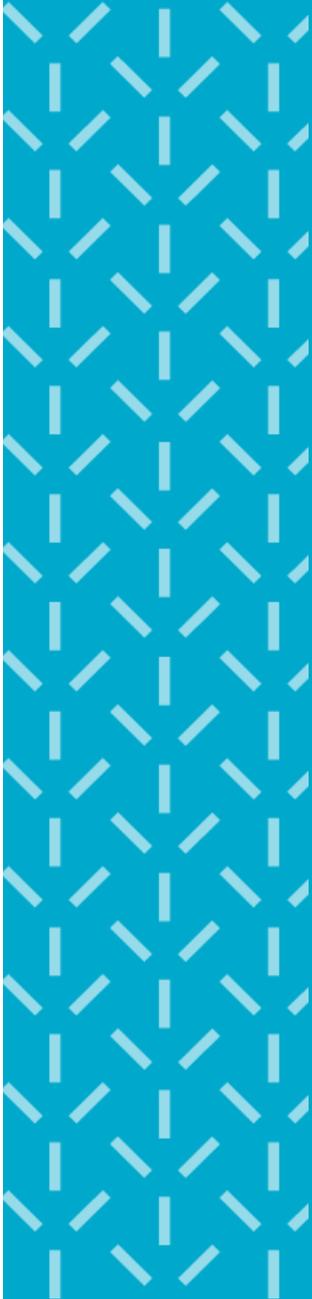
Over the last year, there has been no change in perceptions of the impact of AI on experience of interacting with legal service providers. It remains that 62% compared with 61% in 2019 believe that AI would make the experience worse for them. However, younger consumers are more likely to support AI with 37% of those aged 25-34 thinking that AI would make the experience better for them, whereas only 9% aged 55+ feel the same.

Perception of barriers to using services delivered by AI are largely unchanged. 50% of consumers feel that AI not being very user-friendly is a barrier to using services delivered by AI, followed by a lack of trust in the technology (46%) (see Figure 10). 44% of consumers have concerns over data security, however this has decreased since 2019 (47%).

Figure 10. Factors consumers consider to be barriers to personally using services delivered through AI



Base: All legal service users (2020=3623)



Legal Services Consumer Panel | 3rd floor, The Rookery, 2 Dyott Street, London, WC1A 1DE |

0207 271 0076 | www.legalservicesconsumerpanel.org.uk |

Twitter @LegalservicesCP

LinkedIn www.linkedin.com/company/lscp