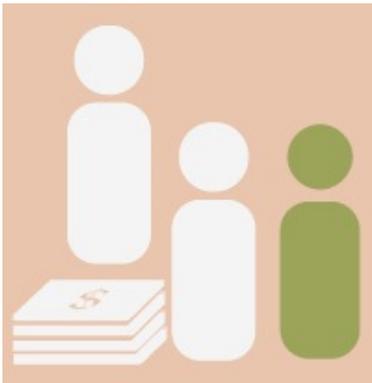


EVERYDAY LEGAL PROBLEMS AND THE COST OF JUSTICE IN CANADA*



Within a three-year period, **almost 50% of Canadians over the age of 18** will experience at least one civil or family justice problem they consider to be serious and difficult to resolve.



The top problems experienced by Canadians are **consumer problems, debt problems, and employment problems**. These are closely followed by problems with neighbours, discrimination and family problems.

Only 7% of people use formal court or tribunal processes to resolve their problems.

51% of people who reported having a legal problem experienced **stress or emotional difficulty** as a *direct* consequence of having that problem. This amounts to over 5.7 million Canadians.

43% of the people surveyed reported spending some money to try to resolve their legal problem(s).

We estimate that Canadians spend almost **\$7.7 billion on an annual basis** when dealing with their legal problems.

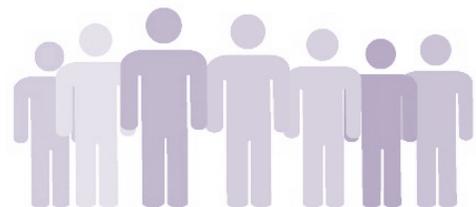
Unresolved legal problems result in annual increased costs to the public purse. For example, we estimate that Canadians' unresolved legal problems result in approximately:

- **\$450 million** in additional employment insurance costs.
- **\$248 million** in additional social assistance costs.
- **\$101 million** in additional health care costs.

These “knock on” costs cost the state an estimated \$799,000,000 dollars annually.

An estimated 2.7% of Canadians lose their housing every year as a *direct* consequence of a legal problem. This amounts to approximately **100,839 Canadians each year**.

Everyday legal problems, particularly those that remain unresolved, affect the social and economic well-being of individuals, their families and their businesses.



*Findings from the Canadian Forum on Civil Justice, “Everyday Legal Problems and the Cost of Justice in Canada: Overview Report” Trevor C.W. Farrow, Ab Currie, Nicole Aylwin, Les Jacobs, David Northrup and Lisa Moore (Toronto: Canadian Forum on Civil Justice, 2016).

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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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