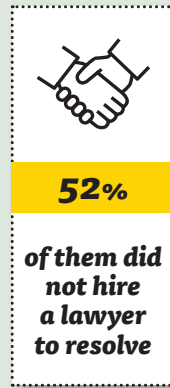
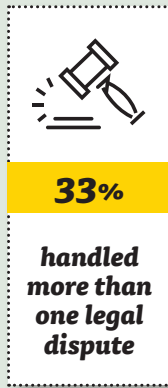


# LEGAL LIFE EVENTS: WHEN THEY HAPPEN, THEY HURT

Insights from 2,500 Canadians who handled a legal dispute during the last three years<sup>1</sup>



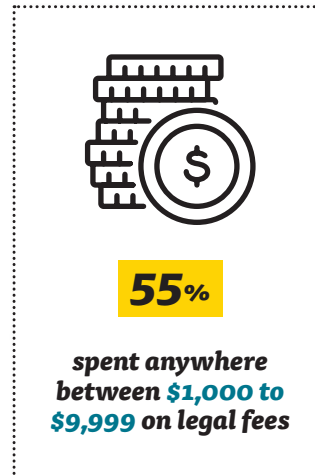
<sup>1</sup> National survey was conducted in July 2023 by Forum Research on behalf of ARAG Legal Solutions Inc. For additional details regarding these and other research findings, please visit [ARAG.ca/betterDollRight](https://www.arag.ca/betterDollRight)  
<sup>2</sup> Property related disputes include disputes with contractors, third-party causing damage, legal nuisance or trespass, disputes with a landlord or disputes with a tenant.

## Top legal disputes handled:

- Property Related Disputes<sup>2</sup>**
- Highway Traffic Tickets**
- Family Law Disputes**
- Employment Disputes**
- Tax Audit Disputes**

**Gen-Z and Millennials appear more likely to have handled a legal dispute than Gen-X and Baby Boomers.**

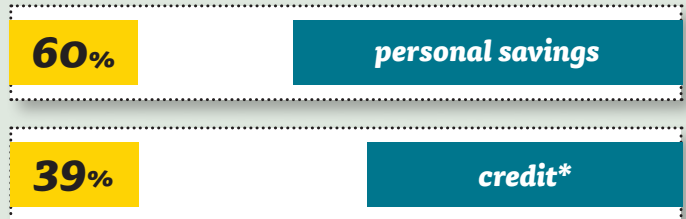
## Legal life events are hurting people's bank accounts: 55% reported a large to moderate impact on personal finances.



## Legal life events are hurting people's job performance: 55% reported a large to moderate impact on their performance at work.

- Increased work-related stress and anxiety** **54%**
- Trouble focusing or concentrating** **51%**
- Having to miss days at work** **47%**

## To pay for legal fees, people used a combination of:



\*Borrowing against a credit card or line of credit or from family and friends.

## Legal life events are hurting people's mental health: 71% reported a large to moderate impact on their and/or their household's mental health.

- Increased stress and anxiety** **79%**
- Feelings of helplessness** **54%**
- Sleep disruption or insomnia** **48%**
- Difficulty concentrating or making decisions** **34%**

**LEGAL LIFE EVENTS HAVE FAR-REACHING CONSEQUENCES, AFFECTING FINANCES, JOB PERFORMANCE, AND MENTAL HEALTH.**

**That's why we in the insurance industry collectively owe it to our customers to discuss legal risks and their impacts!**