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Analysis of the potential effects of early legal advice/intervention

Ipsos MORI

The Law Society

Contents

1. Introduction

1.1 Summary of key findings

The key findings from the analysis conducted are as follows:

- This report outlines results from analysis comparing the effects on the timing of the resolution of individuals' legal issues of (a) receiving early professional legal advice compared to (b) not receiving early professional legal advice.

- The analysis showed that early advice has a statistically significant effect on the timing of the resolution of people's legal issues. Specifically, the analysis showed that for these issues:

  - On average, a quarter (25%) of people who received early professional legal advice had resolved their problem within 3-4 months of the problem first occurring, whereas for people who did not receive early legal advice it was not until 9 months after the issue had first occurred that 25% had resolved their issue.

  - Correspondingly, and controlling for other factors that can affect problem resolution, people who did *not* receive early advice were 20% *less* likely than average to have resolved their issue at a particular point in time.

  - The main other factors affecting problem resolution were the severity of the issues, and people's previous knowledge of their legal rights. More severe problems, as would be expected, take longer on average to resolve, and people with little previous knowledge of their legal rights were 33% less likely than average to have resolved their issue at a particular point.

- Early professional legal advice was defined as 'within 3 months of the issue first occurring' as analysis showed that this is a reasonable definition *on average* across the 17 issues considered. Professional legal advice covered advice from a solicitor, or other professional advisors such as Citizen Advice Bureaus or trade unions.

1.2 Background

In 2015/16, Ipsos MORI conducted a study on individuals' legal needs on behalf of the Law Society and the Legal Services Board (LSB). The main component of the study was an online survey to examine individuals' experiences of 29 legal issues. The survey provided quantitative findings from 8,192 participants, which examined the responses from 16,694 issues experienced. This included issues relating to conveyancing; re-mortgage or equity transfer; divorce/dissolution of civil partnerships; probate; consumer issues; making a will; debt/money issues; injury at work; road traffic accidents; personal injury; legal issues with mental health issues; landlord issues; planning applications; tenant issues; squatters; repossession or eviction; other issues with owned property; neighbour disputes; relationship breakdown issues; welfare benefits; discrimination; being arrested; legal issues related to children; immigration; domestic violence; homelessness; unfair treatment by the police; problem with employers; clinical negligence. These are all issues which may be handled using legal processes but are not necessarily seen as being 'legal' in nature by those experiencing them. A report was published

which contained details of the findings and statistical/econometric analysis of the main determinants of how people handled issues.[1]

Subsequently the Law Society commissioned Ipsos MORI to undertake further analysis of data from the survey of legal needs, with the aim of assessing the potential effects of early legal advice on issue outcomes. This report presents findings from the first stage of a potentially wider analysis of the benefits/costs of early advice.

In this new round of analysis, Ipsos MORI sought to assess the impact of early advice on the basis of three issues that were explored in the legal needs survey. The three issues selected for analysis were as follows:

(1)   Those who had problems getting the right welfare benefits, tax benefits, pensions and student loans

(2)   Homelessness (being homeless or threatened with being homeless)

(3)   Those who had their home repossessed/ faced eviction from a rented property

These issues were selected on the basis of the relatively large sample sizes that the survey yielded, along with the nature of the issues, where it was felt that early advice could have significant longer term effects (positive or negative). Following initial analysis, a range of further issues were included in order to enhance sample sizes. The report's findings are therefore based on the following issues:

(1)   Those who had problems getting the right welfare benefits, tax benefits, pensions and student loans

(2   Homelessness (being homeless or threatened with being homeless)

(3)   Those who had their home repossessed/ faced eviction from a rented property

(4)   Problems with a landlord

(5)   Problems following a relationship breakdown

(6)   Divorce/dissolution of marriage or civil partnership

(7)   Legal problems with children

(8)   Domestic violence

(9)   Disputes with neighbours

(10)   Discrimination

(11)   Immigration problems

(12)   Consumer problems

(13)   Debt / money problems

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[1] http://www.lawsociety.org.uk/support-services/research-trends/largest-ever-legal-needs-survey-in-england-and-wales/

(14)   Problems with an employer

(15)   Legal problems with mental health issues

(16)   Being treated badly by the police

(17)   Clinical negligence

The project initially aimed to assess the benefits of early advice across the initially selected three problem areas in terms of whether the issue is eventually resolved or not, how long it takes for issues to be resolved, and client satisfaction with the outcome, by applying survival analysis and hazard models on the 2015 Legal Needs survey data sets. However, there was insufficient data to properly analyse 'whether the issue is eventually resolved or not', and analysis of 'client satisfaction with the outcome' produced ambiguous results as satisfaction is also closely associated with whether or not a case ended in a person's favour. The analysis therefore concentrated on 'how long it takes for issues to be resolved'.

The focus of this report is on the impact of early advice/intervention. It was acknowledged that there were several ways in which early advice could be defined, covering the length of time to resolve an issue and the type of provider used. However, a definition of early advice was agreed following the observation of the distribution of the time of legal advice, which was 'contacting a legal advisor between 0 and 3 months from the issue arising'. The impact of early advice was explored using survival analysis and hazard models. This approach helps understand whether or not early legal advice significantly affects resolution time, compared to legal support received at a later stage[2].

An initial aim of the work reported here was to produce monetary estimates of the potential benefits/costs of early intervention/advice (or indicators of these) using existing data from the Survey of Legal Needs, and supplemented with qualitative interviews to inform some of the assumptions necessary in producing the monetary estimates. However, work undertaken alongside that reported here indicated that this approach would be unlikely to yield robust results, in particular because substantial data variables would be required in addition to that contained in the Survey of Legal Needs. The Law Society Research Unit is therefore investigating the possibility of undertaking further survey work on the benefits of early intervention/advice using data from a different source in order to obtain further indicators of the benefits/costs of early intervention/advice.

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[2] Survival analysis consist of two elements: the first sheds light on how the probability of an issue being resolved varies according to the time since the issue first occurred. The second, known as 'hazard model', uses a blunter measure of time (e.g. whether advice was received within 3 months, or not), to control for other factors that could be affecting the probability of an issue being resolved. The two approaches are therefore complimentary.

2. Key Findings from the analysis

Early legal advice was defined as 'within 3 months of the issue first occurring' as statistical analysis showed that is a reasonable definition *on average* for the 17 issues considered (i.e. in terms of the distribution of data). Around four in five (79%) contacted an advisor within three months of the issue starting. The data therefore suggests that a large proportion of participants contacted a legal advisor soon after the issue began.

Table 2.1 Early advice

Early advice	Freq.	%
1 = contacted advisor 0-3 months	2,178	79
2 = contacted advisor >3 months to 5 years	579	21
Total	2,757	100

Survival analysis and a hazard model were developed in order to understand how the probability of an event occurring varies over time. Survival analysis is an econometric/statistical technique that sheds light on how the probability of an issue being resolved varies according to the time since the issue first occurred. A hazard model is an econometric/statistical technique that uses a blunter measure of time (e.g. whether advice was received within 3 months, or not) than a survival model, but more systematically controls for other factors that could be affecting the probability of an issue being resolved. The two approaches are therefore complimentary.

The survival analysis indicates that early advice has a significant effect on issue resolution time. Figure 2.1 shows the percentage of participants who had not resolved their issue (vertical axis) relative to the number of months after the issue first occurred (horizontal axis), for participants who received early advice (blue line) and those who did not (red line).

- Around three-quarters (0.75 on the vertical axis) of the sample who received early advice had not had their issue resolved around 3 to 4 months from issue starting, while for those who did not receive early advice, around three-quarters of the sample still had not resolved their issues 9 months after the issue began.

- Furthermore, amongst those that received early advice it took one year for half of the group to have resolved their issues; but for those that did not receive early advice the time period before half of the group had resolved their issues doubled to almost two years.

Figure 2.1 Early legal advice and resolution time
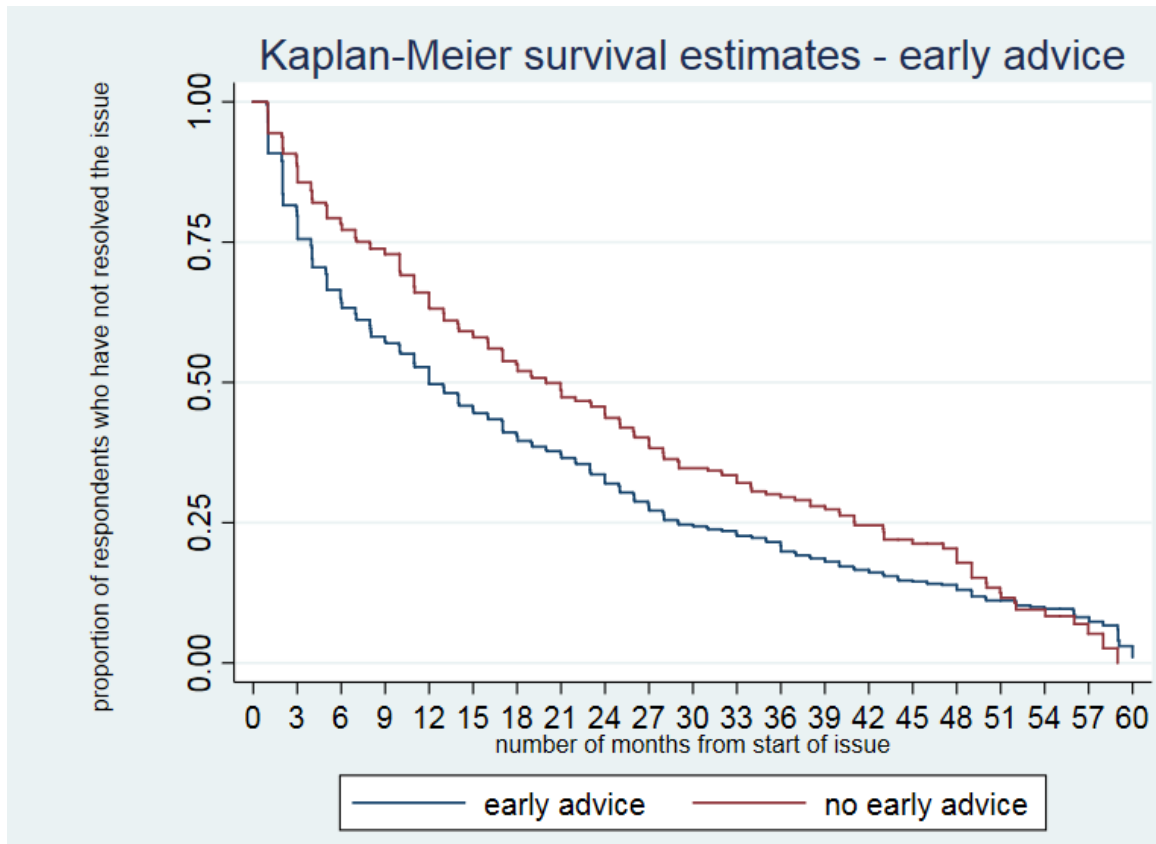
For the hazard model, as well looking at the effects of early advice/no early advice on the likelihood of participants resolving their issue, analysis also looked at: issue type; issue severity; qualifications; age; perception towards issues and knowledge of legal rights.

- Even when relevant variables are controlled for, early advice has a significant impact on getting issues resolved (those who did not get early advice were less likely to resolve their issues as quickly). Participants in the survey who did *not* receive early advice were, on average, 20% less likely to have resolved their issue at a particular point in time (compared to those who did receive early advice). This reinforces the findings from the survival analysis.

- The other main factor affecting the likelihood of resolution was the severity of the issue, as reported on a 1-20 scale offered to the participants in the survey. More severe problems perceived by participants in the survey lead to a lower likelihood of resolution. Higher issue severity (scores 16-20) decreases the likelihood of resolution at a particular point of time by roughly 30% compared to when there is lower severity (scores 1-5).

- Knowledge of legal rights was the third most important factor affecting the likelihood of resolution, with participants who had little knowledge of their legal rights being 33% less likely to resolve their problems. The importance of this variable potentially indicates the benefits that could arise from legal education programmes.

- The probability of problem resolution at a particular point in time was significantly lower for participants in the 45-74 age group (who were 14% less likely to resolve their problems), and correspondingly a higher probability for those in the under 45 age group. However, it is suspected that these differences may be due to other factors

affecting the 45-74 age group that are not picked up by the variables distinguishing between the different types of problems or their severity. This is an area that may explored further as a separate exercise.

- Participants' levels of qualifications in itself does not appear to have a statistically significant effect on the probability of resolution, although this could be because this variable is correlated with (and better picked-up by) participants' knowledge of legal rights.

- Even controlling for relevant variables, there are marked differences across problem types in the probability of a problem being resolved. For consumer problems, issues with a landlord, benefits, homelessness and problems with employers, holding constant all the other variables, people affected by one of these issues are on average more likely to resolve their issues compared to those people experiencing divorce or dissolution of marriage (the reference issue or category)[3]. Only people affected by debt problems appear to have a slightly lower probability of resolving their problem compared to the reference category 'divorce or dissolution of marriage'.

- Table 2.2 shows the effect of each statistically significant variable on the likelihood of an issue's resolution, expressed as a percentage. If the corresponding hazard ratio is less than zero, the percentage is read as "less likely to resolve" relative to the reference category, while if the hazard ratio is above 1, the impact on the probability of resolution is positive. Table 2.2. does not show other variables which were explored but which were not significant at the 95% confidence level.

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[3] The analysis of categorical variables, in a regression context, implies the choice of a reference category. This is used to make comparisons, for example in the early advice regressions the reference category is the first subgroup of each variable. The reference categories are:

for 'no early advice'= 'early advice'

for 'issue type' = 'divorce or dissolution of marriage'

for 'issue severity' = 'from 1-5'

for 'age' = 'under 45'

for knowledge of legal rights' = 'had significant knowledge of right'

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Table 2.2: Effect of statistically significant variables on the likelihood of issue's resolution, expressed as a percentage

Variable	hazard ratio	effect on the likelihood of resolution	significant at 95%
no early advice	0.81	19%	yes
issue type			
Had a consumer problem	1.93	93%	yes
Got into debt/money problems	0.78	22%	yes
Problems with a landlord	1.57	57%	yes
Benefits	1.66	66%	yes
Homelessness	1.54	54%	yes
Problem with employer	1.96	96%	yes
Issue severity			
from 6 to 10	0.71	29%	yes
from 11 to 15	0.68	32%	yes
from 16 to 20	0.62	38%	yes
Age			
45-74	0.86	14%	yes
Knowledge of legal rights			
Not at all	0.67	33%	yes

3. Description of data used

This chapter provides a descriptive analysis of the data used in the further statistical analysis reported in the previous section.

Table 3.1 outlines the issues explored in this analysis along with their corresponding sample (base) sizes in the survey of individuals' legal needs.

Table 3.1 Issues considered

Issue	n
Had a consumer problem	1567
Disputes with neighbours	805
Got into debt/money problems	760
Problems following a relationship breakdown	680
Had problems getting the right welfare benefits, tax benefits, pensions or student loans	667
Problem with employer	628
Problems with a landlord	556
Discrimination	551
Divorce/dissolution of marriage or civil partnership	486
Domestic violence	467
Clinical negligence	403
Homelessness	384
Been treated badly by the police (police misconduct)	307
Had my home repossessed/faced eviction from a rented property	303
Legal problems with children	276
Legal problems with mental health issues	240
Immigration problem	201
Total	9281

Table 3.2. outlines the different resolution paths amongst those experiencing the issues covered. A third (33%) dealt with their issue without help, while three in ten (30%) obtained professional legal advice, help or assistance, either straight way (24%) or after trying to handle the issue alone (6%).

Table 3.2 How people resolved their issue

Resolution paths	Freq.	%
1. Did nothing/Took no action	1,331	14
2. Dealt with it myself without help	3,021	33
3. Dealt with it myself with the help of family or friends	1,429	15
4. Obtained professional legal advice/assistance/help	2,237	24
5. Tried but failed to get professional legal advice then dealt with it myself	408	4
6. Tried and failed to get professional legal advice and then did nothing	268	3
7. Tried to handle alone then obtained professional legal advice	587	6
Total	9,281	100

Across all the issues three in ten (30%) attempted to contact an advisor, while seven in ten did not.

Table 3.3 How many people sought legal advice

Contacted advisor	Freq.	%
No	6,457	70
Yes	2,824	30
Total	9,281	100

As detailed in table 3.4, half (50%) of the issues explored were resolved within a month, just over a quarter (27%) within three months, five percent within three to six months and 15% within six month and five years. Issues which lasted longer than five years were not included in the analysis because they covered a very small number of cases[4] and could be viewed as outliers.
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[4] There were also 67 participants who reported that they sought advice after the issue was resolved. These participants have not been included in the analysis and recoded as 'missing' values.

Table 3.4 Time of advice: when do people seek advice after issues start

Time of advice	Freq.	%
0-1 month	1,407	51
>1 up to 3 months	771	28
>3 up to 6 months	142	5
6 months-5 years	437	16
Total	2,757	100

There is no agreed definition of 'early advice'. We so we have used 'within 3 months of the issue first occurring' in the analysis as it appears to be a reasonable definition *on average* for the 17 issues considered. In Appendix A, indicators of what 'early advice' means for individual issues are described in further detail.

Table 3.5 shows that around four in five (79%) contacted an advisor within three months of an issue.

Table 3.5 Early advice variable – 3 months from the issue starting [excluding missing cases]

Early advice	Freq.	%
1= contacted advisor 0-3 months	2,178	79
2= contacted advisor >3 months to 5 years	579	21
Total	2,757	100

Figure 3.5 outlines the distribution of issue resolution times. The majority of issues were resolved within a year from them starting.

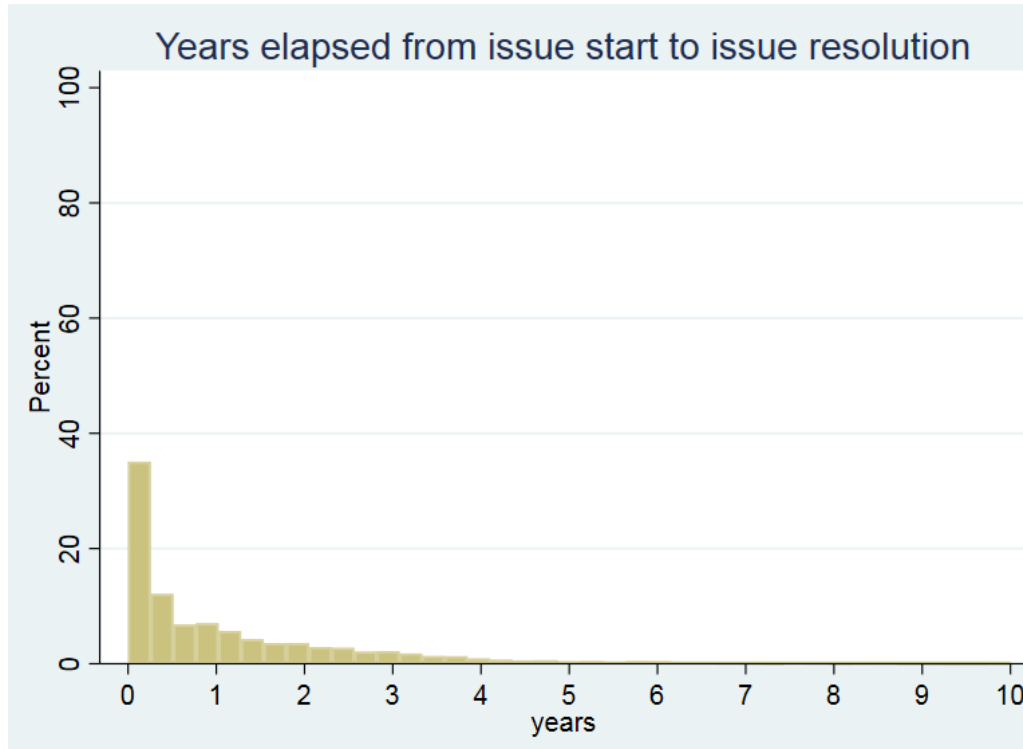**Figure 3.5 Resolution time – Total Sample**

Table 3.6 shows the mean average resolution time for each of the issues.

Table 3.6 Average number of years elapsed from advice to issue's end

Issue	n	years
Divorce/dissolution of marriage or civil partnership	486	2.1
Had a consumer problem	1567	0.8
Got into debt/money problems	760	2.1
Legal problems with mental health issues	240	2.8
Problems with a landlord	556	1.4
Had my home repossessed/faced eviction from a rented property	303	1.4
Disputes with neighbours	805	1.7
Problems following a relationship breakdown	680	2.3
Had problems getting the right welfare benefits, tax benefits, pensions or student loans	667	1.1
Discrimination	551	2.3
Legal problems with children	276	2.1
Immigration problem	201	2.6
Domestic violence	467	2.6
Homelessness	384	1.1
Been treated badly by the police (police misconduct)	307	1.4
Problem with employer	628	0.9
Clinical negligence	403	1.5
Base	2,757	
missing	67	
Total	2,824	

Table 3.7 shows the average resolution time across all the 17 issues analysed. This is expressed as the number of years elapsed from issue start to resolution.

Table 3.7 Average resolution time across all the 17 issues

Average resolution time	Years	SE	LCI
Years elapsed from issue start to issue resolution	1.030	0.012	1.006
Total			

Participants were asked how serious they felt their issue to be. As outlined in Table 3.8, 17% rated the severity of their issue as being 1-5, 27% rated the severity as being 6-10, 29% rated the severity of their issue as 11-15 and 28% rated the severity as being 16-20.

Table 3.8 Perceived issue severity

Issue's severity	Freq.	%
Scores 1 to 5	1,585	17
Scores 1 to 6	2,483	27
Scores 11 to 15	2,652	29
Scores 16 to 20	2,561	28
Total	9,281	100

4. Technical details of analysis

4.1 Introduction

This technical section presents the econometric details of the survival analysis performed on the Individual's Survey of Legal Needs data.

Survival Analysis can be split in two parts, the first where the data are observed in terms of the number of participants resolving their legal issue within a specific amount of time. This is done through the Kaplan Meier curves, which display the estimated survival rate for all participants. Through these curves it is possible to visualise the percentage of people that do not resolve their issue and whether any difference exists between those who received early legal advice and those who did not. The second part of survival analysis aims at understanding how the probability of resolution is affected by a more complete set of important predictors which may be relevant in the legal context.

4.2 Methodology

As outlined in section 3, early legal advice was defined as any legal support received within 0 to 3 months from the issue commencing. To investigate whether the time of advice has a significant impact on the timing of issue resolution, survival analysis was first conducted on the Legal Needs Survey data. This approach models what is known as "time to event". It estimates the proportion of a given population that will likely experience an event of interest. In this specific case, time to event was defined as the number of months elapsed from contacting a legal advisor to the issue's end. The event of interest for this analysis is issue resolution. (So in this context participants completely "surviving the event" represents those cases that did not resolve their issue when the questionnaire was administered, and such cases are defined as being "censored" because nothing is observed or known about them when the survey was administered). The main purpose of this model is to understand how likely participants are to resolve their issues conditional to early legal advice, compared to those who did not receive early legal advice. This will shed light on the potential impact of timely legal support across a number of legal issues, compared to advice sought at a later stage, specifically after three months from the issue commencing. The rest of this section is organised as follows: section 4.3 provides technical details of the survival analysis section 4.4 outlines the hazard model results, which more systematically look at the potential effects of early advice while controlling for all other factors (data permitting) that could be affecting the likelihood of a problem being resolved.

4.3 Survival Analysis

The main hypothesis tested in this exercise was whether receiving early legal advice affects the probability of an issue's resolution. Specifically, whether receiving timely legal advice reduces the resolution time and/or improves the probability of issue resolution. For this reason, a dummy variable indicating early legal advice was used as the main explanatory variable in the survival regressions. Other covariates, such as issue type, issue severity, qualifications, age, perception of the issue and knowledge of legal rights were used and their impact on the likelihood of resolution were also tested. Table 4.1 shows the core elements of the survival model and their definition.

Table 4.1: Survival Analysis key elements

| Element	Definition
Event	Resolve the legal issue
Time (t)	Time elapsed from contacting a legal advisor to issue's resolution
Censored Subject	A subject not experiencing the event during the study time
Survival Function	The probability of not resolving the issue within time t

The first step in any survival analysis is the graphical visualisation of what is called the Kaplan-Meier curve[5], which shows the proportion of participants surviving the event during time "t" where the event is the 'the resolution of the issue'. So in this analysis, figure 4.1 shows the percentage of participants at a point of time after the issue's start who had *not* resolved their issue.

Figure 4.1. Kaplan-Meier curve total sample
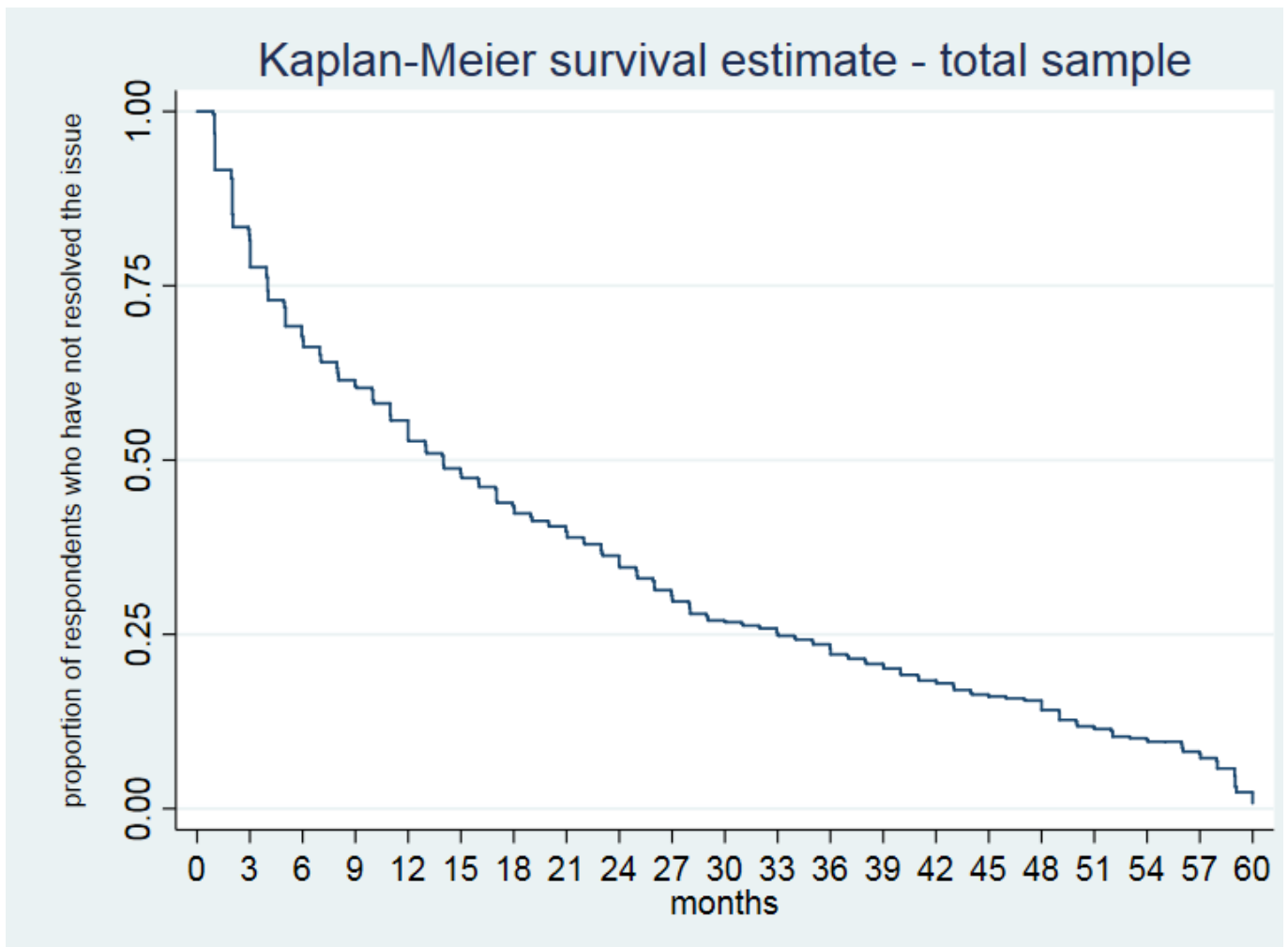
[5] The Kaplan-Meir curve is a visual representation of the Kaplan Meier estimator, which is a non-parametric statistic used to estimate the survival function. It is often used to understand the proportion of participants, that experience a specific event across time, specifically it allows us to understand how long does it take for a subject to experience the event. Details can be found here:https://en.wikipedia.org/wiki/Kaplan%E2%80%93Meier_estimator and here: http://web.stanford.edu/~lutian/coursepdf/KMpaper.pdf.

Figure 4.2 can be interpreted as follows: the y (vertical) axis outlines the proportion of participants not resolving their issues, while the x (horizontal) axis shows the number of months from the issue first occurring. At time 0, all the participants have their issues unresolved, as time passes small portions of the sample experience the event, this is indicated by a vertical drop in the curve. For example, 75% of individuals had not managed to resolve their issue after around 3 months. Half of the sample resolve their issue within 15 months, while 75% of participants resolve their issue in just under 3 years (33 months). Figure 4.1 excludes those participants whose issues are resolved after 5 years, although they represent only 6% of the sample which corresponds to 180 individuals. This very small number is not representative of the average issue resolution time of 1.03 years are therefore excluded from the analysis.

Figure 4.2. Kaplan-Meier curve early legal advice
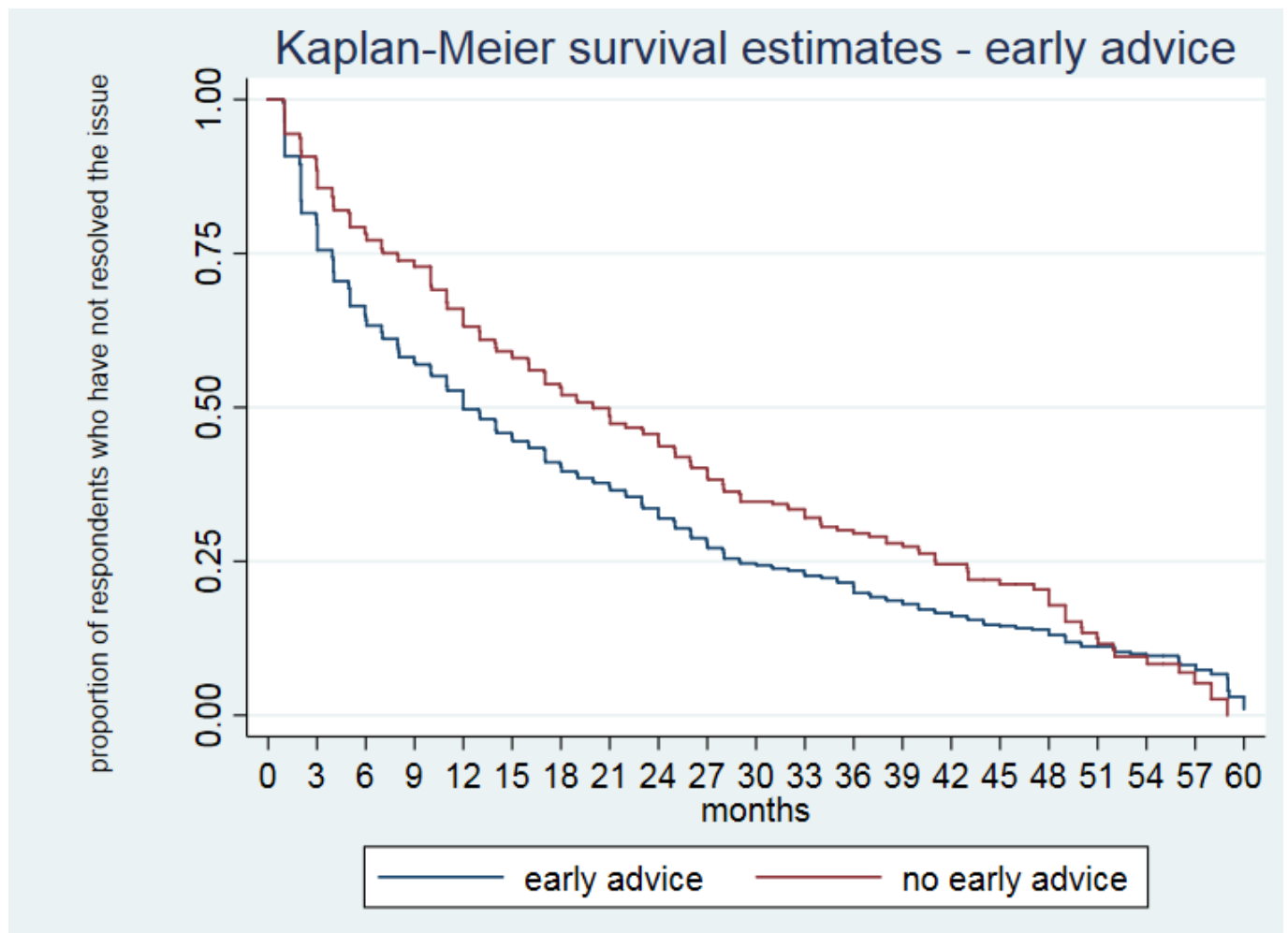
The Kaplan-Meier curves represented in Figure 4.2 outlines the different resolution time for those participants that sought early legal advice, compared to those who did not.

The presence of a gap between the curves is a sign that there is a significant difference between the two groups and suggests that this indicator should be further investigated. The graph illustrates that those who sought early legal advice (blue line), resolve their issues quicker than those who did not (red line).

Around three-quarters of the sample on the blue line hadn't had their issue resolved at approximately 3 months from the issue commencing, while on the red line around three-quarters of the sample had not resolved their issue until around 9 months after the issue commenced. Half of those who resolved their issue within a 1 year received early legal advice. Amongst those participants who received support at a later stage, resolution time is almost 2 years for half the sample. Again, participants whose issues took longer than 5 years have been filtered out of the analysis.

4.5 Hazard Model – Regression Results

A further step in survival analysis was conducted using Cox regression. This approach adds information on the risk of failure[6] and describes how the probability of an issue's resolution varies in response to a more complete set of explanatory variables. A number of additional covariates were tested in combination with early legal advice in order to check whether they had any significant effect on the likelihood of issue resolution or made any changes to the effects of early advice seen in the survival analysis. Tables 4.2 and 4.3 report the coefficients, also called hazard ratios, associated to the variables. Table 4.2 presents the results of a simple regression where the only explanatory variable is legal advice obtained within three months from the issue's start. A coefficient of less than zero is interpreted as a reduced probability of resolution for those participants who did not receive early legal advice compared to those who instead got support early. The hazard ratio in Table 4.2 indicates that these people are, on average, 26% less likely to resolve their issue[7]. The model strength of fit is demonstrated by the p-value of the likelihood ratio test (LR chi2) at the bottom of the table. This is significantly different from zero, indicating that the model including the early advice predictor improves the estimation significantly compared to a model with no explanatory variables.

Table 4.2 Cox Regression – early advice and likelihood of resolution

Variable	hazard ratio	p-value	significant at 95%	LCI	UCI
No early advice	0.740	0.000	yes	0.654	0.837
LR chi2 (1)	24.31	p-value	0.000		

Table 4.3 presents the full model, where other important covariates have been added to improve the estimation. The variables highlighted in green are all significant both at 95% and 99% confidence levels. Issue type, issue severity, age and knowledge of legal rights all affect the outcome variable significantly.

Holding constant all the other variables, people affected by one of these issues are on average more likely to resolve their issues compared to those people experiencing divorce or dissolution of marriage (the reference category): consumer problems, issues with a landlord, benefits, homelessness and problems with employer. Only people affected by debt problems appear to have a significant negative effect on the probability to resolve this problem (i.e. decreases the likelihood). Issues having no statistically significant impact compared to the reference category were: legal issues with mental health, home repossession, disputes with neighbours, problems following a relationship breakdown, discrimination, legal problem with children, immigration, domestic violence, police misconduct and clinical negligence.

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[6] In this context the risk of failure is represented by the risk of not resolving a legal issue, given that the "event" of interest is issue's resolution.

[7] This percentage is obtained doing the following calculation (1-0.74=0.26). When a percentage is greater than zero it means that the likelihood of resolution has increased by some amount

Issue severity, age, and knowledge of legal rights all have a negative impact on the outcome, suggesting that the more severe the issue is being in the 47-74 age range, and having a poor knowledge of legal rights all reduce the chance of (quicker) resolution.

Finally, an F-test was performed to test the main hypothesis of the relevance of early legal advice on the likelihood of anissue's resolution. The resulting p-value confirms that 0.81 on the coefficient for 'no early advice' is significantly lower compared to the coefficient associated to early advice (omitted in the regression results in table 4.3 because it is the reference category). This provides further confirmation that legal support received within 3 months from the issue's start, taken in isolation and together with other predictors, significantly and positively affects the likelihood of resolution.

Table 4.3 Cox regression – extended model

Variable	hazard ratio	p-value	significant at 95%	LCI	UCI
no early advice	0.81	0.002	yes	0.705	0.925
issue type					
Had a consumer problem	1.93	0.000	yes	1.525	2.447
Got into debt/money problems	0.78	0.051	yes	0.605	1.001
Legal problems with mental health issues	0.84	0.375	no	0.576	1.231
Problems with a landlord	1.57	0.002	yes	1.187	2.074
Home repossessed/faced eviction from a rented property	1.24	0.176	no	0.906	1.709
Disputes with neighbours	1.01	0.917	no	0.799	1.284
Problems following a relationship breakdown	0.92	0.489	no	0.724	1.167
Benefits	1.66	0.000	yes	1.307	2.121
Discriminati on	0.84	0.260	no	0.625	1.135
Legal problems with children	1.12	0.462	no	0.828	1.514
Immigration problem	0.78	0.194	no	0.536	1.135
Domestic violence	0.77	0.097	no	0.558	1.049
Homelessness	1.54	0.003	yes	1.159	2.056
Been treated badly by the police (police misconduct)	1.20	0.257	no	0.874	1.655
Problem with employer	1.96	0.000	yes	1.552	2.477
Clinical negligence	0.84	0.290	no	0.615	1.156
Issue severity					
from 6 to 10	0.71	0.001	yes	0.577	0.875
from 11 to15	0.68	0.000	yes	0.556	0.835
from 16 to 20	0.62	0.000	yes	0.503	0.759
Qualifications					
some	0.98	0.778	no	0.887	1.094
none	1.03	0.874	no	0.713	1.489
Age					
45-74	0.86	0.007	yes	0.777	0.961
75+	0.56	0.085	no	0.287	1.084
Whether the issue is legal or not					
no	1.05	0.356	no	0.942	1.181
Knowledge of legal rights					
Mostly	0.95	0.550	no	0.799	1.127
Partly	0.92	0.324	no	0.776	1.088
Not at all	0.67	0.000	yes	0.562	0.805
F-test on the equality of legal advice coefficients	Chi2=9.53	p-value=0.0020			
LR chi(28)	294.390	0.000			

Appendix A – Additional tests

Further analysis on the effect of early legal advice was made by testing a slightly different version of this dependent variable, as shown below in Table 5,2. Similar analysis was performed on the hypothesis that early legal advice improves the likelihood of resolution, compared to any legal support received 12 months *after* the issue began. Time of advice was recoded as early if it occurred between 0-3 months, medium if it was received between 3-12 months and late if it was received beyond 12 months. The results are in line with those previously presented, with almost all the variables remaining significant, indicating that the model is robust to small changes in variables. The reference category for legal advice is "medium advice", so the coefficients in the table below are compared with legal support occurred 3-6 months. Compared to people getting legal advice after 12 months, early advice recipients are 20% more likely to resolve their issue. Moreover, this coefficient is also statistically different from that of late advice as the F-test at the bottom of the table indicates. However, it should be noted that the hazard ratio associated with late advice is not statistically significant at any acceptable confidence level, suggesting that late legal support does not affect the likelihood of resolution significantly (versus medium).

Table 5.2: Cox regression – late legal advice

Variable	hazard ratio	p-value	significant at 95%	LCI	UCI
Legal advice 0-3 months	1.207	0.034	yes	1.015	1.435
Legal advice 12 months +	0.934	0.559	no	0.742	1.175
issue type					
Had a consumer problem	1.918	0.000	yes	1.519	2.422
Got into debt/money problems	0.789	0.063	no	0.615	1.013
Legal problems with mental health issues	0.862	0.423	no	0.600	1.239
Problems with a landlord	1.549	0.002	yes	1.174	2.043
Home repossessed/faced eviction from a rented property	1.244	0.167	no	0.913	1.696
Disputes with neighbours	1.005	0.964	no	0.794	1.272
Problems following a relationship breakdown	0.927	0.530	no	0.732	1.174
Benefits	1.650	0.000	yes	1.297	2.099
Discriminati on	0.810	0.165	no	0.601	1.090
Legal problems with children	1.089	0.575	no	0.808	1.469
Immigration problem	0.733	0.097	no	0.508	1.058
Domestic violence	0.741	0.057	no	0.545	1.009
Homelessness	1.540	0.003	yes	1.157	2.050
Been treated badly by the police (police misconduct)	1.171	0.332	no	0.852	1.610
Problem with employer	1.950	0.000	yes	1.546	2.459
Clinical negligence	0.829	0.243	no	0.605	1.136
Issue severity					
from 6 to 10	0.723	0.002	yes	0.588	0.890
from 11 to15	0.693	0.000	yes	0.566	0.847
from 16 to 20	0.620	0.000	yes	0.506	0.760
Qualifications					
some	0.986	0.789	no	0.888	1.094
none	1.002	0.990	no	0.704	1.427
Age					
45-74	0.871	0.009	yes	0.784	0.967
75+	0.562	0.088	no	0.289	1.090
Whether the issue is legal or not					
no	1.049	0.401	no	0.938	1.173
Knowledge of legal rights					
Mostly	0.934	0.429	no	0.788	1.107
Partly	0.899	0.208	no	0.761	1.061
Not at all	0.655	0.000	yes	0.549	0.782

F-test on the equality of legal advice coefficients Chi2=8.30 p-value=0.0040

LR chi(28)   308.410   p-value0.0000

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