

Feeling seen

The need for legal access among
America's diverse workforce



**LEVEL THE
PLAYING FIELD**

Executive Summary

The law touches nearly every aspect of our daily lives, providing structure and a sense of security. However, interactions with the legal system can be a source of stress and have long-term impacts. Compounding the problem, individuals—particularly lower-income and marginalized groups—do not have enough access to legal resources. The difference between legal needs and the resources available to meet those needs in order to reach a fair and equitable outcome is known as the “justice gap.”¹ Our research indicates that among employees, the justice gap contributes to stress and burnout, which negatively affects their holistic wellbeing and ability to bring their best selves to work.

MetLife Legal Plans conducted a comprehensive study to understand the impact of the justice gap on the workforce and how legal plans can play a part in improving circumstances. The study included U.S. full- and part-time employees and legal experts—practicing attorneys, law professors, and licensed subject matter experts in diversity, equity, and inclusion (DEI) policies.

Although it’s a problem that needs to be addressed on many fronts, legal plans are one way to help level the playing field. Employers are uniquely positioned to broaden access to legal support for all working Americans by offering group legal plans and educating employees on the value. This benefit can help employees feel cared for and improve their holistic health. For employers, it can mean a more loyal and productive workforce while also supporting DEI initiatives.



Methodology

MetLife Legal Plans’ Legal Access Study was conducted in three parts from October 2022 to January 2023 and fielded by Big Village—a global research and analytics consultancy. Rainmakers conducted part one, which included a three-day online community. Twenty-eight interviews were conducted with full-time employees from diverse backgrounds on the state of legal access and their understanding of legal plans. Part two entailed interviews with three experts active in the legal industry (an EVP of DEI, a lecturer of business law and ethics for a school of social work, and an attorney/consultant), and one DEI subject matter expert (consultant and adjunct professor in the department of social justice and social change). Part three was a quantitative study of 5,023 employees.



Personal legal matters impact employee wellbeing

Americans rely on the legal system to keep society and the economy running

In modern society, legal issues big and small permeate our daily lives. All kinds of relationships and transactions are bound by the laws of the land and our responsibilities to one another.

Whether we want to proactively protect our interests or happen to run into conflict unexpectedly, navigating the complexity of the U.S. legal system often requires professional guidance. **Interactions with the legal system can have long-term impacts on health, emotional and social wellbeing, employment, housing, and financial security.²** The extent of these impacts may not be apparent at the time of the encounter, which makes legal counsel necessary. Yet, our research found that, for many, this guidance is out of reach.

Legal needs are diverse yet universal

Today's workforce is more diverse than ever. Across race, ethnicity, age, gender identity, and lifestyle, the need for legal advice is something all employees have in common. Research shows that **two out of three people have faced at least one legal issue in the last four years.**³ And the issues are as diverse as today's workforce. As employees navigate socioeconomic conditions, personal matters, and changes to state and federal laws, the need for legal support is on the rise.⁴ Planned and unplanned encounters with legal institutions span a variety of situations across all demographics:

- Employees managing student loan and debt issues
- Those buying a home or starting a family
- Caregivers managing childcare needs, critical health issues, or eldercare challenges
- LGBTQ+ employees seeking guidance about name changes or reproductive law
- International employees needing help with immigration requirements
- Women looking for personalized legal protection
- Individuals facing potential bankruptcy or issues with creditors
- Employees looking for an advocate when dealing with traffic tickets, identity theft, or civil litigation



2 in 3
people have
recently
faced a
legal issue³

Estate planning or will preparation is the issue most likely to drive employees to seek an attorney's advice.



To address these various legal needs, the use of legal services has increased steadily over the past few years while the specific services needed vary. **Our customer claims data demonstrates significant increases in utilization of attorneys over the last five years for issues such as immigration assistance (117%), affidavits (194%), and property tax assessments (160%).**⁴

Fundamental human needs such as health and wellness and making ends meet are top concerns for employees, and they also give context to the increased interest in legal services. **More than 90% of employees say they are worried about inflationary pressures and rising costs.**⁵ Evictions are expected to increase in 2023 as pandemic-era moratoriums end and rental assistance money runs out.⁶ Greater instability in employees' personal lives can impact their employers in the form of absenteeism, presenteeism, and greater employee turnover.⁷

Without access to legal help, employees go it alone

Despite the increase in utilization of our legal plan, data indicates that many Americans don't seek legal help for their needs. **While 67% of employees have experienced a legal situation in the past five years, only 7% sought legal representation.** However, the legal experts we interviewed say that this can lead to missteps and worse outcomes.

Common missteps when handling legal issues without legal counsel



When employees don't understand the legal system or have access to the help they need, they sometimes misjudge their ability to handle legal matters. And while most employees feel they can handle legal situations on their own, satisfaction with outcomes is much higher when legal representation is obtained.

The consequent stress of handling a legal matter can impact health and productivity, spilling over into the workplace.⁷ **Sixty-one percent of employees said they were concerned about the impact of a legal issue on their financial health, and 47% were concerned about the impact on their mental health.** These effects hold true especially for lower-income and marginalized groups who are disproportionately affected by both the need for legal services and a lack of access to professional legal help, commonly referred to as the justice gap.

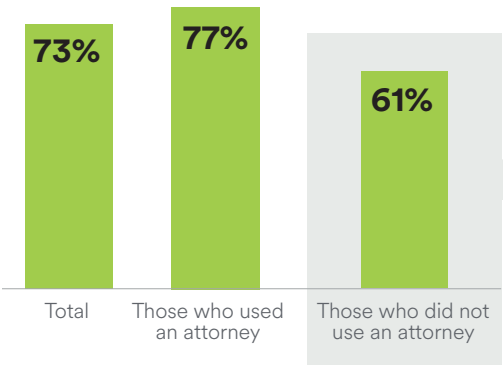
“If you’re on your own and you don’t actually know what you’re doing, you could end up in a worse situation.”

— Maja, legal expert

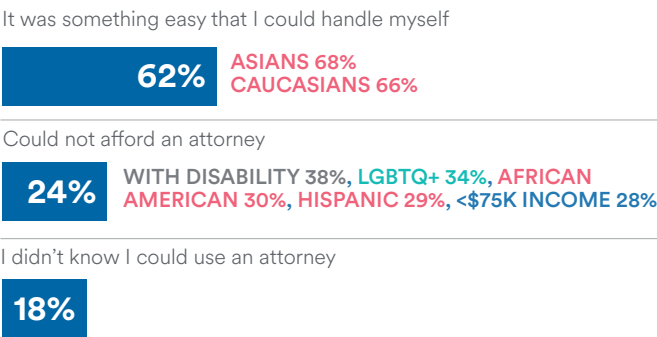
They don’t know they need an attorney, so identifying legal issues is certainly a problem. Or they overestimate their own competencies. Or they don’t really know who to ask or where to go.”

— Eric, business law and ethics expert

Satisfaction with Legal Issue Resolution



Reasons Didn't Seek Attorney



See appendix for additional data.





What is the justice gap?

The difference between legal needs and the resources available to meet those needs and reach a fair and just outcome

Access to legal services is not keeping pace with economic and social change

The greatest need but the least access

The populations that need legal help the most are the least likely to have access. According to the Institute for the Advancement of the American Legal System (IAALS), the nature and seriousness of the problems Americans experience—and whether they are ultimately resolved or expected to be resolved—were shaped in important ways by income, gender, ethnicity, age, and living environment.³

As part of our research, we discussed issues of equity with legal and DEI experts, many of whom cited the effects of the justice gap on legal access. As one legal expert told us, “There’s a distinction [between] equality and equity. Equality is, ‘Hey, we all have access to the same justice system.’ Oh, that’s great! But equity is the notion of, do we really, in effect?”

Among employees, lack of equity impacts racial and ethnic minorities, women, low-income workers, those who identify as LGBTQ+, and those with disabilities. Our proprietary data found disparities in the concerns that underrepresented groups had about the legal system and their access, compared to all survey respondents. Black and African Americans, Hispanics and LGBTQ+ individuals were more likely to be concerned about how to navigate the legal system, and Hispanics and LGBTQ+ individuals were less likely to feel that they have adequate access to legal representation.

For 92% of their civil legal problems, low-income Americans did not receive any or enough legal help.¹

1 in 3 employees doesn’t feel they have adequate access to or can afford a lawyer, and many lack trust in the people who make up the legal system.¹

LEVEL THE PLAYING FIELD

Populations most impacted by the justice gap:

- Low-income
- Ethnic minorities
- LGBTQ+
- Living with disabilities



The justice gap is heightened by shared cultural experiences

Our study revealed that employees have strong opinions as to why legal disparities exist. Their interview responses provide insights into the lived experiences and generational trauma that inform their perceptions of the legal system.

Today, greater awareness of the justice gap is fueling both activism and introspection. **However, greater visibility of injustice also reinforces distrust of legal institutions.**

Access to legal services is not keeping pace with economic and social change



LEVEL THE
PLAYING FIELD

Aggravating factor: distrust in legal institutions

Standing on one side of the legal gap are the under-represented groups who are reluctant or unwilling to engage with our legal system. Our research shows that, across the board, underrepresented groups are more likely to avoid the legal system than other groups.

Americans in general have negative feelings about the legal system, with only 30% having a positive opinion. Hispanics approve of the legal system at a higher rate of 34%. **Overall, 45% of the general population weighed in with a negative opinion of our legal system.**

Would avoid the legal system:

45%

of Hispanics

49%

of Black and African Americans

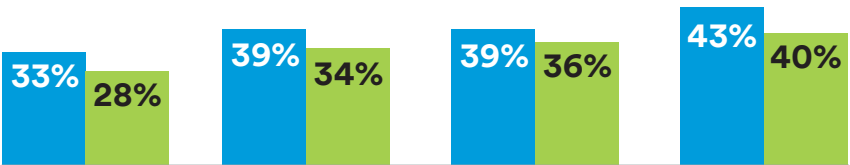
51%

of LGBTQ+ individuals

Opinion of Fairness in American Institutions

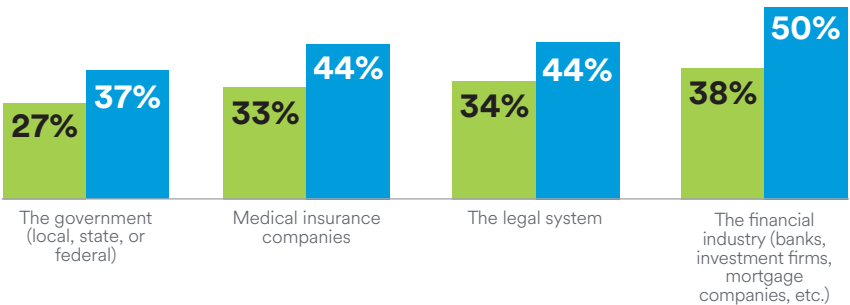
BY GENDER

■ Men ■ Women



BY INCOME

■ Under \$75K ■ \$75K+

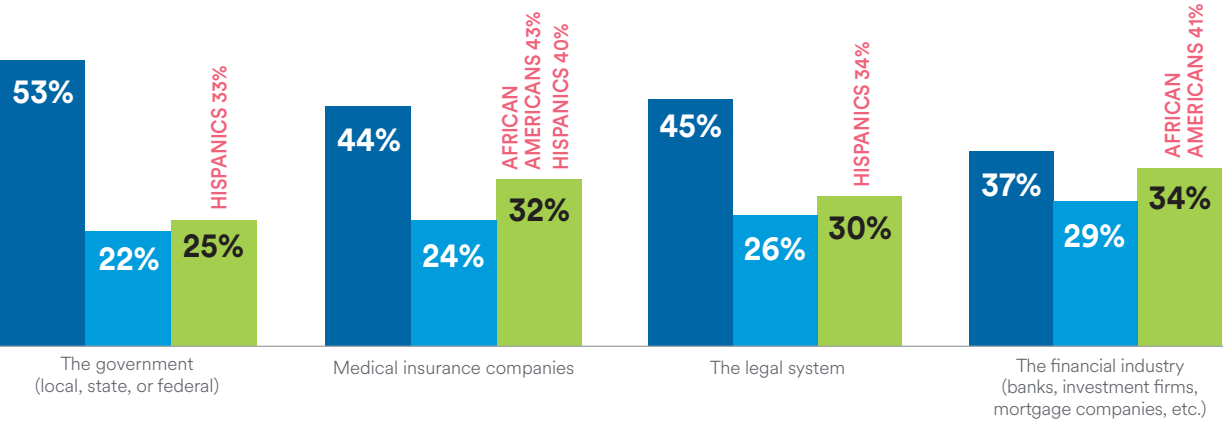


See appendix for additional data.

These perceptions are likely reasons why some underserved groups try to avoid the legal system, potentially to their own detriment.

General Opinion of American Institutions

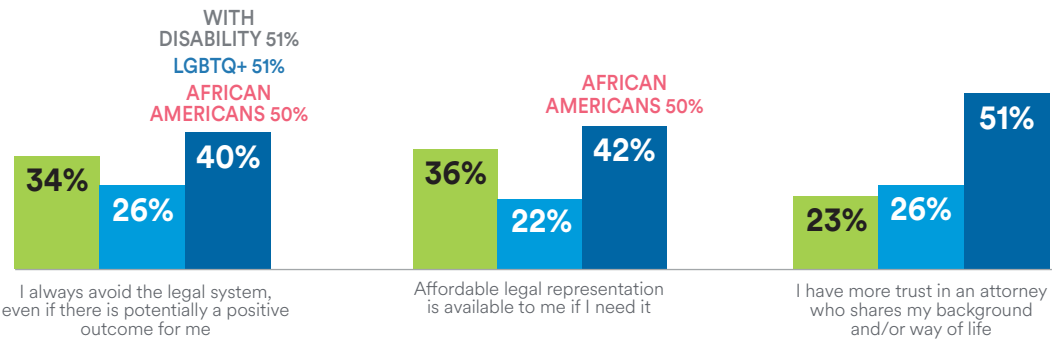
■ Negative ■ Neutral ■ Positive



See appendix for additional data.

Perceptions of the Legal System

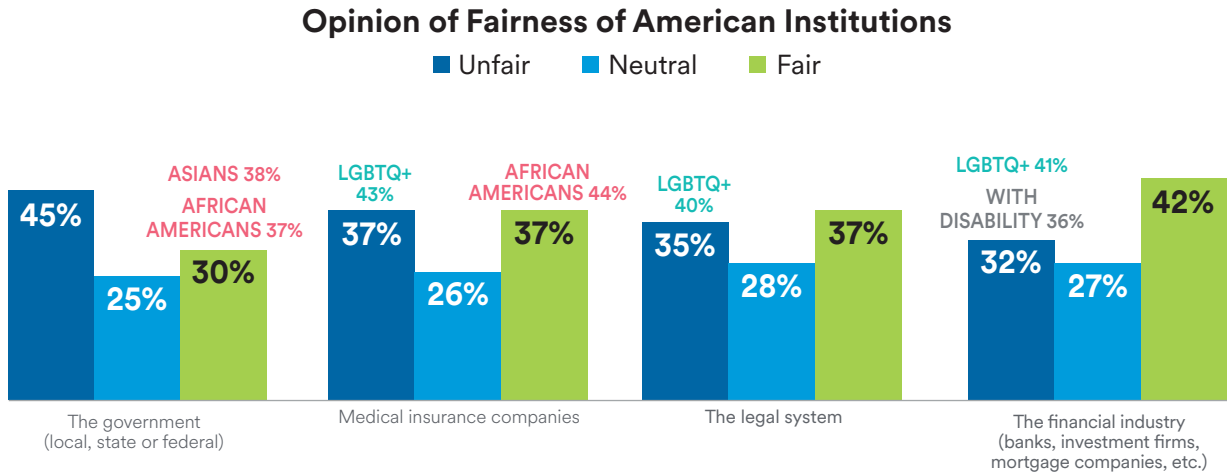
■ Disagree ■ Neutral ■ Agree



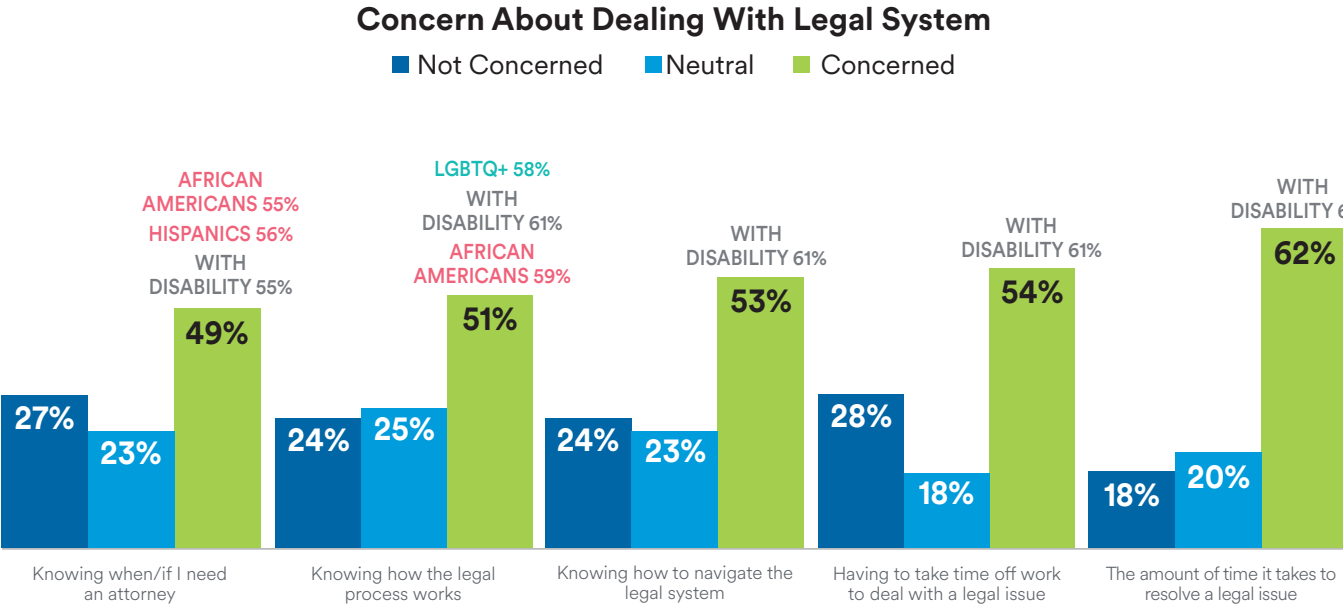
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Perceptions of fairness are generally polarizing, with those in the LGBTQ+ community more likely to feel unfairly treated.

Those living with disabilities are the most concerned about dealing with the legal system, lacking confidence in their knowledge and worried about the time it will take.



See appendix for additional data.



Positive impacts of legal plans:

- Institutional trust
- Legal literacy
- Generational access
- Employee satisfaction
- Mental health
- Psychological safety



Opportunities for employers to increase access to legal services

Employees have increased expectations of their employers. Today’s employee feels that their employer has a role to play in supporting employee holistic health by providing access to increased benefits, e.g., voluntary benefits.⁵ And with legal plans, employers can **demonstrate care for their employees** and help mitigate the effects of the justice gap.

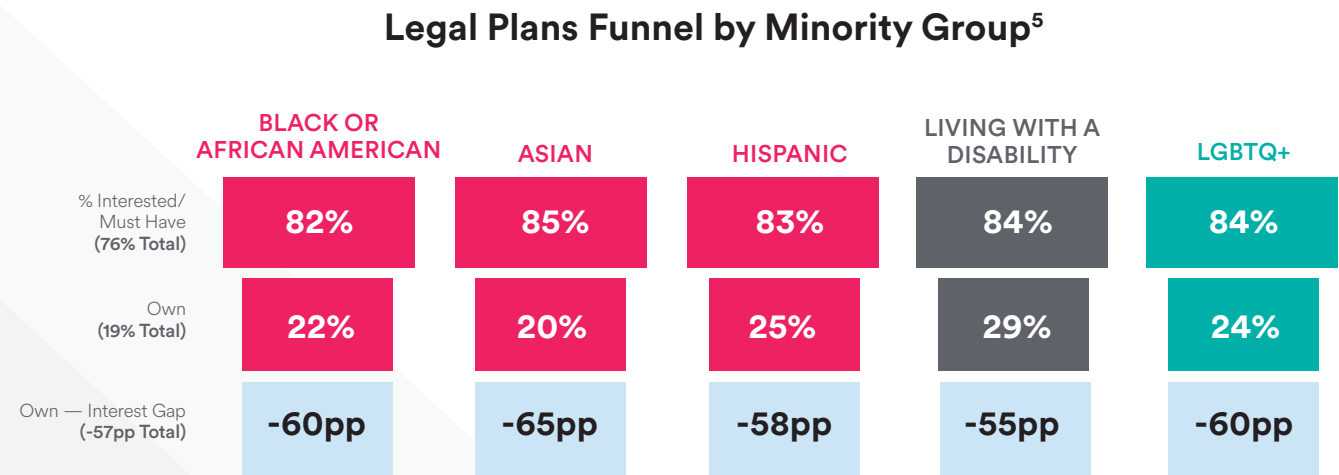
A legal plan removes barriers to access and helps employers provide support for employees during meaningful and often transformational life events. It offers four key benefits that help balance the scales of justice:

- Makes the law accessible to everyone enrolled, whether for everyday matters or more complex issues
- Helps close the financial gap between those who can and those who cannot afford legal services
- Improves the chances of people receiving justice or a favorable decision—particularly for those who have never had access to legal representation
- Provides the mental and emotional security that comes with knowing an attorney is helping with your legal matters—thereby reducing stress and anxiety

Employees are increasingly interested in group legal plans, and offerings by employers have been steadily on the rise.



Although interest in and ownership of legal plans is higher than average among many underserved groups, a large gap remains between interest and ownership.



See appendix for additional data.

Reaching individuals where they are

Employers have the means to communicate with and support more than 131 million full-time employees across the country.⁸ For many of those employees, full-time employment is key to accessing essential benefits like medical coverage. **But today’s employees want a wider range of benefits.**⁷

In response, many employers are expanding their offering through voluntary benefits. They know their businesses stand to gain when they provide for all aspects of their employees’ health—physical, mental, social, and financial wellness. **MetLife’s 21st annual U.S. Employee Benefit Trends Study shows that there are direct and powerful links between employers’ talent objectives and the holistic health of their workforce.**⁵ By taking action to improve the health and wellbeing of their employees, organizations can promote greater job satisfaction, loyalty, engagement, and productivity.⁷

Top 5 voluntary benefits that drive job satisfaction⁷

- 1. Defined benefit pension plan
- 2. Financial planning/ wellness tools
- 3. Home insurance
- 4. Legal plans
- 5. Life insurance

Top 5 misconceptions about group legal plans

- 1. You must pay extra to get actual representation from an attorney (53%)
- 2. Legal services are capped at a specific monetary value (42%)
- 3. Serious criminal matters are not covered (29%)
- 4. A person can only use the legal service for one issue at a time (28%)
- 5. Legal services only give you access to documents and templates online (22%)

Key benefits of improved access to legal assistance

- Better case outcomes
- Significantly increased perceptions of fairness
- More efficient resolution of cases by the courts

Employers can provide employees with cost-effective access to legal help through group legal plans. However, few employees understand what a group legal plan is, and most don’t know enough to make an informed decision about enrollment. They may think it’s not something they can afford, or they may not fully understand the value.

As a trusted resource for benefits information, employers can educate employees on the need for legal coverage, how a legal plan works, and how it can benefit them.

Group legal plans, like medical benefits, offer cost-effective coverage through monthly “subscription” pricing and pooled risk that help keep costs down. The plans are designed to provide access to qualified attorneys, a wide range of coverage options, and easy access to customer support and help online and by phone.



Opportunities for employers to increase access to legal services

LEVEL THE
PLAYING FIELD

Group legal plans are good for employees, employers, and society

FOR EMPLOYEES

Employees with legal plans feel cared for in the workplace.

MetLife’s 21st annual U.S. Employee Benefit Trends Study identified “employee care” as the emerging theme amid talent shortages and economic uncertainty. And while 88% of employers want to demonstrate care—only 58% of employees feel cared for.⁵

When employers offer legal plans to employees, they are offering potentially deeply impactful access to care on another dimension, especially to marginalized employee groups.⁷



Overall, employees with legal plans have more positive feelings both inside and outside of work. They feel more cared for in general and while they are at work.

Legal plan holders are **35% more** likely to feel cared for⁵



A legal plan would give me confidence for any legal issue. I am currently experiencing a legal issue right now and, if I had a plan, I would immediately use it. Because right now I’m in limbo, and it’s probably costing me financially.”

— Caucasian man, millennial generation

FOR EMPLOYERS

Leveling the playing field: delivering on DEI commitments

Improving access to legal plans is a tangible way employers can support their broader DEI initiatives—making an impact that carries across generations.

As demonstrated earlier, legal plans benefit employees across demographics and lifestyles by solving for their unique legal issues. For example, **more than half of surveyed employees assumed that a legal plan would cover some civil and criminal matters, but less than half realized that a legal plan could also help with family and property matters.**

Specifically, more than half knew they could use a legal plan for estate planning, small claims court, and criminal matters such as police stops or traffic court. However, only 16% knew a legal plan covered gender marker change, and only 24% knew it covered school disciplinary issues.

By offering a benefit that covers a wide range of employee needs, a legal plan supports overall satisfaction of diverse employee populations.⁷

In this moment of renewed commitment to DEI in the business world, right now is the perfect opportunity to help close the justice gap. We're committed to partnering with employers to address the legal needs of their workforces with affordable and accessible legal services."

— Ingrid Tolentino, Chief Executive Officer, MetLife Legal Plans

Employee interests

82%

of **millennials** are interested or say legal plans are a **must-have benefit**

87%

of **Gen Z** are interested or say legal plans are a **must-have benefit**

22%

of **LGBTQ+** employees with a legal plan are more likely to **feel engaged and motivated at work**

40%

of **women** with a legal plan are more likely to say **current benefits package reduces financial stress**

Employer strategy

Employees with a legal plan are...

25%

more likely to say that they are satisfied with the DEI benefits and programs that their employer provides

20%

more likely to say they are satisfied with the way their employer fosters an inclusive and equitable/fair culture

21%

of **women** are more likely to feel engaged, successful, and valued/appreciated at work

One employee quote summarizes it best:

"A company offering these plans cares about their employees knowing that they have resources available. A company that takes 100% responsibility for the premium for the legal plan is exceptional and is loyal to its employees' future."

— Hispanic woman, millennial, unaware of legal plans

LEVEL THE
PLAYING FIELD

Group legal plans are good for employees, employers, and society



Legal plans make it possible for a person—single mothers, folks of color, queer and trans people—to stay in a job that they might not have been able to because they didn’t have the benefits or an understanding employer.”

— Johnanna, consultant and adjunct professor,
social justice and social change

FOR SOCIETY

Legal plans increase access and create trust in the legal system

Employees with a legal plan have unique attorney experiences that contribute to positive feelings of trust in the attorney, how the legal situation is being handled, and the legal system as a whole. Trust is related to satisfaction with legal outcomes and is therefore an essential component of an individual’s legal experience.

I trust that any attorney who represents me has my best interests in mind.

People without
a legal plan:

43%

People who have
a legal plan:

62%

I feel like I have options when dealing with legal situations.

People without
a legal plan:

44%

People who have
a legal plan:

66%

I have adequate access to legal representation if I need it.

People without
a legal plan:

44%

People who have
a legal plan:

68%

A lot of people don’t have the access, so I think having that reduces disparity. A lot of times, they don’t have anybody to ask, so they’re putting out a whole lot financially and in terms of time and are probably experiencing a lot of stress.”

— Maja, legal expert

**LEVEL THE
PLAYING FIELD**

Conclusion

Change is the only constant. As the legal landscape continues to evolve and employee expectations adjust to new dynamics and real-world situations, employers are tasked with finding ways for their benefit packages to remain relevant. This means going beyond the traditional. Medical, dental, and vision—once considered cornerstones of a robust offering—are now seen as standard. Adding value for employees means taking into account products that address what employees are experiencing outside of work.

Today’s employees are faced with increased legal circumstances and challenges, which impact their professional performance. And for some employees, there is limited understanding of their legal options and resources. Employers are uniquely positioned to bridge this gap, both for the benefit of the employee and to help modernize benefits to remain competitive and current. It’s no surprise that the movement to bridge the legal access gap starts at the workplace.

Methodology

Summary of the approach

A 3-day online community

24-28 full-time employees from a diverse range of backgrounds to ensure relevance

Including recruitment of:

- LatinX, African American, and API employees
- Blue and white collar employees
- Caregivers
- Those living with a disability
- Those that identify as LGBTQ+
- Low/middle/high income employees

A market scan of insights

A synthesis of data, including MetLife research, public research and news articles, and in-depth interviews among market experts

Expert interviews conducted with:

- An EVP of DEI at a non-profit organization
- A lecturer of business law and ethics
- A practicing attorney
- Adjunct professor, department of social justice and social change

An online quantitative study

5,023 employees directly involved with household benefits selections

Oversampling process to ensure robust base sizes for specific subgroups:

- Black or African Americans
- Hispanic
- Asian
- LGBTQ+
- Those with disabilities

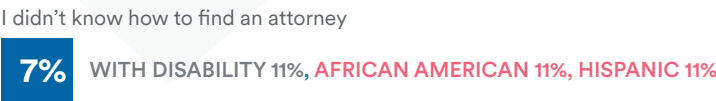
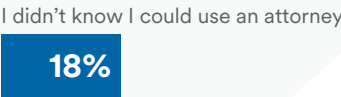
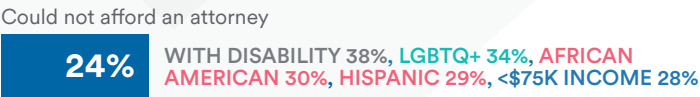
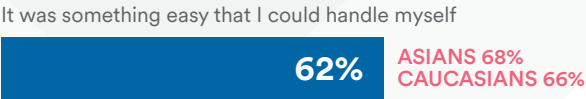
MetLife’s 2023 Employee Benefit Trends Study data was also analyzed from a Group Legal Plans perspective

Unless otherwise cited, data is from MetLife’s Legal Access Study.

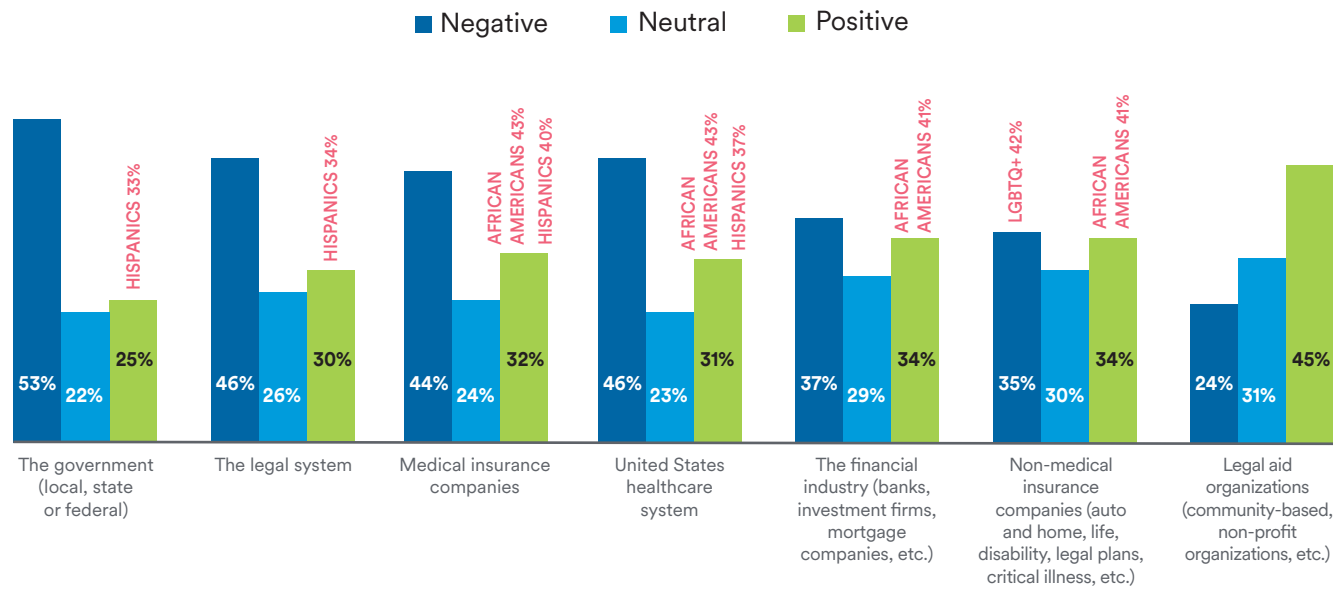
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4. Internal data.
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Appendix

Reasons Didn't Seek Attorney

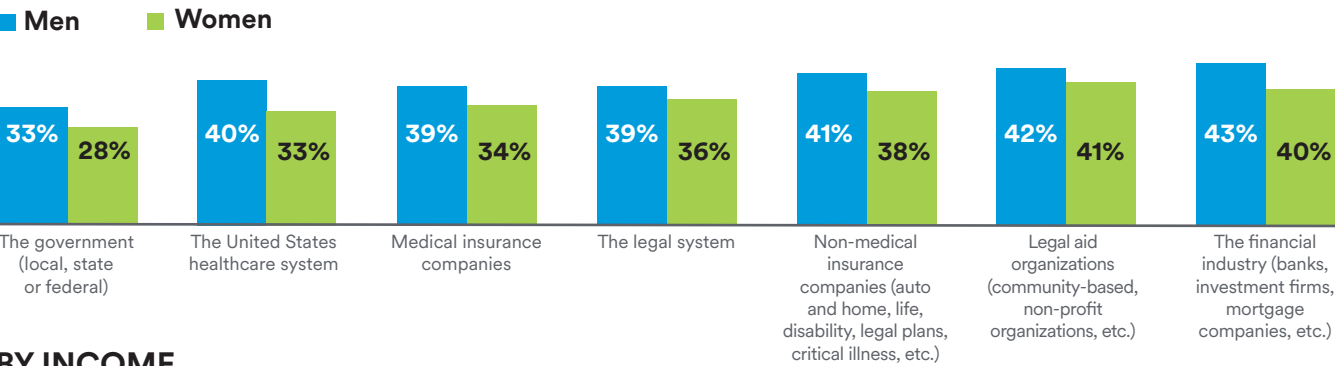


General Opinion of American Institutions

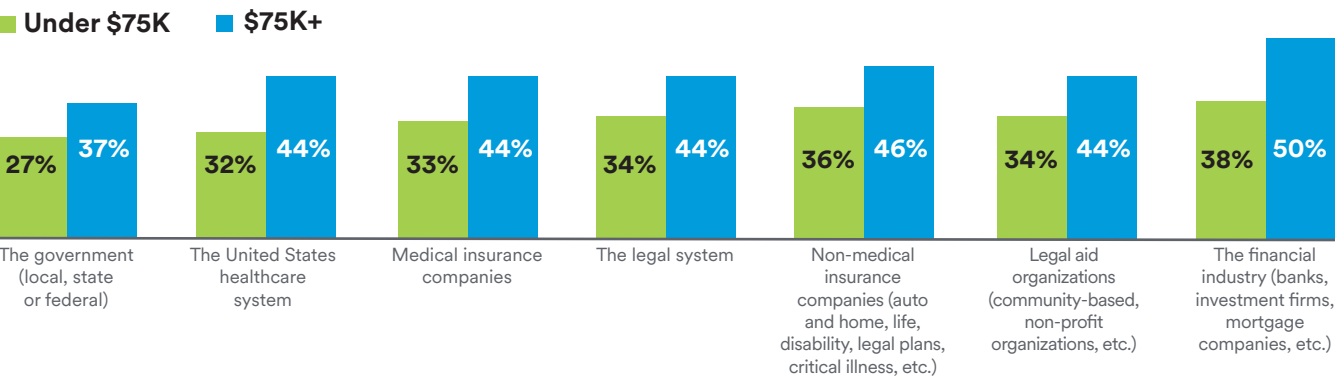


Opinion of Fairness in American Institutions

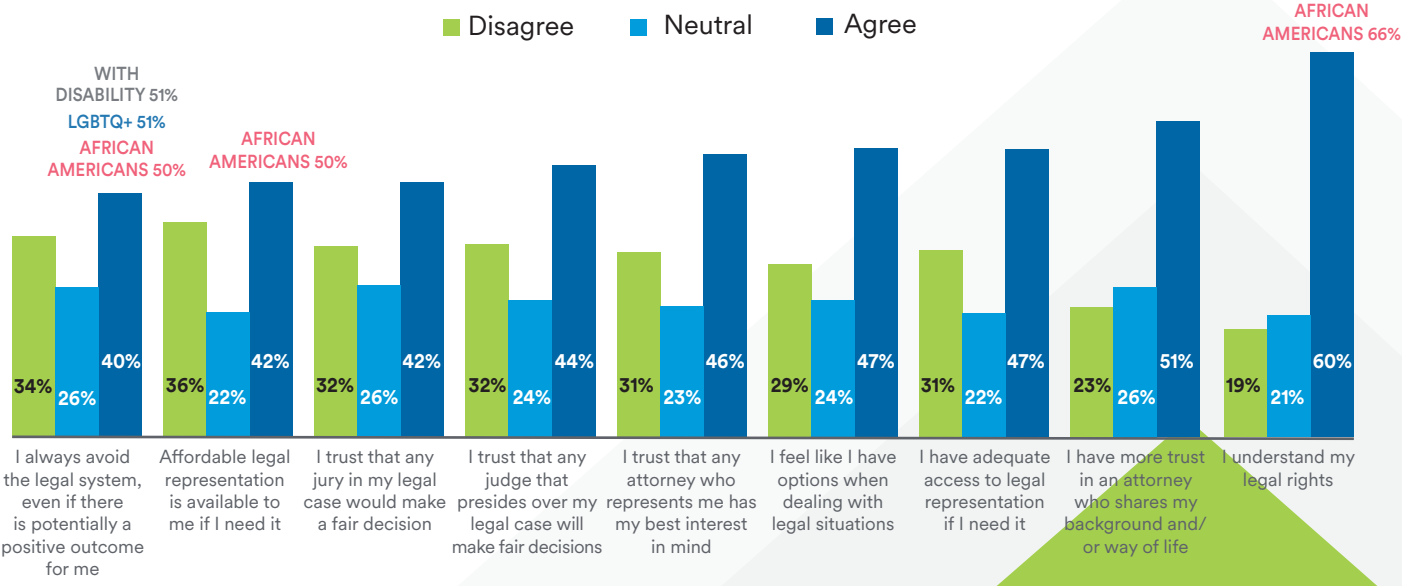
BY GENDER



BY INCOME

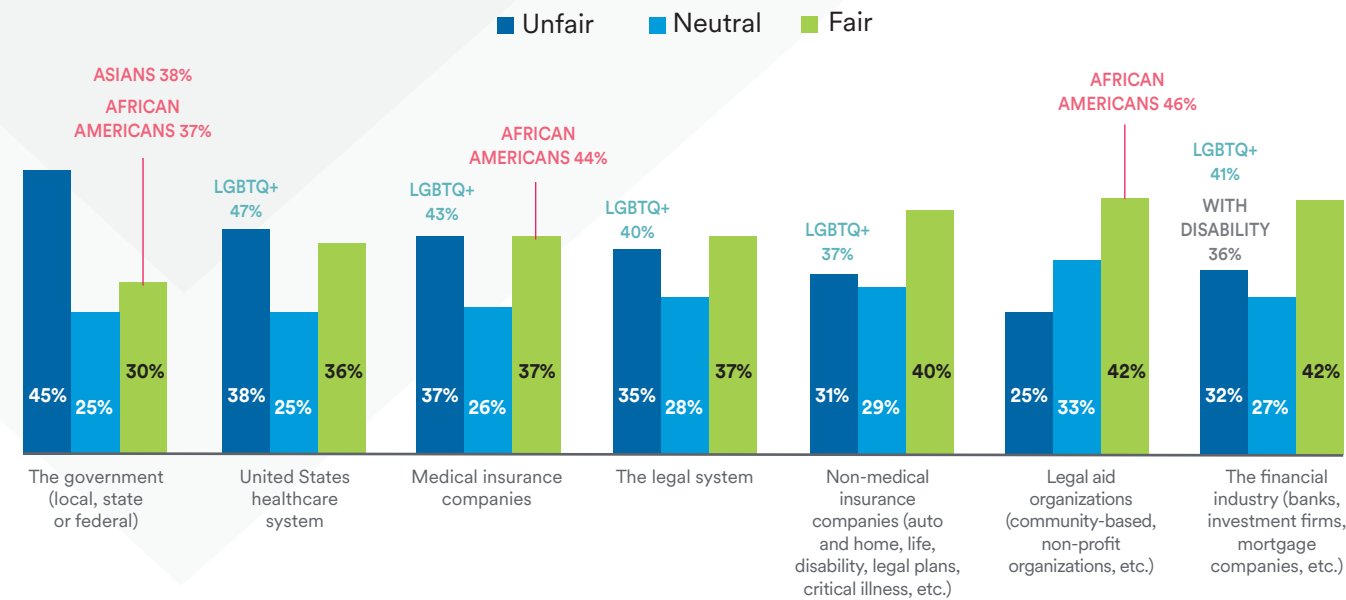


Perceptions of the Legal System

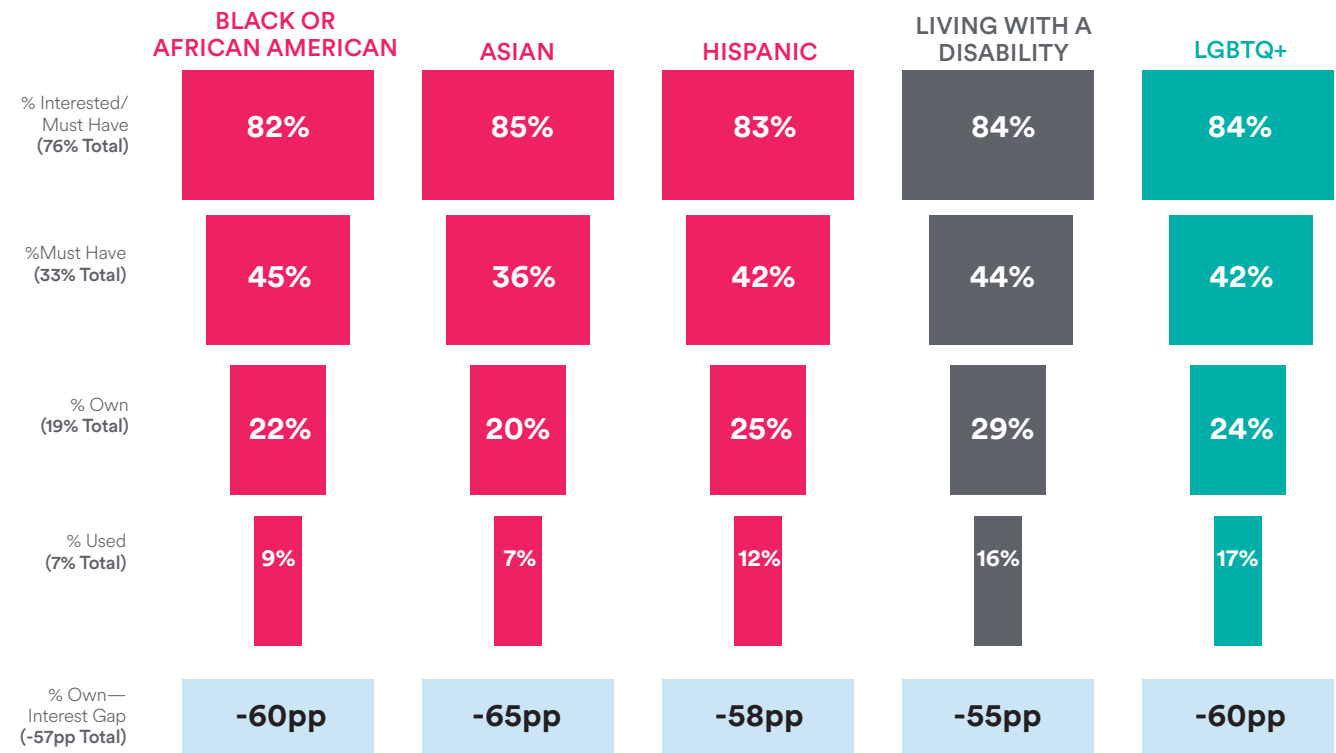


Appendix (continued)

Opinion of Fairness of American Institutions



Legal Plans Funnel by Minority Group





MetLife Legal Plans

