



Ethnicity and Socioeconomic Status as Sources of Vulnerability in the Legal Services Market

Prepared for the Solicitors Regulation Authority

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Executive summary

The present research, which focuses on legal vulnerability, addresses two primary aims.

- i. To identify consumer segments who are vulnerable to unmet legal needs, this research presents a large, targeted investigation of how ethnicity and socioeconomic status (SES) relate to law-specific experiences, attitudes, and behaviours (e.g., prior experience of legal issues and use of legal services).
- ii. To provide a preliminary view of specific factors that may underlie the incidence and persistence of legal vulnerabilities, this research examines a broad range of both general and law-specific attitudes and beliefs (e.g., self-efficacy and legal empowerment).

We conducted an online survey that had a 2 (ethnicity: ethnic minority, White majority) × 2 (SES: low, high) quasi-experimental design, with 1,009 residents of England and Wales among four groups:

- low-SES ethnic minority ($n = 244$);
- high-SES ethnic minority ($n = 257$);
- low-SES White ($n = 251$); and
- high-SES White ($n = 257$).

Respondents completed an extensive series of twenty demographic measures (e.g., education, income, family and housing conditions, access to a private vehicle), nine general attitudinal measures (e.g., risk aversion, need for instant gratification, interpersonal trust, self-efficacy), and sixteen law-specific attitudes and behaviours (e.g., legal empowerment, legal anxiety, trust in the legal system, prior use of legal services).

We obtained six main results:

- SES predicted individuals' experiences, attitudes, and behaviours far better than ethnicity did;
- while affordability concerns are the primary barrier to accessing legal services, the legal service provider's approachability and specialisation in the given legal issue are among the most important attributes that consumers seek;
- in contrast to high-SES respondents, low-SES respondents exhibited a substantial gap between legal need and legal use;
- 19% of the sample had experienced an unmet legal need in the past four years;
- younger people with fewer financial resources were less likely to use legal services and more likely to experience an unmet legal need;
- a sense of legal powerlessness among low-SES individuals appears to underlie their heightened legal vulnerability.

These results support four general conclusions.

- i. When predicting which consumers are likely to be legally vulnerable, SES appears to have a stronger correlation to vulnerability than ethnicity.
- ii. Communication is paramount to overcoming consumers' worries about affordability: Legal service providers who explain the legal process clearly, who are responsive to consumers' queries, and who emphasise their legal specialisation may be most effective at encouraging legal service use.
- iii. Interventions to mitigate legal vulnerability should target law-specific attitudes and beliefs (e.g., trust in the legal system) rather than general attitudes and beliefs (e.g., interpersonal trust).
- iv. Empowering low-SES consumers by educating them about the legal system and boosting their confidence in using it may effectively increase the uptake of legal services and mitigate the occurrence of unmet legal needs.

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1. Introduction

1.1 Inception of the research project

This research was commissioned by the Solicitors Regulation Authority (SRA), with the following overarching aims: (i) to deepen the understanding of consumer concerns and requirements for legal services, (ii) to identify gaps in the provision of legal services, and (iii) to determine whether any such gaps are detrimental and to whom. The SRA further specified that the research should focus on individual consumers and small business owners in England and Wales. The research team consisted of consumer behaviour researchers at Bayes Business School (formerly Cass), City University of London.

This research consists of five cumulative phases, with each phase building on the findings of the previous phase. Phase 1, based on extensive desk research, provides a comprehensive examination and systematisation of existing frameworks used to segment the supply and demand of legal services in England and Wales. Guided by the findings of Phase 1, Phase 2 consists of a qualitative study to assess consumers' legal needs and experiences in the legal customer journey. Phase 3 implements a novel value-based approach for the identification of market segments which, building on and extending existing segmentation frameworks, aims to classify consumers based on their attitudes, preferences, and behavioural tendencies towards legal services. Phase 4 provides an in-depth examination of ethnic minorities' and low socioeconomic individuals' understanding of, attitudes toward, and barriers to accessing legal services. Finally, Phase 5 tests potential policy interventions designed to improve the way individual consumers in England and Wales perceive their legal needs and access the legal services they require.

1.2 Scope and aims of this report

This report presents Phase 4 of the overall project, described in section 1.1. This phase of the research investigates how ethnic minority and White majority individuals of varying socioeconomic status (SES) differ in their attitudes, choices, and behaviours toward legal services in England and Wales.

Previous research has revealed several reasons why individual consumers merit particular attention in terms of their access to and use of legal services. First, individual consumers are less likely to access the legal services they need (Solicitors Regulation Authority, 2017). Second, due to their lack of experience and expertise they often lack power with respect to suppliers, rendering them vulnerable (Competition and Markets Authority, 2016; Furnham, McClelland, and Swami, 2012; Solicitors Regulation Authority, 2019). Third, individual consumers tend to have lower legal capabilities and are thus less likely to obtain help and more likely to experience difficulties when addressing legal issues (YouGov, 2020).

This report investigates ethnicity and SES as factors that may impact individuals' access to and use of legal services. Moreover, it aims to answer the following specific questions:

- How can we identify vulnerable consumers who do not recognise their legal needs or do not seek legal help?
- How do individuals differ by ethnicity in terms of their experiences of and attitudes toward legal services?
- How do low-SES and high-SES individuals differ in terms of their experiences of and attitudes toward legal services?
- Which more general attitudes and behaviours may underlie such ethnicity- and SES-based differences?
- What attributes of the legal service provision do consumers value most?
- What are the most influential barriers to accessing legal services?

2. Motivation and approach to the research

2.1 Motivation for the research

Legal services offer individuals opportunities to enforce and defend their rights, yet consumers do not always access the legal services they need (Legal Services Board, 2021; Solicitors Regulation Authority, 2017; World Justice Project, 2019). Every year, approximately 3.6 million adults in England and Wales experience unmet legal needs involving some dispute they are unable to address because they do not receive sufficient information, assistance, or professional help (Legal Services Board, 2020). A better understanding of the causes underlying these unmet legal needs could ultimately improve consumers' access to justice and the quality of the services they receive.

Prior research has revealed certain demographic risk factors related to experiencing unmet legal needs. For example, ethnic minority and low-income individuals are especially vulnerable to experiencing unmet legal needs (Greene, 2016; Legal Services Consumer Panel, 2021a; YouGov, 2020). Although the prior research referred to above is informative, it has two fundamental limitations.

First, because ethnicity and SES are correlated (at least within the population of England and Wales), the research conducted to date does not clearly reveal whether ethnicity and SES are distinct risk factors; that is, a low-SES, ethnic minority individual may be vulnerable to unmet legal needs either because they are low-SES or because they are an ethnic minority. Therefore, is the vulnerability due to ethnicity, SES, or both?

The answer to this question has important and far-reaching implications. If the vulnerability to experiencing unmet legal need is due primarily to ethnicity, this would suggest a set of potential interventions that target consumers' ethnicity, such as advertising and outreach programs in minority-rich locations (e.g., urban centres). Alternatively, if the vulnerability were due primarily to SES, then a different set of potential interventions should be considered, such as publicising the availability of free initial consultations. Thus, to optimise access to legal assistance for vulnerable consumers, it is of the utmost importance to determine whether ethnicity and SES are independent and equally influential risk factors for legal vulnerability.

A second critical limitation of the research conducted to date is that, because it does not explain *why* legal needs remain unmet, it can help identify consumers who are at risk, but it cannot help improve those individuals' access to legal services. In order to encourage or persuade vulnerable consumers to seek legal assistance, one must first understand why they have not sought help in the past. Understanding the underlying cause(s) of unmet legal needs is necessary to develop effective interventions to improve access to justice. For example, suppose that most cases of unmet legal need were due solely to affordability concerns, as one might assume (see YouGov, 2020). If so, then cost-based solutions (e.g., promoting the option to pay in instalments over time) should be most effective. Alternatively, however, if most cases of unmet legal need involve factors unrelated to affordability (e.g., the approachability of legal service providers), then interventions targeting such factors (e.g., outreach efforts by legal providers themselves) may also effectively improve access to justice. If we want to substantially reduce the incidence of unmet legal need, it is vital that we first understand why it occurs. The research conducted to date in this regard.

The fundamental motivation for the present research is to address these two limitations. By undertaking a large, targeted investigation of how ethnicity and SES relate to law-specific behaviours (e.g., prior use of legal services) and behavioural intentions (e.g., consideration of industry regulation when choosing legal service providers), this research determines more precisely which consumers are vulnerable to unmet legal needs. Moreover, by examining a broad range of both general and law-specific attitudes and beliefs (e.g., self-efficacy, legal empowerment), this research also provides a preliminary view of specific factors that may underlie the incidence and persistence of legal vulnerabilities.

2.2 Approach to the research

We conducted an online survey, targeting approximately 1,000 individuals currently residing in England or Wales, and varying in both ethnicity (half ethnic minority, half White) and SES (half low-SES, half high-SES). We sampled for SES initially on the basis of income, leaving an income gap between the low (annual household income less than £30,000) and high groups (income of £40,000 or more). Then we empirically validated income as a proxy for SES by also measuring several other components of SES (e.g., education, occupation, home ownership). We specifically sought to over-sample Welsh respondents, to ensure adequate representation of their experiences and attitudes. The data were collected in October 2022.

We measured a broad range of demographic variables, some of which were intended to validate our income-based sampling for the SES groupings (e.g., education, occupation), and some of which were intended to gain insights into the unique experiences of potentially vulnerable consumers (e.g., crime victimisation, access to a private vehicle).

We also measured a range of general attitudes and behaviours, such as interpersonal trust, self-efficacy beliefs, and desire for control. The purpose of these general measures was to explore potential psychological correlates of unmet legal needs. For instance, if self-efficacy beliefs correlated with the likelihood of experiencing unmet legal needs, that would suggest that low self-efficacy may underlie the experience of unmet legal needs. It would also suggest that increased understanding of *why* unmet legal needs occur – an understanding that is lacking in prior research – could ultimately be used to develop interventions to reduce unmet legal needs by increasing the uptake of legal services among vulnerable consumers. Thus, each of the general measures that we included was selected on the basis that it could plausibly contribute to legal vulnerability.

Finally, we also measured a broad range of law-specific attitudes and behaviours. Key among these were vulnerability-related measures of whether, within the past four years, the individual had (i) experienced a legal issue and (ii) used a legal service. Our assumption was that any individual who experienced a legal issue (e.g., crime victimisation) but who did not use a legal service was likely to have experienced an unmet legal need (similar to the method of YouGov, 2020). Of course, this measure of unmet legal needs is imperfect, but we nonetheless assume that it provides a reasonable approximation of legal vulnerability.

Our law-specific measures also included several other attitudes and behaviours, such as legal empowerment, legal capability, and trust in the legal system – all intended to shed light on *why* unmet legal needs occur. These measures also included assessments of which attributes of a legal service are most important to consumers, and which act as the highest barriers to accessing justice, again with the aim of illuminating potential interventions to reduce legal vulnerability.

In the next section we provide a brief overview of the methodology, and in the following sections we present more detail of the measures and results of the demographic variables (section 4), the general attitudes and behaviours (section 5), and the law-specific attitudes and behaviours (section 6). After that, we present additional analyses aimed at predicting unmet legal needs (section 7) and explain those unmet needs (section 8).

3. Methods

3.1 Design

The study had a 2 (ethnicity: ethnic minority, White majority) × 2 (SES: low, high) quasi-experimental design, with 1,009 residents of England and Wales among four groups: low-SES ethnic minority ($n = 244$), high-SES ethnic minority ($n = 257$), low-SES White ($n = 251$), and high-SES White ($n = 257$).

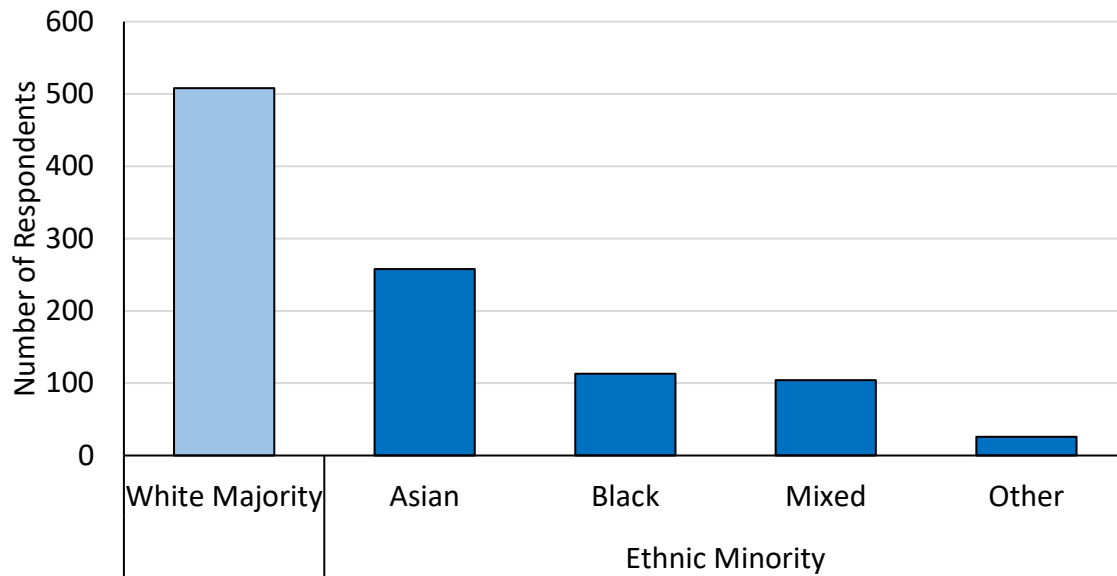
3.2 Sample

Overall, 49% of respondents self-identified as female, 8% resided in Wales, and the mean age was 36.5 years. Respondents were recruited from Prolific online research panel, and the study had a median completion time of 15 minutes.¹

Respondents identified their ethnicity among nineteen specific categories across five general ethnic groups listed in the 2021 UK Census. In addition, we included a ‘prefer not to say’ option, and given that ethnicity was one of our independent variables, respondents who selected this option were excluded from analyses. As presented in Figure 1, the Black, Asian and minority ethnic sample were 51.5% Asian, 22.6% Black, 20.8% Mixed, and 5.2% Other. In this report, ‘White’ or ‘White majority’ refers to respondents self-identifying as White English, Welsh, Scottish, Northern Irish or British, White Irish, Gypsy or Irish Traveller, White Roma; or any other White background. ‘Ethnic minority’ refers to everyone but the White majority. A much larger sample would be needed to look at differences by individual ethnic group.

Figure 1. Respondents’ ethnicity

¹ The initial sample included 1,187 respondents in total, but 178 (i.e., 15% of the sample) were excluded from analyses on the basis of the following criteria: (1) not resident in England or Wales ($n = 3$), (2) prefer not to report ethnicity ($n = 9$), (3) prefer not to report annual household income ($n = 32$), (4) annual household income of £30,000-39,999 (i.e., neither “low” nor “high” income; $n = 127$), (5) duplicate submissions on Prolific ($n = 7$). In the case of duplicate submissions, the first complete submission was retained and the duplicate submission was excluded.



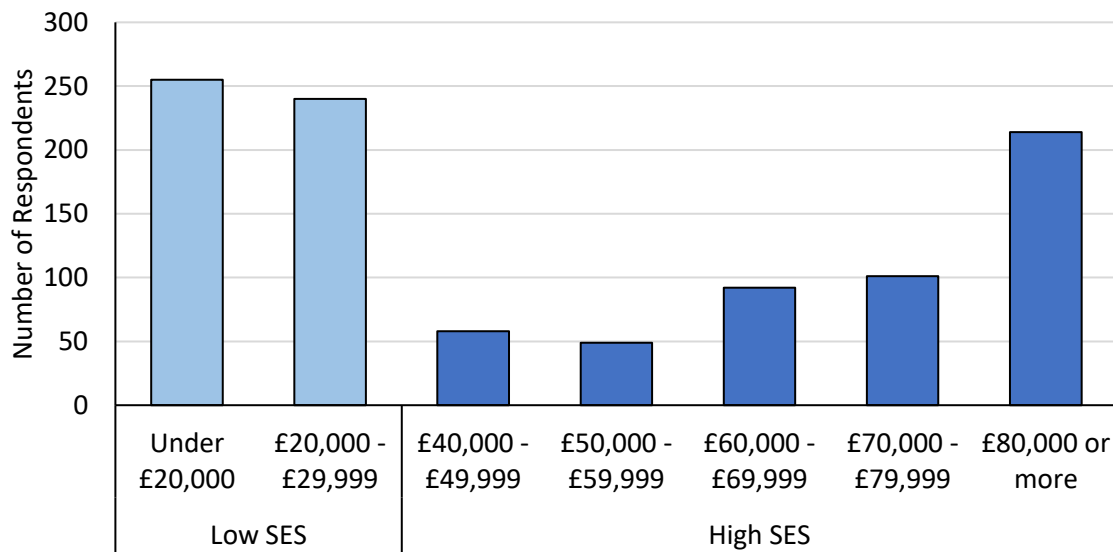
For sampling purposes, we used annual household income (before tax) as a proxy for SES. Respondents reported their annual household income from the following options:

- under £20,000;
- £20,000 – £29,999;
- £30,000 – £39,999;
- £40,000 – £49,999;
- £50,000 – £59,999;
- £60,000 – £69,999;
- £70,000 – £79,999;
- more than £80,000;
- prefer not to say.

Given that income was the proxy for one of our independent variables (i.e., SES), respondents who selected the ‘prefer not to say’ option were excluded from analyses.

At the time of data collection, the median annual household income in the UK was £31,400. We therefore designated individuals whose annual household income was less than £30,000 as ‘low SES’. This is comparable to the criterion of £32,000 for ‘low income’ respondents in other recent studies (e.g., Ipsos Mori, 2016; YouGov, 2020). To ensure a sizeable income difference between the low- and high-SES groups, we excluded from analyses all respondents whose annual household income was between £30,000 and £39,999, and we designated as ‘high SES’ those respondents whose incomes were £40,000 or more. Notably, among the high-SES group, 79% of respondents reported an annual household income of £60,000 or more. The income distribution among our sample is shown in Figure 2.

Figure 2. Respondents’ annual household income before tax



The inclusion of student respondents poses a challenge for all studies of SES, because students tend to have low income (which is associated with ‘low SES’) but high education (which is associated with ‘high SES’). Thus, in studies of SES, student respondents may dilute the distinction between low and high SES. In the present sample, students were more prevalent among the low-SES group (17%) than among the high-SES group (10%). To address this concern, we also measured several other characteristics that differentiate between low and high SES (e.g., education, occupation) to validate household income as a proxy of SES, as explained in more detail below.

3.3 Procedure

Respondents completed an extensive series of three types of measures. (i) They first completed twenty demographic measures, shown in Table 1. (ii) They then completed nine general behavioural measures, shown in Table 2. (iii) Finally, they reported sixteen law-specific attitudes and behaviours, shown in Table 3. All measures are described in the following sections.

4. Demographic variables

4.1 Measures

Demographic measures are described in detail in Table 1. Items and response options were adopted and adapted from other recent surveys within the legal services literature (e.g., Franklyn et al., 2017; IFF Research, 2018; Ipsos Mori, 2016; Mintel, 2021; OECD and Open Society Foundations, 2019; Pleasence and Balmer, 2014; YouGov, 2020).

Table 1. Demographic measures

Measure	Item
Age	What is your age?
Gender	What is your gender? Options: Male; female; other; prefer not to say
Ethnicity	What is your ethnic group? Options: see Section 3.2
Type of school	Which type of school did you attend for the most time between the ages of 11 and 16? Options: State-run or state-funded school; independent or fee-paying school; attended school outside the UK; don't know; prefer not to say
Education level	What is your highest level of education? Options: Masters degree or above; bachelor degree; A-level or equivalent; O-level or GCSE equivalent; other; prefer not to say
Occupation	What is your occupation? Options: management or professional; self-employed; office/administrative; manual labour; student; full-time parent/carer/housewife/househusband; unemployed or casual worker; retired; other
State benefits	Do you receive means-tested state benefits (e.g., income or housing support)? Options: Yes; no
Household income	What is your annual household income, before tax? Options: see Section 3.2
Marital status	What is your marital status? Options: Single; married/civil partnership; cohabiting; divorced/separated; widowed
Household structure	What is your household structure? Options: Single adult with dependent children; couple with dependent children; adult-only household
Urban or rural	Do you live in a rural or urban location? (Rural areas are classed as settlements with fewer than 10,000 residents.) Options: Rural; urban
Geographical region	What geographical region do you live in? Options: 11 regions; other
Housing type	Is your home...? Options: Owned outright (i.e., without a mortgage); partially owned (i.e., with a mortgage); rented; living rent-free with family/friends; other
Access to vehicle	Do you have personal access to a private vehicle? Options: Have access to a household vehicle as a driver; have access to a household vehicle as a passenger only; No access to a household vehicle but can get lifts from other friends/family; No access to any private vehicle
Crime victimisation	In the last four years, have you been the victim of a crime? Options: No; yes
Disability	The Equality Act 2010 defines a disabled person as someone who has a mental or physical impairment that has a substantial and long-term adverse effect on the person's ability to carry out normal day-to-day activities. If you have a condition which fits the Equality Act definition, please tick 'Yes' even if you are not limited by your condition. Do you consider yourself to have a disability according to the definition in the Equality Act 2010? Options: Yes; no; prefer not to say
Primary language	What is your primary/first language? Options: English; Welsh; other
English fluency	What is your level of English fluency (i.e., reading, speaking, understanding, writing)? Options: No fluency; basic fluency; good fluency; native/fully bilingual
Internet access	Which, if any, of the following do you have access to at home or elsewhere for personal use? Please select all that apply. Options: Fixed line telephone; mobile telephone with internet access; reliable internet access into the home
Internet proficiency	How would you rate your ability to use the internet to find information? Options: I don't use the internet; bad; poor; fair; good; excellent

4.2 Results

The results are presented in Figures 3–6. Note that the bars present the percentages of participants exhibiting the given characteristic (e.g., home ownership) *within that specified group* (e.g., high-SES minority). For instance, 18 out of 244 low-SES minority respondents attended an independent or fee-paying school. Thus, Figure 3 shows that 7% of low-SES minority respondents (i.e., 18/244) attended an independent or fee-paying school. In other words, the 7% refers to low-SES minority respondents only, not the full sample of 1,009 respondents.

As shown in Figure 3, differences in education, occupation and income-related measures were more pronounced between low and high SES than between ethnic minority and White respondents. In particular, high-SES respondents were more likely than low-SES respondents to have attended an independent or fee-paying school, and this was true among both ethnic minority and White respondents. Similarly, high-SES respondents were more likely than low-SES respondents to have an undergraduate or postgraduate education and a management or professional occupation, and were less likely to receive means-tested state benefits. For each of those measures, differences between ethnic minority and White respondents were minimal. The sole exception was education, where the difference between ethnic minority and White respondents was larger among the low-SES group than among the high-SES group. That is, low-SES ethnic minority respondents were much more likely to have a university education than low-SES White respondents.

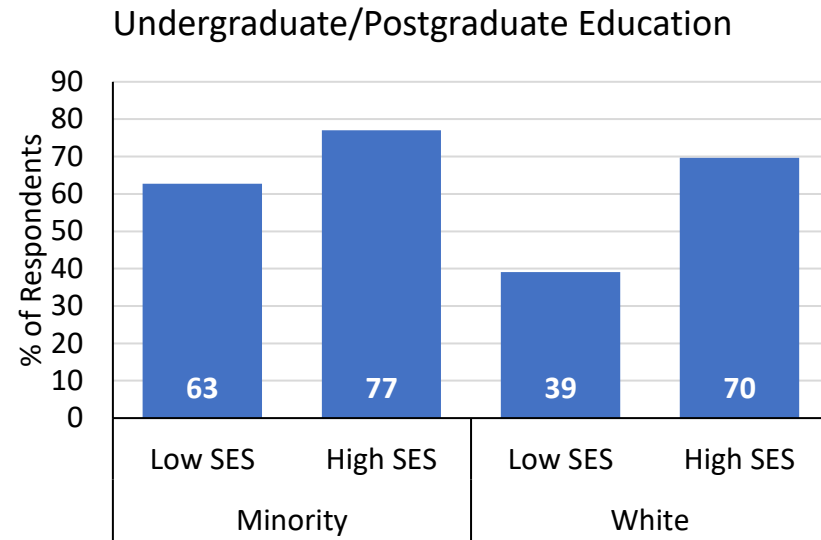
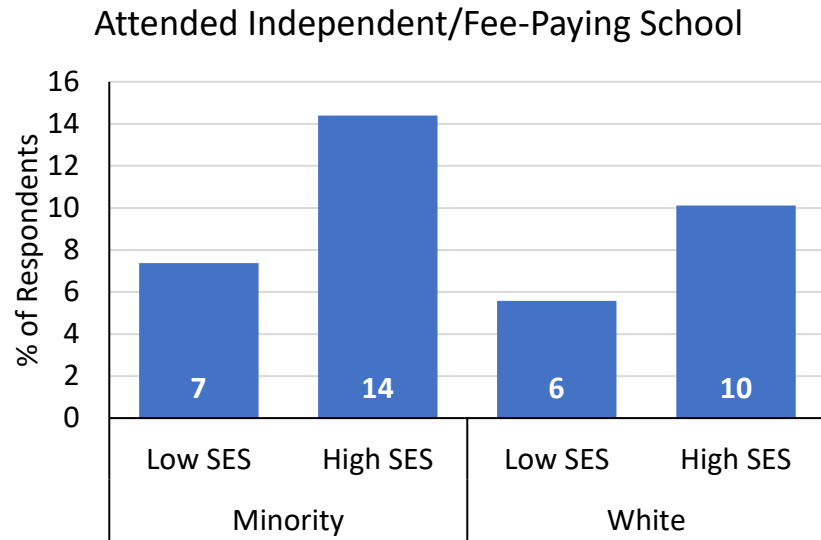
Figure 4 (family- and housing-related measures) shows that, relative to low-SES respondents, high-SES respondents were more likely to be married or in a civil partnership, less likely to be a single parent, less likely to live in an urban area, and more likely to own their home (either outright or with a mortgage). In addition, ethnic minority and White respondents differed in their household location and type: Ethnic minority respondents were more likely to live in an urban area and less likely to own their home than White respondents.

Figure 5 shows a more complicated pattern of group differences in vehicle access, crime victimisation, and disability. Having personal access to a private vehicle – either as a driver or as a passenger – was more common among high-SES than among low-SES respondents, and was also more common among White than among ethnic minority respondents. Having a disability was more common among low-SES respondents than among high-SES respondents, and more common among White respondents than among ethnic minority respondents. There was no significant difference between groups in the likelihood of being the victim of a crime within the last four years.

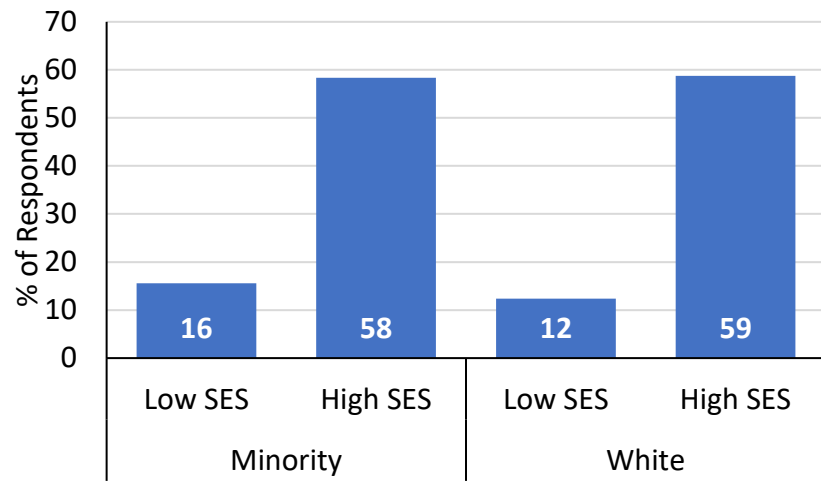
Figure 6 (language and internet-related measures) shows that ethnic minorities were less likely than White respondents to speak English or Welsh as their primary language, though all four groups reported good or full fluency in English. Moreover, all four groups reported extremely high access to the internet and proficiency in using the internet.

Full statistical results are presented in Table A1 of the Appendix. Overall, ethnicity differences were observed in some of these demographic measures, SES differences were observed in most of them, and only a single measure exhibited a statistical interaction.

Figure 3. Education, occupation, and income-related measures



Management/Professional Employment



Receive Means-Tested State Benefits

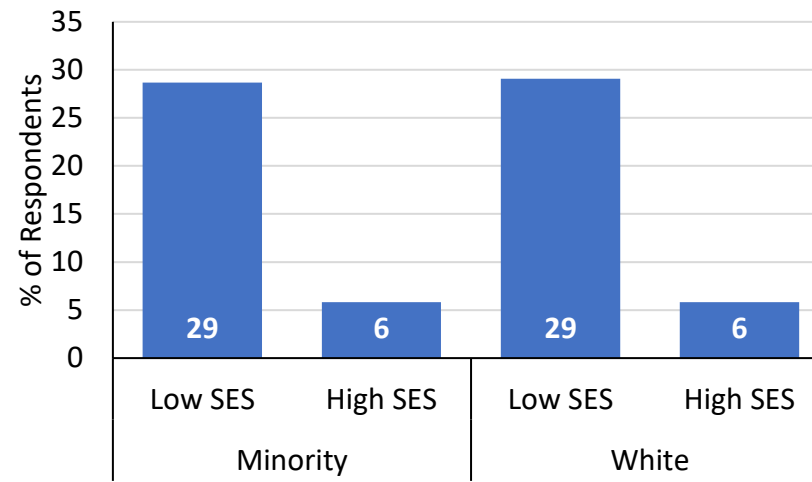
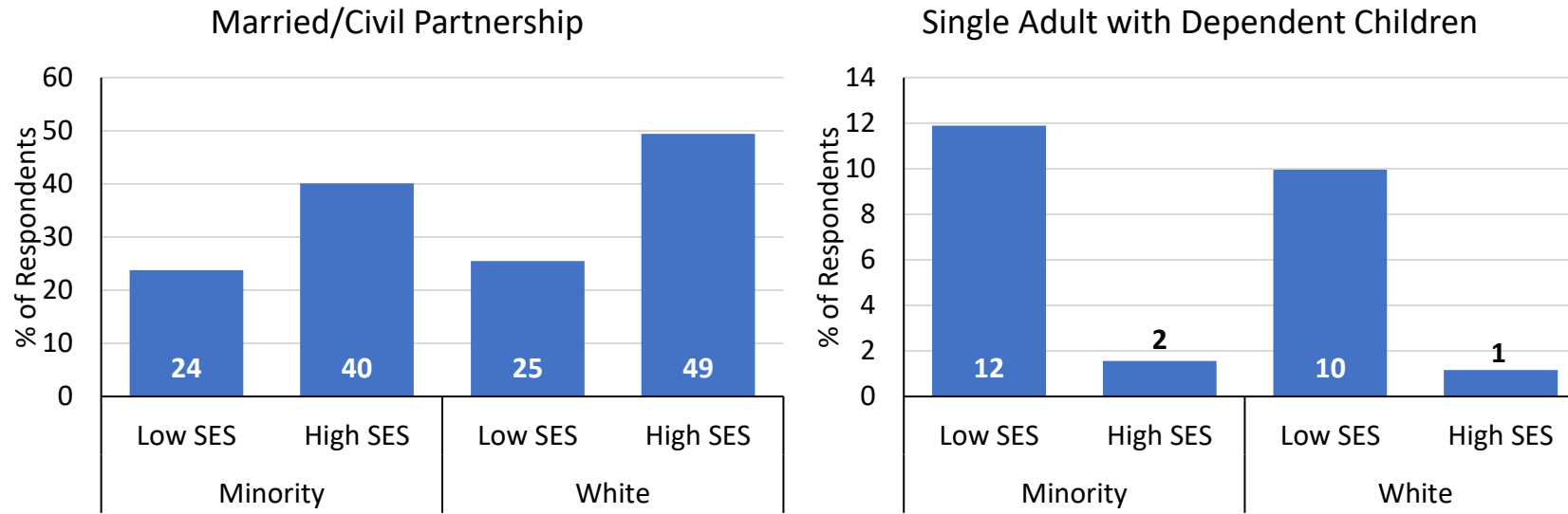
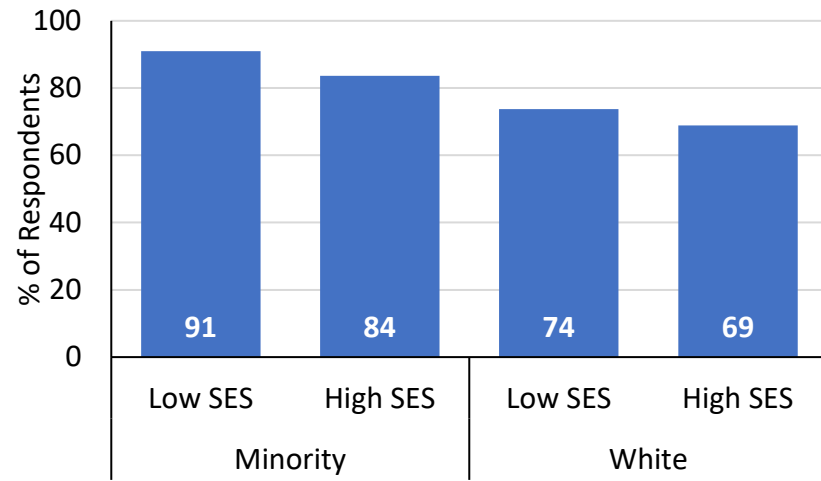


Figure 4. Family- and housing-related measures



Live in Urban Area



Homeowner

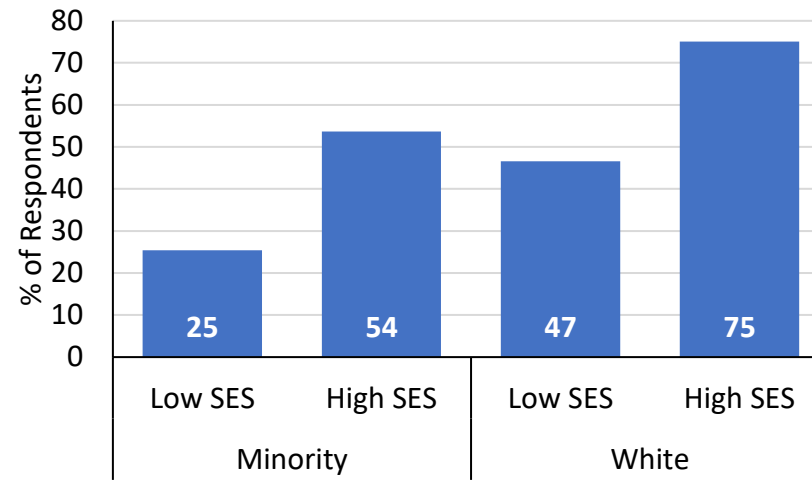
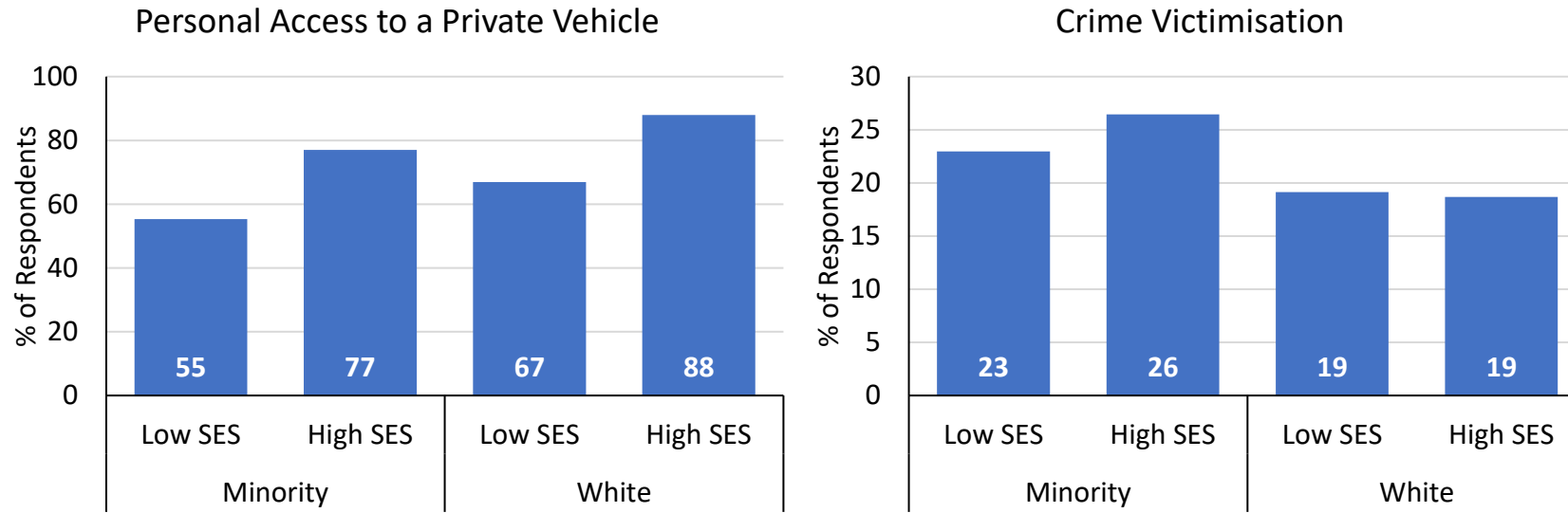


Figure 5. Vehicle access, crime victimisation, and disability



Disability

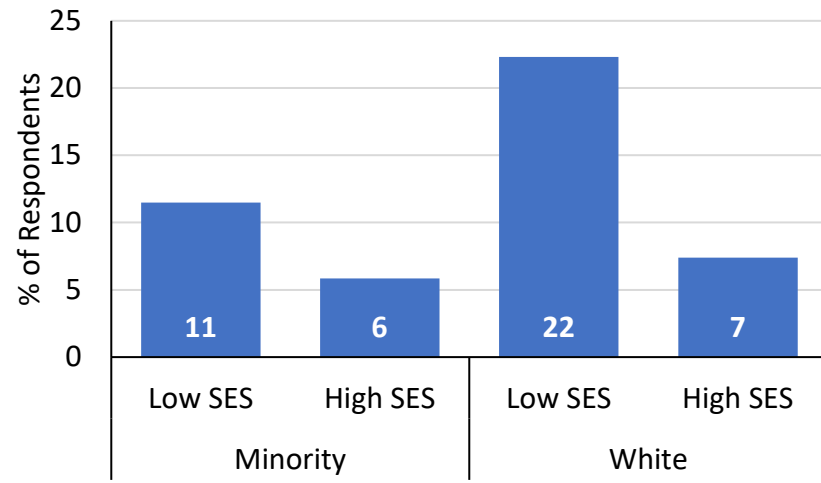
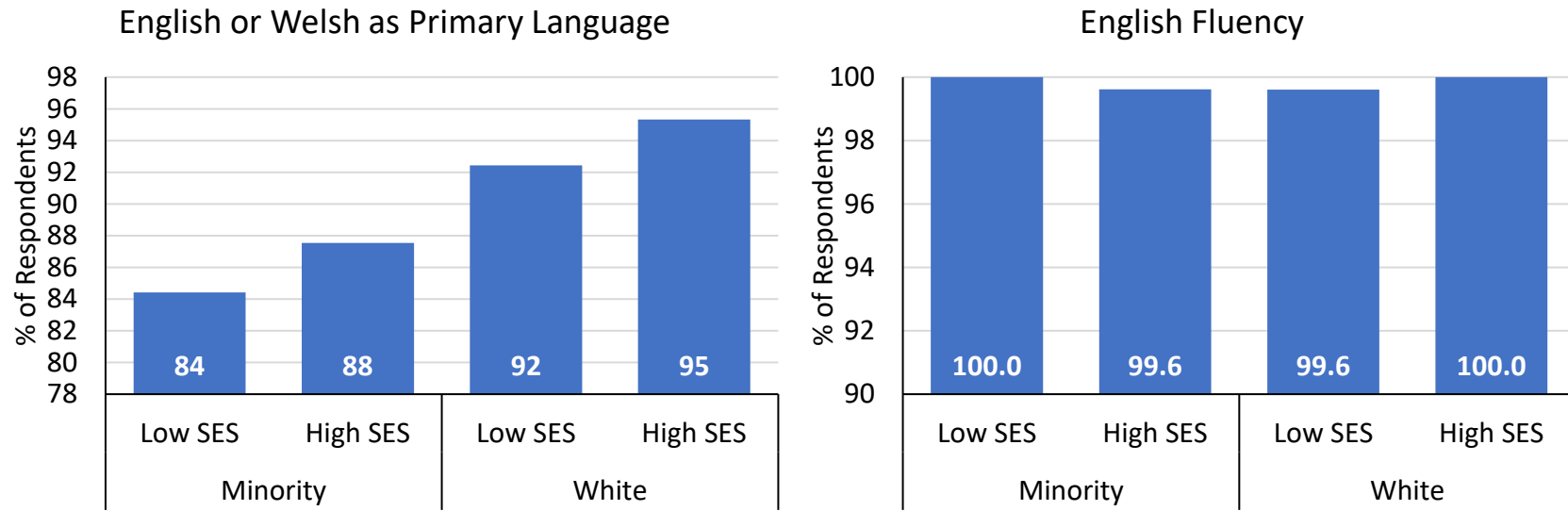
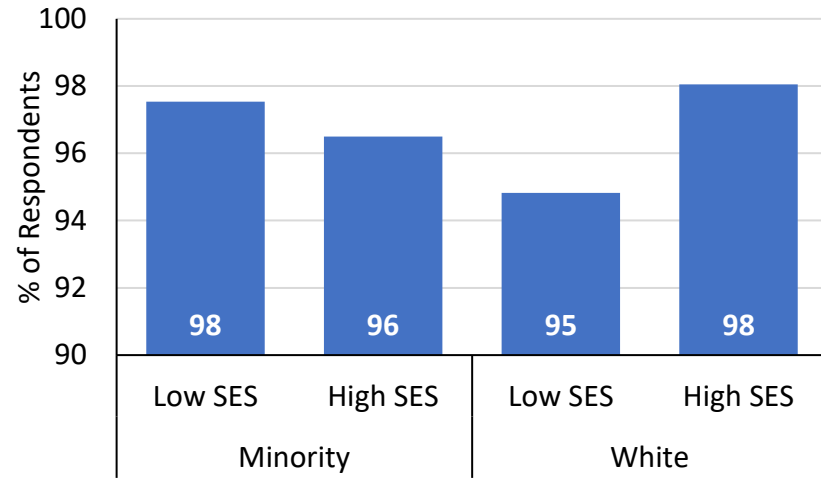


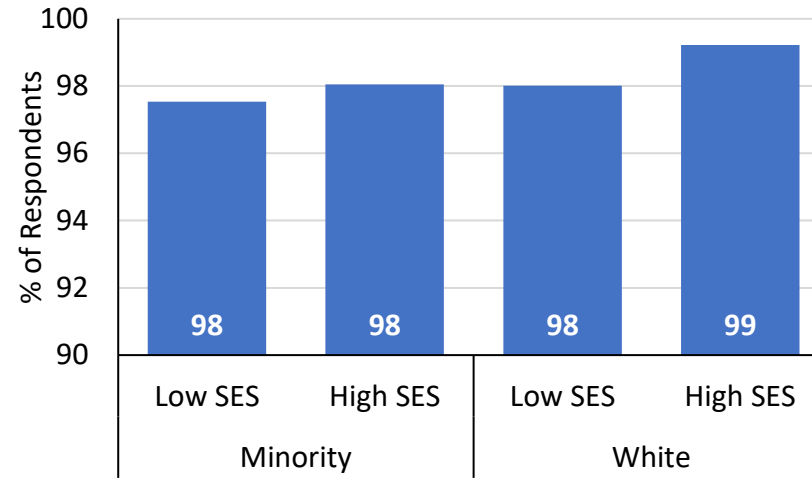
Figure 6. Language- and internet-related measures



Mobile Internet Access



Internet Proficiency



4.3 Summary of findings

Ethnicity and SES were associated with many differences.

Relative to White majority respondents, ethnic minority respondents were generally

- more likely to live in an urban area,
- less likely to own their home,
- less likely to have access to private transportation,
- less likely to have a disability, and
- less likely to speak English or Welsh as their primary language.

Relative to high-SES respondents, low-SES respondents were generally

- less likely to attend an independent or fee-paying school,
- less likely to have an undergraduate or postgraduate education,
- less likely to have a management or professional occupation,
- more likely to receive means-tested state benefits,
- less likely to be married or in a civil partnership,
- more likely to be a single parent,
- more likely to live in an urban area,
- less likely to be a homeowner,
- less likely to have access to a private vehicle, and
- more likely to have a disability.

Collectively, these demographic measures support three important conclusions.

- These demographic characteristics are generally what one would expect among a sample varying in ethnicity and SES. Regarding SES in particular, we initially sampled the groups solely on the basis of annual household income. However, the low- and high-SES groups also differed on a number of social factors (e.g., education, occupation) that are associated with SES. We therefore believe that the 'SES' characterisation (i.e., rather than 'income') is validated, and hence our respondents are representative of the four groups we aimed to include in the study (i.e., ethnicity × SES).
- Across these 15 demographic measures, many more differences were observed between low and high SES than between ethnic minority and White respondents. This suggests that, among this sample at least, SES correlated with respondents' life circumstances more than ethnicity did.

- Statistical interactions between ethnicity and SES were very rare among these demographic measures. This indicates that being both an ethnic minority *and* low SES was not associated with amplified effects on one's life circumstances, relative to being either an ethnic minority *or* low SES.

5. General attitudes and behaviours

5.1 Measures

Respondents completed nine measures of general attitudes and behaviours, described in detail in Table 2. The measures were adopted and adapted from other studies in psychology and consumer behaviour (Burger and Cooper, 1979; Ho, Hagmann, and Loewenstein, 2021; Lucas, Zhdanova, and Alexander, 2011; Mandrik and Bao, 2005; Pleasence and Balmer, 2018; Rattan, Savani, Naidu, and Dweck, 2012; Schwartz et al., 2002; Van den Bergh, Dewitte, and Warlop, 2008; Zhang, 2021).

Table 2. Measures of general attitudes and behaviours

Measure	Item(s)	Scale
Risk aversion	I do not feel comfortable about taking chances; I prefer situations that have foreseeable outcomes; Before I make a decision, I like to be absolutely sure how things will turn out; I avoid situations that have uncertain outcomes; I feel comfortable improvising in new situations; I feel nervous when I have to make decisions in uncertain situations	1 (strongly disagree) - 7 (strongly agree)
Information avoidance	Some people seek out information even when it might be painful. Others avoid getting information that they suspect might be painful, even if it could be useful. How would you describe yourself?	1 (even if it could be painful, I always want to know) - 7 (if it could be painful, I don't want to know)
	If people know bad things about my life that I don't know, I would prefer not to be told.	1 (strongly disagree) - 7 (strongly agree)
Preference for instant payment	The following questions ask you to choose between some amount of money today and some amount of money in the future. For each question, please tell us which of those you would rather have. [Participants then made choices on nine scenarios, e.g. '£19 today or £25 in 53 days]	Sum the number of 'larger, later' choices (range = 0-9)
Interpersonal trust	Most people are trustworthy; Most people are basically good and kind; Most people are basically honest; Most people can be trusted; Most of the time people are helpful; Most people will respond in kind when they are trusted by others; Basically I am a trusting person; I am trustful; I make friends easily; I tend to be accepting of others; My relationships with others are characterised by trust and acceptance	1 (strongly disagree) - 7 (strongly agree)
Belief in a just world	I feel that I generally earn the rewards and punishments that I get in this world; I usually receive the outcomes that I deserve; I generally deserve the things that I am accorded; I feel that I usually receive the outcomes that I am due	1 (strongly disagree) - 7 (strongly agree)

Table 2, continued

Measure	Item(s)	Scale
Regret	Once I make a decision, I don't look back; Whenever I make a choice, I'm curious about what would have happened if I had chosen differently; Whenever I make a choice, I try to get information about how the other alternatives turned out; If I make a choice and it turns out well, I still feel like something of a failure if I find out that another choice would have turned out better; When I think about how I'm doing in life, I often assess opportunities I have passed up	1 (strongly disagree) - 7 (strongly agree)
Self-efficacy	I can always manage to solve difficult problems if I try hard enough; If someone opposes me, I can find the means and ways to get what I want; It is easy for me to stick to my aims and accomplish my goals; I can remain calm when facing difficulties because I can rely on my coping abilities; When I am confronted with a problem, I can usually find several solutions; I am good at finding information to help resolve problems	1 (strongly disagree) - 7 (strongly agree)
Growth mindset	In general, how much do you think people can improve their personal situation over time? Do you believe that people can improve their situation a lot over time, or that people cannot improve their situation much over time?	1 (personal situations cannot be changed much over time) - 7 (personal situations can be changed a lot over time)
Desire for control	I try to avoid situations where someone else tells me what to do; I enjoy being able to influence the actions of others; I enjoy making my own decisions; I enjoy having control over my own destiny; I'd rather run my own business and make my own mistakes than listen to someone else's orders; When I see a problem, I prefer to do something about it rather than sit by and let it continue; There are many situations in which I would prefer only one choice rather than having to make a decision; I wish I could push many of life's daily decisions off on someone else	1 (strongly disagree) - 7 (strongly agree)

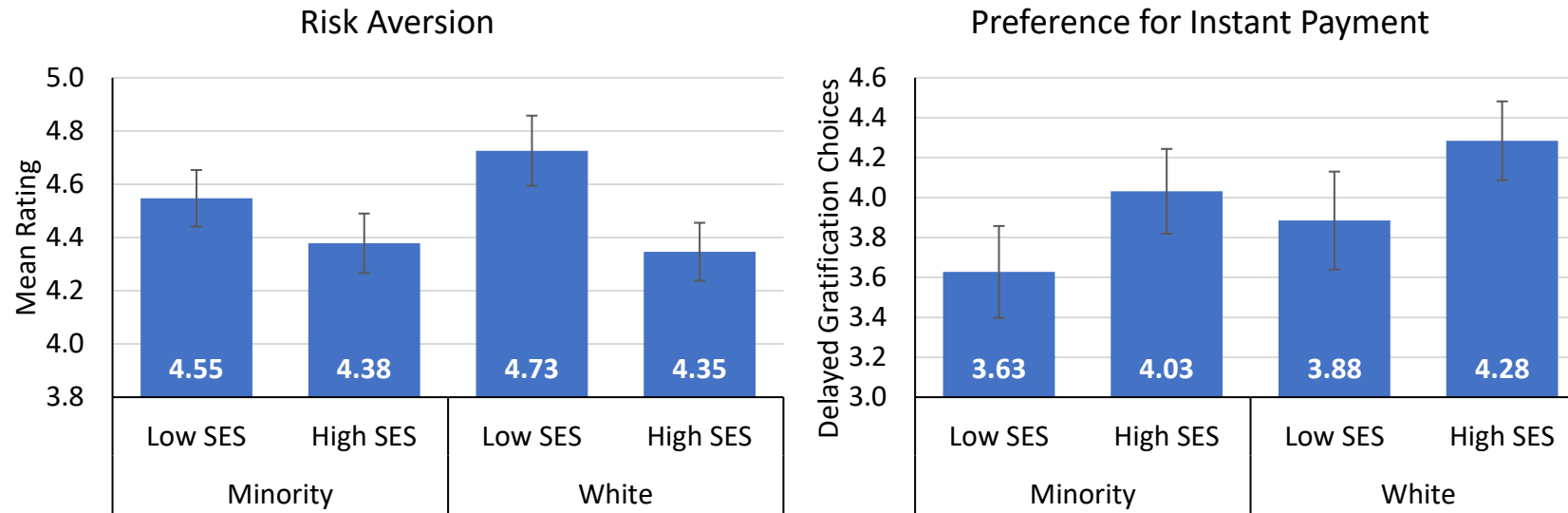
5.2 Results

The results are presented in Figure 7. We do not illustrate or discuss the results of the information avoidance measure, as it did not differ significantly among the groups.

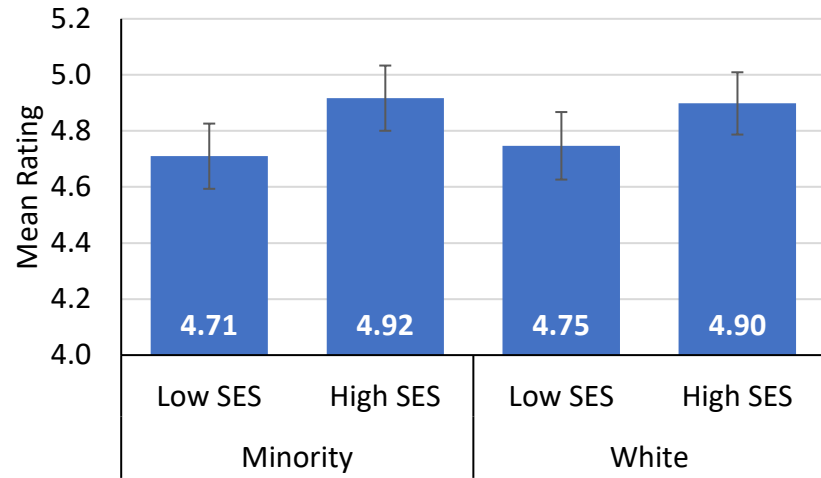
Ethnic minority respondents were significantly more likely to report a preference for instant payment and experienced significantly more regret than White majority respondents. Low-SES respondents were significantly more risk averse and more likely to report a preference for instant payment than high-SES respondents. The low- and high-SES groups differed substantially and systematically in their beliefs about themselves and the world: The low-SES group was significantly less likely to believe that (i) people are trustworthy (i.e., *interpersonal trust*), (ii) there is justice in the world (i.e., *belief in a just world*), (iii) they are able to solve their own problems (i.e., *self-efficacy*), and (iv) people can improve their life circumstances (i.e., *growth mindset*). The low-SES group was also lower than the high-SES group in the desire to control their life circumstances (i.e., *desire for control*).

Full results, including significance tests, are presented in Table A2 of the Appendix.

Figure 7. General attitudes and behaviours



Interpersonal Trust



Belief in a Just World

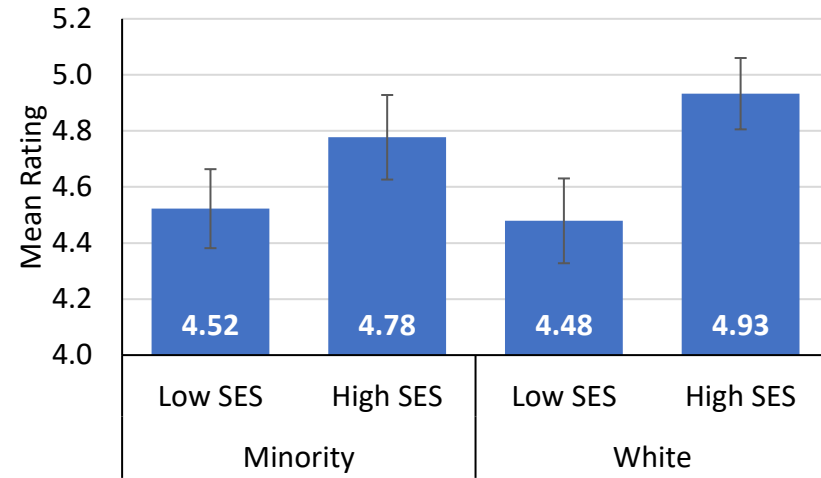
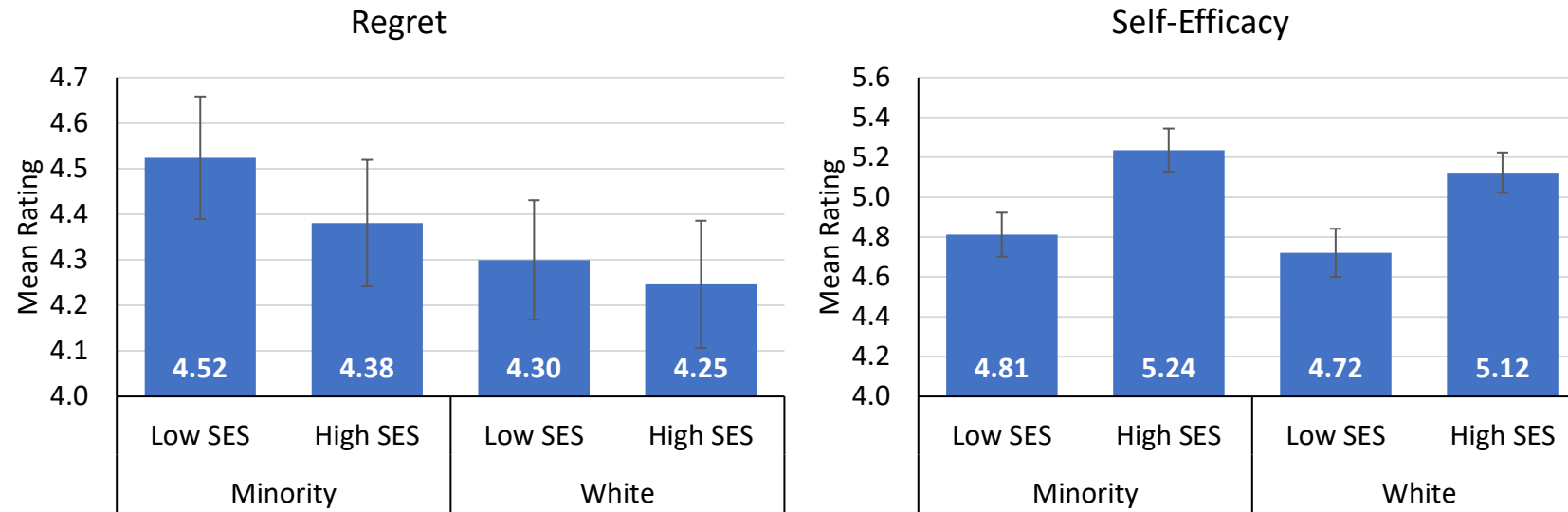
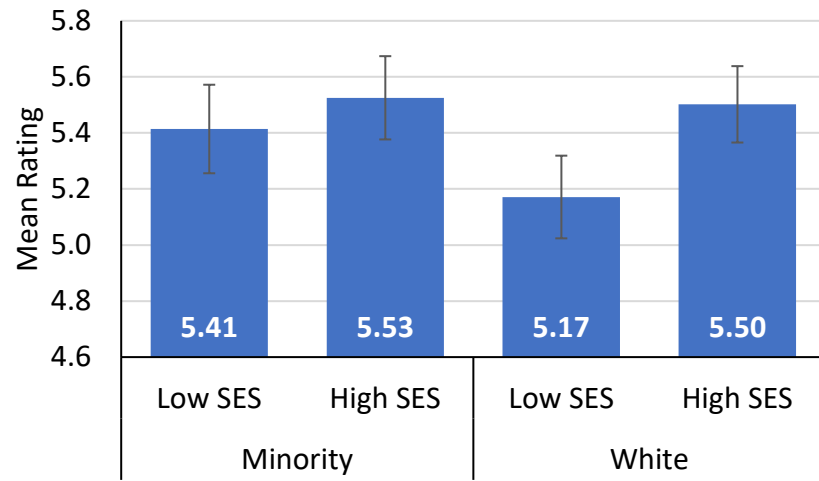


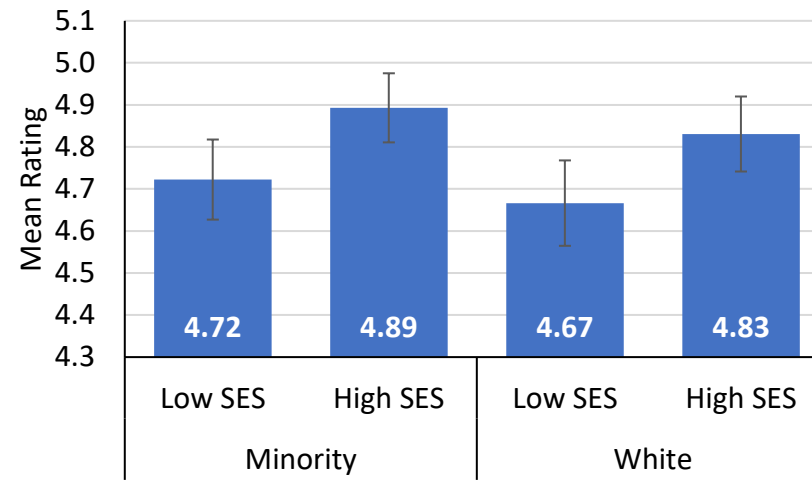
Figure 7, continued



Growth Mindset



Desire for Control



5.3 Summary of findings

The effect of ethnicity was significant in two of the nine general attitudes and behaviours. Specifically, relative to White respondents, ethnic minority respondents were significantly

- more likely to report a preference for instant payment and
- more prone to regret.

The effect of SES was significant in seven of the nine measures. Relative to high-SES respondents, low-SES respondents were significantly

- more risk averse,
- more likely to report a preference for instant payment,
- less trusting,
- less likely to believe in a just world,
- lower in self-efficacy,
- lower in growth mindset, and
- lower in the desire for control.

The interaction of ethnicity and SES was not significant in any of the nine measures, indicating that ethnicity and SES had independent effects.

In conclusion, just as the preceding section demonstrated that SES correlated with respondents' life circumstances more than ethnicity did, the present section demonstrates that SES was more strongly associated with general attitudes (e.g., trust, desire for control) and behaviours (e.g., risk aversion, need for instant payment) than ethnicity was.

6. Law-specific experiences, attitudes, and behaviours

6.1 Measures

Respondents completed a series of 16 law-specific measures, shown in Table 3. Before respondents read the first question – about whether they had experienced a legal issue in the past four years (i.e., *legal experience*) – they read the following:

'A legal issue is a question or problem that is, or could be, answered or resolved by the law. Legal issues may or may not involve the use of legal services, i.e., services for legal or law-related matters. People can experience a legal issue but choose not to use any legal services.

Legal issues can come up in lots of different ways including from planned events in your life, like buying a home or making a will. They can also appear suddenly, such as family problems, problems at work, or being accused of a crime. Other common legal issues include things like immigration and asylum, consumer rights, housing problems, and issues with debt and money.'

To ensure that respondents understood what a 'legal issue' is, we then asked them three basic comprehension questions about what a legal issue is. All could be answered based on information presented in the preceding definition and description, and respondents were required to answer all three correctly before they could proceed with the study. In the event of a wrong answer, they were permitted to change their answers indefinitely until all three were correct.

If the respondent confirmed that they had experienced a legal issue in the past four years, they were asked to identify which type(s) of legal issues they had experienced (i.e., *legal issues experienced*; see Table 3 for response options to all measures).

All participants were then asked whether they had used a legal service within the past four years (*legal service user*). If they confirmed that they had, they were asked to identify which type(s) of legal services they had used (*legal service used*) and whether they would recommend a legal service provider to someone else with a similar problem (*recommendation*).

Respondents then indicated how they would go about addressing a legal issue (*resolution strategy*), and how they would search for a legal service provider (*search strategy*). These legal issue and service use items and response options were adopted and adapted from other recent surveys (e.g., Franklyn et al., 2017; Legal Services Consumer Panel, 2021b, 2021c; Pleasence, Balmer, and Sandefur, 2013).

The *attribute importance* measure involved respondents rank-ordering nine attributes of legal services. They read the following brief instructions: 'Imagine that you experience a legal issue, and are choosing a legal services provider to take your case. Please consider how important each of these attributes is for you when choosing a legal services provider, and rank them in order from most important (1) to least important (9).' They then ranked the following attributes, which were presented in random order:

- A legal services provider who clearly explains the legal process
- A legal services provider who will resolve your case quickly
- Availability of online services (e.g., email, telephone or video calls)
- Availability of in-person meetings
- Having a fixed price for the service
- Having a service that is tailored to your specific needs
- A legal services provider who specialises in your given legal issue
- A legal services provider who provides regular updates on your case

- A legal services provider who is approachable and responsive to your queries

Respondents then indicated how important it is to them that a legal service provider be regulated by an independent body (*regulation status*) and that a formal complaints process be available (*complaints process*).

Respondents then completed measures of how empowered they felt within the legal system (*legal empowerment*; adapted from TNS Opinion and Social, 2011), their perceived *legal capability* (see YouGov, 2020), and *legal anxiety* (Pleasence and Balmer, 2018).

Prior to identifying their *barriers to access*, respondents read the following: 'Imagine that you experience a legal issue, and are deciding whether or not to engage a legal services provider to take legal action. **Which of the following factors would make you less likely to use a legal service?** Please select all that apply.' The following nine options appeared in random order:

- Worry that the legal service may be too expensive
- Difficulty finding the right legal services provider for my specific needs
- Worry that the process may take a long time
- Worry that I won't be treated fairly
- Difficulty attending meetings during normal business hours
- Worry that I will not understand the process
- Worry that the outcome may not be worth the effort or money
- Worry that the legal services provider may not have my best interest in mind
- I would deal with the legal issue myself, without a legal service provider

Respondents then completed a measure of their perception of the inaccessibility and inequality of justice (*justice inaccessibility*; Pleasence and Balmer, 2018), and finally, respondents indicated their trust in the legal system (adapted from Van de Walle and Raine, 2008).

Table 3. Measures of law-specific experiences, attitudes, and behaviours

Measure	Item
Legal experience	Have you experienced a legal issue within the last FOUR YEARS? Options: yes; no
Legal issues experienced	Which of the following legal issues have you experienced in the last FOUR YEARS? Please select all that apply. Options: conveyancing; will writing; probate; family matters; accident or injury claims; housing, landlord or tenant problems; employment disputes; any offences or criminal charges; immigration matters; problems with consumer services or goods; advice and appeals about benefits or tax credits; debt or hire purchase problems; power of attorney; neighbour disputes; other
Legal service user	Have you used a legal service within the last FOUR YEARS? Options: yes; no
Legal service used	What type(s) of legal service did you use in the last FOUR YEARS? Please select all that apply. Options: a solicitor in a law firm; an individual solicitor not connected to a specific law firm; a barrister; a claims management company; a licensed conveyancer; a specialist will writer/will writing and probate service; an accountant/financial advisor; a bank/building society; Citizens Advice/other charity; another type of legal service provider
Recommendation	Would you recommend using a legal service provider to someone with a similar issue to yours? Scale: 1 (definitely not) - 5 (definitely yes)
Resolution strategy	Imagine that you experience a legal issue. Which of these descriptions best indicate how you would go about sorting out your legal issue? Options: do nothing; handle it myself; get advice from the advice sector (e.g., Citizens Advice); get advice from a law firm; get other advice (e.g., family, friends); other
Search strategy	Now imagine that you experience a legal issue, and decide to seek legal help. Which of the following options describe how you would search for a legal service provider? Please select all that apply. Options: ask for recommendations from family/friends; use a provider I or my family/friends used before; ask another organisation (e.g., estate agent, insurance company, etc) for a referral; do an online search; consult a price comparison website; consult a customer review website; other
Attribute importance	See text
Regulation status	Imagine one of your preferred legal service providers is available to do the legal work you need done. Would it matter to you whether the legal service provider was regulated? By "regulated" we mean providers that are authorised and must comply with requirements set out by a specific regulating body, including requirements concerning complaints handling (e.g., solicitors are regulated by the Solicitors Regulation Authority). Scale: 1 (not important at all to me) - 7 (very important to me)
Complaints process	Would it matter to you whether the legal service provider had a formal complaints process in place? Scale: 1 (not important at all to me) - 7 (very important to me)
Legal empowerment	In general, if you were to choose and use legal services... How confident would you feel?; How knowledgeable would you feel?; How well protected by the law would you feel? Scale: 1 (none at all) - 5 (a great deal)

Table 3, continued

Legal capability	To what extent do you agree or disagree with the following statements? I would be good at finding information to help resolve my legal issues; I understand my legal rights and responsibilities; I know where to get good information/advice if needed; I am confident I could achieve a fair/good outcome for my legal issues; I have a good knowledge and understanding of legal processes and of the steps to take to resolve a legal issue. Scale: 1 (strongly disagree) - 7 (strongly agree)
Legal anxiety	Now, thinking in general about significant legal problems - such as being unreasonably sacked by your employer, injured as a result of someone else's negligence, involved in a dispute over money as part of a divorce, or facing eviction from your home - to what extent do the following statements describe you? I am afraid to speak to people directly to press my rights; Worrying that I don't express myself clearly can stop me from acting; I avoid pressing my rights because I am not confident I will be successful; I do not always get the best outcome for myself, because I try to avoid conflict; I worry that hiring legal help is too expensive. Scale: 1 (strongly disagree) - 7 (strongly agree)
Barriers to access	See text
Justice inaccessibility	Think about the justice system that deals with issues such as being unreasonably sacked by your employer, injured as a result of someone else's negligence, involved in a dispute over money as part of a divorce, or facing eviction from your home. Thinking about issues like these, to what extent do you agree or disagree with the following statements? Legal issues are usually resolved promptly and efficiently; People with less money generally get a worse outcome; Skillful and resourceful people are more likely to get what they want; It is easy to take legal issues to court if needed; Lawyers are too expensive for most people to use; The justice system provides good value for money; People like me can afford help from a lawyer; Rich people's lawyers are the same as poor people's lawyers; Taking a case to court is generally more trouble than it is worth; The law always treats both parties fairly, whatever their background, gender, ethnicity, or faith; Judges have their own agendas separate from the law; The decisions and actions of courts are influenced by pressure from the press and politicians. Scale: 1 (strongly disagree) - 7 (strongly agree)
Trust in the legal system	How much do you trust the legal system in England and Wales to do what is right? Scale: 1 (not at all) - 7 (completely)

6.2 Results

Many significant differences between the groups were observed. Only significant effects are discussed below; nonsignificant effects are not discussed.

Legal experience. Overall, 38% of respondents reported having experienced a legal issue in the past four years. As shown in Figure 8A, low-SES respondents were significantly less likely to report a legal experience than high-SES respondents. The difference between low- and high-SES respondents was due to a far higher percentage of conveyancing issues among high-SES respondents than among low-SES respondents (see Figure 8B).

The only significant difference between ethnic groups (not shown in the figure) was that ethnic minority respondents were more likely (12%) than White respondents (6%) to experience a housing, landlord, or tenant problem.

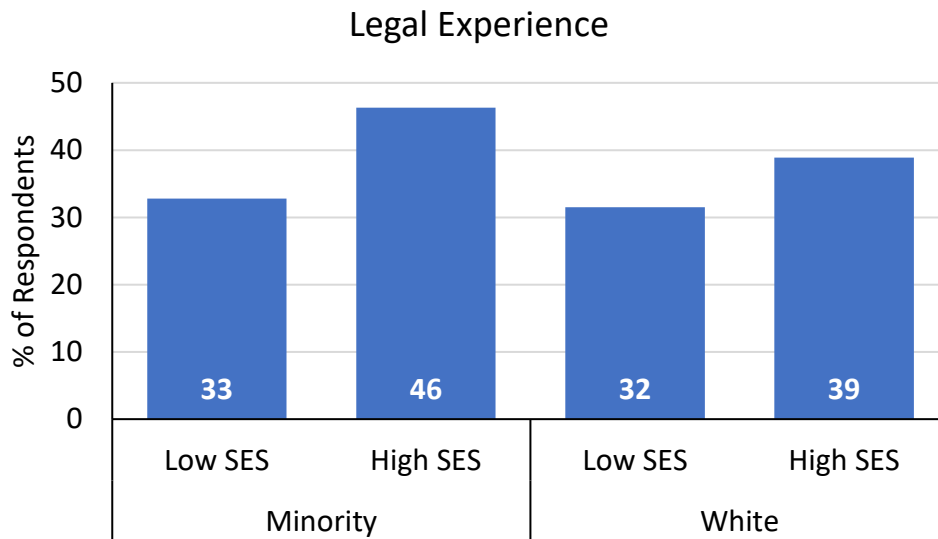
Full results, including significance tests, are presented in Table A3 of the Appendix.

Legal services used. Overall, 34% of respondents reported having used a legal service in the past four years. As shown in Figure 9A, low-SES respondents were significantly less likely to use a legal service provider than high-SES respondents. Specifically, low-SES respondents were significantly less likely than high-SES respondents to use a law firm or a conveyancer for legal help (Figure 9B). Low-SES respondents' lower prevalence of legal service use (e.g., conveyancing) is consistent with their lower prevalence of legal issues experienced (e.g., home purchases).

Full results, including significance tests, are presented in Table A3 of the Appendix.

Figure 8. Legal issues experienced in the last four years

A.



B.

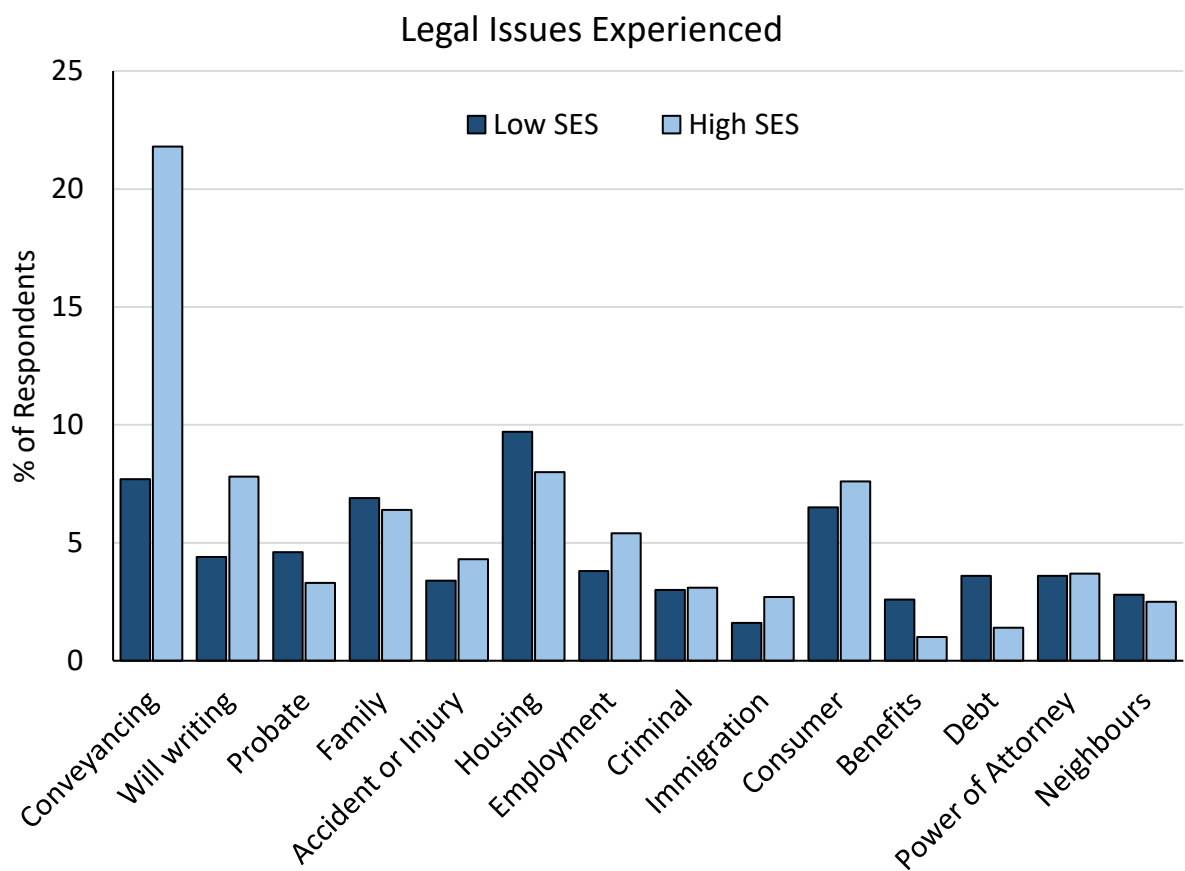
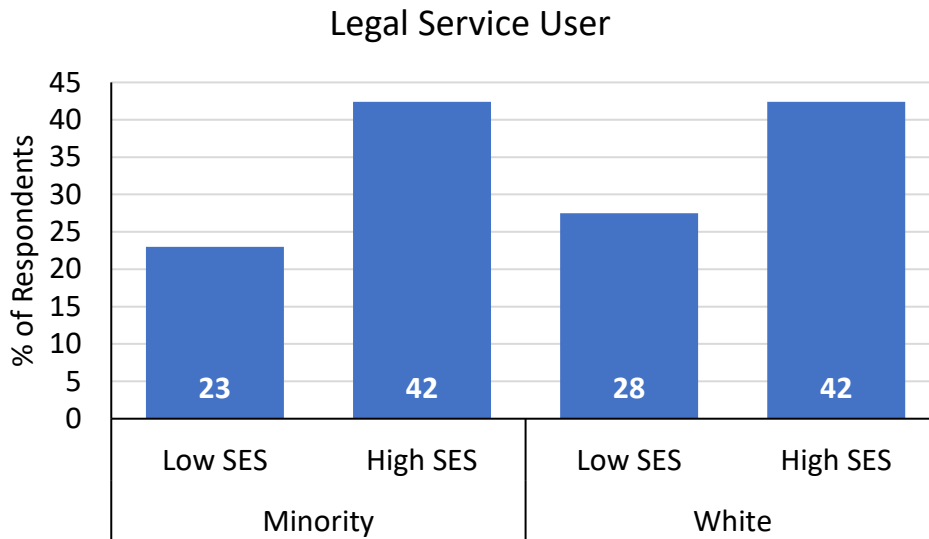
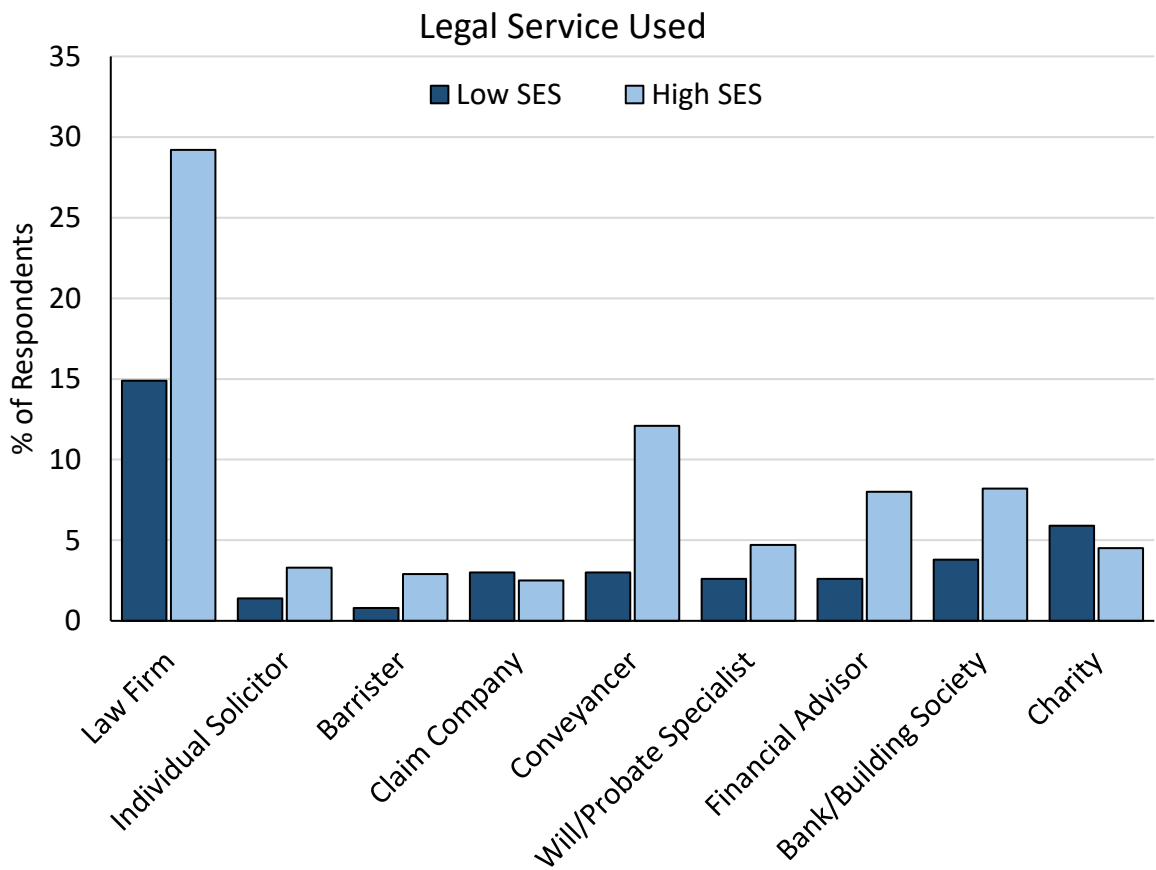


Figure 9. Legal services used in the last four years

- A.



- B.



Resolution strategies. When asked to imagine that they experienced a legal issue, and to identify how they would go about sorting out that legal issue, the most common resolution strategy was to seek advice from the advice sector (e.g., Citizens Advice). That resolution strategy was significantly more common among low-SES White respondents than among high-SES White respondents (see Figure 10A).

The second most common resolution strategy was to consult a law firm, but this strategy was significantly less common among low-SES respondents. Very few respondents indicated that they would attempt to handle the legal issue themselves, though this was significantly more common among ethnic minority respondents than among White majority respondents.

Full results, including significance tests, are presented in Table A4 of the Appendix.

Search strategies. When asked to imagine that they were seeking legal help, and to indicate how they would search for a legal service provider, the most common strategy was to do an online search, with approximately 80% of respondents indicating that search strategy (see Figure 10B). Seeking a personal recommendation (e.g., from family and friends) and consulting a previously used legal service provider were also common strategies.

The only significant difference among groups was that ethnic minority respondents were significantly more likely than White majority respondents to seek a referral from another organisation such as an estate agent or insurance company.

Perhaps surprisingly, relatively few respondents indicated that they would use a price comparison website or a customer review website.

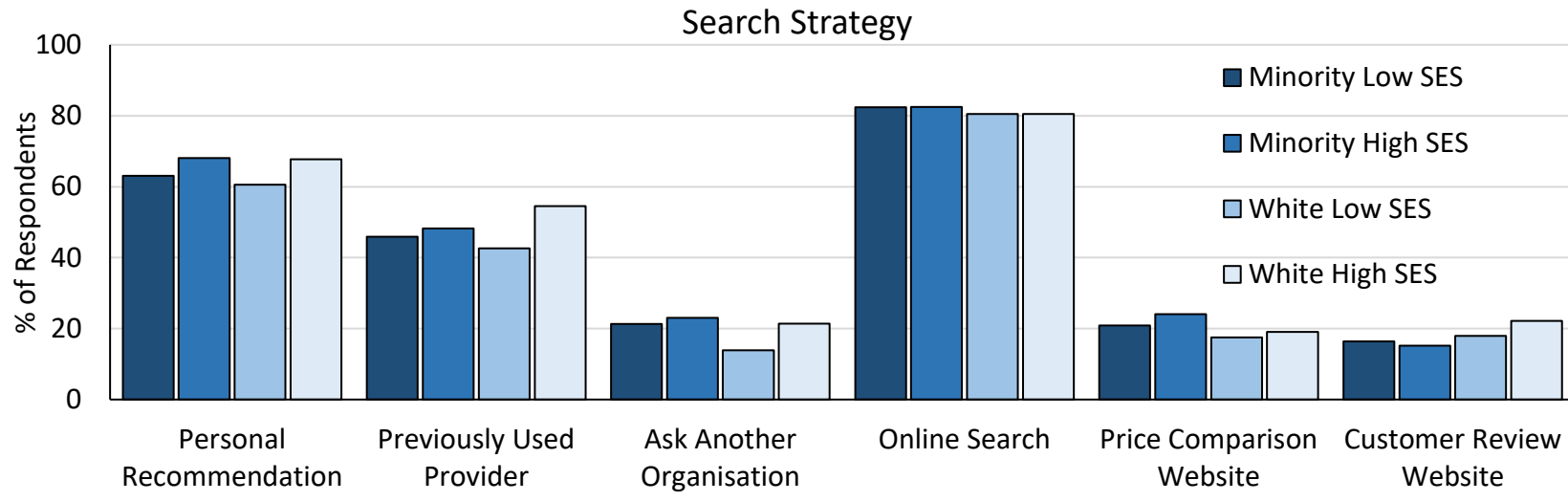
Full results, including significance tests, are presented in Table A4 of the Appendix.

Figure 10. Resolution and search strategies

A.



B.



Attribute importance. Respondents were asked to rank nine attributes of legal services in terms of their importance when choosing a legal service provider, with a rank of 1 indicating that the given attribute was the most important and 9 indicating the least important. We reverse scored the rankings, so that higher and lower scores indicate greater and lesser importance, respectively. The results are shown in Figure 11A, and significance tests are presented in Table A5 of the Appendix.

The differences between the groups were minimal, and perhaps more critically, the pattern of importance rankings was extremely similar across groups.

- Respondents placed very little importance on the availability of face-to-face (F2F) meetings and online services.
- Of moderate importance were the service provider's (i) ability to resolve the case quickly, (ii) provision of regular updates, (iii) individually-tailored service offering, and (iv) offer of a fixed-price service.
- Respondents attached relatively more value to a legal service provider who is approachable and explains the legal process clearly.
- However, the single most important attribute of a legal service provider is their specialisation in the given legal issue.

A few differences between the groups did emerge, however:

- Low-SES respondents valued face-to-face meetings significantly more than high-SES respondents.
- A fixed price was more important for low-SES White respondents than for low-SES minority respondents, but did not differ between high-SES minority and White respondents.
- Finally, specialising in the given legal issue was more important to high-SES respondents than to low-SES respondents.

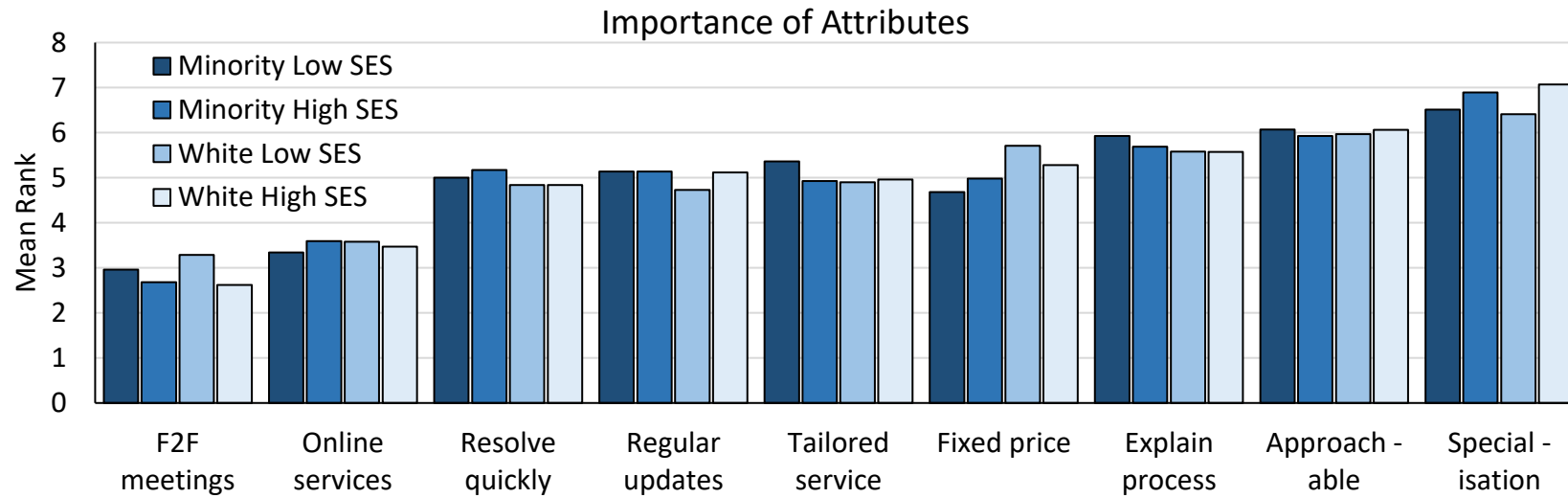
Barriers to access. As with the attribute importance rankings, the barriers to accessing legal services were also generally consistent across groups (see Figure 11B). First, consistent with the Resolution Strategy results presented above, here again relatively few respondents indicated that they would handle a legal issue themselves. Relatively few respondents viewed the meeting times as a deterrent. Nor were worries that they would not understand the legal process, or that they would not be treated fairly, particularly prominent barriers to access.

Approximately 40% of respondents reported that difficulty finding the right legal service provider (LSP), and one who has their best interests in mind (i.e., 'Cynical LSP'), was a barrier to access. Worry that the process may take a long time was also moderately common. By far the highest barriers to accessing legal services were worries that it may be too expensive or not worth the effort.

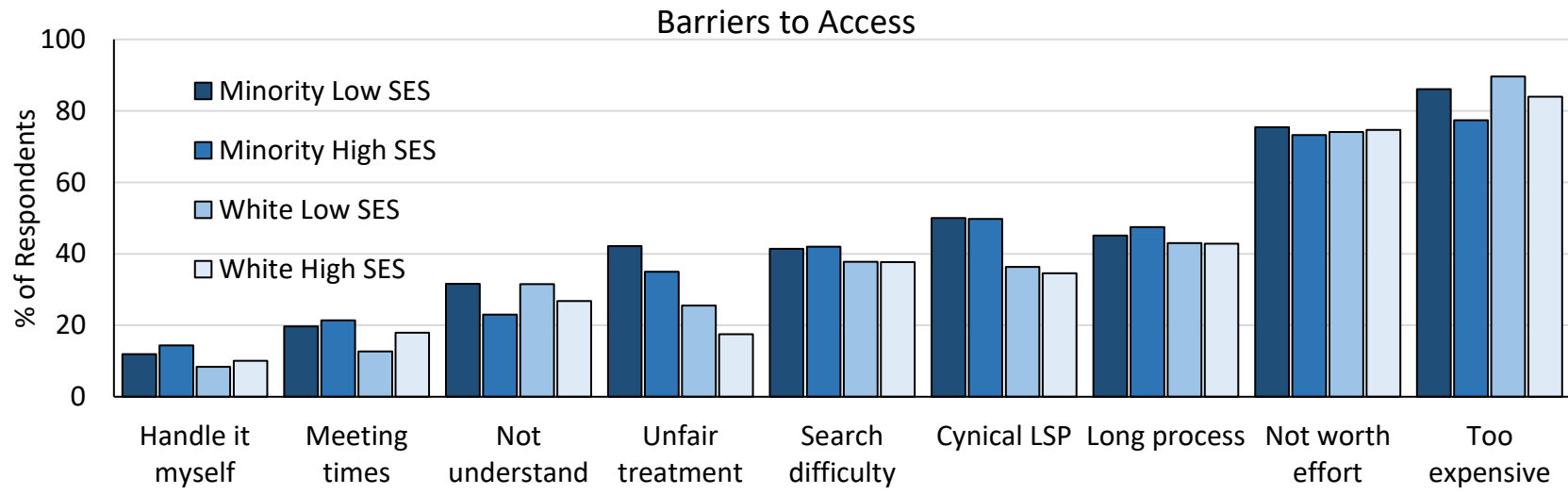
Several differences emerged between groups. Relative to White respondents, minority respondents were significantly more likely to view the availability of meeting times, and more likely to worry about receiving unfair treatment and a legal service provider who does not have the client's best interests in mind ('Cynical LSP') as barriers to accessing legal services. Relative to high-SES respondents, low-SES respondents were significantly more worried about not understanding the legal process and more worried about the service being too expensive. Significance tests are presented in Table A6 of the Appendix.

Figure 11. Importance of attributes and barriers to accessing legal services

A.

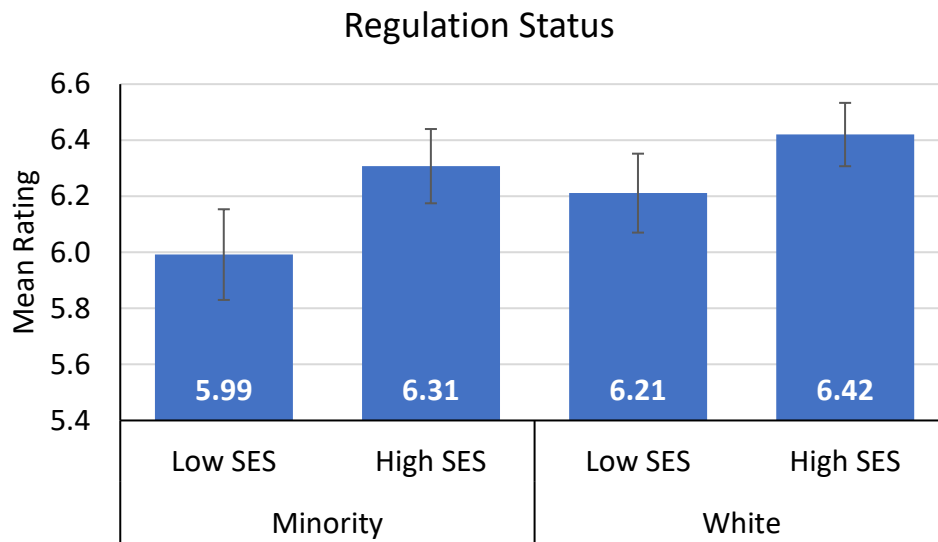


B.



Regulation status. As shown in Figure 12, whether a legal service provider is overseen by a regulating body was significantly less important to the ethnic minority group than to the White majority group, and to the low-SES group than to the high-SES group.

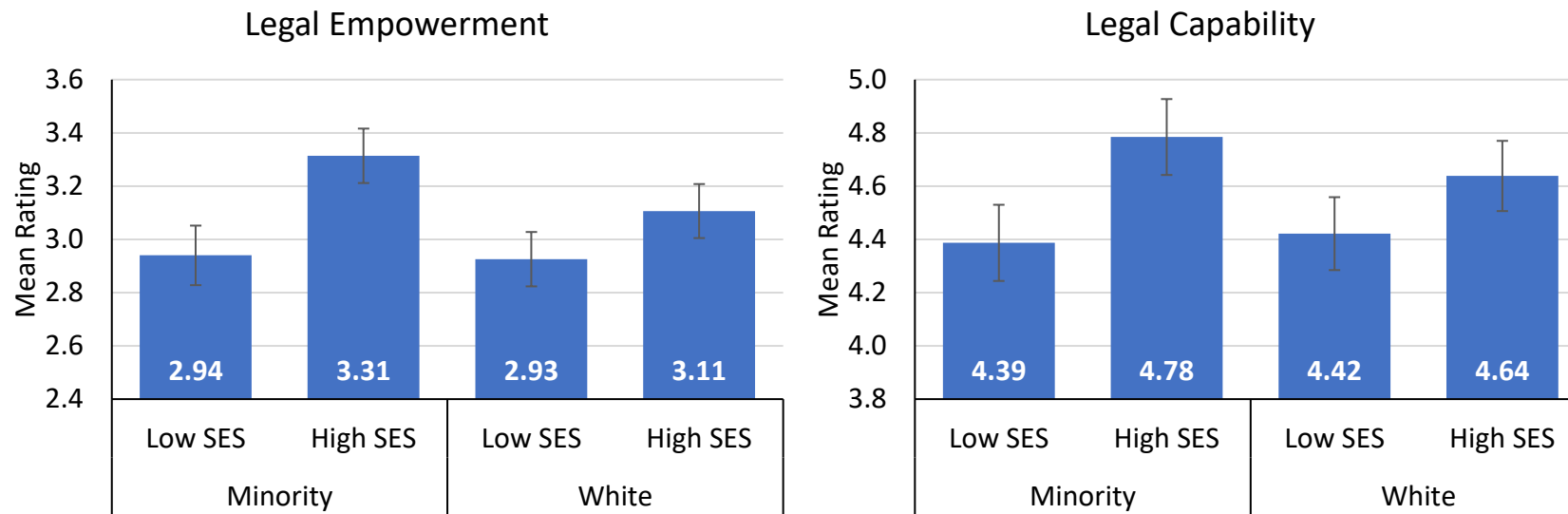
Figure 12. Importance of regulation



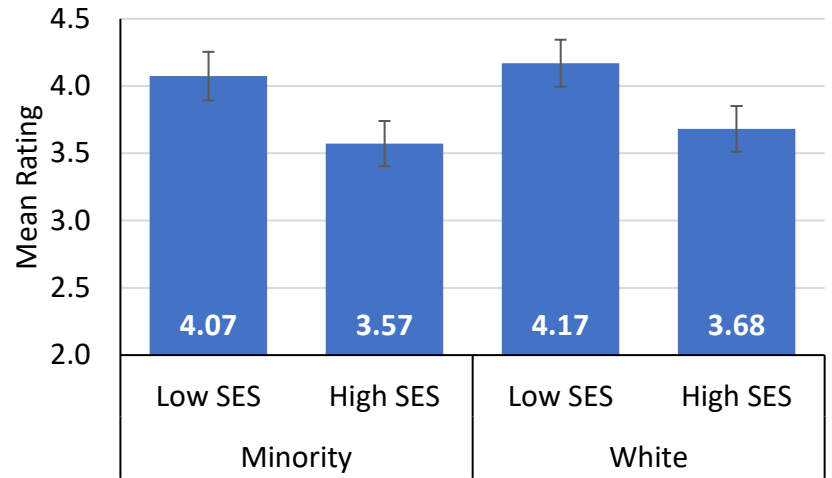
Detailed results of all continuous measures of law-specific attitudes and behaviours are presented in Table A7 of the Appendix.

Legal empowerment, capability and anxiety, and trust in the legal system. As shown in Figure 13, relative to the high-SES group, the low-SES group were significantly lower in legal empowerment, legal capability, and trust in the legal system, and they were higher in legal anxiety. Ethnic minority respondents expressed less trust in the legal system than White respondents and reported greater legal empowerment than White respondents.

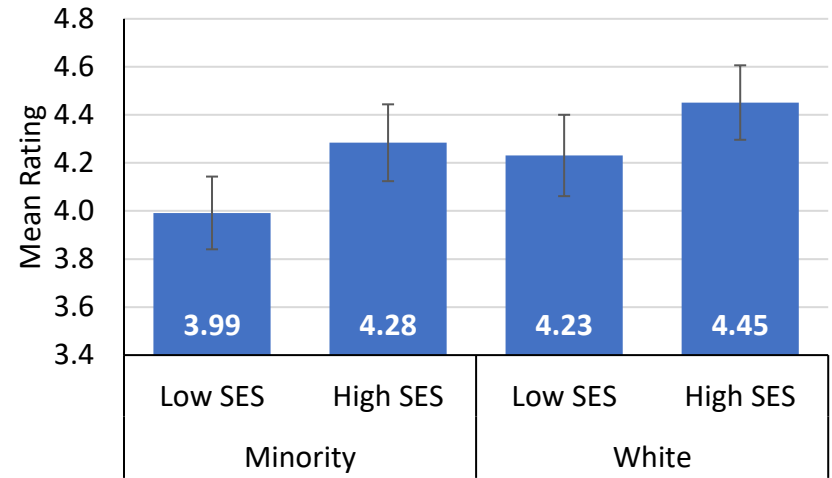
Figure 13. Legal empowerment, capability and anxiety, and trust in the legal system.



Legal Anxiety



Trust in the Legal System



6.3 Summary of findings

Overall, 38% of respondents reported having experienced a legal issue in the past four years, and 34% reported having used a legal service in the past four years.

Relative to White majority respondents, ethnic minority respondents were significantly

- more likely to experience a housing, landlord, or tenant problem,
- more likely to handle legal issues themselves,
- more likely to seek a referral from another organisation (e.g., estate agent or insurance company),
- more worried about (i) the availability of meeting times, (ii) receiving unfair treatment and (iii) a legal service provider who does not have their best interests in mind,
- less concerned about the regulatory status of a legal service provider,
- higher in legal empowerment, and
- less trusting of the legal system.

Relative to high-SES respondents, low-SES respondents were significantly

- less likely to have experienced a legal issue, particularly a conveyancing issue,
- less likely to have used a legal service provider, especially a conveyancer or a law firm,
- less likely to seek or get advice from a law firm,
- more likely to value face-to-face meetings,
- less likely to value a provider who specialises in the legal issue concerned,
- more worried about (i) not understanding the legal process and (ii) the service being too expensive,
- less concerned about the regulatory status of a legal service provider.

In addition, they displayed

- lower levels of legal empowerment,
- lower levels of legal capability,
- higher levels of legal anxiety, and
- less trust in the legal system.

The groups exhibited a high degree of commonality in the following respects:

- the most common resolution strategy was to seek advice from the advice sector (e.g., Citizens Advice),
- the most common search strategy was to search online for legal service providers,

- relatively few respondents indicated that they would use a price comparison website or a customer review website,
- relative indifference toward service location (i.e., face-to-face or online),
- importance of the legal service provider being approachable and responsive, and explaining the legal process clearly,
- utmost importance of the legal service provider specialising in the legal issue concerned, and
- the principal barrier to access is a worry that legal services are too expensive or may not be ‘worth the effort’.

In conclusion, as with the demographic variables and the general attitudes and behaviours, we also found that law-specific attitudes and behaviours were more strongly associated with SES than with ethnicity. Low-SES respondents were less likely to recognise legal needs and to seek legal help, and they felt less legally empowered. All groups attached most value to a legal service provider who is approachable and specialises in the legal issue concerned, and all groups worried most about the cost and effort of getting legal help.

7. Predicting vulnerability

An underlying aim of this study was to identify vulnerable consumers in the legal services market, so that legal service providers can ultimately increase those vulnerable consumers’ access to legal help. One approach is to define ‘vulnerability’ solely in terms of the individual. For example, the Financial Conduct Authority (2021) defines ‘vulnerability’ as susceptibility to harm ‘due to personal circumstances.’ In this research, however, we treat vulnerability not as a characteristic of the individual (e.g., because of any demographic characteristics), but rather as a negative outcome that could occur to any individual at any given time (e.g., Legal Services Consumer Panel, 2014; Solicitors Regulation Authority, 2016). For example, a *situational* factor such as powerlessness in an interpersonal relationship can render an individual ‘vulnerable’, regardless of their *individual* characteristics, such as gender and ethnicity. The specific vulnerability that we examined in this study is unmet legal need. Below we elaborate on three outcome measures and describe potential predictor variables to identify vulnerable consumers.

7.1 Outcome variables

Our analyses focused on two primary measures and one constructed measure – all related to vulnerability. The two primary measures were (i) whether the individual has experienced a legal issue and (ii) whether the individual has used legal services. In addition to the item asking participants whether they had experienced a legal issue in the past four years, the questionnaire also included an item asking participants whether they had been the victim of a crime in the past four years. The fact that an individual has experienced either (a) a crime or (b) any legal issue, but (c) has not used a legal service

in the past four years, is likely to indicate an unmet legal need. We therefore constructed a third measure of interest, *unmet legal need*, which identified participants who indicated experiencing either a crime or a legal issue but not using legal services.

It should be noted that this measure of unmet legal needs, which is similar to the measure used by YouGov (2020), has important limitations. For example, this measure does not account for individuals who dealt with a legal issue themselves without legal services, such as a minor crime handled by the police or an insurance company. Nonetheless, we note that overall only 6% of our respondents indicated that they would deal with a legal issue themselves (see Figure 10A), and we therefore believe that this measure of unmet legal needs is a potentially informative estimate of legal vulnerability.

Our three outcome variables were therefore *legal issue experienced*, *legal service used*, and *unmet legal need*. In our sample, 38% of respondents reported experiencing a legal issue, 34% reported using a legal service, and 19% had an unmet legal need.

7.2 Predictor variables

In total, we examined 30 predictor variables, including a broad range of demographic variables, general attitudes (such as risk aversion, need for instant payment, and self-efficacy) and law-specific attitudes (such as legal empowerment, capability, and anxiety). See Appendix for further detail.

7.3 Risk factors for experiencing legal issues

After statistically accounting for other factors that individually correlated with the *legal issue experienced* outcome variable (i.e., marital status, housing type, and legal anxiety), education, income, and legal empowerment significantly predicted the likelihood of experiencing a legal issue:

- Having a university education increased the likelihood of experiencing a legal issue by 44%.
- Similarly, for each additional £10,000 in annual household income, the likelihood of experiencing a legal issue increased by 6%.
- For each point that one moves up the legal empowerment scale, the likelihood of reporting a legal issue increased by 26%.

7.4 Mitigating factors for using legal services

After statistically accounting for other factors that individually correlated with the *legal service used* outcome variable (i.e., age, education, marital status, rural/urban, vehicle access, legal anxiety, and trust

in the legal system), income, housing type, and legal empowerment significantly predicted the likelihood of using a legal service:

- For each additional £10,000 in annual household income, the likelihood of using a legal service increased by 10%.
- Those who own their home (either outright or with a mortgage) are 62% more likely to use legal services than those who do not. This may be due largely to conveyancing needs (see Figure 9B), and perhaps also to tenancy contracts, etc.
- For each point that one moves up the legal empowerment scale, the likelihood of using legal services increased by 76%.

Having financial means and feeling empowered dramatically increased the use of legal services.

7.5 Risk factors for experiencing unmet legal needs

After statistically accounting for other factors that individually correlated with the *unmet legal needs* outcome variable (i.e., marital status, trust in the legal system), age, housing type, and legal empowerment significantly predicted the likelihood of experiencing unmet legal needs. All three effects were negative:

- For each additional year of life, the likelihood of unmet legal needs decreased by 2%.
- Owning one's home reduced the likelihood of unmet legal needs by 33%.
- Finally, for each point that one moves up the legal empowerment scale, the likelihood of having unmet legal needs decreased by 21%.

Put differently, young individuals who do not own their home and/or who feel legally powerless are at elevated risk of experiencing unmet legal needs.

8. Explaining vulnerability

Thus far we have seen that SES and its more specific factors (e.g., education, income, and home ownership) predict legal vulnerability in terms of the likelihood of (i) experiencing a legal issue, (ii) using a legal service, and (iii) experiencing unmet legal needs. Indeed, in our analyses throughout sections 4 and 5, SES reliably predicted a very broad range of general and law-specific attitudes and behaviours. Moreover, in section 7 we found that legal empowerment additionally predicted all three vulnerability outcomes. Indeed, of the 30 predictor variables that we examined, legal empowerment was the most reliable predictor of legal vulnerabilities. SES and legal empowerment thus appear as promising variables to help us understand how legal vulnerability arises.

It should be noted that SES and legal empowerment are qualitatively different types of predictor variables. SES is a demographic descriptor; individual characteristics such as education and income are directly observable from the individual's history. Legal empowerment, by contrast, is a psychographic variable. It is not directly observable from the individual's history; it is an attitude or belief about one's knowledge of and efficacy within the legal system.

In consumer research, these different types of predictor variables play different conceptual roles within a theoretical-explanatory model. Psychographic variables are typically treated as psychological 'mediators' of the effect of some observable predictor variable on some behavioural outcome (see Pieters, 2017). In the present case, legal empowerment may be a psychological process underlying the effect of SES on legal vulnerability. In other words, SES (e.g., education and income) may affect one's sense of legal empowerment, which in turn may affect one's legal vulnerability. Having an advanced education and/or financial resources (i.e., high SES) could plausibly increase one's knowledge of and confidence within the legal system (i.e., high legal empowerment). This, in turn, could plausibly increase one's likelihood of engaging legal services and therefore reduce one's likelihood of experiencing unmet legal needs. Or put differently, a relative lack of education and resources (i.e., low SES) may well induce a sense of legal powerlessness (i.e., low legal empowerment), thereby reducing engagement with legal services and increasing the chance that legal needs will go unmet.

Mediation analyses of our data indicate in the first place that the positive effect of SES on legal service use appears to have been driven at least partially by individuals' sense of legal empowerment. In other words, high SES appears to increase individuals' sense of legal empowerment, which in turn increases their use of legal services. Second, the negative effect of SES on unmet legal needs (i.e., the fact that higher SES is associated with fewer unmet needs) appears to have been driven at least partially by legal empowerment. Put differently, low-SES individuals' sense of legal powerlessness may underlie their underuse of legal services and their elevated levels of unmet legal needs. Please see the Appendix for further detail.

It is important to note that these mediation analyses are merely correlational. More research is needed to test these speculative conclusions more directly and definitively. An ideal test would be to enhance individuals' sense of legal empowerment (e.g., via an educational intervention) and observe whether that affects vulnerable consumers' likelihood of engaging legal services. We will return to this issue in Phase 5 of our overall research project.

9. Discussion

This research provides two fundamental contributions.

- i. By undertaking a large, targeted investigation of how ethnicity and SES relate to law-specific behaviours (e.g., prior use of legal services), this research identifies consumers who are vulnerable to unmet legal needs.
- ii. By examining a broad range of both general and law-specific attitudes and beliefs (e.g., legal empowerment), this research also provides a preliminary view of specific factors that may underlie the incidence and persistence of legal vulnerabilities.

These overarching contributions manifest as several more specific contributions, detailed below.

9.1 Associations of ethnicity and SES with experiences, attitudes, and behaviours

It is well established that low-SES, ethnic minority individuals are at high risk of legal vulnerability (e.g., Greene, 2016; Legal Services Consumer Panel, 2021a; Solicitors Regulation Authority, 2016). However, is that heightened risk due to ethnicity, SES, or both? Across a total of 45 measures (i.e., twenty demographic measures, nine general attitudes and behaviours, and sixteen law-specific attitudes and behaviours) from more than a thousand individuals, SES was associated with far more group differences than ethnicity was. Ethnicity did predict several attitudes, behaviours and outcomes, but SES predicted far more of them.

Relative to White majority respondents, ethnic minority respondents were generally

- more likely to live in an urban area,
- less likely to own their home,
- less likely to have access to private transportation,
- less likely to have a disability,
- less likely to speak English or Welsh as their primary language,
- more likely to prefer instant payment,
- more prone to regret,
- more likely to experience a housing, landlord or tenant problem,
- more likely to deal with legal issues themselves,
- more likely to seek a referral from another organisation (e.g., estate agent or insurance company),
- more worried about (i) the availability of meeting times, (ii) receiving unfair treatment and (iii) a legal service provider who does not have their best interests in mind,
- less concerned about the regulatory status of a legal service provider,
- higher in legal empowerment, and
- less trusting of the legal system.

Relative to high-SES respondents, low-SES respondents were generally

- less likely to attend an independent or fee-paying school,
- less likely to have an undergraduate or postgraduate education,
- less likely to have a management or professional occupation,
- more likely to receive means-tested state benefits,
- less likely to be married or in a civil partnership,
- more likely to be a single parent,
- more likely to live in an urban area,
- less likely to be a homeowner,
- less likely to have access to a private vehicle,
- more likely to have a disability,
- more risk averse,
- more likely to prefer instant payment,
- less trusting,
- less likely to believe in a just world,
- lower in self-efficacy,
- lower in growth mindset,
- lower in the desire for control,
- less likely to report having experienced a legal issue, particularly a conveyancing issue,
- less likely to have used a legal service provider, especially a conveyancer,
- less likely to seek or get advice from a law firm
- more likely to value face-to-face meetings,
- less likely to value a provider who specialises in the legal issue concerned,
- more worried about (i) not understanding the legal process and (ii) the service being too expensive,
- less concerned about the regulatory status of a legal service provider,
- lower in legal empowerment,
- lower in legal capability,
- higher in legal anxiety, and
- less trusting of the legal system.

Thus, in this sample at least, SES predicted individuals' life experiences, attitudes, and behaviours far better than ethnicity did.

9.2 Valued attributes of and barriers to accessing legal services

Across ethnicity and SES groups, consumers tended to value the same attributes of legal services, and to worry about the same attributes that deter them from using legal services. The groups exhibited common beliefs about the following attributes:

- the most common resolution strategy was to seek advice from the advice sector (e.g., Citizens Advice),
- the most common search strategy was to search online for legal service providers,
- relatively few respondents indicated that they would use a price comparison website or a customer review website,
- relative indifference toward service delivery method (i.e., face-to-face or online),
- importance of the legal service provider being approachable and responsive, and explaining the legal process clearly,
- utmost importance of the legal service provider specialising in the legal issue concerned, and
- the principal barrier to access is a worry that legal services are too expensive or may not be ‘worth the effort’.

These findings corroborate prior studies indicating that cost – or at least perceived cost – is a primary deterrent to using legal services (e.g., Solicitors Regulation Authority, 2019). Perhaps more surprisingly, these findings also reveal that the legal service provider’s approachability and legal specialisation are among the most important attributes that consumers seek. This latter result corroborates our own findings from Phase 3 of the overall research project, as well as other recent studies (e.g., Legal Services Consumer Panel, 2021a).

9.3 Identifying vulnerable consumers

An SES-based disparity in legal vulnerability is shown in Figure 14 below. The figure clearly reveals four basic findings.

First, low-SES respondents were 10.5 percentage points less likely to report experiencing a legal issue within the past four years (32.1%) than high-SES respondents (42.6%). This result indicates that high-SES individuals are more likely than low-SES individuals to need legal help. It should be noted, however, that this reveals a ‘need’, not necessarily a ‘vulnerability’. We would regard elevated legal need among high-SES respondents as a ‘vulnerability’ only if the need were to go unmet – which would render those respondents vulnerable to negative legal outcomes.

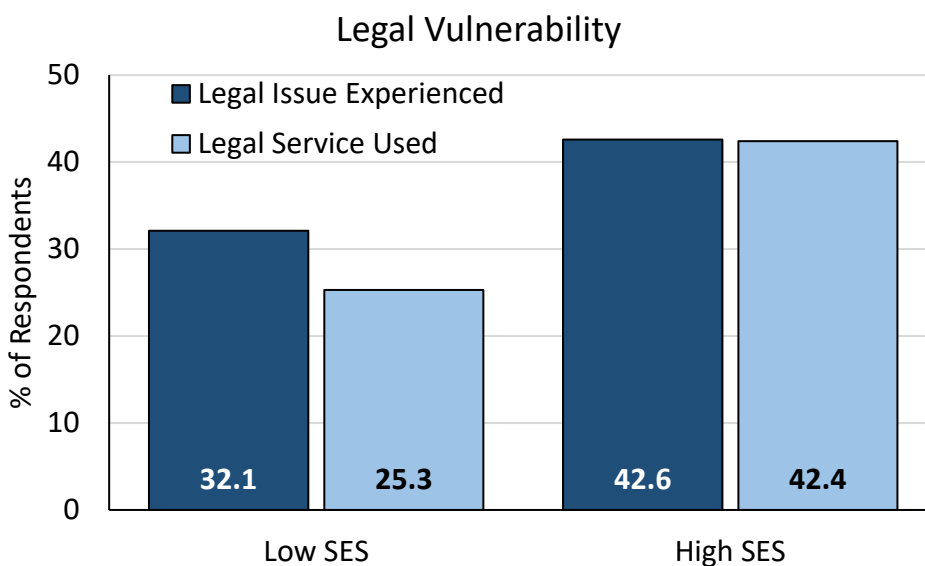
This leads to the second observation from Figure 14: Low-SES respondents were 17.1 percentage points less likely to report using a legal service within the past four years (25.3%) than high-SES respondents (42.4%). In other words, while low-SES individuals were 10.5 percentage points less likely to experience a legal issue, they were 17.1 percentage points less likely to use legal services.

Third, high-SES respondents were about equally likely to experience a legal issue (42.6%) and to use a legal service (42.4%). Although these incidences may give the impression that virtually all of the high-SES

respondents' legal needs were met, this was not the case. In fact, some high-SES respondents reported experiencing a legal issue but not using a legal service, and such cases are likely to indicate unmet legal needs. We will return to this issue shortly.

Fourth, low-SES respondents were 6.8 percentage points more likely to report experiencing a legal issue (32.1%) than using a legal service (25.3%). That is, in contrast to high-SES respondents, low-SES respondents exhibited a substantial gap between legal need and legal use. Low-SES respondents thus appear to experience more unmet legal needs than high-SES respondents. In other words, low-SES individuals are more legally vulnerable.

Figure 14. Legal vulnerability



In summary, relative to high-SES respondents, low-SES respondents were somewhat less likely to report experiencing legal issues, and were far less likely to have used legal services. Therefore, although low-SES individuals appear to experience fewer legal issues, they nevertheless appear to experience more unmet legal needs.

9.4 Predicting and mitigating unmet legal needs

As explained above, there was a gap in legal need and legal use among low-SES individuals but not among high-SES individuals. We also examined unmet legal needs more directly. We classified any individual who reported either (a) being the victim of a crime within the past four years or (b)

experiencing a legal issue within the past four years but (c) not using legal services within the past four years as experiencing a potentially *unmet legal need*. By this admittedly imperfect estimate (see also YouGov, 2020), 18.6% of our sample experienced an unmet legal need within the past four years.

We examined 30 potential predictor variables, and the strongest predictors of experiencing unmet legal needs were age, home ownership, and legal empowerment. Specifically, younger people with fewer financial resources (i.e., those who do not own their home) and who feel legally powerless were more likely to experience an unmet legal need.

Of these three primary predictors of unmet legal needs, age and home ownership are qualitatively different from legal empowerment. Age and home ownership are directly observable demographic characteristics, whereas legal empowerment is an attitude or belief about one's knowledge of and self-efficacy within the legal system. As such, age and home ownership may *predict* unmet legal needs, but legal empowerment is more like a psychological process that may *explain* unmet legal needs. In other words, a sense of legal powerlessness may underlie the occurrence of unmet legal needs (see Legal Services Consumer Panel, 2013). Younger people with limited financial resources may feel legally powerless, which in turn may decrease those consumers' likelihood of using legal services and hence increase their likelihood of experiencing unmet legal needs.

If so – if legal empowerment increases the likelihood of using legal services – then increasing one's feeling of legal empowerment should decrease the likelihood of experiencing an unmet legal need. Crucially, moreover, this mitigation should be especially effective among low-SES individuals, who naturally tend to be lower in legal empowerment. In our opinion, therefore, a promising direction for further research is to develop and implement a public legal education campaign (see Wintersteiger, Morse, and Olatokun, 2021) that promotes legal empowerment. We will address this possibility in Phase 5 of our overall research project.

10. Conclusions

We draw four general conclusions from this research. First, because SES was associated with far more legal experiences, attitudes, and behaviours than ethnicity was, we conclude that SES factors such as education and income are primary indicators of legal outcomes. In other words, when predicting which consumers are likely to be legally vulnerable, SES has a stronger correlation to vulnerability than ethnicity. Low-SES, ethnic minority individuals tend to be legally vulnerable not because of their ethnicity, but rather because of their SES.

Second, this research confirms that affordability concerns are the primary barrier to accessing legal services (Solicitors Regulation Authority, 2019). However, we also found that consumers specifically seek a legal service provider who is approachable, responsive, and clear, and who specialises in the legal issue

concerned. From these findings we conclude that communicating is paramount to overcoming consumers' worries about affordability: Legal service providers who explain the legal process clearly, who are responsive to consumers' queries, and who emphasise their legal specialisation may be most effective at encouraging uptake of legal services.

Third, law-specific attitudes and beliefs predict legal vulnerability better than general attitudes and beliefs. We found several group differences in general measures such as risk aversion, need for instant payment, and desire for control. However, those general attitudes and beliefs ultimately bore little or no relation to legal outcomes such as experiencing a legal issue, using a legal service, or experiencing an unmet legal need. Law-specific attitudes and beliefs, such as legal empowerment, legal capability and legal anxiety better predicted those legal outcomes. For example, trusting people in general (i.e., interpersonal trust) did not predict legal outcomes, but trust in the legal system did predict those outcomes. We therefore conclude that interventions to increase the uptake of legal services and/or reduce unmet legal needs should target law-specific attitudes and beliefs.

Fourth and finally, legal empowerment appears to underlie the use of legal services and mitigate the occurrence of unmet legal needs. A relative lack of education and financial resources tends to induce a feeling of legal powerlessness; that is, low-SES individuals are lower in legal empowerment. A sense of legal powerlessness, in turn, may reduce one's likelihood of engaging legal services and hence increase one's likelihood of leaving legal needs unmet. We therefore conclude that empowering consumers, especially low-SES consumers, by educating them about and boosting their confidence in the legal system may effectively increase the uptake of legal services and mitigate the occurrence of unmet legal needs. We will test this hypothesis in Phase 5 of our overall research project.

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12. Appendix

12.1 Glossary of statistical terms

α	Cronbach alpha; a standardised measure of scale reliability, ranging from 0 (poor) to 1 (excellent)
ANOVA	analysis of variance; a statistical test of mean differences among groups
B	unstandardised regression coefficient; a measure of effect size
B_{exp}	exponentiated regression coefficient; a measure of effect size, interpretable as an incidence rate ratio (i.e., $(B_{\text{exp}} - 1) * 100$)
CI_{95}	95% confidence interval; the range of values within which the true population mean is 95% likely to fall
DF	degrees of freedom; the maximum number of independent values in the data
F	the F -value is the result of an ANOVA
M	mean of the data sample
SD	standard deviation of the data sample
p	probability; the probability of obtaining the given result by chance
r	the r -value is the result of a Pearson test for correlation between two variables

significant when the result of a statistical test is $p < .05$, it is statistically “significant”, which means that the result would only be expected to occur by chance less than 5% of the time

12.2 Analyses

Categorical measures are analysed via logistic regression, with ethnicity (ethnic minority = 0, White majority = 1), SES (low = 0, high = 1), and their interaction as dummy-coded predictor variables, and with $DF = 1$. Continuous measures (e.g., rating scales) are analysed via ANOVA, with $DF = 1, 1005$. In all tables below, significant effects are identified with bold font.

12.3 Significance tests of demographic measures

Table A1. Significance tests of demographic measures.

Measure	Effect of Ethnicity		Effect of SES		Ethnicity × SES	
	<i>B</i>	<i>p</i>	<i>B</i>	<i>p</i>	<i>B</i>	<i>p</i>
Attended independent/fee-paying school	-.30	.42	.75	.01	-.10	.82
Undergraduate/postgraduate education	-.97	.001	.69	.001	.59	.03
Management/professional employment	-.27	.30	2.03	.001	.29	.37
Receive means-tested state benefits	.02	.92	-1.87	.001	-.02	.96
Married/civil partnership	.09	.66	.76	.001	.29	.30
Single adult with dependent children	-.20	.49	-2.14	.001	-.09	.91
Live in urban area	1.28	.001	.68	.02	-.44	.20
Homeowner	.94	.001	1.23	.001	.01	.96
Personal access to a private vehicle	.49	.01	1.00	.001	.29	.35
Crime victimisation	-0.23	.30	.19	.36	-.22	.48
Disability	.80	.002	-.74	.03	-.54	.22
English or Welsh as primary language	.81	.006	.26	.32	.25	.58
English fluency	-15.68	.99	-15.66	.99	31.34	.99
Mobile internet access	-.77	.12	-.36	.50	1.38	.07
Internet proficiency	.22	.73	.24	.70	.71	.49

12.4 Significance tests of general attitudes and behaviours

Table A2. Significance tests of general attitudes and behaviours.

Measure	Reliability	Minority		White		Effect of Ethnicity		Effect of SES		Ethnicity × SES	
		Low SES	High SES	Low SES	High SES	F	p	F	p	F	p
Risk aversion	$\alpha = .79$	4.55 (0.85)	4.38 (0.91)	4.73 (1.07)	4.35 (0.89)	1.56	.21	21.80	.001	3.21	.07
Information avoidance	$r = .41$	2.84 (1.45)	2.77 (1.41)	2.93 (1.34)	2.87 (1.43)	1.14	.29	0.57	.45	0.00	.96
Preference for Instant Payment	NA	3.63 (1.84)	4.03 (1.74)	3.88 (1.98)	4.28 (1.62)	5.09	.02	12.62	.001	0.00	.98
Interpersonal trust	$\alpha = .90$	4.71 (0.93)	4.92 (0.95)	4.75 (0.97)	4.90 (0.91)	0.02	.88	9.15	.003	0.22	.64
Belief in a just world	$\alpha = .90$	4.52 (1.12)	4.78 (1.23)	4.48 (1.22)	4.93 (1.04)	0.59	.44	23.59	.001	1.86	.17
Regret	$\alpha = .76$	4.52 (1.07)	4.38 (1.14)	4.30 (1.06)	4.25 (1.14)	6.65	.01	2.00	.16	0.41	.52
Self-efficacy	$\alpha = .86$	4.81 (0.88)	5.24 (0.89)	4.72 (0.98)	5.12 (0.83)	3.29	.07	53.78	.001	0.04	.84
Growth mindset	NA	5.41 (1.26)	5.53 (1.22)	5.17 (1.19)	5.50 (1.12)	3.12	.08	8.61	.003	2.12	.15
Desire for control	$\alpha = .65$	4.72 (0.76)	4.89 (0.67)	4.67 (0.82)	4.83 (0.73)	1.58	0.21	12.68	.001	0.00	.95

Note: *SD* in parentheses.

12.5 Significance tests of law-specific experiences, attitudes, and behaviours

Table A3. Legal experiences and legal service use.

Measure	Effect of Ethnicity		Effect of SES		Ethnicity × SES	
	<i>B</i>	<i>p</i>	<i>B</i>	<i>p</i>	<i>B</i>	<i>p</i>
Legal Experience	-.06	.76	.57	.002	-.24	.36
Conveyancing	.55	.11	1.52	.001	-.55	.18
Will writing	.36	.42	.74	.08	-.25	.66
Probate	.06	.89	-1.09	.06	1.15	.11
Family matters	-.28	.43	-.11	.74	.09	.86
Accident or injury	-.15	.76	.33	.46	-.23	.73
Housing problems	-.90	.01	-.25	.37	.07	.88
Employment disputes	-.83	.10	.17	.67	.53	.41
Criminal offences	-.74	.18	-.16	.73	.48	.52
Immigration matters	-1.14	.16	.36	.50	.54	.59
Consumer affairs	-.58	.13	.31	.31	-.43	.41
Benefits or tax credits	-.19	.74	-.92	.19	-.22	.84
Debt or hire problems	-.75	.14	-.77	.13	-1.06	.37
Power of attorney	.44	.37	-.21	.71	.36	.61
Neighbour disputes	.27	.63	.24	.66	-.75	.35
Legal Service Used	.24	.25	.91	.001	-.24	.38
Law firm	.35	.17	.96	.001	-.20	.53
Individual solicitor	-.96	.26	.76	.17	.33	.74
Barrister	-1.14	.33	.81	.24	1.27	.32
Claims management company	1.01	.09	.78	.20	-1.84	.03
Licensed conveyancer	1.01	.09	2.11	.001	-1.01	.12
Will/probate specialist	.80	.19	.99	.10	-.63	.40
Financial advisor	.13	.82	.90	.07	.47	.48
Bank/building society	-.14	.77	.68	.09	.24	.67
Charity	-.25	.52	.01	.98	-.84	.17

Table A4. Resolution and search strategies.

Measure	Effect of Ethnicity		Effect of SES		Ethnicity × SES	
	<i>B</i>	<i>p</i>	<i>B</i>	<i>p</i>	<i>B</i>	<i>p</i>
Resolution Strategies						
Do nothing	.67	.59	-15.71	.99	-.67	1.00
Handle it myself	-.77	.04	-.47	.18	.70	.20
Advice from advice sector	.47	.01	-.09	.64	-.83	.001
Advice from law firm	-.22	.31	.39	.05	.22	.44
Advice from family/friends	-.33	.16	-.14	.53	.47	.14
Search Strategies						
Personal recommendation	-.11	.56	.22	.24	.09	.73
Previously used provider	-.13	.46	.09	.60	.38	.13
Ask another organisation	-.51	.03	.10	.66	.42	.19
Online search	-.13	.59	.01	.97	.00	.99
Price comparison website	-.22	.34	.19	.39	-.08	.79
Customer review website	.11	.65	-.09	.71	.36	.28

Table A5. Importance of attributes of legal services.

Measure	Effect of Ethnicity		Effect of SES		Ethnicity × SES	
	<i>F</i>	<i>p</i>	<i>F</i>	<i>p</i>	<i>F</i>	<i>p</i>
Face-to-face meetings	.93	.34	11.53	.001	1.90	.17
Online services	.17	.68	.23	.63	1.60	.21
Resolve case quickly	2.46	.12	.32	.57	.32	.57
Regular updates	3.21	.07	2.56	.11	2.65	.10
Tailored service	2.07	.15	1.55	.21	2.80	.10
Fixed price	16.56	.001	.14	.71	4.89	.03
Explain legal process	2.77	.10	.75	.39	.63	.43
Approachable	.01	.91	.04	.85	.75	.39
Legal specialisation	.07	.80	10.89	.001	.76	.39

Table A6. Barriers to accessing legal services.

Measure	Effect of Ethnicity		Effect of SES		Ethnicity × SES	
	<i>B</i>	<i>p</i>	<i>B</i>	<i>p</i>	<i>B</i>	<i>p</i>
Handle it myself	-.39	.20	.22	.41	-.01	.98
Meeting times	-.52	.04	.11	.63	.29	.38
Not understand process	.00	.98	-.44	.03	.21	.45
Unfair treatment	-.76	.001	-.30	.10	-.17	.54
Search difficulty	-.15	.42	.03	.89	-.03	.91
Cynical service provider	-.56	.002	-.01	.97	-.06	.81
Long process	-.08	.65	.10	.59	-.11	.68
Not worth the effort	-.07	.74	-.12	.56	.15	.60
Too expensive	.34	.22	-.59	.01	.09	.80

Table A7. Law-specific attitudes and behaviours.

Measure	Reliability	Minority		White		Effect of Ethnicity		Effect of SES		Ethnicity × SES	
		Low SES	High SES	Low SES	High SES	F	p	F	p	F	p
Recommendation	NA	4.23 (0.95)	4.50 (0.72)	4.49 (0.72)	4.47 (0.66)	1.79	.18	2.19	.14	3.15	.08
Regulation status	NA	5.99 (1.29)	6.31 (1.08)	6.21 (1.14)	6.42 (0.92)	5.61	.02	13.98	.001	0.58	.45
Complaints process	NA	5.58 (1.43)	5.68 (1.38)	5.56 (1.32)	5.60 (1.37)	0.32	.57	0.73	.39	0.14	.71
Legal empowerment	$\alpha = .84$	2.94 (0.89)	3.31 (0.84)	2.93 (0.83)	3.11 (0.83)	4.34	.04	27.12	.001	3.29	.07
Legal capability	$\alpha = .89$	4.39 (1.14)	4.78 (1.17)	4.42 (1.11)	4.64 (1.08)	0.62	.43	18.84	.001	1.64	.20
Legal anxiety	$\alpha = .88$	4.07 (1.44)	3.57 (1.37)	4.17 (1.41)	3.68 (1.39)	1.34	.25	31.30	.001	0.01	.94
Justice inaccessibility	$\alpha = .80$	3.08 (0.73)	3.15 (0.75)	3.12 (0.77)	3.17 (0.79)	0.52	.47	1.63	.20	0.03	.86
Trust in legal system	NA	3.99 (1.21)	4.28 (1.31)	4.23 (1.37)	4.45 (1.27)	6.26	.01	9.95	.002	0.20	.66

Notes: SD in parentheses.

12.6 Predicting vulnerability: further detail

In total we examined 30 predictor variables. For multinomial variables (i.e., categorical variables with more than two response options), we created a binary variable by dummy-coding the responses in a way that seemed meaningful and potentially explanatory at face value. For instance, the education variable was scored as 0 for anything below university education (i.e., apprenticeship, O-level or GCSE, A-level) and 1 for anything from an undergraduate degree or higher. The coded values are indicated in brackets. For instance, “gender (female)” means that “female” is coded as 1 whereas “male” and “prefer not to say” are both coded as 0.

Demographic predictors included the following: (i) age, (ii) gender (female), (iii) type of school (non-UK), (iv) education level (bachelor degree or above), (v) state benefits, (vi) income (continuous), (vii) marital status (married/civil partnership), (viii) household structure (single parent), (ix) rural or urban, (x) housing type (homeowner, either mortgaged or owned outright), (xi) vehicle access (private access, either as driver or passenger), (xii) crime victimisation, (xiii) disability, (xiv) primary language (English or Welsh = 1, other = 0), (xv) English proficiency, (xvi) mobile internet access, (xvii) home internet access, and (xviii) internet proficiency. We did not include ethnicity because it did not predict legal issue experienced (see Figure 8A) or legal service used (see Figure 9A). We included the continuous measure of income rather than the categorical SES factor to allow a more precise and powerful analysis.

General attitudinal predictors included the following: (i) risk aversion, (ii) need for instant payment, (iii) interpersonal trust, (iv) belief in a just world, (v) regret, (vi) self-efficacy, (vii) growth mindset, and (viii) desire for control. We did not include information avoidance because it showed no effects in our prior analyses (see Table A2).

Law-specific attitudinal predictors included the following: (i) legal empowerment, (ii) legal capability, (iii) legal anxiety, and (iv) trust in the legal system. We did not include justice inaccessibility because it showed no effects in our prior analyses (see Table A7).

Preliminary analyses. Because many of the 30 predictor variables were significantly intercorrelated, there was a high risk of multicollinearity, which could substantially distort the results of our analyses. We therefore sought to simplify the analyses and reduce collinearity by including only those predictor variables that correlated significantly with at least one of the three outcome variables. This effectively removed all predictor variables that, on their own, failed to predict any of the three outcome variables.

By this variable selection method, we retained seven demographic predictors (i.e., age, education, income, marital status, rural/urban, housing type, and vehicle access). None of the general attitudinal predictors turned out to predict any of the three outcome variables, so none were

retained in the model.² All four of the law-specific attitudinal predictors (i.e., legal empowerment, legal capability, legal anxiety, trust in the legal system) significantly predicted the outcome variables. However, because legal empowerment and legal capability were highly correlated ($r = .64, p < .001$), and because legal empowerment better predicted the outcome variables than legal capability did, we retained legal empowerment and excluded legal capability. Thus, our final model included ten predictor variables. Results are shown in Table A8. See main text for interpretation.

Table A8. Results of vulnerability analyses.

Predictor	Legal Issue Experienced			Legal Service Used			Unmet Legal Need		
	<i>B</i>	<i>p</i>	<i>B_{exp}</i>	<i>B</i>	<i>p</i>	<i>B_{exp}</i>	<i>B</i>	<i>p</i>	<i>B_{exp}</i>
Demographic Variables									
Age	.01	.36	1.01	.01	.21	1.01	-.02	.04	.98
Education	.37	.01	1.44	.25	.10	1.29	.31	.08	1.37
Income	.05	.05	1.06	.09	.001	1.10	-.01	.77	.99
Marital status	-.02	.89	.98	.17	.32	1.18	-.41	.06	.66
Rural/urban	.00	.99	1.00	-.16	.37	.86	.01	.96	1.01
Housing type	.08	.61	1.08	.48	.004	1.62	-.40	.04	.67
Vehicle access	.09	.59	1.09	-.05	.77	.95	.02	.93	1.02
Law-Specific Attitudes									
Legal empowerment	.23	.01	1.26	.57	.001	1.76	-.24	.03	.79
Legal anxiety	-.04	.41	.96	-.01	.90	.99	-.08	.20	.92
Trust in legal system	-.01	.85	.99	-.06	.32	.94	-.07	.33	.94

12.7 Explaining vulnerability: further detail

Before testing whether legal empowerment mediates the effect of SES on the likelihood of using legal services and experiencing unmet legal needs, we examined the discriminant validity of the mediator variable (empowerment) and the outcome variables (legal service use and unmet legal needs). The correlations of legal empowerment with legal service use ($r = .24, p < .001$) and unmet legal needs ($r = -.10, p < .001$) were both significant but not overly strong. According to Pieters' (2017) strict criteria, these correlations are within the 'sweet spot' for meaningful mediation analysis.

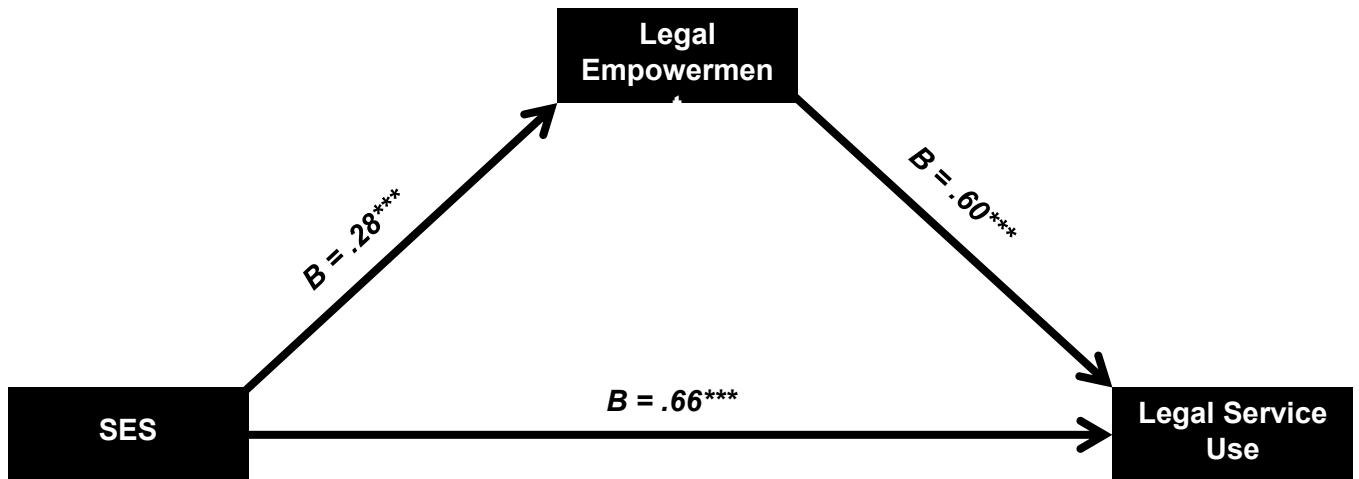
We therefore conducted bootstrap mediation analyses (Hayes, 2015, model 4, 10K samples) with SES as the predictor variable, legal empowerment as the mediator variable, and legal service use and unmet legal needs as dependent variables in separate analyses. Results are illustrated in Figure A1.

² Although self-efficacy, growth mindset, and desire for control all correlated significantly with legal service use, none of them correlated with legal issue experienced or unmet legal need, and in multiple regression analyses none of the three predictors was significant on any of the three outcome variables.

The indirect (mediating) effect of legal empowerment was significant on both legal service use ($B = .17, SE = .04, CI_{95} = [.09, .26]$) and unmet legal needs ($B = -.08, SE = .03, CI_{95} = [-.15, -.02]$).

Figure A1. Legal empowerment mediates the effects of SES on (A) legal service use and (B) unmet legal needs. *** indicates $p < .001$; 'ns' indicates nonsignificant.

A.



B.

