

LOST WORK TIME AND THE LEGAL CLUSTER OF PROBLEMS

<u>ISSUE</u>	<u>COMBINED PER CENT OF LOST WORK TIME</u>	<u>ADJUSTMENT FACTOR</u>	<u>PER CENT WITH LEGAL-RELATED PROBLEMS</u>
1. Legal	9.3%	100.0	9.3%
2. Consumer	17.3%	88.6	15.3%
3. Death in Family	16.3%	89.2	14.5%
4. Family	24.5%	19.4	4.7%
5. Financial	8.8%	50.7	4.4%
			<u>TOTAL 48.2 %</u>

In the combined sample of this research **48.2 %** took time off work for legal, consumer, death in family, family and financial problems with legal aspects. Only **9.3 %** labeled these legal problems; the other **38.9 %** did not perceive the legal aspect.

Of those people who took time off from work to deal with a problem that they recognized as legal, the average lost work time was **51.5 hours**.

LEGAL PROBLEMS INCLUDED:

Lawsuits	Court Cases	Wills
Credit	Guardian Obligations	Theft
Adoptions	Accidents	Property Disputes
Bank Errors	Separation	Divorce
Investment	Landlord Tenant Problems	Tickets
House Burglarized	Threats at Work	Immigration

CONSUMER PROBLEMS INCLUDED:

Trouble With Contractors	Banks and Credit
Default Payments	Builders
Defective Merchandise	Faulty Repairs

DEATH IN FAMILY:

Legal	Financial
Overlapping Problems	Family

FAMILY PROBLEMS:

Divorce and Separation	Parents Divorce
Guardianship	Stepchild Decisions
Co-Signed Loans	Child Support
Elderly Family Members Going to Nursing Homes	Adult Child's Legal Problems

FINANCIAL PROBLEMS:

Benefits Lost (insurance)	Bad Debt
Default Payments	Credit Problems
Investment Problems	Bankruptcy
Rental Property Problems	Tax Problems

SOURCE: Lost Work Time, By: Lynn Sandra Kahn, PHD