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SUMMARY

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EXTENDED ENGLISH SUMMARY: THE FINNISH EVERYDAY PROBLEMS, DISPUTES AND SOLU- TIONS SURVEY

The Finnish Everyday Problems, Disputes and Solutions survey (FEP-survey), a population survey about legal needs carried out between 2021 and 2022 in Finland. The following chapters summarize the most important findings from a more comprehensive main report in Finnish, covering the first numbers from the FEP-survey. The FEP-survey inquiries about everyday problems and disputes with legal dimensions, and about their resolutions – legal or non-legal – as well as possible needs for support, from people themselves. This summary shows basic prevalence and crosstabulations of the most important questions, along with brief information on the survey methodology and sample.

People may experience different kinds of problems or disputes in their everyday lives, that may raise civil legal issues, whether this is recognized by those facing them, and whether or not any action taken to deal with the problems, involves the legal system (Genn 1999). Problems often concern areas such as consumer-problems, money, debt, housing, neighbours, family-issues, work, welfare benefits or pensions etc. People use many different means to solve these problems, such as negotiation, contacting authorities or – less seldom – legal proceedings. Many legal problems are solved outside or on the outskirts of the legal system, “in the shadow of the law” (Mnookin and Kornhauser 1979). However, it is not uncommon that people try to solve their problems in ways that are not effective, or that problems end in ways that do not feel satisfactory, or fair to the person experiencing them, or that they are not solved at all.

Since legal problems of everyday life concern various areas of life, and are duly dealt with in many ways, we cannot gain a picture of their prevalence through looking only at the legal system or official registers. Survey studies – legal needs studies – have become an important and necessary way to produce information and knowledge about everyday legal problems.

The FEP survey is a Finnish adaption of the *legal needs survey tradition*, a tradition of surveys that ask people themselves about everyday life problems, that may raise legal issues. The FEP survey is a first national Finnish legal needs survey. Earlier, Finland has taken part in the comparative international *Global Insights on*

Access to Justice (WJP) 2019, but the method and questions are different from this study, so the results are mostly not directly comparable.

Legal needs surveys, of different types, have over the last 25–30 years, been carried out in many different countries, including Australia, Bangladesh, England and Wales, Japan, and Lebanon (OECD/Open Society Foundations, 2019). In different countries surveys look a bit different, but to some degree they also show similar results. For example, consumer problems seem to be common problems according to many studies (Pleasence et al., 2016). Researchers have built framework and recommendations for designing, implementing, and analyzing legal needs -surveys (OECD/Open Society Foundations, 2019). The FEP survey follows the framework to a high degree. However, questions are designed to suite the Finnish context, for instance regarding details about official authorities, sources of (legal) advice and about possible solution processes. Also, there might be differences in the wording or inclusion of certain problem areas¹, as well as some “extra” questions. The survey is thus an independent study, and the results are not directly comparable to other surveys².

The survey-data was collected between August 2021 and January 2022 using structured telephone interviews (CATI) or internet forms (CAWI). The target population were 20–79-years old Finns, who were registered as speakers of either Finnish or Swedish. The number of respondents was 1927. Two thirds answered the survey online and the rest via telephone. Respondents were asked questions about problems and disputes that they had experienced during the last two years. The problem could have started during the last two years, or earlier but continued during the requested time-period. The wording of the problem-questions, and details about the sample, can be found at the end of this summary. For the analyses presented in this summary, the data was weighted by age and gender.

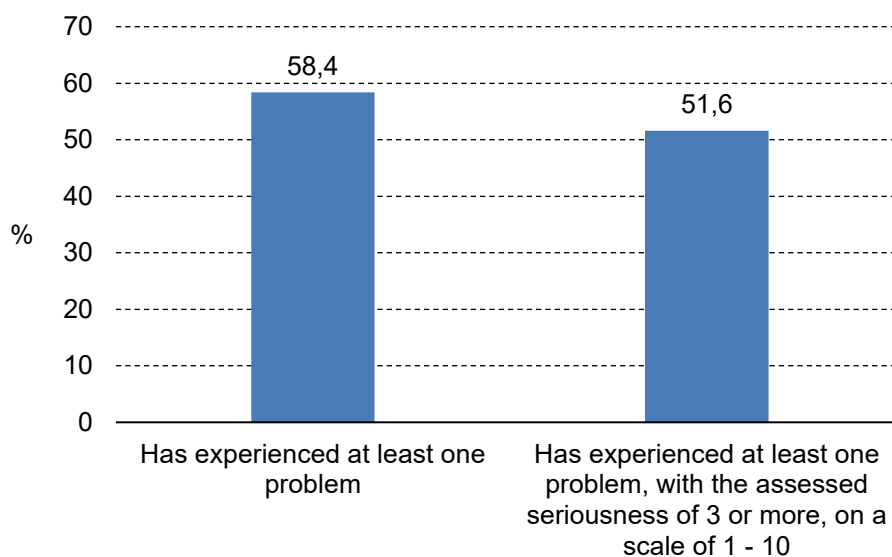
¹ For instance, the FEP did not ask about personal injury, or medical/clinical negligence. Additionally, the wording regarding debt problems and, also family problems, was somewhat stricter than for some international surveys (cf. OECD/2019).

² The wording and structure of the survey has been carefully considered by the steering group for the FEP project, as well as many group meetings at the Institute of Criminology and Legal Policy, at the University of Helsinki. The steering group consisted of: Mikko Aaltonen, Olli-Pekka Aaltonen, Petri Danielsson, Juha Kääriäinen, Karoliina Majamaa, Kati Nieminen and Kati Rantala. The survey instrument has been commented on by: Noora Alasuutari, Chris Carling, Kaijus Ervasti, Aino Jauhiainen, Inka Järvikangas, Karoliina Majamaa, Kati Nieminen, Laura Sarasoja, Virve Toivonen and Kati Rantala. Sanna Haarla and Chris Carling have been a great help with technical details. Matti Näsi and Markus Kaakinen have given important comments regarding representativeness of the data. The final version of this manuscript has been proof-read by Aino Jauhiainen, Sofia Selkämä and Virve Toivonen. A warm thank you to everyone!

Problem prevalences

In this summary-report we introduce basic numbers about 13 different problem types that may raise civil legal issues, that were inquired about in the FEP-survey.³ Over half of the respondents (58,4 %) had experienced at least one of the inquired problems during the last two years.

Figure 1 Experiencing at least one problem during the last two years, % (n=1 927)



The most frequently experienced problems were consumer problems (25 %)⁴ and the second most frequent were neighbour problems (23,1 %). Employed work (17,5 %) and money or property problems (12,9 %) were also common sources of problems.

Fairly frequent were problems that had to do with authorities (11,0 %), apartment or residential property ownership (7,9 %), welfare benefits and pensions (7,4 %), and problems emerging after the death of a relative or concerning inheritance (6,2 %) as well as problems with rented housing (5,6 %). Less common, were problems from other than employment-based work⁵ (4,3 %), debt⁶ (4,3 %), divorce

³ Respondents were also asked about crime victimization, but those figures are not reported here.

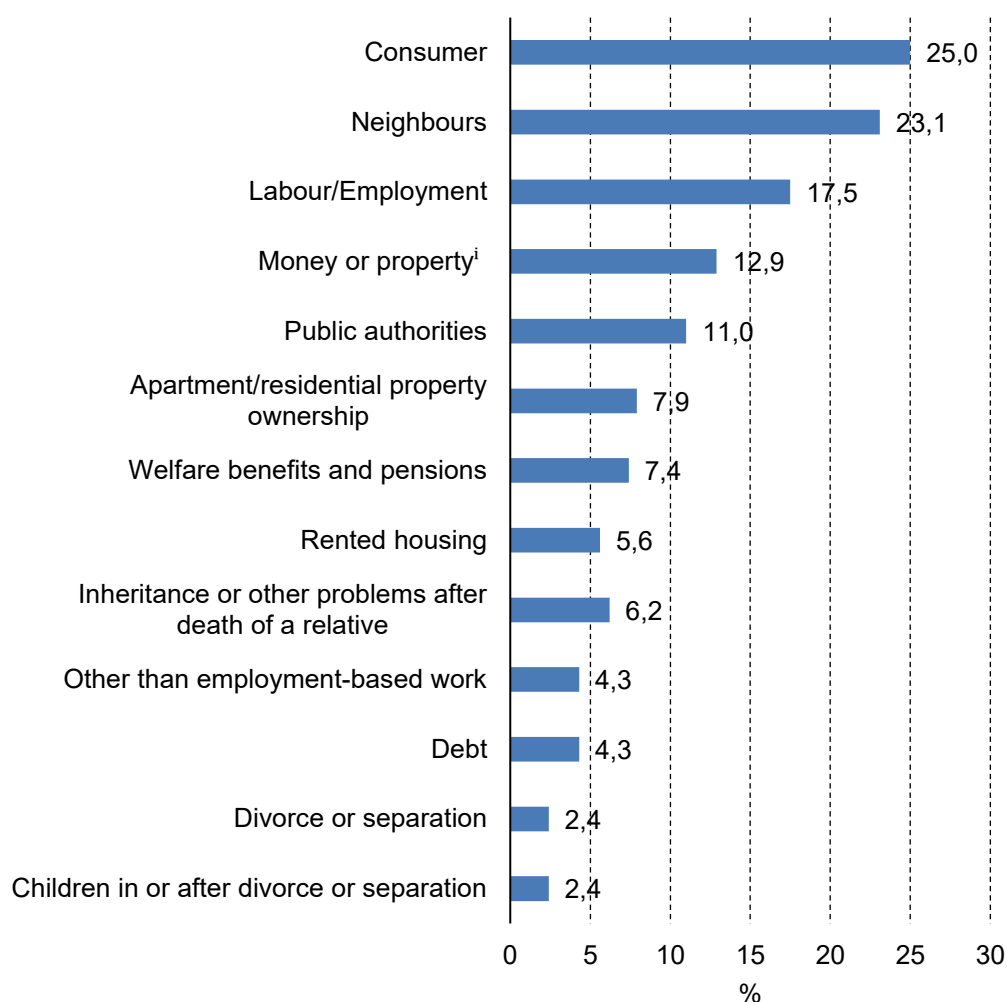
⁴ The median price for the product or service was 300 euros. However, the mean price, 9799 euros, was considerably higher since there was high variation in the reported prices (min. 2 euros and max. 999999 euros).

⁵ By other than employment-based work, the study meant other methods of earning than working under employment contract, such as working as an entrepreneur, a farmer, or for instance scholarship funded work.

⁶ This figure is rather low compared to some international studies (cf. Pleasence et al. 2016.) This should be attributed to the fact that debt problems were defined rather strictly in the FEP study. The exact wordings of the questions can be found at the bottom of this summary (cf. also, OECD/2019).

or separation⁷ (2,4 %) as well as problems or disputes about caring for children during or after divorce or separation (2,4 %). Figure 2 shows the frequencies of all problem categories.

Figure 2 Experiencing at least one problem during last two years, by problem category, % (n=1927)



ⁱIncluding investment services.

Survey respondents typically experienced one problem per problem category, during the last two years. This was especially true with problems having to do with death of a relative or inheritance (88 %) and ownership of an apartment or residential property (83 %). However, there was a fair number of respondents who had experienced many problems per problem type. This was most common with neighbour problems, and problems or disputes concerning children in divorce or separation; over 50 percent of people experiencing these problems had experienced more than one problem belonging to the same category.

⁷ This meant problems or disputes due to divorce from marriage, or separation from unmarried cohabitation, or from a civil union.

Respondents were asked to assess the seriousness of their problem on a scale from 1 to 10, where 1 represented the least serious, and 10 the most serious problem that one could face⁸.

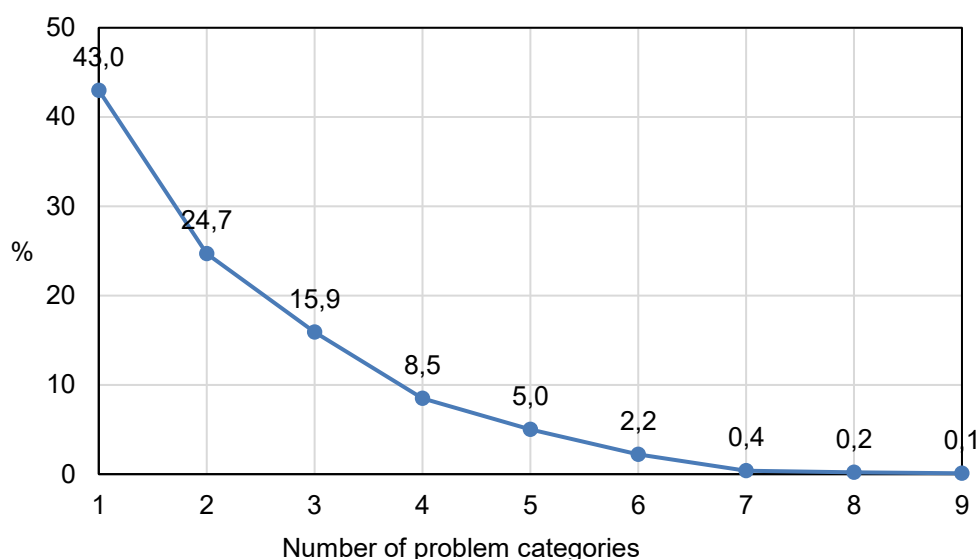
On average problems regarding authorities, divorce or separation, pensions and benefits and problems regarding children in separation were considered more serious. Consumer problems, neighbour problems, and money problems were considered less serious.

Problems regarding divorce or separation, and children in separation were not very frequent in the data and thus some caution should be exercised when interpreting figures regarding them. Those who had experienced problems in these fields often experienced many similar problems (belonging to the same problem category), and the assessed seriousness of the problems was usually high. The assessed seriousness could be expected from earlier studies in other countries (Pleasence et al., 2016), and the result seems plausible.

On average, over half of respondents had experienced problems from several problem-categories⁹. Approximately one fourth of the respondents had faced two different types of problems, 15,9 percent three different problem types and 8,5 percent four different types. Around 5 percent had experienced five different problem types. Notable is also that a quite large proportion, 43,0 percent of the respondents who experienced problems, had experienced only one type of problem during the last two years.

⁸ For each problem category that the respondent had experienced, the following question was asked: If you consider this problem or dispute (or if several: the latest problem or dispute of this type of) as a whole – how serious would you grade it on a scale from 1 to 10?

⁹ The average number of experienced problem categories was 2,17; confidence interval 2,09–2,25; median 2.

Figure 3 Respondents who experienced one, or several problem categories, %

Solving problems: Obtaining information or advice or engaging in a solution process

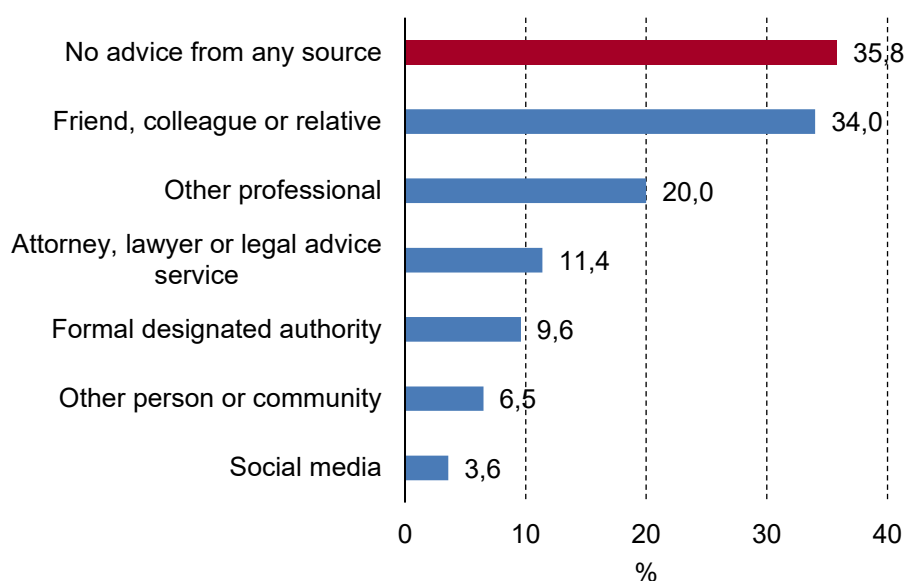
After the initial questions about experiencing problems, the FEP survey moved on to ask about problem details, and how problems were solved. One problem per respondent, with the assessed seriousness score of 3 or more on the scale of 1 to 10, was randomly selected for more detailed questions.

Respondents were asked if they searched for information to solve the problem¹⁰. More than half (56,4 %) answered, that they did not. However, if the respondent had searched for information, the following questions asked about sources. The most common sources were different websites. Authority, state, or municipality websites were used by 61,5 percent, other websites (such as third sector organizations' websites) by 60,7 percent, and social media by 12,5 percent of the respondents. It was less common to use a magazine or newspaper, information leaflet or book (9,3 %), or television or radio (2,9 %).

¹⁰ The question was asked in the following way: To understand or solve the problem or dispute, did you search for information from a written source, or from some media source, such as websites, social media or by following television or radio etc.? (Here we mean only pre-existing written sources. If you asked for advice from some person, authority, or lawyer via for example, social media, e-mail, or chat, we are asking that in the next question.)

Next, the survey asked whether the respondents obtained information, advice, or representation to solve the problem¹¹. Of the FEP survey's respondents 64,2 percent had obtained advice from at least one external source to solve their problem, and conversely 35,8 said they had not obtained any advice at all. Typically, the advice was from a friend, colleague or relative (34,0 %) or from "other professionals" (20,0 %)¹². Legal advice, from an attorney, lawyer or professional advice service was used by 11,4 percent of the respondents. Other sources of advice that survey asked about, were a formal designated authority (9,6 %), some other person or community (6,5 %) and social media (3,6 %)¹³.

Figure 4 Obtaining advice, % (n=986)



Up to 72,6 percent of those who had obtained advice, had obtained it from only one source. Two sources were used by 21,6 percent, and three sources by 4,5 percent. Obtaining advice from more than three sources was uncommon.

¹¹ The question was asked in the following way: To solve or better understand the problem, did you obtain advice from some person, professional, or authority, or did you use legal representation?

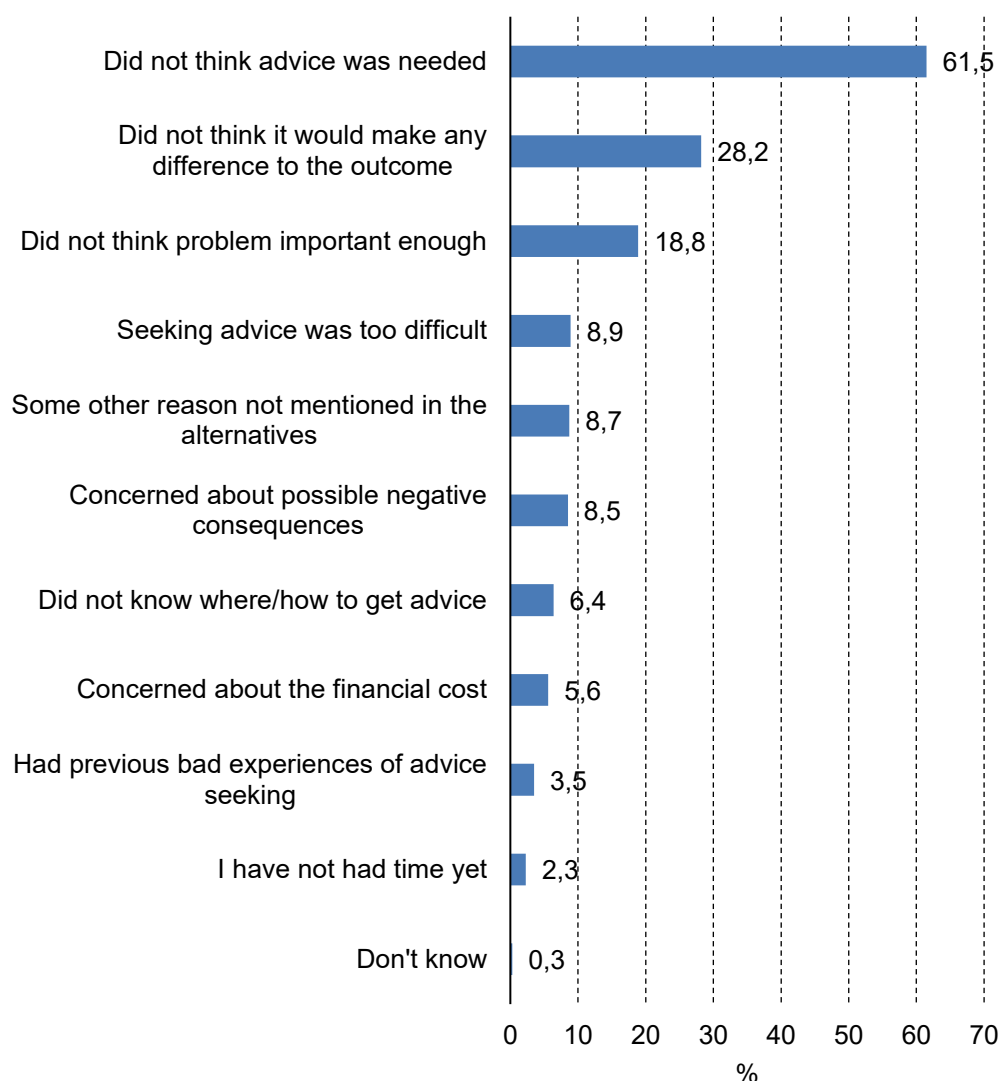
¹² Depending on the problem, other professionals could be for instance family workers, social workers, doctors, insurance or banking advisers, professionals in construction or housing etc.

¹³ The survey additionally had a question separate from the question about advice. It was worded: "Did you a lawyer assist you in solving your problem? By assisting we mean that the lawyer took some action in the matter such as, or prepared documents, assisted in negotiations, filed an errand with an authority or represented you in court". Of the respondents who had experienced a problem, 7,1 percent answered that they had done so.

Those respondents who did not obtain any advice were asked about the reason for this¹⁴. Figure 5 presents the prevalences of different reasons, of which the respondent could choose many. The most typical reason was, that the respondent thought that they did not need advice. Over 60 percent chose this answer. Other relatively common options were, that they thought that advice would not make any difference to the outcome, or that the problem was not that important.

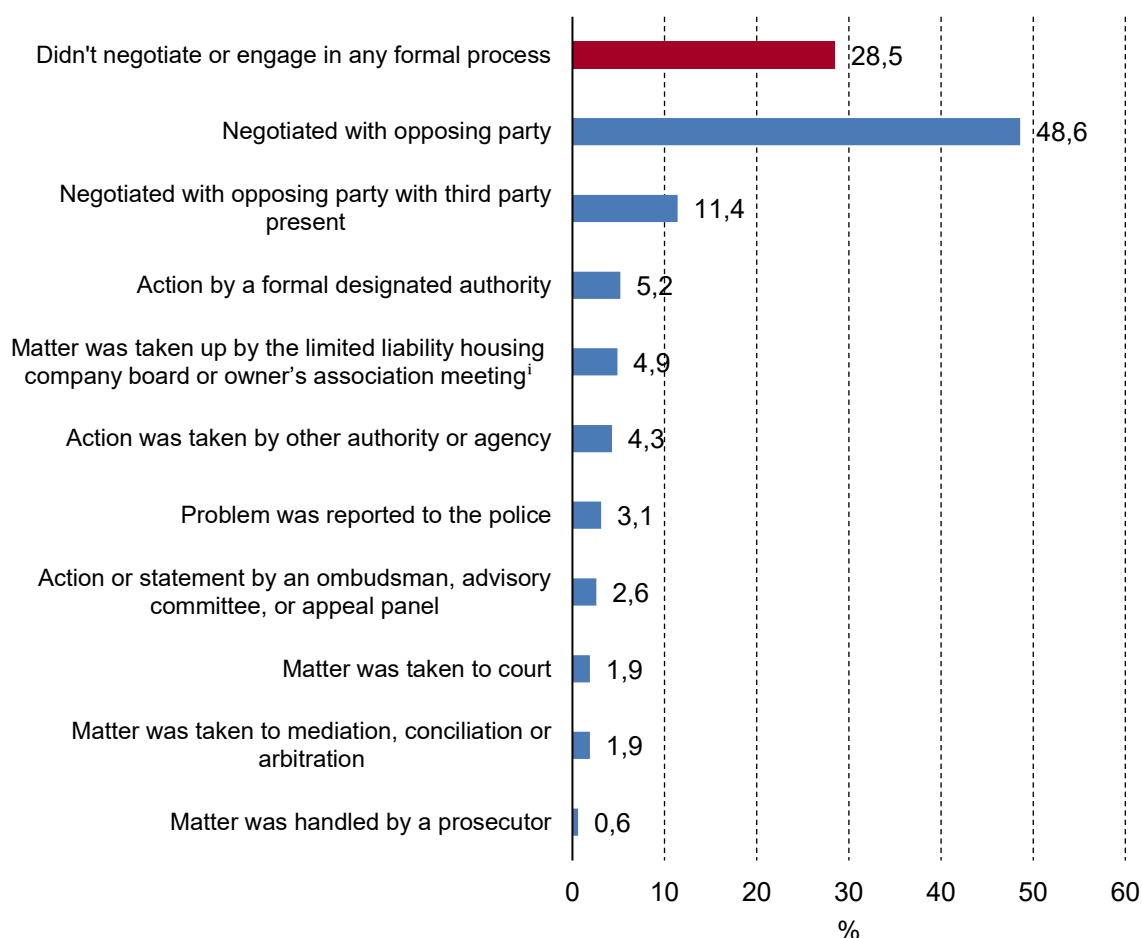
The question was also posed to those, who obtained advice only from a friend, relative, colleague, or social media. Comparing these respondents to those who did not obtain advice at all, the biggest difference had to do with the question “I was concerned about the financial cost”. Among those who obtained advice from friend, relative, colleague, or social media, but not from other sources, 16,3 percent said they were concerned about the cause, whereas the proportion was only 5,6 percent among those who did not obtain advice at all. The difference was statistically significant ($X^2=17,929$, $df=1$, $p<0,001$).

¹⁴ The question was asked in the following way: Previously you said that you didn't obtain advice from professional or authority or use legal advice or representation. What was the reason for that?

Figure 5 Reasons for not obtaining any advice, % (n=346)

The survey asked about use of formal or informal process to solve the problem¹⁵. Almost half (48,6 %) of the respondents had negotiated with the other party. Negotiation with a third-party present (such as a labor protection delegate or a lawyer) was also fairly common (11,4 %).

¹⁵ The question was asked in the following way: Apart from what you have told before, did you negotiate with the opposing party or was the matter handled in any way or in some formal process? You can choose more than one option.

Figure 6 Process used to solve the problem, % (n=986)

ⁱ Housing problems only.

Other types of formal process were more scattered into different options partly depending on the problem. The prevalences can be found above (Figure 6). Considering that some had used more than one process, all in all, 28,6 percent had used at least one kind of informal or formal process (this figure includes negotiation with a third-party present). Almost 30 percent, however, reported that no process, not even negotiation, was used to solve the problem.

A majority of those who used an informal or formal process (84,5 %) used only one process. Two processes were used by 11,2 percent and three by 3,3 percent. More was very uncommon and usually the other process used was negotiation.

Problem duration and problem outcome

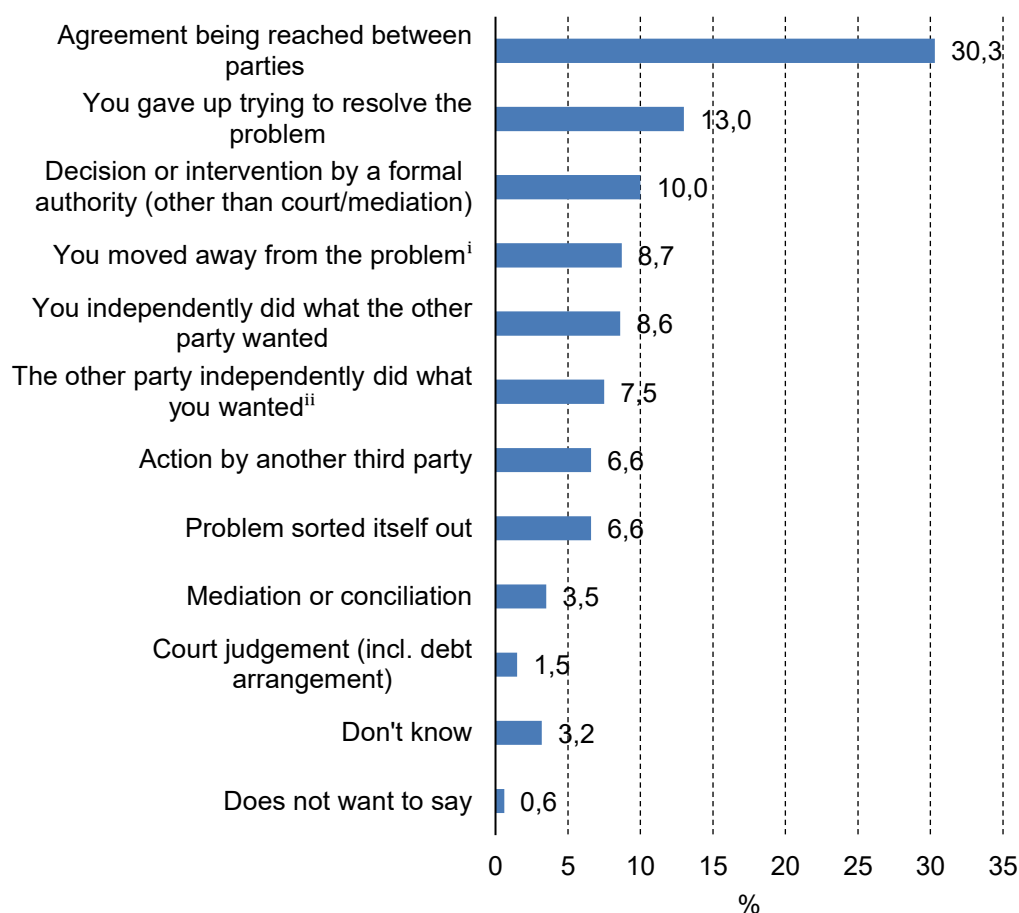
Problems lasted on average 11,6 months. This figure is close to the results from World Justice Project -study, in which problems around the world were found to last on average 12,8 months (WJP, 2019, s. 40).

Almost half of the respondents (48,7 %) reported that their problem was resolved entirely. The problem being partly over was reported by 14,1. The problem persisting but everyone giving up any effort of doing anything about it was reported by 9,8 percent. The problem being still ongoing was reported by 15,4 percent and 10,2 percent reported that it is too early to say.

Most typically the problem ended in agreement being reached between the parties (30,3 %). The second most common answer was that the respondent gave up trying to resolve the problem (13,0 %), and the third most common, that the problem ended by decision or action by formal authority (10,0 %).¹⁶

Less than 10 percent of the respondents reported that the problem ended when they moved away from the problem (8,7 %) or independently did what the other party wanted (8,6 %), or with the other party independently deciding to take no further action or acting as wished (7,5 %). Action by a third party or community ended the problem even more seldom (6,6 %), as well as the problem sorting itself out (6,6 %). Less than 5 percent answered that the problem ended in mediation or conciliation (3,5 %) or court proceedings (1,5 %). Figure 7 presents all options and their prevalences.

¹⁶ The question was asked in the following way: In which process or how was the problem outcome brought about?

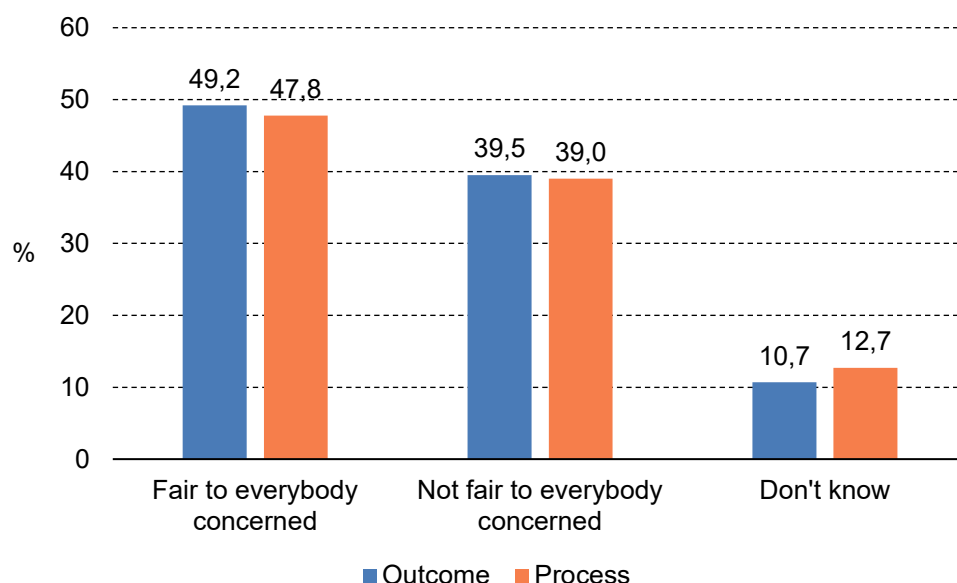
Figure 7 How the problem outcome was brought about, % (n=711)

ⁱ E.g. moving home, changing job

ⁱⁱ The other party decided to take no (further) action, independently acted as you wanted or moved away from the problem

Respondents were asked for their view about the quality of process and outcome. Questions were whether they felt that the outcome was fair to everyone concerned and, regardless of the outcome, whether they thought that the process through which the outcome was reached was fair to everybody concerned?

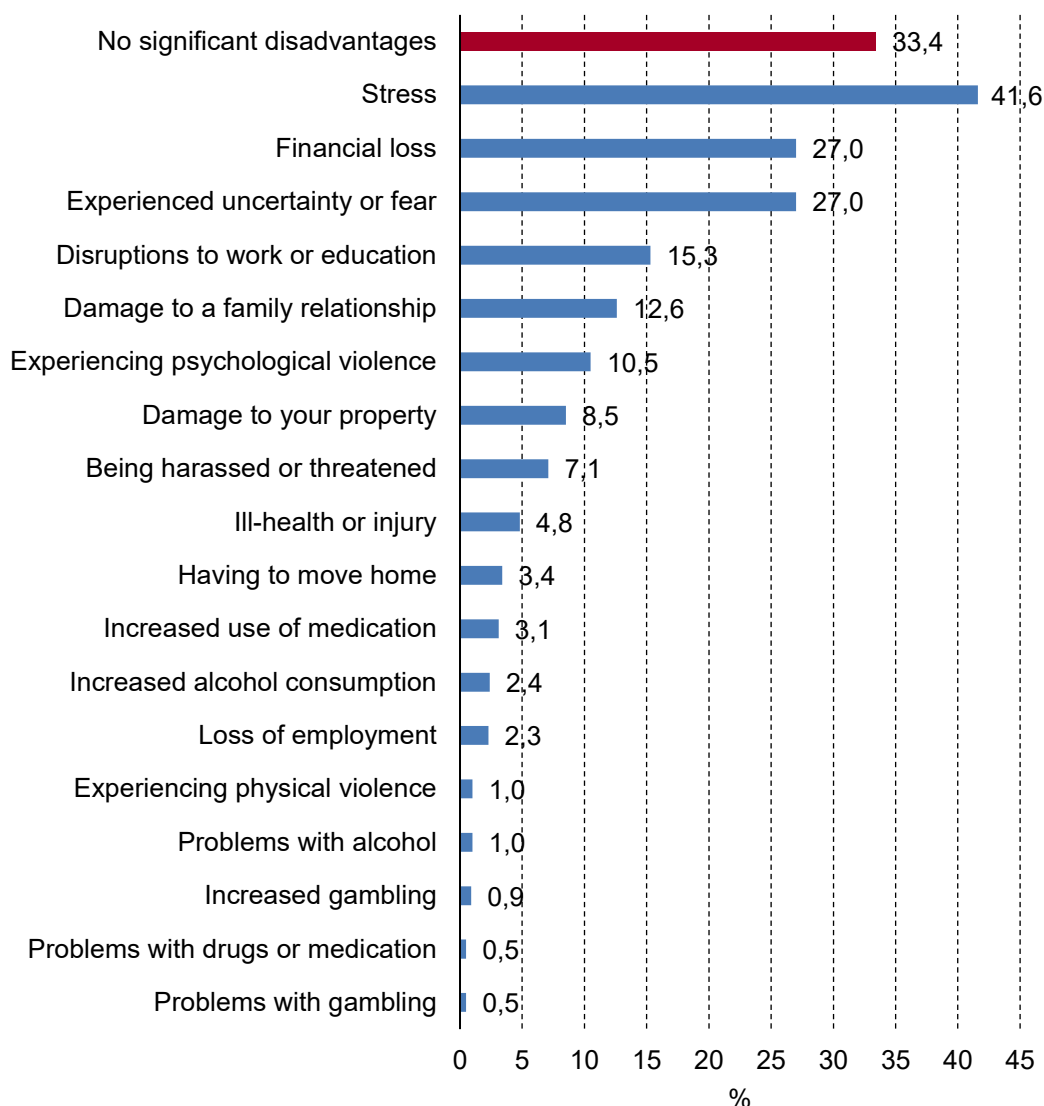
Almost half of the survey respondents considered the outcome (49,2 %) and the process (47,8 %) fair. The outcome was considered unfair by 39,5 percent and process by 39,0 percent. Over 10 percent said they did not know. The proportion of persons who didn't know, was higher regarding the process (12,7 %) than the outcome (10,7 %).

Figure 8 Perceived fairness of the process and outcome, % (n=711)

All respondents were asked if they had experienced disadvantages due to the problem¹⁷. A little more than 65 percent (65,1 %) had experienced at least one of the named disadvantages. Correspondingly a little more than a third (33,4 %) said they had not experienced any significant disadvantages because of the problem.

The most frequently reported disadvantage was severe stress, which was experienced by 41,6 percent of the respondents. Other common disadvantages were uncertainty or fear (27,0 %) and financial loss (27,0 %).

¹⁷ The question was asked in the following way: Did you experience some of the following disadvantages because of the problem? If you hover between yes and no, please think would the answer be more yes or more no.

Figure 9 Disadvantages caused by the problem, % (n=986)

Legal needs studies commonly measure legal capability, meaning the ability of individuals to respond effectively to justiciable problems; Knowledge and ability to function in the (legal) system (OECD/Open Society Foundations, 2019). The inquired capabilities can be viewed to have both an individual and societal component, as experiencing them may vary depending for instance on how well authorities work in a country, or the overall education level¹⁸. Figure 10 shows the results of the question on legal capability. Respondents were presented with statements and were asked to answer on a scale from strongly agree to strongly disagree¹⁹.

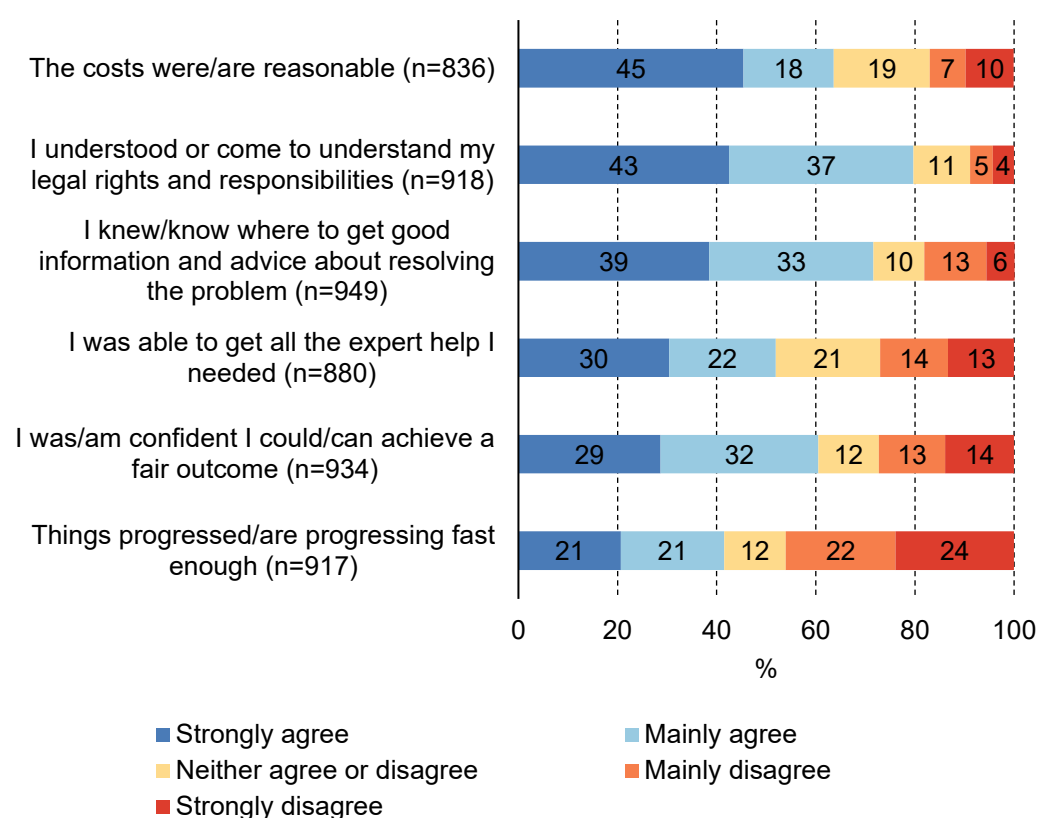
¹⁸ The theoretical and conceptual background to these questions is complex and is thus not tackled here in any detail.

¹⁹ The question was asked in the following way: Next some statements. Please say, do you strongly agree, agree, disagree, or strongly disagree with them?

There was a rather large group mainly or strongly disagreeing with the statement, of being confident that they could achieve a fair outcome. There was also somewhat large share of respondents who did not feel they got the expert advice they needed to solve the problem. Most importantly a large group of respondents indicated that the resolution process was too lengthy.

When it came to costs there was a large share of persons who found costs reasonable, but also a share that found that they were not. This resonates with other measurements in the study pointing at there, indeed, exists a group for whom costs act as a barrier to solve every day legal problems. However, for some groups they are not an issue, or at least not too high to be covered.

Figure 10 Statements about the problem and the solution process



Main results in a wider perspective

These first figures from the Finnish FEP study are to some degree what could be expected, but also some less expected results. This is true both when comparing the FEP study to the comparative World Justice Project survey from 2019 that also included Finland, and, in some part, when comparing it to surveys conducted in other countries.

The most common problems in the FEP study were consumer problems and different kinds of housing problems. These are common problems also in other legal needs surveys. Other common problems in the Finnish survey were problems related to employed work and money or property. Debt problems were less common, which may have to do with the wording of the question that was less inclusive of different aspects of debts compared to some legal needs-surveys. Also, questions about family problems in the FEP were quite strictly worded, focusing on the economic aspects of separations and care for children after separations. Some other surveys have included a broader wording for family-related problems.

The results of the FEP survey were, at least to some part, expected also regarding what problems were experienced as most serious. On average, the problems that were considered most serious were problems with authorities, problems stemming from divorce or separation or children during or after a family separation, as well as problems with pension or welfare benefits. Problems that were regarded on average least serious were consumer and neighbour problems, and problems regarding money or property. However, in all problem areas there were a number of survey respondents, who reported more trivial problems as well as respondents who reported problems that they rated very serious.

Almost sixty percent of Finns had, during the last two years, experienced an everyday problem with legal dimension. Considerable amounts of problems were regarded as serious.

A fair number of Finns seem to be able to solve their justiciable problems in a satisfactory manner. A good share of people, almost half, are satisfied with the problem outcome, and how the outcome was brought about.

However, there are noteworthy numbers of people facing barriers to solutions. There are also considerable numbers of persons for whom problems do not end in satisfactory ways, and who feel that services or circumstances do not support solving their problems. For instance, a considerable share of respondents felt they did not obtain enough expert help to solve their problem. Importantly, a considerable part of respondents felt that the resolution process was not very swift.

Many people feel that processes of solving problems are complicated, take too long and a fair outcome does not always feel achievable. This seems to be true regarding many types of problems, although this should be looked into further by future studies.

This Finnish Everyday Problems, Disputes and Solutions survey data can be used widely to explore different questions. By repeating the survey in the future, it is possible to estimate the central changes in experiencing and resolving everyday legal problems in Finland.

Sampling, data gathering, and representativeness of the data

For the study, a random sample was drawn from the Finnish Population Information System. It included 16 002 persons, who were registered as speakers of either Finnish or Swedish. The sample was stratified according to age and gender. Since it was anticipated that responding would be low in the youngest age group, oversampling was conducted in this stratum, to reach a sufficient number of younger respondents. This proved a good strategy. Phone numbers were found for 6 028 persons (38 %). A total of 1 927 people responded, which is 12 percent of the original sample. In proportion to the number of respondents, for whom a telephone number was obtained, the share of respondents is 32 percent.

Responding was, as anticipated, most frequent among 50–64-year-olds and lowest among 20–34-year-olds (Table 1). Women responded more frequently than men and the lowest response rate was among 20–34-year-old males. The prevalence in this report were calculated using data that was weighted by age and gender.

In general, the survey reached sufficient numbers of respondents in each stratum, making the survey representative of the Finnish population with regard to age and gender. Table 1 shows the distribution of key background variables in the data, weighted and in the population. Regarding education, response activity was lowest in the group with primary school education. It is, indeed, common that response rates are lower in groups with less academic training. (E.g., Kontto et al., 2020.) This should, however, be kept in mind when interpreting the results.

The shares of respondents from the two chosen different language responded to population shares quite well, however, with slightly fewer respondents among Swedish speakers than we hoped for. Also, regarding marital status, percentages mirrored the population well when it came to respondents who were married or in a registered partnership and those who were widowed, but less so, when it came to those who were divorced. This is also something that can be kept in mind while interpreting the results about problems regarding divorce and separation in our data. As the numbers from Statistic Finland do not portray cohabitators, but our data asked for this, the numbers are not completely comparable regarding all aspects of marital status. Regarding labor force status comparable numbers were not available.

The respondents were informed about the study, how to respond (either through the internet form or by waiting for a phone call), and processing of their personal

data, through an information letter sent to their address. The letter included information about the voluntariness of participating and that the data will be reported so that individual respondents cannot be identified. Data collection was conducted by Taloustutkimus Oy. The interviewers were trained to answer participants' questions about where to find further information about the study.

To those, whose phone number was found, a phone call was made up to five times. To those persons for which a phone number was not found, a similar letter was sent later to inform about the possibility to answer online and about the possibility to call the study conductors directly. The letter also informed them about willingness to participate. Seventy percent answered online and thirty percent by telephone interview.

The average telephone interview took 19 minutes and 12 seconds. The longest interview took 70 minutes and 17 second whereas the shortest took 2 minutes and 16 seconds. The average duration of filling out the internet form was 11 minutes and 59 seconds. The shortest duration was 1 minute and 45 seconds whereas the longest took 7 hours and 28 minutes.

The Research Ethics Committee in the Humanities and Social and Behavioral Sciences at the University of Helsinki has stated that the study plan follows the ethical principles of research in the humanities and social and behavioral sciences issued by the Finnish Advisory Board on Research Integrity and thus the study is ethically acceptable (Statement 57/2020).

Table 1 Participants' background variable's proportions in unweighted and weighted data, and proportions in Finnish population

Respondent group	Unweighted		Weighted		Population	
	n	%	n	%	n	%
Total	1927	100	1927	100	5 548 241	100
Gender						
Female	1038	53,9	965	50,1	2 743 101	49,4
Male	888	46,1	962	49,9	2 805 140	50,6
First language						
Finnish	1842	95,6	1844	95,7	4 799 228	86,5
Swedish	84	4,4	83	4,3	288 509	5,2
Age group						
20–34	439	22,8	470	24,4	1 016 060	25,0
35–49	459	23,8	478	24,8	1 040 365	25,6
50–64	529	27,5	515	26,7	1 058 291	26,0
65–79(80) ⁱ	500	25,9	464	24,1	948 351	23,3
Educationⁱⁱ						
Primary school	154	8,0	147	7,6	947 139	21,7
Upper secondary	923	47,9	929	48,2	1 902 020	43,5
Bachelor's or equivalent	423	22,0	428	22,2	992 955	22,7
Higher	412	21,4	408	21,2	532 586	12,2
Unknown	15	0,8	15	0,8	-	-
Marital status						
Married/registered partnership	915	47,5	895	46,5	1 837 643	44,7
Cohabiting	397	20,6	406	21,1		
Single	364	18,9	384	19,9	1 555 478	37,9
Separated	11	0,6	11	0,6		
Divorced	156	8,1	150	7,8	569 737	13,9
Widowed	76	3,9	73	3,8	146 640	3,6
Unknown	8	0,4	8	0,4	-	-
Labour force status						
Employed	1076	56,1	1107	57,8	-	-
Unemployed or laid off	90	4,7	91	4,8	-	-
Pensioner	505	26,3	469	24,5	-	-
Student	115	6,0	121	6,3	-	-
Disability pension	74	3,9	74	3,9	-	-
Caring for (own)child or other relative	35	1,8	31	1,6	-	-
Other	22	1,1	22	1,2	-	-
Unknown	10	0,5	12	0,6	-	-

The table uses respondents' gender, age and first language information from the Finnish Population Information System, to make the comparison to the data from Statistics Finland (Tilastokeskus) possible. From the information about first language in population demographics only Finnish and Swedish is included.

ⁱThe oldest age group in this research data is 65–80-years-olds, and in population demographics 65–79-years-olds. The research data includes eight over 80-years-old respondents that had already turned 80 before they had the opportunity to answer the study.

ⁱⁱBy educational groups the population demographics include everyone over 20-years-old. Official statistics didn't have the possibility to exclude over 80-years-olds, and for this reason, the numbers aren't fully comparable.

Source: Official Statistics of Finland, Population structure; Official Statistics of Finland, Educational structure of population.

Problem-question formulation in the FEP survey translated into English

Consumer problems

Here we ask about consumer problems, in other words problems or disputes about buying a product, service, or work contract. The matter could concern a flaw or low quality of a purchase or service, or concern returning or invoicing. We also mean long-lasting disruptions to commodities such as electricity, telephone, or internet subscriptions/connections. We also mean purchases made through the internet, by phone, or via newspaper/magazine advertisements. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?

Labour/Employment problems

Here we ask about problems or disputes about your work employment or your work as government official? The matter could concern, for example, the hiring process, formulating or terminating the employment contract, or an unjustified warning. The problem could also concern employment-related rights such as wages, working hours, holidays, or dangerous or poor working conditions, workplace bullying or harassment. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?

Other than employment-based work-problems

Here we ask about problems or disputes about work that you do or have done outside of standard employment relationships, such as working as an entrepreneur, farmer, under a business name or on scholarship.

The matter could concern different contracts or how they are followed, for example regarding facilities, rent, contracts of purchase or sale, company's employees' contracts, or your own work compensation. Or a money claim such as for example customer's bill. It could also be a problem with authorities, and concern, for example permits, allowances, taxes, or bankruptcy. We also mean work related accidents, or some damage that has affected your work, such as water damage or infringement of your immaterial property. The problem could also be inappropriate actions or behavior by a customer, employee, or your business partner. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?

Neighbour problems

Here we ask about problems or disputes involving neighbours. The matter could be disagreement about how to take care of collective matters in the house, or for

example concern a neighbour's problematic behavior, such as smoking, vandalism, violent behavior, or noisemaking. During the last two years, have you had, or do you currently have these kinds of problems or disputes?

Rented housing

Now we ask about problems with rented housing. The matter could concern the rent contract or how it is followed or be about the apartment's poor condition, insufficient maintenance, or inappropriate actions from a landlord or subtenant. It could also be about getting back a rental security deposit, an eviction-treat or eviction. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?

Apartment/residential property ownership

Next, we ask about problems or disputes that involve owning, buying, or selling an apartment or residential property. The matter could concern a fault in apartment or structures, a mold problem, or an accidental damage, or be about misleading condition assessment or land surveying. The problem could also be a boundary dispute, concern access rights, or be for example a dispute with housing association or about losing your home. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?*

*(This includes problems relating to an apartment you own but rent out, excluding rent paid late by a tenant, which will be asked in a section about money and property.)

Inheritance or other problems after death of a relative

Now, we ask about problems or disputes that have followed from the death of a relative or loved one, or that concern wills or inheritance. The problem could concern for instance burial arrangements, inheritance, wills or managing inherited property. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?

Divorce or separation related problems

Here we ask about problems or disputes regarding divorce or separation from cohabitation or a civil union, for example concerning division of property and debt, or something else like this. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?

Children in or after divorce or separation

During the last two years have you had, or do you currently have problems or disputes about taking care of underaged children while going through divorce or

separation, or after it. For example, regarding custody or paying child support, housing, or visiting arrangements?

Money, property, or investment services problems

Here we ask about problems or disputes regarding money, property, or investment services. We particularly mean different problems trying to retrieve money that belongs to you, for instance getting back money you have loaned, claiming insurance benefits, or repeated delays in tenant's rent payments. The matter could concern also unjustified bills, incorrect debt collection, an error in your credit rating, or a disagreement about mismanagement of your property or that you have been misled when buying pension insurance or other financial product. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?

Debt problems

Next, we ask about problems or disputes related to debt. The debt could be a personal debt, or loan, or it could have come from unpaid bills, installment financing or living expenses. We particularly mean disputes about the debt and about paying it, or for example, inaccurate proceedings by claimants or a debt collection agency. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?*

*(This could include disputes about debt interests.)

Welfare benefits and pensions

In this question we ask about problems or disputes concerning pensions or social benefits, such as unemployment benefits, rehabilitation allowances, or student benefits, in a sense that some authority has made a faulty decision or processed the matter inaccurately. The matter could concern for instance reception of pension or its amount. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?

Public authorities

In this question, we ask about problems or disputes where a public authority has acted incorrectly, according to you. The problem could concern the handling of your matter, for example by the tax authority, social services, the justice system, the police, or by building supervision authority. During the last two years, have you had, or do you currently have these kinds or similar problems or disputes?*

*(Here we only mean problems that concern yourself, or your underaged children or children in your custody. We do not mean matters that concern someone else, for example your older parents.)

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