



## **CASE STUDY – No Lawyers**

By Phil Preston

# **Negotiate parenting and divide assets without lawyers.**



Forge Legal is a group of lawyers covering divorce, child support, property settlement, conveyancing, wills, estates, business and employment law. It is based in Brisbane (Australia) and headed by Tracey McMillan, who has led the development of the nolawyers.com.au platform. The purpose of their law practice is to empower people through the legal process and look for opportunities to change the legal landscape. Their No Lawyers platform provides Australians with access to a Family Law platform to divide assets and negotiate parenting when divorcing, without lawyers. It enables Australians to generate court documents without paying legal fees saving Australian families money, time, emotional heartache and financial stress.

### **Social Issue**

- Self representation in court has increased 33%
- Lack of affordable legal solutions
- Domestic violence, child harm and emotional stress
- Erosion of family wealth and financial security

### **Business Opportunity**

- Providing an online, self-service solution for navigating divorce at a nominal cost
- Creating a scalable solution for an under-served market by providing legal services for those who cannot afford them

### **Social Value Creation**

- Reducing costs by around 99 percent on average
- Giving people a voice when they don't have assistance by improving their ability to self-represent in court
- Reducing pressure on an under-resourced legal system
- Reduced family stress projected to decrease domestic violence
- Retaining generational wealth in the family unit

### **Business Value Creation**

- An innovative product meeting the needs of a large, underserved market with 60% of families now able to access affordable legal services
- In 4 months the platform has attracted 1,358 active users and is on track to 150,000
- An investment of \$250,000 in creating the nolawyers.com.au platform



## The Opportunity

**There are 49,116 divorces granted in Australia and when a court process is required to settle a dispute about children and property, Forge Legal notes that it can typically erode the family unit's wealth by \$100,000 on average, and can be as high as \$1 million in major cities. Even when the parties are getting on well and minimal legal input is required, costs typically exceed \$10,000.**

At Forge Legal, Tracey McMillan noticed they were turning away about 60 percent of prospective clients in this area due to affordability issues and requests for advice had risen 30 percent since the advent of the pandemic.

Due to this, about a third of people self-represent in court and consequences include:

- Judges become weighed down by the wrong information being tabled or presented or by a lack of logic in arguments
- Complexity increases and it can take 3-5 years to achieve resolution as circumstances change and affidavits have to be redone; and
- With insufficient judges, bottlenecks in court are exacerbated and hearing times may be as low as five minutes.

A father spoke of his fear of losing his children's inheritance if he went down the legal path after spending 4 hours filling out forms and paying \$800 for a one-hour meeting from which he estimated further fees would be in the range \$75,000-130,000.

"... you're effectively handing over your children's inheritance to a legal firm and a home is the pillar of financial security for a family"

Divorce processes are also associated with issues such as domestic violence, abuse, harassment, harm to children and creating an emotional toll on the parties concerned. A report by the Australian Law Reform Commission (ALRC) found the system is expensive and there is significant financial impact on partners and children.

## The Strategy

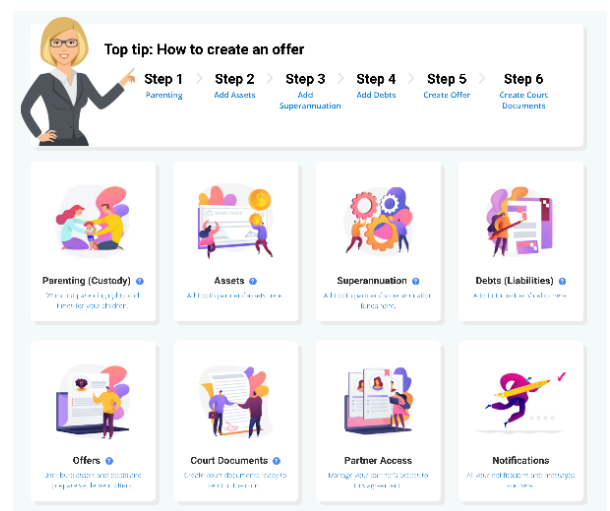
When Tracey first contemplated alternative solutions she was surprised that there was no simpler online product there to meet demand. She noted that Legal Aid (South Australia) had helped to improve people’s understanding of their entitlements, however it was only a part of the process and could have either a positive or negative influence on the negotiations.

A low cost, self-service alternative to legal representation became her goal and she believes customer experience holds the key. Particular attention is paid to using simple terms that people understand and removing aggressive language when the parties are conversing. A “tone meter” helps in reducing the risk of abusive communications if a partner is invited to the platform

It took 4 years of development and \$250,000 of investment to create the nolawyers.com.au platform. It provides a negotiating platform for couples to divide assets and negotiate parenting orders. The process generates court ready documents in the form required to be filed in Court based on their preferences and the cost to produce two copies of the requisite documents is around \$500.

The platform also includes links to referral partners that the parties may need to contact as part of their process, such as counsellors, wellness centres, parenting support providers, mediators, real estate agents, accountants and more. For example, if one of the parties has money in a defined benefit superannuation fund then a valuation will be needed. On the website, users can enter their postcode to find local support services offered by approved referral partners.

Forge Legal is also helping people in domestic violence situations obtain the immediate resources and services they need, as well as links to referral partners offering pro bono support. National partners have already come on board in the areas of food, furniture and accommodation, as well as a wide range of professional service providers. Businesses can go online to [forgelegal.net/dv-assistance/](http://forgelegal.net/dv-assistance/) to select the areas of assistance they can donate or help with from a comprehensive menu.



## Results – Value Creation for Business and Society

In the 4 months since its launch in December 2020 the platform has attracted over 13,016 new visitors and 1,358 active users and is on track to achieve 150,000. At this early stage it promises a very attractive return on investment and Tracey plans to reinvest in expanding her offerings in this area.

With the average cost to family units circa \$100,000 and a minimum cost of \$10,000, the online service can save couples more than 99 percent and 90 percent respectively. Plus, there are social benefits from the shortening the timeframes involved and in reducing emotional impacts. To date, about half of the platform usage has involved couples with children.

To quote Patrick again:

“...it’s a simple step-by-step process which isn’t invasive or asking you to take an aggressive approach with your other partner”

## Lessons Learned, Challenges and Outlook

Being a disruptive product for the legal profession, Tracey has encountered some resistance to her platform. However, she remains undeterred and plans to implement further improvements and expansions into more complex legal areas, which are also likely to bring great benefits and keep attracting attention from her peers. In fact, the current version of the platform is just the first of 18 pre-planned phases for the full development and deployment of NoLawyers.

Each phase of the rollout will give users unparalleled access to legal solutions that can be lodged with the courts directly and will continue to disrupt and change the legal landscape, while empowering Australians with more affordable access and options with respect to legal processes.

Through its development and various trial processes it became clear that making the experience seamless for users would be the main priority. It requires getting the balance right between simplifying the process and providing enough information for the people to adequately make arrangements for themselves.

Changes to forms will require continual upkeep and new features – such as an AI bot to assist and help prompt people in the right direction – will also require funding while the product is gaining traction.

## Contact Information

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