

# Legal their way: Turning Millennial consumers into new clients

By Dr. Nika Kabiri,  
Director of Strategic Insights



**M**any companies have Millennials on their minds these days. Many products and services are designed just for them, as are advertisements and marketing strategies. This makes sense: numbering 75.4 million Millennials are America's largest generation;<sup>1</sup> they also wield about \$1.3 trillion in annual buying power.<sup>2</sup>

Though the Millennial appeal is wide-spread in other industries and professions, it's been unclear until now how Millennials engage with the legal space. Understanding how and how often they deal with legal issues could provide insight into whether marketing to them could help grow

your legal practice. Are Millennials' needs and expectations unique? How likely are they to seek out an attorney and why? What do they want from the attorney they hire? This paper will explain what sets Millennials apart, how often they engage with legal issues, and how lawyers fit into the process.

Millennials might prove to be your yet-undiscovered bread and butter. Or you may realize that growing your business requires not focusing on them at all. Either way, knowing the Millennial legal consumer is an important step to defining the marketing strategy for your practice.



## What is a Millennial anyway, and why do we care?

To remain consistent with research experts in this area, we use the term “Millennial” to mean anyone who was 18-34 years old in 2015.<sup>3</sup> Though many refer to Millennials in terms of their attributes and behaviors – most of which are stereotypes – it’s important to note that Millennials aren’t clones of each other. In fact, if you ask most Millennials, 40% don’t like the label, most likely because they feel it doesn’t apply to them. So why set them apart at all?

Social science researchers identify and study age cohorts (like “Millennial,” “Generation X,” “Baby Boomer,” etc.) because so much of what defines people socially hinges on historical context.<sup>4</sup> Individuals who came of age in the 1930s may have been different from one another in many ways, but they also shared the experience of the Great Depression, a unique and profound historic event. Coming of age during a major war, a time of economic prosperity, or a technological revolution has an impact, and each generation has been shaped by unique historical experiences that other generations have not. So if we want to understand what makes people tick, it helps to think about them in the context of their generation. Not always. But a lot of the time.

Millennials were shaped by 9/11 and the subsequent wars in Iraq and Afghanistan. Their world views have been affected by economic recession. They have also come of age during an era of rapid technological innovation. These and other

experiences make Millennials a bit different from generations before them. How different? A lot of research has set out to answer that question, and to answer it in detail would take volumes.

*Here are some general conclusions:*

### **Millennials engage heavily with technology.**

Millennials grew up with computers, and cell phones appeared on the market when the first Millennials were toddlers. Over 85% of Millennials own smartphones,<sup>5</sup> and 39% interact more with their smartphones than with actual people.<sup>6</sup> They socialize online, shop online, and date online.<sup>7</sup> I recently asked a 30 year-old legal consumer from Illinois how she felt about her smartphone. Her answer? “It’s my life.”

### **Millennials want authentic connections.**

Social media is central to the Millennial experience. According to Avvo research, 84% of Millennial legal consumers engage with Facebook daily, and 68% engage several times a day. Fifty-five percent visit YouTube each day. But ads on social media aren’t exactly loved; Millennials want a two-way conversation in social, not to be sold to. If they want to learn about a product or service, they’ll do the research themselves.<sup>8</sup>

### **Millennials want to make the world a better place.**

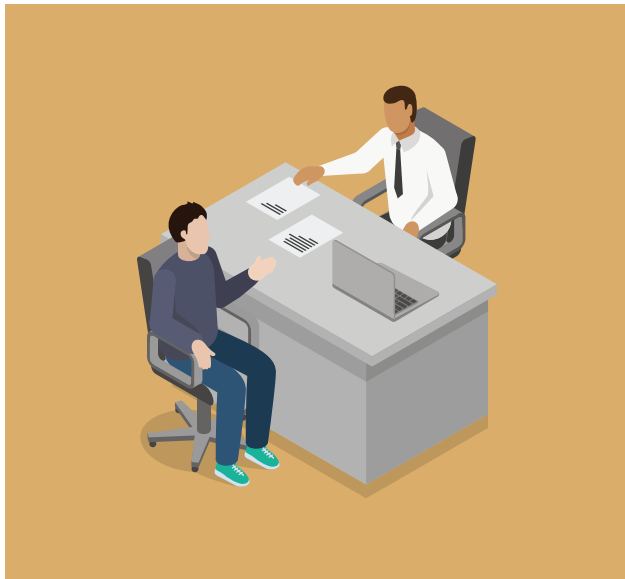
They value political and civic engagement, and believe government can be a force for positive change. This transfers over into the companies they interact with: they want businesses to be socially and politically conscious and engaged. In fact, 83% of Millennials believe that businesses should be more active in solving global problems.<sup>9</sup>

### **Millennials are entrepreneurial.**

Forbes calls Millennials the “true entrepreneur generation.”<sup>10</sup> Their role models are Steve Jobs and Mark Zuckerberg. When it comes to their professional lives, they value autonomy over the corporate ladder. Millennials also came of age during a recession, so they grew up with the sense that employment isn’t guaranteed, that you have to rely on yourself to get by.

### **Millennials are thrifty.**

The recent recession has made a mark on Millennials: they don’t take economic security for granted. Though about 6.2 million Millennial households earn more than \$100,000 in annual income,<sup>11</sup> their median income is lower than what Gen X’ers earned at the same age. Plus, many Millennials carry quite a bit of debt.<sup>12</sup> They generally value saving money, and prefer never to pay full price.<sup>13</sup>



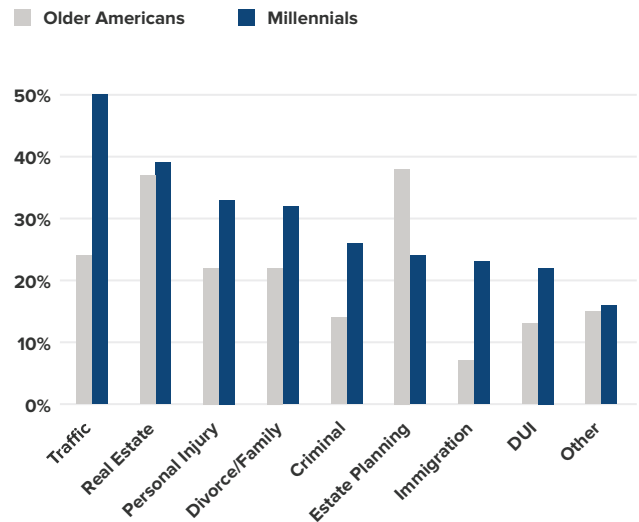
## Millennials – The facts when it comes to legal

Substantially more Millennials report having to deal with a legal issue than older Americans. While 15% of U.S. adults 35 and older report having a legal issue in a year, 36% of Millennials report the same. Of those who had a legal issue from September 2014 to September 2015, 51% were between 18 and 34; the rest were 35 and older.<sup>14</sup>

Most Millennials’ legal issues involve a traffic violation, and most DUIs involve Millennials as well. According to Avvo research, of all Millennials having legal concerns over the past two years, half say they have had a traffic issue and one in four a DUI issue. If you are a traffic or DUI attorney, you most likely already know that Millennials are your primary clients. Many Millennials (39% of those with issues in the past two years)<sup>15</sup> also have had issues in real estate or landlord-tenant law. Landlord-tenant attorneys may find it worth their while to market specifically to Millennials.

Despite their relatively young age, about one-third of all Millennials with legal issues over the past two years report dealing with a divorce or family law issue; in fact, significantly more Millennials than older adults have family-related legal issues. Also, about one in three Millennials with legal issues over the past two years report dealing with a personal injury case, whereas one in five older Americans say the same.

Among those having a legal issue in the past two years



Millennials also over-represent in immigration, where almost one-quarter of Millennials with legal issues in the past two years claim their issue was immigration-related.

However, though Millennials are entrepreneurial, only 16% of Millennials with legal issues in the past two years report dealing with a small business legal issue. It could be that Millennials, like many U.S. adults, engage in entrepreneurial activities without acknowledging the need for legal protection. Or they may not recognize that basic business-related paperwork – like filing incorporation documents – is a legal (as opposed to business) exercise. In any case small business attorneys might see opportunity to grow their practice among the younger population and to encourage younger Americans to legally protect their businesses.

The only practice area that isn’t cited frequently by Millennials is, not surprisingly, estate planning. As estate planning attorneys know, most Americans don’t think about estate-related issues, much less seek legal help for them, until they are older. If you are an estate planning attorney, Millennials might not be your most lucrative clients. However, there is opportunity to encourage younger people to protect their assets early. This would require a commitment to marketing, given the challenge of convincing people to do something they are not culturally accustomed to.

In any case, for most practice areas, targeting Millennials could help grow your practice. It makes sense that Millennials make viable clients given that so many are engaged in life experiences that have legal implications.

*For example:*

### **Family and Divorce**

Divorce rates are highest among individuals under 30.<sup>16</sup> Ninety percent of all new mothers are Millennials,<sup>17</sup> and over half of births to parents 26-31 occur outside of marriage;<sup>18</sup> more Millennials are putting off marriage than older generations did (only 26% of Millennials are married).<sup>19</sup> Meanwhile, more Millennials support alternative marriage models such as: trial marriage, where a couple is married for a two-year trial period before saying “I do” forever; or a presidential model, where vows last for four years, at which point they’d be renewed or the couple can decide to move on.<sup>20</sup>

### **Business**

More than half of Millennials want to start their own business, and one in five say they eventually plan to quit their day job to do so.<sup>21</sup> Millennials are launching their own businesses at younger ages than previous generations (average age of 27, compared to 35 for Baby Boomers),<sup>22</sup> and Millennial entrepreneurs have launched about twice as many businesses as Boomers.<sup>23</sup>

### **Bankruptcy**

Two in three Millennials aged 23-35 have at least one source of long-term debt.<sup>24</sup> The median amount of total debt among Millennials is \$20-25K, and 13% owe more than \$50K. Altogether, Millennials owe about \$1.3 trillion in student loan debt; 61% have a student loan.<sup>25</sup> While Millennials are less likely than older generations to have credit card debt, the average credit card debt among Americans under 35 is \$5,808.<sup>26</sup>

### **Immigration**

Millennials are more racially diverse than any other generation in American history: 43% of Millennial adults are non-white.<sup>27</sup> Three in four H-1B immigrant petitions approved in 2012 were for immigrants under the age of 35.<sup>28</sup> Forty-four percent of all undocumented immigrants are Millennials.<sup>29</sup>

### **Criminal and DUI**

The under 24 age group has the highest rate of violent criminal offenders,<sup>30</sup> and Americans 18 to 21 are most likely to be crime victims;<sup>31</sup> 63% of Republican Millennials and 77% of Democratic Millennials support the legalization of marijuana.<sup>32</sup> About 2 in 3 DUI-related fatal crashes involve drivers between 21 and 34 years of age.<sup>33</sup>

### **Traffic**

Fifty-nine percent of Millennials who text say they’ve texted while driving; 80% said they’ve talked on their phones while behind the wheel. One in three Millennial cell phone owners (33%) have bumped into someone or something while in the driver’s seat; compare to the 15% of Gen Xers who’ve done the same.<sup>34</sup>

### **Employment**

Millennials comprise the largest generation in the U.S. labor force: about 53.5 million Millennials are currently working.<sup>35</sup> By 2025, they will account for 36% of the American workforce, and at some companies (for example Accenture and Ernst & Young) they already make up over two-thirds of employees.<sup>36</sup>

### **Real Estate**

About 34% of Millennials own a home.<sup>37</sup> Fewer Millennials than other generations are interested in home ownership, largely because of costs and the challenges of saving for down payment while paying extremely high rent. However, Millennials want to buy; more Millennials than older age groups believe home ownership is part of the American dream (65% of Millennials say this, compared to approximately 58% of those who are older). Fifty-seven percent say they plan to buy a home within the next one to five years.<sup>38</sup>

---

Regardless of your practice area, it is worth your while to understand how Millennials are engaging with the legal world. Chances are you’ve already represented quite a few of them. Knowing what they expect from a legal solution, as well as what they expect from their lawyers, can give you an advantage.



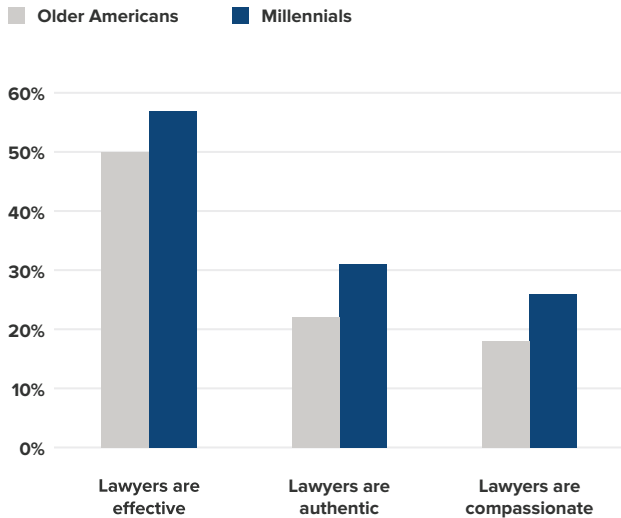
## Millennials are willing to hire... if the fixed fee is right

Generally speaking, Millennials are more likely to try to resolve their legal issues themselves than they are to hire an attorney. Only 33% of Millennials with legal issues hire an attorney to handle their legal issue compared to 47% of those who are older. Half of all Millennials (52%) research their issue online, 33% seek advice from friends or family, and 26% get information from an online forum.

But this doesn't mean they don't value attorneys. In fact, 46% of Millennials who've recently dealt with a legal issue

say they think very positively about attorneys overall, while only 31% of those who are older share this sentiment. More Millennials than older groups see attorneys as authentic, which is important given how much Millennials value authenticity. Also, more Millennials than older groups see lawyers as compassionate and effective. In fact, as Millennials are online researching their issues, more are seeking out information about lawyers, both online and offline, than older legal consumers are: 41% of Millennials (compared to 26% of older Americans) research lawyers online while dealing with their legal issues, and 31% (compared to 23% of those who are older) get lawyer referrals from friends and family.

### Millennials Value Lawyers



It's also important to note that though more Millennials than others try to handle their issues on their own, a large proportion recognize the value of hiring and are happy to do it: in fact, 56% believe that good lawyers are worth every penny you pay them.<sup>39</sup>

A 31 year-old male in Utah told us he wouldn't "DIY" his legal case because "I'm not schooled in legal issues. I'm going to want an expert. You don't go into a fine restaurant and want someone cooking who's from McDonald's. You can walk into a courtroom, say one wrong thing, and the case is done."

A 31 year-old woman from Pennsylvania said she tried handling her current landlord-tenant dispute on her own. She finally hired a lawyer because, she said, "I was at the end of my rope." Her general advice about doing it yourself? "If you know enough about the legal system, go for it. But a lot of people don't know what they're getting into. A lawyer can help you, guide, you, and get you the best advice possible."

So what makes Millennials reluctant to hire? Cost is the most likely culprit, which makes sense considering how thrifty Millennials like to be. A 30 year-old Illinois woman told us, "If I can do it myself, I'd rather do it myself. I have been that way as long as I can remember. Why pay someone? I wouldn't say it was a waste, but if I didn't have to spend, I'd avoid it."

A 31 year-old woman from Pennsylvania tried handling her own landlord-tenant dispute before hiring a lawyer because of cost. "It's expensive," she said. "If you can get the other person to agree and not involve a lawyer – if it's not a huge hassle – then it's the best."

Of course some Millennials, instead of being thrifty, simply don't have the money. A 24 year-old man from New York told us he has handled most of his immigration issues himself. "I usually can't afford a lawyer," he said, "and I've only paid a lawyer once. Maybe it's a personality thing. I'm very organized. I do all the research so it makes it easier to do it on my own."

A 30 year-old man living in Colorado handled his own business incorporation through a government office. He also filed for bankruptcy on his own. Why? "The expense of it. The attorney I met with wanted to charge \$2,000, and I didn't have it."

*"I'm going to want an expert. You don't go into a fine restaurant and want someone cooking who's from McDonald's. You can walk into a courtroom, say one wrong thing, and the case is done."*

One way to overcome the cost barrier is to offer fixed fees. Fixed fees set boundaries for how much your Millennial clients are expected to pay, which offers certainty and security. A 26-year old woman from Georgia said that her lawyer charged a flat fee. "I like it better because you're not getting billed for every little thing. Like if you send an email you get billed for 15 minutes."

One Millennial woman from Texas told us, "Lawyers are worth their weight in gold, no matter the outcome." But even she admitted to experiencing stress over the cost: "A lot of anxiousness in hiring comes from the price. Your bill can just explode." She said that having the option of a fixed-fee divorce would be "fabulous.... Set prices can be a reassurance to people."



## Let them be involved and engage with them online

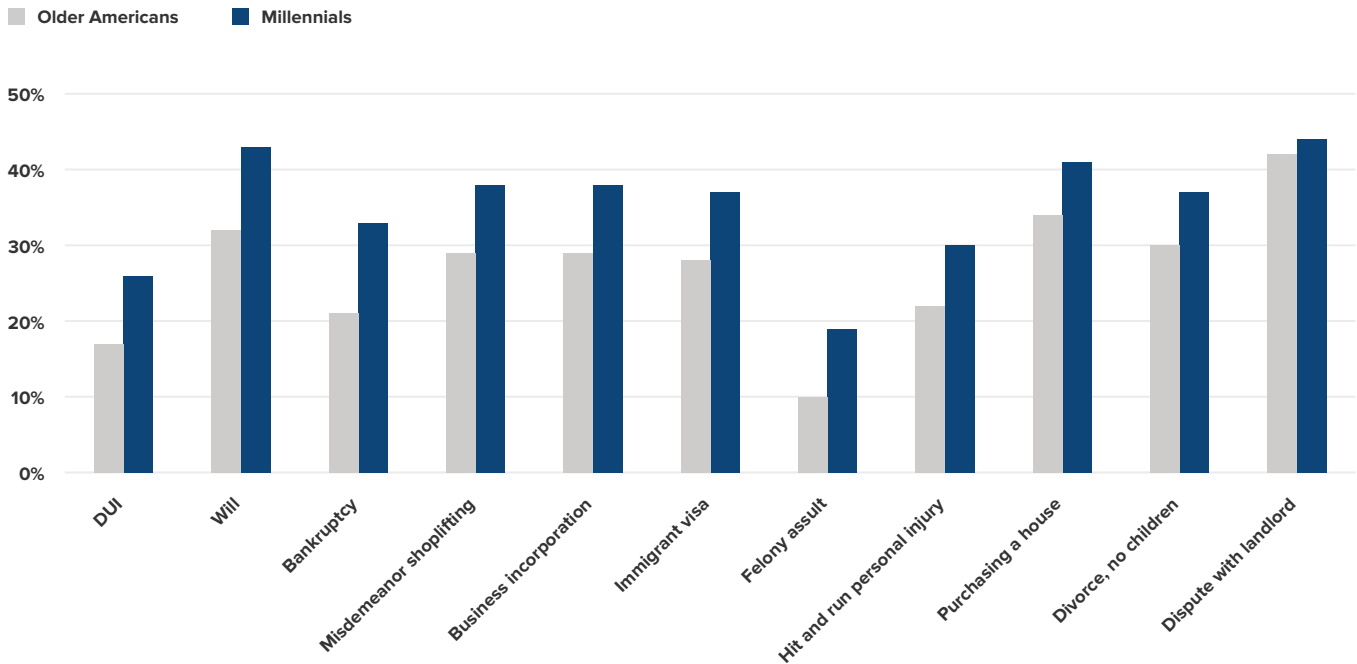
Millennials stand apart from older legal consumers in two major ways: their desire to be involved in their case, and their willingness to work with you through online or mobile-based platforms. Being a Millennial-friendly attorney therefore means being comfortable letting your younger clients be part of the process, and letting them do so through technology.

Avvo data reveals that Millennials are significantly more likely to want involvement. In a 2015 survey, Avvo asked

Millennials as well as older legal consumers to imagine themselves in a variety of hypothetical legal situations. We then asked them to tell us how they'd prefer handling each situation on a scale that ranged from "doing it completely on your own" to "having a lawyer take care of the whole thing." In almost every case we asked about, Millennials were more likely than older generations to fall in the middle of that spectrum, wanting a lawyer's help but also wanting to do some of the work themselves. Older groups, by contrast, were more likely to want a lawyer to handle the whole thing. The only exception was for landlord dispute issues, where Millennials' preferences are more comparable to those who are older.



% who want to share responsibilities with their lawyer under each of these hypothetical situations



These findings are echoed by Millennials Avvo has spoken to. For example, one Millennial from Texas told us that if she hired a lawyer, she'd still want to handle half of her case on her own. In fact, that's how she described her relationship with her divorce attorney. Her lawyer was, in her words, "the captain of the ship," but she still did a lot of the work under her lawyer's guidance. And she liked that. A 31 year-old Pennsylvania woman said "I don't want them [my lawyer] to completely take over. I like to feel involved, know what's going on. If my lawyer does something I don't feel will benefit me, I'd like to offer my own ideas or other options, and discuss it." A 26 year-old from Georgia, discussing her divorce case, said she wanted to read everything and know what was going on. She wouldn't want an attorney to do it all for her. "It's their job," she said, "but it's my life."

Not only are Millennials more inclined to want involvement in their case; they are also more likely to be open to an online or virtual legal experience. For example, 49% of Millennials have gone online to sign a document, like a contract, over the previous twelve months, compared to 38% of older Americans who've done the same.<sup>40</sup> Also, fewer Millennials care about meeting a lawyer in person before hiring them (57% of Millennials say they have to meet a lawyer in person first, compared to 72% of those who are older). Millennials are more open to communicating with

lawyers virtually before deciding to hire them. Despite the fact that fewer Millennials than older consumers have hired a lawyer, the same proportion of both groups have traded legal documents online with a lawyer (17% of Millennials, 13% of older legal consumers), and 16% of each group says they're comfortable with purchasing an online legal service. Millennials' openness to handling their legal issues virtually or online is reflected in their attitudes about the online experience generally. Simply put, Millennials are comfortable in the ether. One Millennial described the online space as his "natural element," a place where he has "fluency." More Millennials say that they'd prefer doing everything online, and they're more likely to go online to solve most of their problems. They're more likely to shop online, and use Uber or AirBnB. They are also less likely to worry about security online, and think the benefits of managing one's life online outweighs the risks. One Millennial we interviewed told us that all of her divorce documents are stored on an app on her phone. Having her parenting plan at her fingertips has proven handy when her ex-spouse challenges her on what he thinks she can and can't do. "I just pull up the agreement on my app and show him he's wrong," she said.



## So what is a lawyer to do?

Given all we know about Millennials and their engagement with legal world, how can you – a practicing attorney hoping to grow your business – use this information to your advantage?

*Here are some recommendations:*

### **First decide if you want to be an attorney for Millennials.**

Unless you work exclusively in estate planning, or are ready to retire, Millennials could very well constitute a significant part of your business now and into the future. If you handle family cases, know that many Millennials are dealing with family issues. If you're a real estate and/or landlord-tenant lawyer, recognize that Millennials could be looking for you. But your practice area shouldn't be the only consideration. Are you open to engaging with your clients online? Are you comfortable representing them virtually? Are you fine offering flat fees and letting your clients be part of the process? If not, then Millennials might not be for you.

### **In marketing, be authentic in your engagements.**

Millennials are on social media, but they're there because they want two-way conversations. Throwing ads at them on Facebook could turn them off. Besides, if they want a lawyer, they'll go to the right place (like Avvo) to find one, so save your advertising dollars for sites where Millennials want to see your ads. Use social media to talk to them. Engage with them. Show them that you're real, and let them see your personality. Think about letting them in on the causes you

care about, the issues that matter to you. Maybe even set up a Facebook page for your practice and let your Millennial clients connect with you there, so you can offer the types of interactions they crave.

### **Offer fixed fees.**

Millennials value lawyers; they'd just rather be thrifty. Some are frustrated not knowing whether they'll end up paying \$2000 or \$4000 for their case. And finally, some simply can't afford a lawyer. So set price boundaries up front. And be flexible. Consider telling them what they can handle on their own and what you might do at a lower cost than full-hire. You may not make as much money from each client, but if you please this group of legal consumers, the pay-offs down the road could be substantial.

### **Message the fact that you're a collaborative lawyer.**

It's hard to imagine going through law school just to have a client who wants to share the work with you. But Millennials aren't necessarily control freaks. When they think of involvement, they think of participating with you, not necessarily calling the shots. So let them know you're an open book and want them to participate. Let them share their ideas. Shutting them out will only make them want to fire you.

### **School yourself in tech solutions.**

You don't have to be a tech genius, or know the very latest tips, tools and tricks. But Millennials are used to technology making things easy, quick and on-demand. So it might not be a bad idea to look into software that can streamline your office processes, help you manage your appointments, and make your document sharing and signing much easier. Even being open to simple tech solutions like texting or Skyping will make a good impression.

Spending a little energy on the Millennial consumer can go a long way, especially if you're confident that you're the type of lawyer who can serve Millennials well. Legal issues arise throughout a person's life. If you have a reputation for being Millennial-friendly now, it will pay off over time as your Millennial clients age and have more reasons to come to you or refer their friends.

---

Millennials aren't afraid of "adulting." They aren't afraid of tackling their legal issues. Be the lawyer that tackles their issues with them and you might be their lawyer for life.

1. Richard Fry, "Millennials Overtake Baby Boomers as America's Largest Generation," Fact Tank (blog), Pew Research Center, April 25, 2016, <http://www.pewresearch.org/fact-tank/2016/04/25/millennials-overtake-baby-boomers/>.
2. Christine Barton, Lara Koslow, and Christine Beauchamp, "How Millennials Are Changing the Face of Marketing Forever," bcg.perspectives, The Boston Consulting Group, January 15, 2014, [https://www.bcgperspectives.com/content/articles/marketing\\_center\\_consumer\\_customer\\_insight\\_how\\_millennials\\_changing\\_marketing\\_forever/](https://www.bcgperspectives.com/content/articles/marketing_center_consumer_customer_insight_how_millennials_changing_marketing_forever/).
3. Richard Fry, "Millennials Surpass Gen Xers as the Largest Generation in U.S. Labor Force," Fact Tank (blog), Pew Research Center, May 11, 2015, <http://www.pewresearch.org/fact-tank/2015/05/11/millennials-surpass-gen-xers-as-the-largest-generation-in-u-s-labor-force/>.
4. Darrin J. DeChane, "How to Explain the Millennial Generation? Understand the Context," *Inquiries Journal* 6 no. 3 (2014), <http://www.inquiriesjournal.com/a?id=878>.
5. Nielsen, "Mobile Millennials: Over 85% of Generation Y Owns Smartphones," September 5, 2014, <http://www.nielsen.com/us/en/insights/news/2014/mobile-millennials-over-85-percent-of-generation-y-owns-smartphones.html>.
6. Catey Hill, "Millennials Engage With Their Smartphones More Than They Do Actual Humans," *MarketWatch*, June 21, 2016, <http://www.marketwatch.com/story/millennials-engage-with-their-smartphones-more-than-they-do-actual-humans-2016-06-21>.
7. Coupofy, "Study: Millennials and Their Smartphone Habits - Key Findings (Infographic)," 2016, <http://www.coupofy.com/blog/infographics/study-millennials-and-their-smartphone-habits-key-findings-infographic>.
8. Marissa Lang, "Millennials Really Hate Advertising, Study Finds—Here's Why," *SFGate*, May 5, 2016, <http://www.sfgate.com/business/article/Millennials-really-hate-advertising-study-finds-7393642.php>.
9. Ashley MacQuarrie, "Millennials to Businesses: 'Make the World a Better Place,'" *ImpactFlow*, July 14, 2015, <https://impactflow.com/blog/millennials-to-businesses-make-the-world-a-better-place/>.
10. Rob Asghar, "Study: Millennials Are the True Entrepreneur Generation," *Forbes*, November 11, 2014, <http://www.forbes.com/sites/robasghar/2014/11/11/study-millennials-are-the-true-entrepreneur-generation/#96d9f895e923>.
11. Jeff Fromm, "Millennials Emerge as Next Generation of Business Owners and Franchisees," *Forbes*, August 5, 2016, <http://www.forbes.com/sites/jefffromm/2016/08/05/millennials-emerge-as-next-generation-of-business-owners-and-franchisees/#281018f6e745>.
12. Josh Weiss, "Millennials Outspend Older People on This One Item," *CNBC*, May 16, 2016, <http://www.cnn.com/2016/05/13/millennials-outspend-older-people-on-this-one-item.html>.
13. Polly Mosendz, "Millennials Aren't Cheap, They're Thrifty," *Bloomberg*, October 28, 2016, <http://www.bloomberg.com/news/articles/2016-10-28/millennials-aren-t-cheap-they-re-thrifty?cmpid=yhoo.headline>.
14. Avvo, *Brand Awareness Study*, September 2015.
15. Avvo, *Legal Consumer Study*, 2015.
16. Aida Edemariam, "Divorced by 30: Why Do So Many Young Marriages Come to an Early End?" *The Guardian*, December 19, 2014, <https://www.theguardian.com/lifeandstyle/2014/dec/19/sp-why-do-so-many-young-marriages-come-to-an-early-end>.
17. "90% of All New Mothers Are Millennials, and They Have Different Values," *White Hutchinson XV* no. 6 (July 2015) [https://www.whitehutchinson.com/news/lenews/2015\\_july/article107.shtml](https://www.whitehutchinson.com/news/lenews/2015_july/article107.shtml).
18. Andrew J. Cherlin Elizabeth Talbert, and Suzumi Yasutake, "Changing Fertility Regimes and the Transition to Adulthood: Evidence from a Recent Cohort" (study, Johns Hopkins University, May 2014), <http://krieger.jhu.edu/sociology/wp-content/uploads/sites/28/2012/02/Read-Online.pdf>.
19. Bruce Drake, "6 New Findings About Millennials," *Fact Tank* (blog), Pew Research Center, March 7, 2014, <http://www.pewresearch.org/fact-tank/2014/03/07/6-new-findings-about-millennials/>.
20. Bennett, Jessica, *The Beta Marriage: How Millennials Approach 'I Do'*, *Time*.com, July 25, 2014, <http://time.com/3024606/millennials-marriage-sex-relationships-hook-ups/>
21. Jeff Fromm, "Millennials Emerge as Next Generation of Business Owners and Franchisees," *Forbes*, August 5, 2016, <http://www.forbes.com/sites/jefffromm/2016/08/05/millennials-emerge-as-next-generation-of-business-owners-and-franchisees/#42aebf7e7451>.
22. Jeff Fromm, "Millennials Emerge as Next Generation of Business Owners and Franchisees," *Forbes*, August 5, 2016, <http://www.forbes.com/sites/jefffromm/2016/08/05/millennials-emerge-as-next-generation-of-business-owners-and-franchisees/#281018f6e745>.
23. Molly Petrilla, "'Millennipreneurs' Are Starting More Businesses, Targeting Higher Profits," *Fortune*, February 20, 2016, <http://fortune.com/2016/02/20/millennial-entrepreneurs-study/>.
24. "Millennials And Debt—The Long-Term Effect," *Yellow Brick Blog*, *Yellow Brick*, January 8, 2016, <https://www.yellowbrickprogram.com/blog/millennials-and-debt-the-long-term-effect>.

25. Maya Pope-Chappell "Millennials are delaying adulthood because of crushing student loan debt" June 15, 2016, <https://www.linkedin.com/pulse/millennials-delaying-adulthood-because-crushing-loan-pope-chappell>.
26. "Average Credit Card Debt in America: 2016 Facts & Figures" Value Penguin, 2015, <https://www.valuepenguin.com/average-credit-card-debt>.
27. Bruce Drake, "6 New Findings About Millennials," Fact Tank (blog), Pew Research Center, March 7, 2014, <http://www.pewresearch.org/fact-tank/2014/03/07/6-new-findings-about-millennials/>.
28. U.S. Department of Homeland Security, "Characteristics of H1B Specialty Occupation Workers" (report, Washington, DC, June 26, 2013), <https://www.uscis.gov/sites/default/files/USCIS/Resources/Reports%20and%20Studies/H-1B/h1b-fy-12-characteristics.pdf>.
29. "Demographics of Immigrants in the United States Illegally," ProCon.org, August 19, 2014, <http://immigration.procon.org/view.resource.php?resourceID=000845>.
30. U.S. Department of Justice, "Bureau of Justice Statistics Selected Findings: Violent Crime" (report, Washington, DC, April 1994), <http://www.bjs.gov/content/pub/pdf/VIOCRM.PDF>.
31. "Demographics of Immigrants in the United States Illegally," ProCon.org, August 19, 2014, <http://immigration.procon.org/view.resource.php?resourceID=000845>.
32. George Gao, "63% of Republican Millennials Favor Marijuana Legalization," Fact Tank (blog), Pew Research Center, February 27, 2015, <http://www.pewresearch.org/fact-tank/2015/02/27/63-of-republican-millennials-favor-marijuana-legalization/>.
33. Avvo, "Drunk Driving and DUI Statistics," April 12, 2010, <https://www.avvo.com/legal-guides/ugc/drunk-driving-dui-statistics>.
34. Mary Maden and Lee Rainie, "Adults and Cell Phone Distractions: Major Findings" Pew Research Center, June 18, 2010, <http://www.pewinternet.org/2010/06/18/major-findings/>.
35. Richard Fry, "Millennials Surpass Gen Xers as the Largest Generation in U.S. Labor Force," Fact Tank (blog), Pew Research Center, May 11, 2015, <http://www.pewresearch.org/fact-tank/2015/05/11/millennials-surpass-gen-xers-as-the-largest-generation-in-u-s-labor-force/>.
36. Dan Schawbel "10 Ways Millennials Are Creating The Future Of Work" Forbes, December 16, 2013, <http://www.forbes.com/sites/danschawbel/2013/12/16/10-ways-millennials-are-creating-the-future-of-work/#7eeb439d1a59>.
37. Maryalene LaPonsie, "Are Millennials the Renter Generation?" U.S. News and World Report, June 20, 2016, <http://money.usnews.com/money/personal-finance/articles/2016-06-20/are-millennials-the-renter-generation>.
38. Hadley Malcom, "To buy or not to buy a home? For many Millennials, that's the question," USA Today, 2016, <http://www.usatoday.com/story/money/2016/05/17/millennials-buy-home-homeowner-homeownership/84237282/>.
39. Avvo, "Legal Consumer Study," 2015.vvo 2015 Legal Consumer Study.
40. Avvo, "Legal Consumer Study," 2016.