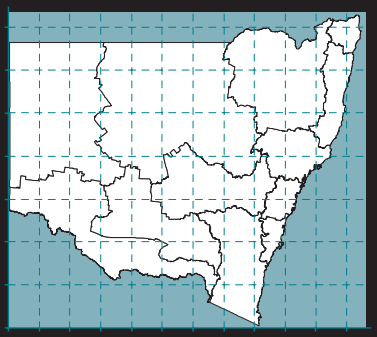
ACCESS TO JUSTICE AND LEGAL NEEDS

JUSTICE MADE TO MEASURE

NSW LEGAL NEEDS SURVEY IN DISADVANTAGED AREAS

March 2006



LAW AND JUSTICE FOUNDATION OF NEW SOUTH WALES

Justice Made to Measure

NSW LEGAL NEEDS SURVEY IN DISADVANTAGED AREAS

ACCESS TO JUSTICE AND LEGAL NEEDS

Volume 3

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March 2006

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This report is part of the Access to Justice and Legal Needs monograph series published by the Law and Justice Foundation of New South Wales. The Foundation seeks to advance the fairness and equity of the justice system, and to improve access to justice, especially for socially and economically disadvantaged people.

The series is aimed at researchers, policy-makers, government, the legal community and others interested in legal need and access to law and justice. It is a scholarly, refereed series. Monographs are refereed by at least two appropriate external referees who are independent of the Foundation and any other organisations/authors involved in the publication.

Managing Editor: Geoff Mulherin

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Foreword

The objects of the Law and Justice Foundation of New South Wales (the Foundation) are to contribute to the development of a fair and equitable justice system which addresses the legal needs of the community, and to improve access to justice by the community (in particular, by economically and socially disadvantaged people).[1]

In 2002 the Foundation commenced the Access to Justice and Legal Needs (A2JLN) research program. The main purpose of the program is to provide a rigorous and sustained assessment of the legal and access to justice needs of the community, especially disadvantaged people, which will assist government, community and other organisations to develop policy and plan service delivery. The research is a challenging program involving an interconnected set of projects employing a range of qualitative and quantitative methodologies.

A highlight of the program has been the conduct of a legal needs survey in six regions across NSW. The regions were selected to enable the research to examine rural and regional as well as urban communities. All regions chosen had low ratings on ABS socioeconomic indicators. This survey is the most comprehensive quantitative investigation of legal needs conducted in Australia for at least 30 years. It parallels similar quantitative work undertaken in recent years overseas, especially in the United Kingdom. An overview of the international work is contained in the introductory section of this report.

Apart from the comprehensiveness of the research, the results of this survey are particularly important as it examined a wide range of legal needs, including those which have not been expressed through the demand for legal services. As a result of this research, we now have a more informed perspective on questions such as:

- what types of issues are least likely to be resolved?

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[1] *Law and Justice Foundation Act 2000* (NSW), s. 5(1).

- which demographic groups are less successful in resolving their legal issues?
- what are the barriers people face to resolving their legal problems?
- what pathways do people seem to follow when grappling with a legal problem?

The results of this research will provide much information for policy makers, service providers, researchers and the community generally. As often is the case with empirical research, the results do not always conform to what we may anecdotally expect. And the research has, as usual, raised some important questions for further investigation. The Foundation hopes that many of these questions will be addressed in future components of our research program, and by other researchers directing their attention to the important issues associated with improving access to justice, especially for disadvantaged people. To that end, the Foundation is keen to receive comment and other feedback in relation to this and other reports to inform our future research activities.

The value of this research is further enhanced when it is appreciated within the context of the broader A2JLN research program conducted by the Foundation. As one of the main methodological streams within the overall research program, the results in this survey complement:

- quantitative data and analysis concerning expressed legal need obtained from the legal service providers themselves and published in the Data Digest (2004) and subsequent editions of the Digest (to be published online)
- the series of qualitative studies of the particular access to justice and legal needs of selected disadvantaged groups, including older people, homeless people, people with a mental illness and prisoners.

Therefore, while the report 'stands on its own', it is also important to consider it in the context of the following reports:

- *Stage 1: Public Consultations* (August 2003)
- *Stage 2: Quantitative Legal Needs Survey, Bega Valley (Pilot)* (November 2003)

- *Data Digest* (February 2004)
- *The Legal Needs of Older People in NSW* (December 2004)
- *No Home, No Justice? The Legal Needs of Homeless People in NSW* (July 2005)
- *The Legal Needs of People with a Mental Illness* (to be published May/June 2006).

Geoff Mulherin
Director
Law and Justice Foundation of NSW
March 2006

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- Mr Geoff Mulherin and Dr Anne Grunseit of the Law and Justice Foundation of NSW.

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- Ms Joanna Mullins for her role in the pilot study and her assistance in the data cleaning for the present survey
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- Mr Simon Miller for the desktop publishing of the report.

Finally, we would like to thank all the people who participated in the survey, without whom the present report would not have been possible.

Shortened Forms

Proper names

ABA	American Bar Association
ABA SCDLS	American Bar Association Standing Committee on the Delivery of Legal Services
ABS	Australian Bureau of Statistics
AIHW	Australian Institute of Health and Welfare
CATI	Computer Assisted Telephone Interviewing
CLC	Community legal centre
LGA	Local government area
LJF	Law and Justice Foundation of NSW
LSRC	Legal Services Research Centre
NCC	National Consumer Council
NSW	New South Wales
Rush	Rush Social Research Agency (and Rush Social Research and John Walker Consulting Services)
SAS	Statistical Analysis System
SD	Statistical division
SPSS	Statistical Package for the Social Sciences
Task Force	Task Force on Civil Equal Justice Funding

Statistical and technical terms

AHCA	Agglomerative hierarchical cluster analysis
B	Beta coefficient
CI	Confidence interval
df	Degrees of freedom
I	Number of completed interviews
N	Total number
n	Number

NC	Number of non-contacted but eligible units
NE	Number of non-eligible units
NI	Number of other non-interviewed units
p	Probability value
Q	Question
R	Number of refused eligible units
RC	Response category
SE	Standard error
Z	Z statistic
χ^2	Chi-square statistic

Access to Justice and Legal Needs Research Program: Terms of Reference

The present study involved a quantitative assessment of the access to justice and legal needs of socially and economically disadvantaged communities in New South Wales (NSW). This study contributes to the Foundation's Access to Justice and Legal Needs Research Program. The aim and objectives of this program are outlined below.

Program aim

To identify the particular legal and access to justice needs of economically and socially disadvantaged people in NSW.

Program objectives

The program examines the ability of disadvantaged people to:

- obtain legal assistance (including legal information, basic legal advice, initial legal assistance and legal representation)
- participate effectively in the legal system (including access to courts, tribunals and formal alternative dispute resolution mechanisms)
- obtain assistance from non-legal advocacy and support (including non-legal early intervention and preventative mechanisms, non-legal forms of redress, and community-based justice)
- participate effectively in law reform processes.

The program involves both qualitative and quantitative investigations into:

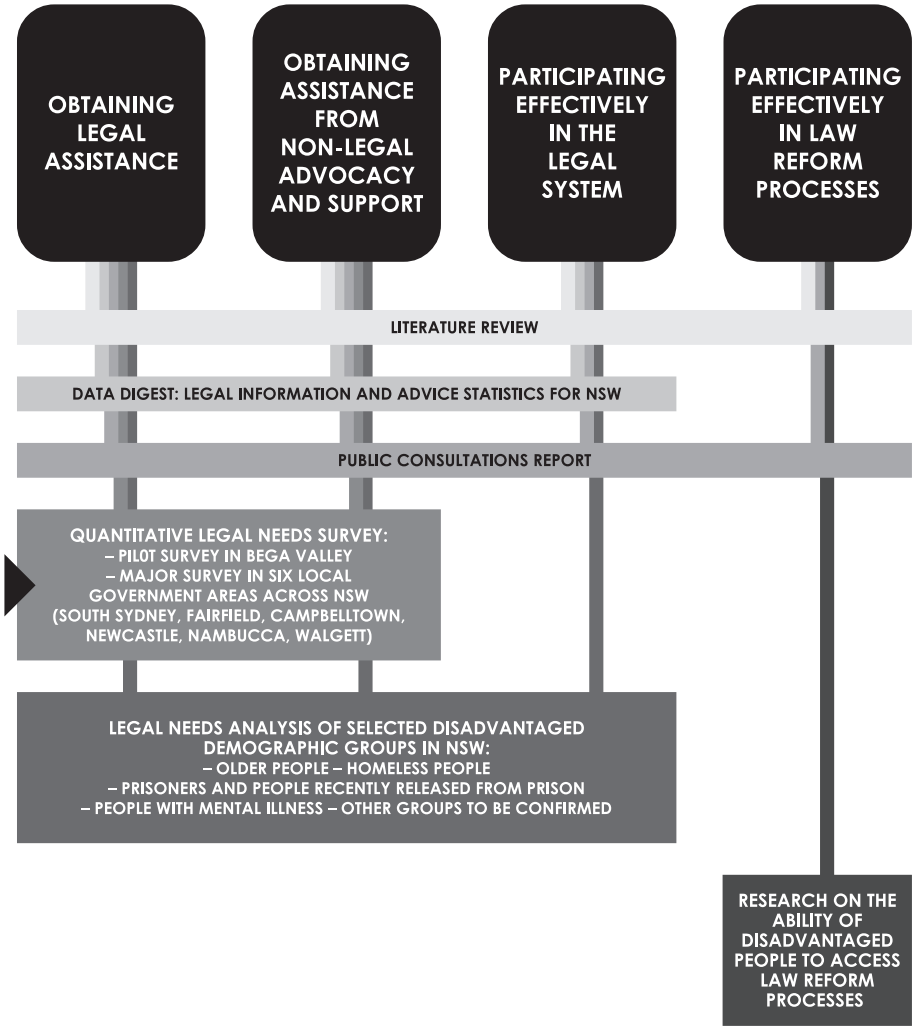
- legal issues encountered by disadvantaged people
- services and processes to deal with these problems
- barriers that obstruct access
- useful services and processes not provided by the legal system.

Program components

Figure 1 presents the studies contributing to the program as horizontal bars and the program objectives as vertical bars. The overlap between the horizontal and vertical bars depicts the objectives addressed by each study. The present study is indicated by the arrow in the figure. Other studies that have already been completed as part of the program include:

1. a literature review on access to justice and legal need
2. public consultations with key organisations and individuals in the area of access to justice and legal needs (Schetzer & Henderson 2003)
3. a quantitative survey of the legal needs of residents in the Bega Valley local government area—the pilot to the present study (Law & Justice Foundation of NSW 2003)
4. a compilation of data on inquiries received by key not-for-profit legal assistance services in NSW (Scott, Eyland, Gray, Zhou & Coumarelos 2004)
5. a qualitative study into the legal needs of older people in NSW (Ellison, Schetzer, Mullins, Perry & Wong 2004)
6. a qualitative study into the legal needs of homeless people in NSW (Forell, McCarron & Schetzer 2005).

Figure 1: Access to Justice and Legal Needs Research Program



Executive Summary

Aim

The appropriate provision of legal services in any jurisdiction requires a thorough understanding of the legal issues people experience, people's responses to these issues and the outcome of these issues. The present study provides the most comprehensive assessment of legal needs in New South Wales (NSW) in three decades, with a view to providing valuable empirical data to inform legal service provision. Given the evidence suggesting that disadvantaged groups are particularly vulnerable to legal problems, the present study focused on legal needs in six disadvantaged areas in NSW.

Method

The survey was administered during September and October 2003 via telephone interviews in three suburban areas within Sydney (Campbelltown, Fairfield, South Sydney), one major provincial centre (Newcastle) and two rural/remote areas of NSW (Nambucca, Walgett). The areas were selected on the basis that they had a relatively high risk score for cumulative socioeconomic disadvantage (Vinson 1999), covered geographically diverse areas of NSW, included an area with a relatively high Indigenous population (Walgett), and included an area that is culturally and linguistically diverse (Fairfield).

In total, 2431 residents aged 15 years or over were interviewed. Random sampling was used to draw a pool of potential participants from each area, and quota controls were employed to achieve a gender and age profile that reflected the population profile in each area. The estimated survey response rate was between 24 and 34 per cent.

The survey examined the sample's experience of a total of 101 different events that have the potential for legal resolution. These legal events included:

- 76 civil law events categorised into 11 groups—accident/injury, business, consumer, credit/debt, education, employment, government, health, housing, human rights and wills/estates
- 16 criminal law events categorised into three groups—domestic violence, general crime and traffic offences
- one group of nine family law events.

The survey measured:

- the incidence of legal events during the 12 months prior to the survey
- participants' responses to legal events, including the use of legal services
- satisfaction with the assistance received for legal events
- the resolution of legal events
- satisfaction with the outcome of legal events.

Logistic regression analyses were used to determine the sociodemographic and other factors that were related to each of the above.

Major findings

Some of the main findings of the present study were:

- a relatively high incidence of legal events over a one-year period
- some individuals, such as those with a chronic illness or disability, experienced a wide range of legal events
- a substantial rate of inaction in response to legal events
- traditional legal advisers such as private lawyers, legal service agencies and courts were used rarely
- a substantial proportion of people experienced barriers in seeking help
- a high rate of satisfaction with the outcome of events that had been resolved.

A more detailed description of the study's findings is presented below.

Incidence of legal events

Over two-thirds of participants reported experiencing one or more legal events in the previous 12 months, suggesting a high level of legal need across the six disadvantaged regions. The 10 most frequent types of legal events were general crime (experienced by 27% of all participants), housing (23%), consumer (22%), government (20%), accident/injury (19%), wills/estates (15%), employment (12%), credit/debt (12%), family (9%) and education (7%) events.

Certain types of legal events tended to recur and to co-occur, suggesting the critical role that could be played by efficient legal services, not only in the immediate resolution of existing legal problems but also in the prevention of problems in the longer term.

Some individuals were particularly vulnerable to legal events. One-third of participants reported at least three legal events, and accounted for the vast majority (79%) of events reported overall. People from certain sociodemographic backgrounds showed increased vulnerability to experiencing particular types of legal events:

- People with a chronic illness or disability had a higher incidence of a wide range of civil, criminal and family legal events, reporting higher rates for nine of the 10 most frequent types of events.
- People at different life stages tended to experience different types of legal events, with
  - — general crime and accident/injury events peaking at 15 to 24 years
  - — credit/debt, government and housing events peaking at 25 to 34 years
  - — family events peaking at 35 to 44 years
  - — wills/estates and employment events peaking at 45 to 54 years
  - — people aged 65 or over reporting lower rates of most types of legal events.

- High-income earners reported higher rates of particular types of legal events, including consumer events, housing events (e.g. buying or selling a home), wills/estates events and general crime events (e.g. having property stolen or vandalised). These rates may partly reflect high levels of consumer activity, home ownership and possession of valuable assets. High-income earners also reported higher rates of accident/injury events.[1]
- Indigenous people had a higher incidence of credit/debt, employment and family events.[2]

Response to legal events

A common response to legal events was to do nothing—respondents took no action in response to about one-third of the legal events they experienced. They sought some sort of help, advice or information for just over half the events they reported, and they handled the remaining 16 per cent of events on their own.

The present high rate of inaction in response to legal events, and the common accompanying belief that taking action would make no difference, suggest a clear a role for improved legal information and education strategies in the disadvantaged communities surveyed.

The type of legal event was a significant predictor of whether or not people sought help. Respondents were more likely than average to seek help for accident/injury, employment and wills/estates events and less likely than average to seek help for consumer and human rights events.

Various sociodemographic factors were also significantly associated with whether or not respondents sought help. The youngest and oldest respondents, Indigenous Australians and people with low levels of education were relatively less likely to seek help, suggesting the potential value of legal information and

[1] There was also a significant relationship between income and the incidence of family events, with the two middle-income groups reporting the highest rates of family events.

[2] Indigenous people also had a lower incidence of wills/estates events.

education strategies to encourage and empower these groups to resolve their legal problems.

Type of legal help, advice and information

Individuals experienced a high volume of legal issues for which the legal system was not utilised. Traditional legal advisers, such as private lawyers, local courts, Legal Aid NSW, LawAccess NSW, Aboriginal legal services and community legal centres (CLCs), were used very rarely—in only 12 per cent of cases where help was sought. In three-quarters of the cases where help was sought, only non-legal advisers were consulted, including friends and family, and non-legal professionals working in medical, health, counselling, welfare, government, trade union, accounting, insurance, school and policing settings. Furthermore, in at least one-quarter of cases where help was sought for issues that had legal implications, only non-legal forms of help, such as medical assistance or financial advice, was obtained.

The widespread, routine use of non-legal advisers suggests that a comprehensive view of legal services must extend beyond traditional legal services to include all individuals and organisations routinely used for advice in response to issues that have legal implications. The existing informal network of non-legal professionals used in response to legal issues could be harnessed and used as a more formal gateway into available legal services. For example, non-legal professionals could be used more systematically and effectively to provide appropriate referrals to legal service agencies, and to disseminate basic, up-to-date legal information resources.

Barriers to legal advice and assistance

In the present study, some type of barrier to obtaining assistance was reported in relation to almost two-fifths of the events where participants sought help. The most frequent types of barriers identified in obtaining help from all advisers were difficulty getting through on the telephone (18%), delays in getting a response (17%), difficulty getting an appointment (11%), the lack of local or easily accessible services (8%), problems with opening hours (8%) and difficulty affording the assistance (6%). Similar barriers were identified

by respondents who only used traditional legal advisers. Respondents in rural or remote areas also had to travel considerable distances in some cases to access services, with one-quarter travelling over 20 kilometres.

Satisfaction with the assistance received for legal events

Almost four-fifths of those who sought help for legal events were satisfied with the assistance they received, and only 13 per cent were dissatisfied. Satisfaction with the assistance received for an event was related to the type of event. Respondents were less likely to be satisfied with the assistance they received for traffic offence events, and more likely to be satisfied with the assistance they received for accident/injury and wills/estates events, when compared with other events. Respondents were also less likely to report being satisfied with the assistance they received for an event if the event was still unresolved. Sociodemographic characteristics were not significant predictors of satisfaction with assistance.

Resolution of legal events

Not all legal events were resolved quickly. According to participants, 39 per cent of legal events were either unresolved or were in the process of being resolved at the time of the survey. The remaining events were resolved through court or tribunal proceedings (5%), by the participants on their own (44%) or in some other way (11%).

Age and disability status were the only sociodemographic characteristics that were significantly associated with resolution. People aged 55 to 64 years had the lowest resolution rates and people aged 15 to 24 years had the highest resolution rates.

People with a chronic illness or disability had lower rates of resolution when compared with other survey participants. This finding, coupled with their increased vulnerability to a wide range of legal problems, emphasises the importance of ensuring that legal services tailored to the needs of this group become a top priority.

Some types of events appeared to be genuinely more difficult to resolve. Accident/injury and wills/estates events had relatively high resolution rates while business, employment, government, health and family events had relatively low resolution rates. These findings suggest that resource allocation for legal service provision needs to take into account the fact that some legal matters may require greater resources, time and expertise to resolve.

Not surprisingly, lower resolution rates were obtained when people did nothing in response to legal issues rather than when they sought help, highlighting the potential benefit of using information and education strategies to mobilise people to take action.[3]

Satisfaction with the outcome of legal events

Respondents were satisfied with the outcome of almost four-fifths of the legal events that had been resolved at the time of the survey. This relatively high satisfaction rate suggests a vote of public confidence in the avenues currently available for accessing justice. Not surprisingly, there was an appreciably lower rate of satisfaction (21%) with the status of events that were not fully resolved, indicating the value respondents place on timely and effective resolution.

The main reasons provided by respondents who were dissatisfied with the outcome of events that had been resolved related to the negative financial impact of the event (21%), the result being unfair or unsatisfactory (20%), a lack of helpful assistance (15%), the respondent's objectives not being achieved (8%) and the event being too expensive to resolve (7%). The considerable proportion who perceived the result as unfair or unsatisfactory highlights the importance of legal services ensuring that clients have realistic expectations about the likely outcomes of their legal issues.

The type of legal event was a significant factor in whether respondents were satisfied with the outcome of events, again indicating the benefit of legal services being able to deal effectively with different types of problems.

[3] Those who handled the event alone had higher resolution rates than those who sought help, perhaps reflecting that participants tend to seek help for more serious or complicated legal issues.

Respondents were more likely to be satisfied with the outcome of accident/injury and wills/estates events, and less likely to be satisfied with the outcome of business, consumer, government and general crime events. This finding may partly reflect that the latter group of events tended to involve matters where the client's interests clashed with those of another party, and hence, were more difficult to resolve in the client's favour.

Participants were also more likely to be satisfied with the outcome of events where they sought help than the outcome of events where they did nothing, again suggesting the importance of encouraging and empowering people to deal with their legal issues.[4] None of the sociodemographic characteristics was significantly related to satisfaction with outcome.

Conclusions

Civil, criminal and family legal needs were common in the disadvantaged communities surveyed, affecting many aspects of everyday life and relating broadly to social and physical well-being. However, while some people had multiple, complex legal needs, others were more resilient. People chose different means of resolving their legal issues, and achieved varying levels of success in doing so.

This diversity in experience is better suited to a multidimensional rather than a single, broad-brush approach to accessing justice in the disadvantaged areas surveyed. Such an approach would not only include high quality, reactive legal services, but also tailored and proactive strategies, in order to meet the varying needs of different individuals, to maximise prevention and early intervention, and to enhance the appropriate targeting of limited resources. For example, useful roles could be played by:

- more accessible legal services
- general community legal information and education

[4] However, participants were less likely to be satisfied with the outcome of events where they sought help than where they handled the matter alone. Participants were also less likely to be satisfied with the outcome of resolved events if the events had occurred earlier rather than more recently.

- tailored legal education, information, advice and assistance services to meet the specific needs of different groups and individuals
- non-legal professionals acting as gateways to legal services
- improved coordination between different legal services
- a more coordinated response from legal and non-legal services for people with multiple legal and non-legal needs.

To ensure that legal services can react quickly and effectively to legal problems, improvements could be made to the accessibility of legal services, such as additional staffing, extension of opening hours and additional legal services in rural and remote areas.

The widespread use of friends and family as advisers when legal issues arise indicates the merit of raising the general level of legal literacy among the community at large. The substantial proportion of people who simply ignore their legal needs also suggests a clear role for proactive information and education strategies in mobilising and empowering people to resolve legal problems. Such strategies could provide the general public with the necessary knowledge base to easily recognise their legal needs and to readily respond to their legal needs through the available pathways for legal resolution. One useful strategy for raising legal literacy about pathways for legal resolution would be to raise public awareness about useful first ports of call for legal information, advice and referral, such as the LawAccess NSW telephone service, which acts as a legal 'triage'.

The present findings also suggest the particular benefit of tailoring legal education, information, advice and assistance services to meet the specific legal needs of different sociodemographic groups. In particular:

- tailored legal services to meet the needs of people with a chronic illness or disability should be a top priority, given their increased risk of a wide range of legal problems and their lower resolution rates
- tailored legal services for Indigenous people may also be beneficial given their apparent vulnerability to certain types of legal problems, namely credit/debt, employment and family problems

- tailored information and education strategies that encourage and empower people to seek help could be targeted at those groups who were more likely to do nothing in response to legal events, namely young people, older people, Indigenous Australians and people with a low level of education
- tailored legal information, advice and assistance services according to age may be appropriate given that different age groups tended to experience different legal issues and achieve different resolution rates
- self-help strategies and unbundled legal services may be adequate for people with easily solvable problems given the high rate of satisfaction with the outcome of legal issues that particpants handled alone.

The type of legal issue also needs to be taken into account when setting priorities for legal service provision. The type of legal issue experienced was shown to be a critical factor in whether individuals seek advice, whether they are satisfied with the help they receive, whether they achieve resolution, and whether they are satisfied with the outcome. In particular, legal services need to allocate time and resources appropriately to deal effectively with frequently occurring legal issues and legal issues that tend to be genuinely more difficult to resolve.

However, the present findings also highlight the importance of reconciling the need to provide expert, specialised legal services tailored to different types of legal problems with the need to provide a more client-focused approach for clients with multiple legal needs. Legal problems frequently co-occur, and some people, such as some people with a chronic illness or disability, simultaneously face a number of intertwined but disparate legal problems, including civil, criminal and family law problems.

A feature of current legal service delivery in NSW is that individuals with multiple, disparate legal problems are required to access a variety of legal services, which tend to deal with discrete aspects of the individual's problems without necessarily coordinating to address the complexity of the situation in a holistic fashion. The overlap between legal needs and other basic human needs associated with physical and social well-being also means that some

individuals with complex problems require not only legal services but also non-legal support services, such as housing, financial counselling, social, welfare, family and health services. Thus, the present results indicate the potential benefit of improved cooperation, coordination and integration among different legal services, and also between legal and human services, for individuals with complex and multiple legal problems, such as some people with a chronic illness or disability.

The benefit of coordinated legal and non-legal services was also indicated by the current widespread use of non-legal professionals for advice in response to legal issues. The capacity of non-legal professionals to be used as an effective gateway into available legal services could be enhanced through appropriate training strategies, appropriate networking between legal and non-legal practitioners, and the development of a simple, efficient referral system. Non-legal professionals could be used to disseminate basic legal information resources and refer people to legal service agencies.

In summary, a multidimensional approach to legal service provision, which includes a range of reactive, preventative and proactive strategies, would enable legal services to be more effectively tailored to meet the diverse needs and experiences of different individuals. Such an approach would require appropriate resourcing and quality assurance, and effective coordination by government.

1. Introduction

Background

As noted by a number of authors (e.g. Genn 1999; Pleasence, Buck, Balmer, O'Grady, Genn & Smith 2004b), the issues of access to justice and legal need permeate everyday life. They relate to common problems that people face as members of civil society in many aspects of their lives, such as problems with consumer products, debts, education, employment, health, housing, welfare benefits, divorce and child support. It has been argued that such problems should not only be the concern of lawyers but should be of general concern given that they relate broadly to basic physical and social well-being (Pleasence et al. 2004b).

The ubiquitous nature and pervasiveness of legal needs underline the importance of having a legal system that recognises and resolves these issues quickly and effectively. However, in order to evaluate the adequacy of existing legal services or new policies regarding legal services, a thorough understanding of the nature and number of legal problems people experience, and their reactions to these problems, is a prerequisite.

Empirical research concerning access to justice and legal need can be traced back to the 1930s in the United States. Since that time, such research has been conducted in many countries, including Australia, the United Kingdom, New Zealand, the Netherlands and Canada. However, prior to the 1990s, the study of legal needs proceeded largely in the absence of reliable quantitative data about the incidence of different types of legal needs, the strategies employed to address legal needs, the sources approached for assistance in relation to legal needs, and the extent to which legal needs are satisfactorily resolved. Furthermore, earlier quantitative studies tended to employ narrow definitions of legal needs or to focus predominantly on legal issues usually addressed by the formal legal process (Genn 1999; Pleasence et al. 2004b).

In the last decade or so, a number of significant large-scale survey studies measuring the incidence of, response to, and outcome of a wide range of legal needs were conducted overseas, notably in the United States (e.g. American Bar Association (ABA) 1994), the United Kingdom (e.g. Genn 1999; Genn & Paterson 2001; Pleasence et al. 2004b) and New Zealand (Maxwell, Smith, Shepherd & Morris 1999). In comparison to overseas, the quantitative study of legal needs in Australia has lagged behind. Although some survey studies into legal issues have been conducted in Australia (e.g. Cass & Sackville 1975; Fishwick 1992; Rush Social Research and John Walker Consulting Services (Rush) 1996; Rush Social Research Agency (Rush) 1999), large-scale surveys focusing on the incidence and response to a wide range of legal needs have not been conducted in recent years.

The broad aim of the present study was to provide a quantitative assessment of the legal needs of disadvantaged communities in New South Wales (NSW). This study was the most comprehensive quantitative investigation of legal needs undertaken in Australia for about 30 years. It involved conducting a legal needs survey of residents in six disadvantaged local government areas (LGAs) across NSW, including urban, provincial and rural/remote areas. Within these disadvantaged communities, the study examined:

- the incidence of legal issues
- individuals' responses to legal issues, including the use of legal services
- satisfaction with any assistance received
- the outcome of legal issues
- satisfaction with the outcome of legal issues.

It is envisaged that the study will contribute to the factual base necessary to inform debate and policy choices concerning the legal needs of disadvantaged people in NSW. It has the potential not only to provide valuable information about existing legal services, but also to inform decisions about additional legal services that may be beneficial in the six regions examined. As stated by the Honourable Justice Ronald Sackville of the Federal Court of Australia:

> *What is needed for worthwhile policy development is empirical information about the types of problems encountered by disadvantaged people, how they perceive and address those problems and their degree of satisfaction with the outcomes. The Foundation's research program addresses these issues and thereby provides a solid foundation for making worthwhile changes to the justice system (Law and Justice Foundation of NSW Bulletin, Autumn 2004, p. 4).*

The literature review below concentrates on the major quantitative survey studies of legal needs conducted overseas and in Australia. Because these studies not only encompassed different jurisdictions, but also a number of other methodological differences, the review first outlines some of the major methodological differences and their likely impact on the results. The review then highlights the major findings with respect to the incidence of legal needs, the response to legal needs and the outcome of legal needs.

Methodology of legal needs studies

There has been a lack of harmonisation in the survey methodologies employed to measure legal needs around the world. This lack of international harmonisation severely limits the ability to compare the findings from different surveys. For example, it is difficult to reach firm conclusions about the relative incidence and resolution rates of legal issues in different countries, jurisdictions and populations. The types of methodological differences across survey studies of legal needs and their consequences for interpreting survey findings are discussed below.

Jurisdiction

The conduct of legal needs surveys in different countries means that legal needs are being assessed within different systems of law and different networks of legal services. The number and type of legal issues that people typically encounter in a given jurisdiction is likely to be influenced by the adequacy of that jurisdiction's law in relation to different legal rights.

Similarly, people's responses to legal issues, and the outcome of legal issues, are likely to be influenced by the mechanisms available for legal resolution.

There are differences between jurisdictions in the types of legal services that are available (e.g. legal advice services, legal aid, courts, tribunals, dispute resolution agencies), and in the efficiency and effectiveness with which these services are able to resolve legal issues. There are also differences within jurisdictions in the extent to which effective non-legal resolution mechanisms are available.

The likely impact of jurisdictional differences on the incidence and handling of legal needs highlights the importance of measuring legal need within the context of each jurisdiction of interest—including within the Australian context.

Population type

The study of legal needs in different countries also means that inherent differences between populations may come into play. For example, there may be significant demographic, geographical, cultural and attitudinal differences that reflect different life circumstances and impact on the propensity to experience particular types of legal problems or to respond in particular ways to legal issues. Such differences between the populations studied reduce the comparability of survey findings.

A major difference between survey studies of legal needs is that some assess legal needs in general populations, whereas others address legal needs in disadvantaged populations. As will be detailed later, there is accumulating evidence that socioeconomic disadvantage is associated with an increased vulnerability to legal problems (e.g. Genn & Paterson 2001; Pleasence et al. 2004b), so higher incidence rates might be expected from studies examining disadvantaged rather than general population samples. Furthermore, disadvantage has been argued to affect access to justice once legal problems are experienced, through a variety of mechanisms, including direct exclusion, direct and indirect discrimination, non-equivalent legal rights, inability to enforce legal rights, ignorance of the law and legal processes, lack of communication skills, and lack of appropriate advocacy and support services (Schetzer, Mullins & Buonamano 2002). Thus, differences between general and disadvantaged populations might also be expected in the resolution of legal events.

Definition and measurement of disadvantage

It cannot be assumed that all studies examining the legal needs of disadvantaged populations are assessing similar populations. A variety of sociodemographic groups have been identified in the literature as being relatively more vulnerable to suffering disadvantage. These groups include women, young people, older people, Indigenous people, people from a non-English speaking or different cultural background, people with a disability, people with low or no income, people with a low level of education or literacy, people living in institutions (e.g. prisons, juvenile correction centres, immigration detention centres, nursing homes), and homosexual and transgender individuals (see Schetzer et al. 2002). The type and level of disadvantage experienced by these various sociodemographic groups may be different (Australian Bureau of Statistics (ABS) 2004c), and legal needs survey studies of disadvantaged populations do not necessarily assess the same mix of these groups.

Furthermore, there is a lack of consensus concerning the definition and measurement of socioeconomic disadvantage (see ABS 2004c; Ainley, Graetz, Long & Batten 1995; Harding, Lloyd & Greenwell 2001; Marks, McMillan, Jones & Ainley 2000). This lack of consensus restricts the comparability of legal needs surveys in different disadvantaged samples. In broad terms, socioeconomic disadvantage is construed as some sort of deprivation, hardship or inequality with regard to a person's standard of living, well-being or other life opportunities or outcomes, resulting from the person's social or economic status (ABS 2004c; Ainley et al. 1995; Marks et al. 2000).

Socioeconomic status and socioeconomic disadvantage are usually portrayed as multidimensional concepts. However, there is little consensus about the definitive set of indicators that should be used to measure the different dimensions of socioeconomic status or the various outcomes that indicate some aspect of socioeconomic disadvantage (see ABS 2004c; Ainley et al. 1995; Marks et al. 2000).[1] While income, educational attainment and occupational

[1] In addition, although some authors appropriately distinguish between indicators of socioeconomic status and indicators of socioeconomic disadvantage (e.g. ABS 2003b), this distinction is not always apparent (Ainley et al. 1995). There has also been considerable debate about the merits of using single, multiple or composite indices to measure socioeconomic status and socioeconomic disadvantage (see Ainley et al. 1995; Marks et al. 2000).

status are usually seen as key components of socioeconomic status, and low levels of these variables are usually viewed as indicating socioeconomic disadvantage, there is little agreement about what other variables should be considered (ABS 2003b; Ainley et al. 1995). A wide range of variables have been inconsistently used across studies to measure socioeconomic disadvantage, including poor language proficiency, belonging to a minority ethnic group, Indigenous background, single-parent or blended family structure, family breakdown, poor health, poor housing, disadvantageous geographical location, residential mobility, crime victimisation and transport difficulties (see ABS 2003b, 2004c; Ainley et al. 1995; Marks et al. 2000; Vinson 1999).

Furthermore, consensus is also lacking about what levels of the key indicators of socioeconomic status constitute disadvantage. In fact, there has even been protracted disagreement about the measurement of the single most widely used indicator of socioeconomic disadvantage, namely poverty (Harding et al. 2001; Saunders 2003). For example, the poverty line has been drawn at varying proportions of average or median incomes (Harding et al. 2001). In addition, poverty measures have been based on different units of income including personal, family and household income, and on different indicators of standard of living, including disposable income and disposable income after housing costs have been met (Harding et al. 2001). It has been readily demonstrated that estimates of the number of people in poverty are notoriously sensitive to the specific index used to measure poverty (Harding et al. 2001; Saunders 2003).

It has also been argued that the concept of poverty is too narrow as a framework for disadvantage, as exemplified by the frequent lack of overlap between measures of income poverty and a range of other indicators of social inequality (Arthurson & Jacobs 2003; Saunders 2003).

In recent years, there has been growing interest in the concept of social exclusion as a broader framework for understanding socioeconomic disadvantage (ABS 2004c; Saunders 2003). In general terms, social exclusion refers to a lack of participation in mainstream societal activities and a lack of access to standards of living, rights, goods and services enjoyed by the majority of society (Arthurson & Jacobs 2003). Although a precise, universally accepted

definition of social exclusion has also remained elusive, it has been argued that the concept of social exclusion has considerable theoretical import (Arthurson & Jacobs 2003; Saunders 2003). Social exclusion is purported to highlight the multidimensional nature of disadvantage, including the range of causes of disadvantage, the different dimensions of society where disadvantage is manifest (e.g. social, economic, legal/political and cultural/moral dimensions) and the variety of outcomes that constitute exclusion. Social exclusion is also argued to focus attention on the dynamic nature of disadvantage, suggesting that disadvantage is not a static, permanent nor pervasive condition, but that people can move between inclusion and exclusion at different points in time and with respect to different aspects of their lives (Arthurson & Jacobs 2003; Saunders 2003). Furthermore, the notion of social exclusion has stimulated considerable debate about the extent to which disadvantaged individuals are responsible for their predicament versus the extent to which outside agents or societal structures shape the experience of inequality (Arthurson & Jacobs 2003; Saunders 2003).

Many past legal needs surveys conducted in disadvantaged samples have relied on some type of income-based measure of poverty or financial hardship as the single criterion for selecting interviewees (e.g. ABA 1994; Dale 2000; Rush 1999; Schulman, Ronca & Bucuvalas Inc. 2003; Spangenberg Group 1989; Task Force on Civil Equal Justice Funding (Task Force) 2003). However, as already noted, low income does not always correlate highly with other measures of disadvantage. Other studies have used multiple indicators to select disadvantaged areas from which to draw their sample (e.g. Cass & Sackville 1975), while still others have examined specific disadvantaged groups such as the homeless or those in temporary housing accommodation (e.g. Dale 2000; Pleasence et al. 2004b). The differences in the measurement of disadvantage need to be kept in mind when comparing the results of legal needs surveys conducted in different disadvantaged populations.

Measurement of legal needs

Differences in the measurement of legal needs across studies are also likely to influence the types of legal needs identified, the incidence rates obtained, the reported reactions to legal needs and the resolution rates obtained. For

example, studies assessing legal needs have measured the incidence of legal events over reference periods of different lengths, used different types of survey methods, used different definitions of legal needs and measured various key variables in different ways. These are discussed in turn below.

Reference period

The reference periods used to measure the incidence and resolution of legal needs have varied from 12 months in some of the recent surveys in the United States (e.g. ABA 1994; Schulman et al. 2003) to five and a half years in the United Kingdom (Genn 1999; Genn & Paterson 2001) to the respondent's lifetime (e.g. Curran 1977). Clearly, the longer the time period, the greater the opportunity for legal events to be experienced, and the greater the opportunity for events that are experienced to be resolved. Thus, other things being equal, longer reference periods tend to result in higher incidence and resolution rates.

It is also worth noting that there are different advantages and disadvantages associated with using reference periods of different lengths. A disadvantage of a short time period is that there is only limited opportunity to detect infrequently or seasonally occurring legal problem types (Pleasence et al. 2004b). However, there are also disadvantages to using long reference periods in retrospective surveys where individuals are asked to recall past events, such as past legal events. For example, longer reference periods for recall are associated with increased risk of inaccurate or decayed memory of events (e.g. Biemer, Groves, Lyberg, Mathiowetz & Sudman 1991; Rubin 1982; Sudman & Bradburn 1973).[2]

Survey method

The advantage of using the survey method to measure legal events is that it has the potential to measure both expressed and unexpressed legal need. That is, the survey method can be used to provide information not only about legal

[2] Note that the use of extremely short recall reference periods can result in telescoping errors whereby events outside the reference period are inaccurately recalled as having occurred in the reference period (e.g. Biemer et al. 1991). Apart from the length of the reference period, other factors that can affect the accurate recall of an event include the salience of the event, the occurrence of other similar events and the type of question used to elicit recall (e.g. Biemer et al. 1991).

events that result in the use of legal services (expressed need), but also about legal events that do not result in legal service provision (unexpressed or latent need). For example, surveys can provide information on legal needs that are ignored and legal needs that are resolved outside the traditional sphere of legal services. As a result, compared with data on legal service use (e.g. Scott, Eyland, Gray, Zhou & Coumarelos 2004), survey data have the potential to provide a more comprehensive picture of legal need.

However, it is worth noting that surveys are subject to a variety of measurement errors and limitations which should be kept in mind when considering survey findings. For example, as already mentioned, retrospective surveys are subject to a variety of recall errors (Biemer et al. 1991; Sudman & Bradburn 1973). Surveys are also subject to various forms of response bias, such as the tendency to offer socially desirable answers to threatening or sensitive questions (e.g. Biemer et al. 1991; Oppenheim 1992; Presser, Rothgeb, Couper, Lessler, Martin, Martin & Singer 2004). Furthermore, the usefulness of survey findings depends on the appropriateness of factors such as survey design, sampling strategies and data collection strategies (e.g. Biemer et al. 1991; Oppenheim 1992; Scheaffer, Mendenhall & Ott 1986).

In terms of sampling strategies, it is worth noting that not all the surveys of legal needs used random probability sampling. The advantage of large-scale random sampling is that the findings obtained for the sample are generalisable to the population from which the sample was drawn. Findings of surveys using non-random sampling techniques should be treated more tentatively. It should be noted, however, that even if a sample is randomly drawn, a poor response rate can result in a biased sample. Some survey studies of legal needs report low response rates of below 50 per cent (e.g. Schulman et al. 2003; Task Force 2003), while others fail to report response rates (e.g. Cass & Sackville 1975; Dale 2000; National Consumer Council (NCC) 1995; Rush 1999; Spangenberg Group 1989). Furthermore, given that there is no standard way of computing response rate (Biemer & Lyberg 2003; Groves 1989), it is sometimes difficult to compare response rates across studies, particularly given that some studies fail to adequately explain how the reported response rates were calculated (e.g. Curran 1977).

In addition, past studies have used different modes of data collection. Some studies used telephone interviews while others used face-to-face interviews. Face-to-face interviews tend to be more conducive to establishing trust and rapport, and tend to provide greater opportunity for longer and more in-depth probing (Biemer et al. 1991). As a result, face-to-face interviews are likely to be more conducive to assessing a large number of legal needs. Telephone interviews have the advantage of being less labour intensive, and hence, less expensive (Biemer et al. 1991). It has also been suggested that the greater anonymity of the telephone interview compared with the face-to-face interview may improve reporting on sensitive topics (Biemer et al. 1991; Oppenheim 1992).

The unit of measurement has also varied across studies, with some studies examining the legal issues of individuals (e.g. Genn 1999; Genn & Paterson 2001; Pleasence et al. 2004b) and other studies examining legal issues within households (e.g. ABA 1994; Schulman et al. 2003). Examining problems faced by all members within a household rather than problems faced only by the individual being surveyed is likely to increase reported incidence rates.

Concept of legal needs

It is worth noting that the study of legal needs has largely been isolated from the study of the broader array of human needs that drive human behaviour. The broader concept of human needs, and the forces affecting the emergence and ultimate satisfaction of human needs, are well charted in other disciplines and guide much of the psychosocial literature on consumer behaviour, consumer satisfaction, services marketing and communications theory (e.g. Hanna 1980; Maslow 1970; Sheth, Mittal & Newman 1999). Although examining the concept of legal needs within the broader psychosocial context has the potential to deepen our understanding of legal needs and legal service provision, such an exercise is beyond the scope of the present study.

Within the socio-legal literature, there appears to be no consensus about the precise meaning of the term ‘legal needs’. This term is often used without explicit definition and is often used interchangeably with the term ‘access to justice’ (Schetzer et al. 2002). However, there is a tendency towards using ‘legal needs’ to refer to rights within the existing legal system, and using

'access to justice' more broadly to refer to the mechanisms for obtaining justice, either within the existing legal system or via reform to the existing legal system (Schetzer et al. 2002).

While there is general agreement that actively seeking a legal resolution to a problem reflects the existence of some form of legal need, there is little consensus about what else indicates the existence of legal need. Some of the earlier studies used the narrow approach of focusing on legal problems typically taken to legal practitioners (e.g. Griffiths 1977; Royal Commission on Legal Services 1979). However, such studies have been criticised for being unable to provide information on legal issues that may be dealt with in other ways or that remain unresolved (Genn 1999). Furthermore, such a narrow approach does not acknowledge that, in some instances, failing to seek a legal resolution does not necessarily imply the absence of legal need, but may merely indicate:

- the individual's lack of awareness that the issue is a legal one or that the issue has a potential legal resolution
- failings in the legal system (e.g. barriers to efficient, inexpensive legal resolution)
- the existence of other, non-legal means for resolution (Schetzer et al. 2002).

Genn (1999) adopts a more sophisticated approach that does not rely on respondents' legal knowledge for the identification of legal problems. Genn's (1999) study measures 'justiciable events' where a justiciable event is:

> *a matter ... which raised legal issues, whether or not it was recognised by the respondent as being 'legal' and whether or not any action taken ... involved ... the civil justice system (p. 12).*

The advantage of this approach is that it minimises the under-reporting of legal issues by allowing for the inclusion of legal issues that are handled outside the justice system, legal issues that are not always recognised as such, and legal issues that are ignored or remain unresolved.

Studies have also differed in terms of the number of legal problems they attempt to measure. Some studies assessed fewer than 30 legal needs or events (e.g. Cass & Sackville 1975; Curran 1977; Fishwick 1992), whereas others assessed 60 or more (e.g. ABA 1994; Genn 1999; Genn & Paterson 2001; Pleasence et al. 2004b). Not only do the number and type of legal issues examined vary, but the definitions of a given legal issue are not always the same. Furthermore, the types of legal issues included under categories with similar names are sometimes different.

Rush (1999) argued that many studies also tend to focus too narrowly on so-called civil legal issues and exclude criminal and family issues. They argue that civil, criminal and family legal issues should be measured and differentiated from one another because they tend to be related to different demographic profiles.

Clearly, the reported incidence and resolution rates are likely to be affected by the number, definition, type and range of legal needs examined. For example, reported incidence rates are likely to be increased by the inclusion of a broad rather than narrow range of legal needs, and by the inclusion of frequently occurring rather than relatively rare legal events. The inclusion of legal problems that are complicated or are difficult or time-consuming to resolve is likely to decrease reported resolution rates.

Measurement of other key variables

There also appears to be little consensus about the definition and measurement of other key variables that are often assessed by survey studies of legal needs, such as the response to legal needs, the outcome of legal needs, satisfaction with legal services and satisfaction with the outcome of legal needs. Again, such differences need to be considered when interpreting the findings of different studies.

While some studies focus on legal issues where individuals consult a legal practitioner or a particular type of legal service agency (e.g. Cass & Sackville 1975; Curran 1977; Dale 2000; Fishwick 1992; Rush 1999; Schulman et al. 2003), other studies more broadly examine both legal and non-legal sources

of advice in response to legal issues (e.g. ABA 1994; Genn 1999; Genn & Paterson 2001; Law and Justice Foundation of NSW (LJF) 2003; Maxwell et al. 1999; Pleasence et al. 2004b).

Studies also differ in the particular outcomes of legal issues that they measure. For example, resolution via agreement between the parties, adjudication, legal proceedings, or abandonment have been inconsistently assessed across different studies (see ABA 1994; Genn 1999; LJF 2003; Maxwell et al. 1999; NCC 1995; Pleasence et al. 2004b).

There have also been differences between studies in how they measure individuals' perceptions of legal assistance and outcomes. For example, while some studies have focused on the perceived satisfaction with the outcome of events (ABA 1994; Dale 2000; LJF 2003; Schulman et al. 2003; Task Force 2003), others have focused on the achievement of various objectives (Genn 1999; Genn & Paterson 2001; Pleasence et al. 2004b). The concept of satisfaction has been the focus of considerable attention in the psychosocial literature, where a diversity of definitions and measurements of satisfaction have emerged. While there is a lack of consensus about the precise meaning and measurement of satisfaction, there is some agreement that satisfaction is a complex response which is shaped by the fulfillment of individual needs as well as by the fulfillment of expectations about quality and fairness (Oliver 1997). It should be kept in mind that obtained satisfaction rates are likely to be influenced to some extent by the precise definitions and measurements of satisfaction used.

Summary of legal needs survey studies

Table 1.1 summarises the methodological features of the major recent legal needs survey studies, including whether a general or disadvantaged population sample was surveyed, the type of survey used, the number of legal issues assessed and the length of the reference period used. The main findings from these survey studies are reviewed below. The findings on the incidence of legal needs are presented first, followed by the findings on response to legal needs and then the findings on the outcome of legal needs.

Table 1.1: An overview of major legal needs surveys

Study	*Place and time of survey*	*Sample description*	*Data collection method*	*Legal issues and categories*	*Reference period*
United States					
Curran (1977)	US 1973–1974	• general population random sample • 2064 adults 18+ years	interviews	29 problems	lifetime
Spangenberg Group (1989) (pilot for ABA 1994)	US (except Alaska, Hawaii) 1988	• disadvantaged population random sample • 500 low-income households	telephone interviews	34 problems in 10 categories	1 year
American Bar Association (ABA 1994)	US 1993	• general population random sample and disadvantaged population sample • 3087 low- and moderate-income households	telephone and in-person interviews	67 questions in 17 categories	1 year
Dale (2000)	Oregon 1999–2000	• disadvantaged population quota sample • 1011 low- and moderate-income households	in-person interviews	97 questions in 19 categories	1 year
Schulman et al. (2003)	Massachusetts 2002	• 2000 low-income households	telephone interviews	104 situations in 14 categories	1 year
Task Force on Civil Equal Justice Funding (Task Force 2003)	Washington state 2002–2003	• disadvantaged population quota sample of 1333 low-income households in 15 demographic groups and • disadvantaged population random sample of 810 low- & moderate-income households	in-person interviews telephone interviews	56 civil legal issues in 17 categories	1 year
United Kingdom					
National Consumer Council (NCC 1995)	England and Wales 1995	• general population random sample • 8358 people aged 16+ years	in-person interviews	13 types of serious civil dispute	3 years
Genn (1999)	England and Wales 1997–1998	• general population random sample • 4125 adults 18+ years	in-person interviews	60 events in 13 categories	5.5 years
Genn and Paterson (2001)	Scotland 1998	• general population random sample • 2684 adults 18+ years	in-person interviews	60 events in 13 categories	5.5 years
Pleasence et al. (2004b)	England and Wales 2001	• general population random sample • 5611 adults 18+ years	in-person interviews	78 problems in 18 categories	3.5 years

New Zealand					
Maxwell et al. (1999)	New Zealand 1997	• general population multi-stage stratified random probability sample • 5431 people 15+ years	in-person interviews	27 problems	3 years
Australia					
Cass and Sackville (1975)	Sydney 1973	• disadvantaged sample from 3 Sydney areas with high poverty indicators • 548 adults 18+ years	in-person interviews	24 civil and family issues in 6 categories	5 years
Fishwick (1992)	NSW 1990	• general population random sample • approx. 0.5% of NSW population 15+ years (0.5% of 4 480 800 persons)	in-person interviews	11 legal events	1 year
Rush Social Research Agency (Rush 1999)	Australia 1998	• disadvantaged population quota sample • 2229 adults 18+ years from low-income households	telephone interviews	Commonwealth law matters	2–3 years
Law and Justice Foundation of NSW (LJF 2003) (pilot for present study)	Bega Valley LGA, NSW 2002	• disadvantaged population random sample • 306 people 15+ years from Bega Valley LGA	in-person and telephone interviews	84 events in 17 categories	1 year

Incidence of legal events

United States surveys

The move away from narrowly focusing on issues dealt with by private lawyers began in the 1970s in the United States with Curran's (1977) monumental study for the American Bar Association (ABA) and American Bar Foundation. The study involved a large-scale survey across the United States of a representative general population sample of 2064 adults. It examined the circumstances under which individuals sought the advice or assistance of lawyers, and attempted to identify the factors associated with seeking such advice or assistance. The survey asked participants whether they had experienced a wide range of legal issues over the course of their lifetime, including real property, employment, consumer matters, as well as problems with governmental agencies. They were also asked what they did about the legal issues they had experienced.

The survey found that the mean number of problems experienced per respondent's lifetime was 4.8. However, there was wide variation among respondents, with 1 per cent of respondents reporting more than 20 legal problems in their lifetime, and 8 per cent reporting no legal problems in their lifetime (Curran 1977). Curran found that the incidence of problems depended on the type of problem, with issues relating to torts (9%) and real property (9%) having the highest yearly incidence.

The Spangenberg Group (1989) conducted a telephone survey of 500 low-income households across the United States drawn from a list of randomly generated telephone numbers.[3] This study was a pilot study for a large-scale survey reported by the ABA in 1994. The Spangenberg Group study examined the incidence of legal need in the preceding year and the extent to which respondents had received legal assistance for their legal needs. The survey was restricted to 10 categories of civil problems, consisting of 34 civil problems in all. The authors found that almost 43 per cent of the 500 households reported at least one civil legal problem during the past year, with each household reporting an average of 3.2 problems during that time.

[3] Alaska and Hawaii were excluded. Low-income households were those with an annual income of not more than 125 per cent of the poverty level according to the Legal Services Corporation standard.

The ABA (1994) study based on the Spangenberg Group (1989) pilot involved more than 3000 interviews among low- and moderate-income households across the United States.[4] The study involved a general population sample randomly drawn from all households with telephones, a sample of additional low-income households and a sample of households without telephones. The study examined the incidence and prevalence of legal needs in the households during the calendar year 1992. The survey covered a broad range of 17 problem categories, including 67 situations in all, and extending to concerns about the community/regional environment and problems connected with small businesses. About half of the households surveyed reported experiencing one or more legal issues during 1992. The most common problems experienced related to housing, real property, personal finance and consumer issues.

Dale (2000) reports on a legal needs survey conducted in Oregon, which used similar questions to the ABA (1994) survey. The study surveyed individuals from 1011 low- and moderate-income households.[5] Quota sampling was used to ensure that different sub-sections of the population living near the poverty level were adequately represented. Dale (2000) assessed the incidence of 19 categories of legal needs, comprising 97 different situations.[6] The incidence of legal needs in the 12 months prior to the survey varied considerably by category type, with the following incidence rates being reported for each category: housing (32%), all discrimination (32%), public services (31%), family (27%), employment (27%), consumer (25%), health (21%), torts and insurance (20%), public benefits (19%), wills and estates (18%), immigration (10%), farm worker statutes (10%), utilities (9%), education (8%), elder abuse (7%), discrimination (5%), taxes (5%), institutional (5%) and Native American (4%).

[4] Low-income households were those with an annual income of not more than 125 per cent of the poverty level as designated by the federal government, and moderate-income households were households falling in the middle three-fifths of the income distribution (i.e. above 125 per cent of the poverty level and below $60 000).

[5] Low-income households were those with an income of not more than 125 per cent of the poverty level, and moderate-income households were households with an income between 125 and 200 per cent of the poverty level.

[6] An overall incidence rate across categories was not provided.

More recently Schulman et al. (2003) report on a survey conducted in Massachusetts, which was also modelled on the ABA (1994) survey. The Schulman et al. survey assessed the legal needs of a representative state-wide sample of people eligible for legal aid. It involved telephone interviews with people from 1800 low-income households that were automatically eligible for legal aid and 200 other low-income households that were eligible for legal aid under certain circumstances.[7] The survey examined a broad range of civil legal needs experienced by the households in the previous 12 months, assessing 104 specific situations which were collapsed into 30 categories and then further collapsed into 14 categories.[8] The study found that, among households that were automatically eligible for legal aid, two in three reported some type of legal need during the previous 12 months, with the average number of legal needs per household being 2.4. The most frequently reported categories of legal problem were housing (26% of all legal problems), health (12%), municipal (12%), consumer (11%), public benefits (10%), employment (9%) and family (6%).

Another recent legal needs study drawing on the ABA (1994) survey was conducted in Washington state by the Task Force (2003). The study involved both a field survey of 1333 low-income households and a telephone survey of 810 low- and moderate-income households.[9] While the telephone survey used random sampling, the field survey used quota sampling to survey 15 demographic groups that can be difficult to reach through telephone surveys, such as the homeless, people with a mental or physical disability, domestic abuse survivors, migrants and Native Americans. These demographic groups were identified for in-depth study because it was thought that they may have unique legal and access to justice problems based on their status or identity.

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[7] Low-income households that were automatically eligible for legal aid were those with a household income of up to 125 per cent of the 2002 Department of Health and Human Services Poverty Guidelines.

[8] The 14 categories used were municipal, housing, family domestic, schooling, elder abuse, guardianship, advance directives, employment, public benefits, health, consumer, government harassment, language and immigration.

[9] Low-income households were those with an income of not more than 125 per cent of the federal poverty level, and moderate-income households were households with annual income between 125 and 400 per cent of the poverty level.

The first section of the field survey used by the Task Force (2003) measured the incidence of 56 different civil legal needs, while a supplementary section obtained in-depth information about the civil legal needs reported, such as actions taken, obstacles faced in accessing the justice system and the effectiveness of outcomes. The telephone survey also measured the incidence of civil legal needs, using virtually identical questions to those used in the field survey, but did not ask the supplementary questions. The field survey found that approximately 87 per cent of low-income households experienced one or more civil legal problems in the previous 12 months, while the corresponding proportion for the telephone survey was around three-quarters. The 56 different legal issues were grouped into 17 legal problem areas, and both the field and telephone surveys found that the most prevalent problem areas related to housing, family, consumer and employment issues (Task Force 2003).

United Kingdom surveys

In England and Wales, the NCC (1995) conducted a random sample survey of 8358 members of the general public aged 16 years or over. It examined the incidence of 'serious disputes' involving 13 types of civil problems during the previous three years, as well the use of legal and other services to resolve these disputes and the outcomes of these disputes.[10] The NCC study estimated that 13 per cent of the population had suffered a serious dispute in the previous three years in relation to one or more of the 13 types of civil problems, with the most common disputes reported concerning damage to vehicles (18%), divorce (10%), personal injury (10%), unpaid debts (9%) and faulty goods (8%). However, as Genn (1999) notes, the relatively low incidence is likely to reflect the restriction of the inquiry to serious disputes. As a result of the survey's narrow focus, no information was obtained on more common civil legal problems.

Among the most important of the recent survey studies on legal needs is Genn's (1999) study conducted in England and Wales, and the parallel study conducted in Scotland (Genn & Paterson 2001). These studies involved

[10] A second survey, modelled on the NCC (1995) survey, using comparable questions, was conducted in Scotland (Scottish Consumer Council 1997).

face-to-face screening surveys of random samples of the general population of adults aged 18 years or over (4125 adults in England and Wales, and 2684 adults in Scotland). Using a 5.5 year reference period, the screening surveys measured the incidence of justiciable events as defined earlier.[11] Thirteen categories of justiciable events were examined, covering 60 different events.[12] Follow-up face-to-face interviews were then conducted with the adults who reported a justiciable event in the screening surveys that they deemed to be 'non-trivial', that is, important enough to warrant some form of action. For all non-trivial justiciable events, the follow-up surveys collected details about any advice or assistance obtained, including the use and experience of legal processes, the objectives for taking action, and the outcomes achieved.

Genn (1999) found that about 40 per cent of screened respondents in England and Wales experienced one or more non-trivial justiciable events in the 5.5 year period. As would be expected, this rate was higher than the 13 per cent reported in the NCC (1995) study, which had a narrow focus (on serious disputes) and used a shorter reference period (three years). Genn (1999) also found that the incidence rates varied for the 13 categories of justiciable events examined: faulty goods and services (11%), money (9%), injuries/work-related health problems (8%), owning residential property (8%), living in rented accommodation (7%), employment (6%), relationships and family matters (6%), divorce (4%), children (3%), negligent medical treatment (2%), unfair treatment by police (1%), discrimination (1%) and immigration/nationality (under 1%).

Genn and Paterson (2001) reported that 26 per cent of the Scottish sample reported one or more justiciable events in the 5.5 year reference period. This incidence rate is lower than the 40 per cent reported by Genn (1999) in England and Wales, but still higher than the 13 per cent reported by the more narrowly focused study by the NCC (1995) in England and Wales. The different incidence rates for the linked studies led by Genn cannot be explained by different definitions of legal needs or different reference periods.

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[11] According to Genn (1999) a justiciable event is 'a matter … which raised legal issues, whether or not it was recognised by the respondent as being "legal" and whether or not any action taken … involved … the civil justice system' (p. 12).

[12] Some results are presented by more than 13 categories.

One possible explanation is a real difference between the populations in their experience of justiciable events, resulting for example, from differences in demographic characteristics or life circumstances (Pleasence et al. 2004b). Another possible explanation is a difference between populations in their rates of reporting events, due for example, to different attitudes about what constitutes a non-trivial event (Genn & Paterson 2001).

Building on the methodology of Genn (1999) and Genn and Paterson (2001), Pleasence et al. (2004b) report on the first national periodic survey conducted by the Legal Services Research Centre (LSRC) in the United Kingdom. This survey adopts the same approach to identifying justiciable, non-trivial problems via a screening face-to-face interview and then following up any such events reported via a second face-to-face interview. However, the LSRC survey shifted the balance of questions away from rare events (such as the use of formal legal process) towards early stage decision making, and reduced the reference period from 5.5 to 3.5 years. The screening survey involved interviews with 5611 adults aged 18 years or over from a random selection of 3348 residential households in England and Wales, and measured 18 justiciable problem categories consisting of 78 different events.

The reported incidence of justiciable, non-trivial problems in the LSRC survey was 36 per cent, similar to Genn's (1999) 40 per cent. Again, the incidence of different types of problems varied greatly, with consumer problems being reported by 13 per cent of respondents, but some other problems being reported by under 1 per cent of respondents (unfair treatment by police, homelessness, mental health and immigration). The incidence rates for the other problem types were: neighbours (8%), money and debt (8%), employment (6%), personal injury (4%), rented housing (4%), owned housing (2%), welfare benefits (2%), relationship breakdown (2%), divorce (2%), children (2%), clinical negligence (2%), domestic violence (2%) and discrimination (1%).

The lower reporting rates for the United Kingdom studies (e.g. Genn 1999; Genn & Paterson 2001; Pleasence et al. 2004b) than for the United States studies (e.g. ABA 1994; Schulman et al. 2003; Task Force 2003) cannot be due to the reference periods used because the United Kingdom studies used longer, not shorter, reference periods. However, a number of other methodological

differences between surveys may have contributed to the different incidence rates. Firstly, some of the United States studies (e.g. ABA 1994; Schulman et al. 2003) included a broader range of problem categories than did the United Kingdom studies. Secondly, the United States studies measured problems faced by any person within a household, as opposed to problems faced only by the individual surveyed (Genn 1999; Pleasence et al. 2004b). A third possibility is that the United States studies were based on disadvantaged rather than general population samples.

New Zealand surveys

Maxwell et al. (1999) reported on a national survey conducted in New Zealand in 1997 by the Legal Services Board. Random probability sampling of the general population aged 15 years or over resulted in 5431 people being interviewed. Respondents were asked how often they had experienced 27 different legal problems, over the last three years, and over the last year. They were also asked how they resolved these problems, the barriers to resolution, and their degree of satisfaction with the outcome. This information was subsequently used to model needs profiles for individual districts. The study found that 51 per cent of the sample reported experiencing problems in the previous three years, with 41 per cent of the sample reporting problems in the previous year. Over half of those who reported experiencing a problem over the three years reported more than one problem. The most common problems related to consumer issues (15%), traffic accidents (11%), money owed to the respondent (7%) and disagreements with neighbours (7%). Pleasence et al. (2004b) argue that the higher incidence rate in the New Zealand study compared to their study is likely to be partly due to the broader range of problems included in the New Zealand study. Unlike the Pleasence et al. study, the New Zealand study included problems related to crime, violence, wills and disagreements with public bodies.

Australian surveys

In Australia, only a few relatively large-scale surveys of legal needs have been conducted, and a broadly focused large-scale survey has not been conducted in recent years. The first major legal needs survey was conducted by Cass

and Sackville (1975) among disadvantaged communities. The study involved face-to-face interviews with 548 individuals aged 18 years or over in three Sydney LGAs (South Sydney, Botany, and Fairfield), which were identified by census data as areas with a high incidence of poverty indicators.[13] The respondents were asked questions concerning 24 situations where legal assistance may have been beneficial. These situations were divided into six problem categories. It was found that 69 per cent of the sample reported experiencing at least one problem situation in the previous five years, with the incidence rates varying considerably for the six problem categories examined: accommodation (44%), accident (35%), consumer (21%), police (13%), money (12%) and family (9%). The overall incidence rate over a five-year period is considerably higher than the incidence rates reported a few decades later in the United Kingdom using similar reference periods (Genn 1999; Genn & Paterson 2001; Pleasence et al. 2004b). The difference cannot be attributed to the different range of problems covered because the United Kingdom studies covered broader ranges of problems. In part, the difference may be due to the more disadvantaged nature of the Cass and Sackville sample, although jurisdictional differences and time differences may also have contributed to the different incidence rates.

Fishwick (1992) reports on a legal needs survey conducted by the Australian Bureau of Statistics (ABS) in association with the Legal Aid Commission of NSW as an adjunct to the October 1990 ABS Labour Force Survey. The legal needs survey was based on a representative sample of the NSW population, resulting in interviews with approximately half a per cent of the NSW population aged 15 years or over.[14] However, the survey had a relatively narrow focus, asking respondents whether they had experienced a relatively small number of predefined legal events (11) in the previous year. Fishwick (1992) reported that the majority of people surveyed (81%) had not experienced a legal event in the previous year. The most common event experienced was conveyancing followed by wills, damage and accidents. The relatively low incidence rate is likely to be due in part to the narrow range of legal events examined.

[13] For example, low occupational status and thereby low income, low educational attainment, a high degree of shared facilities, such as bathrooms and kitchens, and a high level of state-subsidised housing.

[14] The ABS estimated that there were 4 480 800 people in NSW aged 15 years or over at the time of the survey.

Rush (1996, 1999) conducted a series of studies for the Australian Government Attorney-General's Legal Aid Branch. Part of this research involved a national telephone survey of the legal assistance needs of 2229 adults from low-income households using quota sampling.[15] The survey assessed whether respondents were aware of the existence of legal assistance, their access to such assistance when needed, and the result of attempts to access such assistance. However, the survey had a narrow focus on legal needs for matters arising under Commonwealth law and did not examine legal needs for matters arising under state/territory law.[16]

Rush (1999) reported that 23 per cent of the low-income people surveyed experienced a need for legal assistance in relation to a Commonwealth matter over the past two to three years. This incidence rate is appreciably lower than Cass and Sackville's (1975) incidence of 69 per cent over five years, but similar to Fishwick's (1992) incidence of 19 per cent over one year. Compared with the Cass and Sackville study, the studies reported by both Fishwick and Rush covered a narrower range of legal issues. It should also be remembered that the three studies surveyed different populations. Cass and Sackville surveyed people from disadvantaged areas in Sydney, the study reported by Fishwick surveyed a general NSW sample and Rush surveyed an Australia-wide low-income sample.

In developing the survey reported on in the present monograph, a pilot version of the survey was conducted in 2002 in the Bega Valley LGA. The results of the pilot have been published (LJF 2003). The Bega Valley was in part selected for study because it had a relatively high score on an index of disadvantage (LJF 2003). The pilot survey drew a sample of 306 residents from randomly generated telephone numbers and assessed the incidence of 84 different legal events, which were categorised into 17 legal event groups. The pilot study found that about two-thirds of the respondents reported experiencing one or more legal events in the 12 months prior to the survey.

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[15] Low-income households were those with a weekly household income of less than $500.

[16] The distinction between matters arising under Commonwealth law and matters arising under state/territory law has been argued to be somewhat artificial for consumers of legal services, who would not necessarily be aware of the jurisdiction under which their legal issues fall (Schetzer et al. 2002).

Incidence of multiple legal events

A reliable finding of large-scale survey studies of legal need is that legal events are not experienced randomly or in equal numbers across individuals. A significant proportion of individuals actually experience numerous legal events. Pleasence et al. (2004b) argue that experiencing justiciable problems has an additive effect, whereby the experience of justiciable problems itself increases the vulnerability to experiencing more such problems.

Another finding emerging from the more recent survey studies is that certain types of legal events tend to co-occur. Pleasence et al. (2004b), using hierarchical cluster and factor analysis, identified four main clusters of events: a family cluster (comprising domestic violence, divorce, relationship breakdown, children problems); a homelessness cluster (comprising rented housing, homelessness, unfair treatment by police, formal action against the respondent); a health and welfare cluster (comprising clinical negligence, mental health, immigration, welfare benefits); and an economic cluster (comprising consumer problems, money/debt, neighbours and employment problems).

Genn (1999) also found that family type problems tended to co-occur, and that some types of economic problems tended to co-occur. She reports associations among divorce, family matters and children problems. She also reports correlations between the following pairs of economic problems: money and employment, money and rented accommodation, consumer and owning property, and employment and owning property.

Pleasence et al. (2004b) argue that a number of factors are likely to contribute to the co-occurrence of particular types of legal events. For example, some legal events may act as triggers for other events, some types of legal events may arise from similar circumstances and some individuals may be vulnerable to experiencing more than one type of legal event.

Factors related to the incidence of legal events

As already noted above, some types of legal events tend to be experienced more frequently than others. A number of the more recent survey studies in

the United States, United Kingdom and New Zealand (ABA 1994; Genn 1999; Genn & Paterson 2001; Maxwell et al. 1999; Pleasence et al. 2004b; Task Force 2003) found consumer problems to be amongst the most frequently experienced problems and immigration problems to be amongst the least frequently experienced. To some extent, the frequencies of different types of events reflect variations in the circumstances required for different types of events to occur (Pleasence et al. 2004b). The relatively high frequency of consumer problems is not surprising given that these problems arise from transactions involving goods and services, and such transactions are routine occurrences for most people. Similarly, the relatively low frequency of immigration problems is not surprising given that most individuals do not change their country of abode or their resident/citizen status.

There is also mounting empirical evidence showing that the experience of legal events is related to a range of social and demographic factors, including age, gender, disability, ethnicity and economic indicators. Some of these relationships suggest that socially or economically disadvantaged groups are particularly prone to experiencing legal events and have a high level of legal need.

Age has been reliably related to the incidence of legal events in a number of countries, including Australia (Fishwick 1992; LJF 2003), the United States (Dale 2000; Schulman et al. 2003) and the United Kingdom (Genn 1999; Pleasence et al. 2004b). Typically, younger people (e.g. in their 20s, 30s or 40s) are found to have higher reporting rates than older people (e.g. over 65 years).

Although gender has not been reliably related to the overall incidence of legal events (e.g. Genn 1999; Genn & Paterson 2001; LJF 2003; Maxwell et al. 1999; NCC 1995; Pleasence et al. 2004b), gender differences have sometimes been found in the incidence of certain types of legal events. For example, Pleasence et al. (2004b) found higher rates of family and clinical negligence problems for females, and higher rates of unfair treatment by police for males. Fishwick (1992) reported that men were more likely to experience legal events relating to accidents and insurance, while women were more likely to experience family-related problems and disputes concerning housing, loans and government departments. The Task Force (2003) reported that women

from low- and moderate-income households experience a disproportionate percentage of legal problems, especially on matters related to family law and domestic violence.

In terms of disability, Pleasence et al. (2004b) found higher reporting rates for persons in their general national sample who had a long-standing illness or disability. Dale (2000) found higher reporting rates for people who had a mental disability. The Task Force (2003) found that people with physical disabilities had relatively high rates of legal issues related to consumer, health, estates and trusts matters, while people with mental disabilities had relatively high rates of housing issues and issues related to municipal and public services. The LJF (2003) pilot study also found that people with a chronic illness or disability were relatively more likely than others to report legal events.

Relationships between ethnicity and the incidence of legal events have been reported in a few instances. In Australia, Fishwick (1992) reported that people of English speaking background were more likely than others to experience legal events, while Cass and Sackville (1975) found that Australian-born respondents were more likely than migrants to report multiple legal problems. However, in New Zealand, Maxwell et al. (1999) reported that Maoris had an increased incidence of legal problems compared with other ethnic groups. Although Pleasence et al. (2004b) did not find that the overall incidence of legal events was related to ethnicity, they did find that ethnicity predicted three of the 18 problem types that they examined, namely divorce, discrimination and immigration. The Task Force (2003) found that African Americans had higher than average rates of legal issues related to municipal and public services.

Although past research has reliably shown a relationship between economic indicators and the incidence of legal needs, the relationship appears to be complex and is not always in the same direction. In some studies, economic hardship is related to higher overall rates of legal events. For example, the first national LSRC survey in the United Kingdom found higher reporting rates for unemployed persons, persons on a very low income, lone parents and persons in rented or high-density housing (Buck, Pleasence, Balmer, O'Grady & Genn 2004; Pleasence et al. 2004b). Similarly, in the United States, Dale (2000) found a higher incidence of legal problems for homeless people, including

problems with public services, housing, employment, family law, torts and insurance, public benefits, and disability-based discrimination.

In contrast, other studies have found that those with higher incomes or higher levels of education have higher overall incidence rates or have higher incidence rates for some types of legal issues (ABA 1994; Fishwick 1992; LJF 2003; Maxwell et al. 1999; Pleasence et al. 2004b; Task Force 2003). For example, the data from Maxwell et al. (1999) in New Zealand show that individuals with higher educational qualifications were more likely to report legal problems in a wide number of areas.[17] Furthermore, although Pleasence et al. (2004b) found the highest overall incidence for those on the lowest incomes, they also found that people on very high incomes tended to have high reporting rates for particular types of problems, such as consumer problems, investment problems, owned housing problems and problems with builders and holidays. The Task Force (2003) found that low-income households were more likely to experience family and housing problems, while moderate-income households were more likely to experience problems related to employment and to estates and trusts.

Pleasence et al. (2004b) argue that, despite their findings for high-income earners, their results from the first national LSRC survey of the general population in the United Kingdom generally support the notion that socially excluded or disadvantaged groups are particularly vulnerable to experiencing legal events.

In addition to reporting on the large-scale LSRC survey of the general population in the United Kingdom, Pleasence et al. (2004b) also report on a 'parallel', smaller survey of 197 adults living in temporary accommodation in the United Kingdom. The temporary accommodation sample was considerably more disadvantaged than the general population sample on a number of socioeconomic indicators, having a higher rate of lone parents (30% versus 4%), a lower rate of employment (25% versus 60%) and a lower median income (£6000 versus £20 000 per annum). The conduct of this parallel temporary accommodation survey provides a unique opportunity to compare a

[17] The main exceptions were that those with lower educational qualifications were more likely to report being in trouble over criminal matters and to report being involved in family violence.

disadvantaged sample against a general population sample using comparable measurement of legal needs in the same jurisdiction at the same point in time. Pleasence et al. (2004b) found that the temporary accommodation survey resulted in a much higher incidence rate than the general population survey (84% versus 36%), supporting the argument that disadvantaged groups are particularly vulnerable to experiencing legal events.

Response to legal events

A common finding of the major survey studies of legal needs is that a considerable proportion of those who report legal events do not seek any legal advice or assistance in an attempt to resolve these issues. Some attempt to deal with the matter themselves, while still others take no action at all.

In the United States, the Spangenberg Group (1989) found that legal assistance was sought for only about one-fifth of the civil legal problems experienced by low-income households. The ABA (1994) found that nearly three-quarters of the problem situations faced by low-income households, and about two-thirds of the problem situations faced by moderate-income households, did not find their way to the justice system, with the most common course of action for both types of households being to try to deal with the matter on their own. The low-income respondents in the Dale (2000) study did not obtain legal representation for their legal problems about four-fifths of the time: assistance was sought from legal aid attorneys about 10 per cent of the time and from private lawyers about 8 per cent of the time. The Task Force (2003) found that low-income households responding to the field survey faced 88 per cent of their problems without advice or representation from an attorney.

In the United Kingdom, Genn (1999) found that while 60 per cent of those with non-trivial justiciable problems in their general population national sample sought some outside advice, 35 per cent tried to deal with the matter themselves and 5 per cent took no action at all. Pleasence et al. (2004b) found that about half of their general population sample sought formal advice, 30 per cent attempted to handle their problems alone and the remaining 19 per cent did nothing.

In Australia, Cass and Sackville (1975) reported that their respondents from disadvantaged Sydney communities failed to seek legal advice in relation to a considerable number of matters where it was appropriate to seek such advice. For example, lawyers were consulted in only nine of the 43 work accident cases. Fishwick (1992) reported that 43 per cent of those with legal problems in their general NSW sample did not seek legal advice. Rush (1999) reported that about one-quarter of their low-income respondents who experienced a legal need under Commonwealth law in Australia failed to seek legal assistance. The LJF (2003) pilot study found that advice or assistance was sought by their disadvantaged community sample in response to 52 per cent of events, with a further 23 per cent of events being handled by the respondents themselves and the remaining 25 per cent resulting in no action at all.

The finding that people do not always take action for legal problems is in keeping with Felstiner, Abel and Sarat's (1981) influential model of disputing behaviour. According to this model, before an individual decides to use formal legal dispute resolution in response to a legal event, the individual must first recognise the event as a problem, attribute blame to another person or body, have the consciousness of a legal remedy, and be prepared to seek such a remedy despite any perceived risks or negative consequences in doing so.

The reasons for inaction provided by the Felstiner et al. model are largely consistent with the empirical evidence. For example, common reasons cited in survey studies for not seeking advice include:

- the problem not being important or serious enough to warrant action, or the problem being resolved without the respondent needing to take action (e.g. LJF 2003; Pleasence et al. 2004b)
- the respondent not seeing the issue as legal, not knowing their legal rights, not realising there is a legal solution or not knowing where to go for assistance (e.g. Cass & Sackville 1975; Fishwick 1992; LJF 2003; Pleasence et al. 2004b; Task Force 2003)
- the cost of legal services or not knowing about the existence of legal aid schemes (Cass & Sackville 1975; Genn 1999; Rush 1999; Task Force 2003)

- the potential damage that action might cause, such as involvement in acrimony or damage to an ongoing relationship (Genn 1999; Pleasence et al. 2004b).

A number of authors have noted that, not surprisingly, the seriousness or importance of the problem is related to whether people take action and whether they seek formal legal advice or assistance (e.g. Genn 1999; Pleasence et al. 2004b). However, it is worth emphasising that the finding that considerable proportions of people with legal problems do not seek legal advice is not entirely a by-product of individuals ignoring trivial legal problems. For example, even though the Genn studies in the United Kingdom only asked respondents how they handled events that they deemed important enough to warrant action (Genn 1999, p. 13), they still found that significant proportions of people either took no action or attempted to deal with the matter themselves.

It is also worth noting that while the Felstiner et al. model provides a useful starting point for conceptualising responses to legal needs, it simplifies the complex interaction of factors that influence decisions to seek legal advice (Genn & Paterson 2001). One of the subtleties not covered by the model is that even when an individual is prepared to take action to resolve a legal event and is aware that there is a legal remedy, their preferred course of action may be a non-legal remedy, such as a self-help strategy or advice from non-legal sources. In particular, recent studies demonstrate the 'very limited use made by the public of formal legal proceedings to resolve justiciable problems' (Genn 1999, p. 177). Instead, individuals use a wide range of advice sources, including non-legal advisers such as family and friends, the local council, the police, trade unions or professional bodies, employers, health and welfare professionals, and insurance companies and claims agencies (Genn 1999; LJF 2003; Maxwell et al. 1999; Pleasence et al. 2004b; Scott et al. 2004).

Another subtlety not explicitly addressed by the model is that some types of legal problems are more likely than others to result in action being taken generally, and in a legal remedy being sought more specifically. In particular, a number of studies have found that family-related problems and problems relating to wills, estates, conveyancing and property matters tend to be among the matters that are more likely to result in legal advice.

For example, in the United States, Curran (1977) found that estate planning and marital problems were the problems most frequently taken to lawyers for resolution in their general population sample. The Spangenberg Group (1989) reported that low-income persons were more likely to seek legal assistance for family and consumer problems than for medical, utility and public benefits problems. The ABA (1994) found that, for both low- and moderate-income households, the following types of legal needs were relatively unlikely to be brought into the civil justice system: community/regional, employment, housing/property, personal financial/consumer matters, and personal/economic injury matters.[18] Schulman et al. (2003) found that legal experts were most used for assistance with advance directives, family domestic issues, elder abuse and government harassment. The Task Force (2003) found that attorney assistance was most likely to be sought for family, estates and trusts, consumer and public benefits issues.

Genn (1999) reported that, in her United Kingdom national sample, divorce, family and accidental injury matters were most commonly taken directly to solicitors, whereas the Citizens Advice Bureau was used most commonly as an initial advice source for consumer, money and employment problems. The first national LSRC survey (Pleasence et al. 2004b) in the United Kingdom found that in instances where action was taken, individuals were most likely to seek formal advice for divorce, homelessness, domestic violence and relationship breakdown problems, and least likely to seek formal advice for mental health, consumer and money/debt problems. Interestingly, Pleasence et al. (2004b) also found that reasons for inaction varied significantly by problem type.

In Australia, Cass and Sackville (1975) found that their disadvantaged community respondents tended to obtain legal advice in areas traditionally associated with lawyers in private practice, for example in the areas of conveyancing, family breakdown and accidents, but tended not to obtain legal advice for tenancy, consumer or hire-purchase problems. In their general NSW sample, Fishwick (1992) reported that legal advice was sought in the majority of conveyancing, wills and custody matters, but was seen as less appropriate

[18] Health-related issues were also relatively unlikely to be brought into the civil justice system by members of low-income households.

in cases of accidents, insurance, government disputes and discrimination. It is also worth noting that the high rate of obtaining legal advice (i.e. 75%) in the Rush (1999) study, which examined Commonwealth law issues, may be partly related to the high preponderance of family law problems reported.

Barriers to seeking advice and assistance

A few studies have also identified a variety of barriers to obtaining advice, whether from a legal or non-legal source, once individuals have decided to obtain advice. These include seeking advice from a source that is unable to provide assistance, difficulty getting through on the telephone, difficulty getting an appointment or being kept waiting, the lack of local advice services, the cost of advice and psychological barriers (e.g. ABA 1994; Genn 1999; Genn & Paterson 2001; LJF 2003; MacDonald 2005; Maxwell et al. 1999; Pleasence et al. 2004b).

Factors related to response to legal events

Various sociodemographic characteristics have also been associated with seeking advice for legal problems in a number of studies. For example, whether or not advice is sought has been related to gender, age, ethnicity, economic indicators and education.

In the United States, the Task Force's (2003) field survey of low-income households found that farm workers, the disabled, Native Americans, the institutionalised and the homeless were the demographic groups least likely to seek attorney assistance.

In the United Kingdom, Genn (1999) found that the likelihood of seeking advice for justiciable problems was relatively higher for women, for people aged 45 to 64 years, higher-income earners and persons with higher levels of education. Genn and Paterson (2001) reported that household income, employment status and the type of justiciable problem experienced were significantly associated with whether advice was obtained.

Pleasence et al. (2004b) report that, in their national LSRC sample, gender, ethnicity and economic indicators were related to individuals' responses to

legal events. More specifically, females and white respondents were more likely to take action and more likely to seek advice when action was taken. The relationship with economic indicators was more complex and not always in the same direction. Pleasence et al. (2004b) also found that those with higher academic qualifications were more likely to seek advice when they took action. Interestingly, respondents to the smaller-scale parallel survey of people living in temporary accommodation reported taking no action to deal with justiciable problems far more often than did respondents to the national survey (28% versus 19% of occasions). This difference between the comparable national and temporary accommodation surveys suggests that socioeconomic disadvantage may be associated with an increased tendency to ignore legal problems.

In Australia, Fishwick (1992) reported that males, young people, unemployed people and people living in more socioeconomically disadvantaged areas were least likely to seek advice. Cass and Sackville's (1975) earlier Australian study found that non-British migrants were less likely to reach the office of a solicitor, and suggested that communication problems and lack of knowledge about legal rights and legal aid schemes may have contributed to this finding.

Resolution of legal events

The duration of legal problems appears to vary considerably. For example, Pleasence et al. (2004b) found that, of the concluded problems reported through the LSRC survey, 52 per cent had a duration of three months or less, 21 per cent had a duration of at least a year and 2 per cent had a duration of five years or more. Such a large variation suggests that, other things being equal, the resolution rates reported for legal problems by different studies will depend on the length of the reference period, with longer reference periods presenting greater opportunity for resolution.

However, the length of the reference period is clearly not the only factor affecting resolution rates. Genn (1999), using a 5.5 year reference period, reported that almost half of the reported problems had been resolved, whereas Pleasence et al. (2004b) and the LJF (2003) reported somewhat higher

resolution rates (64% and 57%, respectively) despite using shorter reference periods (3.5 years and one year, respectively). Some of the factors associated with resolution rates are discussed below.

Factors related to the resolution of legal events

Not surprisingly, resolution rates have also been found to vary for different types of problems, even though different studies sometimes report different resolution rates for apparently similar problem types. For example, in the United Kingdom, Genn (1999) found that employment, neighbour and landlord problems had relatively low resolution rates while divorce/separation, money and consumer problems had relatively high resolution rates. In their national United Kingdom sample, Pleasence et al. (2004b) found that family-related problems (i.e. relationship breakdown, divorce, domestic violence, children), along with immigration and neighbour problems, tended to last longer than other problem types.

In the Bega Valley LGA in NSW, the LJF (2003) reported that personal injury, credit/debt, consumer, government, family, criminal and employment events were least likely to be resolved, while business, wills/estates, housing, domestic violence and motor vehicle events were most likely to be resolved.

In addition to problem type, the Genn (1999) and LJF (2003) studies also examined if other factors were associated with whether or not the event had come to a conclusion of some sort by the end of the reference period. Genn (1999) found that resolution was more likely to be achieved by younger adults (25–34 years) and less likely to be achieved by people aged 65 or over. She also found higher resolution rates for higher-income earners, persons with higher levels of education, persons who sought advice from a lawyer or law centre, defendants rather than plaintiffs, and persons who desired a money/property remedy. The LJF (2003) pilot study found higher resolution rates for non-Indigenous Australians compared with Indigenous Australians.[19]

[19] The LJF (2003) also found higher resolution rates for people who dealt with the event themselves compared with people who sought outside advice. However, this finding may simply reflect that people take on easier problems that they think they can resolve, but seek advice for more difficult problems.

Satisfactory outcome of legal events

A few of the more recent studies have examined individuals' perceptions of the outcome of legal events, including satisfaction, fairness and achievement of objectives. The United Kingdom studies asked respondents to report whether their objectives in taking action to resolve legal problems had been met (Genn 1999; Genn & Paterson 2001; Pleasence et al. 2004b). These studies found that the objectives varied by problem type, but the most common objective by far, reported for about half the problems, was related to money or property, such as compensation for financial loss or property damage. Other objectives included work-related objectives, achieving divorce/separation, enforcing rights, punishing the other party or achieving a behaviour change/apology, preventing the problem recurring, and sorting out the problem.

Genn (1999) found that 41 per cent had completely achieved their main objective, 15 per cent had partly achieved it and 34 per cent had not achieved it.[20] Comparable percentages (38, 15 and 38, respectively) were reported by Genn and Paterson (2001). Pleasence et al. (2004b) reported that almost three-quarters of respondents who took action secured at least some of their objectives, and just over half secured all their objectives.

The LJF (2003) pilot study asked about satisfaction with the outcome of resolved events and with the current status of other events. They found that a little over half were satisfied with the outcome or status of their legal events, a little over one-quarter were dissatisfied, and the remainder were neither satisfied nor dissatisfied.

Factors related to satisfactory outcome of legal events

A number of factors have been reported to be associated with whether or not the outcome of legal events is viewed as satisfactory, including the type of legal problem, the type of action taken or the type of advice sought, the method of resolution and various demographic characteristics.

[20] Ten per cent reported that it was too early to say whether the main objective would be achieved.

In terms of the type of legal event, Genn (1999) found that respondents were more likely to report achieving their main objectives for accidental injury, work-related ill health, consumer and tribunal matters. Genn and Paterson (2001) reported that the main objective was most likely to be achieved for divorce and separation problems. The LJF (2003) pilot study examined satisfaction with the current status of legal events across both events that had been resolved at the time of the survey and those that were ongoing. They found that participants were most satisfied with the status of wills/estates, personal injury and motor vehicle events, and least satisfied with the status of credit/debt, business, consumer, criminal law, employment, government, domestic violence, human rights and health events.

A number of studies have found that taking action, or taking a certain type of action, is associated with higher levels of satisfaction. For example, in the United States, the ABA (1994) found that both low- and moderate-income households were more likely to be satisfied with the ultimate resolution of a matter if they had engaged the civil justice system. Dale (2000) found that about three-quarters of those who did not obtain legal representation were dissatisfied with the outcome, whereas about three-quarters of those who obtained legal representation were satisfied with the outcome. The Task Force (2003) found low-income respondents were satisfied with the outcomes of only 26 per cent of all their legal problems, but were satisfied with the outcomes of 61 per cent of the legal problems where attorney assistance was used. Schulman et al. (2003) similarly reported that using private lawyers or legal aid organisations tended to result in high levels of satisfaction with the eventual outcome.

In the United Kingdom, Genn (1999) found that respondents were more likely to perceive the outcome as fair if they sought advice from a solicitor or law centre. While Pleasence et al. (2004b) did not find a significant difference in the rate at which objectives were met between those who obtained legal advice and those who did not, they note that these two groups were not comparable in terms of the types of problems they faced. However, they did find that respondents whose advice was funded by legal aid were more likely than others who obtained advice to secure some or all of their objectives.

In Australia, the LJF (2003) pilot study examined satisfaction with the current status of legal events at the time of the survey according to whether the respondent took no action to resolve the event, handled the event alone or sought help from a legal or non-legal adviser. They found no significant difference in the rate of satisfaction with the current status of the event for those who took no action and those who sought help from a legal or non-legal adviser. However, compared with participants who sought help (from a legal or non-legal adviser), those who handled the event alone were significantly more likely to be satisfied with the status of their legal events at the time of the survey.[21]

In terms of manner of resolution, in the United Kingdom, Genn (1999) found that respondents were more likely to report achieving their main objectives for cases finalised by agreement between parties rather than for cases finalised by court or ombudsman's decision. There was, however, no difference in the ratings of fairness of outcome for these two types of cases. Genn and Paterson (2001), however, found higher rates of perceived fairness for cases finalised by agreement rather than by adjudicated decision.

In terms of sociodemographic characteristics, in the United Kingdom Genn (1999) found gender, age, social class, education, employment status and income were related to whether or not the main objectives were achieved. The most important of these demographic factors was age, with younger respondents being more likely than average to report doing so. Genn also found that gender, employment status and income were associated with whether or not the outcome was perceived as fair. In particular, men were less likely than women to perceive the outcome as fair, as were high-income earners compared with low-income earners.

The ABA (1994) study in the United States reported higher levels of satisfaction with the outcome among moderate-income households (54%) than among low-income households (38%).

[21] It is worth noting that the seriousness of the event was not taken into account, and it is possible that respondents tended to seek advice for problems that were more serious or more difficult to resolve alone.

In Australia, the LJF (2003) found that rates of satisfaction with the status of legal events at the time of the survey were associated with ethnicity and education. Rates of satisfaction were higher for persons born in an English speaking country compared with those born in a non-English speaking country, and for persons with lower levels of education compared with university graduates.

Summary of research on legal events

Since the 1970s, major quantitative survey studies of legal needs have been conducted in different jurisdictions, both in Australia and overseas, covering both general and disadvantaged populations. These studies have differed in their definition and measurement of legal needs and in the type of survey method they employed. Not surprisingly, these diverse studies have reported varying incidence rates, varying rates of taking action and seeking legal advice, varying resolution rates and varying degrees of satisfaction with the outcome of legal events.

Nonetheless, some common patterns have emerged from these survey studies. Overall incidence rates appear to be affected by the measurement period used, the range of legal issues examined, and the population sampled. The studies consistently show that incidence rates vary for different types of legal issues, and it is argued that, to some extent, this variation reflects variation in the frequency of the circumstances required for different types of events to occur (e.g. Pleasence et al. 2004b). There is also considerable empirical evidence that legal issues are not experienced randomly within populations, but rather are associated with a range of sociodemographic variables including age, disability, economic indicators, gender and ethnicity. It has been argued that such associations indicate that socially disadvantaged groups are among the groups who are particularly vulnerable to experiencing legal events (e.g. Pleasence et al. 2004b).

Another reliable finding of the major survey studies is that considerable proportions of people who experience non-trivial legal issues either take no action to resolve these issues or attempt to deal with the issues on their own,

without seeking advice. Furthermore, the more recent studies consistently show that when advice is sought, it is by no means restricted to formal legal advice. A wide range of non-legal advice sources are also used (e.g. Genn 1999; LJF 2003; Maxwell et al. 1999; Pleasence et al. 2004b). Recent empirical evidence also indicates that responses vary according to the type of legal issue and according to sociodemographic characteristics such as gender, age, ethnicity, economic indicators and education (ABA 1994; Cass & Sackville 1975; Curran 1977; Fishwick 1992; Genn 1999; Genn & Paterson 2001; LJF 2003; Pleasence et al. 2004b; Schulman et al. 2003; Spangenberg Group 1989).

Similarly to incidence rates, resolution rates also appear to be particularly affected by the range of legal issues assessed and the measurement period used. Studies again show variation for different types of legal issues, suggesting that some types of legal issues appear to be more difficult to resolve (Genn 1999; LJF 2003; Pleasence et al. 2004b). A few studies also report that sociodemographic characteristics of individuals are associated with the resolution of legal events (Genn 1999; LJF 2003).

Satisfaction with the outcome of legal events also appears be related to the type of legal event experienced (Genn 1999; Genn & Paterson 2001; LJF 2003). Further, a few studies have reported that the perceived outcome of legal events appears to be associated with the type of action taken or the type of advice sought, the method of resolution and a number of sociodemographic characteristics (ABA 1994; Dale 2000; Genn 1999; Genn & Paterson 2001; LJF 2003; NCC 1995; Pleasence et al. 2004b; Schulman et al. 2003).

Status of research on legal events in Australia

As detailed earlier, a large-scale survey measuring the incidence of a broad range of legal events has not been conducted in Austraian in recent years. The Cass and Sackville (1975) study was conducted 30 years ago and restricted to Sydney, the study reported by Fishwick (1992) examined a set of only 11 legal events and the Rush (1999) study was narrowly focused on Commonwealth legal issues.

Furthermore, since the Cass and Sackville (1975) study, the legal service provision landscape in Australia has changed quite dramatically, including the development of state-funded legal aid schemes and the establishment of an extensive network of community legal services.[22] There have also been significant changes in the law, such as the introduction of the *Family Law Act 1975*.

The appropriate targeting of legal services in any given jurisdiction requires a comprehensive understanding of the number and type of legal events people experience, what people do when faced with legal events, what legal services are available, how people use the existing legal services and what they think about any assistance they receive. Given the lack of recent comprehensive surveys of legal need and the significant changes in legal service provision over the last few decades, there is clearly a need for an up-to-date assessment of the incidence, handling and outcome of a broad range of legal events in Australian jurisdictions. This need is further underlined by the fact that existing studies demonstrate that the incidence, handling and outcome of legal events are not fixed, but vary across jurisdictions and populations.

Structure of the present report

Chapter 2 outlines the aims and methodology of the present survey study of legal needs.

Chapters 3 to 8 detail the results of the present study. Chapter 3 examines the incidence of legal events, outlining the number and types of legal events experienced, the co-occurrence of legal events, and the sociodemographic factors associated with experiencing different types of legal events. Chapter 4 examines the response to legal events, outlining the reasons why people take no action to deal with some problems, and the factors associated with seeking help. Chapter 5 describes the sources of help that people use for

[22] Legal Aid NSW was established under the *Legal Aid Commission Act 1979* to improve access to justice by providing a range of legal services to socially and economically disadvantaged people across NSW (Legal Aid Commission of NSW 2004). Community legal centres have been operating in NSW since 1977 and there are now 40 such centres across the state (http://www.nswclc.org.au).

different types of legal events, the type of assistance received and the barriers to receiving assistance. Chapter 6 examines the level of satisfaction with the assistance received for legal events and the factors related to satisfaction with assistance. Chapter 7 examines the outcome of legal events, presenting information on the resolution rates for different types of events and the factors associated with resolution. Chapter 8 presents data on the level of satisfaction with the outcome of different types of legal events and the factors related to satisfaction with outcome.

Chapter 9 examines the implications of the findings in terms of the nature of legal need and access to justice within the disadvantaged communities surveyed, while Chapter 10 discusses the implications of the findings for a multidimensional approach to legal service provision, which includes several concurrent strategies and allows for the tailoring of legal services to the varying needs of different individuals.

2. The Present Study

Aims

The present study aimed to address the gap in knowledge about legal issues in NSW by assessing a broad range of legal events in six areas of NSW via a large-scale telephone survey. It was decided to focus on areas of NSW that exhibited relatively high levels of disadvantage given the empirical evidence suggesting that disadvantaged groups are particularly vulnerable to experiencing legal events.[1]

The more specific aims of the present study were to measure the following, in six disadvantaged areas:

1. the incidence of legal events
2. the response to legal events, including the use of legal services
3. the satisfaction with any assistance received
4. the resolution of legal events
5. the satisfaction with the outcome of legal events
6. the relationship of the above to various sociodemographic characteristics (i.e. gender, age, Indigenous Australian status, country of birth, disability status, personal income and education) and to various characteristics of legal events (e.g. type of event, recency of the event, resolution status of the event).

By addressing the above aims, the main objective of the present study was to provide valuable evidence-based data to inform debate and policy directions concerning legal service provision and access to justice for disadvantaged communities in NSW.

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[1] As outlined in the *Method* section below, a relatively high score on an index of cumulative disadvantage was only one criterion used for selecting the areas for study. The areas were also selected on the basis that they covered geographically diverse areas of NSW, included an area with a relatively high Indigenous population, and included an area that is culturally and linguistically diverse.

The current report presents the overall findings across the six disadvantaged areas surveyed. Subsequent reports will provide a regional analysis of the survey results and will examine the findings for specific groups of disadvantaged people.

Definitions

Legal events

Following Genn's (1999) lead, 'legal events' in the present study were defined broadly to include all situations where there is the potential for legal resolution, regardless of whether or not a legal resolution is actively sought. Thus, the present study attempted to minimise the under-reporting of legal events by not requiring individuals to be aware of potential legal resolutions.

To obtain a comprehensive picture of the legal events typically faced by disadvantaged communities, the present study examined a broad range of legal events, including civil, criminal and family legal events.

Access to justice

The current study also adopted a broad definition of 'access to justice' given the empirical evidence showing that people faced with legal events use a wide range of both legal and non-legal sources of assistance. More specifically, the present study examined the ability of people living within socioeconomically disadvantaged areas to:

1. **obtain legal assistance**, including
    - legal information (e.g. via pamphlets, internet sites, videos, tapes, helplines, legal textbooks, legislation and case law)
    - legal advice from a legal professional (e.g. a private lawyer, a legal aid officer, a community legal centre solicitor, a lawyer via telephone services such as LawAccess NSW or via internet services such as the LawStuff email advice service)

- initial legal assistance where a legal professional is engaged to advocate or negotiate a matter prior to the initiation of court proceedings or litigation
- legal representation where a legal professional is engaged to prepare/lodge legal documents or to provide representation in formal legal proceedings (e.g. commercial dealings, interlocutory proceedings, tribunal/court hearings)

2. **participate effectively in the legal system**, including being able to access legal assistance without facing major barriers (e.g. high cost, delay, unnecessary complexity, inadequate representation, power imbalances)
3. **obtain assistance from non-legal advocacy and support**, including family, friends and acquaintances; community-based workers (e.g. social/welfare/health/psychological workers, financial counsellors); government authorities (e.g. government departments, the police, members of parliament); non-government organisations (e.g. trade unions, professional bodies); and complaint-handling bodies (e.g. ombudsman's offices).[2]

Disadvantage

Given past findings that measures of income poverty often fail to overlap substantially with other indicators of disadvantage (Arthurson & Jacobs 2003; Saunders 2003), the present study adopted a broad operational definition of disadvantage that was based on multiple economic and social indicators of disadvantage. Furthermore, given that legal services should ideally be able to meet the legal needs of all people living within the immediate local geographic area, it was decided to focus on residents of disadvantaged areas rather than to restrict the sample to individuals who each met particular criteria of disadvantage. As a result, while all of the individuals interviewed for the present study resided in disadvantaged areas, it is possible that some of these individuals may not themselves be disadvantaged.

[2] For a more detailed discussion of access to justice, see Schetzer et al. (2002). The ability of socioeconomically disadvantaged people to participate in law reform processes is being examined in a separate study within the Access to Justice and Legal Needs Research Program.

Vinson's (1999) composite risk score for cumulative socioeconomic disadvantage was used to select six LGAs in NSW with relatively high levels of disadvantage, and a sample was drawn from these areas.[3]

Method

Survey design

A copy of the survey instrument is presented in Appendix A.[4] The survey was conducted by telephone interviews using a revised version of the survey developed for the Bega Valley pilot study (LJF 2003). In designing the pilot survey, the Law and Justice Foundation of NSW (LJF) drew on some of the recent legal needs surveys conducted in the United Kingdom (Genn 1999; Genn & Paterson 2001).

Measurement of legal events

As already noted, legal events were defined as events that have a potential legal resolution, whether or not the individual is aware of the legal consequences. As a result, participants were asked whether or not they had experienced specific events but were not required to determine whether or not these constituted legal needs or legal problems. Furthermore, the events were presented in context and in some detail to assist respondents to identify whether or not they had experienced these events, regardless of their level of legal knowledge. For example, rather than being asked whether they had a family law problem, participants were asked more specific questions, such as whether they had any problems with residence or contact arrangements for their children.

Thus, the term 'legal events' rather than the term 'legal needs' was adopted in the present report. The survey included as legal events:

1. events that are generally considered to be legal problems (e.g. instances of discrimination, criminal charges)

[3] The *Method* section below details the socioeconomic indicators that contribute to this risk score, the process used to select the six areas on the basis of this score and the process used to select residents from each area.

[4] A glossary of terms used in the survey is also presented in Appendix A.

2. events that are generally not considered to be legal problems but involve clear legal consequences (e.g. buying or selling a house, making a will)
3. events that potentially have legal implications or remedies, but may not always be recognised as such (e.g. inadequate medical treatment, dispute with neighbour).

The survey examined legal events that occurred in the 12 months prior to the survey. Although other surveys have sometimes examined longer reference periods (e.g. Genn 1999; Genn & Paterson 2001; NCC 1995; Pleasence et al. 2004b), a shorter time period was adopted in the present study to maximise accurate recall of legal events.

Classification of legal events

While the survey concentrated on events that would usually be considered civil law issues, it also asked about a number of criminal law and family law issues. The classification of legal events adopted here was developed by the LJF and first reported by Scott et al. (2004).[5] The present classification groups legalevents under three broad areas of law—civil, criminal and family law—and within more specific legal event groupings under each of these broad areas of law.

As presented in Table B1 in Appendix B, the survey identified 101 different legal events, which were classified as follows:

- 76 civil law events
- 16 criminal law events
- nine family law events.[6]

The civil law events were categorised into the following 11 legal event groups:

1. **accident/injury** (car accidents, work injury, personal injury)
2. **business** (problem as a landlord/business owner)

[5] The present classification has been updated somewhat since the Scott et al. publication. The classification is based on a modified version of the Legal Information Access Centre Subject Headings—see <http://info.lawaccess.nsw.gov.au/lawaccess/lawaccess.nsf/pages/jsms_liacsubject>

[6] A further three event types were reported by participants that could not be classified under any broad area of law.

3. **consumer** (problem re superannuation, goods/services, financial institutions, insurance or lawyers)
4. **credit/debt** (problem re bill/debt, credit rating, money owed or being a guarantor; bankruptcy)
5. **education** (unfair exclusion, Higher Education Contribution Scheme (HECS) issue, bullying/harassment)
6. **employment** (problem re conditions, termination, harassment/ mistreatment or discrimination)
7. **government** (problem re pension/benefit, government/disability/ community services, taxation/debt, freedom of information, immigration, local council, non-traffic fines, immigration detention or legal system)
8. **health** (problem re psychiatric hospitalisation, medical treatment, disability facilities, non-government disability services or mental health care issue)
9. **housing** (buying/selling home; neighbour dispute; homelessness; problem re tenancy, home ownership, strata title, caravan/home estate, boarding house/hostel, retirement home/village or nursing home)
10. **human rights** (non-employment related discrimination on the basis of marital status, age, gender, religion, sexuality, ethnicity or disability)
11. **wills/estates** (making/altering a will, being the executor of a deceased estate, dispute over will/deceased estate, executing a power of attorney).

The criminal law events were categorised into the following three legal event groups:

1. **domestic violence** (victim or alleged perpetrator of family or household violence)
2. **general crime** (unfair treatment by police, criminal charge, problem re bail/remand, police failing to respond to a crime, victim of assault or stolen/vandalised property, problem in prison/juvenile detention)
3. **traffic offences** (loss of driver's licence, other traffic offence).

The **family** legal events were not grouped further. They included problems regarding residence and contact arrangements for children and grandchildren; problems regarding child support payments; child protection issues; issues involving fostering, adoption and guardianship of children, disabled people and elderly people; divorce/separation; and disputes regarding matrimonial property.

Survey description

The survey instrument was divided into four sections. The first section, entitled *Screening and introduction* (questions S1 to S6):

- identified the purpose of the survey
- identified the voluntary and confidential nature of the survey
- enabled the interviewer to check eligibility criteria (e.g. age, language spoken).

The second section, *Your problems* (questions 1 to 57):

- identified the legal events experienced in the 12 months prior to the survey[7]
- for participants who reported experiencing more than three legal events in the previous 12 months, identified the three most recent legal events
- included relevant filtering questions (questions 1, 3, 4, 6, 8, 11, 13, 15, 17, 18, 26, 28, 30, 33, 34, 36, 40, 41, 45, 52) to ensure that participants were only asked about legal events that they had the potential to experience in the previous 12 months (e.g. only participants who had been employed during the reference period were asked whether they had experienced employment-related legal events; only small business owners were asked whether they experienced any problems related to running a small business).[8]

[7] As detailed above, 101 legal events were identified through the survey. Some of these events were identified through post-coding of some questions. Table B1 in Appendix B shows the correspondence between question numbers and the classification of legal events.

[8] The filtering enabled the length of the survey to be shortened and avoided asking participants irrelevant questions.

The third section, *What you did about your legal issues* (questions 58 to 77), concentrated on the responses to, and the outcomes of, the three most recent legal events, identifying:

- whether the participant sought help
- sources of assistance
- barriers to accessing assistance
- satisfaction with assistance
- whether the matter was resolved
- satisfaction with the outcome.

The fourth section, *Background information* (questions 78 to 83), examined sociodemographic information including country of birth, Indigenous status, personal income, English language proficiency and language used to conduct the interview.

Sample

A two-stage sample design was used. The first stage involved the selection of disadvantaged areas to be sampled, and the second involved the sampling of individuals from those disadvantaged areas.

Selection of disadvantaged areas

The sample was drawn from six LGAs in NSW.[9] Three of the six LGAs, Campbelltown, Fairfield and South Sydney, are suburban areas within Sydney. The other three LGAs, Newcastle, Nambucca and Walgett, are outside Sydney. Newcastle LGA is a large provincial centre within the Hunter Statistical Division (SD). Nambucca LGA is a rural area within the Mid-North Coast SD, surrounding the small town of Nambucca, and including a number of other small towns such as Macksville and Bowraville. Walgett LGA is a remote area within the North Western SD, which includes the small towns of Walgett, Lightning Ridge and Collarenebri.

[9] The classification of regions was based on the Australian Standard Geographical Classification (ABS 2001).

The total sample size was 2431 with approximately 400 residents aged 15 years or over being surveyed from each LGA. Table 2.1 shows the sample and population numbers for each LGA. On average, the sample drawn from each LGA made up 0.5 per cent of the LGA population aged 15 years or over.

The selection of LGAs was based on the following considerations:

1. geographic diversity
2. socioeconomic disadvantage
3. cultural and linguistic diversity
4. population size.

Table 2.1: Sample and population size of each LGA, 2003

SD	*LGA*	*Population no. (15+ years)* [a]	*Sample no.*	*Sample as % of population*
Sydney	Campbelltown	113 459	402	0.4
Sydney	Fairfield	147 960	401	0.3
Sydney	South Sydney	55 840	406	0.7
Hunter	Newcastle	119 481	408	0.3
Mid-North Coast	Nambucca	14 529	414	2.8
North Western	Walgett	6 477	400	6.2
Total		**457 746**	**2 431**	**0.5**

a Source: ABS estimated resident population data at 30 June 2003.

Geographic diversity

In order to get a picture of legal issues in socioeconomically disadvantaged areas across NSW, the LGAs were selected to include suburban areas within Sydney (Campbelltown, Fairfield and South Sydney), a major provincial centre (Newcastle) and rural/remote areas of NSW (Nambucca and Walgett). The LGAs were also chosen to cover geographically diverse areas of NSW. Given that the pilot testing was conducted in a southern area of NSW (the Bega Valley LGA), other areas of NSW were used for the main survey, including a northern coastal area (Nambucca) and an inland western area (Walgett).

Socioeconomic disadvantage

The risk score for cumulative socioeconomic disadvantage provided by Vinson (1999) was used to select LGAs in NSW that had relatively high levels of disadvantage. Vinson (1999) mapped postcodes in NSW (and Victoria) on the basis of their cumulative disadvantage risk score. This score is a composite

score based on a range of socioeconomic indicators including the proportions of unemployed persons, low-income households, low-weight births, confirmed instances of child abuse, people who left school before 15 years of age, households receiving emergency assistance, convicted persons, child injuries, long-term unemployed persons and unskilled workers.[10] It is important to note that cultural and linguistic diversity is not one of the indicators used.

The three selected non-Sydney LGAs all featured at least three postcodes among the 50 most disadvantaged postcodes in NSW according to the cumulative disadvantage risk score (five for Newcastle, four for Nambucca and three for Walgett). Of the 45 LGAs within Sydney, Campbelltown and South Sydney were the only two that featured postcodes among the top 50 disadvantaged postcodes for NSW. Fairfield was chosen as the third Sydney LGA because it had a relatively high cumulative disadvantage risk score and it has a culturally and linguistically diverse population (see below).

As already noted, although the present survey was conducted in disadvantaged areas, it should not be assumed that all the residents of those areas are disadvantaged.

Cultural and linguistic diversity

Indigenous status is often positively correlated with indicators of socioeconomic disadvantage (ABS 1995; Australian Institute of Health & Welfare (AIHW) 2005). Thus, it was considered important to include at least one LGA that has a high proportion of Indigenous Australians. According to the 2001 population census (ABS 2002b), Walgett LGA has a relatively large Indigenous population (21.5%) when compared with the NSW average (1.9%). Nambucca LGA also has a somewhat higher proportion of Indigenous Australians (5.4%) compared with the proportion for NSW overall.

Given that NSW also has a sizeable proportion of persons born outside Australia[11] and that ethnicity is often correlated with various socioeconomic indicators, it was decided to include at least one LGA that exhibits cultural and

[10] Partial use was also made of mortality rates in the risk scores for NSW postcodes.

[11] According to the census, 23.4% of people in NSW were born overseas, compared to the corresponding figure of 21.9% nationwide (ABS 2002b).

linguistic diversity. The Sydney LGA with the highest percentage of persons born outside Australia according to the 2001 population census is Fairfield (ABS 2002a). According to the census, a language other than English is spoken in 70.9 per cent of Fairfield households, with Vietnamese (15.5%), Chinese languages (10.2%) and Spanish (4.9%) being the most common non-English languages.

In order to maximise the opportunity of completing interviews with people from these three non-English language groups, the survey instrument was translated into Vietnamese, Cantonese and Spanish. Interviewers speaking these languages were made available for people who preferred to be interviewed in one of these languages.

Population size

To qualify for inclusion in the study, LGAs in rural or remote areas were also required to have adequate population sizes (at least 5000 persons).

Sampling of participants from disadvantaged areas

Random sampling using the electronic *White Pages* as at April 2003 was employed to select a pool of potential participants from each of the selected areas. In addition, quota controls were used to fulfil the following criteria:

- 400 residents aged 15 years or over from each LGA
- proportionate sampling in each LGA according to gender, age and postcode
- in Walgett LGA, proportionate sampling of Indigenous people
- in Fairfield LGA, proportionate sampling of the three cultural and linguistic groups of interest, namely Vietnamese, Chinese (Cantonese) and Spanish.

The objective of the sampling technique was to achieve a final sample that would reflect the demographic profile of the LGA populations.[12] Table 2.2 presents the gender and age breakdown for the overall sample and compares

[12] Population data are estimated resident population as at 30 June 2003 provided by the ABS.

it to that for the population of the six LGAs combined. Tables B2a to B2f in Appendix B provide the corresponding tables for each LGA. According to the chi-square tests conducted, the proportions of males and females in the overall sample were not significantly different to those in the population. However, the overall age profile of the sample differed from that of the population, with the sample having a relatively lower proportion of 15 to 24 year olds (see notes for Table 2.2). The chi-square tests for each LGA revealed that there was no significant difference between the sample and population in the overall gender or age profiles. However, for five of the six LGAs, there was a significant difference between the sample and population in the distribution of males and females within age groups (see notes for Tables B2a to B2f in Appendix B).

Table 2.2: Gender and age breakdown in sample and population, all six LGAs, 2003

		Age (years)						
		15–24	***25–34***	***35–44***	***45–54***	***55–64***	***65+***	***15–65+***
Sample								
Males	no.	258	214	223	203	140	187	1 225
	(%)	(10.6)	(8.8)	(9.2)	(8.4)	(5.8)	(7.7)	(50.5)
Females	no.	145	249	258	247	159	145	1 203
	(%)	(6.0)	(10.3)	(10.6)	(10.2)	(6.5)	(6.0)	(49.5)
Males and females	no.	403	463	481	450	299	332	2 428
	(%)	(16.6)	(19.1)	(19.8)	(18.5)	(12.3)	(13.7)	(100)
Population								
Males	no.	44 935	46 017	43 961	38 674	26 807	28 128	228 522
	(%)	(9.8)	(10.1)	(9.6)	(8.4)	(5.9)	(6.1)	(49.9)
Females	no.	43 864	44 942	42 173	38 001	24 935	35 309	229 224
	(%)	(9.6)	(9.8)	(9.2)	(8.3)	(5.4)	(7.7)	(50.1)
Males and females	no.	88 799	90 959	86 134	76 675	51 742	63 437	457 746
	(%)	(19.4)	(19.9)	(18.8)	(16.8)	(11.3)	(13.9)	(100)

Notes:

1. Population data are estimated resident population as at 30 June 2003 (unpublished ABS data).
2. Each % is based on the cell no. divided by the total sample no. (2428) or the total estimated population (457 746), as appropriate. (Data on age were missing for three survey participants.)
3. Three chi-square tests were conducted comparing sample numbers with the corresponding expected numbers based on the population data. (The expected number for each cell = cell % for the population multiplied by the total sample no., e.g. expected no. of males 15–24 years = 9.8% x 2428 = 238).

a. one-way χ^2 for gender: χ^2=0.25, df=1, p=0.616 (N=2431)

b. one-way χ^2 for age: χ^2=18.75, df=5, p=0.002 (N=2428)

c. two-way χ^2 for gender by age: χ^2=79.37, df=5, p=0.000 (N=2428)

In order to achieve 400 completed interviews for each LGA, a considerably larger pool of randomly selected telephone numbers was drawn from each postcode in the LGA. A larger pool was necessary to allow for inevitable wastage due to factors such as:

- inactive phone numbers (e.g. due to people moving or changing their numbers)
- inappropriate numbers (e.g. business rather than residential numbers)
- inability to achieve contact
- non-cooperation (e.g. outright refusals, terminations before interview completion, other forms of non-cooperation during interview)
- ineligibility according to the selection criteria
- quota requirements.

The number of randomly selected phone numbers comprising the pool for each LGA is presented in Table B3 in Appendix B. To achieve at least 2400 completed interviews overall (at least 400 from each LGA), calls were made to 24 725 (or 71.4%) of the total phone numbers in the pool (34 643).

Response rate

The minimisation of non-response is a quality control objective in any survey. However, what to report about response rate remains discretionary and there is no standard way of computing response rate (Biemer & Lyberg 2003; Groves 1989). Furthermore, it has been argued (e.g. Groves, Cialdini & Couper 1992) that the response rate is not as critical a measure of survey quality as is an understanding of the sociodemographic and behavioural differences between those who responded and those who refused. Unfortunately, given the voluntary nature of many surveys it is often difficult to obtain demographic and other details about persons who refused to participate or were not contactable, and it was not possible to obtain such details in the present survey.

The measures of survey response provided for the present study are the 'cooperation rate' and the 'response rate' as defined by Groves (Groves 1989; Groves, Biemer, Lyberg, Massey & Nicholls 1988; Groves et al.1992). These are commonly used measures of survey response and are based on the possible outcomes of phone calls from which an attempt was made to secure an interview.

The cooperation rate is I/(I+R) and the response rate is I/(I+R+NC+NI), where:

- I = number of completed interviews
- R = number of refused eligible units (including number of partial interviews)
- NC = number of non-contacted but eligible units
- NE = number of non-eligible units
- NI = number of other non-interviewed units.

The cooperation rate describes the success in persuading those who are contacted and eligible to complete an interview, and is based solely on those who are both eligible and contacted for the survey. The response rate also takes into account those from the sample pool who were eligible but not contacted.

The various outcomes of phone calls from which an attempt was made to secure an interview across the six LGAs are shown in Table 2.3. Tables B4a to B4f in Appendix B show the corresponding outcomes of calls for each LGA separately.

Table 2.3: Outcome of attempted phone contact, all six LGAs, 2003

Outcome	*Groves's typology*	*No.*	*Examples of outcome*
Interview completed	I	2 431	
Refused [a]	-	7 469	Outright refusal (7097) Refused monitoring by a survey supervisor (159) Refused to complete interview (213)
Not eligible	NE	3 250	Failed to meet survey coverage criteria (2527) Business number (361) Language barrier [b] (362)
Not contacted and eligible	NC	847	Unable to determine appointment at call back
Not interviewed	NI	2 213	Contacted but surplus to quota needs
Not applicable	-	8 515	Phone number no longer exists (4383) No contact after 5 attempts [c] (4132)
Numbers called from pool		**24 725**	
Numbers not called from pool		**9 918**	
Total numbers in pool		**34 643**	

a R, the number of refusals who were eligible to participate, was unknown. There was no information on eligibility to participate for the outright refusals and those who refused monitoring by a survey supervisor.

b Interviewer could not determine the language used by respondent.

c On each attempt, either there was no answer after 10 rings, the phone was engaged, the call was answered by an answering machine or the number was dead.

The information about call outcomes for the present survey can generally be reconciled with Groves's definitions. The main exception is that R, the number of refused eligible units, was not known because eligibility to participate in the survey was unknown for the majority of those who refused. Of those who refused (7469), eligibility is known only for those who commenced but failed to complete an interview (213 or 2.9%). Other refusals occurred at the outset of the survey before screening questions on eligibility were asked.

As a result, the cooperation and response rates for the present survey need to be estimated. Assuming that all the refusals were eligible to participate[13] gives a cooperation rate of 24.6 per cent and response rate of 18.8 per cent for the overall sample. However, these calculations are likely to underestimate survey response because some of the refusals are likely to have been ineligible. Excluding the refusals whose eligibility is unknown[14] gives a cooperation rate of 91.9 per cent and a response rate of 42.6 per cent, which are likely to overestimate survey response.

It is possible to provide more precise estimates of the cooperation and response rates by estimating R. For example, if it is assumed that the proportion of eligible persons among those who refused is identical to the proportion of eligible persons among those who did not refuse, then R is 7469 x 0.628 = 4691.[15] This estimate of R provides a cooperation rate of 34.1 per cent and a response rate of 23.9 per cent for the overall sample. Table B5 in Appendix B presents the estimates for the cooperation and response rates for each LGA.

Procedure

Pilot testing

The current survey was based on a pilot survey conducted in October and November 2002 with 306 residents of the Bega Valley LGA in south-east

[13] i.e. assuming that R=7469.

[14] i.e. assuming that R=213.

[15] The proportion of eligible persons among those who were considered and did not refuse is given by: (I+NC+NI)/(I+NE+NC+NI) = (2431+847+2213)/(2431+3250+847+2213) = 0.628. Note that 'not applicable' phone numbers were excluded from this calculation.

NSW. The LJF (2003) report provides a full description of the pilot survey, including its development, conduct and findings.

The pilot survey instrument was refined to produce the survey instrument for the present study. A detailed description of the changes to the pilot survey is presented in Table B6 in Appendix B. The main survey remains essentially very similar to the pilot survey. The major differences are that the main survey:

- includes three additional legal events (dispute with financial institution—question 22; local council problem—question 44D; domestic violence allegation against you—question 48)
- explicitly specifies the legally defined categories of discrimination (marital status, age, gender, religion, sexuality, ethnicity, disability) in the question on non-employment related discrimination (question 24)[16]
- asks about participants' three most recent legal events rather than about the most significant legal event in the last 12 months together with the other two most recent legal events[17]
- includes a question to measure the timing of the three most recent legal events (question 60).

Numerous minor changes were also made to improve clarity and ease of administration, including:

- minor changes to the wording of questions and pre-coded response categories
- removal of a few questions of limited import
- introduction of some further screening questions to assist with the interpretation of questions measuring legal events
- re-ordering of some questions

[16] The pilot question did not specifically ask about legally defined categories of discrimination. A number of responses to this pilot question raised issues which are not legal instances of discrimination, highlighting the difficulty in asking people with no legal qualifications to make judgments about whether or not a particular issue is in fact a legal issue.

[17] Analysis of the pilot did not reveal differences in participants' responses to their most significant event and their responses to other recent events.

- replacement of some pre-coded responses with open-ended responses
- expanding the response category 'no answer provided' to include 'don't know'
- re-ordering the response categories so that 'question not applicable' and 'no answer provided/don't know' come after the other response categories.

Conduct of main survey

NCS Pearson, a social research firm, was engaged to conduct the interviews.[18] To reduce cost and improve efficiency, the interviews were conducted by telephone. The survey was conducted between 23 August and 28 September 2003 by trained interviewers using Computer Assisted Telephone Interviewing (CATI) system software.[19]

Calls to potential participants were made between 5 pm and 9 pm on weekdays, and between 10 am and 6 pm on weekends, to maximise the likelihood of contacting persons across the demographic spectrum (including people who tend to be out during the day such as employed people and students). The call back policy adopted was to make five attempts to get through to an individual phone number, with call back attempts usually spaced out over a number of days and at least four hours apart. Once a given number was answered, if an eligible person was not at home, the policy was to make a further five call back attempts to talk to an eligible person within that household. Once contact was made with an eligible person who agreed to participate, the interview was conducted at that time if convenient. If inconvenient, an attempt was made to secure an agreement to conduct the interview at a specified time (a 'hard' appointment) or an agreement to conduct the interview at a later, unspecified time (a 'soft' appointment).

The average length of each interview was 21 minutes.

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[18] NCS Pearson is now known as *I*-view Pty Ltd.

[19] The structure of the survey instrument was complex, including filter questions and complicated branching. The CATI software was used to automatically direct the interviewer to the next appropriate question for each interview, minimising human error in asking irrelevant questions, and maximising the efficiency with which the interview was conducted (see, for example, Presser et al. 2004).

Advantages and limitations of the survey technique

Reporting of legal events

An advantage of the present survey is that it was not restricted to the measurement of civil legal events, but included criminal and family legal events.

The present study measured whether each of 101 different legal events was experienced by each individual, but did not measure the number of times each event was experienced by a given individual. For instance, a person who reported experiencing a problem related to renting accommodation may have experienced such a problem more than once during the 12-month reference period. Although this method of measurement would not have affected the estimation of the breadth of legal events experienced by each individual, it may have resulted in an under-counting of the total number of legal events experienced by some individuals and an underestimation of the total incidence rate. This limitation is shared with a number of the recent legal needs surveys.[20]

As noted earlier, retrospective surveys such as the current one rely on participants' memories. The present study attempted to maximise the accurate recall of legal events through a number of strategies. Firstly, given that longer reference periods for recall are associated with increased risk of inaccurate or decayed memory of events (e.g. Biemer et al. 1991; Rubin 1982; Sudman & Bradburn 1973), the reference period was restricted to 12 months, which is considerably shorter than the reference periods of three to 5.5 years used in some other similar studies (e.g. Genn 1999; Genn & Paterson 2001; Maxwell et al. 1999; Pleasence et al. 2004b).[21] Secondly, as already described, legal events were asked about in context and in considerable detail so that participants could readily identify whether they had experienced these events, without necessitating a particular level of legal knowledge.

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[20] While Curran (1977), Genn (1999), Genn and Paterson (2001) and Maxwell et al. (1999) measured the frequency of each specific legal event, a number of other legal needs surveys apparently did not (e.g. Cass & Sackville 1975; Fishwick 1992; NCC 1995; Rush 1999).

[21] Note that the use of extremely short recall reference periods can result in telescoping errors whereby events outside the reference period are inaccurately recalled as having occurred in the reference period (e.g. Biemer et al. 1991).

Surveys are also subject to various forms of response bias, and rely on participants' willingness to reveal sensitive information (e.g. Biemer et al. 1991; Oppenheim 1992; Presser et al. 2004). Survey respondents sometimes provide socially desirable rather than honest answers in relation to highly personal matters, socially taboo issues, and socially disapproved or self-incriminating behaviour (Oppenheim 1992). For example, it has been observed that legal events of a highly personal nature, such as domestic violence, tend to be under-reported (Keys Young 1998). The present survey examined domestic violence as well as other potentially sensitive issues such as, for example, assault, criminal charges, child protection, discrimination and immigration. In order to minimise under-reporting of sensitive information, participants were reassured about the confidentiality and anonymity of the information provided. Furthermore, the use of telephone interviews, which provide greater anonymity than face-to-face interviews, may also have helped to minimise under-reporting of sensitive issues (Biemer et al. 1991; Oppenheim 1992). Nonetheless, the possibility of under-reporting sensitive information should be kept in mind when interpreting the results from the current survey.

Sample representativeness

The representativeness of a survey sample depends on both the sampling process and the survey response rate. The present survey was not strictly speaking a random probability sample of persons aged 15 years or over in the LGAs covered. Although the initial selection of potential participants involved random selection from the telephone directory, quota controls were used to obtain participants from demographic groups that tend to be relatively more difficult to find at home (e.g. younger people, men). These non-random elements of the sampling process reduce the generalisability of the results.

Furthermore, it should be noted that some demographic groups did not have the opportunity to be surveyed or were likely to be under-represented, such as:

1. persons living at residences without land-line telephones
2. persons who were homeless
3. persons who were institutionalised

4. persons who have difficulty completing long interviews (e.g. some persons with a mental or intellectual disability)
5. persons with poor English who were not provided with an interpreter (i.e. persons from language groups other than Vietnamese, Cantonese and Spanish).

It should also be remembered that the sample was drawn from six LGAs in NSW that exhibit disadvantage. The extent to which the results are generalisable to other disadvantaged areas of NSW is unclear.[22]

The relatively low survey response rates (i.e. cooperation and response rates) also reduce the generalisability of the present results.[23] The finding of some differences between the gender and age profiles of the sample compared with those of the population also limits the generalisability of the results.

Given these limitations in terms of sample representativeness, the results from the present survey should be considered suggestive rather than conclusive.

Data analysis

NCS Pearson provided all the survey data to the LJF in de-identified form in a Statistical Package for the Social Sciences (SPSS) data file. Long verbatim responses were also provided in a Microsoft Excel spreadsheet.[24]

Given that some participants reported experiencing more than one legal event in the reference period, two distinct units of analysis were used in the present study: a person-based approach and an event-based approach. The unit of analysis used in each case is specified in the tables, figures or the text in the results chapters.

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[22] The present survey aimed to identify legal events in disadvantaged communities in NSW and did not attempt to identify legal events in NSW as a whole. Thus, providing results that are generalisable to the general NSW population was beyond the scope of the present study.

[23] It is worth noting that a number of the recent legal needs surveys did not report on survey response (e.g. Cass & Sackville 1975; Dale 2000; NCC 1995; Rush 1999; Spangenberg Group 1989) and others similarly achieved low cooperation or response rates below 50 per cent (e.g. Schulman et al. 2003; Task Force 2003). Given the low survey response in the present study, it was deemed inappropriate to impose any weighting to mirror the population distributions of gender and age because such weighting would run the risk of overplaying the results of unrepresentative cases.

[24] SPSS only allows 198 characters for alphanumeric variables.

Descriptive statistical analyses

Descriptive analyses, such as frequencies and percentages, were compiled from the survey data to address the first five aims of the study, that is:

1. the incidence of legal events
2. the response to legal events, including the use of legal services
3. the satisfaction with any assistance received
4. the resolution of legal events
5. the satisfaction with the outcome of legal events.

As outlined below, various types of inferential statistical analyses were used to address Aim 6, that is, the factors related to incidence, response, satisfaction with assistance, resolution and satisfaction with outcome.

Logistic regression analyses

The main inferential statistical analyses involved 15 logistic regression models, each examining the predictors of a different outcome variable. One model examined the predictors of reporting legal events of any type. A further 10 models examined the predictors of reporting each of the 10 most frequently occurring types of events.[25] The last four models examined the predictors of action taken for legal events, satisfaction with the assistance received for legal events, the resolution status of legal events and satisfaction with the outcome of legal events. The potential predictors examined for each outcome variable are detailed in Table B7 in Appendix B, and included various sociodemographic characteristics of the participants and various characteristics of the legal events.

Logistic regression is an appropriate form of multivariate analysis when the outcome variable is discrete rather than continuous. Like other forms of regression, it examines the relationship of an outcome variable to a set

[25] The 10 most frequently occurring legal event groups included eight civil event groups (i.e. accident/injury, consumer, credit/debt, education, employment, government, housing, wills/estates), one criminal event group (i.e. general crime) and the family event group. Further details about event frequency are provided in Chapter 3.

of potential predictor variables considered simultaneously. This technique determines the association of each potential predictor to the outcome variable when the effects of the other potential predictors are taken into account. That is, it determines the independent predictors of the outcome variable from the set of potential predictors examined (e.g. Agresti 1996; Hosmer & Lemeshow 2000; Menard 2002).

A separate logistic regression model was fitted for each outcome variable. All of the outcome variables were treated as binary variables, even though these variables are sometimes presented in the results chapters broken down into more than two categories in the corresponding cross-tabulations. In the regression analyses, all of the predictors were treated as categorical variables (i.e. variables with discrete categories). The set of potential predictors examined in each model is presented in Table B7 in Appendix B. The categories used for both the predictor and the outcome variables are also specified in Table B7.

Standard binary logistic regression was used for the first 11 outcome variables listed above. Mixed-effects binary logistic regression (Hedeker 1999, 2002) was used for the last four outcome variables. While standard logistic regression assumes the independence of observations, mixed-effects logistic regression allows for correlated observations. For the first 11 outcome variables, there was only one observation for each participant, so the observations were independent.[26] The last four outcome variables involved potentially correlated observations because some participants had multiple legal events. The mixed-effects regression appropriately adjusted for any correlation among events experienced by the same participant.

Significance of predictors

In each model, the overall significance of each potential predictor was examined at the 0.05 level. For significant predictors (e.g. age), further significance testing was conducted, involving comparisons between particular categories of the predictor (e.g. a comparison between 15 to 24 year olds and individuals 65 years or over).

[26] Each participant reported either experiencing certain legal events or not experiencing them.

More specifically, with the exception of the legal event group predictor, comparisons were made between one chosen category of each predictor (the reference category) and each other category of that predictor.

Basing comparisons on a single reference category is appropriate for predictors that only have a few categories and for predictors that have ordered categories (e.g. age, personal income, education). However, this method considerably limits the interpretation of nominal (non-ordered categorical) predictors that have numerous categories because many of these categories are not directly compared against each other.

Legal event group was the only nominal predictor with numerous categories in the present study. If the comparisons for legal event group had been based on a single reference category (i.e. a single legal event group), there would have been no comparisons between any of the remaining 14 legal event groups. As a result, comparisons of each legal event group were made against the average effect of all the legal event groups rather than against one specific legal event group (e.g. Menard 2002). Basing comparisons on the average effect allowed conclusions to be drawn about whether each legal event group was more or less likely than average to result in certain outcomes (e.g. seeking help).

For predictors that were significant overall, the significance of each comparison tested was also examined at the 0.05 level. Summary tables of the regression models are provided in the results chapters, while full details of the regressions are provided in Appendix C. The comparisons used for significant predictors are detailed in the summary tables and provided in the notes to the Appendix tables.

The odds ratio for each comparison is presented in the Appendix C tables. The odds ratio is a ratio of two sets of odds. For example, for the association between reporting legal events and gender, the odds ratio compares the odds of a male reporting legal events with the odds of a female reporting legal events.[27] An odds ratio that is not significantly different from the value of one (1.0) suggests that there is no real difference between these two sets of odds.

[27] The value for the odds of reporting legal events is calculated by dividing the probability of reporting legal events by the probability of not reporting legal events.

An odds ratio that is significantly greater than one suggests that the first set of odds (for males) is higher than the set of odds for the reference category (for females). Conversely, an odds ratio that is significantly less than one suggests that the first set of odds is lower than the set of odds for the reference category. In the case of the legal event group predictor, the odds ratio compares the odds of a particular legal event group against the average odds for all legal event groups.

The 95 per cent confidence interval associated with each odds ratio is also presented in the Appendix C tables. The 95 per cent confidence interval provides, with 95 per cent certainty, the range of values that the odds ratio could take.

Further details about the logistic regression analyses performed are outlined in Appendix B.

Chi-square analyses

In addition to the logistic regression analyses, some chi-square analyses were also conducted to address aspects of Aim 6 that were not examined in the logistic regression analyses. For example, chi-square tests examined the relationship between:

- the incidence of the five least frequent legal event groups and the sociodemographic variables[28]
- action taken in response to legal events and broad area of law
- region of residence and distance travelled to obtain assistance
- type of adviser and satisfaction with assistance
- method of resolution for resolved events and broad area of law
- method of resolution for resolved events and action taken in response to events
- satisfaction with outcome and satisfaction with assistance.

[28] The five least frequently occurring legal event groups included three civil event groups (i.e. business, health, human rights) and two criminal event groups (i.e. domestic violence, traffic offences). Further details about event frequency are provided in Chapter 3.

The chi-square test is a non-parametric test that examines whether there is a significant relationship between two or more categorical variables. The test is based on the cross-tabulation of the relevant variables, and compares the observed frequencies in each cell of the cross-tabulation with the frequencies expected if there were no relationship between the variables (e.g. Siegel & Castellan 1988). The chi-square test reveals the straightforward relationship between the two variables, when no other variables are taken into account (i.e. the bivariate relationship). The statistical significance of each chi-square test was examined at the 0.05 level.

Cluster analysis

The incidence patterns of legal events (Aim 1) were further examined via cluster analysis. Cluster analysis is an exploratory data analysis tool that groups observations according to their degree of relatedness (e.g. Aldenderfer & Blashfield 1984; Everitt, Landau & Leese 2001; SAS Institute Inc. 1993). Observations within a cluster are more closely related to one another than they are to observations in other clusters. In the present study, agglomerative hierarchical cluster analysis (AHCA) was used to identify which of the 15 legal event groups tended to be experienced by the same individuals (i.e. tended to co-occur) during the 12-month reference period.

AHCA starts with each observation (i.e. legal event group) in a separate cluster (i.e. 15 clusters). It then proceeds in a series of successive steps, with each step joining together the two clusters that are most similar into one cluster. In this way, legal event groups were combined into an increasingly smaller number of coherent clusters, until eventually, all event groups had been combined into one cluster.

Jaccard scores were used to measure the amount of similarity between legal event groups and centroid linkage was used as the clustering method.[29]

[29] Jaccard scores take into account instances where an individual has experienced both legal event groups of interest and ignores instances where individuals have experienced neither (Everitt et al. 2001). Jaccard scores were considered appropriate in the present analysis because while individuals who have experienced the same pair of legal event types are likely to have something in common, there is no reason to expect that individuals who experience neither of a pair of legal event groups have something in common (e.g. Pleasence et al. 2004b).

The results of the AHCA were summarised in a hierarchical tree diagram, or dendrogram. The branches of the dendrogram illustrate which legal event groups were joined together at each step of the analysis. The length of the branches joining two or more legal event groups (as measured by the 'distance' shown on the x-axis of the dendrogram) indicate the degree of similarity between those legal event groups. More specifically, the shorter the length of the branches joining legal event groups, the greater the similarity (or co-occurrence) of those event groups, and the earlier in the analysis that these event groups were combined into one cluster.

The number of clusters formed by a particular stage in the analysis can be made evident graphically by 'cutting' (i.e. drawing a line through) the dendrogram at the distance corresponding to that stage, and noting which clusters were formed below that distance. There is no single established method for deciding the 'best cut' of the dendrogram, that is, for deciding on the optimal number of clusters that best describes the relationships between observations. The various formal tests available for this purpose often provide different results and, consequently, heuristic approaches are commonly used (Aldenderfer & Blashfield 1984; Everitt et al. 2001; SAS Institute Inc. 1993). The most basic heuristic approach is to 'cut' the dendrogram according to the subjective inspection of the different levels of the tree. A common method used to assist in determining the best cut involves examining the distance between the fusion coefficients at each stage, and cutting the dendrogram at a relatively large jump in the value of the coefficient (Aldenderfer & Blashfield 1984; Everitt et al. 2001). In the present case, the optimal number of clusters was determined using a combination of subjective inspection and the change in the fusion coefficient.

Factor analysis

The incidence patterns of legal events (Aim 1) were also examined via factor analysis. Factor analysis is a data reduction technique used to identify underlying dimensions, or factors, that explain the pattern of relationships within a set of observed variables (e.g. Green & Salkind 2003; Tabachnick & Fidell 2001). In this instance, exploratory factor analysis was carried out to examine the relationships between the 15 legal event groups and to

identify underlying dimensions. Legal event groups that tend to co-occur will contribute to the same underlying dimension or factor, while unrelated legal event groups will contribute to different factors. Legal event groups are considered to contribute to a particular underlying dimension or factor if they 'load' significantly on that factor.

Factor analysis generally involves two stages: factor extraction and factor rotation (Green & Salkind 2003). Principal component extraction was used and the number of factors extracted was based on an examination of a scree plot displaying eigenvalues. Three factors were identified. Varimax (orthogonal) rotation with Kaiser normalisation was used to maximise the loading of each variable on a single factor, while minimising the loadings of the variable on the other factors. Legal event groups with loadings of 0.320 or higher on a given factor were considered to load significantly on that factor (e.g. Tabachnick & Fidell 2001).

Missing values

The number of missing values for each descriptive and inferential statistical analysis is provided in the table notes. The numbers of participants and/or events included in each logistic regression analysis are also listed in Table B7 in Appendix B. Each analysis was based only on participants and/or events that had data on all the variables of interest used in the analysis (i.e. listwise deletion of missing values was used).

3. The Incidence of Legal Events

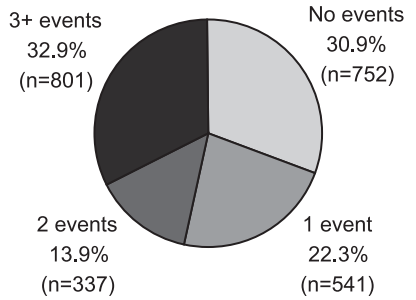
This chapter describes the number and type of legal events reported by survey participants across the six LGAs. It also examines the sociodemographic factors associated with the incidence of different types of legal events.

Number of legal events reported

The participants were asked about legal events they had experienced in the 12 months prior to the survey. Overall, the 2431 participants across the six LGAs reported experiencing a total of 5776 legal events in the 12-month period. The maximum number of legal events reported by any individual was 33.

Almost one-third of participants (752 or 30.9%) reported that they did not experience any legal events during the reference period (see Figure 3.1). The remaining two-thirds (1679 or 69.1%) reported experiencing at least one legal event during the reference period, with approximately one-third of all participants reporting either one or two legal events, and one-third reporting three or more legal events. The average number of legal events reported across all 2431 participants was 2.4, while the median number was 1.0. The average number of legal events reported by the 1679 participants who reported at least one event was 3.4.

Figure 3.1: Number of events reported per participant, all six LGAs, 2003



Note: N=2431 participants.

Table 3.1 presents a cumulative frequency distribution of legal events. It can be seen that a minority of participants accounted for a disproportionate number of the legal events reported. For example, the third of participants who reported three or more legal events accounted for more than three-quarters (79.0%) of the 5776 legal events reported. Less than one-quarter of the sample (23.9%) accounted for two-thirds of the events (67.5%) and about one-sixth of the sample (16.4%) accounted for over half the events (54.9%).

Table 3.1: Cumulative frequency distribution of legal events, all six LGAs, 2003

No. of events reported per participant	*Participants*		*Events*	
	No.	*Cumulative %*	*No.*	*Cumulative %*
16+	16	0.7	308	5.3
15	6	0.9	90	6.9
14	7	1.2	98	8.6
13	10	1.6	130	10.8
12	14	2.2	168	13.7
11	17	2.9	187	17.0
10	29	4.1	290	22.0
9	30	5.3	270	26.7
8	41	7.0	328	32.4
7	45	8.8	315	37.8
6	71	11.8	426	45.2
5	112	16.4	560	54.9
4	182	23.9	728	67.5
3	221	32.9	663	79.0
2	337	46.8	674	90.6
1	541	69.1	541	100.0
0	752	100.0	0	
Total	**2431**		**5776**	

Types of legal events reported

The survey measured the incidence of 101 different legal events. These events were categorised under three broad areas of law, namely civil, criminal and family law, and then further categorised into 15 legal event groups (see Table B1, Appendix B).[1] The categorisation resulted in 76 civil law events, 16 criminal law events and nine family law events.

[1] In addition to the 101 classified legal events, a further three different types of events were unable to be classified and are excluded from the three broad areas of law and the 15 legal event groups.

Table 3.2 presents the reported incidence of legal events during the 12-month reference period, broken down by broad area of law and legal event group. Table C1 in Appendix C presents the reported incidence of each of the 101 different legal events.[2]

Table 3.2: Incidence of legal events by broad area of law and legal event group, all six LGAs, 2003

Area of law	*Legal event group*	*Participants*		*Events*	
		No.	*%*	*No.*	*%*
Civil	Accident/injury	466	19.2	554	9.6
	Business	122	5.0 [a]	125	2.2
	Consumer	536	22.0	690	11.9
	Credit/debt	292	12.0	384	6.6
	Education	181	7.4 [b]	223	3.9
	Employment	293	12.1 [c]	426	7.4
	Government	474	19.5	631	10.9
	Health	77	3.2 [d]	90	1.6
	Housing	550	22.6	673	11.7
	Human rights	141	5.8	196	3.4
	Wills/estates	356	14.6	417	7.2
	Total civil	1518	62.4	4409	76.3
Criminal	Domestic violence	96	3.9	109	1.9
	General crime	646	26.6	872	15.1
	Traffic offences	78	3.2	83	1.4
	Total crime	733	30.2	1064	18.4
Family	Family	206	8.5	292	5.1
Unclassified		11	0.5	11	0.2
Total		**1679**	**69.1**	**5776**	**100**

a 562 participants owned a small business. Of these, 122 (21.7%) reported at least one business event.

b 1076 participants were full- or part-time students, or were responsible for a student. Of these, 181 (16.8%) reported at least one education event.

c 1417 participants were employed full- or part-time at some time during the reference period. Of these, 293 (20.7%) reported at least one employment event.

d 768 participants had chronic conditions or mental/physical disabilities or were responsible for a person with a disability or an elderly person. Of these, 77 (10.0%) reported at least one health event.

Notes: Participants sometimes reported multiple legal events (within or across legal event groups).

'Unclassified' legal events consist of events that were unclearly described by participants.

Table 3.2 shows that 62.4 per cent of participants reported experiencing one or more civil law events during the 12-month period, compared with only 30.2 per cent for criminal law events and 8.5 per cent for family law events. It is worth noting that this distribution may partly reflect the survey's greater focus on civil law events than on criminal or family law events.

[2] As noted in the *Method* section in Chapter 2, it is possible that events of a highly personal or sensitive nature (e.g. events involving domestic violence, assault, criminal charges, child protection, discrimination, immigration) were under-reported.

Within civil law, the legal event groups reported by the highest proportions of participants were housing (22.6% of all participants), consumer (22.0%), government (19.5%), accident/injury (19.2%), wills/estates (14.6%), employment (12.1%) and credit/debt (12.0%).

As detailed in Appendix Table C1, the most frequently reported housing events involved buying or selling a home (9.0% of all participants), disputes with neighbours (6.3%), tenancy problems (5.0%) and homelessness (3.9%).

The most common consumer events involved problems related to goods and services (10.6%), disputes with financial institutions (9.8%) and problems with insurance (4.8%). Problems related to goods/services and disputes with financial institutions had the third and fourth highest incidence rates among the 101 different legal events examined.

Relatively frequently reported government events included local council problems (6.5%), non-traffic-related fines (5.0%), problems with pensions or benefits (4.6%), and disputes related to taxation or debt (3.8%).

Eight per cent of respondents reported a car accident involving property damage, 6.5 per cent reported a work injury and 7.2 per cent reported a personal injury not related to work or a car accident.

Making or altering a will had the second highest incidence rate among the 101 legal events examined, with 11.1 per cent of respondents reporting this event.

Respondents reported that employment events included disputes related to employment conditions (7.3%), workplace harassment or mistreatment (5.1%) and workplace discrimination (3.0%).

The most frequently reported credit/debt events involved problems concerning money owed to the respondent (6.2%) and problems paying bills or debts (6.0%).

In terms of the broad area of criminal law, events within the general crime legal event group were reportedly experienced by over one-quarter (26.6%) of all participants, whereas domestic violence events (3.9%) and traffic

offence events (3.2%) were only reported by relatively small proportions of participants.

The most commonly reported event within the general crime legal event group was having one's property stolen or vandalised, with 18.9 per cent of all survey participants reporting being victims of stolen or vandalised property. It is worth noting that stolen/vandalised property was the most frequently reported of all the 101 legal events examined. Nine per cent of participants reported being victims of assault and 4.4 per cent reported that the police failed to investigate a crime. It is also worth noting that only five participants reported being in an adult prison or juvenile detention centre at some time during the reference period, and as a result, only a small number of legal events were related to imprisonment.

Within family law, the most frequently reported events included experiencing divorce or separation (3.3%), problems with child support payments (3.2%), and problems with residence or contact arrangements for children (2.9%).

Reporting multiple legal events

Some participants reported more than one event of a particular type (i.e. within the same legal event group). Table 3.3 presents the number of participants who reported multiple events within a particular legal event group.[3] It can be seen that the event groups with the highest percentages of participants reporting multiple events were employment, family, human rights, general crime, credit/debt and government.

[3] Although the survey measured whether participants experienced more than one type of event belonging to the same legal event group, it did not measure the number of times that each specific event was experienced.

Table 3.3: Incidence of multiple legal events by broad area of law and legal event group, all six LGAs, 2003

Area of law	*Legal event group*	*No. of participants with 1+ events*	*Multiple events*	*% of participants with multiple events*
Civil	Accident/injury	466	74	15.9
	Business	122	3	2.5
	Consumer	536	125	23.3
	Credit/debt	292	69	23.6
	Education	181	40	22.1
	Employment	293	100	34.1
	Government	474	112	23.6
	Health	77	10	13.0
	Housing	550	107	19.5
	Human rights	141	39	27.7
	Wills/estates	356	50	14.0
Criminal	Domestic violence	96	12	12.5
	General crime	646	161	24.9
	Traffic offences	78	5	6.4
Family	Family	206	62	30.1
Total		**1679**	**1138**	**67.8**

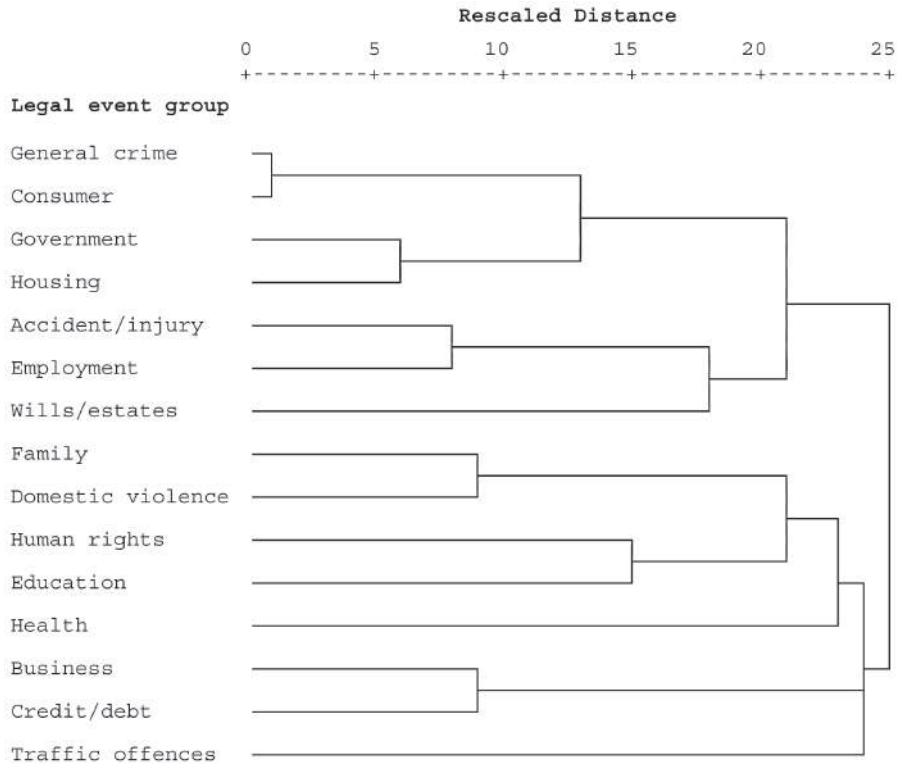
Some participants reported experiencing events across more than one legal event group during the reference period. To examine whether different types of events tended to co-occur, that is, tended to be experienced by the same participants, a hierarchical cluster analysis and an exploratory factor analysis were conducted on the 15 legal event groups. The cluster analysis placed legal event groups that tended to be experienced together in the same cluster, and event groups that tended to be unrelated in different clusters. The factor analysis also examined the pattern of relationships between legal event groups, with related event groups contributing to, or loading on, the same underlying dimension or factor.[4]

Figure 3.2 summarises the results of the cluster analysis in the form of a tree diagram or dendrogram. The branches of the dendrogram join together legal event groups that tended to be related (or co-occurred), with shorter branches representing greater similarity (or co-occurrence) between legal event groups than longer branches. The dendrogram reveals three main clusters, with two of these clusters consisting of further, smaller clusters.[5]

[4] See the *Method* section in Chapter 2 for further details about the hierarchical cluster analysis and factor analysis.

[5] The number of clusters was decided by subjective inspection of the dendrogram in conjunction with consideration of large jumps in the fusion coefficient at each stage of the analysis. See the *Method* section in Chapter 2 for further details and Figure C1 in Appendix C which displays the fusion coefficient at each stage of the analysis.

Figure 3.2: Dendrogram of legal event groups



Notes: N=2431 participants.
The centroid method of clustering was used.

The first cluster includes a broad range of legal event groups, comprising general crime, consumer, government, housing, accident/injury, employment and wills/estates events. This broad cluster consists of three more defined sub-clusters, namely (a) general crime and consumer events, (b) government and housing events, and (c) accident/injury and employment events.

The second cluster comprises family, domestic violence, human rights and education events, with family and domestic violence events forming one sub-cluster, and human rights and education events forming a second sub-cluster.

The third cluster is an economic cluster comprising business and credit/debt events. Health and traffic offence events do not fit neatly into any of the main clusters identified.[6]

The factor analysis revealed a similar pattern, also resulting in three main groupings or factors, with health and traffic offence events again not cohering with any of these groupings (see Table C2 in Appendix C for a summary of the factor solution).[7] The first factor was a broad factor which included five of the seven legal event groups evident in the broad grouping according to the cluster analysis—general crime, consumer, government, accident/injury and employment. The factor analysis suggested, however, that housing and wills/estates events did not significantly contribute to this grouping. It also suggested that human rights events formed an additional element of this broad grouping rather than cohering with the family grouping as suggested by the cluster analysis.

The second factor, like the second cluster, was dominated by family and domestic violence events, but human rights and education events did not significantly contribute to this factor.

The factor analysis, like the cluster analysis, also revealed a third grouping dominated by business and credit/debt events. The factor analysis also suggested that consumer events significantly contributed to this grouping, although not as strongly as they contributed to the broad factor.[8]

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[6] Figure C1 in Appendix C reveals large jumps in the fusion coefficient between Stages 1 and 2, between each pair of Stages from 5 to 9, and between Stages 10 and 11. Given that we were interested in the interrelationships between all 15 legal event groups, we examined the clusters formed up to the latest large jump in the fusion coefficient (between Stages 10 and 11). At this point, there were three main clusters consisting of (1) a broad cluster comprising general crime, consumer, government, housing, accident/injury, employment and wills/estates; (2) a family/rights cluster comprising family, domestic violence, human rights and education; and (3) an economic cluster comprising business and credit/debt. Between Stages 5 and 6, the economic cluster was identical to that between Stages 10 and 11. The broad cluster had not yet formed but its three sub-clusters were evident. The family/rights cluster had not yet formed but its two sub-clusters were evident.

[7] The wills/estates group also did not load significantly on any factor. In the cluster analysis, wills/estates was the weakest contributor to the broad cluster (i.e. the last event group to join onto the broad cluster).

[8] Note that cluster analysis, unlike factor analysis, does not allow the same legal event group to contribute to more than one cluster, but places each event group in the most relevant cluster.

Demographic factors related to reporting legal events of any type

A standard binary logistic regression was conducted to examine the relationship between sociodemographic factors and experiencing legal events. The regression compared participants who reported one or more legal events of any type with participants who did not report any legal event on the following sociodemographic characteristics: gender, age, Indigenous Australian status, country of birth, disability status, personal income and education level.[9] The regression was used to determine which of the sociodemographic factors were statistically independent predictors of reporting legal events of any type, after taking into account the interrelationships between these factors and their combined effect on reporting legal events.

Table 3.4 provides a summary of the regression results while Table C3 in Appendix C provides the full results. Table 3.5 presents the corresponding descriptive statistics.

The regression revealed that age, country of birth, disability status, personal income and education level were statistically independent predictors of reporting legal events (of any type). Gender and Indigenous status were not significant predictors of reporting legal events (see Table 3.4).

Table 3.4 shows the categories of each predictor that were compared in the regression (see column headed 'Comparison'). For age, people aged 65 or over were compared with each other age group. Table 3.4 presents the odds ratios for significant comparisons. It can be seen that all the age comparisons tested were significant. As noted in the *Method* section in Chapter 2, an odds ratio that is significantly greater than 1.0 indicates the first category in the comparison had higher odds than the second, whereas an odds ratio that is significantly less than 1.0 indicates the reverse. Thus, Table 3.4 shows that, compared with participants aged 65 years or over, all other age groups had higher odds of reporting legal events. Interestingly, the likelihood of reporting

[9] A standard logistic regression was appropriate here because there was only one observation for each participant: each individual either reported experiencing at least one legal event or reported not experiencing any legal events.

legal events tended to decrease with increasing age. More specifically, the odds of reporting legal events were approximately:

- twice as high for 55 to 64 year olds (2.1) compared with the oldest age group
- three times as high for 45 to 54 year olds (3.1) and 35 to 44 year olds (3.6) compared with the oldest age group
- four times as high for 25 to 34 year olds (4.5) and 15 to 24 year olds (4.3) compared with the oldest age group (see Table 3.4).

Table 3.4: Summary of standard binary logistic regression for reporting legal events of any type

SIGNIFICANT VARIABLES		
Variable	***Comparison***	***Odds ratio*** [a]
Age (years)	15–24 versus 65+	4.3
	25–34 versus 65+	4.5
	35–44 versus 65+	3.6
	45–54 versus 65+	3.1
	55–64 versus 65+	2.1
Country of birth	English speaking versus non-English speaking	1.5
Disability status	Disability versus no disability	1.7
Personal income ($/week)	0–199 versus 1000+	0.5
	200–499 versus 1000+	0.6
	500–999 versus 1000+	0.7
Education level	Didn't finish/at school versus university degree	ns
	Year 10/equivalent versus university degree	0.7
	Year 12/equivalent versus university degree	ns
	Certificate/diploma versus university degree	ns
NON-SIGNIFICANT VARIABLES	**Gender, Indigenous status**	

a An odds ratio greater than 1.0 indicates the first category in the comparison had higher odds than the second.
An odds ratio less than 1.0 indicates the first category in the comparison had lower odds than the second.

Notes: N=1988 participants. Data on one or more potential predictor variables were missing for 443 participants.
'ns' indicates the odds ratio was not statistically significant, that is, the odds for the first category in the comparison were not statistically different from the odds for the second category (even though the overall variable was significant).

Table 3.5 shows that, whereas only 44.6 per cent of the oldest age group reported experiencing one or more legal events, over three-fifths of the other age groups reported experiencing one or more legal events.

Table 3.5: Reporting legal events of any type by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	840	69.7	1205
	Male	839	68.4	1226
	Total	1679	69.1	2431
Age (years)	15–24	295	73.2	403
	25–34	364	78.6	463
	35–44	362	75.3	481
	45–54	322	71.6	450
	55–64	187	62.5	299
	65+	148	44.6	332
	Total	1678	69.1	2428
Indigenous status	Indigenous	59	73.8	80
	Non-Indigenous	1444	68.6	2106
	Total	1503	68.8	2186
Country of birth	English speaking	1448	70.2	2062
	Non-English speaking	228	62.3	366
	Total	1676	69.0	2428
Disability status	Disability	370	72.8	508
	No disability	1305	68.1	1917
	Total	1675	69.1	2425
Personal income ($/week)	0–199	307	62.7	490
	200–499	549	67.0	820
	500–999	511	74.3	688
	1000+	190	79.2	240
	Total	1557	69.6	2238
Education level	Didn't finish/at school	164	60.7	270
	Year 10/equivalent	421	63.3	665
	Year 12/equivalent	340	67.3	505
	Certificate/diploma	316	77.3	409
	University degree	431	76.1	566
	Total	1672	69.2	2415

Note: Where the total for a given sociodemographic factor is less than 2431, data were missing on that factor.

The odds of reporting legal events were 1.5 times higher for participants born in an English speaking country than for participants born in a non-English speaking country (see Table 3.4). Whereas 70.2 per cent of participants born in an English speaking country reported experiencing legal events, only 62.3 per cent of those born in a non-English speaking country reported experiencing legal events (see Table 3.5).

The odds of reporting legal events were 1.7 times higher for people with a chronic illness or disability than for other people (see Table 3.4).

When compared with the highest personal income group ($1000 or more per week), each of the other income groups had lower odds of reporting legal events (see Table 3.4). The likelihood of reporting legal events tended to increase with increasing income, with the lowest income earners (under $200 per week) having the lowest incidence rate (62.7%) and the highest income earners ($1000 or more per week) having the highest incidence rate (79.2%, see Table 3.5).

The odds of reporting legal events were lower for people who had completed schooling only as far as Year 10 than for university graduates (see Table 3.4). Whereas 63.3 per cent of those who had completed schooling only as far as Year 10 reported a legal event, 76.1 per cent of university graduates reported a legal event (see Table 3.5).

Demographic factors related to reporting different types of legal events

To assess whether the types of events experienced were related to the characteristics of participants, a series of standard binary logistic regressions were performed. Each regression examined whether sociodemographic factors were associated with whether or not participants reported experiencing one or more events from a particular legal event group.[10] Given that the frequency of reporting some types of events was low, there were insufficient numbers to conduct a separate regression for some legal event groups. As a result, regressions were performed for the 10 most frequently occurring legal event groups. These event groups comprised eight civil legal event groups (i.e. accident/injury, consumer, credit/debt, education, employment, government, housing and will/estates), one criminal legal event group (i.e. general crime) and the family legal event group.

The full results of these 10 logistic regression models are presented in Tables C4 to C13 in Appendix C, and the corresponding descriptive statistics are presented in Tables C14 to C23 in Appendix C. The results of these regressions are discussed in turn below.

[10] In each case, a standard rather than mixed-effects logistic regression model was appropriate because there was only one observation for each individual: for example, reporting at least one accident/injury event versus not reporting any accident/injury event.

Although the relationships of sociodemographic factors with reporting the five least frequent types of legal events[11] were not examined via regression analyses, they were examined via chi-square analyses. It is worth noting that, unlike regression analyses, chi-square analyses only examine the bivariate relationship of each sociodemographic factor to reporting each type of event. That is, chi-square analyses do not take into account the interrelationships between sociodemographic factors and their combined effect on reporting each type of event. The chi-square results and the relevant cross-tabulations for the five least frequent legal event groups are presented in Tables C24 to C28 in Appendix C.

Accident/injury events

The logistic regression results revealed that gender, age, country of birth, disability status and personal income were statistically independent predictors of reporting one or more accident/injury legal events. Indigenous status and education were not significant predictors of reporting accident/injury events (see Appendix Table C4).

More specifically the odds of reporting at least one accident/injury event were:

- lower (0.7) for females than for males
- higher for 15 to 24 year olds (5.9), 25 to 34 year olds (3.4), 35 to 44 year olds (3.0) and 45 to 54 year olds (2.3), when compared with oldest age group
- 1.5 times higher for people born in an English speaking country than for people born elsewhere
- 1.4 times higher for people with a chronic illness or disability than for other people
- lower for people earning under $200 per week (0.5) and people earning $200 to $499 per week (0.5) than for people in the highest income bracket ($1000 or more per week).

[11] The five least frequent legal event groups in the present study were the business, health, human rights, domestic violence and traffic offence groups.

Consumer events

According to the logistic regression model, age, disability status and personal income were statistically independent predictors of reporting at least one consumer event. Gender, Indigenous status, country of birth and education were not significant predictors of reporting consumer events (see Appendix Table C5).

The odds of reporting at least one consumer event were:

- higher for all age groups when compared with the group aged 65 or over, being 7.1 times higher for 15 to 24 year olds, 5.4 times higher for 25 to 34 year olds, 5.0 times higher for 35 to 44 year olds, 3.6 times higher for 45 to 54 year olds, and 2.4 times higher for 54 to 64 year olds
- 2.1 times higher for persons with a chronic illness or disability when compared with other individuals
- lower (0.5) for the lowest income group than for the highest income group.

Credit/debt events

The logistic regression showed that age, Indigenous status and disability status were statistically significant predictors of reporting credit/debt events. The remaining sociodemographic variables were not significant (see Appendix Table C6).

The odds of reporting at least one credit/debt event were:

- higher for all age groups when compared with the group aged 65 or over, ranging from 3.5 times higher (for 55 to 64 year olds) to 8.5 times higher (for 25 to 34 year olds)
- 2.0 times higher for Indigenous people compared with non-Indigenous people
- 1.7 times higher for those with a chronic illness or disability than for other individuals.

Education events

Age and disability status were the only sociodemographic factors that were statistically significant predictors of reporting at least one legal event related to education (see Appendix Table C7).[12]

Specifically, the odds of reporting at least one education event were:

- 2.7 times higher for 25 to 34 year olds and 3.0 times higher for 35 to 44 year olds, when compared with people aged 55 years or over
- 1.8 times higher for people with a chronic illness or disability than for other people.

Employment events

Based on the logistic regression model, age, Indigenous status and disability status were statistically significant predictors of reporting employment events. The remaining sociodemographic variables were not significant (see Appendix Table C8).[13]

The odds of reporting at least one employment event were:

- 2.0 times higher for Indigenous people compared with non-Indigenous people
- 1.5 times higher for people with a chronic illness or disability compared with other people.

[12] Of the 2431 respondents, only 1076 were students or were responsible for students. Thus, only these 1076 respondents had the potential to experience an education event. The regression is based on 913 of these 1076 participants who did not have any missing data on the sociodemographic variables. Because only one person aged 65 years or over reported an education event, this age group was combined with the 55 to 64 year age group, and the combined (55 years or over) age group was used as the reference category in the regression.

[13] Of the 2431 respondents, only 1417 were employed at some time during the 12 months prior to the survey, so only these respondents had the potential to experience an employment event. The regression is based on the 1195 of these 1417 participants who did not have any missing data on the sociodemographic variables. Because only two people aged over 65 years reported an employment event, this age group was combined with the 55 to 64 year age group, and the combined (55 years or over) age group was used as the reference category in the regression.

Although age was also a significant predictor of reporting employment events, none of the specific comparisons tested in the regression were significant.[14] The highest incidence of employment events was reported by 45 to 54 year olds (24.9%), followed by 15 to 24 year olds (22.6%) and 25 to 34 year olds (22.2%, see Appendix Table C18).

Government events

Age, disability status and education level were statistically independent predictors in the logistic regression model for reporting government events. The remaining sociodemographic variables examined were not significant (see Appendix Table C9).

More specifically, the odds of reporting at least one government event were:

- about three times higher for 15 to 24 year olds, 25 to 34 year olds, 35 to 44 year olds and 45 to 54 year olds than for people aged 65 years or over
- 2.0 times higher for people with a chronic illness or disability than for other people
- lower (0.7) for people who had completed schooling only as far as Year 10 than for university graduates.

Housing events

The logistic regression revealed that age, disability status and personal income were statistically independent predictors of reporting housing events (see Appendix Table C10). The odds of reporting at least one housing event were:

- higher for all age groups when compared with the oldest age group, ranging from 1.9 times higher (for the 55 to 64 year group) to 4.9 times higher (for the 25 to 34 year group)

[14] However, it should be remembered that, for predictors that have three or more categories (such as the age predictor in the present case), regression analyses do not make comparisons between all possible pairs of categories.

- 1.6 times higher for people with a chronic illness or disability than for other people
- lower for all of the income brackets (0.4–0.7) compared with the highest income bracket.

Gender, Indigenous status, country of birth, and education level[15] were not significant predictors of reporting housing events.

Wills/estates events

Age, Indigenous status, country of birth, personal income and education level were statistically independent predictors in the logistic regression model for reporting wills/estates events. Gender and disability status were not significant predictors (see Appendix Table C11).

More specifically, the odds of reporting at least one wills/estates event were:

- lower for 15 to 24 year olds (0.3) and 25 to 34 year olds (0.6) than for the oldest age group
- lower (0.3) for Indigenous people than for non-Indigenous people
- 2.4 times higher for people born in an English speaking country than for people born in a non-English speaking country
- lower (0.6) for individuals earning $200 to $499 per week than for individuals earning $1000 or more per week
- lower (0.4–0.5) for the two groups with the lowest education levels than for university graduates.

General crime events

Age, country of birth, disability status and personal income were statistically independent predictors in the regression model (see Appendix Table C12). The odds of reporting at least one general crime event were:

[15] Note that even though the overall education variable was not significant in the regression, one of the comparisons for education was significant.

- higher for all age groups when compared with the oldest age group, ranging from 2.7 times higher (for 55 to 64 year olds) to 6.0 times higher (for 15 to 24 year olds)
- 1.6 times higher for persons born in an English speaking country than for persons born in a non-English speaking country
- 1.7 times higher for persons with a chronic illness or disability than for other persons
- lower (0.5–0.7) for all of the income brackets when compared with the highest income bracket.

Gender, Indigenous status and education level were not significant predictors of reporting general crime events.

Family events

Age, Indigenous status, disability status and personal income were statistically independent predictors in the regression model (see Appendix Table C13). The odds of reporting at least one family event were:

- higher for all age groups, apart from the 15 to 24 year age group, when compared with the oldest age group, ranging from 2.7 times higher (for 45 to 54 year olds) to 8.3 times higher (for 35 to 44 year olds)
- 2.1 times higher for Indigenous persons compared with non-Indigenous persons
- 1.7 times higher for persons with a chronic illness or disability than for other persons.

Although personal income was a significant predictor of reporting family events, none of the specific comparisons tested, using the highest income bracket as the reference category, were significant. The highest rates of family events were reported by the middle two income groups (9.9% and 9.6%) while the lowest rate was reported by the lowest income group (4.9%). The rate for the highest income group (6.3%) fell in between these other rates (see Appendix Table C23).

Gender, country of birth and education level were not significant predictors of reporting family events.

Summary: the incidence of legal events

This chapter focused on the reported incidence of legal events. Some of the major findings were as follows.

About two-thirds of survey respondents reported experiencing one or more legal events in the 12 months prior to the survey. The average number of legal events reported by each participant was 2.4.

A minority of participants accounted for a disproportionate number of the legal events reported, with the one-third of participants who reported experiencing three or more legal events accounting for over three-quarters of all the legal events reported.

Of the 11 civil legal event groups, the accident/injury, consumer, credit/debt, employment, government, housing and wills/estates groups had the highest incidence. The two most common civil law events fell into the consumer group. These events involved problems with goods or services (reported by 10.6% of participants), and disputes with financial institutions (reported by 9.8% of participants).

Of the three criminal legal event groups, the general crime group had the highest incidence. The most frequent criminal law event was the general crime event involving stolen or vandalised property (reported by 18.9% of participants).

Some types of legal events tended to co-occur. Cluster and factor analyses suggested three main groupings of legal event types: a general, broad grouping; a family grouping; and an economic grouping. More specifically:

- general crime, consumer, government, accident/injury and employment events tended to co-occur[16]

[16] According to the cluster analysis, housing and wills/estates events also tended to co-occur with this grouping of events, while according to the factor analysis, human rights events tended to co-occur with this grouping of events.

- family and domestic violence events tended to co-occur,[17]
- business and credit/debt events tended to co-occur.[18]

Age, country of birth, disability status, personal income and education level were statistically significant independent predictors of reporting any type of legal event according to the logistic regression analysis. The odds of reporting a legal event of any type were higher for:

- all age groups compared with people aged 65 years or over
- people born in an English speaking country than other people
- people with a chronic illness or disability than other people
- people in the highest income group compared with every other income group
- university graduates than people who completed schooling only to Year 10.

A series of logistic regressions showed that different sociodemographic characteristics were related to experiencing different types of legal events. Table 3.6 summarises the regression results for the 10 most frequent legal event groups (i.e. accident/injury, consumer, credit/debt, education, employment, government, housing, wills/estates, general crime and family). It was found that:

- age was a consistent predictor for all 10 event groups
- people with a chronic illness or disability had increased vulnerability for nine of the 10 most frequent event groups
- Indigenous people, people born in an English speaking country and high-income earners had relatively higher odds of reporting a few or several types of events
- university graduates had relatively higher odds of reporting government and wills/estates events
- males had relatively higher odds of reporting accident/injury events.

[17] According to the cluster analysis, education and human rights events also tended to co-occur with family and domestic violence events.

[18] The factor analysis suggested that consumer events also tended to co-occur with business and credit/debt events.

Table 3.6: Summary of significant sociodemographic predictors in the 11 regression models for reporting legal events

Reporting	*Gender*	*Age*	*Indigenous status*	*Country of birth*	*Disability status*	*Personal income*	*Education level*
Legal events of any type		√		√	√	√	√
Accident/injury events	√	√		√	√	√	
Consumer events		√			√	√	
Credit/debt events		√	√		√		
Education events		√			√		
Employment events		√	√		√		
Government events		√			√		√
Housing events		√			√	√	
Wills/estates events		√	√	√		√	√
General crime events		√		√	√	√	
Family events		√	√		√	√	

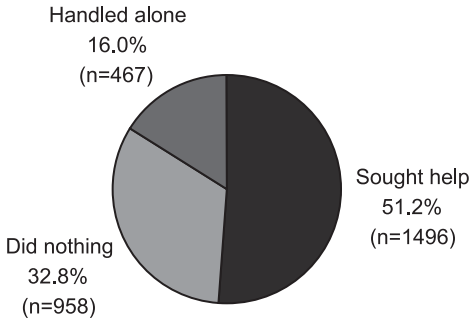
4. The Response to Legal Events

As already discussed, 1679 of the 2431 survey participants reported experiencing one or more legal events in the 12 months prior to the survey, with a total of 5776 events being reported. This chapter examines participants' responses to legal events. Participants were asked about their responses to their three most recent events in the 12-month period, a total of 3024 events.[1] Participants provided information on their responses to 2921 of these events. The present chapter is based on these 2921 events.

Type of response to legal events

Survey participants were asked whether or not they had sought any help, advice or information in relation to their three most recent legal events. Figure 4.1 summarises the three main types of action taken by participants in response to these events. Participants sought help for just over half (1496 or 51.2%) of the 2921 legal events, handled the matter alone in response to 467 or 16.0 per cent of events, and took no action in response to the remaining 958 or 32.8 per cent of events.

Figure 4.1: Action taken in response to legal events, all six LGAs, 2003



Note: N=2921 events.

[1] Note that some participants who reported experiencing legal events reported experiencing fewer than three events.

Participants who did not seek help in response to legal events were asked to provide the 'most important' reason why they did not do so. The participants who handled the matter themselves cited this as the reason why they did not seek help. Table 4.1 presents the most important reason provided for not seeking help in response to the 958 events where participants took no action.[2] The two most frequently cited most important reasons for taking no action were that the participant did not perceive the event to be serious or did not realise its seriousness (28.7%), and that the participant thought seeking help would make no difference or make things worse (26.1%). Other reasons for taking no action included the respondent having other priorities (11.1%), and the respondent not knowing how to seek help or not being easily able to get there (9.5%). Not being able to afford help was cited as the most important reason for doing nothing in only 3.9 per cent of events.

Table 4.1: Most important reason for doing nothing in response to legal events, all six LGAs, 2003

Most important reason	*Events where participants did nothing*	
	No.	*%*
Problem not serious enough/didn't realise how serious it was	253	28.7
Thought it would make no difference/make things worse	230	26.1
Had bigger problems/too busy/thought it would take too long	98	11.1
Didn't know how to get help/couldn't get there	84	9.5
Waiting it out/hoping it would resolve itself	67	7.6
Problem resolved before I got around to seeking help	59	6.7
Couldn't afford it	34	3.9
Thought it was my fault	33	3.7
No internet access	13	1.5
Didn't trust anyone/embarrassed	11	1.2
Total	**882**	**100.0**

Note: Most important reason was not provided for 76 events.

[2] The most important reason for not seeking help was missing for 76 of these 958 events.

Factors related to action taken for legal events

A mixed-effects logistic regression was conducted to examine whether or not sociodemographic characteristics and type of legal event were independent predictors of action taken by participants in response to legal events.[3] The regression examined which variables predicted whether participants sought help as opposed to whether they either handled the matter on their own or did nothing.[4]

Table 4.2 provides a summary of the regression results (and Appendix Table C29 provides the full results). The regression identified age, Indigenous status, education level and legal event group as statistically significant independent predictors of action taken in response to legal events. Gender, country of birth, disability status and personal income were not significant predictors of action taken. The regression results are further described below, with reference to the relevant descriptive statistics.

[3] A mixed-effects logistic regression was conducted because some participants provided information on their responses to more than one legal event.

[4] That is, action taken was a binary outcome variable in the regression.

Table 4.2: Summary of mixed-effects binary logistic regression for action taken

SIGNIFICANT VARIABLES		
Variable	***Comparison***	***Odds ratio*** [a]
Age (years)	15–24 versus 65+	ns
	25–34 versus 65+	ns
	35–44 versus 65+	1.7
	45–54 versus 65+	ns
	55–64 versus 65+	ns
Indigenous status	Indigenous versus non-Indigenous	0.6
Education level	Didn't finish/at school versus university degree	ns
	Year 10/equivalent versus university degree	0.7
	Year 12/equivalent versus university degree	ns
	Certificate/diploma versus university degree	ns
Legal event group [b]	**Civil**	
	Accident/injury versus average	1.7
	Business versus average	ns
	Consumer versus average	0.5
	Credit/debt versus average	ns
	Education versus average	ns
	Employment versus average	1.6
	Government versus average	ns
	Health versus average	ns
	Housing versus average	ns
	Human rights versus average	0.4
	Wills/estates versus average	1.9
	Criminal	
	Domestic violence versus average	ns
	General crime versus average	ns
	Traffic offences versus average	ns
	Family	
	Family versus average	ns
NON-SIGNIFICANT VARIABLES:	**Gender, country of birth, disability status, personal income**	

a An odds ratio greater than 1.0 indicates the first category in the comparison had higher odds than the second.
An odds ratio less than 1.0 indicates the first category in the comparison had lower odds than the second.

b Each legal event group was compared to the average effect for all legal event groups (rather than to any specific legal event group).

Notes: N=2380 events and 1200 participants. Data on one or more potential predictor variables were missing for 541 events where information was provided on action taken.
'ns' indicates the odds ratio was not statistically significant, that is, the odds for the first category in the comparison were not statistically different from the odds for the second (even though the overall variable was significant).

Sociodemographic factors

Participants aged 35 to 44 years had odds of seeking help that were 1.7 times higher than those of participants aged 65 years or over (see Table 4.2). As shown in Table 4.3, whereas participants aged 65 years or over sought help for

50.0 per cent of events and handled 25.0 per cent of events on their own, 35 to 44 year olds sought help for 54.5 per cent of events and handled only 14.2 per cent of events on their own. Table 4.3 also shows that 15 to 24 year olds had the lowest rate of seeking help (43.2%), while people aged 65 or over had the second lowest rate of seeking help (50.0%). The youngest age group also had the highest rate of doing nothing (41.0%).[5]

Table 4.3: Action taken in response to legal events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Sought help*	*Handled alone*	*Did nothing*	*No. of events*
		% of events	*% of events*	*% of events*	
Gender	Female	51.6	16.6	31.8	1467
	Male	50.8	15.4	33.8	1454
	Total	51.2	16.0	32.8	2921
Age (years)	15–24	43.2	15.8	41.0	525
	25–34	51.3	15.3	33.4	674
	35–44	54.5	14.2	31.2	660
	45–54	54.9	15.2	29.9	566
	55–64	51.4	16.9	31.7	290
	65+	50.0	25.0	25.0	204
	Total	51.2	16.0	32.8	2919
Indigenous status	Indigenous	36.8	12.3	50.9	114
	Non-Indigenous	52.1	15.9	32.0	2483
	Total	51.4	15.7	32.8	2597
Country of birth	English speaking	51.5	16.1	32.4	2565
	Non-English speaking	48.4	15.2	36.4	349
	Total	51.2	16.0	32.8	2914
Disability status	Disability	53.9	12.3	33.8	725
	No disability	50.4	17.2	32.4	2186
	Total	51.3	16.0	32.8	2911
Personal income ($/week)	0–199	49.6	15.5	34.9	490
	200–499	50.4	15.1	34.4	938
	500–999	51.9	15.5	32.6	950
	1000+	56.6	19.6	23.9	327
	Total	51.5	15.9	32.6	2705
Education level	Didn't finish/at school	45.0	19.6	35.4	271
	Year 10/equivalent	47.2	17.5	35.3	714
	Year 12/equivalent	51.1	14.4	34.5	589
	Certificate/diploma	55.2	13.9	30.9	582
	University degree	54.4	15.8	29.8	755
	Total	51.3	15.9	32.8	2911

Note: Where the total for a given sociodemographic factor is less than 2921, data were missing on that factor.

[5] Note that the regression did not test comparisons between the youngest age group and every other age group.

The odds of seeking help for Indigenous participants were only about 0.6 times those for non-Indigenous participants (see Table 4.2). Whereas non-Indigenous Australians sought help in response to over half the legal issues they faced, Indigenous Australians sought help in response to only 36.8 per cent of their legal issues (see Table 4.3). Indigenous participants did nothing in response to 50.9 per cent of events whereas non-Indigenous participants did nothing in only 32.0 per cent of events (see Table 4.3).

The odds of seeking help for participants who had completed school only as far as Year 10 were 0.7 times those for university graduates (see Table 4.2). University graduates sought help for 54.4 per cent of events whereas those who completed school only as far as Year 10 sought help for 47.2 per cent of events (see Table 4.3).

Type of legal event

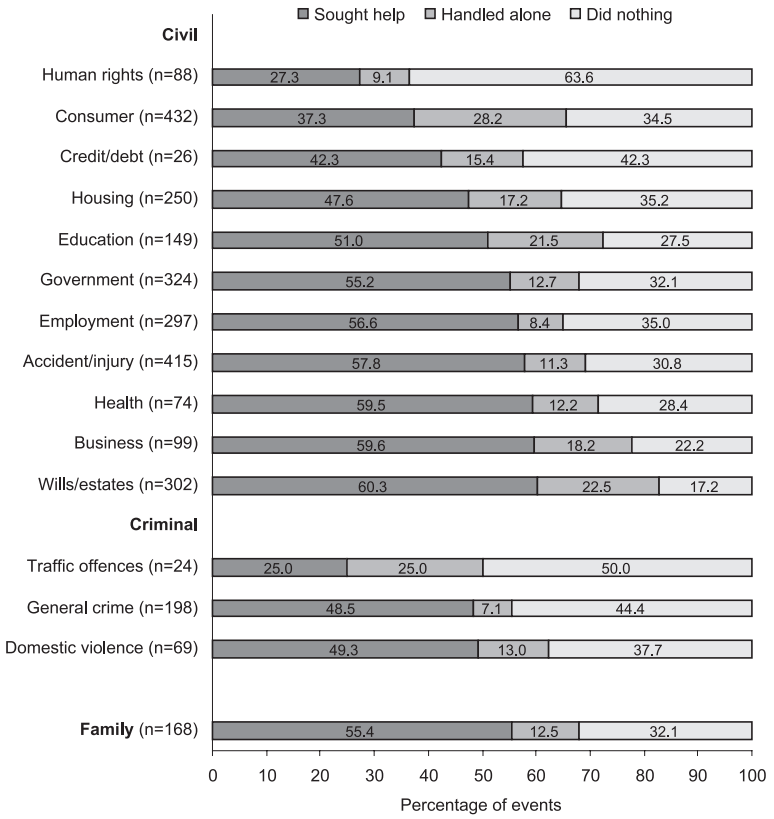
As shown in Table 4.2, compared with the odds of seeking help for all types of events, the odds of seeking help for accident/injury, employment and wills/estates events were higher than average, whereas the odds of seeking help for consumer and human rights events were lower than average. Figure 4.2 shows that help was sought for 57.8 per cent of accident/injury events, 56.6 per cent of employment events and 60.3 per cent of wills/estates event, but for only 37.3 per cent of consumer events and only 27.3 per cent of human rights events. The types of events that participants handled alone at the highest rates were related to consumer (28.2%), traffic offence (25.0%), wills/estates (22.5%) and education (21.5%) issues (see Figure 4.2). The types of events resulting in the highest rates of inaction were human rights (63.6%), traffic offence (50.0%), general crime (44.4%) and credit/debt (42.3%) events (see Figure 4.2).

Table 4.4 summarises the data in Figure 4.2, presenting the action taken in response to legal events broken down by the three broad areas of law, rather than by the 15 legal event groups. A chi-square test was conducted to examine whether the type of action taken was significantly related to whether the event was a civil, criminal or family law event.[6] The relationship was significant.

[6] Note this relationship was not examined in the regression.

Respondents sought help for 55.4 per cent of family law events, but only 46.7 per cent of criminal events and 51.4 per cent of civil law events. Respondents did nothing about 43.3 per cent of criminal events, but only 31.6 per cent of civil events and 32.1 per cent of family events (see Table 4.4).

Figure 4.2: Action taken in response to legal events by legal event group, all six LGAs, 2003



Notes: N=2915 events. Six unclassified events were excluded.

Table 4.4: Action taken in response to legal events by broad area of law, all six LGAs, 2003

Area of law	*Sought help*	*Handled alone*	*Did nothing*	*No. of events*
	% of events	*% of events*	*% of events*	
Civil	51.4	17.0	31.6	2456
Criminal	46.7	10.0	43.3	291
Family	55.4	12.5	32.1	168
Total	**51.2**	**16.0**	**32.8**	**2915**

Notes: Six unclassified events were excluded.

χ^2=21.98, df=4, p=0.000.

Summary: the response to legal events

This chapter examined participants' responses to their three most recent legal events. Participants provided information on their responses to 2921 events.[7] The main findings were as follows.

Participants sought help for a little over half these legal events, dealt with the event themselves in 16.0 per cent of cases and did nothing in the remaining one-third of events.

The most common reasons for taking no action were that the participant did not perceive the event to be serious or did not realise its seriousness (for 253 events), and that the participant thought that seeking help would make no difference or make things worse (for 230 events).

According to the logistic regression analysis, age, Indigenous status, education level and legal event group were independent predictors of whether or not participants sought help in response to the 2921 events. The odds of seeking help were:

- higher for 35 to 44 year olds than for people aged 65 years or over[8]
- lower for Indigenous than non-Indigenous people
- lower for people who had completed schooling only as far as Year 10 than for university graduates
- lower for consumer and human rights events, and higher for accident/injury, employment and wills/estates events, when compared with all events on average.

[7] Although respondents' three most recent events constituted 3024 events, information on action taken in response to events was provided for only 2921 of these 3024 events.

[8] As noted above, 15 to 24 year olds had the lowest rate of seeking help (43.2%), but the regression did not test comparisons between the youngest age group and every other age group.

5. Seeking Help for Legal Events

This chapter focuses on the 1496 legal events for which participants sought help, advice or information, and describes the types of advisers used by participants, the types of assistance received and the barriers to accessing assistance.[1]

Type of adviser

Participants who sought help, advice or information in response to legal events were asked to identify all the advisers they had used in relation to each event. Participants sometimes used more than one adviser in response to a legal event. Figure 5.1 presents a frequency distribution showing the number of advisers that participants reported using in response to the 1496 events where they sought some form of help. For 1167 or over three-quarters (78.4%) of the legal events where help was sought, participants reported using only one adviser.[2] Two advisers were used in response to a further 14.8 per cent of the events, and three or more advisers were used in the remaining 6.9 per cent of events. Approaching five or more advisers was quite rare, occurring in response to only 0.5 per cent of all events where participants sought help. When some form of help was sought in response to a legal event, the average number of advisers used was 1.3.

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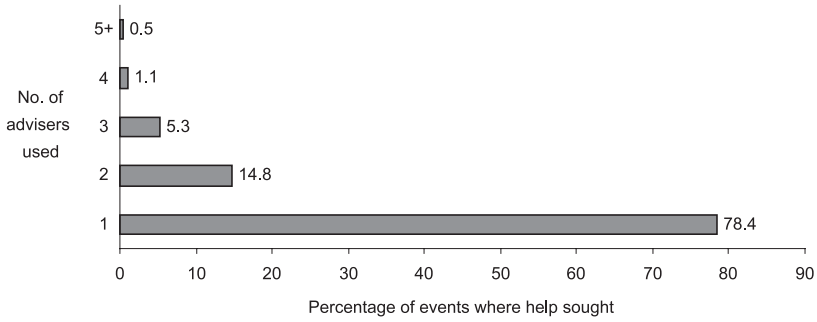
1 As described in Chapter 4, respondents were asked about their responses to their three most recent events, and provided information on 2921 of these events. Participants sought help, advice or information in response to 1496 (51.2%) of these 2921 events.

2 Information on number of advisers used was missing for eight events where help was sought.

Figure 5.1: Number of advisers used per legal event, all six LGAs, 2003



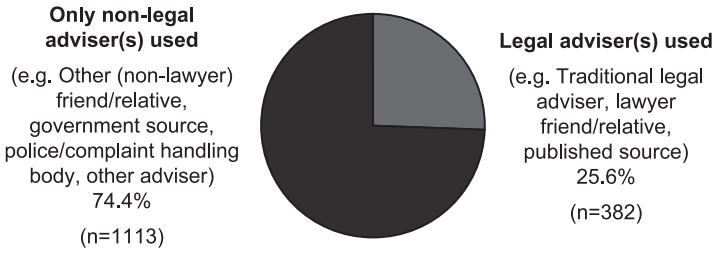
Notes: N=1488 events. Information on number of advisers was missing for eight events where help was sought.

Participants were asked to identify all the advisers they used in response to legal events from a list comprising a wide range of both legal and non-legal advisers. Legal advisers included traditional legal advisers, such as private solicitors/barristers, local courts, Legal Aid NSW, LawAccess NSW, Aboriginal legal services, community legal centres (CLCs), as well as less formal legal advisers such as friends or relatives who are lawyers, and published sources (e.g. the internet). Non-legal advisers included friends and relatives who are not lawyers, government sources, police, complaint handling bodies, and other professionals and agencies.[3]

Figure 5.2 presents the percentage of events where participants who sought help used one or more legal advisers. It can be seen that participants did not limit themselves to legal advisers, but approached a broad range of sources in response to legal events. In fact, one or more legal advisers were used in response to only 25.6 per cent of the events where participants sought help. In the remaining three-quarters of the events where help was sought, participants used only non-legal advisers.

[3] Note that advisers were classified as 'legal' advisers only if one of their primary roles is to provide legal information, advice, assistance or representation. Thus, individuals and organisations who sometimes provide legal information or advice as a subsidiary activity are classified as 'non-legal' advisers. For example, police are classified as non-legal advisers because their central activity involves law enforcement even though they will often be the first point of professional contact for criminal law events and may provide some legal information or advice about such events.

Figure 5.2: Use of legal versus non-legal advisers, all six LGAs, 2003



Notes: N=1495 events. Information on type of adviser was missing for one event where help was sought. Events where both legal and non-legal advisers were used are included within the 'legal adviser(s) used' category.

Table 5.1 presents more detailed information about the types of legal and non-legal advisers used by participants. It presents both the percentage of events where a given adviser was used, and the percentage of events where a given adviser was the first adviser used.[4] The table also provides the rankings corresponding to these percentages.

As shown in Table 5.1, traditional legal advisers, namely private lawyers, local courts, Legal Aid NSW, LawAccess NSW, Aboriginal legal services and CLCs, were used in response to only 12.0 per cent of events where help was sought. Private solicitors/barristers constituted the most commonly used traditional legal adviser, approached in 9.6 per cent of events where participants sought help. Local courts, Legal Aid NSW, LawAccess NSW, Aboriginal legal services and CLCs were each used in under 2.0 per cent of events where help was sought.

Interestingly, the most commonly approached advisers in response to legal events were non-legal professionals, such as doctors, accountants, psychologists and counsellors. Non-legal professionals (i.e. 'other professionals') were approached for help in response to 24.5 per cent of the events where help was sought. The next nine most common advisers were friends or relatives who are not lawyers (15.5%), government organisations (15.3%), private solicitors/barristers (9.6%), the internet (7.4%), friends or relatives who are lawyers (7.0%), trade unions or professional bodies (6.4%), insurance companies/brokers (5.9%), school staff (5.7%) and the police

[4] Note that for 78.4 per cent of events, the first adviser used was the sole adviser used.

(5.2%). There were only three categories of legal advisers among the 10 most frequently used types of advisers: private lawyers, the internet, and friends or relatives who are lawyers.

Table 5.1: Type of adviser used, all six LGAs, 2003

Type of adviser	*Adviser used*			*Adviser used first*[e]		
	No. of events	*% of events where help sought*	*Rank*	*No. of events*	*% of events where help sought*	*Rank*
LEGAL ADVISER						
Traditional legal:	180	12.0		150	10.3	
Private solicitor/barrister	143	9.6	4	119	8.2	4
Local court	21	1.4	16	13	0.9	16
Legal Aid NSW	18	1.2	18	13	0.9	16
LawAccess NSW	3	0.2	24	2	0.1	21
Aboriginal legal services	1	0.1	25	1	0.1	25
CLCs	5	0.3	21	2	0.1	21
Lawyer friend/relative	105	7.0	6	77	5.3	5
Published:	120	8.0		67	4.6	
Internet	110	7.4	5	59	4.1	10
Self-help source	13	0.9	19	8	0.5	19
NON-LEGAL ADVISER						
Other friend/relative	232	15.5	2	168	11.5	3
Government:	294	19.7		233	16.0	
Government organisation	228	15.3	3	172	11.8	2
Local council	68	4.5	12	51	3.5	12
Member of parliament	21	1.4	16	10	0.7	18
Police/complaint handling:	82	5.5		68	4.7	
Police	77	5.2	10	65	4.5	9
Industry complaint handling body[a]	5	0.3	21	3	0.2	20
Other:	829	55.5		692	47.6	
Other professional[b]	367	24.5	1	293	20.1	1
School/school counsellor/teacher	85	5.7	9	73	5.0	6
Non-legal community group	56	3.7	15	29	2.0	15
Private agency/organisation[c]	70	4.7	11	51	3.5	12
Company/business/bank	61	4.1	14	46	3.2	14
Insurance company/broker	88	5.9	8	71	4.9	8
Trade union/professional body	96	6.4	7	72	4.9	7
Library	7	0.5	20	2	0.1	21
Employer	63	4.2	13	53	3.6	11
Other tribunal	5	0.3	21	2	0.1	21
Unclassified	3	0.2		-	-	-
Total	**1495**[d]	**100.0**		**1455**[f]	**100.0**	

a Includes Banking Ombudsman, Insurance Complaints Scheme.

b Includes doctor, accountant, psychologist, counsellor, etc.

c Includes debt collection agency, employment agency, real estate agent.

d Information on adviser was missing for one event where help was sought.

e For 78.4% of events, the first adviser used was the only adviser used.

f Information on the first adviser used was missing for 41 events where help was sought.

Notes: Multiple advisers were sometimes used for the same event. Advisers were classified as legal advisers only if one of their primary roles is to provide legal information, advice, assistance or representation. Individuals and organisations who sometimes provide legal information or advice as a subsidiary activity are classified as non-legal advisers.

Sub-totals show the number of events where at least one of that type of adviser was used. E.g. One or more traditional legal advisers were used in 180 events.

As shown by the ranks in Table 5.1, the 10 types of advisers used most frequently were also the 10 types of advisers that were most often approached first for help. The advisers that were most likely to be consulted first were non-legal professionals (in 20.1% of events where help was sought), government organisations (11.8%), and friends or relatives who are not lawyers (11.5%).

Participants who sought help in response to legal events were also asked whether or not each adviser was 'useful'. There was considerable variation in the perceived usefulness of different types of advisers (see Table 5.2). The advisers that were most often rated as useful were friends or relatives who are lawyers (90.5%), the internet (89.1%), other friends or relatives (82.8%), non-legal community groups (76.8%) and other non-legal professionals (76.6%). Traditional legal advisers such as private lawyers (65.7%), local courts (76.2%) and Legal Aid NSW (66.7%) were also rated as useful in the majority of cases.[5] Advisers who were least frequently perceived as useful were members of parliament (33.3%).

There was also considerable variation in how often each type of adviser was rated as the 'most useful' adviser when more than one adviser was used for the same event (see Table 5.2). The advisers that were most often rated as the most useful adviser when they were one of multiple advisers were private lawyers (72.7%).

However, as will be discussed later, different types of advisers tended to be consulted for different types of events. Thus, differences in the perceived usefulness of different advisers may in part reflect differences in the nature of problems handled.

[5] LawAccess NSW, Aboriginal legal services and CLCs were only used in a few instances. Consequently, there were insufficient numbers for computing reliable ratings on the perceived usefulness of these legal service agencies.

Table 5.2: Usefulness of advisers, all six LGAs, 2003

Type of adviser	*Adviser used*		*Adviser was one of multiple advisers*	
	No. of events	*% of events used where rated as useful* [d]	*No. of events*	*% of events rated as most useful adviser* [e]
LEGAL ADVISER				
Traditional legal:	180	67.8	41	73.1
Private solicitor/barrister	143	65.7	33	72.7
Local court	21	76.2	8	-
Legal Aid NSW	18	66.7	7	-
LawAccess NSW	3	-	1	-
Aboriginal legal services	1	-	0	-
CLCs	5	-	3	-
Lawyer friend/relative	105	90.5	44	50.0
Published:	120	87.5	86	33.7
Internet	110	89.1	81	34.6
Self-help source	13	53.8	8	-
NON-LEGAL ADVISER				
Other friend/relative	232	82.8	139	33.8
Government:	294	55.4	112	47.3
Government organisation	228	57.0	84	44.0
Local council	68	45.6	38	34.2
Member of parliament	21	33.3	13	23.1
Police/complaint handling:	82	51.2	31	29.0
Police	77	49.4	29	27.6
Industry complaint handling body [a]	5	-	2	-
Other:	829	67.4	225	56.0
Other professional [b]	367	76.6	110	53.6
School/school counsellor/teacher	85	55.3	24	20.8
Non-legal community group	56	76.8	28	46.4
Private agency/organisation [c]	70	71.4	23	30.4
Company/business/bank	61	47.5	21	38.1
Insurance company/broker	88	46.6	25	36.0
Trade union/professional body	96	57.3	33	54.5
Library	7	-	5	-
Employer	63	63.5	24	25.0
Other tribunal	5	-	1	-
Unclassified	3	-	0	-
Total	**1495**			

a Includes Banking Ombudsman, Insurance Complaints Scheme.

b Includes doctor, accountant, psychologist, counsellor, etc.

c Includes debt collection agency, employment agency, real estate agent.

d Of the events where this adviser was used, the percentage where the adviser was rated as useful. E.g. Private lawyers were rated as useful in 65.7% of events where they were consulted.

e For the events where an adviser was not the only adviser consulted, the percentage of times this adviser was rated the most useful of those consulted. E.g. In 33 events, a private lawyer was one of two or more advisers consulted. In 72.7% of these 33 events, the private lawyer was rated as the most useful of the advisers consulted.

Notes: Information on adviser was missing for one event where help was sought. Due to their unreliability, percentages are not provided for advisers used in response to fewer than 10 events. Multiple advisers were sometimes used for the same event.

Sub-totals show the number of events where at least one of that type of adviser was used or was one of multiple advisers used. Respondents sometimes used more than one of a particular type of adviser (e.g. more than one type of traditional legal adviser). E.g. One or more traditional legal advisers were rated as useful in 67.8% of the 180 events where they were consulted.

Table 5.3 shows how participants found out about the particular advisers they used in response to the legal events they experienced in the 12 months prior to the survey. Where participants approached more than one adviser in response to a legal event, they were only asked how they found out about the adviser they judged to be the most useful.[6]

Table 5.3: Source of knowledge about sole or most useful adviser, all six LGAs, 2003

How found out about adviser	*Events where help sought*	
	No.	*%*
General knowledge	436	30.2
Used the adviser/service before	256	17.7
Adviser was a friend or relative	241	16.7
Other agency/person	210	14.5
From a friend or relative	126	8.7
Telephone book	44	3.0
Pamphlet/poster	33	2.3
Internet	30	2.1
Media	26	1.8
Walked in off the street	16	1.1
CLC	14	1.0
Adviser approached them	6	0.4
Other	8	0.6
Total	**1446**	**100.0**

Note: Information on source of knowledge about sole or most useful adviser was missing for 50 events where help was sought.

Participants found out about their sole or most useful adviser from a variety of sources. In almost one-third of cases, participants relied on their own general knowledge, in 17.7 per cent of cases the participant had used the adviser before and in a further 16.7 per cent of cases the adviser was a friend or relative. Participants also found out about the sole or most useful adviser from friends or relatives (8.7%), or from another person or agency (14.5%). Less often, participants found out about the adviser from the telephone book, pamphlets/posters, the internet, the media or CLCs. Participants reported that they found out about the adviser from a CLC in only 1.0 per cent of cases.

[6] It is worth noting that participants may have found out about this adviser prior or subsequent to the occurrence of the legal event for which they sought help from this adviser.

Type of adviser for different types of legal events

Table 5.4 shows the types of advisers used for different types of legal events. The table presents this information for the 10 types of adviser used most frequently overall. In some cases, participants used more than one adviser for the same event. The descriptive statistics suggest that the type of legal event experienced to some extent guided participants' choice of adviser, with the choice of adviser generally appearing to be appropriate.[7] For instance, in response to education events, the advisers most commonly approached for help were school staff such as teachers or school counsellors. School staff were used in response to 82.9 per cent of education events where some form of help was sought. Non-legal professionals such as doctors, psychologists and counsellors were the advisers most commonly approached in response to health events (54.5%) and in response to accident/injury events (53.6%). The most common advisers were government organisations for government events (41.3%), trade unions for employment events (40.5%), private lawyers for wills/estates events (33.5%) and police for general crime events (27.1%).

Type of assistance

Participants were asked in a closed-ended question whether they obtained written information from any of the advisers they used in relation to a given legal event. Written information was obtained in response to 416 or 27.8 per cent of the 1496 legal events where participants sought help. Written information included information from books or leaflets (10.6% of events), websites (6.1%) and do-it-yourself kits (1.2%).

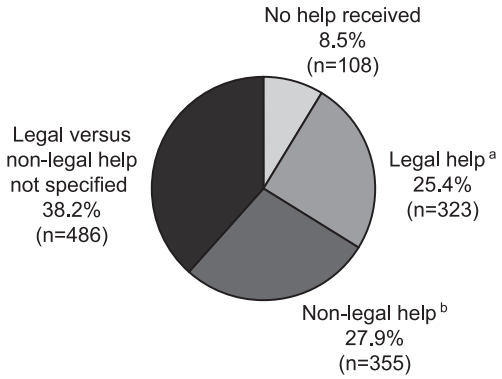
In addition, participants were also asked in an open-ended question to identify all the different types of help they received from their sole or most useful adviser.[8] The type of help received was provided for only 1272 of the events where help was sought. Figure 5.3 presents a summary of whether the type of help was of a legal or non-legal nature. More than one type of help was

[7] Given that multiple advisers were sometimes used for the same event, the observations were not independent. A significance test was not conducted.

[8] Where participants used multiple advisers for the same event, they were asked to answer the question only in terms of the assistance they had obtained from the adviser they judged to be the most useful.

sometimes received for the same event. For 8.5 per cent of these events, participants reported that their adviser did not actually provide any useful help. For 38.2 per cent of these events, respondents did not specify whether or not the help was of a legal or non-legal nature. However, for at least 323 (25.4%) of these events, the help received included information, advice or assistance that was of a legal nature.[9] In the remaining 27.9 per cent of events, only non-legal information, advice or assistance was received.[10] Thus, in a considerable proportion of cases where participants sought help for events that had legal consequences, they only received non-legal help. This finding is not surprising given the earlier reported finding that in the majority of cases where help was sought, only a non-legal adviser was consulted.

Figure 5.3: Legal versus non-legal help from sole or most useful adviser, all six LGAs, 2003



a Legal help includes two events where legal help was received together with non-legal help and 10 events where legal help was received together with an unspecified form of help.

b Non-legal help includes three events where non-legal help was received together with an unspecified form of help.

Notes: N=1272 events. Type of help was missing for 224 events where help was sought.

[9] For two of these 323 events, legal help was received together with non-legal help, and for 10 of these 323 events, legal help was received together with an unspecified form of help.

[10] For three of these events, non-legal help was received together with an unspecified form of help.

Table 5.4: Ten most frequently used advisers by legal event group, all six LGAs, 2003

Legal event group	*% of events of each type where help sought*										*No. of events*
	LEGAL ADVISER			NON-LEGAL ADVISER							
	Traditional legal:	***Lawyer friend/ relative***	***Published:***	***Other friend/ relative***	***Government:***	***Police/complaint handling:***	***Other:***				
	Private solicitor/ barrister		*Internet*		*Government organisation*	*Police*	*Other professional*[a]	*School/school counsellor/ teacher*	*Insurance company/ broker*	*Trade union/ professional body*	
Civil											
Accident/injury	2.9	2.5	3.3	7.9	3.8	9.2	53.6	0.4	24.7	2.9	239
Business	8.5	6.8	6.8	13.6	18.6	3.4	27.1	1.7	3.4	3.4	59
Consumer	8.1	8.7	9.3	19.9	9.9	0.6	14.9	0.0	13.0	1.9	161
Credit/debt	0.0	18.2	9.1	9.1	36.4	0.0	18.2	0.0	9.1	0.0	11
Education	1.3	1.3	5.3	10.5	6.6	2.6	11.8	82.9	0.0	0.0	76
Employment	6.5	6.5	12.5	14.9	11.9	0.0	10.1	3.0	0.0	40.5	168
Government	3.9	5.6	6.1	15.1	41.3	0.6	22.3	1.7	0.6	2.2	179
Health	0.0	4.5	9.1	15.9	15.9	0.0	54.5	0.0	0.0	6.8	44
Housing	5.0	8.4	10.1	23.5	15.1	9.2	7.6	0.0	0.8	3.4	119
Human rights	12.5	4.2	4.2	12.5	16.7	8.3	16.7	16.7	0.0	0.0	24
Wills/estates	33.5	15.4	7.1	14.8	4.9	0.0	25.3	0.0	1.1	0.5	182
Criminal											
Domestic violence	2.9	2.9	5.9	23.5	26.5	23.5	26.5	5.9	0.0	2.9	34
General crime	6.3	5.2	2.1	17.7	18.8	27.1	20.8	6.3	1.0	2.1	96
Traffic offences	33.3	0.0	0.0	16.7	0.0	0.0	33.3	0.0	0.0	0.0	6
Family	20.4	10.8	12.9	21.5	24.7	2.2	17.2	0.0	0.0	0.0	93

a Includes doctor, accountant, psychologist, counsellor, etc.

Notes: N=1491 events. Four unclassified events were excluded, and information on type of adviser was missing for one event where help was sought. Multiple advisers were sometimes used for the same event. A significance test was not conducted.

Table 5.5 details the types of legal and non-legal information, advice and assistance that participants reported receiving from their sole or most useful adviser. The most frequent type of legal help received from the sole or most useful adviser was specific legal advice, which was received in response to 20.0 per cent of events where help was sought.[11] Other types of legal help included assistance with legal paperwork such as legal documents or letters (2.2%), general information about the law or legal rights (1.7%) and legal representation in court or tribunal proceedings (1.3%).[12] The most frequent types of non-legal help included medical advice, assistance or referral (8.9%), financial or insurance advice or assistance (4.4%), and non-legal counselling or support (4.2%).[13]

Table 5.5: Type of help from sole or most useful adviser, all six LGAs, 2003

Type of help	*Events where help sought*	
	No.	*%*
No help received	108	8.5
Legal		
Specific legal advice	254	20.0
Information re legal services	4	0.3
General information re law/legal rights	22	1.7
Legal representation in court/tribunal	16	1.3
Legal paperwork	28	2.2
Other legal [a]	28	2.2
Non-legal		
Medical advice/assistance	113	8.9
Financial/insurance advice/assistance	56	4.4
Information re non-legal services	7	0.6
General non-legal information	15	1.2
Non-legal counselling/support [b]	54	4.2
Non-legal paperwork	3	0.2
Other non-legal [c]	112	8.8
Legal versus non-legal not specified		
Specific advice	325	25.6
Information re services	2	0.2
General information [d]	110	8.6
Paperwork	29	2.3
Other	85	6.7

a e.g. initial legal assistance such as legal advocacy, negotiation or mediation; legal settlement; law reform.

b e.g. psychological counselling; moral support; housing/financial support.

c e.g. non-legal advice on other issues (e.g. council, employment, engineering, real estate); non-legal advocacy.

d e.g. information published via the internet, books, pamphlets.

Notes: N=1272 events. Information on type of help was missing for 224 events where help was sought. Multiple types of help were sometimes obtained from the sole or most useful adviser.

[11] The legal versus non-legal nature of the help received was not specified for 38.2% of events where help was sought.

[12] See previous note.

[13] See previous note.

Table 5.6 breaks down the type of help received from the sole or most useful adviser according to the type of adviser used. Not surprisingly, the descriptive statistics suggest that the type of help received appeared to depend on the type of adviser consulted, with legal advisers tending to provide legal forms of help more often than non-legal advisers.[14] Legal advisers provided some form of legal help in at least three-fifths of events, with traditional legal advisers (i.e. private lawyers, local courts, legal service agencies) providing legal help in over four-fifths of cases. In comparison, non-legal advisers (i.e. non-lawyer friends and family, government sources, police, complaint handling bodies and other advisers) may have provided legal information, advice or assistance in no more than 14.8 per cent of cases.[15] Advice or assistance of a medical, financial or insurance nature tended to be provided more frequently by non-legal rather than legal advisers.[16] One of the main uses of published sources was to obtain general information, either of a legal or non-legal nature.

Table 5.7 (a and b) breaks down the types of help received from the sole or most useful adviser by legal event group. Table 5.7a provides this breakdown for civil legal event groups while Table 5.7b provides the breakdown for criminal and family legal event groups. The descriptive data suggest that type of help appeared to depend on the type of legal event.[17] For example, as would be expected, medical advice or assistance tended to be most commonly received for accident/injury (47.8%) and health events (31.4%) rather than other types of events. Specific legal advice was received in over one-third of family (34.2%) and wills/estates (52.3%) events, but in less than 10 per cent of accident/injury, education, government and health events. Non-legal counselling or support was received most commonly for domestic violence events (40.7%).

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[14] Given that multiple types of help were sometimes obtained from the sole or most useful adviser, the observations were not independent. A significance test was not conducted.

[15] It is important to note that in 41.8% of the events where a non-legal adviser was used, participants did not specify whether the help received was of a legal or non-legal nature. Thus, the percentage of cases where non-legal advisers provided legal help may have been higher than 14.8%, but would not have been as high as that for traditional legal advisers (85.4%).

[16] A significance test was not conducted.

[17] Given that multiple types of help were sometimes received from the same adviser, the observations were not independent. A significance test was not conducted. Because information on type of help was available for only a small number of credit/debt (n=11), human rights (n=18) and traffic offence (n=6) events, these events are excluded from the table because the breakdowns are likely to be unreliable.

Table 5.6: Type of help from sole or most useful adviser by type of adviser, all six LGAs, 2003

Type of help	*% of events where adviser used*								
	Traditional legal[e]	*Lawyer friend/ relative*	*Published*[f]	LEGAL ADVISER[g]	*Other friend/ relative*	*Government*[h]	*Police/ complaint handing*	*Other*[i]	NON-LEGAL ADVISER[j]
No help received	**6.9**	**6.3**	**1.6**	**5.5**	**4.9**	**14.1**	**17.1**	**8.1**	**9.3**
Legal	**85.4**	**52.5**	**34.9**	**64.1**	**16.4**	**15.0**	**14.3**	**14.5**	**14.8**
Specific legal advice	70.8	43.8	17.5	50.5	13.1	11.7	11.4	11.3	11.6
Information re legal services	0.8	1.3	1.6	1.1	0.0	0.0	0.0	0.2	0.1
General information re law/legal rights	2.3	3.8	17.5	6.2	1.6	0.5	0.0	0.3	0.5
Legal representation in court/tribunal	5.4	1.3	0.0	2.9	0.0	0.0	0.0	1.3	0.8
Legal paperwork	6.9	6.3	0.0	5.1	0.8	0.0	0.0	2.1	1.4
Other legal[a]	6.9	2.5	0.0	4.0	0.8	2.8	2.9	1.4	1.7
Non-legal	**3.1**	**6.3**	**9.5**	**5.5**	**28.7**	**22.1**	**14.3**	**40.2**	**34.0**
Medical advice/assistance	0.0	1.3	1.6	0.7	0.0	1.4	2.9	17.0	11.1
Financial/insurance advice/assistance	0.8	2.5	1.6	1.5	4.1	4.7	5.7	5.6	5.2
Information re non-legal services	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.6	0.7
General non-legal information	0.0	0.0	6.3	1.5	2.5	0.9	2.9	0.8	1.1
Non-legal counselling/support[b]	0.0	1.3	1.6	0.7	10.7	2.8	0.0	5.2	5.2
Non-legal paperwork	0.8	0.0	0.0	0.4	0.0	0.5	0.0	0.2	0.2
Other non-legal[c]	1.5	1.3	0.0	1.1	11.5	10.3	2.9	11.4	10.9
Legal versus non-legal not specified	**4.6**	**35.0**	**54.0**	**24.9**	**50.0**	**48.8**	**54.3**	**37.2**	**41.8**
Specific advice	0.0	26.3	20.6	12.5	33.6	33.3	42.9	26.1	29.1
Information re services	0.0	0.0	1.6	0.4	0.0	0.5	0.0	0.0	0.1
General information[d]	5.4	6.3	39.7	13.6	6.6	8.9	8.6	6.8	7.3
Paperwork	5.4	2.5	0.0	3.3	0.8	2.8	0.0	2.1	2.0
Other	0.0	3.8	3.2	1.8	10.7	8.5	5.7	7.5	8.0
No. of events	**130**	**80**	**63**	**273**	**122**	**213**	**35**	**629**	**999**

a e.g. initial legal assistance such as legal advocacy, negotiation or mediation; legal settlement; law reform.
b e.g. psychological counselling; moral support; housing/financial support.
c e.g. non-legal advice on other issues (e.g. council, employment, engineering, real estate); non-legal advocacy.
d e.g. information published via the internet, books, pamphlets.
e Includes private solicitor/barrister, local court, Legal Aid NSW, LawAccess NSW, Aboriginal legal services and CLCs.
f Includes the internet and self-help source.
g Includes the categories of traditional legal adviser, lawyer friend/relative and published source.
h Includes government organisation, local council and member of parliament.
i Includes other professional, school/school counsellor/teacher, non-legal community group, private agency/organisation, company/business/bank, insurance company/broker, trade union/professional body, library, employer and other tribunal.
j Includes the categories of other (non-lawyer) friend/relative, government source, police/complaint handling body and other adviser.

Notes: N=1272. Type of help was missing for 224 events where help was sought. Multiple types of help were sometimes obtained from the sole or most useful adviser. A significance test was not conducted.

Table 5.7a: Type of help from sole or most useful adviser by each civil legal event group, all six LGAs, 2003

Type of help	*% of events of each type where help sought*								
	Accident/ injury	*Business*	*Consumer*	*Education*	*Employment*	*Government*	*Health*	*Housing*	*Wills/estates*
No help received	**5.0**	**5.7**	**16.7**	**10.6**	**6.8**	**12.4**	**5.7**	**7.3**	**2.6**
Legal	**8.3**	**39.6**	**22.9**	**4.5**	**20.9**	**10.6**	**5.7**	**25.5**	**62.9**
Specific legal advice	6.7	28.3	19.4	4.5	17.6	8.7	0.0	18.2	52.3
Information re legal services	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.9	0.0
General information re law/legal rights	0.6	1.9	1.4	0.0	2.0	1.2	2.9	3.6	2.6
Legal representation in court/tribunal	1.1	1.9	0.7	0.0	0.0	0.0	0.0	0.0	0.7
Legal paperwork	0.0	5.7	0.7	0.0	0.0	0.6	0.0	3.6	12.6
Other legal [a]	0.0	7.5	2.8	0.0	1.4	0.0	2.9	3.6	3.3
Non-legal	**62.2**	**13.2**	**23.6**	**40.9**	**22.3**	**27.3**	**45.7**	**23.6**	**4.6**
Medical advice/assistance	47.8	0.0	0.0	1.5	2.7	2.5	31.4	0.0	0.0
Financial/insurance advice/assistance	6.1	7.5	11.8	0.0	3.4	8.1	0.0	0.0	1.3
Information re non-legal services	0.0	0.0	0.0	0.0	2.0	0.6	0.0	0.9	0.0
General non-legal information	0.0	0.0	0.7	1.5	2.7	1.2	5.7	3.6	0.0
Non-legal counselling/support [b]	0.6	0.0	0.7	12.1	3.4	1.2	5.7	4.5	1.3
Non-legal paperwork	0.0	0.0	0.0	0.0	0.7	1.2	0.0	0.0	0.0
Other non-legal [c]	7.8	5.7	10.4	25.8	8.1	12.4	8.6	14.5	2.0
Legal versus non-legal not specified	**24.4**	**41.5**	**36.8**	**43.9**	**50.0**	**49.7**	**42.9**	**43.6**	**29.8**
Specific advice	17.2	32.1	26.4	30.3	32.4	32.9	28.6	29.1	17.2
Information re services	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.9	0.0
General information [d]	3.9	15.1	7.6	4.5	12.8	12.4	11.4	10.9	7.9
Paperwork	1.1	5.7	3.5	0.0	0.7	3.1	0.0	1.8	5.3
Other	4.4	0.0	6.3	12.1	10.1	8.7	8.6	5.5	4.0
No. of events	**180**	**53**	**144**	**66**	**148**	**161**	**35**	**110**	**151**

a e.g. initial legal assistance such as legal advocacy, negotiation or mediation; legal settlement; law reform.

b e.g. psychological counselling; moral support; housing/financial support.

c e.g. non-legal advice on other issues (e.g. council, employment, engineering, real estate); non-legal advocacy.

d e.g. information published via the internet, books, pamphlets.

Notes: N=1233 for Tables 5.7a and 5.7b. Type of help was missing for 224 events where help was sought. Four unclassified events were excluded. Credit/debt (n=11), human rights (n=18) and traffic offence (n=6) events were excluded because there were insufficient numbers for reliable results. Multiple types of help were sometimes obtained from the sole or most useful adviser. A significance test was not conducted.

Table 5.7b: Type of help from sole or most useful adviser by each criminal and family legal event group, all six LGAs, 2003

Type of help	*% of events of each type where help sought*		
	Domestic violence	*General crime*	*Family*
No help received	**0.0**	**12.7**	**8.9**
Legal	**14.8**	**32.9**	**44.3**
Specific legal advice	14.8	21.5	34.2
Information re legal services	0.0	0.0	2.5
General information re law/legal rights	0.0	1.3	1.3
Legal representation in court/tribunal	0.0	5.1	5.1
Legal paperwork	0.0	0.0	0.0
Other legal [a]	0.0	5.1	3.8
Non-legal	**44.4**	**22.8**	**11.4**
Medical advice/assistance	0.0	7.6	0.0
Financial/insurance advice/assistance	0.0	0.0	2.5
Information re non-legal services	3.7	0.0	1.3
General non-legal information	0.0	0.0	0.0
Non-legal counselling/support [b]	40.7	11.4	6.3
Non-legal paperwork	0.0	0.0	0.0
Other non-legal [c]	0.0	5.1	1.3
Legal versus non-legal not specified	**40.7**	**31.6**	**35.4**
Specific advice	18.5	22.8	25.3
Information re services	0.0	0.0	0.0
General information [d]	3.7	8.9	7.6
Paperwork	0.0	0.0	2.5
Other	22.2	5.1	3.8
No. of events	**27**	**79**	**79**

a e.g. initial legal assistance such as legal advocacy, negotiation or mediation; legal settlement; law reform.

b e.g. psychological counselling; moral support; housing/financial support.

c e.g. non-legal advice on other issues (e.g. council, employment, engineering, real estate); non-legal advocacy.

d e.g. information published via the internet, books, pamphlets.

Notes: N=1233 for Tables 5.7a and 5.7b. Type of help was missing for 224 events where help was sought. Four unclassified events were excluded. Credit/debt (n=11), human rights (n=18) and traffic offence (n=6) events were excluded because there were insufficient numbers for reliable results. Multiple types of help were sometimes obtained from the sole or most useful adviser. A significance test was not conducted.

Barriers to assistance

Participants who sought help were asked whether they had experienced any barriers in trying to obtain help from any adviser. As shown in Table 5.8, participants reported that they did not experience any barriers in attempting to obtain help in relation to approximately three-fifths of legal events.[18] However, one or more barriers were reported for 38.2 per cent of the legal events where participants sought help. The three most commonly reported barriers to obtaining help were difficulty getting through on the telephone

[18] Information on barriers was missing for 250 events where help was sought.

(experienced in 18.4% of events where help was sought), delay in getting a response (17.0%) and difficulty getting an appointment (11.0%). Other barriers to obtaining help were the lack of local services (8.1%), problems with opening hours (7.6%), difficulty affording the assistance (6.0%), and difficulty understanding the advice or information given (4.7%).

Table 5.8: Barriers to obtaining assistance from any adviser, all six LGAs, 2003

Type of barrier	*Events where help sought*	
	No.	*%*
No problem	770	61.8
Telephone engaged/on hold too long	229	18.4
Delay in getting response	212	17.0
Difficulty getting an appointment	137	11.0
Lack of local services/couldn't get there	101	8.1
Problem with opening hours	95	7.6
Difficulty affording it	75	6.0
Difficulty understanding advice/information	58	4.7
No ability to access the internet	30	2.4
Embarrassed to be seen using services	22	1.8
English language problems	19	1.5
Inadequate/incorrect information/advice	17	1.4
Adviser reluctant/refused to help	13	1.0
Adviser/service had limited power to help	11	0.9
Other	19	1.5

Notes: N=1246 events. Information on barriers was missing for 250 events where help was sought. Multiple barriers were sometimes reported for the same event.

Table 5.9 presents the barriers to obtaining assistance according to the type of adviser used. This table is based on the 929 events where only one adviser was used.[19] No barriers were reported in approximately four-fifths or more of the events where participants sought help from friends or relatives, but in approximately two-thirds or less of the events where they sought help from other advisers. The barriers reported in obtaining assistance from a traditional legal adviser were not strikingly different from those reported in relation to other advisers. However, there was a tendency for slightly higher percentages of respondents using a traditional legal adviser to report difficulty affording the advice (10.1% for traditional legal advisers compared with 3.7–6.9% for other advisers) and a lack of locally available services (10.1% for traditional legal advisers compared with 1.7–8.1% for other advisers).

[19] Participants were asked about barriers in relation to events. When a participant sought help from multiple advisers for the same event, information was not collected on which adviser was associated with the barrier experienced. Given that multiple barriers were sometimes reported for the same event, the observations were not independent. A significance test was not conducted.

Table 5.9: Barriers to obtaining assistance from sole adviser by type of adviser, all six LGAs, 2003

Type of barrier	*% of events where adviser used*								
	Traditional legal[a]	*Lawyer friend/ relative*	*Published*[b]	LEGAL ADVISER[c]	*Other friend/ relative*	*Government*[d]	*Police/ complaint handing*	*Other*[e]	NON-LEGAL ADVISER[f]
No problem	69.7	87.9	69.7	75.3	79.2	60.6	50.0	69.4	67.8
Telephone engaged/on hold too long	12.1	5.2	18.2	11.1	8.3	24.4	26.9	11.9	14.7
Delay in getting response	10.1	3.4	6.1	7.4	11.1	19.4	23.1	12.9	14.5
Difficulty getting an appointment	9.1	3.4	3.0	6.3	4.2	12.5	7.7	7.7	8.4
Lack of local services/couldn't get there	10.1	1.7	3.0	6.3	4.2	8.1	3.8	5.0	5.5
Problem with opening hours	5.1	3.4	0.0	3.7	4.2	8.8	7.7	5.6	6.2
Difficulty affording it	10.1	5.2	6.1	7.9	6.9	3.8	3.8	3.7	4.1
Difficulty understanding advice/information	3.0	0.0	6.1	2.6	4.2	5.6	3.8	1.9	3.0
No ability to access the internet	2.0	0.0	6.1	2.1	0.0	3.1	0.0	1.9	1.9
Embarrassed to be seen using services	0.0	1.7	0.0	0.5	1.4	1.3	0.0	0.6	0.8
English language problems	0.0	1.7	0.0	0.5	0.0	1.3	0.0	1.7	1.4
Inadequate/incorrect information/advice	1.0	0.0	0.0	0.5	0.0	1.3	3.8	0.8	0.9
Adviser reluctant/refused to help	0.0	0.0	0.0	0.0	0.0	1.3	0.0	1.2	1.1
Adviser/service had limited power to help	0.0	0.0	0.0	0.0	0.0	2.5	0.0	0.6	0.9
Other	0.0	1.7	0.0	0.5	1.4	0.6	7.7	1.2	1.4
No. of events	**99**	**58**	**33**	**190**	**72**	**160**	**26**	**481**	**739**

a Includes private solicitor/barrister, local court, Legal Aid NSW, LawAccess NSW, Aboriginal legal services and CLCs.

b Includes the internet and self-help source.

c Includes the categories of traditional legal adviser, lawyer friend/relative and published source.

d Includes government organisation, local council and member of parliament.

e Includes other professional, school/school counsellor/teacher, non-legal community group, private agency/organisation, company/business/bank, insurance company/broker, trade union/professional body, library, employer and other tribunal.

f Includes the categories of other (non-lawyer) friend/relative, government source, police/complaint handling body and other adviser.

Notes: N=929 events where only one adviser was used. Multiple barriers were sometimes reported in obtaining help from the sole adviser. A significance test was not conducted.

Distance

Table 5.10 shows the distance participants travelled to obtain help from the sole or most useful adviser, by type of region. Overall, participants obtained help without travelling for 44.0 per cent of the legal events where help was sought.[20] In many cases, this finding reflects events where help was sought from friends, relatives or the internet, and in other cases is likely to reflect instances where participants obtained information, advice or assistance via the telephone.[21] However, in 4.9 per cent of events where help was sought, participants travelled more than 80 kilometres.

A chi-square test was conducted to test whether the distance travelled to obtain assistance depended on whether participants lived in Sydney, the provincial LGA of Newcastle or one of the rural/remote LGAs surveyed. Not surprisingly, the chi-square was significant. Whereas Sydney and Newcastle residents were required to travel over 20 kilometres in response to only 6.5 per cent of the events where they sought help, residents of the rural/remote areas were required to travel over 20 kilometres in response to one-quarter of the events where they sought help. In 12.1 per cent of cases where residents of the rural/remote areas sought help, they travelled over 80 kilometres.

Table 5.10: Distance travelled to obtain assistance from sole or most useful adviser by type of region, all six LGAs, 2003

Distance travelled (kilometres)	*Sydney (Campbelltown, Fairfield and South Sydney LGAs)*		*Provincial (Newcastle LGA)*		*Rural/remote (Nambucca and Walgett LGAs)*		*All six LGAs*	
	No. of events	*% of events*	*No. of events*	*% of events*	*No. of events*	*% of events*	*No. of events*	*% of events*
Didn't need to travel	309	48.1	71	35.5	169	41.6	549	44.0
< 3	137	21.3	41	20.5	67	16.5	245	19.6
4–10	112	17.4	51	25.5	34	8.4	197	15.8
11–20	42	6.5	24	12.0	36	8.9	102	8.2
21–80	38	5.9	5	2.5	51	12.6	94	7.5
81+	4	0.6	8	4.0	49	12.1	61	4.9
Total	**642**	**100.0**	**200**	**100.0**	**406**	**100.0**	**1248**	**100.0**

Notes: Distance travelled was missing for 248 events where help was sought. χ^2=132.09, df=10, p=0.000.

[20] Distance travelled was missing for 248 of the 1496 events where help was sought.

[21] Participants did not need to travel in about one-third of cases where a traditional legal adviser was used. In contrast, they did not need to travel in about half or more of the cases where a friend or relative (lawyer or non-lawyer) or the internet was used. Participants also did not need to travel in about half or more of the cases where a government organisation, the police, a private organisation/agency, a company/business/bank, an insurance company/broker, a trade union/professional body or an employer was used.

Special services

Participants were also asked whether they needed access to any special services in order to obtain assistance from any adviser they used (see Table 5.11). Special services were required in order to obtain assistance in response to 4.8 per cent (59) of the events where participants sought help.[22] The special services that participants reported requiring included medical or counselling help or assistance, home visits or special transport, financial help or assistance, help reading or understanding complex information, wheelchair access, an interpreter, a place for children to play and access to an outreach service.

Participants who reported requiring special services were asked whether they managed to obtain these services. These services were obtained for 71.2 per cent (42) of the 59 events where participants required special services.

Table 5.11: Special services required to obtain assistance from any adviser, all six LGAs, 2003

Type of special service	*Events where help sought*	
	No.	*%*
No special service required	1161	95.2
Medical/counselling help/assistance	16	1.3
Home visit or special transport	8	0.7
Financial help/assistance	8	0.7
Help reading/understanding complex information	6	0.5
Wheelchair access	4	0.3
An interpreter	4	0.3
Place for children to play	3	0.2
Outreach service	2	0.2
Other [a]	15	1.2

a Includes access to parking, access to disability facilities, use of human resources, special consideration for deferring university study, attending a debriefing and services that were insufficiently described by participants.

Notes: N=1220 events. Information on special services was missing for 276 events where help was sought. Multiple special services were sometimes required for the same event.

Summary: seeking help for legal events

This chapter examined the 1496 legal events where participants sought help, detailing the advisers used, the type of assistance received and the barriers to accessing assistance.

[22] Information on special services was missing for 276 of the 1496 events where help was sought.

For over three-quarters (78.4% or 1167) of the legal events where help was sought, participants only used one adviser.

Participants did not limit themselves to traditional legal advisers, using a broad range of advisers in response to legal events. Traditional legal advisers, such as private lawyers, local courts, Legal Aid NSW, LawAccess NSW, Aboriginal legal services and CLCs were used in only 12.0 per cent of events where participants sought help. In almost three-quarters of cases, the advisers used were neither traditional legal advisers nor less formal legal advisers, such as friends or relatives who are lawyers, and published sources. The most commonly used advisers were non-legal professionals such as doctors, accountants, psychologists and counsellors (24.5% of events); friends or relatives who are not lawyers (15.5%); government organisations (15.3%); private solicitors/barristers (9.6%); the internet (7.4%); friends or relatives who are lawyers (7.0%); trade unions or professional bodies (6.4%); insurance companies/brokers (5.9%); school staff (5.7%); and the police (5.2%).

The type of adviser used tended to vary appropriately according to the type of legal event experienced.[23]

For at least one-quarter of the events where help was sought, only non-legal help was sought or provided. The type of help received appeared to depend on the type of adviser.[24] For example, traditional legal advisers tended to be more likely than other advisers to provide some form of legal information, advice or assistance. Advice or assistance of a medical, financial or insurance nature tended to be provided more commonly by non-legal rather than legal advisers. The type of help received also appeared to vary with the type of legal event.[25] For example, specific legal advice was provided for relatively high proportions of wills/estates (52.3%) and family (34.2%) events. Medical advice or assistance was provided for relatively high proportions of accident/injury (47.8%) and health (31.4%) events. Non-legal counselling or support was provided for relatively high proportions of domestic violence events (40.7%).

[23] A significance test was not conducted.

[24] A significance test was not conducted.

[25] A significance test was not conducted.

Barriers to obtaining assistance were reported for almost two-fifths of the legal events where participants sought help. The most commonly reported barriers to accessing assistance were difficulty getting through on the telephone (18.4%), delay in getting a response (17.0%), difficulty getting an appointment (11.0%), the lack of local services (8.1%), problems with opening hours (7.6%), difficulty affording the assistance (6.0%), and difficulty understanding the advice or information given (4.7%).

The types of barriers reported in obtaining assistance from traditional legal advisers were largely similar to those for other advisers.

Participants did not need to travel to access assistance for 44.0 per cent of the legal events where they sought help. However, participants travelled more than 20 kilometres in response to 12.4 per cent of the events where help was sought and over 80 kilometres in response to 4.9 per cent of events. The distance travelled significantly depended on participants' region of residence. Whereas approximately one-quarter of participants living in a rural/remote area travelled over 20 kilometres, only 6.5 per cent of Sydney and Newcastle respondents travelled this distance.

6. Satisfaction with the Assistance Received for Legal Events

Chapter 5 focused on the 1496 events where participants sought help, describing the advisers approached for assistance, the type of assistance received and the barriers to accessing assistance.

The present chapter also focuses on those events where participants sought help, but focuses on the level of satisfaction with the assistance received and the factors related to satisfaction with this assistance. Where participants had approached more than one adviser for help in relation to a given legal event, they were asked about their satisfaction with the assistance they received from the adviser they judged to be the 'most useful'. Although participants used only one adviser in relation to the majority of legal events where they sought help, more than one adviser was used in response to 21.6 per cent of these events (see Chapter 5).

Valid information on satisfaction with assistance from the sole or most useful adviser was obtained for 1307 of the 1496 events where help was sought. The present chapter is based on these 1307 events.

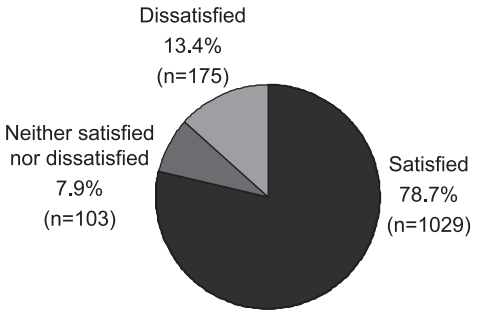
Level of satisfaction with assistance

As noted in Chapter 1, there is no consensus about the definition or measurement of the concept of satisfaction. In the present study, participants were simply asked to report their level of satisfaction with the assistance they received from their sole or most useful adviser by choosing between three alternatives: 'satisfied', 'neither satisfied nor dissatisfied' and 'dissatisfied'.

As shown in Figure 6.1, participants reported being satisfied with the assistance they received from their sole or most useful adviser in over three-quarters (78.7%) of the legal events where help was sought. They reported being

dissatisfied with the assistance they received from the sole or most useful adviser in 13.4 per cent of the events.

Figure 6.1: Satisfaction with assistance from sole or most useful adviser, all six LGAs, 2003



Notes: N=1307 events. Information on satisfaction with the assistance received from the sole or most useful adviser was missing for 189 of the 1496 events where help was sought.

Table 6.1 presents the level of satisfaction with the assistance received from the sole or most useful adviser broken down by the type of adviser. A chi-square test was conducted to examine whether this relationship was significant.[1] Satisfaction with the assistance received varied significantly according to the type of adviser used. The highest rates of satisfaction with the assistance received were reported by participants whose sole or most useful adviser was a personal contact who was a lawyer (92.6%) or another personal contact (92.2%). The lowest rates were reported for government sources (61.4%) and for some types of advisers falling within the 'other' category, namely companies/businesses/banks (55.3%) and employers (60.0%). Participants reported that they were satisfied with the help they received for four-fifths of the events where their sole or most useful adviser was a traditional legal adviser such as a private lawyer or a local court.[2]

It is important to note, however, that participants tended to choose different types of advisers for different types of events (see Table 5.4), and that some events are apparently slower or more difficult to resolve (see Figure 7.2).

[1] So that there were sufficient numbers in each cell for the chi-square test, the test was based on the grouped categories of adviser (i.e. traditional legal, lawyer friend/relative, published, other friend/relative, government, police/complaint handling, other) rather than on individual types of adviser (i.e. private solicitor/barrister, local court, Legal Aid NSW, etc).

[2] The percentages for local courts and Legal Aid NSW are based on fewer than 20 events and could be unreliable.

Thus, the apparent greater satisfaction with the assistance received from some types of advisers may reflect the nature of the legal events for which they provided assistance.

Table 6.1: Satisfaction with assistance from sole or most useful adviser by type of adviser, all six LGAs, 2003

Type of adviser	*Satisfied*	*Neither satisfied nor dissatisfied*	*Dissatisfied*	*No. of events*
	% of events	*% of events*	*% of events*	
LEGAL ADVISER				
Traditional legal:	80.7	7.4	11.9	135
Private solicitor/barrister	82.4	6.9	10.8	102
Local court [a]	81.3	6.3	12.5	16
Legal Aid NSW [a]	63.6	9.1	27.3	11
LawAccess NSW	-	-	-	2
Aboriginal legal services	-	-	-	1
CLCs	-	-	-	3
Laywer friend/relative	92.6	6.2	1.2	81
Published:	88.9	4.8	6.3	63
Internet	87.7	5.3	7.0	57
Self-help source	-	-	-	6
NON-LEGAL ADVISER				
Other friend/relative	92.2	6.3	1.6	128
Government:	61.4	13.5	25.1	215
Government organisation	61.3	13.7	25.0	168
Local council	57.9	15.8	26.3	38
Member of parliament	-	-	-	9
Police/complaint handling:	76.3	5.3	18.4	38
Police	76.5	5.9	17.6	34
Industry complaint handling body [b]	-	-	-	4
Other:	78.9	7.2	13.9	639
Other professional [c]	84.6	6.6	8.8	272
School/school counsellor/teacher	70.7	8.6	20.7	58
Non-legal community group	82.1	12.8	5.1	39
Private agency/organisation [d]	78.7	8.5	12.8	47
Company/business/bank	55.3	2.1	42.6	47
Insurance company/broker	89.8	0.0	10.2	59
Trade union/professional body	80.9	11.8	7.4	68
Library	-	-	-	2
Employer	60.0	11.1	28.9	45
Other tribunal	-	-	-	2
Total	**78.8**	**7.9**	**13.3**	**1299**

a Due to small numbers, the percentages may be unreliable.

b Includes Banking Ombudsman, Insurance Complaints Scheme.

c Includes doctor, accountant, psychologist, counsellor, etc.

d Includes debt collection agency, employment agency, real estate agent.

Notes: The type of adviser used was not specified or was unclassified for eight of the 1307 events where participants provided information on satisfaction with assistance. Percentages have been omitted where the number of events for a given adviser is 10 or fewer because they may be unreliable.

χ^2=72.88, df=12, p=0.000. So that there were sufficient numbers in each cell for the chi-square test, the test was based on the grouped categories of adviser (i.e. traditional legal, lawyer friend/relative, published, other friend/relative, government, police/complaint handling, other) rather than on individual types of adviser (i.e. private solicitor/barrister, local court, Legal Aid NSW, etc).

Factors related to satisfaction with assistance

A mixed-effects logistic regression was conducted to determine the significant, independent predictors of reporting satisfaction with the assistance received for legal events. This regression was based on events where participants provided information on their satisfaction with the assistance from the sole or most useful adviser.[3] In the regression, satisfaction with the assistance received was a binary variable such that events where the individual was satisfied were contrasted with all other events.[4] Potential predictor variables examined in the regression were the sociodemographic variables, the type of legal event, the recency of the legal event and whether the event had been resolved.[5]

A summary of the regression results is provided in Table 6.2, while the full results are presented in Appendix Table C30. Only two of the variables examined, namely the type of legal event and the resolution status of the event, were significant predictors of satisfaction with the assistance received from the sole or most useful adviser. The results of the regression are described more fully below, with reference to the relevant descriptive statistics.

[3] A mixed-effects regression was appropriate because some individuals had more than one event for which information was available on satisfaction with the assistance received from the sole or most useful adviser.

[4] That is, the satisfaction with assistance variable was recoded into two categories. One category included the events where participants were satisfied. The second category included both the events where participants were dissatisfied and the events where participants were neither satisfied nor dissatisfied.

[5] Chapter 7 discusses the resolution of legal events in detail, presenting resolution rates and information on factors related to resolution.

Table 6.2: Summary of mixed-effects binary logistic regression for satisfaction with assistance

SIGNIFICANT VARIABLES		
Variable	***Comparison***	***Odds ratio*** [a]
Legal event group [b]	**Civil**	
	Accident/injury versus average	2.0
	Business versus average	ns
	Consumer versus average	ns
	Credit/debt versus average	ns
	Education versus average	ns
	Employment versus average	ns
	Government versus average	ns
	Health versus average	ns
	Housing versus average	ns
	Human rights versus average	ns
	Wills/estates versus average	5.4
	Criminal	
	Domestic violence versus average	ns
	General crime versus average	ns
	Traffic offences versus average	0.1
	Family	
	Family versus average	ns
Resolution status	Being resolved versus resolved	ns
	Unresolved versus resolved	0.2
NON-SIGNIFICANT VARIABLES:	**Gender, age, Indigenous status, country of birth, disability status, personal income, education level, recency of event**	

a An odds ratio greater than 1.0 indicates the first category in the comparison had higher odds than the second.
An odds ratio less than 1.0 indicates the first category in the comparison had lower odds than the second.

b Each legal event group was compared to the average effect for all legal event groups (rather than to any specific legal event group).

Notes: N=1033 events and 698 participants. Data on one or more potential predictor variables were missing for 274 events where information was provided on satisfaction with assistance.
'ns' indicates the odds ratio was not statistically significant, that is, the odds for the first category in the comparison were not statistically different from the odds for the second (even though the overall variable was significant).

Sociodemographic factors

Table 6.3 presents the percentage of participants who were satisfied with the assistance they received from the sole or most useful adviser broken down by each sociodemographic characteristic. According to the regression, satisfaction with the assistance received was not significantly related to any of the sociodemographic characteristics of participants that were examined (see Table 6.2).

Table 6.3: Satisfaction with assistance from sole or most useful adviser by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Satisfied*	*Neither satisfied nor dissatisfied*	*Dissatisfied*	*No. of events*
		% of events	*% of events*	*% of events*	
Gender	Female	77.7	9.0	13.3	656
	Male	79.7	6.8	13.5	651
	Total	78.7	7.9	13.4	1307
Age (years)	15–24	83.3	6.7	10.0	209
	25–34	79.0	9.5	11.4	315
	35–44	76.1	8.1	15.9	309
	45–54	74.5	7.6	17.9	263
	55–64	84.0	6.7	9.2	119
	65+	82.4	6.6	11.0	91
	Total	78.8	7.9	13.3	1306
Indigenous status	Indigenous	58.1	16.1	25.8	31
	Non-Indigenous	79.8	7.6	12.6	1142
	Total	79.2	7.8	13.0	1173
Country of birth	English speaking	78.2	8.3	13.5	1148
	Non-English speaking	82.6	5.2	12.3	155
	Total	78.7	7.9	13.4	1303
Disability status	Disability	74.3	8.4	17.3	335
	No disability	80.4	7.6	12.0	969
	Total	78.8	7.8	13.3	1304
Personal income ($/week)	0–199	74.6	9.9	15.5	213
	200–499	79.8	7.2	13.0	401
	500–999	77.9	8.7	13.4	448
	1000+	83.6	5.0	11.3	159
	Total	78.7	7.9	13.3	1221
Education level	Didn't finish/at school	78.2	6.9	14.9	101
	Year 10/equivalent	76.0	7.3	16.7	288
	Year 12/equivalent	80.5	8.1	11.4	272
	Certificate/diploma	77.4	7.9	14.7	279
	University degree	80.7	8.5	10.7	363
	Total	78.7	7.9	13.4	1303

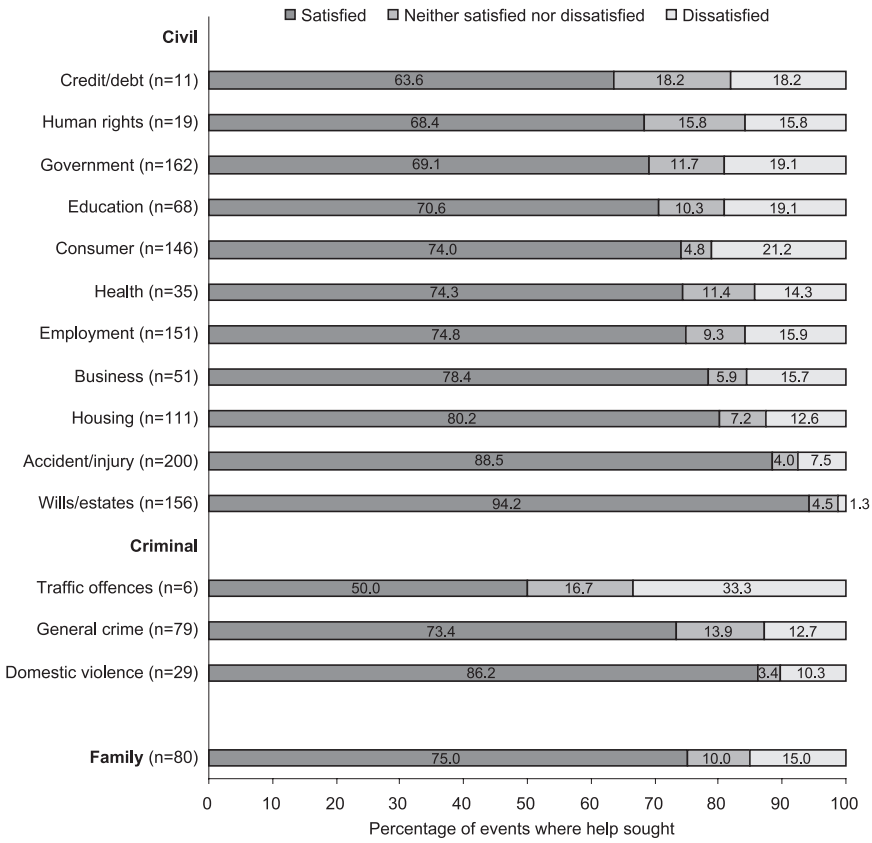
Note: Where the total for a given sociodemographic factor is less than 1307, data were missing on that factor.

Type of legal event

According to the regression, satisfaction with the assistance received for an event was related to the type of legal event. In particular, the odds of satisfaction with assistance were higher than average for accident/injury and wills/estates events, but lower than average for events related to traffic offences (see Table 6.2). Figure 6.2 shows that participants were satisfied with the assistance received from the sole or most useful adviser for 94.2 per cent of wills/estates

events and 88.5 per cent of accident/injury events, but only half of the events related to traffic offences.[6]

Figure 6.2: Satisfaction with assistance from sole or most useful adviser by legal event group, all six LGAs, 2003



Notes: N=1304 events. Three unclassified events were excluded.

Recency of legal event

Table 6.4 presents the percentage of participants who were satisfied with the assistance received for their legal events from the sole or most useful adviser cross-tabulated by the recency of events. This relationship was not significant in the regression (see Table 6.2).

[6] Note that the percentage for traffic offences could be unreliable due to small numbers.

Table 6.4: Satisfaction with assistance from sole or most useful adviser by recency of legal events, all six LGAs, 2003

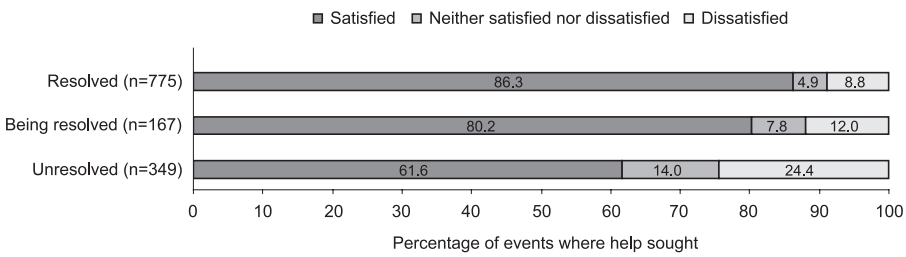
Recency of event: no. of months prior to survey	*Satisfaction with assistance*			*No. of events*
	Satisfied	*Neither satisfied nor dissatisfied*	*Dissatisfied*	
	% of events	*% of events*	*% of events*	
0–3	78.8	9.0	12.2	491
4–6	82.6	6.8	10.6	310
7–9	76.0	6.8	17.2	279
10–12	76.0	7.0	17.0	171
Total	**78.7**	**7.7**	**13.6**	**1251**

Note: 56 of the 1307 events with information on satisfaction with assistance had missing information on recency.

Resolution of legal event

Participants were asked if the legal events they had experienced over the previous 12 months had been resolved.[7] The odds of satisfaction with the assistance received for a legal event were significantly lower for unresolved events than for resolved events (see Table 6.2). Figure 6.3 shows that participants were satisfied with the assistance received for 86.3 per cent of resolved events, 80.2 per cent of events that were in the process of being resolved, but only 61.6 per cent of unresolved events.

Figure 6.3: Satisfaction with assistance from sole or most useful adviser by resolution status of legal events, all six LGAs, 2003



Notes: N=1291 events. Information on resolution status was missing for 16 of the 1307 legal events where participants provided information on satisfaction with assistance.

[7] Chapter 7 discusses the resolution of legal events in detail, presenting resolution rates and information on factors related to resolution.

Summary: satisfaction with the assistance received for legal events

This chapter examined the 1307 legal events where participants who sought help provided information on their satisfaction with the assistance received from the sole or most useful adviser.[8] The chapter focused on the level of satisfaction with the assistance received and the factors related to satisfaction with assistance.

Participants were satisfied with the assistance received in 78.7 per cent of the legal events, but dissatisfied with the assistance received in 13.4 per cent of events.

According to the regression analysis, the sociodemographic characteristics of participants and the recency of the legal event were not significantly related to satisfaction with the assistance received for the legal event from the sole or most useful adviser. However, the type of legal event and whether or not the event was resolved were significant, independent predictors of satisfaction with assistance. In particular the odds of satisfaction with the assistance received for legal events were:

- higher than average for accident/injury and wills/estates events but lower than average for traffic offence events
- lower for unresolved events than for resolved events.

[8] Participants sought help in response to 1496 of the 3024 events that constituted participants' three most recent events in the 12 months prior to the survey. Valid information on satisfaction with assistance from the sole or most useful adviser was obtained for 1307 of these 1496 events.

7. The Outcome of Legal Events

This chapter deals with the outcome of legal events, including whether or not they were resolved, how they were resolved and the factors associated with resolution. Information about resolution was sought in relation to the three most recent legal events reported—a total of 3024 events.[1] Participants provided information on the resolution status of 2873 of these 3024 events. The present chapter is based on these 2873 events.

Resolution of legal events

Participants who reported experiencing legal events in the 12 months prior to the survey were asked whether their three most recent events had been resolved. As noted in the introduction, the concept of the resolution of a legal event is to some extent subjective and has been measured inconsistently across different studies. In the present survey, participants' perceptions about the resolution of their legal events were measured without any explicit definition of resolution being provided. The advantage of this approach is that it allows participants to report whether or not they feel that a given legal event has concluded and is no longer an issue for them. Participants were asked to choose between the following alternatives:

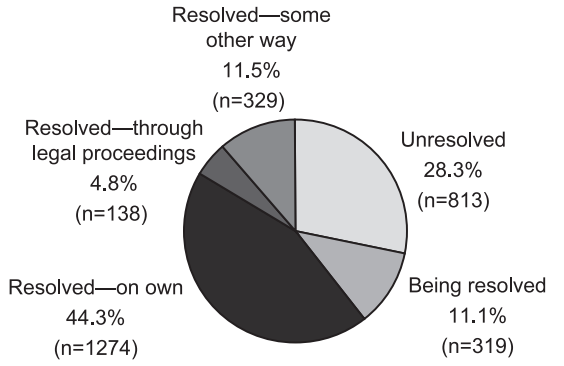
- 'I resolved it myself'
- 'it was resolved through legal proceedings in court or tribunal'
- 'it was resolved in some other way'
- 'it is in the process of being resolved'
- 'it has not been resolved yet' (see question 76, Appendix A).

[1] The 2431 participants reported experiencing a total of 5776 events in the 12 months prior to the survey. Of these 5776 events, 3024 constituted participants' three most recent events.

Note that the last category, pertaining to events perceived as unresolved, could have included events where no action was taken towards resolution, events where attempts at resolution were abandoned for whatever reason (e.g. due to legal advice, cost, difficulty) and events that were in fact concluded in some way but were not resolved in the respondent's favour.

Figure 7.1 presents participants' perceptions about whether the legal events they reported experiencing in the reference period had been resolved and, if resolved, the method of resolution. Participants reported that 60.6 per cent or 1741 of the 2873 legal events had been resolved. Forty-four per cent of the 2873 events had been resolved by the participant, 4.8 per cent had been resolved through legal proceedings in a court or tribunal, and 11.5 per cent had been resolved some other way. A further 11.1 per cent of legal events were in the process of being resolved and the remaining 28.3 per cent had not been resolved at the time of the survey.

Figure 7.1: Resolution status and method of resolution of legal events, all six LGAs, 2003



Notes: N=2873 events. Information on resolution of legal events was missing for 151 of the 3024 events constituting participants' three most recent events.

Factors related to the resolution of legal events

A mixed-effects logistic regression model was used to examine whether the various sociodemographic variables, the type of legal event, the recency of the event and the action taken in response to the event were independent predictors of the resolution status of legal events.[2] In the regression analysis, two categories of resolution status were used: resolved events[3] were compared with the remaining events that were not fully resolved (i.e. events that were either unresolved or were in the process of being resolved).

Table 7.1 provides a summary of the regression results. The regression revealed that age, disability status, legal event group, the recency of the event and the action taken in response to the event were statistically significant independent predictors of whether or not the event had been resolved at the time of the survey. Gender, Indigenous status, country of birth, personal income and education level were not significant independent predictors. The full results of the regression analysis are presented in Appendix Table C31. The results of the regression are further detailed below, with reference to the relevant descriptive statistics.

[2] A mixed-effects logistic regression was used because some participants had more than one legal event for which information was collected on resolution status. Recency of events was coded into two categories for the regression: 0–6 months prior to the survey and 7–12 months prior to the survey.

[3] Resolved events included events that were resolved by participants on their own, events resolved through legal proceedings in a court or tribunal and events resolved some other way.

Table 7.1: Summary of mixed-effects binary logistic regression for resolution status

SIGNIFICANT VARIABLES		
Variable	***Comparison***	***Odds ratio*** [a]
Age (years) [b]	15–24 versus 65+	ns
	25–34 versus 65+	ns
	35–44 versus 65+	ns
	45–54 versus 65+	ns
	55–64 versus 65+	ns
Disability status	Disability versus no disability	0.6
Legal event group [c]	**Civil**	
	Accident/injury versus average	2.5
	Business versus average	0.4
	Consumer versus average	ns
	Credit/debt versus average	ns
	Education versus average	ns
	Employment versus average	0.6
	Government versus average	0.6
	Health versus average	0.5
	Housing versus average	ns
	Human rights versus average	ns
	Wills/estates versus average	2.1
	Criminal	
	Domestic violence versus average	ns
	General crime versus average	ns
	Traffic offences versus average	ns
	Family	
	Family versus average	0.6
Recency of event	7–12 months ago versus 0–6 months ago	1.9
Action taken	Handled alone versus sought help	2.4
	Did nothing versus sought help	0.7
NON-SIGNIFICANT VARIABLES	**Gender, Indigenous status, country of birth, personal income, education level**	

a An odds ratio greater than 1.0 indicates the first category in the comparison had higher odds than the second.
An odds ratio less than 1.0 indicates the first category in the comparison had lower odds than the second.

b Although age was a significant predictor in the regression, none of the specific comparisons tested were significant.

c Each legal event group was compared to the average effect for all legal event groups (rather than to any specific legal event group).

Notes: N=2211 events and 1142 participants. Data on one or more potential predictor variables were missing for 662 events where information was provided on resolution status.
'ns' indicates the odds ratio was not statistically significant, that is, the odds for the first category in the comparison were not statistically different from the odds for the second (even though the overall variable was significant).

Sociodemographic factors

As already noted, the regression revealed that whether or not events were resolved significantly depended on age. Although age was a significant predictor overall, none of the comparisons tested between the oldest age group (the reference category) and each other age group was significant (see Table 7.1). However, the comparison between the age group with the highest resolution rate and the age group with the lowest resolution rate was not tested in the regression. As shown in Table 7.2, the youngest age group had the highest resolution rate (71.1%), while the 55 to 64 year group had the lowest resolution rate (54.0%). The oldest age group (65 years or over) had the second highest resolution rate (67.2%). The 45 to 54 year age group had the second lowest resolution rate (56.0%).

According to the regression, people with a chronic illness or disability had lower odds of resolution compared with other people (see Table 7.1). This relationship was independent of any effect due to the recency of legal events. Only 51.3 per cent of the events experienced by participants with a chronic illness or disability were reported to be resolved, compared with 63.7 per cent for other participants (see Table 7.2).

Table 7.2: Resolution status of legal events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Resolution status*			*No. of events*
		Resolved	*Being resolved*	*Unresolved*	
		% of events	*% of events*	*% of events*	
Gender	Female	58.1	10.8	31.1	1445
	Male	63.2	11.4	25.4	1428
	Total	60.6	11.1	28.3	2873
Age (years)	15–24	71.1	7.5	21.4	523
	25–34	58.7	12.8	28.5	666
	35–44	58.8	11.9	29.3	639
	45–54	56.0	12.9	31.1	557
	55–64	54.0	10.9	35.1	285
	65+	67.2	8.0	24.9	201
	Total	60.6	11.1	28.3	2871
Indigenous status	Indigenous	47.7	11.7	40.5	111
	Non-Indigenous	61.1	10.8	28.1	2447
	Total	60.5	10.8	28.7	2558
Country of birth	English speaking	60.8	11.3	27.8	2526
	Non-English speaking	59.1	9.4	31.5	340
	Total	60.6	11.1	28.3	2866
Disability status	Disability	51.3	10.8	37.9	710
	No disability	63.7	11.1	25.2	2154
	Total	60.6	11.1	28.3	2864
Personal income ($/week)	0–199	59.7	12.3	28.0	479
	200–499	58.3	9.2	32.4	919
	500–999	62.3	10.8	27.0	938
	1000+	65.5	16.0	18.5	325
	Total	60.8	11.2	28.0	2661
Education level	Didn't finish/at school	61.0	7.8	31.2	269
	Year 10/equivalent	61.1	12.0	26.9	700
	Year 12/equivalent	65.3	7.5	27.2	577
	Certificate/diploma	58.2	11.4	30.4	572
	University degree	58.3	14.1	27.7	745
	Total	60.6	11.1	28.3	2863

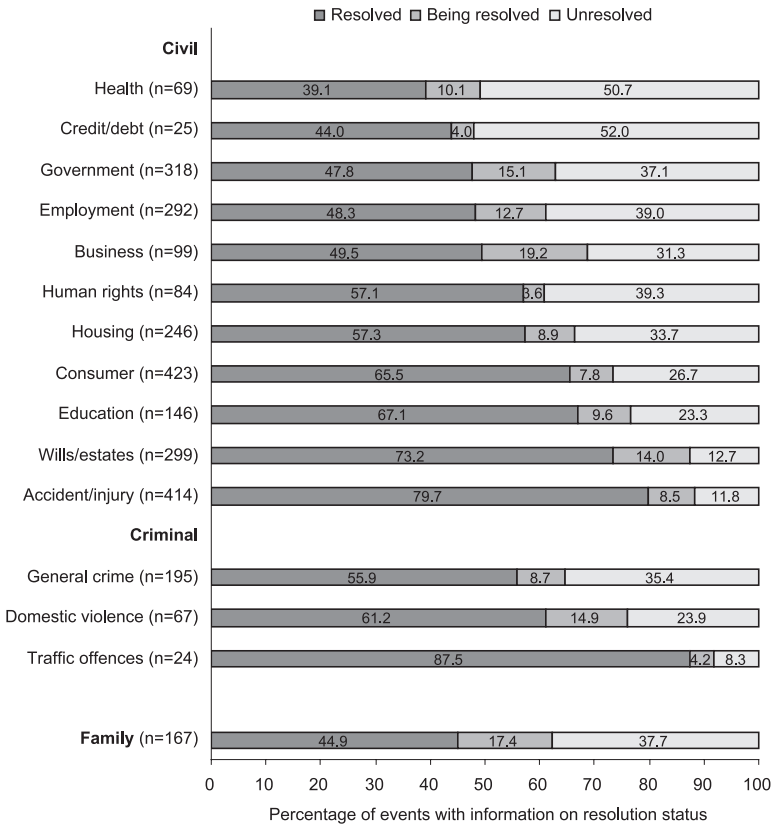
Note: Where the total for a given sociodemographic factor is less than 2873, data were missing on that factor.

Type of legal event

Legal event group was a significant predictor in the regression, indicating that some types of legal events were more likely than others to be resolved by the end of the reference period. As shown in Table 7.1, the odds of resolution for business, employment, government, health and family events were lower than average. Figure 7.2 shows that the resolution rates for these event groups ranged from 39.1 to 49.5 per cent. According to the regression, accident/injury and wills/estates events were significantly more likely than average to

be resolved (see Table 7.1). The resolution rates for these event groups were 79.7 and 73.2 per cent, respectively (see Figure 7.2).

Figure 7.2: Resolution status of legal events by legal event group, all six LGAs, 2003



Notes: N=2868 events. Five unclassified events were excluded.

Chi-square analyses were conducted on the 1741 events that participants reported had been resolved to examine the relationship between the method used for resolution and the type of legal event.[4] Table 7.3 presents the method of resolution used for resolved events broken down by broad area of law. The chi-square test revealed that the method of resolution was significantly related to broad area of law. Whereas only 4.8 per cent of civil events were resolved through legal proceedings in a court or tribunal, over one-quarter of criminal and family events were resolved through legal proceedings. Participants

[4] This relationship was not examined in the regression.

resolved three-quarters of civil events on their own, but they only resolved about three-fifths of criminal and family events on their own.

Table 7.3: Method of resolution for resolved legal events by broad area of law, all six LGAs, 2003

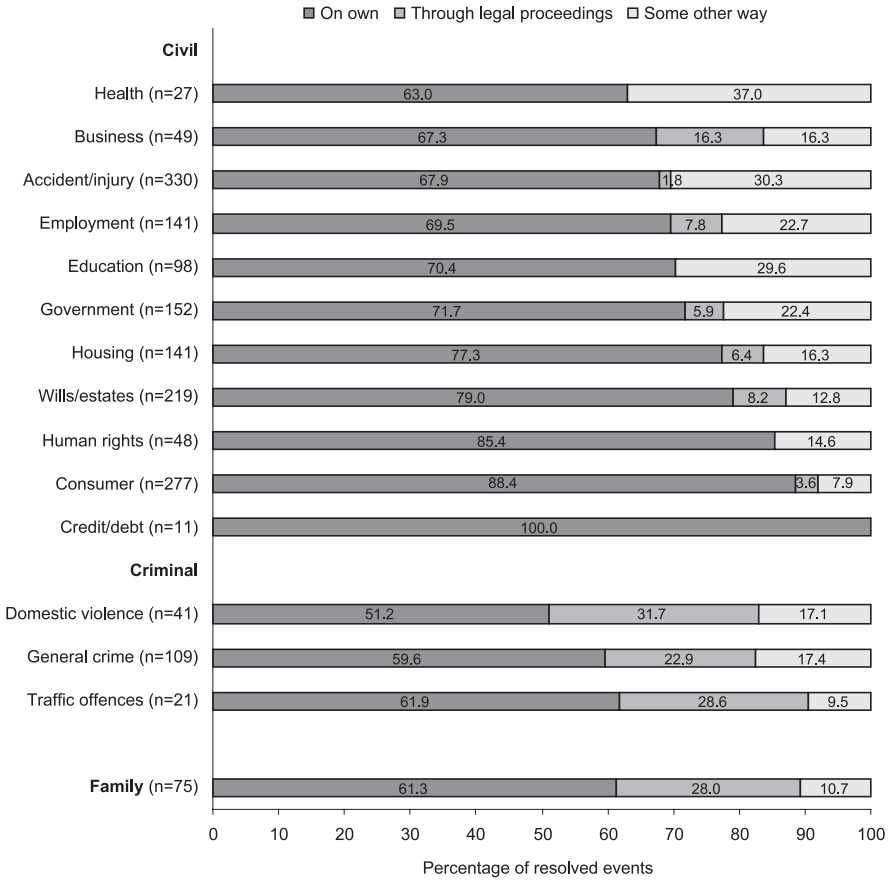
Area of law	*Method of resolution*			*No. of events*
	On own	*Through legal proceedings*	*Some other way*	
	% of events	*% of events*	*% of events*	
Civil	75.6	4.8	19.6	1493
Criminal	57.9	25.7	16.4	171
Family	61.3	28.0	10.7	75
Total	**73.3**	**7.8**	**18.9**	**1739**

Notes: Two unclassified events were excluded.
χ^2=138.91, df=4, p=0.000.

Also based on resolved events, Figure 7.3 presents a breakdown of the method of resolution by legal event group.[5] Although civil law events tended to be resolved less frequently through legal proceedings in a court or tribunal when compared with both criminal and family events, a few of the civil event groups also showed sizeable percentages being resolved through legal proceedings. In particular, 16.3 per cent of business events, 8.2 per cent of wills/estates events and 7.8 per cent of employment events were resolved through legal proceedings. In contrast, none of the credit/debt, education, health or human rights events were resolved through legal proceedings.

[5] This relationship was not examined in the regression. A chi-square test was not conducted due to small numbers in some cells.

Figure 7.3: Method of resolution for resolved events by legal event group, all six LGAs, 2003



Notes: N=1739 events. Two unclassified events were excluded.
A significance test was not conducted due to small numbers in some cells.

Recency of legal event

It would be expected that legal events that occurred some time ago would have more chance of being resolved than events that occurred more recently. As a result, participants were asked to report the number of months that had elapsed since their legal events had occurred.[6]

[6] The Bega pilot survey (LJF 2003) did not measure the recency of legal events within the 12 months prior to the survey. An additional question was added to the main survey to measure recency. Participants who reported more than three legal events in the 12-month reference period were asked to report the recency of only their three most recent events.

According to the regression, events that occurred seven to 12 months prior to the survey had odds of being resolved that were almost twice as high as those for more recent events (see Table 7.1). As shown in Table 7.4, whereas 70.8 per cent of the 346 events that occurred 10 to 12 months prior to the survey were resolved, only 50.7 per cent of the 1124 events that occurred no more than three months prior to the survey were resolved.

Table 7.4: Resolution status of legal events by recency of legal events, all six LGAs, 2003

Recency of event: no. of months prior to survey	*Resolution status*			*No. of events*
	Resolved	*Being resolved*	*Unresolved*	
	% of events	*% of events*	*% of events*	
0–3	50.7	14.9	34.3	1124
4–6	68.1	8.7	23.2	655
7–9	69.1	7.6	23.3	576
10–12	70.8	8.7	20.5	346
Total	**61.4**	**11.1**	**27.5**	**2701**

Note: Information on the recency of legal events was missing for 172 events where information was provided on resolution status.

Action taken

As discussed in Chapter 4, participants took three main types of action in response to the 2921 legal events where they provided information on their responses. Participants sought help in response to 1496 events (51.2%), handled the event themselves in 467 cases (16.0%) and did nothing in response to the remaining 958 events (32.8%).

According to the regression, the odds of resolution were lower if participants took no action rather than if they sought help (see Table 7.1). Interestingly, the odds of resolution were more than twice as high for legal events that participants handled on their own than for events where participants sought help.[7] Table 7.5 shows that the highest resolution rate (75.8%) was reported by participants who dealt with the event on their own, while the lowest resolution rate (53.5%) was reported by participants who did nothing. Those who sought help reported a resolution rate of 60.1 per cent.

[7] This finding may reflect the possibility that participants tended to handle easier problems on their own but tended to seek help for more difficult problems.

Table 7.5: Resolution status of legal events by action taken in response to legal events, all six LGAs, 2003

Action taken	*Resolution status*			*No. of events*
	Resolved	*Being resolved*	*Unresolved*	
	% of events	*% of events*	*% of events*	
Sought help	60.1	12.9	27.0	1476
Handled alone	75.8	10.4	13.9	462
Did nothing	53.5	8.5	37.9	925
Total	**60.5**	**11.1**	**28.4**	**2863**

Note: Information on action taken was missing for 10 events where information was provided on resolution status.

Chi-square analyses were conducted on the 1741 events that participants reported had been resolved to examine the relationship between the method used to resolve the event and the action taken in response to the legal event.[8] The chi-square was significant. Not surprisingly, the large majority of those who handled the matter on their own (87.1%) thought that they were responsible for the resolution of the event, whereas only 61.1 per cent of those who sought help thought they were responsible for resolution (see Table 7.6). Eleven per cent of those who sought help reported that the event had been resolved through legal proceedings in a court or tribunal, but only 3.7 per cent of those who dealt with the matter themselves reported that the event had been resolved through legal proceedings (see Table 7.6).

Table 7.6: Method of resolution for resolved legal events by action taken in response to legal events, all six LGAs, 2003

Action taken	*Method of resolution*			*No. of events*
	On own	*Through legal proceedings*	*Some other way*	
	% of events	*% of events*	*% of events*	
Sought help	61.1	10.8	28.1	887
Handled alone	87.1	3.7	9.1	350
Did nothing	84.6	5.9	9.5	495
Total	**73.1**	**8.0**	**18.9**	**1732**

Notes: Information on action taken was missing for nine resolved events.
χ^2=135.84, df=4, p=0.000.

An interesting question for the sub-group of participants who sought help in response to their legal events is whether the resolution status of events was related to the particular adviser used. Table 7.7 is based on the 1496 events where help was sought and presents data on the resolution status of events broken down by the 10 most frequently used types of advisers. The descriptive

[8] This relationship was not examined in the regression.

statistics suggest that the rate of resolution apparently varied with the type of adviser used.[9] Resolution rates of under 50 per cent were reported for events where trade unions/professional bodies (40.4%) or government organisations (49.6%) had been approached for assistance, but resolution rates of more than 60 per cent were reported where insurance companies/brokers (72.7%), school staff (67.5%), private solicitors/barristers (61.5%) or non-legal professionals such as doctors, accountants, psychologists and counsellors (61.5%) had been approached.

Table 7.7: Resolution status of legal events by 10 most frequently used advisers, all six LGAs, 2003

Type of adviser		*Resolution status*			*No. of events*
		Resolved	*Being resolved*	*Unresolved*	
		% of events	*% of events*	*% of events*	
LEGAL ADVISER	**Traditional legal:**				
	Private solicitor/barrister	61.5	9.8	28.7	143
	Lawyer friend/relative	51.0	13.5	35.6	104
	Published:				
	Internet	52.7	11.8	35.5	110
NON-LEGAL ADVISER	**Other friend/relative**	57.4	12.2	30.4	230
	Government:				
	Government organisation	49.6	16.1	34.4	224
	Police/complaint handling:				
	Police	56.0	14.7	29.3	75
	Other:				
	Other professional [a]	61.5	14.3	24.2	364
	School/school counsellor/ teacher	67.5	8.4	24.1	83
	Insurance company/broker	72.7	10.2	17.0	88
	Trade union/professional body	40.4	18.1	41.5	94
Total		**60.1**	**12.9**	**27.0**	**1475**

a Includes doctor, accountant, psychologist, counsellor, etc.

Notes: Information on resolution status was missing for 21 events where help was sought. Multiple advisers were sometimes used for the same event. A significance test was not conducted.

It is worth remembering, however, that participants tended to use different types of advisers for different types of legal events (see Table 5.4). Thus, the fact that some advisers apparently seemed to be more successful than others may simply reflect that they tended to deal with events that are generally easier to resolve. Consistent with this argument, the relationship between resolution status and type of adviser (see Table 7.7) was generally consistent with the relationship between resolution status and type of legal event (see Figure 7.2).

[9] This relationship was not examined in the regression. Given that multiple advisers were sometimes used for the same event, the observations were not independent. A significance test was not conducted.

For example, there were similar resolution rates for events where school staff were used (67.5%) and education events (67.1%, see Table 7.7 and Figure 7.2, respectively). This finding is consistent with school staff being the advisers most frequently consulted for education events (see Table 5.4). Similarly, given that trade unions/professional bodies were the most common advisers for employment events (see Table 5.4), it is not surprising that there were similar (relatively low) resolution rates for events where trade unions/professional bodies were used (40.4%) and employment events (48.3%, see Table 7.7 and Figure 7.2, respectively).

Summary: the outcome of legal events

This chapter examined the outcome of legal events, including whether or not they were resolved, how they were resolved and the factors associated with resolution. The main findings were as follows.

Of 2873 legal events that occurred in the 12 months prior to the survey,[10] participants reported that 1741 or 60.6 per cent had been resolved at the time of the survey, 11.1 per cent were in the process of being resolved and the remaining 28.3 per cent had not been resolved.

The most common method of resolution reported for the 1741 resolved events involved the participant resolving the event on his or her own (1274 events). Only 138 events were resolved through legal proceedings in a court or tribunal.

The logistic regression analysis revealed that the following variables were significant independent predictors of resolution status: age, disability status, legal event group, the recency of the event and the action taken in response to the event. The odds of events being resolved were:

- lower for persons with a chronic illness or disability compared with other persons

[10] The 2431 participants reported a total of 5776 events in the 12 months prior to the survey. However, information on resolution was sought in relation to participants' three most recent events, that is, in relation to 3024 events. Valid information on resolution was obtained in relation to 2873 of these 3024 events.

- lower than average for business, employment, government, health and family events, but higher than average for accident/injury and wills/ estates events
- higher for events that had occurred earlier rather than more recently
- lower for events where participants took no action, but higher for events handled by participants on their own, when compared with events where participants sought help.[11]

[11] Although age was a significant predictor overall, none of the comparisons tested were significant. These comparisons contrasted the oldest age group (65 years or over) with each other age group. The youngest age group had the highest resolution rate (71.1%), while the 55 to 64 year group had the lowest resolution rate (54.0%). The regression did not test this comparison. The oldest age group had the second highest resolution rate (67.2%) and the 45 to 54 year age group had the second lowest resolution rate (56.0%).

8. Satisfaction with the Outcome of Legal Events

The previous chapter examined whether the events that participants experienced in the 12 months prior to the survey had been resolved by the time the survey was conducted. The present chapter describes participants' level of satisfaction with the status of their legal events at the time of the survey. It also examines the factors related to participants reporting satisfaction with the outcome of legal events that had been resolved. Information on satisfaction with the status of legal events at the time of the survey was sought in relation to participants' three most recent legal events, that is, in relation to 3024 events. This information was obtained for 1735 resolved events and for 1109 events that were either unresolved or in the process of being resolved.

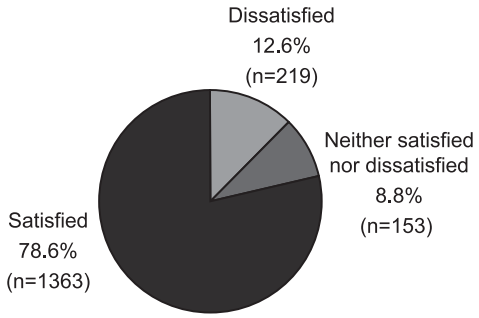
Level of satisfaction with the status of legal events

As already noted, there is no consensus about the definition and measurement of satisfaction. The present participants were asked to choose between the following three options regarding their level of satisfaction with the outcome of events that they reported had been resolved at the time of the survey: 'satisfied', 'neither satisfied nor dissatisfied' and 'dissatisfied'. In the case of events that were either unresolved or in the process of being resolved at the time of the survey, participants were asked about their satisfaction with this situation. It is worth noting that these questions concerning satisfaction with the outcome or lack of outcome of legal events were asked in addition to, and separately from, a question concerning satisfaction with the assistance received for legal events.[1]

[1] The level of satisfaction with the assistance received for legal events, and the factors related to satisfaction with assistance, are described in Chapter 6.

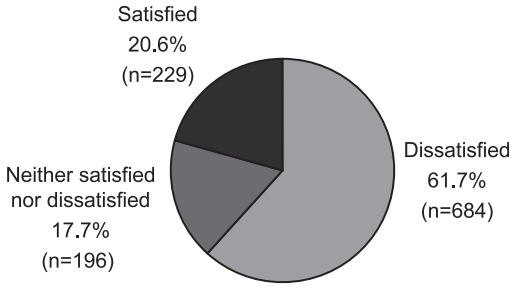
Figure 8.1 presents participants' level of satisfaction with the outcome of resolved events, while Figure 8.2 presents participants' level of satisfaction with the status of other legal events at the time of the survey. Figure 8.1 shows that participants reported satisfaction with the outcome of more than three-quarters of the events that had been resolved at the time of the survey. In contrast, Figure 8.2 shows that participants reported being satisfied with the status of only about one-fifth of the legal events that were either unresolved or in the process of being resolved at the time of the survey.

Figure 8.1: Satisfaction with the outcome of resolved legal events, all six LGAs, 2003



Notes: N=1735 events. Information on satisfaction with outcome was missing for six of the 1741 resolved events.

Figure 8.2: Satisfaction with legal events that were not resolved,[a] all six LGAs, 2003



a Includes unresolved events and events in the process of being resolved at the time of the survey.

Notes: N=1109 events. Information on satisfaction with the status of legal events that were unresolved or in the process of being resolved was missing for 23 events.

Where participants reported dissatisfaction with the status of their legal events at the time of the survey, they were asked to provide the reason for their dissatisfaction. Table 8.1 presents the reasons for dissatisfaction with

the outcome of resolved events, while Table 8.2 presents the reasons for dissatisfaction with the status of other events.

Table 8.1: Reasons for dissatisfaction with outcome of resolved legal events, all six LGAs, 2003

Reason	*Resolved events where dissatisfied with outcome*	
	No.	*%*
Negative financial impact	45	20.9
Unfair/unsatisfactory result	43	20.0
Lack of helpful assistance/poor services	33	15.3
Objective not achieved	18	8.4
Too expensive to resolve	15	7.0
Negative impact on life/family	9	4.2
Took too long to resolve	8	3.7
Difficult/upsetting/stressful situation	7	3.3
Treated badly/discriminated against	6	2.8
Didn't get a say	4	1.9
Could happen again to me or others	4	1.9
Other	23	10.7
Total	**215**	**100**

Notes: For four of the 219 resolved events where participants reported dissatisfaction with the outcome, the reason for this dissatisfaction was missing.

Table 8.2: Reasons for dissatisfaction with status of events that were not resolved,[a] all six LGAs, 2003

Reason	*Events that were not resolved[a] where dissatisfied with status*	
	No.	*%*
Matter not resolved/ongoing	244	36.5
Lack of helpful assistance/poor services	117	17.5
Unfair/unsatisfactory situation	81	12.1
Negative financial impact	58	8.7
Would take too long to resolve	31	4.6
Too expensive to resolve	31	4.6
Difficult/upsetting/stressful situation	31	4.6
Negative impact on life/family/health	30	4.5
Treated badly/discriminated against	23	3.4
Didn't get a say	4	0.6
Objective not achieved	2	0.3
Could happen again to me or others	1	0.1
Other	15	2.2
Total	**668**	**100**

a Includes unresolved events and events in the process of being resolved at the time of the survey.

Notes: For 16 of the 684 events where participants reported dissatisfaction with the current status of events that were not resolved, the reason for this dissatisfaction was missing.

As shown in Table 8.1, the two most common reasons for dissatisfaction with the outcome of resolved events were that the event had a negative financial impact (20.9%) and that the participant felt the result was unfair or unsatisfactory (20.0%). Participants also expressed dissatisfaction with a lack of helpful assistance (15.3%), their objectives not being achieved (8.4%) and the issue being too expensive to resolve (7.0%).

As evident in Table 8.2, the most common reason for dissatisfaction with events that had not been resolved was precisely that the matter was still ongoing (36.5%). The second and fourth most common reasons for dissatisfaction with events that had not been resolved related to a lack of helpful assistance (17.5%) and the negative financial impact of the event (8.7%). These two reasons were also among the most frequently reported reasons for dissatisfaction with the outcome of resolved events. The third most common reason for dissatisfaction with events that had not been resolved was that the participant felt the current situation was unfair or unsatisfactory (12.1%).

Factors related to satisfaction with the outcome of legal events

A mixed-effects logistic regression was conducted to determine the significant, independent predictors of satisfaction with the outcome of legal events that participants reported had been resolved.[2] In the regression, satisfaction with outcome was a binary variable such that resolved events where the individual was satisfied with the outcome were contrasted with all other resolved events.[3] Potential predictor variables were the sociodemographic variables, the type of legal event, the recency of the legal event, the action taken in response to the legal event and the method used to resolve the legal event.

[2] A mixed-effects regression was appropriate here because some individuals had more than one resolved legal event for which information was available on satisfaction with outcome.

[3] That is, this variable was coded into two categories. One category included all resolved events where the individual was satisfied with the outcome. The second category included all resolved events where the individual was dissatisfied with the outcome and all resolved events where the individual was neither satisfied nor dissatisfied with the outcome.

Table 8.3 provides a summary of the regression results and Appendix Table C32 presents the full results of the regression. As can be seen from Table 8.3, the type of legal event, the recency of the event and the action taken in response to the event were significant, independent predictors of satisfaction with the outcome of resolved events. The results of the regression are further discussed below, with reference to the relevant descriptive statistics.

Table 8.3: Summary of mixed-effects binary logistic regression for satisfaction with outcome of resolved legal events

SIGNIFICANT VARIABLES		
Variable	***Comparison***	***Odds ratio*** [a]
Legal event group [b]	**Civil**	
	Accident/injury versus average	3.4
	Business versus average	0.3
	Consumer versus average	0.6
	Credit/debt versus average	ns
	Education versus average	ns
	Employment versus average	ns
	Government versus average	0.3
	Health versus average	ns
	Housing versus average	ns
	Human rights versus average	ns
	Wills/estates versus average	9.4
	Criminal	
	Domestic violence versus average	ns
	General crime versus average	0.4
	Traffic offences versus average	ns
	Family	
	Family versus average	ns
Recency of event	7–12 months ago versus 0–6 months ago	0.7
Action taken	Handled alone versus sought help	1.7
	Did nothing versus sought help	0.5
NON-SIGNIFICANT VARIABLES	**Gender, age, Indigenous status, country of birth, disability status, personal income, education level, method of resolution**	

a An odds ratio greater than 1.0 indicates the first category in the comparison had higher odds than the second.
An odds ratio less than 1.0 indicates the first category in the comparison had lower odds than the second.

b Each legal event group was compared to the average effect for all legal event groups (rather than to any specific legal event group).

Notes: N=1357 events and 879 participants. Data on one or more potential predictor variables were missing for 378 events where information was provided on satisfaction with outcome of resolved events.
'ns' indicates the odds ratio was not statistically significant, that is, the odds for the first category in the comparison were not statistically different from the odds for the second (even though the overall variable was significant).

Sociodemographic factors

Table 8.4 presents the percentage of participants who were satisfied with the outcome of their resolved events broken down by each sociodemographic characteristic. According to the regression, satisfaction with the outcome of resolved events was not significantly related to any of the sociodemographic characteristics examined (see Table 8.3).

Table 8.4: Satisfaction with outcome of resolved legal events by each sociodemographic factor, all six LGAs, 2003

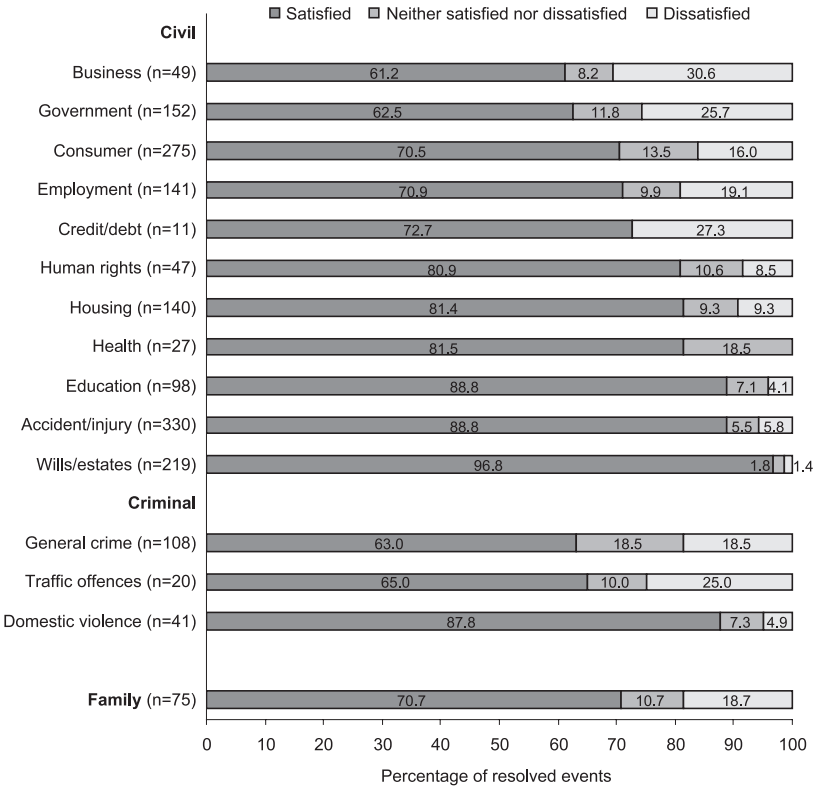
Sociodemographic factor		*Satisfaction with outcome*			*No. of events*
		Satisfied	*Neither satisfied nor dissatisfied*	*Dissatisfied*	
		% of events	*% of events*	*% of events*	
Gender	Female	76.3	9.9	13.7	837
	Male	80.6	7.8	11.6	898
	Total	78.6	8.8	12.6	1735
Age (years)	15–24	75.7	10.3	14.1	370
	25–34	78.0	11.0	11.0	391
	35–44	77.5	7.5	15.0	374
	45–54	78.5	9.3	12.2	311
	55–64	82.5	4.5	13.0	154
	65+	86.6	6.0	7.5	134
	Total	78.5	8.8	12.6	1734
Indigenous status	Indigenous	76.5	5.9	17.6	51
	Non-Indigenous	77.9	9.1	13.0	1491
	Total	77.9	8.9	13.2	1542
Country of birth	English speaking	78.6	9.1	12.3	1533
	Non-English speaking	78.4	6.5	15.1	199
	Total	78.6	8.8	12.6	1732
Disability status	Disability	80.3	7.5	12.2	361
	No disability	78.1	9.1	12.8	1369
	Total	78.6	8.8	12.7	1730
Personal income ($/week)	0–199	77.8	10.9	11.3	284
	200–499	79.5	7.1	13.3	533
	500–999	77.9	9.1	13.0	584
	1000+	80.8	8.9	10.3	213
	Total	78.8	8.7	12.5	1614
Education level	Didn't finish/at school	83.3	5.6	11.1	162
	Year 10/equivalent	82.2	7.0	10.7	428
	Year 12/equivalent	76.6	9.6	13.8	376
	Certificate/diploma	74.3	10.3	15.4	331
	University degree	78.3	9.9	11.8	433
	Total	78.6	8.8	12.6	1730

Notes: Information on satisfaction with outcome was provided for 1735 resolved events. Where the total for a given sociodemographic factor is less than 1735, data were missing on that factor.

Type of legal event

According to the regression, the type of legal event was a significant predictor of satisfaction with the outcome of resolved events. The odds of satisfaction with the outcome of events were about three times higher than average for accident/injury events and about nine times higher than average for wills/estates events (see Table 8.3). Resolved business, consumer, government and general crime events all had lower odds of satisfaction with the outcome when compared with the average for all resolved events (see Table 8.3). Figure 8.3 shows that participants were satisfied with the outcome of 96.8 per cent of resolved wills/estates events and 88.8 per cent of resolved accident/injury events, but only around two-thirds of resolved business, consumer, government and general crime events.

Figure 8.3: Satisfaction with the outcome of resolved legal events by legal event group, all six LGAs, 2003



Notes: N=1733 events. Two unclassified events were excluded.

Recency of legal event

The odds of satisfaction with the outcome of resolved events were lower for events that occurred seven to 12 months prior to the survey than for more recent events (see Table 8.3). Table 8.5 shows that participants reported being dissatisfied with the outcome of approximately 12 per cent of the resolved events that occurred in the six months prior to the survey, but with 13.1 to 15.5 per cent of the resolved events that occurred seven to 12 months prior to the survey.

Table 8.5: Satisfaction with outcome of resolved legal events by recency of legal events, all six LGAs, 2003

Recency of event: no. of months prior to survey	*Satisfaction with outcome*			*No. of events*
	Satisfied	*Neither satisfied nor dissatisfied*	*Dissatisfied*	
	% of events	*% of events*	*% of events*	
0–3	78.8	9.2	12.0	567
4–6	80.0	8.1	11.9	445
7–9	77.6	9.3	13.1	397
10–12	75.5	9.0	15.5	245
Total	**78.4**	**8.9**	**12.8**	**1654**

Note: Information on recency was missing for 81 of the 1735 resolved events that had information on satisfaction with outcome.

Action taken

According to the regression, the odds of satisfaction with the outcome of resolved legal events were lower for events where participants did nothing than for events where participants sought help (see Table 8.3). In addition, the odds of satisfaction with the outcome of resolved events were higher for events that participants handled alone than for events where participants sought help (see Table 8.3). Table 8.6 shows that participants reported being satisfied with the outcome of 85.1 per cent of the resolved events that they handled alone, 81.0 per cent of the resolved events for which they sought help, but only 69.4 per cent of the resolved events for which they took no action.

Table 8.6: Satisfaction with outcome of resolved legal events by action taken in response to legal events, all six LGAs, 2003

Action taken	*Satisfaction with outcome*			*No. of events*
	Satisfied	*Neither satisfied nor dissatisfied*	*Dissatisfied*	
	% of events	*% of events*	*% of events*	
Sought help	81.0	7.1	11.9	886
Handled alone	85.1	7.4	7.4	350
Did nothing	69.4	13.1	17.6	490
Total	**78.6**	**8.9**	**12.6**	**1726**

Note: Information on action taken was missing for nine of the 1735 resolved legal events that had information on satisfaction with outcome.

Method of resolution

Table 8.7 shows the percentage of resolved events where participants were satisfied with the outcome broken down by the method used for resolution. According to the regression, the method used for resolution was not a significant independent predictor of whether or not participants were satisfied with the outcome of resolved events (see Table 8.3).

Table 8.7: Satisfaction with outcome of resolved legal events by method of resolution, all six LGAs, 2003

Method of resolution	*Satisfaction with outcome*			*No. of events*
	Satisfied	*Neither satisfied nor dissatisfied*	*Dissatisfied*	
	% of events	*% of events*	*% of events*	
On own	78.4	9.3	12.3	1268
Through legal proceedings	76.1	4.3	19.6	138
Some other way	80.2	8.8	10.9	329
Total	**78.6**	**8.8**	**12.6**	**1735**

Satisfaction with assistance

Table 8.8 is based only on the 774 resolved events where participants sought help, and presents a breakdown of satisfaction with the outcome of resolved events by satisfaction with the assistance received for these events from the sole or most useful adviser.[4] Not surprisingly, the chi-square test conducted revealed a significant relationship whereby participants who reported being satisfied with the outcome of resolved events also tended to report being satisfied with the assistance they received for these events. Participants

[4] This relationship was not examined in the regression analysis because it would have required restricting the analysis to these 744 resolved events and excluding the remaining resolved events where participants did not seek help.

reported being satisfied with the outcome of 87.9 per cent of the resolved events where they were satisfied with the assistance they received, but only 41.2 per cent of the resolved events where they were dissatisfied with the assistance they received.

Table 8.8: Satisfaction with outcome of resolved legal events by satisfaction with assistance from sole or most useful adviser, all six LGAs, 2003

Satisfaction with assistance	*Satisfaction with outcome*			*No. of events*
	Satisfied	*Neither satisfied nor dissatisfied*	*Dissatisfied*	
	% of events	*% of events*	*% of events*	
Satisfied	87.9	4.8	7.3	668
Neither satisfied nor dissatisfied	39.5	21.1	39.5	38
Dissatisfied	41.2	13.2	45.6	68
Total	**81.4**	**6.3**	**12.3**	**774**

Note: χ^2=143.46, df=4, p=0.000.

Summary: satisfaction with the outcome of legal events

This chapter examined the level of satisfaction with the outcome or lack of outcome of 2844 legal events.[5] It also examined the factors related to satisfaction with the outcome of 1735 legal events that had been resolved at the time of the survey. The main findings were as follows.

Participants reported satisfaction with the outcome of more than three-quarters of the events that had been resolved at the time of the survey. In contrast, participants reported being satisfied with the status of only about one-fifth of the legal events that were either unresolved or in the process of being resolved at the time of the survey.

The most common reasons for dissatisfaction with the outcome of resolved events related to the negative financial impact of the event (20.9%), the participant feeling that the outcome was unfair or unsatisfactory (20.0%), and a lack of helpful assistance (15.3%).

[5] Information on satisfaction with the status of legal events at the time of the survey was sought in relation to participants' three most recent legal events in the 12 months prior to the survey, that is, in relation to 3024 events. This information was obtained in relation to 1735 events that were resolved at the time of the survey and 1109 other events.

The most common reasons for dissatisfaction with the status of events that were unresolved or in the process of resolution related to the matter being still ongoing (36.5%), a lack of helpful assistance (17.5%), the participant feeling that the current situation was unfair or unsatisfactory (12.1%), and the negative financial impact of the event (8.7%).

The logistic regression analysis revealed that the type of legal event, the recency of the event and the action taken in response to the event were significant, independent predictors of satisfaction with the outcome of resolved legal events. The odds of satisfaction with the outcome of resolved events were:

- higher than average for accident/injury and wills/estates events, and lower than average for business, consumer, government and general crime events
- lower for events that occurred earlier rather than more recently
- higher for events that participants handled alone and lower for events where participants did nothing, when compared with events where participants sought help.

According to a chi-square test based on resolved events where participants had sought help, satisfaction with the outcome of the event was significantly and positively related to satisfaction with the assistance received.

9. Discussion

The present chapter highlights the major findings presented in Chapters 3 to 8 and discusses their implications in terms of the nature of legal need and access to justice.[1] The final chapter, Chapter 10, argues that the findings suggest the merit of a multidimensional approach to legal service provision, which includes several concurrent strategies and allows for the tailoring of legal services to the varying needs of different individuals.

Incidence of legal events

The results of the present study suggest a high level of legal need across the six disadvantaged regions surveyed—legal events are a common feature of life, affecting many people and many aspects of life. Approximately two-thirds of participants (69%) reported experiencing one or more legal events in the previous 12 months. Furthermore, the legal events experienced related to a broad range of civil, criminal and family law issues. In particular, considerable proportions of participants reported general crime (27%),[2] housing (23%), consumer (22%), government (20%), accident/injury (19%), wills/estates (15%), employment (12%), credit/debt (12%), family (9%) and education (7%) events.

The incidence of legal events reported in the present sample across six disadvantaged areas of NSW is considerably higher than those reported in recent overseas studies conducted in general population samples. In the United Kingdom, Genn (1999), Genn and Paterson (2001), and Pleasence et

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[1] Given the low response rate to the survey, the conclusions presented should be considered suggestive rather than definitive. See the *Method* section in Chapter 2 for details of the response rate and its limitations on the generalisability of the results.

[2] The high rate of general crime events in the present study is consistent with Australian crime victimisation survey data. General crime events in the present study included stolen/vandalised property (19%) and assault (9%), as well as other events such as police failing to investigate a crime (4%) and unfair treatment by police (2%). Johnson (2005) reports a victimisation rate of 11% for household crimes including burglary and vehicle theft, and a victimisation rate of 9% for personal crimes including assault.

al. (2004b) reported incidence rates between 26 and 40 per cent over periods of between 3.5 and 5.5 years. In New Zealand, Maxwell et al. (1999) reported a yearly incidence rate of 41 per cent in their general population sample. However, as noted earlier, the lack of harmonisation in the methodologies used across different surveys of legal needs severely limits the ability to compare the findings from such surveys. Jurisdictional, population and measurement differences may have contributed to the different incidence rates. It is worth noting, however, that the higher incidence rate in the present study cannot be attributed to the different reference periods used for the recall of legal issues. The reference period of one year used in the present study was identical to that used by Maxwell et al. (1999) and shorter, not longer, than the reference periods used in the British studies.[3]

One possible measurement difference between the present study and the British studies that may have contributed to the higher incidence rate in the present study is the broader range of legal events covered by the present survey. The present study included criminal law events, which were not a focus of the British studies, and a larger number of events overall.[4]

A possible population difference that may have contributed to the higher incidence in the present study is the more disadvantaged nature of the present sample compared with the British and New Zealand samples. This argument is consistent with the evidence that socioeconomically disadvantaged people are particularly vulnerable to experiencing legal problems (e.g. Dale 2000; Pleasence et al. 2004b). It is also consistent with the tendency to find higher incidence rates in studies surveying disadvantaged populations. For example, the survey of temporary accommodation residents conducted in parallel to the LSRC general population survey in the United Kingdom reported an incidence rate of 84 per cent over 3.5 years (Pleasence et al. 2004b). Surveys in the United States focusing on lower income samples have reported yearly incidence rates ranging between 43 and about 87 per cent (ABA 1994; Schulman et al. 2003; Spangenberg Group 1989; Task Force 2003). In Australia, Cass and Sackville

[3] Maxwell et al. (1999) also reported a three-year incidence rate of 51 per cent.

[4] The present survey included 16 criminal law events and covered 101 legal events in total. Genn (1999) and Genn and Paterson (2001) covered 60 justiciable events, while Pleasence et al. (2004b) covered 78.

(1975) reported a five-year incidence rate of 69 per cent in their disadvantaged sample.[5]

The high incidence rates in the present survey of disadvantaged areas underline the importance of having appropriate services to resolve legal events in these areas. As other authors have noted (e.g. Genn 1999; Pleasence et al. 2004b), the broad nature and ubiquity of legal events suggest they should be of general concern—they are central to physical and social well-being. The findings from recent studies that legal events can have adverse effects on health and economic circumstances, can trigger further legal problems, and can reinforce and initiate social exclusion (Genn 1999; Pleasence et al. 2004b) further underline the importance of having quick, effective and inexpensive means of resolving legal problems. In particular, where there are evident high rates of legal need in areas such as those sampled in the present study, the importance of appropriate legal service provision cannot be underestimated.

Incidence of multiple legal events

Supporting recent studies (e.g. Genn 1999; Pleasence et al. 2004b), the present study suggested that legal events are not experienced randomly across the population or in equal numbers across individuals. In the present study, approximately one-third of participants reported no legal events, another third reported one or two events, and the remaining third reported three or more events. The third of participants who reported at least three events accounted for the vast majority (79%) of events reported by the sample. Thus, a relatively small percentage of individuals disproportionately accounted for the majority of legal events. This finding suggests that some individuals are particularly vulnerable to legal problems and that legal services are likely to be disproportionately needed by these individuals. Parallel findings have been reported in other fields such as health and crime. For example, small proportions of families are over-represented among those who have medical and social problems and those who use health and welfare services (e.g. ABS 2003a; Vinson & Homel 1975). Similarly, relatively few criminal offenders account for a disproportionately

[5] It should also be noted that some of these surveys covered a narrower range of legal problems when compared with the United Kingdom surveys (Cass & Sackville 1975; Spangenberg Group 1989).

large number of criminal offences, arrests and convictions (e.g. Coumarelos 1994; Farrington 1983; Wolfgang, Figlio & Sellin 1972).

The present study also found that certain types of legal events tend to recur. For example, of the people who experienced an employment event within the one-year period, about one-third experienced two or more different types of employment events. Other legal event groups that had a high rate of recurrence were the family, human rights, general crime, credit/debt, government, consumer and education legal event groups.

Similarly to the United Kingdom studies by Genn (1999) and Pleasence et al. (2004b), the present study also found that some event types tend to appear in clusters. It is worth noting that the present study showed overlaps in occurrence not only between issues within the same broad area of law (e.g. between different types of civil law issues), but also between various types of civil, criminal and family issues. The present study, like the United Kingdom studies, identified a family cluster dominated by family and domestic violence events (Pleasence et al. 2004b).[6] A connection between domestic violence, relationship breakdown, and problems with contact or support arrangements for children is not at all surprising, and Pleasence et al. (2004b) found that where domestic violence was reported in combination with divorce or children-related problems, it tended to occur first.

Like the British studies, the present study also identified a broad, general cluster which included events related to consumer matters, housing, accident/injury, employment, neighbours and welfare benefits (e.g. Pleasence et al. 2004b).[7] It is not surprising that the composition of the broad cluster was not totally identical across the three studies given that the legal events covered by the different studies were not identical.[8] In the British studies, an economic

[6] Pleasence et al. (2004b) conducted a cluster analysis on the data from Genn's (1999) study.

[7] In the present study, events related to welfare benefits were part of the government legal event group and events related to neighbours were part of the housing legal event group. Both of these legal event groups contributed to the broad cluster according to the cluster analysis. In the Genn (1999) data, the category 'money problems' included problems related to welfare benefits, and the category 'owned housing problems' included problems relating to neighbours, and both these categories contributed to the broad cluster.

[8] For example, the present cluster analysis indicated that general crime and will/estates events also contributed to the broad cluster. These events were not a focus of the British studies.

grouping consisting of money and debt problems was an additional element of the broad cluster, whereas in the present study, a similar economic grouping formed a separate cluster. In addition to including credit/debt events, the economic cluster in the present study included business events, which were not a focus of the overseas studies. However, it is notable that in all three studies there was a strong link between consumer events, which contributed to the broad cluster in each case, and money or credit/debt problems.[9]

As Pleasence et al. (2004b) note, there are a number of reasons why certain legal problems tend to occur in clusters. Firstly, different problem types might have coinciding defining circumstances. For example, numerous consumer transactions provide the opportunity to experience consumer problems and credit/debt problems. Secondly, individuals might have coinciding characteristics of vulnerability for different problem types. The sociodemographic characteristics associated with vulnerability to legal events are discussed in the next section. Thirdly, the experience of one legal problem might trigger or increase the risk of experiencing additional problems. Pleasence et al. (2004b) argue that the trigger effect of justiciable problems can have a dramatic impact on people's lives. For instance, Pleasence et al. (2004b) found that relationship breakdown can lead to downward mobility in the housing market, a loss of income and adverse effects on children's education, while Genn (1999) found that injury and ill-health can lead to unemployment, which in turn can lead to problems relating to welfare benefits, debt and compensation. Pleasence et al. maintain that

> *vulnerability to justiciable problems is .... cumulative. Each time a person experiences a problem the likelihood of experiencing an additional problem increases; not just as a consequence of initial vulnerability, but also as a consequence of the increased vulnerability brought about by the impact of initial problems (p. 107).*

The fact that legal events recur, occur in clusters and act as triggers for further problems suggests the critical role that could be played by quick and effective legal resolution in the prevention of flow-on effects. That is, appropriately

[9] The present factor analysis indicated that consumer events contributed significantly to both the broad cluster and the economic cluster consisting of credit/debt and business events.

targeted, efficient legal services would not only have an immediate role in resolving existing legal problems, but also a longer-term effect in preventing existing legal problems from escalating and in preventing new, related legal problems from occurring. Appropriate early, pre-court intervention not only has potential benefits for individuals who experience multiple or recurring legal problems, but also potential cost savings for government in avoiding expensive court resolution (e.g. MacDonald 2005).

The clustering of different types of legal events also suggests that legal services need to have the capacity for resolving the complex situations faced by some individuals involving multiple, concurrent, interconnected legal problems. The present study indicated that these co-occurring legal issues may be quite disparate and may impact on many aspects of people's well-being, including their finances, employment, health, housing and welfare. Thus, the results suggest that, for some individuals, legal service provision needs to be sufficiently coordinated to deal with multiple, disparate legal issues. Furthermore, given the impact of legal needs on many areas of everyday life, there may also be benefits in coordinating the provision of legal services with the provision of other human services. The current level of coordination among legal and human services, and possible approaches for enhancing this coordination are discussed further in Chapter 10.

Sociodemographic factors related to the incidence of legal events

Consistent with past research, the present study suggests that people from particular sociodemographic groups have an increased likelihood of experiencing particular types of legal problems. There were some differences in the experience of legal events according to gender, age, Indigenous status, country of birth, disability status, personal income and education. In particular, age, disability and income were generally consistent predictors of the 10 most frequently reported types of legal events, that is, accident/injury, consumer, credit/debt, education, employment, government, housing, wills/estates, general crime and family events. These findings are discussed in further detail below. To assist with the discussion of the results from the regression analyses, Table 9.1 provides a quick reference summarising the significant predictors in each regression.

Table 9.1: Summary of significant predictors in the 15 regression models conducted

Outcome variable	*Gender*	*Age*	*Indigenous status*	*Country of birth*	*Disability status*	*Personal income*	*Education level*	*Legal event group*	*Recency*	*Resolution status*	*Action taken*	*Method of resolution*
1. Reporting legal events of any type		√		√	√	√	√					
2. Reporting accident/injury events	√	√		√	√	√						
3. Reporting consumer events		√			√	√						
4. Reporting credit/debt events		√	√		√							
5. Reporting education events		√			√							
6. Reporting employment events		√	√		√							
7. Reporting government events		√			√		√					
8. Reporting housing events		√			√	√						
9. Reporting wills/estates events		√	√	√		√	√					
10. Reporting general crime events		√		√	√	√						
11. Reporting family events		√	√		√	√						
12. Action taken		√	√				√	√				
13. Satisfaction with assistance								√		√		
14. Resolution status		√			√			√	√		√	
15. Satisfaction with outcome								√	√		√	

Note: Each row represents a separate regression model. White cells indicate variables included in the regression, while shaded cells indicate variables not included. Ticks indicate significant predictors.

Gender

In keeping with much of the literature, the present results suggest that the likelihood of experiencing legal events does not reliably vary according to gender (e.g. Genn 1999; Genn & Paterson 2001; LJF 2003; Maxwell et al. 1999; NCC 1995; Pleasence et al. 2004b). In the present regression analyses, gender was not related to the overall reporting of legal events and was only related to one of the 10 most frequent types of legal event groups (see Table 9.1). Specifically, males reported higher rates of accident/injury events. Pleasence et al. (2004b) found that gender was only associated with three of their 18 problem types.

When gender differences are found, there is some convergence in terms of the types of legal events showing gender differences. Similarly to the present study, Fishwick (1992) reported higher rates of accident events for males. Fishwick (1992), the Task Force (2003) and Pleasence et al. (2004b) all reported higher rates of domestic violence or family problems for females.[10]

Age

In the present study, age was related to reporting events overall, and to reporting each of the 10 most frequent types of events examined (see Table 9.1). Supporting past research, the age groups with the highest incidence rates varied according to the type of legal event, suggesting that different stages of life tend to expose people to different types of legal problems (Dale 2000; Fishwick 1992; Pleasence et al. 2004b; Schulman et al. 2003).

[10] In the present study, although regressions were not conducted for reporting domestic violence events (due to small numbers), the chi-square tests suggested that females were significantly more likely than males to report domestic violence events (see Appendix Table C27). Furthermore, although gender was not a significant independent predictor in the regression for reporting family events, there was a significant bivariate (chi-square) relationship whereby females were significantly more likely than males to report family events (χ^2=4.68, df=1, p=0.031). (N.B. Pleasence et al. (2004b) also found higher rates of clinical negligence events among females and higher rates of unfair treatment by police among males. Fishwick (1992) also reported higher rates of insurance events among males and higher rates of disputes concerning housing, loans and government departments among females. The Task Force (2003) found that low-income women had disproportionately high levels of legal need in a number of other areas such as disability, estates and trusts, and education.)

Consistent with past research, older people (65 years or over) tended to report lower rates of legal events than other people. The only exception to this trend was that the oldest age group had the highest incidence of wills/estates events. It is not surprising that wills/estates issues may become more of a priority as people get older. The extent to which the lower reporting rates by older people truly reflect a lower incidence of legal need is unclear. Older people have been identified as a disadvantaged group who may have specialised legal and access to justice needs as a result of their particular life circumstances (Ellison, Schetzer, Mullins, Perry & Wong 2004). For example, older people tend to have relatively low income, and increased risk of health and disability problems (Ellison et al. 2004).

If older people actually experience fewer legal problems, then this may be because their life circumstances are less likely to expose them to legal problems, or because they are better able through past experience or familiarity to prevent issues from becoming serious legal problems (Pleasence et al. 2004b). However, it has been argued that the lower reporting rates by older people may also in part reflect a failure to identify legal needs or problems for a variety of possible reasons, such as a decrease in the importance placed on problems or an increased ignorance of personal circumstances due to increased isolation with old age (Pleasence et al. 2004b). A recent qualitative study of the legal needs of older people in NSW by Ellison et al. (2004) suggests that older people sometimes ignore their legal problems and demonstrate a reluctance to complain about their circumstances and legal problems. A number of studies have also found that many older people do not understand their legal rights or the available avenues for redressing their legal problems (Ellison et al. 2004; Tilse, Setterlund, Wilson & Herd 2002).

Given the ever increasing older population, the reason behind the lower reporting rates of legal issues by older people warrants future investigation. If the lower reporting rates do not actually reflect fewer legal problems, but an increased failure to identify legal problems, specialised information strategies for older people may be useful in helping them to recognise and deal effectively with legal problems (e.g. Ellison et al. 2004).

The three youngest age groups (15 to 24, 25 to 34 and 35 to 44 year olds) reported the highest incidence of legal events overall, with the peak occurring in the 25 to 34 year age group. This finding is consistent with prior research showing that the experience of legal problems tends to peak in the 20s, 30s or 40s (e.g. Genn 1999; LJF 2003; Pleasence et al. 2004b).

General crime and accident/injury events peaked in the youngest age group. These results are consistent with the high criminal offence rates, high crime victimisation rates and high rates of risk-taking behaviour for young adults, particularly for young men (e.g. ABS 2004a; Australian Clearinghouse for Youth Studies 2005; NSW Bureau of Crime Statistics and Research 2004; Palamara & Stevenson 2003). Consumer and housing legal events were also common in the youngest age group. The high rates of these legal events are likely to partly reflect the fact that young people are relatively less economically independent and tend to live in poorer-standard accommodation. For example, national survey data show that relatively high percentages of Australians in this age group have personal incomes below the poverty line, experience financial stressors such as being unable to raise money quickly for something important, and live in rented accommodation (ABS 2004b; Lincare 2005; Schneider 1999).[11]

Credit/debt, government and housing events peaked in the 25 to 34 year age group, and rates of consumer, education and family events were also relatively high in this age group. Similarly, Pleasence et al. (2004b) found high rates of immigration, consumer, money/debt and domestic violence problems in this age group. The high rates of consumer, credit/debt and housing events probably echo, to some extent, the increasing personal expenditure and use of debt as people become economically independent and commence acquiring major assets such as houses (e.g. Pleasence et al. 2004b).[12] In keeping with

[11] Wherever there were sufficient numbers, chi-square tests were performed examining the relationship between age and each specific consumer and housing event (listed in Appendix Table B1). The 15 to 24 year age group had a relatively high incidence of problems re goods/services (χ^2=51.67, df=5, p<0.000), disputes with neighbours (χ^2=11.43, df=5, p=0.044), homelessness (χ^2=30.74, df=5, p<0.000) and tenancy problems (χ^2=16.87, df=5, p=0.005).

[12] Wherever there were sufficient numbers, chi-square tests were performed examining the relationship between age and each specific consumer, credit/debt and housing event (listed in Appendix Table B1). The 25 to 34 year age group had a relatively high incidence of problems paying bill/debt (χ^2=29.77, df=5, p<0.000), disputes re credit rating (χ^2=28.53, df=5, p<0.000), problems re goods/services (χ^2=51.67, df=5, p<0.000), disputes with financial institutions (χ^2=26.97, df=5, p<0.000), buying/selling a home (χ^2=42.50, df=5, p<0.000) and homelessness (χ^2=30.74, df=5, p<0.000).

this argument, national Australian survey data show a substantial increase in household income for this age group compared with the 15 to 24 year age group (ABS 2005). National survey data also show relatively high rates of cash flow problems, dissaving actions[13] and first home buyers for the 25 to 34 year age group (ABS 2004b; Trewin 2003). The high rate of family events in this age group tended to reflect people of this age group either facing problems related to raising children or facing relationship breakdowns.[14]

Family events peaked in the 35 to 44 year age group. This finding is consistent with that of Pleasence et al. (2004b) who note that the high rates of these problems reflect the high rates of people of this age who live with a partner and have dependent children.[15] Credit/debt, consumer and education events were also relatively high in this age group.

The incidence rates for wills/estates and employment events peaked in the 45 to 54 year age group. The incidence of all other types of events tended to decline progressively after the mid-forties or mid-fifties. Family and education events showed considerably large declines after the mid-forties. These declines probably reflect the fact that as people move into their late forties and fifties, their children start to leave home (e.g. Pleasence et al. 2004b) and finish their formal education.

The present results suggest that there may be benefits to tailoring legal service provision according to the different types of legal issues experienced at different life stages. Similar strategies have been adopted in other areas, such as banking, investment and insurance, where savings, superannuation and insurance schemes are tailored to the typical financial needs experienced by different age

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[13] Dissaving actions involve borrowing for consumer goods where expenditure exceeds income, and include mortgages, other large loans and credit card debts.

[14] Wherever there were sufficient numbers, chi-square tests were performed examining the relationship between age and each specific family event (listed in Appendix Table B1). The 25 to 34 year age group had a relatively high incidence of problems re residence/contact arrangements for children (χ^2=26.85, df=3, p<0.000), problems re child support payments (χ^2=10.64, df=3, p=0.014) and divorce/separation (χ^2=31.16, df=4, p=0.000).

[15] Wherever there were sufficient numbers, chi-square tests were performed examining the relationship between age and each specific family event (listed in Appendix Table B1). The 35 to 44 year age group had a relatively high incidence of problems re residence/contact arrangements for children (χ^2=26.85, df=3, p<0.000) and problems re child support payments (χ^2=10.64, df=3, p=0.014), and moderately high rates of divorce/separation (χ^2=31.16, df=4, p=0.000).

groups (e.g. Datamonitor Market Briefing 2003; Department of Family and Community Services 2005; MostChoice 2005; Urban Institute 2000).

Indigenous Australians

According to the present results, Indigenous Australian status was not related to the overall incidence of legal events, but Indigenous respondents were more likely than non-Indigenous respondents to report credit/debt, employment and family events, and less likely to report wills/estates events. While the relationship between ethnicity and the incidence of legal events has been examined by some past research studies (e.g. Cass & Sackville 1975; Fishwick 1992; Maxwell et al. 1999; Pleasence et al. 2004b; Task Force 2003), few of these studies have specifically examined the relationship between Indigenous status and the incidence of legal events. In New Zealand, Maxwell et al. (1999) found a relationship between Indigenous status and the incidence of legal problems, indicating that Maoris were more likely than other ethnic groups to report experiencing a number of legal problems.

The present relatively high rates of credit/debt, employment and family legal events among Indigenous people is not surprising given nationwide survey data showing that Indigenous Australians as a group suffer multiple types of economic and social disadvantage (ABS 2004c). For example, the present high rates of credit/debt and employment events among Indigenous participants are consistent with data showing lower average gross income, higher levels of financial stress, lower levels of labour force participation and higher levels of unemployment among Indigenous Australians than among non-Indigenous Australians (ABS 2004d; ABS & AIHW 2005). The high rate of family events among Indigenous people in the present study is also consistent with national survey data showing that Indigenous children are over-represented in statutory child protection services (ABS & AIHW 2005).

The higher incidence of employment and family events among Indigenous participants is of particular interest given present and past evidence suggesting that these problems tend to endure and can trigger further problems. For example, Pleasence et al. (2004b) found that family problems tend to be long lasting and Genn (1999) reported that unemployment can trigger further

problems relating to welfare benefits, debt and compensation. The present study found that employment and family events are among the event types that are less likely to be resolved (see section entitled *Factors related to resolution of legal events*).

The lower incidence of wills/estates events for Indigenous people is also of note because, unlike many other types of legal events, wills/estates events do not usually constitute legal problems. Rather, wills/estates events involve a basic form of planning in relation to major assets and usually indicate taking positive legal action to put one's affairs in order. Thus, the lower rate of wills/estates events for Indigenous Australians is consistent with a higher level of unmet or unrecognised legal need among this group.[16]

Non-English speaking background

In the present study, the relationship of ethnicity to reporting legal events was also examined in terms of country of birth.[17] People born in an English speaking country reported a higher overall incidence of legal events, and a higher incidence of accident/injury, wills/estates and general crime events more specifically. Fishwick (1992) similarly reported that people of English speaking background in NSW were more likely than those from a non-English speaking background to report experiencing legal events, while Cass and Sackville (1975) found that Australian-born respondents were more likely than migrants to report multiple legal problems.

As was the case with the oldest age group, it is not clear whether the lower reporting rates of people born in a non-English speaking country reflect actual lower incidence rates. The lower reporting rates may also reflect a failure to identify legal problems for whatever reason. This possibility is in keeping with past research findings suggesting an ignorance of legal rights and avenues for legal resolution among people from a non-English speaking background. For example, the Australian Law Reform Commission (1992) found that people

[16] Given the relatively high level of socioeconomic disadvantage suffered by Indigenous people (ABS 2004d), the lower rate of wills/estates events for Indigenous people may in part reflect having fewer valuable assets to take care of.

[17] Other possible measures of ethnicity include language spoken at home and preferred language.

of non-English speaking backgrounds faced a lack of information about the law, a lack of access to suitable interpreters, and the perception that there is cultural insensitivity in the operation and administration of the law. Cass and Sackville (1975) reported that many legal problems were exacerbated for non-British migrants in Sydney because of their poor English, poor understanding of their legal rights and poor knowledge of the existence and scope of legal services including legal aid schemes.

As with the oldest age group, the reason behind the lower reporting rates of people from non-English speaking background in the present study warrants further investigation. If the lower reporting rates reflect a failure to recognise legal problems for whatever reason, specialised information strategies targeting this group may be warranted.

It is interesting that, once again, the present results indicate that the minority group is the group with a lower incidence of wills/estates events. Again, this finding is consistent with a failure to take legal action to put one's affairs in order.

Disability

The present findings indicate that people who have a chronic health or disability problem report relatively higher rates of a wide range of legal problems. The present study found higher overall rates of legal events, as well as higher rates for all 10 of the most common types of legal events with the exception of wills/estates events (see Table 9.1).[18] However, as mentioned earlier, the occurrence of wills/estates events, unlike the occurrence of other types of events, frequently signifies taking positive action to meet legal need rather than a legal problem. Thus, people with a chronic illness or disability had higher incidence rates for all the frequently occurring legal event groups where the experience of legal events tends to indicate legal need or legal problems.

[18] Although, due to relatively small numbers, regression analyses were not conducted for reporting each of the five least frequent event groups (business, health, human rights, domestic violence, traffic offences), the chi-square analyses suggested that people with a chronic illness or disability were also significantly more likely than others to report experiencing business and human rights events (see Appendix Tables C24 and C26).

These findings are in keeping with past surveys showing a high level of legal need among people with a disability or illness (Dale 2000; LJF 2003; Maxwell et al. 1999; Pleasence et al. 2004b; Task Force 2003), and are not particularly surprising given statistics showing that Australians with poor or only fair health have increased risk of multiple types of social and economic disadvantage (ABS 2004c).

As noted elsewhere, the association of chronic ill-health and disability with legal problems may well be bi-directional: chronic ill-health/disability may not only increase vulnerability to legal problems, but may also be brought about or worsened by such problems (Pleasence et al. 2004b). In any case, the consistent relationship between chronic illness or disability and a wide range of legal problems indicates the importance of ensuring that legal services meet the needs of this disadvantaged group.

Income

According to the present regression analyses, people with the highest personal incomes generally reported higher overall rates of legal events and higher rates for six of the 10 most frequent types of legal events (see Table 9.1).[19] It is worth noting that this relationship between reporting legal events and income is in fact independent of any association between income and education. Thus, the higher reporting rates for high-income earners cannot be fully explained by higher levels of education among high-income earners.

The higher incidence of legal events among high-income earners in the present study is contrary to the expectation that socially and economically disadvantaged groups will have higher levels of legal need. However, although past research has reliably shown a relationship between economic indicators and the incidence of legal needs, the relationship appears to be complex and is not always in the same direction. Some studies have found higher incidence rates among low-income groups. For example, Dale (2000) reported relatively

[19] Although there was a significant interaction between age and personal income in the present study, including this interaction term in the regression for reporting legal events of any type resulted in the same set of significant variables and the direction of the relationship between income and reporting events was unaffected. The interaction term was also the least influential of the significant predictors. Consequently, results for the simpler regression, with the interaction term excluded, are used in the present report.

high incidence rates for homeless people and Pleasence et al. (2004b) reported high incidence rates for persons in the lowest income bracket, lone parents and persons in rented or high-density housing. On the other hand, similarly to the present study, other studies have found high overall incidence rates for those with higher incomes (ABA 1994; Fishwick 1992; LJF 2003). Furthermore, although Pleasence et al. found that those in the lowest income bracket had the highest overall incidence of justiciable problems, those in the highest income bracket had the second highest overall incidence.

In considering the different relationships between incidence rates and income evidenced across studies it should be remembered that studies have differed in their measurement of both income and legal needs. While the present study, like some previous studies, used personal income to identify low-income groups (Cass & Sackville 1975; Curran 1977; LJF 2003; Maxwell et al. 1999), other studies used household income (e.g. ABA 1994; Dale 2000; Genn 1999; Genn & Paterson 2001; NCC 1995; Rush 1999; Schulman et al. 2003; Spangenberg Group 1989; Task Force 2003), and sometimes studies identified specific low-income groups such as the homeless (e.g. Dale 2000).[20] Furthermore, studies have differed considerably in the number, range, type and severity of legal events they covered.

There are a few possible explanations of the varying relationship between incidence rates and income. Firstly, it is simply possible that, in some populations, low-income earners do in fact experience a smaller number of legal events than high-income earners. Note that a smaller number of legal events may or may not reflect a lower level of legal need since the number of events does not take into account the seriousness or intractability of those events.

Secondly, it is possible that low-income groups generally do have a high level of legal need, but that, in some studies, whether due to cultural or other factors, they are relatively less likely than high-income earners to recognise their legal issues or relatively more reluctant to complain about them. Or, if low-income groups do have more serious legal needs, they may be less likely

[20] Household and family income tend to be more commonly used measures of income than personal income because it is assumed that income is shared among household or family members, and that the number of household or family members who actually earn the income is irrelevant (Harding et al. 2001).

to identify relatively trivial matters as legal problems and may tend to identify as problems only the more serious of their legal needs.

Thirdly, it is possible that low-income groups have different legal needs to high-income groups. If this were the case, the inconsistent relationship between income and the overall incidence of legal events across studies would partly depend on the number, range and types of legal events included in different surveys.

Some support for the argument that low- and high-income groups tend to experience different types of legal events is provided by the fact that there was some commonality between the present study and the Pleasence et al. (2004b) study in the types of events reported by high-income earners. In both studies, high-income earners reported high rates of events that are consistent with having relatively high levels of disposable income, assets and possessions. Pleasence et al. (2004b) found that high-income earners had high incidence rates for consumer, investment and owned housing problems, and suggest that these rates most likely reflect higher levels of consumer activity and home ownership among high-income earners.[21] Similarly, in the present study, high-income earners had relatively high incidence rates of consumer and housing events, and the high incidence of housing events was largely a result of a high incidence of buying or selling a home.[22] The present study also found a high incidence rate of general crime events among high-income earners, which is consistent with high-income earners having valuable possessions, given that this high rate was largely due to high rates of stolen or vandalised property.[23] National crime victimisation survey data similarly show high crime victimisation rates among individuals with high household income

[21] Pleasence et al. (2004b) also found that high-income earners reported high rates of problems with builders and holidays.

[22] Wherever there were sufficient numbers, chi-square tests were performed examining the relationship between income and each specific housing event (listed in Appendix Table B1). The only significant chi-square indicating a relatively higher incidence for the $1000+ income group was that for buying or selling a home (χ^2=47.76, df=3, p<0.000).

[23] Wherever there were sufficient numbers, chi-square tests were performed examining the relationship between income and each specific general crime event (listed in Appendix Table B1). The only significant chi-square indicating a relatively higher incidence for the $1000+ income group was that for stolen/vandalised property (χ^2=20.60, df=3, p<0.000). General crime events were not a focus of the Pleasence et al. (2004b) study.

(Johnson 2005).[24] Finally, the high incidence of wills/estates events among high-income earners in the present study may also reflect a greater need to take care of valuable assets.[25] The Task Force (2003) similarly found that moderate-income households were more likely than low-income households to report legal issues related to estates and trusts.[26]

It is important to note that the various possibilities presented above for the varying relationship between the incidence of legal events and income are not mutually exclusive. For example, it is possible that, compared with high-income earners, low-income earners have more serious legal needs, are less able to recognise or less willing to complain about their legal needs, and tend to experience different types of legal needs. Identifying the reasons behind the particular incidence rates reported by different income groups is an important question for future research that would assist in the appropriate tailoring of legal services to the needs of different income groups.

Education

The present study found that, compared with those who had completed schooling only as far as Year 10, university graduates were more likely to report legal events overall and more likely to report government and wills/estates events (see Table 9.1). It is worth noting that the present relationship between reporting legal events and education is independent of any relationship between education and income. A few other studies have also reported a link between academic qualifications and increased likelihood of reporting legal events (Maxwell et al. 1999; Pleasence et al. 2004b). However, as with the present study, Pleasence et al. (2004b) did not find education to be a significant predictor across most legal problem types.[27]

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[24] Individuals with high household income had relatively high victimisation rates for both 'household crime' (i.e. burglary, attempted burglary, motor vehicle theft, theft from motor vehicle, motor cycle theft, bicycle theft) and 'personal crime' (i.e. assaults and threats, robbery, personal theft).

[25] Wills/estates events were not a focus of the Pleasence et al. (2004b) study.

[26] In the present study, high-income earners also had a relatively high incidence of accident/injury events. In addition, there was a significant relationship between income and the incidence of family events, with the two middle-income groups reporting the highest rates of family events.

[27] Pleasence et al. (2004b) also found that the link between academic qualifications and incidence to some extent reflected a link between academic qualifications and age. When an age by academic qualifications interaction was included in their regression model, academic qualifications moved from being the second to the eighth most influential predictor. In the present study, the age by education interaction

Again, it is not clear whether the lower overall reporting rates of legal events by people with lower academic qualifications reflect a lower actual incidence rate or a failure to recognise or admit to legal problems. To the extent that the latter is the case, legal education and information strategies may be useful in helping this demographic group to identify and face their legal problems.

Response to legal events

Type of response

The present study found that a common response to legal events was to do nothing—respondents reported taking no action in response to about one-third of the legal events they experienced. They reported seeking some sort of help, advice or information for just over half of the events they experienced, and they attempted to handle the remaining 16 per cent of events on their own. Past research consistently shows that a considerable proportion of respondents do not seek advice from legal sources for their legal problems (e.g. ABA 1994; Cass & Sackville 1975; Dale 2000; Fishwick 1992; Rush 1999; Spangenberg Group 1989; Task Force 2003).

However, the percentage who took no action at all in the present study was considerably higher than the corresponding figures of 3 to 19 per cent reported in the recent studies in the United Kingdom (Genn 1999; Genn & Paterson 2001; Pleasence et al. 2004b). The difference is likely to be due in part to the fact that the United Kingdom studies only examined responses to events that were deemed by respondents to be non-trivial, that is, 'important enough to warrant action'. However, even when only non-trivial legal events are considered in the present study, the percentage of events where no action was taken is still relatively high at 26 per cent.[28]

term was not significant in the model for reporting legal events of any type. Thus, the simpler model, without the interaction term is presented in the present report.

[28] In the present study, no action was taken in response to 958 of the 2921 legal events examined. For 253 of the 958 events where respondents took no action, the most important reason provided for not seeking help was that the problem was not serious enough or the respondent did not realise the seriousness of the problem. If these 253 'trivial' events are excluded, no action was taken in response to 26% of events (i.e. 705/2668 events). Note, however, that in the present study respondents were not explicitly asked to rate the seriousness of the problems they experienced.

The higher rate of inaction in the present study might also reflect the possibility that people from disadvantaged areas are less likely than others to respond to the legal problems they experience. The present study surveyed residents of disadvantaged areas whereas the United Kingdom studies surveyed the general population. Consistent with this argument, Pleasence et al. (2004b) found a higher rate of inaction among their sample of temporary accommodation residents than among their general sample (28% versus 19%).

Among those who took no action in response to non-trivial events in the present study, the most common reason given for not taking action was that it would make no difference or would make things worse.[29] This finding is very similar to that of the Task Force (2003) and Pleasence et al. (2004b) who both found that the most common reason provided for inaction was that nothing could be done.

The present high rate of inaction in response to legal events and the common accompanying belief that taking action would make no difference suggest that there is clearly a role for improved education and information about legal rights and legal remedies in the disadvantaged communities surveyed. Genn (1999), Genn and Paterson (2001), and Pleasence et al. (2004b) similarly advocate the need to raise levels of awareness and understanding about legal rights, obligations and remedies.

Factors related to response to legal events

Not surprisingly, the present study found that the type of legal event was a significant predictor of whether or not people sought help. Past research also suggests that problem type is important in determining whether or not people seek advice (ABA 1994; Cass & Sackville 1975; Curran 1977; Genn 1999; Fishwick 1992; Pleasence et al. 2004b; Schulman et al. 2003; Task Force 2003). Furthermore, Pleasence et al. (2004b) found that the likelihood of seeking advice increased with the seriousness of the problem faced—respondents

[29] Excluding the 253 events that were perceived as not serious enough or too trivial to take action, there were 705 other events where participants did nothing. The most common most important reason for inaction provided for 230 of these 705 events (33%) was that taking action would make no difference or make things worse.

were more likely to describe problems for which they sought advice as being 'very important to sort out'.

In the present study, respondents were more likely to seek help for accident/injury, employment and wills/estates events than other events on average, and less likely to seek help for consumer and human rights events. In keeping with the present study, some past studies have found that accidents (ABA 1994; Cass & Sackville 1975; Genn 1999) and matters related to wills, advance directives and estate planning (ABA 1994; Curran 1977; Fishwick 1992; Schulman et al. 2003; Task Force 2003) are relatively likely to result in seeking legal advice. Although these legal issues are not necessarily serious or long-lasting problems, it has been suggested they are probably recognised by the public as areas that are traditionally addressed by lawyers in private practice (Cass & Sackville 1975).

Although family and domestic violence issues have reliably been reported in past research as legal problems that are relatively likely to result in seeking advice (e.g. ABA 1994; Cass & Sackville 1975; Curran 1977; Genn 1999; Pleasence et al. 2004b; Schulman et al. 2003; Task Force 2003), the present findings did not replicate these results.

Present findings that the type of legal issue influences the action taken, coupled with past findings that people tend to seek advice for more serious problems, are heartening because they suggest that the decision to seek advice is not completely haphazard, but tends to be measured against the nature, perceived importance and likely impact of the legal problem. However, given that the present survey did not measure the perceived seriousness of legal events, it is possible that respondents to the present study sometimes failed to seek help for serious problems.

The present results also showed that various sociodemographic characteristics of individuals were associated with their response to legal events. The youngest and oldest respondents, Indigenous Australians and people with low levels of education tended to be less likely to seek help than other people. Again there is some overlap with prior research. For example, Fishwick (1992) reported that young people were less likely to seek help. Genn (1999) found that 18 to

34 year olds were less likely than others to obtain advice, while 45 to 64 year olds were more likely than others to obtain advice. Pleasence et al. (2004b) reported that black and minority ethnic respondents were less likely than white respondents to take action. The Task Force (2003) found that Native Americans were amongst the demographic groups least likely to seek attorney assistance. Genn (1999) found that people with no academic qualifications were less likely to obtain advice. However, Pleasence et al. (2004b) reported that people with no academic qualifications were more likely than others to seek advice when they acted.

The present results suggest that when young people, older people, Indigenous Australians and persons with low levels of education experience legal problems, these problems have a greater chance of escalating into serious problems or triggering related problems. Thus, in addition to raising the general public's awareness and knowledge about legal rights and remedies, it may be useful to further target legal education and information strategies towards these groups of individuals who tend to be less likely to seek help.

It is also worth noting that although some past studies have found a relationship between economic circumstances and the likelihood of seeking assistance (e.g. Genn 1999; Genn & Paterson 2001; Pleasence et al. 2004b), income was not significant in the present regression analysis for seeking help. However, the relationship between economic indicators and seeking assistance in past studies has not always been straightforward or in the same direction. Genn (1999) found that high-income earners were relatively more likely to obtain advice, whereas Genn and Paterson (2001) found middle-income respondents (£8000–£14 999) were more likely to seek advice than both those on lower incomes and those on higher incomes. Pleasence et al. (2004b) found the relationship between economic circumstances and inaction was complicated. Those in work were less likely than others to act, but those who owned their own home were more likely than others to act. In addition, respondents in low-income occupations were particularly unlikely to take action.

Type of legal advice and assistance

In line with recent overseas research (Genn 1999; Maxwell et al. 1999; Pleasence et al. 2004b), the present findings indicate that individuals who do seek help in response to legal problems by no means limit themselves to traditional legal sources of advice, but use a wide range of legal and non-legal advisers. In the present study, traditional legal advisers, such as private solicitors and barristers, local courts, Legal Aid NSW, LawAccess NSW, Aboriginal legal services and CLCs, were only used in 12 per cent of cases where help was sought. Even when less formal legal advisers such as friends or relatives who are lawyers and published sources are included, legal advisers were used in only one-quarter of cases where help was sought. Thus, when people did seek advice in response to events that had legal implications, in the majority of cases, they only used non-legal advisers. The most common non-legal advisers were professionals such as doctors, accountants, psychologists and counsellors (25%). The next most frequently used non-legal advisers were friends or relatives who are not lawyers (16%), government organisations (15%), trade unions or professional bodies (6%), insurance companies/brokers (6%), school staff (6%) and the police (5%). The use of non-legally trained friends and family for advice in response to legal issues is also a common finding of previous studies (e.g. Genn 1999; LJF 2003; Maxwell et al. 1999; Pleasence et al. 2004b; Scott et al. 2004).

Furthermore, the present results also indicated that the type of help obtained in response to issues that have legal implications is not always of a legal nature. Participants reported seeking only non-legal types of help, such as medical advice or assistance, in relation to at least one-quarter of the legal events where they sought help. This finding highlights the fact that in some instances where help was sought for events with legal consequences, participants prioritised non-legal help over legal help and did not address any legal needs raised by these events.

However, the present findings also suggested that, even when non-legal advisers are used, by and large, people's choice of adviser generally appears to be appropriate to the type of event experienced. For example, school staff were commonly approached for education events, medical/health professionals for

health and accident/injury events, government organisations for government events, trade unions for employment events, private lawyers for wills/estates events and the police for general crime events.

Thus, in line with recent findings in other jurisdictions, the present study suggests the limited use of traditional legal advisers and the even rarer use of formal legal proceedings to resolve legal issues. As Genn (1999) notes, there is little evidence of any 'rush' to law.

The widespread use of advisers outside the traditional legal sphere also indicates that the conventional definition of legal services, which is restricted to legal information, advice, assistance and representation obtained from a lawyer, only covers a fraction of people's advice-seeking behaviour in response to issues that have legal consequences. Therefore, a comprehensive view of legal services must extend beyond traditional legal services to include all individuals and organisations to whom people routinely turn to for advice in response to legal issues (Pleasence et al. 2004b). In particular, it is important to recognise that non-legal professionals may be the first, and in many cases, the only point of contact with professionals for people in legal need.

The widespread use of advisers outside the traditional legal sphere also suggests that information and education about resolution of legal issues should stress the many methods that can be used for resolution and that traditional legal process tends to be a rare and last resort (Pleasence et al. 2004b).

Barriers to legal advice and assistance

Past studies have identified a number of different types of barriers to obtaining legal advice, including barriers to accessibility, financial barriers, language barriers and psychological barriers (ABA 1994; Genn 1999; Genn & Paterson 2001; LJF 2003; MacDonald 2005; Maxwell et al. 1999; Pleasence et al. 2004b). In the present study, almost two-fifths of those who sought help for a legal issue reported some type of barrier to obtaining that help. The most frequent types of barriers identified in obtaining advice from all sources were difficulty getting through on the telephone (18%), delays in getting a response (17%), difficulty getting an appointment (11%), the lack of local

or easily accessible services (8%) and problems with opening hours (8%). Similar barriers were identified by respondents who only used traditional legal advisers, suggesting that there is room for improvement in the delivery of legal services. The present study also found that the distance respondents travelled to access services was sometimes considerable in the rural/remote regions surveyed (Nambucca and Walgett). One-quarter of respondents residing in these regions reported that they travelled over 20 kilometres to seek help in response to legal events.

These findings suggest that there is considerable scope to improve the accessibility of legal services. Difficulty in getting through on the telephone and making an appointment suggest that the existing services may require increased resources in order to respond efficiently to the current demand. Difficulty in finding local services and problems with opening hours suggest that extensions to current service provision may be warranted, both in terms of operating hours and in terms of the number of readily accessible physical locations where legal advice is available. In short, as has been suggested elsewhere, there may be benefit in legal advice services mirroring the behaviour of those who wish to use them, and being available when and where people wish to seek legal advice (Pleasence et al. 2004b).

Although some past studies have found that financial factors were common barriers to obtaining legal advice (e.g. ABA 1994; Genn 1999; Genn & Paterson 2001), these did not emerge as frequently reported barriers in the current study. In the present study, financial barriers were identified in 6 per cent of cases across all types of advisers, including both legal and non-legal advisers. Pleasence et al. (2004b) similarly found that cost was reported as a reason for inaction in only a small percentage (4%) of cases. It is not surprising that cost was not an issue for many of the present respondents given that the majority of present respondents sought help from friends, relatives, and non-legal professionals and organisations, who do not usually charge legal fees. In addition, only a small percentage of the present legal events involved legal resolution through court or tribunal proceedings, where the cost of legal representation can be substantial. It is worth noting, however, that financial barriers in the present study were reported slightly more frequently (in 10%

of cases) when only traditional legal advisers were used, suggesting that the issue of cost needs to be addressed for some people in some cases.

Not understanding the advice provided (5%) and English language problems (2%) were also not common barriers in the present study. Thus, although ensuring that legal advice and information are framed in the clearest possible language is necessarily an important goal in any legal service provision, the present results do not suggest that a major overhaul in the quality of written and oral communication is necessary. However, it is important to note here that the present sample was not representative of all disadvantaged populations in NSW, and hence, that English language problems may still be significant obstacles to accessing justice for some groups of disadvantaged populations in NSW. Although interviews in the present study were offered in three languages other than English, they were not offered in all non-English languages, and there may well have been a bias toward inclusion in the sample of people with a good command of English. Furthermore, in the Fairfield LGA, which was chosen partly because of its cultural and linguistic diversity, the proportion in the sample who were from a non-English speaking background appears to be somewhat lower than that in the population.[30]

Although psychological factors have been reported as important barriers in some studies (e.g. Maxwell et al. 1999), psychological barriers such as feeling embarrassed were identified in only 2 per cent of cases in the present sample. Again, however, given the limited representativeness of the present sample, the possibility that psychological barriers may be significant obstacles to accessing justice for some groups of disadvantaged populations in NSW cannot be ruled out. People who tend to be easily embarrassed about legal problems may have been relatively unlikely to agree to being interviewed about their legal problems.

[30] According to census data (ABS 2002a), 71% of households in Fairfield speak a language other than English, with 16% speaking Vietnamese, 10% speaking Chinese languages and 5% speaking Spanish. However, the percentage of the sample born in a country other than Australia, New Zealand, the United Kingdom and the USA was 46%, with 11% born in Vietnam, 4% born in mainland China or Hong Kong, and 3% born in a Spanish-speaking country (i.e. Argentina, Chile, El Salvador, Peru, Spain and Uruguay). In addition, the percentages of the Fairfield sample who were interviewed in Vietnamese, Cantonese and Spanish were 3%, 5% and under 1%, respectively.

The present study also assessed whether respondents required special services in order to obtain help for their legal issues. Such services were only required in 5 per cent of cases where respondents sought help, and they obtained these services in the majority of cases (71%). The special services that participants reported requiring included medical or counselling help or assistance, home visits or special transport, financial help or assistance, help reading or understanding complex information, wheelchair access, an interpreter, a place for children to play and access to an outreach service. These findings suggest that, while there is always room for improvement, the respondents' needs with respect to such special services were generally met.

Thus, the present findings suggest that the main barriers in terms of seeking help for legal events in the surveyed areas relate to the easy access of services, and that improvements to the efficiency, resourcing and extended availability of services are likely to be beneficial.

Satisfaction with the assistance for legal events

Satisfaction with client services is used as an indicator of the quality of those services and as a yardstick for improving and regulating services (Armytage 1996; Oliver 1997). While, as discussed earlier, obtained satisfaction rates across different studies are likely to be influenced by the precise definition and measurement of satisfaction used (Oliver 1997), it is nonetheless notable that the present study found relatively high rates of satisfaction with the assistance received for legal events. Across all types of legal and non-legal advisers, almost four-fifths of those who sought help, advice or information for legal events in the present study were satisfied with that help, and only 13 per cent were dissatisfied. High satisfaction with the assistance received was also reported for traditional legal advisers such as private lawyers and local courts (81%). Pleasence et al. (2004b) similarly found that just over three-quarters of advisers were rated as either helpful or very helpful. The LJF (2003) pilot study reported a somewhat lower percentage of respondents who were satisfied with the help they received (69%).

The high rates of satisfaction with the assistance received from traditional legal advisers in the present study are notable, particularly given the low rate of use of such advisers.[31] The rare use of traditional legal advisers is consistent with anecdotal reports of public scepticism towards the legal profession in Australia (Evans 1995), and with Cass and Sackville's pioneering Australian study in 1975, which concluded that 'Australians may be more cynical than the British in their attitudes towards lawyers and legal institutions' (p. 84). However, the present high rate of satisfaction with the help obtained when people do actually seek help from lawyers and local courts suggests that any lack of confidence in the legal profession may in part be misplaced. Similarly, a number of recent Australian studies have reported reasonably high rates of satisfaction with lawyers (e.g. Evans 1995; Firth & Munday 2003; James & Associates 1998).

Factors related to satisfaction with assistance for legal events

The present study found that the type of legal event was a significant predictor of satisfaction with assistance. Respondents were less likely than average to report being satisfied with the help they received for traffic offence events and more likely than average to report being satisfied with the help they received for accident/injury and wills/estates events. This finding may partly reflect that it is easier or more straightforward to provide clear and helpful advice for some types of events than others. It may also in part be due to the tendency for participants to report being satisfied with the assistance they received for events where they were satisfied with the outcome. The latter explanation is consistent with participants being particularly likely to report satisfaction with the outcome of accident/injury and wills/estates events and is discussed further in the section *Factors related to satisfaction with the outcome of legal events,* below.

Respondents also reported being less satisfied with the advice they received for unresolved rather than resolved events. This finding stresses the value

[31] Those who sought help in response to legal events sought help from a traditional legal adviser in only 12% of cases.

people place on legal services that provide quick and satisfactory resolution of legal issues. Sociodemographic characteristics were not significant predictors of satisfaction with assistance.

In keeping with past findings (Pleasence et al. 2004b), satisfaction with assistance also appeared to vary somewhat according to the type of adviser used. For example, satisfaction with the assistance received was reported in over nine-tenths of the events where the main adviser was a friend or relative (regardless of whether the friend/relative was a lawyer), in about four-fifths of the events where the main adviser was a private lawyer or local court,[32] but in only about three-fifths of the events where the main adviser was a company, business or bank, a local council, an employer or a government organisation. This finding may in part be an artifact of the different types of legal problems handled by different types of advisers.[33] That is, the apparent greater satisfaction with the assistance received from some advisers may partly be due to these advisers providing advice on problems that are relatively easier to resolve.

Resolution of legal events

As noted earlier, the present study measured participants' perceptions about whether or not their legal events had been resolved. The advantage of this approach is that it allows participants to report whether or not they feel that a given legal event has concluded and is no longer an issue for them. Events that were perceived to be unresolved could have included events where no action was taken towards resolution, events where attempts at resolution were abandoned for whatever reason (e.g. due to legal advice, cost, difficulty) and events that were in fact concluded in some way but were not resolved in the respondent's favour.

Participants reported that 61 per cent of the legal events experienced had been resolved by the end of the study period, either through legal proceedings in a

[32] The percentage for local courts is based on fewer than 20 events and could be unreliable.

[33] The relationship between type of adviser and satisfaction with assistance was based on a chi-square test that did not control for any effect related to type of legal event.

court or tribunal (5%), by the participant themselves (44%) or in some other way (11%). The remaining events were reported to be in the process of being resolved (11%) or to be unresolved (28%). It is worth noting that all of the events examined in the present study had occurred within the previous 12 months, so the resolution rate was examined no more than 12 months after these events had occurred. Given findings that some legal problems have a duration of longer than one year and a small proportion have a duration of more than five years,[34] the resolution rate may well have been higher had the events been followed up over a longer period.

The present resolution rate is comparable to that of the pilot study (57%) which also used a 12-month reference period (LJF 2003). Interestingly, Pleasence et al. (2004b) achieved a similar resolution rate (64%) despite using a much longer reference period (3.5 years) and Genn (1999) achieved a somewhat lower resolution rate (48%) despite using an even longer reference period (5.5 years). The apparently higher resolution rate in the present study may indicate that the present sample was better equipped to resolve legal problems by, for example, being better at obtaining useful advice or being better at acting on such advice. However, the higher resolution rate may simply reflect the different range and nature of legal events covered in the present study, which may have included a higher proportion of easily solvable problems.[35] Regardless, the present results nonetheless show that not all legal events were resolved quickly.

Factors related to resolution of legal events

The present study found that an important predictor of resolution status was the type of legal event, with relatively higher resolution rates for accident/injury and wills/estates events, and relatively lower resolution rates for business, employment, government, health and family events. Past studies have similarly found that some types of problems are easier to resolve than others

[34] Pleasence et al. (2004b) found that 21% of justiciable problems had a duration of at least a year and 2% had a duration of five years or more.

[35] Genn (1999) and Pleasence et al. (2004b) excluded events that were deemed not important enough to warrant action. In the present study, if the 253 events that were perceived as not serious enough to take action are excluded, the resolution rate over the 12-month period remains largely unchanged at 60%. However, the legal events remaining in the present study after the exclusion of these 253 not serious enough events may still have consisted of relatively easier to resolve legal issues.

(e.g. Genn 1999; Genn & Paterson 2001; LJF 2003; Pleasence et al. 2004b), but different studies sometimes report different resolution rates for apparently similar problems.[36] These findings suggest that effective legal service provision must encompass the effective resolution of serious, complicated and more intractable problems. Thus, resource allocation for legal service provision needs to take into account the fact that some legal matters may require greater resources, time and expertise to resolve.

Some past studies have found that resolution rates depend on various sociodemographic characteristics of the individual, such as age, Indigenous status, income and education (Genn 1999; LJF 2003). In the present study, age and disability status were the only sociodemographic characteristics associated with resolution status in the regression analysis. Genn (1999) reported high resolution rates for 25 to 34 year olds and low resolution rates for those aged 65 or over. The present study found that 15 to 24 year olds had the highest resolution rate and 55 to 64 year olds had the lowest.[37] These findings suggest that certain age groups may require particular assistance or support in order to resolve their legal issues.

People with a chronic illness or disability tended to have lower rates of resolution. These lower rates of resolution were found even though the type of legal issue experienced was taken into account. Furthermore, the lower resolution rates for people with a chronic illness or disability can also not be explained by a failure to take action. Such people sought help at similar rates to other people. The lower resolution rate for people with a chronic illness or disability may in part be due to the fact that, in addition to their legal needs, they have special health needs, which may complicate or strain the legal resolution process. For example, their illness or disability may mean

[36] For example, the LJF (2003) reported that business, housing, motor vehicle, wills/estates and domestic violence events were most likely to be resolved and credit/debt, consumer, employment, family, government, personal injury and criminal law events were least likely to be resolved. Genn (1999) found high resolution rates for consumer, divorce/separation and money problems, and low resolution rates for employment, neighbour and landlord problems. Pleasence et al. (2004b) found that relationship, domestic violence, children, immigration and neighbour problems tended to last longer.

[37] Although age was a significant predictor of resolution in the regression, none of the comparisons tested between the oldest age group (the reference category) and each other age group was significant. However, the comparison between the age group with the highest resolution rate (15 to 24 years) and the age group with the lowest resolution rate (55 to 64 years) was not tested in the regression.

that they sometimes require special, additional or broader support, including non-legal support, in order to address their legal issues effectively.

Another possible reason for the lower resolution rates for people with a chronic illness or disability may relate to the finding, reported earlier, that this group had a relatively high incidence of legal events overall, as well as a high incidence of a wide range of legal events. The lower resolution rate may in part reflect the difficulty of having to deal with multiple legal issues, either simultaneously or serially. Multiple legal issues may not only complicate the problems faced by the individual, but may also compound the stress experienced by the individual, provide additional strain on the individual's available resources for resolving issues, and require additional or broader support.

Regardless of the explanation, the lower resolution rates for people with a chronic illness or disability, coupled with their relatively high incidence of a wide range of legal issues, emphasises the importance of ensuring that legal service provision for this group becomes a top priority.

The present study also found that people who sought help had higher resolution rates than those who did nothing, but lower resolution rates than those who handled the matter themselves. The lower resolution rate for people who did nothing is not at all surprising. However, the finding that people who dealt with the matter themselves were more likely to achieve resolution than those who sought help requires explanation. This finding may reflect the possibility that people are more likely to take on easier legal issues they think they can resolve themselves, but tend to seek help for more difficult legal problems. This explanation is consistent with the finding of Pleasence et al. (2004b) that the likelihood of respondents seeking advice increased with the seriousness of the problems they faced.

The lower resolution rates for people who take no action in response to legal issues suggests that mechanisms which encourage and empower people to take action either with or without assistance, such as legal education and information strategies, are likely to increase the chances of legal issues being resolved.

Satisfaction with the outcome of legal events

As noted above, many of the legal events reported by participants in the present study did not have sufficient time to be resolved within the one-year reference period. Not surprisingly, participants were not very satisfied with the status of events that were not fully resolved, reporting satisfaction with the status of only about one-fifth of such events.

However, a higher rate of satisfaction was reported for events that had been resolved. The present study found that participants reported being satisfied with the outcome of almost four-fifths of the events that had been resolved.

Similar or lower rates of satisfactory outcomes have been reported by respondents to a number of previous surveys. It is worth noting, however, that strict comparisons across studies are problematic because of differences between studies in the measurement of satisfaction and other outcomes. Genn (1999) reported that 41 per cent of participants had completely achieved their main objective, while Pleasence et al. (2004b) reported almost three-quarters of respondents who took action secured at least some of their objectives. The ABA (1994) study in the United States found that satisfaction with the outcome of legal issues was reported by 54 per cent of moderate-income households, but only 38 per cent of low-income households. The LJF (2003) pilot study examined satisfaction across both resolved and unresolved legal events and reported that 56 per cent were satisfied with the status of their legal events.

The relatively high rate of satisfaction with the outcome of resolved events in the present study is heartening. The importance of people being satisfied with the outcome of their legal issues cannot be overstated. Such satisfaction indicates a vote of public approval for the existing avenues for resolving legal issues and accessing justice. Satisfaction with outcomes is also important as a likely incentive to taking steps to resolve legal issues that arise in the future. As already discussed, approximately one-quarter of those who ignored their legal problems thought that seeking help would either make no difference or would make things worse. Although the reason behind this belief was not explored in the present study, it is possible that previous dissatisfaction with the outcome of legal issues negatively impacts on the motivation to resolve

new legal issues. As already noted, taking action significantly increases the likelihood that legal issues are resolved quickly.

The present respondents who were dissatisfied with the outcome of their resolved events stated that their dissatisfaction was due to the negative financial impact of the event (21%), the result being unfair or unsatisfactory (20%), a lack of helpful assistance (15%), their objective not being achieved (8%) and the matter being too expensive to resolve (7%).

The findings that dissatisfaction with outcome was sometimes reported as being due to poor services or advice, or to protracted resolution suggests that there may be room for improvement in the quality and efficiency of current service delivery. While the percentage of respondents who were dissatisfied due to the cost of legal resolution was not large (7%), it nonetheless suggests that cost is a barrier to legal resolution for some people.

The considerable percentage of dissatisfied people who perceived the result as unfair or unsatisfactory raises the question of the extent to which people's expectations about the ease of attaining the desired outcome are realistic. It has been noted in the psychosocial literature that satisfaction is a complex response which is influenced by more than simply whether an individual's needs have been fulfilled. Satisfaction is also shaped by whether the individual has appropriate expectations about quality and fairness, and by the extent to which these expectations are confirmed (Oliver 1997).

If some of the present respondents had unrealistic expectations about potential outcomes, the provision of appropriate information about likely outcomes could be used to help individuals to more readily accept eventual outcomes (Genn 1999). For example, appropriate information about realistic outcomes can be provided by legal advisers, or via the dissemination of legal resource materials (e.g. websites, printed materials) or other legal information strategies. In fact, there is some evidence that clients value clear communications from their legal practitioners about the outcomes they should expect, suggesting the crucial impact of the effective management of client expectations (Armytage 1996). On the other hand, if expectations about achieving a fair outcome were realistic among the present respondents, then improvement in the quality

of legal services and in their ability to achieve fair outcomes may be more appropriate.

Factors related to satisfaction with the outcome of legal events

The type of legal event experienced was a significant factor in whether respondents were satisfied with the outcome of legal events that had been resolved by the end of the reference period, again indicating the benefit of legal services being able to deal effectively with different types of problems. Respondents were more likely to be satisfied with the outcome of accident/injury and wills/estates events than other events, and less likely to be satisfied with the outcome of business, consumer, government and general crime events. Past studies have similarly found that problem type is an important factor in satisfaction with outcome and in achieving one's main objectives, but the problem types associated with higher levels of satisfaction are not always apparently similar (ABA 1994; Genn 1999; Genn & Paterson 2001; LJF 2003).[38]

However, a relatively high level of satisfaction with the outcome of wills/estates events has been found in a few studies (ABA 1994; LJF 2003). The high satisfaction with wills/estates events in the present study is not surprising given that the majority of these events simply involved making or altering a will rather than a problem of some sort or a dispute between two parties.[39] In contrast, business, consumer, government and general crime events were dominated by events that represented disputes, problems, disagreements or challenges, which by definition, involve the participant's interests competing with another party's interests. Clearly, achieving a satisfactory outcome for

[38] There was some overlap between the present findings and those of the LJF (2003). The LJF (2003) found greatest satisfaction with wills/estates, personal injury and motor vehicle events, and least satisfaction with business, consumer, credit/debt, government, criminal law, employment, domestic violence, human rights and health events. Genn (1999) reported that respondents were more likely to achieve their main objective for accidental injury, work-related ill health, consumer and tribunal matters. Genn and Paterson (2001) found that respondents were more likely to perceive the outcome as fair for neighbour and consumer problems.

[39] Of the 417 wills/estates events, 65% involved making or altering a will, 15% involved acting as power of attorney, 13% involved acting as the executor of an estate and 8% involved a dispute over a will or estate.

any one party will tend to be more difficult whenever there are competing interests. While this observation would be obvious to many practitioners, it highlights, once again, the importance of ensuring that individuals have realistic expectations about the likely outcomes of their legal issues.

The present study also found that people who sought help were more likely to be satisfied with the outcome than people who did nothing, but less likely to be satisfied with the outcome than people who handled the matter alone. The finding that seeking help results in greater satisfaction with the outcome than doing nothing is not surprising and in keeping with past findings. The ABA (1994) found that those who turned to a lawyer or some other part of the justice system were more likely to be satisfied than those who took no action. The Task Force (2003) similarly found that low-income respondents were more likely to be satisfied with the outcomes if they used attorney assistance than if they did not.

The finding that people who handled the matter themselves were more likely to be satisfied with the outcome than those who sought help was also reported by the LJF (2003) pilot study. This finding is also similar to the finding reported above that dealing with the matter oneself results in increased likelihood of resolution. Again, greater levels of satisfaction when dealing with the matter oneself may reflect that people seek advice for more serious or intractable legal problems that are more difficult to resolve in a satisfactory way for the individual concerned. Other factors that might contribute to higher reported satisfaction when handling legal issues alone include being less likely to blame oneself for negative outcomes and developing more realistic expectations about likely outcomes through greater first-hand familiarity with the issue.

The lower reported satisfaction with outcome when help was sought rather than when individuals handled the matter alone may also suggest a mismatch between people's needs or expectations when seeking legal help and the services currently available for legal resolution. Such a mismatch could lie not only in the perceived quality or fairness of the outcomes, but also in the efficiency of the resolution, or in the methods or pathways currently available for legal service provision.

In terms of the currently available pathways for legal resolution, there has been considerable debate in recent years about various alternatives to traditional legal service delivery, including the possible value of 'unbundling' legal service provision (American Bar Association Standing Committee on the Delivery of Legal Services (ABA SCDLS) 2002; Giddings & Robertson 2003a, 2003b; MacDermott 2003; Mosten 2000; Shirvington 2003). 'Unbundling' refers to breaking up legal service provision for a client into discrete legal tasks. Rather than providing the client with legal assistance for the entire package of tasks, the client is encouraged to choose the tasks for which they require legal assistance and to use self-help type strategies (e.g. do-it-yourself kits, self-help groups) for others of these tasks. There has been a trend in recent years towards legal consumers playing a larger part than ever before in their own legal service delivery (Giddings & Robertson 2003b). However, some authors have expressed ethical concerns with unbundling, and it is clear that self-help in any form simply cannot be a quality substitute for legal assistance for all legal tasks and for all people (ABA SCDLS 2002; Giddings & Robertson 2003b; MacDermott 2003; Shirvington 2003).

While determining the best pathways for legal service delivery is a matter for ongoing research and improvement, the high level of satisfaction with the outcomes of legal issues that individuals handled themselves in the present study suggests that, where appropriate and effective, unbundling legal service provision and promoting self-help strategies may be greeted favourably by some legal consumers. However, the legal tasks particularly suited to self-help strategies or unbundling, and the individuals or sociodemographic groups who would be particularly likely to benefit from self-help or unbundled services, are questions for future research. Giddings and Robertson (2003b) suggest that non-routine legal work involving the exercise of substantial discretions is unsuited to self-help. They also suggest that self-help or unbundled services are only suited to articulate, middle-class people and are likely to be a poor substitute for the services of experts in the case of disadvantaged people. This view is consistent with the notion that people with poor literacy, language or communication skills, and those with complex or serious problems, may require high levels of assistance and support in order to solve their legal problems (Genn 1999).

Some past studies have found that various sociodemographic characteristics, such as gender, age, ethnicity, social class, education, employment and income, were related to satisfaction with the outcome of legal problems, the perceived fairness of the outcome or the achievement of one's objectives (e.g. Genn 1999; LJF 2003). None of the sociodemographic factors examined in the present study were significant predictors of satisfaction with outcome.

The present study found that participants who reported being satisfied with the outcome of their resolved events also tended to report being satisfied with the help, advice or information they received for those events. This result is not surprising and has been noted previously (e.g. Armytage 1996). Nonetheless, it highlights the inherent difficulty of interpreting consumers' assessments of the adequacy of legal services without taking into account the perceived adequacy of the outcomes of the events for which legal services were used. While dissatisfaction with the legal advice or assistance received may reflect that inadequate service provision led to poor outcomes, it may also reflect the possibility that people are more likely to negatively evaluate appropriate legal service provision when they are unhappy with the outcomes. For example, two people who receive the same legal assistance may form diametrically opposed views of its adequacy depending on whether or not their objectives were achieved. Similar confounding has been reported in the health setting where satisfaction with the quality of care is affected by health status (Al-Mandhari, Hassan & Haran 2004). Although it is not entirely unreasonable to judge the adequacy of service delivery by the outcome it achieves, any such tendency again highlights the importance of individuals having realistic expectations about the likely outcomes of their legal issues. Negative assessments of legal service delivery based on inappropriate expectations about winning or achieving certain objectives presents a challenge for policy makers because such assessments may obscure the best methods of resolving legal issues.

Summary of results and implications

The present results demonstrate that residents of disadvantaged areas in NSW differ in the number and types of legal needs they experience, in their responses to those needs, and in the outcomes they achieve. The final chapter argues that

this diversity of experience suggests the merit of a multidimensional approach to justice that allows the tailoring of legal services to the varying needs of different individuals.

10. Towards Improving Access to Justice: A Multidimensional Approach

Legal needs cut across many areas of everyday life, and their resolution involves people from many walks of life. However, people have different legal needs. Some have multiple, complex legal needs, while others are more resilient. People also choose different means of handling their legal issues, and some people are less successful than others in resolving their problems. This diversity in experience suggests that a broad-brush, one-size-fits-all approach to accessing justice in the disadvantaged areas surveyed would be less than ideal. No single strategy is likely to be successful in meeting all problems for all people.

Increasingly, thinking on access to justice is moving away from unidimensional strategies that concentrate solely on the provision of easily accessible, high quality reactive legal services. More and more, the emphasis is shifting to multi-pronged approaches that include preventative and proactive strategies in addition to reactive strategies, in an effort to maximise both the appropriate utilisation of the legal system and the efficient targeting of limited resources (e.g. MacDonald 2005; Pleasence et al. 2004b). MacDonald (2005) identifies five waves in thinking about the concept of access to justice which demonstrate its evolution over recent decades:

1. concentrating on equal access to lawyers and courts
2. correcting structural inadequacies within the court and legal aid systems
3. 'demystifying' the law through, for example, the plain language movement
4. recognising the importance of preventative law, including the role of alternative dispute resolution, and, more recently

5. developing proactive strategies to empower citizens to access legal education, information and assistance services, and to participate in every institution in which law is created, found, administered, interpreted and applied.

MacDonald (2005) argues that a multidimensional approach to justice enables legal services to be tailored to the needs of individuals. While there is no easy formula for determining in advance what access to justice solution will be most appropriate for any given person, a 'menu' of options to accessing justice allows individualised choice.

Supporting a multidimensional approach, the present results suggest a number of reactive, preventative and proactive strategies that could play critical roles in access to justice in the disadvantaged areas surveyed. In particular, such strategies include:

- providing general community legal information and education
- tailoring legal information, education, advice and assistance services to meet the specific needs of different groups and individuals
- improving the accessibility of legal services
- using non-legal professionals as gateways to legal services
- improving the coordination between different legal services
- providing a more coordinated response from legal and non-legal services for people with multiple legal and non-legal needs.

Building capacity through information and education

There is clearly a role for improved information and education about legal rights and remedies in the communities surveyed, as indicated by the present findings that people frequently ignore their legal needs and believe that taking action will make no difference. Furthermore, the frequent use of friends and family as advisers, and the high level of satisfaction with these advisers, also suggests the potential value of improving the general level of legal literacy—

not only among those who are likely to experience legal problems, but also among the broader community who may be asked for advice in relation to legal issues. Rather than disrupting the established informal personal networks for obtaining initial advice, the value of these networks could be strengthened by improving their skill base in identifying legal rights and in providing informed guidance about the possible pathways for legal resolution.

Numerous past studies, both in Australia and overseas, have similarly highlighted a lack of general knowledge about the legal system and have argued for the need to enhance such knowledge (e.g. Australian Law Reform Commission 1992; Cass & Sackville 1975; Genn 1999; Pleasence et al. 2004b; Rush 1999; Scott & Sage 2001; Tilse et al. 2002; Urbis Keys Young 2002; Women's Legal Resources Centre 1994; Worthington Di Marzio and Cultural Partners Australia 2001). For example, Genn (1999) argues that, in the United Kingdom, the emphasis in legal advice provision tends to be geared towards disaster management, and there are few information or education strategies that equip the public with the skills to avoid problems from arising or to deal effectively with problems before they escalate. Instead, education about legal rights and remedies tends to be received informally, in a haphazard and sometimes biased manner, through sources such as the media. In Australia, legal service provision similarly appears to be largely reactive. A number of studies indicate a high level of unmet legal need and some suggest that it is not uncommon for legal advice to be sought only after legal problems have reached crisis point (Fishwick 1992; Forell et al. 2005; LJF 2003; Rush 1999; Scott & Sage 2001). Furthermore, previous Australian studies have reported confusion about the legal services offered by different agencies and low public awareness of the existence of legal service agencies such as Legal Aid NSW and CLCs (Cass & Sackville 1975; Fishwick 1992; Rush 1999; Scott & Sage 2001; Women's Legal Resources Centre 1994).

In addition to increasing knowledge about legal rights and formal legal services, general information and education strategies could also stress the many non-legal pathways that people use to resolve legal issues—justice is not solely obtained through the use of lawyers (MacDonald 2005; Pleasence et al. 2004b). Present and past results demonstrate that people consult a wide range

of non-legal professionals and personal contacts, and that legal representation is often a rare and last resort.

Improving knowledge about legal rights, legal services and realistic legal outcomes has the potential to help mobilise people to respond appropriately to their legal problems rather than to ignore them, and the potential to build people's capacity for resolving legal problems quickly and effectively. The present study confirmed that legal problems are less likely to be resolved if people take no action. As argued in the literature, improving legal knowledge also has the potential to:

- minimise the chances of legal problems escalating or triggering further legal problems
- reduce the risk of legal problems causing or exacerbating stress or ill-health
- increase people's satisfaction with the outcome of their legal problems
- improve access to justice (e.g. Australian Law Reform Commission 1992; Genn 1999; Pleasence et al. 2004b).

There are different mechanisms that could be used to inform and educate the public about legal issues and pathways for legal resolution. A challenge for legal service providers, policy makers and government is to develop an effective, coordinated public legal information and education strategy to maximise early intervention and prevent escalation of legal problems.[1] While there is considerable literature on consumer behaviour and best practice in consumer education in a number of areas such as advertising and marketing (e.g. Flowers, Chodkiewicz, Yasukawa, McEwen, Ng, Stanton & Johnston 2001; Sheth et al. 1999), there has been little systematic evidence-based research on best practice in specifically providing community legal education and communicating information about legal rights and legal service provision. In Australia, it has been argued that community legal education is often not seen as priority by lawyers, despite its potential in improving access to justice

[1] Note that the potential effect of increasing awareness of legal rights and resolution strategies on the demand for legal service provision is discussed later in the section *Coordinating service provision and managing demand*.

(Goldie 1997). As a result, there is a pressing need to evaluate the effectiveness of whatever new legal education and information strategies are developed, as well as to evaluate the effectiveness of any such existing strategies. Legal information is only of value if it is easily accessible, understood and used effectively, and careful consideration needs to be given to developing effective mechanisms for the assimilation of legal information by people who need it (MacDonald 2005; Scott 1999).

Some of the mechanisms for legal education suggested in the literature involve raising general awareness of legal rights and legal services in the community at large by providing generic legal information. For example, it has been suggested that basic legal information could be disseminated via school curriculums, pamphlets, videotapes, radio spots, the internet and consumer hotlines (Genn 1999; MacDonald 2005; Pleasence et al. 2004b). In keeping with the frequent use of non-legal advisers in response to legal events (e.g. Genn 1999; LJF 2003; Maxwell et al. 1999; Pleasence et al. 2004b), it has also been suggested that legal information could be disseminated via non-legal professionals, services or agencies that routinely engage the public or are available to the public at specific points in their lives, such as community health clinics, social service agencies, health and welfare professionals, government and regulatory agencies, non-government organisations and consumer groups (MacDonald 2005; Pleasence et al. 2004b). The potential use of non-legal professionals for the dissemination of legal information will be discussed in more detail later in the sections *The role of non-legal services* and *Coordinating service provision and managing demand.*

While generic legal information provides a starting point for raising general awareness and knowledge about legal issues, the literature suggests that generic information has limited usefulness when used as a strategy on its own and needs to be supplemented with more customised information or other forms of assistance to be most effective (Currie 2000; Flowers et al. 2001; Giddings & Robertson 2003b; MacDonald 2005; Scott & Sage 2001).

In particular, the literature suggests that consumer information is more likely to be useful if it is timely and relevant, that is, if it is provided at the point when a person is trying to solve a particular problem and is specific to the

problem at hand (Flowers et al. 2001; Goldie 1997). Realistically, the aim of legal information and education strategies cannot be to equip the general public with the comprehensive and sophisticated legal knowledge required for them to act as de facto legal practitioners who have the expertise to resolve, on their own, every legal issue that they could potentially encounter at any point in their lives. Achieving such an aim would almost certainly be oppressively resource intensive. Instead, a more feasible aim of community legal education would be to equip the general public with sufficient knowledge to recognise when they have a legal need, and to readily identify where to go for appropriate legal advice and assistance. Thus, raising the level of legal literacy among the general public requires enhancing knowledge about both legal rights and the available pathways for legal resolution.

Perhaps the most useful step towards raising legal literacy about pathways for legal resolution would be to raise public awareness about useful first ports of call for legal information and advice, such as the LawAccess NSW telephone service and CLCs. LawAccess NSW acts a legal 'triage', helping to provide the general public with an initial legal 'diagnosis'. LawAccess NSW provides information and advice about legal issues and, where appropriate, also provides referrals to specialist legal services. Wide advertising and dissemination of the LawAccess NSW telephone number has the potential to provide a simple and effective gateway to legal services, and to complement strategies providing more ongoing, generic community legal information and education.

Another step towards improving the timely access of specific legal information might be to improve people's expertise in accessing relevant electronic legal information through the internet when they need it (Scott 1999). Although computer literacy is no doubt improving in today's technological society, there are still sections of the community who have limited computer literacy skills or do not have ready access to the internet. In addition, helpful problem-specific information needs to be available for dissemination at the point where individuals first make contact with legal service agencies.

The consumer education literature also suggests that information strategies are more likely to be effective if they are tailored to meet the specific needs of particular groups of people rather than if they use a one-size-fits-all approach

(Flowers et al. 2001). The implications of the present results for tailoring legal information strategies to meet the particular legal needs of different sociodemographic groups are detailed in the following section on *Tailoring legal services for specific sociodemographic groups*.

A number of authors warn that while legal education and information are necessary, they are often not sufficient to resolve legal problems, and should not be regarded as cheap alternatives to legal advice, assistance and representation (Genn 1999; Genn & Paterson 2001; Giddings & Robertson 2003a; Pleasence et al. 2004b). Genn and Paterson (2001) point out that individuals must not only be able to recognise problems, but must also be able to identify when advice is necessary, and must be able to communicate effectively in order to act on their own, obtain advice or instruct others to act for them. Furthermore, those with poor literacy, language or communication skills, and those with complex or serious problems, may require high levels of assistance and support from legal advisers once a legal problem has been identified (Genn 1999). It has also been noted in the literature that, over and above legal assistance, some individuals may additionally require non-legal assistance, such as advocacy or support from human service agencies, in order to resolve their legal problems effectively (Forell et al. 2005; Scott 1999; Scott & Sage 2001).

Thus, the empowerment of individuals through legal education and the provision of relevant and timely legal information is often only a preliminary step towards legal resolution. The present findings also suggest other strategies that are likely to be useful in legal resolution, which are discussed below.

Tailoring legal services for specific sociodemographic groups

Particular sociodemographic groups appear to be especially vulnerable to certain types of legal problems, less likely to seek legal advice or less able to resolve legal problems. These findings suggest that particular attention should be devoted to ensuring that legal information, advice and assistance services are tailored to meet the particular needs of different sociodemographic groups.

Age

The present results show that different types of legal problems predominate at certain ages. Specifically:

- general crime and accident/injury events peaked in the 15 to 24 year age group
- credit/debt, government and housing events peaked in the 25 to 34 year age group
- family events peaked in the 35 to 44 year age group
- wills/estates and employment events peaked in the 45 to 54 year age group
- people aged 65 years or over tended to report lower rates of most types of legal events.

These results suggest that there may be some benefit in ensuring that legal education and information strategies, as well as legal service provision, are mindful of the different types of legal problems that tend to be faced by people of different ages. The implications for legal information strategies are that information on particular legal matters could be targeted to the age group most likely to experience those issues, could be communicated in a form appropriate for that age group, and could be disseminated via pathways easily accessible for that age group. For example, given that general crime and accident/injury issues peak in young adulthood, one possible pathway for providing specific legal information on these issues may be through high schools. Furthermore, if legal information is distributed through non-legal professionals and services that engage the public at specific points in their lives, such as health and welfare professionals, community health clinics, social service agencies and other government agencies (MacDonald 2005; Pleasence et al. 2004b), there may be benefit in this information focusing on the legal problems that are common at those life stages. For example, if a legal education dimension were added to pre-natal classes as suggested by MacDonald (2003),[2] then this would be an appropriate opportunity to focus

[2] Cited in Pleasence et al. (2004b).

on the legal issues that predominate for parents of young families (e.g. family, credit/debt, government and housing issues).

Similarly, legal advice and assistance provision could also be tailored to the needs of different age groups. For example, regions of NSW with relatively large youth or older populations may benefit from having specialist legal services to meet the particular legal needs of these populations (e.g. Ellison et al. 2004), whether these are separate agencies or specialised arms within more generalist legal services. In the case of older people, a recent qualitative research study suggested the benefit of a specialist legal service to address the particular legal needs faced by older people, and to provide legal resolution via pathways that are preferred by older people and that overcome the specific barriers to accessing justice faced by older people (Ellison et al. 2004).

The present study also showed that the youngest and the oldest age groups tended to seek help for their legal issues relatively less often than some other age groups. As a result, legal education and information strategies specifically targeted to each of these age groups may be useful in encouraging and empowering these groups to seek help to resolve their legal problems.

The present finding that resolution rates tended to decrease with increasing age also suggests that people may require greater levels of support and involvement from advisers in order to resolve their problems as they get older.

Disability

The present study found that, of all the sociodemographic groups examined, people with a chronic illness or disability stood out as being particularly vulnerable to a wide range of civil, criminal and family legal problems. In addition to being especially vulnerable to experiencing legal events, this group was also found to have a reduced capacity to resolve the legal problems they face. Thus, the present study suggests that meeting the legal needs of people with a chronic illness or disability should be a top priority.

People with chronic ill-health have been identified as a group suffering multiple disadvantage (ABS 2004c), and some authors have argued that people with

a disability are the 'most socially excluded' of disadvantaged groups (e.g. Howard 1999, cited in Pleasence et al. 2004b). The present results suggest that people with a chronic illness or disability are definitely a group with a high level of legal need and indicate the importance of ensuring that legal services are targeted to meet the needs of this group. The vulnerability of this group to many types of legal problems suggests that this group may benefit from education and information about a wide range of legal issues, and that specialised legal advice and assistance services for this group may be warranted.

Interestingly, as noted earlier, the reduced capacity of people with a chronic illness or disability to resolve legal issues was not due to them being less willing to seek advice for their legal needs, but may reflect the added complexity posed by their illness or disability when faced with legal issues, or the difficulty in dealing with multiple legal needs. A worthwhile question for future research is to examine in more detail the particular barriers experienced by people with a chronic illness or disability in resolving legal issues, and the points within the legal resolution process where these barriers are experienced. For example, barriers may be experienced at the point of obtaining legal advice or at the point of attempting to implement that advice, or both. Thus, people with a chronic illness or disability may benefit from information strategies that would help them make optimal choices in terms of where or how they seek legal advice.

The finding that people with a chronic illness or disability have reduced capacity for resolving their legal issues suggests that these people may require some sort of additional assistance or support in order to resolve their legal problems effectively. Furthermore, given their health needs, it is quite possible that they have multiple, complex legal and non-legal problems and would benefit from a coordinated response from legal services and broader non-legal support and advocacy services in order to effectively act on legal advice. Providing a more coordinated response from legal and non-legal services to meet the needs of people with multiple legal and non-legal problems is discussed further in the section *Coordinating service provision and managing demand*, below.

Indigenous Australians

In keeping with national statistics suggesting that Indigenous Australians tend to suffer economic and social disadvantage (ABS 2004c, 2004d; ABS & AIHW 2005), the present study found Indigenous Australians to be particularly vulnerable to credit/debt, employment and family problems. Indigenous Australians were also less likely to prepare or alter wills. As already noted, their vulnerability to experiencing employment and family problems is of particular concern given that such problems tend to be longer lasting, more difficult to resolve and likely to trigger further problems (Genn 1999; Pleasence et al. 2004b).

Also of concern was the finding that Indigenous Australians were relatively less likely to seek advice to resolve their legal issues, given that ignoring legal problems was shown to reduce the likelihood of resolution. The reasons behind the increased tendency of Indigenous Australians to take no action in response to legal issues were not specifically explored in the present study and warrant future investigation. However, one possibility is that cultural factors may contribute to a greater reluctance on the part of Indigenous Australians to actively resolve issues. For example, Schetzer and Henderson (2003) reported that some of the barriers to Indigenous people obtaining legal advice and effectively participating in the legal system include Indigenous people distrusting the legal system, disliking the formality of the legal system and court processes, feeling intimidated when approaching legal services, perceiving a lack of cultural awareness, sensitivity and compassion among legal service providers, and perceiving bias or discrimination against Indigenous people in some legal processes. Another possible reason for the increased tendency of Indigenous Australians to take no action is that the multiple disadvantage they experience may compromise their ability to deal with their legal problems.

The current empirical results support the widely held view that meeting the legal needs of Indigenous Australians should be a priority (e.g. Joint Committee of Public Accounts and Audit 2005; Schetzer & Henderson 2003). Policy makers and legal service providers need to determine how best to ensure that legal services reach this group, and how to overcome any barriers to Indigenous people accessing legal services. The present results

provide a number of guides about improving access to justice for Indigenous Australians. Firstly, the present findings suggest that legal service providers who specialise in dealing with Indigenous clients are likely to require expertise in, or appropriate contact referrals for, the areas of the law related to credit/debt, employment and family matters.

Secondly, given Indigenous people's increased tendency to take no action to resolve their legal needs, specialised legal information strategies targeted specifically for Indigenous people may prove a useful tool in helping to mobilise Indigenous people to seek legal advice when they experience a legal problem. Such information strategies may be useful, for instance, in encouraging Indigenous Australians to have up-to-date wills.

In addition, past findings suggest that both specialist legal services for Indigenous people, and more generalist legal service agencies whose clients include Indigenous people, need to be culturally appropriate and sensitive in order to encourage Indigenous people to access their service (Schetzer & Henderson 2003). For example, it has been argued that services could be

> *made more culturally appropriate through the employment of Indigenous staff, cross-cultural education and wider availability of interpreters [and] consideration of new services and interventions tailored specifically for Indigenous families ... needs to be ongoing (Schetzer & Henderson 2003, p. 271).*

The multiple disadvantage suffered by Indigenous people may also suggest that Indigenous people sometimes require broad non-legal advocacy and support in order to deal effectively with their legal problems.

Other sociodemographic groups

The present results also have implications for tailoring legal services to meet the specific legal needs of other sociodemographic groups, such as people with low levels of education, people with low incomes and people born in a non-English speaking country.

Firstly, it has already been noted that young people, older people and Indigenous Australians were found to be relatively unlikely to seek help for their legal problems and it was argued that legal education and information strategies specifically tailored to each of these demographic groups may be useful in encouraging them to actively address their legal problems. Another group who were relatively less likely to seek help were people with low levels of education. Thus, legal education or information strategies targeting this demographic group may also be particularly useful in empowering this group to take action to resolve their legal issues.

Secondly, the present low reporting rates of legal events among older people, people born in a non-English speaking country, people on low incomes and people with low levels of education may also have implications for legal education and information strategies. In some instances, low reporting rates of legal issues reflect a failure to recognise legal issues or a reluctance to complain about them. While the reasons behind these lower reporting rates were outside the scope of the present study and warrant future investigation, some past studies have reported low levels of legal knowledge among older people, low-income groups and some culturally and linguistically diverse populations (e.g. Australian Law Reform Commission 1992; Cass & Sackville 1975; Ellison et al. 2004; Rush 1999; Tilse et al. 2002; Urbis Keys Young 2002; Women's Legal Resources Centre 1994; Worthington et al. 2001). To the extent that these lower reporting rates reflect a lack of knowledge about legal matters, then legal information strategies which assist these groups to identify and deal effectively with legal problems may be beneficial.

Tailoring legal services for specific legal needs

The present study suggests the potential benefit of carefully tailoring legal information, advice and assistance services to meet different types of legal needs. Some legal issues are much more common than others and some are genuinely more difficult to resolve. Furthermore, the type of legal issue experienced is related to whether or not individuals seek legal advice, where they go for advice and whether or not they are satisfied with the outcome.

Consequently, as argued elsewhere (Genn 1999; Genn & Paterson 2001), in setting priorities for the provision of legal information, advice and assistance services, some consideration needs to be given to the type of legal issue. Legal services should be able to deal effectively not only with frequently occurring legal problems, but also with legal problems that are relatively intractable, likely to appear in clusters or likely to trigger additional problems. In the present study, relatively frequently occurring legal events related to general crime, housing, consumer, government, accident/injury and wills/estates issues. Legal events that were relatively less likely to be resolved involved business, employment, government, health and family issues. As noted earlier, resource allocation for legal service provision should take into account the fact that some legal matters may require greater resources, time or expertise to resolve. Some problems can be resolved with the provision of appropriate legal advice, whereas others require further assistance, representation or support to achieve a satisfactory outcome (e.g. Genn 1999).

Legal practitioners and policy makers should also be aware of the legal issues for which people tend to seek help and those for which people are less inclined to do so. The present study indicated that respondents were most likely to seek help for accident/injury, employment and wills/estates events, and least likely to seek help for consumer and human rights events. The reasons why people were less likely to seek help for consumer and human rights events were not specifically examined. However, people may decide not to seek advice for certain legal issues because those issues are relatively unimportant, because appropriate services to resolve those issues are not readily available, because they are unaware of the relevant services or because they perceive the available services to be inadequate. Consequently, a question for future research is to investigate whether the reduced tendency to seek help for consumer and human rights issues reflects a low demand or an inadequate supply of services to address these issues in the areas of NSW surveyed. In the United Kingdom, Pleasence et al. (2004b) found that help was more likely to be sought for serious problems.

Legal service providers also need to recognise the legal issues for which clients tend to be dissatisfied with the outcome, particularly because such dissatisfaction may provide a disincentive for seeking legal assistance in the

future. The present survey found higher than average satisfaction with the outcome of accident/injury and wills/estates events, and lower than average satisfaction with the outcome of business, consumer, government and general crime events. As noted earlier, some legal issues are more difficult to resolve in the client's favour, particularly where disputes or disagreements with other parties are involved. Thus, an important task for legal practitioners should be to ensure that their clients have realistic expectations about the likely outcomes of their legal issues.

The diverse areas covered within the law and the complexity of the legal system have inevitably resulted in a degree of specialisation among legal practitioners. Indeed, in recent years, the United States has seen the emergence of 'micro-niche' legal practices that specialise in extremely narrow areas of the law (ABA SCDLS 2002). Legal specialisation, like medical specialisation, is conducive to the provision of expert advice and assistance with regard to specific problems.

However, legal specialisation in NSW has tended to result in legal service delivery being 'siloed' by the type of legal matter (Forell et al. 2005). The present finding that various types of civil, criminal and family issues tend to occur in clusters suggests that, in some instances, it will be inadequate to deal with each legal issue in isolation, without also addressing interconnected legal issues. As is discussed further in the section *Coordinating service provision and managing demand*, below, there is a need to better coordinate legal services that specialise in different legal issues so that the needs of people facing multiple, interrelated legal issues can be addressed efficiently and effectively. In the present study, family and domestic violence problems tended to co-occur, as did credit/debt and business issues, and as did general crime, consumer, government, housing, accident/injury, employment and wills/estates issues.

Improving the accessibility of legal services

The present results suggest that, while there is always room for improvement, once respondents access legal services, they generally understand, and are

satisfied with, the advice they receive. While English language problems, cost, psychological factors and difficulty accessing special services[3] were barriers to obtaining legal advice for some respondents, they were not common obstacles in the present sample. However, given that the present sample was not necessarily representative of all disadvantaged populations within NSW, it is still possible that these factors may represent significant obstacles to accessing justice for some groups of disadvantaged people within NSW.[4]

The common barriers faced by the present respondents related to accessing legal services in a timely fashion, suggesting that existing legal services were sometimes unable to respond efficiently and effectively to the current demand. Respondents residing in rural/remote areas also had to travel substantial distances to access services in some cases. It appears that dedicated legal advice services are not always readily available where and when people want to use them. As Pleasence et al. (2004b) suggest, better access to justice is likely to be served by

> *[legal] advice services ... 'develop[ing] their operations to mirror the behaviour of those who wish to use them' (p. 110).*

Thus, additional staffing, extension of opening hours, and additional locally accessible services may be warranted if legal services are to provide quick, effective advice and assistance. More outreach services that provide legal services close to the neighbourhood and workplaces of clients may also be useful. Entrepreneurial outreach models in the United States include a mobile legal service in California, sponsored self-help legal information offices housed in churches in Washington DC and a neighbourhood coffeehouse staffed by lawyers ready to provide legal information (ABA SCDLS 2002).

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[3] Participants reported requiring special services such as medical/counselling assistance, home visits/special transport, financial assistance, help with complex information, wheelchair access, an interpreter, a place for children to play and access to an outreach service. They reported obtaining these special services in 71 per cent of events where they were required.

[4] As already noted, the quota for the three non-English language groups in the Fairfield LGA was not fully achieved, and interviews were not offered in all non-English languages. Thus, there may have been a bias towards including in the sample people with a good command of English. Similarly, people who are easily embarrassed about legal problems are unlikely to have agreed to an interview. Also, given that many respondents sought help from family, friends and non-legal professionals, they would not have been required to pay legal fees. Finally, court resolution, which can be expensive, was very rare in the present sample.

Pleasence et al. (2004b) note that, in the United Kingdom, the extent to which legal advice services can mirror the needs and behaviour of their clients is limited by existing resources. Recent Australian studies suggest that CLCs and Legal Aid NSW offices are under-funded and have limited capacity to provide services, particularly in rural and remote areas (Forell et al. 2005; Schetzer & Henderson 2003; Senate Legal and Constitutional Committee 2004). Clearly, running additional legal services, or extending the current operation of existing legal services, cannot be easily achieved without appropriate funding.

The role of non-legal services

Most people have some sort of legal need and some people experience numerous, complicated legal problems. Legal needs reflect the wide range of legal rights and obligations related to many areas of physical and social well-being, including health, welfare, housing, education, employment, debt, citizenship, family relationships and policing. In short, legal needs reflect the problems people face as members of a broad civil society, and often impact on more than one aspect of people's lives. Furthermore, legal problems are frequently not isolated events, but can interact with, contribute to, and cause further legal and non-legal problems.

The interplay of legal needs with other basic human needs suggests that bi-directional links between legal and non-legal services may be useful. Specifically, links between legal and non-legal services may be useful both for:

- people using legal services who also have interrelated non-legal problems
- people consulting non-legal professionals who also have unaddressed legal problems.

People in the former category may benefit from non-legal support services, while people in the latter may benefit from non-legal professionals acting as gateways to legal services.

Non-legal support services

The nature of legal needs suggests that attempts by legal service providers to deal with each legal event in isolation, without regard to its full impact or to its interconnected legal and non-legal problems, may well result in an incomplete solution in some cases. Given the overlap of legal needs with other basic needs associated with physical and social well-being, a complete solution may not only require legal advice or assistance, but also broader non-legal support services, such as support through housing, financial counselling, social, welfare, family or health services.

Thus, in some instances, individuals who seek help for a legal issue may benefit from a coordinated response to both their legal and non-legal needs. A number of authors similarly argue that those with complex or serious legal problems may require broader non-legal support to achieve effective legal resolution (Forell et al. 2005; Scott 1999; Scott & Sage 2001). For example, a recent qualitative study examining the legal needs of homeless people in NSW argued that homeless people may benefit from coordinated legal and non-legal support strategies given their tendency to experience multiple, compounding legal and social problems (Forell et al. 2005).

As already discussed, the present results suggest that people with a chronic illness or disability may well be a group who require non-legal support strategies to achieve a complete solution for their legal needs given their vulnerability to a wide range of problems and their reduced ability to resolve these problems. As noted elsewhere, the interplay of health and legal needs among this group suggests that the prevention, identification and resolution of legal problems within this group should be treated as both a public health and justice policy objective (Pleasence, Balmer, Buck, O'Grady & Genn 2004a; Pleasence et al. 2004b).

The current results suggest that Indigenous Australians may also be a group who would benefit from coordinated legal and non-legal support strategies given their elevated risk of long lasting legal problems, their increased tendency to leave their legal problems unaddressed, and, according to past research, their vulnerability to multiple socioeconomic disadvantage.

Possible methods for improving the collaboration, coordination and integration between legal and non-legal services are addressed below in the section *Coordinating service provision and managing demand*.

Non-legal professionals as gateways to legal services

The present study indicates that individuals experience a high volume of legal issues for which they do not consult legal practitioners or engage the legal system. When people seek help in response to an event that has legal consequences, they use traditional legal advisers very rarely. In three-quarters of the cases where individuals seek advice for legal issues, they use neither traditional legal advisers nor less formal legal sources. Instead, in the majority of cases, people obtain advice from family and friends, and from a broad range of non-legal professionals, including professionals working in medical, health, counselling, welfare, government, trade union, accounting, insurance, school and policing settings. Thus, there appears to be an informal network of non-legal practitioners who are routinely consulted by people with legal problems. In at least one-quarter of cases, the advice sought in response to issues that have legal implications is of a non-legal nature, such as medical assistance or financial advice. Other studies have similarly found that the first point of professional contact for people with legal problems is often non-legal agencies such as general welfare agencies, housing authorities, financial counselling services, schools and family support services (Pleasence et al. 2004b; RPP Consulting 2003).

As Pleasence et al. (2004b) maintain, the current informal but routine use of non-legal professionals by people with legal needs could be harnessed and used to greater advantage. Given that non-legal professionals are often the first, and sometimes the only, professionals who are consulted by people with legal problems, such non-legal professionals are ideally placed to notice legal problems. Consequently, non-legal professionals could be used to 'signpost' legal problems and act as 'gateways' into legal services (Pleasence et al. 2004b). The aim would not be to equip non-legal professionals with the skills to take over the legal advisory and assistance role provided by legal practitioners, but rather, to raise the level of legal literacy among non-legal professionals so that

they can identify people who have legal problems and can encourage them to take appropriate steps to address their legal problems.

Pleasence et al. (2004b) suggest that non-legal professionals could be equipped with the necessary information resources to refer individuals to appropriate legal services or to provide individuals with basic legal information. Pleasence et al. further note that the best referring action by non-legal professionals may simply be to provide individuals with the telephone number of a dedicated generalist legal advice service. For example, in NSW, non-legal professionals could provide the phone number of LawAccess NSW or of the nearest CLC. As noted earlier, LawAccess NSW acts as a legal triage whereby individuals are given basic legal information and advice and, where necessary, are referred to an appropriate specialist legal service.

Using non-legal professionals as gateways to legal services has the potential to substantially enhance early legal intervention and resolution. The importance of early intervention in maximising outcomes and avoiding more complex problems has been emphasised in recent years (e.g. Forell et al. 2005; MacKenzie & Chamberlain 2003; Pleasence et al. 2004b).

Coordinating service provision and managing demand

As noted by Pleasence et al. (2004b), a holistic, integrated approach to justice requires appropriate coordination to work efficiently and to avoid duplication, as well as appropriate investment and mechanisms of quality assurance. The present study highlights the importance of coordination not only between different types of legal services, but also between legal agencies and non-legal agencies that provide services to individuals with legal needs.

The current structure of legal services

Currently in NSW, a diverse range of agencies provide legal information, advice and assistance for disadvantaged people, including both public, not-for-profit organisations and private organisations. These agencies include:

- private solicitors and barristers (including any pro bono services they offer)
- Legal Aid NSW (which provides information, advice and minor assistance in all areas of law, grants of legal aid, a duty solicitor service in local courts, community legal education and various other services such as a women's domestic violence court assistance program, a youth hotline, family law conferences and advocacy for veterans)
- LawAccess NSW (which provides information, advice and referral via a central call centre and the internet)
- NSW CLCs (which provide legal education, information, advice, referral and representation, and include both generalist centres and centres with expertise in particular areas of law)
- the Chamber Service (which is available in all NSW local courts and provides information about legal options and court proceedings)
- the Legal Information Access Centre (which assists the public to access legal information at libraries across NSW)
- various specialist legal services including Aboriginal legal services and homeless people's legal services
- a broad range of dispute resolution agencies including government departments, industry bodies, ombudsman's offices, commissions and tribunals (Forell et al. 2005; Scott et al. 2004; Scott & Sage 2001).

A structural feature of the present landscape of legal service delivery in NSW is that different types of legal issues tend to be dealt with separately by different legal service providers who function fairly autonomously (Forell et al. 2005; Scott & Sage 2001). For example, a CLC may assist with a debt matter, a duty lawyer may assist in a criminal matter, a grant of legal aid may be provided for a family law issue, and the police may assist with an apprehended violence order (Forell et al. 2005). As noted earlier, this problem-focused approach is conducive to expertise about different types of legal issues being developed by different services. The present study confirmed the importance of taking into account the type of legal issue when setting priorities for legal service provision, given that some legal events were particularly frequent, some were

unlikely to result in advice seeking, others were particularly difficult to resolve and others tended to result in dissatisfaction with the outcome.

While there is little evidence-based empirical research on how legal agencies work together in Australia, a number of recent reports have noted a lack of coordination between legal agencies and anecdotal cases of high levels of inappropriate referral, suggesting a lack of clear pathways for clients (Australian Law Reform Commission 2000; Family Law Pathways Advisory Group 2001; Scott & Sage 2001). Consequently, discrete and uncoordinated legal services for different types of legal issues are likely to be less than ideal when people experience multiple legal problems. The present study demonstrated that various types of civil, criminal and family issues tend to co-occur. These types of issues are not only covered by different parts of the law but, as noted above, also tend to be handled by different types of legal services. The present study also showed that people with a chronic illness or disability tended to experience multiple legal issues and have lower rates of resolution. As argued by Forell et al. (2005) in relation to homeless people, the multiple legal issues faced by some people mean that they potentially need to access a variety of autonomous or independently functioning legal services for their different legal issues. These services tend to deal with discrete aspects of their legal problems without necessarily coordinating to address the complex situations they are facing.

Thus, the present study suggests that a challenge for policy makers and legal service providers is to reconcile the need to provide expert, specialised legal services for common and difficult legal problems with the need to provide a more client-focused approach for clients with multiple legal needs. The issue of improving the collaboration and coordination between legal services is addressed in the section *Coordinating legal and non-legal services*, below.

The current role of non-legal services

To a large extent, legal services in NSW traditionally work outside the networks of human services such as health, social, welfare and housing services. In addition, well-established cross-sectoral networks between legal and non-legal agencies with a specific focus on assisting clients with legal problems

appear to be relatively uncommon (Forell et al. 2005; Scott & Sage 2001). Although, following the move in the United States and elsewhere, there have been a number of recent initiatives in Australia involving the integration of human services, these initiatives rarely include formalised collaboration with legal service agencies (see Fine, Pancharatnam & Thomson 2005; Forell et al. 2005; RPP Consulting 2003; Tayler, Farrell, Tennent & Patterson 2004). For example, the NSW Government's Better Service Delivery Program does not appear to involve legal service agencies (Forell et al. 2005). Thus, legal services tend to operate fairly separately from human services in Australia and any links between them appear generally to be relatively informal and unsystematic.

Furthermore, although as argued earlier, non-legal professionals are well placed to notice legal problems and to act as gateways to legal services given their routine contact with people who have legal needs, they are not necessarily well equipped to perform this role currently. Non-legal professionals often have no legal training, do not necessarily have easy access to relevant legal information, and do not necessarily have the knowledge to provide appropriate referrals to legal services. Recent qualitative research studies in NSW have demonstrated that non-legal workers sometimes feel uncertain about what legal information to provide and what pathways to recommend for legal resolution (Forell et al. 2005; Scott & Sage 2001). For example, such non-legal workers sometimes felt they only had limited knowledge of the law, were fearful of providing incorrect or out-of-date legal information, were unclear about their legal obligations, had difficulty delineating the provision of legal information from the provision of legal advice, did not always have sufficient knowledge of legal services to make appropriate referrals, and did not necessarily have established links with legal professionals or legal services (Forell et al. 2005; Scott & Sage 2001).

Thus, while there is enormous potential benefit in using non-legal professionals as gateways to legal services, the current capacity of non-legal workers to act as gateways to legal information and advice services appears to be rather limited, and any existing links between non-legal workers and legal services appear to be haphazard.

Coordinating legal and non-legal services

As already noted, better coordination among legal and non-legal services may well be beneficial in assisting people with legal needs to use legal services, and in achieving legal resolution for individuals with multiple and severe legal and non-legal problems. In the area of human service delivery, an integrated service approach is increasingly being recognised as having the potential to provide improved access for consumers, increased efficiency with limited resources, enhanced effectiveness, reduced administrative duplication and potential long-term cost savings (Fine et al. 2005; O'Looney 1993).

More recently, the need for better coordination among legal services, and between legal and human services, has also been noted in Australia and other jurisdictions (e.g. Forell et al. 2005; MacDonald 2005; Pleasence et al. 2004b; Scott & Sage 2001). For instance, in the United Kingdom, while some steps have been taken towards the integration of legal and health services (e.g. Legal Services Commission & Community Legal Service 2005), Pleasence et al. (2004b) note that such integration remains in its infancy. They argue there would be benefits in better integration of legal services not only with health services, but also with social services, employment services, education services, and many other government services.

Past research suggests that a coordinated response from legal and non-legal services, where appropriate, is likely to be assisted by clear shared understandings of the complementary roles of different organisations, the identification of aspects of service delivery that are mutually beneficial, adequate resourcing and time commitment to building and maintaining effective relationships, partnerships and referrals, and mechanisms for appropriate quality assurance (Pleasence et al. 2004b; Scott & Sage 2001).

Different models could be used to achieve more coordinated legal and non-legal services in Australia. Increasingly in the area of human services, the phenomenon of service integration is being conceptualised as a continuum, which extends from completely autonomous agencies at one extreme, through a series of more intensive linkages between agencies, to the full integration of agencies to form new units or programs with pooled resources at the other extreme (Fine et al. 2005).

Between the two extremes of full autonomy and full integration, less intensive integration includes cooperative links that establish ongoing ties between parties without surrendering independence. Cooperative links may involve informal or more formal networking and referral between different agencies. In some cases, cooperative links are established within 'service hub' or 'one-stop shop' models, where different services are located within close proximity or at the same geographic location to enhance customer access and convenience, and to facilitate interaction and referral between services (Fine et al. 2005). Service hubs are seen as practical models of service integration when they are set up in geographic locations that have become a central hub of activity for particular client groups for whatever reason, such as the existence of informal support networks in those areas (Fine et al. 2005).

More intensive integration models, which fall short of full integration, involve planned harmonisation of activities between parties to minimise duplication of tasks and resources. In some more integrated models, case management is used to coordinate service delivery and maintain a client-focused approach (Fine et al. 2005).

In the area of human services, a number of authors warn against a one-size-fits-all approach to service integration, arguing that the degree and type of integration should be tailored to client need and should take into account the degree to which services are complementary (Fine et al. 2005; Leutz 1999). For example, it is noted that while more fully integrated models may be particularly appropriate for people with severe needs, such models tend to be less flexible, and less appropriate for people with less severe needs (Fine et al. 2005; Leutz 1999; O'Looney 1993).

The present study suggests that a one-size-fits-all approach to service integration is also unlikely to be ideal in the area of legal services, given the considerable diversity in the experience of legal need and legal resolution. The findings suggest that a coordinated response among different types of legal services, and between legal and non-legal services, is likely to be particularly useful for people with multiple problems, notably people with a chronic illness or disability. An integrated service approach may be unnecessary for people who experience few, easily resolved legal problems. Furthermore, given the

success of some of the present respondents in handling their legal problems on their own, self-help strategies and unbundling of legal services may be as effective as more costly coordinated service approaches for individuals without multiple, complex problems.

One possible step toward better integration of legal and non-legal service delivery would be the provision of basic, routine assessment of the client's full range of legal and related non-legal needs. Such routine assessment would reveal whether the client requires broader non-legal support services to achieve legal resolution and prevent further problems, and would provide a useful basis for appropriate referral to non-legal services. Such routine assessment could also be used to identify people who would be suited to self-help or unbundled strategies.

The best service integration model for individuals who experience multiple legal needs is a matter for future investigation. Furthermore, different levels of service integration may well be appropriate for different sociodemographic groups who tend to experience different types, numbers and severity of legal needs. Service hubs may be ideal for some groups while more integrated case management approaches may be more appropriate for others. In relation to homeless people, Forell et al. (2005) note that a number of specialist homeless persons' legal services in Australia are part of service hubs or one-stop shops in that they are located near welfare or community services. They note that such service co-location provides homeless people with easy access to a range of services and provides some scope for a holistic approach to their needs. However, they argue that homeless people would be particularly likely to benefit from a more integrated case management approach that addresses their many complex, interrelated legal and social needs as a package, through closely linked legal and non-legal services.

The present report has argued that increased coordination among legal and non-legal services is likely to be beneficial for people with a chronic illness or disability and Indigenous Australians, given that these sociodemographic groups tend to have multiple legal and non-legal needs. The particular level and type of service coordination suited to each of these groups warrants future empirical investigation. Given that the present study identified different profiles

of legal needs and legal resolution strategies for these two sociodemographic groups, it is possible that they may be best suited to different models of service coordination.

The best practice service integration model for strengthening the gateway role of non-legal professionals would also need to be identified through appropriate empirical testing and evaluation. While this model would require the enhancement of cooperative links between non-legal professionals and legal services, it would probably be achievable while maintaining independence between legal and non-legal services. Promoting such a gateway role would require the investment of time and resources to train non-legal professionals to recognise legal problems, to strengthen the networks between legal and non-legal professionals, and to develop and implement effective referral systems between non-legal and legal professionals (Pleasence et al. 2004b; Scott & Sage 2001). The value of ensuring that referral to legal services by non-legal workers is appropriate and efficient is highlighted by recent overseas studies which demonstrate that individuals typically experience 'referral fatigue' and give up trying to resolve legal problems if they are referred from adviser to adviser without receiving useful advice quickly (Genn 1999; Pleasence et al. 2004b). The use of non-legal professionals to signpost legal problems requires a simple, effective referral system, just as efficient, appropriate referral is required from generalist legal service providers to more specialist legal services.

Managing demand

Present and past findings demonstrate that the public experiences a high volume of events for which the legal system could be utilised but currently is not. Furthermore, the present study indicates that some individuals face complex, multiple legal problems and past studies show that some individuals do not reach legal services before their situation has hit crisis point (e.g. Forell et al. 2005). In short, in many cases, individuals are failing to access justice, and there is a large 'dark figure' of hidden potential demand for legal services and the justice system (Genn 1999).

The present study has suggested a number of strategies for improving access to justice in the areas surveyed, including increasing the level of legal knowledge

in the community, the accessibility of legal services and the efficient referral to appropriate legal services. It is important to note that such strategies have the potential to substantially increase the workload of certain legal service agencies, particularly agencies that provide initial legal advice. This potential increase in demand would need to be managed appropriately and may require increased funding of existing legal services or funding of additional legal services.

The various models for increasing coordination among legal services, and between legal and non-legal services, would also generally involve set-up and maintenance costs. Fine et al. (2005) note that the costs involved will vary with the type of service integration model adopted, with more integrated service approaches tending to involve higher set-up costs. They stress, however, that tailoring integration approaches to the needs of clients will reduce unnecessary costs, and that more expensive, intensively integrated approaches are likely to be most appropriate for client groups with severe problems.

Furthermore, in considering the costs of any new access to justice initiatives, it is important to consider potential long-term savings as well as short-term outlays. In the area of human services, integrated service approaches are generally believed to have long-term cost benefits, although stringent evaluations of cost-effectiveness are often not conducted (Fine et al. 2005). Similarly, there may be considerable value in investing in early access to legal information and advice since such early intervention may reduce the necessity for more intensive intervention as people's problems escalate and trigger further difficulties. Early intervention may well increase pre-court resolution, and hence, decrease the need for expensive court litigation. MacDonald (2005) notes that 'task forces invariably conclude that litigation is an expensive and inefficient mechanism to resolve civil disputes' (p. 54). Clearly, it is worthwhile investing in cost-benefit analyses of new access to justice initiatives to identify strategies that maximise client outcomes while minimising costs and resources.

As a number of authors have noted, while there is no reason for investment in legal services to emanate only from the public sector, the effective coordination and targeting of resources is ultimately the responsibility of government

(MacDonald 2005; Pleasence et al. 2004b). In Australia, it is worth noting that the funding of legal services is complicated by the fragmentation of state and Commonwealth law. Some legal issues fall within state law while others fall within Commonwealth law. Furthermore, some of the main legal service agencies in NSW receive funding from both the state and Commonwealth governments.[5] This state/Commonwealth fragmentation needs to be navigated successfully if greater coordination is to be achieved between different legal services and also between legal and non-legal services.

Future research

While the present study has provided answers to some questions regarding the legal needs and access to justice issues of disadvantaged communities in NSW, it has also highlighted a number of areas that would benefit from future empirically-based research or evaluation. As detailed below, future investigation would be valuable both in further clarifying the legal needs of different sociodemographic groups, and in providing further guidelines for enhancing legal service provision.

Future research on legal needs

The present study identified the particular legal needs of some disadvantaged sociodemographic groups such as people with a chronic illness or disability, and Indigenous Australians. Future studies could usefully identify the legal issues that have particular importance for other demographic groups, such as the young, the homeless and those in institutions.[6] Furthermore, the present group of people with a chronic illness or disability included people with a diverse range of conditions, including mental health problems, intellectual

[5] For example, the Legal Aid Commission of NSW receives its income from the Commonwealth and NSW Governments, the Public Purpose Fund and client contributions (Legal Aid Commission of NSW 2004). LawAccess NSW is a state government initiative which also receives some Commonwealth Government funding to provide services on Commonwealth legal matters such as family law matters (http://www.lawaccess.nsw.gov.au). NSW CLCs are funded by a Commonwealth and state funding program, and various other sources (e.g. local government, private trusts, donations). The Legal Aid Commission of NSW administers funding programs for 30 NSW CLCs (http://www.legalaid.nsw.gov.au).

[6] While the present study included 15 to 17 year olds, these individuals were grouped together with individuals aged 18 to 24 years.

and learning disabilities, sensory disabilities, and chronic physical conditions. It would be worthwhile for future research to clarify whether the different sub-groups within this broad group experience similar or unique legal needs.

The present study found relatively low rates of reported legal needs for older people, people born in a non-English speaking country, people with low income and people with low levels of education, despite the fact that these groups are typically considered to be disadvantaged groups who have special legal needs (e.g. ABS 2003b; Australian Law Reform Commission 1992; Ellison et al. 2004; Tilse et al. 2002; Urbis Keys Young 2002; Women's Legal Resources Centre 1994; Worthington et al. 2001). A question for future research is whether these lower reporting rates truly reflect lower incidence rates rather than merely a greater inability or reluctance to identify legal needs.

The present study compared the sociodemographic characteristics of individuals who did not experience legal issues with those who did. Future studies could complement this work by identifying the sociodemographic profiles of those who experience multiple legal issues.[7] For example, how do these individuals differ from individuals who do not experience legal issues and how do they differ from those who only experience one legal issue? There may be important differences in the nature and patterns of legal incidents amongst those reporting multiple events and those reporting only one. Future studies could also examine the sociodemographic profiles of those who experience serious legal issues rather than more trivial legal issues.[8]

Some types of legal issues were found to cluster together. Where individuals do experience multiple legal issues, it would be valuable to identify the issues that act as trigger events and to determine the value of resolving these issues quickly.

A third of the present sample reported no legal needs within the one-year reference period. Future studies could usefully investigate possible 'protective' factors that make people more resilient to legal problems, and how such

[7] The present study identified that people with a chronic illness or disability had elevated risks of a wide range of legal events.

[8] The present study did not measure the seriousness of all the legal events experienced.

protective factors could be promoted across the community at large or across vulnerable communities in particular.

As noted in the introduction, the study of legal needs has largely been isolated from the study of the broader array of human needs that drive consumer decision-making and related behaviour. The forces affecting the emergence of human needs and wants and their ultimate satisfaction are well charted in other disciplines and guide much of the literature on consumer behaviour, consumer satisfaction, services marketing and communications theory (e.g. Hanna 1980; Maslow 1970; Sheth et al. 1999). This literature is seeing increasing application to service provision in areas such as health services, other government services, higher education and the arts. Studying legal needs within this broader context has the potential to deepen our understanding of legal needs and legal service provision.

Finally, the importance of repeated survey assessments of legal needs to identify trends in the incidence and pattern of legal needs cannot be overstated. It cannot be assumed that the incidence, nature and pattern of legal needs across the population and within particular population groups will remain static. Changes to the profile of legal needs may well occur with changes in the demographic profile and life circumstances of the population, changes to the law and changes to the system of legal service delivery. Regular assessment of legal needs is necessary to inform the ongoing updating and prioritisation of legal service provision. Regular assessment of legal needs would also enable projections of service use by the population and by different population sub-groups. For example, is the lower reported rate of legal needs by older people a new phenomenon? If it is, what does this say about the future of legal service delivery given the demographic shift to an older Australia? Are we heading towards a less demanding period for the types of legal services accessed by older people, or is any such trend offset by increased service demands by other sociodemographic groups?

Future research on legal service provision

It was found that people were less likely to seek legal help for some types of legal issues, particularly consumer and human rights issues. Future research

in NSW and in Australia could gainfully explore whether this tendency reflects low demand or inadequate supply of services. For example, to what extent is failing to seek help a function of the lack of seriousness of an issue rather than a function of the existing services being inadequate or a function of the existing services being inaccurately perceived as inadequate? These three possibilities would have different implications for service provision. The first would not indicate a need for changes to service provision, while the second would indicate updating service provision and the third would suggest information strategies to correct inaccurate perceptions of services.

As noted earlier, it would be beneficial for future research to examine the reasons behind the increased tendency of Indigenous Australians to ignore their legal problems. For instance, to what extent is this tendency driven by cultural factors or the disabling effect of multiple disadvantage? Similarly, future research could examine the reasons why younger people, older people and people with low levels of education were less likely to seek help for their legal problems.

The current study demonstrated that some people were able to deal with their legal issues on their own while others had increased difficulty in resolving their legal issues. In particular, people with a chronic illness or disability had lower resolution rates. It would be valuable for future studies to determine the reasons behind these lower resolution rates. What are the particular barriers these people experience in accessing justice and at what point within the legal resolution process are these barriers experienced?

In addition, future research could also identify the factors that make people successfully self-reliant in dealing with some or all of their legal problems. What are the characteristics of the individuals for whom self-help strategies or unbundled service provision would be particularly appropriate? Can we better foster self-reliance?

The present study also highlighted the value of measuring expectations about the outcome of legal issues when evaluating the adequacy of legal service provision. Inappropriate expectations about the outcome of a legal issue may not only lower the satisfaction with the legal advice received for that issue, but may also inhibit people from seeking advice in the future.

Another useful exercise would be to compare survey data measuring legal needs with data on the use of legal services. Survey data provide a picture of latent legal need, including legal need that remains unaddressed, whereas service use data provide a picture of legal service provision. A comparison between the two has the potential to enhance our understanding of the extent to which the pattern of legal service provision mirrors the pattern of legal needs. It may throw light on whether there are gaps in service provision for certain types of legal problems, for certain demographic groups or in certain geographic areas. For example, is the high level of legal need among people with a chronic illness or disability appropriately reflected in the use of legal services? Does the low rate of usage of certain types of legal services reflect a low level of need or a limited availability of such services?

In addition, survey data could be used to identify the pathways that people use to resolve their legal issues. For example, which advisers do individuals tend to consult first, and what route is taken from one adviser to the next? How efficient is the referral between advisers?

The value of regular surveys to examine trends in the incidence and pattern of legal needs was advocated above. Recurrent surveys could also be used to monitor trends in help-seeking behaviour, in satisfaction with legal information, advice and assistance services, in resolution of legal issues, and in satisfaction with outcomes. Such trends would throw some light on how well legal services are meeting demands, and the success of any new services or changes to service delivery.

Finally, it is important to stress the benefit of rigorous, evidence-based testing and evaluation of new and existing legal service initiatives. A quality approach to legal service provision requires evaluation of the outcomes achieved as well as systematic investigation of how to achieve the most effective outcomes. For example, the present report has highlighted the potential benefit of targeted legal education and information strategies. Having identified this need, communication effectiveness studies could be used to indicate the best mechanism for specific education and information strategies to reach the target audience, and evaluation studies could be used to confirm the success of such strategies in effectively reaching their audience.

The present report also highlighted the potential benefit of various changes to the provision of legal information, advice and assistance. Suggested changes include using non-legal professionals as more formal gateways to legal services, and improving the coordination among legal services and between legal and human services. The usefulness of evaluating the efficiency, effectiveness and long-term cost-benefit of any such changes to legal services cannot be overemphasised. Such evaluation is critical in informing the ongoing improvement of legal service provision.

Conclusions

The present study is the first in about three decades to assess a broad range of legal needs in NSW. The findings suggest a high incidence of civil, criminal and family legal needs in the six disadvantaged areas of NSW that were surveyed. Legal needs affect many aspects of people's lives and relate broadly to the promotion of justice, as well as to the promotion of social and physical well-being. However, some people have multiple, complex legal needs, while others are more resilient. People choose different means of handling their legal issues, and some people are less successful than others in resolving their problems. This diversity in experience is better suited to a multidimensional rather than a single, broad-brush approach to accessing justice in the disadvantaged areas surveyed.

Such a multidimensional approach would not simply react to legal problems unilaterally. It would also include tailored and proactive strategies to meet the varying needs of different individuals, to maximise prevention and early intervention, and to enhance the optimal utilisation of the legal system through the appropriate targeting of limited resources. The results suggest that useful strategies for promoting justice would include:

- more accessible legal services
- general community legal information and education
- tailored legal education, information, advice and assistance services to meet the specific needs of different groups and individuals

- the use of non-legal professionals as gateways to legal services
- improved coordination between different legal services
- a more coordinated response from legal and non-legal services for people with multiple legal and non-legal needs.

To ensure that legal services can react quickly and effectively to legal problems, the present findings suggest that improvements could be made to the accessibility of legal services, such as additional staffing, extension of opening hours, and additional legal services in rural and remote areas.

The widespread use of friends and family as advisers when legal issues arise indicates the merit of raising the general level of legal literacy among the community at large. The substantial proportion of people who simply ignore their legal needs also suggests a clear role for proactive information and education strategies in mobilising and empowering people to resolve legal problems. Such information and education strategies could usefully enhance general knowledge about:

- legal rights to assist people to easily recognise their legal needs
- available pathways for legal resolution to assist people to readily access the specific information and advice required to solve particular legal issues as they arise.

It was noted that widespread advertising and dissemination of the telephone number for LawAccess NSW, which acts as a legal triage service in NSW, has the potential to provide a simple and effective gateway to legal resolution.

The present findings also suggest the particular benefit of tailoring and targeting legal information and education strategies to the sociodemographic groups who were relatively less likely to seek help for their legal issues, namely young people, older people, Indigenous Australians and people with a low level of education.

The current study also indicates the potential benefit of tailoring legal information, advice and assistance services to meet the particular legal needs of different individuals and sociodemographic groups. Some people have few

legal needs and are easily able to handle their problems alone, suggesting that self-help and unbundled legal services may be appropriate in some cases.

However, other people, such as those with a chronic illness or disability, have multiple legal problems and reduced ability to achieve satisfactory resolution. This finding suggests that meeting the legal needs of this group should be a top priority for legal information, advice and assistance services.

Indigenous people were also found to be a group that is vulnerable to certain legal problems, namely credit/debt, employment and family problems, and may benefit from special attention and appropriately tailored legal services.

In addition, given that different age groups tend to face different legal issues and tend to achieve different resolution rates, there may also be benefit in tailoring legal information, advice and assistance according to age.

The type of legal issue also needs to be taken into account when setting priorities for legal service provision. The type of legal issue experienced was shown to be a critical factor in whether individuals seek advice, whether they are satisfied with the help they receive, whether they achieve resolution, and whether they are satisfied with the outcome. In particular, legal services need to allocate time and resources appropriately to deal effectively with frequently occurring legal issues and legal issues that tend to be genuinely more difficult to resolve.

However, the present findings highlight the importance of reconciling the need to provide expert, specialised legal services tailored to different types of legal problems with the need to provide a more client-focused approach for clients with multiple legal needs. Legal problems frequently co-occur, and some people, such as some people with a chronic illness or disability, simultaneously face a number of intertwined but disparate legal problems, including criminal, civil and family law problems.

A structural feature of current legal service delivery in NSW is that different legal service providers tend to deal with different types of legal issues. As a result, individuals with multiple, disparate legal problems sometimes need to

access a variety of legal services. Furthermore, these services tend to deal with discrete aspects of the individual's legal problems without necessarily coordinating to address the complexity of the situation in a holistic fashion. The overlap between legal needs and other basic human needs associated with physical and social well-being also means that some individuals with complex problems require both legal and non-legal support services. Thus, the present results indicate the potential benefit of improved cooperation and coordination not only among different legal services, but also between legal services and other human services, for individuals with complex, multiple legal and non-legal problems.

The value of a more integrated approach to legal and non-legal service provision was also highlighted by the current widespread use of non-legal professionals for advice in relation to events with legal implications. There may be considerable benefits in establishing strategies that would enable non-legal professionals who are well placed to notice legal problems to be used as an effective gateway into available legal services. For example, non-legal professionals could be used to disseminate basic, up-to-date legal information resources and to provide appropriate referrals to legal service agencies.

In summary, a multidimensional approach to legal service provision, which includes a range of reactive, preventative and proactive strategies, would enable legal services to be more effectively tailored to meet the diverse needs and experiences of different individuals. Such an approach would require appropriate resourcing and quality assurance, and effective coordination by government.

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Appendix A: The Survey Instrument

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
SCREENING AND INTRODUCTION

SURVEY NO: .....

REGION:.....

INTERVIEWER:.....

Date/Time:.....

SCREENING AND INTRODUCTION

Good morning/afternoon/evening. My name is …… .

I am calling on behalf of the Law and Justice Foundation of NSW.

You may have heard or read in local media that the Law Foundation is conducting research to try to establish the level of need for legal and law related services in your region.

Your telephone number has been selected randomly, and it would be great if you were able to take part in a telephone survey to assist our research.

Some of the questions I will be asking may be personal in nature, but the results of the survey are strictly confidential and we will not collect any information that identifies you personally.

S1: The survey should take about twenty minutes to complete. Will you take part in this survey?

YES..... 1

NO ..... 0 **CLOSE**

S2: We are only surveying people who are 15 or older right now. How old are you? [RECORD AGE]……

UNDER 15 ..... **GO TO QS3**

15 OR OVER..... **GO TO QS4**

S3: Is there somebody else at home who is fifteen or older? May I speak to them?

YES..... 1 **REINTRODUCE**

NO ..... 0 **CLOSE**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
SCREENING AND INTRODUCTION

S4: RECORD GENDER:

Female 1

Male 2

S5: Do you speak a language other than English at home?

Yes **[RECORD LANGUAGE]** 1

[IF VIETNAMESE, SPANISH OR CANTONESE GO TO QS6, OTHERWISE GO TO Q1]

No ..... 0 **GO TO Q1**

No answer provided/Don't know ..... 99 **GO TO QS6**

S6: We can conduct this interview in [Vietnamese/Spanish/Cantonese] instead of English. Would you prefer to be interviewed in one of these languages?

Yes 1

[ARRANGE FOR INTERPRETER TO COMPLETE INTERVIEW]

No ..... 0 **GO TO Q1**

Question not applicable 98

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

PART A: YOUR PROBLEMS

Firstly, I'll ask you some questions about your circumstances and about the types of problems that you may have had in the last twelve months that could raise legal issues.

Employment and Income

The first group of questions relate to employment and income.

1. What is your employment status?

[DO NOT READ OUT—CIRCLE ONE RESPONSE. SEE GLOSSARY FOR CODING OF UNPAID WORK AND STUDENTS]

Employed full time (permanent or contract)	1	**GO TO Q2**
Employed part time	2	**GO TO Q2**
Employed casually/seasonally	3	**GO TO Q2**
Self employed	4	**GO TO Q1A**
Retired	5	**GO TO Q1A**
Unemployed and looking for work	6	**GO TO Q1A**
Not working—other	7	**GO TO Q1A**
No answer provided/Don't Know	99	**GO TO Q2**

1A: For how long?

Under 12 months	1	**GO TO Q2**
12 months or more	2	**GO TO Q3**
Question not applicable	98	
No answer provided/Don't Know	99	**GO TO Q2**

2. I am going to read out a list of problems you may have had relating to employment. Could you please tell me if you have had any of these problems in the last twelve months?

[READ OUT]

A. A dispute over conditions of employment such as pay, superannuation, working hours, breach of award conditions, leave, union membership or other working conditions	YES	NO	NOANSW
B. Unfair termination of employment	YES	NO	NOANSW
C. Harassment, bullying or mistreatment at work	YES	NO	NOANSW
D. Work related discrimination	YES	NO	NOANSW

What type of discrimination was it? For example, discrimination on the grounds of marital status, age, gender, religion, sexuality, ethnicity or disability. [RECORD] .....

Question not applicable 98

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

3. Have you either received or applied for any Government benefit or income support payments, including family payments, in the last twelve months?

Yes ..... 1 **GO TO Q4**
No ..... 0 **GO TO Q6**
No answer provided/Don't Know ..... 99 **GO TO Q5**

4. What type of benefit is/was it?

[DO NOT READ OUT—MULTIPLE RESPONSES ACCEPTABLE]

Newstart Allowance 1
CDEP Program 2
Austudy/Abstudy 3
Youth Allowance 4
Age Pension 5
Widow/Partner/Wife Pension 6
Veterans Affairs/Service Pension 7
Disability Support Pension 8
Sickness Allowance 9
Carer Payment 10
Parenting Payment (sole parent pension) 11
Family Payments Only 12
Seniors Card/Pharmaceutical Benefits Only 13
Other **[RECORD]** 14
Question not applicable 98
No answer provided/Don't Know 99

5. Have you had a problem about government benefit/pensions in the last twelve months? For example, eligibility, calculation of benefit level, breaches, review on change of circumstances, allegation of fraud.

Yes 1
No 0
Question not applicable 98
No answer provided/Don't Know 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

6. Have you been a landlord at any time during the last twelve months?

Yes ..... 1 **GO TO Q7**

No ..... 0 **GO TO Q8**

No answer provided/Don't Know ..... 99 **GO TO Q8**

7. Did you have any problems while you were a landlord during this time? For example, non payment of rent, disagreement on terms of tenancy, sub-letting, damage caused by tenant, problems with managing agents.

Yes 1

No 0

Question not applicable 98

No answer provided/Don't Know 99

8. Have you been the owner of a small business at any time during the last twelve months?

[SEE GLOSSARY FOR DEFINITION OF SMALL BUSINESS]

Yes ..... 1 **GO TO Q9**

No ..... 0 **GO TO Q10**

No answer provided/Don't Know ..... 99 **GO TO Q10**

9. Did you have any problems related to the business during this time? For example, commercial tenancy issues, problems with people owing you money, problems paying your business bills, employment related issues, problems with Business Activity Statements.

Yes 1

No 0

Question not applicable 98

No answer provided/Don't Know 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

Housing

The next group of questions are about your home.

10. I am going to read out a list of housing related situations. Please tell me whether any of these things have happened to you in the last twelve months.

A. Bought or sold a home ..... YES NO NOANSW

B. A dispute with your neighbours over fences or trees, or any dispute that involved threats or abuse. ..... YES NO NOANSW

C. A time when you were homeless, or moved in with friends because you didn't have a place to live... YES NO NOANSW

11. In the last twelve months, have you rented accommodation from a private landlord, through a real estate agent or from a public housing authority?

Yes ..... 1 **GO TO Q12**

No ..... 0 **GO TO Q13**

No answer provided/Don't Know ..... 99 **GO TO Q12**

12. In the last twelve months, did you have any problems relating to a house or flat you were renting? For example, disagreement on terms of rental agreement, repairs to the building, sub-letting, return of rental bond, problems paying rent, eviction or threat of eviction, harassment by landlord or agents, shared housing related problems.

Yes 1

No 0

Question not applicable 98

No answer provided/Don't Know 99

13. Have you owned any houses or land, including properties you were in the process of buying, at any time during the last twelve months? If so, how many?

[DO NOT READ OUT—CIRCLE ONE RESPONSE]

None ..... 0 **GO TO Q15**

One ..... 1 **GO TO Q14**

Two ..... 2 **GO TO Q14**

Three or more ..... 3 **GO TO Q14**

No answer provided/Don't Know ..... 99 **GO TO Q14**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

14. In the last twelve months, did you have any problems related to ownership of your home? For example, mortgage default or repossession.

Yes 1
No 0
Question not applicable 98
No answer provided/Don't Know 99

15. What type of home do you live in?

[DO NOT READ OUT—CIRCLE ONE RESPONSE]

House/Semi/Terrace	1	**GO TO Q17**
Home unit/Apartment/Townhouse	2	**GO TO 16A**
Caravan/Home estate	3	**GO TO 16B**
Boarding House/Hostel	4	**GO TO 16C**
Retirement Village	5	**GO TO 16D**
Tent or other improvised accommodation	6	**GO TO Q17**
No fixed address (homeless)	7	**GO TO Q17**
No answer provided/Don't Know	99	**GO TO Q17**

16. Have you had any problems related to your home in the last twelve months, for example:

[READ <u>ONE</u> OF THE OPTIONS BELOW]

[A: If Home unit/Apartment/Townhouse]

A: A dispute with the owners' corporation or body corporate, problems with common property ..... YES NO NOANSW

[B: If caravan/home estate]

B: Problems with fees, rules, access to utilities, leases, security or eviction ..... YES NO NOANSW

[C: If Boarding House/Hostel]

C: Problems with rent increases, eviction, privacy ..... YES NO NOANSW

[D: If retirement home or village]

D: Problems with your contract with the home/village, or with fees or access to utilities ..... YES NO NOANSW

Question not applicable 98

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

Spending and Lifestyle

The next group of questions is about your spending and lifestyle habits.

17. Do you have access to the Internet? If yes, where?

[DO NOT READ OUT. CIRCLE ALL RELEVANT RESPONSES. SEE GLOSSARY FOR FURTHER INFORMATION.]

Yes, at home 1
Yes, at work 2
Yes, somewhere else 3
No 0
No answer provided/Don't Know 99

18. Do you own or have easy access to a motor vehicle?

[SEE GLOSSARY FOR FURTHER INFORMATION.]

Yes 1
No 0
No answer provided/Don't Know 99

19. In the last twelve months, have you been involved in a car accident as driver or owner where property was damaged? For example, damage to the car you were driving, damage to another car, damage to other property, damage to personal items.

Yes 1
No 0
No answer provided/Don't Know 99

20. I am now going to read out a list of problems you may have had related to money and debt. Please tell me if you have had any of these problems in the last twelve months.

[READ OUT]

A. A problem paying a bill, loan or debt where the lender took formal action against you, or threatened to do so [**See Glossary for further information**]	YES	NO	NOANSW
B. A dispute about your Credit Reference Rating	YES	NO	NOANSW
C. A problem over repayment of money owed to you	YES	NO	NOANSW
D. A problem as a guarantor for someone else's loan.	YES	NO	NOANSW
E. A problem with actual or possible bankruptcy	YES	NO	NOANSW
F. A problem about access to superannuation	YES	NO	NOANSW

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

21. In the last twelve months, did you buy something or have some work done and then find that you didn't get what you paid for?

Yes 1

No 0

No answer provided/Don't Know 99

22. In the last twelve months, have you had a dispute with a bank or other financial institution about services? For example, a dispute about your account balance, dishonoured cheques or account keeping fees.

Yes 1

No 0

No answer provided/Don't Know 99

23. Have you had a problem with any sort of insurance in the last twelve months? For example, not being able to get insurance, not understanding what insurance was needed, having a policy cancelled without cause or having a serious dispute about premiums or claims.

Yes 1

No 0

No answer provided/Don't Know 99

24. In the last twelve months, have you suffered discrimination, not related to employment, because of:

A. Your marital status?	YES	NO	NOANSW
B. Your age?	YES	NO	NOANSW
C. Your gender?	YES	NO	NOANSW
D: Your religion?	YES	NO	NOANSW
E: Your sexuality?	YES	NO	NOANSW
F: Your ethnicity?	YES	NO	NOANSW
G: The fact you are disabled?	YES	NO	NOANSW

[SEE GLOSSARY FOR DEFINITION OF DISABILITY]

IF YES TO ANY, FOR EACH RESPONSE:

Where did this occur? For example, at a private club, from a bank, by a service supplier or from a government department?

[RECORD]…….

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

Family

Now I'd like to ask some questions about your family.

25. In the last twelve months, have you had a problem about residence or contact arrangements, such as custody or access, for either:

A: A child/children ..... YES NO NOANSW

B: A grandchild/grandchildren ..... YES NO NOANSW

26. How many children under 15 do you have? Please remember to include children who do not live with you, adopted children, foster children and other children who live with you or over which you have guardianship or parental responsibilities.

[DO NOT READ OUT]

None ..... 0 **GO TO Q28**

One ..... 1 **GO TO Q27**

Two ..... 2 **GO TO Q27**

Three or more ..... 3 **GO TO Q27**

No answer provided ..... 99 **GO TO Q27**

27. I am now going to read out a list of problems relating to children. Could you please let me know whether you have had any of these problems in the last twelve months?

[READ OUT]

A. A problem about receipt or payment of child support YES NO NOANSW

B. Child(ren) taken into care or placed on the Child Protection Register ..... YES NO NOANSW

C. A problem about fostering, adoption or legal guardianship ..... YES NO NOANSW

Question not applicable 98

28. What is your marital status?

[READ OUT—CIRCLE ONE RESPONSE]

Divorced ..... 1 **GO TO Q29**

Separated from husband/wife ..... 2 **GO TO Q29**

Widowed ..... 3 **GO TO Q30**

Married and living with husband/wife ..... 4 **GO TO Q29**

In a de facto relationship ..... 5 **GO TO Q29**

Single (never married) ..... 6 **GO TO Q28A**

No answer provided/Don't Know ..... 99 **GO TO Q29**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

28A: Has your marital status changed in the last twelve months?

Yes ..... 1 **GO TO Q29**

No ..... 0 **GO TO Q 30**

Question not applicable 98

No answer provided/Don't Know ..... 99 **GO TO Q29**

29. I am now going to read out a list of family law problems. Please tell me whether you have had any of these in the last twelve months.

[READ OUT]

A. Divorce or separation ..... YES NO NOANSW

B. A dispute over matrimonial property. For example, division of money, superannuation or property on divorce/separation..... YES NO NOANSW

Question not applicable 98

30. Have you been responsible for caring for either a person with a disability or an elderly person at any time during the last twelve months?

Yes ..... 1 **GO TO Q31**

No ..... 0 **GO TO Q32**

No answer provided/Don't Know ..... 99 **GO TO Q31**

31. I am now going to read out a list of problems sometimes faced by elderly and disabled people. Please tell me if a person you were caring for had any of these problems during the last twelve months.

[READ OUT]

A. A problem related to residence in a nursing home or other group care facility ..... YES NO NOANSW

B. A problem related to detention in a psychiatric hospital ..... YES NO NOANSW

C. A problem related to accessing Government services and/or non financial assistance..... YES NO NOANSW

D A problem related to legal guardianship..... YES NO NOANSW

E. Any other problems **[RECORD]**..... YES NO NOANSW

Question not applicable 98

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

32. In the last twelve months, have you done any of the following:

[READ OUT]

A. Made or altered, or inquired about making or altering, a will..... YES NO NOANSW

B. Been the executor of a deceased estate..... YES NO NOANSW

C. Been involved in a dispute over a will or deceased estate..... YES NO NOANSW

D. Been involved in executing a power of attorney …. YES NO NOANSW

Education

The next questions relate to education.

33. What is the highest level of formal education you have completed?

[DO NOT READ OUT—CIRCLE ONE RESPONSE]

Did not finish school/Still at school 1

Year 10/School Certificate/Intermediate Certificate or equivalent 2

Year 12/Higher School Certificate/Leaving Certificate or equivalent 3

Certificate or diploma..... 4

University degree or higher..... 5

No answer provided/Don't Know 99

34. Have you been either a full time or part time student at any time during the last 12 months?

Yes, studying part time..... 1 **GO TO Q35**

Yes, studying full time ..... 2 **GO TO Q35**

No ..... 0 **GO TO Q36**

No answer provided/Don't Know ..... 99 **GO TO Q35**

35. Have you had one of the following education related problems in the last twelve months? [READ OUT]

A. Unfair exclusion or suspension from a school or educational institution ..... YES NO NOANSW

B. A problem about HECS or course fees..... YES NO NOANSW

C. Bullying or harassment at school..... YES NO NOANSW

Question not applicable 98

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

36. Have you been responsible for a young person who was a student at any time during the last twelve months?

Yes ..... 1 **GO TO Q37**

No ..... 0 **GO TO Q38**

No answer provided/Don't know ..... 99 **GO TO Q37**

37. Did this person have any of the following problems in the last twelve months?

[READ OUT]

A. Unfair exclusion/suspension from a school or educational institution	YES	NO	NOANSW
B. A problem about HECS or course fees	YES	NO	NOANSW
C. Bullying or harassment at school	YES	NO	NOANSW

Question not applicable 98

38. How well do you consider that you read and write English?

[READ OUT—CIRCLE ONE RESPONSE]

Not at all 0

Not Well 1

Well 2

No answer provided/Don't Know 99

Your Health

39. I am going to read out a list of common injuries or accidents. Please let me know if you have had any of these injuries during the last twelve months.

[READ OUT]

A. An injury caused by a car accident	YES	NO	NOANSW
B. A work related injury	YES	NO	NOANSW
C. An injury caused by something else occurring outside the home. For example, a problem with medical treatment, accident in shopping mall or other public place	YES	NO	NOANSW

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

40. Do you have any long term or chronic conditions or mental or physical disabilities?

[SEE GLOSSARY FOR BROAD DEFINITION OF DISABILITY]

Yes ..... 1 **GO TO Q41**

No ..... 0 **GO TO Q44**

No answer provided/Don't Know ..... 99 **GO TO Q42**

41. What type of condition or disability is that?

[DO NOT READ OUT—RECORD TYPES—MULTIPLE RESPONSES ACCEPTABLE. SEE GLOSSARY IF UNSURE OF CORRECT CLASSIFICATION OF DISABILITY]

A mental health problem ..... 1 **GO TO Q42**

A visual disability ..... 2 **GO TO Q43**

A hearing disability ..... 3 **GO TO Q43**

Physical disability ..... 4 **GO TO Q43**

An intellectual disability ..... 5 **GO TO Q43**

A learning disability ..... 6 **GO TO Q43**

A chronic condition ..... 7 **GO TO Q43**

Other disability **[RECORD]** ..... 8 **GO TO Q42**

Question not applicable 98

No answer provided/Don't Know ..... 99 **GO TO Q42**

42. In the last twelve months, have you had any of the following problems:

[READ OUT]

A. Involuntary hospitalisation ..... YES NO NOANSW

B. Other problems with mental health care ..... YES NO NOANSW

Question not applicable 98

43. I am going to read out a list of problems that are sometimes experienced by people with disabilities. Please indicate if you have had any of these problems in the last twelve months. [READ OUT]

A. A problem related to accessing government disability or community care services ..... YES NO NOANSW

B. A problem related to accessing other services ..... YES NO NOANSW

C. A problem related to residence in a nursing home or other group care home ..... YES NO NOANSW

D. Any other problems **[RECORD]** ..... YES NO NOANSW

Question not applicable 98

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

Other Issues

44. I am going to read out a list of problems you may have had dealing with the government. Could you please tell me if you have had any of these problems in the last twelve months.

[READ OUT]

A. A dispute about a tax assessment or debt ..... YES NO NOANSW

B. A problem with a freedom of information request . YES NO NOANSW

C: An immigration problem. For example, a problem with you or a family member or partner entering or remaining in Australia, with change of residence or nationality status or with obtaining Australian citizenship ..... YES NO NOANSW

D: A dispute with your local council over services or about planning issues, for example, permission for alterations, objections to new developments, etc ..... YES NO NOANSW

45. Have you had any contact with the police in the last twelve months?

Yes ..... 1 **GO TO Q46**

No ..... 0 **GO TO Q47**

No answer provided/Don't Know ..... 99 **GO TO Q46**

46. I am going to read out a list of problems you may have had with the police. Could you please tell me if you have had any of these problems in the last twelve months. [READ OUT]

A. A problem about unfair treatment by the police. For example, harassment, assault, false imprisonment wrongful arrest, malicious prosecution, searches ..... YES NO NOANSW

B. Charged with a criminal offence that is not traffic related ..... YES NO NOANSW

C. A problem with bail or remand ..... YES NO NOANSW

D. Police failing to respond or investigate a crime ..... YES NO NOANSW

Question not applicable 98

The next few questions are quite personal, but it will really help our research if you answer them. I again assure you that your answers are strictly confidential and anonymous.

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

47. In the last twelve months, have you or a person for whom you are responsible been threatened with, or been the victim of, verbal or physical violence, including sexual assault, by any of the following people:

[READ OUT]

A. A family member..... YES NO NOANSW

B. A member of your household who is not a family member..... YES NO NOANSW

C. Another person..... YES NO NOANSW

48. In the last twelve months did you have allegations of domestic violence made against you, either to the police or in court?

Yes..... 1

No 0

No answer provided/Don't Know 99

49. In the last twelve months, has anything you own been stolen or vandalised?

Yes..... 1

No 0

No answer provided/Don't Know 99

50. Have you had any of the following traffic offences in the last twelve months? Please do not include parking fines.

[READ OUT]

A. Traffic offences that led to a loss of driver's licence YES NO NOANSW

B. Other traffic fines or offences that you have challenged or tried to challenge, or you had to go to court for..... YES NO NOANSW

51. Have you had any other types of fines such as parking fines or fines for fare evasion in the last twelve months that you have challenged or tried to challenge?

Yes..... 1

No 0

No answer provided/Don't Know 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

52. At any time in the last twelve months have you been in an institution such as a prison, hospital, or detention centre from which you were not free to leave whenever you wished to do so?

Yes ..... 1 **GO TO Q53**

RECORD TYPE OF INSTITUTION……..……

No ..... 0 **GO TO Q54**

No answer provided/Don't Know ..... 99 **GO TO Q54**

53. While you were in this institution, did you have a serious difficulty with any of the following situations?

[READ OUT]

A. Access to adequate medical treatment.....	YES	NO	NOANSW
B. Access to legal information or advice.....	YES	NO	NOANSW
C. Serious threats to personal safety.....	YES	NO	NOANSW
D. Harassment or abuse by staff.....	YES	NO	NOANSW
E. Problems with parole or release	YES	NO	NOANSW

Question not applicable 98

54. Have you received legal aid funding for a legal problem in the last twelve months?

Yes 1

No 0

No answer provided/Don't Know 99

55. Have you sought advice from a lawyer at any time in the last twelve months?

Yes ..... 1 **GO TO Q56**

No ..... 0 **GO TO Q57**

No answer provided/Don't Know ..... 99 **GO TO Q57**

56. Did you wish to make a complaint to a formal body because the lawyer didn't do what you wanted, or because you were dissatisfied with their service for reasons other than cost?

Yes 1

No 0

Question not applicable 98

No answer provided/Don't Know 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: LEGAL ISSUES

57. Have you had any other legal problems in the last twelve months that you have not told me about?

Yes 1
RECORD .....

No 0

No answer provided 99

NO RELEVANT PROBLEMS IDENTIFIED: GO TO QUESTION 78.

MORE THAN THREE RELEVANT PROBLEMS IDENTIFIED: GO TO QUESTION 58

THREE OR LESS RELEVANT PROBLEMS IDENTIFIED: RECORD DETAILS IN QUESTION 58 AND GO TO QUESTION 59

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: WHAT YOU DID ABOUT YOUR LEGAL ISSUES

PART B. WHAT YOU DID ABOUT YOUR LEGAL ISSUE(S)

58. You have identified the following list of issues that you have had in the last twelve months. [READ BACK LIST OF RELEVANT ISSUES IDENTIFIED IN PART A] Could you please tell me, of all the situations you mentioned, which situations were the three that happened most recently?

[RECORD QUESTION NUMBERS.]

A…….

B…….

C…….

ISSUE A

59. I am now going to ask you about what you did about [READ BACK ANSWER 58A] Could you please give me a brief description of the situation and what caused it to happen?

60. Can you remember approximately what month this happened?

[IF SUBJECT HAS DIFFICULTY REMEMBERING, PROMPT USING DATES SUCH AS EASTER, CHRISTMAS TO ARRIVE AT APPROXIMATE MONTH]

RECORD.....

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: WHAT YOU DID ABOUT YOUR LEGAL ISSUES

61. Did you seek help or advice from any person, including any oral information, written information or information from an internet site?

Yes ..... 1 **GO TO Q64**

No ..... 0 **GO TO Q62**

Question not applicable 98

Don't know/can't remember ..... 99 **GO TO Q76**

62. What was the most important reason why you didn't seek any help or information?

[RECORD]…….

…….

63. Were there any other reasons?

[RECORD RESPONSE VERBATIM. PROMPT WITH "WERE THERE ANY OTHER REASONS?" UNTIL SUBJECT EXHAUSTS REASONS]

…….

…….

…….

…….

…….

GO TO Q76

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: WHAT YOU DID ABOUT YOUR LEGAL ISSUES

64. Did you get any written information? If yes, what type of information was it?

[DO NOT READ OUT—MULTIPLE RESPONSES ACCEPTABLE]

Book or leaflet 1
Do it yourself kit 2
Information on an Internet site 3
Other type of written information 4
No written information 0
Question not applicable 98
No answer provided/Don't Know 99

65. Please tell me everywhere you went for information or assistance about this situation. Please include friends, written information and internet sites.

[DO NOT READ OUT—CIRCLE AS MANY RESPONSES AS APPROPRIATE: PROMPT WITH "DID YOU GO ANYWHERE ELSE" UNTIL SUBJECT EXHAUSTS RESPONSES. SEE GLOSSARY FOR FURTHER EXPLANATION OF CATEGORIES]

Friend or relative who works as a lawyer 1
Other friend or relative 2
Published self help source 3
Internet site(s) 4
Member of Parliament 5
Local Council 6
Government Organisation 7
Community group/organisation (non legal) 8
Library 9
Trade Union or Professional Body 10
Employer 11
School/school counsellor/teacher 12
Other Professional (doctor, accountant, psychologist, counsellor etc) 13
Insurance Company/Broker 14
Private agency/organisation (eg, debt collection agency, employment agency, real estate agent) 15
Company/business (including bank) 16
Police 17
Industry Complaint Handling Body (e.g. Banking Ombudsman, Insurance Complaints Scheme) 18

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: WHAT YOU DID ABOUT YOUR LEGAL ISSUES

LawAccess 19
Community Legal Centre 20
Aboriginal Legal Service 21
Legal Aid 22
Private Solicitor/Barrister 23
Local court (For example, court staff, registrar, chamber magistrate) 24
Other **[RECORD]** 25
Question not applicable 98
No answer provided/Don't Know 99

66. I am going to read back the list of all the organisations you approached for help. Can you please tell me for each one, whether you thought the help they provided was useful or not useful to you?

[READ BACK ALL POSITIVE RESPONSES FROM QUESTION 65. RECORD EACH ANSWER SEPARATELY]

SOURCE: ……

Useful 1
Not useful 0
Question not applicable 98
No answer provided/Don't know 99

SOURCE: ……

Useful 1
Not useful 0
Question not applicable 98
No answer provided/Don't know 99

SOURCE: ……

Useful 1
Not useful 0
Question not applicable 98
No answer provided/Don't know 99

[ETC ETC UNTIL PERCEIVED USEFULNESS OF ALL SOURCES RECORDED]

IF MULTIPLE RESPONSES TO Q65 : GO TO Q67
IF SINGLE RESPONSE TO Q65 RECORD AT Q67 & Q68 GO TO Q69

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: WHAT YOU DID ABOUT YOUR LEGAL ISSUES

67. Of all of these places, where did you go first?

[RECORD NUMBER]……

68. Again, from the list you identified, which source gave you the <u>most</u> useful assistance? [RECORD NUMBER]…….

69. I am going to read out a list of problems people sometimes experience when they try to get help or information. Could you please let me know if you have had any of these problems?

[READ OUT—CIRCLE AS MANY RESPONSES AS APPROPRIATE]

Problems with opening hours 1
Telephone often engaged/left on hold too long 2
Difficulty getting an appointment 3
Embarrassed to be seen using the service 4
Difficulty in affording it 5
Advice not available locally/couldn't get there 6
No ability to access the Internet 7
Language problems/difficulty understanding English 8
Difficulty in understanding advice/information given 9
[SEE <u>GLOSSARY</u> FOR FURTHER EXPLANATION]
Delay in getting a response 10
Other problem **[RECORD]** 11
No, didn't have any problems 0
Question not applicable 98
No answer provided/Don't Know 99

70. Did you require any special services or assistance because of your personal circumstances?

[DO NOT READ OUT. IF ASKED FOR CLARIFICATION, GIVE EXAMPLES. CIRCLE AS MANY RESPONSES AS APPROPRIATE]

Wheelchair access 1
Place for children to play while you were getting advice . 2
An interpreter 3
Help reading complex information 4
Help understanding complex information 5
Written information in languages other than English 6
Access to female advisers 7
Home visit or special transport 8

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: WHAT YOU DID ABOUT YOUR LEGAL ISSUES

Help because of hearing impairment 9
Help because of visual impairment 10
Financial help/assistance 11
Outreach service 12
Other **[RECORD]** 13
No additional help required ..... 0 **GO TO Q72**
Question not applicable 98
No answer provided/Don't Know 99

71. Did you get the special services you required?

Yes 1
No 0
Question not applicable 98
No answer provided/Don't Know 99

I would now like to ask you some questions about the source that gave you the most useful assistance, which you have identified as **[READ BACK ANSWER FROM QUESTION 68]**

72. How did you find out about this source?

[DO NOT READ OUT—CIRCLE ONE RESPONSE. IF "YES" TO Q65.1 OR 65.2 & ANSWER TO Q68 "1" OR "2" CODE AS 1 & SKIP TO Q73]

Source was a friend/relative 1
From a friend or relative 2
Pamphlet/Poster 3
Telephone Book 4
Media (e.g. newspaper, radio, television) 5
Internet 6
Referred by community legal centre 7
Referred by another agency/person **[SEE GLOSSARY]** . 8
Used the service before 9
Walked in off the street 10
General Knowledge 11
Other **[RECORD]** 12
Question not applicable 98
Don't know/can't remember 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: WHAT YOU DID ABOUT YOUR LEGAL ISSUES

73. Approximately how many kilometres did you have to travel to get help?

[DO NOT READ OUT—CIRCLE ONE RESPONSE]

Didn't need to travel 0
Less than 3 kilometres 1
Between 4 and 10 kilometres 2
Between 11 and 20 kilometres 3
Between 21 and 40 kilometres 4
Between 41 and 80 kilometres 5
Over 80 kilometres 6
Question not applicable 98
No answer Provided/Don't know 99

74. What kind of help did you get from [ANSWER TO QUESTION 68] and how was it given to you?

[RECORD RESPONSE VERBATIM. PROMPT WITH "WAS THERE ANYTHING ELSE?" UNTIL SUBJECT EXHAUSTS RESPONSES]

……

……

……

……

……

75. How satisfied were you with the assistance you received?

[READ OUT: SEE GLOSSARY FOR FURTHER EXPLANATION]

Dissatisfied 1

[RECORD REASONS FOR DISSATISFACTION]

……..

Neither satisfied nor dissatisfied 2
Satisfied 3
Question not applicable 98
No answer provided/Don't Know 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: WHAT YOU DID ABOUT YOUR LEGAL ISSUES

76. Has this matter been resolved? If yes, how?

[READ OUT: SEE GLOSSARY FOR FURTHER EXPLANATION]

It is in the process of being resolved ..... 1 **GO TO Q77/B**

Yes, I resolved it myself ..... 2 **GO TO Q 77/A**

Yes, it was resolved through legal proceedings in court or tribunal ..... 3 **GO TO Q 77/A**

Yes, it was resolved in some other way ..... 4 **GO TO Q 77/A**
[RECORD HOW] .....

No, it has not been resolved yet ..... 0 **GO TO Q77/B**

Question not applicable 98

No answer provided/Don't Know ..... 99 **GO TO Q77/B**

77. A: How satisfied were you with the outcome?

OR
B. How satisfied are you with this situation?

[READ OUT: SEE GLOSSARY FOR FURTHER EXPLANATION]

Dissatisfied 1

[RECORD REASONS FOR DISSATISFACTION]

……

Neither satisfied nor dissatisfied 2

Satisfied 3

Question not applicable 98

No answer provided/Don't Know 99

IF ONLY ONE RELEVANT PROBLEM IDENTIFIED GO TO QUESTION 78

IF MORE THAN ONE RELEVANT PROBLEM IDENTIFIED GO TO QUESTION 59B (SUPPLEMENTARY QUESTIONNAIRE PART B2)

PART C. BACKGROUND INFORMATION

Finally, I would like to ask you a few questions about yourself

78. What is your country of birth?

[RECORD. SEE GLOSSARY FOR FURTHER EXPLANATION]

……

IF AUSTRALIA: GO TO Q79
IF NEW ZEALAND, USA OR UNITED KINGDOM: GO TO Q 82
OTHERWISE: GO TO Q80

79. Are you Aboriginal or a Torres Strait Islander?

Yes	1	**GO TO Q80**
No	0	**GO TO Q82**
Question not applicable	98	
No answer provided/Don't know	99	**GO TO Q82**

80. Do you prefer to communicate in a language other than English?

Yes **[RECORD LANGUAGE]**	1	**GO TO Q81**
No	0	**GO TO Q82**
No answer provided/Don't know	99	**GO TO Q81**

81. How well do you consider that you speak and understand English?

[READ OUT]

Not at all	0
Not Well	1
Well	2
Question not applicable	98
No answer provided/Don't Know	99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART C: BACKGROUND INFORMATION

82. It would help our research if you could please indicate your weekly personal income after tax from all sources from the following ranges. Please include wages/salary, government benefits, rent, dividends and investment income.

[READ OUT]

$0 to $199 1

$200-$499 2

$500- $999 3

over $1000 4

Don't know/ Prefer not to say 99

83. RECORD LANGUAGE OF INTERVIEW:

English 1

Cantonese 2

Spanish 3

Vietnamese 4

CLOSING

Thank you for taking part in this survey. As I mentioned when we started, the purpose of this research is to try and establish the level of need for legal and law related services in your region.

The Law and Justice Foundation will be publishing the results of our research. Would you like to have a copy of the results?

IF NO: CLOSE

IF YES:
We expect that it will take at least three months to analyse the survey results. If you call the Law Foundation on 02 9221 3900 in about three months, they will send you a copy of the survey results.

CLOSE

GLOSSARY TO LOCAL LEGAL NEEDS ASSESSMENT SURVEY

Question 1: Employment status

This question is asking about paid employment. People who perform home duties or unpaid voluntary work and do not fall into any of the other categories should be classified as **7. Not working—Other**.

People who are full-time students and are not engaged in any paid employment should be classified as **7. Not working—Other.**

Question 1A: Period not employed

People who have never been employed should be classified as **2. 12 months or more.**

Question 8: Small business

The Australian Bureau of Statistics defines a small business as either:

- a non-employing business (that is, sole proprietorships and partnerships without employees) or
- a business which employs less than 20 people.

People who are employed but who also earn income from freelance or consultancy work are considered to be running a small business.

Question 17: Internet access

This question is about whether the subject has access to the world-wide web. If the subject only has email access, record response as **No**.

Question 18: Access to a motor vehicle

This question asks whether the subject has 'easy' access to a motor vehicle (this included both cars and motor cycles/scooters. It is up to the subject to determine whether their personal access is 'easy'.

Question 20A: Problems paying a bill, loan or debt

This could include debts such as a car loan, credit card, loan from a finance company, telephone/electricity bill or hire purchase.

Questions 24G and 40: Disability

Disability occurs when a person has an impairment that restricts their activities or their participation in society. The term 'disability' includes many chronic conditions and illnesses that limit an individual's ability to participate fully in society, as well as physical impairment and mental conditions.

GLOSSARY TO LOCAL LEGAL NEEDS ASSESSMENT SURVEY

Question 41: Type of disability

Mental health problem includes, but is not limited to, such illnesses as anxiety disorders, psychoses, stress disorders, substance abuse/addiction, personality disorders and depression.

Visual disability includes blindness or visual impairment that is not corrected by glasses or contact lenses.

Hearing disability includes deafness, hearing impairment and hearing loss.

Other physical disability is a physical impairment that limits the individual's activities/participation in society. As well as such physical conditions as paraplegia and quadriplegia, it includes loss of limbs and physical conditions that impair movement such as back problems, arthritis and occupational overuse syndrome.

Learning disability includes, but is not limited to, dyslexia and attention deficit hyperactivity disorder.

Chronic conditions are other long-term illnesses or diseases that impair functioning, and include such conditions as diabetes, heart problems and asthma.

Question 65/65B/65C: Sources of assistance

Other friend or relative includes neighbours as well as relations and other friends.

Published self-help source includes do-it-yourself kits and all other (non-internet) published sources of information.

Government organisation includes, but is not limited to, the Australian Taxation Office, DOCS, Child Protection Unit, any government department, government established boards or commissions (e.g. Liquor Administration Board), Workcover, Commonwealth Rehabilitation Services, NSW Fisheries and Child Support Agency.

Community group/organisation (non-legal) includes, but is not limited to, community housing groups or associations, community health centres, community help for the aged, community family support services, local sporting or activity clubs, local historical societies, local churches and local spiritual groups.

Employer includes, but is not limited to, human resources, salaries department and boss.

Other professional includes, but is not limited to, doctor, accountant, psychologist, counsellor, financial counsellor, financial adviser, loan broker and social worker.

Company/business/bank includes, but is not limited to, small business and telecommunications company.

GLOSSARY TO LOCAL LEGAL NEEDS ASSESSMENT SURVEY

Question 69/69B/69C: Problems experienced

Difficulty in understanding advice/information given includes difficulty with technical legal language and couldn't understand what barrister/legal adviser was saying.

Question 72/72B/72C: How found out about source

Referred by another agency/person includes, but is not limited to, referrals by private businesses, mental health agencies, insurance companies, local council, police, WorkCover, Skillshare, doctor, accountant, psychologist, counsellor, financial counsellor, financial adviser and loan broker.

Question 75/75B/75C: Satisfaction with assistance

This question is seeking the subject's satisfaction with the assistance provided, *not* satisfaction with the outcome.

Question 76/76B/76C: Whether the issue has been 'resolved'

This question is trying to identify whether, *in the subject's own mind*, the matter is no longer a problem or issue for them. For example, a subject whose stolen push bike was never reported to the police and has never been recovered may nevertheless consider that the matter is 'resolved'.

Question 77/77B/77C: Satisfaction with outcome/situation

This question is specifically concerned with the subject's satisfaction with the outcome, *not* satisfaction with the process.

If the problem is not yet resolved and the subject is not concerned about the fact that it is not resolved, code the response as **Neither satisfied or dissatisfied**. However, if the subject is unhappy that the matter is not yet resolved, code the response as **Dissatisfied** and record the reasons verbatim.

Question 78: Country of birth

Australia includes Aussie, Australian and all similar responses.

United Kingdom includes England, Scotland, Wales and Northern Ireland (but not the Republic of Ireland).

Appendix B: Method

Table B1: Classification of legal events

Area of law (no. of items)	*Survey question no.*	*Legal event group (no. of items) Legal event*
Civil (76)		**Accident/injury** (4)
	19	Car accident — property damage
	39A	Car accident — personal injury
	39B	Injury at work
	39C	Other personal injury
		Business (2)
	7	Problem as landlord
	9	Problem re own business
		Consumer (5)
	20F	Problem re superannuation
	21	Problem re goods/services
	22	Dispute with financial institution
	23	Problem re insurance
	56	Complaint about lawyer
		Credit/debt (5)
	20A	Problem paying bill/debt
	20B	Dispute re credit rating
	20C	Problem re money owed to you
	20D	Problem as guarantor
	20E	Bankruptcy
		Education (6)
	35A	Unfair exclusion from education
	35B	HECS issue
	35C	School bullying/harassment
	37A	Unfair exclusion from education — parent
	37B	HECS issue — parent
	37C	School bullying/harassment — parent
		Employment (5)
	2A	Dispute re employment conditions
	2B	Unfair termination of employment
	2C	Workplace harassment/mistreatment
	2D	Workplace discrimination
	2E*	Other problem re employment
		Government (15)
	5	Problem re gov. pension/benefit
	31C	Problem re gov. services — carer of disabled/elderly
	43A	Problem re gov. disability/community services
	44A	Dispute re taxation/debt
	43E*	Other problem re gov. services — disabled person
	44B	Problem re freedom of information request
	44C	Immigration problem
	44D	Local council problem
	51	Non-traffic fines you challenged
	53A	Problem re medical treatment — immigration detention
	53B	Problem re legal advice — immigration detention
	53C	Safety threats — immigration detention
	53D	Harassment/abuse by staff — immigration detention
	53E	Problem re release — immigration detention
	57B*	Problem re legal system

Area of law (no. of items)	*Survey question no.*	*Legal event group (no. of items) Legal event*
Civil (76) *continued*		**Health** (11)
	31B	Involuntary psychiatric hospitalisation — carer
	31F*	Problem re quality of medical treatment — carer
	31G*	Problem re disability facilities — carer
	42A/52	Involuntary psychiatric hospitalisation
	42B	Other mental health care issue
	43B	Problem re non-government disability services
	53A	Problem re medical treatment — psychiatric ward
	53B	Problem re legal advice — psychiatric ward
	53C	Safety threats — psychiatric ward
	53D	Harassment/abuse by staff — psychiatric ward
	53E	Problem re release — psychiatric ward
		Housing (11)
	10A	Bought/sold home
	10B	Dispute with neighbour
	10C	Homelessness
	12	Tenancy problem
	14	Home ownership problem
	16A	Strata title problem
	16B	Problem re caravan/home estate
	16C	Problem re boarding house/hostel
	16D	Problem re retirement home/village
	31A	Nursing home problem — carer of disabled/elderly
	43C	Nursing home problem — disabled person
		Human rights [a] (8)
	24A	Discrimination — marital status
	24B	Discrimination — age
	24C	Discrimination — gender
	24D	Discrimination — religion
	24E	Discrimination — sexuality
	24F	Discrimination — ethnicity
	24G	Discrimination — disability
	31H*	Discrimination — carer of disabled/eldery
		Wills/estates (4)
	32A	Make/alter will
	32B	Executor of estate
	32C	Dispute over will/estate
	32D	Power of attorney
Criminal (16)		**Domestic violence** (3)
	47A	Victim of domestic violence by family member
	47B	Victim of domestic violence by household member
	48	Domestic violence allegation against you
		General crime (11)
	46A	Unfair treatment by police
	46B	Criminal charge
	46C	Problem re bail/remand
	46D	Police failing to investigate crime
	47C	Assault victim
	49	Property stolen/vandalised
	53A	Problem re medical treatment — prison/juvenile detention
	53B	Problem re legal advice — prison/juvenile detention
	53C	Safety threats — prison/juvenile detention
	53D	Harassment/abuse by staff — prison/juvenile detention
	53E	Problem re release — prison/juvenile detention
		Traffic offences (2)
	50A	Loss of driver's licence
	50B	Other traffic fine/offence you challenged

Area of law (no. of items)	*Survey question no.*	*Legal event group (no. of items) Legal event*
Family (9)		**Family** (9)
	25A	Problem re residence/contact for child
	25B	Problem re residence/contact for grandchild
	27A	Problem re child support payments
	27B	Child protection issue
	27C	Fostering/adoption/guardianship issue
	29A	Divorce/separation
	29B	Dispute re matrimonial property
	31D	Guardianship problem — carer of disabled/elderly
	57A*	Other family law problem
Unclassified (3)		**Unclassified** (3)
	31E	Other problem — carer of disabled/elderly
	43D	Other problem re disability
	57	Other problem

a Human rights events are not related to employment.

* Legal events marked with an asterisk were not specifically asked about in the survey, but were identified by post-coding. While the question number listed for each of these events in the table does not appear on the survey, it indicates the survey question from which the event was post-coded. For example, the legal event numbered 43E was post-coded from question 43.

Table B2a: Gender and age breakdown in sample and population, Campbelltown, 2003

		Age (years)						
		15–24	*25–34*	*35–44*	*45–54*	*55–64*	*65+*	*15–65+*
Sample								
Males	no.	64	21	33	37	19	14	188
	(%)	(16.0)	(5.2)	(8.2)	(9.2)	(4.7)	(3.5)	(46.9)
Females	no.	24	57	49	44	20	19	213
	(%)	(6.0)	(14.2)	(12.2)	(11.0)	(5.0)	(4.7)	(53.1)
Males and females	no.	88	78	82	81	39	33	401
	(%)	(21.9)	(19.5)	(20.4)	(20.2)	(9.7)	(8.2)	(100)
Population								
Males	no.	13 091	10 302	10 790	10 594	6 554	4 404	55 735
	(%)	(11.5)	(9.1)	(9.5)	(9.3)	(5.8)	(3.9)	(49.1)
Females	no.	12 299	10 888	11 776	10 957	6 115	5 689	57 724
	(%)	(10.8)	(9.6)	(10.4)	(9.7)	(5.4)	(5.0)	(50.9)
Males and females	no.	25 390	21 190	22 566	21 551	12 669	10 093	113 459
	(%)	(22.4)	(18.7)	(19.9)	(19.0)	(11.2)	(8.9)	(100)

Notes:

1. Population data are estimated resident population as at 30 June 2003 (unpublished ABS data).
2. Each % is based on the cell no. divided by the total sample no. in the LGA (401) or the total estimated population in the LGA (113 459), as appropriate. (Data on age were missing for one survey participant.)
3. Three chi-square tests were conducted comparing sample numbers with the corresponding expected numbers based on the population data. (The expected number for each cell = cell % for the population multiplied by the total sample no., e.g. expected no. of males 15–24 years = 11.5% x 401 = 46).

a. one-way χ^2 for gender: χ^2=0.72, df=1, p=0.398 (N=402)

b. one-way χ^2 for age: χ^2=1.48, df=5, p=0.916 (N=401)

c. two-way χ^2 for gender by age: χ^2=34.76, df=5, p=0.000 (N=401)

Table B2b: Gender and age breakdown in sample and population, Fairfield, 2003

		Age (years)						
		15–24	*25–34*	*35–44*	*45–54*	*55–64*	*65+*	*15–65+*
Sample								
Males	no.	45	35	38	26	23	26	193
	(%)	(11.3)	(8.8)	(9.5)	(6.5)	(5.8)	(6.5)	(48.3)
Females	no.	38	40	49	45	20	15	207
	(%)	(9.5)	(10.0)	(12.3)	(11.3)	(5.0)	(3.8)	(51.8)
Males and females	no.	83	75	87	71	43	41	400
	(%)	(20.8)	(18.8)	(21.8)	(17.8)	(10.8)	(10.3)	(100)
Population								
Males	no.	14 539	13 620	14 756	12 999	8 866	8 830	73 610
	(%)	(9.8)	(9.2)	(10.0)	(8.8)	(6.0)	(6.0)	(49.7)
Females	no.	14 281	13 959	14 237	13 014	8 280	10 579	74 350
	(%)	(9.7)	(9.4)	(9.6)	(8.8)	(5.6)	(7.1)	(50.3)
Males and females	no.	28 820	27 579	28 993	26 013	17 146	19 409	147 960
	(%)	(19.5)	(18.6)	(19.6)	(17.6)	(11.6)	(13.1)	(100)

Notes:

1. Population data are estimated resident population as at 30 June 2003 (unpublished ABS data).
2. Each % is based on the cell no. divided by the total sample no. in the LGA (400) or the total estimated population in the LGA (147 960), as appropriate. (Data on age were missing for one survey participant.)
3. Three chi-square tests were conducted comparing sample numbers with the corresponding expected numbers based on the population data. (The expected number for each cell = cell % for the population multiplied by the total sample no., e.g. expected no. of males 15–24 years = 9.8% x 400 = 39).

a. one-way χ^2 for gender: χ^2=0.42, df=1, p=0.516 (N=401)

b. one-way χ^2 for age: χ^2=4.04, df=5, p=0.544 (N=400)

c. two-way χ^2 for gender by age: χ^2=16.09, df=5, p=0.007 (N=400)

Table B2c: Gender and age breakdown in sample and population, South Sydney, 2003

		Age (years)						
		15–24	*25–34*	*35–44*	*45–54*	*55–64*	*65+*	*15–65+*
Sample								
Males	no.	41	68	45	28	15	24	221
	(%)	(10.1)	(16.8)	(11.1)	(6.9)	(3.7)	(5.9)	(54.6)
Females	no.	22	59	42	27	22	12	184
	(%)	(5.4)	(14.6)	(10.4)	(6.7)	(5.4)	(3.0)	(45.4)
Males and females	no.	63	127	87	55	37	36	405
	(%)	(15.6)	(31.4)	(21.5)	(13.6)	(9.1)	(8.9)	(100)
Population								
Males	no.	4 794	9 658	6 410	3 838	2 727	2 895	30 322
	(%)	(8.6)	(17.3)	(11.5)	(6.9)	(4.9)	(5.2)	(54.3)
Females	no.	4 762	8 002	4 234	3 172	2 233	3 115	25 518
	(%)	(8.5)	(14.3)	(7.6)	(5.7)	(4.0)	(5.6)	(45.7)
Males and females	no.	9 556	17 660	10 644	7 010	4 960	6 010	55 840
	(%)	(17.1)	(31.6)	(19.1)	(12.6)	(8.9)	(10.8)	(100)

Notes:

1. Population data are estimated resident population as at 30 June 2003 (unpublished ABS data).
2. Each % is based on the cell no. divided by the total sample no. in the LGA (405) or the total estimated population in the LGA (55 840), as appropriate. (Data on age were missing for one survey participant.)
3. Three chi-square tests were conducted comparing sample numbers with the corresponding expected numbers based on the population data. (The expected number for each cell = cell % for the population multiplied by the total sample no., e.g. expected no. of males 15–24 years = 8.6% x 405 = 35).

a. one-way χ^2 for gender: χ^2=0.00, df=1, p=0.957 (N=406)

b. one-way χ^2 for age: χ^2=3.52, df=5, p=0.621 (N=405)

c. two-way χ^2 for gender by age: χ^2=19.27, df=5, p=0.002 (N=405)

Table B2d: Gender and age breakdown in sample and population, Newcastle, 2003

		Age (years)						
		15–24	*25–34*	*35–44*	*45–54*	*55–64*	*65+*	*15–65+*
Sample								
Males	no.	43	35	35	36	19	29	197
	(%)	(10.5)	(8.6)	(8.6)	(8.8)	(4.7)	(7.1)	(48.3)
Females	no.	32	38	42	39	29	31	211
	(%)	(7.8)	(9.3)	(10.3)	(9.6)	(7.1)	(7.6)	(51.7)
Males and females	no.	75	73	77	75	48	60	408
	(%)	(18.4)	(17.9)	(18.9)	(18.4)	(11.8)	(14.7)	(100)
Population								
Males	no.	11 036	11 097	10 229	9 160	6 890	9 617	58 029
	(%)	(9.2)	(9.3)	(8.6)	(7.7)	(5.8)	(8.0)	(48.6)
Females	no.	11 235	10 777	10 110	9 037	6 759	13 534	61 452
	(%)	(9.4)	(9.0)	(8.5)	(7.6)	(5.7)	(11.3)	(51.4)
Males and females	no.	22 271	21 874	20 339	18 197	13 649	23 151	119 481
	(%)	(18.6)	(18.3)	(17.0)	(15.2)	(11.4)	(19.4)	(100)

Notes:

1. Population data are estimated resident population as at 30 June 2003 (unpublished ABS data).
2. Each % is based on the cell no. divided by the total sample no. in the LGA (408) or the total estimated population in the LGA (119 481), as appropriate.
3. Three chi-square tests were conducted comparing sample numbers with the corresponding expected numbers based on the population data. (The expected number for each cell = cell % for the population multiplied by the total sample no., e.g. expected no. of males 15–24 years = 9.2% x 408 = 38).

a. one-way χ^2 for gender: χ^2=0.01, df=1, p=0.909 (N=408)

b. one-way χ^2 for age: χ^2=8.17, df=5, p=0.147 (N=408)

c. two-way χ^2 for gender by age: χ^2=14.39, df=5, p=0.013 (N=408)

Table B2e: Gender and age breakdown in sample and population, Nambucca, 2003

		Age (years)						
		15–24	*25–34*	*35–44*	*45–54*	*55–64*	*65+*	*15–65+*
Sample								
Males	no.	32	24	30	33	26	57	202
	(%)	(7.7)	(5.8)	(7.2)	(8.0)	(6.3)	(13.8)	(48.8)
Females	no.	16	17	40	55	38	46	212
	(%)	(3.9)	(4.1)	(9.7)	(13.3)	(9.2)	(11.1)	(51.2)
Males and females	no.	48	41	70	88	64	103	414
	(%)	(11.6)	(9.9)	(16.9)	(21.3)	(15.5)	(24.9)	(100)
Population								
Males	no.	981	734	1 100	1 367	1 130	1 833	7 145
	(%)	(6.8)	(5.1)	(7.6)	(9.4)	(7.8)	(12.6)	(49.2)
Females	no.	873	786	1 263	1 310	1 128	2 024	7 384
	(%)	(6.0)	(5.4)	(8.7)	(9.0)	(7.8)	(13.9)	(50.8)
Males and females	no.	1 854	1 520	2 363	2 677	2 258	3 857	14 529
	(%)	(12.8)	(10.5)	(16.3)	(18.4)	(15.5)	(26.5)	(100)

Notes:

1. Population data are estimated resident population as at 30 June 2003 (unpublished ABS data).
2. Each % is based on the cell no. divided by the total sample no. in the LGA (414) or the total estimated population in the LGA (14 529), as appropriate.
3. Three chi-square tests were conducted comparing sample numbers with the corresponding expected numbers based on the population data. (The expected number for each cell = cell % for the population multiplied by the total sample no., e.g. expected no. of males 15–24 years = 6.8% x 414 = 28).

a. one-way χ^2 for gender: χ^2=0.03, df=1, p=0.875 (N=414)

b. one-way χ^2 for age: χ^2=2.91, df=5, p=0.714 (N=414)

c. two-way χ^2 for gender by age: χ^2=20.35, df=5, p=0.001 (N=414)

Table B2f: Gender and age breakdown in sample and population, Walgett, 2003

		Age (years)						
		15–24	*25–34*	*35–44*	*45–54*	*55–64*	*65+*	*15–65+*
Sample								
Males	no.	33	31	42	43	38	37	224
	(%)	(8.3)	(7.8)	(10.5)	(10.8)	(9.5)	(9.3)	(56.0)
Females	no.	13	38	36	37	30	22	176
	(%)	(3.3)	(9.5)	(9.0)	(9.3)	(7.5)	(5.5)	(44.0)
Males and females	no.	46	69	78	80	68	59	400
	(%)	(11.5)	(17.3)	(19.5)	(20.0)	(17.0)	(14.8)	(100)
Population								
Males	no.	494	606	676	716	640	549	3681
	(%)	(7.6)	(9.4)	(10.4)	(11.1)	(9.9)	(8.5)	(56.8)
Females	no.	414	530	553	511	420	368	2796
	(%)	(6.4)	(8.2)	(8.5)	(7.9)	(6.5)	(5.7)	(43.2)
Males and females	no	908	1136	1229	1227	1060	917	6477
	(%)	(14.0)	(17.5)	(19.0)	(18.9)	(16.4)	(14.2)	(100)

Notes:

1. Population data are estimated resident population as at 30 June 2003 (unpublished ABS data).
2. Each % is based on the cell no. divided by the total sample no. in the LGA (400) or the total estimated population in the LGA (6477), as appropriate.
3. Three chi-square tests were conducted comparing sample numbers with the corresponding expected numbers based on the population data. (The expected number for each cell = cell % for the population multiplied by the total sample no., e.g. expected no. of males 15–24 years = 7.6% x 400 = 30).

a. one-way χ^2 for gender: χ^2=0.11, df=1, p=0.737 (N=400)

b. one-way χ^2 for age: χ^2=2.32, df=5, p=0.803 (N=400)

c. two-way χ^2 for gender by age: χ^2=10.41, df=5, p=0.065 (N=400)

Table B3: Number of target interviews, completed interviews, phone numbers in pool and phone numbers called, 2003

Statistical division	*LGA*	*Target no. of interviews*	*No. of completed interviews*	*No. of phone numbers in pool*	*No. of phone numbers called from pool*	*% of phone numbers called from pool*
Sydney	Campbelltown	400	402	4 992	4 779	95.7
Sydney	Fairfield	400	401	7 132	4 710	66.0
Sydney	South Sydney	400	406	10 091	6 550	64.9
Hunter	Newcastle	400	408	4 987	3 210	64.7
Mid-North Coast	Nambucca	400	414	4 977	3 012	60.5
North Western	Walgett	400	400	2 464	2 464	100.0
Total		**2 400**	**2 431**	**34 643**	**24 725**	**71.4**

Table B4a: Outcome of attempted phone contact, Campbelltown, 2003

Outcome	*Groves's typology*	*No.*	*Examples of outcome*
Interview completed	I	402	
Refused [a]	-	1454	Outright refusal (1355) Refused monitoring by a survey supervisor (78) Refused to complete interview (21)
Not eligible	NE	520	Failed to meet survey coverage criteria (419) Business number (68) Language barrier [b] (33)
Not contacted and eligible	NC	202	Unable to determine appointment at call back
Not interviewed	NI	574	Contacted but surplus to quota needs
Not applicable	-	1627	Phone number no longer exists (848) No contact after 5 attempts [c] (779)
Numbers called from pool		**4779**	
Numbers not called from pool		**213**	
Total numbers in pool		**4992**	

a R, the number of refusals who were eligible to participate, was unknown. There was no information on eligibility to participate for the outright refusals and those who refused monitoring by a survey supervisor.

b Interviewer could not determine the language used by respondent.

c On each attempt, either there was no answer after 10 rings, the phone was engaged, the call was answered by an answering machine or the number was dead.

Table B4b: Outcome of attempted phone contact, Fairfield, 2003

Outcome	*Groves's typology*	*No.*	*Examples of outcome*
Interview completed	I	401	
Refused [a]	-	1465	Outright refusal (1374) Refused monitoring by a survey supervisor (18) Refused to complete interview (73)
Not eligible	NE	1097	Failed to meet survey coverage criteria (835) Business number (41) Language barrier [b] (221)
Not contacted and eligible	NC	79	Unable to determine appointment at call back
Not interviewed	NI	278	Contacted but surplus to quota needs
Not applicable	-	1390	Phone number no longer exists (904) No contact after 5 attempts [c] (486)
Numbers called from pool		**4710**	
Numbers not called from pool		**2422**	
Total numbers in pool		**7132**	

a R, the number of refusals who were eligible to participate, was unknown. There was no information on eligibility to participate for the outright refusals and those who refused monitoring by a survey supervisor.

b Interviewer could not determine the language used by respondent.

c On each attempt, either there was no answer after 10 rings, the phone was engaged, the call was answered by an answering machine or the number was dead.

Table B4c: Outcome of attempted phone contact, South Sydney, 2003

Outcome	*Groves's typology*	*No.*	*Examples of outcome*
Interview completed	I	406	
Refused [a]	-	1 800	Outright refusal (1718) Refused monitoring by a survey supervisor (18) Refused to complete interview (64)
Not eligible	NE	749	Failed to meet survey coverage criteria (540) Business number (131) Language barrier [b] (78)
Not contacted and eligible	NC	201	Unable to determine appointment at call back
Not interviewed	NI	468	Contacted but surplus to quota needs
Not applicable	-	2 926	Phone number no longer exists (1498) No contact after 5 attempts [c] (1428)
Numbers called from pool		**6 550**	
Numbers not called from pool		**3 541**	
Total numbers in pool		**10 091**	

a R, the number of refusals who were eligible to participate, was unknown. There was no information on eligibility to participate for the outright refusals and those who refused monitoring by a survey supervisor.

b Interviewer could not determine the language used by respondent.

c On each attempt, either there was no answer after 10 rings, the phone was engaged, the call was answered by an answering machine or the number was dead.

Table B4d: Outcome of attempted phone contact, Newcastle, 2003

Outcome	*Groves's typology*	*No.*	*Examples of outcome*
Interview completed	I	408	
Refused [a]	-	1057	Outright refusal (1036) Refused monitoring by a survey supervisor (6) Refused to complete interview (15)
Not eligible	NE	350	Failed to meet survey coverage criteria (292) Business number (43) Language barrier [b] (15)
Not contacted and eligible	NC	174	Unable to determine appointment at call back
Not interviewed	NI	242	Contacted but surplus to quota needs
Not applicable	-	979	Phone number no longer exists (395) No contact after 5 attempts [c] (584)
Numbers called from pool		**3210**	
Numbers not called from pool		**1777**	
Total numbers in pool		**4987**	

a R, the number of refusals who were eligible to participate, was unknown. There was no information on eligibility to participate for the outright refusals and those who refused monitoring by a survey supervisor.

b Interviewer could not determine the language used by respondent.

c On each attempt, either there was no answer after 10 rings, the phone was engaged, the call was answered by an answering machine or the number was dead.

Table B4e: Outcome of attempted phone contact, Nambucca, 2003

Outcome	*Groves's typology*	*No.*	*Examples of outcome*
Interview completed	I	414	
Refused [a]	-	949	Outright refusal (922) Refused monitoring by a survey supervisor (9) Refused to complete interview (18)
Not eligible	NE	341	Failed to meet survey coverage criteria (308) Business number (27) Language barrier [b] (6)
Not contacted and eligible	NC	127	Unable to determine appointment at call back
Not interviewed	NI	355	Contacted but surplus to quota needs
Not applicable	-	826	Phone number no longer exists (320) No contact after 5 attempts [c] (506)
Numbers called from pool		**3012**	
Numbers not called from pool		**1965**	
Total numbers in pool		**4977**	

a R, the number of refusals who were eligible to participate, was unknown. There was no information on eligibility to participate for the outright refusals and those who refused monitoring by a survey supervisor.

b Interviewer could not determine the language used by respondent.

c On each attempt, either there was no answer after 10 rings, the phone was engaged, the call was answered by an answering machine or the number was dead.

Table B4f: Outcome of attempted phone contact, Walgett, 2003

Outcome	*Groves's typology*	*No.*	*Examples of outcome*
Interview completed	I	400	
Refused [a]	-	744	Outright refusal (692) Refused monitoring by a survey supervisor (30) Refused to complete interview (22)
Not eligible	NE	193	Failed to meet survey coverage criteria (133) Business number (51) Language barrier [b] (9)
Not contacted and eligible	NC	64	Unable to determine appointment at call back
Not interviewed	NI	296	Contacted but surplus to quota needs
Not applicable	-	767	Phone number no longer exists (418) No contact after 5 attempts [c] (349)
Numbers called from pool		**2464**	
Numbers not called from pool		**0**	
Total numbers in pool		**2464**	

a R, the number of refusals who were eligible to participate, was unknown. There was no information on eligibility to participate for the outright refusals and those who refused monitoring by a survey supervisor.

b Interviewer could not determine the language used by respondent.

c On each attempt, either there was no answer after 10 rings, the phone was engaged, the call was answered by an answering machine or the number was dead.

Table B5: Cooperation and response rate for each LGA, 2003

LGA	*Estimated no. of eligible refusals*			*Cooperation Rate I/(I+R)*			*Response Rate I/(I+R+NC+NI)*		
	R1	*R2*	*R3*	*Min.*	*Max.*	*Best estimate*	*Min.*	*Max.*	*Best estimate*
Campbelltown	1454	21	1009	0.22	0.95	0.28	0.15	0.34	0.18
Fairfield	1465	73	599	0.21	0.85	0.40	0.18	0.48	0.30
South Sydney	1800	64	1061	0.18	0.86	0.28	0.14	0.36	0.19
Newcastle	1057	15	742	0.28	0.96	0.35	0.22	0.49	0.26
Nambucca	949	18	687	0.30	0.96	0.38	0.22	0.45	0.26
Walgett	744	22	593	0.35	0.95	0.40	0.27	0.51	0.30
Total	**7469**	**213**	**4691**	**0.25**	**0.92**	**0.34**	**0.19**	**0.43**	**0.24**

Notes:

R1 = total no. of refusals. Used to calculate minimum cooperation and response rates.

R2 = no. of partial interviews. Used to calculate maximum cooperation and response rates.

R3 = R1 multiplied by estimated proportion of eligible persons among those who refused
= R1 x ((I+NC+NI)/(I+NE+NC+NI)). Used to calculate the best estimate of cooperation and response rates.
(N.B. Values of I, NC, NI and NE are provided in tables B4a to B4f.)

Table B6: Differences between pilot and main surveys

Item no.		*Type of change*	*Details of change*
Pilot survey	*Main survey*		
82	S4–S6	Added 3 Qs	To assist screening, record gender (S4), language spoken at home (S5) and language used for interview (S6). Gender recorded at end of pilot (Q82).
1	1–1A	Minor change to Q	
2	2	No change	
3	3–4	Minor change to Q and added 2 RCs	New RCs re benefit introduced (CDEP program; Seniors Card/ Pharmaceutical Benefits Only)
5	13	Minor change to Q and repositioning	Screening Q repositioned to go immediately before the Q (14) it relates to
6–8	6–8	No change	
9	9	Minor change to Q	
10	10	Minor change to 1 RC	
11	11	Change to Q	Simplified Q to ask only about whether pay rent. Q used as screening Q for Q12 (problems re renting)
12	12	Minor change to Q	
	13	Added Q	Added screening Q re whether owned property in last 12 months
13	14	Minor change to Q	
14	15	No change	
15	16	No change	
16A–16B		Omitted Q	Omitted — How long have you been at your current address (16A) or how long have you had no fixed address (16B)
17		Omitted Q	Omitted — Did you have any problems in other places you have lived...
18	17	Added 1 RC	New RC re internet access — Yes, at work
19	18	Minor change to Q	
20	19	No change	
21	20	Minor change to 1 RC	
22	21	Minor change to Q	
	22	Added Q	Added legal event — Dispute with bank/financial institution
23	23	No change	
24	24	Major change to Q	Q re non-work related discrimination was reworded to specify legally recognised categories of discrimination (marital status, age, gender, religion, sexuality, ethnicity, disability).

Item no.		Type of change	Details of change
Pilot survey	Main survey		
27.2	25	Repositioned Q	Problems with residence/contact arrangements for children — removed from Q27 and asked about in separate Q and reference to grandchildren added.
25–26	26	Combined 2 screening Qs	No. of kids and how many live at home combined into one question.
27	27	Made 1 RC a separate Q	Problems with residence/contact arrangements for children — removed from Q27 and asked as separate Q and reference to grandchildren added.
28	28	Re-ordered response categories	Screening Q re marital status
	28A	Added Q	Added — Has marital status changed over last 12 months?
29–32	29–32	No change	
33	33	Changes to RCs	Changes to RCs — (1)'Still at school' added to 'did not finish school'; (2) 4 RCs re certificates, diplomas, university degrees combined into 2 RCs
34	34	Minor change to Q	Screening Q re student — 'Are you currently' changed to 'have you been … during the last 12 months'
35	35	Minor change to Q	
36	36	No change	
37	37	Minor change to Q	
38	38	Omitted 1 RC	1 RC ('very well') removed from screening Q re how well read and write English
39	39	No change	
40	40–41	Minor change to Q and added 3 RCs	3 RCs added re type of chronic condition or mental/physical disability (Physical disability; a learning disability; a chronic condition)
41	42	Change to 1 RC	1 RC changed from 'probs with care after release from hospital' to 'other problems with mental health care' (made more general)
42	43	No change	
43	44	Minor change to 1 RC and added 1 RC	RC added—Local council problem
44	45	No change	
45	46	Minor change to Q	
46	47	Minor change to Q lead-in	Lead-in made more sensitive
	48	Added Q	Added — In last 12 months, did you have allegations of domestic violence made against you, either to the police or in court?
47	49	No change	
48	50	Minor change to Q	
49–50	51–52	No change	
51	53	Minor change to Q	
52	54	No change	
	55	Added Q	Added screening Q — Have you sought advice from a lawyer at any time in the last 12 months?
	56	Added Q	Added screening Q — Did you wish to make a complaint .... because the lawyer didn't do what you wanted.... or because you were dissatisfied...
53	57	No change	
54–55	58	Major change	Pilot asked participants to identify 'most significant' legal event in the last 12 months and the 2 most recent events in the last 12 months. Main survey only asked participants to identify the 3 most recent events.
56	59	Minor change to Q lead-in	
	60	Added Q	Added Q to measure the month that each of the 3 most recent events occurred.
57	61	Minor change to Q and RCs	

Item no.		Type of change	Details of change
Pilot survey	Main survey		
58–59	62–63	Change to Q and response format	Q changed to ask first about 'most important reason' why didn't seek help and then follow with 'other reasons' why didn't seek help. Pre-coded RCs removed and replaced with open-response format.
62	64	Minor change to Q and added 2 RCs	2 RCs re type of written information added (other type of written information; no written information)
63	65	Added 12 RCs	12 new sources of assistance added (published self-help source; internet site(s); local council; library; employer; school/school counsellor/teacher; other professional; insurance company/broker; private agency/organisation; company/business; LawAccess; Aboriginal legal services)
	66	Added Q	Added — whether each source of assistance was useful
64	67	Minor change to Q	
65	68	No change	
72	69	Minor changes to RCs	Changes to RCs re problems in trying to get help—1 RC (communication problems) broken down into 2 RCs (language problems; difficulty understanding advice/information given); and 1 new RC (delay in getting a response)
73	70	Added 2 RCs	Added 2 RCs re special services required (financial help/assistance; outreach service)
74	71	No change	
66	72	Minor change to 1 RC	
67	73	No change	
68		Omitted Q	Omitted—types of assistance people want for legal issue
69–70	74	Combined 2 Qs and change to response format	'Kind of help' and 'how was it given' combined into 1 Q. Pre-coded RCs removed and replaced with open-response format.
71	75	Minor change to Q	
60–75	76	Combined 2 Qs and minor changes to RCs	'Whether matter has been resolved' not asked separately depending on whether or not help sought.
61–76	77	Combined 2 Qs	'Whether satisfied with the outcome/situation' not asked separately depending on whether or not help sought.
77	78	No change	
78	79	Major change to Q	Rather than ask about ethnic background (and include Aboriginal/Torres Strait Islander as one RC), Q changed to only ask about whether an Aboriginal/Torres Strait Islander. Ethnic background gauged from previous Q (unchanged) on country of birth.
79	80	Minor change to Q	
80	81	Omitted 1 RC	1 RC ('very well') removed from Q re how well read and write English.
81	82	Minor change to Q	
82	S4	Moved Q to screening section	
	83	Added Q	Added to record language in which interview conducted.

Note: Q refers to question and RC refers to response category.

Table B7: Predictor and outcome variables in each regression model

Binary outcome variable and its categories	*Potential predictors and their categories*	*Total no. of participants (P) and events (E) in model*
STANDARD BINARY LOGISTIC REGRESSION MODELS		
Reporting legal events of any type: 1. 1+ event of any type 2. no event	◆ Sociodemographics [a]	1988 P [g]
Reporting accident/injury events: 1. 1+ accident/injury event 2. no accident/injury event	◆ Sociodemographics [a]	1988 P [g]
Reporting credit/debt events: 1. 1+ credit/debt event 2. no credit/debt event	◆ Sociodemographics [a]	1988 P [g]
Reporting consumer events: 1. 1+ consumer event 2. no consumer event	◆ Sociodemographics [a]	1988 P [g]
Reporting education events: 1. 1+ education event 2. no education event	◆ Sociodemographics [a]	913 P [h]
Reporting employment events: 1. 1+ employment event 2. no employment event	◆ Sociodemographics [a]	1195 P [i]
Reporting government events: 1. 1+ government event 2. no government event	◆ Sociodemographics [a]	1988 P [g]
Reporting housing events: 1. 1+ housing event 2. no housing event	◆ Sociodemographics [a]	1988 P [g]
Reporting wills/estates events: 1. 1+ wills/estates event 2. no wills/estates event	◆ Sociodemographics [a]	1988 P [g]
Reporting general crime events: 1. 1+ general crime event 2. no general crime event	◆ Sociodemographics [a]	1988 P [g]
Reporting family events: 1. 1+ family event 2. no family event	◆ Sociodemographics [a]	1988 P [g]
MIXED-EFFECTS BINARY LOGISTIC REGRESSION MODELS		
Action taken: 1. sought help 2. handled alone/did nothing	◆ Sociodemographics [a] ◆ Legal event group [b]	2380 E [j] and 1200 P
Satisfaction with assistance: 1. satisfied 2. dissatisfied/neither satisfied nor dissatisfied	◆ Sociodemographics [a] ◆ Legal event group [b] ◆ Recency [c] ◆ Resolution status [d]	1033 E [k] and 698 P
Resolution status: 1. resolved 2. being resolved/unresolved	◆ Sociodemographics [a] ◆ Legal event group [b] ◆ Recency [c] ◆ Action taken [e]	2211 E [l] and 1142 P
Satisfaction with outcome of resolved events: 1. satisfied 2. dissatisfied/neither satisfied nor dissatisfied	◆ Sociodemographics [a] ◆ Legal event group [b] ◆ Recency [c] ◆ Action taken [e] ◆ Method of resolution [f]	1357 E [m] and 879 P

a The term 'sociodemographics' refers to the following potential predictor variables, with the following categories: gender (female, *male*); age in years (15–24, 25–34, 35–44, 45–54, 55–64, *65+*); Indigenous status (Indigenous, *non-Indigenous*), country of birth (English speaking, *non-English speaking*); disability status (disability, *no disability*), personal income in $/week (0–200, 200–499, 500–999, *1000+*); and education level (didn't finish/at school, Year 10/equivalent, Year 12/equivalent, certificate/diploma, *university degree*).

b Legal event group had 15 categories, including 11 civil law categories (accident/injury, business, consumer, credit/debt, education, employment, government, health, housing, human rights, wills/estates), three criminal law categories (domestic violence, general crime, traffic offences), and one family law category. The reference category is the average of all 15 legal event groups.

c Recency of the event had two categories: 7–12 months ago; *0–6 months ago*.

d Resolution status of the event had three categories (when used as a predictor variable): *resolved*; being resolved; unresolved.

e Action taken in response to event had three categories: *sought help*; handled alone; did nothing.

f Method of resolution had three categories: *on own*; through legal proceedings; some other way.

g Data were missing on one or more sociodemographic factors for 443 participants.

h This regression is based on the 1076 participants who had the potential to experience an education event, that is, on participants who were full- or part-time students, or were responsible for a student. Of these, 163 had missing data on one or more sociodemographic factors and were excluded from the regression.

i This regression is based on the 1417 participants who had the potential to experience an employment event, that is, on participants who were employed full- or part-time at some time during the reference period. Of these, 222 had missing data on one or more sociodemographic factors and were excluded from the regression.

j Information on action taken was provided for 2921 events. Of these, 541 events had missing data on one or more of the predictor variables and were excluded from the regression.

k Information on satisfaction with the assistance received for legal events was provided for 1307 events. Of these, 274 events had missing data on one or more of the predictor variables and were excluded from the regression.

l Information on the resolution status of legal events was provided for 2873 events. Of these, 662 events had missing data on one or more of the predictor variables and were excluded from the regression.

m Information on satisfaction with the outcome of resolved legal events was provided for 1735 events. Of these, 378 events had missing data on one or more of the predictor variables and were excluded from the regression.

Note: The reference category for each potential predictor is presented in italics above.

Mixed-effects logistic regression

The mixed-effects logistic regression models were run using the package MIXNO (Hedeker 1999, 2002). MIXNO can be used to analyse binary outcome variables where the data are correlated as a result of clustered designs. In the present study, the last four outcome variables involved clustered data with some participants having more than one legal event. The mixed-effects model allows for the possibility that the present data (for events) within clusters (participants) are dependent. For example, it allows for the possibility that experiencing a particular type of legal event increases the probability of experiencing another similar or related legal event. The model treats participants as a random effect, estimates the degree of dependence within participants, and adjusts for the level of dependence resulting from the clustered data. Adjusting for any dependence means that the model avoids falsely rejecting the null hypothesis too often, that is, it avoids falsely concluding that predictors are significant when they are not (Gibbons & Hedeker 1997). For further information on the mixed-effects logistic regression technique, see Hedeker (1999, 2002).

Variable selection in standard and mixed-effects regressions

A 'full model' approach was used for all the logistic regressions conducted, both standard and mixed-effects. That is, all the potential predictor variables were retained in each final model, regardless of whether they were statistically significant (at the 0.05 level). This approach allowed the effects of all the independent variables on the outcome variable to be considered together. It also allowed comparison of the same set of independent variables (the sociodemographic variables) across the 11 outcome variables involving reporting legal events (i.e. reporting any event; reporting each of 10 types of events). Interaction terms were not included in the models.

Significance of predictors in standard and mixed-effects regressions

The standard binary logistic regressions were conducted with SPSS which outputs the Wald statistic and accompanying probability (p) value for each overall predictor and for each comparison. The summary tables for the standard regression models present these statistics.

MIXNO computes Z and p statistics for each comparison examined, but does not present statistics on the significance of each predictor overall (except where the predictor has two categories, and therefore only one comparison). In addition to the MIXNO output, likelihood ratio test statistics (chi-square (χ^2) and p) were computed for all predictors with three or more categories. The tables in Appendix C that provide the full results of the mixed-effects regression models present the Z statistics for all comparisons (and for binary predictors), and the χ^2 statistics for the overall significance of predictors with three or more categories.

Appendix C: Results

Table C1: Incidence of specific legal events, all six LGAs, 2003

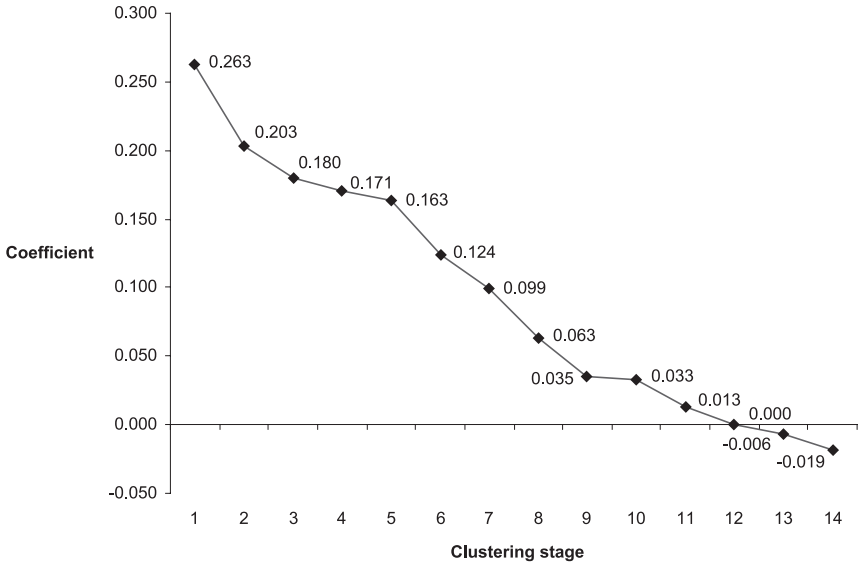
Area of law	*Survey question no.*	*Legal event group (no. of items)* / *Legal event*	*Events No.*	*Participants %*
Civil (76)		**Accident/injury** (4)	**554**	**19.2**
	19	Car accident — property damage	194	8.0
	39A	Car accident — personal injury	26	1.1
	39B	Injury at work	158	6.5
	39C	Other personal injury	176	7.2
		Business (2)	**125**	**5.0**
	7	Problem as landlord	48	2.0
	9	Problem re own business	77	3.2
		Consumer (5)	**690**	**22.0**
	20F	Problem re superannuation	56	2.3
	21	Problem re goods/services	257	10.6
	22	Dispute with financial institution	239	9.8
	23	Problem re insurance	117	4.8
	56	Complaint about lawyer	21	0.9
		Credit/debt (5)	**384**	**12.0**
	20A	Problem paying bill/debt	145	6.0
	20B	Dispute re credit rating	55	2.3
	20C	Problem re money owed to you	150	6.2
	20D	Problem as guarantor	11	0.5
	20E	Bankruptcy	23	0.9
		Education (6)	**223**	**7.4**
	35A	Unfair exclusion from education	10	0.4
	35B	HECS issue	28	1.2
	35C	School bullying/harassment	17	0.7
	37A	Unfair exclusion from education — parent	37	1.5
	37B	HECS issue — parent	15	0.6
	37C	School bullying/harassment — parent	116	4.8
		Employment (5)	**426**	**12.1**
	2A	Dispute re employment conditions	178	7.3
	2B	Unfair termination of employment	49	2.0
	2C	Workplace harassment/mistreatment	125	5.1
	2D	Workplace discrimination	72	3.0
	2E	Other problem re employment	2	0.1
		Government (15)	**631**	**19.5**
	5	Problem re gov. pension/benefit	112	4.6
	31C	Problem re gov. services — carer of disabled/elderly	52	2.1
	43A	Problem re gov. disability/community services	25	1.0
	44A	Dispute re taxation/debt	92	3.8
	43E	Other problem re gov. services — disabled person	2	0.1
	44B	Problem re freedom of information request	37	1.5
	44C	Immigration problem	30	1.2
	44D	Local council problem	158	6.5
	51	Non-traffic fines you challenged	122	5.0
	53A	Problem re medical treatment — immigration detention	0	0.0
	53B	Problem re legal advice — immigration detention	0	0.0
	53C	Safety threats — immigration detention	0	0.0
	53D	Harassment/abuse by staff — immigration detention	0	0.0
	53E	Problem re release — immigration detention	0	0.0
	57B	Problem re legal system	1	0.0

Area of law	*Survey question no.*	*Legal event group (no. of items)* *Legal event*	*Events No.*	*Participants %*
Civil (76)		**Health** (11)	**90**	**3.2**
continued	31B	Involuntary psychiatric hospitalisation — carer	8	0.3
	31F	Problem re quality of medical treatment — carer	16	0.7
	31G	Problem re disability facilities — carer	6	0.2
	42A	Involuntary psychiatric hospitalisation	4	0.2
	42B	Other mental health care issue	6	0.2
	43B	Problem re non-government disability services	40	1.6
	53A	Problem re medical treatment — psychiatric ward	5	0.2
	53B	Problem re legal advice — psychiatric ward	1	0.0
	53C	Safety threats — psychiatric ward	1	0.0
	53D	Harassment/abuse by staff — psychiatric ward	1	0.0
	53E	Problem re release — psychiatric ward	2	0.1
		Housing (11)	**673**	**22.6**
	10A	Bought/sold home	219	9.0
	10B	Dispute with neighbour	152	6.3
	10C	Homelessness	94	3.9
	12	Tenancy problem	121	5.0
	14	Home ownership problem	6	0.2
	16A	Strata title problem	55	2.3
	16B	Problem re caravan/home estate	2	0.1
	16C	Problem re boarding house/hostel	0	0.0
	16D	Problem re retirement home/village	1	0.0
	31A	Nursing home problem — carer of disabled/elderly	23	0.9
	43C	Nursing home problem — disabled person	0	0.0
		Human rights [a] (8)	**196**	**5.8**
	24A	Discrimination — marital status	28	1.2
	24B	Discrimination — age	38	1.6
	24C	Discrimination — gender	36	1.5
	24D	Discrimination — religion	22	0.9
	24E	Discrimination — sexuality	18	0.7
	24F	Discrimination — ethnicity	29	1.2
	24G	Discrimination — disability	22	0.9
	31H	Discrimination — carer of disabled/eldery	3	0.1
		Wills/estates (4)	**417**	**14.6**
	32A	Make/alter will	269	11.1
	32B	Executor of estate	53	2.2
	32C	Dispute over will/estate	34	1.4
	32D	Power of attorney	61	2.5
Criminal (16)		**Domestic violence** (3)	**109**	**3.9**
	47A	Victim of domestic violence by family member	64	2.6
	47B	Victim of domestic violence by household member	24	1.0
	48	Domestic violence allegation against you	21	0.9
		General crime (11)	**872**	**26.6**
	46A	Unfair treatment by police	45	1.9
	46B	Criminal charge	27	1.1
	46C	Problem re bail/remand	4	0.2
	46D	Police failing to investigate crime	106	4.4
	47C	Assault victim	219	9.0
	49	Property stolen/vandalised	460	18.9
	53A	Problem re medical treatment — prison/juvenile detention	2	0.1
	53B	Problem re legal advice — prison/juvenile detention	2	0.1
	53C	Safety threats — prison/juvenile detention	2	0.1
	53D	Harassment/abuse by staff — prison/juvenile detention	2	0.1
	53E	Problem re release — prison/juvenile detention	3	0.1
		Traffic offences (2)	**83**	**3.2**
	50A	Loss of driver's licence	30	1.2
	50B	Other traffic fine/offence you challenged	53	2.2

Area of law	*Survey question no.*	*Legal event group (no. of items) Legal event*	*Events No.*	*Participants %*
Family (9)		**Family** (9)	**292**	**8.5**
	25A	Problem re residence/contact for child	70	2.9
	25B	Problem re residence/contact for grandchild	19	0.8
	27A	Problem re child support payments	77	3.2
	27B	Child protection issue	4	0.2
	27C	Fostering/adoption/guardianship issue	6	0.2
	29A	Divorce/separation	81	3.3
	29B	Dispute re matrimonial property	27	1.1
	31D	Guardianship problem — carer of disabled/elderly	7	0.3
	57A	Other family law problem	1	0.0
Unclassified		**Unclassified** (3)	**11**	**0.5**
(3)	31E	Other problem — carer of disabled/elderly	4	0.2
	43D	Other problem re disability	2	0.1
	57	Other problem	5	0.2

a Human rights events are not related to employment.

Figure C1: Fusion coefficient at each stage of the hierarchical cluster analysis on legal event groups



Notes: N=2431 participants and 5765 events. Eleven events were excluded because they were unclassified. Clustering method: centroid method.

Table C2: Rotated Factor Matrix on legal event groups

Area of law	*Legal event group*	*Factor 1*	*Factor 2*	*Factor 3*
Civil	Accident/injury	**0.408**	0.018	0.036
	Business	-0.019	**0.476**	-0.013
	Consumer	**0.406**	**0.349**	0.112
	Credit/debt	0.234	**0.507**	0.074
	Education	0.257	0.137	0.156
	Employment	**0.426**	0.026	0.016
	Government	**0.363**	0.254	0.092
	Health	0.176	0.106	0.066
	Housing	0.273	0.218	0.149
	Human rights	**0.328**	0.079	0.142
	Wills/estates	0.094	0.179	0.072
Criminal	Domestic violence	0.182	0.016	**0.337**
	General crime	**0.382**	0.190	0.107
	Traffic offences	0.113	0.049	0.049
Family	Family	0.051	0.131	**0.773**

Notes: N=2431 participants and 5765 events. Eleven events were excluded because they were unclassified. Significant factor loadings are presented in bold.

Extraction method: principal component. Rotation method: varimax with Kaiser normalisation.

Table C3: Standard binary logistic regression for reporting legal events of any type

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	0.080	0.106	0.572	0.450	1.083	0.880	1.333
Age (years)			85.785	**0.000**			
15–24	1.457	0.188	59.830	0.000	4.293	2.968	6.209
25–34	1.506	0.192	61.237	0.000	4.506	3.091	6.570
35–44	1.282	0.185	48.091	0.000	3.603	2.508	5.176
45–54	1.119	0.184	37.164	0.000	3.062	2.137	4.387
55–64	0.738	0.194	14.437	0.000	2.091	1.429	3.060
Indigenous status	0.099	0.273	0.130	0.718	1.104	0.646	1.885
Country of birth	0.419	0.138	9.257	**0.002**	1.520	1.161	1.991
Disability status	0.556	0.137	16.415	**0.000**	1.743	1.332	2.280
Personal income ($/week)			10.882	**0.012**			
0–199	-0.738	0.229	10.350	0.001	0.478	0.305	0.750
200–499	-0.537	0.217	6.132	0.013	0.584	0.382	0.894
500–999	-0.424	0.212	4.015	0.045	0.654	0.432	0.991
Education level			24.302	**0.000**			
Didn't finish/at school	-0.360	0.197	3.349	0.067	0.698	0.475	1.026
Year 10/equivalent	-0.398	0.156	6.472	0.011	0.672	0.495	0.913
Year 12/equivalent	-0.315	0.165	3.663	0.056	0.730	0.529	1.008
Certificate/diploma	0.353	0.183	3.721	0.054	1.424	0.994	2.038
Constant	-0.067	0.271	0.060	0.806	0.936		

Notes: N=1988 participants. P values for significant predictors are presented in bold.

Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C4: Standard binary logistic regression for reporting accident/injury events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	-0.345	0.123	7.869	**0.005**	0.708	0.557	0.901
Age (years)			60.525	**0.000**			
15–24	1.771	0.281	39.801	0.000	5.877	3.390	10.189
25–34	1.210	0.285	17.967	0.000	3.353	1.916	5.866
35–44	1.084	0.286	14.354	0.000	2.955	1.687	5.176
45–54	0.820	0.290	7.996	0.005	2.271	1.286	4.011
55–64	0.378	0.326	1.339	0.247	1.459	0.769	2.766
Indigenous status	-0.193	0.324	0.355	0.551	0.824	0.437	1.556
Country of birth	0.416	0.176	5.553	**0.018**	1.515	1.072	2.142
Disability status	0.357	0.156	5.259	**0.022**	1.430	1.053	1.940
Personal income ($/week)			15.158	**0.002**			
0–199	-0.674	0.236	8.181	0.004	0.509	0.321	0.809
200–499	-0.678	0.215	9.938	0.002	0.507	0.333	0.774
500–999	-0.220	0.198	1.235	0.266	0.803	0.545	1.183
Education level			5.072	0.280			
Didn't finish/at school	-0.036	0.244	0.022	0.883	0.965	0.598	1.556
Year 10/equivalent	-0.063	0.182	0.120	0.729	0.939	0.657	1.342
Year 12/equivalent	0.180	0.182	0.976	0.323	1.197	0.838	1.710
Certificate/diploma	0.281	0.184	2.325	0.127	1.325	0.923	1.902
Constant	-2.387	0.350	46.514	0.000	0.092		

Notes: N=1988 participants. P values for significant predictors are presented in bold.

Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C5: Standard binary logistic regression for reporting consumer events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	0.151	0.116	1.702	0.192	1.163	0.927	1.459
Age (years)			58.048	**0.000**			
15–24	1.956	0.296	43.567	0.000	7.070	3.955	12.637
25–34	1.679	0.294	32.716	0.000	5.362	3.016	9.534
35–44	1.609	0.293	30.259	0.000	5.000	2.818	8.872
45–54	1.291	0.295	19.096	0.000	3.637	2.038	6.491
55–64	0.864	0.321	7.251	0.007	2.372	1.265	4.448
Indigenous status	0.083	0.289	0.083	0.773	1.087	0.617	1.914
Country of birth	0.199	0.162	1.506	0.220	1.220	0.888	1.677
Disability status	0.719	0.143	25.470	**0.000**	2.053	1.553	2.715
Personal income ($/week)			14.782	**0.002**			
0–199	-0.642	0.233	7.597	0.006	0.526	0.333	0.831
200–499	-0.334	0.209	2.564	0.109	0.716	0.476	1.078
500–999	-0.005	0.196	0.001	0.980	0.995	0.678	1.460
Education level			6.392	0.172			
Didn't finish/at school	-0.116	0.231	0.252	0.616	0.890	0.566	1.401
Year 10/equivalent	-0.061	0.168	0.129	0.719	0.941	0.677	1.309
Year 12/equivalent	-0.144	0.177	0.659	0.417	0.866	0.612	1.225
Certificate/diploma	0.268	0.172	2.423	0.120	1.308	0.933	1.834
Constant	-2.848	0.354	64.694	0.000	0.058		

Notes: N=1988 participants. P values for significant predictors are presented in bold.

Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C6: Standard binary logistic regression for reporting credit/debt events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	-0.095	0.147	0.417	0.518	0.910	0.683	1.212
Age (years)			36.242	**0.000**			
15–24	1.873	0.424	19.519	0.000	6.511	2.836	14.948
25–34	2.142	0.418	26.277	0.000	8.517	3.755	19.319
35–44	1.941	0.417	21.669	0.000	6.967	3.077	15.777
45–54	1.413	0.427	10.949	0.001	4.106	1.779	9.480
55–64	1.253	0.450	7.739	0.005	3.500	1.448	8.458
Indigenous status	0.701	0.298	5.518	**0.019**	2.015	1.123	3.616
Country of birth	0.327	0.221	2.197	0.138	1.387	0.900	2.139
Disability status	0.501	0.177	8.018	**0.005**	1.650	1.167	2.333
Personal income ($/week)			5.281	0.152			
0–199	0.075	0.331	0.051	0.821	1.078	0.563	2.062
200–499	0.409	0.303	1.820	0.177	1.505	0.831	2.727
500–999	0.447	0.293	2.335	0.126	1.564	0.881	2.776
Education level			5.989	0.200			
Didn't finish/at school	0.257	0.298	0.743	0.389	1.294	0.721	2.322
Year 10/equivalent	0.489	0.218	5.027	0.025	1.631	1.064	2.502
Year 12/equivalent	0.190	0.236	0.652	0.419	1.210	0.762	1.921
Certificate/diploma	0.398	0.233	2.912	0.088	1.488	0.943	2.350
Constant	-4.660	0.524	78.993	0.000	0.009		

Notes: N=1988 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C7: Standard binary logistic regression for reporting education events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	0.210	0.194	1.174	0.279	1.234	0.843	1.806
Age (years)			13.502	**0.009**			
15–24	0.287	0.498	0.331	0.565	1.332	0.502	3.536
25–34	0.995	0.477	4.347	0.037	2.705	1.061	6.893
35–44	1.110	0.468	5.622	0.018	3.034	1.212	7.592
45–54	0.599	0.488	1.507	0.220	1.821	0.699	4.742
Indigenous status	0.167	0.423	0.156	0.693	1.182	0.516	2.709
Country of birth	0.500	0.285	3.077	0.079	1.648	0.943	2.880
Disability status	0.607	0.233	6.800	**0.009**	1.834	1.163	2.894
Personal income ($/week)			3.616	0.306			
0–199	0.693	0.481	2.077	0.150	1.999	0.779	5.126
200–499	0.831	0.449	3.418	0.064	2.295	0.951	5.536
500–999	0.759	0.434	3.053	0.081	2.136	0.912	5.002
Education level			2.749	0.601			
Didn't finish/at school	0.110	0.354	0.097	0.756	1.116	0.558	2.234
Year 10/equivalent	-0.280	0.274	1.041	0.307	0.756	0.441	1.294
Year 12/equivalent	-0.279	0.283	0.971	0.324	0.757	0.435	1.317
Certificate/diploma	-0.293	0.289	1.027	0.311	0.746	0.423	1.315
Constant	-3.555	0.638	31.022	0.000	0.029		

Notes: N=913 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C8: Standard binary logistic regression for reporting employment events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	-0.092	0.152	0.366	0.545	0.912	0.678	1.228
Age (years)			10.012	**0.040**			
15–24	0.547	0.303	3.255	0.071	1.729	0.954	3.133
25–34	0.375	0.286	1.717	0.190	1.456	0.830	2.552
35–44	-0.068	0.308	0.049	0.824	0.934	0.511	1.706
45–54	0.507	0.291	3.038	0.081	1.660	0.939	2.934
Indigenous status	0.705	0.345	4.161	**0.041**	2.023	1.028	3.982
Country of birth	-0.237	0.197	1.446	0.229	0.789	0.536	1.161
Disability status	0.430	0.204	4.441	**0.035**	1.538	1.031	2.294
Personal income ($/week)			2.146	0.543			
0–199	-0.251	0.310	0.655	0.418	0.778	0.424	1.428
200–499	-0.251	0.256	0.963	0.326	0.778	0.471	1.284
500–999	-0.011	0.227	0.002	0.961	0.989	0.634	1.542
Education level			6.590	0.159			
Didn't finish/at school	-0.420	0.344	1.489	0.222	0.657	0.335	1.290
Year 10/equivalent	-0.091	0.213	0.184	0.668	0.913	0.601	1.386
Year 12/equivalent	-0.492	0.228	4.650	0.031	0.612	0.391	0.956
Certificate/diploma	0.015	0.215	0.005	0.944	1.015	0.666	1.547
Constant	-1.294	0.345	14.070	0.000	0.274		

Notes: N=1195 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C9: Standard binary logistic regression for reporting government events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	0.221	0.120	3.380	0.066	1.247	0.986	1.577
Age (years)			31.821	**0.000**			
15–24	1.133	0.271	17.437	0.000	3.106	1.825	5.288
25–34	1.203	0.265	20.586	0.000	3.329	1.980	5.596
35–44	1.153	0.264	19.066	0.000	3.167	1.888	5.313
45–54	0.968	0.266	13.214	0.000	2.632	1.562	4.436
55–64	0.380	0.301	1.594	0.207	1.462	0.811	2.638
Indigenous status	0.311	0.290	1.151	0.283	1.364	0.773	2.406
Country of birth	0.143	0.165	0.745	0.388	1.154	0.834	1.595
Disability status	0.694	0.144	23.173	**0.000**	2.001	1.509	2.654
Personal income ($/week)			3.425	0.331			
0–199	-0.343	0.240	2.038	0.153	0.709	0.443	1.137
200–499	-0.082	0.217	0.144	0.704	0.921	0.602	1.408
500–999	-0.045	0.206	0.048	0.827	0.956	0.638	1.432
Education level			14.421	**0.006**			
Didn't finish/at school	-0.342	0.243	1.977	0.160	0.710	0.441	1.144
Year 10/equivalent	-0.360	0.179	4.046	0.044	0.698	0.491	0.991
Year 12/equivalent	0.013	0.178	0.005	0.942	1.013	0.714	1.437
Certificate/diploma	0.260	0.176	2.174	0.140	1.297	0.918	1.832
Constant	-2.567	0.335	58.608	0.000	0.077		

Notes: N=1988 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C10: Standard binary logistic regression for reporting housing events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	0.189	0.114	2.747	0.097	1.208	0.966	1.511
Age (years)			56.531	**0.000**			
15–24	1.570	0.269	34.074	0.000	4.805	2.836	8.138
25–34	1.587	0.263	36.262	0.000	4.888	2.916	8.192
35–44	1.142	0.267	18.323	0.000	3.132	1.857	5.281
45–54	0.962	0.268	12.837	0.000	2.616	1.546	4.426
55–64	0.620	0.294	4.456	0.035	1.859	1.045	3.306
Indigenous status	0.370	0.272	1.854	0.173	1.448	0.850	2.468
Country of birth	0.046	0.155	0.088	0.767	1.047	0.772	1.420
Disability status	0.477	0.143	11.175	**0.001**	1.611	1.218	2.131
Personal income ($/week)			16.345	**0.001**			
0–199	-0.890	0.224	15.726	0.000	0.411	0.265	0.638
200–499	-0.445	0.197	5.085	0.024	0.641	0.435	0.943
500–999	-0.411	0.187	4.831	0.028	0.663	0.460	0.957
Education level			8.358	0.079			
Didn't finish/at school	-0.236	0.221	1.143	0.285	0.790	0.513	1.217
Year 10/equivalent	-0.295	0.163	3.285	0.070	0.745	0.541	1.024
Year 12/equivalent	-0.489	0.174	7.870	0.005	0.613	0.436	0.863
Certificate/diploma	-0.169	0.171	0.986	0.321	0.844	0.604	1.179
Constant	-1.909	0.320	35.584	0.000	0.148		

Notes: N=1988 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C11: Standard binary logistic regression for reporting wills/estates events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	0.114	0.136	0.696	0.404	1.120	0.858	1.462
Age (years)			27.475	**0.000**			
15–24	-1.306	0.298	19.231	0.000	0.271	0.151	0.486
25–34	-0.494	0.241	4.185	0.041	0.610	0.380	0.980
35–44	-0.402	0.239	2.826	0.093	0.669	0.419	1.069
45–54	-0.038	0.231	0.027	0.870	0.963	0.613	1.513
55–64	-0.057	0.250	0.052	0.819	0.944	0.578	1.542
Indigenous status	-1.262	0.602	4.399	**0.036**	0.283	0.087	0.921
Country of birth	0.857	0.221	15.043	**0.000**	2.356	1.528	3.633
Disability status	0.300	0.159	3.540	0.060	1.350	0.988	1.845
Personal income ($/week)			9.869	**0.020**			
0–199	-0.316	0.253	1.564	0.211	0.729	0.444	1.197
200–499	-0.592	0.232	6.542	0.011	0.553	0.351	0.871
500–999	-0.103	0.210	0.240	0.625	0.902	0.598	1.362
Education level			21.248	**0.000**			
Didn't finish/at school	-0.994	0.288	11.905	0.001	0.370	0.210	0.651
Year 10/equivalent	-0.712	0.195	13.381	0.000	0.491	0.335	0.719
Year 12/equivalent	-0.283	0.200	1.998	0.158	0.754	0.510	1.115
Certificate/diploma	-0.125	0.194	0.411	0.521	0.883	0.603	1.292
Constant	-1.605	0.334	23.109	0.000	0.201		

Notes: N=1988 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C12: Standard binary logistic regression for reporting general crime events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	-0.137	0.108	1.619	0.203	0.872	0.705	1.077
Age (years)			56.173	**0.000**			
15–24	1.791	0.252	50.580	0.000	5.994	3.659	9.818
25–34	1.380	0.253	29.836	0.000	3.977	2.423	6.526
35–44	1.461	0.250	34.078	0.000	4.311	2.639	7.040
45–54	1.183	0.253	21.935	0.000	3.263	1.989	5.353
55–64	1.001	0.270	13.799	0.000	2.722	1.605	4.616
Indigenous status	0.120	0.265	0.206	0.650	1.128	0.671	1.897
Country of birth	0.470	0.156	9.040	**0.003**	1.600	1.178	2.174
Disability status	0.502	0.134	14.050	**0.000**	1.652	1.271	2.147
Personal income ($/week)			9.684	**0.021**			
0–199	-0.622	0.210	8.777	0.003	0.537	0.356	0.810
200–499	-0.387	0.190	4.147	0.042	0.679	0.468	0.986
500–999	-0.458	0.181	6.392	0.011	0.633	0.444	0.902
Education level			2.935	0.569			
Didn't finish/at school	-0.283	0.210	1.806	0.179	0.754	0.499	1.138
Year 10/equivalent	-0.237	0.156	2.288	0.130	0.789	0.581	1.073
Year 12/equivalent	-0.197	0.164	1.447	0.229	0.821	0.596	1.132
Certificate/diploma	-0.136	0.166	0.675	0.411	0.873	0.630	1.208
Constant	-2.160	0.309	48.714	0.000	0.115		

Notes: N=1988 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C13: Standard binary logistic regression for reporting family events

	B	*SE*	*Wald*	*p*	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
Gender	0.140	0.172	0.663	0.416	1.150	0.821	1.612
Age (years)			52.359	**0.000**			
15–24	0.633	0.519	1.488	0.223	1.883	0.681	5.210
25–34	2.048	0.454	20.354	0.000	7.753	3.185	18.874
35–44	2.122	0.448	22.432	0.000	8.346	3.469	20.082
45–54	0.991	0.473	4.380	0.036	2.693	1.065	6.811
55–64	1.164	0.489	5.659	0.017	3.202	1.227	8.355
Indigenous status	0.725	0.348	4.339	**0.037**	2.065	1.044	4.085
Country of birth	0.072	0.244	0.088	0.766	1.075	0.667	1.733
Disability status	0.521	0.202	6.628	**0.010**	1.684	1.132	2.505
Personal income ($/week)			7.847	**0.049**			
0–199	-0.469	0.386	1.482	0.223	0.625	0.294	1.331
200–499	0.192	0.332	0.335	0.562	1.212	0.632	2.324
500–999	0.264	0.317	0.693	0.405	1.302	0.700	2.423
Education level			8.058	0.089			
Didn't finish/at school	0.827	0.326	6.447	0.011	2.287	1.208	4.329
Year 10/equivalent	0.458	0.253	3.266	0.071	1.580	0.962	2.596
Year 12/equivalent	0.117	0.284	0.169	0.681	1.124	0.644	1.960
Certificate/diploma	0.400	0.266	2.265	0.132	1.492	0.886	2.512
Constant	-4.541	0.565	64.645	0.000	0.011		

Notes: N=1988 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree).

Table C14: Reporting accident/injury events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	194	16.1	1205
	Male	272	22.2	1226
	Total	466	19.2	2431
Age (years)	15–24	125	31.0	403
	25–34	107	23.1	463
	35–44	88	18.3	481
	45–54	83	18.4	450
	55–64	35	11.7	299
	65+	28	8.4	332
	Total	466	19.2	2428
Indigenous status	Indigenous	14	17.5	80
	Non-Indigenous	395	18.8	2106
	Total	409	18.7	2186
Country of birth	English speaking	412	20.0	2062
	Non-English speaking	53	14.5	366
	Total	465	19.2	2428
Disability status	Disability	96	18.9	508
	No disability	369	19.2	1917
	Total	465	19.2	2425
Personal income ($/week)	0–199	83	16.9	490
	200–499	126	15.4	820
	500–999	165	24.0	688
	1000+	59	24.6	240
	Total	433	19.3	2238
Education level	Didn't finish/at school	43	15.9	270
	Year 10/equivalent	106	15.9	665
	Year 12/equivalent	107	21.2	505
	Certificate/diploma	91	22.2	409
	University degree	118	20.8	566
	Total	465	19.3	2415

Note: Where the total for a given sociodemographic factor is less than 2431, data were missing on that factor.

Table C15: Reporting consumer events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	266	22.1	1205
	Male	270	22.0	1226
	Total	536	22.0	2431
Age (years)	15–24	106	26.3	403
	25–34	125	27.0	463
	35–44	135	28.1	481
	45–54	99	22.0	450
	55–64	44	14.7	299
	65+	26	7.8	332
	Total	535	22.0	2428
Indigenous status	Indigenous	20	25.0	80
	Non-Indigenous	450	21.4	2106
	Total	470	21.5	2186
Country of birth	English speaking	469	22.7	2062
	Non-English speaking	66	18.0	366
	Total	535	22.0	2428
Disability status	Disability	135	26.6	508
	No disability	398	20.8	1917
	Total	533	22.0	2425
Personal income ($/week)	0–199	84	17.1	490
	200–499	166	20.2	820
	500–999	183	26.6	688
	1000+	65	27.1	240
	Total	498	22.3	2238
Education level	Didn't finish/at school	42	15.6	270
	Year 10/equivalent	133	20.0	665
	Year 12/equivalent	107	21.2	505
	Certificate/diploma	109	26.7	409
	University degree	141	24.9	566
	Total	532	22.0	2415

Note: Where the total for a given sociodemographic factor is less than 2431, data were missing on that factor.

Table C16: Reporting credit/debt events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	141	11.7	1204
	Male	151	12.3	1225
	Total	292	12.0	2429
Age (years)	15–24	52	12.9	403
	25–34	81	17.5	462
	35–44	77	16.0	481
	45–54	45	10.0	450
	55–64	25	8.4	299
	65+	11	3.3	331
	Total	291	12.0	2426
Indigenous status	Indigenous	19	23.8	80
	Non-Indigenous	239	11.4	2104
	Total	258	11.8	2184
Country of birth	English speaking	260	12.6	2060
	Non-English speaking	31	8.5	366
	Total	291	12.0	2426
Disability status	Disability	73	14.4	508
	No disability	218	11.4	1915
	Total	291	12.0	2423
Personal income ($/week)	0–199	48	9.8	490
	200–499	103	12.6	819
	500–999	93	13.5	688
	1000+	23	9.6	240
	Total	267	11.9	2237
Education level	Didn't finish/at school	27	10.0	270
	Year 10/equivalent	91	13.7	665
	Year 12/equivalent	57	11.3	504
	Certificate/diploma	54	13.2	409
	University degree	62	11.0	566
	Total	291	12.1	2414

Notes: Two participants did not provide information on whether they experienced credit/debt events. Where the total for a given sociodemographic factor is less than 2429, data were missing on that factor.

Table C17: Reporting education events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	103	18.7	550
	Male	78	14.8	526
	Total	181	16.8	1076
Age (years)	15–24	35	12.5	280
	25–34	47	21.6	218
	35–44	65	21.5	303
	45–54	28	14.0	200
	55–64	5	9.3	54
	65+	1	4.8	21
	Total	181	16.8	1076
Indigenous status	Indigenous	9	22.5	40
	Non-Indigenous	158	16.6	954
	Total	167	16.8	994
Country of birth	English speaking	160	17.8	901
	Non-English speaking	20	11.6	173
	Total	180	16.8	1074
Disability status	Disability	42	25.0	168
	No disability	137	15.2	904
	Total	179	16.7	1072
Personal income ($/week)	0–199	36	14.5	248
	200–499	65	19.6	331
	500–999	58	17.9	324
	1000+	8	8.5	94
	Total	167	16.8	997
Education level	Didn't finish/at school	19	17.9	106
	Year 10/equivalent	46	17.8	259
	Year 12/equivalent	37	14.9	249
	Certificate/diploma	33	17.3	191
	University degree	46	17.2	267
	Total	181	16.9	1072

Notes: 1076 participants were full- or part-time students, or were responsible for a student. Where the total for a given sociodemographic factor is less than 1076, data were missing on that factor.

Table C18: Reporting employment events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	136	19.6	695
	Male	157	21.7	722
	Total	293	20.7	1417
Age (years)	15–24	63	22.6	279
	25–34	82	22.2	369
	35–44	51	16.0	318
	45–54	75	24.9	301
	55–64	20	16.1	124
	65+	2	8.0	25
	Total	293	20.7	1416
Indigenous status	Indigenous	14	29.8	47
	Non-Indigenous	244	19.8	1232
	Total	258	20.2	1279
Country of birth	English speaking	242	20.2	1196
	Non-English speaking	51	23.3	219
	Total	293	20.7	1415
Disability status	Disability	56	26.4	212
	No disability	235	19.6	1201
	Total	291	20.6	1413
Personal income ($/week)	0–199	34	19.7	173
	200–499	72	17.5	412
	500–999	131	23.4	561
	1000+	40	21.1	190
	Total	277	20.7	1336
Education level	Didn't finish/at school	15	15.6	96
	Year 10/equivalent	70	21.2	330
	Year 12/equivalent	50	16.3	307
	Certificate/diploma	61	24.0	254
	University degree	97	22.7	427
	Total	293	20.7	1414

Notes: 1417 participants were employed full- or part-time at some time during the reference period. Where the total for a given sociodemographic factor is less than 1417, data were missing on that factor.

Table C19: Reporting government events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	252	20.9	1205
	Male	222	18.1	1226
	Total	474	19.5	2431
Age (years)	15–24	80	19.9	403
	25–34	112	24.2	463
	35–44	113	23.5	481
	45–54	101	22.4	450
	55–64	36	12.0	299
	65+	31	9.3	332
	Total	473	19.5	2428
Indigenous status	Indigenous	19	23.8	80
	Non-Indigenous	401	19.0	2106
	Total	420	19.2	2186
Country of birth	English speaking	411	19.9	2062
	Non-English speaking	62	16.9	366
	Total	473	19.5	2428
Disability status	Disability	126	24.8	508
	No disability	348	18.2	1917
	Total	474	19.5	2425
Personal income ($/week)	0–199	77	15.7	490
	200–499	157	19.1	820
	500–999	150	21.8	688
	1000+	53	22.1	240
	Total	437	19.5	2238
Education level	Didn't finish/at school	39	14.4	270
	Year 10/equivalent	94	14.1	665
	Year 12/equivalent	105	20.8	505
	Certificate/diploma	102	24.9	409
	University degree	132	23.3	566
	Total	472	19.5	2415

Note: Where the total for a given sociodemographic factor is less than 2431, data were missing on that factor.

Table C20: Reporting housing events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	286	23.7	1205
	Male	264	21.5	1226
	Total	550	22.6	2431
Age (years)	15–24	108	26.8	403
	25–34	152	32.8	463
	35–44	115	23.9	481
	45–54	99	22.0	450
	55–64	48	16.1	299
	65+	28	8.4	332
	Total	550	22.7	2428
Indigenous status	Indigenous	22	27.5	80
	Non-Indigenous	464	22.0	2106
	Total	486	22.2	2186
Country of birth	English speaking	469	22.7	2062
	Non-English speaking	80	21.9	366
	Total	549	22.6	2428
Disability status	Disability	123	24.2	508
	No disability	425	22.2	1917
	Total	548	22.6	2425
Personal income ($/week)	0–199	83	16.9	490
	200–499	179	21.8	820
	500–999	174	25.3	688
	1000+	77	32.1	240
	Total	513	22.9	2238
Education level	Didn't finish/at school	52	19.3	270
	Year 10/equivalent	127	19.1	665
	Year 12/equivalent	102	20.2	505
	Certificate/diploma	98	24.0	409
	University degree	171	30.2	566
	Total	550	22.8	2415

Note: Where the total for a given sociodemographic factor is less than 2431, data were missing on that factor.

Table C21: Reporting wills/estates events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	187	15.5	1205
	Male	169	13.8	1225
	Total	356	14.7	2430
Age (years)	15–24	22	5.5	403
	25–34	66	14.3	463
	35–44	72	15.0	481
	45–54	90	20.0	450
	55–64	54	18.1	298
	65+	52	15.7	332
	Total	356	14.7	2427
Indigenous status	Indigenous	5	6.3	80
	Non-Indigenous	310	14.7	2105
	Total	315	14.4	2185
Country of birth	English speaking	325	15.8	2062
	Non-English speaking	31	8.5	365
	Total	356	14.7	2427
Disability status	Disability	98	19.3	508
	No disability	258	13.5	1916
	Total	356	14.7	2424
Personal income ($/week)	0–199	56	11.5	489
	200–499	94	11.5	820
	500–999	123	17.9	688
	1000+	53	22.1	240
	Total	326	14.6	2237
Education level	Didn't finish/at school	24	8.9	270
	Year 10/equivalent	76	11.4	665
	Year 12/equivalent	68	13.5	505
	Certificate/diploma	72	17.6	409
	University degree	116	20.5	565
	Total	356	14.7	2414

Notes: One participant did not provide information on whether he experienced wills/estates events. Where the total for a given sociodemographic factor is less than 2430, data were missing on that factor.

Table C22: Reporting general crime events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	306	25.4	1205
	Male	340	27.7	1226
	Total	646	26.6	2431
Age (years)	15–24	144	35.7	403
	25–34	139	30.0	463
	35–44	145	30.1	481
	45–54	115	25.6	450
	55–64	65	21.7	299
	65+	37	11.1	332
	Total	645	26.6	2428
Indigenous status	Indigenous	24	30.0	80
	Non-Indigenous	549	26.1	2106
	Total	573	26.2	2186
Country of birth	English speaking	572	27.7	2062
	Non-English speaking	73	19.9	366
	Total	645	26.6	2428
Disability status	Disability	155	30.5	508
	No disability	490	25.6	1917
	Total	645	26.6	2425
Personal income ($/week)	0–199	116	23.7	490
	200–499	213	26.0	820
	500–999	186	27.0	688
	1000+	84	35.0	240
	Total	599	26.8	2238
Education level	Didn't finish/at school	59	21.9	270
	Year 10/equivalent	165	24.8	665
	Year 12/equivalent	134	26.5	505
	Certificate/diploma	111	27.1	409
	University degree	174	30.7	566
	Total	643	26.6	2415

Note: Where the total for a given sociodemographic factor is less than 2431, data were missing on that factor.

Table C23: Reporting family events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*
		No.	*%*	*No.*
Gender	Female	117	9.7	1205
	Male	89	7.3	1225
	Total	206	8.5	2430
Age (years)	15–24	13	3.2	402
	25–34	64	13.8	463
	35–44	73	15.2	481
	45–54	29	6.4	450
	55–64	20	6.7	299
	65+	7	2.1	332
	Total	206	8.5	2427
Indigenous status	Indigenous	15	18.8	80
	Non-Indigenous	171	8.1	2105
	Total	186	8.5	2185
Country of birth	English speaking	181	8.8	2062
	Non-English speaking	24	6.6	365
	Total	205	8.4	2427
Disability status	Disability	51	10.0	508
	No disability	154	8.0	1916
	Total	205	8.5	2424
Personal income ($/week)	0–199	24	4.9	490
	200–499	79	9.6	820
	500–999	68	9.9	688
	1000+	15	6.3	240
	Total	186	8.3	2238
Education level	Didn't finish/at school	25	9.3	270
	Year 10/equivalent	61	9.2	665
	Year 12/equivalent	38	7.5	505
	Certificate/diploma	39	9.5	409
	University degree	42	7.4	565
	Total	205	8.5	2414

Notes: One participant did not provide information on whether he experienced family events. Where the total for a given sociodemographic factor is less than 2430, data were missing on that factor.

Table C24: Reporting business events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*	*χ2 (p)*
		No.	*%*	*No.*	
Gender	Female	50	20.5	244	0.375
	Male	72	22.6	318	(0.540)
	Total	122	21.7	562	
Age (years)	15–24	3	11.5	26	3.932
	25–34	23	20.7	111	(0.559)
	35–44	38	24.7	154	
	45–54	35	23.6	148	
	55–64	16	19.5	82	
	65+	6	15.4	39	
	Total	121	21.6	560	
Indigenous status	Indigenous	1	14.3	7	0.285
	Non-Indigenous	114	22.8	500	(0.593)
	Total	115	22.7	507	
Country of birth	English speaking	107	22.9	467	2.974
	Non-English speaking	14	14.9	94	(0.085)
	Total	121	21.6	561	
Disability status	Disability	29	31.2	93	5.886
	No disability	93	19.8	469	**(0.015)**
	Total	122	21.7	562	
Personal income ($/week)	0–199	10	17.9	56	2.252
	200–499	33	23.7	139	(0.522)
	500–999	34	18.3	186	
	1000+	28	23.5	119	
	Total	105	21.0	500	
Education level	Didn't finish/at school	5	12.2	41	16.314
	Year 10/equivalent	36	32.1	112	**(0.003)**
	Year 12/ equivalent	12	11.9	101	
	Certificate/diploma	22	19.0	116	
	University degree	46	24.1	191	
	Total	121	21.6	561	

Notes: 562 participants owned a small business. Where the total for a given sociodemographic factor is less than 562, data were missing on that factor. P values < 0.05 are presented in bold.

Table C25: Reporting health events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*	*χ2 (p)*
		No.	*%*	*No.*	
Gender	Female	44	11.3	391	1.330
	Male	33	8.8	377	(0.249)
	Total	77	10.0	768	
Age (years)	15–24	8	12.1	66	4.240
	25–34	14	13.7	102	(0.515)
	35–44	13	9.8	133	
	45–54	17	9.8	173	
	55–64	16	10.7	149	
	65+	9	6.3	144	
	Total	77	10.0	767	
Indigenous status	Indigenous	4	16.7	24	1.280
	Non-Indigenous	62	9.6	643	(0.258)
	Total	66	9.9	667	
Country of birth	English speaking	67	9.8	681	0.271
	Non-English speaking	10	11.6	86	(0.603)
	Total	77	10.0	767	
Disability status	Disability	53	10.5	506	0.226
	No disability	24	9.4	256	(0.634)
	Total	77	10.1	762	
Personal income ($/week)	0–199	20	11.3	177	2.333
	200–499	34	10.9	313	(0.506)
	500–999	16	9.5	168	
	1000+	3	4.9	61	
	Total	73	10.2	719	
Education level	Didn't finish/at school	9	9.4	96	0.536
	Year 10/equivalent	22	9.2	238	(0.970)
	Year 12/equivalent	17	11.3	151	
	Certificate/diploma	14	10.8	130	
	University degree	15	10.1	149	
	Total	77	10.1	764	

Notes: 768 participants had chronic conditions or mental/physical disabilities, or were responsible for a person with a disability or an elderly person. Where the total for a given sociodemographic factor is less than 768, data were missing on that factor.

Table C26: Reporting human rights events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*	*χ2 (p)*
		No.	*%*	*No.*	
Gender	Female	78	6.5	1205	1.980
	Male	63	5.1	1226	(0.159)
	Total	141	5.8	2431	
Age (years)	15–24	27	6.7	403	8.712
	25–34	36	7.8	463	(0.121)
	35–44	24	5.0	481	
	45–54	28	6.2	450	
	55–64	15	5.0	299	
	65+	11	3.3	332	
	Total	141	5.8	2428	
Indigenous status	Indigenous	11	13.8	80	10.319
	Non-Indigenous	112	5.3	2106	**(0.001)**
	Total	123	5.6	2186	
Country of birth	English speaking	122	5.9	2062	0.299
	Non-English speaking	19	5.2	366	(0.585)
	Total	141	5.8	2428	
Disability status	Disability	52	10.2	508	23.530
	No disability	88	4.6	1917	**(0.000)**
	Total	140	5.8	2425	
Personal income ($/week)	0–199	36	7.3	490	5.351
	200–499	49	6.0	820	(0.148)
	500–999	33	4.8	688	
	1000+	9	3.8	240	
	Total	127	5.7	2238	
Education level	Didn't finish/at school	23	8.5	270	12.204
	Year 10/equivalent	33	5.0	665	**(0.016)**
	Year 12/equivalent	21	4.2	505	
	Certificate/diploma	34	8.3	409	
	University degree	29	5.1	566	
	Total	140	5.8	2415	

Note: Where the total for a given sociodemographic factor is less than 2431, data were missing on that factor. P values < 0.05 are presented in bold.

Table C27: Reporting domestic violence events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*	*χ2 (p)*
		No.	*%*	*No.*	
Gender	Female	58	4.8	1205	4.706
	Male	38	3.1	1226	**(0.030)**
	Total	96	3.9	2431	
Age (years)	15–24	15	3.7	403	10.995
	25–34	26	5.6	463	(0.051)
	35–44	23	4.8	481	
	45–54	17	3.8	450	
	55–64	11	3.7	299	
	65+	4	1.2	332	
	Total	96	4.0	2428	
Indigenous status	Indigenous	9	11.3	80	12.628
	Non-Indigenous	74	3.5	2106	**(0.000)**
	Total	83	3.8	2186	
Country of birth	English speaking	89	4.3	2062	5.924
	Non-English speaking	6	1.6	366	**(0.015)**
	Total	95	3.9	2428	
Disability status	Disability	26	5.1	508	2.461
	No disability	69	3.6	1917	(0.117)
	Total	95	3.9	2425	
Personal income ($/week)	0–199	16	3.3	490	3.525
	200–499	39	4.8	820	(0.318)
	500–999	21	3.1	688	
	1000+	10	4.2	240	
	Total	86	3.8	2238	
Education level	Didn't finish/at school	14	5.2	270	3.573
	Year 10/equivalent	27	4.1	665	(0.467)
	Year 12/equivalent	14	2.8	505	
	Certificate/diploma	19	4.6	409	
	University degree	21	3.7	566	
	Total	95	3.9	2415	

Note: Where the total for a given sociodemographic factor is less than 2431, data were missing on that factor. P values < 0.05 are presented in bold.

Table C28: Reporting traffic offence events by each sociodemographic factor, all six LGAs, 2003

Sociodemographic factor		*Participants reporting 1+ events*		*All participants*	*χ2 (p)*
		No.	*%*	*No.*	
Gender	Female	28	2.3	1204	6.006
	Male	50	4.1	1226	**(0.014)**
	Total	78	3.2	2430	
Age (years)	15–24	24	6.0	403	26.763
	25–34	24	5.2	463	**(0.000)**
	35–44	14	2.9	481	
	45–54	9	2.0	450	
	55–64	3	1.0	299	
	65+	4	1.2	331	
	Total	78	3.2	2427	
Indigenous status	Indigenous	3	3.8	80	0.043
	Non-Indigenous	70	3.3	2105	(0.836)
	Total	73	3.3	2185	
Country of birth	English speaking	69	3.3	2061	0.789
	Non-English speaking	9	2.5	366	(0.374)
	Total	78	3.2	2427	
Disability status	Disability	18	3.6	507	0.228
	No disability	60	3.1	1917	(0.633)
	Total	78	3.2	2424	
Personal income ($/week)	0–199	15	3.1	489	4.711
	200–499	19	2.3	820	(0.194)
	500–999	27	3.9	688	
	1000+	11	4.6	240	
	Total	72	3.2	2237	
Education level	Didn't finish/at school	7	2.6	270	1.797
	Year 10/equivalent	19	2.9	664	(0.773)
	Year 12/equivalent	16	3.2	505	
	Certificate/diploma	17	4.2	409	
	University degree	19	3.4	566	
	Total	78	3.2	2414	

Notes: One participant did not provide information on whether she experienced traffic offence events. Where the total for a given sociodemographic factor is less than 2430, data were missing on that factor. P values < 0.05 are presented in bold.

Table C29: Mixed-effects binary logistic regression for action taken

	B	*SE*	*Z or χ^2* [c]	*p* [d]	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
FIXED EFFECTS							
Gender	0.030	0.115	0.263	0.792	1.031	0.823	1.291
Age (years)			15.803	**0.007**			
15–24	-0.101	0.255	-0.397	0.692	0.904	0.548	1.490
25–34	0.184	0.246	0.751	0.453	1.202	0.743	1.945
35–44	0.548	0.248	2.207	0.027	1.730	1.063	2.814
45–54	0.346	0.248	1.394	0.163	1.414	0.869	2.301
55–64	0.096	0.275	0.351	0.726	1.101	0.643	1.887
Indigenous status	-0.588	0.278	-2.115	**0.034**	0.555	0.322	0.958
Country of birth	0.200	0.157	1.275	0.202	1.222	0.898	1.663
Disability status	0.199	0.142	1.396	0.163	1.220	0.923	1.612
Personal income ($/week)			1.142	0.767			
0–199	-0.110	0.216	-0.511	0.610	0.896	0.587	1.367
200–499	-0.197	0.196	-1.010	0.313	0.821	0.559	1.204
500–999	-0.158	0.184	-0.860	0.390	0.854	0.595	1.224
Education level			10.949	**0.027**			
Didn't finish/at school	-0.414	0.226	-1.832	0.067	0.661	0.425	1.029
Year 10/equivalent	-0.423	0.162	-2.608	0.009	0.655	0.477	0.900
Year 12/equivalent	-0.030	0.173	-0.172	0.863	0.971	0.691	1.363
Certificate/diploma	-0.045	0.165	-0.274	0.784	0.956	0.691	1.321
Legal event group			87.529	**0.000**			
Civil							
Accident/injury	0.503	0.139	3.609	0.000	1.653	1.258	2.173
Business	0.314	0.281	1.118	0.264	1.368	0.790	2.371
Consumer	-0.654	0.137	-4.785	0.000	0.520	0.398	0.680
Credit/debt	-0.700	0.452	-1.550	0.121	0.497	0.205	1.203
Education	0.057	0.210	0.272	0.786	1.059	0.702	1.597
Employment	0.488	0.158	3.100	0.002	1.629	1.196	2.218
Government	0.253	0.155	1.639	0.101	1.288	0.952	1.745
Health	0.441	0.288	1.534	0.125	1.555	0.885	2.732
Housing	-0.086	0.163	-0.524	0.600	0.918	0.667	1.264
Human rights	-0.956	0.289	-3.308	0.001	0.384	0.218	0.677
Wills/estates	0.630	0.165	3.810	0.000	1.878	1.358	2.596
Criminal							
Domestic violence	0.280	0.334	0.839	0.401	1.324	0.688	2.547
General crime	0.005	0.193	0.024	0.981	1.005	0.689	1.466
Traffic offences	-0.906	0.480	-1.888	0.059	0.404	0.158	1.035
Family	0.331	0.214	1.544	0.123	1.392	0.915	2.119
Constant	-0.166	0.306	-0.541	0.588	0.847	0.465	1.544
RANDOM EFFECTS [a]							
Participant [b]	0.905	0.114	7.936	0.000			

a Random-effect variance term.

b Intracluster correlation=0.199.

c Z is presented for comparisons and binary predictors, and χ^2 is presented for overall significance of non-binary predictors.

d 1-tailed p is presented for random effects and 2-tailed p is presented for fixed effects.

Notes: N=2380 events and 1200 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree); legal event group (average of all legal event groups).

Table C30: Mixed-effects binary logistic regression for satisfaction with assistance

	B	*SE*	*Z or χ^2* [c]	*p* [d]	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
FIXED EFFECTS							
Gender	0.136	0.215	0.633	0.527	1.146	0.751	1.748
Age (years)			5.164	0.396			
15–24	0.363	0.583	0.622	0.534	1.437	0.458	4.504
25–34	-0.035	0.556	-0.063	0.950	0.966	0.325	2.871
35–44	-0.148	0.557	-0.267	0.790	0.862	0.289	2.568
45–54	-0.285	0.552	-0.516	0.606	0.752	0.255	2.220
55–64	0.375	0.608	0.618	0.537	1.455	0.442	4.790
Indigenous status	-0.768	0.625	-1.229	0.219	0.464	0.136	1.580
Country of birth	-0.274	0.344	-0.798	0.425	0.760	0.387	1.491
Disability status	-0.147	0.253	-0.581	0.561	0.863	0.526	1.417
Personal income ($/week)			5.471	0.140			
0–199	-0.476	0.449	-1.061	0.289	0.621	0.258	1.497
200–499	0.192	0.386	0.497	0.619	1.212	0.568	2.583
500–999	-0.139	0.361	-0.384	0.701	0.871	0.429	1.767
Education level			3.681	0.451			
Didn't finish/at school	-0.089	0.471	-0.190	0.849	0.915	0.364	2.300
Year 10/equivalent	-0.178	0.316	-0.563	0.573	0.837	0.450	1.556
Year 12/equivalent	0.404	0.355	1.135	0.256	1.497	0.746	3.004
Certificate/diploma	0.013	0.316	0.041	0.968	1.013	0.545	1.882
Legal event group			41.563	**0.000**			
Civil							
Accident/injury	0.684	0.308	2.218	0.027	1.981	1.083	3.625
Business	0.539	0.535	1.007	0.314	1.714	0.600	4.893
Consumer	-0.412	0.288	-1.431	0.152	0.662	0.377	1.164
Credit/debt	-0.708	0.703	-1.007	0.314	0.493	0.124	1.955
Education	-0.331	0.351	-0.943	0.346	0.718	0.361	1.429
Employment	0.064	0.289	0.223	0.823	1.067	0.606	1.878
Government	-0.348	0.269	-1.293	0.196	0.706	0.416	1.197
Health	0.148	0.521	0.285	0.776	1.160	0.418	3.220
Housing	0.361	0.357	1.012	0.312	1.435	0.713	2.888
Human rights	-0.568	0.684	-0.831	0.406	0.566	0.148	2.164
Wills/estates	1.690	0.466	3.625	0.000	5.418	2.173	13.509
Criminal							
Domestic violence	0.929	0.764	1.216	0.224	2.532	0.567	11.311
General crime	0.091	0.383	0.239	0.811	1.096	0.518	2.319
Traffic offences	-2.106	0.980	-2.150	0.032	0.122	0.018	0.830
Family	-0.032	0.368	-0.087	0.930	0.968	0.471	1.993
Recency	-0.329	0.213	-1.546	0.122	0.720	0.474	1.092
Resolution status			59.152	**0.000**			
Being resolved	-0.277	0.336	-0.824	0.410	0.758	0.392	1.465
Unresolved	-1.591	0.254	-6.260	0.000	0.204	0.124	0.335
Constant	2.386	0.694	3.440	0.001	10.875	2.792	42.355
RANDOM EFFECTS [a]							
Participant [b]	0.898	0.314	2.863	0.002			

a Random-effect variance term.

b Intracluster correlation=0.197.

c Z is presented for comparisons and binary predictors, and χ^2 is presented for overall significance of non-binary predictors.

d 1-tailed p is presented for random effects and 2-tailed p is presented for fixed effects.

Notes: N=1033 events and 698 participants. P values for significant predictors are presented in bold.

Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree); legal event group (average of all legal event groups); recency (0–6 months ago); resolution status (resolved).

Table C31: Mixed-effects binary logistic regression for resolution status

	B	*SE*	*Z or χ^2* [c]	*p* [d]	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
FIXED EFFECTS							
Gender	-0.117	0.125	-0.940	0.347	0.889	0.696	1.136
Age (years)			16.987	**0.005**			
15–24	0.420	0.288	1.457	0.145	1.522	0.865	2.677
25–34	-0.177	0.278	-0.638	0.523	0.838	0.486	1.443
35–44	-0.126	0.281	-0.447	0.655	0.882	0.508	1.531
45–54	-0.228	0.284	-0.804	0.422	0.796	0.456	1.389
55–64	-0.456	0.313	-1.457	0.145	0.634	0.343	1.171
Indigenous status	-0.262	0.306	-0.858	0.391	0.769	0.423	1.401
Country of birth	0.128	0.173	0.738	0.461	1.136	0.809	1.596
Disability status	-0.529	0.147	-3.605	**0.000**	0.589	0.442	0.785
Personal income ($/week)			1.946	0.584			
0–199	-0.310	0.237	-1.308	0.191	0.733	0.461	1.167
200–499	-0.144	0.220	-0.655	0.513	0.866	0.563	1.333
500–999	-0.101	0.207	-0.490	0.624	0.904	0.602	1.356
Education level			5.667	0.225			
Didn't finish/at school	0.462	0.256	1.806	0.071	1.587	0.961	2.619
Year 10/equivalent	0.326	0.183	1.786	0.074	1.386	0.969	1.982
Year 12/equivalent	0.322	0.187	1.724	0.085	1.379	0.957	1.989
Certificate/diploma	0.150	0.180	0.831	0.406	1.162	0.816	1.654
Legal event group			103.920	**0.000**			
Civil							
Accident/injury	0.910	0.172	5.297	0.000	2.484	1.774	3.478
Business	-0.949	0.287	-3.004	0.001	0.387	0.220	0.680
Consumer	0.167	0.158	1.055	0.292	1.182	0.866	1.612
Credit/debt	-0.245	0.549	-0.446	0.655	0.783	0.267	2.295
Education	0.198	0.230	0.859	0.391	1.219	0.776	1.914
Employment	-0.540	0.167	-3.238	0.001	0.583	0.420	0.808
Government	-0.463	0.162	-2.854	0.004	0.629	0.458	0.865
Health	-0.768	0.351	-2.187	0.029	0.464	0.233	0.923
Housing	-0.201	0.186	-1.080	0.280	0.818	0.568	1.178
Human rights	0.329	0.331	0.996	0.319	1.390	0.727	2.658
Wills/estates	0.725	0.200	3.622	0.000	2.064	1.395	3.055
Criminal							
Domestic violence	0.114	0.328	0.349	0.727	1.121	0.590	2.130
General crime	-0.136	0.198	-0.688	0.491	0.873	0.592	1.286
Traffic offences	1.397	0.734	1.903	0.057	4.043	0.959	17.044
Family	-0.537	0.216	-2.487	0.013	0.584	0.382	0.892
Recency	0.662	0.116	5.699	**0.000**	1.939	1.544	2.435
Action taken			47.923	**0.000**			
Handled alone	0.856	0.179	4.788	0.000	2.354	1.658	3.343
Did nothing	-0.378	0.122	-3.100	0.002	0.685	0.540	0.870
Constant	2.016	0.400	5.045	0.000	7.511	3.432	16.441
RANDOM EFFECTS [a]							
Participant [b]	0.917	0.134	6.832	0.000 [c]			

a Random-effect variance term.

b Intracluster correlation=0.204.

c Z is presented for comparisons and binary predictors, and χ^2 is presented for overall significance of non-binary predictors.

d 1-tailed p is presented for random effects and 2-tailed p is presented for fixed effects.

Notes: N=2211 events and 1142 participants. P values for significant predictors are presented in bold.

Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree); legal event group (average of all legal event groups); recency (0–6 months ago); action taken (sought help).

Table C32: Mixed-effects binary logistic regression for satisfaction with outcome of resolved legal events

	B	*SE*	*Z or χ^2* [c]	*p* [d]	*Odds ratio*	*95% CI for odds ratio*	
						Lower	*Upper*
FIXED EFFECTS							
Gender	-0.164	0.188	-0.873	0.383	0.849	0.588	1.226
Age (years)			1.011	0.962			
15–24	-0.152	0.474	-0.322	0.748	0.859	0.339	2.173
25–34	0.060	0.475	0.126	0.900	1.062	0.419	2.692
35–44	-0.037	0.482	-0.078	0.938	0.963	0.374	2.478
45–54	0.104	0.485	0.214	0.831	1.109	0.428	2.872
55–64	0.045	0.522	0.085	0.932	1.046	0.376	2.909
Indigenous status	0.095	0.468	0.203	0.839	1.099	0.440	2.750
Country of birth	-0.347	0.278	-1.248	0.212	0.707	0.410	1.219
Disability status	0.094	0.258	0.363	0.716	1.098	0.662	1.823
Personal income ($/week)			2.214	0.529			
0–199	-0.363	0.361	-1.004	0.315	0.696	0.343	1.412
200–499	0.011	0.323	0.033	0.974	1.011	0.537	1.904
500–999	-0.075	0.300	-0.249	0.804	0.928	0.515	1.671
Education level			9.35	0.053			
Didn't finish/at school	0.580	0.404	1.437	0.151	1.787	0.810	3.943
Year 10/equivalent	0.465	0.286	1.623	0.105	1.592	0.908	2.791
Year 12/equivalent	-0.074	0.271	-0.274	0.784	0.929	0.546	1.579
Certificate/diploma	-0.195	0.270	-0.720	0.472	0.823	0.485	1.398
Legal event group			131.163	**0.000**			
Civil							
Accident/injury	1.213	0.272	4.461	0.000	3.363	1.974	5.729
Business	-1.280	0.428	-2.988	0.003	0.278	0.120	0.644
Consumer	-0.510	0.211	-2.416	0.016	0.600	0.397	0.908
Credit/debt	-0.477	0.717	-0.665	0.506	0.621	0.152	2.529
Education	0.730	0.382	1.912	0.056	2.074	0.982	4.382
Employment	-0.449	0.256	-1.753	0.080	0.638	0.386	1.055
Government	-1.092	0.260	-4.202	0.000	0.336	0.202	0.559
Health	0.403	0.730	0.552	0.581	1.496	0.358	6.256
Housing	0.335	0.300	1.115	0.265	1.398	0.776	2.518
Human rights	0.067	0.468	0.143	0.886	1.069	0.427	2.675
Wills/estates	2.236	0.466	4.803	0.000	9.358	3.757	23.309
Criminal							
Domestic violence	0.488	0.614	0.795	0.427	1.629	0.489	5.433
General crime	-0.840	0.304	-2.764	0.006	0.432	0.238	0.783
Traffic offences	-0.544	0.599	-0.907	0.364	0.581	0.179	1.880
Family	-0.280	0.384	-0.730	0.465	0.756	0.356	1.603
Recency	-0.363	0.174	-2.085	**0.037**	0.696	0.495	0.979
Action taken			26.822	**0.000**			
Handled alone	0.545	0.248	2.193	0.028	1.724	1.060	2.805
Did nothing	-0.703	0.201	-3.491	0.000	0.495	0.334	0.735
Method of resolution			0.262	0.877			
Through legal proceedings	-0.146	0.306	-0.476	0.634	0.865	0.475	1.574
Some other way	0.042	0.235	0.177	0.860	1.042	0.658	1.651
Constant	2.125	0.604	3.516	0.000	8.376	2.561	27.390
RANDOM EFFECTS [a]							
Participant [b]	1.032	0.267	3.878	0.000			

a Random-effect variance term.

b Intracluster correlation=0.245.

c Z is presented for comparisons and binary predictors, and χ^2 is presented for overall significance of non-binary predictors.

d 1-tailed p is presented for random effects and 2-tailed p is presented for fixed effects.

Notes: N=1357 events and 879 participants. P values for significant predictors are presented in bold.
Reference categories: gender (male); age (65+ years); Indigenous status (non-Indigenous); country of birth (non-English speaking); disability status (no disability); personal income ($1000+); education level (university degree); legal event group (average of all legal event groups); recency (0–6 months ago); action taken (sought help); method of resolution (on own).