ACCESS TO JUSTICE:
2023 LEGAL NEEDS SURVEY

FINAL REPORT

29 October 2024

Acknowledgements from the Ministry of Justice and the Ministry for Business, Innovation, and Employment

Survey participants

We would like to thank the 5,390 New Zealanders who took part in the survey and shared their stories.

Service providers

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Contributors

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Executive Summary

Background and method

The purpose for conducting the Legal Needs Survey was to gather quality data on legal needs and legal issue resolution in New Zealand to inform operational and policy initiatives across government.

The survey asked adult participants questions about their legal needs as well as demographic questions. 5,000 participants were surveyed by telephone between September and December 2023. Participants were recruited via a random selection of mobile phone numbers and landline phone numbers. All adults aged 18 years and older were eligible for the survey (unless they had been overseas for most of the past year). The survey design involved a boost of Māori and Pacific respondents, as well as a small boost of respondents living outside of metropolitan locations. A full Technical Report provides more details about the survey method.

Small business owners/managers and self-employed individuals were also surveyed about their businesses' legal needs. The results from that survey are included in a separate report.

The questionnaire, and this report, both avoid using the term 'legal problems'. Instead, we use the phrase 'issues' because not all matters included in the survey require legal processes to resolve them and not all issues create 'problems' for the respondent. Further, not all participants will recognize their issue as having a 'legal' component. However, the survey was designed to capture the nature of justiciable issues that include any issue or everyday problem experienced by New Zealanders that could potentially have a legal resolution (whether or not it is resolved using any part of the justice system). As this report describes, justiciable issues can be dealt with through a variety of methods unrelated to formal institutions or processes.

Experience of issues in the past year

A third of the population have experienced a justiciable issue in the past year

In total 33% of respondents had experienced at least one of the thirteen categories of issue included in the survey. Each issue or dispute is shown below, along with the proportion of the adult population that had experienced that issue in the past year:

- Product or service issue resulting from an online purchase – 16% of the population have experienced this type of issue in the past year
- Money or debt issue (such as not being able to meet financial commitments) – 7%
- Housing and land issue (including disputes with neighbours, councils, landlords, or tenants about housing or land) – 5%
- Employment issue (such as discrimination, harassment, unfair dismissal, disciplinary procedures, personal grievances, or difficult terms and conditions) – 5%

- Injury or ACC issue (an injury caused by someone else, or health effects arising from working conditions or wrongful medical treatment or difficulties with ACC – the Accident Compensation Corporation) – 5%
- Financial provider issue (such as insurance companies, banks, tax, trusts or investments) – 5%
- Environmental issue (such as pollution, waste dumping, or access to community resources) – 5%
- Welfare benefit issue (including difficulties or disputes about eligibility, support or reviewing a benefit decision) – 4%
- Product or service issue arising from an 'offline' purchase (i.e. not purchased online) – 4%
- Family or whānau and relationship issue (including disputes over separation, access to children, relationship property, family violence, or children being placed into care, or suspensions/exclusions) – 4%
- Government official or public service issue (such as unfair or discriminatory treatment, or issues with getting help from central or local government) – 3%
- Caring or end-of-life (such as difficulties resulting from death or illness, enduring power of attorney, wills, and disputes about estates) – 2%
- Immigration (such as obtaining New Zealand residency or citizenship, seeking asylum, or bringing family to NZ, or issues relating to deportation) – 1%.

Over four in ten of the following groups encountered issues in the past year: disabled, LGBT+, single parents, Māori, and those looking for work

The experience of legal issues was more likely for the following groups:

- Disabled respondents (54% had experienced an issue in the past year)
- LGBT+ respondents (49%)
- Single parents (46%)
- Māori (45%)
- Those not in paid work but looking for employment (42%).
- Those who would struggle to pay an unexpected expense of $500 without borrowing (44%)
- Those with a relatively low level of life satisfaction (between zero and six out of ten) (46%).

To a lesser extent there was also a relationship between household income and issue prevalence. Respondents from households with an annual household income up to $30,000 were slightly more likely than others to experience money or debt issues (10% compared with 7% of the total population), welfare benefit issues (8% compared with 4% of the population), housing and land issues (7% compared

with 5% of the population), or family or whānau and relationship issues (6% compared with 4% of the population).

However, respondents from higher income households (over $100,000) were more likely to experience issues relating to products or services purchased online (20% compared with 18% of the population) or financial provider issues (6% compared with 5% of the population).

Ten percent of the population experience three-quarters of the issues

Respondents were asked to estimate how often issues occurred. This allowed us to calculate the total volume of issues experienced. Analysis reveals that a small cohort (10% of respondents) experience three-quarters of the volume of issues.

The following groups were more likely than the general population to have experienced issues on at least four occasions:

- Disabled respondents (28% had experienced issues on at least four occasions compared with 10% of the general population)
- LGBT+ respondents (21%)
- Single parents (22%)
- Māori (20%)
- Pacific Peoples (16%)
- Those who would struggle to pay an unexpected expense of $500 without borrowing (22%)
- Those not in paid work but looking for employment (19%)
- Those with a household income below $30,000 (14%)
- Those renting the home they live in (15%)
- Those aged under 65 (12% among all age-groups under 65 years old – with not much variation within the working age population – this compares with only 4% among those aged 65+)
- Those with a relatively low level of life satisfaction (between zero and six out of ten) (20%).

Impact of issues

Almost two-thirds of issues are resolved within six months but thirteen percent of issues last over two years (and long-lasting issues cause negative impacts)

Sixty two percent of issues (where the respondent could recall the duration) lasted up to six months. 12% lasted between six months and under a year. Twelve percent lasted between a year and 2 years. Thirteen percent lasted over two years.

Long lasting issues were generally more serious for respondents. Twenty nine percent of issues lasting over six months had a 'severe' impact on the respondent, and 27% had a 'high' impact. This increases to 34% and 29% for issues lasting over two years. (The equivalent figures for issues lasting up to six months are 11% and 19%).

Family or whānau relationship issues were the most enduring type of issue, with two-thirds of these issues lasting over six months. Just over half of caring or end-of-life issues had a duration of over six months. At the other end of the scale are product and service issues involving online purchases, with only 1 in 10 lasting over six months.

Forty per cent of issues have a high or severe impact on respondents - family/whānau or relationship issues have the greatest impact

For 40% of issues the respondent said dealing with the matter had a 'high' or 'severe' impact upon them. The impact was higher than average for the following types of issue:

- Family or whānau and relationship (67% rated this type of issue as having a 'high' or 'severe' impact)
- Government (central or local) or public services (63%)
- Employment (58%)
- Caring or end-of-life (50%)
- Housing and land (48%).

Issues relating to products and services (purchased online or offline) were less likely than average to be rated as having a 'high' or 'severe' impact (23% rated their 'offline' purchase issue as high or severe, and only 10% rated their 'online' purchase issue as high or severe).

Three-quarters of issues have a negative impact, with poor mental health and financial loss being the most common negative experiences

Almost three-quarters (74%) of issues had some form of specific negative impact, with poor mental health (associated with 59% of issues) and financial loss (38%) being the two most common negative impacts.

Long-lasting issues are associated with multiple negative impacts. For issues that lasted over six months, 43% of respondents reported at least three negative impacts (compared with 19% of issues lasting up to six months).

Sometimes experiencing issues can result in both positive and negative impacts

For 30% of issues, respondents said there was a positive impact (with an increase in knowledge being the most common positive impact – reported for 25% of issues).

However, positive impacts tend to go hand-in-hand with negative impacts – over 8 in 10 of the issues associated with positive impacts also had negative impacts.

Family, whānau and relationship issues were more likely than average to involve a positive impact (49% of these issues had a positive impact such as a gain in knowledge, confidence, or wellbeing). However, these issues are also associated with a large number of negative impacts. Sixty three percent of these issues resulted in at least three negative impacts with poor mental health, damage to family relationships, financial loss and being harassed, threatened or assaulted all being relatively common.

Resolving issues

Although many issues are resolved through mutual agreement, simply 'giving up on the issue' is relatively common

Agreement between the respondent and the other party was the most common way to resolve issues (35% were resolved this way). However, the next most common resolution path was 'giving up' on the issue (22% of issues were resolved this way). This was more likely for product and service issues resulting from online purchases (30% of those issues).

Family or whānau issues were more likely than other issues to involve a decision by a court, tribunal or other formal authority (18% of family or whānau issues were resolved this way, compared with 3% of all issues) but were also more likely to involve 'moving away or changing circumstances' (19% compared with 10% of all issues).

A third feel that outcomes are unfair – this is much higher (almost half) among those experiencing employment issues

For 60% of resolved issues (or issues that were 'done with'), respondents felt the outcome was fair to everybody involved. Over a third (36%) said it was not fair to everybody involved, 3% were unsure and 1% refused to answer. Almost half (47%) of those experiencing a resolved employment issue felt the outcome was unfair (which is significantly higher than other types of issue).

Only a very small proportion of issues involve applications to a court or tribunal

For five percent of issues, the respondent applied to a court or tribunal (3% involved an application to a court and 2% involved an application to a tribunal).

A court application was more common for family or whānau relationship issues (21% of which involved a court application) or caring and end-of-life issues (11%).

Respondents were asked how likely it was that a court or tribunal would be involved in their unresolved issue in the future. Respondents felt that a court or tribunal was likely to get involved for only 14% of unresolved issues.

Obtaining help (including information, advice, or representation)

For 8% of issues the respondent has 'done nothing', often because they feel action will not make a difference

Respondents were asked a number of questions about obtaining information or advice, undertaking actions, or obtaining representation in order to better understand or resolve the issue. By combining answers from across these questions we can say that for 8% of all issues, the respondent has:

- not taken action and
- not sought information themselves and
- not obtained help from others.

In these cases, the respondent has effectively 'done nothing' about their issue. The most common reason for not doing anything was that 'it would make no difference' (15% of unresolved issues where no help was obtained nor action taken). Other common reasons include: 'it was not very important' (13%), 'it would take too long' (11%), 'or it would be too stressful' (9%).

There were no significant patterns in the types of issue that involved 'doing nothing'. However, it was a more common response among elderly respondents (13% of issues reported by those aged 75+ years old - compared with 12% for issues involving 65-74 year olds, 11% for issues involving 55-64 year olds, and 7% for issues involving respondents younger than 55).

For a further 38% of issues the respondent handled the matter completely alone

38% of issues were 'handled alone' without the help of any advisors (not even family or friends). This was more common for the following type of issue:

- Issues with only a slight impact (55% of these issues were handled alone), or no impact (70%)
- Issues lasting up to three months (60% for issues lasting up to a month and 47% for issues lasting between one and three months)
- Product or service issues (for both online and offline purchases – 61% and 54% respectively)
- Money or debt issues (48%)
- Issues with a financial provider (46%)
- Issues where the respondent was younger (44% of issues involving someone aged up to 34 years, 37% for issues experienced by 35-54 year olds, 29% for 65-74 year olds and 25% for those aged 75+ years)
- Issues where the respondent was Asian (49%)
- Issues where the respondent had no education qualification beyond secondary school (48% of those with no qualifications and 41% of those with a secondary school age qualification).

Over half seek out information by themselves (referred to as 'self-help') mainly via the Internet

All respondents were asked if they looked for information or help about the issue themselves (whether or not they also obtained help elsewhere). Just over half (52%) did, 44% did not, and 6% could not recall or refused to answer. Websites were by far the most common source of information used for self-help (used for 43% of all issues).

Over half obtain help from others – with family, friends and acquaintances being the most common source

For just over half of issues (54%) the respondent obtained help from others. For 46% of issues no help was obtained from others.

Family, friends and acquaintances were by far the most common source of external help (involved in 34% of issues).

Help was obtained from independent sources (i.e. not family and friends) for 40% of issues. This includes:

- Obtaining help from legal services including a lawyer or a Community Law Centre or Citizen's Advice Bureau. Seventeen percent of issues involved obtaining help from any of these services. Help from a lawyer was obtained for 11% of issues.
- Obtaining help from other independent non-legal advisors or organisations (such as government bodies, medical professionals, social workers, dispute resolution services, courts, Iwi or Māori organisations, or other independent individuals or organisations). Help was obtained from these sources for 34% of issues.

Help was more likely to be obtained for issues lasting over six months (68% obtained help, compared with 46% of those with issues lasting up to six months).

Similarly, help was more likely to be obtained for issues which had a 'high' or 'severe' impact on the respondent (69% obtained help, compared with 59% of those with a moderate impact, or 35% of those with only a slight, or no, impact).

Most of those obtaining help for their issue draw upon one or two sources but 14% of issues involve help from three or more providers

For 46% of issues no help was obtained. For 27% of issues help was obtained from one source. For 13% of issues help was obtained from two sources. For 14% of issues three or more sources of help were used. Obtaining help from multiple providers was more common for the following types of issue:

- Family or whānau and relationship issues (54% of issues involved help being obtained from three or more sources)
- Caring and end-of-life issues (34%)

- Government or public service issues (24%)
- Housing and land issues (22%).

Issues lasting over six months in duration were also more likely to involve obtaining help from three or more sources (24% compared with 7% of issues lasting up to six months). As were issues which had a high or severe impact on the respondent (24% compared with 12% of issues with moderate impact and 3% of issues with only a slight, or no, impact).

Help Provider Experiences

Around half seek 'only information' but about a fifth want more active support (including someone to fix the issue or represent them in court)

Almost half (46%) only wanted information from the help provider. Respondents were more likely to say this when they were using family, friends or acquaintances or a Citizens Advice Bureau or Community Law Centre for help. It was also more common when the issue involved the physical (i.e. offline) purchase of a product or service.

Just under a third (32%) sought information and basic support from the help provider. Respondents were more likely to say this when they were facing a welfare issue (they were also more likely to say this when they were using an independent advisor not listed in the questionnaire – such as a counsellor, religious leader or elected official).

Just over a fifth (21%) sought help to deal with the issue. This was more likely when the issue related to housing and land or the environment. It was also more common for those using dispute resolution services.

Just under a fifth (18%) wanted the help provider to sort out the issue for them. Respondents were more likely to say this about a number of help providers including:

- Legal aid lawyers
- Courts
- Tribunals
- Dispute resolution services (online and offline)
- Other organisations (including trade unions/banks etc.).

Only 7% of those using help providers said they wanted representation at a court or tribunal. This was more common for those using lawyers (private or legal aid) or courts for help. It was also more common for respondents facing the following types of issue:

- Caring and end-of-life
- Immigration
- Family or whānau relationship.

Those experiencing issues with a high or severe impact were more likely to want a range of support including information and basic support (36%, compared with the average of 32%), someone to help deal with the issue (24% compared to 21%), and someone to appear on their behalf (9% compared to 7%).

In just over a fifth of situations, the provider did not provide the support that was wanted

Across all of the help provider experiences evaluated in this survey, respondents said they did not get what they wanted in 22% of situations, with the following more likely to say this:

- Those dealing with immigration issues (40%)
- Those who were using a government body for help (35%)
- Those who were using an online product specific dispute device (such as eBay or Amazon) (34%)
- When the respondent involved was aged 65+ (30%).

Those wanting active support are more likely to be disappointed with the help provider

Most respondents (62%) said they received as much information, help or advice as they wanted from the help provider. Respondents were most positive about private lawyers, with 76% saying they received as much information, help or advice as they wanted. In comparison, 56% of those using legal aid lawyers said they received as much help as they wanted.

Answers varied based upon the type of support sought from the help provider. Those who wanted 'information and basic support' were more likely to say they received all of the help they wanted (70%), whereas those who sought 'someone to represent them in a court or tribunal' were the least likely to say they received all of the help they wanted (52%). (This compares with 62% of those who wanted 'information only' or 'someone to help deal with the issues' and 58% of those who wanted someone 'to sort out the issue').

For almost two-thirds of issues, the help provider contributed towards issue resolution

Almost two-thirds (64%) said the help they obtained helped them to resolve the issue. This varied by type of help provider.

Eight out of 10 respondents (or greater) agreed that their experience with a tribunal or with a lawyer (legal aid or private) helped them resolve the issue (85% for tribunal users, 81% for those who used legal aid lawyers, and 80% for those who used private lawyers).

Fifty four percent said that the help they obtained from the Citizens Advice Bureau or Community Law Centre helped them resolve the issue. However, users of these services were not necessarily negative about their experiences (only 13% *dis*agreed that they helped resolved the issue). Instead, views were often neutral perhaps because these services are associated with information and advice rather than resolution.

The highest proportion of negative answers were provided by users of dispute resolution services – including both online services such as eBay (37% of users *dis*agreed that the service helped with resolution – compared with 19% across all respondents), or in-person/traditional dispute resolution services such as mediation or arbitration (30% *dis*agreed). Nonetheless, it should be noted that just over half of dispute resolution users still agreed that the service helped them resolve the issue (59% for online dispute resolution and 54% for in-person dispute resolution).

For issues with a high or severe impact, respondents were less likely to feel that the provider helped them resolve the issue (59% compared with 68% of moderate issues and 66% of issues with a slight, or no, impact).

The following issues were associated with a relatively high proportion saying the provider did *not* help resolve matters:

- issues relating to immigration (42% *dis*agreed that the help obtained contributed towards resolution, compared with 19% for all issues)
- housing and land issues (29%)
- issues related to products and services purchased online (25%).

Help providers contribute towards an increased understanding of the options available but do not always contribute towards an increased understanding of the law

Three-quarters of respondents felt the provider helped them understand their options better, and just over two-thirds (67%) agreed that the provider helped them feel more confident about what to do next. However, only half agreed that the provider helped them understand the law better.

Those using legal aid lawyers or a government body for help were more likely than average to be negative about their experiences. They were more likely to *dis*agree that they understood their options better (26% of those using legal aid lawyers disagreed and 18% of those using a government body disagreed – compared to the average of 9%). They were also more likely to *dis*agree that they were more confident about what to do next (29% and 24% respectively – compared to the average of 12%).

Respondents using private lawyers were more likely than average to agree that they were more confident about what to do next (80% - compared to the average of 67%), and they were more likely to agree that they understood the law better (74% compared to the average of 50%).

Populations who are more likely to encounter issues are also more likely to report negative experiences with help providers

Some population groups were less likely to report positive experiences with their help provider, for example:

- Disabled respondents were less likely than average to agree that the provider helped them understand their options better (63% compared with 75% of all respondents).
- Those without an education qualification were less likely than average to agree that the provider helped them feel more confident about what to do next (57% compared with 67% of all respondents).
- LGBT+ populations were less likely to agree that the provider helped them understand the law better (40% compared with 50% of all respondents).

Overall, 19% of respondents admitted they felt confused as a result of receiving help. This was generally higher for certain groups in the population:

- Those with no education qualification (36%)
- Disabled respondents (30%)
- Those with a household income up to $50,000 (24% for all income bands below this).

By examining the groups described above, alongside the groups more likely to experience issues (described earlier), we can identify that some of the populations who are more likely to report negative experiences with help providers are also more likely to experience issues in the first place.

Two-thirds would recommend their help provider to someone facing the same issue

Just under two-thirds were likely to recommend their help provider to someone facing a similar issue, and one in five were unlikely.

Respondents were more likely than average to recommend their private lawyer (79% would recommend compared with the average of 64%).

Whereas, a higher than average proportion would *not* recommend a government body or an online dispute resolution service (37% and 38% would not recommend them to someone facing the same issue, compared with the average of 20%).

Recommendations are more likely if providers help resolve issues but are also more likely if cultural needs are taken into account or if providers improve the confidence of their users

Overall, 64% were likely to recommend their provider to a friend facing a similar issue. This was higher for those who were positive about the following aspects of their experience:

- Those who felt their specific personal or cultural needs were considered (86%)
- Those who felt the provider's advice helped end or resolve the issue (85% of whom were likely to recommend their help provider)
- Those who got as much information, help or advice as they wanted (85%)
- Those who felt more confident about what to do next as a result of the advice (83%)
- Those who felt they understood the law better as a result of the advice (78%)
- Those who felt they understood their options better as a result of the advice (77%)
- Those who received a referral to another organisation or person (71%).

Background and method

Background and purpose of the Legal Needs Survey

The Ministry of Justice is supporting work to create a more user-centred civil justice system. The civil justice system deals with a wide range of people's legal disputes, including those related to employment, consumer rights, debt, and families and relationships.

In March 2020, the Chief Justice, the Rt Hon Dame Helen Winkelmann, and Secretary for Justice Andrew Kibblewhite, convened a workshop bringing together a diverse group of stakeholders in the civil justice system. They heard from people working in the system that it is complex and multi-faceted, and that different people and organisations are experts in different parts of the system.

Users of the justice system and their needs are many and diverse. Stakeholders reported that the system needs to be more user focused, and that better data is needed about those who use it. Better data will give a greater sense of who uses the civil justice system, where the system is working, and where there are gaps. Data may also help to provide the evidence base required to invest in future initiatives.

An Access to Justice Advisory Group was convened to bring to life ideas from the workshop. It is co-chaired by Ministry and judicial representatives. One of the projects commissioned by the Group was a legal needs survey (LNS) to collect data on the prevalence of met and unmet legal need for civil justice, as well as people's experiences of resolving (or not resolving) those issues. The Ministry of Justice led and funded this project in collaboration with the Government Centre for Dispute Resolution housed within the Ministry of Business, Innovation, and Employment.

The purpose for conducting the LNS was twofold:

1. Gather better quality, and more up-to-date data, on legal needs and legal issue resolution in New Zealand to inform operational and policy initiatives across government; and
2. Collect data in such a way that the government has the option to share it with other approved researchers who can use it to do their own analyses. Currently there is very limited data on civil justice issues or contact with the civil justice system in Statistics New Zealand's Integrated Data Infrastructure (IDI), and so one of our aims was that the survey would be able to address that data gap and add value for researchers looking to explore this area.

Content of the Legal Needs Survey

The survey asked adult participants questions about their legal needs as well as demographic questions. 5,000 participants were surveyed.

The questionnaire is contained in the Technical Report. A summary of the different sections of the questionnaire is described overleaf.

A. Introduction (explaining the purpose of the survey and seeking consent to participate)

B. Warm-up/soft demographics (collected mainly for screening purposes to see if people were eligible for the survey – eligibility was determined based upon being 18 years or older and living in New Zealand for most of the past year)

C. Issue type (a series of questions to get a sense of the kind of high-level legal issues people experienced within the past year)

D. Issue sub-category (asking questions about specific types of sub-category within the broad types of issues asked about above)

E. Issue follow-up (following up on two issue types by seeking more information about the issue including the impact the issue had on the person and whether they consider the issue is resolved or still continues)

F. Issue response (seeking information on how people dealt with the issue (or not) including whether they sought help from a provider)

G. Help provider selection (questions relating to the service provided by the help provider (if applicable), including whether the participant got what they wanted from them in terms of assistance)

H. Small business owner questions (a question loop only asked to people who identified earlier in the survey as being small business owners)

I. Other demographics (further demographics such as income, ethnicity and gender identity collected for the purposes of informing and enabling analyses with these populations of interest)

J. Consent for IDI (asking for people's consent to combine their answers with data in Stats NZ's IDI, and collecting linking information).

Survey method

A full Technical Report provides more details about the survey method. However, some brief details are described below.

It should also be noted that small business owners/managers and self-employed individuals were also surveyed about their businesses' legal needs. The results from that survey are included in a separate report.

Solasta, a research and evaluation consultancy, was the lead contractor for the conduct of the 2023 Legal Needs Survey. Solasta was responsible for ensuring robust implementation of the survey as well as analysis and reporting. All fieldwork was conducted by Symphony Research, a reputable Computer

Assisted Telephone Interviewing call centre and market research company (Symphony were a sub-contractor to Solasta).

Sample source

Symphony randomly selected respondents from all New Zealanders with access to a mobile phone. Five per cent of the sample was also contacted through randomly generated landline phone numbers – these were focused on rural areas to ensure a sufficient sample was obtained from rural areas where mobile reception may be less common.

Symphony interviewed the main user of the mobile phone as long as they were aged 18 and over. For the small sample of landlines, the interviewer randomly selected someone aged 18 and over in the household (unless there was only one person in the household in which case that person was selected for interview). For both the mobile and landline samples, interviews only proceeded if the selected individual had lived in New Zealand for most of the past year.

Ninety five percent of the final sample was interviewed on a mobile phone, and 5% were interviewed on a landline phone (landlines were mostly used to increase the number of responses from target populations – described further below).

Potential contact phone numbers were generated through Random Digit Dialing (RDD). RDD involves generating a large volume of telephone numbers through matching known telephone 'pre-fixes' (the first part of a phone number) with a random generation of the remaining digits.

Sample design

Within the sample of 5,000 adults Symphony boosted particular populations to ensure they could be analysed separately. The design involved deliberately skewing the sample away from what would be obtained through a random representative sample. Symphony did this by seeking additional interviews for particular populations by targeting landline calls to locations where the 2018 Census suggests the target populations reside in greater numbers. The trade-off of boosting was that the sample size for other non-boosted populations was reduced because the maximum number of interviews for the project was 5,000. The three boosts are briefly described below.

- Māori – the final sample was boosted to include 1,149 Māori respondents (whereas 723 would be expected in a non-boosted design).
- Pacific – 441 respondents in the final sample identified with a Pacific ethnic group (whereas 352 would be expected in a non-boosted design).
- Those living in regions outside of the regions with the three metropolitan cities of Auckland, Wellington and Christchurch. This was only a slight boost – 2,360 interviews were conducted outside of the metropolitan regions (whereas 2,160 would be expected in a non-boosted design).

Survey weighting

Solasta applied weighting to the survey results to correct for the sample design (which boosted particular populations) and to adjust for different rates of participation in the survey.

As is typical in social surveys, young people responded at a lower rate than older people. In addition, older males responded at a lower rate than others. To adjust for this, the latest available Statistics New Zealand Population Estimates were used to weight the data by age and gender. The Estimates were also used to weight the data by region (to adjust for our deliberate skew away from urbanised regions).

Asian respondents also participated in the survey at a lower than expected rate. To adjust for this, and to correct the deliberate skews towards Māori and Pacific within the survey sample, Solasta used the latest available Statistics New Zealand Population Projections to weight the data by broad ethnic group.

These population weights apply to all findings that describe answers provided about respondents in the general adult population.

The second half of the survey explored how different issues are resolved and what sources of help are used. To minimise burden, a maximum of four issues were explored in detail through a series of looped follow-up questions. To ensure the final issue dataset is broadly representative of the population of issues experienced by New Zealanders (and not just those followed-up in the survey), Solasta used data on the prevalence and frequency of all issues experienced by survey respondents in the past year (which was identified in the first half of the survey) to weight the final issues dataset.

Questionnaire development and testing

The draft questionnaire was provided by the Ministry of Justice, who had worked with the Law and Justice Foundation of New South Wales (LJF NSW), who are experienced in legal needs research, including conducting the Legal Australia-Wide (LAW) survey. The LJF NSW drafted the questionnaire based on:

- Previous New Zealand surveys and legal needs research:
    - the questionnaire used in the Ministry of Justice's most recent legal needs survey, Legal needs among New Zealanders.
    - the questionnaire used by the (now defunct) Legal Services Agency, 2006 National Survey of Unmet Legal Needs and Access to Services.
    - the New Zealand Crime and Victims Survey.
- More recent research and questionnaires on legal needs to keep up with best practice (for example, the Legal Australia-Wide (LAW) survey, and the Australian Public Understanding of Laws (PULS) survey).
- Feedback received from both government and non-government organisations on what data would be useful to collect, and how these organisations would use the data.
- The expectation that the data would be made available for other researchers via Statistics NZ's Integrated Data Infrastructure (IDI).

Solasta undertook twelve cognitive interviews to test and refine the draft questionnaire (cognitive interviews are an in-depth interviewing technique used to explore survey comprehension). An additional 100 interviews were conducted in a live-trial test prior to mainstage fieldwork. Through this testing process, the final questionnaire was adjusted to ensure it was easy to understand, resonated with respondents, and flowed well.

Telephone survey fieldwork

Telephone survey fieldwork with 5,000 adults was conducted between September and December 2023.

A number of strategies were used to maximise the response rate including:

- Interviewer training which described the project purpose and emphasised the importance of a high response rate and the need for particular sensitivity at the initial contact stage.
- Interviewers were briefed to volunteer alternative appointment times to those who sounded hesitant about taking part upon first contact.
- The use of Māori, Pacific, and Asian interviewers within the overall team (to ensure ethnic diversity within the fieldwork team).
- Conducting a minimum of 6 calls (an initial call plus up to five call backs) to each contact until successful contact was made.
- Making each callback at different times and/or on different days to increase the chance of contacting respondents.

The average interview length was 30 minutes.

There is no industry standard for calculating telephone survey response rates. Complications include the fact that many of the phone numbers called do not obtain a definitive outcome because they are never answered despite multiple callbacks across different days and different times. Although most may be ignoring the phone call, some of these numbers could belong to phones that are only used occasionally, are not yet allocated to users by the telecommunications company, or are out of network coverage for some or all of the fieldwork period. We present two different response rate calculations below:

1. The first is the most conservative approach and assumes that all those where no contact was made could potentially have taken part (although we discount this slightly by making a calculated assumption about the general rate of ineligibility). The conservative response rate calculation identifies that the overall survey of adults had a response rate of 9%.
2. The second approach is less conservative and is the rate of willingness shown by those who have been spoken with an interviewer. This is how many are willing to take part divided by how many said they are not willing to take part (this excludes numbers where no contact occurred from the calculation). The less conservative response rate calculation identifies that the overall survey of adults had a response rate of 19%.

More details about the calculation of the response rate can be found in the Technical Report.

After fieldwork, Solasta created code-frames to categorise responses provided in 'other-specify' questions and open-ended questions. These code-frames were used to translate 'free text' from relevant questions into categories suitable for analysis (please note that for each 'other-specify' question or open-ended question it was possible for respondents to fall into more than one response category).

Reading this report

We use the phrase 'issues' rather than 'legal problems'

The questionnaire, and this report, both avoid using the term 'legal problems'. Instead, we use the phrase 'issues' because not all matters included in the survey require legal processes to resolve them and not all issues create 'problems' for the respondent. Further, not everyone will be able to recognize their issue as having a legal component, so we did not want to exclude anyone who heard the word "legal" and did not think it applied to them. The survey was designed to capture the nature of justiciable issues that include any issue or everyday problem experienced by New Zealanders that could potentially have a legal resolution (whether or not it is resolved using any part of the justice system). As this report describes, justiciable issues can be dealt with through a variety of methods unrelated to formal institutions or processes.

Limitations of the method

The data collection method would not have been able to reach participants without access to a phone, such as those who do not own one, or those who live in institutional settings, like prisons or long-term care facilities.

The response rate of 19% is low relative to face-to-face surveys. However, it is not unusual for a telephone survey with a 30 minute average duration.

There was an underrepresentation of young people and people of Asian ethnicity (when compared with the general population). These are known biases which were mitigated through corrective weighting. However, there could be non-demographic biases in the survey sample (such as a higher than average trust in the legal system) which cannot be easily quantified and cannot be mitigated through corrective weighting.

Due to the nature of the survey method (a telephone survey) the survey may undercount people in the disabled community who may be unable or unwilling to participate in a survey of this nature. Disabled people, in particular those with cognitive disabilities, may have unique legal needs that are unable to be captured in the survey data due to the method.

Another limitation is that the sample sizes for some subgroups are relatively small. For example, only 46 people were interviewed that had experienced immigration issues in the past year and only 35 were selected for follow up questions about immigration (more details about the effects of small sub-group sample sizes are described below).

There is also the possibility of social desirability whereby respondents may have had a tendency to answer questions in a manner that might have been perceived favourably by others. The research team attempted to mitigate this by providing a full set of response options and making clear that the respondent would not be personally identified in the survey data. However, social desirability may have had an un-measurable influence on responses to more sensitive questions, such as experiences of family violence.

Margins of error

This research report is based upon a telephone survey of 5,000 respondents. This sample size means that findings for all respondents are subject to a margin of error of up to +/- 1.4% (at the 95% confidence level – which means there is a 19 in 20 chance that the true result will sit within the stated margin). This margin of error (and those in the table overleaf) assume simple random sampling.

Although the survey involves a large sample size overall, the margin of error increases for sub-populations, for filtered questions, and for follow-up questions about issues and help providers. The table below sets out some examples of margins of error for different groups within the survey sample.

Example population group	Margin of error (for a 50/50 result at the 95% confidence level)
All respondents (n=5,000)	+/- 1.4%
European respondents (n=3,381)	+/- 1.7%
Māori respondents (n=1,149)	+/- 2.9%
Pacific Peoples respondents (n=441)	+/- 4.7%
Asian respondents (n=461)	+/- 4.6%
MELAA (Middle Eastern/Latin American/African) or other ethnicity (including South African) (n=161)	+/- 7.7%
Issues encountered in the past year (n=2,219)	+/- 2.1%
Example of a filtered group: those who have experienced employment issues in the past year (n=169)	+/- 7.5%
Service experiences in the past year (among all those who obtained help) (n=1,592)	+/- 2.5%
Example of a filtered group: those who have used a legal aid lawyer for help in the past year (n=47)	+/- 14.3%

Note that each survey statistic is subject to its own margin of error – the maximum margin of error assumes a 50/50 split on a binary question. Results for questions which vary from a 50/50 split in either direction are subject to smaller margins of error.

Subgroup Analysis

Key analyses of the survey data focus on the range of experiences (by type of issue and type of help provider), as well as key demographic characteristics (such as age, gender, ethnicity, and household income). Unless otherwise stated, any text in the body of the report that refers to differences between subgroups refers to differences that are statistically significant at the 95% confidence level. In tables within this report several proportions are highlighted in bold. These are findings of significance for a particular subgroup. Bold figures are those where the finding for a particular subgroup is significantly higher than the average result (across the total population).

Statistical significance testing was generally conducted to determine whether a particular situation or subgroup stood out from the 'average' (across all survey respondents). However, when the group being considered made up a large portion of the average (for example, 'males'), the group being compared was against others not contained in that category (for example, 'females').

To avoid possible misinterpretation of percentage findings based on very small subgroup sizes, any proportions which are based on subgroups of less than 20 respondents have been removed. Sometimes subgroups are merged together in order to overcome this cut-off and present findings of significance. One common example in the report is analysis by 'type of issue'. This aggregates together a number of specific sub-categories (which were discussed during the interview) into broad 'types' of issue. For example, although the interview may have discussed resolving flood damage or pollution, these have been merged together into 'environmental issues' for the purposes of analysis and reporting.

Three units of analysis – the respondent, the issue, and the help provider experience

There are three broad units of analysis used within this report:

- Findings that describe 'the proportion of respondents' (there are 5,000 respondents in the sample).
- Findings that describe 'the proportion of issues' (there are 2,219 issues in the sample).
- Findings that describe 'the proportion of help provider experiences' (there are 1,592 service experiences in the sample).

The text and definitions in each table/figure describes the nature of analysis. The descriptions at the top of tables, and at the bottom of figures, explain which of the three units of analysis are being described.

Rounding effects in the report

Please note that sometimes the analysis in the report combines two categories, such as merging 'strongly agree' and 'agree' into 'overall agree'. When this occurs the percentages of the two individual categories may not add up to the percentage of their combined parts. This is because of rounding (for example, 4.4% would appear as '4%', and if two scores of 4.4% were added together this would appear as '9%' – rather than 8%). This can also occur when the proportions from various response categories in a single-coded question are summed together (adding together the face-value of various sub-categories may total to 99% or 101% rather than 100%).

1 Experience of issues in the past year

This section of the report explores the nature of civil legal issues experienced by survey respondents within the past year.

1.1 Prevalence of different types of issue in the past year

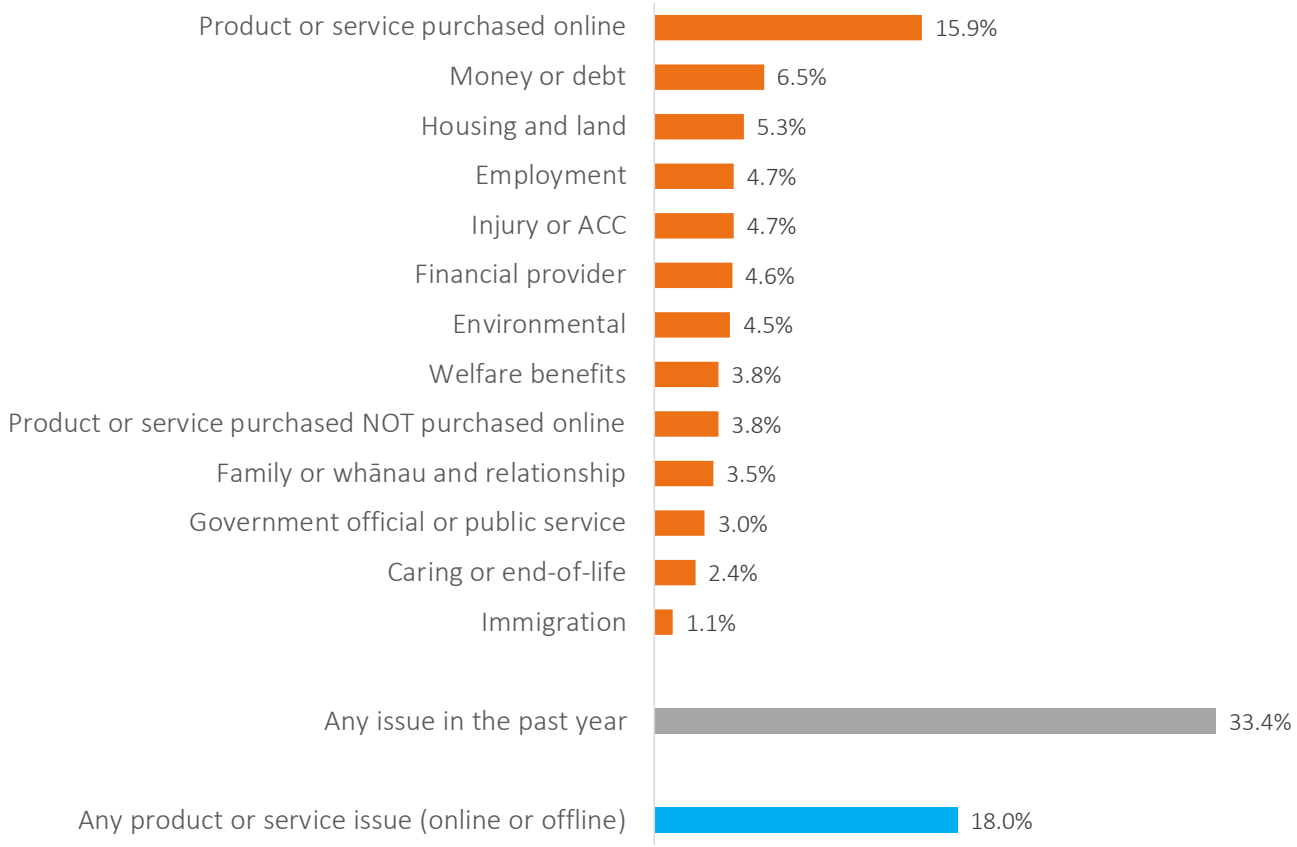
Respondents were asked if they had personally experienced a range of different types of issues and disputes within the past year. Respondents were asked about thirteen broad categories (referred to in this report as 'types of issue'). Some of these issues may have started some time ago but continued on into the reference year, which covered the 12 months prior to interview. Self-employed and small business owner/managers were told that business issues would be asked about separately (findings about the issues faced by small businesses are covered in a different report). The exact question wording can be found in the Technical Report.

In total 33% of respondents had experienced at least one of the thirteen types of issue included in the survey. As shown in Figure 1 (overleaf) issues with products and services (particularly those purchased online) were the most common type of issue encountered. Immigration issues were the least common.

Note that, unlike in other parts of the report, Figure 1[1] (and also Figure 2 later) shows decimal places for each percentage finding. This is due to the relatively small percentages involved and the need to differentiate the prevalence of different types of issue.

[1] It should also be noted that for proportions ending in .5% (e.g. 4.5% of people have experienced an 'environmental' issue) these can all be rounded up (because, after checking the next decimal place for each type of issue, every proportion that ends in .5% sits just above .5% by a very small amount).

Figure 1 – Prevalence of different types of issue in the past year



TxtC: I am going to read you a list of issues and disputes that people commonly experience in everyday life. Please tell me whether or not you have personally experienced any such issue in the past year - please include issues that started before then but continued after. Only include issues and disputes you have had yourself in New Zealand, so not issues and disputes experienced by someone you represented, helped or worked for. [FOR SME OWNERS/MANAGERS: I will ask you separately about issues you have encountered in your business.]. Since [DATE] have you had any issues or disputes to do with [INSERT EACH CATEGORY ABOVE]?

(Base: all respondents, n= 5,000)

In Figure 1 above, product and service issues (involving online or offline purchases) have been merged together to determine the proportion of the population affected by either type of issue. In total, 18% of the population experienced issues with a product or service in the last 12 months (via online or offline purchases).

Table 1 overleaf highlights demographic groups that were more likely to experience each type of issue.

Table 1 – Demographic groups more likely to experience each type of issue

Type of issue (% of overall population affected)	Populations more likely to experience this type of issue
Product or service purchased online **(16%)**	• Lesbian, Gay, Bisexual or Transgender (LGBT+) respondents[2] (25%) • Disabled respondents[3] (24%) • Single parents (22%) • Those aged 45-54 (20%) • Māori (20%) • Those with a household income over $100,000 (20%) • Those with a relatively low level of life satisfaction (between zero and six out of ten) (19%) • Those with a Tertiary Degree (18%).
Money or debt **(7%)**	• Those who would struggle to pay an unexpected expense of $500 without borrowing (21%) • Single parents (18%) • Disabled respondents (15%) • Those not in paid work but looking for employment (15%) • Those with a relatively low level of life satisfaction (between zero and six out of ten) (15%) • LGBT+ respondents (14%) • Pacific Peoples[4] (14%) • Māori (13%) • Those aged 25-34 (11%) • Those renting the home they live in (to any kind of owner/landlord – e.g. private or local government etc.) (12%) • Those without an education qualification (10%) • Those with a household income under $30,000 (10%).

[2] This includes a diverse range of respondents who identified as lesbian, gay, bisexual, or a range of other self-identified categories such as: asexual, queer, pansexual, transsexual, and other miscellaneous sexual orientations that are not 'heterosexual or straight'. The LGBT+ analysis category also includes gender diverse respondents such as those who identify with a different gender than was assigned to them at birth, and those who do not currently identify with the male or the female gender. In addition, the broad category of LGBT+ used in this report includes the intersex population.

[3] For the purposes of this report disabled was defined as having 'a lot of difficulty' or 'cannot do' one of the following: seeing (even if wearing glasses), hearing (even if using a hearing aid), walking or climbing, remembering or concentrating, or self-care such as washing all over or dressing. These questions are recommended for use by the United Nations in their Principles and Recommendations for Population and Housing Censuses - United Nations Department of Economic and Social Affairs Statistics Division Series M No. 67/Rev.2 Principles and Recommendations for Population and Housing Censuses 2008: http://unstats.un.org/unsd/demographic/sources/census/census3.htm

[4] Pacific Peoples respondents identify with at least one of the following ethnicities: Samoan, Cook Islands Māori, Tongan, Niuean, Fijian, Tokelauan, Tuvaluan, and Kiribati.

Housing and land **(5%)**	• Disabled respondents (13%) • Single parents (11%) • Those with a relatively low level of life satisfaction (between zero and six out of ten) (10%) • Māori (9%) • LGBT+ respondents (9%) • Those not in paid work but looking for employment (8%) • Those renting the home they live in (8%) • Those with a household income under $30,000 (7%).
Employment **(5%)**	• Those with a household income of $70,000 to $100,000 (9%) • Those with a relatively low level of life satisfaction (between zero and six out of ten) (9%) • Those not in paid work but looking for employment (8%) • Those who would struggle to pay an unexpected expense of $500 without borrowing (8%) • Single parents (8%) • Māori (8%) • Those aged 18-24 (7%) • Those renting the home they live in (6%).
Injury or ACC (Accident Compensation Corporation) **(5%)**	• Disabled respondents (13%) • Those who would struggle to pay an unexpected expense of $500 without borrowing (10%) • Those with a relatively low level of life satisfaction (between zero and six out of ten) (10%) • Those aged 18-24 (8%) • MELAA (Middle Eastern/Latin American/African) or other ethnicity (including South African) (9%) • Māori (7%) • LGBT+ respondents (7%).
Financial provider **(5%)**	• Small business owners/managers[5] (9%) • Those aged 45-54 (7%) • Māori (7%) • Parents who live with their partner or spouse (7%) • Those with a household income over $100,000 (6%).
Environmental **(5%)**	• Respondents living in Gisborne or Hawke's Bay (10%) • Disabled respondents (9%) • LGBT+ respondents (9%) • Māori (7%) • Small business owners[6] (7%) • Those who would struggle to pay an unexpected expense of $500 without borrowing (7%).

[5] This is defined as someone who is a full, or part, owner of a business with less than 20 employees, or is closely involved in the management of such a business. Unless otherwise stated, this does not include self-employed people.

[6] Note that this particular category is just those who own a business with less than 20 employees (this particular category does not include non-owner managers, nor does it include self-employed.

Welfare benefits **(4%)**	• Disabled respondents (16%) • Those not in paid work but looking for employment (12%) • Single parents (11%) • Those who would struggle to pay an unexpected expense of $500 without borrowing (10%) • LGBT+ respondents (8%) • Those with a household income under $30,000 (8%) or between $30,000 and $50,000 (7%) • Māori (8%) • Those aged 18-24 (7%) • MELAA (Middle Eastern/Latin American/African) or other ethnicity (7%) • Those who rely on government payment as their main source of income (7%) • Pacific Peoples (6%) • Those renting the home they live in (6%) • Those without an education qualification (6%).
Product or service NOT purchased online **(4%)**	• Disabled respondents (8%) • Single parents (6%) • Those aged 45-54 (6%) • Māori (5%).
Family or whānau and relationship **(4%)**	• Single parents (12%) • Disabled respondents (9%) • Māori (9%) • Those not in paid work but looking for employment (8%) • LGBT+ respondents (7%) • Those who would struggle to pay an unexpected expense of $500 without borrowing (6%) • Those with a relatively low level of life satisfaction (between zero and six out of ten) (6%) • Those with a household income under $30,000 (6%) • Pacific Peoples (5%).
Government official, public service, or help from central or local government **(3%)**	• MELAA or other ethnicity (including South African) (8%) • Disabled respondents (8%) • Single parent (7%) • Māori (6%) • Small business owners (6%) • Those with a relatively low level of life satisfaction (between zero and six out of ten) (6%) • Those with a household income between $70,000 and $100,000 (5%).
Caring or end-of-life **(2%)**	• Disabled respondents (8%) • Māori (5%) • Those aged 55+ (4%) • Small business owners/managers (4%) • Single parents (4%)

Immigration **(1%)**	• Those aged 25-34 (2%) • Residence class visa holders (4%) • MELAA or other ethnicity (including South African) (4%) • Disabled respondents (3%) • Asian[7] respondents (2%).
Product or service purchased online *or* offline (both categories combined) **(18%)**	• Disabled respondents (29%) • LGBT+ (28%) • Single parents (24%) • Those aged 45-54 (23%) • Māori (23%) • Those with a household income over $100,000 (22%) • Those with a Tertiary Degree (21%).
At least one of the issues covered in the survey **(33%)**	• All those aged under 65. This ranges from 36% for 18-24 year olds, 37% for 25-34 year olds, 35% for 35-44 year olds, 39% for 45-54 year olds, and 35% for 55-64 year olds (compared with 26% of 65-74 year olds, and only 18% of those aged 75+). • Disabled respondents (54%) • LGBT+ respondents (49%) • Single parents (46%) • Those with a relatively low level of life satisfaction (between zero and six out of ten) (46%) • Māori (45%) • Those who would struggle to pay an unexpected expense of $500 without borrowing (44%) • Those not in paid work but looking for employment (42%) • Small business owners/managers (39%) • Those renting the home they live in (38%) • The North Island (35%) compared with 30% of the South Island. Note that no one issue in particular stood out as being significantly more common in the North Island, rather prevalence was slightly higher for every issue. Full details of the proportion of sub-populations experiencing one or more issues in the past year can be found in Appendix A.

In general, certain populations stand out as being more likely to have experienced a number of the issues explored in the survey, these include:

- Single parents
- Māori
- Disabled
- LGBT+.

[7] This is a diverse group of respondents that includes Indian, Chinese, South-East Asian, Japanese, Korean, Sri-Lankan and other Asian ethnicities (not including Middle Eastern).

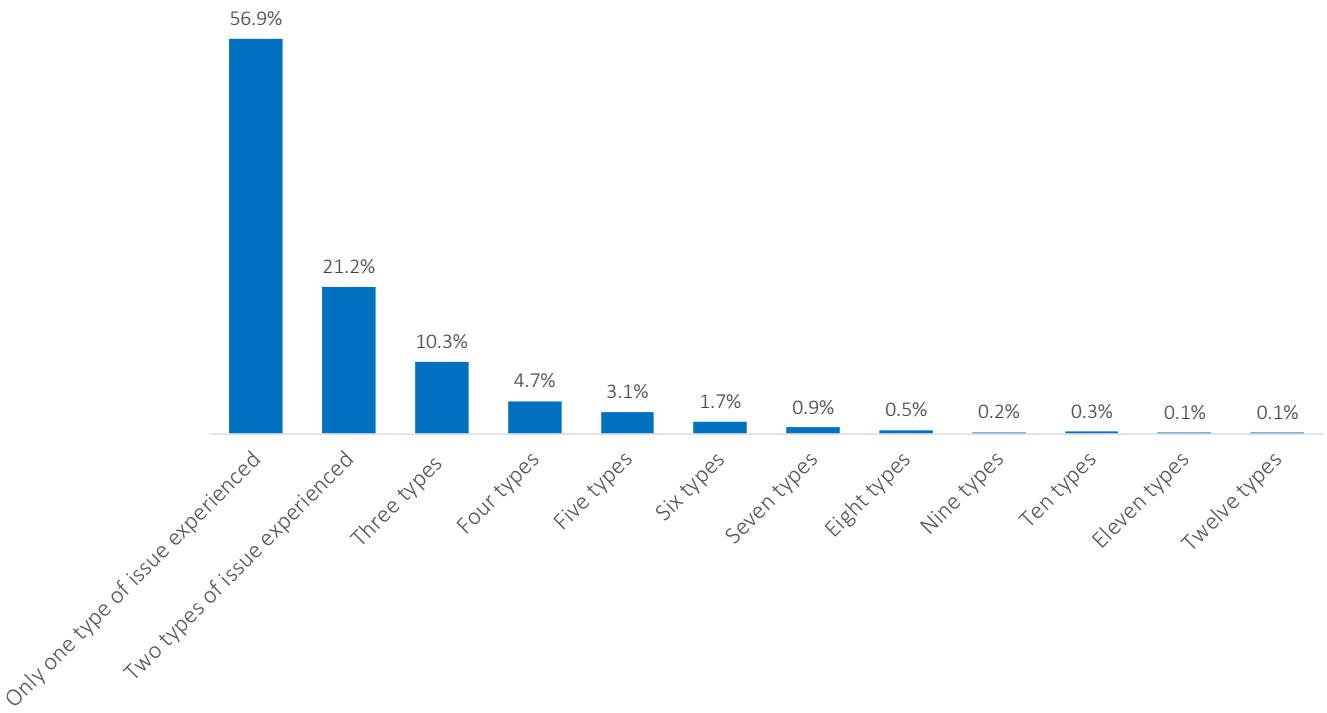
To a lesser extent there is also a relationship between financial circumstances and issue prevalence. As Table 1 shows, respondents who would struggle to pay an unexpected expense of $500 without borrowing (which is an indicator of financial vulnerability) were more likely to experience most of the issues. Respondents from households with a relatively low income (under $30,000) were also more likely to experience many of the issues investigated[8] although this does vary from issue to issue. For example, respondents with medium and high household incomes were more likely to report issues relating to employment, financial providers, and products and services.

1.2 Number of issue types experienced in past year

Many of those who have experienced an issue in the past year also experienced another issue of a different type. Out of the thirteen types of issues investigated in the survey, the maximum number experienced by survey respondents was twelve. The findings are illustrated overleaf.

[8] Note that the relationship between personal (or individual) income and issue prevalence was less clear.

Figure 2 – Number of issue types experienced in the past year (among those experiencing at least one type of issue)



TxtC: Since [DATE] have you had any issues or disputes to do with [INSERT EACH CATEGORY ABOVE]?

(Base: all respondents experiencing at least one type of issue in the past year, n= 1,751)

Among those who had experienced at least one type of issue, over two fifths (43%) experienced at least one other issue of a different type.

Please note that this analysis about the 'number of types of issues' is different to analysis about the frequency, or number of occasions, that issues were experienced (described later at 1.4). The former is about experiencing each high-level category (or 'type' of issue) at least once, whereas the latter is about how often issues of each type occur within the past year.

1.3 Overlap between different types of issue

Given that experiencing a range of issues is not uncommon, we examined the cross-over of experiences by type of issue. The results are shown in the table overleaf – in order to understand each issue, please read individual columns of the table from top to bottom.

Table 2 – Overlap of different issues

	All respondents	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*5,000*	*252*	*215*	*290*	*834*	*206*	*365*	*250*	*146*	*172*	*46*	*210*	*247*	*246*
Employment	5%	100%	22%	20%	12%	21%	22%	20%	17%	26%	11%	26%	16%	19%
Welfare benefit	4%	18%	100%	17%	9%	17%	23%	16%	20%	28%	19%	34%	21%	16%
Housing and land	5%	22%	23%	100%	13%	20%	21%	19%	26%	27%	13%	24%	23%	30%
Product or service purchased online	16%	41%	37%	38%	100%	47%	36%	42%	39%	38%	35%	37%	37%	37%
Product or service not purchased online	4%	17%	17%	15%	11%	100%	16%	18%	23%	22%	7%	18%	17%	18%
Money or debt	7%	30%	38%	26%	15%	27%	100%	26%	27%	28%	12%	32%	28%	23%
Financial provider	5%	19%	19%	16%	12%	21%	18%	100%	25%	26%	18%	20%	19%	23%
Caring or end-of-life	2%	9%	12%	12%	6%	15%	10%	13%	100%	16%	2%	17%	10%	12%
Government or public services	3%	17%	22%	16%	7%	17%	13%	17%	20%	100%	9%	20%	17%	17%
Immigration	1%	2%	5%	3%	2%	2%	2%	4%	1%	3%	100%	7%	4%	4%
Family or whānau relationship	4%	19%	31%	16%	8%	17%	17%	15%	25%	23%	22%	100%	14%	14%
Injury or ACC	5%	16%	26%	20%	11%	21%	20%	19%	20%	26%	16%	19%	100%	21%
Environmental	5%	18%	19%	26%	11%	22%	16%	23%	22%	26%	17%	18%	20%	100%
Average number of issue types experienced in past year	*0.64*	*3.3*	*3.7*	*3.2*	*2.2*	*3.5*	*3.2*	*3.3*	*3.6*	*3.9*	*2.8*	*3.7*	*3.3*	*3.3*

(Please read this table column-by-column)

The leftmost column of figures shows the prevalence of each type of issue in the general population. As can be observed from the rest of the data in the table (starting with the column labelled 'Employment'), those experiencing any type of issue in the past year were also more likely to experience other types of issue. For example, 18% of those experiencing an employment issue also experienced a welfare benefit issue.

Every single figure in the table is statistically significantly different from the average, so rather than bold figures that stand out, we underline particularly strong-cross overs (where the figure is seven times greater than the general population). This indicates that encountering the issue described in the column

is very strongly associated with experiencing another issue described in the row of the table that contains the figure underlined. For example, 31% of those who have experienced an issue with welfare benefits also experienced a family or whānau relationship issue (whereas only 4% of the general population have experienced a family or whānau relationship issue). Those experiencing welfare benefit issues also had a tendency to encounter a range of other issues too. As described on the bottom row of the table, on average, someone experiencing welfare benefit issues experiences an average of almost four different types of issue within the past year (including the welfare benefit issue itself).

Similarly, those experiencing issues with government or public services, or those experiencing issues with family and whānau relationships experienced close to four different types of issue per year.

1.4 How often issues are experienced within the past year

For each type of issue, respondents were asked to estimate how many issues or disputes of that type they had experienced in the past 12 months. The majority only encountered an issue once or twice. However, some respondents reported a very high number of issues or disputes. For example, someone said they had encountered 52 money or debt issues in the past year. They are probably indicating that money problems are a weekly event for them. Due to questionnaire size limitations, we were unable to explore each event to determine whether it was a series of entirely separate issues or just one issue which the respondent had to deal with on multiple occasions throughout the year.

When analysing the total number of issues and disputes in the past year, we did not want a small handful of respondents to sway the profile of results (for example, one respondent reporting 52 money or debt issues would significantly skew the average number of money or debt issues within the survey sample). To identify 'outliers' (small numbers of respondents that can have un-due influence on analysis of numeric data), the 98th percentile for each type of issue was identified and the maximum number of occasions that issue could be experienced was capped at the 98th percentile[9].

In our analysis of how often issues are experienced, we did not want to ignore the effects of those who said 'don't know' or 'refused' when asked how often they had encountered each type of issue. These respondents may have found it difficult to quantify their experiences. For these respondents, their missing answer was substituted with the 'average' number of occasions for that type of issue (after applying the capping described above).

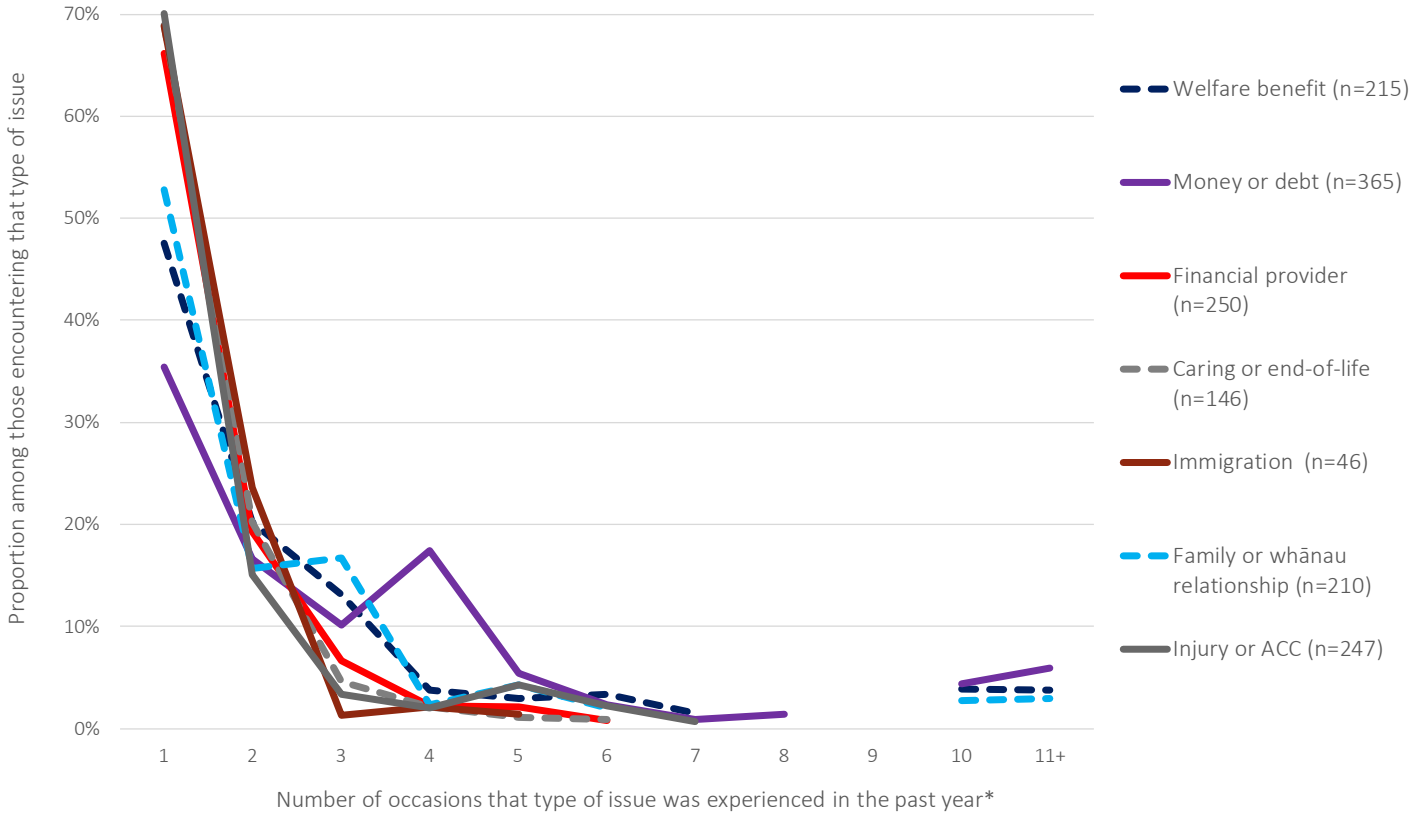
[9] Note this capping only affected a very small minority of respondents. The New Zealand Crime and Victims Survey (NZCVS) uses a similar capping method when analysing incidence of crime (refer to page 86 of the *NZCVS Cycle 5 Methodology report* [Ministry of Justice 2021] -https://www.justice.govt.nz/assets/Documents/Publications/Cycle-5-Methodology-Report-V1.0-FINAL.pdf#page=86. This involves identifying the 98th percentile of incidence and capping the maximum number of issues at that value. For example, if there were 100 respondents and the first one reported one issue, the second one two issues, the third one three issues … sequentially through to … the 99th respondent reporting 99 issues and the 100th respondent reporting 100 issues. Then the 98th percentile would be 98 issues, and the 99th and 100th respondent would be capped to only experience 98 issues in the edited data. In the edited survey data, we capped the number of occasions each type of issue could be experienced at the 98th percentile.

The results overleaf illustrate how often each type of issue is experienced within the past year (filtering for those who have experienced that type of issue at least once). Around three-quarters of respondents who faced issues, experienced them only once or twice. However, there is a long tail, whereby small numbers of people encountered issues on multiple occasions.

Due to the large number of issue types explored in the survey, two different figures are shown. The first shows the distribution for types of issue that involved either a low or high frequency (in terms of number of occasions experienced within the past year). The second shows the distribution for issues that were generally similar (in terms of frequency).

It should be noted that frequency distributions are similar for all types of issue (which makes it difficult to visually identify frequency by type of issue). For this reason, more detail about frequency is provided in Table 3 later.

Figure 3 – Number of occasions each type of issue was experienced in the past year (issue-types with high and low frequency)



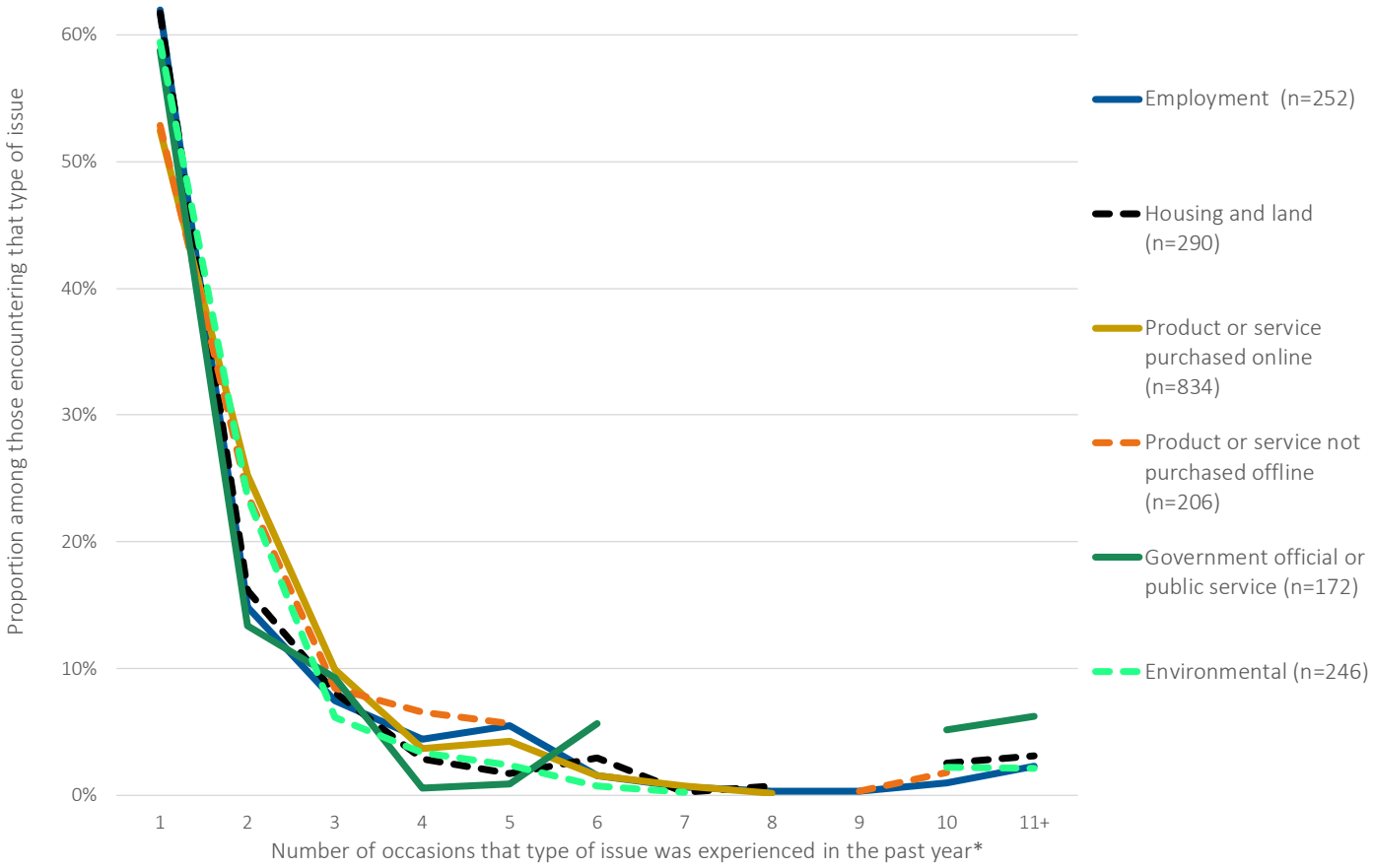
C2: How many issues or disputes like this have you had since [DATE] including ones that started before that time but continued?
[Base: all those who had experienced that type of issue at least once, refer to chart for base sizes)

* For some issues there are blanks whereby no respondents experienced that quantity. This happened more often for issues with small numbers of respondents (for example, no respondents reported 6-10 immigration issues in the past year). The absence of '9' as a quantity is perhaps not surprising because respondents may round their estimate up to 10.

Differences between issues that re-occur vs. occur only once can be observed on the left of Figure 3. Money and debt issues tend to re-occur, with only 35% of those experiencing the issue encountering it once. And less than half of those experiencing welfare benefit issues encounter that issue once. Other issues (including issues with: financial providers, caring/end-of-life, immigration, and injury/ACC) typically occur on only one occasion.

Money or debt issues display a slightly 'higher' tail towards the right of the graph compared with other types of issue. This indicates that money or debt issues are more likely (than other types of issue) to have occurred frequently.

Figure 4 – Number of occasions each type of issue was experienced in the past year (issue-types with similar frequencies)



C2: How many issues or disputes like this have you had since [DATE] including ones that started before that time but continued?
[Base: all those who had experienced that type of issue at least once, refer to chart for base sizes)

For some issues there are blanks whereby no respondents experienced that quantity. This happened more often for issues with small numbers of respondents (for example, no respondents reported 7-10 government/public service issues in the past year). The absence of '9' as a quantity is perhaps not surprising because respondents may round their estimate up to 10.

The distributions for issues relating to employment, housing and land, product or service purchases (online or offline), government officials/public services, and environment are all similar to one and other.

To understand the typical frequency that respondents encounter each issue, the table overleaf provides details of the 'median' (the middle point between the lowest and highest reported frequency) and the 'mean' (the average number of occasions experienced per type of issue). For each type of issue, the table also describes the proportion that experienced that issue once, twice, or three or more times.

Table 3 – Typical number of occasions each type of issue was experienced in past year (among those experiencing the issue at least once)

Issue type	Median	Average	Standard Deviation	Occurred once	Occurred twice	Occurred three+ times
Government or public services (n=172)	1	6.01	17.10	59%	13%	28%
Money or debt (n=365)	2	3.92	5.06	35%	17%	48%
Welfare benefit (n=215)	2	2.97	3.93	48%	20%	32%
Family or whānau relationship (n=210)	1	2.59	3.38	53%	16%	31%
Immigration (n=46)	1	2.44	6.65	69%	24%	7%
Housing and land (n=290)	1	2.34	2.82	62%	16%	22%
Employment (n=252)	1	2.32	3.14	62%	15%	23%
Environmental (n=246)	1	2.17	2.87	59%	24%	17%
Product or service purchased offline (n=206)	1	2.05	1.68	53%	24%	23%
Product or service purchased online (n=834)	1	2.05	1.71	52%	26%	22%
Injury or ACC (n=247)	1	1.80	1.79	70%	15%	15%
Financial provider (n=250)	1	1.76	1.67	66%	19%	15%
Caring or end-of-life (n=146)	1	1.60	1.52	69%	20%	11%
Number of occasions for any issue (n=1670)	*2*	*4.82*	*10.44*	*39%*	*19%*	*42%*

The table shows that, among all those who have experienced at least one issue, the average respondent faced issues on almost five (4.82) occasions within the past year. However, due to a small number of respondents experiencing a large number of issues, this average[10] is not necessarily reflective of the 'typical experience'. The median (which described the 'mid point' in the data) may be more suitable for describing the typical experience. The median number of occasions an issue of any kind was encountered was 2.

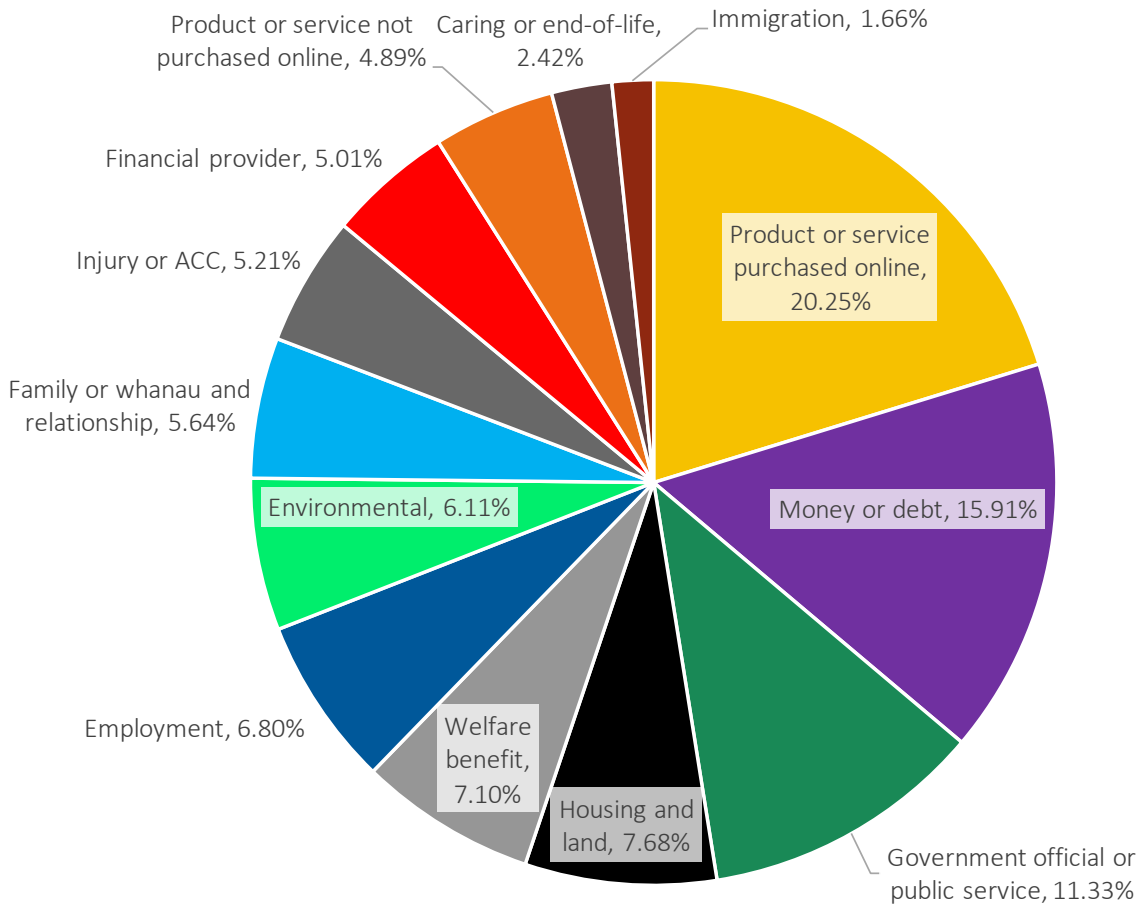
The findings for 'government or public services' stand out within the table. A relatively small group of respondents reported multiple issues with government or public services. Although the majority (59%) only encountered this type of issue once, the average number of occasions was six. This is explained by the experiences of a small group of fifty-one respondents who experienced government/public service issues on three or more occasions. On average, this group said they had encountered this type of issue on 17 occasions. This is a relatively small sample size so the results should be treated with caution, and sub-group analysis of these respondents is not possible.

[10] Which was the statistical 'mean' for the number of occurrences across all types of issue for respondents who had experienced at least one issue in the past year.

1.5 Profile of the total population of issues

To estimate how common different types of issue are in New Zealand, numeric data on the total number of occasions respondents faced issues was summed together for each type of issue. The resulting profile of the 'issue population' is shown below.

Figure 5 – Profile of issue population by type of issue



C2: How many issues or disputes like this have you had since [DATE] including ones that started before that time but continued?

[Base: number of issues reported by respondents in the past year, 8,049 occasions reported from n=1,751 respondents who experienced at least one issue]

The chart shows the distribution of issues taking into account how often those issues are experienced. Therefore, it is based on the spread of issue types among the total population of issues (remembering that one person can experience multiple issues of each type). This is different to Figure 1 earlier which describes prevalence (i.e. the proportion of respondents experiencing at least one issue in the past year).

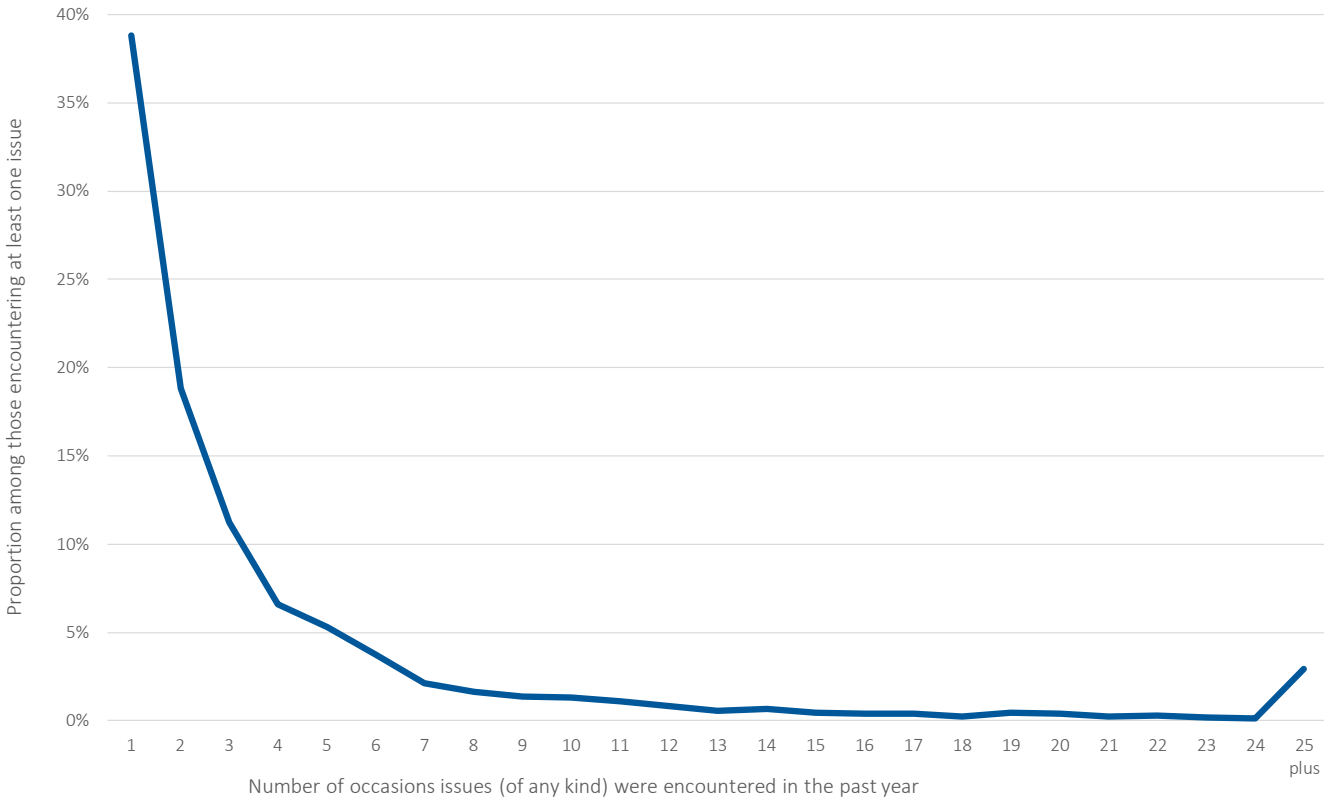
The results show that product and service issues (relating to online or offline purchases) are the most common issue accounting for a quarter of all occasions respondents faced issues. Money or debt issues were the next most common.

Despite having a relatively low prevalence, government or public service issues are relatively common within the total population of issues. Only 3% of respondents were affected by government/public service issues but they account for 11% of all issues (as Table 3 shows, some respondents experienced this type of issue on multiple occasions).

1.6 Respondents facing multiple issues

As stated earlier, a third of respondents encountered at least one issue in the past year. Figure 6 overleaf shows the number of occasions respondents faced issues of any type.

Figure 6 – Number of occasions an issue (of any kind) was experienced (among those experiencing one or more issues)



C2: How many issues or disputes like this have you had since [DATE] including ones that started before that time but continued?
[Base: all those who have experienced at least one type of issue, n=1,751]

As can be seen from this chart, most only face issues on one or two occasions but, due to a small number of respondents facing issues on multiple occasions, the average number of issues faced by those who have encountered at least one issue was 4.82 (which is the statistical 'mean'). The median (which is the middle point between the lowest and highest reported frequency) was 2.

There is a special interest in those experiencing multiple issues because they face compounding risks that increase their vulnerability to negative outcomes such as financial distress, poor physical and mental health and damage to family relationships (described further on page 67).

In total, 10% of respondents experienced at least four issues in the past year. This is defined as at either:

- Four or more separate types of issues (for example, one employment issue, one immigration issue, one environmental issue, and one welfare benefit issue), or
- Four occasions of one type of issue (for example, experiencing four separate welfare benefit issues), or

- A combination (for example, two welfare benefit issues and two employment issues).

The proportion experiencing at least four issues was higher among certain populations including:

- Disabled respondents (28%)
- Single parents (22%)
- Those who would struggle to pay an unexpected expense of $500 without borrowing (22%)
- Those with a relatively low level of life satisfaction (between zero and six out of ten) (20%)
- LGBT+ respondents (21%)
- Māori (20%).
- Those not in paid work but looking for employment (19%)
- Pacific Peoples (16%)
- Those renting the home they live in (15%)
- Those with a household income below $30,000 (14%)
- Those aged under 65 (12% among all age-groups under 65 years old – with not much variation within the working age population – this compares with only 4% among those aged 65+).

It should be noted that the populations described in the bullet points above are very similar to those described at the end of Table 1 (which identifies those who are more likely to experience any issue). So both the prevalence and frequency of issues are relatively high among these populations. As described on page 64, many of these populations (including single parents, disabled respondents, and those from low-income households) also describe 'high' or 'severe' impacts resulting from their issues.

Due to encountering issues on a frequent basis, this small population (who experienced issues on at least four occasions) are affected by over three-quarters of the total volume of issues captured by the survey. The distribution of the volume of issues is described in the bottom row of the table below.

Table 4 – Volume of total issues experienced by respondents facing multiple issues

	Experienced one issue	Experienced two issues	Experienced three issues	Experienced four issues
Sample size	*648*	*314*	*188*	*520*
Share of the adult population	13%	6%	4%	10%
Share of total volume of issues (based on the sum of all occurrences in the past year)	8%	8%	7%	77%

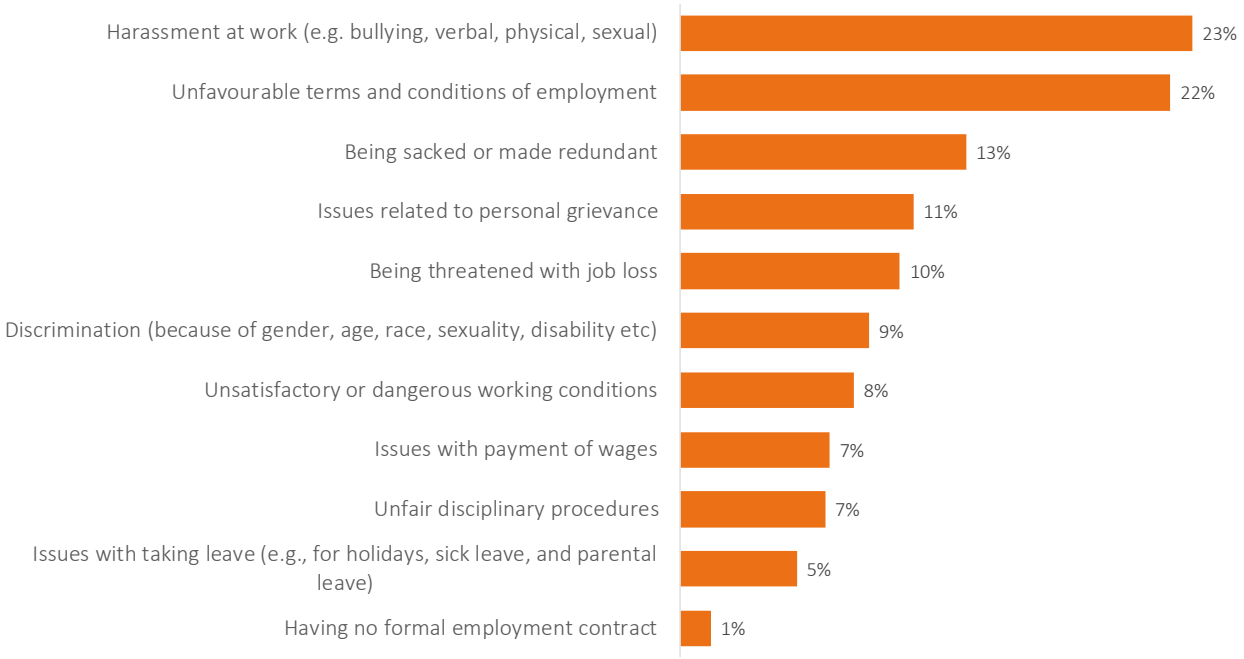
1.7 Specific details about each type of issue

To better understand the nature of each type of issue, respondents were asked to provide specific details about the nature of issues they had encountered.[11]

To minimise questionnaire burden, respondents were asked to provide details about a maximum of two different types of issue. If they had experienced more than two types, two were selected at random. Therefore, it should be noted that the results in this section are from a sub-sample of respondents (because a maximum of two types of issues were investigated in detail). The sample sizes are small for some of the results (for example, Figure 15 is only based on 35 respondents). Given the small sample sizes, it is not possible to conduct robust subgroup analysis on the results contained in this section of the report. The specific details for each type of issue are shown between Figure 7 and Figure 18 overleaf. It should be noted that respondents could provide more than one answer to these questions so some of the results add up to more than 100%.

[11] The specific details were collected and repeated back to the respondent on several occasions during the interview (to remind them about the nature of the issue being discussed). When repeated back to the respondent, the text was slightly shortened – for example 'harassment at work (for example, bullying, verbal, physical, sexual)' was replaced with 'harassment at work'. This specific text is also contained in the survey dataset for each respondent - and is referred to later in this report as a 'sub-category'. The sample size for each sub-category is small, so these were grouped into broad 'types of issue' for the purposes of analysis (for example, 'harassment at work' forms part of the 'employment' issue-type).

Figure 7 – Specific details of employment issues

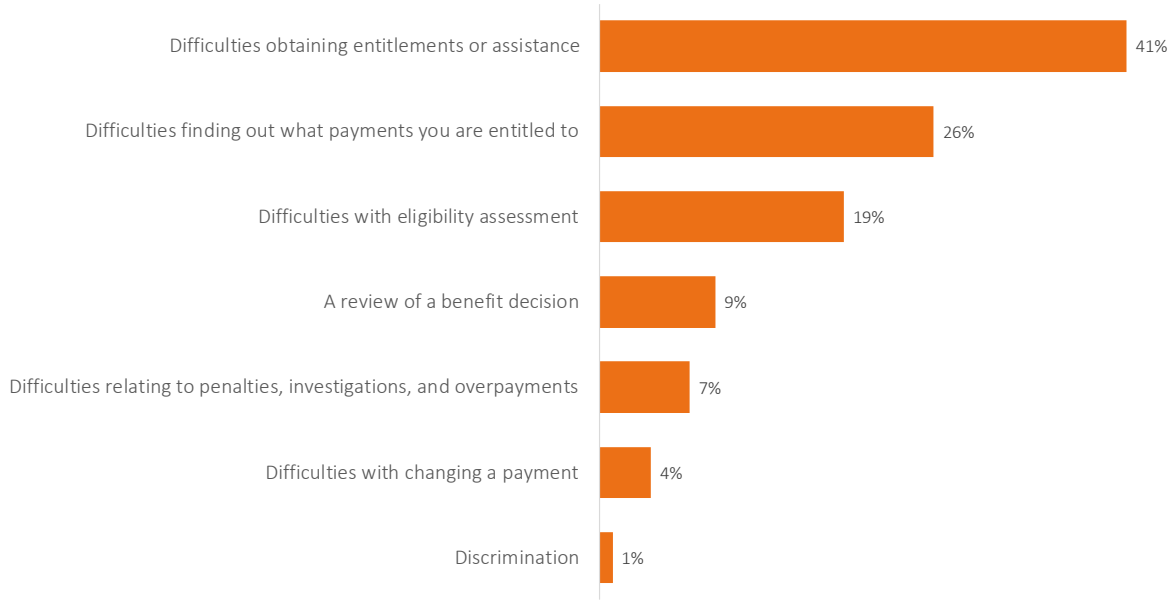


D1Ai: You said you have had employment issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing employment issues, n=148]

As the figure above shows, harassment at work (which includes bullying, verbal, physical, and sexual harassment) and unfavourable terms and conditions of employment were often experienced by those facing employment issues (23% and 22% respectively). A range of other issues were also encountered (such as being sacked or made redundant, personal grievance issues, being threatened with job loss etc.).

Figure 8 – Specific details of welfare benefit issues

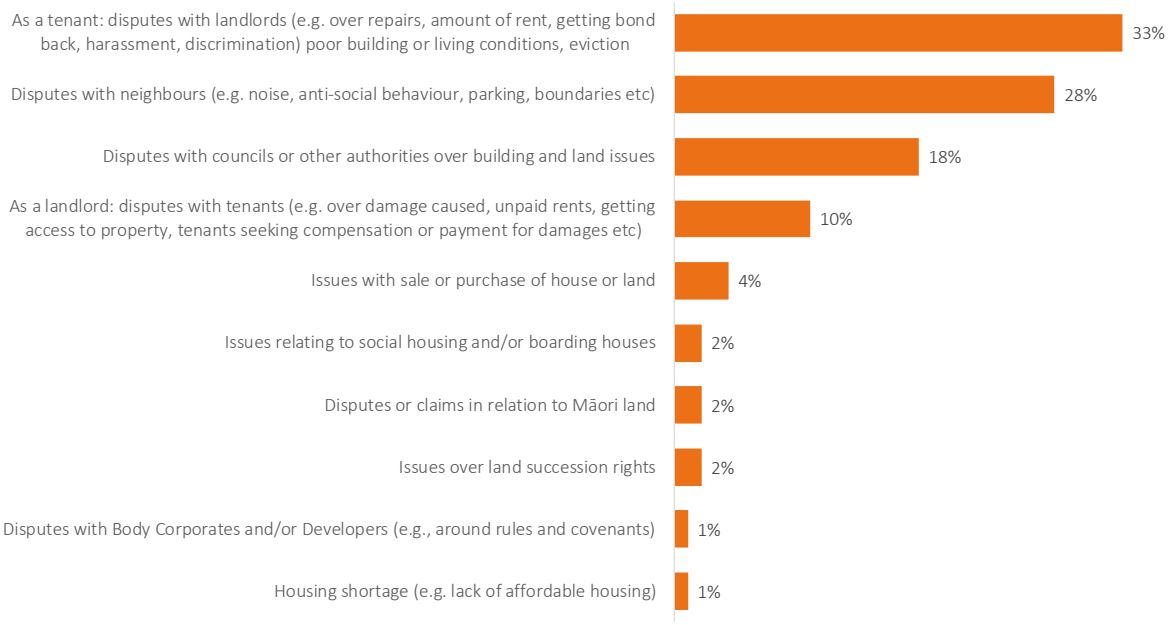


D1Bi: You said you have had welfare benefit issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing welfare benefit issues, n=106]

The most common welfare benefit issue related to difficulties obtaining entitlements or assistance (41% of those experiencing welfare benefit issues said they encountered this). 26% also faced difficulties finding out what payments they were entitled to.

Figure 9 – Specific details of housing and land issues



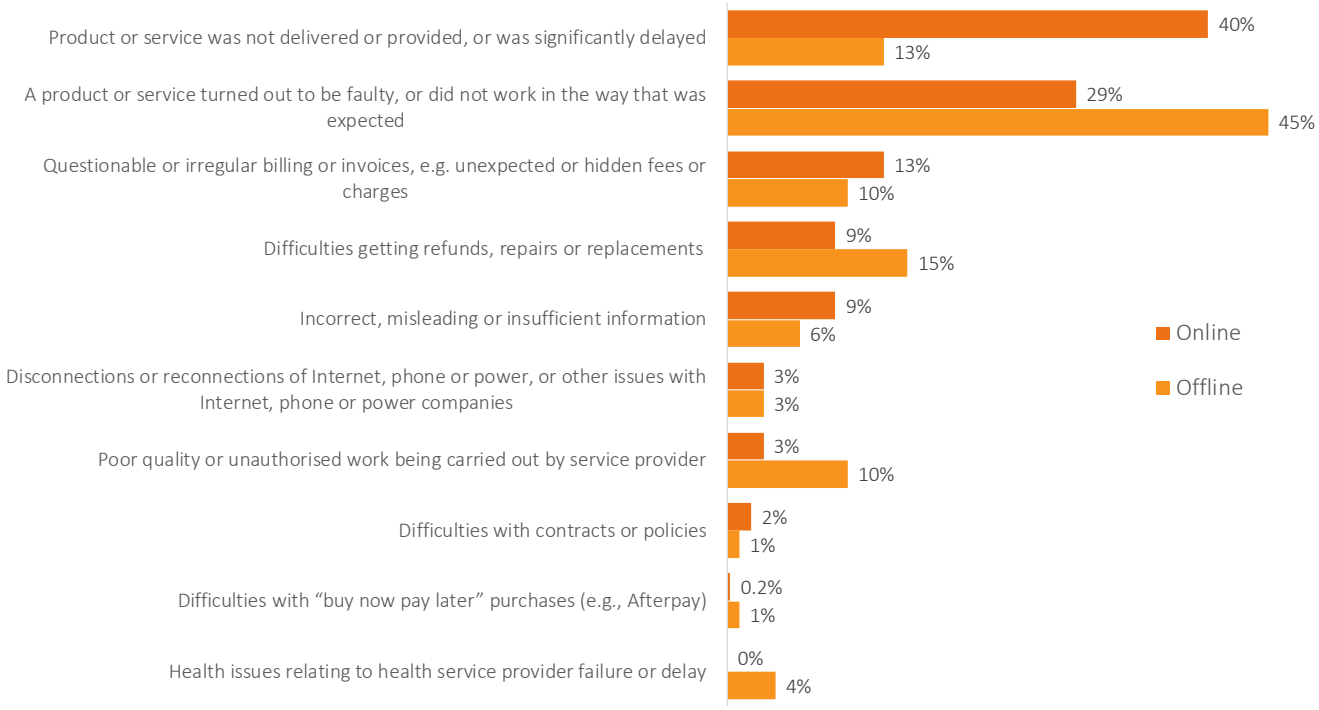
D1Ci: You said you have had housing and land issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing housing and land issues, n=158]

A third (33%) of those experiencing housing and land issues said they experienced issues as a tenant (such as disputes with landlords, poor building or living conditions, or eviction). Twenty eight percent said they had disputes with neighbours (about noise, anti-social behaviour, parking, boundaries etc.).

Figure 10 below illustrates the specific experiences of those encountering product and service issues. Respondents were asked about issues relating to both online and offline purchases. However, due to their similar response lists, both sets of results are shown.

Figure 10 – Specific details of product and service issues (online and offline)



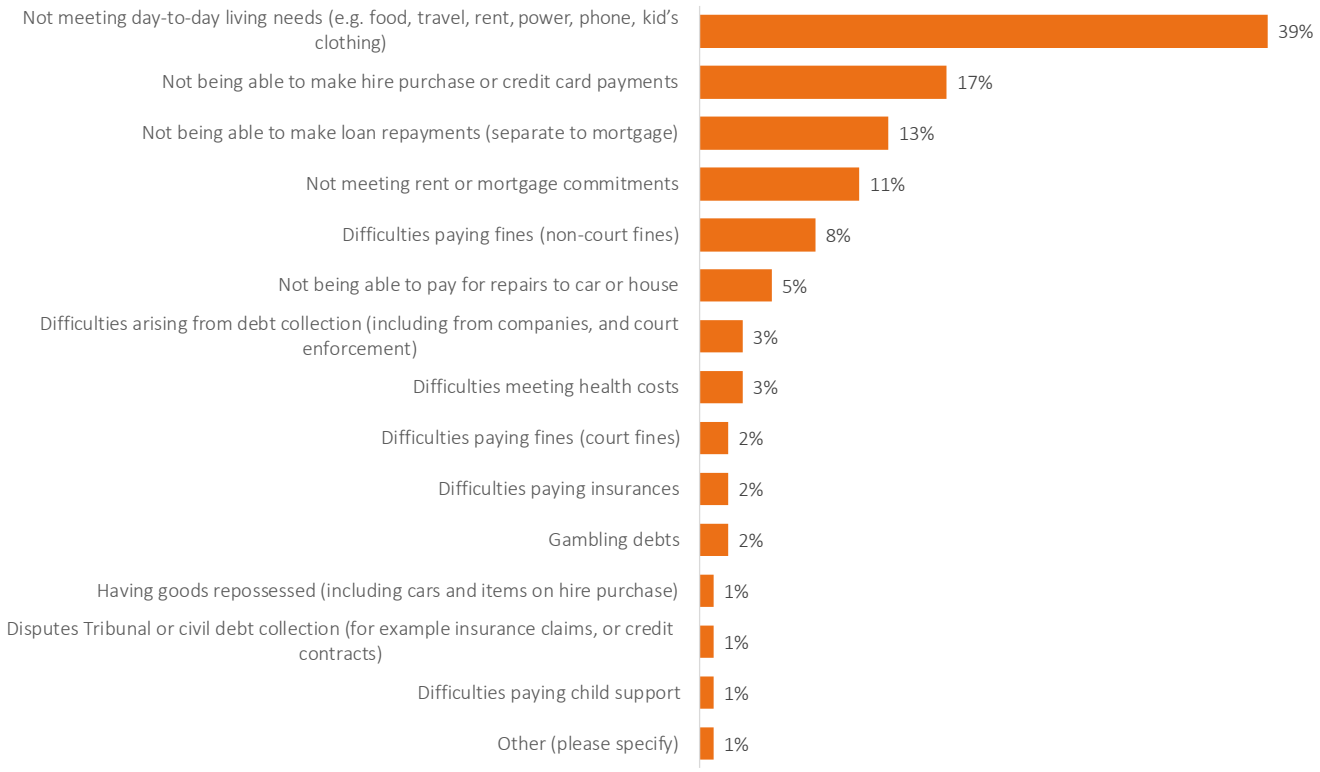
D1Ai – D1Mi: You said you have had issues with a product or service purchased online/offline, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing product or service issues, n=614 for online purchases and n=104 for offline purchases]

A far greater proportion of online purchases involved non-delivery or significant delays (40% of respondents reporting issues with online purchases said this, compared with only 13% of respondents reporting issues with offline purchases).

Compared with online purchases, those experiencing issues associated with purchases not made online were more likely to report faults (45% of respondents reporting offline purchase issues), difficulties getting refunds, repairs and replacements (15%), and poor quality or unauthorised work (10%). (The equivalent proportions for online purchases were 29%, 9%, and 3%).

Figure 11 – Specific details of money or debt issues

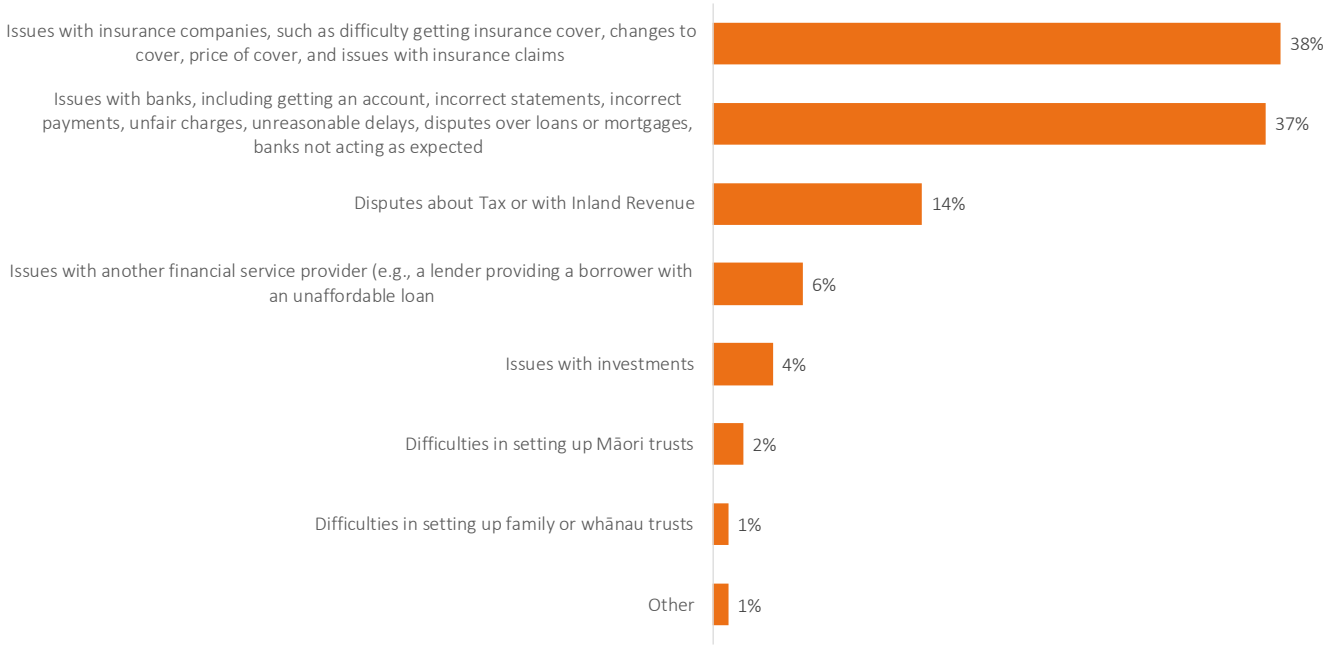


D1Fi: You said you have had money or debt issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing money or debt issues, n=193]

Thirty nine percent of those experiencing money or debt issues said they were not meeting day-to-day living needs, the next most common answer was not being able to make purchases or credit card payments (17% of those experiencing money or debt issues).

Figure 12 – Specific details of financial provider issues

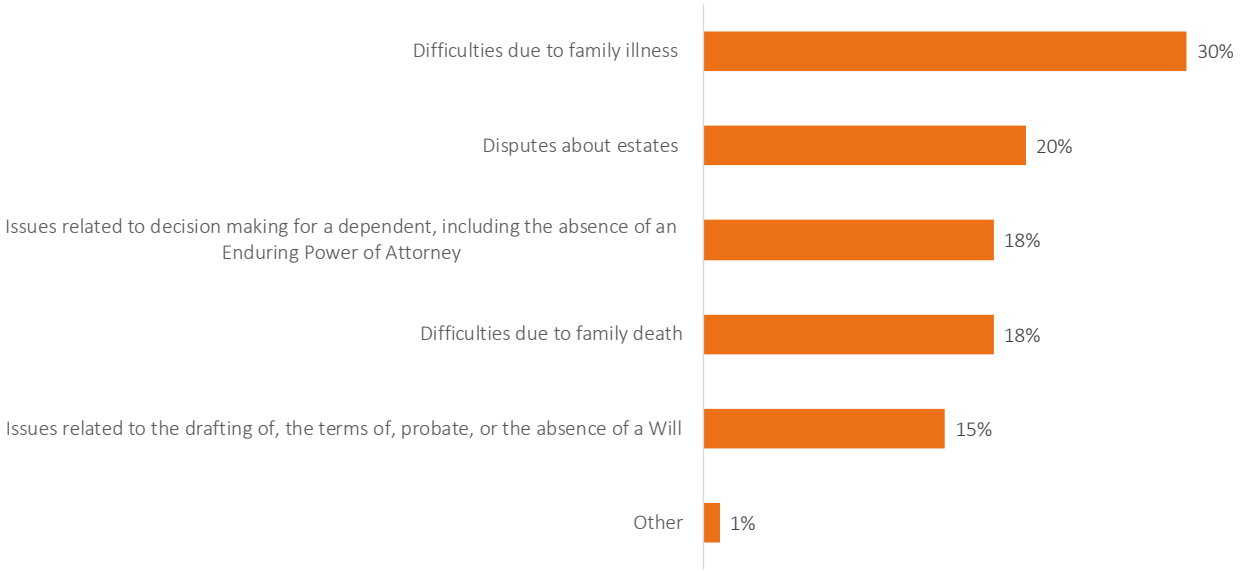


D1Ai – D1Mi: You said you have had financial provider issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing financial provider issues, n=145]

The two most common situations faced by those experiencing financial provider issues were issues with insurance companies, such as difficulties with cover or difficulties with claims (38% of those experiencing financial provider issues) and issues with banks, such as getting an account, incorrect statements or payments, unfair charges, unreasonable delays, disputes over mortgages (37%).

Figure 13 – Specific details of caring or end-of-life issues

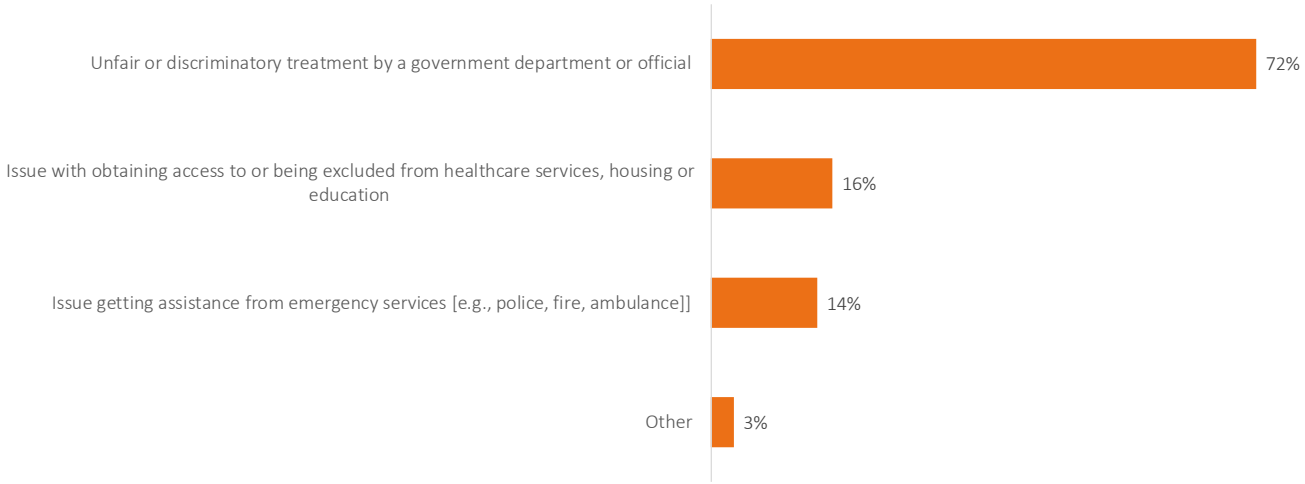


D1Ai – D1Mi: You said you have had caring or end-of-life issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing caring or end-of-life issues, n=81]

Thirty percent of those facing caring or end-of-life issues experienced difficulties relating to a family illness, 20% had disputes about estates, 18% experienced issues relating to decision making for a dependent (including the absence of an Enduring Power of Attorney), 18% experienced difficulties due to a family death, and 15% experienced issues relating to probate or wills.

Figure 14 – Specific details of issues with government or public services

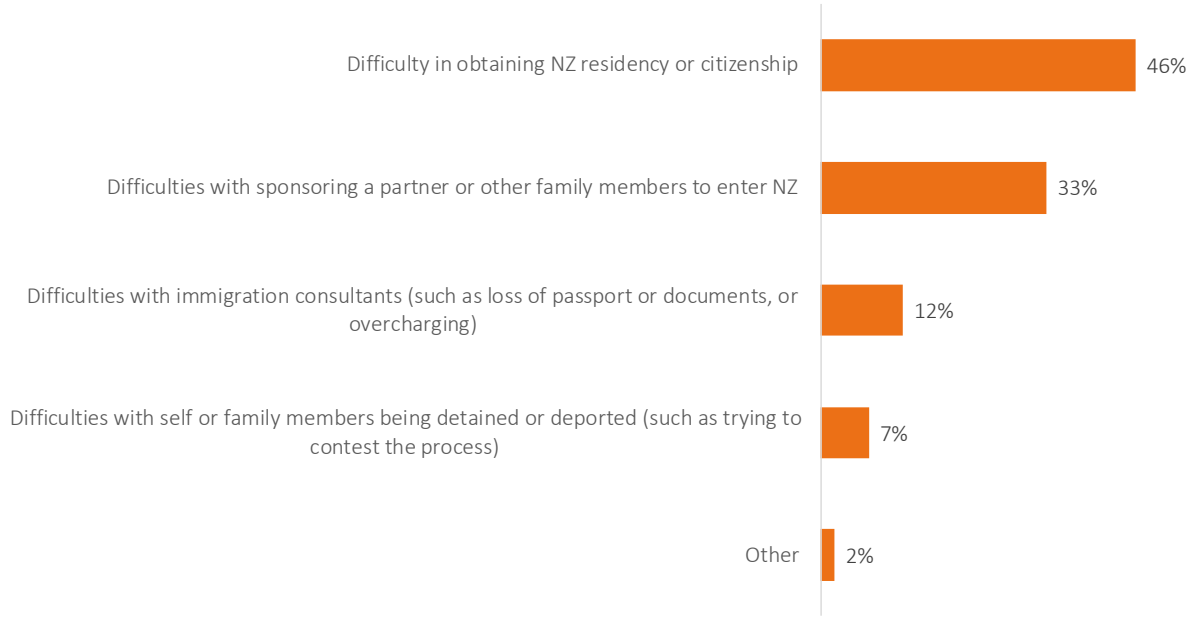


D1Ii: You said you have had issues with government officials or public services, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing issues with government officials or public services, n=77]

Among those who had experienced issues with government or public services, 72% said they had encountered unfair or discriminatory treatment by a government department. This was by far the most commonly encountered sub-category, with only 16% saying they had issues with healthcare, housing or education access, and 14% saying they had an issue getting assistance from emergency services.

Figure 15 – Specific details of immigration issues

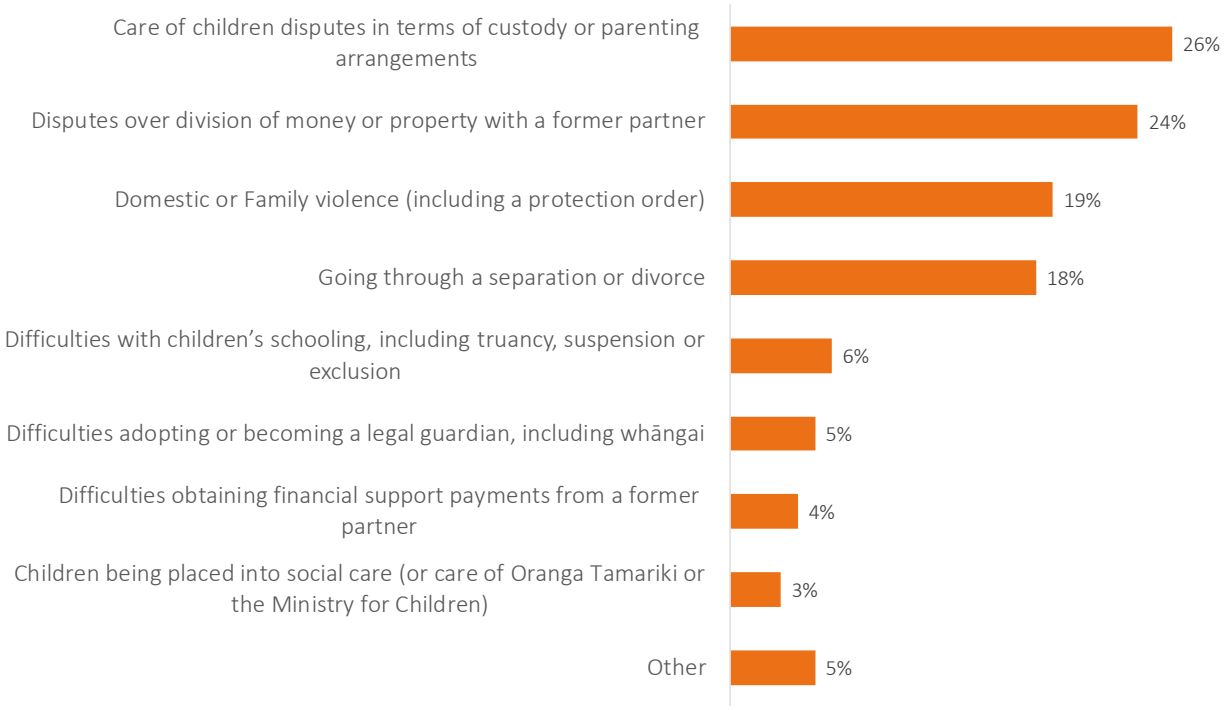


D1Ji: You said you have had immigration issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing immigration issues, n=35]

Forty six percent of those experiencing immigration issues said they had difficulties obtaining New Zealand residency or citizenship and 33% said they had difficulties with sponsoring a partner or family member entering New Zealand. (It should be noted that this is based only on 35 respondents who were asked for details about an immigration issue).

Figure 16 – Specific details of family, whānau or relationship issues

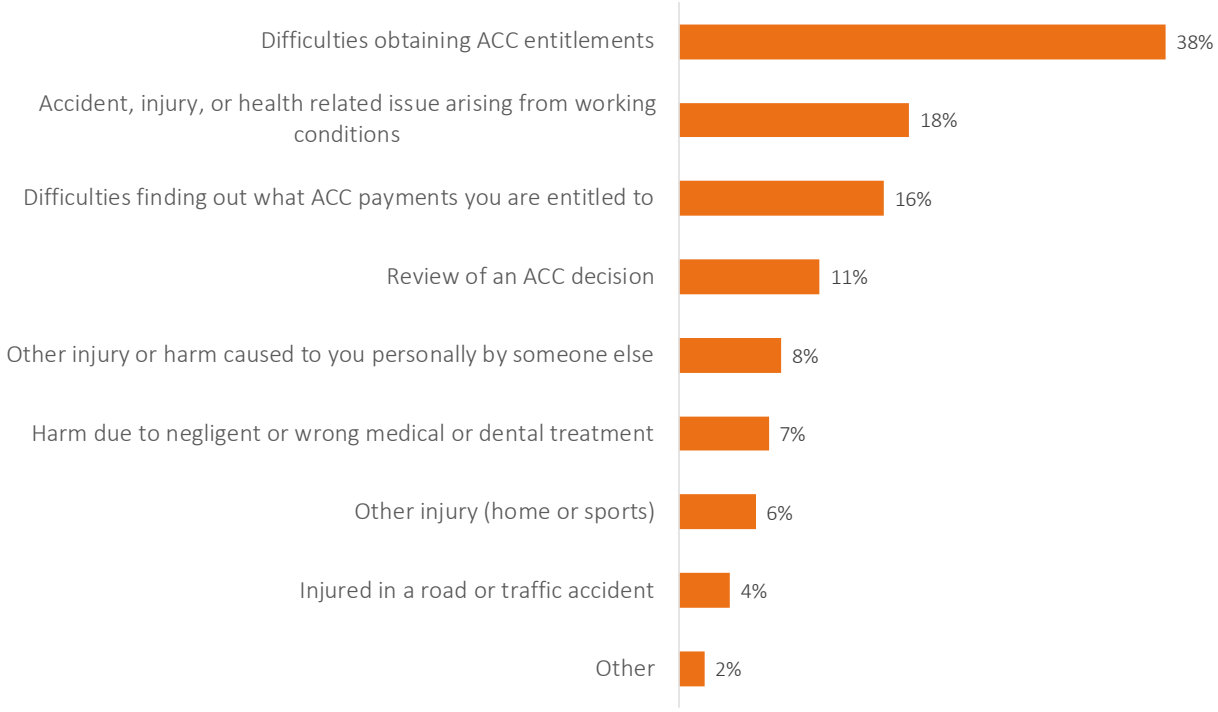


D1Bi: You said you have had family, whānau or relationship issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing family, whānau or relationship issues, n=106]

Family, whānau or relationship issues encompass a range of detailed sub-categories including disputes about care of children (26% of those experiencing family, whānau or relationship issues), money/property disputes with a former partner (24%), family violence (19%), and separation or divorce (18%).

Figure 17 – Specific details of injury or ACC issues

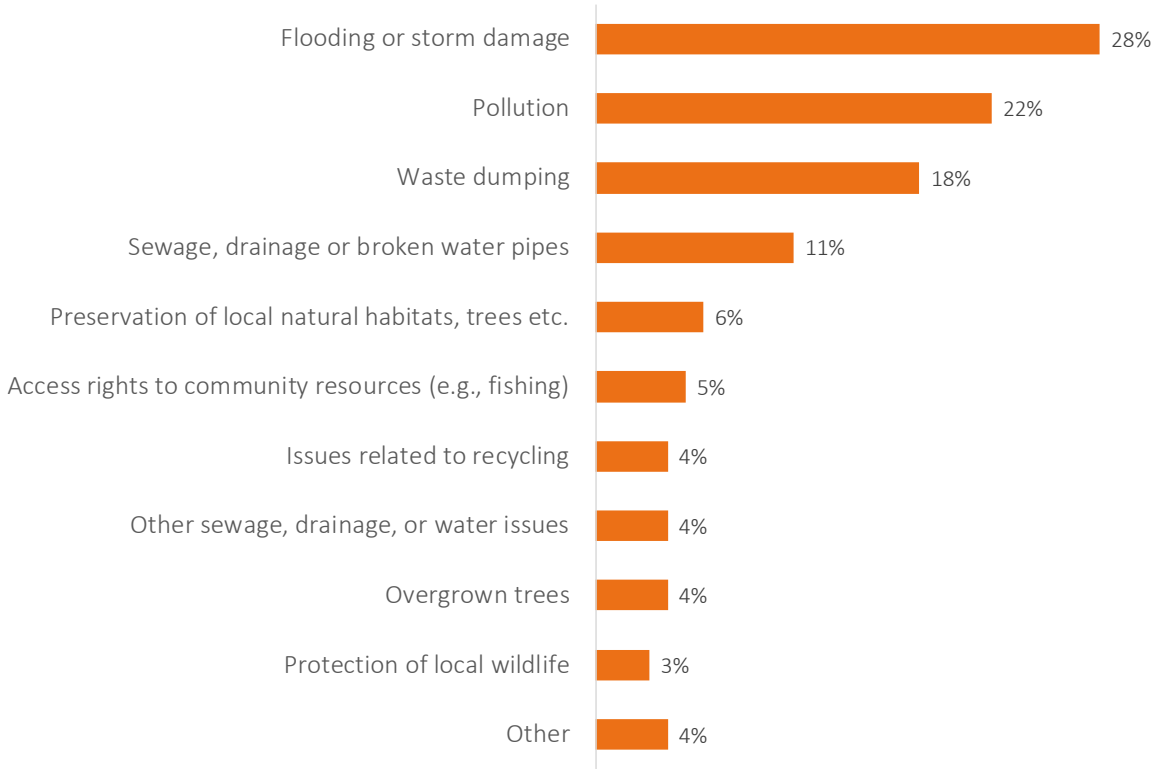


D1Bi: You said you have had injury or ACC issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing injury or ACC issues, n=146]

The most common sub-category among those experiencing injury or ACC issues was difficulties obtaining ACC entitlements (38%). The next two most common answers were accidents, injuries, or health issues relating to working conditions (18%) or difficulties finding out about entitlements for ACC payments (16%).

Figure 18 – Specific details of environmental issues



D1Mi: You said you have had environmental issues, can you tell me about the specific issues you have had in the last 12 months?

[Base: a selection of those experiencing environmental issues, n=145]

Flooding and storm damage, pollution, and waste dumping were the three most common sub-categories among those experiencing environmental issues (affecting 28%, 22% and 18% respectively).

Similar to many other questions in the survey, respondents were provided with an 'other specify' option for questions about the specific details of their issue. The free-text from these responses was coded and the results are reflected in the charts within this report. The effects of coding 'other-specify' data is normally marginal. However, this process was fairly dramatic for the question about 'environmental issues'. Coding revealed three new sub-categories which were *not* options within the questionnaire:

- Flooding or storm damage. 28% of those experiencing environmental issues mentioned this. Some specifically mentioned Cyclone Gabrielle which hit the North Island in February 2023 (however, there were insufficient mentions of Gabrielle to warrant its own code within the data).
- Sewage, drainage or broken water pipes (11% of those experiencing environmental issues mentioned this).
- Overgrown trees (4%).

2 Impacts of issues

Respondents were asked a series of detailed follow up questions about the impacts arising from issues (they were also asked about resolution and obtaining help – both of which are discussed later in the report). These detailed question loops were asked for up to two types of issue. If they had experienced more than two types, two were selected at random.

Within each broad type of issue, respondents could be asked for details about a maximum of two specific sub-categories. For example, respondents experiencing multiple environmental issues might be asked about both 'flooding or storm damage' and 'pollution'[12]. We refer to these more granular categories as issue 'sub-categories'. The text for the specific sub-category was used during interviews – and often repeated to the respondent to act as a reminder about the topic being explored in the survey.

For analysis purposes, specific sub-categories have been grouped together into broad 'issue-types'. For example, respondents discussing storm damage and respondents discussing pollution have been grouped together into the broader 'environmental' issue-type in charts and text in this report.

Because up to two specific sub-categories could be investigated, and up to two broad types of issue could be investigated, the questions about impact (and resolution and obtaining help) could be asked up to four times[13].

Analysis of this section focuses on the nature of impacts resulting from specific sub-categories of issue reported by respondents. This section of the report is based upon a total of 2,219 unique issues experienced by respondents in the past year. The unit of analysis for this section of the report switches from the proportion of 'respondents' to the 'the proportion of *issues*'.

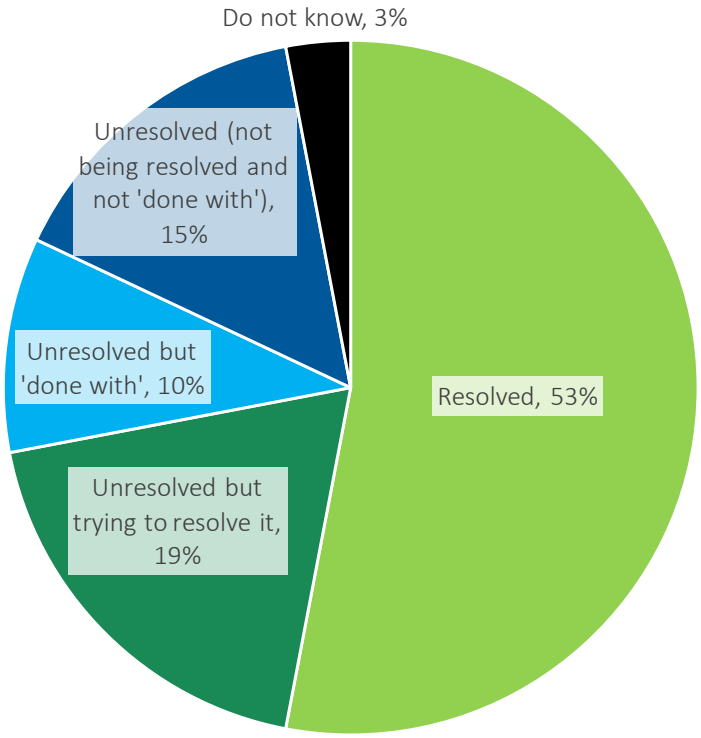
[12] If the respondent had experienced a large number of specific sub-categories, then they were asked about 'the most recent' and 'second most recent' sub-category they had experienced.

[13] It was rare for respondents to be asked about four different sub-categories. This was because experiencing multiple sub-categories is relatively rare but also because interviewers could skip a second high-level issue loop if the interview was already past 30 minutes in length and the respondent expressed a preference to move onto the next section of the interview. In the end only 2 respondents answered four issue loops, 50 answered three loops, 363 answered two loops, and 1,335 answered one loop. This compares with 28 respondents that had four or more specific sub-categories of issues (identified in Section D of the questionnaire), 53 had three sub-categories of issues identified, 334 had two, and 1,335 had one. The difference between both sets of numbers shows that 29 respondents who had three or four sub-categories only answered about two of them. However, an additional set of issue sub-categories may have been available to select from for respondents that chose not to enter into a second high-level issue-type loop. In total, 469 respondents chose not to enter into a second high-level issue loop (we have no way of knowing how many additional sub-categories may have been identified).

2.1 Current status of issues

Respondents were asked what the current status was of their issue. The results are shown below.

Figure 19 – Issue status



E7: Would you say the issue is resolved? E8: Do you think anyone will anything to resolve it? E8ii: But would you say the issue is now largely with?

[Base: all issues, n=2,219]

Just over half (53%) of issues were resolved at the time of the survey interview. Three per cent were unsure, and the remaining 44% were unresolved. For almost a fifth of issues it was too early to determine what will happen because the respondent said that someone (either themselves or someone else) was trying to resolve the matter. Ten percent were classified as 'done with', but 15% remained unresolved and not 'done with'. These ongoing issues were more likely to be related to government or public services (29% of these issues were classed as ongoing), environmental (25%), or housing and land (20%).

As discussed later in the report (on page 76), respondents generally felt that unresolved issues that were 'done with' had unfair outcomes. Resolution pathways are discussed later in the report.

2.2 Issue duration

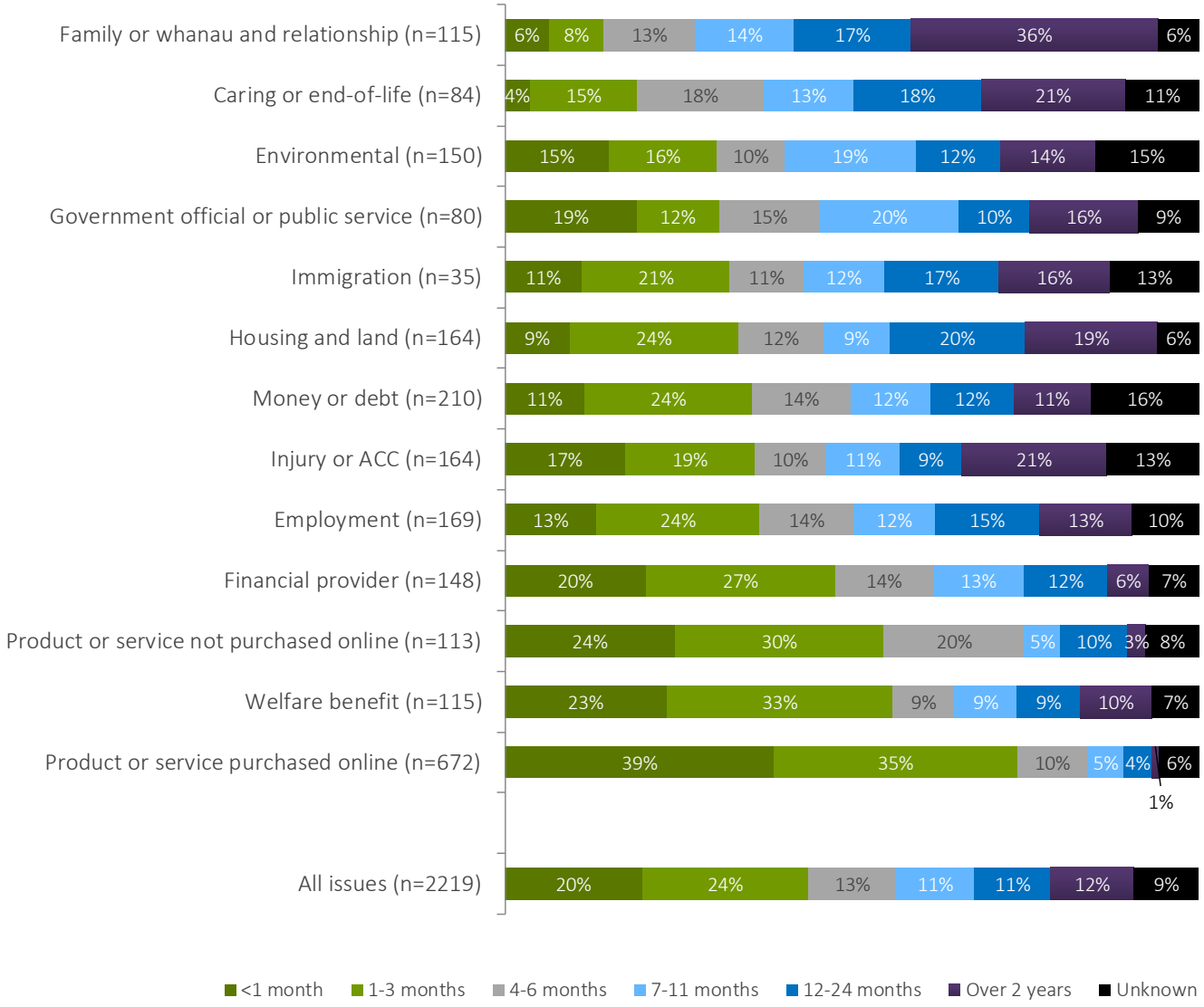
Respondents were asked the month and year when their issue started. Identifying an exact month when an issue started was challenging for many respondents, particularly for issues that started many years ago. For 314 issues (14% of all issues in the data), respondents could not recall the month that the issue started. However, many of them could identify the year that the issue started. To avoid losing data from analysis, for issues that started before 2023, we assumed a mid-point – i.e. June - as the start month[14]. Even after applying this assumption, we were still unable to identify the duration for around 1 in 10 issues due to insufficient information being provided by the respondent.

This information about the start month/year of the issue was then used alongside the date of the interview to determine the duration of issues. This analysis included both issues that had been resolved (or done with) prior to the interview, and issues that were ongoing at the time of the interview.

As shown in Figure 20 (overleaf) the duration of issues varied by the type of issue.

[14] For most of the 314 issues where the starting month was unknown, the respondent described the issue as having started many years ago. However, for 61 of the 314 issues, the respondent recalled that the issue started in 2022. Assuming that their issue started in June 2022 seems reasonable. This would place the issue into the analysis category of 'between a year and two years'. Given that fieldwork was conducted towards the end of 2023 almost all of these issues should have at least a 12 month duration (however, if their issue started in December 2022, it would have an 11 month duration) – so there is a risk of a possible misclassification for a small number of issues (possibly a twelfth of 61 issues). The small size of this potential misclassification is marginal and would not affect the proportions reported in this section of the report.

Figure 20 – Duration of issues



E1: In what month and year did this issue start? And E9: In what month and year was this issue resolved/done with? (Or if not, date-of-interview).

(Base: issues encountered in the past year, by type-of-issue, refer to chart for base size)

As shown in Figure 20, the duration could not be estimated for 9% of all issues. Excluding these from analysis, we can determine that 62% of issues (where the respondent could recall the duration) lasted up to six months. 12% lasted between six months and under a year. 12% lasted between a year and 2 years. 13% lasted over two years.

Family or whānau relationship issues were the most enduring type of issue, with two-thirds of these issues lasting over six months. Just over half of caring or end-of-life issues had a duration of over six months. At the other end of the scale are product and service issues involving online purchases, with only 1 in 10 lasting over six months.

Respondents were more likely to find it difficult to estimate the duration of some types of issues, including money or debt issues and environmental issues – these could often be ongoing issues where it is challenging to pin down an exact start date.

It should be noted that there are two reasons to believe the data on duration generally under-represents the true length of issues:

- As described earlier, around half (53%) of issues were resolved at the time of interview. The remainder could affect the respondent for a long time after the survey interview (whereas we simply used the date of interview to calculate the duration thus far). Table 5 below shows that it is not uncommon for unresolved issues to last for years rather than months.
- In order to ensure accurate recall, the survey asked in detail about the respondent's most recent issue[15]. Although this approach helps ensure accurate recollection of events, this method will naturally increase the proportion of issues that are not resolved or done with at the time of the interview (and hence may have a short duration thus far).

As Table 5 shows, issues which were unresolved at the time of interview were more likely to last over six months (in fact unresolved issues account for over half of all issues lasting six months or longer).

Table 5 – Duration by issue resolution

Issue type	Resolved issues (n=1,240)	Unresolved issues (n=979)
Less than a month	29%	9%
One to three months	32%	15%
Four to six months	12%	13%
Seven to eleven months	6%	17%
Between a year and two years	7%	15%
Over two years	5%	19%
Duration unknown	8%	11%

[15] Or in situations where the respondent had two or more sub-categories of issues, we also asked about the second most recent sub-category in a second loop of detailed questions.

Those with issues that lasted over six months were more likely to have obtained help about their issue, both from friends and family, but also from experts such as lawyers, Citizens Advice Bureaus or Community Law Centres. Help seeking behaviour is described in more detail later in the report.

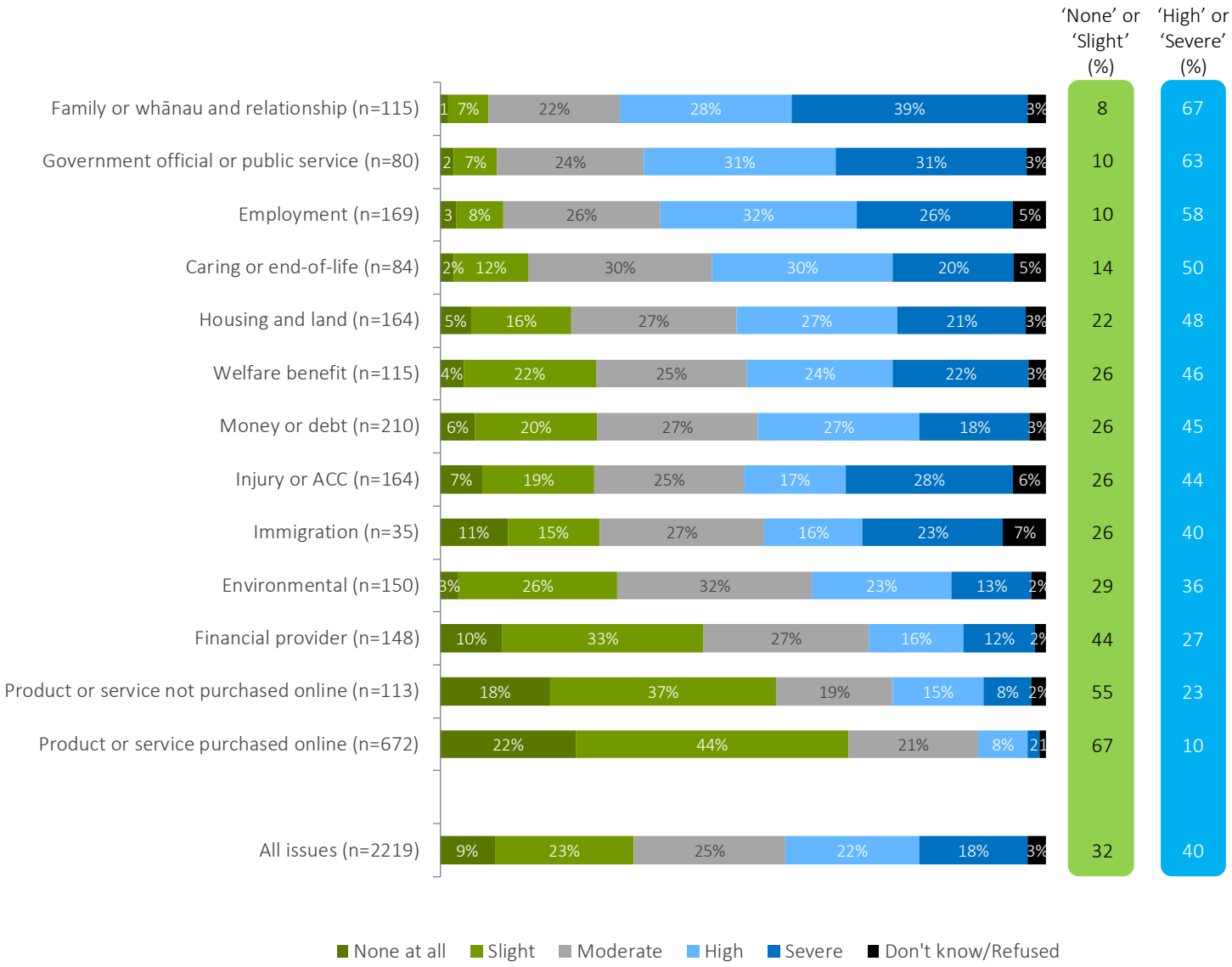
Overall, a third (33%) of those facing issues in the past year have experienced at least one issue which lasted over six months. This was higher for some populations:

- Transgender respondents (54%) (this result is statistically significant but it is based on only 40 transgender respondents so the result should be treated with caution)
- MELAA (Middle Eastern/Latin American/African) or other ethnicity (48%)
- Those who have experienced four or more issues in the past year (47%)
- Those with no education qualification (42%)
- Disabled respondents (42%)
- Those with a household income of up to $50,000 (41%)
- Those aged 55-64 (40%)
- Self-employed people (40%)
- Those who would struggle to pay an unexpected expense of $500 (39%)
- Māori (39%).

2.3 Severity of issues

Respondents were asked to rate the severity of their issues, overall, 40% of issues were rated as having a ‘high’ or ‘severe’ impact upon the respondent. However, as shown in Figure 21 (overleaf) the impact varied depending on the type of issue.

Figure 21 – Severity of issue



E2: Overall, how much impact has experiencing this issue or trying to deal with this issue, had on you?

(Base: issues encountered in the past year, by type-of-issue, refer to chart for base size)

Figure 21 shows the proportion that answered each individual option from 'none at all' through to 'severe' and also 'don't know/refused'. It also shows the combined proportions that said either 'none at all' or 'slight' (in the green column towards the right hand side) and also the combined proportions that said 'high' or 'severe' (in the blue column on the far right hand side).

The impact was significantly higher than average for the following types of issue:

- Family or whānau and relationship (67% rated this type of issue as having a 'high' or 'severe' impact – compared with 40% of all issues)
- Government or public services (63%)
- Employment (58%)
- Caring or end-of-life (50%)
- Housing and land (48%).

Issues relating to financial providers and products and services (purchased online or offline) were less likely than average to be rated as 'high' or 'severe'. In fact, the majority of those experiencing product and service issues said that the issue had no impact or only a slight impact upon them. This was particularly the case for purchases made online (67% said the issue had only a slight, or no, impact).

Duration is closely linked to severity of impact. 29% of issues lasting over six months had a 'severe' impact on the respondent, and 27% had a 'high' impact. This increases to 34% and 29% respectively for issues that lasted over two years. (This compares to 11% and 19% for issues lasting up to six months).

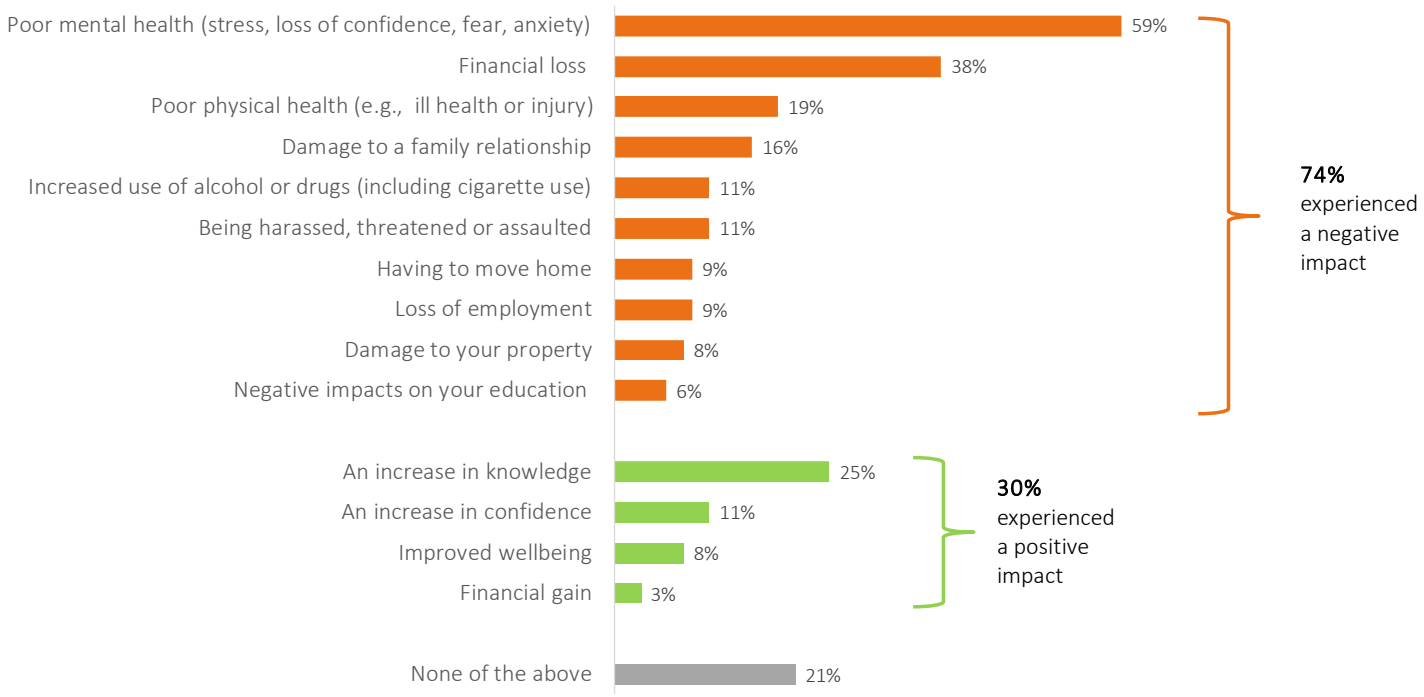
Overall, 36% said their issue had a 'high' or 'severe' impact. This was higher for some populations including:

- Single parents (55% of single parents experiencing an issue reported an impact that was high or severe)
- Those who would struggle to pay an unexpected expense of $500 (54%)
- Those experiencing four or more issues in the past year (53%)
- MELAA (Middle Eastern/Latin American/African) or other ethnicity (51%) or Māori (46%). This compares with 34% of European respondents, 37% of Pacific respondents, and 35% of Asian respondents.
- Disabled respondents (51%)
- Those with a household income up to $30,000 (51%)
- Those not in paid work but looking for a job (51%)
- Those without an education qualification (50%)
- Those with a relatively low level of life satisfaction (between zero and six out of ten) (48%)
- Those whose main source of household income has been a government payment (44%)
- Those who live alone (42%)
- Those with a residence visa (41%)
- Females (41%, compared with 31% of males).

2.4 Specific impacts of issues

As can be seen from Figure 22, for four fifths of issues, respondents experienced a specific negative (or positive) impact.

Figure 22 – Nature of impact resulting from issue



E3: Did you experience any of the following as a result of this issue or trying to deal with this issue?

[Base: all issues, n=2,219]

Almost three-quarters (74%) of issues had a negative impact, with poor mental health and financial loss being the most common negative experiences. Duration is closely linked to experiencing multiple negative impacts. For issues that lasted over six months, 43% of respondents reported at least three negative impacts (compared with 19% of respondents for issues lasting up to six months).

Interestingly, for 30% of issues, respondents said there was a positive impact (with an increase in knowledge being the most common positive impact). However, positive impacts tend to go hand-in-hand with negative impacts – over 8 in 10 of the issues associated with positive impacts also had negative impacts. Family, whānau and relationship issues were more likely than average to report a positive impact (49% of these issues had a positive impact such as a gain in knowledge, confidence, or wellbeing). Care and end-of-life issues were also more likely to be associated with these positive impacts (42% of caring and end-of-life issues had a positive impact).

The table below describes the impacts for each type of issue.

Table 6 – Specific impacts for each type of issue

	All issues	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*2,219*	*169*	*115*	*164*	*672*	*113*	*210*	*148*	*84*	*80*	*35*	*115*	*164*	*150*
Poor mental health	59%	**86%**	**76%**	**67%**	26%	41%	**76%**	51%	65%	**73%**	60%	**76%**	57%	43%
Financial loss	38%	**44%**	43%	42%	33%	33%	41%	37%	34%	37%	35%	**48%**	**44%**	28%
Poor physical health	19%	**29%**	**30%**	21%	1%	9%	**27%**	1%	26%	20%	14%	**31%**	**55%**	15%
Damage to a family relationship	16%	16%	14%	16%	1%	6%	20%	8%	**38%**	**23%**	26%	**64%**	10%	2%
Increased use of alcohol, cigarettes or drugs	11%	**20%**	**16%**	12%	2%	3%	**18%**	9%	14%	14%	6%	**19%**	**17%**	3%
Being harassed, threatened or assaulted	11%	**29%**	6%	**17%**	2%	4%	8%	4%	14%	**19%**	7%	**37%**	4%	5%
Having to move home	9%	12%	7%	**18%**	0.1%	4%	**17%**	3%	10%	3%	7%	**30%**	8%	9%
Loss of employment	9%	**32%**	9%	6%	1%	3%	11%	2%	10%	13%	8%	10%	**17%**	2%
Damage to your property	8%	1%	2%	**24%**	0.1%	2%	5%	8%	6%	8%	0%	**16%**	4%	**36%**
Negative impacts on your education	6%	**11%**	9%	4%	1%	8%	8%	2%	6%	8%	13%	10%	4%	7%
An increase in knowledge	25%	26%	25%	28%	22%	25%	31%	25%	**36%**	20%	21%	**40%**	14%	20%
An increase in confidence	11%	**16%**	8%	13%	9%	9%	13%	13%	**24%**	8%	0%	**18%**	7%	4%
Improved wellbeing	8%	12%	10%	10%	5%	7%	12%	7%	13%	4%	3%	**16%**	8%	5%
Financial gain	3%	6%	5%	4%	2%	2%	3%	6%	5%	3%	**10%**	1%	3%	1%
None of the above	21%	8%	15%	13%	**42%**	**39%**	13%	23%	11%	14%	26%	8%	17%	28%

Bold figures represent impacts that are significantly more common than average for that type of issue.

Product and service issues (relating to either online or offline purchases) were less likely than average to have specific impacts.

Family or whānau and relationship issues were associated with the widest range of impacts. These respondents were more likely than average to experience impacts on mental and physical health,

damage to family relationships, increased use of alcohol, cigarettes or drugs, having to move home, financial loss, being harassed, threatened or assaulted, and damage to property. On the other hand, they were more likely than average to experience an increase in knowledge, confidence or wellbeing.

Employment issues also have a wide range of impacts including poor mental or physical health, increased use of alcohol, cigarettes or drugs, loss of employment, financial loss, being harassed, threatened or assaulted, and negative impacts on education. However, respondents facing employment issues were also more likely than average to report an increase in confidence.

As well as family or whānau and relationship issues and employment issues, issues relating to injuries or ACC, housing and land, and money or debt were also likely to experience a wide range of negative impacts. This is confirmed in the table below which shows the proportion experiencing at least 3 of the specific negative impacts for each type of issue.

Table 7 – Proportion experiencing at least three negative impacts for each type of issue

	All issues	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*2,219*	*169*	*115*	*164*	*672*	*113*	*210*	*148*	*84*	*80*	*35*	*115*	*164*	*150*
Experienced at least 3 negative impacts	28%	**53%**	31%	**36%**	3%	12%	**35%**	12%	36%	35%	21%	**63%**	**40%**	17%

Bold figures represent issues where the proportion with at least three negative impacts was significantly higher than average.

Overall, a quarter (25%) of respondents facing issues in the past year have experienced at least three negative impacts. This was higher for some populations including:

- Those who have experienced four or more issues in the past year (44% had experienced at least three negative impacts)
- Those who would struggle to pay an unexpected expense of $500 (42%)
- Those with a household income of up to $30,000 (41%) – and to a lesser extent those with a household income between $30,000 and $50,000 (31%), or between $50,000 and $70,000 (36%)
- Those with no education qualification (40%)
- Single parents (39%)
- Disabled respondents (39%)

- Those with a relatively low level of life satisfaction (between zero and six out of ten) (39%)
- Those not in paid work but looking for a job (35%)
- Māori (34%)
- Those who rent from a private landlord (33%)
- MELAA (Middle Eastern/Latin American/African) or other ethnicity (31%).

2.5 Perceived discrimination

For 17% of issues respondents said they were "treated worse than other people trying to deal with the issue, because of their gender, race, religion, or some other reason". This was more common for issues involving:

- Government or public services (for 38% of issues relating to a government or public services, the respondent said they were treated worse than others facing the issue).
- Employment (37%).
- Welfare benefits (25%)
- Housing and land (23%).

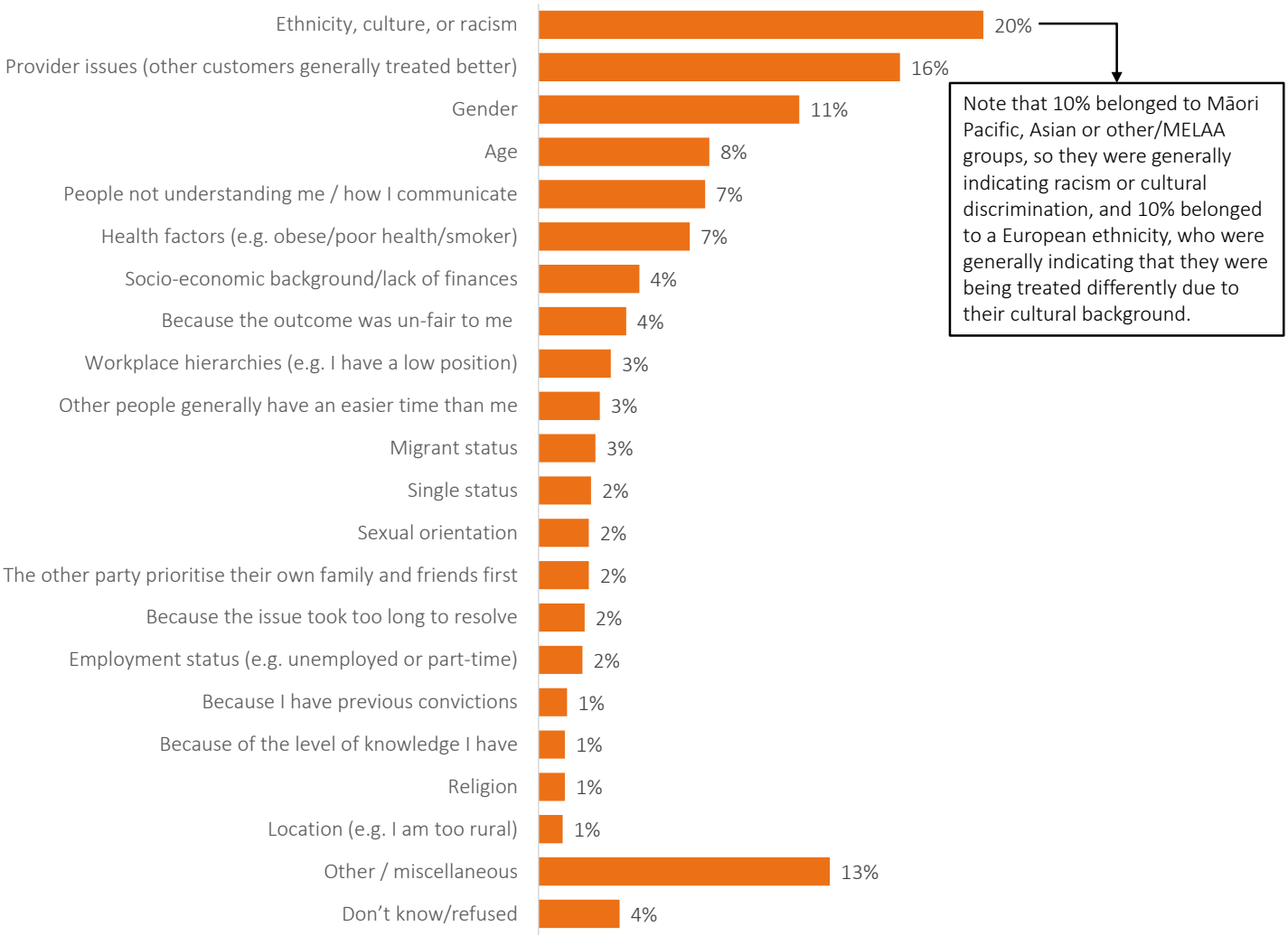
In total 16% of respondents said they were treated worse than others for at least one issue in the past year. The following types of respondents were more likely than average to say they were treated worse than others for at least one of the issues asked about in the survey because of their gender, race, religion, or some other reason:

- Single parents (27%).
- Disabled respondents (27%)
- Those experiencing four or more issues in the past year (26%)
- Those who would struggle to pay an unexpected expense of $500 (25%)
- Those with a household income up to $30,000 (25%)
- Those not in paid work but looking for a job (24%)
- Those without an education qualification (24%)
- Those with a relatively low level of life satisfaction (between zero and six out of ten) (25%)
- Those who live alone (24%)
- Those renting the home they live in (to any kind of owner/landlord – e.g. private or local government etc.) (18%).

There were no identifiable patterns in how this question was answered by ethnicity, gender, or age.

The 379 respondents who felt they were treated worse than others, were asked why they felt this in an open-ended question. As shown below, respondents provided a wide variety of answers.

Figure 23 –Reasons why respondent said they were treated worse than others



E5: Why did you say you were treated worse than other people trying to deal with the issue (because of your gender, race, religion, or some other reason)?

[Base: all issues where respondent felt they were treated worse than others, n=379]

The most common answer (for 20% of issues where the respondent said they were treated worse than others) was that the respondent was treated differently because of their ethnicity, race or culture. Half

of the respondents saying this were either Māori, Pacific, Asian, MELAA (Middle Eastern Latin American or African) or another ethnicity and the other half were European.

Seventeen percent of females and gender diverse respondents who felt they were treated worse than others, mentioned ‘gender’ compared with 9% of males. Those aged 65 and over were more likely than younger people to mention ‘age’ (20% compared to 8% of those aged under 65).

Further subgroup analysis is not possible due to the small sample size answering this question.

It should be noted that not all of these answers relate to discrimination based upon personal background. In fact, a common answer was that ‘other customers are treated better than me’ or because ‘other people experience better outcomes than me’.

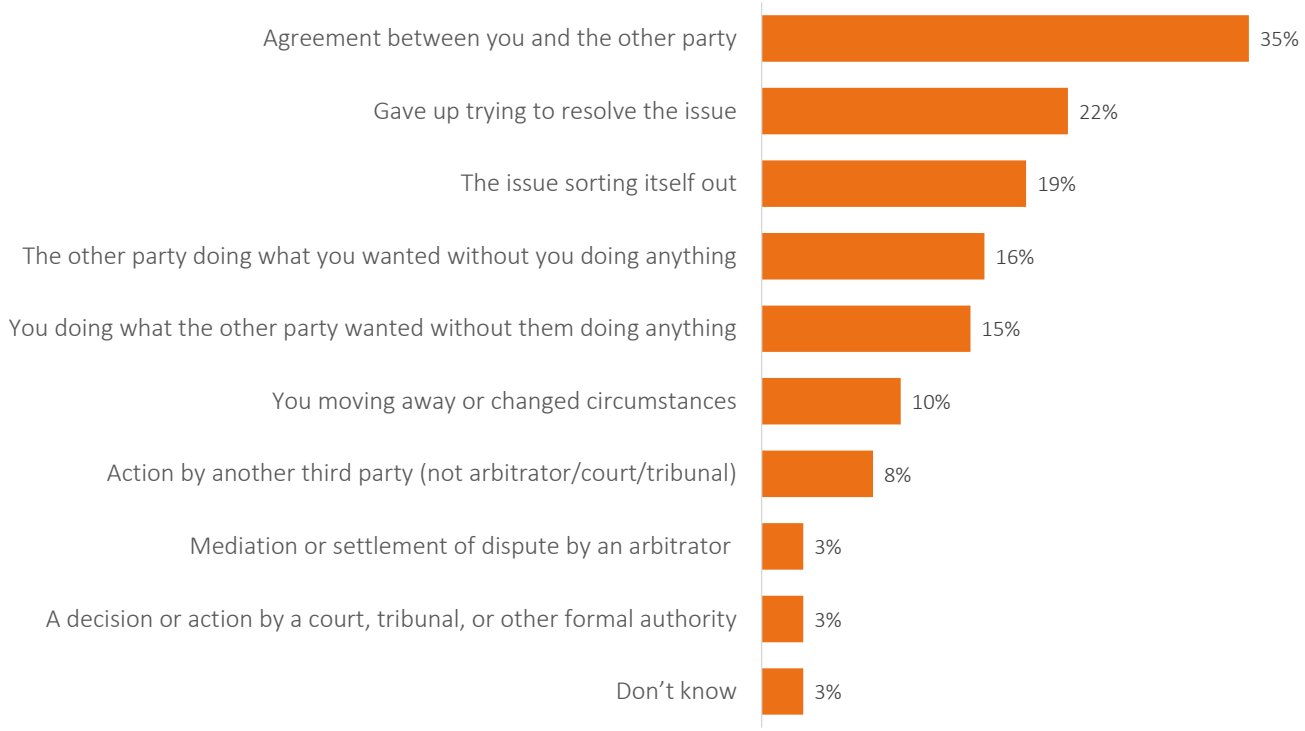
3 Issue resolution

This section of the report focuses on how the 2,219 issues in the survey sample were resolved and whether courts or tribunals were considered or used. We also explore how respondents perceived the outcome of resolved issues (1,457 of the 2,219 issues in the sample were resolved – or 'done with' - at the time of interview).

3.1 How issues were resolved

As shown in Figure 19 earlier, 53% of issues were resolved at the time of interview (and a further 10% were unresolved but largely done with). Respondents were asked how their issue was resolved or ended. The results are shown below.

Figure 24 – How issue was resolved or ended



E10: How was the issue resolved or ended

(Base: all issues resolved or done with, n= 1,457)

Agreement between the respondent and the other party was the most common way to resolve issues (35% were resolved this way). However, the next common way issues were resolved was through

‘giving up’ trying to resolve the issue (22% of issues were resolved this way). Product and service issues relating to online purchases were more likely to be resolved this way (30% of those issues ended because the respondent ‘gave up’).

Issues that were ‘done with’ but unresolved were more likely to have involved the respondent simply ‘giving up on the issue’ - 67% of unresolved issues that were ‘done with’ ended this way.

Resolution patterns varied by type of issue as shown in the table overleaf. It should be noted that some of the sample sizes for resolved (or ‘done with’) issues are very small. For example, there are only 22 respondents with resolved immigration issues in the survey sample.

Table 8 – Resolution patterns by type of issue (for resolved issues or 'done with' issues)

	All issues	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*1,457*	*108*	*74*	*86*	*554*	*85*	*137*	*103*	*47*	*32*	*22*	*48*	*93*	*68*
Agreement between you and the other party	35%	33%	34%	26%	39%	45%	35%	**51%**	34%	20%	31%	32%	27%	27%
Gave up trying to resolve the issue	22%	21%	20%	16%	**30%**	22%	12%	18%	10%	34%	17%	27%	33%	11%
The issue sorting itself out	19%	12%	28%	20%	15%	12%	23%	18%	**47%**	15%	35%	16%	**30%**	21%
The other party doing what you wanted without you doing anything	16%	14%	12%	15%	**21%**	22%	11%	22%	10%	14%	4%	7%	9%	**30%**
You doing what they wanted without them doing anything	15%	9%	**26%**	13%	10%	13%	**26%**	15%	6%	8%	19%	9%	17%	14%
You moving away or changed circumstances	10%	**33%**	8%	14%	3%	7%	11%	10%	5%	10%	4%	**19%**	3%	11%
Action by another third party	8%	9%	8%	5%	8%	8%	4%	3%	7%	7%	5%	15%	4%	**18%**
Mediation or settlement of dispute by an arbitrator	3%	**10%**	4%	5%	1%	0%	0%	3%	**14%**	0%	0%	6%	1%	5%
A decision or action by a court, tribunal, or other formal authority	3%	4%	4%	**7%**	0.4%	2%	3%	1%	8%	3%	6%	**18%**	1%	4%

Resolution pathways which were more commonly used for particular types of issue are highlighted **in bold** in the table. This means the pathway was significantly more common for that type of issue compared with the overall population of issues.

For example, family or whānau issues were more likely than other issues to involve a decision by a court, tribunal or other formal authority (18% of family or whānau issues were resolved this way, compared

with 3% of all issues) but were also more likely to involve 'moving away or changing circumstances' (19% compared with 10% of all issues).

3.2 Fairness of the outcome

For 60% of resolved issues (or issues that were 'done with'), respondents felt the outcome was fair to everybody involved. Thirty six percent said it was not fair to everybody involved, 3% were unsure and 1% refused to answer.

The results by type of issue are shown in the table below. It should be noted that the sample size is quite small for some types of issue – which means the results should be treated with caution.

Table 9 – Perceived fairness of resolved issues (or issues that are 'done with') by type of issue

	All resolved issues (or issues that are done with)	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*1,457*	*108*	*74*	*86*	*554*	*85*	*137*	*103*	*47*	*32*	*22*	*48*	*93*	*68*
Fair	60%	49%	48%	60%	63%	58%	**73%**	68%	**76%**	32%	46%	54%	56%	68%
Not fair	36%	**47%**	46%	36%	35%	40%	23%	32%	20%	49%	46%	40%	39%	29%

The only statistically significant differences by type of issue are that around three-quarters of caring or end-of-life issues and money or debt issues (76% and 73% respectively) were viewed as having a fair outcome (which is high compared with 60% of all issues), and almost half of employment issues were viewed as having unfair outcomes (which is high compared with 36% of all issues). Differences are highlighted **in bold** in the table above.

It should be noted that for 15% of the issues included in Table 9 the issue was not truly 'resolved' but rather considered 'done with'. The outcome was felt to be unfair for most (78%) of those particular issues. The sample size of 'done with' issues is too small for further analysis.

Issues that were resolved through 'the other party doing what you wanted' or 'agreement with the other party' were the most likely to be perceived as fair to everybody involved (viewed as fair by 86% and 81% of issues respectively). Three quarters (75%) of issues resolved via 'action by another third party (not court/tribunals)' were also viewed as having a fair outcome.

On the other hand, the following resolution processes were associated with a relatively low proportion of respondents viewing the outcome as fair: issues where the respondent 'did what the other party wanted' (49% of these issues were viewed as having a fair outcome), the respondent 'moving away or changing circumstances' (48%), or simply 'giving up trying to resolve the issue' (only 15% of these issues were viewed as having a fair outcome).

3.3 Reasons the outcome was unfair

Those who felt the outcome was unfair were asked for their reasons. Their answers are shown in Figure 25 below.

Figure 25 – Reason why outcome was unfair

E12: Why do you say the outcome was not fair to everybody involved?

(Base: all issues where outcome was not considered fair to everybody involved, n=522)

The most common answer was a sense of unfairness with the process (or the policy adopted by the other party). Just over a third of respondents mentioned this was why they felt the outcome was unfair. Other common answers relating to process unfairness include poor communications or poor service (11%), lacking knowledge or power in the situation (7%) and a sense of deceit (5%).

Almost a fifth mentioned that there were direct cost impacts upon the respondent and a further 11% said they simply did not receive the product (which only relates to product and service issues).

Please note that the sample size of issues described in Figure 25 is too small for sub-group analysis by type of issue or type of respondent.

3.4 Making an application to a court or tribunal

For 5% of issues, the respondent applied to a court or tribunal (3% involved an application to a court and 2% involved an application to a tribunal).

A court application was more common for family or whānau relationship issues (21% of which involved a court application) or caring and end-of-life issues (11%).

A tribunal application was more common for housing and land issues (6% compared with 2% of all issues).

Applications by type of issue are shown in the table below.

Table 10 – Applications made to a court or tribunal (or both) by type of issue

	All issues	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*2,219*	*169*	*115*	*164*	*672*	*113*	*210*	*148*	*84*	*80*	*35*	*115*	*164*	*150*
Applied to a court	3%	0.4%	2%	4%	0%	1%	2%	2%	**11%**	4%	2%	**21%**	2%	1%
Applied to a tribunal	2%	2%	1%	**6%**	0.4%	1%	1%	2%	0%	3%	3%	2%	3%	3%
Applied to both	5%	3%	3%	**9%**	0.4%	2%	2%	3%	**11%**	6%	4%	**23%**	4%	4%
Did not apply (or cannot recall)	95%	97%	97%	91%	99.6%	98%	98%	97%	89%	94%	96%	77%	96%	96%

Figures highlighted **in bold** show applications which were significantly more common (for that type of issue compared with the total population of issues).

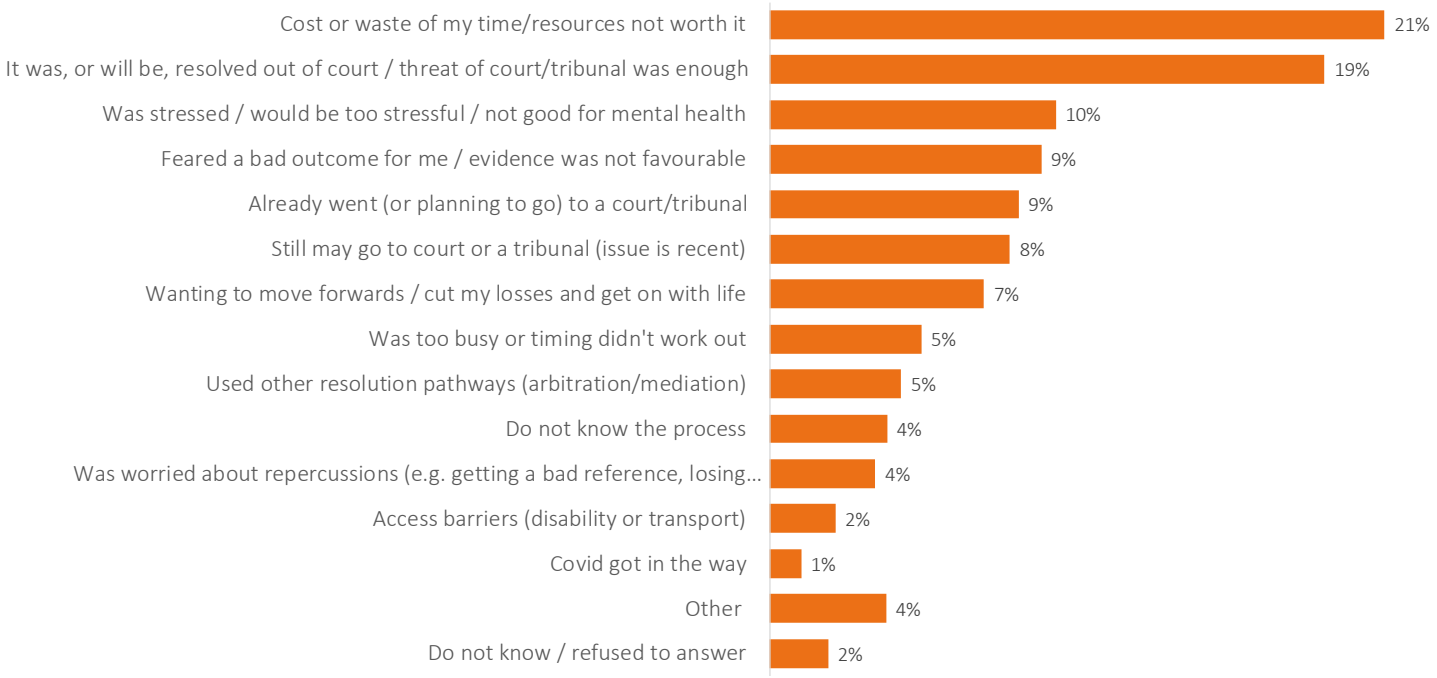
3.5 Considering an application to a court or tribunal

Those who did *not* apply to a court or tribunal were asked if they considered it at some point. Overall, an application was considered for 9% of all issues in the survey. This was more common for issues relating to:

- Family or whānau issues (25% of these issues). Although, as noted above, a court or tribunal application was actually made for 23% of family or whānau issues.
- Housing and land (considered for 22% of these issues – whereas only 9% of housing and land issues involved an application).
- Employment (considered for 16% of these issues, but only 3% actually applied).

The reasons for not applying are shown in Figure 26 below.

Figure 26 – Reason for not applying to a court or tribunal (among those who considered it)



F18: What stopped you making an application?

(Base: all issues where a court or tribunal application was considered, n= 187)

The two most common reasons for not applying to a court or tribunal were that the costs or resources put into the application would not be worth it, or because the respondent resolved (or hopes to resolve)

the issue out of court (some of these respondents specifically mentioned that the threat of court action was sufficient to facilitate resolution).

Please note that the sample size of issues described in Figure 26 is too small for sub-group analysis by type of issue or type of respondent.

3.6 Receiving an application to a court or tribunal from the other side

In 3% of issues the respondent received a notice for a court or tribunal from the other party (2% involved court notices and 1% involved tribunal notices). In almost half (45%) of these situations, the respondent said their issue involved *both* applying to the court/tribunal and also receiving a notice.

Receiving a notice was more common for family or whānau relationship issues (16% of which involved a court or tribunal application) or housing and land issues (8%).

3.7 Likelihood that a court or tribunal will be involved in unresolved issues

Respondents were asked how likely it was that a court or tribunal would be involved in their unresolved issue in the future. Respondents felt that a court or tribunal was likely to get involved in only 14% of unresolved issues, however, this was higher for family or whānau issues and housing and land issues (as described in the table overleaf).

It should be noted that the sample size for some types of issue is fairly small. In fact, the sample size of immigration issues was less than twenty and so has been removed from the table to avoid the risk of misinterpretation based on a very small sample size.

Table 11 – Likelihood a court or tribunal will be involved in unresolved issues (by type of issue)

	All unresolved issues	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*979*	*81*	*52*	*87*	*207*	*42*	*86*	*55*	*42*	*55*	*75*	*91*	*91*
Very likely	10%	9%	3%	18%	2%	10%	5%	11%	18%	10%	40%	6%	7%
Fairly likely	4%	5%	2%	3%	0.4%	0%	2%	5%	3%	5%	10%	6%	3%
Neutral	8%	12%	6%	8%	5%	2%	10%	9%	9%	7%	10%	10%	10%
Not really likely	11%	13%	7%	18%	11%	6%	6%	12%	13%	12%	13%	12%	14%
Not at all likely	57%	48%	78%	46%	76%	71%	69%	46%	41%	56%	18%	54%	56%
Do not know or refused to answer	9%	13%	4%	7%	6%	10%	6%	17%	16%	10%	9%	11%	9%
Very likely or fairly likely	14%	14%	5%	**22%**	2%	10%	6%	17%	20%	15%	**50%**	12%	10%

Figures highlighted **in bold** show the types of issue where a relatively high proportion of respondents feel that a court or tribunal application is likely in the future (compared with the total population of issues).

4 Obtaining help

This section of the report describes the type of help sought or obtained by respondents dealing with issues. We also describe reasons why respondents did not obtain help or advice and whether they felt it would have helped. This section of the report is based upon the 2,219 issues experienced by respondents in the past year.

4.1 The impact of Covid on getting help or advice

Respondents were asked to consider whether Covid made getting help or advice easier or harder (or whether it made no difference). For most issues (78%) Covid made no difference.

For context, it should be noted that fieldwork took place in late 2023 and almost all (92%[16]) of the issues started after the onset of Covid, and the vast majority (83%) started in 2022 or 2023 (after the 'lock-downs' of 2020 and 2021).

The results by type of issue are shown in the table below.

Table 12 – Impact of Covid on getting help or advice by type of issue

	All issues	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*2,219*	*169*	*115*	*164*	*672*	*113*	*210*	*148*	*84*	*80*	*35*	*115*	*164*	*150*
Harder	12%	12%	17%	10%	5%	7%	13%	8%	**21%**	17%	**28%**	**18%**	**18%**	13%
No difference	78%	74%	73%	81%	90%	85%	77%	85%	**59%**	70%	**53%**	**70%**	**71%**	76%
Easier	5%	7%	4%	4%	2%	4%	5%	1%	13%	6%	9%	6%	3%	8%
Do not know / refused	5%	7%	5%	4%	3%	4%	5%	6%	7%	6%	10%	5%	9%	4%

[16] Note that this represents 92% of those who could provide a 'start year' for their issue. For 6% of issues respondents could not recall the 'start year'. It is possible that those issues started many years ago (prior to Covid), which would decrease the figure slightly from 92%.

Covid was more likely to make getting help or advice harder for the following types of issue:

- Immigration issues (28% said Covid made it harder – compared with 12% of all issues)
- Caring or end-of-life issues (21%)
- Family or whānau issues (18%)
- Injury or ACC issues (18%).

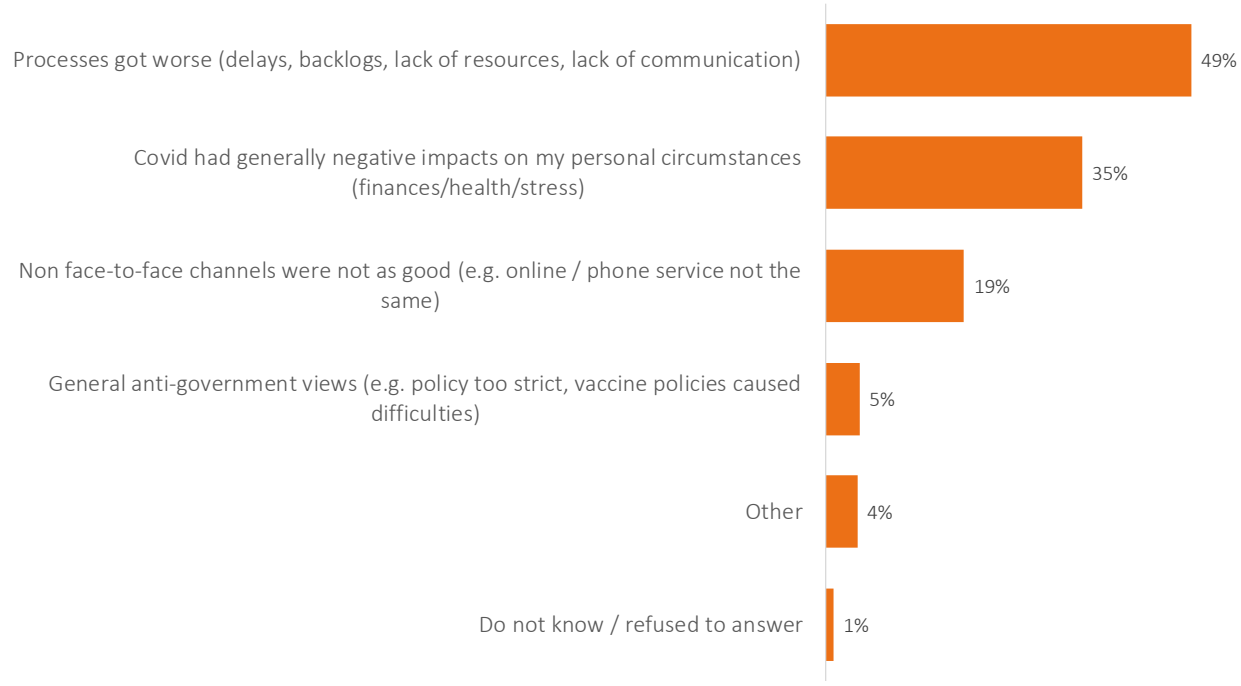
For each of these issues respondents were less likely (than average) to say Covid made no difference.

On the other hand, a relatively low proportion (only 5%) of respondents experiencing product or service issues from online purchases said that Covid made it harder to get help or advice.

Covid made it harder to get help for a sizeable proportion of long-lasting issues. For over a fifth (22%) of issues lasting over six months respondents said that Covid made it harder to get help (this compares with 12% of all issues).

Respondents were asked why Covid made getting help or advice harder. The results are shown in Figure 27 below.

Figure 27 – Reasons why Covid made getting help harder



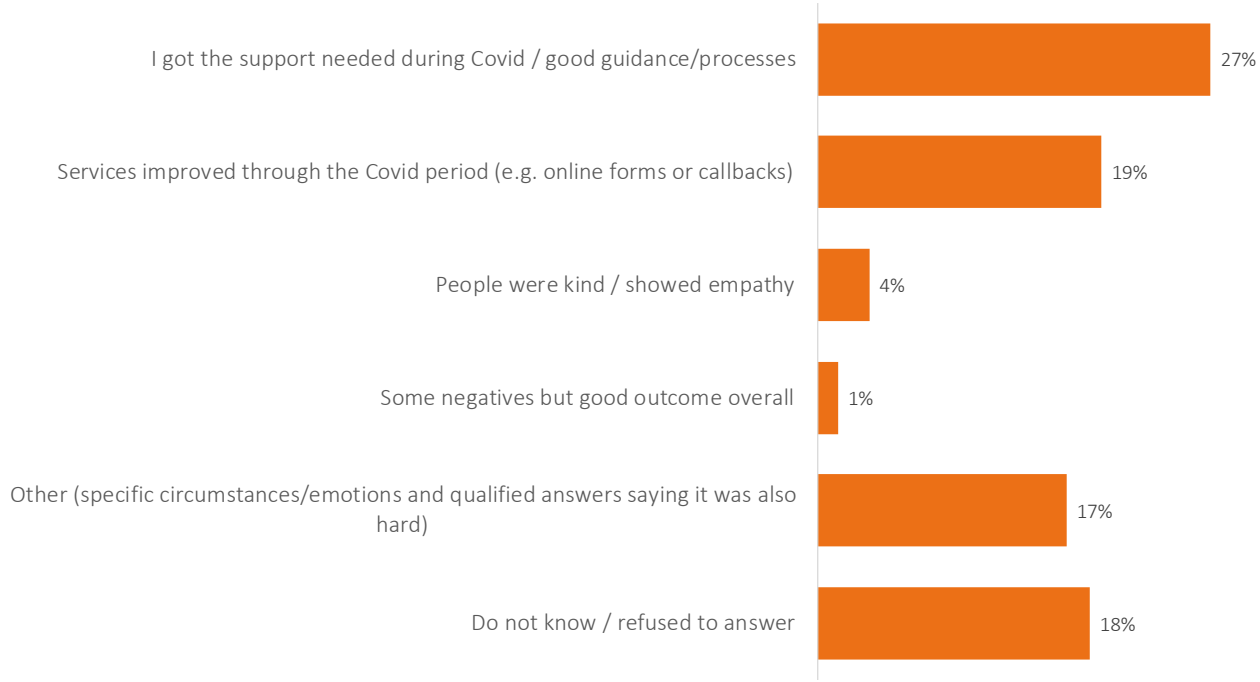
F13: Why do you say that Covid made it harder to get help or advice?

(Base: all issues where Covid made it harder to get help or advice, n=251)

Please note that the sample size of issues described in Figure 27 is too small for sub-group analysis by type of issue or type of respondent.

Those who said it was easier to get help for their issue were also asked for their reasons, the results are shown below. Because not many people felt that Covid made it easier to get help, this question is based on a small sample size (of less than 100 respondents) so the results should be treated with caution. It should also be noted that a significant proportion (almost 1 in 5) struggled to answer this question and could not express a reason *why* Covid made it easier to get help.

Figure 28 – Reasons why Covid made getting help easier



F13: Why do you say that Covid made it easier to get help or advice?

(Base: all issues where Covid made it easier to get help or advice, n=96)

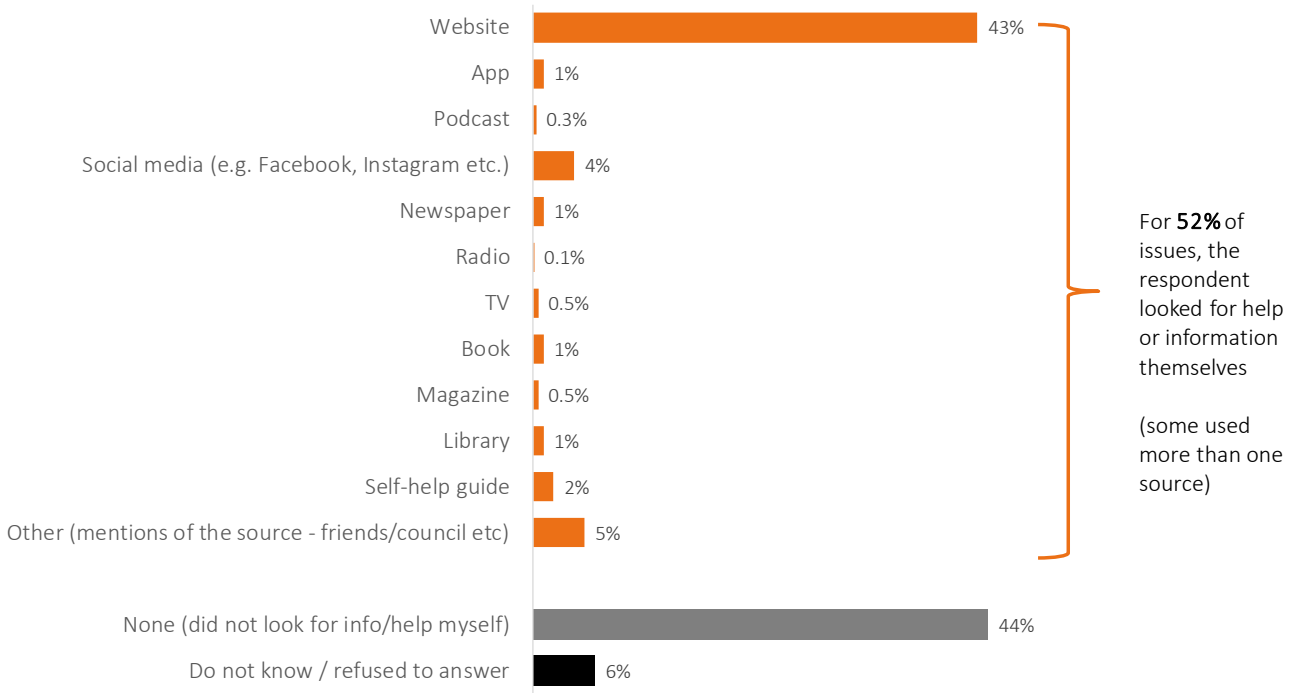
The small number of respondents who said that Covid made it easier to get help mentioned receiving particularly good support or services through the Covid period. They often described how contact channels moved away from face-to-face towards improved online services (or phone services).

4.2 Seeking information or help themselves (self-help)

Respondents were asked if they looked for information or help about the issue themselves. Just over half (52%) did, 44% did not, and 6% could not recall or refused to answer. As shown in

Figure 29 websites were by far the most common source of information used for self-help.

Figure 29 – Sources of self-help



F1 and F1b: Did you look for any help or information yourself about this issue? For example, on a website, app, video, social media, a book, library or self-help guide? Where did you look?

(Base: all issues, n=2,219)

For the 44% of issues where the respondent did not look for information themselves (the grey bar near the bottom of Figure 29), there is an even mix of respondents that wanted help (or obtained external help) and those who did not. Of the 44%:

- Forty two percent still obtained external help from others (e.g. advisors/family and friends etc.) for their issue.
- A further 10% did not obtain information, advice or help from others but would have liked it.
- Forty eight percent were simply not interested in information, advice or help about their issue (more details on potential information and help among those who did not obtain it is contained in Section 4.11).

Housing and land issues were more likely (than average) to be associated with seeking out information (65% of these issues triggered self-help, compared with 52% of all issues). The tendency to seek out information did not significantly vary for other types of issue.

However, issues with a duration of over six months, and issues with a high or severe impact, were more likely to involve self-help (60% and 61% respectively).

The tendency to seek out information varied by demographics. 56%[17] of those experiencing an issue said that they sought out their own help or information for at least one issue in the past year. This proportion was higher for some populations:

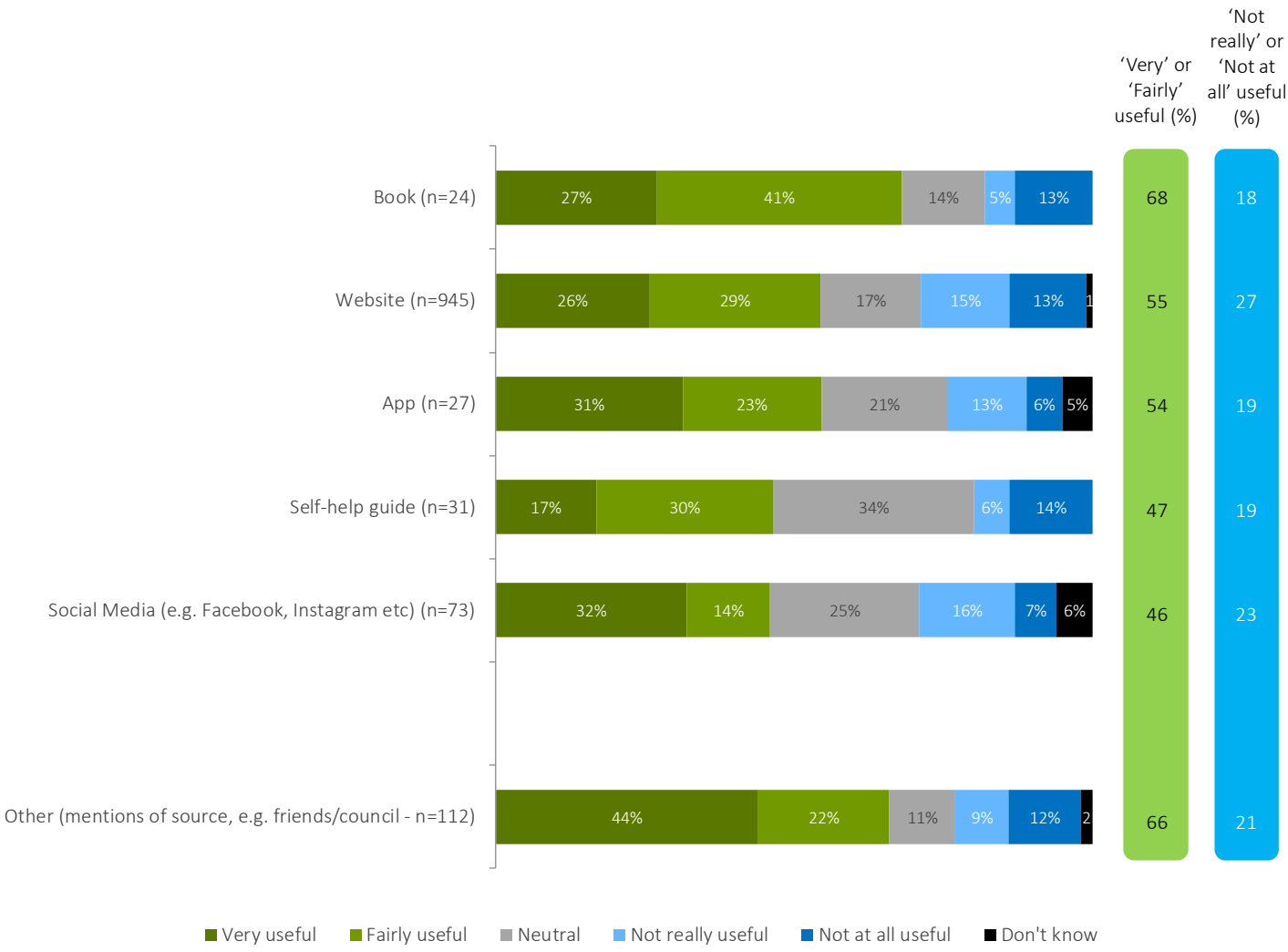
- Those who had experienced four or more issues in the past year (66%)
- Those aged up to 55 (60% - with minimal variation among those aged under 55 – this compares with 52% of those aged 55-64, 49% of those aged 65-74 and 37% of those aged 75+)
- Single parents (67%) and partnered parents (60%) – compared with 45% of those who live alone and 50% of those who are in couples without children
- Those not in paid work and looking for a job (67%).

4.3 Usefulness of self-help sources

Respondents were asked to rate the usefulness of each source of self-help (for helping understand, act on, or resolve issues). The results are shown overleaf. To avoid misinterpretation of results based on very small sample sizes, any sources of self-help used by less than twenty respondents (such as podcasts or radio) have been removed from Figure 30.

[17] It should be noted that this figure, 56%, is different from the 52% of issues where the respondent looked for help or information themselves. The former (56%) is based on the proportion of *respondents* that used self-help for one or more issues (respondents can be asked about up to four specific issues – they may have sought out information for one, two, three, or all four of these issues). The latter (52%) is based on the proportion of *issues* where self-help was sought.

Figure 30 – Usefulness of self-help sources (for helping understand, act or resolve issues)



F2: How useful was that in helping you better understand, act on, or resolve the issue?

(Base: all those using that source of self-help, refer to chart for base sizes)

Although only a very small number of respondents used books, this source attracted high ratings for usefulness (it was viewed as either 'very useful' or 'fairly useful' for 68% of issues). In comparison, Social Media received the lowest ratings for overall usefulness (46%). Despite this, Social Media is viewed by some as particularly useful. Compared with other sources of information, it received the highest proportion who rated it as 'very useful' (32% – sample sizes are too small to investigate this further by type of issue or type of respondent).

'Other' sources are shown at the bottom of Figure 30. These respondents generally mentioned specific providers of help (such as 'the council' or 'a friend') rather than the type of information source. It is worth noting that where these 'other' sources were mentioned by respondents they were generally viewed as useful (66% said they were useful).

4.4 Whether a lawyer would have been helpful when the issue first started

Respondents were asked to think back to when the issue first started and consider if they would have liked to have talked to a lawyer about it. For 21% of issues respondents said they would have liked to have talked to a lawyer.

Some respondents (without prompting) qualified their answer by saying either "Yes if it was free" (3%) or "Yes if it was low-cost or affordable" (3%), whereas the remaining 15% simply said "Yes". These qualifiers were raised spontaneously by respondents and interviewers did not 'prompt' respondents with them (e.g. interviewers did not ask whether or not they would have used a free lawyer). However, this finding does suggest a level of untapped demand for lawyers but that costs can be a barrier.

As described in the next section, a private or legal aid lawyer was used for over 1 in 10 issues (11%)[18]. Taking this into account, we can determine that for 14% of issues, respondents felt they would have liked to have talked to a lawyer, but never did. These issues were more likely to be about:

- Employment (27%)
- Government and public services (23%)
- Housing and land (22%).

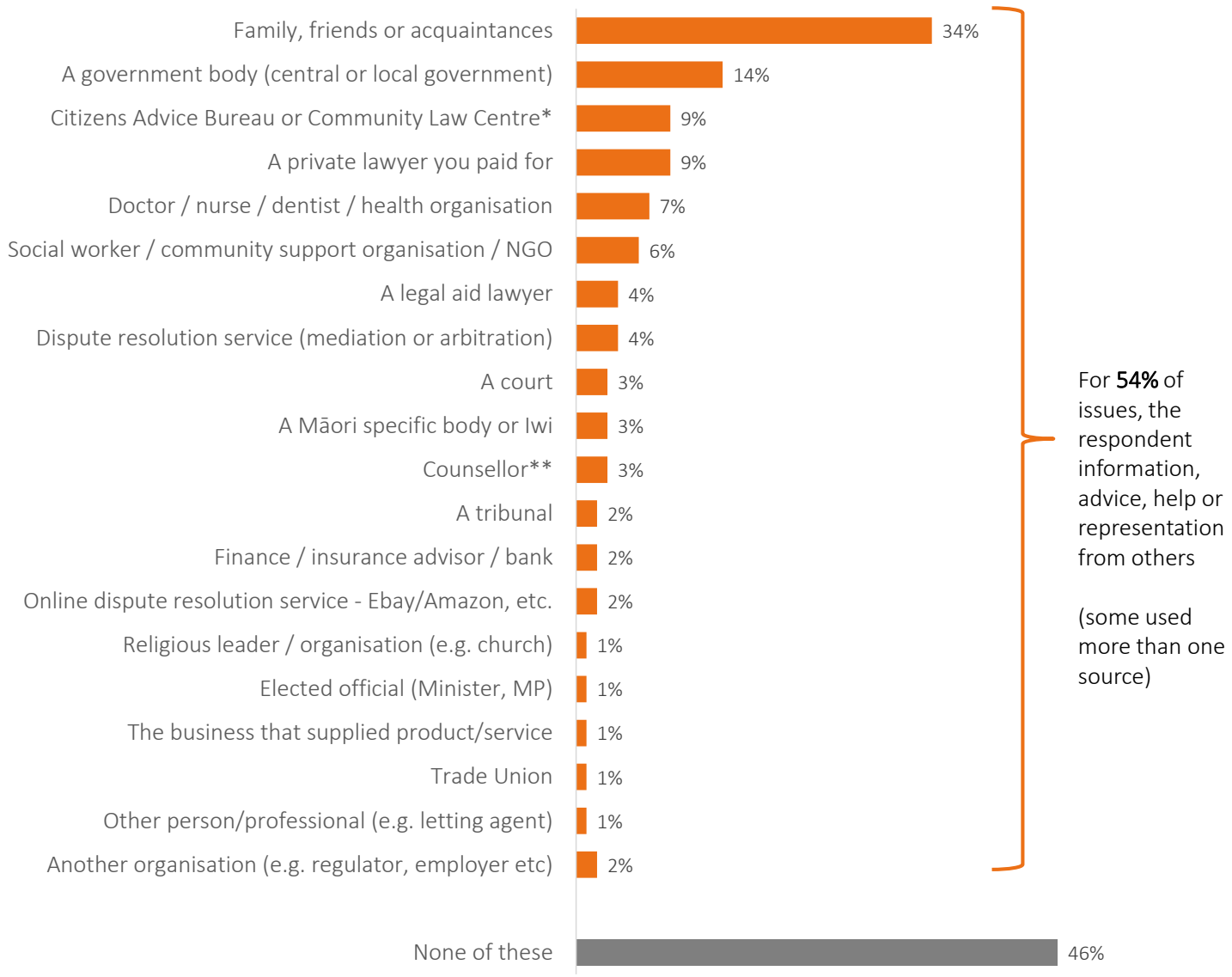
4.5 Obtaining help, advice or information from people or organisations

Respondents were asked if they, or someone acting on their behalf, obtained information, advice, help or representation from people or organisations (in order to help them better understand or resolve the issue). This is referred to below as 'obtaining help'.

Help was obtained for 54% of issues (with friends and family being the most common source). For 46% of issues no help was obtained from external sources. The sources of help used are shown overleaf.

[18] Note that for one or two percent of issues, lawyers were used even though the respondent did not feel they wanted to speak to one at the start of the issue.

Figure 31 – Sources of help, advice and information



F3: Did you, or someone acting on your behalf, obtain information, advice, help or representation from any of the following people or organisations to help you better understand or resolve the issue?

[Base: all issues, n=2,219]

* We combined CABs and CLCs into one code to represent their similar functions of providing community based assistance

** For almost all of these respondents it is assumed that this is a therapist rather than a local government counsellor (based on other survey data such as open-ended questions.

Please note that we combined Citizens Advice Bureau and Community Law Centres in the questionnaire (and in analysis in this report) because both provide community-based assistance.

Family, friends and acquaintances were by far the most common source of external help (involved in 34% of issues). Excluding family/friends, we find that help was obtained from independent sources for 40% of issues. This includes:

- Obtaining help from legal services including a lawyer or a Community Law Centre or Citizen's Advice Bureau[19]. 17% of issues involved obtaining help from any of these services. Help from a lawyer was obtained for 11% of issues (with some issues involving both private lawyers and legal aid lawyers).
- Obtaining help from other independent non-legal advisors or organisations (such as government bodies, medical professionals, social workers, dispute resolution services, courts, Iwi or Māori organisations, or other independent individuals or organisations). Help was obtained from these sources for 34% of issues.
- Help was obtained from both legal services *and* independent non-legal services for 11% of issues.

For 46% of issues no help was obtained from anybody else. These issues are described in more detail in section 4.10 below. Often these issues still triggered information seeking by the respondent, or if not, it was common for the issue to be very minor.

Help was more likely to be obtained for issues lasting over six months (68% obtained help, compared with 46% of those with issues lasting up to six months). Issues lasting over six months were more likely to involve help from legal services (25% of them did) and independent non-legal help (47%).

Similarly, help (from both legal and non-legal sources) was more likely to be obtained for issues which had a 'high' or 'severe' impact on the respondent (69% obtained help, compared with 59% of those with a moderate impact or 35% of those with only a slight, or no, impact). Interestingly, help was still obtained from both legal and non-legal sources for some issues that had only a minor, or no impact (for example, 10% of issues which involved help from legal services were rated as having no impact or only a slight impact).

In the next section we describe how obtaining help varied depending on the type of issue. In addition, later in the report (in section 4.13) we have created a high-level categorisation that describes the main 'issue resolution strategy' pursued by respondents.

It should be noted that for almost two-thirds (65%) of issues, respondents obtained help from others but also sought information themselves ('self-help'). This was particularly the case for those who obtained help from Community Law Centres or Citizens Advice Bureaus (76% also sought their own information) or those who obtained help from a dispute resolution service (77%). From the survey we do not know if the information seeking happened before or after obtaining help – however, later we describe the referral behaviour and information provision from various sources of help.

[19] Although Citizens Advice Bureau is not a direct legal service provider, it does help people understand their legal rights and provides independent legal information and advice. Citizens Advice Bureau and Community Law Centres were merged together into one response category in this survey.

4.6 How obtaining help varied by type of issue

Table 13 (overleaf) describes how the help obtained (or not obtained) varied by type of issue. It should be noted that the sample sizes for some types of issue (for example, immigration) are relatively small meaning that results should be treated with caution. Some of the specific help sources used for 1% (or less) of issues (for example, a religious leader) have been merged together into 'other person' or 'other organisation' in the table overleaf.

Please note in the table that any help sources that were used by a significantly higher proportion (for that type of issue) compared with the total population of issues are highlighted in bold. From this it is clear that those experiencing family or whānau relationship issues were more likely to use a number of help providers.

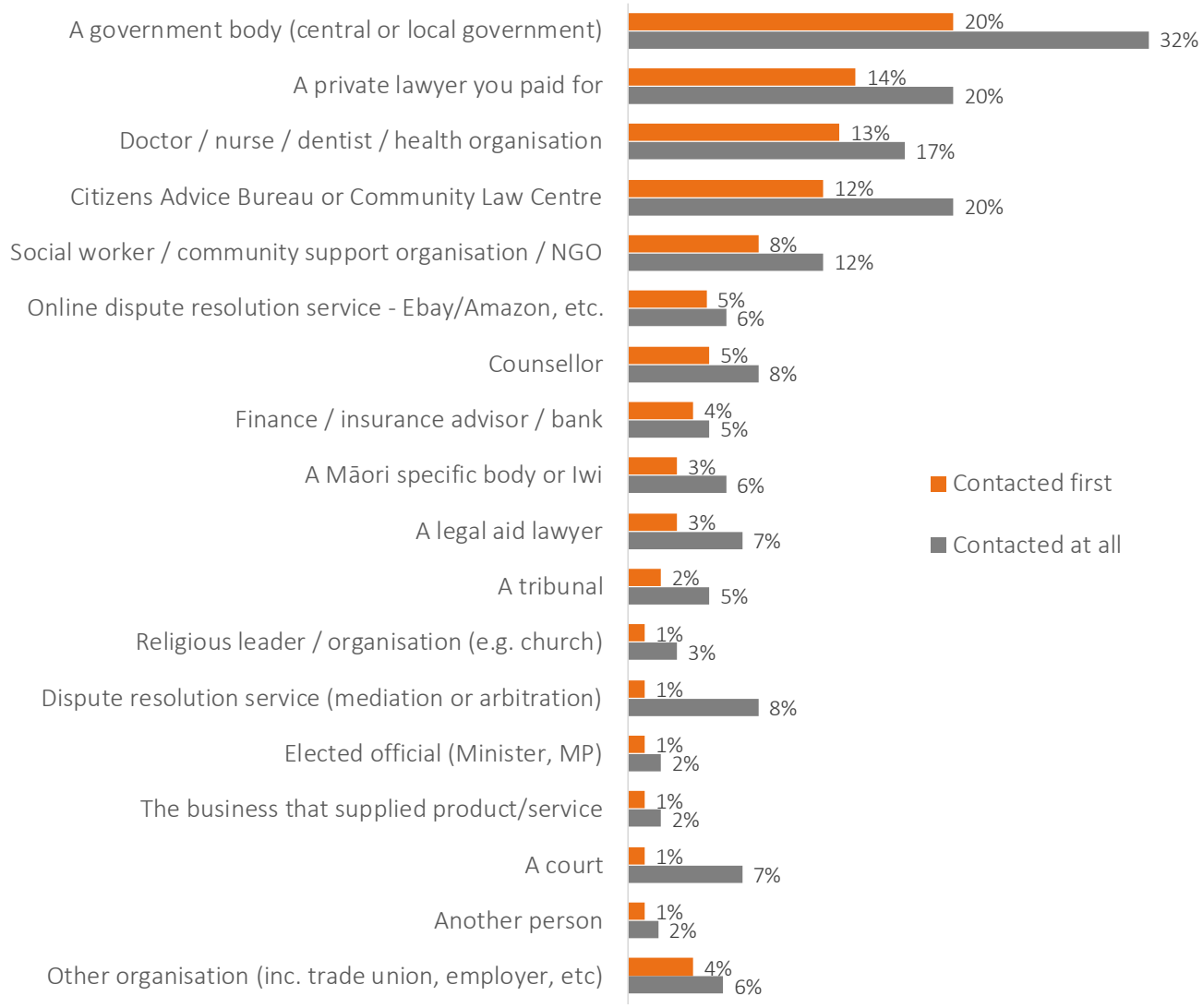
Table 13 – Help obtained by type of issue

	All issues	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*2,219*	*169*	*115*	*164*	*672*	*113*	*210*	*148*	*84*	*80*	*35*	*115*	*164*	*150*
Family, friends or acquaintances	34%	**42%**	36%	**46%**	17%	31%	30%	33%	**52%**	40%	39%	**61%**	32%	43%
A government body (central or local)	14%	7%	12%	**22%**	2%	7%	11%	5%	12%	**31%**	**28%**	**21%**	10%	**31%**
Citizens Advice Bureau or Community Law Centre	9%	13%	11%	**16%**	2%	8%	8%	4%	15%	12%	12%	**28%**	5%	6%
A private lawyer you paid for	9%	11%	2%	**14%**	1%	5%	5%	10%	**45%**	12%	17%	**38%**	2%	3%
Doctor / nurse / dentist / health organisation	7%	10%	9%	2%	1%	5%	5%	1%	**28%**	10%	3%	**13%**	**34%**	3%
Social worker / community support organisation / NGO	6%	3%	7%	2%	1%	3%	8%	1%	10%	**12%**	3%	**24%**	4%	3%
A legal aid lawyer	4%	2%	2%	6%	0%	2%	4%	2%	8%	6%	11%	**13%**	2%	2%
A dispute resolution service (e.g., mediation or arbitration)	4%	7%	2%	5%	1%	3%	1%	2%	2%	7%	2%	**21%**	4%	4%
A court	3%	0%	2%	5%	0%	2%	4%	3%	6%	4%	2%	**22%**	1%	1%
A Māori specific body or Iwi	3%	1%	4%	**7%**	0%	1%	2%	1%	6%	6%	2%	4%	3%	4%
Counsellor (therapist)	3%	5%	2%	4%	1%	1%	3%	0%	**8%**	4%	3%	**18%**	2%	1%
A tribunal	2%	2%	1%	**12%**	1%	2%	2%	1%	5%	3%	2%	3%	2%	1%
Finance / insurance advisor / bank	2%	0%	2%	2%	3%	1%	3%	**8%**	5%	0%	0%	1%	0%	3%
Online product-specific dispute resolution service e.g. eBay/Amazon	2%	0%	0%	0%	**11%**	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other person	3%	5%	2%	**6%**	0%	1%	0%	3%	1%	5%	**15%**	**8%**	4%	**7%**
Other organisation	4%	7%	2%	6%	2%	3%	2%	4%	1%	7%	5%	2%	1%	**13%**

4.7 First help provider approached

Respondents were asked to identify the first person or organisation they approached (apart than family, friends or acquaintances). The results are shown in Figure 32 below. The includes all issues where help was obtained from at least one independent source (i.e. not family, friends or acquaintances). The chart includes issues which drew upon only one source of independent help (which are naturally are the 'first source' used).

Figure 32 – First source of help when independent advice (i.e. not family/friends) was obtained



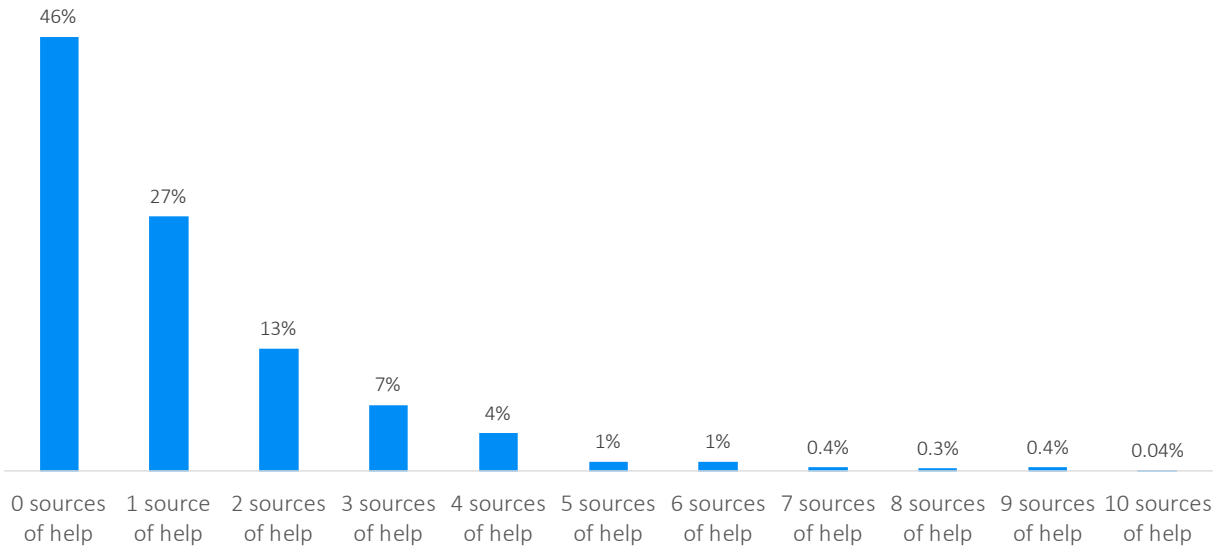
Among those who obtain independent help for their issues, government bodies, private lawyers, health professionals/health organisations, and Citizens Advice Bureaus or Community Law Centres were the most commonly used sources.

Figure 32 also shows (for the same set of issues) how common it was to use each help provider overall (i.e. used for help at some point). A relatively small difference between the two figures indicates that source is both the first and only source used for help. For example, online dispute resolution services are the first point of contact for 5% of issues (which involved independent help) but they are used (at any point) for 6% – this means it is uncommon to use online dispute resolution alongside other providers. At the other end of the scale, offline dispute resolution services such as mediation or arbitration and courts are not usually approached first (in only 1% of issues involving independent help, respondents went to these sources first), but just under 1 in 10 issues do obtain help from dispute resolution services or courts at some point.

4.8 Number of external help sources used

Most of those who obtain help, only draw upon one or two sources of help. The distribution of issues by number of help sources used (including issues which did not use any help source) is shown in Figure 33 below.

Figure 33 – Number of external sources of help used



F3: Did you, or someone acting on your behalf, obtain information, advice, help or representation from any of the following people or organisations to help you better understand or resolve the issue?

[Base: all issues, n=2,219]

14% of issues involved obtaining help from 3 or more sources of help. This was more common for the following types of issue:

- Family or whānau and relationship issues (54% of which obtained help from three or more sources)
- Caring and end-of-life issues (34%)

- Government or public service issues (24%)
- Housing and land issues (22%).

Issues lasting over six months in duration were also more likely to involve obtaining help from three or more sources (24% compared with 7% of issues lasting up to six months). This was also the case for issues which had a high or severe impact on the respondent (24% compared with 12% of issues with moderate impact and 3% of issues with only a slight, or no, impact).

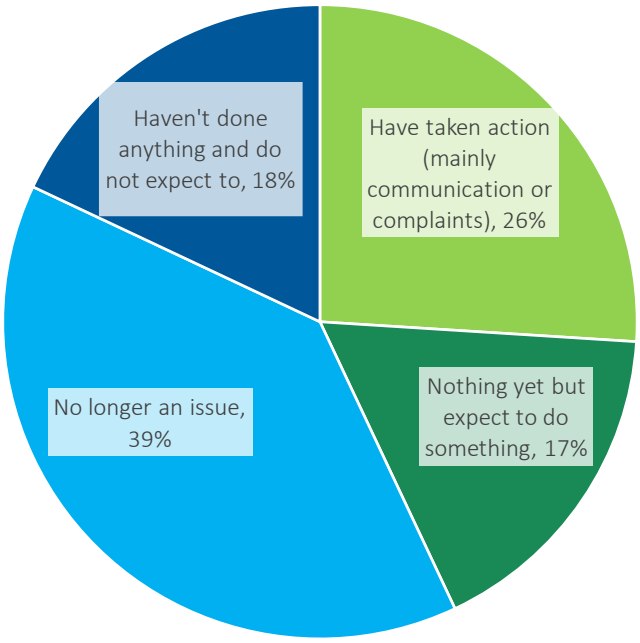
Thirteen percent of respondents who had experienced an issue in the past year obtained help from 3 or more sources for at least one of their issues. This was more common for the following types of respondent:

- Single parents (29%)
- Those who had experienced four or more issues in the past year (22%)
- Those with a household income up to $30,000 (20%)
- Māori respondents (19%)
- Those with a disability, long-term condition, or mental health condition (19%)
- Owners of small businesses (18%)
- Females (16% compared to 11% of males).

4.9 Actions among those who have not obtained help for their unresolved issue

Those who did not obtain external help for an unresolved issue were asked if they had done anything to resolve the issue. These respondents described a range of actions and intentions, as shown in Figure 34.

Figure 34 – Actions and Intentions when no help has been obtained for an unresolved issue



F5: Can I just check, have you done anything, or do you expect to do anything to resolve or end this issue, such as talking to the other party?

[Base: all unresolved issues where no help was obtained, n=396]

The 26% who said they had taken action to help resolve their issue elaborated on their answer and tended to describe extensive communication with the other party, and some had issued complaints. For these respondents, there was no sense of inaction. A further 17% expect to do something about their unresolved issue soon.

For the remaining 57% there was no action undertaken (and no intention to undertake future action) to help resolve the issue.

It is perhaps surprising that 39% said they had done nothing because their issue was 'no longer an issue'. For these respondents the issue was not 'resolved', however, most felt that the issue was 'largely done with'. These issues also tended to have a relatively minor impact. Compared with the other segments in Figure 34 above, this group were the least likely to have issues that were 'high or severe' (only 26% of these issues were high or severe, compared with 48% of other unresolved issues where no help was obtained[20]).

[20] Note the severity of issues did not vary much by the other segments in the pie chart – even for issues where the respondent said they 'had not done anything and do not expect to' (45% of these issues had a high or severe impact).

For 18% of issues the respondent said they 'had not done anything and did not expect to'. There was no observable pattern to describe these issues (by type of issue or severity).

As the next section shows, there are various reasons for inaction (including a lack of knowledge, a sense that nothing will change, and issues being considered too minor to warrant action).

Finally, it should be noted that many of those who had not obtained external help for their unresolved issue still sought out information for themselves. For over 4 in 10 (43%[21]) of unresolved issues (where no help was obtained), the respondent said they searched for information themselves at some point (mainly via websites).

By combining questions about information, help, and action, we can say that for 46% of unresolved issues where no help was obtained, the respondent has:

- not taken action and
- not sought information themselves and
- not obtained help from others.

In these cases, the respondent has effectively 'done nothing' about their issue (this equates to 8% of all issues). Further information about this group is provided in the section on problem solving behaviour (section 4.13 on page 102).

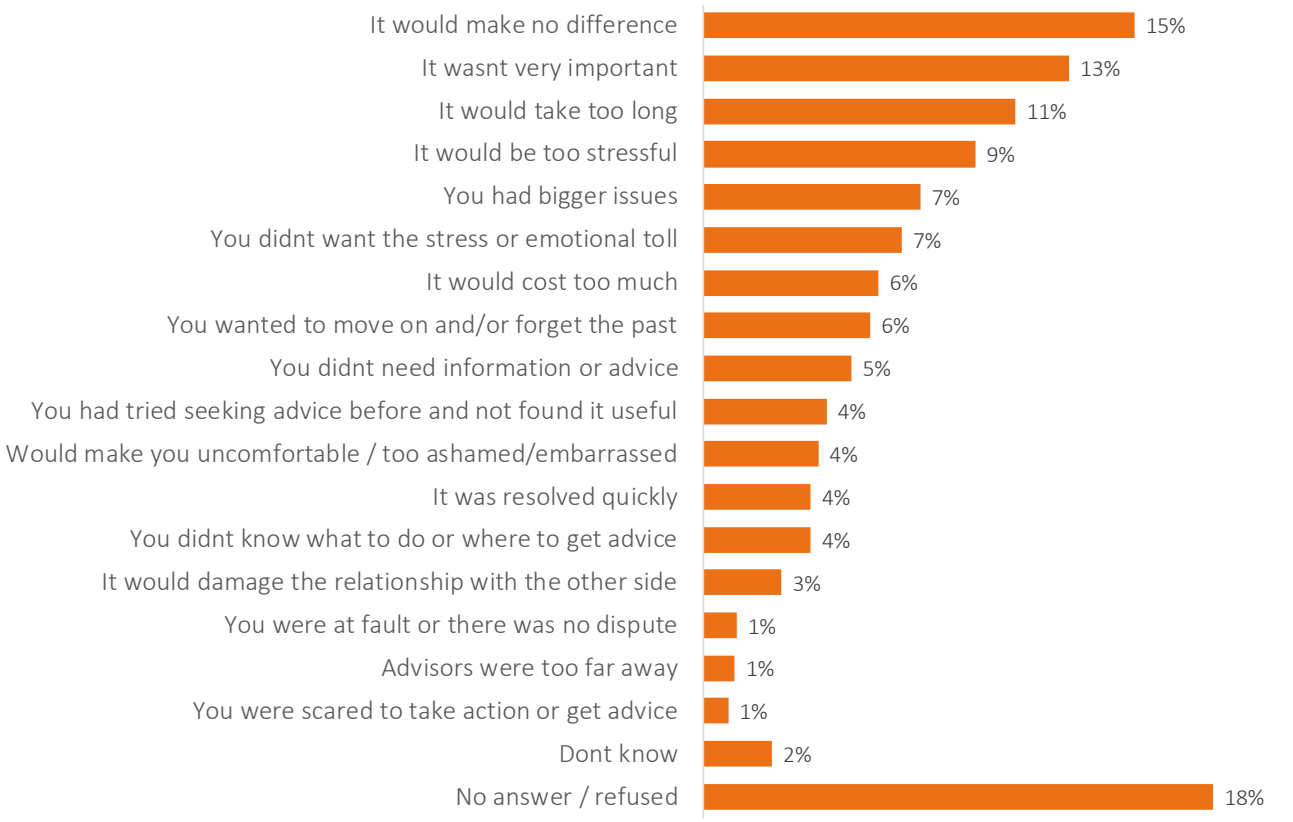
However, it should be noted that for a fifth of these 'done nothing' issues, the respondent still expects to do something soon.

4.10 Reasons for not taking action

Respondents who did not obtain help for their unresolved issue and had not taken any action were asked why they had not done anything to try to resolve the issue. The responses are shown in Figure 35 overleaf.

[21] Even 4 in 10 of those who said they 'had not done anything and did not expect to' said they looked for information themselves.

Figure 35 – Reasons for not obtaining help and not taking action to resolve issue



F6: In your own words, can you tell me why you haven't done anything to try to resolve the issue?

[Base: all unresolved issues where no help was obtained and no action taken, n=290]

The most common reason was that 'it would make no difference' (15% of unresolved issues where no help was obtained nor action taken). Other common answers include: 'it was not very important' (13%), 'it would take too long' (11%), or 'it would be too stressful' (9%).

It should be noted that this question was only asked about 290 issues. The small sample size means that rigorous analysis by status of issue or by demographic group is not possible. However, certain reasons were more common for particular types of unresolved issue (please note that the percentages quoted below should be treated with caution due to the small sample size for this question):

- Issues associated with products or services purchased online were more likely to be unactioned because the matter was not considered very important (29% compared with 13% of all issues). This was similar for all issues with only a slight, or no, impact on the respondent (30%).
- Issues with financial providers were more likely to be unactioned because the matter was resolved quickly (18% compared with 4% of all issues).

- Those experiencing unactioned issues with government or public services were more likely to say they had not taken action on their issue because it would take too long (25% compared with 11% of all issues).
- Family or whānau and relationship issues and money or debt issues were more likely to be unactioned because:
    - it would have cost too much (21% for both family or whānau or relationship issues and money or debt issues, compared with 6% of all issues), or
    - it would have made them uncomfortable or they were ashamed or embarrassed (19% for both types of issue, compared with 4% of all issues).
- Employment issues were more likely to be unactioned because it would damage relationships with the other side (13% compared with 3% of all issues).
- Housing and land issues were more likely to be unactioned because the respondent believed it would not make a difference (45% compared with 15% of all issues).

4.11 Information, advice or help that would have been useful

For a quarter (25%) of issues where no help was obtained, respondents felt that information, advice or help would have been useful. This was particularly the case for issues that had a high or severe impact on the respondent (43% of high-impact or severe issues where no help was obtained) or for unresolved issues (37%).

The proportion that would have found information, advice or help useful did not vary much by type of issue nor by demographics (although those with a household income up to $30,000 were more likely to have felt that help would have been useful – 34% compared with 23% of those living in higher income households).

Respondents who felt that information, advice or help would have been useful were asked to consider what they would have wanted. The results are described in Figure 36 overleaf.

Figure 36 – What information, advice or help would have been useful

F9: What type of information, advice or help would you have wanted?

(Base: all issues where no help was obtained, but where information, advice or help would have been useful, n=252)

The most common answers were:

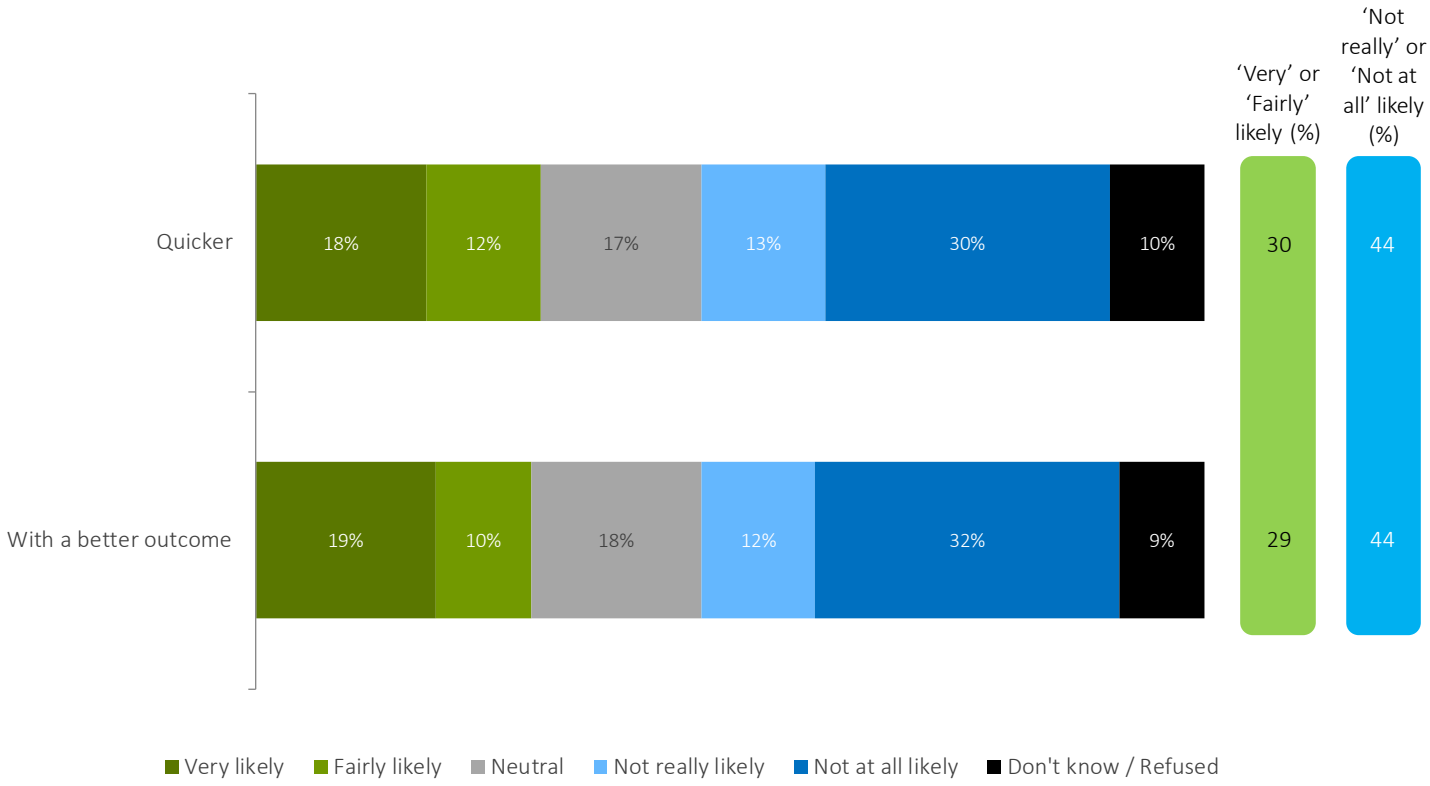
- Support or specific guidance so that the respondent could understand their rights, advocate for themselves, or fix the issue for themselves (30% said this).
- Information and advice about their issue, such as entitlements or risks associated with the issue (30% said this).

The sample size for this question was too small to analyse the data by type of issue or type of respondent.

4.12 Whether information, advice or help would have resolved the issue quicker or improved the outcome

Respondents were asked how likely it was that receiving information, advice or help would have resolved the issue quicker or improved the outcome. The results are shown overleaf.

Figure 37 – Likelihood that information, advice or help would have resolved the issue quicker or improve the outcome



F10 and F11: In your opinion, how likely is it that if you had information, advice or help about this issue that the issue would have been resolved: quicker (F10) or with a better outcome (F11).

(Base: all issues where no help was obtained, n=1,066)

It was relatively common to think that information, advice or help would not have helped resolve the issue. For 44% of issues respondents felt it would not help with the speed or outcome, whereas respondents felt it would help for 3 in 10 issues (the remainder were uncertain).

Most respondents who felt it would resolve the issue quicker also though it would improve the outcome (and vice-versa)[22].

[22] Around 8 in 10 of those who thought information, advice or help would resolve the issue quicker also thought it would improve the outcome. Similarly, almost all who thought it would improve the outcome also felt it would resolve the issue quicker. Similar proportions apply to those who thought the opposite (i.e. that help would not have resolved the issue quicker or with a better outcome).

Compared with other issues, respondents were more likely to feel that injury/ACC and welfare benefit issues would have been resolved quicker with help (44% and 42% respectively, compared with 30% of all issues).

Respondents with welfare benefit issues were more likely to think that help would have improved the outcome (47% compared with 29% of all issues). The answers did not significantly vary for other types of issue.

Those experiencing issues with a high/severe impact, or issues that had a duration over six months long, were no more, or less, likely to believe that help would have resolved their issue quicker. However, they were more likely to believe that help would have resolved their issue with a better outcome (41% and 38% respectively, compared with 29% for all issues).

4.13 Analysis of problem solving strategies

Overleaf we summarise all the data in this section into a five-way variable called 'problem solving strategy'. This included:

- **Help from legal services** - this involved issues where the respondent obtained help from Community Law Centres/Citizens Advice Bureaus, private lawyers that they paid for, or a legal aid lawyer.
- **Independent help** – this involved obtaining help from non-legal advisors such as government or health staff or dispute resolution services[23]. For issues in this category, the respondent did not obtain help from legal services but they may also have obtained additional help from family, friends, or acquaintances.[24]
- **Only help from family and friends** – this included obtaining help from family, friends, or acquaintances, but not from legal services and not from any independent sources of help.
- **Handled alone** – issues that were 'handled alone' involved the respondent either looking for information themselves or communicating with the other party on their own. For these issues, the respondent did not obtain help from anyone else.

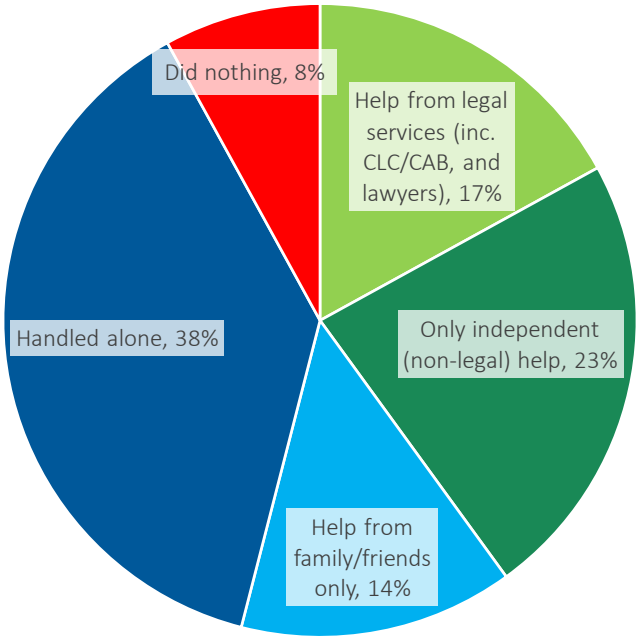
[23] In fact, this category includes obtaining information, advice, help or representation from a wide range of sources that were not 'legal services' and were not family or friends. This includes at a court, tribunal, government body, a Māori specific body or Iwi, a dispute resolution service, an online dispute resolution service such as eBay or Airbnb, health professionals, social workers, political leaders, banks, financial or insurance organisations, trade unions, education providers, government staff (central or local government), religious leaders, or other organisations (such as NGOs). Respondents were told that that if family, friends, or acquaintances were acting in a professional capacity then they should be coded as such, e.g. a friend who is a lawyer and provided legal advice was coded as a lawyer and not a friend.

[24] For 497 issues that used the 'independent help' route, 208 also involved family, friends, or acquaintances and 289 did not.

- **Did nothing** – for these issues the respondent did not obtain help (even from family and friends) and did not seek out information nor did they undertake any other specific action (such as talking to the other party).

Figure 38 illustrates how all of the issues in the survey were categorised into one of the five broad problem solving strategies.

Figure 38 – Problem solving strategies



Problem solving strategies collating data from F1 (self-help), F3 (help obtained) and F5 (action).

[Base: all issues, n=2,219]

Seventeen percent of issues involved help from legal services, including Community Law Centres/Citizens Advice Bureaus, private lawyers that they paid for, or a legal aid lawyer. For 23% of issues, respondents obtained help only from independent (non-legal) advisors (such as government or health staff, dispute resolution services, etc.), and 14% of issues only involved help from family, friends and acquaintances. For 38% of issues the respondent handled the issue themselves, and for 8% of issues the respondent 'did nothing', in other words they did not seek out information themselves, did not obtain help from others, and did not take any action to help resolve the issue.

The tables below show that the problem solving behaviour varies by the severity, duration and type of issue (proportions that are statistically significantly higher than the equivalent proportion for 'all issues' are highlighted **in bold**).

Table 14 – Problem solving behaviour by severity of impact

	All issues	No impact at all	Slight impact	Moderate impact	High impact	Severe impact
Sample size (n=)	*2,219*	*231*	*576*	*549*	*435*	*361*
Help from Legal Services	17%	4%	5%	16%	**21%**	**35%**
Only independent help	23%	11%	21%	25%	27%	**30%**
Only help from family and friends	14%	11%	13%	**19%**	17%	9%
Handled alone	38%	**70%**	**55%**	34%	30%	19%
Did nothing	8%	5%	6%	7%	6%	7%

Table 15 – Problem solving behaviour by issue duration

	All issues	Less than a month	One to three months	Four to Six months	Over 6 months but under a year	Between a year and two years	Over two years	Unknown duration
Sample size (n=)	*2,219*	*493*	*564*	*271*	*221*	*230*	*245*	*195*
Help from Legal Services	17%	8%	12%	17%	18%	**24%**	**33%**	15%
Only independent help	23%	15%	20%	26%	**32%**	25%	**31%**	24%
Only help from family and friends	14%	11%	16%	**19%**	16%	14%	10%	8%
Handled alone	38%	**60%**	**47%**	34%	23%	28%	15%	33%
Did nothing	8%	6%	5%	4%	11%	8%	11%	**20%**

Legal services tend to be involved in the most lengthy and most severe issues. Issues that involve independent help also tend to be fairly lengthy in duration, issues that only involve family and friends

tend to be somewhat shorter, and issues that are handled alone are the shortest in duration (although often these issues have minimal impact upon the respondent).

Table 16 – Problem solving behaviour by type of issue

	All issues	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*2,219*	*169*	*115*	*164*	*672*	*113*	*210*	*148*	*84*	*80*	*35*	*115*	*164*	*150*
Help from Legal Services	17%	21%	12%	**29%**	3%	12%	12%	13%	**54%**	22%	20%	**58%**	7%	10%
Only independent help	23%	22%	21%	23%	17%	10%	20%	14%	23%	**36%**	28%	22%	**41%**	**40%**
Only help from family and friends	14%	**23%**	18%	14%	12%	18%	14%	**20%**	7%	8%	22%	5%	13%	15%
Handled alone	38%	24%	39%	26%	**61%**	**54%**	**48%**	**46%**	6%	25%	25%	9%	29%	25%
Did nothing	8%	10%	10%	8%	8%	4%	7%	7%	9%	10%	5%	7%	10%	10%

Seventeen percent of issues involved obtaining help from legal services, this was more common for the following issues:

- Issues with a high or severe impact
- Issues lasting a year or longer
- Housing and land issues
- Caring and end-of-life issues
- Family or whānau relationship issues
- Issues involving a single parent[25] (28% of issues among single parents drew upon help from legal services)

[25] For most demographic analysis in this report, we use '% of respondents' as the unit of analysis. However, for this particular set of lists we have used '% of issues' as the unit of analysis because problem solving behaviour appears to be mainly associated with the nature of the issue. The demographic group results contained in the bullet points directly correspond with the bullet points about the nature of the issue. For example, we can directly compare how use of legal services varies by type of issue and by type of respondent associated with that issue.

- Issues where the respondent was older (25% of issues when the respondent was aged 75 and 20% when the respondent was aged 65-74 – this compares with 19% issues when the respondent was aged 35-64, and 10% for issues involving someone aged under 35).

Twenty three percent involved obtaining help from only independent (non-legal) advisors. This was more common for the following type of issue:

- Issues with a severe impact
- Issues lasting over six months but under a year, or with a duration over two years
- Issues with government or public services
- Issues relating to an injury or difficulties with ACC
- Issues relating to the environment.

Fourteen percent involved obtaining help from only family, friends and acquaintances. This was more common for the following type of issue:

- Issues with a moderate impact
- Issues lasting four to six months
- Issues with a financial provider
- Issues involving LGBT+ respondents (19% only used family, friends and acquaintances)
- Issues where the respondent was younger (21% among those aged 18-24, 13% of issues involving someone aged 25-44, 11% for issues among 45-64 year olds, and 10% for 65+ years old).

Thirty eight percent of issues were 'handled alone'. This was more common for the following type of issue:

- Issues with only a slight impact, or no impact
- Issues lasting up to three months
- Product or service issues (for both online and offline purchases)
- Money or debt issues
- Issues with a financial provider
- Issues where the respondent was younger (44% of issues involving someone aged up to 34, 37% for issues among 35-54 year olds, 29% for 65-74 and 27% for 75+ years old)
- Issues where the respondent was Asian (49%)

- Issues where the respondent had no education qualification beyond secondary school (48% of those with no qualifications and 41% of those with a secondary school age qualification).

There were no significant patterns in the types of issue associated with the respondent 'doing nothing', although issues among those aged 75+ were more likely to involve doing nothing (13% compared with 12% for issues involving 65-74 year olds, 11% for issues involving 55-64 year olds, and 7% for issues involving respondents younger than 55).

4.14 Further analysis is required to understand the influences on problem solving behaviour

It is clear that there is a relationship between issue severity, issue duration, type of issue, and problem solving strategy. Issues that involve help from legal services (such as family or whānau relationship disputes) are associated with the longest duration. Longer, more challenging, issues may naturally involve legal help sooner or later. However, it is possible that the involvement of legal services lengthens the issue. A cross-sectional survey is unable to determine causal pathways and map out user-journeys through the legal system. However, some additional multivariate analysis (conducted separately) can detect the relative influence of different variables (such as issue-type, demographics, and duration) on problem solving behaviour.

5 Help Provider Experiences

In total 955 respondents obtained external help for 1,104 issues. Respondents often obtained help from two or more different sources – Figure 31 earlier in the report describes the help sources used and how often they were used.

The final section of the survey asked respondents about their experiences of the help they received (including whether they got what they wanted and whether it helped resolve their issue). To limit burden on respondents a maximum of two help sources were investigated per issue.[26] Capping at two limits the sample size available for analysis to 1,592 help provision experiences.[27] This section of the report focuses on the 1,592 'help provider experiences' (which is the unit of analysis in this section of the report).

Many of those who said they used 'another person or organisation' told the interviewer (in an open-ended question) that they used health providers or health professionals (such as doctors and nurses). Many also said they used social services, NGOs, or social workers. We categorised both types of answer as separate help provider types for analysis in this section of the report. A wide range of other individuals (including religious leaders and MPs) and other organisations (including trade unions, banks, finance providers and education providers) were also used. None of these other sources summed to more than one or two percent of help provider experiences in the survey data. Because the sample sizes were too small to warrant separate analysis, these other sources have been grouped together into 'other people' and 'other organisations' in this section of the report.

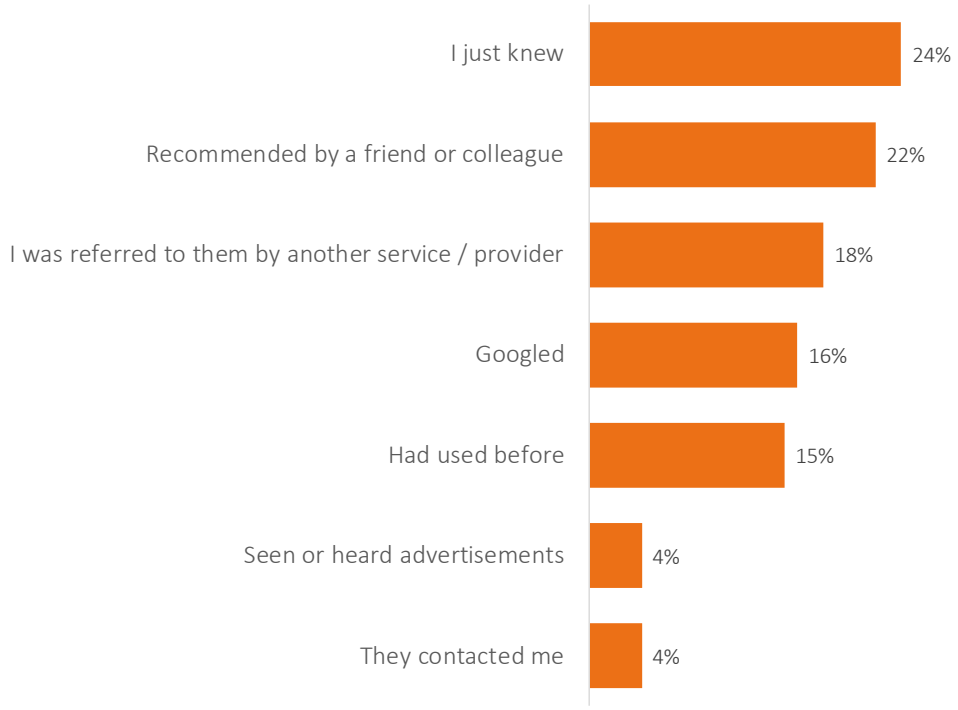
5.1 How respondents knew about the help provider

Respondents were asked how they found out about their help provider (those using family, friends or acquaintances were not asked this question). Figure 39 overleaf shows all of the ways that respondents knew about their help provider.

[26] By far the most commonly used help provider was 'family, friends and acquaintances'. When respondents had obtained help from three or more providers and one of them was family, friends and acquaintances, we prioritised asking about the other two help providers instead (in order to boost the sample size for the full range of help providers). As described in the Technical Report, corrective weighting is applied to all survey data to ensure the final proportions are broadly representative of the population (this weighting takes into account deliberate skews in the sample selected for survey questions).

[27] There were actually 1,006 respondents that said they had obtained help at F3 and potentially they could have been asked about 1,694 help provider experiences in total. However, for 102 of these, respondents told the interviewer they could not evaluate their experiences (mainly because help was not yet fully 'obtained' and the help provider experience was still 'in progress' at the time of interview).

Figure 39 – How respondents found out about their help provider



G2: How did you hear about or know about the help provider?

(Base: all help provider experiences excluding family, friends or acquaintances , n=1,120)

Those using Community Law Centres or Citizens Advice Bureaus were more likely to have simply 'known about them' already (33% compared with 24% for all help providers), but respondents were also more likely to hear about them through adverts (9% compared with the average of 4% for all help providers).

Dispute resolution services (particularly online specific resolution services such as eBay or Amazon) were more likely to be found through Google (53% of online resolution services and 32% of offline dispute resolution services, compared with 16% for all help providers). There was also a relatively high proportion that found government body providers via Google (27%).

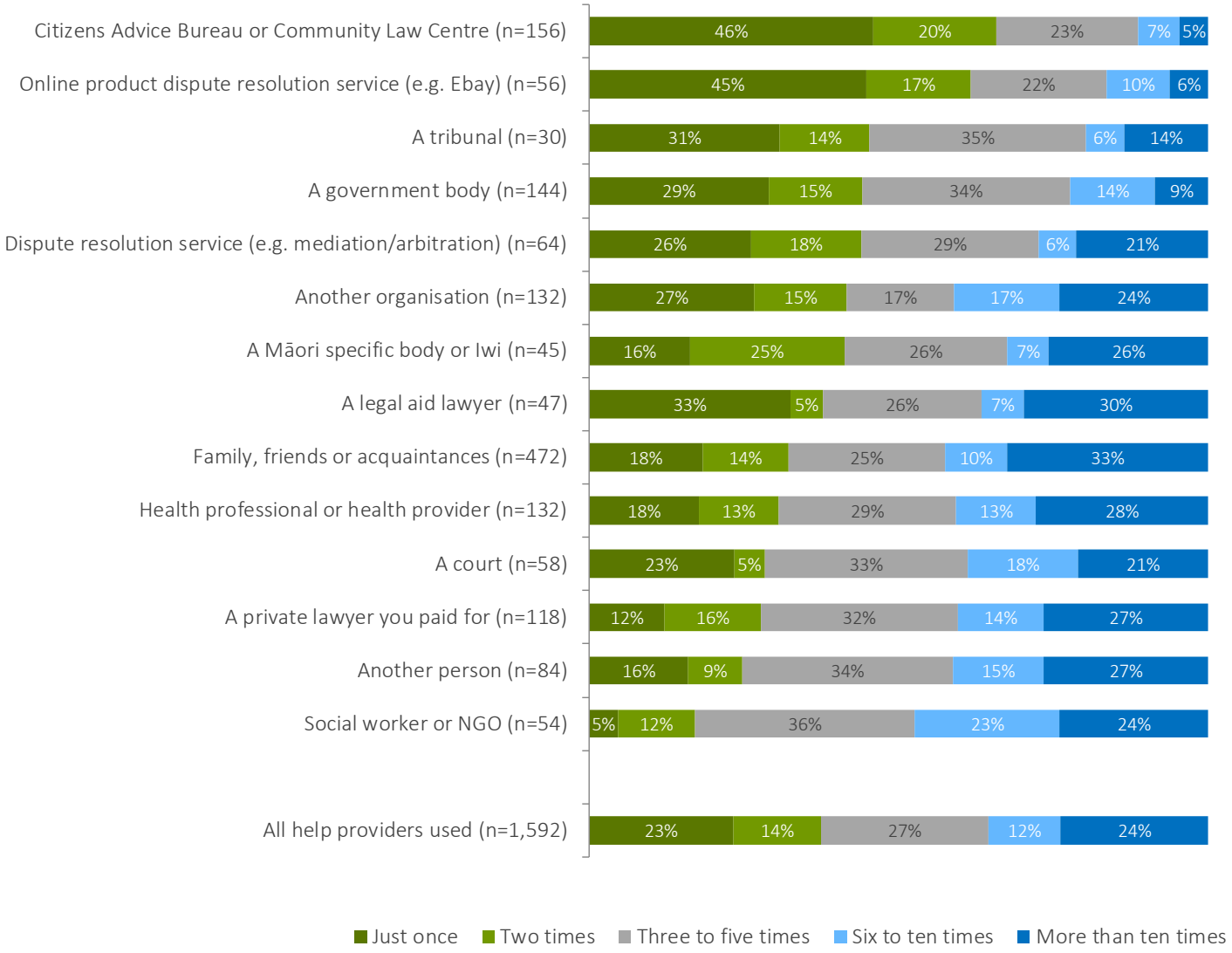
Private lawyers and Māori specific bodies were more likely to be recommended by a friend or colleague (37% and 41%, compared with 22% for all help providers).

Health professionals/health organisations and social workers/social-sector NGOs were both more likely to be 'referred' to the respondent by other providers (27% and 30%, compared with 18% for all issues). Health professionals/health organisations were also likely to be known because they had been used in the past (27% compared with 15% for all issues). Those using a court were more likely to say 'they contacted me' (10% compared with 4% for all issues).

5.2 How often respondents contacted help provider

Respondents were asked how often they contacted the help provider (including phone calls, visits, texts or emails). The results are shown below.

Figure 40 – How often help provider was contacted



G3: Would you say that you had contact (such as a phone call, visit, text or email) with them…

(Base: help provider experiences by type of provider, refer to chart for base size)

Almost half (46%) of those using a Citizens Advice Bureau or Community Law Centre contacted them only once, although a small cohort (5%) used them more than ten times.

Private lawyers, social workers or social sector NGOs, and 'other individual advisors' were often contacted on multiple occasions (three-quarters of those using these help providers contacted them three times or more, compared with an average of 62% across all help providers). As described in the previous section, these advisors often dealt with family or whānau and relationship issues which tend to have a high impact upon respondents. Family or whānau and relationship issues are associated with the largest number of contacts to help providers. 45% of respondents facing these issues contacted a help provider six or more times, compared with 35% across all types of issue. Housing and land issues were also more likely to involve six or more contacts (40%).

Number of contacts by type of issue is shown in the table below (proportions highlighted in bold are significantly higher than average – for example, over a third of product or service issues involved only one contact to the help provider. This was significantly higher than the average of 23%).

Table 17 – Number of contacts (to any help provider) by type of issue

	All help provider experiences	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*1,592*	*150*	*76*	*173*	*236*	*63*	*135*	*89*	*110*	*80*	*32*	*169*	*135*	*144*
Just once	23%	18%	14%	21%	**34%**	**37%**	28%	20%	9%	23%	26%	19%	25%	21%
Two times	14%	10%	12%	16%	**21%**	13%	13%	18%	16%	10%	5%	14%	15%	21%
Three to five times	27%	28%	**38%**	24%	29%	19%	21%	32%	35%	30%	**46%**	22%	29%	21%
Six to ten times	12%	19%	7%	10%	10%	12%	11%	11%	13%	13%	11%	10%	14%	13%
More than ten times	24%	25%	29%	**30%**	7%	20%	27%	20%	26%	25%	11%	**35%**	17%	24%

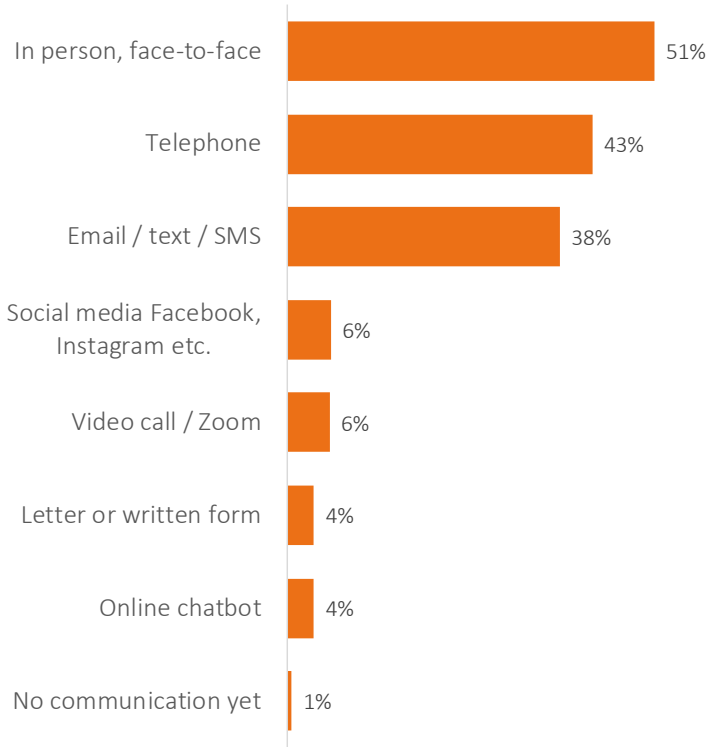
As described previously (in section 4.5), respondents were more likely to obtain help if their issue had a high, or severe, impact upon them.

Overall, half of help provider experiences included in the survey data were for issues that had a high or severe impact. Serious issues like these were more likely to involve frequent contact with help providers. 43% involved six or more contacts, compared with 21% of issues that had no impact (or only a slight impact).

5.3 Method of communication

Respondents were asked how they mainly communicated with their help provider. Figure 41 below shows the results (respondents could choose more than one option).

Figure 41 – Main method of communication with help provider



G6: How did you mainly communicate with them?

(Base: all help provider experiences, n=1,592)

Communication through face-to-face was the most common channel – used by 51% of respondents. This was more common for those interacting with health providers (78%), social workers (76%), family/friends (65%) and Māori bodies/Iwi (62%). There was not much other variation in method of contact by help provider, although emails were more common for those interacting with a government body (49% compared with 38% for all help providers).

5.4 Whether cultural or personal needs were met

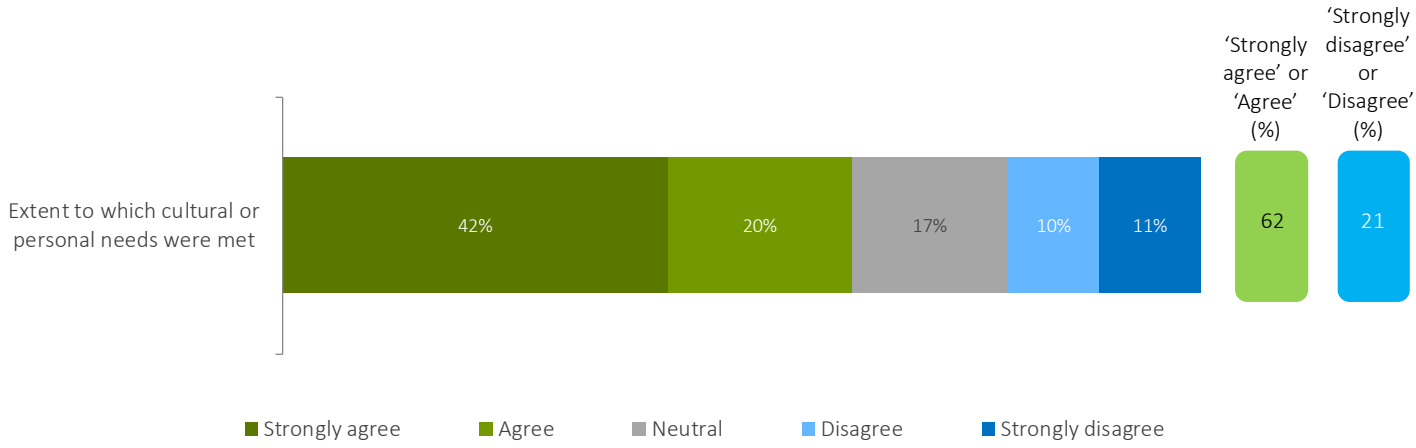
Overall, 12% said that they had cultural or personal needs that the help provider should have considered. This was more common for those facing caring and end-of-life issues (24%) and immigration issues (29%).

Those obtaining help from a Māori body or Iwi were more likely to say this (35%) as were those obtaining help from a legal aid lawyer (31%).

The sample sizes are too small for detailed analysis by demographic groups – but non-European ethnic groups were more likely to say they had cultural or personal needs (15% compared with 10% of European respondents). In addition, females were more likely than males to say they had cultural or personal needs to consider (16% compared with 7% respectively).

Those who had cultural or personal needs were asked whether they felt those needs were met by the help provider. As Figure 42 shows, only 1 in 5 felt that their needs were not met.

Figure 42 – Extent to which cultural or personal needs were met by the help provider



G17: To what extent do you agree that they met those specific needs?

(Base: all those who felt they had cultural or personal needs, n=148)

Sample sizes are too small to determine the type of respondent or issue that was more likely to 'disagree' (only 31 respondents disagreed). Those who disagreed were asked why they disagreed. Numbers are too small to generalise with percentages, instead we describe the number of respondents who provided different types of answer below.

- Nine described the provider's lack of cultural capability.

- Eight talked about the fact that the help provider did not take the time to truly understand their background situation.
- Seven described the negative impact caused by the issue and that the help was not forthcoming to alleviate the impact. Three of these specifically mentioned negative effects on their health, or the health of a family member.
- Six talked about being ignored or receiving very poor service from the provider.
- Five said there was no empathy or emotional support from the provider.

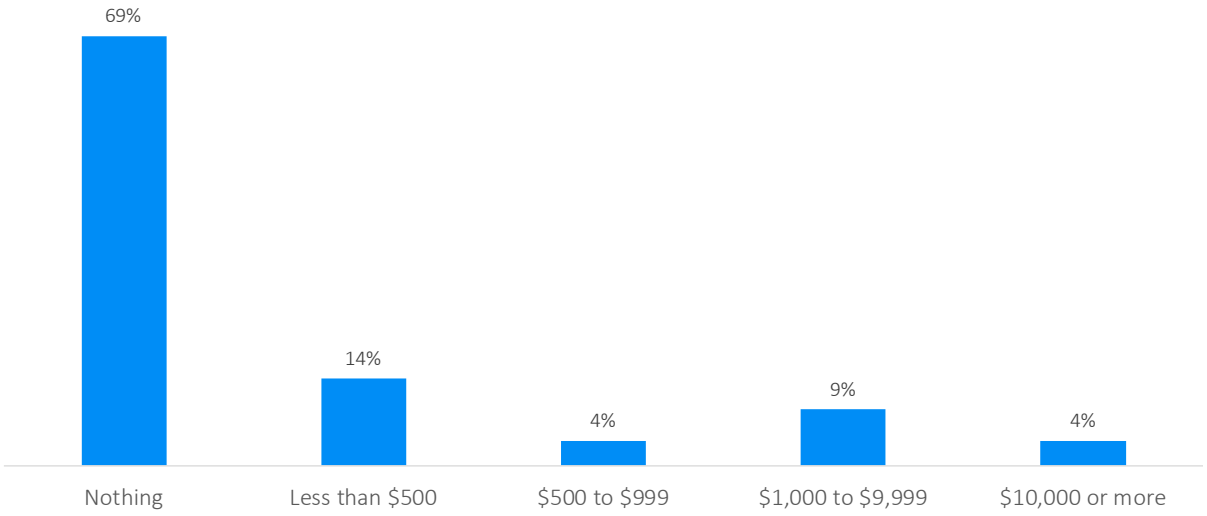
(A few described more than one of these issues).

5.5 Cost of provision

Respondents were asked how much the help provider cost them (those using family, friends or acquaintances were not asked this question). Figure 43 overleaf shows the overall results.

It should be noted that this was a high-level question and there was no attempt to disaggregate the nature of costs (for example, we are unable to determine if indirect costs of travel or lost earnings have been factored in). It is possible that respondents are not distinguishing between the direct cost of help provision and other costs associated with the issue. For example, thirteen respondents said using the court cost them over $10,000, this is likely to relate to the cost of settlement or the cost of using lawyers.

Figure 43 – How much the help provider cost the respondent (those using family/friends were not asked this)



G15: Overall, about how much did the help provider cost you?

(Base: all help provider experiences excluding family, friends or acquaintances , n=1,120)

Sixty nine percent said the help provider did not cost them anything. Those using the following help providers were more likely to say this:

- Citizens Advice Bureau or Community Law Centre (95%)
- A Māori specific body or Iwi (87%)
- A government body (85%)
- Social workers or social sector NGOs (83%).

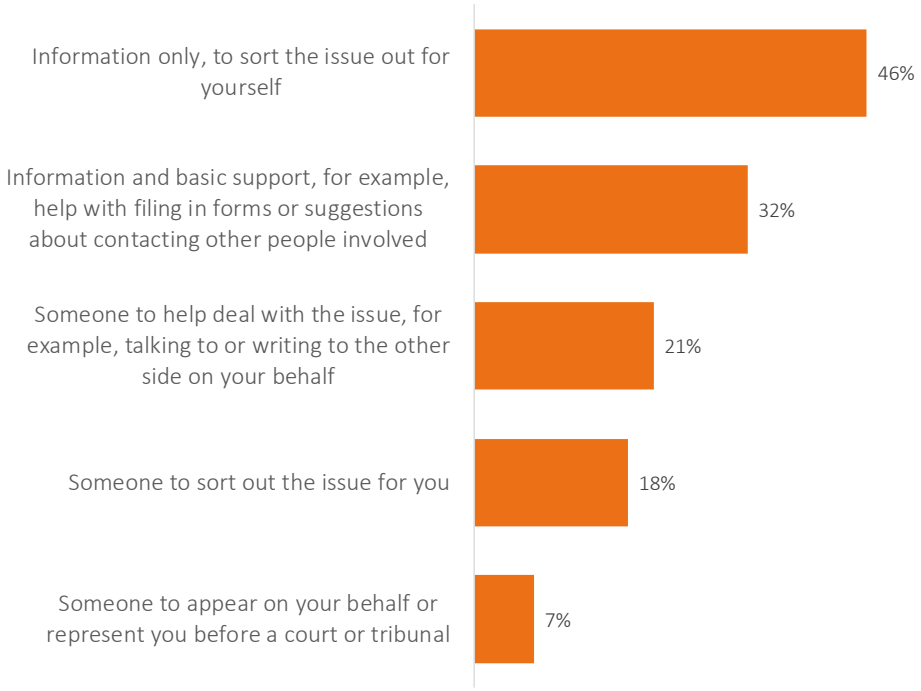
Thirteen percent said the help provider cost them $1,000 or more. Those using lawyers were more likely than average to say it cost them $1,000 or more (55% of those using a private lawyer said this – with 7% of those using private lawyers saying it cost them over $10,000). Those using a legal aid lawyer or the court were also more likely to say it cost them $1,000 or more (37% and 34% respectively).

5.6 Type of support sought from help provider

Respondents were asked what type of help or support they wanted from the help provider. Five specific categories were read out to respondents (shown in Figure 44 overleaf) and they could choose more than

one category. The results for all respondents are shown below. Respondents could also choose 'another type of help' not listed – but less than 1% did so.[28]

Figure 44 – Type of assistance sought from help providers



G4: Which of the following did you want from them?

(Base: all help provider experiences, n=1,592)

Respondents chose from the pre-coded options described in Figure 44. Most of these are self-explanatory but the difference between 'help deal with the issue' and 'sort out the issue' (the third and fourth options) could be marginal. Generally 'sorting' is considered a stronger, or more intense, form of support leading directly to resolution, whereas 'helping' may be more about enabling the respondent to consider options, take action themselves, or helping initiate dialogue with the other party. Some free-text available from respondents (shown overleaf) helps illustrate the nature of the difference.

We did not have a lot of free-text data to share because there was no specific open ended question about the nature of support sought. However, there are a limited number of verbatim quotes available from an 'other specify' follow-up question where the respondent could elaborate if they felt they did

[28] This very small number of respondents generally described that they were not seeking anything in particular from the help provider. Due to very small numbers their answers are not displayed in Figure 44.

not get exactly what they wanted.[29] These quotes give a sense of the difference between 'helping deal' vs. 'sorting'.

Some quotes from respondents who wanted the provider to '**help deal** with the issue' (but did not necessarily get everything that they wanted):

*"I was looking for **guidance** and **good advice about options**"*

*"I **received support for the mental side of things** which I needed to help me prepare"*

*"**They advised that I had grounds for a complaint** and that I should make the complaint myself"*

*"**They asked me to go to the tenancy service department**"*

*"**Got specific instructions** for asking the neighbour and contacting the support office".*

*"**They are speaking to Inland Revenue** for me".*

*"**They sent an email to the council**".*

Some quotes from respondents who wanted the provider to '**sort out** the issue' (but did not necessarily get everything that they wanted):

*"I got help but I didn't get the **solution** to the problem"*

*"**I wanted documentation and the requirements of the documentation**. The information was restricted from me."*

*"Looking for a **refund** of my money"*

*"I wanted them to look at a report from ACC (which had all the information required) – and for **them to sort out the problem**"*

*"I wanted them to read an engineering report, and **a plan** for how we could deal with the problem."*

*"**I wanted structural advice and pastoral care, help and advice, formal structuring of a meeting and documentation**"*

*"I **wanted the estate documents disclosed** which showed the missing funds which gives us an opportunity to act on those."*

*"Unfortunately, the help I received didn't **solve any issues**"*

[29] Please note that we had to make some minor editing adjustments to the text in the quotes so that the sentences made sense (without adjusting the meaning) because the free-text was written quickly by interviewers and did not directly address the nature of the help sought.

As the tables below describe, the type of assistance sought varied depending on the severity of the issue, the type of help provider used and the type of issue involved. (It should be noted there will be interaction between the type of issue, the type of provider used, and the severity of the issue).

Table 18 – Type of assistance sought by severity of impact

	All issues	No impact at all	Slight impact	Moderate impact	High impact	Severe impact
Sample size (n=)	*1,592*	*68*	*256*	*413*	*420*	*426*
Info. only	46%	**63%**	52%	45%	44%	43%
Info. & basic support	32%	17%	22%	33%	**42%**	30%
Help deal with issue	21%	9%	13%	22%	25%	23%
Sort out issue	18%	12%	24%	16%	19%	19%
Represent me at court/tribunal	7%	2%	4%	6%	8%	**10%**

Around three-quarters want information, or information and basic support, regardless of how severe their issue was. It is interesting to note that even with severe issues, the most commonly sought help is still 'information only' (43% of those with severe issues). However, those with severe issues were slightly more likely than others to want someone to represent them at a court or tribunal (10% compared to the average of 7%).

Although only 68 respondents used help providers when their issue had 'no impact', they were particularly likely to only want 'information' from the provider (63% compared to the average of 46%).

Table 19 – Type of assistance sought by help provider

	All help provider experiences	Family, friends or acquaintances	Citizens Advice Bureau or Community Law Centre	A private lawyer	Legal aid lawyer	Court	Tribunal	A government body	Māori body or Iwi	Dispute resolution service	Online product dispute resolution service	Another person	Another organisation	Health provider or professional	Social worker or NGO
Sample size (n=)	*1,592*	*472*	*156*	*118*	*47*	*58*	*30*	*144*	*45*	*64*	*56*	*84*	*132*	*132*	*54*
Info. only	46%	**57%**	**63%**	29%	53%	23%	26%	38%	44%	26%	37%	34%	36%	41%	49%
Info. & basic support	32%	35%	32%	26%	39%	18%	41%	26%	36%	34%	17%	**43%**	35%	32%	33%
Help deal with issue	21%	12%	16%	35%	27%	20%	17%	29%	26%	**43%**	12%	28%	22%	24%	33%
Sort out issue	18%	7%	13%	25%	**32%**	**33%**	**35%**	29%	20%	**39%**	**41%**	14%	**31%**	14%	14%
Represent me at court/tribunal	7%	1%	7%	**20%**	**48%**	**35%**	11%	2%	14%	14%	2%	4%	8%	3%	4%

Almost half (46%) only wanted information from the help provider. Respondents were more likely to say this when they were using family, friends or acquaintances or a Citizens Advice Bureau or Community Law Centre for help. It was also more common when the issue involved the physical (i.e. offline) purchase of a product or service.

Table 20 – Type of assistance sought by type of issue

	All help provider experiences	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*1,592*	*150*	*76*	*173*	*236*	*63*	*135*	*89*	*110*	*80*	*32*	*169*	*135*	*144*
Info. only	46%	50%	49%	52%	50%	**64%**	44%	57%	43%	43%	45%	35%	40%	36%
Info. & basic support	32%	36%	**43%**	25%	25%	28%	36%	37%	30%	34%	19%	31%	35%	34%
Help deal with issue	21%	19%	15%	**28%**	13%	19%	15%	19%	21%	25%	23%	27%	22%	**28%**
Sort out issue	18%	17%	12%	11%	22%	14%	13%	11%	20%	26%	21%	21%	18%	**27%**
Represent me at court/tribunal	7%	3%	6%	6%	2%	7%	8%	5%	**16%**	10%	**17%**	**17%**	3%	2%

Just under a third (32%) sought information and basic support from the help provider. Respondents were more likely to say this when they were facing a welfare issue (they were also more likely to say this when they were using an independent advisor not listed in the questionnaire – such as a counsellor, religious leader or elected official).

Just over a fifth (21%) sought help to deal with the issue. This was more likely when the issue related to housing and land or the environment. It was also more common for those using dispute resolution services.

Just under a fifth (18%) wanted the help provider to sort out the issue for them. Respondents were more likely to say this about a number of help providers including:

- Legal aid lawyers
- Courts
- Tribunals
- Dispute resolution services (online and offline)
- Other organisations (including trade unions/banks etc.).

Those facing environmental issues were also more likely to say they wanted the help provider to sort the issue.

Only 7% of those using help providers said they wanted representation at a court or tribunal. This was more common for those using lawyers (private or legal aid) or courts for help. It was also more common for respondents facing the following types of issue:

- Caring and end-of-life
- Immigration
- Family or whānau relationship.

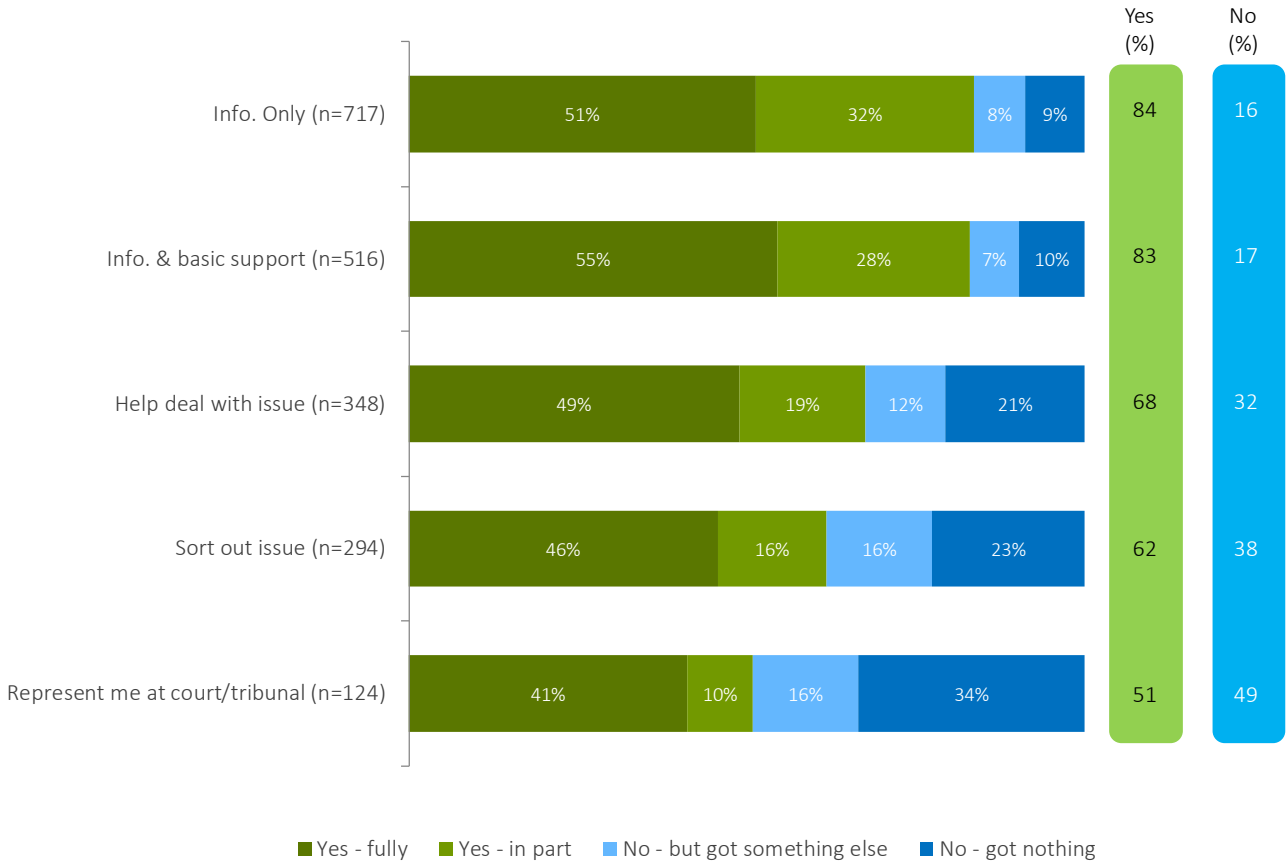
5.7 Whether information or advice needs were met

Respondents were asked a number of questions about whether their information or advice needs were met. Due to the number of questions analysed, this section is split into three separate parts (receiving what was wanted, receiving something else instead, and extent to which the respondent received as much help as they wanted).

5.7.1 Whether respondents received the type of support they were seeking

Respondents were asked whether they received the type of support they were looking for from the help provider. The results are shown overleaf.

Figure 45 – Whether respondent received the support they sought



G5: You said you wanted… did you get this from them? G5b: Is that 'yes in full' or 'yes, partly'? G5c: Is that 'no you didn't receive any help from them' or 'no you received something else instead?'

(Base: service experience by type of support sought, refer to chart for base size)

Around half felt they 'fully' received the help they wanted – although this was lower for those who wanted more intense forms of support such as the issue being 'sorted' by the provider or for the provider to represent them in a court or tribunal.

The most commonly met need was for 'information only – to sort the issue out for themselves' (84% said they received this fully or in part). 83% received the information and basic support they were looking for. 68% received the help they wanted to deal with the issue and 62% felt the help provider did sort out the issue for them. Although, as can be seen from the Figure on the previous page, there are groups of users that felt they only got what they wanted 'in part'.

Generally speaking, those who sought a more intensive form of support from their help provider were more likely to say they didn't receive what they wanted. For example, only 51% of those who were looking for someone to appear on their behalf, or represent them, before a court or tribunal received this from the help provider, and 49% said they did not get this. As stated in the previous section, these

respondents were often looking for a lawyer to represent them (although some had also gone to court for this purpose).

Sample sizes are too small to break down this answer by type of help provider. However, by aggregating those using private lawyers, legal aid lawyers, and a court, we can determine that 57% of those who sought representation from any of those three sources did receive this. This compares with 43% for respondents who sought representation from the full range of other sources (such as family/friends or other individuals and organisations).

Across all of the help provider experiences evaluated in this survey, respondents told us that they did not get what they wanted in 22% of situations. There were no particularly strong patterns by demographics or by type of issue, although the following were more likely to say that they did not get the support they wanted:

- When the respondent involved was aged 65+ (30%)
- Those dealing with immigration issues (40%)
- Those who were using a government body for help (35%)
- Those who were using an online product specific dispute service (such as eBay or Amazon) (34%).

5.7.2 Those who did not receive what they wanted but got something else instead

Those who said they did not get the support they wanted but got 'something else instead' were asked what they received. The answers are shown overleaf. It should be noted that this is based on a relatively small sample size, because only a minority of respondents provided this particular answer (with most saying they either got what they wanted or didn't).

Figure 46 – What the respondent said they received (instead of what they wanted)

G5c: No, but I received something else form the instead (please specify)?

(Base: all those who said 'they received something else instead' to at least one help provider experience, n=170)

All of the respondents represented in Figure 46 did not exactly get what they wanted. However, their 'no' answer was qualified but saying 'they got something else instead'. A wide range of experiences is included within this response.

The most common answer was that they received suggestions or guidance instead – this answer was provided by those who wanted support, someone to deal or sort the issue, or someone to represent them (sample sizes are too small to cross-analyse this answer in detail by the type of initial expectation held by the respondent).

A variety of other answers were also provided which tend to suggest somewhat useful experiences, ranging from emotional support through to help with administration. However, there are also explicitly negative answers[30] including 'still waiting', 'non-useful help', 'sorted it myself instead', or complaints

[30] Overall, 57% of answers given were positive, 37% were negative, and 7% provided miscellaneous answers which could not be easily coded (note these three groupings add up to 101% due to decimal place rounding).

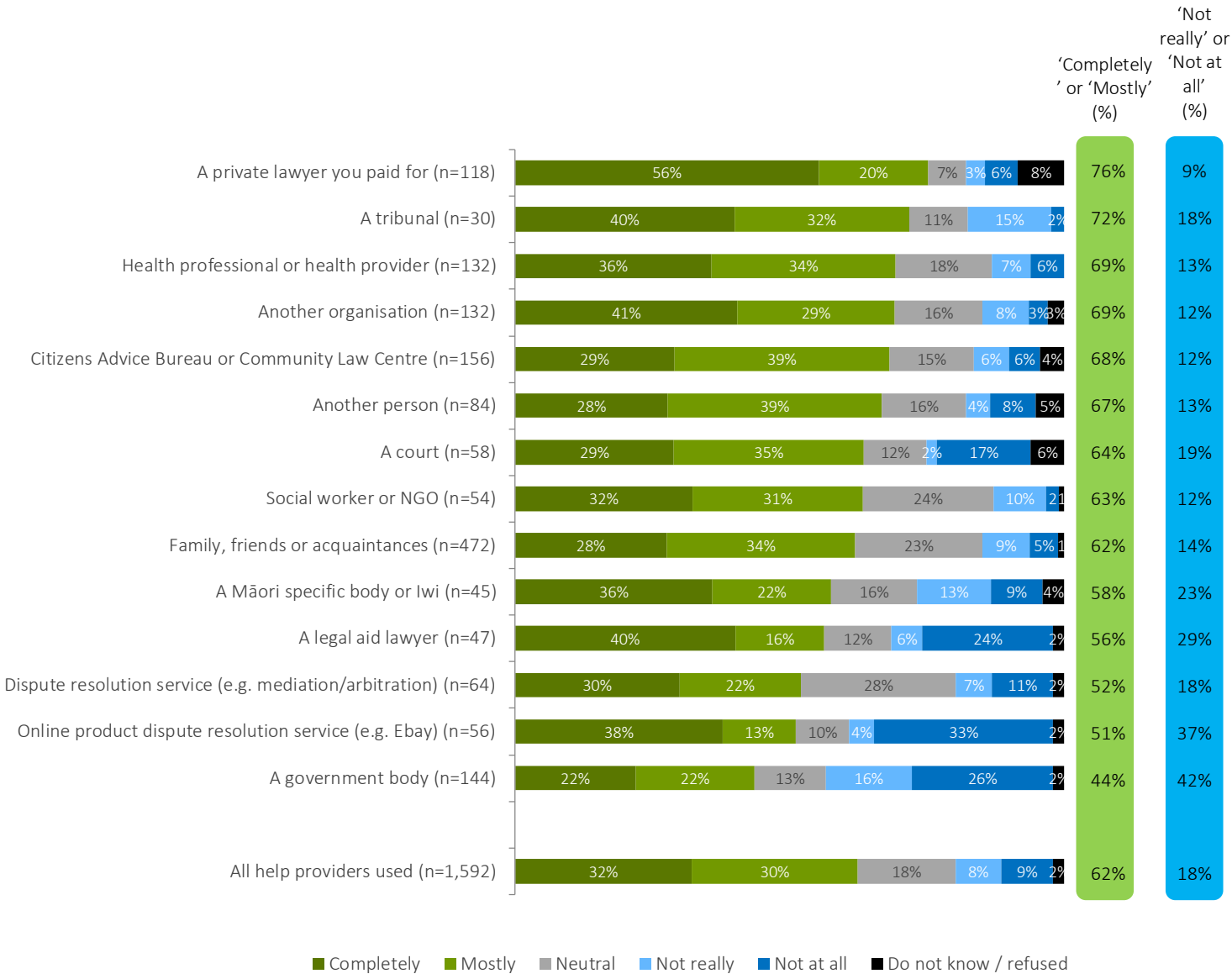
about the ongoing issue such as ‘there is no end in sight’. 11% said they ‘just got information’ from the provider – but this is a negative answer (because almost all respondents answering this question wanted something more than just information).

The responses to this question involve a diverse range of answers spread across a small sample size. For this reason, this data does not lend itself to further analysis, nor does it allow us to re-categorise the ‘yes / no’ responses described earlier within Figure 45.

5.7.3 Extent to which respondent received as much help as they wanted

Respondents were asked to what extent they received as much information, help or advice as they wanted from the help provider. The results are shown overleaf.

Figure 47 – Extent of help provided (by help provider)



G9: To what extent did you get as much information, help or advice from them as you wanted?

(Base: help provider experiences by type of provider, refer to chart for base size)

Sixty two percent of all respondents said they received as much information, help or advice as they wanted (i.e. they 'mostly' or 'completely' received what they wanted). Respondents were most positive about private lawyers, with 76% saying they received as much information, help or advice as they wanted. In comparison, 56% of those using legal aid lawyers said they received as much help as they wanted.

A relatively high proportion of respondents (around 4 in 10) said they did not get as much help as they wanted from government bodies and online product specific dispute resolution services.

Answers varied based upon the type of support sought from the help provider. Those who wanted 'information and basic support' were more likely to say they received all of the help they wanted (70%), whereas those who sought 'someone to represent them in a court or tribunal' were the least likely to say they received all of the help they wanted (52%). This compares with 62% of those who wanted 'information only' or 'someone to help deal with the issues' and 58% of those who wanted someone 'to sort out the issue'.

Those who experienced issues with a severe or high impact were less likely to say they received all of the help they wanted (60% compared with 65% of those experiencing issues with a lower impact).

The extent to which respondents felt they received all of the help they wanted did not vary much by type of issue. Those experiencing caring and end-of-life issues and those experiencing employment issues were slightly more likely than average to say they received all of the help they wanted (77% and 71% respectively).

The findings suggest there is a complex relationship between the type of help provider used, the seriousness of the issue, the type of issue, and the type of respondent. Some additional multivariate analysis (conducted separately) can help detect the relative influence of different factors on outcome variables such as whether the respondent felt they were provided with sufficient help.

Those who did not receive as much help as they wanted were asked why felt this. Respondents provided their answer spontaneously and the interviewer identified the most appropriate answer from a pre-coded list (with an 'other-specify' option). The results are shown overleaf.

Figure 48 – Reasons why respondents felt they did not get as much help as they wanted

G10: Why do you say you did not get as much information, help or advice from them as you wanted?

(Base: all those who said they did not get as much help as wanted, n=262)

The most common reason was that the information or support was not what the respondent was seeking or that the help provided was incomplete. Other common themes relate to the help not being tailored to the respondent's individual needs. The sample size was too small to analyse these answers in more detail.

5.8 Following-up on referrals and advice from help provider

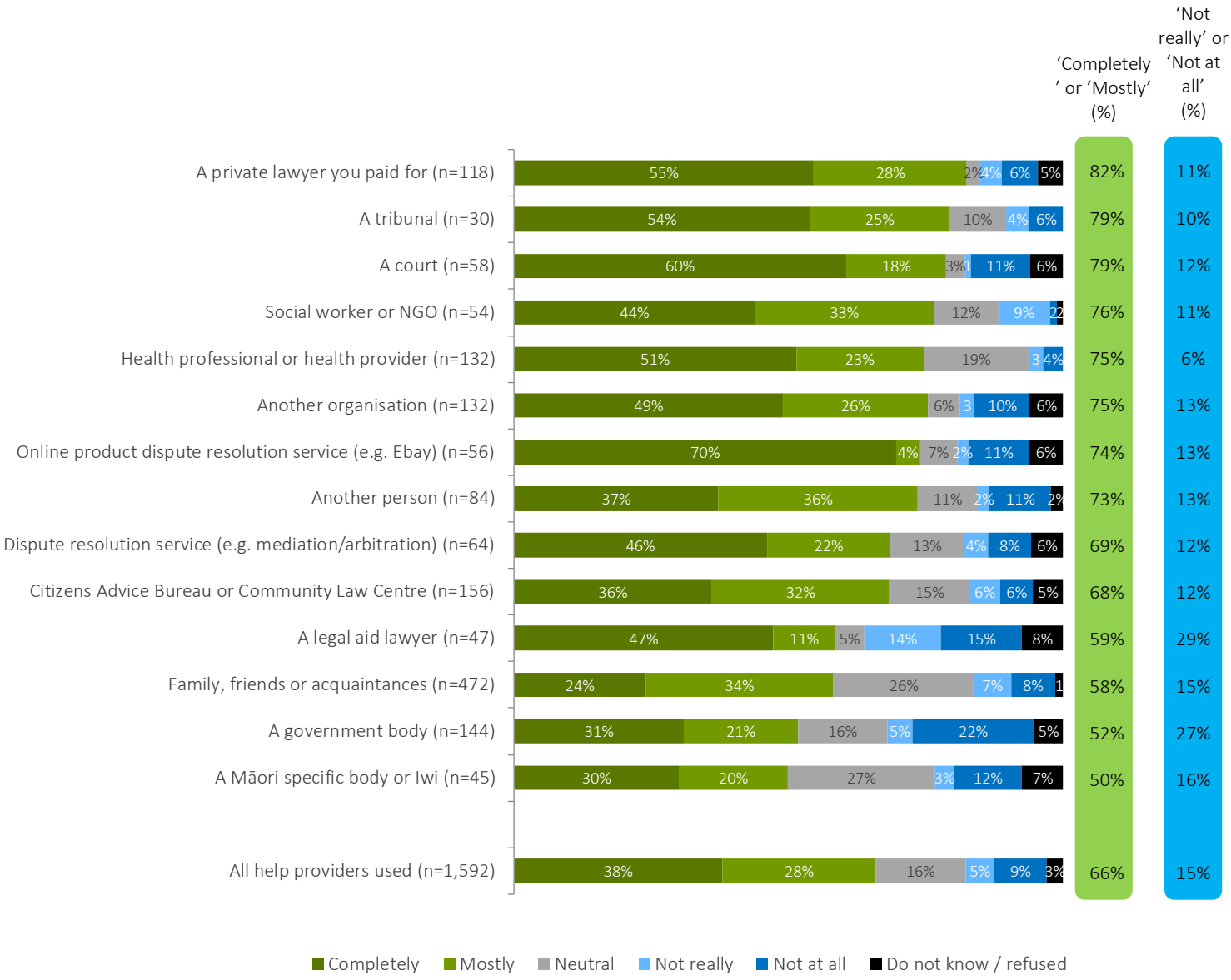
Forty one percent of respondents said the help provider suggested other people or organisations the respondent could contact for information, help or advice. This was more common for family or whānau relationship issues (60%) and less common for product or service issues (27% for purchases made online and 31% for purchases made offline).

Those obtaining help from a Citizens Advice Bureau or Community Law Centre or a social worker or social sector NGO were particularly likely to be referred to others (71% and 66% respectively). The tendency to refer the respondent to other people or organisations did not significantly vary for other types of help provider.

Almost half (47%) of respondents said they did contact the people or organisation suggested by the help provider. Respondents with more serious issues were more likely to do so (55% of issues that had a high or severe impact followed up on the suggestion, compared with 38% of those with a moderate impact and 32% of issues with no, or only a slight, impact).

All respondents were also asked 'to what extent did you do what they recommended you do next about your issue?'. The results varied by type of help provider as shown overleaf.

Figure 49 – Whether respondent did what the help provider recommended



G11: To what extent did you do what they recommended you do next about your issue?

(Base: help provider experiences by type of provider, refer to chart for base size)

Respondents were particularly likely to do what their private lawyer recommended (82% did and only 11% did not). In comparison a relatively low proportion did what their legal aid lawyer recommended (59% did and 29% did not).

Around half did what was recommended by a Māori specific body or Iwi or government body (50% and 52% respectively).

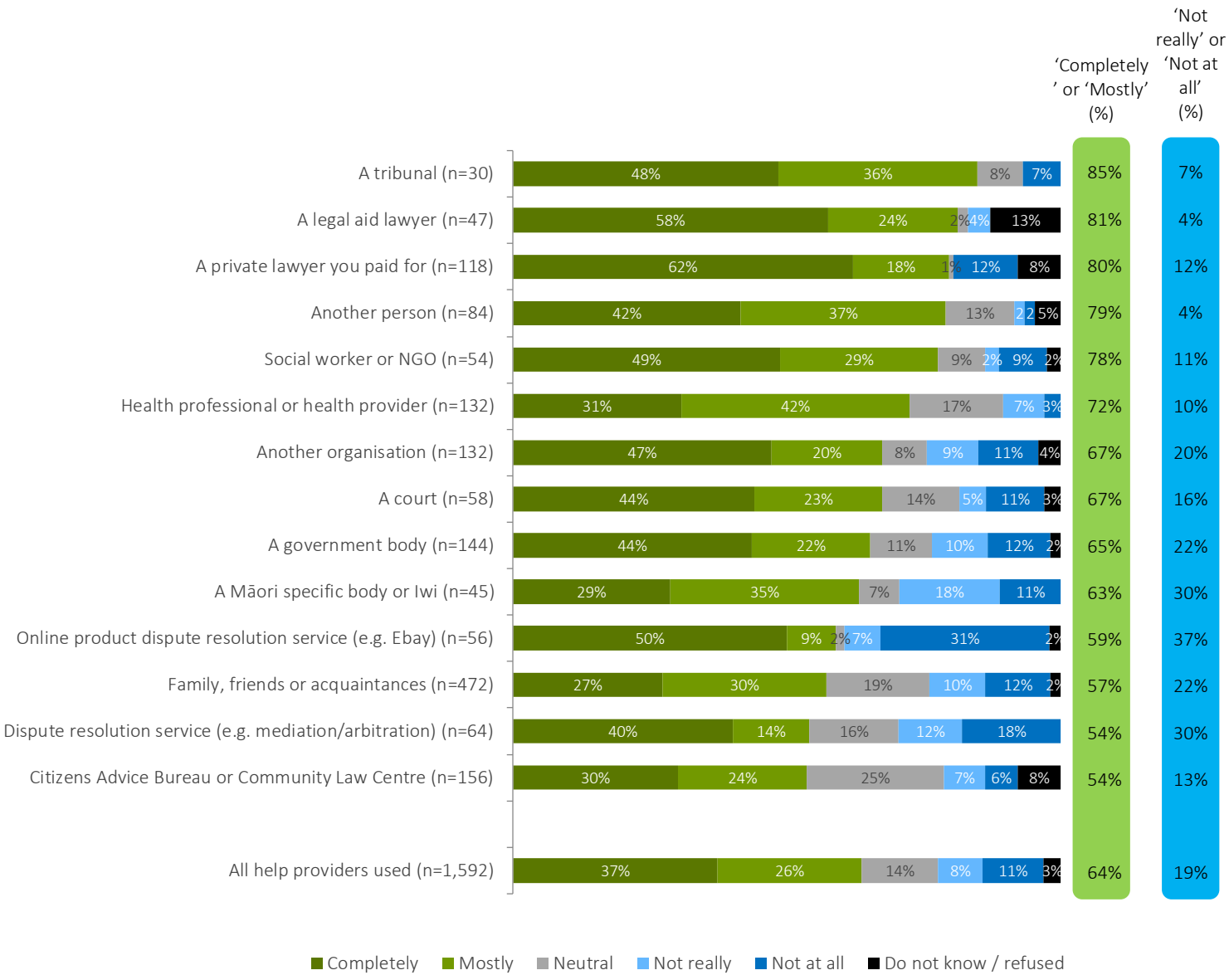
Although family, friends and acquaintances are the most commonly used help source, a relatively low proportion of respondents did what their family, friends and acquaintances suggested (58% compared with 66% across all help providers used).

There was not much variation in whether respondents followed the help providers advice by type of issue or seriousness of issue.

5.9 Extent to which support helped resolve the issue

Respondents were asked whether the information, help or advice they received helped end or resolve the issue. The results are shown overleaf.

Figure 50 – Whether information, help or advice resolved or helped end the issue



G12: To what extent did the information, help or advice you got from the provider help you end or resolve the issue?

(Base: help provider experiences by type of provider, refer to chart for base size)

Almost two-thirds (64%) said the help they received helped them resolve the issue, although this varied by type of help provider.

Eight in ten respondents or greater agreed that their experience with a tribunal or with a lawyer (legal aid or private) helped them resolve the issue (85% for tribunal users, 81% for those who used legal aid lawyers, and 80% for those who used private lawyers).

Fifty four percent said that the help they obtained from the Citizens Advice Bureau or Community Law Centre helped them resolve the issue. However, users of these services were not necessarily negative about their experiences (only 13% disagreed that they helped resolved the issue). Instead, views were often neutral perhaps because these services are associated with information and advice rather than resolution (as highlighted in Table 19 earlier, most users of Citizens Advice Bureaus or Community Law Centres are only looking for information or basic support).

The highest proportion of negative answers were provided by users of dispute resolution services – including both online services such as eBay (37% of users *dis*agreed that the service helped with resolution – compared with 19% across all respondents), or in-person/traditional dispute resolution services such as mediation or arbitration (30% disagreed). Nonetheless, it should be noted that just over half of dispute resolution users still agreed that the service helped them resolve the issue (59% for online dispute resolution and 54% for in-person dispute resolution).

The proportion also varied by type of issue as can be seen in the table below.

Table 21 – Whether information, help or advice resolved or helped end the issue (by type of issue)

	All help provider experiences	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*1,592*	*150*	*76*	*173*	*236*	*63*	*135*	*89*	*110*	*80*	*32*	*169*	*135*	*144*
Completely	37%	29%	33%	37%	**45%**	34%	34%	46%	**50%**	23%	22%	39%	33%	**54%**
Mostly	26%	**34%**	24%	23%	16%	**43%**	**36%**	27%	**38%**	14%	9%	27%	30%	20%
Neutral	14%	18%	15%	10%	13%	4%	11%	13%	9%	**33%**	**27%**	9%	16%	11%
Not really	8%	8%	**18%**	**13%**	7%	4%	4%	7%	2%	5%	**22%**	7%	12%	7%
Not at all	11%	8%	8%	16%	18%	12%	11%	5%	0%	10%	19%	13%	8%	6%
Do not know / refused	3%	3%	3%	1%	1%	4%	4%	2%	1%	**14%**	0%	5%	1%	1%
Completely / mostly	64%	63%	57%	60%	61%	**77%**	70%	73%	**88%**	38%	31%	66%	63%	**74%**
Not really / not at all	19%	16%	26%	**29%**	**25%**	16%	14%	12%	2%	15%	**42%**	20%	20%	14%

Respondents with issues relating to caring and end-of-life or products and services purchased offline were more likely than average to say the provider's advice helped them resolve or end the issue. Those

with issues relating to immigration, housing and land, and products and services purchased online were more likely than average to say the provider did not help them resolve or end the issue.

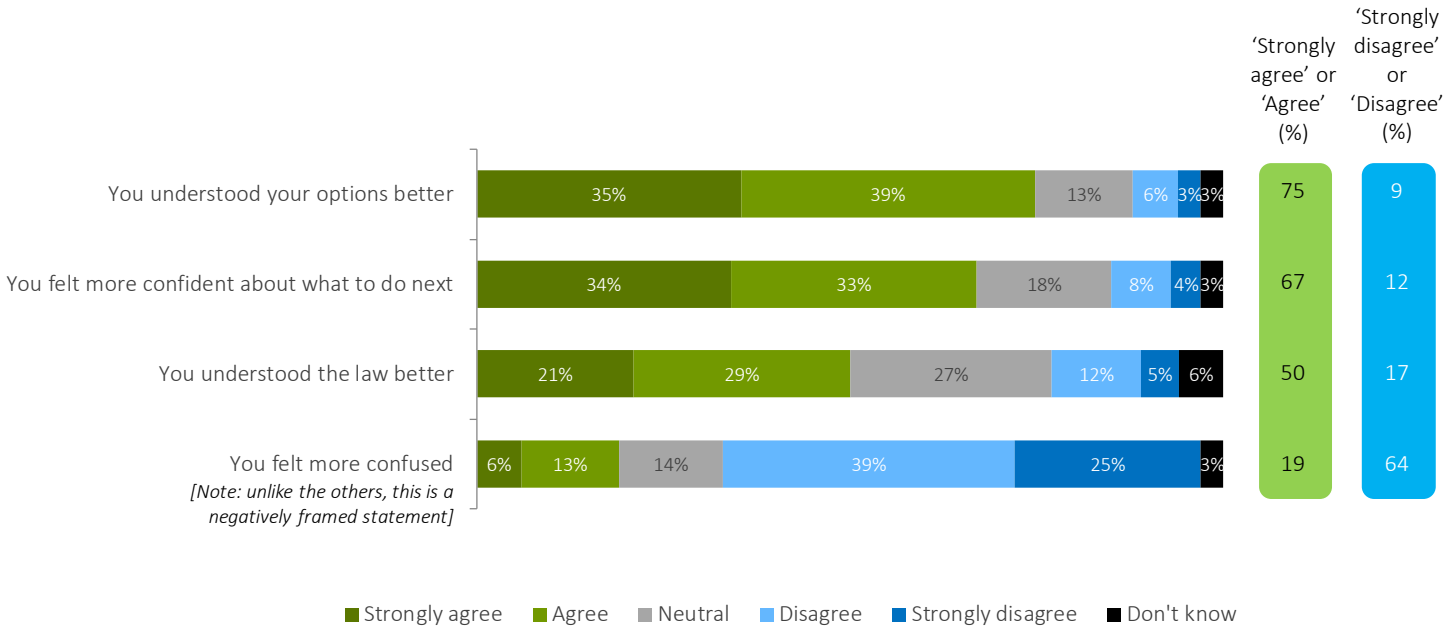
For issues with a high or severe impact, respondents were less likely to feel that the provider helped them resolve the issue (59% compared with 68% of moderate issues and 66% of issues with a slight, or no, impact).

5.10 Impact of help on respondent's capabilities

Help providers (particularly professional legal services) have an important role in enhancing the legal capability of their clients. If the experience leads to a gain in confidence or improved understanding, clients should be better equipped to navigate legal challenges and seek appropriate professional help when required.

Respondents were asked to consider a series of statements about the impact of all of the help and advice they received from the provider. The results are shown overleaf.

Figure 51 – Impact of help on respondent's capabilities



G18: Thinking about all the advice and help you, or someone acting on your behalf, received from the help provider, how much do you agree or disagree that …

(Base: all help provider experiences, n=1,592)

Three-quarters of respondents felt the provider helped them understand their options better, and just over two-thirds (67%) agreed that the provider helped them feel more confident about what to do next. Only half agreed that the provider helped them understand the law better.

A negatively phrased statement was placed at the end, about whether the help provider made the respondent feel more confused. Just under a fifth (19%) felt this, whereas 64% disagreed.

The following tables show the proportion that agreed (either 'strongly' or just 'agreed') and disagreed (either 'disagree' or 'strongly disagree') by type of help provider used and by type of issue.

Table 22 – Impact on respondent's capability by help provider

	All help provider experiences	Family, friends or acquaintances	Citizens Advice Bureau or Community Law Centre	A private lawyer	Legal aid lawyer	Court	Tribunal	A government body	Māori body or Iwi	Dispute resolution service	Online product dispute resolution service	Another person	Another organisation	Health provider or professional	Social worker or NGO
Sample size (n=)	*1,592*	*472*	*156*	*118*	*47*	*58*	*30*	*144*	*45*	*64*	*56*	*84*	*132*	*132*	*54*
You understood your options better															
Agree	75%	76%	76%	82%	58%	75%	78%	65%	78%	70%	66%	72%	77%	80%	84%
Disagree	9%	6%	5%	6%	**26%**	14%	2%	**18%**	13%	5%	12%	13%	10%	7%	5%
You felt more confident about what to do next															
Agree	67%	70%	69%	**80%**	51%	73%	79%	46%	78%	64%	51%	68%	74%	67%	77%
Disagree	12%	8%	6%	6%	**29%**	11%	6%	**24%**	13%	7%	**27%**	14%	11%	16%	9%
You understood the law better															
Agree	50%	43%	57%	**74%**	64%	**68%**	**75%**	50%	**66%**	60%	19%	49%	48%	37%	57%
Disagree	17%	17%	11%	8%	15%	17%	6%	**27%**	14%	13%	**27%**	16%	17%	18%	22%
You felt more confused															
Agree	19%	16%	19%	14%	23%	**31%**	2%	**30%**	7%	15%	27%	21%	14%	19%	20%
Disagree	64%	65%	62%	71%	63%	57%	**86%**	55%	64%	73%	45%	70%	69%	63%	67%

Significant differences (from the total for all help provider experiences) are highlighted in bold above.

Respondents using a government body were more likely than those using other providers to be negative about the impacts of the help they received. They were more likely than average to disagree that they understood their options or the law better, they were also more likely to disagree that they felt more confident, and they were more likely to say they felt confused.

Those using an online product dispute resolution service (such as eBay or Amazon) were more likely than average to disagree that they felt more confident or understood the law better.

Respondents using a legal aid lawyer were more likely than average to disagree that they understood their options better or that they felt more confident about what to do next. Those using a private lawyer were more likely to agree that they felt more confident, and they were also more likely than average to agree that they understood the law better.

Those using a court, tribunal or a Māori body or Iwi were more likely than average to say they understood the law better.

Table 23 – Impact on respondent's capability by type of issue

	All help provider experiences	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*1,592*	*150*	*76*	*173*	*236*	*63*	*135*	*89*	*110*	*80*	*32*	*169*	*135*	*144*
You understood your options better														
Agree	75%	73%	75%	79%	74%	83%	81%	**85%**	83%	59%	56%	**83%**	76%	71%
Disagree	9%	9%	9%	11%	9%	11%	4%	2%	9%	16%	**25%**	5%	8%	8%
You felt more confident about what to do next														
Agree	67%	73%	64%	73%	65%	76%	66%	**78%**	**78%**	57%	38%	74%	71%	65%
Disagree	12%	10%	11%	13%	13%	13%	10%	6%	7%	19%	**25%**	8%	8%	10%
You understood the law better														
Agree	50%	56%	45%	**62%**	39%	43%	52%	47%	**62%**	48%	41%	**64%**	40%	43%
Disagree	17%	13%	15%	13%	17%	16%	18%	12%	10%	24%	28%	15%	20%	17%
You felt more confused														
Agree	19%	13%	23%	19%	17%	18%	20%	21%	12%	21%	32%	19%	17%	16%
Disagree	64%	**73%**	62%	70%	62%	68%	61%	65%	70%	59%	40%	66%	61%	66%

Respondents facing immigration issues were more likely than those facing other issues to be negative about their experiences (although it should be noted that this is based on a small sample size). They were more likely than average to *dis*agree that they understood their options better, and more likely to disagree that they felt more confident.

On the other hand, those facing family or whānau relationship issues were more positive, with a relatively high proportion agreeing that they understood their options or understood the law better.

Those experiencing housing and land issues or caring and end-of-life issues were more likely than average to agree that they understood the law better as a result of receiving help.

Those experiencing financial provider issues were more likely to feel they understood their options better and were more confident about what to do next.

Some population groups were less likely to report positive experiences with their help provider, for example:

- Disabled respondents were less likely than average to agree that the provider helped them understand their options better (63% compared with 75% of all respondents).
- Those without an education qualification were less likely than average to agree that the provider helped them feel more confident about what to do next (57% compared with 67% of all respondents).
- LGBT+ populations were less likely to agree that the provider helped them understand the law better (40% compared with 50% of all respondents).

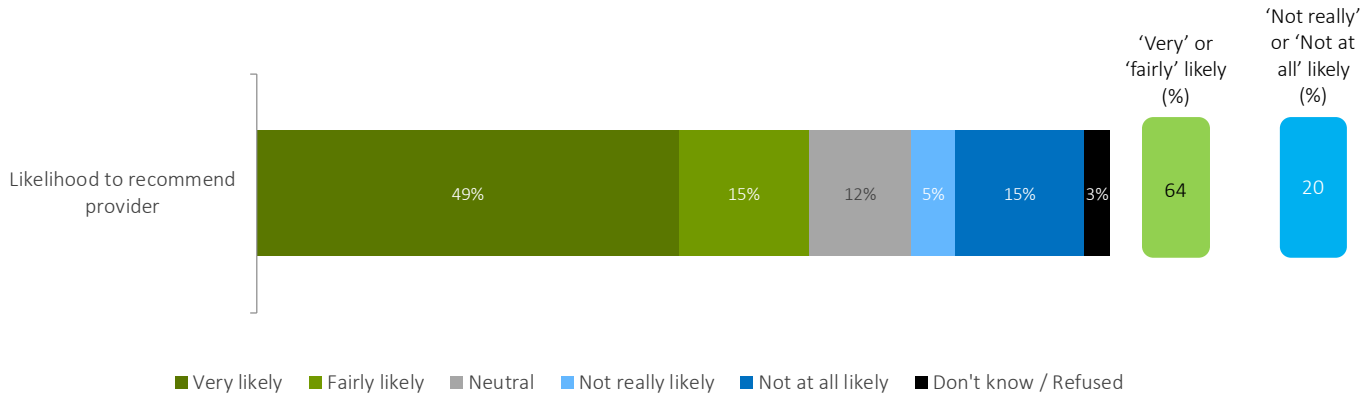
Overall, 19% of respondents admitted they felt confused as a result of receiving help. This was generally higher for certain groups in the population:

- Those with no education qualification (36%)
- Disabled respondents (30%)
- Those with a household income up to $50,000 (24% for all income bands below this).

5.11 Likelihood to recommend help provider

Respondents (excluding those who used family, friends and acquaintances) were asked how likely they would be to recommend the help provider to a friend with the same issues (results are shown below).

Figure 52 – Likelihood to recommend help provider



G13: How likely are you to recommend the provider to a friend with the same issue?

(Base: all help provider experiences, excluding those who used family, friends and acquaintances, n=1,194)

Just under two-thirds were likely to recommend their help provider, and one in five were unlikely. As the tables below show, likelihood to recommend varied by type of help provider and by type of issue.

Table 24 – Likelihood to recommend by help provider

	All help provider experiences	Citizens Advice Bureau or Community Law Centre	A private lawyer	Legal aid lawyer	Court	Tribunal	A government body	Māori body or Iwi	Dispute resolution service	Online product dispute resolution service	Another person	Another organisation	Health provider or professional	Social worker or NGO
Sample size (n=)	*1,592*	*156*	*118*	*47*	*58*	*30*	*144*	*45*	*64*	*56*	*84*	*132*	*132*	*54*
Likely	64%	72%	**79%**	54%	62%	78%	43%	67%	65%	46%	71%	68%	68%	76%
Unlikely	20%	10%	13%	26%	17%	8%	**37%**	19%	16%	**38%**	18%	18%	17%	12%

Respondents were more likely than average to recommend a private lawyer (79% would recommend compared with the average of 64%).

The proportions that were unlikely to recommend a government body or an online dispute resolution service were significantly higher than average (these results are shown in bold in the table above).

Table 25 – Likelihood to recommend by type of issue

	All help provider experiences	Employment	Welfare benefit	Housing and land	Product or service purchased online	Product or service purchased offline	Money or debt	Financial provider	Caring or end-of-life	Government or public services	Immigration	Family or whānau relationship	Injury or ACC	Environmental
Sample size (n=)	*1,592*	*150*	*76*	*173*	*236*	*63*	*135*	*89*	*110*	*80*	*32*	*169*	*135*	*144*
Likely	64%	69%	67%	70%	56%	53%	68%	74%	**77%**	55%	46%	**73%**	71%	54%
Unlikely	20%	16%	18%	20%	**30%**	25%	18%	12%	10%	27%	20%	11%	14%	**30%**

Those facing caring or end-of-life issues were more likely than average to recommend their help provider. Those experiencing online product or service issues, or environmental issues, were more likely than average to not recommend their help provider.

Likelihood to recommend did not vary much across different demographic groups – although those with no education qualification were less likely to recommend their help provider (50% compared with 64% of all respondents).

Likelihood to recommend is linked to various aspects of the respondent's experience of using the help provider. This includes helping with issue resolution and providing sufficient advice. However, other aspects are also associated with the likelihood to recommend, including meeting the respondent's cultural or personal needs, improving the respondent's confidence and understanding, and providing referrals. Overall, 64% were likely to recommend their provider, however, this was higher for those who were positive about the following aspects of their experience:

- Those who felt their specific personal or cultural needs were considered (86%)
- Those who felt the provider's advice helped end or resolve the issue (85% of whom were likely to recommend their help provider)
- Those who got as much information, help or advice as they wanted (85%)
- Those who felt more confident about what to do next as a result of the advice (83%)
- Those who felt they understood the law better as a result of the advice (78%)
- Those who felt they understood their options better as a result of the advice (77%)
- Those who received a referral to another organisation or person (71%).

6 Use of the Internet

This section of the report explores the level of Internet access among survey respondents and their experience of using the Internet for specific tasks. We asked these series of questions to understand respondents' abilities – confidence using the Internet is relevant for self-help, responding to legal issues and seeking external assistance.

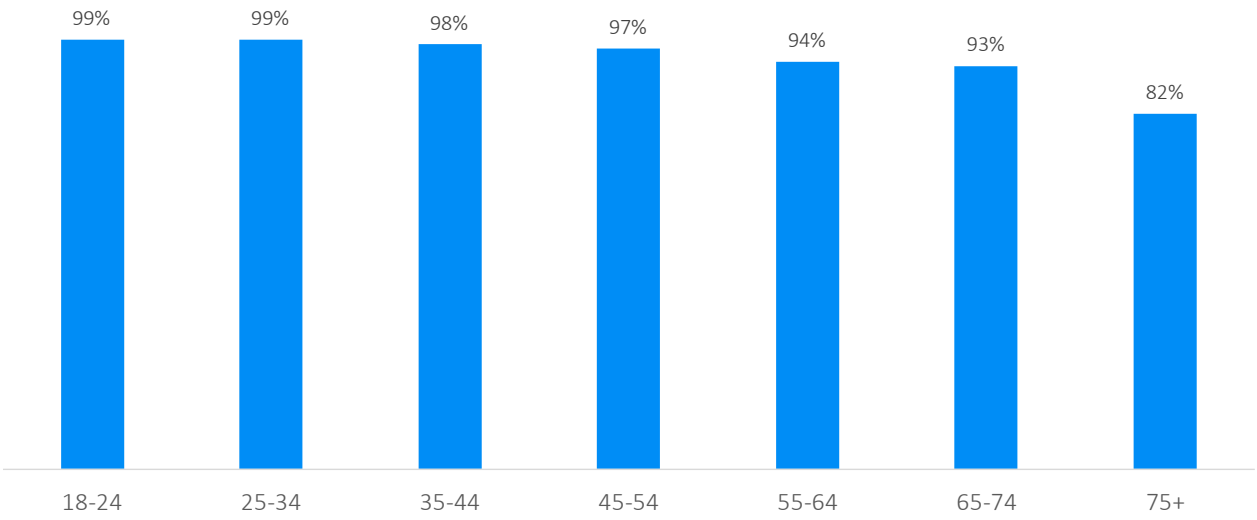
6.1 Access to the Internet in general

6.1.1 Internet access among the general population

Almost all respondents (96%) said they could 'easily access the Internet most of the time', 4% could not.

As Figure 53 below shows, older people were less likely to say they could easily access the Internet most of the time.

Figure 53 – Proportion with easy access to the Internet by age group



B7b: Can you easily access the Internet most of the time?
(Base: all respondents, n=5,000)

As well as differences by age, there were other populations with lower levels of Internet access, including:

- Those with no formal education qualification (83% of whom can easily access the Internet most of the time)
- Disabled respondents (87%)

- Those with a household income less than $30,000 (88%)
- Those not in paid work and not looking for a job (88%)
- Those whose main source of household income in the past year has been a government payment (90%).

Respondents were also asked how often they have used the Internet in the past four weeks (including for work, study, or free time). Ninety two percent had used the Internet every day, 5% said once or twice a week, 1% said less often, and 2% said 'not at all'.

Interestingly, many of those who do not have easy access still appear to use the Internet on a frequent basis. 26% of those without 'easy access' said they have used the Internet every day, and a further 22% said they used it once or twice a week. So, although 4% of respondents cannot easily access the Internet, around half of them still do so on a frequent basis.

The demographic profile of those who use the Internet infrequently was similar to the first question on ease-of-access (for example, older people were less likely than younger people to access the Internet daily or weekly).

6.1.2 Internet access among those experiencing issues

As described on page 28, a third of respondents had experienced at least one issue in the past year, and 10% of respondents said they had experienced at least four issues in the past year.

As Table 26 (overleaf) shows Internet access was generally similar among those who encountered issues and those who did not. In fact, with the exception of 'caring or end-of-life issues', those who have encountered an issue were slightly more likely to have easy access or to have used the Internet daily in the past month (although, as can be seen in the table, differences were not always statistically significant).

Table 26 – Ease of access to the Internet by issue experience

Experience of issues	% with easy access to the Internet most of the time	% who have used the Internet every day in the last four weeks
All respondents	96%	92%
Experienced no issues in past year	95%	90%
Experienced at least one issue in past year	**98%**	**95%**
Experienced at least four issues in past year	**97%**	**94%**
Experienced at least one issue of this type … … employment	96%	95%
… welfare benefit	96%	91%
… housing and land	94%	94%
… product or service purchased online	**99%**	**97%**
… product or service not purchased online	98%	95%
… money or debt	96%	93%
… financial provider	**98%**	95%
… caring or end-of-life	95%	87%
… government or public services	94%	91%
… immigration	96%	95%
… family or whānau relationship	98%	93%
… injury or ACC	96%	95%
… environmental	98%	94%

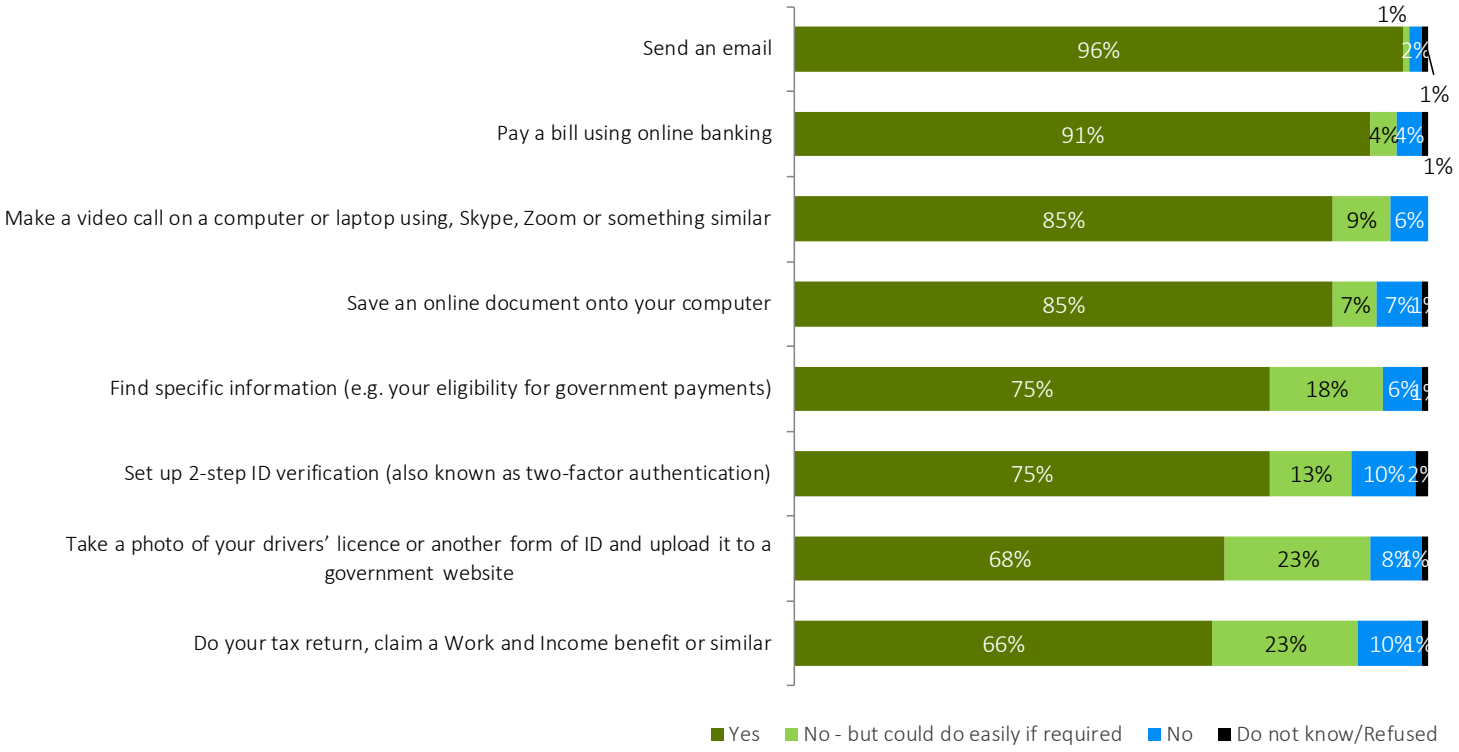
(Please read this table column-by-column)

Bold figures in the table above indicate significant differences – so although there are no very large differences, those who had experienced at least one issue in the past year were more likely to access and use the Internet. As described at 4.2 on page 85, respondents often use the Internet to seek help or information about their issue. This may explain why recent Internet use is slightly higher for those who have experienced an issue in the past year (compared with those who have not). In particular access and use was high for those who have experienced an issue with an online purchase of a product or service.

6.2 Using the Internet for specific tasks

Respondents were asked if they had used the Internet for specific tasks such as making a video call or doing a tax return. If they had not used the Internet for these tasks, they were asked if they felt they could do so easily if required. The results are shown in Figure 54.

Figure 54 – Use of the Internet for specific tasks



B8: Have you ever used the internet to ..? B9: And do you feel you could easily do this if required? (Base: all respondents, n= 5,000)

Almost all respondents had either sent an email or felt they could do so easily if required. The very small minority (2%) who felt they could not send an email tended to be older (6 in 10 of them were aged 65+ years old), would struggle to meet unexpected expenses (7 in 10 of them would not be able to pay $500 without borrowing), and relied on government payments as their main source of income (7 in 10).

Two step verification is becoming common for online services. However, a tenth of the population have not set up two step verification and felt they could not do so easily. The following groups were more likely to say this:

- Those aged 65+ years old (17% had not set up two step verification and felt they would be unable to do so – this increases to 37% among those aged 75+)
- Those without an education qualification (29%)
- Those who are not in paid work and not looking for a job (24%)
- Those with a household income up to $30,000 (23%)
- Those who live alone (23%)
- Those who rely on government payments as their main source of income (22%)
- Disabled respondents (22%)

Similar demographic patterns existed for other specific tasks. For example, 34% of those aged 75+ felt they could not do a tax return, or apply for a benefit, online (compared with 10% of the general population).

Those experiencing issues in the past year were generally confident using the Internet for specific tasks. For example, 81% of those who had encountered four or more issues in the past year said they have set up two-step verification in the past (slightly higher than the general population). The only exception is among those who have experienced caring and end-of-life issues. These respondents (who are often middle aged or elderly – as described in Table 1) were somewhat less likely to have used the Internet for specific tasks and were less likely to feel confident in their ability to do so. For example, 15% had not set up two step verification and felt they could not do so if required (compared with 10% of the general population).

Appendix A – Survey population profile and prevalence of issues among sub populations

The right-most column in the table below shows the proportion of each key sub-population that experienced at least one of the issues investigated in the survey (within the past year). The table also shows the unweighted base-size for that sub-population. It should be noted that many groups have small base-sizes, and the results for these groups should be treated with caution. To avoid misinterpretation of proportions, we have not shown proportions for any sub-populations that have less than 20 survey respondents.

To provide additional information about the estimated relative size of each sub-population within the overall adult population, the weighted proportions are also shown in the table below.

Please note that those who said 'don't know' or 'refused' are not included in this table (so totals for the weighted proportions of single-coded questions, such as income, may not add up to 100%). It should also be noted that some demographic classifications (such as ethnicity) are multi-coded and so the total proportion of each group's share of the total population may add up to more than 100%.

Table 27 – Profile of the surveyed population and prevalence estimates

Sub-population	Unweighted base size	Weighted proportion *(share of total population after weighting)*	Estimated prevalence of issues in past year
All respondents	*5,000*	100%	33%
18-24	*389*	11%	36%
25-34	*807*	19%	37%
35-44	*901*	17%	35%
45-54	*870*	16%	39%
55-64	*861*	16%	35%
65-74	*758*	12%	26%
75+	*404*	9%	18%
Male	*2,173*	48%	33%
Female	*2,719*	50%	33%
Another gender	*38*	1%	48%
European	*3,381*	66%	34%
Māori	*1,149*	14%	45%
Pacific	*441*	7%	37%
Asian	*461*	17%	26%
MELAA (Middle Eastern/Latin American/African) or other ethnicity (including South African)	*161*	3%	41%

Sub-population	Unweighted base size	Weighted proportion	Estimated prevalence
Self employed	*451*	9%	36%
Owner of business with <20 staff	*326*	7%	39%
Manager of business with <20 staff	*147*	3%	39%
None of the above	*4,076*	81%	32%
A home that you (or your partner) own	*2,857*	55%	31%
A home that you rent from a private person, trust or business	*1,367*	29%	38%
A home that you live in but do not own or pay rent for (e.g., this would apply to adult dependent family members living with their parents)	*286*	7%	30%
A home you rent from local/central government, Iwi, hapu, or Māori Land trust	*195*	3%	42%
Other	*234*	5%	31%
Mobile dwelling (e.g. caravan, boat or tent)	*71*	1%	40%
Aged care facility or retirement village	*90*	2%	11%
Another type of home	*4,753*	95%	34%
Single parent	*478*	8%	46%
Partnered parent	*1,458*	28%	35%
Live alone	*705*	14%	28%
Coupled with no children	*1,515*	30%	29%
Other household (e.g. multiple adults)	*844*	20%	37%
Northland	*239*	4%	44%
Auckland	*1411*	33%	34%
Waikato	*522*	10%	34%
Bay of Plenty	*339*	7%	34%
Gisborne	*82*	1%	43%
Hawkes Bay	*230*	3%	32%
Taranaki	*120*	2%	32%
Manawatu-Wanganui	*217*	5%	35%
Wellington	*580*	11%	35%
Tasman	*48*	1%	24%
Nelson	*76*	1%	34%
Marlborough	*56*	1%	18%
West Coast	*34*	1%	42%
Canterbury	*620*	13%	32%
Otago	*244*	5%	28%
Southland	*153*	2%	27%
North Island	*3,740*	75%	35%
South Island	*1,231*	25%	30%
No qualification	*461*	8%	25%
Secondary school qualification	*1,171*	23%	30%
Vocational or trade qualification	*973*	19%	37%
Tertiary degree	*2,307*	48%	35%

Sub-population	Unweighted base size	Weighted proportion	Estimated prevalence
Working in paid employment full time (includes self-employed)	*2670*	55%	34%
Working in paid employment part time (includes self-employed)	*763*	15%	35%
Not in paid work, and looking for a job	*259*	5%	42%
Not in paid work, and not looking for a job	*1290*	24%	29%
Personal income up to $30,000	*1162*	24%	35%
Personal income of $30,001-$50,000	*686*	13%	34%
Personal income of $50,001-$70,000	*731*	15%	34%
Personal income of $70,001-$100,000	*685*	14%	37%
Personal income of $100,001-$150,000	*522*	11%	36%
Personal income of over $150,000	*281*	6%	32%
Household income of up to $30,000	*505*	10%	30%
Household income of $30,001-$50,000	*413*	8%	36%
Household income of $50,001-$70,000	*411*	8%	31%
Household income of $70,001-$100,000	*517*	10%	36%
Household income of $100,001-$150,000	*723*	15%	37%
Household income of over $150,000	*1040*	21%	35%
Government payment is main form of income in past year – yes	*1,362*	25%	30%
No	*3,562*	73%	35%
If you could pay an unexpected expense of $500 in the next week without borrowing - yes	*4,141*	83%	32%
No	*771*	15%	44%
Life satisfaction rated as 0-6 out of 10	*1050*	21%	46%
Life satisfaction rated as 7	*813*	17%	38%
Life satisfaction rated as 8	*1429*	29%	31%
Life satisfaction rated as 9	*758*	15%	26%
Life satisfaction rated as 10	*884*	17%	25%
Disabled	*350*	6%	54%
Not disabled	*4,650*	94%	32%
Heterosexual	*4,526*	90%	32%
Gay or lesbian	*97*	2%	44%
Bisexual	*179*	4%	57%
Another sexual orientation	*61*	1%	46%
LGBT+	*391*	9%	49%
Not LGBT+	*4,609*	91%	32%
Cisgender	*4,833*	97%	33%
Transgender	*75*	2%	54%
Cannot determine cis/trans gender	*92*	2%	32%
Born with a variation of sex characteristics (intersex)	*33*	1%	16%
Not intersex	*4,747*	99%	34%
New Zealand Citizen	*4,330*	83%	35%
Residence class visa holder (NZ resident)	*589*	15%	29%
Temporary visa holder	*49*	2%	15%
Refugee or Protected Person	*<20*	<1%	n/a