

ACCESS TO JUSTICE AND LEGAL NEEDS

A project to identify legal needs, pathways and barriers for disadvantaged people in NSW

STAGE 2: QUANTITATIVE LEGAL NEEDS SURVEY

Bega Valley (Pilot)



LAW AND JUSTICE
FOUNDATION

OF NEW
SOUTH WALES

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November 2003

LAW AND JUSTICE FOUNDATION OF NEW SOUTH WALES

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National Library of Australia Cataloguing-in-Publication data:

Access to justice and legal needs : a project to identify legal needs, pathways and barriers for disadvantaged people in NSW. Stage 2: Quantitative legal needs survey Bega Valley (Pilot).

Bibliography.

ISBN 0 909136 85 8.

1. Justice, Administration of - New South Wales. 2. Law - Economic aspects - New South Wales. 3. Equality before the law - New South Wales. 4. Legal aid - New South Wales. 5. Legal assistance to the poor - New South Wales. I. Schetzer, Louis. II. Law and Justice Foundation of New South Wales.

347.944

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Privacy disclaimer. No data which would allow identification of individual survey participants has been used.

Cover photo: courtesy of Tony Miller, Over the Horizon Publications

Contents

- Preface** vii
- Acknowledgments** viii
- Access to Justice and Legal Needs Program:
Terms of Reference** ix
- 1. Introduction** 1
 - The pilot survey 2
 - Structure of this report 2
- 2. The Pilot Survey** 5
 - Methodology 5
 - Questionnaire Design 5
 - Conduct 8
 - Sampling 9
 - Analysis 11
 - Issues associated with the pilot survey 12
 - Conclusion 14
- 3. The Incidence of Legal Events** 15
 - Number of legal events 15
 - What factors affect whether participants experience
any legal events at all? 16
 - Demographic factors 16
 - Factors most likely to affect whether any legal events
are experienced 19
 - Types of legal events experienced 21
 - Specific legal events 21
 - Legal event groups 24
 - What factors affect the type of legal events experienced? 26
 - Summary 31

4. Deciding What to Do	33
Was help sought?	33
What affected the decision to seek help?	34
The importance of the event	34
The type of legal event	35
Demographic factors	37
Factors most likely to affect the decision to seek help	37
Why participants didn't seek help	39
General	39
Event was not serious enough	40
Dealt with the event themselves	43
Participants who chose to do nothing	46
Why did some participants do nothing?	46
Overview of how events were handled	49
Summary	52
5. The Experience of Seeking Help	53
Where participants went for help	53
How many places did participants go to for help	56
Help sought and help delivered	57
What were participants seeking?	57
Types of assistance provided	59
Barriers to access	60
Satisfaction with assistance	64
What affected satisfaction with assistance?	64
Summary	70
6. Outcomes	73
Were legal events resolved?	73
How the event was resolved	74
What affected whether the event was resolved?	75
Factors most likely to affect resolution	79
Were participants satisfied with outcomes?	81
What factors affected satisfaction with outcome?	82
Factors most likely to affect satisfaction	90
Summary	93

7. Summary of Key Results for Legal Event Types	95
Key to symbols	95
Business	96
Consumer	97
Credit and Debt	99
Criminal Law	101
Detention	103
Domestic Violence	104
Education	106
Employment	108
Family Law and Relationships	109
Government	111
Health	113
Housing	115
Human Rights	117
Motor Vehicles	119
Personal Injury	120
Wills and Estates	121
Other	122
8. Summary of Results	123
Nature of legal events experienced	123
How participants dealt with legal events	123
Barriers experienced by participants	125
Outcomes and Perceptions	126
Influence of demographic factors	128
Appendix A	133
Pilot survey specifications, Bega Valley LGA Pilot Survey, October–November 2002	133
Sample	133
Questionnaire	140

Appendix B	169
Statistical Tables, Bega Valley LGA Pilot Survey, October–November 2002	169
Appendix C	181
Technical report	181
Presentation of data	181
Comparison of sample and population	182
Gender and Age	182
Income	184
Indigenous Australians	186
English speaking background	187
Education	187
Disability	188
Logistic Regression Analyses	190
What is modelled in logistic regression?	190
Regression model for experiencing one or more legal events	191
Regression model for seeking help	193
Regression model for resolution of events	194
Regression model for satisfaction	197
Bibliography	201
Other Publications in this Series	203
The Law and Justice Foundation of NSW	205

Preface

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

The Foundation's priority during 2002–2004 is the Access to Justice and Legal Needs Research Program, which will investigate the access to justice and legal needs of economically and socially disadvantaged people in New South Wales.

The principal purpose is, via a thorough and credible process, to develop a statement of these needs, which we hope will inform government, non-government and community agencies helping to improve access to justice for disadvantaged people in New South Wales.

The program comprises two stages, as outlined in the Terms of Reference. A key feature of the second stage is the assessment of the access to justice and legal needs of a sample of local government areas (LGAs) in New South Wales which exhibit disadvantage. This assessment is to be undertaken by way of a survey of a sample of residents in each of six LGAs, including three urban communities, two rural or remote communities, and one regional centre. A comprehensive legal needs survey instrument has been developed as part of this initiative, and was piloted in the Bega Valley LGA in SE NSW in October 2002. This report details the results of the pilot legal needs survey undertaken in Bega Valley.

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Law and Justice Foundation of NSW
September 2003*

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

Acknowledgments

The following organisations from the Bega Valley assisted the Foundation to locate suitable participants for the face-to-face element survey. We are extremely grateful to everyone who assisted with this task as without them it would have been impossible to complete so many interviews.

- Bega Access Centre
- Bega TAFE
- Bega Valley Shire Council
- Eden Access Centre
- Eden Drop in Centre
- Garden of Eden Caravan Park
- Gudu Wondjer Aboriginal Corporation
- Livermore Consulting
- South East Justice Project
- Southern Women's Housing Association
- Twofold Bay Aboriginal Corporation

The Foundation would like to acknowledge the many staff of the Law and Justice Foundation who assisted in the design and testing of the survey questionnaire, the analysis of the survey data and the editing of this report.

The Foundation is also grateful to Associate Professor Terry Beed, School of Business, University of Sydney and Lisa Webley, School of Law, University of Westminster for commenting on an earlier draft of the report.

We thank those who agreed to be interviewed for their time and cooperation.

Access to Justice and Legal Needs Program: Terms of Reference

Program Aim

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

Objectives

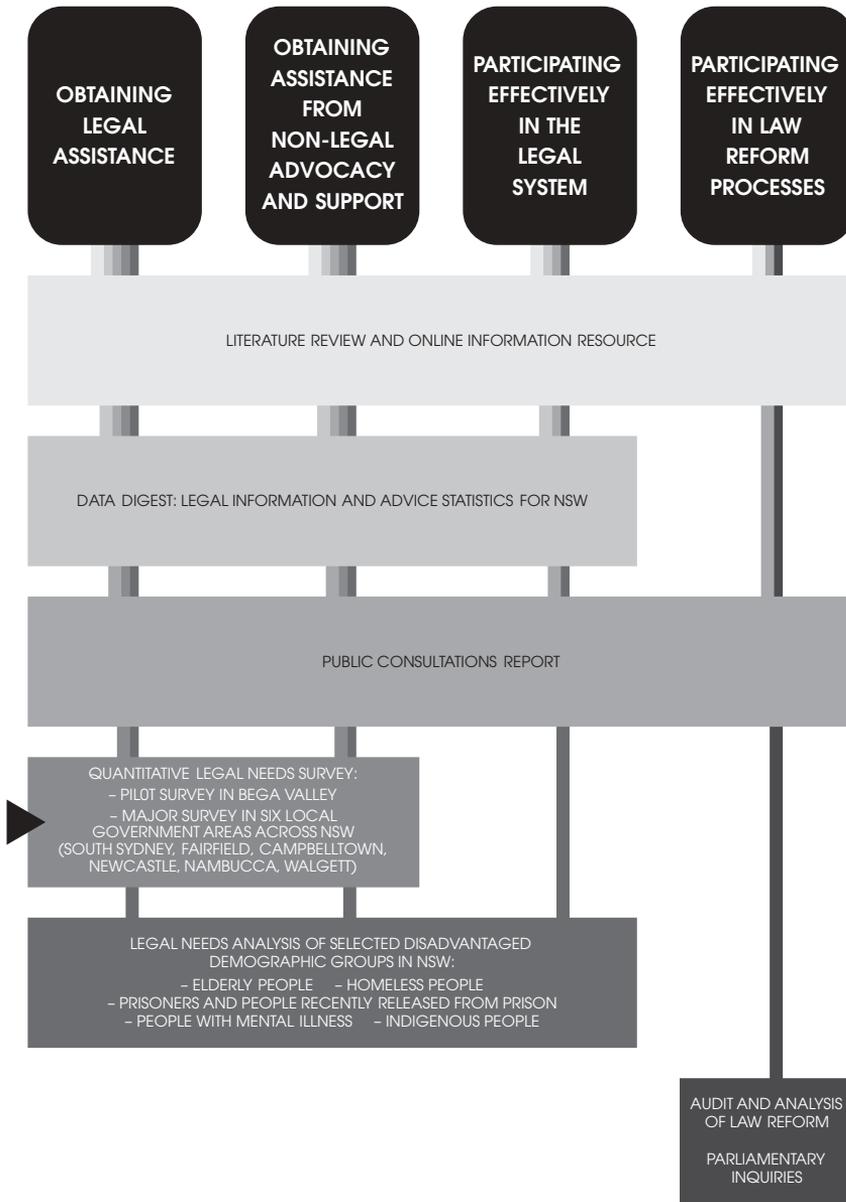
The program will examine the ability of disadvantaged people to:

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

This will involve both qualitative and quantitative investigations into:

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

Program Components



1. Introduction

This report details the results of a pilot survey of legal needs undertaken in Bega Valley in October 2002. The development and piloting of the legal needs survey was a necessary element of a broader initiative to implement a major legal needs survey in six local government areas across New South Wales in 2003, as part of the second stage of the Law and Justice Foundation of NSW Access to Justice and Legal Needs Research Program.

The legal needs survey will seek to address issues arising under the following program objectives:

- the ability of disadvantaged people to obtain legal assistance
- the ability of disadvantaged people to participate effectively in the legal system
- the ability of disadvantaged people to obtain assistance from non-legal advocacy and support.

In particular, the legal needs survey will concentrate on quantitative analysis, and will seek to provide information in relation to:

- the nature of legal issues encountered by disadvantaged people
- the services and processes (both legal and non-legal) used to resolve legal issues
- the perceptions of outcomes of legal issues
- the barriers that obstruct access to justice
- whether socioeconomic factors or the type of legal event affects any of the above issues
- related issues in relation to particular disadvantaged groups across the surveyed regions.

The pilot survey

The Foundation decided to pilot the survey methodology in one region to test its effectiveness before embarking on broader research across a number of regions. The Bega Valley local government area (LGA) in South East New South Wales was selected as the pilot region after a community group approached the Foundation for assistance to undertake a legal needs study in the region. Analysis of Australian Bureau of Statistics (ABS) data showed that the socioeconomic profile of the Bega Valley region exhibited disadvantage. Moreover, there was limited access to a range of legal services.

Following the conduct of the pilot survey, the Foundation has further refined the survey instrument in preparation for the conduct of the major legal needs survey in September 2003. The survey will be undertaken in a sample of six local government areas that exhibit disadvantage, and which adequately reflect disadvantaged communities in the state. The Local Government Areas (LGAs) areas selected are:

- three urban communities (Campbelltown, South Sydney and Fairfield)
- two rural or remote communities (Nambucca and Walgett)
- one regional centre (Newcastle).

Structure of this report

Chapter 2 describes the design and conduct of the pilot survey and the characteristics of the survey participants.

Chapter 3 provides a broad overview of the legal events identified by the pilot survey, including how many and what type of events were experienced by survey participants. It also discusses whether demographic factors affected the number or type of legal events experienced by participants.

Chapter 4 examines whether survey participants sought outside assistance with their legal events, the reasons for not seeking help and discusses whether the type of event or individual characteristics of participants affected their decision as to whether to seek assistance.

Chapter 5 discusses what happened to the participants who sought assistance, including such issues as where they went, what sort of assistance they wanted, the assistance they received and any problems they experienced in accessing assistance.

Chapter 6 examines whether legal events had been resolved and whether participants were satisfied with the outcomes.

Chapter 7 summarises results by legal event type.

Chapter 8 draws together the major findings of the pilot survey.

The Appendices contain technical specifications and statistical tables.

2. The Pilot Survey

This chapter describes the methodology of the survey, including questionnaire design, sampling, implementation and analysis.

Methodology

In designing the survey, the Foundation was strongly influenced by the '*Paths to Justice*', studies conducted by Professor Hazel Genn in the United Kingdom.² Due to issues of cost and efficiency, it was decided to conduct a telephone survey, supplemented by a small number of face-to-face interviews using the same survey instrument and conducted concurrently with the telephone survey.

Questionnaire Design

Foundation staff developed the survey instrument, drawing on a diverse range of skills and disciplines, including social policy research, psychology, law and statistical research and analysis. The Foundation drew on both the *Paths to Justice* studies and on recent legal needs surveys conducted across the United States in developing the survey instrument.³ The instrument covered the following issues:

² Genn, Prof H. (1999) *Paths to Justice: What people do and think about going to law*, Hart Publishing, Oxford. The Genn study used a face-to face screening survey of the general population (4,125 individuals) of adults designed to estimate the incidence of "justiciable events". This was followed up by further face-to-face interviews with 1,134 individuals identified as having experienced non-trivial problems.

³ Information about legal needs studies conducted across the United States can be found on the website of the National Legal Aid and Defender Association http://www.nlada.org/Civil/Civil_SPAN/SPAN_Library/document_list?topics=000055&list_title=Legal+Needs

- legal events encountered in the previous 12 months
- how these were handled
- how services were accessed
- barriers in obtaining assistance
- perceptions of outcome
- demographic characteristics of participants.

Development and pre-testing

The draft questionnaire was distributed to a limited number of academics and researchers with a background in legal needs research for further refinement.

The instrument was then pre-tested on 20 individuals from various age groups (including some whose first language was not English) to test the participants understanding of the questions and whether the survey flowed logically. Pre-test procedures involved both face-to-face and telephone interviews. Following completion of the survey interview, pre-test participants were debriefed through a series of questions designed to elicit their understanding of particular survey questions. This procedure was used on questions that were considered potentially ambiguous, or where it was difficult to determine whether the questions had been properly understood.

The results of these interviews were used to improve the survey design before moving on to a more comprehensive pilot study.

'Legal events'

An important principle adopted in designing the survey was that respondents were asked about legal need in context. Instead of providing a list of legal issues, the questionnaire asked respondents if they had experienced a problem or event of a particular kind. For example, survey participants were asked:

- whether they had bought or sold a home in the last twelve months, rather than whether they had been involved in any conveyancing;
- whether they had any problems with residence or contact arrangements for their children, rather than whether they had experienced a family law problem.

This approach recognises that individuals may not always realise that an event that they experience has legal consequences, and therefore assists to minimise the under-reporting of events.

The terminology ‘legal events’ has been adopted because the survey included some scenarios that were not problems (such as buying or selling a house or making a will) but did involve clear legal consequences. The survey also included a number of events that potentially have legal implications or remedies, but may not normally be recognised as such.

Survey structure

The survey asked participants whether they had experienced any of 84 separate events in the last twelve months.⁴ Each participant was then asked to identify their most important legal event and, where they had experienced more than three events, the two most recent events. For these three events, participants were asked whether they sought any assistance with this event and if not, why not.⁵

Participants who sought assistance were asked about who they approached for help, what advice or assistance they sought and received and about any problems they experienced in getting assistance.⁶

⁴ See Chapters 3 and 7 for further discussion of legal event types and Appendix A, Table A4 for a list of all legal event types.

⁵ See Chapter 4 for discussion of these issues.

⁶ See Chapter 5 for discussion of these issues.

Finally, all participants were asked whether each event was resolved, and their satisfaction with the situation.⁷

Some participants were ‘filtered out’ from certain questions, as these questions were not relevant to them. For example, only participants who indicated that they had owned a small business in the last twelve months were asked whether they experienced any problems related to running a small business, and only participants who had been employed at some time in the last twelve months were asked whether they had experienced employment related legal events. This filtering enabled the length of the survey to be shortened and avoided asking participants irrelevant questions.

Conduct

Prior to commencement of the survey interviews, the Foundation initiated a limited public awareness campaign in the Bega Valley LGA with the aim of encouraging maximum community participation. Community workers were contacted to disseminate information and publicity about the survey. In addition, publicity interviews were conducted with local radio and media outlets, with significant coverage obtained.

Social research firm NCS Pearson was engaged to undertake the telephone survey and conducted a total of 282 telephone interviews over 4 weeks in October and November 2002. Telephone surveys were conducted using CATI (computer assisted telephone interviewing) system software.

Telephone interviews were supplemented by 24 face-to-face interviews from the following groups: caravan park residents, Indigenous Australians, 15 to 17-year-olds,⁸ and people of non-English speaking backgrounds. The face-to-face interviews were conducted during the same time period as

⁷ See Chapter 6 for discussion of these issues.

⁸ As noted earlier, the sample was stratified by age groups (see Appendix A, Table A2). However, we were concerned that in the youngest age group (15–24) 15 to 17-year-olds may be under-represented.

the telephone survey and using the same survey instrument. These groups were selected for supplementary interviews because it was thought that they might be missed by a telephone survey. The face-to-face interviews also gave the Foundation's research team the opportunity to observe how the questionnaire worked in practice.

Sampling

Telephone survey

The target population was people aged 15 years or over living in the Bega Valley LGA in South East New South Wales. The sample size was 1.5 per cent of population. A 1.5 per cent sample was considered to be the minimum sample size to allow for a workable dataset.

Details of the geographic spread of telephone participants are given in Table 2.1.

Table 2.1: Location of survey participants: telephone survey, Bega Valley LGA Pilot Survey, October–November 2002

<i>Township</i>	<i>Population</i>	<i>Sample(1.5%)</i>
Bega	4463	66
Bermagui	1289	19
Eden	3299	49
Merimbula	4481	66
Pambula	1568	23
Tathra	2022	30
Tura Beach	1930	29
TOTAL	19 052	282

Participants for the telephone survey were selected randomly using the Electronic White Pages. Postcodes falling within the Bega Valley LGA were first identified. Software was then used to draw a random sample of telephone numbers from within these postcodes.

Calls to potential participants were made between 5pm and 9pm on weekdays and between 10am and 6pm on weekends. To maintain the randomness of the sample, NCS Pearson adopt a call back policy of 3 attempts to get through to an individual number, followed by 5 further calls to speak to the right person in the household.⁹

Because this was a pilot survey, it was important to test the survey methodology in the field and to ensure that the questionnaire was adequately exposed to participants from a range of ages. The sample was therefore stratified by age, gender and location within the Bega Valley LGA. All relevant sample quotas for age, gender and township were filled.¹⁰

The average length of each interview was 23 minutes. The survey refusal rate¹¹ was thirty-seven per cent.

Face-to-face interviews

The Foundation was able to identify participants for face-to-face interviews through the assistance of the community organisations acknowledged at the beginning of this report. The Foundation's researcher attended the premises of a variety of organisations to gain access to participants.¹² Individual participants were randomly selected from amongst attendees at these functions/premises who were willing to participate.

⁹ Interviewers were also able to arrange appointments to conduct the survey at a different time if the participant wished to do so.

¹⁰ See Appendix C for a comparison of the sample with the Bega Valley LGA population.

¹¹ The percentage of calls where the caller refused to take part in the survey. This includes callers who refused before commencing the survey (780), callers who refused because they were not willing for the call to be monitored by a supervisor (7) and those who terminated the interview before completion (24). No further analysis has been done of this refusal data.

¹² Meetings/premises attended included a youth drop-in centre, local Access Centres, an English as a Second Language Class, a TAFE class, Indigenous housing associations, an Indigenous youth camp and an Indigenous school awards ceremony. Caravan park residents were randomly selected by knocking on doors after informing the Park Manager about the project.

Analysis

The survey data was provided to the Foundation as an SPSS (Statistical Package for the Social Sciences) data file. Verbatim responses to questions where responses were longer than 198 characters were also provided in an Excel spreadsheet. No information that allowed identification of individual survey participants was provided to the Foundation.

Responses from the face-to-face surveys were recorded on a hardcopy version of the questionnaire. A member of the Foundation's staff entered the coded responses from these interviews into the SPSS data file.

Analysis of the survey data was conducted using SPSS and Excel. Key survey responses were cross-tabulated against the following demographic characteristics:

- gender
- age
- income
- highest educational qualification completed
- whether or not the participant was an Indigenous Australian
- whether or not the participant was born in a predominantly English speaking country
- whether or not the participant had a disability or chronic condition

These characteristics have previously been identified by the Foundation as being related to social and or economic disadvantage.¹³ In particular, the initial literature review conducted by the Foundation as part of the first stage of the Access to Justice and Legal Needs Research Program, as

¹³ Schetzer, L., Mullins, J. and Buonamano, R., *Access to Justice and Legal Needs – A project to identify legal needs and barriers for disadvantaged people in NSW – Background Paper*, Law and Justice Foundation of NSW, August 2002, <http://www.lawfoundation.net.au/access/background.html>.

well as the consultation and submission process undertaken in late 2002, identified these characteristics as being relevant factors associated with disadvantage in terms of access to both legal and non-legal assistance, and effective participation in the legal system.¹⁴

The data provided from the survey can be described and analysed in two discrete ways:

- ‘Person data’, that is, where the basic unit is an individual survey participant (n=306). Chapter 3 largely concentrates on this approach.
- ‘Event data’, that is, where the basic unit is an individual legal event (n=398). Chapters 4 to 6 use this approach.¹⁵

Issues associated with the pilot survey

Under-reporting of events

The survey required participants to identify that they had experienced a particular legal event when prompted by a description. We were reliant on both the participants’ memories, and on their willingness to reveal personal information during a telephone survey. It has been observed that legal events of a highly personal nature, such as domestic violence, are either not reported or under-reported at best.¹⁶

We attempted to minimise under-reporting caused by poor recall by contextualising legal events and providing practical examples to survey

¹⁴ Schetzer, L. and Henderson, J., *Access to Justice & Legal Needs — A project to identify legal needs, pathways and barriers for disadvantaged people in NSW, Stage 1: Public Consultations*, Law and Justice Foundation of NSW, August 2003.

¹⁵ In order to conduct event based analysis, the dataset was reconfigured to be based around the 398 events selected for additional analysis, with participants’ demographic data copied across to each individual legal event in the reconfigured dataset.

¹⁶ See, for example, Keys Young, *Against the Odds: How Women Survive Domestic Violence*, Office of the Status of Women, Canberra, 1998.

participants to assist them in recalling events. We also reassured participants of the confidentiality and anonymity of information collected before asking certain sensitive questions.

Financial constraints also meant that the survey did not identify whether participants had experienced more than one of a particular type of legal event. This may result in a degree of under-reporting for those types of legal events that may recur (such as credit problems). We accept this limitation because the primary purpose of the study was to identify the types of legal events experienced and participants' behaviour in relation to those events rather than to precisely quantify the number of legal events experienced in a particular region.

Sample size

As already noted, this survey was conducted as a pilot for a larger survey. We were unable to conduct detailed analyses in several areas due to the relatively small size of the sample (306 participants) and resulting cell sizes. We anticipate that we will be able to explore a wider range of relationships when we conduct the main survey (2400 participants).

Financial and time constraints meant that we were unable to explore fully all events experienced. Detailed information was sought on only 398 of the 572 legal events experienced by survey participants (a maximum of three events per participant). This limited the level of analysis that could be conducted on the pilot data, particularly in relation to how participants handled events. Although we intend to adopt the same approach in the main survey, the larger sample size will allow for more detailed analysis.

Selection of events

The selection of the three events for additional analysis was based on a mixed selection process—participants were first asked to identify their most important event, and then their two most recent. This decision imposed an extra level of analysis (looking separately at the behaviour of participants

in relation to their most important event compared to their behaviour generally). However, this analysis did not provide significantly different additional results in most areas. We have therefore decided to select the three most recent events for further analysis for the main survey.

Survey instrument

As this was a pilot study we expected (and encountered) a number of teething problems with the survey instrument. Difficulties with the questionnaire and decisions about changes to it for the main survey are discussed throughout this report. These include:

- Replacing some coded responses with open-ended verbatim responses
- Reordering some survey questions
- Rewording some questions to improve clarity
- Adding a question to identify the timing of the occurrence of legal events and allow for more detailed analysis of the resolution of legal events
- The inclusion of three additional legal event types.¹⁷

Conclusion

Despite the limitations described above, the Pilot Survey has provided valuable information about the legal needs of Bega Valley residents for both local service providers and organisations that provide outreach services in the region. It can also provide government and policy makers with additional information for assessing the need for further services in the region. It has also provided the Foundation with important information for the development and implementation of the larger scale legal needs survey.

¹⁷ Problem with Local Council, Dispute with Bank/Financial Institution; and Respondent to Domestic Violence Application/Apprehended Violence Order.

3. The Incidence of Legal Events

This chapter discusses the number and type of legal events experienced by survey participants. It adopts a person-based approach and examines whether there is any relationship between the demographic characteristics of individual participants and either:

- Experiencing one or more legal events, or
- Experiencing a particular type of legal event.

Number of legal events

The 306 survey participants experienced a total of 572 legal events in the twelve months prior to the survey, an average of 1.8 legal events for each participant.

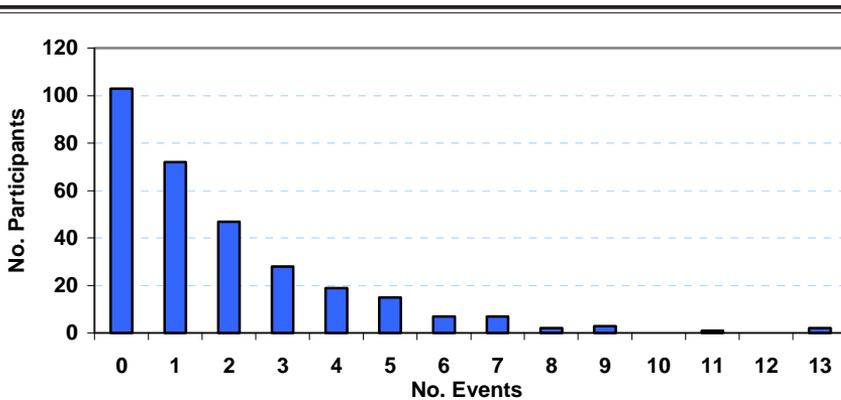
Table 3.1: Total number of legal events per participant, Bega Valley LGA Pilot Survey, October– November 2002

<i>Events No.</i>	<i>Participants No.</i>	<i>Participants %</i>	<i>Cumulative %</i>
0 Events	103	33.7	33.7
1 Event	72	23.5	57.2
2 Events	47	15.4	72.5
3 or more Events	84	27.5	100.0
Total	306	100.0	

Notes: See Appendix B, Table B1 for all responses

One third of all participants experienced no relevant legal events during this period. The median number of legal events was one and the largest number of legal events experienced by any individual participant was 13.

Figure 3.1: Total number of legal events per participant, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B1.

What factors affect whether participants experience any legal events at all?

Demographic factors

Table 3.2 provides a summary of the percentage of survey participants who experienced one or more legal events in the 12 months prior to the survey according to a range of demographic characteristics.

When each characteristic was examined separately, the age and income of participants were both related to whether they experienced one or more legal events as described below.

Age

Whether participants experienced any legal events was statistically related to their age:¹⁸

¹⁸ $\chi^2 = 40.694$ $df = 5$ $p = .000$.

- Participants in the middle age groups (35 to 44 and 45 to 54) were significantly more likely to experience one or more legal events than all other age groups
- Participants aged 65 and over were significantly less likely to experience one or more legal events than all other age groups.

It is not surprising that participants in mid life experienced relatively more legal events than other age groups, as the life cycle factors of this age group contribute to an increased likelihood of experiencing legal events. This is the age group that is predominantly employed, has school age children, is most likely to have a mortgage, and is likely to be purchasing a broad range of consumer goods and services. Conversely, participants who were over 65 were less likely to be engaged in many of the activities that may have legal consequences.

Income

The percentage of participants experiencing legal events tended to rise with income.¹⁹

- Fifty-five per cent of participants with an income of \$0 to \$199 experienced one or more legal events.
- Seventy per cent of participants with an income of \$200 to \$499 experienced one or more legal events.
- Seventy-four per cent of participants with an income of \$500 or over experienced one or more legal events.

Participants on higher incomes were more likely to be involved in a range of transactions that involve legal issues, and thus have more opportunity to experience legal events.

¹⁹ $\chi^2= 6.181$; $df=2$ $p=.045$.

Table 3.2: Selected characteristics and whether any legal events experienced, Bega Valley LGA Pilot Survey, October–November 2002

	<i>Demographic Characteristic</i>	<i>Participants experiencing one or more legal events</i>		
		<i>No. Participants</i>	<i>No.</i>	<i>%</i>
Gender	Female	158	105	66.5
	Male	148	98	66.2
Indigenous status	Indigenous Australian	8	6	75.0
	Non Indigenous	298	197	66.1
Birthplace	Born in English speaking country	290	194	66.9
	Born in non English speaking country	16	9	56.3
Disability status	Person with a disability	95	67	70.5
	Person without a disability	211	136	64.5
Income	Income under \$200/week	58	32	55.2
	Income \$200 to \$499/week	115	80	69.6
	Income \$500 or over/week	100	74	74.0
Age	Aged 15 to 24 years	30	21	70.0
	Aged 25 to 34 years	31	20	64.5
	Aged 35 to 44 years	67	56	83.6
	Aged 45 to 54 years	59	48	81.4
	Aged 55 to 64 years	52	32	61.5
	Aged 65 years or over	57	20	35.1
Education	Did not finish/yet to finish school	41	25	61.0
	Year 10 or equivalent	98	62	63.3
	Year 12 or equivalent	58	39	67.2
	Certificate/Diploma	53	35	66.0
	University degree or higher	54	41	75.9
ALL PARTICIPANTS		306	203	66.3

Notes: Income No. missing = 33; Age No. missing = 10; Education No. missing = 2.

Factors most likely to affect whether any legal events are experienced²⁰

The above discussion examines the effects of each demographic factor in isolation. However, there are also interrelationships between demographic factors that need to be taken into account (or ‘controlled for’). Sometimes the effect of one factor may only become clear when a second factor is included in the analysis. Alternatively, the effect of one factor may be absorbed in another factor.

Regression analysis allows us to examine the effect of a number of different factors simultaneously. The general purpose of regression is to learn more about the relationship between several independent factors and another variable. In general, regression allows the researcher to ask (and hopefully answer) the general question ‘what is the best set of predictors of ...’.

In the present case, we used logistic regression analysis to answer the general question ‘what is the best set of predictors of whether or not a participant experienced one or more legal events in the last twelve months?’. The regression model demonstrates that the following demographic factors all have an effect on whether a participant experienced at least one legal event in the 12 months prior to the survey:

- Income
- Age
- Disability.

Income

Participants earning under \$200 per week were less likely to experience any legal events than participants in other income groups. As noted in chapter 2, young participants were more likely to be in this income group.

²⁰ See Appendix C, Table C6 for the technical specifications of the regression model.

The difference between income groups of \$200 to \$499 and \$500 and over is not statistically significant, so the likelihood of each of these income groups experiencing one or more legal events is the same.

Age

Compared to participants aged 65 or above, all other participants were more likely to experience legal events. Controlling for the effect of other demographic factors, the relative likelihood of experiencing any legal events for all age groups is shown in Figure 3.2.

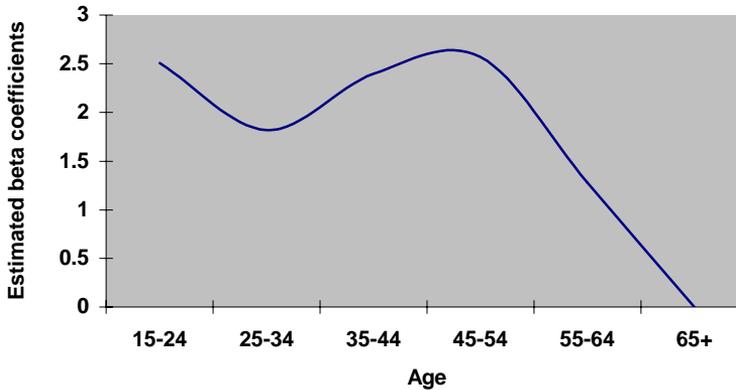
From Figure 3.2:

- In age groups 15 to 24, 35 to 44 and 45 to 54, the likelihoods of one or more legal events occurring were not significantly different, and people in these age groups had a higher chance of experiencing a legal event than those in all other age groups.
- People in age groups 25 to 34 and 55 to 64 had similar chances of experiencing at least one legal event and were more likely to do so than people in the oldest age group (65 and over).

These results assume that comparisons are made between people with the same income and the same disability status.

The position of 15 to 24-year-olds in this model is of particular interest. This age group is significantly more likely to experience legal events than all other age groups except those aged 35 to 54, and is more than 12 times more likely to experience one or more legal events than the 65 and over age group when comparisons are made between people in the same income band and with the same disability status. This was not the case when age alone was considered.

Figure 3.2: Relationship between age and likelihood of experiencing a legal event (same income band and disability status), Bega Valley LGA Pilot Survey, October–November 2002



Disability

On its own, disability status was not significant but when income and age were held constant, participants with a disability were more likely to experience at least one legal event. A person with a disability was almost three times more likely to experience one or more legal events than a person without a disability (age and income being constant).

Types of legal events experienced

Specific legal events

Survey participants were asked whether they had experienced one or more of 84 different legal events in the twelve months prior to the survey.²¹ Table 3.3 shows those legal events that were experienced by over 5 per cent of all 306 survey participants.

²¹ See Appendix A, Table A4 for a list of all legal event types.

Table 3.3: Legal events experienced by over 5 per cent of all survey participants, Bega Valley LGA Pilot Survey, October–November 2002

<i>Legal Event</i>	<i>Events No.</i>	<i>Participants %</i>
Dispute with neighbours	39	12.7
Something stolen/vandalised	34	11.1
Made/altered or tried to make/alter a will	30	9.8
Bought/sold a property	30	9.8
Work related injury	24	7.8
Sale of goods/services problem	23	7.5
Victim of assault*	23	7.5
Problem over repayment of money owed to you	20	6.5
Problem paying a bill or debt	19	6.2
Child bullied/harassed at school (parent)	18	5.9
Problem with insurance	17	5.6
Dispute over terms/conditions of employment	16	5.2
Car accident resulting in property damage	16	5.2

Notes: n=306. *Excludes assaults by family or household members (coded under domestic violence). See Chapter 7 for frequencies for all legal event types.

Legal events experienced by particular groups

As noted in Chapter 2, for some event types, the relevant population was smaller than the total number of survey participants, because participants were not in a position to experience that type of event. Table 3.4 shows those individual legal event types that were experienced by more than 10 per cent of participants for whom this type of event was a possibility.

Table 3.4: Legal event types experienced by over 10 per cent of relevant participants, Bega Valley LGA Pilot Survey, October–November 2002

<i>Legal Event</i>	<i>Relevant population</i>	<i>Event type experienced by</i>	
	<i>No.</i>	<i>No.</i>	<i>%</i>
Problems as a landlord	31	8	25.8
Problems related to small business	62	11	19.4
Child bullied/harassed at school (parent)	105	18	17.1
Problem about residence/contact arrangements with child/ren	101	15	14.9
Dispute with neighbours	306	39	12.7
Problem accessing Government disability/aged care services or non financial assistance (as carer for 3 rd party)	58	7	12.1
Problem with receipt/payment of child support	100	12	12.0
Something stolen vandalised	306	34	11.1
Problem related to tenancy	8	72	11.1
Dispute over terms/conditions of employment	149	16	10.7

While in some cases the number of legal events experienced is not large, all of the above events could be described as endemic issues, as they were experienced by at least one in ten relevant participants. Landlords and small business owners appear to be particularly prone to experiencing problems related to their business activities.

Over 10 per cent of participants with parental responsibilities experienced problems associated with either residence/contact arrangements or child support. The proportion of participants who were either divorced or separated from their partners and experienced one of these events may be considerably higher.

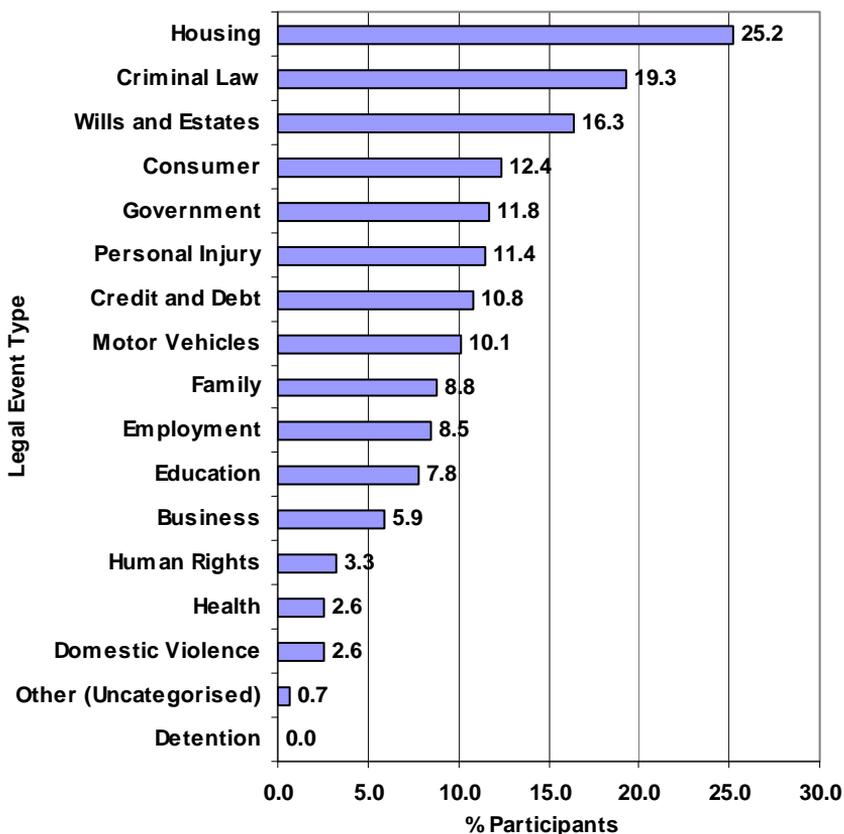
Neighbourhood disputes and property crimes were relatively common events. It is also noted that 17 per cent of participants with responsibility for a child stated that their child had been bullied or harassed at school, making bullying a considerable social problem for survey participants. In

addition to parents reporting this phenomenon, one of the 47 student participants also indicated that s/he had experienced bullying or harassment at school during the 12 months prior to the survey.

Legal event groups

The 84 individual legal event types were categorised into 17 groups to allow further analysis.²² Figure 3.3 shows the percentage of the 306 participants that experienced at least one event within each event type.

Figure 3.3: Percentage of participants experiencing legal events by event type, Bega Valley LGA Pilot Survey, October–November 2002



²² See Appendix A, Table A4 for a breakdown of the types of legal events included in each group.

Table 3.5 shows:

- The percentage of all *participants* that experienced one or more events from each legal event group (n=306)
- The percentage of all *events* that fell into each legal event group (n=572).

Some participants experienced more than one of a particular event type, and most event types had instances where a participant had experienced multiple events. Credit and Debt, Employment and Family Law issues were particularly prone to multiple occurrences:

- Fourteen of the 27 participants who experienced Family Law events (52 per cent) experienced more than one such event. The maximum number of Family Law events experienced by any participant was three.
- Six of the 26 participants who experienced Employment events (23 per cent) experienced more than one such event. The maximum number of Employment events experienced by any participant was three.
- Six of the 33 participants who experienced Credit and Debt events (18 per cent) experienced more than one such event. The maximum number of Credit and Debt events experienced by any participant was five.

Table 3.5: Legal events experienced (event groups), Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of Legal Event</i>	<i>Events No.</i>	<i>Events %</i>	<i>Participants %</i>
Business	20	3.5	5.9
Consumer	45	7.9	12.4
Credit and Debt	45	7.9	10.8
Criminal Law	69	12.1	19.3
Detention	0	0.0	0.0
Domestic Violence	9	1.6	2.6
Education	27	4.5	7.8
Employment	35	6.1	8.5
Family Law and Relationships	47	8.2	8.8
Government	40	7.0	11.8
Health	10	1.7	2.6
Housing	91	15.9	25.2
Human Rights	12	2.1	3.3
Motor Vehicles	33	5.8	10.1
Personal Injury	35	6.1	11.4
Wills and Estates	53	9.3	16.3
Other (Uncategorised)	2	0.3	0.7

Notes: Participants n=306; Events n=572. Note that the low number of reported Domestic Violence events may be attributable to the under-reporting of this event type: see Chapter 7.

What factors affect the type of legal events experienced?

We assessed whether the type of event experienced was related to the demographic characteristics of participants. In the case of several event groups, the small number of events has meant that no patterns could be identified.

No relationship was found between gender, income or country of birth and experiencing any particular type of legal event. However, the following factors were all related to experiencing particular legal event types:

- Age
- Indigenous status
- Education
- Disability.²³

Age

The following significant relationships were identified between age and the types of legal events experienced by participants.

- Participants aged 15 to 24 tended to experience more Criminal Law and Credit and Debit related events and fewer Family Law and Consumer events
- Participants aged 25 to 34 tended to experience more Family Law related events
- Participants aged 35 to 44 were significantly more likely to experience Consumer, Family Law, Government and Credit and Debt legal events and also tended to experience more, Criminal Law related legal events
- Participants aged 45 to 54 tended to experience more Criminal Law and fewer Consumer events
- Participants aged 55 to 64 tended to experience more Government, Credit and Debt and Criminal Law related events and fewer Consumer events

²³ Chapter 7 contains descriptions of each event type and details of statistical tests where relevant.

Participants aged 65 years and over were significantly less likely to experience Credit and Criminal Law related events and also experienced fewer Family Law and Government events.

From the above, it appears that some types of legal events were associated with participants being at a particular stage of their life cycle. As figures 3.4 and 3.5 show, Consumer Law and Family Law events peak mid life and were generally less common in both younger and older age groups.

Figure 3.4: Percentage of Participants Experiencing Consumer Events, Bega Valley LGA Pilot Survey, October–November 2002

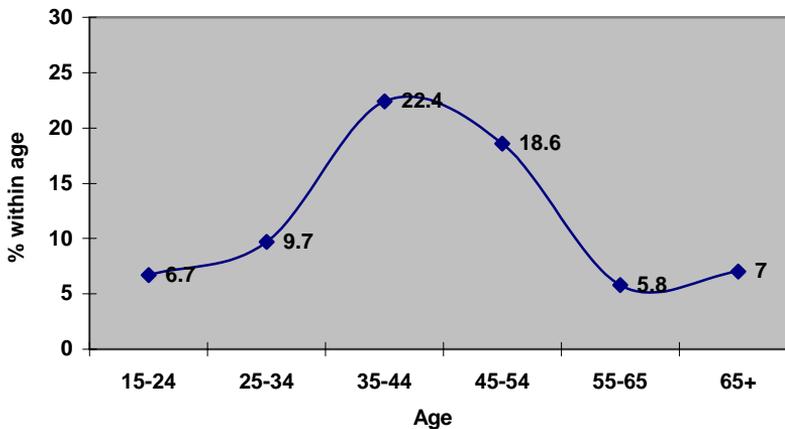
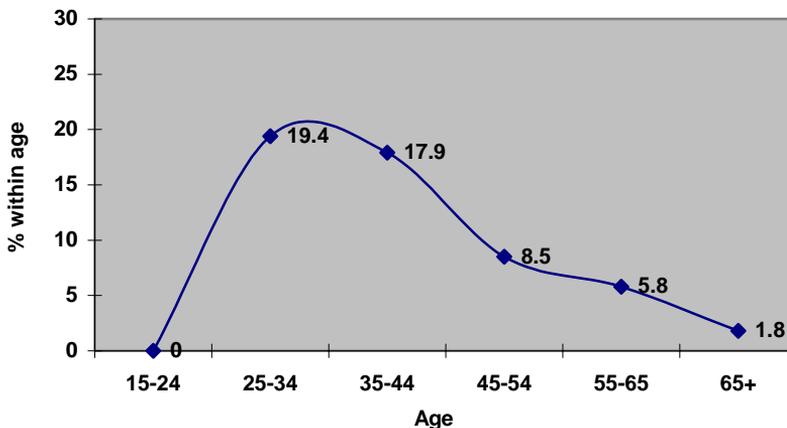


Figure 3.5: Percentage of Participants Experiencing Family Law Events, Bega Valley LGA Pilot Survey, October–November 2002



Figures 3.6, 3.7 and 3.8 show that Credit and Debt, Criminal Law and Government events were all experienced at higher levels in 15 to 24-year-old participants than 25 to 34-year-olds, peaked mid life and tailed off for older participants.

Figure 3.6: Percentage of Participants Experiencing Credit & Debt Events, Bega Valley LGA Pilot Survey, October–November 2002

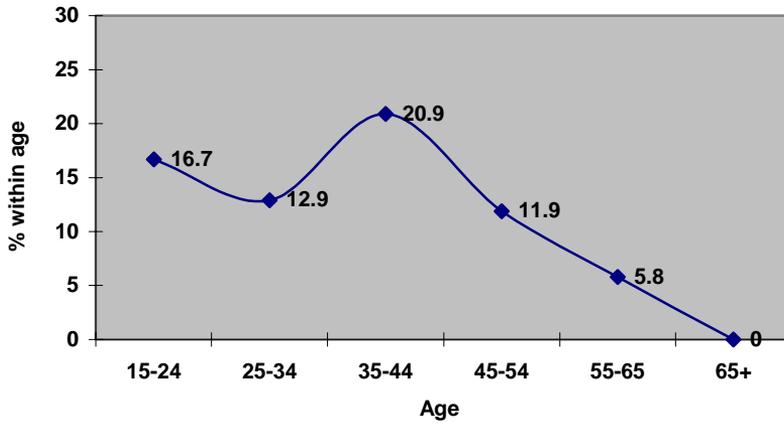


Figure 3.7: Percentage of Participants Experiencing Criminal Law Events, Bega Valley LGA Pilot Survey, October–November 2002

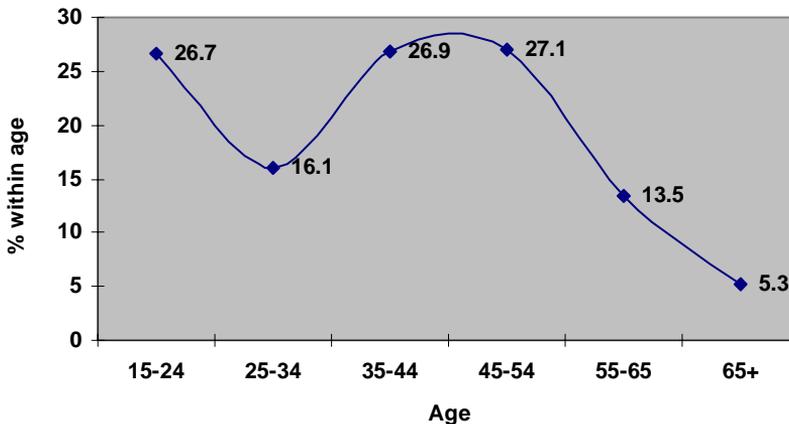
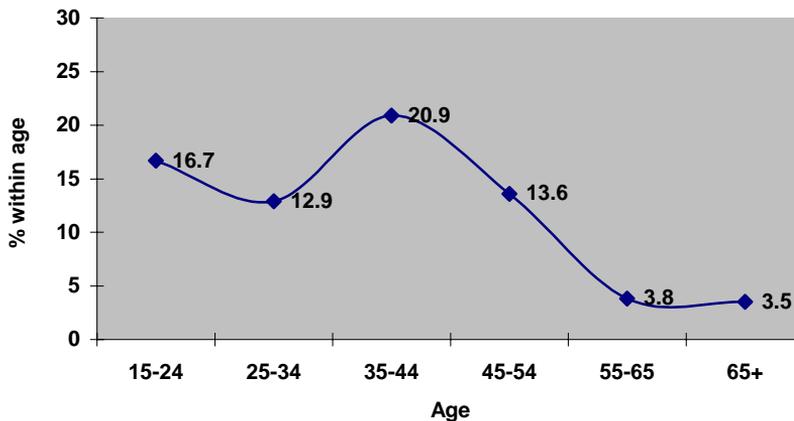


Figure 3.8: Percentage of Participants Experiencing Government Events, Bega Valley LGA Pilot Survey, October–November 2002



Indigenous status

Indigenous Australians were significantly more likely to experience Housing, Employment and Family Law related legal events than non-Indigenous participants.²⁴

Level of education

Participants whose highest level of formal education was year ten were significantly less likely to experience Government related legal events, and participants whose highest level of formal education was a university degree or higher were significantly more likely to experience Government related legal events.²⁵

²⁴ These results are valid despite the relatively small number of Indigenous participants. Fisher's exact probability test was used, and this test does not require large expected frequencies to be valid.

²⁵ Government related legal events include taxation issues, immigration issues, problems with government benefits, freedom of information issues, local council issues, issues related to disability/aged care services and challenged (non traffic) fines.

Disability

Participants with a disability were significantly more likely to experience Human Rights and Health related events. The Health events category included a range of issues associated with chronic conditions, disability and ageing, so this result is unsurprising. It is also notable that other disadvantaged groups did not report significantly more Human Rights issues than other participants, suggesting that discrimination was a particular problem for disabled participants in this survey.

Summary

- The 306 survey participants experienced a total of 572 individual legal events in the twelve months prior to the survey.
- The average number of legal events per participant was 1.8. One hundred and thirty-one participants (43 per cent) experienced two or more legal events.
- The maximum number of legal events for any participant was 13.
- The most common types of events experienced were Housing (16 per cent of all events) Criminal Law (12 per cent) and Wills and Estates (9 per cent) events. The individual event types that were most commonly experienced were a dispute with neighbours (13 per cent of all participants), having something stolen or vandalised (11 per cent), making or altering a will (10 per cent) and buying or selling a property (10 per cent).
- Participants earning under \$200 per week were significantly less likely to experience any legal events than other participants.
- Participants aged 65 and over were significantly less likely to experience any legal events than other participants. When the effect of other factors is controlled for, the likelihood of experiencing any legal events was ranked in the following order (lowest to highest): 65+, 55 to 64, 25 to 34, 35 to 44, 15 to 24, and 45 to 54.

- The age of participants also affected the nature of legal events they experienced. Event types such as Consumer and Family Law followed clear life cycle patterns, peaking in mid life with a relatively low incidence of events in younger and older participants. Criminal Law, Credit and Debt and Government legal events were all experienced at higher levels in younger participants, dropped off for 25 to 34-year-olds, rose again and peaked mid life, then tailed off for older participants.
- Participants whose highest level of formal education was Year 10 were significantly less likely to experience Government related legal events, and those with university qualifications were significantly more likely to experience Government related events than other participants.
- Participants with a disability were three times more likely to experience one or more legal events than participants without a disability, and were specifically more likely to experience Human Rights and Health related legal events than other participants.
- Indigenous participants were significantly more likely to experience Housing, Employment and Family related legal events.

4. Deciding What to Do

As noted in Chapter 2, of the 572 legal events identified a maximum of 3 events per participant were selected for analysis.²⁶ This chapter examines whether participants sought outside assistance with these legal events, and, if no help was sought, the reasons behind this decision. It adopts an ‘events-based’ approach (that is, the basic unit is the legal event itself rather than the individual participant).

Was help sought?

Participants were asked whether they had sought any help or information, including written information. Help was not sought by participants in almost half of the 398 events examined. The overall results are set out in table 4.1.

Table 4.1: Whether help was sought (all events), Bega Valley LGA Pilot Survey, October–November 2002

	<i>No.</i>	<i>%</i>
Spoke to someone	153	38.4
Obtained written information	5	1.3
Both spoke to someone and obtained written information	49	12.3
Subtotal: sought assistance	207	52.0
No outside assistance	191	48.0

Notes: n=398. ‘Written information’ included information on Internet sites.

²⁶ See Appendix A, Table A1 for sample specifications.

What affected the decision to seek help?

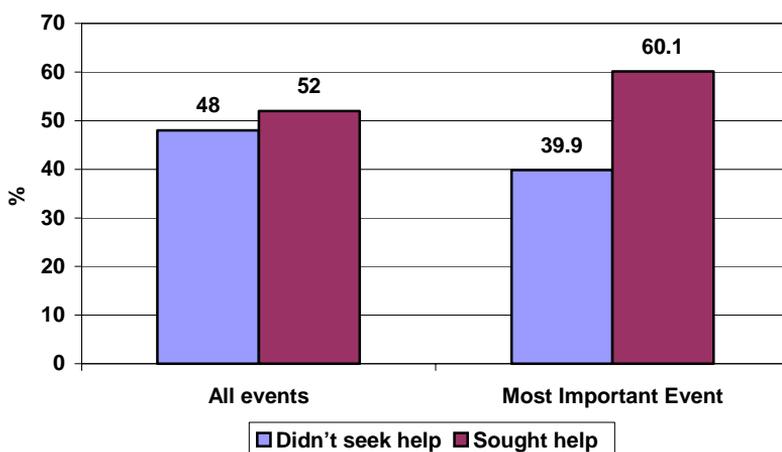
This section examines whether seeking help for legal events was related to the importance of the legal event, the type of legal event or demographic characteristics of the participant.

For this stage of analysis, participants were divided into two groups: those that sought assistance and those that did not. The first issue examined was what factors (if any) may have a bearing on a participant's decision to seek help.

The importance of the event

Survey participants were asked to indicate which event was their most important.²⁷ Figure 4.1 shows the percentage of all events where help was sought and the percentage of the event identified as the most important.

Figure 4.1: Whether help sought by the importance of the event, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B2.

²⁷ The category 'most important event' includes 72 participants who only experienced one event.

There was a statistically significant difference between the actions of participants in relation to their most important event compared to their actions overall. Not surprisingly, participants were significantly more likely to seek assistance with events that they identified as the most important.²⁸ In other words, participants were more likely to seek assistance with events they considered to be important than those they considered to be less important.

The type of legal event

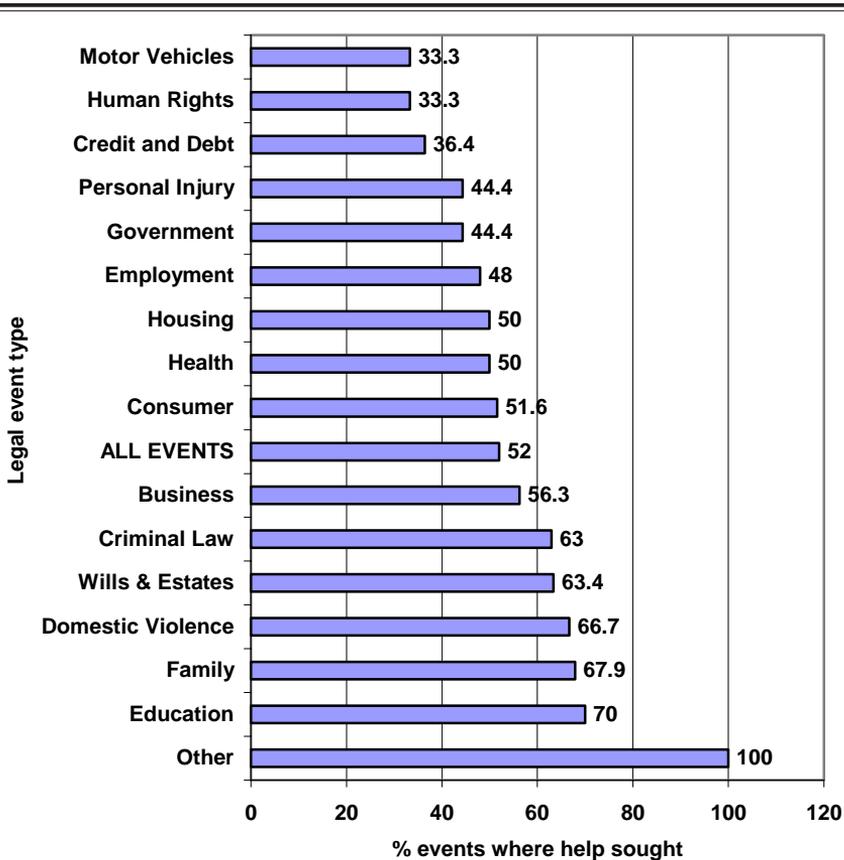
Figure 4.2 shows the percentage of each type of legal event where help was sought.²⁹ Despite the disparities in the percentage of participants seeking help, (from 33 per cent to 100 per cent) no statistically significant relationship was found between the type of legal event and whether help was sought for that event.³⁰

²⁸ $\chi^2= 10.334$ $df=1$ $p=.001$.

²⁹ See also Appendix B, Table B3.

³⁰ The test used, Pearson chi-squared, lacked sensitivity because of small cell numbers.

Figure 4.2: Legal events where help sought, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B3.

The ordering of event types by likelihood of seeking help suggests that the participants were less likely to seek help for events concerned with everyday living—employment, housing, health, credit and debt, consumer and Government issues, personal injury and motor vehicles—than for family matters—education, family law and relationships, domestic violence—and matters in areas more readily identifiable with the legal process—criminal law and business.

Demographic factors

Table 4.2 shows the percentage of legal events within each demographic characteristic where the survey participant sought help.

Again, despite apparent disparities, no statistically significant relationship was found between any individual demographic factor and the decision to seek help.

Factors most likely to affect the decision to seek help³¹

We examined demographic characteristics and legal event types simultaneously using logistic regression. There was no association between demographic factors or event type and seeking help. In short, the data does not support or imply any association between whether participants sought help or not and demographic factors or the nature of the legal event.

³¹ See Appendix C for discussion of the regression model.

Table 4.2: Selected characteristics of participants in events where help sought, Bega Valley LGA Pilot Survey, October–November 2002

	<i>Demographic Characteristic</i>	<i>Sought help (%)</i>	
		<i>All Events</i>	<i>Most Important/ Only Event</i>
Gender	Female	54.6	65.3
	Male	49.2	54.6
Indigenous status	Indigenous Australian	38.9	66.7
	Non-Indigenous Australian	52.6	59.9
Birthplace	Born in English speaking country	51.7	60.3
	Born in non-English speaking country	58.8	55.6
Disability status	Person with a disability	48.9	59.7
	Person without a disability	53.6	60.3
Income	Income under \$200/week	53.5	67.7
	Income \$200 to \$499/week	50.7	53.8
	Income \$500 or over/week	51.7	64.3
Age	Aged 15 to 24 years	39.0	35.0
	Aged 25 to 34 years	60.9	80.0
	Aged 35 to 44 years	52.0	59.3
	Aged 45 to 54 years	49.5	59.6
	Aged 55 to 64 years	57.1	64.5
	Aged 65 years or over	53.3	60.0
Education	Did not finish/yet to finish school	57.1	72.0
	Year 10 or equivalent	45.0	49.2
	Year 12 or equivalent	46.4	57.9
	Certificate/Diploma	56.3	58.8
	University degree or higher	60.6	74.4
ALL LEGAL EVENTS		52.0	60.1

Notes: See Appendix A, Table A3 Column C (all events), Column D (where help sought) and Column H (most important event) for sample sizes and missing values.

Why participants didn't seek help

This section examines the reasons why help was not sought in 191 events of the 398 legal events examined. Participants were asked to indicate all reasons why they did not seek help, and then indicate their most important reason.

General

Table 4.3 shows the main reasons why help was not sought.

Table 4.3: Main reasons why help was not sought, Bega Valley LGA Pilot Survey, October–November 2002

<i>Reason</i>	<i>% Events where help not sought</i>			
	<i>All events where help not sought</i>		<i>Most important/only event where help not sought</i>	
	<i>All reasons*</i>	<i>Most important reason</i>	<i>All reasons*</i>	<i>Most important reason</i>
Dealt with it myself	50.8	40.4	51.3	42.1
Problem not serious enough	22.4	17.5	22.4	21.1
Didn't know where to get help	7.1	4.4	5.3	5.3
Thought it would not make any difference	6.6	5.5	5.3	5.3
Couldn't afford it	6.0	3.3	9.2	5.3
The problem was resolved before I got around to seeking help	5.5	5.5	3.9	3.9

Notes: All n=183 No. missing=8; Most Important n=76 No. missing=3. See Table B4 for all responses. No significant difference between All Events and Most Important Event. *Multiple responses acceptable

Further analysis was carried out on the two most popular responses—that the participant dealt with the event themselves, and that the event was not serious enough, to see whether there were any relationships between these responses and either the demographic characteristics of participants or the legal event type.

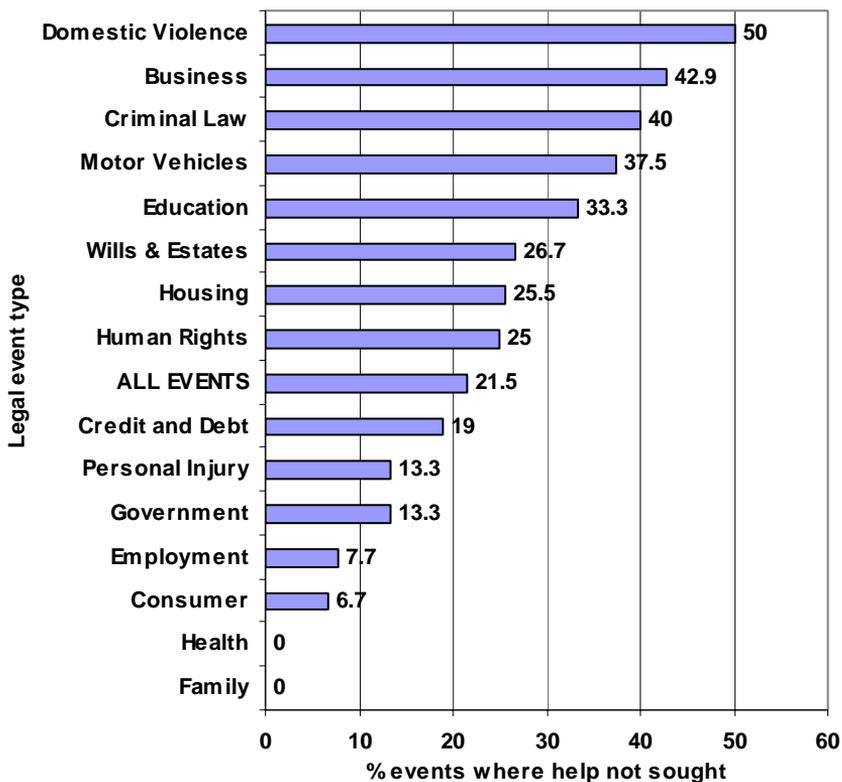
Event was not serious enough

This reason for not seeking help was nominated in 22 per cent of events in which the participant did not seek help (10 per cent of all events). It was also ranked as the most important reason for not seeking help in 18 per cent of cases where help was not sought (8 per cent of all events).

Legal event type

Figure 4.3 shows the percentage of each legal event type where help was not sought because the event was not considered to be serious enough. There was no statistically significant relationship found between event type and participants considering the event not serious enough to seek help, principally due to the relatively small size of the sample.³²

Figure 4.3: Events not serious enough to seek help, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B5 for raw numbers.

Demographic factors

Table 4.4 summarises what percentage of events were considered not important enough to seek outside assistance as experienced by each demographic group of participants. Significant relationships were found with gender, birthplace and disability status.

- Men were significantly more likely not to seek help (28 per cent of events where help not sought) than women (15 per cent) because they considered the event not serious enough to warrant seeking help.³³
- Participants born in non-English speaking countries were significantly more likely not to seek help (57 per cent of events where help was not sought) than participants born in English speaking countries (20 per cent) because they considered the event not serious enough.³⁴
- Participants without a disability were significantly more likely not to seek help (27 per cent of legal events where help was not sought) than participants with a disability (12 per cent) because the event was not serious enough.³⁵

³² The test used, Pearson chi-squared, lacked sensitivity because of small cell numbers.

³³ Fisher's exact $p=.035$ (2 sided).

³⁴ Fisher's exact $p=.039$ (2 sided).

³⁵ Fisher's exact $p=.035$ (2 sided).

Table 4.4: Selected characteristics of participants where event not serious enough to seek help, Bega Valley LGA Pilot Survey, October–November 2002

	<i>Demographic Characteristic</i>	% Events where help not sought	
		<i>All Events</i>	<i>Most Important/ Only Event</i>
Gender	Female	14.9	8.6
	Male	27.8	31.8
Indigenous status	Indigenous Australian	27.3	0.0
	Non-Indigenous	21.1	22.1
Birthplace	Born in English speaking country	20.1	20.0
	Born in non-English speaking country	57.1	50.0
Disability status	Person with a disability	11.6	14.8
	Person without a disability	27.0	25.0
Income	Income under \$200/week	24.2	30.0
	Income \$200 to \$499/week	16.0	16.2
	Income \$500 or over/week	20.0	20.0
Age	Aged 15 to 24 years	28.0	30.8
	Aged 25 to 34 years	22.2	0.0
	Aged 35 to 44 years	20.0	13.6
	Aged 45 to 54 years	21.3	21.1
	Aged 55 to 64 years	20.8	36.4
	Aged 65 years or over	21.4	25.0
Education	Did not finish/yet to finish school	23.8	42.9
	Year 10 or equivalent	25.8	22.6
	Year 12 or equivalent	18.9	18.8
	Certificate/Diploma	7.1	14.3
	University degree or higher	21.6	10.0
ALL LEGAL EVENTS		21.5	21.5

Notes: Includes only events where help was not sought. See Appendix A, Table A3 Column E (all events) and Column J (most important event) for sample sizes and missing values.

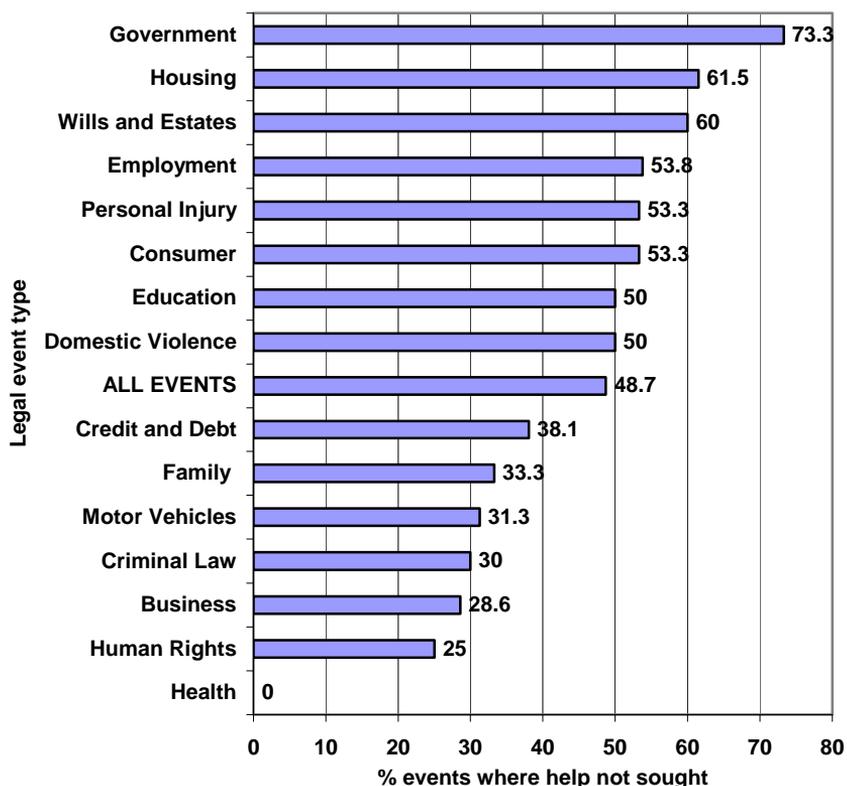
Dealt with the event themselves

This reason for not seeking help was nominated in 51 per cent of events where the participant did not seek help (23 per cent of all events). It was also ranked as the most important reason for not seeking help in 40 per cent of events where help was not sought (19 per cent of all events).

Event type

Figure 4.4 shows the percentage of each legal event type where help was not sought because the participant dealt with the event themselves. There was no statistically significant relationship found between event type and whether participants dealt with the event themselves, principally due to the relatively small size of the sample.³⁶

Figure 4.4: % Events participants dealt with themselves, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B6 for raw numbers.

Demographic factors

Table 4.5 summarises what percentage of events experienced by each demographic group of participants did not seek help because they dealt with the legal event themselves. Significant relationships were found with Indigenous status and disability status.

- Indigenous Australian participants who didn't seek help were significantly more likely to deal with the event themselves than non-Indigenous participants. Indigenous Australians cited dealing with the event themselves as the reason for not seeking help for 82 per cent of legal events where help was not sought (50 per cent of all legal events) compared to 47 per cent of other participants (22 per cent of all events).³⁷
- Participants with a disability were significantly less likely to deal with the event themselves where the event was nominated as the most important.³⁸ Participants with a disability cited dealing with the event themselves as a reason for not seeking help in 33 per cent of their most important events compared to 58 per cent of other participants.

³⁶ The test used, Pearson chi-squared, lacked sensitivity because of small cell numbers.

³⁷ Fisher's exact $p=.030$ (2 sided). Indigenous Australians experienced 18 examined legal events. Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

³⁸ Fisher's exact $p=.058$ (2 sided).

Table 4.5: Selected characteristics of participants who dealt with the event themselves, Bega Valley LGA Pilot Survey, October–November 2002

	<i>Demographic Characteristic</i>	<i>% Events where help not sought</i>	
		<i>All Events</i>	<i>Most Important/ Only Event</i>
Gender	Female	51.1	45.5
	Male	46.4	54.3
Indigenous status	Indigenous Australian	81.8	100.0
	Non-Indigenous	46.7	48.1
Birthplace	Born in English speaking country	48.4	49.3
	Born in non-English speaking country	57.1	50.0
Disability status	Person with a disability	47.8	33.3
	Person without a disability	49.2	57.7
Income	Income under \$200/week	42.4	40.0
	Income \$200 to \$499/week	42.7	37.8
	Income \$500 or over/week	57.1	64.0
Age	Aged 15 to 24 years	52.0	46.2
	Aged 25 to 34 years	33.3	25.0
	Aged 35 to 44 years	51.7	50.0
	Aged 45 to 54 years	46.8	52.6
	Aged 55 to 64 years	45.8	36.4
	Aged 65 years or over	50.0	62.5
Education	Did not finish/yet to finish school	47.6	42.9
	Year 10 or equivalent	47.0	48.4
	Year 12 or equivalent	54.1	62.5
	Certificate/Diploma	39.3	42.9
	University degree or higher	56.8	50.0
ALL LEGAL EVENTS		48.7	49.4

Notes: Includes only events where help was not sought. See Appendix A, Table A3 Column E (all events) and Column J (most important event) for sample sizes and missing values.

Participants who chose to do nothing

Given that participants dealt with the event themselves in 49% of legal events where help was not sought (n=93), nothing at all was done to deal with the remaining 51 per cent of legal events where help was not sought.³⁹ This represents one quarter of all legal events.

This section deals specifically with the 98 events where participants did nothing. In a similar study conducted in the United Kingdom, Genn (1999) describes this group as the ‘lumpers’.⁴⁰

Why did some participants do nothing?

The largest group of participants who did nothing about events indicated that they took no action because the event was not important enough (29 per cent). A further 10 per cent of those who did nothing stated that the matter was resolved before they got around to seeking help.

If events that were considered trivial and those that were already resolved are disregarded, the other expressed reasons for doing nothing about legal events take on greater importance. The affordability of assistance and knowledge about where to get help were important issues for some participants. Similarly, factors that are largely psychological (such as believing it would not make any difference or waiting it out hoping the matter would resolve itself) also represent important reasons for taking no action.⁴¹

³⁹ For the purposes of this analysis, the 8 events where the participants provided no answer when asked why they did not seek help are grouped with the 90 participants who indicated that they did not deal with the matter themselves.

⁴⁰ Genn, Prof H. (1999), *Paths to Justice: What people do and think about going to law*, Hart Publishing, Oxford.

⁴¹ The relatively small number of legal events (61) examined in the pilot survey where participants did nothing, and did **not** say that the reason was either the triviality of the event or the fact that the event was already resolved, prevented any further analysis of this group. It is intended to explore this issue further in the main survey with a larger dataset.

Participants were asked to indicate all the reasons why they did not seek help, and then indicate their most important reason. Table 4.6 shows the reasons given for doing nothing in the 98 events where help was not sought and the participants did not handle the event themselves.

Table 4.6: Main reasons why nothing was done about events, Bega Valley LGA Pilot Survey, October–November 2002

	<i>All events where participant did nothing (%)</i>		<i>Most important/only event where participant did nothing (%)</i>	
	<i>All Reasons*</i>	<i>Most Important/Only Reason</i>	<i>All Reasons*</i>	<i>Most Important/Only Reason</i>
Not serious enough	28.9	26.7	35.1	32.4
Thought it would not make any difference	11.1	8.9	10.8	10.8
Resolved before I got around to seeking help	10.0	10.0	8.1	8.1
Couldn't afford it	10.0	6.7	16.2	10.8
Didn't know where or how to get help	7.8	7.8	8.1	8.1
Waiting it out/hoping it would resolve itself	7.8	7.8	0	0
Too busy	7.8	7.8	10.8	10.8

Notes: All events: n=90 No. missing=8; Includes only events where help not sought and participants didn't deal with the event themselves. See Appendix B Table B7 for all responses. *Multiple responses acceptable.

Demographic factors

Because the 'did nothing' category includes all participants who stated that they did not deal with the matter themselves, the relationships associated with participants doing nothing are the reverse of the relationships associated with participants dealing with the event themselves.

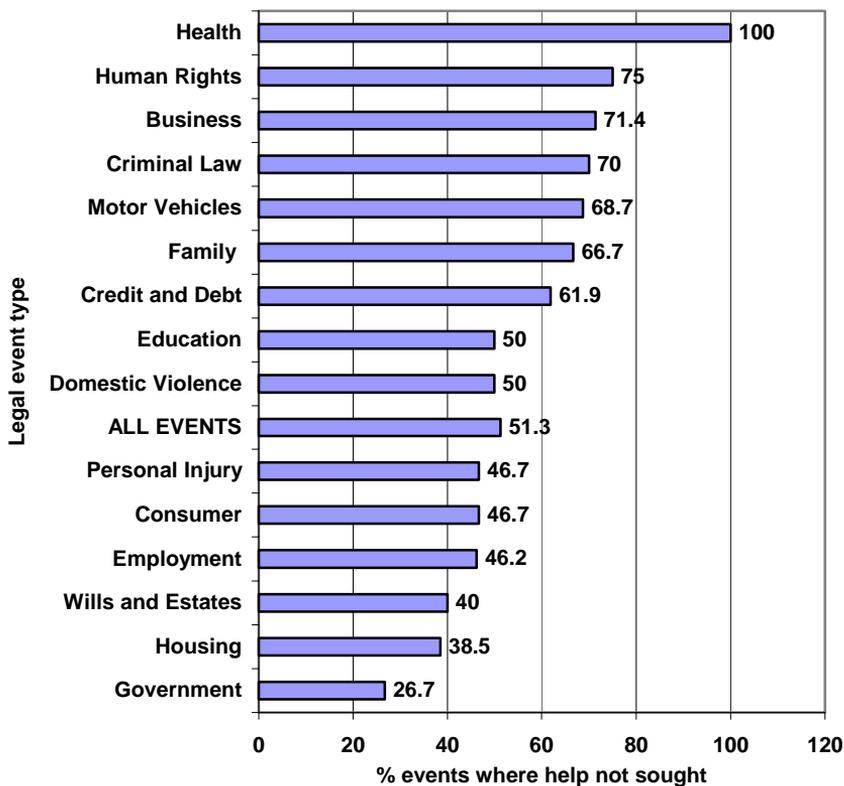
Indigenous Australians who didn't seek outside help were significantly less likely to do nothing than other participants, because they chose to deal with the event themselves.⁴²

⁴² Fisher's exact $p=.030$ (2 sided). Indigenous Australians experienced 18 examined legal events. Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

Legal event type

Figure 4.5 shows the percentage of each legal event type where participants did nothing. There was no relationship found between event type and whether participants did nothing.⁴³

Figure 4.5: % Events where participants did nothing, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B6 for raw numbers.

⁴³ The test used, Pearson chi-squared, lacked sensitivity because of small cell numbers.

Overview of how events were handled

This section draws together the discussion contained in the rest of the chapter. It summarises how all legal events were handled, dividing action into three categories:

- Events where help was sought
- Events where the participant dealt with it themselves
- Events where the participant did nothing.

Figure 4.6 shows the relative breakdown of each type of action for all legal events.

Figure 4.6: How participants handled events, Bega Valley LGA Pilot Survey, October–November 2002

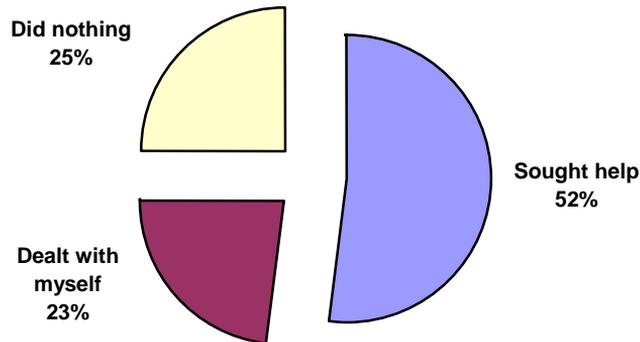


Table 4.7 shows how all events were handled according to the demographic characteristics of participants. No significant relationships were found between any particular demographic characteristic and how the event was handled⁴⁴

⁴⁴ Indigenous Australian participants dealt with the event themselves in 50 per cent of all events compared to 22 per cent of non-Indigenous participants; however, the Pearson chi-square test requires larger frequencies for findings to be valid.

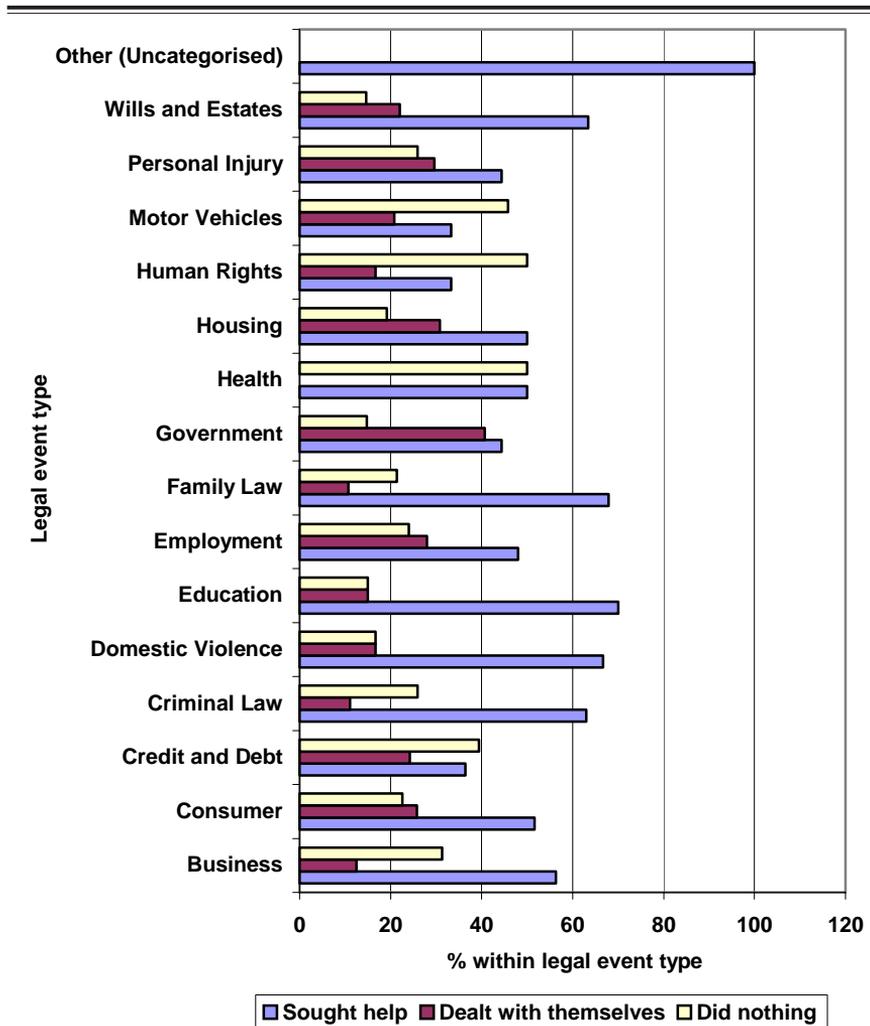
Table 4.7: Demographic characteristics and how events were handled (all events), Bega Valley LGA Pilot Survey, October–November 2002

<i>Demographic Characteristic</i>		<i>How handled (% of all events)</i>		
		<i>Sought help</i>	<i>Dealt with themselves</i>	<i>Did nothing</i>
Gender	Female	54.6	23.2	22.2
	Male	49.2	23.6	27.2
Indigenous status	Indigenous Australian	38.9	50.0	11.1
	Non-Indigenous	52.6	22.1	25.3
Birthplace	Born in English speaking country	51.7	23.4	24.9
	Born in non-English speaking country	58.8	23.5	17.6
Disability status	Person with a disability	48.9	24.4	26.7
	Person without a disability	53.6	22.8	23.6
Income	Income under \$200/week	53.5	19.7	26.8
	Income \$200 to \$499/week	50.7	21.1	28.3
	Income \$500 or over/week	51.7	27.6	20.7
Age	Aged 15 to 24 years	39.0	31.7	29.3
	Aged 25 to 34 years	60.9	13.0	26.1
	Aged 35 to 44 years	52.0	24.8	23.2
	Aged 45 to 54 years	49.5	23.7	26.9
	Aged 55 to 64 years	57.1	19.6	23.2
	Aged 65 years or over	53.3	23.3	23.3
Education	Did not finish/yet to finish school	57.1	20.4	22.4
	Year 10 or equivalent	45.0	25.8	29.2
	Year 12 or equivalent	46.4	29.0	24.6
	Certificate/Diploma	56.3	17.2	26.6
	University degree or higher	60.6	22.3	17.0
ALL LEGAL EVENTS		52.0	23.4	24.6

Notes: See Appendix A Table A3 Columns D (sought help), F (dealt with it themselves) and G (did nothing) for sample sizes and missing values.

Figure 4.7 and Appendix B, Table B8 show how the event was handled for each event type. No significant relationships were found due to the small sample size, as the test used, Pearson chi-square, lacks sensitivity when cell values are small.

Figure 4.7: How events were handled by legal event type, Bega Valley LGA Pilot Survey, October–November 2002



Summary

- Participants sought outside assistance in 52 per cent of all events examined. This percentage rose to 60 per cent for the events that participants considered the most important, or were the only event experienced.
- The decision to seek help was not statistically related to either the type of event that was experienced or any particular demographic factor.
- In 49 per cent of events where help was not sought (23 per cent of all events) the participant dealt with the event themselves.
 - Indigenous Australian participants who didn't seek help were significantly more likely to deal with the event themselves than non-Indigenous participants.
 - Participants with a disability were significantly less likely to deal with the event themselves where the event was nominated as the most important.
- In 22 per cent of events where help was not sought (10 per cent of all events) the participant stated that the event was not serious enough to seek help.
 - Men were significantly more likely than women to view the event as not serious enough to warrant seeking help.
 - Participants born in non-English speaking countries were significantly more likely than participants born in English speaking countries to not seek help because they considered the event not serious enough.
 - Participants without a disability were significantly more likely than participants with a disability to not seek help because the event was not serious enough.
- In 51 per cent of events where help was not sought (25 per cent of all events) participants did nothing at all. The main reasons given for doing nothing were that:
 - the event was not serious enough (29 per cent)
 - the participant did not think it would make any difference (11 per cent)
 - the event was resolved before help was sought (10 per cent)
 - the participant could not afford to seek help (10 per cent).

5. The Experience of Seeking Help

This chapter examines what happened in the 207 examined events where the participant sought outside assistance (52 per cent). As well as looking at participants' pathways to assistance, it examines participants' expectations, what was delivered and barriers to accessing assistance.

Where participants went for help

Participants were asked to indicate all the places they went for help. They were then asked to indicate the first place they went for help and then the place where they obtained the most useful assistance. Over 20 sources of assistance were identified, as shown in Table 5.1.

Personal contacts were clearly important sources of assistance, as they were used in 27 per cent of all events. For 15 per cent of events, the first source of assistance was a friend or relative, and for 11 per cent this source was considered the most useful.

When all legal sources⁴⁵ are combined, assistance was received from a legal source in 41 per cent of events, with this being seen as the most useful source of assistance in 26 per cent of events. The top ranking source of assistance in all three categories (all places, first place and most useful place) was a barrister or solicitor.

⁴⁵ Private Solicitors/Barristers, Courts, Legal Aid and Community Legal Centres.

Given the breadth of range of legal events covered by the survey, the range of organisations approached for assistance is also broader than may be found in a survey more focussed on court centred legal events. Participants approached a broad range of specialists, including professionals and commercial organisations such as insurance companies, loan brokers and debt collectors. Similarly, contacts such as employers, school counsellors and trade unions were also used in relevant circumstances.

Table 5.1: Where help was sought (all events where help sought), Bega Valley LGA Pilot Survey, October–November 2002

<i>Source of help</i>	<i>All Sources*</i>		<i>1st</i>		<i>Most Useful</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Personal Contacts	56	27.2	31	15.0	23	11.2
Other friend or relative	47	22.8	27	13.1	19	9.2
Friend or relative who works as a lawyer	9	4.4	4	1.9	4	1.9
Published sources	11	5.3	3	1.5	7	3.4
Internet	8	3.9	1	0.5	4	1.9
Self Help Source	3	1.5	2	1.0	3	1.5
Legal	84	40.8	49	23.8	54	26.2
Private Solicitor/Barrister	65	31.6	43	20.9	48	23.3
Local Court	8	3.9	1	0.5	3	1.5
Legal Aid/Aboriginal Legal Service	6	2.9	2	1.0	3	1.5
Community Legal Centre	5	2.4	3	1.5	0	0.0
Government	48	23.3	24	11.7	26	12.6
Government Organisation	31	15.0	17	8.3	21	10.2
Local Council	10	4.9	6	2.9	5	2.4
Member of Parliament	7	3.4	1	0.5	0	0.0
Police/Complaint-Handling	38	18.4	28	13.6	27	13.1
Police	27	13.2	22	10.7	19	9.2
Industry Complaint-Handling Body (e.g. Banking Ombudsman)	11	5.3	6	2.9	8	3.9
Other	112	54.4	71	34.5	69	33.5
Other Professional	24	11.7	14	6.8	14	6.8
School/School Counsellor/Teacher/Uni	19	9.2	13	6.3	13	6.3
Other community group, organisation or person	17	8.3	12	5.8	11	5.3
Private Agency/Organisation/Real Estate Agent	12	5.8	9	4.4	8	3.9
Company/Business/Bank	11	5.3	8	3.9	7	3.4
Insurance Broker/Insurance Company	10	4.9	8	3.9	7	3.4
Trade Union or Professional Body	8	3.9	4	1.9	4	1.9
Employer	7	3.4	3	1.5	4	1.9
Library	3	1.5	0	0.0	1	0.5
Other Individual	1	0.5	0	0.0	0	0.0

Notes: n=206; No. missing=1 *Multiple responses acceptable.

The top ranking sources are summarised in Table 5.2 below.

Table 5.2: Where help was sought: top ranking sources (all events where help sought), Bega Valley LGA Pilot Survey, October–November 2002

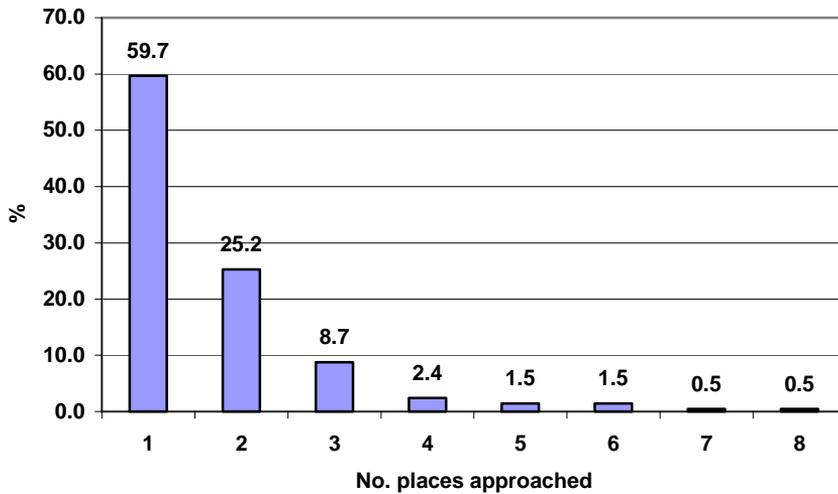
<i>Source</i>	<i>Rank of answer</i>		
	<i>All*</i>	<i>First</i>	<i>Most Useful</i>
Private Solicitor/Barrister	1	1	1
Friend/Relative	2	2	2
Government Organisation	3	4	3
Police	4	3	4
Other Professional	5	5	5
School/University/School counsellor/Teacher	6	6	6
Other Community Group	7	7	7
Private Agency/Real Estate Agent	8	8	8
Industry Complaint Body	9	11	8
Company/Business/Bank	9	9	10
Insurance Broker/Company	11	9	10
Local Council	11	11	12

Notes: *Multiple responses acceptable. '1' = most frequently utilised.

How many places did participants go to for help

As Figure 5.1 below shows, in a clear majority of events where participants sought help only one source was approached (60 per cent) and the vast majority (85 per cent) approached one or two sources. However, in the remaining 15 per cent of events, participants approached three or more sources, and the maximum number of sources for any individual event was eight.

Figure 5.1: Number of places approached for help, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B9 for raw numbers.

Help sought and help delivered

What were participants seeking?

Participants were asked a series of questions about their experiences seeking help from the source that they identified as the most useful. (As noted in Figure 5.1, in 60 per cent of cases, this was their only source of assistance.)

Firstly, participants were asked to indicate from a list of options what type of assistance they were seeking when approaching this source. Multiple responses were acceptable. The results are set out in Table 5.3.⁴⁶

⁴⁶ One fifth of all survey participants did not provide an answer to this question. Given that the list of options was designed to be exhaustive (it included the catch all 'something else'), it seems clear that this question was quite widely misunderstood. Relationships were found between a number of demographic factors and providing no answer to this question. Women were more likely than men to provide no answer (Fisher's exact $p=.015$). Participants aged 65 or over were more likely than other age groups to provide no answer ($\chi^2=20.183$ $df=5$ $p=.001$). Participants with a disability were more likely than those without a disability to provide no answer (Fisher's exact $p=.017$). The question has been deleted from the main survey.

Table 5.3: Types of assistance sought, Bega Valley LGA Pilot Survey, October–November 2002

<i>Response</i>	<i>All Events</i>		<i>Most Important /Only Event</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
To get specific advice/assistance	140	84.8	84	87.5
To know more about the law	107	64.8	57	59.4
To know where to go for help	84	50.9	40	41.7
To find a lawyer	42	25.5	22	22.9
Something else	4	2.4	3	3.1

Notes: n=165 No. missing=42. Multiple responses acceptable. No significant difference in responses between the most important event and all events.

Only a small percentage of participants were specifically seeking legal representation. The vast majority wanted specific assistance, and almost two thirds wanted information about the law as well as specific assistance. In over half of all events, participants seemingly didn't know where to find help, as they were seeking information about sources of assistance.

No significant relationships were found between legal event type and the type of assistance sought due to the small sample size.

- Specific assistance or advice was sought the most often in Business (89 per cent) Consumer (88 per cent) and Criminal (88 per cent) legal events, and the least often in Wills and Estates Events (35 per cent).
- Information about where to get help was sought the most often in Consumer (63 per cent), Family Law (58 per cent), Government (58 per cent), and Personal Injury (58 per cent) legal events, and the least often in Human Rights (0 per cent) Domestic Violence (0 per cent) and Wills and Estates (8 per cent) legal events
- Information about the law was sought the most often in Family Law (79 per cent) and Business (78 per cent) and Criminal Law (65 per cent) events, and the least often in Wills and Estates (19 per cent) Domestic Violence (25 per cent) and Health (25 per cent) legal events

- While only one in five participants wanted a lawyer overall, legal representation was sought in 68 per cent of Family Law legal events. This was considerably higher than the next highest legal event types, Criminal Law (35 per cent) Employment (33 per cent) and Business (33 per cent). No participant sought legal representation for Health, Human Rights or Education related events.

Types of assistance provided

As noted in Chapter 4, of those who sought assistance, 2 per cent stated that they received only written information, 74 per cent spoke to someone, and 24 per cent both spoke to someone and received written information.⁴⁷

Participants were also asked what type of assistance they had received.

As Table 5.4 shows, participants received information (either about available services or the law) in 41 per cent of events and advice in 64 per cent of events where help was sought. Active assistance was provided in 38 per cent of events, and that action was taken by a lawyer in 22 per cent of events. Almost 7 per cent of participants considered that they received no assistance.

⁴⁷ See Table 4.1.

Table 5.4: Types of assistance received , Bega Valley LGA Pilot Survey, October–November 2002

<i>Responses</i>	<i>All Events%</i>	<i>Most Important/ Only Event%</i>
Specific advice about the problem	64.1	64.3
Something to read with general information about the law	22.7	20.9
Information about available services	18.7	19.1
Lawyer took action	15.7	16.5
Non lawyer took action	15.7	12.2
Lawyer represented in formal process	6.1	7.8
Something else	2.0	0.9
No help provided	6.6	6.1

Notes: n=198; No. missing=9. Multiple responses acceptable. No significant difference in responses between most important events and all events.

Barriers to access

Participants were asked the following questions to identify potential barriers to assistance:

- Whether they experienced any problems getting help
- How far they travelled to get help
- Whether they required any special services.

Problems experienced

Participants who sought assistance were asked whether they had experienced any of a list of potential problems in getting that assistance. Participants stated that they experienced problems when seeking assistance in 51 per cent of legal events where help was sought. The main problems experienced are listed below.

Table 5.5: Problems experienced in getting assistance (all events where help sought), Bega Valley LGA Pilot Survey, October–November 2002

<i>Nature of Problem</i>	<i>All Events</i>		<i>Most Important/ Only Event</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Telephone engaged/on hold too long	56	27.5	33	27.7
Advice not available locally/couldn't get there	50	24.5	26	21.8
Difficulty getting appointment	43	21.1	27	22.7
Difficulty affording it	33	16.2	21	17.6
Problem with opening hours	31	15.2	16	13.4
No Internet access	17	8.3	10	8.4

Notes: n=204; No. missing=3; Multiple responses acceptable. See Appendix B, Table B10 for all responses. No significant difference between all events and most important event.

The lack of local services was a problem in almost a quarter of legal events. The relatively limited number of local services available in regional areas also places additional pressure on those services that do exist, leading to such problems as difficulty getting an appointment (21 per cent), phone lines being engaged (28 per cent) or problems with opening hours (15 per cent).

Service providers are increasingly relying on Internet services and telephone hotlines to deliver services to rural areas. Problems with telephone services were experienced in over a quarter of events where help was sought. Furthermore, forty-three per cent of all survey participants indicated that they did not have any access to the Internet, and participants experienced problems due to their lack of ability to access the Internet in 8 per cent of events where help was sought.

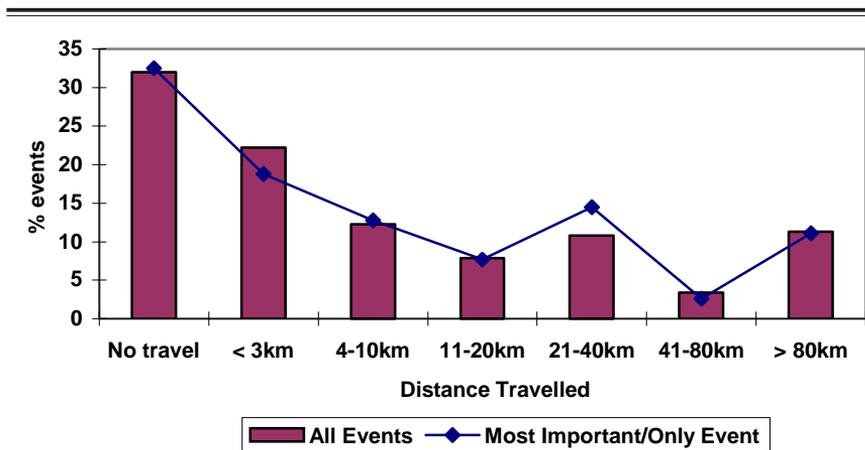
The relative lack of community-based services in regional areas can also force people into using options requiring payment for services to resolve legal events. Difficulty affording assistance was experienced by 16 per cent of survey participants.

Distance

Distance will often be an issue in regional and rural areas, particularly when combined with a lack of local services. Participants were drawn from seven townships and their surrounding areas in the Bega Valley Shire.⁴⁸ Bega Valley Shire is located on the lower South Coast of New South Wales and, as noted earlier, does not have either a Legal Aid office or a community legal centre.

Figure 5.2 shows the distance travelled in events where help was sought.

Figure 5.2: Distance travelled to get assistance, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B11 for raw numbers.

In 32 per cent of events participants did not travel. For all events, the cumulative figures are:

- Eleven per cent of events required over 80 kilometres travel to get help
- Twenty-six per cent of events required over 20 kilometres travel to get help
- Thirty-four per cent of events required over 10 kilometres travel to get help.

⁴⁸ See Table 2.1 for list of townships and populations.

Special services

Participants were asked whether they needed access to a range of special services while seeking help. Service types included services associated with disabilities, home visits, and a place for children to play. No special services were needed for 93 per cent of events.⁴⁹

Of the 19 participants who indicated they required special services, 15 stated that they received the special services they needed. The four services that were desired but not provided were:

- a place for children to play
- an outreach service
- home visits
- help understanding complex information.

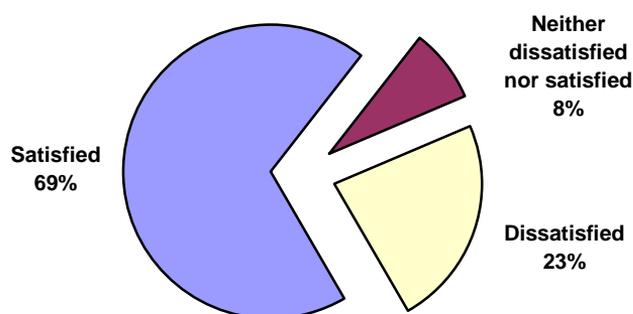
Language can also be a barrier to accessing assistance. Problems with language can be heightened where legal events are concerned, and even people who are otherwise relatively fluent in English may have difficulty where complex legal issues and concepts are involved. In this context, it is noted that seven participants indicated that they preferred to communicate in a language other than English. While this is a small number, it represents 47 per cent of participants who were born in a non-English speaking country. A similar result in an area with a higher proportion of migrants would have significant implications for service delivery in terms of availability of interpreters and translated materials.

⁴⁹ See Appendix B Table B12 for all responses.

Satisfaction with assistance

Participants were asked whether they were satisfied, dissatisfied or neither satisfied nor dissatisfied with the assistance that they had received.⁵⁰

Figure 5.3: Satisfaction with assistance, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B13 for raw numbers.

What affected satisfaction with assistance?

Those who stated that they were dissatisfied were asked to provide reasons for their dissatisfaction, which were recorded verbatim. No detailed analysis was conducted on the verbatim responses.

However, broadly speaking, the reasons for dissatisfaction with the assistance fell into two categories.

- One category related to the outcome—either they were not happy with the outcome, or they were unhappy because there had been no outcome at all.

⁵⁰ Note that participants were asked separately about their satisfaction with the outcome – see chapter 6.

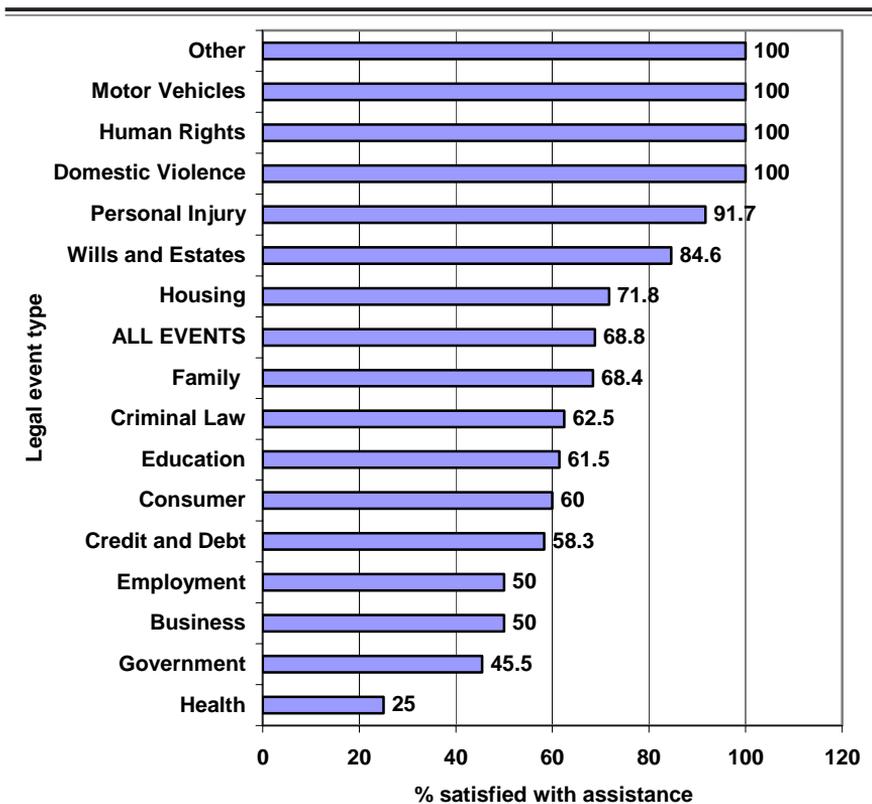
- The second category related to the assistance itself, with participants complaining that not enough had been done to help them, that there had been a delay in reaching the outcome, that they felt that they had not been treated as an individual or listened to, or that it had cost too much.

We then examined satisfaction with assistance against a number of factors to determine what, if anything, affected satisfaction with assistance.

Legal event type

Figure 5.4 shows the percentage of each legal event type where the participant was satisfied with the assistance received. No particular conclusions can be drawn due to the small sample size and the relative insensitivity of the Pearson chi-square test where expected cell values are small.

Figure 5.4: Satisfaction with assistance and event type, Bega Valley LGA Pilot Survey, October–November 2002



Demographic factors

Table 5.6 shows the percentage of events where participants were satisfied with assistance by a range of demographic characteristics. The only significant relationship found was with country of birth. Participants born in a non-English speaking country were satisfied with the assistance received in only 10 per cent of events. This group was significantly less likely to be satisfied with the assistance provided to them than participants born in an English speaking country, who were satisfied with the assistance provided in 72 per cent of events.⁵¹

Verbatim reasons for dissatisfaction from participants born in non-English speaking country were the same types of reasons given by other dissatisfied participants, and do not shed any light on why participants from non English backgrounds should be particularly unhappy with the assistance provided to them, except perhaps that these feelings were more intensely experienced.

⁵¹ Fisher's exact $p=.000$ (2 sided). Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

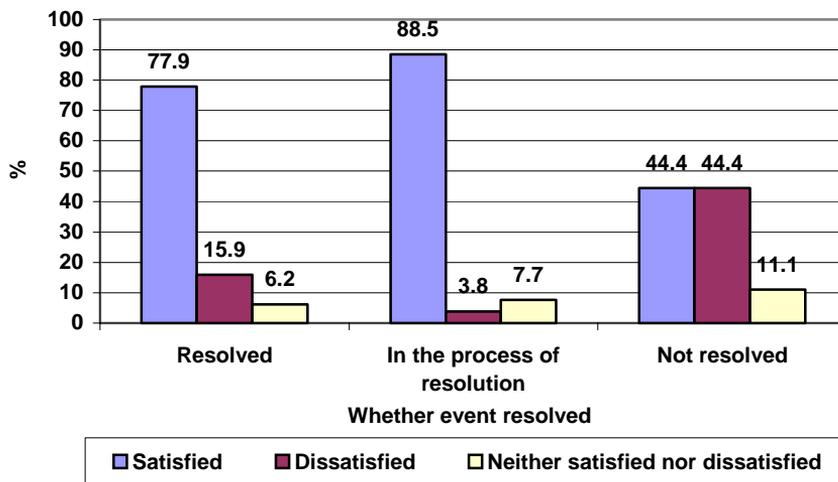
Table 5.6: Selected characteristics for participants who were satisfied with assistance, Bega Valley LGA Pilot Survey, October–November 2002

<i>Demographic Characteristic</i>		<i>Participants who were satisfied with assistance</i>	
		<i>No.</i>	<i>%</i>
Gender	Female	79	71.2
	Male	60	65.9
Indigenous status	Indigenous Australian	5	71.4
	Non-Indigenous	134	68.7
Birthplace	Born in English speaking country	138	71.9
	Born in non-English speaking country	1	10.0
Disability status	Person with a disability	46	71.9
	Person without a disability	93	67.4
Income	Income under \$200/week	26	68.4
	Income \$200 to \$499/week	49	64.5
	Income \$500 or over/week	53	73.6
	Missing	11	
Age	Aged 15 to 24 years	10	62.5
	Aged 25 to 34 years	20	76.9
	Aged 35 to 44 years	36	56.3
	Aged 45 to 54 years	31	70.5
	Aged 55 to 64 years	27	84.4
	Aged 65 years or over	13	81.3
	Missing	2	
Education	Did not finish/yet to finish school	21	75.0
	Year 10 or equivalent	30	56.6
	Year 12 or equivalent	22	73.3
	Certificate/Diploma	27	77.1
	University degree or higher	39	69.6
ALL EVENTS		139	68.8

Whether the event was resolved

Given the verbatim reasons for dissatisfaction referred to above, we explored the possible relationship between satisfaction with assistance and whether the participant considered that the event was resolved.

Figure 5.5: Satisfaction with assistance and whether the event was resolved, Bega Valley LGA Pilot Survey, October–November 2002



A very strong relationship was found between resolution of the event and satisfaction with the assistance provided.⁵² Participants were significantly more likely to be dissatisfied with the assistance when they considered that the event was unresolved. Those participants who considered that the event was either resolved or in the process of resolution tended to be satisfied with assistance.

Interestingly, a higher percentage was satisfied with assistance when they considered the event to be in the process of resolution than was satisfied when the event was actually resolved. This suggests that once the outcome is known, the nature of the outcome may have a negative effect on the participant's satisfaction with the assistance provided if the outcome was not the desired one.

⁵² $\chi^2 = 26.434$ $df=2$ $p=.000$.

Looking further, the manner in which the event was resolved also seemed to affect satisfaction with assistance. While resolution had a positive effect on satisfaction with assistance in events that were resolved without legal proceedings, this pattern was not repeated for events that were resolved through legal proceedings. Thus participants were more likely to be satisfied with the assistance they received if an event was resolved through something other than formal legal proceedings in a court or tribunal. In short, participants preferred not to go to court.⁵³

Table 5.7: Satisfaction with assistance received and whether the event was resolved (all events where help sought), Bega Valley LGA Pilot Survey, October–November 2002

<i>Status of event</i>	<i>Satisfaction with Assistance (%)</i>		
	<i>Satisfied</i>	<i>Neither</i>	<i>Dissatisfied</i>
Resolved by legal proceedings	69.2	15.4	15.4
Resolved another way	79.0	5.0	16.0
Subtotal: All Resolved	77.9	6.2	15.9
In the process of resolution	88.5	7.7	3.8
Not resolved	44.4	11.1	44.4
All Events	68.8	7.9	23.3

Notes: n=202 No. missing=5

Satisfaction with outcome

Participants were also asked separately about their satisfaction with the outcome of the legal event to see whether those that sought help differentiated between their satisfaction with the assistance they received and their satisfaction with the outcome of the event.

⁵³ $\chi^2= 26.946$ $df=3$ $p=.000$.

As the verbatim responses discussed above would suggest, there is a strong relationship between satisfaction with the assistance received and satisfaction with the outcome of the event.⁵⁴ Participants were satisfied with the assistance given in 93 per cent of cases where they were satisfied with the outcome. Conversely, where participants were dissatisfied with the outcome only 40 per cent were satisfied with the assistance.

Table 5.8: Satisfaction with assistance received and satisfaction with outcome (all events where help sought), Bega Valley LGA Pilot Survey, October–November 2002

<i>Satisfaction with outcome</i>	<i>Satisfaction with Assistance (%)</i>		
	<i>Satisfied</i>	<i>Neither</i>	<i>Dissatisfied</i>
Satisfied	92.7	1.8	5.5
Neither satisfied nor dissatisfied	44.1	20.6	35.5
Dissatisfied	39.7	12.1	48.3
All Events	68.8	7.9	23.3

Notes: n=202 No. missing=5

Summary

- The two most common sources of assistance were a private barrister or solicitor (32 per cent) or a friend or relative (27 per cent). A legal source was used in 41 per cent of events where help was sought.
- Most participants (60 per cent) sought help from only one source. However, in a quarter of events participants sought help from two sources, and the maximum number of sources approached for help was eight.
- The vast majority (85 per cent) of participants wanted specific assistance or advice to ‘fix the problem’. Only 26 per cent specified that they wanted legal representation. The only event type where a

⁵⁴ Fisher’s exact p=.000 (2 sided).

majority of participants sought legal representation was Family Law (68 per cent of events where help sought). Fifty-one per cent of the survey participants wanted to know where to go for help, and 65 per cent wanted to know more about the law.

- In 23 per cent of events participants received information about the law and in 19 per cent of events participants received information about available services. Advice was provided in 64 per cent of events, and active assistance in 38 per cent of events. In seven per cent of events where help was sought, the participant considered that they received no assistance at all.
- Participants were satisfied with assistance in 69 per cent of events, dissatisfied in 23 per cent and neither satisfied nor dissatisfied in eight per cent. Satisfaction with assistance was strongly related to both satisfaction with outcome, and to the participant considering that the legal event was either resolved or in the process of resolution.
- Participants born in an English speaking country were significantly more likely to be satisfied with assistance received than those born in a non-English speaking country.
- Participants experienced some sort of problem getting assistance in 51 per cent of events where help was sought. These included difficulty getting through/being kept on hold on telephone lines (28 per cent); lack of local services (25 per cent); difficulty getting an appointment (21 per cent); difficulty affording assistance (16 per cent); and problems with opening hours (15 per cent).
- In 32 per cent of events where help was sought the participant did not need to travel. The remainder travelled:
 - over 80 kilometres to get help in 11 per cent of events
 - over 20 kilometres to get help in 26 per cent of events
 - over 10 kilometres in 34 per cent of events.
- Eight per cent of participants needed some form of special assistance associated with a disability or other personal circumstances.

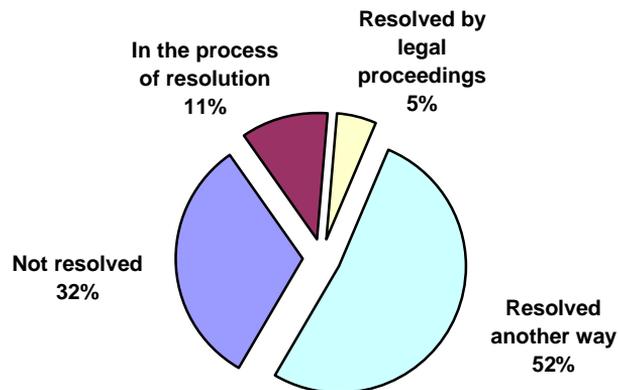
6. Outcomes

This chapter examines whether participants considered that the legal events they experienced were resolved and their overall levels of satisfaction.

Were legal events resolved?

All participants were asked whether they considered the event to be resolved. Fifty-seven per cent of participants considered the event to be resolved, 32 per cent unresolved and 11 per cent in the process of resolution.

Figure 6.1: Whether events were resolved: Bega Valley LGA Piloy Survey, October–November 2002



The question of whether a particular event is resolved is related to its timing. Given that the survey covers events that occurred any time during the previous twelve months, events that occurred some time ago were more likely to have been resolved than events occurring more recently.

The survey did not examine the timing of events, and conclusions about resolution will be affected by this random factor.⁵⁵

Furthermore, while a definite end point can be found for events such as the purchase of a house or execution of a will, the issue of whether some other events are resolved is largely subjective. For example, one person who has had some property stolen may accept that they will not get it back and consider the event resolved once reported to the police, while another may consider the event unresolved unless and until their property is recovered. It is thus important to remember that resolution is related to the perceptions and expectations of individual participants, a latent factor that cannot be measured.

How the event was resolved

As shown in figure 6.1, 18 events (approximately 5 per cent of events) were resolved through legal proceedings. The individual event types are listed in Table 6.1.

Table 6.1: Events resolved through legal proceedings, Bega Valley LGA Pilot Survey, October–November 2002

<i>Event group</i>	<i>No. Events</i>	<i>Description of events</i>
Family Law	3	Residence/contact (2) Divorce/separation
Motor Vehicle	3	Loss of licence (2) Fine (challenged)
Business	3	Landlord problem (2) Small business problem
Wills and Estates	3	Power of Attorney Executor Will
Criminal Law	2	Victim of Assault (2)
Government	1	Other fine (challenged)
Employment	1	Unfair termination
Domestic Violence	1	AVO respondent
Housing	1	Buy/sell property

⁵⁵ An additional question has been included in the updated survey instrument to identify the timing of the occurrence of legal events.

A relationship was observed between income and how events were resolved. Those on incomes of \$500 or over per week were less likely to resolve events through formal legal proceedings than those on lower incomes.⁵⁶ It may seem counter intuitive that wealthier participants, who could better afford to resolve events through legal proceedings, choose not to. Perhaps it reflects the fact that those with higher incomes are better able to leverage resolution of events in other ways without the need to resort to formal proceedings.

What affected whether the event was resolved?

For the purposes of further analysis, events that were in the process of being resolved and those that were unresolved have been combined and are jointly dealt with as 'not resolved' unless otherwise indicated.

Legal event type

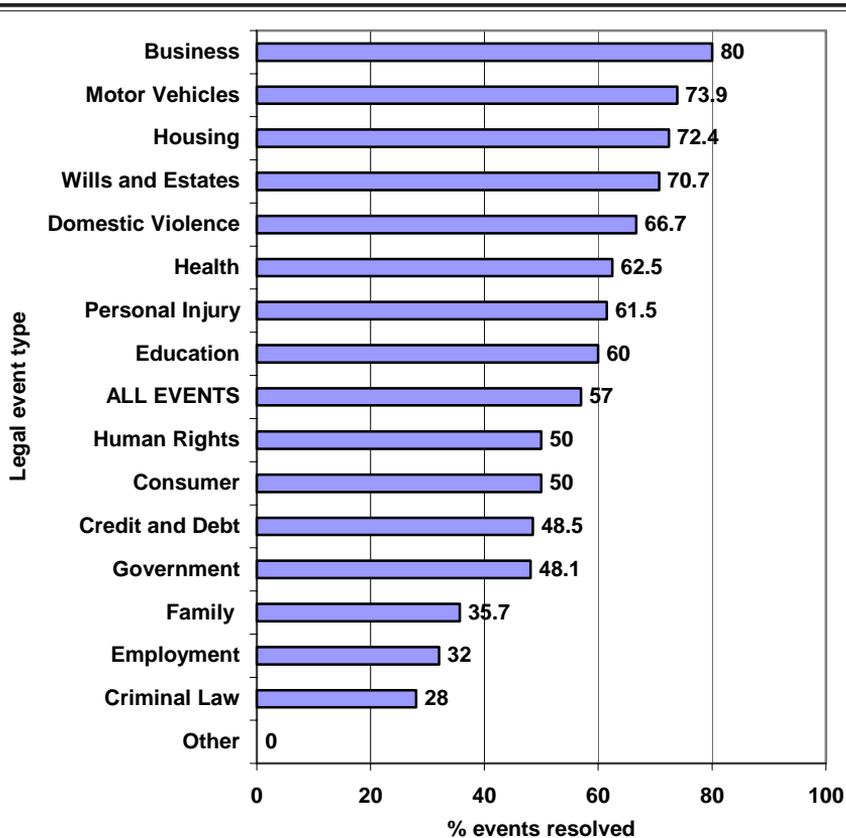
Figure 6.2 details the percentage of resolved events for each type of legal event. A relationship was found between the type of legal event and whether it was resolved.⁵⁷

- Criminal Law (28 per cent resolved) Employment (32 per cent resolved) Family Law (36 per cent resolved) and Credit and Debt (49 per cent resolved) events tend to be unresolved
- Business (80 per cent resolved) Motor vehicle (74 per cent resolved) Housing (73 per cent resolved) and Wills and Estates (71 per cent resolved) events tend to be resolved

⁵⁶ $\chi^2=21.913$ df=6 p=.001.

⁵⁷ $\chi^2=39.690$ df=14 p=.000.

Figure 6.2: Whether event resolved by event type, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B14 for raw numbers.

Demographic factors

Table 6.2 provides the demographic characteristics of participants where events have been resolved.

The only demographic factor that was associated with resolution was Indigenous status. Events experienced by Indigenous Australians were significantly more likely to be unresolved than resolved.⁵⁸

⁵⁸ Fisher's exact $p=.000$ (2 sided). Indigenous Australians experienced 18 examined legal events. Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

Table 6.2: Selected Characteristics and whether event was resolved (all events), Bega Valley LGA Pilot Survey, October–November 2002

	<i>Demographic Characteristic</i>	<i>Resolved (%)</i>			
		<i>Sought Help</i>	<i>Dealt with themselves</i>	<i>Did nothing</i>	<i>All</i>
Gender	Female	61.9	68.8	36.4	58.0
	Male	47.8	71.1	56.5	55.7
Indigenous status	Indigenous Australian	14.3	22.2	0.0	16.7
	Non-Indigenous	57.1	75.0	47.7	58.9
Birthplace	Born in English speaking country	56.9	75.0	46.0	57.4
	Born in non-English speaking country	30.0	69.7	66.7	47.1
Disability status	Person with a disability	51.5	66.7	50.0	55.0
	Person without a disability	57.6	71.7	44.8	58.0
Income	Income under \$200/week	57.9	78.6	55.6	61.4
	Income \$200 to \$499/week	42.9	59.4	46.2	47.3
	Income \$500 or over/week	63.0	72.5	42.9	61.7
Age	Aged 15 to 24 years	68.8	69.2	63.6	67.5
	Aged 25 to 34 years	51.9	66.7	36.4	50.0
	Aged 35 to 44 years	63.1	71.0	41.4	60.0
	Aged 45 to 54 years	37.8	68.2	45.5	47.2
	Aged 55 to 64 years	56.3	72.7	46.2	57.1
	Aged 65 years or over	68.8	71.4	75.0	70.4
Education	Did not finish/yet to finish school	42.9	40.0	35.3	43.8
	Year 10 or equivalent	49.1	74.2	53.3	51.7
	Year 12 or equivalent	62.5	70.0	57.1	62.7
	Certificate/Diploma	51.4	81.8	46.7	58.3
	University degree or higher	66.7	71.4	45.5	64.5
ALL LEGAL EVENTS		55.6	69.9	46.7	57.0

Notes: See Appendix A, Table A3 Columns C (all events), D (sought help), F (dealt with it themselves) and G (did nothing) for sample sizes and missing values.

How the event was handled

Whether participants sought help or not had no effect on whether the event was resolved. However, different results arose when those who didn't seek help were divided into those who said they dealt with it themselves, and those who did nothing.

Table 6.3: Whether the event was resolved by how the event was handled (all events), Bega Valley LGA Pilot Survey, October–November 2002

<i>How handled</i>	<i>Whether resolved (%)</i>		
	<i>Not resolved %</i>	<i>In process of resolution %</i>	<i>Resolved %</i>
Did nothing	45.6	7.8	46.7
Dealt with themselves	20.4	9.7	69.9
Sought help	31.2	13.2	55.6
All	32.0	11.1	57.0

Notes: Did nothing: n=90 No. missing=8; Dealt with it yourself n=90 No. missing=0; Sought help n=205 No. missing=2; All n=388 No. missing=10

A strong relationship was found between how the event was handled and whether the participant considered that it had been resolved:⁵⁹

- Events where participants dealt with the event themselves were significantly less likely to be unresolved and more likely to be resolved
- Events where participants did nothing were significantly more likely to be unresolved and less likely to be resolved

When demographic factors were included in the analysis (See Table 6.2), the following relationships were found:

⁵⁹ $\chi^2=15.439$ $df=4$ $p=.004$.

- Events experienced by Indigenous Australians were more likely to be unresolved both where the participant sought help⁶⁰ and where the participant dealt with the event himself or herself.⁶¹ This parallels the finding that Indigenous Australians were generally less likely to have their event resolved than other participants.
- Events experienced by females tended towards being resolved where help was sought, and those experienced by men tended towards being unresolved where help was sought.⁶²
- Events experienced by those earning \$200 to \$499 per week were more likely to be unresolved where help was sought, while those experienced by those earning \$500 or over per week tended to be resolved where help was sought.⁶³ This may suggest that those with higher incomes have the ability to access better quality assistance.

Factors most likely to affect resolution⁶⁴

The above analysis has examined each characteristic separately. When all demographic characteristics, event type and how the event was handled were examined simultaneously using logistic regression, the following factors were all relevant predictors of whether an event was resolved:

- how the event was handled
- the type of legal event
- whether the participant was an Indigenous Australian.

⁶⁰ Fisher's exact $p=.046$ (2 sided). Indigenous Australians experienced 18 examined legal events. Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

⁶¹ Fisher's exact $p=.003$ (2 sided). Indigenous Australians experienced 18 examined legal events. Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

⁶² Fisher's exact: $p=.049$ (2 sided).

⁶³ $\chi^2=6.457$ $df=2$ $p=.04$.

⁶⁴ See Appendix C Table C7 for technical specifications of regression model.

For events of the same type and participants of the same Indigenous status, participants who dealt with events themselves were more likely to have the event resolved than participants who sought help or did nothing. There was no significant difference in the likelihood of resolving events between participants who sought help with an event and those who did nothing.

For events of the same type and handled in the same way, Indigenous Australians were less likely to have their events resolved than participants who were not Indigenous Australians. Note that this is despite the fact that Indigenous Australians were more likely to deal with events themselves than other participants.

Taking all of the above factors into account allows us to make a more accurate prediction of the relationship between resolution and legal event type. All legal events can be classified into three groups based on their likelihood of being resolved. The likelihood for events to be resolved is the same within each group, but differs between groups.

Table 6.4: Likelihood of resolution by legal event type, Bega Valley LGA Pilot Survey, October–November 2002

<i>Likelihood of matter being resolved</i>	<i>Legal event type</i>
Most likely to be resolved	Business
	Motor Vehicle
	Domestic Violence
	Housing
	Wills and Estates
	Health
	Education
	Human Rights
Least likely to be resolved	Personal Injury
	Credit & Debt
	Consumer
	Government
	Family
	Criminal Law
	Employment

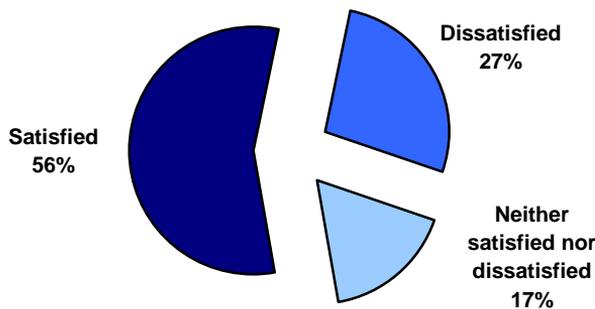
Notes: See Appendix C, Table C7.A for the specifications of the regression model.

Were participants satisfied with outcomes?

All participants were asked to indicate whether they were satisfied with the outcome (or, where relevant, lack of outcome) of their legal events. This was asked separately to the question of whether those who sought assistance were satisfied with that assistance.

Overall, participants were satisfied in 56 per cent of events, dissatisfied in 27 per cent and neither satisfied nor dissatisfied in 17 per cent of events.

Figure 6.3: Satisfaction with outcome, Bega Valley LGA Pilot Survey, October–November 2002



Participants who were dissatisfied were asked to provide reasons for dissatisfaction, which were recorded verbatim.

No detailed analysis was conducted on the verbatim responses; however, broadly speaking, participants who had sought assistance gave similar reasons to those provided for dissatisfaction with the assistance.⁶⁵ While many referred specifically to an unsatisfactory outcome, or dissatisfaction due to delay in reaching outcome, participants also complained about poor service, cost or lack of helpful assistance.

Participants who had not sought outside help were dissatisfied about such issues as the fact that the event was unresolved, that the situation or outcome was unfair, or that the event was expensive to remedy.

⁶⁵ See Chapter 5 for discussion of satisfaction with assistance.

What factors affected satisfaction with outcome?

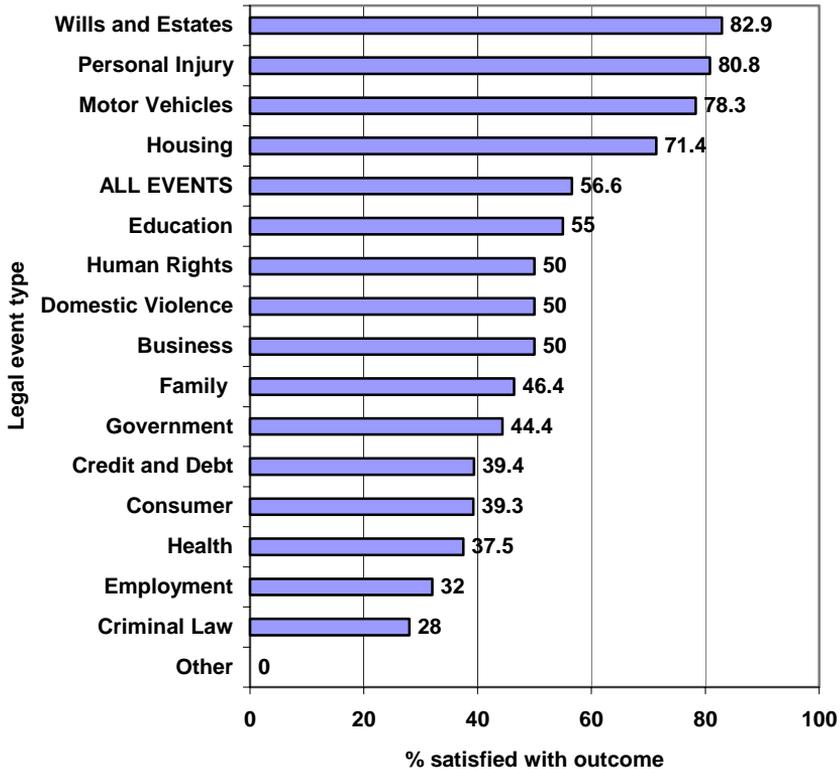
Event type

Figure 6.4 details the percentage of events where participants were satisfied organised by event type. The following relationships were found between event type and satisfaction:⁶⁶

- Participants who experienced Wills and Estates (83 per cent), Personal Injury (81 per cent), Motor Vehicle (78 per cent) and Housing (71 per cent) related events tended to be satisfied.
- Participants who experienced Criminal Law (28 per cent), Employment (32 per cent), Credit and Debt (39 per cent) and Consumer (39 per cent) events tended to be not satisfied.

⁶⁶ $\chi^2=55.385$ $df=14$ $p=.000$.

Figure 6.4: Satisfaction with outcome and event type, Bega Valley LGA Pilot Survey, October–November 2002



Notes: See Appendix B, Table B15 for raw numbers.

Comparing figures 6.2 (resolution) and 6.4 (satisfaction), generally speaking, participants tended to be satisfied for the same event types that tended to be resolved. The exceptions were:

- Personal Injury events did not tend to be resolved, but participants still tended to be satisfied
- Family Law events tended to be unresolved but participants were not dissatisfied
- Business events tended to be resolved, but participants tended to be dissatisfied

Demographic factors

Table 6.5 details the percentage of participants satisfied by a range of demographic factors. Age, country of birth and Indigenous status were all factors that had a significant impact on satisfaction.

- Those aged 15 to 24 and over 55 were the most likely to be satisfied, while those aged 35 to 54 were the least likely.⁶⁷
- Participants from a non-English speaking country were significantly more likely to be dissatisfied than other participants (82 per cent compared to 42 per cent dissatisfied).⁶⁸ As noted in chapter 5, this group was also significantly more likely to be dissatisfied with the assistance received. These two results suggest that participants from a non-English speaking country were generally dissatisfied with their encounters with the legal system.
- Indigenous Australian participants were also significantly more likely to be dissatisfied than other participants (78 per cent dissatisfied compared to 42 per cent).⁶⁹ As noted earlier in this chapter, Indigenous Australians were also significantly more likely to have the event unresolved. The strong correlation between satisfaction and resolution indicates that the satisfaction levels of Indigenous Australians will be affected by this lack of resolution.

⁶⁷ $\chi^2=11.216$ $df=5$ $p=.047$.

⁶⁸ Fisher's exact $p=.002$ (2 sided).

⁶⁹ Fisher's exact $p=.002$ (2 sided). Indigenous Australians experienced 18 examined legal events. Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

Table 6.5: Selected characteristics and satisfaction with outcome (all events), Bega Valley LGA Pilot Survey, October–November 2002

	<i>Demographic Characteristic</i>	<i>Satisfied (%)</i>			
		<i>Sought Help</i>	<i>Dealt with themselves</i>	<i>Did nothing</i>	<i>All</i>
Gender	Female	61.6	72.9	36.4	58.8
	Male	44.6	71.1	55.3	53.8
Indigenous status	Indigenous Australian	42.9	11.1	0.0	22.2
	Non-Indigenous	54.3	78.6	47.2	58.1
Birthplace	Born in English speaking country	55.7	74.2	47.7	58.2
	Born in non-English speaking country	20.0	25.0	0.0	17.6
Disability status	Person with a disability	56.1	72.7	42.4	56.8
	Person without a disability	52.9	71.7	48.3	56.3
Income	Income under \$200/week	60.5	57.1	41.0	59.2
	Income \$200 to \$499/week	41.0	71.9	42.9	49.3
	Income \$500 or over/week	58.9	77.5	45.3	61.0
Age	Aged 15 to 24 years	68.8	69.2	58.3	65.9
	Aged 25 to 34 years	55.6	83.3	27.3	52.3
	Aged 35 to 44 years	48.4	74.2	41.4	53.2
	Aged 45 to 54 years	40.0	63.6	45.5	47.2
	Aged 55 to 64 years	65.6	72.7	46.2	62.5
	Aged 65 years or over	75.0	71.4	100	77.8
Education	Did not finish/yet to finish school	57.1	40.0	30.0	47.9
	Year 10 or equivalent	51.9	77.4	60.0	61.0
	Year 12 or equivalent	59.4	75.0	46.7	61.2
	Certificate/Diploma	57.1	90.9	50.0	61.7
	University degree or higher	49.1	66.7	13.3	47.3
Resolution	Event resolved	80.5	87.7	71.4	80.9
	Event in the process of resolution	51.9	77.8	42.9	55.8
	Event not resolved	7.8	15.8	19.5	12.9
ALL LEGAL EVENTS		53.9	72.0	46.2	56.4

Notes: See Appendix A, Table A3 Columns C (all events), D (sought help), F (dealt with it themselves) and G (did nothing) for sample sizes and missing values.

Satisfaction with outcomes and satisfaction with assistance

Initial analysis was conducted separating participants into those who sought help and those who did not. The level of satisfaction with outcome did not differ between respondents who sought help and those who did not.

However, as discussed in Chapter 5, for participants who sought help, the level of satisfaction with the help they received was strongly related to their satisfaction with outcome. Participants who were satisfied with the assistance received were significantly more likely to be satisfied with the outcome. Conversely, participants who were not satisfied with the assistance received tended to be either dissatisfied or neutral about the outcome.⁷⁰

Table 6.6: Satisfaction with outcomes by satisfaction with assistance (all events), Bega Valley LGA Pilot Survey, October–November 2002

<i>Satisfaction with assistance</i>	<i>Satisfaction with outcome (%)</i>			
	<i>Satisfied</i>	<i>Neither</i>	<i>Dissatisfied</i>	<i>Total</i>
Not satisfied with assistance	12.9	30.6	56.5	100.0
Satisfied with assistance	72.7	10.8	16.5	100.0
All events	54.2	16.9	28.9	100.0

Notes: n=201 No. missing=6; $\chi^2=61.887$ df=2 p=.000. 'Not satisfied' included both 'dissatisfied' and 'neither satisfied nor dissatisfied'. 'Neither satisfied nor dissatisfied with assistance' and 'Dissatisfied with assistance' were combined into 'Not satisfied with assistance' due to small cell values.

Whether any action was taken

Further analysis was conducted after separating those who did not seek help into those who handled the event themselves and those who did nothing at all. While seeking outside help made no difference to the participants' satisfaction, whether the participant took any action themselves did affect satisfaction with outcome.

⁷⁰ $\chi^2=61.887$ df=2 p=.000.

Table 6.7: Satisfaction with outcomes by how the event was handled (all events), Bega Valley LGA Pilot Survey, October–November 2002

<i>How Handled</i>	<i>Satisfaction with outcome (%)</i>		
	<i>Satisfied %</i>	<i>Neither satisfied nor dissatisfied %</i>	<i>Dissatisfied %</i>
Did nothing	46.2	20.9	33.3
Dealt with themselves	72.0	9.7	18.3
Sought help	53.9	17.6	28.4
All Events	56.4	16.5	27.1

Notes: Did nothing n=91 No. missing=7; Dealt with self n=93 No. missing=0; Help n=204 No. missing=3; All n=388 No. missing=10.

Participants' satisfaction with the outcome was related to how the event was handled:⁷¹

- Participants who dealt with the event themselves were significantly more likely to be satisfied than dissatisfied with the outcome. They were also significantly more likely to be satisfied than those who sought help or did nothing. Note that this group was also the group that was most likely to have their event resolved.
- Those who did nothing tended towards being dissatisfied. However, as noted earlier in this chapter, events were also more likely to be unresolved where participants did nothing.
- Seeking help did not appear to have any influence on satisfaction levels

Bringing in demographic factors, the following additional relationships were found:

- Indigenous Australian participants who dealt with the event themselves were less likely to be satisfied than other participants (11 per cent satisfied compared to 79 per cent).⁷² Note that Indigenous

⁷¹ $\chi^2=13.652$ $df=2$ $p=.001$.

⁷² Fisher's exact $p=.000$ (2 sided). Indigenous Australians experienced 18 examined legal events. Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

Australians also tended to handle the event themselves and were more likely to have matters unresolved.

- Where nothing was done about the event, participants whose highest level of education was Year 10 tended to be satisfied (60 per cent) while those with university qualifications were less likely to be satisfied (14 per cent).⁷³
- Where assistance was sought, female participants tended to be more satisfied and men less satisfied.⁷⁴ Female participants who sought help also tended to have their event resolved and male participants who sought help tended to have their events unresolved.
- Participants born in a non-English speaking country who sought help tended to be less satisfied with the outcome when compared to other participants who sought help (20 per cent satisfied compared to 56 per cent).⁷⁵ This again ties in with the apparent general dissatisfaction of this group.

Whether the event was resolved

The results on satisfaction with assistance discussed in Chapter 5, the above discussion and the verbatim responses of dissatisfied participants combine to suggest that a relationship exists between satisfaction and whether the event was resolved.

⁷³ $\chi^2=10.329$ $df=4$ $p=.035$.

⁷⁴ Fisher's exact $p=.017$ (2 sided).

⁷⁵ Fisher's exact $p=.046$ (2 sided).

Table 6.8: Satisfaction with outcome by whether event resolved (all events), Bega Valley LGA Pilot Survey, October–November 2002

<i>Whether resolved</i>	<i>Satisfaction with outcome (%)</i>		
	<i>Satisfied %</i>	<i>Neither satisfied nor dissatisfied %</i>	<i>Dissatisfied %</i>
Resolved	80.9	10.0	9.1
In process of resolution	55.8	27.9	16.3
Not resolved	12.9	24.2	62.9
All Events	56.4	16.5	27.1

Notes: Resolved n=220; In process of resolution n=43; Not yet resolved n=124; All n=387; No. missing=11.

A very strong relationship exists between resolution and satisfaction.⁷⁶ The vast majority of respondents (81 per cent) whose event was resolved were satisfied, and these participants were significantly less likely to be neutral or dissatisfied than other participants. Conversely, only 13 per cent of participants were satisfied when the event had not been resolved, and this group was significantly more likely to be dissatisfied than other participants.

As noted in Chapter 5, participants whose events were in the process of being resolved were strongly satisfied with assistance (89 per cent). However, their satisfaction with outcome (56 per cent) was lower and they tended towards being neither satisfied nor dissatisfied (28 per cent), presumably waiting for an outcome before making a firm decision about satisfaction.

⁷⁶ $\chi^2=165.291$ $df=4$ $p=.000$.

Table 6.9: Satisfaction with outcome by resolution and action taken (all events), Bega Valley LGA Pilot Survey, October–November 2002

<i>How Handled</i>	<i>Outcome</i>	<i>Satisfaction with outcome to date (%)</i>			<i>No.</i>
		<i>Satisfied</i>	<i>Neither</i>	<i>Dissatisfied</i>	
Did Nothing	Not resolved	22.9	27.1	50.3	48
	Resolved	71.4	14.3	14.3	42
	Total	45.5	21.1	33.3	90
Dealt with it themselves	Not resolved	35.7	17.9	46.4	28
	Resolved	87.7	6.2	6.2	65
	Total	72.0	9.7	18.3	93
Sought Help	Not resolved	20.9	26.4	52.7	91
	Resolved	80.5	10.6	8.8	113
	Total	53.9	17.6	28.4	204

Notes: Help sought: $\chi^2=74.518$ $df=2$ $p=.000$; Did nothing: $\chi^2=21.881$ $df=2$ $p=.000$; Dealt with themselves; $\chi^2=27.474$ $df=2$ $p=.000$

As Table 6.9 shows, this pattern of satisfaction remains unchanged even when we introduce how the event was handled. Where events were resolved, participants tended strongly towards satisfaction over neutrality or dissatisfaction, and where events were unresolved participants tended towards dissatisfaction. Interestingly, the relationships were more extreme where help was sought.

Factors most likely to affect satisfaction⁷⁷

The above analysis has examined each characteristic separately. When all demographic characteristics, event type, whether the event was considered resolved and how the event was handled were examined simultaneously, the following factors were all relevant predictors of a participant's overall satisfaction with the outcome of an event:

- Whether the event was resolved

⁷⁷ See Appendix C Table C8 for technical specifications of regression model.

- How the event was handled⁷⁸
- Whether the participant was born in a predominantly English speaking country
- Education level
- The type of legal event.

Not surprisingly, participants were significantly more satisfied when the event was resolved. In fact, all other things being equal, a participant who considered the event resolved was 17 times more likely to be satisfied than a participant who did not consider the event to be resolved.

Participants who dealt with the event themselves were also significantly (more than two times) more likely to be satisfied than participants who either did nothing or sought help. There was no difference in satisfaction levels between events where participants sought help and events where they did nothing. The results assume that comparisons are made between participants with the same event type, birthplace and education level, and hold true whether the event was resolved or not.

All other things being equal, participants born in an English speaking country were significantly more satisfied with the outcome (9 times more) than those born in a non-English speaking country. The results assume that comparisons are made between participants who handled events the same way and had the same event type and education level and hold true whether the event was resolved or not.

Participants with Year 10 qualifications, Year 12 qualifications or a Certificate/Diploma were more satisfied than participants with university qualifications or no qualifications. Education categories can be classified into three groups based on their level of satisfaction as shown in Table 6.10. Satisfaction is the same within groups, but differs between groups. The results assume that comparisons are made between participants who handled events the same way and had the same event type and birthplace and hold true whether the event was resolved or not.

⁷⁸ Sought help/dealt with themselves/did nothing.

Note that, once the fact that events experienced by Indigenous Australians tended to be unresolved is controlled for, Indigenous Australians are no less likely to be satisfied with the outcome than non Indigenous participants.

Table 6.10: Likelihood of satisfaction by highest educational qualification, Bega Valley LGA Pilot Survey, October–November 2002

<i>Satisfaction</i>	<i>Legal event type</i>
Most satisfied	Year 10 or equivalent Certificate/Diploma Year 12 or equivalent
	Did not/have not finished school
Least satisfied	University degree or higher

Notes: See Appendix C, Table C8.A for the specifications of the regression model.

Event types fell into three broad categories regarding participants' level of satisfaction with outcome, as shown in Table 6.11 below. Satisfaction was the same within categories, but differed between categories.

Table 6.11: Likelihood of satisfaction by legal event type, Bega Valley LGA Pilot Survey, October–November 2002

<i>Satisfaction</i>	<i>Legal event type</i>
Most satisfied	Personal Injury Wills and Estates Motor Vehicle
	Education Family Law Housing
Least Satisfied	Human Rights Government Consumer Credit & Debt Employment Criminal Law Business Domestic Violence Health

Notes: See Appendix C, Table C8.A for the specifications of the regression model.

Summary

- Participants considered that 57 per cent of events were resolved, 11 per cent in the process of resolution and 32 per cent not resolved.
- Seeking help had no effect on whether the event was resolved. Events were significantly more likely to be resolved where the participant had dealt with the event themselves than if they sought help or did nothing.
- Legal events can be classified into three groups based on their likelihood of being resolved. The likelihood for events to be resolved is the same within each group, but differs between groups.
 - **Event types most likely to be resolved:** Business, Wills and Estates, Housing, Domestic Violence and Motor Vehicle events.
 - **Middle:** Health, Education and Human Rights events
 - **Event types least likely to be resolved:** Personal Injury, Credit & Debt, Consumer, Government, Family, Criminal and Employment events.
- Events experienced by Indigenous Australian participants were significantly less likely to be resolved than events experienced by other participants.
- Participants were satisfied with the outcome in 56 per cent of events, dissatisfied in 27 per cent and neither satisfied nor dissatisfied in the remaining 17 per cent.
- Participants were 17 times more likely to be satisfied with the outcome if they considered the matter was resolved.
- Participants who dealt with the event themselves were significantly (more than two times) more likely to be satisfied with the outcome than those who sought help or did nothing. Seeking help did not have any influence on the level of satisfaction with outcome.

- Participants born in a non-English speaking country were nine times more likely to be dissatisfied with the outcome than participants born in an English speaking country.
- Participants whose highest educational qualification was Year 10, Year 12 or a Certificate/Diploma were more satisfied with the outcome than participants with university qualifications or no qualifications. University graduates were the least likely to be satisfied.
- Event types fell into three broad categories regarding participants' level of satisfaction with outcome. Satisfaction was the same within categories, but differed between categories.
 - **Most satisfied:** Wills and Estates, Personal Injury and Motor Vehicle events
 - **Middle:** Family, Housing and Education events
 - **Least satisfied:** Credit and Debt, Business, Consumer, Criminal Law, Employment, Government, Domestic Violence, Human Rights and Health events

7. Summary of Key Results for Legal Event Types

This chapter draws together results associated with each type of legal event (total legal events = 572). Only statistically significant relationships are reported.

Key to symbols

Number of Events: total number of events of that type experienced by participants

Rank: based on the total number of events

% Events: the proportion of all legal events that fell within this event type

% Participants: the percentage of all survey participants who experienced one or more of that legal event type

N: number of participants who were asked whether they experienced a particular event

Relevant percentage: percentage of N that experienced a particular legal event

Average: the average number of legal events of this type per participant

Business

Rank	12 th
No. Events	20
% Events	3.5%
% Participants	5.9%
Average	0.07

Table 7.1: Business related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant</i>	<i>%</i>	<i>N</i>
Problem as owner of a small business	12	3.9	19.4	62
Problem as a landlord	8	2.6	25.8	31

While only a small number of events, it represents a very high percentage of relevant participants who experienced these events. No significant relationships were found between any demographic factors (gender, age, income, education, ethnicity and disability status) and the occurrence of business related events.

Business events tended to be resolved. Despite this, participants experiencing Business events were in the group that was least likely to be satisfied with the outcome.

Consumer

Rank	5 th
No. Events	45
% Events	7.9%
% Participants	12.4%
Average	0.15

Table 7.2: Consumer legal events, Bega Valley LGA Pilot Survey, October–November 2002

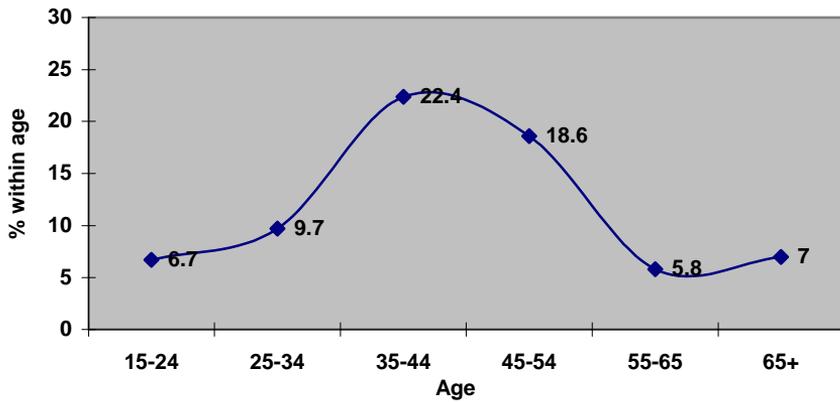
<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Sale of goods/services problem	23	7.5	7.5	306
Problem with insurance	17	5.6	5.6	306
Problem with superannuation	4	1.3	1.3	306
Dispute with bank*	1	N/A	N/A	N/A

Notes: * This legal event was not included in the original list of legal events, but was identified as an “other problem” by one participant and later coded into this event group. This event type has now been added to the survey instrument.

The only significant relationship found between any demographic factor and whether participants experienced one or more Consumer events was age. Consumer events broadly followed a bell curve, with participants aged 25 to 54 tending to experience more consumer events than those in older and younger age groups.⁷⁹

⁷⁹ $\chi^2=12.584$ $df=5$ $p=.028$.

Figure 7.1: % Experiencing Consumer Events, Bega Valley LGA Pilot Survey, October–November 2002



Consumer events tended to be unresolved. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Consumer events tended to be dissatisfied with the outcome.

Credit and Debt

Rank	5 th
No. Events	45
% Events	7.9%
% Participants	10.8%
Average	0.07

Table 7.3: Credit and debt related legal events, Bega Valley LGA Pilot Survey, October–November 2002

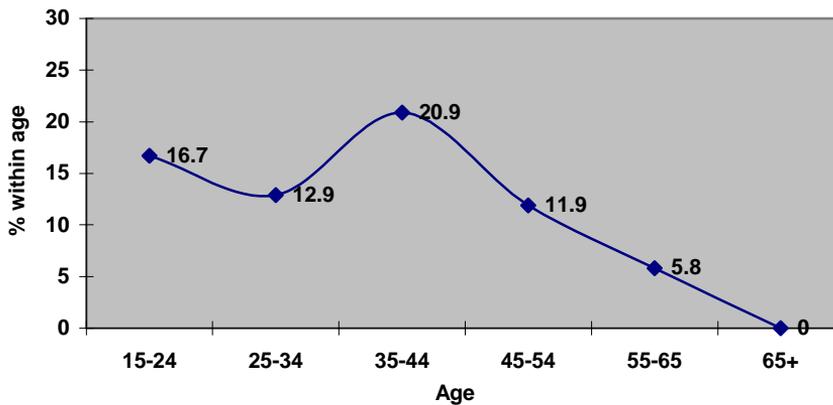
<i>Type of legal event</i>	<i>No.</i>	<i>Relevant</i>		<i>N</i>
		<i>%</i>	<i>%</i>	
Problem over repayment of money owed to you	20	6.5	6.5	306
Problem paying a bill, loan or debt	19	6.2	6.2	306
Dispute about Credit Reference Rating	3	1.0	1.0	306
Problem with actual or possible bankruptcy	2	0.7	0.7	306
Problem as guarantor for somebody else	1	0.3	0.3	306

The only significant relationship found between any demographic factor and whether participants experienced one or more Credit and Debt events was age. As figure 7.2 shows, Credit and debt events followed a broad life cycle pattern among participants, peaking during prime adult years and gradually tailing off as participants aged.

Participants aged 65 and over experienced significantly fewer Credit and Debt events than other participants, and those aged 55 to 64 also tended to experience fewer Credit and Debt issues. Conversely, those aged 35 to 44 experienced significantly more Credit and Debt events than other ages.

Participants aged 15 to 24 also tended to experience more Credit and Debt events.⁸⁰

Figure 7.2: % Experiencing Credit & Debt Events, Bega Valley LGA Pilot Survey, October–November 2002



Credit and Debt events tended to be unresolved. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Credit and Debt events tended to be dissatisfied with the outcome.

⁸⁰ $\chi^2=16.146$ $df=5$ $p=.006$.

Criminal Law

Rank	2 nd
No. Events	69
% Events	12.1
% Participants	19.3%
Average	0.23

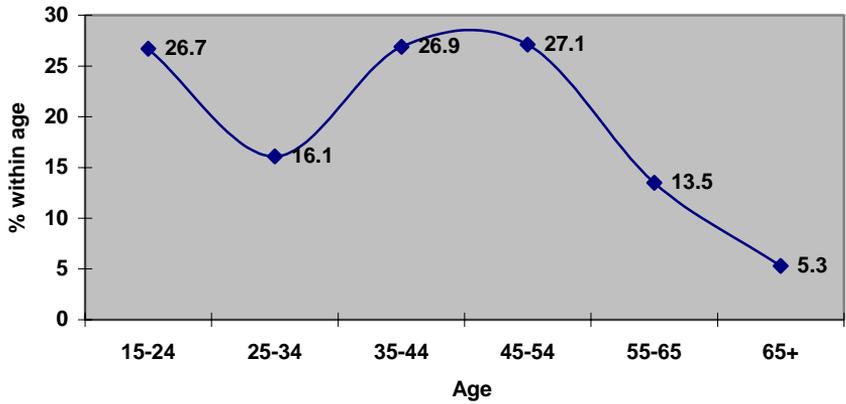
Table 7.4: Criminal law legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Something stolen or vandalised	34	11.1	11.1	306
Victim of assault	23	7.5	7.5	306
Unfair treatment by police	6	2.0	8.0	75
Police failing to investigate a crime	5	1.6	6.7	75
Problem with bail or remand	1	0.3	1.3	75
Charged with a criminal offence	0	0	0	75

The only significant relationship found between any demographic factor and whether participants experienced one or more Criminal Law events was age. Criminal Law events followed a similar life cycle to Credit and Debt events. The incidence of Criminal Law events peaked in the 35 to 54 age group. Participants aged 25 to 34 and 55 to 64 experienced relatively fewer Criminal Law events and those over 65 experienced significantly fewer Criminal Law events than other age groups.⁸¹ As with credit and debt events, participants aged 15 to 24 also experienced a relatively high rate of criminal law events.

⁸¹ $\chi^2=14.396$ $df=5$ $p=.013$.

Figure 7.3: % Experiencing Criminal Law Events, Bega Valley LGA Pilot Survey, October–November 2002



Criminal Law events tended to be unresolved. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Criminal Law events tended to be dissatisfied with the outcome.

Detention

Rank	17 th
No. Events	0
% Events	0%
% Participants	0%
Average	0.00

Table 7.5: Detention related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>Relevant</i>		<i>N</i>
		<i>%</i>	<i>%</i>	
Problem accessing legal advice or assistance	0	0	0	3
Problem accessing medical treatment	0	0	0	3
Serious threats to personal safety	0	0	0	3
Harassment/abuse by staff	0	0	0	3
Problem with parole or release	0	0	0	3

Only 3 participants indicated that they had been involuntarily detained in the last 12 months. None of these participants experienced any of the above events while in detention.

Domestic Violence

Rank	15 th
No. Events	9
% Events	1.6%
% Participants	2.6%
Average	0.03

Table 7.6: Domestic violence related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant</i>	<i>%</i>	<i>N</i>
Victim of physical/verbal abuse or threats by a family member	5	1.6	1.6	306
Victim of physical/verbal abuse or threats by a household member (not a family member)	2	0.7	0.7	306
Respondent to domestic violence/ AVO application*	2	N/A	N/A	N/A

Notes: * This legal event was not included in the original list of legal events, but was identified as an 'other problem' by one participant and later coded into this event group. This event type has now been added to the survey instrument.

The relatively small number of domestic violence events reported did not allow for detailed analysis of this event type. As noted in chapter 2, one reason for the low number of instances of domestic violence may be a general reluctance to report this event. For example, the 1998 Keys Young Report for the Office of the Status of Women highlighted the fact that women experiencing domestic violence face major barriers that inhibit women from telling *anyone* about the abuse, let alone domestic violence crisis services or the police.⁸²

⁸² Keys Young (1998), *Against the Odds: How Women Survive Domestic Violence*, Office of the Status of Women, Canberra.

Domestic Violence events tended to be resolved. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Domestic Violence events tended to be dissatisfied with the outcome.

Education

Rank	11 th
No. Events	26
% Events	4.5%
% Participants	7.9%
Average	0.09

Table 7.7: Education related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Child/young person bullied/harassed at school (parent)	18	5.9	17.1	105
Unfair exclusion/suspension (parent)	3	1.0	2.9	105
Problem with HECS/other fees (parent)	3	1.0	2.9	105
Problem with HECS/other fees (self)	1	0.3	2.1	47
Bullied/harassed at school (self)	1	0.3	2.1	47
Unfair exclusion/suspension (self)	0	0	0	47

Two different groups of participants were asked these questions:

- Participants with parental responsibility for students were asked whether their children had experienced any of the above events
- Participants who were students themselves were asked whether they had personally experienced any of the above events.

The relatively high rate of bullying/harassment of participants' children is noteworthy.

No significant relationships were found between any demographic factors and whether participants experienced one or more Education events.

Education events fell into the ‘middle’ group in terms of both likelihood of resolution and satisfaction.

Employment

Rank	8 th
No. Events	35
% Events	6.1%
% Participants	8.5%
Average	0.12

Table 7.8: Employment related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Dispute over terms and conditions of employment	16	5.2	10.7	149
Harassment, bullying or mistreatment at work	13	4.2	8.7	149
Unfair termination of employment	3	1.0	2.0	149
Work-related discrimination	3	1.0	2.0	149

Notes: n=149 for all. The 24 work-related injuries are categorised under Personal Injury.⁸³

The only significant relationship found between any demographic factor and whether participants experienced one or more Employment events was Indigenous status. Participants who were Indigenous Australians were more likely to experience Employment related legal events than other participants.⁸⁴

Employment events tended to be unresolved. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Employment events tended to be dissatisfied with the outcome.

⁸³ Work-related injuries will be categorised as employment related events for the main survey.

⁸⁴ Fisher's exact $p=.023$ (2 sided) Thirty-eight per cent of Indigenous Australians (3 participants) experienced at least one employment related legal event (compared to 8 per cent of non-Indigenous participants). Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

Family Law and Relationships

Rank	4 th
No. Events	47
% Events	8.2%
% Participants	8.8%
Average:	0.15

Table 7.9: Family law and relationships legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Divorce/separation	9	2.9	3.9	232
Dispute over matrimonial property	6	2.0	2.6	232
Problem about residence or contact arrangements for children	15	4.9	14.9	101*
Problem about receipt or payment of child support	12	3.9	12.0	100
Problem about fostering, adoption or legal guardianship of children	4	1.3	4.0	100
Child taken into care/placed on the child protection register	1	0.3	1.0	100

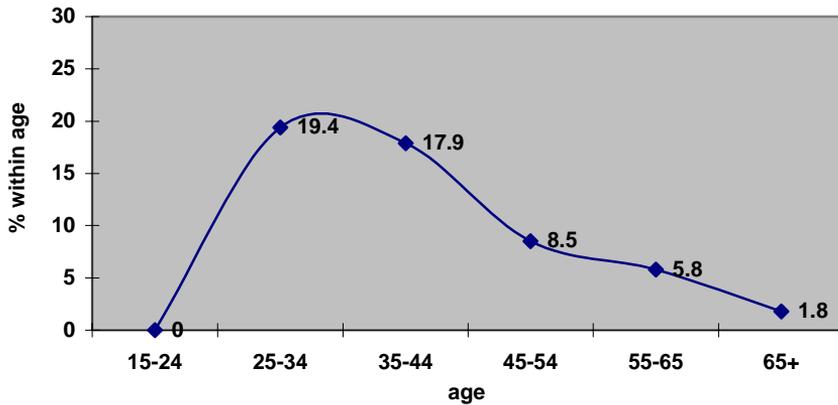
Note: One grandparent identified access to her grandchildren as an “Other” issue.

Age and Indigenous status were both found to be related to whether participants experienced one or more Family Law events.

Participants aged 25 to 44 experienced significantly more Family Law related events than those in other age groups. Those aged 15 to 24 and over 65 tended to experience fewer Family Law related legal events.⁸⁵

⁸⁵ $\chi^2=17.584$ $df=4$ $p=.001$.

Figure 7.4: % Experiencing Family Law Events, Bega Valley LGA Pilot Survey, October–November 2002



Indigenous Australian participants were also more likely to experience Family Law related events than those of other backgrounds.⁸⁶

Family Law events tended to be unresolved. However, irrespective of whether the event was resolved or not, participants experiencing Family Law events fell into the 'middle group' in terms of satisfaction with outcome.

⁸⁶ Fisher's exact $p=.026$ (2 sided) Thirty-eight per cent of Indigenous Australian participants (3 participants) experienced at least one Family related legal event (compared to 8 per cent of non-Indigenous participants). Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

Government

Rank	7 th
No. Events	40
% Events	7.0%
% Participants	11.8%
Average:	0.13

Table 7.10: Government related legal events, Bega Valley LGA Pilot Survey, October–November 2002

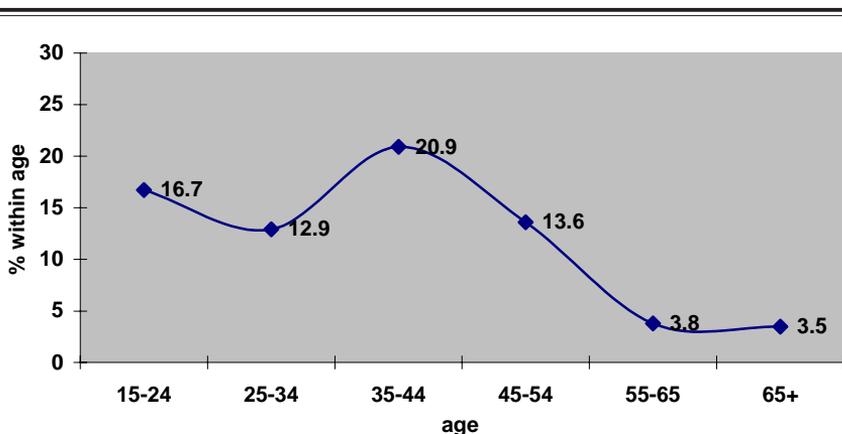
<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Problem related to government benefit/pension	14	4.6	8.3	169
Problem accessing Government disability/aged care services or non financial assistance (as carer for 3 rd party)	7	2.3	12.1	58
Dispute about income tax assessment or debt	5	1.6	1.6	306
Problem accessing Government disability/aged care services or non financial assistance (self)	4	1.3	4.2	95
Fines (not traffic related) that you have challenged or tried to challenge	4	1.3	1.3	306
Problem with Freedom of Information request	3	1.0	1.0	306
Immigration problem	2	0.7	0.7	306
Problem with local council*	1	N/A	N/A	N/A

Notes: * This legal event was not included in the original list of legal events, but was identified as an 'other problem' by one participant and later coded into this event group. This event type has now been added to the survey instrument.

Age and education level were both found to be related to whether participants experienced one or more Government events.

Participants whose highest level of education was Year 10 experienced significantly less Government events than those with other educational levels, while those with no completed education tended to experience fewer. Conversely, participants with university qualifications were significantly more likely to experience Government related events, and those with a Trade Certificate or Diploma also tended to experience Government events.⁸⁷

Figure 7.5: % Experiencing Government Events, Bega Valley LGA Pilot Survey, October–November 2002



Participants aged 35 to 44 tended to experience more Government related legal events than other age groups, while those over 55 tended to experience fewer.⁸⁸

Government events tended to be unresolved. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Government events tended to be dissatisfied with the outcome.

⁸⁷ $\chi^2 = 19.162$ $df = 4$ $p = .001$.

⁸⁸ $\chi^2 = 13.122$ $df = 5$ $p = .022$.

Health

Rank	14 th
No. Events	10
% Events	1.7%
% Participants	2.6%
Average	0.03

Table 7.11: Health related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>%</i>	<i>Relevant %</i>	<i>N</i>
Problem accessing non-government disability/aged care services (self)	4	1.3	4.2	95
Other disability/aged care problems (self)	2	0.7	2.1	95
Involuntary psychiatric hospitalisation (self)	0	0.0	0.0	5
Problems with care after release from psychiatric hospital (self)	0	0.0	0.0	5
Involuntary psychiatric hospitalisation (as carer for 3 rd party)	2	0.7	3.4	58
Problem related to legal guardianship (as carer for 3 rd party)	1	0.3	1.7	58
Other disability/aged care problem (as carer for 3 rd party)	1	0.3	1.7	58

Health related events focus on chronic or long-term health issues. The group includes both the participant's own problems, and problems experienced as the carer for an elderly or disabled person.

The only significant relationship found between any demographic factor and whether participants experienced one or more Health related events was disability status. Participants with a disability were more likely to experience Health related issues than other participants.⁸⁹

Health events ranked in the 'middle' group in terms of likelihood of resolution. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Health events tended to be dissatisfied with the outcome.

⁸⁹ Fisher's exact $p=.012$ (2 sided).

Housing

Rank	1 st
No. Events	91
% Events	15.9%
% Participants	25.2%
Average	0.3

Table 7.12: Housing related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Dispute with neighbours	39	12.7	12.7	306
Bought or sold a property	30	9.8	9.8	306
Homelessness	9	2.9	2.9	306
Problems relating to tenancy	8	2.6	11.1	72
Problems related to home ownership	4	1.3	1.9	210
Problem related to nursing home residence (as carer for 3 rd party)	1	0.3	1.7	58
Problem related to nursing home residence (self)	0	0	0	95
Problem relating to Strata/Company Title Property	0	0	0	31
Problem relating to boarding house	0	0	0	0
Problem relating to caravan park/home estate	0	0	0	9

The only significant relationship found between any demographic factor and whether participants experienced one or more Housing events was Indigenous status. Indigenous Australians were more likely to experience Housing related events than other participants.⁹⁰

Housing events tended to be resolved and were in the 'middle' group in terms of likelihood of satisfaction.

⁹⁰ Fisher's exact $p=.026$ (2 sided). Sixty-three per cent of Indigenous Australian participants (5 participants) experienced at least one Housing related legal event (compared to 24 per cent of non-Indigenous participants). Fisher's exact probability test was used because it does not require large expected frequencies to be valid.

Human Rights

Rank	13 th
No. Events	12
% Events	2.1%
% Participants	3.3%
Average	0.04

Table 7.13: Human rights related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Discrimination by a financial organisation	2	0.7	0.7	306
Discrimination by a service supplier	2	0.7	0.7	306
Discrimination by a government body	2	0.7	0.7	306
Discrimination by private club	1	0.3	0.3	306
Perceived discrimination	5	1.6	1.6	*

Notes: This event group does not include discrimination relating to employment. The three identified work related discrimination cases have been categorised under Employment events.

Note that the largest number of discrimination issues are listed under the category of ‘perceived discrimination’. On examining the details of responses relating to this question, it became clear that a number of cases of discrimination were not based on legally recognised categories of discrimination. This problem emphasises the difficulty in asking people with no legal qualifications to make judgments about whether they have suffered a particular legal wrong.⁹¹

⁹¹ The question has now been reworded to refer specifically to discrimination on the basis of gender, sexuality, disability, ethnicity, marital status, age and religion. Consequently, the event types will also change for the larger survey.

The only significant relationship found between any demographic factor and whether participants experienced one or more Human Rights events was disability status. Participants with a disability were more likely to experience Human Rights related events than those who did not have a disability.⁹²

Human Rights events were in the ‘middle’ group of event types in terms of resolution. However, irrespective of whether the event was resolved or not, participants experiencing Human Rights events tended to be dissatisfied with the outcome.

⁹² Fisher’s exact $p=.012$ (2 sided).

Motor Vehicles

Rank	10 th
No. Events	33
% Events	5.8%
% Participants	10.1%
Average	0.11

Table 7.14: Motor vehicle related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Car accident (property damage)	16	5.2	5.2	306
Other traffic fine you have tried to challenge	9	2.9	2.9	306
Injury caused by car accident	4	1.3	1.3	306
Traffic fine leading to loss of license	4	1.3	1.3	306

No significant relationships were found between any demographic factors and whether participants experienced one or more Motor Vehicle events.

Motor vehicle events tended to be resolved. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Motor Vehicle events tended to be satisfied with the outcome.

Personal Injury

Rank	8 th
No. Events	35
% Events	6.1%
% Participants	11.4%
Average	0.11

Table 7.15: Personal injury related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>%</i>	<i>Relevant %</i>	<i>N</i>
Work related injury	24	7.8	7.8	306
Other	11	3.6	3.6	306

Note: Injuries resulting from car accidents have been classified under Motor Vehicle events. Work related injuries will be categorised as employment related events for the main survey.

No significant relationships were found between any demographic factors and whether participants experienced one or more Personal Injury events.

Personal Injury events tended to be unresolved. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Personal Injury events tended to be satisfied with the outcome.

Wills and Estates

Rank	3 rd
No. Events	53
% Events	9.3%
% Participants	16.3%
Average	0.18

Table 7.16: Wills and Estates related legal events, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>% Relevant %</i>		<i>N</i>
Made/altered a will (or tried to make/alter a will)	30	9.8	9.8	306
Executor of a deceased estate	9	2.9	2.9	306
Been involved in executing a power of attorney	9	2.9	2.9	306
Been involved in a dispute over a will or estate	5	1.6	1.6	306

The only significant relationship found between any demographic factor and whether participants experienced one or more Wills and Estates events was education level. Participants whose highest educational qualification was Year 10 tended to experience fewer Wills and Estates events than those with other educational levels.

Wills and Estates events tended to be resolved. Furthermore, irrespective of whether the event was resolved or not, participants experiencing Wills and Estates events tended to be satisfied with the outcome.

Other

Rank	16 th
No. Events	2
% Events	0.3%
% Participants	0.7%
Average	0.02

Table 7.17: Other legal events (uncategorised), Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of legal event</i>	<i>No.</i>	<i>%</i>	<i>Relevant %</i>	<i>N</i>
Other (Uncategorised)	2	0.9	.09	306

Only two events were unable to be classified into a legal event group. In both events, the participant did not provide any details of the nature of the event.

8. Summary of Results

Nature of legal events experienced

The 306 survey participants experienced a total of 572 individual legal events in the twelve months prior to the survey, at an average of 1.8 events per participant. One hundred and thirty-one participants (43 per cent) experienced two or more legal events.

Legal events were grouped into 17 categories. The most common types of events experienced were Housing (16 per cent of all events) Criminal Law (12 per cent) and Wills and Estates (9 per cent) events. The largest proportions of survey participants (respectively, 25 per cent for Housing, 19 per cent for Criminal Law and 16 per cent for Wills and Estates) also experienced these three types of events.

The individual event types that were most commonly experienced were a dispute with neighbours (13 per cent of all participants), having something stolen or vandalised (11 per cent), making or altering a will (10 per cent) and buying or selling a property (10 per cent).

Age, disability and income all influenced whether participants experienced any legal events. Participants without a disability, participants earning under \$200 per week and participants aged 65 and over were significantly less likely to experience any legal events than other participants.

How participants dealt with legal events

Participants sought outside assistance in 52 per cent of all events examined. This percentage rose to 60 per cent for the events that participants considered the most important, or were the only event experienced. The decision to

seek help was not statistically related to either the type of event that was experienced or any particular demographic factor.

In 49 per cent of events where help was not sought (23 per cent of all events) the participant dealt with the event themselves. In the remaining 51 per cent of events where help was not sought (25 per cent of all events) participants did nothing at all. The main reasons given for doing nothing were:

- The event was not serious enough (29 per cent)
- The participant did not think it would make any difference (11 per cent)
- The event was resolved before help was sought (10 per cent)
- The participant could not afford to seek help (10 per cent).

Those participants who did seek help approached a large range of sources, the two most popular being a private barrister or solicitor (32 per cent) or a friend or relative (27 per cent). Participants sought help from a legal source in 41 per cent of events where help was sought.

Most participants (60 per cent) sought help from only one source. However, in a quarter of events participants sought help from two sources, and the maximum number of places approached for help was eight.

While the vast majority (85 per cent) of participants wanted specific assistance or advice to 'fix the problem', only 26 per cent specified that they wanted legal representation. In fact, the only event type where a majority of participants sought legal representation was Family Law (68 per cent of events where help sought). A large number of participants sought information as well as, or instead of, advice or assistance. Over half (51 per cent) of the survey participants wanted to know where to go for help, and 65 per cent wanted to know more about the law.

Participants who sought help received a range of services and in many cases, several types of assistance. In 23 per cent of events participants received information about the law and in 19 per cent of events participants received information about available services. Advice was provided in 64 per cent of events, and active assistance in 38 per cent of events. In seven per cent of events where help was sought, the participant considered that they received no assistance at all.

Participants were satisfied with the assistance received in 69 per cent of events, dissatisfied in 23 per cent and neither satisfied nor dissatisfied in eight per cent. Satisfaction with assistance was strongly related to both satisfaction with outcome, and to the participant considering that the legal event was either resolved or in the process of resolution. Participants born in an English speaking country were significantly more likely to be satisfied with assistance received (72 per cent) than those born in a non-English speaking country (10 per cent).

Barriers experienced by participants

Participants experienced some sort of problem getting assistance in 51 per cent of events. The most significant problems experienced related directly to the relative isolation of Bega Valley and the relatively limited number of local services available. These problems included:

- difficulty getting through or being kept on hold on telephone lines (28 per cent)
- lack of local services (25 per cent)
- difficulty getting an appointment (21 per cent)
- difficulty affording assistance (16 per cent)
- problem with opening hours (15 per cent).

Eight per cent of participants needed some form of special assistance associated with a disability or other personal circumstances.

Distance can also be a barrier to getting help in regional and rural areas. Where help was sought, survey participants needed to travel:

- over 80 kilometres to get help in 11 per cent of events
- over 20 kilometres to get help in 26 per cent of events
- over 10 kilometres in 34 per cent of events.

In 32 per cent of events where help was sought the participant did not need to travel.

Although the proportion of residents born in a non-English speaking country is relatively low in the Bega Valley, seven participants indicated that they preferred to speak in a language other than English. This represents almost half of all participants born in a non-English speaking country. A similar result in an area with a higher proportion of migrants would have significant implications for service delivery in terms of availability of translators and translated materials.

Outcomes and Perceptions

Participants considered that 57 per cent of events were resolved, 11 per cent in the process of resolution and 32 per cent not resolved.

Legal events can be classified into three groups based on their likelihood of being resolved. The likelihood for events to be resolved is the same within each group, but differs between groups.

- **Event types most likely to be resolved:** Business, Wills and Estates, Housing, Domestic Violence and Motor Vehicle events.
- **Middle:** Health, Education and Human Rights events
- **Event types least likely to be resolved:** Personal Injury, Credit & Debt, Consumer, Government, Family, Criminal and Employment events.

Seeking help had no effect on whether the event was resolved. Events were significantly more likely to be resolved where the participant had dealt with the event themselves (70 per cent resolved) than if they sought help (56 per cent resolved) or did nothing (47 per cent resolved).

For events of the same type and handled the same way, Indigenous Australian participants were significantly less likely to have their events resolved than other participants.

Participants were satisfied with the outcome in 56 per cent of events, dissatisfied in 27 per cent and neither satisfied nor dissatisfied in the remaining 17 per cent. As with satisfaction with assistance, overall satisfaction was strongly related to whether the event was considered to be resolved, with participants being significantly more satisfied when the event was resolved (81 per cent satisfied) and significantly less satisfied when it was not yet resolved (13 per cent satisfied).

The strongest relationship appears to be between satisfaction and resolution of the event. In situations where a group of participants were significantly more satisfied, it was almost always true that that group had also experienced a higher rate of resolution of events. The exception to this general pattern was participants born in a non-English speaking country, who were satisfied in only 18 per cent of events, despite having 47 per cent of events resolved. A participant born in an English speaking country was nine times more likely to be satisfied with the outcome of an event than a participant born in a non-English speaking country.

This conclusion was supported by the results of regression analysis, where we controlled for the effect of resolution. All other things being equal, a participant who considered the matter to be resolved was 17 times more likely to be satisfied than a participant who did not consider the event to be resolved yet.

Further, participants who dealt with the event themselves were significantly (more than two times) more likely to be satisfied with the outcome than those who sought help or did nothing. Seeking help did not appear to have any influence on satisfaction with outcome.

Education level was also related to satisfaction. Participants with year 10, year 12 or a Certificate/Diploma were more satisfied than participants with university qualifications or no qualifications. Participants with university qualifications were the least likely to be satisfied.

Event types fell into three broad categories regarding participants' level of satisfaction with outcome. Satisfaction was the same within categories, but differed between categories.

- **Most satisfied:** Wills and Estates, Personal Injury and Motor Vehicle events
- **Middle:** Family, Housing and Education events
- **Least satisfied:** Credit and Debt, Business, Consumer, Criminal Law, Employment, Government, Domestic Violence, Human Rights and Health events

Influence of demographic factors

Gender

No relationship was found between gender and experiencing any particular event type, or experiencing one or more legal events.

In relation to how events were handled, male participants were significantly more likely than female participants to view an event as not serious enough to warrant taking any action (28 per cent of male participants; 15 per cent female participants).

Where assistance was sought, female participants were more likely to have the event resolved and to be satisfied than male participants. However, this result says more about the relationship between resolution and satisfaction than it does about male and female participants, as gender was not a relevant factor in the final model for either resolution or satisfaction.

Age

The age of participants affected the nature of legal events they experienced. Event types such as Consumer and Family Law followed clear life cycle patterns, peaking in mid life with a relatively low incidence of events in younger and older participants. Criminal Law, Credit and Debt and Government legal events were all experienced at higher levels in younger participants, dropped off for 25 to 34-year-olds, rose again and peaked mid life, then tailed off for older participants.

The age of participants also influenced whether they experienced any legal events at all. Participants 65 and over were the least likely to experience legal events, and those 45 to 54 the most likely. When the effect of other factors is controlled for, the likelihood of experiencing any legal events was ranked in the following order (lowest to highest): 65+, 55 to 64, 25 to 34, 35 to 44, 15 to 24, and 45 to 54. Thus young participants were at a relatively high risk of experiencing legal events despite their lack of financial resources.

No significant relationships were found between the age of participants and how events were handled. There was also no relationship between age and legal events being resolved. While a weak relationship was initially found between age and satisfaction, the final model for satisfaction did not support this.

Income

No relationship was found between the weekly income of participants and experiencing any particular event type. However, those earning under \$200 per week were less likely to experience any legal events than those earning \$200 or more per week.

Participants earning \$500 or more were less likely to use formal legal proceedings to resolve legal events than other participants.

No relationships were found between income and either resolution or satisfaction.

Country of birth

No relationship was found between country of birth and experiencing any particular event type, or experiencing one or more legal events.

Participants born in a non-English speaking country were significantly more likely than participants born in an English speaking country to not seek help because they considered an event not serious enough (57 per cent compared to 20 per cent). This group was also more likely to be dissatisfied with the assistance provided where they sought assistance.

There was no relationship found between country of birth and resolution of events, however, participants born in a non-English speaking country were nine times more likely to be dissatisfied with the outcome of their events. Given that they did not experience a higher proportion of unresolved events than other groups, the explanation for their dissatisfaction must lie elsewhere. Factors such as a lack of understanding of the Australian legal system and the lack of specialist migrant services in the Bega Valley may contribute to this dissatisfaction.

Indigenous status

Despite the small number of Indigenous participants, there were still some statistically significant results in relation to this group.⁹³ While there was no relationship between Indigenous status and experiencing one or more legal events, Indigenous Australians were significantly more likely to experience Employment, Family Law and Housing related legal events than other participants.

Indigenous Australians were significantly more likely not to seek help because they dealt with events themselves than other participants. Events experienced by Indigenous Australians were significantly more likely to be

⁹³ Fisher's exact probability test could be used on two-by-two tables because it does not require large expected frequencies to be valid.

unresolved, whether outside help was sought or not. The fact that they were also significantly more likely to be dissatisfied than other participants was affected by this lack of resolution, and Indigenous status therefore does not figure in the final satisfaction model.

Education

There was no relationship between educational level and experiencing one or more legal events, but there was a relationship with event type. Participants whose highest level of formal education was Year 10 were significantly less likely to experience Government related legal events, and those with university qualifications were significantly more likely to experience Government related events than other participants.

No relationship was found between education level and either how an event was handled or whether it was resolved.

Participants' satisfaction with the outcome of events was related to their educational level. Education categories can be classified into three groups based on their level of satisfaction. Satisfaction is the same within groups, but differs between groups.

- **Most likely to be satisfied:** Year 10 or equivalent, Year 12 or equivalent, Certificate/Diploma
- **Middle:** Did not/have not finished school
- **Least likely to be satisfied:** University degree or higher.

Disability

Participants with a disability were three times more likely to experience legal events than those without a disability, and were specifically more likely to experience Human Rights and Health related legal events than other participants.

Participants with a disability were significantly less likely than participants without a disability not to seek help because they considered the event not serious enough. In the case of the event nominated as most important, participants with a disability were also significantly less likely to deal with the event themselves than participants without a disability.

No relationship was found between disability and either satisfaction or resolution.

Appendix A

Pilot survey specifications, Bega Valley LGA Pilot Survey, October–November 2002

Sample

Table A1: Sample populations

<i>Group</i>	<i>Description</i>	<i>N</i>	<i>Comments</i>
A	All survey participants	306	
B	All legal events	572	All legal events identified.
C	Examined legal events	398	Maximum 3 events per participant subject for further analysis. 418 potential legal events identified; due to coding error participants were not asked to provide further information in 20 cases.
D	Examined legal events where help sought	207	Subset of C
E	Examined legal events where help not sought	191	Subset of C
F	Examined legal events where dealt with the event themselves	93	Subset of E
G	Examined legal events where did nothing	98	Subset of E
H	Most important/only legal event – total	198	Subset of C. 203 potential legal events identified; due to coding error participants were not asked to provide further information in 5 cases.
I	Most important/only legal event – help sought	119	Subset of D
J	Most important/only legal event – help not sought	79	Subset of E
K	Most important/only legal event – handled it themselves	39	Subset of J
L	Most important/only legal event – did nothing	40	Subset of J

Table A2: Demographic characteristics

<i>Demographic characteristic</i>	<i>Sub-category</i>
Gender	Female
	Male
Age	15 to 24
	25 to 34
	35 to 44
	45 to 54
	55 to 64
	65 or older
Income	Under \$200/week
	\$200 to \$499/week
	\$500 and over/week
Birthplace (English speaking country)	No
	Yes
Indigenous Australian	No
	Yes
Education	Did not finish school
	Year 10 or equivalent
	Year 12 or equivalent
	Certificate/Diploma
	University degree or higher
Chronic Conditions/Disabilities	No
	Yes

Table A3: Demographic sample populations

Characteristic	A	C	D	E	F	G	H	I	J
Female	158	207	113	94	48	46	101	66	35
Male	148	191	94	97	45	52	97	53	44
Indigenous Australian	8	18	7	11	9	2	6	4	2
Non-Indigenous	298	380	200	180	84	96	192	115	77
English speaking country	290	381	197	184	89	95	189	114	75
Born in non-English speaking country	16	17	10	7	4	3	9	5	4
Person with a disability	95	135	66	69	33	36	67	40	27
Person without a disability	211	263	141	122	60	62	131	79	52
Income under \$200	58	71	38	33	14	19	31	21	10
Income \$200 to \$499	115	152	77	75	32	43	80	43	37
Income \$500 or over	100	145	75	70	40	30	70	45	25
Missing	33	30	17	13	7	6	17	10	7
Aged 15 to 24	30	41	16	25	13	12	20	7	13
Aged 25 to 34	31	46	28	18	6	12	20	16	4
Aged 35 to 44	67	125	65	60	31	29	54	32	22
Aged 45 to 54	59	93	46	47	22	25	47	28	19
Aged 55 to 64	52	56	32	24	11	13	31	20	11
Aged 65 or over	57	30	16	14	7	7	20	12	8
Missing	10	7	4	3	3	0	6	4	2
Did not/yet to finish school	41	49	28	21	10	11	25	18	7
Year 10 or equivalent	98	120	54	66	31	35	61	30	31
Year 12 or equivalent	58	69	32	37	20	17	38	22	16
Certificate/Diploma	53	64	36	28	11	17	34	20	14
University degree or higher	54	94	57	37	21	16	39	29	10
Missing	2	2	0	2	0	2	1	0	1
TOTAL	306	398	207	191	93	98	198	119	79

Notes: See Appendix A, Table A1 for column definitions.

Table A4: Legal event classification table

<i>Group</i>	<i>Individual legal events</i>
Business	Problem as owner of a small business Problem as landlord
Consumer	Sale of goods/services problem Problem with insurance Problem with superannuation Dispute with bank*
Credit and Debt	Problem over repayment of money owed to you Problem paying a loan, bill or debt Dispute about credit reference rating Problem with actual or possible bankruptcy Problem as guarantor for someone else
Criminal Law	Property stolen or vandalised Victim of assault Unfair treatment by police Police failing to investigate a crime Problem with bail or remand Charged with a criminal offence
Detention	Problem accessing legal advice or assistance Problem accessing medical treatment Serious threats to personal safety Harassment/abuse by staff Problem with parole or release
Domestic Violence	Victim of physical/verbal abuse or threats by a family member Victim of physical/verbal abuse/threats by household member (non family) Respondent to domestic violence/AVO application*
Education	Child/young person bullied/harassed at school (parent) Unfair exclusion/suspension (parent) Problem with HECS/course fees (parent) Child/young person bullied/harassed at school (self) Unfair exclusion/suspension (self) Problem with HECS/course fees (self)
Employment	Dispute over terms and conditions of employment Harassment, bullying or mistreatment at work Unfair termination of employment Work related discrimination

Family Law & Relationships	Divorce/separation Dispute over matrimonial property Problem about residence or contact arrangements for children Problem about receipt or payment of child support Problem about fostering, adoption or legal guardianship of children Child taken into care/placed on child protection register
Government	Problem related to government benefit/pension Problem accessing government disability/aged care services or non financial assistance (as carer for 3 rd party) Dispute about income tax assessment or debt Problem accessing government disability/aged care services or non financial assistance (self) Fines (not traffic related) that you have challenged or tried to challenge Problem with Freedom of Information request Immigration problem Problem with local council*
Health	Problem accessing non government disability/aged care services (self) Involuntary psychiatric hospitalisation (self) Problem with care after release from psychiatric hospital (self) Other disability/aged care problem (self) Involuntary psychiatric hospitalisation (as carer for 3 rd party) Problem related to legal guardianship (as carer for 3 rd party) Other disability/aged care problem (as carer for 3 rd party)
Housing	Dispute with neighbours Bought or sold a property Homelessness Problems related to tenancy Problems related to home ownership Problems related to strata/company title property Problems related to caravan park/home estate Problems relating to boarding house Problems related to nursing home residence (self) Problems related to nursing home residence (as carer for 3 rd party)

Human Rights	Discrimination by a financial organisation Discrimination by a service supplier Discrimination by a government body Discrimination by a private club Perceived discrimination
Motor Vehicle	Car accident (property damage) Injury caused by car accident Traffic fine leading to loss of licence Other traffic fine you have tried to challenge
Personal Injury	Work related injury Other personal injury
Wills and Estates	Made/alterd a will (or tried to make/alter a will) Executor of deceased estate Been involved in executing a power of attorney Been involved in a dispute about a will or estate
Other	(uncategorised)

Notes: *These legal events were not included in the original list, but arose as 'other' events and were later classified. They have now been added to the survey instrument.

Table A5: Variable definitions for logistic regression analysis

<i>Variable</i>	<i>Values</i>	<i>Description</i>
Event type	Business Consumer Credit and Debt Criminal Domestic Violence Detention Education Employment Family Government Health Housing Human Rights Motor Vehicle Personal Injury Wills and Estates	See Appendix A Table A4 for breakdown of individual legal event types
How Handled	Sought Help Dealt with themselves Did nothing	Sought help = yes Sought help = no and Dealt with self = yes Sought help = no and Dealt with self = no
Resolved	Resolved Not resolved	Event resolved Event not resolved or Event in the process of resolution
Satisfaction	Satisfied Not satisfied	Participant satisfied with outcome Participant dissatisfied with outcome or Participant neither satisfied nor dissatisfied with outcome

Questionnaire

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
SCREENING AND INRODUCTION

SURVEY NO:

REGION:.....

INTERVIEWER:.....

Date/Time:.....

SCREENING AND INRODUCTION

Good morning/afternoon/evening. My name is

I am calling on behalf of Law and Justice Foundation of NSW.

You may have heard or read in local media that the Law Foundation is conducting research to try and establish the level of need for legal and law related services in your region.

Your telephone number has been selected randomly, and it would be great if you were able to take part in a telephone survey to assist our research.

Some of the questions I will be asking may be personal in nature, but the results of the survey are strictly confidential and we will not collect any information that identifies you personally.

S1: The survey should take about twenty minutes to complete. Will you take part in this survey?

YES..... 1

NO 2 **CLOSE**

S2: We are only surveying people who are 15 or older right now. How old are you? [RECORD].....

UNDER 15 **GO TO S3**

15 OR OVER..... **GO TO Q1**

S3: Is there somebody else at home who is fifteen or older? May I speak to them?

YES..... 1 **REINTRODUCE**

NO 2 **CLOSE**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

PART A: YOUR PROBLEMS

Firstly, I'll ask you some questions about your circumstances and about the types of problems that you may have had in the last twelve months that could raise legal issues.

Employment

The first group of questions relate to employment.

1. What is your employment status?

[DO NOT READ OUT – CIRCLE ONE RESPONSE]

- | | | |
|--|-------------------|-----------------|
| Employed full time (permanent or contract) | 1 | GO TO Q2 |
| Employed part time | 2 | GO TO Q2 |
| Employed casually/seasonally | 3 | GO TO Q2 |
| Self employed | 4 | CONTINUE |
| Retired | 5 | CONTINUE |
| Unemployed and looking for work..... | 6 | CONTINUE |
| Not working – other..... | 7 | CONTINUE |
| For how long? | Under 12 months | GO TO Q2 |
| | 12 months or more | GO TO Q3 |

2. I am going to read out a list of problems you may have had relating to employment. Could you please tell me if you have had any of these problems in the last twelve months.

[READ OUT]

0. Question not applicable

1. A dispute over conditions of employment such as pay, superannuation, working hours, breach of award conditions, leave, union membership or other working conditions..... YES NO
2. Unfair termination of employment..... YES NO
3. Harassment, bullying or mistreatment at work..... YES NO
4. Work related discrimination YES NO

What type of discrimination was it? For example, discrimination on the grounds of marital status, age, gender, religion, sexuality, ethnicity.

[RECORD].....

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

Income

Now I would like to ask some questions about your income.

3. Have you received any Government benefit or income support payments, including family payments, in the last twelve months?

[READ OUT]

- Yes, Currently..... 1 CONTINUE
- Yes, during last 12 months 2 CONTINUE
- No 3 GO TO Q5
- No answer provided..... 99 GO TO Q4

What type of benefit is/was it?

[DO NOT READ OUT – MULTIPLE RESPONSES ACCEPTABLE]

- Question not applicable 0
- Newstart Allowance 1
- Austudy/Abstudy..... 2
- Youth Allowance..... 3
- Veterans Affairs/Service Pension..... 4
- Age Pension..... 5
- Widow/Partner/Wife Pension..... 6
- Disability Support Pension 7
- Sickness Allowance..... 8
- Carer Payment 9
- Parenting Payment (sole parent pension) 10
- Family Payments Only 11
- Other **[RECORD]** 12
- Unknown/No answer provided..... 99

4. Have you had a problem about government benefit/pensions in the last twelve months? For example, eligibility, calculation of benefit level, breaches, review on change of circumstances, allegation of fraud.

- Question not applicable 0
- Yes 1
- No 2
- No answer provided..... 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

- 5. Do you own any houses or land (including properties you are in the process of buying)? If so, how many?**

[DO NOT READ OUT - CIRCLE ONE RESPONSE]

None 1
One 2
Two..... 3
Three or more 4
No answer provided..... 99

- 6. Have you been a landlord at any time during the last twelve months?**

Yes..... 1 **CONTINUE**
No 2 **GO TO Q8**
No answer provided..... 99 **GO TO Q8**

- 7. Did you have any problems while you were a landlord during this time? For example, non payment of rent, disagreement on terms of tenancy, sub-letting, damage caused by tenant, problems with managing agents.**

Question not applicable 0
Yes 1
No 2
No answer provided..... 99

- 8. Have you been the owner of a small business at any time during the last twelve months?**

Yes..... 1 **CONTINUE**
No 2 **GO TO Q10**
No answer provided..... 99 **GO TO Q10**

- 9. Did you have a problem related to the business during this time? For example, commercial tenancy, financial issues, employment related issues, Business Activity Statements, bankruptcy/insolvency.**

Question not applicable 0
Yes..... 1
No 2
No answer provided..... 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

Housing

The next group of questions are about your home.

10. I am going to read out a list of housing related situations. Please tell me whether any of these things have happened to you in the last twelve months.

- 1. Bought or sold a home..... YES NO
- 2. A dispute with your neighbours over noise, fences, trees, pets or privacy..... YES NO
- 3. A time when you were homeless, or moved in with friends because you didn't have a place to live... YES NO

11. Which of the following is how you pay for your accommodation? Are you:

[READ OUT]

- Boarding/renting from a private landlord/real estate agent 1 CONTINUE
- Renting from a public housing authority..... 2 CONTINUE
- Own it outright 3 GO TO Q13
- Buying it with a mortgage or loan..... 4 GO TO Q13
- Living rent free (for example, with family or friends)..... 5 GO TO Q14
- Don't pay: squatting 6 GO TO Q14
- No answer provided..... 99 CONTINUE

12. In the last twelve months, did you have any problems related to your tenancy? For example, disagreement on terms of rental agreement, repairs to the building, sub-letting, return of rental bond, problems paying rent, eviction or threat of eviction, harassment by landlord or agents, shared housing related problems.

- Question not applicable 0
- Yes 1 GO TO Q14
- No 2 GO TO Q14
- No answer provided..... 99 GO TO Q14

13. In the last twelve months, did you have any problems related to ownership of your home? For example, mortgage default, repossession, alterations or planning permission.

- Question not applicable 0
- Yes 1
- No 2
- No answer provided..... 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

14. What type of home do you live in?**[DO NOT READ OUT – CIRCLE ONE RESPONSE]**

- House/Semi/Terrace 1 **GO TO Q16A**
 Home unit/Apartment/Townhouse 2 **GO TO 15A**
 Caravan/Home estate 3 **GO TO 15B**
 Boarding House/Hostel 4 **GO TO 15C**
 Retirement Village 5 **GO TO 15D**
 Tent or other improvised accommodation 6 **GO TO Q16A**
 No fixed address (homeless) 7 **GO TO Q16B**
 No answer provided 99 **GO TO Q16A**

15. Have you had any problems related to your home in the last twelve months, for example:**[READ ONE OF THE OPTIONS BELOW]****[A: If Home unit/Apartment/Townhouse]**

A dispute with the owners' corporation or
body corporate, problems with common property YES NO

[B: If caravan/home estate]

Problems with fees, rules, access to utilities,
leases, security or eviction YES NO

[C: If Boarding House/Hostel]

Problems with rent increases, eviction, privacy YES NO

[D: If retirement home or village]

Problems with fees, access to utilities YES NO

16. A: How long have you been at your current address? OR**B: How long have you had no fixed address?**

- Under 12 months 1 **CONTINUE**
 12 months or more 2 **GO TO Q18**
 No answer/Unknown 99 **CONTINUE**

17. Did you have any problems in other places you have lived during the last twelve months that you haven't already mentioned?

- Question not applicable 0
 Yes [SPECIFY TYPE] 1
 No 2
 No answer provided 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

Spending and Lifestyle

The next group of questions are about your spending and lifestyle habits.

18. Do you have access to the Internet? If yes, where?

[DO NOT READ OUT. CIRCLE ALL RELEVANT RESPONSES]

- No 1
- Yes, at home 2
- Yes, elsewhere [RECORD WHERE]..... 3
- No answer provided..... 99

19. Do you own or have access to a motor vehicle?

- Yes 1
- No 2
- No answer provided..... 99

20. In the last twelve months, have you been involved in a car accident as driver or owner where property was damaged? For example, damage to the car you were driving, damage to another car, damage to other property, damage to personal items.

- Yes 1
- No 2
- No answer provided..... 99

21. I am now going to read out a list of problems you may have had related to money and debt. Please tell me if you have had any of these problems in the last twelve months.

[READ OUT]

- 1. A problem paying a bill, loan or debt such as a car loan, credit card, loan from a finance company, telephone/electricity bill or hire purchase YES NO
- 2. A dispute about your Credit Reference Rating..... YES NO
- 3. A problem over repayment of money owed to you. YES NO
- 4. A problem as a guarantor for someone else's loan.. YES NO
- 5. A problem with actual or possible bankruptcy..... YES NO
- 6. A problem about access to superannuation YES NO

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

22. In the last twelve months, did you spend money to buy something or have some work done and then find that you didn't get what you paid for?

- Yes..... 1
 No 2
 No answer provided..... 99

23. Have you had a problem with any sort of insurance in the last twelve months? For example, not being able to get insurance, not understanding what insurance was needed, having a policy cancelled without cause or having a serious dispute about premiums or claims.

- Yes..... 1
 No 2
 No answer provided..... 99

24. In the last twelve months, have you suffered discrimination not related to employment by any of the following organisations:

1. A private club YES NO
 2. A financial organisation YES NO
 3. A service supplier YES NO
 4. A government body YES NO

IF YES TO ANY:

What type of discrimination was it? (For example, discrimination on the grounds of marital status, age, gender, religion, sexuality, ethnicity)
[RECORD].....

Family

Now I'd like to ask some questions about your family.

25. How many children under 15 do you have (including adopted children, foster children or children who reside with you or over which you have guardianship or parental responsibilities)?

[DO NOT READ OUT]

- None 1 **GO TO Q28**
 One 2 **CONTINUE**
 Two 3 **CONTINUE**
 Three or more 4 **CONTINUE**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

26. How many of these children live with you all or most of the time?

[DO NOT READ OUT]

- None 1
- One 2
- Two..... 3
- Three or more 4

27. I am now going to read out a list of problems relating to children. Could you please let me know whether you have had any of these problems in the last twelve months?

[READ OUT]

- 0. Question not applicable
- 1. A problem about receipt or payment of child support YES NO
- 2. A problem about residence or contact arrangements (that is, custody and access) YES NO
- 3. Child(ren) taken into care or placed on Child Protection Register YES NO
- 4. A problem about fostering, adoption or legal guardianship YES NO

28. What is your marital status?

[DO NOT READ OUT - CIRCLE ONE RESPONSE]

- Single (never married)..... 1 **GO TO Q30**
- Widowed..... 2 **GO TO Q30**
- Married and living with husband/wife 3 **CONTINUE**
- In a de facto relationship 4 **CONTINUE**
- Separated from husband/wife 5 **CONTINUE**
- Divorced 6 **CONTINUE**
- No answer provided..... 99 **CONTINUE**

29. I am now going to read out a list of family law problems. Please tell me whether you have had any of these in the last twelve months.

[READ OUT]

- 0. Question not applicable
- 1. Divorce or separation YES NO
- 2. A dispute over matrimonial property. For example, division of money, superannuation or property on divorce/separation..... YES NO

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

30. Have you been responsible for caring for either a person with a disability or an elderly person at any time during the last twelve months?

- Yes..... 1 **CONTINUE**
 No 2 **GO TO Q32**
 No answer provided..... 99 **GO TO Q32**

31. I am now going to read out a list of problems sometimes faced by elderly and disabled people. Please tell me if that person had any of these problems during the last twelve months.

[READ OUT]

0. Question not applicable
1. A problem related to residence in a nursing home
or other group care facility YES NO
2. A problem related to detention in a psychiatric
hospital YES NO
3. A problem related to accessing Government services
and/or non financial assistance YES NO
4. A problem related to legal guardianship. YES NO
5. Any other problems **[RECORD]** YES NO

32. In the last twelve months, have you done any of the following:

[READ OUT]

1. Made or altered, or inquired about making
or altering, a will..... YES NO
2. Been the executor of a deceased estate..... YES NO
3. Been involved in a dispute over a will or
deceased estate..... YES NO
4. Been involved in executing a power of attorney YES NO

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

Education

The next questions relate to education.

33. What is the highest level of formal education you have completed?

[DO NOT READ OUT - CIRCLE ONE RESPONSE]

- Did not finish school 1
- Year 10/School Certificate/Intermediate Certificate 2
or equivalent
- Year 12/Higher School Certificate/Leaving Certificate ... 3
or equivalent
- Trade certificate or apprenticeship 4
- Other certificate or diploma..... 5
- University degree or diploma 6
- Postgraduate qualifications..... 7
- No answer provided..... 99

34. Are you currently either a full time or part time student?

- No 1 **GO TO Q36**
- Yes, studying part time 2 **CONTINUE**
- Yes, studying full time 3 **CONTINUE**
- No answer provided..... 99 **CONTINUE**

35. Have you had one of the following education related problems in the last twelve months? [READ OUT]

- 0. Question not applicable
- 1. Unfair exclusion or suspension from an
educational institution YES NO
- 2. A problem about HECS or course fees..... YES NO
- 3. Bullying or harassment at school YES NO

36. Have you been responsible for a young person who was a student at any time during the last twelve months?

- Yes 1 **CONTINUE**
- No 2 **GO TO Q38**
- No answer provided..... 99 **CONTINUE**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

37. Did this person have any of the following problems in the last twelve months?

[READ OUT]

0. Question not applicable
1. Unfair exclusion/suspension from school YES NO
2. A problem about HECS or course fees..... YES NO
3. Bullying or harassment at school YES NO

38. How well do you consider that you read and write English?

[READ OUT - CIRCLE ONE RESPONSE]

- Very well 1
- Well 2
- Not well 3
- Not at all 4
- No answer provided..... 99

Your Health

39. I am going to read out a list of common injuries or accidents. Please let me know if you have had any of these injuries during the last twelve months.

[READ OUT]

1. An injury caused by a car accident..... YES NO
2. A work related injury..... YES NO
3. An injury caused by something else occurring outside the home. For example, a problem with medical treatment, accident in shopping mall or other public place YES NO

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

40. Do you have any long term or chronic conditions or disabilities?

- Yes 1 CONTINUE
- No 2 GO TO Q43
- No answer provided..... 99 GO TO Q41

What type of condition or disability is that?

[DO NOT READ OUT - RECORD TYPES – MULTIPLE RESPONSES ACCEPTABLE]

- A mental health problem 1 CONTINUE
- A visual disability..... 2 GO TO Q42
- A hearing disability 3 GO TO Q42
- Other physical disability..... 4 GO TO Q42
- An intellectual disability..... 5 GO TO Q42
- Another disability **[RECORD]** 6 GO TO Q42
- No answer provided..... 99 CONTINUE

41. In the last twelve months, have you had any of the following problems:

[READ OUT]

- 0. Question not applicable
- 1. Involuntary hospitalisation YES NO
- 2. Problems with care after release from hospital YES NO

42. I am going to read out a list of problems that are sometimes experienced by people with disabilities. Please indicate if you have had any of these problems in the last twelve months. [READ OUT]

- 0. Question not applicable
- 1. A problem related to accessing government disability or community care services YES NO
- 2. A problem related to accessing other services YES NO
- 3. A problem related to residence in a nursing home or other group care home..... YES NO
- 4. Any other problems **[RECORD]** YES NO

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

Other Issues

43. I am going to read out a list of problems you may have had dealing with the government. Could you please tell me if you have had any of these problems in the last twelve months.

[READ OUT]

1. A dispute about an income tax assessment or debt . YES NO
2. A problem with a freedom of information request.. YES NO
3. An immigration problem. For example, a problem with you or a family member or partner entering or remaining in Australia, with change of residence or nationality status or with obtaining Australian citizenship YES NO

44. Have you had any contact with the police in the last twelve months?

- Yes..... 1 CONTINUE
No 2 GO TO Q46
No answer provided..... 99 CONTINUE

45. I am going to read out a list of problems you may have had with the police. Could you please tell me if you have had any of these problems in the last twelve months. [READ OUT]

0. Question not applicable
1. A problem about unfair treatment by the police.
For example, harassment, assault, false imprisonment
wrongful arrest, malicious prosecution, searches..... YES NO
2. Charged with a criminal offence YES NO
(*Not traffic related offences*)
3. A problem with bail or remand YES NO
4. Police failing to respond or investigate a crime YES NO

46. The next question is quite personal, but I must ask it for statistical purposes. In the last twelve months, have you or a person for whom you are responsible been threatened with, or been the victim of, verbal or physical violence (including sexual assault) by any of the following people:

[READ OUT]

1. A family member..... YES NO
2. A member of your household who is not
a family member..... YES NO
3. Another person YES NO

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

47. In the last twelve months, has anything you own been stolen or vandalised?

- Yes..... 1
- No 2
- No answer provided..... 99

48. Have you had any of the following traffic offences (not including parking fines) in the last twelve months?

[READ OUT]

- 1. Traffic fines/offences that led to a loss of driver's licence YES NO
- 2. Other traffic fines or offences that you have challenged or tried to challenge YES NO

49. Have you had any other types of fines such as parking fines or fines for fare evasion in the last twelve months that you have challenged or tried to challenge?

- Yes..... 1
- No 2
- No answer provided..... 99

50. At any time in the last twelve months have you been in an institution such as a prison, hospital, or detention centre from which you were not free to leave whenever you wished to do so?

- Yes..... 1 CONTINUE
- No 2 GO TO Q52
- RECORD TYPE OF INSTITUTION.....
- No answer provided..... 99 GO TO Q52

51. While you were in detention, did you have a serious difficulty with any of the following situations?

[READ OUT]

- 0. Question not applicable
- 1. Access to adequate medical treatment..... YES NO
- 2. Access to legal information or advice YES NO
- 3. Serious threats to personal safety YES NO
- 4. Harassment or abuse by staff..... YES NO
- 5. Problems with parole or release YES NO

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART A: YOUR PROBLEMS

52. Have you received legal aid funding for a legal problem in the last twelve months?

- Yes..... 1
- No 2
- No answer provided..... 99

53. Have you had any other legal problems in the last twelve months that you have not told me about?

- Yes..... 1

RECORD.....

- No 2
- No answer provided..... 99

NO PROBLEMS IDENTIFIED:GO TO QUESTION 77 (PINK SECTION)

MORE THAN ONE PROBLEM IDENTIFIED: GO TO QUESTION 54 (BLUE SECTION)

ONE PROBLEM IDENTIFIED: GO TO QUESTION 56 (BLUE SECTION)

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: HOW YOU DEALT WITH YOUR PROBLEMS

PART B. HOW YOU DEALT WITH YOUR PROBLEM(S)

54. You have identified the following list of issues that you have had in the last twelve months. [READ BACK LIST OF ISSUES IDENTIFIED IN PART A] Could you please tell of all the situations you mentioned, which one was the most significant for you?

[RECORD QUESTION NUMBER].....

55. And could you also please tell me which of the remaining situations were the two that happened most recently?

[RECORD QUESTION NUMBERS]

1.....

2.....

I am now going to ask you a few questions about what you did about these three issues. Firstly, I would like to talk about the issue that you said was the most significant for you.

MOST SIGNIFICANT ISSUE

56. Could you please give me a brief description of the situation and what caused it to happen?

57. Did you seek help or advice from any person or any written or oral information, including from an internet site?

[READ OUT]

Question not applicable..... 0

Yes, got some written information..... 1 **GO TO Q62**

Yes, spoke to someone..... 2 **GO TO Q63**

Yes, both..... 3 **GO TO Q62**

No, didn't seek outside assistance..... 4 **CONTINUE**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
 PART B: HOW YOU DEALT WITH YOUR PROBLEMS

58. Why didn't you seek help or further information?

[DO NOT READ OUT - CIRCLE AS MANY RESPONSES AS APPROPRIATE. PROMPT WITH "WERE THERE ANY OTHER REASONS" UNTIL SUBJECT EXHAUSTS RESPONSES]

- Question not applicable 0
- Problem not serious enough 1
- Didn't realise how serious it was..... 2
- Dealt with it myself 3
- The problem was resolved before I got around to seeking help..... 4
- Language problems 5
- Had bigger problems to deal with 6
- Too busy 7
- Didn't know where or how to get help 8
- Didn't trust anybody to help..... 9
- Thought it was my fault..... 10
- Thought it would take too long 11
- Couldn't afford it..... 12
- Couldn't get to advice service 13
- Didn't have internet access..... 14
- Embarrassed..... 15
- Other [RECORD] 16
- No answer provided..... 99

IF MORE THAN ONE REASON: CONTINUE

IF ONE REASON: GO TO Q60

59. You have identified the following as reasons why you didn't seek help or further information. [READ BACK RESPONSE FROM QUESTION 58]. Of all of these reasons, which was the most important reason?

[RECORD NUMBER].....

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: HOW YOU DEALT WITH YOUR PROBLEMS

60. Has the problem been resolved even though you didn't seek help? If yes, how?

[DO NOT READ OUT]

- Question not applicable 0
- No, the problem has not been resolved 1
- It is in the process of being resolved 2
- Yes, it was resolved through legal proceedings 3
in court or tribunal
- Yes, it was resolved in some other way 4
- [RECORD HOW]**.....
- No answer provided..... 99

61. How satisfied are you with this?

[READ OUT]

- Question not applicable 0
- Satisfied 1
- Neither satisfied nor dissatisfied 2
- Dissatisfied 3

RECORD REASONS FOR DISSATISFACTION

-
- No answer provided..... 99

**IF ONLY ONE LEGAL PROBLEM IDENTIFIED GO TO QUESTION 77
(PINK SECTION)**

**IF MORE THAN ONE LEGAL PROBLEM IDENTIFIED GO TO QUESTION
56B (SUPPLEMENTARY QUESTIONNAIRE PART B2 – BLUE SECTION)**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: HOW YOU DEALT WITH YOUR PROBLEMS

62. What sort of written information did you get?

[DO NOT READ OUT]

Question not applicable	0
Book or leaflet	1
Do it yourself kit.....	2
Information on an internet site	3
No answer provided.....	99

63. Please tell me everywhere you went for information or assistance about this situation. Please include friends, written information and internet sites.

[DO NOT READ OUT - CIRCLE AS MANY RESPONSES AS APPROPRIATE: PROMPT WITH "DID YOU GO ANYWHERE ELSE FOR HELP" UNTIL SUBJECT EXHAUSTS RESPONSES]

Question not applicable	0
Friend or relative who works as a lawyer.....	1
Other friend or relative	2
Private Solicitor/Barrister	3
Community Legal Centre	4
Other community group, organisation or person.....	5
[RECORD]	
Legal Aid.....	6
Government Organisation	7
[RECORD]	
Police	8
Trade Union or Professional Body	9
Industry Complaint Handling Body (eg, Banking Ombudsman, Insurance Complaints Scheme)	10
Member of Parliament.....	11
Local court (For example, court staff, registrar, chamber magistrate)	12
Other [RECORD]	13
No answer provided.....	99

**MULTIPLE RESPONSES CONTINUE
SINGLE RESPONSE: GO TO 66**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: HOW YOU DEALT WITH YOUR PROBLEMS

64. You have identified the following as organisations and people you approached for help or information. [READ BACK RESPONSES FROM QUESTION 63] Of all of these, where did you go first?

[RECORD NUMBER].....

65. Again, from the list you identified, which source gave you the most useful assistance? [RECORD NUMBER].....

I would now like to ask you a series of questions about the source of the most useful assistance, which you have identified as [READ BACK ANSWER FROM QUESTION 65]

66. How did you find out about this source?

[DO NOT READ OUT - CIRCLE ONE RESPONSE]

- Question not applicable 0
- Source was a friend/relative 1
- From a friend or relative 2
- Pamphlet/Poster 3
- Telephone Book 4
- Media (eg, newspaper, radio, television)..... 5
- Internet..... 6
- Referred by community legal centre 7
- Referred by another agency 8
- [RECORD].....
- Used the service before 9
- Walked in off the street 10
- General Knowledge 11
- Don't know/can't remember..... 12
- Other [RECORD] 13
- No answer provided..... 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: HOW YOU DEALT WITH YOUR PROBLEMS

67. Approximately how many kilometres did you have to travel to get help?

[DO NOT READ OUT – CIRCLE ONE RESPONSE]

- Question not applicable 0
 Didn't need to travel..... 1
 Less than 3 kilometres 2
 Between 4 and 10 kilometres 3
 Between 11 and 20 kilometres 4
 Between 21 and 40 kilometres 5
 Between 41 and 80 kilometres 6
 Over 80 kilometres 7
 Not sure 8
 No answer provided..... 99

68. I am going to read out a list of the types of assistance people often want when they have a legal issue. Could you please let me know if you wanted any of these things?

[READ OUT - CIRCLE AS MANY RESPONSES AS APPROPRIATE]

- Question not applicable 0
 To know where to go to for help 1
 To know more about the law related to the issue 2
 To get specific advice or assistance about the issue..... 3
 To find a lawyer to represent you 4
 Something else **[RECORD]**..... 5
 No answer provided..... 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: HOW YOU DEALT WITH YOUR PROBLEMS

69. What kind of help/information did you get?

[DO NOT READ OUT. CIRCLE AS MANY RESPONSES AS APPROPRIATE]

- Question not applicable 0
- Information about what services were available to assist me sort out my problem..... 1
- Something to read which had general information about the law relating to my problem..... 2
- Specific advice about my problem and how to sort it out . 3
- Somebody who was not a lawyer took action such as writing letters, filling in forms, talking to the other side..... 4
- A lawyer took action such as writing letters, filling in forms, talking to the other side 5
- A lawyer represented me in a formal process such as a court, tribunal or mediation 6
- Somebody took action to try and have the law changed ... 7
- Something else **[RECORD]**..... 8
- No answer provided..... 99

70. How was this help/information given to you? (For example, by telephone, letter etc)

[DO NOT READ OUT - CIRCLE AS MANY RESPONSES AS APPROPRIATE]

- Question not applicable 0
- Book or Leaflet..... 1
- Letter..... 2
- Information on an Internet site 3
- Telephone 4
- Email..... 5
- Face to face..... 6
- other **[RECORD]**..... 7
- No answer provided..... 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
 PART B: HOW YOU DEALT WITH YOUR PROBLEMS

71. How satisfied were you with the help or information you received?

[READ OUT]

- Question not applicable 0
- Satisfied 1
- Neither satisfied nor dissatisfied 2
- Dissatisfied 3

[RECORD REASONS FOR DISSATISFACTION]

-
- No answer provided..... 99

72. I am going to read out a list of problems people sometimes experience when they try to get help or information. Could you please let me know if you have had any of these problems?

[READ OUT - CIRCLE AS MANY RESPONSES AS APPROPRIATE]

- Question not applicable 0
- Problems with opening hours 1
- Telephone often engaged/left on hold too long..... 2
- Difficulty getting an appointment 3
- Embarrassed to be seen using the service..... 4
- Difficulty in affording it 5
- Advice not available locally/couldn't get there..... 6
- No ability to access the internet..... 7
- Communication problems 8
- [RECORD TYPE]** 8
- Other problem **[RECORD]**..... 9
- No, didn't have any problems 10
- No answer provided..... 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: HOW YOU DEALT WITH YOUR PROBLEMS

73. Did you require any special services or assistance because of your personal circumstances?

[DO NOT READ OUT. IF ASKED FOR CLARIFICATION, GIVE EXAMPLES. CIRCLE AS MANY RESPONSES AS APPROPRIATE]

- Question not applicable 0
- No additional help required 1 **[GO TO Q75]**
- Wheelchair access 2
- Place for children to play while you were getting advice . 3
- An interpreter 4
- Help reading complex information..... 5
- Help understanding complex information 6
- Written information in languages other than English..... 7
- Access to female advisers..... 8
- Home visit or special transport..... 9
- Help because of hearing impairment..... 10
- Help because of visual impairment 11
- Other **[RECORD]** 12
- No answer provided..... 99

74. Did you get the special service you required?

- Question not applicable 0
- Yes 1
- No 2
- No answer provided..... 99

75. Has this problem been resolved? If yes, how?

[DO NOT READ OUT]

- Question not applicable 0
- No, The problem has not been resolved 1
- It is in the process of being resolved 2
- Yes, it was resolved through legal proceedings 3
in court or tribunal
- Yes, it was resolved in some other way 4
[RECORD HOW]
- No answer provided..... 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART B: HOW YOU DEALT WITH YOUR PROBLEMS

76. How satisfied were you with this?

[READ OUT]

- Question not applicable 0
- Satisfied 1
- Neither satisfied nor dissatisfied 2
- Dissatisfied 3

[RECORD REASONS FOR DISSATISFACTION]

-
- No answer provided..... 99

**IF ONLY ONE LEGAL PROBLEM IDENTIFIED GO TO QUESTION 77
(PINK SECTION)**

**IF MORE THAN ONE LEGAL PROBLEM IDENTIFIED GO TO QUESTION
56B (SUPPLEMENTARY QUESTIONNAIRE PART B2 – BLUE SECTION)**

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART C: BACKGROUND INFORMATION

PART C. BACKGROUND INFORMATION

Finally, I would like to ask you a few questions about yourself

77. What is your country of birth?

[RECORD].....

78. What do you consider to be your ethnic background?

[DO NOT READ OUT OPTIONS: CIRCLE APPROPRIATE RESPONSES
(MULTIPLE RESPONSES ACCEPTABLE)]

- Aboriginal or Torres Strait Islander 1
- Other Australian 2
- New Zealand..... 3
- United Kingdom /Ireland..... 4
- Northeast or Southeast Asia 5
- Pacific Islands..... 6
- North America 7
- South America, Central America or Caribbean..... 8
- Middle East or North Africa..... 9
- Africa (excluding North Africa)..... 10
- European 11
- Central Asia (India, Pakistan, Afghanistan)..... 12
- No answer provided..... 99

79. Would you prefer to communicate in a language other than English?

- Yes..... 1 **CONTINUE**
- No 2 **GO TO Q81**
- What language is that?.....**
- No answer provided..... 99 **CONTINUE**

80. How well do you consider that you speak and understand English?

[READ OUT]

- Question not applicable..... 0
- Very well 1
- Well 2
- Not well 3
- Not at all 4
- No answer provided..... 99

LOCAL LEGAL NEEDS ASSESSMENT SURVEY
PART C: BACKGROUND INFORMATION

81. For statistical purposes, could you please indicate your weekly income after tax from all sources from the following ranges. Please include wages/salary, government benefits, rent, dividends and investment income.

[READ OUT]

- No income or negative income..... 1
 \$1 to \$199 2
 \$200-\$499 3
 \$500- \$999..... 4
 over \$1000 5
 Don't know 6
 Prefer not to say..... 7

82. RECORD GENDER:

- Female 1
 Male..... 2

CLOSING

Thank you for taking part in this survey. As I mentioned when we started, the purpose of this research is to try and establish the level of need for legal and law related services in your region.

The Law and Justice Foundation will be publishing the results of our research. Would you like to have a copy of the results?

IF NO: CLOSE

IF YES:

I will need to record your name and contact details so the Foundation can send you a copy of the report. I assure you that these details will be recorded separately from your responses to this survey. Are you happy to give me either your name and address or an email address?

IF YES, RECORD DETAILS ON SEPARATE SHEET AND CLOSE

IF NO:

Please feel free to call the Law Foundation on 02 9221 3900 if you change your mind and would like to be added to the mailing list.

CLOSE

Appendix B

Statistical Tables, Bega Valley LGA Pilot Survey, October–November 2002

Table B1: Total number of legal events per participant, Bega Valley LGA Pilot Survey, October–November 2002

<i>Legal events No.</i>	<i>Participants No.</i>	<i>Participants %</i>	<i>Cumulative %</i>
0	103	33.7	33.7
1	72	23.5	57.2
2	47	15.4	72.5
3	28	9.2	81.7
4	19	6.2	87.9
5	15	4.9	92.8
6	7	2.3	95.1
7	7	2.3	97.4
8	2	0.7	98.0
9	3	1.0	99.0
10	0	0	99.0
11	1	0.3	99.3
12	0	0	99.3
13	2	0.7	100.0
TOTAL	306	100.0	

Table B2: Whether help sought by importance of the event, Bega Valley LGA Pilot Survey, October–November 2002

<i>Action</i>	<i>All Events</i>		<i>Most Important/Only Event</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Didn't seek help	191	48.0	79	39.9
Sought help	207	52.0	119	60.1
TOTAL	398	100.0	198	100.0

Table B3: Whether help sought by legal event type, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of Legal Event</i>	<i>All Events</i>		<i>Most Important/Only Event</i>	
	<i>Cases No.</i>	<i>Help sought %</i>	<i>Cases No.</i>	<i>Help sought %</i>
Business	16	56.3	6	66.7
Consumer	31	51.6	13	61.5
Credit and Debt	33	36.4	11	54.5
Criminal Law	27	63.0	16	75.0
Domestic Violence	6	66.7	5	80.0
Education	20	70.0	12	66.7
Employment	25	48.0	10	70.0
Family Law	28	67.9	14	78.6
Government	27	44.4	14	42.9
Health	8	50.0	3	66.7
Housing	78	50.0	38	60.5
Human Rights	6	33.3	3	66.7
Motor Vehicles	24	33.3	14	50.0
Personal Injury	27	44.4	17	35.3
Wills and Estates	41	63.4	21	57.1
Other (Uncategorised)	1	100.0	1	100
ALL EVENTS	398	52.0	198	60.1

Notes: Includes only events selected for further analysis – see Appendix A, Table A1. Note that the low number of reported Domestic Violence events may be attributable to the under-reporting of this event type: see Chapter 7.

Table B4: Reasons why didn't seek help, Bega Valley LGA Pilot Survey, October–November 2002

<i>Reason</i>	<i>All events where help not sought</i>				<i>Most important/only event where help not sought</i>			
	<i>All reasons*</i>		<i>Most important reason</i>		<i>All reasons*</i>		<i>Most important reason</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Dealt with it myself	93	50.8	74	40.4	39	51.3	32	42.1
Problem not serious enough	41	22.4	32	17.5	17	22.4	16	21.1
Didn't know where/how to get help	13	7.1	8	4.4	4	5.3	4	5.3
Thought it would not make any difference	12	6.6	10	5.5	4	5.3	4	5.3
Couldn't afford it	11	6.0	6	3.3	7	9.2	4	5.3
Problem was resolved before I got around to seeking help	10	5.5	10	5.5	3	3.9	3	3.9
Too busy	7	3.8	7	3.8	4	5.3	4	5.3
Waiting it out/hoping it would resolve itself	8	4.4	7	3.8	1	1.3	0	0
Bigger problems to deal with	4	2.2	3	1.6	1	1.3	0	0
Didn't trust anybody to help	5	2.7	3	1.6	2	2.6	2	2.6
Afraid/thought it would make things worse	5	2.7	5	2.7	2	2.6	2	2.6
Thought it was my fault	3	1.6	3	1.6	1	1.3	1	1.3
Thought it would take too long	3	1.6	1	0.5	2	2.6	1	1.3
Couldn't get to advice service	3	1.6	3	1.6	2	2.6	2	2.6
Didn't realise how serious it was	2	1.1	1	0.5	2	2.6	1	1.3
Other reason	11	6.0	10	5.5	0	0.0	0	0

Notes: All Events: n=183; No. missing=8; Most Important Event: n=76 No. missing=3.
*Multiple responses acceptable.

Table B5: Events where help not sought because considered not serious enough, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of Legal Event</i>	<i>All events where help not sought</i>			<i>Most important/only event where help not sought</i>		
	<i>All No.</i>	<i>Not serious enough No.</i>	<i>Not serious enough %</i>	<i>All No.</i>	<i>Not serious enough No.</i>	<i>Not serious enough %</i>
Business	7	3	42.9	2	0	0.0
Consumer	15	1	6.7	5	0	0.0
Credit and Debt	21	4	19.0	5	0	0.0
Criminal Law	10	4	40.0	4	1	25.0
Domestic Violence	2	1	50.0	1	1	100.0
Education	6	2	33.3	4	1	25.0
Employment	13	1	7.7	3	0	0.0
Family Law and Relationships	9	0	0.0	3	0	0.0
Government	15	2	13.3	8	1	12.5
Health	4	0	0	1	0	0.0
Housing	39	10	25.5	15	5	33.3
Human Rights	4	1	25.0	1	0	0.0
Motor Vehicles	16	6	37.5	7	2	28.6
Personal Injury	15	2	13.3	11	2	18.2
Wills and Estates	15	4	26.7	9	4	44.4
ALL EVENTS	191	41	21.5	79	17	21.5

Notes: Only includes events where help not sought. Note that the low number of reported Domestic Violence events may be attributable to the under-reporting of this event type: see Chapter 7.

Table B6: Event type by whether dealt with event themselves or did nothing, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of Legal Event</i>	<i>All events where help not sought</i>				<i>Most important/only event where help not sought</i>			
	<i>Did nothing</i>		<i>Dealt with themselves</i>		<i>Did nothing</i>		<i>Dealt with themselves</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Business	5	71.4	2	28.6	2	100.0	0	0.0
Consumer	7	46.7	8	53.3	3	60.0	2	40.0
Credit and Debt	13	61.9	8	38.1	2	40.0	3	60.0
Criminal Law	7	70.0	3	30.0	2	50.0	2	50.0
Domestic Violence	1	50.0	1	50.0	1	100.0	0	0.0
Education	3	50.0	3	50.0	2	50.0	2	50.0
Employment	6	46.2	7	53.8	2	66.7	1	33.3
Family Law and Relationships	6	66.7	3	33.3	2	66.7	1	33.3
Government	4	26.7	11	73.3	2	25.0	6	75.0
Health	4	100	0	0.0	1	100.0	0	0.0
Housing	15	38.5	24	61.5	6	40.0	9	60.0
Human Rights	3	75.0	1	25.0	1	100.0	0	0.0
Motor Vehicles	11	68.7	5	31.3	4	57.1	3	42.9
Personal Injury	7	46.7	8	53.3	6	54.5	5	45.5
Wills and Estates	6	40.0	9	60.0	4	44.4	5	55.6
ALL EVENTS	98	51.3	93	48.7	40	50.6	39	49.4

Notes: Only includes events where help not sought. Note that the low number of reported Domestic Violence events may be attributable to the under-reporting of this event type: see Chapter 7.

Table B7: Reasons why participants did nothing at all, Bega Valley LGA Pilot Survey, October–November 2002

<i>Reason</i>	<i>All events where help not sought</i>				<i>Most important/ only event where help not sought</i>			
	<i>All reasons*</i>		<i>Most important reason</i>		<i>All reasons*</i>		<i>Most important reason</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Not serious enough	26	28.9	24	26.7	13	35.1	12	32.4
Resolved before I got around to seeking help	9	10.0	9	10.0	3	8.1	3	8.1
Had bigger problems to deal with	1	1.1	1	1.1	0	0	0	0
Too busy	7	7.8	7	7.8	4	10.8	4	10.8
Didn't know where to go to get help	7	7.8	7	7.8	3	8.1	3	8.1
Didn't trust anyone	3	3.3	3	3.3	2	5.4	2	5.4
Thought it was my fault	2	2.2	2	2.2	1	2.7	1	2.7
Thought it would take too long	1	1.1	1	1.1	1	2.7	1	2.7
Couldn't afford it	9	10.0	6	6.7	6	16.2	4	10.8
Couldn't get to advice service	3	3.3	3	3.3	2	5.4	2	5.4
Afraid/thought it would make things worse	4	4.4	4	4.4	1	2.7	1	2.7
Thought it wouldn't make any difference	10	11.1	8	8.9	4	10.8	4	10.8
Waiting it out	7	7.8	7	7.8	0	0	0	0
Other reason	8	8.9	8	8.9	0	0	0	0

Notes: All events n=90 No. missing=8; Most Important Event n=37 No. missing=3. Includes only events where participants did nothing. *Multiple responses acceptable.

Table B8: How event handled by event type, Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of Legal Event</i>	<i>All events</i>			<i>Most important/ only event</i>		
	<i>Help sought %</i>	<i>Dealt with them- selves %</i>	<i>Did nothing %</i>	<i>Help sought %</i>	<i>Dealt with them- selves %</i>	<i>Did nothing %</i>
Business	7	3	42.9	2	0	0.0
Business	56.3	12.5	31.3	66.7	0.0	33.3
Consumer	51.6	28.5	22.6	61.5	15.4	23.1
Credit and Debt	36.4	24.2	39.4	54.5	27.3	18.2
Criminal Law	63.0	11.1	25.9	75.0	12.5	12.5
Domestic Violence	66.7	16.7	16.7	80.0	0.0	20.0
Education	70.0	15.0	15.0	66.7	16.7	16.7
Employment	48.0	28.0	24.0	70.0	10.0	20.0
Family Law	67.9	10.7	21.4	78.6	7.1	14.3
Government	44.4	40.7	14.8	42.9	42.9	14.3
Health	50.0	0.0	50.0	66.7	0.0	33.3
Housing	50.0	30.8	19.2	60.5	23.7	15.8
Human Rights	33.3	16.7	50.0	66.7	0.0	33.3
Motor Vehicles	33.3	20.8	45.8	50.0	21.4	28.6
Personal Injury	44.4	29.6	25.9	35.3	29.4	35.3
Wills and Estates	63.4	22.0	14.6	57.1	23.8	19.0
Other (Uncategorised)	100.0	0.0	0.0	100.0	0.0	0.0
ALL EVENTS	52.0	23.4	24.6	60.1	19.7	20.2

Notes: see Appendix B, Table B6 for sample sizes.

Table B9: Number of places approached for help (all events where help sought), Bega Valley LGA Pilot Survey, October–November 2002

<i>Places approached No.</i>	<i>Events No.</i>	<i>Events %</i>	<i>Cumulative %</i>
1	123	59.7	59.7
2	52	25.2	85.0
3	18	8.7	93.7
4	5	2.4	96.1
5	3	1.5	97.6
6	3	1.5	99.0
7	1	0.5	99.5
8	1	0.5	100

Notes: n=206 No. missing=1.

Table B10: Problems experienced obtaining assistance (all events where help sought), Bega Valley LGA Pilot Survey, October–November 2002

	<i>No.</i>	<i>%</i>
No problems	100	49.0
Telephone engaged/on hold too long	56	27.5
Advice not available locally/couldn't get there	50	24.5
Difficulty getting appointment	43	21.1
Difficulty affording it	33	16.2
Problem with opening hours	31	15.2
No Internet access	17	8.3
Communication problems	13	6.4
Embarrassed	10	4.9
Other problems	8	3.9
Delay	7	3.4

Notes: n=204 No. missing=3; Multiple responses acceptable.

Table B11: Distance travelled to get assistance, Bega Valley LGA Pilot Survey, October–November 2002

<i>Distance Travelled</i>	<i>All Events</i>		<i>Most Important Event</i>	
	<i>Cumulative %</i>	<i>%</i>	<i>Cumulative %</i>	<i>%</i>
Didn't need to travel	32.0	32.0	32.5	32.5
Less than 3 kilometres	22.2	54.2	18.8	51.3
4–10 kilometres	12.3	66.5	12.8	64.1
11–20 kilometres	7.9	74.4	7.7	71.8
21–40 kilometres	10.8	85.2	14.5	86.3
41–80 kilometres	3.4	88.7	2.6	88.9
Over 80 kilometres	11.3	100	11.1	100

Notes: n=203 No. missing=4. No significant difference between all event and most important event.

Table B12: Special services required (all events where help sought), Bega Valley LGA Pilot Survey, October–November 2002

	<i>No.</i>	<i>%</i>
No help required	184	92.5
Home visit/special transport	5	2.5
Help understanding complex information	3	1.5
Wheelchair access	2	1.0
Financial Assistance	2	1.0
Place for children to play	1	0.5
Help reading complex information	1	0.5
Access to female advisers	1	0.5
Outreach Service	1	0.5
Other	3	1.5

Notes: n=199 No. missing =8; Multiple responses acceptable.

Table B13: Satisfaction with assistance received , Bega Valley LGA Pilot Survey, October–November 2002

<i>Satisfaction</i>	<i>All Events</i>		<i>Most Important/ Only Event</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Satisfied	139	68.8	82	69.5
Neither satisfied nor dissatisfied	16	7.9	11	9.3
Dissatisfied	47	23.3	25	21.2

Notes: All n=202; No. missing=5; Most Important n=118 No. missing=1. No significant difference between all events and most important event.

Table B14: Whether event resolved by legal event type and how handled (all events), Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of Legal Event</i>	<i>Resolved %</i>			
	<i>Sought help</i>	<i>Dealt with themselves</i>	<i>Did nothing</i>	<i>All</i>
Business	100.0	100.0	40.0	80.0
Consumer	56.3	62.5	0.0	50.0
Credit and Debt	50.0	37.5	38.5	48.5
Criminal Law	31.3	33.3	16.7	28.0
Domestic Violence	75.0	0.0	100.0	66.7
Education	64.3	33.3	66.7	60.0
Employment	33.3	57.1	0.0	32.0
Family Law and Relationships	26.3	100.0	33.3	35.7
Government	41.7	54.5	50.0	48.1
Health	50.0	N/A	75.0	62.5
Housing	74.4	75.0	61.5	72.4
Human Rights	50.0	100.0	33.3	50.0
Motor Vehicles	62.5	100.0	70.0	73.9
Personal Injury	41.7	75.0	83.3	61.5
Wills and Estates	69.2	88.9	50.0	70.7
Other (uncategorised)	0.0	N/A	N/A	0.0
ALL EVENTS	55.6	69.9	46.7	57.0

Notes: For sample sizes see Appendix B, Table B3 (Help sought and All) and Table B6 (dealt with themselves and did nothing).

Table B15: Satisfaction with outcomes by how handled and event type (all events), Bega Valley LGA Pilot Survey, October–November 2002

<i>Type of Legal Event</i>	<i>Satisfied (%)</i>			
	<i>Sought help</i>	<i>Dealt with themselves</i>	<i>Did nothing</i>	<i>All</i>
Business	100.0	100.0	40.0	80.0
Business	57.1	50.0	40.0	50.0
Consumer	43.8	37.5	25.0	39.3
Credit and Debt	58.3	62.5	7.7	39.4
Criminal Law	18.8	66.7	33.3	28.0
Domestic Violence	50.0	0.0	100.0	50.0
Education	57.1	33.3	66.7	55.0
Employment	16.7	85.7	0.0	32.0
Family Law and Relationships	36.8	66.7	66.7	46.4
Government	25.0	63.6	50.0	44.4
Health	25.0	75.0	50.0	37.5
Housing	74.4	100.0	57.1	71.4
Human Rights	50.0	100.0	33.3	50.0
Motor Vehicles	87.5	100.0	60.0	78.3
Personal Injury	75.0	87.5	83.3	80.8
Wills and Estates	76.9	100.0	83.3	82.9
Other (uncategorised)	0.0	N/A	N/A	0.0
ALL EVENTS	53.9	72.0	46.2	56.6

Notes: For sample sizes see Appendix B, Table B3 (Help sought and All) and Table B6 (dealt with themselves and did nothing).

Appendix C

Technical report

This appendix includes a comparison of the demographic characteristics of survey participants with the population of the Bega Valley. It also includes details of the methodology and results of logistic regression analyses.

Presentation of data

Percentages in text are rounded to the nearest whole number. Percentages in tables are rounded to one decimal place. Tables may therefore not always add up to 100 per cent.

Missing values

For some questions, the dataset contains missing values because the participant did not answer a particular question. In most cases, the number of missing values was small (less than ten).

A number of different methodologies can be used to deal with missing values.⁹⁴ The small number of missing values for most questions precluded any further analysis of potential patterns within missing values.⁹⁵ Missing values have therefore been excluded in calculating percentages.

⁹⁴ See, for example, Hutcheson, John D Jr. and Prather, James E., 'Interpreting the effects of missing data in survey research' in de Vaus, D. (ed) *Social Surveys* (Vol IV), Sage Publications, London, 2002, pp.384-92.

⁹⁵ The exception to this (survey question 68) is discussed in Chapter 5.

Statistical significance

The discussion in the report is predominantly centred on relationships that were found to be statistically significant at least at the 5 per cent level.

Where the report describes relationships as ‘significant’, statistical analysis was conducted using either Fisher’s exact or Pearson’s chi-square probability test. Fisher’s exact test was used for two-by-two contingency tables with small expected frequencies because it does not require large expected frequencies to return statistically valid results. Use of this test enabled the Foundation to identify significant results for both Indigenous Australians and participants born in a non-English speaking country, despite the fact that these groups were relatively small.

Comparison of sample and population

This section compares the demographic profile of the survey participants to that of the population of the Bega Valley Shire. Comparative statistics are drawn from the 2001 Census of Population and Housing.⁹⁶

Gender and Age

The telephone survey sample was stratified by gender and age. Fifty-two per cent of participants were female (158) and 48 per cent male (148).

Both the mean (average) and median ages (rounded to whole years) of survey participants was 48. This compares to a median age of 42 in the 2001 Census.⁹⁷

⁹⁶ Australian Bureau of Statistics, *Community Profile of Bega Valley (A) (Statistical Local Area)*, Cat no. 145150550, Canberra, 2002a, <http://www.abs.gov.au/> (Bega Valley Community Profile).

⁹⁷ Australian Bureau of Statistics, *Snapshot of Bega Valley (A) (Statistical Local Area)*, Canberra, November 2002b, <http://www.abs.gov.au/> (Bega Valley Snapshot).

While the sample distribution within age and within gender were individually acceptable, the sample did vary from the 2001 Census, as shown in Table C1 below.

Because of the pilot nature of this study, the Foundation has not adopted a weighting strategy in relation to the data. It is intended that an appropriate weighting strategy will be developed and implemented for the main survey should the need arise.

Table C1: Gender and age of survey participants, Bega Valley LGA Pilot Survey, October–November 2002

<i>Age</i>	<i>Female</i>				<i>Male</i>			
	<i>Sample</i>		<i>Census</i>	<i>Differ- ence</i>	<i>Sample</i>		<i>Census</i>	<i>Differ- ence</i>
	<i>No.</i>	<i>%</i>	<i>2001</i>		<i>No.</i>	<i>%</i>	<i>2001</i>	
15–24	15	9.8	11.3	-1.5	15	10.5	12.5	-2.0
25–34	20	13.1	12.0	1.1	11	7.7	11.7	-4.0
35–44	38	24.8	19.1	5.7	29	20.3	17.6	2.7
45–54	25	16.3	18.0	-1.7	34	23.8	19.4	4.4
55–64	31	20.3	15.2	5.1	21	14.7	16.0	-1.3
65+	24	15.7	24.3	-8.6	33	23.1	22.9	0.2
Total	153	100.0	100.0		143	100.0	100.0	
<i>Missing</i>	5				5			

Notes: See Australian Bureau of Statistics (2002a) *Bega Valley Community Profile*, Table B03 for Census data

Income

Participants were asked to identify their weekly income from all sources. The five categories were collapsed into three categories for further analysis.

Table C2: Weekly income of survey participants, Bega Valley LGA Pilot Survey, October–November 2002

<i>Weekly income</i>	<i>Sample</i>		<i>Census 2001</i>	
	<i>No.</i>	<i>%</i>	<i>%</i>	<i>%</i>
Nil or Negative Income	14	5.1		
\$1 to \$199	44	16.1		
<i>Subtotal: Under \$200</i>	<i>58</i>	<i>21.2</i>		<i>32.2</i>
\$200 to \$499	115	42.1		40.5
\$500 to \$999	89	32.6		
Over \$1000	11	4.0		
<i>Subtotal: \$500 and over</i>	<i>100</i>	<i>36.6</i>		<i>27.2</i>
TOTAL	273	100.0		

Notes: n=273 No. missing=33. See Australian Bureau of Statistics (2002a) *Bega Valley Community Profile*, Table B13 for Census data

Almost 11 per cent of respondents did not answer this question. This is not an unusual outcome in relation to survey questions about income. For example, eight per cent of Bega Valley Residents did not provide details of their income in the 2001 Census.⁹⁸ As with other missing data, we have excluded missing cases from analysis.

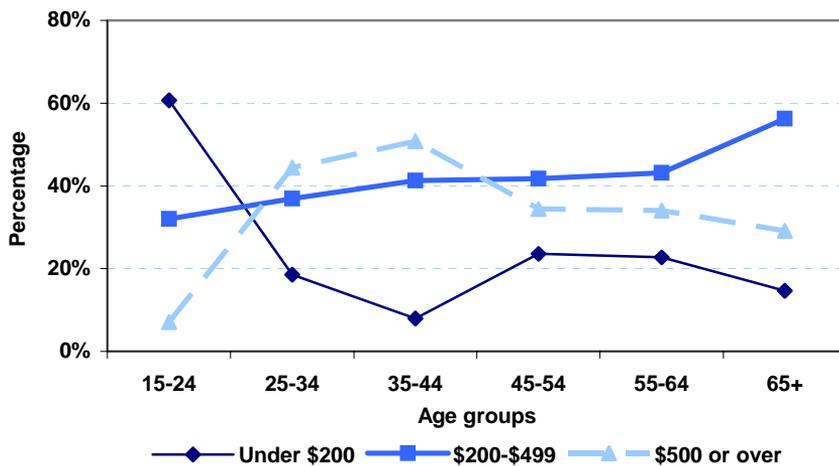
The survey sample exhibits significant variation from the Census figures: people on higher incomes were over sampled; people on lower incomes were under sampled. This is not surprising in a telephone survey, as lower income people are more likely to be without a telephone and/or live in larger households.

⁹⁸ See Australian Bureau of Statistics (2002a) *Bega Valley Community Profile*, Table B13.

Income was found to be strongly associated with age, tending to be lowest amongst younger participants and peaking mid life.⁹⁹

- Participants aged 15 to 24 were significantly more likely to earn less than \$200 per week and significantly less likely to earn \$500 or more per week
- Participants aged 35 to 44 were significantly less likely to earn less than \$200 per week and significantly more likely to earn \$500 or over per week
- Participants aged 65 and over tended towards an income of \$200 to \$499 per week.

Figure C1: Weekly income of survey participants by age, Bega Valley LGA Pilot Survey, October–November 2002



⁹⁹ $\chi^2=41.436$ $df=10$ $p=.000$.

Income was also related to gender, education and disability:

- Female participants tended to have incomes under \$500 per week, while male participants tended to have incomes over \$500 per week.¹⁰⁰
- Participants with no formal qualifications were significantly more likely to earn under \$200 per week, while those with university education were significantly more likely to earn over \$500 per week.¹⁰¹
- Participants with a disability tended to earn \$200 to \$499 per week.

These relationships between income and other demographic factors need to be taken into account in examining issues such as whether legal events are experienced. For example there is a relationship between income and experiencing one or more legal events. The interaction between age and income will therefore affect results examining the relationship between age and experiencing legal events.

Indigenous Australians

Three per cent of the sample population (8 participants) indicated that they were Indigenous Australians. In 2001, there were 362 Indigenous Australians (180 males and 182 females) aged 15 or over living in the Bega Valley LGA, representing 1.5 per cent of all persons aged 15 or over living in the Bega Valley LGA.¹⁰² Despite the small number of Indigenous participants, the Foundation was still able to identify a number of significant results for this group.¹⁰³

¹⁰⁰ $\chi^2=7.162$ $df=2$ $p=.028$.

¹⁰¹ $\chi^2=25.850$ $df=8$ $p=.001$.

¹⁰² Australian Bureau of Statistics *ABS CDATA 2001 CD ROM* (Release 2), Canberra, 2002c, Time Series Profile T06.

¹⁰³ Fisher's exact probability test was used for all two-by-two contingency tables. This test does not require large expected frequencies to return valid results.

English speaking background

Survey participants were asked to identify their country of birth. Due to privacy issues associated with the small number of overseas born participants, country of birth data presented in Table 2.4 is classified as English speaking or non-English speaking.¹⁰⁴ There was no significant variation from the 2001 Census figures for the Bega Valley LGA. As with Indigenous Australian participants, the Foundation was able to identify a number of significant results for this group despite their small numbers.

Table C3: Birthplace of survey participants, Bega Valley LGA Pilot Survey, October–November 2002

<i>Birthplace</i>	<i>Sample</i>		<i>Census 2001</i>
	<i>No.</i>	<i>%</i>	<i>%</i>
Australia	265	86.6	88.2
Overseas (English speaking country)	25	8.2	7.6
Overseas (non-English speaking country)	16	5.2	4.2

Notes: n=306 See Australian Bureau of Statistics (2002a) *Bega Valley Community Profile*, Table B06 for Census data.

Seven survey participants (2 per cent) indicated that they prefer to communicate in a language other than English. Although the number is small, it represents almost half of all participants born in a non-English speaking country.

Education

Participants were asked to indicate the highest educational qualification that they had achieved. The seven categories were then collapsed into five for further analysis.

¹⁰⁴ Overseas countries designated as English speaking countries are Canada, the United States of America, the United Kingdom, Ireland, South Africa and New Zealand.

Table C4: Highest educational level of survey participants, Bega Valley LGA Pilot Survey, October–November 2002

<i>Education level</i>	<i>Sample</i>		<i>Census 2001</i>
	<i>No.</i>	<i>%</i>	<i>%</i>
Did not finish school/Still at school	41	13.5	*
Year 10/School Certificate/Intermediate Certificate or equivalent	98	32.2	*
Year 12/Higher School Certificate/Leaving Certificate or equivalent	58	19.1	*
Trade Certificate or apprenticeship	20	6.6	
Other Certificate or Diploma	33	10.9	
<i>Subtotal: Certificate/Diploma</i>	<i>53</i>	<i>17.4</i>	<i>28.2</i>
University degree	42	13.8	
Post graduate qualifications	12	3.9	
<i>Subtotal: University degree or higher</i>	<i>54</i>	<i>17.8</i>	<i>9.7</i>
TOTAL	304	100.0	

Notes: n=304; No. missing =2, See Appendix B Table B2 for all responses. See Australian Bureau of Statistics (2002a) *Bega Valley Community Profile* Table B23, for Census data. *ABS Figures unavailable as ABS collects highest completed level of school and non-school qualifications separately.

While Census figures are not available for all educational qualifications, it is clear that the telephone survey over-sampled university educated people and under-sampled those with other post-school qualifications.

Disability

Survey participants were asked whether they suffered from any mental or physical disabilities or long term or chronic conditions. Thirty-one per cent of survey participants indicated that they suffered from a disability or long term health problem, with 7 participants experiencing multiple disabilities.

Table C5 shows the types of disabilities experienced by participants. Seventy-one per cent of all participants with disabilities had a physical disability.¹⁰⁵ This represents 22 per cent of respondents. Twenty-eight per cent of all participants had a chronic condition¹⁰⁶ (9 per cent of respondents).

Table C5: Disability type of survey participants, Bega Valley LGA Pilot Survey, October–November 2002

<i>Disability Type</i>	<i>No.</i>	<i>Disabled %</i>	<i>All %</i>
Physical Disability	67	70.5	21.9
Chronic Condition	27	28.4	8.8
Mental Health Problem	5	5.3	1.6
Sensory Disability	3	3.2	1.0
Learning Disability	1	1.1	0.3

Notes: Disabled n=95; All n=306; Multiple responses acceptable.

There was a strong relationship between age and disability:¹⁰⁷

- Participants aged 55 and over were significantly more likely to have a disability or chronic condition than other participants.
- Participants aged under 25 were less likely to have a disability or chronic condition than other participants.

¹⁰⁵ Physical disabilities included arthritis, back problems, neck problems, quadriplegia and other diseases that affected a participant's mobility or physical abilities.

¹⁰⁶ Chronic conditions included asthma, diabetes and heart problems.

¹⁰⁷ $\chi^2=32.040$ $df=5$ $p=.000$.

Logistic Regression Analyses

This Appendix describes the logistic regression procedure employed in this report.

What is modelled in logistic regression?

Logistic regression modelling enables the modeller to quantify the effect of various explanatory variables (for example, demographic factors) on the outcome variable (for example, satisfaction with outcomes) when the outcome variable is discrete, usually binary. The purpose of the modelling is to examine the relationship between the outcome variable and a set of explanatory variables.

In this study, a series of logistic regression analyses were conducted to find the ‘best’ fitting models to describe the relationship under investigation within the constraints of available data. In the process of model building, we followed the guidelines provided by Hosmer and Lemeshow.¹⁰⁸

We began with a model containing all relevant variables. Variables that did not contribute to the model with the required significance level ($p < .05$) were eliminated one by one, from the highest to the lowest. Each subsequent model was compared to the older model using the likelihood ratio test. The estimated coefficients for the remaining variables were also compared to those from the full model. The process continued until all retained variables were statistically significant. Having obtained the main effects model, interactions among the variables in the model were checked. Any interaction term contributing to the model at the traditional level of statistical significance ($p < .05$) was included. Finally, the adequacy of the model and its fit were assessed before the final ‘best’ fitted model was determined.

¹⁰⁸ Hosmer, D.W. and Lemeshow, S. (2000), *Applied Logistic Regression*, 2nd ed., John Wiley & Sons, New York.

The outcome variables examined in this report are:

1. Experiencing one or more legal events
2. Seeking help
3. Resolving legal events
4. Satisfaction with outcomes.

Regression model for experiencing one or more legal events

First, we examined the relationship between experiencing one or more legal events and demographic characteristics. The following variables were used:

- Outcome (dependent variable): experiencing one or more legal events (0 = no legal events experienced; 1 = one or more legal events experienced)
- Demographic characteristics (independent variables): see Appendix A, Table A2.

There were 265 cases. There were 41 cases with missing values in one or more of the demographic variables.

The following variables were included in the final model:

- Age
- Income
- Disability status.

These three variables are the significant predictors of experiencing one or more legal events as shown in Table C6.

The Hosmer-Lemeshow test showing a chi-squared value of 5.998 with a significance level of 0.647 indicates a good fit for the model. The prediction table (Table C6.D) showing an overall percentage of 75.8 per cent predicted correctly indicates good accuracy of prediction. Further analysis shows a fairly good estimate for the classification of cases by the model. The λ_p value of 0.247 indicates a moderately strong reduction in the error of prediction for the model. In addition, the τ_p value of 0.446 shows that the model reduces the error of classification of cases as having a problem or not by about 45 per cent.

Table C6: Logistic regression model for experiencing one or more legal events

C6.A: Variables in the Equation						
	B	S.E.	Wald	df	Sig.	Exp(B)
Age			36.472	5	.000	
Age (15-24)	2.508	.600	17.459	1	.000	12.278
Age (25-34)	1.819	.558	10.645	1	.001	6.168
Age (35-44)	2.398	.482	24.758	1	.000	11.000
Age (45-54)	2.571	.507	25.740	1	.000	13.078
Age (55-64)	1.280	.461	7.703	1	.006	3.597
Disability	1.082	.369	8.593	1	.003	2.949
Income			9.261	2	.010	
Income (under \$200)	-1.246	.423	8.668	1	.003	.288
Income (\$200–499)	-.292	.355	.677	1	.411	.747
Constant	-.821	.417	3.889	1	.049	.440

Notes: Reference groups: age (65 and over); no disability, income (\$500 and over)

C6.B: Model Summary				C6.C: Hosmer and Lemeshow Test			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square	Step	Chi-square	df	Sig.
1	280.500(a)	.178	.249	1	5.998	8	.647

(a) Estimation terminated at iteration number 5 because parameter estimates changed by less than .001

C6.D: Classification Table (a)

Observed		Predicted			
		Event		Percentage Correct	
		No legal events	One or more legal events		
Step 1	No of Events	No legal events	38	47	44.7
		One or more legal events	17	163	90.6
Overall Percentage					75.8

(a) The cut value is .500

$$\text{Note: } \lambda_p = [(38+47)-(17+47)]/(38+47) = .247$$

$$\text{For } \tau_p: n_{y=0} = 38+47 = 85; n_{y=1} = 17+163 = 180. (2)(85)(180)/265 = 115.47$$

$$\text{Then } \tau_p = (115.47 - 64)/115.47 = .446$$

Regression model for seeking help

We examined the relationship between seeking help and demographic characteristics and legal events types. The following variables were used:

- Outcome (dependent variable): seeking help (0 = help not sought; 1 = help sought)
- Demographic characteristics (independent variables): See Appendix A, Table A2
- Event type (independent variable): See Appendix A, Table A5.

There were 359 cases. There were 38 cases with missing values in one or more of the demographic variables.¹⁰⁹

There was no association between demographic factors, problem types and seeking help. No individual or collective effect of demographic characteristics or problem types on seeking help was found to be statistically significant.

¹⁰⁹ The one 'Other (uncategorised)' event was also excluded from the dataset.

It was found that education would have a statistically significant effect on seeking help if income was retained in the model. But the effect of income itself on seeking help was not statistically significant. In this case, participants with year 10 or year 12 certificate or equivalent were less likely to seek help compared to others. The reason for the influence of income on the relationship of education and seeking help may be due to the high percentage of missing value for income. Income was found to have about 8 per cent missing value, and this could cause some undesirable effect on other variables, such as education. Hence, income was excluded in the further analysis.

Having removed income from the analysis, other demographic variables and event type show no statistically significant effect on seeking help. In short, the data does not support or imply any association between whether participants sought help or not and demographic factors or the nature of the legal event.

Regression model for resolution of events

We considered the relationship between resolution and demographic characteristics, event types and seeking help. The following variables were used:

- Outcome (dependent variable): whether the event was resolved (0 = event not resolved or in the process of resolution; 1 = event resolved)
- Demographic characteristics (independent variables): see Appendix A, Table A2
- Event type (independent variable) : see Appendix A, Table A5
- How the event was handled (independent variable): see Appendix A, Table A5.

There were 387 cases. There were 10 cases with missing values in one or more of the above variables.¹¹⁰

The following variables were included in the final model:

- How the event was handled
- Legal event type
- Whether the participant was an Indigenous Australian.

These three variables are the significant predictors of resolution of legal events as shown in Table C7.

The Hosmer-Lemeshow test showing a chi-squared value of 2.466 with a significance level of 0.963 indicates a good fit for the model. The prediction table (Table C7.D), showing an overall percentage of 68.7 per cent predicted correctly, indicates good accuracy of prediction. Further analysis shows a fairly good estimate for the classification of cases by the model. The λ_p value of 0.271 indicates a moderately strong reduction in the error of prediction for the model. In addition, the τ_p value of 0.362 shows that the model reduces the error of classification of cases as resolved or not by about 37 per cent.

¹¹⁰ The one 'Other (uncategorised)' event was also excluded from the dataset.

Table C7: Logistic regression model for resolution

C7.A: Variables in the Equation						
	B	S.E.	Wald	df	Sig.	Exp(B)
Indigenous	-2.301	.695	10.955	1	.001	.100
Event Type			37.455	14	.001	
Business	1.447	.662	4.776	1	.029	4.250
Consumer	-.116	.400	.083	1	.773	.891
Credit & debt	-.048	.385	.015	1	.901	.953
Criminal Law	-.791	.466	2.882	1	.090	.453
Domestic Violence	1.026	.909	1.274	1	.259	2.789
Education	.453	.478	.896	1	.344	1.573
Employment	-.866	.457	3.585	1	.058	.421
Family Law	-.431	.414	1.085	1	.298	.650
Government	-.302	.420	.518	1	.472	.739
Health	.716	.748	.918	1	.338	2.047
Housing	.939	.287	10.734	1	.001	2.559
Human rights	.062	.851	.005	1	.942	1.064
Motor vehicle	1.206	.521	5.348	1	.021	3.340
Wills and Estates	.785	.356	4.866	1	.027	2.192
How handled			14.040	2	.001	
Did nothing	-.401	.274	2.142	1	.143	.670
Dealt with it myself	.888	.295	9.052	1	.003	2.430

Notes: Reference groups: event (personal injury) non-Indigenous, how handled (sought help)

C7.B: Model Summary				C7.C: Hosmer and Lemeshow Test			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square	Step	Chi-square	df	Sig.
1	463.509(a)	.172	.229	1	2.466	8	963

(a) Estimation terminated at iteration number 5 because parameter estimates changed by less than .001

C7.D: Classification Table (a)

Observed		Predicted			Percentage Correct
		Resolution		Percentage Correct	
		Not resolved	Resolved		
Step 1	Resolution	Not resolved	97	69	58.4
		Resolved	52	169	76.5
Overall Percentage					68.7

(a) The cut value is .500

Note: For Lambda-p, $\lambda_p = [(97+69)-(52+69)]/(97+69) = .271$

For Tau-p, $n_{y=0} = 166$; $n_{y=1} = 221$. $(2)(166)(221)/387 = 189.59$

Then $\tau_p = (189.59 - 121)/189.59 = .362$

Regression model for satisfaction

We examined the relationship between satisfaction with outcomes and demographic characteristics, event types, seeking help and resolution. It should be pointed out that by including seeking help and resolution as explanatory variables, the effects of the relationship between demographic characteristics and event nature with seeking help and resolution (as shown above) were brought into the satisfaction model. The following variables were used:

- Outcome (dependent variable): satisfaction with outcome¹¹¹
(0 = dissatisfied or neutral; 1 = satisfied)
- Demographic characteristics (independent variables): see Appendix A, Table A2
- Event type (independent variable): see Appendix A, Table A5
- How the event was handled (independent variable): see Appendix A, Table A5
- Whether the event was resolved (independent variable): see Appendix A, Table A5.

¹¹¹ 'Neither satisfied nor dissatisfied' combined with 'Dissatisfied' for regression analysis.

There were 384 cases. There were 13 cases with missing values in one or more of the above variables.¹¹²

The following variables were included in the final model:

- Whether the event was resolved
- Whether the participant was from an English speaking country
- Education level of participant
- The type of legal event
- How the event was handled.

These five variables are the significant predictors of satisfaction with the outcome of legal events as seen in Table C8.

The Hosmer-Lemeshow test showing a chi-squared value of 9.413 with a significance level of 0.309 indicates a good fit for the model. The prediction table (Table C8.D), showing an overall percentage of 82.3 per cent predicted correctly, indicates good accuracy of prediction. Further analysis (see note below) shows a good estimate for the classification of cases by the model. The λ_p value of 0.595 indicates a strong reduction in the error of prediction for the model. In addition, the τ_p value of 0.640 shows that the model reduces the error of classification of cases as satisfied or not with outcomes by 64 per cent.

¹¹² The one 'Other (uncategorised)' event was also excluded from the dataset.

Table C8: Logistic Regression model for satisfaction with outcomes

C8.A: Variables in the Equation						
	B	S.E.	Wald	df	Sig.	Exp(B)
Indigenous	-2.301	.695	10.955	1	.001	.100
Event Type			37.455	14	.001	
Business	1.447	.662	4.776	1	.029	4.250
Event Resolved	2.845	.316	81.173	1	.000	17.198
English speaking country	2.213	.816	7.360	1	.007	9.140
Education			12.881	4	.012	
Did not finish school	.588	.498	1.391	1	.238	1.800
Yr 10 or equivalent	1.351	.405	11.108	1	.001	3.861
Yr 12 or equivalent	.957	.462	4.294	1	.038	2.604
Cert/Diploma	1.215	.484	6.311	1	.012	3.371
Event type			30.991	14	.006	
Business	-2.143	.904	5.621	1	.018	.117
Consumer	-2.011	.760	7.000	1	.008	.134
Credit and debt	-2.071	.752	7.588	1	.006	.126
Criminal law	-2.126	.820	6.722	1	.010	.119
Domestic violence	-2.173	1.132	3.687	1	.055	.114
Education	-1.245	.848	2.158	1	.142	.288
Employment	-2.086	.799	6.815	1	.009	.124
Family law	-1.044	.777	1.804	1	.179	.352
Government	-1.795	.777	5.342	1	.021	.166
Health	-2.474	1.110	4.970	1	.026	.084
Housing	-.950	.678	1.962	1	.161	.387
Human rights	-1.777	1.256	2.002	1	.157	.169
Motor vehicle	-.096	.865	.012	1	.912	.909
Wills and Estates	.071	.775	.008	1	.927	1.074
How handled			7.658	2	.022	
Did nothing	-.394	.360	1.200	1	.273	.674
Dealt with it myself	.813	.372	4.765	1	.029	2.254
Constant	-3.015	1.052	8.219	1	.004	.049

Notes: Reference Group: not resolved, non-English speaking country, education (university degree or higher), event (personal injury) how handled (sought help)

C8.B: Model Summary

C7.C: Hosmer and Lemeshow Test

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square	Step	Chi-square	df	Sig.
1	328.873(a)	.402	.539	1	9.413	8	.309

(a) Estimation terminated at iteration number 5 because parameter estimates changed by less than .001

C8.D: Classification Table (a)

Observed		Predicted			
		Satisfaction		Percentage Correct	
		Not satisfied	Satisfied		
Step 1	Satisfaction	Not satisfied	131	37	78.0
		Satisfied	31	185	85.6
Overall Percentage					82.3

(a) The cut value is .500

Note: For Lambda-p, $\lambda_p = [(131+37)-(31+37)]/(131+37) = .595$

For Tau-p, $n_{y=0} = 168$; $n_{y=1} = 216$. $(2)(168)(216)/384 = 189.0$

Then $\tau_p = (189.0 - 68)/189.0 = .640$

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