

3. Prevalence of legal problems

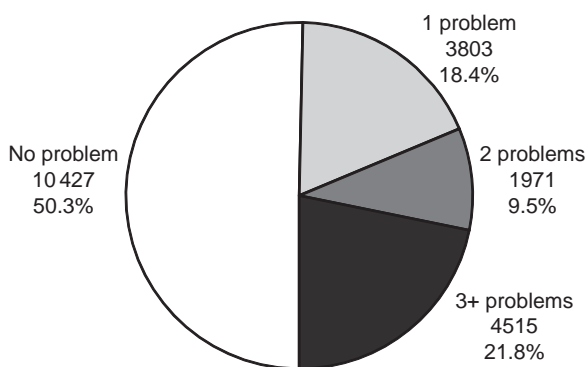
This chapter describes the prevalence of legal problems in the Australian sample, detailing the number, type and severity of legal problems experienced. It also examines the demographic characteristics of respondents that are associated with experiencing different types of legal problems.

Prevalence of legal problems overall

Respondents were asked about legal problems they had experienced in the 12-month period prior to interview, including both problems that began in this period and problems that began earlier but were still ongoing in this period (see Appendix A1, questions P1–P40). Overall, the 20 716 Australian respondents reported experiencing a total of 52 950 legal problems in the 12-month reference period.¹ It is worth noting that the LAW Survey measured not only the number of different types of legal problems experienced, but also the number of times that each specific type of legal problem was experienced. Thus, the total number of legal problems for each respondent in the 12-month period is the sum of the number reported for each specific type of legal problem.

Half of the respondents (50.3% or 10 427) reported that they did not experience any legal problems during the 12-month reference period (see Figure 3.1). The remaining respondents (49.7% or 10 289) reported experiencing at least one legal problem in the reference period. The percentage of respondents who experienced multiple problems (i.e. two or more problems) was 31.3 per cent, with 21.8 per cent of all respondents experiencing three or more legal problems. Applying these sample percentages to population numbers, it is estimated that approximately 8 513 000 people aged 15 years or over in the Australian population experience a legal problem within a 12-month period, including 1 631 000 experiencing two problems and 3 736 000 experiencing three or more problems.²

Figure 3.1: Prevalence of legal problems, Australia



Note: N=20 716 respondents.

¹ As a result of rounding weighted data, some numbers and percentages in the report do not sum precisely to totals.

² These figures are based on estimated Australian population numbers as at June 2008 (ABS 2004d, 2007a, 2008e). See Appendix A2, 'Weighting' section for details.

The median number of legal problems for those Australian respondents who experienced at least one legal problem was 2.0,³ while the most commonly reported number of problems (i.e. the mode) for those who experienced legal problems was 1.0.⁴

Table 3.1 presents a cumulative frequency distribution of legal problems for the Australian respondents.⁵ It can be seen that a minority of respondents accounted for a disproportionate number of the legal problems experienced. For example, while the respondents who experienced three or more legal problems represented less than one-quarter of the Australian sample (21.8%), they accounted

Table 3.1: Cumulative frequency distribution of legal problems, Australia

<i>Problems per respondent</i>	<i>All respondents</i>		<i>All problems</i>	
	<i>N</i>	<i>Cumulative %</i>	<i>N</i>	<i>Cumulative %</i>
25+	351	1.7	16 930	32.0
24	19	1.8	461	32.8
23	36	2.0	830	34.4
22	22	2.1	482	35.3
21	29	2.2	601	36.5
20	26	2.3	512	37.4
19	32	2.5	602	38.6
18	40	2.7	729	39.9
17	44	2.9	748	41.3
16	50	3.1	794	42.8
15	62	3.4	937	44.6
14	62	3.7	864	46.3
13	71	4.1	918	48.0
12	85	4.5	1 026	49.9
11	113	5.0	1 248	52.3
10	136	5.7	1 359	54.8
9	157	6.4	1 415	57.5
8	214	7.5	1 709	60.7
7	283	8.8	1 981	64.5
6	436	10.9	2 616	69.4
5	490	13.3	2 452	74.1
4	721	16.8	2 883	79.5
3	1 036	21.8	3 109	85.4
2	1 971	31.3	3 942	92.8
1	3 803	49.7	3 803	100.0
0	10 427	100.0		
Total	20 716		52 950	

Note: N=20 716 respondents.

³ The median, like the mean or average, is a measure of the central tendency of a frequency distribution. The median provides the midpoint of the frequency distribution and is a more appropriate measure of central tendency than the mean when the distribution is skewed, as it is in the present case. When the distribution is skewed, the mean can be unduly influenced by a minority of extreme scores, resulting in a distorted picture of what constitutes a 'typical' score.

⁴ When respondents were not sure whether they had experienced a specific type of legal problem in the reference period, they were not credited with experiencing that problem type. Furthermore, in a small number of cases, a respondent reported experiencing a problem type but did not specify how many times they had experienced this problem type in the reference period. In these cases, a frequency of one was assigned to such specific problem types, given that the mode for each specific problem type across the Australian sample was 1.0.

⁵ As for Figure 3.1, the total number of legal problems for each respondent is the sum of the frequency reported for each specific type of legal problem.

for more than four-fifths of the 52 950 legal problems experienced (85.4%). Less than one-tenth (8.8%) of the sample accounted for approximately two-thirds of the problems (64.5%), and 4.5 per cent of the sample accounted for about half of the problems (49.9%). It is worth remembering here that the legal problems experienced by some respondents included multiple instances of the same specific type of legal problem in the reference period.⁶

Prevalence of different types of legal problems

As noted earlier, the survey measured the prevalence of 129 specific types of legal problems. These 129 problem types were categorised into 12 problem groups and 27 problem subgroups (see Appendix Table A2.1).

Table 3.2 presents the reported prevalence of legal problems during the 12-month reference period broken down by problem group and problem subgroup. Appendix Table A2.1 details the classification of specific types of legal problems into problem groups and problem subgroups.

As shown in Table 3.2, there was considerable variation in the prevalence of different legal problem groups. The problem groups with the highest prevalence rates were the consumer, crime, housing and government problem groups, which were experienced by 20.6, 14.3, 11.8 and 10.7 per cent of Australian respondents, respectively. In contrast, only 3.3 per cent of Australian respondents experienced legal problems from the health problem group, and only 5.0 per cent of respondents experienced legal problems from the family problem group. Legal problems related to mental health were experienced by only 0.5 per cent of respondents.

Prevalence of substantial legal problems

For each specific type of legal problem reported, the respondent rated the problem's severity in terms of its impact on their everyday life, choosing from 'none', 'slight', 'moderate' and 'severe' impact. When the respondent reported two or more instances of the same specific type of problem, they were asked to rate the severity of only the worst of these problems.

For convenience, throughout this report, problems rated as having no impact or only a slight impact on everyday life are referred to as 'minor problems', and problems rated as having a moderate or severe impact on everyday life are referred to as 'substantial problems'.

Figure 3.2 presents the number of respondents who experienced substantial problems. The 10 289 Australian respondents who experienced legal problems comprised 5637 respondents who had at least one substantial problem and 4652 respondents whose worst (or sole) problem was only minor.⁷ The 5637 respondents with a substantial legal problem represented 27.2 per cent of the entire sample of 20 716 respondents. Translating this number of respondents with a substantial problem into population numbers, it is estimated that 4 664 000 Australian people aged 15 years or over experience a substantial legal problem within a 12-month period.⁸

⁶ In a small minority of cases, frequencies of 20 or more for some specific problem types were reported by individual respondents.

⁷ In a small number of cases, respondents did not provide problem severity ratings for some of their problems. Unless a severity rating of 'substantial' was provided for at least one of a respondent's problems, the respondent was assigned to the 'minor problems only' category.

⁸ These figures are based on estimated Australian population numbers as at June 2008 (ABS 2004d, 2007a, 2008e). See Appendix A2, 'Weighting' section for details.

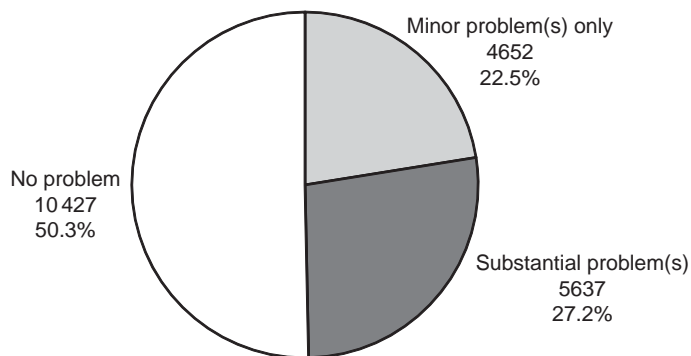
Table 3.2: Prevalence of legal problems by problem group and problem subgroup, Australia

Problem group Problem subgroup	Respondents with problems		All problems	
	N	%	N	%
Accidents	1 605	7.7	1 780	3.4
Consumer	4 269	20.6	11 040	20.8
Goods	1 423	6.9	2 589	4.9
Services	3 491	16.8	8 451	16.0
Credit/debt	1 327	6.4	3 488	6.6
Crime	2 954	14.3	7 870	14.9
Crime offender	350	1.7	695	1.3
Crime victim	2 748	13.3	7 174	13.5
Employment	1 290	6.2	3 404	6.4
Family	1 037	5.0	3 751	7.1
Children ^a	714	3.4	2 831	5.3
Relationships	429	2.1	920	1.7
Government	2 224	10.7	4 418	8.3
Fines	560	2.7	1 201	2.3
Government payments	485	2.3	823	1.6
Local government	982	4.7	1 691	3.2
State/federal government	553	2.7	703	1.3
Health	691	3.3	1 531	2.9
Clinical negligence	462	2.2	718	1.4
Health services	215	1.0	638	1.2
Mental health	104	0.5	175	0.3
Housing	2 439	11.8	6 643	12.5
Neighbours	1 639	7.9	4 555	8.6
Owned housing	414	2.0	874	1.7
Rented housing	599	2.9	1 190	2.2
Other housing	18	0.1	25	0.0
Money	1 183	5.7	2 621	4.9
Business/investment	871	4.2	2 003	3.8
Wills/estates	384	1.9	618	1.2
Personal injury	1 444	7.0	2 369	4.5
Rights	1 202	5.8	4 024	7.6
Discrimination (outside work)	506	2.4	1 622	3.1
Education	505	2.4	1 569	3.0
Unfair treatment by police	299	1.4	801	1.5
Other civil	26	0.1	32	0.1
Unclassified^b	5	0.0	11	0.0
All problem groups	10 289	49.7	52 950	100.0

a Includes problems related to grandchildren (see Appendix A1, question P28). Some respondents (1075) had missing information on whether they had grandchildren (see Appendix A1, question D6) and were not asked about legal problems related to grandchildren. Thus, the prevalence reported for the children problem subgroup may slightly underestimate the true prevalence.

b Comprises problems that were unclearly described by respondents at question P40 (see Appendix A1).

Note: N=20 716 respondents. Percentages do not sum to 100, because multiple problems were experienced by some respondents.

Figure 3.2: Prevalence of substantial legal problems, Australia

Note: N=20 716 respondents.

Table 3.3 displays the number of Australian respondents with substantial problems broken down by problem group and problem subgroup (see first data column). The number of respondents with a substantial problem of a particular type (i.e. from a particular problem group or problem subgroup) is expressed both as a percentage of the respondents who experienced that problem type (see second data column) and as a percentage of the entire sample (see third data column). For example, 229 respondents indicated that they had experienced an accidents problem that was substantial. These 229 respondents represented 14.3 per cent of the 1605 respondents who had experienced an accidents problem and 1.1 per cent of the entire Australian sample of 20 716 respondents.

The second data column in Table 3.3 shows that problem groups varied considerably in the proportion of substantial problems they comprised. The family and health problem groups comprised the highest percentages of substantial problems, while the accidents, crime and consumer problem groups comprised the lowest. More specifically, the majority of respondents who experienced family (77.5%) or health (69.5%) problems had at least one substantial problem of this type, whereas less than half of the respondents with accidents (14.3%), crime (42.1%) or consumer (43.5%) problems had at least one substantial problem of this type.

Although the consumer and crime problem groups tended to comprise predominantly minor problems, they were, as previously discussed, the most prevalent problem groups — 20.6 per cent of the entire sample experienced a consumer problem, and 14.3 per cent of the sample experienced a crime problem (see fifth data column).⁹ The sheer volume of these types of problems means that the prevalence of substantial problems of these types was also high, even though most of these problems were minor. Specifically, 9.0 per cent of the sample experienced a substantial consumer problem, and 6.0 per cent experienced a substantial crime problem (see third data column). Following the consumer and crime problem groups, the housing and government problem groups had the next highest prevalence of substantial problems. A substantial housing problem was experienced by 5.5 per cent of all respondents, and a substantial government problem was experienced by 5.4 per cent of all respondents.

As already noted, the prevalence of family and health problems in the sample was low, at 5.0 and 3.3 per cent, respectively (see fifth data column). As a result, the prevalence of substantial problems of these types in the sample was also low (3.9% and 2.3%, respectively; see third data column), even though most family and health problems were rated as substantial.

⁹ The fourth and fifth data columns of Table 3.3 are identical to the first two data columns in Table 3.2 and show the prevalence of each problem group and subgroup irrespective of problem severity.

Table 3.3: Prevalence of substantial legal problems by problem group and problem subgroup, Australia

<i>Problem group Problem subgroup</i>	<i>Respondents with substantial problems</i>			<i>Respondents with problems</i>	
	<i>N</i>	<i>% of respondents with this problem type</i>	<i>% of all respondents</i>	<i>N</i>	<i>% of all respondents</i>
Accidents	229	14.3	1.1	1 605	7.7
Consumer	1 858	43.5	9.0	4 269	20.6
Goods	380	26.7	1.8	1 423	6.9
Services	1 637	46.9	7.9	3 491	16.8
Credit/debt	696	52.5	3.4	1 327	6.4
Crime	1 243	42.1	6.0	2 954	14.3
Crime offender	213	60.8	1.0	350	1.7
Crime victim	1 110	40.4	5.4	2 748	13.3
Employment	787	61.0	3.8	1 290	6.2
Family	803	77.5	3.9	1 037	5.0
Children ^a	575	80.5	2.8	714	3.4
Relationships	326	76.1	1.6	429	2.1
Government	1 127	50.7	5.4	2 224	10.7
Fines	184	32.8	0.9	560	2.7
Government payments	301	62.1	1.5	485	2.3
Local government	484	49.3	2.3	982	4.7
State/federal government	288	52.0	1.4	553	2.7
Health	480	69.5	2.3	691	3.3
Clinical negligence	293	63.5	1.4	462	2.2
Health services	181	84.2	0.9	215	1.0
Mental health	84	81.0	0.4	104	0.5
Housing	1 131	46.4	5.5	2 439	11.8
Neighbours	681	41.5	3.3	1 639	7.9
Owned housing	231	55.8	1.1	414	2.0
Rented housing	318	53.0	1.5	599	2.9
Other housing	10	57.4	0.0	18	0.1
Money	630	53.2	3.0	1 183	5.7
Business/investment	423	48.6	2.0	871	4.2
Wills/estates	252	65.6	1.2	384	1.9
Personal injury	680	47.1	3.3	1 444	7.0
Rights	683	56.9	3.3	1 202	5.8
Discrimination (outside work)	297	58.7	1.4	506	2.4
Education	282	55.8	1.4	505	2.4
Unfair treatment by police	162	54.3	0.8	299	1.4
Other civil	19	75.3	0.1	26	0.1
Unclassified^b	2	41.4	0.0	5	0.0
All problem groups	5 637	54.8	27.2	10 289	49.7

a Includes problems related to grandchildren (see Appendix A1, question P28). Some respondents (1075) had missing information on whether they had grandchildren (see Appendix A1, question D6) and were not asked about legal problems related to grandchildren. Thus, the prevalence reported for the children problem subgroup may slightly underestimate the true prevalence.

b Comprises problems that were unclearly described by respondents at question P40 (see Appendix A1).

Note: N=20 716 respondents. Percentages do not sum to 100, because multiple problems were experienced by some respondents.

It is noteworthy that the accidents problem group comprised a particularly low proportion of substantial problems (14.3%) relative to all other problem groups (see second data column). This low proportion may reflect the fact that only injury-free motor vehicle accidents were included in this problem group. Motor vehicle accidents that did result in injury were classified under the personal injury problem group.

Table 3.3 also shows that the 5637 respondents with a substantial legal problem represented 27.2 per cent of the entire sample of 20 716 respondents and 54.8 per cent of the 10 289 respondents who had a legal problem of any type.

Prevalence of multiple legal problems

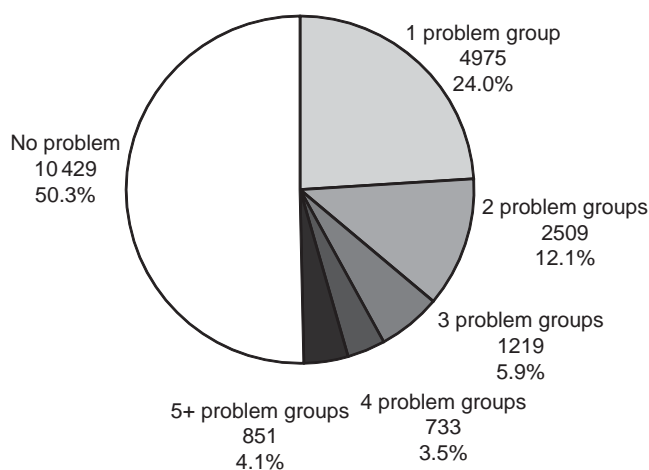
As mentioned above, 31.3 per cent of Australian respondents experienced multiple legal problems — that is, two or more legal problems. Multiple legal problems included:

- multiple problems across more than one of the 12 problem groups
- multiple problems of different types from the same problem group
- multiple instances of the same specific problem type.

Figure 3.3 shows the number of respondents who experienced multiple legal problems across different problem groups. It can be seen that 24.0 per cent of all Australian respondents experienced one or more problems from only one of the 12 problem groups, while 12.1 per cent had problems from two problem groups, and 13.5 per cent had problems from three or more problem groups. Note that Figure 3.1 shows the total number of problems experienced per respondent, regardless of whether these problems were from the same problem group or from different problem groups. A comparison of Figures 3.1 and 3.3 reveals that only some of the respondents who experienced multiple legal problems had problems from different problem groups. For example, whereas 31.3 per cent of the sample experienced at least two legal problems (see Figure 3.1), only 25.6 per cent of the sample experienced problems from at least two problem groups (see Figure 3.3).

Table 3.4 presents the number of respondents who experienced multiple legal problems from the same problem group or problem subgroup (see first data column). For example, respondents who had multiple problems from the housing problem group include respondents with different types of housing problems (e.g. both a ‘neighbours’ problem and a ‘mortgage payment’ problem) as well

Figure 3.3: Prevalence of multiple legal problems across problem groups, Australia



Note: N=20 716 respondents.

Table 3.4: Prevalence of multiple legal problems by problem group and problem subgroup, Australia

<i>Problem group Problem subgroup</i>	<i>Respondents with multiple problems</i>			<i>Respondents with problems</i>	
	<i>N</i>	<i>% of respondents with this problem type</i>	<i>% of all respondents</i>	<i>N</i>	<i>% of all respondents</i>
Accidents	139	8.7	0.7	1 605	7.7
Consumer	1 917	44.9	9.3	4 269	20.6
Goods	472	33.1	2.3	1 423	6.9
Services	1 421	40.7	6.9	3 491	16.8
Credit/debt	562	42.4	2.7	1 327	6.4
Crime	1 213	41.1	5.9	2 954	14.3
Crime offender	112	32.1	0.5	350	1.7
Crime victim	1 109	40.4	5.4	2 748	13.3
Employment	511	39.6	2.5	1 290	6.2
Family	434	41.9	2.1	1 037	5.0
Children ^a	321	45.0	1.5	714	3.4
Relationships	127	29.7	0.6	429	2.1
Government	797	35.8	3.8	2 224	10.7
Fines	204	36.5	1.0	560	2.7
Government payments	130	26.7	0.6	485	2.3
Local government	273	27.8	1.3	982	4.7
State/federal government	88	15.9	0.4	553	2.7
Health	242	35.0	1.2	691	3.3
Clinical negligence	117	25.4	0.6	462	2.2
Health services	98	45.5	0.5	215	1.0
Mental health	36	34.4	0.2	104	0.5
Housing	948	38.9	4.6	2 439	11.8
Neighbours	578	35.3	2.8	1 639	7.9
Owned housing	122	29.5	0.6	414	2.0
Rented housing	220	36.7	1.1	599	2.9
Other housing	6	0.0	0.0	18	0.1
Money	417	35.2	2.0	1 183	5.7
Business/investment	306	35.2	1.5	871	4.2
Wills/estates	86	22.4	0.4	384	1.9
Personal injury	332	23.0	1.6	1 444	7.0
Rights	604	50.3	2.9	1 202	5.8
Discrimination (outside work)	249	49.1	1.2	506	2.4
Education	267	52.8	1.3	505	2.4
Unfair treatment by police	109	36.3	0.5	299	1.4
Other civil	4	13.9	0.0	26	0.1
Unclassified^b	0	0.0	0.0	5	0.0
All problem groups	6 486	63.0	31.3	10 289	49.7

a Includes problems related to grandchildren (see Appendix A1, question P28). Some respondents (1075) had missing information on whether they had grandchildren (see Appendix A1, question D6) and were not asked about legal problems related to grandchildren. Thus, the prevalence reported for the children problem subgroup may slightly underestimate the true prevalence.

b Comprises problems that were unclearly described by respondents at question P40 (see Appendix A1).

Note: N=20 716 respondents. Percentages do not sum to 100, because multiple problems were experienced by some respondents.

as respondents with multiple instances of the same type of problem (e.g. multiple ‘neighbours’ problems). The number of respondents with multiple problems from a particular problem group or problem subgroup is expressed both as a percentage of the respondents who experienced that type of problem (see second data column) and as a percentage of the entire sample (see third data column). For example, 948 respondents experienced multiple housing problems. These 948 respondents represented 38.9 per cent of the 2439 respondents with a housing problem and 4.6 per cent of the entire Australian sample of 20 716 respondents.

The second data column of Table 3.4 shows that problem groups and subgroups varied considerably in the proportion of multiple problems they comprised. For example, approximately half of the respondents who experienced rights (50.3%), consumer (44.9%) and credit/debt (42.4%) problems experienced multiple problems of these types. In contrast, only 8.7 per cent of the respondents who experienced accidents problems had multiple accidents problems.

The third data column shows that the problem group with the highest prevalence of multiple problems was the consumer problem group, with 9.3 per cent of the Australian sample experiencing multiple consumer problems. The crime, housing and government problem groups had the next highest prevalence of multiple problems, with 5.9, 4.6 and 3.8 per cent of all Australian respondents experiencing multiple problems of these types, respectively.

Although the consumer, credit/debt and rights problem groups comprised similarly high proportions of multiple problems (44.9%, 42.4% and 50.3%, respectively; see second data column), the prevalence of multiple consumer problems in the sample was higher than the prevalence of multiple credit/debt and multiple rights problems (9.3% versus 2.7% and 2.9%, respectively; see third data column). This finding is largely due to the higher overall prevalence of consumer problems compared to credit/debt and rights problems (20.6% versus 6.4% and 5.8%, respectively; see fifth data column).

Predicting prevalence of legal problems overall

This section describes the demographic characteristics that are related to the experience of legal problems.

A binary multilevel logistic regression was conducted to examine the influence of a range of demographic characteristics on the likelihood of experiencing legal problems in Australia. The regression compared respondents who experienced one or more legal problems (of any type) to respondents who experienced no problems on the following demographic variables: gender, age, Indigenous status, disability status, education, employment status, family status, housing type, main income, main language and remoteness of residential area. The regression was used to determine the demographic variables that are statistically independent predictors of the prevalence of legal problems overall.¹⁰

Table 3.5 provides a summary of the regression results for Australia on the prevalence of legal problems overall, presenting the odds ratios for all of the significant comparisons. Table 3.6 presents the corresponding unprocessed or descriptive statistics.¹¹

¹⁰ See Chapter 2, ‘Method: Multivariate analyses’ section, and Appendix Tables A2.8 and A2.9 (model 1a) for further details.

¹¹ See Appendix Table A3.1 for the full results of this regression.

Table 3.5: Regression summary — prevalence of legal problems overall, Australia

SIGNIFICANT VARIABLES		
Variable	Categories compared	Odds ratio^a
Gender	Female male	0.9
Age	15–17 65+	2.0
	18–24 65+	2.8
	25–34 65+	2.8
	35–44 65+	3.0
	45–54 65+	2.4
	55–64 65+	1.9
Disability status	Disability no disability	2.2
Education	<Year 12 post-school	0.7
	Year 12 post-school	0.7
Employment status	Unemployed other	1.6
Family status	Single parent other	2.0
Housing type	Disadvantaged other	1.4
Main language	Non-English English	0.6
Remoteness	Remote major city	-
	Regional major city	0.9
NON-SIGNIFICANT VARIABLES Indigenous status, main income		

a An odds ratio (OR)>1.0 indicates that the first category had significantly higher odds of experiencing legal problems than the second category. OR<1.0 indicates that the first category had significantly lower odds. The size of the OR indicates the strength of the relationship. E.g. OR=2.0 means that the odds for the first category were twice those for the second category. OR=0.5 means that the odds for the first category were half those for the second category, or, in other words, that the odds for the second category were twice those (i.e. $1/0.5=2.0$) for the first category. See Appendix A2, 'Data analysis: Significance and strength of predictors' section for further details. '-' indicates that the comparison was not significant.

Note: N=20 585 respondents. Data were missing for 131 respondents.

As shown by the odds ratios¹² in Table 3.5, age, disability status and family status were the strongest significant independent predictors of legal problem prevalence in Australia. In descending order of strength, employment status, main language, education, housing type, remoteness of residential area and gender were also significant predictors. For the significant predictors, the demographic groups with higher odds of experiencing legal problems were:

- 15–64 year olds (versus those aged 65 years or over)
- people with a disability
- single parents
- people who had been unemployed
- people whose main language was English
- people with post-school qualifications (versus those with low education levels)
- people who had lived in disadvantaged housing
- people living in regional areas (versus those living in major city areas)
- males.

¹² An odds ratio that is significantly greater than 1.0 indicates that the first category in the comparison had higher odds than the second category, whereas an odds ratio that is significantly less than 1.0 indicates the reverse. Also, the size of the odds ratio indicates the strength of the relationship. For example, an odds ratio of 2.0 means that the odds for the first category were twice those for the second category, whereas an odds ratio of 5.0 means that the odds for the first category were five times those for the second category. An odds ratio of 0.5 means that the odds for the first category were half those for the second category, or, in other words, that the odds for the second category were twice those (i.e. $1/0.5=2.0$) for the first category. See Appendix A2, 'Data analysis: Significance and strength of predictors' section for details.

Table 3.6: Prevalence of legal problems by each demographic variable, Australia

Demographic variable	Category	Respondents with problems	Respondents without problems	All respondents	
		%	%	%	N
Gender	Female	48.4	51.6	100.0	10 491*
	Male ^R	51.0	49.0	100.0	10 225
	Total	49.7	50.3	100.0	20 716
Age	15–17	42.6	57.4	100.0	1 044*
	18–24	54.9	45.1	100.0	2 500*
	25–34	56.1	43.9	100.0	3 519*
	35–44	58.3	41.7	100.0	3 707*
	45–54	53.3	46.7	100.0	3 547*
	55–64	47.0	53.0	100.0	2 923*
	65+ ^R	30.7	69.3	100.0	3 477
	Total	49.7	50.3	100.0	20 716
Indigenous status	Indigenous	54.4	45.6	100.0	348
	Other ^R	49.6	50.4	100.0	20 368
	Total	49.7	50.3	100.0	20 716
Disability status	Disability	61.0	39.0	100.0	4 095*
	No disability ^R	46.9	53.1	100.0	16 621
	Total	49.7	50.3	100.0	20 716
Education	<Year 12	43.2	56.8	100.0	6 494*
	Year 12	47.9	52.1	100.0	4 146*
	Post-school ^R	54.8	45.2	100.0	9 945
	Total	49.8	50.2	100.0	20 585
Employment status	Unemployed	63.5	36.5	100.0	2 179*
	Other ^R	48.0	52.0	100.0	18 537
	Total	49.7	50.3	100.0	20 716
Family status	Single parent	69.3	30.7	100.0	1 486*
	Other ^R	48.2	51.8	100.0	19 230
	Total	49.7	50.3	100.0	20 716
Housing type	Disadvantaged	60.9	39.1	100.0	1 235*
	Other ^R	49.0	51.0	100.0	19 481
	Total	49.7	50.3	100.0	20 716
Main income	Government payment	45.7	54.3	100.0	5 495
	Other ^R	51.1	48.9	100.0	15 221
	Total	49.7	50.3	100.0	20 716
Main language	Non-English	42.9	57.1	100.0	1 398*
	English ^R	50.2	49.8	100.0	19 318
	Total	49.7	50.3	100.0	20 716
Remoteness	Remote	50.1	49.9	100.0	491
	Regional	47.3	52.7	100.0	6 394*
	Major city ^R	50.7	49.3	100.0	13 831
	Total	49.7	50.3	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20 585 respondents for education and N=20 716 respondents for other demographic variables. Education was missing for 131 respondents.

Indigenous status and main income were not significant in the regression on the prevalence of legal problems overall.

The descriptive statistics in Table 3.6 reveal a similar picture to the odds ratios from the regression in Table 3.5. Females had significantly lower odds of experiencing legal problems (0.9), with 48.4 per cent of females experiencing legal problems compared to 51.0 per cent of males.

People aged 15–64 years had odds of experiencing legal problems that were 1.9–3.0 times as high as those for people aged 65 years or over. Only 30.7 per cent of the oldest age group experienced legal problems compared to 42.6–58.3 per cent of the other age groups.

Respondents with a disability had odds of experiencing legal problems that were 2.2 times as high as those for other respondents. The percentage of respondents experiencing legal problems was 61.0 per cent for respondents with a disability compared to 46.9 per cent for other respondents.

Respondents with low levels of education had significantly lower odds of experiencing legal problems (0.7) than those with post-school qualifications. Between 43.2 and 47.9 per cent of respondents with low levels of education experienced legal problems compared to 54.8 per cent of respondents with post-school qualifications.

Respondents who had been unemployed had odds of experiencing legal problems that were 1.6 times as high as those for other respondents (63.5% versus 48.0%).

The odds of experiencing legal problems were 2.0 times as high for single parents as for other respondents (69.3% versus 48.2%).

Respondents who had lived in disadvantaged housing during the previous 12 months had odds of experiencing legal problems that were 1.4 times as high as those for other respondents (60.9% versus 49.0%).

Respondents whose main language was not English had significantly lower odds of experiencing legal problems (0.6) than other respondents. The percentage of respondents experiencing legal problems was 42.9 per cent for respondents whose main language was a non-English language compared to 50.2 per cent for respondents whose main language was English.

Respondents living in regional areas had significantly lower odds of experiencing legal problems (0.9) than respondents living in major city areas. The percentage of respondents experiencing legal problems was 47.3 per cent for those living in regional areas and 50.7 per cent for those living in major city areas.

Predicting prevalence of substantial legal problems

As previously noted, problems rated by respondents as having no impact or only a slight impact on everyday life were considered to be ‘minor problems’, and problems rated as having a moderate or severe impact on everyday life were considered to be ‘substantial problems’. A second binary multilevel logistic regression was conducted to examine the demographic predictors of the prevalence of substantial legal problems in the Australian sample. The regression compared the demographic characteristics of respondents who had experienced at least one substantial legal problem to those of other respondents (who had experienced only minor problems or had not experienced any problems). This regression examined the same set of predictors as the regression on overall prevalence.¹³

¹³ See Chapter 2, ‘Method: Multivariate analyses’ section, and Appendix Tables A2.8 and A2.9 (model 2) for further details.

A summary of the results of the Australian regression on the prevalence of substantial legal problems is provided in Table 3.7.¹⁴ The pattern of results from this regression was similar to that from the Australian regression on overall prevalence (see Table 3.5), suggesting that the demographic groups that are vulnerable to experiencing legal problems tend to be the same groups that are vulnerable to experiencing substantial legal problems. In both regressions, age, disability status and family status were the strongest independent predictors, and education, employment status, housing type and main language were also significant predictors. In addition, these results were in the same direction in the two regressions. That is, when compared to their counterparts, people aged 15–64 years, people with a disability, single parents, people with post-school qualifications, people who had been unemployed, people who had lived in disadvantaged housing and people whose main language was English had significantly higher odds both of experiencing legal problems overall and of experiencing substantial legal problems.

However, there were a few differences between the two regression models. Although gender was a significant predictor in both regression models, the results for gender were not in the same direction. While males had higher odds of experiencing legal problems overall, females had higher odds of experiencing substantial legal problems. Main income was a significant predictor of experiencing substantial legal problems, even though it was not a significant predictor of experiencing legal problems overall. Compared to others, people whose main source of income was government payments had significantly higher odds of experiencing substantial legal problems. In addition, while remoteness of residential area was a significant predictor of experiencing legal problems overall, it was not a significant predictor of experiencing substantial legal problems.

Table 3.7: Regression summary — prevalence of substantial legal problems, Australia

SIGNIFICANT VARIABLES		
Variable	Categories compared	Odds ratio^a
Gender	Female male	1.1
Age	15–17 65+	1.5
	18–24 65+	2.4
	25–34 65+	2.9
	35–44 65+	3.3
	45–54 65+	2.6
	55–64 65+	2.0
Disability status	Disability no disability	2.6
Education	<Year 12 post-school	0.8
	Year 12 post-school	0.8
Employment status	Unemployed other	1.8
Family status	Single parent other	2.1
Housing type	Disadvantaged other	1.6
Main income	Government payment other	1.1
Main language	Non-English English	0.8
NON-SIGNIFICANT VARIABLES <i>Indigenous status, remoteness</i>		

a An odds ratio (OR) > 1.0 indicates that the first category had significantly higher odds of experiencing substantial legal problems than the second category. OR < 1.0 indicates that the first category had significantly lower odds. The size of the OR indicates the strength of the relationship. E.g. OR = 2.0 means that the odds for the first category were twice those for the second category. OR = 0.5 means that the odds for the first category were half those for the second category, or, in other words, that the odds for the second category were twice those (i.e. $1/0.5 = 2.0$) for the first category. See Appendix A2, 'Data analysis: Significance and strength of predictors' section for further details.

Note: N = 20 585 respondents. Data were missing for 131 respondents.

¹⁴ See Appendix Table A3.2 for the full results of this regression.

Predicting prevalence of multiple legal problems

A multilevel zero-truncated Poisson regression was conducted on the subgroup of Australian respondents who experienced legal problems. The regression examined whether the demographic characteristics of respondents predicted the number of legal problems experienced among those who experienced at least one legal problem. That is, the regression examined whether certain demographic groups experienced a greater number of legal problems or ‘multiple’ legal problems.¹⁵ This regression also used the same set of demographic predictors as the Australian regression on overall prevalence.¹⁶

A summary of the results of this regression on the prevalence of multiple legal problems is provided in Table 3.8.¹⁷ Age, disability status and housing type were the strongest significant predictors of the prevalence of multiple legal problems. In descending order of strength, family status, employment status, Indigenous status, education, gender and remoteness of residential area were also significant predictors. Thus, when compared to their counterparts, people aged 15–64 years, people with a disability, people who had lived in disadvantaged housing, single parents, people who had been unemployed, Indigenous people, people with post-school qualifications (rather than those who had finished only Year 12), males and people living in regional (rather than major city) areas were significantly more likely to experience multiple legal problems.

Table 3.8: Regression summary — prevalence of multiple legal problems, Australia

SIGNIFICANT VARIABLES		
Variable	Categories compared	Incident rate ratio^a
Gender	Female male	0.9
Age	15–17 65+	1.9
	18–24 65+	2.4
	25–34 65+	2.3
	35–44 65+	2.5
	45–54 65+	1.9
	55–64 65+	1.6
Indigenous status	Indigenous other	1.3
Disability status	Disability no disability	1.6
Education	<Year 12 post-school	-
	Year 12 post-school	0.8
Employment status	Unemployed other	1.4
Family status	Single parent other	1.4
Housing type	Disadvantaged other	1.5
Remoteness	Remote major city	-
	Regional major city	1.1
NON-SIGNIFICANT VARIABLES main income, main language		

a An incident rate ratio (IRR)>1.0 indicates that the first category had a significantly higher rate of experiencing legal problems than the second category. An IRR<1.0 indicates that the first category had a significantly lower rate. The size of the IRR indicates the strength of the relationship. E.g. IRR=2.0 means that the incident rate for the first category was twice that for the second category. IRR=0.5 means that the incident rate for the first category was half that for the second category, or, in other words, that the incident rate for the second category was twice that (i.e. $1/0.5=2.0$) for the first category. See Appendix A2, ‘Data analysis: Significance and strength of predictors’ section for further details. ‘-’ indicates that the comparison was not significant.

Note: N=10 244 respondents with problems. Data were missing for 45 respondents.

¹⁵ For convenience, the term ‘multiple legal problems’ is used instead of ‘a greater number of legal problems’ throughout the report when discussing the results of this regression.

¹⁶ See Chapter 2, ‘Method: Multivariate analyses’ section, and Appendix Tables A2.8 and A2.9 (model 3) for further details.

¹⁷ See Appendix Table A3.3 for the full results of this regression.

The results for this regression were also similar to those for overall prevalence (see Table 3.5). In both regressions, age and disability status were the strongest significant predictors, and gender, education, employment status, family status and housing type were also significant, with the results being in the same direction. Hence, the regressions suggest that many of the demographic groups that are vulnerable to experiencing legal problems overall tend to be the same groups that, when they do experience legal problems, are vulnerable to experiencing multiple legal problems.

However, there were some differences between the two regression models. Indigenous status was a significant predictor for multiple legal problems, but not legal problems overall. Main language was not a significant predictor for multiple legal problems but was significant for legal problems overall. In addition, although remoteness of residential area was significant in both regressions, the direction of the results was inconsistent. Compared to people living in major city areas, those living in regional areas had lower odds of experiencing a legal problem overall but higher odds of multiple legal problems when they did experience legal problems.

Predicting prevalence of different types of legal problems

To assess whether the types of problems experienced were related to the demographic characteristics of respondents, 12 binary multilevel logistic regressions were performed, one for each legal problem group. The regression for each problem group examined whether demographic characteristics were associated with the experience of one or more problems from that problem group. Again, these regressions used the same set of 11 demographic predictors used in the regressions on overall prevalence.¹⁸

A summary of these 12 logistic regression models is presented in Table 3.9.¹⁹ The table shows that age was a significant predictor in each model and was usually one of the strongest predictors. In addition, different types of problems tended to peak at different ages. Of the indicators of disadvantage, disability was significantly related to the greatest number of problem groups. People with a disability had increased odds of problems from all 12 problem groups. The results of the regressions on the prevalence of each problem group are summarised below, with the significant predictors being listed in descending order of strength in each case.

Accidents

Of the 11 demographic characteristics examined, age, remoteness of residential area, education, main language and disability status were significant independent predictors of whether respondents experienced accidents problems. The odds of experiencing accidents problems were significantly higher for the following groups compared to their counterparts:

- 15–54 year olds and particularly 18–24 year olds (versus those aged 65 years or over)
- people living in major city areas (versus those living in remote or regional areas)
- people with post-school qualifications (versus those with low education levels)
- people whose main language was English
- people with a disability.

¹⁸ See Chapter 2, 'Method: Multivariate analyses' section, and Appendix Tables A2.8 and A2.9 (models 4a–4l) for further details.

¹⁹ See Appendix Tables A3.4–A3.15 for the full results of these regressions and Appendix Tables A3.16–A3.27 for the corresponding descriptive statistics.

Table 3.9: Regression summaries — prevalence of each problem group, Australia

Variable	Categories compared	Odds ratios in model for each problem group ^a												
		Accidents	Consumer	Credit/ debt	Crime	Employment	Family	Government	Health	Housing	Money	Personal injury	Rights	
Gender	Female male	-	0.9	0.7	0.8	-	-	0.8	1.3	-	-	0.8	0.7	-
Age	15–17 65+	1.5	-	-	4.6	24.7	-	-	-	1.7	0.4	10.2	15.4	
	18–24 65+	2.9	1.8	4.8	4.3	38.3	1.8	2.3	2.1	2.2	0.6	11.3	8.1	
	25–34 65+	1.8	2.1	5.9	3.0	27.5	4.3	2.3	2.4	2.4	-	7.0	7.0	
	35–44 65+	1.4	2.4	4.8	2.9	24.6	4.5	2.5	2.2	2.2	1.8	6.2	8.7	
	45–54 65+	1.3	2.1	3.9	2.5	30.0	3.1	2.3	1.7	1.8	2.0	5.7	5.1	
55–64 65+	-	1.6	2.9	2.0	15.5	2.1	1.9	1.4	1.4	2.1	3.1	2.7		
Indigenous status	Indigenous other	-	-	-	-	-	-	1.3	1.5	-	-	-	1.7	
Disability status	Disability no disability	1.3	1.9	2.4	1.8	2.1	1.6	1.7	8.6	1.7	1.7	3.2	2.7	
Education	<Year 12 post-school	0.6	0.6	0.8	0.7	0.6	-	0.7	0.7	0.7	0.6	-	0.8	
	Year 12 post-school	0.8	0.8	0.8	0.8	0.6	-	0.7	0.7	0.8	0.7	-	0.8	
Employment status	Unemployed other	-	1.3	2.1	1.2	^b	1.3	1.7	1.5	1.4	-	-	1.8	
Family status	Single parent other	-	1.2	2.0	1.7	-	11.7	1.3	1.4	1.2	-	-	2.0	
Housing type	Disadvantaged other	-	-	1.9	1.6	1.7	1.6	-	1.9	1.8	-	-	1.7	
Main income	Government payment other	-	0.9	-	-	0.8	1.3	1.5	1.4	-	0.6	0.6	1.3	
Main language	Non-English English	0.7	0.7	0.6	0.5	-	0.7	0.7	1.4	-	0.5	-	-	
Remoteness	Remote major city	0.6	-	-	-	-	-	-	-	0.7	-	-	-	
	Regional major city	0.8	-	-	-	-	1.2	-	-	0.9	-	-	-	

a An odds ratio (OR)>1.0 indicates that the first category had significantly higher odds of experiencing legal problems from the problem group in question than the second category. An OR<1.0 indicates that the first category had significantly lower odds. The size of the OR indicates the strength of the relationship. E.g. OR=2.0 means that the odds for the first category were twice those for the second category. OR=0.5 means that the odds for the first category were half those for the second category, or, in other words, that the odds for the second category were twice those (i.e. 1/0.5=2.0) for the first category. See Appendix A2. Data analysis: Significance and strength of predictors' section for further details. '-' indicates that the comparison was not significant.

b Due to co-dependence between the employment status predictor and the employment problem group, employment status was not used as a predictor in the model for the employment problem group. Note: N=20 585 respondents for each model. Data were missing for 131 respondents for each model.

Consumer

Age, disability status and education were the strongest significant predictors of experiencing consumer problems, and main language, employment status, family status, main income and gender were also significant. The odds of experiencing consumer problems were significantly higher for the following groups compared to their counterparts:

- 18–64 year olds (versus those aged 65 years or over)
- people with a disability
- people with post-school qualifications (versus those with low education levels)
- people whose main language was English
- people who had been unemployed
- single parents
- people whose main source of income was not government payments
- males.

Credit/debt

In descending order of strength, age, disability status, employment status, family status, housing type, main language, gender and education were significant independent predictors of whether credit/debt problems were experienced. The odds of experiencing credit/debt problems were significantly higher for the following respondents compared to their counterparts:

- 18–64 year olds and particularly 25–34 year olds (versus those aged 65 years or over)
- people with a disability
- people who had been unemployed
- single parents
- people who had lived in disadvantaged housing
- people whose main language was English
- males
- people with post-school qualifications (versus those with low education levels).

Crime

Age was the strongest significant predictor of the prevalence of crime problems, followed by disability status, main language, family status, housing type, education, gender and employment status. The odds of experiencing crime problems were significantly higher for the following groups compared to their counterparts:

- 15–64 year olds and particularly 15–24 year olds (versus those aged 65 years or over)
- people with a disability
- people whose main language was English
- single parents
- people who had lived in disadvantaged housing
- people with post-school qualifications (versus those with low education levels)
- males
- people who had been unemployed.

Employment

Age was the strongest significant predictor of whether employment problems were experienced, followed by disability status, housing type, education and main income.²⁰ The odds of experiencing employment problems were significantly higher for the following respondent groups compared to their counterparts:

- 15–64 year olds (versus those aged 65 years or over)²¹
- people with a disability
- people who had lived in disadvantaged housing
- people with post-school qualifications (versus those with low education levels)
- people whose main source of income was not government payments.

Family

Family status and age were the strongest significant independent predictors of the prevalence of family problems, and disability status, housing type, main language, main income, employment status and remoteness of residential area were also significant. The odds of experiencing family problems were significantly higher for the following respondents compared to their counterparts:

- single parents
- 18–64 year olds and particularly 25–44 year olds (versus those aged 65 years or over)
- people with a disability
- people who had lived in disadvantaged housing
- people whose main language was English
- people whose main source of income was government payments
- people who had been unemployed
- people living in regional areas (versus those living in major city areas).

Government

Age was the strongest significant independent predictor of the prevalence of government problems, followed by disability status, employment status, main income, education, main language, family status, Indigenous status and gender. The odds of experiencing government problems were significantly higher for the following groups compared to their counterparts:

- 18–64 year olds (versus those aged 65 years or over)
- people with a disability
- people who had been unemployed
- people whose main source of income was government payments
- people with post-school qualifications (versus those with low education levels)
- people whose main language was English
- single parents
- Indigenous people
- males.

²⁰ The relationship between the employment status variable and the prevalence of employment problems was not examined, due to too much overlap between this variable and the employment problem group. Being sacked or made redundant was included as a legal problem within the employment problem group. This legal problem would also have been likely to result in a period of unemployment and, hence, membership within the unemployment demographic group.

²¹ The particularly high odds of employment problems for all age groups compared to the oldest age group are likely to largely reflect the high retirement rates for the oldest age group.

Health

Disability status and age were the strongest significant independent predictors of the prevalence of health problems. Housing type, Indigenous status, education, employment status, main language, main income, family status and gender were also significant predictors. The odds of experiencing health problems were significantly higher for the following respondents compared to their counterparts:

- people with a disability
- 18–64 year olds (versus those aged 65 years or over)
- people who had lived in disadvantaged housing
- Indigenous people
- people with post-school qualifications (versus those with low education levels)
- people who had been unemployed
- people whose main language was not English
- people whose main source of income was government payments
- single parents
- females.

Housing

Age and housing type were the strongest predictors of whether housing problems were experienced, followed by disability status, employment status, education, remoteness of residential area and family status. The odds of experiencing housing problems were significantly higher for the following respondent groups compared to their counterparts:

- 15–64 year olds (versus those aged 65 years or over)
- people who had lived in disadvantaged housing
- people with a disability
- people who had been unemployed
- people with post-school qualifications (versus those with low education levels)
- people living in major city areas (versus those living in regional or remote areas)
- single parents.

Money

In descending order of strength, age, main language, education, disability status, main income and gender were significant independent predictors of whether respondents experienced money problems. The odds of experiencing money problems were significantly higher for the following groups compared to their counterparts:

- 35–64 year olds (versus those aged 15–24 years and those aged 65 years or over)²²
- people whose main language was English
- people with post-school qualifications (versus those with low education levels)
- people with a disability
- people whose main source of income was not government payments
- males.

²² People aged 35–64 years had higher odds than the oldest age group, while those aged 15–24 years had lower odds than the oldest age group.

Personal injury

Age and disability status were the strongest significant independent predictors of the prevalence of personal injury problems, followed by main income and gender. The odds of experiencing personal injury problems were significantly higher for the following respondents compared to their counterparts:

- 15–64 year olds and particularly 15–24 year olds (versus those aged 65 years or over)
- people with a disability
- people whose main source of income was not government payments
- males.

Rights

Age was the strongest significant independent predictor of the prevalence of rights problems, followed by disability status, family status, employment status, Indigenous status, housing type, main income and education. The odds of experiencing rights problems were significantly higher for the following groups compared to their counterparts:

- 15–64 year olds and particularly 15–17 year olds (versus those aged 65 years or over)
- people with a disability
- single parents
- people who had been unemployed
- Indigenous people
- people who had lived in disadvantaged housing
- people whose main source of income was government payments
- people with post-school qualifications (versus those with low education levels).

Prevalence of legal problems: Australian summary

In Australia, legal problems were widespread and often substantial. One-half of Australian respondents (49.7%) reported experiencing one or more legal problems in the 12 months prior to interview. Furthermore, more than one-quarter of all Australian respondents (27.2%) reported experiencing a substantial legal problem — that is, a problem that had a moderate or severe impact on their everyday life. In addition, the experience of multiple legal problems was common, with just over one-fifth of Australian respondents experiencing at least three legal problems.

Some types of legal problems occurred far more frequently than others. The legal problem groups with the highest prevalence rates in Australia were the consumer (20.6% of all respondents), crime (14.3%), housing (11.8%) and government (10.7%) problem groups.

Some respondents were much more likely than others to experience legal problems, with a minority of respondents accounting for the majority of the legal problems reported. For example, respondents with three or more legal problems represented just over one-fifth of the Australian sample but accounted for more than four-fifths of the legal problems experienced.

Regression analyses were used to determine the demographic groups that had increased prevalence of:

- legal problems overall
- substantial legal problems

- multiple legal problems
- problems from each of the 12 problem groups.

Most notably, these regression analyses showed that age and various indicators of disadvantage were reliably related to the prevalence of legal problems according to a number of measures.

Age was one of the strongest predictors in most regressions, suggesting a robust ‘stages of life’ effect. When compared to one or more of the younger age groups, the oldest age group had low prevalence of legal problems overall, substantial legal problems, multiple legal problems and problems from all 12 legal problem groups. Different types of legal problems also tended to peak at different ages or stages of life. For example:

- Accidents, crime, personal injury and rights problems peaked in the younger age groups, either at 15–17 or at 18–24 years.
- Credit/debt problems peaked at 25–34 years.
- Family problems peaked at 35–44 years, with the next highest levels at 25–34 years.

In contrast to age, gender generally showed fewer and weaker relationships to the prevalence of legal problems. Males had higher prevalence of legal problems overall, multiple legal problems and problems from six problem groups. However, females had higher prevalence of substantial legal problems and health problems. Gender was unrelated to the prevalence of problems from the other five problem groups.

The regressions also showed that a number of disadvantaged groups had high prevalence of legal problems. People with a disability were the disadvantaged group with increased prevalence according to the greatest number of measures. In addition, the relationships between disability and increased prevalence were often among the strongest. However, single parents, people who had been unemployed and people who had lived in disadvantaged housing also had increased prevalence according to several measures:

- People with a disability had high prevalence of legal problems overall, substantial legal problems, multiple legal problems and problems from all 12 problem groups.
- Single parents had high prevalence of legal problems overall, substantial legal problems, multiple legal problems and problems from eight problem groups.
- People who had been unemployed had high prevalence of legal problems overall, substantial legal problems, multiple legal problems and problems from eight problem groups.
- People who had lived in disadvantaged housing had high prevalence of legal problems overall, substantial legal problems, multiple legal problems and problems from seven problem groups.

Unlike most indicators of disadvantage, low education levels and non-English main language tended to be related to *low rather than high* prevalence according to several measures. More specifically:

- People with low education levels had low prevalence of legal problems overall, substantial legal problems, multiple legal problems and problems from 10 problem groups.
- People with a non-English main language had low prevalence of legal problems overall, substantial legal problems and problems from seven problem groups. However, they also had high prevalence of health problems.

The other indicators of disadvantage had only a few significant relationships with prevalence, and these relationships were sometimes in the direction of low rather than high prevalence for certain disadvantaged groups. More specifically:

- People whose main source of income was government payments had high prevalence of substantial problems and problems from four problem groups but low prevalence of problems from another four problem groups.
- Indigenous people had high prevalence of multiple problems and government, health and rights problems.²³
- People living in remote areas had low prevalence of accidents and housing problems compared to those living in major city areas. In addition, compared to people living in major city areas, those living in regional areas had low prevalence of legal problems overall, accidents problems and housing problems, but high prevalence of multiple legal problems and family problems.

The LAW Survey results for Australia on the prevalence of legal problems are interpreted further in Chapters 9 and 10. These chapters compare the Australian results to the LAW Survey results for other jurisdictions and to international findings.

²³ Methodological factors may have militated against detecting a greater number of significant effects for this demographic group. See Chapter 10, 'Tailoring services for specific demographic groups: Indigenous background' section for details.