

4. Nature of legal problems

As already discussed, 10 289 of the 20 716 Australian survey respondents reported experiencing one or more legal problems in the 12 months prior to interview, with a total of 52 950 problems being reported.¹ Respondents who reported experiencing legal problems were asked a series of in-depth questions about up to three of their most serious problems, including questions about the nature of each problem, the actions taken in response to the problem and the outcome of the problem.² This pool of problems constituted a total of 19 388 problems. These problems (or subsets of these problems) are used for all of the analyses reported in the current and subsequent results chapters.³

This chapter presents information about the nature of these 19 388 problems, including the other side in the problems, the recency of the problems and the adverse health and social consequences of the problems. The chapter also examines the extent to which problems of different types were likely to cluster or occur together.

Other side

For each of the 19 388 problems, respondents were asked who the problem (or dispute) was with. Respondents provided information on the other side for 19 123 of these 19 388 problems. Table 4.1 shows that, as would be expected, a wide variety of people and organisations were nominated by respondents as the other side, including both personal contacts, such as family, relatives, friends and neighbours, and an array of professionals, service providers, government organisations and non-government organisations. In 3.7 per cent of problems, respondents reported that there was no other side, as they were not actually in dispute with anyone, or the problem was their own fault. In another 8.2 per cent of problems, the person responsible had not been identified. In a further 9.2 per cent of problems, while the identity of the other side had been established, the other side was a stranger to the respondent.

Table 4.2 breaks down the other side by legal problem group. As shown, the other side nominated by respondents fits neatly with the type of problem. For example, 68.2 per cent of problems where the other side was a legal professional fell within the consumer problem group and predominantly related to problems with consumer services from a lawyer.

When the other side was local government, the problem usually fell within the government problem group (90.4%) and related to issues such as home building works, or local amenities or services. Government departments or agencies were also predominantly nominated as the other side for government problems (66.1%), including problems concerning government payments, taxation, fines, citizenship, residency and immigration, and for family problems (10.4%). The problems where the police were nominated as the other side were dominated by rights problems (50.6%), which typically related to unfair treatment by police. However, the police were also the other side for government problems (24.9%) such as fines, and for crime problems (22.8%) such as being charged, arrested or questioned in relation to criminal matters.

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

² See Chapter 2, 'Method: Survey instrument' section for further details about how this pool of 'most serious' problems was selected.

³ For convenience, this pool of 19 388 problems is referred to as 'all problems' throughout the remainder of the report, including in tables and figures.

Table 4.1: Other side in legal problems, Australia

Other side	N	%
Legal	184	1.0
Government		
Local government	974	5.1
Police	435	2.3
Government agency	1 030	5.4
Health or welfare	501	2.6
Financial		
Bank/building society/credit union	675	3.5
Insurance company/broker	445	2.3
Other financial	294	1.5
Business		
Manufacturer/retailer	1 079	5.6
Telecommunications	1 622	8.5
Utilities	505	2.6
Other business	767	4.0
Employment		
Employer/boss/supervisor	1 307	6.8
Other employment	310	1.6
Education	422	2.2
Housing		
Neighbour	1 520	7.9
Landlord or landlord's agent	327	1.7
Other housing	354	1.9
Family/friend		
Spouse/partner or ex	1 088	5.7
Other relative	595	3.1
Friend/acquaintance	438	2.3
None/stranger		
No other side or no dispute	713	3.7
Stranger (identity known)	1 759	9.2
Unidentified person	1 571	8.2
Other^a	205	1.1
All problems	19 123	100.0

a E.g. other sides that were unclearly defined by the respondent and other sides not classified elsewhere.

Note: N=19 123 problems. Data were missing for 265 problems.

The majority of legal problems where the other side was a health or welfare provider fell within the health problem group (84.3%) and most commonly involved clinical negligence issues.

When the other side was a financial or business-related professional or organisation, the problems tended to be consumer issues (e.g. problems with consumer contracts, services or faulty goods), credit/debt issues (e.g. problems with loans, credit refusal and creditors' actions) or money issues (e.g. problems with business or investment).

In about two-thirds of cases, employers, bosses or supervisors tended to be the other side for matters such as work-related discrimination, harassment, victimisation and problematic employment conditions. They were also the other side for some personal injury problems (21.4%), particularly

Table 4.2: Other side in legal problems by problem group, Australia

	Problem group											Total														
	Accidents		Consumer		Credit/ debt		Crime		Employment		Family		Government		Health		Housing		Money		Personal injury		Rights			
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	N		
Legal		68.2	0.7	0.5	0.4	1.4	3.6	24.3	1.0	100.0	184															
Government																										
Local government		0.2	1.7	1.1	0.3	90.4	1.5	0.9	1.1	0.4	100.0	974														
Police	0.8		0.3	22.8		24.9					50.6	435														
Government agency	0.2	0.6	2.5	0.5	2.9	66.1	3.4	4.0	1.6	3.1	100.0	1030														
Health or welfare	0.2	3.5	2.2	0.3	0.3	2.2	84.3	0.5	3.5	2.7	100.0	501														
Financial																										
Bank/building society/credit union		52.0	29.8	0.5	1.2	8.2	7.1	1.1	100.0	675																
Insurance company/broker	12.3	63.3	3.2	2.3	0.8	1.1	1.3	4.2	9.9	0.6	100.0	445														
Other financial	0.7	17.8	41.2	0.4	1.0	6.2	30.8	0.7	100.0	294																
Business																										
Manufacturer/retailer	0.3	82.3	4.3	0.7	0.3	0.1	0.1	1.4	8.7	1.1	100.0	1079														
Telecommunications		91.6	7.4		0.4	0.4	0.4	0.2	100.0	1622																
Utilities		88.0	7.2	0.3	2.8	0.8	0.7	0.2	100.0	505																
Other business	0.9	43.7	15.9	5.0	1.5	6.5	14.0	3.6	2.2	100.0	767															
Employment																										
Employer/boss/supervisor	0.6	0.4	2.5	1.4	67.6	1.0	2.1	21.4	2.5	100.0	1307															
Other employment	4.1	1.5	5.5	61.6	0.6	1.9	15.3	4.3	4.8	100.0	310															
Education	0.2	0.5	2.6	3.9	3.5	0.3	0.7	2.3	85.9	100.0	422															
Housing																										
Neighbour	1.0	0.1	0.8	6.0		0.5	0.5	0.3	0.9	100.0	1520															
Landlord or landlord's agent		0.1	1.0	1.6	0.2	0.2	9.7	1.4	100.0	327																
Other housing	0.3	1.8	1.3	3.0	0.9	1.1	51.1	1.1	1.3	100.0	354															
Family/friend																										
Spouse/partner or ex	0.5	0.5	3.4	16.3	74.3	1.1	0.8	0.5	0.8	100.0	1088															
Other relative	2.4	0.4	7.4	20.0	0.3	24.3	37.3	1.8	2.4	100.0	595															
Friend/acquaintance	7.0	0.7	16.3	41.8	0.3	2.9	8.9	9.1	9.8	100.0	438															
None/stranger																										
No other side or no dispute	36.3	3.2	1.7	10.2	0.9	2.8	2.4	38.3	1.0	100.0	713															
Stranger (identity known)	37.9	4.4	1.3	37.7	0.5	0.6	1.2	10.4	5.5	100.0	1759															
Unidentified person	7.5	0.8	0.2	86.3	0.4	0.8	0.1	2.1	1.4	100.0	1571															
Other^a	48.4	1.5	10.5	4.1	1.2	1.9	7.4	12.6	11.0	100.0	205															
All problems	6.8	21.6	5.1	15.3	6.2	9.8	10.6	5.3	5.7	5.0	19123															

^a E.g. other sides that were unclearly defined by the respondent and other sides not classified elsewhere.
 Note: N=19123 problems. Data were missing for 265 problems.

work-related injury. In addition, employment-related people and agencies, such as work colleagues, were often the other side for employment problems (61.6%) and were sometimes linked to money problems (15.3%), such as issues related to being a business owner.

Educational institutions, staff and students tended to be nominated as the other side for rights problems (85.9%), which most commonly concerned student bullying/harassment and unfair exclusion from education.

The majority of problems where the other side was a neighbour or landlord fell within the housing problem group (85.6–90.0%).

Where the other side was a partner or ex-partner, the majority of legal problems fell within the family problem group (74.3%) and related to divorce or separation, division of assets, and child-related issues, such as child support, custody and contact. Some problems involving partners or ex-partners were crime problems (16.3%), such as domestic and non-domestic assault. Problems where the other side was another family member or relative included money problems (37.3%), such as wills/estates, power of attorney, loan and money repayment issues; crime problems (20.0%); and family problems (24.3%), such as child/grandchild issues. Problems where the other side was a friend or an acquaintance included crime (41.8%), credit/debt (16.3%), rights (9.8%), personal injury (9.1%) and money (8.9%) problems.

Understandably, most of the problems where there was no other side, or where the other side was a stranger or an unidentified person, tended to be accidents problems (i.e. injury-free motor vehicle accidents), crime problems or personal injury problems (e.g. motor vehicle injuries or work-related injuries).

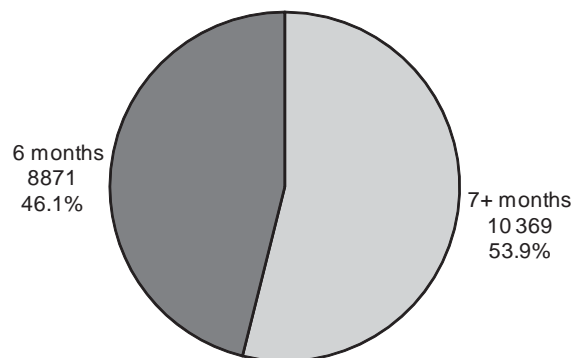
Problem recency

The survey measured the prevalence of legal problems in the 12-month period prior to interview, including both problems that began within this period and problems that began earlier but were still ongoing during this period. The recency of each problem was measured by asking respondents to provide the month and year that the problem started.⁴ Problem recency was provided for 19 241 problems. Figure 4.1 shows that 46.1 per cent of the problems began less than seven months prior to interview. The remaining 53.9 per cent of the problems started at least seven months prior to interview, with a minority of these problems starting more than 12 months prior to interview.⁵

Table 4.3 breaks down the recency of legal problems by their rated severity. The relationship between problem recency and severity was significant. As Table 4.3 shows, 42.2 per cent of the problems that started less than seven months prior to interview were rated as problems that had a substantial impact on everyday life, whereas 50.7 per cent of the problems that had persisted for at least seven months were rated as having a substantial impact.

⁴ Thus, problem recency was estimated to the nearest whole month and had no fractional values.

⁵ Note that whereas the category of 'less than seven months prior to interview' spanned a finite period, the category of 'at least seven months prior to interview' spanned a longer, more indefinite period. The apparently higher percentage of problems falling within the latter category is consistent with this category spanning a longer time period. However, as discussed in Chapter 1, 'Methodology of legal needs surveys: Reference period and memory effects' section, memory effects can impact on the accurate recall of problems, including the recall of their recency.

Figure 4.1: Problem recency, Australia

Note: N=19 241 problems. Data were missing for 147 problems.

Table 4.3: Problem recency by problem severity, Australia

Problem recency	Problem severity		Total	N
	Minor	Substantial		
	%	%	%	
7+ months	49.3	50.7	100.0	10 369
≤6 months	57.8	42.2	100.0	8 871
All problems	53.2	46.8	100.0	19 241

Note: N=19 241 problems. Data were missing for 147 problems. $\chi^2=141.34$, $F_{1,10320}=85.31$, $p=0.000$.

Adverse consequences of legal problems

Respondents were asked whether their problems caused various adverse health and social consequences — namely:

- stress-related illness
- physical ill health
- relationship breakdown
- moving home
- loss of income or financial strain.

Respondents provided information on the adverse consequences experienced as a result of 19 203 of their problems. As shown in Table 4.4, respondents reported that these problems caused income loss or financial strain in 28.9 per cent of cases, stress-related illness in 19.7 per cent of cases, physical ill health in 18.5 per cent of cases, relationship breakdown in 10.1 per cent of cases and the consequence of having to move home in 5.4 per cent of cases.

Table 4.4: Adverse consequences of legal problems, Australia

Adverse consequence	N	%
Stress-related illness	3 786	19.7
Physical ill health	3 548	18.5
Relationship breakdown	1 931	10.1
Moving home	1 043	5.4
Income loss or financial strain	5 551	28.9
All problems	19 203	

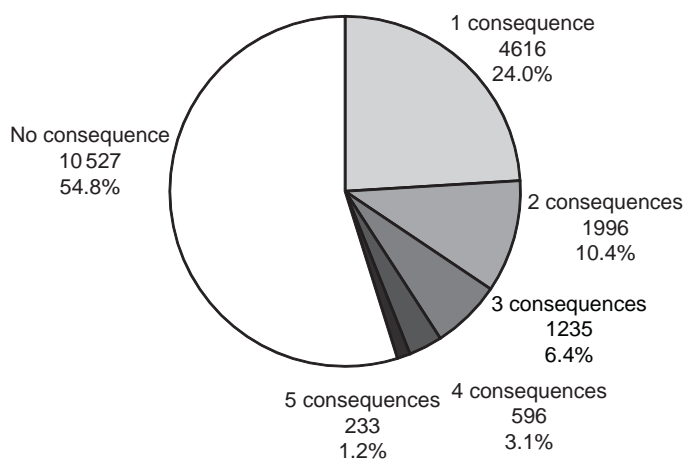
Note: N=19 203 problems. Data were missing for 185 problems. Percentages do not sum to 100, because not all problems had adverse consequences and multiple adverse consequences were reported for some problems.

Figure 4.2 indicates the number of adverse consequences experienced per legal problem (based on the five consequences measured by the survey). At least one of the five consequences measured was reported for almost half (45.2%) of the 19 203 problems. One consequence was reported for 24.0 per cent of these problems, two consequences were reported for a further 10.4 per cent of problems, and at least three consequences were reported for 10.7 per cent of problems.

Table 4.5 shows the relationship between the number of adverse consequences experienced by each respondent and the number of legal problems they experienced. This relationship was strong and significant, with the number of adverse consequences increasing as the number of problems increased. For example, three or more adverse consequences were reported by 29.3 per cent of the respondents who had at least three problems, but by only 3.7 per cent of the respondents who had one problem.⁶ In fact, compared to the mean number of adverse consequences experienced by respondents with one problem (0.5), the mean for those with two problems (0.8) was almost twice as high, while the mean for those with at least three problems (1.7) was more than three times as high.⁷

As would be expected, there was a strong significant relationship between the number of adverse consequences reported for legal problems and their reported severity in terms of impact on the respondents' everyday lives (see Table 4.6). Adverse consequences were significantly more likely

Figure 4.2: Number of adverse consequences per legal problem, Australia



Note: N=19 203 problems. Data were missing for 185 problems.

Table 4.5: Number of adverse consequences of legal problems by number of legal problems per respondent, Australia

Number of problems per respondent	Number of adverse consequences per respondent						Total	
	Mean	0	1	2	3	4+	%	N
		%	%	%	%	%		
1	0.5	68.4	21.0	6.8	2.3	1.4	100.0	3 791
2	0.8	52.1	27.2	11.2	6.3	3.3	100.0	1 970
3+	1.7	26.2	26.4	18.1	15.2	14.1	100.0	4 512
All respondents with problems	1.1	46.7	24.6	12.6	8.8	7.3	100.0	10 272

Note: N=10 272 respondents with problems. Data were missing for 14 respondents. Somers' d=0.36 (95% CI=0.34–0.38), SE=0.01, p=0.000, outcome variable is number of adverse consequences.

⁶ I.e. 15.2+14.1=29.3% versus 2.3+1.4=3.7%.

⁷ I.e. 1.6 times as high for respondents with two problems versus those with one problem (0.8/0.5=1.6), and 3.4 times as high for respondents with at least three problems versus those with one problem (1.7/0.5=3.4).

Table 4.6: Number of adverse consequences of legal problems by problem severity, Australia

Problem severity	Number of adverse consequences per problem						Total	
	Mean	0	1	2	3	4+	%	N
		%	%	%	%	%	%	
Minor	0.4	73.7	20.0	4.3	1.5	0.4	100.0	10 217
Substantial	1.4	33.4	28.6	17.3	12.0	8.8	100.0	8 986
All problems	0.8	54.8	24.0	10.4	6.4	4.3	100.0	19 203

Note: N=19 203 problems. Data were missing for 185 problems. Somers' d=0.37 (95% CI=0.36–0.39), SE=0.01, p=0.000, outcome variable is number of adverse consequences.

for substantial problems than for minor problems. For example, only 1.9 per cent of respondents with minor problems experienced at least three adverse consequences compared to 20.8 per cent of respondents with substantial problems.⁸ In fact, the mean number of adverse consequences for substantial problems was more than three times as high as the mean for minor problems.⁹

Table 4.7 displays the number of consequences reported per legal problem broken down by the type of problem. As shown, problem group was significantly related to the experience of adverse consequences, with some types of problems being more likely to result in one or more of the adverse consequences examined in the survey. In particular, accidents and consumer problems resulted in relatively fewer adverse consequences, while personal injury, family, health and employment problems resulted in a greater number of adverse consequences. Whereas no consequences were reported for more than seven-tenths of accidents and consumer problems,¹⁰ no consequences were reported for 6.7 per cent of personal injury problems, 15.2 per cent of family problems, 29.3 per cent of health problems and 31.8 per cent of employment problems. The mean

Table 4.7: Number of adverse consequences of legal problems by problem group, Australia

Problem group	Number of adverse consequences per problem						Total	
	Mean	0	1	2	3	4+	%	N
		%	%	%	%	%	%	
Accidents	0.2	84.1	12.1	2.8	0.8	0.2	100.0	1 316
Consumer	0.4	71.5	19.2	5.7	2.6	1.1	100.0	4 125
Credit/debt	1.0	42.6	31.3	12.0	8.2	5.9	100.0	994
Crime	0.7	64.0	18.2	8.8	5.0	4.0	100.0	2 937
Employment	1.3	31.8	30.5	18.2	12.8	6.7	100.0	1 185
Family	2.2	15.2	24.9	17.8	20.2	21.8	100.0	1 095
Government	0.7	57.9	26.5	8.8	5.1	1.7	100.0	1 879
Health	1.5	29.3	26.6	21.3	12.9	9.9	100.0	547
Housing	0.6	66.3	18.1	8.8	4.4	2.4	100.0	2 022
Money	1.0	41.6	33.0	11.4	8.6	5.4	100.0	1 014
Personal injury	1.5	6.7	55.0	23.2	10.1	4.9	100.0	1 132
Rights	0.8	55.9	22.9	10.2	6.4	4.5	100.0	957
All problems	0.8	54.8	24.0	10.4	6.4	4.3	100.0	19 203

Note: N=19 203 problems. Data were missing for 185 problems. Chi-square test results are reported, because the appropriate regression model for ordinal data failed to converge. $\chi^2=4540.70$, $F_{43,444880}=64.79$, $p=0.000$.

⁸ I.e. $1.5+0.4=1.9\%$ versus $12.0+8.8=20.8\%$.

⁹ I.e. $1.4/0.4=3.5$.

¹⁰ As noted earlier, the accidents problem group by definition consisted only of injury-free motor vehicle accidents. Accidents involving injury were captured within the personal injury problem group.

Table 4.8: Adverse consequences of legal problems by problem group and problem subgroup, Australia

<i>Problem group</i>	<i>Adverse consequence</i>					<i>Total</i>
	<i>Stress-related illness</i>	<i>Physical ill health</i>	<i>Relationship breakdown</i>	<i>Moving home</i>	<i>Income loss or financial strain</i>	
<i>Problem subgroup</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>N</i>
Accidents	4.3	2.8	1.6	0.5	11.7	1 316
Consumer	10.2	5.8	2.9	0.9	22.9	4 125
Goods	5.2	3.0	2.0	0.7	9.4	964
Services	11.7	6.6	3.2	1.0	27.0	3 161
Credit/debt	23.0	14.3	12.6	5.4	48.8	994
Crime	17.9	13.1	9.3	5.9	22.0	2 937
Crime offender	30.9	22.5	21.6	11.2	30.2	291
Crime victim	16.5	12.0	8.0	5.3	21.1	2 646
Employment	38.0	27.3	12.4	5.4	49.6	1 185
Family	43.0	34.3	53.5	29.7	56.2	1 095
Children ^a	39.1	32.9	32.5	19.9	53.3	689
Relationships	49.6	36.6	89.1	46.1	61.3	406
Government	17.2	10.0	4.9	2.4	32.1	1 879
Fines	10.5	5.5	2.9	0.9	30.5	405
Government payments	26.0	11.9	6.9	4.8	61.5	336
Local government	13.1	8.7	3.4	0.8	19.2	774
State/federal government	25.2	16.4	8.3	5.1	34.3	363
Health	39.9	52.5	14.8	7.3	34.9	547
Clinical negligence	34.4	53.5	10.1	5.9	35.4	349
Health services	43.2	48.6	18.7	8.2	36.2	139
Mental health	64.2	55.2	33.7	13.7	29.6	59
Housing	16.9	11.2	7.9	7.5	15.6	2 022
Neighbours	14.4	9.7	6.9	2.8	7.4	1 305
Owned housing	22.5	13.5	11.5	9.3	34.3	301
Rented housing	20.4	14.2	8.9	22.1	27.7	399
Other housing	~	~	~	~	~	17
Money	24.0	16.4	12.6	2.9	47.6	1 014
Business/investment	19.2	13.2	5.9	1.6	55.9	696
Wills/estates	34.4	23.6	27.5	5.7	29.5	318
Personal injury	23.2	90.0	7.2	4.4	28.8	1 132
Rights	25.4	16.7	12.3	7.0	21.0	957
Discrimination (outside work)	24.8	17.7	12.8	8.3	24.1	302
Education	24.7	12.9	12.8	5.0	13.8	418
Unfair treatment by police	28.4	23.3	10.2	9.5	26.9	217
Other civil	20.2	11.9	14.3	0.0	56.9	21
All problems	19.7	18.5	10.1	5.4	28.9	19 203

~ Due to insufficient numbers, percentages are not provided.

^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 adverse consequences reported for the children problem subgroup may slightly underestimate the true level of adverse consequences.

Note: N=19 203 problems. Data were missing for 185 problems. Percentages do not sum to 100, because multiple adverse consequences were reported for some problems.

number of adverse consequences for family problems (2.2) was more than five times as high as that for accidents problems (0.2) and consumer problems (0.4).¹¹

Table 4.8 shows the frequency of the different types of adverse consequences broken down by problem group. There appeared to be considerable variation in the types of adverse consequences reported for different problem groups.¹² For example, the problem groups with the highest proportions of problems reportedly causing stress-related illness were the family (43.0%), health (39.9%) and employment (38.0%) problem groups. Not surprisingly, physical ill health was most commonly reported for legal problems related to personal injury (90.0%) and health (52.5%), but was also relatively common for family (34.3%) and employment (27.3%) problems. The high proportion of family problems causing relationship breakdown (53.5%) largely reflects the capture of the problems of divorce and separation. Just under one-third of family legal problems resulted in the respondent moving home. The problem groups with the highest proportion of problems reportedly causing income loss or financial strain were the family (56.2%), employment (49.6%), credit/debt (48.8%) and money (47.6%) problem groups.

Clustering of legal problems

It was shown in Figure 3.3 that 25.6 per cent of the Australian respondents experienced legal problems from two or more problem groups. As noted earlier, the co-occurrence of problems may reflect connections or relationships between those problems, such as:

- direct causation between the problems (e.g. one problem may trigger another)
- the problems arising from identical or similar defining circumstances (e.g. two types of problems may both require money transactions)
- people having coinciding vulnerabilities to the problems (e.g. certain demographic groups may be exceptionally vulnerable to particular types of problems).

However, it is also possible that problems sometimes coincide by chance, without there being any inherent connection or meaningful relationship between them (e.g. two problems may co-occur simply because both occur frequently in the population).

To examine whether certain types of legal problems tended to co-occur (i.e. tended to be experienced by the same respondents), a hierarchical cluster analysis was conducted on the legal problem groups using all Australian respondents. The cluster analysis placed problem groups that tended to be experienced together in the same cluster, and problem groups that tended not to be experienced together in different clusters.¹³

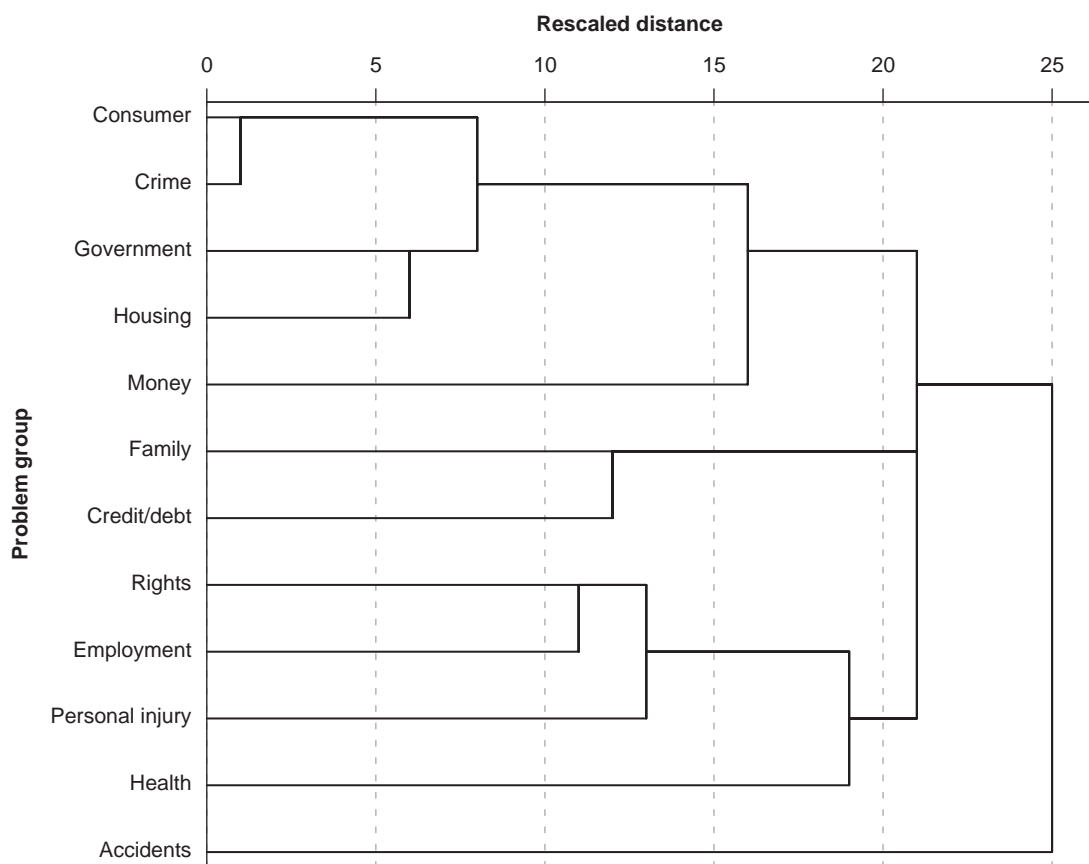
Figure 4.3 summarises the results of the cluster analysis for Australia in the form of a dendrogram (or tree diagram). The branches of the dendrogram join together legal problem groups that tended to co-occur, with shorter branches representing greater co-occurrence between problem groups than longer branches. The dendrogram reveals three main clusters:¹⁴

¹¹ The mean for family problems was 11 times as high as that for accidents problems ($2.2/0.2=11.0$). The mean for family problems was 5.5 times as high as that for consumer problems ($2.2/0.4=5.5$).

¹² A significance test was not conducted, because multiple adverse consequences were reported for some problems.

¹³ Cluster analysis can determine whether certain types of problems tend to be experienced close in time by the same people, but cannot determine whether any relationships between problems are causal. The cluster analysis was conducted on unweighted data, because such analyses cannot be conducted on weighted data. See Appendix A2, 'Data analysis: Cluster analysis' section for further details.

¹⁴ The number of clusters was decided by subjective inspection of the dendrogram in conjunction with consideration of large jumps in the fusion coefficient at each stage of the analysis. Clusters evident at a rescaled distance of 20 are discussed. See Appendix A2, 'Data analysis: Cluster analysis' section for further details and Appendix Figure A4.1 for the fusion coefficient at each stage of the analysis.

Figure 4.3: Dendrogram — clustering of problem groups, Australia

Note: N=20 716 respondents. The cluster analysis used complete linkage with Jaccard scores.

- The first cluster was dominated by the four most frequent problem groups — namely, the consumer, crime, government and housing problem groups. However, it also included the money problem group.
- The second cluster included ‘economic and family’ issues, consisting of the credit/debt and family problem groups.
- The third cluster included ‘rights and injury/health’ issues, comprising the employment, health, personal injury and rights problem groups. The health problem group was the weakest component of this cluster. Note that many of the problems within the employment problem group involved work-related rights issues, while the rights problem group comprised rights issues unrelated to work.¹⁵

The finding that some problem groups clustered together suggests the possibility that these problem groups may be causally related in some way, although it is difficult to completely rule out the possibility that problems may sometimes coincide by chance rather than because of intrinsic connections. In particular, it is noteworthy that the first cluster comprised the four problem groups with the highest prevalence (see first two data columns in Table 3.2). The high volume of these types of problems increases the likelihood that they may sometimes coincide simply because they occur so frequently, rather than because of some real connection or relationship between them. The second and third clusters, however, comprised problem groups with more moderate or lower prevalence (see Table 3.2). Thus, it is less probable that these problems coincided purely by chance.

¹⁵ The accidents problem group did not cohere strongly with any cluster or subcluster.

Table 4.9: Co-occurrence of problem groups, Australia

Problem group	Accidents		Consumer		Credit/debt		Crime		Employment		Family		Government		Health		Housing		Money		Personal injury		Rights	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Accidents	540	33.7	540	12.7	193	14.5	397	13.4	169	13.1	115	11.1	300	13.5	70	10.1	272	11.1	149	12.6	197	13.7	150	12.4
Consumer	193	12.0	700	16.4	700	52.7	1169	39.6	605	46.9	417	40.2	1061	47.7	419	60.7	1110	45.5	600	50.7	649	44.9	604	50.3
Credit/debt	397	24.7	1169	27.4	451	34.0	451	15.3	260	20.1	247	23.8	449	20.2	185	26.7	435	17.9	276	23.3	271	18.7	282	23.5
Crime	169	10.5	605	14.2	260	19.6	428	14.5	428	33.2	357	34.4	694	31.2	263	38.1	692	28.4	341	28.8	511	35.4	464	38.6
Employment	115	7.2	417	9.8	247	18.6	357	12.1	148	11.4	148	14.2	349	15.7	157	22.8	382	15.7	163	13.8	283	19.6	273	22.7
Family	300	18.7	1061	24.9	449	33.8	694	23.5	349	27.0	270	26.1	270	12.1	107	15.5	287	11.8	135	11.4	341	24.8	231	19.2
Government	70	4.3	419	9.8	185	13.9	263	8.9	157	12.2	107	10.4	241	10.8	241	34.8	672	27.6	341	28.8	320	22.2	403	33.6
Health	272	16.9	1110	26.0	435	32.8	692	23.4	382	29.6	287	27.7	672	30.2	262	37.9	262	10.7	113	9.5	339	24.1	417	34.7
Housing	149	9.3	600	14.1	276	20.8	341	11.5	163	12.6	135	13.0	341	15.3	113	16.3	339	13.9	156	13.2	156	10.8	158	13.2
Money	197	12.3	649	15.2	271	20.4	511	17.3	283	22.0	162	15.6	320	14.4	158	22.9	348	14.3	156	13.2	156	10.8	299	24.9
Personal injury	150	9.3	604	14.2	282	21.3	464	15.7	273	21.1	231	22.2	403	18.1	171	24.8	417	17.1	158	13.4	299	20.7	299	24.9
Total N	1605		4269		1327		2954		1290		1037		2224		691		2439		1183		1444		1202	

Note: N=20 716 respondents.

The co-occurrence of problem groups is further explored in Table 4.9, which examines the overlap between each pair of problem groups. For example, 1605 respondents experienced accidents problems, 4269 experienced consumer problems, and 540 experienced both of these types of problems. Those who experienced both types of problems represent 33.7 per cent of the 1605 respondents with accidents problems and 12.7 per cent of the 4269 respondents with consumer problems.

The most striking pattern in Table 4.9 is for the four problem groups with the highest prevalence, which dominated the first cluster — namely, the consumer, crime, government and housing problem groups. Generally, these four problem groups had a high degree of overlap with all problem groups and often had the greatest degree of overlap. As argued above, while this overlap may reflect that these four problem groups are intrinsically connected to a wide range of problem types, the possibility that this overlap may sometimes occur by chance cannot be ruled out.

The table also reveals sizeable overlap between some other problem groups that clustered together. The percentage overlap between the employment, personal injury and rights problem groups was generally around 20. For example, of the respondents who experienced employment problems, 22.0 per cent also experienced personal injury problems and 21.1 per cent also experienced rights problems.

Nature of legal problems: Australian summary

Respondents who experienced legal problems were asked a series of in-depth questions about the nature of their most serious problems — a total of 19 388 problems. They were asked about the other side in each problem or dispute, and the impact of the problem on various life circumstances. The types of problems that tended to occur together were also examined.

Respondents nominated a wide variety of people and organisations as the other side in their problems, including family, relatives, friends, professionals, service providers, government organisations and non-government organisations. The type of other side nominated by respondents appeared to be commensurate with the type of problem reported.

The legal problems experienced in Australia often had considerable adverse consequences on a broad range of life areas. The LAW Survey measured five different types of adverse health and social consequences resulting from legal problems. Almost half of the legal problems examined (45.2%) led to at least one of these five adverse consequences. Income loss or financial strain was reported for 28.9 per cent of problems, stress-related illness for 19.7 per cent of problems, physical ill health for 18.5 per cent of problems, relationship breakdown for 10.1 per cent of problems and moving home for 5.4 per cent of problems.

The adverse impacts of legal problems were related to their severity and to the number of legal problems experienced by respondents. A significantly greater number of adverse consequences were experienced:

- for problems rated by respondents as having a substantial impact on their everyday lives
- when respondents had multiple legal problems.

Some types of legal problems were also more likely than others to have adverse impacts on a variety of life circumstances. Most notably, family problems were rated as having the most adverse consequences, with an average of 2.2 adverse consequences resulting from each family problem. Health (1.5) and personal injury (1.5) problems had the next highest mean numbers of adverse

consequences, while accidents (0.2) and consumer (0.4) problems had the lowest. Relatively high proportions of the family problems experienced were reported to cause income loss or financial strain (56.2%), relationship breakdown (53.5%), stress-related illness (43.0%), physical ill health (34.3%) and having to move home (29.7%). The corresponding percentages for the accidents problem group ranged from 0.5 to 11.7 per cent, while those for the consumer problem group ranged from 0.9 to 22.9 per cent.

The cluster analysis conducted for Australia suggested that some types of legal problems tended to co-occur or, in other words, tended to be experienced proximately by the same people. Such analyses point to the possibility that these types of co-occurring problems may be causally connected in some way. For example, one legal problem may directly trigger another problem, some types of problems may arise from the same circumstances, or some people may be particularly vulnerable to certain groups of problems. Nonetheless, the possibility that problems sometimes co-occur even though they are unrelated cannot be ruled out. The following problem groups tended to occur in combination:

- The consumer, crime, housing and government problem groups — the four most frequent problem groups — joined with the money problem group to form a cluster.
- The credit/debt and family problem groups formed a cluster.
- The employment, health, personal injury and rights problem groups formed a cluster consisting of rights and injury/health issues.

The LAW Survey results for Australia on the nature 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.