

## 4. Nature of legal problems

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As already discussed, 2060 of the 4113 NSW survey respondents reported experiencing one or more legal problems in the 12 months prior to interview, with a total of 11 081 problems being reported.<sup>1</sup> 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.<sup>2</sup> This pool of problems constituted a total of 3903 problems. These problems (or subsets of these problems) are used for all of the analyses reported in the current and subsequent results chapters.<sup>3</sup>

This chapter presents information about the nature of these 3903 problems, including the other side in the problems, the recency of the problems, and the adverse health and social consequences of the problems. This chapter also examines the extent to which problems of different types were likely to cluster or occur together.

### Other side

For each of the 3903 problems, respondents were asked who the problem (or dispute) was with. Respondents provided information on the other side for 3854 of these 3903 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 9.1 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, 73.9 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 (89.7%) and related to issues such as home building works, local amenities or services, and fines. Government departments or agencies were also predominantly nominated as the other side for government problems (64.6%), including problems concerning government payments, taxation, fines, citizenship, residency and immigration. The problems where the police were nominated as the other side were dominated by rights problems (59.6%), which typically related to unfair treatment by police. However, the police were also the other side for government problems (21.3%) such as fines, and for crime problems (16.3%) such as being charged, arrested or questioned in relation to criminal matters.

The majority of legal problems where the other side was a health or welfare provider fell within the health problem group (87.1%) and most commonly involved clinical negligence issues.

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

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

<sup>3</sup> For convenience, this pool of 3903 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, NSW**

<b>Other side</b>	<b>N</b>	<b>%</b>
<b>Legal</b>	43	1.1
<b>Government</b>		
Local government	198	5.1
Police	81	2.1
Government agency	217	5.6
<b>Health or welfare</b>	107	2.8
<b>Financial</b>		
Bank/building society/credit union	134	3.5
Insurance company/broker	99	2.6
Other financial	69	1.8
<b>Business</b>		
Manufacturer/retailer	231	6.0
Telecommunications	305	7.9
Utilities	84	2.2
Other business	147	3.8
<b>Employment</b>		
Employer/boss/supervisor	271	7.0
Other employment	63	1.6
<b>Education</b>	95	2.5
<b>Housing</b>		
Neighbour	325	8.4
Landlord or landlord's agent	68	1.8
Other housing	80	2.1
<b>Family/friend</b>		
Spouse/partner or ex	184	4.8
Other relative	130	3.4
Friend/acquaintance	84	2.2
<b>None/stranger</b>		
No other side or no dispute	142	3.7
Stranger (identity known)	349	9.1
Unidentified person	315	8.2
<b>Other<sup>a</sup></b>	32	0.8
<b>All problems</b>	<b>3854</b>	<b>100.0</b>

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

**Note:** N=3854 problems. Data were missing for 49 problems.

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, employment-related people and agencies, such as employers and work colleagues, tended to be the other side for matters such as work-related discrimination, harassment, victimisation and problematic employment conditions. Employers were also the other side for some personal injury problems (22.7%), particularly work-related injury.

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

Other side	Problem group														Total												
	Accidents		Consumer		Credit/ debt		Crime		Employment		Family		Government		Health		Housing		Money		Personal injury		Rights				
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	N			
<b>Legal</b>		73.9					1.0									2.5		2.5		22.6				100.0	43		
<b>Government</b>																											
Local government			2.2	1.0								89.7		1.1	2.5							2.2		1.2	100.0	198	
Police	1.3			16.3								21.3										1.4		59.6	81		
Government agency		0.5	2.5	0.5	3.2		3.2		10.9		64.6		3.6	7.2							3.7		2.5	100.0	217		
<b>Health or welfare</b>		2.1	1.5						1.0		2.0		87.1									3.0		3.2	100.0	107	
<b>Financial</b>																											
Bank/building society/credit union		56.3	28.4	0.8							0.8			9.3							4.5				100.0	134	
Insurance company/broker	17.3		5.9	1.1		1.1						3.4		1.1							3.3		0.5	100.0	99		
Other financial		21.7	37.2								5.5			2.9							32.7				100.0	69	
<b>Business</b>																											
Manufacturer/retailer	0.9		86.1	4.4		0.5															2.4		5.7		100.0	231	
Telecommunications		92.5	6.2	0.1							0.4										0.4		0.4		100.0	305	
Utilities		86.5	9.6								3.9														100.0	84	
Other business	0.4	43.0	14.1	10.4		0.4					4.5		3.4	7.0							13.0		3.1	0.7	100.0	147	
<b>Employment</b>																											
Employer/boss/supervisor	0.6	0.5	1.3	1.8		67.4					0.4			0.5							2.1		22.7		100.0	271	
Other employment	5.2		4.2	1.8		65.8			1.7		2.0										8.7		7.2		100.0	63	
<b>Education</b>		1.2	2.4	3.5		2.2								1.2									2.4		87.1	95	
<b>Housing</b>																											
Neighbour	1.4		0.7	5.1							0.1			90.1							0.4		0.7		100.0	325	
Landlord or landlord's agent				1.7										90.7							5.9				100.0	68	
Other housing			1.4								1.5		1.4	49.3							44.9		1.5		100.0	80	
<b>Family/friend</b>																											
Spouse/partner or ex		0.2	4.4	16.2					72.5		2.4			1.8									1.3		1.2	100.0	184
Other relative	0.9	0.4	8.9	18.7		0.8			17.8		0.9		3.5	0.8							43.9		1.8		100.0	130	
Friend/acquaintance	2.4		18.1	39.0					1.3				1.3	1.3							8.2		13.9		100.0	84	
<b>None/stranger</b>																											
No other side or no dispute	34.4		2.5	0.8	10.5		1.6		0.3		1.9		1.6	1.4							2.7		42.4		100.0	142	
Stranger (identity known)	39.4		6.4	1.3	35.7		0.7				0.6		0.1	0.7							0.9		8.1		100.0	349	
Unidentified person	6.2	1.4	0.4	86.2					0.1		1.4			0.3							0.1		2.9		100.0	315	
Other <sup>a</sup>	39.2			10.6							3.4			11.8							7.0		26.0		100.0	32	
<b>All problems</b>	<b>6.5</b>	<b>21.5</b>	<b>5.0</b>	<b>14.6</b>	<b>6.3</b>	<b>4.8</b>	<b>6.3</b>	<b>3.2</b>	<b>11.8</b>	<b>9.7</b>	<b>3.2</b>	<b>11.8</b>	<b>5.2</b>	<b>6.2</b>	<b>5.3</b>	<b>100.0</b>	<b>3854</b>										

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

Note: N=3854 problems. Data were missing for 49 problems.

Educational institutions, staff and students tended to be nominated as the other side for rights problems (87.1%), 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 (90.1–90.7%).

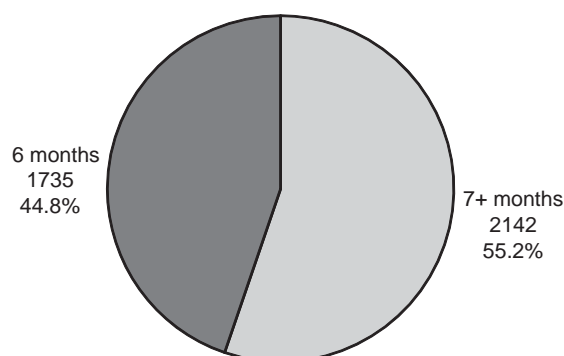
Where the other side was a partner or ex-partner, the majority of legal problems fell within the family problem group (72.5%) and related to divorce or separation, division of assets, and child-related issues, such as child support, custody and contact. Some problems involving partners or ex-partners were crime problems (16.2%), such as domestic and non-domestic assault. Problems where the other side was another family member or relative included money problems (43.9%), such as wills/estates, power of attorney, loan and money repayment issues; crime problems (18.7%); and family problems (17.8%), such as child/grandchild issues. Problems where the other side was a friend or an acquaintance included crime (39.0%), credit/debt (18.1%), rights (14.4%) and personal injury (13.9%) 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 crime problems, accidents problems (i.e. injury-free motor vehicle accidents) 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 had started.<sup>4</sup> Problem recency was provided for 3877 problems. Figure 4.1 shows that 44.8 per cent of the problems began less than seven months prior to interview. The remaining 55.2 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.<sup>5</sup>

**Figure 4.1: Problem recency, NSW**



**Note:** N=3877 problems. Data were missing for 26 problems.

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

<sup>5</sup> 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.

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, 41.7 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 52.9 per cent of the problems that had persisted for at least seven months were rated as having a substantial impact.

**Table 4.3: Problem recency by problem severity, NSW**

<i>Problem recency</i>	<i>Problem severity</i>		<i>Total</i>	
	<i>Minor</i>	<i>Substantial</i>		
	<i>%</i>	<i>%</i>	<i>%</i>	<i>N</i>
7+ months	47.1	52.9	100.0	2142
≤6 months	58.3	41.7	100.0	1735
<b>All problems</b>	<b>52.1</b>	<b>47.9</b>	<b>100.0</b>	<b>3877</b>

**Note:** N=3877 problems. Data were missing for 26 problems.  $\chi^2=48.73$ ,  $F_{1,2067}=42.06$ ,  $p=0.000$ .

## 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.

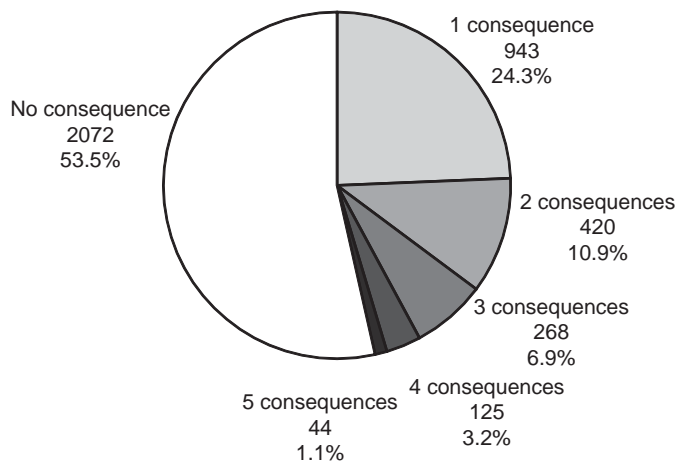
Respondents provided information on the adverse consequences experienced as a result of 3872 of their problems. As shown in Table 4.4, respondents reported that these problems caused income loss or financial strain in 29.3 per cent of cases, stress-related illness in 20.9 per cent of cases, physical ill health in 19.6 per cent of cases, relationship breakdown in 9.9 per cent of cases and the consequence of having to move home in 5.7 per cent of cases.

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 (46.5%) of the 3872 problems. One consequence was reported for 24.3 per cent of these problems, two consequences were reported for a further 10.9 per cent of problems, and at least three consequences were reported for 11.2 per cent of problems.

**Table 4.4: Adverse consequences of legal problems, NSW**

<i>Adverse consequence</i>	<i>N</i>	<i>%</i>
Stress-related illness	810	20.9
Physical ill health	759	19.6
Relationship breakdown	384	9.9
Moving home	220	5.7
Income loss or financial strain	1134	29.3
<b>All problems</b>	<b>3872</b>	

**Note:** N=3872 problems. Data were missing for 31 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: Number of adverse consequences per legal problem, NSW**

**Note:** N=3872 problems. Data were missing for 31 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 31.1 per cent of the respondents who had at least three problems, but by only 3.9 per cent of the respondents who had one problem.<sup>6</sup> 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 (0.9) was almost twice as high, while the mean for those with at least three problems (1.7) was more than three times as high.<sup>7</sup>

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 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 21.5 per cent of respondents with substantial problems.<sup>8</sup> In fact, the mean number of adverse consequences for substantial problems was more than three times as high as the mean for minor problems.<sup>9</sup>

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

Number of problems per respondent	Number of adverse consequences per respondent						Total	N
	Mean	0	1	2	3	4+		
		%	%	%	%	%	%	
1	0.5	67.2	22.2	6.7	2.1	1.8	100.0	748
2	0.9	49.6	27.6	12.8	7.3	2.7	100.0	367
3+	1.7	26.9	25.4	16.7	17.0	14.1	100.0	942
<b>All respondents with problems</b>	<b>1.1</b>	<b>45.6</b>	<b>24.6</b>	<b>12.3</b>	<b>9.8</b>	<b>7.6</b>	<b>100.0</b>	<b>2056</b>

**Note:** N=2056 respondents with problems. Data were missing for three respondents. Somers' d=0.35 (95% CI=0.32–0.38), SE=0.02, p=0.000, outcome variable is number of adverse consequences.

<sup>6</sup> I.e. 17.0+14.1=31.1% versus 2.1+1.8=3.9%.

<sup>7</sup> I.e. 1.8 times as high for respondents with two problems versus those with one problem (0.9/0.5=1.8) and 3.4 times as high for respondents with at least three problems versus those with one problem (1.7/0.5=3.4).

<sup>8</sup> I.e. 1.6+0.3=1.9% versus 12.7+8.8=21.5%.

<sup>9</sup> I.e. 1.4/0.4=3.5.

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

<i>Problem severity</i>	<i>Number of adverse consequences per problem</i>						<i>Total</i>	
	<i>Mean</i>	<i>0</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4+</i>	<i>%</i>	<i>N</i>
		<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	
Minor	0.4	72.2	21.5	4.5	1.6	0.3	100.0	2016
Substantial	1.4	33.2	27.5	17.8	12.7	8.8	100.0	1856
<b>All problems</b>	<b>0.9</b>	<b>53.5</b>	<b>24.3</b>	<b>10.9</b>	<b>6.9</b>	<b>4.4</b>	<b>100.0</b>	<b>3872</b>

**Note:** N=3872 problems. Data were missing for 31 problems. Somers' d=0.36 (95% CI=0.34–0.39), SE=0.01, p=0.000, outcome variable is number of adverse consequences.

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 around three-quarters of accidents and consumer problems,<sup>10</sup> no consequences were reported for 4.9 per cent of personal injury problems, 15.3 per cent of family problems, 30.5 per cent of health problems and 34.2 per cent of employment problems. The mean 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).<sup>11</sup>

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.<sup>12</sup> For example, the problem groups with the highest proportions

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

<i>Problem group</i>	<i>Number of adverse consequences per problem</i>						<i>Total</i>	
	<i>Mean</i>	<i>0</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4+</i>	<i>%</i>	<i>N</i>
		<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	
Accidents	0.2	82.3	13.0	3.6	0.4	0.7	100.0	252
Consumer	0.4	71.1	18.8	5.8	3.1	1.2	100.0	830
Credit/debt	1.2	37.7	29.9	16.2	8.4	7.8	100.0	195
Crime	0.7	60.6	19.6	9.7	6.2	3.9	100.0	564
Employment	1.3	34.2	27.3	21.2	12.1	5.2	100.0	241
Family	2.2	15.3	25.3	14.6	19.4	25.3	100.0	186
Government	0.7	55.7	27.0	9.9	6.7	0.7	100.0	374
Health	1.5	30.5	27.1	18.4	15.5	8.6	100.0	125
Housing	0.7	62.1	19.0	10.4	5.4	3.1	100.0	453
Money	1.0	43.6	33.1	7.7	8.4	7.2	100.0	202
Personal injury	1.6	4.9	56.1	23.8	10.9	4.3	100.0	243
Rights	0.7	58.9	23.0	8.5	5.8	3.8	100.0	205
<b>All problems</b>	<b>0.9</b>	<b>53.5</b>	<b>24.3</b>	<b>10.9</b>	<b>6.9</b>	<b>4.4</b>	<b>100.0</b>	<b>3872</b>

**Note:** N=3872 problems. Data were missing for 31 problems. Chi-square test results are reported, because the appropriate regression model for ordinal data failed to converge.  $\chi^2=913.27$ ,  $F_{42,86886}=18.62$ ,  $p=0.000$ .

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

<sup>11</sup> 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).

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



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

<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>
<b>Accidents</b>	6.2	3.1	2.0	0.0	12.8	<b>252</b>
<b>Consumer</b>	11.1	6.2	3.3	1.1	23.0	<b>830</b>
Goods	5.5	3.2	1.0	1.0	11.7	<b>222</b>
Services	13.2	7.3	4.2	1.2	27.2	<b>608</b>
<b>Credit/debt</b>	29.0	17.5	16.0	7.1	49.2	<b>195</b>
<b>Crime</b>	20.2	14.7	10.4	6.0	23.6	<b>564</b>
Crime offender	35.5	26.8	25.4	12.7	34.1	<b>47</b>
Crime victim	18.7	13.6	9.0	5.3	22.6	<b>517</b>
<b>Employment</b>	38.5	28.3	8.4	4.7	47.0	<b>241</b>
<b>Family</b>	46.0	36.3	51.4	33.2	57.1	<b>186</b>
Children <sup>a</sup>	40.3	34.3	31.5	24.1	51.6	<b>122</b>
Relationships	56.9	40.0	89.6	50.8	67.6	<b>64</b>
<b>Government</b>	18.4	10.7	3.5	1.6	35.5	<b>374</b>
Fines	14.5	5.6	3.0	0.6	33.8	<b>93</b>
Government payments	21.9	11.3	4.8	3.6	54.7	<b>58</b>
Local government	17.3	10.6	3.2	0.7	30.3	<b>157</b>
State/federal government	23.7	17.8	3.5	3.4	33.2	<b>66</b>
<b>Health</b>	34.9	52.8	14.0	5.9	39.1	<b>125</b>
Clinical negligence	30.6	54.5	7.2	4.0	39.3	<b>84</b>
Health services	34.7	46.6	17.6	4.1	40.8	<b>30</b>
Mental health	~	~	~	~	~	<b>12</b>
<b>Housing</b>	19.4	11.4	10.4	9.9	18.2	<b>453</b>
Neighbours	18.2	11.6	9.5	5.1	8.8	<b>270</b>
Owned housing	22.0	13.0	13.7	8.4	31.6	<b>81</b>
Rented housing	20.7	9.4	11.0	25.6	31.6	<b>95</b>
Other housing	~	~	~	~	~	<b>7</b>
<b>Money</b>	21.7	19.1	10.8	3.8	47.3	<b>202</b>
Business/investment	15.3	13.7	4.2	2.6	58.5	<b>130</b>
Wills/estates	33.3	28.6	22.5	6.0	27.1	<b>73</b>
<b>Personal injury</b>	26.1	90.6	10.1	5.1	24.1	<b>243</b>
<b>Rights</b>	22.0	14.5	10.6	5.7	20.9	<b>205</b>
Discrimination (outside work)	12.3	10.7	8.6	3.5	23.0	<b>63</b>
Education	28.3	13.0	11.2	2.5	10.2	<b>90</b>
Unfair treatment by police	24.5	23.2	12.6	15.0	35.4	<b>48</b>
Other civil	~	~	~	~	~	<b>3</b>
<b>All problems</b>	<b>20.9</b>	<b>19.6</b>	<b>9.9</b>	<b>5.7</b>	<b>29.3</b>	<b>3872</b>

~ Due to insufficient numbers, percentages are not provided.

<sup>a</sup> Includes problems related to grandchildren (see Appendix A1, question P28). Some respondents (205) 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=3872 problems. Data were missing for 31 problems. Percentages do not sum to 100, because multiple adverse consequences were reported for some problems.



of problems reportedly causing stress-related illness were the family (46.0%), employment (38.5%) and health (34.9%) problem groups. Not surprisingly, physical ill health was most commonly reported for legal problems related to personal injury (90.6%) and health (52.8%) but was also relatively common for family (36.3%) and employment (28.3%) problems. The high proportion of family problems causing relationship breakdown (51.4%) largely reflects the capture of the problems of divorce and separation. 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 (57.1%), credit/debt (49.2%), money (47.3%) and employment (47.0%) problem groups.

## Clustering of legal problems

It was shown in Figure 3.3 that 26.3 per cent of the NSW 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).

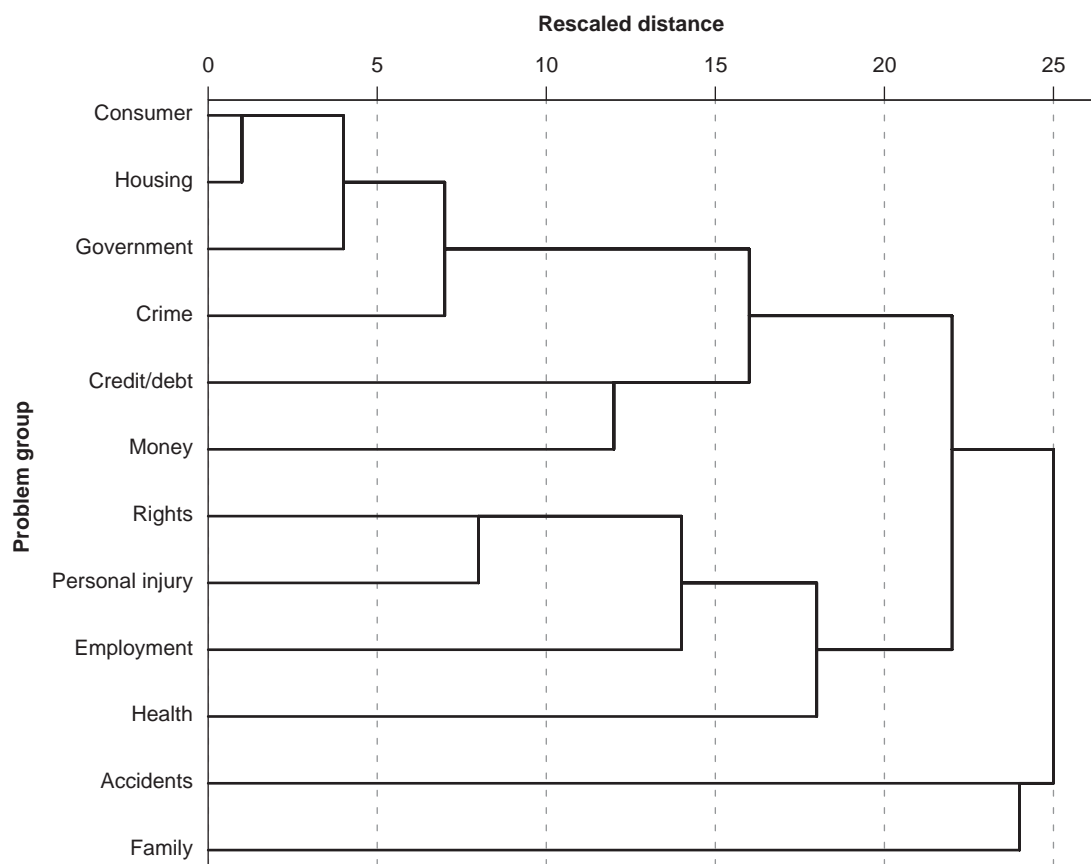
To examine whether certain types of legal problems tended to co-occur (i.e. tended to be experienced by the same respondents), a hierarchical cluster analysis was conducted on the legal problem groups using all NSW respondents. The cluster analysis placed problem groups that tended to be experienced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

Figure 4.3 summarises the results of the cluster analysis for NSW 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 two main clusters, with the first cluster having two distinct subclusters:<sup>14</sup>

- The first subcluster within the first cluster consisted of the four most frequent problem groups — namely, the consumer, crime, government and housing problem groups.
- The second subcluster within the first cluster was dominated by ‘economic’ issues, consisting of the credit/debt and money problem groups. However, this subcluster also included some family-related issues, given that the money problem group, in addition to including business and investment issues, included wills, estates and power of attorney issues.

<sup>13</sup> 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.

<sup>14</sup> 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, NSW**

**Note:** N=4113 respondents. The cluster analysis used complete linkage with Jaccard scores.

- The second cluster was dominated by ‘rights and injury/health’ issues, comprising the employment, health, personal injury and rights problem groups. 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.<sup>15</sup>

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 subcluster 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 subcluster of the first cluster and the second cluster, 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.

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, 307 respondents experienced accidents problems, 862 experienced consumer problems and 103 experienced both of these types of problems. Those who experienced both types of problems represent 33.6 per cent of the 307 respondents with accidents problems and 12.0 per cent of the 862 respondents with consumer problems.

<sup>15</sup> The accidents and family problem groups did not cohere strongly with any cluster or subcluster.

Table 4.9: Co-occurrence of problem groups, NSW

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	103	33.6	103	12.0	34	13.0	84	14.6	35	13.9	20	11.6	60	13.6	13	8.6	59	11.1	28	11.3	40	12.7	28	11.0
Consumer	103	33.6			142	54.5	230	40.0	110	43.3	70	39.7	213	48.6	89	60.0	242	45.4	117	48.1	145	45.9	129	50.2
Credit/debt	34	11.0	142	16.5			88	15.3	43	17.1	44	25.2	93	21.1	42	28.1	101	18.8	56	23.0	65	20.5	56	21.7
Crime	84	27.3	230	26.6	88	33.8			83	32.6	64	36.4	137	31.3	49	33.2	147	27.6	65	26.6	117	37.1	98	38.2
Employment	35	11.5	110	12.7	43	16.7	83	14.4			20	11.4	65	14.8	33	22.0	68	12.7	29	11.9	59	18.6	49	19.2
Family	20	6.6	70	8.1	44	17.1	64	11.2	20	7.9			50	11.3	18	12.3	57	10.8	15	6.2	35	11.1	52	20.1
Government	60	19.4	213	24.7	93	35.6	137	23.9	65	25.6	50	28.2			49	33.2	148	27.8	67	27.5	61	19.2	72	27.9
Health	13	4.1	89	10.3	42	16.0	49	8.6	33	12.9	18	10.4	49	11.2			64	11.9	25	10.2	35	10.9	31	12.2
Housing	59	19.3	242	28.1	101	38.7	147	25.6	68	26.8	57	32.6	148	33.8	64	42.9			79	32.4	74	23.6	93	36.0
Money	28	9.0	117	13.6	56	21.6	65	11.3	29	11.4	15	8.6	67	15.3	25	16.8	79	14.8			31	9.7	34	13.2
Personal injury	40	13.1	145	16.8	65	24.9	117	20.4	59	23.2	35	19.9	61	13.8	35	23.3	74	13.9	31	12.6			78	30.5
Rights	28	9.2	129	14.9	56	21.4	98	17.1	49	19.4	52	29.3	72	16.3	31	21.2	93	17.3	34	13.9	78	24.8		
<b>Total N</b>	<b>307</b>		<b>862</b>		<b>260</b>		<b>575</b>		<b>254</b>		<b>176</b>		<b>439</b>		<b>148</b>		<b>534</b>		<b>244</b>		<b>316</b>		<b>257</b>	

Note: N=4113 respondents.

The most striking pattern in Table 4.9 is for the four problem groups in the first subcluster of the first cluster, which had the highest prevalence — 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. For example, about one-fifth of respondents who experienced a credit/debt problem also experienced a money problem, and vice versa. Similarly, the percentage overlap between the employment, personal injury and rights problem groups was between 18.6 and 30.5.

## Nature of legal problems: NSW 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 3903 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 NSW 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 (46.5%) led to at least one of these five adverse consequences. Income loss or financial strain was reported for 29.3 per cent of problems, stress-related illness for 20.9 per cent of problems, physical ill health for 19.6 per cent of problems, relationship breakdown for 9.9 per cent of problems and moving home for 5.7 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. Personal injury (1.6) and health (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 (57.1%), relationship breakdown (51.4%), stress-related illness (46.0%), physical ill health (36.3%) and having to move home (33.2%). The corresponding percentages for the accidents problem group ranged from 0.0 to 12.8 per cent, while those for the consumer problem group ranged from 1.1 to 23.0 per cent.

The cluster analysis conducted for NSW 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 — formed a subcluster.
- The credit/debt and money problem groups formed a subcluster that was dominated by economic issues.
- The employment, health, personal injury and rights problem groups formed a cluster that was dominated by rights and injury/health issues.

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