

7. Finalisation of legal problems

As noted earlier, 3903 of the legal problems reported by NSW respondents were followed up in depth.¹ This chapter examines the finalisation of these problems. It details whether or not these problems were over at the time of interview or still ongoing, and how concluded problems were finalised. The chapter also investigates which problems were less likely to be finalised and which respondents were less likely to achieve finalisation.

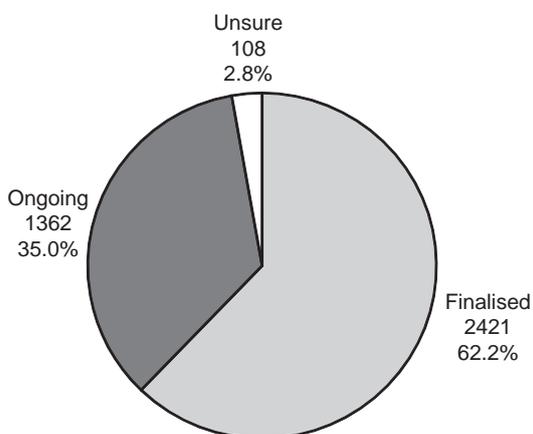
Finalisation status of legal problems

Respondents were asked whether their legal problems had been finalised — that is, whether each of these problems was ‘now over’ or ‘still ongoing’ (see Appendix A1, question A34). This information was provided for 3892 legal problems. As Figure 7.1 shows, respondents reported that 62.2 per cent or 2421 of these problems had been finalised, while 35.0 per cent of the problems were still ongoing at the time of interview. For the remaining 2.8 per cent of legal problems, respondents were ‘unsure’ whether the problem had concluded. Given that respondents could not definitively state that these 2.8 per cent of problems were finalised, in all subsequent analyses these problems were treated as being unfinalised and were combined with the ‘ongoing’ category.

The finalisation status of legal problems at the time of interview was significantly related to problem severity (see Figure 7.2). Problems of substantial impact had lower finalisation rates than problems of minor impact (49.7% versus 73.7%). Problems were also significantly less likely to be finalised as the number of different types of adverse consequences caused by the problems increased (see Table 7.1). Whereas 71.7 per cent of the problems without adverse consequences had been finalised at the time of interview, only 31.1 per cent of the problems resulting in at least four different types of adverse consequences had been finalised.

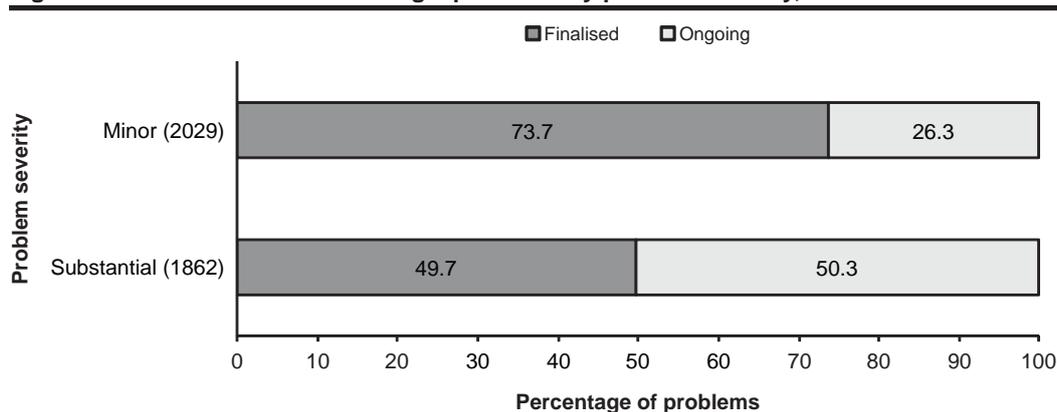
An analysis was also made of whether the finalisation status of any given legal problem at the time of interview was related to the total number of problems experienced by the respondent over the reference period (see Table 7.2). This relationship was significant, with the likelihood of finalisation

Figure 7.1: Finalisation status of legal problems, NSW



Note: N=3892 problems. Data were missing for 12 problems.

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

Figure 7.2: Finalisation status of legal problems by problem severity, NSW

Note: N=3892 problems. Data were missing for 12 problems. $\chi^2=239.88$, $F_{1,2067}=200.92$, $p=0.000$.

Table 7.1: Finalisation status of legal problems by number of adverse consequences of legal problems, NSW

Finalisation status	Number of adverse consequences per problem					All problems
	0	1	2	3	4+	
	%	%	%	%	%	%
Finalised	71.7	59.9	50.5	40.4	31.1	62.6
Ongoing	28.3	40.1	49.5	59.6	68.9	37.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
	N	2072	940	418	268	169
		3867				

Note: N=3867 problems. Data were missing for 36 problems. Somers' d=0.25 (95% CI=0.22–0.29), SE=0.02, $p=0.000$, outcome variable is finalisation status.

Table 7.2: Finalisation status of legal problems by number of legal problems per respondent, NSW

Finalisation status	Number of problems per respondent			All problems
	1–2	3–5	6+	
	%	%	%	%
Finalised	69.1	64.3	53.0	62.2
Ongoing	30.9	35.7	47.0	37.8
Total	100.0	100.0	100.0	100.0
	N	1405	1170	1317
		3892		

Note: N=3892 problems. Data were missing for 12 problems. Somers' d=0.16 (95% CI=0.12–0.20), SE=0.02, $p=0.000$, outcome variable is finalisation status.

for any given legal problem tending to decrease as the number of legal problems experienced by the respondent increased. For example, 69.1 per cent of all problems experienced by respondents who reported experiencing only one or two problems during the reference period were finalised compared to 53.0 per cent of all problems experienced by respondents who reported experiencing at least six problems during the reference period.

Manner of finalisation of legal problems

For the 2421 legal problems reported as being over, respondents were asked by what means the legal problems had been finalised (see Appendix A1, question A35). As shown in Table 7.3, most commonly, legal problems were finalised through agreement with the other side (31.0%) or as a result of the respondent not pursuing the matter at all or deciding not to pursue the matter further (29.4%).

Table 7.3: Manner of finalisation of legal problems, NSW

<i>Manner of finalisation</i>	<i>N</i>	<i>%</i>
Court or tribunal	71	3.0
Dispute resolution ^a	43	1.8
Complaint-handling body ^b	39	1.6
Another agency ^c	347	14.6
Lawyer's help	36	1.5
Someone else's help	99	4.2
Agreement with other side	737	31.0
Other side didn't pursue further	200	8.4
Respondent didn't pursue further	699	29.4
Other	108	4.6
All finalised problems	2379	100.0

a E.g. formal dispute resolution, mediation, conciliation.

b E.g. ombudsman, commissioner.

c E.g. government body, insurance company, police.

Note: N=2379 finalised problems. Data were missing for 42 problems.

Only a minority of legal problems were finalised through legal proceedings in a court or tribunal (3.0%), and only a further 3.4 per cent were finalised through formal dispute resolution (1.8%) or complaint-handling processes (1.6%). However, 14.6 per cent were finalised through the decisions or actions of other agencies, such as government bodies, insurance companies or the police.

Lawyers were perceived to have brought about the finalisation of only 1.5 per cent of legal problems, even though, as noted earlier, private lawyers were consulted for 23.5 per cent of the problems where advice was sought (see Table 6.2). This finding suggests that private lawyers provided information, advice or assistance in a considerable number of cases that eventually concluded through other means — for example, through:

- formal legal resolution processes, such as court or tribunal proceedings, or formal dispute resolution or complaint-handling processes
- agreement with the other side
- one of the parties deciding not to pursue the matter further.

The manner in which problems were finalised was significantly related to problem severity (see Table 7.4). Substantial problems were significantly more likely than minor problems to be finalised by court or tribunal proceedings (4.4% versus 2.1%), formal dispute resolution or complaint-handling processes (5.5% versus 2.2%) or the respondent deciding not to pursue the matter further (32.1% versus 27.7%). Minor problems were significantly more likely than substantial problems to be finalised via other agencies, such as government bodies, insurance companies or the police (16.7% versus 11.2%) or via agreement with the other side (33.3% versus 27.3%).

Table 7.5 displays the manner of finalisation broken down by the strategy used by respondents in response to their legal problems. Although a significance test was not conducted on this relationship, some trends are evident.² Problems involving advice appeared to be finalised more frequently than problems handled without advice via court or tribunal proceedings (5.5% versus 1.7%) or via formal dispute resolution or complaint-handling processes (5.9% versus 1.9%). Problems involving advice

² A significance test was not conducted, because some strategies by definition rendered certain manners of finalisation highly unlikely. First, 'took no action' meant that respondents had reported that court or tribunal proceedings and formal dispute resolution had not occurred and were unlikely to occur (although a few such respondents across Australia reported finalisation via court orders). Second, both 'handled without advice' and 'took no action' meant that a lawyer had not been consulted.

also appeared to be finalised more often than problems involving one of the other strategies via other agencies, such as government bodies, insurance companies or the police (22.7% versus 5.5–11.7%). In addition, problems handled without advice appeared to be more likely than other problems to be finalised via agreement with the other side (48.9% versus 21.1–24.9%) or via the other side not pursuing the matter further (12.1% versus 5.9–7.0%). Unsurprisingly, problems where no action

Table 7.4: Manner of finalisation of legal problems by problem severity, NSW

<i>Manner of finalisation^a</i>	<i>Problem severity</i>		<i>All finalised problems</i>
	<i>Minor</i>	<i>Substantial</i>	
	%	%	%
Court or tribunal	2.1	4.4	3.0
Dispute resolution or complaint-handling body ^b	2.2	5.5	3.4
Another agency	16.7	11.2	14.6
Lawyer's or someone else's help ^c	5.4	6.1	5.7
Agreement with other side	33.3	27.3	31.0
Other side didn't pursue further	8.6	8.0	8.4
Respondent didn't pursue further	27.7	32.1	29.4
Other	4.0	5.4	4.6
Total	%	100.0	100.0
	N	1463	916

a See Table 7.3 for further details on manners of finalisation. Apart from the exceptions noted below, manners of finalisation are identical to those in Table 7.3.

b Combines the following categories from Table 7.3: 'dispute resolution' and 'complaint-handling body'.

c Combines the following categories from Table 7.3: 'lawyer's help' and 'someone else's help'.

Note: N=2379 finalised problems. Data were missing for 42 problems. $\chi^2=53.05$, $F_{7,14368}=6.77$, $p=0.000$.

Table 7.5: Manner of finalisation of legal problems by strategy in response to legal problems, NSW

<i>Manner of finalisation^a</i>	<i>Strategy</i>			<i>All finalised problems</i>
	<i>Sought advice</i>	<i>Handled without advice</i>	<i>Took no action</i>	
	%	%	%	%
Court or tribunal	5.5	1.7	0.0 ^d	3.0
Dispute resolution or complaint-handling body ^b	5.9	1.9	0.8 ^d	3.4
Another agency	22.7	5.5	11.7	14.6
Lawyer's or someone else's help ^c	7.5	5.2 ^d	3.0 ^d	5.7
Agreement with other side	21.1	48.9	24.9	31.0
Other side didn't pursue further	7.0	12.1	5.9	8.4
Respondent didn't pursue further	25.2	21.6	48.0	29.3
Other	5.0	3.1	5.7	4.6
Total	%	100.0	100.0	100.0
	N	1060	768	548

a See Table 7.3 for further details on manners of finalisation. Apart from the exceptions noted below, manners of finalisation are identical to those in Table 7.3.

b Combines the following categories from Table 7.3: 'dispute resolution' and 'complaint-handling body'.

c Combines the following categories from Table 7.3: 'lawyer's help' and 'someone else's help'.

d By definition, 'took no action' excluded problems involving court or tribunal proceedings or formal dispute resolution; and both 'handled without advice' and 'took no action' excluded problems where a lawyer was consulted.

Note: N=2376 finalised problems. Data were missing for 45 problems.

was taken appeared to be more likely than other problems to be reported as concluding via the respondent not pursuing the matter further (48.0% versus 21.6–25.2%).³

The manner of finalisation was also significantly related to the type of problem (see Table 7.6). For example, compared to all problems on average:

- accidents problems were more likely to be finalised via an agency such as an insurance company (57.4% versus 14.6% on average)
- consumer problems were more likely to be finalised via agreement with the other side (53.8% versus 31.0%) or via the other side not pursuing the matter further (10.9% versus 8.4%)
- credit/debt problems were more likely to be finalised via agreement with the other side (51.9% versus 31.0%)
- crime problems were more likely to be finalised via the respondent not pursuing the matter further (48.9% versus 29.4%) or via an agency such as the police (23.3% versus 14.6%)
- employment problems were more likely to be finalised via the respondent not pursuing the matter further (42.7% versus 29.4%)
- family problems were more likely to be finalised via court, tribunal, formal dispute resolution or complaint-handling processes (27.2% versus 6.4%)

Table 7.6: Manner of finalisation of legal problems by problem group, NSW

Problem group	Manner of finalisation ^a						Total	
	Court, tribunal, dispute resolution or complaint-handling body ^b	Another agency	Agreement with other side	Other side didn't pursue further	Respondent didn't pursue further	Other ^c	%	N
	%	%	%	%	%	%		
Accidents	1.1	57.4	20.9	3.7	10.7	6.3	100.0	213
Consumer	4.1	3.1	53.8	10.9	20.3	7.9	100.0	561
Credit/debt	2.2	4.6	51.9	6.2	29.0	6.1	100.0	99
Crime	5.5	23.3	6.1	2.7	48.9	13.5	100.0	398
Employment	6.0	2.4	22.6	8.9	42.7	17.3	100.0	145
Family	27.2	5.9	33.0	2.9	21.5	9.5	100.0	57
Government	9.1	7.6	31.6	12.9	33.4	5.5	100.0	202
Health	5.1	2.1	16.9	3.1	58.6	14.3	100.0	70
Housing	8.2	14.5	38.6	14.6	15.2	8.8	100.0	253
Money	11.0	5.7	32.7	12.6	19.6	18.4	100.0	95
Personal injury	8.2	21.4	22.1	4.8	29.4	14.2	100.0	155
Rights	10.3	8.5	18.7	11.2	41.2	10.0	100.0	130
All finalised problems	6.4	14.6	31.0	8.4	29.4	10.2	100.0	2379

^a See Table 7.3 for further details on manners of finalisation. Apart from the exceptions noted below, manners of finalisation are identical to those in Table 7.3.

^b Combines the following categories from Table 7.3: 'court or tribunal', 'dispute resolution' and 'complaint-handling body'.

^c Combines the following categories from Table 7.3: 'lawyer's help', 'someone else's help' and 'other'.

Note: N=2379 finalised problems. Data were missing for 42 problems. $\chi^2=914.57$, $F_{53,108646}=14.83$, $p=0.000$.

³ It is worth noting that 24.9 per cent of problems where no action was taken were reported by respondents as concluding via agreement with the other side, even though these respondents had answered 'no' to the question asking whether they had tried to resolve the problem directly with the other side (see Appendix A1, question A31). Many of the verbatim responses in these cases revealed that the respondent had come to a quick, on-the-spot agreement with the other side, without actually trying to resolve the problem in their own favour. These cases tended to be cases where the respondent was at fault or the incident was minor (e.g. a minor motor vehicle accident).

- health problems were more likely to be finalised via the respondent not pursuing the matter further (58.6% versus 29.4%)
- housing problems were more likely to be finalised via agreement with the other side (38.6% versus 31.0%) or via the other side not pursuing the matter further (14.6% versus 8.4%)
- personal injury problems were more likely to be finalised via an agency such as a government body, insurance company or the police (21.4% versus 14.6%)
- rights problems were more likely to be finalised via the respondent not pursuing the matter further (41.2% versus 29.4%).⁴

Predicting finalisation status of legal problems

This section describes the problem and respondent characteristics associated with whether problems were finalised or ongoing at the time of interview. A binary multilevel logistic regression model was fitted to examine the independent predictors of the finalisation status of legal problems. The regression compared problems that had been finalised to problems that were ongoing on the following variables: gender, age, Indigenous status, disability status, education, employment status, family status, housing type, main income, main language, remoteness of residential area, problem recency, legal problem group and strategy used in response to legal problems.⁵

Thus, the regression reveals the types of problems, strategies and demographic groups with lower levels of finalisation. Although regression analysis can be used to show where relationships exist, it cannot explain any relationships. Nonetheless, the regression on finalisation status helps to pinpoint the types of problems and demographic groups that may particularly benefit from initiatives that facilitate legal resolution, and it also helps to identify the strategies to be encouraged. For example, legal problems with lower levels of finalisation may be more serious, complex or intractable, or the pathways for resolving these problems may be less clear, more time-consuming or more difficult to navigate. Demographic groups with lower levels of finalisation may have a reduced capacity for resolving problems and may require additional encouragement, support or assistance to finalise their problems.

Table 7.7 provides a summary of the regression results on finalisation status for NSW. The regression identified problem group, age and strategy as the strongest significant predictors of finalisation status. In descending order of strength, main language, main income, disability status and problem recency were also significant. Gender, Indigenous status, education, employment status, family status, housing type and remoteness were not significant predictors of finalisation status. The regression results are further described in the sections below, with reference to the corresponding unprocessed or descriptive statistics.⁶

Legal problem characteristics

The recency of legal problems was related to their finalisation status. Problems that had started at least seven months prior to interview had significantly higher odds of finalisation than more recent problems. However, this significant association was relatively weak (1.3; see Table 7.7). Furthermore, unlike the regression results, the descriptive statistics in Table 7.8 show similar finalisation rates for earlier and more recent problems. This finding suggests that the somewhat higher finalisation levels

⁴ For all manners of finalisation with the exception of 'other', percentages not described in the list above were either significantly lower than average or not significant. For example, the percentages of government, money and rights problems finalised via the other side not pursuing the matter further were not significantly different from average.

⁵ See Chapter 2, 'Method: Multivariate analyses' section, and Appendix Tables A2.8 and A2.9 (model 7a) for further details.

⁶ See Appendix Table A7.1 for the full results of this regression.

Table 7.7: Regression summary — finalisation status of legal problems, NSW

SIGNIFICANT VARIABLES		
Variable	Categories compared	Odds ratio^a
Problem recency	7+ months ≤6 months	1.3
Problem group	Accidents mean	4.5
	Consumer mean	1.3
	Credit/debt mean	0.5
	Crime mean	1.6
	Employment mean	-
	Family mean	0.3
	Government mean	0.7
	Health mean	-
	Housing mean	0.8
	Money mean	0.7
	Personal injury mean	1.6
Strategy	Sought advice took no action	0.4
	Handled without advice took no action	0.6
Age	15–17 65+	3.5
	18–24 65+	3.0
	25–34 65+	1.6
	35–44 65+	-
	45–54 65+	-
	55–64 65+	-
Disability status	Disability no disability	0.7
Main income	Government payment other	0.7
Main language	Non-English English	0.6
NON-SIGNIFICANT VARIABLES <i>gender, Indigenous status, education, employment status, family status, housing type, remoteness^b</i>		

a An odds ratio (OR)>1.0 indicates that the first category had significantly higher odds of finalisation 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.

b Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=3844 problems. Data were missing for 60 problems.

Table 7.8: Finalisation status of legal problems by problem recency, NSW

Problem recency	Finalisation status		Total	
	Finalised	Ongoing	%	N
	%	%		
7+ months	62.0	38.0	100.0	2138*
≤6 months ^R	63.1	36.9	100.0	1734
All problems	62.5	37.5	100.0	3872

R Reference category for problem recency in the regression.

* Significant difference (p<0.05) for problem recency in the regression.

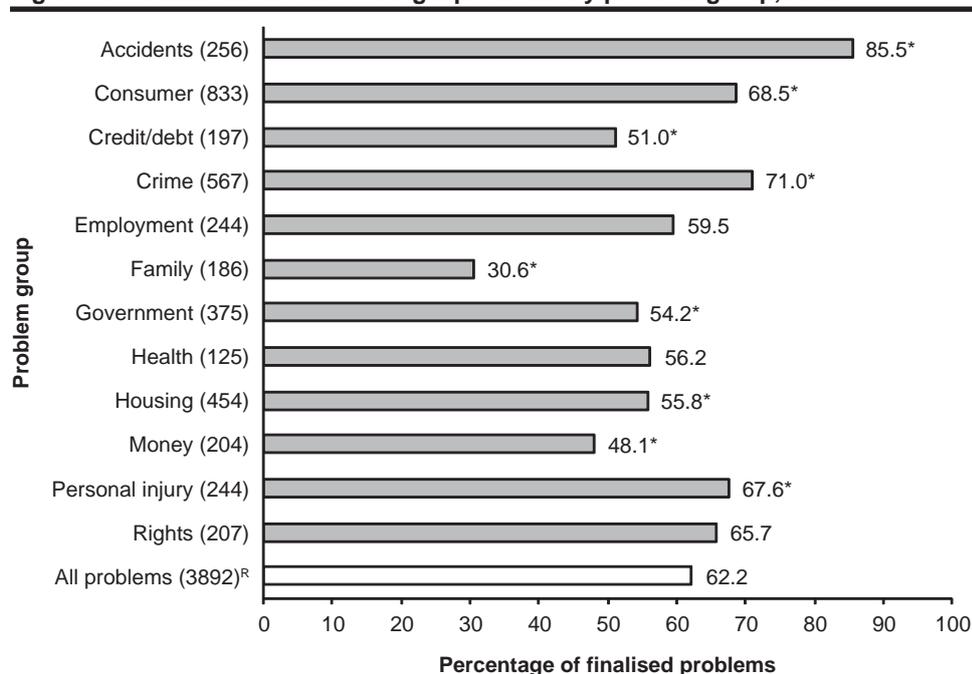
Note: N=3872 problems. Data were missing for 31 problems.

for earlier problems become evident once the influences of the other problem and demographic characteristics are also taken into account.

In addition, the regression results indicated that problem group was the strongest significant predictor of the finalisation status of legal problems at the time of interview (see Table 7.7). Significantly higher odds of finalisation than average were found for accidents (4.5), consumer (1.3), crime (1.6) and personal injury (1.6) problems. The finalisation rates for these problem groups ranged between 67.6 and 85.5 per cent, whereas the finalisation rate for all problems on average was 62.2 per cent (see Figure 7.3).

Significantly lower odds of finalisation than average were found for credit/debt (0.5), family (0.3), government (0.7), housing (0.8) and money (0.7) problems, with the finalisation rates for these problem groups ranging from 30.6 to 55.8 per cent.⁷ Family problems had the lowest finalisation rate, at 30.6 per cent.

Figure 7.3: Finalisation status of legal problems by problem group, NSW



^R Reference category for problem group in the regression was the mean of all problems.

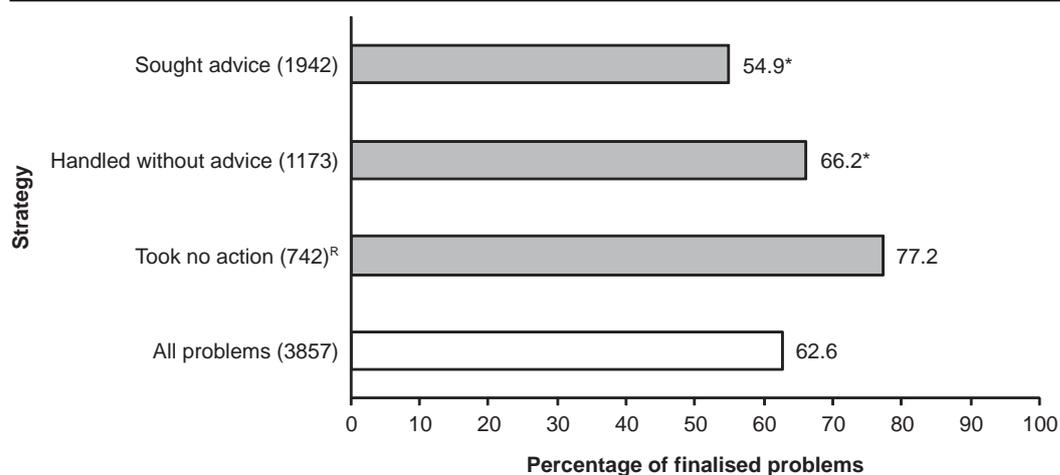
* Significant difference ($p < 0.05$) between this problem group and the mean of all problems in the regression.

Note: N=3892 problems. Data were missing for 12 problems.

Strategy

Strategy was a significant, strong predictor of finalisation status. Compared to taking no action, both seeking advice (0.4) and handling the problem without advice (0.6) resulted in lower odds of finalisation (see Table 7.7). The finalisation rates were 77.2 per cent when no action was taken, 66.2 per cent when the problem was handled without advice and 54.9 per cent when advice was sought (see Figure 7.4).

⁷ Although the health problem group had a similar percentage of finalised problems to the housing problem group, the result for the health problem group did not reach significance.

Figure 7.4: Finalisation status of legal problems by strategy in response to legal problems, NSW

^R Reference category for strategy in the regression.

* Significant difference ($p < 0.05$) between this strategy and took no action in the regression.

Note: N=3857 problems. Data were missing for 46 problems

Demographic variables

Although problem group was the strongest predictor of finalisation status, several demographic characteristics were also significantly related to finalisation status. Age was the strongest significant demographic predictor and was followed by main language, main income and disability status (see Table 7.7). The other demographic variables were not significant. Compared to their counterparts, the following demographic groups had significantly lower odds of finalisation:

- people aged 65 years or over (versus 15–34 year olds)
- people whose main language was not English
- people whose main source of income was government payments
- people with a disability.

Hence, these demographic groups were significantly less likely to have finalised their problems, even after the characteristics of the problems (i.e. recency and problem group) and the strategies used in response to the problems were taken into account.

The descriptive statistics in Table 7.9 generally reveal a similar picture to the significant odds ratios from the regression in Table 7.7. Respondents aged 15–34 years had significantly higher odds of finalisation (1.6–3.5) when compared to respondents aged 65 years or over. The finalisation rate was 51.8 per cent for those aged 65 years or over compared to 63.9–82.4 per cent for those aged under 35 years.

Respondents with a disability had significantly lower odds of finalisation (0.7) than other respondents. Respondents with a disability had a finalisation rate of 54.0 per cent, while those without a disability had a finalisation rate of 65.2 per cent.

Respondents whose main income was government payments had significantly lower odds of finalisation (0.7) than other respondents. The finalisation rate was 54.3 per cent for respondents whose main income was government payments compared to 64.9 per cent for other respondents.

Respondents whose main language was not English also had significantly lower odds of finalisation (0.6) than other respondents. The finalisation rate was 58.1 per cent for respondents whose main

Table 7.9: Finalisation status of legal problems by each demographic variable, NSW

Demographic variable	Category	Finalisation status		All problems	
		Finalised %	Ongoing %	%	N
Gender	Female	60.4	39.6	100.0	1847
	Male ^R	63.9	36.1	100.0	2045
	Total	62.2	37.8	100.0	3892
Age	15–17	82.4	17.6	100.0	165*
	18–24	77.8	22.2	100.0	556*
	25–34	63.9	36.1	100.0	751*
	35–44	56.9	43.1	100.0	833
	45–54	58.6	41.4	100.0	703
	55–64	57.0	43.0	100.0	549
	65+ ^R	51.8	48.2	100.0	334
	Total	62.2	37.8	100.0	3892
Indigenous status	Indigenous	60.9	39.1	100.0	74
	Other ^R	62.2	37.8	100.0	3818
	Total	62.2	37.8	100.0	3892
Disability status	Disability	54.0	46.0	100.0	1034*
	No disability ^R	65.2	34.8	100.0	2858
	Total	62.2	37.8	100.0	3892
Education	<Year 12	60.9	39.1	100.0	944
	Year 12	66.8	33.2	100.0	642
	Post-school ^R	61.5	38.5	100.0	2293
	Total	62.2	37.8	100.0	3879
Employment status	Unemployed	65.3	34.7	100.0	607
	Other ^R	61.6	38.4	100.0	3284
	Total	62.2	37.8	100.0	3892
Family status	Single parent	54.0	46.0	100.0	453
	Other ^R	63.3	36.7	100.0	3438
	Total	62.2	37.8	100.0	3892
Housing type	Disadvantaged	54.4	45.6	100.0	336
	Other ^R	63.0	37.0	100.0	3556
	Total	62.2	37.8	100.0	3892
Main income	Government payment	54.3	45.7	100.0	986*
	Other ^R	64.9	35.1	100.0	2906
	Total	62.2	37.8	100.0	3892
Main language	Non-English	58.1	41.9	100.0	270*
	English ^R	62.5	37.5	100.0	3622
	Total	62.2	37.8	100.0	3892
Remoteness^a	Remote	61.7	38.3	100.0	22
	Regional	62.6	37.4	100.0	1081
	Major city ^R	62.1	37.9	100.0	2788
	Total	62.2	37.8	100.0	3892

^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.

^a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=3879 problems for education and N=3892 problems for other demographic variables. Data were missing where totals are less than 3903.

language was a non-English language compared to 62.5 per cent for respondents whose main language was English.

Finalisation of legal problems: NSW summary

The LAW Survey examined the finalisation status at the time of interview of 3903 of the legal problems experienced by the NSW sample. Respondents reported that 62.2 per cent of these legal problems had been finalised.

The survey revealed that the vast majority of legal problems were finalised outside the formal justice system. Only 3.0 per cent were finalised through court or tribunal proceedings. In addition, only a small proportion were finalised through formal dispute resolution or complaint-handling processes (3.4%). Most commonly, problems were finalised through agreement with the other side (31.0%) or through the respondent either not pursuing the matter at all or deciding not to pursue the matter further (29.4%). A sizeable proportion of problems (14.6%) were also finalised through the decisions or actions of other agencies, such as government bodies, insurance companies or the police.

Problem characteristics influenced the manner in which legal problems were finalised. First, problem severity was significantly related to the manner of finalisation. Substantial problems were more likely to be finalised via court, tribunal, formal dispute resolution or complaint-handling processes or via the respondent deciding not to pursue the matter further. Minor problems were more likely to be finalised via other agencies, such as government bodies, insurance companies or the police, or via agreement with the other side. Second, the type of problem influenced the manner of finalisation. Notably, family problems were the most likely to be finalised via court, tribunal, formal dispute resolution or complaint-handling processes.

In addition, the manner of finalisation appeared to vary according to the strategy used by the respondent in response to the legal problem.⁸ For example, problems involving advice appeared to be more likely than other problems to conclude via court, tribunal, formal dispute resolution or complaint-handling processes or via other agencies, such as government bodies, insurance companies or the police. Problems handled without advice appeared to be more likely than other problems to conclude via agreement with the other side or via the other side not pursuing the matter further.

Regression and other statistical analyses were used to identify the factors related to whether problems were finalised or still ongoing at the time of interview. The characteristics of problems appreciably influenced their finalisation status. The regression revealed that problem group was the strongest predictor of finalisation status, with credit/debt, family, government, housing and money problems having lower finalisation levels than average. Problem recency was also a significant, albeit weaker, predictor in the regression, with lower levels of finalisation for more recent legal problems. In addition, other analyses revealed that the likelihood of finalising a legal problem was significantly related to its severity, its consequences and the number of other problems experienced by the respondent. That is, finalisation rates:

- were lower for substantial problems (49.7%) than for minor problems (73.7%)
- decreased as the number of adverse consequences caused by problems increased
- decreased as the number of problems experienced by respondents increased.

⁸ A significance test was not conducted, due to the co-dependence between strategy and manner of finalisation.

According to the regression, strategy was also a strong predictor of finalisation status. Legal problems were more likely to be finalised if respondents had taken no action to try to resolve these problems.

Furthermore, several demographic characteristics were significant predictors of finalisation status, although they were weaker than problem group. Age was the strongest of the demographic predictors, but main language, main income and disability status were also significant. Compared to their counterparts, the following demographic groups had significantly lower odds of finalisation:

- people aged 65 years or over (versus 15–34 year olds)
- people whose main language was not English
- people whose main source of income was government payments
- people with a disability.

Hence, these demographic groups were less likely to have achieved finalisation, even after the characteristics of the legal problem and the strategy used had been taken into account.

The LAW Survey results for NSW on the finalisation 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.