

# Executive summary

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## Aim

The appropriate provision of legal services in any jurisdiction requires a thorough understanding of the legal problems that people experience, their responses to these problems and the outcomes they achieve. The present survey, the Legal Australia-Wide Survey (LAW Survey), provides the first comprehensive quantitative assessment across Australia of an extensive range of legal needs on a representative sample of the population. It examines the nature of legal problems, the pathways to their resolution and the demographic groups that struggle with the weight of their legal problems. The main aim of the LAW Survey was to provide valuable evidence-based data to inform debate and policy directions concerning legal service provision and access to justice across Australia. With over 2000 respondents in each of the eight Australian states/territories, the survey allows for in-depth analysis within each state/territory as well as at the national level. The current report on New South Wales (NSW) is one in a series of nine reports. The series includes a report for each state/territory and a report for Australia as a whole. These reports detail the first major findings of the LAW Survey, presenting a broad high-level overview of legal need and legal resolution in each jurisdiction. Subsequent publications will provide more fine-grained analysis of legal need.

## Method

The LAW Survey involved 20 716 telephone interviews with household residents aged 15 years or over across Australia. Households were contacted using random digit dialling, and one respondent per household was interviewed. Within each state/territory, quota controls were used to achieve a demographic profile in the sample that reflected the population profile. The survey was administered between January and November 2008 and achieved an estimated response rate of 60 per cent.

Respondents were asked about their experience of a total of 129 specific types of ‘legal’ problems — that is, problems that have the potential for legal resolution. These types of legal problems were categorised into 12 broad problem groups: accidents, consumer, credit/debt, crime, employment, family, government, health, housing, money, personal injury and rights. The survey assessed:

1. the prevalence of legal problems
2. the nature of legal problems
3. the strategies used in response to legal problems
4. the advice received for legal problems
5. the finalisation of legal problems
6. the outcome of legal problems.

In addition, the survey examined factors that may influence each of the above, including:

- demographic characteristics (e.g. gender, age, Indigenous status, disability status, education, employment status, family status, housing type, main income, main language and remoteness of residential area)
- characteristics of legal problems (e.g. type, recency and severity of problems).

Identical statistical analyses were conducted for each of the nine jurisdictions. These analyses included descriptive statistical analyses and also inferential statistical analyses involving significance testing.

## Major findings

Although the present report focuses on the findings for NSW, it also provides comparisons across jurisdictions. The main findings were similar across jurisdictions and were also consistent with past legal needs surveys. For example, the LAW Survey confirms that:

- legal problems are widespread and often have adverse impacts on many life circumstances
- some people, most notably disadvantaged people, are particularly vulnerable to legal problems, including substantial and multiple legal problems
- a sizeable proportion of people take no action to resolve their legal problems and consequently achieve poor outcomes
- most people who seek advice do not consult legal advisers and resolve their legal problems outside the formal justice system.

The findings across jurisdictions are further outlined below, with special reference to the findings for NSW.

## Prevalence of legal problems

Legal problems were widespread. In Australia as a whole, 50 per cent of respondents experienced one or more legal problems in the 12 months prior to interview. Although there were only modest differences in the prevalence rates across states/territories (47–55%), these differences were nonetheless statistically significant. In NSW, the prevalence rate was 50 per cent and was not significantly different from average. This rate translates to an estimated 2 825 000 people aged 15 years or over in the NSW population experiencing a legal problem within a one-year period.

In most jurisdictions, the four most prevalent legal problem groups were the consumer, crime, housing and government problem groups. These were the most prevalent problem groups in NSW, with 21 per cent of respondents experiencing consumer problems, 14 per cent experiencing crime problems, 13 per cent experiencing housing problems and 11 per cent experiencing government problems.

In all jurisdictions, the experience of multiple legal problems was common. In NSW, 23 per cent of respondents experienced three or more legal problems within the 12-month reference period. In addition, some individuals were particularly likely to experience multiple legal problems. In fact, the majority of legal problems were concentrated among a minority of respondents. In NSW, nine per cent of respondents accounted for 66 per cent of the legal problems reported.

The types of legal problems that respondents experienced concurrently or in quick succession were not random. There was considerable consistency in the legal problems that co-occurred across jurisdictions. In most jurisdictions, legal problem groups tended to cluster in three combinations:

1. a combination comprising the consumer, crime, government and housing problem groups — that is, the problem groups that were particularly prevalent across jurisdictions
2. a combination dominated by ‘economic and family’ issues, comprising the credit/debt, family and money problem groups

3. a combination dominated by ‘rights and injury/health’ issues, comprising the employment, health, personal injury and rights problem groups.

Although problem groups tended to co-occur in these three combinations, elements of these combinations were missing in some jurisdictions. In NSW, the first and third combinations were evident, and some elements of the second combination were also evident.

The co-occurrence or clustering of certain legal problem groups suggests that these types of legal problems may be meaningfully connected. First, one legal problem may trigger another legal problem. Second, a number of different legal problems may arise from similar circumstances. Third, some people may be vulnerable to experiencing a number of different types of legal problems. However, legal problems may also coincide by ‘chance’, without meaningful connections between them. Legal problems that occur frequently have greater opportunity to coincide by chance. Thus, because the first combination comprised very prevalent problem groups, it is difficult to rule out the possibility that these types of legal problems sometimes co-occurred by chance. The second and third combinations, which comprised less frequent legal problems, are more likely to reflect meaningful connections. Regardless of how co-occurring legal problems arise, the findings demonstrate that people are often confronted with multiple legal problems which need to be addressed.

Some demographic groups had increased vulnerability to legal problems while others were more resilient. In fact, vulnerability to legal problems varied according to most of the demographic characteristics examined in all jurisdictions. Age often had the strongest relationships with prevalence across jurisdictions. The oldest group aged 65 years or over had significantly lower prevalence according to a range of measures. In addition, different ages or life stages were associated with different types of legal problems. In most jurisdictions, accidents, crime, personal injury and rights problems peaked between 15 and 24 years of age, and credit/debt and family problems peaked between 25 and 44 years of age. All these results were significant in NSW.

Many disadvantaged or socially excluded groups were particularly vulnerable to legal problems. They were not only more likely to experience legal problems overall, but also had increased vulnerability to substantial legal problems and multiple legal problems. In all jurisdictions, people with a disability stood out as the disadvantaged group that had higher prevalence according to the greatest number of measures. In addition, the associations between disability and increased prevalence were often among the strongest. However, Indigenous respondents, the unemployed, single parents, people living in disadvantaged housing and people whose main income was government payments also had increased prevalence in a number of jurisdictions. In NSW, people with a disability had significantly higher prevalence of legal problems overall, substantial legal problems, multiple legal problems and problems from most of the 12 problem groups. The unemployed, single parents and people living in disadvantaged housing also had significantly higher prevalence according to several measures.

Low education levels and non-English main language showed a distinct relationship with the prevalence of legal problems. Unlike the other indicators of disadvantage, these two indicators, when significant, were typically related to *low rather than high* prevalence. In fact, people with low levels of education had lower prevalence according to a variety of measures in all jurisdictions. In addition, people with a non-English main language had lower prevalence according to at least one prevalence measure in about half of the jurisdictions. In NSW, people with a non-English main language had significantly lower prevalence according to a number of measures. The lower prevalence of legal problems reported by people with low education levels in all jurisdictions and by people with a non-English main language in some jurisdictions may reflect a failure to recognise legal problems.

## Adverse consequences of legal problems

In all jurisdictions, the LAW Survey showed that legal problems often have considerable adverse impacts on a broad range of life circumstances, including health, financial and social circumstances. Just over half of the legal problems (56%) in NSW were ‘substantial’ problems that had a ‘severe’ or ‘moderate’ impact on everyday life. The most common adverse consequences resulting from the legal problems experienced by NSW LAW Survey respondents were income loss or financial strain (29%), followed by stress-related illness (21%) and physical ill health (20%). Relationship breakdown (10%) and moving home (6%) were also evident.

Some types of legal problems were much more severe than others. Family problems stood out as severe problems with a broad range of negative consequences on health, financial and social circumstances. In NSW, family problems comprised the highest proportion of substantial problems (78%) and had the highest mean number of adverse consequences. Most legal problems related to health or employment also tended to be substantial, with considerable adverse impacts. In contrast, most consumer and crime problems tended to be minor problems. However, the high volume of consumer and crime problems meant that substantial problems of these types were experienced relatively frequently.

## Awareness of legal services

There were sizeable gaps in the awareness of not-for-profit legal services. Legal Aid was the only not-for-profit legal service that had very high recognition rates in all jurisdictions. Legal services for Aboriginal and Torres Strait Islander people (ALSs) usually had more moderate recognition rates. In addition, other not-for-profit legal services, such as community legal centres (CLCs) and services provided by court registrars and staff, had even lower recognition rates. In NSW, the recognition rates were 87 per cent for Legal Aid, 59 per cent for ALSs, 37 per cent for CLCs, 42 per cent for court services and 14 per cent for LawAccess NSW.

## Response to legal problems

Seeking legal advice or assistance was only one of a broad range of actions taken in response to legal problems. Furthermore, respondents often used multiple actions. In NSW, these actions included seeking advice from legal or non-legal professionals (for 50% of problems), communicating with the other side (38%), consulting relatives or friends (27%), using websites or self-help guides (20%), court or tribunal proceedings (10%) and formal dispute resolution (9%).

Based on which of the above types of actions were used, the LAW Survey defined three broad strategies in response to legal problems. ‘Seeking advice’ involved consulting a legal or non-legal professional, regardless of whether any other type of action was also taken. ‘Handling problems without advice’ involved taking at least one action but not consulting a professional. ‘Taking no action’ involved using none of the above types of actions. Across jurisdictions, approximately half (49–53%) of the legal problems resulted in respondents seeking advice, about three-tenths (27–32%) were handled without advice and close to one-fifth (16–21%) resulted in no action. There were modest, but significant, differences between states/territories in the strategies used in response to legal problems. In NSW, respondents sought advice for 50 per cent of legal problems, handled 30 per cent of legal problems without advice and took no action for 19 per cent of legal problems. These percentages were not significantly different from average.

The results suggested that ignoring legal problems often resulted in unmet legal need. Respondents often reported multiple reasons for ignoring legal problems. In many cases, failure to take action was due to poor legal knowledge, other personal constraints or possible systemic constraints. For example, in NSW, reasons for inaction included that it would take too long to resolve the problem (34%), it would be too stressful (30%), the respondent had bigger problems (28%), it would cost too much (28%), the respondent did not know what to do (21%) or it would damage the respondent's relationship with the other side (15%). In other cases, inaction may have been sensible. Some respondents who ignored their legal problem judged that the problem was trivial or unimportant or that taking action would make no difference. However, the validity of such judgements depends on respondents having sufficient legal knowledge to make an accurate assessment.

Across jurisdictions, the strategies used in response to legal problems depended on the nature of the problems, such as their severity. Respondents were significantly more likely to take action for substantial legal problems. In addition, the strategy adopted was significantly and strongly related to the type of legal problem. For example, consumer problems were the most likely to be handled without advice, whereas accidents, crime, family and personal injury problems were often more likely to result in respondents seeking advice when they took action. In NSW, all these findings were significant. The recency of the legal problem was also significantly, albeit more weakly, related to strategy.

There were also differences between demographic groups in the strategies they used in response to legal problems. In all jurisdictions, several demographic characteristics were significantly related to strategy, with some demographic groups having high levels of inaction and some having low levels of seeking expert advice when they took action. Age had a strong influence on strategy in all jurisdictions. In most jurisdictions, the younger groups (aged 15–24 years) and the oldest group (aged 65 years or over) tended to have the lowest percentages for taking action, while the middle age groups (aged 25–64 years) tended to have the highest. The tendency for the middle age groups to have higher levels of taking action reached significance in several jurisdictions. In NSW, this finding for taking action was not significant. In addition, in most jurisdictions, when respondents did take action, the type of action they took depended on their age — younger respondents were significantly less likely to seek advice and most likely to handle problems without advice. In NSW, although significant, the finding for seeking advice did not follow the trend in most jurisdictions. The younger groups had average rather than significantly lower levels of seeking advice, and some of the middle age groups had significantly higher levels of seeking advice.

In several jurisdictions, gender was related to strategy, although these relationships were usually not very strong. Females were more likely than males to take action in most jurisdictions and more likely to seek advice when they took action in a few jurisdictions. In NSW, females were significantly more likely to take action, but the finding for seeking advice was not significant.

Notably, some disadvantaged groups had higher levels of inaction or lower levels of seeking advice when they took action. In particular, people with low education levels and people with a non-English main language had higher levels of inaction in most jurisdictions. These two disadvantaged groups also had lower levels of seeking advice when they took action in a few jurisdictions. Furthermore, the significant associations between non-English main language and inaction were often among the strongest. Finally, although unemployed people had higher levels of inaction only in Australia as a whole, they had lower levels of seeking advice when they took action in most jurisdictions. In NSW, the disadvantaged groups with significantly higher levels of inaction were people with low levels of education and people with a non-English main language.

## Advice for legal problems

The survey results confirmed that people who seek advice for their legal problems by no means limit themselves to lawyers or traditional legal services. A wide variety of non-legal workers are routinely the only points of contact with a professional for many people with legal problems. Across jurisdictions, a legal adviser was consulted for no more than one-third (23–33%) of the cases where respondents sought advice from a professional. There were significant, but modest, differences between states/territories in the use of legal advisers. In NSW, legal advisers were consulted for 33 per cent of the legal problems for which respondents sought advice. This percentage was significantly higher than average. Given that respondents did not seek advice in approximately half of all cases, this percentage translates to respondents seeking advice for only 16 per cent of all legal problems.

The survey measured the types of legal and non-legal help received from the main adviser consulted for each legal problem. The help received was not always ‘legal’ in that it did not necessarily aim to address the legal aspects of problems. Across jurisdictions, legal help from the main adviser was received in approximately two-thirds of cases (60–71%). As might be expected, main advisers who were legal professionals had the highest rates of providing legal help (86–95%) in each jurisdiction. However, legal help was by no means the exclusive domain of legal advisers. Legal help was provided in substantial proportions of cases by non-legal main advisers, including trade unions or professional associations (78–91%), dispute/complaint-handling advisers (66–91%), government advisers (55–69%), financial advisers (44–65%), and health or welfare advisers (36–53%).

The LAW Survey examined how respondents sourced their main adviser when this adviser was a legal, dispute/complaint-handling or government adviser. Across jurisdictions, these advisers were most commonly sourced through respondents’ own personal resources or networks (74–81%). For example, respondents relied on their own knowledge, obtained referrals from relatives, friends or acquaintances, chose an adviser who was a relative or friend or whom they had used before, and used the telephone book or the internet. In contrast, sourcing the main adviser via referrals from legal or non-legal professionals occurred in only a minority of cases. In NSW, the main adviser was sourced via referrals from legal professionals in six per cent of cases and via referrals from non-legal professionals in five per cent of cases.

The survey assessed the barriers to obtaining advice from main advisers who were legal, dispute/complaint-handling or government advisers. At least one barrier was reported across jurisdictions for about two-fifths of these cases. In particular, barriers to the accessibility of these advisers were frequently endorsed by respondents. In NSW, these barriers included difficulty getting through on the telephone (16%), the adviser taking too long to respond (15%), inconvenient opening hours (7%) and difficulty getting an appointment (7%).

Across jurisdictions, the distance to these advisers was sometimes also a barrier to accessibility. Respondents reported that 4–11 per cent of these advisers were too far away or too far to get to. Respondents often travelled substantial distances to consult their main advisers in person, especially in less urban areas or remote areas. NSW respondents living in remote or regional areas travelled more than 80 kilometres in eight per cent of cases.

In all jurisdictions, cost was an important barrier to obtaining help when the main adviser was a legal adviser (20–27%). In contrast, cost was very rarely reported as a barrier in relation to the other types of main advisers examined (0–5%). In fact, in NSW, cost was the most common barrier to obtaining help from legal advisers (23%). Thus, the results suggest that cost is unlikely to be a key impediment for the majority of legal problems that people prefer to handle outside legal services, such as via

self-help strategies or consultation with non-legal professionals. However, cost is likely to be a major barrier for many of the legal problems for which people wish to obtain expert legal advice.

## Finalisation of legal problems

Roughly two-thirds of legal problems in all jurisdictions were reported to be ‘now over’ or finalised at the time of interview. The LAW Survey asked respondents about the means by which legal problems had been finalised. Across jurisdictions, the results demonstrated that there was no ‘rush to law’. In NSW, three per cent of legal problems were finalised via formal legal proceedings in a court or tribunal, and a further three per cent were finalised via formal dispute resolution or complaint-handling processes. More commonly, legal problems were finalised via agreement with the other side (31%), the respondent not pursuing the matter further (29%) or the decisions or actions of other agencies, such as government bodies, insurance companies or the police (15%).

In all jurisdictions, the characteristics of legal problems were significantly related to whether these problems had been finalised by the time of interview. Substantial legal problems had significantly lower levels of finalisation. The finalisation status of legal problems was also strongly associated with the types of legal problems experienced. For example, family problems had significantly lower levels of finalisation across jurisdictions. In addition, the strategies used by respondents in response to legal problems were also strongly related to whether they had achieved finalisation in all jurisdictions. Both seeking advice and handling the problem without advice resulted in significantly lower levels of finalisation than taking no action. These results may partly reflect the fact that respondents were more likely to take action and seek advice for more serious problems.

In contrast, with the exceptions of age and disability status, respondents’ demographic characteristics were not consistently related to whether they had achieved finalisation. In most jurisdictions, age had a strong relationship to finalisation status, with younger people having significantly higher levels of finalisation. This relationship was significant in NSW. Although people with a disability had significantly lower levels of finalisation in most jurisdictions, the other disadvantaged groups only occasionally had significantly lower levels of finalisation. In NSW, the following disadvantaged groups had significantly lower levels of finalisation: people with a disability, people whose main source of income was government payments and people with a non-English main language.

## Outcome of legal problems

In all jurisdictions, LAW Survey respondents reported that approximately two-thirds (64–70%) of finalised legal problems had ‘favourable’ outcomes — that is, outcomes that were ‘mostly’ or ‘somewhat’ in the respondent’s favour. There was no significant difference in these rates between states/territories.

Invariably across jurisdictions, the characteristics of legal problems were related to whether favourable outcomes were achieved. First, the severity of legal problems was related to outcomes. Substantial legal problems were significantly less likely to have favourable outcomes. Second, the outcome achieved also depended on the type of legal problem experienced. In most jurisdictions, the outcomes of accidents and personal injury problems were more likely to be favourable, while the outcomes of crime and government problems were less likely to be favourable. All these findings were significant in NSW.

The strategy used in response to legal problems was also significantly related to whether favourable outcomes were achieved. People who took no action in response to their legal problems achieved

the poorest outcomes across jurisdictions. In NSW, the percentage of legal problems resulting in favourable outcomes was 67 when advice was sought, 72 when the problem was handled without advice, but only 59 when no action was taken.

In contrast, the outcomes achieved for legal problems were not consistently related to respondents' demographic characteristics or disadvantaged status. There were very few significant relationships between demographic characteristics and outcomes across jurisdictions. Thus, the characteristics of legal problems and the strategies used in response to those problems were the main determinants of whether favourable outcomes were achieved. Demographic characteristics had comparatively little influence.

## A holistic approach to justice

Given the largely consistent findings across jurisdictions, the LAW Survey has similar high-level policy implications for the provision of legal services and remedies in each Australian state/territory. The findings highlight the value of a more holistic approach to justice that provides integrated and multifaceted service delivery across both legal and non-legal services in all jurisdictions.

The LAW Survey confirms that access to justice in Australia is fundamental to community well-being. People from all walks of life experience legal problems that can be severe and can have dramatic adverse impacts on a broad range of life circumstances. However, there is considerable diversity in the experience, handling and outcome of legal problems. Some people are resilient, while others experience multiple, severe legal problems. Some people achieve good outcomes by capably using self-help strategies, while others rely on expert advice. In some cases, people appear to have poor legal knowledge and poor legal capability, with some people leaving their legal problems unresolved. This diversity means that no single strategy will successfully achieve justice for all people. Rather, the approach to justice must be multifaceted and must integrate a raft of strategies to cater for different needs.

Importantly, the LAW Survey demonstrates that access to justice for disadvantaged people must remain a priority. Disadvantaged groups not only have non-legal needs by virtue of their socioeconomic status, but also are particularly vulnerable to a wide range of severe legal problems and are more likely to struggle with the problems they face. People with a disability are especially vulnerable to legal problems, although other disadvantaged sections of the community also have heightened vulnerability, including single parents, the unemployed, people living in disadvantaged housing and Indigenous people.

In addition, the LAW Survey indicates that integrated service delivery across legal and broader human services is critical, given that legal needs are often interconnected with non-legal needs. Non-legal professionals are routinely consulted by people with legal needs. Legal problems can cause a broad range of non-legal problems. Many people, most notably disadvantaged people, experience multiple interrelated legal and non-legal problems.

Thus, the LAW Survey stresses the value of a holistic approach to justice that is both multifaceted and integrated. It must be multifaceted in that it comprises multiple strategies to cater for the diverse needs of the whole community. It must also be integrated in that it provides more tailored, intensive assistance across both legal and other human services for disadvantaged people who have intertwined legal and non-legal needs. Specifically, the survey suggests that such an approach should include all of the following strategies:

- legal information and education
- self-help strategies
- accessible legal services
- non-legal advisers as gateways to legal services
- integrated legal services
- integrated response to legal and non-legal needs
- tailoring of services for specific problems
- tailoring of services for specific demographic groups.

Limited funding is a key challenge to developing a more holistic approach to justice that includes multiple strategies to address the diverse legal needs experienced by the general public. Setting legal service priorities to optimise the mix of strategies necessary to facilitate legal resolution throughout the community is therefore crucial.

One important consideration in setting priorities is that the system of legal services must be able to deal effectively with all types of legal problems. The LAW Survey demonstrates that legal problems vary dramatically in their frequency, severity, adverse impacts, intractability and likely outcomes. Thus, legal services must be able to handle severe, complex legal problems that require considerable resources, time and expertise to resolve, such as various family problems. They must also be able to process high-volume legal problems, such as consumer and crime problems. Consequently, legal service delivery tailored to specific types of legal problems is likely to be a vital component of a holistic approach to justice.

In setting priorities for legal service provision, the LAW Survey also underscores the importance of balancing strategies that are likely to benefit the general public or large sections of the community with strategies that are more specifically tailored to the particular needs of the most vulnerable groups.

The LAW Survey highlights the role of information and education initiatives to raise the general level of legal knowledge and capability, not only among those who are most likely to experience legal problems, but also among the broader community who are often asked for informal advice in relation to legal problems. Respondents' awareness of some public legal services was low. Thus, the LAW Survey suggests the value of generic legal information and education, including information about useful first ports of call, such as generalist legal advice services and legal triage hotlines, and about the many pathways for accessing justice. It also suggests the value of more tailored legal information and education initiatives focused on the particular needs of different demographic groups. For example, such initiatives could be tailored for different age groups to address the legal problems typically faced at various life stages. They could also be tailored for the demographic groups that tend to ignore their legal problems. These demographic groups could be empowered to take action through information and education initiatives that help them to recognise their legal problems and direct them to appropriate advice and assistance. In Australia as a whole, the demographic groups that were less likely to take action included males, younger people, older people, people with low education levels, unemployed people and people with a non-English main language. In NSW, these demographic groups included males, people with low education levels and people with a non-English main language.

The LAW Survey suggests that legal information and education initiatives promoting self-help strategies are potentially useful if they are targeted at the demographic groups that have high levels

of legal knowledge and capability. Many people successfully handled their legal problems without expert advice. Past findings have suggested that well-educated and articulate people often have high levels of legal knowledge and are most likely to achieve successful resolution when they handle problems alone. Thus, promotion of self-help strategies may strengthen the capability of these groups to successfully handle problems without recourse to expert advice.

However, self-help strategies are unlikely to be quality substitutes for legal advice and assistance when people have poor legal capability. According to past research, disadvantaged groups often lack knowledge of legal rights and remedies, and achieve poor outcomes when they handle problems alone. Thus, for disadvantaged groups, information and education campaigns that help them to identify their legal problems and signpost them to appropriate legal services are likely to be more relevant. The present findings in Australia as a whole suggest that older people, people with low education levels and people with a non-English main language may benefit from such initiatives, because their low levels of reporting legal problems and taking action may reflect a failure to recognise their legal needs and a lack of knowledge about the available pathways to legal resolution. Similarly, in NSW, all of these demographic groups had low levels of reporting legal problems, while people with low education levels and people with a non-English main language also had low levels of taking action.

The LAW Survey emphasises that legal services could be made more accessible in order to meet the current demand. People often experienced difficulties in contacting advisers via telephone, making suitable appointments and receiving timely responses. In addition, people sometimes needed to travel large distances for face-to-face consultations, particularly in non-urban areas. Thus, extension of operating hours, telephone, internet and video conferencing services, local services in readily accessible locations, outreach services in rural and remote areas, and services in appropriate languages may all be useful.

The LAW Survey highlights the need for more holistic, integrated service delivery across legal and non-legal services, including more tailored and intensive support for the most vulnerable groups. First, the widespread use of non-legal advisers in response to legal problems confirms the potential benefits of using non-legal professionals as gateways to legal services. Non-legal professionals could be more formally trained and equipped to identify legal problems and to more systematically provide timely referral to legal information and advice services. In particular, non-legal professionals could provide people with a single, well-resourced contact point for legal referral, such as a generalist legal advice service or legal triage service. This simple strategy has the potential to provide timely legal referral without being overly onerous on non-legal workers, who have their own professional priorities.

Second, the findings that legal problems often clustered together and that disadvantaged groups frequently faced multiple concurrent legal problems also highlight the value of integrated legal service delivery. At present in Australia, legal service provision is often siloed by the type of legal problem and the legal jurisdiction, with different legal services providing specialised assistance for particular legal problems. The fragmented nature of legal service delivery is not ideal for providing comprehensive justice for disadvantaged people, who are vulnerable to a broad range of multiple, interrelated, serious legal problems. Rather, such people would be more likely to benefit from more holistic legal service provision, including not only more systematic legal triage and referral services, but also more intensive, tailored, client-centred or case management approaches, as required.

Third, the LAW Survey underlines the importance of more integrated responses across both legal and non-legal services for people who face interrelated legal and non-legal problems. The findings

demonstrate that legal problems can have dramatic impacts on a broad range of life circumstances and can cause a variety of non-legal problems. In addition, the disadvantaged groups that are especially vulnerable to multiple legal problems also tend to have multiple non-legal needs, by virtue of their socioeconomic status. Thus, in addition to benefiting from a more intensive integrated response from legal services, these disadvantaged groups may sometimes require more holistic, client-centred or case management services involving a team of legal and non-legal service providers to achieve complete resolution. In each jurisdiction, at least a few disadvantaged groups experienced a broad range of legal problems, demonstrating increased prevalence of multiple legal problems or increased prevalence of problems from at least six of the 12 legal problem groups, or both. In Australia as a whole, these disadvantaged groups included Indigenous people, people with a disability, unemployed people, single parents and people living in disadvantaged housing. In NSW, these disadvantaged groups included people with a disability, single parents and people living in disadvantaged housing. People with a disability stood out as the only disadvantaged group in all jurisdictions that had increased prevalence according to the measure of multiple legal problems or increased prevalence of problems from at least six problem groups, or both.

Finally, the LAW Survey findings on the finalisation of legal problems further reinforce the conclusion that disadvantaged groups may sometimes have reduced capacity for solving their legal problems and may benefit from more intensive assistance and support in order to achieve successful legal resolution. In most jurisdictions, middle-aged and older people had lower finalisation levels, as did one or a few disadvantaged groups. People with a disability constituted the only disadvantaged group that had lower finalisation levels in most jurisdictions. However, in Australia as a whole, all of the disadvantaged groups except the unemployed and people living in remote areas had lower finalisation levels. That is, Indigenous people, people with a disability, people with low education levels, single parents, people living in disadvantaged housing, people whose main income was government payments and people with a non-English main language, as well as middle-aged and older people, had lower finalisation levels. In NSW, these groups included middle-aged and older people, people with a disability, people whose main income was government payments and people with a non-English main language.

The multiple legal and non-legal problems faced by disadvantaged groups, their often poor legal capability, their sometimes reduced capacity for legal resolution and their often low economic status together indicate the necessity of effective low-cost services to meet their needs. Given that a large portion of the legal problems experienced by the community are concentrated within disadvantaged groups, quality public legal services constitute a critical component of a holistic justice system, providing the backbone infrastructure necessary to support integrated and multifaceted access to justice strategies.

Although a more holistic, integrated approach to service delivery across legal and broader human services has recently been placed on the national agenda, such service integration in Australia is in its infancy. The LAW Survey indicates that a more integrated approach to service delivery is likely to be beneficial in meeting the diverse legal needs of the community.

In conclusion, the LAW Survey highlights the value of a holistic approach to justice that includes multiple integrated strategies to address the diverse legal needs of the whole community. It underscores the importance of a holistic approach that integrates legal and non-legal service delivery for disadvantaged people who are especially vulnerable to multiple legal and non-legal problems. A holistic approach to justice requires overcoming the fragmentation across legal and non-legal services, across government sectors and across state/territory and federal governments. Thus,

whole-of-government commitment, with effective coordination and leadership from the federal government, is essential. Although a more holistic approach to justice will involve considerable resourcing and reshaping of existing service delivery, it has the potential to produce long-term cost savings by enhancing prevention and early intervention through more streamlined, efficient and effective legal resolution.