Public Understanding of Law Survey

Volume 1

Everyday Problems and Legal Need

Nigel J. Balmer, Pascoe Pleasence,
Hugh M. McDonald and Rebecca L. Sandefur

Victoria **Law** Foundation

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The office of Victoria Law Foundation is on the traditional lands of the Wurundjeri people of the Kulin Nation. We acknowledge their history, culture and Elders both past and present.

The PULS Volume 1:

Everyday Problems and Legal Need

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Acknowledgements

Short Forms

CSJPS	Civil and Social Justice Panel Survey
IMS	indicator metadata specification
OECD	Organisation for Economic Cooperation and Development
OECD/OSF	Organisation for Economic Cooperation and Development/Open Society Foundation
OSF	Open Society Foundations
PIL	Perceived inaccessibility of law
PULS	Public Understanding of Law Survey
PRL	Perceived relevance of law
SA1	Statistical Area Level 1
SDG	Sustainable Development Goal
SIQ	Survey Initiative Questionnaire
UN	United Nations
UNODC	United Nations United Nations Office on Drugs and Crime
UNHCR	Office of the High Commissioner for Refugees
UNDP	United Nations Development Programme
VLF	Victoria Law Foundation

Foreword

The Public Understanding of Law Survey is significant in many respects. On its face, it is a rigorous population sample, revealing how Victorians understand and navigate our law, what civil legal problems they have had, and what they've done about them. It is without question a major contribution to public and professional discourse, to policy making, and has the potential to affect service delivery, particularly for those who need it most.

It's also a glimpse into the lives and challenges of people in our community. The people behind the numbers are easily imagined in geography and demography: in outer metropolitan growth suburbs, regional centres, in city highrise; people with mental distress, those who have had instances of such financial hardship they couldn't afford to eat, heat or cool their homes, as well as the archetypal middle class.

The vast majority of us will never have contact with the criminal justice system, but all of us live with the law in our lives through employment, family relations, housing, goods and services, neighbourhood disputes and the like. These problems don't often make news but can nevertheless cause disruption, stress, and can draw people further into a legal and financial mire. Understanding better what people experience and having the evidence from which to draw conclusions about how to make a difference is critical – to the people with problems, the agencies which support them, and the governments which fund them.

These everyday encounters with the law can affect our confidence in the rule of law, the fairness of the system we live under, and consequently our commitment to our society. At a time when the functionality of democracy is questioned in so many parts of the world, these apparently lower-level abrasions can have a cumulative and corrosive effect. Responding to them in good faith serves not only the people, but our legal institutions and the justice system as a whole.
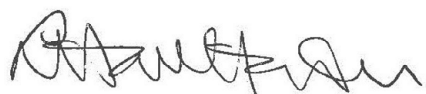
For the Victoria Law Foundation, this work is formative. Our research function is less than five years old and although we have the benefit of established and highly credentialed expertise, this work breaks ground for the VLF as much as for Victoria. The combination of legal need survey data and an analysis of legal capability marks a new phase in empirical research methodology, and a quantum shift in the evidence base available to practitioners and policy makers.

The evidence in the PULS will inform all our activity at the VLF. It will for example help shape our focus in Law Week, indicate areas for further investigation through our own work or grants, help us support services and resources which address common problems in the right places, and I trust its influence will be as broad elsewhere.

It is a large and rich dataset which will prompt deep interrogation for years to come. This is the first of three volumes of initial analysis, and we look forward to collaborating with many on areas of specific interest, and/or opening the data for others to work with.

Congratulations to Professor Balmer and the team on a singular achievement, all the more impressive for the incursion of COVID-19.

Let the number crunching and revelations begin!

Lynne Haultain
Executive Director

PULS Volume 1: Themes and Directions

The PULS findings in this volume develop and amplify what we know about Victorians and their legal problems. The data show that Victorians with a civil legal problem are likely to have more than one, and that problems can last years. The relationship between problems and social disadvantage is persistent, and is also clear in those who have experienced natural disaster. It also shows one in five Victorians seek advice for their legal problems from legal services, and just under half are unhappy with the outcomes. The need for reform in policy and practice is clear.

Prevalence

Problems which raise legal issues (i.e. justiciable problems (Genn, 1999)) aren't rare events presided over by courts, they are commonplace and interwoven with people's everyday lives and wellbeing. They are often serious, frequently lead on from one another, and extend beyond the legal to wider social problems. A clear majority of problems negatively affect people's lives, with stress almost inevitable. In addition, justiciable problems are inextricably linked to social disadvantage.

More people report multiple justiciable problems than single problems, with 15% of people with a problem reporting five or more. Multiple problem experience is also concentrated among the most vulnerable people in society. Of the 15%, almost one in five also reported over the past 12 months having to go without meals or being unable to heat or cool their homes because of a shortage of money. This compared to just 2% of people reporting no legal problems.

Persistence

Many justiciable problems conclude quite quickly, but the longer they last, the less likely they are to resolve. Around 30% are ongoing after three years and many appear to persist indefinitely. Some problem types are more likely to persist; notably family related problems. Also, as with problem experience more generally, it is the most vulnerable who are affected. For example, lengthier problems are associated with people who go without meals or who are unable to heat or cool their homes for lack of money.

At the time of interviews, 46% of PULS respondents were unhappy with how their problems were progressing or had concluded. This is a high level of dissatisfaction, with legal services and processes often doing little to improve matters. Where respondents had used a legal service (public or private), 56% were unhappy with the progress or conclusion of their problems, while 63% of those who had used a court or tribunal were unhappy.

Disasters and emergencies

Natural disasters and public health crises can have a significant impact on both people's likelihood of experiencing justiciable problems and their opportunities to resolve them. For example, the PULS suggests that the COVID-19 pandemic increased overall prevalence of problems – across the two years reference period – from 39% to 42%.

PULS also investigated bushfires. Findings relating to the 2019–2020 bushfires in Victoria point to challenges ahead. Those affected by bushfires were more likely to have justiciable problems, have a greater number and longer-lasting problems, and make greater use of services. However, people rarely attributed or connected these problems to their experience of bushfires. Disaster response will become more necessary, need to last longer and be framed in line with people's perceptions and characterisation of their problems.

As climate change continues, the frequency of fires, floods and other climate-related disasters will place increasing burdens on legal and related services.

Legal services and beyond

Around half of those people who face justiciable problems obtain independent advice, with 21% receiving it from a legal service, public or private – a figure that appeared high relative to other legal needs surveys. As has been found in previous surveys, a significant proportion (30%) of people who did not obtain independent advice did so for reasons that raise concern, such as not knowing where to get help or being fatalistic as to its value.

More than half of those who obtained advice from legal services did so from private practitioners. Most of the rest obtained advice from one of Legal Aid, a Community Legal Centre or an Aboriginal Legal Service.

Non-legal services play a critical role in supporting people facing justiciable problems. These include government or council bodies, organisations linked to work, professional and health services, dispute resolution bodies, and community organisations. People rely on them more frequently than legal services and they can be better positioned to support vulnerable populations (e.g. through service framing or community engagement). In fact, numerically, more PULS respondents had a legal need met after obtaining help from only non-legal independent sources than from legal services (though legal services were proportionately more effective in this regard).

As well as non-legal services, an increasing number of people are also looking to the Internet for support when dealing with justiciable problems. Almost half of PULS respondents indicated they obtained information from the Internet to help deal with problems. With the fast-paced changes in Artificial Intelligence, the prevalence, level and personalisation of online legal (self-)help resources will only increase.

Legal needs, met and unmet

Not all justiciable problems give rise to legal needs (defined in Chapter 1), though around two-thirds do. Looking only at those PULS problems that gave rise to a legal need, at least 78% saw the legal need unmet by the time of interview (equating to just under half of all problems).

Even when legal advice is obtained, the majority of legal need is unmet, either because problems last two years or more (one of the elements of the definition of unmet legal need), because advice was insufficient, or both. Unmet legal need was routine, and where legal need is unmet there is no access to justice.

Often, people are not getting what they need from legal services. Beyond analysis of legal need, of those PULS respondents who obtained help from one or more legal services, 35% indicated they had not obtained all the expert help needed.

Taking the PULS(E)

Multifaceted responses are needed to address the diverse causes and consequences of legal problems, and unmet legal need. No individual organisation or individual solution can fix the issues the PULS highlights.

The findings concerning legal problem prevalence, the social patterning of problems, links between legal and wider social problems, uncertainty about where to obtain assistance, and the lack of clear pathways into and through the legal assistance sector, confirm the broad picture that emerged from the Legal Australia-Wide Survey (LAW Survey) (Coumarelos et al., 2012). They confirm the importance of policy and practice initiatives that seek to improve service targeting, outreach, co-ordination between services (legal and non-legal), appropriateness of services for different people and populations and service timeliness (Pleasence et al., 2014). Findings continue to question the adequacy of access to justice policy, funding, eligibility for and provision of assistance, and empirical understanding of what works to meet needs.

The PULS also points to a need for broader reform. For example, the findings relating to non-legal services highlight that appropriate support for people facing justiciable problems can sometimes be provided outside of the traditional legal services sector. This is a challenge for legal services regulation. So too is the fact that almost half of PULS respondents facing problems obtained information from the Internet, where the boundary between (generic) information and (bespoke) advice is becoming increasingly blurred.

More generally, there is a critical role for regulation. Encouraging innovative or better practice, broadening alternatives ("within a structural, regulated and protected approach" (Mayson, 2022)), and reassessing definitions of information and advice, could help to address barriers to advice and issues with its adequacy. This will require justice professionals to "share the quest for solutions with others: other disciplines, other problem-solvers, and other members of the public whom the justice system is meant to serve." (Sandefur, 2021).

Finally, the findings on use of legal services and unmet legal need point to the need for greater understanding of client journeys through and beyond individual legal services and processes. Services and processes need to get better at capturing client 'outcomes' (McDonald and Haultain, 2023), particularly those which dictate whether a need was met. This includes an understanding of whether or not a problem has concluded, concluded satisfactorily, and whether the assistance provided was adequate. Even if a service can provide only limited assistance, there is a need to understand what it does and for whom. There is a system-wide need for smarter data.

Looking ahead

In the context of legal services, the first volume of the PULS highlights a mismatch between what people need and what they get. For services to best mirror needs, they need to best reflect capabilities. Volume 1 touches upon legal capability only partially in the context of specific problem experience. In Volume 2 and Volume 3, legal capability will become the main focus.

Report summary

The Public Understanding of Law Survey (PULS) is a large-scale face-to-face survey exploring how people understand, experience and navigate law and everyday life problems with a legal dimension ('justiciable' problems). It is made up of a predominantly face-to-face sample of 6,008 respondents across Victoria employing the best survey methods available to yield the highest quality data.

It is the first major legal needs survey in Australia since the LAW Survey (Coumarelos et al., 2012) and draws upon and develops Pleasence, Balmer and Chapman's global guidance (OECD/OSF, 2019) and a rich history of legal needs surveys dating back to the 1930s. However, the PULS is much more than a legal needs survey. It is an innovative hybrid, marrying the latest legal needs survey approaches with new thinking on the conceptualisation and measurement of legal capability. It is designed to further our understanding of how people understand and interact with the law and legal problems, and how and why they take particular paths to justice. Principally, it is designed to yield insights with practical access to justice application by supporting 'bottom-up' approaches to access to justice (Pleasence and Balmer, 2019a), a growing movement worldwide, which puts people's needs and capabilities at the centre of justice sector policy, design, regulation and reform.

The PULS report is comprised of three volumes.

This first volume updates the broad picture of access to justice and legal need provided by the LAW Survey (Coumarelos et al., 2012). It explores how justiciable problems are experienced, what people do about them, and how they progress and conclude (if they conclude). It also builds upon previous approaches in important ways, including in calculating how problems last, defining and operationalising measurement of legal need (met and unmet), and providing Victorian estimates for Sustainable Development Goal (SDG) 16.3.3.

The second volume of the PULS report provides an overview of levels of a range of different dimensions of legal capability across the Victorian population. It also explores the sociodemographic factors associated with different levels of legal capability.

The third volume of the PULS report draws upon the full PULS survey dataset to investigate more fully the drivers of problem resolving behaviour and problem outcomes, by incorporating the new legal capability measures into the statistical models of problem resolving behaviour and outcome reported in this volume.

These reports provide a point of reference but are only a starting point. The PULS is a rich data resource that can be repurposed to answer a diverse array of research and policy questions. We will continue to use, and encourage use of PULS data well into the future.

Problem experience

Problem prevalence

Forty-two per cent of respondents reported one or more justiciable problem over the past two years. The most common problems were those relating to goods and services, followed by those related to housing, fines, and employment. Problems were socially patterned, and consistent with previous findings from Australia and overseas, some vulnerable populations – such as people reporting high levels of mental distress, Aboriginal and Torres Strait Islanders and single parents – reported problems more frequently. Elevated levels of reporting were also associated with groups such as those who over the past 12 months had gone without meals or had been unable to heat or cool their homes because of a shortage of money and LGBTIQ+ respondents. Experience also related to social and economic activity, for example, with prevalence increasing with income, though much of this was a of a link between consumer problems and affluence.

People experiencing mental distress or long-term ill health or disability reported higher prevalence across nearly all problem types. Those not working because of illness, those seeking work, and LGBTIQ+ respondents were also amongst groups with elevated prevalence across number of problem types. Elsewhere, the relationship between some variables, such as age and family composition, and prevalence varied across problem type. For example, single parents, individuals in de facto relationships with children, and carers reported more problems related to family and government payments. Problem prevalence also differed across geographical areas of Victoria, with those in cities having the highest rates for certain problem types and inner regional areas for others.[2]

Multivariate analysis (controlling for other variables) significantly reduced the strength of relationship between some characteristics (such as age or whether respondents were Aboriginal and Torres Strait Islanders), indicating that bivariate relationships observed may be a function of other accompanying characteristics or circumstances. For some variables, such as long-term illness or disability, controlling for other variables made little difference.

2   Remoteness Areas (RA) divide Australia into five classes of remoteness which are characterised by a measure of relative geographic access to services, see https://www.abs.gov.au/statistics/standards/australian-statistical-geography-standard-asgs-edition-3/ jul2021-jun2026/remoteness-structure/remoteness-areas. Given the geography of Victoria, for analysis these are collapsed into three categories in the PULS. These are major cities, inner regional, and outer regional and remote.

Multiple problems

Where respondents had justiciable problems, multiple problems were common, with 53% of those facing problems reporting two or more and 15% five or more. The relationship to disadvantage also becomes increasingly evident looking at multiple problems, with Aboriginal and Torres Strait Islanders, those not working (but not retired), those reporting a long-term illness or disability, those reporting mental distress and those unable to eat, heat or cool their homes among those more likely to report multiple problems and large clusters of problems.

Some types of problems tended to co-occur or cluster together more often than others. Notably, respondents who had faced debt or money problems or problems concerning government and public services were also likely to report a broad range of other problem types.

Severity and impact

Some justiciable problems were relatively trivial, while other could be among the most challenging episodes in people's lives. In line with the OECD/OSF guidance, the PULS captured problem severity, and respondent's assessments of severity predictably related to problem type. On average, family problems were rated as the most severe, followed by those relating to injury, debt or money and employment. Problems also routinely had adverse impacts that extended beyond the bounds of the issue at hand and deep into respondent's lives. Having to move home, loss of employment, being harassed, threatened or assaulted, ill health or injury damage to relationship and loss of confidence were all increasingly common consequences of justiciable problems. Critically, stress stemmed from more than 70% of problems.

COVID-19 and problem experience

Problems were frequently caused by the COVID-19 pandemic, made worse by it or both. Overall, 32% of problems were connected to COVID-19 in some way (caused by, made worse by or both). Just under 15% were caused by COVID-19, with this most common for problems related to government payments and debt or money. However, owing to widespread multiple problem experience, adjusting problem prevalence to exclude problems caused by COVID-19 had only a minor impact, with prevalence falling from 42% to 39%.

Bushfires and problem experience

Four per cent of respondents had their work or home life affected by the 2019-2020 bushfires. Those affected were more likely to report justiciable problems, with 57% reporting a problem compared to 41% of those unaffected. Those affected were also far more likely to report multiple problems and problem clusters. Despite this, respondents rarely attributed or related problems to bushfires, even though they endured higher problem experience.

Responses to problems

Problem resolving behaviour

Respondents handled 32% of problems on their own, only sought informal help from family and friends for 14%, obtained independent (but not legal) help for 29%, and got independent help from a legal service for 21% of problems. This left 4% of problems where respondents did nothing. This figure may appear somewhat smaller than some previous legal needs surveys, but reflects a more sophisticated classification, and represents those fully disengaged from any dispute resolution activity. While comparing across surveys with differing methods should be done with caution, the 21% of problems where respondents obtained legal advice would be regarded as high in comparison to previous Australian research and legal needs surveys internationally.

Where respondents did not obtain independent information or advice, they were asked why. Among these, almost a quarter did not know where to get advice or found advice too difficult to access. Where some form of action was taken, almost half suggested they obtained information online, far exceeding the 13% obtaining information from printed sources.

Sources of advice

Thirty per cent of respondents sought advice from family, friends or acquaintances. Beyond that, 21% obtained advice from a legal service, including 13% from a private lawyer, 6% from Legal Aid, 5% from a Community Legal Centre, and 2% from an Aboriginal Legal Service. Sixteen per cent obtained advice from some form of dispute resolution body, with a similar percentage for each of courts or tribunals, ombudsmen, and the police (all 6%). Sixteen per cent of respondents used government or council for advice. Sixteen per cent also obtained advice from professional or health services, with doctors or health professionals most common within this group (8%) followed by social workers or

welfare services (6%). Eight per cent of respondents used organisations linked to their work, with 6% obtaining advice from their employer and just under 3% using a trade union.

There was some overlap in types of advisers used, notably between elements of the legal assistance sector as well as court, tribunals and the police. Use of private lawyers also commonly overlapped with courts and tribunals. Doctors and health care workers, and social and welfare workers also tended to overlap with each other, as with lawyers, government departments, the police and others reinforcing the reach of justiciable problems and diverse needs of those experiencing them.

The patterning of problem-solving behaviour – problem type and demographics

There was a powerful relationship between how people responded to problems and the type of problems they faced. Fines and problems related to debt or money had the highest percentage of doing nothing, and problems with goods and services the highest percentage handling problems alone or with informal help. Problems with government and public services, injury or illness, and employment had the highest percentage obtaining independent (but not legal) help, and family problems had by far the highest percentage involving legal help.

Relatively high use of legal services was observed among some groups generally perceived as facing disadvantage including among small numbers of Aboriginal and Torres Strait Islanders and non-binary respondents, as well as those not working but seeking work, and those unable to eat, heat or cool their home. Higher levels of inaction on the part of those on the lowest incomes and those not working because of poor health were also of concern.

The patterning of problem-solving behaviour – legal capability and legal characterisation

Legal capability, independent of problem experience will be explored in far greater detail in subsequent PULS volumes. However, the legal needs module included a number of problem-focused legal capability related questions, again drawing on the OECD/OSF guidance.

Most respondents felt that they understood their legal rights and/or responsibilities in relation to followed-up problems, felt they knew where to get information and advice to assist resolving the problems, and were confident they could achieve a fair outcome. However, a significant minority of respondents felt the opposite.

Respondents who were most confident they could achieve a fair outcome were more likely to handle problems alone, while the least confident where more likely to use independent help. The least confident were also less likely to act. A similar pattern can be observed in relation to (self-assessed) understanding rights and responsibilities, although here the least knowledgeable made less use of legal services, though higher use of other independent advice sources. In the case of knowledge of sources of information and advice, greater knowledge translated into greater use of legal services.

Thirty-four per cent of justiciable problems followed up in PULS were characterised by respondents as legal. Some types of problem, such as those relating to employment, debt or money and family were far more commonly regarded as legal. Conversely, problems relating to injury, goods and services and government payments were less commonly considered legal.

Legal characterisation mattered when it came to how respondents dealt with their problems. Use of legal services was substantially higher when problems were characterised as legal, and interestingly, independent advice seeking was also somewhat higher. These differences were largely at the expense of problems being handled alone.

Processes and activities involved in trying to resolve problems

Eighty-three per cent of followed up problems involved communication with the other side, 23% an internal appeal or formal complaint, 15% mediation, conciliation or arbitration, 12% an ombudsman, regulation or enforcement authority, 12% a court or tribunal, 10% the police (or other prosecution authority), 9% a community leader or organisation, 2% a religious authority and 2% an Aboriginal-led meeting. In the majority of cases, PULS respondents reported that they had initiated the processes involved, with the exception of court or tribunal processes.

Bushfires and response to problems

Respondents whose work or home life was affected by the 2019–2020 bushfires were far less likely to have handled their justiciable problems alone and far more likely to have obtained legal advice. Those affected by bushfires were also more likely to characterise their justiciable problems as legal, and differed in their use of processes. In particular, those affected, reported very high percentage of problems involving community leaders or organisations, and a high percentage of participation in formal mediation, conciliation or arbitration.

Problem outcomes

Problem resolution and manner of conclusion

At the time of interview 54% of problems had been resolved, 29% were ongoing, and a number of others were described as persisting despite all parties having given up trying to resolve them (13%) or being too early to form a judgment on (5%). Where problems had concluded, the most common manner of conclusion was agreement between the parties (42%). Only a small percentage of problems concluded through a court or tribunal judgment (6%) or other decision or intervention by another formal authority (4%). Manner of conclusion also related to problem type. For example, agreement between parties particularly was common for problems with goods and services, respondent independently doing what the other party wanted for most common for fines, and mediation, conciliation or arbitration, as well as court or tribunal judgements most common in family matters. A concerning 40% of concluded employment problems resolved through respondents 'moving away' from the problem.

Problem duration

Calculating how long problems last has rarely been done well in legal needs surveys, if at all. One reason is the failure to correctly account for ongoing problems when estimating duration, which the PULS does. Around 40% of justiciable problems concluded within six months and just over 55% after a year. However, around 30% remained ongoing after three years, and became increasingly less likely (and after three years unlikely) to end as time went by. There was also significant variation by problem type, with problems related to money or debt, injury, government and public services, and particularly family lasting longer, and those related to goods and services and particularly fines typically lasting a shorter duration.

Problem duration also related to demographics, with single parents, those in outer regional or remote areas, those with a long term illness or disability or reporting severe mental distress, those seeking work or unable to work because of their health, Aboriginal and Torres Strait Islanders, those with the fewest educational qualifications, and those unable to eat, heat or cool their homes among groups reporting longer duration problems, more likely to be ongoing over time. Findings also tie to problem severity, with a number of these groups likely to report more severe problems, and severe problems typically lasting significantly longer.

Perceptions of fairness and happiness with outcomes, process and progress

Respondents felt the outcome was fair to everybody concerned for 61% of concluded problems, and the process fair for 54%. Just under two-thirds were happy with outcomes (in part or entirely). Perceptions of the fairness of the outcome and process were related. Perceptions were also related to problem type, with only around a quarter feeling the process or outcome was fair for employment problems, compared to around two-thirds or higher for problems related to illness or injury, or goods and services. While police involvement was also associated with particularly low levels of satisfaction with process and outcome, where a court or tribunal was involved, less than half felt the process was fair, and just over half felt the outcome was fair.

Where problems were ongoing, just over two-thirds were not really or not at all happy about how efforts to resolve the problem were progressing. Looking at concluded and ongoing problems simultaneously, by combining the variables relating to happiness with outcome and happiness with progress to date, indicated that 54% of respondents were happy with how things had turned out to date. Respondents were least happy with progress or outcome of family and employment problems, and happiest with the progress or outcome of fines or problems relating to goods and services. Those who had taken no action to resolve problems were also generally more positive than others, and those who used legal services were generally more negative than others. Court or tribunal, and particularly police involvement, were associated with elevated levels of dissatisfaction.

Bushfires and the outcome of problems

Problem reported by bushfire affected respondents lasted longer than those reported by other respondents. Those affected by bushfires were more likely than others to be unhappy with the progress or outcome of their problems.

Whether legal need existed and whether it was met

Legal need is a contested term and difficult to measure directly. Nonetheless, informed by global guidance (OECD/ OSF, 2019) and approaches adopted around the world, the PULS both defined what we might think of as legal need, and operationalises and measures it. This operationalisation considers problem duration, seriousness, legal awareness or understanding, legal confidence, process fairness, expert help obtained, and adequacy of support to categorise justiciable problems as having no legal need, met legal need and unmet legal need.

On this basis, 37% of problems involved no legal need. Using a narrow definition of expert help (i.e. legal services only), 6% had a legal need which was met and 57% a legal need which was unmet. Using a broad definition of expert help (i.e. any form of independent advice), 14% had a legal need which was met, and 48% which was unmet. Where a legal need existed, using a narrow definition, 90% went unmet, and using a broad definition 78% went unmet.

Problems relating to family problems, debt or money and employment were most likely to involve a legal need. People who reported being unable to eat, heat or cool their home, identified as of Aboriginal and Torres Strait Islander origin, were suffering severe mental distress, had the fewest qualifications, were single parents, or were not working were the most likely to report a legal need, confirming the compounding impact of social disadvantage on justiciable problem experience. The same groups were also associated with the highest levels of unmet legal need when they had justiciable problems.

Excluding problems where there was no legal need, where a legal need existed at the time of interview, more than three-quarters was unmet. This percentage was over 70% for all broad problem types and particularly high for fines and problems relating to employment. Those who were not working, lone parents and new migrants had a particularly high percentage of legal needs going unmet (of problems where a legal need existed). Those whose home or work life was affected by the 2019–2020 bushfires had a higher percentage of problems constituting a legal need, either met or unmet.

Not surprisingly, seeking assistance was associated with an increased presence of legal need, though obtaining help did not mean legal needs were met. Of problems with a legal need where legal advice was obtained, around two-thirds could be categorised as unmet legal need. These were a result of inadequate support, excessive problem duration, or both.

Of problems with a legal need (i.e., excluding the 'no legal need' group), the highest percentage went unmet where somebody contacted the police (or other prosecution authority) (83%), or where an internal appeal or formal complaint was made (75%). Where a MP was involved, 70% of problems with a legal need went unmet, with 68% where an ombudsman, regulator or enforcement authority was involved or mediation, conciliation or arbitration participated in, and 61% where a religious or community organisation was involved or used.

From a policy and practice perspective, different reasons for unmet legal need (associated with the different components of the legal need measurement framework) prompt different types of intervention and innovation. These might include process reform, (de)regulation, service design and delivery, community legal education and information, and support through processes.

Sustainable Development Goal 16.3.3

United Nations Sustainable Development Goal (SDG) indicator 16.3.3 – the first civil justice-oriented indicator within the framework of the United Nations 2030 Agenda for Sustainable Development – is defined as:

> "Proportion of the population who have experienced a dispute in the past two years and who accessed a formal or informal dispute resolution mechanism, by type of mechanism."

The report sets out a range of ways in which SDG 16.3.3 can be formulated, including split by type of mechanism. In basic terms, the proportion of the population who have experienced a dispute in the past two years and who accessed a formal or informal dispute resolution mechanism is 0.53, or expressed as a percentage, 53% of the Victorian adult population.

1. Introduction

This chapter sets out the background to the Public Understanding of Law Survey (PULS). It cites the PULS within the 'bottom up' approach to access to justice policy, sets out and defines the concepts that inform and are encapsulated by the PULS and outlines the unique aspects of the PULS. It then details the structure of this report.

Law is all around us

Law is all around us. As we described in *Law ... What is it Good For?* (Balmer et al., 2019, p.1), processes of 'juridification' (Habermas, 1987) have resulted in complex and extensive legal frameworks applying to virtually all aspects of daily life:

> "Law defines our consumer rights. It regulates our employment conditions, pay and superannuation. It sets out the responsibilities of landlords, tenants, mortgagors and mortgagees. It specifies our eligibility to access social security. It regulates our interactions with the environment. It reaches deep into family life, to protect the vulnerable and expound the principles for fair resolution of family disputes."

We live in what Gillian Hadfield has termed "a law-thick world".[3] Consequently, as the wave 1 report of the English and Welsh Civil and Social Justice Panel Survey (CSJPS) declared, people's ability to protect their legal rights and hold others to their legal responsibilities is not just "a prerequisite of the rule of law," but also "underpins social justice" (Pleasence et al., 2011a, p.i). The civil resolution of disputes in a manner consistent with law is central to the smooth functioning of society in a manner reflecting the socially progressive norms that have crystallised through our processes of democratic government.

The Productivity Commission (2014, p.6) recognised this in the introduction of its report into access to justice arrangements in Australia:

> "A well-functioning civil justice system serves more than just private interests – it promotes social order, and communicates and reinforces civic values and norms. A well-functioning system also gives people the confidence to enter into business relationships, enter into contracts, and to invest. This, in turn, contributes to Australia's economic performance."

Broad international recognition of this was confirmed by the September 2015 United Nations (UN) member states adoption of Sustainable Development Goal (SDG) target 16.3 (as part of the 2030 *Agenda for Sustainable Development*) – to "promote the rule of law at the national and international levels, and ensure equal access to justice for all"[4] – and March 2020 adoption of a specific target (16.3.3) relating to *access* to civil justice.

Likewise, the Organisation for Economic Cooperation and Development (OECD) (2019, p.27) has placed access to justice at the heart of its *Inclusive Growth Initiative*:

> "Access to justice is at the centre, radiating out into many inclusive growth policies and programmes, not because it is the outcome or end goal but because it is an integral part of facilitating the laws, policies and programmes that intern enable growth, prosperity and individual and community well-being."

Access to civil justice is the focus of the Public Understanding of Law Survey (PULS).

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3   Hadfield (2010).

4   Target 16.3, as detailed in Resolution 70/1 of the UN General Assembly, 25 September 2015, entitled "Transforming our World: The 2030 Agenda for Sustainable Development".

Defining 'access to justice'

As the Productivity Commission (2014, p.3) noted, "there are many definitions of access to justice." It also pointed to Justice Sackville's (2002, p.19) observation that the popularity of the phrase may be due to it being "capable of meaning different things to different people." Nevertheless, the broad meaning of access to justice is relatively uncontested. Following the definition of the The Organisation for Economic Co-operation and Development/ Open Society Foundations (2019) (OECD/OSF (2019)), the UN Handbook on Governance Statistics (Governance Statistics Praia City Group, 2020, p.100), states:

> "It is broadly concerned with the ability of people to defend and enforce their rights and obtain just resolution of legal problems in compliance with human rights standards, if necessary, through impartial formal or informal institutions of justice and with appropriate legal support."

The Handbook goes on to provide a taxonomy of access to justice, mapping out structural, process and outcome sub-domains, and incorporating a large number of diverse elements concerning, for example, IT infrastructure, the nature of the legal services market, the availability of legal aid, public understanding of rights and awareness of services, the caseload and general functioning of formal processes, and the nature and perceptions of outcomes. The taxonomy is reproduced in Appendix 1.

A 'bottom up' approach to justice policy

Historically, access to justice policy has focused on the institutions of justice and the legal profession, paying particular attention to the cost and efficiency of formal legal processes. However, a growing tradition of *legal needs* surveys has made clear that this 'top down' policy approach largely ignores lived experience of law, as well as the relevance of law to social policy beyond the realm of lawyers.

At the centre of contemporary approaches to legal needs surveys is the concept of the 'justiciable' problem. Justiciable problems have been defined by Hazel Genn (1999, p.12) as problems that raise legal issues, whether or not these are recognised by the parties and whether or not any action taken to resolve them involves legal professionals or processes. Such problems are not intangible or obscure, but a "feature of life" (p.247) and can be among the "wicked problems" (Churchman, 1967) of social policy.

Across the globe, around 70 large-scale national legal needs surveys have been conducted since the mid-1990s,[5] plus an even larger number of country implementations of the World Justice Project's *General Population Poll*,[6] the incorporation of legal needs modules into broader surveys (such as South Africa's *Governance, Public Safety and Justice Survey*[7]) and an increasing number of regional surveys.

The OECD/OSF (2019) global guidance on legal needs surveys summarised the findings of legal needs surveys to date as being:

- Justiciable problems are ubiquitous.
- There is inequality of problem experience. Surveys repeatedly demonstrate links between problem experience and disadvantage (attributed to certain problems being a feature of disadvantage, disadvantaged people having fewer resources to draw upon to avoid or mitigate problems and the additive effect of justiciable problem

experience – meaning problem experience increases the likelihood of further problem experience.

- There is a propensity for certain types of problems to co-occur. The impact of justiciable problems on individuals and broader society is substantial. For example, justiciable problems are commonly reported to cause or aggravate health problems, employment prospects, income and family stability.

- Engagement with formal legal process is relatively rare, and expert assistance is sought on only a minority of occasions. As Johanna Piest et al. (2016, p.81) put it in the context of Uganda, "the formal judicial system is marginal to the experience of justice."

- A notable proportion of people take no action to resolve justiciable problems. Sometimes this is unproblematic, given the costs and benefits of action. However, there is also evidence of significant inactivity resulting from lack of capability, structural failings in justice systems and concern about the consequences of action.

- Lawyer use is associated with particular types of justiciable problem (such as family breakdown), the availability of legal services, awareness of services, understanding and characterisation of problems, confidence, cost and problem seriousness. People also report language, cultural, spatial and financial barriers to legal services.

- Relatives, friends and colleagues are key sources of information and support.

- "Referral fatigue" (Pleasence et al., 2004, p.77) sees people become less likely to act on signposting/referral the more times they are directed elsewhere.

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5   The OECD global guidance on legal needs surveys (OECD/OSF, 2019) listed 56 large-scale national legal needs surveys as having been conducted since the mid-1990s, to which more recent surveys in countries including Argentina, Canada, Colombia, England and Wales, Fiji, Israel, Japan, Mali, Morocco, Niger, Nigeria, South Africa, South Korea and the United States can be added.

6   World Justice Project (2019).

7   Statistic South Africa (2019).

Defining 'legal need'

Despite a large number of 'legal needs' surveys having been conducted over the past quarter-century, only a small number have sought to operationalise the concept of legal need. The report of the 2006 New Zealand survey – one exception to this general rule – conceded that the concept "cannot be measured directly" (Ignite Research, 2006, p.10). The OECD/OSF (2019) global guidance on legal needs surveys has also observed that the concept of legal need is complex, contested and to a large extent political. As Rebecca Sandefur (2016, p.451) put it, while there are clearly empirical aspects of legal need, "there are normative aspects ... as well."

The global guidance provides a working definition of legal need:

> "Legal need arises whenever a deficit of legal capability necessitates legal support to enable a justiciable issue to be appropriately dealt with. A legal need is unmet if a justiciable issue is inappropriately dealt with as a consequence of effective legal support not having been available when necessary to make good a deficit of legal capability. If a legal need is unmet, there is no access to justice." (p.24)

However, it notes that "views differ on the constitution of legal capability, the arbiters of necessity (whether those facing problems, experts, or others), the forms of support necessitated (whether, for example, capability building, informational, relieving, etc.) and the appropriateness of how justiciable problems are dealt with (which can attach to decision making, processes or outcomes, and again in relation to which there are multiple potential arbiters)" (p.24).

The global guidance also includes a practical framework for the measurement of legal need and unmet legal need through legal needs surveys, subsequently adopted and successfully implemented in the 2019 English and Welsh Survey of the Legal Needs of Individuals. Drawing on experience in New Zealand, Colombia and Argentina, the framework is essentially a logic tree with seven stages:

- problem duration (reflecting the principle that justice delayed is justice denied);
- problem seriousness (deeming that the most trivial problems never give rise to legal needs, while the most serious problems always raise a need for assistance);
- legal awareness/understanding (reflecting the importance that people understand their situation and are aware of their options);
- legal confidence (an aspect of people's capability to resolve problems without assistance);
- process fairness (a core dimension of process quality and justice);
- expert help (a requirement to 'meet' legal need if it arises);
- adequacy of support (a further requirement to meet legal need if it arises).

As we detail below, the PULS includes questions specifically designed to allow estimation of levels of met and unmet legal need, in accordance with the global guidance definition and framework.

Building upon legal needs surveys in Australia

Globally, legal needs surveys can be traced back to Clark and Corstvet's (1938, p.1272) landmark study of "how the needs of the community for legal service were being met" in Connecticut during the 1930s. In Australia, legal needs surveys date back to 1975,[8] although the first large-scale survey was not conducted until 2003, as part of the Law and Justice Foundation of New South Wales's *Access to Justice and Legal Needs Reform Program*.[9] This New South Wales only survey was then followed in 2008 by the Legal Australia-Wide Survey (LAW Survey), one of the largest legal needs surveys conducted to date (Coumarelos et al., 2012).

The access to justice module of the World Justice Project's *General Population Poll* was conducted in Australia in 2018. However, its limited size, scope and methodology mean that the LAW Survey remains the prime reference point for Australian justice policy makers and practitioners in Australia some 15 years after it was conducted. The broad findings of legal needs surveys have been remarkably consistent, and the story that emerged from the LAW Survey was no different.

The Law and Justice Foundation of New South Wales later reviewed the evidence from the LAW Survey and elsewhere and codified the public legal assistance policy implications (Pleasence et al., 2014). The evidence made clear that public legal assistance services should be:

- 'targeted' to those most in need, to reflect the different levels of need and impact felt in different parts of the community

- 'joined up' with other services (both legal and non-legal), to reflect common links between different problem types and between particular problem types and populations

- 'timely', to "minimise the impact of problems and maximise utility of the services" (p.iii);

- 'appropriate' to the needs and capabilities of users, to reflect the different capabilities of people facing problems.

These four maxims of public legal assistance service delivery now lie at the heart of Australian access to justice policy and service innovation. They were echoed in the Productivity Commission (2014) report into access to justice arrangements and the Victorian government's (2016) *Access to Justice Review*, and underpinned the setting up of structures such as the Victorian Legal Assistance Forum and objective of Victoria Legal Aid to direct services to the people who most need them.

Beyond the broad story commonly told by legal needs surveys, the LAW Survey also provided more granular insight into a wide range of policy issues, such as:

- exposing strong links between justiciable problem experience, crime victimisation and offending, relevant to joined-up service delivery for crime victims and targeted support to reduce offending/re-offending risks[10]

- demonstrating an 'additive effect' where those with higher levels of disadvantage had a higher number and severity of legal problems, and adopted poorer problem resolving strategies (McDonald and Wei, 2013, p.3; McDonald and Wei, 2016)

- suggesting a "U-shaped relationship between income and a lawyer use" (Pleasence and Macourt (2013, p.3)

- confirming strong links between justiciable problem experience and long-term illness/disability – which strengthen with severity of illness/disability and particularly strong for mental impairment, but "with a picture of being highly context specific" (Coumarelos et al., 2013, p.1) – relevant to the continuing development of health justice partnerships, now supported by Health Justice Australia.

The Public Understanding of Law Survey now provides an updated picture of people's experience of justiciable problems in Victoria, as well as a range of unique and new insights into public understanding and behaviour which build upon the findings of the LAW Survey to enable further refinement of policy and practice.

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8   Cass and Sackville (1975).
9   Coumarelos, Wei and Zhou (2006).
10 Pleasence and McDonald (2013).

The Public Understanding of Law Survey (PULS)

The Public Understanding of Law Survey (PULS) is a large-scale face-to-face survey designed to explore how people understand, experience and navigate justiciable problems. It builds upon the LAW Survey to provide greater insight into law related attitudes, understanding, experience and behaviour. Importantly, the PULS was designed to yield insights with practical access to justice application: to suggest new directions for reform and enable public legal assistance services to best meet people's needs.

The PULS brought together best practice from the growing number of legal needs surveys undertaken around the world (as set out in the OECD/OSF (2019) global guidance on legal needs surveys) and developments in measurement of the knowledge, skills, attributes and resources people require to fairly resolve justiciable problems, now commonly collectively referred to aspects of 'legal capability'. We previously set out a taxonomy of legal capability in *Law … What is it Good For?* (Balmer et al., 2019).

At its heart, the PULS contained a core legal needs module, based on the short-form model questionnaire included in the OECD/OSF global guidance. It also included a range of further modules designed to explore legal capability in unprecedented detail. Although it is increasingly recognised that "legal capability is central to how people handle their justice problems, measures of capability have only recently begun to be included in surveys" (Pleasence and Balmer, 2019a, p.145) and measures used to date have been relatively unsophisticated. As we describe in the next chapter, the capability measures incorporated into the PULS benefitted from extensive development work, and provide both robust indication of levels of capability across the Victorian population and unique insight into how legal capability relates to problem resolving behaviour and problem outcomes. These are the subjects of the second and third volumes of this report.

As well as providing a broad picture of people's experience of justiciable problems today, the PULS core legal needs module also provided a basis for a first formal estimate of levels of legal need and unmet legal need in Victoria. The OECD/OSF global guidance model questions were expressly designed to allow for basic estimates to be produced, in accordance with the definitions and framework provided by the guidance. Related to this, the core legal needs module also provided a basis for UN SDG 16.3.3 indicator calculation.

Finally, the core legal needs module included questions to investigate the impact of COVID-19 and bushfires on justiciable problem experience. Given the timing of the PULS, a failure to have done so would have greatly limited our ability to place the findings in broader context.

Defining 'legal capability'

In 1976, Marc Galanter argued that "lack of capability of parties poses the most fundamental barrier to access [to law]" (p.225). Party capability, he said, was comprised of "a range of personal capacities which can be summed up in the term 'competence': ability to perceive grievance, information about availability of remedies, psychic readiness to utilize them, ability to manage claims competently, seek and utilize appropriate help, etc." (p.231).

More recently – first in the field of community legal education (Jones, 2010; Parle, 2009; Collard et al., 2011), then in the context of empirical study of dispute resolution behaviour (e.g. Pleasence et al., 2014) – the array of knowledge, skills and attributes "required for an individual to have an effective opportunity to make a decision about whether and how to make use of the justice system" have come to be referred to as 'legal capability' (Pleasence et al., 2014, pp.123-4).

Adoption of the term legal capability has been accompanied by some efforts to conceptualise legal capability as an aspect of economist Amartya Sen's idea of capability as "the substantive freedom to achieve alternative functioning combinations (or, less formally put, the freedom to achieve various lifestyles)" (Sen, 1999, p.75).

Elaborating on Sen's idea, Martha Nussbaum (2011, p.20) explained that capabilities "are not just abilities residing inside a person but also the freedoms or opportunities created by a combination of personal abilities and the political, social, and economic environment."

She drew a distinction between internal capabilities, external opportunity and combined capabilities, with the last of these equating to Amartya Sen's 'substantive freedom'.

Distinguishing between internal capabilities and combined capabilities is hugely important, as "the distinction corresponds to overlapping but distinct" societal tasks: to produce internal capabilities and provide avenues "through which people actually have the opportunity to

function in accordance with those capabilities" (p.21). In the context of access to justice, these avenues of opportunity are represented most obviously by legal frameworks, institutions of justice and legal services, but also extend more broadly to such things as IT and transport infrastructure, security and structural inequality.

A further distinction made within the capability approach isbetween capabilities and functionings. Amartya Sen (1987,p.36) explained that "a functioning is an achievement, whereas a capability is the ability to achieve."

Ann-Katrin Habbig and Ingrid Robeyns (2022, p.620) have defined legal capability, conceptualised in accordance with the capability approach and in the context of access to justice, as:

"… the genuine or real opportunities someone has to get access to justice. These include both the formal and the informal possibilities which can be employed to access a legal system or solve legal problems and that are embedded in a system guaranteeing fairness and rightness."

They also highlighted the importance of considering all internal capabilities, external opportunity and combined capabilities in access to justice policy and research.

Thus, in the broadest terms, we can conceptualise legal capability as:

> the freedom and ability to navigate and utilise the legal frameworks which regulate social behaviour and to achieve fair resolution of justiciable issues.

The nature of survey research limits its utility largely to the investigation of internal capabilities and the relationship between these and functionings. While recognising the broader conceptual context of the PULS, references made to legal capability are therefore generally referring to internal legal capabilities.

United Nations (UN) Sustainable Development Goal (SDG) 16.3.3

The United Nations (UN) Sustainable Development Goal (SDG) 16.3.3 indicator, adopted in March 2020, is defined as the "proportion of the population who have experienced a dispute in the past two years and who accessed a formal or informal dispute resolution mechanism." The SDG 16.3.3 indicator metadata specification (IMS) of April 2021 defines "a dispute" as a "justiciable problem", adopting Hazel Genn's (1999) definition.

According to the SDG 16.3.3 IMS, the indicator can be computed by dividing the number of survey respondents who experienced a dispute during the past two years, who accessed a formal or informal dispute resolution mechanism, by the number of respondents who experienced a dispute during the past two years and did not voluntarily self-exclude from dispute resolution mechanism usage.

A 2022 model UNODC-UNHCR-UNDP SDG 16 Survey Initiative questionnaire (SIQ) includes a series of five questions, based on the OECD/OSF global guidance, to be used for measurement. These exact questions, still under review and development, were not included in the PULS. But similar and related PULS questions can provide data for proxy measurement.

The PULS report

The PULS report is comprised of three volumes. This first volume updates and builds upon the broad picture of access to justice and legal need provided by the LAWSurvey.

Chapter 2 sets out the methodology of the PULS. It explains the PULS questionnaire's structure and the background to and rationale for including the main questions and question-sets. It also describes the sampling process, fieldwork and characteristics of the final PULS sample.

Chapter 3 details the prevalence of justiciable problems across the population and the basic sociodemographic patterning of problem experience. It assesses how problem experience has been affected by COVID-19 and bushfires. It describes how certain problems tend to co-occur and looks at perceived problem severity and impact. It also examines the extent to which problems faced are perceived as legal.

Chapter 4 turns to people's responses to justiciable problems. In broad terms, it sets out what people do when faced with problems and the sociodemographic factors associated with different behaviours. It describes the different sources from which people obtain assistance. It assesses the reasons provided by those who do not seek help. It also maps the range of dispute resolution processes people participate in.

Chapter 5 describes how justiciable problems conclude. It looks at the length of time it takes to resolve problems, along with the sociodemographic factors that influence this. It details the form of problem outcomes. It also reports on people's perceptions of problem outcomes.

Chapter 6 provides estimates of the extent of met and unmet legal need across the Victorian population and within specific sub-populations. It also explores the sociodemographic factors associated with met and unmet need. It then provides an SDG 16.3.3 indicator.

Appendix 1 sets out the taxonomy of access to justice included within the UN Handbook on Governance Statistics (Governance Statistics Praia City Group, 2020), which was endorsed by the UN Statistical Commission in March 2020.

Appendix 2 sets out expanded details of problem prevalence by problem category and subcategory.

Appendix 3 sets out detailed statistical output for models of problem prevalence (overall and for individual problem types), number of problems, and broad problem-solving strategy.

The second volume of the PULS report provides an overview of levels of a range of different dimensions of legal capability across the Victorian population. It also explores the sociodemographic factors associated with different levels of legal capability.

The third volume of the PULS draws upon the full PULS survey dataset to explore how experience, legal need and legal capability relate.

2. Methodology

This chapter sets out the methodology of the Public Understanding of Law Survey (PULS). It details the origins and development of the questions that made up the survey, the structure of the survey, and technical details of the survey fieldwork.

Origins

The findings in this report are from the Public Understanding of Law Survey (PULS). The PULS was a large-scale face-to-face survey designed to explore how people understand, experience and navigate justiciable problems. It brought together best practice in the field of legal needs surveys world – as set out in the Organisation for Economic Cooperation and Development/Open Society Foundations (OECD/OSF) (2019) global guidance on legal needs surveys – and developments in the measurement of aspects of legal capability. The concepts of legal need legal capability were defined in the previous chapter.

The PULS drew heavily from the short-form model questionnaire included in the OECD/OSF global guidance, standardised measures of legal capability developed for the Legal Education Foundation[11] and a multi-year program of conceptual and empirical development work designed to underpin the PULS. This program included the conduct of the *Community Perspectives of Law Survey*,[12] a survey-based experiment to explore the impact of different forms of justiciable problem identification question on response patterns, and a survey to explore potential items for use in questions to address people's narratives of law, as investigated in Patricia Ewick and Susan Silbey's (1998) *The Common Place of Law*.

PULS Methods

The PULS was administered to a probability sample[13] of 6,008 adult respondents across the state of Victoria. The PULS sample was constructed specifically and solely for the PULS.[14] Interviews were mostly conducted face-to-face in respondents'

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11   Pleasence and Balmer (2018); Pleasence and Balmer (2019b).

12   Balmer et al. (2019).

13   Probability sampling is a critical element of the PULS approach. Probability sampling means that all adults in Victoria living at residential addresses have a chance to be included in our sample – and that we know what that chance is. This sets it apart from non-probability approaches where some in the population have no chance of selection, which means you have only partial information about the relationship between your sample and the population. Probability sampling is typically more difficult and expensive but is important in ensuring the data allow us to generalise our findings across the Victorian adult population. Sometimes non-probability approaches (like opt-in online panels or those using quota, convenience and purposive sampling) claim to be 'representative'. However, looking like the population of interest (e.g. on the basis of similar demographics) is not the same as being representative. While people using non-probability approaches often generalise their findings to their population of interest, it is rarely appropriate to do so (for more, see Baker et al. (2010); Groves et al. (2009); Battaglia (2008)). The PULS sample is also a bespoke probability sample, tailored to the project research questions and policy needs.

14   Victoria is Australia's second smallest state by area and its most densely populated. It has a population of around 6.6 million people, with the majority of these in Greater Melbourne. The PULS involved sampling 300 SA1's (Statistical Area Level 1) across the state with 20 respondents per SA1. The PULS sampling frame also involved oversampling regional and rural areas to provide greater scope for geographic analyses. Full technical details are available in the *Public Understanding of Law Survey (PULS) Technical Report* (Roy Morgan, 2023).

2. Methodology

homes, using a questionnaire and showcards framed in plain, everyday language and terminology.[15] However, COVID-19 concerns led us to adapt the questionnaire for telephone interviews for respondents uncomfortable being interviewed in their home (established on first contact at respondents' homes).[16] However, all respondents had access to the survey's showcards, and telephone respondents were further provided with a showcard booklet guiding them through more complex questions; a step viewed as critical to ensure equivalence across survey delivery modes. In the end, 5,271 respondents were interviewed face-to-face and 737 on the telephone. The PULS survey fieldwork was conducted between 16 February 2022 and 16 March 2023. Interviews lasted 43.5 minutes on average (40.7 minutes for face-to-face interviews and 47.1 for telephone interviews).[17]

There were several reasons for restricting the PULS to the adult population. The first concerned sample efficiency. People can only experience justiciable problems if exposed to the circumstances that can give rise to them.[18] Surveys have routinely found that problems are reported least often by those in the youngest and oldest age groups. The second concerned problem specification. The nature of justiciable problems faced by the youngest (and oldest) respondents can be qualitatively different to those faced by the general population. As the problem descriptions in the questionnaire were optimised for inquiry into the general population, this limited utility in the case of young people. The third concerned responsibility. Responsibility for many problems faced by young people is shared or rests with parents. We considered that young people under the age of 18 are better studied through targeted and tailored surveys or other methods.[19]

Unless indicated, all analysis was weighted to adjust the survey data to make it more representative of the adult population of Victoria (person-level weighting/analysis) or make followed-up justiciable problems representative of all problems reported by the adult population of Victoria (problem-level weighting/analysis).[20]

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15 The PULS questionnaire and showcards used during interview (Balmer et al., 2022) were informed by the OECD/OSF (2019) global guidance on legal needs surveys. The questionnaire and accompanying showcards were designed using principles of plain language communication cognitively tested for comprehension, as detailed in the project technical report (Roy Morgan, 2023). Note that the PULS used generic, community terms for many legal services and processes, such as the category of 'a Community Legal Centre' for use of any community legal centre, rather than asking the name of specific community legal centres. Given some respondents may have reported problems within the two-year survey timeframe that they experienced in other jurisdictions, and may have involved legal assistance and processes interstate, generic names were also used for legal aid and Aboriginal and Torres Strait Islander legal services. This means that rather than the names 'Victoria Legal Aid', the 'Victorian Aboriginal Legal Service', and Victoria's family violence prevention legal service 'Djirra', in following-up problems, the PULS recorded use of 'Legal Aid' and 'an Aboriginal Legal Service'. Note that questions L19c and L19e asked all respondents whether they had obtained any help from Victoria Legal Aid and the Victorian Aboriginal Legal Service, respectively (Balmer et al., 2022, p.44). It should also be noted that because of sensitivities involved in experience of family violence and face-to-face interviewing, the decision was made to record experience of 'violence or harassment or financial abuse within the home', only at the screening question for family problems (L1C) and not at the accompanying Showcard 5 that measures family problems at more detailed subcategories (Balmer et al., 2022, p.24). Note further, however, that in the problem follow-up questions respondents were asked about adverse impacts of problems, including 'Being harassed, threatened or assaulted' (L15d) (Balmer et al., 2022, p.43). This ensured that respondents were able to disclose experience of family violence and financial abuse but did not have to specifically disclose it to the interviewer.

16 Respondents are given the option of a telephone interview where they are unwilling to participate face-to-face. This was a response to possible reluctance to participate in a face-to-face interview in light of the ongoing COVID-19 pandemic. However, in all cases, respondents had access to a showcard booklet guiding them through more complex questions. No interviews were conducted without respondents having access to showcards, which were viewed as critical to comparability across modes.

17 A total of 31,685 households were approached during fieldwork, this included 6,008 completed interviews, 10,309 refusals by household, 2,027 refusals by the selected household respondent, 1,771 terminations mid-interview, 657 contacts without an appointment, 290 where language barriers could not be overcome, 267 appointments with a call back but no interview secured, 42 classified as unable to take part due to capability issues, 17 suspected or paused, and three where the interviewer knew the household residents. This summed to a total of 21,391 eligible addresses. There were also 10,304 ineligible addresses, including 5,453 without contact after three attempts, 3,088 without answer/nobody at home, 633 with a locked gate, vicious dog etc., 385 where the respondent was away for the fieldwork period, 224 without a permanent resident, 218 vacant residences, 201 where the building was not a dwelling, and 102 where no access was possible because of COVID-19. An overall response rate of 28.1% was the total number of completed interviews as a proportion of the in-scope contacts. The *Public Understanding of Law Survey (PULS) Technical Report* contains further details as well as alternative response rate formulations.

18 As Pleasence et al. (2004, p.13) explain, "The most common problems arise from circumstances routinely experienced across the adult population. Consumer problems arise from transactions for goods and services. Problems with noisy or anti-social neighbours arise where people live in proximity. Money and debt problems arise from financial dealings. Employment problems arise from being employed. Rare problems, on the other hand, arise from circumstances that people experience much less frequently. Immigration problems arise from people changing their country of abode, residence status or citizenship. Mental health problems arise from people suffering or appear to suffer from mental illness. Clinical negligence problems arise from people receiving clinical treatment." So, many problem types are rare, or even not possible, among those under the age of 18.

19 However, it should be noted that the youngest PULS respondents reported some problems they experienced while under the age of 18, so providing some coverage of earlier years.

20 The weighting methods and procedures are set out in detail in the *Public Understanding of Law Survey (PULS) Technical Report* (Roy Morgan, 2023). Person-level weighting is appropriate where people are the unit of observation, for example, whether or not people report justiciable problems. Problem-level weighting is appropriate where problems are the unit of observation, for example, when looking at how long problems last or what problem-solving strategy is adopted.

PULS questionnaire structure

The PULS questionnaire contained a core legal need module, a module to investigate legal knowledge and legal confidence, a module to investigate attitudes to justice and two modules to capture sociodemographic data relating to respondents and their households.

It had a comparatively simple[21] linear structure, with the five modules bookended by a preamble and concluding remarks:

PREAMBLE — Introduction to PULS, identification of respondent, informed consent, provision of showcards.

SECTION 1 (ID) — Basic demographics and items required for routing.

SECTION 2 (A - F) — Legal knowledge and legal confidence.

SECTION 3 (L) — Legal Need (experience of justiciable problems, impact of problems, information/help seeking, dispute resolution processes, problem outcomes, problem characterisation, problem specific legal capability, links to COVID-19 and/or bushfires).

SECTION 4 (AJ) — Attitudes to justice (practical legal literacy, perceived relevance of law, narratives of law, perceived inaccessibility of lawyers and trust in lawyers).

SECTION 5 (SD) — Supplementary demographics.

CONCLUSION — Thanks, prize draw details, recontact permission, resources for further information.

Particular consideration was given to the position of the legal need module. Experiments have shown legal needs surveys to be susceptible to framing effects, with references to law tending to suppress reporting of justiciable problems. So, in addition to the preamble being designed to minimise legal framing, we considered it prudent to position questions regarding perceived relevance of law, narratives of law, inaccessibility of lawyers and trust in lawyers questions – which make frequent and explicit reference to law and lawyers – after the legal need module. For coherence and balance, the similarly constructed questions concerning practical legal literacy were also included at this same point.

Despite their incorporating some references to law, we decided that the legal knowledge and legal confidence questions should precede the legal need module. In the case of legal knowledge, only some questions specifically mentioned law, and taken together, the questions provided a good indication of the nature and great breadth of subject matter of the PULS (i.e. civil law). The placement of similar questions at the start of *English and Welsh Civil and Social Justice Panel Survey* (CSJPS) was also justified on the basis of their being engaging, so helping retain interest in the more taxing legal need section.[22] In the case of legal confidence, we were concerned that its utility would be lessened if the minds of respondents who had experienced problems were drawn to the single problem followed-up in detail within the legal needs module. No arrangement was perfect.

Prior to concluding interviews, respondents were given a link to a website with answers to the legal knowledge questions. They were also provided with further details of the PULS project and, importantly, sources of advice for problems such as those addressed in the survey.

The full PULS annotated questionnaire (Balmer et al., 2022) can be found on the VLF website.[23]

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21 For example, when compared to a solely legal need focused survey of a similar length (e.g. Pleasence et al., 2011).

22 There was evidence from the CSJPS that these type of questions - being relevant to all and not dependent on problem experience – were well received by respondents, increasing engagement in the survey.

23 See https://victorialawfoundation.org.au/research/research-reports/the-puls-annotated-questionnaire.

PULS questionnaire content

Legal need

The PULS legal need module was based on the short-form model questionnaire included in the OECD/OSF global guidance. It provided a broad overview of respondents' experience of justiciable problems over the preceding two years. After identifying problems experienced over that time period, links to COVID-19 and bushfires were established and one problem then selected for detailed follow-up. For this problem, respondents were asked about sources of information, advice and representation they had made use of. They were then asked about whether any formal or informal dispute resolution processes were resorted to by any party or third party to the problem. After asking about any other action respondents may have taken in respect of the problem, the manner of problem conclusion (if concluded) was established. Respondents were then asked about their perceptions of the process and outcome, and about the cost of any help obtained. Finally, respondents were asked about perceived capability to deal with the problem and the impact of the problem.

The key questions within a legal needs module/survey are those that are used to identify justiciable problems. Only if problems are effectively identified can the various follow-up questions provide an accurate picture of the public's experience. Only by identifying the universe of justiciable problems is it possible to accurately establish the extent to which people are able to obtain 'access to justice' and explore obstacles to and patterns of usage of legal services and legal processes.

As the OECD/OSF guidance indicates, various approaches have been taken to the design of problem identification questions. The most detailed surveys have asked respondents about more than one hundred individually specified problem types. Others have asked about broad categories of problems, with varying numbers of examples provided to give an indication of scope. The objectives for the PULS required that the legal need module be relatively short. So, drawing on the OECD/OSF guidance, we conducted an experiment to identify the optimal approach for efficient problem identification. The experiment randomised 1,000 survey respondents into different problem identification conditions, varying the way in which problems were presented, and the amount of detail/number of examples offered. Analysis explored the impact on problem prevalence, time taken, problems missed, and wording. The final PULS questions represent our assessment of the optimal approach drawing on both OECD/OSF guidance and the results of the experiment. Problem types (and subcategories) included were guided by the OECD/OSF guidance and relevant previous legal needs surveys, including the LAW Survey.[24]

In selecting a single problem for follow-up for those with multiple problems, the PULS drew upon the protocol for problem selection set out in the OECD/OSF guidance. The 'second most recent' problem within a selected problem category was selected. This was in preference to the most recent problem because of the increased likelihood that sufficient time would have elapsed for resolution to have been achieved.[25]

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24 In particular, scope was defined with reference to Coumarelos et al. (2012), though surveys in other jurisdictions were also drawn upon such as Cleary and Huskinson (2012), Pleasence et al. (2011), and other questionnaires referred to in OECD/OSF (2019).

25 See OECD/OSF (2019) for detailed discussion of problem selection, including problems associated with approaches such as selecting solely concluded, or most serious problems.

Estimating met and unmet legal need in Victoria

The OECD/OSF framework for measurement of legal need is essentially a logic tree with seven stages. The first stage is problem duration, the second is problem seriousness, the third is legal awareness/understanding, the fourth is legal confidence, the fifth is process fairness, the sixth is expert help, and the seventh is adequacy of help/support.

The PULS legal need module, being based on the OECD/OSF model questionnaire, provided data that can be used to populate the legal need logic tree. Referring to the PULS question numbers as set out in the previously published annotated questionnaire, problem duration can be established using data from questions L16, L17 and L18. Problem seriousness can be established from question L2a. Legal awareness/understanding and legal confidence can be established from questions L14a and L14d. Process fairness can be established from question L12. Whether respondents obtained expert help can be established from question L4. Finally, adequacy of help/support can be established from question L14c.

UN SDG 16.3.3

The SDG 16.3.3 indicator metadata specification (IMS) specifies that the 16.3.3 indicator can be computed by dividing the number of survey respondents who experienced a justiciable problem during the past two years who accessed a formal or informal dispute resolution mechanism (i.e. the number of respondents providing a positive response to one of question L5 options b to l) by the number of respondents who experienced a problem and did not voluntarily self-exclude from dispute resolution mechanism usage. As the PULS did not ask about rationale for failure to use dispute resolution mechanisms, self-exclusion cannot be directly ascertained. However, the PULS does provide some proxy data for self-exclusion – namely, reasons for help not being obtained. As this proxy can apply to the indicator numerator and denominator, cases of 'self-exclusion' need to be excluded from PULS SDG 16.3.3 indicator calculation. The IMS also indicates that 'simple' problems should be excluded. Within the PULS, this can be taken to equate to problems not regarded as serious.

Legal capability

The PULS questionnaire contained a substantial number of questions touching on aspects of legal capability as set out in the taxonomy of legal capability in *Law ... What is it Good For?* (Balmer et al., 2019), reproduced as an appendix to the second volume of this report. While the PULS was designed to investigate legal capability in greater detail than any previous survey, only some aspects of legal capability could be addressed. Table 2.1 sets these out, with reference to the question numbers in the previously published annotated questionnaire.

Table 2.1. Aspects of legal capability addressed through the PULS

Stage	Knowledge	Skills	Attributes	Resources
Recognition of issues	Content of law **Ak1-Ek3, L14a**	Recognise relevance of law **AJ2, L2b**	Attitude to law **AJ3**	
Information/assistance	Limitations **AJ1e**	Information literacy **AJ1a-d, SD12**	Attitude to lawyers **AJ4**	Money **SD18-20**
	Sources of help **L14b**	Digital literacy **SD13, SD14**	Trust in lawyers **AJ5**	Social capital **SD6, SD10**
Resolution	Limitations **AJ1e**	Communication **AJ1a-d**	Confidence in outcome **F1, L14d**	Money **SD18-20**
		Dispute resolution **AJ1f**	Health **SD16-17**	Social capital **SD6, SD10**

Two PULS modules were specifically focused on legal capability. The first included questions to establish levels of legal knowledge and legal confidence. The second included questions to establish practical legal literacy, perceived relevance of law, narratives of law, perceived inaccessibility of lawyers and trust in lawyers. Within the demographics modules, the questions concerning digital literacy were also included primarily to explore capability. In the following paragraphs we introduce each of these question sets in turn.

Legal knowledge

Legal knowledge is central to many community legal education initiatives around the world and may relate to problem avoidance, problem experience, problem resolving behaviour and expectations of legal services.

General legal knowledge[26] was explored through 15 questions designed to test knowledge of legal rights across five key areas of civil law (three questions per area). The areas were selected to provide a spread of issues within some of the most common categories of justiciable problem: rented accommodation; neighbours; consumer; employment; family. The PULS approach drew on the first wave of the CSJPS, However, rather than asking questions forming part of an extended narrative, the PULS asked individually specified questions. This allowed greater scope of questioning. The questions were principally designed to provide a single broad measure of legal knowledge for each respondent. Thus, all items were presented to all respondents. Items were designed in collaboration with subject matter legal experts in order to ensure they were unambiguous and had an objective correct answer.[27] Answers and explanations can be found on the VLF's website.[28] The psychometric properties could not be ascertained prior to fieldwork, but are reported in volume 2 of this report.

Legal confidence

At its broadest, legal confidence is confidence in being able to bring about a fair outcome to a justiciable problem. It is thus a domain specific form of self-efficacy.[29] It is an important dimension of legal capability, having previously been found to link to problem resolving behaviour.[30] The likelihood of people acting to resolve problems increases with legal confidence.

Legal confidence may be needed to challenge behaviour, initiate and progress processes, negotiate, advocate, etc.. To measure legal confidence, the PULS adopted a modified form of the General Legal Confidence (GLC) scale[31] which includes questions about a dispute at different points of escalation, to address different aspects of confidence within a single coherent scenario.

The GLC scale was developed using modern psychometric modelling techniques (Rasch analysis), allowing comprehensive assessment of and confirmation of good psychometric properties. Originally developed in the United Kingdom, it was re-evaluated in an Australian context in the *Community Perceptions of Law Survey*.[32] The modified form used here differs slightly from the original version and was tested in both the UK and Australia.[33]

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26 Legal knowledge related to problems followed up in detail through the legal need module was explored separately.

27 Determining the 'correct' answers to knowledge items like those in the PULS is not a trivial exercise. Legally trained VLF researchers developed and reviewed a larger pool of 24 items. They then consulted subject experts at Dispute Settlement Centre of Victoria, JobWatch, Victoria Legal Aid and Consumer Action Law Centre to explore the wording of questions, correct answers and, if there was no clear correct answer, whether wording could be altered to create a correct answer. The final set of 15 questions were designed to provide a spread of issues within common problem categories, items with a correct answer, and a relatively brief and engaging opening to the questionnaire.

28 See https://victorialawfoundation.org.au/research/puls.

29 Legal self-efficacy has also been termed 'subjective legal empowerment' (Gramatikov and Porter, 2011).

30 For example, Balmer and Pleasence (2017); Legal Services Board (2020).

31 Pleasence and Balmer (2019b).

32 The survey used to produce the Balmer et al., (2019) report as well as to develop items and scales for inclusion in the PULS. It included the GLC Scale which allowed it to be validated in Australia.

33 It involves removing 'and tensions were running high' from the first item and changing 'will not rest until justice is done' to 'will not compromise' in the second. The changes made the scale applicable to a broader range of justiciable problems.

Practical legal literacy

Practical legal literacy concerns the capability to obtain, understand and navigate information and services needed to deal with everyday justiciable issues. The PULS questions draw from health literacy[34] and functional literacy[35] and address various of the legal capability skills and attributes detailed in the legal capability taxonomy,[36] such as reading ability/comprehension, ability to write/complete forms, verbal communication/comprehension, system navigation and problem solving. As with short health literacy measures[37] the focus of the PULS questions is on efficient measurement of legal literacy useful in practical settings. A legal literacy scale could assist practitioners or funders in decisions regarding appropriate forms or levels of information, advice or assistance.

The PULS practical legal literacy questions were derived from Lisa Chew et al.'s (2004) Short Literacy Survey (SLS) and Jolie Haun et al.'s (2012) BRIEF health literacy screening tool. Referring to the PULS question numbers as set out in the previously published annotated questionnaire, questions AJ1a-c correspond to those in the SLS, and AJ1a-d to the BRIEF tool. Together, these four questions were described by Jolie Huan et al. (2014) as capturing 'literacy', 'confidence (self-efficacy)', 'interaction', and 'comprehension', using Kristine Sørensen et al.'s (2012) definitions. Question AJ1e reflects Jolie Haun et al.'s (2014) idea of navigation and AJ1f relates to problem solving.

Unlike the health scales, the PULS questions avoided specifically legal contexts/interactions, as these would have been unfamiliar to many. Instead, the questions reference 'banks, the council, doctors, Centrelink, or government departments' – places familiar to most, where justiciable problems can be situated, and which are akin to legal contexts/interactions.

Perceived relevance of law

Summarising her findings concerning if and from where people facing justiciable problems obtain advice, Hazel Genn memorably stated that "problem type tends to swamp other considerations" (1999, p.141). While this reflected the available data, it was not a satisfactory explanation of behaviour. For a start, it begged the question of why there are such strong links between problem type and advice seeking behaviour, particularly the use of legal services; as the links have been found to not always hold between jurisdictions.[38] A decade later, exploratory survey research (subsequently backed up by the findings of the CSJPS[39]) found that "having controlled for problem type, both problem severity and characterisation have a highly significant impact on advisor choice," with problems that people understand to be legal, strongly associated with lawyer use (Pleasence, Balmer and Reimers 2011, p.1). The CSJPS findings went further, also pointing to a link between characterisation of problems as legal and legal service supply levels (for the types of problem in question),[40] and a complex relationship between legal characterisation, legal service supply levels and demand for legal services.

Building on these findings regarding problem characterisation, the *Community Perceptions of Law Survey* explored people's general tendency to see the law as relevant to 60 different hypothetical situations they were presented with.[41] It found the tendency to see law as relevant varied between situations and between people.

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34 For example, Nielsen-Bohlman et al. (2004).

35 For example Kirsch and Guthrie (1977). Pleasence et al. (2014) also discusses a functional approach legal literacy.

36 Balmer et al. (2019). The taxonomy is reproduced in Appendix 1 of Volume 2 of this report.

37 For example, Haun et al. (2012; 2014).

38 Pleasence et al. (2011).

39 Pleasence and Balmer (2014); Pleasence, Balmer and Denvir (2015).

40 An external condition in the language of the capability approach.

41 As set out in Table 6 of Balmer et al. (2019).

Separate analysis, using established approaches to scale development and modern psychometric methods (Rasch analysis), reduced the 'item pool' of 60 problem descriptions to eight problem descriptions that function as a scale with good psychometric properties.[42] This Perceived Relevance of Law (PRL) scale is included in the PULS, to complement a simple legal characterisation question included within the legal need module.

Narratives of law

Patricia Ewick and Susan Silbey's (1998) seminal qualitative study of how people construct legality in daily life, *The Common Place of Law*, identified three overarching and competing narratives of law. In one, law is imagined as 'majestic'; objective, disinterested and distant from ordinary life. In another, law is 'played'; a game to serve the interest and values of players. In the last, law is understood as arbitrary and capricious; a product of unequal power. Their findings, drawn from 400 interviews with people of diverse backgrounds in the United States have not been the subject of quantitative evaluation, nor have narratives of law been incorporated into legal needs or other access to justice related surveys. However, how people construct legality frames approaches to justiciable problem resolution can be expected to influence decisions to act, to seek help, to engage with processes and colour perceptions of outcomes. Indeed, whether people see themselves as being before the law, with the law or against the law might be an important driver of behaviour.

To enable narratives of law to feature in the PULS, we conducted a preliminary survey to test Ewick and Silbey's narratives quantitatively.[43] 1,047 survey respondents were presented with 48 statements (or 'items') (16 corresponding to each narrative). Following factor analysis, the 48 items were reduced to a final 12. Factor loadings suggested four narratives (domains), rather than three. Referring to the PULS question numbers as set out in the previously published annotated questionnaire, questions AJ3a-c capture the idea of law being remote (though not magisterial), AJ3d-f of law as arbitrary and to be actively resisted, AJ3g-i of law as practical and a means to achieve ends, and AJ3i-k of law as a game.

Inaccessibility of lawyers

How accessible people perceive lawyers to be can be expected to relate to problem resolving behaviour and whether and where people access legal advice. Understanding which people perceive lawyers as 'inaccessible' and how this relates to action has implications for how and where legal services are designed and delivered.

As part of the *Community Perceptions of Law Survey*, respondents were presented with 40 statements (or 'items') concerning lawyer accessibility. Established approaches to scale development and modern psychometric methods (Rasch analysis) were used to reduce this item pool to 10 items that function as a scale with good psychometric properties. This Perceived Inaccessibility of Lawyers (PIL) scale is included in the PULS. The scoring protocol is described in Balmer et al. (2021a).[44]

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42 The Rasch model for the final eight problem descriptions (items) had a nonsignificant item trait interaction (X^2_{48} = 62.42, p = 0.079 (a p-value greater than the Bonferroni adjusted value of 0.00625 for 8 items)) indicated overall fit to the Rasch model. Item (fit residual standard deviation = 1.31) and person (fit residual standard deviation = 1.19) were both acceptable. The person separation index of 0.81 suggested good internal consistency and ability to discriminate between respondents with differing perceptions of law relevance.

43 Further reference to this study will be made in subsequent PULS reporting. In the meantime, those interested in the details of the survey should contact the authors.

44 Scoring protocol is set out in Table 9 of Balmer et al., (2019). The Rasch model fitted had a nonsignificant item trait interaction (X^2_{40} = 59.67, p = 0.023 (a p-value greater than the Bonferroni adjusted value of 0.005 for 10 items)) indicated overall fit to the Rasch model. Item (fit residual standard deviation = 1.20) and person (fit residual standard deviation = 1.44) were both acceptable. The person separation index of 0.86 suggested very good internal consistency and ability to discriminate between respondents with differing levels of perceived accessibility. Full technical details will be set out in a forthcoming paper, though those requiring further details should contact the authors.

Trust in Lawyers

As with narratives of law and perceptions of lawyer accessibility, people's perceptions of the trustworthiness of lawyers might be expected to influence advice seeking behaviour.

As the introduction to the OECD's (2017) guidelines on measuring trust notes, "trust in institutions ... underpins a successful society," and such trust "requires ... that they operate consistently with a set of values that reflect citizens' expectations of integrity and fairness." Lawyers are key players in the institutions and mechanisms of justice, yet the Roy Morgan Image of Professions Survey 2021[45] found that only 26% of the Australian public rate lawyers as 'high' or 'very high' for ethics and honesty (less than a third as many as for doctors). The figure has decreased markedly over the past half century. This picture is similar to that in the United States, where Marc Galanter (2005), in his inventive chronicling of lawyer jokes, has described a now "jaundiced view" of lawyers and civil justice, "condemned as pathological and destructive, producing untold harm." He points to contemporary perceptions of the destructive nature of lawyers being multi-dimensional, with lawyers seen as prone to lying, fermenting strife, acting as 'competitive hired guns' and being greedy.

However, separate to broad public trust in lawyers, clients routinely provide very positive accounts of their own lawyers. For example, the English and Welsh Legal Services Consumer Panel (2021) reported high levels of client satisfaction and perceptions of lawyer professionalism across ten years of surveys.[46]

Reflecting important distinctions between the value of lawyers to individual clients and to society more broadly, and between competitiveness and ethical behaviour, the PULS trust in lawyers questions were designed to investigate trust from a variety of perspectives. While informed by the literature on trust and the public perception of lawyers, the items are focused on trust and perception as mediated through the perspective of clients; centring on client interest, client finance, lawyer skill and lawyer/client commonality of purpose.

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45 Roy Morgan (2021).
46 See https://www.legalservicesconsumerpanel.org.uk/wp-content/uploads/2021/07/LSCP_Consumer_Tracker_2012_2021_v1.0-Copy.xlsx.

Digital capability

With the expansion of online legal information and assistance services and increased use of digital filing and remote hearings in Victorian courts and tribunals, it has become increasingly important to understand the extent to which those with legal needs are able to access, engage with and benefit from digital legal services. The PULS therefore included a series of questions designed to assess people's digital capability. The questions are included in the supplementary demographics module.

Digital capabilities have been broadly defined as those capabilities which "equip someone to live, learn and work in a digital society."[47]

Typically, a functional approach has been taken to measurement of digital capability, with respondents asked to indicate their competence and level of use of digital practices and applications. There has commonly been a focus on information seeking/management, communicating, creating, problem solving and transacting. Drawing on the approach of GoOnUK's Basic Digital Skills Assessment questions,[48] refined by the English and Welsh Legal Services Board in the context of the legal needs of small businesses, the PULS asked respondents whether they have or could undertake a range of online skills/tasks of differing nature and complexity "designed to be analogous to those involved in dealing with justiciable issues" (Pleasence and Denvir, 2021, p.15).

Psychological distress/mental illness

Psychological distress/mental illness has been shown to be among the factors most powerfully associated with justiciable problem experience across numerous legal needs surveys. The strength of the relationship has led to a worldwide move towards co-located/integrated health/justice services (e.g. the work of Health Justice Australia). The CSJPS was the first legal needs survey to incorporate a standardised health measure. The PULS follows this tradition by including the K-6 inventory,[49] a measure of psychological distress intended to be used as a quick tool to assess risk for serious mental illness in the general population.

Other Demographic questions

Standard forms of demographic questions were used where possible, adapted to best meet the specific needs of the PULS.

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47 Jisc, *What Is Digital Capability?*, Available from https://digitalcapability.jisc.ac.uk/what-is-digital-capability/ (accessed 20 April 2022).
48 Ipsos Mori (2015).
49 Kessler et al. (2003, 2010).

3. Experience of Problems

This chapter details the pattern of experience of justiciable problems across Victoria, as reported by respondents to the Public Understanding of Law Survey (PULS). It sets out problem prevalence overall, the different rates of problem experience associated with different population groups, and how problem experience was impacted by COVID-19 and bush fires. It then sets out the distribution of problems among those who reported multiple problems, describes problem clustering and reviews the severity of problems, as well as their impact and broader context. The chapter concludes by detailing the extent to which respondents regarded the justiciable problems they faced as being 'legal'.

Prevalence of Justiciable Problems

Overall, 42% of Public Understanding of Law Survey (PULS) respondents (2,525 of 6,008 respondents)[50] reported having experienced one or more justiciable problems over the past two years.[51] This is a slightly lower percentage than for the Legal Australia-Wide Survey (LAW Survey)[52], but direct comparison is not possible owing to the different scope (justiciable problems included), reference period (the period of time to which data relates) and significant differences in the methodological approach of the PULS and LAW surveys (including PULS being conducted in person, while the LAW Survey was conducted over the telephone). As the Organisation for Economic Cooperation and Development/Open Society Foundations (OECD/OSF) global guidance on the conduct of legal needs surveys makes clear, even quite subtle methodological differences between surveys can result in significant differences in reporting (OECD/OSF, 2019). Problem prevalence rates vary depending upon which problems are asked about and how they are described, but as with previous surveys the PULS demonstrates that justiciable problems are "ubiquitous" (Genn, 1999). From a policy and practice perspective, prevalence is in any event far less important than the patterning of experience – which points to specific vulnerabilities and needs.

Table 3.1. Prevalence of justiciable problems, by type

Problem type	Respondents	
	N=	%
Goods and services	1255	20.9
Housing	630	10.5
Fines	569	9.5
Employment	416	6.9
Family	310	5.2
Government payments	269	4.5
Debt or money	251	4.2
Injury or illness	232	3.9
Government and public services	219	3.6
Business or investment properties	159	2.6

50   All general population estimates employed data weights to match PULS respondents to the population of Victoria.

51   Including problems that commenced prior to two years before, but continued into the survey reference period.

52   49.7% of LAW Survey respondents reported one or more justiciable problems (Coumarelos et al. 2012).

3. Experience of Problems

As with all previous surveys, whether carried out in Australia or overseas, certain problems were much more commonly reported than others. The prevalence of each of the problem types included in the PULS is set out in Table 3.1. As can be seen, by far the most common problems concerned consumer transactions followed by problems concerning housing (which included problems with neighbours, landlords, strata/owners' corporations, property ownership and homelessness). This is in line with the OECD/OSF (2019, p.31) guidance observation that consumer problems and problems with neighbours "are routinely found to be among the three most prevalent justiciable problems." As the guidance states, the ubiquity and similarity of problem experience across the globe is not surprising, as "the nature of justiciable problems is somewhat similar across jurisdictions, as people engage in many of the same activities."

Even those problem types which were reported less often were commonplace. So, almost one in 25 people reported suffering injuries that were someone else's fault or an illness resulting from working conditions or negligent medical treatment.

Breaking down business and investment property further, 101 people reported business related problems and 62 problems with investment properties.[53]

Each of the broad categories set out in Table 3.1 can also be broken down into a range of more detailed subcategories. The PULS had 74 problem subcategories across the ten broad problem categories. The prevalence of each broad and detailed problem subcategory is reported in Appendix 2.

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53 Details of the problem identification question are included in the PULS questionnaire, set out in the previously published annotated questionnaire. In summary, the constituent problems/disputes included for each type were: 'goods and services' (concerning defective goods or services or with: retailers; manufacturers; tradespeople; professionals; travel, recreational or entertainment services; or utility services); 'housing' (concerning neighbours, landlords, strata/owners' corporations, property ownership and homelessness); 'family' (concerning divorce/separation, access to/care arrangements for children, child support, care and protection assessments/orders, property division, guardianship or adoption, inheritance, violence or harassment or financial abuse); 'injury or illness' (concerning an injury caused by someone else, or an injury or illness caused by: a work accident; working conditions; negligent/wrong medical treatment); 'employment' (concerning under- or non-payment of wages/superannuation, poor conditions, denial of rights, harassment/ bullying, threat of sack/redundancy, unfair rejection for a job/promotion); 'government payments' (concerning entitlement to, the amount of, suspension of, or registration for government payments or concessions); 'fines' (concerning fines, penalty notices or infringement notices which were disputed, thought incorrect, or payment of which was difficult); 'government and public services' (concerning obtaining access to/being excluded from healthcare services or education, with citizenship/ residency status, text assessment/ payments, or with other government bodies (e.g. about amenities, building works or town planning); 'debt or money' (concerning being unable to pay money owed, action for non-payment (including harassment), bankruptcy, insurance claims, credit ratings, collecting money, owed or poor financial advice); 'business' (concerning contracts, invoicing, business, premises, employees, taxation or regulation); 'investment property' (concerning mortgage default, planning permission, title, or tenants).

The Social Patterning of Justiciable Problems

The distribution of problems across the population was far from random. As with the earlier LAW Survey and surveys overseas, experience of justice of all problems exhibited distinct social patterning.

Table 3.2 provides an overview of the overall prevalence of problems among different population groups. Consistent with previous findings from Australia and overseas, some vulnerable populations – such as people reporting high levels of mental distress (66%), people identifying as of Aboriginal and Torres Strait Islander origin (55%) and single parents (54%) – reported problems more frequently. The PULS obtained some demographic data rarely, if ever, collected in previous legal needs surveys. This adds to a broad association between justiciable problems and disadvantage. So, elevated levels of reporting were also associated with people who had gone without meals or had been unable to heat or cool their homes because of a shortage of money (73%) and LGBTIQ+people (59%), although the number of people in each group was relatively small. However, the complexity of the social patterning of justiciable problems is revealed by another general association, between rates of social and economic activity and the experience justiciable problems. For example, it can be seen that problem experience increases with income (with more than half of the highest income group reporting problems), that problems gradually rise to peak in middle age, before falling off again (with the youngest and oldest PULS respondents least often reporting problems), and that those living in regional and remote areas are associated with particularly low problem incidence (25%). It has also been suggested that patterns of problem reporting in part reflect different life expectations and perceptions of what constitute problems. A survey such as the PULS cannot be immune to what Noble et al. (2002) described as "socially stratified differences in lay perceptions". For example, the lower rate of problem reporting among older people might link to greater acceptance of problems as normal, improved coping mechanisms, etc..

Importantly, all the above associations observable in Table 3.2 are simple bivariate associations, not accounting for the broader context of people's lives. To understand what lies behind problem experience, it is important to refer to the findings of more complex multivariate analysis – such as those presented in the next section of this report, and expanded upon in the third volume of this report. Nevertheless, simple bivariate associations are important in a policy and practice context as – whatever lies behind problem experience – these associations reflect real associations of relevance to targeting mainstream public services etc.. Ambitious policy interventions to address the underlying causes of social disadvantage are hugely complex, and understanding both bivariate and multivariate relationships can both provide a useful means to understanding experience and characterise complexity.

3. Experience of Problems

Tables 3.3 to 3.12 set out equivalent findings to those in Table 3.2 for each problem type investigated by the PULS. From these it can be seen that the association between income and justiciable problem experience is in large part a product of a link between consumer problems and affluence, with problems concerning goods and services increasing markedly along with income. However, illustrating the complexity of the social patterning of justiciable problems, reporting of consumer problems was also high among those respondents who reported having gone without meals or having been unable to heat or cool their homes at some point over the previous 12 months because of a shortage of money. As Pleasence et al. (2004, p.21) suggested, this may be because, while increased economic activity raises the risk of problems associated with economic activity, economic hardship raises "the relative value of routine consumer transactions."[54] Those on the highest incomes also more often reported problems concerning businesses they ran or investment properties, but less often reported problems with employment (most associated with middle-income groups) and, predictably, debt, government payments and injury or illness. In contrast, those in financial distress reported elevated levels of all problem types apart from problems concerning businesses they ran or investment properties.

Consistent with previous findings from Australia and overseas, people reporting high levels of mental distress also reported justiciable problems more often across all problem types apart from those concerning businesses they ran or investment properties (with a very similar pattern evident for people reporting a long-term health condition, impairment or disability restricting everyday activities). The same was also true of people identifying as of Aboriginal and Torres Strait Islander origin.

Mirroring findings for long-term health conditions, those not working due to health or disability more commonly reported a range of problem types, including those concerning family, government, payments, debt, or money, injury or illness, and government or public services. Those not working and looking for work were also associated with higher prevalence for these problem types, along with problems, relating to housing and employment.

While there was little difference between sexes in prevalence rates across different problem types, the prevalence rate was generally higher for LGBTIQ+ people, with problems concerning government payments and business or investment properties the only exceptions.[55]

Reflecting the different vulnerabilities of people at different stages of life – as described by Pleasence et al. (2004, pp.15-18) – a number of problem types (those concerning goods and services, family, debt and money, injury or illness, government and public services, and business or investment properties) increased in prevalence with age into middle age before then decreasing in prevalence as children become adults and retirement sets in. For most other problem types (those concerning housing, fines and employment), the general picture was of problem prevalence decreasing with age, with the oldest PULS respondents associated with the lowest problem prevalence.

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54 Pleasence et al. (2004) found an association between consumer problems and receipt of welfare benefits. An equivalent association between consumer problems and receipt of government payments was not found through the PULS, but the association between consumer problems and financial distress was strong.

55 The very small number of non-binary PULS respondents were also associated with elevated prevalence for consumer, housing, fines, employment and family related problems.

This is not to say that older people do not experience justiciable problems. Indeed, as Ellison et al. (2004, p.13) found in New South Wales, there are a number of problem types that particularly affect older people – such as those relating to capacity, care and "the diverse accommodation-related issues confronted by older people." However, the PULS, being a general population survey, focused on the problem types most common across the population as a whole.

Within families, married respondents – particularly those without children – generally reported fewer problems across different problem types (with the notable exception of problems concerning business or investment properties, which were more common among married people and those in de facto relationships). Meanwhile, single parents and those with children in de facto relationships more often reported problems related to family and government payments. Carers also more often reported problems related to family and government payments, along with problems concerning debt or money, injury or illness, government or public services, and business or investment properties.

Finally, of particular note, there were differences in justiciable problem prevalence rates between different geographical areas of Victoria. For one set of problem types, prevalence rates were highest in cities and lowest in outer regional and remote areas (goods and services, housing, fines, employment, government or public services and business or investment property related problems). For another, prevalence was highest in inner regional areas (family, government payments and injury or illness related problems). This geographic variation broadly reflects relative exposure to certain problem types, as is consistent with previous findings from the LAW Survey detailing variation across major city, inner regional, and outer regional and remote areas of Victoria (Coumarelos et al., 2012).

As with problem prevalence in general, all the associations observable in Tables 3.3 to 3.12 are simple bivariate associations, not accounting for the broader context of people's lives. The results of multivariate analysis are set out in the next section.

Table 3.2. Overall problem prevalence by PULS respondent characteristics

| | | Any problem | | | |
| | | No | | Yes | |
		N	%	N	%
Age group	18-24	374	58.6%	265	41.4%
	25-34	624	55.6%	498	44.4%
	35-44	538	52.4%	490	47.6%
	45-54	480	52.1%	442	47.9%
	55-64	424	54.4%	355	45.6%
	65+	860	68.5%	395	31.5%
	Refused	180	68.5%	83	31.5%
Sex at birth	Male	1683	57.4%	1247	42.6%
	Female	1789	58.4%	1274	41.6%
Sexual orientation	Straight (heterosexual)	3347	58.4%	2382	41.6%
	Gay, lesbian, bisexual, other term	76	41.1%	109	58.9%
	Prefer not to say	57	60.5%	37	39.5%
Gender	Man or male	1686	57.4%	1251	42.6%
	Woman or female	1784	58.5%	1264	41.5%
	Non-binary or other term	3	34.3%	6	65.7%
Aboriginal or Torres Strait Islander	No	3428	58.2%	2466	41.8%
	Yes	46	44.9%	56	55.1%
Main language spoken	English	2246	54.6%	1864	45.4%
	Other	1234	65.0%	664	35.0%
Born in Australia	Yes	2067	55.4%	1663	44.6%
	No	1413	62.0%	865	38.0%
Years since arrival in Australia	Australian born	2067	55.4%	1663	44.6%
	Arrived in past 5 years	364	70.6%	152	29.4%
	Arrived over 5 years ago	1049	59.5%	713	40.5%
Family status	Married, children	767	56.2%	599	43.8%
	Married, no children	1133	63.7%	646	36.3%
	De facto, children	120	45.5%	143	54.5%
	De facto, no children	274	48.6%	290	51.4%
	Single, children	171	50.2%	169	49.8%
	Single, no children	1005	60.0%	670	40.0%
Carer	No	3077	58.5%	2183	41.5%
	Yes	404	53.9%	345	46.1%

Table 3.2. Overall problem prevalence by PULS respondent characteristics (cont.)

		Any problem			
		No		Yes	
		N	%	N	%
Work	Working - Full-time	1440	54.9%	1184	45.1%
	Working - Part-time or occasional	665	52.2%	609	47.8%
	Not working - Education	170	75.7%	55	24.3%
	Not working - seeking work	78	50.5%	76	49.5%
	Not working - health	84	46.4%	97	53.6%
	Not working - home/family/caring	169	56.8%	129	43.2%
	Not working - other	15	47.4%	16	52.6%
	Not working - retired	855	70.4%	360	29.6%
Highest education	Year 9/Form 3 or below	207	66.3%	105	33.7%
	Year 10/Form 4/Intermediate	248	65.2%	132	34.8%
	Year 11/Form 5/Leaving	209	63.1%	122	36.9%
	Year 12/Form 6/VCE/Matriculation	463	58.9%	323	41.1%
	Trade/Vocational Certificate (Cert I-IV)	387	54.4%	325	45.6%
	Diploma/Advanced Diploma	544	58.5%	386	41.5%
	Bachelor Degree (inc. with Honours)	968	55.7%	769	44.3%
	Postgraduate Award	453	55.4%	365	44.6%
Geography	Major Cities	2662	57.5%	1966	42.5%
	Inner Regional	628	55.7%	499	44.3%
	Outer Regional and Remote	191	75.1%	63	24.9%
Long-term illness or disability	No	2806	60.6%	1821	39.4%
	Yes	674	48.8%	707	51.2%
Mental distress (K6)	None or low	2472	63.4%	1430	36.6%
	Moderate	902	50.4%	890	49.6%
	Severe	106	33.7%	208	66.3%
Gross annual household income	Quintile 1 - $0 to $39,988	732	66.0%	378	34.0%
	Quintile 2 - $39,989 to $70,564	708	59.5%	481	40.5%
	Quintile 3 - $70,565 to $110,292	574	53.9%	492	46.1%
	Quintile 4 - $110,293 to $165,256	447	52.3%	408	47.7%
	Quintile 5 - $165,256 or more	449	49.6%	457	50.4%
	Prefer not to say	570	64.6%	312	35.4%
Unable to eat, heat or cool home	No	3425	59.0%	2376	41.0%
	Yes	55	26.8%	152	73.2%
Low-income government payments	No	2374	57.0%	1789	43.0%
	Yes	1107	60.0%	739	40.0%

3. Experience of Problems

Table 3.3. Goods and services problem prevalence by PULS respondent characteristics

		Goods and services			
		No		Yes	
		N	%	N	%
Age group	18-24	516	80.7%	123	19.3%
	25-34	884	78.7%	239	21.3%
	35-44	781	75.9%	247	24.1%
	45-54	683	74.1%	239	25.9%
	55-64	627	80.5%	152	19.5%
	65+	1046	83.4%	208	16.6%
	Refused	216	82.3%	46	17.7%
Sex at birth	Male	2305	78.7%	625	21.3%
	Female	2437	79.6%	626	20.4%
Sexual orientation	Straight (heterosexual)	4538	79.2%	1190	20.8%
	Gay, lesbian, bisexual, other term	136	73.5%	49	26.5%
	Prefer not to say	79	83.4%	16	16.6%
Gender	Man or male	2315	78.8%	623	21.2%
	Woman or female	2424	79.5%	625	20.5%
	Non-binary or other term	6	67.3%	3	32.7%
Aboriginal or Torres Strait Islander	No	4665	79.2%	1228	20.8%
	Yes	76	74.4%	26	25.6%
Main language spoken	English	3174	77.2%	936	22.8%
	Other	1578	83.2%	320	16.8%
Born in Australia	Yes	2898	77.7%	832	22.3%
	No	1855	81.4%	423	18.6%
Years since arrival in Australia	Australian born	2898	77.7%	832	22.3%
	Arrived in past 5 years	447	86.6%	69	13.4%
	Arrived over 5 years ago	1408	79.9%	354	20.1%
Family status	Married, children	1040	76.2%	325	23.8%
	Married, no children	1451	81.5%	329	18.5%
	De facto, children	192	72.9%	71	27.1%
	De facto, no children	429	76.0%	136	24.0%
	Single, children	275	80.9%	65	19.1%
	Single, no children	1352	80.8%	322	19.2%
Carer	No	4171	79.3%	1089	20.7%
	Yes	582	77.8%	166	22.2%

Table 3.3. Goods and services problem prevalence by PULS respondent characteristics (cont.)

		Goods and services			
		No		Yes	
		N	%	N	%
Work	Working - Full-time	2008	76.5%	616	23.5%
	Working - Part-time or occasional	983	77.1%	291	22.9%
	Not working - Education	203	90.4%	22	9.6%
	Not working - seeking work	120	77.7%	34	22.3%
	Not working - health	148	81.1%	34	18.9%
	Not working - home/family/caring	238	79.9%	60	20.1%
	Not working - other	21	68.4%	10	31.6%
	Not working - retired	1028	84.7%	186	15.3%
Highest education	Year 9/Form 3 or below	264	84.8%	47	15.2%
	Year 10/Form 4/Intermediate	337	88.5%	44	11.5%
	Year 11/Form 5/Leaving	273	82.3%	59	17.7%
	Year 12/Form 6/VCE/Matriculation	630	80.0%	157	20.0%
	Trade/Vocational Certificate (Cert I-IV)	573	80.5%	139	19.5%
	Diploma/Advanced Diploma	762	81.9%	169	18.1%
	Bachelor Degree (inc. with Honours)	1315	75.7%	422	24.3%
	Postgraduate Award	599	73.3%	219	26.7%
Geography	Major Cities	3610	78.0%	1017	22.0%
	Inner Regional	910	80.8%	216	19.2%
	Outer Regional and Remote	232	91.4%	22	8.6%
Long-term illness or disability	No	3705	80.1%	922	19.9%
	Yes	1048	75.9%	333	24.1%
Mental distress (K6)	None or low	3190	81.7%	713	18.3%
	Moderate	1339	74.7%	453	25.3%
	Severe	224	71.4%	90	28.6%
Gross annual household income	Quintile 1 - $0 to $39,988	950	85.6%	160	14.4%
	Quintile 2 - $39,989 to $70,564	978	82.2%	211	17.8%
	Quintile 3 - $70,565 to $110,292	820	77.0%	245	23.0%
	Quintile 4 - $110,293 to $165,256	655	76.6%	200	23.4%
	Quintile 5 - $165,256 or more	627	69.2%	279	30.8%
	Prefer not to say	722	81.9%	159	18.1%
Unable to eat, heat or cool home	No	4615	79.5%	1186	20.5%
	Yes	138	66.8%	69	33.2%
Low-income government payments	No	3238	77.8%	925	22.2%
	Yes	1515	82.1%	330	17.9%

3. Experience of Problems

Table 3.4. Housing problem prevalence by PULS respondent characteristics

| | | Housing | | | |
| | | No | | Yes | |
		N	%	N	%
Age group	18-24	566	88.6%	73	11.4%
	25-34	964	85.9%	159	14.1%
	35-44	895	87.0%	134	13.0%
	45-54	832	90.2%	90	9.8%
	55-64	711	91.2%	68	8.8%
	65+	1169	93.2%	86	6.8%
	Refused	243	92.4%	20	7.6%
Sex at birth	Male	2645	90.3%	285	9.7%
	Female	2719	88.7%	345	11.3%
Sexual orientation	Straight (heterosexual)	5151	89.9%	578	10.1%
	Gay, lesbian, bisexual, other term	145	78.5%	40	21.5%
	Prefer not to say	83	87.5%	12	12.5%
Gender	Man or male	2648	90.2%	289	9.8%
	Woman or female	2712	89.0%	336	11.0%
	Non-binary or other term	5	53.6%	4	46.4%
Aboriginal or Torres Strait Islander	No	5297	89.9%	597	10.1%
	Yes	72	69.8%	31	30.2%
Main language spoken	English	3637	88.5%	473	11.5%
	Other	1741	91.7%	157	8.3%
Born in Australia	Yes	3310	88.7%	420	11.3%
	No	2069	90.8%	209	9.2%
Years since arrival in Australia	Australian born	3310	88.7%	420	11.3%
	Arrived in past 5 years	472	91.4%	44	8.6%
	Arrived over 5 years ago	1597	90.6%	165	9.4%
Family status	Married, children	1243	91.0%	122	9.0%
	Married, no children	1658	93.1%	122	6.9%
	De facto, children	226	86.0%	37	14.0%
	De facto, no children	475	84.0%	90	16.0%
	Single, children	285	83.8%	55	16.2%
	Single, no children	1478	88.2%	197	11.8%
Carer	No	4701	89.4%	558	10.6%
	Yes	677	90.4%	71	9.6%

Table 3.4. Housing problem prevalence by PULS respondent characteristics (cont.)

		Housing			
		No		Yes	
		N	%	N	%
Work	Working - Full-time	2343	89.3%	282	10.7%
	Working - Part-time or occasional	1115	87.5%	160	12.5%
	Not working - Education	207	92.3%	17	7.7%
	Not working - seeking work	126	81.8%	28	18.2%
	Not working - health	151	83.3%	30	16.7%
	Not working - home/family/caring	265	89.1%	32	10.9%
	Not working - other	25	78.8%	7	21.2%
	Not working - retired	1141	94.0%	73	6.0%
Highest education	Year 9/Form 3 or below	275	88.2%	37	11.8%
	Year 10/Form 4/Intermediate	335	87.9%	46	12.1%
	Year 11/Form 5/Leaving	307	92.8%	24	7.2%
	Year 12/Form 6/VCE/Matriculation	718	91.3%	69	8.7%
	Trade/Vocational Certificate (Cert I-IV)	635	89.2%	77	10.8%
	Diploma/Advanced Diploma	854	91.8%	77	8.2%
	Bachelor Degree (inc. with Honours)	1528	88.0%	209	12.0%
	Postgraduate Award	726	88.8%	92	11.2%
Geography	Major Cities	4118	89.0%	509	11.0%
	Inner Regional	1019	90.5%	108	9.5%
	Outer Regional and Remote	242	95.0%	13	5.0%
Long-term illness or disability	No	4204	90.8%	424	9.2%
	Yes	1175	85.1%	206	14.9%
Mental distress (K6)	None or low	3583	91.8%	320	8.2%
	Moderate	1550	86.5%	242	13.5%
	Severe	246	78.5%	67	21.5%
Gross annual household income	Quintile 1 - $0 to $39,988	995	89.6%	115	10.4%
	Quintile 2 - $39,989 to $70,564	1065	89.5%	125	10.5%
	Quintile 3 - $70,565 to $110,292	968	90.8%	98	9.2%
	Quintile 4 - $110,293 to $165,256	753	88.1%	102	11.9%
	Quintile 5 - $165,256 or more	780	86.0%	127	14.0%
	Prefer not to say	818	92.8%	63	7.2%
Unable to eat, heat or cool home	No	5238	90.3%	563	9.7%
	Yes	140	67.9%	66	32.1%
Low-income government payments	No	3757	90.3%	405	9.7%
	Yes	1621	87.8%	224	12.2%

3. Experience of Problems

Table 3.5. Fines problem prevalence by PULS respondent characteristics

		Fines			
		No		Yes	
		N	%	N	%
Age group	18-24	576	90.1%	63	9.9%
	25-34	983	87.5%	140	12.5%
	35-44	909	88.4%	119	11.6%
	45-54	819	88.8%	103	11.2%
	55-64	710	91.2%	68	8.8%
	65+	1197	95.4%	58	4.6%
	Refused	245	93.4%	17	6.6%
Sex at birth	Male	2617	89.3%	313	10.7%
	Female	2808	91.7%	256	8.3%
Sexual orientation	Straight (heterosexual)	5207	90.9%	522	9.1%
	Gay, lesbian, bisexual, other term	148	80.0%	37	20.0%
	Prefer not to say	84	89.3%	10	10.7%
Gender	Man or male	2622	89.3%	315	10.7%
	Woman or female	2797	91.7%	252	8.3%
	Non-binary or other term	7	72.7%	2	27.3%
Aboriginal or Torres Strait Islander	No	5343	90.6%	551	9.4%
	Yes	87	85.1%	15	14.9%
Main language spoken	English	3703	90.1%	407	9.9%
	Other	1736	91.5%	162	8.5%
Born in Australia	Yes	3376	90.5%	354	9.5%
	No	2063	90.5%	215	9.5%
Years since arrival in Australia	Australian born	3376	90.5%	354	9.5%
	Arrived in past 5 years	472	91.4%	45	8.6%
	Arrived over 5 years ago	1591	90.3%	171	9.7%
Family status	Married, children	1234	90.4%	131	9.6%
	Married, no children	1656	93.0%	124	7.0%
	De facto, children	228	86.8%	35	13.2%
	De facto, no children	498	88.2%	66	11.8%
	Single, children	305	89.6%	35	10.4%
	Single, no children	1499	89.6%	175	10.4%
Carer	No	4772	90.7%	487	9.3%
	Yes	667	89.1%	82	10.9%

Table 3.5. Fines problem prevalence by PULS respondent characteristics (cont.)

		Fines			
		No		Yes	
		N	%	N	%
Work	Working - Full-time	2334	88.9%	291	11.1%
	Working - Part-time or occasional	1133	88.9%	141	11.1%
	Not working - Education	212	94.2%	13	5.8%
	Not working - seeking work	136	88.2%	18	11.8%
	Not working - health	161	88.5%	21	11.5%
	Not working - home/family/caring	269	90.2%	29	9.8%
	Not working - other	27	85.6%	5	14.4%
	Not working - retired	1164	95.8%	51	4.2%
Highest education	Year 9/Form 3 or below	290	93.1%	21	6.9%
	Year 10/Form 4/Intermediate	348	91.4%	33	8.6%
	Year 11/Form 5/Leaving	309	93.3%	22	6.7%
	Year 12/Form 6/VCE/Matriculation	719	91.4%	67	8.6%
	Trade/Vocational Certificate (Cert I-IV)	642	90.1%	70	9.9%
	Diploma/Advanced Diploma	834	89.6%	97	10.4%
	Bachelor Degree (inc. with Honours)	1557	89.6%	180	10.4%
	Postgraduate Award	740	90.5%	78	9.5%
Geography	Major Cities	4164	90.0%	464	10.0%
	Inner Regional	1026	91.1%	100	8.9%
	Outer Regional and Remote	249	98.0%	5	2.0%
Long-term illness or disability	No	4227	91.4%	400	8.6%
	Yes	1212	87.8%	169	12.2%
Mental distress (K6)	None or low	3616	92.7%	286	7.3%
	Moderate	1564	87.3%	228	12.7%
	Severe	259	82.4%	55	17.6%
Gross annual household income	Quintile 1 - $0 to $39,988	1026	92.4%	84	7.6%
	Quintile 2 - $39,989 to $70,564	1076	90.5%	113	9.5%
	Quintile 3 - $70,565 to $110,292	944	88.5%	122	11.5%
	Quintile 4 - $110,293 to $165,256	756	88.4%	99	11.6%
	Quintile 5 - $165,256 or more	819	90.3%	88	9.7%
	Prefer not to say	819	92.8%	63	7.2%
Unable to eat, heat or cool home	No	5283	91.1%	518	8.9%
	Yes	155	75.2%	51	24.8%
Low-income government payments	No	3757	90.3%	405	9.7%
	Yes	1682	91.1%	164	8.9%

Table 3.6. Employment problem prevalence by PULS respondent characteristics

		Employment			
		No		Yes	
		N	%	N	%
Age group	18-24	570	89.2%	69	10.8%
	25-34	1013	90.3%	109	9.7%
	35-44	950	92.4%	78	7.6%
	45-54	853	92.5%	69	7.5%
	55-64	725	93.1%	53	6.9%
	65+	1228	97.9%	26	2.1%
	Refused	252	95.9%	11	4.1%
Sex at birth	Male	2731	93.2%	199	6.8%
	Female	2848	93.0%	215	7.0%
Sexual orientation	Straight (heterosexual)	5342	93.2%	387	6.8%
	Gay, lesbian, bisexual, other term	158	85.8%	26	14.2%
	Prefer not to say	92	96.9%	3	3.1%
Gender	Man or male	2733	93.0%	204	7.0%
	Woman or female	2838	93.1%	211	6.9%
	Non-binary or other term	8	89.0%	1	11.0%
Aboriginal or Torres Strait Islander	No	5493	93.2%	401	6.8%
	Yes	88	86.3%	14	13.7%
Main language spoken	English	3795	92.3%	315	7.7%
	Other	1797	94.7%	101	5.3%
Born in Australia	Yes	3458	92.7%	272	7.3%
	No	2134	93.7%	144	6.3%
Years since arrival in Australia	Australian born	3458	92.7%	272	7.3%
	Arrived in past 5 years	478	92.6%	38	7.4%
	Arrived over 5 years ago	1656	94.0%	106	6.0%
Family status	Married, children	1287	94.3%	78	5.7%
	Married, no children	1698	95.4%	82	4.6%
	De facto, children	232	88.4%	30	11.6%
	De facto, no children	501	88.8%	63	11.2%
	Single, children	311	91.6%	29	8.4%
	Single, no children	1541	92.1%	133	7.9%
Carer	No	4899	93.1%	361	6.9%
	Yes	693	92.6%	55	7.4%

Table 3.6. Employment problem prevalence by PULS respondent characteristics (cont.)

		Employment			
		No		Yes	
		N	%	N	%
Work	Working - Full-time	2414	92.0%	211	8.0%
	Working - Part-time or occasional	1155	90.7%	119	9.3%
	Not working - Education	220	97.7%	5	2.3%
	Not working - seeking work	132	85.6%	22	14.4%
	Not working - health	168	92.3%	14	7.7%
	Not working - home/family/caring	284	95.5%	13	4.5%
	Not working - other	24	77.2%	7	22.8%
	Not working - retired	1190	98.0%	24	2.0%
Highest education	Year 9/Form 3 or below	299	96.1%	12	3.9%
	Year 10/Form 4/Intermediate	367	96.4%	14	3.6%
	Year 11/Form 5/Leaving	312	94.1%	19	5.9%
	Year 12/Form 6/VCE/Matriculation	729	92.7%	58	7.3%
	Trade/Vocational Certificate (Cert I-IV)	657	92.3%	55	7.7%
	Diploma/Advanced Diploma	869	93.3%	62	6.7%
	Bachelor Degree (inc. with Honours)	1587	91.3%	150	8.7%
	Postgraduate Award	773	94.4%	45	5.6%
Geography	Major Cities	4305	93.0%	323	7.0%
	Inner Regional	1041	92.4%	86	7.6%
	Outer Regional and Remote	247	97.0%	8	3.0%
Long-term illness or disability	No	4320	93.4%	307	6.6%
	Yes	1272	92.1%	109	7.9%
Mental distress (K6)	None or low	3733	95.7%	169	4.3%
	Moderate	1597	89.1%	195	10.9%
	Severe	262	83.4%	52	16.6%
Gross annual household income	Quintile 1 - $0 to $39,988	1066	96.1%	43	3.9%
	Quintile 2 - $39,989 to $70,564	1103	92.7%	86	7.3%
	Quintile 3 - $70,565 to $110,292	940	88.2%	125	11.8%
	Quintile 4 - $110,293 to $165,256	775	90.6%	80	9.4%
	Quintile 5 - $165,256 or more	861	95.0%	45	5.0%
	Prefer not to say	846	96.0%	35	4.0%
Unable to eat, heat or cool home	No	5424	93.5%	377	6.5%
	Yes	168	81.4%	38	18.6%
Low-income government payments	No	3866	92.9%	296	7.1%
	Yes	1726	93.5%	120	6.5%

Table 3.7. Family problem prevalence by PULS respondent characteristics

		Family			
		No		Yes	
		N	%	N	%
Age group	18-24	607	95.1%	31	4.9%
	25-34	1074	95.7%	48	4.3%
	35-44	949	92.3%	80	7.7%
	45-54	856	92.8%	66	7.2%
	55-64	735	94.3%	44	5.7%
	65+	1222	97.4%	32	2.6%
	Refused	255	97.1%	8	2.9%
Sex at birth	Male	2805	95.7%	125	4.3%
	Female	2878	94.0%	185	6.0%
Sexual orientation	Straight (heterosexual)	5441	95.0%	288	5.0%
	Gay, lesbian, bisexual, other term	167	90.6%	17	9.4%
	Prefer not to say	90	95.2%	5	4.8%
Gender	Man or male	2810	95.7%	127	4.3%
	Woman or female	2868	94.1%	181	5.9%
	Non-binary or other term	7	80.9%	2	19.1%
Aboriginal or Torres Strait Islander	No	5610	95.2%	283	4.8%
	Yes	76	74.1%	26	25.9%
Main language spoken	English	3839	93.4%	271	6.6%
	Other	1859	98.0%	39	2.0%
Born in Australia	Yes	3484	93.4%	246	6.6%
	No	2214	97.2%	64	2.8%
Years since arrival in Australia	Australian born	3484	93.4%	246	6.6%
	Arrived in past 5 years	514	99.5%	3	0.5%
	Arrived over 5 years ago	1701	96.5%	61	3.5%
Family status	Married, children	1322	96.8%	43	3.2%
	Married, no children	1729	97.1%	51	2.9%
	De facto, children	233	88.7%	30	11.3%
	De facto, no children	534	94.7%	30	5.3%
	Single, children	276	81.1%	64	18.9%
	Single, no children	1586	94.7%	89	5.3%
Carer	No	5001	95.1%	258	4.9%
	Yes	697	93.1%	52	6.9%

Table 3.7. Family problem prevalence by PULS respondent characteristics (cont.)

		Family			
		No		Yes	
		N	%	N	%
Work	Working - Full-time	2514	95.8%	111	4.2%
	Working - Part-time or occasional	1184	92.9%	90	7.1%
	Not working - Education	222	98.7%	3	1.3%
	Not working - seeking work	138	89.5%	16	10.5%
	Not working - health	157	86.4%	25	13.6%
	Not working - home/family/caring	267	89.8%	30	10.2%
	Not working - other	28	90.8%	3	9.2%
	Not working - retired	1183	97.5%	31	2.5%
Highest education	Year 9/Form 3 or below	289	92.7%	23	7.3%
	Year 10/Form 4/Intermediate	348	91.5%	32	8.5%
	Year 11/Form 5/Leaving	314	94.9%	17	5.1%
	Year 12/Form 6/VCE/Matriculation	745	94.8%	41	5.2%
	Trade/Vocational Certificate (Cert I-IV)	662	92.9%	51	7.1%
	Diploma/Advanced Diploma	885	95.1%	46	4.9%
	Bachelor Degree (inc. with Honours)	1674	96.4%	63	3.6%
	Postgraduate Award	781	95.5%	37	4.5%
Geography	Major Cities	4410	95.3%	217	4.7%
	Inner Regional	1045	92.8%	82	7.2%
	Outer Regional and Remote	243	95.5%	11	4.5%
Long-term illness or disability	No	4444	96.0%	184	4.0%
	Yes	1255	90.9%	126	9.1%
Mental distress (K6)	None or low	3761	96.4%	141	3.6%
	Moderate	1680	93.8%	112	6.2%
	Severe	257	81.9%	57	18.1%
Gross annual household income	Quintile 1 - $0 to $39,988	1035	93.3%	75	6.7%
	Quintile 2 - $39,989 to $70,564	1114	93.7%	75	6.3%
	Quintile 3 - $70,565 to $110,292	1007	94.5%	59	5.5%
	Quintile 4 - $110,293 to $165,256	816	95.5%	39	4.5%
	Quintile 5 - $165,256 or more	872	96.2%	34	3.8%
	Prefer not to say	854	96.9%	27	3.1%
Unable to eat, heat or cool home	No	5549	95.6%	253	4.4%
	Yes	150	72.3%	57	27.7%
Low-income government payments	No	3998	96.0%	165	4.0%
	Yes	1700	92.1%	145	7.9%

3. Experience of Problems

Table 3.8. Government payments problem prevalence by PULS respondent characteristics

		Government Payments			
		No		Yes	
		N	%	N	%
Age group	18-24	602	94.3%	36	5.7%
	25-34	1087	96.8%	36	3.2%
	35-44	963	93.6%	66	6.4%
	45-54	888	96.4%	34	3.6%
	55-64	742	95.3%	37	4.7%
	65+	1200	95.7%	54	4.3%
	Refused	256	97.5%	7	2.5%
Sex at birth	Male	2823	96.4%	107	3.6%
	Female	2903	94.8%	160	5.2%
Sexual orientation	Straight (heterosexual)	5475	95.6%	254	4.4%
	Gay, lesbian, bisexual, other term	174	94.4%	10	5.6%
	Prefer not to say	90	94.9%	5	5.1%
Gender	Man or male	2830	96.3%	108	3.7%
	Woman or female	2889	94.8%	160	5.2%
	Non-binary or other term	9	100.0%	0	0.0%
Aboriginal or Torres Strait Islander	No	5644	95.8%	249	4.2%
	Yes	84	82.0%	18	18.0%
Main language spoken	English	3895	94.8%	215	5.2%
	Other	1845	97.2%	53	2.8%
Born in Australia	Yes	3532	94.7%	198	5.3%
	No	2207	96.9%	71	3.1%
Years since arrival in Australia	Australian born	3532	94.7%	198	5.3%
	Arrived in past 5 years	511	99.0%	5	1.0%
	Arrived over 5 years ago	1696	96.3%	65	3.7%
Family status	Married, children	1322	96.8%	44	3.2%
	Married, no children	1722	96.8%	57	3.2%
	De facto, children	235	89.6%	27	10.4%
	De facto, no children	534	94.7%	30	5.3%
	Single, children	300	88.4%	39	11.6%
	Single, no children	1604	95.8%	71	4.2%
Carer	No	5034	95.7%	226	4.3%
	Yes	705	94.2%	43	5.8%

Table 3.8. Government payments problem prevalence by PULS respondent characteristics (cont.)

| | | Government Payments | | | |
| | | No | | Yes | |
		N	%	N	%
Work	Working - Full-time	2564	97.7%	61	2.3%
	Working - Part-time or occasional	1193	93.6%	81	6.4%
	Not working - Education	219	97.7%	5	2.3%
	Not working - seeking work	138	89.1%	17	10.9%
	Not working - health	155	85.1%	27	14.9%
	Not working - home/family/caring	277	93.0%	21	7.0%
	Not working - other	25	81.3%	6	18.7%
	Not working - retired	1163	95.8%	51	4.2%
Highest education	Year 9/Form 3 or below	298	95.6%	14	4.4%
	Year 10/Form 4/Intermediate	357	93.7%	24	6.3%
	Year 11/Form 5/Leaving	313	94.4%	19	5.6%
	Year 12/Form 6/VCE/Matriculation	749	95.2%	38	4.8%
	Trade/Vocational Certificate (Cert I-IV)	666	93.5%	46	6.5%
	Diploma/Advanced Diploma	891	95.7%	40	4.3%
	Bachelor Degree (inc. with Honours)	1680	96.7%	57	3.3%
	Postgraduate Award	787	96.2%	31	3.8%
Geography	Major Cities	4438	95.9%	190	4.1%
	Inner Regional	1058	94.0%	68	6.0%
	Outer Regional and Remote	243	95.7%	11	4.3%
Long-term illness or disability	No	4481	96.8%	146	3.2%
	Yes	1258	91.1%	123	8.9%
Mental distress (K6)	None or low	3802	97.4%	100	2.6%
	Moderate	1665	92.9%	127	7.1%
	Severe	272	86.7%	42	13.3%
Gross annual household income	Quintile 1 - $0 to $39,988	1031	92.9%	79	7.1%
	Quintile 2 - $39,989 to $70,564	1119	94.1%	70	5.9%
	Quintile 3 - $70,565 to $110,292	1021	95.8%	45	4.2%
	Quintile 4 - $110,293 to $165,256	834	97.5%	21	2.5%
	Quintile 5 - $165,256 or more	892	98.5%	14	1.5%
	Prefer not to say	842	95.5%	40	4.5%
Unable to eat, heat or cool home	No	5585	96.3%	216	3.7%
	Yes	154	74.3%	53	25.7%
Low-income government payments	No	4031	96.8%	132	3.2%
	Yes	1709	92.6%	137	7.4%

Table 3.9. Debt or money problem prevalence by PULS respondent characteristics

| | | Debt or Money | | | |
| | | No | | Yes | |
		N	%	N	%
Age group	18-24	623	97.5%	16	2.5%
	25-34	1068	95.2%	54	4.8%
	35-44	962	93.6%	66	6.4%
	45-54	877	95.1%	45	4.9%
	55-64	752	96.5%	27	3.5%
	65+	1228	97.9%	26	2.1%
	Refused	247	94.0%	16	6.0%
Sex at birth	Male	2791	95.2%	139	4.8%
	Female	2953	96.4%	111	3.6%
Sexual orientation	Straight (heterosexual)	5501	96.0%	228	4.0%
	Gay, lesbian, bisexual, other term	170	91.9%	15	8.1%
	Prefer not to say	87	91.7%	8	8.3%
Gender	Man or male	2795	95.2%	142	4.8%
	Woman or female	2942	96.5%	107	3.5%
	Non-binary or other term	9	100.0%	0	0.0%
Aboriginal or Torres Strait Islander	No	5663	96.1%	231	3.9%
	Yes	83	80.7%	20	19.3%
Main language spoken	English	3909	95.1%	201	4.9%
	Other	1848	97.4%	50	2.6%
Born in Australia	Yes	3547	95.1%	183	4.9%
	No	2211	97.0%	67	3.0%
Years since arrival in Australia	Australian born	3547	95.1%	183	4.9%
	Arrived in past 5 years	499	96.6%	18	3.4%
	Arrived over 5 years ago	1712	97.2%	50	2.8%
Family status	Married, children	1301	95.3%	64	4.7%
	Married, no children	1743	97.9%	37	2.1%
	De facto, children	242	92.2%	21	7.8%
	De facto, no children	535	94.8%	29	5.2%
	Single, children	309	90.9%	31	9.1%
	Single, no children	1605	95.9%	69	4.1%
Carer	No	5064	96.3%	196	3.7%
	Yes	694	92.7%	55	7.3%

Table 3.9. Debt or money problem prevalence by PULS respondent characteristics (cont.)

		Debt or Money			
		No		Yes	
		N	%	N	%
Work	Working - Full-time	2523	96.1%	102	3.9%
	Working - Part-time or occasional	1220	95.7%	55	4.3%
	Not working - Education	220	97.9%	5	2.1%
	Not working - seeking work	143	92.6%	11	7.4%
	Not working - health	155	85.4%	26	14.6%
	Not working - home/family/caring	271	90.9%	27	9.1%
	Not working - other	28	88.5%	4	11.5%
	Not working - retired	1194	98.3%	20	1.7%
Highest education	Year 9/Form 3 or below	299	95.9%	13	4.1%
	Year 10/Form 4/Intermediate	360	94.6%	21	5.4%
	Year 11/Form 5/Leaving	312	94.0%	20	6.0%
	Year 12/Form 6/VCE/Matriculation	756	96.1%	31	3.9%
	Trade/Vocational Certificate (Cert I-IV)	668	93.9%	44	6.1%
	Diploma/Advanced Diploma	888	95.4%	43	4.6%
	Bachelor Degree (inc. with Honours)	1686	97.1%	51	2.9%
	Postgraduate Award	789	96.4%	29	3.6%
Geography	Major Cities	4440	95.9%	187	4.1%
	Inner Regional	1065	94.6%	61	5.4%
	Outer Regional and Remote	252	99.2%	2	0.8%
Long-term illness or disability	No	4489	97.0%	138	3.0%
	Yes	1268	91.9%	112	8.1%
Mental distress (K6)	None or low	3814	97.7%	88	2.3%
	Moderate	1677	93.6%	115	6.4%
	Severe	266	84.8%	48	15.2%
Gross annual household income	Quintile 1 - $0 to $39,988	1051	94.8%	58	5.2%
	Quintile 2 - $39,989 to $70,564	1132	95.2%	58	4.8%
	Quintile 3 - $70,565 to $110,292	1010	94.7%	56	5.3%
	Quintile 4 - $110,293 to $165,256	830	97.1%	25	2.9%
	Quintile 5 - $165,256 or more	884	97.5%	23	2.5%
	Prefer not to say	851	96.5%	31	3.5%
Unable to eat, heat or cool home	No	5610	96.7%	191	3.3%
	Yes	148	71.3%	59	28.7%
Low-income government payments	No	4022	96.6%	140	3.4%
	Yes	1735	94.0%	110	6.0%

Table 3.10. Injury or illness problem prevalence by PULS respondent characteristics

		Injury			
		No		Yes	
		N	%	N	%
Age group	18-24	621	97.2%	18	2.8%
	25-34	1077	96.0%	45	4.0%
	35-44	981	95.4%	47	4.6%
	45-54	870	94.4%	52	5.6%
	55-64	740	95.0%	39	5.0%
	65+	1225	97.7%	29	2.3%
	Refused	261	99.2%	2	0.8%
Sex at birth	Male	2810	95.9%	121	4.1%
	Female	2954	96.4%	110	3.6%
Sexual orientation	Straight (heterosexual)	5512	96.2%	217	3.8%
	Gay, lesbian, bisexual, other term	172	93.3%	12	6.7%
	Prefer not to say	93	97.9%	2	2.1%
Gender	Man or male	2812	95.7%	125	4.3%
	Woman or female	2942	96.5%	107	3.5%
	Non-binary or other term	9	100.0%	0	0.0%
Aboriginal or Torres Strait Islander	No	5674	96.3%	220	3.7%
	Yes	93	90.8%	9	9.2%
Main language spoken	English	3929	95.6%	181	4.4%
	Other	1847	97.3%	51	2.7%
Born in Australia	Yes	3574	95.8%	156	4.2%
	No	2202	96.7%	76	3.3%
Years since arrival in Australia	Australian born	3574	95.8%	156	4.2%
	Arrived in past 5 years	504	97.6%	13	2.4%
	Arrived over 5 years ago	1698	96.4%	63	3.6%
Family status	Married, children	1319	96.6%	46	3.4%
	Married, no children	1726	97.0%	54	3.0%
	De facto, children	252	96.0%	10	4.0%
	De facto, no children	530	93.9%	34	6.1%
	Single, children	323	94.9%	17	5.1%
	Single, no children	1604	95.8%	70	4.2%
Carer	No	5080	96.6%	180	3.4%
	Yes	697	93.1%	52	6.9%

Table 3.10. Injury or illness problem prevalence by PULS respondent characteristics (cont.)

		Injury			
		No		Yes	
		N	%	N	%
Work	Working - Full-time	2539	96.7%	86	3.3%
	Working - Part-time or occasional	1214	95.3%	60	4.7%
	Not working - Education	221	98.6%	3	1.4%
	Not working - seeking work	142	92.1%	12	7.9%
	Not working - health	147	80.9%	35	19.1%
	Not working - home/family/caring	288	96.7%	10	3.3%
	Not working - other	29	91.1%	3	8.9%
	Not working - retired	1191	98.1%	24	1.9%
Highest education	Year 9/Form 3 or below	297	95.5%	14	4.5%
	Year 10/Form 4/Intermediate	356	93.6%	24	6.4%
	Year 11/Form 5/Leaving	325	98.0%	7	2.0%
	Year 12/Form 6/VCE/Matriculation	757	96.2%	30	3.8%
	Trade/Vocational Certificate (Cert I-IV)	674	94.7%	38	5.3%
	Diploma/Advanced Diploma	890	95.6%	41	4.4%
	Bachelor Degree (inc. with Honours)	1678	96.6%	59	3.4%
	Postgraduate Award	799	97.7%	19	2.3%
Geography	Major Cities	4469	96.6%	158	3.4%
	Inner Regional	1060	94.2%	66	5.8%
	Outer Regional and Remote	247	97.0%	8	3.0%
Long-term illness or disability	No	4515	97.6%	112	2.4%
	Yes	1261	91.3%	120	8.7%
Mental distress (K6)	None or low	3805	97.5%	97	2.5%
	Moderate	1701	94.9%	91	5.1%
	Severe	270	85.9%	44	14.1%
Gross annual household income	Quintile 1 - $0 to $39,988	1063	95.8%	46	4.2%
	Quintile 2 - $39,989 to $70,564	1134	95.4%	55	4.6%
	Quintile 3 - $70,565 to $110,292	1026	96.3%	40	3.7%
	Quintile 4 - $110,293 to $165,256	819	95.8%	36	4.2%
	Quintile 5 - $165,256 or more	880	97.1%	26	2.9%
	Prefer not to say	853	96.7%	29	3.3%
Unable to eat, heat or cool home	No	5599	96.5%	202	3.5%
	Yes	177	85.6%	30	14.4%
Low-income government payments	No	4013	96.4%	149	3.6%
	Yes	1763	95.5%	82	4.5%

3. Experience of Problems

Table 3.11. Government and public services problem prevalence by PULS respondent characteristics

		Government and Public Services			
		No		Yes	
		N	%	N	%
Age group	18-24	623	97.6%	16	2.4%
	25-34	1093	97.4%	29	2.6%
	35-44	975	94.9%	53	5.1%
	45-54	882	95.6%	40	4.4%
	55-64	744	95.6%	34	4.4%
	65+	1215	96.8%	40	3.2%
	Refused	257	97.6%	6	2.4%
Sex at birth	Male	2818	96.2%	112	3.8%
	Female	2957	96.5%	106	3.5%
Sexual orientation	Straight (heterosexual)	5527	96.5%	202	3.5%
	Gay, lesbian, bisexual, other term	171	92.9%	13	7.1%
	Prefer not to say	91	96.2%	4	3.8%
Gender	Man or male	2823	96.1%	114	3.9%
	Woman or female	2948	96.7%	101	3.3%
	Non-binary or other term	8	86.3%	1	13.7%
Aboriginal or Torres Strait Islander	No	5687	96.5%	207	3.5%
	Yes	93	90.7%	10	9.3%
Main language spoken	English	3936	95.8%	175	4.2%
	Other	1854	97.7%	44	2.3%
Born in Australia	Yes	3586	96.1%	144	3.9%
	No	2203	96.7%	75	3.3%
Years since arrival in Australia	Australian born	3586	96.1%	144	3.9%
	Arrived in past 5 years	504	97.6%	12	2.4%
	Arrived over 5 years ago	1699	96.4%	63	3.6%
Family status	Married, children	1322	96.8%	43	3.2%
	Married, no children	1720	96.7%	60	3.3%
	De facto, children	243	92.5%	20	7.5%
	De facto, no children	537	95.1%	28	4.9%
	Single, children	325	95.7%	14	4.3%
	Single, no children	1620	96.8%	54	3.2%
Carer	No	5087	96.7%	173	3.3%
	Yes	703	93.9%	46	6.1%

Table 3.11. Government and public services problem prevalence by PULS respondent characteristics (cont.)

| | | Government and Public Services | | | |
| | | No | | Yes | |
		N	%	N	%
Work	Working - Full-time	2549	97.1%	76	2.9%
	Working - Part-time or occasional	1210	95.0%	64	5.0%
	Not working - Education	221	98.3%	4	1.7%
	Not working - seeking work	142	91.7%	13	8.3%
	Not working - health	164	90.1%	18	9.9%
	Not working - home/family/caring	293	98.3%	5	1.7%
	Not working - other	27	87.1%	4	12.9%
	Not working - retired	1180	97.1%	35	2.9%
Highest education	Year 9/Form 3 or below	304	97.6%	7	2.4%
	Year 10/Form 4/Intermediate	369	96.9%	12	3.1%
	Year 11/Form 5/Leaving	321	96.8%	11	3.2%
	Year 12/Form 6/VCE/Matriculation	764	97.1%	23	2.9%
	Trade/Vocational Certificate (Cert I-IV)	678	95.2%	34	4.8%
	Diploma/Advanced Diploma	899	96.6%	31	3.4%
	Bachelor Degree (inc. with Honours)	1675	96.4%	62	3.6%
	Postgraduate Award	779	95.2%	39	4.8%
Geography	Major Cities	4445	96.1%	182	3.9%
	Inner Regional	1092	96.9%	35	3.1%
	Outer Regional and Remote	252	99.2%	2	0.8%
Long-term illness or disability	No	4510	97.5%	118	2.5%
	Yes	1279	92.7%	101	7.3%
Mental distress (K6)	None or low	3804	97.5%	98	2.5%
	Moderate	1704	95.1%	88	4.9%
	Severe	281	89.6%	33	10.4%
Gross annual household income	Quintile 1 - $0 to $39,988	1071	96.5%	39	3.5%
	Quintile 2 - $39,989 to $70,564	1147	96.4%	43	3.6%
	Quintile 3 - $70,565 to $110,292	1021	95.8%	45	4.2%
	Quintile 4 - $110,293 to $165,256	823	96.3%	31	3.7%
	Quintile 5 - $165,256 or more	873	96.4%	33	3.6%
	Prefer not to say	854	96.9%	28	3.1%
Unable to eat, heat or cool home	No	5613	96.8%	188	3.2%
	Yes	176	85.2%	31	14.8%
Low-income government payments	No	4017	96.5%	146	3.5%
	Yes	1773	96.0%	73	4.0%

Table 3.12. Business or investment property problem prevalence by PULS respondent characteristics

		Business or Investment Property			
		No		Yes	
		N	%	N	%
Age group	18-24	632	99.0%	7	1.0%
	25-34	1108	98.7%	15	1.3%
	35-44	995	96.7%	33	3.3%
	45-54	877	95.1%	45	4.9%
	55-64	746	95.9%	32	4.1%
	65+	1235	98.5%	19	1.5%
	Refused	256	97.5%	6	2.5%
Sex at birth	Male	2833	96.7%	97	3.3%
	Female	3002	98.0%	62	2.0%
Sexual orientation	Straight (heterosexual)	5579	97.4%	150	2.6%
	Gay, lesbian, bisexual, other term	182	98.7%	2	1.3%
	Prefer not to say	88	93.0%	7	7.0%
Gender	Man or male	2842	96.7%	96	3.3%
	Woman or female	2987	98.0%	62	2.0%
	Non-binary or other term	9	100.0%	0	0.0%
Aboriginal or Torres Strait Islander	No	5739	97.4%	155	2.6%
	Yes	101	98.4%	2	1.6%
Main language spoken	English	3994	97.2%	116	2.8%
	Other	1856	97.8%	42	2.2%
Born in Australia	Yes	3621	97.1%	109	2.9%
	No	2229	97.8%	49	2.2%
Years since arrival in Australia	Australian born	3621	97.1%	109	2.9%
	Arrived in past 5 years	511	99.0%	5	1.0%
	Arrived over 5 years ago	1718	97.5%	44	2.5%
Family status	Married, children	1322	96.8%	43	3.2%
	Married, no children	1733	97.4%	47	2.6%
	De facto, children	245	93.4%	17	6.6%
	De facto, no children	545	96.6%	19	3.4%
	Single, children	335	98.5%	5	1.5%
	Single, no children	1648	98.4%	26	1.6%
Carer	No	5130	97.5%	129	2.5%
	Yes	719	96.1%	29	3.9%

Table 3.12. Business or investment property problem prevalence by PULS respondent characteristics (cont.)

		Business or Investment Property			
		No		Yes	
		N	%	N	%
Work	Working - Full-time	2534	96.6%	91	3.4%
	Working - Part-time or occasional	1227	96.3%	47	3.7%
	Not working - Education	224	99.8%	1	0.2%
	Not working - seeking work	153	99.0%	1	1.0%
	Not working - health	182	100.0%	0	0.0%
	Not working - home/family/caring	293	98.4%	5	1.6%
	Not working - other	30	95.7%	1	4.3%
	Not working - retired	1202	99.0%	13	1.0%
Highest education	Year 9/Form 3 or below	311	100.0%	0	0.0%
	Year 10/Form 4/Intermediate	373	97.9%	8	2.1%
	Year 11/Form 5/Leaving	324	97.8%	7	2.2%
	Year 12/Form 6/VCE/Matriculation	766	97.4%	20	2.6%
	Trade/Vocational Certificate (Cert I-IV)	681	95.7%	31	4.3%
	Diploma/Advanced Diploma	896	96.3%	34	3.7%
	Bachelor Degree (inc. with Honours)	1705	98.1%	32	1.9%
	Postgraduate Award	793	96.9%	25	3.1%
Geography	Major Cities	4496	97.2%	131	2.8%
	Inner Regional	1101	97.7%	25	2.3%
	Outer Regional and Remote	252	99.2%	2	0.8%
Long-term illness or disability	No	4513	97.5%	115	2.5%
	Yes	1337	96.8%	44	3.2%
Mental distress (K6)	None or low	3798	97.3%	104	2.7%
	Moderate	1748	97.5%	44	2.5%
	Severe	304	96.9%	10	3.1%
Gross annual household income	Quintile 1 - $0 to $39,988	1098	99.0%	11	1.0%
	Quintile 2 - $39,989 to $70,564	1175	98.7%	15	1.3%
	Quintile 3 - $70,565 to $110,292	1027	96.4%	39	3.6%
	Quintile 4 - $110,293 to $165,256	819	95.8%	36	4.2%
	Quintile 5 - $165,256 or more	867	95.6%	40	4.4%
	Prefer not to say	864	98.0%	18	2.0%
Unable to eat, heat or cool home	No	5649	97.4%	152	2.6%
	Yes	201	97.0%	6	3.0%
Low-income government payments	No	4025	96.7%	138	3.3%
	Yes	1825	98.9%	21	1.1%

The Findings of Multivariate Analysis of Justiciable Problem Experience

The previous section set out the findings of simple, bivariate analysis of justiciable problem experience. In this section, the findings of complementary multivariate analysis are set out.[56] Detailed statistical output can be found in Appendix 3 (Tables A3.1 to A3.12), with models for any justiciable problem, and each of the ten problem categories set out in Table 3.1. Appendix 3 also includes a table of predicted percentages with problems overall, and for individual problem types, for each social, demographic and geographic predictors, having controlled for the other characteristics/variables in the table (Table A3.13). This multivariate summary can be used to contrast with bivariate findings in Tables A3.1 to A3.12.

The aim of this type of modelling is to explore the relationship between problem experience and each social, demographic or geographic predictor, having simultaneously controlled for all the other variables included. This multivariate approach allows exploration of whether a bivariate relationship between a characteristic such as long-term illness and disability and problem experience holds once you have accounted for other differences between those with and without long-term illness or disability that may relate to problem experience (such as age, income or work).

Both bivariate and multivariate analyses are informative. The former is the problem experience you might anticipate in each cohort, regardless of their other characteristics. It is what you might expect if you are service targeting a discrete population, such as young people or those with mental health problems. The latter seeks to explore how relationships between problem experience and social and demographic variables change after controlling for equalising other characteristics. It allows exploration of how much a bivariate relationship is more fundamentally a function of other characteristics a particular group.

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56 Binary logistic regression was used to model problem prevalence overall and for each problem type based on a range of social and demographic predictors. The set of predictors used was largely the same as those in Tables 3.2 to 3.12, though some variables had to be removed or categories combined to avoid issues of multicollinearity (i.e. where predictor variables are highly correlated) which can make interpretation difficult, and model estimates unstable or unreliable. Further details of the models fitted and the variables included in models can be found in Appendix 3.

Experience of any problem

The relationship between some variables and the experience of justiciable problems changed after controlling for other social, demographic and geographic variables. For example, the overall[57] relationship between age and problem experience was not statistically significant, indicating that much of the difference by age group observed in Table 3.2 could be explained by other differences in characteristics between groups. Similarly, despite a marked difference in prevalence in Table 3.2, once differences in other characteristics had been accounted for (and equalised), there was no evidence of a relationship between whether or not respondents were Aboriginal and Torres Strait Islander and problem prevalence. For sexual orientation, respondents identifying as gay, lesbian or by another term were significantly more likely to report problems than straight (heterosexual respondents), though the difference having controlled for other characteristics (51% compared to 42%) was smaller than for the bivariate relationship in Table 3.2.

For other variables, there was little difference between bivariate findings (Table 3.2) and multivariate findings (Tables A3.1 and A3.13). The relationship between main language spoken and justiciable problem experience observed in the multivariate model remained highly significant, and similar to the bivariate relationship observed in Table 3.2, as did the relationship between caring responsibilities and problem experience. Differences in problem experience by family composition also remained highly statistically significant, with the highest problem prevalence among de facto respondents with (50%), or without children (47%) and single respondents with children (49%). Highest educational qualifications were also a highly significant predictor of problem experience, with lowest prevalence among those in the 'less than year 12 or equivalent' category, while for geography, as in Table 3.2, those in outer regional or remote areas were significantly less likely to report problems

(only 27% with one or more problem). The significant relationship between income and problem experience was also comparable between bivariate and multivariate approaches. Problem prevalence generally increased with income from 35% in the lowest income quintile to 48% in the highest. Differences between male and female respondents remained non-significant, and while there were differences based on whether or not respondents were in work (45% with a problem for those in work compared to 37% for those out of work), the binary work variable[58] used in the statistical model overlooked some of the nuance of the more detailed work categories in the bivariate analysis (Table 3.2).

Whether or not respondents reported a long-term illness or disability, their level of mental distress and whether or not they were able to eat, heat or cool their home all had powerful relationships with problem experience in the bivariate analysis in Table 3.2. This remained the case in the multivariate analysis, with all three highly significant and key predictors of problem experience, even having controlled for other variables. For illness or disability, controlling for other variables had little impact with 51% prevalence for those with a long-term illness or disability compared to 39% for other respondents. Justiciable problem prevalence also continued to increase dramatically with mental distress from 38% for those with low or no mental distress, to 48% for those reporting moderate distress and 61% among those reporting severe distress. Those who were unable to eat, heat or cool their home had a problem prevalence of around 65% when derived from the multivariate model, compared to 41% for others. While this difference is somewhat smaller than in Table 3.2 (reflecting the fact that those unable to eat, heat or cool their homes are more likely to also have other characteristics linked to problem prevalence), it remained a strong predictor of problem experience.

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57 When we talk about testing the overall effect of a variable like age group, this involves testing whether all of the model coefficients associated with age, when considered together, are jointly equal to zero. This is achieved using 'test' or 'testparm' commands within Stata, which produce an F-test assessing the overall significance of the group of coefficients being tested (with associated degrees of freedom and p-value).

58 Which was required to avoid issues with multicollinearity.

Experience of different type of justiciable problem

Turning to individual problem types, Table A3.14 shows how each demographic variable related to each problem type while simultaneously controlling for other variables. As shown, some key predictors of overall problem variables, such as whether or not respondents reported a long-term illness or disability, their level of mental distress and whether or not they were able to eat, heat or cool their home had a significantly higher prevalence across nearly all problem types.[59] Prevalence was also lower across most problem types for the oldest respondents, those in outer regional or remote areas, and those whose main language was not English.

For some social and demographic variables, the relationship to problem experience was highly dependent on type of problem. For example, Aboriginal and Torres strait Islanders, despite a non-significant relationship to problem experience overall, were significantly more likely to report housing and family problems, even having controlled for other characteristics.[60] Similarly, for those with caring responsibilities, increased overall problem prevalence was mainly driven by statistically significant increases in prevalence of problems associated with injury, government and public services, and debt or money. The relationship between income and problem prevalence also varied considerably by problem type. For some problems, such as associated with family, injury, government and public services and fines, there was little or no relationship to income. Elsewhere problem prevalence generally increased with income (e.g. problems with goods and services or business and investment properties),[61] decreased with income (e.g. problems with government payments), or peaked for middle income respondents (e.g. employment problems and those relating to debt or money).

While respondents who identified as gay, lesbian or by some other term had a higher overall problem prevalence than straight (heterosexual) respondents (see above), the only individual problem type they were significantly more likely to report was fines, while despite a non-significant relationship to problem prevalence overall, men were significantly more likely than women to report problems relating to fines, debt or money, and business or investment properties. The relationship between family structure and problem experience also varied across problem type. For example, housing problems were significantly more likely for single respondents with children and de facto respondents without children, while employment problems were particularly common among de facto respondents (and principally those without children). Both problems with government and public services and business and investment properties were significantly higher for de facto respondents with children. Problems with government payments were high for single respondents and highest for de facto respondents with children, while family problems were far higher for de facto respondents with children, and extremely high for single parents.

For a full multivariate summary of the relationship between social, demographic and geographic variables and the experience of different problem types, see Table A3.14.

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59 Significant predictors of all problems apart from business or investment problems (all three variables), and employment problems (long-term illness or disability only).

60 Aboriginal and Torres Strait islanders also reported more problems associated with government payments and debt or money problems, with differences falling marginally short of significance, in part potentially due to the comparatively small number of First Nations PULS respondents.

61 The fact that this corresponded to the 'any problem' pattern reflects the volume of problems associated with goods and services in the PULS.

The Experience of Multiple Justiciable Problems

For the 2,525 respondents reporting one or more problem, the mean number of problems reported was 3.0.[62] Figure 3.1 sets out the number of problems reported by those respondents who reported one or more problems.

Figure 3.1. Number of problems reported by respondents with one or more problem
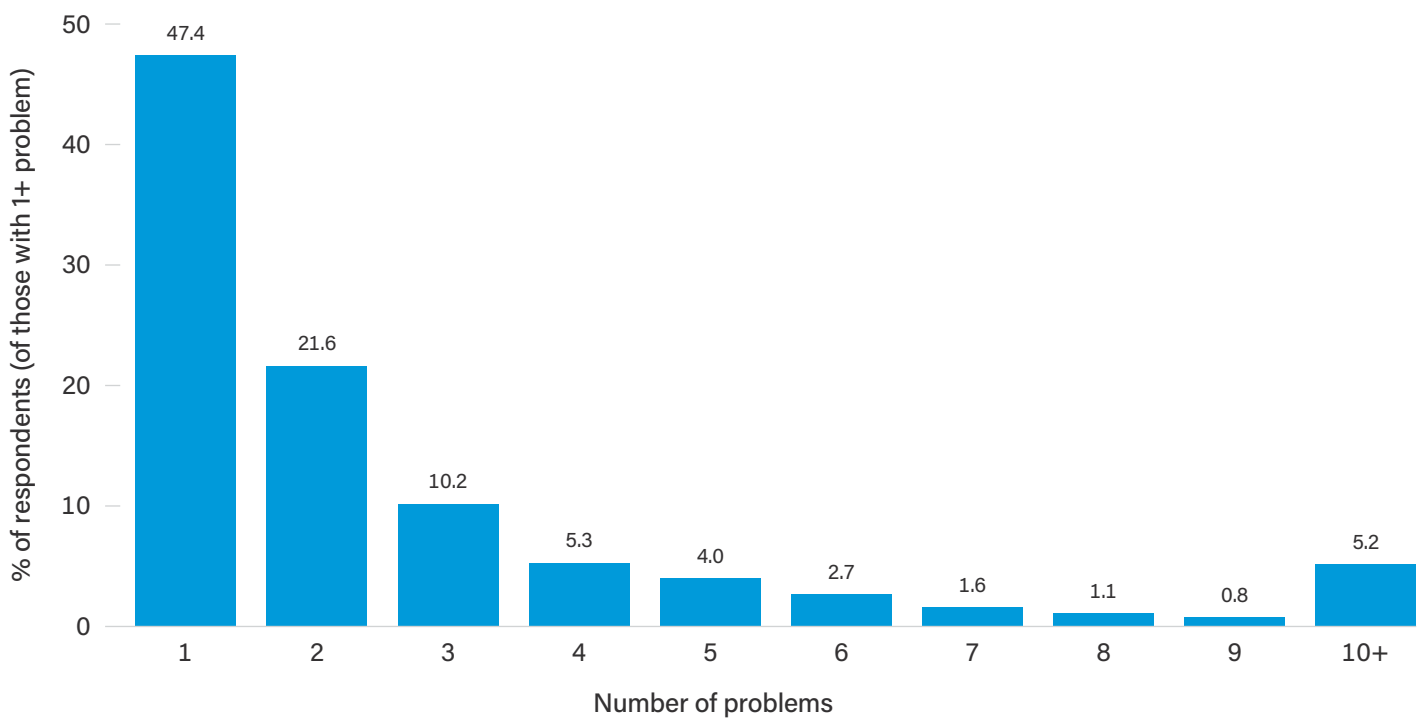
Fifty-three per cent of those who had faced problems reported multiple problems,[63] 15% reported five or more, and 5% reported ten or more. Tables 3.13 and 3.14 set out the social patterning of multiple problem experience.

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62 Standard deviation = 4.8. Median number of problems was 2.0, with an interquartile range of 2.
63 1,327 of 2,525 respondents reported multiple problems.

3. Experience of Problems

Previous surveys have made evident the extent to which justiciable problems can lead to and/or reinforce further problems. Thus, the association between justiciable problems and disadvantage becomes even more apparent when looking at multiple problem experience. Figure 3.2 illustrates how the proportion of people in vulnerable groups increased as PULS respondents reported more problems. So, while fewer than 2% of people who reported no justiciable problems reported being unable to eat, heat or cool their homes because of a shortage of money, the figure rose to 19% for those who reported 5 or more problems. Substantial increases are also shown for single parents (5% to 12%), people reporting severe mental distress (3% to 16%) and people identifying as of Aboriginal and Torres Strait Islander origin (1% to 6%).

Figure 3.2. Proportion of selected respondents by number of problems
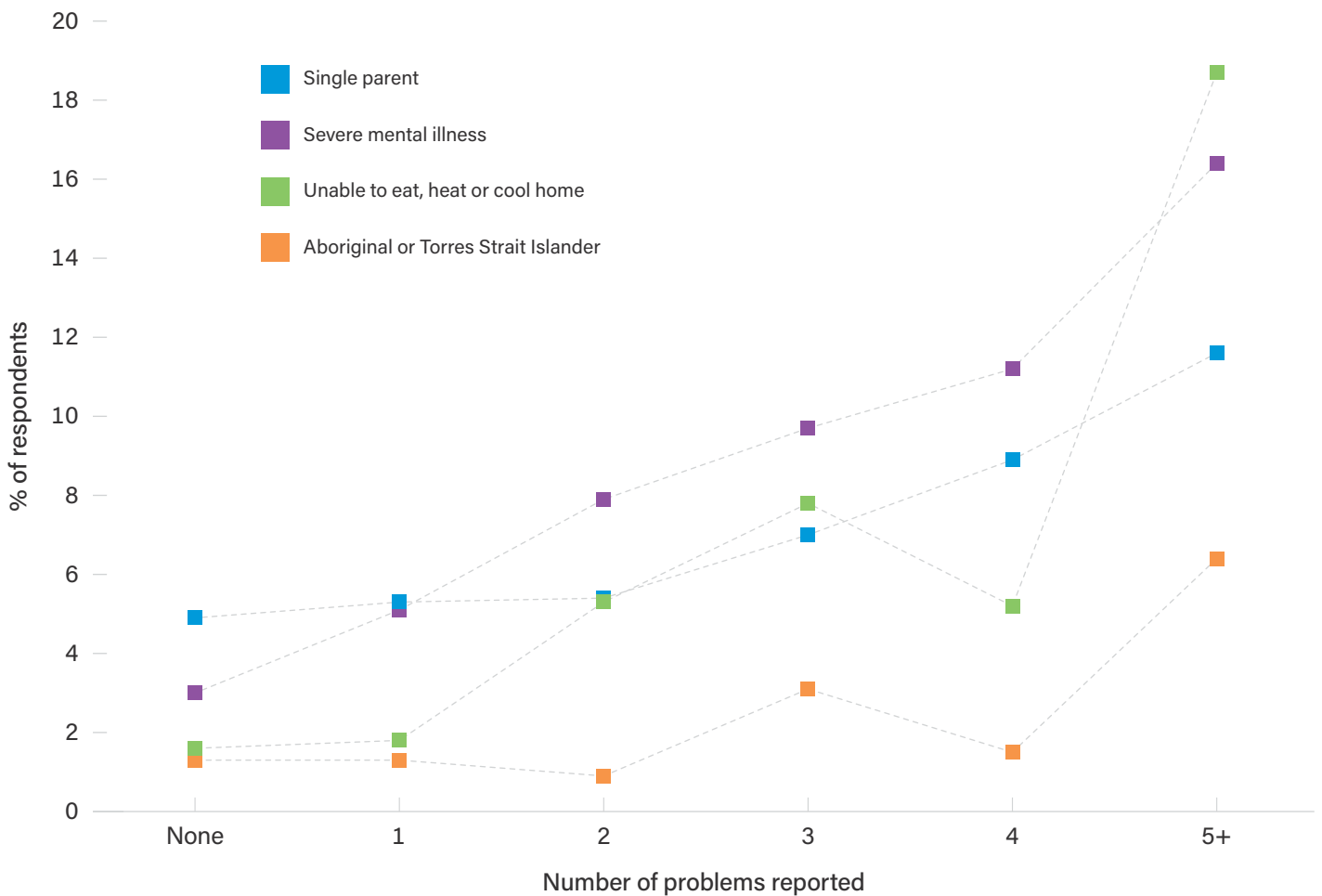
Looking at this another way (Tables 3.13 and 3.14), 35% of people who had been unable to eat, heat or cool their homes because of a shortage of money reported 5 or more justiciable problems, representing 48% of those of them who reported justiciable problems. Similarly, 13% of single parents reported 5 or more problems, representing 27% of those of them who reported justiciable problems.[64] For, people who reported severe mental distress, the figures were 21% and 31% and, for people identifying as of Aboriginal and Torres Strait Islander origin they were 25% and 45%.

As can also be seen from Table 3.13, while overall problem prevalence decreased into middle age before falling off in later years, the experience of 5 or more problems saw a general decline with age, with the youngest respondents most likely to face large problem clusters. Looking at just those people who had reported problems, this changed pattern was even more evident – suggesting that when young people face problems they have a significantly elevated tendency to experience many problems.

Apart from those in education and the retired, respondents who were not working reported five or more problems at a notably higher rate than those in work, when compared to experience of single problems. Similarly, those on the highest incomes, while associated with high problem prevalence, were not so likely to experience significant numbers of problems.

64   The figures were 16% and 29% for respondents with children in de facto relationships.

Table 3.13. Percentage of demographic groups reporting 0 to 5+ justiciable problems (row percentages)

(colours illustrate groups under (green) or over represented (red) in 0, 1 and 5+ problem categories)

		Number of problems (grouped)											
		0		1		2		3		4		5	
		N	%	N	%	N	%	N	%	N	%	N	%
All respondents		3483	58.0%	1198	19.9%	545	9.1%	257	4.3%	134	2.2%	391	6.5%
Age group	18-24	374	58.6%	131	20.5%	34	5.4%	32	4.9%	15	2.4%	53	8.2%
	25-34	624	55.6%	231	20.6%	104	9.2%	51	4.5%	26	2.4%	86	7.7%
	35-44	538	52.4%	211	20.5%	115	11.2%	53	5.1%	24	2.3%	87	8.4%
	45-54	482	52.2%	189	20.5%	109	11.8%	47	5.2%	29	3.1%	66	7.2%
	55-64	424	54.4%	186	23.9%	67	8.7%	28	3.6%	19	2.5%	54	6.9%
	65+	860	68.6%	209	16.7%	91	7.3%	40	3.2%	16	1.3%	37	3.0%
	Refused	180	68.5%	41	15.5%	24	9.1%	6	2.4%	4	1.5%	8	3.0%
Sex at birth	Male	1684	57.5%	600	20.5%	270	9.2%	134	4.6%	53	1.8%	189	6.4%
	Female	1790	58.4%	597	19.5%	271	8.8%	123	4.0%	81	2.6%	201	6.6%
Sexual orientation	Straight (heterosexual)	3350	58.5%	1143	20.0%	514	9.0%	237	4.1%	123	2.1%	361	6.3%
	Gay, lesbian, bisexual, other term	76	41.1%	46	25.0%	14	7.8%	17	9.2%	11	5.8%	21	11.1%
	Prefer not to say	57	60.5%	9	9.5%	16	17.4%	3	3.5%	0	0.0%	9	9.1%
Gender	Man or male	1688	57.5%	599	20.4%	272	9.3%	134	4.6%	53	1.8%	192	6.5%
	Woman or female	1785	58.6%	597	19.6%	267	8.8%	123	4.0%	79	2.6%	196	6.4%
	Non-binary or other term	3	34.3%	1	6.8%	2	26.1%	0	0.0%	1	13.7%	2	19.1%
Aboriginal or Torres Strait Islander	No	3430	58.2%	1183	20.1%	540	9.2%	249	4.2%	129	2.2%	363	6.2%
	Yes	46	44.9%	15	15.1%	5	5.0%	8	7.8%	2	2.2%	25	24.8%
Main language spoken	English	2248	54.7%	826	20.1%	409	10.0%	200	4.9%	107	2.6%	319	7.8%
	Other	1234	65.0%	372	19.6%	136	7.2%	57	3.0%	27	1.4%	72	3.8%
Born in Australia	Yes	2070	55.5%	764	20.5%	356	9.6%	172	4.6%	83	2.2%	285	7.6%
	No	1413	62.0%	434	19.0%	189	8.3%	86	3.8%	51	2.2%	105	4.6%
Years since arrival in Australia	Australian born	2070	55.5%	764	20.5%	356	9.6%	172	4.6%	83	2.2%	285	7.6%
	Arrived in past 5 years	364	70.6%	79	15.3%	34	6.5%	14	2.7%	12	2.3%	13	2.5%
	Arrived over 5 years ago	1049	59.5%	355	20.1%	155	8.8%	72	4.1%	39	2.2%	92	5.2%
Family status	Married, children	768	56.3%	317	23.2%	133	9.7%	54	4.0%	28	2.0%	66	4.8%
	Married, no children	1134	63.7%	344	19.3%	155	8.7%	54	3.0%	26	1.4%	67	3.8%
	De facto, children	120	45.5%	47	17.9%	32	12.1%	15	5.9%	7	2.6%	42	16.0%
	De facto, no children	274	48.6%	128	22.6%	62	11.1%	26	4.6%	25	4.4%	50	8.8%
	Single, children	171	50.2%	64	18.9%	29	8.7%	18	5.4%	12	3.5%	45	13.3%
	Single, no children	1005	60.0%	298	17.8%	129	7.7%	89	5.3%	37	2.2%	117	7.0%
Carer	No	3079	58.5%	1062	20.2%	449	8.5%	223	4.2%	112	2.1%	333	6.3%
	Yes	404	53.9%	136	18.1%	96	12.8%	34	4.6%	21	2.9%	57	7.7%

Table 3.13. Percentage of demographic groups reporting 0 to 5+ justiciable problems (row percentages) (cont.)

(colours illustrate groups under (green) or over represented (red) in 0, 1 and 5+ problem categories)

		Number of problems (grouped)											
		0		1		2		3		4		5	
		N	%	N	%	N	%	N	%	N	%	N	%
Work	Working - Full-time	1441	54.9%	565	21.5%	273	10.4%	134	5.1%	65	2.5%	146	5.5%
	Working - Part-time or occasional	666	52.3%	284	22.3%	119	9.4%	58	4.6%	31	2.4%	116	9.1%
	Not working - Education	170	75.7%	36	16.2%	6	2.5%	2	1.0%	1	0.5%	9	4.1%
	Not working - seeking work	78	50.5%	29	18.5%	7	4.5%	12	7.5%	9	6.1%	20	12.9%
	Not working - health	84	46.4%	24	13.1%	26	14.5%	8	4.6%	9	5.1%	30	16.4%
	Not working - home/family/caring	169	56.8%	54	18.0%	27	9.2%	9	3.0%	5	1.8%	34	11.3%
	Not working - other	15	47.4%	5	16.5%	3	9.9%	2	6.8%	0	0.0%	6	19.4%
	Not working - retired	855	70.4%	201	16.5%	83	6.9%	32	2.6%	13	1.1%	31	2.5%
Highest education	Year 9/Form 3 or below	207	66.3%	43	13.8%	26	8.5%	8	2.6%	4	1.2%	24	7.5%
	Year 10/Form 4/Intermediate	248	65.2%	63	16.5%	24	6.2%	15	4.0%	2	0.5%	29	7.5%
	Year 11/Form 5/Leaving	210	63.3%	58	17.4%	29	8.9%	11	3.3%	3	1.0%	20	6.1%
	Year 12/Form 6/VCE/Matriculation	463	58.9%	154	19.6%	74	9.4%	28	3.5%	18	2.3%	49	6.3%
	Trade/Vocational Certificate (Cert I-IV)	388	54.5%	157	22.0%	55	7.7%	39	5.4%	24	3.3%	50	7.0%
	Diploma/Advanced Diploma	545	58.6%	204	21.9%	75	8.1%	28	3.0%	24	2.6%	55	5.9%
	Bachelor Degree (inc. with Honours)	968	55.7%	356	20.5%	185	10.7%	77	4.5%	45	2.6%	105	6.0%
	Postgraduate Award	453	55.4%	164	20.1%	76	9.3%	51	6.3%	14	1.7%	60	7.3%
Geography	Major Cities	2662	57.5%	927	20.0%	421	9.1%	199	4.3%	116	2.5%	303	6.5%
	Inner Regional	630	55.9%	226	20.1%	113	10.0%	54	4.8%	17	1.5%	87	7.7%
	Outer Regional and Remote	191	75.1%	45	17.6%	12	4.5%	5	1.8%	1	0.6%	1	0.4%
Long-term illness or disability	No	2808	60.7%	942	20.4%	404	8.7%	165	3.6%	82	1.8%	226	4.9%
	Yes	675	48.9%	256	18.5%	141	10.2%	92	6.7%	52	3.8%	165	11.9%
Mental distress (K6)	None or low	2474	63.4%	790	20.2%	318	8.2%	118	3.0%	64	1.6%	139	3.6%
	Moderate	903	50.4%	347	19.4%	184	10.3%	115	6.4%	55	3.1%	188	10.5%
	Severe	106	33.7%	61	19.4%	43	13.7%	25	7.9%	15	4.9%	64	20.5%
Gross annual household income	Quintile 1 - $0 to $39,988	732	66.0%	168	15.2%	78	7.1%	38	3.4%	16	1.4%	77	6.9%
	Quintile 2 - $39,989 to $70,564	708	59.5%	218	18.3%	103	8.7%	60	5.0%	22	1.9%	78	6.6%
	Quintile 3 - $70,565 to $110,292	574	53.9%	213	20.0%	111	10.4%	58	5.4%	27	2.5%	83	7.8%
	Quintile 4 - $110,293 to $165,256	448	52.4%	199	23.3%	96	11.2%	32	3.8%	30	3.6%	49	5.7%
	Quintile 5 - $165,256 or more	450	49.7%	229	25.2%	96	10.6%	48	5.3%	20	2.2%	64	7.0%
	Prefer not to say	570	64.6%	171	19.4%	61	6.9%	21	2.4%	19	2.1%	40	4.5%
Unable to eat, heat or cool home	No	3427	59.1%	1176	20.3%	516	8.9%	237	4.1%	127	2.2%	317	5.5%
	Yes	55	26.8%	22	10.7%	29	14.0%	20	9.8%	7	3.4%	73	35.4%
Low-income government payments	No	2376	57.1%	876	21.0%	390	9.4%	183	4.4%	99	2.4%	238	5.7%
	Yes	1107	60.0%	322	17.5%	155	8.4%	74	4.0%	35	1.9%	153	8.3%

3. Experience of Problems

Table 3.14. Percentage of those reporting problems who reported 5+ problems

(colours illustrate groups under (green) or over represented (red))

		5+ problems (of those with problems)	
		N	%
All respondents		391	15.5%
Age group	18-24	53	19.9%
	25-34	86	17.3%
	35-44	87	17.7%
	45-54	66	15.0%
	55-64	54	15.2%
	65+	37	9.4%
	Refused	8	9.5%
Sex at birth	Male	189	15.2%
	Female	201	15.8%
Sexual orientation	Straight (heterosexual)	361	15.2%
	Gay, lesbian, bisexual, other term	21	18.9%
	Prefer not to say	9	23.0%
Gender	Man or male	192	15.3%
	Woman or female	196	15.5%
	Non-binary or other term	2	29.1%
Aboriginal or Torres Strait Islander	No	363	14.8%
	Yes	25	45.1%
Main language spoken	English	319	17.1%
	Other	72	10.8%
Born in Australia	Yes	285	17.2%
	No	105	12.2%
Years since arrival in Australia	Australian born	285	17.2%
	Arrived in past 5 years	13	8.6%
	Arrived over 5 years ago	92	13.0%
Family status	Married, children	66	11.0%
	Married, no children	67	10.4%
	De facto, children	42	29.4%
	De facto, no children	50	17.1%
	Single, children	45	26.8%
	Single, no children	117	17.5%
Carer	No	333	15.3%
	Yes	57	16.7%

Table 3.14. Percentage of those reporting problems who reported 5+ problems (cont.)

(colours illustrate groups under (green) or over represented (red))

		5+ problems (of those with problems)	
		N	%
Work	Working - Full-time	146	12.3%
	Working - Part-time or occasional	116	19.0%
	Not working - Education	9	16.9%
	Not working - seeking work	20	26.1%
	Not working - health	30	30.5%
	Not working - home/family/caring	34	26.1%
	Not working - other	6	36.9%
	Not working - retired	31	8.6%
Highest education	Year 9/Form 3 or below	24	22.4%
	Year 10/Form 4/Intermediate	29	21.5%
	Year 11/Form 5/Leaving	20	16.5%
	Year 12/Form 6/VCE/Matriculation	49	15.3%
	Trade/Vocational Certificate (Cert I-IV)	50	15.5%
	Diploma/Advanced Diploma	55	14.1%
	Bachelor Degree (inc. with Honours)	105	13.6%
	Postgraduate Award	60	16.3%
Geography	Major Cities	303	15.4%
	Inner Regional	87	17.4%
	Outer Regional and Remote	1	1.5%
Long-term illness or disability	No	226	12.4%
	Yes	165	23.4%
Mental distress (K6)	None or low	139	9.7%
	Moderate	188	21.1%
	Severe	64	30.9%
Gross annual household income	Quintile 1 - $0 to $39,988	77	20.4%
	Quintile 2 - $39,989 to $70,564	78	16.2%
	Quintile 3 - $70,565 to $110,292	83	16.8%
	Quintile 4 - $110,293 to $165,256	49	12.1%
	Quintile 5 - $165,256 or more	64	13.9%
	Prefer not to say	40	12.8%
Unable to eat, heat or cool home	No	317	13.4%
	Yes	73	48.3%
Low-income government payments	No	238	13.3%
	Yes	153	20.6%

The Findings of Multivariate Analysis of Number of Justiciable Problems

As with problem prevalence, analysis of bivariate relationships between demographic characteristics and number of justiciable problems reported was supplemented by multivariate analysis.[65] The model explored the relationship between number of problems respondents reported and each social, demographic or geographic predictor, having simultaneously controlled for all the other variables included. Again, as for prevalence models, both bivariate and multivariate analyses are informative, as discussed above in the context of prevalence modelling.

Detailed statistical output can be found in Table A3.14. Predicted number of problems, derived from the multivariate statistical model can be found in Table A3.15. This allows easy comparison of the average number of problems reported by across demographic groups (e.g. for different age groups) while controlling for differences in characteristics between different age groups (e.g. their work status, family status or health) and can be contrasted with bivariate findings set out above.

Having controlled for other variables, differences in number of problems by whether or not respondents reported a long-term illness or disability and their mental distress (based on the K6 scale) were highly significant and key predictors of number of problems. Those reporting a long-term illness or disability reported 0.7 more problems on average. Compared to those with no or low mental distress, those with moderate mental distress reported around 0.6 more problems on average, and those with severe mental distress around 1.5 more problems. Controlling for other variables also did little to diminish a large and highly significant increase of 1.6 problems on average for those who were unable to eat, heat or cool their own homes, compared to other respondents.

Elsewhere, there was an overall[66] significant relationship between family status and number of problems, with single parents and de facto respondents without children in particular reporting a higher number of problems. Differences in number of problems reported in different geographies were also highly significant. Compared to those in major cities, inner regional respondents reported around 0.2 fewer problems and those in outer regional or remote areas 0.9 fewer problems on average.

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65   A zero-inflated Poisson model was fitted to model number of problems reported based on a range of social and demographic predictors. The set of predictors used was the same as for the prevalence models, with some variables removed or categories combined (when compared to bivariate output) to avoid issues of multicollinearity. Further details of the model fitted, and the variables included can be found in Appendix 3.

66   Again, testing the overall significant of a variable (as a whole) involved testing whether all of the model coefficients associated with a given variable were jointly equal to zero (using 'test' or 'testparm' within Stata).

Main language spoken by respondents remained highly significant, with those whose first language was not English reporting fewer problems. With respect to income, number of problems was lowest in income quintile 1 and highest in quintile 3, while female respondents reported a statistically significant 0.2 fewer problems than male respondents on average. There was also a significant relationship between highest educational qualifications and number of problems reported, with average number of problems increasing with qualifications (a difference of around 0.4 problems between 'below year 12 or equivalent' and 'degree or higher').

Having controlled for other social and demographic variables, the overall relationship between age and number of problems was non-significant, though those aged 65 or older did report slightly fewer problems on average. Those not working reported significantly fewer problems than those who were working, though in part this is a function of a large number of retired respondents in the 'not working' group.[67]

Aboriginal and Torres Strait Islanders reported around 0.8 problems more than other respondents on average, though this difference fell just short of statistical significance, principally due to the comparatively small number of First Nations respondents. Similarly, while those with caring responsibilities reported a slightly greater number of problems than others, the difference fell short of statistical significance.

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67 The more detailed work variable used in Tables 3.14 and 3.15 were collapsed to avoid issues with multicollinearity. These tables should be used for a more detailed picture of the relationship between work and multiple problem experience.

Problem Clustering

Table 3.15 sets out the extent of overlap of different problem types among individual respondents. The percentages in Table 3.15 equate to the percentages of respondents who reported problems of the types indicated in the left-hand column who also reported problems of the types indicated by each column. For example, respondents who reported problems concerning injury or illness were more likely than respondents who reported other problem types to also report employment related problems (at 27%). Similarly, people who had experienced family related problems were among the most likely to also report problems concerning housing, government payments and debt or money.

Notably, respondents who had faced debt or money problems or problems concerning government and public services were the most likely to report other problems across the board, including problems concerning a business or investment property, which were otherwise generally rare.

Figure 3.3 shows a dendrogram, illustrating the results of hierarchical cluster analysis, a form of analysis used here to organises problems into groups on the basis of co-occurrence, with each group nested within progressively wider groups. Within Figure 3.3, the vertical lines closest to the left-hand side indicate the closest relationships. The first clusters identified through hierarchical cluster analysis comprises a cluster made up of problems concerning goods and services, housing and fines. The second is comprised of family and government payments related problems. The third is comprised of problems concerning government and public services and debt or money. The fourth is comprised of problems concerning injury and employment. Hierarchical cluster analysis only allows problem types to be included in one cluster. Being placed in a cluster does not therefore mean a problem type is unrelated to problem types in other clusters, as is evident from the complementary Table 3.15.

Table 3.15. Extent of overlap of different problem types among individual respondents

(colours illustrate under (green) or over representation (red) in each column)

	Goods & Services	Housing	Family	Injury	Employment	Gov Payments	Fines	Gov & Public Services	Debt or Money	Business or investment properties
Goods and services (N = 1255)		18.7%	8.1%	5.4%	14.4%	8.6%	16.9%	8.1%	9.3%	5.1%
Housing (N = 630)	37.3%		15.9%	9.8%	14.2%	11.9%	20.5%	10.8%	13.4%	5.7%
Family (N = 310)	32.7%	32.2%		13.2%	17.8%	19.7%	22.9%	14.0%	18.5%	4.6%
Injury or illness (N = 232)	29.0%	26.7%	17.7%		27.3%	17.0%	18.8%	15.6%	16.0%	3.8%
Employment (N = 416)	43.6%	21.6%	13.2%	15.2%		10.7%	18.8%	9.5%	15.9%	4.9%
Government payments (N = 269)	40.1%	27.8%	22.7%	14.7%	16.6%		22.4%	17.7%	21.0%	4.0%
Fines (N = 569)	37.3%	22.6%	12.5%	7.7%	13.7%	10.6%		11.2%	14.6%	6.0%
Government and public services (N = 219)	46.4%	31.1%	19.8%	16.6%	18.0%	21.7%	29.1%		23.9%	14.1%
Debt or money (N = 251)	46.7%	33.8%	22.9%	14.8%	26.4%	22.5%	33.2%	20.8%		12.3%
Business or investment properties (N = 159)	40.4%	22.8%	8.9%	5.5%	12.9%	6.7%	21.6%	19.5%	19.4%	

Figure 3.3. Dendrogram of problem clusters identified from PULS data
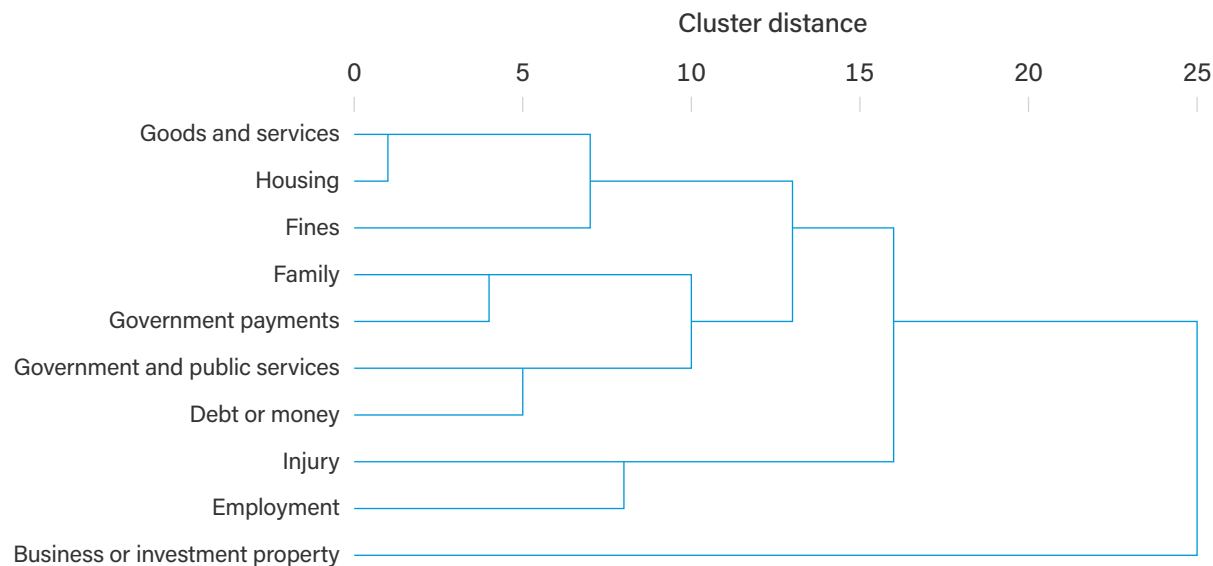
Problem severity, impact and the broader context of problems

Problem severity

The PULS asked respondents to assess the severity of their problems on a scale from one to ten, where one represented the least serious type of problem they could face and ten the most serious.[68] The mean severity of problems was 5.9, with a median of 6.0.[69] Figure 3.4 shows the distribution of problem severity ratings for all 2,476 problems that were followed up in detail. The scale was designed and first used within the English and Welsh Civil and Social Justice Survey to deliver a wide range of responses. As can be seen from Figure 3.4, problems of all levels of severity were reported through the PULS, though (as suggested by the mean and median figures above) slightly skewed towards more serious problems. Indeed, more than 15% of problems were described as being more serious than becoming homeless and ending up sleeping rough. Conversely, just short of 8% of problems were reported to be less serious than purchasing a moderately expensive electrical item that proved to be faulty.

Different problem types were associated with different levels and ranges of severity. For example, Figure 3.5 shows that problems concerning fines and goods and services both had mean severity scores under five, while family problems had a mean score of almost 8. Looking within these problem types, 26% of problems concerning fines and 13% of problems concerning goods and services were given the lowest severity score, compared to under 2% of family problems. Conversely, over 35% of family problems were given the highest score, compared to around 5% of both fines and goods and services related problems. However, while consumer problems were not generally serious, the high prevalence of such problems meant they comprised almost 10% of all problems that scored the highest severity score, a higher percentage than for injury or illness related problems, which had the second highest mean severity score.

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68 The severity question also included anchors at values of nine (becoming homeless and ending up sleeping rough) and two (purchasing a moderately expensive electrical item that proves to be faulty) to help to guide respondents and standardise responses. The question was the first asked for the 2,476 problems that were explored in greater detail, with one problem per respondent.

69 The standard deviation was 2.9 and the interquartile range 4.

Figure 3.4. Respondent's assessment of problem severity
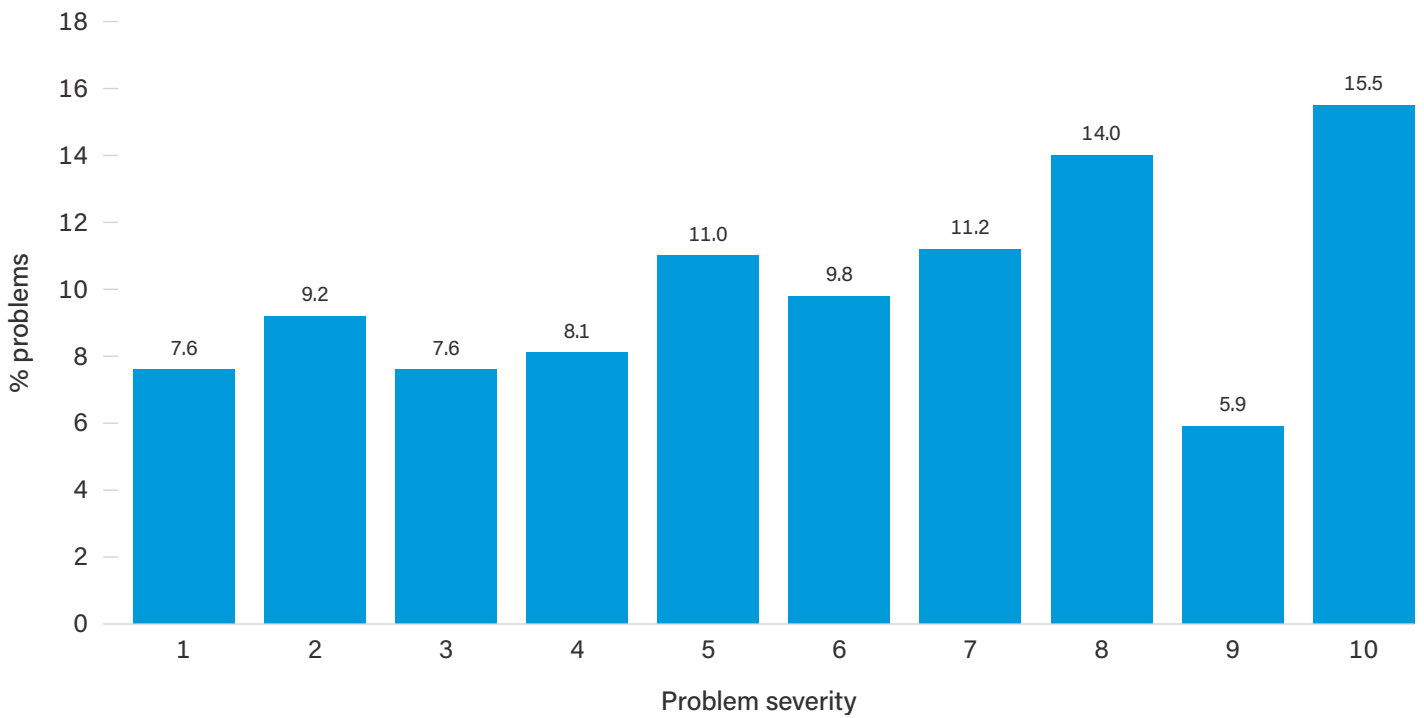
Figure 3.5. Problem severity by problem type
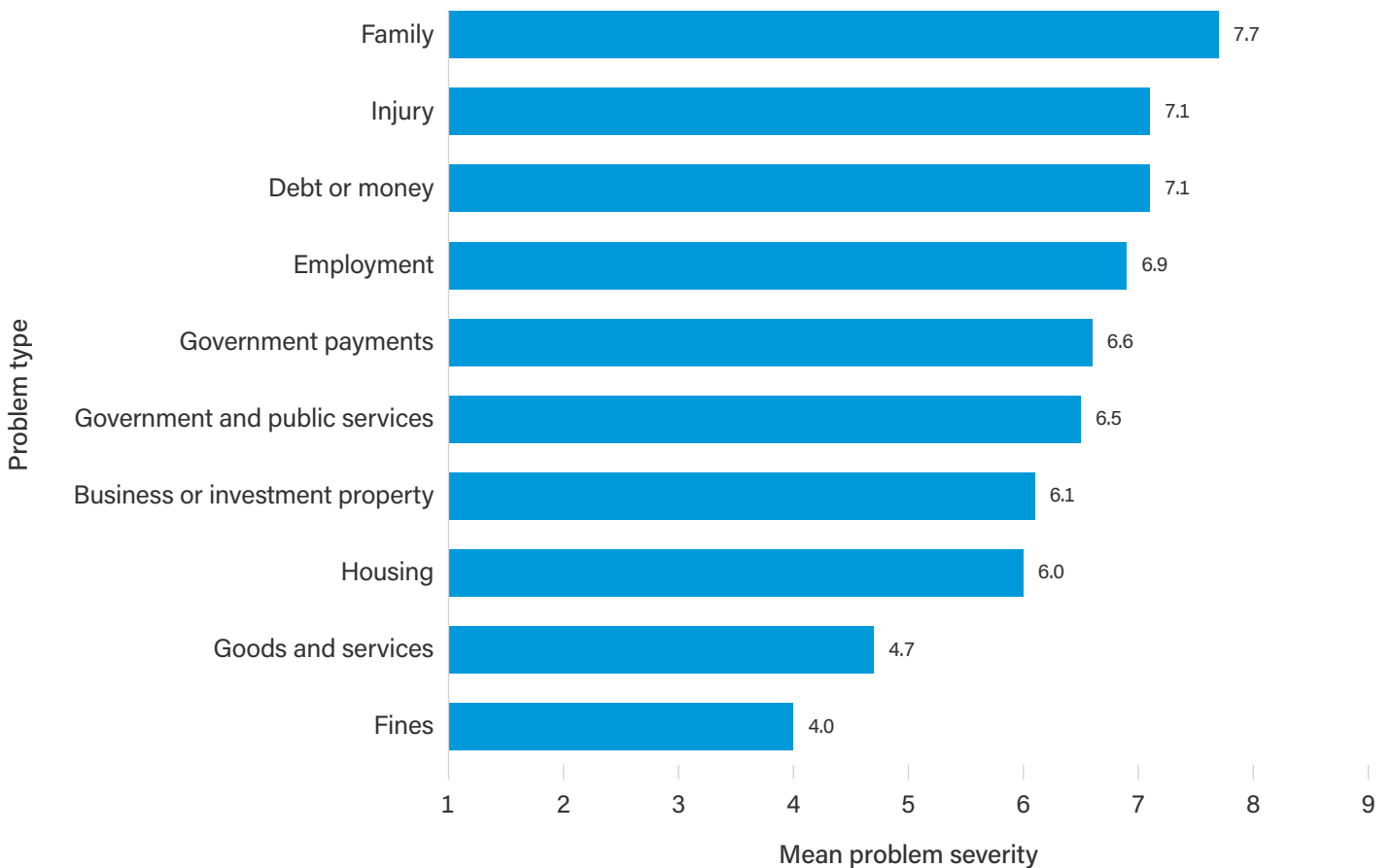
Problem impact

As the OECD/OSF global guidance on the conduct of legal needs surveys observed, justiciable problems "have been repeatedly found to have a substantial impact on the lives of those facing them" (p.32) and on society more broadly. This impact contributes to multiple problem experience, sometimes directly and sometimes indirectly, by increasing the vulnerability of people to further problems. For example, Tobin Tyler et al. (2011) explained how employment problems can lead to loss of income, which can lead to rent arrears, which can lead to eviction, which can lead to homelessness, which can lead to health problems, which can lead to further disruption to work, and so on, in a vicious cycle.

Figure 3.6 shows the different types of impact that were attributed to justiciable problems reported through the PULS. As has been commonly observed across the world, the reported impact of problems is substantial. Using data from the *English and Welsh Civil and Social Justice Survey* in 2004, the economic cost of this impact on individuals and public services in England and Wales was estimated to exceed £13 billion per year (Pleasence 2006, p.i). Similarly, using data from the 2014 Canadian *National Survey of Everyday Legal Problems*, the annual cost to public services was estimated at "approximately CAD$800 million (and perhaps significantly more)" (Farrow et al., 2016, p.16). Whatever the cost in Australia, it is likely to be sizeable.

Figure 3.6. The impact of justiciable problems
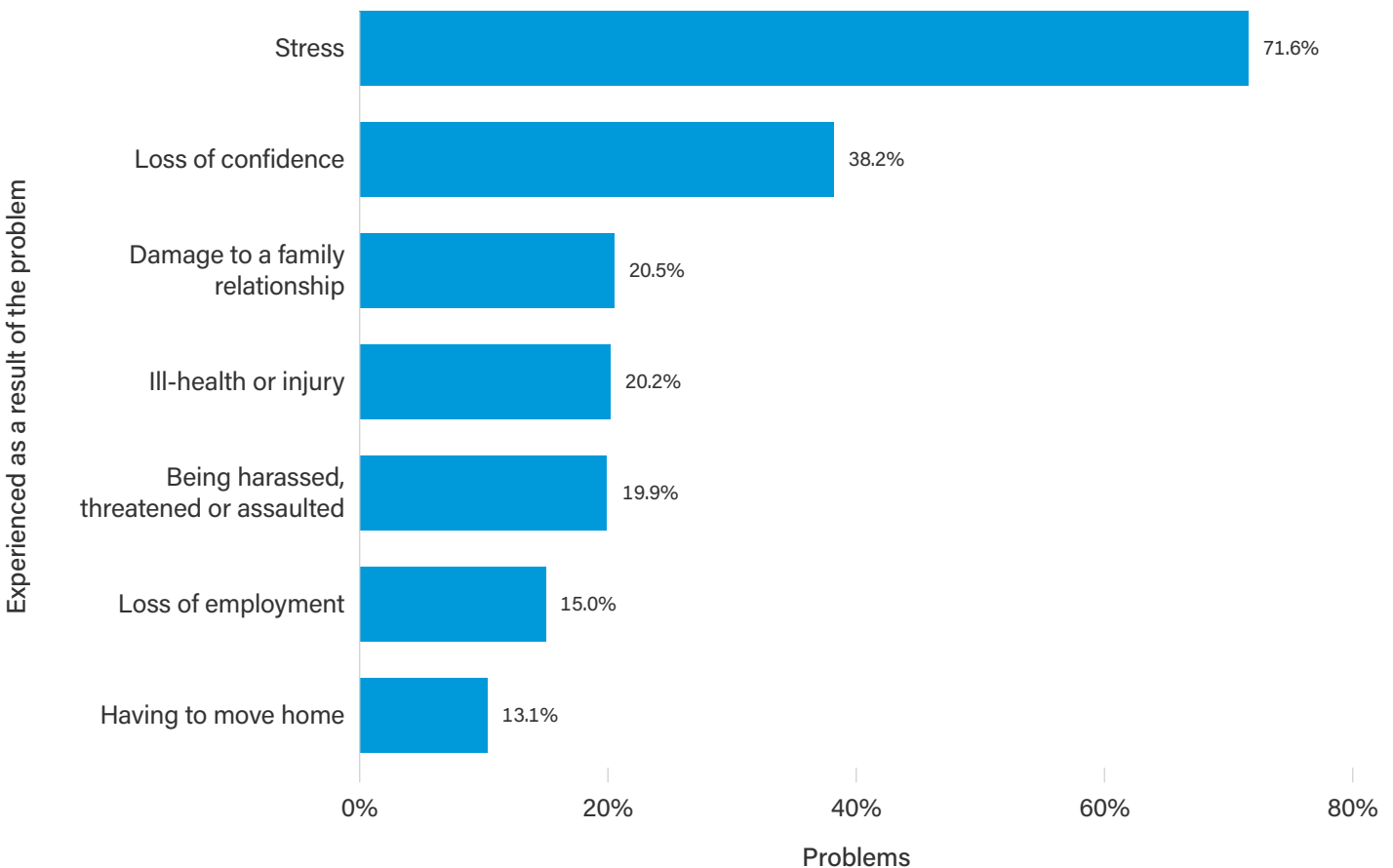
Problem Experience and the COVID-19 Pandemic

For each broad problem type respondents reported having experienced, the PULS asked whether any problems had been caused, made worse, or both caused and made worse by the COVID-19 pandemic. Figure 3.7 shows the connection between problem experience and the COVID-19 pandemic for those reporting problems of each type. In all but one case, the majority of problem experience was unrelated to COVID-19. However, for some problem types, many problems were linked to the COVID-19 pandemic.

Reflecting the nature of the impact of the pandemic, problems concerning business or investment properties, government payments, employment, debt or money, and government and public services were most often linked to the pandemic. In the case of problems concerning business or investment properties, more than half of all respondents who had faced such problems reported that at least some of the problems had been caused by or made worse by the pandemic. Moreover, while family related problems were among the problems less likely to be linked to the pandemic, still more than one-third of all respondents who had faced such problems reported that at least some of the problems had been caused by or made worse by the pandemic.

Figure 3.7. Whether any problems had been caused or made worse by the pandemic, by problem category
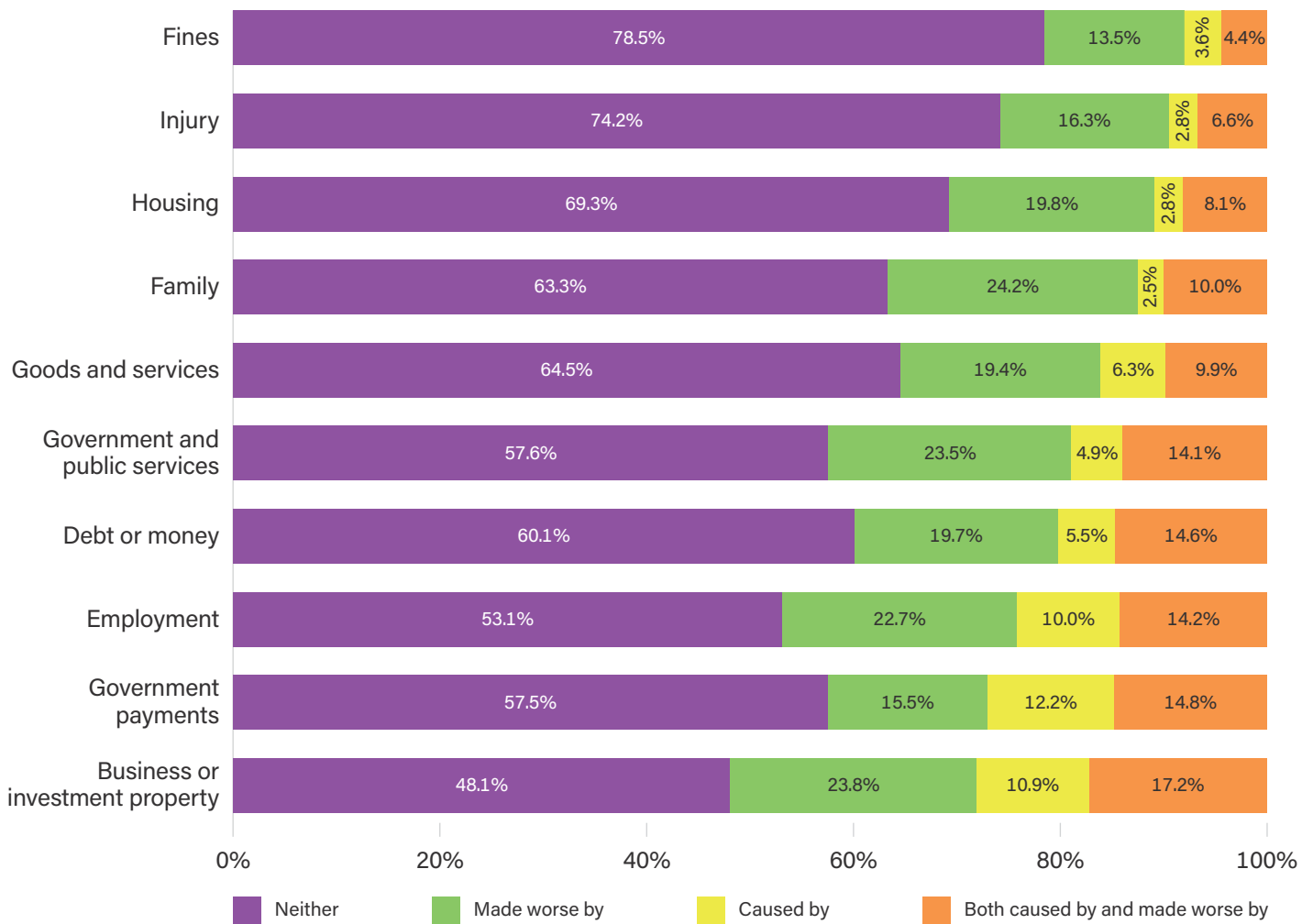
Where problems were caused by the COVID-19 pandemic, made worse by it, or both, respondents were also asked the number of problems of each category connected to the pandemic. Figure 3.8 shows the number of problems of each broad type which respondents indicated were caused by the pandemic. This number represents the number of problems that might not have existed but for the pandemic. Figure 3.9 then shows the number of problems connected (i.e. caused or made worse) by the pandemic.

Owing to their generally high prevalence, problems concerning goods and services can be seen in both figures to have been the type of problem most often caused by or connected to COVID-19.

Figure 3.8. Number of problems caused by the pandemic, by problem category
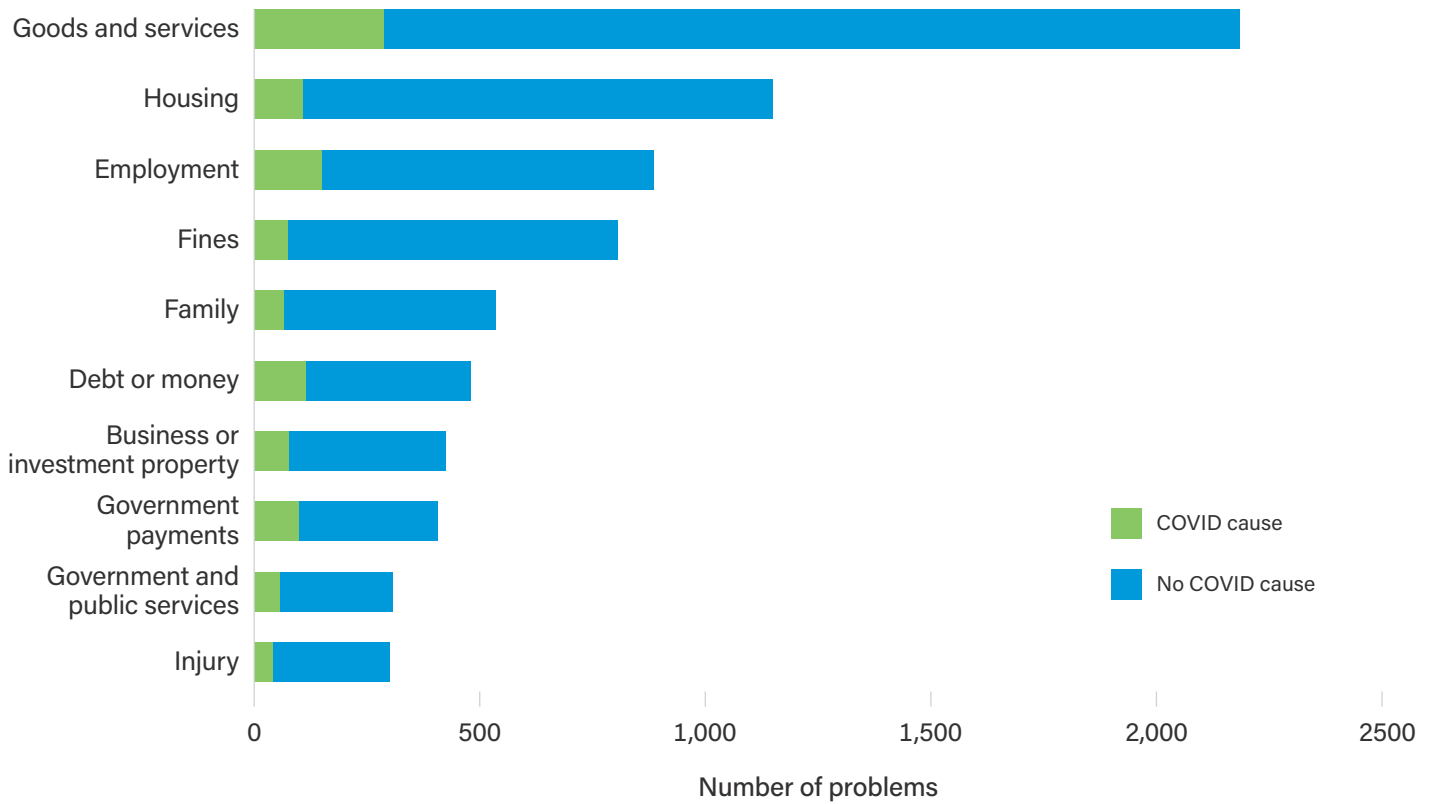
Figure 3.9. Number of problems connected to the pandemic, by problem category
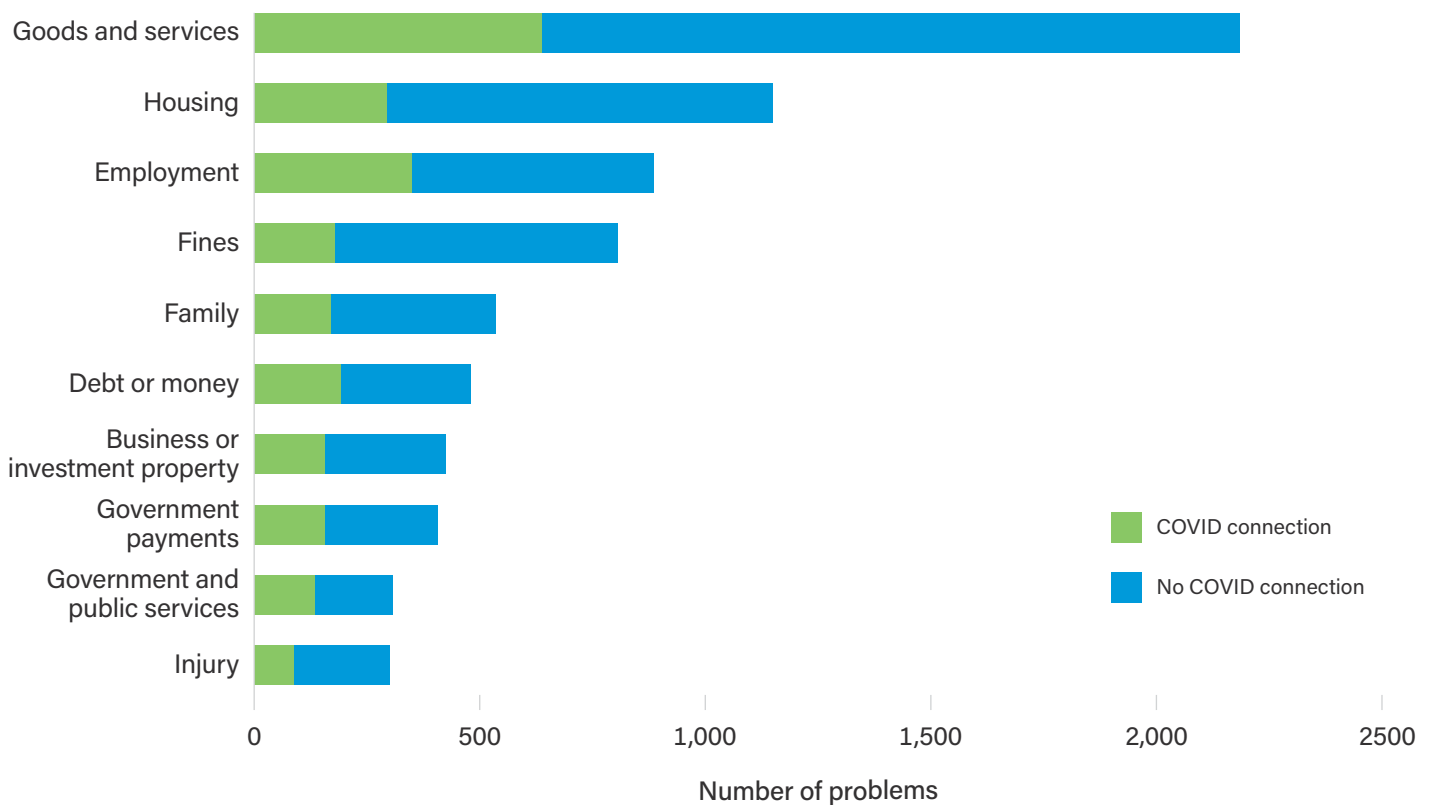
Similar to Figure 3.7, Figure 3.10 shows the percentage of problems of each category (and problems overall) that were caused or more broadly connected to COVID-19. Problems concerning government payments were the most likely to have been caused by the pandemic, followed by problems concerning debt or money, government and public services, business or investment properties and employment. In all these cases, more than one-third of all reported problems were said to have been caused or made worse by the pandemic.

Figure 3.10. Percentage of problems caused or connected to the pandemic, by problem category
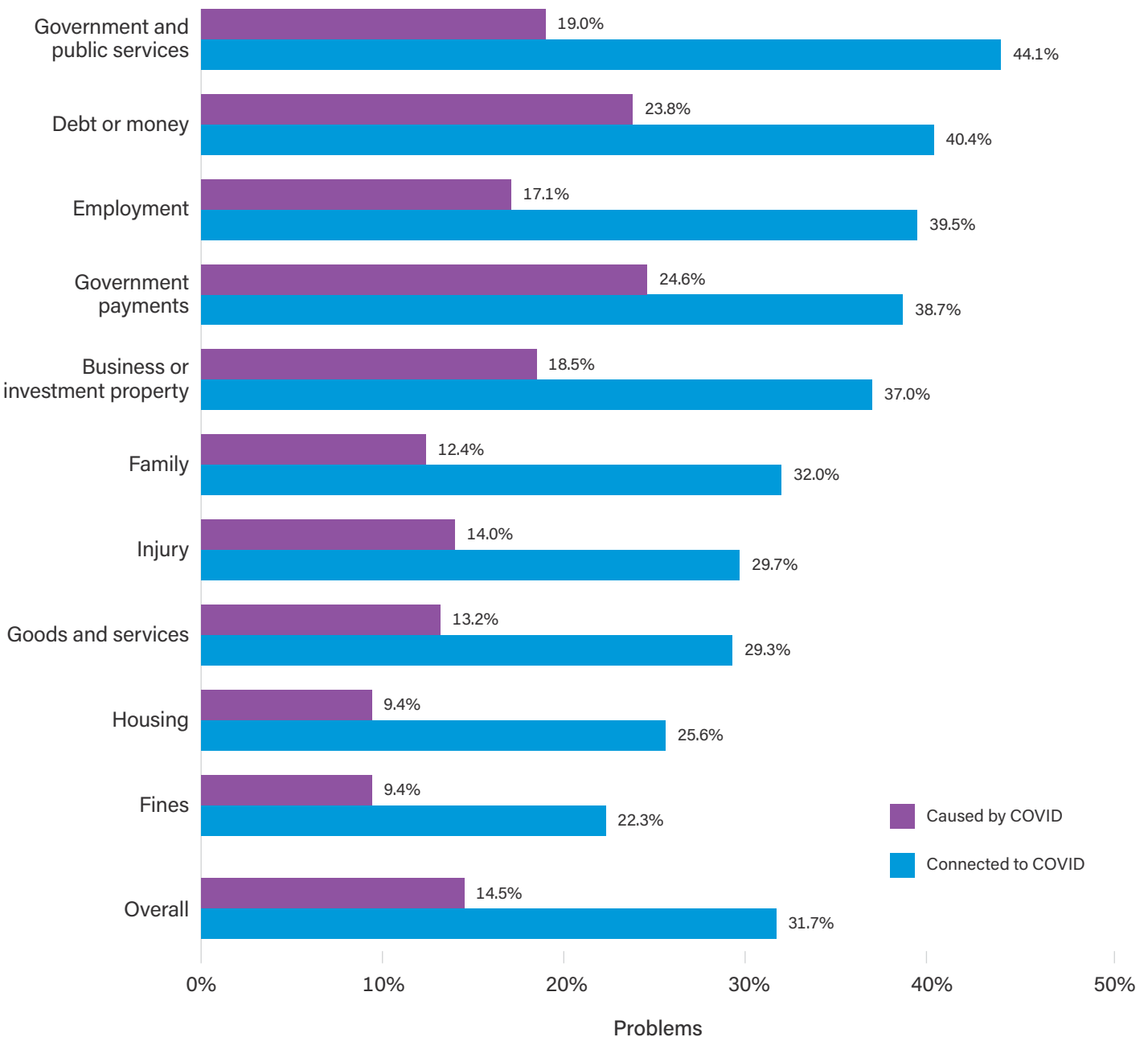
The number of problems connected to or caused by the COVID-19 pandemic was used to produce adjusted problem prevalence figures, both for individual problem categories and overall. This was done by subtracting pandemic caused or connected problems from the total number of problems reported by respondents for each problem category, then recalculating problem prevalence. The results are shown in Table 3.16. As can be seen, were it not for the pandemic, overall problem prevalence could have been expected to be lower than it actually turned out to be.

Table 3.16. Adjusted problem prevalence, to take account of the pandemic

Prevalence	All PULS problems		Problems caused by the pandemic excluded	
Any problem	2525	42.0%	2322	38.7%
Goods and Services	1255	20.9%	1105	18.4%
Housing	630	10.5%	577	9.6%
Family	310	5.2%	275	4.6%
Injury	232	3.9%	209	3.5%
Employment	416	6.9%	335	5.6%
Government payments	269	4.5%	205	3.4%
Fines	569	9.5%	527	8.8%
Government and public services	219	3.6%	179	3.0%
Debt or money	251	4.2%	207	3.5%
Business or investment property	159	2.6%	115	1.9%

The impact of COVID-19 described above can be attributed to the significant disruption that many people faced in carrying out day-to-day activities during the pandemic. Some of that disruption – as it related to justiciable problems and factors known to be associated with justiciable problems – was further captured through the PULS by a question which asked about specific pandemic impacts.

3. Experience of Problems

As is detailed in Table 3.17, 9% of PULS respondents reported losing a job as a result of COVID-19, with more people who experienced justiciable problems indicating this than others. Evidently, there is a substantial body of law relating to termination/loss of employment. More than 25% of respondents reported working fewer hours as a result of COVID-19, again with more people who experienced justiciable problems indicating this than others. Consequently, 22% of respondents reported they received government payments due to the impact of COVID-19 on their work, creating greater prospects for justiciable problems relating to these payments. This pattern of experience was repeated for all the consequences of COVID-19 included in Table 3.17.

Table 3.17. Impact of COVID-19 pandemic
(colours illustrate groups under (green) or over represented (red))

Consequence of COVID-19 pandemic		Any problem			
		No		Yes	
		N	%	N	%
Lost job	Yes	221	41.3%	314	58.7%
	No	3262	59.6%	2211	40.4%
Worked fewer hours or had less income	Yes	751	48.4%	800	51.6%
	No	2732	61.3%	1725	38.7%
Received government payments due to impact on work	Yes	651	49.2%	672	50.8%
	No	2831	60.4%	1853	39.6%
Business owned or managed slowed or stopped	Not asked	3138	60.0%	2088	40.0%
	Yes	168	39.4%	259	60.6%
	No	177	49.7%	178	50.3%
Physical health got worse	Yes	862	49.8%	869	50.2%
	No	2621	61.3%	1657	38.7%
Mental health got worse	Yes	1242	47.5%	1370	52.5%
	No	2241	66.0%	1155	34.0%
Significant difficulty meeting home school or childcare difficulties	Yes	314	40.9%	453	59.1%
	No	3169	60.5%	2072	39.5%

Problem Experience and Bushfires

Four per cent of respondents (232 of 6,008) indicated that their work or home life was affected by the 2019/20 bushfires.[70] Those affected by bushfires were significantly more likely to report one or more justiciable problem, with 57% (132 of 232) reporting a problem compared to 41% (2,393 of 5,776) of those whose work or home life was not affected.[71] Among respondents reporting one or more problems, those affected by bushfires were also more likely to report multiple problems and problem clusters, as shown in Figure 3.11, with 29% of those affected by bushfires reporting five or more problems, compared to 15% of those who were unaffected.

Figure 3.11. Number of problems (for those reporting one or more problem) reported by those affected and those unaffected by the 2019-2020 bushfires

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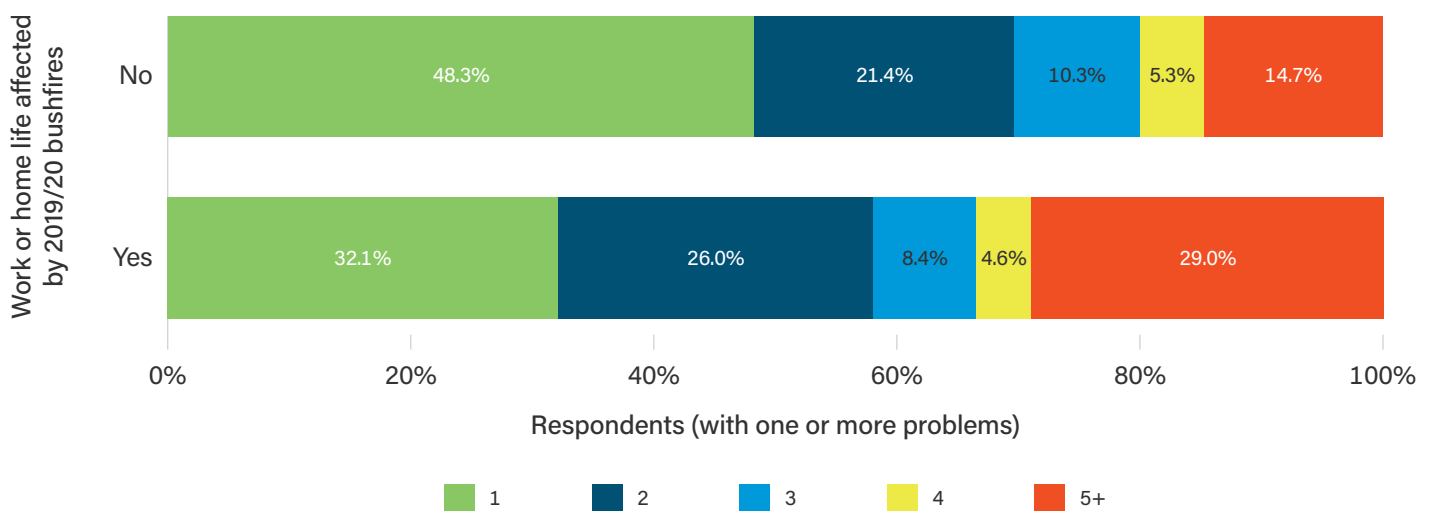
70 Originally PULS fieldwork was planned to commence closer in time following the 2019-20 bushfires. While COVID-19-related fieldwork delays moved fieldwork further away, it also created an important opportunity to explore the longer-term impact of the bushfires. With unweighted data, there were 265 respondents affected by bushfires. The smaller number affected once data was weighted was a result of controlling for regional and rural oversampling.

71 $x^2_1 = 21.90$, p < 0.001.

Figure 3.12 shows the broad problem types reported by those affected and those unaffected by the 2019-2020 bushfires. As can be seen, those affected by bushfires more often reported each problem type. In the case of problems with employment, injury or illness, debt or money, and government and public services, those affected by bushfires were more than two and a half times more likely to report problems.

Figure 3.12. Broad justiciable problem types reported by those affected and those unaffected by the 2019–2020 bushfires
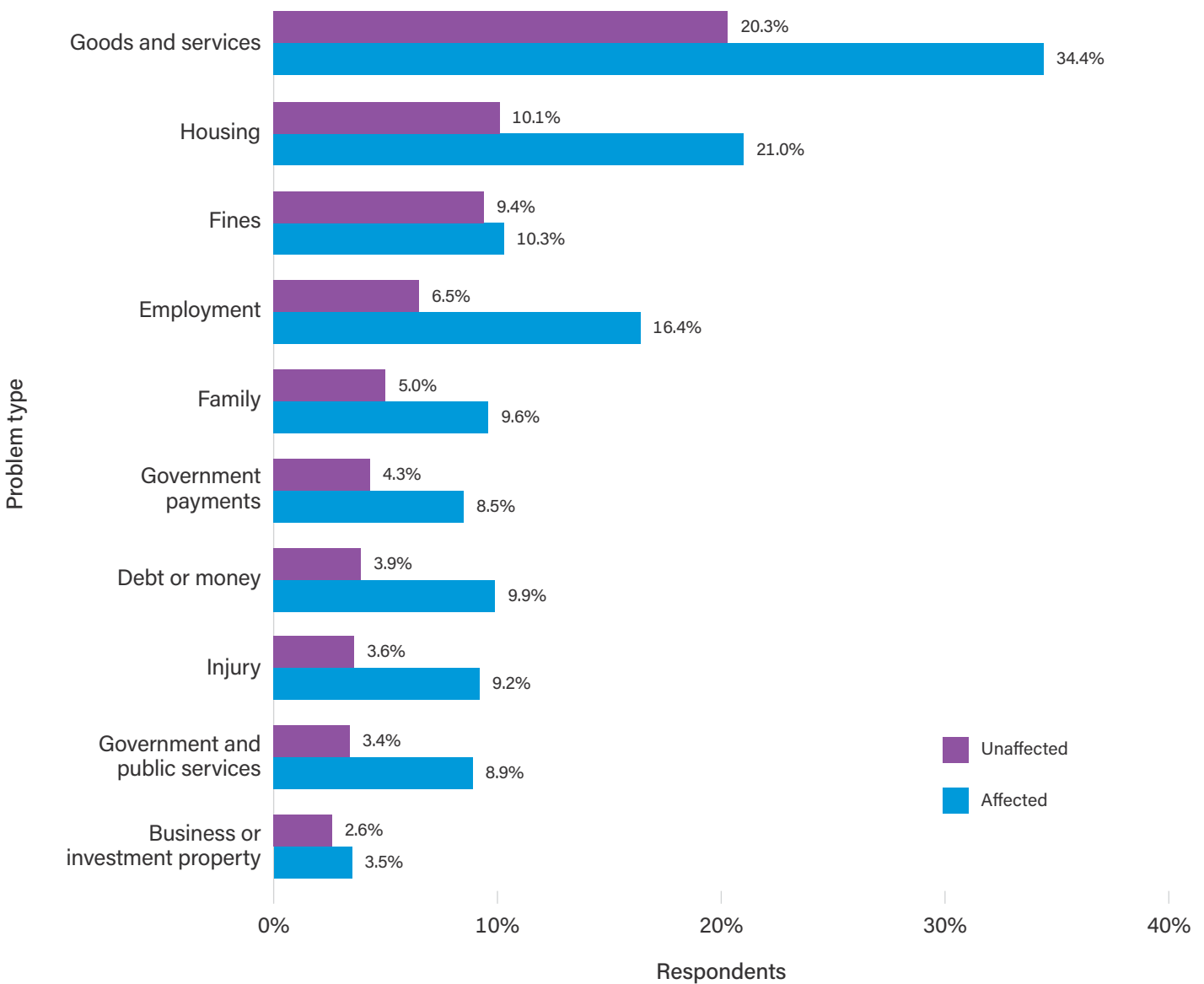
Despite evidence of far higher problem prevalence, more problems and larger clusters of problems among those affected by bushfires, respondents rarely felt that problems were caused or made worse by bushfires. Of 132 bushfire affected respondents who reported one or more problems, only 23 (17%) were able to link any of their problems to the 2019–20 bushfires. Moreover, removing all problems which bushfire affected respondents related directly to bushfires (as caused by, made worse by, or both) had little impact on overall problem prevalence, which fell from 57% to 55%[72] – still significantly higher than the 41% prevalence reported by other respondents.

Turning to number of problems, removing problems which respondents directly related to bushfires reduced the total number of problems by 232, from 669 to 607 (a 9% reduction). Where respondents had one or more justiciable problems, large clusters of problems remained far more likely for bushfire affected respondents, even having removed problems directly related to bushfires. Removing bushfire related problems, 35 of 128 bushfire affected respondents (27%) reported five or more problems, compared to 352 of 2,392 (15%) among other respondents.[73]

In part, the lack of a more substantial direct link between justiciable problems and bushfires among bushfire affected respondents may be understandable. The PULS has a two-year reference period, so those affected by bushfires were interviewed between February 2022 and March 2023. Most interviews will have taken place more than two years after the 2019-2020 bushfires. However, despite not making a connection between bushfires and the justiciable problems they experienced, those affected by bushfires in 2019-2020 were far more likely to have justiciable problems, and on average experienced a greater number of problems, than other respondents, with heightened problem prevalence extending well beyond the bushfires themselves, despite a lack of cognitive connection of problems to bushfires.

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72   In fact, only four respondents no longer reported problems having removed bushfire related problems – 128 rather than 132 of 232 bushfire affected respondents.
73   For comparison to Figure 3.11, among those with one or more problem, and removing problems not directly related to bushfires, of 128 bushfire affected respondents, 43 (33.6%) reported one problem, 31 (24.2%) two, 10 (7.8%) three, 9 (7.0%) four, and 35 (27.3%) five or more.

4. Responses to Problems

This chapter describes people's responses to justiciable problems. It details what people do when faced with problems and the sociodemographic factors associated with different behaviours. It describes the different sources from which people obtain assistance. It assesses the reasons provided by those who do not seek help. It also maps the range of dispute resolution processes people participate in.

Problem Resolving Behaviour

Public Understanding of Law Survey (PULS) respondents who reported one or more justiciable problems were asked a series of detailed questions about how they responded to one particular problem. Figure 4.1 sets out the problem resolution strategies adopted by PULS respondents in relation to followed-up problems. As it illustrates, 21% of respondents obtained advice from a legal service. A further 29% of respondents obtained advice from an independent source, but not a legal service. A further 14% obtained help from family or friends, but not an independent advisor. The remaining 36% either handled problems alone (32%) or did nothing (4%).

Figure 4.1. Problem resolution strategy for followed-up problems (n=2,476)
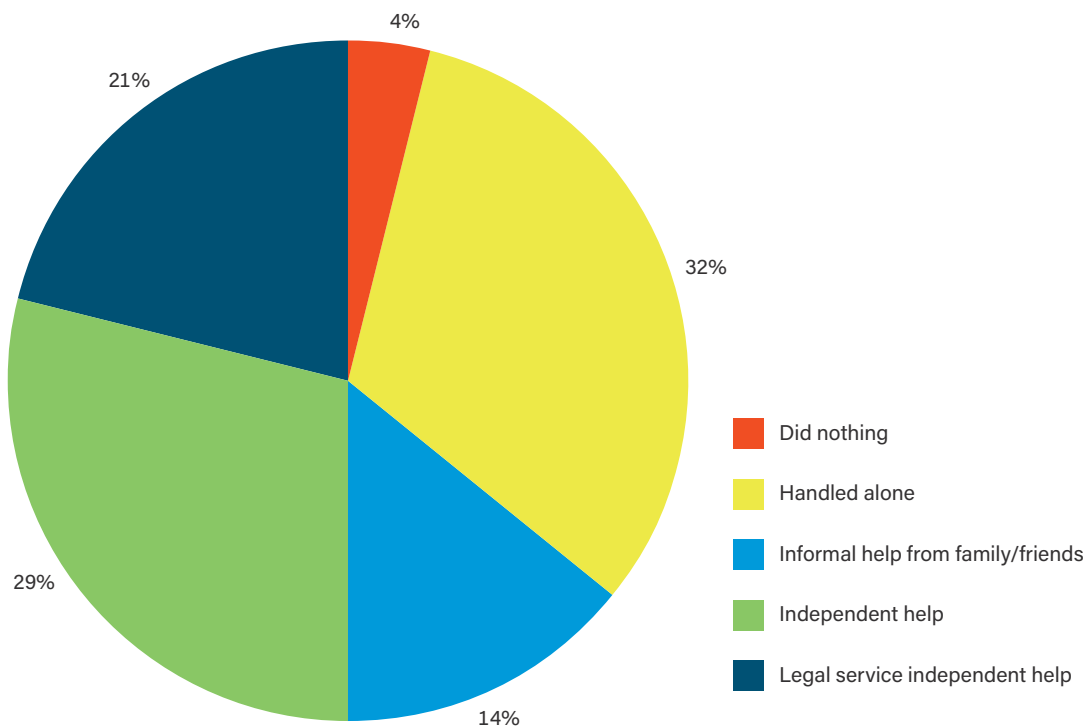
4. Responses to Problems

Inaction

Four per cent of these respondents (103 of 2,476 respondents) indicated they took no action to try to resolve the problem (Figure 4.1). This is a substantially lower figure than the 18% reported through the *Legal Australia-Wide* (LAW) Survey (Coumarelos et al. 2012) and figures typically reported through overseas legal needs surveys (OECD/ OSF 2019).[74] However, many surveys ask only about specific actions, with those not engaging in such action deemed to have done nothing. Thus, in many cases comparisons are between apples and oranges and can be quite misleading (Pleasence et al. 2016). The 4% of PULS respondents who took no action sought no information or advice from an online or offline source, engaged in no dispute resolution process, made no insurance claims and expressly stated they did not "do anything else to help better understand or resolve the problem." They could therefore be described as being fully disengaged from any dispute resolution activity.

While the PULS did not ask the four per cent for their reasons for inaction, it did ask for their reasons for not obtaining information or advice. Almost one-quarter of those who took no action to try to resolve problems indicated that they either didn't know where to get advice, couldn't find advice or found advisors too difficult to access. A further six of the 103 people who took no action indicated that it would have been too stressful to get advice (with nine saying this overall). Six people indicated that they were too ashamed to ask their family for help (with all six also not knowing where to get independent advice). As Genn (1999, p.70) observed in relation to similar findings in England and Wales, and as has since been found across numerous jurisdictions, many reasons for inaction convey "a rather negative and powerless quality." More detailed reasons for not seeking advice are set out in Figure 4.2 below.

Action

Ninety-six per cent of respondents (n=2,373) took some form of action to resolve the followed-up problems, with 32% (n=774) handling problems on their own (Figure 4.1).

Fifty-one per cent of respondents (n=1,252) indicated they obtained information from a website, app, leaflet, book or other printed source. Most of these people (1,168 of 2,476, 47% overall) indicated they obtained information online.[75] Relatively few (n=312, 13% overall) indicated they obtained information from a printed source.[76] Of those people who handled problems alone, around four-fifths (n=301) obtained information from a website, app, leaflet, book or other printed source as part of this.

Thirty per cent of respondents (n=733) obtained information or advice from family, friends or acquaintances (Table 4.1). Of these people, a small majority (56%, n=409) also obtained information from a website, app, leaflet, book or other printed source.

Fifty per cent (n=1,247) of respondents obtained information or advice from an independent source, of whom just over two-fifths obtained information or advice from a legal service. This final group amounted to 21% of respondents. This is a slightly higher figure than the 15% reported through the LAW Survey, and also higher than the median 12% figure for legal needs surveys reported in the Organisation for Economic Cooperation and Development/Open Society Foundations (OECD/OSF) global guidance on the conduct of legal needs surveys. However, as previously noted in relation to inaction, methodological differences make simple comparisons problematic.

Of those who obtained independent help, almost two-thirds (n=783) also obtained information from a website, app, leaflet, book or other printed source.

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74   Overseas standalone legal need surveys have seen estimates ranging up to 44% (2016 Ukrainian *Justice Needs and Satisfaction Survey* (HiiL 2016)).

75   1,284 indicated that they did not use a website or app, while 24 were unsure.

76   2,144 indicated that they did not use a leaflet, book or other printed material, with 20 unsure.

Independent advice

Table 4.1 sets out the sources of advice used by respondents, both for broad categories (e.g. legal and advice services) and constituent subcategories (e.g. private lawyers, community legal centres etc). As the OECD/OSF (2019) global guidance on the conduct of legal needs surveys observed, in summing up the findings of more than 55 large-scale legal needs surveys:

> "when acting to resolve justiciable problems, people seek help from a wide
> range of sources, both formal and informal, promising and unpromising."

Of those who obtained advice from a legal service, most reported obtaining advice from a private lawyer, although advice from a Community Legal Centre, Legal Aid and an Aboriginal Legal Service were also frequently mentioned. Evidently, some sources of advice were associated with particular problem types. So, for example, respondents obtained advice from employers or trade unions in relation to 39% of employment problems (n=107) and 24% of problems concerning injury or illness (n=22). For other problem types, people obtained advice from employers or trade unions only 3% of the time.

4. Responses to Problems

Table 4.1. Sources of advice used by respondents

Source of advice	N	%
Family, friends or acquaintances	**733**	**29.6%**
Legal and advice services	**524**	**21.2%**
A private lawyer	310	12.5%
A Community Legal Centre	113	4.6%
Legal Aid	158	6.4%
An Aboriginal Legal Service	45	1.8%
Another legal and advice service	20	0.8%
Dispute resolution bodies	**401**	**16.2%**
A court, or tribunal	146	5.9%
An ombudsman	150	6.0%
The police	137	5.5%
Government and council	**399**	**16.1%**
A government department or authority	275	11.1%
Your local council	132	5.3%
Your MP	36	1.5%
Organisations linked to your work	**189**	**7.6%**
Your employer	144	5.8%
A trade union	61	2.5%
Professional, health and community services	**399**	**16.1%**
A doctor or health professional	199	8.0%
A social worker or welfare service	158	6.4%
A financial service or professional Community organisations	96	3.9%
A community, neighbourhood, religious or charitable organisation[77]	48	1.9%
Other person or organisation[78]	**72**	**2.9%**

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77 This included a range of churches and religious organisations (including the Salvation Army), as well as men's sheds, refugee centres, community groups and neighborhood networks.

78 This included a broad range of sources such as owners corporations, real estate agents, tradespeople, surveyors, building inspectors, professional/member associations, insurance providers/advisers, mediators, political parties, town planners, employment agencies, structural engineers etc.

Use of multiple advisers

While the PULS did not collect information on ordering of advisers, or number of advisers of particular types, it did allow examination of the extent to which respondents using particular adviser types also made use of other adviser types. Use of multiple types of adviser was common. Of 1,599 respondents who obtained advice or information from one or more advisers (excluding family, friends and acquaintances), 887 (55.5%) used only one type of adviser, while 377 (23.6%) used two, 150 (9.4%) three, and 185 (11.5%) four or more.[79]

Table 4.2 sets out the extent of overlap in usage of different adviser types. Figures show the percentage of type of adviser in each row, who also used the adviser type in each column. For example, 33% of those using a Community Legal Centre also used Legal Aid, while 24% of Legal Aid users also obtained advice from a Community Legal Centre. The table is coloured from low (green) to high (values) for each column independently. This allows identification of where the most common overlaps lie for each adviser (column) regardless of how commonly they are used overall. For example, MPs are relatively uncommon advisers (see Table 4.1) but where they are used, their greatest overlap is with the local council (8% and red in Table 4.2).

Use of several legal services can be seen to relate to each other, with notable overlaps across the public legal assistance sector, between a Community Legal Centre, Legal Aid, and an Aboriginal Legal Service, as well as with courts or tribunals and the police. While there was less of an overlap between private lawyers and public legal assistance providers, there was a sizeable overlap between private lawyers and courts or tribunals. The single largest overlap with courts or tribunals was for private lawyers (darkest red/highest percentage in the courts column). Ombudsmen had their greatest percentage overlaps with private lawyers and government departments or authorities, as well as a notably large overlap with community, religious or charitable organisations. Use of employers as advisers, not surprisingly, overlapped with the use of trade unions. Doctors and health care workers, and social and welfare workers also tended to overlap with each other, as with lawyers, government departments, the police and others. Evidently the way in which justiciable problems clustered (Table 3.15), reached into and related to respondent's lives (e.g. Table 3.13, Figure 3.6), and extended to the use of multiple and diverse services as respondents sought to respond to complex legal and related needs.

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79 This will underestimate multiple adviser use, since PULS did not collect data on multiple adviser use within categories, for example, multiple community legal centres, multiple private lawyers or multiple health professionals.

Table 4.2. Overlap in usage of different adviser types with percentages of each source of advice in each row also using the source of advice in each column

(colours illustrate groups under (green) or over represented (red) among each adviser type (column))

Source of advice	Family etc	Private lawyer	CLC	Legal Aid	ALS	Other legal	Court or tribunal	Ombudsman	Police	Government department
Family, friends or acquaintances (N=733)		13.6%	4.9%	6.5%	0.6%	0.0%	7.3%	5.9%	7.4%	11.0%
Private lawyer (N=310)	32.3%		4.3%	11.1%	8.8%	0.1%	15.4%	19.6%	10.6%	24.0%
Community Legal Centre (N=113)	31.9%	11.9%		32.8%	8.5%	0.0%	15.6%	0.5%	15.9%	11.3%
Legal Aid (N=158)	30.4%	21.9%	23.6%		11.6%	0.0%	9.8%	9.5%	23.5%	7.5%
Aboriginal Legal Service (N=45)	10.2%	61.0%	21.3%	40.9%		0.0%	15.1%	41.9%	32.0%	41.9%
Another legal and advice service (N=20)	1.4%	2.0%	0.0%	0.0%	0.0%		0.7%	0.0%	0.0%	1.4%
Court or tribunal (N=146)	36.9%	32.8%	12.1%	10.6%	4.7%	0.1%		8.8%	8.4%	26.3%
Ombudsman (N=150)	29.1%	40.5%	0.4%	10.0%	12.5%	0.0%	8.6%		4.5%	37.4%
Police (N=137)	39.3%	24.0%	13.1%	27.0%	10.4%	0.0%	8.9%	4.9%		16.5%
Government department or authority (N=275)	29.5%	27.1%	4.6%	4.3%	6.8%	0.1%	13.9%	20.4%	8.3%	
Local council (N=132)	25.9%	13.4%	2.2%	12.3%	8.1%	0.1%	11.7%	10.8%	16.2%	22.3%
MP (N=36)	38.5%	16.9%	6.8%	18.2%	0.0%	0.8%	6.2%	15.0%	17.2%	21.5%
Employer (N=144)	47.8%	18.7%	4.5%	1.2%	2.5%	0.0%	4.1%	17.2%	9.2%	24.4%
Trade union (N=61)	36.8%	10.4%	5.2%	0.9%	0.0%	0.0%	2.8%	18.4%	1.8%	24.8%
Doctor or health professional (N=199)	44.9%	21.4%	5.7%	7.0%	0.0%	0.1%	3.7%	3.6%	17.6%	19.6%
Social worker or welfare service (N=158)	41.5%	34.2%	16.5%	25.5%	21.5%	0.2%	10.1%	26.4%	23.0%	48.5%
Financial service or professional (N=96)	40.8%	17.3%	12.8%	7.1%	0.0%	0.0%	11.8%	8.1%	17.4%	22.6%
Community, religious or charitable org. (N=48)	72.4%	59.0%	9.5%	10.9%	0.0%	0.0%	0.3%	45.5%	8.7%	69.1%
Other (N=72)	26.8%	8.6%	6.2%	1.3%	0.0%	0.0%	13.9%	1.2%	7.8%	3.4%

Source of advice	Council	MP	Employer	Trade union	Doctor/ health	Social/ welfare	Financial /prof.	Community	Other
Family, friends or acquaintances (N=733)	4.7%	1.9%	9.4%	3.1%	12.2%	9.0%	5.3%	4.7%	2.7%
Private lawyer (N=310)	5.7%	2.0%	8.7%	2.0%	13.8%	17.5%	5.4%	9.1%	2.0%
Community Legal Centre (N=113)	2.6%	2.2%	5.7%	2.8%	10.1%	23.1%	10.9%	4.0%	4.0%
Legal Aid (N=158)	10.4%	4.2%	1.1%	0.3%	8.8%	25.6%	4.3%	3.3%	0.6%
Aboriginal Legal Service (N=45)	23.9%	0.0%	8.1%	0.0%	0.0%	76.0%	0.0%	0.0%	0.0%
Another legal and advice service (N=20)	1.0%	1.4%	0.0%	0.0%	1.4%	1.4%	0.0%	0.0%	0.0%
Court or tribunal (N=146)	10.7%	1.6%	4.0%	1.2%	5.1%	11.0%	7.8%	0.1%	6.9%
Ombudsman (N=150)	9.6%	3.6%	16.6%	7.5%	4.8%	27.9%	5.2%	14.6%	0.6%
Police (N=137)	15.6%	4.6%	9.6%	0.8%	25.5%	26.6%	12.2%	3.0%	4.1%
Government department or authority (N=275)	10.7%	2.9%	12.8%	5.5%	14.2%	28.0%	7.9%	12.1%	0.9%
Local council (N=132)		8.4%	0.3%	1.1%	7.4%	14.1%	5.1%	2.5%	4.3%
MP (N=36)	30.6%		18.9%	0.0%	24.6%	8.9%	0.0%	5.8%	3.8%
Employer (N=144)	0.3%	4.8%		11.1%	27.8%	18.7%	1.3%	14.3%	0.3%
Trade union (N=61)	2.3%	0.0%	26.2%		26.3%	2.0%	1.3%	12.0%	0.0%
Doctor or health professional (N=199)	5.0%	4.5%	20.1%	8.0%		18.9%	11.4%	8.8%	1.1%
Social worker or welfare service (N=158)	11.8%	2.1%	17.0%	0.8%	23.8%		6.5%	16.4%	2.9%
Financial service or professional (N=96)	7.0%	0.0%	2.0%	0.8%	23.7%	10.7%		6.1%	0.0%
Community, religious or charitable org. (N=48)	6.9%	4.4%	42.9%	15.2%	36.4%	54.2%	12.3%		0.0%
Other (N=72)	7.9%	1.9%	0.5%	0.0%	3.1%	6.4%	0.0%	0.0%	

Reasons for not obtaining independent advice

If respondents had not obtained independent advice, they were asked why not. Figure 4.2 sets out the reasons provided. By far the most common reason for not seeking advice or information was feeling it was unnecessary, or respondents feeling they knew enough. This also included some instances where respondents simply felt that it was too early to think about seeking advice yet. Moreover, some reasons for not seeking information and advice appeared rational, such as there being no need for advice, the problem being too trivial to warrant the effort or expense, the problem having resolved itself[80] or there being no dispute. Others were far more concerning, and highlighted scepticism about the utility of advice (including in light of power imbalances), issues finding and accessing advice, and concern or fear about the implications of advice seeking.

Figure 4.2. Reasons respondents gave for not seeking advice or information
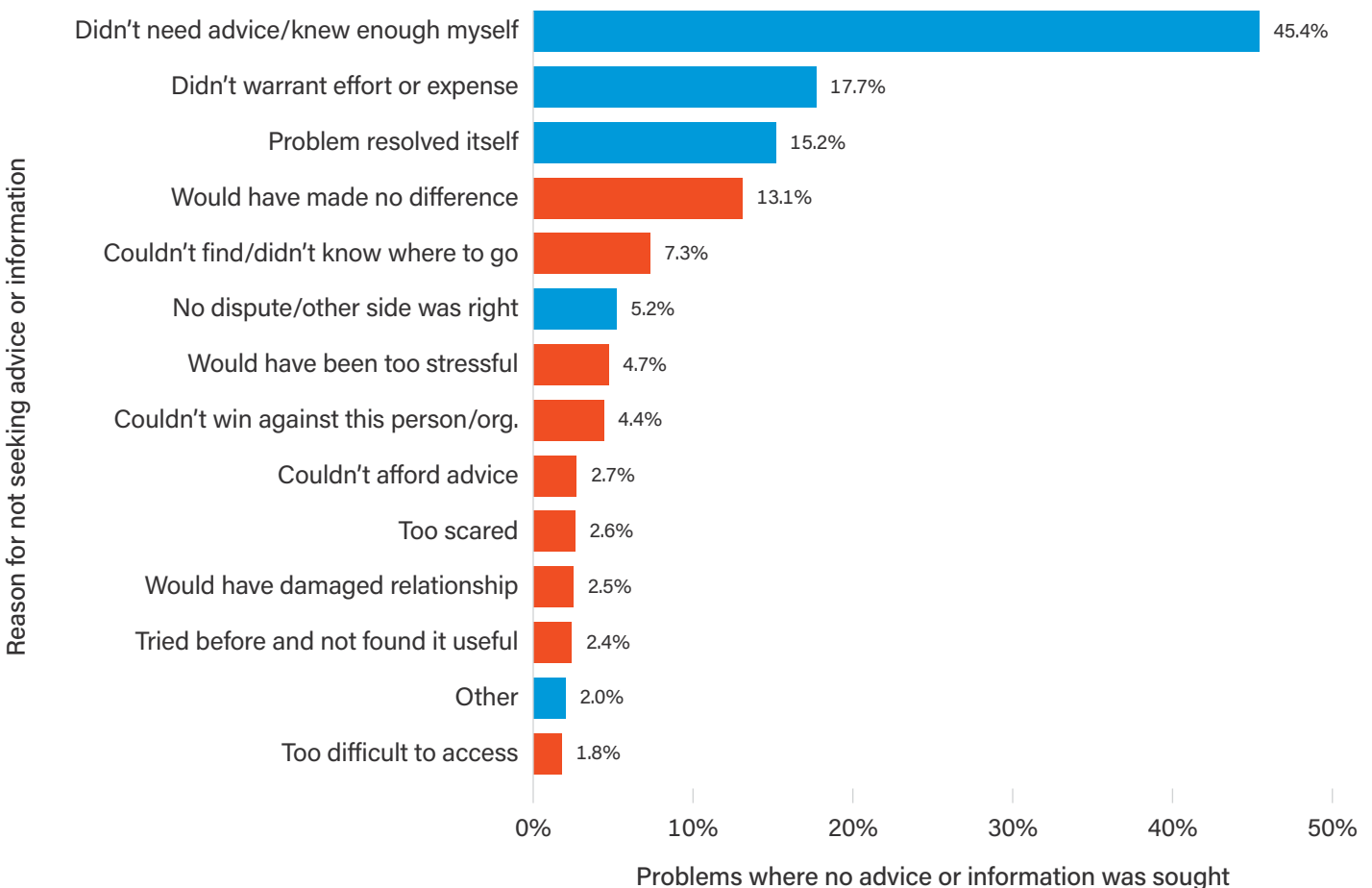
Figure 4.2 colours reasons for not seeking advice of lesser concern in blue and greater concern in red. Of the 1,183 problems where respondents did not seek advice or information, 358 (30.3%) included at least one concerning reason for not seeking advice or information (i.e. one or more of the reasons coloured red in Figure 4.2).

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80   Though this group did involve instances of respondents moving home or leaving jobs in order for the problem to 'resolve itself'.

The Basic Patterning of Problem Resolution Strategy

The OECD/OSF global guidance noted that justiciable problem resolution strategy is linked to, among other things, problem type, problem severity the availability of legal services and people's legal capability. As in the previous chapter's account of the social patterning of justiciable problem experience, this section sets out basic bivariate associations between problem resolution strategy and problem and demographic characteristics. A later section then looks at problem resolution strategy through a multivariate lens, to explore underlying associations with strategy once other factors are accounted for. As with problem experience, binary associations are important to understand in a policy and service delivery context, as they provide a simple and transparent picture of problems and people for whom there may be service access issues or service failures.

Problem resolution strategy and problem type

As shown by Table 4.3, and as was found by the LAW Survey and is commonly found across the world, use of legal services was far higher in relation to family problems than other problems. This is likely a reflection of many family related justiciable issues requiring court involvement and the availability and profile of family lawyers. As also found through the LAW Survey, the next most frequent use of legal services was in relation to debt or money problems. Broader independent help was most associated with problems concerning employment, injury or illness, and government and public services. Reflecting the lesser severity of problems concerning goods and services and people's relative familiarity and ease of dealing with goods and service providers, these problems were most often handled alone. The picture was somewhat similar for fines, though many more people did nothing when faced with problems concerning fines. This is likely to reflect the different relationship between fining authorities and those fined, as compared to goods/service providers and consumers. Dealing with fines may also bring the phenomenon of "frustrated resignation" described by Sandefur (2007), whereby past experience can generate fatalism and inhibit action to resolve problems.

Table 4.3. Broad problem-solving strategy by problem type

(colours illustrate groups under (green) or over represented (red) for each broad strategy)

Problem type	Broad problem-solving strategy							
	Did nothing		Handled alone / Informal help from family or friends		Independent help		Legal service independent help	
	N	%	N	%	N	%	N	%
Goods and services	13	2.0%	489	73.5%	103	15.4%	61	9.1%
Family	2	0.7%	44	17.1%	51	19.6%	162	62.6%
Injury or illness	3	3.0%	14	14.6%	50	54.4%	26	27.9%
Employment	11	3.9%	75	27.1%	153	55.4%	38	13.6%
Government payments	4	1.9%	94	50.7%	47	25.0%	42	22.3%
Fines	31	13.8%	125	56.5%	42	19.2%	23	10.4%
Government and public services	0	0.0%	38	25.5%	78	52.0%	34	22.5%
Debt or money	20	12.7%	53	33.0%	32	20.0%	55	34.3%
Business or investment property	2	2.6%	45	50.7%	21	23.4%	21	23.4%

Problem resolution strategy and demographics

Table 4.4 sets out broad strategy type by respondents' demographic characteristics. Notable is the relatively high use of legal services among populations generally perceived as facing disadvantage. For example, on the basis of the raw data, the highest rate of legal services use was evident among people identifying as of Aboriginal and Torres Strait Islander origin (64%), followed by people identifying as non-binary (46%; and noting some caution is required given the relatively small number of problems), those not working but seeking work (42%), and those unable to eat, heat or cool their home (42%). Interestingly, these higher rates of legal service use were largely reflected across all types of legal service, including private lawyers. Looking at geography, those living in inner regional areas tended to use legal services at a higher rate, consistent with the previous findings reported by Pleasence and Macourt (2013). These findings certainly provide evidence of variation in use of legal services across these populations, but it is important to remember that different demographic groups face different types of problems, of different relative severity and have different levels of legal capability, and live in areas with different service infrastructure environments. The complicated picture of interplay between problem type, demographics, capability and geography is pointed to by the relatively high rate of problems being handled alone by those with the highest levels of education and highest incomes. Moreover, a less rosy picture is painted by the higher levels of inaction on the part of those on the lowest incomes, those not working because of poor health, and those living in inner regional areas.

4. Responses to Problems

Table 4.4. Broad problem-solving strategy by demographics

(colours illustrate groups under (green) or over represented (red) for each broad strategy)

		Did nothing		Handled alone / Informal help from family or friends		Independent help		Legal service independent help	
		N	%	N	%	N	%	N	%
Age group	18-24	13	4.4%	130	44.9%	86	29.8%	60	20.8%
	25-34	33	6.2%	229	42.6%	151	28.1%	124	23.2%
	35-44	18	3.5%	248	47.7%	139	26.8%	115	22.0%
	45-54	18	4.0%	208	45.6%	134	29.5%	95	20.9%
	55-64	8	2.4%	141	43.7%	104	32.2%	70	21.7%
	65+	8	2.8%	142	48.3%	91	31.1%	52	17.8%
	Refused	5	8.4%	29	49.5%	17	29.4%	7	12.7%
Sex at birth	Male	57	4.6%	532	43.3%	358	29.1%	282	22.9%
	Female	46	3.7%	591	47.6%	365	29.4%	240	19.3%
Sexual orientation	Straight (heterosexual)	99	4.3%	1072	46.4%	668	28.9%	470	20.4%
	Gay, lesbian, bisexual, other term	4	2.9%	44	33.0%	43	32.2%	43	31.9%
	Prefer not to say	1	2.3%	10	29.8%	12	34.7%	11	33.3%
Gender	Man or male	57	4.6%	534	42.7%	358	28.6%	302	24.2%
	Woman or female	46	3.8%	585	48.3%	363	29.9%	219	18.0%
	Non-binary or other term	0	0.0%	2	28.2%	2	26.1%	3	45.6%
Aboriginal or Torres Strait Islander	No	102	4.4%	1093	46.7%	703	30.0%	444	18.9%
	Yes	1	1.0%	32	26.3%	11	8.8%	79	64.0%
Main language spoken	English	73	3.8%	863	44.4%	583	30.0%	423	21.8%
	Other	30	5.6%	263	49.4%	139	26.1%	101	18.9%
Born in Australia	Yes	63	3.6%	761	44.0%	528	30.5%	379	21.9%
	No	41	5.4%	365	49.0%	195	26.2%	145	19.4%
Years since arrival in Australia	Australian born	63	3.6%	761	44.0%	528	30.5%	379	21.9%
	Arrived in past 5 years	6	5.5%	75	65.1%	25	21.2%	9	8.1%
	Arrived over 5 years ago	34	5.4%	290	46.0%	171	27.1%	135	21.5%
Family status	Married, children	22	4.5%	240	49.0%	164	33.5%	64	13.0%
	Married, no children	14	2.6%	247	47.2%	166	31.8%	96	18.4%
	De facto, children	6	2.9%	60	30.3%	54	26.9%	80	40.0%
	De facto, no children	11	3.4%	143	44.4%	109	33.8%	59	18.4%
	Single, children	16	7.1%	86	37.7%	52	22.9%	74	32.3%
	Single, no children	35	4.9%	347	49.2%	177	25.2%	146	20.7%
Carer	No	91	4.3%	992	46.7%	620	29.2%	422	19.9%
	Yes	12	3.4%	134	38.2%	103	29.4%	102	29.1%

		Broad problem-solving strategy							
		Did nothing		Handled alone / Informal help from family or friends		Independent help		Legal service independent help	
		N	%	N	%	N	%	N	%
Work	Working - Full-time	37	3.5%	544	51.4%	316	29.9%	162	15.2%
	Working - Part-time or occasional	23	3.6%	294	45.9%	177	27.6%	147	22.9%
	Not working - Education	3	7.2%	28	61.3%	10	22.5%	4	9.0%
	Not working - seeking work	4	3.4%	33	27.3%	33	27.4%	51	41.9%
	Not working - health	14	8.6%	38	23.9%	46	28.8%	61	38.6%
	Not working - home/family/caring	12	7.1%	64	37.7%	42	25.0%	51	30.2%
	Not working - other	0	0.0%	8	25.9%	22	73.0%	0	1.1%
	Not working - retired	10	4.0%	117	46.6%	76	30.2%	48	19.2%
Highest education	Year 9/Form 3 or below	1	1.1%	55	46.5%	23	20.0%	38	32.3%
	Year 10/Form 4/Intermediate	5	3.0%	52	33.2%	41	26.5%	58	37.3%
	Year 11/Form 5/Leaving	11	8.4%	49	36.3%	28	20.9%	47	34.3%
	Year 12/Form 6/VCE/Matriculation	14	4.5%	129	40.5%	93	29.2%	82	25.8%
	Trade/Vocational Certificate (Cert I-IV)	23	6.9%	144	42.7%	101	30.1%	69	20.4%
	Diploma/Advanced Diploma	16	4.5%	172	49.3%	99	28.4%	62	17.8%
	Bachelor Degree (including with Honours)	23	3.2%	336	47.1%	230	32.1%	125	17.6%
	Postgraduate Award	9	2.7%	189	54.3%	107	30.6%	43	12.4%
Geography	Major Cities	63	3.3%	917	47.6%	556	28.8%	392	20.3%
	Inner Regional	40	7.8%	195	37.8%	155	30.0%	126	24.4%
	Outer Regional and Remote	1	1.5%	14	42.5%	12	36.0%	7	20.0%
Long-term illness or disability	No	66	4.2%	777	49.4%	459	29.2%	271	17.2%
	Yes	37	4.1%	349	38.7%	264	29.2%	253	28.0%
Mental distress (K6)	None or low	50	4.5%	549	49.3%	312	28.0%	202	18.2%
	Moderate	39	3.8%	456	44.2%	300	29.1%	236	22.9%
	Severe	14	4.4%	120	36.4%	110	33.3%	86	26.0%
Gross annual household income	Quintile 1 - $0 to $39,988	35	7.8%	166	37.5%	112	25.2%	130	29.4%
	Quintile 2 - $39,989 to $70,564	28	5.9%	218	45.7%	144	30.3%	86	18.1%
	Quintile 3 - $70,565 to $110,292	10	1.9%	221	41.9%	172	32.5%	125	23.7%
	Quintile 4 - $110,293 to $165,256	16	4.4%	151	43.0%	128	36.5%	57	16.1%
	Quintile 5 - $165,256 or more	4	0.9%	234	58.3%	113	28.1%	51	12.7%
	Prefer not to say	11	4.2%	135	49.4%	53	19.4%	74	27.0%
Unable to eat, heat or cool home	No	91	4.2%	1034	47.5%	652	30.0%	399	18.3%
	Yes	12	4.1%	92	30.7%	71	23.6%	125	41.6%
Low-income government payments	No	61	3.8%	776	47.5%	515	31.5%	282	17.3%
	Yes	42	5.0%	351	41.6%	208	24.7%	242	28.7%

Legal Capability and Individual Problem Experience

The PULS has a particular focus on legal capability, as defined and expanded upon in Chapter 1. Most of the legal capability related data collected through the PULS is unrelated to the problems followed up to explore problem resolution strategy. However, a small number of legal capability related questions – drawing on the OECD/OSF global guidance on the conduct of legal needs surveys and the earlier *English and Welsh Civil and Social Justice Survey* – relate specifically to the problems explored in this chapter.

OECD/OSF legal capability questions

Table 4.5 sets out the PULS respondents' responses to the four legal capability questions included in the model legal needs survey contained in the OECD/OSF global guidance. As can be seen, most respondents felt that they understood their legal rights and/or responsibilities in relation to followed-up problems, felt they knew where to get information and advice to assist resolving the problems, and were confident they could achieve a fair outcome. However, a significant minority of respondents felt the opposite, with 35% of people not confident they could achieve a fair outcome to problems.

Table 4.5. Responses to OECD/OSF legal capability questions

(colours illustrate more positive (green) or negative (red) figures by column)

	Strongly agree		Agree		Disagree		Strongly disagree	
	N	%	N	%	N	%	N	%
Understood legal rights and responsibilities	785	31.7%	1175	47.5%	362	14.6%	154	6.2%
Knew where to get good information and advice about resolving the problem	660	26.7%	1199	48.4%	470	19.0%	146	5.9%
Able to get all the expert help needed	494	19.9%	988	39.9%	763	30.8%	232	9.4%
Confident could achieve a fair outcome	542	21.9%	1064	43.0%	619	25.0%	251	10.1%

Table 4.6 relates these different responses to broad problem-solving strategy. In the case of confidence, there is a clear pattern whereby the most confident people handle problems alone, while the least confident seek help. The least confident were also less likely to take action. A similar pattern can be observed in relation to understanding of rights and responsibilities, although here the least knowledgeable (self-assessed) made less use of legal services, though higher use of other independent advice sources. In the case of knowledge of sources of information and advice, greater knowledge translated into greater use of legal services.

Table 4.6. Broad problem-solving strategy by OECD/OSF legal capability question responses

(colours illustrate groups under (green) or over represented (red) for each broad strategy)

		Broad problem-solving strategy							
		Did nothing		Handled alone/ Informal help from family or friends		Independent help		Legal service independent help	
		N	%	N	%	N	%	N	%
Understood legal rights and responsibilities	Strongly agree	21	2.6%	400	50.9%	224	28.6%	141	17.9%
	Agree	48	4.1%	486	41.3%	334	28.5%	307	26.1%
	Disagree	29	8.1%	173	47.8%	95	26.4%	64	17.8%
	Strongly disagree	5	3.2%	68	44.2%	69	44.7%	12	7.9%
Knew where to get good information and advice about resolving the problem	Strongly agree	13	2.0%	297	45.0%	202	30.6%	148	22.4%
	Agree	47	3.9%	547	45.6%	332	27.7%	273	22.8%
	Disagree	33	7.0%	208	44.3%	141	30.1%	88	18.7%
	Strongly disagree	10	6.9%	74	50.5%	47	32.4%	15	10.2%
Able to get all the expert help needed	Strongly agree	10	2.0%	223	45.1%	142	28.7%	119	24.2%
	Agree	42	4.3%	457	46.3%	267	27.0%	222	22.5%
	Disagree	42	5.5%	349	45.8%	230	30.2%	142	18.6%
	Strongly disagree	9	4.0%	97	42.0%	84	36.3%	41	17.7%
Confident could achieve a fair outcome	Strongly agree	14	2.7%	310	57.2%	132	24.4%	86	15.8%
	Agree	50	4.7%	494	46.4%	299	28.1%	221	20.7%
	Disagree	17	2.8%	238	38.4%	204	32.9%	160	25.9%
	Strongly disagree	21	8.5%	84	33.6%	88	35.1%	57	22.8%

The perception of problems as legal

There is a growing body of evidence that indicates how people perceive problems (and, in this context, whether people characterise problems as legal) has a significant impact on problem resolving behaviour. Murayama (2010) found a link between consciousness of problems relating to law and use of lawyers, though the association was relatively weak when compared to that between problem type and lawyer use. However, elsewhere, problem characterisation has been found to substantially affect lawyer use, both across and within problem types. In one study, after controlling for other factors, lawyer use was found to increase by 169% when problems were "characterised as legal" (Pleasence and Balmer 2014, p.42).

Figure 4.3. Characterisation of problems as legal by problem category
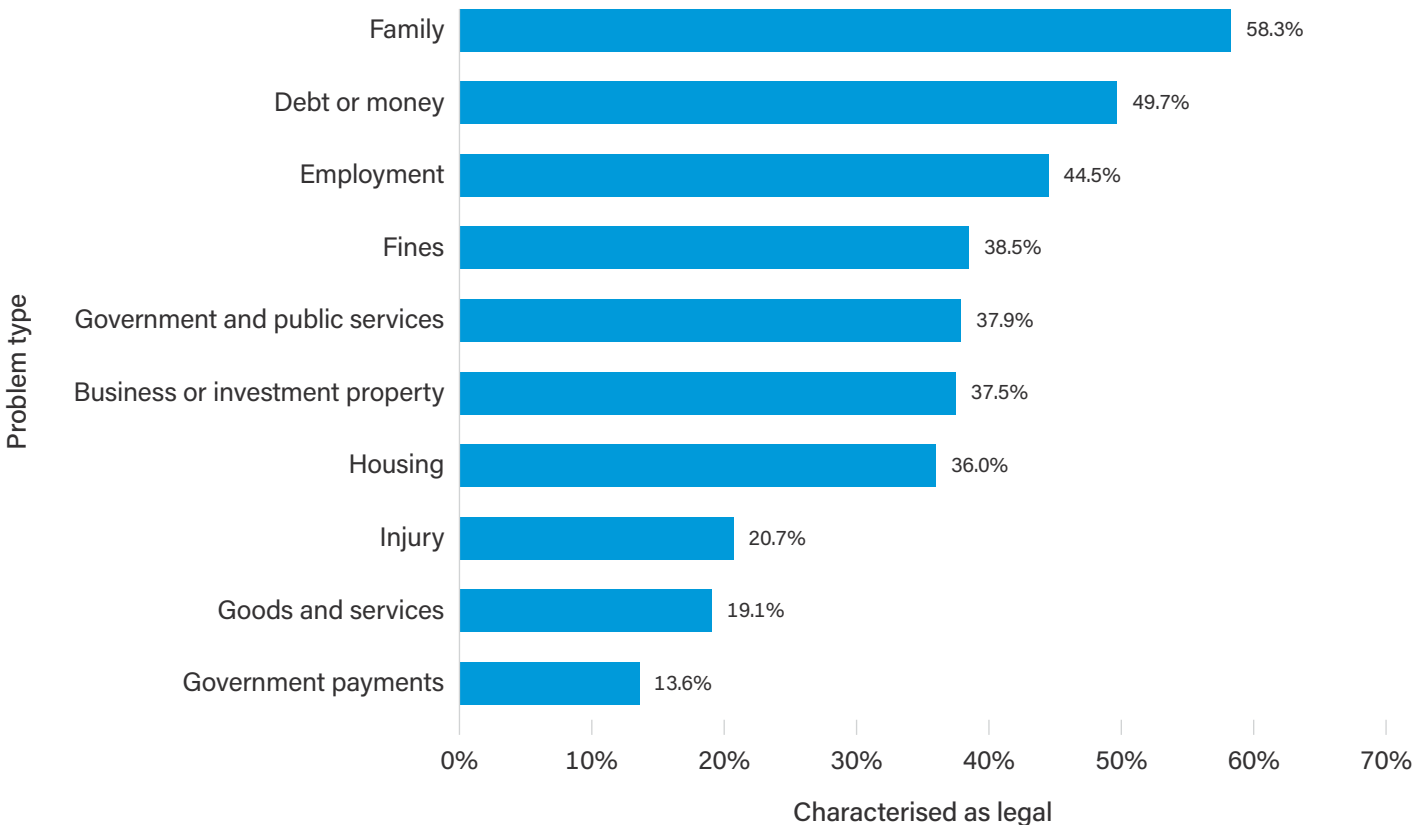
Only 34% of justiciable problems in the PULS (846 of 2,476 problems) were characterised as legal by respondents. Figure 4.3 illustrates how this characterisation varied by problem type. Tying in with the high rate of lawyer use for family problems described above, family problems were the most likely to be characterised as legal in nature, followed by problems concerning debt or money.

Figure 4.4 sets legal characterisation against broad problem-solving strategy. As can be seen, use of legal services was substantially higher when problems were characterised by respondents as legal. However, independent advice seeking was also higher more generally for those problems characterised by respondents as legal. These differences were largely at the expense of problems being handled alone.

Figure 4.4. Broad problem-solving strategy by legal characterisation
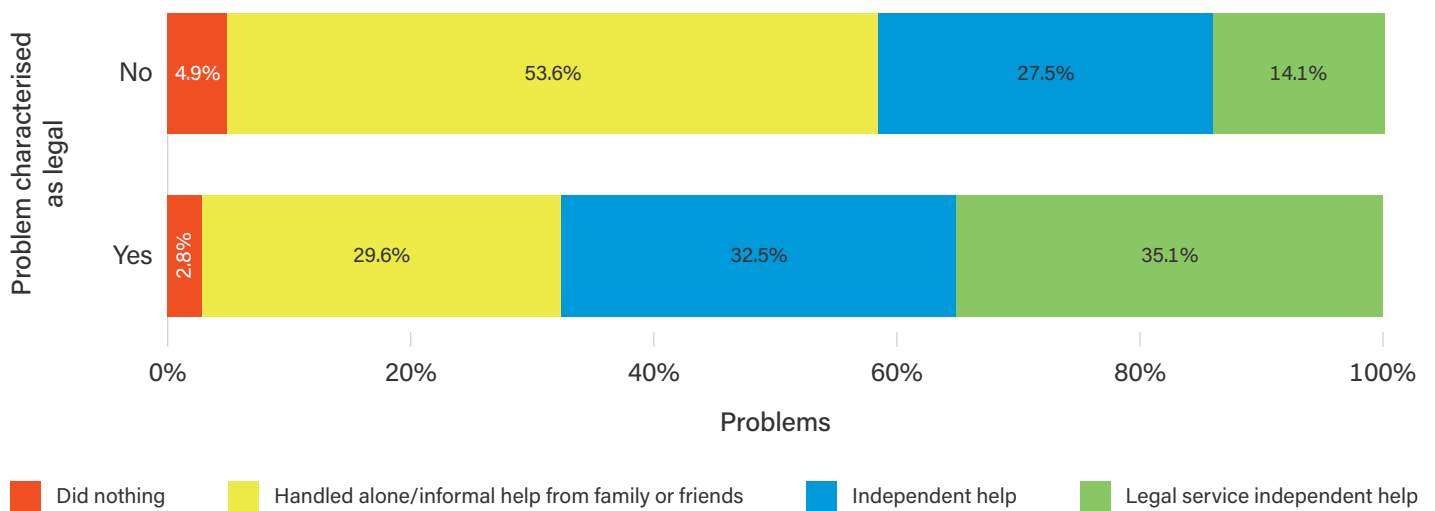
The Complex Patterning of Problem Resolution Strategy –
Results of Multivariate Analysis

Again, analysis of bivariate relationships were supplemented by multivariate analysis, in this case exploring the relationship between broad problem-solving strategy (did nothing, handled alone/informal help from family or friends, independent help, legal service independent help) and respondent's characteristics, problem type, whether or not they thought of their problems as legal, whether they felt they understood their rights and responsibilities, whether they knew where to go for information or advice, and whether they were confident of getting a fair outcome. Detailed statistical output can be found in Table A3.15.[81] The model explored the relationship between strategy and each social, demographic or geographic predictor, problem type, and problem-related legal capability having simultaneously controlled for all the other variables included. Predicted problem-solving strategy, derived from the multivariate statistical model can be found in Table A3.16. This allows easy comparison of the problem-solving strategies adopted by different groups, problem types or capabilities while controlling for other confounding variables and can be contrasted with bivariate findings set out above (Tables 4.3, 4.4, and 4.6 and Figure 4.4).

Looking first at social, demographic and geographic factors, there was a highly significant relationship between income and problem-solving strategy overall,[82] with inaction tending to decline with increasing income and the percentage handling alone or only seeking informal help particularly high for the highest income respondents (53% handling alone having controlled for other characteristics). The relationship between geography and problem-solving strategy was also statistically significant. Of note was a significantly increased likelihood of those in inner regional areas doing nothing (9%) compared to those in major cities (3%) or outer regional areas (2%). There was a significant relationship between sex and strategy, which was mainly a function of male respondents being more likely than female respondents to seek legal advice rather than handle problems alone or solely obtain informal help from family or friends. Despite small numbers of responses, differences by whether or not respondents were Aboriginal and Torres Strait Islanders were also statistically significant, with First Nations respondents more likely to have sought legal help (43% vs 20% of other respondents).[83]

There were some significant differences in strategy between different family compositions.[84] For example, those in a de facto relationship with children had a particularly high percentage seeking legal advice (37% controlling for other factors), while single respondents without children had the highest percentage handling problems alone or with informal help (52%) particularly when contrasted with de facto respondents with children. The relationship between work (binary working vs. not working) fell marginally short of statistical significance, with those working somewhat more likely to handle problems alone or with informal help.[85]

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81 A multinomial logistic regression model was fitted. Social and demographic predictors used were the same as for the prevalence and number of problem models. These were supplemented by problem type and a selection of problem-related capability variables. Further details of the model fitted, and the variables included can be found in Appendix 3.

82 As previously, testing the overall significance of a variable involved testing whether all of the model coefficients associated with a given variable were jointly equal to zero (using 'test' or 'testparm' within Stata).

83 First Nations respondents were also comparatively less likely to seek (non-legal) independent help or do nothing, see Table A3.16. Findings should be treated with caution due to the small number of problems associated with First Nations respondents.

84 See Table A3.15. While the relationship between family status and strategy was non-significant overall, individual significant differences remained.

85 The binary categorization of work is helpful for modelling purposes, but the bivariate relationship in Table 4.4 offers further insight into the relationship between work and strategy.

Having controlled for other variables, the overall relationship between age group and problem-solving strategy was non-significant,[86] and there was no significant association overall between strategy and main language spoken, whether or not respondents were carers, highest education qualifications or sexual orientation.[87] Similarly, despite being key predictors of problem prevalence and number of problems, having controlled for other variables, there was little evidence of an association between strategy and long-term illness or disability, mental distress, or the ability to eat, heat or cool your own home.[88]

Turning to problem type, not surprisingly, controlling for other variables did little to diminish the highly significant relationship between the type of problems respondents reported and what they did about them. Having controlled for other variables, problems associated with government payments (52%), fines (55%) and particularly goods and services (70%) had a high percentage of respondents handling problems alone or only with informal assistance from friends and family. Fines also had the highest percentage doing nothing (14%) followed by problems associated with debt or money (9%). Problems related to government and public services (49%), injury (50%) and employment (53%) had the highest percentages using independent (but not legal) help, while the highest percentage obtaining legal help was clearly highest among family problems (53%). The percentage adopting each strategy by problem type, having controlled for social and demographic variables as well problem-related legal capability variables is set out in full in Table A3.16.

Of variables capturing aspects of problem-related legal capability (OECD/OSF capability questions), whether or not respondents characterised their problem as legal had a highly significant relationship to problem-solving strategy. In particular, problems considered 'legal' had a far higher percentage using legal advice (29% vs 16%).[89] Elsewhere, where respondents felt they knew their legal rights and responsibilities, they were significantly more likely than others to have obtained legal advice 23% vs 15%) rather than handle their problems alone (44% vs 51%). An almost identical pattern emerged based on whether or not respondents felt they knew where to go for information or advice, even after controlling for other aspects of legal capability. Respondents who reported that they knew where to go, they were more likely than others to have obtained legal advice (22% vs 17%) rather than handle their problems alone (44% vs 50%). Conversely, where respondents were confident that they could achieve a fair outcome, they were significantly less likely to have obtained legal advice (20% vs. 24%) rather than handle their problem alone or solely with informal help (48% vs 41%).

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86 With no overall age effect and significant age-terms in the statistical model in Table A3.15.

87 Having removed the relatively small number of 'preferred not to say' responses.

88 The last of these variables, ability to eat, heat or cool your own home, had a significant bivariate relationship to strategy with a far higher percentage seeking legal advice (see Table 4.4). This shows how differences can emerge between bivariate and multivariate analyses and illustrates the value of each. Furthermore, if problem type alone is removed from the statistical model, the relationship between ability to eat, heat or cool your own home is statistically significant again. This all may suggest that the initial strong bivariate relationship was largely a function of the circumstances and problems associated with this group rather than the ability to eat, heat or cool your own home itself.

89 This difference, while still highly significant, was somewhat smaller than for the bivariate relationship in Table 4.7, again illustrating how bivariate and multivariate findings can differ, and the value of both.

Process

Independent of whether people seek advice and assistance for a problem, the resolution of justiciable problems can involve recourse to one or more of a wide range of informal and formal dispute resolution processes. Following the taxonomy set out in the OECD/OSF global guidance, Table 4.7 sets out the processes involved in the resolution of justiciable problems reported through the PULS.

Table 4.7. Processes involved in the resolution of justiciable problems

	N	%
Communication with the other party	2064	83.4%
An internal appeal or formal complaint was made	579	23.4%
Participation in formal mediation, conciliation or arbitration	361	14.6%
Ombudsman, regulator or enforcement authority was contacted or involved	307	12.4%
A court or tribunal was involved	286	11.5%
Somebody contacted the police (or other prosecution authority)	242	9.8%
A community leader or organisation was involved	212	8.5%
A religious authority was involved	54	2.2%
An Aboriginal-led meeting was used	49	2.0%

As would be expected, the most commonly reported process was communication with the other party. This occurred on more than four out of five occasions. Of the 2,064 respondents who communicated with the other party, 87% (n=1,786) stated that they had initiated this communication, while the remaining 13% indicated that communication was initiated by the other side (8%, n=161) or a third party (5%).

Overall, other forms of process were utilised on 42% of occasions (n=1,036), although the vast majority of these occasions also involved communication between the parties (88%, n=910).

Excluding communication between the parties, just one process was utilised on 51% of occasions (n=526), two were utilised on 21% of occasions (n=220), three on 14% of occasions (n=144) and four or more on 14% of occasions (n=146).

As can be seen from Table 4.8, the most common process involved in problem resolution, outside of communication between the parties, was use of an internal appeal or formal complaints process (23%), followed by participation in mediation, conciliation or arbitration (15%), recourse to an Ombudsman, regulator or enforcement authority (12%), recourse to a court or tribunal (12%), police involvement (10%), involvement of a community leader or organisation (9%), involvement of a religious authority (2%) or use of an Aboriginal-led meeting (2%).

As Table 4.8 shows, in the majority of cases PULS respondents reported that they had themselves initiated the processes involved. The exception was court or tribunal process, which respondents reported they had initiated on just under half of occasions.

Table 4.8. Initiation of process by process type

	Process initiated by...							
	...the respondent		...the other party		...a 3rd party responsible for the process		...another 3rd party	
	N	%	N	%	N	%	N	%
Ombudsman, other regulator or enforcement authority	257	83.7%	10	3.2%	23	7.5%	17	5.6%
Religious authority	45	82.8%	5	9.4%	3	6.0%	1	1.8%
Internal appeal or formal complaint	466	80.5%	44	7.6%	50	8.6%	19	3.3%
Aboriginal-led meeting	37	76.0%	0	0.0%	11	22.9%	1	1.1%
Police	144	59.7%	53	21.7%	17	7.1%	28	11.5%
Community leader or organisation	125	58.8%	51	23.9%	27	12.9%	9	4.3%
Formal mediation, conciliation or arbitration	210	58.3%	70	19.4%	50	13.8%	31	8.5%
Court or Tribunal	141	49.4%	77	26.8%	55	19.3%	13	4.6%

Tables 4.9 to 4.17 set out the different processes utilised in justiciable problem resolution by problem type. Overall, these tables point to variation in the processes involved in problem resolution which broadly reflect both the nature of different problems and different processes. As indicated above, communication between the parties was commonplace in general, with the great majority of problems of all types involving this form of informal process. Internal appeals and formal complaints were most common in relation to problems concerning government payments (36%) and employment (35%) and least common in relation to problems concerning housing (18%) and fines (18%). Employment problems also saw relatively high use of mediation, conciliation or arbitration (25%), though this was most common for family related problems (33%). Mediation, conciliation and arbitration were least common in relation to problems concerning injury or illness (5%), fines (5%), and goods and services (4%). As well as frequently involving mediation, conciliation or arbitration,

4. Responses to Problems

family related problems also frequently involved court or tribunal processes (37%), linking to the high level of legal services use for family problems noted above. The other problems most associated with court or tribunal process – debt or money (18%) and business or investment property (17%) – were less than half as likely to see court or tribunal involvement. The problems least associated with court or tribunal process – goods and services (3%) and injury or illness (4%) – were only around one-tenth as likely to see court or tribunal involvement. Family problems were also associated with the involvement of an Ombudsman, regulator or enforcement authority (19%), with only problems concerning government and public services (19%), government payments (20%) and debt or money (20%) doing so more often. Likewise, family related problems were by far the most likely to involve the police (39%), with this being almost unheard of for some types of problem, such as those concerning goods and services (2%). And completing this picture, family problems were most likely to involve a religious authority (10%) or Aboriginal-led meeting (9%). In contrast, there was no involvement of either of these in the case of (for religious authorities) goods and services, government payments, debt or money, and business or investment property and (for Aboriginal-led meetings) injury or illness, fines, government and public services and, again, business or investment property. Finally, the problems that most often involved a community leader or organisation were those relating to debt or money (24%), government payments (22%) and family (19%). The involvement of a community leader or organisation was least common for problems concerning business or investment property (1%) and goods and services (2%).

As suggested by the above findings, family problems were the most likely to involve processes (excluding communication between the parties), doing so on 63% of occasions (n=163) and the most likely to involve multiple processes – with only 21% of family problems involving process utilising only one process (n=35) and 25% involving five or more (n=41).

Table 4.9. Communication between parties by problem type

Problem type	Yes		No	
	N	%	N	%
Goods and services	602	90.5%	63	9.5%
Housing	320	85.1%	56	14.9%
Family	211	81.2%	49	18.8%
Injury or illness	71	76.3%	22	23.7%
Employment	240	87.0%	36	13.0%
Government payments	150	80.6%	36	19.4%
Fines	152	68.5%	70	31.5%
Government and public services	118	79.2%	31	20.8%
Debt or money	122	76.7%	37	23.3%
Business or investment property	78	87.6%	11	12.4%

Table 4.10. Use of internal appeal or formal complaint process by problem type

Problem type	Yes		No	
	N	%	N	%
Goods and services	129	19.4%	537	80.6%
Housing	66	17.6%	310	82.4%
Family	64	24.7%	195	75.3%
Injury or illness	19	20.7%	73	79.3%
Employment	96	34.7%	181	65.3%
Government payments	66	35.5%	120	64.5%
Fines	40	18.1%	181	81.9%
Government and public services	42	28.2%	107	71.8%
Debt or money	41	25.6%	119	74.4%
Business or investment property	17	18.9%	73	81.1%

4. Responses to Problems

Table 4.11. Mediation, conciliation or arbitration by problem type

Problem type	Yes		No	
	N	%	N	%
Goods and services	29	4.4%	637	95.6%
Housing	51	13.6%	325	86.4%
Family	86	33.2%	173	66.8%
Injury or illness	5	5.4%	88	94.6%
Employment	69	25.0%	207	75.0%
Government payments	41	22.0%	145	78.0%
Fines	11	5.0%	211	95.0%
Government and public services	15	10.0%	135	90.0%
Debt or money	35	21.9%	125	78.1%
Business or investment property	21	23.3%	69	76.7%

Table 4.12. Involvement of Ombudsman, regulator or enforcement authority by problem type

Problem type	Yes		No	
	N	%	N	%
Goods and services	55	8.3%	611	91.7%
Housing	37	9.8%	339	90.2%
Family	49	18.9%	210	81.1%
Injury or illness	7	7.5%	86	92.5%
Employment	40	14.5%	236	85.5%
Government payments	37	19.9%	149	80.1%
Fines	14	6.3%	207	93.7%
Government and public services	29	19.3%	121	80.7%
Debt or money	32	20.0%	128	80.0%
Business or investment property	8	8.9%	82	91.1%

Table 4.13. Court or tribunal involvement by problem type

Problem type	Yes		No	
	N	%	N	%
Goods and services	17	2.6%	649	97.4%
Housing	34	9.0%	342	91.0%
Family	95	36.7%	164	63.3%
Injury or illness	4	4.3%	89	95.7%
Employment	34	12.3%	242	87.7%
Government payments	11	11.8%	164	88.2%
Fines	17	7.7%	204	92.3%
Government and public services	17	11.4%	132	88.6%
Debt or money	29	18.1%	131	81.9%
Business or investment property	15	16.9%	74	83.1%

Table 4.14. Police involvement by problem type

Problem type	Yes		No	
	N	%	N	%
Goods and services	12	1.8%	654	98.2%
Housing	38	10.1%	338	89.9%
Family	102	39.4%	157	90.6%
Injury or illness	10	10.9%	82	89.1%
Employment	18	6.5%	258	93.5%
Government payments	17	9.1%	169	90.9%
Fines	16	7.2%	205	92.8%
Government and public services	7	4.7%	143	95.3%
Debt or money	18	11.3%	141	88.7%
Business or investment property	3	3.4%	86	96.6%

Table 4.15. Involvement of community leader or organisation by problem type

Problem type	Yes		No	
	N	%	N	%
Goods and services	11	1.7%	654	98.3%
Housing	25	6.6%	352	93.4%
Family	49	18.9%	210	81.1%
Injury or illness	3	3.2%	90	96.8%
Employment	9	3.3%	267	96.7%
Government payments	41	22.0%	145	78.0%
Fines	13	5.9%	209	94.1%
Government and public services	22	14.8%	127	85.2%
Debt or money	38	23.8%	122	76.3%
Business or investment property	1	1.1%	89	98.9%

Table 4.16. Involvement of religious authority by problem type

Problem type	Yes		No	
	N	%	N	%
Goods and services	0	0.0%	666	100.0%
Housing	6	1.6%	370	98.4%
Family	26	10.0%	233	90.0%
Injury or illness	1	1.1%	92	98.9%
Employment	9	3.3%	267	96.7%
Government payments	0	0.0%	186	100.0%
Fines	5	2.3%	217	97.7%
Government and public services	7	4.7%	143	95.3%
Debt or money	0	0.0%	160	100.0%
Business or investment property	0	0.0%	90	100.0%

Table 4.17. Involvement of Aboriginal-led meeting by problem type

Problem type	Yes		No	
	N	%	N	%
Goods and services	2	0.3%	664	99.7%
Housing	4	1.1%	372	98.9%
Family	23	8.8%	237	91.2%
Injury or illness	0	0.0%	93	100.0%
Employment	2	0.7%	275	99.3%
Government payments	14	7.5%	172	92.5%
Fines	0	0.0%	221	100.0%
Government and public services	0	0.0%	149	100.0%
Debt or money	5	3.1%	155	96.9%
Business or investment property	0	0.0%	90	100.0%

Service Use More Generally

Independently of any legal problems identified in the PULS, PULS respondents were asked whether they had obtained assistance from a lawyer or legal services at any point in last two years, including whether they had used a Community Legal Centre, the Victorian Aboriginal Legal Service, and Victoria Legal Aid. Of 6,008 survey respondents, 815 (13.6%) indicated that they had used a lawyer that they paid for in the past two years, 416 (6.9%) a lawyer that was free, 177 (2.9%) Victoria Legal Aid, 150 (2.5%) a Community Legal Centre, and 28 (0.5%) the Victorian Aboriginal Legal Service. 293 of 6,008 (4.9%) respondents indicated that they had been involved in a court or tribunal process or hearing in the last two years.

Consistent with previous legal needs surveys, including previous LAW Survey findings, these findings once again demonstrate the relatively infrequent use of lawyers, and involvement in any court of tribunal process or hearing, amongst the general population, notwithstanding the substantial number of services provided by private lawyers and public legal assistance, and matters handled by courts and tribunals.[90]

Bushfires and the Response to Problems

Respondents whose work or home life was affected by the 2019-2020 bushfires were far less likely to have handled their justiciable problems alone and far more likely to have obtained legal advice, as shown in Figure 4.5.

Not surprisingly, those affected by bushfires were consequently more likely to characterise their justiciable problems as legal, with 42 per cent of those affected considering their problems legal, compared to 33 per cent of other respondents. Those affected by bushfires also differed from other respondents in their use of people and processes, both formal and informal to resolve their problems, as illustrated in Figure 4.6.

90 Pleasence et al. (2014).

Figure 4.5. The broad problem-solving strategy adopted by those affected and those unaffected by the 2019-2020 bushfires
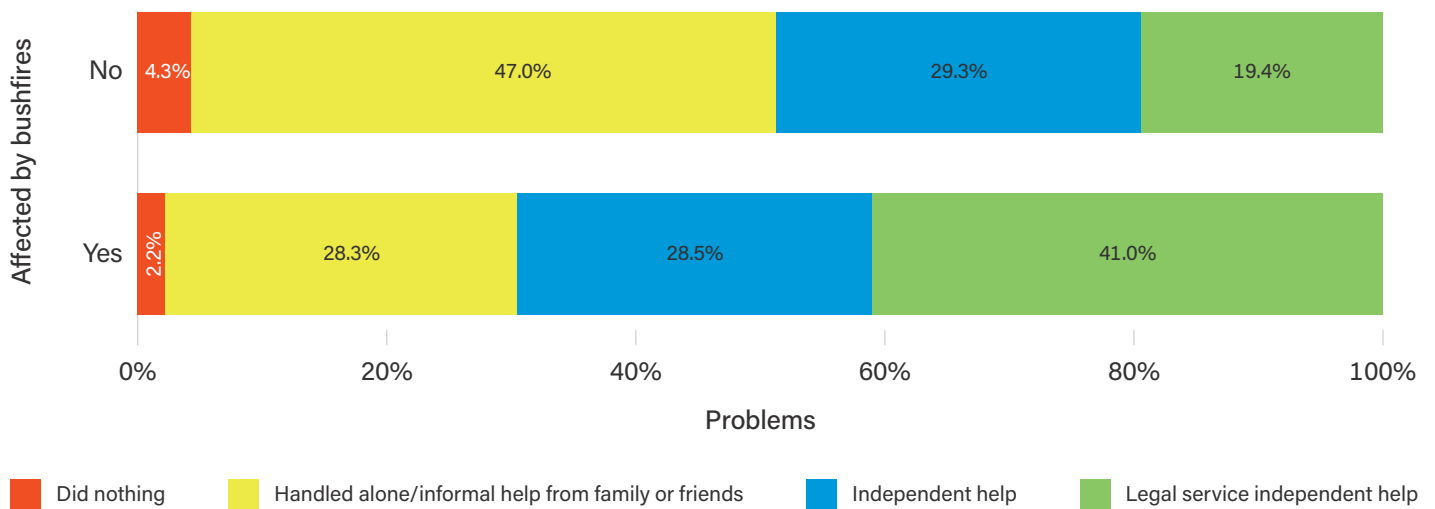
Figure 4.6. Things and places involved in attempting to resolved justiciable problems for those affected and those unaffected by the 2019-2020 bushfires
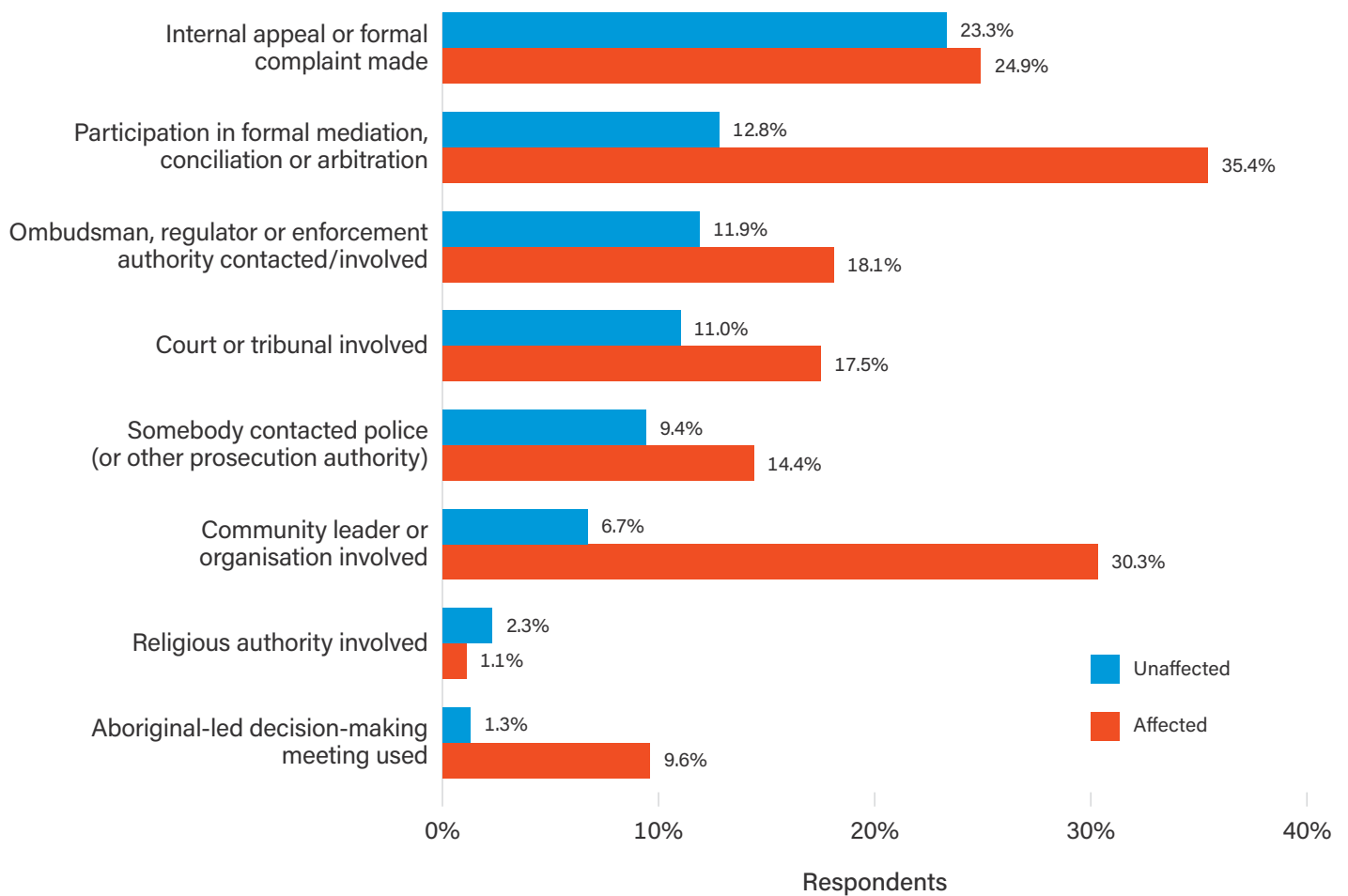
5. Problem Outcomes

This chapter describes how justiciable problems conclude. It explores the length of time it takes to resolve problems, along with the sociodemographic factors that influence this. It details the form of problem outcomes. It also reports on people's perceptions of problem outcomes.

Problem Resolution

Of 2,476 problems reported through the Public Understanding of Law Survey (PULS), 54% had been resolved by the time of interview (Figure 5.1). However, 29% were ongoing, and a number of others were described as persisting despite all parties having given up trying to resolve them (13%) or being too early to form a judgment on (5%).

Figure 5.1. Whether justiciable problems were over or ongoing at the time of interview
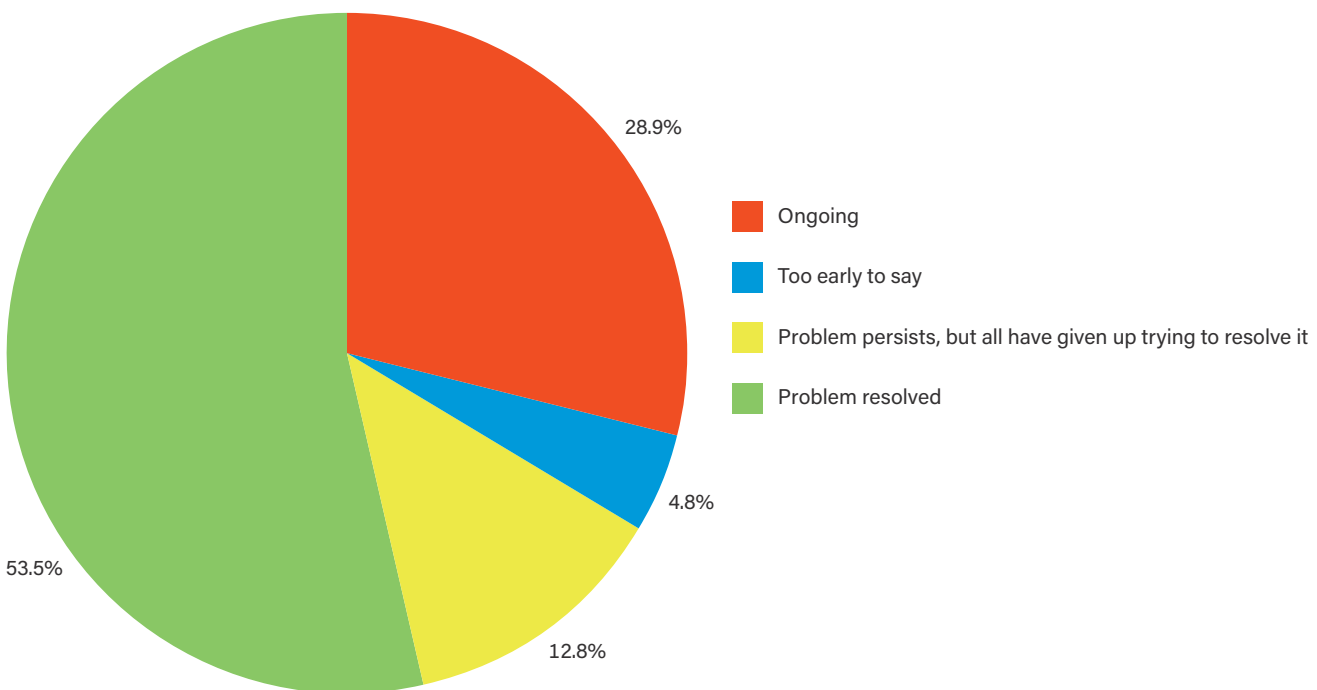
Table 5.1 shows the relationship between problem type and problem conclusion. Evidently, some problem types, such as those relating to goods and services or fines, were far more likely to have concluded by the time of interview. Others, such as those related to government and public services and family were far more likely to be ongoing, while a particularly high percentage of employment problems persisted despite parties having given up efforts to resolve them.

5. Problem Outcomes

Previous research has demonstrated some problems (and problem types) are recalled better or more often than others (Pleasence, Balmer and Tam, 2009) and this may contribute to the differences in Table 5.1. Nonetheless, there were marked variations in problem conclusion by problem type, which are further explored in the section on problem duration below.

Table 5.1. Whether justiciable problems of different types were over or ongoing at the time of interview

(colours illustrate groups under (green) or over represented (red) for each conclusion category)

Broad problem type	Problem conclusion							
	Ongoing		Too early to say		Problem persists, but all have given up trying to resolve it		Problem resolved	
	N	%	N	%	N	%	N	%
Goods and services	98	14.7%	18	2.7%	72	10.8%	478	71.9%
Housing	108	28.8%	29	7.8%	33	8.8%	205	54.6%
Family	130	50.1%	6	2.5%	27	10.4%	96	37.0%
Injury	35	37.7%	6	6.8%	8	8.2%	44	47.3%
Employment	79	28.6%	8	2.9%	92	33.3%	97	35.2%
Government payments	70	37.4%	5	2.9%	32	17.2%	79	42.5%
Fines	38	17.2%	20	8.8%	6	2.6%	158	71.4%
Government and public services	69	45.9%	8	5.5%	20	13.6%	52	35.0%
Debt or money	63	39.3%	6	4.0%	21	13.2%	69	43.5%
Business or investment property	27	30.4%	11	12.8%	6	7.1%	45	49.7%

Manner of conclusion

For those problems that had concluded, Table 5.2 sets out the manner in which respondents reported the problems to have concluded.

Table 5.2. The manner in which problems concluded

How problem resolved	Yes	
	N	%
Court or tribunal judgment	77	5.8%
Decision or intervention by another formal authority	49	3.7%
Mediation, conciliation or arbitration	27	2.0%
Action by another third party	74	5.6%
Agreement between the parties	551	41.6%
The other party independently doing what was wanted	151	11.4%
Respondent independently doing what other party wanted	86	6.5%
Problem sorted itself out	186	14.1%
Moved away from problem (e.g. moved home, changed job)	123	9.3%

The most common route to problem resolution was negotiation and agreement between the parties (42%), followed by problems simply sorting themselves out (14%) and the other party independently doing what the respondent wanted (11%). As has been found the world over, a relatively small number of problems concluded through a court or tribunal judgment (6%) or other decision or intervention by another formal authority (4%).

Table 5.3 shows the manner of conclusion by problem type. Colours illustrate forms of resolution under or over-represented across problem types. For example, agreement between parties was most common (red) for problems with goods and services, and least common for debt or money problems. Turning to individual problem types, the relatively high rate of court and tribunal process in relation to family related problems (Chapter 4) is reflected in the relatively high rate of such problems concluding through court or tribunal decisions (31%). The only other problem types which saw court or tribunal decisions in more than 10% of cases were those concerning government payment (15%) and business or investment property (14%). Just 3 of the 478 concluded problems concerning goods or services were concluded through a court or tribunal decision. Family related problems were also among those most likely to have concluded through the decision or intervention of another formal authority (8%) or through mediation, arbitration or conciliation (10%). In the case of other formal authorities, this was only more common for debt or money (9%) and government and public services related problems (15%). In the case of mediation, arbitration or conciliation, this was otherwise relatively rare – only really featuring in the cases of problems concerning employment (4%) and housing (3%). Family related problems were among the least likely to conclude through agreement between the parties (26%), with only problems concerning government payments (23%) and debt or money (21%) less likely to do so.

Table 5.3. How problems concluded (of problems that were now over) by problem type

(colours illustrate forms of resolution under (green) or over represented (red) across problem types)

How problem concluded	Problem type									
	Goods and services		Housing		Family		Injury		Employment	
	N	%	N	%	N	%	N	%	N	%
Court (or tribunal) judgment	3	0.6%	6	3.1%	30	31.5%	1	1.6%	0	0.2%
Decision/intervention by another formal authority	8	1.7%	6	2.7%	8	7.9%	3	6.7%	5	4.8%
Mediation, conciliation or arbitration	3	0.6%	7	3.3%	10	10.3%	1	3.2%	4	3.7%
Action by another third party	15	3.0%	21	10.0%	7	7.5%	4	9.9%	6	6.0%
Agreement between respondent and other party	278	58.1%	79	38.7%	25	26.0%	20	44.7%	30	30.5%
Other party independently doing what respondent wanted	69	14.5%	34	16.4%	1	0.6%	3	6.3%	3	3.3%
Respondent independently doing what the other party wanted	15	3.2%	14	6.8%	2	1.7%	0	0.0%	6	5.9%
Problem sorted itself out	44	9.2%	16	8.0%	5	5.4%	8	18.1%	5	4.8%
Moved away from problem (e.g. moved home, changed job)	43	9.0%	22	10.9%	9	9.0%	4	9.4%	40	40.8%

	Government payments		Fines		Government and public services		Debt or money		Business or investment property	
	N	%	N	%	N	%	N	%	N	%
Court (or tribunal) judgment	12	15.1%	12	7.5%	1	2.7%	6	8.7%	6	12.4%
Decision/intervention by another formal authority	0	0.0%	6	3.7%	8	15.3%	6	8.9%	0	0.0%
Mediation, conciliation or arbitration	0	0.3%	1	0.5%	0	0.0%	1	1.0%	0	0.7%
Action by another third party	2	2.4%	0	0.0%	4	8.5%	13	18.2%	2	4.9%
Agreement between respondent and other party	18	23.1%	54	34.1%	15	27.8%	15	22.3%	17	39.1%
Other party independently doing what respondent wanted	17	21.7%	11	6.7%	4	7.3%	2	2.5%	8	17.4%
Respondent independently doing what the other party wanted	7	8.7%	38	24.1%	3	5.5%	0	0.0%	2	4.1%
Problem sorted itself out	20	25.7%	36	22.5%	17	31.9%	27	38.4%	8	19.0%
Moved away from problem (e.g. moved home, changed job)	2	3.0%	1	0.9%	1	1.0%	0	0.0%	1	2.3%

Debt or money (18%) and housing (16%) related problems were the most likely to conclude through action by another third party. Housing problems were also associated with the other party acting independently to do what respondents wanted (16%), although problems concerning business or investment property (17%) and government payments (22%) more often involved this voluntary form of conclusion. Problems concerning fines most often saw respondents simply do what the other party wanted (24%), with problems concerning government payments the next most likely to see this (9%).

A worrying 41% of concluded employment problems resolved through respondents 'moving away' from the problem. This was almost four times the rate for housing problems (11%) and more than four times the rate for problems concerning family (9%), injury or illness (9%) and goods or services (9%).

Problem Duration

Determining how long justiciable problems last is not as simple as calculating the length of concluded problems. While this has been the approach of many legal needs surveys in the past, only considering concluded problems when calculating duration will inevitably lead to underestimation of how long problems last.[91] Ongoing problems yield important duration information, and many of these problems endure for some time. To correctly understand and model how long problems last, ongoing problems (at the time of interview) must be included and accounted for in analysis. One solution is to fit a discrete-time event history model (Singer and Willett, 1993[92]) with problem conclusion being our 'event' and this event modelled as a function of problem duration (in discrete month units). The model estimates the probability of a problem ending in any given month, which in turn can be used to produce a 'survival function' of the percentage of problems that would be expected to remain ongoing (or survive) over time (e.g. the percentage of problems that are still ongoing after 12 months).

Figure 5.2 shows the percentage of PULS justiciable problems that remained ongoing over time (in months, following problem onset). As can be seen, around 40% of all problems concluded within six months, and just over 55% after a year. After three years, around 30% were still ongoing, with just under 30% after five years. So, while many civil justice problems resolved quickly, a sizable minority tended to last far longer and became progressively less likely to resolve in any given month the longer they lasted.

Figure 5.2. Duration of justiciable problems
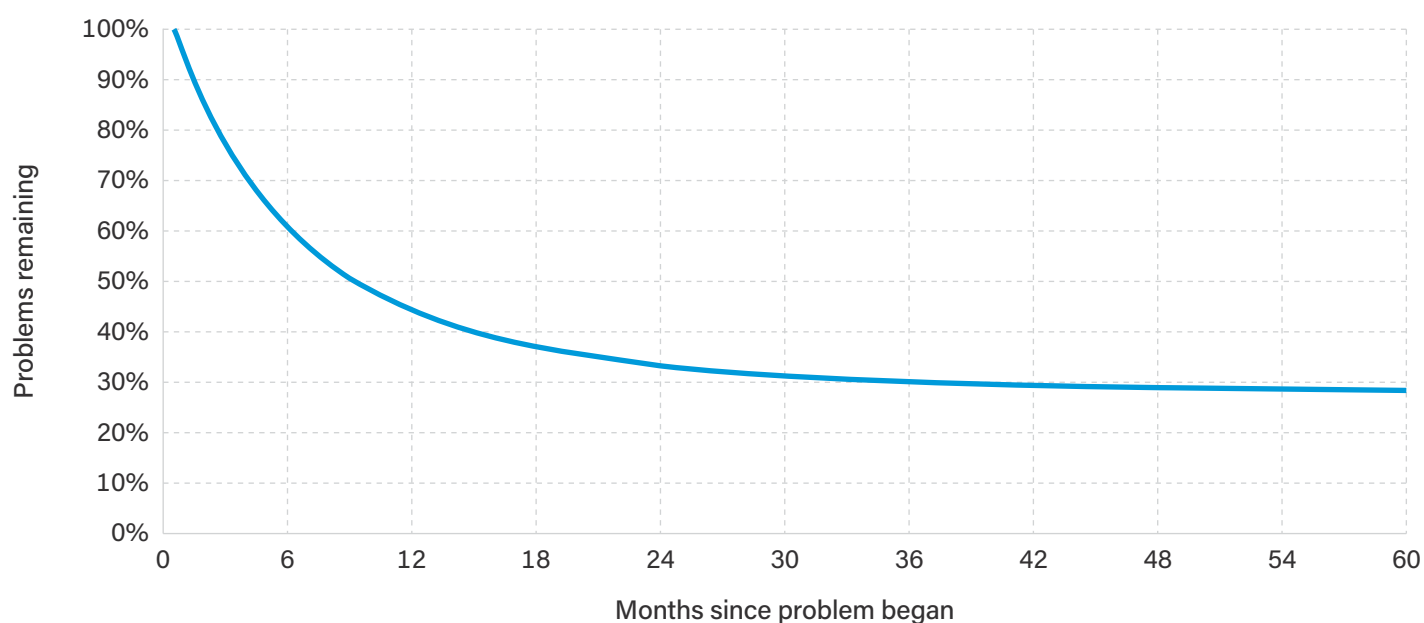
91 Problems are compounded by differential rates of memory decay (how well or often problems are recalled) across different problem types, or between different strategies (Pleasence, Balmer and Tam, 2009) which add to the problems associated with only looking at concluded problems.
92 For use of similar models in a legal needs survey context see Balmer et al. (2010); Patel, Balmer and Pleasence (2012) and Pleasence, Balmer and Denvir (2015).

Previous legal needs survey analysis has also shown problem duration to vary significantly by type of problem.[93] This was also the case for problems in the PULS, with significant variation as shown in Figure 5.3. Problems associated with money or debt, injury, government and public services, and particularly family tended to last longer. In contrast problems related to goods and services and particularly fines were most likely to end sooner, with typically shorter duration.

Figure 5.3. Duration of justiciable problems by broad problem type
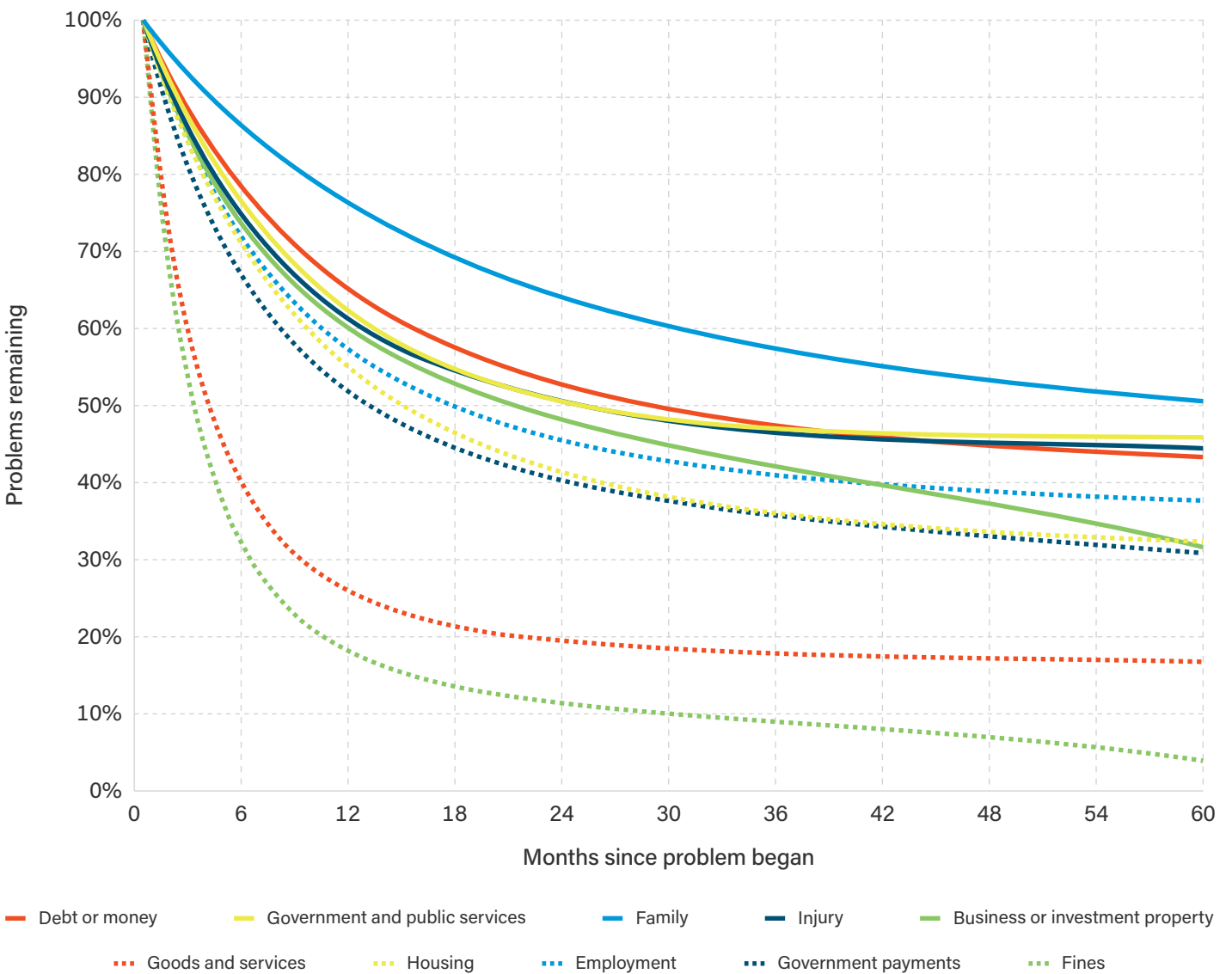
93 Including studies such as Patel, Balmer and Pleasence (2012) and Pleasence, Balmer and Denvir (2015) adopting a similar statistical approach

Table 5.4 reinterprets the models illustrated in Figure 5.3 showing the percentage of problems of different types ongoing after 1, 3, 6, 12, 24, 36 and 60 months.

Table 5.4. How long problems of different types lasted

Problem type	Percentage of problems ongoing after (months)						
	1	3	6	12	24	36	60
Goods and services	79.6%	55.4%	38.0%	25.4%	19.3%	17.8%	16.7%
Housing	93.0%	81.6%	69.2%	54.2%	41.1%	35.9%	32.3%
Family	97.1%	91.9%	85.4%	75.6%	63.7%	57.1%	50.5%
Injury	93.8%	83.9%	73.2%	60.6%	50.2%	46.6%	44.4%
Employment	93.0%	81.9%	70.2%	56.6%	45.2%	40.9%	37.6%
Government payments	91.3%	78.2%	65.1%	51.1%	40.0%	35.6%	30.8%
Fines	75.7%	48.3%	30.1%	17.6%	11.3%	8.9%	3.8%
Government and public services	94.6%	85.4%	74.9%	61.5%	50.2%	46.9%	45.9%
Debt or money	95.0%	86.6%	76.9%	64.4%	52.5%	47.3%	43.4%
Business or investment property	93.4%	83.0%	72.1%	59.4%	47.8%	41.9%	31.4%
All Problems	89.3%	73.4%	58.4%	43.3%	33.1%	30.0%	28.3%

Problem duration was also explored for different social, demographic and geographic groups in the PULS, with the percentage of problems of different types ongoing after 1, 3, 6, 12, 24, 36 and 60 months shown in Table 5.5.

5. Problem Outcomes

Table 5.5. How long problems lasted for different social, demographic and geographic groups[94]

(colours illustrate higher (red) or lower (green) for each month category across social and demographic groups)

		Percentage of problems ongoing after (months)						
		1	3	6	12	24	36	60
Age group	18-24	82.6%	60.4%	43.0%	29.4%	22.7%	21.3%	20.8%
	25-34	86.3%	67.0%	49.9%	33.9%	24.1%	21.3%	19.8%
	35-44	87.9%	70.9%	55.7%	41.8%	33.4%	31.3%	30.3%
	45-54	91.1%	77.3%	63.1%	47.5%	35.3%	31.0%	28.2%
	55-64	92.4%	80.2%	67.5%	52.7%	40.6%	36.1%	33.0%
	65+	89.9%	75.0%	60.9%	46.8%	37.5%	34.8%	33.5%
Sex at birth	Male	88.6%	72.0%	56.7%	41.8%	32.2%	29.6%	28.2%
	Female	89.9%	74.7%	60.0%	44.7%	33.9%	30.5%	28.5%
Sexual orientation	Straight (heterosexual)	89.1%	73.1%	58.0%	42.9%	32.8%	29.8%	28.2%
	Gay, lesbian, bisexual, other term	91.6%	78.2%	64.3%	48.4%	35.5%	30.6%	27.0%
Gender	Man or male	88.4%	71.7%	56.4%	41.7%	32.3%	29.8%	28.5%
	Woman or female	89.9%	74.8%	60.1%	44.8%	33.9%	30.5%	28.5%
Aboriginal or Torres Strait Islander	No	89.2%	73.2%	58.1%	42.9%	32.6%	29.5%	27.8%
	Yes	92.2%	81.6%	72.4%	64.1%	58.7%	56.1%	43.7%
Main language spoken	English	89.9%	74.7%	60.0%	45.0%	34.5%	31.2%	29.4%
	Other	86.1%	67.2%	51.3%	37.2%	28.6%	25.8%	23.3%
Born in Australia	Yes	90.1%	75.1%	60.6%	45.4%	34.7%	31.3%	29.3%
	No	87.1%	68.9%	53.0%	38.4%	29.8%	27.6%	26.7%
Family status	Married, children	85.6%	65.9%	48.8%	33.8%	25.2%	23.1%	22.2%
	Married, no children	89.2%	73.2%	58.0%	42.8%	32.5%	29.4%	27.7%
	De facto, children	89.3%	73.7%	59.3%	45.2%	36.0%	33.2%	31.5%
	De facto, no children	86.9%	68.9%	53.2%	39.3%	31.5%	29.7%	28.9%
	Single, children	92.0%	79.7%	67.4%	54.3%	44.5%	41.2%	39.0%
	Single, no children	91.2%	77.5%	63.7%	48.5%	36.9%	33.0%	30.5%
Carer	No	88.9%	72.6%	57.2%	41.9%	31.6%	28.6%	26.9%
	Yes	91.8%	79.3%	66.8%	53.3%	43.6%	40.5%	38.8%
Work	Working - Full-time	88.0%	70.5%	54.3%	38.6%	28.3%	25.3%	23.7%
	Working - Part-time or occasional	88.5%	71.8%	56.3%	41.3%	31.6%	28.8%	27.3%
	Not working - seeking work	91.1%	78.0%	65.4%	52.8%	44.4%	42.1%	40.9%
	Not working - health	96.6%	90.6%	83.5%	73.6%	63.1%	58.0%	53.4%
	Not working - home/family/caring	89.9%	75.2%	61.5%	48.1%	39.0%	35.9%	33.4%
	Not working - retired	89.9%	74.8%	60.3%	45.8%	35.9%	33.0%	31.5%

94 The table does not include 'prefer not to say' for sexual orientation, 'non-binary or other term' for gender, 'not working – education' and 'not working – other' for work, and 'prefer not to say' for income, where small numbers inhibited problem duration modelling. Findings for Aboriginal and Torres Strait Islanders are retained but should be treated with caution due to relatively small numbers. The 'years since arrival' variable is also excluded due to inconsistencies in modelling for the 'arrived in the past five years' group.

		Percentage of problems ongoing after (months)						
		1	3	6	12	24	36	60
Highest education	Year 9/Form 3 or below	92.5%	80.9%	69.5%	57.4%	48.9%	46.4%	45.2%
	Year 10/Form 4/Intermediate	92.9%	81.7%	69.8%	56.2%	45.2%	41.2%	38.7%
	Year 11/Form 5/Leaving	92.3%	80.3%	68.0%	54.4%	43.9%	40.2%	37.8%
	Year 12/Form 6/VCE/Matriculation	88.4%	71.4%	55.6%	40.0%	29.7%	26.7%	25.2%
	Trade/Vocational Certificate (Cert I-IV)	89.7%	74.5%	60.0%	45.4%	35.5%	32.6%	31.1%
	Diploma/Advanced Diploma	89.2%	73.3%	58.4%	43.7%	34.1%	31.4%	30.0%
	Bachelor Degree (inc. with Honours)	87.8%	70.2%	53.9%	38.1%	27.9%	25.0%	23.5%
	Postgraduate Award	87.7%	70.2%	54.4%	39.4%	29.9%	27.1%	25.4%
Geography	Major Cities	88.1%	71.0%	55.3%	40.4%	31.0%	28.4%	27.1%
	Inner Regional	91.0%	77.1%	63.2%	48.2%	36.9%	33.1%	30.8%
	Outer Regional and Remote	93.7%	83.5%	72.3%	58.7%	46.4%	41.3%	37.2%
Long-term illness or disability	No	87.5%	69.5%	53.1%	37.6%	27.7%	25.0%	23.6%
	Yes	92.6%	81.0%	68.9%	55.2%	44.3%	40.4%	38.0%
Mental distress (K6)	None or low	87.1%	68.8%	52.4%	37.1%	27.7%	25.1%	23.9%
	Moderate	91.2%	77.6%	64.0%	49.4%	38.4%	34.8%	32.6%
	Severe	94.7%	86.0%	76.1%	63.4%	51.5%	46.5%	42.6%
Gross annual household income	Quintile 1 - $0 to $39,988	92.7%	81.1%	69.0%	55.2%	44.0%	40.0%	37.4%
	Quintile 2 - $39,989 to $70,564	90.9%	76.9%	62.8%	47.4%	35.7%	31.6%	29.1%
	Quintile 3 - $70,565 to $110,292	87.3%	69.2%	53.0%	37.8%	28.4%	25.9%	24.6%
	Quintile 4 - $110,293 to $165,256	88.7%	72.1%	56.4%	40.7%	30.0%	26.6%	24.6%
	Quintile 5 - $165,256 or more	85.0%	64.9%	48.2%	34.1%	26.6%	24.9%	24.3%
Unable to eat, heat or cool home	No	88.8%	72.3%	56.8%	41.5%	31.3%	28.3%	26.7%
	Yes	95.3%	87.6%	78.8%	67.8%	57.6%	53.4%	50.2%
Low-income government payments	No	88.2%	71.2%	55.4%	40.1%	30.2%	27.4%	25.9%
	Yes	91.2%	77.7%	64.2%	49.7%	38.9%	35.3%	33.1%

5. Problem Outcomes

Problems tended to last longer for older survey respondents while non-English speakers tended to report somewhat shorter duration problems. Problem duration was related to respondent's work, with longer problem duration among those not working and particularly those seeking work and those not working because of their health. Duration was also related to family status, with problems reported by single respondents with children lasting a particularly long time. With respect to educational qualifications, problems lasted longest for those with a highest level of 'Year 9/Form 3 or below' with problem duration generally decreasing with increasing educational qualifications. Problems reported by those in receipt of low-income government payments and those in the lowest income quintile also tended to last longer,

Geography was also related to problem duration. Compared to problems reported by those in major cities, those in inner regional areas reported problems lasting slightly longer, while those in outer regional and remote areas reported problems lasting significantly longer. Problems reported by Aboriginal and Torres Strait Islanders also tended to last longer, though should be treated with some caution due to the relatively small number of problems on which the analysis was based. Both illness and disability and mental distress were strongly related to problem duration, with problems lasting longer for those reporting a long-term illness or disability and particularly those reporting severe mental distress. Whether or not respondents were able to eat, heat or cool your home was also a powerful determinant of problem duration. Where respondents were unable to eat, heat or cool their own home, their problems lasted significantly longer.

Figures 5.4–5.7 show the survival function (problems remaining ongoing over time) for respondents in different geographic locations, by long-term illness or disability, mental distress and ability to eat, heat or cool your own home respectively.

Figure 5.4. Duration of justiciable problems by geography
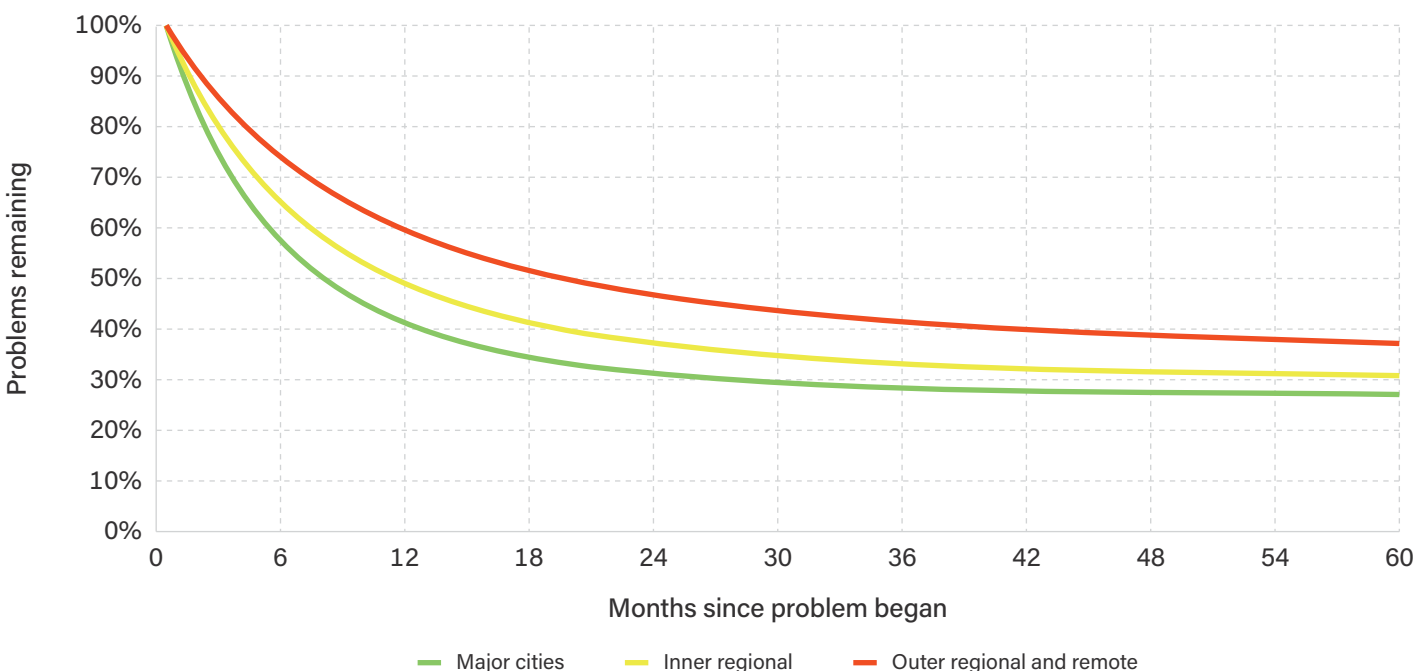
Figure 5.5. Duration of justiciable problems by whether or not respondents reported a long-term illness or disability

x-axis: Months since problem began
y-axis: Problems remaining

Legend: No illness or disability — Illness or disability
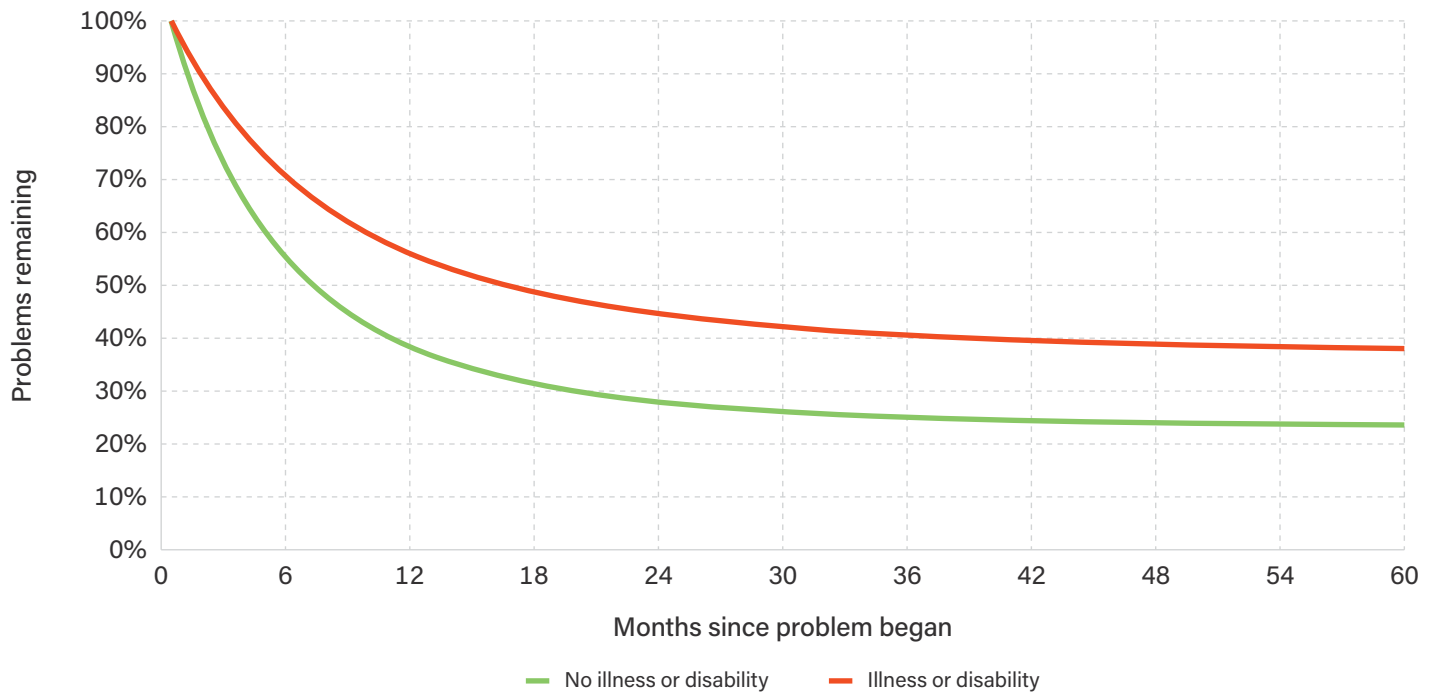
Figure 5.6. Duration of justiciable problems by respondent's mental distress (K6 scale)

x-axis: Months since problem began
y-axis: Problems remaining

Legend: None or low — Moderate — Severe
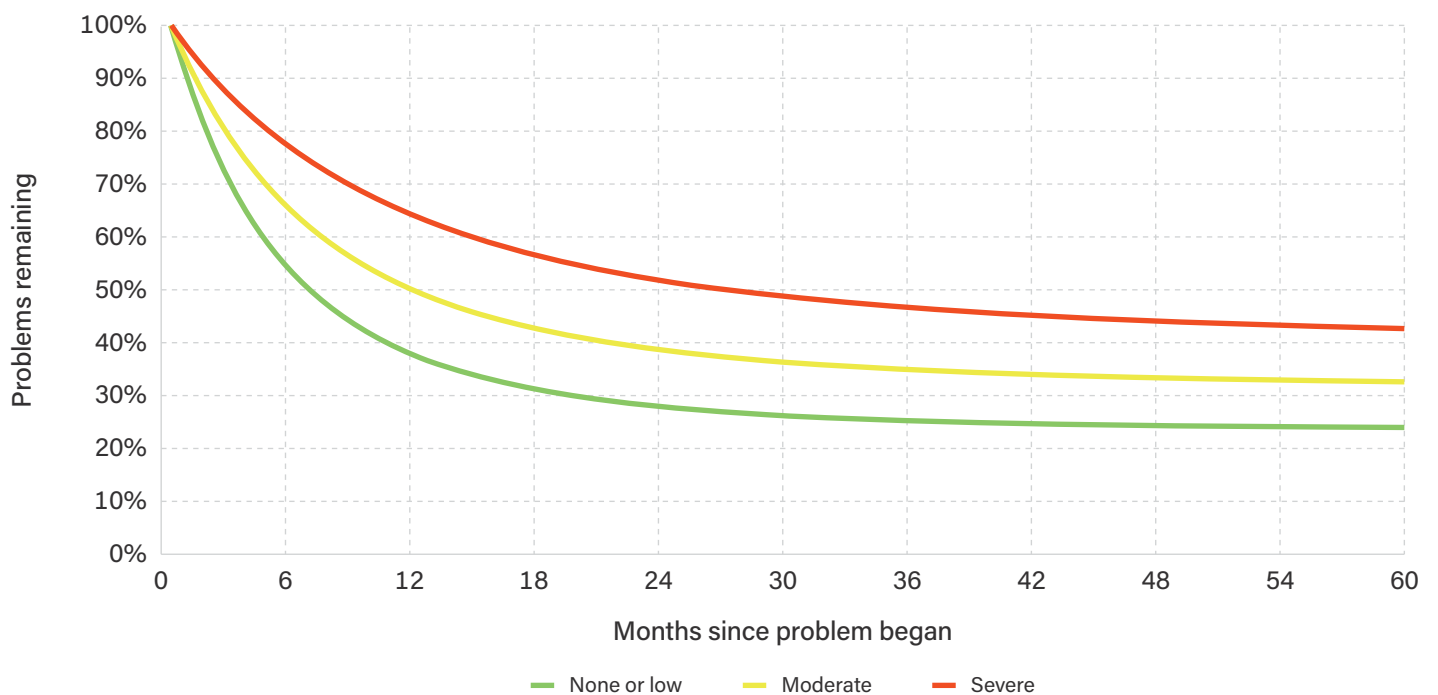
Figure 5.7. Duration of justiciable problems by whether or not respondents were able to eat, heat or cool their home
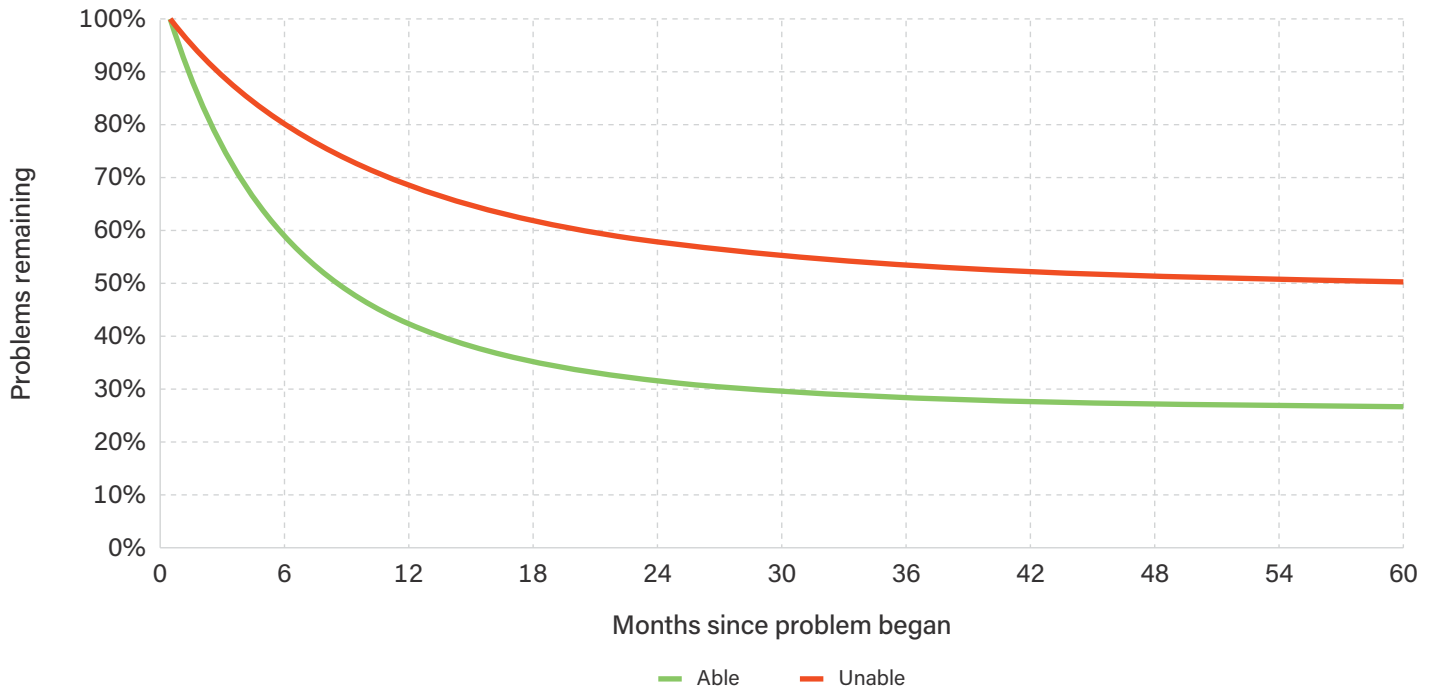
Finally, Figure 5.8 shows the relationship between problem duration and respondent's assessments of problem severity, which as discussed previously were on a scale from one to ten, where one represented the least serious type of problem they could face and ten the most serious. As illustrated, how long problems lasted was strongly related to problem severity, with increasingly severe problems lasting an increasingly long time.

Figure 5.8. Duration of justiciable problems by respondent's assessments of problem severity
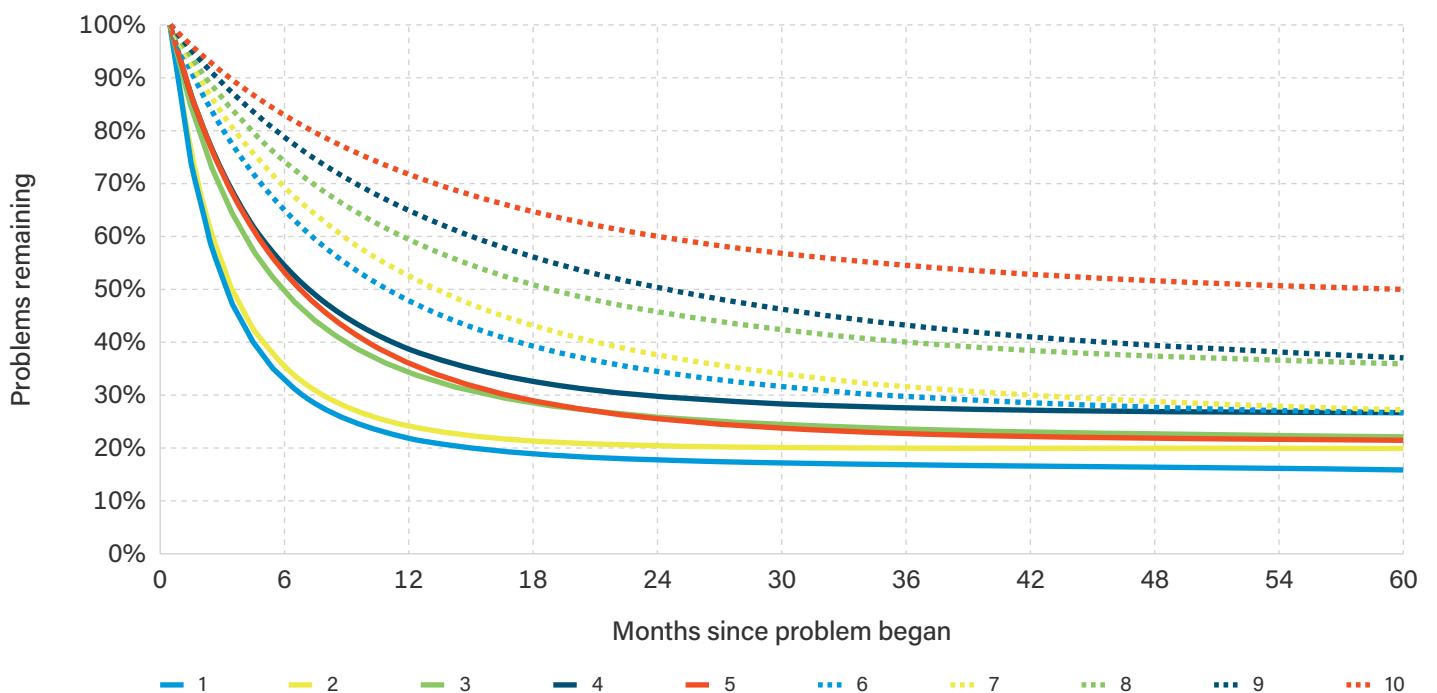
Perceptions of Fairness and Happiness with Outcomes, Process and Progress

Concluded problems

For problems that were resolved or that all parties had given up efforts to resolve, respondents were asked whether or not they felt the outcome of the problem was basically fair to everybody concerned. Of 1,642 problems, respondents felt that 61% (n=1,005) had resolved in a manner fair to everybody concerned, leaving 39% (n=636) which were considered to have resolved in a manner not fair to everybody concerned. Respondents were also asked whether they were happy with problem outcomes. Responses are illustrated in Figure 5.9. Just under two-thirds of respondents were happy with outcomes (in part or entirely), with just over one-third not happy (not really or not at all).

Figure 5.9. Extent to which respondents were happy with the outcome of their problem (for problems which were resolved or where all parties had given up further efforts to resolve the problem)
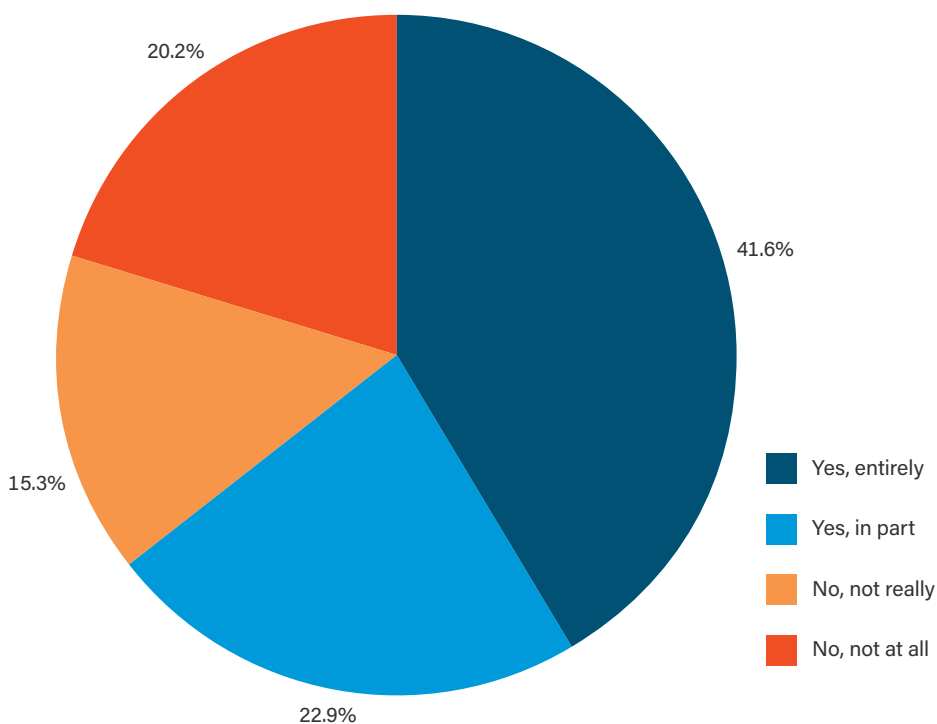
5. Problem Outcomes

Regardless of the outcome of the problem, respondents were also asked whether they felt that the process through which the outcome was reached was fair to everybody concerned. Respondents felt that the process was basically fair to everybody concerned on 54% of occasions (n=886), leaving 46% of occasions on which they felt the resolution process was not fair (n=754).

There was a significant degree of correspondence between people's perceptions of outcome and process fairness. However, as Table 5.6 shows, there were a relatively small number of people who regarded the problem resolution process as fair, but not the outcome, and a larger number of people who regarded outcomes as fair despite regarding processes as unfair.

The correspondence between people's perceptions of outcome and process fairness is also evident from Table 5.7, which sets out these perceptions by problem type. Notable in this table is how perceptions vary considerably by problem type, with processes and outcomes in problems concerning employment viewed quite negatively compared to, say, problems concerning goods and services.

Table 5.8 shows that there was less difference in perceptions by overall problem resolving strategy, although there was a suggestion that people were least happy when they did nothing and happiest when they handled problems alone or made use of legal services.

Finally, Table 5.9 shows perceptions by the processes used in problem resolution. As can be seen, those who communicated with the other side were more positive than, particularly, those whose problems involved the police or who made use of an internal appeal or formal complaint process. The use of an Ombudsman, regulator, enforcement authorities or mediation, conciliation or arbitration was also associated with more positive perceptions of process and outcome fairness. Use of courts sat somewhere in the middle.

Table 5.6. Relationship of perceptions of fairness of process and outcome

		Was resolution process fair to everybody concerned?			
		Yes		No	
Was problem outcome fair to everybody concerned?	Yes	740	51.3%	201	13.9%
	No	78	5.4%	423	29.3%

Table 5.7. Perceptions of fairness of process and outcome by problem category

(colours illustrate problem types with a lower (red) or higher (green) percentage feeling the outcome or process was fair)

Problem type	Total concluded problems	Outcome fair	Process fair
Goods and services	550	77.0%	67.6%
Housing	238	61.4%	49.5%
Family	123	45.0%	48.8%
Injury	51	69.0%	65.2%
Employment	189	25.7%	26.5%
Government payments	111	63.3%	45.5%
Fines	164	66.0%	60.6%
Government and public services	73	45.6%	41.6%
Debt or money	90	59.6%	60.0%
Business or investment property	51	59.5%	37.2%

Table 5.8. Perceptions of fairness of process and outcome by problem resolving strategy

(colours illustrate strategy types with a lower (red) or higher (green) percentage feeling the outcome or process was fair)

Broad problem-solving strategy	Total concluded problems	Outcome fair	Process fair
Did nothing	72	52.9%	50.6%
Handled alone / Informal help from family or friends	846	65.2%	55.7%
Independent help	452	55.2%	51.2%
Legal service independent help	271	61.2%	54.5%

Table 5.9. Perceptions of fairness of process and outcome by processes involved in resolution

(colours illustrate activities/processes associated with a lower (red) or higher (green) percentage feeling the outcome or process was fair)

Activity/process	Total concluded problems	Outcome fair	Process fair
Communication with the other party	1372	63.5%	54.1%
Court or tribunal was involved	142	55.4%	49.3%
Ombudsman, regulator, enforcement authority involved or mediation, conciliation, arbitration participated in	296	66.2%	52.3%
Religious or community meeting, leader or organisation involved/used	125	58.2%	52.8%
Somebody contacted the police (or other prosecution authority)	86	40.5%	34.2%
An internal appeal or formal complaint was made	327	55.8%	45.4%

Ongoing problems

When problems were ongoing or respondents felt it was too early to say whether or not problems had concluded, they were asked the extent to which they were happy with how things were going so far. Their responses are shown in Figure 5.10. Just over two-thirds were not really or not at all happy about how efforts to resolve the problem were progressing, and just under one-third happy, either in part or entirely. It is notable that this is a very different picture to that provided in relation to problems that had been resolved, with one reason for this being that the sub-set of ongoing problems includes the difficult and intractable problems than can come to blight people's lives over many years. This is one of the reasons why it is important to not only look at resolved problems when assessing the extent to which people are able to access justice in their day-to-day lives.

Figure 5.10. Extent to which respondents were happy with ongoing attempts to resolve their problem (for problems which were ongoing or where it was too early to say whether or not the problem had concluded)
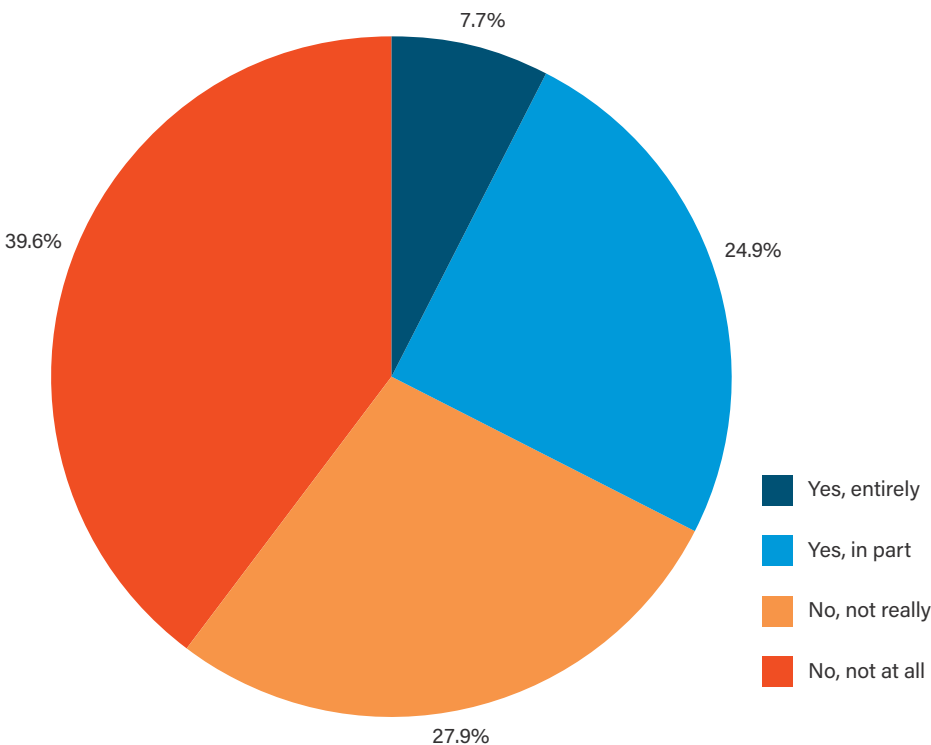
Concluded and ongoing problems combined

Looking at both concluded and ongoing problems simultaneously, by combining the variables relating to happiness with outcome and happiness with progress to date, 54% of respondents (n=1,331) reported being entirely (30%) or in part (24%) happy with how things had turned out to date. This is a lower figure than for concluded problems alone, for the reasons set out above. The remaining 46% of respondents (n=1,145) were either not really (20%) or not at all (27%) happy with how things had turned out to date.

Similar to perceptions of process and outcome fairness, significant differences were observed in happiness with progress to date by problem type (Table 5.10). Again, problems concerning employment and government and public services were viewed more negatively and problems concerning goods and services more positively. A distinct pattern was also observed in relation to problem resolution strategy (Table 5.11), where those who had taken no action to resolve problems were generally more positive than others, and those who used legal services were generally more negative than others. There were also differences in happiness with the outcome or progress of problems by processes used in resolving or attempting to resolve the problem (Table 5.12). Court or tribunal involvement and particularly the involvement of the police (or other prosecution authority) were associated with greater levels of dissatisfaction.

Table 5.10. Happiness with progress to date by problem category
(colours illustrate problem types with lower (red) or higher (green) happiness with the problem outcome or progress)

| Problem type | Happy with outcome or progress | | | | | | | |
| | Yes, entirely | | Yes, in part | | No, not really | | No, not at all | |
	N	%	N	%	N	%	N	%
Goods and services	305	45.9%	177	26.5%	85	12.8%	99	14.8%
Housing	128	34.0%	105	27.8%	54	14.4%	89	23.7%
Family	37	14.3%	53	20.6%	63	24.1%	106	41.0%
Injury	21	22.5%	27	29.6%	23	24.9%	21	23.0%
Employment	36	13.0%	55	19.8%	64	23.0%	122	44.2%
Government payments	51	27.3%	43	23.0%	37	20.1%	55	29.5%
Fines	88	39.9%	39	17.6%	55	24.8%	39	17.7%
Government and public services	27	18.3%	28	18.6%	41	27.2%	54	35.9%
Debt or money	24	14.8%	40	25.3%	35	21.7%	61	38.2%
Business or investment property	29	32.0%	18	20.3%	27	30.0%	16	17.7%

5. Problem Outcomes

Table 5.11. Happiness with progress to date by problem resolution strategy

(colours illustrate strategy types with lower (red) or higher (green) happiness with the problem outcome or progress)

Broad problem-solving strategy	Happy with outcome or progress							
	Yes, entirely		Yes, in part		No, not really		No, not at all	
	N	%	N	%	N	%	N	%
Did nothing	32	31.3%	27	26.6%	19	18.3%	24	23.7%
Handled alone / Informal help from family or friends	423	37.6%	258	22.9%	207	18.4%	238	21.1%
Independent help	188	26.0%	174	24.1%	149	20.6%	212	29.4%
Legal service independent help	103	19.6%	125	23.9%	108	20.7%	188	35.8%

Table 5.12. Happiness with progress to date by processes used in attempting to resolve the problem

(colours illustrate activities or processes associated with lower (red) or higher (green) happiness with the problem outcome or progress)

Activity/process	Happy with outcome or progress							
	Yes, entirely		Yes, in part		No, not really		No, not at all	
	N	%	N	%	N	%	N	%
Communication with the other party	630	30.5%	492	23.9%	391	18.9%	550	26.7%
Court or tribunal was involved	51	17.9%	55	19.2%	54	18.9%	126	44.1%
Ombudsman, regulator, enforcement authority involved or mediation, conciliation, arbitration participated in	110	19.7%	121	21.7%	111	19.9%	216	38.6%
Religious or community meeting, leader or organisation involved/used	49	19.6%	46	18.4%	55	22.4%	98	39.6%
Somebody contacted the police (or other prosecution authority)	41	16.8%	44	18.1%	43	17.9%	114	47.3%
An internal appeal or formal complaint was made	130	22.5%	126	21.7%	135	23.3%	188	32.5%

Bushfires and the outcome of problems

Problems reported by respondents whose work or home life was affected by the 2019-2020 bushfires were more likely to be ongoing at the time of interview,[95] with a lower percentage resolved.[96] Modelling problem duration showed that problems typically lasted longer for those affected by bushfires, as illustrated in Figure 5.11.

Figure 5.11. Duration of justiciable problems by whether or not their work or home life was affected by the 2019-2020 bushfires
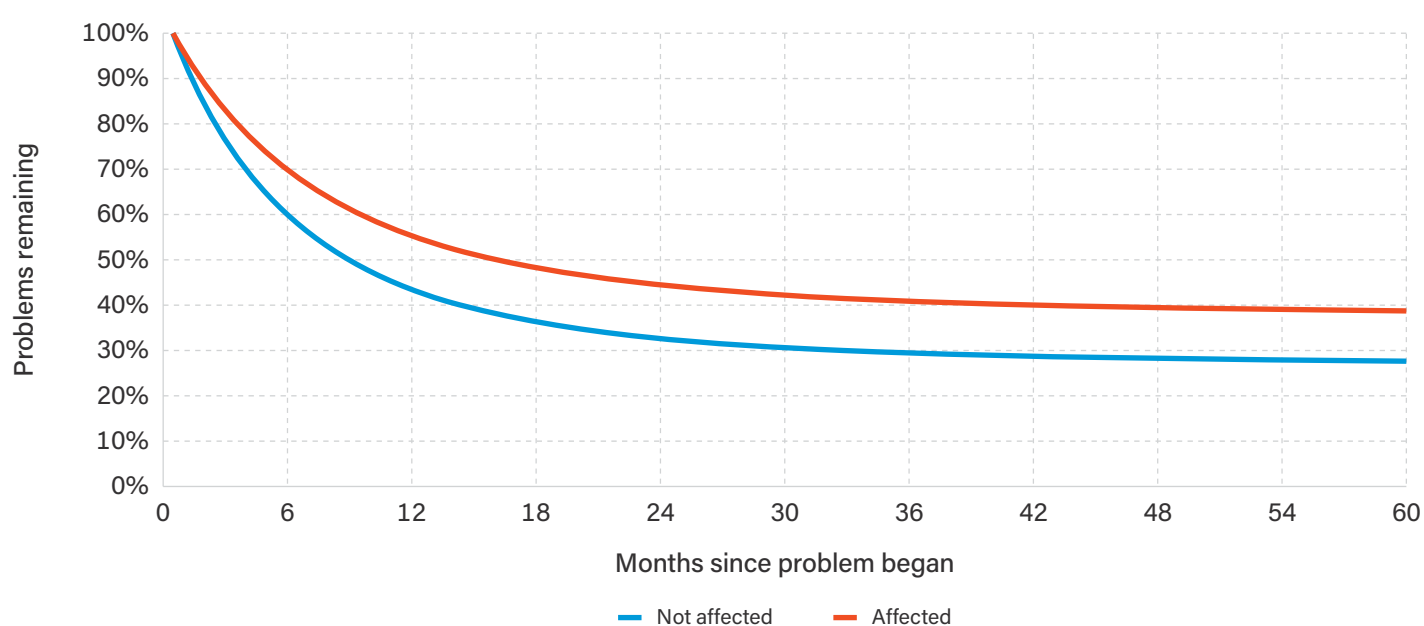
There were also differences between those affected and those unaffected by bushfires in the extent to which they were happy with the progress (ongoing problems) or outcome (concluded problems) of their problems (Table 5.15). Those affected by bushfires were more likely than others to be unhappy with the progress or outcome of their problems.

Table 5.13. The extent to which respondents were happy with the progress of resolving (for ongoing problems) or outcome (for concluded problems) of their problems, by whether or not their work or home life was affected by the 2019-2020 bushfires

Work or home life affected by 2019/20 bushfires	Happy with outcome or progress							
	Yes, entirely		Yes, in part		No, not really		No, not at all	
	N	%	N	%	N	%	N	%
Yes	39	19.7%	42	21.4%	24	12.2%	92	46.7%
No	707	31.0%	542	23.8%	459	20.2%	570	25.0%

95 76 of 197 (38.6%) compared to 640 of 2,278 (28.1%) for unaffected respondents.
96 87 of 197 (44.2%) 'done with – problem resolved' compared to 1,237 of 2,278 (54.3%) for other respondents.

6. Legal Need, Unmet Legal Need and SDG 16.3.3

This chapter provides estimates of the extent of met and unmet legal need across the Victorian population and within specific sub-populations. As part of this, it details how many people feel they have insufficient support when dealing with problems. The chapter also explores the sociodemographic factors associated with met and unmet need. Finally, it provides an indicator for United Nations Sustainable Development Goal (SDG) 16.3.3. for Victoria.

Defining and Measuring Legal Need

The concept of legal need is contested. As Sandefur (2016, p.451) has noted, "there are normative aspects" of the concept that militate against agreement. Nevertheless, the Organisation for Economic Cooperation and Development/Open Society Foundations (OECD/OSF) global guidance on the conduct of legal needs surveys observed:

> "It is now broadly agreed that legal need arises whenever a deficit of legal capability necessitates legal support to enable a justiciable issue to be appropriately dealt with. A legal need is therefore unmet if a justiciable issue is inappropriately dealt with as a consequence of the unavailability of (suitable) legal support to make good a deficit of legal capability." (p.88)

However, whether or not there is broad agreement on the nature of the concept, the report of the 2006 New Zealand legal needs study observed that, in any event, legal need "cannot be measured directly" (Ignite Research 2006, p.10). Legal capability – as defined in this report – includes latent dimensions (which, moreover, as a relatively new area of investigation are not fully agreed). Appropriateness of response to justiciable issues is also problematic in measurement terms. It too has normative aspects, being typically tied to societal norms, cultural expectations, or context specific requirements.

Many different approaches can therefore be taken to 'objective' measurement of legal need. These are reviewed in the OECD/OSF global guidance, which also provides a simple framework for measuring legal need (drawing on approaches previously adopted in Argentina, Colombia and New Zealand). This framework has subsequently been adopted to provide a measure of met and unmet legal need in England and Wales (YouGov, Law Society and Legal Services Board, 2020), drawing on questions based on the OECD/OSF model legal needs questionnaire.

Measures of met and unmet legal need are similarly possible using data from the Public Understanding of Law Survey (PULS), which included the same OECD/OSF model questions.

Measurement Specification

Figure 6.1 sets out the OECD/OSF framework for the measurement of legal need. It is presented in the form of a 'logic tree' to allow simple determination of whether or not legal needs have been met.

The first component of the framework is duration. As the authors of the 2012 Colombian legal needs survey report argued, "even complex cases should have some kind of substantive decision after two years." (La Rota et al., 2013, pp. 99-100). Thus, while there may be good reasons why some problems take more than two years to resolve, problems that are ongoing beyond two years should generally be regarded as involving an unmet legal need. As was detailed in the earlier section on problem duration, this amounts to a significant proportion of problems. Just under 19% of problems reported through the PULS were still ongoing beyond two years.[97]

The second component of the framework is seriousness. Here the framework calls for a distinction to be drawn between problems of low, moderate and high seriousness. The one to ten severity scale adopted in the PULS does not include defined boundaries, so the approach taken to the 2019 English and Welsh survey (which used the same question) has been adopted. A score of one to three is deemed 'low', a score of four to seven 'moderate' and a score of eight to ten is deemed 'high' seriousness. As was detailed in the earlier section on problem severity, this entails that just under 25% of problems are 'low', just over 39% 'moderate' and just over 35% 'high' seriousness.

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97 Derived by taking the percentage of PULS problems with an ongoing duration of two years or more or which concluded after two years or more. This yields a different result in the problem duration modelling in chapter 5 principally due to the way in which ongoing problems are handled.

6. Legal Need, Unmet Legal Need and SDG 16.3.3

Figure 6.1. The OECD/OSF (2019, p.89) Framework for the Measurement of Legal Need

Duration	Seriousness	Legal awareness/ understanding	Legal confidence	Process fairness	Expert help	Adequacy of support
Long	High/Moderate/ Low	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
Short/Moderate	High	Yes/No	Yes/No	Yes	Yes	Yes
						No
					No	N/A
				No	Yes	Yes
						No
					No	N/A
	Moderate	Yes	Yes	Yes	Yes/No	N/A
				No	Yes	N/A
						N/A
					No	N/A
						N/A
			No	Yes	Yes	Yes
						No
					No	N/A
						N/A
				No	Yes	Yes
						No
					No	N/A
						N/A
		No	Yes/No	Yes	Yes	Yes
						No
					No	N/A
						N/A
				No	Yes	Yes
						No
					No	N/A
						N/A
	Low	Yes/No	Yes/No	Yes/No	Yes/No	N/A

- ■ No legal need
- ■ Legal need
- ■ Met legal need
- ■ Unmet legal need

The third component of the framework is legal awareness/understanding. This is the first of two legal capability focused components. While the PULS contains many more sophisticated measures of legal capability than those included in the OECD/OSF model legal needs questionnaire, the model questions are specifically directed towards the issue at hand and so are well suited to the task of identifying instances of unmet legal need. Findings relating to the more sophisticated measures are set out in the second volume of this report. In all, 79% of PULS respondents indicated that they agreed or strongly agreed that they understood (or came to understand) their legal rights and responsibilities in relation to the problems they faced, while 21% disagreed or strongly disagreed.[98]

The fourth component of the framework is legal confidence, a domain specific form of self-efficacy, sometimes also referred to as 'subjective legal empowerment'.[99] In all, 65% of PULS respondents indicated that they agreed or strongly agreed they were confident they could achieve a fair outcome to the problems they faced, while 35% disagreed or strongly disagreed.[100]

Taken together, 58% of PULS respondents who had faced problems indicated they both understood (or came to understand) their legal rights and responsibilities and were confident they could achieve a fair outcome to their problems.

The fifth component of the framework is process fairness. The framework includes process fairness, rather than outcome fairness, as "process fairness can be addressed through policy, and fair outcomes are broadly reliant on fair processes" (OECD/OSF, 2019, p.89). The outcomes of 54% of concluded problems were described as being reached through a process that was 'fair to everybody concerned'.

The resolution processes for the remaining 46% of problems were described as not fair. For the 835 problems ongoing at the time of interview,[101] respondents were not asked about process fairness. As can be seen from Figure 6.1, this means a small number of branches of the logic tree cannot be fully populated (for PULS this was a total of 103 ongoing problems).

The sixth component of the framework is expert help. In the context of the OECD/OSF legal need measurement framework, two measures of legal need are included in this report. One defines expert help narrowly to include only legal services. The other defines expert help broadly to include any independent source of advice. The broader definition includes professionals and services that may or may not be appropriate sources of help in given instances, but this problem is ameliorated by the seventh (and final) component of the framework, adequacy of support. In all, 21% of people reported obtaining information, advice or representation from a legal service (private lawyer, a Community Legal Centre, Legal Aid, an Aboriginal Legal Service or other legal or advice service), with just under two-thirds of them also agreeing that they obtained all the expert help they needed. More broadly, 50% of people reported obtaining information, advice or representation from an independent source, with just under three-fifths of them also agreeing that they obtained all the expert help they needed.

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98   Strongly agree = 31.7%; Agree = 47.5%; Disagree = 14.6%; Strongly disagree = 6.2% (n=2476).
99   Subjective legal empowerment was defined by Gramatikov and Porter (2011, p. 169) as "the subjective self-belief that a person possesses ... [in their] ability to mobilise the necessary resources, competencies, and energies to solve particular problems of a legal nature."
100 Strongly agree = 21.9%; Agree = 43.0%; Disagree = 25.0%; Strongly disagree = 10.1% (n=2476).
101 Or where it was too early to say whether problems had concluded.

6. Legal Need, Unmet Legal Need and SDG 16.3.3

The specification of the implementation of the OECD/OSF legal need measurement framework is summarised in Table 6.1. The indicators refer to the relevant PULS questions.

Table 6.1. Specification of the PULS implementation of the OECD/OSF Framework for the Measurement of Legal Need

Component	PULS Indicator	Measure
Duration	L16, L17, L18	Short/moderate = <25 months Long = >24 months
Seriousness	L2a	Low = 1-3 Moderate = 4-7 High = 8-10
Legal awareness/understanding	L14a	Yes = agree / strongly agree No = disagree / strongly disagree
Legal confidence	L14d	Yes = agree / strongly agree No = disagree / strongly disagree
Process fairness	L12	Fair = 'fair to everybody concerned' Not fair = 'Not fair …'
Expert help	L4	Narrow = 2-6 Broad = 2-19
Adequacy of support	L14c	Yes = agree / strongly agree No = disagree / strongly disagree

Met and Unmet Legal Need in Victoria

Adopting the OECD/OSF framework as specified in the previous section, 37% of problems reported through the PULS did not give rise to a legal need. If the narrow definition of expert help (legal services only) is used, 57% of problems involved an unmet legal need, with the remaining 6% involving a legal need that was met (Figure 6.2). If the broad definition of expert help is used, 49% of problems involved an unmet legal need, with the remaining 14% involving a legal need that was met (Figure 6.3). Where a legal need existed, using a narrow definition, 90% went unmet, and using a broad definition 78% went unmet.

Figure 6.2. The existence of legal need and whether or not it was met for all problems and using a narrow definition of expert help (i.e. legal services only)

37.5%

56.5%

6.0%

- Unmet legal need
- Legal need met
- No legal need
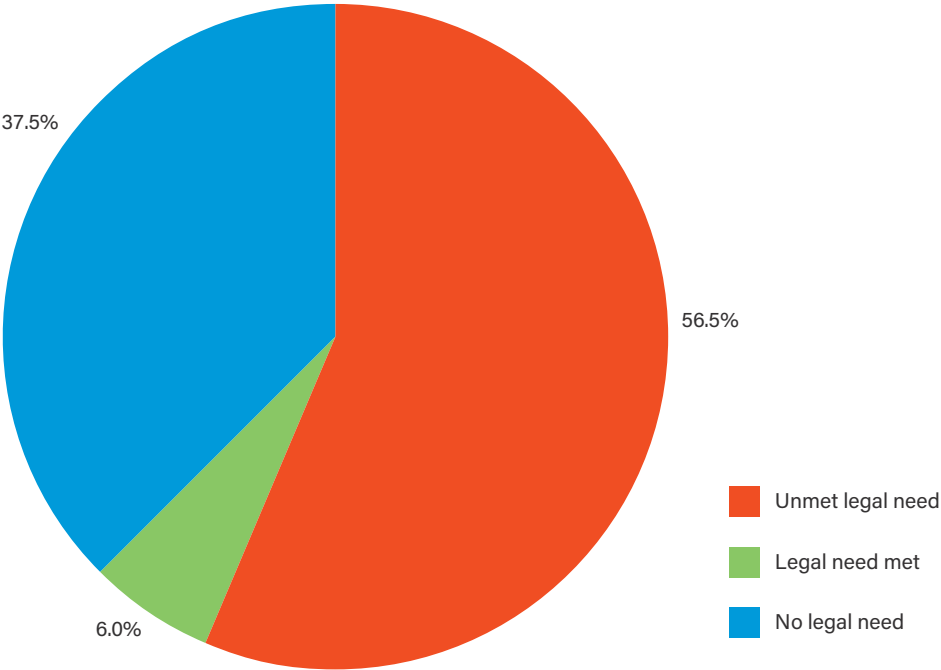
Figure 6.3. The existence of legal need and whether or not it was met for all problems and using a broad definition of expert help

37.5%

48.5%

14.0%
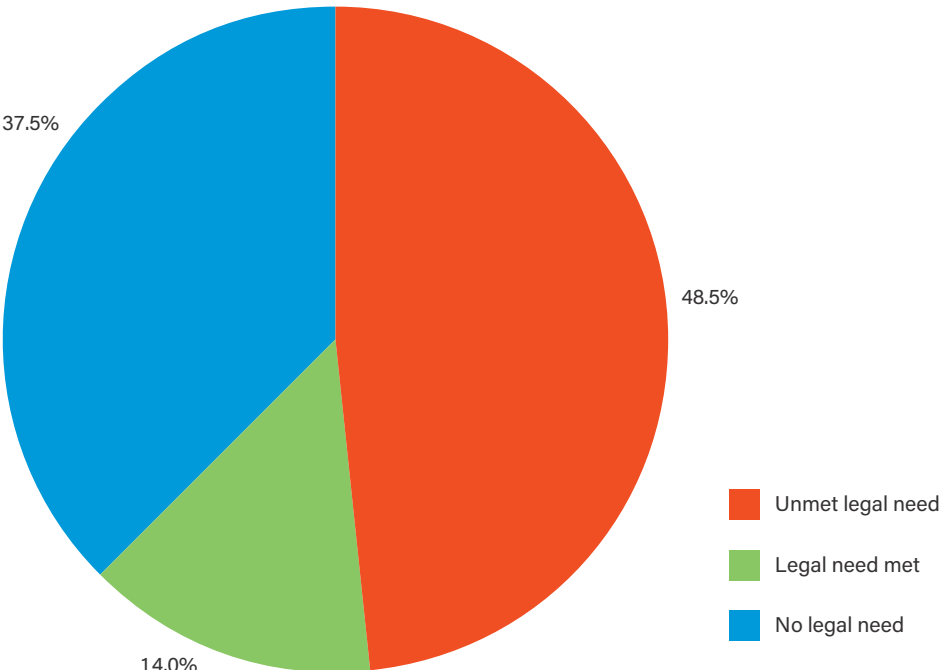
- Unmet legal need
- Legal need met
- No legal need

As indicated above, the framework defines almost 19% of problems as involving unmet legal need because of their duration, with a further five per cent (narrow expert help definition) to 15% (broad expert help definition) involving unmet need because of inadequacy of support.

From a policy and practice perspective, very different types of intervention/innovation are appropriate to address problems associated with the different components of the legal need measurement framework. For example, problem duration and process fairness might be addressed through process reform (although many problems do not utilise formal processes). Sources of authorised legal assistance are shaped by regulation; more restrictive rules about who and what kind provide legal assistance limit the possible sources of help. Legal capability deficits might be addressed through community legal education and information, support through dispute resolution processes, and the broader provision of legal support. Inadequacy of the support provided by experts might be addressed through better tailoring of services to the capabilities of those facing problems (e.g. in form, frequency or intensity).

As noted above, a significant minority of respondents reported receiving inadequate support to resolve problems despite having obtained help from legal services or other independent sources. This was true across different types of legal service. So, 35% of those who obtained help from a private lawyer did not obtain all the help needed (n=310), with figures of 35% for a Community Legal Centre (n=113), 45% for Legal Aid (n=156), and 53% for an Aboriginal Legal Service (n=45) – though it should be noted that the numbers are relatively small in some cases.

Factors associated with the presence of legal need and whether or not it was met

In large part reflecting problem severity, problems concerning fines and goods and services were the least likely to involve a (broad expert help definition) legal need (Table 6.2). Conversely, problems concerning debt or money, family or employment were the most likely to involve a legal need.

Table 6.2. The existence of legal need and whether or not it was met by problem category

(colours illustrate the highest (red) and lowest (green) percentages of unmet legal need across problem types)

Problem type	Legal need					
	Unmet legal need		Met legal need		No legal need	
	N	%	N	%	N	%
Goods and services	182	27.9%	61	9.3%	409	62.8%
Housing	178	49.8%	56	15.6%	124	34.7%
Family	172	70.1%	45	18.4%	28	11.5%
Injury	47	52.7%	19	21.7%	23	25.6%
Employment	187	69.9%	45	16.9%	35	13.2%
Government payments	109	61.3%	29	16.4%	40	22.3%
Fines	53	26.0%	9	4.6%	142	69.4%
Government and public services	74	53.6%	28	20.2%	36	26.2%
Debt or money	101	66.5%	28	18.6%	23	14.9%
Business or investment property	46	53.3%	12	14.0%	28	32.7%

Where a legal need existed (i.e., excluding 'no legal need'), 78% went unmet, with this percentage over 70% for every broad problem type. Percentage unmet (of problems with a legal need) was highest for fines (85%), employment problems (81%), and problems with family, government payments and business or investment properties (all 79 %).

Turning to demographics, people who reported being unable to eat, heat or cool their home, identified as of Aboriginal and Torres Strait Islander origin, were suffering severe mental distress, had the fewest qualifications, were single parents, or were not working were the most likely to report a legal need, confirming the compounding impact of social disadvantage on justiciable problem experience. The same groups were also associated with the highest levels of unmet legal need when they had justiciable problems. Where a legal need existed (i.e. removing 'no legal need') those who were not working, lone parents and new migrants had a particularly high percentage of legal needs going unmet. Those living in the most remote areas were more likely to report legal needs than others, though they were also somewhat more likely to have their legal needs met. Respondent's whose home or work life was affected by the 2019-2020 bushfires also had a higher percentage of problems than other respondents with an unmet legal need, higher percentage with a met legal need and lower percentage with no legal need.[102]

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102 Among those affected by bushfires 52.6% unmet legal need, 22.4% met legal need and 25.0% no legal need. For other respondents 48.1% unmet legal need, 13.3% met legal need and 38.6% no legal need. Where there was a legal need, those affected by bushfires had a slightly lower percentage unmet (70.2% vs 78.2%).

Table 6.3. The existence of legal need and whether or not it was met by demographics

(colours illustrate the highest (red) and lowest (green) percentages of unmet legal need across demographic groups)

		Legal need					
		Unmet legal need		Met legal need		No legal need	
		N	%	N	%	N	%
Age group	18-24	121	44.1%	55	20.0%	99	35.9%
	25-34	238	47.3%	60	12.0%	205	40.7%
	35-44	225	45.4%	76	15.4%	195	39.2%
	45-54	247	55.2%	53	12.0%	147	32.8%
	55-64	150	48.2%	43	13.7%	118	38.1%
	65+	149	52.9%	35	12.3%	98	34.8%
	Refused	18	33.0%	10	18.3%	27	48.6%
Sex at birth	Male	528	44.8%	166	14.1%	484	41.1%
	Female	621	52.3%	166	14.0%	401	33.8%
Sexual orientation	Straight (heterosexual)	1075	48.6%	292	13.2%	844	38.2%
	Gay, lesbian, bisexual, other term	57	44.5%	36	28.2%	35	27.2%
	Prefer not to say	18	55.1%	5	15.1%	9	29.9%
Gender	Man or male	531	44.2%	185	15.4%	486	40.4%
	Woman or female	613	52.9%	146	12.6%	398	34.4%
	Non-binary or other term	4	57.6%	1	13.0%	2	29.4%
Aboriginal or Torres Strait Islander	No	1064	47.6%	298	13.3%	874	39.1%
	Yes	75	60.9%	34	27.5%	14	11.6%
Main language spoken	English	922	49.6%	265	14.3%	672	36.1%
	Other	227	44.5%	67	13.2%	216	42.3%
Born in Australia	Yes	829	50.1%	234	14.2%	591	35.7%
	No	320	44.7%	98	13.7%	297	41.6%
Years since arrival in Australia	Australian born	829	50.1%	234	14.2%	591	35.7%
	Arrived in past 5 years	49	45.5%	6	5.9%	52	48.6%
	Arrived over 5 years ago	271	44.5%	92	15.1%	245	40.3%
Family status	Married, children	183	39.9%	69	15.0%	208	45.1%
	Married, no children	251	49.4%	56	11.0%	201	39.6%
	De facto, children	73	37.9%	56	29.4%	63	32.8%
	De facto, no children	152	49.3%	28	9.0%	128	41.7%
	Single, children	154	69.5%	20	8.9%	48	21.5%
	Single, no children	328	49.0%	103	15.4%	238	35.6%
Carer	No	976	47.9%	273	13.4%	787	38.6%
	Yes	173	51.8%	59	17.8%	102	30.5%

Table 6.3. The existence of legal need and whether or not it was met by demographics (cont.)

(colours illustrate the highest (red) and lowest (green) percentages of unmet legal need across demographic groups)

		Legal need					
		Unmet legal need		Met legal need		No legal need	
		N	%	N	%	N	%
Work	Working - Full-time	410	40.3%	144	14.1%	464	45.6%
	Working - Part-time or occasional	245	40.3%	113	18.6%	250	41.1%
	Not working – education	21	48.5%	1	2.6%	21	48.9%
	Not working - seeking work	81	69.9%	13	11.5%	22	18.6%
	Not working - health	115	76.4%	17	11.4%	19	12.3%
	Not working - home/family/caring	122	75.0%	13	8.3%	27	16.7%
	Not working - other	24	80.8%	1	3.9%	5	15.3%
	Not working - retired	130	54.0%	30	12.4%	81	33.6%
Highest education	Year 9/Form 3 or below	73	66.5%	20	17.9%	17	15.6%
	Year 10/Form 4/Intermediate	70	45.3%	34	21.8%	51	32.9%
	Year 11/Form 5/Leaving	90	68.4%	14	10.9%	27	20.6%
	Year 12/Form 6/VCE/Matriculation	158	50.9%	46	14.8%	107	34.3%
	Trade/Vocational Certificate (Cert I-IV)	180	55.7%	64	19.8%	79	24.6%
	Diploma/Advanced Diploma	149	45.3%	45	13.5%	135	41.2%
	Bachelor Degree (including with Honours)	293	43.3%	75	11.0%	309	45.7%
	Postgraduate Award	136	40.7%	36	10.7%	163	48.7%
Geography	Major Cities	886	48.0%	243	13.2%	716	38.8%
	Inner Regional	249	50.6%	81	16.6%	162	32.9%
	Outer Regional and Remote	14	42.9%	8	25.2%	10	31.9%
Long-term illness or disability	No	640	42.6%	201	13.3%	662	44.1%
	Yes	509	58.7%	132	15.2%	226	26.1%
Mental distress (K6)	None or low	418	39.0%	139	13.0%	514	48.0%
	Moderate	516	52.9%	137	14.1%	323	33.1%
	Severe	215	66.6%	56	17.4%	52	16.1%
Gross annual household income	Quintile 1 - $0 to $39,988	257	61.8%	53	12.8%	106	25.4%
	Quintile 2 - $39,989 to $70,564	237	51.9%	60	13.3%	159	34.8%
	Quintile 3 - $70,565 to $110,292	250	49.5%	86	17.0%	169	33.5%
	Quintile 4 - $110,293 to $165,256	144	42.2%	53	15.5%	145	42.3%
	Quintile 5 - $165,256 or more	126	32.6%	51	13.3%	209	54.2%
	Prefer not to say	136	51.0%	29	10.9%	101	38.1%
Unable to eat, heat or cool home	No	942	45.4%	287	13.8%	849	40.8%
	Yes	207	70.7%	46	15.6%	40	13.6%
Low-income government payments	No	686	43.5%	218	13.8%	674	42.7%
	Yes	463	58.4%	115	14.5%	215	27.1%

Table 6.4 shows the relationship between the existence of legal need and whether it was met and respondent's broad problem-solving strategy. Among a small percentage of problems where respondents did nothing, just under half could be categorised as unmet legal need, with a broadly comparable picture where respondent's sole response was to handle the problem alone with or without consulting family or friends. Where respondents sought independent help (but not legal assistance, again, around half of problems involved unmet legal need, though the percentage with 'no legal need' halved. Problems where independent legal help was obtained had the lowest percentage without a legal need and the highest percentage where legal need was met and went unmet. Obtaining legal help was typically not enough to mean that legal needs were met. Of problems with a legal need where legal advice was obtained, around two-thirds could be categorised as unmet legal need.

Of those who obtained legal advice, but whose legal need was categorised as unmet, just over 60% indicated that support was inadequate, and just under 60% had problems which had gone on for more than two years despite assistance, both of which lead to categorisation of legal need as unmet (Figure 6.1 and Table 6.1).[103]

Table 6.4. The existence of legal need and whether or not it was met by broad problem-solving strategy

(colours illustrate the highest (red) and lowest (green) percentages of unmet legal need across strategies)

Broad problem-solving strategy	Legal need					
	Unmet legal need		Legal need met		No legal need	
	N	%	N	%	N	%
Did nothing	50	49.3%	0	0.0%	51	50.7%
Handled alone / Informal help from family or friends	494	46.0%	5	0.5%	575	53.6%
Independent help	330	47.4%	184	26.4%	182	26.2%
Legal service independent help	275	55.2%	143	28.8%	80	16.0%

Table 6.5 shows the relationship between the existence of legal need and whether it was met, and activities or processes used. Considering all problems, where an internal appeal or formal complaint was made, or where there was communication with the other party, there was a higher percentage of problems where with no legal need. Meanwhile, unmet legal need was most common where court and tribunals were involved and particularly where the police (or other prosecution authority) were contacted.

103 Of those who obtained legal advice, but whose legal need was categorised as unmet, 159 (57.6%) had a problem duration in excess of two years, 130 (47.4%) disagreed and 37 (13.6%) strongly disagreed that they had been able to obtain all of the expert help needed (a total of 167 (60.7%) receiving inadequate support). Combined, 108 (39.1%) went unmet due to duration, 116 (42.0%) because of inadequate support, and 52 (18.8%) because of both duration and inadequate support.

Removing problems without any legal need left the highest percentage of problems remaining where a religious or community meeting, leader or organisation was involved or used, where somebody contacted the police (or other prosecution authority), or where a court or tribunal was involved. Of problems with a legal need (i.e., excluding the 'no legal need' group), the highest percentage went unmet where somebody contacted the police (or other prosecution authority) (83%), followed by where there was communication with the other side (77%), and where an internal appeal or formal complaint was made (75%). Where a court or tribunal was involved, 70% of problems with a legal need went unmet, with 68% where an ombudsman, regulator or enforcement authority was involved or mediation, conciliation or arbitration participated in, and 61% where a religious or community meeting, leader or organisation was involved or used.

Table 6.5. The existence of legal need and whether or not it was met by activities or processes used
(colours illustrate the highest (red) and lowest (green) percentages of unmet legal need across activities/processes

| Activity/process | Legal need | | | | | |
| | Unmet legal need | | Legal need met | | No legal need | |
	N	%	N	%	N	%
Communication with the other party	940	47.8%	285	14.5%	741	37.7%
Court or tribunal was involved	172	62.8%	74	27.2%	27	10.0%
Ombudsman, regulator, enforcement authority involved or mediation, conciliation, arbitration participated in	297	55.7%	143	26.8%	93	17.5%
Religious or community meeting, leader or organisation involved/used	129	54.0%	83	34.7%	27	11.3%
Somebody contacted the police (or other prosecution authority)	174	74.4%	35	15.1%	25	10.5%
An internal appeal or formal complaint was made	308	54.5%	103	18.3%	154	27.2%

UN Sustainable Development Goal indicator 16.3.3

Linking to the concept of legal need, United Nations Sustainable Development Goal (SDG) indicator 16.3.3 – a first civil justice-oriented indicator within the framework of the United Nations 2030 Agenda for Sustainable Development – is defined as:

> "Proportion of the population who have experienced a dispute in the past two years and who accessed a formal or informal dispute resolution mechanism, by type of mechanism."[104]

Indicator 16.3.3 was approved in October 2019,[105] for inclusion in government reporting from February 2022.[106]

The PULS did not include the questions contained in the United Nations Development Programme (UNDP), United Nations United Nations Office on Drugs and Crime (UNODC) and Office of the High Commissioner for Human Rights (OHCHR) 2022 *SDG 16 Survey Initiative Implementation Manual*, as these questions are still being piloted and developed.[107] Nevertheless, the PULS contains questions that can be used to calculate a basic return for the 16.3.3 indicator for Victoria, using the relevant questions from the PULS legal needs module.

The PULS asked about a number of formal and informal dispute mechanisms. In all, 42% of 2,476 problems involved use of one or more formal or informal dispute mechanisms.

As it is only possible to definitively determine whether formal or informal dispute mechanisms are involved in problem resolution if problems have concluded, ongoing problems were excluded from SDG 16.3.3 indicator calculations. In accordance with the SDG indicator metadata specification (IMS) 'simple' problems were also excluded (using problems rated at 3 or less on the question L9 ten-point severity scale as a proxy for simple problems). With these exclusions, the figure of 42% increased slightly, to 43%, equating to 497 of 1,160 problems.

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104 There is some ambiguity in the definition regarding the denominator of the indicator. While the indicator and indicator metadata specification refer to the proportion of the population and/or proportion of people, the wider discussion and Survey Initiative guidance suggest the indicator relates to the proportion of disputes – meaning the numerator and denominator should both be taken to refer to problems rather than people. The Survey Initiative draft questions involve collection of data for only one problem, confirming this as the most coherent approach.

105 At the 10th meeting of the Inter-Agency and Expert Group on Sustainable Development Goal Indicators in Addis Ababa.

106 The official custodians of the indicator are the Organisation for Economic Cooperation and Development (OECD), United Nations Development Programme (UNDP) and United Nations Office on Drugs and Crime (UNODC).

107 For example, the results of a pilot in Argentina were only launched on 28th June 2023 by the UNDP in Buenos Aires.

The IMS also requires exclusion from the indicator denominator of problems which involve people voluntarily self-excluding from formal or informal dispute mechanisms. The PULS did not collect this data in the form of the SDG 16 Survey Initiative Implementation Questionnaire question asking why dispute mechanisms were not used. But the PULS did include a similar question asking why independent help was not obtained. People who indicated that there was no dispute, the problem resolved itself, didn't need help or didn't feel the problem warranted 'the effort or expense' of help, were taken to self-exclude. However, as the PULS question could also apply to the indicator numerator, these problems were excluded from calculations. With this exclusion, the 43% figure increased to 53%, equating to 435 of 824 problems, with formal and informal dispute mechanisms including internal appeals or formal complaints (26% of problems) mediation, conciliation or arbitration (20%), court or tribunal processes (16%), Ombudsman or other regulator/enforcement authority involvement (15%), community leader or organisation involvement (12%), police involvement (10%), religious authority processes (3%) and Aboriginal-led meetings (0.4%). The 53% figure is the basic PULS SDG 16.3.3 indicator figure (or 0.53 as a proportion).

The IMS also suggests that problems that are settled informally through direct negotiation should be excluded from the indicator denominator, although the SDG 16 Survey Initiative Implementation Questionnaire provides no basis for doing this. However, the PULS does provide a basis for this through the L10 outcome question, which also provides further bases for establishing 'self-exclusion' where the problem was resolved by the other party doing what the respondent wanted or the problem sorting itself out. Again, these possibilities are not incompatible with dispute mechanism usage, so instances are best excluded from calculations altogether. If this is done, then the 53% figure increases further, to 61%, equating to 313 of 515 problems.

As a separate exercise, if only cases of unmet legal need are included within the SDG 16.3.3 indicator calculation, then the figure becomes 40%.

The substantial difference between these various figures points to the need for both careful consideration and consistency in methods of data collection and calculation when providing returns for SDG 16.3.3.

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Appendices

Appendix 1

A Taxonomy of Access to Justice (Governance Statistics Praia City Group, 2020)

Domain	Primary Sub-dimension	Secondary Sub-dimension		Examples and areas of interest
Structure	Environment	Favourability (i.e. factors outside system impacting on experience/outcomes)		IT and transport infrastructure, security, structural inequalities, etc.
		Legal frameworks		Conformity (e.g. with international human rights standards, free of discrimination, etc.)
	Capability	Population	Legal issues	Incidence, nature, seriousness, individual/collective, etc.
			Legal capability and empowerment	Awareness of rights/rights violations/services, confidence, etc.
		Public legal education resources		Government/civil society/community, funding, staffing, etc.
	Legal assistance (including representation)	State legal aid schemes		Type (lawyer/paralegal, government/independent), level/form of funding (incl. pro bono), level of staffing, level of experience/expertise, coverage, eligibility criteria/level, integration in other services, geographical accessibility, security (of staff, buildings, etc.), etc.
		Independent legal assistance		
		Community level legal advice, assistance and empowerment		
	Justice institutions	Police/prosecutorial authorities		
		Formal courts, quasi-judicial bodies, etc.		
		Complementary bodies (Ombudsman schemes, human rights commissions, community-based monitoring systems, etc.) (see, for example, Begiraj, Garahan and Shuttleworth, 2018)		
		Traditional / religious / non-formal dispute resolution mechanisms		
		Other community bodies		
Process	Capability	Empowerment		Quality, independence, accessibility, efficiency, etc.
		Public legal education practice		
	Legal assistance (including representation)	Legal aid functioning		Caseload, quality (process, etc.), independence, timeliness, accessibility (legal issue, cost, language, etc.), unmet need, perception (trust, etc.), efficiency, protection of staff, monitoring, etc.
		Other service functioning		
	Justice institutions	Police/prosecutorial authorities		Caseload, quality (procedural, interpersonal, informational - see, for example, Klaming and Giesen, 2008), overall fairness, independence, duration, accessibility (cost, language, etc.), perception (trust, etc.), efficiency, protection of staff, monitoring, etc.
		Formal courts, etc.		
		Community institutions, traditional bodies, etc.		
		Complementary bodies (Ombudsman schemes, human rights commissions, etc.)		
	Other paths to justice	Individual		Volume, quality, duration, accessibility (cost, language, etc.), perception (trust, etc.), efficiency, alignment with other mechanisms, proximity, etc.
		Community		
	Detention (pretrial, etc.)	Frequency, legitimacy, etc.		
Outcome	Form	Resolved, ongoing, etc.		
	Quality	Case	Form	Retributive, restorative, distributive, etc.
			Transparency	Reasoning, public record, etc.
			Functionality	Attrition, compliance, enforcement, delay, etc.
		System		Effectiveness, etc.
				Accessibility/ reach of legal assistance and dispute resolution mechanisms, etc.
	Perception	Trust, fairness, confidence, satisfaction, etc.		
	Impact	Individual outcomes		Conclusion, empowerment, social, economic, health, well-being, etc.
		Systemic outcomes		Change in law, process, policy, etc.
		Broader outcomes (community, etc.)		Empowerment, economic, social, health, well-being, etc.

Appendix 2

Prevalence of broad problem categories and constituent subcategories
(overall and within broad problem categories)

Broad problem type	Problem Subcategory	N	Percentage Of broad category	Percentage Overall
Goods and Services		**1255**		**20.9%**
	Defective household or personal items	749	59.7%	12.5%
	Defective cars, motorcycles, boats, etc.	111	8.8%	1.8%
	Defects in a new home you bought	58	4.6%	1.0%
	Tradespeople	256	20.4%	4.3%
	Professionals	38	3.0%	0.6%
	Travel, recreation and entertainment services	197	15.7%	3.3%
	Utility services	175	13.9%	2.9%
	Insurance companies	55	4.4%	0.9%
	Superannuation provider	8	0.6%	0.1%
	Being sold an incorrectly described / unnecessary financial product	25	2.0%	0.4%
	Incorrect charges / fees / billing for goods or services	94	7.5%	1.6%
	Other	81	6.5%	1.3%
Housing		**630**		**10.5%**
	Neighbours - fences, trees, or building work	114	18.0%	1.9%
	Neighbours - noise, litter, pets, or other antisocial behaviour	149	23.7%	2.5%
	Neighbours - boundaries or rights of way or access to your property	35	5.6%	0.6%
	Owned housing - a contract of sale / settlement	20	3.2%	0.3%
	Owned housing - a loan	11	1.8%	0.2%
	Owned housing - a strata or owners' corporation or common property	15	2.3%	0.2%
	Owned housing - planning permission / building regulations	10	1.6%	0.2%
	Owned housing - living in a retirement village	0	0.0%	0.0%
	Rented housing - a rental agreement	67	10.7%	1.1%
	Rented housing - a bond	48	7.6%	0.8%
	Rented housing - rent payments	75	11.9%	1.2%
	Rented housing - eviction	43	6.9%	0.7%
	Rented housing - repairs, maintenance or security	291	46.2%	4.8%
	Rented housing - harassment by a landlord	37	5.9%	0.6%
	Rented housing - a strata or owners' corporation or common property	5	0.8%	0.1%
	Rented Housing - transfer of tenancy or sub-letting	18	2.9%	0.3%
	Rented housing - living in a retirement village	0	0.1%	0.0%
	Living in a nursing home, group or residential care facility	6	0.9%	0.1%
	Other	49	7.8%	0.8%

Prevalence of broad problem categories and constituent subcategories (cont.)

(overall and within broad problem categories)

Broad problem type	Problem Subcategory	N	Percentage	
			Of broad category	Overall
Family*		**310**		**5.2%**
	Division of money or property following divorce or separation	65	20.8%	1.1%
	Spouse or partner maintenance	32	10.2%	0.5%
	Child support payments	76	24.5%	1.3%
	Custody, residence, access or contact issues concerning a child under 18	75	24.1%	1.2%
	A care protection order or assessment by a child welfare authority	41	13.3%	0.7%
	Fostering, adoption or legal guardianship	18	5.7%	0.3%
	A power of attorney	20	6.6%	0.3%
	A will or deceased estate	60	19.3%	1.0%
	A family member or partner controlling or exploiting your money, financial information or assets	65	21.0%	1.1%
	Other	51	16.5%	0.8%
Injury		**232**		**3.9%**
	An injury or health problem resulting from negligent or wrong medical or dental treatment	52	22.3%	0.9%
	An injury at work or health problem resulting from poor working conditions	88	37.7%	1.5%
	An injury caused by a motor vehicle accident	45	19.4%	0.7%
	Any other injury or health problem caused by someone else	32	13.9%	0.5%
	Being accused of injuring or harming someone else in a motor vehicle accident	3	1.1%	0.0%
	Being accused of injuring or harming someone else not in a motor vehicle accident	8	3.3%	0.1%
	Other	28	12.1%	0.5%
Employment		**416**		**6.9%**
	Being unfairly rejected for a job interview or passed over for a job / promotion / raise	56	13.5%	0.9%
	Being subjected to unfair disciplinary procedures	67	16.0%	1.1%
	Being sacked or made redundant (or threatened with the sack / redundancy)	67	16.2%	1.1%
	Not getting paid (or a pension you were entitled to)	65	15.5%	1.1%
	Unsatisfactory or dangerous working conditions	71	17.0%	1.2%
	Harassment, bulling, victimisation or mistreatment at work	182	43.7%	3.0%
	A grievance not being taken seriously or adequately dealt with	77	18.6%	1.3%
	Problems concerning other rights at work	158	37.9%	2.6%
	Changes to your terms and conditions of employment that made things worse	61	14.7%	1.0%
	Other	15	3.6%	0.2%

Prevalence of broad problem categories and constituent subcategories (cont.)

(overall and within broad problem categories)

Broad problem type	Problem Subcategory	N	Percentage	
			Of broad category	Overall
Government Payments		**269**		**4.5%**
	Your eligibility for payments or concessions	132	49.1%	2.2%
	The amount of payments or concessions	65	24.3%	1.1%
	Payments or concessions being stopped	61	22.7%	1.0%
	Being told you were claiming payments or concessions you should not have	36	13.3%	0.6%
	Your eligibility for payments or concessions being reviewed	84	31.2%	1.4%
	Other	35	13.0%	0.6%
Fines		**569**		**9.5%**
	A fine while driving or parking	500	87.9%	8.3%
	A fine while on public transport	34	6.0%	0.6%
	A fine for breaking COVID-19 public health restrictions	6	1.1%	0.1%
	A fine relating to your home	7	1.2%	0.1%
	An on-the-spot fine/penalty notice	24	4.3%	0.4%
	A fine from a court	6	1.1%	0.1%
	Other	20	3.5%	0.3%
Government and Public Services		**219**		**3.6%**
	Tax assessment	33	14.9%	0.5%
	A freedom of information request	4	1.7%	0.1%
	Citizenship, residency, immigration or refugee status for you, a family member or partner	18	8.4%	0.3%
	Your local council / government	84	38.5%	1.4%
	Access to healthcare services	47	21.4%	0.8%
	Access to education services	17	7.6%	0.3%
	Access to, or quality of, disability or care services	22	10.2%	0.4%
	Access to, or quality of, disability aids, equipment or facilities	13	5.8%	0.2%
	Other	32	14.6%	0.5%

Prevalence of broad problem categories and constituent subcategories (cont.)

(overall and within broad problem categories)

Broad problem type	Problem Subcategory	N	Percentage Of broad category	Percentage Overall
Debt or Money		**251**		**4.2%**
	A loan or hire purchase agreement (or guaranteeing someone else's loan)	17	6.7%	0.3%
	A creditor taking or threatening action against you over an unpaid bill or debt	45	17.9%	0.7%
	Harassment by a creditor	40	15.8%	0.7%
	Severe difficulties paying money you owe	70	28.0%	1.2%
	Bankruptcy or the prospect of bankruptcy	8	3.1%	0.1%
	Collecting money owed to you	73	29.2%	1.2%
	Your credit rating or credit being refused	45	18.1%	0.8%
	Poor financial advice	42	16.8%	0.7%
	Refusal of insurance claims	23	9.3%	0.4%
	Other	36	14.3%	0.6%
Business		**159**		**2.6%**
	Trading	49	30.7%	0.8%
	Insolvency	8	4.9%	0.1%
	Tax	14	8.7%	0.2%
	Premises	13	8.4%	0.2%
	Business Structure	16	10.3%	0.3%
	Staff	32	20.4%	0.5%
	Regulation	15	9.3%	0.2%
	Intellectual Property	5	3.4%	0.1%
	Investment properties	62	39.0%	1.0%
	Other	4	2.5%	0.1%

* As detailed in the methodology, family violence and financial abuse was only measured at the broad family problem category level and was specifically excluded from the more detailed family subcategories/showcard (see Balmer et al., 2022). In total, of the 260 Family problems that were followed up, 140 (53.8%) resulted in the respondent being harassed, threatened or assaulted.

Appendix 3

Statistical models of problem prevalence, number of justiciable problems, and broad problem-solving strategy

Modelling problem prevalence

Tables A3.1 to A3.11 show binary logistic regression output, modelling whether or not respondents reported justiciable problems based on their social, demographic and geographic characteristics. Binary logistic regression is a statistical method used to examine the relationship between a binary outcome variable (in our case whether or not respondents reported justiciable problems) and one or more independent variables. The aim is to estimate the probability of reporting problems based on the values of the independent variables (in our case social and demographic predictors). The dependent variable (problem experience) is modelled using the logistic function, which transforms a linear combination of the independent variables into a probability value ranging from 0 to 1. This also allows estimation of the odds ratio, which quantifies the change in the odds of the outcome for a one-unit change in an independent variable (and can be found in the output tables). Odds-ratios greater than 1 indicate an increase in the likelihood of reporting problems (compared to the reference category for each variable) and values less than 1 a decrease. The accompanying p-value allows assessment of whether or not the difference is statistically significant (where $p < 0.05$).

Table A3.1. Binary logistic regression of whether or not respondents reported one or more justiciable problem based on a range of social, demographic and geographic predictors[108]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	1.038	0.161	0.240	0.809
	35-44	1.118	0.178	0.700	0.483
	45-54	1.089	0.171	0.540	0.588
	55-64	1.222	0.199	1.230	0.218
	65+	0.949	0.157	-0.310	0.754
	Refused	0.749	0.167	-1.300	0.195
Sex at birth	Male	1.000	-	-	-
	Female	0.938	0.062	-0.980	0.330
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	1.479	0.291	1.990	0.046
	Prefer not to say	0.817	0.251	-0.660	0.511
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	1.139	0.281	0.530	0.597
Main language spoken	English	1.000	-	-	-
	Other	0.664	0.055	-4.940	0.000
Family status	Married, children	1.000	-	-	-
	Married, no children	0.837	0.089	-1.680	0.094
	De facto, children	1.362	0.229	1.840	0.066
	De facto, no children	1.189	0.150	1.370	0.170
	Single, children	1.302	0.219	1.570	0.118
	Single, no children	0.905	0.099	-0.910	0.361
Carer	No	1.000	-	-	-
	Yes	1.263	0.127	2.320	0.020
Work	Yes	1.000	-	-	-
	No	0.708	0.066	-3.730	0.000
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	1.301	0.163	2.100	0.035
	Trade/vocational certs/diplomas	1.370	0.139	3.100	0.002
	Degree or higher	1.445	0.148	3.580	0.000
Geography	Major Cities	1.000	-	-	-
	Inner Regional	0.988	0.076	-0.160	0.875
	Outer Regional and Remote	0.467	0.070	-5.050	0.000

108 5,969 observations, Log pseudolikelihood = -3773.03, Wald $\chi^2(32)$ = 418.49, Pseudo R^2 = 0.07.

Table A3.1. Binary logistic regression of whether or not respondents reported one or more justiciable problem based on a range of social, demographic and geographic predictors[108] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Long-term illness or disability	No	1.000	-	-	-
	Yes	1.659	0.133	6.320	0.000
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	1.541	0.117	5.710	0.000
	Severe	2.785	0.442	6.450	0.000
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.327	0.144	2.610	0.009
	Quintile 3 - $70,565 to $110,292	1.560	0.185	3.760	0.000
	Quintile 4 - $110,293 to $165,256	1.537	0.203	3.250	0.001
	Quintile 5 - $165,256 or more	1.770	0.241	4.200	0.000
	Prefer not to say	1.245	0.156	1.750	0.081
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	2.980	0.559	5.820	0.000
Constant		0.366	0.078	-4.710	0.000

Table A3.2. Binary logistic regression of whether or not respondents reported problems related to goods and services based on a range of social, demographic and geographic predictors[109]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	0.907	0.166	-0.530	0.594
	35-44	0.994	0.185	-0.030	0.974
	45-54	1.123	0.205	0.640	0.525
	55-64	0.939	0.181	-0.320	0.746
	65+	1.100	0.214	0.490	0.623
	Refused	0.874	0.227	-0.520	0.605
Sex at birth	Male	1.000	-	-	-
	Female	0.946	0.073	-0.720	0.470
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	1.071	0.221	0.330	0.738
	Prefer not to say	0.523	0.204	-1.660	0.096
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	1.234	0.348	0.740	0.456

109 5,969 observations, Log pseudolikelihood = -2906.67, Wald χ^2(32) = 232.40, Pseudo R^2 = 0.05.

Table A3.2. Binary logistic regression of whether or not respondents reported problems related to goods and services based on a range of social, demographic and geographic predictors[109] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Main language spoken	English	1.000	-	-	-
	Other	0.654	0.065	-4.270	0.000
Family status	Married, children	1.000	-	-	-
	Married, no children	0.868	0.106	-1.170	0.244
	De facto, children	1.189	0.232	0.890	0.376
	De facto, no children	0.943	0.137	-0.400	0.689
	Single, children	0.870	0.174	-0.700	0.486
	Single, no children	0.901	0.113	-0.830	0.405
Carer	No	1.000	-	-	-
	Yes	1.183	0.137	1.450	0.148
Work	Yes	1.000	-	-	-
	No	0.795	0.088	-2.070	0.039
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	1.435	0.223	2.320	0.020
	Trade/vocational certs/diplomas	1.235	0.164	1.590	0.111
	Degree or higher	1.723	0.223	4.200	0.000
Geography	Major Cities	1.000	-	-	-
	Inner Regional	0.846	0.078	-1.820	0.069
	Outer Regional and Remote	0.376	0.085	-4.310	0.000
Long-term illness or disability	No	1.000	-	-	-
	Yes	1.318	0.124	2.930	0.003
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	1.508	0.130	4.770	0.000
	Severe	1.818	0.314	3.460	0.001
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.277	0.175	1.780	0.075
	Quintile 3 - $70,565 to $110,292	1.619	0.239	3.260	0.001
	Quintile 4 - $110,293 to $165,256	1.598	0.257	2.910	0.004
	Quintile 5 - $165,256 or more	2.203	0.358	4.860	0.000
	Prefer not to say	1.344	0.209	1.900	0.057
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	1.950	0.389	3.350	0.001
Constant		0.136	0.037	-7.300	0.000

Table A3.3. Binary logistic regression of whether or not respondents reported housing problems based on a range of social, demographic and geographic predictors[110]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	1.282	0.300	1.060	0.287
	35-44	1.212	0.295	0.790	0.428
	45-54	0.821	0.204	-0.790	0.427
	55-64	0.805	0.219	-0.800	0.426
	65+	0.763	0.210	-0.980	0.325
	Refused	0.819	0.320	-0.510	0.610
Sex at birth	Male	1.000	-	-	-
	Female	1.150	0.120	1.350	0.178
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	1.464	0.376	1.480	0.138
	Prefer not to say	1.106	0.559	0.200	0.842
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	2.555	0.783	3.060	0.002
Main language spoken	English	1.000	-	-	-
	Other	0.724	0.097	-2.400	0.016
Family status	Married, children	1.000	-	-	-
	Married, no children	1.016	0.181	0.090	0.929
	De facto, children	1.430	0.353	1.450	0.147
	De facto, no children	1.686	0.331	2.660	0.008
	Single, children	1.717	0.404	2.300	0.022
	Single, no children	1.369	0.247	1.740	0.082
Carer	No	1.000	-	-	-
	Yes	0.943	0.159	-0.350	0.729
Work	Yes	1.000	-	-	-
	No	0.806	0.119	-1.470	0.143
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	0.755	0.162	-1.310	0.191
	Trade/vocational certs/diplomas	0.918	0.151	-0.520	0.601
	Degree or higher	1.175	0.196	0.970	0.333
Geography	Major Cities	1.000	-	-	-
	Inner Regional	0.757	0.094	-2.250	0.024
	Outer Regional and Remote	0.466	0.124	-2.870	0.004

110 5,969 observations, Log pseudolikelihood = -1850.03, Wald χ^2(32) = 200.25, Pseudo R^2 = 0.07.

Table A3.3. Binary logistic regression of whether or not respondents reported housing problems based on a range of social, demographic and geographic predictors[110] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Long-term illness or disability	No	1.000	-	-	-
	Yes	1.699	0.206	4.360	0.000
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	1.386	0.159	2.850	0.004
	Severe	1.803	0.369	2.880	0.004
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.114	0.188	0.640	0.522
	Quintile 3 - $70,565 to $110,292	0.928	0.175	-0.390	0.694
	Quintile 4 - $110,293 to $165,256	1.211	0.241	0.960	0.335
	Quintile 5 - $165,256 or more	1.536	0.314	2.100	0.036
	Prefer not to say	0.882	0.188	-0.590	0.556
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	2.793	0.618	4.640	0.000
Constant		0.068	0.022	-8.240	0.000

Table A3.4. Binary logistic regression of whether or not respondents reported family problems based on a range of social, demographic and geographic predictors[111]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	1.243	0.425	0.640	0.524
	35-44	2.325	0.734	2.670	0.008
	45-54	1.984	0.639	2.130	0.033
	55-64	1.627	0.544	1.450	0.146
	65+	0.897	0.310	-0.310	0.754
	Refused	1.481	0.868	0.670	0.503
Sex at birth	Male	1.000	-	-	-
	Female	1.122	0.165	0.780	0.433
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	1.314	0.532	0.670	0.500
	Prefer not to say	0.394	0.263	-1.400	0.163
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	2.500	0.921	2.490	0.013

111 5,969 observations, Log pseudolikelihood = -1023.79, Wald $\chi^2(32)$ = 343.74, Pseudo R^2 = 0.15.

Table A3.4. Binary logistic regression of whether or not respondents reported family problems based on a range of social, demographic and geographic predictors[111] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Main language spoken	English	1.000	-	-	-
	Other	0.361	0.087	-4.220	0.000
Family status	Married, children	1.000	-	-	-
	Married, no children	1.048	0.283	0.170	0.863
	De facto, children	2.679	0.793	3.330	0.001
	De facto, no children	1.438	0.437	1.190	0.232
	Single, children	5.224	1.478	5.840	0.000
	Single, no children	1.607	0.418	1.820	0.068
Carer	No	1.000	-	-	-
	Yes	1.271	0.269	1.130	0.258
Work	Yes	1.000	-	-	-
	No	0.769	0.142	-1.420	0.156
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	0.912	0.245	-0.340	0.731
	Trade/vocational certs/diplomas	1.132	0.252	0.560	0.577
	Degree or higher	0.983	0.232	-0.070	0.941
Geography	Major Cities	1.000	-	-	-
	Inner Regional	0.991	0.161	-0.050	0.957
	Outer Regional and Remote	0.682	0.251	-1.040	0.298
Long-term illness or disability	No	1.000	-	-	-
	Yes	1.689	0.283	3.130	0.002
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	1.229	0.183	1.380	0.167
	Severe	2.453	0.613	3.590	0.000
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.274	0.287	1.080	0.282
	Quintile 3 - $70,565 to $110,292	1.147	0.324	0.490	0.627
	Quintile 4 - $110,293 to $165,256	0.872	0.267	-0.450	0.654
	Quintile 5 - $165,256 or more	0.855	0.265	-0.510	0.612
	Prefer not to say	0.834	0.244	-0.620	0.536
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	3.117	0.789	4.490	0.000
Constant		0.018	0.009	-8.160	0.000

Table A3.5. Binary logistic regression of whether or not respondents reported problems related to injury based on a range of social, demographic and geographic predictors[112]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	1.636	0.605	1.330	0.183
	35-44	1.769	0.657	1.540	0.124
	45-54	1.774	0.635	1.600	0.109
	55-64	1.503	0.563	1.090	0.277
	65+	0.745	0.279	-0.790	0.431
	Refused	0.408	0.289	-1.260	0.206
Sex at birth	Male	1.000	-	-	-
	Female	0.772	0.130	-1.530	0.125
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	1.110	0.475	0.240	0.808
	Prefer not to say	0.234	0.238	-1.430	0.154
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	0.958	0.590	-0.070	0.944
Main language spoken	English	1.000	-	-	-
	Other	0.821	0.195	-0.830	0.406
Family status	Married, children	1.000	-	-	-
	Married, no children	0.875	0.256	-0.450	0.650
	De facto, children	0.814	0.382	-0.440	0.661
	De facto, no children	1.642	0.502	1.620	0.105
	Single, children	1.066	0.394	0.170	0.862
	Single, no children	1.126	0.318	0.420	0.675
Carer	No	1.000	-	-	-
	Yes	1.933	0.445	2.860	0.004
Work	Yes	1.000	-	-	-
	No	0.967	0.212	-0.150	0.879
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	1.231	0.360	0.710	0.479
	Trade/vocational certs/diplomas	1.310	0.301	1.180	0.240
	Degree or higher	1.051	0.275	0.190	0.850
Geography	Major Cities	1.000	-	-	-
	Inner Regional	1.539	0.291	2.280	0.022
	Outer Regional and Remote	0.865	0.350	-0.360	0.720

112 5,969 observations, Log pseudolikelihood = -860.43, Wald $\chi^2(32)$ = 227.44, Pseudo R^2 = 0.11.

Table A3.5. Binary logistic regression of whether or not respondents reported problems related to injury based on a range of social, demographic and geographic predictors[112] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Long-term illness or disability	No	1.000	-	-	-
	Yes	2.990	0.544	6.020	0.000
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	1.549	0.285	2.380	0.017
	Severe	3.157	0.879	4.130	0.000
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.420	0.352	1.420	0.156
	Quintile 3 - $70,565 to $110,292	1.176	0.367	0.520	0.603
	Quintile 4 - $110,293 to $165,256	1.305	0.448	0.770	0.439
	Quintile 5 - $165,256 or more	1.058	0.392	0.150	0.879
	Prefer not to say	1.501	0.485	1.260	0.209
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	1.858	0.501	2.300	0.022
Constant		0.010	0.005	-8.740	0.000

Table A3.6. Binary logistic regression of whether or not respondents reported employment problems based on a range of social, demographic and geographic predictors[113]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	0.779	0.189	-1.030	0.304
	35-44	0.677	0.178	-1.490	0.137
	45-54	0.686	0.178	-1.450	0.148
	55-64	0.713	0.190	-1.270	0.205
	65+	0.324	0.104	-3.520	0.000
	Refused	0.497	0.209	-1.670	0.096
Sex at birth	Male	1.000	-	-	-
	Female	1.018	0.136	0.140	0.891
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	1.178	0.353	0.550	0.584
	Prefer not to say	0.130	0.133	-1.990	0.046
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	1.400	0.608	0.770	0.439

113 5,969 observations, Log pseudolikelihood = -1343.61, Wald χ^2(32) = 232.58, Pseudo R^2 = 0.10.

Table A3.6. Binary logistic regression of whether or not respondents reported employment problems based on a range of social, demographic and geographic predictors[113] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Main language spoken	English	1.000	-	-	-
	Other	0.610	0.107	-2.820	0.005
Family status	Married, children	1.000	-	-	-
	Married, no children	1.138	0.246	0.600	0.548
	De facto, children	1.613	0.499	1.550	0.122
	De facto, no children	1.702	0.390	2.320	0.020
	Single, children	1.143	0.372	0.410	0.682
	Single, no children	1.296	0.276	1.220	0.223
Carer	No	1.000	-	-	-
	Yes	1.196	0.232	0.920	0.358
Work	Yes	1.000	-	-	-
	No	0.684	0.134	-1.940	0.052
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	1.375	0.379	1.150	0.248
	Trade/vocational certs/diplomas	1.470	0.371	1.530	0.127
	Degree or higher	1.852	0.472	2.420	0.016
Geography	Major Cities	1.000	-	-	-
	Inner Regional	1.064	0.169	0.390	0.694
	Outer Regional and Remote	0.520	0.197	-1.730	0.084
Long-term illness or disability	No	1.000	-	-	-
	Yes	1.141	0.187	0.800	0.421
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	2.226	0.321	5.550	0.000
	Severe	3.448	0.846	5.040	0.000
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.896	0.489	2.480	0.013
	Quintile 3 - $70,565 to $110,292	2.893	0.815	3.770	0.000
	Quintile 4 - $110,293 to $165,256	2.032	0.622	2.320	0.020
	Quintile 5 - $165,256 or more	1.131	0.380	0.370	0.713
	Prefer not to say	1.305	0.448	0.770	0.439
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	2.474	0.676	3.320	0.001
Constant		0.026	0.013	-7.390	0.000

Table A3.7. Binary logistic regression of whether or not respondents reported problems related to government payments based on a range of social, demographic and geographic predictors[114]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	0.548	0.178	-1.850	0.065
	35-44	1.053	0.332	0.160	0.869
	45-54	0.586	0.202	-1.550	0.121
	55-64	0.890	0.323	-0.320	0.747
	65+	0.856	0.304	-0.440	0.661
	Refused	0.476	0.259	-1.360	0.172
Sex at birth	Male	1.000	-	-	-
	Female	1.133	0.180	0.790	0.430
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	0.874	0.339	-0.350	0.729
	Prefer not to say	1.066	0.523	0.130	0.897
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	1.905	0.666	1.840	0.065
Main language spoken	English	1.000	-	-	-
	Other	0.650	0.136	-2.050	0.040
Family status	Married, children	1.000	-	-	-
	Married, no children	0.749	0.208	-1.040	0.299
	De facto, children	2.495	0.761	3.000	0.003
	De facto, no children	1.365	0.386	1.100	0.272
	Single, children	1.776	0.541	1.890	0.059
	Single, no children	0.678	0.179	-1.470	0.141
Carer	No	1.000	-	-	-
	Yes	1.071	0.212	0.350	0.729
Work	Yes	1.000	-	-	-
	No	1.050	0.202	0.250	0.799
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	1.166	0.320	0.560	0.576
	Trade/vocational certs/diplomas	1.615	0.351	2.200	0.027
	Degree or higher	1.578	0.343	2.100	0.036
Geography	Major Cities	1.000	-	-	-
	Inner Regional	1.049	0.180	0.280	0.780
	Outer Regional and Remote	0.915	0.297	-0.280	0.783

114 5,969 observations, Log pseudolikelihood = -940.85, Wald $\chi^2(32)$ = 257.14, Pseudo R^2 = 0.14.

Table A3.7. Binary logistic regression of whether or not respondents reported problems related to government payments based on a range of social, demographic and geographic predictors[114] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Long-term illness or disability	No	1.000	-	-	-
	Yes	1.827	0.334	3.300	0.001
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	2.237	0.381	4.740	0.000
	Severe	2.439	0.646	3.370	0.001
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.024	0.202	0.120	0.905
	Quintile 3 - $70,565 to $110,292	0.773	0.199	-1.000	0.317
	Quintile 4 - $110,293 to $165,256	0.443	0.136	-2.650	0.008
	Quintile 5 - $165,256 or more	0.309	0.123	-2.960	0.003
	Prefer not to say	1.064	0.288	0.230	0.819
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	3.999	0.932	5.950	0.000
Constant		0.027	0.013	-7.470	0.000

Table A3.8. Binary logistic regression of whether or not respondents reported fines based on a range of social, demographic and geographic predictors[115]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	1.268	0.317	0.950	0.342
	35-44	1.218	0.308	0.780	0.436
	45-54	1.149	0.293	0.540	0.586
	55-64	0.998	0.277	-0.010	0.993
	65+	0.647	0.187	-1.500	0.133
	Refused	0.806	0.298	-0.580	0.559
Sex at birth	Male	1.000	-	-	-
	Female	0.734	0.084	-2.680	0.007
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	1.723	0.415	2.260	0.024
	Prefer not to say	1.260	0.706	0.410	0.680
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	1.113	0.430	0.280	0.782

115 5,969 observations, Log pseudolikelihood = -1754.08, Wald $\chi^2(32)$ = 157.61, Pseudo R^2 = 0.06.

Table A3.8. Binary logistic regression of whether or not respondents reported fines based on a range of social, demographic and geographic predictors[115] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Main language spoken	English	1.000	-	-	-
	Other	0.800	0.113	-1.580	0.114
Family status	Married, children	1.000	-	-	-
	Married, no children	0.958	0.178	-0.230	0.817
	De facto, children	1.264	0.341	0.870	0.386
	De facto, no children	1.120	0.216	0.590	0.555
	Single, children	1.048	0.272	0.180	0.857
	Single, no children	1.127	0.199	0.680	0.499
Carer	No	1.000	-	-	-
	Yes	1.234	0.203	1.270	0.203
Work	Yes	1.000	-	-	-
	No	0.668	0.112	-2.400	0.017
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	1.049	0.244	0.200	0.838
	Trade/vocational certs/diplomas	1.223	0.234	1.050	0.293
	Degree or higher	1.268	0.244	1.230	0.218
Geography	Major Cities	1.000	-	-	-
	Inner Regional	0.849	0.121	-1.150	0.250
	Outer Regional and Remote	0.219	0.095	-3.500	0.000
Long-term illness or disability	No	1.000	-	-	-
	Yes	1.559	0.214	3.240	0.001
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	1.457	0.179	3.060	0.002
	Severe	1.868	0.409	2.850	0.004
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.166	0.229	0.780	0.434
	Quintile 3 - $70,565 to $110,292	1.306	0.275	1.270	0.204
	Quintile 4 - $110,293 to $165,256	1.156	0.266	0.630	0.529
	Quintile 5 - $165,256 or more	1.044	0.252	0.180	0.858
	Prefer not to say	1.047	0.239	0.200	0.842
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	2.530	0.569	4.120	0.000
Constant		0.072	0.027	-7.000	0.000

Table A3.9. Binary logistic regression of whether or not respondents reported problems related to government and public services based on a range of social, demographic and geographic predictors[116]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	0.879	0.397	-0.290	0.775
	35-44	1.762	0.736	1.360	0.175
	45-54	1.492	0.639	0.940	0.350
	55-64	1.607	0.684	1.110	0.265
	65+	1.458	0.643	0.850	0.393
	Refused	0.940	0.646	-0.090	0.928
Sex at birth	Male	1.000	-	-	-
	Female	0.772	0.127	-1.580	0.115
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	1.561	0.606	1.150	0.251
	Prefer not to say	1.323	0.870	0.430	0.671
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	1.618	0.934	0.830	0.405
Main language spoken	English	1.000	-	-	-
	Other	0.620	0.146	-2.040	0.042
Family status	Married, children	1.000	-	-	-
	Married, no children	1.098	0.282	0.370	0.715
	De facto, children	2.462	0.956	2.320	0.020
	De facto, no children	1.507	0.467	1.320	0.186
	Single, children	1.169	0.430	0.420	0.671
	Single, no children	0.966	0.266	-0.130	0.900
Carer	No	1.000	-	-	-
	Yes	1.660	0.358	2.350	0.019
Work	Yes	1.000	-	-	-
	No	0.842	0.185	-0.780	0.433
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	1.298	0.491	0.690	0.491
	Trade/vocational certs/diplomas	1.661	0.480	1.760	0.079
	Degree or higher	2.114	0.621	2.550	0.011
Geography	Major Cities	1.000	-	-	-
	Inner Regional	0.650	0.136	-2.060	0.039
	Outer Regional and Remote	0.202	0.150	-2.150	0.031

116 5,969 observations, Log pseudolikelihood = -834.68, Wald $\chi^2(32)$ = 175.77, Pseudo R^2 = 0.10.

Table A3.9. Binary logistic regression of whether or not respondents reported problems related to government and public services based on a range of social, demographic and geographic predictors[116] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Long-term illness or disability	No	1.000	-	-	-
	Yes	2.360	0.456	4.440	0.000
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	1.733	0.323	2.950	0.003
	Severe	2.765	0.746	3.770	0.000
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.155	0.345	0.480	0.630
	Quintile 3 - $70,565 to $110,292	1.426	0.498	1.020	0.310
	Quintile 4 - $110,293 to $165,256	1.163	0.435	0.410	0.685
	Quintile 5 - $165,256 or more	1.070	0.432	0.170	0.867
	Prefer not to say	1.208	0.419	0.540	0.586
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	3.159	0.943	3.850	0.000
Constant		0.009	0.006	-6.590	0.000

Table A3.10. Binary logistic regression of whether or not respondents reported debt or money problems based on a range of social, demographic and geographic predictors[117]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	2.334	1.026	1.930	0.054
	35-44	2.637	1.172	2.180	0.029
	45-54	1.920	0.841	1.490	0.136
	55-64	1.756	0.768	1.290	0.198
	65+	1.201	0.525	0.420	0.675
	Refused	4.114	2.135	2.730	0.006
Sex at birth	Male	1.000	-	-	-
	Female	0.526	0.089	-3.810	0.000
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	1.432	0.581	0.880	0.377
	Prefer not to say	4.248	2.182	2.820	0.005
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	2.349	1.092	1.840	0.066

117 5,969 observations, Log pseudolikelihood = -854.23, Wald $\chi^2(32)$ = 280.71, Pseudo R^2 = 0.18.

Table A3.10. Binary logistic regression of whether or not respondents reported debt or money problems based on a range of social, demographic and geographic predictors[117] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Main language spoken	English	1.000	-	-	-
	Other	0.546	0.130	-2.550	0.011
Family status	Married, children	1.000	-	-	-
	Married, no children	0.436	0.120	-3.010	0.003
	De facto, children	1.174	0.453	0.420	0.677
	De facto, no children	0.789	0.227	-0.820	0.410
	Single, children	1.180	0.380	0.510	0.607
	Single, no children	0.576	0.166	-1.910	0.056
Carer	No	1.000	-	-	-
	Yes	1.899	0.418	2.920	0.004
Work	Yes	1.000	-	-	-
	No	1.036	0.224	0.170	0.869
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	1.170	0.397	0.460	0.643
	Trade/vocational certs/diplomas	1.298	0.343	0.990	0.324
	Degree or higher	0.981	0.272	-0.070	0.945
Geography	Major Cities	1.000	-	-	-
	Inner Regional	0.973	0.188	-0.140	0.889
	Outer Regional and Remote	0.181	0.148	-2.090	0.037
Long-term illness or disability	No	1.000	-	-	-
	Yes	2.000	0.376	3.690	0.000
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	2.088	0.378	4.060	0.000
	Severe	3.315	0.895	4.440	0.000
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.289	0.375	0.870	0.382
	Quintile 3 - $70,565 to $110,292	1.493	0.488	1.230	0.220
	Quintile 4 - $110,293 to $165,256	0.804	0.306	-0.570	0.566
	Quintile 5 - $165,256 or more	0.773	0.304	-0.650	0.513
	Prefer not to say	1.255	0.399	0.710	0.475
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	5.176	1.300	6.550	0.000
Constant		0.016	0.011	-6.210	0.000

Table A3.11. Binary logistic regression of whether or not respondents reported problems related to business or investment properties based on a range of social, demographic and geographic predictors[118]

Variable	Level	Odds Ratio	Std. Err.	z	p
Age group	18-24	1.000	-	-	-
	25-34	0.946	0.638	-0.080	0.934
	35-44	2.101	1.237	1.260	0.208
	45-54	2.957	1.735	1.850	0.065
	55-64	3.888	2.374	2.220	0.026
	65+	3.376	2.223	1.850	0.065
	Refused	1.911	1.344	0.920	0.357
Sex at birth	Male	1.000	-	-	-
	Female	0.673	0.133	-2.000	0.046
Sexual orientation	Straight (heterosexual)	1.000	-	-	-
	Gay, lesbian, bisexual, other term	0.562	0.355	-0.910	0.362
	Prefer not to say	7.202	3.732	3.810	0.000
Aboriginal or Torres Strait Islander	No	1.000	-	-	-
	Yes	0.545	0.449	-0.740	0.461
Main language spoken	English	1.000	-	-	-
	Other	1.037	0.253	0.150	0.882
Family status	Married, children	1.000	-	-	-
	Married, no children	0.816	0.221	-0.750	0.454
	De facto, children	2.567	1.014	2.390	0.017
	De facto, no children	1.239	0.409	0.650	0.517
	Single, children	0.739	0.388	-0.580	0.564
	Single, no children	0.812	0.281	-0.600	0.548
Carer	No	1.000	-	-	-
	Yes	1.449	0.365	1.470	0.140
Work	Yes	1.000	-	-	-
	No	0.300	0.110	-3.270	0.001
Highest education	Lower than year 12 or equivalent	1.000	-	-	-
	Year 12 or equivalent	1.675	0.806	1.070	0.284
	Trade/vocational certs/diplomas	1.808	0.745	1.440	0.150
	Degree or higher	0.872	0.373	-0.320	0.749
Geography	Major Cities	1.000	-	-	-
	Inner Regional	0.730	0.199	-1.150	0.249
	Outer Regional and Remote	0.272	0.201	-1.760	0.078

118 5,969 observations, Log pseudolikelihood = -643.19, Wald χ^2(32) = 154.61, Pseudo R^2 = 0.11.

Table A3.11. Binary logistic regression of whether or not respondents reported problems related to business or investment properties based on a range of social, demographic and geographic predictors[118] (cont.)

Variable	Level	Odds Ratio	Std. Err.	z	p
Long-term illness or disability	No	1.000	-	-	-
	Yes	1.557	0.387	1.780	0.075
Mental distress (K6)	None or low	1.000	-	-	-
	Moderate	0.900	0.202	-0.470	0.637
	Severe	1.539	0.537	1.240	0.217
Gross annual household income	Quintile 1 - $0 to $39,988	1.000	-	-	-
	Quintile 2 - $39,989 to $70,564	1.040	0.632	0.060	0.949
	Quintile 3 - $70,565 to $110,292	2.955	1.822	1.760	0.079
	Quintile 4 - $110,293 to $165,256	2.788	1.780	1.610	0.108
	Quintile 5 - $165,256 or more	3.094	2.010	1.740	0.082
	Prefer not to say	1.596	0.950	0.790	0.432
Unable to eat, heat or cool home	No	1.000	-	-	-
	Yes	2.024	0.968	1.470	0.141
Constant		0.007	0.007	-4.510	0.000

Table A3.12. Predicted prevalence of problems overall, and each problem type by social and demographic

For each variable (e.g. sex) the percentages control for the other characteristics/variables in the table.[119] Colours illustrate higher (red) or lower (green) percentages by problem type

Variable	Level	Percentage (%)										
		Any	Goods and services	Housing	Family	Injury	Employment	Government payments	Fines	Government and public services	Debt or money	Business/ investment property
Age group	18-24	41.0	20.8	10.6	3.6	2.9	9.6	5.4	9.1	2.7	2.4	1.2
	25-34	41.8	19.3	13.0	4.4	4.6	7.7	3.2	11.1	2.4	4.9	1.2
	35-44	43.5	20.7	12.4	7.5	4.9	6.8	5.7	10.7	4.6	5.4	2.5
	45-54	42.9	22.7	8.9	6.5	4.9	6.9	3.4	10.2	3.9	4.2	3.4
	55-64	45.5	19.9	8.8	5.5	4.2	7.2	4.9	9.0	4.2	3.8	4.4
	65+	39.8	22.3	8.4	3.3	2.2	3.5	4.8	6.1	3.9	2.8	3.9
	Refused	34.8	18.8	8.9	5.1	1.2	5.2	2.8	7.5	2.6	7.8	2.3
Sex at birth	Male	42.7	21.3	9.8	4.9	4.3	6.9	4.2	10.7	4.1	5.5	3.1
	Female	41.3	20.4	11.0	5.4	3.4	7.0	4.7	8.2	3.2	3.2	2.1
Sexual orientation	Straight (heterosexual)	41.8	20.9	10.2	5.1	3.8	6.9	4.5	9.2	3.5	4.0	2.6
	Gay, lesbian, bisexual, other term	50.6	22.0	14.0	6.4	4.2	8.0	4.0	14.6	5.3	5.5	1.5
	Prefer not to say	37.4	12.4	11.1	2.3	1.0	1.0	4.7	11.2	4.6	12.8	14.1
Aboriginal or Torres Strait Islander	No	41.9	20.8	10.2	5.0	3.8	6.9	4.4	9.4	3.6	4.1	2.6
	Yes	44.8	24.3	21.4	10.5	3.7	9.2	7.6	10.3	5.5	8.2	1.5
Main language spoken	English	44.9	23.0	11.3	6.2	4.0	7.8	4.9	10.0	4.0	4.8	2.6
	Other	35.9	16.5	8.6	2.5	3.3	5.1	3.3	8.2	2.6	2.8	2.7
Family status	Married, children	42.7	22.0	8.6	3.4	3.6	5.7	4.6	9.0	3.2	5.6	2.7
	Married, no children	38.8	19.8	8.7	3.6	3.2	6.4	3.6	8.7	3.5	2.7	2.2
	De facto, children	49.8	25.0	11.7	8.1	3.0	8.7	10.1	11.0	7.2	6.4	6.3
	De facto, no children	46.7	21.1	13.4	4.7	5.7	9.1	6.1	9.9	4.7	4.6	3.3
	Single, children	48.7	19.8	13.6	14.0	3.9	6.4	7.6	9.4	3.7	6.4	2.0
	Single, no children	40.5	20.4	11.3	5.2	4.0	7.2	3.3	10.0	3.1	3.5	2.2
Carer	No	41.3	20.5	10.5	5.0	3.5	6.8	4.4	9.2	3.4	3.8	2.5
	Yes	46.6	23.3	10.0	6.1	6.2	7.9	4.7	11.0	5.3	6.5	3.5

Variable	Level	Percentage (%)										
		Any	Goods and services	Housing	Family	Injury	Employment	Government payments	Fines	Government and public services	Debt or money	Business/ investment property
Work	Yes	44.5	22.0	11.0	5.6	3.9	7.5	4.4	10.4	3.8	4.1	3.4
	No	36.9	18.5	9.2	4.5	3.8	5.4	4.6	7.3	3.3	4.3	1.1
Highest education	Lower than year 12 or equivalent	35.9	15.8	10.3	5.1	3.4	4.7	3.4	8.1	2.3	3.9	2.2
	Year 12 or equivalent	41.6	21.0	8.1	4.7	4.1	6.3	3.9	8.5	2.9	4.4	3.5
	Trade/vocational certs/diplomas	42.7	18.7	9.5	5.6	4.3	6.7	5.1	9.7	3.7	4.8	3.8
	Degree or higher	43.9	24.0	11.7	5.0	3.6	8.2	5.0	10.0	4.5	3.8	1.9
Geography	Major Cities	42.7	21.8	11.1	5.2	3.5	7.0	4.4	10.0	4.0	4.3	2.8
	Inner Regional	42.4	19.2	8.8	5.2	5.2	7.3	4.6	8.6	2.7	4.2	2.1
	Outer Regional and Remote	27.1	9.8	5.7	3.8	3.1	3.9	4.1	2.5	0.9	0.9	0.8
Long-term illness or disability	No	39.4	19.8	9.2	4.4	2.6	6.7	3.7	8.6	2.7	3.4	2.4
	Yes	50.9	24.3	14.4	6.9	7.2	7.5	6.2	12.6	6.0	6.2	3.6
Mental distress (K6)	None or low	37.9	18.3	9.0	4.4	2.9	4.7	3.0	8.0	2.7	2.8	2.6
	Moderate	47.7	25.0	12.0	5.3	4.3	9.6	6.3	11.2	4.5	5.4	2.4
	Severe	61.2	28.4	14.8	9.4	8.2	13.9	6.8	13.8	6.9	8.0	3.9
Gross annual household income	Quintile 1 - $0 to $39,988	35.0	15.3	9.6	5.1	3.2	4.2	5.5	8.5	3.1	3.8	1.3
	Quintile 2 - $39,989 to $70,564	41.1	18.6	10.5	6.2	4.4	7.5	5.6	9.7	3.6	4.8	1.3
	Quintile 3 - $70,565 to $110,292	44.7	22.3	9.0	5.7	3.7	10.7	4.4	10.7	4.4	5.4	3.6
	Quintile 4 - $110,293 to $165,256	44.4	22.1	11.3	4.5	4.1	7.9	2.6	9.6	3.6	3.2	3.4
	Quintile 5 - $165,256 or more	47.6	27.9	13.7	4.4	3.4	4.7	1.9	8.8	3.3	3.1	3.8
	Prefer not to say	39.7	19.4	8.6	4.3	4.6	5.3	5.8	8.8	3.7	4.6	2.0
Unable to eat, heat or cool home	No	41.2	20.4	9.8	4.6	3.6	6.6	3.9	9.0	3.3	3.5	2.6
	Yes	65.6	32.6	22.4	12.0	6.3	14.0	12.9	19.4	9.3	14.0	4.9

119 These are known as margins (also referred to as predictive margins, adjusted predictions, and recycled predictions) and are statistics calculated from predictions of a previously fitted model at fixed values of some covariates and averaging or otherwise integrating over the remaining covariates. Here, margins are average predicted percentages (of problem experience, i.e. probabilities multiplied by 100) for each variable or characteristic. For example, in the case of sex, these probabilities are derived for the male group by treating every observation as if it represented a male, with observations that in fact do represent males included, as well as those representing females. Similarly, the predicted probability for female is derived by treating all observations as if they represented females. This has the net effect of allowing you to look at how sex relates to prevalence having controlled for other differences in the characteristics of male and female respondents (e.g. their age, work, family status, health etc).

Modelling number of problems

Number of problems reported by respondents was modelled using a Zero-Inflated Poisson (ZIP) model (Hilbe, 2014), with model output in Table A3.13. ZIP models are a type of regression analysis used to model count data with excess zeros, in our case, number of justiciable problems respondents report. They are particularly suitable when the count data exhibit more zeros than would be expected under a standard Poisson distribution, which is the case for legal needs surveys where a significant percentage of respondents report no problems. They are also useful where you suspect that the determinants that may relate to problem experience may differ from those that relate to number of problems (where respondents have problems).

ZIP models account for two separate processes: one process that generates excess zeros and another process that generates the non-zero count values. These are referred to as the inflation component and the count component. The inflation component models the excess zeros and estimates the probability of observing a zero outcome. The count component models the non-zero count values and estimates the mean or expected count. The inflation component is modelled using logistic regression, which estimates the probability of excess zeros (or having no problems) based on the predictor variables. The count component is modelled using Poisson regression, which estimates the expected count values (number of problems among those with problems) based on the predictor variables. This approach can provide insights relating to the two distinct processes, as well as a more accurate representation of the underlying distribution.

Model coefficients in the inflate component indicate characteristics more (positive values) or less (negative values) likely to be a zero (i.e., no problems). They can be interpreted in the same way as logistic regression above, though importantly they are predicting not having problems (rather than having problems). Exponentiating these coefficients gives the odds-ratio. Positive coefficients in the count component indicate a higher log-expected count, while a negative coefficient suggests the opposite. greater than zero indicate an increase in the number of problems. Exponentiating these coefficients provides the multiplicative factor by which the rate or expected count changes for (in our case, since we have no continuous predictors) a given level of a predictor variable compared to the reference category (the relative risk ratio (RRR)). For example, exponentiating a coefficient for a predictor variable of 0.5 would give a RRR of 1.65. This means that expected count is expected to increase by a factor of 1.65 compares to the reference category. For both processes, coefficients are accompanied by p-values that can be used to gauge statistical significance.

As for the prevalence models above, the statistical output (Table A3.13) is followed by margins derived from the model, illustrating the predicted number of problems for each social, demographic and geographic variable while controlling for the other variables included in the model (Table A3.14). These estimates combine the two ZIP processes and provide a useful and accessible multivariate reference for the relationship between social and demographic characteristics and number of problems.

Table A3.13. Zero-inflated Poisson model of the number of justiciable problems reported by respondents based on a range of social, demographic and geographic predictors[120]

Count component					
Variable	**Level**	**Coef**	**Std. Err.**	**z**	**p**
Age group	18-24	0.000	-	-	-
	25-34	0.012	0.165	0.070	0.941
	35-44	-0.059	0.159	-0.370	0.711
	45-54	-0.023	0.170	-0.140	0.891
	55-64	-0.186	0.164	-1.140	0.256
	65+	-0.248	0.236	-1.050	0.294
	Refused	-0.301	0.225	-1.340	0.181
Sex at birth	Male	0.000	-	-	-
	Female	-0.181	0.077	-2.340	0.019
Sexual orientation	Straight (heterosexual)	0.000	-	-	-
	Gay, lesbian, bisexual, other term	-0.057	0.195	-0.290	0.768
	Prefer not to say	-0.083	0.260	-0.320	0.749
Aboriginal or Torres Strait Islander	No	0.000	-	-	-
	Yes	0.487	0.220	2.210	0.027
Main language spoken	English	0.000	-	-	-
	Other	-0.337	0.118	-2.850	0.004
Family status	Married, children	0.000	-	-	-
	Married, no children	0.104	0.133	0.780	0.437
	De facto, children	0.402	0.157	2.560	0.010
	De facto, no children	0.153	0.135	1.140	0.256
	Single, children	0.342	0.138	2.470	0.013
	Single, no children	0.128	0.141	0.900	0.366
Carer	No	0.000	-	-	-
	Yes	0.060	0.124	0.490	0.625
Work	Yes	0.000	-	-	-
	No	-0.059	0.139	-0.420	0.673
Highest education	Lower than year 12 or equivalent	0.000	-	-	-
	Year 12 or equivalent	0.072	0.164	0.440	0.659
	Trade/vocational certs/diplomas	0.086	0.133	0.640	0.520
	Degree or higher	0.180	0.129	1.400	0.162
Geography	Major Cities	0.000	-	-	-
	Inner Regional	-0.166	0.084	-1.970	0.049
	Outer Regional and Remote	-1.206	0.221	-5.460	0.000

120 5,969 observations (2,478 non-zero), Log pseudolikelihood = -10,098.77, Wald $\chi^2(32)$ = 278.24.

Count component					
Variable	**Level**	**Coef**	**Std. Err.**	**z**	**p**
Long-term illness or disability	No	0.000	-	-	-
	Yes	0.353	0.098	3.600	0.000
Mental distress (K6)	None or low	0.000	-	-	-
	Moderate	0.407	0.092	4.420	0.000
	Severe	0.619	0.136	4.540	0.000
Gross annual household income	Quintile 1 - $0 to $39,988	0.000	-	-	-
	Quintile 2 - $39,989 to $70,564	-0.004	0.133	-0.030	0.979
	Quintile 3 - $70,565 to $110,292	0.078	0.154	0.500	0.614
	Quintile 4 - $110,293 to $165,256	-0.079	0.203	-0.390	0.698
	Quintile 5 - $165,256 or more	-0.145	0.162	-0.890	0.371
	Prefer not to say	-0.011	0.162	-0.070	0.948
Unable to eat, heat or cool home	No	0.000	-	-	-
	Yes	0.500	0.154	3.250	0.001
Constant		0.657	0.272	2.420	0.016

Inflate component (excess zeros)					
Variable	**Level**	**Coef.**	**Std. Err.**	**z**	**p**
Age group	18-24	0.000	-	-	-
	25-34	-0.050	0.185	-0.270	0.785
	35-44	-0.165	0.191	-0.860	0.389
	45-54	-0.098	0.190	-0.520	0.604
	55-64	-0.330	0.202	-1.630	0.103
	65+	-0.065	0.213	-0.300	0.761
	Refused	0.137	0.292	0.470	0.638
Sex at birth	Male	0.000	-	-	-
	Female	-0.020	0.086	-0.230	0.818
Sexual orientation	Straight (heterosexual)	0.000	-	-	-
	Gay, lesbian, bisexual, other term	-0.472	0.251	-1.880	0.061
	Prefer not to say	0.191	0.332	0.570	0.566
Aboriginal or Torres Strait Islander	No	0.000	-	-	-
	Yes	-0.015	0.262	-0.060	0.955
Main language spoken	English	0.000	-	-	-
	Other	0.271	0.117	2.320	0.021

Inflate component (excess zeros)					
Variable	**Level**	**Coef.**	**Std. Err.**	**z**	**p**
Family status	Married, children	0.000	-	-	-
	Married, no children	0.267	0.151	1.770	0.077
	De facto, children	-0.130	0.197	-0.660	0.509
	De facto, no children	-0.116	0.174	-0.660	0.506
	Single, children	-0.091	0.197	-0.460	0.645
	Single, no children	0.194	0.150	1.300	0.194
Carer	No	0.000	-	-	-
	Yes	-0.217	0.133	-1.630	0.103
Work	Yes	0.000	-	-	-
	No	0.354	0.119	2.960	0.003
Highest education	Lower than year 12 or equivalent	0.000	-	-	-
	Year 12 or equivalent	-0.249	0.161	-1.540	0.123
	Trade/vocational certs/diplomas	-0.296	0.131	-2.260	0.024
	Degree or higher	-0.306	0.129	-2.370	0.018
Geography	Major Cities	0.000	-	-	-
	Inner Regional	-0.083	0.099	-0.840	0.403
	Outer Regional and Remote	-0.089	0.351	-0.250	0.800
Long-term illness or disability	No	0.000	-	-	-
	Yes	-0.388	0.099	-3.930	0.000
Mental distress (K6)	None or low	0.000	-	-	-
	Moderate	-0.270	0.098	-2.750	0.006
	Severe	-0.823	0.176	-4.670	0.000
Gross annual household income	Quintile 1 - $0 to $39,988	0.000	-	-	-
	Quintile 2 - $39,989 to $70,564	-0.319	0.134	-2.380	0.017
	Quintile 3 - $70,565 to $110,292	-0.459	0.148	-3.100	0.002
	Quintile 4 - $110,293 to $165,256	-0.504	0.179	-2.810	0.005
	Quintile 5 - $165,256 or more	-0.725	0.176	-4.120	0.000
	Prefer not to say	-0.245	0.157	-1.560	0.119
Unable to eat, heat or cool home	No	0.000	-	-	-
	Yes	-1.053	0.206	-5.100	0.000
Constant		0.759	0.267	2.840	0.004

Table 3.14. Predicted number of problems by social, demographic and geographic characteristics

For each variable (e.g. sex) the percentages control for the other characteristics/variables in the table. Colours illustrate higher (red) or lower (green) predicted problems across demo groups

Variable	Level	Margin (predicted number of problems)
Age group	18-24	1.28
	25-34	1.33
	35-44	1.30
	45-54	1.31
	55-64	1.22
	65+	1.03
	Refused	0.89
Sex at birth	Male	1.35
	Female	1.14
Sexual orientation	Straight (heterosexual)	1.23
	Gay, lesbian, bisexual, other term	1.40
	Prefer not to say	1.04
Aboriginal or Torres Strait Islander	No	1.21
	Yes	1.99
Main language spoken	English	1.40
	Other	0.88
Family status	Married, children	1.13
	Married, no children	1.12
	De facto, children	1.78
	De facto, no children	1.38
	Single, children	1.65
	Single, no children	1.18
Carer	No	1.21
	Yes	1.41
Work	Yes	1.33
	No	1.07

Variable	Level	Margin (predicted number of problems)
Highest education	Lower than year 12 or equivalent	1.00
	Year 12 or equivalent	1.20
	Trade/vocational certs/diplomas	1.24
	Degree or higher	1.37
Geography	Major Cities	1.31
	Inner Regional	1.15
	Outer Regional and Remote	0.41
Long-term illness or disability	No	1.05
	Yes	1.76
Mental distress (K6)	None or low	0.92
	Moderate	1.56
	Severe	2.36
Gross annual household income	Quintile 1 - $0 to $39,988	1.06
	Quintile 2 - $39,989 to $70,564	1.23
	Quintile 3 - $70,565 to $110,292	1.42
	Quintile 4 - $110,293 to $165,256	1.24
	Quintile 5 - $165,256 or more	1.26
	Prefer not to say	1.19
Unable to eat, heat or cool home	No	1.15
	Yes	2.73

Modelling problem-solving strategy

Respondent's problem-solving strategy was modelled on the basis of respondent's characteristics, problem type, whether or not they thought of their problems as legal, whether they felt they understood their rights and responsibilities, whether they knew where to go for information or advice, and whether they were confident of getting a fair outcome, using multinomial logistic regression, with model output in Table A3.15. Multinomial Logistic Regression is a statistical analysis technique used to model and predict outcomes with more than two categories (in our case, our strategy variable is made up of four categories – did nothing, handled alone/ informal help from family or friends, independent help, and legal service independent help). It can be thought of as an extension of the binary logistic regression models used for problem prevalence to situations where the dependent variable has three or more unordered categories, with the aim to estimate the probabilities of each category of the dependent variable, given a set of predictor variables.

The model estimates separate sets of coefficients for each category (or strategy), comparing them to a reference category or baseline (in our case 'handled alone/informal help from family or friends', which was the most common strategy). Multinomial Logistic Regression assumes that the relationship between the predictors and the outcome variable follows a linear combination on the logit scale. The model estimates the coefficients for each predictor variable, indicating their effects on the log-odds of being in each category, relative to the reference category. As for binary logistic regression these log-odds can be exponentiated to obtain odds ratios, and again, coefficients are accompanied by p-values that can be used to gauge statistical significance. As for previous models, the statistical output for broad strategy (Table A3.15) is followed by margins (Table A3.16) derived from the model. This allows an easy means to explore how percentage adopting each problem-solving strategy varies for different social and demographic groups while controlling for other variables.

Table A3.15. Multinomial logistic regression model of broad problem-solving strategy based on a range of social, demographic and geographic predictors, as well as problem type, whether or not problems were characterised as legal, and whether or not respondents felt they knew their rights and responsibilities, where to get expert help, and were confident they could achieve a fair outcome. Handling problems alone (or solely with the help of friends and family) was used as the base outcome to which other strategies were compared[121]

Did nothing					
Variable	**Level**	**Coef**	**Std. Err.**	**z**	**p**
Age group	18-24	0.000	-	-	-
	25-34	0.181	0.660	0.270	0.784
	35-44	-0.207	0.665	-0.310	0.755
	45-54	0.277	0.655	0.420	0.672
	55-64	-0.606	0.718	-0.840	0.399
	65+	-0.888	0.772	-1.150	0.250
	Refused	0.784	0.818	0.960	0.338
Sex at birth	Male	0.000	-	-	-
	Female	-0.421	0.317	-1.330	0.184
Sexual orientation	Straight (heterosexual)	0.000	-	-	-
	Gay, lesbian, bisexual, other term	0.067	0.772	0.090	0.931
	Prefer not to say	0.110	1.078	0.100	0.919
Aboriginal or Torres Strait Islander	No	0.000	-	-	-
	Yes	-1.185	0.792	-1.500	0.135
Main language spoken	English	0.000	-	-	-
	Other	0.320	0.429	0.750	0.456
Family status	Married, children	0.000	-	-	-
	Married, no children	-0.483	0.619	-0.780	0.435
	De facto, children	0.268	0.963	0.280	0.780
	De facto, no children	-0.235	0.823	-0.290	0.776
	Single, children	-0.145	0.803	-0.180	0.857
	Single, no children	-0.257	0.584	-0.440	0.660
Carer	No	0.000	-	-	-
	Yes	-0.059	0.508	-0.120	0.907
Work	Yes	0.000	-	-	-
	No	0.776	0.403	1.920	0.054
Highest education	Lower than year 12 or equivalent	0.000	-	-	-
	Year 12 or equivalent	0.323	0.625	0.520	0.605
	Trade/vocational certs/diplomas	0.345	0.536	0.640	0.520
	Degree or higher	0.194	0.559	0.350	0.728

121 2,460 observations, Log pseudolikelihood = -2233.19, Wald χ^2(135) = 4623.11, Pseudo R^2 = 0.23.

Did nothing					
Variable	**Level**	**Coef**	**Std. Err.**	**z**	**p**
Geography	Major Cities	0.000	-	-	-
	Inner Regional	1.268	0.372	3.410	0.001
	Outer Regional and Remote	-0.467	0.922	-0.510	0.612
Long-term illness or disability	No	0.000	-	-	-
	Yes	-0.045	0.405	-0.110	0.912
Mental distress (K6)	None or low	0.000	-	-	-
	Moderate	-0.465	0.379	-1.230	0.220
	Severe	-0.467	0.631	-0.740	0.459
Gross annual household income	Quintile 1 - $0 to $39,988	0.000	-	-	-
	Quintile 2 - $39,989 to $70,564	-0.161	0.483	-0.330	0.739
	Quintile 3 - $70,565 to $110,292	-1.291	0.628	-2.060	0.040
	Quintile 4 - $110,293 to $165,256	-0.401	0.623	-0.640	0.521
	Quintile 5 - $165,256 or more	-2.270	0.699	-3.250	0.001
	Prefer not to say	-0.596	0.524	-1.140	0.256
Unable to eat, heat or cool home	No	0.000	-	-	-
	Yes	-0.461	0.657	-0.700	0.483
Problem type	Goods and services	0.000	-	-	-
	Housing	1.344	0.567	2.370	0.018
	Family	0.164	0.770	0.210	0.832
	Injury	1.654	0.784	2.110	0.035
	Employment	1.654	0.566	2.920	0.003
	Government payments	-0.132	0.652	-0.200	0.839
	Fines	2.203	0.433	5.080	0.000
	Government and public services	-12.849	0.477	-26.950	0.000
	Debt or money	1.988	0.587	3.390	0.001
	Business or investment property	0.629	0.872	0.720	0.470
Problem characterised as legal	No	0.000	-	-	-
	Yes	-0.207	0.409	-0.510	0.613
Understood rights and responsibilities	Disagree	0.000	-	-	-
	Agree	-0.045	0.414	-0.110	0.913
Knew where to go for information/advice	Disagree	0.000	-	-	-
	Agree	-0.481	0.400	-1.200	0.229
Confident could achieve a fair outcome	Disagree	0.000	-	-	-
	Agree	-0.216	0.366	-0.590	0.556
Constant		-2.429	1.470	-1.650	0.098

Independent help					
Variable	**Level**	**Coef**	**Std. Err.**	**z**	**p**
Age group	18-24	0.000	-	-	-
	25-34	-0.170	0.394	-0.430	0.666
	35-44	-0.411	0.407	-1.010	0.312
	45-54	0.050	0.406	0.120	0.902
	55-64	0.131	0.414	0.320	0.751
	65+	-0.105	0.424	-0.250	0.805
	Refused	0.289	0.580	0.500	0.618
Sex at birth	Male	0.000	-	-	-
	Female	-0.193	0.171	-1.130	0.258
Sexual orientation	Straight (heterosexual)	0.000	-	-	-
	Gay, lesbian, bisexual, other term	0.695	0.402	1.730	0.084
	Prefer not to say	2.151	0.692	3.110	0.002
Aboriginal or Torres Strait Islander	No	0.000	-	-	-
	Yes	-0.860	0.577	-1.490	0.136
Main language spoken	English	0.000	-	-	-
	Other	-0.250	0.217	-1.150	0.249
Family status	Married, children	0.000	-	-	-
	Married, no children	-0.319	0.289	-1.100	0.270
	De facto, children	0.454	0.468	0.970	0.332
	De facto, no children	-0.369	0.306	-1.210	0.227
	Single, children	-0.414	0.350	-1.180	0.237
	Single, no children	-0.635	0.269	-2.360	0.018
Carer	No	0.000	-	-	-
	Yes	0.150	0.253	0.590	0.553
Work	Yes	0.000	-	-	-
	No	0.389	0.216	1.800	0.072
Highest education	Lower than year 12 or equivalent	0.000	-	-	-
	Year 12 or equivalent	0.222	0.363	0.610	0.542
	Trade/vocational certs/diplomas	-0.056	0.297	-0.190	0.851
	Degree or higher	0.368	0.288	1.280	0.200
Geography	Major Cities	0.000	-	-	-
	Inner Regional	0.229	0.212	1.080	0.280
	Outer Regional and Remote	0.250	0.429	0.580	0.560
Long-term illness or disability	No	0.000	-	-	-
	Yes	0.172	0.206	0.840	0.403

Independent help					
Variable	Level	Coef	Std. Err.	z	p
Mental distress (K6)	None or low	0.000	-	-	-
	Moderate	0.097	0.190	0.510	0.610
	Severe	-0.025	0.311	-0.080	0.937
Gross annual household income	Quintile 1 - $0 to $39,988	0.000	-	-	-
	Quintile 2 - $39,989 to $70,564	0.100	0.280	0.360	0.721
	Quintile 3 - $70,565 to $110,292	0.278	0.294	0.940	0.345
	Quintile 4 - $110,293 to $165,256	0.387	0.316	1.230	0.221
	Quintile 5 - $165,256 or more	-0.181	0.341	-0.530	0.595
	Prefer not to say	-0.266	0.338	-0.790	0.431
Unable to eat, heat or cool home	No	0.000	-	-	-
	Yes	0.054	0.340	0.160	0.873
Problem type	Goods and services	0.000	-	-	-
	Housing	1.720	0.244	7.040	0.000
	Family	1.638	0.441	3.720	0.000
	Injury	2.985	0.422	7.070	0.000
	Employment	2.300	0.293	7.850	0.000
	Government payments	0.997	0.333	2.990	0.003
	Fines	0.400	0.338	1.180	0.237
	Government and public services	2.178	0.320	6.810	0.000
	Debt or money	1.071	0.432	2.480	0.013
	Business or investment property	0.811	0.427	1.900	0.057
Problem characterised as legal	No	0.000	-	-	-
	Yes	0.555	0.192	2.890	0.004
Understood rights and responsibilities	Disagree	0.000	-	-	-
	Agree	0.153	0.228	0.670	0.501
Knew where to go for information/ advice	Disagree	0.000	-	-	-
	Agree	0.348	0.213	1.630	0.102
Confident could achieve a fair outcome	Disagree	0.000	-	-	-
	Agree	-0.330	0.188	-1.750	0.080
Constant		-1.948	0.631	-3.080	0.002

Legal service independent help					
Variable	**Level**	**Coef**	**Std. Err.**	**z**	**p**
Age group	18-24	0.000	-	-	-
	25-34	0.503	0.519	0.970	0.332
	35-44	-0.321	0.514	-0.620	0.532
	45-54	-0.209	0.544	-0.380	0.700
	55-64	0.261	0.536	0.490	0.626
	65+	-0.114	0.584	-0.200	0.845
	Refused	-0.461	0.752	-0.610	0.539
Sex at birth	Male	0.000	-	-	-
	Female	-0.633	0.223	-2.840	0.005
Sexual orientation	Straight (heterosexual)	0.000	-	-	-
	Gay, lesbian, bisexual, other term	0.580	0.517	1.120	0.262
	Prefer not to say	1.191	0.765	1.560	0.120
Aboriginal or Torres Strait Islander	No	0.000	-	-	-
	Yes	1.189	0.531	2.240	0.025
Main language spoken	English	0.000	-	-	-
	Other	0.323	0.297	1.090	0.277
Family status	Married, children	0.000	-	-	-
	Married, no children	-0.028	0.396	-0.070	0.943
	De facto, children	1.485	0.477	3.120	0.002
	De facto, no children	-0.331	0.390	-0.850	0.397
	Single, children	0.222	0.440	0.500	0.614
	Single, no children	-0.494	0.365	-1.350	0.176
Carer	No	0.000	-	-	-
	Yes	0.370	0.282	1.310	0.189
Work	Yes	0.000	-	-	-
	No	0.579	0.298	1.940	0.052
Highest education	Lower than year 12 or equivalent	0.000	-	-	-
	Year 12 or equivalent	-0.087	0.450	-0.190	0.847
	Trade/vocational certs/diplomas	-0.509	0.382	-1.330	0.183
	Degree or higher	-0.420	0.383	-1.100	0.273
Geography	Major Cities	0.000	-	-	-
	Inner Regional	0.042	0.290	0.140	0.885
	Outer Regional and Remote	-0.002	0.631	0.000	0.997
Long-term illness or disability	No	0.000	-	-	-
	Yes	0.606	0.287	2.110	0.035

Legal service independent help					
Variable	Level	Coef	Std. Err.	z	p
Mental distress (K6)	None or low	0.000	-	-	-
	Moderate	-0.004	0.270	-0.020	0.988
	Severe	-0.356	0.410	-0.870	0.385
Gross annual household income	Quintile 1 - $0 to $39,988	0.000	-	-	-
	Quintile 2 - $39,989 to $70,564	-0.392	0.425	-0.920	0.356
	Quintile 3 - $70,565 to $110,292	0.356	0.436	0.820	0.414
	Quintile 4 - $110,293 to $165,256	0.039	0.494	0.080	0.937
	Quintile 5 - $165,256 or more	-0.406	0.498	-0.820	0.415
	Prefer not to say	0.452	0.512	0.880	0.377
Unable to eat, heat or cool home	No	0.000	-	-	-
	Yes	0.337	0.371	0.910	0.364
Problem type	Goods and services	0.000	-	-	-
	Housing	1.147	0.412	2.780	0.005
	Family	3.168	0.435	7.280	0.000
	Injury	3.064	0.500	6.130	0.000
	Employment	1.208	0.465	2.600	0.009
	Government payments	0.824	0.515	1.600	0.109
	Fines	0.250	0.459	0.540	0.586
	Government and public services	1.771	0.546	3.240	0.001
	Debt or money	1.562	0.487	3.210	0.001
	Business or investment property	1.333	0.470	2.840	0.005
Problem characterised as legal	No	0.000	-	-	-
	Yes	1.254	0.238	5.260	0.000
Understood rights and responsibilities	Disagree	0.000	-	-	-
	Agree	0.853	0.312	2.730	0.006
Knew where to go for information/ advice	Disagree	0.000	-	-	-
	Agree	0.572	0.266	2.150	0.032
Confident could achieve a fair outcome	Disagree	0.000	-	-	-
	Agree	-0.547	0.230	-2.380	0.017
Constant		-3.301	1.056	-3.130	0.002

Table A3.16. Predicted percentage adopting each broad problem-solving strategy by social, demographic and geographic predictors

For each variable (e.g. sex) the percentages control for the other characteristics/variables in the table. Colours illustrate higher (red) or lower (green) percentages for each strategy across demographic groups

Variable	Level	Did nothing	Handled alone/ Informal help from family or friends	Independent help	Legal service independent help
Age group	18-24	4.4%	44.4%	30.9%	20.2%
	25-34	5.0%	42.7%	25.0%	27.4%
	35-44	4.3%	51.2%	25.7%	18.8%
	45-54	5.6%	44.3%	32.5%	17.6%
	55-64	2.5%	42.4%	32.3%	22.8%
	65+	2.2%	47.6%	30.4%	19.8%
	Refused	7.9%	41.0%	37.2%	13.8%
Sex at birth	Male	4.7%	42.4%	28.8%	24.2%
	Female	3.7%	48.9%	29.2%	18.1%
Sexual orientation	Straight (heterosexual)	4.3%	46.6%	28.4%	20.8%
	Gay, lesbian, bisexual, other term	3.4%	35.5%	37.5%	23.6%
Aboriginal or Torres Strait Islander	No	4.3%	46.0%	30.0%	19.7%
	Yes	1.4%	43.9%	12.0%	42.7%
Main language spoken	English	3.9%	45.6%	30.5%	20.1%
	Other	5.1%	45.6%	24.2%	25.1%
Family status	Married, children	4.5%	42.0%	34.2%	19.2%
	Married, no children	3.3%	46.6%	29.1%	20.9%
	De facto, children	3.8%	28.2%	31.1%	36.9%
	De facto, no children	4.3%	48.5%	29.6%	17.7%
	Single, children	4.3%	45.4%	25.8%	24.4%
	Single, no children	4.5%	52.4%	25.8%	17.2%
Carer	No	4.3%	46.2%	29.1%	20.4%
	Yes	3.7%	42.5%	29.7%	24.1%
Work	Yes	3.6%	48.6%	28.4%	19.5%
	No	5.7%	39.4%	31.1%	23.8%
Highest education	Lower than year 12 or equivalent	3.5%	45.9%	24.6%	26.1%
	Year 12 or equivalent	4.4%	43.7%	28.5%	23.5%
	Trade/vocational certs/diplomas	5.0%	49.1%	26.0%	19.8%
	Degree or higher	3.9%	44.2%	33.1%	18.7%
Geography	Major Cities	3.2%	46.8%	28.6%	21.4%
	Inner Regional	8.5%	41.0%	30.6%	19.9%
	Outer Regional and Remote	2.0%	44.5%	33.4%	20.1%

Variable	Level	Did nothing	Handled alone/ Informal help from family or friends	Independent help	Legal service independent help
Long-term illness or disability	No	4.5%	47.7%	29.3%	18.6%
	Yes	3.8%	42.3%	29.0%	24.9%
Mental distress (K6)	None or low	5.2%	45.3%	27.9%	21.7%
	Moderate	3.5%	45.1%	30.0%	21.4%
	Severe	3.7%	48.4%	29.7%	18.1%
Gross annual household income	Quintile 1 - $0 to $39,988	7.0%	45.1%	26.8%	21.1%
	Quintile 2 - $39,989 to $70,564	6.2%	46.5%	30.7%	16.6%
	Quintile 3 - $70,565 to $110,292	2.0%	42.3%	31.0%	24.6%
	Quintile 4 - $110,293 to $165,256	4.5%	41.6%	34.2%	19.7%
	Quintile 5 - $165,256 or more	1.0%	53.2%	27.5%	18.3%
	Prefer not to say	4.2%	45.9%	21.0%	28.9%
Unable to eat, heat or cool home	No	4.5%	45.9%	29.2%	20.4%
	Yes	2.9%	44.0%	28.6%	24.5%
Problem type	Goods and services	2.4%	69.7%	15.5%	12.4%
	Housing	4.5%	37.2%	41.0%	17.2%
	Family	0.9%	23.6%	22.4%	53.1%
	Injury	2.4%	14.1%	50.3%	33.2%
	Employment	4.6%	28.0%	53.4%	14.0%
	Government payments	1.5%	51.6%	28.9%	18.0%
	Fines	14.2%	55.4%	18.0%	12.4%
	Government and public services	0.0%	29.1%	48.5%	22.4%
	Debt or money	8.9%	40.9%	24.1%	26.1%
	Business or investment property	3.0%	48.9%	22.6%	25.5%
Problem characterised as legal	No	4.9%	50.4%	28.5%	16.2%
	Yes	3.0%	36.5%	31.3%	29.2%
Understood rights and responsibilities	Disagree	4.7%	50.6%	30.2%	14.5%
	Agree	4.0%	44.4%	28.8%	22.9%
Knew where to go for information/advice	Disagree	6.1%	50.1%	26.5%	17.4%
	Agree	3.5%	44.2%	30.1%	22.3%
Confident could achieve a fair outcome	Disagree	4.3%	40.9%	30.7%	24.1%
	Agree	4.2%	48.2%	28.2%	19.5%

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