

# Legal needs among New Zealanders

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A general population survey – which includes comparisons with a previous survey of the low income population

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# Executive Summary

## Objectives and method

The Ministry of Justice commissioned Colmar Brunton to undertake a survey of legal needs among the general population. Eligible respondents for the survey included all New Zealanders aged 15 years and over.

Throughout this report we compare the findings from this current survey with a previous survey about the legal needs of low income New Zealanders (entitled *Legal Needs among Low Income New Zealanders*). The previous survey used exactly the same questionnaire which facilitates comparisons between the general population and the low income population.

Both surveys aim to identify:

- whether and how people tried to get help to resolve their legal problem
- the outcomes of people who got help to resolve their legal problem
- the outcomes of people who did not get help to resolve their legal problem
- the types of legal problems that remain unresolved, and
- the characteristics of people with unmet legal needs.

The previous survey of the low income population was undertaken in October and November 2017, whereas the general population survey (which is the subject-matter of this report) was undertaken between December 2017 and February 2018.

The results of the general population survey are based upon 1,004 telephone interviews with New Zealanders aged 15 years and over. The previous survey is based upon 1,000 telephone interviews with low income New Zealanders aged 15 years and over. 'Low income' was defined as a gross personal annual income of \$34,000 or less (if they had no financial dependents) or a gross household annual income of \$72,000 or less (if they had a financial dependent). Both surveys drew upon a randomised sample of landline and mobile telephone numbers.

A summary table comparing key findings from the general population survey and the low income population survey is found at the end of the Executive Summary.

Please note that in this report we often refer to the 'general population' - this is shorthand for 'respondents from the legal needs survey conducted with the general population'. We also refer to 'the low income population' - this is shorthand for 'respondents from the previous survey of legal needs among low income New Zealanders'.

## Awareness of legal support

### **The majority have heard of legal aid but around half have heard of Community Law Centres (awareness of CLCs is higher among the low income population)**

Seventy six percent of the general population and 77% of the low income population had heard of legal aid (with a further 2% of both groups saying 'maybe/think so').

Forty five percent of the general population and forty nine percent of the low income population had heard of Community Law Centres (a further proportion said ‘maybe/think so’ – this was 4% of the general population and 5% of the low income population). The proportion that had heard of Community Law Centres is significantly higher among the low income population (compared with the general population).

Particular subgroups within the general population and within the low income population had lower awareness of legal aid and Community Law Centres. Groups with lower awareness include: young people, people born overseas, those who do not speak English as their main language, and those who rent (rather than own their own home).

## Problem prevalence

### Prevalence of problems

Respondents were asked if they had experienced any problems or disputes in the past two years. It should be noted that the survey questionnaire asked about ‘problems or disputes’ rather than using the term ‘legal problems’. This was done to avoid respondents using their own definition of what may or may not constitute a legal problem.

In total 37% of the general population and 39% of the low income population had experienced a problem or dispute in the past two years (there is no significant difference between these two figures).

Although the overall prevalence was similar between the general population and the low income population, lower income respondents were less likely to experience:

- Money or debt problems - 8% compared with 13% of the low income population.
- Welfare benefit, ACC grant, or student loan problems - 8% compared with 11% of the low income population.
- Product/service, or money/debt problems (a combined category) - 16% of the general population experienced either of these categories compared with 22% of the low income population.

These differences indicate that, although the overall propensity to experience a problem in the past two years was similar between the two populations, low income respondents were more likely to experience multiple types of problems. In fact, the average respondent in the general population experienced 1.0 types of problems in the past two years, compared with 1.2 among the low income population. Please note that the *number of types of problem* is a different measure than the *number of problems encountered* (which is explored in more detail below).

Not all problems have an impact on the everyday life of respondents. When removing problems that had ‘no impact’ we find that 35% of the general population and 36% of the low income population had experienced an ‘impactful’ problem or dispute in the past two years.

### Types of problems encountered

Product or service problems, employment problems, and money or debt problems are the three most common types of impactful problems experienced by the general population in the past two years.

- 9% of the general population experienced an impactful problem relating to a product or service (11% for low income)

(Fifteen percent experienced an impactful problem relating to a product or service *or* relating to money or debt – twenty percent for low income).

- 8% of the general population experienced an impactful employment problem (8% for low income)
- 8% of the general population experienced an impactful money or debt problems (11% for low income)
- 7% of the general population experienced an impactful welfare benefit, ACC grant, or student loan problem (9% for low income)
- 7% of the general population experienced an impactful housing or land problem (8% for low income)
- 6% of the general population experienced an impactful family/whānau or relationship break up problem (8% for low income)
- 6% of the general population experienced an impactful crime or fines problem (5% for low income)
- 2% of the general population experienced an impactful immigration problem (2% for low income)
- And 5% of the general population experienced ‘other problems’ that had an impact (such as problems with insurance companies, banks or tax). (6% for low income).

The proportion of the general population experiencing impactful money or debt problems is lower than the equivalent proportion among the low income population (8%, compared with 11% of the general population). Similarly, the proportion experiencing either product or service *or* money or debt problems is lower among the general population (15%, compared with 20% of the low income population).

Overall the general population tended to experience a lower number of problem types. The average respondent in the general population survey experienced 0.57 impactful problems in the past two years, this is significantly lower than the equivalent figure among the low income population (0.69).

### **People more likely to experience problems**

The following types of respondent were more likely than average to experience an impactful problem in the past two years:

- Single parents (63%)
- Those who have moved home two or more times in the past year (53%)
- People with a long-term health problem or disability (51%)
- People who are in receipt of benefits (50%)
- Māori respondents (49%)
- Pacific respondents (46%)
- Renters (41% compared with 31% of those who own their own home)
- Those aged 45-54 (43%)
- People with a vocational qualification (43%)

(Please note that the overall prevalence of impactful problems did not vary by household income).

This profile is similar to the types of people within the low income population that are more likely to experience an impactful problem.

### **People more likely to experience multiple occurrences of problems**

Most of those experiencing problems have only experienced one or two problems within the past year. However, there is a small group of people who experience a high number problem occurrences in one year. 6% of the general population experienced five or more problems in a year. These respondents were more likely than average to be single-parents, Māori or Pacific, in receipt of benefit, have a long-term health problem or disability, and have a low household income.

The concentration of multiple problems within a small population is more intense for the low income population survey. In the low income survey 18% of those experiencing impactful problems encountered at least seven problems in one year, the equivalent proportion for the general population was lower (at 12%).

### **The impact of problems**

#### **The majority of those with problems experience stress, financial loss and loss of confidence or fear – the low income population are more likely to experience multiple negative impacts**

Respondents who experienced an impactful problem were asked what negative impacts arose as a result of the problem. The most common answers were stress (76% of the general population and 80% of the low income population), financial loss (46% of the general population and 55% of the low income population), and loss of confidence or fear (39% of the general population and 50% of the low income population).

Although the types of impacts experienced by the general population were similar to the types of impacts experienced by the low income population, the latter was more likely to experience multiple negative impacts. In fact, the average general public respondent (who had encountered an impactful problem in the past two years) experienced 2.4 negative impacts, compared with 3.0 among the low income population.

The low income population was more likely (than the general population) to experience financial loss, loss of confidence or fear, ill-health or injury, damage to a family relationship, and loss of employment.

## Seeking information or advice

### **8 in 10 seek help from others – the tendency to seek help does not vary between the general population and the low income population**

In total 80% of the general population experiencing an impactful problem or dispute in the past two years sought information or advice from others (the equivalent figure for the low income population was almost the same – 79%).

Those experiencing crime or fines problems were more likely than average to seek information or advice (97% did), whereas those experiencing product or service problems were less likely than average to seek information or advice (46% did). This finding is similar to the low income population survey.

### **Within the general population it is older people who are less likely to seek advice from others (whereas it was younger people in the low income population)**

Twenty percent of those with impactful problems did not seek any information or advice from anyone. Particular groups were more likely than average to *not* seek information or advice from others including:

- Those aged 65+ (43%)
- Males (25% compared with 15% of females)
- Those with a product or service problem (54%)
- Those with 'other' problems (39%).

This differs from the low income population survey which found that younger people (particularly those aged under 30) were less likely to seek advice from others.

### **Most people seek information or advice from friends and family – this is similar to the low income population survey**

Broadly speaking the general population seek information and advice from similar sources to the low income population. Friends and family were the most common source of advice. Fifty seven percent of the general population experiencing impactful problems sought information or advice from friends and family (the equivalent proportion among the low income population was 54%). Twenty four percent of the general population sought information or advice from a lawyer (the equivalent proportion among the low income population was 21%).

Doctors and health professionals were the next most common source approached for help (after friends/family and lawyers). Nineteen percent of the general population approached a doctor or health professional – this was higher among the low income population (at 29%).

Seven percent of the general population approached a Community Law Centre for help – this is significantly lower than the low income population (12%).

### **The majority receive useful information or advice**

In total 88% of those receiving help obtained useful information or advice from at least one source (the equivalent figure among the low income population was 87%). The proportion of those who received useful information was significantly lower for some groups of the population:

- Those with a household income less than \$20,000 (74%)
- Those with 'ongoing' problems (77%)
- Males (83% compared with 92% of females)
- Those with 'immigration' problems or 'other' problems (67% and 74% respectively – although note these are based on small sample sizes of less than 20 interviews each).

### **Most people say that the help received improved their knowledge about where to seek information**

Around 6 in 10 of those receiving information or advice from most sources say it helped them improve their ability seek information and advice in the future. This was higher (around 8 in 10) for those receiving help from a Community Law Centre or an advisory or advocacy service. (However, please treat results by source of information and advice with some caution due to the small sample sizes involved).

There were no significant differences between the general population and the low income population on this question.

### **Most do not agree that help improved their ability to sort out problems on their own**

Views were more mixed about 'feeling that they could sort out problems like this on their own as a result of receiving the help'. Most people did not agree that the help received improved their ability to sort out problems without advice. In particular, only 27 percent of those using a lawyer felt they could sort out problems like this on their own (which was significantly lower than other sources of help).

There were no significant differences between the general population and the low income population on this question.

## **Problem resolution**

### **Almost half say their problem is resolved – the low income population have more unresolved problems**

Respondents were asked about the outcome status of their impactful problem. Almost half (47%) said their problem was 'fully resolved', just over a third (36%) said their problem was 'ongoing', just over 1 in 10 (12%) said the problem was 'done with, but that problems remain', and 4% said it was 'too early to say'.



The general population were more likely than the low income population to describe their problem as 'fully resolved' (47% compared with 38% of the low income population).

### **Money or debt problems are more likely than other problems to remain unresolved**

The following represents the proportion of people with different types of problems that say the issue is either 'ongoing' or 'done with but problems persist' (although please treat these results with some caution due to small sample sizes – this is particularly the case for people experiencing immigration problems).

The total proportion of the general population encountering an impactful problem that said their problem was *either* 'ongoing' *or* 'has persistent problems' was 49% (which was lower than the equivalent proportion among the low income population – which was 58%).

Within the general population this was higher for some types of problems, and lower for others:

- Money or debt problems – 67% have 'ongoing' problems or problems that are 'done with, but problems persist'
- Family/whānau and relationship break up problems – 59%
- Housing and land problems – 56%
- Welfare benefits, ACC grants, or student loan problems – 54%
- Immigration problems - 54% (but caution: very small sample size of n=13)
- Crime or fines problems – 49%
- Product or service problems – 43%
- Employment problems – 35%
- Other problems – 47%.

Money or debt problems were also the type of problem most likely to remain unresolved within the low income population.

### **Agreement between parties is the most common form of problem resolution**

We asked respondents whose problems were 'fully resolved' (a sub-set of all those with impactful problems) how the outcome was ultimately brought about. The most common answer was 'agreement between themselves and the other party' (26%) (which was also the most common answer in the low income population survey), followed by action taken by another third party (11%), a decision taken by a court or tribunal or other authority (8%), and 'the problem sorting itself out' (8%).

The general population were less likely than the low income population to say 'they moved away or changed circumstances' (6% compared with 15% of the low income population). They were also less likely to 'give up trying to resolve the problem' (3% compared with 9% of the low income population).

**Table comparing key findings between the general population and the low income population**

<p>Key findings that show <b>no significant difference</b> between the general population and low income population</p>	<p><b>Awareness of legal aid is the same</b></p> <ul style="list-style-type: none"> <li>Awareness of legal aid is the same in both populations (almost 8 in 10) – although the low income population are more likely to go to a court to seek legal aid whereas the general population are more likely to approach a lawyer.</li> </ul> <p><b>The overall tendency to experience at least one problem in the past two years is similar</b></p> <ul style="list-style-type: none"> <li>The tendency to experience at least one problem, or one ‘impactful’ problem, in the past two years is the same among both populations. 35% of the general population and 36% of the low income population experienced an impactful problem in the past two years.</li> </ul> <p><b>The tendency to seek advice from others is similar</b></p> <ul style="list-style-type: none"> <li>Around 8 in 10 seek help from others (in both populations).</li> </ul> <p><b>Both populations seek help from similar sources</b></p> <ul style="list-style-type: none"> <li>Generally speaking both populations seek help from the same sources, although the low income population are more likely to seek help from doctors or a Community Law Centre.</li> </ul> <p><b>Both populations tend to receive useful information and advice</b></p> <ul style="list-style-type: none"> <li>Around 8 in 10 from both groups received useful advice from at least one source.</li> </ul>
<p>Key findings that show <b>a significant difference</b> between the general population and low income population</p>	<p><b>Awareness of Community Law Centres is higher among the low income population</b></p> <ul style="list-style-type: none"> <li>Awareness of Community Law Centres is slightly higher among the low income population (49% compared with 45% of the general population).</li> </ul> <p><b>Low income population are more likely to experience money or debt problems</b></p> <ul style="list-style-type: none"> <li>8% of the low income population have experienced an impactful money or debt problem in the past two years compared with 11% of the general population.</li> </ul> <p><b>The low income population experiences more problems</b></p> <ul style="list-style-type: none"> <li>The average respondent in the low income population survey experienced 0.69 different types of impactful problems in the past two years, this is significantly higher than the equivalent figure among the general population (0.57).</li> <li>The concentration of multiple problems within a small population is more intense for the low income population survey. In the low income survey 18% of those experiencing impactful problems encountered at least seven problems in one year, the equivalent proportion for the general population was lower (at 12%).</li> </ul> <p><b>Each problem tends to have more impact on the low income population</b></p> <ul style="list-style-type: none"> <li>43% of the low income population experiencing crime or fines problems say that the problem had a ‘severe’ impact on their everyday life (compared with 25% of those in the general population).</li> <li>The equivalent proportions for housing and land problems were: 46%, compared with 22%.</li> <li>The equivalent proportions for product and service problems were: 23%, compared with 11%.</li> <li>The low income population was more likely (than the general population) to experience financial loss, loss of confidence or fear, ill-health or injury, damage to a family relationship, and loss of employment.</li> </ul> <p><b>The low income population are more likely to seek someone to appear on their behalf</b></p> <ul style="list-style-type: none"> <li>7% of the low income population seek someone to appear on their behalf (compared with 2% of the general population).</li> </ul> <p><b>Unresolved problems are more common within the low income population</b></p> <ul style="list-style-type: none"> <li>The low income population were less likely than the general population to describe their problem as ‘fully resolved’ (38% compared with 47% of the general population).</li> </ul>

# Introduction

## Objectives

The Ministry of Justice commissioned Colmar Brunton to undertake a survey of legal needs among the general population. Eligible respondents for the survey included all New Zealanders aged 15 years and over.

Results from this current survey are compared alongside a previous survey of legal needs among 1,000 low income New Zealanders (entitled *Legal Needs among Low Income New Zealanders*<sup>1</sup>).

The previous survey of the low income population was undertaken in October and November 2017, whereas the general population survey (which is the subject-matter of this report) was undertaken between December 2017 and February 2018.

Both surveys aim to identify:

- whether and how people tried to get help to resolve their legal problem
- the outcomes of people who got help to resolve their legal problem
- the outcomes of people who did not get help to resolve their legal problem
- the types of legal problems that remain unresolved, and
- the characteristics of people with unmet legal needs.

## Methodology

### Sample source

We randomly selected respondents from all New Zealanders with access to a landline telephone or a mobile phone (which covers approximately 98% of all adults in the country). For the mobile sample we then interviewed the main user of the mobile phone (as long as they were aged 15 and over), and for the landline sample we randomly selected someone aged 15 and over in the household (unless there was only one person in the household in which case that person was selected for interview).

The sample design ensured that 70% of respondents were drawn from a landline sample frame and 30% of respondents drawn from a mobile frame<sup>2</sup>. Potential contact phone numbers were generated through Random Digit Dialling (RDD). RDD involves generating a large volume of telephone numbers through matching known telephone 'pre-fixes' (the first part of a phone number) with a random generation of the remaining digits.

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<sup>1</sup> Eligible respondents for the previous survey of low income New Zealanders included: individual New Zealanders aged 15 years and over whose gross personal annual income is \$34,000 or less (if they had no financial dependents); and individual New Zealanders aged 15 years and over whose gross household annual income is \$72,000 or less, and have a financially dependent partner and/or 1 or more financially dependent children (under 18 years of age).

<sup>2</sup> This corresponds with the landline/mobile mix used by researchers in the United States of America where dual frame surveys are well-established (refer to <http://www.aapor.org/Education-Resources/Reports/Cell-Phone-Task-Force-Report/Coverage-and-Sampling.aspx>).

## Survey weighting

It is common practice to apply survey weighting to general population surveys to ensure that the final sample is representative of the overall population. Two stages of weights are normally applied:

- *Probability of selection weights.* Most survey designs do not involve equal chances of selection for each individual, for example, normally only one respondent is selected per household which leads to unequal selection probabilities across the population because people in multi-adult households have a lower than average chance of selection. Probability-of-selection weights adjust for this.
- *Non-response bias weights.* Response rates to surveys are rarely evenly spread across population groups, for example, younger males often respond to surveys at a lower rate than older females. Non-response weights adjust for this.

In this survey we applied both types of weighting. Firstly, weights were applied to correct for the probability of selection based on the number of telephones (both landlines and mobile phones) each respondent could be contacted upon (those who could be contacted by more than one phone – for example, two mobiles and a landline were down-weighted, whereas those who shared a landline with other adults and had no mobile phones were up-weighted). We also applied weights to ensure the final sample was representative by telephone-usage. This part of the weighting drew upon information on the number of people with landlines, mobiles (or both landline and mobile), from the 2013 Census but projected to 2017 telephone usage in New Zealand based upon recent data from the Commerce Commission<sup>3</sup>.

Further non-response weighting was then applied to ensure that the age-gender mix mirrored the age-gender mix from all individuals in 2013 Census data (this adjusted for a slight over-representation of older people in the unweighted survey profile). In addition, we applied weighting by ethnicity to ensure the final sample was representative by ethnicity using data from Statistics New Zealand ethnic group population projections for 2017<sup>4</sup>. The reason for using up-to-date projections for ethnicity, rather than the Census, was because the projections suggest that the ethnic composition of New Zealand has changed significantly since the 2013 Census (whereas projections for the age-gender composition do not appear to have markedly changed over that period). The final weighted survey profile is described in the Appendix.

## Questionnaire construction

A questionnaire was constructed in collaboration with the Ministry of Justice. The questionnaire mirrored an earlier survey questionnaire developed for the survey of the low income population of New Zealand (we maintained the same question wording in order to facilitate comparisons between the general population and the low income population).

Professor Pascoe Pleasance, Co-Director at the Centre for Empirical Legal Studies at University College London, who is an internationally recognised expert in legal-need surveys, provided input at the questionnaire design stage of the low-income survey project (the questionnaire was further refined through a series of cognitive interviews).

The final agreed questionnaire was 13 minutes long (on average).

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<sup>3</sup> <http://www.comcom.govt.nz/regulated-industries/telecommunications/monitoring-reports-and-studies/monitoring-reports/>.

<sup>4</sup> Please refer to [http://archive.stats.govt.nz/browse\\_for\\_stats/population/estimates\\_and\\_projections/national-ethnic-population-projections-info-releases.aspx](http://archive.stats.govt.nz/browse_for_stats/population/estimates_and_projections/national-ethnic-population-projections-info-releases.aspx).

## Telephone fieldwork

Telephone survey fieldwork took place between December 2017 and February 2018.

Survey fieldwork was conducted using telephone interviewers at Colmar Brunton's data-collection business partner Symphony Research. Both Colmar Brunton and Symphony Research adhere to data collection standards set out in the ISO 20252 standard manual. We pursued a number of strategies to maximise the response rate including:

- Interviewer training which emphasised the importance of a high response rate and the need for particular sensitivity at the initial contact stage. Interviewers were briefed to volunteer alternative appointment times to those who sounded hesitant about taking part upon first contact.
- The use of Māori, Pacific, and Asian interviewers within the overall team (who were allocated to call-backs when requested by survey respondents).
- Conducting a minimum of 10 calls (an initial call plus up to nine call backs) to each contact until successful contact was made.
- Making all callbacks at different times and/or on different days to increase the chance of contacting respondents.

## Sample sizes and margins of error

The research report is based upon a telephone survey of 1,004 respondents. This sample size means that findings are subject to a maximum margin of error of +/- 3.1%.

However, the margin of error increases for sub-populations or for filtered questions – such as findings about those who have experienced an impactful problem within the past two years or those who sought advice about their problem. Results are subject to even wider margins of error for questions about the nature of particular types of problem or for questions about using particular legal services.

In Table 1 below we provide some guidelines about margins of error for different groups of the survey population (the last two rows in the table are illustrative examples demonstrating how large margins of error are associated with analysis of small sub-populations).

**Table 1 – Guidelines around margins of error**

Population	Margin of error
All respondents (n=1,004)	+/- 3.1%
All those experiencing an impactful problem in the past two years (n=336)	+/- 5.3%
All those seeking information or advice from others about their impactful problem (n=235)	+/- 6.4%
<i>Two examples illustrating that margins increase for small sub-populations:</i>	
<i>All those being asked follow-up questions about impactful employment problems (n=76)</i>	<i>+/- 11.2%</i>
<i>All those using a lawyer for information or advice (within the past two years) (n=49)</i>	<i>+/- 14.0%</i>

Note that each survey statistics is subject to its own margin of error – the maximum margin of error assumes a 50/50 split on a binary question (results for questions which vary from a 50/50 split are subject to smaller margins of error).

Due to the large margins of error associated with follow-up questions about the type of problem and about the use of information and advice, the analysis of those findings should be treated with caution (we reiterate

this in the main body of the report). As a consequence of the small sample sizes for detailed questions about the type of problem and the type of advice used, there are not many subgroup differences noted in those sections of the report (because most differences did not pass a test of statistical significance).

## Response rate

The final response rate for the survey was 23%. The calculation includes an assumption that a portion of non-contact was business or non-residential (estimated to be 30% based upon fieldwork data). Details are provided in the table below.

**Table 2 – Response rate calculation**

Research outcome	Quantity
Non-contact after 10+ calls (made on different days and different times of day)	2,714
Rate of business/non-residential numbers found within those contacted	30%
Revised non-contact (taking into account fact that only 70 percent of non-contact would have been residential)	1,900
Refusal (immediate refusal upon contact or immediate refusal by selected adult)	2,546
<i>Revised total non-contact or refusal (taking into account the fact 30 percent would have failed to qualify for the research because they were a business/non-residential)</i>	4,446
Completed interview	<b>1,004</b>
Response rate (completed interviews / estimated number of valid contacts)	23%

## Limitations of the survey method

As with any survey approach, there are some limitations associated with the survey methodology used for this project. These limitations (listed below) should be taken into account when interpreting the findings.

- The sample size of 1,004 provides a robust picture of:
  - Problem prevalence in the past two years (including the proportion recently experiencing high-level types of problems and the proportion experiencing specific issues)
  - Number of problems encountered in the past year.
- The sample sizes for some subgroups are small, for example 61 single-parents, meaning that results for subgroups should be treated with caution. (Although please note that we only include statistically significant subgroup analysis within this report – if the difference displayed by a particular subgroup sits within margins of error then the subgroup difference is not described within the report).
- The sample sizes limit the ability to interrogate detailed questions about the nature of problems (particularly for questions about rare issues such as immigration problems). Each piece of analysis in the report is explicit about the sample sizes involved – and cautions are often highlighted in the text of the report. In general, some caution should be applied when interpreting findings about each type of problem:
  - Problem cause
  - Problem impact (including negative impacts and duration of problem)
  - Problem outcome (such as ‘ongoing’ vs ‘resolved’)
  - Sources of information or advice used.

However, analysis which groups together all problems encountered and examines cause, impact, outcome, and information/advice at a population-level (regardless of the particular type of problem) is more robust than analysis which focuses on the detailed findings by each individual type of problem.

- Furthermore, as described in the main body of the report, the sample sizes are particularly small for detailed questions evaluating the use of different sources of information and advice, including questions about:
  - Usefulness of information and advice (by source)
  - Outcome of information and advice (by source).
- A final limitation of the research method is common to all sample-surveys which are voluntary in nature: namely the potential for response-bias – whereby different subgroups within the population respond at different rates. For example, older people tend to respond at a higher rate than younger people. Survey weighting attempts to mitigate the effects of this, but it is still possible that there are unknown differences between the type of person responding to the survey compared with the type of person not responding to the survey.

### Subgroup analysis

Key analyses of the survey focuses on the nature of problems experienced by people (both the type of problem and its status – such as ongoing or resolved), as well as key demographic characteristics (such as age, gender, ethnicity, single-parent status, housing tenure, education, presence of long-term health problems or disability, and birthplace). Unless otherwise stated, reported differences between subgroups mentioned in this report are statistically significant at the 95% confidence level. It should be noted some respondents refused to provide some demographic information – or did not know how to respond. For example 110 respondents did not know their household income and a further 55 refused.

### Other notes on reading figures within the report

Please note that:

- Please note that most of the report only uses whole percentages for survey findings, this means that due to rounding some single-coded questions do not always add up to exactly 100%. In some places rounding diminishes the clarity of the results and results to one decimal place are displayed (for example, Figures 2a and 2b).
- Where a result is greater than zero but less than one (e.g. 0.4%) it is recorded as '<1%' in tables. A proportion of 0% is recorded as '-in tables.
- Figures which contain rating statements have 'nett' scores on the far right hand side for each rating statement. These nett scores combine the top two ratings within a scale. Sometimes when netts are created from two categories, such as merging 'very satisfied' and 'fairly satisfied' into 'overall satisfied' (a nett score), the percentages of the two individual categories may not add up to the percentage of the nett. This is because of rounding (for example, 4.4% would appear as '4%' in the report, and if two scores of 4.4% were added together this would appear as '9%' in the report – although the reader might expect it to appear as '8%').
- In this report we often refer to the 'general population' - this is shorthand for 'respondents from the legal needs survey conducted with the general population' (which is the subject-matter contained in this research report). We also refer to 'the low income population' – this is shorthand for 'respondents from the previous survey of legal needs among low income New Zealanders'. When there is a significant difference between the general population and the low income population this is indicated with a '\*' in relevant charts (each chart also contains a footnote explaining the purpose of the '\*'). The '\*' symbol only indicates a significant difference between the two surveys, not the direction of that difference. To determine whether a particular finding is higher or lower than the low income population the reader should refer to the data in the chart.

## Awareness of legal support

All respondents were asked a short set of questions about awareness of legal support in New Zealand. The results in this chapter are based on the full sample size of 1,004 respondents from the general population survey.

### Cost of lawyers' fees

All respondents were asked if the costs of lawyers' fees had stopped them from approaching a lawyer to help deal with a problem in the past five years. Seventeen percent said 'yes' (which is not significantly different from low income New Zealanders – 16% of whom said costs had stopped them).

The following groups were more likely to say this:

- Single-parents (38%)
- Those with a long-term health problem or disability (35%)
- Those had actually experienced an impactful problem in the past 2 years (35%)
- Those aged 30-44 (24%).

(19% of those with a household income over \$60,000 said that the costs had stopped them from approaching a lawyer, this is not significantly different from the low income population or the general population).

### Awareness of legal aid

Seventy six percent of respondents had heard of legal aid (with a further 2% saying 'maybe/think so') (The equivalent among those with a household income over \$60,000 was 81% aware (with a further 2% saying 'maybe/think so'). (These findings are not significantly different from low income New Zealanders – 77% of whom had heard of legal aid – with a further 2% saying 'maybe/think so').

Awareness was lower than average among particular populations:

- Young people (only 48% of those under 20 and 47% of those in their 20s, compared with 73% of those aged 30-44, 90% of those aged 45-54, and 97% of those aged 55+).
- Those who speak English as a second language (34% vs. 81% of those who speak English as their main language).
- Those not born in New Zealand (56% vs. 85% of those born in New Zealand).
- Asian respondents (only 35%).
- Those who have moved home in the past year (61% vs. 80% among those who have not moved in the past year).
- Those who rent (60% vs. 87% of those who own their home).
- Those with a household income up to \$20,000 (61% for those with a household income up to \$20,000 – compared with 84% of those with a household income between \$20,000 and \$40,000, 79% for \$40,000 to \$60,000, and 81% for those with a household income over \$60,000).



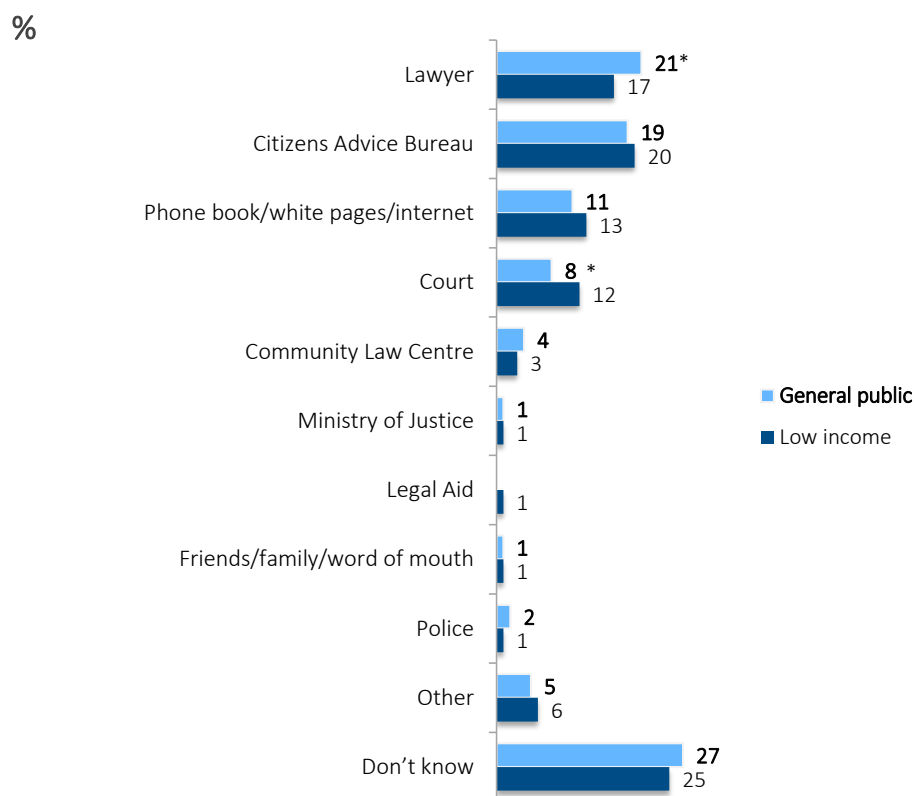
Awareness of legal aid was higher than average among some groups:

- Those who had experienced employment problems in the past two years (88%)
- New Zealand Europeans (87%, compared with 85% of Māori, 50% of Pacific, and 35% of Asian respondents).
- Other groups which are the opposite to those identified in the previous bullet-point list (for example, 81% of those who speak English and 97% of older people aged 55 and over).

Respondents who were aware of legal aid (even if they said ‘maybe aware’) were asked where they would go to apply for legal aid or legal help. The most common answers were a lawyer, the Citizens Advice Bureau, and the Internet/phone book.

Compared with the low income population, the general population were more likely to say they would go to a lawyer to apply for legal aid, and were less likely to say ‘a court’. The answers are illustrated in Figure 1 below.

**Figure 1 – Where people would go for legal aid**



Source: Q18: Where would you go if you wanted to apply for legal aid or other legal help?  
 Base: All respondents aware of legal aid (including ‘maybe aware’) (n=877 for general public and n=833 for low income public)  
 \* This indicates a significant difference in answers between the general public and low income New Zealanders.

There were some differences in where different people would go:

- Females were more likely to say ‘Citizens Advice Bureau’ (23% compared with 14% of males).
- Those born overseas were more likely to say ‘Citizens Advice Bureau’ (24%) or a phone book/Internet (17%).

- Those who own their own home were more likely to say ‘a lawyer’ (26% vs. 11% of renters).

(Please note that the sources mentioned did not vary between the general population and those with a household income over \$60,000).

## Awareness of Community Law Centres

Forty five percent of respondents had heard of Community Law Centres (with a further 4% saying ‘maybe/think so’). This is significantly lower than awareness among low income New Zealanders – although the difference is not large (49% of low income New Zealanders had heard of CLCs, with a further 5% saying ‘maybe/think so’).

Awareness was lower than average among particular groups in the general population:

- Young people (only 27% of those under 20 and 28% of those in their 20s, compared with 33% of those aged 30-44, 54% of those aged 45-54, 58% of those aged 55-64, and 65% of those aged 65+).
- Those who speak English as a second language (28% vs. 47% of those who speak English as their main language).
- Those not born in New Zealand (35% vs. 49% of those born in New Zealand).
- Those who rent (35% vs. 51% of those who own their home).

Awareness of CLCs was higher than average among some groups:

- New Zealand European and Māori respondents (48% of New Zealand Europeans and 49% of Māori compared with 44% of Pacific and 29% of Asian respondents)
- Those who had experienced a housing or land problem in the past two years (67%) or money or debt problems in the past two years (64%).

(41% of those with a household income over \$60,000 had heard of CLCs, this is not significantly different from the overall general population but it is significantly lower than the low income population – 49%).

The findings by subgroup throughout this section are very similar to the previous low income survey, although 64% of low income respondents with a long-term health problem or disability were aware of CLCs, compared with 52% of the general population with a long-term health problem or disability.

Those who had heard of Community Law Centres (even if they said ‘maybe/think so’) were asked if they knew where their nearest one was located. Only a third (32%) did (which is equivalent to 16% of the overall population). A further 10% said ‘maybe/think so’ and 58% said no or don’t know. This finding is identical to the low income population. (26% of those with a household income over \$60,000 who had heard of CLCs knew where their nearest one was location – this is not significantly different from the general population or the low income population).

Those with ‘ongoing problems’ (rather than ‘resolved problems’) were more likely to know the location of their nearest CLC (46% of these respondents were aware).

## Problem prevalence within the low income population

The sections in this chapter are described below. Please note that some analysis is filtered to be less than 1,004 respondents – for example, the severity of employment problems was only asked to those who experienced employment problems, and the analysis about the ‘number of problems’ is filtered to those who experienced an impactful problem in the past two years. The tables and charts provide details of the sample sizes involved in each piece of analysis.

- *Prevalence of problems* [answers from all 1,004 respondents about whether or not they experienced any of the nine types of high-level problem/dispute asked about in the survey].
- *Detailed problem or dispute* [a granular assessment of the exact nature of problems or disputes experienced – this is shown in two ways: a table with the proportions of all 1,004 respondents answering each detailed problem or dispute category; and a series of graphs filtered by the nine high-level problem/dispute types (for example, the proportion of people experiencing employment problems who said they encountered work based discrimination)].
- *Severity of impact* [we asked all those experiencing one of the nine high level problem/dispute categories to rate the severity of impact on their everyday life – the results are shown in Figure 4].
- *‘Impactful’ problems* [answers from all 1,004 respondents about whether or not any of the nine types of high-level problem/dispute had an impact upon their everyday life].
- *Overlapping impactful problems* [often those who experience an impactful problem also experience other impactful problems – this section describes how impactful problems overlap].
- *Categories of people experiencing a higher prevalence of impactful problems* [this describes the sub-populations that are significantly more likely than average to experience an impactful problem].
- *Number of problems* [among those who experienced an impactful problem, we investigate the frequency of problems encountered within a one year period and identify the sub-populations that experience large numbers of problems].
- *Comparison of problem prevalence between the general low income population and an earlier survey of CLC clients* [this compares the prevalence of impactful problems with a survey of Community Law Centre clients also commissioned by the Ministry of Justice].

## Prevalence of problems

Respondents were asked if they had experienced any problems or disputes in the past two years. It should be noted that the survey questionnaire asked about 'problems or disputes' rather than using the term 'legal problems'. This was done to avoid respondents using their own definition of what may or may not constitute a legal problem.

In total 37% of respondents in the general population survey had a problem or dispute in the past two years (this is very similar to the equivalent proportion among the low income population which was 39%).

As shown in Figure 2a overleaf, the three most common problems faced by the general population include product or service problems (11%), employment problems (9%) and money or debt problems (8%). Sixteen percent experienced a problem relating to a product or service or a problem relating to money or debt.

Problem prevalence across the two-year period differs between the general population and the low income population. The former was less likely to experience a number of problems including:

- Money or debt problems (8% compared with 13% of the low income population).
- Welfare benefit, ACC grant, or student loan problems (8% compared with 11% of the low income population).
- Product or service, or money or debt problems (16% of the general population experienced either of these categories compared with 22% of the low income population).

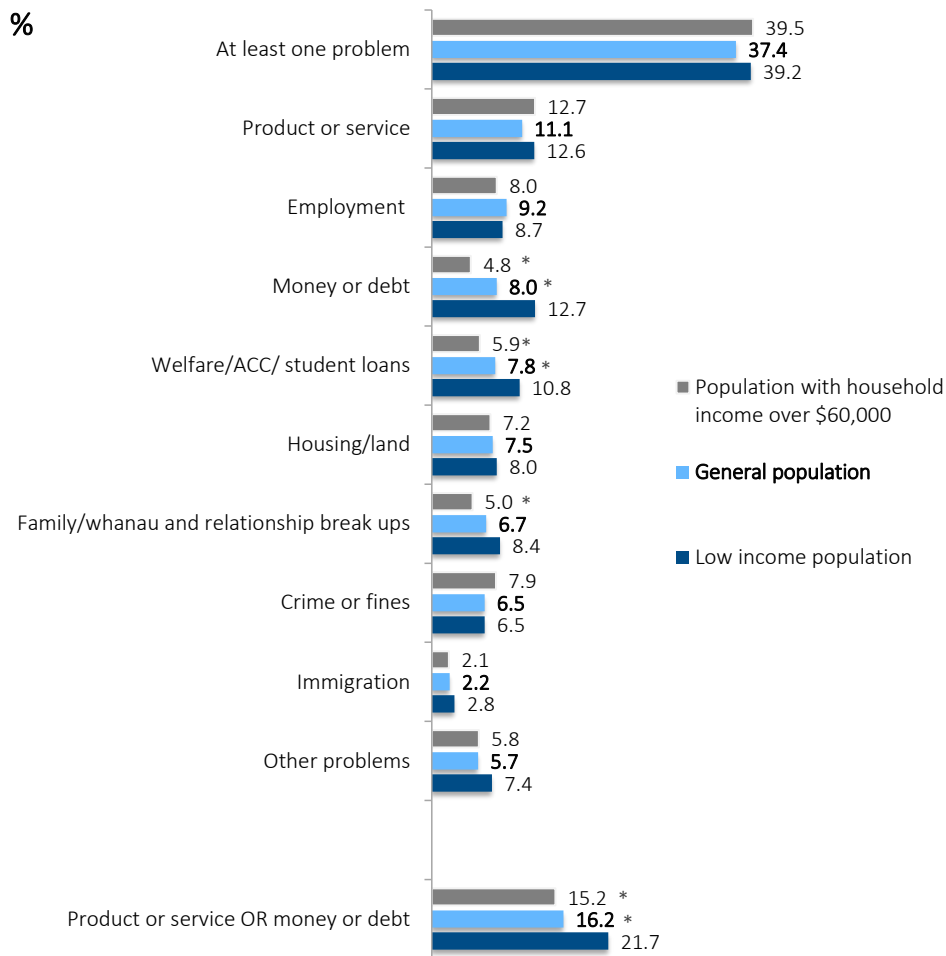
There were similar differences between those with a household income over \$60,000 and the low income population – with the exception that the former were significantly less likely to experience problems relating to family, whānau or relationship breakups (5% compared with 8% of the low income population).

Please note that Figures 2a, 2b, and 5 in this section, display separate findings for:

- Those with an annual household income higher than \$60,000 (a sub-sample from the general population survey).
- The general population (all respondents in the general population survey regardless of income).
- The low income population (respondents from a previous survey of the low income population).

This additional analysis facilitates comparisons by income but is only applied to Figures 2a, 2b and 5 because those Figures involve large sample sizes (which enables robust analysis by household income).

**Figure 2a – Problem prevalence in the past two years (all problems including non-impactful problems)**



Source: Q1: My first question is about any problems or disputes you have personally experienced. I'll read you out a list of situations and please let me know which ones you have experienced in the past two years.  
 Base: All respondents (n=1,004 for general population and n=1,000 for low income population - n=431 for respondents from the general population survey with a household income of \$60,000 or higher)  
 \* This indicates a significant difference compared with low income New Zealanders.

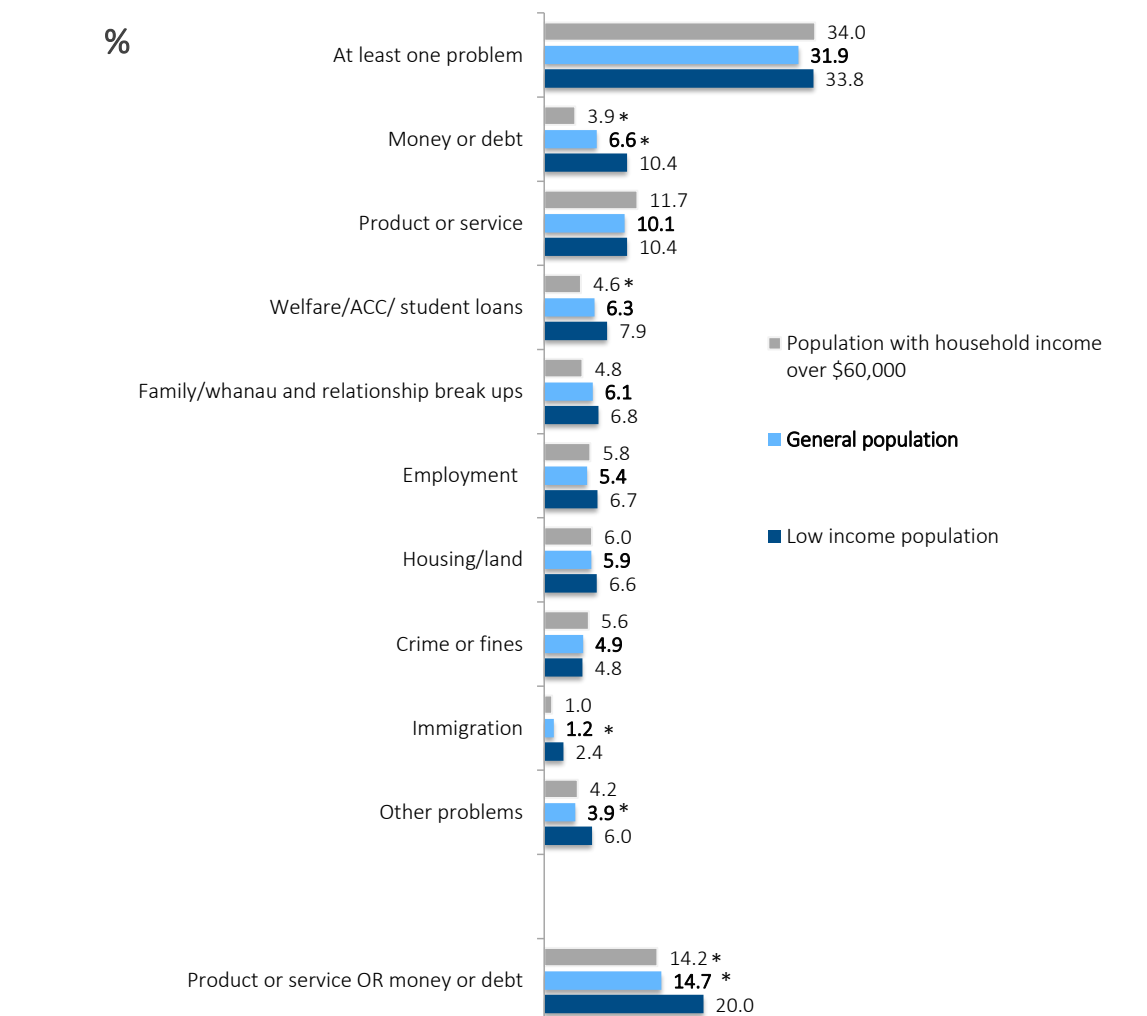
The tendency towards lower proportions among the general population in Figure 2a (compared with the low income population) indicates that, although the overall propensity to experience a problem in the past two years was similar between the two populations, low income respondents were slightly more likely to experience multiple types of problems. In fact, the average respondent in the general population experienced 1.0 types of problems in the past two years, compared with 1.2 among the low income population. Please note that the *number of types of problem* is a different measure than the *number of problems encountered* (which is explored in more detail on page 42 - where we identify a small group of the population that experience multiple problems – some experience as many as twenty or thirty problems in one year).

We asked a further question about the proportion that had experienced each type of problem within *the past year*. This shows that most problems occurring within the full two year period also occur 'within the past

year<sup>5</sup>. In total 32% of respondents in the general population survey had a problem or dispute in the past year<sup>6</sup>.

The results are presented in Figure 2b below which displays problem prevalence in the past year among the general population with a household income over \$60,000, the overall general population, and the low income population.

**Figure 2b – Problem prevalence in the past year (all problems including non-impactful problems)**



Source: Q1: My first question is about any problems or disputes you have personally experienced. I'll read you out a list of situations and please let me know which ones you have experienced in the past two years.

Follow up at Q2Aii to Q2Iii: And how many of these problems happened in the past 12 months?

Base: All respondents (n=1,004 for general population and n=1,000 for low income population - n=431 for respondents from the general population survey with a household income of \$60,000 or higher).

\* This indicates a significant difference compared with low income New Zealanders.

<sup>5</sup> As shown on page 51 problems or disputes can last a long time – four in ten impactful problems last over seven months – we did not ask the respondent to tell us exactly when their problem started or stopped within the overall two-year reference period.

<sup>6</sup> This is higher than a previous legal needs survey conducted in 2006 (*New Zealand's 2006 National Survey of Unmet Legal Needs and Access to Services*, commissioned by the Legal Services Agency) which estimated that 29% of New Zealanders had experienced a problem in the past year. However, the findings are not directly comparable because the 2006 survey included all New Zealanders, whereas this current survey was targeted at low income respondents. In addition, the question wording which defined the various problems was not exactly the same in both surveys.

In the last year the general population is less likely than the low income population to have experienced:

- Money or debt problems (6% compared with 10% of the low income population).
- Immigration problems (1% compared with 2% of the low income population).
- 'Other problems', which include problems with banks, insurance, and Inland Revenue (4% compared with 6% of the low income population).
- Product/service or money/debt problems (15% compared with 20% of the low income population).

In the last year those with a household income over \$60,000 were less likely than the low income population to have experienced:

- Money or debt problems (4% compared with 10% of the low income population).
- Problems associated with welfare, ACC, or student loans (5% compared with 8% of the low income population).
- Product/service or money/debt problems (14% compared with 20% of the low income population).

## Detailed category of problem or dispute

Respondents were asked about the detailed issue they experienced in the past two years (this provides more granularity on the exact nature of the problem or dispute experienced).

### **The proportion of all 1,004 respondents answering each detailed problem or dispute category**

The table overleaf shows the proportion of all respondents that identified with each of the detailed problem or dispute categories (for example, 2.5% of the population have experienced unfavourable terms and conditions of employment in the past two years).

Please note that the 'detailed problem or dispute' questions were asked unprompted and answers were highly variable (hence the size of the table and the small proportions contained within it). There were also a large number of miscellaneous specific issues were described by respondents under 'other' (these answers could not be grouped alongside other categories – the scale of 'other' responses becomes more apparent in Figures 3a-Figures 3i presented after the following table).

**Table 3 – Specific category of problem or dispute (encountered in the past two years)**

Type of problem encountered in past two years	Specific issues	% of all general population surveyed [n=1,004]
<b>Employment</b>	Unfavourable terms and conditions of employment	2.5%
	Harassment at work (e.g. bullying, verbal, physical, sexual)	2.1%
	Discrimination (because of gender, age, race, sexuality, disability)	1.8%
	Problems with payment of wages	1.4%
	Unsatisfactory or dangerous working conditions	1.1%
	Being sacked or made redundant	1.0%
	Unfair disciplinary procedures	0.7%
	Unable to find employment	0.4%
	Personal grievance	0.4%
	Having no formal employment contract	0.4%
	Being threatened with job loss	0.3%
Other	1.0%	
<b>Welfare benefits /ACC/ student loans</b>	Difficulties obtaining entitlements	2.6%
	Difficulties with eligibility assessment	2.6%
	Difficulties finding out what payments you are entitled to	2.0%
	Benefit issues	1.1%
	ACC issues	0.4%
	Discrimination	0.3%
	Difficulties with changing a payment	0.3%
	Review of a benefit decision	0.1%
	Inability to access information	0.1%
Other	0.9%	
<b>Housing or land</b>	Disputes with neighbours (e.g. noise, anti-social behaviour, parking, boundaries etc)	1.9%
	Disputes with councils or other authorities over building and land issues	1.6%
	As a tenant: disputes with landlords (e.g. repairs, amount of rent, getting bond or deposit back, harassment, etc)	1.4%
	As a tenant: poor building or living conditions (e.g. unsafe housing, dampness, poor insulation etc)	1.1%
	As a landlord: disputes with tenants (e.g. over damage caused, unpaid rents, getting access to property etc)	0.5%
	Problems with sale or purchase of house	0.3%
	Other	2.0%



Type of problem encountered in past two years	Specific issues	% of all general population surveyed [n=1,004]
<b>Product or service</b>	A product or service turned out to be faulty, or did not work in the way that was expected	3.4%
	Incorrect, misleading or insufficient information	1.3%
	Difficulties getting refunds, repairs or replacements	3.1%
	Health service issues	0.1%
	Delay or non-delivery of a product or service	1.6%
	Questionable or irregular billing/invoices, e.g. unexpected or hidden fees or charges	1.9%
	Disconnections/reconnections of Internet, phone or power, or other problems with Internet, phone or power companies	1.2%
	Poor customer service	0.2%
	Poor quality or unauthorised work being carried out by service provider	1.6%
	Difficulties with contracts or policies	0.6%
	Other	0.6%
	<b>Money or debt</b>	Not meeting day-to-day living needs (e.g. food, travel, rent, power, phone, children's clothing etc)
Not being able to make hire purchase or credit card payments		1.3%
Not being able to pay for repairs to car or house		1.0%
Not meeting rent/mortgage commitments		0.9%
Difficulties meeting health costs		0.7%
Difficulties paying insurances		0.6%
Difficulties paying child support		0.1%
Having goods repossessed (including cars and items on hire purchase)		0.1%
Other	2.0%	
<b>Immigration</b>	Difficulty in obtaining NZ residency or citizenship	1.1%
	Difficulties obtaining work, accommodation or education	0.7%
	Difficulties with immigration consultants (such as loss of passport or documents, or overcharging)	0.2%
	Difficulties with sponsoring a partner or other family members to enter NZ	0.2%
	Other	0.3%

Type of problem encountered in past two years	Specific issues	% of all general population surveyed [n=1,004]
<b>Family/whānau and/or relationship problems</b>	Difficulties obtaining financial support payments from a former partner	1.4%
	Difficulties with custody or access arrangements for children	1.3%
	Domestic / Family violence	0.7%
	Difficulties adopting or becoming a legal guardian, including whangai	0.7%
	Disputes over division of money or property with a former partner	0.6%
	Disputes over property/money with family member(s)	0.6%
	Separation/divorce	0.3%
	Difficulties due to family death	0.1%
	Difficulties due to family illness	0.1%
	Children being placed into social care (or care of CYFs/Child, Youth and Family/Ministry for Vulnerable Children/Oranga Tamariki)	0.1%
	Difficulties with children's schooling, including truancy, suspension or exclusion	0.1%
Other	1.3%	
<b>Crime or fines</b>	Being the victim of a crime	4.4%
	Traffic or driving offences	1.5%
	Infringement or fine	1.2%
	Being accused of a crime	0.5%
	Other	0.2%
<b>Other</b>	Problems with tax or Inland Revenue	2.1%
	Difficulties with insurance companies or banks	1.9%
	Difficulties with wills	0.4%
	Difficulties with discrimination (please specify the difficulty)	0.1%
	Other	0.7%

Q2A, Q2B, Q2C, Q2D, Q2E, Q2F, Q2G, Q2H, Q2I: What specific problems did you have?

Base: Refer to table for base definition and base size

For most tables we use '<1%' to indicate percentages less than 1%, however, we have deviated from this rule for Table 3 so that we can investigate the spread of detailed problems/disputes including findings to one decimal place.

The small proportions make comparisons with the low income survey problematic. We decided to exclude any comparisons if answer categories contained less than 1% of respondents<sup>7</sup>. After applying this exclusion we identified three significant differences between the general population and the low income population:

- The general population were less likely to experience problems not meeting day-to-day living needs (a sub-category of 'money or debt' problems) - 3.9% compared with 8.5% of the low income population.
- The general population were less likely to experience difficulties finding out what payments they were entitled to (a sub-category of problems associated with welfare benefits /ACC/ student loans) - 2.0% compared with 3.9% of the low income population.
- The general population were less likely to experience difficulties with insurance companies or banks (a sub-category of 'other problems') - 1.9% compared with 3.8% of the low income population.

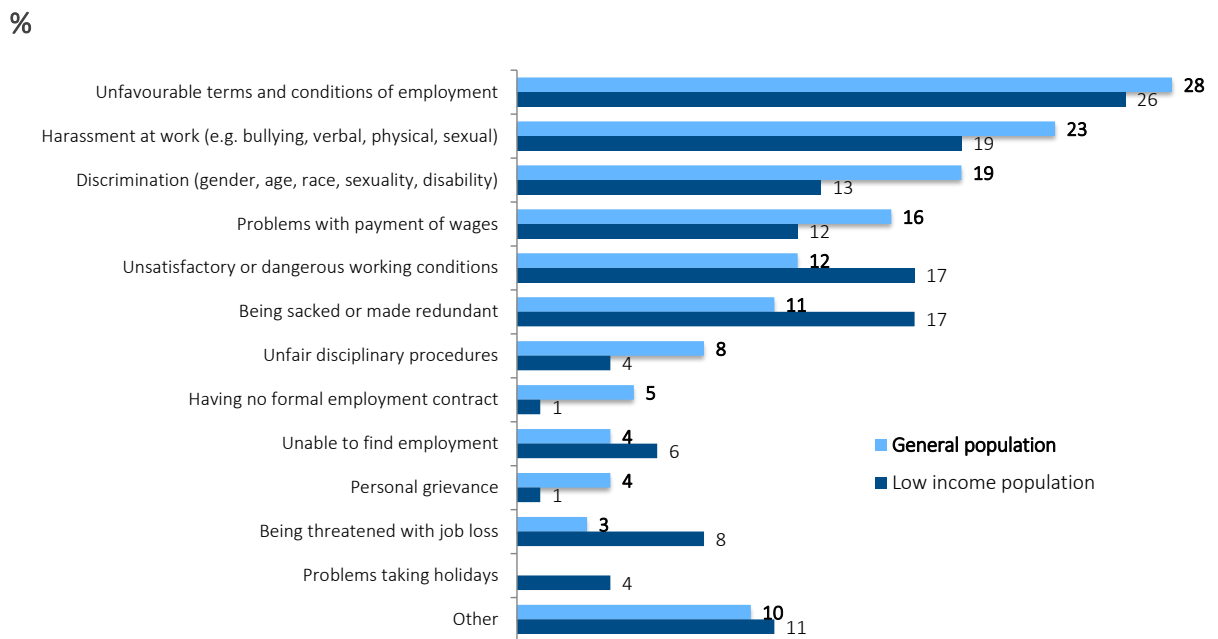
#### Detailed category plotted by each type of high-level problem/dispute

<sup>7</sup> This exclusion applies to both surveys – so if the general population survey had less than 1% for a particular 'detailed problem category' then we did not compare with the low income population survey (and vice-versa).

Figures 3a-3i (overleaf) represent the same information as Table 3 above, but filtered by each type of problem. So for example, Figure 3a shows that 28% of people experiencing employment problems said the specific type of problem/dispute encountered was 'unfavourable terms and conditions of employment'.

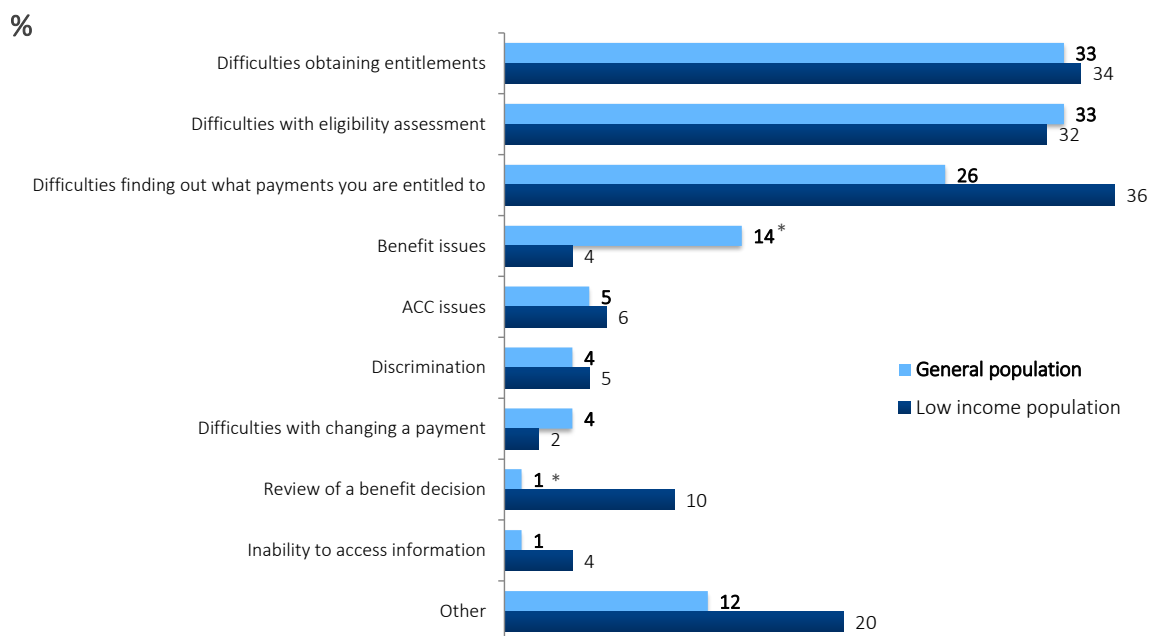
Some of the Figures display significant differences between the general population and the low income population. For example, 10% of low income population survey respondents who encountered a welfare/ACC grant/student loan problem said they experienced a specific problem relating to a review of a benefit decision – this is significantly higher than the equivalent proportion among the general population (only 1%). Although these differences are statistically significant, they should be treated with caution because they are based on an answer to an unprompted question and some of the Figures involve small sample sizes (particularly for rare problems, such as immigration). Please refer to the base definition at the bottom of each Figure for the details of the sample sizes involved.

**Figure 3a – Detailed type of employment problem**



Source: Q2a: Thinking about employment problems, what specific problems have you had in the last 2 years?  
 Base: All those with employment problems (n=84 for general population and n=70 for low income population)

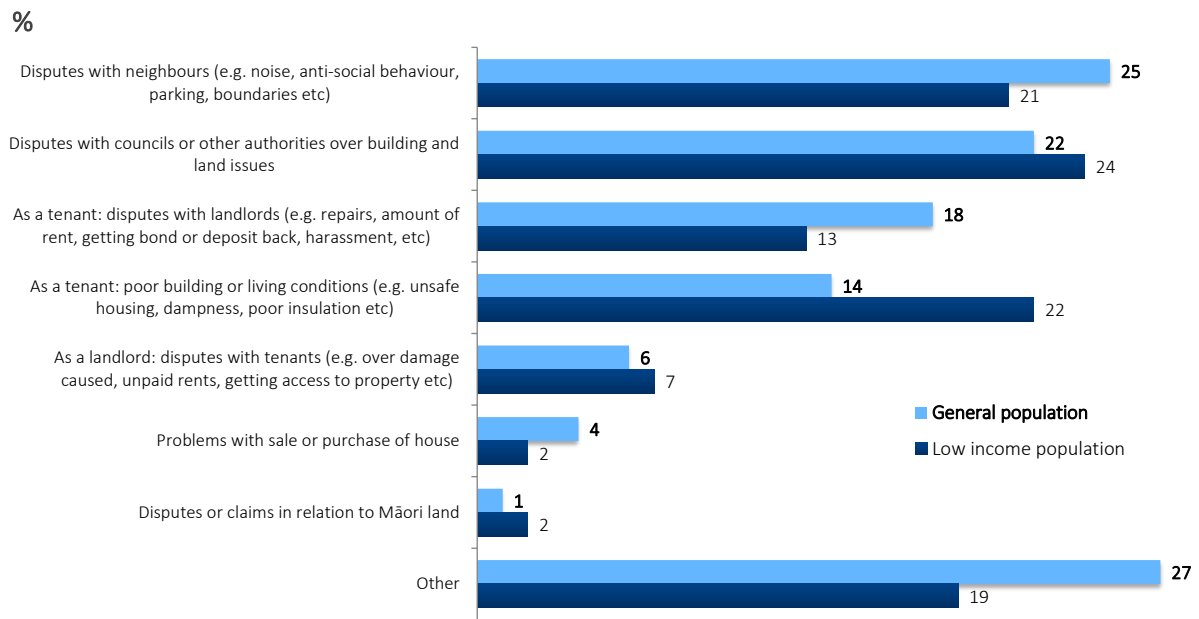
**Figure 3b – Detailed type of welfare benefit, ACC grant, or student loan problem**



Source: Q2b: Thinking about welfare benefit, ACC grant problems, or student loan problems what specific problems have you had in the last 2 years?  
 Base: All those with welfare benefit, ACC grant, or student loan problems (n=75 for general population and n=91 for low income population)

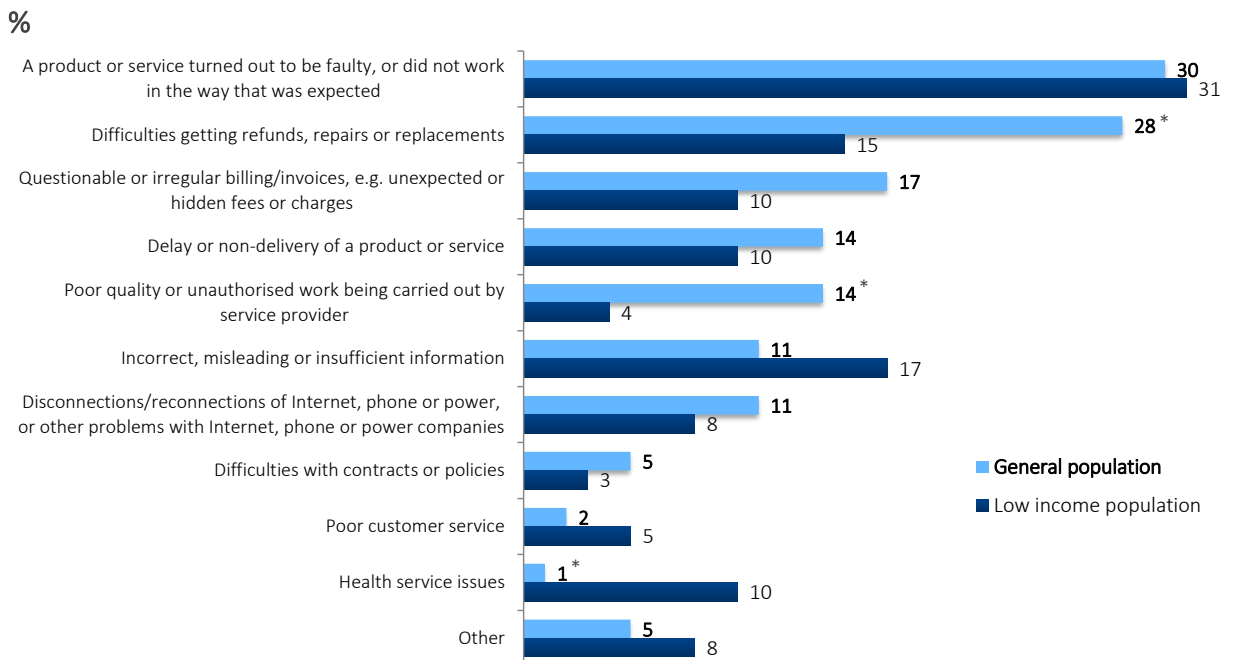
\* This indicates a significant difference in answers between the general population and the low income population

**Figure 3c – Detailed type of housing or land problem**



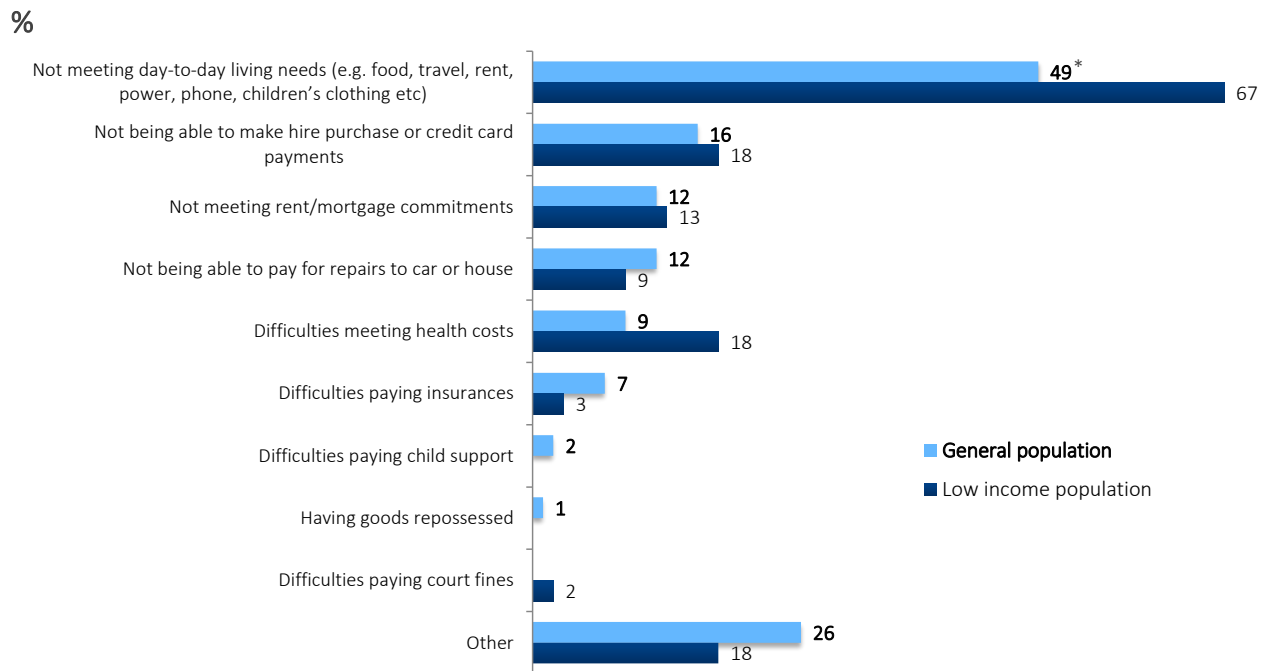
Source: Q2c: Thinking about housing or land problems, what specific problems have you had in the last 2 years?  
 Base: All those with housing or land problems (n=82 for general population and n=72 for low income population)

**Figure 3d – Detailed type of product or service problem**



Source: Q2d: Thinking about problems relating to a product or service, what specific problems have you had in the last 2 years?  
 Base: All those with product or service problems (n=125 for general population and n=122 for low income population)  
 \* This indicates a significant difference in answers between the general population and low income population.

**Figure 3e – Detailed type of money or debt problem**

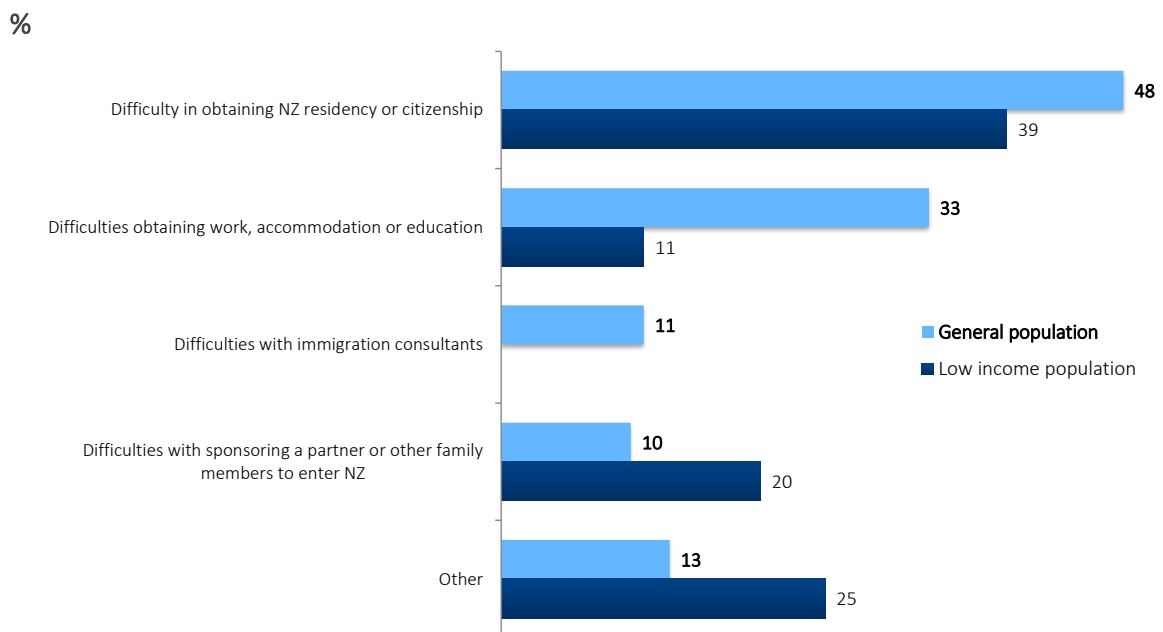


Source: Q2e: Thinking about money or debt problems, what specific problems have you had in the last 2 years?

Base: All those with money or debt problems (n=64 for general population and n=104 for low income population)

\* This indicates a significant difference in answers between the general population and low income population.

**Figure 3f – Detailed type of immigration problem (caution: small base size)**

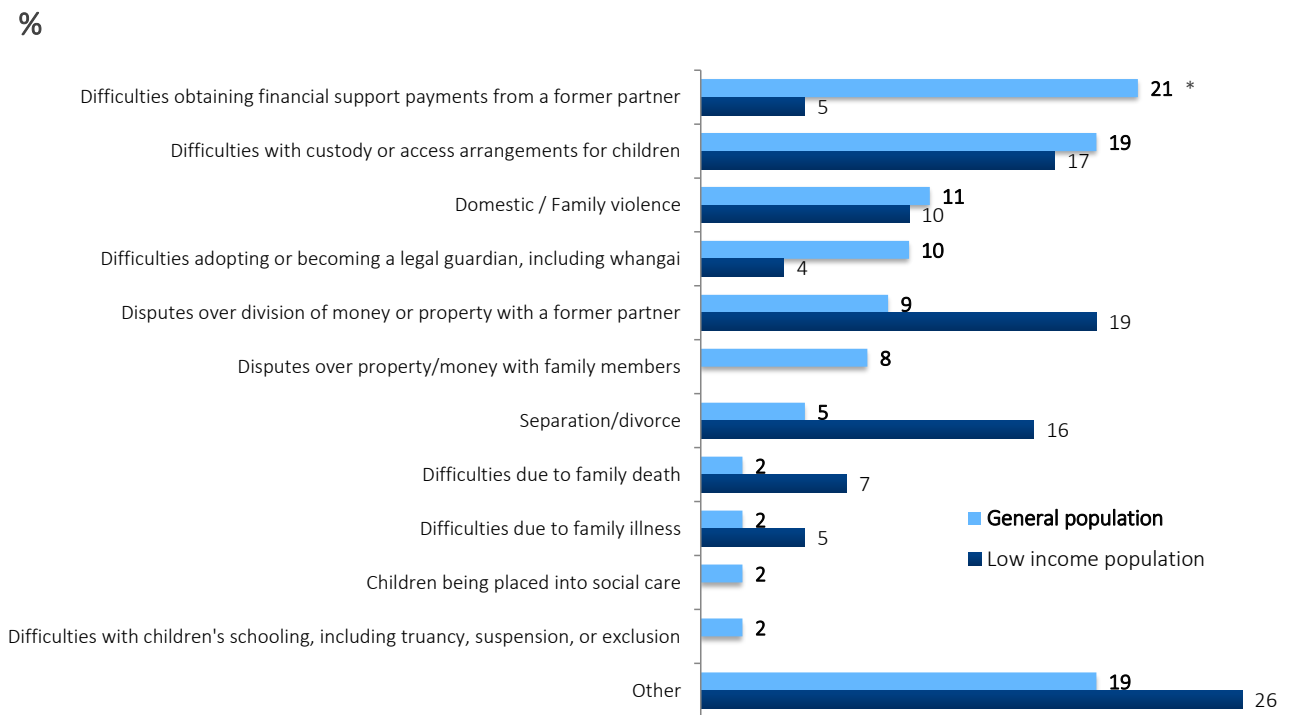


Source: Q2f: Thinking about immigration problems, what specific problems have you had in the last 2 years?

CAUTION: SMALL BASE SIZES

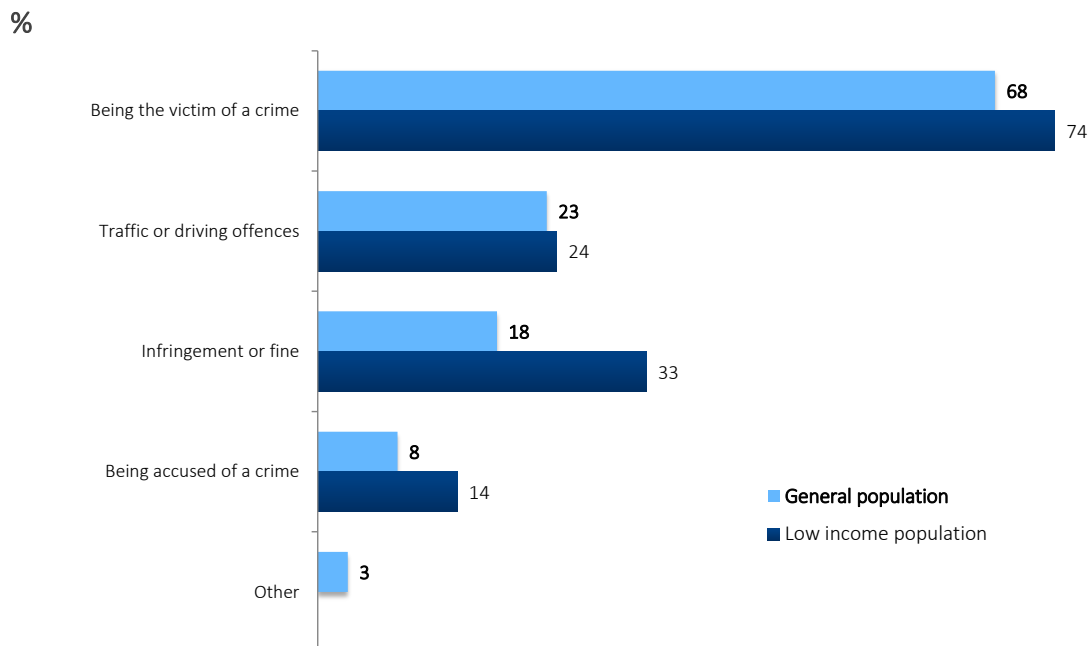
Base: All those with immigration problems (n=18 for general population and n=19 for low income population)

**Figure 3g – Detailed type of family/whānau or relationship breakup problem**



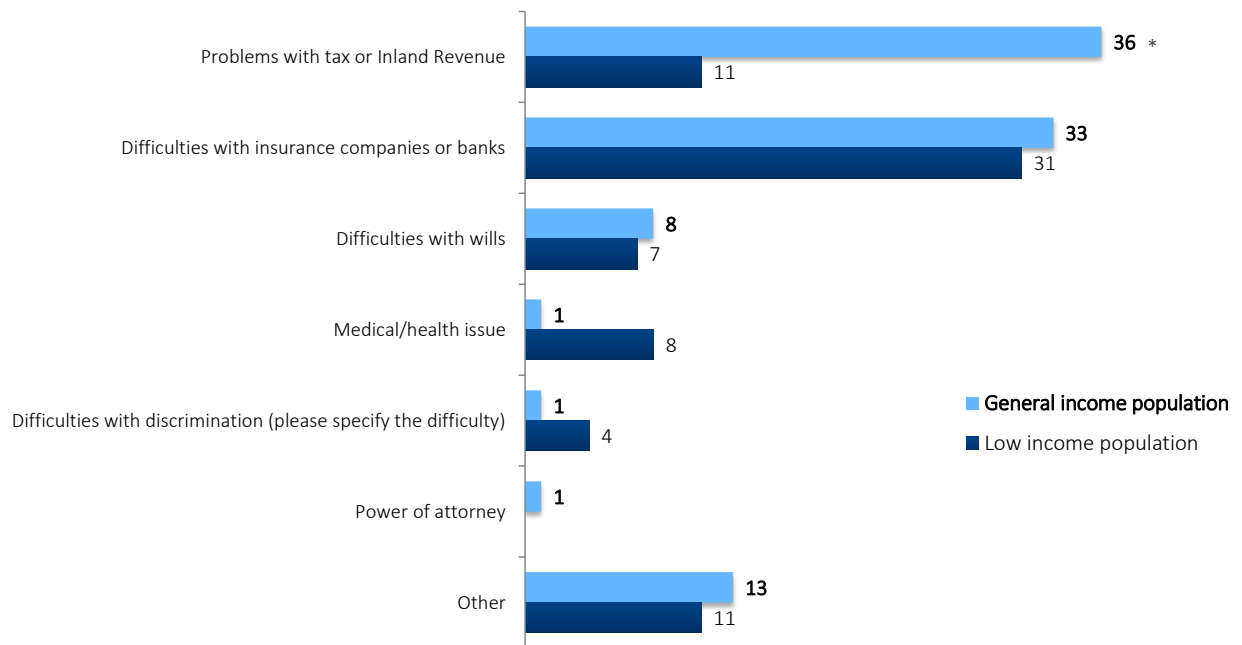
Source: Q2g: Thinking about family/whānau and/or relationship problems, what specific problems have you had in the last 2 years?  
 Base: All those with family/whānau and/or relationship problems (n=48 for general population and n=61 for low income population)  
 \* This indicates a significant difference in answers between the general population and low income population.

**Figure 3h – Detailed type of crime or fines problem**



Source: Q2h: Thinking about problems relating to a crime or fines which of these have occurred to you in the last 2 years?  
 Base: All those with crime or fines problems (n=57 for general population and n=55 for low income population)

**Figure 3i – Detailed type of ‘other’ problem**



Source: Q2i: Thinking about other problems, what other specific problems have you experienced in the last 2 years?

Base: All those with other problems (n=61 for general population and n=66 for low income population)

\* This indicates a significant difference in answers between the general public and low income New Zealanders

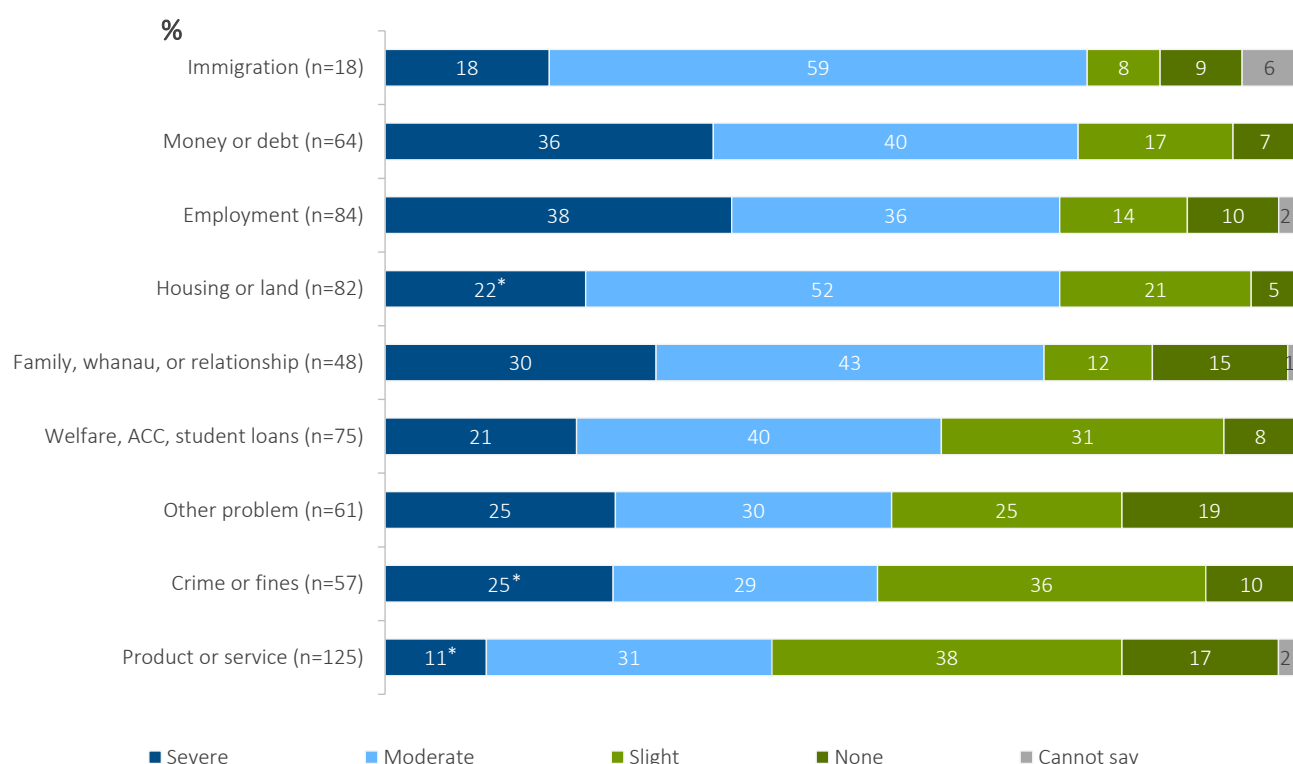


## Severity of impact

We asked each respondent who encountered one of the nine high level types of problem or dispute to rate the severity of impact on their everyday life (the answers are shown in Figure 4 below). Not all problems have an impact.

Problems relating to immigration, money or debt, employment, housing or land, and family, whānau or relationships tended to be severe or moderate impacts on everyday life. Whereas problems relating to product or services often have only a slight impact or no impact.

**Figure 4 – Severity of impact for different types of problems**



Source: ProBA: I'm about to read you the list of problems or disputes you have had in the past 12 months. For each one can you tell me what impact it had on your everyday life?  
 Only displaying findings for 'most recent' problem if they had more than one in the two year reference period.  
 Base: All respondents who faced that type of problem in the past two years (base size varies, refer to chart).  
 Note: small base size for respondents experiencing immigration problems in the past two years, please treat findings with caution.  
 \* This indicates a significant difference in answers between the general population and low income New Zealanders.

Compared with the low income population, some problems among the general population were significantly less likely to have a 'severe' impact, namely:

- Crime or fines problems were less likely to have a severe impact on the general population (25%, compared with 43% of the low income population).
- Housing and land problems were less likely to have a severe impact on the general population (22%, compared with 46% of the low income population).
- Product or service problems were less likely to have a severe impact on the general population (11%, compared with 23% of the low income population).

## Prevalence of ‘impactful’ problems

Seven percent of respondents only had problems which had ‘no impact’ on their everyday life (the severity of impact is explored above). Most of the survey questionnaire only focused on problems that had a ‘slight impact’, ‘moderate impact’ or ‘severe impact’ on the respondent’s everyday life<sup>8</sup>. We define these problems as ‘impactful problems’ in the report and most of our analysis focuses on the population experiencing these type of problems (for example, we examine the sources of advice and information used by people with impactful problems on page 56)<sup>9</sup>.

In total 34.7% (rounded up to 35%) of respondents from the general population survey had experienced an impactful problem in the past two years (this is very similar to the low income population – 36% of whom had encountered an impactful problem in the past two years). This is illustrated in Figure 5 overleaf (please note that we did not ask separately about ‘impactful’ problem prevalence in the past year, only the past two years).

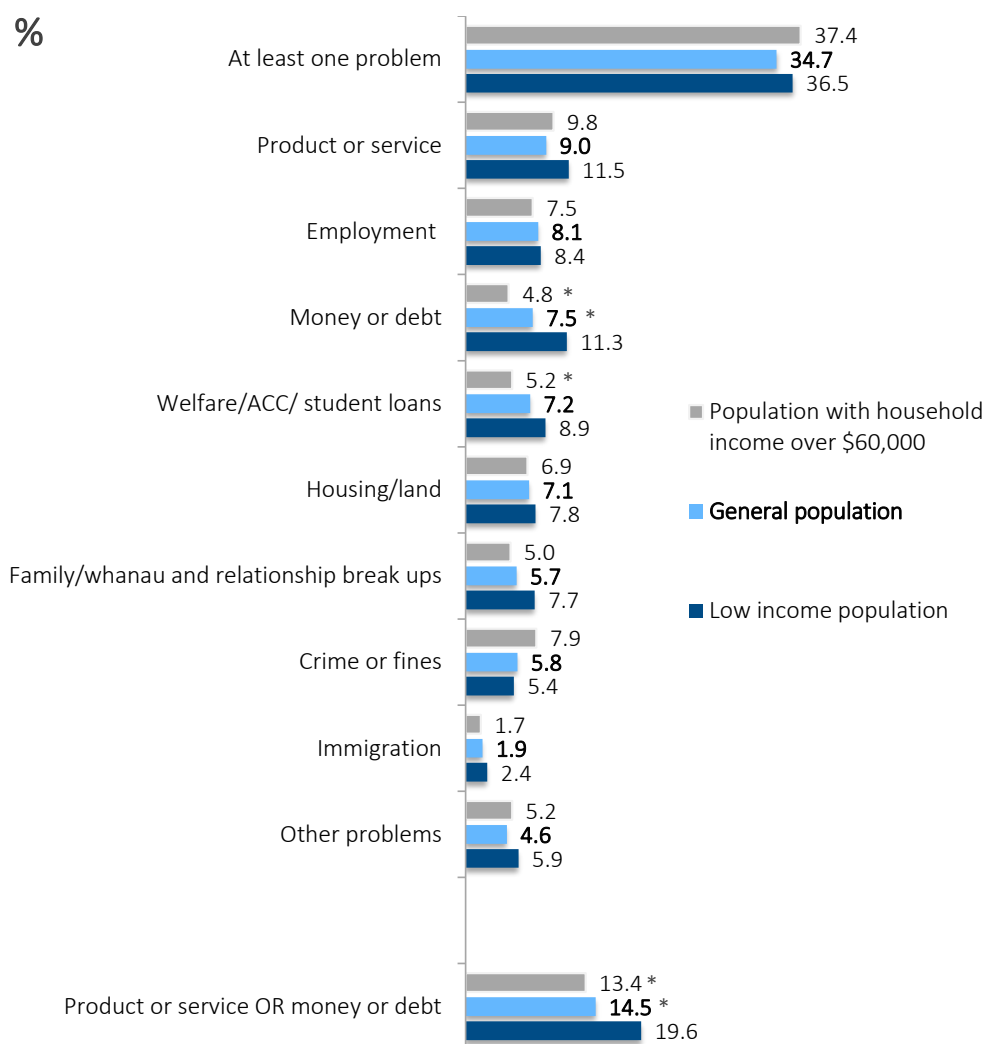
The proportions described in Figure 5 are slightly lower than the equivalent proportions in Figure 2a (back on page 20 where we described ‘prevalence of all problems’) – both are based on all survey respondents but Figure 5 only shows the proportion that experienced an ‘impactful problem’.

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<sup>8</sup> Please note that the 2006 survey entitled *New Zealand’s 2006 National Survey of Unmet Legal Needs and Access to Services*, commissioned by the Legal Services Agency did not explore the severity of problems, instead it only asked about all problems or disputes. Follow up questions were asked about the ‘most serious’ problem – but the seriousness of the problem was not investigated.

<sup>9</sup> We only asked questions about the severity of the two most recent problems for each type of problem experienced by respondents (in order to minimise burden on respondents).

**Figure 5 – Prevalence of impactful problems (in past 2 years)**



Source: Q1: My first question is about any problems or disputes you have personally experienced. I'll read you out a list of situations and please let me know which ones you have experienced in the past two years.

Base: All respondents (n=1,004 for general population and n=1,000 for low income population - n=431 for respondents from the general population survey with a household income of \$60,000 or higher).

\* This indicates a significant difference in answers against the survey of low income New Zealanders. (Please note that the general population figure for 'money or debt' is 7.517% which rounds up to 8%).

Figure 5 shows that the proportion of the general population experiencing impactful money or debt problems is lower than the equivalent proportion among the low income population. Similarly, the proportion experiencing either product or service *or* money or debt problems is lower among the general population (compared with the low income population).

Similar differences exist between the population with a household income over \$60,000 and the low income population (with the exception that a significantly lower proportion of those with a household income over \$60,000 had experienced an impactful problem relating to welfare, ACC, or student loans (5% compared with 9% of the low income population).

Overall the general population tended to experience a lower number of different types of impactful problem. The average respondent in the general population survey experienced 0.57 impactful problems in a two year period, this is significantly lower than the 0.69 average amongst respondents in the low income population survey.

## Overlapping impactful problems

Many people encounter more than one type of high level problem/dispute across a two year period. Among those who encountered an impactful problem in the past two years, the average respondent from the general public survey encountered an *additional* 0.6 impactful problems – i.e. they encountered 1.6 different types of impactful problems across a two year period.

Overlapping impactful problems were even more likely to occur within the low income population (the average low income survey respondent with impactful problems encountered a total of 1.9 impactful problems across a two year period).

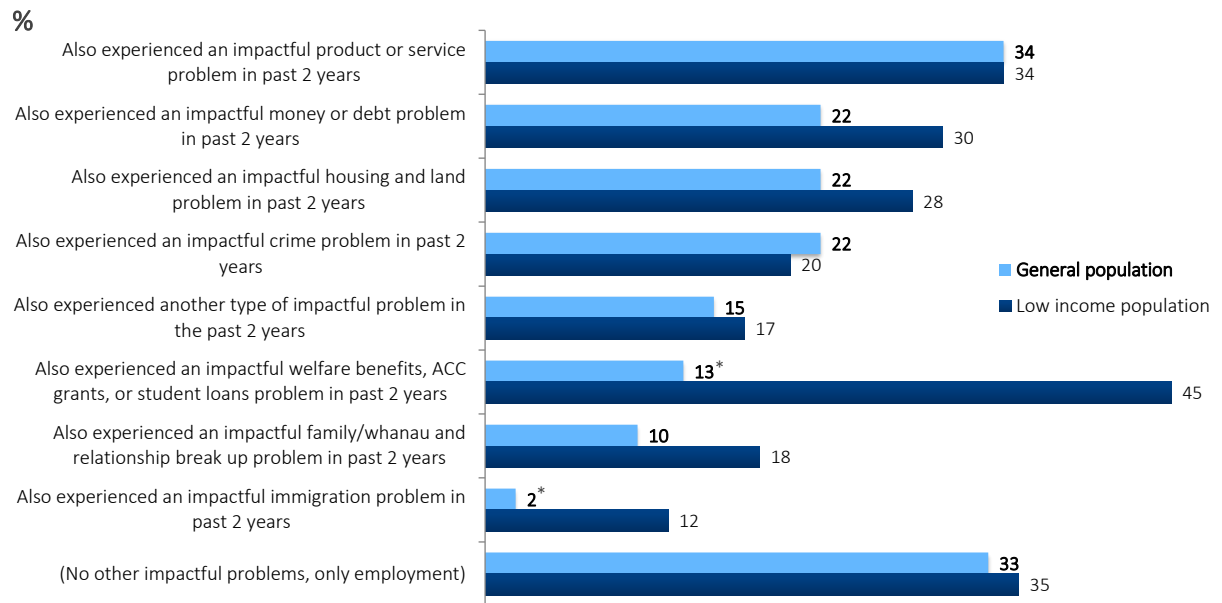
Figures 6a-6i overleaf shows overlapping impactful problems. Each figure represents the full range of additional problems experienced by problem-type. For example, in Figure 6a, we can see that 34% of those experiencing impactful employment problems *also* experienced impactful problems relating to a product or service.

A number of the figures overleaf show that overlapping problem-types are less common among the general population, for example:

- 37% of the general population experiencing impactful welfare, ACC, or student loan problems experienced no other types of impactful problem (this compares with only 20% of the low income population).
- 42% of the general population experiencing impactful housing or land problems experienced no other types of impactful problem (this compares with only 21% of the low income population).
- 51% of the general population experiencing impactful family/whānau or relationship breakup problem problems experienced no other types of impactful problem (this compares with 30% of the low income population).

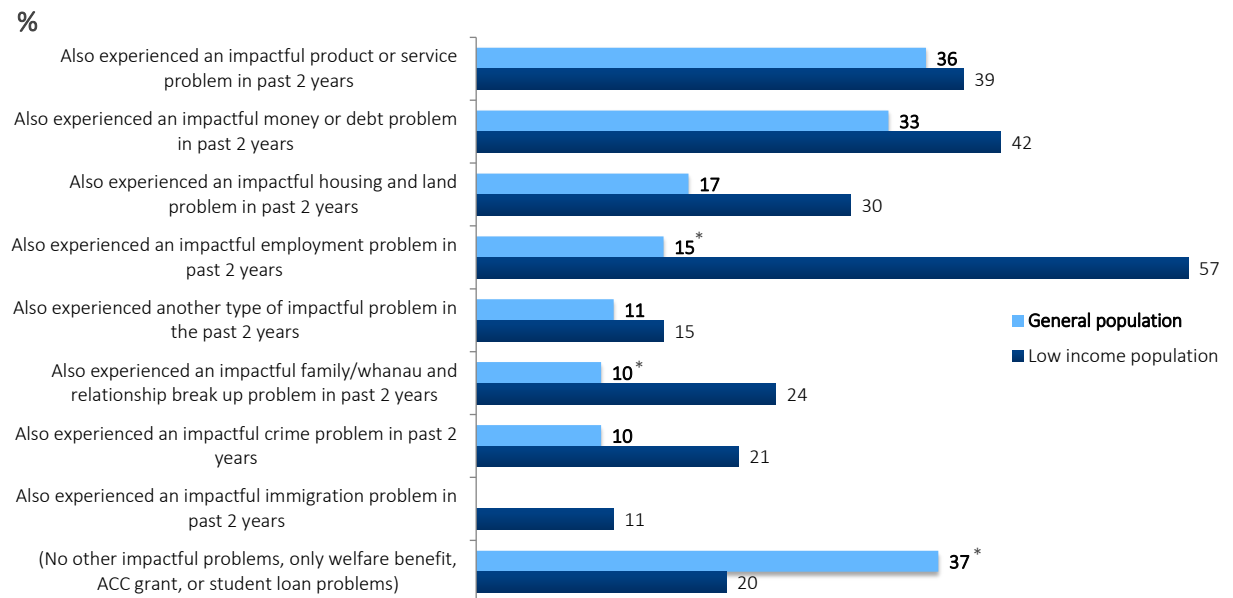
Later in the report we explore the type of people who experience multiple occurrences of problems in more detail.

**Figure 6a – Other impactful problems experienced by those experiencing impactful employment problems**



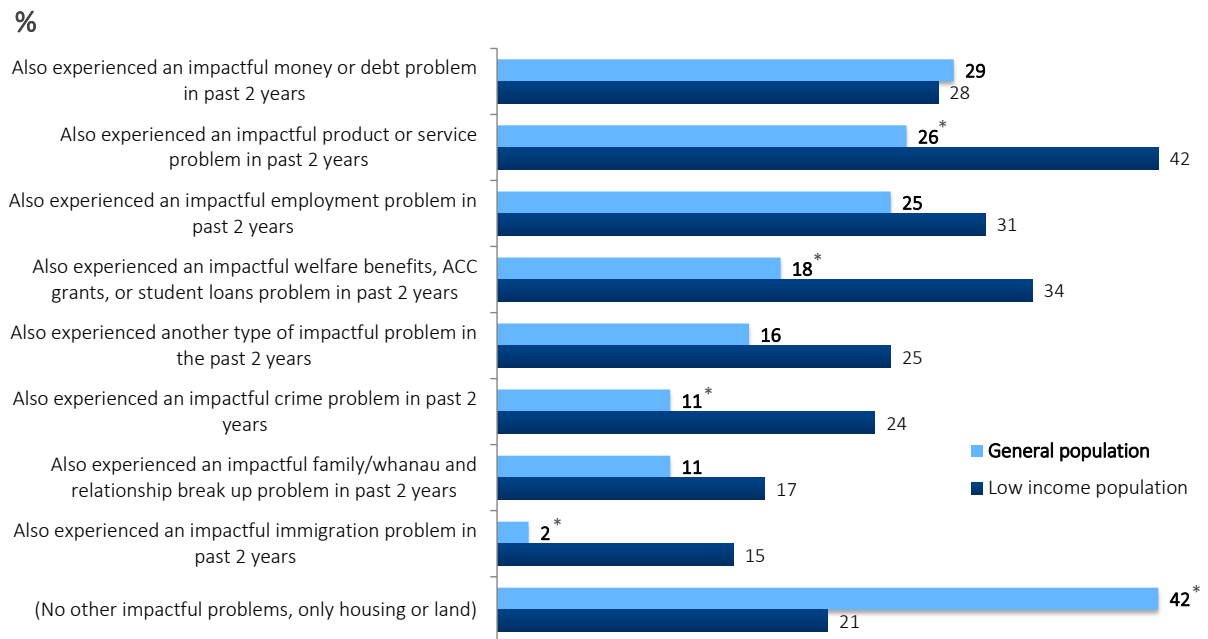
\* This indicates a significant difference in answers from the general population survey compared with the low income population survey  
 Source: Q1: Please let me know which of these problems you have experienced in the past two years? (Filtered by those saying the problem was 'slight', 'moderate', or 'severe' at ProbA.  
 Base: All those with impactful employment problems (n=76 for general population and n=65 for low income population)

**Figure 6b – Other impactful problems experienced by those experiencing impactful welfare benefit, ACC grant, or student loan problems**



\* This indicates a significant difference in answers from the general population survey compared with the low income population survey  
 Source: Q1: Please let me know which of these problems you have experienced in the past two years? (Filtered by those saying the problem was 'slight', 'moderate', or 'severe' at ProbA.  
 Base: All those with impactful welfare benefit, ACC grant, or student loan problems (n=65 for general population and n=75 for low income population)

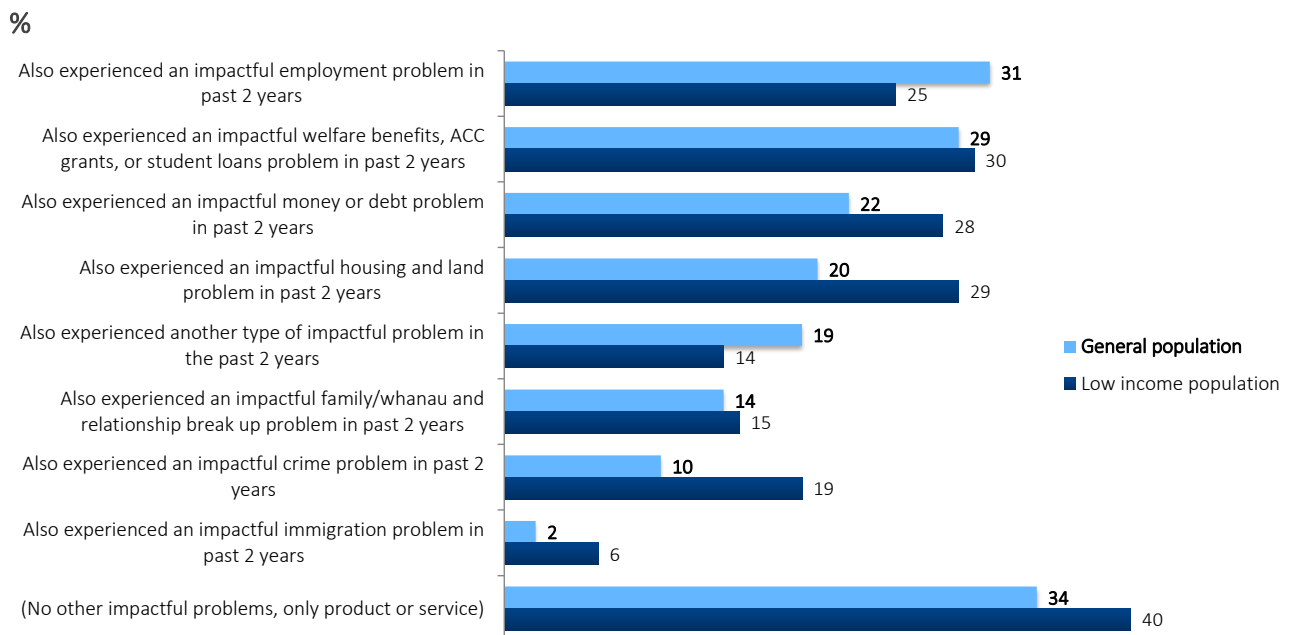
**Figure 6c – Other impactful problems experienced by those experiencing impactful housing or land problems**



\* This indicates a significant difference in answers from the general population survey compared with the low income population survey

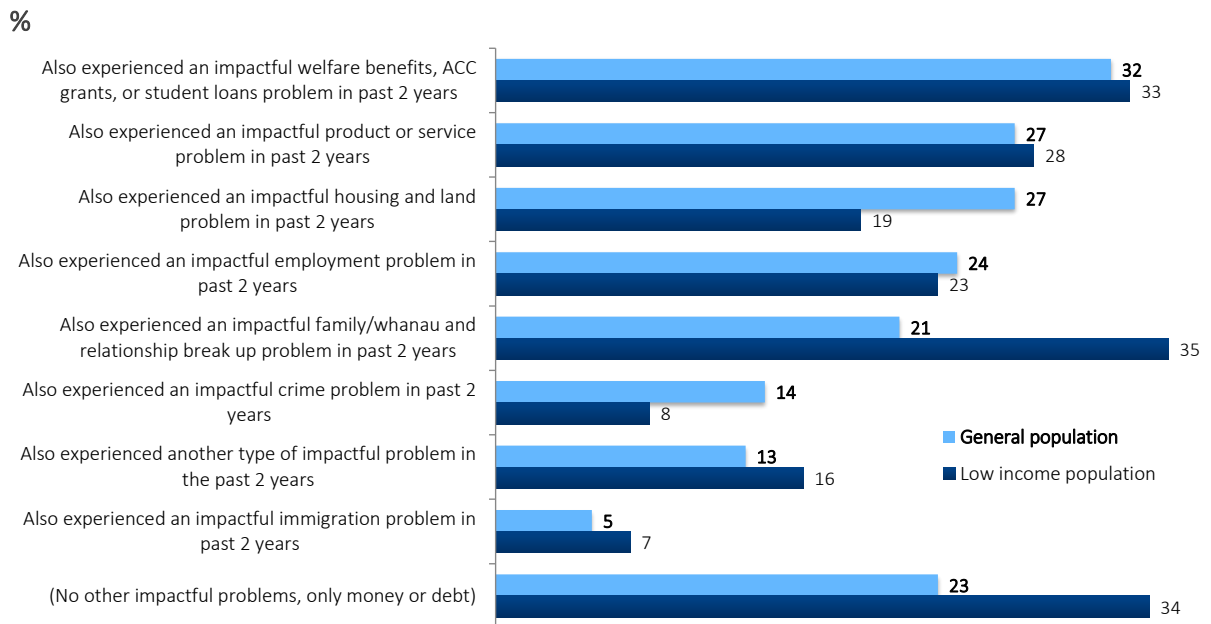
Source: Q1: Please let me know which of these problems you have experienced in the past two years? (Filtered by those saying the problem was 'slight', 'moderate', or 'severe' at ProbA. Base: All those with impactful housing or land problems (n=76 for general population and n=69 for low income population)

**Figure 6d – Other impactful problems experienced by those experiencing impactful product or service problems**



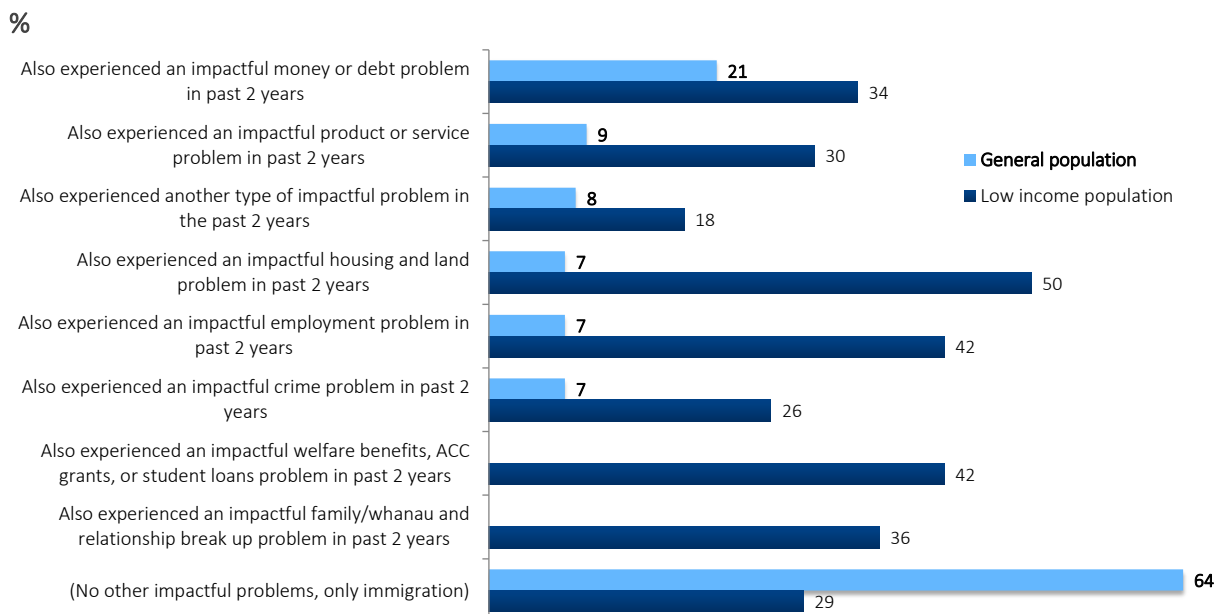
Source: Q1: Please let me know which of these problems you have experienced in the past two years? (Filtered by those saying the problem was 'slight', 'moderate', or 'severe' at ProbA. Base: All those with impactful product or service problems (n=102 for general population and n=108 for low income population)

**Figure 6e – Other impactful problems experienced by those experiencing impactful money or debt problems**



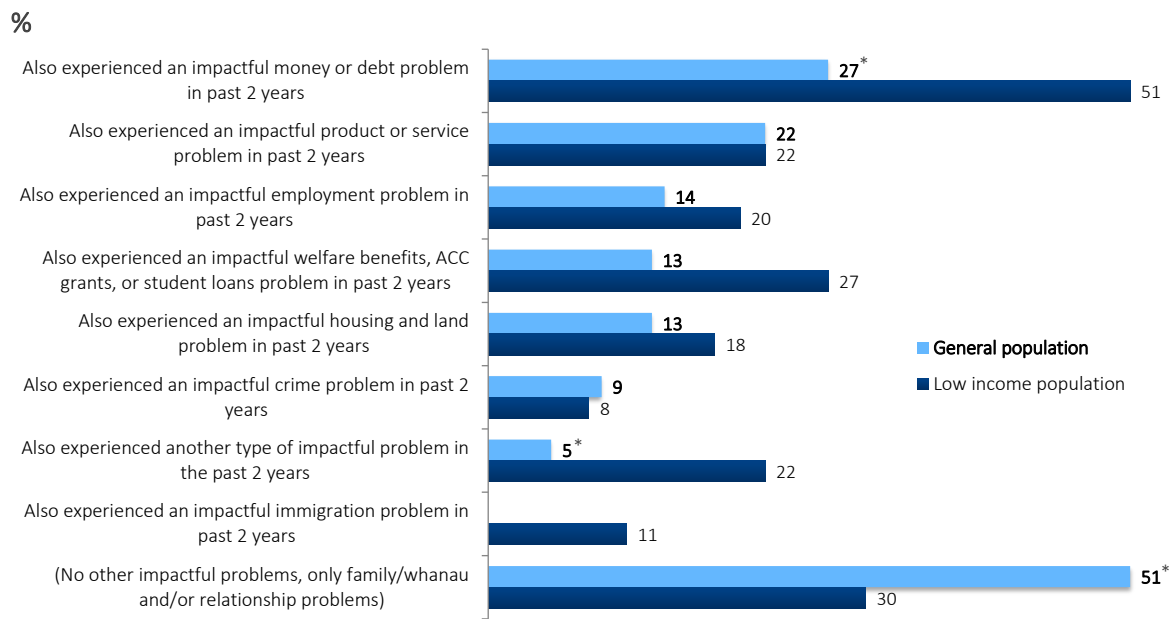
Source: Q1: Please let me know which of these problems you have experienced in the past two years? (Filtered by those saying the problem was 'slight', 'moderate', or 'severe' at ProBA.  
Base: All those with impactful money or debt problems (n=59 for general population and n=95 for low income population)

**Figure 6f – Other impactful problems experienced by those experiencing impactful immigration problems (caution: small base size)**



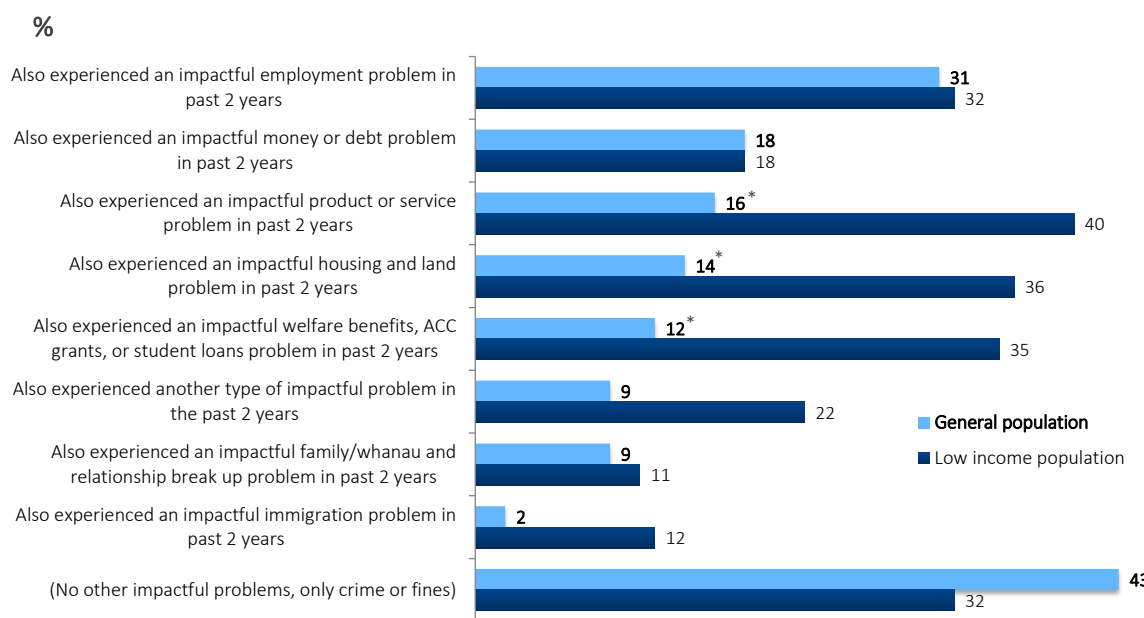
Source: Q1: Please let me know which of these problems you have experienced in the past two years? (Filtered by those saying the problem was 'slight', 'moderate', or 'severe' at ProBA.  
CAUTION: SMALL BASE SIZES  
Base: All those with impactful immigration problems (n=16 for general population and n=15 for low income population)

**Figure 6g – Other impactful problems experienced by those experiencing impactful family/whānau and/or relationship problems**



\* This indicates a significant difference in answers from the general population survey compared with the low income population survey  
 Source: Q1: Please let me know which of these problems you have experienced in the past two years? (Filtered by those saying the problem was 'slight', 'moderate', or 'severe' at ProbA.  
 Base: All those with impactful family/whānau and/or relationship problems (n=42 for general population and n=56 for low income population)

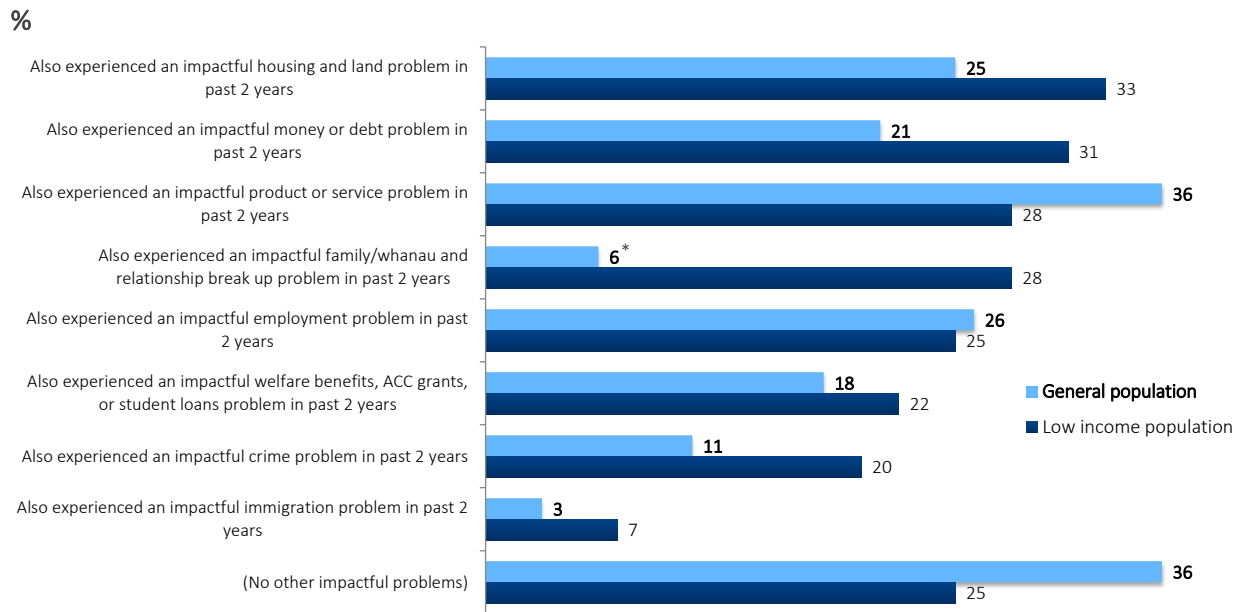
**Figure 6h – Other impactful problems experienced by those experiencing impactful crime or fines problems**



\* This indicates a significant difference in answers from the general population survey compared with the low income population survey  
 Source: Q1: Please let me know which of these problems you have experienced in the past two years? (Filtered by those saying the problem was 'slight', 'moderate', or 'severe' at ProbA.  
 Base: All those with impactful crime or fines problems (n=53 for general population and n=46 for low income population)



**Figure 6i – Other impactful problems experienced by those experiencing ‘other’ impactful problems**



\* This indicates a significant difference in answers from the general population survey compared with the low income population survey  
 Source: Q1: Please let me know which of these problems you have experienced in the past two years? (Filtered by those saying the problem was 'slight', 'moderate', or 'severe' at ProbA.  
 Base: All those with impactful other problems (n=53 for general population and n=52 for low income population)

## Categories of people experiencing higher prevalence of impactful problems

The following types of respondent were more likely than average to experience an impactful problem in the past two years<sup>10</sup>:

- Single parents (63%)
- Those who have moved home two or more times in the past year (53%)
- People with a long-term health problem or disability (51%)
- People who are in receipt of benefits (50%)
- Māori respondents (49%)
- Pacific respondents (46%)
- Renters (41% compared with 31% of those who own their own home)
- Those aged 45-54 (43%)
- People with a vocational qualification (43%)
- (Please note that the overall prevalence of impactful problems did not vary by household income).

The low income survey report contains similar findings by subgroup.

There are some **additional unique** subgroup differences associated with particular types of problem:

- Impactful **product or service problems** were more likely to be experienced by:
  - People aged 45-64 (12%).
- Impactful **money or debt problems** were more likely to be experienced by:
  - Single parents (25%)
  - People with a long-term health problem or disability (18%)
  - People with a household income under \$40,000 (15%).
- Impactful **welfare benefits, ACC grant or student loan problems** were more likely to be experienced by:
  - Those who were receiving a benefit (26%)
  - People with a long-term health problem or disability (17%)
  - People who rent (11%).
- Impactful **employment problems** were more likely to be experienced by:
  - People with a vocational qualification (15%).
- Impactful **family, whānau or relationship breakup problems** were more likely to be experienced by:
  - Single parents (22%)

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<sup>10</sup> Please note that the list on this page only highlights subgroups where the difference in prevalence was statistically significantly different from the average (this is also the case in other similar listed subgroup differences contained elsewhere in the report). However, it is also worth noting that some of these subgroups are based on relatively small sample-sizes – please refer to the central column in the ‘sample profile’ table at the end of the report to determine the unweighted sample sizes (i.e. absolute number of respondents) for different subgroups.

- Māori respondents (18%)
- People with a long-term health problem or disability (12%)
- People with a household income between \$20,000 and \$40,000 (12%).
- Impactful **crime or fines problems** were more likely to be experienced by:
  - People aged 30-44 (11%).
- Impactful **immigration problems** were more likely to be experienced by:
  - People with English as a second language (11%)
  - People with Asian ethnicity (7%) or 'other' ethnicity (9%)
  - People not born in New Zealand (5%).

(There were no unique subgroup differences regarding the propensity to experience an impactful housing or land problem).

## Number of problems

As well as asking about the type of problem experienced by people, we asked about the number of problems that occurred over the past year<sup>11</sup> (in order to minimise burden on respondents, we did not ask about problem-frequency two years ago, just in the 12 months prior to the interview).

Figure 7 overleaf shows the number of problems experienced in the past year (among those with at least one impactful problem in the past two years – which is our unit of analysis for much of the report). The results for both the general population and the low income population are displayed.

We also show the equivalent proportions within the *overall* general population. For example, 8% of those experiencing an impactful problem experienced three problems in the past year, this is equivalent to 3% of the overall general population of New Zealand.

Note that a minority said that they had encountered 'zero' problems in the past year. Although this group had experienced an impactful problem in the past two years, it occurred two years ago – or the respondent was uncertain exactly when the problem occurred within the two year reference period.

Most of those experiencing problems have only experienced one or two problems within the past year. However, there is a group of people who experience a high number of problem occurrences in one year. Six percent of the general population experienced five or more problems in the past year (the equivalent proportion among the low income population was 9%)<sup>12</sup>. These respondents are more likely to be single-parents, Māori or Pacific, and have a long-term health problem or disability.

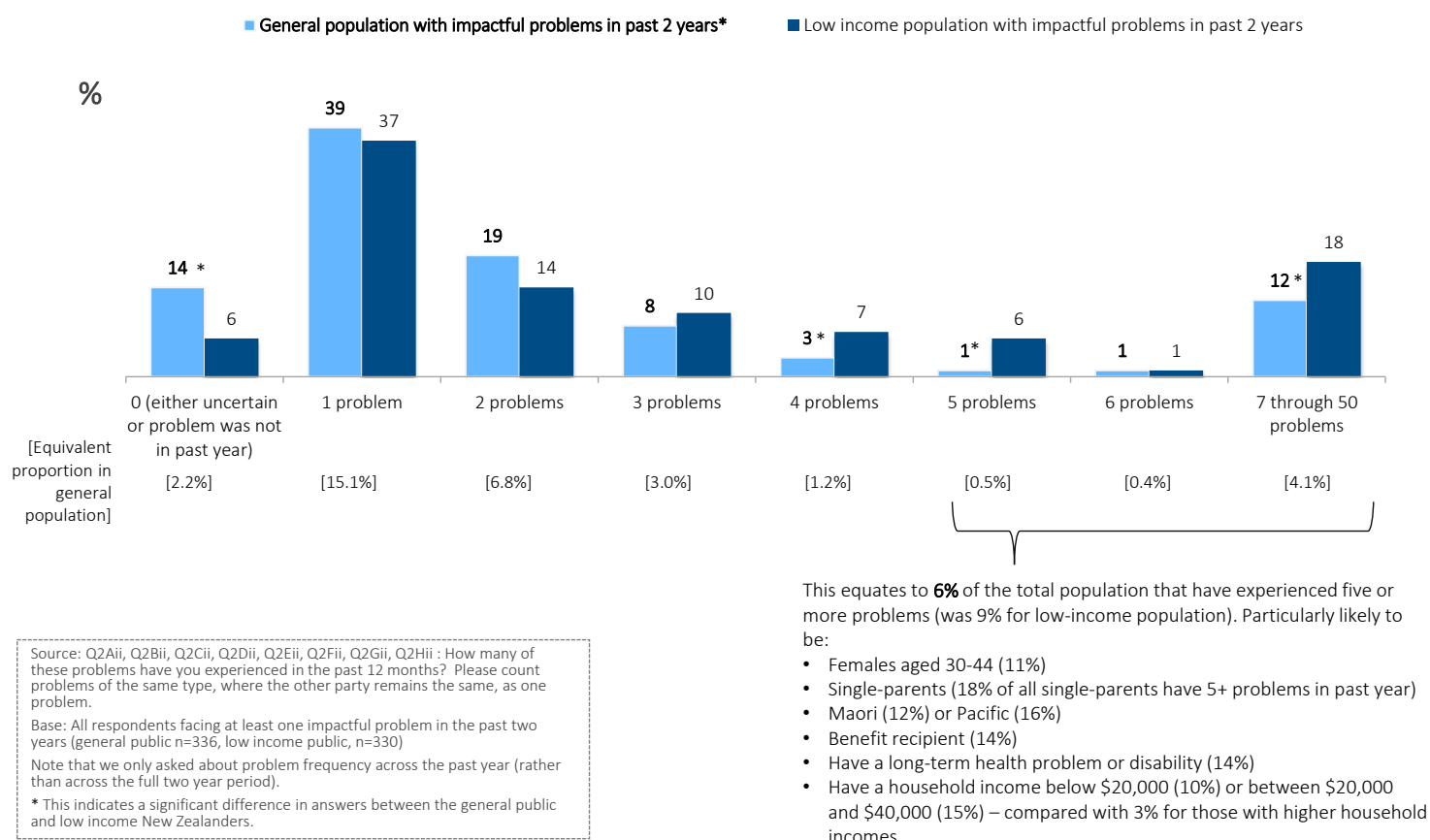
Figure 7 also shows that the general population experience a smaller number of problems compared with the low income population. For example, 12% of the general population experiencing impactful problems encountered seven or more problems in one year, compared with 18% of the low income population.

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<sup>11</sup> Respondents were asked to count problems of the same type, where the other party remained the same, as one problem.

<sup>12</sup> It should be noted that we asked about the frequency of all problems regardless of their severity – so some of these problems will have 'no impact on everyday life'. This is because we explored number of problems before rating their severity and we did not wish to spend interview-time exploring the severity of every problem experienced across the past year. However, the filter for the figure is only those who experienced 'at least one impactful problem in the past two years' (which is the main group of analysis used in this report).

**Figure 7 – Number of problems that have occurred in the past year**



By comparing the distribution of the light blue bars (general population) with the dark blue bars (low income population) we can see that the concentration of multiple problems within a small population is more intense for the low income population survey. In the low income survey 18% of those experiencing impactful problems encountered at least seven problems in one year, the equivalent proportion for the general population was lower (at 12%).

Some types of problems are associated with a higher frequency of re-occurrence. In particular, money or debt problems and family, whānau and relationship breakup problems are associated with frequent occurrence:

- In the past year, 51% of those experiencing money or debt problems encountered two or more separate money or debt problems.
- In the past year, 34% of those experiencing family, whānau and relationship breakup problems encountered two or more family, whānau and relationship breakup problems.
- In the past year, 34% of those experiencing product or service problems encountered two or more product or service problems.
- In the past year, 26% of those experiencing employment problems encountered two or more employment problems.
- In the past year, 26% of those experiencing crime problems encountered two or more crime problems.

- In the past year, 23% of those experiencing housing and land problems encountered two or more housing and land problems.
- In the past year, 19% of those experiencing welfare benefit, ACC grant, and student loan problems encountered two or more welfare benefit, ACC grant, and student loan problems.
- In the past year, 10% of those experiencing immigration problems encountered two or more immigration problems.
- In the past year, 23% of those experiencing ‘other’ problems encountered two or more ‘other’ problems.

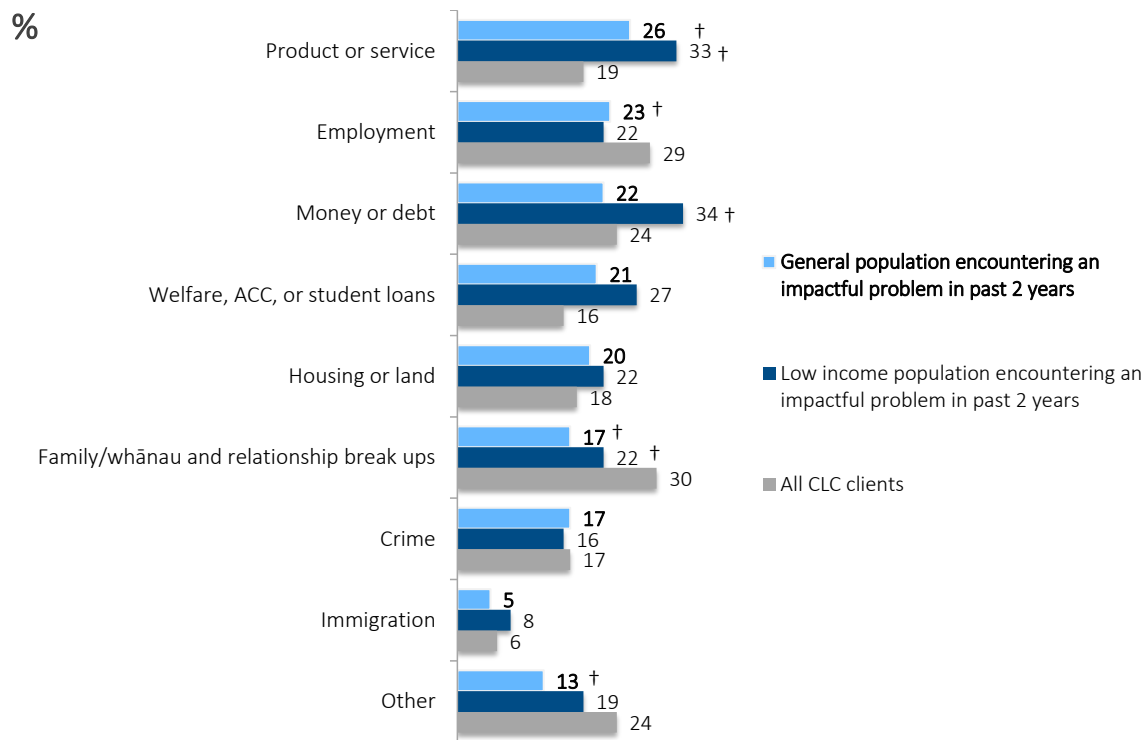
These findings are broadly similar to the earlier survey of the low income population – although the low income population was more likely to experience multiple problems of the same type (please refer to the text underneath Figure 7 in the low income survey report for details).

## Comparison of problem prevalence with the Community Law Centre survey of clients

Figure 8 overleaf compares the findings against the earlier survey of Community Law Centre clients (conducted in August and September 2017). To compare like-with-like, we have filtered the general population survey and low income population survey data to only include those who have experienced at least one impactful problem in the past two years (because we assume that all CLC clients have experienced an impactful problem – which triggered their interaction with the CLC).

Significant differences between the two legal needs surveys and the CLC client survey are marked with a ‘+’ symbol in Figure 8.

**Figure 8 – A like-for-like comparison of problem prevalence with the CLC client survey (answers filtered to those experiencing an impactful problem in the past 2 years)**



† This indicates a significant difference between either legal needs survey (either general population or low income population) and the CLC client survey.  
 Source: Q1: My first question is about any problems or disputes you have personally experienced. I'll read you out a list of situations and please let me know which ones you have experienced in the past two years.  
 ProbA: I'm about to read you the list of problems or disputes you have had recently. For each one can you tell me what impact it had on your everyday life.  
 Base: All respondents experiencing impactful problems in the past two years (general public n=336, low income public n=330) and all CLC clients (n=650)  
 Note: An 'impactful problem' is a problem which was rated as having an impact on the respondent's everyday life (either a 'slight impact', 'moderate impact' or 'severe impact' in other words all problems apart from those rated as having no-impact on everyday life). We assume that all CLC clients have experienced an impactful problem or issue in the past two years which triggered their interaction with a CLC.

A comparative analysis against the earlier survey of Community Law Centre (CLC) clients suggests that CLCs see a relatively high proportion of people with family, whānau and relationship break up problems and people with employment problems. This is because the proportion of CLC clients with these problems is higher than the proportion of the general population and the low income population with the same problems. (For example, 30% of CLC clients had family, whānau and relationship break up problems, whereas 17% of the general population and 22% of the low income population have experienced an impactful family, whānau and relationship break up problems).

Conversely, the analysis suggests that CLCs see a relatively low proportion of people with product or service problems or people with problems relating to welfare benefits, ACC, or student loans. (For example, 26% of the general population and 33% of the low income population had an impactful product or service problem in the past two years, this compares with only 19% of CLC clients).

## Nature of problems

The sections in this chapter are described below. Please note that although most of this section focuses on 336 respondents that had encountered an impactful problem in the past two years, some analysis is filtered to be less than 336 respondents (for example, the top three causes of product and service problems is only asked to those who experienced impactful product or service problems). The tables and charts provide details of the sample sizes involved in each piece of analysis.

- *A note of caution* [this describes the methodology used to explore the nature of problems and cautions the reader to take care when interpreting findings].
- *Problem cause* [answers from the 336 respondents who experienced impactful problems – filtered tables then describe the top three causes per type of problem].
- *Impacts of problems* [answers from the 336 respondents who experienced impactful problems about the impacts of those problems].
- *Seeking information or advice* [answers from the 336 respondents who experienced impactful problems to questions about self-help, seeking information and advice from others, and seeking advice from more than one source].
- *Not seeking information or advice* [analysis of the sub-population that did not seek information or advice].

### A note of caution about the detailed findings on the nature of problems

The questions on the status of problem outcomes, seeking information and advice, experience of sources of advice, and future-intentions (described between this page and page 72) were only asked about a sub-set of impactful problems.

These questions focused on either: the one impactful problem experienced by the respondent (if they had only one problem occur in the past two years); or a randomly selected impactful problem (if the respondent had more than one problem occur in the past two years)<sup>13</sup>. This means that everyone was asked detailed follow-up questions about *only one problem* (as long as they rated it as having a slight, moderate, or severe impact).

The reason for doing this was to minimise burden on the respondent and keep within the allocated time-limit for the questionnaire. However, the disadvantage of focusing on only one problem is that the detailed findings about problem status and information and advice do not reflect the full-range of respondents' experiences over a two year period. Instead the findings are drawn from a sub-set of experiences.

Further care should be taken when interpreting the results in each of the following sections through to the section about future intentions on page 72. This is because the sample sizes in the following sections of the report are small (particularly for questions involving use of information and advice services). Only a minority of people experienced a problem in the past two years and, as described above, that sample was further divided so that each respondent was only asked about one type of problem in detail.

Although the following sections provide results broken down by the type of problem asked about, findings in the following sections should be treated with caution. As the table overleaf shows, results by problem-type are based upon small sample sizes. For example, findings about immigration problems are only based on only thirteen respondents (as highlighted in the table below).

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<sup>13</sup> The 2006 *National Survey of Unmet Legal Needs and Access to Services*, commissioned by the Legal Services Agency chose a different method. Follow-up questions were not asked to a randomly chosen problem above a particular serious threshold. Instead the 2006 survey asked questions about 'the most serious problem' from a pool of problems that were 'difficult to solve'.

**Table 4 – sample sizes in the detailed follow-up questions (about problem status and information/advice)**

	<b>Problem type</b>	<b>Number of respondents</b>
	A product or service	61
	Housing and land	50
	Employment	49
	Welfare benefits, ACC grants, or student loans	35
	A crime or fines	34
	Money or debt	31
	Another problem or matter	33
	Family/whānau and relationship break ups	30
	Immigration	13
	<b>Total</b>	<b>336</b>

Given the small sample sizes there are not many statistically significant differences by ‘type of problem’ in the following sections.

## Problem cause

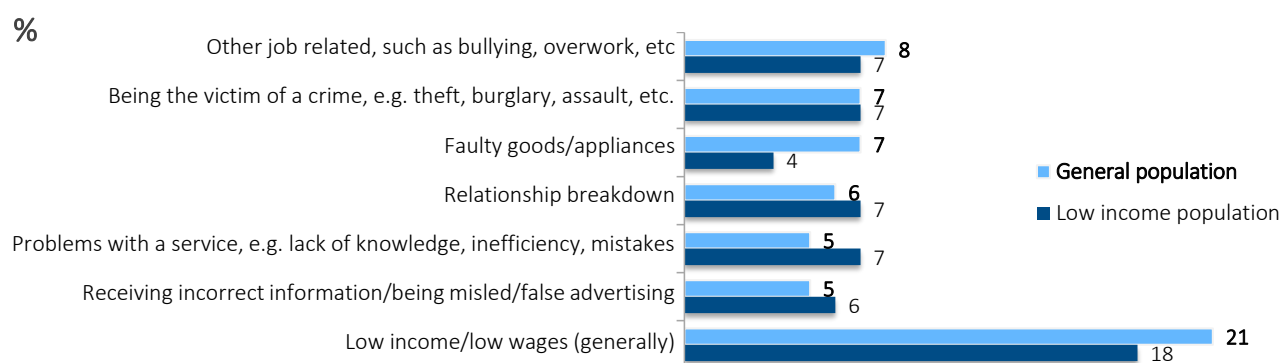
Respondents were asked, in an unprompted question, for the main cause of their impactful problem.

Problems arise from a range of issues such as problems with a service, receiving incorrect information, being the victim of a crime, faulty goods, and job related bullying. Causes were often specific to the type of problem encountered (as described in tables overleaf).

People listed an extremely wide range of problem causes, Figure 9 overleaf shows any causes stated by five percent or more of respondents (please note these are very similar to the main problem causes for the low income population).



**Figure 9 – Main cause of recent problem**



Source: Q4: I now have some questions about your issue to do with .... What was the one main thing that caused the problem?

Base: All respondents facing at least one impactful problem in the past two years (n=336 for general public and n=330 for low income population)

Note that all 'reasons' with less than 5% have been excluded from this chart, and also that there were many 'other reasons' (21% for general population and 18% for low income population) which could not be categorised.

In tables below we show the top three causes for each type of problem faced by respondents (data on the causes in each table represent the proportion of respondents with that type of problem – for example, 43% of respondents with product or service problems said that 'faulty goods or appliances' caused the problem in the first place).

This analysis has some limitations because the coding is based upon analysis of a short verbatim response provided to a general question about problem-causation (the question did not explore causal factors in detail) and the base sizes for some types of problem (such as immigration) are fairly small and so results should be treated with caution.

**Table 5 – product and service problems: top three problem causes**

	%
Faulty goods/appliances	43
Receiving incorrect information/being misled/false advertising	14
Problems with a service e.g. lack of knowledge, inefficiency, mistakes	8

Q4: What was the main thing that caused the problem to happen in the first place?

Base: Those asked about product and service problems (n=61)

**Table 6 – money or debt problems: top three problem causes**

	%
Low income/low wages	21
Relationship break down (e.g. divorce or separation)	21
Death of a family member	16

Q4: What was the main thing that caused the problem to happen in the first place?

Base: Those asked about money or debt problems (n=31)

**Table 7 – welfare benefit, ACC grant, or student loan problems: top three problem causes**

	%
Breakdown in communication	13
A reduction in benefit/change of benefit status	10
Being declined/not eligible for support/loan	9

Q4: What was the main thing that caused the problem to happen in the first place?

Base: Those asked about welfare benefit, ACC grant, or student loan problems (n=35)

**Table 8 – housing and land problems: top three problem causes**

	%
Disputes with neighbours	20
Tenancy issues	12
Issues with trade person e.g builder, contractor	8

Q4: What was the main thing that caused the problem to happen in the first place?

Base: Those asked about housing and land problems (n=50)

**Table 9 – employment problems: top three problem causes**

	%
Job related bullying or overwork	62
Loss or change of employment	10
Low income/low wages (generally)	7

Q4: What was the main thing that caused the problem to happen in the first place?

Base: Those asked about employment problems (n=49)

**Table 10 – crime problems: top three problem causes**

	%
Being the victim of a crime, e.g. theft, burglary, assault etc	61
Domestic violence	4
Driving disqualification/car accident/speeding/drunk driving	3

Q4: What was the main thing that caused the problem to happen in the first place?

Base: Those asked about crime problems (n=34)

**Table 11 – family, whānau or relationship breakup problems: top three problem causes**

	%
Relationship breakdown (e.g. divorce or separation)	32
Loss or change of employment	26
Family/child issues/disputes	14

Q4: What was the main thing that caused the problem to happen in the first place?

Base: Those asked about family, whānau or relationship breakup problems (n=30)

**Table 12 – immigration problems: top three problem causes (caution: very small base)**

	%
Low income/low wages (generally)	73
Getting lack of information/obtaining knowledge	26
Problems with a service e.g. lack of knowledge, inefficiency, mistakes	15

Q4: What was the main thing that caused the problem to happen in the first place?

Base: Those asked about immigration problems (n=13) – caution very small base size.

**Table 13 – other problems: top three problem causes**

	%
Problems with a service (inefficiency, mistakes, lack of knowledge etc)	33
Receiving incorrect information/being misled/false advertising	20
Getting lack of information/obtaining knowledge	15

Q4: What was the main thing that caused the problem to happen in the first place?

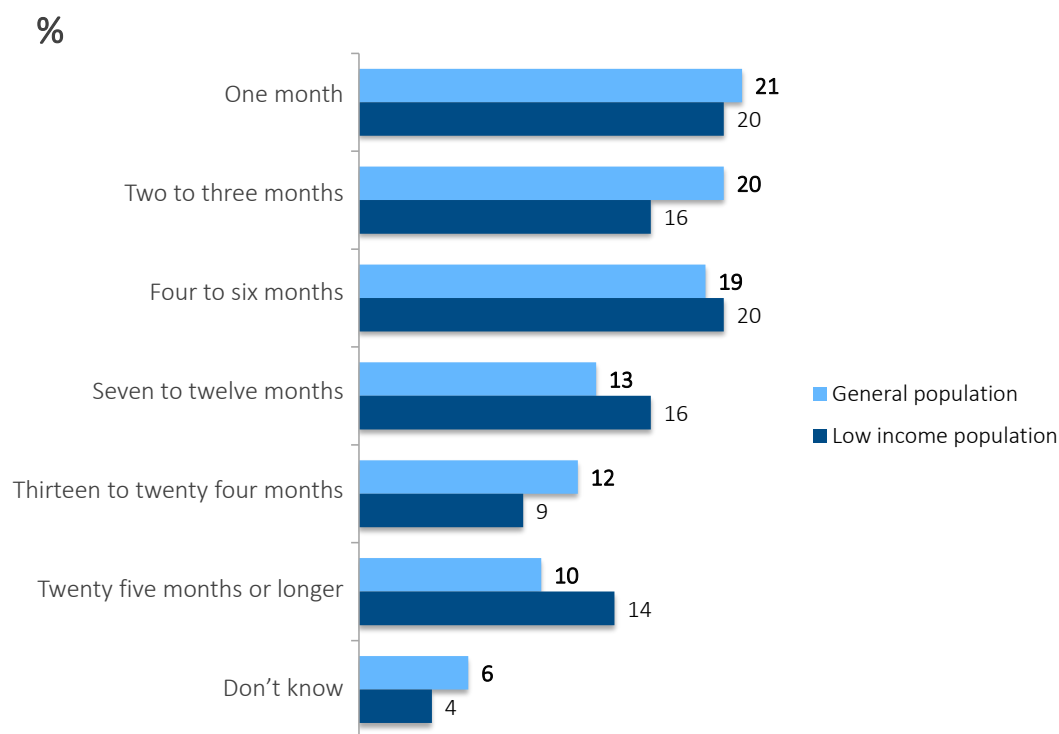
Base: Those asked about 'other' problems (n=33)

Due to small base sizes we do not attempt to compare the findings about problem causation in tables 5-13 with the equivalent findings in the survey of the low income population.

## Problem duration

Respondents were asked how long their problem lasted – almost three quarters (72%) said the problem lasted up to a year. Twenty two percent said their problem lasted over a year. There was no difference between the general population and the low income population regarding stated problem-duration. The findings are illustrated below.

**Figure 10 – Problem duration**



Source: Q14e: Overall, how many months has this issue been going on/did this issue go on for?

Base: All respondents facing at least one impactful problem in the past two years (general population, n=336; low income population n=330)

The duration of the problem is longer for middle-aged respondents – 6% of those aged under 30 had a problem which lasted over twelve months, this increases to 23% for those aged 30-44, 31% for respondents aged 45-54, 14% for respondents aged 55-64, and 26% for respondents aged 65 and over. Other than age, there were no other demographic variations regarding the duration of the problem.

The following list shows the proportion of respondents with problems lasting over a year, by the 'type of problem'. Those experiencing impactful immigration and housing or land problems were more likely than others to say that their problem lasted over a year. Those experiencing crime or fines problems were less likely to say that their problem lasted over a year.

- Immigration problems (54% lasted over a year)
- Housing and land problems (34%)
- Family, whānau or relationship breakup problem (33%)
- Money or debt problems (23%)
- Welfare benefits, ACC grants or student loans (29%)

- Product or service problems (27%)
- Employment problems (22%)
- Crime or fines problems (6%)
- Other problems (29%).

The following table shows how ‘ongoing’ problems tend to involve lengthy timeframes (just over a fifth of them have been going on for more than two years). Page 74 describes ‘ongoing problems’ in more detail, these problems are associated with negative impacts including damage to family relationships and ill-health or injury.

**Table 14 – Duration of problem by problem status**

	Problem is done with and fully resolved (n=146)	Problem is done with but problems persist (n=44)	Problem is ongoing (n=127)	Too early to say the outcome (n=13)
	%	%	%	%
1 month	43	11	5	10
2-3 months	22	21	13	20
4-6 months	13	30	24	8
7-12 months	9	15	16	37
13-24 months	6	7	18	14
25+ months	2	11	21	-
Don't know	5	5	4	10

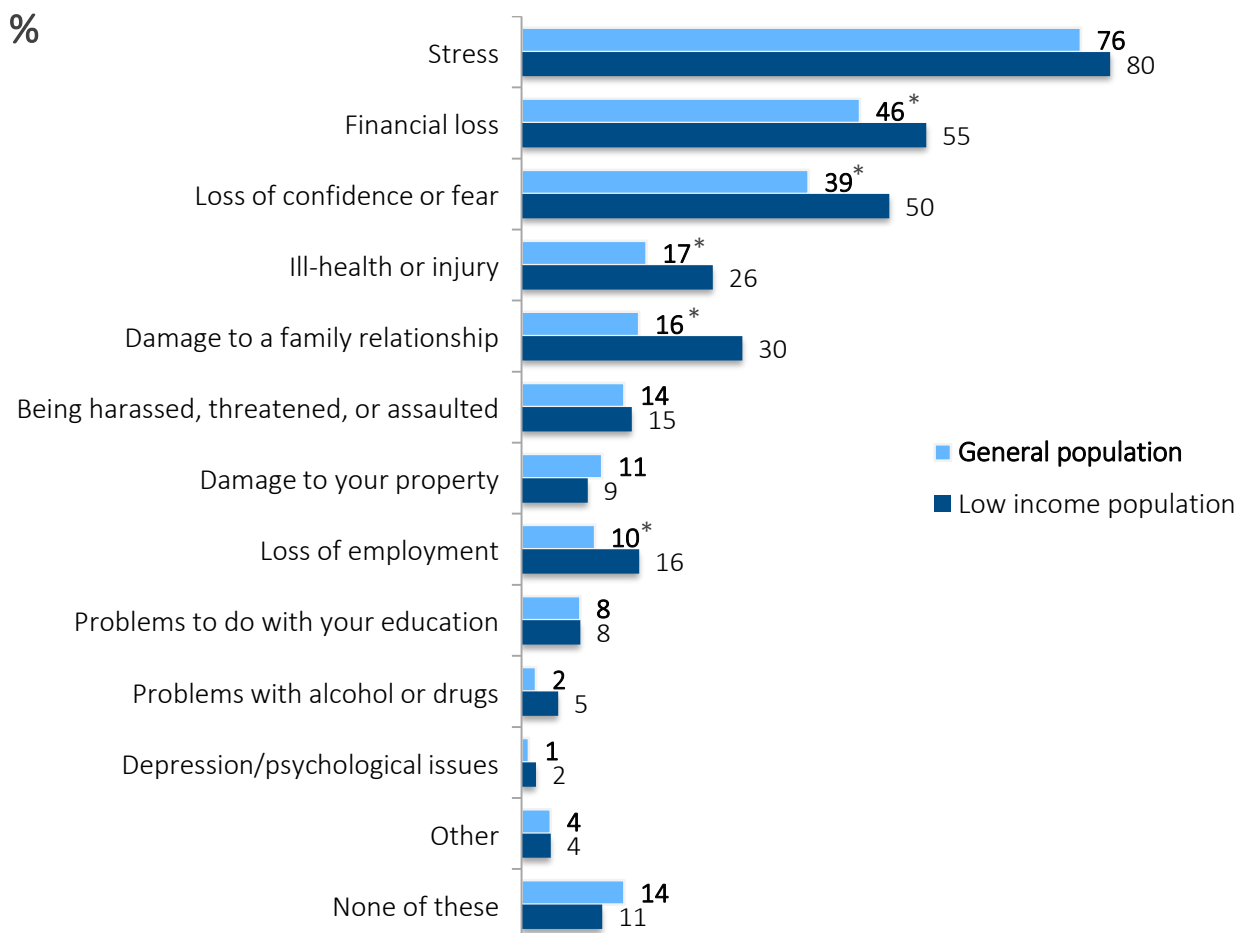
Q14e: How long has the problem been going on for/did it go on for? And Q5: Is the problem or issue ongoing or done with? By ‘done with’ I mean that the problem is either completely resolved or that it persists, but you and everybody else have given up all actions to resolve it further. Base: refer to column headings in table

Please note that these findings are very similar to the equivalent findings from the low income population survey.

## Impacts of problems

Respondents were asked what negative impacts they had experienced as a result of the problem. The most common answers were stress, financial loss, and loss of confidence or fear (these were also the top three impacts in the low income population survey). The results for the illustrated below.

**Figure 11 – Impact of problem**



Source: Q7: Did you experience any of the following as a result of this problem?

Base: All respondents facing at least one impactful problem in the past two years (n=336 for general population and n=330 for low income population)

Compared with the low income population, the general population were less likely to experience negative impacts. As Figure 11 shows they were less likely to experience financial loss, loss of confidence, ill-health or injury, damage to a family relationship, or loss of employment.

In fact, the average general public respondent (who had encountered an impactful problem in the past two years) experienced 2.4 of the impacts described above, compared with 3.0 among the low income population.

Employees were more likely to experience stress (81%) and people aged 45-54 were more likely to experience loss of employment (19%). There were no other subgroup differences about the impact of problems.

As the following table shows, employment problems were associated with a larger number of negative impacts (which is the only statistically significant finding in the table).

**Table 15 – average number of negative impacts**

Problem type	Average number of negative impacts
Employment (n=49)	3.5
Money or debt (n=31)	2.9
Family/whānau and relationship break ups (n=30)	2.7
A crime or fines (n=34)	2.4
Housing and land (n=50)	2.4
Welfare benefits, ACC grants, or student loans (n=35)	2.4
Immigration (n=13)	2.0
Another problem or matter (n=33)	2.0
A product or service (n=61)	1.5
<b>Total (n=336)</b>	<b>2.4</b>

Source: Q7: Did you experience any of the following as a result of this problem?

Base: refer to table

In the low income population survey we identified a particularly high number of impacts for crime or fines problems (4.2 impacts) and immigration problems (4.6) (a finding not replicated in the general population survey). Please refer to Table 15 in the low income population survey report for more details.

## Seeking information and advice

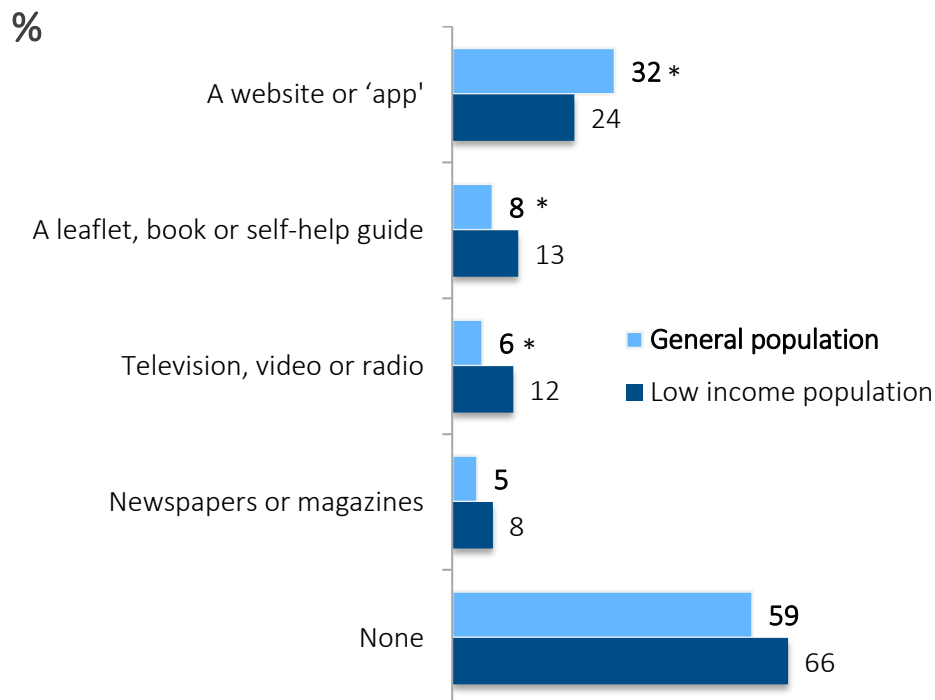
Those respondents who had a problem within the last two years were asked about seeking information and advice about their problem. A prompted question about types of self-help was followed by questions about:

- Sources of advice and information
- Seeking advice and information from multiple sources
- Not seeking information or advice.

### Self-help

Four in ten of those experiencing impactful problems obtained their own information to help them better understand or resolve the problem. Using a website or app was the most common way to seek information. The findings are illustrated below.

**Figure 12 – Self-help**



\* Indicates a difference in answers between the general population and the low income population.

Source: Q8Ai: Have you obtained any information from the following to help you better understand or resolve the problem?

Base: All respondents facing at least one impactful problem in the past two years (general population n=336; low income population n=330)

Compared with the low income population, the general population were more likely to use a website or an app (32% compared to 24% of the low income population). However, they were less likely to use a leaflet,



book or self-help guide (8% compared to 13% of the low income population), or television, video or radio (6% compared to 12% of the low income population).

Although the tendency to 'not' undertake self-help looks relatively high for the low income population (66%), the difference between this and the equivalent figure in the general population survey is not statistically significant.

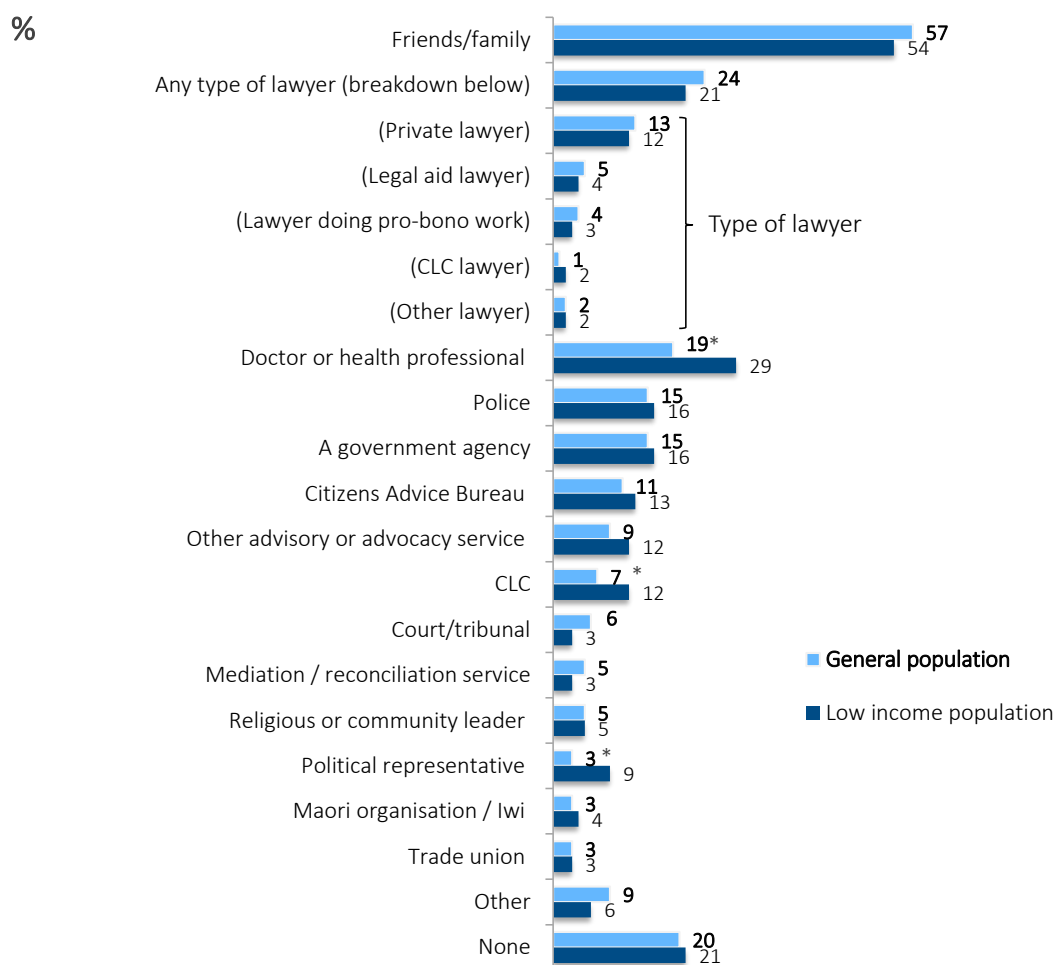
Males were more likely to use television (11% compared to 2% of females). Other than this there were no other significant differences by subgroup.

## Seeking information and advice from others

Respondents experiencing an impactful problem were also asked if they, or someone acting at their request, had sought information or advice (including representation) from a number of potential sources. Eight in ten (80%) did seek advice or information from someone else (which is very similar to the low income population). Twenty percent did not seek advice or information (page 60 describes these respondents in more detail).

Family and friends were the most common source of information and advice (used by over half of respondents in the general population survey and the low income population survey). Just under a quarter used a lawyer (private lawyers was the most commonly used type of lawyer). The findings are illustrated overleaf.

**Figure 13 – Sources of advice and information**



\* This indicates a significant difference in answers between the general population and the low income population

Source: Q8a: Still thinking about the problem... Have you, or someone acting at your request, sought information or advice from any of the following  
 Base: All respondents facing at least one impactful problem in the past two years (n=336 for general population and n=330 for low income population)

As Figure 13 shows, the general population were less likely than the low income population to have sought information or advice from a doctor or health professional, a Community Law Centre, or a political representative.

There were some significant differences in the information and advice sought by different subgroups of the population (the proportions below are significantly different from the average results described in Figure 13 above).

- Lawyers were more likely to be contacted by people who were employed or self-employed (29%)
- Courts were more likely to be contacted by single parents (20%), those with a long-term health problem or disability (11%), and those with a household income between \$20,000 and \$40,000 (12%).
- Citizens Advice Bureaus were more likely to be contacted by single parents (26%) and those with a long-term health problem or disability (22%)
- ‘Other’ advisory or advocacy services were more likely to be contacted by those who have moved home at least once in the past year (21%)

- Government agencies were more likely to be contacted by New Zealand Europeans (20%) and those with ongoing problems (26%)
- Māori organisations were more likely to be contacted by Māori or Pacific respondents (7% for both).
- Trade unions were more likely to be contacted by males (6% vs. 1% of females).
- Doctors were more likely to be contacted by single parents (35%), those born in New Zealand (23% vs. 10% of those born overseas), those with a long-term health problem or disability (37%), and those with ongoing problems (34%).
- Religious or community leaders were more likely to be contacted by those aged 45-54 (13%), or those with English as a second language (16% vs. 3% of those who speak English as their main language).

There were two significant differences in the type of sources contacted for information and advice by the ‘type of problem’:

- Those with crime or fines problems were more likely to contact the Police (68%),
- Those experiencing money or debt problems were more likely to seek help from a court (15%).

The low income population survey contained similar subgroup differences, although we identified a slightly wider range of differences by subgroup. For more details please refer to the text under Figure 13 in the low income population survey report.

As stated above, 80% of all respondents sought information or advice from someone else. Table 16 shows how this varied by type of problem being asked about, although only three of the results in the table are significantly different from the average:

- Those experiencing crime or fines problems were more likely than average to seek information or advice (97% did)
- Those experiencing product or service problems were less likely than average to seek information or advice (46% did)
- Those experiencing ‘other’ problems were less likely than average to seek information or advice (61% did).

**Table 16 – proportion that sought information or advice by type of problem**

Problem type	Proportion seeking info/advice
Immigration (n=13)	99
A crime or fines (n=34)	97
Welfare benefits, ACC grants, or student loans (n=35)	90
Family/whānau and relationship break ups (n=30)	88
Money or debt (n=31)	87
Employment (n=49)	83
Housing and land (n=50)	83
A product or service (n=61)	46
Another problem or matter (n=33)	61
<b>Total (n=336)</b>	<b>80</b>

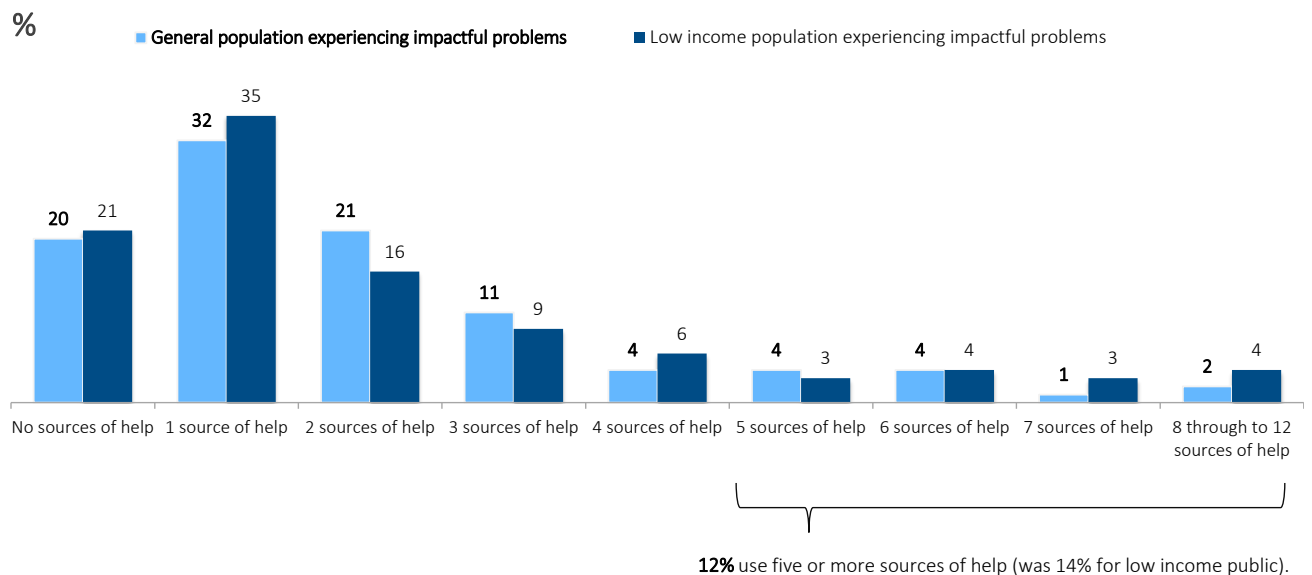
Source: Q8aii: Still thinking about the problem... Have you, or someone acting at your request, sought information or advice from any of the following. Base: those facing an impactful problem – refer to table for base sizes.

The tendency to seek advice by type of problem was similar for the low income population, although a comparison with that survey reveals that low income survey respondents experiencing welfare benefit, ACC grant, or student loan problems were less likely to seek information and advice (68% compared with 90% of those in the general population).

## Seeking advice and information from multiple sources

A fifth of those with impactful problems did not seek any information or advice at all. Thirty two percent sought information and advice from only one source and 48% sought information or advice from two or more sources. This is illustrated below.

**Figure 14 – Number of sources of advice and information contacted**



Source: Q8aii: Still thinking about the problem... Have you, or someone acting at your request, sought information or advice from any of the following  
 Base: All respondents facing at least one impactful problem in the past two years (general public, n=336; low income public, n=330)  
 Note there were 15 total sources of help asked about (but the most used by any individual respondent was 9 for the general public and 12 for the low income public).

Although there appears to be a slight tendency for the low income population to seek help from a larger number of sources (for example, 14% sought information and advice from at least 4 sources, compared with 12% of the general population), this tendency is not statistically significant.

Those who seek help from multiple sources tend to be single-parents (21% sought information or advice from five or more sources), have a household income between \$20,000 and \$40,000 (19%), have a long-term health problem or disability (19%), be dealing with a money or debt problem (25%), or have an 'ongoing' problem (21%).

These respondents were also more likely to be dealing with problems associated with a negative impact – 35% of respondents that sought information or advice from five or more sources said the problem had five or more negative impacts (out of a total of 11 possible negative impacts – such as stress or ill health etc), this compares with only 10% of those who sought information or advice from less than five sources.

These patterns were also present in the low income population.

## Not seeking information or advice

As stated above, after prompting with a sizeable list of potential sources of information or advice, it is clear that 1 in 5 (20%) of those with impactful problems did not seek any information or advice from anyone. Particular groups were more likely than average to *not* seek information or advice from others including:

- Those aged 65+ (43%)
- Males (25% compared with 15% of females)
- Those with a product or service problem (54%)
- Those with 'other' problems (39%).

The table below shows that 'not seeking information or advice' is associated with problems which are fully resolved. (Please note this was similar to the low income population survey, although the low income population has a higher number of unresolved problems generally).

**Table 17 – problem status by type of problem**

Status of problem outcome	All problems (n=336)	Sought information or advice (n=255)	Did not seek information or advice (n=81)
Ongoing	36%	37%	31%
Too early to say	4%	4%	6%
Done with, but problem persists	12%	14%	6%
Done with, problem fully resolved	47%	45%	56%

Source: Q5: Is the problem ongoing or done with? By 'done with' I mean that the problem is either resolved or that it persists, but you and everybody else have given up all actions to resolve it further. By Q8a: Still thinking about the problem... Have you, or someone acting at your request, sought information or advice from any of the following?

Base: those seeking information or advice (or not) after experiencing an impactful problem (refer to table for base sizes).

Just over half (56%) of those who did not seek further information or advice said they took further action themselves (such as talking to the other party) to solve the problem themselves (this is not significantly different from the equivalent figure among the low income population).

In total 36 survey respondents told us about the further action they undertook and 19 respondents told us about why they didn't take further action.

It is not feasible to provide coding for the small number of answers provided by those who didn't take action (and didn't seek information or advice). However, thematic analysis suggests there is often:

- Low confidence that their actions will be successful - for example, being unsure how to contact the other party or feeling that action is unfeasible.
- A feeling that it was easier just to move on rather than tackle the issue.

- In addition, some matters were resolved by the other party without the need for further intervention.

Analysis of the 36 responses from those who did take further action shows that it normally involves personal contact directly from the respondent to the other party, including:

- Contact with the other party face-to-face (40% of those who took action themselves)
- Contact by telephone (20%)
- Contact by email (12%)
- Contact by letter (9%)
- Other discussions and communication (20%).

Often respondents mention repeated contact through these channels (for example, writing multiple emails or phoning several times).

# The experience of using sources of information and advice

This chapter focuses on the answers provided to a series of looped questions asked about each source of information and advice. Each piece of analysis in this section is based on small sample sizes. The sample size depends on the number of respondents answering questions about that source of advice (for example, only 49 respondents were asked about their experiences of using a lawyer). The tables and charts provide details of the exact sample sizes involved in each piece of analysis. The sections in this chapter are described below.

- *A note of caution* [this describes the methodology used to explore the experience of using sources of information and advice and cautions the reader to take care when interpreting findings].
- *Type of advice and information sought* [this describes the type of advice or information sought from each source of advice].
- *Whether people received what they were after* [this describes whether people received what they wanted from each source of advice].
- *Usefulness of information or advice* [this describes whether people felt they received useful information or advice from each source of advice].
- *Capability building as a result of help received* [this describes whether people felt their own capability increased as a result of using each source of advice].
- *Debt owed* [this describes whether people owe debts as a result of using each source of advice].
- *Future intentions* [this describes whether people with unresolved problems are likely to seek further information and advice in the future – and if so, from whom].

## A note of caution about the detailed findings on the experience of using sources of information and advice

As stated earlier, the sample size of people seeking information and advice was limited within the overall sample size meaning that results describing the nature of problems have to be treated with caution. The sample sizes become even more limited when examining data on the experience of using different services and sources for information and advice. We asked a number of questions about the information-seeking experience including: type of help sought, usefulness of information and advice, and whether the experience built the respondent's own legal capability. However, to minimise burden on the respondent, and to keep within our allocated questionnaire length, we limited detailed questions about the information-seeking experience to a maximum of two sources (randomly chosen if the respondent sought information or advice from more than one source). This means that findings in this section are only based on a sub-set of experiences and the limited sample sizes for particular sources mean we cannot report all of the results.

The sample size for different sources was depleted further because not all people who sought information or advice actually obtained it from the source. The remainder of this section in the report does not present data for sources with less than ten respondents (for example, there are no findings for those who sought information from a Trade Union) because it would be inappropriate to draw any kind of generalisable conclusions (even if indicative) based on less than ten respondents.

**Table 18 – sample sizes for different sources of information and advice**

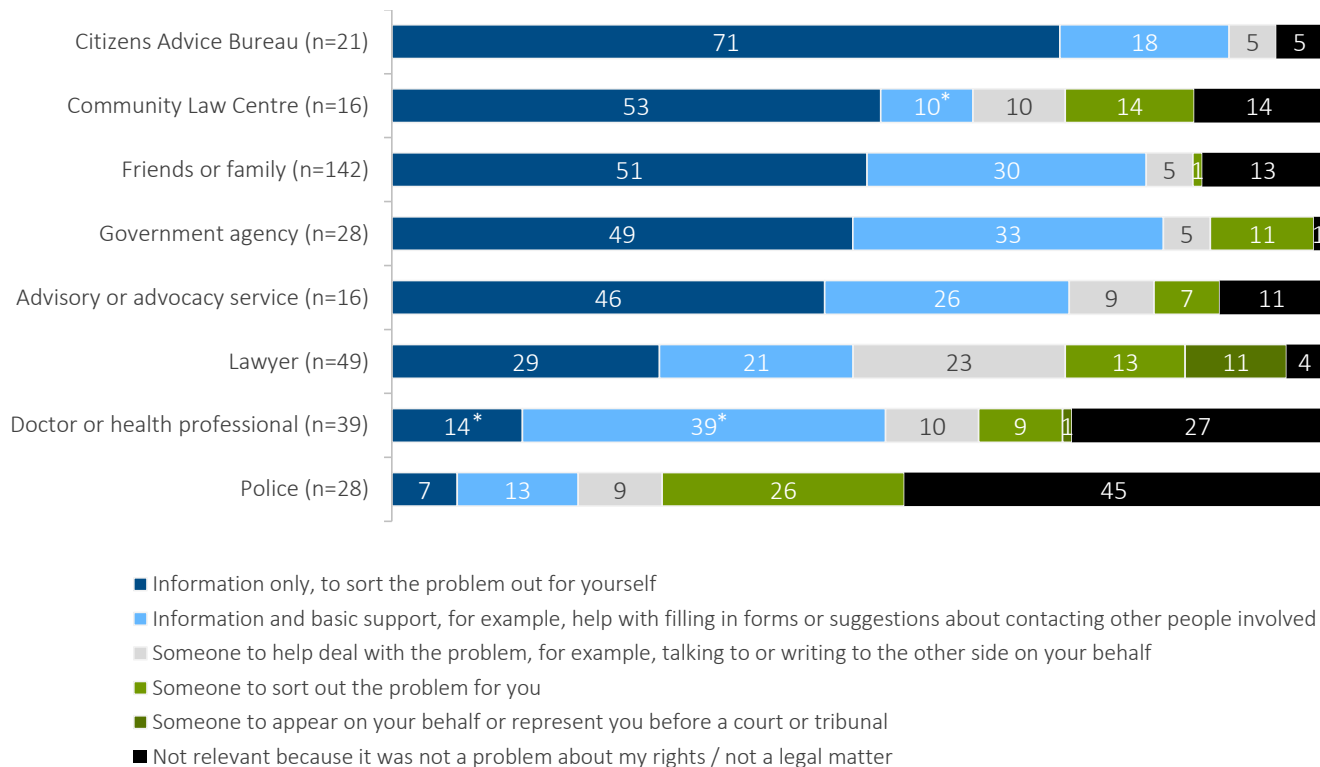
Source of information or advice	Number of respondents answering questions about using this source
Friends or other family members	142
A lawyer	49
Doctor or health professional	39
A government agency	28
Police	28
Citizens Advice Bureau (or CAB)	21
Community Law Centre	16
Other advisory or advocacy service	16
Religious or community leader	9
Mediation or reconciliation service	8
Court or tribunal	8
Trade union	7
Political representative (MP or councillor)	6
Māori organisation / Iwi	4
Others	21



## Type of advice and information sought

People were more likely to seek ‘information only’ from a Citizens Advice Bureau - whereas people looked for more active interventions from other sources such as government agencies and the Police. This is illustrated below.

**Figure 15 – Type of advice and information sought from different sources**



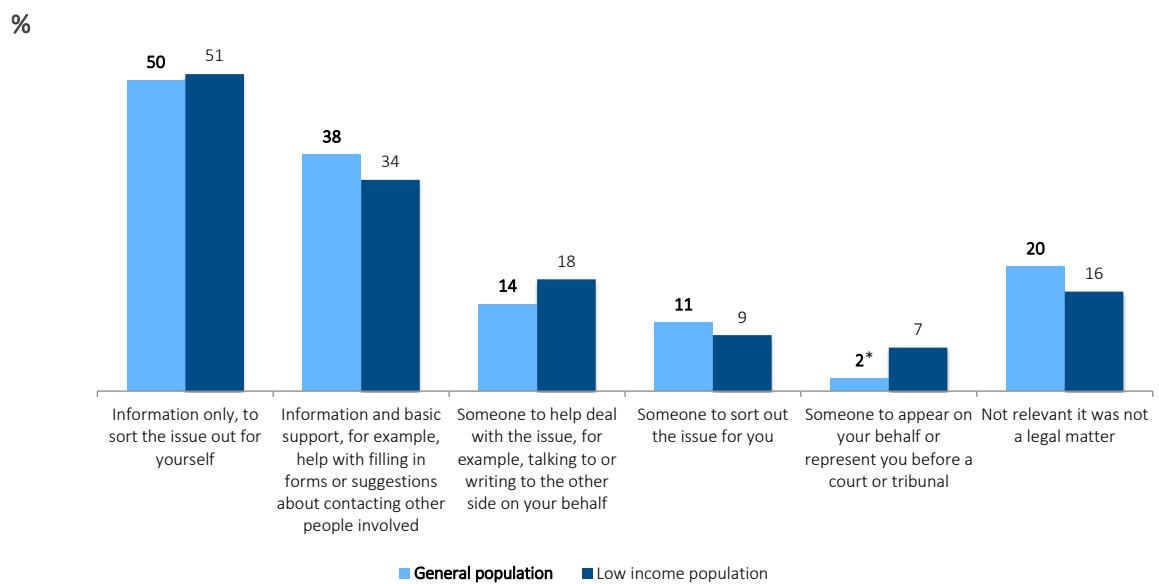
\* This indicates a significant difference in answers between the general population and low income New Zealanders (refer to report text for details). Please treat results for this source of help with caution because findings are based on small sample sizes.  
 Source: Q9a: Now I have some questions about the help you sought from [INSERT SOURCE]. Firstly, what kind of help did you want from them?  
 Base: those seeking information or advice (refer to base sizes above).

Just over half of the general population seeking help from a Community Law Centre were seeking information only. The low income population were more likely (than the general population) to seek information *and* basic support from a CLC (52% compared with 10% of the general population seeking CLC help).

Four in ten of the general population sought ‘information and basic support’ from a doctor or health professional (this is higher than the equivalent proportion in the low income population – 41%). Not many in the general population sought ‘information only’ (14%, compared with 41% of the low income population).

As stated above, people often seek out information and advice from a number of sources. This means that across the full range of sources we asked about (capped at a maximum of two per respondent) respondents sometimes mentioned seeking more than one type of information. Figure 16 below shows the information we captured from all of the sources we asked about. In total 50% of those seeking information or advice wanted 'information only' from at least one source across the two-year period, 38% sought 'information and basic support', 14% sought 'help', 11% wanted 'someone to sort out the issue', and 2% sought 'someone to appear on their behalf'. This adds up to more than 100% because people often contact more than one source for information and advice.

**Figure 16 – Aggregation of all types of advice and information sought across a two year period (people can seek more than one type of advice across the reference period)**



\* This indicates that answers from the general population survey were significantly different from answers from the low income population survey.

Source: Q9a: Now I have some questions about the help you sought from [INSERT SOURCE]. Firstly, what kind of help did you want from them?

Base: All those who sought help (general public, n=255; low income, n=255)

Note users can fit in more than one category because they may have consulted multiple sources for different purposes, we had a cap of asking details about information and advice at a maximum of two sources (to limit the length of the questionnaire).

The general population were less likely than the low income population to seek 'someone to appear on their behalf or represent them' (2% of the general population seeking information and advice, compared with 7% of the low income population seeking information and advice).

Compared with the findings illustrated in Figure 16 above, certain problem-types are associated with certain information-needs.

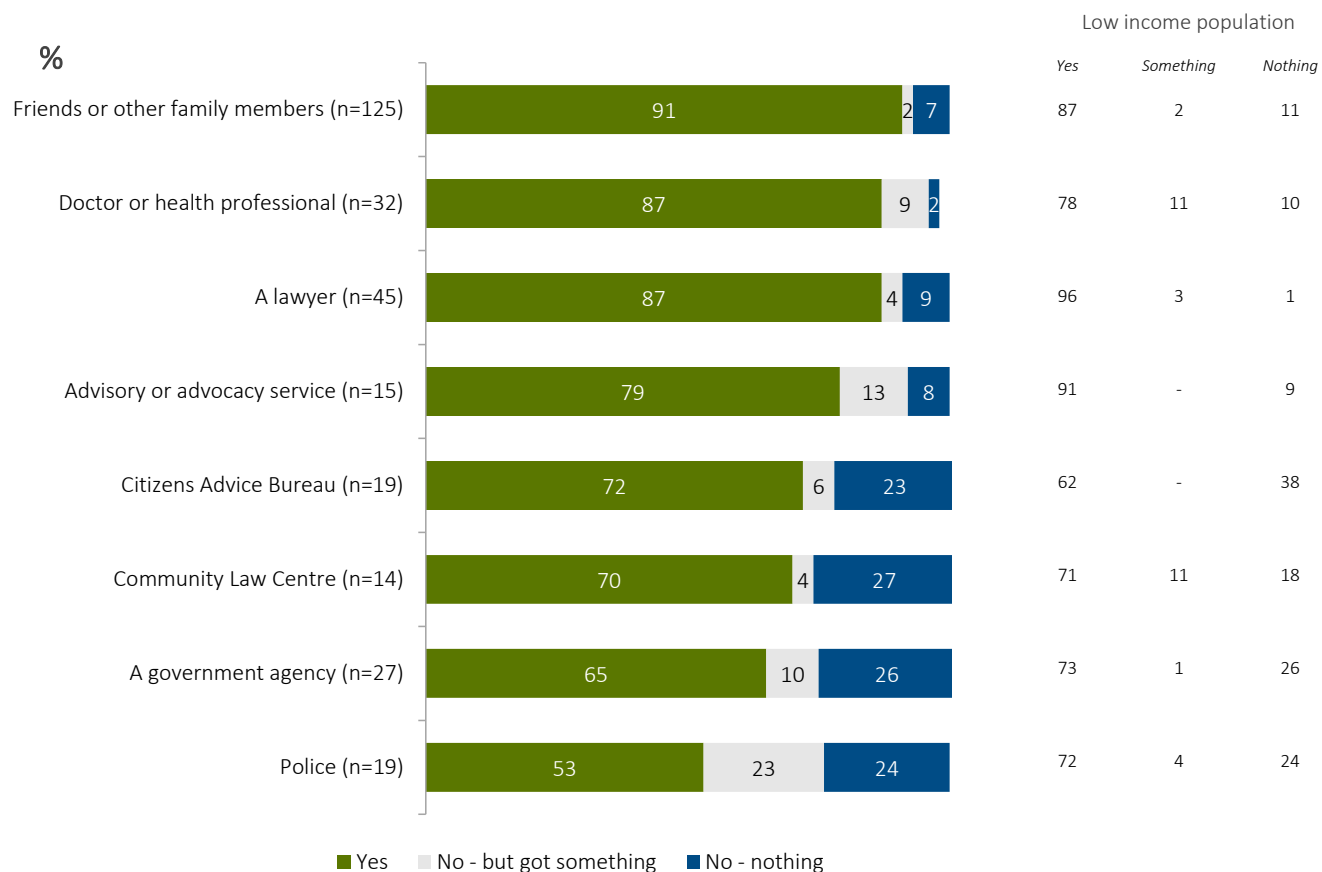
- Those with money or debt problems were more likely to seek 'information and basic support' (63% of people with money or debt problems).
- People with family, whānau and relationship breakup problems were more likely to want someone to appear on their behalf (10%).
- People with crime or fines problems were more likely to say 'not relevant, because it was not a legal matter' (53%).

(These findings are similar to the low income population survey).

## Whether people received what they were after

We asked people if they received the type of information or advice they were seeking. Most sources of information and advice provided the type of information and advice that respondents were seeking, although around a quarter of these seeking help from a Citizens Advice Bureau, a Community Law Centre, a government agency, or the police did not receive what they wanted.

**Figure 17 – Whether those seeking information or advice were provided with what they wanted**



Source: Q9b: did you get what you wanted from them?

Base: All respondents seeking help from particular sources – note this excludes those who said 'not relevant because it was not a legal matter (refer to base in chart – caution small base sizes for all sources. Sources with less than 10 respondents not included)

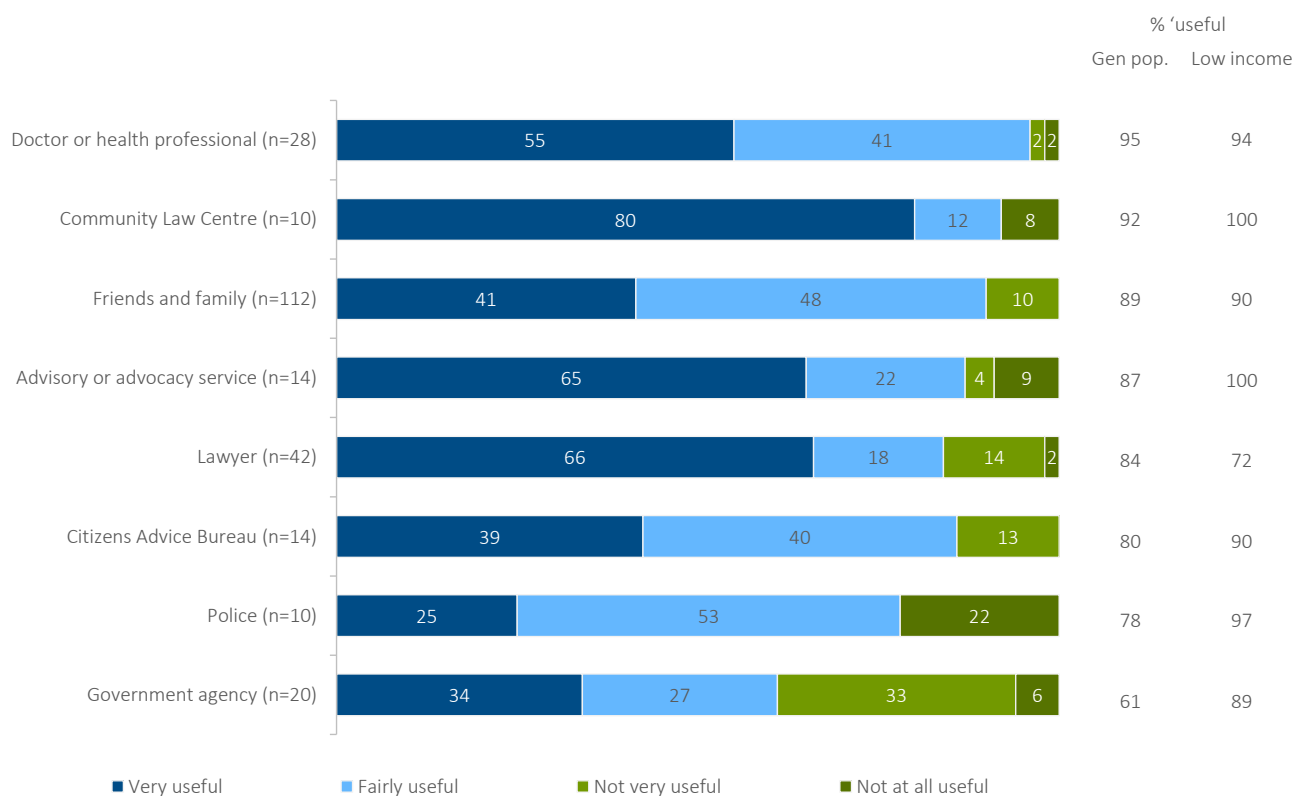
\* This indicates a significant difference in answers between the general population and low income New Zealanders.

There were no significant differences in the proportion that received what they wanted by source of information (and there were no significant differences between the general population and the low income population on this question).

## Usefulness of information or advice

We asked those who received information or advice, whether they found it useful. The results are illustrated below – the ‘nett useful’ score (which is a sum of the proportion stating the information was ‘very useful’ and ‘fairly useful’) is shown on the right-hand side.

**Figure 18 – Usefulness of advice**



Please treat results for this source of help with caution because findings are based on small sample sizes.  
 Source: Q13: Overall how useful was their help?  
 Base: All respondents who had received help from that source excluding 'don't know' (refer to chart for base size).

Please note that, mainly due to small sample sizes, none of the differences in usefulness of different sources are statistically significant – and there were no significant differences between the general population and the low income population.

In total 88% of those receiving information or advice obtained useful information or advice from at least one source (the equivalent figure among the low income population was 87%). The proportion of those who received useful information was significantly lower for some groups of the population:

- Those with a household income less than \$20,000 (74%)
- Those with 'ongoing' problems (77%)
- Males (83% compared with 92% of females)
- Those with 'immigration' problems or 'other' problems (67% and 74% respectively – although note these are based on small sample sizes of less than 20 interviews each).

(Note that although 88% of those receiving information or advice obtained useful information or advice from at least one source, this proportion is much lower (56%) if the population is filtered to include all those with an

impactful problem – this is because many do not seek information or advice, do not view their problem as a legal problem, or do not receive any information or advice<sup>14</sup>).

The following list shows the proportion of respondents with particular types of problem who said they received useful information or advice from at least one source (as stated above, the only significant differences were for those experiencing ‘immigration’ or ‘other’ problems).

- Welfare benefits, ACC grants, or student loans – 92%
- Money or debt – 90%
- Employment – 88%
- Family/whānau and relationship break ups – 95%
- A product or service – 82%
- Housing and land – 89%
- A crime or fines – 91%
- Immigration – 67% (but note the very small sample size of n=12)
- Another problem or matter – 74%.

Not many respondents found the advice to be ‘not’ useful. Due to small base sizes we cannot break down the ‘reasons’ for advice being un-useful by source of information. However, 32 survey respondents said that at least one source was not useful. Analysis of their answers shows that:

- 42% said ‘the advice did not provide the information and support they were seeking’.
- 22% said ‘the advice was incomplete or not enough information was provided’.
- 11% said ‘the outcome was not what was predicted or expected’.
- A range of other answers were provided (none of which totalled more than 4% in any single category) including: ‘it was the wrong information or advice’, ‘it did not represent their problem strongly enough or accurately’, and ‘the advice showed a lack of empathy with their situation’.

## Capability building as a result of help received

Everyone who used a source of help was asked whether the help they received impacted their own capability to deal with problems (respondents were asked this in the context of ‘problems similar to the one you recently discussed with your source of information/advice’).

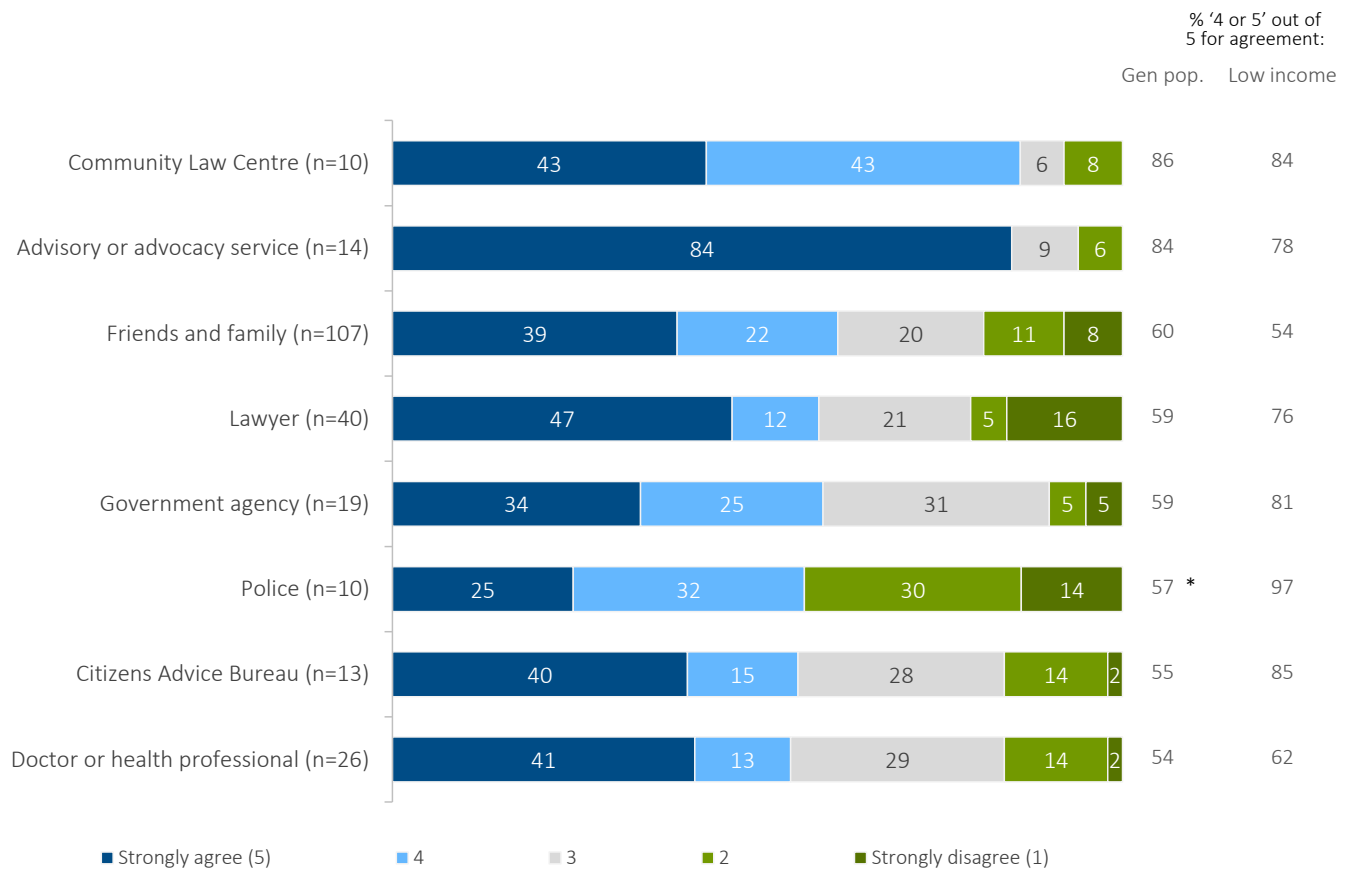
Around 6 in 10 of those receiving information or advice from most sources say it helped them improve their ability seek information and advice in the future. This was higher (around 8 in 10) for those receiving help from a Community Law Centre or an advisory or advocacy service. (However, please treat results by source of information and advice with some caution due to the small sample sizes involved).

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<sup>14</sup> The equivalent proportion of those who sought legal information or advice from at least one source in the past two years is 74%. This is lower than 88% because some who sought information or advice did not receive it at all.

The findings are illustrated below – the ‘nett agree’ score (which is a sum of the proportion stating 4 or 5 on a five point scale) is shown on the right-hand side.

**Figure 19 – Agreement that help received improved their ability to seek information and advice**



Please treat results for this source of help with caution because findings are based on small sample sizes.

Source: Q14c\_1: Please think about the impact of the help you received from (INSERT SOURCE) in relation to the (INSERT ISSUE). How much do you agree or disagree with the following? As a result of this help, you would know where to go for information or advice when dealing with this kind of problem. Please answer using a scale of 1 to 5 where 1 is strongly disagree and 5 is strongly agree.

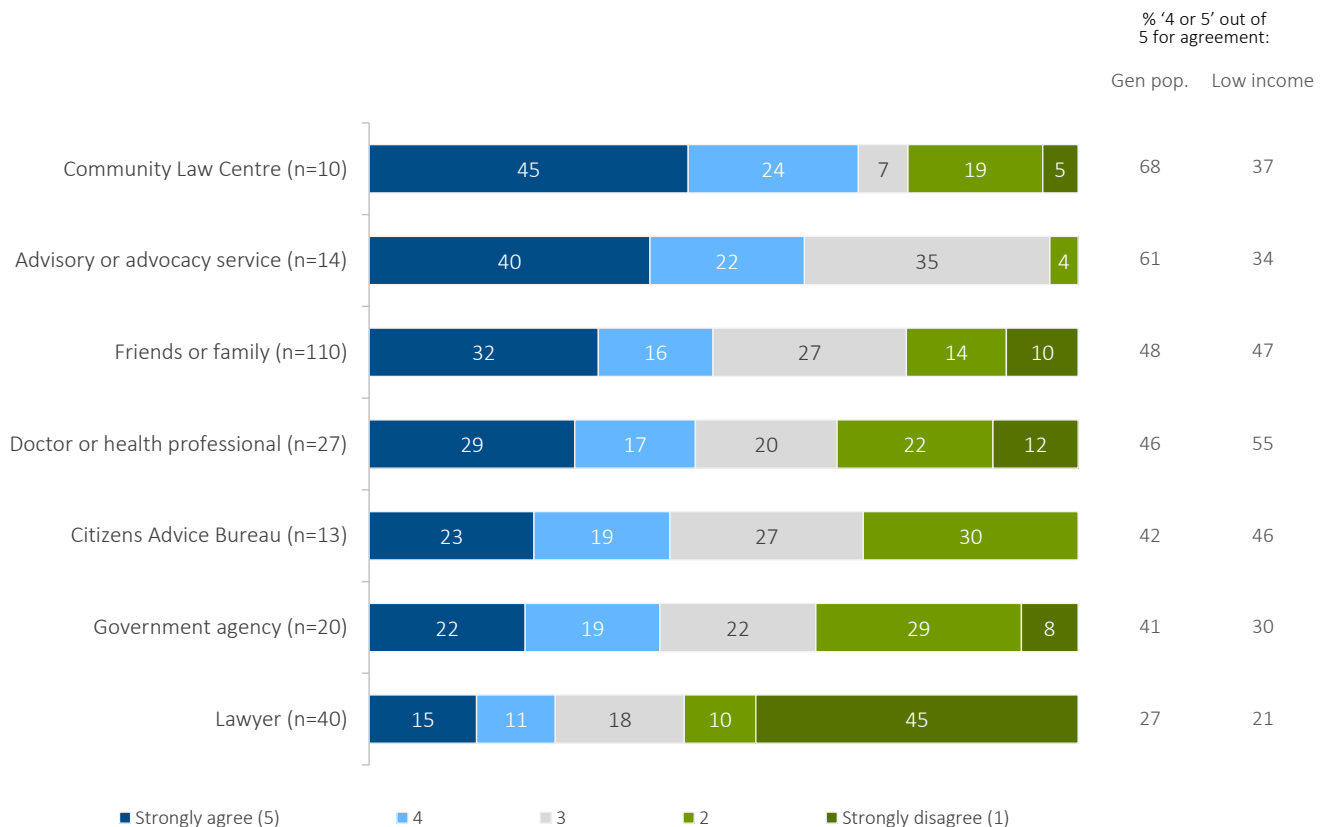
Base: All respondents who had received help from that source excluding 'don't know' (refer to chart for base size).

\* This indicates a significant difference in answers between the general population and low income New Zealanders.

Compared with the low income population, the general population using Police for help were less likely to agree that the interaction made them more likely to know where to go for information or advice in the future (57% agreed vs. 97% of those in the low income population).

Views were more mixed about ‘feeling that they could sort out problems like this on their own as a result of receiving the help’. Most people did not agree that the help received improved their ability to sort out problems without advice. In particular, only 27 percent of those using a lawyer felt they could sort out problems like this on their own (which was significantly lower than other sources of help).

**Figure 20 – Agreement that help received improved their ability to sort out problems without advice**



Please treat results for this source of help with caution because findings are based on small sample sizes. Note ‘Police’ is not shown due to small base size.  
 Source: Q14c\_2: Please think about the impact of the help you received from (INSERT SOURCE) in relation to the (INSERT ISSUE). How much do you agree or disagree with the following? As a result of this help, you could sort out problems like this without advice. Please answer using a scale of 1 to 5 where 1 is strongly disagree and 5 is strongly agree.  
 Base: All respondents who had received help from that source excluding ‘don’t know’ (refer to chart for base size).

There were no significant differences between the general population and the low income population for this question.

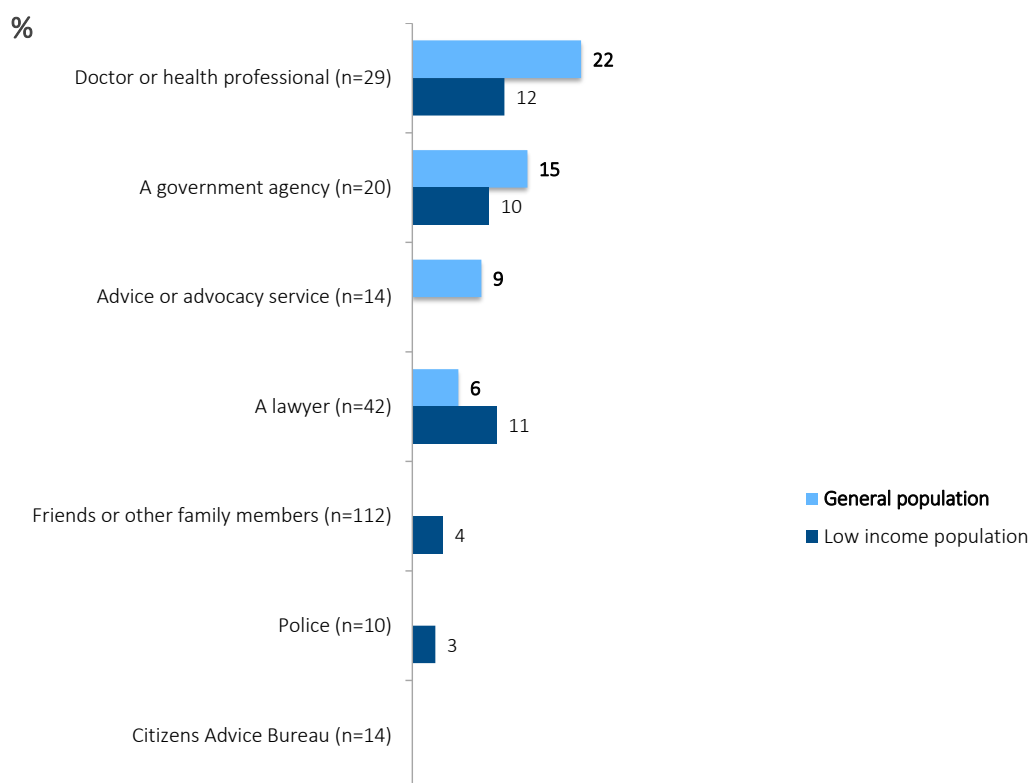
## Debt owed

Six percent of those that sought information or advice owe debt to at least one source (this was not significantly different from the low income population).

Owing debt was higher for those with a household income between \$20,000 and \$40,000 (16%), those facing money or debt problems (19%), and single parents (22%).

As Figure 21 below shows most debt is associated with doctors and government agencies (it is possible that the respondents owe debt to government agencies, but not as a direct result of seeking information or advice, but as a result of their wider interactions with the government agency).

**Figure 21 – Debt owed to sources of information or advice**



Source: Q9e: Do you currently owe any debts in relation to the advice you received from them?

Base: All respondents receiving service from particular sources (refer to base in chart – caution small base sizes for all sources (n=10-112). Sources with less than 10 respondents not included.

\* This indicates a significant difference in answers between the general population and low income New Zealanders.

There were no significant differences between the general population and the low income population for this question.



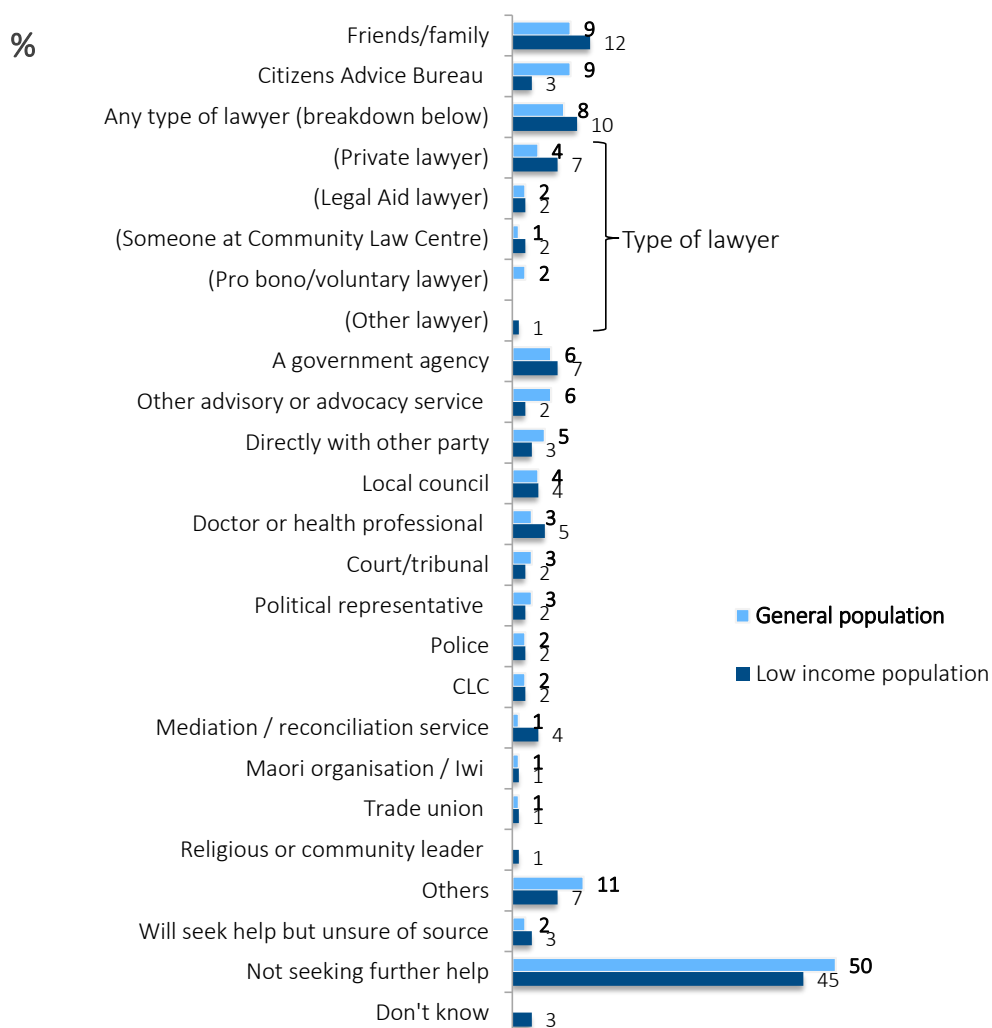
## Future intentions for seeking help from other sources

Just under half (48%) of those with problems which were not fully resolved intend to seek further information or advice in the future (the equivalent proportion in the low income survey was not significantly different from this).

Males tended to be more likely than females to say they would seek further help in the future (55% compared with 40% of females) – other than this there were no other subgroup differences.

As Figure 22 shows the types of sources people intend to use in the future are similar to the sources currently used for information and advice.

**Figure 22 – Future intentions for seeking information or advice**



Source: Q15b, c, and d: in the near future do you intend to seek further information or advice to help you better understand or resolve the problem, if so from who?

Base: All respondents facing at least one impactful problem in the past two years excluding those whose problems were fully resolved (n=190 for general population and n=198 for low income population)

There were no significant differences between the general population and the low income population for this question.

# Problem status

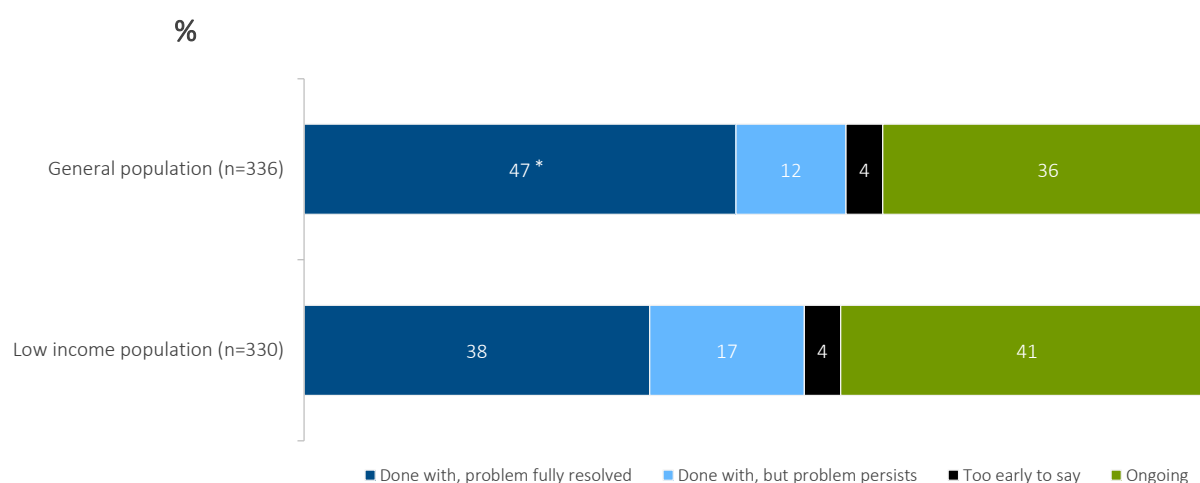
This short chapter focuses on:

- *Status of problems* [this describes the status of impactful problems among the 330 respondents with impactful problems – and includes a comparison to a similar survey of Community Law Centre clients commissioned by the Ministry of Justice].
- *Problem resolution* [this describes how problems are resolved – among those with resolved problems].

## Status of problems

Respondents were asked about the outcome status of their impactful problem. Almost half (47%) said their problem was ‘fully resolved’, just over a third (36%) said their problem was ‘ongoing’, just over 1 in 10 (12%) said the problem was ‘done with, but that problems remain’, and 4% said it was ‘too early to say’. The findings are illustrated in Figure 23 below.

**Figure 23 – Status of problem**



Source: Q5: Is the problem ongoing or done with? By ‘done with’ I mean that the problem is either resolved or that it persists, but you and everybody else have given up all actions to resolve it further.  
Base: All respondents facing at least one impactful problem in the past two years

The general population were more likely than the low income population to describe their problem as ‘fully resolved’ (47% compared with 38% of the low income population).

Housing and land problems were more likely than average to be ‘ongoing’ (49% compared with the average of 36%). Money or debt problems were more often classed by respondents as ‘ongoing’ (but the difference was only statistically significant at the 90% confidence level<sup>15</sup>).

There were no other significant differences by type of problem (mainly because of small sample sizes). In addition, there were no significant differences in how different demographic groups answered this question.

**Table 19 – problem outcome status by type of problem**

Problem outcome status	All problems (n=334)	Employment (n=49)	Welfare benefits, ACC grants, or student loans (n=35)	Housing and land (n=50)	A product or service (n=61)	Money or debt (n=31)	Immigration (n=13): Caution: very small sample size	Family/whānau and relationship break ups (n=30)	A crime or fines (n=34)	Another problem or matter (n=31)
Ongoing	36%	18%	47%	49%	23%	55%	45%	41%	19%	33%
Too early to say	4%	4%	1%	14%	4%	1%	-	5%	1%	1%
Done with, but problem persists	13%	21%	7%	3%	13%	18%	6%	9%	16%	15%
Done with, problem fully resolved	47%	57%	45%	34%	60%	26%	48%	44%	64%	50%

Source: Q5: Is the problem ongoing or done with? By ‘done with’ I mean that the problem is either resolved or that it persists, but you and everybody else have given up all actions to resolve it further.

Base: those being asked about each type of impactful problem (caution: this involves some small sample sizes) – refer to table for base sizes.

The breakdown of problem status by ‘type of problem’ (as described in the table above) was very similar for the low income population survey with two exceptions:

- Low income respondents experiencing impactful employment problems were more likely to describe their problems as ‘ongoing’ (39% compared with 18% in the general population).
- Low income respondents experiencing impactful housing and land problems were more likely to describe their problems as ‘done with but with persistent problems’ (24% compared with only 3% in the general population).

Ongoing problems are associated with more negative impacts (the average respondent with ongoing problems experienced 2.7 negative impacts, compared with the average of 2.4). Respondents with ongoing problems were more likely than others to experience the following negative impacts:

- Ill-health or injury (26% compared with 17% of all respondents with impactful problems)
- Damage to a family relationship (22% compared with 16% of all respondents with impactful problems).

<sup>15</sup> All other differences in this report use the 95% confidence level.

The total proportion of the general population encountering an impactful problem that said their problem was *either* 'ongoing' or 'has persistent problems' was 49% (which was lower than the equivalent proportion among the low income population – which was 58%).

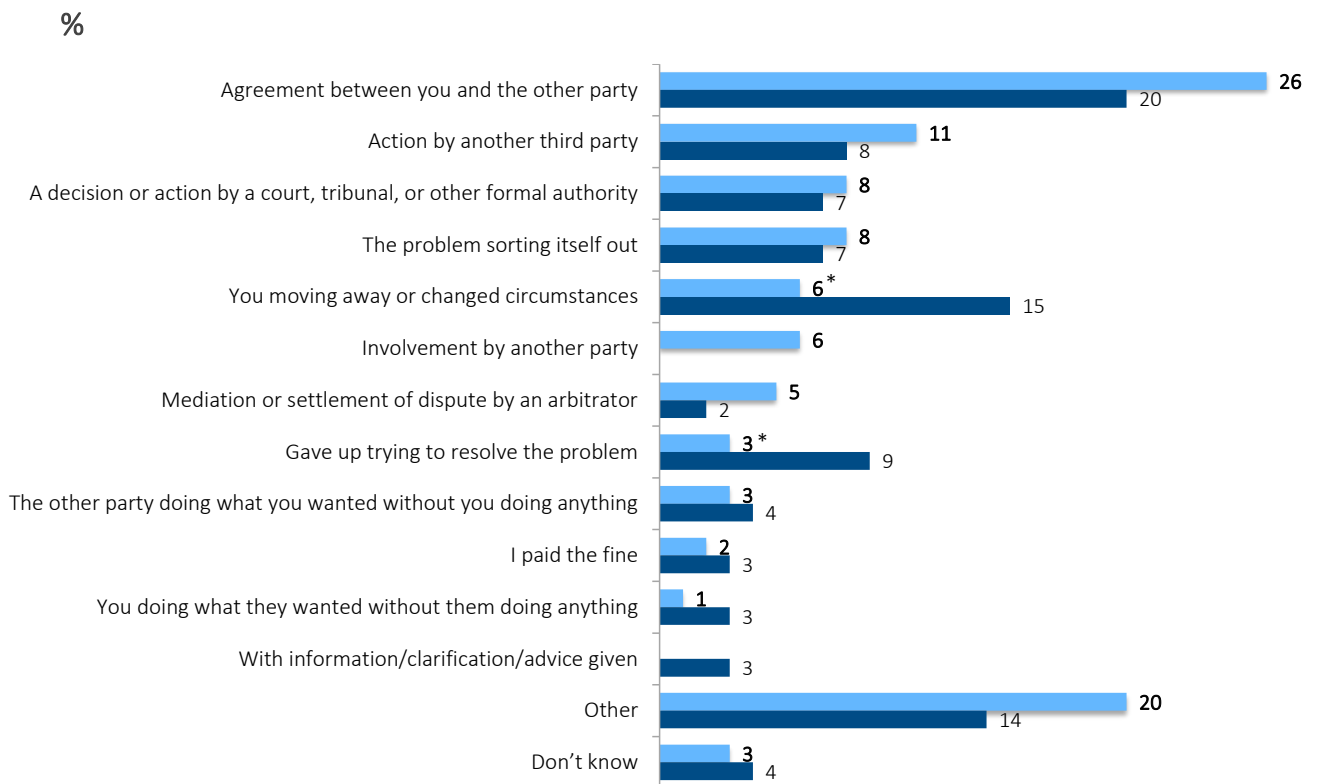
Within the general population this was higher for some types of problems, and lower for others:

- Money or debt problems – 67% have 'ongoing' problems or problems that are 'done with, but problems persist'
- Family/whānau and relationship break up problems – 59%
- Housing and land problems – 56%
- Welfare benefits, ACC grants, or student loan problems – 54%
- Immigration problems - 54% (but caution: very small sample size of n=13)
- Crime or fines problems – 49%
- Product or service problems – 43%
- Employment problems – 35%
- Other problems – 47%.

## Problem resolution

We asked respondents whose problems were 'fully resolved' (a sub-set of all those with impactful problems) how the outcome was ultimately brought about. The most common answer was 'agreement between themselves and the other party' (26%) (which was also the most common answer in the low income population survey), followed by action taken by another third party (11%), a decision taken by a court or tribunal or other authority (8%), and 'the problem sorting itself out' (8%).

**Figure 24 – How problems have been resolved**



Source: Q6: How was the problem outcome ultimately brought about?

Base: All respondents whose problem was fully resolved (n= 146 for general population and n=132 for low income population)

\* This indicates a significant difference in answers between the general population and low income New Zealanders.

Figure 24 shows that the general population were less likely than the low income population to say ‘they moved away or changed circumstances’ (6% compared with 15% of the low income population). They were also less likely to ‘give up trying to resolve the problem’ (3% compared with 9% of the low income population).

There were no significant differences in how different sub-populations resolved their problems.

## Sample profile

	Raw unweighted number of interviews	Weighted percentages
<b>Age</b>		<b>n=1,004</b>
15-29 years	106	27%
30-44 years	172	23%
45-54 years	170	16%
55-64 years	180	15%
65 years and over	365	19%
<b>Gender</b>		<b>n=1,004</b>
Male	447	49%
Female	555	51%
<b>Ethnicity [can choose more than one answer]</b>		<b>n=1,004</b>
New Zealand European	778	69%
Māori	73	13%
Pacific Island peoples	49	6%
Asian	82	15%
Another Ethnic group	98	10%
<b>Birthplace</b>		<b>n=1,004</b>
New Zealand	723	69%
Outside New Zealand	280	31%
<b>House moves in past 12 months</b>		<b>n=1,004</b>
None	803	80%
One	104	14%
Two or more	36	6%
<b>Housing tenure</b>		<b>n=1,004</b>
Own	726	59%
Rent or board	265	40%
Refused to answer	13	1%
<b>Highest level of education</b>		<b>n=1,004</b>
Primary/intermediate school	22	2%
Secondary school	401	40%
Vocational or trade qualification	158	14%
Tertiary degree	406	42%
Refused to answer	17	2%
<b>Health problems or disabilities</b>		<b>n=1,004</b>
Yes	180	16%
No	819	83%
<b>Type of health problem or disability [can choose more than one answer]</b>		<b>n=180</b>
Seeing	42	23%
Hearing	17	7%
Walking, lifting, or bending	108	57%
Using hands	40	23%
Learning, concentrating, or remembering	38	23%
Communicating, mixing with others, socialising	19	18%
Controlling mood, emotions, or feelings	44	35%
Arthritis	7	2%
Heart issues	10	3%
Diabetes	7	7%
Cancer	3	4%

Lung condition	9	3%
Fatigue	1	<1%
High blood pressure	3	1%
Other	36	21%
<b>Household income</b>		<b>n=1,004</b>
Under \$10,000	33	5%
\$10,001 to \$20,000	63	6%
\$20,001 to \$30,000	85	7%
\$30,001 to \$40,000	101	9%
\$40,001 to \$50,000	57	5%
\$50,001 to \$60,000	69	6%
\$60,001 to \$80,000	120	12%
\$80,001 to \$100,000	82	8%
\$100,001 to \$120,000	58	7%
Over \$120,000	171	15%
Don't know	110	13%
Refused to answer	55	5%
<b>Single-parent to any children currently living in the household</b>		<b>n=1,004</b>
Yes†	61	8%
No	942	92%

It is also worth noting that some respondents refused to provide information to some demographic questions (this is noted in the table above only when this happened for more than a few respondents).

† Please note that the 2013 Census estimates that single-parents are around 6.5% of the adult population (although this includes single-parents of non-dependent children). Eight percent of the survey population were the single parent to a child currently living in the household. Although this is higher than the general population, care should still be taken when interpreting findings just about single-parents.