

MARRICKVILLE LEGAL CENTRE

Sydney International Business Competition
Case One

Acknowledgements

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Company Overview

Marrickville Legal Centre (MLC) is a not-for-profit community legal centre located in Sydney's inner west. The centre focuses on ensuring vulnerable individuals can navigate the legal system and access justice, regardless of their background or financial situation. Established in 1979 by a group of law students, MLC was founded to address the lack of accessible legal aid in Sydney's Inner West. Recognising the community's economic vulnerabilities and varying literacy levels, these students initiated a pro bono legal service to bridge the justice gap. Since then, MLC has evolved into a prominent not-for-profit community legal centre, offering free legal advice and support across New South Wales.

Purpose and Impact

MLC's core purpose is to provide free and accessible legal support to individuals and families facing social and economic disadvantage. The centre focuses on vulnerable populations, including renters at risk of eviction, survivors of domestic violence, young people encountering the justice system, and migrants navigating complex legal processes. Each year, MLC assists over 7,000 clients, many of whom face multiple barriers such as language, literacy, or financial hardship. The centre's approach is holistic, addressing not only the immediate legal issue but the broader social conditions that give rise to it.

Beyond individual casework, MLC plays a vital role in community legal education, empowering people with the knowledge to prevent legal problems before they arise. Through systemic advocacy, the centre also seeks to influence law and policy reforms that address the root causes of disadvantage.

Current Capabilities

MLC operates with a dedicated team of 102 employees comprising solicitors, paralegals, client support officers, and administrative personnel. This team is supported by a network of around 400 volunteers, including law students and pro bono lawyers from leading firms, which significantly expands MLC's capacity to serve the community. The centre offers a combination of in-person consultations, outreach clinics, and digital services to maximise accessibility.

MLC has grown substantially over the past four decades. From a small volunteer-run service, it now serves a catchment population of around 1.5 million people (roughly 30% of Sydney's population), covering Sydney's inner west and parts of the south-west and south. MLC has continuously adapted its services to meet the evolving needs of the community, incorporating specialist programs, strategic partnerships, and innovative outreach initiatives.

Understanding Community Legal Centres in Australia

Community Legal Centres (CLCs) are independent, not-for-profit organisations that provide free legal assistance to people who face barriers accessing the legal system. These barriers may be economic, cultural, linguistic, or social. CLCs are a vital part of Australia's justice system, working to ensure that legal support is not restricted to those who can afford private lawyers or qualify for government-funded legal aid.

Their work goes beyond simply reacting to legal problems. Unlike Legal Aid, which is often means-tested and may only assist in specific types of cases (such as serious criminal matters), CLCs cover a broader range of everyday legal issues and offer more flexible, community-based support. CLCs aim to prevent harm before it occurs. They educate communities about their legal rights, intervene early when issues arise, and advocate for systemic change to reduce disadvantage and improve the justice system itself.

Business Model

CLCs adopt a broad view of legal problems. Often, a person's legal issue is one part of a much larger picture. For instance, someone facing eviction might also be experiencing domestic violence, financial abuse, or housing instability. A young person in contact with the police may also be disengaged from school or living with untreated trauma.

Because of this, CLCs often deliver wraparound support alongside legal advice. Many centres work in multidisciplinary teams or in partnership with other community organisations. This may include:

- **Social workers**, who support clients with emotional, psychological, and practical issues that often accompany legal problems. They offer case management, trauma support, safety planning, and referrals to housing, health, and social services.
- **Financial counsellors**, who help clients manage debts, budgeting, fines, credit issues, and financial abuse. They're critical when legal issues stem from or cause financial hardship (e.g. eviction, payday loans, relationship breakdowns).
- **Tenancy advocates**, who provide specialist advice and representation on housing issues like evictions, rental disputes, maintenance, and bond recovery. They work closely with lawyers to resolve disputes before they reach court.
- **Community educators**, who develop and deliver legal education sessions, often in collaboration with schools, community groups, migrant services, or health providers. They help people recognise legal problems early, understand their rights, and build legal capability.

CLCs operate using a hybrid staffing model, and typically combine in-house lawyers and paralegals with a broader support team that may include community workers, advocates, and volunteers. They also receive significant pro bono contributions from law firms through a variety of channels like Justice Connect, referral panels, or partnerships. Many CLCs additionally rely on networks of law students, retired legal professionals, and community volunteers.

Funding

CLCs are primarily funded by federal and state governments, with some additional support from philanthropy and pro bono partnerships. However, a key factor in determining ongoing funding levels is the number of clients served. Demonstrated demand – particularly through high service volume and community reach – is often used to justify or expand government funding. As a result, CLCs place strong emphasis on accessibility, outreach, and client engagement as part of their operational strategy.

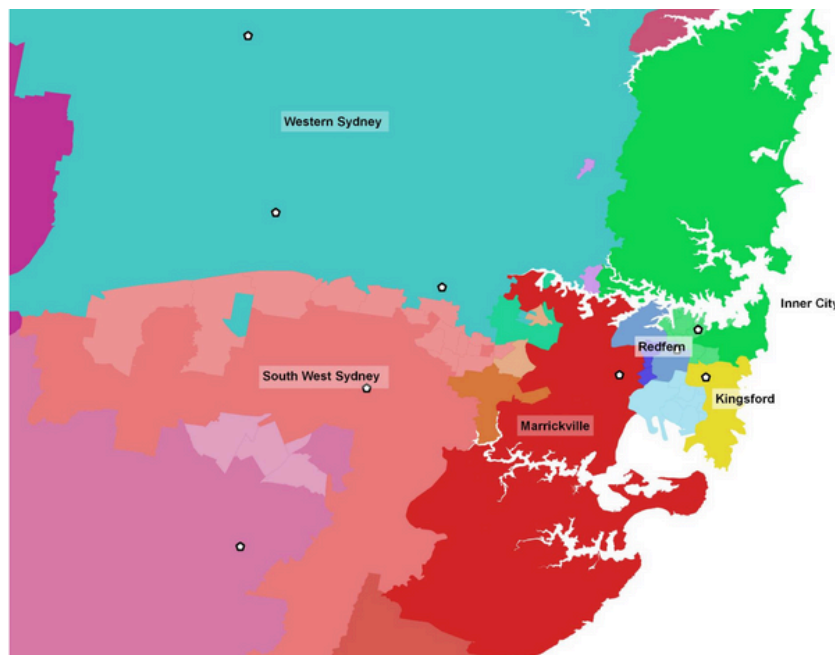
The Catchment System

Most generalist CLCs serve a specific geographic area, known as a catchment. These catchments are usually based on postcode boundaries and ensure that each centre is embedded within the local community. This place-based model allows CLCs to build strong relationships with nearby courts, councils, and support services. The catchment system is designed to prevent overlap, promote fair access, and provide coverage across urban, regional, and remote areas. MLC, as a generalist CLC, follows this model.

When someone needs help, there are several ways to identify their local CLC:

- **LawAccess NSW**, a government-run helpline, refers callers to the appropriate CLC based on their address and legal issue.
- **Community Legal Centres Australia (CLCA)** provides an online postcode search tool to direct users to the correct service.
- **Referrals** may also come from local courts, schools, health providers, housing services, or other community organisations.

Below is a breakdown of the generalist catchments for Sydney.



When a client contacts a CLC outside their eligible area, the Centre will typically refer them to the appropriate CLC that services their residential postcode. Although catchments are typically postcode-based, some CLCs provide specialist legal services that extend beyond geographic boundaries. These may include support for areas such as tenancy, refugee law, discrimination, or elder abuse. Specialist CLCs work state-wide or nationally and often collaborate with local CLCs to offer more tailored expertise.

There are two important points to note about the catchment system. Firstly, catchments are fixed and cannot be changed by either clients or centres. This ensures that services are delivered consistently and fairly, while also preventing duplication of resources. Secondly, there is a key exception for young people under the age of 25, who may seek assistance from any youth legal service regardless of where they live. This flexibility is especially important for those who are transient, experiencing housing insecurity, or reluctant to engage with services in their local area.

The Threshold System

CLCs use a set of guiding criteria, known as thresholds, to determine whether a person is eligible for legal assistance. These thresholds are not strict rules but flexible guidelines designed to help centres manage limited resources fairly and effectively. The aim is to prioritise those who most need help while ensuring access remains as inclusive as possible. Although the system is intended to be flexible, in practice thresholds are often applied with a degree of consistency and rigour, particularly in regions with high demand.

Two of the most important thresholds are:

Income Thresholds

This is the suggested financial limit for determining access to tailored or ongoing legal help. The typical cut-off is around \$52,000 per year, based on equivalised household income – a method that adjusts for the number of people in the household, recognising that living costs are lower when shared. Clients above this level may still be eligible, but ongoing or more intensive assistance is generally prioritised for those under it.

Educational Disadvantage

People with low educational attainment are more likely to face barriers in understanding and navigating the legal system. Therefore, this threshold is used to identify clients who may struggle to engage with legal processes, even if their income is slightly higher. People with no post-school qualifications or only entry-level vocational qualifications (Certificate I or II) are considered to have lower legal capability. They may face difficulty understanding legal language, navigating systems, or asserting their rights. This helps CLCs prioritise support even if the client is not on a very low income, but has difficulty engaging with legal processes.

Together, these systems ensure that CLCs can provide targeted, place-based legal support to those who need it most – balancing community responsiveness with careful resource allocation.

MLC's Place Amongst the Wider Network of CLCs

Services

MLC is a generalist CLC, meaning it provides broad legal assistance across a wide spectrum of civil, administrative, and minor criminal law issues. Unlike specialist centres that focus on one legal area, MLC's generalist model allows it to support clients with intersecting legal needs and offer holistic, first-line legal help to people across Sydney's inner-west, south-west, and southern suburbs. While MLC delivers several targeted services, its General Legal Service remains the Centre's core intake and advice pathway – supporting the majority of clients and forming the backbone of its service model.

General Legal Services (GLS)

The General Legal Service is MLC's core intake and advice program, providing front-line support for clients across the inner-west, south-west, and southern Sydney regions. It handles a broad range of civil, administrative, and minor criminal matters that fall outside the Centre's specialist services.

GLS operates through free advice sessions (by phone or in-person), and offers limited casework where appropriate. It also conducts legal health checks to identify additional legal issues that may not be initially disclosed.

Common areas of assistance include:

- **Civil law** – fines, debts, consumer disputes, employment issues (e.g. wage theft, unfair dismissal), neighbourhood disputes, motor vehicle claims, and discrimination.
- **Minor criminal law** – low-level offences such as shoplifting, public transport infringements, and resist arrest, with a focus on early intervention and police accountability.
- **Administrative law** – Centrelink appeals, FOI requests, and disputes with government agencies.

GLS acts as the connector between MLC's service streams, referring clients internally or to external partners where needed. It also plays a key role in identifying emerging legal trends (such as online scams or over-policing), helping the Centre respond proactively to community needs and prevent escalation of legal issues.

Specialist Legal Services (SLS)

Alongside GLS, MLC operates several targeted legal programs that respond to specific community needs:

- **Tenancy Advice and Advocacy Services** – MLC runs the Inner West and Northern Sydney Tenants' Advice and Advocacy Services, supporting over 2,000 renters annually. These programs assist private and social housing tenants, boarders, and residents of residential communities with issues such as evictions, rent arrears, maintenance, and bond recovery.
- **Family Law Service** – Provides advice and assistance for parenting and property matters post-separation, with a focus on clients experiencing family violence or financial disadvantage.

- **Youth Legal Service (YLS NSW)** – A statewide program supporting young people under 25 with issues including fines, employment disputes, criminal charges, and discrimination. The team also delivers rural and remote outreach roadshows to ensure legal help reaches under-served youth.
- **Strata Collective Sales Advocacy** – Offers state-wide legal support on collective sales of strata buildings, helping clients understand their rights and avoid exploitation in high-pressure property negotiations.
- **Domestic and Family Violence Support** – Delivers trauma-informed, community-based assistance to people affected by family violence. This includes both legal and non-legal services, provided in a culturally safe, integrated way.

Preventative and Holistic Legal Support

In addition to direct legal advice, MLC delivers a range of preventative programs that address the root causes of legal problems and improve early intervention:

- **Community Legal Education (CLE)** – Legal info sessions in schools, neighbourhood centres, and migrant groups help people recognise legal problems early and build legal confidence.
- **Legal Health Checks** – Structured checklists are used during intake to uncover hidden or secondary legal issues and ensure appropriate referrals.
- **Health Justice Partnership (HJP)** – By embedding lawyers in health settings, MLC reaches vulnerable people – such as domestic violence survivors – who may not otherwise access legal support.

While MLC delivers several targeted legal programs, the GLS remains the centre's primary service stream and accounts for the majority of client volume. Specialist programs exist to meet recurring legal needs in specific areas, but GLS continues to handle the broad base of day-to-day matters and referrals.

Internal Capabilities and Constraints

MLC's service model is powered by a hybrid operational structure that blends in-house legal staff with a large network of volunteers, pro bono lawyers, and community workers. This model enables MLC to scale its reach significantly beyond what its core funding would otherwise allow. As of 2023, the Centre draws on over 480 volunteers – including solicitors, paralegals, law students, and admin staff – while maintaining long-standing partnerships with major firms such as MinterEllison and Gilbert + Tobin.

This staffing model supports a multidisciplinary approach to service delivery, where legal assistance is complemented by financial counsellors, tenancy advocates, and social workers. MLC has also invested in basic digital infrastructure, including an online resource library, CRM systems, and an AI-driven support tool ("NALA"), aimed at enhancing intake, triage, and legal education.

However, this operational flexibility also introduces constraints. Reliance on volunteers and pro bono work can create variability in service availability, especially for complex or long-running matters. High client volume places ongoing pressure on staff capacity, often forcing difficult trade-offs between responsiveness and depth of support. Internal workflows remain partially manual, limiting MLC's ability to scale casework or monitor service outcomes efficiently. Additionally, while MLC offers services in multiple languages, language and cultural accessibility remain ongoing challenges – particularly given the diversity of its catchment area.

Catchment Profiles

MLC serves a broad catchment spanning Sydney's inner-west, south-west, and southern suburbs. This includes areas such as Marrickville, Newtown, Canterbury, Bankstown, Rockdale, and Hurstville. The region is socioeconomically and culturally diverse, with each sub-region presenting unique legal needs shaped by local demographics and housing conditions.

Inner-West (e.g. Marrickville, Newtown)

These suburbs are undergoing rapid gentrification, with a mix of long-term residents, young professionals, and low-income renters. Rising housing costs have displaced many communities, increasing demand for tenancy and employment law assistance. The area has a strong youth and creative population, often engaged through preventative services that address employment issues, casual work arrangements, discrimination, and policing.

Inner South-West (e.g. Canterbury, Bankstown)

This region is one of the most culturally diverse in NSW, home to large Arabic, Vietnamese, Chinese, Lebanese, and Pacific Islander communities. Many residents are new migrants or refugees, and a significant proportion live in public housing. Language-accessible services are critical. Common legal issues include immigration, Centrelink appeals, and administrative law problems, as well as family and domestic violence support.

Southern Suburbs (e.g. Rockdale, Hurstville)

These areas have experienced rapid population growth, particularly among Mandarin- and Cantonese-speaking communities. Many households are intergenerational, with informal financial arrangements leading to complex legal disputes around wills, powers of attorney, inheritance, and elder abuse. A high number of recent arrivals, visa holders, and international students also face challenges in tenancy, employment, and access to justice.

Across all regions, MLC's generalist model allows it to respond flexibly to this diversity of legal needs, particularly where issues are complex, overlapping, or compounded by language, cultural, or systemic barriers.

Access and Outreach

MLC's outreach model is designed to meet clients where they are. Its services extend beyond the main office through a wide network of clinics, court outreach, partnerships, and community-based programs that reduce barriers to access and increase early engagement.

Community Clinics and Outreach Locations

MLC delivers legal clinics from its Marrickville office and key hubs across the catchment, including Canterbury City, Hurstville, Ryde, Newtown Neighbourhood Centre, Sutherland, and Burwood Court. These locations are strategically selected to reach high-need areas and improve access for clients facing transport, financial, or language barriers. Mobile outreach also extends services into public housing estates, multicultural centres, and youth-focused spaces.

Court-Based Support

MLC provides onsite legal assistance at courts such as Burwood, Sutherland, and NCAT Sydney. These court-based sessions offer real-time legal support for clients attending without representation – helping them understand proceedings, clarify their options, and avoid adverse outcomes.

Integrated Community Partnerships

Through partnerships with organisations like Deadly Connections, Aboriginal tenancy advocates, and Wirringa Baiya, MLC embeds legal support into broader service settings. This enables culturally safe, wraparound support, especially for Aboriginal, Torres Strait Islander, and culturally and linguistically diverse communities.

Volunteer and Pro Bono Capacity

MLC leverages a large volunteer base of over 480 people, including solicitors, law students, and intake officers, to extend its reach and responsiveness. This is complemented by pro bono partnerships with firms like MinterEllison, Gilbert + Tobin, and HWL Ebsworth, which support after-hours clinics and specialist matters.

Legal Education and Public Engagement

MLC delivers Community Legal Education (CLE) in schools, neighbourhood centres, and migrant support organisations, often with interpreters. These sessions build legal confidence and help clients recognise legal problems early. The Centre also engages through events like NAIDOC celebrations and local community days to promote help-seeking behaviour.

Multilingual and Digital Access

To reduce language and digital barriers, MLC offers factsheets and legal resources in multiple community languages, alongside digital access through its website and AI legal assistant, NALA. Integrated case management systems further support coordinated follow-up and streamlined intake.

This multi-pronged outreach strategy allows MLC to remain accessible, visible, and trusted across its diverse and high-need catchment.

Present Day Challenges

For over four decades, Marrickville Legal Centre has played a critical role in ensuring access to justice for people facing disadvantage across Sydney's inner and south-western suburbs. However, the communities MLC was established to serve are undergoing significant change. If left unaddressed, these shifts may undermine MLC's ability to deliver on its mission.

Rising Affluency of Catchment Area

MLC was established to provide accessible legal support to people experiencing social and economic disadvantage. For decades, its Inner West catchment included suburbs like Marrickville, Newtown, and Dulwich Hill – areas historically characterised by high levels of rental stress, insecure employment, and limited access to legal services.

However, these suburbs are now undergoing significant demographic change. Gentrification has driven up property prices and household incomes, while indicators of legal need – such as financial hardship, housing instability, and unemployment – have steadily declined. At the same time, adjacent areas like Canterbury-Bankstown are showing the highest concentrations of legal need in New South Wales. These communities face overlapping challenges including rental stress, limited English proficiency, systemic disadvantage, and low legal literacy.

This trend presents a challenge for MLC's long-term relevance. Its main office, service footprint, and visibility remain concentrated in increasingly affluent suburbs, while the greatest demand for free legal assistance is emerging elsewhere. Because Community Legal Centres are restricted by postcode-based catchment rules, MLC cannot always provide direct assistance to those outside its boundaries – even when their legal needs are more acute.

Without adapting to these shifting patterns of disadvantage, MLC risks being unable to fulfil its core purpose: delivering legal support to the people who need it most.

The 'Missing Middle'

While MLC's services are targeted at people experiencing disadvantage, the rising cost of private legal services has created a growing population that falls outside both private and publicly funded legal systems. This group – often referred to as the "missing middle" – earns too much to qualify for Legal Aid or free community legal services, but not enough to afford private legal representation, where hourly rates typically range from \$200 to \$800.

As the socioeconomic profile of MLC's catchment area shifts upward, this cohort is expanding rapidly. Increasingly, residents find themselves excluded from free legal assistance but still unable to access justice in any meaningful or affordable way. Existing CLC eligibility guidelines often leave these clients with no viable support options, especially in areas like employment, consumer law, and minor criminal matters.

This presents a structural challenge. MLC is bound by funding models and service guidelines that prioritise clients below a certain income threshold. As a result, many working individuals and families – particularly in transitioning suburbs – are turned away or left to navigate complex legal issues alone. These cases often do not meet the ‘crisis’ criteria for pro bono referral, but they represent a significant gap in access to justice.

Capacity and Resourcing Constraints

Like many CLCs, MLC operates within a tightly constrained resourcing model. With just 32 staff and around 160 volunteers, the Centre relies heavily on a hybrid workforce of paid lawyers, volunteer solicitors, and pro bono partnerships to meet rising demand. While this model allows MLC to stretch limited funding across a large client base, it also creates challenges in consistency, coordination, and long-term sustainability.

Volunteer availability is uneven and often short-term, making it difficult to plan around predictable capacity. Pro bono partnerships, though invaluable, are typically limited to niche or discrete matters – placing ongoing demand on in-house staff to manage triage, client intake, and casework. This often results in long wait times, constrained appointment availability, and internal pressure to prioritise throughput over complexity or quality.

Moreover, the Centre’s funding is largely tied to outputs – such as number of clients seen – rather than the time or depth of assistance required. As client needs become more complex, and as more people fall just outside strict eligibility criteria, staff are left balancing resource limitations with a growing sense of unmet need.

Awareness

Despite being a well-established organisation with a 45-year history, MLC faces ongoing challenges in maintaining community awareness and fulfilling its foundational mission. The core principle of MLC is to provide free, accessible legal assistance to all individuals experiencing economic or social disadvantage within its catchment. However, shifts in demographics and catchment boundaries have complicated this mission.

As the catchment area becomes increasingly affluent, the population most in need is often located outside the immediate service area. The postcode-based system restricts MLC’s ability to serve beyond designated boundaries, limiting its reach to vulnerable groups in emerging high-need suburbs such as Canterbury-Bankstown. This situation requires MLC to find ways to continue providing pro bono legal services to all individuals in need, even as their locations change.

Furthermore, public awareness of Community Legal Centres and their role remains limited, often confused with or overshadowed by Legal Aid services. Without greater community education and outreach, many eligible individuals remain unaware of the support available to them.

Your Challenge

Marrickville Legal Centre has long served as a trusted frontline legal service for disadvantaged communities in Sydney's Inner West. But with demographic, geographic, and systemic changes reshaping the legal landscape, MLC must confront a fundamental question:

How can Marrickville Legal Centre maintain its relevance within the changing landscape of CLC services over the next 5 years?

MLC is considering two strategic paths in response to this evolving context:

1. Increasing awareness among low-income individuals
2. Focus on growing their 'Low-bono' services to meet the 'Missing Middle'

Your task is to select one of these two options, assess its relative importance to MLC's future relevance, and develop a clear, implementable strategy. You should consider both near-term feasibility and longer-term sustainability. You should also consider how your recommendations will help MLC to drive outcomes in social impact metrics.

Key Limitations

Please keep the following in mind as you develop your response:

1. Catchment boundaries are fixed. MLC cannot alter the postcode-based eligibility rules that determine who it can assist.
2. Service scope is fixed. You may not propose new areas of legal practice outside MLC's current offerings (e.g. no immigration or wills and estates).
3. Whilst many streams of funding exist for Community Legal Centres, the focus of this case is on social impact as more clients will generally lead to more funding from governments. Your aim should therefore be to increase the number of clients MLC is supporting.

Appendix A: Catchment Breakdown and Community Profiles

Inner West

Demographics

Population		No.	%
	Total	304,771	100
	Male	148,502	48.7
	Female	156,267	51.3
	Median age	37	-

Ancestry (select)		No.	%
	English	62,963	20.7
	Australian	54,224	17.8
	Chinese	50,253	16.5
	Italian	29,002	9.5
	Irish	28,035	9.2
	Indigenous (stated)	2,210	0.7

Income

No. of private dwellings		133,629
	Avg. no. of people per household	2.5
	Median weekly household income	\$2,250
	Median monthly mortgage repayments	\$2,780
	Median weekly rent	\$500
	Avg. no. of motor vehicles per dwelling	1.4

Housing Profiles

Tenure type		No.	%
	Owned outright	32,072	27.5
	Owned with mortgage	32,961	28.2
	Rented	48,709	41.7
	Other/not stated	3,044	2.6

Rent as % of income		No.	%
	Household where rent payments are ≤30% of household income	29,552	60.7
	Household where rent payments are >30% of household income	15,734	32.3
Mortgage as % of income			
	Household where mortgage payments are ≤30% of household income	23,201	70.4
	Household where mortgage payments are >30% of household income	6,586	20.0

Source: <https://www.abs.gov.au/census/find-census-data/quickstats/2021/120>

Legal Assistance

NLAS Indicators	Count	% of Region Population	% Proportion of NSW
NLAS(Capability)*	9,030	4.2	1.9
NLAS(Community)**	16,680	6.4	2.1

General Indicators				
	Disengaged youth		1.8	-
	DV assaults	807		-
	Homelessness	2,220		-
	Low proficiency in English		5.9	-
	Disability (core activities)		1.7	-
	Low education		11.2	-
	Single parents		3.9	-

Sources: https://lawfoundation.net.au/wp-content/uploads/2023/11/1JL_Need-for-Legal-Assistance-Services-NLAS-indicators-Census-update.-Justice-Issues-paper-33_2021.pdf
https://lawfoundation.net.au/wp-content/uploads/2023/11/03PJR_An-Assessment-of-Legal-Needs-in-NSW_2021.pdf

For criminal matters (2020-21), there were 2,747 finalised court appearances at the Local and Children's Courts in Inner West Sydney. 61.8% of defendants had legal representation, with 69.3% of Aboriginal and Torres Strait Islander defendants receiving representation.

Southwest Sydney

Demographics

Population		No.	%
	Total	474,430	100
	Male	234,934	49.5
	Female	239,498	50.5
	Median age	35	-

Ancestry (select)		No.	%
	Australian	64,623	13.6
	English	51,454	10.8
	Vietnamese	51,190	10.8
	Chinese	39,876	8.4
	Italian	27,867	5.9
	Indigenous (stated)	6,396	1.3

Income

No. of private dwellings		155,782
	Avg. no. of people per household	3.2
	Median weekly household income	\$1,713
	Median monthly mortgage repayments	\$2,200
	Median weekly rent	\$405
	Avg. no. of motor vehicles per dwelling	1.9

Housing profiles

Tenure type		No.	%
	Owned outright	36,043	25.7
	Owned with mortgage	49,881	35.6
	Rented	49,695	35.4
	Other/not stated	4,565	3.3

Rent as % of income		No.	%
	Household where rent payments are $\leq 30\%$ of household income	23,766	47.8
	Household where rent payments are $> 30\%$ of household income	21,723	43.7
Mortgage as % of income			
	Household where mortgage payments are $\leq 30\%$ of household income	32,685	65.5
	Household where mortgage payments are $> 30\%$ of household income	11,750	23.6

Source: <https://www.abs.gov.au/census/find-census-data/quickstats/2021/127>

Legal assistance

NLAS Indicators		Count	% of Region Population	% Proportion of NSW
	NLAS(Capability)*	50,700	16.2	10.5
	NLAS(Community)**	78,970	21	10.1

Indicators for SW Sydney				
	Disengaged youth	4,150	3.6%	-
	DV assaults	3,660		-
	Homelessness	9,000		-
	Low proficiency in English	99,610	15.4%	-
	Disability (core activities)	23,220	4.3%	-
	Low education	144,770	28.6%	-
	Single parents	39,880	6.2%	-

For criminal matters (2020-21), there were 8,978 finalised court appearances at the Local and Children's Courts in South West Sydney. 56.5% of defendants had legal representation, with 61.7% of Aboriginal and Torres Strait Islander defendants receiving representation.

North Shore

Demographics

Population		No.	%
	Total	78,893	100
	Male	36,943	46.8
	Female	41,950	53.2
	Median age	40	-

Ancestry (select)		No.	%
	English	27,899	35.4
	Australian	18,351	23.3
	Irish	10,419	13.2
	Scottish	8,601	10.9
	Chinese	7,868	10
	Indigenous (stated)	298	0.4

Income

No. of private dwellings		42,957
	Avg. no. of people per household	2.1
	Median weekly household income	\$2,640
	Median monthly mortgage repayments	\$3,033
	Median weekly rent	\$590
	Avg. no. of motor vehicles per dwelling	1.2

Housing profiles

Tenure type		No.	%
	Owned outright	10,270	28.7
	Owned with mortgage	7,465	20.9
	Rented	17,122	47.9
	Other/not stated	885	2.4

Rent as % of income		No.	%
	Household where rent payments are $\leq 30\%$ of household income	11,229	65.6
	Household where rent payments are $> 30\%$ of household income	4,926	28.8
Mortgage as % of income			
	Household where mortgage payments are $\leq 30\%$ of household income	5,296	70.9
	Household where mortgage payments are $> 30\%$ of household income	1,439	19.3

Source: <https://abs.gov.au/census/find-census-data/quickstats/2021/SED10060>

Legal assistance

NLAS Indicators		Count	% of Region Population	% Proportion of NSW
	NLAS(Capability)*	6,660	2.4	1.4
	NLAS(Community)**	8,870	2.6	1.1
General Indicators				
	Disengaged youth		3.8	
	DV assaults	123		
	Homelessness	822		
	Low proficiency in English		5.9	
	Disability (core activities)		3.1	
	Low education		2.0	
	Single parents		0.9	

Source: https://lawfoundation.net.au/wp-content/uploads/2023/11/1JI_Need-for-Legal-Assistance-Services-NLAS-indicators-Census-update.-Justice-Issues-paper-33_2021.pdf

NOTES

*NLAS(Capability) is an indicator that has been designed to quantify potential demand for higher intensity legal assistance services, such as legal representation. Population must be:

- Age 15–64
- Personal gross income is less than \$33.8K a year
- Highest Year of school completed: year 12 for the 15–44 cohort, year 11 for the 45–54 cohort, and year 10 for the 55–64 cohort
- No post-school qualifications above Certificate 2
- Not currently studying

**NLAS(Community) is an indicator that has been designed to provide a count of people who are more likely to require, and be eligible for, legal assistance services such as information or legal advice to resolve their legal problem. Population must meet the following criteria:

- Age 15+
- Personal gross income is less than \$52K a year
- Highest Year of school completed: year 12 for the 15–44 cohort, year 11 for the 45–54 cohort, and year 10 for the 55–64 cohort
- No post-school qualifications above Certificate 2
- Not currently studying

Appendix B: Legal Issue Snapshots

Consumer Disputes

The issue: Consumer and trader disputes involve disputes, arising out of a contract between a consumer and a trader (which may be a person or a company) or between two traders, for the supply of goods and/or services. Examples include claims related to:

- Payment of money
- Fix or replace faulty goods
- Supply of services
- Delivery of goods
- Refund and the goods to be returned

Community impact: Consumer disputes are the most prevalent legal problem in NSW, making up 21.0% of all matters in 2021.

- In 2024, NSW Fair Trading received over 34,000 consumer complaints.
- The most reported issues involved electrical appliances, furniture, automotive services, and real estate transactions. Automotive-related complaints alone accounted for more than 10% of all disputes.
- Vulnerable consumers (e.g. renters, migrants, and young adults) are more likely to experience unresolved consumer issues.

NSW legal frameworks: Such disputes are governed by the Australian Consumer Law (ACL) and Fair Trading Act 1987 (NSW).

The NSW Civil and Administrative Tribunal (NCAT) handles consumer claims up to \$100,000, covering general consumer complaints, motor vehicle disputes, and retail lease disagreements. Furthermore, NSW Fair Trading provides a free, informal mediation service for resolving disputes.

Credit and Debt

The issue: Credit and debt issues involve disputes arising out of a loan or credit contract between a borrower and a lender (which may be a financial institution, business, or individual). These matters often relate to the failure to meet repayment obligations, enforcement action, or disputes over the terms of credit arrangements. Examples include claims related to:

- Mortgage default and foreclosure proceedings
- Repossession of goods bought on credit (e.g. motor vehicles)
- Credit card or personal loan debt recovery
- Errors in credit reporting
- Disputes over unreasonable fees or interest charges

Community impact: Consumer disputes is a somewhat prevalent legal problem in NSW, making up 6.3% of all matters in 2021.

- In 2024, NSW recorded over 1,100 home repossession cases in the first 8 months
- The National Debt Helpline received 39,263 contacts from NSW in 2023, with mortgage stress and credit card debt as major concerns.
- Low-income households are disproportionately affected by debt enforcement actions, particularly in Southwest Sydney.
- Generally, respondents in disadvantaged housing and/or are homeless are 2x more likely to experience problems with credit/debt.

NSW legal frameworks: Such disputes are governed by the National Consumer Credit Protection Act 2009 (Cth), which also incorporates the National Credit Code that sets out the rights and obligations of borrowers and lenders.

The NSW Supreme Court has jurisdiction over all mortgage repossession matters. The Local Court of NSW handles smaller debt recovery actions.

Minor Criminal Matters

The issue: Minor criminal matters involve offences of a less serious nature under criminal or traffic laws, typically dealt with by fines, penalty notices, or short court appearances. These offences are usually strict liability or summary offences and often do not result in imprisonment. Examples include matters related to:

- Traffic offences (e.g. speeding, mobile phone use while driving)
- Fare evasion on public transport
- Offensive behaviour or language in public
- Minor theft (e.g. shoplifting)
- Failure to comply with penalty notices or court orders

Community impact: Criminal matters, including minor ones, are a prevalent legal problem in NSW, making up 14.0% of all matters in 2021. Note this figure includes all criminal matters.

- NSW Police issued 4,582 fines to L- and P-platers for phone usage between July 2023 and May 2024, exceeding \$1.8 million in value.
- Minor criminal offenses make up 90+% of matters heard in the Local Court of NSW

NSW legal frameworks: Such disputes are governed by the Summary Offences Act 1988 (NSW) for general minor criminal matters. Additionally, the Fines Act 1996 (NSW) and the Road Transport Act 2013 (NSW) offer specific frameworks over regulatory/procedural matters.

The Local Court of NSW has jurisdiction over almost all minor criminal matters, including traffic and public order matters.

Discrimination

The issue: Discrimination involves being treated unfairly or unequally due to personal attributes such as race, gender, age, disability, or religion. It can occur in areas like housing, education, employment, and access to goods or services. Examples include:

- Refusal of service due to ethnic background
- Job termination linked to pregnancy or disability
- Bullying or harassment based on gender identity or sexual orientation

Community impact: Rights-related issues, including discrimination, made up 6.2% of all legal problems in NSW.

- In the 2023-24 financial year, Anti-Discrimination NSW received 1,536 complaints, with race discrimination being the second most common type of complaint.
- The Australian Bureau of Statistics reports that 19% of Australians aged 18 years and over experienced discrimination in the previous 12 months, with higher rates among people with disability (28%) and those identifying as LGBTQ+.

NSW legal frameworks: Discrimination matters are primarily governed by the Anti-Discrimination Act 1977 (NSW).

Complaints may be lodged with Anti-Discrimination NSW or the Australian Human Rights Commission under federal law (e.g. Sex Discrimination Act 1984 (Cth)). Disputes can escalate to the NSW Civil and Administrative Tribunal (NCAT) or the Federal Court if unresolved.

Employment Disputes

The issue: Employment disputes arise between employers and workers regarding workplace rights and obligations. These can relate to wages, unfair dismissal, leave entitlements, bullying, or work safety. Examples include:

- Unfair dismissal after lodging a workplace complaint
- Underpayment of wages or entitlements
- Disputes over casual vs permanent employment status

Community impact: Employment issues made up 6.2% of all legal problems reported in NSW.

- Respondents in disadvantaged housing and/or are homeless are 2x more likely to experience problems with employment disputes.
- Industrial disputes remain a significant feature of Australia's employment landscape, with 69 disputes recorded in the December 2024 quarter alone, involving 25,200 employees and resulting in 53,800 lost working days

NSW legal frameworks: Employment disputes are governed by the Fair Work Act 2009 (Cth). Work health issues fall under the Work Health and Safety Act 2011 (NSW).

Complaints may be made to the Fair Work Commission, with some matters also heard by the NSW Industrial Relations Commission or NCAT, depending on the nature of the dispute.

Victims Compensation

The issue: Victims compensation provides financial assistance to people who have suffered injury or trauma due to violent crime. It may include payments for counselling, medical treatment, or recognition of harm. Examples include:

- Domestic violence victims seeking trauma counselling or relocation expenses
- Victims of assault or robbery claiming medical cost reimbursement
- Child victims of sexual abuse applying for psychological support funding

Community impact: Family violence and crime-related issues represent 18+% of serious legal needs in NSW.

- Legal Aid NSW provided 539 advice services, 148 minor assistance services, and 539 extended legal assistance services for victims compensation matters in the 2021/22 financial year
- Many eligible victims, particularly First Nations people and women, do not apply due to complexity, trauma, or lack of support navigating the process.

NSW legal frameworks: Victims support is provided under the Victims Rights and Support Act 2013 (NSW).

Applications for financial assistance and recognition payments are administered by NSW Victims Services. Legal support is available through victim-focused community legal centres and Legal Aid NSW.

Motor Vehicle Accidents

The issue: Motor vehicle accident matters involve disputes over property damage or liability after crashes, especially where insurance is disputed or fault is unclear. Examples include:

- Disputes over who caused a car crash and who pays for repairs
- Denial of a claim by an insurer due to alleged non-disclosure
- Uninsured driver being sued for damages

Community impact: “Accident” issues (including vehicle damage) accounted for 7.5% of legal problems in NSW.

- In 2024, there were 340 motor vehicle crash deaths among NSW residents, at an age-adjusted rate of 3.6 deaths per 100,000 population.
- On average, about 30 people are hospitalized by crashes on NSW roads each day.

NSW legal frameworks: Relevant legislation includes the Motor Accidents Compensation Act 1999 (NSW) and the Civil Liability Act 2002 (NSW).

Disputes involving property damage or minor liability are typically heard in the Local Court of NSW or NCAT, depending on the amount of damages sought.

Gambling-related Problems

The issue: Gambling-related legal problems arise when gambling leads to financial hardship, criminal behaviour, or family breakdown. While not always seen as a primary legal issue, gambling often triggers secondary issues like debt, crime, and domestic violence. Examples include:

- A person gambling away household savings and facing relationship breakdown
- An employee committing fraud to fund a gambling habit
- Breach of a self-exclusion agreement with a gaming venue

Community impact: Gambling can lead to a variety of secondary legal issues such as monetary, personal injury, health, crime, credit/debit, etc.

- The NSW Gambling Survey 2024 found that 53.5% of NSW adults gamble each year, with 1% classified as problem gamblers and a further 2.8% as moderate-risk gamblers.
- In 2023-24, poker machine losses in NSW reached a record \$8.64 billion, with losses most heavily impacting lower socio-economic areas.

NSW legal frameworks: Key legislation includes the Gaming Machines Act 2001 (NSW) and the Crimes Act 1900 (NSW). Harm minimisation and venue regulation is overseen by Liquor & Gaming NSW.

Civil disputes may be heard by NCAT, while criminal cases are handled by the Local Court.

Appendix C: Useful Terms and Research

Legal Aid (general term) – Refers to the system of government-funded legal assistance across Australia, including state-based organisations like Legal Aid NSW.

<https://www.legalaid.nsw.gov.au/>

Legal Aid NSW – A state-funded legal assistance provider that offers free legal services in certain areas of law for eligible individuals.

<https://www.legalaid.nsw.gov.au/>

LawAccess NSW – A government-run helpline that refers people to the appropriate legal assistance based on their location and legal issue.

<https://www.legalaid.nsw.gov.au/ways-to-get-help/legal-advice>

Community Legal Centres Australia (CLCA) – The national peak body for community legal centres across Australia.

<https://clcs.org.au/>

Justice Connect – A non-profit that connects individuals and community organisations with pro bono lawyers and legal help.

<https://justiceconnect.org.au/>

Federation of Community Legal Centres (Victoria) – The peak body for community legal centres in Victoria.

<https://www.fclc.org.au/>

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