

Appendix A3: prevalence of legal problems

Table A3.1: Regression results — prevalence of legal problems overall, Australia

<i>Variable</i>	<i>Categories compared</i>	<i>β</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Gender	Female male	-0.105	0.038	0.006	0.9 (0.8–1.0)
Age	15–17 65+	0.686	0.123	0.000	2.0 (1.6–2.5)
	18–24 65+	1.038	0.103	0.000	2.8 (2.3–3.5)
	25–34 65+	1.017	0.095	0.000	2.8 (2.3–3.3)
	35–44 65+	1.096	0.073	0.000	3.0 (2.6–3.5)
	45–54 65+	0.894	0.079	0.000	2.4 (2.1–2.9)
	55–64 65+	0.645	0.094	0.000	1.9 (1.6–2.3)
Indigenous status	Indigenous other	-0.003	0.111	0.978	1.0 (0.8–1.2)
Disability status	Disability no disability	0.810	0.056	0.000	2.2 (2.0–2.5)
Education	<Year 12 post-school	-0.417	0.044	0.000	0.7 (0.6–0.7)
	Year 12 post-school	-0.324	0.039	0.000	0.7 (0.7–0.8)
Employment status	Unemployed other	0.490	0.068	0.000	1.6 (1.4–1.9)
Family status	Single parent other	0.698	0.072	0.000	2.0 (1.7–2.3)
Housing type	Disadvantaged other	0.339	0.061	0.000	1.4 (1.2–1.6)
Main income	Government payment other	-0.081	0.048	0.092	0.9 (0.8–1.0)
Main language	Non-English English	-0.463	0.066	0.000	0.6 (0.6–0.7)
Remoteness	Remote major city	-0.081	0.123	0.510	0.9 (0.7–1.2)
	Regional major city	-0.114	0.037	0.002	0.9 (0.8–1.0)
Constant		-0.734	0.094	0.000	
RANDOM EFFECTS					
State		0.007	0.003	0.020	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.2: Regression results — prevalence of substantial legal problems, Australia

Variable	Categories compared	β	SE	<i>p</i>	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	0.075	0.037	0.043	1.1 (1.0–1.2)
Age	15–17 65+	0.438	0.114	0.000	1.5 (1.2–1.9)
	18–24 65+	0.861	0.103	0.000	2.4 (1.9–2.9)
	25–34 65+	1.061	0.102	0.000	2.9 (2.4–3.5)
	35–44 65+	1.197	0.084	0.000	3.3 (2.8–3.9)
	45–54 65+	0.960	0.094	0.000	2.6 (2.2–3.1)
	55–64 65+	0.682	0.105	0.000	2.0 (1.6–2.4)
Indigenous status	Indigenous other	0.089	0.110	0.418	1.1 (0.9–1.4)
Disability status	Disability no disability	0.955	0.043	0.000	2.6 (2.4–2.8)
Education	<Year 12 post-school	–0.244	0.051	0.000	0.8 (0.7–0.9)
	Year 12 post-school	–0.274	0.073	0.000	0.8 (0.7–0.9)
Employment status	Unemployed other	0.564	0.068	0.000	1.8 (1.5–2.0)
Family status	Single parent other	0.724	0.065	0.000	2.1 (1.8–2.3)
Housing type	Disadvantaged other	0.452	0.087	0.000	1.6 (1.3–1.9)
Main income	Government payment other	0.102	0.050	0.041	1.1 (1.0–1.2)
Main language	Non-English English	–0.205	0.081	0.011	0.8 (0.7–1.0)
Remoteness	Remote major city	–0.171	0.142	0.229	0.8 (0.6–1.1)
	Regional major city	–0.061	0.059	0.301	0.9 (0.8–1.1)
Constant		–2.092	0.085	0.000	
RANDOM EFFECTS					
State		0.006	0.003	0.046	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.3: Regression results — prevalence of multiple legal problems, Australia

Variable	Categories compared	β	SE	<i>p</i>	Incident rate ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	–0.143	0.051	0.005	0.9 (0.8–1.0)
Age	15–17 65+	0.653	0.153	0.000	1.9 (1.4–2.6)
	18–24 65+	0.882	0.126	0.000	2.4 (1.9–3.1)
	25–34 65+	0.828	0.123	0.000	2.3 (1.8–2.9)
	35–44 65+	0.917	0.126	0.000	2.5 (2.0–3.2)
	45–54 65+	0.664	0.131	0.000	1.9 (1.5–2.5)
	55–64 65+	0.470	0.122	0.000	1.6 (1.3–2.0)
Indigenous status	Indigenous other	0.252	0.120	0.036	1.3 (1.0–1.6)
Disability status	Disability no disability	0.440	0.059	0.000	1.6 (1.4–1.7)
Education	<Year 12 post-school	–0.046	0.072	0.527	1.0 (0.8–1.1)
	Year 12 post-school	–0.183	0.065	0.005	0.8 (0.7–0.9)
Employment status	Unemployed other	0.310	0.066	0.000	1.4 (1.2–1.6)
Family status	Single parent other	0.350	0.071	0.000	1.4 (1.2–1.6)
Housing type	Disadvantaged other	0.402	0.084	0.000	1.5 (1.3–1.8)
Main income	Government payment other	0.119	0.068	0.081	1.1 (1.0–1.3)
Main language	Non-English English	–0.026	0.113	0.820	1.0 (0.8–1.2)
Remoteness	Remote major city	0.037	0.137	0.785	1.0 (0.8–1.4)
	Regional major city	0.130	0.058	0.026	1.1 (1.0–1.3)
Constant		0.684	0.121	0.000	

Note: N=10244 respondents with problems. Data were missing for 45 respondents. P values for significant comparisons are presented in bold.

Table A3.4: Regression results — prevalence of accidents legal problems, Australia

<i>Variable</i>	<i>Categories compared</i>	<i>β</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Gender	Female male	-0.013	0.054	0.810	1.0 (0.9–1.1)
Age	15–17 65+	0.384	0.173	0.026	1.5 (1.0–2.1)
	18–24 65+	1.079	0.118	0.000	2.9 (2.3–3.7)
	25–34 65+	0.593	0.116	0.000	1.8 (1.4–2.3)
	35–44 65+	0.365	0.117	0.002	1.4 (1.1–1.8)
	45–54 65+	0.264	0.119	0.027	1.3 (1.0–1.6)
	55–64 65+	-0.038	0.126	0.763	1.0 (0.8–1.2)
Indigenous status	Indigenous other	0.007	0.169	0.967	1.0 (0.7–1.4)
Disability status	Disability no disability	0.245	0.072	0.001	1.3 (1.1–1.5)
Education	<Year 12 post-school	-0.448	0.075	0.000	0.6 (0.6–0.7)
	Year 12 post-school	-0.199	0.071	0.005	0.8 (0.7–0.9)
Employment status	Unemployed other	0.137	0.088	0.120	1.1 (1.0–1.4)
Family status	Single parent other	0.053	0.105	0.614	1.1 (0.9–1.3)
Housing type	Disadvantaged other	-0.179	0.119	0.133	0.8 (0.7–1.1)
Main income	Government payment other	-0.099	0.078	0.204	0.9 (0.8–1.1)
Main language	Non-English English	-0.375	0.123	0.002	0.7 (0.5–0.9)
Remoteness	Remote major city	-0.453	0.136	0.001	0.6 (0.5–0.8)
	Regional major city	-0.274	0.063	0.000	0.8 (0.7–0.9)
Constant		-2.667	0.110	0.000	
RANDOM EFFECTS					
State		0.006	0.006	0.317	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.5: Regression results — prevalence of consumer legal problems, Australia

<i>Variable</i>	<i>Categories compared</i>	<i>β</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Gender	Female male	-0.126	0.036	0.000	0.9 (0.8–0.9)
Age	15–17 65+	0.125	0.122	0.306	1.1 (0.9–1.4)
	18–24 65+	0.560	0.081	0.000	1.8 (1.5–2.1)
	25–34 65+	0.742	0.073	0.000	2.1 (1.8–2.4)
	35–44 65+	0.858	0.072	0.000	2.4 (2.0–2.7)
	45–54 65+	0.739	0.071	0.000	2.1 (1.8–2.4)
	55–64 65+	0.476	0.075	0.000	1.6 (1.4–1.9)
Indigenous status	Indigenous other	-0.018	0.109	0.869	1.0 (0.8–1.2)
Disability status	Disability no disability	0.649	0.045	0.000	1.9 (1.8–2.1)
Education	<Year 12 post-school	-0.506	0.047	0.000	0.6 (0.5–0.7)
	Year 12 post-school	-0.285	0.048	0.000	0.8 (0.7–0.8)
Employment status	Unemployed other	0.270	0.059	0.000	1.3 (1.2–1.5)
Family status	Single parent other	0.180	0.064	0.005	1.2 (1.1–1.4)
Housing type	Disadvantaged other	0.139	0.071	0.050	1.1 (1.0–1.3)
Main income	Government payment other	-0.140	0.051	0.006	0.9 (0.8–1.0)
Main language	Non-English English	-0.353	0.083	0.000	0.7 (0.6–0.8)
Remoteness	Remote major city	-0.115	0.080	0.151	0.9 (0.8–1.0)
	Regional major city	-0.074	0.041	0.071	0.9 (0.9–1.0)
Constant		-1.785	0.069	0.000	
RANDOM EFFECTS					
State		0.004	0.004	0.317	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.6: Regression results — prevalence of credit/debt legal problems, Australia

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.367	0.060	0.000	0.7 (0.6–0.8)
Age	15–17 65+	-0.108	0.290	0.710	0.9 (0.5–1.6)
	18–24 65+	1.567	0.163	0.000	4.8 (3.5–6.6)
	25–34 65+	1.778	0.153	0.000	5.9 (4.4–8.0)
	35–44 65+	1.566	0.153	0.000	4.8 (3.5–6.5)
	45–54 65+	1.359	0.155	0.000	3.9 (2.9–5.3)
	55–64 65+	1.068	0.159	0.000	2.9 (2.1–4.0)
Indigenous status	Indigenous other	0.283	0.146	0.053	1.3 (1.0–1.8)
Disability status	Disability no disability	0.860	0.069	0.000	2.4 (2.1–2.7)
Education	<Year 12 post-school	-0.191	0.074	0.010	0.8 (0.7–1.0)
	Year 12 post-school	-0.177	0.080	0.027	0.8 (0.7–1.0)
Employment status	Unemployed other	0.725	0.081	0.000	2.1 (1.8–2.4)
Family status	Single parent other	0.714	0.087	0.000	2.0 (1.7–2.4)
Housing type	Disadvantaged other	0.658	0.092	0.000	1.9 (1.6–2.3)
Main income	Government payment other	0.066	0.078	0.397	1.1 (0.9–1.2)
Main language	Non-English English	-0.521	0.149	0.000	0.6 (0.4–0.8)
Remoteness	Remote major city	0.061	0.129	0.636	1.1 (0.8–1.4)
	Regional major city	0.091	0.069	0.187	1.1 (1.0–1.3)
Constant		-4.251	0.153	0.000	
RANDOM EFFECTS					
State		0.021	0.024	0.382	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.7: Regression results — prevalence of crime legal problems, Australia

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.214	0.040	0.000	0.8 (0.7–0.9)
Age	15–17 65+	1.536	0.118	0.000	4.6 (3.7–5.9)
	18–24 65+	1.452	0.094	0.000	4.3 (3.6–5.1)
	25–34 65+	1.115	0.093	0.000	3.0 (2.5–3.7)
	35–44 65+	1.075	0.092	0.000	2.9 (2.4–3.5)
	45–54 65+	0.922	0.092	0.000	2.5 (2.1–3.0)
	55–64 65+	0.678	0.095	0.000	2.0 (1.6–2.4)
Indigenous status	Indigenous other	0.100	0.110	0.363	1.1 (0.9–1.4)
Disability status	Disability no disability	0.606	0.050	0.000	1.8 (1.7–2.0)
Education	<Year 12 post-school	-0.382	0.053	0.000	0.7 (0.6–0.8)
	Year 12 post-school	-0.163	0.053	0.002	0.8 (0.8–0.9)
Employment status	Unemployed other	0.165	0.063	0.009	1.2 (1.0–1.3)
Family status	Single parent other	0.501	0.068	0.000	1.7 (1.4–1.9)
Housing type	Disadvantaged other	0.476	0.073	0.000	1.6 (1.4–1.9)
Main income	Government payment other	0.096	0.056	0.086	1.1 (1.0–1.2)
Main language	Non-English English	-0.601	0.102	0.000	0.5 (0.4–0.7)
Remoteness	Remote major city	0.089	0.094	0.344	1.1 (0.9–1.3)
	Regional major city	-0.044	0.051	0.388	1.0 (0.9–1.1)
Constant		-2.660	0.092	0.000	
RANDOM EFFECTS					
State		0.027	0.011	0.014	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.8: Regression results — prevalence of employment legal problems, Australia

<i>Variable</i>	<i>Categories compared</i>	<i>β</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Gender	Female male	-0.092	0.058	0.113	0.9 (0.8–1.0)
Age	15–17 65+	3.205	0.350	0.000	24.7 (12.4–49.0)
	18–24 65+	3.646	0.323	0.000	38.3 (20.3–72.2)
	25–34 65+	3.313	0.322	0.000	27.5 (14.6–51.6)
	35–44 65+	3.204	0.322	0.000	24.6 (13.1–46.3)
	45–54 65+	3.401	0.320	0.000	30.0 (16.0–56.2)
	55–64 65+	2.738	0.327	0.000	15.5 (8.1–29.3)
Indigenous status	Indigenous other	0.211	0.155	0.173	1.2 (0.9–1.7)
Disability status	Disability no disability	0.736	0.072	0.000	2.1 (1.8–2.4)
Education	<Year 12 post-school	-0.462	0.079	0.000	0.6 (0.5–0.7)
	Year 12 post-school	-0.450	0.082	0.000	0.6 (0.5–0.7)
Family status	Single parent other	0.165	0.100	0.099	1.2 (1.0–1.4)
Housing type	Disadvantaged other	0.505	0.101	0.000	1.7 (1.4–2.0)
Main income	Government payment other	-0.218	0.086	0.011	0.8 (0.7–1.0)
Main language	Non-English English	-0.003	0.124	0.981	1.0 (0.8–1.3)
Remoteness	Remote major city	0.015	0.123	0.903	1.0 (0.8–1.3)
	Regional major city	-0.009	0.067	0.893	1.0 (0.9–1.1)
Constant		-5.750	0.322	0.000	
RANDOM EFFECTS					
State		0.007	0.006	0.243	

Note: N=20585 respondents. Data were missing for 131 respondents. The relationship between the employment status variable and the prevalence of employment problems was not examined due to too much overlap between this variable and the employment problem group. Being sacked or made redundant was included as a legal problem within the employment problem group and would also have been likely to result in a period of unemployment and, hence, membership within the unemployment demographic group. P values for significant comparisons are presented in bold.

Table A3.9: Regression results — prevalence of family legal problems, Australia

<i>Variable</i>	<i>Categories compared</i>	<i>β</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Gender	Female male	0.133	0.069	0.054	1.1 (1.0–1.3)
Age	15–17 65+	0.536	0.272	0.049	1.7 (1.0–2.9)
	18–24 65+	0.565	0.204	0.006	1.8 (1.2–2.6)
	25–34 65+	1.455	0.172	0.000	4.3 (3.1–6.0)
	35–44 65+	1.501	0.170	0.000	4.5 (3.2–6.3)
	45–54 65+	1.143	0.174	0.000	3.1 (2.2–4.4)
	55–64 65+	0.722	0.189	0.000	2.1 (1.4–3.0)
Indigenous status	Indigenous other	0.184	0.164	0.262	1.2 (0.9–1.7)
Disability status	Disability no disability	0.481	0.082	0.000	1.6 (1.4–1.9)
Education	<Year 12 post-school	-0.073	0.082	0.373	0.9 (0.8–1.1)
	Year 12 post-school	-0.134	0.095	0.158	0.9 (0.7–1.1)
Employment status	Unemployed other	0.241	0.106	0.023	1.3 (1.0–1.6)
Family status	Single parent other	2.459	0.076	0.000	11.7 (10.1–13.6)
Housing type	Disadvantaged other	0.471	0.107	0.000	1.6 (1.3–2.0)
Main income	Government payment other	0.247	0.086	0.004	1.3 (1.1–1.5)
Main language	Non-English English	-0.413	0.183	0.024	0.7 (0.5–0.9)
Remoteness	Remote major city	0.064	0.146	0.661	1.1 (0.8–1.4)
	Regional major city	0.181	0.077	0.019	1.2 (1.0–1.4)
Constant		-4.824	0.172	0.000	
RANDOM EFFECTS					
State		0.009	0.010	0.368	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.10: Regression results — prevalence of government legal problems, Australia

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.223	0.047	0.000	0.8 (0.7–0.9)
Age	15–17 65+	0.093	0.170	0.584	1.1 (0.8–1.5)
	18–24 65+	0.822	0.108	0.000	2.3 (1.8–2.8)
	25–34 65+	0.836	0.098	0.000	2.3 (1.9–2.8)
	35–44 65+	0.901	0.096	0.000	2.5 (2.0–3.0)
	45–54 65+	0.833	0.096	0.000	2.3 (1.9–2.8)
	55–64 65+	0.664	0.099	0.000	1.9 (1.6–2.4)
Indigenous status	Indigenous other	0.262	0.126	0.038	1.3 (1.0–1.7)
Disability status	Disability no disability	0.548	0.057	0.000	1.7 (1.5–1.9)
Education	<Year 12 post-school	-0.401	0.060	0.000	0.7 (0.6–0.8)
	Year 12 post-school	-0.307	0.064	0.000	0.7 (0.6–0.8)
Employment status	Unemployed other	0.512	0.071	0.000	1.7 (1.5–1.9)
Family status	Single parent other	0.264	0.079	0.001	1.3 (1.1–1.5)
Housing type	Disadvantaged other	0.152	0.086	0.077	1.2 (1.0–1.4)
Main income	Government payment other	0.402	0.061	0.000	1.5 (1.3–1.7)
Main language	Non-English English	-0.337	0.112	0.003	0.7 (0.6–0.9)
Remoteness	Remote major city	-0.012	0.106	0.910	1.0 (0.8–1.2)
	Regional major city	0.024	0.054	0.657	1.0 (0.9–1.1)
Constant		-2.913	0.093	0.000	
RANDOM EFFECTS					
State		0.008	0.007	0.253	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.11: Regression results — prevalence of health legal problems, Australia

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	0.277	0.083	0.001	1.3 (1.1–1.6)
Age	15–17 65+	0.087	0.320	0.786	1.1 (0.6–2.0)
	18–24 65+	0.746	0.177	0.000	2.1 (1.5–3.0)
	25–34 65+	0.856	0.156	0.000	2.4 (1.7–3.2)
	35–44 65+	0.804	0.154	0.000	2.2 (1.7–3.0)
	45–54 65+	0.527	0.152	0.001	1.7 (1.3–2.3)
	55–64 65+	0.368	0.155	0.018	1.4 (1.1–2.0)
Indigenous status	Indigenous other	0.420	0.185	0.023	1.5 (1.1–2.2)
Disability status	Disability no disability	2.148	0.091	0.000	8.6 (7.2–10.2)
Education	<Year 12 post-school	-0.400	0.099	0.000	0.7 (0.6–0.8)
	Year 12 post-school	-0.347	0.116	0.003	0.7 (0.6–0.9)
Employment status	Unemployed other	0.394	0.116	0.001	1.5 (1.2–1.9)
Family status	Single parent other	0.311	0.125	0.013	1.4 (1.1–1.7)
Housing type	Disadvantaged other	0.639	0.112	0.000	1.9 (1.5–2.4)
Main income	Government payment other	0.345	0.097	0.000	1.4 (1.2–1.7)
Main language	Non-English English	0.348	0.166	0.036	1.4 (1.0–2.0)
Remoteness	Remote major city	0.175	0.166	0.292	1.2 (0.9–1.6)
	Regional major city	-0.102	0.092	0.268	0.9 (0.8–1.1)
Constant		-5.040	0.152	0.000	
RANDOM EFFECTS					
State		0.005	0.005	0.317	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.12: Regression results — prevalence of housing legal problems, Australia

<i>Variable</i>	<i>Categories compared</i>	<i>β</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Gender	Female male	-0.025	0.044	0.570	1.0 (0.9–1.1)
Age	15–17 65+	0.539	0.138	0.000	1.7 (1.3–2.2)
	18–24 65+	0.786	0.100	0.000	2.2 (1.8–2.7)
	25–34 65+	0.863	0.094	0.000	2.4 (2.0–2.8)
	35–44 65+	0.790	0.093	0.000	2.2 (1.8–2.6)
	45–54 65+	0.568	0.094	0.000	1.8 (1.5–2.1)
	55–64 65+	0.303	0.098	0.002	1.4 (1.1–1.6)
Indigenous status	Indigenous other	0.044	0.126	0.727	1.0 (0.8–1.3)
Disability status	Disability no disability	0.539	0.054	0.000	1.7 (1.5–1.9)
Education	<Year 12 post-school	-0.332	0.058	0.000	0.7 (0.6–0.8)
	Year 12 post-school	-0.263	0.061	0.000	0.8 (0.7–0.9)
Employment status	Unemployed other	0.343	0.070	0.000	1.4 (1.2–1.6)
Family status	Single parent other	0.222	0.078	0.004	1.2 (1.1–1.5)
Housing type	Disadvantaged other	0.611	0.076	0.000	1.8 (1.6–2.1)
Main income	Government payment other	0.088	0.061	0.149	1.1 (1.0–1.2)
Main language	Non-English English	-0.170	0.098	0.083	0.8 (0.7–1.0)
Remoteness	Remote major city	-0.302	0.113	0.008	0.7 (0.6–0.9)
	Regional major city	-0.140	0.061	0.022	0.9 (0.8–1.0)
Constant		-2.660	0.091	0.000	
RANDOM EFFECTS					
State		0.017	0.012	0.157	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.13: Regression results — prevalence of money legal problems, Australia

<i>Variable</i>	<i>Categories compared</i>	<i>β</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Gender	Female male	-0.275	0.062	0.000	0.8 (0.7–0.9)
Age	15–17 65+	-0.964	0.311	0.002	0.4 (0.2–0.7)
	18–24 65+	-0.448	0.177	0.011	0.6 (0.5–0.9)
	25–34 65+	0.230	0.135	0.088	1.3 (1.0–1.6)
	35–44 65+	0.611	0.126	0.000	1.8 (1.4–2.4)
	45–54 65+	0.712	0.124	0.000	2.0 (1.6–2.6)
	55–64 65+	0.731	0.125	0.000	2.1 (1.6–2.7)
Indigenous status	Indigenous other	0.285	0.182	0.117	1.3 (0.9–1.9)
Disability status	Disability no disability	0.532	0.076	0.000	1.7 (1.5–2.0)
Education	<Year 12 post-school	-0.575	0.081	0.000	0.6 (0.5–0.7)
	Year 12 post-school	-0.360	0.086	0.000	0.7 (0.6–0.8)
Employment status	Unemployed other	0.139	0.119	0.243	1.1 (0.9–1.5)
Family status	Single parent other	-0.062	0.120	0.605	0.9 (0.7–1.2)
Housing type	Disadvantaged other	0.148	0.126	0.240	1.2 (0.9–1.5)
Main income	Government payment other	-0.455	0.095	0.000	0.6 (0.5–0.8)
Main language	Non-English English	-0.764	0.186	0.000	0.5 (0.3–0.7)
Remoteness	Remote major city	0.016	0.136	0.906	1.0 (0.8–1.3)
	Regional major city	0.019	0.072	0.792	1.0 (0.9–1.2)
Constant		-2.897	0.122	0.000	
RANDOM EFFECTS					
State		0.012	0.010	0.230	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.14: Regression results — prevalence of personal injury legal problems, Australia

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.332	0.057	0.000	0.7 (0.6–0.8)
Age	15–17 65+	2.325	0.194	0.000	10.2 (7.0–15.0)
	18–24 65+	2.422	0.174	0.000	11.3 (8.0–15.8)
	25–34 65+	1.949	0.173	0.000	7.0 (5.0–9.9)
	35–44 65+	1.818	0.173	0.000	6.2 (4.4–8.6)
	45–54 65+	1.735	0.172	0.000	5.7 (4.0–7.9)
	55–64 65+	1.136	0.181	0.000	3.1 (2.2–4.4)
Indigenous status	Indigenous other	0.088	0.147	0.549	1.1 (0.8–1.5)
Disability status	Disability no disability	1.174	0.066	0.000	3.2 (2.8–3.7)
Education	<Year 12 post-school	0.108	0.073	0.139	1.1 (1.0–1.3)
	Year 12 post-school	-0.012	0.077	0.876	1.0 (0.8–1.1)
Employment status	Unemployed other	0.147	0.086	0.087	1.2 (1.0–1.4)
Family status	Single parent other	0.196	0.101	0.052	1.2 (1.0–1.5)
Housing type	Disadvantaged other	0.116	0.105	0.269	1.1 (0.9–1.4)
Main income	Government payment other	-0.436	0.084	0.000	0.6 (0.5–0.8)
Main language	Non-English English	-0.090	0.123	0.464	0.9 (0.7–1.2)
Remoteness	Remote major city	-0.059	0.126	0.640	0.9 (0.7–1.2)
	Regional major city	-0.010	0.065	0.878	1.0 (0.9–1.1)
Constant		-4.460	0.168	0.000	
RANDOM EFFECTS					
State		0.009	0.008	0.261	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.15: Regression results — prevalence of rights legal problems, Australia

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.096	0.063	0.128	0.9 (0.8–1.0)
Age	15–17 65+	2.732	0.218	0.000	15.4 (10.0–23.6)
	18–24 65+	2.093	0.204	0.000	8.1 (5.4–12.1)
	25–34 65+	1.950	0.198	0.000	7.0 (4.8–10.4)
	35–44 65+	2.165	0.196	0.000	8.7 (5.9–12.8)
	45–54 65+	1.636	0.199	0.000	5.1 (3.5–7.6)
	55–64 65+	0.975	0.211	0.000	2.7 (1.8–4.0)
Indigenous status	Indigenous other	0.509	0.135	0.000	1.7 (1.3–2.2)
Disability status	Disability no disability	0.998	0.071	0.000	2.7 (2.4–3.1)
Education	<Year 12 post-school	-0.187	0.079	0.018	0.8 (0.7–1.0)
	Year 12 post-school	-0.207	0.086	0.016	0.8 (0.7–1.0)
Employment status	Unemployed other	0.587	0.081	0.000	1.8 (1.5–2.1)
Family status	Single parent other	0.716	0.089	0.000	2.0 (1.7–2.4)
Housing type	Disadvantaged other	0.504	0.096	0.000	1.7 (1.4–2.0)
Main income	Government payment other	0.232	0.080	0.004	1.3 (1.1–1.5)
Main language	Non-English English	0.046	0.129	0.721	1.0 (0.8–1.3)
Remoteness	Remote major city	0.089	0.127	0.483	1.1 (0.9–1.4)
	Regional major city	0.058	0.070	0.407	1.1 (0.9–1.2)
Constant		-4.997	0.197	0.000	
RANDOM EFFECTS					
State		0.005	0.006	0.405	

Note: N=20585 respondents. Data were missing for 131 respondents. P values for significant comparisons are presented in bold.

Table A3.16: Prevalence of accidents legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		<i>%</i>	<i>%</i>	<i>%</i>	<i>N</i>
Gender	Female	7.6	92.4	100.0	10 491
	Male ^R	7.9	92.1	100.0	10 225
	Total	7.7	92.3	100.0	20 716
Age	15–17	5.9	94.1	100.0	1 044*
	18–24	13.9	86.1	100.0	2 500*
	25–34	9.4	90.6	100.0	3 519*
	35–44	8.3	91.7	100.0	3 707*
	45–54	7.0	93.0	100.0	3 547*
	55–64	5.5	94.5	100.0	2 923
	65+ ^R	4.4	95.6	100.0	3 477
	Total	7.7	92.3	100.0	20 716
Indigenous status	Indigenous	5.9	94.1	100.0	348
	Other ^R	7.8	92.2	100.0	20 368
	Total	7.7	92.3	100.0	20 716
Disability status	Disability	7.5	92.5	100.0	4 095*
	No disability ^R	7.8	92.2	100.0	16 621
	Total	7.7	92.3	100.0	20 716
Education	<Year 12	4.8	95.2	100.0	6 494*
	Year 12	8.7	91.3	100.0	4 146*
	Post-school ^R	9.4	90.6	100.0	9 945
	Total	7.8	92.2	100.0	20 585
Employment status	Unemployed	10.1	89.9	100.0	2 179
	Other ^R	7.5	92.5	100.0	18 537
	Total	7.7	92.3	100.0	20 716
Family status	Single parent	8.5	91.5	100.0	1 486
	Other ^R	7.7	92.3	100.0	19 230
	Total	7.7	92.3	100.0	20 716
Housing type	Disadvantaged	7.2	92.8	100.0	1 235
	Other ^R	7.8	92.2	100.0	19 481
	Total	7.7	92.3	100.0	20 716
Main income	Government payment	6.4	93.6	100.0	5 495
	Other ^R	8.3	91.7	100.0	15 221
	Total	7.7	92.3	100.0	20 716
Main language	Non-English	7.1	92.9	100.0	1 398*
	English ^R	7.8	92.2	100.0	19 318
	Total	7.7	92.3	100.0	20 716
Remoteness	Remote	6.4	93.6	100.0	491*
	Regional	5.9	94.1	100.0	6 394*
	Major city ^R	8.6	91.4	100.0	13 831
	Total	7.7	92.3	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.17: Prevalence of consumer legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		%	%	%	<i>N</i>
Gender	Female	19.4	80.6	100.0	10 491*
	Male ^R	21.8	78.2	100.0	10 225
	Total	20.6	79.4	100.0	20 716
Age	15–17	10.8	89.2	100.0	1 044
	18–24	19.5	80.5	100.0	2 500*
	25–34	23.9	76.1	100.0	3 519*
	35–44	26.2	73.8	100.0	3 707*
	45–54	23.3	76.7	100.0	3 547*
	55–64	20.2	79.8	100.0	2 923*
	65+ ^R	12.7	87.3	100.0	3 477
	Total	20.6	79.4	100.0	20 716
Indigenous status	Indigenous	20.9	79.1	100.0	348
	Other ^R	20.6	79.4	100.0	20 368
	Total	20.6	79.4	100.0	20 716
Disability status	Disability	27.7	72.3	100.0	4 095*
	No disability ^R	18.9	81.1	100.0	16 621
	Total	20.6	79.4	100.0	20 716
Education	<Year 12	15.2	84.8	100.0	6 494*
	Year 12	19.1	80.9	100.0	4 146*
	Post-school ^R	24.8	75.2	100.0	9 945
	Total	20.6	79.4	100.0	20 585
Employment status	Unemployed	25.4	74.6	100.0	2 179*
	Other ^R	20.0	80.0	100.0	18 537
	Total	20.6	79.4	100.0	20 716
Family status	Single parent	26.0	74.0	100.0	1 486*
	Other ^R	20.2	79.8	100.0	19 230
	Total	20.6	79.4	100.0	20 716
Housing type	Disadvantaged	25.1	74.9	100.0	1 235
	Other ^R	20.3	79.7	100.0	19 481
	Total	20.6	79.4	100.0	20 716
Main income	Government payment	18.1	81.9	100.0	5 495*
	Other ^R	21.5	78.5	100.0	15 221
	Total	20.6	79.4	100.0	20 716
Main language	Non-English	17.0	83.0	100.0	1 398*
	English ^R	20.9	79.1	100.0	19 318
	Total	20.6	79.4	100.0	20 716
Remoteness	Remote	19.0	81.0	100.0	491
	Regional	19.4	80.6	100.0	6 394
	Major city ^R	21.2	78.8	100.0	13 831
	Total	20.6	79.4	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.18: Prevalence of credit/debt legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		<i>%</i>	<i>%</i>	<i>%</i>	<i>N</i>
Gender	Female	5.8	94.2	100.0	10 491*
	Male ^R	7.1	92.9	100.0	10 225
	Total	6.4	93.6	100.0	20 716
Age	15–17	1.8	98.2	100.0	1 044
	18–24	7.8	92.2	100.0	2 500*
	25–34	10.3	89.7	100.0	3 519*
	35–44	7.8	92.2	100.0	3 707*
	45–54	6.5	93.5	100.0	3 547*
	55–64	5.7	94.3	100.0	2 923*
	65+ ^R	1.8	98.2	100.0	3 477
	Total	6.4	93.6	100.0	20 716
Indigenous status	Indigenous	12.4	87.6	100.0	348
	Other ^R	6.3	93.7	100.0	20 368
	Total	6.4	93.6	100.0	20 716
Disability status	Disability	10.7	89.3	100.0	4 095*
	No disability ^R	5.4	94.6	100.0	16 621
	Total	6.4	93.6	100.0	20 716
Education	<Year 12	5.5	94.5	100.0	6 494*
	Year 12	6.3	93.7	100.0	4 146*
	Post-school ^R	7.1	92.9	100.0	9 945
	Total	6.4	93.6	100.0	20 585
Employment status	Unemployed	13.1	86.9	100.0	2 179*
	Other ^R	5.6	94.4	100.0	18 537
	Total	6.4	93.6	100.0	20 716
Family status	Single parent	14.4	85.6	100.0	1 486*
	Other ^R	5.8	94.2	100.0	19 230
	Total	6.4	93.6	100.0	20 716
Housing type	Disadvantaged	14.1	85.9	100.0	1 235*
	Other ^R	5.9	94.1	100.0	19 481
	Total	6.4	93.6	100.0	20 716
Main income	Government payment	7.3	92.7	100.0	5 495
	Other ^R	6.1	93.9	100.0	15 221
	Total	6.4	93.6	100.0	20 716
Main language	Non-English	4.2	95.8	100.0	1 398*
	English ^R	6.6	93.4	100.0	19 318
	Total	6.4	93.6	100.0	20 716
Remoteness	Remote	8.4	91.6	100.0	491
	Regional	6.7	93.3	100.0	6 394
	Major city ^R	6.2	93.8	100.0	13 831
	Total	6.4	93.6	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.19: Prevalence of crime legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		<i>%</i>	<i>%</i>	<i>%</i>	<i>N</i>
Gender	Female	13.2	86.8	100.0	10 491*
	Male ^R	15.4	84.6	100.0	10 225
	Total	14.3	85.7	100.0	20 716
Age	15–17	17.7	82.3	100.0	1 044*
	18–24	20.3	79.7	100.0	2 500*
	25–34	17.1	82.9	100.0	3 519*
	35–44	16.3	83.7	100.0	3 707*
	45–54	14.0	86.0	100.0	3 547*
	55–64	12.1	87.9	100.0	2 923*
	65+ ^R	6.0	94.0	100.0	3 477
Total	14.3	85.7	100.0	20 716	
Indigenous status	Indigenous	23.8	76.2	100.0	348
	Other ^R	14.1	85.9	100.0	20 368
	Total	14.3	85.7	100.0	20 716
Disability status	Disability	18.8	81.2	100.0	4 095*
	No disability ^R	13.1	86.9	100.0	16 621
	Total	14.3	85.7	100.0	20 716
Education	<Year 12	12.5	87.5	100.0	6 494*
	Year 12	14.5	85.5	100.0	4 146*
	Post-school ^R	15.4	84.6	100.0	9 945
	Total	14.3	85.7	100.0	20 585
Employment status	Unemployed	21.5	78.5	100.0	2 179*
	Other ^R	13.4	86.6	100.0	18 537
	Total	14.3	85.7	100.0	20 716
Family status	Single parent	24.3	75.7	100.0	1 486*
	Other ^R	13.5	86.5	100.0	19 230
	Total	14.3	85.7	100.0	20 716
Housing type	Disadvantaged	24.8	75.2	100.0	1 235*
	Other ^R	13.6	86.4	100.0	19 481
	Total	14.3	85.7	100.0	20 716
Main income	Government payment	14.0	86.0	100.0	5 495
	Other ^R	14.4	85.6	100.0	15 221
	Total	14.3	85.7	100.0	20 716
Main language	Non-English	9.9	90.1	100.0	1 398*
	English ^R	14.6	85.4	100.0	19 318
	Total	14.3	85.7	100.0	20 716
Remoteness	Remote	17.6	82.4	100.0	491
	Regional	13.8	86.2	100.0	6 394
	Major city ^R	14.3	85.7	100.0	13 831
	Total	14.3	85.7	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.20: Prevalence of employment legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		<i>%</i>	<i>%</i>	<i>%</i>	<i>N</i>
Gender	Female	5.7	94.3	100.0	10 491
	Male ^R	6.7	93.3	100.0	10 225
	Total	6.2	93.8	100.0	20 716
Age	15–17	5.6	94.4	100.0	1 044*
	18–24	10.3	89.7	100.0	2 500*
	25–34	7.6	92.4	100.0	3 519*
	35–44	7.1	92.9	100.0	3 707*
	45–54	8.6	91.4	100.0	3 547*
	55–64	4.2	95.8	100.0	2 923*
	65+ ^R	0.3	99.7	100.0	3 477
	Total	6.2	93.8	100.0	20 716
Indigenous status	Indigenous	7.8	92.2	100.0	348
	Other ^R	6.2	93.8	100.0	20 368
	Total	6.2	93.8	100.0	20 716
Disability status	Disability	8.2	91.8	100.0	4 095*
	No disability ^R	5.7	94.3	100.0	16 621
	Total	6.2	93.8	100.0	20 716
Education	<Year 12	4.5	95.5	100.0	6 494*
	Year 12	5.9	94.1	100.0	4 146*
	Post-school ^R	7.6	92.4	100.0	9 945
	Total	6.2	93.8	100.0	20 585
Employment status^a	Unemployed	17.1	82.9	100.0	2 179
	Other	4.9	95.1	100.0	18 537
	Total	6.2	93.8	100.0	20 716
Family status	Single parent	9.9	90.1	100.0	1 486
	Other ^R	5.9	94.1	100.0	19 230
	Total	6.2	93.8	100.0	20 716
Housing type	Disadvantaged	10.7	89.3	100.0	1 235*
	Other ^R	5.9	94.1	100.0	19 481
	Total	6.2	93.8	100.0	20 716
Main income	Government payment	4.2	95.8	100.0	5 495*
	Other ^R	7.0	93.0	100.0	15 221
	Total	6.2	93.8	100.0	20 716
Main language	Non-English	6.5	93.5	100.0	1 398
	English ^R	6.2	93.8	100.0	19 318
	Total	6.2	93.8	100.0	20 716
Remoteness	Remote	6.8	93.2	100.0	491
	Regional	5.9	94.1	100.0	6 394
	Major city ^R	6.3	93.7	100.0	13 831
	Total	6.2	93.8	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

a The relationship between the employment status variable and the prevalence of employment problems was not examined in the regression, due to too much overlap between this variable and the employment problem group. Being sacked or made redundant was included as a legal problem within the employment problem group and would also have been likely to result in a period of unemployment and, hence, membership within the unemployment demographic group.

Note: N=20 585 respondents for education and N=20 716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.21: Prevalence of family legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		%	%	%	<i>N</i>
Gender	Female	6.1	93.9	100.0	10 491
	Male ^R	3.9	96.1	100.0	10 225
	Total	5.0	95.0	100.0	20 716
Age	15–17	2.0	98.0	100.0	1 044*
	18–24	2.7	97.3	100.0	2 500*
	25–34	7.4	92.6	100.0	3 519*
	35–44	9.2	90.8	100.0	3 707*
	45–54	5.4	94.6	100.0	3 547*
	55–64	3.6	96.4	100.0	2 923*
	65+ ^R	1.5	98.5	100.0	3 477
	Total	5.0	95.0	100.0	20 716
Indigenous status	Indigenous	8.0	92.0	100.0	348
	Other ^R	5.0	95.0	100.0	20 368
	Total	5.0	95.0	100.0	20 716
Disability status	Disability	7.5	92.5	100.0	4 095*
	No disability ^R	4.4	95.6	100.0	16 621
	Total	5.0	95.0	100.0	20 716
Education	<Year 12	5.3	94.7	100.0	6 494
	Year 12	4.5	95.5	100.0	4 146
	Post-school ^R	5.1	94.9	100.0	9 945
	Total	5.0	95.0	100.0	20 585
Employment status	Unemployed	8.0	92.0	100.0	2 179*
	Other ^R	4.7	95.3	100.0	18 537
	Total	5.0	95.0	100.0	20 716
Family status	Single parent	33.8	66.2	100.0	1 486*
	Other ^R	2.8	97.2	100.0	19 230
	Total	5.0	95.0	100.0	20 716
Housing type	Disadvantaged	12.4	87.6	100.0	1 235*
	Other ^R	4.5	95.5	100.0	19 481
	Total	5.0	95.0	100.0	20 716
Main income	Government payment	7.5	92.5	100.0	5 495*
	Other ^R	4.1	95.9	100.0	15 221
	Total	5.0	95.0	100.0	20 716
Main language	Non-English	2.8	97.2	100.0	1 398*
	English ^R	5.2	94.8	100.0	19 318
	Total	5.0	95.0	100.0	20 716
Remoteness	Remote	4.7	95.3	100.0	491
	Regional	6.0	94.0	100.0	6 394*
	Major city ^R	4.6	95.4	100.0	13 831
	Total	5.0	95.0	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.22: Prevalence of government legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		<i>%</i>	<i>%</i>	<i>%</i>	<i>N</i>
Gender	Female	9.9	90.1	100.0	10 491*
	Male ^R	11.6	88.4	100.0	10 225
	Total	10.7	89.3	100.0	20 716
Age	15–17	4.7	95.3	100.0	1 044
	18–24	12.6	87.4	100.0	2 500*
	25–34	12.1	87.9	100.0	3 519*
	35–44	12.7	87.3	100.0	3 707*
	45–54	11.3	88.7	100.0	3 547*
	55–64	11.3	88.7	100.0	2 923*
	65+ ^R	6.7	93.3	100.0	3 477
	Total	10.7	89.3	100.0	20 716
Indigenous status	Indigenous	15.6	84.4	100.0	348*
	Other ^R	10.7	89.3	100.0	20 368
	Total	10.7	89.3	100.0	20 716
Disability status	Disability	15.4	84.6	100.0	4 095*
	No disability ^R	9.6	90.4	100.0	16 621
	Total	10.7	89.3	100.0	20 716
Education	<Year 12	8.8	91.2	100.0	6 494*
	Year 12	9.6	90.4	100.0	4 146*
	Post-school ^R	11.8	88.2	100.0	9 945
	Total	10.4	89.6	100.0	20 585
Employment status	Unemployed	17.8	82.2	100.0	2 179*
	Other ^R	9.9	90.1	100.0	18 537
	Total	10.7	89.3	100.0	20 716
Family status	Single parent	16.5	83.5	100.0	1 486*
	Other ^R	10.3	89.7	100.0	19 230
	Total	10.7	89.3	100.0	20 716
Housing type	Disadvantaged	15.1	84.9	100.0	1 235
	Other ^R	10.5	89.5	100.0	19 481
	Total	10.7	89.3	100.0	20 716
Main income	Government payment	13.0	87.0	100.0	5 495*
	Other ^R	9.9	90.1	100.0	15 221
	Total	10.7	89.3	100.0	20 716
Main language	Non-English	7.8	92.2	100.0	1 398*
	English ^R	11.0	89.0	100.0	19 318
	Total	10.7	89.3	100.0	20 716
Remoteness	Remote	8.8	91.2	100.0	491
	Regional	11.0	89.0	100.0	6 394
	Major city ^R	10.7	89.3	100.0	13 831
	Total	10.7	89.3	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.23: Prevalence of health legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		%	%	%	<i>N</i>
Gender	Female	3.9	96.1	100.0	10 491*
	Male ^R	2.7	97.3	100.0	10 225
	Total	3.3	96.7	100.0	20 716
Age	15–17	1.0	99.0	100.0	1 044
	18–24	2.8	97.2	100.0	2 500*
	25–34	4.1	95.9	100.0	3 519*
	35–44	4.0	96.0	100.0	3 707*
	45–54	3.1	96.9	100.0	3 547*
	55–64	3.6	96.4	100.0	2 923*
	65+ ^R	3.0	97.0	100.0	3 477
	Total	3.3	96.7	100.0	20 716
Indigenous status	Indigenous	7.9	92.1	100.0	348*
	Other ^R	3.3	96.7	100.0	20 368
	Total	3.3	96.7	100.0	20 716
Disability status	Disability	10.8	89.2	100.0	4 095*
	No disability ^R	1.5	98.5	100.0	16 621
	Total	3.3	96.7	100.0	20 716
Education	<Year 12	3.2	96.8	100.0	6 494*
	Year 12	2.8	97.2	100.0	4 146*
	Post-school ^R	3.6	96.4	100.0	9 945
	Total	3.3	96.7	100.0	20 585
Employment status	Unemployed	5.7	94.3	100.0	2 179*
	Other ^R	3.1	96.9	100.0	18 537
	Total	3.3	96.7	100.0	20 716
Family status	Single parent	6.2	93.8	100.0	1 486*
	Other ^R	3.1	96.9	100.0	19 230
	Total	3.3	96.7	100.0	20 716
Housing type	Disadvantaged	10.4	89.6	100.0	1 235*
	Other ^R	2.9	97.1	100.0	19 481
	Total	3.3	96.7	100.0	20 716
Main income	Government payment	5.6	94.4	100.0	5 495*
	Other ^R	2.5	97.5	100.0	15 221
	Total	3.3	96.7	100.0	20 716
Main language	Non-English	3.5	96.5	100.0	1 398*
	English ^R	3.3	96.7	100.0	19 318
	Total	3.3	96.7	100.0	20 716
Remoteness	Remote	3.9	96.1	100.0	491
	Regional	3.2	96.8	100.0	6 394
	Major city ^R	3.4	96.6	100.0	13 831
	Total	3.3	96.7	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.24: Prevalence of housing legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		<i>%</i>	<i>%</i>	<i>%</i>	<i>N</i>
Gender	Female	11.6	88.4	100.0	10 491
	Male ^R	12.0	88.0	100.0	10 225
	Total	11.8	88.2	100.0	20 716
Age	15–17	9.5	90.5	100.0	1 044*
	18–24	13.3	86.7	100.0	2 500*
	25–34	15.4	84.6	100.0	3 519*
	35–44	14.3	85.7	100.0	3 707*
	45–54	11.5	88.5	100.0	3 547*
	55–64	9.8	90.2	100.0	2 923*
	65+ ^R	6.9	93.1	100.0	3 477
	Total	11.8	88.2	100.0	20 716
Indigenous status	Indigenous	13.9	86.1	100.0	348
	Other ^R	11.7	88.3	100.0	20 368
	Total	11.8	88.2	100.0	20 716
Disability status	Disability	15.9	84.1	100.0	4 095*
	No disability ^R	10.7	89.3	100.0	16 621
	Total	11.8	88.2	100.0	20 716
Education	<Year 12	10.0	90.0	100.0	6 494*
	Year 12	10.6	89.4	100.0	4 146*
	Post-school ^R	13.5	86.5	100.0	9 945
	Total	11.8	88.2	100.0	20 585
Employment status	Unemployed	17.7	82.3	100.0	2 179*
	Other ^R	11.1	88.9	100.0	18 537
	Total	11.8	88.2	100.0	20 716
Family status	Single parent	17.1	82.9	100.0	1 486*
	Other ^R	11.4	88.6	100.0	19 230
	Total	11.8	88.2	100.0	20 716
Housing type	Disadvantaged	21.7	78.3	100.0	1 235*
	Other ^R	11.1	88.9	100.0	19 481
	Total	11.8	88.2	100.0	20 716
Main income	Government payment	12.4	87.6	100.0	5 495
	Other ^R	11.6	88.4	100.0	15 221
	Total	11.8	88.2	100.0	20 716
Main language	Non-English	11.3	88.7	100.0	1 398
	English ^R	11.8	88.2	100.0	19 318
	Total	11.8	88.2	100.0	20 716
Remoteness	Remote	8.6	91.4	100.0	491*
	Regional	10.6	89.4	100.0	6 394*
	Major city ^R	12.4	87.6	100.0	13 831
	Total	11.8	88.2	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.25: Prevalence of money legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		%	%	%	<i>N</i>
Gender	Female	4.9	95.1	100.0	10 491*
	Male ^R	6.5	93.5	100.0	10 225
	Total	5.7	94.3	100.0	20 716
Age	15–17	1.4	98.6	100.0	1 044*
	18–24	2.4	97.6	100.0	2 500*
	25–34	4.8	95.2	100.0	3 519
	35–44	7.8	92.2	100.0	3 707*
	45–54	8.4	91.6	100.0	3 547*
	55–64	8.1	91.9	100.0	2 923*
	65+ ^R	3.3	96.7	100.0	3 477
	Total	5.7	94.3	100.0	20 716
Indigenous status	Indigenous	5.1	94.9	100.0	348
	Other ^R	5.7	94.3	100.0	20 368
	Total	5.7	94.3	100.0	20 716
Disability status	Disability	7.3	92.7	100.0	4 095*
	No disability ^R	5.3	94.7	100.0	16 621
	Total	5.7	94.3	100.0	20 716
Education	<Year 12	3.8	96.2	100.0	6 494*
	Year 12	4.8	95.2	100.0	4 146*
	Post-school ^R	7.4	92.6	100.0	9 945
	Total	5.7	94.3	100.0	20 585
Employment status	Unemployed	4.3	95.7	100.0	2 179
	Other ^R	5.9	94.1	100.0	18 537
	Total	5.7	94.3	100.0	20 716
Family status	Single parent	5.9	94.1	100.0	1 486
	Other ^R	5.7	94.3	100.0	19 230
	Total	5.7	94.3	100.0	20 716
Housing type	Disadvantaged	5.4	94.6	100.0	1 235
	Other ^R	5.7	94.3	100.0	19 481
	Total	5.7	94.3	100.0	20 716
Main income	Government payment	3.8	96.2	100.0	5 495*
	Other ^R	6.4	93.6	100.0	15 221
	Total	5.7	94.3	100.0	20 716
Main language	Non-English	2.6	97.4	100.0	1 398*
	English ^R	5.9	94.1	100.0	19 318
	Total	5.7	94.3	100.0	20 716
Remoteness	Remote	5.4	94.6	100.0	491
	Regional	5.8	94.2	100.0	6 394
	Major city ^R	5.7	94.3	100.0	13 831
	Total	5.7	94.3	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.26: Prevalence of personal injury legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		<i>%</i>	<i>%</i>	<i>%</i>	<i>N</i>
Gender	Female	5.9	94.1	100.0	10 491*
	Male ^R	8.1	91.9	100.0	10 225
	Total	7.0	93.0	100.0	20 716
Age	15–17	11.5	88.5	100.0	1 044*
	18–24	11.9	88.1	100.0	2 500*
	25–34	7.4	92.6	100.0	3 519*
	35–44	7.9	92.1	100.0	3 707*
	45–54	7.7	92.3	100.0	3 547*
	55–64	5.3	94.7	100.0	2 923*
	65+ ^R	1.4	98.6	100.0	3 477
	Total	7.0	93.0	100.0	20 716
Indigenous status	Indigenous	9.4	90.6	100.0	348
	Other ^R	6.9	93.1	100.0	20 368
	Total	7.0	93.0	100.0	20 716
Disability status	Disability	12.1	87.9	100.0	4 095*
	No disability ^R	5.7	94.3	100.0	16 621
	Total	7.0	93.0	100.0	20 716
Education	<Year 12	7.3	92.7	100.0	6 494
	Year 12	7.1	92.9	100.0	4 146
	Post-school ^R	6.7	93.3	100.0	9 945
	Total	7.0	93.0	100.0	20 585
Employment status	Unemployed	11.3	88.7	100.0	2 179
	Other ^R	6.5	93.5	100.0	18 537
	Total	7.0	93.0	100.0	20 716
Family status	Single parent	9.0	91.0	100.0	1 486
	Other ^R	6.8	93.2	100.0	19 230
	Total	7.0	93.0	100.0	20 716
Housing type	Disadvantaged	9.5	90.5	100.0	1 235
	Other ^R	6.8	93.2	100.0	19 481
	Total	7.0	93.0	100.0	20 716
Main income	Government payment	4.9	95.1	100.0	5 495*
	Other ^R	7.7	92.3	100.0	15 221
	Total	7.0	93.0	100.0	20 716
Main language	Non-English	6.1	93.9	100.0	1 398
	English ^R	7.0	93.0	100.0	19 318
	Total	7.0	93.0	100.0	20 716
Remoteness	Remote	7.7	92.3	100.0	491
	Regional	6.9	93.1	100.0	6 394
	Major city ^R	7.0	93.0	100.0	13 831
	Total	7.0	93.0	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.

Table A3.27: Prevalence of rights legal problems by each demographic variable, Australia

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	
		%	%	%	<i>N</i>
Gender	Female	5.6	94.4	100.0	10 491
	Male ^R	6.0	94.0	100.0	10 225
	Total	5.8	94.2	100.0	20 716
Age	15–17	12.6	87.4	100.0	1 044*
	18–24	7.7	92.3	100.0	2 500*
	25–34	7.2	92.8	100.0	3 519*
	35–44	8.6	91.4	100.0	3 707*
	45–54	5.0	95.0	100.0	3 547*
	55–64	3.1	96.9	100.0	2 923*
	65+ ^R	1.1	98.9	100.0	3 477
	Total	5.8	94.2	100.0	20 716
Indigenous status	Indigenous	14.9	85.1	100.0	348*
	Other ^R	5.6	94.4	100.0	20 368
	Total	5.8	94.2	100.0	20 716
Disability status	Disability	10.3	89.7	100.0	4 095*
	No disability ^R	4.7	95.3	100.0	16 621
	Total	5.8	94.2	100.0	20 716
Education	<Year 12	6.3	93.7	100.0	6 494*
	Year 12	5.1	94.9	100.0	4 146*
	Post-school ^R	5.8	94.2	100.0	9 945
	Total	5.8	94.2	100.0	20 585
Employment status	Unemployed	13.6	86.4	100.0	2 179*
	Other ^R	4.9	95.1	100.0	18 537
	Total	5.8	94.2	100.0	20 716
Family status	Single parent	14.8	85.2	100.0	1 486*
	Other ^R	5.1	94.9	100.0	19 230
	Total	5.8	94.2	100.0	20 716
Housing type	Disadvantaged	13.2	86.8	100.0	1 235*
	Other ^R	5.3	94.7	100.0	19 481
	Total	5.8	94.2	100.0	20 716
Main income	Government payment	6.8	93.2	100.0	5 495*
	Other ^R	5.4	94.6	100.0	15 221
	Total	5.8	94.2	100.0	20 716
Main language	Non-English	6.7	93.3	100.0	1 398
	English ^R	5.7	94.3	100.0	19 318
	Total	5.8	94.2	100.0	20 716
Remoteness	Remote	6.5	93.5	100.0	491
	Regional	6.2	93.8	100.0	6 394
	Major city ^R	5.6	94.4	100.0	13 831
	Total	5.8	94.2	100.0	20 716

R Reference category for this demographic variable in the regression.

* Significant difference ($p < 0.05$) between this category and the reference category for this demographic variable in the regression.

Note: N=20585 respondents for education and N=20716 respondents for other demographic variables. Education was missing for 131 respondents.