

Appendix A5: response to legal problems

Table A5.1: Regression results — number of action types, Australia

<i>Variable</i>	<i>Categories compared</i>	β	<i>SE</i>	<i>p</i>	<i>Incident rate ratio (95% CI)</i>
FIXED EFFECTS					
Problem group	Accidents mean	-0.399	0.027	0.000	0.7 (0.6–0.7)
	Consumer mean	-0.154	0.015	0.000	0.9 (0.8–0.9)
	Credit/debt mean	-0.045	0.031	0.140	1.0 (0.9–1.0)
	Crime mean	-0.298	0.020	0.000	0.7 (0.7–0.8)
	Employment mean	0.180	0.024	0.000	1.2 (1.1–1.3)
	Family mean	0.486	0.021	0.000	1.6 (1.6–1.7)
	Government mean	0.077	0.020	0.000	1.1 (1.0–1.1)
	Health mean	-0.065	0.039	0.096	0.9 (0.9–1.0)
	Housing mean	0.105	0.019	0.000	1.1 (1.1–1.2)
	Money mean	0.263	0.023	0.000	1.3 (1.2–1.4)
	Personal injury mean	-0.146	0.028	0.000	0.9 (0.8–0.9)
	Rights mean	-0.004	0.031	0.889	1.0 (0.9–1.1)
Constant		0.453	0.008	0.000	

Note: N=19142 problems. Data were missing for 246 problems. P values for significant comparisons are presented in bold.

Table A5.2: Regression results — strategy in response to legal problems — taking action, Australia

<i>Variable</i>	<i>Categories compared</i>	<i>B</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Problem recency	7+ months ≤6 months	0.287	0.040	0.000	1.3 (1.2–1.4)
Problem group	Accidents mean	–0.530	0.044	0.000	0.6 (0.5–0.6)
	Consumer mean	–0.095	0.056	0.090	0.9 (0.8–1.0)
	Credit/debt mean	–0.327	0.067	0.000	0.7 (0.6–0.8)
	Crime mean	–0.594	0.066	0.000	0.6 (0.5–0.6)
	Employment mean	0.241	0.078	0.002	1.3 (1.1–1.5)
	Family mean	0.799	0.150	0.000	2.2 (1.7–3.0)
	Government mean	0.136	0.061	0.026	1.1 (1.0–1.3)
	Health mean	–0.404	0.138	0.003	0.7 (0.5–0.9)
	Housing mean	0.245	0.059	0.000	1.3 (1.1–1.4)
	Money mean	0.959	0.128	0.000	2.6 (2.0–3.4)
	Personal injury mean	–0.073	0.055	0.184	0.9 (0.8–1.0)
	Rights mean	–0.357	0.070	0.000	0.7 (0.6–0.8)
Gender	Female male	0.344	0.050	0.000	1.4 (1.3–1.6)
Age	15–17 65+	0.049	0.108	0.650	1.1 (0.8–1.3)
	18–24 65+	0.224	0.077	0.004	1.3 (1.1–1.5)
	25–34 65+	0.338	0.087	0.000	1.4 (1.2–1.7)
	35–44 65+	0.362	0.070	0.000	1.4 (1.3–1.6)
	45–54 65+	0.308	0.070	0.000	1.4 (1.2–1.6)
	55–64 65+	0.166	0.087	0.056	1.2 (1.0–1.4)
Indigenous status	Indigenous other	–0.028	0.153	0.855	1.0 (0.7–1.3)
Disability status	Disability no disability	0.301	0.042	0.000	1.4 (1.2–1.5)
Education	<Year 12 post-school	–0.356	0.053	0.000	0.7 (0.6–0.8)
	Year 12 post-school	–0.181	0.047	0.000	0.8 (0.8–0.9)
Employment status	Unemployed other	–0.172	0.049	0.000	0.8 (0.8–0.9)
Family status	Single parent other	–0.065	0.051	0.202	0.9 (0.8–1.0)
Housing type	Disadvantaged other	0.120	0.068	0.078	1.1 (1.0–1.3)
Main income	Government payment other	0.017	0.058	0.769	1.0 (0.9–1.1)
Main language	Non-English English	–0.675	0.125	0.000	0.5 (0.4–0.7)
Remoteness	Remote major city	–0.006	0.065	0.926	1.0 (0.9–1.1)
	Regional major city	0.082	0.060	0.172	1.1 (1.0–1.2)
Constant		1.138	0.086	0.000	
RANDOM EFFECTS					
State		0.009	0.004	0.024	
Person		0.080	0.028	0.004	

Note: N=19056 problems. Data were missing for 332 problems. P values for significant comparisons are presented in bold.

Table A5.3: Regression results — strategy in response to legal problems — seeking advice, Australia

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Problem recency	7+ months ≤6 months	0.469	0.036	0.000	1.6 (1.5–1.7)
Problem group	Accidents mean	0.586	0.071	0.000	1.8 (1.6–2.1)
	Consumer mean	–1.839	0.046	0.000	0.2 (0.1–0.2)
	Credit/debt mean	–0.965	0.071	0.000	0.4 (0.3–0.4)
	Crime mean	0.974	0.058	0.000	2.6 (2.4–3.0)
	Employment mean	0.163	0.055	0.003	1.2 (1.1–1.3)
	Family mean	0.564	0.084	0.000	1.8 (1.5–2.1)
	Government mean	–0.907	0.055	0.000	0.4 (0.4–0.4)
	Health mean	0.308	0.134	0.022	1.4 (1.0–1.8)
	Housing mean	–0.463	0.039	0.000	0.6 (0.6–0.7)
	Money mean	0.034	0.075	0.650	1.0 (0.9–1.2)
	Personal injury mean	1.402	0.081	0.000	4.1 (3.5–4.8)
	Rights mean	0.142	0.066	0.031	1.2 (1.0–1.3)
Gender	Female male	0.150	0.031	0.000	1.2 (1.1–1.2)
Age	15–17 65+	–0.917	0.132	0.000	0.4 (0.3–0.5)
	18–24 65+	–0.507	0.092	0.000	0.6 (0.5–0.7)
	25–34 65+	–0.173	0.066	0.009	0.8 (0.7–1.0)
	35–44 65+	0.051	0.074	0.491	1.1 (0.9–1.2)
	45–54 65+	0.105	0.080	0.189	1.1 (0.9–1.3)
	55–64 65+	0.109	0.109	0.317	1.1 (0.9–1.4)
Indigenous status	Indigenous other	–0.177	0.118	0.134	0.8 (0.7–1.1)
Disability status	Disability no disability	0.203	0.051	0.000	1.2 (1.1–1.4)
Education	<Year 12 post-school	–0.095	0.046	0.039	0.9 (0.8–1.0)
	Year 12 post-school	–0.126	0.042	0.003	0.9 (0.8–1.0)
Employment status	Unemployed other	–0.253	0.060	0.000	0.8 (0.7–0.9)
Family status	Single parent other	0.153	0.064	0.017	1.2 (1.0–1.3)
Housing type	Disadvantaged other	0.118	0.071	0.097	1.1 (1.0–1.3)
Main income	Government payment other	0.061	0.070	0.384	1.1 (0.9–1.2)
Main language	Non-English English	–0.340	0.105	0.001	0.7 (0.6–0.9)
Remoteness	Remote major city	–0.007	0.059	0.906	1.0 (0.9–1.1)
	Regional major city	0.026	0.038	0.494	1.0 (1.0–1.1)
Constant		0.652	0.089	0.000	
RANDOM EFFECTS					
State		0.004	0.004	0.317	
Person		0.031	0.016	0.053	

Note: N=15579 problems where took action. Data were missing for 313 problems. P values for significant comparisons are presented in bold.