

Appendix A7: finalisation of legal problems

Table A7.1: Regression results — finalisation status of legal problems, Australia

<i>Variable</i>	<i>Categories compared</i>	β	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Problem recency	7+ months ≤6 months	0.201	0.042	0.000	1.2 (1.1–1.3)
Problem group	Accidents mean	1.448	0.070	0.000	4.3 (3.7–4.9)
	Consumer mean	0.175	0.040	0.000	1.2 (1.1–1.3)
	Credit/debt mean	–0.578	0.045	0.000	0.6 (0.5–0.6)
	Crime mean	0.484	0.037	0.000	1.6 (1.5–1.7)
	Employment mean	–0.009	0.058	0.877	1.0 (0.9–1.1)
	Family mean	–0.908	0.065	0.000	0.4 (0.4–0.5)
	Government mean	–0.453	0.055	0.000	0.6 (0.6–0.7)
	Health mean	–0.036	0.125	0.773	1.0 (0.8–1.2)
	Housing mean	–0.217	0.064	0.001	0.8 (0.7–0.9)
	Money mean	–0.464	0.060	0.000	0.6 (0.6–0.7)
	Personal injury mean	0.350	0.056	0.000	1.4 (1.3–1.6)
	Rights mean	0.207	0.078	0.008	1.2 (1.1–1.4)
Strategy	Sought advice took no action	–1.069	0.029	0.000	0.3 (0.3–0.4)
	Handled without advice took no action	–0.552	0.031	0.000	0.6 (0.5–0.6)
Gender	Female male	–0.034	0.035	0.331	1.0 (0.9–1.0)
Age	15–17 65+	0.801	0.121	0.000	2.2 (1.8–2.8)
	18–24 65+	0.557	0.090	0.000	1.7 (1.5–2.1)
	25–34 65+	0.242	0.065	0.000	1.3 (1.1–1.4)
	35–44 65+	0.071	0.061	0.244	1.1 (1.0–1.2)
	45–54 65+	–0.080	0.070	0.253	0.9 (0.8–1.1)
	55–64 65+	–0.020	0.070	0.775	1.0 (0.9–1.1)
Indigenous status	Indigenous other	–0.166	0.078	0.033	0.8 (0.7–1.0)
Disability status	Disability no disability	–0.199	0.043	0.000	0.8 (0.8–0.9)
Education	<Year 12 post-school	–0.116	0.038	0.002	0.9 (0.8–1.0)
	Year 12 post-school	0.029	0.060	0.629	1.0 (0.9–1.2)
Employment status	Unemployed other	–0.022	0.052	0.672	1.0 (0.9–1.1)
Family status	Single parent other	–0.156	0.064	0.015	0.9 (0.8–1.0)
Housing type	Disadvantaged other	–0.153	0.071	0.031	0.9 (0.7–1.0)
Main income	Government payment other	–0.125	0.032	0.000	0.9 (0.8–0.9)
Main language	Non-English English	–0.314	0.085	0.000	0.7 (0.6–0.9)
Remoteness	Remote major city	–0.015	0.033	0.649	1.0 (0.9–1.1)
	Regional major city	–0.029	0.042	0.490	1.0 (0.9–1.1)
Constant		1.285	0.101	0.000	
RANDOM EFFECTS					
State		0.006	0.002	0.003	
Person		0.048	0.024	0.046	

Note: N=19047 problems. Data were missing for 341 problems. P values for significant comparisons are presented in bold.