

Appendix A3: prevalence of legal problems

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

<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	-0.217	0.069	0.002	0.8 (0.7–0.9)
Age	15–17 65+	1.064	0.198	0.000	2.9 (2.0–4.3)
	18–24 65+	1.295	0.149	0.000	3.7 (2.7–4.9)
	25–34 65+	1.221	0.137	0.000	3.4 (2.6–4.4)
	35–44 65+	1.261	0.136	0.000	3.5 (2.7–4.6)
	45–54 65+	1.010	0.134	0.000	2.7 (2.1–3.6)
	55–64 65+	0.951	0.135	0.000	2.6 (2.0–3.4)
Indigenous status	Indigenous other	-0.141	0.279	0.613	0.9 (0.5–1.5)
Disability status	Disability no disability	0.869	0.093	0.000	2.4 (2.0–2.9)
Education	<Year 12 post-school	-0.467	0.088	0.000	0.6 (0.5–0.7)
	Year 12 post-school	-0.428	0.095	0.000	0.7 (0.5–0.8)
Employment status	Unemployed other	0.436	0.117	0.000	1.5 (1.2–1.9)
Family status	Single parent other	0.820	0.144	0.000	2.3 (1.7–3.0)
Housing type	Disadvantaged other	0.374	0.150	0.013	1.5 (1.1–2.0)
Main income	Government payment other	-0.069	0.098	0.482	0.9 (0.8–1.1)
Main language	Non-English English	-0.508	0.120	0.000	0.6 (0.5–0.8)
Remoteness^a	Remote/regional major city	-0.031	0.079	0.697	1.0 (0.8–1.1)
Constant		-0.843	0.122	0.000	

^a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	0.036	0.075	0.631	1.0 (0.9–1.2)
Age	15–17 65+	0.597	0.250	0.017	1.8 (1.1–3.0)
	18–24 65+	1.100	0.178	0.000	3.0 (2.1–4.3)
	25–34 65+	1.226	0.161	0.000	3.4 (2.5–4.7)
	35–44 65+	1.264	0.158	0.000	3.5 (2.6–4.8)
	45–54 65+	1.095	0.157	0.000	3.0 (2.2–4.1)
	55–64 65+	1.053	0.159	0.000	2.9 (2.1–3.9)
Indigenous status	Indigenous other	–0.053	0.300	0.860	0.9 (0.5–1.7)
Disability status	Disability no disability	0.994	0.095	0.000	2.7 (2.2–3.3)
Education	<Year 12 post-school	–0.302	0.099	0.002	0.7 (0.6–0.9)
	Year 12 post-school	–0.469	0.108	0.000	0.6 (0.5–0.8)
Employment status	Unemployed other	0.471	0.121	0.000	1.6 (1.3–2.0)
Family status	Single parent other	0.702	0.134	0.000	2.0 (1.6–2.6)
Housing type	Disadvantaged other	0.345	0.150	0.022	1.4 (1.1–1.9)
Main income	Government payment other	0.069	0.108	0.524	1.1 (0.9–1.3)
Main language	Non-English English	–0.257	0.135	0.057	0.8 (0.6–1.0)
Remoteness ^a	Remote/regional major city	–0.053	0.089	0.551	0.9 (0.8–1.1)
Constant		–2.098	0.148	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

Variable	Categories compared	β	SE	p	Incident rate ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	–0.040	0.090	0.660	1.0 (0.8–1.1)
Age	15–17 65+	0.796	0.314	0.011	2.2 (1.2–4.1)
	18–24 65+	0.924	0.255	0.000	2.5 (1.5–4.2)
	25–34 65+	0.730	0.248	0.003	2.1 (1.3–3.4)
	35–44 65+	0.891	0.248	0.000	2.4 (1.5–4.0)
	45–54 65+	0.618	0.249	0.013	1.9 (1.1–3.0)
	55–64 65+	0.464	0.249	0.063	1.6 (1.0–2.6)
Indigenous status	Indigenous other	0.234	0.231	0.310	1.3 (0.8–2.0)
Disability status	Disability no disability	0.554	0.109	0.000	1.7 (1.4–2.2)
Education	<Year 12 post-school	–0.336	0.126	0.008	0.7 (0.6–0.9)
	Year 12 post-school	–0.278	0.133	0.036	0.8 (0.6–1.0)
Employment status	Unemployed other	0.191	0.113	0.092	1.2 (1.0–1.5)
Family status	Single parent other	0.312	0.112	0.006	1.4 (1.1–1.7)
Housing type	Disadvantaged other	0.608	0.158	0.000	1.8 (1.3–2.5)
Main income	Government payment other	0.013	0.123	0.913	1.0 (0.8–1.3)
Main language	Non-English English	–0.023	0.179	0.899	1.0 (0.7–1.4)
Remoteness ^a	Remote/regional major city	0.220	0.105	0.037	1.2 (1.0–1.5)
Constant		0.748	0.237	0.002	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=2051 respondents with problems. Data were missing for nine respondents. P values for significant comparisons are presented in bold.

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

<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	-0.237	0.126	0.062	0.8 (0.6–1.0)
Age	15–17 65+	1.447	0.404	0.000	4.3 (1.9–9.4)
	18–24 65+	1.605	0.293	0.000	5.0 (2.8–8.8)
	25–34 65+	0.984	0.298	0.001	2.7 (1.5–4.8)
	35–44 65+	0.813	0.303	0.007	2.3 (1.2–4.1)
	45–54 65+	0.833	0.298	0.005	2.3 (1.3–4.1)
	55–64 65+	0.809	0.309	0.009	2.2 (1.2–4.1)
Indigenous status	Indigenous other	-0.280	0.593	0.636	0.8 (0.2–2.4)
Disability status	Disability no disability	0.044	0.177	0.802	1.0 (0.7–1.5)
Education	<Year 12 post-school	-0.818	0.200	0.000	0.4 (0.3–0.7)
	Year 12 post-school	-0.259	0.154	0.094	0.8 (0.6–1.0)
Employment status	Unemployed other	0.088	0.192	0.646	1.1 (0.7–1.6)
Family status	Single parent other	0.064	0.246	0.797	1.1 (0.7–1.7)
Housing type	Disadvantaged other	0.020	0.273	0.942	1.0 (0.6–1.7)
Main income	Government payment other	0.126	0.187	0.501	1.1 (0.8–1.6)
Main language	Non-English English	-0.234	0.217	0.282	0.8 (0.5–1.2)
Remoteness^a	Remote/regional major city	-0.212	0.157	0.177	0.8 (0.6–1.1)
Constant		-3.051	0.275	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

<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	-0.138	0.082	0.091	0.9 (0.7–1.0)
Age	15–17 65+	0.221	0.286	0.439	1.2 (0.7–2.2)
	18–24 65+	0.797	0.188	0.000	2.2 (1.5–3.2)
	25–34 65+	0.690	0.174	0.000	2.0 (1.4–2.8)
	35–44 65+	0.841	0.168	0.000	2.3 (1.7–3.2)
	45–54 65+	0.806	0.167	0.000	2.2 (1.6–3.1)
	55–64 65+	0.655	0.171	0.000	1.9 (1.4–2.7)
Indigenous status	Indigenous other	0.105	0.311	0.735	1.1 (0.6–2.0)
Disability status	Disability no disability	0.719	0.101	0.000	2.1 (1.7–2.5)
Education	<Year 12 post-school	-0.716	0.114	0.000	0.5 (0.4–0.6)
	Year 12 post-school	-0.449	0.113	0.000	0.6 (0.5–0.8)
Employment status	Unemployed other	0.228	0.133	0.086	1.3 (1.0–1.6)
Family status	Single parent other	0.266	0.146	0.068	1.3 (1.0–1.7)
Housing type	Disadvantaged other	0.434	0.159	0.007	1.5 (1.1–2.1)
Main income	Government payment other	-0.098	0.118	0.406	0.9 (0.7–1.1)
Main language	Non-English English	-0.482	0.160	0.003	0.6 (0.5–0.8)
Remoteness^a	Remote/regional major city	-0.020	0.096	0.835	1.0 (0.8–1.2)
Constant		-1.799	0.158	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.040	0.137	0.770	1.0 (0.7–1.3)
Age	15–17 65+	-0.077	0.802	0.923	0.9 (0.2–4.5)
	18–24 65+	1.719	0.393	0.000	5.6 (2.6–12.1)
	25–34 65+	2.028	0.367	0.000	7.6 (3.7–15.6)
	35–44 65+	1.589	0.376	0.000	4.9 (2.3–10.2)
	45–54 65+	1.351	0.372	0.000	3.9 (1.9–8.0)
	55–64 65+	1.297	0.374	0.001	3.7 (1.8–7.6)
Indigenous status	Indigenous other	0.429	0.406	0.290	1.5 (0.7–3.4)
Disability status	Disability no disability	0.717	0.158	0.000	2.0 (1.5–2.8)
Education	<Year 12 post-school	-0.456	0.190	0.016	0.6 (0.4–0.9)
	Year 12 post-school	-0.169	0.185	0.361	0.8 (0.6–1.2)
Employment status	Unemployed other	0.462	0.201	0.022	1.6 (1.1–2.4)
Family status	Single parent other	0.642	0.196	0.001	1.9 (1.3–2.8)
Housing type	Disadvantaged other	0.807	0.214	0.000	2.2 (1.5–3.4)
Main income	Government payment other	0.215	0.187	0.250	1.2 (0.9–1.8)
Main language	Non-English English	-0.840	0.315	0.008	0.4 (0.2–0.8)
Remoteness ^a	Remote/regional major city	0.309	0.151	0.042	1.4 (1.0–1.8)
Constant		-4.448	0.371	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.309	0.096	0.001	0.7 (0.6–0.9)
Age	15–17 65+	1.703	0.292	0.000	5.5 (3.1–9.7)
	18–24 65+	1.862	0.235	0.000	6.4 (4.1–10.2)
	25–34 65+	1.414	0.226	0.000	4.1 (2.6–6.4)
	35–44 65+	1.087	0.228	0.000	3.0 (1.9–4.6)
	45–54 65+	1.163	0.226	0.000	3.2 (2.1–5.0)
	55–64 65+	1.233	0.229	0.000	3.4 (2.2–5.4)
Indigenous status	Indigenous other	0.071	0.351	0.839	1.1 (0.5–2.1)
Disability status	Disability no disability	0.470	0.117	0.000	1.6 (1.3–2.0)
Education	<Year 12 post-school	-0.392	0.127	0.002	0.7 (0.5–0.9)
	Year 12 post-school	-0.254	0.135	0.059	0.8 (0.6–1.0)
Employment status	Unemployed other	0.194	0.142	0.172	1.2 (0.9–1.6)
Family status	Single parent other	0.796	0.151	0.000	2.2 (1.6–3.0)
Housing type	Disadvantaged other	0.705	0.167	0.000	2.0 (1.5–2.8)
Main income	Government payment other	0.060	0.129	0.641	1.1 (0.8–1.4)
Main language	Non-English English	-0.561	0.190	0.003	0.6 (0.4–0.8)
Remoteness ^a	Remote/regional major city	0.140	0.108	0.195	1.2 (0.9–1.4)
Constant		-2.988	0.210	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

<i>Variable</i>	<i>Categories compared</i>	<i>B</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Gender	Female male	-0.335	0.138	0.015	0.7 (0.5–0.9)
Age	15–17 65+	3.090	0.826	0.000	22.0 (4.4–111.0)
	18–24 65+	3.786	0.744	0.000	44.1 (10.3–189.7)
	25–34 65+	2.985	0.747	0.000	19.8 (4.6–85.6)
	35–44 65+	3.242	0.750	0.000	25.6 (5.9–111.2)
	45–54 65+	3.317	0.746	0.000	27.6 (6.4–119.1)
	55–64 65+	2.597	0.759	0.001	13.4 (3.0–59.5)
Indigenous status	Indigenous other	-0.154	0.571	0.788	0.9 (0.3–2.6)
Disability status	Disability no disability	0.483	0.176	0.006	1.6 (1.1–2.3)
Education	<Year 12 post-school	-0.658	0.185	0.000	0.5 (0.4–0.7)
	Year 12 post-school	-0.671	0.194	0.001	0.5 (0.3–0.7)
Family status	Single parent other	0.728	0.207	0.000	2.1 (1.4–3.1)
Housing type	Disadvantaged other	0.134	0.288	0.642	1.1 (0.6–2.0)
Main income	Government payment other	-0.040	0.203	0.845	1.0 (0.6–1.4)
Main language	Non-English English	-0.237	0.249	0.341	0.8 (0.5–1.3)
Remoteness^a	Remote/regional major city	0.159	0.160	0.319	1.2 (0.9–1.6)
Constant		-5.502	0.748	0.000	

^a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 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, NSW

<i>Variable</i>	<i>Categories compared</i>	<i>B</i>	<i>SE</i>	<i>p</i>	<i>Odds ratio (95% CI)</i>
FIXED EFFECTS					
Gender	Female male	0.105	0.177	0.552	1.1 (0.8–1.6)
Age	15–17 65+	0.271	0.678	0.689	1.3 (0.3–5.0)
	18–24 65+	0.439	0.506	0.386	1.6 (0.6–4.2)
	25–34 65+	1.160	0.411	0.005	3.2 (1.4–7.1)
	35–44 65+	1.462	0.395	0.000	4.3 (2.0–9.4)
	45–54 65+	0.795	0.422	0.059	2.2 (1.0–5.1)
	55–64 65+	0.888	0.416	0.033	2.4 (1.1–5.5)
Indigenous status	Indigenous other	-0.774	0.577	0.180	0.5 (0.1–1.4)
Disability status	Disability no disability	0.085	0.207	0.682	1.1 (0.7–1.6)
Education	<Year 12 post-school	0.033	0.224	0.884	1.0 (0.7–1.6)
	Year 12 post-school	0.183	0.234	0.434	1.2 (0.8–1.9)
Employment status	Unemployed other	0.193	0.250	0.439	1.2 (0.7–2.0)
Family status	Single parent other	2.591	0.188	0.000	13.3 (9.2–19.3)
Housing type	Disadvantaged other	0.710	0.270	0.009	2.0 (1.2–3.5)
Main income	Government payment other	0.541	0.215	0.012	1.7 (1.1–2.6)
Main language	Non-English English	-0.464	0.334	0.164	0.6 (0.3–1.2)
Remoteness^a	Remote/regional major city	-0.156	0.199	0.435	0.9 (0.6–1.3)
Constant		-4.888	0.400	0.000	

^a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.238	0.107	0.026	0.8 (0.6–1.0)
Age	15–17 65+	-0.168	0.427	0.693	0.8 (0.4–2.0)
	18–24 65+	0.915	0.247	0.000	2.5 (1.5–4.1)
	25–34 65+	0.832	0.226	0.000	2.3 (1.5–3.6)
	35–44 65+	0.761	0.230	0.001	2.1 (1.4–3.4)
	45–54 65+	0.640	0.223	0.004	1.9 (1.2–2.9)
	55–64 65+	0.592	0.225	0.009	1.8 (1.2–2.8)
Indigenous status	Indigenous other	-0.302	0.462	0.514	0.7 (0.3–1.8)
Disability status	Disability no disability	0.463	0.130	0.000	1.6 (1.2–2.1)
Education	<Year 12 post-school	-0.394	0.139	0.005	0.7 (0.5–0.9)
	Year 12 post-school	-0.551	0.158	0.000	0.6 (0.4–0.8)
Employment status	Unemployed other	0.587	0.159	0.000	1.8 (1.3–2.5)
Family status	Single parent other	0.492	0.177	0.005	1.6 (1.2–2.3)
Housing type	Disadvantaged other	-0.016	0.206	0.939	1.0 (0.7–1.5)
Main income	Government payment other	0.379	0.148	0.011	1.5 (1.1–2.0)
Main language	Non-English English	-0.493	0.211	0.020	0.6 (0.4–0.9)
Remoteness ^a	Remote/regional major city	-0.014	0.122	0.906	1.0 (0.8–1.3)
Constant		-2.712	0.212	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	0.295	0.182	0.104	1.3 (0.9–1.9)
Age	15–17 65+	-0.784	0.995	0.431	0.5 (0.1–3.2)
	18–24 65+	0.631	0.421	0.134	1.9 (0.8–4.3)
	25–34 65+	0.239	0.401	0.551	1.3 (0.6–2.8)
	35–44 65+	0.752	0.348	0.031	2.1 (1.1–4.2)
	45–54 65+	0.483	0.328	0.140	1.6 (0.9–3.1)
	55–64 65+	0.851	0.330	0.010	2.3 (1.2–4.5)
Indigenous status	Indigenous other	1.196	0.521	0.022	3.3 (1.2–9.2)
Disability status	Disability no disability	2.060	0.216	0.000	7.8 (5.1–12.0)
Education	<Year 12 post-school	-0.597	0.224	0.008	0.6 (0.4–0.9)
	Year 12 post-school	-0.709	0.291	0.015	0.5 (0.3–0.9)
Employment status	Unemployed other	0.104	0.298	0.726	1.1 (0.6–2.0)
Family status	Single parent other	0.324	0.283	0.253	1.4 (0.8–2.4)
Housing type	Disadvantaged other	0.886	0.250	0.000	2.4 (1.5–4.0)
Main income	Government payment other	0.117	0.233	0.615	1.1 (0.7–1.8)
Main language	Non-English English	0.411	0.332	0.216	1.5 (0.8–2.9)
Remoteness ^a	Remote/regional major city	-0.032	0.210	0.879	1.0 (0.6–1.5)
Constant		-4.725	0.336	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

<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	-0.128	0.098	0.194	0.9 (0.7–1.1)
Age	15–17 65+	0.469	0.333	0.159	1.6 (0.8–3.1)
	18–24 65+	1.079	0.232	0.000	2.9 (1.9–4.6)
	25–34 65+	1.084	0.211	0.000	3.0 (2.0–4.5)
	35–44 65+	1.109	0.206	0.000	3.0 (2.0–4.5)
	45–54 65+	0.729	0.211	0.001	2.1 (1.4–3.1)
	55–64 65+	0.558	0.222	0.012	1.7 (1.1–2.7)
Indigenous status	Indigenous other	-0.312	0.412	0.449	0.7 (0.3–1.6)
Disability status	Disability no disability	0.575	0.123	0.000	1.8 (1.4–2.3)
Education	<Year 12 post-school	-0.227	0.131	0.083	0.8 (0.6–1.0)
	Year 12 post-school	-0.348	0.141	0.014	0.7 (0.5–0.9)
Employment status	Unemployed other	0.350	0.154	0.023	1.4 (1.0–1.9)
Family status	Single parent other	0.164	0.171	0.338	1.2 (0.8–1.6)
Housing type	Disadvantaged other	0.758	0.173	0.000	2.1 (1.5–3.0)
Main income	Government payment other	0.010	0.139	0.941	1.0 (0.8–1.3)
Main language	Non-English English	-0.081	0.173	0.639	0.9 (0.7–1.3)
Remoteness^a	Remote/regional major city	-0.120	0.116	0.300	0.9 (0.7–1.1)
Constant		-2.716	0.200	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

<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	-0.274	0.139	0.049	0.8 (0.6–1.0)
Age	15–17 65+	-1.711	1.086	0.115	0.2 (0.0–1.5)
	18–24 65+	-0.159	0.391	0.684	0.9 (0.4–1.8)
	25–34 65+	0.160	0.317	0.613	1.2 (0.6–2.2)
	35–44 65+	0.721	0.292	0.013	2.1 (1.2–3.6)
	45–54 65+	0.605	0.288	0.035	1.8 (1.0–3.2)
	55–64 65+	0.824	0.287	0.004	2.3 (1.3–4.0)
Indigenous status	Indigenous other	0.278	0.576	0.629	1.3 (0.4–4.1)
Disability status	Disability no disability	0.493	0.166	0.003	1.6 (1.2–2.3)
Education	<Year 12 post-school	-0.565	0.188	0.003	0.6 (0.4–0.8)
	Year 12 post-school	-0.497	0.212	0.019	0.6 (0.4–0.9)
Employment status	Unemployed other	-0.085	0.271	0.753	0.9 (0.5–1.6)
Family status	Single parent other	-0.472	0.311	0.129	0.6 (0.3–1.1)
Housing type	Disadvantaged other	0.308	0.277	0.267	1.4 (0.8–2.3)
Main income	Government payment other	-0.439	0.219	0.045	0.6 (0.4–1.0)
Main language	Non-English English	-0.667	0.337	0.048	0.5 (0.3–1.0)
Remoteness^a	Remote/regional major city	0.047	0.157	0.763	1.0 (0.8–1.4)
Constant		-2.789	0.273	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.406	0.126	0.001	0.7 (0.5–0.9)
Age	15–17 65+	2.306	0.422	0.000	10.0 (4.4–22.9)
	18–24 65+	2.467	0.365	0.000	11.8 (5.8–24.1)
	25–34 65+	1.696	0.370	0.000	5.5 (2.6–11.3)
	35–44 65+	1.749	0.359	0.000	5.7 (2.8–11.6)
	45–54 65+	1.837	0.358	0.000	6.3 (3.1–12.7)
	55–64 65+	1.625	0.367	0.000	5.1 (2.5–10.4)
Indigenous status	Indigenous other	0.301	0.398	0.450	1.4 (0.6–2.9)
Disability status	Disability no disability	1.229	0.147	0.000	3.4 (2.6–4.6)
Education	<Year 12 post-school	-0.113	0.166	0.494	0.9 (0.6–1.2)
	Year 12 post-school	-0.124	0.173	0.474	0.9 (0.6–1.2)
Employment status	Unemployed other	0.154	0.177	0.384	1.2 (0.8–1.7)
Family status	Single parent other	0.214	0.216	0.322	1.2 (0.8–1.9)
Housing type	Disadvantaged other	0.246	0.240	0.306	1.3 (0.8–2.0)
Main income	Government payment other	-0.448	0.177	0.012	0.6 (0.5–0.9)
Main language	Non-English English	-0.355	0.248	0.152	0.7 (0.4–1.1)
Remoteness ^a	Remote/regional major city	0.104	0.145	0.473	1.1 (0.8–1.5)
Constant		-4.253	0.349	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

Variable	Categories compared	β	SE	p	Odds ratio (95% CI)
FIXED EFFECTS					
Gender	Female male	-0.107	0.140	0.444	0.9 (0.7–1.2)
Age	15–17 65+	3.308	0.467	0.000	27.3 (10.9–68.2)
	18–24 65+	2.317	0.447	0.000	10.1 (4.2–24.4)
	25–34 65+	2.062	0.425	0.000	7.9 (3.4–18.1)
	35–44 65+	2.232	0.414	0.000	9.3 (4.1–21.0)
	45–54 65+	1.773	0.418	0.000	5.9 (2.6–13.3)
	55–64 65+	1.158	0.450	0.010	3.2 (1.3–7.7)
Indigenous status	Indigenous other	0.107	0.448	0.811	1.1 (0.5–2.7)
Disability status	Disability no disability	0.919	0.172	0.000	2.5 (1.8–3.5)
Education	<Year 12 post-school	-0.248	0.195	0.203	0.8 (0.5–1.1)
	Year 12 post-school	-0.440	0.213	0.039	0.6 (0.4–1.0)
Employment status	Unemployed other	0.495	0.185	0.008	1.6 (1.1–2.4)
Family status	Single parent other	0.928	0.197	0.000	2.5 (1.7–3.7)
Housing type	Disadvantaged other	0.823	0.214	0.000	2.3 (1.5–3.5)
Main income	Government payment other	0.220	0.196	0.262	1.2 (0.8–1.8)
Main language	Non-English English	0.077	0.243	0.753	1.1 (0.7–1.7)
Remoteness ^a	Remote/regional major city	0.388	0.157	0.014	1.5 (1.1–2.0)
Constant		-5.113	0.405	0.000	

a Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents. Data were missing for 26 respondents. P values for significant comparisons are presented in bold.

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

<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	6.6	93.4	100.0	2086
	Male ^R	8.4	91.6	100.0	2027
	Total	7.5	92.5	100.0	4113
Age	15–17	7.6	92.4	100.0	205*
	18–24	14.2	85.8	100.0	483*
	25–34	8.6	91.4	100.0	700*
	35–44	7.2	92.8	100.0	724*
	45–54	7.1	92.9	100.0	700*
	55–64	6.7	93.3	100.0	580*
	65+ ^R	3.0	97.0	100.0	722
	Total	7.5	92.5	100.0	4113
Indigenous status	Indigenous	5.3	94.7	100.0	67
	Other ^R	7.5	92.5	100.0	4046
	Total	7.5	92.5	100.0	4113
Disability status	Disability	6.4	93.6	100.0	829
	No disability ^R	7.7	92.3	100.0	3284
	Total	7.5	92.5	100.0	4113
Education	<Year 12	4.2	95.8	100.0	1186*
	Year 12	8.4	91.6	100.0	747
	Post-school ^R	9.0	91.0	100.0	2155
	Total	7.5	92.5	100.0	4087
Employment status	Unemployed	9.8	90.2	100.0	458
	Other ^R	7.2	92.8	100.0	3655
	Total	7.5	92.5	100.0	4113
Family status	Single parent	7.7	92.3	100.0	294
	Other ^R	7.4	92.6	100.0	3819
	Total	7.5	92.5	100.0	4113
Housing type	Disadvantaged	6.8	93.2	100.0	252
	Other ^R	7.5	92.5	100.0	3861
	Total	7.5	92.5	100.0	4113
Main income	Government payment	6.0	94.0	100.0	1107
	Other ^R	8.0	92.0	100.0	3006
	Total	7.5	92.5	100.0	4113
Main language	Non-English	7.6	92.4	100.0	371
	English ^R	7.4	92.6	100.0	3742
	Total	7.5	92.5	100.0	4113
Remoteness^a	Remote	5.0	95.0	100.0	21
	Regional	5.8	94.2	100.0	1158
	Major city ^R	8.1	91.9	100.0	2934
	Total	7.5	92.5	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	19.8	80.2	100.0	2086
	Male ^R	22.2	77.8	100.0	2027
	Total	21.0	79.0	100.0	4113
Age	15–17	10.4	89.6	100.0	205
	18–24	22.2	77.8	100.0	483*
	25–34	22.4	77.6	100.0	700*
	35–44	25.9	74.1	100.0	724*
	45–54	24.6	75.4	100.0	700*
	55–64	22.1	77.9	100.0	580*
	65+ ^R	12.3	87.7	100.0	722
	Total	21.0	79.0	100.0	4113
Indigenous status	Indigenous	23.4	76.6	100.0	67
	Other ^R	20.9	79.1	100.0	4046
	Total	21.0	79.0	100.0	4113
Disability status	Disability	29.1	70.9	100.0	829*
	No disability ^R	18.9	81.1	100.0	3284
	Total	21.0	79.0	100.0	4113
Education	<Year 12	14.4	85.6	100.0	1186*
	Year 12	18.4	81.6	100.0	747*
	Post-school ^R	25.6	74.4	100.0	2155
	Total	21.0	79.0	100.0	4087
Employment status	Unemployed	25.2	74.8	100.0	458
	Other ^R	20.4	79.6	100.0	3655
	Total	21.0	79.0	100.0	4113
Family status	Single parent	28.0	72.0	100.0	294
	Other ^R	20.4	79.6	100.0	3819
	Total	21.0	79.0	100.0	4113
Housing type	Disadvantaged	29.5	70.5	100.0	252*
	Other ^R	20.4	79.6	100.0	3861
	Total	21.0	79.0	100.0	4113
Main income	Government payment	18.8	81.2	100.0	1107
	Other ^R	21.8	78.2	100.0	3006
	Total	21.0	79.0	100.0	4113
Main language	Non-English	15.1	84.9	100.0	371*
	English ^R	21.5	78.5	100.0	3742
	Total	21.0	79.0	100.0	4113
Remoteness^a	Remote	11.0	89.0	100.0	21
	Regional	20.2	79.8	100.0	1158
	Major city ^R	21.3	78.7	100.0	2934
	Total	21.0	79.0	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	6.3	93.7	100.0	2086
	Male ^R	6.3	93.7	100.0	2027
	Total	6.3	93.7	100.0	4113
Age	15–17	1.1	98.9	100.0	205
	18–24	7.8	92.2	100.0	483*
	25–34	10.8	89.2	100.0	700*
	35–44	7.6	92.4	100.0	724*
	45–54	6.1	93.9	100.0	700*
	55–64	5.9	94.1	100.0	580*
	65+ ^R	1.8	98.2	100.0	722
	Total	6.3	93.7	100.0	4113
Indigenous status	Indigenous	15.1	84.9	100.0	67
	Other ^R	6.2	93.8	100.0	4046
	Total	6.3	93.7	100.0	4113
Disability status	Disability	10.5	89.5	100.0	829*
	No disability ^R	5.3	94.7	100.0	3284
	Total	6.3	93.7	100.0	4113
Education	<Year 12	5.0	95.0	100.0	1186*
	Year 12	6.5	93.5	100.0	747
	Post-school ^R	7.0	93.0	100.0	2155
	Total	6.3	93.7	100.0	4087
Employment status	Unemployed	11.9	88.1	100.0	458*
	Other ^R	5.6	94.4	100.0	3655
	Total	6.3	93.7	100.0	4113
Family status	Single parent	15.3	84.7	100.0	294*
	Other ^R	5.6	94.4	100.0	3819
	Total	6.3	93.7	100.0	4113
Housing type	Disadvantaged	15.5	84.5	100.0	252*
	Other ^R	5.7	94.3	100.0	3861
	Total	6.3	93.7	100.0	4113
Main income	Government payment	7.9	92.1	100.0	1107
	Other ^R	5.8	94.2	100.0	3006
	Total	6.3	93.7	100.0	4113
Main language	Non-English	3.1	96.9	100.0	371*
	English ^R	6.7	93.3	100.0	3742
	Total	6.3	93.7	100.0	4113
Remoteness^a	Remote	5.5	94.5	100.0	21*
	Regional	7.6	92.4	100.0	1158*
	Major city ^R	5.8	94.2	100.0	2934
	Total	6.3	93.7	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	12.3	87.7	100.0	2086*
	Male ^R	15.6	84.4	100.0	2027
	Total	14.0	86.0	100.0	4113
Age	15–17	17.0	83.0	100.0	205*
	18–24	22.1	77.9	100.0	483*
	25–34	16.9	83.1	100.0	700*
	35–44	13.5	86.5	100.0	724*
	45–54	13.9	86.1	100.0	700*
	55–64	14.6	85.4	100.0	580*
	65+ ^R	4.8	95.2	100.0	722
	Total	14.0	86.0	100.0	4113
Indigenous status	Indigenous	20.5	79.5	100.0	67
	Other ^R	13.9	86.1	100.0	4046
	Total	14.0	86.0	100.0	4113
Disability status	Disability	17.7	82.3	100.0	829*
	No disability ^R	13.0	87.0	100.0	3284
	Total	14.0	86.0	100.0	4113
Education	<Year 12	12.4	87.6	100.0	1186*
	Year 12	14.1	85.9	100.0	747
	Post-school ^R	15.0	85.0	100.0	2155
	Total	14.1	85.9	100.0	4087
Employment status	Unemployed	21.3	78.7	100.0	458
	Other ^R	13.0	87.0	100.0	3655
	Total	14.0	86.0	100.0	4113
Family status	Single parent	27.4	72.6	100.0	294*
	Other ^R	12.9	87.1	100.0	3819
	Total	14.0	86.0	100.0	4113
Housing type	Disadvantaged	25.4	74.6	100.0	252*
	Other ^R	13.2	86.8	100.0	3861
	Total	14.0	86.0	100.0	4113
Main income	Government payment	13.6	86.4	100.0	1107
	Other ^R	14.1	85.9	100.0	3006
	Total	14.0	86.0	100.0	4113
Main language	Non-English	9.5	90.5	100.0	371*
	English ^R	14.4	85.6	100.0	3742
	Total	14.0	86.0	100.0	4113
Remoteness^a	Remote	24.9	75.1	100.0	21
	Regional	14.8	85.2	100.0	1158
	Major city ^R	13.6	86.4	100.0	2934
	Total	14.0	86.0	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	5.3	94.7	100.0	2086*
	Male ^R	7.1	92.9	100.0	2027
	Total	6.2	93.8	100.0	4113
Age	15–17	4.5	95.5	100.0	205*
	18–24	10.7	89.3	100.0	483*
	25–34	6.3	93.7	100.0	700*
	35–44	8.4	91.6	100.0	724*
	45–54	8.7	91.3	100.0	700*
	55–64	4.4	95.6	100.0	580*
	65+ ^R	0.3	99.7	100.0	722
	Total	6.2	93.8	100.0	4113
Indigenous status	Indigenous	5.8	94.2	100.0	67
	Other ^R	6.2	93.8	100.0	4046
	Total	6.2	93.8	100.0	4113
Disability status	Disability	7.2	92.8	100.0	829*
	No disability ^R	5.9	94.1	100.0	3284
	Total	6.2	93.8	100.0	4113
Education	<Year 12	4.1	95.9	100.0	1186*
	Year 12	5.0	95.0	100.0	747*
	Post-school ^R	7.8	92.2	100.0	2155
	Total	6.2	93.8	100.0	4087
Employment status^a	Unemployed	15.7	84.3	100.0	458
	Other	5.0	95.0	100.0	3655
	Total	6.2	93.8	100.0	4113
Family status	Single parent	12.5	87.5	100.0	294*
	Other ^R	5.7	94.3	100.0	3819
	Total	6.2	93.8	100.0	4113
Housing type	Disadvantaged	7.2	92.8	100.0	252
	Other ^R	6.1	93.9	100.0	3861
	Total	6.2	93.8	100.0	4113
Main income	Government payment	4.5	95.5	100.0	1107
	Other ^R	6.8	93.2	100.0	3006
	Total	6.2	93.8	100.0	4113
Main language	Non-English	5.5	94.5	100.0	371
	English ^R	6.2	93.8	100.0	3742
	Total	6.2	93.8	100.0	4113
Remoteness^b	Remote	2.5	97.5	100.0	21
	Regional	6.3	93.7	100.0	1158
	Major city ^R	6.2	93.8	100.0	2934
	Total	6.2	93.8	100.0	4113

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.

b Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	5.0	95.0	100.0	2086
	Male ^R	3.6	96.4	100.0	2027
	Total	4.3	95.7	100.0	4113
Age	15–17	1.5	98.5	100.0	205
	18–24	2.5	97.5	100.0	483
	25–34	6.0	94.0	100.0	700*
	35–44	8.6	91.4	100.0	724*
	45–54	3.9	96.1	100.0	700
	55–64	3.1	96.9	100.0	580*
	65+ ^R	1.5	98.5	100.0	722
	Total	4.3	95.7	100.0	4113
Indigenous status	Indigenous	6.5	93.5	100.0	67
	Other ^R	4.3	95.7	100.0	4046
	Total	4.3	95.7	100.0	4113
Disability status	Disability	5.8	94.2	100.0	829
	No disability ^R	3.9	96.1	100.0	3284
	Total	4.3	95.7	100.0	4113
Education	<Year 12	4.7	95.3	100.0	1186
	Year 12	4.6	95.4	100.0	747
	Post-school ^R	4.0	96.0	100.0	2155
	Total	4.3	95.7	100.0	4087
Employment status	Unemployed	7.4	92.6	100.0	458
	Other ^R	3.9	96.1	100.0	3655
	Total	4.3	95.7	100.0	4113
Family status	Single parent	31.1	68.9	100.0	294*
	Other ^R	2.2	97.8	100.0	3819
	Total	4.3	95.7	100.0	4113
Housing type	Disadvantaged	12.7	87.3	100.0	252*
	Other ^R	3.7	96.3	100.0	3861
	Total	4.3	95.7	100.0	4113
Main income	Government payment	7.0	93.0	100.0	1107*
	Other ^R	3.3	96.7	100.0	3006
	Total	4.3	95.7	100.0	4113
Main language	Non-English	2.9	97.1	100.0	371
	English ^R	4.4	95.6	100.0	3742
	Total	4.3	95.7	100.0	4113
Remoteness^a	Remote	8.0	92.0	100.0	21
	Regional	4.3	95.7	100.0	1158
	Major city ^R	4.3	95.7	100.0	2934
	Total	4.3	95.7	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	9.7	90.3	100.0	2086*
	Male ^R	11.7	88.3	100.0	2027
	Total	10.7	89.3	100.0	4113
Age	15–17	4.4	95.6	100.0	205
	18–24	13.2	86.8	100.0	483*
	25–34	13.1	86.9	100.0	700*
	35–44	12.3	87.7	100.0	724*
	45–54	11.0	89.0	100.0	700*
	55–64	10.5	89.5	100.0	580*
	65+ ^R	6.7	93.3	100.0	722
	Total	10.7	89.3	100.0	4113
Indigenous status	Indigenous	10.8	89.2	100.0	67
	Other ^R	10.7	89.3	100.0	4046
	Total	10.7	89.3	100.0	4113
Disability status	Disability	14.9	85.1	100.0	829*
	No disability ^R	9.6	90.4	100.0	3284
	Total	10.7	89.3	100.0	4113
Education	<Year 12	8.9	91.1	100.0	1186*
	Year 12	8.5	91.5	100.0	747*
	Post-school ^R	12.5	87.5	100.0	2155
	Total	10.7	89.3	100.0	4087
Employment status	Unemployed	18.2	81.8	100.0	458*
	Other ^R	9.7	90.3	100.0	3655
	Total	10.7	89.3	100.0	4113
Family status	Single parent	18.7	81.3	100.0	294*
	Other ^R	10.1	89.9	100.0	3819
	Total	10.7	89.3	100.0	4113
Housing type	Disadvantaged	13.7	86.3	100.0	252
	Other ^R	10.5	89.5	100.0	3861
	Total	10.7	89.3	100.0	4113
Main income	Government payment	12.9	87.1	100.0	1107*
	Other ^R	9.9	90.1	100.0	3006
	Total	10.7	89.3	100.0	4113
Main language	Non-English	7.6	92.4	100.0	371*
	English ^R	11.0	89.0	100.0	3742
	Total	10.7	89.3	100.0	4113
Remoteness^a	Remote	13.0	87.0	100.0	21
	Regional	10.5	89.5	100.0	1158
	Major city ^R	10.7	89.3	100.0	2934
	Total	10.7	89.3	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	4.1	95.9	100.0	2086
	Male ^R	3.1	96.9	100.0	2027
	Total	3.6	96.4	100.0	4113
Age	15–17	0.6	99.4	100.0	205
	18–24	2.9	97.1	100.0	483
	25–34	2.6	97.4	100.0	700
	35–44	4.6	95.4	100.0	724*
	45–54	3.6	96.4	100.0	700
	55–64	5.7	94.3	100.0	580*
	65+ ^R	3.1	96.9	100.0	722
	Total	3.6	96.4	100.0	4113
Indigenous status	Indigenous	12.5	87.5	100.0	67*
	Other ^R	3.5	96.5	100.0	4046
	Total	3.6	96.4	100.0	4113
Disability status	Disability	11.7	88.3	100.0	829*
	No disability ^R	1.6	98.4	100.0	3284
	Total	3.6	96.4	100.0	4113
Education	<Year 12	3.5	96.5	100.0	1186*
	Year 12	2.3	97.7	100.0	747*
	Post-school ^R	4.1	95.9	100.0	2155
	Total	3.6	96.4	100.0	4087
Employment status	Unemployed	4.9	95.1	100.0	458
	Other ^R	3.4	96.6	100.0	3655
	Total	3.6	96.4	100.0	4113
Family status	Single parent	6.6	93.4	100.0	294
	Other ^R	3.4	96.6	100.0	3819
	Total	3.6	96.4	100.0	4113
Housing type	Disadvantaged	11.9	88.1	100.0	252*
	Other ^R	3.1	96.9	100.0	3861
	Total	3.6	96.4	100.0	4113
Main income	Government payment	5.7	94.3	100.0	1107
	Other ^R	2.8	97.2	100.0	3006
	Total	3.6	96.4	100.0	4113
Main language	Non-English	3.4	96.6	100.0	371
	English ^R	3.6	96.4	100.0	3742
	Total	3.6	96.4	100.0	4113
Remoteness^a	Remote	5.3	94.7	100.0	21
	Regional	3.7	96.3	100.0	1158
	Major city ^R	3.6	96.4	100.0	2934
	Total	3.6	96.4	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<i>Demographic variable</i>	<i>Category</i>	<i>Respondents with problems</i>	<i>Respondents without problems</i>	<i>All respondents</i>	<i>N</i>
		<i>%</i>	<i>%</i>	<i>%</i>	
Gender	Female	12.2	87.8	100.0	2086
	Male ^R	13.7	86.3	100.0	2027
	Total	13.0	87.0	100.0	4113
Age	15–17	8.6	91.4	100.0	205
	18–24	15.8	84.2	100.0	483*
	25–34	16.6	83.4	100.0	700*
	35–44	17.1	82.9	100.0	724*
	45–54	12.5	87.5	100.0	700*
	55–64	11.2	88.8	100.0	580*
	65+ ^R	6.5	93.5	100.0	722
	Total	13.0	87.0	100.0	4113
Indigenous status	Indigenous	13.7	86.3	100.0	67
	Other ^R	13.0	87.0	100.0	4046
	Total	13.0	87.0	100.0	4113
Disability status	Disability	17.8	82.2	100.0	829*
	No disability ^R	11.8	88.2	100.0	3284
	Total	13.0	87.0	100.0	4113
Education	<Year 12	11.3	88.7	100.0	1186
	Year 12	11.2	88.8	100.0	747*
	Post-school ^R	14.5	85.5	100.0	2155
	Total	13.0	87.0	100.0	4087
Employment status	Unemployed	19.8	80.2	100.0	458*
	Other ^R	12.1	87.9	100.0	3655
	Total	13.0	87.0	100.0	4113
Family status	Single parent	18.4	81.6	100.0	294
	Other ^R	12.6	87.4	100.0	3819
	Total	13.0	87.0	100.0	4113
Housing type	Disadvantaged	24.6	75.4	100.0	252*
	Other ^R	12.2	87.8	100.0	3861
	Total	13.0	87.0	100.0	4113
Main income	Government payment	13.0	87.0	100.0	1107
	Other ^R	13.0	87.0	100.0	3006
	Total	13.0	87.0	100.0	4113
Main language	Non-English	13.5	86.5	100.0	371
	English ^R	12.9	87.1	100.0	3742
	Total	13.0	87.0	100.0	4113
Remoteness^a	Remote	7.6	92.4	100.0	21
	Regional	11.7	88.3	100.0	1158
	Major city ^R	13.5	86.5	100.0	2934
	Total	13.0	87.0	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	5.1	94.9	100.0	2086*
	Male ^R	6.8	93.2	100.0	2027
	Total	5.9	94.1	100.0	4113
Age	15–17	0.6	99.4	100.0	205
	18–24	3.0	97.0	100.0	483
	25–34	4.8	95.2	100.0	700
	35–44	8.4	91.6	100.0	724*
	45–54	7.6	92.4	100.0	700*
	55–64	9.4	90.6	100.0	580*
	65+ ^R	3.6	96.4	100.0	722
	Total	5.9	94.1	100.0	4113
Indigenous status	Indigenous	5.8	94.2	100.0	67
	Other ^R	5.9	94.1	100.0	4046
	Total	5.9	94.1	100.0	4113
Disability status	Disability	7.8	92.2	100.0	829*
	No disability ^R	5.5	94.5	100.0	3284
	Total	5.9	94.1	100.0	4113
Education	<Year 12	3.8	96.2	100.0	1186*
	Year 12	4.2	95.8	100.0	747*
	Post-school ^R	7.7	92.3	100.0	2155
	Total	5.9	94.1	100.0	4087
Employment status	Unemployed	4.1	95.9	100.0	458
	Other ^R	6.2	93.8	100.0	3655
	Total	5.9	94.1	100.0	4113
Family status	Single parent	4.1	95.9	100.0	294
	Other ^R	6.1	93.9	100.0	3819
	Total	5.9	94.1	100.0	4113
Housing type	Disadvantaged	6.5	93.5	100.0	252
	Other ^R	5.9	94.1	100.0	3861
	Total	5.9	94.1	100.0	4113
Main income	Government payment	3.9	96.1	100.0	1107*
	Other ^R	6.7	93.3	100.0	3006
	Total	5.9	94.1	100.0	4113
Main language	Non-English	3.0	97.0	100.0	371*
	English ^R	6.2	93.8	100.0	3742
	Total	5.9	94.1	100.0	4113
Remoteness^a	Remote	8.0	92.0	100.0	21
	Regional	5.9	94.1	100.0	1158
	Major city ^R	5.9	94.1	100.0	2934
	Total	5.9	94.1	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	6.3	93.7	100.0	2086*
	Male ^R	9.1	90.9	100.0	2027
	Total	7.7	92.3	100.0	4113
Age	15–17	11.6	88.4	100.0	205*
	18–24	13.1	86.9	100.0	483*
	25–34	7.1	92.9	100.0	700*
	35–44	8.2	91.8	100.0	724*
	45–54	9.0	91.0	100.0	700*
	55–64	8.0	92.0	100.0	580*
	65+ ^R	1.5	98.5	100.0	722
	Total	7.7	92.3	100.0	4113
Indigenous status	Indigenous	13.7	86.3	100.0	67
	Other ^R	7.6	92.4	100.0	4046
	Total	7.7	92.3	100.0	4113
Disability status	Disability	13.7	86.3	100.0	829*
	No disability ^R	6.2	93.8	100.0	3284
	Total	7.7	92.3	100.0	4113
Education	<Year 12	7.7	92.3	100.0	1186
	Year 12	7.9	92.1	100.0	747
	Post-school ^R	7.7	92.3	100.0	2155
	Total	7.7	92.3	100.0	4087
Employment status	Unemployed	11.5	88.5	100.0	458
	Other ^R	7.2	92.8	100.0	3655
	Total	7.7	92.3	100.0	4113
Family status	Single parent	10.2	89.8	100.0	294
	Other ^R	7.5	92.5	100.0	3819
	Total	7.7	92.3	100.0	4113
Housing type	Disadvantaged	10.5	89.5	100.0	252
	Other ^R	7.5	92.5	100.0	3861
	Total	7.7	92.3	100.0	4113
Main income	Government payment	5.6	94.4	100.0	1107*
	Other ^R	8.4	91.6	100.0	3006
	Total	7.7	92.3	100.0	4113
Main language	Non-English	5.6	94.4	100.0	371
	English ^R	7.9	92.1	100.0	3742
	Total	7.7	92.3	100.0	4113
Remoteness^a	Remote	18.8	81.2	100.0	21
	Regional	7.9	92.1	100.0	1158
	Major city ^R	7.5	92.5	100.0	2934
	Total	7.7	92.3	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.

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

<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	6.1	93.9	100.0	2086
	Male ^R	6.4	93.6	100.0	2027
	Total	6.2	93.8	100.0	4113
Age	15–17	17.3	82.7	100.0	205*
	18–24	8.0	92.0	100.0	483*
	25–34	7.4	92.6	100.0	700*
	35–44	8.9	91.1	100.0	724*
	45–54	5.6	94.4	100.0	700*
	55–64	3.3	96.7	100.0	580*
	65+ ^R	1.1	98.9	100.0	722
	Total	6.2	93.8	100.0	4113
Indigenous status	Indigenous	15.1	84.9	100.0	67
	Other ^R	6.1	93.9	100.0	4046
	Total	6.2	93.8	100.0	4113
Disability status	Disability	10.4	89.6	100.0	829*
	No disability ^R	5.2	94.8	100.0	3284
	Total	6.2	93.8	100.0	4113
Education	<Year 12	7.7	92.3	100.0	1186
	Year 12	4.8	95.2	100.0	747*
	Post-school ^R	6.0	94.0	100.0	2155
	Total	6.3	93.7	100.0	4087
Employment status	Unemployed	14.4	85.6	100.0	458*
	Other ^R	5.2	94.8	100.0	3655
	Total	6.2	93.8	100.0	4113
Family status	Single parent	17.3	82.7	100.0	294*
	Other ^R	5.4	94.6	100.0	3819
	Total	6.2	93.8	100.0	4113
Housing type	Disadvantaged	16.1	83.9	100.0	252*
	Other ^R	5.6	94.4	100.0	3861
	Total	6.2	93.8	100.0	4113
Main income	Government payment	7.4	92.6	100.0	1107
	Other ^R	5.8	94.2	100.0	3006
	Total	6.2	93.8	100.0	4113
Main language	Non-English	6.0	94.0	100.0	371
	English ^R	6.3	93.7	100.0	3742
	Total	6.2	93.8	100.0	4113
Remoteness^a	Remote	8.0	92.0	100.0	21*
	Regional	7.8	92.2	100.0	1158*
	Major city ^R	5.6	94.4	100.0	2934
	Total	6.2	93.8	100.0	4113

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 Due to insufficient numbers in remote areas, the regression compared a combined remote/regional category to the major city (reference) category.

Note: N=4087 respondents for education and N=4113 respondents for other demographic variables. Education was missing for 26 respondents.