

# WORKING PAPER 1, 2013



CENTRE  
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THE UNIVERSITY OF  
SYDNEY

**DISABILITY TRANSITIONS**  
ACROSS THE LIFE-COURSE:  
PRELIMINARY DATA FROM AUSTRALIA

# DISABILITY TRANSITIONS

## ACROSS THE LIFE-COURSE: PRELIMINARY DATA FROM AUSTRALIA

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## SUMMARY

The aim of this working paper is to present preliminary analyses of longitudinal data from Australia that addresses various aspects of the dynamic nature of disability over time.

Disability research is dominated by cross-sectional studies that have examined the prevalence and correlates of disability at a particular point in time. As a result, little is known about the duration of disability or the factors that may be associated with disability offset. This reliance on cross-sectional data has served to reinforce the notion that disability once acquired is a relatively permanent state.

In recent years, the increasing availability of longitudinal data (especially from well-constructed population-based surveys) has opened up new opportunities for disability research. These have included the possibility of investigating the dynamic nature of disability over time.

The data presented in this working paper are based on analysis of ten years of data collected by the study of Household Income and Labour Dynamics in Australia (HILDA). Our analyses focused on the most recent consecutive five year period in which the study participants provided information on their disability status.

### *How likely are people to be disabled, become disabled and become non-disabled over a five year period?*

- In any given year 31% of study participants reported having a disability, a very similar rate to that recently reported in the UK.
- Across the full five year period:
  - 47% of participants were never disabled;
  - 15% were always disabled;
  - 38% were disabled at some, but not all, points in time.
- Over a 12 month period, 13% of non-disabled participants were likely to become disabled and 26% of disabled participants were likely to become non-disabled.
- Thus, for any given year only half of people who reported being disabled would also have been disabled in the preceding and following two years.

### *To what extent does the risk of moving into and out of disability vary across the life-course?*

The prevalence of disability increases systematically and significantly with age. The probability of disability onset and offset also varies systematically and significantly with age. The probability of becoming disabled in any given year sharply increases with age, the probability of becoming non-disabled decreases with age. However, even in the older age groups (e.g., people aged 75 plus) participants had a greater than one in ten chance of transitioning from being disabled to being non-disabled within a 12 month period.

### *Does the probability of transition vary as a function of prior disability status?*

Transitional probabilities are very strongly related to recent disability history. For example, 12 months disability offset rates varied between 8% and 61% depending on in how many previous years the person had reported being disabled.

### *Does the probability of transition vary as a function of participant characteristics and do these relationships vary across the life-course?*

- The impact of prior disability status on either disability onset or disability offset did not appear to vary with age.
- Overall, experiencing higher levels of material household hardship and living in a more economically deprived area were both independently associated with an increased risk of disability onset. The strength of these associations did not appear to vary with age.
- When the above factors were taken into account, few other factors were predictive of disability onset:
  - There was some limited evidence that poor English language proficiency was associated with greater risk of disability onset in the youngest age group;
  - Being born in Australia was associated with reduced probability of disability onset in the oldest age group;
- Overall, experiencing lower levels of material household hardship and living in a household in which at least one adult was working were both independently associated with an increased probability of disability offset. The strength of these associations did not appear to vary with age.
- When the above factors were taken into account, few other factors were predictive of disability offset:
  - There was some limited evidence that having a mother born in Australia was predictive of higher rates of disability offset in the youngest age group;
  - Having Y12 or Certificate 2 education was predictive of disability offset in the 25-34 age group.
- Gender was not associated in any analyses with variation in risk of either disability onset or offset.

### *What distinguishes participants who are consistently disabled from those who are intermittently disabled?*

We compared three groups.

1. Participants who were **never** disabled during the five year period. While the majority of younger participants were never disabled (over 70% of participants aged under 25), prevalence rates for this group declined steadily with age to less than 10% among participants aged 75 or over.
2. Participants who were **consistently** disabled during the five year period. Less than 10% of people aged under 45 were consistently disabled. Prevalence rates for this group rose steadily with age to 55% among participants aged 75 or over.
3. Participants who were **intermittently** disabled during the five year period. The prevalence of intermittent disability showed a much weaker relationship with age than

the other two groups, rising slowly from 25% among the youngest age group to just below 40%.

A range of environmental factors and personal characteristics (other than age) were associated with group membership:

- Exposure to indicators of household and area deprivation were associated with increased risk of disability, especially consistent disability;
- There was evidence in support of a 'healthy migrant' effect as not being born in Australia appeared to be protective of disability, especially consistent disability;
- English proficiency appeared to be protective against consistent disability;
- Higher education appeared to be protective of disability (although we obviously cannot rule out reverse causality; people with more persistent disability having lower educational attainment);
- There were marginal gender effects (being a woman was slightly protective for intermittent disability) and some evidence of indigenous risk for consistent disability (but only when not taking into account environmental risk).

### Conclusions

A number of points stand out from these analyses.

1. **Disability is a common experience:** Accepting the definition of disability used in HILDA, just over half of Australians aged 15 years or older can expect to experience being disabled within a five year period of time.
2. **Disability is much more common among older people.** While it is well known that the prevalence of disability increases with age, these analyses show how this is due to both increasing risk of becoming disabled and decreasing likelihood of becoming non-disabled once disabled. However, even people in the older age groups (e.g., 75 plus) have at least a 10% chance of becoming non-disabled over a 12 month period.
3. **Disability, for most, is not a permanent status.** 53% of participants reported being disabled during the five year time period. However, only 15% (less than one third of those reported being disabled at all) reported being disabled in each and every year.
4. **Movement in and out of disability cannot simply be accounted for by 'measurement error'.** Disability onset and offset rates are strongly associated with age, disability history (e.g., the longer someone has been disabled, the less likely they are to become non-disabled), household and area-level material deprivation.
5. **Some of the factors associated with the onset and offset of disability are amenable to social policy interventions.** Even when numerous other factors were taken into account, exposure to household material deprivation was associated with increased risks of becoming disabled and decreased likelihood of becoming non-disabled once disabled. Exposure to area-level deprivation was associated with increased risks of becoming disabled.

# DISABILITY TRANSITIONS ACROSS THE LIFE-COURSE: SOME PRELIMINARY DATA FROM AUSTRALIA

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## Background

Disability research is dominated by cross-sectional studies that have examined the prevalence and correlates of disability at a particular point in time.<sup>1</sup> While it is possible for such studies to collect historical information on the onset of impairments or health conditions associated with disability (e.g., age of onset) they cannot look into the future to determine the probability of (or factors associated with) the offset of disability. This reliance on cross-sectional data has served to reinforce the notion that disability, once acquired, is a relatively permanent state.

In recent years, the increasing availability of longitudinal data sources (especially those from well-constructed population-based surveys) has opened up new opportunities for disability research.<sup>2</sup> These have included the possibility of investigating the dynamic nature of disability over time.<sup>3</sup> This new wave of longitudinal research has, to date, primarily focused on exploring the predictors and consequences of the *onset* of disability.<sup>4-12</sup> Little attention has been paid to the predictors and consequences of the *offset* of disability. Thus, for example, it is not known whether factors associated with variation in the risk of disability onset (e.g., socio-economic position, age) are also associated with variation in the probability of disability offset.

The aims of this working paper are to present some preliminary analyses of longitudinal data from Australia on:

1. The extent of transitions into *and out of* disability status over time;
2. Personal and contextual factors associated with variation in the risk of disability onset and (separately) disability offset;
3. The extent to which these factors may vary across the life-course.

This preliminary work was undertaken as a component of an Australian Research Council Discovery Grant DP0984936 2009-2011 '*Improving the Life Chances of Young Disabled Australians*'. Previous publications from this project have addressed trends in disability equality over time, the impact of disability onset on mental health, and the association between living conditions and wellbeing.<sup>6 13-15</sup>

## Method

The data presented in this working paper are based on secondary analysis of Waves 1-10 of the annual panel study of Household Income and Labour Dynamics in Australia (HILDA).<sup>16 17</sup> These data were collected over the period 2001-2010.

Participants were identified as having a self-reported disability if they answered in the affirmative to a question '*Do you have any impairment, long-term health condition or disability such as these (show list) that restricts you in your everyday activities and has lasted or is likely to last for 6 months or more?*' The list participants are shown is contained in Box 1.

Our analyses focused on the most recent consecutive five year period in which the study participants provided information on their disability status. Thus, if information on disability status for a given participant was not available for each data collection point in Waves 6-10, data for that participant was inspected for Waves 5-9 and so on. In order to avoid confusion between Waves of data collection in HILDA and time points in our analysis we have used the terminology T1-T5 to designate the temporally consecutive data points used in our analyses.

This analytic strategy avoids problems associated with the imputation of key data and when the person did not participate at all in a given year (unit non-response) and provides a reasonable balance between maximising sample size (by reducing the number of consecutive waves investigated) while retaining sufficient longitudinal information to investigate the impact of disability history on transitions. The attained sample size using Waves 1-10 for participants aged 15+ was 13,198 (age 15-24 n=2,356; age 25-34 n= 1,969; age 35-44 n=2,464; age 45-54 n=2,435; age 55-64 n=1,743; age 65-74 n=1,239; age 75+ n=992).

### Box 1: Impairments, Health Conditions & Disabilities

- Sight problems not corrected by glasses/lenses
- Hearing problems
- Speech problems
- Blackouts, fits, or loss of consciousness
- Difficulty learning or understanding things
- Limited use of arms or fingers
- Difficulty gripping things
- Limited use of feet or legs
- A nervous or emotional condition that requires treatment
- Any condition that restricts physical activity or physical work (e.g., back problems, migraines)
- Any disfigurement or deformity
- Any mental illness that requires help or supervision
- Shortness of breath or difficulty breathing
- Chronic or recurring pain
- Long-term effects as a result of a head injury, stroke, or other brain damage
- A long-term condition or ailment that is still restrictive even though it is being treated or medication being taken for it
- Any other long-term condition such as arthritis, asthma, heart disease,
- Alzheimer disease, dementia, etc.

In the following sections we define the main research questions and describe the results of our preliminary analyses.



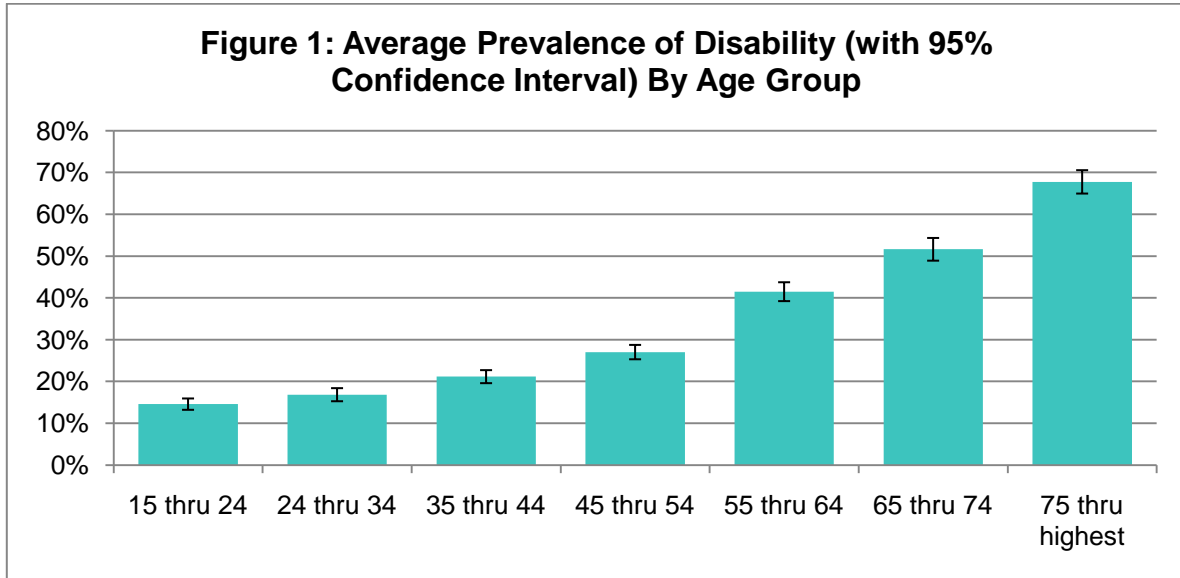
## How Likely Are People to Transition Into and Out Of Disability Over a Five Year Period?

The average prevalence of disability across the five years (T1-T5) was 31%. This rate is very similar to the prevalence of disability recently reported in the UK.<sup>18</sup>

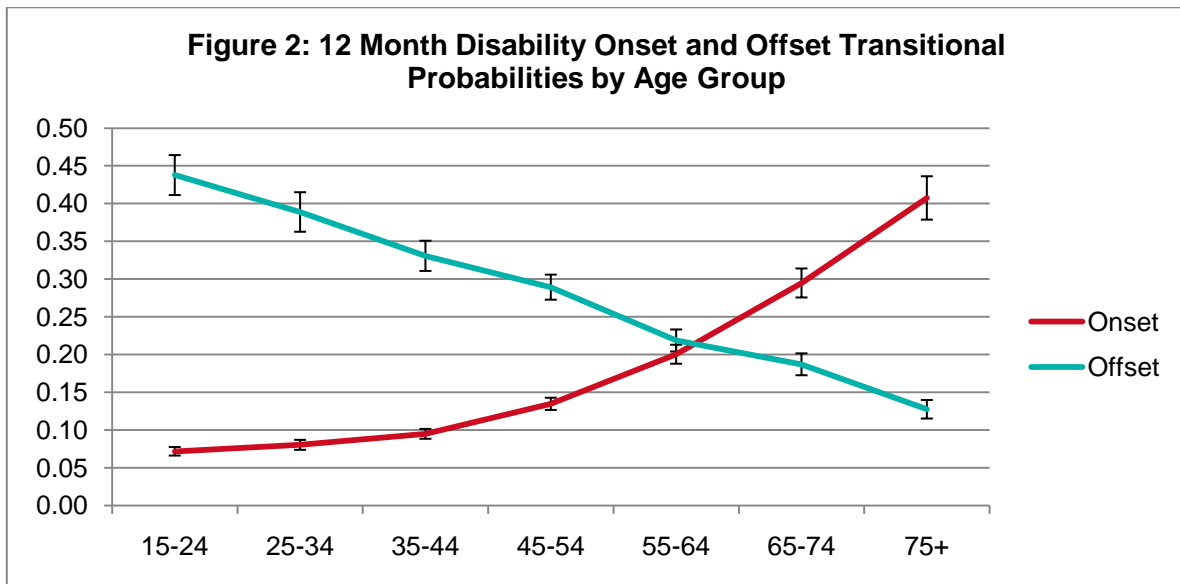
- Over a 12 month period the average percentage of people transitioning (i.e., averaging across T1-2, T2-3, T3-4, and T4-5) was 13% for disability onset (transition from non-disabled to disabled) and 26% for disability offset (transition from disabled to non-disabled).
- Across the full five year period: 47% of participants were never disabled, 15% were always disabled and 38% were disabled at some, but not all, points in time.
- For any given year this suggests that:
  - 47% would be recorded as being non-disabled and would not have been disabled/will not become disabled in the preceding/following two years;
  - 22% would be recorded as being non-disabled but would have been disabled or will become disabled in the preceding/following two years;
  - 16% would be recorded as being disabled but would have been non-disabled/will become non-disabled in the preceding/following two years;
  - 15% would be recorded as being disabled and would have been disabled in the preceding/following two years.

## To What Extent do These Transitional Probabilities Vary across the Life-Course?

As has been extensively documented previously, the prevalence of disability increases systematically and significantly with age (Figure 1).<sup>1 18</sup>



Onset and offset rates also varied systematically and significantly with age (Figure 2). As can be seen, the transitional probability of disability offset declines in a linear fashion with age. In contrast the transitional probability of disability onset increases in a non-linear accelerating fashion with age.



What is notable is that even in the older age groups (e.g., age 75 plus) participants had a greater than 10% chance of transitioning from being disabled to being non-disabled within a 12 month period.

## Does the Probability of Transition Vary as a Function of Prior Disability Status?

The strong associations between transitional probabilities and age suggest that transitions are not an artefact of measurement error (e.g., participants' reporting different disability status from year to year despite no actual change). In addition, transitional probabilities are very strongly related to recent disability history (Table1).

**Table 1: Probability of T4-5 Disability Onset and Offset by Disability Status in Preceding Three Waves**

Prior State	P onset	
Not disabled in previous four years	0000	0.07
Disabled in T1 only	1000	0.15
Disabled in T1 and T2 only	1100	0.31
Disabled in T1-T3	1110	0.51
	P offset	
Only disabled in T4	0001	0.61
Disabled in T3 and T4	0011	0.37
Disabled T2-T4	0111	0.24
Disabled T1-T4	1111	0.08

With regard to disability offset between T4 and T5, rates vary between a high of 61% (for people who were only disabled at T4) to a low of 8% (for people who were disabled at each time point between T1 and T4).

These effects can also be estimated by logistic regressions conditioned on T4 disability presence or absence. The dependent variable in these analyses is disability status at T5. Covariates are disability status at T1, T2 and T3.

**Table 2: Association between Prior Disability Status and Risk of Disability Onset and Offset**

W5 Onset: Nagelkerke $r^2 = 0.133$	Sig.	OR	95% C.I. for OR				
			Lower	Upper			
T1 disabled	<.001	2.178	1.818	2.610			
T2 disabled	<.001	2.500	2.082	3.002			
T3 disabled	<.001	3.187	2.668	3.808			
W5 Offset: Nagelkerke $r^2 = 0.26$	Sig.	OR	95% C.I. for OR				
			Lower	Upper			
			Not T1 disabled	<.001	2.473	2.090	2.925
			Not T2 disabled	<.001	2.196	1.851	2.605
Not T3 disabled	<.001	3.007	2.550	3.546			

## Does the Probability of Transition Vary as a Function of Participant Characteristics and Do These Relationships Vary Across the Life-Course?

The same approach as used above (logistic regression conditioned on T4 status for T4-5 onset/offset and including T1-3 disability status as covariates) was used to investigate the association between potentially salient participant characteristics and disability onset/offset. Multiple imputation (creating five parallel data sets) was employed to address item non-response on covariates.

Initial analyses were undertaken on the full sample and included age group as a covariate.

- For **onset**, age group and a measure of area socio-economic advantage/disadvantage at T4 (SEIFA)<sup>19</sup> were significant in all five imputed data sets. Household hardship was also significant in all five imputed sets (but at different time points).<sup>a</sup> No other variables were significant. To deal with the varying effects of the timing of material hardship, a simple count of the number of waves in which the participant was exposed to household hardship was created and then split (following inspection of full scale variable results) into 0 (reference), 1-2, 3-4 time points.
- For **offset**, age group, T4 living in a workless household (one in which no adult was in employment) and T4 household hardship were significant in all five imputed data sets.

In the main stage analysis, the conditioned regressions were run on subsamples stratified by age group.

- BLOCK 1 (FORCED ENTRY) = prior disability status at T1, T2 and T3
- BLOCK 2 (FORCED ENTRY) = relevant variables from initial analyses (T4 SEIFA advantage/disadvantage & count of household hardship for Onset; T4 workless household & T4 household hardship for Offset)
- BLOCK 3 (FORWARD CONDITIONAL) = other personal characteristics (e.g., gender, migrant status, educational attainment) to determine if relevant to particular age groups.

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<sup>a</sup> Household hardship was defined as responding in the affirmative to a question about whether participants had, since the start of the year, due to shortage of money done any of the following: could not pay electricity, gas or telephone bills on time, could not pay the mortgage or rent on time, pawned or sold something, went without meals, was unable to heat home, asked for financial help from friends or family, asked for help from welfare/community organizations.

Results are presented in Tables 3 and 4 in the following pages. In summary:

- Prior disability status and, to a lesser extent, household and area socio-economic advantage/disadvantage were associated with disability transitions at all ages. There was little evidence that the strength of the association between these predictive factors and either onset or offset systematically varied with age
- Few other factors were predictive of onset or offset at particular ages:
  - There was some limited evidence that poor English language proficiency was associated with greater risk of disability onset in the youngest age group;
  - Being born in Australia was associated with reduced probability of disability onset in the oldest age group;
  - There was some limited evidence that having a mother born in Australia was predictive of offset in the youngest age group;
  - Having Y12 or Certificate 2 education was predictive of disability offset in the 25-34 age group;
- Gender was not associated in any analyses with variation in risk of either disability onset or offset.

**Table 3: Predictors of Disability Onset by Age Group**

Age Group	Block 1	Block 2	Block 3	
15-24	Nagelkerke $r^2$	0.114	0.131	For two imputed data sets, poor English language proficiency was marginally significant ( $p<0.1$ ), OR 7.54-7.81
	T1	2.70***	2.84***	
	T2	2.09**	2.07**	
	T3	3.76***	3.71***	
	T4 SEIFA		2.06**	
	Hardship (1 or 2)		0.87	
		Hardship (3 or 4)	1.33	
25-34	Nagelkerke $r^2$	0.099	0.121	No additional variables significant
	T1	1.81	1.22	
	T2	3.97***	3.51***	
	T3	2.97***	2.84***	
	T4 SEIFA		1.15	
	Hardship (1 or 2)		1.20	
		Hardship (3 or 4)	2.38**	
35-44	Nagelkerke $r^2$	0.112	0.117	No additional variables significant
	T1	2.12**	2.09**	
	T2	2.56***	2.50***	
	T3	3.20***	3.21***	
	T4 SEIFA		0.96	
	Hardship (1 or 2)		1.32	
		Hardship (3 or 4)	1.55	
45-54	Nagelkerke $r^2$	0.082	0.093	No additional variables significant
	T1	2.02**	1.98**	
	T2	2.26***	2.26***	
	T3	2.17***	2.19***	
	T4 SEIFA		1.48	
	Hardship (1 or 2)		1.11	
		Hardship (3 or 4)	1.57	
55-64	Nagelkerke $r^2$	0.128	0.133	No additional variables significant
	T1	1.80**	1.79**	
	T2	2.28***	2.31***	
	T3	2.52***	2.49***	
	T4 SEIFA		1.48	
	Hardship (1 or 2)		1.15	
		Hardship (3 or 4)	1.22	
65-74	Nagelkerke $r^2$	0.179	0.195	No additional variables significant
	T1	3.02***	3.08***	
	T2	1.74*	1.70	
	T3	2.24***	2.31**	
	T4 SEIFA		1.01	
	Hardship (1 or 2)		0.81	
		Hardship (3 or 4)	3.65	
75+	Nagelkerke $r^2$	0.110	0.118	In all five imputed data sets being born in Australia was associated with reduced probability of disability onset (OR=0.38, $p=0.007$ ; final Nagelkerke $r^2=0.163$ )
	T1	1.25	1.26	
	T2	1.56	1.61	
	T3	2.96**	3.02**	
	T4 SEIFA		1.15	
	Hardship (1 or 2)		0.76	
		Hardship (3 or 4)	1.91	

**Table 4: Predictors of Disability Offset**

Age Group	Block 1	Block 2	Block 3	
15-24	Nagelkerke $r^2$	0.283	0.290	In the non-imputed data set only, having a mother born in Australia was predictive of offset (OR = 2.38, $p=0.020$ )
	Not T1	1.51	1.43	
	Not T2	2.54**	2.49**	
	Not T3	3.64***	3.64***	
			Not T4 workless Not T4 hardship	
25-34	Nagelkerke $r^2$	0.275	0.312	In all five imputed data sets having Y12 or Certificate 2 education was predictive of offset (OR = 2.01, $p=0.014$ ; final Nagelkerke $r^2 = 0.331$ )
	Not T1	3.24***	3.24***	
	Not T2	1.85*	1.67	
	Not T3	2.53***	2.40**	
			Not T4 workless Not T4 hardship	
35-44	Nagelkerke $r^2$	0.225	0.234	No additional variables significant
	Not T1	2.17***	2.13**	
	Not T2	1.59*	1.53	
	Not T3	2.96***	2.19***	
			Not T4 workless Not T4 hardship	
45-54	Nagelkerke $r^2$	0.274	0.303	No additional variables significant
	Not T1	2.33***	2.25***	
	Not T2	2.65***	2.56***	
	Not T3	2.69***	2.41***	
			Not T4 workless Not T4 hardship	
55-64	Nagelkerke $r^2$	0.264	0.271	No additional variables significant
	Not T1	3.00***	2.92***	
	Not T2	1.77*	1.75*	
	Not T3	3.41***	3.26***	
			Not T4 workless Not T4 hardship	
65-74	Nagelkerke $r^2$	0.187	0.189	No additional variables significant
	Not T1	2.87***	2.86***	
	Not T2	1.78*	1.76*	
	Not T3	2.33***	2.32***	
			Not T4 workless Not T4 hardship	
75+	Nagelkerke $r^2$	0.144	0.145	No additional variables significant
	Not T1	1.72*	1.71*	
	Not T2	2.78***	2.77***	
	Not T3	2.51***	2.53***	
			Not T4 workless Not T4 hardship	

\*  $p<0.05$ , \*\*  $p<0.01$ , \*\*\*  $p<0.001$



## What Distinguishes Participants Who Are Consistently Disabled from Those Who Are Intermittently Disabled?

Three groups were created:

1. Participants who were never disabled in the five year time window
2. Participants who were intermittently disabled in the five year time window
3. Participants who were consistently disabled in the five year time window

The intermittent group was constructed as at least one disability offset during the five year time window. Individuals who experienced only disability onset during the period were excluded from this analysis as it was unclear whether they would be intermittently or consistently disabled.

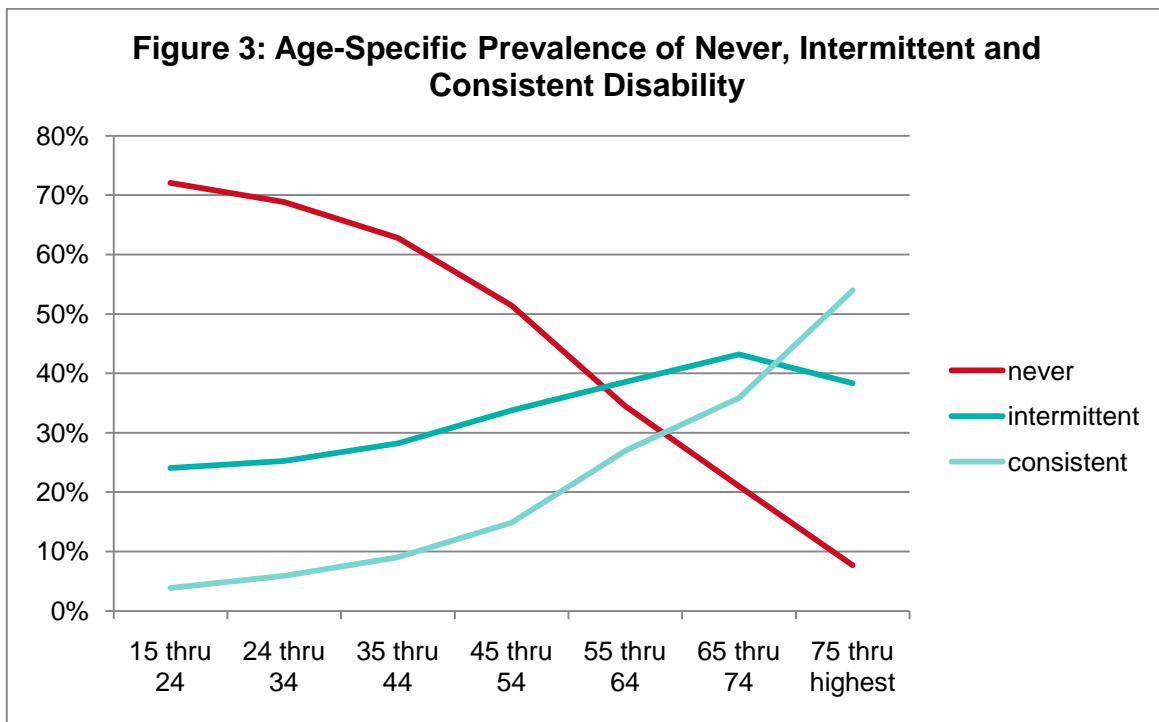


Figure 3 shows the average age-specific prevalence for the three groups. Clearly, age effects are most marked for the 'never' and 'consistent' groups.

Multinomial logistics regression (with never disabled as the reference group) was used to examine correlates of group membership. Model 1 only included personal characteristics. Model 2 also included environmental variables from T1. (See Table 5 on the following pages).

In summary:

- As previously, there were strong effects for age group and environmental adversity at T1;
- There was evidence in support of a ‘healthy migrant’ effect (not being born in Australia being protective of disability, especially consistent disability);
- English proficiency appeared to be protective against consistent disability;
- Higher education appeared to be protective of disability (although we obviously cannot rule out reverse causality; people with more persistent disability having lower educational attainment);
- There were marginal gender effects (being a woman was slightly protective for intermittent disability) and some evidence of indigenous risk for consistent disability (but only when not taking into account environmental risk).

**Table 5: Predictors of Being Intermittently or Consistently Disabled**

Model 1: Personal Characteristics Only		Sig.	OR	95% Confidence Interval for OR	
				Lower Bound	Upper Bound
<b>Intermittent</b>					
	75+	<.001	13.29	9.97	17.71
	65-74	<.001	5.57	4.58	6.77
	55-64	<.001	3.11	2.65	3.65
	45-54	<.001	1.87	1.63	2.15
	35-44	<.001	1.29	1.12	1.48
	25-34	Ns	1.10	0.95	1.27
	15-24 (reference)		1.00		
	No Y12 or Cert2	<.001	1.30	1.18	1.42
	Not Indigenous	Ns	0.85	0.63	1.15
	Not born in Australia	.030	0.84	0.72	0.98
	Women	.083	0.93	0.85	1.01
	English proficient	Ns	0.80	0.59	1.08
	No parents born overseas	Ns	0.89	0.77	1.03
	One parent born overseas	Ns	0.98	0.82	1.16
	Two parent born overseas (reference)		1.00		
<b>Consistent</b>					
	75+	<.001	101.54	71.86	143.49
	65-74	<.001	26.01	19.60	34.51
	55-64	<.001	12.58	9.69	16.32
	45-54	<.001	4.82	3.73	6.21
	35-44	<.001	2.45	1.88	3.20

25-34	.002	1.59	1.18	2.13
15-24 (reference)	.	1.00	.	.
No Y12 or Cert2	<.001	1.70	1.50	1.93
Not Indigenous	.067	0.68	0.45	1.03
Not born in Australia	<.001	0.64	0.51	0.79
Women	Ns	1.03	0.92	1.16
English proficient	<.001	0.40	0.29	0.56
No parents born overseas	Ns	0.85	0.69	1.04
One parent born overseas	Ns	0.93	0.72	1.19
Two parent born overseas (reference)	.	1.00	.	.

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Model 2: Personal Characteristics and Environmental Characteristics at T1  
Intermittent

75+	<.001	10.387	7.634	14.133
65-74	<.001	4.772	3.859	5.901
55-64	<.001	3.286	2.792	3.869
45-54	<.001	2.030	1.761	2.340
35-44	<.001	1.359	1.178	1.569
25-34	Ns	1.115	.958	1.297
15-24 (reference)	.	.	.	.
No Y12 or Cert2	<.001	1.211	1.105	1.328
Not Indigenous	Ns	1.004	.740	1.362
Not born in Australia	.023	.824	.697	.973
Women	.023	.904	.828	.986
English proficient	Ns	.896	.654	1.226
No parents born overseas	Ns	.883	.760	1.026
One parent born overseas	Ns	.968	.812	1.154
Two parent born overseas (reference)	.	.	.	.
No hardship at T1	.013	.704	.547	.906
Not living in workless household at T1	<.001	.599	.515	.697
Not living in disadvantaged community at T1	.065	.896	.798	1.007
Consistent				
75+	<.001	45.731	31.485	66.421
65-74	<.001	14.590	10.725	19.849
55-64	<.001	13.717	10.406	18.083
45-54	<.001	6.394	4.886	8.366
35-44	<.001	3.052	2.286	4.076

25-34	<.001	1.710	1.242	2.356
15-24 (reference)	.	.	.	.
No Y12 or Cert2	<.001	1.347	1.179	1.540
Not Indigenous	Ns	1.185	.771	1.823
Not born in Australia	.001	.592	.444	.788
Women	Ns	.932	.824	1.054
English proficient	.002	.544	.371	.798
No parents born overseas	Ns	.845	.660	1.080
One parent born overseas	Ns	.901	.684	1.186
Two parent born overseas (reference)	.	.	.	.
No hardship at T1	.001	.438	.306	.627
Not living in workless household at T1	<.001	.191	.159	.229
Not living in disadvantaged community at T1	<.001	.643	.555	.745

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